

Net Stable Funding Ratio (NSFR) as of 31st December 2025

Annex 4: Minimum NSFR Disclosure Requirements Template

Reporting bank name: SBI (MAURITIUS) LTD
Reporting Period: 31st December 2025
(Reporting currency: USD)
Unweighted value by residual maturity

No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
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SN	ASF Item	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
1	Capital: (SN 2+SN 3)	-	-	-	194,330,036	194,330,036
2	Regulatory capital	-	-	-	194,330,036	194,330,036
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)	-	172,834,858	18,433,782	37,588,995	209,730,771
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	172,834,858	18,433,782	37,588,995	209,730,771
7	Wholesale funding (SN 8+ SN 9)	-	610,781,990	119,515,991	246,105,615	417,640,761
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	610,781,990	119,515,991	246,105,615	417,640,761
10	Other liabilities: (SN 11+ SN 12)	-	14,416,577	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	14,416,577	-	-	-
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)					821,701,568
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)					5,561,181
15	Deposits held at financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	467,433,998	133,052,430	490,547,507	606,700,557
17	Performing loans to financial institutions secured by HQLA 1	-	-	-	-	-
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	347,096,317	74,902,599	181,261,898	270,777,645
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	102,845,549	12,400,289	239,700,299	250,302,624
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	60,164,308	39,106,800
21	Performing residential mortgages, of which:	-	8,063	20,042	54,726,203	41,383,262
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	1,471	25,740,314	16,732,160
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	17,484,069	45,729,500	14,859,107	44,237,026
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	43,171,875	-	41,572,996	64,169,088
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	-	43,171,875	-	41,572,996	64,169,088
30	Off-balance sheet items					2,827,826
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					679,258,651
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)					120.97%

Note: Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.