

Liquidity Coverage Ratio (LCR) Disclosure

Quarter Ended 31st December 2025

(Consolidated in USD)

TOTAL UNWEIGHTED VALUE
*(quarterly average of
 monthly observations)¹*

TOTAL WEIGHTED VALUE
*(quarterly average of
 monthly observations)¹*

HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	173,337,740	173,337,740
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	153,215,476	15,321,548
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	153,215,476	15,321,548
5	Unsecured wholesale funding, of which:	297,036,045	215,258,842
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	297,036,045	215,258,842
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	59,771,745	10,447,377
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	59,771,745	10,447,377
14	Other contractual funding obligations	42,864,721	42,864,721
15	Other contingent funding obligations	1,953,271	97,664
16	TOTAL CASH OUTFLOWS	554,841,259	283,990,151
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	301,888,558	272,433,753
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	301,888,558	272,433,753
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		173,337,740
22	TOTAL NET CASH OUTFLOWS		70,997,538
23	LIQUIDITY COVERAGE RATIO (%)		244.15%
24	QUARTERLY AVERAGE OF DAILY HQLA²		173,618,948

Notes :

- The quarterly average of monthly observations is based on October 2025 , November 2025 and December 2025 bimonthly figures.
- The quarterly average of daily HQLA has been derived based on end of day figures from October 2025 to December 2025
 Number of data Points used : 3

Comments :

SBI (Mauritius) Ltd is maintaining adequate level of High Quality Liquid Assets (HQLAs) for LCR purpose. Our HQLA portfolio comprises of Cash, Unrestricted balances with Central Bank, Sovereign Bonds, MDB Bonds and BOM/GOM Bonds and Bills .

During the quarter ended December 2025, the consolidated quarterly average of monthly HQLAs stood at USD 173.34 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 71.00 Mio, thus having LCR of 244.15 % on consolidated basis against a current minimum regulatory requirement of 100 %.

The main drivers of the net cash outflows are those associated with the bank deposits portfolios, borrowing from other financial institutions and cash inflows are mainly from loan repayments/maturities and from interbank bank lending to financial Institutions. On a quarter-on-quarter basis, the LCR ratio increased from 203.90% in September 2025 to 244.15% in December 2025, remaining comfortably above the minimum regulatory requirement of 100%.