

SBI (Mauritius) Ltd,

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SBI(MAURITIUS) LTD

Consolidated in USD VALUE (quarterly average of monthly observations) VALUE (quarterly average of monthly observati	Liqui	idity Coverage Ratio (LCR) Disclosure - Quarter Ending 31st Decembe	r 2018	
CASH OUTFLOWS 2 Retail deposits and deposits from small business customers, of which: 134,778,592 13,4778,8 3 Stable deposits - - 4 Less stable deposits 134,778,592 13,477.8 5 Unsecured wholesale funding, of which: 253,822,560 199,869,0 6 Operational deposits (all counterparties) - - 7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - - 9 Secured wholesale funding - - 10 Additional requirements, of which: 37,941,726 3,749,5 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 37,941,726 3,749,5 14 Other contractual funding obligations 13,539,466 13,539,46 15 Other contractual funding obligations 74,574,059 3,728,* 16 <th colspan="2">(Consolidated in USD)</th> <th>UNWEIGHTED VALUE (quarterly average of monthly</th> <th>average of monthly</th>	(Consolidated in USD)		UNWEIGHTED VALUE (quarterly average of monthly	average of monthly
CASH OUTFLOWS 2 Retail deposits and deposits from small business customers, of which: 134,778,592 13,4778,8 3 Stable deposits - - 4 Less stable deposits 134,778,592 13,477.8 5 Unsecured wholesale funding, of which: 253,822,560 199,869,0 6 Operational deposits (all counterparties) - - 7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - - 9 Secured wholesale funding - - 10 Additional requirements, of which: 37,941,726 3,749,5 11 Outflows related to loss of funding on debt products - - 12 Outflows related to loss of funding on debt products - - 13 Credit and liquidity facilities 37,941,726 3,749,5 14 Other contingent funding obligations 13,539,466 13,539,46 15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CAS	HIGI	H-QUALITY LIQUID ASSETS		
2 Retail deposits and deposits from small business customers, of which: 134,778,592 13,477,8 3 Stable deposits - 4 Less stable deposits 134,778,592 13,477,8 5 Unsecured wholesale funding, of which: 253,822,560 199,869,0 6 Operational deposits (all counterparties) 253,822,560 199,869,0 7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - - 9 Secured wholesale funding - - 10 Additional requirements, of which: 37,941,726 3,749,5 11 Outflows related to derivative exposures and other collateral requirements - 12 Outflows related to derivative exposures and other collateral requirements - 13 Credit and liquidity facilities 37,941,726 3,749,5 14 Other contractual funding obligations 13,539,466 13,539,4 15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,7 CASH INFLOWS 16	1	Total high-quality liquid assets (HQLA)	133,260,676	133,260,676
1	CASI	H OUTFLOWS		
1	2	Retail deposits and deposits from small business customers, of which:	134,778,592	13,477,859
5 Unsecured wholesale funding, of which: 253,822,560 199,869,0 6 Operational deposits (all counterparties) - 7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - 9 Secured wholesale funding - 10 Additional requirements, of which: 37,941,726 3,749,5 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 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,539,466 15 Other contractual funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,3 CASH INFLOWS 14,656,404 234,364,3 CASH INFLOWS 180,780,750 162,743,7 19 Other cash inflows 144,707,222 144,707,222 20 TOTAL CASH INFLOWS<	3	Stable deposits	-	=
6 Operational deposits (all counterparties) - 7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - 9 Secured wholesale funding - 10 Additional requirements, of which: 37,941,726 3,749,9 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 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,539,46 15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,8 CASH INFLOWS 514,656,404 234,364,8 CASH INFLOWS 16,073,527 18,036,193,527 18 Inflows from fully performing exposures 36,073,527 18,036,193,527 19 Other cash inflows 144,707,222 144,707,222 20 TOTAL CASH	4	Less stable deposits	134,778,592	13,477,859
7 Non-operational deposits (all counterparties) 253,822,560 199,869,0 8 Unsecured debt - 9 Secured wholesale funding - 10 Additional requirements, of which: 37,941,726 3,749,9 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 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,539,46 15 Other contractual funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,7 CASH INFLOWS 514,656,404 234,364,7 CASH INFLOWS 180,773,527 18,036,77,5	5	Unsecured wholesale funding, of which:	253,822,560	199,869,047
8 Unsecured debt - 9 Secured wholesale funding - 10 Additional requirements, of which: 37,941,726 3,749,5 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 37,941,726 3,749,5 14 Other contractual funding obligations 13,539,466 13,539,4 15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,7 CASH INFLOWS 514,656,404 234,364,7 17 Secured funding (e.g. reverse repos) - - 18 Inflows from fully performing exposures 36,073,527 18,036,7 19 Other cash inflows 144,707,222 144,707,7 20 TOTAL CASH INFLOWS 180,780,750 162,743,7 TOTAL ADJUSTE VALUE 70,720 70,720 70,720 70,720 70,720 70,720 70,720 70,720 70,720 70,720 70	6	Operational deposits (all counterparties)	_	-
Secured wholesale funding -	7	Non-operational deposits (all counterparties)	253,822,560	199,869,047
10 Additional requirements, of which: 37,941,726 3,749,9 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 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,53	8	Unsecured debt	-	-
11 Outflows related to derivative exposures and other collateral requirements -	9	Secured wholesale funding	-	-
12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,539,4 15 Other contingent funding obligations 74,574,059 3,728, 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,9 17 Secured funding (e.g. reverse repos) - 18 Inflows from fully performing exposures 36,073,527 18,036, 19 Other cash inflows 144,707,222 144,707, 20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE 133,260, 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	10	Additional requirements, of which:	37,941,726	3,749,909
13 Credit and liquidity facilities 37,941,726 3,749,9 14 Other contractual funding obligations 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 13,539,466 14,574,059 15,000 16,000	11	Outflows related to derivative exposures and other collateral requirements	-	-
14 Other contractual funding obligations 13,539,466 13,539,4 15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,7 CASH INFLOWS - 17 Secured funding (e.g. reverse repos) - 18 Inflows from fully performing exposures 36,073,527 18,036,736,737 19 Other cash inflows 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 144,707,43,743,743 TOTAL ADJUSTE VALUE TOTAL ADJUSTE VALUE 21 TOTAL HQLA 133,260,73,527 17,620 21 TOTAL NET CASH OUTFLOWS 71,620 71,620 71,620	12	Outflows related to loss of funding on debt products	-	-
15 Other contingent funding obligations 74,574,059 3,728,7 16 TOTAL CASH OUTFLOWS 514,656,404 234,364,9 CASH INFLOWS 17 Secured funding (e.g. reverse repos) - 18 Inflows from fully performing exposures 36,073,527 18,036,73,527 18,036,73,527 18,036,73,527 18,036,73,722 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 144,707,222 162,743,73,73 TOTAL ADJUSTE VALUE 10,742,743,73 TOTAL ADJUSTE VALUE 133,260,750 133,260,750 17,620 22 TOTAL NET CASH OUTFLOWS 71,620	13	Credit and liquidity facilities	37,941,726	3,749,909
16 TOTAL CASH OUTFLOWS 514,656,404 234,364,364,364,364,364,364,364,364,364,3	14	Other contractual funding obligations	13,539,466	13,539,466
CASH INFLOWS 17 Secured funding (e.g. reverse repos) - 18 Inflows from fully performing exposures 36,073,527 18,036, 19 Other cash inflows 144,707,222 144,707, 20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE 133,260, 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	15	Other contingent funding obligations	74,574,059	3,728,703
17 Secured funding (e.g. reverse repos) - 18 Inflows from fully performing exposures 36,073,527 18,036, 19 Other cash inflows 144,707,222 144,707, 20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	16	TOTAL CASH OUTFLOWS	514,656,404	234,364,983
18 Inflows from fully performing exposures 36,073,527 18,036, 19 Other cash inflows 144,707,222 144,707, 20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	CAS	SH INFLOWS		
19 Other cash inflows 144,707,222 144,707, 20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	17	Secured funding (e.g. reverse repos)	-	-
20 TOTAL CASH INFLOWS 180,780,750 162,743, TOTAL ADJUSTE VALUE 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	18	Inflows from fully performing exposures	36,073,527	18,036,764
TOTAL ADJUSTE VALUE	19	Other cash inflows	144,707,222	144,707,222
VALUE 21 TOTAL HQLA 133,260, 22 TOTAL NET CASH OUTFLOWS 71,620	20	TOTAL CASH INFLOWS	180,780,750	162,743,986
22 TOTAL NET CASH OUTFLOWS 71,620				TOTAL ADJUSTED VALUE
	21	TOTAL HQLA		133,260,676
23 LIQUIDITY COVERAGE RATIO (%) 186.	22	TOTAL NET CASH OUTFLOWS		71,620,997
	23	LIQUIDITY COVERAGE RATIO (%)		186.06%
24 QUARTERLY AVERAGE OF DAILY HQLA 131.777.	24	QUARTERLY AVERAGE OF DAILY HQLA		131,777,388

¹The quarterly average of monthly observations is based on October 2018, November 2018 and December 2018 month end figures.

² The quarterly average of daily HQLA has been derived based on end of day figures from October 2018 to December 2018

^{*} No of data Points used are : 3

$\underline{Common\ Disclosures\ on\ the\ maintenance\ of\ LCR\ for\ the\ quarter\ ended\ 31^{st}\ December}}{2018}$

With the implementation of Liquidity Coverage Ratio (LCR) w.e.f 3rd 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 December 2018, the consolidated quarterly average of monthly HQLAs stood at USD 133.26 Mio against the consolidated quarterly average of monthly estimated net cash outflow of USD 71.62 Mio, thus having LCR of 186.06 % on consolidated basis. The consolidated quarterly average of daily HQLA for the reporting period stood at USD 131.78 Mio.

7 13/2/19 VP(TP)