

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) for the quarter ended 30 June 2025

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 30 June 2025	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	761,664,304	761,664,304
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)	342,896,619	85,724,155
7	Non-operational deposits (all counterparties)	1,669,441,261	1,085,698,641
8	Unsecured debt	-	-
9	Secured wholesale funding	24,948,667	-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	34,508,459	34,508,459
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	40,234,362	9,718,436
14	Other contractual funding obligations	12,317,992	12,317,992
15	Other contingent funding obligations	49,646,241	2,482,312
16	TOTAL CASH OUTFLOWS	2,173,993,599	1,230,449,995
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	46,108,183	-
18	Inflows from fully performing exposures	1,282,302,267	1,269,125,186
19	Other cash inflows	34,504,324	34,504,324
20	TOTAL CASH INFLOWS	1,316,806,590	1,303,629,510
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		761,664,304
22	TOTAL NET CASH OUTFLOWS		307,612,499
23	LIQUIDITY COVERAGE RATIO (%)		248%
24	QUARTERLY AVERAGE OF DAILY HQLA		717,416,926

Notes:

- The reported values are based on the Apr, May and Jun 2025 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01Apr25 to 30Jun25.

Comments:

- The bank's average LCR for the quarter ending 30 June 2025 stood at 248% (Mar25:259%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.45bn.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.
- The decrease in LCR was mainly attributed to lower HQLA balance resulting from the maturity of US Treasury bills/notes over the quarter.