LCR Disclosure as of Dec 31, 2018

	·	TOTAL UNWEIGHTED	TOTAL WEIGHTED
(in loca	l currency)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	653	653
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business		
	cusmtomers of which:		
2.1	stable deposit	-	-
2.2	Less stable deposit	-	-
3	Unsecured wholesale funding of which:		
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	-	=
4	Secured wholesale funding		-
5	Additional requirements of which:		
5.1	Outflows related to derivative exposures and		
5.1	other collateral requirements		
5.2	Outflows related to loss of funding on debt product	S	
5.3	Credit and Liquidity facilities		
6	Other contractual funding obligations		
7	Other contingent funding obligations	1,850	1,850
8	TOTAL CASH OUTFLOWS	1,850	1,850
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	912	912,000
11	Other Cash inflows	504,566	500,000
12	TOTAL CASH INLFOWS	505,478	1,412,000

TOTAL ADJUSTED VALUE

21	TOTAL HQLA	653
22	TOTAL NET CASH OUTFLOWS	463
23	LIQUIDITY COVERAGE RATIO	141%

NSI	FR Disclosure as of Dec 31	1, 2018				LR IX
		unw	eighted value	by residual matur	ty	
				6 months to <	≥ 1 yr	weighted value
	nt in PKR in thousands)	No Maturity	< 6 months	1 yr	2 I yi	
SF Ite				1		ľ
1	Capital:	2 701 001				2 = 01 001
2	Regulatory capital	3,701,981				3,701,981
3	Other capital instruments	-				-
4	Retail deposits and deposit from small					
_	business customers:					
5 6	Stable deposits Less stable deposits	-				-
7	·	-				-
8	Wholesale funding: Operational deposits					
9	Other wholesale funding	-				-
10	Other liabilities:			-		-
11	NSFR derivative liabilities			<u> </u>	_	
11	All other liabilities and equity not				_	_
12	included in othercategories	36,588	-	-	-	-
13	Total ASF					3,701,981
SF ite						3,701,701
	Total NSFR high-quality liquid assets				1 010 000	
14	(HQLA)				1,010,286	-
	Deposits held at other financial	1.566				2.200
15	institutions for operational purposes	4,566				2,283
16	Performing loans and securities:					
47	Performing loans to financial institutions					
17	secured by Level 1 HQLA	-				-
	Performing loans to financial institutions					
18	secured by non-Level 1 HQLA and		928,190	17,138		147,798
10	unsecured performing loans to financail		926,190	17,136		147,790
	institutions					
	Performing loans to non- financial					
	corporate clients, loans to retail and					
19	small business customers, and loans to				-	-
	sovereigns, central banks and PSEs, of					
	which:					
	With a risk weight of less than or equal					
20	to 35% under the Basel II Standardised				-	-
	Approach for credit risk					
	Securities that are not in default and do					
21	not qualify as HQLA including exchange-				-	-
	traded equities.					
22	Other assets:					
23	Physical traded commodities, including					
	gold					
24	Assets posted as initial margin for derivative contracts					
25					_	
25	NSFR derivative assets NSFR derivative liabilities before					-
26	deduction of variation margin posted				-	-
	All other assets not included in the					
27	above categories		1,289,501	500,000	-	1,539,501
28	Off-balance sheet items		_			_
29	Total RSF					1,689,582
30	Net Stable Funding Ratio (%)					219.119

Capital Adequacy Ratio

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

Particulars	2018 Amount
	Rupees '000
Common Equity Tier 1 capital (CET1): Instruments and reserves	
- Fully paid-up capital / capital deposited with the SBP	3,658,506
- Balance in share premium account - Reserve for issue of bonus shares	-
- Reserve for issue of borius shares - Discount on issue of shares	-
- General / statutory reserves	11,008
- Gain / (losses) on derivatives held as cash flow hedge	-
- Unappropriated profit	43,579
- 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	3,713,093
Total regulatory adjustments applied to CET1	11,112
Common Equity Tier 1 (a)	3,701,981
Additional Tier 1 (AT 1) Capital	
- Qualifying Additional Tier-1 instruments plus any related share premium of which:	
- classified as equity	-
- classified as liabilities	-
 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties of which: 	
- instrument issued by subsidiaries subject to phase out	
AT1 before regulatory adjustments	-
Total regulatory adjustment applied to AT1 capital	-
Additional Tier 1 capital after regulatory adjustments	-
Additional Tier 1 capital recognised for capital adequacy (b) Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	3,701,981
Tier i Capital (CETT+ aumissible ATT) (C-a+b)	3,701,901
Tier 2 Capital	
- Qualifying Tier 2 capital instruments under Basel III	-
 Tier 2 capital instruments subject to phase out arrangement Tier 2 capital instruments issued to third party by consolidated subsidiaries of which: 	-
- Tier 2 capital instruments issued to time party by consolidated subsidiaries of which: - instruments issued by subsidiaries subject to phase out	_
- General provisions or general reserves for loan losses-up to maximum of 1.25% of credit risk weighted assets	
- Revaluation reserves of which:	
- revaluation reserves on fixed assets	_
- unrealized gain / (loss) on AFS	_
- Foreign exchange translation reserves	_
- Undisclosed / other reserves (if any)	-
T2 before regulatory adjustments	-
Total regulatory adjustment applied to T2 capital	-
Tier 2 capital (T2) after regulatory adjustments	-
Portion of Tier 1 capital recognised in Tier 2 capital	
Total Tier 2 capital admissible for capital adequacy (d)	-
TOTAL CAPITAL (T1 + admissible T2) (e=c+d)	3,701,981
Total risk weighted accets	683,043
Total risk weighted assets	003,043
Capital ratios and buffers (in percentage of risk weighted assets)	
- CET1 to total RWA (a / i)	541.98%
- Tier-1 capital to total RWA (c / i)	541.98%
- Total capital to RWA (e / i)	541.98%
- Bank specific buffer requirement (minimum CET1 requirement plus capital	·
conservation buffer plus any other buffer requirement) of which:	7.90%
- capital conservation buffer requirement	1.90%
- counter cyclical buffer requirement	-
Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement	-
- CET1 available to meet buffers (as a percentage of risk weighted assets)	534.08%
OETT AVAILABLE TO THEEL DUHIETS (as a percentage of flow weighted assets)	JJ4.00 /0
National minimum capital requirements prescribed by SBP	
- CET1 minimum ratio	6.00%
- Tier 1 minimum ratio	7.50%
- Total capital minimum ratio	11.90%

Regulatory Adjustments

Particulars Particulars	Amount	Pre - Basel III treatment*

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

Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)	-	-
All other intangibles (net of any associated deferred tax liability)	11,112	-
Shortfall in provisions against classified assets	-	-
Deferred tax assets that rely on future profitability excluding those		
arising from temporary differences (net of related tax liability)	-	-
Defined-benefit pension fund net assets	-	-
Reciprocal cross holdings in CET1 capital instruments of banking,		
financial and insurance entities	-	-
Cash flow hedge reserve	-	-
Investment in own shares / CET1 instruments	-	-
Securitization gain on sale	-	-
Capital shortfall of regulated subsidiaries	-	-
Deficit on account of revaluation from bank's holdings of fixed assets / AFS	-	-
Investments in the capital instruments of banking, financial and insurance entities		
that are outside the scope of regulatory consolidation, where the bank does not own		
more than 10% of the issued share capital (amount above 10% threshold)	-	-
Significant investments in the common stocks of banking, financial and insurance		
entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold,		
net of related tax liability)	-	-
Amount exceeding 15% threshold	-	-
of which: significant investments in the common stocks of financial entities	-	-
of which: deferred tax assets arising from temporary differences	-	-
National specific regulatory adjustments applied to CET1 capital		
Investments in TFCs of other banks exceeding the prescribed limit	-	-
Any other deduction specified by SBP (mention details)	-	-
Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
Total regulatory adjustments applied to CET1	11,112	•

Additional Tier-1 & Tier-1 Capital: regulatory adjustments

Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment] Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital Adjustments to additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustment applied to AT1 capital

Tier 2 Capital: regulatory adjustments

Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance 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

Total regulatory adjustment applied to T2 capital

Additional Information 2018 ----- Rupees '000 -----

	Rupees C	,00
"Risk Weighted Assets" subject to pre-Basel III treatment		
Risk weighted assets in respect of deduction items (which during the transitional		
period will be risk weighted subject to Pre-Basel III Treatment)		
of which: deferred tax assets		-
of which: defined-benefit pension fund net assets		-
of which: recognized portion of investment in capital of banking, financial and insurance entities		-
where holding is less than 10% of the issued common share capital of the entity		
of which: recognized portion of investment in capital of banking, financial and insurance entities		-
where holding is more than 10% of the issued common share capital of the entity		
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financial entities		-
Significant investments in the common stock of financial entities		-
Deferred tax assets arising from temporary differences (net of related tax liability)		-
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized		
approach (prior to application of cap)		-
Cap on inclusion of provisions in Tier 2 under standardized approach		-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based		
approach (prior to application of cap)		-

Capital Structure Reconciliation

Cap for inclusion of provisions in Tier 2 under internal ratings-based approach

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

	20	18
Particulars	Balance sheet	Under regulatory scope of reporting
Assets	Rupe	es '000
Cash and balances with treasury banks	653	653
Balances with other banks	504,566	504,566
Lendings to financial institutions	912,000	912,000
Investments	1,009,632	1,009,632
Advances	1,200,000	1,200,000
Operating fixed assets	56,179	56,179
Deferred tax assets - net	-	-
Other assets	66,651	66,651
Total assets	3,749,681	3,749,681
Liabilities and equity		
Bills payable	-	-
Borrowings	-	-
Deposits and other accounts	-	-
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities - net	-	-
Other liabilities	36,588	36,588
Total liabilities	36,588	36,588
Represented by:		
Share capital	3,658,506	3,658,506
Reserves	11,008	11,008
Unappropriated profit	43,579	43,579
Surplus on revaluation of assets - net of tax	-	-
	3,713,093	3,713,093
Total liabilities and equity	3,749,681	3,749,681

Reconciliation of balance sheet to eligible regulatory capital

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
Assets		Rupe	es '000
Cash and balances with treasury banks		653	653
Balances with other banks		504,566	504,566
Lendings to financial institutions		912,000	912,000
Investments of which:		1,009,632	1,009,632
- non-significant capital investments in capital of other financial			-
institutions exceeding 10% threshold	а	-	-
- significant capital investments in financial sector entities exceeding regulatory threshold	b	-	-
- mutual funds exceeding regulatory threshold	C	-	-
- reciprocal crossholding of capital instrument	d	-	-
- others	е	-	4 000 000
Advances	f	1,200,000	1,200,000
 shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital 		-	-
Operating fixed assets of which:	g	56,179	56,179
- Intangibles	k	11,112	11,112
Deferred tax assets of which:	K	-	
- DTAs that rely on future profitability excluding those arising from temporary differences	h	-	-
- DTAs arising from temporary differences exceeding regulatory threshold	i	-	-
Other assets of which:		66,651	66,651
- goodwill	i	-	-
defined-benefit pension fund net assets	ĺ	-	-
Total assets		3,749,681	3,749,681
Liabilities and Equity			
Bills payable		-	-
Borrowings		-	-
Deposits and other accounts		-	-
Sub-ordinated loans of which:		-	-
eligible for inclusion in AT1	m	-	-
eligible for inclusion in Tier 2	n	-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities of which:		-	-
- DTLs related to goodwill	0	-	-
DTLs related to intangible assets DTLs related to defined pension fund net assets	p	-	-
other deferred tax liabilities	q	-	-
	r	26 500	26 500
Other liabilities Total liabilities		36,588 36,588	36,588 36,588
Total nabilities		30,300	30,300
Share capital		3,658,506	3,658,506
- of which: amount eligible for CET1	s	3,658,506	3,658,506
of which: amount eligible for AT1	t	-	-
Reserves of which:		11,008	11,008
- portion eligible for inclusion in CET1 - Statutory reserves		11,008	11,008
- portion eligible for inclusion in CET1 - General and other reserves	u	-	-
- portion eligible for inclusion in Tier 2	V	-	-
Unappropriated profit	W	43,579	43,579
Minority Interest of which:		-	-
- portion eligible for inclusion in CET1	х	-	-
portion eligible for inclusion in AT1	у	=	-
- portion eligible for inclusion in Tier 2	Z	-	-
Surplus on revaluation of assets of which:		-	-
- Revaluation reserves on fixed assets		-	-
Revaluation reserves on Non-banking assets acquired in satisfaction of claims Invaliged gains (/losses) on AFS securities.		-	-
Unrealized gains / (losses) on AFS securities In case of deficit on revolution (deduction from CET1)	aa	-	-
- In case of deficit on revaluation (deduction from CET1)	ab	- 240 004	
Total liabilities and equity		3,749,681	3,749,681

Basel III Disclosure (with added column)

Common equity Tier 1 capital (CET1): Instruments and reserves		Particulars	Source based on reference number	Component of regulatory capital reported by the Bank
1		Common equity Tier 1 capital (CET1): instruments and reserves		Rupees '000
21 Salionce in share grentinum account (a)	1			3,658,506
38 Reave for its abus of forms shares (m) 11,008 5 Garn I (losse) on derivatives held as cash flow hedge (m) 0,45,79 6 Upperportated profit (m) 0,45,79 7 Minority intrests arising from CETI capital instruments issued to third party by consolidated bank (m) 3,743,008 8 Test The brief Regulatory Adjustments 3,743,008 3,743,008 9 Goodwill their directly listed deferred tax liability (m) (m) (m) (m) 1,112 10 All other interngibles (net cl any associated deferred tax liability) (m) (m) (m) (m) 1,112 11 Sondfall of projections against classed daseles (m) (m) (m) (m) (m) 1,112 12 Projected cross briddings in CETI capital instruments (m) (m) (m) (m) (m) 1,112 13 Defined-benefit pension fund net assets (m) (m) (m) (m) (m) (m) 1,112 14 Projected cross briddings in CETI capital instruments (m) (m) (m) (m) (m) (m) 1,112 15 Cash frow the count of cross briddings in CETI capital instruments (m) (m) (m) (m) (m) (m) 1,112 16 Cash frow the count of cross briddings in CETI capital instruments and insurance (m) (m) (m) (m) (m) (m) 1,112 17 Sociatial antituding of cross profit classes (m) (m) (m) (m) (m) (m) (m) (m)	2		(s)	-
5 Gain / (losses) on derivatives held as cash flow hedge 6 Unparpropriated groft / Capabla instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) 6 CET1 before Regulatory Adjustments 7 Common Equity Tier 1 capital: Regulatory adjustments 9 Coordwill (let of related deferred tax liability) 10 Al other intamplibles (ref of large associated deferred tax liability) 11 Shortfat of provisions against classified assess (ref) 12 Deferred tax assests that rely on future profitability excluding those arising from temporary differences (ref or freited tax liability) 13 Defines-denomic planson future that seases (ref) 14 Replocad cross holdings in CET1 capital instruments 15 Cash flow hedge reserve (ref) 16 Locatin flow hedge reserve (ref) 17 Securitization gain on assign (ref) 18 Capital schoral for regulated subsidiaries 19 Defined-control free valuation from bank's holdings of fixed assests / AFS securities 19 Capital schoral for regulated subsidiaries 10 Capital schoral for regulated subsidiaries 10 Capital schoral for regulated subsidiaries 11 Investment in nown shares / CET1 instruments 12 Capital schoral for regulated subsidiaries 13 Capital schoral for regulated subsidiaries 14 Capital schoral for regulated subsidiaries 15 Capital schoral for regulated subsidiaries 16 Capital schoral for regulated subsidiaries 17 Securitization and insurance emities that are outside the scope of regulatory consolidation (amount above than 10% of the issued share capital (amount above 10% threshold) 18 Period as assess arising from temporary differences (amount above 10% threshold) 19 Defined tax assess arising from temporary differences (amount above 10% threshold) 10 Financial and insurance emities that are outside the scope of regulatory consolidation (amount above 10% threshold) 10 Financial regulatory adjustments applied to CET1 ca	3			-
5 GAIN (losses) on derivatives held as cash for hedge (w) 43,579 7 Minority interests a drising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital from CET1 capi	4	General / statutory reserves	()	11,008
Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	5	Gain / (losses) on derivatives held as cash flow hedge	(u)	-
subsidiaries (amount allowed in CET1 capital of the consolidation group) RET 1 before Regulatory Adjustments CET1 before Regulatory Adjustments CET1 before Regulatory Adjustments CET1 before Regulatory Adjustments CET1 capital: Regulatory adjustments CET1 capital: Regulatory adjustments Adjustmen	6	Unappropriated profit	(w)	43,579
Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments Control (N - Cp) Co	7	Minority interests arising from CET1 capital instruments issued to third party by consolidated bank		
Common Equity Tier 1 capital: Regulatory adjustments 9 Goodwill (not of related deferred tax liability) (j) - (s) 1- 10 All other intengibles (not of any associated deferred tax liability) (h) - (p) 11,112 11 Shortfall of provisions against classified assets 12 Deferred tax assets that rely on future profitability excluding those arising 13 Tonit Immorprary differences (not of related ax liability) (h) - (n) -		subsidiaries (amount allowed in CET1 capital of the consolidation group)	(x)	-
9. Goodwill (net of related deferred tax liability) (j) - (s) 1.11 10 All Other Intengibles (net of any associated deferred tax liability) (k) - (p) 11.12 12 Shortfall of provisions against classified assests (r) 1.72 12 Defined-tax assests that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (r) - (r) * x% - 2. 13 Defined-benefit pension fund net assets (r) - (r) * x% - 2. 14 Reciprocal cross holdings in CET1 capital instruments (d) - 2. 15 Cash flow hedge server (r) - (r) 16 Investment in own shares CET1 instruments (d) - (r) 17 Securitization gain on sale - (r) - (r) 18 Capital shortfall of regulated subsidiaries (ab) - (r) 19 Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities (ab) (ab) - (r) 10 Investments in the capital instruments is sued by banking, that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (armount above 10% threshold,) (g) - (ad) - (ad) - (a) 20 Deferred tax assets arising from temporary differences (amount above 10% threshold) (r) - (ad)	8	CET 1 before Regulatory Adjustments		3,713,093
10 All other intangibles (net of any associated deferred tax liability) (k) - (p) 11,112 11 Shortfall of provisions against classified assets (assets) (f) - 2 2 Deferred tax assets hat rety on future profitebility excluding those arising from temporary differences (net of related tax liability) (f) - (g) * x/% - 2 3 Defined-benefit pension fund not assets (g) - 2 4 Reciprocal cross bindings in Carl Ti- tapital instruments (g) - 2 15 Cash flow hedge reserve (g) - 2 16 Investment in own shares / CET1 instruments (ab) - 2 17 Securitization gain on sale (ab) - 2 18 Capital shortfall of regulated subsidiaries (ab) - 2 19 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 short short for the scope of regulatory consolidation (amount short short short short short capital instruments is sued by banking. (b) - (ad) - (af) - 2 22 Deferred tax assets arising from temporary differences (amount above 10% threshold) of 10% threshold, net of related tax liability (i) * x% - 2 3 Amount exceeding 15% threshold of withch: - (ab) effect of ax assets arising from temporary differences (amount abo		Common Equity Tier 1 capital: Regulatory adjustments		
1.1 Shortfall of provisions against classified assets (f) - (1 * 7 * 7 * 7 * 7 * 7 * 7 * 7 * 7 * 7 *	9	Goodwill (net of related deferred tax liability)	(j) - (s)	-
12 Peferred tax assets that of related tax liability excluding those arising from temporary differences (net for felated tax liability) (h)-(n)*x% 1.0 (h)-(n)*x% 2.0 (h)-(n)*x% 2.0 (h)-(n)*x% 3.0 (h)-(10	All other intangibles (net of any associated deferred tax liability)	(k) - (p)	11,112
From temporary differences (net of related tax liability)	11	Shortfall of provisions against classified assets	(f)	-
13 Defined-benefit pension fund net assets (i) - (q)* % - a 14 Reciprocal cross holdings in CET1 capital instruments (d) - a 15 Cash flow hedge reserve - a 16 Investment in own shares / CET1 instruments - a 17 Securitization gain on sale - a 18 Capital shortfall of regulated subsidiaries (ab) - a 19 Investments in the capital instruments of banking, financial and insurance - entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) (a) - (ac) - (ae) - a 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, net of related tax liability) (b) - (ad) - (af) - a 22 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) (i) * x% - a 23 Amount exceeding 15% threshold of which:	12	Deferred tax assets that rely on future profitability excluding those arising		
14 Reciprocal cross holdings in CET1 capital instruments 6 15 Cash flow hedge reserve - 16 Investment in own shares / CET1 instruments - 17 Securitization gain on sale - 18 Capital shortfall of regulated subsidiaries (ab) - 19 Defict on account of revaluation from bank's holdings of fixed assets / AFS securities (ab) - 20 Investments in the capital instruments of banking, financial and insurance - - 21 Significant investments in the capital instruments issued by banking, - - - 25 Significant investments in the capital instruments issued by banking, - - - - 26 Posterred tax assets arising from temporary differences (amount above 10% threshold) (b) - (ad) - (af) - - 27 Amount exceeding 15% threshold of which: - - - - - - 28 Amount exceeding 15% threshold of which: - - - - - 29 National specific regulatory adjustment sapplied to CET1		from temporary differences (net of related tax liability)	(h) - (r) * x%	-
15	13	Defined-benefit pension fund net assets	(l) - (q) * x%	-
16 Investment in own shares / CET1 instruments	14	Reciprocal cross holdings in CET1 capital instruments	(d)	-
17 Securitization gain on sale	15	Cash flow hedge reserve		-
18	16	Investment in own shares / CET1 instruments		-
19 Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities 10 Investments in the capital instruments of banking, financial and insurance 21 entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 22 Significant investments in the capital instruments issued by banking, 23 Inancial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 24 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 25 Amount exceeding 15% threshold of which: 26 Significant investments in the common stocks of financial entities 27 Significant investments in the common stocks of financial entities 28 Additional specific regulatory adjustments applied to CET1 capital of which: 29 Investment in TFCs of other banks exceeding the prescribed limit 20 Additional specific or equilatory adjustment applied to CET1 tapital of which: 21 Investment in TFCs of other banks exceeding the prescribed limit 22 Additional Tier 1 (AT 1) Capital 23 Total regulatory adjustment applied to CET1 tapital of which: 24 Investment in TFCs of other banks exceeding the prescribed limit 25 Total regulatory adjustment applied to CET1 tapital of which: 26 Total regulatory adjustment applied to CET1 tapital of which: 27 Common equity tier 1 28 Additional Tier 1 (AT 1) Capital 29 Additional Tier 1 (AT 1) Capital 20 Qualifying additional Tier-1 instruments plus any related share premium 20 Common equity tier 1 20 Classified as equity 21 Classified as liabilities 22 Classified as liabilities 23 Additional Tier-1 capital instruments issued by consolidated subsidiaries 24 Additional Tier-1 capital instruments issued by consolidated subsidiaries 25 Classified as liabilities 26 Of which: instrument issued by subsidiaries subject to phase out	17	Securitization gain on sale		-
20 Investments in the capital instruments of banking, financial and insurance				-
### Path Intities 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,		-	(ab)	-
than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, - financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) (i)* x% Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP Segulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions Additional Tier 1 (AT 1) Capital Additional Tier 1 (AT 1) Capital instruments plus any related share premium of which: - classified as equity - classified as equity - classified as liabilities - and held by third parties - and held by third parties - and held by third parties - of which: instrument issued by subsidiaries subject to phase out	20			
financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) (b) - (ad) - (af) carbove 10% threshold), net of related tax liability) (i) *x% carbove 10% threshold, net of related tax liability) (i) *x% carbove 10% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences 24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP 25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions - Tier 2 to cover deductions - Total regulatory adjustments applied to CET1 Common equity tier 1 4dditional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities - (i) carbove 1 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out			(a) - (ac) - (ae)	-
above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences 4 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP 5 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions - Total regulatory adjustments applied to CET1 Common equity tier 1 Additional Tier 1 (AT 1) Capital Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as equity - classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out Common equity instrument issued by subsidiaries subject to phase out Common equity instrument issued by subsidiaries subject to phase out Common equity instrument issued by subsidiaries subject to phase out Common equity instrument issued by subsidiaries subject to phase out	21			
10% threshold, net of related tax liability) Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions Total regulatory adjustments applied to CET1 Common equity tier 1 Additional Tier 1 (AT 1) Capital Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out			(b) - (ad) - (af)	-
23 Amount exceeding 15% threshold of which: - significant investments in the common stocks of financial entities - deferred tax assets arising from temporary differences 24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP 25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions - Tier 2 to cover deductions - Total regulatory adjustments applied to CET1 Common equity tier 1 3,701,981 27 Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities (h) - classified as liabilities (m) - and held by third parties and held by third parties of which: instrument issued by subsidiaries subject to phase out	22	Deferred tax assets arising from temporary differences (amount above		
significant investments in the common stocks of financial entities deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions - Tier 2 to cover		10% threshold, net of related tax liability)	(i) * x%	-
Additional Tier 1 (AT 1) Capital	23	Amount exceeding 15% threshold of which:		-
24 National specific regulatory adjustments applied to CET1 capital of which: - investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP 25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions 26 Total regulatory adjustments applied to CET1 Common equity tier 1 Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as equity Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out - of which: - of which: instrument issued by subsidiaries subject to phase out - of which: - of which: instrument issued by subsidiaries subject to phase out - of which: instrument issued by subsidiaries subject to phase out - of which: instrument issued by subsidiaries subject to phase out		- significant investments in the common stocks of financial entities		-
- investment in TFCs of other banks exceeding the prescribed limit - any other deduction specified by the SBP 25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions 26 Total regulatory adjustments applied to CET1 Common equity tier 1 3,701,981 Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out - of which: instrument issued by subsidiaries subject to phase out		- deferred tax assets arising from temporary differences		-
- any other deduction specified by the SBP 25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions - Total regulatory adjustments applied to CET1 11,112 Common equity tier 1 Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties - of which: instrument issued by subsidiaries subject to phase out - and which is instrument issued by subsidiaries subject to phase out	24			-
25 Regulatory adjustment applied to CET1 due to insufficient AT1 and - Tier 2 to cover deductions				-
- Tier 2 to cover deductions - 26 Total regulatory adjustments applied to CET1 11,112				-
Common equity tier 1 Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity (t) classified as liabilities (m) - 28 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) of which: instrument issued by subsidiaries subject to phase out	25			-
Additional Tier 1 (AT 1) Capital 27 Qualifying additional Tier-1 instruments plus any related share premium of which: classified as equity classified as liabilities (t) classified as liabilities (m) Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties of which: instrument issued by subsidiaries subject to phase out	26	Total regulatory adjustments applied to CET1		11,112
27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities (m) - classified as l		Common equity tier 1		3,701,981
27 Qualifying additional Tier-1 instruments plus any related share premium of which: - classified as equity - classified as liabilities (m) - classified as l		Additional Tier 1 (AT 1) Capital		
- classified as equity (t) - classified as liabilities (m) - 28 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) - of which: instrument issued by subsidiaries subject to phase out -	27			-
- classified as liabilities (m) - 28 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) - of which: instrument issued by subsidiaries subject to phase out -		of which:		
- classified as liabilities (m) - 28 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (y) - of which: instrument issued by subsidiaries subject to phase out -		- classified as equity	(t)	-
and held by third parties (y) - of which: instrument issued by subsidiaries subject to phase out -		- classified as liabilities		-
- of which: instrument issued by subsidiaries subject to phase out	28	Additional Tier-1 capital instruments issued by consolidated subsidiaries	•	
- of which: instrument issued by subsidiaries subject to phase out		and held by third parties	(y)	-
29 AT1 before regulatory adjustments -		- of which: instrument issued by subsidiaries subject to phase out		-
	29	AT1 before regulatory adjustments		-

	Particulars	Source based on reference number	Component of regulatory capital reported by the Bank
	Additional Tier 1 Capital: regulatory adjustments		Rupees '000
30	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)		_
31	Investment in own AT1 capital instruments		-
32	Reciprocal cross holdings in additional Tier 1 capital instruments		_
33	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ac)	-
34	Significant investments in the capital instruments issued by banking,	, ,	
	financial and insurance entities that are outside the scope of regulatory consolidation	(ad)	-
35	Portion of deduction applied 50:50 to core capital and supplementary		
	capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital		-
36	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		-
37	Total of regulatory adjustment applied to AT1 capital		-
38	Additional Tier 1 capital		-
39	Additional Tier 1 capital recognised for capital adequacy		-
	Tier 1 Capital (CET1 + admissible AT1)		3,701,981
	Tier 2 Capital		
40	Qualifying Tier 2 capital instruments under Basel III		-
41	Capital instruments subject to phase out arrangement from Tier 2	(n)	-
42	Tier 2 capital instruments issued to third party by consolidated subsidiaries	(z)	
	- of which: instruments issued by subsidiaries subject to phase out		-
43	General Provisions or general reserves for loan losses-up to maximum		
	of 1.25% of Credit Risk Weighted Assets	(g)	-
44	Revaluation reserves eligible for Tier 2 of which:		-
	- portion pertaining to fixed assets		-
	- portion pertaining to AFS securities		-
45	Foreign exchange translation reserves	(v)	-
46	Undisclosed / other reserves (if any)		-
47	T2 before regulatory adjustments		•
	Tier 2 Capital: regulatory adjustments		
48	Portion of deduction applied 50:50 to core capital and supplementary		
	capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital		-
49	Reciprocal cross holdings in Tier 2 instruments	(d)	-
50	Investment in own Tier 2 capital instruments		-
51	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ae)	-
52	Significant investments in the capital instruments issued by banking,		
	financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-
53	Amount of regulatory adjustment applied to T2 capital		-
54	Tier 2 capital (T2)		-
55	Tier 2 capital recognised for capital adequacy		-
56	Excess additional Tier 1 capital recognised in Tier 2 capital		-
57	Total Tier 2 capital admissible for capital adequacy		-

Main features of regulatory capital instruments

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

Risk Weighted Assets

	Capital Requirements	Risk Weighted Assets	
Credit risk		2018 Rupees '000	
On-Balance sheet			
Portfolios subject to standardized approach (Comprehensive)	F	i	
Sovereign Public Sector entities	-	_	
	40.227	400 400	
Banks	48,337	406,196	
Corporate	-	-	
Retail	-	-	
Residential Mortgages	-	-	
Past Due loans		-	
Operating Fixed Assets	5,363	45,067	
Other assets	1,389	11,674	
	55,090	462,937	
Off-Balance sheet			
Non-market related	•	-	
Loan Repayment Guarantees	-	-	
Purchase and Resale Agreements	-	-	
Performance Bonds etc	-	-	
Revolving underwriting Commitments	-	-	
Stand By Letters of Credit	-	-	
Market related			
Derivative Instruments	-	-	
Foreign Exchange Contracts	-	-	
	-	-	
Equity Exposure Risk in the Banking Book			
Under simple risk weight method			
Listed Shares	-	-	
Unlisted Shares	-	-	
	-	-	
Total Credit Risk-Weighted Exposures	55,090	462,937	
Market Risk - capital requirement for portfolios			
subject to standardised approach			
Interest rate risk	_		
Equity position risk	_		
Foreign exchange risk	_		
Total market risk			
Total market non			
Operational Risk - Capital requirement			
for operational risks			
Total operational risk	17,608	220,106	
4	72,698	683,043	
Capital Adequacy Ratio	20	2018	
Total Eligible Regulatory Capital held		3,701,981	
	Required	Actual	
CET1 to total RWA	6.00%	541.98%	
Tier-1 capital to total RWA	7.50%	541.98%	
Total capital to total RWA	11.90%	541.98%	
ι σται σαριται το τσται ΚννΑ	11.90%	341.98%	

Leverage Ratio

The leverage ratio of the Bank for the year ended December 31, 2018 stood at 99.28% (2017: 11.22%).

Particulars	2018 Rupees '000
On balance sheet exposures	
On-balance sheet items (excluding derivatives but including collateral)	3,728,972
Derivatives	
A) Total On balance sheet exposures	3,728,972
Off balance sheet exposures	
Off-balance sheet items (excluding derivatives)	-
Commitment in respect of derivatives	
(derivatives having negative fair value are also included)	
B) Total Off balance sheet exposures	
Capital and total exposures	
Tier 1 capital	3,701,981
Total Exposure (A+B)	3,728,972
Leverage ratio	99.28%