

Net Stable Funding Ratio (NSFR)

NSFR Disclosure							
Reporting bank name: ABC BANKING CORPORATION LTD Reporting Period: 30 September 2024			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)		-	-	-	3,286	3,286
2	Regulatory capital		-	-	-	3,286	3,286
3	Other capital instruments		-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)		-	3,325	2,700	14,029	19,452
5	Stable deposits		-	-	-	-	-
6	Less stable deposits		-	3,325	2,700	14,029	19,452
7	Wholesale funding (SN 8+ SN 9)		-	460	701	1,055	1,636
8	Operational deposits		-	124	49	575	661
9	Other wholesale funding		-	336	652	480	974
10	Other liabilities: (SN 11+ SN 12)		-	709	588	266	560
11	NSFR derivative liabilities		-	-	-	-	-
12	All other liabilities and equity not included in the above categories		-	709	588	266	560
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)		-	-	-	-	24,933
RSF Item							
14	Total NSFR High Quality Liquid Assets (HQLA)		-	-	-	-	217
15	Deposits held at financial institutions for operational purposes		-	1,862	-	-	931
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)		-	3,059	1,769	12,062	12,356
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		-	254	277	336	513
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:		-	2,422	1,171	7,505	8,166
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk		-	1	-	50	33
21	Performing residential mortgages, of which:		-	44	40	2,800	2,161
22	With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk		-	44	40	1,493	850
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		-	338	280	1,420	1,516
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)		-	975	96	1,054	2,124
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		-	975	96	1,054	2,124
30	Off-balance sheet items		-	3,057	-	-	145
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)		-	-	-	-	15,774
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)		-	-	-	-	158%

Notes:

- 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 will increase to 100% by December 2024.
- 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.
- As of 30 September 2024, the bank's NSFR closed at 158%, above the current and forthcoming regulatory requirements.