Standard Bank (Mauritius) Ltd

Net Stable Funding Ratio (NSFR) Disclosure – Quarter Ending June 2026

Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 30th June 2026	Unweighted value by residual maturity				
(Reporting currency: USD)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
ASF Item					
Capital: (SN 2+SN 3)	**237,176,831**	**-**	**-**	**-**	**237,176,831**
Regulatory capital	237,176,831	-	-	-	**237,176,831**
Other capital instruments	-	-	-		**-**
Retail deposits and deposits from small business customers: (SN 5+ SN 6)	**-**	**1,893,927**	**-**	**-**	**1,704,534**
Stable deposits	-	-	-	-	-
Less stable deposits	-	1,893,927	-	-	1,704,534
Wholesale funding (SN 8+ SN 9)	**1,447,888,421**	**998,490,224**	**17,972,649**	**-**	**1,232,175,647**
Operational deposits	-	-	-	-	-
Other wholesale funding	1,447,888,421	998,490,224	17,972,649	-	1,232,175,647
Other liabilities: (SN 11+ SN 12)	**-**	**16,854,473**	**2,669,350**	**38,563,113**	**39,897,788**
NSFR derivative liabilities		-	-	-	
All other liabilities and equity not included in the above categories	-	16,854,473	2,669,350	38,563,113	39,897,788
Total ASF (SN 1+SN 4+ SN 7+SN 10)					**1,510,954,800**
RSF Item					
Total NSFR High Quality Liquid Assets (HQLA)		**55,834,884**	**45,265,217**	**221,675,850**	**16,138,798**
Deposits held at financial institutions for operational purposes	**-**	**71,087,001**	**-**	**-**	**35,543,500**
Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	**-**	**1,854,352,647**	**202,308,445**	**548,708,524**	**913,054,604**
Performing loans to financial institutions secured by HQLA 1	-	7,327,236	-	-	1,099,085
Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,710,810,108	158,614,221	131,132,556	467,061,183
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	136,215,303	43,694,223	417,575,968	444,894,336
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 the Guideline on Standardised Approach to Credit Risk	-	-	-	-	-
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-		-
Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	**-**	**58,527,720**	**464,795**	**9,786,160**	**68,778,675**
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		58,527,720	464,795	9,786,160	68,778,675
Off-balance sheet items		**466,033,774**			**23,301,689**
Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					**1,056,817,265**
Net Stable Funding Ratio (%) (SN 13/ SN 31)					**143%**

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 June 2026 month end figures (consolidated level).

3. As at 30th June 2026, the consolidated NSFR of the bank was at 143% above the minimum regulatory requirement of 100%.