HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR)
for the quarter ended 30 June 2026

LCR common disclosure template			
CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
		Reporting Date: Quarter ended 30 June 2026	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	975,636,057	975,636,057
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	-	-
3	*Stable deposits*	-	-
4	*Less stable deposits*	-	-
5	Unsecured wholesale funding, of which:	-	-
6	*Operational deposits (all counterparties)*	293,584,900	73,396,225
7	*Non-operational deposits (all counterparties)*	1,451,065,059	893,878,656
8	*Unsecured debt*	-	-
9	*Secured wholesale funding*	-	-
10	Additional requirements, of which:	-	-
11	*Outflows related to derivative exposures and other collateral requirements*	40,959,658	40,959,658
12	*Outflows related to loss of funding on debt products*	-	-
13	*Credit and liquidity facilities*	64,228,641	22,992,628
14	Other contractual funding obligations	9,505,253	9,505,253
15	Other contingent funding obligations	22,729,764	1,136,488
16	**TOTAL CASH OUTFLOWS**	**1,882,073,275**	**1,041,868,908**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	1,160,965,203	1,149,624,776
19	Other cash inflows	40,971,220	40,971,220
20	**TOTAL CASH INFLOWS**	**1,201,936,423**	**1,190,595,997**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		**975,636,057**
22	**TOTAL NET CASH OUTFLOWS**		**260,467,227**
23	**LIQUIDITY COVERAGE RATIO (%)**		**375%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**979,958,557**

Notes:
1. The reported values are based on the Apr, May and Jun 2026 bimonthly figures.
2. The reported values for the 'quarterly average of the daily HQLA" are based on business days figures for the period 01Apr26 to 30 Jun26.

Comments:
- The Bank's average LCR for the quarter ending 30 Jun 2026 stood at 375% (31Mar26:343%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of USD0.72bn.
- The increase in the average LCR was mainly driven by lower deposit balances over the quarter, which reduced the cash outflow.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.

HSBC