



<b>Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th September 2023</b>			
<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	121,855,669	121,855,669
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	127,108,606	12,710,861
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	127,148,181	12,714,818
5	Unsecured wholesale funding, of which:	284,296,894	205,001,439
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	294,525,859	208,817,577
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	54,307,371	7,285,704
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>	54,307,371	7,285,704
14	Other contractual funding obligations	25,327,882	25,327,882
15	Other contingent funding obligations	3,889,841	194,492
16	<b>TOTAL CASH OUTFLOWS</b>	<b>494,930,594</b>	<b>250,520,378</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	304,201,670	265,287,957
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	<b>304,201,670</b>	<b>265,287,957</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>121,855,669</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>62,630,095</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>194.56%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA<sup>2</sup></b>		<b>130,388,092</b>

**Notes :**

1. The quarterly average of monthly observations is based on July 23, August 23 and September 2023 month end figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from July 2023 to September 2023  
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 September 2023, the consolidated quarterly average of monthly HQLAs stood at USD 121.86 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 62.63 Mio, thus having LCR of 194.56 % 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 ratio slightly increased from 192.81% in June 2023 to 194.56 % in September 2023 , staying comfortably well above the minimum regulatory requirement of 100% .