

(Consolidated in MUR '000)	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr		
<b>ASF Item</b>						
1	Capital	22,532,243	-	-	-	22,532,243
2	Regulatory capital	22,532,243	-	-	-	22,532,243
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	31,126,472	21,535,526	5,239,721	1,766,860	53,878,407
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	31,126,472	21,535,526	5,239,721	1,766,860	53,878,407
7	Wholesale funding	101,189,845	63,596,763	5,074,735	4,018,623	88,949,295
8	Operational deposits	5,165,684	-	-	-	2,582,842
9	Other wholesale funding	96,024,161	63,596,763	5,074,735	4,018,623	86,366,453
10	Other liabilities:	18,226,673	11,877,463	-	91,924	-
11	NSFR derivative liabilities	-	-	-	91,924	-
12	All other liabilities and equity not included in the above categories	18,226,673	11,877,463	-	-	-
13	<b>Total ASF</b>					<b>165,359,945</b>
<b>RSF Item</b>						
14	Total NSFR High Quality Liquid Assets (HQLA)					6,358,264
15	Deposits held at financial institutions for operational purposes	3,157,270	-	-	-	1,578,635
16	Performing loans and securities:	23,460	16,899,114	18,409,522	64,724,190	73,991,284
17	Performing loans to financial institutions secured by HQLA 1	-	-	4,786,306	-	2,393,153
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	2,166,250	6,767,463	14,346,455	18,055,124
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:	-	9,069,169	3,932,803	32,378,613	34,022,807
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	478,396	406,636
21	Performing residential mortgages, of which:	-	1,194	162,314	2,776,132	2,345,630
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	479,177	311,465
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	23,460	5,662,500	2,760,636	15,222,990	17,174,570
24	Other assets:	18,672,651	47,443,316	-	1,942,930	12,979,136
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	-	-	-	21,101	21,101
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	23,096	23,096
29	All other assets not included in the above categories	18,672,651	47,443,316	-	1,898,733	12,934,940
30	Off-balance sheet items	20,291,498	-	-	-	792,554
31	<b>Total RSF</b>					<b>95,699,873</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>173%</b>

### 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 31 December 2024, AfrAsia Bank Limited reported a comfortable NSFR of 173% 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 165.4bn.

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 95.7bn.