

**SBI (Mauritius) Ltd**

Bank to grow with

SBI (Mauritius) Ltd,
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Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th June 2022			
<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)	140,871,720	140,871,720
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	136,710,908	13,671,091
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	136,710,908	13,671,091
5	Unsecured wholesale funding, of which:	328,363,176	236,090,444
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	328,363,176	236,090,444
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	23,042,184	2,826,237
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>	23,042,184	2,826,237
14	Other contractual funding obligations	37,579,225	37,579,225
15	Other contingent funding obligations	6,302,127	315,106
16	TOTAL CASH OUTFLOWS	531,997,620	290,482,104
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	291,644,837	252,060,279
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	291,644,837	252,060,279
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		140,871,720
22	TOTAL NET CASH OUTFLOWS		72,620,526
23	LIQUIDITY COVERAGE RATIO (%)		193.98%
24	QUARTERLY AVERAGE OF DAILY HQLA²		139,466,653

Notes :

1. The quarterly average of monthly observations is based on April 2022, May 2022 and June 2022 month end figures.

2. The quarterly average of daily HQLA has been derived based on end of day figures from April 2022 to June 2022

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, Sovereign and MDB Bonds and BOM/GOM Bonds and Bills .

During the quarter ended June 22, the consolidated quarterly average of monthly HQLAs stood at USD 140.87 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 72.62 Mio, thus having LCR of 193.98 % 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 from 263.11% in March 2022 to 193.98 % in June 2022, it remained comfortably well above the minimum regulatory requirement of 100% .