Net Stable Funding Ratio (NSFR)

NSFR Disclosure					
	Reporting bank name: ABC BANKING CORPORATION LTD Reporting Period: 30 June 2024	Unweighted value by residual maturity			
	(Reporting currency: MUR m)	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
SN	**ASF Item**				
1	**Capital: (SN 2+SN 3)**	**-**	**-**	**3,247**	**3,247**
2	Regulatory capital	-	-	3,247	3,247
3	Other capital instruments	-	-	-	-
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	**1,763**	**1,792**	**10,242**	**13,442**
5	Stable deposits	-	-	-	-
6	Less stable deposits	1,763	1,792	10,242	13,442
7	**Wholesale funding (SN 8+ SN 9)**	**2,245**	**916**	**5,156**	**6,736**
8	Operational deposits	963	377	4,466	5,137
9	Other wholesale funding	1,282	539	689	1,600
10	**Other liabilities: (SN 11+ SN 12)**	**247**	**595**	**189**	**487**
11	NSFR derivative liabilities	-	-	-	
12	All other liabilities and equity not included in the above categories	247	595	189	487
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**				**23,912**
	RSF Item				
14	**Total NSFR High Quality Liquid Assets (HQLA)**				**223**
15	**Deposits held at financial institutions for operational purposes**	**1,308**	**-**	**-**	**654**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)**	**2,306**	**1,161**	**12,736**	**12,162**
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	291	-	69	113
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:	1,617	1,072	8,358	8,438
20	*With a risk weight of less than or equal to 35% under the Guide-line on Standardised Approach to Credit Risk*	*1*	*2*	*55*	*37*
21	Performing residential mortgages, of which:	1	-	2,705	2,006
22	*With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk*	-	-	*1,471*	*957*
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	396	89	1,605	1,607
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**914**	**52**	**995**	**1,961**
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	914	52	995	1,961
30	**Off-balance sheet items**	**2,673**			**134**
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)				15,133
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**				**158%**

Notes:

1. The Net Stable Funding Ratio (NSFR) is a new regulatory requirement effective from 30 June 2024. The ratio refers to the amount of available stable funding relative to the amount of required stable funding.
2. The minimum standards that banks must comply with are 70% as at June and September 2024, and 100% as from December 2024.

Comments:

- As of 30 June 2024, the bank consolidated NSFR was 158%.
- “Available stable funding” is defined as the portion of capital and liabilities expected to be reliable over a longer time horizon and on an ongoing basis.
- The amount of stable funding required (“Required stable funding”) is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.