

Standard Bank (Mauritius) Ltd

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

Annex 4: Minimum NSFR Disclosure Requirements Template					
Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 30th June 2024		Unweighted value by residual maturity			
(Reporting currency: USD)		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr
SN	ASF Item				Weighted value
1	Capital: (SN 2+SN 3)	186,042,540	-	-	-
2	Regulatory capital	186,042,540	-	-	-
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)	18,424,783	3,383,376	1,367,090	-
5	Stable deposits	-	-	-	-
6	Less stable deposits	18,424,783	3,383,376	1,367,090	-
7	Wholesale funding (SN 8+ SN 9)	895,406,723	641,777,805	2,264,842	1,007,168
8	Operational deposits	-	-	-	-
9	Other wholesale funding	895,406,723	641,777,805	2,264,842	1,007,168
10	Other liabilities: (SN 11+ SN 12)	-	13,459,891	2,613,683	91,372,691
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	13,459,891	2,613,683	91,372,691
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)				1,070,311,649
	RSF Item				
14	Total NSFR High Quality Liquid Assets (HQLA)		317,962,753	-	-
15	Deposits held at financial institutions for operational purposes	-	23,461,691	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,394,154,590	56,852,794	426,181,899
17	Performing loans to financial institutions secured by HQLA 1	-	-	-	-
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,259,809,951	56,633,624	164,893,300
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	134,344,640	219,170	261,288,600
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-
22	With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	-	-	-
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)	-	-	-	-
27	NSFR derivative assets	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
29	All other assets not included in the above categories	-	-	-	-
30	Off-balance sheet items		304,647,787		
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)				714,420,191
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)				150%

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:

- Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding relative to the amount of required stable funding.
- The reported values are based on June 2024 month end figures (consolidated level).
- NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 30th June 2024 was at 70%.
- As at 30 June 2024, the consolidated NSFR of the bank was at 150% above the minimum regulatory requirement of 70%.