

Standard Bank (Mauritius) Ltd

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

Annex 4: Minimum NSFR Disclosure Requirements Template					
Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 31st March 2026	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)	237,456,461	-	-	-	237,456,461
Regulatory capital	237,456,461	-	-	-	237,456,461
Other capital instruments	-	-	-	-	-
Retail deposits and deposits from small business customers: (SN 5+ SN 6)		1,908,125	-	-	1,717,313
Stable deposits	-	-	-	-	-
Less stable deposits	-	1,908,125	-	-	1,717,313
Wholesale funding (SN 8+ SN 9)	1,298,711,858	505,361,497	51,931,112	1,005,128	929,007,362
Operational deposits	-	-	-	-	-
Other wholesale funding	1,298,711,858	505,361,497	51,931,112	1,005,128	929,007,362
Other liabilities: (SN 11+ SN 12)	-	21,457,692	2,166,250	35,912,804	36,995,929
NSFR derivative liabilities	-	-	-	-	-
All other liabilities and equity not included in the above categories	-	21,457,692	2,166,250	35,912,804	36,995,929
Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,205,177,064
RSF Item					
Total NSFR High Quality Liquid Assets (HQLA)		62,837,506	24,429,708	222,569,255	15,491,823
Deposits held at financial institutions for operational purposes	-	94,418,004	-	-	47,209,002
Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,427,458,320	134,594,095	622,496,189	885,121,837
Performing loans to financial institutions secured by HQLA 1	-	6,409,243	7,311,742	-	4,617,257
Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,284,685,697	79,449,820	179,047,321	411,475,085
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	136,363,380	47,832,533	443,448,868	469,029,494
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)	-	32,279,780	633,783	11,167,920	44,081,483
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	-	32,279,780	633,783	11,167,920	44,081,483
Off-balance sheet items		418,776,896			20,938,845
Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					1,012,842,990
Net Stable Funding Ratio (%) (SN 13/ SN 31)					118.99%

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 2026 month end figures (consolidated level).
3. As at 31st March 2026, the consolidated NSFR of the bank was at 119% above the minimum regulatory requirement of 100%.