Standard Bank (Mauritius) Ltd

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

	Annex 4: Minimum NSFR Disclosure Requirements Template					
	Reporting bank name: Standard Bank (Mauritius) Limited **Reporting Period: 30th Septermber 2025**	**Unweighted value by residual maturity**				
	(Reporting currency: USD)	**No maturity**	**< 6 months**	**≥ 6 months to < 1 year**	**≥ 1yr**	**Weighted value**
SN	**ASF Item**					
1	**Capital: (SN 2+SN 3)**	**198,146,307**	**-**	**-**	**-**	**198,146,307**
2	*Regulatory capital*	198,146,307	-	-	-	**198,146,307**
3	*Other capital instruments*	-	-	-		**-**
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	**-**	**6,192,698**	**1,579,753**	**-**	**6,995,207**
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	-	6,192,698	1,579,753	-	6,995,207
7	**Wholesale funding (SN 8+ SN 9)**	**1,218,156,401**	**506,582,180**	**2,016,667**	**3,060,230**	**866,437,854**
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	1,218,156,401	506,582,180	2,016,667	3,060,230	866,437,854
10	**Other liabilities: (SN 11+ SN 12)**	**-**	**72,764,514**	**2,610,091**	**35,907,090**	**37,212,136**
11	*NSFR derivative liabilities*		-	-	-	
12	*All other liabilities and equity not included in the above categories*	-	72,764,514	2,610,091	35,907,090	37,212,136
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**					**1,108,791,503**
	RSF Item					
14	**Total NSFR High Quality Liquid Assets (HQLA)**		**156,464,963**	**79,527,506**	**86,131,679**	**16,106,207**
15	**Deposits held at financial institutions for operational purposes**	**-**	**74,863,641**	**-**	**-**	**37,431,820**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)**	**-**	**1,316,026,184**	**177,875,237**	**528,756,647**	**829,606,852**
17	Performing loans to financial institutions secured by HQLA 1	-	66,986,100	-	-	33,493,050
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,104,960,144	144,479,927	132,993,613	370,977,598
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:	-	144,079,940	33,395,310	395,763,033	425,136,203
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*	-	-	-		-
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**43,286,438**	**-**	**-**	**-**	**43,286,438**
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*	43,286,438	-	-	-	43,286,438
30	**Off-balance sheet items**		**399,900,923**			**19,995,046**
31	**Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)**					**946,426,364**
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**					**117%**

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 September 2025 month end figures (consolidated level).

3. NSFR was implemented effective from 30 June 2024, and the minimum regulatory requirement as at 30th September 2025 was at 100%.

4. As at 30th September 2025, the consolidated NSFR of the bank was at 117% above the minimum regulatory requirement of 100%.