

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

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

LCR common disclosure template			
<i>HSBC CONSOLIDATED</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
Reporting Date: Quarter ended 31Dec2025			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	6,550,499,525	6,550,499,525
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>	3,339,672,719	834,918,180
7	<i>Non-operational deposits (all counterparties)</i>	3,474,275,520	1,811,841,909
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	201,215,451	201,215,451
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	5,008,216	500,822
14	Other contractual funding obligations	1,124,131,014	1,124,131,014
15	Other contingent funding obligations	1,495,426,338	74,771,317
16	TOTAL CASH OUTFLOWS	9,639,729,259	4,047,378,693
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	2,986,094,871	2,730,450,527
19	Other cash inflows	1,096,861,426	201,038,774
20	TOTAL CASH INFLOWS	4,082,956,297	2,931,489,301
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		6,550,499,525
22	TOTAL NET CASH OUTFLOWS		1,115,889,392
23	LIQUIDITY COVERAGE RATIO (%)		587%
24	QUARTERLY AVERAGE OF DAILY HQLA		6,558,422,038

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 01 Oct to 31 Dec 2025.

Comments:

- The Bank's average LCR for the quarter ending 31 December 2025 stood at 587% (30Sep25:567%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of MUR5.4bn.
- The increase in the average LCR was mainly due to lower NCO, in turn driven by higher money market placements over the last quarter.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.