



Net stable funding Ratio (“NSFR”) minimum disclosure template – quarter ended 30 June 2026

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 30 June 2026:

Minimum NSFR Disclosure Requirements Template					
Reporting Period: June 2026		Unweighted value by residual maturity			
(Reporting currency: USD)		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr
SN	ASF Item				Weighted value
1	Capital: (SN 2+SN 3)	288,216,329	-	-	288,216,329
2	Regulatory capital	288,216,329	-	-	288,216,329
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)	-	887,840,594	255,068,624	571,454,609
8	Operational deposits	-	342,848,461	-	171,424,230
9	Other wholesale funding	-	544,992,133	255,068,624	400,030,379
10	Other liabilities: (SN 11+ SN 12)	-	1,019,244,016	-	70,790,276
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,019,244,016	-	70,790,276
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)				930,461,214
	RSF Item				
14	Total NSFR High Quality Liquid Assets (HQLA)				55,088,975
15	Deposits held at financial institutions for operational purposes	-	-	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,047,027,390	57,425,009	509,376,243
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	-	654,002,221	6,026,270	130,078,729
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	281,943,466	3,544,199	194,409,904
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	-	111,081,703	47,854,540	184,887,611
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	30,523,197	-	74,129,053
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	-	-	-	14,898,103
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	3,450,769
29	All other assets not included in the above categories	-	30,523,197	-	86,303,378
30	Off-balance sheet items				2,720,782
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)				671,838,250
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)				138%

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 138% for the quarter ended June 2026, a slight decrease compared to quarter ended March 2026 where NSFR stood at 139%. The movement was mainly caused by an increase in wholesale funding, which led to the increase in ASF. The NSFR for MUR and material currencies were also above the regulatory requirements for the quarter ended June 2026.