

Standard Bank (Mauritius) Ltd

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

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)		208,032,459	-	-	-
Regulatory capital		208,032,459	-	-	-
Other capital instruments		-	-	-	-
Retail deposits and deposits from small business customers: (SN 5+ SN 6)		2,603,693	4,931,440	-	-
Stable deposits		-	-	-	-
Less stable deposits		2,603,693	4,931,440	-	-
Wholesale funding (SN 8+ SN 9)		1,093,196,182	629,194,428	60,670,642	3,022,448
Operational deposits		-	-	-	-
Other wholesale funding		1,093,196,182	629,194,428	60,670,642	3,022,448
Other liabilities: (SN 11+ SN 12)		-	8,428,352	8,324,748	91,554,980
NSFR derivative liabilities		-	-	-	-
All other liabilities and equity not included in the above categories		-	8,428,352	8,324,748	91,554,980
Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,205,084,507
RSF Item					
Total NSFR High Quality Liquid Assets (HQLA)			43,444,281	144,396,939	120,618,307
Deposits held at financial institutions for operational purposes		-	176,259,324	-	-
Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)		-	1,174,909,575	288,405,445	479,123,617
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		-	1,069,299,818	242,908,428	127,939,650
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		-	105,609,758	45,497,017	351,183,967
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)		34,646,641	-	-	66,964,871
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		34,646,641	-	-	66,964,871
Off-balance sheet items			334,239,806		
Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					1,005,724,736
Net Stable Funding Ratio (%) (SN 13/ SN 31)					120%

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 March 2025 month end figures (consolidated level).
3. NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 31st March 2025 was at 100%.
4. As at 31st March 2025, the consolidated NSFR of the bank was at 120% above the minimum regulatory requirement of 100%.