



Net Stable Funding Ratio
Under Basel III - Liquidity Standards
as at 31 March 2019



1. Calculation of NSFR

Web-based Return Code	Item	Amount Rs. 000
32.1.1.0.0.0	Total Available Stable Funding	46,180,832
32.1.2.0.0.0	Required Stable Funding – On Balance Sheet Assets	34,310,491
32.1.3.0.0.0	Required Stable Funding – Off Balance Sheet Items	520,939
32.1.4.0.0.0	Total Required Stable Funding	34,831,430
32.1.5.0.0.0	NSFR	133%

2. Total Available Stable Funding

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.2.0.0.0.0	Total Available Stable Funding			46,180,832
32.2.1.0.0.0	Liabilities and capital assigned a 100% ASF factor			16,490,889
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	10,799,193	100%	10,799,193
32.2.1.2.0.0	Any other capital instrument with effective residual maturity of one year or more	-	100%	0
32.2.1.3.0.0	Secured and unsecured borrowings and liabilities with effective residual maturities of one year or more			5,691,696
32.2.1.3.1.0	Deferred tax liabilities	221,537	100%	221,537
32.2.1.3.2.0	Minority interest	0	100%	0
32.2.1.3.3.0	Other liabilities	5,470,159	100%	5,470,159
32.2.2.0.0.0	Liabilities assigned a 90% ASF factor			28,227,441
32.2.2.1.0.0	Non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers		90%	28,227,441
32.2.3.0.0.0	Liabilities assigned a 50% ASF factor			1,462,503
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	0	50%	0
32.2.3.2.0.0	Operational deposits		50%	0
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)	0	50%	0
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			1,462,503
32.2.3.4.1.0	Deferred tax liabilities	0	50%	0
32.2.3.4.2.0	Minority interest	0	50%	0
32.2.3.4.3.0	Other liabilities	2,925,006	50%	1,462,503
32.2.4.0.0.0	Liabilities assigned a 0% ASF factor			0
32.2.4.1.0.0	All other liabilities and equity not included in the above categories	0	0%	0
32.2.4.2.0.0	Other liabilities without a stated maturity			0
32.2.4.2.1.0	Deferred tax liabilities	0	0%	0
32.2.4.2.2.0	Minority interest	0	0%	0
32.2.4.2.3.0	Other liabilities	3,627,212	0%	0
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	7,069,021	0%	0
32.2.4.4.0.0	“Trade date” payables arising from purchases of financial instruments, foreign currencies and commodities	-	0%	0



3. Required Stable Funding – On Balance Sheet Assets

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.3.0.0.0.0	Required Stable Funding – On Balance Sheet Assets			34,310,491
32.3.1.0.0.0	Assets assigned a 0% RSF factor			0
32.3.1.1.0.0	Cash in hand	1,475,116	0%	0
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	3,873,182	0%	0
32.3.1.3.0.0	All claims on central banks with residual maturities of less than six months	-	0%	0
32.3.1.4.0.0	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities	-	0%	0
32.3.2.0.0.0	Assets assigned a 5% RSF factor	-		0
32.3.2.1.0.0	Unencumbered Level 1 assets			0
32.3.2.1.1.0	Qualifying marketable securities	-		0
32.3.2.1.1.1	Issued by sovereigns	-	5%	0
32.3.2.1.1.2	Guaranteed by sovereigns	-	5%	0
32.3.2.1.1.3	Issued or guaranteed by central banks	-	5%	0
32.3.2.1.1.4	Issued or guaranteed by BIS, IMF, ECB and European Community or eligible MDBs	-	5%	0
32.3.2.1.1.5	20% of derivative liabilities	-	5%	0
32.3.3.0.0.0	Assets assigned a 10% RSF factor	-		0
32.3.3.1.0.0	Unencumbered loans to financial institutions with residual maturities of less than six months		10%	0
32.3.4.0.0.0	Assets assigned a 15% RSF factor			0
32.3.4.1.0.0	Unencumbered Level 2A assets			0
32.3.4.1.1.0	Qualifying marketable securities	-		0
32.3.4.1.1.1	Issued or guaranteed by sovereigns	-	15%	0
32.3.4.1.1.2	Issued or guaranteed by central banks	-	15%	0
32.3.4.1.1.3	Issued or guaranteed by PSEs	-	15%	0
32.3.4.1.1.4	Issued or guaranteed by MDBs	-	15%	0
32.3.4.1.2.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes) and covered bonds	-	15%	0
32.3.4.1.3.0	Qualifying investments in gilt unit trust backed by Government of Sri Lanka (GOSL) securities	-	15%	0
32.3.4.2.0.0	All other unencumbered loans to financial institutions with residual maturities of less than six months	-	15%	0

3. Required Stable Funding – On Balance Sheet Assets

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.3.5.0.0.0	Assets assigned a 50% RSF factor			5,685,932
32.3.5.1.0.0	Unencumbered Level 2B assets			54,056
32.3.5.1.1.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes)	-	50%	0
32.3.5.1.2.0	Qualifying non-financial common equity shares	108,112	50%	54,056
32.3.5.1.3.0	Residential mortgage backed securities (RMBS) with a credit rating of at least AA	-	50%	0
32.3.5.2.0.0	HQLA encumbered for a period of six months or more and less than one year	-	50%	0
32.3.5.3.0.0	Loans to financial institutions and central banks with residual maturity between six months and less than one year	-	50%	0
32.3.5.4.0.0	Deposits held at other financial institutions for operational purposes	-	50%	0
32.3.5.5.0.0	All other non HQLA not included in the above categories with residual maturity of less than one year	11,263,752	50%	5,631,876
32.3.6.0.0.0	Assets assigned a 65% RSF factor			1,965,680
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,879,301	65%	1,871,546
32.3.6.2.0.0	Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more	144,823	65%	94,135
32.3.7.0.0.0	Assets assigned a 85% RSF factor			23,431,098
32.3.7.1.0.0	Cash, securities or other assets posted as initial margin for derivative contracts	-	85%	0
32.3.7.2.0.0	Other unencumbered performing loans	27,565,998	85%	23,431,098
32.3.7.3.0.0	Unencumbered securities that are not in default and do not qualify as HQLA	-	85%	0
32.3.7.4.0.0	Physical traded commodities, including gold	-	85%	0
32.3.8.0.0.0	Assets assigned a 100% RSF factor			3,227,780
32.3.8.1.0.0	All assets that are encumbered for a period of one year or more	-	100%	0
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%	0
32.3.8.3.0.0	All other assets not included in above	3,227,780	100%	3,227,780

4. Required Stable Funding – Off Balance Sheet Items

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.4.0.0.0.0	Required Stable Funding – Off Balance Sheet Items			520,939
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	0
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments			520,939
32.4.2.1.0.0	Unconditionally revocable credit and liquidity facilities	4,718,606	5%	235,930
32.4.2.2.0.0	Trade finance-related obligations (including guarantees and letters of credit)	5,700,173	5%	285,009
32.4.2.3.0.0	Guarantees and letters of credit unrelated to trade finance obligations	-	5%	0
32.4.3.0.0.0	Non-contractual obligations			0
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%	0
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%	0
32.4.3.3.0.0	Managed funds that are marketed with the objective of maintaining a stable value	-	5%	0
32.4.3.4.0.0	Any other obligation	-	5%	0