



Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 31st March 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)	160,937,069	160,937,069
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	138,271,124	13,827,112
3	Stable deposits	-	-
4	Less stable deposits	138,271,124	13,827,112
5	Unsecured wholesale funding, of which:	258,452,167	209,081,464
6	Operational deposits (all counterparties)	-	-
7	Non-operational deposits (all counterparties)	258,452,167	209,081,464
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	18,788,837	1,604,385
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	18,788,837	1,604,385
14	Other contractual funding obligations	19,600,798	19,600,798
15	Other contingent funding obligations	11,180,896	559,045
16	TOTAL CASH OUTFLOWS	446,293,823	244,672,804
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	243,305,328	207,681,530
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	243,305,328	207,681,530
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		160,937,069
22	TOTAL NET CASH OUTFLOWS		61,168,201
23	LIQUIDITY COVERAGE RATIO (%)		263.11%
24	QUARTERLY AVERAGE OF DAILY HQLA²		127,767,781

Notes :

1. The quarterly average of monthly observations is based on January 2022, February 2022 and March 2022 month end figures.

2. The quarterly average of daily HQLA has been derived based on end of day figures from January 2022 to March 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 March 22, the consolidated quarterly average of monthly HQLAs stood at USD 160.94 Mio against the consolidated quarterly average of monthly estimated net cash outflows of USD 61.17 Mio, thus having LCR of 263.11 % 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 255.64 % in December 2021 to 263.11 % in March 2022, staying comfortably well above the minimum regulatory requirement.