

LCR Disclosure - 2024		(All amounts in Thousands)	
(in local currency)		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)	139,394,022	139,366,037
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers of which:	102,645,486	9,018,230
2.1	stable deposit	24,926,369	1,246,318
2.2	Less stable deposit	77,719,117	7,771,912
3	Unsecured wholesale funding of which:	120,958,595	61,683,414
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	120,958,595	61,683,414
4	Secured wholesale funding	-	-
5	Additional requirements of which:	4,132,255	570,756
5.1	Outflows related to derivative exposures and other collateral requirements	210,520	210,520
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	3,921,735	360,237
6	Other contractual funding obligations	4,492,162	4,492,162
7	Other contingent funding obligations	32,994,187	1,649,709
8	<b>TOTAL CASH OUTFLOWS</b>	<b>265,222,685</b>	<b>77,414,272</b>
<b>CASH INFLOWS</b>			
9	Secured lending	6,147,038	3,772,930
10	Inflows from fully performing exposures		
11	Other Cash inflows	1,800,926	570,840
12	<b>TOTAL CASH INFLOWS</b>	<b>7,947,965</b>	<b>4,343,770</b>
21	<b>TOTAL HQLA</b>		139,366,037
22	<b>TOTAL NET CASH OUTFLOWS</b>		73,070,502
23	<b>LIQUIDITY COVERAGE RATIO</b>		190.73%

(All amounts in Thousands)					
NSFR Disclosure - 2024					LR IX
(Amount in PKR in thousands)		unweighted value by residual maturity			
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr
ASF Item					
1	Capital:	21,779,728	-	-	1,735,000
2	Regulatory capital	20,390,487			20,390,487
3	Other capital instruments	1,389,241			1,735,000
4	Retail deposits and deposit from small business customers:			102,645,487	
5	Stable deposits			24,926,370	
6	Less stable deposits			77,719,117	
7	Wholesale funding:			120,756,595	
8	Operational deposits			-	
9	Other wholesale funding			120,756,595	
10	Other liabilities:	21,537,985	-	-	3,578,940
11	NSFR derivative liabilities	212,985			
12	All other liabilities and equity not included in other categories	21,325,000		-	3,578,940
13	<b>Total ASF</b>				<b>181,099,222</b>
RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)				140,792,799
15	Deposits held at other financial institutions for operational purposes	1,230,086			615,043
16	Performing loans and securities:				35,936,442
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				25,956,244
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				5,074,141
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				4,906,057
22	Other assets:			85,926,409	9,420,062
23	Physical traded commodities, including gold				
24	Assets posted as initial margin for derivative contracts				
25	NSFR derivative assets				2,465
26	NSFR derivative liabilities before deduction of variation margin posted				44,597
27	All other assets not included in the above categories			85,926,409	9,373,000
28	Off-balance sheet items				36,915,922
29	<b>Total RSF</b>				<b>1,845,796</b>
30	<b>Net Stable Funding Ratio (%)</b>				<b>84,610,589</b>
					<b>214.04%</b>

(All amounts in Thousands)

(All amounts in Thousands)						
NSFR Disclosure - 2023					LR IX	
	unweighted value by residual maturity				weighted value	
(Amount in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr		
ASF item						
1	Capital:	18,849,314	-	-	1,735,000	20,584,314
2	Regulatory capital	17,460,073				17,460,073
3	Other capital instruments	1,389,241			1,735,000	3,124,241
4	Retail deposits and deposit from small business customers:			92,108,712		82,966,743
5	Stable deposits			1,378,051		1,309,149
6	Less stable deposits			90,730,661		81,657,595
7	Wholesale funding:			109,157,826		54,578,913
8	Operational deposits			-		
9	Other wholesale funding			109,157,826		54,578,913
10	Other liabilities:	20,514,134	-		10,459,948	11,337,764
11	NSFR derivative liabilities	703,121				
12	All other liabilities and equity not included in other categories	19,811,013		1,755,631	10,459,948	11,337,764
13	Total ASF					169,467,734
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)				147,339,233	1,884,339
15	Deposits held at other financial institutions for operational purposes	336,601				168,301
16	Performing loans and securities:				45,245,446	37,883,173
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				36,849,690	31,322,237
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				2,877,278	1,870,231
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				5,518,477	4,690,705
22	Other assets:			51,619,373	11,183,620	36,783,709
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets				209,597	-
26	NSFR derivative liabilities before deduction of variation margin posted				140,624	140,624
27	All other assets not included in the above categories			51,619,373	10,833,398	36,643,085
28	Off-balance sheet items				30,413,291	1,520,665
29	Total RSF					78,240,186
30	Net Stable Funding Ratio (%)					217%

Particulars		2024	2023
		Rupees in '000	
<b>On balance sheet exposures</b>			
1	On-balance sheet items (excluding unrealised gain on forward contracts)	271,815,991	244,734,339
2	Forward exchange commitments with positive fair values	7,767	284,347
	Total on balance sheet exposures	271,823,758	245,018,686
<b>Off balance sheet exposures</b>			
3	Off-balance sheet items	41,580,535	43,287,126
4	Commitment in respect of forward exchange contracts	141,956	245,287
	Total Off balance sheet exposures	41,722,492	43,532,412
<b>Capital and total exposures</b>			
5	Tier 1 capital	19,157,023	15,885,007
6	Total exposures	313,546,250	288,551,099
<b>Basel III leverage ratio</b>		6.11%	5.51%