Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated

As at December 31, 2018

#### 1. CAPITAL ADEQUACY

1.1 The State Bank of Pakistan (SBP) has introduced new guidelines with respect to disclosure of capital adequacy related information in the financial statements of banks vide its communication dated November 5, 2014. These guidelines are based on the requirements of Basel III which were introduced earlier by the SBP in August 2013 for implementation by banks in Pakistan. The SBP had specified a transitional period for implementing new standards which came to its end on 31st December 2018. The disclosures below have been prepared on the basis of these new guidelines. The comparative information is as per requirements which were applicable last year.

The Bank's capital adequacy is reported using the rules and ratios provided by the State Bank of Pakistan. The capital adequacy ratio is a measure of the amount of a Bank's capital expressed as a percentage of its risk weighted assets (RWAs). Banking operations are categorized as either Trading Book or Banking Book and RWAs are determined according to specific treatments as per the requirements of SBP that measure the varying levels of risk attached to on balance sheet and off-balance sheet exposures. Under the current capital adequacy regulations, credit risk and market risk exposures are measured using the Standardized Approach and operational risk is measured using the Basic Indicator Approach. Credit risk mitigants are also applied against the Bank's exposures based on eligible collateral.

#### 1.2 Capital Management

The main objective of the capital management is to improve the financial position and strengthen the statement of financial position of the Bank to support the growth in business, provide protection to depositors and enhance shareholders' value.

The Bank's Board and the management is committed to maintaining a sound balance between depositors' liability and shareholders' funds so that optimal capital / debt ratio is maintained. The optimal capital / debt ratio will provide reasonable assurance to depositor's about safety and security of their funds and at the same time provide impetus to the management to invest their depositors' funds into profitable ventures without compromising the risk profile of the Bank. The capital requirement of the Bank has been determined based on the projected growth plan to be achieved in the next 3 years in all areas of business operations. Further, it also takes into account a road map for capital enhancement as directed by the State Bank of Pakistan vide its various circulars issued from time to time.

In implementing current capital requirements the State Bank of Pakistan requires banks to maintain minimum Capital Adequacy Ratio (CAR) of 11.90% as of December 31, 2018 whereas CAR stood at 14.55% at the year ended December 31, 2018.

#### 1.3 Capital Adequacy Ratio (CAR) disclosure template:

	2018	2017**
Particulars	Rupees in	'000
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully paid-up capital / capital deposited with the SBP	11,691,924	10,629,022
Balance in share premium account	2,406,571	2,406,571
Reserve for issue of bonus shares	-	-
Discount on issue of shares	-	-
General / Statutory Reserves	12,754,678	10,962,238
Gain / (Losses) on derivatives held as Cash Flow Hedge	-	-
Unappropriated profits	13,525,765	10,340,589
Minority Interests arising from CET1 capital instruments issued to third party by consolidated	-	-
bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	-
CET 1 before Regulatory Adjustments	40,378,938	34,338,420
Total regulatory adjustments applied to CET1	(787,201)	(714,720)
Common Equity Tier 1	39,591,737	33,623,700
Additional Tier 1 (AT 1) Capital		
Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
of which:		
- classified as equity	-	-
- classified as liabilities	7,000,000	-
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	7,000,000	-
Total of Regulatory Adjustment applied to AT1 capital		(6,305)
Additional Tier 1 capital after regulatory adjustments	7,000,000	-
Tier 1 Capital (CET1 + admissible AT1)	46,591,737	33,623,700
Tier 2 Capital		
Qualifying Tier 2 capital instruments under Basel III plus any related share premium	7,000,000	7,000,000
Capital instruments subject to phase out arrangement issued	-	-
Tier 2 capital instruments issued to third parties 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	2,927,711	2,377,711
Revaluation Reserves (net of taxes)	-	657,686
of which:		
- Revaluation reserves on fixed assets	-	-
- Unrealized gains/losses on AFS	-	657,686
Foreign Exchange Translation Reserves	-	-
Undisclosed/Other Reserves (if any)	-	-
T2 before regulatory adjustments	9,927,711	10,035,397
Total regulatory adjustment applied to T2 capital	(11,538)	(56,305)
Tier 2 capital (T2) after regulatory adjustments	9,916,173	9,979,092
Tier 2 capital recognized for capital adequacy	9,916,173	9,979,092
Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
Total Tier 2 capital admissible for capital adequacy	9,916,173	9,979,092
TOTAL CAPITAL (T1 + admissible T2)	56,507,910	43,602,792
Total Risk Weighted Assets (RWA)	388,400,658	338,290,684
	388,400,658	338,

1.3.1

Tier-1 capital to total RWA	D 0 1		1	2018	2017**
Capital Ratios and buffers (in percentage of risk weighted assets)	Particulars				
10.19%				Kupees i	11 000
12.00%   12.00%   12.00%   12.00%   12.00%   14.55%   1					
Total capital to total RWA   14.55%   18	CET1 to total RWA			10.19%	9.94%
Same specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which:   - capital conservation buffer requirement   1.90%	Γier-1 capital to total RWA			12.00%	9.94%
Conservation buffer plus any other buffer requirement) of which:	Total capital to total RWA			14.55%	12.89%
- capital conservation buffer requirement - D-SIB or G-SIB buffer requirement - D-SIB or G-SIB buffer requirement - D-SIB or G-SIB buffer requirements - D-SIB or G-SIB buffer requirements - CET1 available to meet buffers (as a percentage of risk weighted assets)  **Autional minimum capital requirements prescribed by SBP  **CET1 minimum ratio - G-00% - T-50% - T-50	Bank specific buffer requirement (minimum CET1 requirement plus capital				
- capital conservation buffer requirement   1.90%   1.00%   1.	conservation buffer plus any other buffer requirement) of which:			7.90%	7.275%
- countercyclical buffer requirement				1.90%	1.275%
- D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets)  Autional minimum capital requirements prescribed by SBP  CET1 minimum ratio  6.00%  10.0	•			_	_
A 19%   Autonal minimum capital requirements prescribed by SBP   Common Equity Tier 1 capital: Regulatory adjustments   Common Equity Press   Common Equity Tier 1 capital: Regulatory adjustments   Common Equity Agriculturi	· ·			_	_
CET   minimum ratio				4.19%	3.94%
Common Equity Tier 1 capital: Regulatory adjustments   Common Equity Tier 1 capital: Regulatory common Equity   Common Equity Tier 1 capital: Regulatory common Equity   Common Equity Tier 1 capital: Regulatory common Equity   Common Equity Tier 1 capital: Regulatory consolidation   Common Equity Tier 1 capital: Regulatory consolidation   Common Equity Common	N. diam landrian and the landrian and th				
Total capital minimum ratio   10.00%   1   10.00%   1   10.00%   1   10.00%   1   10.00%   1   10.00%   1   10.00%   1   1   10.00%   1   1   1   1   1   1   1   1   1				6.00%	6.00%
Total capital minimum ratio					7.50%
1.90%   1.90					10.00%
For a Capital plus CCB  Particulars  Particulars  Amount Pre-Basel IT reatment*  Rupees in '000  Rupees in '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)  All other intangibles (net of any associated deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Bofferide-benefit pension fund net assets  Ceferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Cash flow hedge reserve  Investment in own shares / CET1 capital instruments  Capital shortfall of regulated subsidiaries  Ceferred tax assets arising from temporary differences (net of related tax liability)  Capital shortfall of regulated subsidiaries  Ceferred tax assets arising from temporary differences (amount above 10% threshold)  Ceferred Tax Assets arising from temporary differences (amount above 10% threshold)  Ceferred Tax Assets arising from temporary differences (amount above 10% threshold)  Ceferred Tax Assets arising from temporary differences (amount above 10% threshold) of cell ax assets arising from temporary differences (amount associated tax assets arising from temporary differences (a					
Particulars    Amount   Pre-Basel III   Pre-Basel II					1.275% 11.275%
Particulars  Amount   Pre-Basel   III   Amount   Pre-Basel   III   treatment*   Rupees in '000	Total Capital pius CCB			11.50%	11.27370
Particulars  Amount   III   Amount   Prettree   tree   tre		20	18	2017	**
Common Equity Tier I 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)  Bortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excluding those  arising from temporary differences (net of related tax liability)  Cash flow hedge reserve  Cash flow hedge reserve  Capital shortfall of regulated subsidiaries  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Capital shortfall of regulatory consolidation, where the bank does not own more than  10% of the issued share capital (amount above 10% threshold)  Capital shortfall of regulatory consolidation, where the bank does not own more than  10% of the issued share capital (amount above 10% threshold)  Capital shortfall of regulatory consolidation, where the bank does not own more than  10% of the issued share capital (amount above 10% threshold)  Capital shortfall of regulatory consolidation  (amount above 10% threshold)  Capital shortfall of regulated tax liability)  Amount exceeding 15% threshold of which:			Pre-Basel		D D 11
Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excluding those	Particulars	Amount	III	Amount	Pre-Basel
Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  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)  Peferined-benefit pension fund net assets  Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Cash flow hedge reserve  Capital shortfall of regulated subsidiaries  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of property / 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  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital limits in TFCs of other banks exceeding the prescribed limit  - Any other deduction specified by SBP			treatment*		treatment
Coodwill (net of related deferred tax liability)   Coodwill (net of related deferred tax liability)   Coodwill (net of any associated deferred tax liability)   Coodwill (net of any associated deferred tax liability)   Coodwill of provisions against classified assets   Coodwill of provisions			Rupees	in '000	
Soodwill (net of related deferred tax liability)   Comparison of the company of the company of the company of the company of the sued share capital (amount above 10% threshold)   Company of the shold)   Company of the shold)   Company of the company of the shold)   Company of the company					
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Reciprocal cross holdings in CET1 capital instruments  Cash flow hedge reserve  Cash Gaosa  Cash Ga				_	
Cash flow hedge reserve  nvestment in own shares / CET1 instruments  Securitization gain on sale  Capital shortfall of regulated subsidiaries	•		_	195 925	
Any other deduction specified by SBP  22,228			_	170,720	
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nvestments 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)		69.025	-	-	
outside the scope of regulatory consolidation, where the bank does not own more than  10% of the issued share capital (amount above 10% threshold)  5ignificant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  5eferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  5. Any other deduction specified by SBP  5. Any other deduction specified by SBP		08,033	- II	-	
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  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  - any other deduction specified by SBP					
isignificant 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  - deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  - nvestment in TFCs of other banks exceeding the prescribed limit  - Any other deduction specified by SBP					
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  Autional specific regulatory adjustments applied to CET1 capital  - convestment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit  - convertment in TFCs of other banks exceeding the prescribed limit exceeds the prescribed l		-	-	-	
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Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Limount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  - lational specific regulatory adjustments applied to CET1 capital  - nvestment in TFCs of other banks exceeding the prescribed limit  - chay other deduction specified by SBP  - chay other deduction specified by SBP	insurance entities that are outside the scope of regulatory consolidation				
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  - Sational specific regulatory adjustments applied to CET1 capital  - nvestment in TFCs of other banks exceeding the prescribed limit  - Any other deduction specified by SBP	(amount above 10% threshold)	-	-	-	-
Amount exceeding 15% threshold of which:  - significant investments in the common stocks of financial entities  - deferred tax assets arising from temporary differences  - Vational specific regulatory adjustments applied to CET1 capital  - nvestment in TFCs of other banks exceeding the prescribed limit  - Any other deduction specified by SBP  - CAN of the specific regulatory adjustments applied to CET1 capital  - CAN of the specific regulatory adjustments applied to CET1 capital  - CAN of the specified by SBP	Deferred Tax Assets arising from temporary differences (amount				
- significant investments in the common stocks of financial entities	above 10% threshold, net of related tax liability)	-	-	-	
- significant investments in the common stocks of financial entities	amount exceeding 15% threshold of which:		1		
Varional specific regulatory adjustments applied to CET1 capital		-	-	-	
Varional specific regulatory adjustments applied to CET1 capital	- deferred tax assets arising from temporary differences	-	-	-	
nvestment in TFCs of other banks exceeding the prescribed limit	Vational specific regulatory adjustments applied to CET1 capital	-	-	-	
Any other deduction specified by SBP		-	_	-	
		_	_	_	
Regulatory adjustment applied to CET1 due to insufficient AT1 and					
Tier 2 to cover deductions - 31,525 6,305	0 1 1		31 525	6 305	31,5
Total regulatory adjustments applied to CET1 787,201 31,525 714,720	Tier 2 to cover deductions			0,505	J 1,0

Investment in mutual funds exceeding the prescribed limit (SBP specific

Reciprocal cross holdings in Additional Tier 1 capital instruments

1.3.2 Additional Tier 1 Capital: regulatory adjustments

Investment in own AT1 capital instruments

adjustment)

<sup>\*</sup> This column highlights items that are still subject to Pre Basel III treatment during the transitional period

 $<sup>\</sup>ensuremath{^{**}}$  As reported in last year annual financial statements.

	20	18	2017	**
Particulars	Amount	Pre-Basel III treatment*	Amount	Pre-Basel III treatment*
		Rupees	s in '000	
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	-	-	-	-
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	_	31,525	6,305	-
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital		31,525	6,305	
Total of Negulatory Aujustinent applied to ATT capital	-	31,323	0,303	-

31,525

31,525

11,538

11,538

6,305

50,000

56,305

31,525

31,525

### 1.3.3 Tier 2 Capital: regulatory adjustments

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 Reciprocal cross holdings in Tier 2 instruments

Recipiocal cross holdings in Tiel 2 histrument

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

### Amount of Regulatory Adjustment applied to T2 capital

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

 $<sup>\</sup>ensuremath{^{**}}$  As reported in last year annual financial statements.

1.3.4	Additional Information - Risk Weighted Assets subject to pre-Basel III treatment	2018 Rupees in	2017 **
	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	-	126,100
	Amounts below the thresholds for deduction (before risk weighting)		
	Non-significant investments in the capital of other financial entities	693,714	522,285
	Significant investments in the common stock of financial entities	63,050	50,440
	Deferred tax assets arising from temporary differences (net of related tax liability)	982,936	-
	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)	2,927,711	2,377,711
	Cap on inclusion of provisions in Tier 2 under standardized approach	4,039,086	3,520,851
	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	-	-

<sup>\*\*</sup> As reported in last year annual financial statements.

# Meezan Bank Limited

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2018

# 1.4 Capital Structure Reconciliation

Reconciliation of each financial statement line item to item under regulatory scope of reporting - Step  $1\,$ 

Particulars		Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at Dec	
		(Rupees	s in '000)
Assets  Cook and belonges with treesum; books		65 022 041	65 022 041
Cash and balances with treasury banks Balances with other banks		65,022,041 8,255,187	65,022,041 8,255,187
Due from financial institutions		184,814,600	184,814,600
Investments		123,742,867	123,742,867
Islamic financing and related assets Fixed assets		512,564,522	512,564,522
		13,129,126	13,129,126
Intangible assets		624,534	624,534
Deferred tax assets		982,936	982,936
Other assets		28,779,592	28,779,592
Total assets		937,915,405	937,915,405
Liabilities and Equity			
Bills payable		23,750,543	23,750,543
Due to financial institutions		36,407,811	36,407,811
Deposits and other accounts		785,476,944	785,476,944
Sub-ordinated sukuk		14,000,000	14,000,000
Deferred tax liabilities		-	-
Other liabilities		37,947,052	37,947,052
Total liabilities		897,582,350	897,582,350
Share capital		11,691,924	11,691,924
Reserves		15,161,249	15,161,249
Unappropriated profit		13,525,765	13,525,765
Minority Interest		-	-
Deficit on revaluation of investments - net of tax		(45,883)	(45,883)
Total liabilities and equity		937,915,405	937,915,405
Reconciliation of balance sheet to eligible regulatory capital	- Step 2		, ,
Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at Dec	31, 2018
Accepte		(Rupees	s in '000)
Assets Cook and belonges with transpury banks		65 022 041	65 022 041
Cash and balances with treasury banks		65,022,041	65,022,041
Balances with other banks		8,255,187	8,255,187
Due from financial institutions		184,814,600	184,814,600

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at Dec	
Investments		(Rupees	s in '000) 123,742,867
Investments of which:		123,742,867	123,742,607
- non-significant capital investments in capital of other financial			
institutions exceeding 10% threshold	a	_	_
- significant capital investments in financial sector entities	a		
exceeding regulatory threshold	b	_	_
- mutual Funds exceeding regulatory threshold	c	_	_
- reciprocal crossholding of capital instrument	d	_	_
- others	e	22,228	22,228
Islamic financing and related assets	Č	512,564,522	512,564,522
- shortfall in provisions / excess of total EL amount		012,001,022	612,661,622
over eligible provisions under IRB	f	_	_
- general provisions reflected in Tier 2 capital	g	2,927,711	2,927,711
Fixed assets	8	13,129,126	13,129,126
Intangible assets	k	624,534	624,534
Deferred tax assets		982,936	982,936
of which:  DTA: that roly on future profitability evaluding those griding from	h		
<ul> <li>DTAs that rely on future profitability excluding those arising from temporary differences</li> </ul>		-	-
- DTAs arising from temporary differences exceeding regulatory threshol	i	-	-
Other assets		28,779,592	28,779,592
of which:			
- goodwill	j	-	-
- defined-benefit pension fund net assets	1	-	<u>-</u>
Total assets		937,915,405	937,915,405
Liabilities and Equity			
Bills payable		23,750,543	23,750,543
Due from financial institutions		36,407,811	36,407,811
Deposits and other accounts		785,476,944	785,476,944
Sub-ordinated sukuk of which:		14,000,000	14,000,000
- eligible for inclusion in ATI	m	7,000,000	7,000,000
- eligible for inclusion in Tier 2	n	7,000,000	7,000,000
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		37,947,052	37,947,052
Total liabilities		897,582,350	897,582,350

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2018

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at De	ec 31, 2018
		_	es in '000)
Share capital		11,691,924	11,691,924
- of which: amount eligible for CET1	S	11,691,924	11,691,924
- of which: amount eligible for AT1	t	-	-
Reserves of which:		15,161,249	15,161,249
- portion eligible for inclusion in CET1 - Share premium		2,406,571	2,406,571
- portion eligible for inclusion in CET1 - Statutory reserve	u	9,570,365	9,570,365
- portion eligible for inclusion in CET1 - Gain on Bargain Purchase	u		
		3,117,547	3,117,547
- portion eligible for inclusion in CET1 - General reserve		66,766	66,766
- portion eligible for inclusion in Tier 2 General reserve	v	-	-
Unappropriated profit	W	13,525,765	13,525,765
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:		(45,883)	(45,883)
- Revaluation reserves on Property			
- Unrealized Gains/Losses on AFS	aa	-	-
- In case of Deficit on revaluation (deduction from CET1)	ab	(68,035)	(68,035)
Total liabilities and Equity		937,915,405	937,915,405
Basel III Disclosure (with added column) - Step 3			
Particulars		Source based on reference number from step 2	Component of regulatory capital reported by bank
			(Rupees in '000)
Common Equity Tier 1 capital (CET1): Instruments and reserves			44 504 004
Fully Paid-up Capital			11,691,924
Balance in share premium account		(s)	2,406,571
Reserve for issue of bonus shares			-
General / Statutory Reserves		(u)	12,754,678
Gain / (Losses) on derivatives held as Cash Flow Hedge			<u>-</u>
Unappropriated / unremitted profits		(w)	13,525,765
Minority Interests arising from CET1 capital instruments issued to third			
party by consolidated bank subsidiaries (amount allowed in CET1		(x)	
capital of the consolidation group)		()	-
CET 1 before Regulatory Adjustments			40,378,938
Common Equity Tier 1 capital: Regulatory adjustments			
Goodwill (net of related deferred tax liability)		(j) - (s)	-
All other intangibles (net of any associated deferred tax liability)		(k) - (p)	696,938
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)		(h) - (r) * x%	-

Defined-benefit pension fund net assets		Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
Reciprocal cross holdings in CET1 capital instruments (d) 2,2228 Cash flow hedge reserve 2,2228 Cash flow hedge reserve 2,2228 Recurtifization gain on sale 2,2228 Recurtifization gain on sale 2,2218 Recurrifization gain on sale 3,2218 Recurrifization gain on sale 3,2218 Recurrifization account of revaluation from bank's holdings of property / AFS (ab) 68,035 Rowssments in the capital instruments of banking, financial and insurance entires that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (a) - (ac) - (ae) 2, and insurance entires that are outside the scope of regulatory consolidation (amount above 10% threshold) (a) -				(Rupees in '000)
Cash flow hedge reserve			(l) - (q) * x%	-
In livestment in own shares / CET1 instruments			(d)	-
17   Securitization gain on sale				-
Capital shortfall of regulated subsidiaries   Capital shortfall of regulated subsidiaries   Peficit on account of revaluation from bank's holdings of property / AFS   Cab   Ros, 035				22,228
Deficit on account of revaluation from bank's holdings of property/AFS   (ab)   (68,035)   (ab)				-
Investments in the capital instruments of banking, financial and insurance entitites that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (anount above 10% threshold)   Canount above 10% threshold of which:   Canount exceeding 15% threshold exceeding the prescribed limit (SBP specific adjustment)   Canount exceeding 15% threshold exceeding the prescribed limit (SBP specific adjustment)   Canount exceeding 15% threshold exceeding the prescribed limit (SBP specific adjustment)   Canount exceeding 15% threshold exceeding the prescribed limit (SBP specif				-
entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (a) - (ac) - (ae) (an output to bank does not own more than 10% of the issued share capital (a) - (ac) - (ae) (a) - (ac) (ac) - (ae) (an output beautout above 10% threshold) (b) - (ad) - (af) (ac) - (ac) (ac		7 2 2 7	(ab)	68,035
Camount 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)		entities that are outside the scope of regulatory consolidation, where		
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)   Consolidation (amount above 10% threshold)		the bank does not own more than 10% of the issued share capital	(a) - (ac) - (ae)	
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) (i)	21			-
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  Investment in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions  Ter 21 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  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties  Additional 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  Investment 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	21			
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 - deferred tax assets arising from temporary differences - National specific regulatory adjustments applied to CET1 capital - Investment in TFCs of other banks exceeding the prescribed limit - Any other deduction specified by SBP (mention details) - Any other deduction specified by SBP (mention details) - Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions - 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: - Qualifying Additional Tier-1 instruments plus any related share premium of which: - Classified as equity - Classified as equity - Classified as liabilities - Classified as liabilities - Classified as liabilities - Of which: instrument issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out - AT1 before regulatory adjustments  Additional Tier-1 Capital: regulatory adjustments - Additional Tier 1 Capital: regulatory adjustments - Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) - Reciprocal cross holdings in Additional Tier 1 capital instruments - Investment in own AT1 capital instruments - Investment in the capital instruments - Reciprocal cross holdings in Additional Tier 1 capital instruments - Investment 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		consolidation (amount above 10% threshold)	(b) - (ad) - (af)	-
Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences  Astional specific regulatory adjustments applied to CET1 capital  Eventually adjustment in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions  Tier 2 to cover deductions  Total regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions  Regulatory adjustments applied to CET1  Regulatory adjustment	22			
- significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences - National specific regulatory adjustments applied to CET1 capital - Investment in TFCs of other banks exceeding the prescribed limit - Any other deduction specified by SBP (mention details) - Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions - Total 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: - Validitional Tier-1 instruments plus any related share premium of which: - Classified as equity - Classified as liabilities - 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 - Additional Tier 1 Capital: regulatory adjustments - Additional Tier 1 Capital: regulatory adjustments - Seciprocal cross holdings in Additional Tier 1 capital instruments - Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) - Reciprocal cross holdings in Additional Tier 1 capital instruments - Investment 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			(i)	-
- deferred tax assets arising from temporary differences  1 National specific regulatory adjustments applied to CET1 capital 1 Investment in TFCs of other banks exceeding the prescribed limit 2 Any other deduction specified by SBP (mention details) 2 Regulatory adjustment applied to CET1 due to insufficient AT1 and 3 Tier 2 to cover deductions 3 Total regulatory adjustments applied to CET1 3 Total regulatory adjustments applied to CET1 4 Common Equity Tier 1  2 Qualifying Additional Tier-1 instruments plus any related share premium of which:  3 - Classified as equity 4 Classified as liabilities 5 - Classified as liabilities 6 - Classified as liabilities 7 - Common Equity 7 - Common Equity 7 - Classified as liabilities 8 - Classified as liabilities 9 - Classified as liability liability liability liability liability liability liability	23			
National specific regulatory adjustments applied to CET1 capital  Investment in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Total regulatory adjustments plus any related share premium of which:  Total regulating Additional Tier-1 instruments issued by consolidated subsidiaries  and held by third parties  Total regulatory adjustments  Total regulatory adjustment and an insurance				-
Investment in TFCs of other banks exceeding the prescribed limit   Capability   C				-
Any other deduction specified by SBP (mention details)  Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions  Total regulatory adjustments applied to CET1  Total regulatory Tier 1  Total regulatory Tier 1  Total regulatory Tier 1  Total regulatory Additional Tier-1 instruments plus any related share premium of which:  Total saffied as equity  Classified as equity  Classified as equity  Classified as liabilities  (t)  Causified as liabilities  (m)  Total regulatory adjustments  Total which:  Total regulatory adjustments in subject to phase out  AT1 before regulatory adjustments  Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  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  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				-
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 1 Classified as equity 1 Classified as equity 1 Classified as liabilities 1 Classified as liabilities 1 Classified as liabilities 2 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties 3 Additional Tier-1 capital instruments issued by subsidiaries subject to phase out 4 AT1 before regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) 1 Reciprocal cross holdings in Additional Tier 1 capital instruments 1 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				-
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:  10 11 20 21 22 23 24 25 26 27 30 27 30 20 30 30 30 30 30 30 30 30 30 30 30 30 30				-
Total regulatory adjustments applied to CET1 Common Equity Tier 1 Additional Tier 1 (AT 1) Capital  29 Qualifying Additional Tier-1 instruments plus any related share premium of which:  30 - Classified as equity (t) - 31 - Classified as liabilities (m) 7,000,000  32 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) - 33 - of which: instrument issued by subsidiaries subject to phase out  34 AT1 before regulatory adjustments  35 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) - 36 Reciprocal cross holdings in Additional Tier 1 capital instruments  38 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	27	T T T T T T T T T T T T T T T T T T T		
Additional Tier 1 (AT 1) Capital  29 Qualifying Additional Tier-1 instruments plus any related share premium of which:  30 - Classified as equity (t) -  31 - Classified as liabilities (m) 7,000,000  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) -  30 - of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional 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  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	20			707.201
Additional Tier 1 (AT 1) Capital  29 Qualifying Additional Tier-1 instruments plus any related share premium of which:  30 - Classified as equity 10 - Classified as liabilities 11 - Classified as liabilities 12 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties 13 - of which: instrument issued by subsidiaries subject to phase out 14 AT1 before regulatory adjustments  Additional Tier 1 Capital: regulatory adjustments  Solvential Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Reciprocal cross holdings in Additional Tier 1 capital instruments 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	28			
Qualifying Additional Tier-1 instruments plus any related share premium of which:  Classified as equity  Classified as liabilities  Classified as liabilities  Classified as liabilities  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties  Consumination of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional 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  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		Common Equity Tier 1		39,591,737
of which:  30 - Classified as equity 31 - Classified as liabilities 40 (m) 51 - Classified as liabilities 51 Additional Tier-1 capital instruments issued by consolidated subsidiaries 52 and held by third parties 53 - of which: instrument issued by subsidiaries subject to phase out 54 AT1 before regulatory adjustments  55 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  56 Investment in own AT1 capital instruments 57 Reciprocal cross holdings in Additional Tier 1 capital instruments 58 Investments in the capital instruments of banking, financial and insurance 59 entities that are outside the scope of regulatory consolidation, where 50 the bank does not own more than 10% of the issued share capital		Additional Tier 1 (AT 1) Capital		
- Classified as equity - Classified as liabilities - 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  Additional 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  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	29	Qualifying Additional Tier-1 instruments plus any related share premium		7,000,000
7,000,000 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties and held by third parties  of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional 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  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		of which:		
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  Additional 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  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	30	- Classified as equity	(t)	-
and held by third parties  of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional 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  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	31	- Classified as liabilities	(m)	7,000,000
- of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional 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  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	32	Additional Tier-1 capital instruments issued by consolidated subsidiaries		
Additional 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  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		· ·	(y)	-
Additional 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  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				
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  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	34	AT1 before regulatory adjustments		
Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments 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				
Reciprocal cross holdings in Additional Tier 1 capital instruments  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				-
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				-
entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital				-
the bank does not own more than 10% of the issued share capital	38			
(amount above 10% uneshold)			(>	
		(amount above 10% threshold)	(ac)	-

	Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
		(Rupee	es in '000)
39	Significant investments in the capital instruments issued by banking, financial and		
	insurance entities that are outside the scope of regulatory consolidation	( 1)	
40	Destinated destination and ind 50.50 to accomplish and associations	(ad)	-
40	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		_
41	Regulatory adjustments applied to Additional Tier 1 due to insufficient		
	Tier 2 to cover deductions		_
42	Total of Regulatory Adjustment applied to AT1 capital		-
43	Additional Tier 1 capital		7,000,000
44	Additional Tier 1 capital recognised for capital adequacy		7,000,000
	Tier 1 Capital (CET1 + admissible AT1)		46,591,737
	Tier 2 Capital		
45	Qualifying Tier 2 capital instruments under Basel III		7,000,000
46	Capital instruments subject to phase out arrangement from Tier 2	(n)	-
47	Tier 2 capital instruments issued to third party by consolidated subsidiaries	(z)	
	- of which: instruments issued by subsidiaries subject to phase out		-
48	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	2,927,711
49	Revaluation Reserves eligible for Tier 2 of which:		-
50	- portion pertaining to Property		-
51	- portion pertaining to AFS securities	100% of (aa)	-
52	Foreign Exchange Translation Reserves	(v)	-
53	Undisclosed / Other Reserves (if any)		-
54	T2 before regulatory adjustments		9,927,711
	Tier 2 Capital: regulatory adjustments		
55	Portion of deduction applied 50:50 to core capital and supplementary		-
	capital based on pre-Basel III treatment which, during transitional		
5.0	period, remain subject to deduction from tier-2 capital		-
56	Reciprocal cross holdings in Tier 2 instruments		11 520
57 58	Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance		11,538
36	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)	_
59	Significant investments in the capital instruments issued by banking,	(ue)	
	financial and insurance entities that are outside the scope of regulatory		
	consolidation	(af)	-
60	Amount of Regulatory Adjustment applied to T2 capital		11,538
61	Tier 2 capital (T2)		9,916,173
62	Tier 2 capital recognised for capital adequacy		9,916,173
63	Excess Additional Tier 1 capital recognised in Tier 2 capital		-
64	Total Tier 2 capital admissible for capital adequacy		9,916,173
	TOTAL CAPITAL (T1 + admissible T2)		56,507,910

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2018

# 1.5 Main features of regulatory capital instruments

# ${\bf 1.5.1} \quad {\bf Disclosure\ for\ main\ features\ of\ Regulatory\ Capital\ Instrument\ -\ Common\ Shares}$

Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/ group/ group&solo 1 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 110 Accounting classification 110 Accounting classification 111 Original date of issuance 112 Perpetual or dated 113 Original maturity date 114 Issuer call subject to prior supervisory approval 115 Optional call date, contingent call dates and redemption amount 116 Subsequent call dates, if applicable 117 Fixed or floating dividend/ coupon 118 Coupons / dividends 119 Esistence of a dividend stopper 110 Fully discretionary partially discretionary or mandatory 111 Esistence of a dividend stopper 112 Esistence of a dividend stopper 113 Convertible, conversion trigger (s) 114 If convertible, conversion rate 115 If convertible, specify instrument type convertible into 116 Into overtible, specify instrument type convertible into 117 If convertible, specify instrument type convertible into 118 If convertible, specify instrument type convertible into 119 If write-down, germanent or temporary 110 If write-down, germanent or temporary 111 Interporary write-down, description of write-up mechanism 111 Original date of instrument type immediately senior to instrument 110 Accounting the post of the incentive to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type inmediately senior to instrument 110 Original date of instrument 110 Orig		Main Features	Common Shares
Governing law(s) of the instrument  Regulatory treatment  Transitional Basel III rules  For Solo & Group  Tommon Equity Tier 1  Common Equity Tier 1  Solo & Group  Ordinary shares  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  Accounting classification  Accounting classification  Accounting classification  August 16, 1997  Perpetual or dated  Perpetual or dated  N/A  Issuer call subject to prior supervisory approval  Ordinard alt date, contingent call dates and redemption amount  N/A  Subsequent call date, if applicable  Coupons / dividends  Fixed or floating dividend/ coupon  Existence of a dividend stopper  No  Existence of a dividend stopper  No  No  Non-  Non-	1		
Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/ group/ group&solo 1 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 110 Accounting classification 110 Accounting classification 111 Original date of issuance 112 Perpetual or dated 113 Original maturity date 114 Issuer call subject to prior supervisory approval 115 Optional call date, contingent call dates and redemption amount 116 Subsequent call dates, if applicable 117 Fixed or floating dividend/ coupon 118 Coupons / dividends 119 Esistence of a dividend stopper 110 Fully discretionary partially discretionary or mandatory 111 Esistence of a dividend stopper 112 Esistence of a dividend stopper 113 Convertible, conversion trigger (s) 114 If convertible, conversion rate 115 If convertible, specify instrument type convertible into 116 Into overtible, specify instrument type convertible into 117 If convertible, specify instrument type convertible into 118 If convertible, specify instrument type convertible into 119 If write-down, germanent or temporary 110 If write-down, germanent or temporary 111 Interporary write-down, description of write-up mechanism 111 Original date of instrument type immediately senior to instrument 110 Accounting the post of the incentive to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type immediately senior to instrument 110 Original date of instrument 110 Original date of instrument type inmediately senior to instrument 110 Original date of instrument 110 Orig	2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	MEBL
Transitional Basel III rules  Post-transitional Basel III rules  Eligible at solo/ group/ group&solo  Eligible at solo/ group/ group&solo  Instrument type  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  10 Accounting classification  Accounting classification  11 Original date of issuance  12 Perpetual or dated  13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount  N/A  16 Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Pixed or floating dividend/ coupon  N/A  18 Existence of a dividend stopper  No  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative  Noncumulative or cumulative  Noncumulative or cumulative  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, specify instrument type convertible into  If write-down returned  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, p	3	Governing law(s) of the instrument	Listing regulations of Pakistan Stock Exchange Limited
Post-transitional Basel III rules   Common Equity Tier 1		Regulatory treatment	
Eligible at solo' group' group&solo   Solo & Group	4	Transitional Basel III rules	Common Equity Tier 1
Instrument type  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  Accounting classification  Shareholders' equity  August 16, 1997  Perpetual or dated  Original date of issuance  Perpetual  Original maturity date  Issuer call subject to prior supervisory approval  No  Optional call date, contingent call dates and redemption amount  No  Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Pixed or floating dividend/ coupon  Oupon rate and any related index/ benchmark  No  Pally discretionary, partially discretionary or mandatory  Existence of a dividend stopper  No  No  Nocumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  No  If write-down, permanent or temporary  It wite-down, permanent or temporary  If write-down, write-down trigger (s) instrument  If write-down, permanent o	5	Post-transitional Basel III rules	Common Equity Tier 1
Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  10  Accounting classification  11  Original date of issuance  Perpetual of dated  Original date of issuance  Perpetual  Original maturity date  Issuer call subject to prior supervisory approval  No  Optional call date, contingent call dates and redemption amount  N/A  Subsequent call dates, if applicable  Coupons / dividends  Fixed or floating dividend/ coupon  coupon rate and any related index/ benchmark  Existence of a dividend stopper  No  Perlly discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No noncumulative or cumulative  Convertible, convertible, conversion trigger (s)  If convertible, conversion trigger (s)  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  No  If write-down, permanent or temporary  If write-down, permanent or temporary  If it emporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument  type immediately senior to instrument)  In Original date of instrument in Shareholders' equity  August 16, 1997  Perpetual  August 16, 1997  Perpetual  August 16, 1997  Perpetual  N/A  N/A  N/A  N/A  N/A  Subsequent call dates on dated  N/A  N/A  N/A  N/A  If convertible, conversion reade  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	6	Eligible at solo/ group/ group&solo	Solo & Group
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 17 Fixed or floating dividends 18 coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 21 Noncumulative or cumulative 22 Convertible or non-convertible 23 Convertible, conversion trigger (s) 24 If convertible, conversion trigger (s) 25 If convertible, mandatory or optional conversion 26 If convertible, mandatory or optional conversion 27 If write-down, write-down trigger(s) 38 If write-down, full or partial 39 If write-down, permanent or temporary 30 If write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 39 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	7	Instrument type	Ordinary shares
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Coupons / dividends 18 Coupons / dividends 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 11 Existence of step up or other incentive to redeem 12 Noncumulative or cumulative 13 Noncumulative or cumulative 14 Existence of step up or other incentive to redeem 15 Noncumulative or cumulative 16 If convertible, conversion trigger (s) 17 If convertible, fully or partially 18 If convertible, specify instrument type convertible into 19 If convertible, specify instrument type convertible into 10 If write-down, write-down trigger(s) 11 If write-down, full or partial 12 If write-down, permanent or temporary 13 If temporary write-down, description of write-up mechanism 15 N/A 16 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 18 Subarcal and any related index of experiment and the properties of the properties	8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	10,027,379
11 Original date of issuance Perpetual or dated Perpetual or dated Perpetual or dated Perpetual or dated N/A  14 Issuer call subject to prior supervisory approval No Optional call date, contingent call dates and redemption amount N/A  15 Optional call dates, if applicable Coupons / dividends Fixed or floating dividend/ coupon N/A  17 Fixed or floating dividend/ coupon No Pully discretionary, partially discretionary or mandatory Pully discretionary, partially discretionary Pully discretionary, partially discretionary Pully discretionary, partially discretionary Pully discretionary, partially discretionary Pully discretionary, partially Picture or cumulative or cumulative Noncounulative Noncounulative Noncounulative Nonconvertible Powertible, or conversion trigger (s) Pully discretionary Pully discretionary N/A Pictonvertible, fully or partially Picture-down, epidentally discretionary Pully discretionary Pull	9	Par value of instrument	10
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 10 Fully discretionary, partially discretionary or mandatory Fully discretionary 11 Existence of step up or other incentive to redeem No 12 Noncumulative or cumulative Noncumulative 13 Convertible or non-convertible Nonconvertible 14 If convertible, conversion trigger (s) N/A 16 If convertible, mandatory or optional conversion N/A 17 If convertible, specify instrument type convertible into N/A 18 If convertible, specify instrument type convertible into N/A 19 If write-down feature N/A 19 If write-down feature N/A 19 If write-down, permanent or temporary N/A 19 If write-down, permanent or temporary 10 If write-down, permanent or temporary 11 If emporary write-down, description of write-up mechanism N/A 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 15 N/A 16 N/A 17 If write-down in instrument in converts into N/A 18 If write-down, permanent or instrument in converting instrument true on the protein instrument true on the protein instrument of temporary N/A 17 If write-down, permanent or temporary 18 If write-down, permanent or temporary 19 If write-down in subordination hierarchy in liquidation (specify instrument true true instrument true true instrument true true instrument true instrument true instrument true true instrument instrument true instrument true instrument instrument instrument true instrument true instrument instrument instrument true instrument true instrument i	10	Accounting classification	Shareholders' equity
13 Original maturity date  Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  N/A  Subsequent call dates, if applicable  Coupons / dividends  Fixed or floating dividend/ coupon  coupon rate and any related index/ benchmark  N/A  Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  No  Write-down, write-down trigger(s)  If write-down, unite-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument  type immediately senior to instrument)	11	Original date of issuance	August 16, 1997
Is a subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  No  N/A  Subsequent call dates, if applicable  Coupons / dividends  Fixed or floating dividend/ coupon  N/A  Subsequent call dates, if applicable  Coupons / dividends  Fixed or floating dividend/ coupon  N/A  Subsequent call dates, if applicable  N/A  Subsequent call dates, if applicable  N/A  Fixed or floating dividend/ coupon  N/A  Subsequent call dates, if applicable  N/A  Subsequent call dates, if applicable  N/A  Subsequent call dates, if applicable  N/A  N/A  Subsequent call dates, ontingent call dates and redemption amount  N/A  N/A  Subsequent call dates, if applicable  N/A  N/A  Subsequent call dates, if applicable  N/A  N/A  N/A  Subsequent call dates, ontingent call dates and redemption amount  N/A  N/A  N/A  Subsequent call dates, ontingent call dates and redemption amount  N/A  N/A  N/A  Subsequent call dates, ontingent call dates and redemption amount  N/A  N/A  N/A  Subsequent call dates, ontingent amount  N/A  N/A  N/A  N/A  Subsequent call dates, ontingent amount  N/A  N/A  N/A  N/A  Subsequent call dates, ontingent amount  N/A  N/A  N/A  N/A  N/A  Subsequent call dates and redemption amount  N/A  N/A  N/A  N/A  N/A  Subsequent call dates and redemption amount  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Subsequent call dates and redemption amount  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	12	Perpetual or dated	Perpetual
15 Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons / dividends  17 Fixed or floating dividend/ coupon  N/A  18 coupon rate and any related index/ benchmark  Pully discretionary partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, apacity instrument type convertible into  If convertible, specify instrument type convertible into  If write-down, write-down trigger(s)  If write-down, write-down trigger(s)  N/A  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)	13	Original maturity date	N/A
16 Subsequent call dates, if applicable 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 Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Noncumulative or convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into N/A If convertible, specify instrument type convertible into N/A If convertible, specify issuer of instrument it converts into N/A If write-down, write-down trigger(s) N/A If write-down, permanent or temporary If emporary write-down, description of write-up mechanism N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A Residual interest	14	Issuer call subject to prior supervisory approval	No
Coupons / dividends  17 Fixed or floating dividend/ coupon  N/A  18 coupon rate and any related index/ benchmark  19 Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative or cumulative  Noncumulative or convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  N/A  If convertible, specify instrument it converts into  N/A  If write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument  type immediately senior to instrument)	15	Optional call date, contingent call dates and redemption amount	N/A
Fixed or floating dividend/ coupon coupon rate and any related index/ benchmark  Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem  No Noncumulative or cumulative Convertible or non-convertible Fully or partially Fully discretionary Noncumulative Noncumulative Nonconvertible Tonvertible, conversion trigger (s) Fully discretionary No Noncumulative Nonconvertible Nonconvertible Fully or partially N/A  If convertible, conversion rate N/A  If convertible, specify instrument type convertible into Functible, specify instrument type convertible into Functible, specify instrument it converts into N/A  Write-down feature No If write-down, write-down trigger(s) Fully discretionary No If write-down, full or partial N/A  If write-down, permanent or temporary No No Functible, specify instrument of temporary No No Functible, specify instrument of temporary No Residual interest Type immediately senior to instrument)	16	Subsequent call dates, if applicable	N/A
texistence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  for convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  N/A  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Coupons / dividends	
Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  N/A  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A  Write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	17	Fixed or floating dividend/ coupon	N/A
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Fully discretionary  Fully discretionary  Non  Non  Noncumulative  Nonconvertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	18	coupon rate and any related index/ benchmark	N/A
21 Existence of step up or other incentive to redeem  No 22 Noncumulative or cumulative  32 Convertible or non-convertible  43 If convertible, conversion trigger (s)  14 If convertible, fully or partially  15 If convertible, fully or partially  16 If convertible, conversion rate  17 If convertible, mandatory or optional conversion  18 If convertible, specify instrument type convertible into  19 If convertible, specify instrument it converts into  20 If convertible, specify issuer of instrument it converts into  21 If write-down feature  22 Noncumulative  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19	Existence of a dividend stopper	No
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
Convertible or non-convertible  24 If convertible, conversion trigger (s)  If convertible, fully or partially  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  Write-down feature  No  11 If write-down, write-down trigger(s)  If write-down, permanent or temporary  N/A  13 If write-down, permanent or temporary  N/A  14 If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	21	Existence of step up or other incentive to redeem	No
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  Write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  18 If write-down, permanent or temporary  N/A  19 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	22	Noncumulative or cumulative	Noncumulative
25 If convertible, fully or partially 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 No 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 (specify instrument type immediately senior to instrument) N/A N/A Residual interest	23	Convertible or non-convertible	Nonconvertible
If convertible, conversion rate  N/A  If convertible, mandatory or optional conversion  N/A  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A  Write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	24	If convertible, conversion trigger (s)	N/A
If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  N/A  19 If convertible, specify issuer of instrument it converts into  N/A  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	25	If convertible, fully or partially	N/A
If convertible, specify instrument type convertible into  N/A  19 If convertible, specify issuer of instrument it converts into  N/A  No  No  If write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  N/A  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A  Residual interest	26	If convertible, conversion rate	N/A
29 If convertible, specify issuer of instrument it converts into  N/A  Write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  N/A  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A  Residual interest	27	If convertible, mandatory or optional conversion	N/A
30 Write-down feature  No 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 (specify instrument type immediately senior to instrument)  No  N/A  N/A  Residual interest	28	If convertible, specify instrument type convertible into	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  If temporary write-down, description of write-up mechanism  N/A  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A  Residual interest	29	If convertible, specify issuer of instrument it converts into	N/A
32 If write-down, full or partial  N/A  N/A  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-up mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Residual interest	30	Write-down feature	No
33 If write-down, permanent or temporary  N/A  14 If temporary write-down, description of write-up mechanism  N/A  N/A  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Residual interest	31	If write-down, write-down trigger(s)	N/A
34 If temporary write-down, description of write-up mechanism N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A Residual interest	32	If write-down, full or partial	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Residual interest	33	If write-down, permanent or temporary	N/A
type immediately senior to instrument)	34	If temporary write-down, description of write-up mechanism	N/A
	35	Position in subordination hierarchy in liquidation (specify instrument	Residual interest
26 Non-amplication of factors		type immediately senior to instrument)	
30 INON-COMPHANT TRANSITIONED TEATURES NO	36	Non-compliant transitioned features	No
37 If yes, specify non-compliant features N/A	37	If yes, specify non-compliant features	N/A

 ${\it Capital\ Adequacy,\ Leverage\ ratio\ \&\ Liquidity\ requirements\ disclosures\ -\ Unconsolidated}$ 

As at December 31, 2018

# $1.5.2 \quad Disclosure \ for \ main \ features \ of \ Regulatory \ Capital \ Instrument \ - \ Additional \ Tier \ I \ Sukuk$

	Main Features	Additional Tier I Sukuk
1	Issuer	Meezan Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	Meezan Bank Limited - Additional Tier I Mudaraba Sukuk
3	Governing law(s) of the instrument	Laws applicable in Pakistan
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/ group/ group&solo	Solo & Group
	Instrument type	Subordinated debt
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	7,000,000
9	Par value of instrument	1,000,000
10	Accounting classification	Liability - Subordinated Sukuk
11	Original date of issuance	August 01, 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
	Optional call date, contingent call dates and redemption amount	Callable with prior approval of SBP on or after five years from the date of issue subject to regulatory conditions
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
	Fixed or floating dividend/ coupon	Floating coupon
18	coupon rate and any related index/ benchmark	It is expected that profit may be similar to 3 month KIBOR plus 175 bps
19	Existence of a dividend stopper	Yes
	Fully discretionary, partially discretionary or mandatory	Partially discretionary
	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative subject to weightage reduction to negligible
	Convertible or non-convertible If convertible, conversion trigger (s)	Convertible Occurrence of a non-viability trigger
		event (the "PONV") or Pre-specified trigger event (the "PST")
25	If convertible, fully or partially	Fully/partially
26	If convertible, conversion rate	The conversion pricing formula is linked
		to the market value of the Common
		Shares on the date of PST/PONV trigger
		event and the fair value of the Sukuk
		determined by adding / deducting
		attributable profit / loss of the General
		Pool and any amount of profit held
		during the Loss Absorbency period
27	If convertible, mandatory or optional conversion	Option of SBP
	If convertible, specify instrument type convertible into	Common Shares
29	If convertible, specify issuer of instrument it converts into	Meezan Bank Limited
30	Write-down feature	No
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
	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument	Residual interest
	type immediately senior to instrument)	
	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

 ${\it Capital\ Adequacy,\ Leverage\ ratio\ \&\ Liquidity\ requirements\ disclosures\ -\ Unconsolidated}$ 

As at December 31, 2018

# ${\bf 1.5.3} \quad {\bf Disclosure\ for\ main\ features\ of\ Regulatory\ Capital\ Instrument\ -\ Tier\ II\ Sukuk}$

	Main Features	Tier II Sukuk
1	Issuer	Meezan Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	Meezan Bank Limited - Tier II Mudaraba
		Sukuk
3	Governing law(s) of the instrument	Laws applicable in Pakistan
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/ group/ group&solo	Solo & Group
7	Instrument type	Subordinated debt
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	7,000,000
9	Par value of instrument	1,000,000
10	Accounting classification	Liability - Subordinated Sukuk
11	Original date of issuance	September 22, 2016
12	Perpetual or dated	Dated
13	Original maturity date	September 21, 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable with prior approval of SBP on or
		after five years from the date of issue
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	Floating coupon
18	coupon rate and any related index/ benchmark	It is expected that profit may be similar
		to 6 month KIBOR plus 50 bps
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Occurrence of a non-viability trigger event (the "PONV")
25	If convertible, fully or partially	Fully
26	If convertible, conversion rate	The conversion pricing formula is linked
		to the market value of the Common
		Shares on the date of PONV trigger event
		and the fair value of the Sukuk
		determined by adding / deducting
		attributable profit / loss of the General
		Pool and any amount of profit held
		during the Loss Absorbency period
27	If convertible, mandatory or optional conversion	Option of SBP
28	If convertible, specify instrument type convertible into	Common Shares
	, 1	Meezan Bank Limited
	Write-down feature	No
	If write-down, write-down trigger(s)	N/A
	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument	Residual interest
	type immediately senior to instrument)	
	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

As at December 31, 2018

sk-weighted exposures Minimum capital		n capital	Risk weighted assets		
	2018	2017 **	2018	2017 **	
Credit Risk		(Rupees	s in '000)		
Portfolios subject to on-balance sheet exposure					
(Simple Approach)					
Cash and cash equivalents	_	-	_	_	
Sovereign	124,102	97,567	1,241,017	975,672	
Public sector entities	477,181	516,923	4,771,810	5,169,232	
Banks	1,255,381	776,740	12,553,805	7,767,404	
Corporate	21,124,108	19,171,080	211,241,080	191,710,799	
Retail	3,751,604	2,698,514	37,516,044	26,985,140	
Residential mortgage	603,197	513,916	6,031,966	5,139,15	
0 0	·				
Past due loans	26,066	18,591	260,659	185,913	
Operating fixed assets	1,305,672	1,136,287	13,056,722	11,362,868	
All other assets	535,348	676,156	5,353,478	6,761,559	
Portfolios subject to off-balance sheet exposure -					
non market related (Simple approach)					
Banks	91,898	104,247	918,979	1,042,470	
Corporate	2,389,459	1,890,061	23,894,593	18,900,61	
Retail	221,141	165,692	2,211,412	1,656,92	
Others	68,502	542	685,021	5,42	
Portfolios subject to off-balance sheet exposures - market related (Current exposure method)					
Banks	123,810	133,087	1,238,101	1,330,869	
	·				
Customers	74,503	140,295	745,034	1,402,950	
Equity Exposure Risk in the Banking Book	404.0==	444 = 00	4 0 40 = 00		
Unlisted equity investments held in banking book	124,957	114,502	1,249,569	1,145,02	
Recognised portion of significant investment	15,763	12,610	157,625	126,100	
Market Risk					
Capital Requirement for portfolios subject to					
Standardised Approach					
Interest rate risk	129,987	109,095	1,624,834	1,363,68	
Equity position risk	787,274	804,305	9,840,931	10,053,81	
Foreign Exchange risk	13,015	6,032	162,688	75,40	
Operational Risk					
Capital requirement for operational risk	4,292,689	3,610,374	53,645,290	45,129,67	
TOTAL	37,535,657	32,696,616	388,400,658	338,290,684	
Capital Adequacy Ratio	Required	Actual	Required	Actual **	
	December-18		Decem		
CET1 to total RWA	6.00%	10.19%	6.00%	9.94%	
Tier-1 capital to total RWA	7.50%	12.00%	7.50%	9.94%	
Total capital to total RWA	11.90%***	14.55%	11.28%***	12.89%	
Total dapital to total INVA	11.5070	17.55/0	11.20/0	12.03/0	

<sup>\*\*</sup> As reported in last year annual financial statements.

<sup>\*\*\*</sup> Capital adequacy requirement inclusive of Capital Conservation Buffer requirement (CCB)

Meezan Bank Limited

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated

As at December 31, 2018

Leverage Patio -

#### 2 LEVERAGE RATIO

According to Basel III instructions issued by the State Bank of Pakistan (BPRD circular no. 06 dated August 15, 2013), it is mandatory for all the banks to calculate and report the Leverage Ratio on a quarterly basis with the minimum benchmark of 3%.

The reason for calculating leverage ratio is to avoid excessive On- and Off-balance sheet leverage in the banking system. A simple, transparent and non-risk based Ratio has been introduced with the following objectives:

- Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy; and

Tier 1 canital (after related deductions)

- Reinforce the risk based requirements with an easy to understand and a non-risk based measure.

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage:

L	Total Exposure		
	Particulars	2018	2017
		Rupees in	'000
(	On balance sheet exposures		
1 (	On-balance sheet items (excluding unrealised gain on forward contracts)	875,341,550	750,158,757
2 F	Forward exchange commitments with positive fair values	2,982,362	1,252,104
Т	Total on balance sheet exposures	878,323,912	751,410,861
(	Off balance sheet exposures		
3 (	Off-balance sheet items	175,319,067	121,092,111
4 (	Commitment in respect of forward exchange contracts	1,103,742	1,160,040
Т	Fotal Off balance sheet exposures	176,422,809	122,252,151
(	Capital and total exposures		
5 T	Fier 1 capital	46,591,737	33,623,700
6 T	Fotal exposures	1,054,746,721	873,663,012
Basel III lev	verage ratio	4.42%	3.85%

#### 3 LIQUIDITY COVERAGE RATIO

The Bank calculates the Liquidity Coverage Ratio (LCR) on monthly basis as per SBP Basel III Liquidity Standards issued under BPRD Circular No. 08 dated June 23, 2016. The objective of LCR is to promote the short-term resilience of the liquidity risk profile of the Bank and this standard requires the banks to maintain sufficient High Quality Liquid Assets (HQLAs) to meet stressed cash outflows over a prospective 30 calendar-days period.

Main drivers of LCR Results are High Quality Liquid Assets and Net cash outflows. Outflows are mainly deposit outflows net of cash inflows which consist of inflows from financing and money market placements up to 1 month. The inputs for calculation of LCR are as prescribed by the regulator.

High Quality Liquid Assets composed of Level-1 Assets which can be included in the stock of liquid assets at 100% of their market value. Bank has taken Cash & treasury balances, Investments in GoP Ijarah Sukuks classified as Available for Sale category and foreign currency Sukuks issued by sovereigns. Bank does not have Level 2-A Assets which can meet the SBP criteria. Further, investment in listed common equity shares is taken in Level 2-B asset category at 50% of their market value.

		20	18	201	17
Liquidity	y Coverage Ratio	Total Unweighted <sup>1</sup> Value (Average) (Rupees	Total Weighted <sup>2</sup> Value (Average) in '000)	Total Unweighted <sup>1</sup> Value (Average) (Rupees	Total Weighted <sup>2</sup> Value (Average) in '000)
Hiah Qu	ality Liquid Assets				
1	Total high quality liquid assets (HQLA)		120,562,308		115,848,701
Cash (	Outlflows				
2	Retail deposits and deposits from small business cusmtomers of which:	495,247,168	46,670,458	433,495,223	43,349,522
	2.1) Stable deposit	57,085,172	2,854,259	-	-
	2.2) Less stable deposit	438,161,995	43,816,200	433,495,223	43,349,522
3	Unsecured wholesale funding of which:	236,532,476	82,886,612	194,183,530	72,557,313
	3.1) Operational deposits (all counterparties)	236,532,476	82,886,612	194,183,530	72,557,313
	3.2) Non-operational deposits (all counterparties)	-	-	-	-
4	3.3) Unsecured debt	-	-	-	-
4 5	Secured wholesale funding Additional requirements of which:	22,774,860	2,277,486	11,077,378	- 1,107,738
5	5.1) Outflows related to derivative exposures and other collateral requirements	22,774,000	2,211,400	11,077,376	1,107,730
	5.2) 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	22,774,860	2,277,486	11,077,378	1,107,738
6	Other contractual funding obligations	,,	-,,	-	-
7	Other contingent funding obligations	306,287,979	5,609,482	252,530,216	3,757,800
8	Total Cash Outflows		137,444,039		120,772,373
Cash	Inflows				
9	Secured lending	29,275,064	29,275,064	13,868,249	13,868,249
10	Inflows from fully performing exposures	27,418,567	13,709,283	21,954,736	10,977,368
11	Other Cash inflows	7,382,672	2,498,669	5,229,896	2,088,477
12	Total Cash Inflows	64,076,303	45,483,016	41,052,881	26,934,094
21	Total HQLA		120,562,308		115,848,701
22	Total Net Cash Outflows		94,253,108		93,838,280
23	Liquidity Coverage Ratio		147%		126%

<sup>1</sup> unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>2</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates ( for inflows and outflows).

<sup>3</sup> Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap (

### 4 NET STABLE FUNDING RATIO

The objective of Net Stable Funding Ratio (NSFR) is to reduce funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

stress.						
		un	weighted value	2018 by residual matur	rity	
		No Maturity	< 6 months	6 months to <	≥ 1 yr	weighted value
				-(Rupees in '000)		
Availabl	le Stable Funding (ASF)					
1 2	Capital: Regulatory capital	40,378,938			7,000,000	40,378,938
3	Other capital instruments	9,916,173			7,000,000	16,916,173
4 5	Retail deposits and deposit from small business customers: Stable deposits	89,225,965	28,374,794	4,164,488	5,448,778	108,461,828
6	Less stable deposits	385,359,863	122,548,483	17,986,095	23,532,839	443,783,395
7 8	Wholesale funding: Operational deposits					
9 10	Other wholesale funding Other liabilities:	108,532,236	34,514,391	5,065,580	6,627,757	69,436,978
11	NSFR derivative liabilities					
12 <b>13</b>	All other liabilities and equity not included in other categories  Total ASF		27,031,169	9,354,596	1,958,695	37,134,079 <b>716,111,391</b>
Damina	d Stable Freeding (DSF)					
	d Stable Funding (RSF)	xxxxxxxxxxxxxxxx	XXXXXXXXXXXXXXXX	******************	xxxxxxxxxxxxxxx	
14 15	Total NSFR high-quality liquid assets (HQLA)  Deposits held at other financial institutions for operational purposes	7,948,186	XXXX	XXXXXXXX		3,548,351 3,974,093
16	Performing loans and securities:	-	457,956,421	54,424,875	242,665,388	479,253,335
17	Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA	-	184,814,600	-		27,722,190
18	and unsecured performing loans to financail institutions					
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and		186,558,679	37,172,751	126,894,270	297,573,823
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		86,583,142	17,252,125	58,892,487	105,610,486
	Securities that are not in default and do not qualify as HQLA including		00,303,142	17,232,123		103,010,400
21 <b>22</b>	exchange-traded equities.  Other assets:		-	63,799,522	56,878,630 13,278,656	48,346,836 45,178,417
23	Physical traded commodities, including gold			55,555,555	10,210,000	-
24 25	Assets posted as ii NSFR derivative a:				1,335,392	1,335,392
26 27	NSFR derivative lia All other assets not included in the above categories			63,799,522	- 11,943,264	43,843,025
28	Off-balance sheet items			03,799,322	374,961,686	18,748,084
29	Total RSF			_		550,702,281
					-	
20	Not Ctable Funding Datic (0/)					4000/
30	Net Stable Funding Ratio (%)					130%
30	Net Stable Funding Ratio (%)					130%
30	Net Stable Funding Ratio (%)	un	weighted value	2017 by residual matur	rity	
30	Net Stable Funding Ratio (%)	•		by residual matur 6 months to <		weighted
30	Net Stable Funding Ratio (%)	un No Maturity	weighted value	by residual matur 6 months to < 1 yr	rity ≥1 yr	
		•		by residual matur 6 months to <		weighted
	Net Stable Funding Ratio (%)  le Stable Funding (ASF)  Capital:	•		by residual matur 6 months to < 1 yr		weighted
Availabl 1 2	ie Stable Funding (ASF) Capital: Regulatory capital	No Maturity 33,623,700		by residual matur 6 months to < 1 yr	≥1 yr	weighted value
Availabl 1 2 3 4	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers:	No Maturity		by residual matur 6 months to < 1 yr		weighted value
Available 1 2 3	ie Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits	No Maturity 33,623,700		by residual matur 6 months to < 1 yr	≥1 yr	weighted value
Availabl 1 2 3 4 5 6 7	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding:	No Maturity  33,623,700 2,979,092	< 6 months	by residual matur 6 months to < 1 yr -{Rupees in '000}	≥1 yr	weighted value 33,623,700 9,979,092
Availabl 1	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits	No Maturity  33,623,700 2,979,092	< 6 months	by residual matur 6 months to < 1 yr -{Rupees in '000}	≥1 yr	weighted value 33,623,700 9,979,092
Availabl  1 2 3 4 5 6 7 8 9 10	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities:	33,623,700 2,979,092 399,695,218	< 6 months  102,282,620	by residual matur 6 months to < 1 yr (Rupees in '000)	≥1 yr	weighted value  33,623,700 9,979,092  466,873,783
Availabl  1 2 3 4 5 6 7 8 9 10 11 12	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories	33,623,700 2,979,092 399,695,218	< 6 months  102,282,620	by residual matur 6 months to < 1 yr (Rupees in '000)	≥1 yr	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694
Availabi 1 2 3 4 5 6 7 8 9 10 11	ie Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities:	33,623,700 2,979,092 399,695,218 103,854,321	< 6 months  102,282,620	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996	≥ 1 yr	weighted value  33,623,700 9,979,092  466,873,783 67,394,212
Availabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF	33,623,700 2,979,092 399,695,218 103,854,321 33,756,418	102,282,620 26,576,480	by residual matur 6 months to < 1 yr -{Rupees in '000} 21,517,587 5,590,996	≥1 yr  7,000,000  52,310,977	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480
Availabl  1 2 3 4 5 6 7 8 9 10 11 12 13	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	33,623,700 2,979,092 399,695,218 103,854,321 33,756,418	102,282,620 26,576,480	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996	≥1 yr  7,000,000  52,310,977	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694
Availabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities:	33,623,700 2,979,092 399,695,218 103,854,321 33,756,418	4 6 months  102,282,620 26,576,480 -  2000000000000000000000000000000000	by residual matur 6 months to < 1 yr -{Rupees in '000}	≥1 yr  7,000,000  52,310,977	weighted value  33,623,700 9,379,092  466,873,783  67,394,212  35,790,694 613,661,480  2,319,596 2,319,596 394,570,524
Avaitabl 1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Understable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥ 1 yr  7,000,000   52,310,977  ××××××××××××××××××××××××××××××××××	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892
Availabl  1 2 3 4 5 6 7 8 9 10 11 12 13 Require 14 15 16 17	ie Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Tother wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	4 6 months  102,282,620 26,576,480 -  2000000000000000000000000000000000	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥ 1 yr	weighted value  33,623,700 9,379,092  466,873,783  67,394,212  35,790,694 613,661,480  2,319,596 2,319,596 394,570,524
Availabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured to non-Level 1 HQLA Performing loans to financial institutions secured to non-Level 1 HQLA Performing loans to financial institutions secured to non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by no	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥1 yr  7,000,000  7,000,000  52,310,977  52,310,977  000,285,584  48,025,264  16,919,789	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892 258,575,860 75,284,952 14,381,820
Avaitabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥1 yr  7,000,000  52,310,977	weighted value  33,623,700 9,979,092  466,873,783 67,394,212  35,790,694 613,661,480  2,319,506 394,570,524 46,327,892 258,575,5860 75,284,952
Availabl  1 2 3 4 5 6 7 8 9 10 111 12 13  Require 14 15 16 17 18 19 20 21 22 23 24	le Stable Funding (ASF)  Capital: Regulatory capital Regulatory capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured to pron-Level 1 HQLA Performing loans to financial institutions secured to pron-Level 1 HQLA Performing loans to financial institutions secured to pron-Level 1 HQLA Performing loans to financial institutions secured to pron-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loan	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥1 yr  7,000,000  -  52,310,977  52,310,977  xxxxxxxxxxxxxxx  165,230,636  100,285,584 48,025,264 16,919,789 41,555,675	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892 258,575,860 75,284,952 14,381,820 53,591,162
Avaitabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21 22 23 24 25 26	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial and the secured by under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: Physical traded commodities, including gold Assets posted as i NSFR derivative ii.	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337 105,024,024 69,267,169 26,835,015 8,921,840 24,070,972	≥1 yr  7,000,000  7,000,000  52,310,977  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892 258,575,800 75,284,952 14,381,820 53,591,162 1,063,795
Availabl  1 2 3 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21 22 23 24 25 26 27	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by anon-Level 1 HQLA Performing loans to financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: Physical traded commodities, including gold Assets posted as i NSFR derivative ii NSFR derivative ii NSFR derivative ii All other assets not included in the above categories	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337	≥1 yr  7,000,000  52,310,977  52,310,977  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,319,506 2,391,956 394,570,524 46,327,892  258,575,860 75,284,952 14,381,820 53,591,162 1,063,795 52,527,367
Avaitabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets:  Physical traded commodities, including gold Assets posted as i NSFR derivative a: NSFR derivative a: NSFR derivative a: NSFR derivative lic All other assets not included in the above categories Off-balance sheet items	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337 105,024,024 69,267,169 26,835,015 8,921,840 24,070,972	≥1 yr  7,000,000  7,000,000  52,310,977  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892 258,575,860 75,284,952 14,381,820 53,591,162 1,063,795 52,527,367 13,530,954
Availabl  1 2 3 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21 22 23 24 25 26 27	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by anon-Level 1 HQLA Performing loans to financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: Physical traded commodities, including gold Assets posted as i NSFR derivative ii NSFR derivative ii NSFR derivative ii All other assets not included in the above categories	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337 105,024,024 69,267,169 26,835,015 8,921,840 24,070,972	≥1 yr  7,000,000  52,310,977  52,310,977  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,319,506 2,391,956 394,570,524 46,327,892  258,575,860 75,284,952 14,381,820 53,591,162 1,063,795 52,527,367
Avaitabl  1 2 3 4 5 6 7 8 9 10 11 12 13  Require 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	le Stable Funding (ASF)  Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under Wholesale funding: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  d Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets:  Physical traded commodities, including gold Assets posted as i NSFR derivative a: NSFR derivative a: NSFR derivative a: NSFR derivative lic All other assets not included in the above categories Off-balance sheet items	No Maturity  33,623,700 2,979,092  399,695,218  103,854,321  33,756,418	102,282,620 26,576,480 	by residual matur 6 months to < 1 yr (Rupees in '000) 21,517,587 5,590,996 17,337 105,024,024 69,267,169 26,835,015 8,921,840 24,070,972	≥1 yr  7,000,000  52,310,977  52,310,977  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	weighted value  33,623,700 9,979,092  466,873,783  67,394,212  35,790,694 613,661,480  2,391,956 394,570,524 46,327,892 258,575,860 75,284,952 14,381,820 53,591,162 1,063,795 52,527,367 13,530,954