

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

LCR common disclosure template			
HSBC CONSOLIDATED		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			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	6,209,649,505	6,209,649,505
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)	3,562,687,820	890,671,955
7	Non-operational deposits (all counterparties)	3,054,685,754	1,581,996,851
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	249,812,061	249,812,061
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	112,284,404	38,634,231
14	Other contractual funding obligations	802,479,180	802,479,180
15	Other contingent funding obligations	2,340,385,966	117,019,298
16	TOTAL CASH OUTFLOWS	10,122,335,185	3,680,613,577
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,282,357,479	2,943,041,151
19	Other cash inflows	1,296,904,589	249,819,195
20	TOTAL CASH INFLOWS	4,579,262,068	3,192,860,346
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		6,209,649,505
22	TOTAL NET CASH OUTFLOWS		920,153,394
23	LIQUIDITY COVERAGE RATIO (%)		675%
24	QUARTERLY AVERAGE OF DAILY HQLA		6,375,067,295

Notes:

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

Comments:

- The Bank's average LCR for the quarter ending 31 March 2025 stood at 675% (31Dec24:622%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR5.3bn.
- The increase in LCR was mainly due to lower net cash outflows from the repayment of interbank borrowing coupled with a drop in deposit balance.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.