

Standard Bank (Mauritius) Ltd

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

Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 30th June 2025	Unweighted value by residual maturity				Weighted value
(Reporting currency: USD)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
ASF Item					
Capital: (SN 2+SN 3)	208,648,518	-	-	-	208,648,518
Regulatory capital	208,648,518	-	-	-	208,648,518
Other capital instruments	-	-	-	-	-
Retail deposits and deposits from small business customers: (SN 5+ SN 6)	4,140,175	3,505,444	-	-	6,881,057
Stable deposits	-	-	-	-	-
Less stable deposits	4,140,175	3,505,444	-	-	6,881,057
Wholesale funding (SN 8+ SN 9)	1,150,732,778	687,236,645	30,567,281	3,040,966	937,309,319
Operational deposits	-	-	-	-	-
Other wholesale funding	1,150,732,778	687,236,645	30,567,281	3,040,966	937,309,319
Other liabilities: (SN 11+ SN 12)	-	25,743,525	2,346,435	34,678,278	35,851,496
NSFR derivative liabilities	-	-	-	-	-
All other liabilities and equity not included in the above categories	-	25,743,525	2,346,435	34,678,278	35,851,496
Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,188,690,390
RSF Item					
Total NSFR High Quality Liquid Assets (HQLA)		185,231,638	76,533,478	45,274,806	15,351,996
Deposits held at financial institutions for operational purposes	-	63,153,841	-	-	31,576,921
Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,165,674,812	370,510,796	522,778,249	862,489,190
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	-	1,058,884,371	321,860,836	137,629,364	457,392,438
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	106,790,441	48,649,959	385,148,885	405,096,753
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)	43,988,036	-	67,103,209	-	77,539,641
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	43,988,036	-	67,103,209	-	77,539,641
Off-balance sheet items		423,179,604			21,158,980
Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					1,008,116,728
Net Stable Funding Ratio (%) (SN 13/ SN 31)					118%

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 2025 month end figures (consolidated level).
3. NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 30th June 2025 was at 100%.
4. As at 30th June 2025, the consolidated NSFR of the bank was at 118% above the minimum regulatory requirement of 100%.