LCR Disclosure as of Dec 31, 2021

		TOTAL UNWEIGHTED ^a	TOTAL WEIGHTED ^b
(Amount	in PKR in thousands)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	830,984	830,984
	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	1	-
4	Secured wholesale funding	-	
5	Additional requirements of which:		
5.1	Outflows related to derivative exposures and other collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities		
6	Other contractual funding obligations	31,524	31,524
7	Other contingent funding obligations		
8	TOTAL CASH OUTFLOWS	31,524	31,524
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	226,624	226,624
11	Other Cash inflows	15,545,635	13,893,705
12	TOTAL CASH INLFOWS	15,772,259	14,120,329

TOTAL ADJUSTED VALUE

21	TOTAL HQLA	830,984
22	TOTAL NET CASH OUTFLOWS	7,881
23	LIQUIDITY COVERAGE RATIO	10544%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates (for inflows nd outflows)
- Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

LCR Disclosure as of Dec 31, 2021 (Average)

		TOTAL UNWEIGHTED ^a	TOTAL WEIGHTED ^b
(Amount	in PKR in thousands)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	6,157,959	6,157,959
	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	1	-
4	Secured wholesale funding	-	-
5	Additional requirements of which:		
5.1	Outflows related to derivative exposures and other collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities		
6	Other contractual funding obligations	100,734	100,734
7	Other contingent funding obligations		
8	TOTAL CASH OUTFLOWS	100,734	100,734
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	502,351	501,924
11	Other Cash inflows	6,037,062	4,629,486
12	TOTAL CASH INLFOWS	6,539,413	5,131,410

TOTAL ADJUSTED VALUE

21	TOTAL HQLA	6,157,959
22	TOTAL NET CASH OUTFLOWS	25,183
23	LIQUIDITY COVERAGE RATIO	24452%

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

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates (for inflows nd outflows)

Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

NSFR	R Disclosure as of Dec 31, 2021					LR IX
		un	weighted value	by residual maturity	,	weighted value
'Amount	in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF Item						
	Capital:					
	Regulatory capital	7,343,556				7,343,55
	Other capital instruments	-				-
4	Retail deposits and deposit from small					
l	business customers:					
	Stable deposits	-				-
	Less stable deposits	-				-
	Wholesale funding:					
	Operational deposits	-				
	Other wholesale funding			-		-
	Other liabilities:					
	NSFR derivative liabilities			I I	-	-
1/ 1	All other liabilities and equity not included	9,704,370	-	-	33,139,458	33,139,45
i	in othercategories	5,101,010			00,200,100	
	Total ASF					40,483,01
RSF item	1					
14	Total NSFR high-quality liquid assets (HQLA)				8,959,069	406,40
	Deposits held at other financial institutions	24.000				
15	for operational purposes	34,930	1,625,140			830,03
	Performing loans and securities:					
	Performing loans to financial institutions					
1/ 1	secured by Level 1 HQLA	-				-
	Performing loans to financial institutions					
	secured by non-Level 1 HQLA and unsecured		3,021,663	1,627,721		1,267,11
I	performing loans to financail institutions					
	Performing loans to non- financial corporate					
	clients, loans to retail and small business					
19	customers, and loans to sovereigns, central				4,068	3,45
	banks and PSEs, of which:					
,	banks and F3Ls, or which.					
,	With a risk weight of less than or equal to					
	35% under the Basel II Standardised				68,277	44,38
	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					
24	Assets posted as initial margin for derivative contracts					
25 I	NSFR derivative assets				-	-
i i	NSFR derivative liabilities before deduction					
26	of variation margin posted				-	-
	All other assets not included in the above		40.535.77		225 =	^- =
27	categories		19,630,367	14,256,245	983,545	27,742,03
	Off-balance sheet items		-			-
	Total RSF					30,293,42
	Net Stable Funding Ratio (%)					134

Capital adequacy ratio

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

Announce Common Equity Tier 1 capital (CET1): Instruments and reserves	Particulars	2021	2020
Common Equity Tier 1 capital (EFT): Instruments and reserves	Faluculais		
Fully practive cingular capital despitation with the SBP \$237,799 \$3,681,50		Rupees '0	00
Balance in thate permittim account		0.007.750	2 050 500
Reserve for tissue of horsus shares		0,237,759	3,000,000
	·	-	-
Secretar Adultion Insert		-	_
		691 930	478 643
	·	-	-110,040
Honory interests arising from CET Lapital instruments issued to third pany by consolidated bank subsidiants agrund allower in CET Lapital (Pote 42.1.1) ET 1 before regulatory adjustments Common Equity Tier 1 (a) Z 10.05 Common Equity Tier 1 (a) Z 10.05 Z 10	•	684 872	1 917 858
Section Capability Capabi		33.,3.2	.,0,000
CET 1 before regulatory adjustments 7,844,561 6,850,000 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 6,048,120 7,343,556 7,		-	-
Total regulatory equisaments agoies to CET1 (Note 42.1.1)	,	7,614,561	6,055,007
Common Equity Tier 1 (a) 7,343,556 6,848,12 Additional Tier 1, AT 19 Capital Additional Tier 1, Incurrents plus any related share premium of which: disastified as equity disastified as isabilities - Additional Tier-1 capital instruments jous any related share premium of which: disastified as isabilities - Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties of which: - Incurrent issued by subsidiaries subject to phase out - Att before regulatory adjustments - Foot regulatory adjustments - Continuent issued by subsidiaries assubject to phase out - Additional Tier-1 capital instruments issued assubject to phase out - Capital instruments issued by adjustments - Additional Tier-1 capital instruments under Basel III - Tier 1 Capital instruments under Basel III - Tier 2 capital instruments under Basel III - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instruments is subject to phase out arrangement - Tier 2 capital instrument applead to 12 capital (Note 42.1.3) - Tier 1 capital instrument applead	Total regulatory adjustments applied to CET1 (Note 42.1.1)		6,882
- Qualifying Tear Instruments plus any related share premium of which: - classified as liabilities - Additional Tear-I capital instruments issued by consolidated subsidiaries and held by third parties of which: - instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Additional Tier 1 capital after regulatory adjustments - Capital (ETI + admissible ATI) (c=a+b) - Tier 2 capital instruments under Basel III - Tier 2 capital instruments under Basel III - Tier 2 capital instruments issued by subsidiaries subject to phase out - Tier 2 capital instruments issued by subsidiaries subject to phase out - Tier 2 capital instruments issued by subsidiaries subject to phase out - canneal provisions or general reservoes for basels-up to maximum of 1.25% of credit risk weighted assels - Canneal provisions or general reservoes for basels-up to maximum of 1.25% of credit risk weighted assels - Canneal provisions or general reservoes for abselse - Canneal provisions or general reservoes for any - Capital ratios and buffers (in programments) - Capital ratios and provisions of the capital adequacy (d) - Capital ratios and buffers (in precentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk	Common Equity Tier 1 (a)		6,048,125
- Qualifying Tear Instruments plus any related share premium of which: - classified as liabilities - Additional Tear-I capital instruments issued by consolidated subsidiaries and held by third parties of which: - instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Instrument issued by subsidiaries subject to phase out - Additional Tier 1 capital after regulatory adjustments - Capital (ETI + admissible ATI) (c=a+b) - Tier 2 capital instruments under Basel III - Tier 2 capital instruments under Basel III - Tier 2 capital instruments issued by subsidiaries subject to phase out - Tier 2 capital instruments issued by subsidiaries subject to phase out - Tier 2 capital instruments issued by subsidiaries subject to phase out - canneal provisions or general reservoes for basels-up to maximum of 1.25% of credit risk weighted assels - Canneal provisions or general reservoes for basels-up to maximum of 1.25% of credit risk weighted assels - Canneal provisions or general reservoes for abselse - Canneal provisions or general reservoes for any - Capital ratios and buffers (in programments) - Capital ratios and provisions of the capital adequacy (d) - Capital ratios and buffers (in precentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk weighted assets) - Capital ratios and buffers (in percentage of risk			
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. dashed as labilities	- Qualifying 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 of which: - instrument issued by subsidiaries subject to phase out - Total regulatory adjustment - Total regulatory adjustment - Total regulatory adjustment - Total regulatory adjustment - Additional Tier 1 capital (ACT) - Capital (A	- classified as equity	-	-
. instrument issued by subsidiaries subject to phase out ATT before regulatory adjustments Total regulatory adjustment applied to AT1 capital (Note 42.1.2)	- classified as liabilities	-	-
ArT before regulatory adjustments Capital capital regulatory adjustments	- Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties of which:		
Total regulatory adjustment applied to ATI capital (Note 42.1.2) Additional Tier 1 capital afree regulatory adjustments	- instrument issued by subsidiaries subject to phase out	=	<u> </u>
Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognised for capital adequacy (b) 7,343,556 6,048,122 7,243,556 7,3	AT1 before regulatory adjustments	-	-
Additional Tier 1 capital recognised for capital adequacy (b) 7,433,556 6,084,512	Total regulatory adjustment applied to AT1 capital (Note 42.1.2)	-	-
Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	Additional Tier 1 capital after regulatory adjustments	-	-
Tier 2 Capital	Additional Tier 1 capital recognised for capital adequacy (b)	<u> </u>	-
- Qualifying Tier 2 capital instruments under Basel III - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments issued by subsidiaries subject to phase out - Inter 2 capital 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 on which: - revaluation reserves on fixed assets - unrealized gain / (loss) on AFS - roregin exchange translation reserves - Undisciosed / other reserves (if any) - Un	Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	7,343,556	6,048,125
- Qualifying Tier 2 capital instruments under Basel III - Tier 2 capital instruments subject to phase out arrangement - Tier 2 capital instruments issued by subsidiaries subject to phase out - Inter 2 capital 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 on which: - revaluation reserves on fixed assets - unrealized gain / (loss) on AFS - roregin exchange translation reserves - Undisciosed / other reserves (if any) - Un			
- Tier 2 capital instruments subject to phase out arrangement - 1 iner 2 capital instruments issued to third party by consolidated subsidiaries of which: - instruments issued by subsidiaries subject to phase out - Ceneral provisions or general reserves for loan losses-up to maximum of 1.25% of credit risk weighted assets - revaluation reserves of which: - revaluation reserves of mixed assets - unteralized gain (loss) on AFS - revaluation reserves of which: - revaluation reserves of mixed assets - unteralized gain (loss) on AFS - revaluation reserves (if any) - 1 63.35 - 1 60 60 60 60 60 60 60 60 60 60 60 60 60	Tier 2 Capital		
-Tier 2 capital instruments issued to third party by consolidated subsidiaries of which: - instruments issued by subsidiaries subject to phase out - General provisions or general reserves for loan losses-up to maximum of 1.25% of credit risk weighted assets - Revaluation reserves of which: - revaluation reserves of switch: - revaluation reserves of switch: - unrealized gain (loss) on AFS - unrealized gain (loss) on AFS - unrealized gain (loss) on AFS - undisclosed of lother reserves (farny) - undisclosed of lother reserves (farny) - 10 Lindisclosed of lother (farny) - 10 Lindisclosed of lother (farny) - 10 Lindisclosed (-	-
- 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 - General provisions or general reserves for loan losses-up to maximum of 1,25% of credit risk weighted assets - revealuation reserves on fixed assets - unrealized gain / (loss) on AFS - revealuation reserves (if any) - Undisclosed / other reserves (if any) - Undisclosed / other reserves (if any) - To before regulatory adjustment pelied to 12 capital (Note 42.1.3) - Tet 2 capital (12) after regulatory adjustments - Tet 2 capital administration for a capital adequacy (d) - Tet 2 capital administration for a capital adequacy (d) - Tet 1 capital administration for a capital adequacy (d) - Total Tier 2 capital administration for a capital adequacy (d) - Total risk weighted assets (for details refer note 42.4) - Particulars Particulars Particulars Particulars Particulars Capital ratios and buffers (in percentage of risk weighted assets) - CET to total RWA (a / i) - Total capital total RWA (a / i) - Total capita		-	-
- 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 of mixed assets - unrealized gain / (loss) on AFS - unrealized gain / (loss) on AFS - unrealized gain / (loss) on AFS - Undisclosed / Other reserves (if any) - 12 before regulatory adjustments - Undisclosed / Other reserves (if any) - 12 before regulatory adjustments - 12 capital (712) after regulatory adjustments - 13 a.33, 35 control of Tier 1 capital recognised in Tier 2 capital (Note 42.1.3) - 12 capital (172) after regulatory adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital recognised in Tier 2 capital adjustments - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved assets (for details refer note 42.4) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 15 capital reserved (in percentage of risk weighted assets) - 16 capital reserved (in percentage of risk weighted assets) - 16 capital reserved (in percentage of risk weighted assets) - 17 control reminimum capital requirement (in percentage of risk weigh			
Revaluation reserves of which:		-	-
- revaluation reserves on fixed assets - unrealized gain / (loss) on AFS - roreign exchange translation reserves - Undisclosed / other reserves (if any) 12 before regulatory adjustments - Undisclosed / other reserves (if any) 12 before regulatory adjustments - Undisclosed / other reserves (if any) 12 before regulatory adjustment applied to 12 capital (Note 42.1.3) Tier 2 capital (12) after regulatory adjustments - Capital capital to total RWA (a / i) - Capital regulatory adjustments - Capital capital to total RWA (a / i) - Capital capital to total RWA (a / i) - Capital conservation buffer requirement (minimum CET1 requirement) of which: - Capital conservation buffer requirement - Capital conservat		-	-
- unrealized gain / (loss) on AFS Foreign exchange translation reserves			
- Foreign exchange translation reserves - Undisclosed / other reserves (if any) - Capital roll regulatory adjustments - Capital (Note 42.1.3) - Tier 2 capital (72) after regulatory adjustments - Capital roll roll roll regulatory adjustments - Capital roll roll roll roll roll roll roll ro		-	-
12 before regulatory adjustments		-	83,356
T2 before regulatory adjustments		- 11	-
Total regulatory adjustment applied to T2 capital (Note 42.1.3)		-	
Tier 2 capital (T2) after regulatory adjustments - 83,35 Portion of Tier 1 capital recognised in Tier 2 capital - <td< td=""><td></td><td>-</td><td>83,356</td></td<>		-	83,356
Portion of Tier 1 capital recognised in Tier 2 capital			
Total Tier 2 capital admissible for capital adequacy (d) - 83,35 TOTAL CAPITAL (T1 + admissible T2) (e=c+d) 7,343,556 6,131,48 Total risk weighted assets (for details refer note 42.4) 13,829,841 4,269,23 Particulars 2021 2020 Percentage Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53,10% 141,67% - Tier-1 capital to total RWA (c / i) 53,10% 141,67% - Total capital to RWA (a / i) 53,10% 143,62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7,50% 7,50% - capital conservation buffer requirement 1,50% 1,50% 1,50% - counter cyclical buffer requirement - - - - counter cyclical buffer requirement - - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45,60% 134,17% National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6,00% 6,00%		-	83,356
TOTAL CAPITAL (T1 + admissible T2) (e=c+d) 7,343,556 6,131,48 Total risk weighted assets (for details refer note 42.4) 13,829,841 4,269,23 Particulars 2021 2020 Percentage Capital ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA (a / i) 53.10% 141.67% Total capital to total RWA (e / i) 53.10% 141.67% Total capital to RWA (e / i) 53.10% 143.62% Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% - counter cyclical buffer requirement - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%			- 02.250
Total risk weighted assets (for details refer note 42.4) 13,829,841 4,269,23 Particulars 2021 2020 Percentage Capital ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA (a / i) 53.10% 141.67% - Total capital to total RWA (e / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% 1.50% - capital conservation buffer requirement - - - - counter cyclical buffer requirement - - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - <t< td=""><td>Total Her 2 capital admissible for capital adequacy (d)</td><td>•</td><td>83,330</td></t<>	Total Her 2 capital admissible for capital adequacy (d)	•	83,330
Total risk weighted assets (for details refer note 42.4) 13,829,841 4,269,23 Particulars 2021 2020 Percentage Capital ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA (a / i) 53.10% 141.67% - Total capital to total RWA (e / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% 1.50% - capital conservation buffer requirement - - - - counter cyclical buffer requirement - - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - <t< td=""><td>TOTAL CAPITAL (T1 + admissible T2) (a=c+d)</td><td>7 3/3 556</td><td>6 131 /81</td></t<>	TOTAL CAPITAL (T1 + admissible T2) (a=c+d)	7 3/3 556	6 131 /81
Particulars 2021 2020 Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53.10% 141.67% - Tier-1 capital to total RWA (c / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% 1.50% - counter cyclical buffer requirement - - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%	TOTAL CAPTIAL (11 + autilissible 12) (e-c-u)	7,343,330	0,131,401
Particulars 2021 2020 Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53.10% 141.67% - Tier-1 capital to total RWA (c / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% 1.50% - counter cyclical buffer requirement - - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%	Total rick weighted accete (for details refer note 42.4)	12 920 941	4 260 224
Particulars Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53.10% 141.67% - Tier-1 capital to total RWA (c / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% - counter cyclical buffer requirement - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP 6.00% 6.00% - CET1 minimum ratio 6.00% 7.50%	Total fish weighted assets (for details feler flote 42.4)	13,029,041	4,209,231
Particulars Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53.10% 141.67% - Tier-1 capital to total RWA (c / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement 1.50% 1.50% - counter cyclical buffer requirement - - - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - - - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP 6.00% 6.00% - CET1 minimum ratio 6.00% 7.50%		2021	2020
Capital ratios and buffers (in percentage of risk weighted assets) - CET1 to total RWA (a / i) 53.10% 141.67% - Tier-1 capital to total RWA (c / i) 53.10% 141.67% - Total capital to RWA (e / i) 53.10% 143.62% - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% - capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%	Particulars Particulars		
CET1 to total RWA (a / i) 53.10% 141.67% Tier-1 capital to total RWA (c / i) 53.10% 141.67% Total capital to RWA (e / i) 53.10% 143.62% Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: 7.50% 7.50% Capital conservation buffer requirement 1.50% 1.50% Counter cyclical buffer requirement -			
- Tier-1 capital to total RWA (c / i) - Total capital to RWA (e / i) - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement (minimum CET1 requirement) of which: - capital conservation buffer plus any other buffer requirement) of which: - capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio - 1.50%	Capital ratios and buffers (in percentage of risk weighted assets)		
- Total capital to RWA (e / i) - Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: - capital conservation buffer requirement - capital conservation buffer requirement - 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) - CET1 minimum capital requirements prescribed by SBP - CET1 minimum ratio - 100% - 10	- CET1 to total RWA (a / i)	53.10%	141.67%
- Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: - capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio - 6.00% - 7.50% - 7.50%	- Tier-1 capital to total RWA (c / i)	53.10%	141.67%
- Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: - capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio - 6.00% - 7.50% - 7.50%	- Total capital to RWA (e / i)	53.10%	143.62%
conservation buffer plus any other buffer requirement) of which: - capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio - 6.00% - Tier 1 minimum ratio - 7.50% - 7.50%			
- capital conservation buffer requirement - 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) National minimum capital requirements prescribed by SBP - CET1 minimum ratio		7.50%	7.50%
- counter cyclical buffer requirement - Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - CET1 available to meet buffers (as a percentage of risk weighted assets) 45.60% 134.17% National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%			
- Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - CET1 available to meet buffers (as a percentage of risk weighted assets) - National minimum capital requirements prescribed by SBP - CET1 minimum ratio		-	
- CET1 available to meet buffers (as a percentage of risk weighted assets)	·		
National minimum capital requirements prescribed by SBP - CET1 minimum ratio 6.00% 6.00% - Tier 1 minimum ratio 7.50% 7.50%			124 470/
- CET1 minimum ratio 6.00% - Tier 1 minimum ratio 7.50%	- UE LT available to meet buffers (as a percentage of risk weighted assets)	45.60%	134.1/%
- CET1 minimum ratio 6.00% - Tier 1 minimum ratio 7.50%	Matienal minimum conital reminerante mass-vit-d to CDD		
- Tier 1 minimum ratio 7.50% 7.50%		0.000/	0.000/
- Total capital minimum ratio			
	- Total capital minimum ratio	11.50%	11.50%

	20)21	2020	
Particulars	Amount	Pre - Basel III treatment*	Amount	Pre - Basel I treatment*
			es '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)	23,643	-	6,882	-
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	23,643		6,882	-
Additional Tier-1 & 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			· .	-
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 of banking,	-			-
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	-	-		-
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	-			-
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	-			-
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)	-			-
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	-			-
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	-			-
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	-			- - -
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	-			- - - -
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	-			-
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				-
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		- - - - -	-	-
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 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	- - - - -			-
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	-			-
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	-	-	-	-
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	-		-	- - - - - -
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)		-		-

2020

2021

Additional Information	2021	2020
	Rupee:	s '000
"Risk Weighted Assets" subject to pre-Basel III treatment		
Risk weighted assets in respect of deduction items (which during the transitional		
period will be risk weighted subject to Pre-Basel III Treatment)		
of which: deferred tax assets	-	-
of which: defined-benefit pension fund net assets	-	-
of which: recognized portion of investment in capital of banking, financial and insurance entities	-	-
where holding is less than 10% of the issued common share capital of the entity		
of which: recognized portion of investment in capital of banking, financial and insurance entities	-	-
where holding is more than 10% of the issued common share capital of the entity		
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financial entities	-	-
Significant investments in the common stock of financial entities	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized		
approach (prior to application of cap)	-	-
Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based		
approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

Capital Structure Reconciliation

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

	202	21
Particulars	Balance sheet	Under regulatory scope of reporting
	Rupe	es '000
Assets		
Cash and balances with treasury banks	4,057	4,057
Balances with other banks	15,486,065	15,486,065
Lendings to financial institutions	-	-
Investments	10,238,557	10,238,557
Advances	23,714,838	23,714,838
Operating fixed assets	183,072	183,072
Intangible assets	23,643	
Deferred tax assets - net	-	-
Other assets	560,794	560,794
Total assets	50,211,026	50,187,383
Liabilities and equity		
Bills payable		-
Borrowings	35,187,449	35,187,449
Deposits and other accounts	-	-
Sub-ordinated loans	7,050,716	7,050,716
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities - net	-	-
Other liabilities	605,662	605,662
Total liabilities	42,843,827	42,843,827
Represented by:		
Share capital	6,237,759	6,237,759
Reserves	691,930	691,930
Surplus on revaluation of assets	(247,362)	
Unappropriated profit	684,872	684,872
	7,367,199	7,367,199
Total liabilities and equity	50,211,026	50,211,026

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		4,057	4,057
Balances with other banks		15,486,065	15,486,065
Lendings to financial institutions		-	· · ·
Investments of which:		10,238,557	10,238,557
- 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	С	-	-
reciprocal crossholding of capital instrument	d	-	-
- others	е	-	-
Advances		23,714,838	23,714,838
- shortfall in provisions / excess of total EL amount over eligible provisions under IRB	f	-	-
- general provisions reflected in Tier 2 capital	g	-	-
Operating fixed assets of which:		206,715	206,715
- Intangibles	k	23,643	23,643
Deferred tax assets of which:		-	-
- DTAs that rely on future profitability excluding those arising from temporary differences	h	-	-
- DTAs arising from temporary differences exceeding regulatory threshold	i	-	-
Other assets of which:		560,794	560,794
- goodwill	j	-	-
- defined-benefit pension fund net assets	1	-	-
Total assets		50,211,026	50,211,026
Liabilities and Equity			
Bills payable		-	-
Borrowings		35,187,449	35,187,449
Deposits and other accounts		-	-
Sub-ordinated loans of which:		7,050,716	7,050,716
- eligible for inclusion in AT1	m	-	-
eligible for inclusion in Tier 2	n	-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities of which:		-	-
- DTLs related to goodwill	0	-	-
- DTLs related to intangible assets	p	-	-
- DTLs related to defined pension fund net assets	q	-	-
- other deferred tax liabilities	r	-	-
Other liabilities		605,662	605,662
Total liabilities		42,843,827	42,843,827
Share capital		6,237,759	6,237,759
of which: amount eligible for CET1	S	6,237,759	6,237,759
of which: amount eligible for AT1	t	-	-
Reserves of which:		691,930	691,930
- portion eligible for inclusion in CET1 - Statutory reserves	u	691,930	691,930
- portion eligible for inclusion in CET1 - General and other reserves		-	-
- portion eligible for inclusion in Tier 2	V	-	-
Unappropriated profit	W	684,872	684,872
Minority Interest of which:		-	-
portion eligible for inclusion in CET1	X	-	-
- portion eligible for inclusion in AT1	у	-	-
- portion eligible for inclusion in Tier 2	Z	- 	-
Surplus on revaluation of assets of which:		(247,362)	-
- Revaluation reserves on fixed assets		-	-
- Revaluation reserves on Non-banking assets acquired in satisfaction of claims		-	-
- Unrealized gains / (losses) on AFS securities	aa	(247,362)	-
- In case of deficit on revaluation (deduction from CET1)	ab	-	-
Total liabilities and equity		50,211,026	50,458,388

Basel III Disclosure (with added column)

			_
	Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
	O		Rupees '000
1	Common equity Tier 1 capital (CET1): instruments and reserves Fully paid-up capital		6,237,759
1 2	Balance in share premium account	(s)	0,231,139
3	Reserve for issue of bonus shares	(0)	-
4	General / statutory reserves	()	691,930
5	Gain / (losses) on derivatives held as cash flow hedge	(u)	-
6	Unappropriated profit	(w)	684,872
7	Minority interests arising from CET1 capital instruments issued to third party by consolidated bank		
_	subsidiaries (amount allowed in CET1 capital of the consolidation group)	(x)	
8	CET 1 before Regulatory Adjustments		7,614,561
	Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	(j) - (s)	-
10	All other intangibles (net of any associated deferred tax liability)	(k) - (p)	23,643
11	Shortfall of provisions against classified assets	(f)	-
12	Deferred tax assets that rely on future profitability excluding those arising		
	from temporary differences (net of related tax liability)	(h) - (r) * x%	-
13	Defined-benefit pension fund net assets	(l) - (q) * x%	-
14	Reciprocal cross holdings in CET1 capital instruments	(d)	-
15	Cash flow hedge reserve		-
16	Investment in own shares / CET1 instruments		-
17 18	Securitization gain on sale Capital shortfall of regulated subsidiaries		-
19	Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities	(ab)	247,362
20	Investments in the capital instruments of banking, financial and insurance	(ub)	217,002
	- entities that are outside the scope of regulatory consolidation, where the bank does not own more than		
	10% of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ae)	-
21	Significant investments in the capital instruments issued by banking,		
	- financial and insurance entities that are outside the scope of regulatory consolidation (amount above	(b) - (ad) - (af)	_
	10% threshold)	(b) - (au) - (ai)	
22	Deferred tax assets arising from temporary differences (amount above	W + 0/	
00	10% threshold, net of related tax liability)	(i) * x%	-
23	Amount exceeding 15% threshold of which:		-
	 significant investments in the common stocks of financial entities deferred tax assets arising from temporary differences 		-
24	National specific regulatory adjustments applied to CET1 capital of which:		-
27	- 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		271,005
	Common equity tier 1		7,343,556
	Additional Time (ATA) Orașial		
07	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	(t) (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		-
29	AT1 before regulatory adjustments		-

Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
		Rupees '000
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)	(ac)	-
Significant investments in the capital instruments issued by banking,	(/	
financial and insurance entities that are outside the scope of regulatory consolidation	(ad)	-
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		-
Tier 1 Capital (CET1 + admissible AT1)		7,343,556
Tier 2 Capital		
Qualifying Tier 2 capital instruments under Basel III		-
Capital instruments subject to phase out arrangement from Tier 2	(n)	-
Tier 2 capital instruments issued to third party by consolidated subsidiaries	(z)	
- of which: instruments issued by subsidiaries subject to phase out		-
General Provisions or general reserves for loan losses-up to maximum	(a)	
of 1.25% of Credit Risk Weighted Assets	(g)	-
Revaluation reserves eligible for Tier 2 of which: - portion pertaining to fixed assets		-
- portion pertaining to fixed assets - portion pertaining to AFS securities		-
Foreign exchange translation reserves	(v)	_
Undisclosed / other reserves (if any)	(*)	_
T2 before regulatory adjustments		
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	(d)	-
Investment in own Tier 2 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)	(ae)	-
Significant investments in the capital instruments issued by banking,	, -	
financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-
Amount of regulatory adjustment applied to T2 capital		-
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 CARRY (TAX A 1 C MA TO)		

TOTAL CAPITAL (T1 + admissible T2)

7,343,556

Main features of regulatory capital instruments

S.No	Main Features	Common Shares	
1	Issuer	Pakistan Mortgage Refinance Company	
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	N/A	
3	Governing law(s) of the instrument Regulatory treatment	Laws applicable in Pakistan	
4	Transitional Basel III rules	Common Equity Tier 1	
5	Post-transitional Basel III rules	Common Equity Tier 1	
6	Eligible at solo / group / group & solo	Solo	
7	Instrument type	Common Shares	
8	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	6,237,759	
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		
	2021	2020	2021	2020	
Credit risk	Rupees '000				
On-Balance sheet					
Portfolios subject to standardized approach (Comprehensive)					
- Sovereign	-	-	-	-	
- Public Sector entities	-	-	-	-	
- Banks	1,176,217	230,717	10,227,977	2,006,239	
- Corporate	31,969	8,410	277,989	73,132	
- Retail	549	4,342	4,772	37,753	
- Residential Mortgages	2,923	-	25,417	-	
- Past Due loans	- 11	-	-	-	
 Listed equity investments 	34,500	-	300,000	-	
 Operating Fixed Assets 	21,053	18,141	183,072	157,749	
- Other assets	9,242	1,888	80,363	16,420	
	1,276,453	263,499	11,099,590	2,291,292	
Off-Balance sheet					
Non-market related					
- Loan Repayment Guarantees	-	-	-	-	
- Repurchase Agreements	582	-	5,062	-	
- Performance Bonds etc	- 11	-	-	-	
- Revolving underwriting Commitments	- 11	-	-	-	
Stand By Letters of Credit Market related	- II	- 11	-	-	
	- II	- 11	-	-	
- Foreign Exchange Contracts	582		5,062		
Equity Exposure Risk in the Banking Book	302	-	3,002	-	
Under simple risk weight method					
- Listed Shares	-	-	_	_	
- Unlisted Shares	_	-	_	_	
	-			-	
Total Credit Risk-Weighted Exposures	1,277,035	263,499	11,104,652	2,291,292	
Market Risk - capital requirement for portfolios					
subject to standardised approach					
- Interest rate risk	-	-	-	-	
- Equity position risk	- 11	-	-	-	
- Foreign exchange risk	-	-	-	-	
Total market risk		-	-	-	
Operational Risk - Capital requirement					
for operational risks	240.045	158,235	2 725 420	1 077 020	
Total operational risk	218,015 1,495,050	421,734	2,725,189 13,829,841	1,977,938 4,269,231	
	1,493,030	421,734	13,029,041	4,209,231	
Capital Adequacy Ratio	202	1 []	202	0	
Total Eligible Regulatory Capital held		7,343,556		6,131,481	
	Required	Actual	Required	Actual	
OFT4 to total DIMA	-		•		
CET1 to total RWA	6.00%	53.10%	6.00%	203.39%	
	7 500/	53.10%	7.50%	203.39%	
Tier-1 capital to total RWA	7.50%	33.1070	7.0070	200.0070	

Leverage Ratio

The leverage ratio of the Bank for the year ended December 31, 2021 stood at 15.93% (2020: 22.73%).

Particulars	2021	2020		
Faiticulais	Rupees '000			
On balance sheet exposures				
On-balance sheet items (excluding derivatives but including collateral) Derivatives	42,415,196 -	26,604,850		
A) Total On balance sheet exposures	42,415,196	26,604,850		
Off balance sheet exposures				
Off-balance sheet items (excluding derivatives)	3,697,158	-		
Commitment in respect of derivatives (derivatives having negative fair value are also included)	-	-		
B) Total Off balance sheet exposures	3,697,158			
Capital and total exposures				
Tier 1 capital	7,343,556	6,048,125		
Total Exposure (A+B)	46,112,354	26,604,850		
Leverage ratio		22.73%		