

Liquidity Coverage Ratio (LCR)
for the quarter ended 31 March 2025

LCR common disclosure template			
<i>HBMU 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 March 2025	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	799,316,165	799,316,165
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>	374,496,758	93,624,189
7	<i>Non-operational deposits (all counterparties)</i>	1,818,218,357	1,064,978,307
8	<i>Unsecured debt</i>	-	-
9	<i>Secured wholesale funding</i>	33,191,333	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	44,533,653	44,533,653
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	104,942,445	13,769,244
14	Other contractual funding obligations	14,240,249	14,240,249
15	Other contingent funding obligations	68,883,924	3,444,196
16	TOTAL CASH OUTFLOWS	2,458,506,719	1,234,589,839
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	50,586,500	-
18	Inflows from fully performing exposures	1,534,113,669	1,514,580,112
19	Other cash inflows	68,441,445	66,737,208
20	TOTAL CASH INFLOWS	1,602,555,113	1,581,317,320
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		799,316,165
22	TOTAL NET CASH OUTFLOWS		308,647,460
23	LIQUIDITY COVERAGE RATIO (%)		259%
24	QUARTERLY AVERAGE OF DAILY HQLA		753,706,882

Notes:

- The reported values are based on the Jan, Feb and Mar 2025 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01Jan25 to 31Mar25.

Comments:

- The bank's average LCR for the quarter ending 31 March 2025 stood at 259% (Dec24:252%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.49bn.
- 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 higher HQLA balance driven by an increase in CB reserves over the quarter.