

BANK MAKRAMAH LIMITED
LIQUIDITY COVERAGE RATIO

2022

Total unweighted value (average) **Total weighted value (average)**

----- (Rupees in '000) -----

HIGH QUALITY LIQUID ASSETS			
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	TOTAL CASH OUTFLOWS		22,960,608
CASH INFLOWS			
9	Secured lending		
10	Inflows from fully performing exposures	4,656,974	2,685,296
11	Other Cash inflows	824,094	75,433
12	TOTAL CASH INFLOWS		2,760,729
TOTAL HQLA			43,657,796
TOTAL NET CASH OUTFLOWS			20,199,879
LIQUIDITY COVERAGE RATIO			216.13%