

LCR Disclosure as of Dec 31, 2025

(Amount in PKR in thousands)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	34,460,313	34,460,313
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers 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	7,966	-
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		
7	Other contingent funding obligations	18,708,435	18,708,435
8	TOTAL CASH OUTFLOWS	18,716,402	18,708,435
CASH INFLOWS			
9	Secured lending	-	-
10	Inflows from fully performing exposures	257,600	256,065
11	Other Cash inflows	15,935,459	15,934,845
12	TOTAL CASH INFLOWS	16,193,059	16,190,910
TOTAL ADJUSTED VALUE			
21	TOTAL HQLA		34,460,313
22	TOTAL NET CASH OUTFLOWS		4,677,109
23	LIQUIDITY COVERAGE RATIO		737%

- 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 inflow and outflow rates (for inflows and 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 and cap on inflows)

LCR Disclosure as of Dec 31, 2025 (Average)

(Amount in PKR in thousands)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	29,725,265	29,725,265
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers 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	2,652	126
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		
7	Other contingent funding obligations	12,890,827	12,890,827
8	TOTAL CASH OUTFLOWS	12,893,480	12,890,953
CASH INFLOWS			
9	Secured lending	-	-
10	Inflows from fully performing exposures	748,023	746,646
11	Other Cash inflows	5,567,771	5,481,561
12	TOTAL CASH INFLOWS	6,315,795	6,228,208
TOTAL ADJUSTED VALUE			
21	TOTAL HQLA		29,725,265
22	TOTAL NET CASH OUTFLOWS		6,788,661
23	LIQUIDITY COVERAGE RATIO		438%

- 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 inflow and outflow rates (for inflows and 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 and cap on inflows)

NSFR Disclosure as of Dec 31, 2025

LR IX

		unweighted value by residual maturity				weighted value
(Amount in PKR in thousands)		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
ASF Item						
1	Capital:					
2	Regulatory capital	15,045,954				15,045,954
3	Other capital instruments	439,298				439,298
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	-				-
6	Less stable deposits	-				-
7	Wholesale funding:					
8	Operational deposits	-				-
9	Other wholesale funding		286,101	286,101		286,101
10	Other liabilities:					
11	NSFR derivative liabilities		-			-
12	All other liabilities and equity not included in othercategories	51,395,258	-	6,966,986	26,946,111	30,429,604
13	Total ASF					46,200,957
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)	43,308,161				442,392
15	Deposits held at other financial institutions for operational purposes	614	-			307
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA	1,361,055				136,105
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financcil institutions		6,136,890	6,318,046		4,079,556
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:				51,087	43,424
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				220,358	143,233
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 categories		27,611,448	16,241,048	-	35,731,972
28	Off-balance sheet items					-
29	Total RSF					40,576,990
30	Net Stable Funding Ratio (%)					114%

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	2025	2024
	Amount	
	----- Rupees '000 -----	
Common Equity Tier 1 capital (CET1): Instruments and reserves		
- Fully paid-up capital / capital deposited with the SBP	6,237,759	6,237,759
- Balance in share premium account	-	-
- Reserve for issue of bonus shares	-	-
- Discount on issue of shares	-	-
- General / statutory reserves	2,647,703	2,085,272
- Gain / (losses) on derivatives held as cash flow hedge	-	-
- Unappropriated profit	6,183,777	4,865,131
- Minority interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	-
CET 1 before regulatory adjustments	15,069,239	13,188,162
Total regulatory adjustments applied to CET1 (Note 42.1.1)	23,285	30,379
Common Equity Tier 1 (a)	15,045,954	13,157,783
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)	-	-
Tier 1 Capital (CET1 + admissible AT1) (c=a+b)	15,045,954	13,157,783
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	140,386	106,704
- Revaluation reserves of which:		
- revaluation reserves on fixed assets	-	-
- unrealized gain / (loss) on AFS	298,912	223,010
- Foreign exchange translation reserves	-	-
- Undisclosed / other reserves (if any)	-	-
T2 before regulatory adjustments	439,298	329,714
Total regulatory adjustment applied to T2 capital (Note 42.1.3)	-	-
Tier 2 capital (T2) after regulatory adjustments	439,298	329,714
Portion of Tier 1 capital recognised in Tier 2 capital	-	-
Total Tier 2 capital admissible for capital adequacy (d)	439,298	329,714
TOTAL CAPITAL (T1 + admissible T2) (e=c+d)	15,485,252	13,487,497
Total risk weighted assets (for details refer note 42.4)	18,951,759	14,634,865
Particulars	2025	2024
	Percentage	
Capital ratios and buffers (in percentage of risk weighted assets)		
- CET1 to total RWA (a / i)	79.39%	89.91%
- Tier-1 capital to total RWA (c / i)	79.39%	89.91%
- Total capital to RWA (e / i)	81.71%	92.16%
- 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)	71.89%	82.41%
National minimum capital requirements prescribed by SBP		
- CET1 minimum ratio	6.00%	6.00%
- Tier 1 minimum ratio	7.50%	7.50%
- Total capital minimum ratio	11.50%	11.50%

Particulars	2025		2024	
	Amount	Pre - Basel III treatment*	Amount	Pre - Basel III treatment*

Rupees '000

Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)	-	-	-	-
All other intangibles (net of any associated deferred tax liability)	23,285	-	30,379	-
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	23,285	-	30,379	-

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

2025 2024

Rupees '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

2025

Particulars	Balance sheet	Under regulatory scope of reporting
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Rupees '000

Assets

Cash and balances with treasury banks	113,258	113,258
Balances with other banks	15,858,218	15,858,218
Lendings to financial institutions	1,361,018	1,361,018
Investments	42,184,053	42,184,053
Advances	40,365,115	40,365,115
Operating fixed assets	107,732	107,732
Intangible assets	23,285	
Deferred tax assets - net	-	-
Other assets	1,236,029	1,236,029
Total assets	101,248,708	101,225,423

Liabilities and equity

Bills payable	-	-
Borrowings	62,141,268	62,141,268
Deposits and other accounts	10,178,650	10,178,650
Sub-ordinated loans	2,785,148	2,785,148
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities - net	-	-
Other liabilities	10,775,490	10,775,490
Total liabilities	85,880,556	85,880,556

Represented by:

Share capital	6,237,759	6,237,759
Reserves	2,647,703	2,647,703
Surplus on revaluation of assets	298,912	298,912
Unappropriated profit	6,183,778	6,183,778
	15,368,152	15,368,152

Total liabilities and equity

101,248,708 101,248,707

Reconciliation of balance sheet to eligible regulatory capital

Particulars	Reference	Balance sheet as in published financial statements	Under regulatory scope of reporting
-----Rupees '000-----			
Assets			
Cash and balances with treasury banks		113,258	113,258
Balances with other banks		15,858,218	15,858,218
Lendings to financial institutions		1,361,018	1,361,018
Investments of which:		42,184,053	42,184,053
- non-significant capital investments in capital of other financial institutions exceeding 10% threshold	a	-	-
- significant capital investments in financial sector entities exceeding regulatory threshold	b	-	-
- mutual funds exceeding regulatory threshold	c	-	-
- reciprocal crossholding of capital instrument	d	-	-
- others	e	-	-
Advances		40,365,115	40,365,115
- 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:		131,017	131,017
- Intangibles	k	30,379	30,379
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:		1,236,029	1,236,029
- goodwill	j	-	-
- defined-benefit pension fund net assets	l	-	-
Total assets		101,248,708	101,248,708
Liabilities and Equity			
Bills payable		-	-
Borrowings		62,141,268	62,141,268
Deposits and other accounts		10,178,650	10,178,650
Sub-ordinated loans of which:		2,785,148	2,785,148
- 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	o	-	-
- DTLs related to intangible assets	p	-	-
- DTLs related to defined pension fund net assets	q	-	-
- other deferred tax liabilities	r	-	-
Other liabilities		10,775,490	10,775,490
Total liabilities		85,880,556	85,880,556
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:		2,647,703	2,647,703
- portion eligible for inclusion in CET1 - Statutory reserves	u	2,647,703	2,647,703
- portion eligible for inclusion in CET1 - General and other reserves	v	-	-
- portion eligible for inclusion in Tier 2	v	-	-
Unappropriated profit	w	6,183,777	6,183,777
Minority Interest of which:		-	-
- 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:		298,912	298,912
- Revaluation reserves on fixed assets		-	-
- Revaluation reserves on Non-banking assets acquired in satisfaction of claims		-	-
- Unrealized gains / (losses) on AFS securities	aa	298,912	298,912
- In case of deficit on revaluation (deduction from CET1)	ab	-	-
Total liabilities and equity		101,248,706	101,248,706

Basel III Disclosure (with added column)

Particulars		Source based on reference number from 43.2.2	Component of regulatory capital reported by the Bank
			Rupees '000
Common equity Tier 1 capital (CET1): instruments and reserves			
1	Fully paid-up capital		6,237,759
2	Balance in share premium account	(s)	-
3	Reserve for issue of bonus shares		-
4	General / statutory reserves	(u)	2,647,703
5	Gain / (losses) on derivatives held as cash flow hedge		-
6	Unappropriated profit	(w)	6,183,777
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		15,069,239
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)	23,285
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)	-
20	Investments in the capital instruments of banking, financial and insurance		
	- entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ae)	-
21	Significant investments in the capital instruments issued by banking,		
	- financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(b) - (ad) - (af)	-
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(i) * 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:		-
	- 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		23,285
	Common equity tier 1		15,045,954
Additional Tier 1 (AT 1) Capital			
27	Qualifying additional Tier-1 instruments plus any related share premium of which:		-
	- classified as equity	(t)	-
	- classified as liabilities	(m)	-
28	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties	(y)	-
	- of which: instrument issued by subsidiaries subject to phase out		-
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 from tier-1 capital		-
36	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		-
37	Total of regulatory adjustment applied to AT1 capital		-
38	Additional Tier 1 capital		-
39	Additional Tier 1 capital recognised for capital adequacy		-
Tier 1 Capital (CET1 + admissible AT1)			15,045,954
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 - of which: instruments issued by subsidiaries subject to phase out	(z)	-
43	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	140,386
44	Revaluation reserves eligible for Tier 2 of which: - portion pertaining to fixed assets - portion pertaining to AFS securities		298,912
45	Foreign exchange translation reserves	(v)	-
46	Undisclosed / other reserves (if any)		-
47	T2 before regulatory adjustments		439,298
Tier 2 Capital: regulatory adjustments			
48	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital		-
49	Reciprocal cross holdings in Tier 2 instruments	(d)	-
50	Investment in own Tier 2 capital instruments		-
51	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ae)	-
52	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-
53	Amount of regulatory adjustment applied to T2 capital		-
54	Tier 2 capital (T2)		439,298
55	Tier 2 capital recognised for capital adequacy		439,298
56	Excess additional Tier 1 capital recognised in Tier 2 capital		-
57	Total Tier 2 capital admissible for capital adequacy		439,298
TOTAL CAPITAL (T1 + admissible T2)			15,485,252

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	Laws applicable in Pakistan
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / group & solo	Solo
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	
	2025	2024	2025	2024
----- Rupees '000 -----				
Credit risk				
On-Balance sheet				
<i>Portfolios subject to standardized approach (Comprehensive)</i>				
- Sovereign	-	-	-	-
- Public Sector entities	34,706	37,544	301,793	326,470
- Banks	1,107,119	780,607	9,627,125	6,787,889
- Corporate	4,075	7,618	35,439	66,247
- Retail	6,206	3,879	53,961	33,733
- Residential Mortgages	9,524	4,674	82,820	40,646
- Past Due loans	60,900	81,511	529,566	708,789
- Listed equity investments	34,493	34,513	299,943	300,112
- Operating Fixed Assets	12,389	10,233	107,732	88,981
- Other assets	15,777	20,972	137,192	182,365
	1,285,191	981,552	11,175,570	8,535,232
Off-Balance sheet				
Non-market related				
- Loan Repayment Guarantees	-	-	-	-
- Repurchase Agreements	6,364	121	55,338	1,053
- Performance Bonds etc	-	-	-	-
- Revolving underwriting Commitments	-	-	-	-
- Stand By Letters of Credit	-	-	-	-
Market related				
- Derivative Instruments	-	-	-	-
- Foreign Exchange Contracts	-	-	-	-
	6,364	121	55,338	1,053
Equity Exposure Risk in the Banking Book				
<i>Under simple risk weight method</i>				
- Listed Shares	-	-	-	-
- Unlisted Shares	-	-	-	-
	-	-	-	-
Total Credit Risk-Weighted Exposures	1,291,554	981,673	11,230,908	8,536,285
Market Risk - capital requirement for portfolios subject to standardised approach				
- Interest rate risk	98,951	-	860,442	-
- Equity position risk	-	-	-	-
- Foreign exchange risk	-	-	-	-
Total market risk	98,951	-	860,442	-
Operational Risk - Capital requirement for operational risks				
Total operational risk	548,833	487,886	6,860,409	6,098,580
	1,939,338	1,469,559	18,951,759	14,634,865
Capital Adequacy Ratio	2025		2024	
Total Eligible Regulatory Capital held		13,487,497		11,252,123
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	89.91%	6.00%	72.18%
Tier-1 capital to total RWA	7.50%	89.91%	7.50%	72.18%
Total capital to total RWA	11.50%	71.17%	11.50%	73.07%

Leverage Ratio

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

Particulars	2025	2024
	-----Rupees '000-----	
On balance sheet exposures		
On-balance sheet items (excluding derivatives but including collateral)	92,675,465	65,032,495
Derivatives	-	-
A) Total On balance sheet exposures	<u>92,675,465</u>	<u>65,032,495</u>
Off balance sheet exposures		
Off-balance sheet items (excluding derivatives)	2,949,283	152,145
Commitment in respect of derivatives (derivatives having negative fair value are also included)	-	-
B) Total Off balance sheet exposures	<u>2,949,283</u>	<u>152,145</u>
Capital and total exposures		
Tier 1 capital	<u>15,045,954</u>	<u>13,157,783</u>
Total Exposure (A+B)	<u>95,624,747</u>	<u>65,184,641</u>
Leverage ratio	<u>15.73%</u>	<u>20.19%</u>