HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR)

for the quarter ended 30 September 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 Sep 2026	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	1,003,979,309	1,003,979,309
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)*	318,993,129	79,748,282
7	*Non-operational deposits (all counterparties)*	1,560,723,609	933,845,461
8	*Unsecured debt*	-	-
9	*Secured wholesale funding*	-	-
10	Additional requirements, of which:	-	-
11	*Outflows related to derivative exposures and other collateral requirements*	43,895,029	43,895,029
12	*Outflows related to loss of funding on debt products*	-	-
13	*Credit and liquidity facilities*	61,275,311	21,727,531
14	Other contractual funding obligations	9,716,065	9,716,065
15	Other contingent funding obligations	19,271,384	963,569
16	**TOTAL CASH OUTFLOWS**	**2,013,874,527**	**1,089,895,937**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	1,163,932,818	1,136,341,227
19	Other cash inflows	43,892,099	43,892,099
20	**TOTAL CASH INFLOWS**	**1,207,824,916**	**1,180,233,326**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		**1,003,979,309**
22	**TOTAL NET CASH OUTFLOWS**		**272,473,984**
23	**LIQUIDITY COVERAGE RATIO (%)**		**368%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**1,001,104,215**

Notes:

1. The reported values are based on the Jul, Aug and Sep 2026 bimonthly figures.
2. The reported values for the 'quarterly average of the daily HQLA" are based on business days figures for the period 01Jul26 to 30 Sep26.

Comments:

- The Bank's average LCR for the quarter ending 30 September 2026 stood at 368% (30 June 26: 375%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of USD0.73bn.
- The decrease in the average LCR was mainly driven by higher deposit balances over the quarter.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.

HSBC