



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)	149,495,708	504,928,528
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	13,727,233	137,272,326
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	26,166,939	261,669,393
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding	50,052,000	50,052,000
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	24,357,060	24,357,060
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	114,303,232	473,350,779
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	49,713,966	49,713,966
20	TOTAL CASH INFLOWS	49,713,966	49,713,966
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		149,495,708
22	TOTAL NET CASH OUTFLOWS		64,589,266
23	LIQUIDITY COVERAGE RATIO (%)		231%
24	QUARTERLY AVERAGE OF DAILY HQLA²	483,313,339	

Notes :

- 1 The quarterly average of monthly observations is based on October, November and December 2018 month end figures.
- 2 The quarterly average of daily HQLA is based on close of day figures over the 01st October to 31st December period.

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 231%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR 84 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)

