



Net stable funding Ratio (“NSFR”) minimum disclosure template – quarter ended 30 June 2025

In line with the disclosure requirements of the Guideline on Net Stable Funding Ratio, the table below presents a summary of the NSFR details for the Bank as at end of June 2025:

Minimum NSFR Disclosure Requirements Template						
Reporting Period: June 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)	228,351,555	-	-	-	228,351,555
2	Regulatory capital	228,351,555	-	-	-	228,351,555
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding (SN 8+ SN 9)	-	1,064,426,440	132,693,615	-	598,560,028
8	Operational deposits	-	416,892,968	-	-	208,446,484
9	Other wholesale funding	-	647,533,472	132,693,615	-	390,113,544
10	Other liabilities: (SN 11+ SN 12)	-	1,076,074,312	8,638,114	214,956,049	219,275,106
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,076,074,312	8,638,114	214,956,049	219,275,106
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,046,186,688
	RSF Item					
14	Total NSFR High Quality Liquid Assets (HQLA)					56,995,408
15	Deposits held at financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	971,819,345	94,401,999	381,930,652	594,673,867
17	Performing loans to financial institutions secured by HQLA 1	-	-	-	-	-
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	764,442,294	52,255,647	29,846,293	170,640,461
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	162,372,048	11,354,757	91,864,586	164,948,301
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	-	45,005,003	30,791,594	260,219,772	259,085,105
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	59,237,725	8,638,114	62,250,905	130,126,743
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	-	-	-	5,083,203	5,083,203
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	797,746	797,746
29	All other assets not included in the above categories	-	59,237,725	8,638,114	56,369,955	124,245,794
30	Off-balance sheet items	-	-	-	-	8,460,404
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					790,256,422
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)					132%

The NSFR aims at decreasing funding risk and promoting resilience over a one-year time horizon by creating incentives for a bank to fund its activities with more stable sources of funding on an ongoing basis thereby reducing its probability of distress and by the same token potential broader systemic stress.

NSFR is the ratio between the amount of available stable funding (ASF) and the amount of required stable funding (RSF). ASF factors are applied to balance sheet liabilities and capital, based on their perceived stability and the amount of stable funding they provide. Likewise, RSF factors are applied to assets and off-balance sheet exposures according to the amount of stable funding they require.

On consolidated currency basis, the NSFR was 132% for the quarter ended June 2025, being a slight drop compared to quarter ended March 2025 where NSFR stood at 135%. The movement was mainly caused by an increase in investment in debt securities which led to a rise in RSF. The NSFR for MUR and material currencies were also above the regulatory requirements for the quarter ended June 2025.