standard chartered

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT : 30-JUN-2026

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	278,003,464,215	100%	278,003,464,215
3	Additional Tier 1	55,000,000,000	100%	55,000,000,000
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	22,840,000,009	100%	22,840,000,009
5	Borrowings and liabilities with maturities of one year or more	-	100%	-
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	-	95%	-
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	-	90%	-
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	1,314,903,572,129	50%	657,451,786,065
9	Operational Deposits		50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	21,423,841,241	50%	10,711,920,621
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	0	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	0	50%	-
14	Deferred tax liabilities maturing within six months.	0	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	0	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	0	50%	-
17	Minority Interest with effective maturity of less than six months.	0	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	267,823,037,778	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	0	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	0	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**	0		1,024,007,170,910
23	**Required Stable Funding (RSF)**			
24	**On-balance sheet**			
25	Cash	15,640,531,579	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	164,396,810,724	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	0	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	0	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	847,178,534,032	5%	42,358,926,702
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	0	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	179,562,798,368	50%	89,781,399,184
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	-	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	0	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	18,868,266,841	85%	16,038,026,815
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	198,028,043,460	85%	168,323,836,941
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	0	85%	-
41	Physical traded commodities, including gold	0	85%	-
42	All other assets that are encumbered for a period of one year or more	0	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	0	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	45,811,789,533	100%	45,811,789,533
45	**Off-balance sheet**			
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	0	5%	-
47	Unconditionally revocable credit and liquidity facilities	0	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	4,284,051,608,838	1%	42,840,516,088
49	Guarantees and letters of credit unrelated to trade finance obligations	0	1%	-
50	Other non-contractual obligations	0	1%	-
51	All other off balance-sheet obligations not included in the above categories.	0	5%	-
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**405,154,495,263**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**253%**