

LCR Disclosure		(All amounts in Thousands)	
(in local currency)		TOTAL UNWEIGHTED ^a VALUE (average of 4 quarter 2025)	TOTAL WEIGHTED ^b VALUE (average of 4 quarter 2025)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	135,415,143	135,415,143
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	107,308,142	9,616,161
2.1	stable deposit	22,293,056	1,114,653
2.2	Less stable deposit	85,015,087	8,501,509
3	Unsecured wholesale funding of which:	132,069,897	86,564,409
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)	75,842,480	30,336,992
3.3	Unsecured debt	56,227,416	56,227,416
4	Secured wholesale funding	29,155,700	-
5	Additional requirements of which:	10,987,932	2,644,111
5.1	Outflows related to derivative exposures and other collateral requirements	1,725,671	1,725,671
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	9,262,261	918,441
6	Other contractual funding obligations	8,270,482	8,270,490
7	Other contingent funding obligations	31,122,341	1,556,117
8	TOTAL CASH OUTFLOWS	318,914,495	108,651,289
CASH INFLOWS			
9	Secured lending	-	-
10	Inflows from fully performing exposures	10,262,538	7,704,549
11	Other Cash inflows	8,144,961	6,890,836
12	TOTAL CASH INFLOWS	18,407,499	14,595,385
21	TOTAL HQLA		135,415,143
22	TOTAL NET CASH OUTFLOWS		94,055,904
23	LIQUIDITY COVERAGE RATIO		143.97%

(All amounts in Thousands)

NSFR Disclosure		unweighted value by residual maturity				LR IX
(Amount in PKR in thousands)		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF Item						
1	Capital:	23,068,218	-	-	1,735,000	24,803,218
2	Regulatory capital	21,678,977				21,678,977
3	Other capital instruments	1,389,241			1,735,000	3,124,241
4	Retail deposits and deposit from small business customers:			112,024,413		101,924,968
5	Stable deposits			22,059,915		20,956,919
6	Less stable deposits			89,964,499		80,968,049
7	Wholesale funding:			147,618,678		73,809,339
8	Operational deposits			-		
9	Other wholesale funding			147,618,678		73,809,339
10	Other liabilities:	21,900,175	-	377,611	4,825,155	5,013,961
11	NSFR derivative liabilities	-			6,902,682	
12	All other liabilities and equity not included in other categories	21,900,175		377,611	4,825,155	5,013,961
13	Total ASF					205,551,486
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)				142,758,281	2,409,199
15	Deposits held at other financial institutions for operational purposes	689,013				344,507
16	Performing loans and securities:				60,031,314	49,969,525
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				53,759,836	45,695,861
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				5,285,459	3,435,548
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				986,019	838,116
22	Other assets:			98,251,013	10,194,002	70,882,240
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets				17,084,877	-
26	NSFR derivative liabilities before deduction of variation margin posted				11,562,732	11,562,732
27	All other assets not included in the above categories			98,251,013	10,194,002	59,319,508
28	Off-balance sheet items				57,161,771	2,858,089
29	Total RSF					126,463,559
30	Net Stable Funding Ratio (%)					162.54%