

(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	24,870,212	-	-	-	24,870,212
2 <i>Regulatory capital</i>	24,857,233	-	-	-	24,857,233
3 <i>Other capital instruments</i>	12,979	-	-	-	12,979
4 Retail deposits and deposits from small business customers:	36,637,844	25,126,945	4,548,191	2,682,453	62,364,134
5 <i>Stable deposits</i>	-	-	-	-	-
6 <i>Less stable deposits</i>	36,637,844	25,126,945	4,548,191	2,682,453	62,364,134
7 Wholesale funding	78,686,350	37,118,827	6,113,257	2,014,922	62,974,139
8 <i>Operational deposits</i>	4,946,060	-	-	-	2,473,030
9 <i>Other wholesale funding</i>	73,740,290	37,118,827	6,113,257	2,014,922	60,501,109
10 Other liabilities:	56,390,579	43,853,092	-	68,361	-
11 <i>NSFR derivative liabilities</i>	-	-	-	68,361	-
12 <i>All other liabilities and equity not included in the above categories</i>	56,390,579	43,853,092	-	-	-
13 Total ASF					150,208,486
RSF Item					
14 Total NSFR High Quality Liquid Assets (HQLA)					7,422,588
15 Deposits held at financial institutions for operational purposes	3,244,472	-	-	-	1,622,236
16 Performing loans and securities:	5,746,892	26,779,058	16,551,887	71,047,060	82,938,840
17 <i>Performing loans to financial institutions secured by HQLA 1</i>	-	-	-	-	-
18 <i>Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions</i>	2,402,103	12,200,097	11,547,224	21,599,652	29,563,594
19 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	3,319,319	8,816,800	2,884,538	31,763,413	34,509,230
20 <i>With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk</i>	106,378	140,021	-	706,851	724,022
21 <i>Performing residential mortgages, of which:</i>	-	116,968	23,719	3,244,442	2,696,126
22 <i>With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk</i>	-	29	-	659,961	428,989
23 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	25,470	5,645,194	2,096,407	14,439,553	16,169,890
24 Other assets:	23,657,751	34,575,204	-	139,954	10,633,333
25 <i>Physical traded commodities, including gold</i>	-	-	-	-	-
26 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)</i>	-	-	-	-	-
27 <i>NSFR derivative assets</i>	-	-	-	49,189	49,189
28 <i>NSFR derivative liabilities before deduction of variation margin posted</i>	-	-	-	90,765	18,153
29 <i>All other assets not included in the above categories</i>	23,657,751	34,575,204	-	-	10,565,991
30 Off-balance sheet items	33,074,071	-	-	-	1,275,452
31 Total RSF					103,892,449
32 Net Stable Funding Ratio (%)					145%

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 2025, AfrAsia Bank Limited reported a comfortable NSFR of 145% 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 150.2bn.

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 103.9bn.