



Net Stable Funding Ratio
Under Basel III - Liquidity Standards
as at 30 June 2026



1. Calculation of NSFR

Code	Item	Weighted Amount as at 31 March 2026	Weighted Amount as at 31 March 2026
32.1.1.0.0.0	Total Available Stable Funding	178,619,502	170,484,878
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	122,425,391	117,590,049
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	2,187,442	2,136,773
32.1.4.0.0.0	Total Required Stable Funding	124,612,833	119,726,822
32.1.5.0.0.0	NSFR (Minimum Requirement (90%))	143%	142%

2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30th June 2026	ASF Factor	Weighted Amount as at 30th June 2026
32.2.0.0.0.0	Total Available Stable Funding	213,768,610		178,619,502
32.2.1.0.0.0	Liabilities and capital assigned a 100% ASF factor	23,362,922		23,362,922
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	23,362,922	100%	23,362,922
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	-		-
32.2.1.3.1.0	Net deferred tax liabilities	-	100%	-
32.2.1.3.2.0	Minority interest		100%	-
32.2.1.3.3.0	Other liabilities	-	100%	-
32.2.2.0.0.0	Liabilities assigned a 90% ASF factor	162,817,029		146,535,326
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	162,817,029	90%	146,535,326
32.2.3.0.0.0	Liabilities assigned a 50% ASF factor	17,442,506		8,721,253
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	17,408,612	50%	8,704,306
32.2.3.2.0.0	Operational deposits	33,894	50%	16,947
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%	-
as at 30th September 2025	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	-		-
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	-	50%	-
32.2.4.0.0.0	Liabilities assigned a 0% ASF factor	10,146,152		-
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	-	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	8,898,337		-
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	8,898,337	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	1,247,815	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 June 2026	RSF Factor	Weighted Amount as at 30th June 2026
32.3.0.0.0.0	Required Stable Funding - On Balance Sheet Assets	17,904,385		122,425,391
32.3.1.0.0.0	Assets assigned a 0% RSF factor	17,904,385	0%	
32.3.1.1.0.0	Cash in hand	8,867,389	0%	
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	9,036,996	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			
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%	
as at 30th September 2025	Assets assigned a 10% RSF factor			
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			
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			62,789,849
32.3.5.1.0.0	Unencumbered Level 2B assets			69,737
32.3.5.1.2.0	Qualifying non-financial common equity shares	139,475	50%	69,737
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	125,440,223	50%	62,720,112
32.3.6.0.0.0	Assets assigned a 65% RSF factor			9,143,133
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	14,066,359	65%	9,143,133
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			
32.3.7.0.0.0	Assets assigned a 85% RSF factor			40,728,546
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	47,915,937	85%	40,728,546
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%	
32.3.8.0.0.0	Assets assigned a 100% RSF factor			9,763,862
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	9,763,862	100%	9,763,862



4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30th June 2026	RSF Factor	Weighted Amount as at 30th June 2026
32.4.0.0.0.0	Required Stable Funding - Off Balance Sheet Items	43,748,838		2,187,442
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	7,390,616	5%	369,531
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments	-	5%	1,817,911
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)	36,358,222	5%	1,817,911
32.4.2.3.0.0	Guarantees unrelated to trade finance obligations	-	0%	-
32.4.3.0.0.0	Non-contractual obligations	-		-
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%	-