

LCR Disclosure - 2023

(All amounts in Thousands)

<i>(in local currency)</i>		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	139,240,445	138,869,289
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	76,618,787	7,604,910
2.1	stable deposit	1,139,368	56,968
2.2	Less stable deposit	75,479,420	7,547,942
3	Unsecured wholesale funding of which:	130,718,959	60,783,614
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	130,718,959	60,783,614
4	Secured wholesale funding	31,400	-
5	Additional requirements of which:	685,186	46,478
5.1	Outflows related to derivative exposures and other collateral requirements	-	-
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	685,186	46,478
6	Other contractual funding obligations	5,453,199	5,453,199
7	Other contingent funding obligations	31,593,860	1,579,693
8	TOTAL CASH OUTFLOWS	245,101,392	75,467,895
CASH INFLOWS			
9	Secured lending	10,290,456	9,194,622
10	Inflows from fully performing exposures		
11	Other Cash inflows	1,683,007	1,346,406
12	TOTAL CASH INFLOWS	11,973,463	10,541,028
21	TOTAL HQLA		138,869,289
22	TOTAL NET CASH OUTFLOWS		64,926,867
23	LIQUIDITY COVERAGE RATIO		214%

(All amounts in Thousands)

NSFR Disclosure - 2023

LR IX

<i>(Amount in PKR in thousands)</i>		unweighted value by residual maturity				weighted value
ASF Item		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
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	-	1,755,631	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%

LCR Disclosure - 2022

(All amounts in Thousands)

(in local currency)		TOTAL	TOTAL WEIGHTED ^b
		UNWEIGHTED ^a VALUE (average)	VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	117,662,584	117,370,386
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	74,854,636	7,422,612
2.1	stable deposit	1,257,034	62,852
2.2	Less stable deposit	73,597,602	7,359,760
3	Unsecured wholesale funding of which:	111,684,535	55,327,456
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	111,684,535	55,327,456
4	Secured wholesale funding	738,777	-
5	Additional requirements of which:	810,174	100,445
5.1	Outflows related to derivative exposures and other collateral requirements	32,788	32,788
5.2	Outflows related to loss of funding on debt products	16,589	16,589
5.3	Credit and Liquidity facilities	760,797	51,067
6	Other contractual funding obligations	2,603,017	2,603,017
7	Other contingent funding obligations	28,481,874	1,424,094
8	TOTAL CASH OUTFLOWS	219,173,013	66,877,623
CASH INFLOWS			
9	Secured lending	3,147,000	1,573,500
10	Inflows from fully performing exposures		
11	Other Cash inflows	1,940,000	1,552,000
12	TOTAL CASH INFLOWS	5,087,000	3,125,500
21	TOTAL HQLA		117,370,386
22	TOTAL NET CASH OUTFLOWS		63,752,123
23	LIQUIDITY COVERAGE RATIO		184%

(All amounts in Thousands)

NSFR Disclosure - 2022

(Amount in PKR in thousands)	unweighted value by residual maturity				LR IX	
	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value	
ASF item						
1	Capital:	15,817,559	-	-	3,235,000	19,052,559
2	Regulatory capital	14,428,318				14,428,318
3	Other capital instruments	1,389,241			3,235,000	4,624,241
4	Retail deposits and deposit from small business customers:			87,217,732		78,571,836
5	Stable deposits			1,517,534		1,441,657
6	Less stable deposits			85,700,199		77,130,179
7	Wholesale funding:			96,589,355		48,294,677
8	Operational deposits			-		
9	Other wholesale funding			96,589,355		48,294,677
10	Other liabilities:	29,002,850	-	1,242,000	1,794,000	2,415,000
11	NSFR derivative liabilities	260,850				
12	All other liabilities and equity not included in other categories	28,742,000		1,242,000	1,794,000	2,415,000
13	Total ASF					148,334,072
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)				117,662,584	636,173
15	Deposits held at other financial institutions for operational purposes	388,000				194,000
16	Performing loans and securities:				51,022,939	41,829,779
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				39,395,345	33,486,043
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				7,698,594	5,004,086
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				3,929,000	3,339,650
22	Other assets:			51,192,000	13,401,873	38,284,096
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets				713,777	-
26	NSFR derivative liabilities before deduction of variation margin posted				505,096	505,096
27	All other assets not included in the above categories			51,192,000	12,183,000	37,779,000
28	Off-balance sheet items				29,242,670	1,462,134
29	Total RSF					82,406,182
30	Net Stable Funding Ratio (%)					180%

Particulars	2023	2022
Rupees in '000		
On balance sheet exposures		
1 On-balance sheet items (excluding unrealised gain on forward contracts)	244,734,339	238,108,086
2 Forward exchange commitments with positive fair values	284,347	771,337
Total on balance sheet exposures	245,018,686	238,879,423
Off balance sheet exposures		
3 Off-balance sheet items	43,287,126	36,266,725
4 Commitment in respect of forward exchange contracts	245,287	370,560
Total Off balance sheet exposures	43,532,412	36,637,285
Capital and total exposures		
5 Tier 1 capital	15,885,007	12,815,529
6 Total exposures	288,551,099	275,516,707
Basel III leverage ratio	5.51%	4.65%