

Liquidity Coverage Ratio (LCR) Disclosure

Quarter Ended 30th June 2026

(Consolidated in USD)

TOTAL UNWEIGHTED VALUE
(quarterly average of
monthly observations)¹

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(quarterly average of
monthly observations)¹

HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	138,569,937	138,569,937
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	151,074,621	15,107,462
3	Stable deposits	-	-
4	Less stable deposits	151,074,621	15,107,462
5	Unsecured wholesale funding, of which:	257,211,102	182,450,473
6	Operational deposits (all counterparties)	-	-
7	Non-operational deposits (all counterparties)	257,211,102	182,450,473
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	46,792,246	5,200,499
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	46,792,246	5,200,499
14	Other contractual funding obligations	33,566,426	33,566,426
15	Other contingent funding obligations	1,673,141	83,657
16	TOTAL CASH OUTFLOWS	490,317,536	236,408,517
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	231,548,004	198,066,681
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	231,548,004	198,066,681
		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA		138,569,937
22	TOTAL NET CASH OUTFLOWS		59,102,129
23	LIQUIDITY COVERAGE RATIO (%)		234.46%
24	QUARTERLY AVERAGE OF DAILY HQLA ²		138,580,576

Notes :

1. The quarterly average of monthly observations is based on April 2026, May 2026 and June 2026 bimonthly figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from April 2026 to June 2026
- 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 and MDB Bonds and BOM/GOM Bonds and Bills .

During the quarter ended June 2026 the consolidated quarterly average of monthly HQLAs stood at USD 138.57 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 59.10 Mio, thus having LCR of 234.46 % 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 decreased from 253.79 % in March 2026 to 234.46 % in June 2026. Despite this decrease, the ratio remained comfortably above the 100% minimum regulatory requirement.