

## LCR Disclosure as of Dec 31, 2019

<i>(Amount in PKR in thousands)</i>		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)	6,930,825	6,930,825
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers 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	7,246	7,246
8	<b>TOTAL CASH OUTFLOWS</b>	<b>7,246</b>	<b>7,246</b>
<b>CASH INFLOWS</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	88,722	88,669
11	Other Cash inflows	2,410,274	2,404,939
12	<b>TOTAL CASH INFLOWS</b>	<b>2,498,996</b>	<b>2,493,608</b>
<b>TOTAL ADJUSTED VALUE</b>			
21	<b>TOTAL HQLA</b>		6,930,825
22	<b>TOTAL NET CASH OUTFLOWS</b>		1,812
23	<b>LIQUIDITY COVERAGE RATIO</b>		382601%

## LCR Disclosure as of Dec 31, 2019 (Average)

<i>(Amount in PKR in thousands)</i>		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)	4,615,522	4,615,522
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers 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	55,249	55,249
8	<b>TOTAL CASH OUTFLOWS</b>	<b>55,249</b>	<b>55,249</b>
<b>CASH INFLOWS</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	582,039	582,014
11	Other Cash inflows	3,303,876	3,270,797
12	<b>TOTAL CASH INFLOWS</b>	<b>3,885,915</b>	<b>3,852,810</b>
<b>TOTAL ADJUSTED VALUE</b>			
21	<b>TOTAL HQLA</b>		4,615,522
22	<b>TOTAL NET CASH OUTFLOWS</b>		13,812
23	<b>LIQUIDITY COVERAGE RATIO</b>		33416%

## NSFR Disclosure as of Dec 31, 2019

LR IX

		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
<i>(Amount in PKR in thousands)</i>						
<b>ASF Item</b>						
1	Capital:					
2	Regulatory capital	4,606,808				4,606,808
3	Other capital instruments	-				-
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	-				-
6	Less stable deposits	-				-
7	Wholesale funding:					
8	Operational deposits	-				-
9	Other wholesale funding			-		-
10	Other liabilities:					
11	NSFR derivative liabilities				-	-
12	All other liabilities and equity not included in other categories	2,183,265	-	-	12,697,008	12,697,008
13	<b>Total ASF</b>					17,303,816
<b>RSF item</b>						
14	Total NSFR high-quality liquid assets (HQLA)				8,872,600	97,089
15	Deposits held at other financial institutions for operational purposes	5,335				2,668
16	Performing loans and securities:					
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		4,329,608	370,879		834,881
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				-	-
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				-	-
22	Other assets:					
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets				-	-
26	NSFR derivative liabilities before deduction of variation margin posted				-	-
27	All other assets not included in the above categories		3,422,353	2,575,770	-	4,710,238
28	Off-balance sheet items		-			-
29	<b>Total RSF</b>					5,644,875
30	<b>Net Stable Funding Ratio (%)</b>					307%

## Capital adequacy ratio

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	2019
	Amount
	--- Rupees '000 ---
<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>	
- Fully paid-up capital / capital deposited with the SBP	3,658,506
- Balance in share premium account	-
- Reserve for issue of bonus shares	-
- Discount on issue of shares	-
- General / statutory reserves	191,375
- Gain / (losses) on derivatives held as cash flow hedge	-
- Unappropriated profit	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)	-
<b>CET 1 before regulatory adjustments</b>	<b>4,616,028</b>
Total regulatory adjustments applied to CET1 (Note 42.1.1)	9,220
<b>Common Equity Tier 1 (a)</b>	<b>4,606,808</b>
<b>Additional Tier 1 (AT 1) Capital</b>	
- 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	-
<b>AT1 before regulatory adjustments</b>	-
Total regulatory adjustment applied to AT1 capital (Note 42.1.2)	-
<b>Additional Tier 1 capital after regulatory adjustments</b>	-
<b>Additional Tier 1 capital recognised for capital adequacy (b)</b>	-
<b>Tier 1 Capital (CET1 + admissible AT1) (c=a+b)</b>	<b>4,606,808</b>
<b>Tier 2 Capital</b>	
- Qualifying Tier 2 capital instruments under Basel III	-
- 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	80,244
- Foreign exchange translation reserves	-
- Undisclosed / other reserves (if any)	-
<b>T2 before regulatory adjustments</b>	<b>80,244</b>
Total regulatory adjustment applied to T2 capital (Note 42.1.3)	-
<b>Tier 2 capital (T2) after regulatory adjustments</b>	<b>80,244</b>
Portion of Tier 1 capital recognised in Tier 2 capital	-
<b>Total Tier 2 capital admissible for capital adequacy (d)</b>	<b>80,244</b>
<b>TOTAL CAPITAL (T1 + admissible T2) (e=c+d)</b>	<b>4,687,052</b>
<b>Total risk weighted assets (for details refer note 42.4)</b>	<b>2,265,064</b>
Particulars	2019
	Percentage
<b>Capital ratios and buffers (in percentage of risk weighted assets)</b>	
- CET1 to total RWA (a / i)	203.39%
- Tier-1 capital to total RWA (c / i)	203.39%
- Total capital to RWA (e / i)	206.93%
- Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which:	8.50%
- capital conservation buffer requirement	2.50%
- counter cyclical buffer requirement	-
- Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement	-
- CET1 available to meet buffers (as a percentage of risk weighted assets)	194.89%
<b>National minimum capital requirements prescribed by SBP</b>	
- CET1 minimum ratio	6.00%
- Tier 1 minimum ratio	7.50%
- Total capital minimum ratio	12.50%

Particulars	2019	
	Amount	Pre - Basel III treatment*

----- Rupees '000 -----

### Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)	-	-
All other intangibles (net of any associated deferred tax liability)	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	-	-
<b>Total regulatory adjustments applied to CET1</b>	<b>9,220</b>	<b>-</b>

### 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	-	-
<b>Total regulatory adjustment applied to AT1 capital</b>	<b>-</b>	<b>-</b>

### 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 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	-	-
<b>Total regulatory adjustment applied to T2 capital</b>	<b>-</b>	<b>-</b>

\* This column highlights items that are still subject to Basel II treatment during the transitional period.

## Additional Information

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	-

## Capital Structure Reconciliation

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

Particulars	2019	
	Balance sheet	Under regulatory scope of reporting
	-----Rupees '000-----	
<b>Assets</b>		
Cash and balances with treasury banks	50,780	50,780
Balances with other banks	2,382,641	2,382,641
Lendings to financial institutions	-	-
Investments	8,821,820	8,821,820
Advances	7,729,232	7,729,232
Operating fixed assets	87,560	87,560
Deferred tax assets - net	-	-
Other assets	504,512	504,512
<b>Total assets</b>	<b>19,576,545</b>	<b>19,576,545</b>
<b>Liabilities and equity</b>		
Bills payable	-	-
Borrowings	7,565,788	7,565,788
Deposits and other accounts	-	-
Sub-ordinated loans	7,050,716	7,050,716
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities - net	-	-
Other liabilities	263,769	263,769
<b>Total liabilities</b>	<b>14,880,273</b>	<b>14,880,273</b>
<b>Represented by:</b>		
Share capital	3,658,506	3,658,506
Reserves	191,375	191,375
Unappropriated profit	766,147	766,147
Surplus on revaluation of assets - net of tax	80,244	80,244
	<b>4,696,272</b>	<b>4,696,272</b>
<b>Total liabilities and equity</b>	<b>19,576,546</b>	<b>19,576,546</b>

## Reconciliation of balance sheet to eligible regulatory capital

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		-----Rupees '000-----	
<b>Assets</b>			
Cash and balances with treasury banks		50,780	50,780
Balances with other banks		2,382,641	2,382,641
Lendings to financial institutions		-	-
Investments of which:		8,821,820	8,821,820
- non-significant capital investments in capital of other financial institutions exceeding 10% threshold	a	-	-
- significant capital investments in financial sector entities exceeding regulatory threshold	b	-	-
- mutual funds exceeding regulatory threshold	c	-	-
- reciprocal crossholding of capital instrument	d	-	-
- others	e	-	-
Advances		7,729,232	7,729,232
- 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:		87,560	87,560
- Intangibles	k	9,220	9,220
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:		504,512	504,512
- goodwill	j	-	-
- defined-benefit pension fund net assets	l	-	-
<b>Total assets</b>		<b>19,576,545</b>	<b>19,576,545</b>
<b>Liabilities and Equity</b>			
Bills payable		-	-
Borrowings		7,565,788	7,565,788
Deposits and other accounts		-	-
Sub-ordinated loans of which:		7,050,716	7,050,716
- 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	o	-	-
- DTLs related to intangible assets	p	-	-
- DTLs related to defined pension fund net assets	q	-	-
- other deferred tax liabilities	r	-	-
Other liabilities		263,769	263,769
<b>Total liabilities</b>		<b>14,880,273</b>	<b>14,880,273</b>
<b>Share capital</b>			
- of which: amount eligible for CET1	s	3,658,506	3,658,506
- of which: amount eligible for AT1	t	-	-
Reserves of which:		191,375	191,375
- portion eligible for inclusion in CET1 - Statutory reserves	u	191,375	191,375
- portion eligible for inclusion in CET1 - General and other reserves		-	-
- portion eligible for inclusion in Tier 2	v	-	-
Unappropriated profit	w	766,147	766,266
Minority Interest of which:		-	-
- portion eligible for inclusion in CET1	x	-	-
- portion eligible for inclusion in AT1	y	-	-
- portion eligible for inclusion in Tier 2	z	-	-
Surplus on revaluation of assets of which:		80,244	80,244
- Revaluation reserves on fixed assets		-	-
- Revaluation reserves on Non-banking assets acquired in satisfaction of claims		-	-
- Unrealized gains / (losses) on AFS securities	aa	80,244	80,244
- In case of deficit on revaluation (deduction from CET1)	ab	-	-
<b>Total liabilities and equity</b>		<b>19,576,546</b>	<b>444,464,662</b>

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

Particulars		Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
			Rupees '000
<b>Common equity Tier 1 capital (CET1): instruments and reserves</b>			
1	Fully paid-up capital		3,658,506
2	Balance in share premium account	(s)	-
3	Reserve for issue of bonus shares		-
4	General / statutory reserves	(u)	191,375
5	Gain / (losses) on derivatives held as cash flow hedge	(w)	-
6	Unappropriated profit	(x)	766,147
7	Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	(x)	-
8	<b>CET 1 before Regulatory Adjustments</b>		<b>4,616,028</b>
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
9	Goodwill (net of related deferred tax liability)	(j) - (s)	-
10	All other intangibles (net of any associated deferred tax liability)	(k) - (p)	9,220
11	Shortfall of provisions against classified assets	(f)	-
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(h) - (r) * x%	-
13	Defined-benefit pension fund net assets	(l) - (q) * x%	-
14	Reciprocal cross holdings in CET1 capital instruments	(d)	-
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	(ab)	-
20	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)	(a) - (ac) - (ae)	-
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)	(b) - (ad) - (af)	-
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(i) * x%	-
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		9,220
	<b>Common equity tier 1</b>		<b>4,606,808</b>
<b>Additional Tier 1 (AT 1) Capital</b>			
27	Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities	(t) (m)	- -
28	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out	(y)	- -
29	<b>AT1 before regulatory adjustments</b>		-



Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
		Rupees '000
<b>Additional Tier 1 Capital: regulatory adjustments</b>		
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, 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 from tier-1 capital	-
36	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-
37	Total of regulatory adjustment applied to AT1 capital	-
38	Additional Tier 1 capital	-
39	<b>Additional Tier 1 capital recognised for capital adequacy</b>	-
	<b>Tier 1 Capital (CET1 + admissible AT1)</b>	<b>4,606,808</b>
<b>Tier 2 Capital</b>		
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: - portion pertaining to fixed assets - portion pertaining to AFS securities	80,244 - 80,244
45	Foreign exchange translation reserves	-
	(v)	
46	Undisclosed / other reserves (if any)	-
47	<b>T2 before regulatory adjustments</b>	<b>80,244</b>
<b>Tier 2 Capital: regulatory adjustments</b>		
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, 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)	80,244
55	Tier 2 capital recognised for capital adequacy	80,244
56	Excess additional Tier 1 capital recognised in Tier 2 capital	-
57	Total Tier 2 capital admissible for capital adequacy	80,244
	<b>TOTAL CAPITAL (T1 + admissible T2)</b>	<b>4,687,052</b>

## 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	Laws of Pakistan (SBP & SECP)
	<b>Regulatory treatment</b>	
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	Group & Standalone
7	Instrument type	Ordinary 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
	<b>Coupons / dividends</b>	
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 Weighted Assets

	Capital Requirements 2019	Risk Weighted Assets 2019
	----- Rupees '000 -----	
<b>Credit risk</b>		
<b>On-Balance sheet</b>		
<i>Portfolios subject to standardized approach (Comprehensive)</i>		
- Sovereign	-	-
- Public Sector entities	-	-
- Banks	156,875	1,255,000
- Corporate	-	-
- Retail	134	1,074
- Residential Mortgages	-	-
- Past Due loans	-	-
- Operating Fixed Assets	9,793	78,340
- Other assets	1,307	10,455
	168,109	1,344,869
<b>Off-Balance sheet</b>		
<b>Non-market related</b>		
- Loan Repayment Guarantees	-	-
- Purchase and Resale Agreements	-	-
- Performance Bonds etc	-	-
- Revolving underwriting Commitments	-	-
- Stand By Letters of Credit	-	-
<b>Market related</b>		
- Derivative Instruments	-	-
- Foreign Exchange Contracts	-	-
	-	-
<b>Equity Exposure Risk in the Banking Book</b>		
<i>Under simple risk weight method</i>		
- Listed Shares	-	-
- Unlisted Shares	-	-
	-	-
<b>Total Credit Risk-Weighted Exposures</b>	168,109	1,344,869
<b>Market Risk - capital requirement for portfolios subject to standardised approach</b>		
- Interest rate risk	-	-
- Equity position risk	-	-
- Foreign exchange risk	-	-
Total market risk	-	-
<b>Operational Risk - Capital requirement for operational risks</b>		
Total operational risk	73,616	920,195
	241,724	2,265,064
<b>Capital Adequacy Ratio</b>	<b>2019</b>	
Total Eligible Regulatory Capital held		4,687,052
	<b>Required</b>	<b>Actual</b>
CET1 to total RWA	6.00%	203.39%
Tier-1 capital to total RWA	7.50%	203.39%
Total capital to total RWA	12.50%	206.93%

**Leverage Ratio**

The leverage ratio of the Bank for the year ended December 31, 2019 stood at 23.80% (2018: 99.28%).

Particulars	2019
	---Rupees '000---
<b>On balance sheet exposures</b>	
On-balance sheet items (excluding derivatives but including collateral)	19,358,850
Derivatives	-
A) Total On balance sheet exposures	<u>19,358,850</u>
<b>Off balance sheet exposures</b>	
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	<u>-</u>
<b>Capital and total exposures</b>	
Tier 1 capital	<u>4,606,808</u>
<b>Total Exposure (A+B)</b>	<u>19,358,850</u>
<b>Leverage ratio</b>	<u>23.80%</u>