AfrAsia Bank Limited

Net Stable Funding Ratio (NSFR) Disclosure - as at 30 June 2026

(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**	**27,574,604**	**-**	**-**	**-**	**27,574,604**
2	*Regulatory capital*	*27,561,624*	-	-	-	*27,561,624*
3	*Other capital instruments*	*12,980*	-	-	-	*12,980*
4	**Retail deposits and deposits from small business customers:**	**42,183,374**	**22,611,800**	**5,029,779**	**2,464,654**	**65,307,112**
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	*42,183,374*	*22,611,800*	*5,029,779*	*2,464,654*	*65,307,112*
7	**Wholesale funding**	**99,041,724**	**34,397,006**	**9,763,479**	**2,885,046**	**74,486,151**
8	*Operational deposits*	*6,285,592*	-	-	-	*3,142,796*
9	*Other wholesale funding*	*92,756,133*	*34,397,006*	*9,763,479*	*2,885,046*	*71,343,355*
10	**Other liabilities:**	**59,574,049**	**38,262,887**	**-**	**94,857**	**-**
11	*NSFR derivative liabilities*		-	-	*94,857*	
12	*All other liabilities and equity not included in the above categories*	*59,574,049*	*38,262,887*	-	-	-
13	**Total ASF**					**167,367,867**
RSF Item						
14	**Total NSFR High Quality Liquid Assets (HQLA)**					**7,669,366**
15	**Deposits held at financial institutions for operational purposes**	**3,276,282**	**-**	**-**	**-**	**1,638,141**
16	**Performing loans and securities:**	**4,456,907**	**31,589,776**	**15,831,343**	**77,253,708**	**87,084,608**
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	935,768	18,992,387	7,513,007	17,127,180	23,872,907
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:	3,492,375	10,406,085	2,428,420	47,028,942	48,138,040
20	*With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk*	*351,401*	*50,036*	*50,035*	*1,040,709*	*1,110,338*
21	Performing residential mortgages, of which:	-	121,621	24,882	3,509,519	2,927,680
22	*With a risk weight of 35% under the Guideline on Standardised Approach to Credit Risk*	-	-	-	*643,312*	*418,152*
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	28,764	2,069,683	5,865,034	9,588,067	12,145,980
24	**Other assets:**	**23,170,487**	**40,715,920**	**-**	**134,169**	**15,390,530**
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*		-	-	*23,733*	*23,733*
28	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	*110,436*	*22,087*
29	*All other assets not included in the above categories*	*23,170,487*	*40,715,920*	-	-	*15,344,710*
30	**Off-balance sheet items**	**25,109,080**	**-**	**-**	**-**	**874,247**
31	**Total RSF**					**112,656,892**
32	**Net Stable Funding Ratio (%)**					**149%**

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 2026, AfrAsia Bank Limited reported a comfortable NSFR of 149% 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 167.4bn.
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 112.7bn.

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