AfrAsia Bank Limited Net Stable Funding Ratio (NSFR) Disclosure - as at 30 June 2025



(Consolidated in MUR '000)						
		Unweighted value by residual maturity				
		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1 yr	Weighted value
ASF Ite	m					
1	Capital	23,136,000	-	-	-	23,136,000
2	Regulatory capital	23,111,475	-	-	-	23,111,475
3	Other capital instruments	24,525	-	-	-	24,525
4	Retail deposits and deposits from small business customers:	35,480,625	22,260,870	5,943,414	2,513,212	59,829,630
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	35,480,625	22,260,870	5,943,414	2,513,212	59,829,630
7	Wholesale funding	74,062,473	30,169,446	8,352,684	4,333,102	60,625,403
8	Operational deposits	4,367,748	-	-	-	2,183,874
9	Other wholesale funding	69,694,725	30,169,446	8,352,684	4,333,102	58,441,529
10	Other liabilities:	43,733,810	35,902,833	-	41,832	-
11	NSFR derivative liabilities		-	-	41,832	
12	All other liabilities and equity not included in the above categories	43,733,810	35,902,833	-	-	-
13	Total ASF					143,591,033
RSF Ite	m					
14	Total NSFR High Quality Liquid Assets (HQLA)					6,048,566
15	Deposits held at financial institutions for operational purposes	3,168,143	-	-	-	1,584,071
16	Performing loans and securities:	3,140,924	27,541,077	8,769,128	64,996,435	72,821,559
17	Performing loans to financial institutions secured by HQLA 1	-	4,575,507	-	-	686,326
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing	554,840	9,246,146	2,839,934	19,835,610	22,725,724
	loans to financial institutions		., .,	,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,,
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:	2,560,736	8,913,150	771,782	27,798,642	29,751,680
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk	100,416	601,124	-	359,003	655,922
21	Performing residential mortgages, of which:		74,670	88,062	3,060,479	2,575,555
22	With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk	-	-	115	536,091	348,517
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	25,348	4,731,604	5,069,350	14,301,704	17,082,273
24	Other assets:	19,622,425	53,709,169	-	117,200	13,496,352
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		-	-	39,330	39,330
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	77,870	15,574
29	All other assets not included in the above categories	19,622,425	53,709,169	-	-	13,441,447
30	Off-balance sheet items	27,338,621	-	-	-	1,012,779
31	Total RSF	, ,				94,963,326
32	Net Stable Funding Ratio (%)					151%
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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 June 2025, AfrAsia Bank Limited reported a comfortable NSFR of 151% 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 143.6bn.

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 95bn.







