

(Consolidated in MUR '000)	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr		
ASF Item						
1	Capital	19,776,333	-	-	-	19,776,333
2	Regulatory capital	19,776,333	-	-	-	19,776,333
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	31,203,160	16,110,405	6,159,870	2,274,145	50,400,237
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	31,203,160	16,110,405	6,159,870	2,274,145	50,400,237
7	Wholesale funding	102,319,512	52,037,775	14,302,108	4,252,617	88,582,315
8	Operational deposits	3,512,059	-	-	-	1,756,030
9	Other wholesale funding	98,807,453	52,037,775	14,302,108	4,252,617	86,826,285
10	Other liabilities	-	10,814,255	-	4,956,763	4,781,228
11	NSFR derivative liabilities	-	-	-	175,535	-
12	All other liabilities and equity not included in the above categories	-	10,814,255	-	4,781,228	4,781,228
13	Total ASF					163,540,113
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)					6,362,044
15	Deposits held at financial institutions for operational purposes	-	18,032,869	-	-	9,016,435
16	Performing loans and securities	22,325	56,961,398	7,532,743	60,251,367	71,203,353
17	Performing loans to financial institutions secured by HQLA 1	-	4,818,753	-	-	481,875
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	36,019,096	1,393,500	14,413,697	20,513,311
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:	-	11,822,970	1,437,225	29,805,182	32,125,558
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	1,484,510	-	2,815,096	3,135,087
21	Performing residential mortgages, of which:	-	9,502	1,609	2,454,676	2,026,750
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	326,402	212,161
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	22,325	4,291,077	4,700,409	13,577,812	16,055,859
24	Other assets	-	-	-	1,624,408	1,624,408
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	-	-	-	49,059	49,059
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	44,954	44,954
29	All other assets not included in the above categories	-	-	-	1,530,395	1,530,395
30	Off-balance sheet items	21,144,831	-	-	-	918,513
31	Total RSF					89,124,753
32	Net Stable Funding Ratio (%)					183%

Comments

The Guideline on Net Stable Funding Ratio ("NSFR") issued by the Bank of Mauritius came into effect, requiring banks to maintain a minimum NSFR of 70% as from 30 June 2024 and 100% as from 31 December 2024. NSFR refers to the amount of Available Stable Funding ("ASF") relative to the amount of Required Stable Funding ("RSF").

As at 30 June 2024, AfrAsia Bank Limited reported a comfortable NSFR of 183% against the regulatory limit.

ASF, which is defined as the portion of capital and liabilities held by a bank that is expected to be reliable over a one-year time horizon, stood at MUR 163.5bn.

RSF, which is a function of the liquidity characteristics and residual maturities of the various assets held as well as its off-balance sheet exposures, stood at MUR 89.1bn.