

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR) for the quarter ended 31 December 2024

LCR common disclosure template			
HBMU CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
		Reporting Date: Quarter ended 31 Dec 2024	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	769,500,013	769,500,013
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	-	-
3	Stable deposits	-	-
4	Less stable deposits	-	-
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties)	392,064,668	98,016,167
7	Non-operational deposits (all counterparties)	1,779,674,408	1,039,970,535
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	53,615,085	53,615,085
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	130,172,975	15,749,797
14	Other contractual funding obligations	12,940,121	12,940,121
15	Other contingent funding obligations	69,163,832	3,458,192
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,437,631,089</b>	<b>1,223,749,898</b>
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,376,168,847	1,336,208,117
19	Other cash inflows	93,533,048	93,475,204
20	<b>TOTAL CASH INFLOWS</b>	<b>1,469,701,895</b>	<b>1,429,683,321</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>769,500,013</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>305,937,475</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>252%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>648,076,593</b>

#### Notes:

- The reported values are based on the Oct, Nov and Dec 2024 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01 Oct to 31 Dec 2024.

#### Comments:

- The bank's average LCR for the quarter ending 31 December 2024 stood at 252% (Sep24:229%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.46bn.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.
- The increase in LCR was mainly attributed to lower deposit balance over the quarter.