

# The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

## Net Stable Funding Ratio (NSFR) As of 31 December 2025

(Amt in Mio)

NSFR Disclosure Template as on 31 Dec 2025						
Reporting bank name: The Hongkong and Shanghai Banking Corporation-Mauritius Branch Reporting Period: December 2025		Unweighted value by residual maturity				Weighted value
(Reporting currency: MUR 'm)		No maturity*	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
SN	ASF Item					
1	<b>Capital: (SN 2+SN 3)</b>	-	-	-	2,816	2,816
2	Regulatory capital	-	-	-	2,816	2,816
3	Other capital instruments	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (SN 5+ SN 6)</b>	-	0	-	-	0
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	0	-	-	0
7	<b>Wholesale funding (SN 8+ SN 9)</b>	3,690	2,347	656	2,351	5,698
8	Operational deposits	3,690	-	-	-	1,845
9	Other wholesale funding	-	2,347	656	2,351	3,853
10	<b>Other liabilities: (SN 11+ SN 12)</b>	-	1,300	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,300	-	-	-
13	<b>Total ASF (SN 1+SN 4+ SN 7+SN 10)</b>					8,514
	<b>RSF Item</b>					
14	<b>Total NSFR High Quality Liquid Assets (HQLA)</b>	3,538	2,024	344	1,180	177
15	Deposits held at financial institutions for operational purposes	-	-	-	-	-
16	<b>Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)</b>	-	5,984	91	758	2,505
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	-	3,425	-	150	664
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:	-	2,558	91	608	1,841
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	<b>Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)</b>	-	-	-	655	655
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	-	-	-	37	37
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	-	-	-	618	618
30	<b>Off-balance sheet items</b>		8,306			415
31	<b>Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)</b>					3,752
32	<b>Net Stable Funding Ratio (%) (SN 13/ SN 31)</b>					227%

\*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 December 2025 month end figures (consolidated level).

### Comments:

- As at 31 December 2025, the Bank's NSFR was at 227%.
- 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.

