



Net Stable Funding Ratio
Under Basel III - Liquidity Standards
as at 30th September 2023

1. Calculation of NSFR

Code	Item	Weighted Amount as at 30th September 2023	Weighted Amount as at 30 June 2023
32.1.1.0.0.0	Total Available Stable Funding	111,774,655	104,285,879
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	51,125,544	58,436,685
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	1,296,844	883,011
32.1.4.0.0.0	Total Required Stable Funding	52,422,388	59,319,695
32.1.5.0.0.0	NSFR (Minimum Requirement (90%))	213%	176%

2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30th September 2023	ASF Factor	Weighted Amount as at 30th September 2023
32.2.0.0.0.0	Total Available Stable Funding	113,157,283		111,774,655
32.2.1.0.0.0	Liabilities and capital assigned a 100% ASF factor	18,270,871		18,270,871
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	14,108,057	100%	14,108,057
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	4,162,814		4,162,814
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	4,162,814	100%	4,162,814
32.2.2.0.0.0	Liabilities assigned a 90% ASF factor	80,998,686		72,898,817
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	80,998,686	90%	72,898,817
32.2.3.0.0.0	Liabilities assigned a 50% ASF factor	7,166,863		20,604,966
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	2,681,494	50%	1,340,747
32.2.3.2.0.0	Operational deposits	4,485,370	50%	2,242,685
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	-		17,021,534
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	34,043,069	50%	17,021,534
32.2.4.0.0.0	Liabilities assigned a 0% ASF factor	6,720,862		-
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	1,021,389	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	5,699,474		-
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	5,699,474	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 2023	ASF Factor	Weighted Amount as at 30th September 2023
32.3.0.0.0	Required Stable Funding - On Balance Sheet Assets	83,998,573		51,125,544
32.3.1.0.0	Assets assigned a 0% RSF factor	13,553,868	0%	-
32.3.1.1.0.0	Cash in hand	4,289,568	0%	-
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	9,264,301	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	Assets assigned a 5% RSF factor	-	5%	-
32.3.2.1.0.0	Unencumbered Level 1 assets	-	5%	-
32.3.2.1.1.0	Qualifying marketable securities	-	5%	-
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	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	Assets assigned a 15% RSF factor	-	15%	-
32.3.4.1.0.0	Unencumbered Level 2A assets	-	15%	-
32.3.4.1.1.0	Qualifying marketable securities	-	15%	-
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	Assets assigned a 50% RSF factor	32,521,693	50%	16,260,847
32.3.5.1.0.0	Unencumbered Level 2B assets	25,869	50%	12,934
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	25,869	50%	12,934
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	32,495,825	50%	16,247,912
32.3.6.0.0	Assets assigned a 65% RSF factor	884,721	65%	575,069
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	884,721	65%	575,069
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	Assets assigned a 85% RSF factor	18,324,415	85%	15,575,753
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	18,324,415	85%	15,575,752.57
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	Assets assigned a 100% RSF factor	18,713,876	100%	18,713,876
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	11,424,240	100%	11,424,240
32.3.8.3.0.0	All other assets not included in above	7,289,636	100%	7,093,089

4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30th September 2023	ASF Factor	Weighted Amount as at 30th September 2023
32.4.0.0.0.0	Required Stable Funding - Off Balance Sheet Items	25,936,888		1,296,844
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	13,872,152	5%	693,608
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments	12,064,736	5%	603,237
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)	12,064,736	5%	603,237
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%	-