



Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th June 2019			
<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	181,405,913	181,405,913
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	131,736,900	13,173,690
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	131,736,900	13,173,690
5	Unsecured wholesale funding, of which:	182,471,513	143,179,929
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	182,471,513	143,179,929
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	50,350,086	5,207,650
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>	50,350,086	5,207,650
14	Other contractual funding obligations	76,510,318	76,510,318
15	Other contingent funding obligations	52,625,320	2,631,266
16	TOTAL CASH OUTFLOWS	493,694,137	240,702,853
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	23,839,597	13,847,297
19	Other cash inflows	82,254,621	82,254,621
20	TOTAL CASH INFLOWS	106,094,218	96,101,918
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		181,405,913
22	TOTAL NET CASH OUTFLOWS		144,600,935
23	LIQUIDITY COVERAGE RATIO (%)		125.45%
24	QUARTERLY AVERAGE OF DAILY HQLA		99,251,986

Notes :

1. The quarterly average of monthly observations is based on April 2019, May 2019 and June 2019 month end figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from April 2019 to June 2019
3. 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/Bills .

During the quarter ended June 2019, the consolidated quarterly average of monthly HQLAs stood at USD 181.41 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 144.60 Mio, thus having LCR of 125.45 % on consolidated basis.