

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) for the quarter ended 31 December 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 31 Dec25	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	968,298,546	968,298,546
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>	325,730,071	81,432,518
7	<i>Non-operational deposits (all counterparties)</i>	1,560,209,949	948,134,778
8	<i>Unsecured debt</i>	-	-
9	<i>Secured wholesale funding</i>	24,890,083	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	55,126,038	55,126,038
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	65,520,440	23,379,576
14	Other contractual funding obligations	6,686,111	6,686,111
15	Other contingent funding obligations	8,157,309	407,865
16	TOTAL CASH OUTFLOWS	2,046,320,002	1,115,166,886
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	1,066,700,780	1,045,577,312
19	Other cash inflows	55,104,656	55,104,656
20	TOTAL CASH INFLOWS	1,121,805,437	1,100,681,968
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		968,298,546
22	TOTAL NET CASH OUTFLOWS		278,791,722
23	LIQUIDITY COVERAGE RATIO (%)		347%
24	QUARTERLY AVERAGE OF DAILY HQLA		967,949,519

Notes:

- The reported values are based on the Oct, Nov and Dec 2025 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01Oct25 to 31Dec25.

Comments:

- The Bank's average LCR for the quarter ending 31 December 2025 stood at 347% (30Sep25:300%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of USD0.69bn.
- The increase in the average LCR was mainly due to higher HQLA, in turn driven by higher investment securities portfolio.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.