

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

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

LCR common disclosure template			
<i>HSBC CONSOLIDATED</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
Reporting Date: Quarter ended 31 Dec 24			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	6,483,722,088	6,483,722,088
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	-	-
5	Unsecured wholesale funding, of which:	-	-
6	<i>Operational deposits (all counterparties)</i>	3,712,819,936	928,204,984
7	<i>Non-operational deposits (all counterparties)</i>	3,673,901,832	1,873,811,654
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	332,082,254	332,082,254
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	84,926,635	32,793,842
14	Other contractual funding obligations	877,889,083	877,889,083
15	Other contingent funding obligations	2,443,959,231	122,197,962
16	TOTAL CASH OUTFLOWS	11,125,578,971	4,166,979,778
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,586,617,212	3,254,584,398
19	Other cash inflows	1,224,471,498	330,965,366
20	TOTAL CASH INFLOWS	4,811,088,709	3,585,549,763
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		6,483,722,088
22	TOTAL NET CASH OUTFLOWS		1,041,744,944
23	LIQUIDITY COVERAGE RATIO (%)		622%
24	QUARTERLY AVERAGE OF DAILY HQLA		6,675,176,698

Notes:

- The reported values are based on the Oct, Nov & 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 622%. The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR5.3bn.
- The increase in LCR was mainly driven by an increase in HQLA balance following the purchase of new Treasury bills and notes.
- The main contributors to the NCO were the bank’s deposit portfolios, offset by inflows from loan repayments.