

(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	19,611,322	-	-	-	19,611,322
2 Regulatory capital	19,611,322	-	-	-	19,611,322
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers:	33,346,007	22,986,662	5,374,609	2,241,066	57,777,617
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	33,346,007	22,986,662	5,374,609	2,241,066	57,777,617
7 Wholesale funding	102,839,797	45,790,246	12,281,286	3,442,168	83,897,833
8 Operational deposits	3,933,196	-	-	-	1,966,598
9 Other wholesale funding	98,906,601	45,790,246	12,281,286	3,442,168	81,931,235
10 Other liabilities:	-	11,676,120	-	5,075,597	4,993,671
11 NSFR derivative liabilities	-	-	-	81,926	-
12 All other liabilities and equity not included in the above categories	-	11,676,120	-	4,993,671	4,993,671
13 Total ASF					166,280,444
RSF Item					
14 Total NSFR High Quality Liquid Assets (HQLA)					6,736,860
15 Deposits held at financial institutions for operational purposes	-	12,991,817	-	-	6,495,908
16 Performing loans and securities:	22,658	53,099,477	11,191,337	44,520,393	56,475,464
17 Performing loans to financial institutions secured by HQLA 1	-	4,674,606	-	-	467,461
18 Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	33,920,151	3,406,583	-	6,791,314
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:	-	11,419,307	3,035,826	26,741,357	30,232,803
20 With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	689,724	-	2,652,201	2,599,233
21 Performing residential mortgages, of which:	-	9,852	9,745	2,533,026	2,098,145
22 With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	323,628	210,358
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	22,658	3,075,561	4,739,184	15,246,011	16,885,741
24 Other assets:	-	-	-	19,332,169	19,332,169
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	-	-	-	6,421	6,421
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	28,121	28,121
29 All other assets not included in the above categories	-	-	-	19,297,628	19,297,628
30 Off-balance sheet items	19,815,241	-	-	-	828,863
31 Total RSF					89,869,265
32 Net Stable Funding Ratio (%)					185%

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 September 2024, AfrAsia Bank Limited reported a comfortable NSFR of 185% 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 166.3bn.

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 89.9bn.