Net Stable Funding Ratio (NSFR) As of 31 March 2025

NSFR Disclosure						
	Reporting bank name: ABC BANKING CORPORATION LTD Reporting Period: 31 March 2025	Unweighted value by residual maturity				
	(Reporting currency: MUR' m)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
SN	**ASF Item**					
1	**Capital: (SN 2+SN 3)**	-	-	-	**3,252**	**3,252**
2	Regulatory capital	-	-	-	3,252	**3,252**
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	-	**4,724**	**2,448**	**15,128**	**21,582**
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	4,724	2,448	15,128	21,582
7	**Wholesale funding (SN 8+ SN 9)**	-	**669**	**325**	**1,694**	**2,191**
8	Operational deposits	-	138	54	641	737
9	Other wholesale funding	-	531	271	1,054	1,454
10	**Other liabilities: (SN 11+ SN 12)**	-	**1,185**	**96**	**543**	**591**
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	1,185	96	543	591
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**					27,616
	RSF Item					
14	**Total NSFR High Quality Liquid Assets (HQLA)**	**-**	**-**	**-**	**-**	**561**
15	**Deposits held at financial institutions for operational purposes**	**-**	**2,142**	**-**	**-**	**1,071**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)**	**-**	**3,968**	**2,025**	**12,413**	**13,012**
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	-	667	264	436	668
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:	-	2,884	1,625	7,685	8,772
20	*With a risk weight of less than or equal to 35% under the Guide-line on Standardised Approach to Credit Risk*	-	3	11	58	33
21	Performing residential mortgages, of which:	-	69	85	2,929	2,214
22	*With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk*	-	29	36	1,599	1,040
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	349	50	1,362	1,357
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**-**	**1,015**	**119**	**895**	**2,029**
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	-	1,015	119	895	2,029
30	**Off-balance sheet items**	**-**	**2,542**	**-**	**-**	**116**
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)	-	-	-	-	16,789
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**	**-**	**-**	**-**	**-**	**164%**

Notes:

1. In June 2024, the Bank of Mauritius issued a guideline on the Net Stable Funding Ratio (NSFR) where banks are mandated to maintain a ratio of at least 70% for all significant currencies and on a consolidated basis. The minimum regulatory ratio as from December 2024 is 100%.
2. The ratio refers to the amount of available stable funding relative to the amount of required stable funding and aims to ensure a resilient and stable balance sheet funding structure.
3. As of 31 March 2025, the bank's NSFR closed at 164% (December 2024: 161%), above the regulatory requirements.

ABC BANKING CORPORATION
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