

**Annex 4: Minimum NSFR Disclosure Requirements Template**

| Reporting bank name: Bank One Limited<br>Reporting Period: September 2024 |   |                                       |                |                        |                |                |
|---|---|---------------------------------------|----------------|------------------------|----------------|----------------|
| (Reporting currency: MUR)   |   | Unweighted value by residual maturity |                |                        |                | Weighted value |
|   |   | No maturity                           | < 6 months     | ≥ 6 months to < 1 year | ≥ 1yr          |                |
| SN  | ASF Item  |                                       |                |                        |                |                |
| 1   | Capital: (SN 2+SN 3)  | -                                     | -              | -                      | 7,244,033,864  | 7,244,033,864  |
| 2   | Regulatory capital  | -                                     | -              | -                      | 5,487,432,250  | 5,487,432,250  |
| 3   | Other capital instruments   | -                                     | -              | -                      | 1,756,601,614  | 1,756,601,614  |
| 4   | Retail deposits and deposits from small business customers: (SN 5+ SN 6)  | -                                     | 17,191,816,939 | 1,236,761,882          | 1,100,824,257  | 17,686,545,195 |
| 5   | Stable deposits   | -                                     | -              | -                      | -              | -              |
| 6   | Less stable deposits  | -                                     | 17,191,816,939 | 1,236,761,882          | 1,100,824,257  | 17,686,545,195 |
| 7   | Wholesale funding (SN 8+ SN 9)  | -                                     | 20,752,132,367 | 6,589,653,954          | 850,898,958    | 14,521,792,118 |
| 8   | Operational deposits  | -                                     | -              | -                      | -              | -              |
| 9   | Other wholesale funding   | -                                     | 20,752,132,367 | 6,589,653,954          | 850,898,958    | 14,521,792,118 |
| 10  | Other liabilities: (SN 11+ SN 12)   | -                                     | -              | -                      | 705,853,835    | 705,853,835    |
| 11  | NSFR derivative liabilities   |                                       | -              | -                      | -              |                |
| 12  | All other liabilities and equity not included in the above categories   | -                                     | -              | -                      | 705,853,835    | 705,853,835    |
| 13  | Total ASF (SN 1+SN 4+ SN 7+SN 10)   |                                       |                |                        |                | 40,158,225,013 |
|   | RSF Item  |                                       |                |                        |                |                |
| 14  | Total NSFR High Quality Liquid Assets (HQLA)  |                                       |                |                        |                | 2,739,306,729  |
| 15  | Deposits held at financial institutions for operational purposes  | -                                     | 18,916,475,820 |                        |                | 9,458,237,910  |
| 16  | Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)  | -                                     | 6,629,558,676  | 8,403,682,435          | 14,161,659,451 | 13,837,163,950 |
| 17  | Performing loans to financial institutions secured by HQLA 1  | -                                     | 286,937,500    |                        | 1,989,107,709  | 227,604,521    |
| 18  | Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions   | -                                     | 4,420,658,394  |                        | 921,288,000    | 801,291,959    |
| 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:                               | -                                     | 1,921,962,782  | 8,403,682,435          |                | 5,162,822,609  |
| 20  | Approach to Credit Risk   | -                                     | -              | -                      | -              | -              |
| 21  | Performing residential mortgages, of which:   | -                                     | -              | -                      | 9,590,646,594  | 6,233,920,286  |
| 22  | With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk securities that are not in default and do not qualify as HQLA, including exchange-traded equities | -                                     | -              | -                      | -              | -              |
| 23  |   | -                                     | -              | -                      | 1,660,617,147  | 1,411,524,575  |
| 24  | Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)  | -                                     | -              | -                      | 1,325,109,937  | 1,325,109,937  |
| 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   | -                                     | -              | -                      | 1,325,109,937  | 1,325,109,937  |
| 30  | Off-balance sheet items   |                                       |                |                        |                |                |
| 31  | Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)  |                                       |                |                        |                | 27,359,818,526 |
| 32  | Net Stable Funding Ratio (%) (SN 13/ SN 31)   |                                       |                |                        |                | 147%           |

Note: Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.