#### Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

#### 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 11.50% as of December 31, 2020 whereas CAR stood at 17.82% at the year ended December 31, 2020.

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

	2020	2019**
Particulars	Rupees in	1 '000
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully paid-up capital / capital deposited with the SBP	14,147,228	12,861,116
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	18,017,654	15,801,093
Gain / (Losses) on derivatives held as Cash Flow Hedge	-	-
Unappropriated profits	29,021,521	18,545,797
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	63,592,974	49,614,577
Total regulatory adjustments applied to CET1	(1,145,409)	(821,657
Common Equity Tier 1	62,447,565	48,792,920
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)	69,447,565	55,792,920
Tier 2 Capital		
Qualifying Tier 2 capital instruments under Basel III plus any related share premium	11,000,000	7,000,000
Capital instruments subject to phase out arrangement issued	-	-
Tier 2 capital instruments issued to third parties by consolidated subsidiaries	-	-
- of which: instruments issued by subsidiaries subject to phase out	-	-
General Provisions or general reserves for loan losses-up to maximum		
of 1.25% of Credit Risk Weighted Assets	4,848,163	4,278,317
Revaluation Reserves (net of taxes)	-	-
of which:		
- Revaluation reserves on fixed assets	5 5 40 051	- 207.715
- Unrealized gains/losses on AFS	5,542,351	9,387,715
Foreign Exchange Translation Reserves	-	-
Undisclosed/Other Reserves (if any)	21 200 514	20.666.022
T2 before regulatory adjustments	21,390,514	20,666,032
Total regulatory adjustment applied to T2 capital	(5,450)	(12,364
Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy	21,385,064 21,385,064	15,831,790
Portion of Additional Tier 1 capital recognized in Tier 2 capital	21,363,004	15,051,790
Total Tier 2 capital admissible for capital adequacy	21,385,064	15,831,790
TOTAL CAPITAL (T1 + admissible T2)	90,832,629	71,624,710
	500 510 270	421 964 070
Total Risk Weighted Assets (RWA)	509,619,379	431,864,979

#### Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

			2020	2019**
Particulars			Rupees in '000	
			Rupees	n '000
Capital Ratios and buffers (in percentage of risk weighted assets)				
CET1 to total RWA			12.25%	11.30%
Tier-1 capital to total RWA			13.63%	12.92%
Total capital to total RWA			17.82%	16.58%
Bank specific buffer requirement (minimum CET1 requirement plus capital				
conservation buffer plus any other buffer requirement) of which:			7.50%	8.50%
- capital conservation buffer requirement			1.50%	2.50%
- countercyclical buffer requirement			1.5070	2.5070
- D-SIB or G-SIB buffer requirement				_
CET1 available to meet buffers (as a percentage of risk weighted assets)			6.25%	5.30%
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)			1.50%	2.50%
Total Capital plus CCB			11.50%	12.50%
Tom capital plus ccs			1115070	12.0070
	20	)20	2019	**
Particulars	A	Pre-Basel III	A	Pre-Basel III
1 at uculais	Amount	treatment*	Amount	treatment*
			in '000	
		rapee	, <b></b> 000	
Common Equity Tier 1 capital: Regulatory adjustments				
Goodwill (net of related deferred tax liability)	_	_	_	_
All other intangibles (net of any associated deferred tax liability)	1.079.961	_	780,381	_
Shortfall of provisions against classified assets	1,077,701	_	700,501	_
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	65,448	_	41,276	_
Securitization gain on sale	05,440	_	41,270	_
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 ar		-	-	-
outside the scope of regulatory consolidation, where the bank does not own more than	1			
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				
Tier 2 to cover deductions	-	-	-	-
Total regulatory adjustments applied to CET1	1,145,409	-	821,657	-
Additional Tier 1 Capital: regulatory adjustments				
Investment in mutual funds exceeding the prescribed limit (SBP specific	-	-	-	-
adjustment)				
Investment in own AT1 capital instruments	_	- 1	_	_

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

Investment in own AT1 capital instruments
Reciprocal cross holdings in Additional Tier 1 capital instruments

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

1.3.3

1.3.4

#### Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

	20	20	2019	**
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				
Tier 2 to cover deductions				
Total of Regulatory Adjustment applied to AT1 capital	-	-	-	-
Tier 2 Capital: regulatory adjustments				
Portion of deduction applied 50:50 to core capital and supplementary				
capital based on pre-Basel III treatment which, during transitional				
period, remain subject to deduction from tier-2 capital	-	-	-	-
Reciprocal cross holdings in Tier 2 instruments	-	-	-	-
Investment in own Tier 2 capital instrument	5,450	-	12,364	-
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	- - 450		12 264	_
Amount of Regulatory Adjustment applied to T2 capital	5,450	-	12,364	-

<sup>\*</sup> 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.

Additional Information - Risk Weighted Assets subject to pre-Basel III treatment	2020 Rupees in	2019 **
Risk weighted assets in respect of deduction items (which during the transitional	-	-
period will be risk weighted subject to Pre-Basel III Treatment)		
of which: deferred tax assets	-	-
of which: Defined-benefit pension fund net assets	-	-
of which: Recognized portion of investment in capital of banking, financial and		
insurance entities where holding is less than 10% of the issued common		
share capital of the entity	-	-
of which: Recognized portion of investment in capital of banking, financial and		
insurance entities where holding is more than 10% of the issued common		
share capital of the entity	-	-
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financial entities	636,571	665,142
Significant investments in the common stock of financial entities	63,050	63,050
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject		
to standardized approach (prior to application of cap)	5,452,711	4,452,711
Cap on inclusion of provisions in Tier 2 under standardized approach	4,848,163	4,278,317
Provisions eligible for inclusion in Tier 2 in respect of exposures subject		
to internal ratings-based approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

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

# Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

## 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, 2020
	(Rupe	es in '000)
Assets		
Cash and balances with treasury banks	136,242,495	136,242,495
Balances with other banks	19,445,879	19,445,879
Due from financial institutions	342,068,799	342,068,799
Investments	434,208,340	434,208,340
Islamic financing and related assets	512,531,930	512,531,930
Fixed assets	23,568,351	23,568,351
Intangible assets	1,079,961	1,079,961
Deferred tax assets	389,653	389,653
Other assets	52,024,055	52,024,055
Total assets	1,521,559,463	1,521,559,463
Liabilities and Equity		
Bills payable	26,494,006	26,494,006
Due to financial institutions	94,500,640	94,500,640
Deposits and other accounts	1,254,430,534	1,254,430,534
Sub-ordinated sukuk	18,000,000	18,000,000
Deferred tax liabilities	-	-
Other liabilities	58,979,017	58,979,017
Total liabilities	1,452,404,197	1,452,404,197
Share capital	14,147,228	14,147,228
Reserves	20,424,225	20,424,225
Unappropriated profit	29,021,521	29,021,521
Minority Interest	-	-
Surplus on revaluation of assets - net of tax	5,562,292	5,562,292
Total liabilities and equity	1,521,559,463	1,521,559,463

#### Reconciliation of balance sheet to eligible regulatory capital - Step 2

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at De	c 31, 2020
		(Rupe	es in '000)
Assets			
Cash and balances with treasury banks		136,242,495	136,242,495
Balances with other banks		19,445,879	19,445,879
Due from financial institutions		342,068,799	342,068,799

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
		As at De	ec 31, 2020
			es in '000)
Investments		434,208,340	434,208,340
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	70,898	70,898
Islamic financing and related assets		512,531,930	512,531,930
- shortfall in provisions / excess of total EL amount			
over eligible provisions under IRB	f	-	-
- general provisions reflected in Tier 2 capital	g	4,848,163	4,848,163
Fixed assets		23,568,351	23,568,351
Intangible assets	k	1,079,961	1,079,961
Deferred tax assets		389,653	389,653
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		52,024,055	52,024,055
of which:			
- goodwill	j	_	-
- defined-benefit pension fund net assets	1	_	_
Total assets		1,521,559,463	1,521,559,463
Liabilities and Equity			
Bills payable		26,494,006	26,494,006
Due from financial institutions		94,500,640	94,500,640
Deposits and other accounts		1,254,430,534	1,254,430,534
Sub-ordinated sukuk of which:		18,000,000	18,000,000
- eligible for inclusion in AT1	m	7,000,000	7,000,000
- eligible for inclusion in Tier 2	n	11,000,000	11,000,000
Liabilities against assets subject to finance lease		,,	,,
Deferred tax liabilities of which:		-	_
- DTLs related to goodwill	0	_	_
- DTLs related to intangible assets		_	_
- DTLs related to defined pension fund net assets	p	<u>-</u>	_
- other deferred tax liabilities	q r	-	-
Other liabilities	r	58,979,017	58,979,017
Total liabilities		1,452,404,197	1,452,404,197

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
			c 31, 2020
		(Rupe	es in '000)
Share capital		14,147,228	14,147,228
- of which: amount eligible for CET1	S	14,147,228	14,147,228
- of which: amount eligible for AT1	t	-	-
Reserves of which:		20,424,225	20,424,225
- portion eligible for inclusion in CET1 - Share premium		2,406,571	2,406,571
- portion eligible for inclusion in CET1 - Statutory reserve	u	14,833,341	14,833,341
- portion eligible for inclusion in CET1 - Gain on Bargain Purchase		2 117 547	2 117 547
CETI C		3,117,547	3,117,547
- portion eligible for inclusion in CET1 - General reserve		66,766	66,766
- portion eligible for inclusion in Tier 2 General reserve	V	20.021.521	20.021.521
Unappropriated profit	W	29,021,521	29,021,521
Minority Interest of which:			
- portion eligible for inclusion in CET1	X	-	-
<ul> <li>portion eligible for inclusion in AT1</li> <li>portion eligible for inclusion in Tier 2</li> </ul>	у	-	-
Surplus on revaluation of assets of which:	Z	- 5 562 202	- 5 562 202
- Revaluation reserves on Property		5,562,292	5,562,292
- Nevaluation reserves on Property - Unrealized Gains/Losses on AFS	20	5,542,351	5,542,351
- In case of Deficit on revaluation (deduction from CET1)	aa ab	3,342,331	3,342,331
Fotal liabilities and Equity	ao	1,521,559,463	1,521,559,463
		1,021,000,100	1,021,005,100
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			14,147,228
Balance in share premium account		(s)	2,406,571
Reserve for issue of bonus shares			-
General / Statutory Reserves		(u)	18,017,654
Gain / (Losses) on derivatives held as Cash Flow Hedge		. ,	-
Unappropriated / unremitted profits		(w)	29,021,521
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1			
capital of the consolidation group)		(x)	_
CET 1 before Regulatory Adjustments			63,592,974
Common Equity Tier 1 capital: Regulatory adjustments		(1)	
Goodwill (net of related deferred tax liability)		(j) - (s)	-
All other intangibles (net of any associated deferred tax liability)		(k) - (p)	1,079,961
Shortfall of provisions against classified assets		(f)	-
Deferred tax assets that rely on future profitability excluding those arising		(1-) ( ) 4 0/	
from temporary differences (net of related tax liability)		(h) - (r) * x%	-
Defined-benefit pension fund net assets		(l) - (q) * x%	-
Reciprocal cross holdings in CET1 capital instruments		(d)	-
Cash flow hedge reserve			-
Investment in own shares / CET1 instruments			65,448

17   Securitization gain on sale		Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
18   Capital shorfall of regulated subsidiaries				(Rupees in '000)
Deficit on account of revaluation from bank's holdings of property AFS   Collinary 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)   Collinary in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)   Consolidation (amount above 10% threshold)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold, net of related tax liability)   Consolidation (amount above 10% threshold)				-
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% investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% investments) in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold).  22 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which:  24 Spatial and 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 Te12 to cover deductions  28 Total regulatory adjustments applied to CET1  29 Qualifying Additional Tier-1 instruments plus any related share premium of visibility.  20 Qualifying Additional Tier-1 instruments plus any related share premium of visibility.  30 - Classified as equity  31 - Classified as equity  32 Additional Tier I capital instruments issued by consolidated subsidiaries and held by third parties  33 - O which: instrument issued by subsidiaries subject to phase out  34 AT1 before regulatory adjustments  35 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  36 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  36 Reciprocal cross holdings in Additional Tier I capital instruments  37 Additional Tier Lapital 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 bhave capital (amount above 10% threshold)  38 Engine and the capital instr				-
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)  21 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  22 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  23 Amount exceeding 15% threshold of which:  24 Significant investments in the common stocks of financial entities  25 - deferred tax assets arising from temporary differences  26 Any other deduction specified by SBP (mention details)  27 Regulatory adjustment applied to CET1 capital  28 Total regulatory adjustments applied to CET1 (applial)  29 Total regulatory adjustments applied to CET1  20 Qualifying Additional Tier 1 (AT 1) Capital  20 Qualifying Additional Tier 1 instruments plus any related share premium of which:  21 and diditional Tier 1 (AT 1) Capital  29 Qualifying Additional Tier 1 instruments issued by consolidated subsidiaries  20 and the by third parties  21 and diditional Tier 1 capital instruments issued by consolidated subsidiaries  22 and the by third parties  23 and the by third parties  24 Altional Tier 1 Capital: regulatory adjustments  25 Investment in mutual flunds exceeding the prescribed limit (SBP specific adjustment)  26 Investment in mutual flunds exceeding the prescribed limit (SBP specific adjustment)  27 Additional Tier 1 Capital instruments  28 Reciprocal cross holdings in Additional Tier 1 capital instruments  39 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation where the hank does not own more than 10% of the issued share capital (amount above 10% threshold)  29 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory co			(ab)	-
bank does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Peterred 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  - defendence tax defendence tax defendences  - defendence tax defendence tax defendence	20			
financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) (b) (ad) -		bank does not own more than 10% of the issued share capital (amount	(a) - (ac) - (ae)	-
financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) (b) (ad) -	21	Significant investments in the capital instruments issued by banking,		
10% threshold, net of related tax liability   1.00   1.0		financial and insurance entities that are outside the scope of regulatory	(b) - (ad) - (af)	-
- significant investments in the common stocks of financial entitities - deferred tax assets arising from temporary differences 1 National specific regulatory adjustments applied to CET1 capital 1 Investment in TFCs of other banks exceeding the prescribed limit 2 Any other deduction specifical by SBP (mention details) 2 Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions 2 Total regulatory adjustments applied to CET1 3 Total regulatory adjustments applied to CET1 3 Colassified as equity 3 Classified as equity 4 Classified as equity 5 Classified as equity 6 Classified as liabilities 7 Classified as liabilities 7 Classified as liabilities 8 and held by third parties 9 Additional Tier-1 capital instruments issued by consolidated subsidiaries 9 and held by third parties 9 an	22		(i)	-
- deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital Any other deduction specified by SBP (mention details) Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions Total regulatory adjustments applied to CET1 Common Equity Tier 1 Additional Tier 1 (AT1) Capital  Qualifying Additional Tier-1 instruments plus any related share premium of which:  Additional Tier-1 instruments plus any related share premium of which:  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 capital instruments  Additional Tier-1 Capital: regulatory adjustments  Additional Tier-1 Capital: regulatory adjustments  Additional Tier-1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) Investment in own AT1 capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation  Investment in own AT1 capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation  above 10% threshold)  Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  period, remain subject to deduction from tier-1 capital  Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  7 total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000	23			
National specific regulatory adjustments applied to CET1 capital Investment in TFCs of other banks exceeding the prescribed limit Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions Tier 3 to Tier 4 to		- significant investments in the common stocks of financial entities		-
Investment in TFCs of other banks exceeding the prescribed limit   Any other deduction specified by SBP (mention details)   Capital First 2 to cover deductions   Capital First 2 to C				-
Any other deduction specified by SBP (mention details) Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions Total regulatory adjustments applied to CET1 Common Equity Tier 1 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium of which:  Qualifying Additional Tier-1 instruments plus any related share premium of which:  10 - Classified as equity Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 Capital: regulatory adjustments  Additional Tier-1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) Investment in mown AT1 capital instruments Reciprocal cross holdings in Additional Tier-1 capital instruments Reciprocal cross holdings in Additional Tier-1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments Significant 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 Tier 2 to cover deduction Tier 2 to cover deduction from tier-1 capital Additional Tier 1 capital recognised for capital adequacy  Additional Tier 1 capital recognised for capital adequacy  Additional Tier 1 capital recognised for capital adequacy  Additional Tier 1 capital recognised for capital ad				-
Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions Tier 1 (AT 1) Capital  Qualifying Additional Tier 1 instruments plus any related share premium of which:  Qualifying Additional Tier-1 instruments plus any related share premium of which:  Classified as equity (i) - Classified as equity (ii) - Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties  Additional Tier-1 capital instruments subsect to phase out  AT1 before regulatory adjustments Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Tier 2 to cover deductions  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000		- · · · · · · · · · · · · · · · · · · ·		-
Tier 2 to cover deductions Total regulatory adjustments applied to CET1 Common Equity Tier 1  Additional Tier 1 (AT 1) Capital  Qualifying Additional Tier-1 instruments plus any related share premium of which:  10 - Classified as equity 11 - Classified as liabilities 12 - Classified as liabilities 13 - Classified as liabilities 14 - Classified as liabilities 15 - Classified as liabilities 16 - Classified as liabilities 17 - Common Equity 18 - Classified as liabilities 19 - Classified as liabilities 20 - Classified as liabilities 21 - Classified as liabilities 22 - Additional Tier-1 capital instruments issued by consolidated subsidiaries 23 - Additional Tier-1 capital instruments issued by consolidated subsidiaries 24 - AT1 before regulatory adjustments 25 - Investment in unutual funds exceeding the prescribed limit (SBP specific adjustment) 26 - Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) 27 - Reciprocal cross holdings in Additional Tier 1 capital instruments 28 - Reciprocal cross holdings in Additional Tier 1 capital instruments 39 - Reciprocal cross holdings in Additional Tier 1 capital instruments 39 - Reciprocal cross holdings in Additional Tier 1 capital instruments 30 - Classified as equity 30 - Classified as equity 31 - Classified as equity 32 - Reciprocal cross holdings in Additional Tier 1 capital instruments 32 - Classified as equity 33 - Additional Tier 1 capital instruments issued by banking, financial and insurance 34 - Reciprocal cross holdings in Additional Tier 1 due to insufficient 32 - Classified as equity 33 - Classified as equity 34 - Classified as equity 35 - Classified as equity 36 - Classified as equity 36 - Classified as equity 37 - Classified as equity 38 - Classified as equity 39 - Classified as equity 30 - Classified as equity 31 - Classified as equity 32 - Classified as equity 33 - Classified as equity 34 - Classified as equity 35 - Classifie				-
Total regulatory adjustments applied to CET1 Common Equity Tier 1  Additional Tier 1 (AT 1) Capital  Qualifying Additional Tier-1 instruments plus any related share premium of which:  Qualifying Additional Tier-1 instruments plus any related share premium of which:  Classified as equity (i)  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y)  Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y)  Additional Tier-1 Capital: regulatory adjustments (y)  Additional Tier 1 Capital: regulatory adjustments (y)  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investment in own AT1 capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) (ac)  Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) (ac)  Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  Fortion 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 adjustment applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  Tier 2 to cover deductions  Additional Tier 1 capital  Additional Tier 1 capital  Additional Tier 1 capital  Additional Tier 1 capital	27			_
Common Equity Tier 1   Capital	28			1 145 409
Qualifying Additional Tier-1 instruments plus any related share premium of which:  10 - Classified as equity 11 - Classified as liabilities 12 - Classified as liabilities 13 - Classified as liabilities 14 - Classified as liabilities 15 - Classified as liabilities 16 - Classified as liabilities 17,000,000  18 - Additional Tier-1 capital instruments issued by consolidated subsidiaries 18 - of which: instrument issued by subsidiaries subject to phase out 19 - Additional Tier 1 Capital: regulatory adjustments 19 - Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) 19 - Investment in own AT1 capital instruments 19 - Investment in own AT1 capital instruments 10 - Investments in the capital instruments of banking, financial and insurance 10 - entities that are outside the scope of regulatory consolidation, where the 10 - bank does not own more than 10% of the issued share capital (amount 11 - above 10% threshold) 10 - Significant investments in the capital instruments issued by banking, financial and 11 insurance entities that are outside the scope of regulatory consolidation 12 - Capital based on pre-Basel III treatment which, during transitional 13 - Portion of deduction applied 50:50 to core capital and supplementary 13 - Capital based on pre-Basel III treatment which, during transitional 14 - Regulatory adjustments applied to Additional Tier 1 due to insufficient 16 - Capital of Regulatory Adjustment applied to AT1 capital 17 - Capital of Regulatory Adjustment applied to AT1 capital 18 - Capital adequacy 18 - Additional Tier 1 capital recognised for capital adequacy 19 - Additional Tier 1 capital recognised for capital adequacy 19 - Capital adequacy 19 - Capital adequacy 10 - Capital adequacy 11 - Capital adequacy 11 - Cap				62,447,565
of which:  1 - Classified as equity 1 - Classified as liabilities 2 - Additional Tier-I capital instruments issued by consolidated subsidiaries 3 and held by third parties 3 - of which: instrument issued by subsidiaries subject to phase out  3 - ATI before regulatory adjustments 4 - Of which: instrument issued by subsidiaries subject to phase out  4 - Of which: instrument issued by subsidiaries subject to phase out  5 - Of which: instrument issued by subsidiaries subject to phase out  6 - Of which: instrument issued by subsidiaries subject to phase out  7,000,000  Additional Tier I Capital: regulatory adjustments  8 - Of which: instrument in mutual funds exceeding the prescribed limit (SBP specific adjustment)  9 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  1 - Of which: instrument in mutual funds exceeding the prescribed limit (SBP specific adjustment)  1 - Of which: instrument in mutual funds exceeding the prescribed limit (SBP specific adjustment)  1 - Of which: instrument in mutual funds exceeding the prescribed limit (SBP specific adjustment)  2 - Of which: instruments in the capital instruments  3 - Of which: instruments in the regulatory adjustments  4 - Of which: instruments in the regulatory exceeding the prescribed limit (SBP specific adjustment)  5 - Of which: instruments in the regulatory adjustments in the regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  6 - Of vertical instruments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  6 - Of vertical instruments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  7 - Of vertical instruments in the capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital  1 - Of vertical instruments		<del>-</del>		
31 - Classified as liabilities (m) 7,000,000 32 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) 33 - of which: instrument issued by subsidiaries subject to phase out  34 AT1 before regulatory adjustments 7,000,000  Additional Tier 1 Capital: regulatory adjustments 7,000,000  Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) 35 Investment in own AT1 capital instruments	29	of which:		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  Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  - Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  - Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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  40 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital  Aggulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  - Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital for capital adequacy  7,000,000  Additional Tier 1 capital recognised for capital adequacy				-
and held by third parties - of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000			(m)	7,000,000
- of which: instrument issued by subsidiaries subject to phase out  AT1 before regulatory adjustments  Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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  Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000	32		( )	
Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000	22	· ·	(y)	-
Additional Tier 1 Capital: regulatory adjustments  Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000				7 000 000
Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)  Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  7,000,000  Additional Tier 1 capital recognised for capital adequacy  7,000,000	34	A11 before regulatory adjustments		7,000,000
Investment in own AT1 capital instruments  Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000	2.5			
Reciprocal cross holdings in Additional Tier 1 capital instruments  Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000				-
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)  39 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  40 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital  41 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  42 Total of Regulatory Adjustment applied to AT1 capital  43 Additional Tier 1 capital recognised for capital adequacy  44 Additional Tier 1 capital recognised for capital adequacy  55 Total of Regulatory Adjustment applied to AT1 capital adequacy  7,000,000				-
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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000				-
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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital  7,000,000	38			
above 10% threshold)  Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  40 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital  41 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  42 Total of Regulatory Adjustment applied to AT1 capital  43 Additional Tier 1 capital  44 Additional Tier 1 capital recognised for capital adequacy  45 Additional Tier 1 capital recognised for capital adequacy  46 Total of Regulatory Adjustment applied to AT1 capital adequacy  47,000,000				
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation  40 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital  41 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  42 Total of Regulatory Adjustment applied to AT1 capital  43 Additional Tier 1 capital  44 Additional Tier 1 capital recognised for capital adequacy  45 Total of Regulatory Adjustment applied to AT1 capital  46 Additional Tier 1 capital			(ac)	_
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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  7,000,000  Additional Tier 1 capital recognised for capital adequacy  7,000,000	39	Significant investments in the capital instruments issued by banking, financial and	(ac)	_
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 Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  7,000,000  Additional Tier 1 capital recognised for capital adequacy  7,000,000			(ad)	-
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital  Additional Tier 1 capital  Additional Tier 1 capital recognised for capital adequacy  7,000,000  7,000,000	40	capital based on pre-Basel III treatment which, during transitional		
Tier 2 to cover deductions  42 Total of Regulatory Adjustment applied to AT1 capital  43 Additional Tier 1 capital  44 Additional Tier 1 capital recognised for capital adequacy  5 7,000,000	// 1			-
Total of Regulatory Adjustment applied to AT1 capital Additional Tier 1 capital Additional Tier 1 capital recognised for capital adequacy 7,000,000 7,000,000	41			_
43 Additional Tier 1 capital 7,000,000 44 Additional Tier 1 capital recognised for capital adequacy 7,000,000	42			- -
44 Additional Tier 1 capital recognised for capital adequacy 7,000,000				7,000,000
Tier 1 Capital (CET1 + admissible AT1) 69,447,565				7,000,000
		Tier 1 Capital (CET1 + admissible AT1)		69,447,565

	Particulars	Source based on reference number from step 2	Component of regulatory capital reported by bank
		(Rupees	s in '000)
	Tier 2 Capital		
45	Qualifying Tier 2 capital instruments under Basel III		11,000,000
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)	4,848,163
49	Revaluation Reserves eligible for Tier 2 of which:		-
50	- portion pertaining to Property		-
51	- portion pertaining to AFS securities	100% of (aa)	5,542,351
52	Foreign Exchange Translation Reserves	(v)	-
53	Undisclosed / Other Reserves (if any)		-
54	T2 before regulatory adjustments		21,390,514
	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		5,450
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	(ur)	5,450
			21,385,064
	=		21,385,064
			21,303,004
			21,385,064
0-			90,832,629
61 62 63 64	Tier 2 capital (T2) Tier 2 capital recognised for capital adequacy Excess Additional Tier 1 capital recognised in Tier 2 capital Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2)		

## Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

### 1.5 Main features of regulatory capital instruments

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

1   Issuer	Pakistan Stock imited  ty Tier 1  ty Tier 1  roup  hares 28
Governing law(s) of the instrument  Regulatory treatment  Transitional Basel III rules  Common Equit  Eligible at solo/ group/ group&solo  Instrument type  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  Accounting classification  Original date of issuance  Perpetual  Original maturity date  Listing regulations of Exchange Lin  Exchange Lin  Common Equit  Common Equit  Common Equit  Common Equit  Ordinary sh  14,147,22  9 Par value of instrument  10  Shareholders'  August 16, 19  Perpetual  Original maturity date	Pakistan Stock imited  tty Tier 1  tty Tier 1  roup hares 28
Exchange Lin Regulatory treatment  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)  Par value of instrument  Accounting classification  Original date of issuance  Perpetual  Original maturity date  Exchange Lin  Exchange Lin  Exchange Lin  Exchange Lin  Common Equit  Common Equit  Common Equit  Original year of common Equit  Accounting classel III rules  Common Equit  Common Equit  Common Equit  14,147,22  Solo & Grounding classification  14,147,22  Perpetual or dated  Perpetual  Original maturity date  N/A	imited  ity Tier 1  roup hares 28  ' equity 1997
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)  Par value of instrument  Accounting classification  Original date of issuance  Perpetual  Original maturity date  Common Equit  Solo & Gro  Ordinary sh  14,147,22  Par value of instrument  10  Shareholders'  August 16, 10  Perpetual  Original maturity date	ty Tier 1 roup hares 28 ' equity 1997
5 Post-transitional Basel III rules 6 Eligible at solo/ group/ group&solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 15 Common Equit Solo & Gro Ordinary sh 16 14,147,22 17 Original date of instrument 18 Accounting classification 19 Perpetual or dated 10 Original maturity date 11 Original maturity date 11 Original maturity date 12 Perpetual or dated 13 Original maturity date	ty Tier 1 roup hares 28 ' equity 1997
6 Eligible at solo/ group/ group&solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 15 Solo & Group 16 Ordinary sh 16 14,147,22 17 Shareholders' 18 August 16, 19 18 Perpetual or dated 19 Perpetual or dated 10 Original maturity date 11 Original maturity date	roup hares 28 equity 1997
7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 1 Ordinary sh 14,147,22 15 Shareholders' 16 Perpetual or dated 17 Original maturity date 18 Original maturity date 19 Ordinary sh 10 Dridinary sh 11 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 10 Shareholders' 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date	hares 28 ' equity 1997
Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  14,147,22  Par value of instrument  10  Accounting classification  Original date of issuance  Perpetual or dated  Original maturity date  13  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  14,147,22  Shareholders'  August 16, 12  Perpetual or dated  Perpetual or dated  N/A	' equity 1997
9 Par value of instrument 10 10 Accounting classification Shareholders' 11 Original date of issuance August 16, 1 12 Perpetual or dated Perpetual 13 Original maturity date N/A	' equity 1997
10 Accounting classification Shareholders' 11 Original date of issuance August 16, 1 12 Perpetual or dated Perpetual 13 Original maturity date N/A	1997
11 Original date of issuance August 16, 1 12 Perpetual or dated Perpetual Original maturity date N/A	1997
12 Perpetual or dated Perpetual 13 Original maturity date N/A	
13 Original maturity date N/A	
	al
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 discreti	ionary
21 Existence of step up or other incentive to redeem No	
22 Noncumulative or cumulative Noncumula	ative
23 Convertible or non-convertible Nonconvert	tible
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	
29 If convertible, specify issuer of instrument it converts into	
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 Deposits	ts
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, 2020

### 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)	7,000,000
9	Par value of instrument	1,000,000
	Accounting classification	Liability - Subordinated Sukuk
11	Original date of issuance	August 01, 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	3 1 1 3 11	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	**	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative subject to weightage reduction to negligible
23	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
26	If convertible, conversion rate	The conversion pricing formula is linked
		to the market value of the Common Shares on the date of PST/PONV trigger event and the fair value of the Sukuk determined by adding / deducting attributable profit / loss of the General Pool and any amount of profit held during the Loss Absorbency period
27	If convertible, mandatory or optional conversion	
	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Option of SBP Common Shares
	If convertible, specify issuer of instrument it converts into	Meezan Bank Limited
	Write-down feature	No No
	If write-down, write-down trigger(s)	No N/A
	If write-down, full or partial	N/A N/A
33	· • •	N/A N/A
34		N/A N/A
	Position in subordination hierarchy in liquidation (specify instrument	Deposits if the Sukuk is converted into
33	type immediately senior to instrument)	common equity at PONV
36	Non-compliant transitioned features	No
	If yes, specify non-compliant features	N/A
31	ir yes, specify non-compilant reatures	11/73

## Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

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

	Main Features	Tier II Sukuk
1	Issuer	Meezan Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	Meezan Bank Limited - Tier II Mudaraba
		Sukuk
3	Governing law(s) of the instrument	Laws applicable in Pakistan
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/ group/ group&solo	Solo & Group
7	Instrument type	Subordinated debt
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	11,000,000
9	Par value of instrument	1,000,000
10	Accounting classification	Liability - Subordinated Sukuk
11	Original date of issuance	September 22, 2016 & January 09, 2020
12	Perpetual or dated	Dated
13	Original maturity date	September 21, 2026 & January 08, 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable with prior approval of SBP on or
		after five years from the date of issue
16	Subsequent call dates, if applicable	N/A
10	Coupons / dividends	17/11
17	Fixed or floating dividend/ coupon	Floating coupon
	coupon rate and any related index/ benchmark	It is expected that profit may be similar
10	coupon tate and any reased master contentials.	to 6 month KIBOR plus 50 bps & 6
		month KIBOR plus 90 bps
19	Existence of a dividend stopper	N/A
	Fully discretionary, partially discretionary or mandatory	Partially discretionary
	Existence of step up or other incentive to redeem	No
	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
	If convertible, conversion trigger (s)	Occurrence of a non-viability trigger
	26 (7)	event (the "PONV")
25	If convertible, fully or partially	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
27	If convertible mandatory or entional conversion	Ontion of CDD
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Option of SBP Common Shares
	If convertible, specify issuer of instrument it converts into	Meezan Bank Limited
	Write-down feature	No No
	If write-down, write-down trigger(s)	N/A
	If write-down, full or partial	N/A N/A
	If write-down, permanent or temporary	N/A
	If temporary write-down, description of write-up mechanism	N/A
	Position in subordination hierarchy in liquidation (specify instrument	Deposits if the Sukuk is converted into
33	type immediately senior to instrument)	common equity at PONV
36	Non-compliant transitioned features	No
	If yes, specify non-compliant features	N/A
51	n jes, speerly non compliant features	14/11

Risk-weighted exposures	Minimun	n capital	Risk weigh	ted assets
•	2020	2019 *	2020	2019 *
Credit Risk		(Rupee	s in '000)	
Portfolios subject to on-balance sheet exposure				
(Simple Approach)				
Cash and cash equivalents	_	_	_	_
Sovereign	221,890	163,089	2,218,900	1,630,891
Public sector entities	507,963	268,347	5,079,633	2,683,466
Banks	2,355,061	1,450,896	23,550,608	14,508,962
Corporate	22,286,034	20,656,981	222,860,344	206,569,808
Retail	3,470,444	3,525,922	34,704,442	35,259,223
Residential mortgage	588,852	589,227	5,888,523	5,892,266
Past due loans	118,243	65,334	1,182,427	653,336
Operating fixed assets	2,356,835	2,328,442	23,568,351	23,284,415
All other assets	663,765	375,763	6,637,652	3,757,629
7.11. 01.10. 400010	333,133	0.0,.00	0,00.,002	0,: 0: ,0=0
Portfolios subject to off-balance sheet exposure -				
non market related (Simple approach)				
Banks	288,176	188,253	2,881,758	1,882,525
Corporate	5,214,359	3,973,934	52,143,594	39,739,338
Public sector entities	77,851	16,872	778,510	168,716
Retail	172,543	195,979	1,725,426	1,959,792
Others	69,235	77,238	692,352	772,383
Portfolios subject to off-balance sheet exposures -				
market related (Current exposure method)				
Banks	233,976	131,388	2,339,761	1,313,877
Customers	64,726	90,802	647,257	908,020
Equity Exposure Risk in the Banking Book				
Unlisted equity investments held in banking book	79,582	112,310	795,821	1,123,100
Recognised portion of significant investment	15,763	15,763	157,625	157,625
	10,700	10,700	107,020	107,020
Market Risk				
Capital Requirement for portfolios subject to				
Standardised Approach				
Interest rate risk	140,151	173,617	1,751,894	2,170,210
Equity position risk	1,284,040	995,042	16,050,500	12,438,019
Foreign Exchange risk	10,291	27,237	128,636	340,466
Operational Risk				
Capital requirement for operational risk	8,306,829	5,972,073	103,835,365	74,650,912
Suprial requirement for operational risk				
TOTAL	48,526,609	41,394,509	509,619,379	431,864,979
Capital Adequacy Ratio	Required	Actual	Required	Actual *
•	Decem		Decem	
CET1 to total RWA	6.00%	12.25%	6.00%	11.30%
Tier-1 capital to total RWA	7.50%	13.63%	7.50%	12.92%
Total capital to total RWA	11.50%**	17.82%	12.50%	16.58%

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

\*\* Total Capital Adequacy Ratio requirement inclusive of Capital Conservation Buffer requirement (CCB) reduced by SBP under COVID-19 Relief measures till further instructions.

#### Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

#### 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		2020 Rupees	2019 s in '000
	On balance sheet exposures			
1	On-balance sheet items (excludir	ng unrealised gain on forward contracts)	1,417,057,002	1,067,559,932
2	Forward exchange commitments	with positive fair values	2,737,956	3,240,079
	Total on balance sheet exposures		1,419,794,958	1,070,800,011
	Off balance sheet exposures			
3	Off-balance sheet items		274,397,415	232,908,018
4	Commitment in respect of forwar	rd exchange contracts	2,014,372	2,361,682
	Total Off balance sheet exposure	S	276,411,787	235,269,700
	Capital and total exposures			
5	Tier 1 capital		69,447,565	55,792,920
6	Total exposures		1,696,206,745	1,306,069,711
Basel III leverage ratio		4.09%	4.27%	

#### 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 Igrah 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	20	20	19
		Total	Total	Total	Total
		Unweighted <sup>1</sup>	Weighted <sup>2</sup>	Unweighted <sup>1</sup>	Weighted <sup>2</sup>
		Value	Value	Value	Value
Liquidit	y Coverage Ratio	(Average)	(Average)	(Average)	(Average)
		(Rupees	in '000)	(Rupees	in '000)
High Qu	uality Liquid Assets				
1	Total high quality liquid assets (HQLA)		275,456,729		173,028,388
Cash	Outlflows				
2	Retail deposits and deposits from small business cusmtomers of which:	737,036,754	66,753,693	570,905,220	50,790,191
	2.1) Stable deposit	138,999,643	6,949,982	126,006,623	6,300,331
	2.2) Less stable deposit	598,037,110	59,803,711	444,898,596	44,489,860
3	Unsecured wholesale funding of which:	313,239,163	95,883,825	258,194,763	80,927,241
	3.1) Operational deposits (all counterparties)	313,239,163	95,883,825	258,194,763	80,927,241
	3.2) Non-operational deposits (all counterparties)	-	-	-	-
	3.3) Unsecured debt	-	-		-
4	Secured wholesale funding				<del>.</del>
5	Additional requirements of which:	65,688,879	6,753,371	44,603,460	4,518,640
	5.1) Outflows related to derivative exposures and other collateral requirements	204,981	204,981	64,771	64,771
	5.2) Outflows related to loss of funding on debt products				
	5.3) Credit and Liquidity facilities	65,483,898	6,548,390	44,538,689	4,453,869
6	Other contractual funding obligations	3,684,764	3,684,764	2,984,914	2,984,914
7	Other contingent funding obligations	592,963,513	7,353,642	399,525,929	5,977,927
8	Total Cash Outflows		180,429,295		145,198,913
Cash	Inflows				
9	Secured lending	58,592,503	58,592,503	39,087,937	39,087,937
10	Inflows from fully performing exposures	28,048,228	14,024,114	29,483,679	14,741,840
11	Other Cash inflows	12,267,463	5,079,719	10,505,181	4,418,226
12	Total Cash Inflows	98,908,194	77,696,337	79,076,797	58,248,003
21	Total HQLA		275,456,729		173,028,388
22	Total Net Cash Outflows		104,609,841		90,017,680
23	Liquidity Coverage Ratio		263%		192%

<sup>1</sup> 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).

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

## Capital Adequacy, Leverage ratio & Liquidity requirements disclosures - Unconsolidated As at December 31, 2020

#### 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.

			2020 unweighted value by residual maturity			
		u	No Maturity < 6 months			weighted
		No Maturity	< 6 months	1 yr	≥1 yr	value
				(Rupees in '000)		
	Stable Funding (ASF)					
1 (	Capital:  Regulatory capital	63,592,974			_	63,592,9
3	Other capital instruments	7,000,000			11,000,000	18,000,0
4 I	Retail deposits and deposit from small business customers: Stable deposits	100 224 070	20.276.062	7 516 261	E 924 404	122.062.0
6	Less stable deposits	109,224,070 642,382,838	20,376,962 119,843,645	7,516,261 44,205,617	5,834,191 34,312,805	132,962,2 740,837,1
	Wholesale funding:					
8 9	Operational deposits Other wholesale funding	206,858,189	38,591,690	14,234,960	11,049,306	132,534,5
	Other liabilities:			1 1,20 1,000	11,010,000	102,001,0
11	NSFR derivative liabilities					
12 <b>13</b>	All other liabilities and equity not included in other categories  Total ASF		67,140,644	67,140,644	71,941,185	71,941,1 1,159,868,0
	0.11. F . V . (DOF)				=	
	Stable Funding (RSF)					
	Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	9,289,353	>>>>>>>	>>>>>>>	000000000000000000000000000000000000000	9,610, 4,644,
	Performing loans and securities:	-	203,926,317	103,178,184	300,909,908	325,203,
	Performing loans to financial institutions secured by Level 1 HQLA	-	203,926,317	103,178,184		82,178,
	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financail institutions					
- 1	Performing loans to non-financial corporate clients, loans to retail and					
19 :	small business customers, and loans to sovereigns, central banks and				162,397,855	138,038,
	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				63,737,469	41,429,3
	Securities that are not in default and do not qualify as HQLA including				00,737,409	∓1, <del>4</del> ∠3,
21 (	exchange-traded equities.				74,774,584	63,558,
22 23	Other assets: Physical traded commodities, including gold	-		402,486,289	71,641,823	272,884,
24	Assets posted as				-	
25	NSFR derivative				-	
26 27	NSFR derivative All other assets not included in the above categories		l	402,486,289	71,641,823	272,884,
28	Off-balance sheet items			102, 100,200	660,365,122	33,018,
29 .	Total RSF					645,362,
	Total No.				=	040,002,
30	Net Stable Funding Ratio (%)					
		u	nweighted value	2019 e by residual matu	rity	180%
		<u></u>		e by residual matu	rity ≥1 yr	weighted
		No Maturity	nweighted value	e by residual matu	-	weighted
ilable !	Stable Funding (ASF)	<u></u>		6 months to <	-	weighte
1 (	Capital:	No Maturity		6 months to <	-	weighter value
1 2	Capital: Regulatory capital	No Maturity 48,792,920		6 months to <	≥1 yr	weighted value
1 ( 2 3	Capital:	No Maturity		e by residual matu 6 months to < 1 yr(Rupees in '000)-	-	weighted
1 2 3 4 5	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits	No Maturity  48,792,920 15,831,790 105,338,644	< 6 months 23,972,378	e by residual matu 6 months to < 1 yr(Rupees in '000) 4,574,632	2 1 yr  7,000,000 14,038,553	weighted value  48,792,422,831,  122,011,-
1 2 3 4 5 6	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits	No Maturity 48,792,920 15,831,790	< 6 months	e by residual matu 6 months to < 1 yr(Rupees in '000)-	≥1 yr	weighted value  48,792,422,831,  122,011,-
1 2 3 4 5 6 7	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608	< 6 months 23,972,378 102,615,481	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040	2 1 yr 7,000,000 14,038,553 60,093,030	weightevalue  48,792, 22,831, 122,011, 494,790,
1 2 3 4 5 6 7 8	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	No Maturity  48,792,920 15,831,790 105,338,644	< 6 months 23,972,378	e by residual matu 6 months to < 1 yr(Rupees in '000) 4,574,632	2 1 yr  7,000,000 14,038,553	weighter value 48,792, 22,831, 122,011, 494,790,
1 2 3 4 5 6 7 8	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608	< 6 months 23,972,378 102,615,481	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040	2 1 yr 7,000,000 14,038,553 60,093,030	weightevalue  48,792, 22,831, 122,011, 494,790,
1 (2 3 (4 ) 5 (6 ) 7 (8 ) 8 (9 )	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	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608	< 6 months 23,972,378 102,615,481	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040	2 1 yr 7,000,000 14,038,553 60,093,030	weighte value  48,792, 22,831, 122,011, 494,790, 80,449,
1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding: Operational deposits Other wholesale funding Other wholesale funding NSFR derivative liabilities: NSFR derivative liabilities	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608	23,972,378 102,615,481 30,032,058	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040 5,730,997	7,000,000 14,038,553 60,093,030 17,587,184	weighter value 48,792, 22,831, 122,011, 494,790, 80,449, 105,758,
1 1 2 3 3 4 4 5 5 6 6 7 8 8 9 10 11 12 13 13	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	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608	23,972,378 102,615,481 30,032,058	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040 5,730,997	7,000,000 14,038,553 60,093,030 17,587,184	weighter value 48,792, 22,831, 122,011, 494,790, 80,449, 105,758,
1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Operational deposits Other wholesale funding: Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA)	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4,574,632 19,582,040 5,730,997	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 8,122,
1	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 Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	48,792,920 15,831,790 105,338,644 450,909,608	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633,
1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Operational deposits Other wholesale funding: Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA)	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4.574,632 19,582,040 5,730,997 11,884,771	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 8,122, 4,810, 308,913, 308
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Underside in the stable deposits Underside in the stable deposits Other wholesale funding Other liabilities: NSFR derivative liabilities: All other liabilities: All other liabilities Stable Funding (RSF) Total ASF Total ASF Total ASF Total as in the stable deposits Other stabling in the stable stabl	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4.574.632 19,582,040 5,730,997 11,884,771	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 8,122, 4,810, 308,913, 308
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4.574.632 19,582,040 5,730,997 11,884,771	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 8,122, 4,810, 308,913, 308
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	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 ilabilities All other liabilities: NSFR derivative ilabilities Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions Performing loans to financial of infanacial institutions Performing loans to financial or financial contents to the precision of the process of the precision of the process of the precision of the process of the precision o	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr (Rupees in '000)- 4.574.632 19,582,040 5,730,997 11,884,771	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 8,122, 4,810, 308,913, 56,670,
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11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	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: NSFR derivative liabilities All other liabilities Total ASF  Total ASF  Total ASF  Total ASF  Total of the stable funding Other stabilities and equity not included in other categories Total ASF  Ferforming loans and securities: Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771	2 1 yr  7,000,000  14,038,553 60,093,030  17,587,184  16,656,878  0000000000000000000000000000000000	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 66,670, 137,220,
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under Capital instruments Coperational deposits Other liabilities: Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4.574,632 19.582,040  5,730,997  11.884,771  0000000000000000000000000000000000	≥ 1 yr  7,000,000 14,038,553 60,093,030 17,587,184 16,656,878  0000000000000000000000000000000000	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 56,670, 137,220, 33,023, 30,23,
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Under labilities: Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities Stable Funding (RSF) Total ASF Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities. Other assets:	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4.574,632 19.582,040  5,730,997  11.884,771  0000000000000000000000000000000000	2 1 yr  7,000,000  14,038,553 60,093,030  17,587,184  16,656,878  □  □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	weighter value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 56,670, 137,220, 33,023, 81,999,
11 1 2 2 2 3 3 3 3 4 4 4 4 5 5 6 6 6 7 7 7 8 8 9 9 10 10 11 11 12 2 3 3 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	2 1 yr  7,000,000 14,038,553 60,093,030 17,587,184 16,656,878  0000000000000000000000000000000000	weighte- value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633,  8,122, 4,810, 308,913, 56,670, 137,220, 33,023, 81,999, 190,487,
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	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 NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities  Total ASF  Total ASF  Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold Assets posted as	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	7,000,000 14,038,553 60,093,030 17,587,184 16,656,878  282,256,605 141,313,583 44,473,174 96,469,848 18,661,807	weighte- value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 6,670, 137,220, 33,023, 81,999, 190,487,
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Operational deposits Other wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF Stable Funding (RSF) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	2 1 yr  7,000,000 14,038,553 60,093,030 17,587,184 16,656,878  0000000000000000000000000000000000	weighte- value  48,792, 22,831, 122,011, 494,790, 80,449, 105,758, 874,633, 6,670, 137,220, 33,023, 81,999, 190,487,
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Understand deposits Understand deposits Understand deposits Other wholesale funding Other liabilities: NSFR derivative liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  Stable Funding (RSF)  Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold Assets posted at NSFR derivative NSFR derivative All other assets not included in the above categories	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	2 1 yr  7,000,000  14,038,553 60,093,030  17,587,184  16,656,878  282,256,605  141,313,583  44,473,174  96,469,848  18,661,807  1,335,392  18,661,807	weighte- value  48,792, 22,831,  122,011, 494,790,  80,449,  105,758, 874,633,  8,122, 4,810, 308,913, 56,670,  137,220, 33,023, 81,999, 190,487, 1,335, 190,487,
1	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: NSFR derivative liabilities All other liabilities and equity not included in other categories  Total ASF  Stable Funding (RSF)  Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold Assets posted ar NSFR derivative NSFR derivative	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	2 1 yr  7,000,000  14,038,553 60,093,030  17,587,184  16,656,878  0000000000000000000000000000000000	weighte- value  48,792, 22,831,  122,011, 494,790,  80,449,  105,758, 874,633,  8,122, 4,810, 308,913, 56,670,  137,220, 33,023, 81,999, 190,487, 1,335, 190,487,
11	Capital: Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Understand deposits Understand deposits Understand deposits Other wholesale funding Other liabilities: NSFR derivative liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF  Stable Funding (RSF)  Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange-traded equities.  Other assets: Physical traded commodities, including gold Assets posted at NSFR derivative NSFR derivative All other assets not included in the above categories	No Maturity  48,792,920 15,831,790 105,338,644 450,909,608 131,965,894	23,972,378 102,615,481 30,032,058 53,260,695	e by residual matu 6 months to < 1 yr(Rupees in '000)-  4,574,632 19,582,040  5,730,997  11,884,771  0000000000000000000000000000000000	≥ 1 yr  7,000,000  14,038,553 60,093,030  17,587,184  16,656,878  282,256,605  141,313,583  44,473,174  96,469,848  18,661,807  1,335,392  18,661,807	weighter value 48,792; 22,831, 122,011, 494,790; 80,449, 105,758, 874,633, 8,122; 4,810; 308,913, 56,670;