

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		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:	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%

LCR Disclosure 2021

(All amounts in Thousands)

(in local currency)		TOTAL	TOTAL
		UNWEIGHTED ^a VALUE (average)	WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	91,074,153	90,472,868
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	76,678,145	7,667,814
2.1	stable deposit	-	-
2.2	Less stable deposit	76,678,145	7,667,814
3	Unsecured wholesale funding of which:	102,068,801	51,340,747
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	102,068,801	51,340,747
4	Secured wholesale funding	-	-
5	Additional requirements of which:	1,066,000	71,700
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	1,066,000	71,700
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	32,177,498	1,608,875
8	TOTAL CASH OUTFLOWS	211,990,443	60,689,136
CASH INFLOWS			
9	Secured lending	3,877,376	2,140,249
10	Inflows from fully performing exposures		
11	Other Cash inflows	10,357,931	9,991,879
12	TOTAL CASH INFLOWS	14,235,307	12,132,128
21	TOTAL HQLA		90,472,868
22	TOTAL NET CASH OUTFLOWS		48,557,008
23	LIQUIDITY COVERAGE RATIO		186.32%

(All amounts in Thousands)

NSFR Disclosure - 2021

(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:	14,322,936	-	-	3,235,000	17,557,936
2	Regulatory capital	12,933,695				12,933,695
3	Other capital instruments	1,389,241			3,235,000	4,624,241
4	Retail deposits and deposit from small business customers:			87,999,850		79,199,865
5	Stable deposits			-		-
6	Less stable deposits			87,999,850		79,199,865
7	Wholesale funding:			88,181,845		44,090,923
8	Operational deposits			-		-
9	Other wholesale funding			88,181,845		44,090,923
10	Other liabilities:	17,784,276	-	2,096,414	4,658,084	5,706,291
11	NSFR derivative liabilities	642,195				
12	All other liabilities and equity not included in other categories	17,142,081		2,096,414	4,658,084	5,706,291
13	Total ASF					146,555,015
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)			92,336,805		344,202
15	Deposits held at other financial institutions for operational purposes	366,052				183,026
16	Performing loans and securities:				51,153,547	42,568,617
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				46,393,200	39,434,220
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				4,559,491	2,963,669
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				200,856	170,728
22	Other assets:			65,224,333	10,997,368	42,372,306
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets				1,237,229	-
26	NSFR derivative liabilities before deduction of variation margin posted				723,473	723,473
27	All other assets not included in the above categories			65,224,333	9,036,666	41,648,832
28	Off-balance sheet items				33,414,652	1,670,733
29	Total RSF					87,138,883
30	Net Stable Funding Ratio (%)					168%

Particulars		2022	2021
		Rupees in '000	
On balance sheet exposures			
1	On-balance sheet items (excluding unrealised gain on forward contracts)	238,108,086	208,576,221
2	Forward exchange commitments with positive fair values	771,337	1,343,333
	Total on balance sheet exposures	238,879,423	209,919,554
Off balance sheet exposures			
3	Off-balance sheet items	36,266,725	41,150,289
4	Commitment in respect of forward exchange contracts	370,560	448,284
	Total Off balance sheet exposures	36,637,285	41,598,573
Capital and total exposures			
5	Tier 1 capital	12,815,529	10,861,485
6	Total exposures	275,516,707	251,518,127
Basel III leverage ratio		4.65%	4.32%