The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

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 30Sep2026	
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	6,460,814,869	6,460,814,869
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)*	3,095,114,377	773,778,594
7	*Non-operational deposits (all counterparties)*	4,272,104,756	2,251,012,964
8	*Unsecured debt*	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	*Outflows related to derivative exposures and other collateral requirements*	332,986,134	332,986,134
12	*Outflows related to loss of funding on debt products*	-	-
13	*Credit and liquidity facilities*	19,824,089	1,982,409
14	Other contractual funding obligations	881,801,445	881,801,445
15	Other contingent funding obligations	1,453,207,407	72,660,370
16	**TOTAL CASH OUTFLOWS**	**10,055,038,209**	**4,314,221,917**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,596,259,643	3,340,324,384
19	Other cash inflows	1,033,812,819	333,145,084
20	**TOTAL CASH INFLOWS**	**4,630,072,462**	**3,673,469,467**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		**6,460,814,869**
22	**TOTAL NET CASH OUTFLOWS**		**1,078,555,479**
23	**LIQUIDITY COVERAGE RATIO (%)**		**599%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**6,616,795,054**

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 01 Jul to 30 Sep 2026.

Comments:

- The Bank's average LCR for the quarter ending 30 September 2026 stood at 599% (30 June 26: 669%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of MUR5.4bn.
- The decrease in the average LCR was mainly driven by a drop in HQLA reflecting lower central bank reserves.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from Nostro balances and loan repayments.

HSBC