



SBI (Mauritius) Ltd

Bank to grow with

SBI (Mauritius) Ltd,

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Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 31st December 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)	156,373,531	156,373,531
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	136,836,861	13,683,686
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	136,836,861	13,683,686
5	Unsecured wholesale funding, of which:	166,313,776	136,984,870
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	166,313,776	136,984,870
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	6,737,948	2,033,946
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>	6,737,948	2,033,946
14	Other contractual funding obligations	26,357,951	26,357,951
15	Other contingent funding obligations	2,662,225	133,111
16	TOTAL CASH OUTFLOWS	338,908,762	179,193,565
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	158,780,647	145,404,358
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	158,780,647	145,404,358
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		156,373,531
22	TOTAL NET CASH OUTFLOWS		44,798,391
23	LIQUIDITY COVERAGE RATIO (%)		349.06%
24	QUARTERLY AVERAGE OF DAILY HQLA²		143,707,552

Notes :

1. The quarterly average of monthly observations is based on October 2020, November 2020 and December 2020 month end figures.

2. The quarterly average of daily HQLA has been derived based on end of day figures from October 2020 to December 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 December 2020, the consolidated quarterly average of monthly HQLAs stood at USD 156.37 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 44.80 Mio, thus having LCR of 349.06 % 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 95.13% (349.06 % in December 2020 : 253.93% in September 2020) staying comfortably well above the minimum regulatory requirement .