



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)	147,974,912	415,268,388
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	13,319,852	133,198,517
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	16,765,497	167,654,974
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding	215,993,127	215,993,127
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	13,689,483	13,689,483
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	259,767,959	530,536,101
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	201,490,412	201,490,412
20	TOTAL CASH INFLOWS	201,490,412	201,490,412
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		147,974,912
22	TOTAL NET CASH OUTFLOWS		64,941,990
23	LIQUIDITY COVERAGE RATIO (%)		228%
24	QUARTERLY AVERAGE OF DAILY HQLA₂	460,098,458	

Notes :

- 1 The quarterly average of monthly observations is based on January, February and March 19 month end figures.
- 2 The quarterly average of daily HQLA is based on close of day figures over the 2nd January to 30th March 19 period.

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 228%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR 83 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)

