LCR Disclosure as of Dec 31, 2023

		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)	4,468,457	4,468,457
	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 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	71,126	71,126
7	Other contingent funding obligations		
8	TOTAL CASH OUTFLOWS	71,126	71,126
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	248,722	248,087
11	Other Cash inflows	4,167,586	4,149,115
12	TOTAL CASH INLFOWS	4,416,308	4,397,202
		TOTAL ADJUS	STED VALUE
21	TOTAL HQLA		4,468,457
22	TOTAL NET CASH OUTFLOWS		17,781
23	LIQUIDITY COVERAGE RATIO		25131%

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)

c 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, 2023 (Average)

		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
(Amount	in PKR in thousands) HIGH QUALITY LIQUID ASSETS	VALUE (average)	VALUE (average)
1	Total high quality liquid assets (HQLA)	0.220.517	9,389,517
1	CASH OUTLFLOWS	9,389,517	9,389,517
	Retail deposits and deposits from small business		
2	cusmtomers of which:		
2.1	stable deposit		_
2.1	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 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	346,156	346,156
7	Other contingent funding obligations		
8	TOTAL CASH OUTFLOWS	346,156	346,156
	CASH INFLOWS		
9	Secured lending	-	-
10	Inflows from fully performing exposures	637,600	637,025
11	Other Cash inflows	3,392,221	3,385,733
12	TOTAL CASH INLFOWS	4,029,821	4,022,757
		TOTAL ADJUS	STED VALUE
21	TOTAL HQLA		9,389,517
22	TOTAL NET CASH OUTFLOWS		86,539
23	LIQUIDITY COVERAGE RATIO		10850%

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)

c 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

NSF	R Disclosure as of Dec 31, 2023					LR IX
		un	weighted value	e by residual maturity		weighted value
'Amour	nt in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF Ite	em			· · ·		
1	Capital:					
2	Regulatory capital	10,895,307				10,895,30
3	Other capital instruments	133,806				133,800
	Retail deposits and deposit from small					
4	business customers:					
5	Stable deposits	-				-
6	Less stable deposits	-				-
7	Wholesale funding:					
8	Operational deposits	-				-
9	Other wholesale funding		286,101	286,101		286,10
10	Other liabilities:		,			,
11	NSFR derivative liabilities				-	-
	All other liabilities and equity not included					
12	in othercategories	19,009,258	-	24,673	30,021,913	30,034,24
13	Total ASF					41,349,463
RSF ite						,, -
14	Total NSFR high-quality liquid assets (HQLA)				19,810,093	447,08
	Deposits held at other financial institutions					
15	for operational purposes	18,471	-			9,23
16	Performing loans and securities:					
10						
17	Performing loans to financial institutions secured by Level 1 HQLA	-				-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financail institutions		5,283,498	5,661,990		3,623,52
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:				8,154	6,93
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				124,544	80,95
21	Securities that are not in default and do 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	NSFR derivative assets				-	-
26	NSFR derivative liabilities before deduction of variation margin posted				-	-
27	All other assets not included in the above		24,919,474	4,732,835	-	27,285,89
20	categories					
28	Off-balance sheet items		-			-
29	Total RSF					31,453,61

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:

Particulars Common Equity Tier 1 capital (CET1): Instruments and reserves - Fully paid-up capital / capital deposited with the SBP - Balance in share premium account	Amount Rupees '00	
- Fully paid-up capital / capital deposited with the SBP - Balance in share premium account	Rupees '00	
- Fully paid-up capital / capital deposited with the SBP - Balance in share premium account		10
- Balance in share premium account	6,237,759	6,237,759
	-	-
- Reserve for issue of bonus shares	-	-
- Discount on issue of shares	-	-
- General / statutory reserves	1,519,513	1,007,773
- Gain / (losses) on derivatives held as cash flow hedge	-	-
- Unappropriated profit - Minority interests arising from CET1 capital instruments issued to third party by consolidated bank	3,527,305	1,948,367
subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	-
CET 1 before regulatory adjustments	11,284,577	9,193,899
Total regulatory adjustments applied to CET1 (Note 42.1.1)	389,270	487,594
Common Equity Tier 1 (a)	10,895,307	8,706,305
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 (Note 42.1.2)	-	-
Additional Tier 1 capital after regulatory adjustments	-	-
Additional Tier 1 capital recognised for capital adequacy (b)	<u> </u>	
Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	10,895,307	8,706,305
Tion 9 Convital		
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:		
- 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	133,806	94,502
- 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	133,806	94,502
Total regulatory adjustment applied to T2 capital (Note 42.1.3)	-	-
Tier 2 capital (T2) after regulatory adjustments	133,806	94,502
Portion of Tier 1 capital recognised in Tier 2 capital		-
Total Tier 2 capital admissible for capital adequacy (d)	133,806	94,502
TOTAL CAPITAL (T1 + admissible T2) (e=c+d)	11,029,113	8,800,808
Total risk weighted assets (for details refer note 42.4)	15,094,231	13,666,378
	2023	2022
Particulars	Percentag	
Capital ratios and buffers (in percentage of risk weighted assets)		
- CET1 to total RWA (a / i)	72.18%	63.71%
- Tier-1 capital to total RWA (c / i)	72.18%	63.71%
- Total capital to RWA (e / i)	73.07%	64.40%
- 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	-	-
counter cyclical buffer requirement Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement		56.21%
- Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement	64.68%	
- Domestic Systemically Important Banks (SIB) or Global SIB buffer requirement - CET1 available to meet buffers (as a percentage of risk weighted assets)	64.68%	
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	64.68%	6.00%
		6.00% 7.50%

	2023		2022		
Particulars	Amount	Pre - Basel III treatment*	Amount	Pre - Basel II treatment*	
		Rupe	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)	35,705	-	38,633	-	
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	353,565	-	448,961	- 11	
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	389,270	-	487,594	-	

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

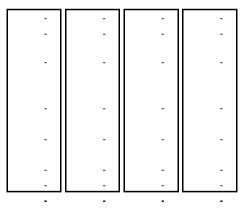
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does

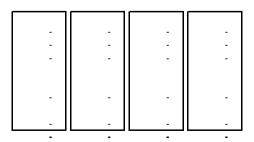
not own more than 10% of the issued share capital (amount above 10% threshold)

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

* This column highlights items that are still subject to Basel II treatment during the transitional period.





Additional Information	2023	2022
	Rupees ')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)	-	-
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	23
Particulars	Balance sheet	Under regulatory scope of reporting
	Rupee	es '000
issets		
Cash and balances with treasury banks	5,173	5,173
alances with other banks	10,651,533	10,651,533
endings to financial institutions	-	-
nvestments	13,804,680	13,804,680
dvances	34,401,920	34,401,920
)perating fixed assets	117,748	117,748
ntangible assets	35,705	,
veferred tax assets - net	-	-
)ther assets	1,542,299	1,542,299
otal assets	60,559,058	60,523,353
iabilities and equity		I.
ills payable	-	-
lorrowings	41,649,392	41,649,392
eposits and other accounts	-	-
ub-ordinated loans	-	-
iabilities against assets subject to finance lease	6,818,042	6,818,042
eferred tax liabilities - net	-	-
ther liabilities	1,160,612	1,160,612
otal liabilities	49,628,046	49,628,046
lepresented by:		
hare capital	6,237,759	6,237,759
leserves	1,519,513	1,519,513
urplus on revaluation of assets	(353,565)	
Inappropriated profit	3,527,305	3,527,305
	10,931,012	10,931,012
otal liabilities and equity	60,559,058	60,559,058

Reconciliation of balance sheet to eligible regulatory capital

Actests	Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
Cash and barbanes with Treasurg parks 5.173 5.173 10.651.533 Balances with Outer barks 10.651.533 10.651.533 Investments of Warks 13.804.860 - - Anat significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersements in capital of other financial - - - and significant capital intersement in capital of other financial			Rupee	es '000
Balances with other banks 10.051.03 Lendings to financial institutions 13.044.680 - Americal institutions in capable of other financial 1 - anguillant capable investitution is financial second on grapulatory threadord p - - anguillant capable investitution is financial second on other exceeding regulatory threadord p - - investitution seconding 10% threadord p - - - on make investitution seconding 10% threadord p - - - on make investitution seconding regulatory threadord p - - - on make investitution seconding regulatory threadord p - - - on threadon influences exceeding regulatory threadord p - - - on threadon influences exceeding regulatory threadord p - - - on threadon influences exceeding regulatory threadord p - - - on threadon influences exceeding regulatory threadon p - - - on threadon influences exceeding regulatory threadon p - - - on threadon influences exceeding regulatory threadon p <td< td=""><td></td><td></td><td>F 470</td><td>F 470</td></td<>			F 470	F 470
Landings for handle institutions				,
Investment of which: one significant capital investments in random of famomals significant explaid investments in financial sector entities enseeding regulatory threshold is entitlefance exceeding (Figuidation threshold investments capital investments in financial sector entities enseeding regulatory threshold is entitlefance exceeding (Figuidation threshold investments in threshold is chored in provisions released in three 2 capital is shortd in provisions released in three 2 capital is provision is different exceeding regulatory threshold is set shortd in three provisions released in three 2 capital is shortd in three provisions released in three 2 capital is shortd in three provisions released in three 2 capital is different exceeding regulatory threshold is capital exceeding regulatory three provisions is different exceeding regulatory three provisions is			10,001,000	
• no significant capital investments in capital of duraf francial institutions association (70, Romotod) a . • significant capital investments in financial sector entities enceeding regulatory threshold C . • notiopocal forces a . . • notiopocal forces forces . . . • notiopocal forces forces • present provisions related of three .	-		- 13 804 680	
biginificant capital investments in financial sector entities enceeding regulatory threshold 0 - - significant capital investments in financial sector entities enceeding regulatory threshold 0 - - charts 0 - - - charts 13.84.03 15.84.03 15.84.03 - Dirak tank of which: - - - - Dirak tank of which: - - - - - Dirak tank of which: - - - - - - Dirak tank of which: - - - -			15,004,000	-
- applicant capital investments in financial second regulatory threshold - applicant capital instrument - applicant		а	-	-
• matual funds exceeding regulatory threshold c - • an exponent accessholding of capital instrument d - • abort fail in provisions / access of total EL anount over aligble provisions under IRB f - • abort fail in provisions / access of total EL anount over aligble provisions under IRB f - • abort fail in provisions / access of total EL anount over aligble provisions under IRB f - • abort fail in provisions related in Time 2 capital g - - Operating fixed assets of which: - - - - • OT As that fay on fature profitability excluding these arising from temporary differences in the assets of which: -			-	-
• colors -<		-	-	-
charbarse			-	-
Advances 34,401,920 34,401,920 - sthortfall in provisions reflected in Tire 2 captal g - Operating fixed assets of which: 153,453 353,453 - Infragilies k 33,705 38,705 Define assets of which: - - - - DTAs atting from temporary differences exceeding regulatory threshold - - - DTAs atting from temporary differences exceeding regulatory threshold - - - OTAs atting from temporary differences exceeding regulatory threshold - - - Other assets of which: - - - - additional decord benefit pension fund net assets - - - - additional decord benefit pension fund net assets - - - - additional decord benefit pension fund net assets - - - - additional decord benefit pension fund net assets - - - - additional decord benefit pension fund net assets - - - - additional decord benefit pension fund net assets - - - - additional de			-	-
- order in provisions statected in Ter 2 capital g - - Operating find sessed 5 which: 153.433 153.433 153.433 - introplates k 33.705 Deferred transsels of which: - - - - DTAs that raily on future profitability excluding those arising from temporary differences exceeding regulatory threshold 1 - - - DTAs arising from temporary differences exceeding regulatory threshold 1 - - - - DTAs arising from temporary differences exceeding regulatory threshold 1 - <			34,401,920	34,401,920
• general provisions reflected in Tier 2 capital g Operating freed assets of which: • Intragitode K 33.705 Defined tax assets of which: • DTA's that reports of hubur profitability excluding those arising from temporary differences h • DTA's that reports of hubur profitability excluding those arising from temporary differences • a goodwil • a goodwil • a goodwil Ibilities and Equity Bits payabilis con induction at assets Bits payabilits for induction in AT1 • aligible for induction in AT1 • aligible for induction in AT1 • DTs relief to for outowill <t< td=""><td></td><td>f</td><td>-</td><td>-</td></t<>		f	-	-
Operating back assets of which: 153,453 153,453 - Intraphles 153,453 153,453 - OTAs that rely on future partiability excluding those arising from temporary differences 1 - - OTAs rising from temporary differences exceeding regulatory threshold 1 - - Otas rising from temporary differences exceeding regulatory threshold 1 - - otas assets of which: 1542,299 1,542,299 - otas assets of which: 1 - - otage assets of which: 1 - - otage assets 60,599,058 60,599,058 Borowings - - Borowings - - - eligible for inclusion in AT1 m - - otas assets of which: - - - otas assets and other accounts - - Star-ordinated leans of which: - - - otas assets and other accounts - - Star-ordinated leans of which: - - - otas assets of which: - - - otas assets of which: <	- general provisions reflected in Tier 2 capital		-	-
Intergables k 35,705 35,705 Defered tax assets of which: - - - - DTAs that inty on future profileability excluding those arising from temporary differences accoreding regulatory timeshald i - - Other assets of which: - - - - - 0 goodwil j -<		5	153,453	153,453
Defense tax assets of which: . . DTAs string from temporary differences exceeding regulatory timeshold Other assets of which: 1.542.299 1.542.299 defined-beneft pension fund net assets Call assets 60.559.058 60.559.058 60.559.058 Elabilities and Equity Bills penable Pool assets Bills penable Sub-orinable loans of which: eligible for inclusion in Tit P 2 DTLs releated to goodwill DTLs releated to goodwill DTLs releated to goodwill DTLs releated to goodwill		k		
• D1As that rely on future profitability excluding those arising from temporary differences h • D1As arising from temporary diffurences succeding regulatory threshold i • opcohull j • definet-benefit pension fruid net assets i Etabilities and Equity Bills payable Deposits and dher accounts Sub-ordinated loans of which: • eligible for inclusion in AT1 m • eligible for inclusion in AT1 m • D12s related to indrangible assets • D12s related to indrangible assets • D12s related to indrangible sessets • D12s related to indrangible sessets <t< td=""><td>-</td><td></td><td>-</td><td></td></t<>	-		-	
• DTAs anising from temporary differences exceeding regulatory threshold i 1.542.29 1.542.29 • goodwil i - - • defined-benefit pension fund net assets I - - Total assets 60,559,053 60,559,053 60,559,053 Libbities and Equity - - - Bills payable - - - Borrowing - - - Deposits and other accounts - - - sub-ordinated loans of which: - - - e ligible for inclusion in Tar 2 n - - 11 Libitities aquisit assets subject to finance lease 6,818,042 6,818,042 DTLs related to goodwill 0 - - • DTLs related to goodwill 0 - - • DTLs related to goodwill easets - - - • DTLs related to goodwill easets - - - • DTLs related to goodwill easets - - - • DTLs related to defined persion fund net assets - - - <t< td=""><td></td><td>h</td><td>-</td><td>-</td></t<>		h	-	-
goodwill j -<	- DTAs arising from temporary differences exceeding regulatory threshold		-	-
* defined-benefit pension fund net assets i	Other assets of which:		1,542,299	1,542,299
Total assets 60,559,058 60,559,058 Libilities and Equity - - Bills payable - - Borrowings - - Deposits and other accounts - - Sub-ordinated leans of which: - - - eligible for inclusion in AT1 m - - DTLs related to goodwill o 6.818,042 - DTLs related to pondwill o - - DTLs related to podwill o - - DTLs related to podwill - - - DTLs related to podwill - - - DTLs related to podwill - - -<	- goodwill	i	-	-
Liabilities and Equity I.i. A. M.	- defined-benefit pension fund net assets	Í	-	-
Bills payable - - Borrowings 41,649,392 41,649,392 Deposits and other accounts - - borrowings m - - blabilities against assets subject to innace lease 6,818,042 6,818,042 borrowings p - - - borrowing its liabilities of which: - - - borrowing its liabilities of which: - - - coller defored tax liabilities of which: - - - to borrowing its lible for nclusion in CET1 s 6,237,759 - of which: amount eligible for AT1	Total assets		60,559,058	60,559,058
Borowings 41,649,392 Depoist and other accounts - Sub-ordinated loans of which: - - eligible for inclusion in Tar 2 n - alighble for inclusion in Tar 2 n Deferred tax liabilities of which: - - DTLs related to intance lease 6.818,042 Deferred tax liabilities of which: - - DTLs related to intangible assets p - DTLs related to intangible assets p - DTLs related to intangible assets q - Other liabilities - <	Liabilities and Equity			
Deposits and other accounts - - Sub-ordinated loans of which: - - - eligible for inclusion in AT1 m - - eligible for inclusion in AT1 m - - eligible for inclusion in AT1 - - - eligible for inclusion in AT1 - - - eligible for inclusion in AT1 - - - eligible for inclusion in Ter 2 - - - DTLs related to defined pension fund net assets q - - DTLs related to indengible assets q - - DTLs related to indigible assets q - - DTLs related to indigible assets q - - Other related to indigible assets q - - Other inbilities - - Total liabilities - - - orithicit: amount eligible for CET1 s 6.237.759 - orithicit: amount eligible for inclusion in CET1 - Statutory reserves - - - portion eligible for inclusion in CET1 - Statutory reserves - - - portion eligible for inclusi	Bills payable		-	-
Sub-ordinated loans of which: - - - • eligible for inclusion in Tir 2 n - - 1 eligible for inclusion in Tir 2 n - - 1 Libilities against assets subject to finance lease 6.818.042 6.6818.042 6.6818.042 Deferred tax liabilities of which: -	Borrowings		41,649,392	41,649,392
• eligible for inclusion in Tir 2 n - • eligible for inclusion in Tir 2 n - Liabilities against assets subject to finance lease 6.818.042 Deferred tax liabilities of which: - - • DTLs related to goodwill o - • DTLs related to difined pension fund net assets p - - • DTLs related to difined pension fund net assets p - - • Other labilities r - - - • Other deferred tax liabilities r - - - • Other labilities r - - - - • Other labilities r - <td>Deposits and other accounts</td> <td></td> <td>-</td> <td>-</td>	Deposits and other accounts		-	-
- eligible for inclusion in Tier 2 n - Liabilities against assets subject to finance lease 6,818,042 Deferred tax liabilities of which: - - DTLs related to godwill o - DTLs related to godwill o - DTLs related to intangible assets q - DTLs related to intangible assets q - OTHs related to intangible assets q - other deferred tax liabilities r - other deferred tax liabilities 1,160,612 Total inabilities 1,160,612 Total inabilities 49,628,046 - other deferred tax liabilities - - other defilities -	Sub-ordinated loans of which:		-	-
Liabilities against assets subject to finance lease 6,818,042 6,818,042 Deferred tax liabilities of which: - - - DTLs related to goodwill 0 - - DTLs related to idnangible assets p - - DTLs related to idnangible assets p - - DTLs related to idnangible assets q - - other deferred tax liabilities r - - other deferred tax liabilities 1,160,612 1,160,612 Total liabilities 1,160,612 1,160,612 49,628,046 Share capital - - - - other displib for inclusion in CET1 - Statutory reserves 6,237,759 6,237,759 - othich: amount eligible for AT1 t - - - portion eligible for inclusion in CET1 - Statutory reserves 1,519,513 1,519,513 - portion eligible for inclusion in CET1 - Statutory reserves - - - - portion eligible for inclusion in Ter 2 v - - - portion eligible for inclusion in Ter 2 v - - - portion eligible for inclusion in Ter 2 2 - - <tr< td=""><td>- eligible for inclusion in AT1</td><td>m</td><td>-</td><td>-</td></tr<>	- eligible for inclusion in AT1	m	-	-
Deferred tax liabilities of which: - - - DTLs related to goodwill o - - DTLs related to intrangible assets p - - DTLs related to intrangible assets q - - other defined pension fund net assets q - - other defined pension fund net assets q - - Other liabilities 1,160.612 1,160.612 1,060.612 Total liabilities 1,962.8046 49,628,046 49,628,046 Share capital 6,237,759 6,237,759 6,237,759 6,237,759 of which: amount eligible for CET1 \$ 6,237,759 6,237,759 6,237,759 of which: amount eligible for AT1 t - - - portion eligible for inclusion in CET1 - Statutory reserves 1,519,513 1,519,513 portion eligible for inclusion in CET1 - Statutory reserves - - - portion eligible for inclusion in CET1 Start - C - - - portion eligible for inclusion in Tier 2	-	n	-	-
DTLs related to goodwill0-DTLs related to intangible assetsp-DTLs related to defined pension fund net assetsq-other deferred tax liabilitiesq-Other liabilities1,160,6121,160,612Other liabilities1,160,6121,160,612Share capital6,237,7596,237,759of which: amount eligible for CET1s6,237,759of which: amount eligible for AT1reserves of which:1,519,5131,519,513option eligible for inclusion in CET1 - Statutory reservesu-portion eligible for inclusion in CET1 - General and other reservesv-portion eligible for inclusion in CET1S-portion eligible for inclusion in CET1portion eligible for inclusion in CET1portion eligible for inclusion in Tir 2v-portion eligible for inclusion in Tir 2portion eligible for inclusion in Ti			6,818,042	6,818,042
 DTLs related to intangible assets DTLs related to defined pension fund net assets other deferred tax liabilities other deferred tax liabilities 1,160,612 1,160,612 1,160,612 1,160,612 1,160,612 49,628,046 40,6237,759 6,6237,759 6,237,759 7,59,513 1,519,513 1,519,513 1,519,513 1,519,513 			-	-
 DTLs related to defined pension fund net assets other deferred tax liabilities r other deferred tax liabilities 1,160,612 1,160,612 1,160,612 Other liabilities 49,628,046 49,628,046 49,628,046 Share capital 6,237,759 5,257,355 5,257,355 <td< td=""><td></td><td>0</td><td>-</td><td>-</td></td<>		0	-	-
• other deferred tax liabilities 1,160,612 1,160,612 Other liabilities 1,160,612 49,628,046 Total liabilities 49,628,046 49,628,046 Share capital 6,237,759 6,237,759 • of which: amount eligible for CET1 s 6,237,759 • of which: amount eligible for AT1 t - Reserves of which: 1,519,513 1,519,513 • portion eligible for inclusion in CET1 - Statutory reserves 1 - • portion eligible for inclusion in Tier 2 v - - Unappropriated profit w 3,527,305 3,527,305 Minority Interest of which: - - - • portion eligible for inclusion in Tier 2 v - - • portion eligible for inclusion in AT1 w 3,527,305 3,527,305 Minority Interest of which: - - - • portion eligible for inclusion in AT1 y - - • portion eligible for inclusion in Tier 2 - - - • portion eligible for inclusion in AT1 y - - • portion eligible		р	-	-
Other liabilities 1,160,612 1,160,612 1,60,612 Total liabilities 49,628,046 49,628,046 49,628,046 Share capital 6,237,759 7,59 </td <td></td> <td>q</td> <td>-</td> <td>-</td>		q	-	-
Total liabilities 49,628,046 49,628,046 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: 1,519,513 1,519,513 1,519,513 • portion eligible for inclusion in CET1 - Statutory reserves u - - • portion eligible for inclusion in CET1 - General and other reserves w 3,527,305 3,527,305 • portion eligible for inclusion in Tier 2 w - - - • portion eligible for inclusion in CET1 s - - - • portion eligible for inclusion in Tier 2 w - - - • portion eligible for inclusion in Tier 2 w - - - • portion eligible for inclusion in Tier 2 z - - - • portion eligible for inclusion in Tier 2 z - - - - - - - - - - - - - - - - - - - <td></td> <td>r</td> <td>-</td> <td>-</td>		r	-	-
Share capital 6,237,759 6,237,759 o f which: amount eligible for CET1 s 6,237,759 6,237,759 o f which: amount eligible for AT1 t - - Reserves of which: 1,519,513 1,519,513 1,519,513 portion eligible for inclusion in CET1 - Statutory reserves u - - portion eligible for inclusion in CET1 - General and other reserves u - - portion eligible for inclusion in Tier 2 v - - Unappropriated profit w 3,527,305 3,527,305 Minority Interest of which: - - - portion eligible for inclusion in CET1 x - - portion eligible for inclusion in CET1 x - - portion eligible for inclusion in AT1 y - - portion eligible for inclusion in Tier 2 z - - Surplus on revaluation of assets of which: (353,565) - - Revaluation reserves on Non-banking assets acquired in satisfaction of claims - - - <td></td> <td></td> <td></td> <td></td>				
 of which: amount eligible for CET1s6,237,7596,237,759 of which: amount eligible for AT1tReserves of which:1,519,5131,519,5131,519,513 portion eligible for inclusion in CET1 - Statutory reservesu1 portion eligible for inclusion in CET1 - General and other reservesv portion eligible for inclusion in Tier 2vUnappropriated profitw3,527,3053,527,3053,527,3053,527,3053,527,305Ninority Interest of which:	l otal liabilities		49,628,046	49,628,046
of which: amount eligible for AT1t-Reserves of which:1,519,5131,519,513portion eligible for inclusion in CET1 - Statutory reserves11,519,5131,519,513portion eligible for inclusion in CET1 - General and other reserves11portion eligible for inclusion in Tier 2vUnappropriated profitw3,527,3053,527,3053,527,305Minority Interest of which:portion eligible for inclusion in CET1xportion eligible for inclusion in Tier 2zportion eligible for inclusion in Tier 2zSurplus on revaluation of assets of which:(353,565)Revaluation reserves on fixed assetsRevaluation reserves on Non-banking assets acquired in satisfaction of claimsUnrealized gains / (losses) on AFS securitiesaa(353,565)In case of deficit on revaluation (deduction from CET1)ab	Share capital		6,237,759	6,237,759
Reserves of which:1,519,5131,519,5131,519,513• portion eligible for inclusion in CET1 - Statutory reservesu1,519,5131,519,513• portion eligible for inclusion in CET1 - General and other reservesu• portion eligible for inclusion in Tier 2vUnappropriated profitw3,527,3053,527,305Minority Interest of which:• portion eligible for inclusion in CET1x• portion eligible for inclusion in CET1x• portion eligible for inclusion in Tier 2x• portion eligible for inclusion in Tier 2y• portion eligible for inclusion in Tier 2z• portion eligible for inclusion in Tier 2z• portion eligible for inclusion in Tier 2zSurplus on revaluation of assets of which:• Revaluation reserves on fixed assets• Revaluation reserves on Non-banking assets acquired in satisfaction of claims• Unrealized gains / (losses) on AFS securitiesaa• In case of deficit on revaluation (deduction from CET1)ab	- of which: amount eligible for CET1	S	6,237,759	6,237,759
 portion eligible for inclusion in CET1 - Statutory reserves portion eligible for inclusion in CET1 - General and other reserves portion eligible for inclusion in Tier 2 unappropriated profit w 3,527,305 Minority Interest of which: portion eligible for inclusion in Tier 2 portion eligible for inclusion in CET1 monity Interest of which: portion eligible for inclusion in CET1 portion eligible for inclusion in Tier 2 portion eligible for inclusion in Tier 2 portion eligible for inclusion in Tier 2 statisfaction of claims Revaluation reserves on fixed assets acquired in satisfaction of claims Unrealized gains / (losses) on AFS securities In case of deficit on revaluation (deduction from CET1) ad (353,565) 	 of which: amount eligible for AT1 	t	-	-
portion eligible for inclusion in CET1 - General and other reservesu			1,519,513	1,519,513
 portion eligible for inclusion in CE11 - General and other reserves portion eligible for inclusion in Tier 2 portion eligible for inclusion in Tier 2 Unappropriated profit w 3,527,305 3,527,305 Minority Interest of which: portion eligible for inclusion in CET1 portion eligible for inclusion in AT1 portion eligible for inclusion in Tier 2 Revaluation reserves on fixed assets Revaluation reserves on fixed assets Unrealized gains / (losses) on AFS securities aa (353,565) In case of deficit on revaluation (deduction from CET1) ab C 	 portion eligible for inclusion in CET1 - Statutory reserves 		1,519,513	1,519,513
Unappropriated profitw3,527,3053,527,305Minority Interest of which:portion eligible for inclusion in CET1xportion eligible for inclusion in AT1yportion eligible for inclusion in Tier 2zSurplus on revaluation of assets of which:(353,565)Revaluation reserves on fixed assetsRevaluation reserves on Non-banking assets acquired in satisfaction of claimsUnrealized gains / (losses) on AFS securitiesaa(353,565)In case of deficit on revaluation (deduction from CET1)ab	- portion eligible for inclusion in CET1 - General and other reserves	u	-	-
Minority Interest of which: portion eligible for inclusion in CET1X portion eligible for inclusion in AT1y portion eligible for inclusion in Tier 2ZSurplus on revaluation of assets of which:(353,565) Revaluation reserves on fixed assets Revaluation reserves on Non-banking assets acquired in satisfaction of claims Unrealized gains / (losses) on AFS securitiesaa(353,565) In case of deficit on revaluation (deduction from CET1)ab	- portion eligible for inclusion in Tier 2	v	-	-
vortion eligible for inclusion in CET1x-portion eligible for inclusion in AT1y-portion eligible for inclusion in Tier 2z-Surplus on revaluation of assets of which:(353,565)-Revaluation reserves on fixed assetsRevaluation reserves on Non-banking assets acquired in satisfaction of claimsUnrealized gains / (losses) on AFS securitiesaa(353,565)-In case of deficit on revaluation (deduction from CET1)ab	Unappropriated profit	w	3,527,305	3,527,305
portion eligible for inclusion in AT1y-portion eligible for inclusion in Tier 2z-Surplus on revaluation of assets of which:(353,565)-Revaluation reserves on fixed assetsRevaluation reserves on Non-banking assets acquired in satisfaction of claimsUnrealized gains / (losses) on AFS securitiesaa(353,565)-In case of deficit on revaluation (deduction from CET1)ab	Minority Interest of which:		-	-
 portion eligible for inclusion in Tier 2 portion eligible for inclusion in Tier 2 Surplus on revaluation of assets of which: Revaluation reserves on fixed assets Revaluation reserves on Non-banking assets acquired in satisfaction of claims Revaluation reserves on AFS securities Unrealized gains / (losses) on AFS securities In case of deficit on revaluation (deduction from CET1) ab - 	- portion eligible for inclusion in CET1	х	-	-
Surplus on revaluation of assets of which: (353,565) - - Revaluation reserves on fixed assets - - - Revaluation reserves on Non-banking assets acquired in satisfaction of claims - - - Unrealized gains / (losses) on AFS securities aa (353,565) - - In case of deficit on revaluation (deduction from CET1) ab - -	- portion eligible for inclusion in AT1	У	-	-
 Revaluation reserves on fixed assets Revaluation reserves on Non-banking assets acquired in satisfaction of claims Unrealized gains / (losses) on AFS securities In case of deficit on revaluation (deduction from CET1) ab 	- portion eligible for inclusion in Tier 2	z	-	-
 Revaluation reserves on Non-banking assets acquired in satisfaction of claims Unrealized gains / (losses) on AFS securities In case of deficit on revaluation (deduction from CET1) ab 	Surplus on revaluation of assets of which:		(353,565)	-
 Unrealized gains / (losses) on AFS securities In case of deficit on revaluation (deduction from CET1) ab 	- Revaluation reserves on fixed assets		-	-
- In case of deficit on revaluation (deduction from CET1) ab	- Revaluation reserves on Non-banking assets acquired in satisfaction of claims		-	-
	- Unrealized gains / (losses) on AFS securities	aa	(353,565)	-
Total liabilities and equity 60,559,058 60,912,623	- In case of deficit on revaluation (deduction from CET1)	ab	-	-
	Total liabilities and equity		60,559,058	60,912,623

	Particulars	Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
	Common equity Tier 1 equital (CET1): instruments and recorded		Rupees '000
1	Common equity Tier 1 capital (CET1): instruments and reserves Fully paid-up capital		6,237,759
2	Balance in share premium account	(s)	0,201,109
3	Reserve for issue of bonus shares	(0)	-
4	General / statutory reserves		1,519,513
5	Gain / (losses) on derivatives held as cash flow hedge	(u)	-
6	Unappropriated profit	(w)	3,527,305
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		11,284,577
	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)	35,705
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	Securitization gain on sale		-
18	Capital shortfall of regulated subsidiaries		-
19	Deficit on account of revaluation from bank's holdings of fixed assets / AFS securities	(ab)	353,565
20	Investments in the capital instruments of banking, financial and insurance		
	- entities that are outside the scope of regulatory consolidation, where the bank does not own more than	(a) - (ac) - (ae)	
	10% of the issued share capital (amount above 10% threshold)		-
21	Significant investments in the capital instruments issued by banking,		
	- financial and insurance entities that are outside the scope of regulatory consolidation (amount above	(b) - (ad) - (af)	-
22	10% threshold)		
22	Deferred tax assets arising from temporary differences (amount above	(i) * v0/	
23	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:		_
24	- 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		389,270 10,895,307
	Additional Tier 1 (AT 1) Capital		
27	Qualifying additional Tier-1 instruments plus any related share premium		-
21	of which:		-
	- classified as equity	(t)	-
	- classified as liabilities	(r) (m)	-
28	Additional Tier-1 capital instruments issued by consolidated subsidiaries	(''')	
20	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		
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		
36	from tier-1 capital Regulatory adjustments applied to additional Tier 1 due to insufficient		-
50	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)		10,895,307
	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	(-)	133,806
4.4	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 IXEC assets		-
45	Foreign exchange translation reserves	(v)	-
46	Undisclosed / other reserves (if any)	()	-
47	T2 before regulatory adjustments		133,806
	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,	(60)	
	financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-
53	Amount of regulatory adjustment applied to T2 capital	<u>\-</u> /	-
54	Tier 2 capital (T2)		133,806
55	Tier 2 capital recognised for capital adequacy		133,806
56	Excess additional Tier 1 capital recognised in Tier 2 capital		-
57	Total Tier 2 capital admissible for capital adequacy		133,806
	TOTAL CAPITAL (T1 + admissible T2)		11,029,113

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

Risk Weighted Assets	Capital Requirements		Risk Weighted Assets	
	2023	2022	2023	2022
Credit risk		Rupee	s '000	
On-Balance sheet				
Portfolios subject to standardized approach (Comprehensive)				
- Sovereign	-	-	-	-
- Public Sector entities	39,979	-	347,640	-
- Banks	1,074,036	1,086,376	9,339,443	9,446,75
- Corporate	33,588	37,244 879	292,071	323,86
 Retail Residential Mortgages 	1,196 5,349	5,519	10,404 46,515	7,64 47,99
- Past Due loans	- 3,349	- 5,519	40,515	47,95
- Listed equity investments	34,561	34,937	300,530	303,80
- Operating Fixed Assets	13,541	16,884	117,748	146,81
- Other assets	28,768	10,818	250,155	94,07
	1,231,018	1,192,658	10,704,506	10,370,93
Off-Balance sheet				
Non-market related				
- Loan Repayment Guarantees	-	-	-	-
- Repurchase 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	1,231,018	1,192,658	10,704,506	10,370,93
Market Risk - capital requirement for portfolios				
subject to standardised approach				
- Interest rate risk	-	-	-	-
- Equity position risk	-	-	-	-
- Foreign exchange risk	-	-	-	-
Fotal market risk	-	-	-	-
Operational Risk - Capital requirement for operational risks				
Total operational risk	351,178	263,635	4,389,725	3,295,44
•	1,582,196	1,456,293	15,094,231	13,666,37
Capital Adequacy Ratio	202	23	202	2
Fotal Eligible Regulatory Capital held	-	11,029,113		8,800,80
	_ · ·		_	
	Required	Actual	Required	
CET1 to total RWA	6.00%	72.18%	6.00%	53.10%
Tier-1 capital to total RWA	7.50%	72.18%	7.50%	53.10%
Total capital to total RWA	11.50%	73.07%	11.50%	53.10%

Leverage Ratio

The leverage ratio of the Bank for the year ended December 31, 2023 stood at 16.52% (2022: 15.28%).

Particulars	2023	2022
	Rupees '000	
On balance sheet exposures		
On-balance sheet items (excluding derivatives but including collateral)	58,695,702	53,603,159
Derivatives A) Total On balance sheet exposures	- 58,695,702	- 53,603,159
A) Total Off balance sheet exposures	38,093,702	55,005,159
Off balance sheet exposures		
Off-balance sheet items (excluding derivatives)	7,239,363	4,004,283
Commitment in respect of derivatives (derivatives having negative fair value are also included)	-	-
B) Total Off balance sheet exposures	7,239,363	4,004,283
Capital and total exposures		
Tier 1 capital	10,895,307	8,706,305
Total Exposure (A+B)	65,935,065	57,607,442
Leverage ratio	16.52%	15.11%