

# Net Stable Funding Ratio (NSFR) Disclosure

## 30 September 2024

The Central Bank issued the Guideline on Net Stable Funding Ratio (NSFR) which came into effect on 30 June 2024. The NSFR aims at decreasing funding risk and promoting resilience over a one-year time horizon by creating incentives for a bank to fund its activities with more stable sources of funding on an ongoing basis thereby reducing its probability of distress and by the same token potential broader systemic stress. It limits a bank's ability to expand its balance sheet through over-reliance on short-term wholesale funding and encourages better assessment of funding risk across all on- and off-balance sheet items.

The Bank's consolidated NSFR individual line items as at 30 September 2024 were as follows:

SN	Reporting Period:	30 September 2024	Unweighted value by residual maturity				Weighted value	
			No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	30 September 2024	30 June 2024
	Reporting currency:	USD						
	<b>ASF Item</b>							
1	Capital: (SN 2+SN 3)		-	-	-	55,147,000	55,147,000	53,616,085
2	Regulatory capital		-	-	-	55,147,000	55,147,000	53,616,085
3	Other capital instruments		-	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (SN 5+ SN 6)		-	5,236,542	-	-	4,712,888	4,156,123
5	Stable deposits		-	-	-	-	-	-
6	Less stable deposits		-	5,236,542	-	-	4,712,888	4,156,123
7	Wholesale funding (SN 8+ SN 9)		-	185,698,467	-	-	92,849,233	83,198,915
8	Operational deposits		-	1,051,336	-	-	525,668	505,763
9	Other wholesale funding		-	184,647,131	-	-	92,323,565	82,693,153
10	Other liabilities: (SN 11+ SN 12)		537,194	52,615,821	840,145	227,053	647,126	-
11	NSFR derivative liabilities		-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories		537,194	52,615,821	840,145	227,053	647,126	-
13	Total ASF (SN 1+SN 4+ SN 7+SN 10)						153,356,247	140,971,123
	<b>RSF Item</b>							
14	Total NSFR High Quality Liquid Assets (HQLA)						2,089,611	2,562,999
15	Deposits held at financial institutions for operational purposes		-	166,315,629	10,034,653	-	88,175,141	54,262,640
16	Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)		-	-	6,926,833	67,523,204	60,858,140	59,437,322
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		-	-	-	-	-	-
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:		-	-	6,926,833	-	3,463,417	-
20	With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk		-	-	-	-	-	-
21	Performing residential mortgages, of which:		-	-	-	-	-	-
22	With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk		-	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		-	-	-	67,523,204	57,394,723	59,437,322
24	Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)		497,201	60,001	25,139	8,338,059	8,920,400	8,955,251
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		497,201	60,001	25,139	8,338,059	8,920,400	8,955,251
30	Off-balance sheet items			15,412,801				
31	Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)						160,043,291	125,218,211
32	Net Stable Funding Ratio (%) (SN 13/ SN 31)						96%	113%