

## Standard Bank (Mauritius) Ltd

### Net Stable Funding Ratio (NSFR) Disclosure – Quarter Ending September 2024

Annex 4: Minimum NSFR Disclosure Requirements Template					
Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 30th September 2024	Unweighted value by residual maturity				Weighted value
(Reporting currency: USD)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
ASF Item					
<b>Capital: (SN 2+SN 3)</b>	<b>220,953,033</b>	-	-	-	<b>220,953,033</b>
Regulatory capital	220,953,033	-	-	-	220,953,033
Other capital instruments	-	-	-	-	-
<b>Retail deposits and deposits from small business customers: (SN 5+ SN 6)</b>	<b>3,968,974</b>	<b>3,426,492</b>	<b>1,429,452</b>	-	<b>7,942,426</b>
Stable deposits	-	-	-	-	-
Less stable deposits	3,968,974	3,426,492	1,429,452	-	7,942,426
<b>Wholesale funding (SN 8+ SN 9)</b>	<b>1,147,388,673</b>	<b>507,584,951</b>	<b>21,358,994</b>	<b>31,204,668</b>	<b>869,370,977</b>
Operational deposits	-	-	-	-	-
Other wholesale funding	1,147,388,673	507,584,951	21,358,994	31,204,668	869,370,977
<b>Other liabilities: (SN 11+ SN 12)</b>	<b>-</b>	<b>16,651,865</b>	<b>3,375,187</b>	<b>94,934,244</b>	<b>96,621,838</b>
NSFR derivative liabilities	-	-	-	-	-
All other liabilities and equity not included in the above categories	-	16,651,865	3,375,187	94,934,244	96,621,838
<b>Total ASF (SN 1+SN 4+ SN 7+SN 10)</b>					<b>1,194,888,274</b>
RSF Item					
<b>Total NSFR High Quality Liquid Assets (HQLA)</b>		<b>305,750,057</b>	-	-	<b>15,287,503</b>
Deposits held at financial institutions for operational purposes	-	73,345,812	-	-	36,672,906
<b>Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)</b>	<b>-</b>	<b>1,305,857,645</b>	<b>130,553,108</b>	<b>517,371,163</b>	<b>765,126,440</b>
Performing loans to financial institutions secured by HQLA 1	-	-	-	-	-
Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,205,167,725	118,647,729	193,095,187	433,194,210
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	100,689,921	11,905,379	324,275,976	331,932,230
With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	-	-
Performing residential mortgages, of which:	-	-	-	-	-
With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	-	-
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
<b>Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Physical traded commodities, including gold	-	-	-	-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)	-	-	-	-	-
NSFR derivative assets	-	-	-	-	-
NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
All other assets not included in the above categories	-	-	-	-	-
<b>Off-balance sheet items</b>		<b>269,923,247</b>			<b>13,496,162</b>
<b>Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)</b>					<b>830,583,011</b>
<b>Net Stable Funding Ratio (%) (SN 13/ SN 31)</b>					<b>144%</b>

Note: Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

#### Comments:

1. Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding relative to the amount of required stable funding.
2. The reported values are based on September 2024 month end figures (consolidated level).
3. NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 30<sup>th</sup> September 2024 was at 70%.
4. As at 30 September 2024, the consolidated NSFR of the bank was at 144% above the minimum regulatory requirement of 70%.