



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)	95,699,938	461,698,151
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	3,970,984	39,709,837
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	35,885,127	358,851,273
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	15,561,294	15,561,294
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	55,417,405	414,122,404
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	110,330,854	110,330,854
20	TOTAL CASH INFLOWS	110,330,854	110,330,854
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		95,699,938
22	TOTAL NET CASH OUTFLOWS		13,854,351
23	LIQUIDITY COVERAGE RATIO (%)		691%
24	QUARTERLY AVERAGE OF DAILY HQLA²	533,705,923	

Notes :

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

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 691%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR 81 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)

