



**Net Stable Funding Ratio**  
**Under Basel III - Liquidity Standards**  
**as at 30 September 2021**

**1. Calculation of NSFR**

<b>Code</b>	<b>Item</b>	<b>Weighted Amount as at 30th Sep 2021</b>	<b>Weighted Amount as at 30th June 2021</b>
32.1.1.0.0.0	Total Available Stable Funding	89,191,738	90,722,641
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	47,467,771	43,089,819
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	979,054	1,096,590
32.1.4.0.0.0	Total Required Stable Funding	48,446,825	44,186,409
32.1.5.0.0.0	NSFR (Minimum Requirement 100%/90%)	184%	205%

## 2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30th September 2021	ASF Factor	Weighted Amount as at 30th September 2021
<b>32.2.0.0.0.0</b>	<b>Total Available Stable Funding</b>	<b>112,461,531</b>		<b>89,191,738</b>
<b>32.2.1.0.0.0</b>	<b>Liabilities and capital assigned a 100% ASF factor</b>	<b>16,526,798</b>		<b>16,526,798</b>
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	11,647,648	100%	11,647,648
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	4,879,151		4,879,151
32.2.1.3.1.0	Net deferred tax liabilities	47,724	100%	47,724
32.2.1.3.2.0	Minority interest		100%	-
32.2.1.3.3.0	Other liabilities	4,831,427	100%	4,831,427
<b>32.2.2.0.0.0</b>	<b>Liabilities assigned a 90% ASF factor</b>	<b>75,987,581</b>		<b>68,388,823</b>
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	75,987,581	90%	68,388,823
<b>32.2.3.0.0.0</b>	<b>Liabilities assigned a 50% ASF factor</b>	<b>8,552,233</b>		<b>4,276,117</b>
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	192,081	50%	96,040
32.2.3.2.0.0	Operational deposits	6,711,195	50%	3,355,597
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	<b>1,648,958</b>		<b>824,479</b>
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	1,648,958	50%	824,479
<b>32.2.4.0.0.0</b>	<b>Liabilities assigned a 0% ASF factor</b>	<b>11,394,918</b>		<b>-</b>
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	2,001,453	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	9,393,465		-
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	9,393,465	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)		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 30th September 2021	ASF Factor	Weighted Amount as at 30th September 2021
<b>32.3.0.0.0.0</b>	<b>Required Stable Funding - On Balance Sheet Assets</b>			<b>47,467,771</b>
<b>32.3.1.0.0.0</b>	<b>Assets assigned a 0% RSF factor</b>			
32.3.1.1.0.0	Cash in hand	2,180,411	0%	
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	5,664,881	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%	
<b>32.3.2.0.0.0</b>	<b>Assets assigned a 5% RSF factor</b>		<b>5%</b>	
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%	
<b>32.3.3.0.0.0</b>	<b>Assets assigned a 10% RSF factor</b>		<b>10%</b>	
32.3.3.1.0.0	Unencumbered loans to financial institutions with residual maturities of less than six months		10%	
<b>32.3.4.0.0.0</b>	<b>Assets assigned a 15% RSF factor</b>		<b>15%</b>	
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%	
<b>32.3.5.0.0.0</b>	<b>Assets assigned a 50% RSF factor</b>		<b>50%</b>	<b>8,887,632</b>
32.3.5.1.0.0	Unencumbered Level 2B assets		50%	29,350
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	58,699	50%	29,350
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	17,716,565	50%	8,858,283
<b>32.3.6.0.0.0</b>	<b>Assets assigned a 65% RSF factor</b>			<b>1,574,177</b>
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,421,811	65%	1,574,177
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%	
<b>32.3.7.0.0.0</b>	<b>Assets assigned a 85% RSF factor</b>		<b>85%</b>	<b>27,583,278</b>
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	32,450,916	85%	27,583,278
32.3.7.3.0.0	Unencumbered securities that are not in default and do not qualify as HQLA		85%	
32.3.7.4.0.0	Physical traded commodities, including gold		85%	
<b>32.3.8.0.0.0</b>	<b>Assets assigned a 100% RSF factor</b>		<b>100%</b>	<b>9,422,683</b>
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	5,034,377	100%	5,034,377
32.3.8.3.0.0	All other assets not included in above	4,388,306	100%	4,388,306

#### 4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30th September 2021	ASF Factor	Weighted Amount as at 30th September 2021
<b>32.4.0.0.0.0</b>	<b>Required Stable Funding - Off Balance Sheet Items</b>			<b>979,054</b>
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	13,169,936	5%	658,497
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments			320,557
32.4.2.1.0.0	Unconditionally revocable credit and liquidity facilities		0%	
32.4.2.2.0.0	Trade finance-related obligations (including guarantees and letters of credit)	6,411,143	5%	320,557
32.4.2.3.0.0	Guarantees unrelated to trade finance obligations		0%	-
32.4.3.0.0.0	Non-contractual obligations		5%	-
32.4.3.1.0.0	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%	-
32.4.3.2.0.0	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	-	5%	-
32.4.3.3.0.0	Managed funds that are marketed with the objective of maintaining a stable value	-	5%	-
32.4.4.0.0.0	Any other obligations		5%	