# LCR Disclosure as of Dec 31, 2020

		TOTAL UNWEIGHTED <sup>a</sup>	TOTAL WEIGHTED <sup>b</sup>
(Amount	in PKR in thousands)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	5,300,836	5,300,836
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business cusmtomers of which:		
2.1	stable deposit	-	-
2.2	Less stable deposit	-	-
3	Unsecured wholesale funding of which:		
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	-	-
4	Secured wholesale funding	-	-
5	Additional requirements of which:		
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		
6	Other contractual funding obligations		
7	Other contingent funding obligations	15,429	15,429
8	TOTAL CASH OUTFLOWS	15,429	15,429
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	135,900	135,572
11	Other Cash inflows	3,125,869	3,119,131
12	TOTAL CASH INLFOWS	3,261,769	3,254,703

### TOTAL ADJUSTED VALUE

21	TOTAL HQLA	5,300,836
22	TOTAL NET CASH OUTFLOWS	3,857
23	LIQUIDITY COVERAGE RATIO	137429%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days ( for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates ( for inflows nd outflows)
- Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

# LCR Disclosure as of Dec 31, 2020 (Average)

		TOTAL UNWEIGHTED <sup>a</sup>	TOTAL WEIGHTED <sup>b</sup>
(Amount	in PKR in thousands)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	8,263,961	8,263,961
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business cusmtomers of which:		
2.1	stable deposit		
2.2	Less stable deposit	-	-
3	Unsecured wholesale funding of which:	_	-
3.1	Operational deposits (all counterparties)		
		_	-
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	-	-
4	Secured wholesale funding	-	-
5	Additional requirements of which:		
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		
6	Other contractual funding obligations		
7	Other contingent funding obligations	130,331	130,331
8	TOTAL CASH OUTFLOWS	130,331	130,331
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	431,847	431,630
11	Other Cash inflows	2,969,332	2,960,296
12	TOTAL CASH INLFOWS	3,401,179	3,391,926

### TOTAL ADJUSTED VALUE

21	TOTAL HQLA	8,263,961
22	TOTAL NET CASH OUTFLOWS	32,583
23	LIQUIDITY COVERAGE RATIO	25363%

a unweighted values must be calculated as outstanding balances maturing or callable within 30 days ( for inflows and outflows)

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates (for inflows nd outflows)

Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

NSFR Disc	closure as of Dec 31, 2020	<u> </u>				LR IX
		un	weighted value	by residual maturity	1	weighted value
'Amount in PKR in	thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted value
ASF Item						
1 Capital:						
	ory capital	6,048,125				6,048,12
	apital instruments	-				-
4	eposits and deposit from small					
	s customers:					
5 Stable d	•	-				
	ble deposits	-				
	ale funding:					
	onal deposits holesale funding	-		_		
10 Other lia	ů .			-		-
	rivative liabilities				-	
	r liabilities and equity not included					
1/ 1	categories	4,357,554	-	-	18,339,457	18,339,45
13 Total AS						24,387,58
RSF item						,,
14 Total NS	FR high-quality liquid assets (HQLA)				9,270,366	198,47
Denosite	s held at other financial institutions					
15	ational purposes	6,738				3,30
	ing loans and securities:					
	ing loans to financial institutions					
1/ 1	by Level 1 HQLA	-				-
Perform	ing loans to financial institutions					
	by non-Level 1 HQLA and unsecured		963,952	2,175,459		1,232,32
	ing loans to financail institutions					
Dorform	ing loans to non-financial cornerate					
	ing loans to non-financial corporate oans to retail and small business					
19 I '	ers, and loans to sovereigns, central				-	-
	nd PSEs, of which:					
banks a	Ta 1 3E3, Of Willett.					
With a r	isk weight of less than or equal to					
20 35% und	der the Basel II Standardised				-	-
Approac	ch for credit risk					
Securitie	es that are not in default and do not					
	as HQLA including exchange-traded				-	-
equities						
22 Other as	ssets:					
23 Physical	traded commodities, including gold					
Assets p	osted as initial margin for derivative					
contract	-					
	rivative assets			#VALUE!		-
NSFR de	rivative liabilities before deduction					
26	ion margin posted					
All othe	r assets not included in the above		12 124 020	2 222 270	062.453	14 752 6
27 categori			12,124,036	3,332,370	962,452	14,752,67
28 Off-bala	nce sheet items		-			-
29 Total RS	F					16,186,84
30 Net Stak	ole Funding Ratio (%)					15

# Capital Adequacy Ratio Disclosure as of Dec 31, 2020

The capital to risk weighted assets ratio, calculated in accordance with the SBP guidelines on capital adequacy, under Basel III and Pre-Basel III treatment using Standardized Approach for Credit and Market Risks and Basic Indicator Approach for Operational Risk is presented below:

Particulars	2020	2019
, arrowara	Amount	
Common Equity Tier 1 capital (CET1): Instruments and reserves	Rupees '0	UU
- Fully paid-up capital / capital deposited with the SBP	3,658,506	3,658,506
- Balance in share premium account	-	-
- Reserve for issue of bonus shares	-	-
- Discount on issue of shares	-	-
- General / statutory reserves	478,643	191,375
- Gain / (losses) on derivatives held as cash flow hedge	-	-
- Unappropriated profit	1,917,858	766,147
- Minority interests arising from CET1 capital instruments issued to third party by consolidated bank		
subsidiaries (amount allowed in CET1 capital of the consolidation group)	- C 055 007	4 646 026
CET 1 before regulatory adjustments  Total regulatory adjustments applied to CET1 (Note 42.1.1)	<b>6,055,007</b> 6,882	<b>4,616,028</b> 9,220
Common Equity Tier 1 (a)	6,048,125	4,606,808
Common Equity from I (u)	0,040,120	4,000,000
Additional Tier 1 (AT 1) Capital		
- Qualifying Additional Tier-1 instruments plus any related share premium of which:		
- classified as equity	-	-
- classified as liabilities	-	-
- Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties of which:		
- instrument issued by subsidiaries subject to phase out		-
AT1 before regulatory adjustments	-	-
Total regulatory adjustment applied to AT1 capital (Note 42.1.2)	-	-
Additional Tier 1 capital after regulatory adjustments	-	-
Additional Tier 1 capital recognised for capital adequacy (b)		-
Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	6,048,125	4,606,808
Tion 2 Conital		
Tier 2 Capital - Qualifying Tier 2 capital instruments under Basel III		
- Tier 2 capital instruments under base in  - Tier 2 capital instruments subject to phase out arrangement		-
- Tier 2 capital instruments issued to third party by consolidated subsidiaries of which:		
- instruments issued by subsidiaries subject to phase out	_	_
- General provisions or general reserves for loan losses-up to maximum of 1.25% of credit risk weighted assets	_	_
- Revaluation reserves of which:		
- revaluation reserves on fixed assets	-	_
- unrealized gain / (loss) on AFS	83,356	80,244
- Foreign exchange translation reserves	-	-
- Undisclosed / other reserves (if any)	-	-
T2 before regulatory adjustments	83,356	80,244
Total regulatory adjustment applied to T2 capital (Note 42.1.3)	-	-
Tier 2 capital (T2) after regulatory adjustments	83,356	80,244
Portion of Tier 1 capital recognised in Tier 2 capital		-
Total Tier 2 capital admissible for capital adequacy (d)	83,356	80,244
TOTAL CAPITAL (T1 + admissible T2) (e=c+d)	6,131,481	4,687,052
		.,00.,002
Total risk weighted assets (for details refer note 42.4)	4,269,231	2,265,064
	2020	2019
Particulars Particulars	Percentag	
0. 741 - 75 41 16 - 75		
Capital ratios and buffers (in percentage of risk weighted assets)	141.67%	3U3 3U0/
- CET1 to total RWA (a / i)		203.39%
- Tier-1 capital to total RWA (c / i)	141.67%	203.39%
- Total capital to RWA (e / i)	143.62%	206.93%
- Bank specific buffer requirement (minimum CET1 requirement plus capital	7.500/	0.500/
conservation buffer plus any other buffer requirement) of which:	7.50%	8.50%
- capital conservation buffer requirement	1.50%	2.50%
- counter cyclical buffer requirement	<del>-</del> =	<u>-</u>
- Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement		
- CET1 available to meet buffers (as a percentage of risk weighted assets)	134.17%	194.89%
National minimum capital requirements prescribed by SBP		
- CET1 minimum ratio	6.00%	6.00%
- Tier 1 minimum ratio	7.50%	7.50%
- Total capital minimum ratio	11.50%	12.50%
Total ouplier minimality (400	11.00/0	12.00 /0

	2	2020		2019		
Particulars	Amount	Pre - Basel III treatment*	Amount	Pre - Basel III treatment*		
Common Equity Tier 1 capital: Regulatory adjustments		Rupee	es '000			
Goodwill (net of related deferred tax liability)	_	_	_	_		
All other intangibles (net of any associated deferred tax liability)	6,882	_	9,220	_		
Shortfall in provisions against classified assets	-	_	-	_		
Deferred tax assets that rely on future profitability excluding those						
arising from temporary differences (net of related tax liability)	_	_	_	-		
Defined-benefit pension fund net assets	_	_	-	-		
Reciprocal cross holdings in CET1 capital instruments of banking,						
financial and insurance entities	-	-	-	-		
Cash flow hedge reserve	-	-	-	-		
Investment in own shares / CET1 instruments	-	-	-	-		
Securitization gain on sale	-	-	-	-		
Capital shortfall of regulated subsidiaries	-	-	-	-		
Deficit on account of revaluation from bank's holdings of fixed assets / AFS	-	-	-	-		
Investments in the capital instruments of banking, financial and insurance entities						
that are outside the scope of regulatory consolidation, where the bank does not own						
more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-		
Significant investments in the common stocks of banking, financial and insurance						
entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	-	-		
Deferred tax assets arising from temporary differences (amount above 10% threshold,						
net of related tax liability)	-	-	-	-		
Amount exceeding 15% threshold	-	-	-	-		
of which: significant investments in the common stocks of financial entities	-	-	-	-		
of which: deferred tax assets arising from temporary differences	-	-	-	-		
National specific regulatory adjustments applied to CET1 capital						
Investments in TFCs of other banks exceeding the prescribed limit	-	-	-	-		
Any other deduction specified by SBP (mention details)	-	-	-	-		
Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-	-	-		
Total regulatory adjustments applied to CET1	6,882	-	9,220	-		
Additional Tier-1 & Tier-1 Capital: regulatory adjustments						
Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-	-	-		
Investment in own AT1 capital instruments	-	-	-	-		
Reciprocal cross holdings in Additional Tier 1 capital instruments of banking,						
financial and insurance entities	-	-	-	-		
Investments in the capital instruments of banking, financial and insurance						
entities that are outside the scope of regulatory consolidation, where the bank						
does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-		
Significant investments in the capital instruments of banking, financial and						
insurance entities that are outside the scope of regulatory consolidation	-	-	-	-		
Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment						
which, during transitional period, remain subject to deduction from additional tier-1 capital	-	-	-	-		
Adjustments to additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-		
Total regulatory adjustment applied to AT1 capital	-	-	-	-		
Tier 2 Capital: regulatory adjustments						
Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III						
treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	-	-	-		
Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	-	-	-		
	-	-	-	-		
Investment in own Tier 2 capital instrument				[]		
Investments in the capital instruments of banking, financial and insurance						
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does	_	_	-	_		
Investments in the capital instruments of banking, financial and insurance	-	-	-	-		
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	- -		

 $<sup>^{\</sup>star}$  This column highlights items that are still subject to Basel II treatment during the transitional period.

Additional Information	2020	2019
	Rupees	'000
"Risk Weighted Assets" subject to pre-Basel III treatment		
Risk weighted assets in respect of deduction items (which during the transitional		
period will be risk weighted subject to Pre-Basel III Treatment)		
of which: deferred tax assets	-	-
of which: defined-benefit pension fund net assets	-	-
of which: recognized portion of investment in capital of banking, financial and insurance entities	-	-
where holding is less than 10% of the issued common share capital of the entity		
of which: recognized portion of investment in capital of banking, financial and insurance entities	-	-
where holding is more than 10% of the issued common share capital of the entity		
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financial entities	-	-
Significant investments in the common stock of financial entities	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized		
approach (prior to application of cap)	-	-
Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based		
approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

2020

2040

### **Capital Structure Reconciliation**

Additional Information

#### Reconciliation of each financial statement line item to item under regulatory scope of reporting

2020 Under regulatory **Particulars** Balance sheet scope of reporting --Rupees '000--Assets 30,122 Cash and balances with treasury banks 30,122 Balances with other banks 3,111,722 3,111,722 Lendings to financial institutions 10,202,696 10,202,696 Investments Advances 14,967,077 14,967,077 Operating fixed assets 157,749 157,749 Deferred tax assets - net Other assets 6,882 6,882 Total assets 28,476,248 28,476,248 Liabilities and equity Bills payable Borrowings 15,248,741 15,248,741 Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease 7,050,716 7,050,716 Deferred tax liabilities - net Other liabilities 401,699 401,699 Total liabilities 22,701,156 22,701,156 Represented by: Share capital 3,658,506 3,658,506 478,643 Reserves 478,643 Unappropriated profit 1,917,858 1,917,858 83,356 83,356 Surplus on revaluation of assets - net of tax 6,138,363 6,138,363 28,839,519 Total liabilities and equity 28,839,519

## Reconciliation of balance sheet to eligible regulatory capital

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
Assets	•	Rupe	es '000
Cash and balances with treasury banks		30,122	30,122
Balances with other banks		3,111,722	3,111,722
Lendings to financial institutions		-	 -
Investments of which:		10,202,696	10,202,696
- non-significant capital investments in capital of other financial			-
institutions exceeding 10% threshold	а	-	-
- significant capital investments in financial sector entities exceeding regulatory threshold	b	-	-
- mutual funds exceeding regulatory threshold	С	-	-
reciprocal crossholding of capital instrument	d	-	-
- others	е	-	-
Advances		14,967,077	14,967,077
- shortfall in provisions / excess of total EL amount over eligible provisions under IRB	f	-	-
- general provisions reflected in Tier 2 capital	g	-	-
Operating fixed assets of which:		157,749	157,749
- Intangibles	k	6,882	6,882
Deferred tax assets of which:		-	-
- DTAs that rely on future profitability excluding those arising from temporary differences	h	-	-
- DTAs arising from temporary differences exceeding regulatory threshold	i	-	-
Other assets of which:		6,882	6,882
- goodwill	j	-	-
- defined-benefit pension fund net assets	1	-	-
Total assets		28,476,248	28,476,248
Liabilities and Equity			
Bills payable		-	-
Borrowings		15,248,741	15,248,741
Deposits and other accounts		-	-
Sub-ordinated loans of which:		-	-
- eligible for inclusion in AT1	m	-	-
- eligible for inclusion in Tier 2	n	-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities of which:		-	-
- DTLs related to goodwill	0	-	-
- DTLs related to intangible assets	p	-	-
- DTLs related to defined pension fund net assets	q	-	-
- other deferred tax liabilities	r	-	-
Other liabilities		401,699	401,699
Total liabilities		15,650,440	15,650,440
Share capital		3,658,506	3,658,506
- of which: amount eligible for CET1	S	3,658,506	3,658,506
of which: amount eligible for AT1	t	-	-
Reserves of which:		478,643	478,643
- portion eligible for inclusion in CET1 - Statutory reserves	u	478,643	478,643
- portion eligible for inclusion in CET1 - General and other reserves	_	-	-
- portion eligible for inclusion in Tier 2	V	-	-
Unappropriated profit	W	1,917,858	1,917,858
Minority Interest of which:		-	-
- portion eligible for inclusion in CET1	x	-	-
- portion eligible for inclusion in AT1	у	-	-
- portion eligible for inclusion in Tier 2	Z	-	-
Surplus on revaluation of assets of which:		83,356	83,356
- Revaluation reserves on fixed assets		-	-
- Revaluation reserves on Non-banking assets acquired in satisfaction of claims		-	-
- Unrealized gains / (losses) on AFS securities	aa	83,356	83,356
- In case of deficit on revaluation (deduction from CET1)	ab	-	-
Total liabilities and equity		21,788,803	21,788,803

## **Basel III Disclosure (with added column)**

Common equity Tier 1 capital (CET1): instruments and reserves    Fully pacity capital   Search   Searc		Particulars Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
1 Fully park-up capital 2 Ballance in share premium account 3 Reserve for issue of bronus shares 4 General / statutory reserves 5 Gan / (losses) on devinatives held as cash flow hedge 6 Unappropriated profit 7 Minority interests arising from CET1 capital instruments issued to third party by consolidated bank 5 subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank 5 subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank 6 subsidiaries (amount allowed in CET1 capital of the consolidation group) 6 CET1 defore Regulatory Adjustments 7 Codowill (net of related deferred tax liability) 7 Common Equity Tier 1 capital: Regulatory adjustments 8 Codowill (net of related deferred tax liability) 8 Shortfall of provisions against classified assets 9 Codowill (net of related deferred tax liability) 9 Code of the company differences (net of related tax liability) 10 All other intragalises (net of on future profitalishility according those arising 11 from temporary differences (net of related tax liability) 12 Deferred tax assets that rely on future profitalishility according those arising 13 Deferred tax assets that rely on future profital instruments 14 Reciprocal closs holdings in CET1 capital instruments 15 Cash flow hedge reserve 16 Linestment in own shares? CET1 instruments 16 Capital shortfall of regulated subsidiaries 17 Securitization gain on sale 18 Capital shortfall of regulated subsidiaries 19 Deferred na account of revaluation from bank's holdings of fixed assets! AFS securities 19 Deferred tax assets arising from temporary differences (amount above 10% threshold, or of revaluation from bank's holdings of fixed assets! AFS securities 2 Significant investments in the capital instruments of banking, financial and insurance 2 entities that are outside the scope of regulatory consolidation (amount above 10% threshold, or of related tax liability) 2 Amount exceeding 15% threshold of which: 3 entities that are outside the scope of		Common equity Tier 1 capital (CET1): instruments and reserves		
3 Reserve for issue of bonus shares 4 General (statutory reserves 5 Gain / (losses) on derivatives held as cash flow hedge 6 Unappropriated profit 7 Minonty Interests arising from CET1 cepital instruments issued to third perty by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) 8 CET before Regulatory Adjustments 9 Codowill (net of related deferred tax liability) 10 All other intangibles (net of any associated deferred tax liability) 11 Shortfall of provisions against classified assets 12 Deferred tax assets that rely on future profitability excluding those arising 13 Defined-benefit pension fund net assets 14 Reciprocal cross holdings in CET1 capital instruments 15 Cash flow hedge reserve 16 Investment in own shares / CET1 instruments 17 Securitization gain on sale 18 Capital shortfall of regulated subsidiaries 19 Definition account of revaluation from bank's holdings of fixed assets / AFS securities 19 Definition account of revaluation from bank's holdings of fixed assets / AFS securities 10 Investments in the capital instruments of banking, financial and insurance 110% of the issued share capital instruments of banking, financial and insurance 12 Significant investments in the capital instruments of banking, financial and insurance 10% of the issued share capital instruments above 10% threshold) 10% threshold) 10% threshold) 10% threshold) 10% threshold, net of related tax isbility of the capital instruments in the capital instruments of banking, financial and insurance 10% of the issued share capital instruments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 10% threshold) 10% threshold, net of related tax isability of the capital instruments in the common stocks of financial entities 20 deferred tax assets arising from temporary differences (amount abo	1			3,658,506
4 General / statutory reserves Gain / (losses) on derivatives held as cash flow hedge Unappropriated profit Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)  CET1 before Regulatory Adjustments  Common Equity Tier 1 capital: Regulatory adjustments  On All other Intangibles (net of related deferred tax liability)  No Hall other Intangibles (net of any associated deferred tax liability)  No Hall other Intangibles (net on years) associated deferred tax liability)  Solicitation of provisions against classified assets  (b) (c) (c) *x%  Associated as assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Performance of the provisions against classified assets  Defined beneath pension fund net assets  Securitization gain on sale  Capital Shortfall of regulated subsidiaries  Definition account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments sixued by banking,  financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant investments in the capital instruments sixued by banking,  financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant investments in the capital instruments applied to CET1 capital of which:  -investment in TECs of other banks executed in the prescribed limi	2	Balance in share premium account	(s)	-
5 Gain / (Iosses) on derivatives held as cash flow hedge 6 Unappropriated profit 7 Minority interests arising from CET1 capital of the consolidation group) 7 Minority interests arising from CET1 capital of the consolidation group) 8 CET1 before Regulatory Adjustments 9 CET2 to flore Regulatory Adjustments 9 Goodwill (net of related deferred tax liability) 10 All other inangibles (net of any associated deferred tax liability) 11 Shortfall of provisions against classified assets 12 Deferred tax assets that rely on future profitability excluding those arising 13 Defined-benefit pension fund net assets 14 Reciprocal cross holdings in CET1 capital instruments 15 Cash flow hedge reserve 16 Investment in own shares / CET1 instruments 17 Securitization gain on sale 18 Capital shortfall of regulated subsidiaries 19 Defined-to account of regulated subsidiaries 19 Defined and account of regulated subsidiaries 10 Investments in the capital instruments blasking, financial and insurance 10 Investments in the capital instruments of banking, financial and insurance 10 Investment in worshares of CET1 instruments are related to the scope of regulatory consolidation, where the bank does not own more than 10% of the issued shere capital (amount above 10% threshold) 10 Significant investments in the capital instruments issued by banking, 10 Financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 20 Deferred tax assets arising from temporary differences (amount above 10% threshold) 21 Significant investments in the capital instruments issued by banking, 10 Financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 21 Significant investments in the common stocks of financial entities 22 Anount exceeding 15th threshold of which: 23 Insurance in the common stocks of financial entities 24 Anount exceeding 15th threshold of which: 25 Insurance in the common stocks of financial entities 26 General tax assets arising from	3	Reserve for issue of bonus shares		-
Sun floresep on derivatives neal as cash now neege  Unappropriated profit Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)  CET1 before Regulatory Adjustments  Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  (is) (5) (6)  All other inlangibles (net of any associated deferred tax liability)  (is) (6) (6)  Shortfall of provisions against classified assests  (if)  Deferred tax assests that rey on future profitbality excluding those arising from temporary differences (net of related tax liability)  (ii) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	4	General / statutory reserves	(11)	478,643
Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)  CET1 before Regulatory Adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (I) - (q) * x% (d) Defined-benefit pension fund net assets  Defined-benefit pension fund net assets  (I) - (q) * x% (d) Defined shortfall of regulated shallowing in CET1 capital instruments  Capital shortfall of regulated subsidiaries  Defined concount of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investment in own shares / CET1 instruments  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Amount exceeding 15% threshold of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Additional Tier 1 (AT 1) Capital  Common equity tier 1  Common equity tier 1  Calssified as equity  (t)	5	• • •	(u)	-
subsidiaries (amount allowed in CET1 capital of the consolidation group)  Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (not of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Deferred tax assets that rety on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred tax assets that rety on future profitability excluding those arising from temporary differences (net of related tax liability)  Reciprocal cross holdings in CET1 capital instruments  Reciprocal associated and instruments in the capital instruments in the capital instruments of banking, financial and insurance  Pelicit on account of revaluation from bank's holdings of fixed assets / AFS securities  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Pelicit on account of revaluation from bank's holdings of fixed assets in AFS securities  Pelicit on account of revaluation from bank's holdings of fixed assets in AFS securities  (ab)  Investments in the capital instruments is sued by banking, financial and insurance  entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Pelicit on account of revaluation from temporary differences (amount above 10% threshold)  Pelicit on account of revaluation from temporary differences (amount above 10% threshold, and insurance entities that are outside the scope of regulatory consolidation (amount above 10* threshold, and insurance e			(w)	1,917,858
Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Bofferred tax assests that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (h) - (n) * x%  Defined-benefit pension fund net assets  (h) - (q) * x%  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Cash flow hedge reserve  Cash flow hedge reserve  Capital shortfall of regulated subsidiaries  Capital shortfall of regulated subsidiaries  Defined on account of revuluation from bank's holdings of fixed assets / AFS securities  (ab)  Investments in the capital instruments of banking, financial and insurance - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Amount exceeding 15% threshold of which: - investment in TEG of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustments applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Additional Tier 1 (AT 1) Capital  Additional Tier 1 (AT 1) Capital  Common equity tier 1  Cabs filed as equily  (t)	7	· · · · · · · · · · · · · · · · · · ·		
Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Reciprocal cross holdings in CET1 capital instruments  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve in own shares / CET1 instruments  Securification gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments is sue by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Amount exceeding 15% threshold of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustments applied to CET1 to be insufficient AT1 and - Tier 2 to cover deductions  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)	•		(x)	-
Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Shortfall of provisions against classified assets  (f)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Reciprocal cross holdings in CET1 capital instruments  (d)  Reciprocal cross holdings in CET1 apital instruments  (di)  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Securitization gain on sale  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments is banking, in a constant in the capital instruments is the are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold) (in the capital instruments is used by banking, in an accessing 15% threshold of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SEP  Regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Coumbring additional Tier 1 (AT 1) Capital  Coulifying additional Tier 1 instruments plus any related share premium of which:  - classified as equity  (t)	8	CE1 1 before Regulatory Adjustments		6,055,007
All other intangibles (net of any associated deferred tax liability)  Shortfall of provisions against classified assets (not of a provisions against classified assets)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (I) - (q) * x%  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Capital shortfall of regulated subsidiaries  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) and of related tax liability)  Deferred tax assets arising from temporary differences (amount above 10% threshold) and of related tax liability)  Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (i)		Common Equity Tier 1 capital: Regulatory adjustments		
Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (I) - (q) * x%  Reciprocal cross holdings in CET1 capital instruments  Reciprocal cross holdings in CET1 capital instruments in the capital instruments of banking, financial and insurance  Investments in the capital instruments of banking, financial and insurance  Investments in the capital instruments insue down the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  Ininancial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Peterred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Reciprocal cross assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Reciprocal cross assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deductions specified by the SBP  Regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments app	9	Goodwill (net of related deferred tax liability)	(j) - (s)	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (I) - (n) * x%  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Capital shortfall of regulated subsidiaries  Defict on account of revaluation from bank's holdings of fixed assets / AFS securities  Linvestments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold net or lated tax liability)  Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (t)	10	All other intangibles (net of any associated deferred tax liability)	(k) - (p)	6,882
from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  (l) - (q) * x% Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments for both shing, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments instruments is used by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  Regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (t)	11	Shortfall of provisions against classified assets	(f)	-
Defined-benefit pension fund net assets  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which:  significant investments in the common stocks of financial entities  deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  investment in TFCs of other banks exceeding the prescribed limit  any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and  Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 (apital Owliftying additional Tier-1 instruments plus any related share premium of which:  classified as equity  (t)	12	Deferred tax assets that rely on future profitability excluding those arising		
Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Capital shortfall of regulated subsidiaries Capital shortfall of regulated subsidiaries Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities Capital shortfall of regulated subsidiaries Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital of which: investment in TFCs of other banks exceeding the prescribed limit any other deduction specified by the SBP Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions Total regulatory adjustments applied to CET1 Common equity tier 1  Additional Tier 1 (AT1) Capital Qualifying additional Tier-1 instruments plus any related share premium of which: classified as equity  (t)		from temporary differences (net of related tax liability)	(h) - (r) * x%	-
15 Cash flow hedge reserve 16 Investment in own shares / CET1 instruments 17 Securitization gain on sale 18 Capital shortfall of regulated subsidiaries 19 Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities 20 Investments in the capital instruments of banking, financial and insurance 21 - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 22 10 10 10 10 10 10 10 10 10 10 10 10 10	13	·	(l) - (q) * x%	-
Investment in own shares / CET1 instruments  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Common equity tier 1  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		·	(d)	-
Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities Investments in the capital instruments of banking, financial and insurance - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, et of related tax liability)  Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions Total regulatory adjustments applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		•		-
Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and  - Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (t)				-
Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities  Investments in the capital instruments of banking, financial and insurance  - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking,  - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Manunt exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  Total regulatory adjustment applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (t)		· · · · · · · · · · · · · · · · · · ·		-
Investments in the capital instruments of banking, financial and insurance - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  4 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)			( 1 )	-
- entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		· · · · · · · · · · · · · · · · · · ·	(ab)	-
10% of the issued share capital (amount above 10% threshold)  21 Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  22 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1  Common equity tier 1  46,048,  Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)	20	•		
Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		· · · · · · · · · · · · · · · · · · ·	(a) - (ac) - (ae)	
- financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  22 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  24 National specific regulatory adjustments applied to CET1 capital of which:  - investment in TFCs of other banks exceeding the prescribed limit  - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and  - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1  Common equity tier 1  5 Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which:  - classified as equity  (t)	21	, ,		_
10% threshold)  22 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1 Common equity tier 1  4 Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)	21	· · · · · · · · · · · · · · · · · · ·		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		· · · · · · · · · · · · · · · · · · ·	(b) - (ad) - (af)	-
10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1  Common equity tier 1  Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)	22	,		
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- significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1	23	• • • • • • • • • • • • • • • • • • • •	(/	-
National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 6, Common equity tier 1 6, Qualifying additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)		· · · · · · · · · · · · · · · · · · ·		-
- investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP  25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  26 Total regulatory adjustments applied to CET1 6,  Common equity tier 1 6,  Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)		- deferred tax assets arising from temporary differences		-
- any other deduction specified by the SBP  Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 6, Common equity tier 1 6,  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)	24	National specific regulatory adjustments applied to CET1 capital of which:		-
Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 6, Common equity tier 1 6,  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)		- investment in TFCs of other banks exceeding the prescribed limit		-
- Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 6, Common equity tier 1 6,048,  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)		- any other deduction specified by the SBP		-
Total regulatory adjustments applied to CET1 6, Common equity tier 1 6, Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)	25	Regulatory adjustment applied to CET1 due to insufficient AT1 and		
Common equity tier 1  Additional Tier 1 (AT 1) Capital  Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity  (t)				-
Additional Tier 1 (AT 1) Capital  27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)	26	* * * * * * * * * * * * * * * * * * * *		6,882
27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)		Common equity tier 1		6,048,125
27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t)		Additional Tier 1 (AT 1) Capital		
of which: - classified as equity (t)	27	, , ,		-
• •				
		- classified as equity	(t)	-
- classified as liabilities (m)		- classified as liabilities		-
28 Additional Tier-1 capital instruments issued by consolidated subsidiaries	28	Additional Tier-1 capital instruments issued by consolidated subsidiaries		
and held by third parties (y)			(y)	-
- of which: instrument issued by subsidiaries subject to phase out				-
29 AT1 before regulatory adjustments	29	A11 perore regulatory adjustments		-

	Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
	Additional Tier 1 Capital: regulatory adjustments		Rupees '000
30	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)		_
31	Investment in own AT1 capital instruments		-
32	Reciprocal cross holdings in additional Tier 1 capital instruments		-
33	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ac)	_
34	Significant investments in the capital instruments issued by banking,	(40)	
	financial and insurance entities that are outside the scope of regulatory consolidation	(ad)	-
35	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction		
36	from tier-1 capital  Regulatory adjustments applied to additional Tier 1 due to insufficient		-
00	Tier 2 to cover deductions		-
37	Total of regulatory adjustment applied to AT1 capital		-
38	Additional Tier 1 capital		-
39	Additional Tier 1 capital recognised for capital adequacy		-
	Tier 1 Capital (CET1 + admissible AT1)		6,048,125
	Tier 2 Capital		
40	Qualifying Tier 2 capital instruments under Basel III		-
41	Capital instruments subject to phase out arrangement from Tier 2	(n)	-
42	Tier 2 capital instruments issued to third party by consolidated subsidiaries  of which: instruments issued by subsidiaries subject to phase out	(z)	_
43	General Provisions or general reserves for loan losses-up to maximum		
	of 1.25% of Credit Risk Weighted Assets	(g)	-
44	Revaluation reserves eligible for Tier 2 of which:		83,356
	<ul> <li>portion pertaining to fixed assets</li> <li>portion pertaining to AFS securities</li> </ul>		- 83,356
45	Foreign exchange translation reserves	(v)	-
46	Undisclosed / other reserves (if any)	( )	-
47	T2 before regulatory adjustments		83,356
	Tier 2 Capital: regulatory adjustments		
48	Portion of deduction applied 50:50 to core capital and supplementary		
	capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital		_
49	Reciprocal cross holdings in Tier 2 instruments	(d)	-
50	Investment in own Tier 2 capital instruments	, ,	-
51	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ae)	
52	Significant investments in the capital instruments issued by banking,	(ae)	-
	financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-
53	Amount of regulatory adjustment applied to T2 capital		-
54	Tier 2 capital (T2)		83,356
55 56	Tier 2 capital recognised for capital adequacy  Excess additional Tier 1 capital recognised in Tier 2 capital		83,356
57	Total Tier 2 capital admissible for capital adequacy		83,356
	TOTAL CAPITAL (T1 + admissible T2)		6,131,481

Component of

## Main features of regulatory capital instruments

S.No	Main Features	Common Shares
1	Issuer	Pakistan Mortgage Refinance Company
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	N/A
3	Governing law(s) of the instrument Regulatory treatment	Laws applicable in Pakistan
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / group & solo	Solo
7	Instrument type	Common Shares
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	3,658,506
9	Par value of instrument	Rs 10
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend / coupon	N/A
18	Coupon rate and any related index / benchmark	N/A
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	N/A
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Risk	Weighte	ed Assets
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Risk Weighted Assets	Capital Req	uiremente	Risk Weight	ad Assats
	2020	2019	2020	2019
Credit risk		Rupees '000		
On-Balance sheet				
Portfolios subject to standardized approach (Comprehensive)				
- Sovereign	-	-	- 1	-
- Public Sector entities	-	-	-	-
- Banks	250,780	156,875	2,006,239	1,255,000
- Corporate	9,141	-	73,132	-
- Retail	4,719	134	37,753	1,074
- Residential Mortgages	-	-	-	-
- Past Due loans			-	-
- Operating Fixed Assets	19,719	9,793	157,749	78,340
- Other assets	2,053 286,412	1,307 168,109	16,420 2,291,292	10,455
Off-Balance sheet	200,412	100,109	2,291,292	1,344,869
Non-market related				
- Loan Repayment Guarantees	_			_ 1
- Purchase and Resale Agreements	_	_	_ []	-
- Performance Bonds etc	-	-	_	-
- Revolving underwriting Commitments	-	-	-	-
- Stand By Letters of Credit	-	-	-	-
Market related				
- Derivative Instruments	-	-	-	-
- Foreign Exchange Contracts	-	-	-	-
	-	-	-	-
Equity Exposure Risk in the Banking Book				
Under simple risk weight method - Listed Shares				1
<ul><li>Listed Shares</li><li>Unlisted Shares</li></ul>	-	-	-	-
- Utilisted Strates		<u> </u>		
Total Credit Risk-Weighted Exposures	286,412	168,109	2,291,292	1,344,869
Market Risk - capital requirement for portfolios				
subject to standardised approach - Interest rate risk				
<ul><li>Interest rate risk</li><li>Equity position risk</li></ul>		_	-	_
Foreign exchange risk			_	
Total market risk				
. Stat				
Operational Risk - Capital requirement				
for operational risks				
Total operational risk	158,235	73,616	1,977,938	920,195
	444,647	241,724	4,269,231	2,265,064
Capital Adequacy Ratio	2020		2019	
The second second second second		I		
Total Eligible Regulatory Capital held		6,131,481		4,687,052
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	141.67%	6.00%	203.39%
Tier-1 capital to total RWA	7.50%	141.67%	7.50%	203.39%
Total capital to total RWA	12.50%	143.62%	12.50%	206.93%
·				

## Leverage Ratio

The leverage ratio of the Bank for the year ended December 31, 2019 stood at 22.73% (2019: 23.8%).

Particulars	2020	2019	
Particulars	Rupee	Rupees '000	
On balance sheet exposures	00.004.050	40.050.050	
On-balance sheet items (excluding derivatives but including collateral)  Derivatives	26,604,850	19,358,850	
A) Total On balance sheet exposures	26,604,850	19,358,850	
Off balance sheet exposures			
Off-balance sheet items (excluding derivatives)	-	-	
Commitment in respect of derivatives (derivatives having negative fair value are also included)	-	-	
B) Total Off balance sheet exposures	-		
Capital and total exposures			
Tier 1 capital	6,048,125	4,606,808	
Total Exposure (A+B)	26,604,850	19,358,850	
Leverage ratio	22.73%	23.80%	