

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - CONSOLIDATED

	December 31, 2020	December 31, 2019
	----- (Rupees in '000) -----	
Common Equity Tier 1 capital (CET1): Instruments and reserves		
1 Fully paid-up capital / capital deposited with SBP	26,381,510	26,381,510
2 Balance in Share Premium Account	1,000,000	1,000,000
3 Reserve for issue of Bonus Shares	-	-
4 Discount on issue of shares	(5,881,316)	(5,881,316)
5 General / statutory reserves	(1,425,043)	(1,425,043)
6 Gain / (losses) on derivatives held as Cash Flow Hedge	-	-
7 Unappropriated / unremitted profits / (losses)	(36,144,298)	(29,286,726)
8 Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of	-	-
9 CET 1 before regulatory adjustments	(16,069,147)	(9,211,575)
10 Total regulatory adjustments applied to CET1 (Note 41.2.1)	(14,907,808)	(12,212,831)
11 Common Equity Tier 1	(30,976,955)	(21,424,406)
Additional Tier 1 (AT 1) Capital		
12 Qualifying Additional Tier-1 capital instruments plus any related share premium		
13 of which: Classified as equity	-	-
14 of which: Classified as liabilities	-	-
15 Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
16 of which: instrument issued by subsidiaries subject to phase out	-	-
17 AT1 before regulatory adjustments	-	-
18 Total regulatory adjustment applied to AT1 capital (Note 41.2.2)	-	-
19 Additional Tier 1 capital after regulatory adjustments	-	-
20 Additional Tier 1 capital recognized for capital adequacy	-	-
21 Tier 1 Capital (CET1 + admissible AT1) (11+20)	(30,976,955)	(21,424,406)
Tier 2 Capital		
22 Qualifying Tier 2 capital instruments under Basel III plus any related share premium		
23 Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules	-	-
24 Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	-	-
25 of which: instruments issued by subsidiaries subject to phase out	-	-
26 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets	21,671	40,508
27 Revaluation Reserves (net of taxes)		
28 of which: Revaluation reserves on fixed assets	3,780,008	3,296,192
29 of which: Unrealized gains/losses on AFS	530,778	(40,862)
30 Foreign Exchange Translation Reserves	-	-
31 Undisclosed/Other Reserves (if any)	-	-
32 T2 before regulatory adjustments	4,332,457	3,295,838
33 Total regulatory adjustment applied to T2 capital (Note 41.2.3)	-	-
34 Tier 2 capital (T2) after regulatory adjustments	4,332,457	3,295,838
35 Tier 2 capital recognized for capital adequacy	-	-
36 Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37 Total Tier 2 capital admissible for capital adequacy	-	-
38 TOTAL CAPITAL (T1 + admissible T2) (21+37)	(30,976,955)	(21,424,406)
39 Total Risk Weighted Assets (RWA) {for details refer Note 41.5}	66,023,355	82,947,628

December 31,
2020December 31,
2019

----- (Rupees in '000) -----

	December 31, 2020	December 31, 2019
Capital Ratios and buffers (in percentage of risk weighted assets)		
40 CET1 to total RWA	-46.92%	-25.83%
41 Tier-1 capital to total RWA	-46.92%	-25.83%
42 Total capital to total RWA	-46.92%	-25.83%
43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	7.50%	8.50%
44 of which: capital conservation buffer requirement	1.50%	2.50%
45 of which: countercyclical buffer requirement	-	-
46 of which: D-SIB or G-SIB buffer requirement	-	-
47		
CET1 available to meet buffers (as a percentage of risk weighted assets)	-	-
National minimum capital requirements prescribed by SBP		
48 CET1 minimum ratio	6.00%	6.00%
49 Tier 1 minimum ratio	7.50%	7.50%
50 Total capital minimum ratio	11.50%	12.50%

	December 31, 2020	December 31, 2019
	Amount	Amount
Regulatory Adjustments and Additional Information		
----- (Rupees in '000) -----		
41.2.1 Common Equity Tier 1 capital: Regulatory adjustments		
1 Goodwill (net of related deferred tax liability)	-	-
2 All other intangibles (net of any associated deferred tax liability)	93,018	153,027
3 Shortfall in provisions against classified assets	-	-
4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	7,847,641	5,889,305
5 Defined-benefit pension fund net assets	-	-
6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities.	-	-
7 Cash flow hedge reserve	-	-
8 Investment in own shares/ CET1 instruments	-	-
9 Securitization gain on sale	-	-
10 Capital shortfall of regulated subsidiaries	-	-
11 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	-
12 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)	307,056	331,061
13 Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	6,660,093	5,839,438
15 Amount exceeding 15% threshold	-	-
16 of which: significant investments in the common stocks of financial entities	-	-
17 of which: deferred tax assets arising from temporary differences	-	-
18 National specific regulatory adjustments applied to CET1 capital	-	-
19 Investments in TFCs of other banks exceeding the prescribed limit	-	-
20 Any other deduction specified by SBP (mention details)	-	-
21 Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
22 Total regulatory adjustments applied to CET1 (sum of 1 to 21)	14,907,808	12,212,831
41.2.2 Additional Tier-1 & Tier-1 Capital: regulatory adjustments		
23 Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-
24 Investment in own AT1 capital instruments	-	-
25 Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-	-
26 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)	-	-
27 Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
28 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	-	-
29 Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
30 Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-	-

	December 31, 2020 Amount	December 31, 2019 Amount (Restated)
41.2.3 Tier 2 Capital: regulatory adjustments	----- (Rupees in '000) -----	
31 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	-	-
32 Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	-
33 Investment in own Tier 2 capital instrument	-	-
34 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)	-	-
35 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
36 Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	-	-

41.2.4 Additional Information

Restated

Risk Weighted Assets subject to pre-BaseI III treatment

37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-BaseI III Treatment)	-	-
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	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	-	-
(iv)	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)	-	-
38	Non-significant investments in the capital of other financial entities	-	-
39	Significant investments in the common stock of financial entities	-	-
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	Applicable caps on the inclusion of provisions in Tier 2	-	-
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	21,671	40,508
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

41.3 Capital Structure Reconciliation

Table: 41.3.1

December 31, 2020

Balance sheet of
the published financial statements
Under regulatory scope of consolidation
----- (Rupees in '000) -----

Assets

Cash and balances with treasury banks	11,571,283	11,571,283
Balances with other banks	1,364,826	1,364,826
Lendings to financial institutions	-	-
Investments	27,707,010	27,707,010
Advances	31,784,056	31,784,056
Fixed assets	10,225,804	10,225,804
Intangible assets	93,018	93,018
Deferred tax assets	14,227,494	14,227,494
Other assets	10,648,622	10,648,622
Total assets	107,622,113	107,622,113

Liabilities and Equity

Bills payable	2,402,870	2,402,870
Borrowings	7,668,886	7,668,886
Deposits and other accounts	101,729,751	101,729,751
Liabilities against assets subject to finance lease	-	-
Subordinated debt	1,495,515	1,495,515
Deferred tax liabilities	-	-
Other liabilities	5,562,865	5,562,865
Total liabilities	118,859,887	118,859,887

Share capital	20,500,194	20,500,194
Reserves	(425,043)	(425,043)
Accumulated losses	(36,144,298)	(36,144,298)
Minority interest	-	-
Surplus on revaluation of assets - net of deferred tax	4,831,373	4,831,373
	(11,237,774)	(11,237,774)

Total liabilities and equity**107,622,113** **107,622,113**

December 31, 2020

Balance sheet as in
published financial statements
Under regulatory scope of consolidation
----- (Rupees in '000) -----

Assets

Cash and balances with treasury banks	11,571,283	11,571,283
Balances with other banks	1,364,826	1,364,826
Lendings to financial institutions	-	-
Investments	27,707,010	27,707,010
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	307,056	307,056
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	-	-
of which: Mutual Funds exceeding regulatory threshold	-	-

<i>of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)</i>	-	-
<i>of which: others (PIBs, T-Bills, Shares etc.)</i>	27,399,954	27,399,954
Advances	31,784,056	31,784,056
<i>of which: shortfall in provisions / excess of total EL amount over eligible provisions under IRB</i>	-	-
<i>of which: general provisions reflected in Tier 2 capital</i>	21,671	21,671
Fixed assets	10,225,804	10,225,804
Intangibles	93,018	93,018
Deferred tax assets	14,227,494	14,227,494
<i>of which: DTAs that rely on future profitability excluding those arising from temporary differences</i>	-	-
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	7,847,641	7,847,641
Other assets	6,379,853	6,379,853
<i>of which: Goodwill</i>	10,648,622	10,648,622
<i>of which: Defined-benefit pension fund net assets</i>	-	-
Total assets	107,622,113	107,622,113
Liabilities and equity		
Bills payable	2,402,870	2,402,870
Borrowings	7,668,886	7,668,886
Deposits and other accounts	101,729,751	101,729,751
Sub-ordinated loans	1,495,515	1,495,515
<i>of which: eligible for inclusion in AT1</i>	-	-
<i>of which: eligible for inclusion in Tier 2</i>	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	-	-
<i>of which: DTLs related to goodwill</i>	-	-
<i>of which: DTLs related to intangible assets</i>	-	-
<i>of which: DTLs related to defined pension fund net assets</i>	-	-
<i>of which: other deferred tax liabilities</i>	-	-
Other liabilities	5,562,865	5,562,865
Total liabilities	118,859,887	118,859,887
Share capital	26,381,510	26,381,510
<i>of which: amount eligible for CET1</i>	26,381,510	26,381,510
<i>of which: amount eligible for AT1</i>	-	-
Reserves	(6,306,359)	(6,306,359)
<i>of which: portion eligible for inclusion in CET1 - Balance of share premium</i>	1,000,000	1,000,000
<i>of which: portion eligible for inclusion in CET1 - Statutory reserves</i>	154,162	154,162
<i>of which: portion eligible for inclusion in CET1 - Discount on issue of shares</i>	(5,881,316)	(5,881,316)
<i>of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation</i>	(1,579,205)	(1,579,205)
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-
Unappropriated profit / (losses)	(36,144,298)	(36,144,298)
Minority Interest	-	-
<i>of which: portion eligible for inclusion in CET1</i>	-	-
<i>of which: portion eligible for inclusion in AT1</i>	-	-
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-
Surplus on revaluation of assets - net of deferred tax	4,831,373	4,831,373
<i>of which: Revaluation reserves on Fixed Assets</i>	3,780,008	3,780,008
<i>of which: Unrealized Gains/Losses on AFS</i>	530,778	530,778
<i>In case of Deficit on revaluation (deduction from CET1)</i>	-	-
Total liabilities and equity	107,622,113	107,622,113

Table: 41.3.3

	Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
Common Equity Tier 1 capital (CET1): Instruments and reserves		
1 Fully paid-up capital / capital deposited with SBP	26,381,510	
2 Balance in Share Premium Account	1,000,000	(s)
3 Reserve for issue of bonus shares	-	
4 General / statutory reserves	(7,306,359)	
5 Gain / (losses) on derivatives held as Cash Flow Hedge	-	(u)
6 Unappropriated / unremitted profits / (losses)	(36,144,298)	(w)
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	(16,069,147)	
Common Equity Tier 1 capital: Regulatory adjustments		
9 Goodwill (net of related deferred tax liability)	-	(j) - (o)
10 All other intangibles (net of any associated deferred tax liability)	(93,018)	(k) - (p)
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)	(7,847,641)	{{(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	-	(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)
	(307,056)	

21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (that are not common shares)	-	(b) - (ad) - (af)
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(6,660,093)	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments applied to CET1 capital	-	
27	of which: Investment in TFCs of other banks exceeding the prescribed limit	-	
28	of which: Any other deduction specified by SBP - Investment in Subsidiary	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	<u>(14,907,808)</u>	
31	Common Equity Tier 1	<u>(30,976,955)</u>	

Table: 41.3.3

	Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
Additional Tier 1 (AT 1) Capital		
32		
33	-	(t)
34	-	(m)
35		
36	-	(y)
37	-	
Additional Tier 1 Capital: regulatory adjustments		
38	-	
39	-	
40	-	
41	-	(ac)
42	-	(ad)
43	-	
44	-	
45	-	
46	-	
47	-	
48	(30,976,955)	
Tier 2 Capital		
49	-	
50	-	(n)
51	-	(z)
52	-	
53	21,671	(g)
54	-	
55	3,780,008	portion of (aa)
56	530,778	
57	-	(v)
58	-	
59	4,332,457	
Tier 2 Capital: regulatory adjustments		
60	-	
61	-	
62	-	
63	-	(ae)
64	-	(af)
65	-	
66	4,332,457	
67	4,332,457	
68	-	
69	4,332,457	
70	(30,976,955)	

41.4 Main Features Template of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

	Main features	Common shares	Sub-ordinated debt
1	Issuer	Summit Bank Limited	Summit Bank Limited
2	Unique identifier (e.g. KSE Symbol or Bloomberg identifier etc.)	SMBL	SMBLTFC
3	Governing law(s) of the instrument	Capital Market Law	Capital Market Law
	Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	-
6	Eligible at solo / group / group & solo	Solo and Group	Solo and Group
7	Instrument type	Ordinary share	Sub-ordinated Debt
8	Amount recognized in regulatory capital (Currency in PKR thousands)	26,381,510	-
9	Par value of instrument	PKR 10	PKR 5,000
10	Accounting classification	Shareholders' equity	Liability - amortized
11	Original date of issuance	2005	October 27, 2011
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	October 26, 2021
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable
	Coupons / dividends		
17	Fixed or floating dividend / coupon	Not applicable	Floating
18	Coupon rate and any related index / benchmark	Not applicable	6M KIBOR +325BPS
19	Existence of a dividend stopper	Not applicable	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Partially Discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Not applicable	Cumulative
23	Convertible or non-convertible	Not applicable	Non-Convertible
24	If convertible, conversion trigger (s)	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable
30	Write-down feature	Not applicable	Not applicable
31	If write-down, write-down trigger(s)	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior	Not applicable	Common shares
36	Non-compliant transitioned features	Not applicable	No
37	If yes, specify non-compliant features	Not applicable	Not applicable

41.5 Risk weighted assets

The capital requirements for the banking group as per the major risk categories should be indicated in the manner given below:

	Capital requirements		Risk weighted assets	
	2020	2019	2020	2019
----- (Rupees in '000) -----				
Credit risk				
On balance sheet				
Portfolios subject to standardized approach (Simple or Comprehensive)				
Cash and cash equivalents	-	-	-	-
Sovereign	-	-	-	-
Public sector entities	-	-	-	-
Banks	65,290	169,494	567,738	1,501,280
Corporate	2,241,743	2,748,182	19,493,415	24,341,732
Retail	123,877	237,746	1,077,196	2,105,812
Residential Mortgages	82,986	91,395	721,615	809,521
Past due loans	942,976	1,532,678	8,199,795	13,575,536
Operating fixed assets	1,175,967	1,153,911	10,225,804	10,220,651
Other assets	965,285	927,334	8,393,783	8,213,761
Portfolios subject to Internal Rating Based (IRB) Approach	-	-	-	-
Off balance sheet				
Non-market related				
Direct Credit Substitutes	319,591	350,912	2,779,051	3,108,168
Performance related contingencies	302,609	582,890	2,631,386	5,162,890
Trade Related contingencies	42,294	131,474	367,778	1,164,521
Market related				
Foreign Exchange contracts / derivatives etc.	135	1,774	1,170	15,714
Equity Exposure Risk in the Banking Book	-	-	-	-
Market Risk				
Capital Requirement for portfolios subject to Standardized Approach				
Interest rate risk	434,366	376,720	3,777,095	3,336,756
Equity position risk	423,802	356,637	3,685,236	3,158,875
Foreign Exchange risk	34,760	53,821	302,257	476,713
Capital Requirement for portfolios subject to Internal Models Approach	-	-	-	-
Operational Risk				
Capital requirement for operational risks	437,004	649,819	3,800,036	5,755,700
Total	7,592,685	9,364,787	66,023,355	82,947,628
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Capital Adequacy Ratios	2020		2019	
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	-46.92%	6.00%	-25.83%
Tier-1 capital to total RWA	7.50%	-46.92%	7.50%	-25.83%
Total capital to total RWA	11.50%	-46.92%	12.50%	-25.83%

SUMMIT BANK LIMITED
LIQUIDITY COVERAGE RATIO

		2020	
		Total unweighted value (average)	Total weighted value (average)
		----- (Rupees in '000) -----	
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)		29,821,667
2	Retail Deposits and Deposits from Small Business Customers of Which:		
2.1	Stable Deposit	22,445,877	860,767
2.2	Less Stable Deposit	62,344,752	6,234,475
3	Unsecured Wholesale funding of which:		
3.1	Operational deposits (all counterparties)	986,714	246,575
3.2	Non-operational deposits (all counterparties)	14,355,199	8,460,406
3.3	Unsecured debt		
4	Secured wholesale funding	969,569	-
5	Additional requirements of which:		
5.1	Outflows related to derivative exposures and other collateral requirements	34,961	34,961
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities	184,695	167,170
6	Other contractual funding obligations	2,913,105	2,913,105
7	Other contingent funding obligations	17,177,434	793,606
8	TOTAL CASH OUTFLOWS		19,711,065
CASH INFLOWS			
9	Secured lending		
10	Inflows from fully performing exposures	4,691,159	2,453,552
11	Other Cash inflows	661,605	140,846
12	TOTAL CASH INFLOWS		2,594,398
		Total Adjusted Value	
TOTAL HQLA			29,821,667
TOTAL NET CASH OUTFLOWS			17,116,667
LIQUIDITY COVERAGE RATIO			174.23%

SUMMIT BANK LIMITED
LIQUIDITY COVERAGE RATIO

2019

Total unweighted value (average) **Total weighted value (average)**

----- (Rupees in '000) -----

HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)		14,935,767
2	Retail Deposits and Deposits from Small Business Customers of Which:		
2.1	Stable Deposit	38,998,887	1,740,781
2.2	Less Stable Deposit	32,397,337	3,239,734
3	Unsecured Wholesale funding of which:	-	-
3.1	Operational deposits (all counterparties)	977,315	243,934
3.2	Non-operational deposits (all counterparties)	16,676,982	9,690,155
3.3	Unsecured debt	-	-
4	Secured wholesale funding	2,098,815	277,939
5	Additional requirements of which:	-	-
5.1	Outflows related to derivative exposures and other collateral requirements	22,198	22,198
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	515,583	336,011
6	Other contractual funding obligations	3,211,532	3,211,532
7	Other contingent funding obligations	27,677,186	1,163,549
8	TOTAL CASH OUTFLOWS		19,925,833
CASH INFLOWS			
9	Secured lending	231,236	-
10	Inflows from fully performing exposures	3,560,997	1,947,081
11	Other Cash inflows	873,240	797,790
12	TOTAL CASH INFLOWS		2,744,871
TOTAL HQLA			14,935,767
TOTAL NET CASH OUTFLOWS			17,180,961
LIQUIDITY COVERAGE RATIO			86.93%

Total Adjusted Value

SUMMIT BANK LIMITED
NET STABLE FUNDING RATIO

2020				
unweighted value by residual maturity				weighted value
No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	

----- (Rupees in '000) -----

ASF Item

1 Capital:

2 Regulatory capital

3 Other capital instruments

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

10 Other liabilities:

11 NSFR derivative liabilities

12 All other liabilities and equity not included in other categories

13 **Total ASF**

(15,999,754)	-	-	-	(15,999,754)
-	-	-	-	-
9,714,904	246,097	119,897	24,568	9,601,854
64,658,299	7,829,921	2,587,370	391,521	67,960,032
1,020,981	-	-	-	510,491
6,813,662	2,228,610	1,969,675	52,650	5,558,973
-	-	-	-	-
-	22,421	-	-	-
11,483,052	7,361,033	1,559,608	761,080	4,330,186
				71,961,781

RSF item

14 Total NSFR high-quality liquid assets (HQLA)

15 Deposits held at other financial institutions for operational purposes

16 Performing loans and securities:

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 financial institutions

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:

20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk

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

28 Off-balance sheet items

29 **Total RSF**

30 **Net Stable Funding Ratio (%)**

13,413,900	15,934,161	609,915	9,929,857	952,397
1,081,894	-	-	-	540,947
-	-	-	-	-
-	-	-	-	-
-	184,270	184,270	-	184,270
-	12,368,996	6,535,817	4,143,111	12,974,050
-	95,852	93,431	1,872,314	1,311,646
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	2,331	-	-	4,484
-	-	-	-	-
-	1,585,657	940,510	38,683,922	39,945,840
-	14,322,519	631,535	174,138	756,411
				56,670,046
				126.98%

SUMMIT BANK LIMITED
NET STABLE FUNDING RATIO

2019				
unweighted value by residual maturity				weighted value
No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	

----- (Rupees in '000) -----

ASF Item

1	Capital:				
2	Regulatory capital	(9,035,559)	-	-	(9,035,559)
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposit from small business customers:	-	-	-	-
5	Stable deposits	8,664,505	1,101,511	615,022	9,861,986
6	Less stable deposits	51,507,229	6,548,071	3,656,075	55,540,238
7	Wholesale funding:	-	-	-	-
8	Operational deposits	1,277,598	-	-	638,799
9	Other wholesale funding	7,515,377	1,390,000	264,647	4,585,012
10	Other liabilities:	-	-	-	-
11	NSFR derivative liabilities	-	18,348	-	-
12	All other liabilities and equity not included in other categories	6,974,840	14,882,930	296,658	5,204,686
13	Total ASF				66,795,162

RSF item

14	Total NSFR high-quality liquid assets (HQLA)	8,415,204	365,121	4,170,168	9,346,776	766,873
15	Deposits held at other financial institutions for operational purposes	247,906	-	-	-	123,953
16	Performing loans and securities:	-	-	-	-	-
17	Performing loans to financial institutions secured by Level 1 HQLA	-	791,272	-	-	79,127
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	143,383	1,534	-	22,274
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:	-	12,603,794	6,700,614	9,922,677	18,086,379
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,036,309	1,323,601
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-	-	-	345,446	293,629
22	Other assets:	-	-	-	-	-
23	Physical traded commodities, including gold	-	-	-	-	-
24	Assets posted as initial margin for derivative contracts	-	-	-	-	-
25	NSFR derivative assets	-	6,079	-	-	3,670
26	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
27	All other assets not included in the above categories	-	15,162,730	1,002,977	28,933,943	44,525,267
28	Off-balance sheet items	-	21,709,013	4,683,488	2,763,849	1,457,788
29	Total RSF					66,682,561
30	Net Stable Funding Ratio (%)					100%