CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED

December 31, December 31, 2020 2019

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

		(Rupees	iii 000 <i>)</i>
	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)	(36,074,905)	(29,203,728)
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	(15,999,754)	(9,128,577)
10	Total regulatory adjustments applied to CET1 (Note 41.2.1)	(15,153,426)	(12,492,709)
11	Common Equity Tier 1	(31,153,180)	(21,621,286)
	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)	(31,153,180)	(21,621,286)
	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	511,688	(56,201)
30	Foreign Exchange Translation Reserves	-	-
31	Undisclosed/Other Reserves (if any)	-	-
32	T2 before regulatory adjustments	4,313,367	3,280,499
33	Total regulatory adjustment applied to T2 capital (Note 41.2.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	4,313,367	3,280,499
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)	(31,153,180)	(21,621,286)
39	Total Risk Weighted Assets (RWA) {for details refer Note 41.5}	68,979,629	85,445,725
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December 31,	December 31,
2020	2019

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

	Capital Ratios and buffers (in percentage of risk weighted assets)		•
40	CET1 to total RWA	-45.16%	-25.30%
41	Tier-1 capital to total RWA	-45.16%	-25.30%
42	Total capital to total RWA	-45.16%	-25.30%
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 2	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	90,459	148,557
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	5,889,304
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)	271,655	299,411
13	Significant investments in the common stocks of banking, financial and		
	insurance entities that are outside the scope of regulatory consolidation		
14	Deferred Tax Assets arising from temporary differences (amount above	-	-
14	10% threshold, net of related tax liability)	6 711 020	F 072 420
15	Amount exceeding 15% threshold	6,711,920	5,873,438
16	of which: significant investments in the common stocks of financial	-	-
10	entities	231,751	281,999
17	of which: deferred tax assets arising from temporary differences	231,/31	201,999
18	National specific regulatory adjustments applied to CET1 capital	- I	-
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)	15,153,426	12,492,709
		, ,	, ,
11.2.2	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		
20	Deather of deduction and ted 50 50 cm. A 150 Cm. W. C.	-	-
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) -----

	Additional Information Risk Weighted Assets subject to pre-Basel III treatment Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to of which deferred tax assets	- 1	Restated
	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to	-	r
27		-	
(i)		-	-
(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) r	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	-	-
ı	Amounts below the thresholds for deduction (before risk weighting)	-	-
38 1	Non-significant investments in the capital of other financial entities	-	=
39 9	Significant investments in the common stock of financial entities	-	-
40 E	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
ı	Applicable caps on the inclusion of provisions in Tier 2	-	-
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of		
·	cap)	21,671	40,508
	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
44 (Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

41.3

Capital Structure Reconciliation		
	Decembe	r 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	11,571,282	11,571,282
Balances with other banks	1,359,018	1,359,018
Lendings to financial institutions	-	-
Investments	27,903,360	27,903,360
Advances	31,783,279	31,783,279
Fixed assets	10,188,303	10,188,303
Intangible assets	90,459	90,459
Deferred tax assets	14,279,245	14,279,245
Other assets	10,482,933	10,482,933
Total assets	107,657,879	107,657,879
Liabilities and Equity		
Bills payable	2,402,870	2,402,870
Borrowings	7,668,886	7,668,886
Deposits and other accounts	101,887,584	101,887,584
Liabilities against assets subject to finance lease	-	-
Subordinated debt	1,495,515	1,495,515
Deferred tax liabilities		, , , , , , , , , , , , , , , , , , ,
Other liabilities	5,390,495	5,390,495
Total liabilities	118,845,350	118,845,350
Share capital	20,500,194	20,500,194
Reserves	(425,043)	(425,043)
Accumulated losses	(36,074,905)	(36,074,905)
Minority interest	(30,074,303)	(30,074,303)
Surplus on revaluation of assets - net of deferred tax	4,812,283	4,812,283
	(11,187,471)	(11,187,471)
Total liabilities and equity	107,657,879	107,657,879
	Decembe	r 31, 2020
	Balance sheet as in	Under regulatory
	published financial	scope of
Table: 41.3.2	statements	consolidation
	(Rupees	
Assets		
Cash and balances with treasury banks	11,571,282	11,571,282
Balances with other banks	1,359,018	1,359,018
Lendings to financial institutions	-	-
Investments	27,903,360	27,903,360
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding		
10% threshold	271,655	271,655
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding		
regulatory threshold	231,751	231,751
of which: Mutual Funds exceeding regulatory threshold	-	[-]
of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)	-	-
of which: others (PIBs, T-Bills, Shares etc.)	27,399,954	27,399,954

which: shortful in provisions / excess of total EL amount over ligible provisions under IRB which: general provisions reflected in Ties 2 capital assets 10 assets 11 assets 12 assets 13 assets 14 (Which: DTAs ansing from temporary differences exceeding regulatory threshold 15 assets 16 assets 17 assets 18 assets 19 (which: DTAs ansing from temporary differences exceeding regulatory threshold 19 (which: DTAs ansing from temporary differences exceeding regulatory threshold 19 (which: DTAs ansing from temporary differences exceeding regulatory threshold 19 (which: DTAs ansing from temporary differences exceeding regulatory threshold 19 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory threshold 10 (which: DTAs ansing from temporary differences exceeding regulatory exceeding regulatory exceeding exce	31,783,279	
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which: DIAs that rely on future profitability excluding those arising from temporary differences:	14,279,245	14,279,245
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al liabilities re capital re capital re capital yes ye which: amount eligible for CET1 ye which: amount eligible for AT1 erves ye which: portion eligible for inclusion in CET1 - Balance of share premium ye which: portion eligible for inclusion in CET1 - Statutory reserves ye which: portion eligible for inclusion in CET1 - Statutory reserves ye which: portion eligible for inclusion in CET1 - Statutory reserves ye which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation (1, ywhich: portion eligible for inclusion in Ter 2 ye proprietad profit / (losses) ority interest which: portion eligible for inclusion in Ter 2 ye proprietad profit / (losses) ority interest ye which: portion eligible for inclusion in Ter 2 ye which: po		
re capital of which: amount eligible for CET1 of which: amount eligible for AT1 enves enves (6, of which: portion eligible for inclusion in CET1 - Balance of share premium of which: portion eligible for inclusion in CET1 - Discount on issue of shares of which: portion eligible for inclusion in CET1 - Discount on issue of shares (1, of which: portion eligible for inclusion in CET1 - Discount on issue of shares (2, of which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation of which: portion eligible for inclusion in TeT2 - proprojetated profit / (losses) ority Interest of which: portion eligible for inclusion in TeT1 of which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax of which: Noreclated Gains/Losses on Fixed Assets of which: Provident on revaluation (deduction from CET1) all liabilities and equity Table: 41.3.3 Table: 41.3.3 Compon regulatory reported in (Rupees) In provident of the capital deposited with SBP ance in Share Premium Account erve for issue of bonus shares erral / statutory reserves in / (losses) on derivatives held as Cash Flow Hedge propropriated / unremitted profits / (losses) ority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) Tober or Regulatory Adjustments mono Equity Tier 1 capital: Regulatory adjustments odwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) rifal of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lifty) incel-benefit pension f	5,390,495	5,390,495
if which: amount eligible for CET1 for which: amount eligible for Inclusion in CET1 - Balance of share premium for which: portion eligible for inclusion in CET1 - Statutory reserves for which: portion eligible for inclusion in CET1 - Discount on issue of shares for which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation for which: portion eligible for inclusion in TET2 spropriated profit / (losses) for which: portion eligible for inclusion in TET1 for which: portion eligible for inclusion in CET1 for which: portion eligible for inclusion in TET2 for which: portion eligible for inclusion in TET1 for which: portion eligible for inclusion in TET2 for which: portion e	118,845,350	118,845,350
if which: amount eligible for CET1 for which: amount eligible for Inclusion in CET1 - Balance of share premium for which: portion eligible for inclusion in CET1 - Statutory reserves for which: portion eligible for inclusion in CET1 - Discount on issue of shares for which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation for which: portion eligible for inclusion in TET2 spropriated profit / (losses) for which: portion eligible for inclusion in TET1 for which: portion eligible for inclusion in CET1 for which: portion eligible for inclusion in TET2 for which: portion eligible for inclusion in TET1 for which: portion eligible for inclusion in TET2 for which: portion e		
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erves (6,	26,381,510	26,381,510
if which: portion eligible for inclusion in CET1 - Balance of share premium if which: portion eligible for inclusion in CET1 - Statutory reserves if which: portion eligible for inclusion in CET1 - Statutory reserves if which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation if which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation if which: portion eligible for inclusion in TET2 is propriated profit / (losses) in which: portion eligible for inclusion in AT1 if which: Profit eligible		-
if which: portion eligible for inclusion in CET1 - Statutory reserves	(6,306,359)	(6,306,359)
if which: portion eligible for inclusion in CET1 - Discount on issue of shares (f, which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation if which: portion eligible for inclusion in TET2 appropriated profit / (losses) of which: portion eligible for inclusion in TET1 if which: portion eligible for inclusion in TET1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in TET2 plus on revaluation of assets - net of deferred tax if which: Puncealized Gains/Losses on AFS crosse of Deficit on revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3 reported to Revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3 reported to Revaluation reserves on Fixed Assets inmon Equity Tier 1 capital (CET1): Instruments and reserves y paid-up capital / capital deposited with SBP ance in Share Premium Account erver for issue of bonus shares teral / statutory reserves nor / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) nority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) **Tibefore Regulatory Adjustments mono Equity Tier 1 capital: Regulatory adjustments dowill (net of related deferred tax liability) rital of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax librocal for provisions against classified assets erred at ax assets that rely on future profitability excluding those arising from temporary differences (net of related tax librocal for provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax librocal formation of the provisions against c	1,000,000	1,000,000
if which: portion eligible for inclusion in CET1 - Reserve arising on amalgamation (1, f which: portion eligible for inclusion in Tier 2 paper privated profit / (losses) (36, portiy Interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax	154,162	154,162
if which: portion eligible for inclusion in Tier 2 ippropriated profit / (losses) if which: portion eligible for inclusion in CET1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax if which: Revaluation reserves on Fixed Assets if which: Revaluation reserves on Fixed Assets if which: Unrealized Gains/Losses on AFS case of Deficit on revaluation (deduction from CET1) all liabilities and equity Table: 41.3.3 Tab	(5,881,316)	(5,881,316)
appropriated profit / (losses) ority interest ority interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax	(1,579,205)	(1,579,205)
appropriated profit / (losses) ority interest ority interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax	-	- 1
nority Interest of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax 4, of which: Province eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax 5, of which: Unrealized Gains/Losses on AFS or case of Deficit on revaluation (deduction from CET1) or all liabilities and equity Table: 41.3.3 Tab	(36,074,905)	(36,074,905)
of which: portion eligible for inclusion in CET1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax if which: threalized Gains/Losses on Fixed Assets of case of Deficit on revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3 Componregulatory reported to (Rupees) name Equity Tier 1 capital (CET1): Instruments and reserves y paid-up capital / capital deposited with SBP ance in Share Premium Account erve for issue of bonus shares lear / statutory reserves in / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) lority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount weed in CET1 capital of the consolidation group) 1 before Regulatory Adjustments monon Equity Tier 1 capital: Regulatory adjustments sodwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) other intangibles (net of any associated deferred tax liability) irtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liity) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	-	. , , , ,
of which: portion eligible for inclusion in AT1 if which: portion eligible for inclusion in Tier 2 plus on revaluation of assets - net of deferred tax if which: Unrealized Gains/Losses on AFS a case of Deficit on revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3 Ta	-] [-]
Interpretation of the protection of the protecti	_	_
plus on revaluation of assets - net of deferred tax 4, if which: Revaluation reserves on Fixed Assets of case of Deficit on revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3	_	- 1
al liabilities and equity Table: 41.3.3 Table: 41	4,812,283	4,812,283
Table: 41.3.3 Componregulatory reported (Rupees in Indiana State of Deficit on revaluation (deduction from CET1) al liabilities and equity Table: 41.3.3 Componregulatory reported (Rupees in Indiana) Table: 41.3.3 Componregulatory reported (Rupees in Indiana) Table: 41.3.3 Componregulatory reported (Rupees in Indiana) Table: 41.3.3 26, Table: 41.3.3 26, Table: 41.3.3 26, Table: 41.3.3 Table: 4	3,780,008	3,780,008
Table: 41.3.3 Table:	511,688	511,688
Compone regulatory reported by the standard equity Tier 1 capital (CET1): Instruments and reserves In paid-up capital / capital deposited with SBP ance in Share Premium Account enver for its but of bonus shares It perve for issue of bonus shares It paid-up capital y capital deposited with SBP 26, ance in Share Premium Account enver for its but of bonus shares It perve for issue of bonus shares (7, increase) on derivatives held as Cash Flow Hedge It perpropriated / unremitted profits / (losses) (10, increase arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount weed in CET1 capital of the consolidation group) (15, increase against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax ility) inter-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments in flow hedge reserve	311,000	311,000
Table: 41.3.3 Table:		!
Table: 41.3.3 Table:	107,657,879	107,657,879
Table: 41.3.3 Table:		
Table: 41.3.3 Table:		
Table: 41.3.3 Table:	mnonent of	Source based on
Table: 41.3.3 reported is (Rupees in mmon Equity Tier 1 capital (CET1): Instruments and reserves y paid-up capital / capital deposited with SBP 26, ance in Share Premium Account erve for issue of bonus shares eral / statutory reserves (15, mmon Equity Tier 1 capital: Regulatory adjustments eral / statutory reserves eral / statutory reserves eral / statutory reserves eral / statutory profitation in the state of the consolidated bank subsidiaries (amount weed in CET1 capital reserved tax liability) eral before Regulatory Adjustments eral / statutory profitation group) (15, mmon Equity Tier 1 capital: Regulatory adjustments eral / statutory profitation group) (15, mmon Equity Tier 1 capital: Regulatory adjustments eral / statutory profitation group (15, mmon Equity Tier 1 capital: Regulatory adjustments eral / statutory reserve (16, month of related deferred tax liability) erred tax assests that rely on future profitability excluding those arising from temporary differences (net of related tax liity) (17, ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	-	
Rupees i nmon Equity Tier 1 capital (CET1): Instruments and reserves y paid-up capital / capital deposited with SBP ance in Share Premium Account erve for issue of bonus shares heral / statutory reserves n / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) hority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) To before Regulatory Adjustments nmon Equity Tier 1 capital: Regulatory adjustments divill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax libility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	latory capital	reference number
remon Equity Tier 1 capital (CET1): Instruments and reserves y paid-up capital / capital deposited with SBP 26, ance in Share Premium Account 11, erve for issue of bonus shares 12, ance in Share Premium Account 13, ance in Share Premium Account 14, ance in Share Premium Account 15, ance in Share Premium Account 16, ance in Share Premium Account 17, and ance in Share Premium Account 18, ance in Share Premium Account 19, ance in Share Account 19, ance in	orted by bank	from step 2
y paid-up capital / capital deposited with SBP ance in Share Premium Account 1, erve for issue of bonus shares nor / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) nority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) 1 before Regulatory Adjustments nmon Equity Tier 1 capital: Regulatory adjustments adwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lilty) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	pees in '000)	
ance in Share Premium Account erve for issue of bonus shares en/ (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) en/ (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) enrity Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) The before Regulatory Adjustments enum Equity Tier 1 capital: Regulatory adjustments enum Equ		•
erve for issue of bonus shares lear of / statutory reserves n / (losses) on derivatives held as Cash Flow Hedge suppropriated / unremitted profits / (losses) nority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) 1 before Regulatory Adjustments nmon Equity Tier 1 capital: Regulatory adjustments odwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) irrtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax libility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve (7,	26,381,510	
neral / statutory reserves n / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) nority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) To before Regulatory Adjustments nmon Equity Tier 1 capital: Regulatory adjustments odwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) retrial of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liity) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	1,000,000	(s)
n / (losses) on derivatives held as Cash Flow Hedge appropriated / unremitted profits / (losses) (36, nority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) The before Regulatory Adjustments Inmon Equity Tier 1 capital: Regulatory adjustments adwill (net of related deferred tax liability) bother intangibles (net of any associated deferred tax liability) rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liby) inted-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	-	
Appropriated / unremitted profits / (losses) (15, Appropriated / unremitted profits / (losses) (16, Appropriated / unremitted profits / (losses) (16, Appropriated / unremitted profits / (losses) (17, Appropriated / unremitted profits / (losses) (18, Appropriated / unremitted profits / (losses) (18, Appropriated / unremitted profits / (losses) (15, Appropriated / unremitted profits / (losses) (1	(7,306,359)	(u)
tority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount wed in CET1 capital of the consolidation group) Thefore Regulatory Adjustments Inmon Equity Tier 1 capital: Regulatory adjustments Industry Consolidation (Industry Interest Consolidation (Industry Interest Consolidation Inte	-	(α)
wed in CET1 capital of the consolidation group) 1 before Regulatory Adjustments 1 to provide the consolidation group) 1 before Regulatory Adjustments 1 capital: Regulatory adjustments 1 capital: Regulatory adjustments 1 capital: Regulatory adjustments 2 capital: Regulatory adjustments 2 capital: Regulatory adjustments 2 capital: Regulatory adjustments 3 capital: Regulatory adjustments 4 capital: Regulatory adjustments 4 capital: Regulatory adjustments 5 capital: Regulatory adjustments 6 capital: Regulatory adjustments 6 capital: Regulatory adjustments 6 capital: Regulatory adjustments 6 capital: Regulatory adjustments 7 capital: Regulatory adjustments 8 capital: Regulatory adjustments 9	(36,074,905)	(w)
1 before Regulatory Adjustments nmon Equity Tier 1 capital: Regulatory adjustments odwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) ritfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax ility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		
nmon Equity Tier 1 capital: Regulatory adjustments adwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) refall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		(x)
nmon Equity Tier 1 capital: Regulatory adjustments adwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) refall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		()
nmon Equity Tier 1 capital: Regulatory adjustments adwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) refall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve]
odwill (net of related deferred tax liability) other intangibles (net of any associated deferred tax liability) rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax ility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	(15,999,754)	
other intangibles (net of any associated deferred tax liability) rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lility) ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		1
rtfall of provisions against classified assets erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax illity) (7, ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		(j) - (o)
erred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax illity) (7, ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	(90,459)	(k) - (p)
(7, ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	-	(f)
ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve		[/ -> / -] *0/
ined-benefit pension fund net assets iprocal cross holdings in CET1 capital instruments h flow hedge reserve	(7,847,641)	{(h) - (r} * x%
iprocal cross holdings in CET1 capital instruments h flow hedge reserve		{(I) - (q)} * x%
h flow hedge reserve	_	(d)
=	_	(4)
CONTROL OF A VANCOURIES AND A LABORATION OF THE STATE OF	-	
uritization gain on sale	-	
ital shortfall of regulated subsidiaries	-	
icit on account of revaluation from bank's holdings of fixed assets/ AFS	- - -	(ab)
estments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory		
solidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
		(-) (-)
		(a) - (ac) - (ae)
l (

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)	(231,751)	
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax ilability)	(6,711,920)	(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)	(15,153,426)	
31	Common Equity Tier 1	(31,153,180)	

	Table: 41.3.3	reported by bank (Rupees in '000)	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)	(31,153,180)	
	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	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	511,688	
57	Foreign Exchange Translation Reserves	-	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	4,313,367	
	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)		()
٠.		-	(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)	-	
66	Tier 2 capital (T2)	4,313,367	
67	Tier 2 capital recognized for capital adequacy	4,313,367	
68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
69	Total Tier 2 capital admissible for capital adequacy	4,313,367	
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	(31,153,180)	

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:

	Capital requir	Capital requirements Risk weighted		assets	
	2020	2019	2020	2019	
Credit risk		(Rupees i	n '000)		
On balance sheet					
Portfolios subject to standardized					
approach (Simple or Comprehensive)					
Cash and cash equivalents	-	-	-	-	
Sovereign	-	-	-	-	
Public sector entities	-	-	-	-	
Banks	65,156	169,116	566,576	1,497,927	
Corporate	2,367,925	2,748,182	20,590,652	24,341,732	
Retail	123,877	237,693	1,077,196	2,105,342	
Residential Mortgages	82,986	91,395	721,615	809,521	
Past due loans	764,555	1,532,678	6,648,305	13,575,536	
Operating fixed assets	1,171,655	1,149,431	10,188,303	10,180,966	
Other assets	919,498	913,463	7,995,631	8,090,905	
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	325,609	582,890	2,831,386	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	40.4.055	276 722		2 226 756	
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	856,448	950,636	7,447,378	8,420,159	
Total	7,932,657	9,646,822	68,979,629	85,445,725	

Capital Adequacy Ratios	2020		2019		
Capital Adequacy Ratios	Required Actual Required		Actual		
CET1 to total RWA	6.00%	-45.16%	6.00%	-25.30%	
Tier-1 capital to total RWA	7.50%	-45.16%	7.50%	-25.30%	
Total capital to total RWA	11.50%	-45.16%	12.50%	-25.30%	

SUMMIT BANK LIMITED LIQUIDITY COVERAGE RATIO

		20	20
		Total unweighted value	Total weighted value
		' (Rupees	; in '000)
	HIGH QUALITY LIQUID ASSETS	(555,
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 29,821,667
TOTAL NET CASH OUTFLOWS 17,116,667
LIQUIDITY COVERAGE RATIO 174.23%

SUMMIT BANK LIMITED LIQUIDITY COVERAGE RATIO

Total weighted value (average) Total weighted value (average)

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

14,935,767

HIGH QUALITY LIQUID ASSETS

1 Total High Quality Liquid Assets (HQLA)

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 obligations8 TOTAL CASH OUTFLOWS

TOTAL CASH INFLOWS

CASH INELOWS

	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

2,744,871

1,163,549

19,925,833

Total Adjusted Value

27,677,186

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

		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	value
				- (Rupees in '000)		
ASF Ite	em					
1	Capital:					
2	Regulatory capital	(15,999,754)	-	-	-	(15,999,754)
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposit from small					
	business customers:					
5	Stable deposits	9,714,904	246,097	119,897	24,568	9,601,854
6	Less stable deposits	64,658,299	7,829,921	2,587,370	391,521	67,960,032
7	Wholesale funding:					
8	Operational deposits	1,020,981	-	-	-	510,491
9	Other wholesale funding	6,813,662	2,228,610	1,969,675	52,650	5,558,973
10	Other liabilities:				-	-
11	NSFR derivative liabilities	-	22,421	-		-
12	All other liabilities and equity not					
	included in othercategories	11,483,052	7,361,033	1,559,608	761,080	4,330,186
13	Total ASF					71,961,781
RSF ite		-				
14	Total NSFR high-quality liquid assets (HQLA)	13,413,900	15,934,161	609,915	9,929,857	952,397
15	Deposits held at other financial institutions					
	for operational purposes	1,081,894	-	-	-	540,947
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	-	184,270	184,270	-	184,270
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:	-	12,368,996	6,535,817	4,143,111	12,974,050
20	With a risk weight of less than or equal					
	to 35% under the Basel II Standardised					
	Approach for credit risk	-	95,852	93,431	1,872,314	1,311,646
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	-	2,331	-	-	4,484
26	NSFR derivative liabilities before					
	deduction of variation margin posted	-	-	-	-	-
27	All other assets not included in the					
2.2	above categories	-	1,585,657	940,510	38,683,922	39,945,840
20	LITT DOLONGO CHOOT ITOMC		1/1/2/27 [10]		17/1170	756 111

Total RSF 29 30 **Net Stable Funding Ratio (%)**

Off-balance sheet items

28

756,411 56,670,046

631,535

14,322,519

174,138

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

		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	0
				(Rupees in '000)		
ASF Ite	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	em					
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	-	791,272	-	-	79,127
	secured by Level 1 HQLA					
18	Performing loans to financial institutions	-	143,383	1,534	-	22,274
	secured by non-Level 1 HQLA and					
	unsecured performing loans to financail					
	institutions					
19	Performing loans to non- financial	-	12,603,794	6,700,614	9,922,677	18,086,379
	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	-	-	-	2,036,309	1,323,601
	35% under the Basel II Standardised					
	Approach for credit risk					
21	Securities that are not in default and do	-	-	-	345,446	293,629
	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 liabilities before	-	6,079	-	-	3,670
26	NSFR derivative liabilities before	-	-	-	-	-
27	deduction of variation margin posted		45 462 722	4 000 077	20.022.042	44.535.363
27	All other assets not included in the above	-	15,162,730	1,002,977	28,933,943	44,525,267

21,709,013

4,683,488

2,763,849

Off-balance sheet items 29 **Total RSF** 30 Net Stable Funding Ratio (%)

categories

28

1,457,788 66,682,561