



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)	194,387,068	460,107,275
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	31,398,430	313,984,296
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	37,995,645	379,956,455
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding	113,806,116	113,806,116
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	12,614,888	12,614,888
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	195,815,079	820,361,755
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	171,193,189	171,193,189
20	TOTAL CASH INFLOWS	171,193,189	171,193,189
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		194,387,068
22	TOTAL NET CASH OUTFLOWS		48,953,770
23	LIQUIDITY COVERAGE RATIO (%)		397%
24	QUARTERLY AVERAGE OF DAILY HQLA²	437,687,831	

Notes :

1 The quarterly average of monthly observations is based on April, May and June 19 month end figures.

2 The quarterly average of daily HQLA is based on close of day figures over the 1st of April to 30th June 19 period.

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 397%. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR145 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)

