



# 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)	83,590,233	83,590,233
<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>	18,292,450	182,924,499
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	91,300,003	913,000,028
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding	113,429,074	113,429,074
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	18,869,602	18,869,602
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>	<b>241,891,129</b>	<b>1,228,223,203</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	281,662,701	321,796,784
20	<b>TOTAL CASH INFLOWS</b>	<b>281,662,701</b>	<b>321,796,784</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>83,590,233</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		60,472,782
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>138%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA<sub>2</sub></b>		271,848,754

**Notes :**

1 The quarterly average of monthly observations is based on July, August and September 19 month end figures.

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

**Comments :**

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 138 %. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR23 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)

