

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) for the quarter ended 31 March 2026

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 Mar 26	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	953,079,210	953,079,210
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>	334,869,406	83,717,352
7	<i>Non-operational deposits (all counterparties)</i>	1,545,865,291	961,719,001
8	<i>Unsecured debt</i>	-	-
9	<i>Secured wholesale funding</i>	49,684,417	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	39,793,041	39,793,041
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	57,982,983	20,080,938
14	Other contractual funding obligations	6,358,965	6,358,965
15	Other contingent funding obligations	12,845,486	642,274
16	TOTAL CASH OUTFLOWS	2,047,399,589	1,112,311,571
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	1,116,864,255	1,100,934,408
19	Other cash inflows	39,811,079	39,811,079
20	TOTAL CASH INFLOWS	1,156,675,334	1,140,745,487
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		953,079,210
22	TOTAL NET CASH OUTFLOWS		278,077,893
23	LIQUIDITY COVERAGE RATIO (%)		343%
24	QUARTERLY AVERAGE OF DAILY HQLA		957,407,181

Notes:

- The reported values are based on the Jan, Feb and Mar 2026 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01Jan26 to 31Mar26.

Comments:

- The Bank's average LCR for the quarter ending 31 Mar 2026 stood at 343% (31Dec25:347%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of USD0.68bn.
- The drop in the average LCR was mainly due to lower HQLA, largely due to a decrease in investment securities portfolio.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.