



BanyanTree Bank

<i>(Consolidated in MUR)</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)	259,575,724	605,713,696
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	3,822,728	38,227,277
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	13,927,931	139,279,311
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:		
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>		
14	Other contractual funding obligations	57,389,122	57,389,122
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	75,139,781	234,895,710
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	309,989,886	309,989,886
20	TOTAL CASH INFLOWS	309,989,886	309,989,886
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		259,575,724
22	TOTAL NET CASH OUTFLOWS		18,784,945
23	LIQUIDITY COVERAGE RATIO (%)		1382%
24	QUARTERLY AVERAGE OF DAILY HQLA₂		707,027,008

Notes :

- 1 The quarterly average of monthly observations is based on April, May and June 2018 month end figures.
- 2 The quarterly average of daily HQLA is based on close of day figures over the 01st April to 30th June period.

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 1382%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR 240 Millions .The main drivers of the net cash outflows are bank deposits, custodian loans and cash inflows are from loan repayments on maturities and bank balances from financial institutions .BTB's HQLA consists of coins and bank notes, unrestricted balances with central bank and HQLA2B (Investments)

