



| Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 30th September 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) | 147,870,763 | 147,870,763 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 130,369,809 | 13,036,981 |
| 3 | <i>Stable deposits</i> | - | - |
| 4 | <i>Less stable deposits</i> | 129,377,773 | 12,937,777 |
| 5 | Unsecured wholesale funding, of which: | 378,376,556 | 258,421,056 |
| 6 | <i>Operational deposits (all counterparties)</i> | - | - |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 354,518,181 | 247,843,206 |
| 8 | <i>Unsecured debt</i> | - | - |
| 9 | Secured wholesale funding | - | - |
| 10 | Additional requirements, of which: | 34,336,719 | 6,994,170 |
| 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> | 34,336,719 | 6,994,170 |
| 14 | Other contractual funding obligations | 25,933,725 | 25,933,725 |
| 15 | Other contingent funding obligations | 5,061,628 | 253,081 |
| 16 | TOTAL CASH OUTFLOWS | 574,078,437 | 304,639,014 |
| CASH INFLOWS | | | |
| 17 | Secured funding (e.g. reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 325,959,609 | 268,849,836 |
| 19 | Other cash inflows | - | - |
| 20 | TOTAL CASH INFLOWS | 325,959,609 | 268,849,836 |
| | | TOTAL ADJUSTED VALUE | |
| 21 | TOTAL HQLA | | 147,870,763 |
| 22 | TOTAL NET CASH OUTFLOWS | | 76,159,753 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 194.16% |
| 24 | QUARTERLY AVERAGE OF DAILY HQLA² | | 147,779,362 |

Notes :

1. The quarterly average of monthly observations is based on July 2022, August 2022 and September 2022 month end figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from July 2022 to September 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 September 22, the consolidated quarterly average of monthly HQLAs stood at USD 147.87 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 76.16 Mio, thus having LCR of 194.16 % 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 increased from 193.98 % in June 2022 to 194.16 % in September 2022 , remaining comfortably well above the minimum regulatory requirement of 100% .