



Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 31st December 2019			
<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) ¹	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	157,812,033	157,812,033
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	129,287,053	12,928,705
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	129,287,053	12,928,705
5	Unsecured wholesale funding, of which:	140,357,085	115,278,114
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	140,357,085	115,278,114
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	24,171,203	2,573,871
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>	24,171,203	2,573,871
14	Other contractual funding obligations	70,104,411	70,104,411
15	Other contingent funding obligations	3,528,234	176,412
16	TOTAL CASH OUTFLOWS	367,447,985	201,061,513
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	36,195,587	22,338,320
19	Other cash inflows	98,430,102	98,430,102
20	TOTAL CASH INFLOWS	134,625,690	120,768,422
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		157,812,033
22	TOTAL NET CASH OUTFLOWS		80,293,091
23	LIQUIDITY COVERAGE RATIO (%)		196.54%
24	QUARTERLY AVERAGE OF DAILY HQLA		140,454,412

Notes :

1. The quarterly average of monthly observations is based on October 2019, November 2019 and December 2019 month end figures.
2. The quarterly average of daily HQLA has been derived based on end of day figures from October 2019 to December 2019
3. 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/Bills .

During the quarter ended December 2019, the consolidated quarterly average of monthly HQLAs stood at USD 157.81 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 80.29 Mio, thus having LCR of 196.54% on consolidated basis. 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 & from interbank bank lending to financial Institutions. On a quarter to quarter basis, the LCR increased by 24.97% (196.54 % in December 2019 : 171.57 % in September 2019).