



# BanyanTree Bank

<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	466,493,604	881,412,461
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	9,873,048	98,730,476
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	59719305	597193054
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	198,621,074	198,621,074
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>	<b>268,213,427</b>	<b>894,544,604</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	55,611,846	55,611,846
20	<b>TOTAL CASH INFLOWS</b>	<b>55,611,846</b>	<b>55,611,846</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>466,493,604</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>212,601,581</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>219%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA<sub>2</sub></b>	<b>881,412,461</b>	

**Notes :**

- 1 The quarterly average of monthly observations is based on December 2017 figures
- 2 The quarterly average of daily HQLA is based on close of day figures of 31st December period.

**Comments :**

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 219%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR 253 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)

