

**SBI (Mauritius) Ltd**

Bank to grow with

SBI (Mauritius) Ltd,

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SBI(MAURITIUS) LTD

Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ending 31st March 2018

<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) ¹	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) ²
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	184,197,004	183,949,636
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	186,890,158	13,939,413
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	186,890,158	13,939,413
5	Unsecured wholesale funding, of which:	367,276,847	314,652,773
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	367,276,847	314,652,773
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	33,064,291	3,237,604
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>	33,064,291	3,237,604
14	Other contractual funding obligations	33,852,974	33,852,974
15	Other contingent funding obligations	64,481,237	3,224,062
16	TOTAL CASH OUTFLOWS	685,565,507	368,906,826
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	89,421,484	77,253,571
19	Other cash inflows	159,224,210	159,224,210
20	TOTAL CASH INFLOWS	248,645,695	236,477,781
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		183,949,636
22	TOTAL NET CASH OUTFLOWS		132,429,044
23	LIQUIDITY COVERAGE RATIO (%)		138.90%
24	QUARTERLY AVERAGE OF DAILY HQLA		181,685,246

¹The quarterly average of monthly observations is based on January, February and March 2018 month end figures.²The quarterly average of daily HQLA has been derived based on end of day figures from January 2018 to March 2018* No of data Points used are : 3

Common Disclosures on the maintenance of LCR for the quarter ended 31st March 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 and Bonds for USD exposures and BOM/GOM Bonds/Bills for MUR exposures.

During the quarter ended March 2018, the quarterly average of monthly HQLAs stood at USD 183.95 Mio against quarterly average of monthly estimated net cash outflow of USD 132.43 Mio, thus having LCR of 138.90% on consolidated basis. The quarterly average of daily HQLA for the reporting period stood at USD 181.69 Mio.