Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

1. CAPITAL ADEOUACY

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 December 31, 2019. 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 12.50% as of December 31, 2019 whereas CAR stood at 16.58% at the year ended December 31, 2019.

1.3 Capital Adequacy Ratio (CAR) disclosure template:

	2019	2018**
Particulars	Rupees in	'000
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully paid-up capital / capital deposited with the SBP	12,861,116	11,691,924
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	15,801,093	12,754,678
Gain / (Losses) on derivatives held as Cash Flow Hedge	· · · · -	-
Unappropriated profits	18,545,797	13,525,765
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	49,614,577	40,378,938
Total regulatory adjustments applied to CET1	(821,657)	(787,201
Common Equity Tier 1	48,792,920	39,591,737
	10,772,720	3,0,1,73,
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	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	7,000,000
Total of Regulatory Adjustment applied to AT1 capital	-	-
Additional Tier 1 capital after regulatory adjustments	7,000,000	7,000,000
Tier 1 Capital (CET1 + admissible AT1)	55,792,920	46,591,737
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	- 1	-
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	4,278,317	2,927,711
Revaluation Reserves (net of taxes)	- 1	_,,_,,,
of which:		
- Revaluation reserves on fixed assets	_	_
- Unrealized gains/losses on AFS	9,387,715	_
Foreign Exchange Translation Reserves	-	_
Undisclosed/Other Reserves (if any)	_	
T2 before regulatory adjustments	20,666,032	9,927,711
Total regulatory adjustment applied to T2 capital	(12,364)	(11,538
Tier 2 capital (T2) after regulatory adjustments	20,653,668	9,916,173
Tier 2 capital (12) after regulatory adjustments Tier 2 capital recognized for capital adequacy	15,831,790	9,916,173
Portion of Additional Tier 1 capital recognized in Tier 2 capital	15,651,790	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Total Tier 2 capital admissible for capital adequacy	15,831,790	9,916,173
TOTAL CAPITAL (T1 + admissible T2)	71,624,710	56,507,910
Total Risk Weighted Assets (RWA)	431,864,979	388,400,658

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

Particulars Particulars			2019 Amo	2018**
			Rupees i	
				
Capital Ratios and buffers (in percentage of risk weighted assets)				
CET1 to total RWA			11.30%	10.19%
Tier-1 capital to total RWA			12.92%	12.00%
Total capital to total RWA			16.58%	14.55%
Bank specific buffer requirement (minimum CET1 requirement plus capital				
conservation buffer plus any other buffer requirement) of which:			8.50%	7.90%
- capital conservation buffer requirement			2.50%	1.90%
- countercyclical buffer requirement			2.3070	1.5070
- D-SIB or G-SIB buffer requirement			-	
•			5.30%	4.19%
CET1 available to meet buffers (as a percentage of risk weighted assets)			5.30%	4.19%
National minimum capital requirements prescribed by SBP				
CET1 minimum ratio			6.00%	6.00%
Tier 1 minimum ratio			7.50%	7.50%
Total capital minimum ratio			10.00%	10.00%
CCB (Consisting of CET 1 only)			2.50%	1.90%
Total Capital plus CCB			12.50%	11.90%
	20		2018	**
De d'e le co		Pre-Basel		Pre-Basel
Particulars	Amount	III	Amount	treatmen
		treatment*	in '000	
*	700 201	-	606.029	
Goodwill (net of related deferred tax liability)			_	
*	780 381	_	606 038	
All other intangibles (net of any associated deferred tax liability)	780,381	-	696,938	
All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets	780,381	-	696,938 -	
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	780,381	-	696,938 -	
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)	780,381	-	696,938 - -	
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) Defined-benefit pension fund net assets	780,381	- - - -	696,938 - - -	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments	780,381	- - - -	696,938 - - - -	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve	-	- - - - -	- - - -	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments	780,381 - - - - - - - 41,276	- - - - - -	696,938 - - - - - 22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale	-	-	- - - -	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of property / AFS	-	-	- - - -	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of property / AFS	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of property / AFS Investments in the capital instruments of banking, financial and insurance entities that are	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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)	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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)	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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)	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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:	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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 Investment in TFCs of other banks exceeding the prescribed limit	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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 Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP	-		22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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 Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP Regulatory adjustment applied to CET1 due to insufficient AT1 and	-	-	22,228	
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) Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of 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 Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP	-	31,525	22,228	31,; 31,

1.3.2 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

-	-	-	-
-	-	-	-
-	-	-	-

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

 $[\]ensuremath{^{**}}$ As reported in last year annual financial statements.

1.3.3

1.3.4

	20	19	2018	**
Particulars	Amount	Pre-Basel III treatment*	Amount	Pre-Basel III treatment*
		Rupees	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 Regulatory adjustments applied to Additional Tier 1 due to insufficient	-	31,525	-	31,525
Tier 2 to cover deductions				
Total of Regulatory Adjustment applied to AT1 capital	-	31,525	-	31,525
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	-	-	-	31,525
Reciprocal cross holdings in Tier 2 instruments	-	-	-	-
Investment in own Tier 2 capital instrument	12,364	-	11,538	-
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	- 12.264		- 11 529	- 21 525
Amount of Regulatory Adjustment applied to T2 capital	12,364	-	11,538	31,525

^{*} This column highlights items that are still subject to Pre Basel III treatment during the transitional period ** As reported in last year annual financial statements.

Additio	nal Information - Risk Weighted Assets subject to pre-Basel III treatment	2019 Rupees in	2018 ** 1 '000
Risk we	eighted assets in respect of deduction items (which during the transitional	-	-
perio	od 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	-	-
Amoun	ts below the thresholds for deduction (before risk weighting)		
Non-sig	nificant investments in the capital of other financial entities	665,142	693,714
Signific	ant investments in the common stock of financial entities	63,050	63,050
Deferre	d tax assets arising from temporary differences (net of related tax liability)	-	982,936
Applica	able caps on the inclusion of provisions in Tier 2		
Provisio	ons eligible for inclusion in Tier 2 in respect of exposures subject		
to sta	andardized approach (prior to application of cap)	4,452,711	2,927,711
Cap on	inclusion of provisions in Tier 2 under standardized approach	4,278,317	4,039,086
Provisio	ons eligible for inclusion in Tier 2 in respect of exposures subject		
to in	ternal ratings-based approach (prior to application of cap)	-	-
Cap for	inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

^{**} As reported in last year annual financial statements.

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

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
		c 31, 2019
	(Rupe	es in '000)
Assets		
Cash and balances with treasury banks	92,193,361	92,193,361
Balances with other banks	15,372,233	15,372,233
Due from financial institutions	223,689,325	223,689,325
Investments	225,646,162	225,646,162
Islamic financing and related assets	493,775,346	493,775,346
Fixed assets	23,284,415	23,284,415
Intangible assets	780,381	780,381
Deferred tax assets	-	-
Other assets	46,517,031	46,517,031
Total assets	1,121,258,254	1,121,258,254
Liabilities and Equity		
Bills payable	17,186,807	17,186,807
Due to financial institutions	42,047,390	42,047,390
Deposits and other accounts	932,579,114	932,579,114
Sub-ordinated sukuk	14,000,000	14,000,000
Deferred tax liabilities	2,829,858	2,829,858
Other liabilities	53,599,673	53,599,673
Total liabilities	1,062,242,842	1,062,242,842
Share capital	12,861,116	12,861,116
Reserves	18,207,664	18,207,664
Unappropriated profit	18,545,797	18,545,797
Minority Interest	-	-
Surplus on revaluation of assets - net of tax	9,400,835	9,400,835
Total liabilities and equity	1,121,258,254	1,121,258,254

Reconciliation of balance sheet to eligible regulatory capital - Step 2

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
			c 31, 2019 es in '000)
Assets			
Cash and balances with treasury banks		92,193,361	92,193,361
Balances with other banks		15,372,233	15,372,233
Due from financial institutions		223,689,325	223,689,325

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
			c 31, 2019
		_	es in '000)
Investments		225,646,162	225,646,162
of which:			
- non-significant capital investments in capital of other financial			
institutions exceeding 10% threshold	a	-	-
- significant capital investments in financial sector entities			
exceeding regulatory threshold	b	-	-
- mutual Funds exceeding regulatory threshold	c	-	-
- reciprocal crossholding of capital instrument	d	-	=
- others	e	41,276	41,276
Islamic financing and related assets		493,775,346	493,775,346
- shortfall in provisions / excess of total EL amount			
over eligible provisions under IRB	f	-	-
- general provisions reflected in Tier 2 capital	g	4,278,317	4,278,317
Fixed assets		23,284,415	23,284,415
Intangible assets	k	780,381	780,381
Deferred tax assets		-	-
of which:			
- DTAs that rely on future profitability excluding those arising from temporary differences	h	-	=
- DTAs arising from temporary differences exceeding regulatory threshold	i	-	-
Other assets		46,517,031	46,517,031
of which:			
- goodwill	j	_	-
- defined-benefit pension fund net assets	1	-	-
Total assets		1,121,258,254	1,121,258,254
Liabilities and Equity			
Bills payable		17,186,807	17,186,807
Due from financial institutions		42,047,390	42,047,390
Deposits and other accounts		932,579,114	932,579,114
Sub-ordinated sukuk of which:		14,000,000	14,000,000
- eligible for inclusion in AT1	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:		2,829,858	2,829,858
- DTLs related to goodwill	О	- · · -	 =
- DTLs related to intangible assets	p	-	-
- DTLs related to defined pension fund net assets	q	-	-
- other deferred tax liabilities	r	-	-
Other liabilities		53,599,673	53,599,673
Total liabilities		1,062,242,842	1,062,242,842

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
			c 31, 2019
Share capital		12,861,116	es in '000) 12,861,116
- of which: amount eligible for CET1	S	12,861,116	12,861,116
- of which: amount eligible for AT1	t	-	-
Reserves of which:		18,207,664	18,207,664
- portion eligible for inclusion in CET1 - Share premium		2,406,571	2,406,571
- portion eligible for inclusion in CET1 - Statutory reserve		12,616,780	12,616,780
- portion eligible for inclusion in CET1 - Gain on Bargain Purchase	u	2.115.515	0.445.545
- portion eligible for inclusion in CET1 - General reserve		3,117,547 66,766	3,117,547 66,766
- portion eligible for inclusion in Tier 2 General reserve	v	-	-
Unappropriated profit	w	18,545,797	18,545,797
Minority Interest of which:		10,0 .0,7 ,7	10,0 10,757
- portion eligible for inclusion in CET1	X	_	_
- portion eligible for inclusion in ATI	у	-	-
- portion eligible for inclusion in Tier 2	z	-	-
Surplus on revaluation of assets of which:		9,400,835	9,400,835
- Revaluation reserves on Property			
- Unrealized Gains/Losses on AFS	aa	9,387,715	9,387,715
- In case of Deficit on revaluation (deduction from CET1)	ab	-	-
Total liabilities and Equity		1,121,258,254	1,121,258,254
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			
Fully Paid-up Capital			12,861,116
Balance in share premium account		(s)	2,406,571
Reserve for issue of bonus shares			15 001 002
General / Statutory Reserves		(u)	15,801,093
Gain / (Losses) on derivatives held as Cash Flow Hedge		(111)	19 545 707
Unappropriated / unremitted profits Minority Interests arising from CET1 capital instruments issued to third		(w)	18,545,797
party by consolidated bank subsidiaries (amount allowed in CET1		(x)	
capital of the consolidation group)		()	-
CET 1 before Regulatory Adjustments			49,614,577
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)	780,381
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		(1) - (1) * x% (1) - (q) * x%	-
Reciprocal cross holdings in CET1 capital instruments		(d)	-
Cash flow hedge reserve		(4)	_
Investment in own shares / CET1 instruments			41,276
			,

	Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
			(Rupees in '000)
17	Securitization gain on sale		-
18	Capital shortfall of regulated subsidiaries		-
19	Deficit on account of revaluation from bank's holdings of property / AFS	(ab)	-
20	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ae)	_
21	Significant investments in the capital instruments issued by banking,		
21	financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(b) - (ad) - (af)	-
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(i)	-
23	Amount exceeding 15% threshold of which:		
	- significant investments in the common stocks of financial entities		-
	- deferred tax assets arising from temporary differences		-
24	National specific regulatory adjustments applied to CET1 capital		-
25	Investment in TFCs of other banks exceeding the prescribed limit		-
26	Any other deduction specified by SBP (mention details)		-
27	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions		-
28	Total regulatory adjustments applied to CET1 Common Equity Tier 1		821,657 48,792,920
	Additional Tier 1 (AT 1) Capital		
29	Qualifying Additional Tier-1 instruments plus any related share premium of which:		7,000,000
30	- Classified as equity	(t)	-
31	- Classified as liabilities	(m)	7,000,000
32	Additional Tier-1 capital instruments issued by consolidated subsidiaries		
22	and held by third parties	(y)	-
33	of which: instrument issued by subsidiaries subject to phase out		7 000 000
34	AT1 before regulatory adjustments		7,000,000
	Additional Tier 1 Capital: regulatory adjustments		
35	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)		-
36	Investment in own AT1 capital instruments		-
37	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 (amount above 10% threshold)	()	
39	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	(ac)	-
	insurance chitries that are outside the scope of regulatory consolidation	(ad)	-
40	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional		
41	period, remain subject to deduction from tier-1 capital Regulatory adjustments applied to Additional Tier 1 due to insufficient		=
42	Tier 2 to cover deductions		-
42	Total of Regulatory Adjustment applied to AT1 capital		7.000.000
43 44	Additional Tier 1 capital Additional Tier 1 capital recognised for capital adequacy		7,000,000 7,000,000
	Tier 1 Capital (CET1 + admissible AT1)		55,792,920

	Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
		(Rupee	s in '000)
	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)	4,278,317
49	Revaluation Reserves eligible for Tier 2 of which:		-
50	- portion pertaining to Property		-
51	 portion pertaining to AFS securities 	100% of (aa)	9,387,715
52	Foreign Exchange Translation Reserves	(v)	-
53	Undisclosed / Other Reserves (if any)		-
54	T2 before regulatory adjustments		20,666,032
	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		
	period, remain subject to deduction from tier-2 capital		-
56	Reciprocal cross holdings in Tier 2 instruments		-
57	Investment in own Tier 2 capital instrument		12,364
58	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the		
	bank does not own more than 10% of the issued share capital (amount		
	above 10% threshold)	(ae)	-
59	Significant investments in the capital instruments issued by banking,		
	financial and insurance entities that are outside the scope of regulatory		
	consolidation	(af)	-
60	Amount of Regulatory Adjustment applied to T2 capital		12,364
61	Tier 2 capital (T2)		20,653,668
62	Tier 2 capital recognised for capital adequacy		15,831,790
63	Excess Additional Tier 1 capital recognised in Tier 2 capital		-
64	Total Tier 2 capital admissible for capital adequacy		15,831,790
	TOTAL CAPITAL (T1 + admissible T2)		71,624,710

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

1.5 Main features of regulatory capital instruments

1.5.1 Disclosure for main features of Regulatory Capital Instrument - Common Shares

	Main Features	Common Shares
1	Issuer	Meezan Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	MEBL
3	Governing law(s) of the instrument	Listing regulations of Pakistan Stock Exchange Limited
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	Solo & Group
7	Instrument type	Ordinary shares
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	12,861,116
9	Par value of instrument	10
10	Accounting classification	Shareholders' equity
11	Original date of issuance	August 16, 1997
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	N/A
18	coupon rate and any related index/ benchmark	N/A
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	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	Residual interest
	type immediately senior to instrument)	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

1.5.2 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
7	Instrument type	Subordinated debt
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) Par value of instrument	7,000,000
10	Accounting classification	1,000,000 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
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
		subject to regulatory conditions
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 3 month KIBOR plus 175 bps
19	Existence of a dividend stopper	Yes
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 subject to weightage
22		reduction to negligible
23 24	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Occurrence of a non-viability trigger event (the "PONV") or Pre-specified
		trigger event (the "PST")
25	If convertible, fully or partially	Fully/partially
	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
	If convertible, mandatory or optional conversion	Option of SBP
	If convertible, specify instrument type convertible into	Common Shares
	If convertible, specify issuer of instrument it converts into	Meezan Bank Limited
	Write-down feature	No
	If write-down, write-down trigger(s)	N/A
	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 N/A
	Position in subordination hierarchy in liquidation (specify instrument	Residual interest
55	type immediately senior to instrument)	residual linerest
36	Non-compliant transitioned features	No
	If yes, specify non-compliant features	N/A
	V / L V 1 1 E 1 1 1 1 1 1 1	75.5

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

1.5.3 Disclosure for main features of Regulatory Capital Instrument - Tier II Sukuk

Suser Unique identifier (eg PSX Symbol or Bloomberg identifier etc.) Meezan Bank Limited Mezan Bank Limited Sushuk Laws applicable in Pakistan		Main Features	Tier II Sukuk
Sukuk Regulatory treatment Regulatory treatment Transitional Basel III rules Fost-maniformal B	1		
Coverning law(s) of the instrument Coverning law(s) of the instrument Coverning law(s) of the instrument Transitional Based III rules Tier 2 Tier 2 Solo & Group Subordinated debt 7,000.000 1	2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	Meezan Bank Limited - Tier II Mudaraba
Regulatory treatment Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo group group&solo Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 10 riginal date of issuance 11 Peptual or dated 12 Peptual or dated 13 Original maturity date 14 Source all subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Compost / dividends 18 Existence of a dividend stopper 18 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Poptula dividends 21 Existence of a dividend stopper 22 Existence of a dividend stopper 23 Noncumulative or cumulative 24 Convertible or non-convertible 25 Convertible, conversion trigger (s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, conversion rate 30 If convertible, application or optional conversion 29 If convertible, mandatory or optional conversion 29 If convertible, conversion rate 30 If convertible, conversion rate 31 If wite-down, write-down, write-down, write-down, related interactly in liquidation (specify instrument type immediately senior to instrument) 30 If wite-down, permanent or temporary 31 If wite-down, permanent or temporary 42 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 If wite-down, permanent or temporary 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Position in subordination hierarchy in liquidation (specify instrument			Sukuk
by Transitional Basel III rules Post-transitional Basel III rules Eligible at solo' group' group&solo Instrument type Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) Para value of instrument Accounting classification	3	Governing law(s) of the instrument	Laws applicable in Pakistan
5 Solitanisticonal Basel III rules Slightly at solor yroup/group&solo Instrument type Subordinated debt 7,000,000 Subordinated solubly Subordinated solubly		Regulatory treatment	
Solo & Group Subordinated debt Numerative Subordinated debt Numerative	4	Transitional Basel III rules	Tier 2
Subordinated debt 7,000,000 1,000,00	5	Post-transitional Basel III rules	Tier 2
8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) Par value of instrument 10	6	Eligible at solo/ group/ group&solo	Solo & Group
y Par value of instrument Accounting classification Accounting classification Accounting classification Original date of issuance Dated September 22, 2016 Dated September 22, 2016 Dated September 21, 2026 Yes Ves Callable with prior approval of SBP on or after five years from the date of issue Subsequent call dates, if applicable Coupons / dividends Floating coupon coupon rate and any related index/ benchmark It is expected that profit may be similar to 6 month KBOR plus 50 bps N/A Partially discretionary partially discretionary or mandatory Pully discretionary, partially discretionary or mandatory Noncomutative or cumulative Convertible or non-convertible Convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, experis years of instrument years on the date of PONV trigger event end the fair value of the Sukuk determined by adding? deducting attributable, specify instrument type convertible to row freedown feature If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If write-down, fail or partial If write-down, permanent or temporary If write-down, permane	7	Instrument type	Subordinated debt
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 15 Subsequent call dates, original conversion are demption amount 16 Subsequent call dates, if applicable 17 Coupons / dividends 18 Fixed or floating dividend/ coupon 18 coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 10 Pully discretionary, partially discretionary or mandatory 10 Existence of step up or other incentive to redeem 11 Convertible, conversion trigger (s) 12 Convertible, conversion rate 13 Convertible, conversion rate 14 Convertible, conversion rate 15 Convertible, specify issuance of incurrent it converts into 16 Coupons dividends 17 Fixed or floating dividend/ coupon 18 Existence of a dividend stopper 19 Pully discretionary, partially discretionary or mandatory 19 Existence of step up or other incentive to redeem 20 Convertible or non-convertible 21 Convertible or non-convertible 22 Convertible or non-convertible 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 Convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify issuer of instrument type convertible into 29 Convertible, specify issuer of instrument it converts into 30 Mire down feature 31 Fixed-down, full or partial 32 If write-down, write-down trigger(s) 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, permanent or temporary 36 If write-down, permanent or temporary 37 If write-down, permanent or temporary 38 If write-down, permanent or temporary 39 If write-down, permanent or temporary 30 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 emporary write-down, description of write-up mechanism 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant t	8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	7,000,000
11 Original date of issuance September 22, 2016 Dated	9	Par value of instrument	1,000,000
12 Perpetual or dated September 21, 2026 Se	10	Accounting classification	Liability - Subordinated Sukuk
September 21, 2026	11	Original date of issuance	September 22, 2016
Sesser call subject to prior supervisory approval Yes	12	Perpetual or dated	Dated
Subsequent call dates, if applicable Coupons / dividends	13	Original maturity date	September 21, 2026
Subsequent call dates, if applicable	14		Yes
Subsequent call dates, if applicable Coupons / dividends Fixed or floating dividend/ coupon Street of a dividend stopper Street of a dividen	15	Optional call date, contingent call dates and redemption amount	
Coupons / dividends Fixed or floating dividend/ coupon Coupon rate and any related index/ benchmark Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Convertible If convertible, conversion trigger (s) Fully If convertible, conversion rate Convertible, conversion rate Convertible, conversion rate The conversion rate The conversion rate 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 If convertible, specify instrument type convertible into Write-down, full or partiall Write-down, full or partiall If write-down, write-down trigger(s) Write-down, perimanent or temporary If write-down, perimane			after five years from the date of issue
Coupons / dividends Fixed or floating dividend/ coupon Coupon rate and any related index/ benchmark Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Convertible If convertible, conversion trigger (s) Fully If convertible, conversion rate Convertible, conversion rate Convertible, conversion rate The conversion rate The conversion rate 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 If convertible, specify instrument type convertible into Write-down, full or partiall Write-down, full or partiall If write-down, write-down trigger(s) Write-down, perimanent or temporary If write-down, perimane	16	Subsequent call dates, if applicable	N/A
Fixed or floating dividend/ coupon Fixed or floating dividend/ coupon It is expected that profit may be similar to 6 month KIBOR plus 50 bps N/A Partially discretionary, partially discretionary or mandatory Existence of a dividend stopper N/A Partially discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Non- Convertible or non-convertible Convertible or non-convertible Convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate The conversion pricing formula is linked to the market 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 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature No Write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism N/A Residual interest No Non-compliant transitioned features			
18 coupon rate and any related index/ benchmark 19 Existence of a dividend stopper N/A Partially discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Convertible Convertible To convertible or non-convertible If convertible, conversion trigger (s) Fully or partially discretionary Fully or partially discretionary No Cumulative Convertible Convertible Convertible The conversion pricing formula is linked to the market value of the Common Shares on the date of PONV trigger event (the "PONV") Fully 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 The convertible, specify instrument type convertible into Common Shares If convertible, specify issuer of instrument it converts into Meezan Bank Limited Write-down, feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary N/A If write-down, permanent or temporary If the mediately senior to instrument type immediately senior to instrument type immediately senior to instrument To senior instrument type immediately senior to instrument No No-compliant transitioned features No No-compliant transitioned features No No-compliant transitioned features	17	-	Floating coupon
Existence of a dividend stopper N/A Partially discretionary or mandatory Partially discretionary aptrially discretionary or mandatory Existence of step up or other incentive to redeem No No Cumulative or cumulative Convertible Convertible Convertible Convertible Convertible Occurrence of a non-viability trigger event (the "PONV") Fully If convertible, conversion trate 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 Option of SBP If convertible, specify instrument type convertible into Mezam Bank Limited No If write-down, write-down trigger(s) N/A If write-down, permanent or temporary N/A If write-down, description of write-up mechanism N/A If temporary write-down, description of write-up mechanism N/A Residual interest type immediately senior to instrument No No No No No No No N			It is expected that profit may be similar
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Cumulative Convertible Convertible for convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate Fully 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 Fully If convertible, mandatory or optional conversion Option of SBP Common Shares If convertible, mandatory or optional conversion Option of SBP Common Shares If convertible, specify instrument type convertible into Common Shares If convertible, specify instrument it converts into Meezan Bank Limited No If write-down, write-down trigger(s) 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) No Non-compliant transitioned features No Non-compliant transitioned features			
Existence of step up or other incentive to redeem	19	Existence of a dividend stopper	N/A
Noncumulative or cumulative Convertible or non-convertible Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate Occurrence of a non-viability trigger event (the "PONV") Fully If convertible, conversion rate The conversion pricing formula is linked to the market value of the Common Shares on the date of PONV trigger even 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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature No If write-down, write-down trigger(s) 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) No-compliant transitioned features No No No	20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
Convertible or non-convertible If convertible, conversion trigger (s) Convertible, conversion trigger (s) Convertible, conversion trigger (s) Convertible, conversion trigger (s) Fully 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 The 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 Write-down feature No If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary 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) No No-compliant transitioned features No No No-compliant transitioned features No	21	Existence of step up or other incentive to redeem	No
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, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 30 If write-down, write-down, write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If temporary write-down, description of write-up mechanism 33 If temporary write-down, description of write-up mechanism 34 If temporary write-down, description of write-up mechanism 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Occurrence of a non-viability trigger event (the "PONV") 58 Fully 79 The convertible, convertion is linked to the market value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the to the market value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger on the date of PONV trigger on the date of PONV t	22	Noncumulative or cumulative	Cumulative
25 If convertible, fully or partially 16 If convertible, conversion rate 17 If convertible, conversion rate 18 If convertible, conversion rate 19 If convertible, mandatory or optional conversion 20 If convertible, mandatory or optional conversion 21 If convertible, mandatory or optional conversion 22 If convertible, mandatory or optional conversion 23 If convertible, specify instrument type convertible into 24 If convertible, specify instrument it converts into 25 If convertible, specify issuer of instrument it converts into 26 If write-down feature 27 If write-down, write-down trigger(s) 28 If convertible, mandatory or optional conversion 29 If write-down, feature 30 No 31 If write-down, mythe-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) 36 Non-compliant transitioned features 18 Convertible, conversion pricing formula is linked to the market value of the Common Shares and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger event and the fair value of the Common Shares on the date of PONV trigger on the Sukuk determined by the Common Shares on the date of PONV trigger	23	Convertible or non-convertible	Convertible
Fully The convertible, fully or partially Fully 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	24	If convertible, conversion trigger (s)	
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 The convertible, was 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 To convertible, mandatory or optional conversion Option of SBP Common Shares Meezan Bank Limited No Write-down feature No If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary N/A Fresidual interest No Non-compliant transitioned features Non-compliant transitioned features	25	If convertible, fully or partially	Fully
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Pool and any amount of profit held during the Loss Absorbency period 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, full or partial 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) 36 Non-compliant transitioned features Pool and any amount of profit held during the Loss Absorbency period Option of SBP Common Shares Meezan Bank Limited No No No Residual interest			
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29 If convertible, specify issuer of instrument it converts into No Write-down feature 10 If write-down, write-down trigger(s) N/A 11 Write-down, full or partial N/A 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) Non-compliant transitioned features No Meezan Bank Limited N/A N/A N/A N/A N/A Residual interest			_
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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) Non-compliant transitioned features No		*	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No			
type immediately senior to instrument) Non-compliant transitioned features No			
36 Non-compliant transitioned features No			
	36		No
11/A		If yes, specify non-compliant features	N/A

Risk-weighted exposures	Minimur	n capital	Risk weigh	ted assets
-	2019	2018 **	2019	2018 **
Credit Risk		(Rupee	s in '000)	
Portfolios subject to on-balance sheet exposure				
(Simple Approach)				
Cash and cash equivalents	_	_	_	_
Sovereign	163,089	124,102	1,630,891	1,241,01
Public sector entities	268,347	477,181	2,683,466	4,771,81
Banks	1,450,896	1,255,381	14,508,962	12,553,80
Corporate	20,656,981	21,124,108	206,569,808	211,241,08
Retail	3,525,922	3,751,604	35,259,223	37,516,04
Residential mortgage	589,227	603,197	5,892,266	6,031,96
Past due loans	65,334	26,066	653,336	260,65
Operating fixed assets	2,328,442	1,305,672	23,284,415	13,056,72
All other assets	375,763	535,348	3,757,629	5,353,47
All other assets	373,703	333,340	3,737,023	0,000,47
Portfolios subject to off-balance sheet exposure	-			
non market related (Simple approach)				
Banks	188,253	91,898	1,882,525	918,97
Corporate	3,973,934	2,389,459	39,739,338	23,894,59
Public sector entities	16,872	-	168,716	-
Retail	195,979	221,141	1,959,792	2,211,41
Others	77,238	68,502	772,383	685,02
Portfolios subject to off-balance sheet exposures	s -			
market related (Current exposure method)				
Banks	131,388	123,810	1,313,877	1,238,10
Customers	90,802	74,503	908,020	745,03
Equity Exposure Risk in the Banking Book				
Unlisted equity investments held in banking book	112,310	124,957	1,123,100	1,249,56
Recognised portion of significant investment	15,763	15,763	157,625	157,62
Market Risk				
Capital Requirement for portfolios subject to				
Standardised Approach				
Interest rate risk	173,617	129,987	2,170,210	1,624,83
Equity position risk	995,042	787,274	12,438,019	9,840,93
Foreign Exchange risk	27,237	13,015	340,466	162,68
	,	,	2 75, 755	
Operational Risk	E 070 070	4 202 690	74 650 040	E2 64E 20
Capital requirement for operational risk	5,972,073	4,292,689	74,650,912	53,645,29
TOTAL	41,394,509	37,535,657	431,864,979	388,400,65
Capital Adequacy Ratio	Required	Actual	Required	Actual **
	Decen	nber-19	Decem	ber-18
CET1 to total RWA	6.00%	11.30%	6.00%	10.19%
Tier-1 capital to total RWA	7.50%	12.92%	7.50%	12.00%
·				
Total capital to total RWA	12.50%***	16.58%	11.90%***	14.55%

^{**} As reported in last year annual financial statements.
*** Capital adequacy requirement inclusive of Capital Conservation Buffer requirement (CCB)

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

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
- 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:

	Leverage Ratio = Tier 1 capital (after related deductions) Total Exposure		
	Particulars	2019 Rupee	2018 s in '000
	On balance sheet exposures		
1	On-balance sheet items (excluding unrealised gain on forward contracts)	1,067,559,932	875,341,550
2	Forward exchange commitments with positive fair values	3,240,079	2,982,362
	Total on balance sheet exposures	1,070,800,011	878,323,912
	Off balance sheet exposures		
3	Off-balance sheet items	232,908,018	175,319,067
4	Commitment in respect of forward exchange contracts	2,361,682	1,103,742
	Total Off balance sheet exposures	235,269,700	176,422,809
	Capital and total exposures		
5	Tier 1 capital	55,792,920	46,591,737
6	Total exposures	1,306,069,711	1,054,746,721
Basel II	III leverage ratio	4.27%	4.42%

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 ljarah 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	19	20	18
		Total	Total	Total	Total
		Unweighted ¹	Weighted ²	Unweighted ¹	Weighted ²
		Value	Value	Value	Value
Liquidit	y Coverage Ratio	(Average)	(Average)	(Average)	(Average)
		(Rupees	in '000)	(Rupees	in '000)
High Q	uality Liquid Assets				
1	Total high quality liquid assets (HQLA)		173,028,388		120,562,308
Cash	Outlflows				
2	Retail deposits and deposits from small business cusmtomers of which:	570,905,220	50,790,191	495,247,168	46,670,458
	2.1) Stable deposit	126,006,623	6,300,331	57,085,172	2,854,259
	2.2) Less stable deposit	444,898,596	44,489,860	438,161,995	43,816,200
3	Unsecured wholesale funding of which:	258,194,763	80,927,241	236,532,476	82,886,612
	3.1) Operational deposits (all counterparties)	258,194,763	80,927,241	236,532,476	82,886,612
	3.2) Non-operational deposits (all counterparties)	-	-	-	-
	3.3) Unsecured debt	-	-	-	-
4	Secured wholesale funding	44 000 400	-	00 774 000	-
5	Additional requirements of which: 5.1) Outflows related to derivative exposures and other collateral requirements	44,603,460 64,771	4,518,640 64,771	22,774,860	2,277,486
	5.1) Outflows related to derivative exposures and other collateral requirements 5.2) Outflows related to loss of funding on debt products	04,771	04,771	-	-
	5.3) Credit and Liquidity facilities	44,538,689	4,453,869	22,774,860	2,277,486
6	Other contractual funding obligations	2,984,914	2,984,914	22,774,000	2,277,400
7	Other contingent funding obligations	399,525,929	5,977,927	306,287,979	5,609,482
8	Total Cash Outflows	000,020,020	145,198,913	000,201,010	137,444,039
Cash	Inflows				
9	Secured lending	39,087,937	39,087,937	29,275,064	29,275,064
10	Inflows from fully performing exposures	29,483,679	14,741,840	27,418,567	13,709,283
11	Other Cash inflows	10,505,181	4,418,226	7,382,672	2,498,669
12	Total Cash Inflows	79,076,797	58,248,003	64,076,303	45,483,016
21	Total HQLA		173,028,388		120,562,308
22	Total Net Cash Outflows		90,017,680		94,253,108
23	Liquidity Coverage Ratio		192%		147%

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

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

³ 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 o

Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2019

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.

				2019		
		ur	weighted value	e by residual mate 6 months to <		weighted
		No Maturity	< 6 months	1 yr	≥1 yr	value
				(Rupees in '000))	
labl	le Stable Funding (ASF)					
1	Capital:					
2 3	Regulatory capital Other capital instruments	48,792,920 15,831,790			7,000,000	48,792,920 22,831,790
	Retail deposits and deposit from small business customers:					
	Stable deposits Less stable deposits	105,338,644 450,909,608	23,972,378 102,615,481	4,574,632 19,582,040	14,038,553 60,093,030	122,011,408 494,790,225
	Wholesale funding:	430,303,000	102,013,461	19,362,040	00,093,030	454,750,225
3	Operational deposits					
9 0	Other wholesale funding Other liabilities:	131,965,894	30,032,058	5,730,997	17,587,184	80,449,032
1	NSFR derivative liabilities					
12 1 3	All other liabilities and equity not included in other categories		53,260,695	11,884,771	16,656,878	105,758,276
3	Total ASF					874,633,651
ire	d Stable Funding (RSF)					
ļ	Total NSFR high-quality liquid assets (HQLA)	***************************************	************	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	8,122,933
5	Deposits held at other financial institutions for operational purposes	9,620,622			*****************	4,810,311
6	Performing loans and securities:	-	411,236,408	126,337,161	282,256,605	308,913,678
7	Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA	-	138,094,587	71,912,286		56,670,331
	and unsecured performing loans to financial institutions					
	Performing loans to non- financial corporate clients, loans to retail and					
9	small business customers, and loans to sovereigns, central banks and		207,757,808	41,396,783	141,313,583	137,220,202
,	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		65,384,013	13,028,092	44,473,174	33,023,774
	Securities that are not in default and do not qualify as HQLA including		00,001,010	10,020,002	.,,,,	00,020,77
	exchange-traded equities.				96,469,848	81,999,371
2	Other assets: Physical traded commodities, including gold			343,651,938	18,661,807	190,487,776
4	Assets posted as				-	-
5	NSFR derivative				1,335,392	1,335,392
3 7	NSFR derivative All other assets not included in the above categories			343,651,938	18,661,807	190.487.777
	Off-balance sheet items			340,031,330	485,001,676	24,250,085
	T-+-I DCF					F00 F04 700
29 30	Total RSF Net Stable Funding Ratio (%)			2040		536,584,783 163%
9		ur	nweighted value	2018 e by residual mate	urity	163%
9		-		e by residual mate 6 months to <	urity ≥1 yr	
9		ur No Maturity	nweighted value	e by residual mat	≥1 yr	163% weighted
9	Net Stable Funding Ratio (%)	-		e by residual mate 6 months to < 1 yr	≥1 yr	163% weighted
9 0		-		e by residual mate 6 months to < 1 yr	≥1 yr	163% weighted
abl	Net Stable Funding Ratio (%) ie Stable Funding (ASF) Capital: Regulatory capital	No Maturity 40,376,938		e by residual mate 6 months to < 1 yr	≥ 1 yr	weighted value
abl	Net Stable Funding Ratio (%) le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments	No Maturity		e by residual mate 6 months to < 1 yr	≥ 1 yr	163% weighted value
abl	Net Stable Funding Ratio (%) ie Stable Funding (ASF) Capital: Regulatory capital	No Maturity 40,376,938		e by residual mate 6 months to < 1 yr (Rupees in '000)	≥ 1 yr	163% weighted value 40,378,938 16,916,173 108,461,828
9 0	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	No Maturity 40,378,938 9,916,173	< 6 months	e by residual mate 6 months to < 1 yr (Rupees in '000)	7,000,000 7,000,000	163% weighted value 40,378,938 16,916,173
9 0	Net Stable Funding Ratio (%) 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 40,378,938 9,916,173 89,225,965	< 6 months	e by residual mate 6 months to < 1 yr (Rupees in '000)	7,000,000 7,000,000 5,448,778	163% weighted value 40,378,938 16,916,173 108,461,828
9 0 1 2 3 1 5 5 7 7	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	No Maturity 40,378,938 9,916,173 89,225,965	< 6 months	e by residual mate 6 months to < 1 yr (Rupees in '000)	7,000,000 7,000,000 5,448,778	163% weighted value 40,378,938 16,916,173 108,461,828
180 1122344556778990	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:	40,378,938 9,916,173 89,225,965 385,359,863	< 6 months 28,374,794 122,548,483	e by residual mate 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095	7,000,000 7,000,000 5,448,778 23,532,839	40,378,938 16,916,173 108,461,828 443,783,395
9 0 1 1 2 3 3 4 5 6 7 7 3 9 0 1	Net Stable Funding Ratio (%) 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	40,378,938 9,916,173 89,225,965 385,359,863	28,374,794 122,548,483 34,514,391	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757	weighted value 40,378,938 16,916,173 108,461,828 443,783,395 69,436,978
abl	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:	40,378,938 9,916,173 89,225,965 385,359,863	< 6 months 28,374,794 122,548,483	e by residual mate 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095	7,000,000 7,000,000 5,448,778 23,532,839	40,378,938 16,916,173 108,461,828 443,783,395
abl	e 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	40,378,938 9,916,173 89,225,965 385,359,863	28,374,794 122,548,483 34,514,391	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079
abl	Net 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	40,378,938 9,916,173 89,225,965 385,359,863	28,374,794 122,548,483 34,514,391	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391
abl ::::::::::::::::::::::::::::::::::::	e 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	40,378,938 9,916,173 89,225,965 385,359,863	28,374,794 122,548,483 34,514,391	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079
abl	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 Joans and securities:	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391
9 00 abl	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 Wholesale funding: Operational deposits 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	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695	weighted value 40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391
abl legs	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 Joans and securities:	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169	e by residual matt 6 months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391
abl ::::::::::::::::::::::::::::::::::::	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under sub-index 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 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 non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to non-financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169	e by residual mature of months to < 1 yr (Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596	7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695 242,665,388 126,894,270 58,892,487	weighted value 40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391 3,548,351 3,974,093 479,253,335 27,722,190 297,573,823 105,610,486
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9 0 abl	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under sub-index 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 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 non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to non-financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169 457,956,421 184,814,600 186,558,679	e by residual mate 6 months to < 1 yr(Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596 54,424,875 37,172,751	7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695 242,665,388 126,894,270 58,892,487	40,378,938 16,916,173 108,481,828 443,783,395 69,436,978 37,134,079 716,111,391 3,548,351 3,974,093 479,253,335 27,722,190 297,673,823 105,6104,6336 48,346,836
9 0 labl 1 2 3 4 5 6 7 8 9 0 1 2 3 4	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: Operational deposits 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 non- 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:	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169 457,956,421 184,814,600 186,558,679	e by residual mate 6 months to < 1 yr(Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596 54,424,875 - 37,172,751 17,282,125	7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695 242,665,388 126,894,270 58,892,487 56,878,630 13,278,656	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391 3,548,351 3,974,093 479,253,335 27,722,190 297,573,823 105,610,486 48,346,836 45,178,417
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abl 23 45 66 78 99 12 33 45 66 78 99 10 11 22 33 44 56 66 78 99 90 11 12 13 14 15 16 16 16 16 16 16 16 16 16 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: Operational deposits 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 non- 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:	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169 457,956,421 184,814,600 186,558,679	e by residual mate 6 months to < 1 yr(Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596 54,424,875 - 37,172,751 17,282,125	7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695 242,665,388 126,894,270 58,892,487 56,878,630 13,278,656	40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391 3,548,351 3,974,093 479,253,335 27,722,190 297,573,823 105,610,486 48,346,836 45,178,417
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)	le Stable Funding (ASF) Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Undersale funding: Operational deposits Other 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 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 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 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 to retail and total	No Maturity 40,378,938 9,916,173 89,225,965 385,359,863 108,532,236	28,374,794 122,548,483 34,514,391 27,031,169 457,956,421 184,814,600 186,558,679	e by residual mate 6 months to < 1 yr(Rupees in '000) 4,164,488 17,986,095 5,065,580 9,354,596 54,424,875 37,172,751 17,252,125 63,799,522	7,000,000 7,000,000 7,000,000 5,448,778 23,532,839 6,627,757 1,958,695 242,665,388 126,894,270 58,892,487 56,878,630 13,278,656 1,335,392 11,943,264	weighted value 40,378,938 16,916,173 108,461,828 443,783,395 69,436,978 37,134,079 716,111,391 3,548,351 3,974,093 479,253,335 27,722,190 297,573,823 105,610,486 48,346,836 45,178,417 - 1,335,392 43,843,025