

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

Net Stable Funding Ratio (NSFR)

As of 30 September 2024

(Amt in Mio)

NSFR Disclosure Template as on 30 September 2024						
Reporting bank name: The Hongkong and Shanghai Banking Corporation-Mauritius Branch		Unweighted value by residual maturity				Weighted value
Reporting Period: June 2024		No maturity*	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
(Reporting currency: MUR 'm)						
SN	ASF Item					
1	Capital: (SN 2+SN 3)	-	-	-	2,405	2,405
2	Regulatory capital	-	-	-	2,405	2,405
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)	-	1	-	-	1
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	1	-	-	1
7	Wholesale funding (SN 8+ SN 9)	3,171	2,724	1,095	2,661	6,156
8	Operational deposits	3,171	-	-	-	1,585
9	Other wholesale funding	-	2,724	1,095	2,661	4,570
10	Other liabilities: (SN 11+ SN 12)	-	1,561	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,561	-	-	-
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)	-	-	-	-	8,562
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)	2,731	689	690	596	99
15	Deposits held at financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	7,618	103	956	3,263
17	Performing loans to financial institutions secured by HQLA 1	-	-	-	-	-
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	4,136	65	250	903
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	3,482	38	706	2,360
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	-	-	680	680
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	-	-	-	680	680
30	Off-balance sheet items	-	9,754	-	-	488
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)	-	-	-	-	4,529
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)	-	-	-	-	189%

*Note: Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

Notes:

- Net Stable Funding Ratio (NSFR) is defined as amount of available stable funding relative to the amount of required stable funding.
- The reported values are based on September 2024 month end figures (consolidated level).
- NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as from 30 June 2024 is 70%. As from 31 December 2024, the minimum regulatory requirement will be 100%.

Comments:

- As at 30 September 2024, the NSFR was at 189%.
- The amount of available stable funding (ASF) is based on the broad characteristics of the relative stability of the bank's funding sources, including the contractual maturity of its liabilities and the differences in the propensity of different types of funding providers to withdraw their funding.
- The amount of required stable funding (RSF) is based on the broad characteristics of the liquidity risk profile of the bank's assets and off-balance sheet exposures.

