



Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th September 2020			
<i>(Consolidated in USD)</i>		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)	169,983,966	169,983,966
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	132,627,734	13,262,773
3	Stable deposits	-	-
4	Less stable deposits	132,627,734	13,262,773
5	Unsecured wholesale funding, of which:	187,235,557	156,370,740
6	Operational deposits (all counterparties)	-	-
7	Non-operational deposits (all counterparties)	187,235,557	156,370,740
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	13,506,551	7,509,005
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	13,506,551	7,509,005
14	Other contractual funding obligations	41,582,340	41,582,340
15	Other contingent funding obligations	816,252	40,813
16	TOTAL CASH OUTFLOWS	375,768,434	218,765,671
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	163,306,657	151,824,330
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	163,306,657	151,824,330
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		169,983,966
22	TOTAL NET CASH OUTFLOWS		66,941,341
23	LIQUIDITY COVERAGE RATIO (%)		253.93%
24	QUARTERLY AVERAGE OF DAILY HQLA²		153,919,192

Notes :

1. The quarterly average of monthly observations is based on July 2020, August 2020 and September 2020 month end figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from July 2020 to Sept 2020
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, US Treasury Bills & Bonds, Sovereign and MDB Bonds and BOM/GOM Bonds and Bills .

During the quarter ended September 2020, the consolidated quarterly average of monthly HQLAs stood at USD 169.98 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 66.94 Mio, thus having LCR of 253.93 % 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 to quarter basis, the LCR increased by 35.16% (253.93% in September 2020 : 218.77% in June 2020) staying comfortably well above the minimum regulatory requirement .