

Standard Bank (Mauritius) Ltd

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

Annex 4: Minimum NSFR Disclosure Requirements Template					
Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 31st December 2024		Unweighted value by residual maturity			
(Reporting currency: USD)		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr
ASF Item					Weighted value
Capital: (SN 2+SN 3)		209,362,548	-	-	-
Regulatory capital		209,362,548	-	-	-
Other capital instruments		-	-	-	-
Retail deposits and deposits from small business customers: (SN 5+ SN 6)		3,084,039	4,858,145	-	-
Stable deposits		-	-	-	-
Less stable deposits		3,084,039	4,858,145	-	-
Wholesale funding (SN 8+ SN 9)		952,128,128	592,196,270	81,531,145	1,006,195
Operational deposits		-	-	-	-
Other wholesale funding		952,128,128	592,196,270	81,531,145	1,006,195
Other liabilities: (SN 11+ SN 12)		-	3,808,306	132,052	105,712,427
NSFR derivative liabilities		-	-	-	-
All other liabilities and equity not included in the above categories		-	3,808,306	132,052	105,712,427
Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,136,222,934
RSF Item					
Total NSFR High Quality Liquid Assets (HQLA)			387,517	183,307,006	119,823,725
Deposits held at financial institutions for operational purposes		-	59,341,550	-	-
Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)		-	1,272,573,765	94,971,108	539,715,393
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		-	1,144,342,287	93,649,230	189,411,632
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		-	128,231,479	1,321,877	350,303,761
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)		36,636,216	-	-	67,084,164
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		36,636,216	-	-	67,084,164
Off-balance sheet items			275,551,066		
Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					932,767,086
Net Stable Funding Ratio (%) (SN 13/ SN 31)					122%

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 December 2024 month end figures (consolidated level).
3. NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 31st December 2024 was at 100%.
4. As at 31st December 2024, the consolidated NSFR of the bank was at 123% above the minimum regulatory requirement of 70%.