

## LCR Disclosure

<i>(in local currency)</i>		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)		5,625,374,806
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers of which:	-	
2	stable deposit	-	-
2	Less stable deposit	-	-
3	Unsecured wholesale funding of which:	-	-
3	Operational deposits (all counterparties)	-	-
3	Non-operational deposits (all counterparties)	-	-
3	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements of which:		
5	Outflows related to derivative exposures and other collateral requirements	-	
5	Outflows related to loss of funding on debt products	-	
5	Credit and Liquidity facilities	2,469,824,399	636,982,440
6	Other contractual funding obligations	409,551,989	409,551,989.35
7	Other contingent funding obligations	877,173,217	43,858,661
8	<b>TOTAL CASH OUTFLOWS</b>		1,090,393,090
<b>CASH INFLOWS</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,500,596,180	1,271,648,321
11	Other Cash inflows	-	-
12	<b>TOTAL CASH INFLOWS</b>	1,500,596,180	817,794,818
<b>TOTAL ADJUSTED VALUE</b>			
21	<b>TOTAL HQLA</b>		5,625,374,806
22	<b>TOTAL NET CASH OUTFLOWS</b>		272,598,273
23	<b>LIQUIDITY COVERAGE RATIO</b>		2064%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days ( for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates ( for inflows and outflows)
- c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA and cap on inflows)

NSFR Disclosure						LR IX
		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
<i>(Amount in PKR in thousands)</i>						
<b>ASF Item</b>						
1	Capital:					
2	Regulatory capital	16,622,131	-	-	-	16,622,131
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposit from small business customers:	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Other liabilities:	-	-	-	-	-
11	NSFR derivative liabilities			-		-
12	All other liabilities and equity not included in other categories	-	8,882,752	5,601,078	2,287,115	5,247,845
13	<b>Total ASF</b>					<b>21,869,975</b>
<b>RSF item</b>						
14	Total NSFR high-quality liquid assets (HQLA)	-	3,605,145	1,342,881	934,250	573,461
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	70,857	741	2,823,255	2,834,254
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	-	-	-	-
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		253,733	105,062	361,111	593,518
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-	-	-	1,099,638	934,692
22	Other assets:					
23	Physical traded commodities, including gold	-				-
24	Assets posted as initial margin for derivative contracts					-
25	NSFR derivative assets					-
26	NSFR derivative liabilities before deduction of variation margin posted					-
27	All other assets not included in the above categories	323,815	8,849,541	7,248,575	6,384,354	14,086,365
28	Off-balance sheet items		10,361,593	6,440,790		840,119
29	<b>Total RSF</b>					<b>19,862,410</b>
30	<b>Net Stable Funding Ratio (%)</b>					<b>110%</b>