

Standard Bank (Mauritius) Ltd

Net Stable Funding Ratio (NSFR) Disclosure – Quarter Ending December 2025

Annex 4: Minimum NSFR Disclosure Requirements Template						
Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 31st December 2025		Unweighted value by residual maturity				Weighted value
<i>(Reporting currency: USD)</i>		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
SN	ASF Item					
1	Capital: (SN 2+SN 3)	237,834,046	-	-	-	237,834,046
2	Regulatory capital	237,834,046	-	-	-	237,834,046
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)	-	291,114	1,594,954	-	1,697,461
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	291,114	1,594,954	-	1,697,461
7	Wholesale funding (SN 8+ SN 9)	1,435,400,581	601,987,523	39,357,710	3,278,835	1,041,651,742
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,435,400,581	601,987,523	39,357,710	3,278,835	1,041,651,742
10	Other liabilities: (SN 11+ SN 12)	-	21,181,947	754,826	36,554,088	36,931,501
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	21,181,947	754,826	36,554,088	36,931,501
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,318,114,750
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)		89,886,540	24,219,219	191,551,038	15,282,840
15	Deposits held at financial institutions for operational purposes	-	79,731,209	-	-	39,865,604
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,585,500,910	111,255,607	600,298,816	866,340,477
17	Performing loans to financial institutions secured by HQLA 1	-	6,511,703	7,385,845	-	4,669,678
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,361,007,177	80,801,836	110,294,450	354,846,444
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:	-	150,861,287	23,067,926	490,004,366	503,468,318
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	-	67,120,742	-	-	3,356,037
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	20,911,364	504,771	10,871,514	32,287,649
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	-	20,911,364	504,771	10,871,514	32,287,649
30	Off-balance sheet items		448,851,603			22,442,580
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					976,219,151
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)					135%

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 2025 month end figures (consolidated level).
3. As at 31st December 2025, the consolidated NSFR of the bank was at 13 above the minimum regulatory requirement of 100%.