

**SUMMIT BANK LIMITED**  
**LIQUIDITY COVERAGE RATIO**

|                                   |  | 2022                                   |   |
|-----------------------------------|--|--|---|
|                                   |  | Total<br>unweighted<br>value (average) | Total<br>weighted<br>value<br>(average) |
|                                   |  | ----- (Rupees in '000) -----           |   |
| <b>HIGH QUALITY LIQUID ASSETS</b> |  |  |   |
| 1                                 | Total High Quality Liquid Assets (HQLA)                                    |  | 43,657,796                              |
| 2                                 | Retail Deposits and Deposits from Small Business Customers of Which:       |  |   |
| 2.1                               | Stable Deposit   | 20,178,707                             | 747,904                                 |
| 2.2                               | Less Stable Deposit  | 73,781,058                             | 7,378,106                               |
| 3                                 | Unsecured Wholesale funding of which:                                      |  |   |
| 3.1                               | Operational deposits (all counterparties)                                  | 877,668                                | 219,305                                 |
| 3.2                               | Non-operational deposits (all counterparties)                              | 20,513,594                             | 10,336,053                              |
| 3.3                               | Unsecured debt   |  |   |
| 4                                 | Secured wholesale funding  | 1,766,295                              | -                                       |
| 5                                 | Additional requirements of which:  |  |   |
| 5.1                               | Outflows related to derivative exposures and other collateral requirements | 50,564                                 | 50,564                                  |
| 5.2                               | Outflows related to loss of funding on debt products                       |  |   |
| 5.3                               | Credit and Liquidity facilities  | 666,182                                | 191,004                                 |
| 6                                 | Other contractual funding obligations                                      | 3,412,658                              | 3,410,361                               |
| 7                                 | Other contingent funding obligations                                       | 13,725,957                             | 627,281                                 |
| 8                                 | <b>TOTAL CASH OUTFLOWS</b>   |  | 22,960,608                              |
| <b>CASH INFLOWS</b>               |  |  |   |
| 9                                 | Secured lending  |  |   |
| 10                                | Inflows from fully performing exposures                                    | 4,656,974                              | 2,685,296                               |
| 11                                | Other Cash inflows   | 824,094                                | 75,433                                  |
| 12                                | <b>TOTAL CASH INFLOWS</b>  |  | 2,760,729                               |
|                                   |  | <b>Total Adjusted Value</b>            |   |
| TOTAL HQLA                        |  |  | 43,657,796                              |
| TOTAL NET CASH OUTFLOWS           |  |  | 20,199,879                              |
| <b>LIQUIDITY COVERAGE RATIO</b>   |  |  | <b>216.13%</b>                          |