

**SBI (Mauritius) Ltd**

Bank to grow with

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Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th June 2021			
<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)	153,276,932	153,276,932
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	142,142,619	14,214,262
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	142,142,619	14,214,262
5	Unsecured wholesale funding, of which:	217,471,956	161,866,545
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	217,471,956	161,866,545
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	9,638,422	872,258
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>	9,638,422	872,258
14	Other contractual funding obligations	20,089,964	20,089,964
15	Other contingent funding obligations	3,099,996	155,000
16	TOTAL CASH OUTFLOWS	392,442,957	197,198,028
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	198,980,001	180,825,931
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	198,980,001	180,825,931
		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA		153,276,932
22	TOTAL NET CASH OUTFLOWS		49,299,507
23	LIQUIDITY COVERAGE RATIO (%)		310.91%
24	QUARTERLY AVERAGE OF DAILY HQLA²		143,821,096

Notes :

1. The quarterly average of monthly observations is based on April 2021, May 2021 and June 2021 month end figures.

2. The quarterly average of daily HQLA has been derived based on end of day figures from April 2021 to June 2021

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 June 2021, the consolidated quarterly average of monthly HQLAs stood at USD 153.28 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 49.30 Mio, thus having LCR of 310.91 % 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, though the LCR ratio decreased by 14.18% (310.91 % in June 2021 : 325.09 % in March 2021), it stayed comfortably well above the minimum regulatory requirement .