ABC Banking

Net Stable Funding Ratio (NSFR) As of 31 March 2026						
	Reporting bank name: ABC BANKING CORPORATION LTD Reporting Period: 31 March 2026	**Unweighted value by residual maturity**				
	(Reporting currency: MUR' m)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
SN	**ASF Item**					
1	**Capital: (SN 2+SN 3)**	-	-	-	**3,417**	**3,417**
2	Regulatory capital	-	-	-	3,417	**3,417**
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	-	**6,760**	**3,566**	**19,190**	**28,484**
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	6,760	3,566	19,190	28,484
7	**Wholesale funding (SN 8+ SN 9)**	-	**491**	**603**	**1,225**	**1,771**
8	Operational deposits	-	157	62	730	839
9	Other wholesale funding	-	334	541	495	932
10	**Other liabilities: (SN 11+ SN 12)**	-	**1,117**	**243**	**462**	**583**
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	1,117	243	462	583
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**					34,255
	RSF Item					
14	**Total NSFR High Quality Liquid Assets (HQLA)**	**-**	**-**	**-**	**-**	**612**
15	**Deposits held at financial institutions for operational purposes**	**-**	**2,909**	**-**	**-**	**1,454**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 19+ SN 21+ SN 23)**	**-**	**3,502**	**1,840**	**13,847**	**14,129**
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	-	442	256	1,234	1,431
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:	-	2,909	1,483	8,235	9,205
20	*With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk*	-	3	4	38	25
21	Performing residential mortgages, of which:	-	73	91	2,994	2,273
22	*With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk*	-	31	38	1,599	1,040
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	78	10	1,384	1,220
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**-**	**1,116**	**209**	**1,357**	**2,682**
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	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	-	1,116	209	1,357	2,682
30	**Off-balance sheet items**	**-**	**2,460**	**-**	**-**	**101**
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)					18,978
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**					**180%**

Notes:

1. In June 2024, the Bank of Mauritius issued a guideline on the Net Stable Funding Ratio (NSFR) where banks are mandated to maintain a ratio of at least 70% for all significant currencies and on a consolidated basis. The minimum regulatory ratio as from December 2024 is 100%.
2. The ratio refers to the amount of available stable funding relative to the amount of required stable funding and aims to ensure a resilient and stable balance sheet funding structure.
3. As of 31 March 2026, the bank's NSFR closed at 180% (December 2025: 168%), above the regulatory requirements.
4. The MUR, USD and EUR NSFR stood at 153%, 265% and 135% respectively as of 31 March 2026.