* As mentioned in note 46.1 of Financial Statements, full disclosures on the Capital Adequacy, Leverage Ratio & Liquidity Requirements as per SBP instructions has been placed below:

1 CAPITAL ASSESSMENT AND ADEQUACY

1.1 Scope of Applications

Amounts subject to Pre - Basel III treatment

The Basel-III Framework is applicable to the bank both at the consolidated level (comprising of wholly/partially owned subsidiaries & associates) and also on a stand alone basis. Subsidiaries are included while calculating Consolidated Capital Adequacy for the Bank using full consolidation method whereas associates in which the bank has significant influence on equity method. Standardized Approach is used for calculating the Capital Adequacy for Credit and Market risks, whereas, higher of Alternative Standardized Approach (ASA) or 70% of Basic Indicator Approach (BIA) is used for Operational Risk Capital Adequacy purpose.

1.2 Capital Management

1.2.1 Objectives and goals of managing capital

The Bank manages its capital to attain following objectives and goals:

- an appropriately capitalized status, as defined by banking regulations;
- acquire strong credit ratings that enable an optimized funding mix and liquidity sources at lesser costs;
- cover all risks underlying business activities; and
- retain flexibility to harness future investment opportunities, build and expand even in stressed times.

1.2.2 Statutory Minimum Capital Requirement and Capital Adequacy Ratio

The State Bank of Pakistan through its BSD Circular No.07 of 2009 dated April 15, 2009 requires the minimum paid up capital (net of losses) of all locally incorporated banks to be raised to Rs. 10 billion. The paid up capital of the Bank for the year ended December 31, 2018 stands at Rs. 17.744 billion and is in compliance with the SBP requirement for the said year.

The capital adequacy ratio of the Bank is subject to the Basel III capital adequacy guidelines stipulated by the State Bank of Pakistan through its BPRD Circular No. 06 of 2013 dated August 15, 2013. These instructions are effective from December 31, 2013 in a phased manner with full implementation intended by December 31, 2019. Under Basel III guidelines Banks are required to maintain the following ratios on an ongoing basis:

Phase-in arrangement and full implementation of the minimum capital requirements:

Sr. No	Ratio	2016	2017	2018	31-Dec-19
1	CET 1	6.0%	6.0%	6.0%	6.0%
2	ADT 1	1.5%	1.5%	1.5%	1.5%
3	Tier 1	7.5%	7.5%	7.5%	7.5%
4	Total Capital	10.0%	10.0%	10.0%	10.0%
5	*CCB	0.65%	1.28%	1.90%	2.50%
6	Total Capital Plus CCB	10.65%	11.28%	11.90%	12.50%

^{*} Capital conservation buffer

1.2.3 Bank's regulatory capital is analysed into three tiers.

Common Equity Tier 1 capital (CET1), which includes fully paid up capital (including the bonus shares), balance in share premium account, general reserves, statutory reserves as per the financial statements and net unappropriated profits after all regulatory adjustments applicable on CET1 (refer note 1.4).

Additional Tier 1 Capital (AT1), which includes perpetual non-cumulative preference shares / TFCs and share premium resulting from the issuance of preference shares balance in share premium account after all regulatory adjustments applicable on AT1 (refer to note 1.4).

Tier 2 capital, which includes Subordinated debt/ Instruments, share premium on issuance of Subordinated debt/ Instruments, general provisions for loan losses (up to a maximum of 1.25% of credit risk weighted assets), net reserves on revaluation of fixed assets and equity investments is availed at the rate 100% per annum and foreign exchange translation reserves after all regulatory adjustments applicable on Tier-2 (refer to note 1.4).

The required capital adequacy ratio (11.90% of the risk-weighted assets) was achieved by the Bank through improvement in the capital base, asset quality at the existing volume level, ensuring better recovery management and composition of asset mix with low risk. Banking operations are categorized as either trading book or banking book and risk-weighted assets are determined according to specified requirements of the State Bank of Pakistan that seek to reflect the varying levels of risk attached to assets and off-balance sheet exposures. The total risk-weighted exposures comprise of the credit risk, market risk and operational risk.

Basel-III Framework enables a more risk-sensitive regulatory capital calculation to promote long term viability of the Bank. As the Bank carry on the business on a wide area network basis, it is critical that it is able to continuously monitor the exposure across entire organization and aggregate the risks so as to take an integrated approach/view. Maximization of the return on risk-adjusted capital is the principal basis to be used in determining how capital is allocated within the Bank to particular operations. The Bank remained compliant with all externally imposed capital requirements through out the year. Further, there has been no material change in the Bank's management of capital during the year.

1.2.4 Leverage Ratio

The leverage ratio of the Bank as at December 31, 2018 is 5.64% (2017: 4.06%). The ratio has been computed as prescribed by State Bank of Pakistan through Instructions for Basel-III Implementation in Pakistan.

As on December 31, 2018; Total Tier 1 capital of the Bank amounts to Rs. 66,809,769 thousand (2017: Rs. 53,661,948 thousand) whereas the total exposure measure amounts to Rs. 1,185,191,511 thousand (2017: Rs. 1,320,360,473 thousand).

Favaourable shift in leverage ratio is mainly due to an increase in Bank's Tier 1 capital as compared to the last year.

1.3 Capital Adequacy

Bank's approach for assessing the adequacy of the capital to support current and future business operations based on the following:

- a. Capital Adequacy plays key consideration for not only arriving at the business projections / plans but is religiously monitored while undertaking transactions.
- b. Bank has demonstrated the capability to comfortably meet new & enhanced capital adequacy standards, therefore it is now following controlled growth strategy. The TFC was issued to support the growth but gradually the bank is enriching the Tier 1 capital while ensuring regular dividend to share holders.
- c. To further augment its capital base, the Bank has issued listed Additional Tier I Capital amounting to PKR 7 Billion.
- d. The capital base forms the very basic foundation of business plans. The capital base is sufficient to support the envisaged business growth and this would be monitored regularly.
- e. Current and potential risk exposures across all the major risk types are:

Risk Type	Materiality Level for Bank– High/Medium/Low	Adequacy of controls (Adequate / Partially adequate/ Not adequate)
Credit	High	Adequate
Market	Medium	Adequate
Credit rate risk in Banking Book -	High	Adequate
Interest rate risk in Banking Book -	High	Adequate
Liquidity	High	Adequate
Country	Medium	Adequate
Operational	High	Adequate
Reputation	Medium	Adequate
Concentration	Medium	Adequate
Legal	Medium	Adequate
Strategic / Business	Medium	Adequate
Model	Low	Adequate
Step in Risk	Low	Adequate

- f. Bank also performs ICAAP exercise on annual basis in order to assess the adequacy of capital internally which yields surplus capital inclusive of stress testing and pillar 2 risks.
- g. The Bank enjoys strong sponsor support from Abu Dhabi Group and IFC, leading to increased investor confidence. Moreover, the Bank has been issuing TFCs successfully on a regular basis, demonstrating Bank's capacity to raise capital when required.
- h. Bank follows Standardised Approach for Credit and Market Risk, and Alternative Standardized Approach for Operational Risk. The assessment of capital adequacy is based on regulatory requirements.

1.3.1 Stress Testing

Stress testing & scenario analysis examines the sensitivity of Bank's Capital for Regulatory capital as well as Economic capital under a number of scenarios and ensures that emerging risks stemming into its portfolio are appropriately accounted. The exercise is submitted to the regulator at regular intervals as per the requirements. The scope of this exercise has been expanded to incorporate internally developed scenarios based on macroeconomic situation & portfolio composition as well.

1.4 Capital Adequacy Ratio as at December 31, 2018

		Note	2018 (Rupees i	2017 n '000)
	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully Paid-up Capital/ Capital deposited with SBP		17,743,629	16,075,720
2	Balance in Share Premium Account		4,695,600	4,612,991
3	Reserve for issue of Bonus Shares		30,590	-
4	Discount on Issue of shares		12 272 115	11 466 971
5 6	General/ Statutory Reserves Gain/(Losses) on derivatives held as Cash Flow Hedge		13,273,115	11,466,871
7	Unappropriated/unremitted profits/ (losses)		27,469,542	24,282,103
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated		27,405,542	24,202,103
Ü	bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		_	_
9	CET 1 before Regulatory Adjustments		63,212,476	56,437,685
10	Total regulatory adjustments applied to CET1 (Note 1.4.1)		3,402,707	2,775,737
11	Common Equity Tier 1		59,809,769	53,661,948
	Additional Tier 1 (AT 1) Capital			
12	Qualifying Additional Tier-1 capital instruments plus any related share premium		7,000,000	-
13	of which: Classified as equity		-	-
14	of which: Classified as liabilities		7,000,000	-
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		<u> </u>	-
17	AT1 before regulatory adjustments		7,000,000	-
18	Total regulatory adjustment applied to AT1 capital (Note 1.4.2)		7 000 000	49,633
19 20	Additional Tier 1 capital after regulatory adjustments Additional Tier 1 capital recognized for capital adequacy		7,000,000 7,000,000	-
20	Additional fiel 1 capital recognized for capital adequacy		7,000,000	-
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		66,809,769	53,661,948
	Tier 2 Capital			
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium		1,994,400	2,992,200
23	Tier 2 capital instruments subject to phaseout 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 or general reserves for loan losses-up to maximum of 1.25% of Credit Risk			
07	Weighted Assets		939,814	907,449
27	Revaluation Reserves (net of taxes)	c=a+b	7,254,074	6,391,959
28	of which: Upraglized gains/losses on AFS	a	7,210,344	4,046,349
29 30	of which: Unrealized gains/losses on AFS Foreign Exchange Translation Reserves	b	43,730 5,051,449	2,345,611 2,076,807
31	Undisclosed/Other Reserves (if any)		3,031,449	2,070,007
32	T2 before regulatory adjustments		15,239,737	12,368,415
33	Total regulatory adjustment applied to T2 capital (Note 1.4.3)		-	251,160
34	Tier 2 capital (T2) after regulatory adjustments		15,239,737	12,117,256
35	Tier 2 capital recognized for capital adequacy		15,239,737	12,117,256
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital		· -	-
37	Total Tier 2 capital admissible for capital adequacy		15,239,737	12,117,256
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		82,049,506	65,779,203
39	Total Risk Weighted Assets (RWA) {for details refer Note 1.7}		548,794,357	491,227,821
	Capital Ratios and buffers (in percentage of risk weighted assets)			
40	CET1 to total RWA		10.90%	10.92%
41	Tier-1 capital to total RWA		12.17%	10.92%
42	Total capital to total RWA		14.95%	13.39%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer			
	plus any other buffer requirement)		7.90%	7.28%
44	of which: capital conservation buffer requirement		1.90%	1.28%
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)		4.90%	4.92%
	Matter at minimum conital neurologuesta maccalle 11 m ODD			
40	National minimum capital requirements prescribed by SBP		6.000/	e 000/
48 40	CET1 minimum ratio Tier 1 minimum ratio		6.00% 7.50%	6.00% 7.50%
49 50	Total capital minimum ratio [Inclusive of 1.9% CCB for 2018 (2017:1.275%)]		11.90%	11.28%
50	i otal ouplier minimum ratio [molusive of 1.5 /6 OOD 101 2010 (2011.1.215 /6)]		11.30 /0	11.20/0

		2018	20	17
	Regulatory Adjustments and Additional Information	Amount	Amount	Amounts subject to Pre- Basel III
			(Rupees in '000)	treatment*
1.4.1	Common Equity Tier 1 capital: Regulatory adjustments		` <u> </u>	_
1 2	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	- 1,283,516	1,472,270	
3	Shortfall in provisions against classified assets	-	-	
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of			
5	related tax liability) Defined-benefit pension fund net assets	923,633	583.637	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	1,099,258	632,863	
7 8	Cash flow hedge reserve Investment in own shares/ CET1 instruments	96,300	37,334	
9	Securitization gain on sale	-	-	
10 11	Capital shortfall of regulated subsidiaries 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			
13	10% threshold) Significant investments in the common stocks of banking, financial and insurance entities that are outside the	-	-	
	scope of regulatory consolidation (amount above 10% threshold)	-	-	
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	_	_	
15	Amount exceeding 15% threshold	-	-	
16	of which: significant investments in the common stocks of financial entities	-	-	
17 18	of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital	-	-	
19	Investments in TFCs of other banks exceeding the prescribed limit	-	-	
20 21	Any other deduction specified by SBP (mention details) Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	49,633	
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	3,402,707	2,775,737	
1.4.2 23	Additional Tier-1 & Tier-1 Capital: regulatory adjustments 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			
20	scope of regulatory consolidation	-	-	
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-	49,633	(49,633)
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	- 40.000	
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-	49,633	
1.4.3 31	Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during			
	transitional period, remain subject to deduction from tier-2 capital	-	49,633	(49,633)
32 33	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities Investment in own Tier 2 capital instrument	-	201,526	
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of			
	regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are			
36	outside the scope of regulatory consolidation Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		251,160	
30	Total regulatory adjustment applied to 12 capital (sum of 51 to 55)	_	231,100	
1.4.4	Additional Information	2018	20 Amount	17
			(Rupees in '000)	
07	Risk Weighted Assets subject to pre-Basel III treatment			
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)	485,515,268	426,395,517	
(i)	of which: deferred tax assets	· -		
(ii) (iii)	of which: Defined-benefit pension fund net assets of which: Recognized portion of investment in capital of banking, financial and insurance entities where	-	145,909	
()	holding is less than 10% of the issued common share capital of the entity			
(i. r)	of which. Becamized parties of investment is cepital of banking, financial and incurance entities where	416,577	50,189	
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	99,267	
00	Amounts below the thresholds for deduction (before risk weighting)	440 577	E0 400	
38 39	Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities	416,577 453,732	50,189 397,066	
40	Deferred tax assets arising from temporary differences (net of related tax liability)			
41	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)	939,814	907,449	
42 43	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	6,074,148	5,333,636	
-10	to application of cap)	-	-	
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-	

^{*}The amount respresents regulatory deductions that are still subject to pre-Basel-III treatment during the transitional period.

1.5 Capital Structure Reconciliation

Table: 1.5.1	Balance sheet as in published financial statements 20'	Under regulatory scope of consolidation
	(Rupees	- -
Assets	(Nupces	111 000)
Cash and balances with treasury banks	82,407,700	82,407,700
Balanced with other banks	3,874,955	3,874,955
Lending to financial institutions	62,172,287	62,172,287
Investments	277,660,403	277,660,403
Advances	501,636,452	501,636,452
Fixed assets	18,272,215	18,272,215
Intangible assets	1,283,516	1,283,516
Deferred tax assets	-	-
Assets held for sale	23,589,489	23,589,489
Other assets	35,320,826	35,320,826
Total assets	1,006,217,843	1,006,217,843
Liabilities & Equity		
Bills payable	10,185,120	10,185,120
Borrowings	123,738,241	123,738,241
Deposits and other accounts	728,698,385	728,698,385
Sub-ordinated loans	11,989,000	11,989,000
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	2,070,702	2,070,702
Liabilities directly associated with the assets held for sale	20,435,396	20,435,396
Other liabilities	33,454,124	33,454,124
Total liabilities	930,570,968	930,570,968
Share capital	17,743,629	17,743,629
Reserves	23,050,754	23,050,754
Unappropriated profit	27,469,542	27,469,542
Minority Interest		
Surplus on revaluation of assets	7,382,950	7,382,950
Total equity	75,646,875	75,646,875
Total liabilities & equity	1,006,217,843	1,006,217,843
· · · ·	.,,	.,,,

Table: 1.5.2	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
	2018 (Rupees i		Reference
Assets	(Nupees ii	11 000)	
Cash and balances with treasury banks	82,407,700	82,407,700	
Balanced with other banks	3,874,955	3,874,955	
Lending to financial institutions	62,172,287	62,172,287	
Investments	277,660,403	277,660,403	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	504,486	504,486	а
of which: significant investments in the capital instruments issued by	304,400	004,400	u
banking, financial and insurance entities exceeding regulatory threshold	453,732	453,732	b
of which: Mutual Funds exceeding regulatory threshold	-	-	С
of which: reciprocal crossholding of capital instrument			
CET1	1,099,258	1,099,258	d
AT1	-	-	
T2 of which: others (mention details)	-	-	е
Advances	501,636,452	501,636,452	C
shortfall in provisions/ excess of total EL amount over eligible		,,	
provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	873,314	873,314	g
Fixed Assets	18,272,215	18,272,215	
Intangible assets	1,283,516	1,283,516	k
Deferred Tax Assets	-	-	
of which: DTAs that rely on future profitability excluding those arising from temporary differences		_	h
of which: DTAs arising from temporary differences exceeding regulatory		-	"
threshold	_	-	i
Assets held for sale	23,589,489	23,589,489	
Other assets	35,320,826	35,320,826	
of which: Goodwill		-	į
of which: Defined-benefit pension fund net assets	923,633	923,633	I
Total assets	1,006,217,843	1,006,217,843	
Liabilities & Equity			
Bills payable	10,185,120	10,185,120	
Borrowings	123,738,241	123,738,241	
Deposits and other accounts	728,698,385	728,698,385	
Sub-ordinated loans	11,989,000	11,989,000	
of which: eligible for inclusion in AT1 of which: eligible for inclusion in Tier 2	7,000,000 1,994,400	7,000,000 1,994,400	m n
Liabilities against assets subject to finance lease	1,994,400	1,994,400	"
Deferred tax liabilities	2,070,702	2,070,702	
of which: DTLs related to goodwill	-	-	0
of which: DTLs related to intangible assets	-	-	р
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	- 20 425 200	-	r
Liabilities directly associated with the assets held for sale Other liabilities	20,435,396 33,454,124	20,435,396 33,454,124	
Total liabilities	930,570,968	930,570,968	
	,	,	
Share capital	17,743,629	17,743,629	
of which: amount eligible for CET1	17,743,629	17,743,629	s
of which: amount eligible for AT1		-	t
Reserves	23,050,754	23,050,754	
of which: portion eligible for inclusion in CET1	17,999,305	17,968,716	
General Reserve	13,273,115 30,590	13,273,115 30,590	u
Reserve For Employee Stock Option Scheme Share Premium	4,695,600	4,695,600	
of which: portion eligible for inclusion in Tier 2	5,051,449	5,051,449	V
Unappropriated profit/ (losses)	27,469,542	27,469,542	w
Minority Interest	-	-	
of which: portion eligible for inclusion in CET1	-	-	Х
of which: portion eligible for inclusion in AT1	-	-	У
of which: portion eligible for inclusion in Tier 2 Surplus on revaluation of assets	7 382 050	7,382,950	Z
of which: Revaluation reserves on Fixed Assets	7,382,950 7,210,343	7,210,343	
of which: Non-banking assets acquired in satisfaction of claims	128,877	128,877	aa
of which: Unrealized Gains/Losses on AFS	43,730	43,730	
In case of Deficit on revaluation (deduction from CET1)	-	-	ab
Total equity	75,646,875	75,646,875	
Total liabilities & Equity	1,006,217,843	1,006,217,843	
Total nabilities a Equity	1,000,217,043	1,000,411,043	

	Table: 1.5.3	Component of regulatory capital reported by bank	Source based on reference number from step 2
		2018 Rupess in '000	
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	17,743,629	
2	Balance in Share Premium Account	4,695,600	(s)
3	Reserve For Employee Stock Option Scheme	30,590	
4	General/ Statutory Reserves	13,273,115	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	(u)
6	Unappropriated/unremitted profits/ (losses)	27,469,542	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party		
	by consolidated bank subsidiaries (amount allowed in CET1 capital of the		(x)
_	consolidation group)	-	
8	CET 1 before Regulatory Adjustments	63,212,476	
_	Common Equity Tier 1 capital: Regulatory adjustments		(:) (-)
9	Goodwill (net of related deferred tax liability)	4 202 540	(j) - (o)
10 11	All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets	1,283,516	(k) - (p)
	Deferred tax assets that rely on future profitability excluding those arising	-	(f)
12	from temporary differences (net of related tax liability)	_	{(h) - (r} * 100%
13	Defined-benefit pension fund net assets	923,633	{(I) - (q)} * 100%
14	Reciprocal cross holdings in CET1 capital instruments	1,099,258	(d)
15	Cash flow hedge reserve	1,000,200	(u)
16	Investment in own shares/ CET1 instruments	96,300	
17	Securitization gain on sale	-	
18	Capital shortfall of regulated subsidiaries	-	
19	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	(ab)
20	Investments in the capital instruments of banking, financial and insurance		, ,
	entities that are outside the scope of regulatory consolidation, where the		(a) (aa) (aa)
	bank does not own more than 10% of the issued share capital (amount		(a) - (ac) - (ae)
	above 10% threshold)	-	
21	Significant investments in the capital instruments issued by banking,		
	financial and insurance entities that are outside the scope of regulatory		(b) - (ad) - (af)
	consolidation (amount above 10% threshold)	-	
22	Deferred Tax Assets arising from temporary differences (amount above 10%		40
	threshold, net of related tax liability)	-	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities		
25	of which deferred toy accept arising from temperature differences	-	
25 26	of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital		
27	of which: Investment in TFCs of other banks exceeding the prescribed limit	_	
21	of which. Investment in 11 03 of other banks exceeding the prescribed limit	_	
28	of which: Any other deduction specified by SBP (mention details)	_ [
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to		
_0	cover deductions	_	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	3,402,707	
31	Common Equity Tier 1	59,809,769	

	Additional Time 4 (AT 4) Conital		
32	Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium		
33	of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	7,000,000	(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	7,000,000	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific		
20	adjustment)	-	
39 40	Investment in own AT1 capital instruments 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		
15	Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 43)	-	
45	Total of Regulatory Adjustment applied to ATT capital (sum of 36 to 45)	_	
46	Additional Tier 1 capital	7,000,000	
47	Additional Tier 1 capital recognized for capital adequacy	7,000,000	
		, ,	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	66,809,769	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share		
	premium	1,994,400	
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel		(~)
E4	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	_	(2)
53	General Provisions or general reserves for loan losses-up to maximum of		
00	1.25% of Credit Risk Weighted Assets	939,814	(g)
54	Revaluation Reserves	7,254,074	(3)
55	of which: Revaluation reserves on fixed assets	7,210,344	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	43,730	portion or (aa)
57	Foreign Exchange Translation Reserves	5,051,449	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	15,239,737	
00	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain		
	subject to deduction from tier-2 capital	_	
61	Reciprocal cross holdings in Tier 2 instruments	_	
62	Investment in own Tier 2 capital instrument	_	
63	Investments in the capital instruments of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, where the		
	bank does not own more than 10% of the issued share capital (amount		
	above 10% threshold)	-	(ae)
64	Significant investments in the capital instruments issued by banking,		
	financial and insurance entities that are outside the scope of regulatory		(-f)
e E	consolidation Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)		(af)
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
		-	
66	Tier 2 capital (T2)	15.239 737	
66 67	Tier 2 capital (T2) Tier 2 capital recognized for capital adequacy	15,239,737 15,239,737	
66 67 68	Tier 2 capital (T2) Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital	15,239,737 15,239,737 -	
67	Tier 2 capital recognized for capital adequacy	· · ·	
67 68	Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital	15,239,737 15,239,737	
67 68	Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital	15,239,737	

1.6 Main Features Template of Regulatory Capital Instruments

Section Common Relation			Disclosure template for main feat	ures of regulatory capital instruments	
2 Distance servitive og CEE freihe for Exception journal om 19 Jan. 2007. 3 Distance Stance II service om 19 Jan. 2007. 4 Distance Stance II service II	S. No.	Main Features	Common Shares	TFC V	ADT 1
Contract Name of the projected of Parkston. Association of the projected of the	1				
Regulatory countries See Supplies a continue of the continue	2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	BAFL	BAFL TFC 5	BAFL TFC 6
4. Spanning and best of transport of the company of	3		Laws of Islamic Republic of Pakistan	Laws of Islamic Republic of Pakistan	Laws of Islamic Republic of Pakistan
1.	4		Common Equity Tior 1	Tior 2	Additional Tips 1
7. Distincted Joseph Company 2019 (Cauticity in PRIST 1000) 177-100 (2019) 177-10					
Security of the control of the contr					
Processors of reporting debts The control of the c			Ordinary snares 17.743.629		
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1.1 Organization of missance of a proposal of missance of a proposal of the companies of th					
12 Segment of cheed 14 Security of the Committee of the C		Accounting classification		Liability Eab 10 8 20 2012	
15. Option call agreed to potent approached programmed (MA) 15. Option call agreed and contemption of land and referential contemption of					
15. Option call agreed to potent approached programmed (MA) 15. Option call agreed and contemption of land and referential contemption of		•	•		
15 Objects and rate of perspective and reference amount. MA. 16 Machagement and tables, if applicables. 17 Are see in Researing protection Conjugate. 18 Objects and any street of conjugate and applications. Any other in Capital Street in Research (Street Street). 19 Objects are any streeted ordered. 10 Objects are any streeted ordered. 11 Objects are any streeted ordered. 12 Objects are any streeted ordered. 12 Objects are any streeted ordered. 13 Objects are any streeted ordered. 14 Objects are any streeted ordered. 15 Objects are any streeted ordered. 16 Objects are any streeted ordered. 17 Objects are any streeted ordered. 18 Objects are any streeted ordered. 19 Objects are any street. 19 Objects are any street. 10 O		ů ,			
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Coupon of Ankslands	15	Optional call date, contingent call dates and redemption amount	INA	INA	20-Wai-23
Posting Posting of Montes NIGOT Stack Read place 126	16	Subsequent call dates, if applicable	NA	NA	
17 Person of hosting divinided cooper 18 Cooper rate and any related network with the common of the					regulatory approval
Posturing of a Martinia Million (related betached septions)	17		NA .	Floating	Floating
basis points per arram writinud any floor of CAP 28. Educational a disclosed account of the control of the cont	∟"				
Tables of a midded resource of mendelities to provide the control of the control	18	Coupon rate and any related index/ benchmark	NA		6-Months KIBOR (ask side) plus 150 bps per annum
20 Selected approaches produced by Selection (1997) 21 Selection of approaches the production (1997) 22 Selection of approaches the production (1997) 23 Selection of approaches the production (1997) 24 If conventible, conversion ringer (r) 25 If conventible, conversion ringer (r) 26 If conventible, conversion ringer (r) 27 If conventible, conversion ringer (r) 28 If conventible, conversion ringer (r) 29 If conventible, conversion ringer (r) 29 If conventible, conversion ringer (r) 20 If conventible, conversion ringer (r) 20 If conventible, conversion ringer (r) 21 If conventible, conversion ringer (r) 22 If conventible, conversion ringer (r) 23 If write-count, write-or conversion ringer (r) 25 If conventible, conversion ringer (r) 26 If conventible, conversion ringer (r) 27 If conventible, conversion ringer (r) 28 If conventible, conversion ringer (r) 29 If conventible, conversion ringer (r) 20 If conventible, conversion ringer (r) 20 If conventible, conversion ringer (r) 20 If write-count, write-or conversion ringer (r) 20 If conventible, conversion ringer (r) 20 If conventible, conversion ringer (r) 20 If write-count, write-or conversion ringer (r) 20 If write-count, write-or conversion ringer (r) 21 If conventible, conversion ringer (r) 22 If conventible, conversion ringer (r) 23 If conventible, conversion ringer (r) 24 If conventible, conversion ringer (r) 25 If conventible, conversion ringer (r) 26 If conventible, conversion ringer (r) 27 If conventible, conversion ringer (r) 28 If write-count, write-or conversion ringer (r) 29 If write-count, write-or conversion ringer (r) 29 If write-count, write-or conversion ringer (r) 20 If write-count, ringer (r) 21 If write-count, ringer (r) 22 If write-count, ringer (r) 23 If write-count, ringer (r) 24 If write-count, r				pasis points per annum without any floor or CAP	
2.1 Extensional form or ordinary communities. 2.2 Reproductions or communities. 3.1 Action control frigger (s) 4.2 Committed in Comment registry (s) 4.3 Comment registry (some countered or the POWT frigger Event CET 1 Trigger Event or common registry (some countered or the power whether the control frigger (s)) 4.4 Comment registry (some countered or the power whether the control frigger (s)) 5. Page 1.1 Actions making by 250 PM as a connection of permission which will be the selection of capital, or equivalent support, which will be a control or permission which will be the selection of capital, or equivalent support, which will be a control or permission which will be the selection of capital, or equivalent support, which which the size whether the control or permission or permission or permission of capital, or equivalent support, which which the size whether the control or permission or pe					
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23. Conventible Conventible (Conventible) All the option of agents of can be convented that over the convented from the conven					
common equity upon occurrence of certains tigger levels. Called the filterated by the SBP, the TTCs shall be convented evelowed, called point for not wishing by SBP that a conversion or permanent without which are because or improved the control of the control	23	Convertible or non-convertible	NA	Convertible	Convertible
events, called point of non valiability (PONV). This process of a possible continuation of the possible continuation of continuation of continuation of the possible continuation of continua	24	If convertible, conversion trigger (s)	NA		
1. A decision made by SBP that a convention of encogning operation of the process				events, called point of non viability(PONV). The	
1. A decision made by SBP that a conversion of benefits of temporary permanent with one to the world become non visible or a conversion of permanent states of the decision thanks a public active right of the states of the conversion to the state of the conversion that a public active right of the conversion that the state of the conversion of the conversion that the state of the conversion that the state of the conversion that or contribute or conversion that or contribute or conversion that or contribute or contr				PONV is the earlier of;	4 B : - (1)
temporary jermanent write of its necessary without within the bears would become non violate within the bears would become non violate and the property of the				A decision made by SBP that a conversion or	
2. The decision to make a public sector injection of capital, or approximately support, without which the bank would have become non visible, as determined by SBP. 2. The decision to make a public sector injection of capital, or approximately support, without which the bank would have become non visible, as determined by SBP. 2. CET 1 Trigger Event: 3. Lock-in Clause any inability to exercise the lock-in clause or non-community in the sector of the CET 1 Trigger Event. 3. Lock-in Clause any inability to exercise the lock-in clause or non-communities feature with support when the sector of non-communities feature with support events. SBP may sak the Bank to convent that or partially. 2. If conventible, convenion that the sector of instrument is convent to the communities feature with support the convent to the conve				temporary/ permanent write off is necessary	a. A decision made by the SBP that a conversion or permanent
2. the decision to make a public sector injection of capital, or equivalent support, without have become an accordance of which the base would have become an accordance of which the base would have become on visible, as observed that the bank would have become on visible, as observed the property of the public sector injection of the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would have become on visible, as observed the property without which the bank would become non visible, as observed the property of the public sector injection of capital, or equivalent support, without which the bank would become non visible, as observed the capital property without which the bank would have become on visible, as observed the capital property without which the bank would have become on visible, as observed the capital property without which the bank would have become on visible. 3. If write-down, full or partial 3. If write-down, plantage of the capital property without which the bank would have become on visible, as observed the property without which the bank would h				without which the bank would become non viable.	
2. the decision to make a public sector injective, without which the Issuer would have become not public, or equivalent support, without which the Issuer would have become not valide, as determined by SBP. The SBP will have found the sector not valide, as determined by SBP. The SBP will have found the sector not valide, as determined by SBP. The SBP will have found the sector not valide, as determined by SBP. The SBP will have full discretion of the SBP upon the sector forms of the sector of the SBP upon the occurrence of the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the fee leaver's Shareholders as also provided in the sector of the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the fee leaver's Shareholders on the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the fee leaver's Shareholders on the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the section of the SBP upon the section of the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the section of the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the section of the CET Trigger Event. The pre-specified brigger for loss absorption through convention that the section of the CET Trigger Event. The section of the CET Trigger Event. The pre-specified brigger for loss absorption through support the section of the CET Trigger Event. The section of the CET Trigger Event. The section of the CET Trigger Event. The SBP upon the S					
bank would have become non viable, as determined by SBP. The SBP will have full discretion in declaring the PONV Trigger Event. 2. CET 1 Tigger Event: The pre-specified trigger for loss absorption through conversion shall be the issuer's Shareholders Equily Tier 1 ratio falling to or below 6.025% of Risk Weighted Assets (CET 1 Tigger Event 1 Tigge					equivalent support, without which the Issuer would have become
determined by SBP. Event. 2. EVET. 1 Trigger Event The pre-specified krigger for loce abortpoint through conversion and the first beauty Shareholders Equity Test 1 not lating to or below 6.62% of Risk Weighted Assets (CET 1 Trigger Event). The Issuer shall immediately notify the SBP upon the occurrence of the CET 1 Trigger Event. 3. Lock-in Clause: any inability to exercise the lock-in clause or non-cumulative feature will subject these TPCs to mandatory conversion into ordinary shareswine of at the dispersion of SBP Based on the above configurate event is all part through the SBP asked on the above configurate event is all part through the SBP asked on the above configurate event is all part through the SBP asked on the above configurate event is all part through the SBP asked on the above configurate event is all part through the SBP asked on the above configurate event is all part to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs in the case of trigger event. 3. Event the TPCs into ordinary shares. SPP may ask the Bank to convert the TPCs into ordinary shares upon the CET 1 Trigger Event (1) upon the TPCs (1) upon t					
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Equity Tier 1 ratio falling to or below 6.825% of Risk Weighted Assets (CCET 1 Trigger Event). Below the Common Equity Tier 1 ratio falling to or below 6.825% of Risk Weighted Assets (CCET 1 Trigger Event). The Issuer shall immediately notify the SBP upon the occurrence of the CET 1 Trigger Event 3. Lock-in clause or non-cumulative feature will subject these TFCs to mandatory conversion into ordinary shares where file if the desirence of SBP date of non-cumulative feature will subject these TFCs to mandatory conversion into ordinary shares where the TEC and ordinary shares or non-cumulative feature will subject these TFCs to mandatory conversion into ordinary shares where the TEC and ordinary shares or non-cumulative feature will subject these the SBP may ask the Bank to convent the TEC and ordinary shares or non-cumulative feature or non-cumulative feature will subject the service of the SBP may ask the Bank to convent the TEC and ordinary shares or non-cumulative feature or non-cumulative					CET 1 Trigger Event: The pre-specified trigger for loss absorption through conversion shall be the Issuer's Shareholders
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The Issuer shall immediately notify the SSP upon the occurrence of the CET 1 Trigger Event. 3. Lock-in Clause: any inability to exercise the lock-in clause or non-cumulative feature will subject these TFCs in mandatory conversion into ordinary shares. 25. If convertible, fully or partially. 26. If convertible, conversion rate NA 70 be determined in the case of trigger event. 27. If convertible, conversion rate NA 70 be determined in the case of trigger event. 28. If convertible, conversion rate NA 70 be determined in the case of trigger event. 71. If convertible, popular instrument type convertible into NA 71. Convertible, specify instrument type convertible into NA 72. Optional 73. If convertible, specify instrument type convertible into NA 74. Optional 75. De determined in the case of trigger event. 76. De determined in the case of trigger event. 77. Optional into the case of trigger event. 78. If convertible, specify instrument type convertible into NA 78. Optional 79. Optional 70. Optional 70. Optional 71. A decision made by SeP with a conversion or temporary personnel for the pollution of capital or equivalent support, without which the bank would become non viable. 79. If write-down, full or partial 70. A decision made by SSP has a conversion or temporary personnel may be written-down fully or may be written of capital or equivalent support, without which the bank would become non viable, as determined by SSP. 70. If write-down, full or partial 70. If write-down, full or partial 71. A decision made by SSP has a policia sector injection of capital or equivalent support, without which the bank would become non viable, as determined by SSP. 71. If second in the case of trigger event in the capital provided by the public sector injection of capital or equivalent support, without which the bank would have become non viable, as determined by septimened by SSP. 72. The decision to make a public sector injection of capital so that the capital provided by the public sector injec					
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If convertible, fully or partially					2. Lock in Clause: any inability to everging the lock in clause or
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25. If convertible, fully or partially 26. If convertible, conversion rate 27. If convertible, conversion rate 28. If convertible, specify instrument type conventible into 28. If convertible, specify instrument type conventible into 29. If convertible, specify issuer of instrument type conventible into 30. Write-down, write-down trigger(s) 31. If write-down, write-down trigger(s) 32. If write-down, full or partial 33. If write-down, full or partial 34. If write-down, full or partial 35. If write-down, permanent or temporary 36. If write-down, permanent or temporary 37. If write-down, permanent or temporary 38. If write-down, permanent or temporary 39.					Based on the above contingent events. SBP may ask the Bank to
27 If convertible, mandatory or optional conversion A A Coptional					convert the TFCs into ordinary shares
27 If convertible, mandatory or optional conversion NA Optional To be determined as per Basel III quidelines					
28 If conventible, specify instrument type convertible into NA SAFL		·			55
29 If convertible, specify issuer of instrument it converts into No Yes					
At the option of supervisor it can be either written off upon occurrence of a certain trigger event, called point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/ permanent write off is necessary without which the bank would become non viable. 2. the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non viable, as determined by SBP. 32. If write-down, full or partial NA aith expirisor it can be either written off upon occurrence of a certain trigger event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (i) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs (ii) upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET1 Trigger Event, (iii) upon the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET1 Trigger Event than the CET1 Tri	29	If convertible, specify issuer of instrument it converts into	NA	BAFL	
off upon occurrence of a certain trigger event, called point of non viability(PONV). The PONV is the earlier of; I. A decision made by SBP that a conversion or temporary/permanent write off is necessary without which the bank would become non viable, as determined by SBP. If write-down, full or partial NA If write-down, permanent or temporary NA If write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument NA NA NO No A mount of the TECs (i) upon the PONV Trigger Event, (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs (ii) upon the Lock-In Event, or (iv) if it is not possible to convert the TECs in upon the Lock-In Event, or (iv) if it is not possible to convert the TECs in to provided by the public sector is not diluted. If write-down, full or partial NA Permanent Fully and Partially both MA Permanent NA Permanent NA Permanent NA Deposits Depositors and general creditors		White down reduce			Yes The legues shall if directed by the CDD write off the Delays -1
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and subject to regulator's approval 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features NA No No No				Temporary	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features NA No No No	34	If temporary write-down, description of write-up mechanism	NA .		NA .
instrument type immediately senior to instrument 36 Non-compliant transitioned features NA No No No				and subject to regulators approval	
36 Non-compliant transitioned features NA No No	35		NA	Deposits	Depositors and general creditors
		instrument type immediately senior to instrument			
37 If yes, specify non-compliant features NA NA NA					
	37	If yes, specify non-compliant features	NA .	NA	NA

1.7 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 Req	uirements	Risk Weight	hted Assets	
	2018	2017	2018	2017	
		(Rupe	es in '000)		
Credit Risk					
On-Balance sheet					
Portfolios subject to standardized approach (Comprehensive)					
Cash & cash equivalents Sovereign	2,974,364	3,521,120	24,994,660	31,229,449	
Public Sector entities		' '	, ,	, ,	
Banks	594,175 2,311,615	679,474 2,341,763	4,993,069 19,425,344	6,026,385 20,769,521	
Corporate	31,671,689	25,057,884	266,148,649	222,242,879	
Retail	6,652,327	5,837,834	55,901,912	51,776,802	
Residential Mortgages	468,620	401,193	3,937,988	3,558,258	
Past Due loans	487,634	211,712	4,097,773	1,877,712	
Operating Fixed Assets	2,175,508	,		16,167,646	
Other assets		1,822,902 525,952	18,281,586 5,342,426	4,664,769	
Other assets	635,748 47,971,680	40,399,834	403,123,407	358,313,421	
Portfolios subject to Internal Rating Based (IRB) Approach	47,971,000	40,355,634	403,123,407	330,313,421	
e.g. Corporate, Sovereign, Corporate, Retail, Securitization etc.	-	_	-	_	
3 , , 3 ,					
Off-Balance sheet					
Non-market related					
Financial guarantees	5,593,215	3,597,514	47,001,812	31,907,002	
Acceptances	-	-	-	-	
Performance Related Contigencies	1,109,399	1,188,855	9,322,688	10,544,176	
Trade Related Contigencies	1,106,004	1,255,892	9,294,157	11,138,740	
g .	7,808,618	6,042,261	65,618,658	53,589,919	
Market related					
Foreign Exchange contracts	95,195	70,359	799,960	624,033	
Derivatives	7,722	4,979	64,899	44,168	
	102,917	75,338	864,859	668,201	
Equity Exposure Risk in the Banking Book					
Under simple risk weight method					
Listed Equity Investment	904,709	629,685	7,602,601	5,584,793	
Unlisted Equity Investment	1,037,956	962,270	8,722,320	8,534,549	
	1,942,665	1,591,955	16,324,921	14,119,342	
Under Internal models approach	-	-	-	-	
	57,825,880	48,109,388	485,931,845	426,690,883	
Mandad Dist					
Market Risk Capital Requirement for portfolios subject to Standardized Approach					
Interest rate risk	179,796	189,215	2,247,450	2,365,188	
Equity position risk	21,411	4,344	267,638	54,300	
Foreign Exchange risk	9,503	95.048	118.788	1,188,100	
Poleigh Exchange risk	210,710	288,607	2,633,875	3,607,588	
Capital Requirement for portfolios subject to Internal Models Approach	210,710	200,007	2,033,075	3,007,300	
Tarina in a position of position of the internal models / pproduct					
Operational Risk [70% of BIA or ASA whichever is higher is					
taken as capital charge (2017-70%)]*					
Capital Requirement for operational risks	4,818,291	4,874,348	60,228,638	60,929,350	
<u> </u>	· .	E2 272 242	E 40 704 257	404 227 224	
Total Risk Weighted Exposures	62,854,881	53,272,343	548,794,357	491,227,821	

^{*} SBP has accorded approval to the bank vide SBP letter No. BPRD/ BA&CP/ 614/ 17838/2013 dated December 03, 2013 for adoption of ASA based on the following capital floor i.e, operational risk charge under ASA should not fall below a certain percentage of operational risk capital charge calculated under Basic Indicator Approach (BIA)

Capital Floor					
	(for operational risk capital charge only)				
Year 2013 and 2014	Year 2015	Year 2016, 2017 and 2018			
90%	80%	70%			

Comital Adamsess Batica	2018		2017	
Capital Adequacy Ratios	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	10.90%	6.00%	10.92%
Tier-1 capital to total RWA	7.50%	12.17%	7.50%	10.92%
Total capital to total RWA	11.90%	14.95%	11.28%	13.39%

2 Liquidity Coverage Ratio for the year 2018

		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)	
High Quality Liquid Assets		(Rupees in '000)		
1	Total high quality liquid assets (HQLA)		252,703,051	
Cash Outlflows				
2	Retail deposits and deposits from small business cusmtomers of which:	441,836,109	42,389,106	
2.1	Stable deposit	35,890,092	1,794,505	
2.2	Less stable deposit	405,946,018	40,594,602	
3	Unsecured wholesale funding of which:	253,385,019	138,176,032	
3.1	Operational deposits (all counterparties)	-	-	
3.2	Non-operational deposits (all counterparties)	242,326,366	127,117,379	
3.3	Unsecured debt	11,058,654	11,058,654	
4	Secured wholesale funding	-	5,649,098	
5	Additional requirements of which:	24,169,752	4,070,619	
5.1	Outflows related to derivative exposures and other collateral requirements	1,837,382	1,837,382	
5.2	Outflows related to loss of funding on debt products	-	-	
5.3	Credit and Liquidity facilities	22,332,370	2,233,237	
6	Other contractual funding obligations	149,490	149,490	
7	Other contingent funding obligations	506,890,472	7,447,952	
8	TOTAL CASH OUTFLOWS	-	197,882,297	
Cash Inflows				
9	Secured lending	25,108,008	-	
10	Inflows from fully performing exposures	43,756,512	32,557,147	
11	Other Cash inflows	2,961,888	2,961,888	
12	TOTAL CASH INLFOWS		35,519,036	
		TOTAL ADJUSTED VALUE		
13	Total HQLA		252,703,051	
14	Total Net Cash Outflows		162,363,261	
15	Liquidity Coverage Ratio		156%	

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates (for inflows nd outflows)
- Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

Liquidity Coverage Ratio for the year 2017

		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)	
High Quality Liquid Assets		(Rupees in '000)		
1	Total high quality liquid assets (HQLA)		234,488,065	
Cash Outlflows				
2	Retail deposits and deposits from small business cusmtomers of which:	415,719,968	41,571,997	
2.1	Stable deposit	-	-	
2.2	Less stable deposit	415,719,968	41,571,997	
3	Unsecured wholesale funding of which:	224,761,158	134,978,873	
3.1	Operational deposits (all counterparties)	-	-	
3.2	Non-operational deposits (all counterparties)	212,614,296	122,832,011	
3.3	Unsecured debt	12,146,862	12,146,862	
4	Secured wholesale funding		6,754,570	
5	Additional requirements of which:	28,305,702	3,023,760	
5.1	Outflows related to derivative exposures and other collateral requirements	213,153	213,153	
5.2	Outflows related to loss of funding on debt products	-	-	
5.3	Credit and Liquidity facilities	28,092,549	2,810,607	
6	Other contractual funding obligations	-	-	
7	Other contingent funding obligations	455,722,662	6,912,420	
8	TOTAL CASH OUTFLOWS		193,241,620	
Cash	Inflows			
9	Secured lending	9,587,551	-	
10	Inflows from fully performing exposures	37,930,718	26,997,552	
11	Other Cash inflows	440,821	440,821	
12	TOTAL CASH INLFOWS		27,438,373	
		TOTAL ADJUSTED VALUE		
13	Total HQLA		234,488,065	
14	Total Net Cash Outflows		165,803,247	
15	Liquidity Coverage Ratio		141%	

a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates (for inflows nd outflows)

Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA abd cap on inlfows

3 Net Stable Funding Ratio for the year 2018

	unweighted value by residual maturity					
(Rup	pees. In '000)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF	Item					
1	Capital:					
2	Regulatory capital	83,457,813	-	-	1,994,400	85,452,213
3	Other capital instruments		1,000	1,000	2,992,600	-
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	71,951,454	-	-	-	68,353,881
6	Less stable deposits	362,293,360	15,922,012	6,731,847	2,404,725	348,857,221
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	150,163,631	198,246,841	24,258,038	13,844,281	126,894,332
10	Other liabilities:					
11	NSFR derivative liabilities			,	971,671	-
12	All other liabilities and equity not included in other categories		69,805,615	2,070,702		1,035,351
13	Total ASF					630,592,999
RSF	item					
14	Total NSFR high-quality liquid assets (HQLA)					42,304,686
15	Deposits held at other financial institutions for operational purposes	7,306,850				3,653,425
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA		37,214,313			3,721,431
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	48,155,806	887,978	453,333	8,578,383
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:	158,899,150	87,732,391	38,211,810	131,875,006	281,914,303
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	18,860,646	5,934,819	3,710,412	44,638,535	30,705,509
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	2,115,911	2,832,929		1,879,495	4,812,559
22	Other assets:					
23	Physical traded commodities, including gold	-				-
24	Assets posted as initial margin for derivative contracts		-		-	
25	NSFR derivative assets		4,587,828		3,616,157	
26	NSFR derivative liabilities before deduction of variation margin posted		194,334		194,334	
27	All other assets not included in the above categories		66,658,799			66,658,799
28	Off-balance sheet items		164,286,600	108,190,891	259,514,365	26,599,593
29	Total RSF					472,759,179
30	Net Stable Funding Ratio (%)					133%

Net Stable Funding Ratio for the year 2017

ASF	ees. In '000) Item	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weldbied value
1	nom				j	weighted value
	04-1-	I				
2	Capital:	CE COC 24E			2,002,200	C0 C0C F4F
3	Regulatory capital Other capital instruments	65,696,345	2,000	-	2,992,200	68,686,545
	Retail deposits and deposit from small business		2,000	-	1,996,800	-
	customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	401,062,889	12,914,358	6,245,704	2,425,510	380,626,165
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	147,443,582	274,048,950	31,398,362	8,569,633	104,387,656
10	Other liabilities:					
11	NSFR derivative liabilities				-	-
12	All other liabilities and equity not included in other categories		29,053,964	3,159,413		1,579,707
13	Total ASF					555,280,073
RSF	item					
14	Total NSFR high-quality liquid assets (HQLA)					59,155,466
	Deposits held at other financial institutions for operational purposes	10,322,937				5,161,468
16	Performing loans and securities:					
	Performing loans to financial institutions secured by Level 1 HQLA		11,848,536			1,184,854
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financail institutions	-	6,116,797	1,141,414	-	8,536,731
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:	122,329,221	84,482,871	41,982,211	103,042,496	224,377,475
	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	8,078,351	5,079,067	150,000	29,753,885	24,543,557
	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	1,195,060			8,033,759	7,844,496
22	Other assets:					
23	Physical traded commodities, including gold	-				-
24	Assets posted as initial margin for derivative contracts		-		-	
25	NSFR derivative assets				-	-
	NSFR derivative liabilities before deduction of variation margin posted		-		-	
27	All other assets not included in the above categories		48,174,048			48,174,048
28	Off-balance sheet items		341,696,628	93,129,348	117,088,428	26,176,167
29	Total RSF					405,154,261
30	Net Stable Funding Ratio (%)					137%