



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

Minimum NSFR Disclosure Requirements Template						
Reporting Period: Sep 2025		Unweighted value by residual maturity				Weighted value
(Reporting currency: USD)		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	
SN	ASF Item					
1	Capital: (SN 2+SN 3)	229,604,412	-	-	-	229,604,412
2	Regulatory capital	229,604,412	-	-	-	229,604,412
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)	-	1,021,431,874	139,139,379	-	580,285,626
8	Operational deposits	-	362,105,593	-	-	181,052,797
9	Other wholesale funding	-	659,326,280	139,139,379	-	399,232,830
10	Other liabilities: (SN 11+ SN 12)	-	1,080,279,561	6,066,700	248,750,221	251,783,571
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,080,279,561	6,066,700	248,750,221	251,783,571
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)					1,061,673,610
	RSF Item					
14	Total NSFR High Quality Liquid Assets (HQLA)					47,053,136
15	Deposits held at financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)	-	1,150,293,800	138,001,137	345,722,466	626,591,793
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	-	907,269,742	103,680,953	40,830,916	228,761,854
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	203,130,324	2,064,837	58,302,936	152,155,076
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	-	39,893,735	32,255,347	246,588,614	245,674,862
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)	-	67,080,719	6,066,700	74,679,364	147,826,782
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	-	-	-	16,139,416	16,139,416
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	1,748,564	1,748,564
29	All other assets not included in the above categories	-	67,080,719	6,066,700	56,791,384	129,938,802
30	Off-balance sheet items					5,649,539
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					827,121,250
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)					128%

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 128 per cent for the quarter ended September 2025, being a slight drop compared to quarter ended June 2025 where NSFR stood at 132 per cent. The movement was mainly caused by an increase in trade loans to financial institutions which led to a rise in RSF. The NSFR for MUR and material currencies were also above the regulatory requirements for the quarter ended September 2025.