

**SBI (Mauritius) Ltd**

Bank to grow with

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Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 31st December 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)	133,946,268	133,946,268
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	138,185,998	13,818,600
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	138,185,998	13,818,600
5	Unsecured wholesale funding, of which:	263,156,532	182,571,448
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	263,156,532	182,571,448
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	16,490,186	1,401,738
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>	16,490,186	1,401,738
14	Other contractual funding obligations	11,697,497	11,697,497
15	Other contingent funding obligations	1,948,860	97,443
16	TOTAL CASH OUTFLOWS	431,479,073	209,586,726
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	191,336,874	177,785,158
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	191,336,874	177,785,158
		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA		133,946,268
22	TOTAL NET CASH OUTFLOWS		52,396,682
23	LIQUIDITY COVERAGE RATIO (%)		255.64%
24	QUARTERLY AVERAGE OF DAILY HQLA²		143,751,751

Notes :

1. The quarterly average of monthly observations is based on October 2021, November 2021 and December 2021 month end figures.

2. The quarterly average of daily HQLA has been derived based on end of day figures from October 2021 to December 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, Sovereign and MDB Bonds and BOM/GOM Bonds and Bills .

During the quarter ended December 2021, the consolidated quarterly average of monthly HQLAs stood at USD 133.95 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 52.40 Mio, thus having LCR of 255.64 % 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 increased from 204.62 % in September 2021 to 255.64 % in December 2021 ,staying comfortably well above the minimum regulatory requirement .