

Liquidity Coverage Ratio (LCR) Disclosure

Quarter Ended 31st March 2026

(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) | 180,272,849 | 180,272,849 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 154,332,835 | 15,433,284 |
| 3 | <i>Stable deposits</i> | - | - |
| 4 | <i>Less stable deposits</i> | 154,332,835 | 15,433,284 |
| 5 | Unsecured wholesale funding, of which: | 318,256,535 | 237,877,719 |
| 6 | <i>Operational deposits (all counterparties)</i> | - | - |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 318,256,535 | 237,877,719 |
| 8 | <i>Unsecured debt</i> | - | - |
| 9 | Secured wholesale funding | - | - |
| 10 | Additional requirements, of which: | 55,948,595 | 7,325,732 |
| 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> | 55,948,595 | 7,325,732 |
| 14 | Other contractual funding obligations | 23,216,835 | 23,216,835 |
| 15 | Other contingent funding obligations | 5,476,696 | 273,835 |
| 16 | TOTAL CASH OUTFLOWS | 557,231,497 | 284,127,404 |
| CASH INFLOWS | | | |
| 17 | Secured funding (e.g. reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 270,030,252 | 229,111,650 |
| 19 | Other cash inflows | - | - |
| 20 | TOTAL CASH INFLOWS | 270,030,252 | 229,111,650 |
| | | | TOTAL ADJUSTED VALUE |
| 21 | TOTAL HQLA | | 180,272,849 |
| 22 | TOTAL NET CASH OUTFLOWS | | 71,031,851 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 253.79% |
| 24 | QUARTERLY AVERAGE OF DAILY HQLA² | | 179,415,039 |

Notes :

- The quarterly average of monthly observations is based on January 2026, February 2026 and March 2026 bimonthly figures.
- The quarterly average of daily HQLA has been derived based on end of day figures from January 2026 to March 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 March 2026 the consolidated quarterly average of monthly HQLAs stood at USD 180.27 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 71.03 Mio, thus having LCR of 253.79 % 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 244.15% in December 2025 to 253.79% in March 2026, remaining comfortably above the minimum regulatory requirement of 100%.