Net Stable Funding Ratio (NSFR) As of 30 June 2025

NSFR Disclosure						
	Reporting bank name: ABC BANKING CORPORATION LTD Reporting Period: 30 June 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)**	-	-	-	**3,522**	**3,522**
2	Regulatory capital	-	-	-	3,522	**3,522**
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	-	**5,370**	**2,717**	**17,591**	**24,870**
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	5,370	2,717	17,591	24,870
7	**Wholesale funding (SN 8+ SN 9)**	-	**553**	**853**	**1,206**	**1,910**
8	Operational deposits	-	147	58	683	786
9	Other wholesale funding	-	406	795	523	1,124
10	**Other liabilities: (SN 11+ SN 12)**	-	**907**	**246**	**557**	**680**
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	907	246	557	680
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**	-	-	-	-	30,982
	RSF Item					
14	**Total NSFR High Quality Liquid Assets (HQLA)**	**-**	**-**	**-**	**-**	**562**
15	**Deposits held at financial institutions for operational purposes**	**-**	**3,250**	**-**	**-**	**1,625**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 19+ SN 21+ SN 23)**	**-**	**4,134**	**2,548**	**12,756**	**13,590**
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	-	905	703	413	903
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:	-	2,899	1,720	7,984	9,105
20	*With a risk weight of less than or equal to 35% under the Guide-line on Standardised Approach to Credit Risk*	-	11	3	40	30
21	Performing residential mortgages, of which:	-	77	75	3,001	2,276
22	*With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk*	-	33	32	1,593	1,036
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	253	50	1,358	1,306
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**-**	**1,029**	**183**	**1,376**	**2,588**
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	-	1,029	183	1,376	2,588
30	**Off-balance sheet items**	**-**	**2,488**	**-**	**-**	**109**
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)	-	-	-	-	18,474
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**	**-**	**-**	**-**	**-**	**168%**

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 30 June 2025, the bank's NSFR closed at 168% (June 2024: 158%), above the regulatory requirements.