December 31,	December 31,
2020	2019

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

		(Rupees i	5557
	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	(25.4.4.200)	(20, 206, 726)
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 arter regulatory adjustments 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		
24	subsidiaries (amount allowed in group tier 2)	_	_
25	of which: instruments issued by subsidiaries subject to phase out		_
	General provisions/ reserves for loan losses-up to 1.25% of Credit Risk		_
26	•	21 671	40 E00
27	Weighted Assets	21,671	40,508
27	Revaluation Reserves (net of taxes)	2 700 000	2 206 402
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	-	-
	TOTAL CAPITAL (T1 + admissible T2) (21+37)	(30,976,955)	(21,424,406)
38	101AL CALITAL (11 - ddillissible 12) (21.37)	(00,070,000)	(22) 12 1, 100)
38 39	Total Risk Weighted Assets (RWA) {for details refer Note 41.5}	66,023,355	82,947,628

December 31,	December 31,
2020	2019

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

	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	-	
41.2.1	Common Equity Tier 1 capital: Regulatory adjustments	(Rupees	ın '000)
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 10	Securitization gain on sale 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	307,056	331,061
13	Significant investments in the common stocks of banking, financial and	307,030	331,001
13	insurance entities that are outside the scope of regulatory consolidation		
	(amount ahove 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		
17	entities	-	-
17 18	of which: deferred tax assets arising from temporary differences 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		_
27	above 10% threshold) Significant investments in the capital instruments of banking, financial and	-	
21	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 34	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)	-	-
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)	-	-

December 31, 2020 December 31, 2019

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

		(
41.2.4	Additional Information		Restated
	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to		
	Pre-Basel 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		

41.3

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

application of cap)

44

Capital Structure Reconciliation		
	December	31, 2020
	Balance sheet of	
	the published	Under regulatory
	financial	scope of
Table: 41.3.1	statements	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		
Other liabilities Total liabilities	5,562,865 118,859,887	5,562,865 118,859,887
Total naunities	110,033,007	110,033,007
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 (11,237,774)	4,831,373 (11,237,774)
Total liabilities and equity	107,622,113	107,622,113
	D	24 2020
	December	31, 2020
	Balance sheet as in	Under regulatory
	published financial	scope of
Table: 41.3.2	statements	consolidation
No. 10	(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	1,304,620	-
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
	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	- 1

1,071 1,072 1,073 1,07	of which others (DID- T DIN- Chance at)	-	-
of which control and provisions / consumer or eligible provisions under HB 12671 12.0. 1.0. 1.0. 1.0. 1.0. 1.0. 1.0. 1.0.			
10,275,5904 10,275,5904	of which: shortfall in provisions / excess of total EL amount over eligible provisions under IRB	-	-
1.00 1.00	of which: general provisions reflected in Tier 2 capital		
1,27,984 1,27,985			
1,947,441 1,94	Deferred tax assets	•	,
6,399,551 6,299,552 6,29	of which: DTAs that rely on future profitability excluding those arising from temporary differences		
10,444,522 10,444,524 10,			
which, Drobe thereith prevalor fund and exists 107,622,133 107,727,513 107,727			
Intelligible and equity Identification and equity Identification and equity Identification and other accounts in the control of the contro		-	-
Liabilities and equity 2,402,970 7,668,986 10,779,508,986 10,779,			- 407 622 442
	Total assets	107,622,113	107,622,113
	Liabilities and equity		
10,729,751 10,729,751 10,729,751 10,729,751 10,729,751 10,729,751 10,729,751 10,729,751 10,729,751 10,720,731 10,	Bills payable		
sub-ordinated loans (which eligible for inclusion in AT1 (which eligible for inclusion in TaT2 (which eligible for inclusion in CT1 (which portion eligible for inclusion in TT2 (which portion eligib			
whether shipster for natusion in Tier 2 buildings against assets subject to finance leave Deferred tax habilities and equity CDTs related to goodwill of which DTs related to applicable persons fund net ossets of which DTs related to intemptible essets of which DTs related to intemptible essets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which DTs related to infinite persons fund net ossets of which common telaple for or ficial infinites of the DTs related to DTs rela	Sub-ordinated loans		
Labilities against assets subject to finance lease Deferred tax labilities a) which: DTs: related to goodwill a) which: DTs: related to separate part of the properties of th		-	-
Ordered tax labilities of which: DTs related to imagible asset of which: DTs related to imagible asset of which: DTs related to imagible asset of which: DTs related to defined person fund net assets of which: DTs related to the defined person fund net assets of which: DTs related to the defined person fund net assets of which: DTs related to the defined person fund net assets of which: DTs related to the defined person fund net assets of which: DTs related to the defined person fund net assets from labilities 15,562,865 15,662,865 15,662,865 15,662,865 15,662,865 16,6366,396 16,366,396 16,366,396 16,366,396 16,366,396 17,000,000 of which: portion eligible for inclusion in CET1 - Belance of share permium of which: portion eligible for inclusion in CET1 - Statutory viewews of which: portion eligible for inclusion in CET1 - Statutory viewews of which: portion eligible for inclusion in CET1 - Statutory viewews of which: portion eligible for inclusion in CET1 - Statutory viewews of which: portion eligible for inclusion in TET 2 (36,144,299 (36,144,299 (36,144,299) (36,144,299) (36,144,299) (36,144,299) (36,144,299) (36,144,299) (36,144,299) (37,366,399) (38,116) (38		-	-
of which: DTs related to apodwill of which: DTs related to intenplate assets of which: DTs related to defined person fund net assets of which: DTs related to defined person fund net assets of which: DTs related to defined person fund net assets of which: DTs related to defined person fund net assets of which: DTs related to defined person fund net assets of which: DTs related to defined person fund net assets Special states are spatal of which: communt eligible for AT1 (5,881,510) (6,884,539)	Deferred tax liabilities	-	-
of which. DTs related to defined pension fund net assets of which chart deferred tax liabilities 5,562,865	· · · · · · · · · · · · · · · · · · ·	-	-
of which: cather deferred tax liabilities 5,552,865 5,552,865 5,552,865 5,552,865 5,552,865 Total liabilities 118,889,887 118,889,887 118,889,887 118,889,887 118,889,887 118,889,887 118,889,887 118,889,887 128,898,897 128,385,897 128,385,897 128,482 128,48		-	-
Other Inabilities 5.562,865 5.5		-	-
Share capital of which: mount eligible for CET1 of which: mount eligible for CET1 of which: mount eligible for inclusion in CET1 a Bolance of share premium (a, 308,151) (a, 308,315,10) (a, 3	Other liabilities	5,562,865	5,562,865
	Total liabilities	118,859,887	118,859,887
	Share canital	26 381 510	26 381 510
(6,306,359) (6,306,359)	·		
of which: portion eligible for inclusion in CET1 - Bolance of shore premium of which: portion eligible for inclusion in CET1 - Tolkount on Issue of shores (15,813,161) (154,162) (154,162) of which: portion eligible for inclusion in CET1 - Discount on Issue of shores (15,79,205) (15			
of which: portion eligible for inclusion in CET1 - Statutory reserves of which: portion eligible for inclusion in CET1 - Statutory reserves of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tet 2 Surphus on revaluation of assets - not of deferred tax of which: Providence display, Sosso on AFS In case of Deficit on revaluation (deduction from CET1) Total liabilities and equity Table: 41.3.3 Component of regulatory capital of which: Unreceived by bank (Rupees in '700) (Rupees in '700) (I) Component of regulatory capital repetatory capital re	Reserves		
of which: portion eligible for inclusion in CET1 - Discount on issue of shares of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation of which: portion eligible for inclusion in Tier 2 Minority Interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2 Surplus on revaluation of assets - net of deferred tax of which: Prevaluation reserves on Fixed Assets of the CET1 of the CET			
of which: portion eligible for inclusion in Tier 2 Unappropriated profit { [Gosses] } (36,144,289) (36,144,2		-	
Unappropriated profit / (losses) Minority Interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in Ter 2 surplus on revealuation of assets - net of deferred tax of which: portion eligible for inclusion in IEV 2 surplus on revealuation of assets - net of deferred tax of which: Revoluction reserves on Fixed Assets of which: Revoluction reserves on Fixed Assets of which: Revoluction (deduction from CET1) Total liabilities and equity Table: 41.3.3 Component of regulatory capital reported by bank (Rupees in '1000) Reserve for issue of bonus shares General / statutory reserves Gene		(1,579,205)	(1,579,205)
Minority Interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in Tat1 of which: portion eligible for inclusion in Tat2 component of eligible for inclusion in Table: 41.3.3 component of regulatory capital reported by bank (Rupees in '1000) Common Equity Tier 1 capital (CET1): Instruments and reserves Table: 41.3.3 component of regulatory capital reported by bank (Rupees in '1000) Common Equity Tier 1 capital deposited with SBP labality and a capital position of eligible products and eligible for inclusion in Table: 41.3.3 component of regulatory capital reserves to those in Share Premium Account Sanctage of the Centre of the of the Ce		(36.144.298)	(36.144.298)
of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in AT2 of which: portion eligible for inclusion in ITir 2 Surplus on revaluation of assets - net of deferred tax of which: Revaluation reserves on Fixed Assets of which: Unrealized Gains/Losses on AFS In case of Deficit on revaluation (deduction from CET1) Total liabilities and equity Table: 41.3.3 Component of regulatory capital reported by bank (Rupees in '000) Common Equity Tier 1 capital (EET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserves (7,306,355) (w) (is) CET 1 before Regulatory Adjustments COMMON Equity Tier 1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) (ii) - (o) COMPON Equity Tier 1 capital Regulatory adjustments COMMON Equity Tier 1 capital Regulatory adjustments (ii) - (o) (ii) - (o) (iv) - (o)	Minority Interest		
of which: portion eligible for inclusion in Tier 2			-
Surplus on revaluation of assets - net of deferred tax of which: #200utton reserves on Fized Assets of which: *200utton reserves on Fized Assets of which: *200utton reserves on Fized Assets of which: *200utton reserves on Fized Assets on		-	_
of which: Unrealized Calins/Losses on AFS In case of Deficit on revaluation (Ideduction from CET1) Total liabilities and equity Table: 41.3.3 Component of regulatory capital reported by bank (Rupees in '000) Table: 41.3.3 Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bouns shares General / Statutory reserves Gain / (Iosese) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) Will interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments in CET1 capital instruments in the capital of the consolidation group) (x) COMPONENT STATE STAT	Surplus on revaluation of assets - net of deferred tax	4,831,373	4,831,373
Total liabilities and equity Total liabilities and equity Table: 41.3.3 Component of regulatory capital reported by bank (Rupees in '1000) Table: 41.3.3 Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balancie in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (Iosses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (Iosses) Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital Regulatory adjustments CET 1 before Regulatory Adjustments Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulatory adjustments (I) - (o) Common Equity Tier 1 capital: Regulat			
Table: 41.3.3 Component of regulatory capital reported by bank (Rupees in '000) Table: 41.3.3 Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Lanappropriated / unremitted profits / (losses) Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital regulatory Adjustments Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments is sued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments is sued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments is sued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments is sued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital instruments in the capital instruments 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) and the consolidation of 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)	•	530,//8	530,778
Table: 41.3.3 Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments Condell (net of related deferred tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred cax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred cax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Cash flow hedge reserve Investment in own shares / CET1 instruments Cach flow hedge reserve Leads flow hedge reserve L	Total liabilities and equity	107,622,113	107,622,113
Table: 41.3.3 Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments Condell (net of related deferred tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred cax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Deferred cax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Cash flow hedge reserve Investment in own shares / CET1 instruments Cach flow hedge reserve Leads flow hedge reserve L			
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Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account General / statutory reserves General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) CET1 before Regulatory Adjustments Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) Shortfall of 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 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) (s) Reciprocal cross holdings in CET1 capital instruments (a) (i) (i) (i) (i) (i) (ii) (iv) (iv) (iv	Table: 41.3.3	regulatory capital	reference number
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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 - (ab) 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)	Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax	regulatory capital reported by bank (Rupees in '000) 26,381,510 1,000,000 - (7,306,359) - (36,144,298) (16,069,147)	reference number from step 2 (s) (u) (w) (x) (j) - (o) (k) - (p) (f)
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consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) (a) - (ac) - (ae)	Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of 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 Cash flow hedge reserve Investment in own shares/ CET1 instruments Securitization gain on sale	regulatory capital reported by bank (Rupees in '000) 26,381,510 1,000,000 - (7,306,359) - (36,144,298) (16,069,147) - (93,018) - (7,847,641)	reference number from step 2 (s) (u) (w) (x) (j) - (o) (k) - (p) (f) {(h) - (r} * x% {(l) - (q)} * x%
(a) - (ac) - (ae)	Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of 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 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	regulatory capital reported by bank (Rupees in '000) 26,381,510 1,000,000 - (7,306,359) - (36,144,298) (16,069,147) - (93,018) - (7,847,641)	reference number from step 2 (s) (u) (w) (x) (j) - (o) (k) - (p) (f) {(h) - (r) * x% {(l) - (q)} * x% (d)
(207 056)	Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of 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 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	regulatory capital reported by bank (Rupees in '000) 26,381,510 1,000,000 - (7,306,359) - (36,144,298) (16,069,147) - (93,018) - (7,847,641)	reference number from step 2 (s) (u) (w) (x) (j) - (o) (k) - (p) (f) {(h) - (r) * x% {(l) - (q)} * x% (d)
	Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in Share Premium Account Reserve for issue of bonus shares General / statutory reserves Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) 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 Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of 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 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	regulatory capital reported by bank (Rupees in '000) 26,381,510 1,000,000 - (7,306,359) - (36,144,298) (16,069,147) - (93,018) - (7,847,641)	(s) (u) (w) (x) (j) - (o) (k) - (p) (f) ((h) - (r) * x% (d) (ab)

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)	(14,907,808)	
31	Common Equity Tier 1	(30,976,955)	

	Table: 41.3.3	regulatory capital reported by bank (Rupees in '000)	reference number from step 2
	Additional Tier 1 (AT 1) Capital		
32	Qualifying Additional Tier-1 instruments plus any related share premium		
33	of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	-	(m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group		
	AT 1)	-	(y)
36	of which: instrument issued by subsidiaries subject to phase out	-	
37	AT1 before regulatory adjustments	-	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39	Investment in own AT1 capital instruments	-	
40	Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
41	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)
42	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the		
	scope of regulatory consolidation	-	(ad)
43	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	_	
44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	_	
45	Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44)	-	
46	Additional Tier 1 capital	_	
47	Additional Tier 1 capital recognized for capital adequacy	-	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	(30,976,955)	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	_	
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	_	(z)
52	of which: instruments issued by subsidiaries subject to phase out	-	* *
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	21,671	(g)
54	Revaluation Reserves	,	
55	of which: Revaluation reserves on fixed assets	3,780,008	
56	of which: Unrealized Gains/Losses on AFS	530,778	portion of (aa)
57	Foreign Exchange Translation Reserves	-	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	4,332,457	
	Tier 2 Capital: regulatory adjustments		
60	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	-	
61	Reciprocal cross holdings in Tier 2 instruments	-	
62	Investment in own Tier 2 capital instrument	-	
63	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)
64	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the		
	scope of regulatory consolidation	-	(af)
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
65 66		- 4,332,457	
	Tier 2 capital (T2)	- 4,332,457 4,332,457	
66	Tier 2 capital (T2) Tier 2 capital recognized for capital adequacy		
66 67	Tier 2 capital (T2)		

Component of

regulatory capital

Source based on

reference number

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:

Credit risk — (Rupees in '000) 2019 On balance sheet — (Rupees in '000) — Ruper in '000) Portfolios subject to standardized approach (Simple or Comprehensive) —		Capital requir	Capital requirements Risk weighte		ed assets	
On balance sheet Portfolios subject to standardized approach (Simple or Comprehensive) -		2020	2019	2020	2019	
On balance sheet Portfolios subject to standardized approach (Simple or Comprehensive)	Credit risk		(Rupees i	n '000)		
Cash and cash equivalents			(- 1			
Cash and cash equivalents						
Cash and cash equivalents - - - - - - - - -	· · · · · · · · · · · · · · · · · · ·					
Public sector entities 1.501.280 169,494 567,738 1,501.280 160,494 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 24,341,732 2,748,182 19,493,415 2,105,812 2,		-	-	-	-	
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 10,222,604 10,220,651 Other assets 965,285 927,334 8,393,783 8,213,761 Portfolios subject to Internal Rating Based (IRB) Approach - <t< td=""><td></td><td>-</td><td>-</td><td>-</td><td>-</td></t<>		-	-	-	-	
Corporate Retail 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 Residential Mortgages 809,521 Residential Mortgages 8,199,795 13,575,536 30,575,536 Operating fixed assets 1,175,967 1,153,911 10,225,804 10,220,651 10,225,804 10,220,651 10,225,804 10,225,804 10,220,651 10,225,804 10,225,804 10,220,651 10,225,804 11,225,804 10,225,804 20,225,804 20,225,804 20,225,804 20,225,804 20,225,804	Public sector entities	-	-	-	-	
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	Banks	65,290	169,494	567,738	1,501,280	
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 -	Corporate	2,241,743	2,748,182	19,493,415	24,341,732	
Past due loans 942,976 1,532,678 8,199,795 13,575,368 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 -	Retail	123,877	237,746	1,077,196	2,105,812	
Operating fixed assets Other assets 1,175,967 965,285 1,153,911 927,334 10,225,804 8,393,783 10,220,651 8,213,761 Portfolios subject to Internal Rating Based (IRB) Approach -	Residential Mortgages	82,986	91,395	721,615	809,521	
Other assets 965,285 927,334 8,393,783 8,213,761 Portfolios subject to Internal Rating Based (IRB) Approach -	Past due loans	942,976	1,532,678	8,199,795	13,575,536	
Portfolios subject to Internal Rating Based (IRB) Approach -	Operating fixed assets	1,175,967	1,153,911	10,225,804	10,220,651	
Rating Based (IRB) Approach -<	Other assets	965,285	927,334	8,393,783	8,213,761	
Off balance sheet Non-market related 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 434,366 376,720 3,777,095 3,336,756 Equity position risk 438,02 356,637 3,685,236 3,158,875 Foreign Exchange risk 434,760 53,821 302,257 476,713 Capital Requirement for portfolios subject to Internal Models Approach - - - - - - Operational Risk 437,004 649,819 3,800,036 5,755,700						
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 -	Rating Based (IRB) Approach	-	-	-	-	
Direct Credit Substitutes 319,591 350,912 2,779,051 3,108,168 Performance related contingencies 302,609 582,890 2,631,386 5,162,890 131,474 367,778 1,164,521						
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						
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 Standardized Approach 3,777,095 3,336,756 3,336,756 3,158,875 3,158,875 3,158,875 3,158,875 3,4760 53,821 302,257 476,713 Capital Requirement for portfolios subject to Internal Models Approach -						
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 Equity position risk Equity position risk Equity position risk 423,802 356,637 3,685,236 3,158,875 Foreign Exchange risk 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		•	•			
Foreign Exchange contracts / derivatives etc. 135 1,774 1,170 15,714 Equity Exposure Risk in the Banking Book	Trade Related contingencies	42,294	131,474	367,778	1,164,521	
135 1,774 1,170 15,714	Market related					
Equity Exposure Risk in the Banking Book Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Equity position risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Capital Requirement for operational risks A34,366 A376,720 A3,777,095 A3,336,756 A23,802 A3685,236 A3,158,875 A76,713 Capital Requirement for portfolios subject to Internal Models Approach A34,760 A34,760 A36,720 A36	Foreign Exchange contracts /					
Market RiskCapital Requirement for portfolios subject to Standardized ApproachInterest rate risk434,366376,7203,777,0953,336,756Equity position risk423,802356,6373,685,2363,158,875Foreign Exchange risk34,76053,821302,257476,713Capital Requirement for portfolios subject to Internal Models ApproachOperational RiskCapital requirement for operational risks437,004649,8193,800,0365,755,700	derivatives etc.	135	1,774	1,170	15,714	
Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Capital requirement for operational risks Capital requirement for operational risks 434,366 376,720 3,777,095 3,336,756 423,802 356,637 3,685,236 3,158,875 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	Equity Exposure Risk in the Banking Book	-	-	-	-	
Subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Capital requirement for operational risks Capital requirement for operational risks A34,366 A376,720 A3,777,095 A3,336,756 A23,802 A356,637 A3685,236 A3,158,875 A76,713 Capital Requirement for portfolios subject A76,713 A76,713 A76,713 A77,095 A3,805,236 A76,713 A76,713 A76,713 A76,713 A76,713 A76,713 A77,095 A77						
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 - </td <td></td> <td></td> <td></td> <td></td> <td></td>						
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	-					
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						
Capital Requirement for portfolios subject to Internal Models Approach						
to Internal Models Approach Operational Risk Capital requirement for operational risks 437,004 649,819 3,800,036 5,755,700	Foreign Exchange risk	34,760	53,821	302,257	476,713	
Operational Risk 437,004 649,819 3,800,036 5,755,700	· · · · · · · · · · · · · · · · · · ·					
Capital requirement for operational risks 437,004 649,819 3,800,036 5,755,700	to Internal Models Approach	-	-	-	-	
<u> </u>	Operational Risk					
Total 7,592,685 9,364,787 66,023,355 82,947,628	<u>Capital requirement for operational risks</u>	437,004	649,819	3,800,036	5,755,700	
	Total	7,592,685	9,364,787	66,023,355	82,947,628	

Canital Adaguasy Paties	2020	2020		2019	
Capital Adequacy Ratios	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

		20	20
		Total unweighted value	Total weighted value
		(average)	(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

2020

TOTAL HQLA TOTAL NET CASH OUTFLOWS LIQUIDITY COVERAGE RATIO

17,116,667

29,821,667

174.23%

SUMMIT BANK LIMITED LIQUIDITY COVERAGE RATIO

20	019
Total unweighted	Total weighted value (average)
value (average)	value (avelage)
(Rupee	s in '000)
	14,935,767

HIGH	OUAL	ITY LIOUID	ASSETS

1 Total High Quality Liquid Assets (HQLA)

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

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 Adjusted Value

19,925,833

TOTAL HQLA 14,935,767
TOTAL NET CASH OUTFLOWS 17,180,961
LIQUIDITY COVERAGE RATIO 86.93%

SUMMIT BANK LIMITED NET STABLE FUNDING RATIO

		2020			
u	weighted				
No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value	
(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 othercategories
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
•	•	•	•	74 064 704

71,961,781

RSF item

(SF Ite	m
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 financail
	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

13,413,900	15,934,161	609,915	9,929,857	952,397
1,081,894	-	-	-	540,947
-	-	-	-	-
_	-	-	_	-
-	184,270	184,270	-	184,270
	10.000.000	6 505 047		40.074.050
-	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

Total RSF

30 Net Stable Funding Ratio (%)

28 Off-balance sheet items

29

2019							
u							
No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value			
(Rupees in '000)							

ASF I	tem
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ASF ILE	em					
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	6,974,840	14,882,930	296,658	6,667,932	5,204,686
	included in othercategories	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	,	-,,	-, - ,
13	Total ASF					66,795,162
RSF ite						,
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	247,906	-	-	-	123,953
	for operational purposes					
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	-	143,383	1,534	-	22,274
	unsecured performing loans to financail 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	-	12,603,794	6,700,614	9,922,677	18,086,379
20	which:				2 026 200	4 222 604
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
20	Total DCF					66 693 561

29 **Total RSF** 66,682,561

30 Net Stable Funding Ratio (%)