

(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	24,096,697	-	-	-	24,096,697
2	Regulatory capital	24,083,718	-	-	-	24,083,718
3	Other capital instruments	12,979	-	-	-	12,979
4	Retail deposits and deposits from small business customers:	39,142,120	24,544,763	4,491,646	2,661,860	64,022,536
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	39,142,120	24,544,763	4,491,646	2,661,860	64,022,536
7	Wholesale funding	90,320,984	41,920,105	6,854,046	2,000,242	71,547,810
8	Operational deposits	4,977,272	-	-	-	2,488,636
9	Other wholesale funding	85,343,712	41,920,105	6,854,046	2,000,242	69,059,174
10	Other liabilities:	69,896,594	41,622,190	-	60,929	-
11	NSFR derivative liabilities	-	-	-	60,929	-
12	All other liabilities and equity not included in the above categories	69,896,594	41,622,190	-	-	-
13	Total ASF					159,667,043
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)					8,389,759
15	Deposits held at financial institutions for operational purposes	3,275,926	-	-	-	1,637,963
16	Performing loans and securities:	3,862,614	27,278,415	18,689,453	81,958,681	91,882,831
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	929,183	15,261,839	12,579,162	20,617,989	29,336,223
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:	2,908,421	8,547,139	2,681,051	45,515,469	45,756,454
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	49,350	100,514	-	900,870	840,671
21	Performing residential mortgages, of which:	-	94,912	21,103	3,390,243	2,804,080
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	678,171	440,811
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	25,010	3,374,526	3,408,137	12,434,980	13,986,074
24	Other assets:	20,753,832	33,961,527	-	125,340	11,660,959
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	-	-	-	46,717	46,717
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	78,623	15,725
29	All other assets not included in the above categories	20,753,832	33,961,527	-	-	11,598,517
30	Off-balance sheet items	26,993,708	-	-	-	922,241
31	Total RSF					114,493,753
32	Net Stable Funding Ratio (%)					139%

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 March 2026, AfrAsia Bank Limited reported a comfortable NSFR of 139% 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 159.7bn.

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 114.5bn.