

(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	20,871,784	-	-	-	20,871,784
2	Regulatory capital	20,871,784	-	-	-	20,871,784
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	32,110,016	21,087,319	5,924,013	2,021,413	55,230,626
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	32,110,016	21,087,319	5,924,013	2,021,413	55,230,626
7	Wholesale funding	112,708,198	47,420,162	5,656,558	3,794,043	86,686,502
8	Operational deposits	6,072,452	-	-	-	3,036,226
9	Other wholesale funding	106,635,746	47,420,162	5,656,558	3,794,043	83,650,276
10	Other liabilities:	18,514,118	15,293,175	-	59,352	-
11	NSFR derivative liabilities		-	-	59,352	
12	All other liabilities and equity not included in the above categories	18,514,118	15,293,175	-	-	-
13	Total ASF					162,788,912
RSF Item						
14	Total NSFR High Quality Liquid Assets (HQLA)					5,980,822
15	Deposits held at financial institutions for operational purposes	3,111,015	-	-	-	1,555,508
16	Performing loans and securities:	3,280,494	23,676,653	12,895,821	63,616,037	73,999,693
17	Performing loans to financial institutions secured by HQLA 1	-	2,300,344	2,337,722	-	1,513,913
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	446,190	4,415,528	4,371,065	17,349,140	20,263,930
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:	2,812,719	11,650,716	2,708,606	29,523,130	33,680,681
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	682,954	580,511
21	Performing residential mortgages, of which:	-	4,553	89,680	2,679,882	2,218,152
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	-	534,322	347,309
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	21,585	5,305,512	3,388,748	14,063,885	16,323,017
24	Other assets:	28,805,088	52,037,315	-	53,861	13,526,436
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		-	-	38,065	38,065
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	15,796	15,796
29	All other assets not included in the above categories	28,805,088	52,037,315	-	-	13,472,575
30	Off-balance sheet items	18,990,563	-	-	-	702,766
31	Total RSF					95,765,225
32	Net Stable Funding Ratio (%)					170%

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 2025, AfrAsia Bank Limited reported a comfortable NSFR of 170% 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 162.8bn.

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 95.8bn.