

**SBI (Mauritius) Ltd**

Bank to grow with

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**SBI(MAURITIUS) LTD**

<b>Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ending 30th September 2018</b>			
<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) <sup>2</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	145,727,071	145,727,071
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	129,401,938	12,940,194
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	129,401,938	12,940,194
5	Unsecured wholesale funding, of which:	238,569,892	197,102,958
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	238,569,892	197,102,958
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	41,317,142	4,089,064
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>	41,317,142	4,089,064
14	Other contractual funding obligations	4,874,453	4,874,453
15	Other contingent funding obligations	50,364,243	2,518,212
16	<b>TOTAL CASH OUTFLOWS</b>	<b>464,527,668</b>	<b>221,524,881</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	36,664,266	18,332,133
19	Other cash inflows	129,018,226	129,018,226
20	<b>TOTAL CASH INFLOWS</b>	<b>165,682,492</b>	<b>147,350,359</b>
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		<b>145,727,071</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>74,174,523</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>196.47%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>151,536,536</b>

<sup>1</sup>The quarterly average of monthly observations is based on July 2018, August 2018 and September 2018 month end figures.


<sup>2</sup>The quarterly average of daily HQLA has been derived based on end of day figures from July 2018 to September 2018

\* No of data Points used are : 3

**Common Disclosures on the maintenance of LCR for the quarter ended 30<sup>th</sup> September 2018**

With the implementation of Liquidity Coverage Ratio (LCR) w.e.f 3<sup>rd</sup> November 2017, Bank has started maintaining adequate level of High Quality Liquid Assets (HQLAs) for LCR purpose. Our HQLAs comprise of US Treasury Bills & Bonds, Sovereign and MDB Bonds for USD exposures and BOM/GOM Bonds/Bills for MUR exposures.

During the quarter ended September 2018, the consolidated quarterly average of monthly HQLAs stood at USD 145.73 Mio against the consolidated quarterly average of monthly estimated net cash outflow of USD 74.17 Mio, thus having LCR of 196.47 % on consolidated basis. The consolidated quarterly average of daily HQLA for the reporting period stood at USD 151.54 Mio.

  
8/11/18  
VP (GAP)