



Net Stable Funding Ratio
Under Basel III - Liquidity Standards
as at 30 June 2020

1. Calculation of NSFR

Code	Item	Weighted Amount as at 30 June 2020	Weighted Amount as at 31 March 2020
32.1.1.0.0.0	Total Available Stable Funding	80,297,480	78,371,540
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	42,091,691	40,026,538
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	691,314	653,255
32.1.4.0.0.0	Total Required Stable Funding	42,783,005	40,679,793
32.1.5.0.0.0	NSFR (Minimum Requirement 100%)	188%	193%

2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30 June 2020	ASF Factor	Weighted Amount as at 30 June 2020
32.2.0.0.0.0	Total Available Stable Funding	100,844,975		80,297,480
32.2.1.0.0.0	Liabilities and capital assigned a 100% ASF factor	14,679,230	100%	14,679,230
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	11,054,858	100%	11,054,858
32.2.1.2.0.0	Any other capital instrument with effective residual maturity of one year or more		100%	
32.2.1.3.0.0	Secured and unsecured borrowings and liabilities with effective residual maturities of one year or more	3,624,372	100%	3,624,372
32.2.1.3.1.0	Net deferred tax liabilities	194,315	100%	194,315
32.2.1.3.2.0	Minority interest		100%	
32.2.1.3.3.0	Other liabilities	3,430,057	100%	3,430,057
32.2.2.0.0.0	Liabilities assigned a 90% ASF factor	70,667,679	90%	63,600,911
32.2.2.1.0.0	Non-maturity deposits and term deposits with residual maturity of less than one year provided by retail customers and SME	70,667,679	90%	63,600,911
32.2.3.0.0.0	Liabilities assigned a 50% ASF factor	4,034,677	50%	2,017,339
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	110,895	50%	55,448
32.2.3.2.0.0	Operational deposits	3,449,278	50%	1,724,639
32.2.3.3.0.0	Funding with residual maturity of less than one year from sovereigns, Public Sector Entities (PSEs), and Multilateral Development Banks (MDBs)		50%	
32.2.3.4.0.0	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	474,504	50%	237,252
32.2.3.4.1.0	Net deferred tax liabilities		50%	
32.2.3.4.2.0	Minority interest		50%	
32.2.3.4.3.0	Other liabilities	474,504	50%	237,252
32.2.4.0.0.0	Liabilities assigned a 0% ASF factor	11,463,388	0%	-
32.2.4.1.0.0	All other liabilities and equity not included in the above categories including other funding with residual maturity of less than six months from central banks and financial institutions	123,083	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	2,650,016	0%	-
32.2.4.2.1.0	Net deferred tax liabilities		0%	
32.2.4.2.2.0	Minority interest		0%	
32.2.4.2.3.0	Other liabilities	2,650,016	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	8,690,289	0%	-
32.2.4.4.0.0	"Trade date" payables arising from purchases of financial instruments, foreign currencies and commodities		0%	

3. Required Stable Funding – On Balance Sheet Assets

Code	Item	Unweighted Amount as at 30 June 2020	ASF Factor	Weighted Amount as at 30 June 2020
32.3.0.0.0.0	Required Stable Funding - On Balance Sheet Assets			42,091,691
32.3.1.0.0.0	Assets assigned a 0% RSF factor			
32.3.1.1.0.0	Cash in hand	2,075,291	0%	-
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	3,349,375	0%	-
32.3.1.3.0.0	All claims on central banks with residual maturities of less than six months		0%	
32.3.1.4.0.0	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities		0%	
32.3.2.0.0.0	Assets assigned a 5% RSF factor		5%	
32.3.2.1.0.0	Unencumbered Level 1 assets			
32.3.2.1.1.0	Qualifying marketable securities			
32.3.2.1.1.1	Issued by sovereigns		5%	
32.3.2.1.1.2	Guaranteed by sovereigns		5%	
32.3.2.1.1.3	Issued or guaranteed by central banks		5%	
32.3.2.1.1.4	Issued or guaranteed by BIS, IMF, ECB and European Community or eligible MDBs		5%	
32.3.2.2.0.0	20% of derivative liabilities		5%	
32.3.3.0.0.0	Assets assigned a 10% RSF factor		10%	
32.3.3.1.0.0	Unencumbered loans to financial institutions with residual maturities of less than six months		10%	
32.3.4.0.0.0	Assets assigned a 15% RSF factor		15%	
32.3.4.1.0.0	Unencumbered Level 2A assets			
32.3.4.1.1.0	Qualifying marketable securities			
32.3.4.1.1.1	Issued or guaranteed by sovereigns		15%	
32.3.4.1.1.2	Issued or guaranteed by central banks		15%	
32.3.4.1.1.3	Issued or guaranteed by PSEs		15%	
32.3.4.1.1.4	Issued or guaranteed by MDBs		15%	
32.3.4.1.2.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes) and covered bonds		15%	
32.3.4.1.3.0	Qualifying investments in gilt unit trust backed by Government of Sri Lanka (GOSL) securities		15%	
32.3.4.2.0.0	All other unencumbered loans to financial institutions with residual maturities of less than six months		15%	
32.3.5.0.0.0	Assets assigned a 50% RSF factor		50%	10,771,925
32.3.5.1.0.0	Unencumbered Level 2B assets		50%	37,117
32.3.5.1.1.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes)		50%	
32.3.5.1.2.0	Qualifying non-financial common equity shares	74,233	50%	37,117
32.3.5.1.3.0	Residential mortgage backed securities (RMBS) with a credit rating of at least AA		50%	
32.3.5.2.0.0	HQLA encumbered for a period of six months or more and less than one year		50%	
32.3.5.3.0.0	Unencumbered loans to financial institutions and central banks with residual maturity between six months and less than one year		50%	
32.3.5.4.0.0	Deposits held at other financial institutions for operational purposes		50%	
32.3.5.5.0.0	All other non HQLA not included in the above categories with residual maturity of less than one year	21,469,617	50%	10,734,809
32.3.6.0.0.0	Assets assigned a 65% RSF factor		65%	1,881,455
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,894,546	65%	1,881,455
32.3.6.2.0.0	Other qualifying unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more		65%	
32.3.7.0.0.0	Assets assigned a 85% RSF factor		85%	24,542,391
32.3.7.1.0.0	Cash, securities or other assets posted as initial margin for derivative contracts		85%	
32.3.7.2.0.0	Other unencumbered performing loans		85%	
32.3.7.3.0.0	Unencumbered securities that are not in default and do not qualify as HQLA	28,873,401	85%	24,542,391
32.3.7.4.0.0	Physical traded commodities, including gold		85%	
32.3.8.0.0.0	Assets assigned a 100% RSF factor		100%	4,895,921
32.3.8.1.0.0	All assets that are encumbered for a period of one year or more		100%	
32.3.8.2.0.0	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities		100%	
32.3.8.3.0.0	All other assets not included in above	4,895,921	100%	4,895,921

4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30 June 2020	ASF Factor	Weighted Amount as at 30 June 2020
32.4.0.0.0	Required Stable Funding - Off Balance Sheet Items			691,314
32.4.1.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	7,820,633	5%	391,032
32.4.2.0.0	Other contingent funding obligations, including products and instruments			
32.4.2.1.0	Unconditionally revocable credit and liquidity facilities		0%	
32.4.2.2.0	Trade finance-related obligations (including guarantees and letters of credit)	6,005,641	5%	300,282
32.4.2.3.0	Guarantees unrelated to trade finance obligations		0%	
32.4.3.0.0	Non-contractual obligations		5%	
32.4.3.1.0	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities		5%	
32.4.3.2.0	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)		5%	
32.4.3.3.0	Managed funds that are marketed with the objective of maintaining a stable value		5%	
32.4.4.0.0	Any other obligations		5%	