Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP 30,500,208 30,5		CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED			
Full paid paid pepside with SBP Balance in Share Premium Account Reserve for issue of Bonus Shares Serven for issue of Shares Serven for issue of Shares Serven for issue of Shares Gain / (losses) on derivatives held as Cash Flow Hedge Unappropriated / unremitted profits / (losses) Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidated parties of the Common and the CET1 (solidaries (amount allowed in CET1 capital of the CET1 (solidaries (amount allowed in CET1 capital of the CET1 (solidaries (amount allowed in CET1 capital of the CET1 (solidaries (amount allowed in CET1 capital (40,909,154) (43,276,304) Common Equity Tier 1 Common Equity Tier 1 Additional Tier 1 (aT1 (apital instruments plus any related share premium or with consolidated subsidiaries (amount allowed in group AT 1) or which: classified as liabilities occosional explainments (amount allowed in group AT 1) or which: instrument issued by subsidiaries subject to phase out 7 AT1 before regulatory adjustments (amount allowed in group AT 1) or which: instrument saved by subsidiaries subject to phase out 7 AT1 before regulatory adjustments (amount allowed in group AT 1) or which: instrument saved by subsidiaries subject to phase out 7 AT1 before regulatory adjustments (amount allowed in group AT 1) (amount and account allowed in group AT 1) (amount allowed			December 31, 2023	December 31, 2022	
1			(Rupees in '000)		
2. Balance in Share Premium Account 3. Reserve for issue of Bonus Shares 4. Discount on issue of shares 5. General / Saturbory reserves 6. General / Saturbory reserves 7. Unappropriated / unremitted profits / (losses) 6. Gain / (losses) on derivatives held as Cash Flow Hedge 7. Unappropriated / unremitted profits / (losses) 8. Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) 7. CET1 before regulatory adjustments 8. Total regulatory adjustments applied to CET1 (Note 41.2.1) 8. Cambridge Additional Tier-1 Capital instruments plus any related share premium 9. CET1 and Instrument is sued to third parties by consolidated subsidiaries (amount allowed in group AT 1) 9. Capital instrument issued by subsidiaries subject to phase out 9. AT1 before regulatory adjustments 9. Additional Tier-1 capital instruments 9. Additional Tier-1 capital after regulatory adjustments 9. Tier-1 Capital (CET1-admissible AT1) (11-20) 9. Tier-2 Capital 9. Capital (CET1-admissible AT1) (11-20) 9. Tier-2 Capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules 9. Tier-1 Capital (CET1-admissible AT2) 9. Capital Reserves (ref of taxes) 9. Capital Reserves (ref of taxes) 9. Capital Reserves (ref of taxes) 9. C					
Seeserve for issue of Bonus Shares General / Statutory reserves Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) CET1 before regulatory adjustments Common Equity Tier 1 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier 1 (act) capital instruments plus any related share premium of which: Classified as equity of which: Classified as liabilities Additional Tier 1 (act) and instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument sued by subsidiaries subject to phase out Additional Tier 1 (apital parties by consolidated subsidiaries (amount allowed in group AT 1) Additional Tier 1 capital instruments Total regulatory adjustments Additional Tier 1 capital are regulatory adjustments Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 Capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: Revaluation reserves on fixed assets Of which: Characteristic for taxes) 7 For the capital instruments applied to Tier 2 capital instruments and parties to the parties by consolidated subsidiaries (amount allowed in group tier 2) of which: Revaluation reserves on fixed assets Of which: Characteristic Preserves (if an		71 1 7 1 1	30,500,208		
Discount on issue of shares G.881,316 G.881,317 G.881,316 G.881,317 G.881,318 G.881,317			-	1,000,000	
6 Gain (losses) on derivatives held as Cash Flow Hedge 7 Unappropriated / unremitted profits / (losses) 8 Minority interest arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) 9 CET1 before regulatory adjustments 10 Total regulatory adjustments applied to CET1 (Note 41.2.1) 11 Common Equity Tier 1. 12 Qualifying Additional Tier-1 capital instruments plus any related share premium 12 of which: Classified as equity 13 of which: Classified as liabilities 14 Additional Tier-1 (AT 1) Capital 15 Additional Tier-1 (apital instruments sized to third parties by consolidated subsidiaries (amount allowed in group AT 1) 16 of which: classified as liabilities 17 AT1 before regulatory adjustments 18 Total regulatory adjustments applied to AT1 capital (Note 41.2.2) 19 Additional Tier-1 capital instrument issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) 10 Additional Tier-1 capital after regulatory adjustments 19 Additional Tier-1 capital after regulatory adjustments 10 Additional Tier-1 capital instruments under Basel III plus any related share premium 10 Tier-2 Capital (CET1 + admissible AT1) (11+20) 11 Tier-2 Capital (CET1 + admissible AT1) (11+20) 12 (auglifying Tier 2 capital instruments under Basel III plus any related share premiums of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 20 of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 21 of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 22 of which: instruments subsued to the fire parties by consolidated subsidiaries (amount allowed in group tier 2) 23 of which: unrealized gains/losses on AFS 24 Poetron of Additional Tier (apital recognized for capital adequacy 25 of which: Unrealized gains/losses on AFS 26 General provisions/ reserves for loan losses-up to 1.25%				(5 881 316)	
6 Gain / (losses) on derivatives held as Cash Flow Hedge Vinappropriated / unremitted profits / (10sses) Ninority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) Oct PET1 before regulatory adjustments Total regulatory adjustments applied to CET1 (Note 41.2.1) Common Equity Tier 1 Additional Tier 1 (17) Lopital Qualifying Additional Tier 1 capital instruments plus any related share premium of which: Classified as liabilities Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT1) of which: instrument issued by subsidiaries subject to phase out Additional Tier 1 capital after regulatory adjustments Total regulatory adjustments Additional Tier 1 capital ercognized for capital adequacy Tier 1 Capital (CET1 + admissible AT1) (11+20) Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase out Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group ter 2) of which: instruments subject to phase-out arrangement issued under premium Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group ter 2) of which: Revaluation reserves on fixed assets of which: Revaluation Reserves (net of taxes) of which: Provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Total regulatory adjustments Total regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital instrument applied to T2 capital (Note 41.2.3) Tier 2 capital recognized for capital adequacy Total Risk Weighted Assets (RWA) (40,909,154) Total Risk Weighted Assets (RWA) (40,909,154) Total Risk Weighted Assets (RWA) (40,909,154) Total Risk Weighted Asset			(425.043)		
Unappropriated / unremitted profits / (losses) Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) CET1 before regulatory adjustments (16,783,403) (21,646,528) (21,646,528) (21,659,776) (24,125,751		•	(120,010)	-	
8 Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group) 9 CET1 before regulatory adjustments 17 Total regulatory adjustments applied to CET1 (Note 41.2.1) 18 Common Equity Tier 1 19 Additional Tier 1 (17 1) Capital 19 Qualifying Additional Tier 1 capital instruments plus any related share premium 19 of which: Classified as equity 10 of which: Classified as flabilities 10 Additional Tier 1 capital instruments issued to third parties by 10 consolidated subsidiaries (amount allowed in group AT 1) 10 of which: instrument issued by subsidiaries subject to phase out 17 AT1 before regulatory adjustments 18 Total regulatory adjustments 19 Additional Tier 1 capital instruments plus any related share premium 20 Tier 1 Capital lier 1 capital recognized for capital adequacy 21 Tier 1 Capital (IET1 + admissible AT1) (11+20) 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 premium 24 Tier 2 capital instruments subde to third parties by consolidated subsidiaries (amount allowed in group tier 2) 25 of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 26 of which: instruments issued by subsidiaries subject to phase out 27 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets 28 of which: Invalidation reserves on fixed assets 29 of which: instruments issued by subdiaries subject to phase out 30 Foreign Exchange Translation Reserves 31 (10,566 32,482,088 32,79,986 33,482,088 34,208 36 Foreign Exchange Translation Reserves 31 (10,566 32,482,088 32,79,986 33,482,088 34,53,37 34,86,495 35 Tier 2 capital instrument applied to 12 capital five the 41.2.3) 36 Foreign Exchange Translation Reserves 37 Total Risk Weighted Assets (RWA) (For details refer Note 41.2.3) 37 Total Risk Rueighted Assets (RWA) (For details refe			(46,858,568)	(41,721,679)	
the consolidation group) 9 CET 1 before regulatory adjustments 10 Total regulatory adjustments applied to CET1 (Note 41.2.1) 11 Common Equity Tier 1 Additional Tier 1, AT 1) Capital 12 Qualifying Additional Tier 1, Cart 1) Capital 13 of which: Classified as equity 14 of which: Classified as liabilities 15 Additional Tier 1, Cart 1, Capital instruments plus any related share premium 16 of which: Classified as liabilities 17 AT1 before regulatory adjustments 18 Total regulatory adjustments 19 Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) 19 Additional Tier 1 capital after regulatory adjustments 10 Additional Tier 1 capital recognized for capital adequacy 11 Tier 1 Capital (CET1 + admissible AT1) (11+20) 11 Tier 2 Capital instruments under Basel III plus any related share premium 12 Tier 2 capital instruments under Basel III plus any related share premium 13 Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 15 of which: instrument issued by subsidiaries subject to phase out 16 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk 18 Weighted Assets 18 of which: Revaluation reserves on fixed assets 19 of which: Revaluation reserves on fixed assets 10 foreign Exchange Translation Reserves 10 Indisclosed/Other Reserves (fany) 11 Tier 2 capital (T2) after regulatory adjustments 12 Tabe fore regulatory adjustment applied to T2 capital (Note 41.2.3) 16 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 17 Total Terit Capital after regulatory adjustments 18 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 19 Total recognized for capital adequacy 10 Tabe fore regulatory adjustment applied to T2 capital (Note 41.2.3) 10 Total Capital (T2) after regulatory adjustments 10 Total Terit Capital affer regulatory adjustments 10 Total Terit Capital affer regulatory adjustments 10 Total Terit Capital affer regula					
CET1 before regulatory adjustments Total regulatory adjustments applied to CET1 (Note 41.2.1) Total regulatory adjustments applied to CET1 (Note 41.2.1) Total regulatory adjustments applied to CET1 (Note 41.2.1) Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 capital instruments plus any related share premium of which: Classified as equity Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments publied to AT1 capital (Note 41.2.2) Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Feavaluation Reserves (not 1 taxes) of which: Revaluation reserves on fixed assets Tier 2 capital (Tier 4 admissible Tot 2 capital (Note 41.2.3) Total regul		parties by consolidated bank subsidiaries (amount allowed in CET1 capital of			
10 Total regulatory adjustments applied to CET1 (Note 41.2.1) (24,125,751) (40,909,154) (43,276,304) 11 Common Equity Tier 1 12 Qualifying Additional Tier-1 Capital instruments plus any related share premium of which: Classified as equity of which: Classified as liabilities of which: Instrument issued by subsidiaries subject to phase out of which instrument subsidiaries subject to phase out of which instrument applied to AT1 capital (Note 41.2.2) of Additional Tier 1 capital recognized for capital adequacy of Additional Tier 1 capital recognized for capital adequacy of which instruments subject to phase out of the Capital instruments under Basel III plus any related share premium of the Capital instruments under Basel III plus any related share premium of the Capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out of General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets 8 of which: Purselized gains/losses on AFS 182,002 (6,149) foreign Exchange Translation Reserves 1 and State of Capital Addition Reserves (fet of taxes) 182,002 (6,149) foreign Exchange Translation Reserves (fet on) 17 (2,143) (1,2		the consolidation group)	-	-	
11 Common Equity Tier 1 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 equity 15 Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) 16 Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) 17 AT1 before regulatory adjustments pulsed to AT1 capital (Note 41.2.2) 18 Total regulatory adjustment applied to AT1 capital (Note 41.2.2) 29 Additional Tier 1 capital after regulatory adjustments 20 Additional Tier 1 capital after regulatory adjustments 21 Tier 1 Capital (CET1 + admissible AT1) (11+20) 22 Qualifying Tier 2 capital instruments under Basel III plus any related share premium 23 Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 20 of which: instruments issued by subsidiaries subject to phase out 21 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets 22 Revaluation Reserves 23 Of which: Brevaluation reserves on fixed assets 24 Tier 2 capital instruments issued by subsidiaries subject to phase out 25 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets 26 Of which: Durealized gains/losses on AFS 27 Revaluation Reserves 28 Of which: Unrealized gains/losses on AFS 28 During Exchange Translation Reserves 30 Foreign Exchange Translation Reserves 31 Total regulatory adjustments 32 Total regulatory adjustments 33 Total regulatory adjustments pulsed to Total Risk Weighted Assets (RWA) (for details refer Note 41.2.3) 34 Tier 2 capital admissible for capital adequacy 35 Portion of Additional Tier 1 capital recognized in Tier 2 capital 36 Total Tier 2 capital admissible for capital adequacy 37 Total Tier 2 capital admissible for capital adequacy 38 Total Tier 2 capital admissible for capital adequacy 49 Portion of Additional T	9	· · · ·		(21,646,528)	
Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 capital instruments plus any related share premium of which: Classified as equity of which: Classified as liabilities Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments Total regulatory adjustment applied to AT1 capital (Note 41.2.2) Additional Tier 1 capital recognized for capital adequacy Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 Capital (Instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Unrealized gains/losses on AFS foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2 after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital (T2 after regulatory adjustments Total Tier 2 capital admissible for capital adequacy Portion of Additional Tier 1 capital adequacy Total Capital (T2 after regulatory adjustments) Tier 2 capital (T2 after regulatory adjustments) Total capital (T2 after regulatory adjustments) Total capital to total RWA Sank specific buffer regulatory adju					
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 after regulatory adjustments 21 Tier 1 Capital (CET1 + admissible AT1) (11+20) 11 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 27 Revaluation Reserves 28 of which: Horealized gains/ losses on AFS 29 Revaluation Reserves (net of taxes) 20 of which: Unrealized gains/ losses on AFS 21 Ludisclosed/Other Reserves (if any) 22 T2 before regulatory adjustment applied to T2 capital (Note 41.2.3) 31 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 32 T2 before regulatory adjustment applied to T2 capital (Note 41.2.3) 33 TOTAL CAPITAL (T1 + admissible T2) (21+37) 34 Tier 2 capital admissible for capital adequacy 35 Total Tier 2 capital admissible for capital adequacy 40 Total Tier 2 capital admissible for capital adequacy 51 Tier 2 capital recognized for capital adequacy 52 Total Tier 2 capital recognized in Tier 2 capital 53 Total Tier 2 capital admissible for capital adequacy 54 Total Tier 2 capital admissible for applied to T2 capital (P1 admissible T2) (21+37) 55 Total Tier 2 capital admissible for applied to T2 capital admissible for ap	11	• •	(40,909,154)	(43,276,304)	
of which: Classified as equity of which: Classified as liabilities Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out Additional Tier 1 capital eregulatory adjustments Total regulatory adjustment applied to AT1 capital (Note 41.2.2) Additional Tier 1 capital recognized for capital adequacy Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 Capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (act of taxes) of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets 10 Undisclosed/Other Reserves (if any) Total free regulatory adjustments Total Tier 2 capital adjustment applied to T2 capital (Note 41.2.3) Total regulatory adjustments Total Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital readinsishle T2 (121-47) Total Tier 2 capital admissible for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital reserves (from precentage of risk weighted assets) Total Revaluation reserves on the for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital reserves (from precentage of risk weighted assets) Total Revaluation Tier 1 capital recognized for capital adequacy Total Capital Ratios and buffe	4.0	• • • •			
of which: Classified as labilities Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustment applied to AT1 capital (Note 41.2.2) Additional Tier 1 capital after regulatory adjustments Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Revaluation reserves on AFS 182,002 (6.149) Foreign Exchange Translation Reserves of which: Progulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital regulatory adjustments Tier 2 capital regulatory adjustment Tier 3 capital regulatory Total Risk Wei	12				
of which: Classified as liabilities Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments Total regulatory adjustments Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets 12 Undisclosed/Other Reserves (if any) Total regulatory adjustments Total Tier 2 capital admissible to capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible to (212437) Total Tier 2 capital admissible to (212437) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Total Tier 1 capital recognized for capital adequacy Total Tier 1 capital recognized in Tier 2 capital Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement of which: capital conservation buffer requirement of which: conservation buffer solution requirement of which: conservation buffer requirement of which: conservation buffer requirement of which: conservation buffer solution requirem	13	·	_	_	
Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT 1 before regulatory adjustments Total regulatory adjustment applied to AT1 capital (Note 41.2.2) Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Lurrealized gains/losses on AFS 1000 Indisclosed/Other Reserves (if any) Tier 2 capital (T2) after regulatory adjustments Tier 1 capital (T2) after regulatory adjustments Total rier 2 capital recognized for capital adequacy Total rier 2 capital recognized in Tier 2 capital Total Rier 2 capital recognized in Tier 2 capital Total Rier 2 capital recognized in Fier 2 capital Total Rier 2 capital recognized in Tier 2 capital Tier-1 capital recognized for capital adequacy Total Rier 2 capital recognized in Tier 2 capital Total Rier 2 capital recognized in Tier 2 capital Total Rier 2 capital recognized for requirement Tier-1 capital recognized for requirement Tier-1 capital total RWA Total Ratios and buffers (in percentage of risk weighted assets) Autorial minimum rapito total RWA Total Capital total RWA Total Capital total RWA Total Capital total RWA T		• •	_	_	
for which: instrument issued by subsidiaries subject to phase out 1 AT1 before regulatory adjustments 1 Total regulatory adjustment applied to AT1 capital (Note 41.2.2) 2 Additional Tier 1 capital after regulatory adjustments 2 Additional Tier 1 capital recognized for capital adequacy 3 Tier 1 Capital (CET1 + admissible AT1) (11+20) 4 Tier 2 Capital instruments under Basel III plus any related share premium 3 Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules 4 Tier 2 capital instruments sissued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 5 of which: instruments issued by subsidiaries subject to phase out 6 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk 6 Weighted Assets 7 Revaluation Reserves (net of taxes) 8 of which: Revaluation reserves on fixed assets 9 of which: Veralized gains/losses on AFS 1 Undisclosed/Other Reserves (fe any) 1 Total rice regulatory adjustments 1 Total rice regulatory adjustments 1 Total rice 2 capital (T2) after regulatory adjustments 1 Total rice 2 capital recognized for capital adequacy 1 Total Rice 2 capital recognized for capital adequacy 1 Total Rice 2 capital recognized for capital adequacy 2 Total Rice 2 capital recognized for capital adequacy 3 Total Rice 2 capital recognized for capital adequacy 4 Total Rice 2 capital recognized for capital adequacy 5 Total Rice 2 capital recognized for capital adequacy 6 Total Risk Weighted Assets (RWA) {for details refer Note 41.5} 6 CET1 to total RWA 9 Denotion of Additional Tier 1 capital recognized in Tier 2 capital recognized for capital conservation buffer plus any other buffer requirement plus capital 6 of which: capital conservation buffer requirement 7 Total Rice 2 capital adequacy 9 Total Rice 2 capital recognized for requirement plus capital 9 CET1 to total RWA 9 On Which: capital conservation buffer requirement 1					
ATI before regulatory adjustments applied to ATI capital (Note 41.2.2) Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital after regulatory adjustments Capital (ET1+ admissible ATI) (11+20) Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out of General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Purvaluation reserves on fixed assets of which: Unrealized gains/losses on AFS Undisclosed/Other Reserves (ff any) Total regulatory adjustments Total regulatory adjustments Total regulatory adjustments applied to T2 capital (Note 41.2.3) Total regulatory adjustment applied to T2 capital (Note 41.2.3) Total regulatory adjustment applied to T2 capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital (T2) after regulatory adjustments Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital total RWA Total Ryla Keighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA One CET1 to total RWA Tier-1 capital to total RWA of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital to total RWA CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirement 6 0 which: countercyclical buffer requirement of which: capital to mode buffer so a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP		·	-	-	
Total regulatory adjustment applied to ATI capital (Note 41.2.2) Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Unrealized gains/losses on AFS ludisclosed/Other Reserves (if any) Tier 2 capital lengulatory adjustments Tier 2 capital recognized for capital adequacy Tier 2 capital recognized for capital adequacy Tier 2 capital recognized for capital adequacy Total Tier 2 capital and missible to T2 capital (Note 41.2.3) Total Tier 2 capital adequacy Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) Total Tier 2 capital total RWA Total capital to total RWA Total capital to total RWA CET1 to total RWA CET1 and a prequirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement of which: D-SIB or G-SIB buffer requirement Attional minimum capital requirements prescribed by SBP CET1 minimum ratio Total Tier I capital to total Ruserscribed by SBP	16		-	-	
Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognized for capital adequacy Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Unrealized gains/losses on AFS Vindiciosed/Other Reserves of fiany) Total regulatory adjustments Total regulatory adjustments Total regulatory adjustments Total regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Total recognized for capital adequacy Total Tier 2 capital recognized for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Total capital to total RWA Total capital to total RWA Of which: capital conservation buffer requirement of which: capital conservation buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements perscribed by SBP CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets)	17	AT1 before regulatory adjustments	-	-	
Additional Tier 1 capital recognized for capital adequacy Tier 1 Capital (CET1 + admissible AT1) (11+20) Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets of which: Instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets of which: Unrealized gains/losses on AFS Total regulation Reserves (net of taxes) Undisclosed/Other Reserves (if any) Tier 2 capital recognized gains/losses on AFS Total regulatory adjustment applied to T2 capital (Note 41.2.3) Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital recognized for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Total capital conservation buffer requirement Total Capital (T2) after requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement Total Capital (T2) after requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement Total Capital to total RWA Total capi	18	Total regulatory adjustment applied to AT1 capital (Note 41.2.2)	-	-	
Tier 1 Capital (CET1 + admissible AT1) (11+20) Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out of General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Provaluation reserves on fixed assets of which: Unrealized gains/losses on AFS Poreign Exchange Translation Reserves Undisclosed/Other Reserves (fa nay) Total regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Total rier 2 capital recognized for capital adequacy Fortion of Additional Tier 1 capital recognized in Tier 2 capital Total CaPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Risk weighted Assets (RWA) Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement) of which: conterpolical buffer requirement of which: capital conservation buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP ECT1 minimum ratio (43,276,304) (43,276,304)			-	-	
Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Weighted Assets Revaluation Reserves (net of taxes) of which: Unrealized gains/losses on AFS foreign Exchange Translation Reserves of which: Unrealized gains/losses on AFS 182,002 (6,149) Foreign Exchange Translation Reserves 1 Undisclosed/Other Reserves (if any) Tabefore regulatory adjustments 3,485,317 3,486,495 Tier 2 capital (T2) after regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total CaPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Total capital to total RWA Po0.27% Total capital to total RWA Shark specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement of which: contercyclical buffer requirement of which: contercyclical buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio 6.00% 6.00%	20		-	-	
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 27 Revaluation Reserves (net of taxes) 28 of which: Revaluation reserves on fixed assets 29 of which: Revaluation reserves on fixed assets 3,297,986 3,482,088 29 of which: Unrealized gains/losses on AFS 182,002 30 Foreign Exchange Translation Reserves 31 Undisclosed/Other Reserves (if any) 32 Ta before regulatory adjustments 30 Total regulatory adjustments 31 Total regulatory adjustments 31 Total regulatory adjustments 31 Total Tier 2 capital (T2) after regulatory adjustments 32 Portion of Additional Tier 1 capital adequacy 33 Total Tier 2 capital admissible for capital adequacy 40 Portion of Additional Tier 1 capital recognized in Tier 2 capital 50 Total Tier 2 capital admissible for capital adequacy 51 Total Tier 2 capital admissible for capital adequacy 52 Total Tier 2 capital admissible for capital adequacy 53 Total Risk Weighted Assets (RWA) (for details refer Note 41.5) 40 CET1 to total RWA 40 -90.27% 41 Tier-1 capital to total RWA 50 -90.27% 42 Total capital to total RWA 50 -90.27% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement 44 Of which: contercyclical buffer requirement 50 of which: 20 SIB or G-SIB buffer requirement 61 of which: 20 SIB or G-SIB buffer requirement 62 of which: 20 SIB or G-SIB buffer requirement 63 of which: 20 SIB or G-SIB buffer requirement 64 of which: 20 SIB or G-SIB buffer requirement 65 of which: 20 SIB or G-SIB buffer requirement 66 of which: 20 SIB or G-SIB buffer requirement 70 SIB or G-SIB buffer requirement 71 SIB or G-SIB	21	Tier 1 Capital (CET1 + admissible AT1) (11+20)	(40,909,154)	(43,276,304)	
premium Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 5	22	·			
Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) 5 of which: instruments issued by subsidiaries subject to phase out 6 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets 7 Revaluation Reserves (net of taxes) 8 of which: Revaluation reserves on fixed assets 9 of which: Revaluation reserves on AFS 182,002 10,1556 7 Revaluation Reserves (if any) 10 Foreign Exchange Translation Reserves 10 Undisclosed/Other Reserves (if any) 11 Tabefore regulatory adjustments 11 Tier 2 capital (T2) after regulatory adjustments 11 Tier 2 capital (T2) after regulatory adjustments 12 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 13 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 14 Tier 2 capital (T2) after regulatory adjustments 15 Tier 2 capital (T2) after regulatory adjustments 16 Portion of Additional Tier 1 capital recognized in Tier 2 capital 17 Total Tier 2 capital admissible for capital adequacy 19 Portion of Additional Tier 1 capital recognized in Tier 2 capital 10 Total Risk Weighted Assets (RWA) (for details refer Note 41.5) 10 Total Risk Weighted Assets (RWA) (for details refer Note 41.5) 10 Capital Ratios and buffers (in percentage of risk weighted assets) 10 CET1 to total RWA 10 -90.27% 10 -79.55% 11 Tier-1 capital to total RWA 12 Total capital to total RWA 13 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement 15 Tier-1 capital conservation buffer requirement 15 Ow which: content/cyclical buffer requirement 15 Ow which: capital conservation buffer requirement 15 Ow which: capital conservation buffer requirement 15 Ow which: content/cyclical buffer requirement 15 Ow which: content/cyclical buffer requirement 15 Ow which: capital conservation buffer requirement 15 Ow which: capital conservation buffer requirement 15 Ow which: capital conser	22				
pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS Foreign Exchange Translation Reserves 1 Undisclosed/Other Reserves (if any) Total regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement) plus capital conservation buffer requirement of which: capital conservation buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 minimum capital requirements prescribed by SBP	23	•			
subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS 182,002 of which: Unrealized gains/losses on AFS of which: Capital conserves of the Atleast of the Affiliation of Additional Tier 2 capital (Note 41.2.3) of valid regulatory adjustments of tier 2 capital (T2) after regulatory adjustments of tier 2 capital admissible for capital adequacy of tier 2 capital admissible for capital adequacy of total fier 2 capital admissible for capital adequacy of total fier 2 capital admissible for capital adequacy of total Risk Weighted Assets (RWA) {for details refer Note 41.5} capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA of valid Risk Weighted to total RWA of which: capital to total RWA of which: capital to total RWA of which: capital conservation buffer requirement		pre-Basel 3 rules	-	-	
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 27 Revaluation Reserves (net of taxes) 28 of which: Revaluation reserves on fixed assets 29 of which: Unrealized gains/losses on AFS 3,297,986 3,482,088 29 of which: Unrealized gains/losses on AFS 182,002 (6,149) 30 Foreign Exchange Translation Reserves 31 Undisclosed/Other Reserves (if any) 32 T2 before regulatory adjustments 31 Undisclosed/Other Reserves (if any) 32 T2 before regulatory adjustments 33,485,317 3,486,495 33 Total regulatory adjustment applied to T2 capital (Note 41.2.3) 31 Tier 2 capital (T2) after regulatory adjustments 31 Total recognized for capital adequacy 32 Portion of Additional Tier 1 capital recognized in Tier 2 capital 33 TOTAL CAPITAL (T1 + admissible T2) (21+37) 34 Total Risk Weighted Assets (RWA) {for details refer Note 41.5} 45 (40,909,154) 46 CET1 to total RWA 47 Total capital to total RWA 48 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement 48 of which: capital conservation buffer requirement 49 of which: capital conservation buffer requirement 40 of which: capital conservation buffer requirement 40 of which: capital conservation buffer requirement 41 of which: capital conservation buffer requirement 42 of which: capital conservation buffer requirement 43 of which: capital conservation buffer requirement 44 of which: capital conservation buffer requirement 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) 48 CET1 minimum capital requirements prescribed by SBP	24	Tier 2 capital instruments issued to third parties by consolidated			
General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS 182,002 foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) Tz before regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital TOTAL CAPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 unimimum capital requirements prescribed by SBP 48 CET1 minimum ratio General reverses on the 1.25% of Credit Risk Space (CET1 minimum capital requirements prescribed by SBP		subsidiaries (amount allowed in group tier 2)	-	-	
Weighted Assets Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS 182,002 Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) To before regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Risk Weighted Assets (RWA) (for details refer Note 41.5) Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 minimum capital requirements prescribed by SBP CET1 minimum ratio 10,556 3,297,986 3,482,088 3,297,986 3,482,088 3,297,986 3,482,088 3,297,986 3,482,088 3,297,986 3,482,088 3,297,986 3,482,088 3,297,986 3,482,088 3,485,317 3,486,495	25	of which: instruments issued by subsidiaries subject to phase out	-	-	
Revaluation Reserves (net of taxes) of which: Revaluation reserves on fixed assets of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS 182,002 (6,149) Torign Exchange Translation Reserves Undisclosed/Other Reserves (if any) Total regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: capital conservation buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 minimum capital requirements prescribed by SBP CET1 minimum ratio	26				
of which: Revaluation reserves on fixed assets of which: Unrealized gains/losses on AFS 182,002 (6,149) Foreign Exchange Translation Reserves	27	- 10	5,329	10,556	
of which: Unrealized gains/losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) Total regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) Tier-1 capital to total RWA Tier-1 capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 innimimum capital requirements prescribed by SBP CET1 minimum ratio (6,149)		,	2 207 096	2 492 099	
Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) Total regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement) of which: capital conservation buffer requirement of which: capital conservation buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) CET1 minimum capital requirements prescribed by SBP CET1 minimum ratio					
Total rier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) Total capital to total RWA Total capital conservation buffer requirement plus capital conservation buffer plus any other buffer requirement Tof which: capital conservation buffer requirement Total Capital Ca			-	(0,143)	
T2 before regulatory adjustments Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total CAPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement TET1 available to meet buffers (as a percentage of risk weighted assets) Autional minimum capital requirements prescribed by SBP CET1 minimum ratio 3,485,317 3,486,495 3,485,317 3,486,495 3,485,317 3,486,495 3,485,317 3,486,495 3,485,317 3,486,495 3,486,495 4876,404 499,49,49 499,49,49 499,49,49 499,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,49,49 499,			_	_	
Total regulatory adjustment applied to T2 capital (Note 41.2.3) Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Po0.27% Total capital to total RWA Po0.27% Total capital to total RWA Total capital conservation buffer requirement plus capital conservation buffer requirement of which: capital conservation buffer requirement T.50% T.			3,485,317	3,486,495	
Tier 2 capital recognized for capital adequacy Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement TET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio Total Capital conservation buffer requirements prescribed by SBP CET1 minimum ratio CET2 capital admissible for capital adequacy (40,909,154) (40,909,154) (40,909,154) (40,909,154) (40,909,154) (40,909,154) (40,909,154) (43,276,304) 54,318,413 54,398,212 -90.27% -79.55% -			-	-	
Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Pop.27% Total capital to total RWA Pop.27% Pop.27% Pop.27% Total capital to total RWA Pop.27% Pop.	34	Tier 2 capital (T2) after regulatory adjustments	3,485,317	3,486,495	
Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2) (21+37) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) Tof which: capital conservation buffer requirement Tof which: countercyclical buffer requirement Tof which: countercyclical buffer requirement Tof which: D-SIB or G-SIB buffer requirement Tof which: D-SIB or G-SIB buffer requirement Tof which: CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP EET1 minimum ratio CET2 admissible to meet buffers (as a percentage of risk weighted assets) CET3 minimum ratio CET3 minimum ratio CET4 minimum ratio CET5 capital conservation assets (40,090,154) (40,909,154) (40,90,154) (40,90,164) (40,90			-	-	
TOTAL CAPITAL (T1 + admissible T2) (21+37) (40,909,154) (43,276,304) Total Risk Weighted Assets (RWA) {for details refer Note 41.5} 45,318,413 54,398,212 Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA -90.27% -79.55% Tier-1 capital to total RWA -90.27% -79.55% Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.50% 7.50% of which: capital conservation buffer requirement 1.50% 1.50% of which: countercyclical buffer requirement		, ,	-	-	
Total Risk Weighted Assets (RWA) {for details refer Note 41.5} Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Sank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement TET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio 45,318,413 54,398,212 47-79.55% 7-90.27% 7-90.27% 7-9.55% 7-90.27% 7-9.55% 7-90.27			- (40,000,474)	- (42.276.204)	
Capital Ratios and buffers (in percentage of risk weighted assets) 40 CET1 to total RWA 41 Tier-1 capital to total RWA 42 Total capital to total RWA 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 44 of which: capital conservation buffer requirement 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 47 48 CET1 minimum ratio 47 CET1 to total RWA -90.27% -79.55% -79.55% 7.50% 7.5			1		
40 CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 44 of which: capital conservation buffer requirement 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 47 48 49 49 40 40 40 40 41 41 42 44 45 46 46 47 47 48 48 48 48 48 49 40 40 40 40 40 41 41 42 44 45 46 47 48 48 48 48 48 48 48 49 40 40 40 40 40 40 40 40 40	33		43,310,413	34,330,212	
Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio -79.55% -79.55% -79.55% 7.50% 7.50% 7.50% 1.50%	40		-90.27%	-79.55%	
Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 44 of which: capital conservation buffer requirement 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%	41	Tier-1 capital to total RWA	-90.27%	-79.55%	
conservation buffer plus any other buffer requirement) 44 of which: capital conservation buffer requirement 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 7.50% 1.50% 1.50% National minimum capital requirements prescribed by SBP 6.00%	42	Total capital to total RWA	-90.27%	-79.55%	
44 of which: capital conservation buffer requirement 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 4.50% 4.50% 4.60% 6.00%	43				
45 of which: countercyclical buffer requirement					
46 of which: D-SIB or G-SIB buffer requirement		· · · · · · · · · · · · · · · · · · ·	1.50%		
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%		· · · · · · · · · · · · · · · · · · ·	-		
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%		טו שווכוז. ט-סוב טו ט-סוב טעוופו ופעעוופווע	-	-	
48 CET1 minimum ratio 6.00% 6.00%	4/	CET1 available to meet buffers (as a percentage of risk weighted assets)	-	-	
48 CET1 minimum ratio 6.00% 6.00%		National minimum capital requirements prescribed by SBP			
49 Tier 1 minimum ratio 7.50% 7.50% 7.50%	48		6.00%	6.00%	
···		CETI IIIIIIIIIIIIII	0.007.	0.0070	
50 Total capital minimum ratio 11.50%	49	Tier 1 minimum ratio	7.50%	7.50%	