As mentioned in Note 44.1 of Financial Statements, Full Disclosure on the Capital Adequacy, leverage Ratio & liquidity Requirements as per SBP Instructions has been placed below

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. While acculating Consolidated Capital Adequacy for the Bank, Subsidiaries are included using full consolidation method whereas associates in which the Bank has significant influence, are included using full consolidation method whereas associates in which the Bank has significant influence, are included using full consolidation method whereas higher of Alternate Standardized Approach (SAS) or calculating the Capital Adequacy for Credit and Market risks, whereas, higher of Alternate Standardized Approach (SAS) 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 major 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 PKR. 10 billion. The paid up capital of the Bank for the year ended December 31, 2022 stands at PKR. 15.771 billion and is in compliance with the SBP requirement

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 in effect from December 31, 2013 in a phased manner with full implementation by December 31, 2019. Under Basel III guidelines Banks are required to maintain the following ratios on an ongoing basis:

Existing Minimum Capital Requirements:

Sr. No	Ratio	2022
1	CET 1	6.0%
2	ADT 1	1.5%
3	Tier 1	7.5%
4	Total Capital	10.0%
5	*CCB	1.50%
6	Total Capital Plus CCB	11.50%

*Starting March 2020, Capital Conversation Buffer (CCB) as prescribed vide BPRD Circular No. 6 of August 15, 2013 has been reduced from its existing level of 2,50% to 1,50%, till further instructions; thereby resulting in CAR requirement of 11.50%. The relaxation was provided on account of COVID-19 situation in the country

Bank's regulatory capital is analyzed 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

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

-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 & AFS portfolio and foreign exchange translation reserves, after all regulatory adjustments applicable on Tier-2.

The required capital adequacy ratio was achieved by the Bank through improvement in the capital base, adequate risk profile of asset mix, ensuring better recovery management and maintaining acceptance profit margins. 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 in multiple jurisdiction and segments, 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.

1.2.3 Leverage Ratio

Leverage ratio is defined as ratio of Bank's Eligible Tier 1 Capital to Total Exposure. For BAFL, the ratio as at December 31, 2022 stands 3.54% (2021: 3.85%), calculated on three months average. The ratio has been computed as prescribed by State Bank of Pakistan through Instructions for Basel-III Implementation in Pakistan.

As on December 31, 2022; Total Tier 1 capital of the Bank amounts to PKR 95.911 billion (2021: PKR 83.25 billion) whereas the total exposure measure amounts to PKR 2,706.795 billion (2021: PKR 2,161.91 billion)

1.2.4 Risk Appetite

In line with the corporate goal, mission and strategy, bank's risk exposure is maintained within the risk appetite of the stakeholders as defined by the Board of Directors. Risk Appetite Statement is an expression of the amount of risk that is prepared to achieve its strategic objectives. The Bank has defined its risk appetite in the form of 'Risk Appetite Statement' which has duly been approved by the Board & monitored on quarterly basis.

1.2.5 Stress Testing

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

1.2.6 Capital Adequacy

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

- Capital Adequacy plays key consideration for not only arriving at the business projections / plans but it is well monitored while undertaking transactions. а.
- The bank continues to remain sufficiently capitalized institution with the capital base above regulatory limits. Bank's total Capital Adequacy Ratio stands at 13.83% against the requirement of 11.50% (including CCB of 1.50%); while supporting credit growth and steady dividend payout stream.
- The capital base forms the fundamental constituent-of Bank's business plans; which is at sufficient level to support the envisaged business growth and this would be monitored regularly. c.
- In line with enhanced Supervisory requirements under Domestic Systematically Important Bank framework by State Bank of Paksitan, Bank also performs ICAAP exercise on annual basis in d. order to assess the adequacy of capital internally which yields surplus capital (If any) inclusive of stress testing and pillar 2 risks.
- e. The Bank enjoys strong sponsor support from Abu Dhabi Group-, leading to increased investor confidence

1.3 Capital Adequacy Ratio as at Dec 31, 2022

Common Equity Tier 1 apital (CET1): Instruments and reserves1Fully Faulty Capital Cognation (Sampa Capital Capital Sampa Capital Capit			Note	2022 (Rupees i	2021 n '000)
2 Balance in Surve Permain Account 4,731,050 5,101,142 5,101,040 5,100,100 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200 5,100,200		Common Equity Tier 1 capital (CET1): Instruments and reserves			
3 Besave for issue of shours Shares Discust on Issue of shares General / Statutory, Reserves General / Statutory, Reserves		Fully Paid-up Capital/ Capital deposited with SBP		15,771,651	17,771,651
4 Discurt on Lase of shares 1,2,0,1,2,3 5 Garardy Statutory Reserves 1,8,32,2,455 1,7,0,1,3,25 6 Garardy Statutory Reserves 1,8,32,2,455 1,7,0,1,1,3,25 7 Minority Interests anging from CFT1 capital instruments issued to third parties by consolidated in CFT0 spin and the consolidated spin and the consolidated in CFT0 spin and the consolidated in CFT0 spin and the consolidated spin and the consolidated in CFT0 spin and the consolidated spin and the consolidated in CFT0 spin and the consolidated spin				4,731,050	4,731,049
5 General/Statutory Reserves 18.82,465 17.01.825 7 Unappropriate/unrentited profils/ (losse) 49.832,465 17.01.825 8 Minorly hurstess aring from CF1 capital instruments issued to third parties by consolidated back additions (anount allowed in CF1 capital of the consolidation group) 84,436,213 80,251,612 10 Total regulatory adjustments applied to CF1 (whee 46.4.1) 30,015,655 40,233,682 11 Common Capity Tfe1 14,000,000 7,000,000 12 Qualifying Additional Tier-1 capital instruments plus any related share premium 14,000,000 7,000,000 13 of which: Classified as isolutions 14,000,000 7,000,000 14 of which: Classified as isolutions 14,000,000 7,000,000 15 Total regulatory adjustments applied to third parties by consolidated subsidiaries (amount allowed in group AT 1) 14,000,000 7,000,000 16 Total regulatory adjustments applied to AT 1 capital (Note 46.4.2) 13,350,000 7,000,000 16 Ther 2 capital instruments based on the parties by consolidated subsidiaries (amount allowed in group AT 1) 14,000,000 7,000,000 17 The Capital recognitized for capital adequacy 13,350,000 7,000,000 17 The Capital instruments based to third parties by consolidated subsidiaries (amount allowed in group bet 2) 14,21				-	-
6 Gam/(Losse) on derivatives field as Cash Flow Hedge 4.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1				-	-
7 Unappropriate/cynamittat parties / y consolidated hark subsidiaries (amount allowed in CET1 capital instruments issued to third parties by consolidated hark subsidiaries (amount allowed in CET1 capital of the consolidation group) 45,101,048 40,835,487 10 Total regulatory adjustments applied to CET1 (once 46.4.1) 30,035,102 54,435,233 60,335,865 42,339,865 11 Common Equity Tier1 30,015,665 42,339,865 42,339,865 42,339,865 12 Qualifying Additional Tier-1 capital instruments plus any related share premium 14,000,000 7,000,000 14,000,000 7,000,000 13 additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT1) 14,000,000 7,000,000 14,000,000 7,000,000 14 additional Tier - capital instruments subed to subsidiaries adapted to At12 capital (CET1 + admissible AT1) (11+20) 94,969,248 83,111,426 11 Tier 2 Capital (Capital instruments subjec to phaseout arrangement issued during pre-label ad inducer pre-label ad inducer pre-label ad instruments subjec to phaseout arrangement issued ad inducer pre-label ad ind				18,832,465	17,011,825
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bark subaliainer (anount allowed in CET) capital of the consolidation group)	/			45,101,048	40,836,487
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13 of which: Classified as equity 1 -		Additional Tier 1 (AT 1) Capital			
13 of which: Classified as equity -	12	Qualifying Additional Tier-1 capital instruments plus any related share premium		14 000 000	7 000 000
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18 Total regulatory adjustment applied to ATI capital (Note 46.4.2) 13,550,000 7,000,000 20 Additional Ter 1 capital ader regulatory adjustments 13,550,000 7,000,000 21 Tier 1 Capital (CET1 + admissible AT1) (11+20) 94,969,248 83,111,426 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) - - 24 Tier 2 capital instruments issued 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 Weighted Assets 7,951,404 - - 26 of which: instruments on fixed assets a (7,544,874) 12,580,193 27 Defore regulatory adjustments 23,447,310 24,963,207 27 Total regulatory adjustments 23,447,310 24,963,207 27 Total regulatory adjustments 23,447,310 24,963,207 27 Total regulatory adjustments 23,447,310 24				14,000,000	7,000,000
19 Additional Tier 1 capital after regulatory adjustments 13,550,000 7,000,000 20 Additional Tier 1 capital recognized for capital adequacy 13,550,000 7,000,000 21 Tier 1 Capital (CET1 + admissible AT1) (11+20) 94,969,248 83,111,426 20 Qualifying Ter 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) - - 24 of which: 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 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 7,951,404 4,171,1925 26 of which: Revaluation Reserves (net of taxes) C=a+b 4,776,218 12,280,193 27 of which: Wreallage dignis/osses on AFS a 10,719,687 8,211,089 27 Totar regulatory adjustments a 23,447,310 24,963,207 28 Totar regulatory adjustments 23,447,310 24,963,207 27 Totar regulatory adjustments 23,447,310 24,963,207					-
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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 sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to third parties by consolidated sublidiaries (amount allowed in group tier 2) of which: instruments issued to the sublidiaries (amount allowed in group tier 2) of which: instruments issued to the sublidiaries (amount allowed in group tier 2) of which: instruments issued to the sublidiaries (amount allowed in group tier 2) of which: instruments issued to the sublidiaries (amount allowed in group tier 2) of which: instruments issued to the sublidiaries (amount allowed in group tier 2) of which: instruments allowed assets tis to group allowed assets (in group allowed assets) </td <td>20</td> <td>Additional Tier 1 capital recognized for capital adequacy</td> <td></td> <td>13,550,000</td> <td>7,000,000</td>	20	Additional Tier 1 capital recognized for capital adequacy		13,550,000	7,000,000
22 Qualifying Tier 2 capital instruments under Basel III plus any related share premium - - 23 Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules - - 24 Tier 2 capital instruments issued to phaseout arrangement issued to phase out - - 25 of which: instruments issued to phaseout arrangement issued to phase out - - 26 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 7,951,404 4,171,925 27 Revaluation Reserves (net of taxes) c=a+b 4,776,218 12,2580,193 28 of which: Inseride diaris/losses on AFS b 10,129,687 8,211,089 28 of which: Uncated gains/losses on AFS 23,447,310 24,963,207 30 Foreign Exchange Translation Reserves 10,129,687 8,211,089 31 Undiscode/Other Reserves (fary) - - - 32 Total regulatory adjustments 23,447,310 24,963,207 33 Total regulatory adjustments 23,447,310 24,963,207 34 Total Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 <tr< td=""><td>21</td><td>Tier 1 Capital (CET1 + admissible AT1) (11+20)</td><td></td><td>94,969,248</td><td>83,111,426</td></tr<>	21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		94,969,248	83,111,426
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 7,951,404 26 Weighted Assets a - 27 Revaluation Reserves (net of taxes) c=a+b 4,776,218 12,230,092 28 of which: Intranslation Reserves on fixed assets a b 10,719,687 8,211,089 28 of which: Unrealized gains/losses on AFS b 10,719,687 8,211,089 - <		Tier 2 Capital			
24 Tier 2 capital 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 - 26 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 7,951,404 4,171,925 27 Revaluation Reserves (net of taxes) c=a+b 4,776,218 12,250,093 28 of which: Unrealized gains/losses on AFS a 12,321,092 12,580,193 29 of which: Unrealized gains/losses on AFS b 10,719,687 8,211,089 29 Undiscoed/Other Reserves (fn any) 24,963,207 23,447,310 24,963,207 20 Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 20 Total recognized for capital adequacy 23,447,310 24,963,207 21 Total Tier 2 capital adequacy 23,447,310 24,963,207 23 Total Capital to total adequacy 23,447,310 24,963,207 24 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 26 Capital to total RWA 11.09% 11.10% 11.09% 11.	22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium		-	-
44 group tier 2) of which: instruments issued by subsidiaries subject to phase out 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 7,951,404 4,171,925 26 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 7,951,404 4,171,925 26 of which: Interalized gains/losses on AFS a 12,2580,193 12,580,193 27 b of which: Interalized gains/losses on AFS b 12,321,092 12,580,193 27 b of which: Interalized gains/losses on AFS b 12,3447,310 24,963,207 28 Total regulatory adjustments 23,447,310 24,963,207 29 Foreign equilatory adjustments 23,447,310 24,963,207 20 Total recopitad in filer 2 capital recognized in Tier 2 capital 23,447,310 24,963,207 29 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 20 Total Risk Weighted Assets (RWA) (for details refer Note 46.7) 856,023,788 749,049,736 20 Capital Ratios and buffers (in percentage of risk weighted assets) 9,5	23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules		-	-
group ter 2)of which: instruments issued by subsidiaries subject to phase outGeneral provisions or general reserves for loan losses-up to maximum of 1.25% of Credit RiskWeighted AssetsRevaluation Reserves (net of taxes)of which: Revaluation Reserves on fixed assetsabcreating provisions or general reserves on fixed assetsacreating provisions or general reserves on fixed assetsaof which: Revaluation Reservesbcreating provisions or general reserves on fixed assetsacreating provisions or general reservesbcreating provisions or general reservescreating provisions or general reservescre	24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in		_	_
General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk7,951,4044,171,925Weighted Assetsc=a+b4,776,21812,580,193of which: Revaluation reserves on fixed assetsa12,321,092of which: Revaluation reserves on fixed assetsa12,321,092of which: Unrelated gains/losses on AFSb12,321,092T2 before regulatized gains/losses on AFSb12,321,092T2 before regulatory adjustments23,447,31024,963,207T3 Total regulatory adjustment applied to T2 capital (Note 46.4.3)23,447,31024,963,207T6 Tier 2 capital recognized for capital adequacy23,447,31024,963,207Total regulatory adjustments23,447,31024,963,207Total Tier 2 capital admissible for capital adequacy23,447,31024,963,207Total Risk Weighted Assets (RWA) {for details refer Note 46.7}856,023,788749,049,736Capital Ratios and buffers (in percentage of risk weighted assets)1.09%11.09%Capital to total RWA1.50%1.50% <td>24</td> <td>group tier 2)</td> <td></td> <td>-</td> <td>-</td>	24	group tier 2)		-	-
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28 of which: Revaluation reserves on fixed assets a 12,321,092 12,580,193 29 of which: Unrealizes on AFS b 27,544,874 10,719,687 8,211,089 29 Undisclosed/Other Reserves (if any) -	20	Weighted Assets		7,951,404	4,171,925
29 of which: Unrealized gains/losses on AFS b (7,544,874) 30 Foreign Exchange Translation Reserves 10,719,687 8,211,089 31 Undisclosed/Other Reserves (if any) 10,719,687 8,211,089 32 T2 before regulatory adjustments 23,447,310 24,963,207 33 Total regulatory adjustment applied to T2 capital (Note 46.4.3) 23,447,310 24,963,207 34 Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 36 Total regulatory adjustments 23,447,310 24,963,207 37 Total Tier 2 capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible for capital adequacy 23,447,310 24,963,207 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 40 CEF1 to total RWA 11.09% 11.10% 11.00% 39 Total capital to total RWA 13.83% 14.43% 39 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement (minimum capital requirement for capital conservation buffer requirement for capital conservation buffer requirement for capital conservation buffer requirement for capi	27	Revaluation Reserves (net of taxes)	c=a+b	4,776,218	12,580,193
30 Foreign Exchange Translation Reserves 10,719,687 8,211,089 31 Undisclosed/Other Reserves (if any) 23,447,310 24,963,207 32 Total regulatory adjustments applied to T2 capital (Note 46.4.3) 23,447,310 24,963,207 35 Tier 2 capital (T2) after regulatory adjustments 23,447,310 24,963,207 36 Total regulatory adjustments 23,447,310 24,963,207 37 Total Tier 2 capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible for capital adequacy 23,447,310 24,963,207 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 356,023,788 749,049,736 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 356,023,788 749,049,736 40 CET1 to total RWA 11.09% 11.10% 41 Tier - capital to total RWA 13.83% 14.43% 43 Bank specific buffer requirement 1.50% 1.50% 44 Of which: countercyclical buffer requirement - - 43 Bank specific buffer requirement 1.50% 1.50% 44 Of which:		of which: Revaluation reserves on fixed assets	а	12,321,092	12,580,193
31 Undisclosed/Other Reserves (if any) - - 32 T2 before regulatory adjustments 23,447,310 24,963,207 33 Total regulatory adjustment applied to T2 capital (Note 46.4.3) - - 34 Tier 2 capital (T2) after regulatory adjustments 23,447,310 24,963,207 35 Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 36 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 37 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 118,416,558 108,074,633 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 Capital Ratios and buffers (in percentage of risk weighted assets) 11.09% 11.10% 40 CET1 to total RWA 11.09% 11.10% 41 total RWA 15.09% 7.50% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement plus any other buffer requirement - - 44 of which: countercyclical buffer requirement - <td></td> <td></td> <td>b</td> <td></td> <td></td>			b		
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33 Total regulatory adjustment applied to T2 capital (Note 46.4.3) 23,447,310 24,963,207 34 Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 36 Total rec 2 capital admissible for capital adequacy 23,447,310 24,963,207 37 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 118,416,558 108,074,633 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 Capital Ratios and buffers (in percentage of risk weighted assets) 0 CET1 to total RWA 11.09% 11.10% 41 Tier-1 capital to total RWA 13.83% 14.43% 13.83% 14.43% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 1.50% 7.50% 7.50% 44 of which: contercyclical buffer requirement - - - - 45 of which: D-SIB or G-SIB buffer requirement - - - - - - - - - - - - - <t< td=""><td></td><td></td><td></td><td>-</td><td></td></t<>				-	
34Tier 2 capital (12) after regulatory adjustments23,447,31024,963,20735Tier 2 capital recognized for capital adequacy23,447,31024,963,20736Portion of Additional Tier 1 capital recognized in Tier 2 capital23,447,31024,963,20737Total Tier 2 capital admissible for capital adequacy23,447,31024,963,20738TOTAL CAPITAL (T1 + admissible T2) (21+37)118,416,558108,074,63339Total Risk Weighted Assets (RWA) {for details refer Note 46.7}856,023,788749,049,736Capital Ratios and buffers (in percentage of risk weighted assets)9,51%10.16%10CET1 to total RWA11.09%11.10%41Tier-1 capital to total RWA11.09%11.10%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement44of which: capital conservation buffer requirement45of which: contercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%48CET1 minimum ratio5.00%6.00%7.50%49Tier 1 minimum ratio7.50%7.50%				23,447,310	24,963,207
35 Tier 2 capital recognized for capital adequacy 23,447,310 24,963,207 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital 23,447,310 24,963,207 37 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 118,416,558 108,074,633 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 Capital Ratios and buffers (in percentage of risk weighted assets) 9.51% 10.16% 11 Tier-1 capital to total RWA 11.09% 11.10% 41 Tier-1 capital to total RWA 13.83% 14.43% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 1.50% 7.50% 44 of which: capital conservation buffer requirement - - - 45 of which: contrarcyclical buffer requirement - - - 46 of which: contarcyclical buffer requirement - - - - 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 3.51% 4.16%				-	-
36 Portion of Additional Tier 1 capital recognized in Tier 2 capital 37 Total Tier 2 capital admissible for capital adequacy 23,447,310 24,963,207 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 118,416,558 108,074,633 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 Capital Ratios and buffers (in percentage of risk weighted assets) 9.51% 10.16% 11 11.09% 11.09% 11.10% 41 Tier-1 capital to total RWA 9.51% 10.16% 42 Total capital to total RWA 11.09% 11.10% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 1.50% 7.50% 44 of which: countercyclical buffer requirement - - - 45 of which: countercyclical buffer requirement - - - 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 3.51% 4.16% 8 CET1 aninimum ratio 6.00% 6.00% 7.50% 48 CET1 minimum ratio 7.50% 7.50% 7.50%					
37Total Tier 2 capital admissible for capital adequacy23,447,31024,963,20738TOTAL CAPITAL (T1 + admissible T2) (21+37)118,416,558108,074,63339Total Risk Weighted Assets (RWA) {for details refer Note 46.7}856,023,788749,049,736Capital Ratios and buffers (in percentage of risk weighted assets)40CET1 to total RWA9.51%10.16%41Tier-1 capital to total RWA11.09%11.10%42Total capital to total RWA13.83%14.43%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%45of which: D-SIB or G-SIB buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%84CET1 minimum capital requirements prescribed by SBP6.00%6.00%49Tier 1 minimum ratio7.50%7.50%				23,447,310	24,963,207
38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 118,416,558 108,074,633 39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 40 CET1 to total RWA 9.51% 10.16% 41 Tier-1 capital to total RWA 9.51% 10.16% 42 Total capital to total RWA 11.09% 11.10% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.50% 7.50% 44 of which: capital conservation buffer requirement 1.50% 1.50% 45 of which: contercyclical 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) 3.51% 4.16% 8 CET1 minimum capital requirements prescribed by SBP 6.00% 6.00% 6.00% 48 CET1 minimum ratio 6.00% 6.00% 7.50% 7.50% 49 Tier 1 minimum ratio 7.50% 7.50% 7.50%				-	-
39 Total Risk Weighted Assets (RWA) {for details refer Note 46.7} 856,023,788 749,049,736 40 CET1 to total RWA 9.51% 10.16% 41 Tier-1 capital to total RWA 11.09% 11.10% 42 Total capital to total RWA 13.83% 14.43% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.50% 7.50% 44 of which: capital conservation buffer requirement 1.50% 1.50% 45 of which: contercyclical 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) 3.51% 4.16% National minimum capital requirements prescribed by SBP 6.00% 6.00% 6.00% 48 CET1 minimum ratio 5.00% 7.50% 7.50% 7.50%	37	Iotal Her 2 capital admissible for capital adequacy		23,447,310	24,963,207
Capital Ratios and buffers (in percentage of risk weighted assets)40CET1 to total RWA9.51%10.16%41Tier-1 capital to total RWA11.09%11.10%42Total capital to total RWA13.83%14.43%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		118,416,558	108,074,633
40CET1 to total RWA9.51%10.16%41Tier-1 capital to total RWA11.09%11.10%42Total capital to total RWA13.83%14.43%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	39	Total Risk Weighted Assets (RWA) {for details refer Note 46.7}		856,023,788	749,049,736
41Tier-1 capital to total RWA11.09%11.10%42Total capital to total RWA13.83%14.43%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%					
42Total capital to total RWA13.83%14.43%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)3.51%4.16%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%					
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43 plus any other buffer requirement) 7.50% 7.50% 44 of which: capital conservation buffer requirement 1.50% 1.50% 45 of which: countercyclical buffer requirement - - 46 of which: D-SIB or G-SIB buffer requirement - - 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 3.51% 4.16% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	42	•		13.83%	14.43%
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) 3.51% 4.16% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	43			7.50%	7.50%
46 of which: D-SIB or G-SIB buffer requirement - 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 3.51% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 49 Tier 1 minimum ratio 7.50%				1.50%	1.50%
47 CET1 available to meet buffers (as a percentage of risk weighted assets) 3.51% 4.16% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	45	of which: countercyclical buffer requirement		-	-
National minimum capital requirements prescribed by SBP48CET1 minimum ratio49Tier 1 minimum ratio50%7.50%	46	of which: D-SIB or G-SIB buffer requirement			-
48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	47	CET1 available to meet buffers (as a percentage of risk weighted assets)		3.51%	4.16%
48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%		National minimum capital requirements prescribed by SBP			
	48	CET1 minimum ratio		6.00%	6.00%
50 Total capital minimum ratio [Inclusive of 1.5% CCB for 2022 (2021:1.50%)] 11.50% 11.50%	49	Tier 1 minimum ratio		7.50%	7.50%
	50	Total capital minimum ratio [Inclusive of 1.5% CCB for 2022 (2021:1.50%)]		11.50%	11.50%

	Regulatory Adjustments and Additional Information	Note		Amounts subject to Pre- Basel III	20 Amount	021 Amounts subject to Pr Basel III
				treatment* (Rupees	; in '000)	treatment
1.3.1	Common Equity Tier 1 capital: Regulatory adjustments					
1	Goodwill (net of related deferred tax liability)		-		-	
2 3	All other intangibles (net of any associated deferred tax liability) Shortfall in provisions against classified assets		1,296,297		1,116,442	
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		-		-	
4	(net of related tax liability)		-	-	-	
5	Defined-benefit pension fund net assets		153,707		744,324	
6 7	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities Cash flow hedge reserve		620,534		994,037	
8	Investment in own shares/ CET1 instruments		154,860		157,481	
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		-		- 1,227,301	
	Investments in the capital instruments of banking, financial and insurance entities that are outside the				, ,	
12	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		-		-	
	capital (amount above 10% threshold) Significant investments in the common stocks of banking, financial and insurance entities that are outside					
13	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		791,567		-	
	liability)		/51,50/			
15 16	Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities		-		-	
17	of which: deferred tax assets arising from temporary differences		-		-	
18	National specific regulatory adjustments applied to CET1 capital		-		-	
19 20	Investments in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP (mention details)		-		-	
20	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		-		-	
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)		3,016,965		4,239,586	
1.3.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments					
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]		-		-	
24	Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance		-		-	
25	entities		450,000		-	
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the					
26	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		-		-	
27	outside the scope of regulatory consolidation					
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which,		-	-	-	
	during transitional period, remain subject to deduction from additional tier-1 capital					
29 30	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)		450,000			
1.3.3	Tier 2 Capital: regulatory adjustments					
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which,				_	
	during transitional period, remain subject to deduction from tier-2 capital		_		-	
32 33	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities Investment in own Tier 2 capital instrument		-		-	
55	Investment in the capital instruments of banking, financial and insurance entities that are outside the		_			
34	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		-		-	
	capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that					
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		-		-	
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		-		-	
			20)22	20	021
1.3.4	Additional Information			Am	ount	
	Risk Weighted Assets subject to pre-Basel III treatment			(Rupees	s in '000)	
	Kisk weighted Assets subject to pre-base in treatment					
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk		-			
(i)	weighted subject to Pre-Basel III Treatment) of which: deferred tax assets		_			
(i) (ii)	of which: Defined-benefit pension fund net assets		-		-	
	of which: Recognized portion of investment in capital of banking, financial and insurance entities					
(iii)	where holding is less than 10% of the issued common share capital of the entity		-			
	of which: Decognized partian of invoctment in conital of hanking, financial and incurance entities					
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity		-		-	
	Amounts below the thresholds for deduction (before risk weighting)					
38	Non-significant investments in the capital of other financial entities		2,258,328		546,990	
39 40	Significant investments in the common stock of financial entities		461,720		456,502	
40	Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2		9,012,648		2,304,270	
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior		7,951,404		4,171,925	
	to application of cap)					
42	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		9,089,960		8,040,651	
					-	
43	approach (prior to application of cap)		-			

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

1.4 Capital Structure Reconciliation

Table: 1.4.1	Balance sheet as in published financial statements 20	Under regulatory scope of consolidation 22
	(Rupees	in '000)
Assets		
Cash and balances with treasury banks	140,613,348	140,613,348
Balances with other banks	9,485,380	9,485,380
Lending to financial institutions	115,353,599	115,353,599
Investments	1,114,406,758	1,114,406,758
Advances	732,374,851	732,374,851
Operating fixed assets	48,424,722	48,424,722
Intangible assets	1,296,297	1,296,297
Deferred tax assets	9,012,648	9,012,648
Assets held for sale	-	-
Other assets	82,229,125	82,229,125
Total assets	2,253,196,728	2,253,196,728
Liabilities & Equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Liabilities directly associated with the assets held for sale	40,033,806 491,179,531 1,486,845,346 14,000,000 - - - -	40,033,806 491,179,531 1,486,845,346 14,000,000 - - - -
Other liabilities	121,123,422	121,123,422
Total liabilities	2,153,182,105	2,153,182,105
Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profit/ (losses)	15,771,651 34,283,201 45,101,048	15,771,651 34,283,201 45,101,048
Minority Interest	-	-
Surplus on revaluation of assets	4,858,723	4,858,723
Total equity	100,014,623	100,014,623
Total liabilities & equity	2,253,196,728	2,253,196,728

Table: 1.4.2	Balance sheet as in published financial statements	Under regulatory scope of consolidation	. <i>.</i>
)22 s in '000)	Reference
Assets	(,	
Cash and balances with treasury banks	140,613,348	140,613,348	
Balances with other banks	9,485,380	9,485,380	
Lending to financial institutions Investments	115,353,599 1,114,406,758	115,353,599 1,114,406,758	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	2,258,328	2,258,328	а
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument	461,720 -	461,720 -	b c
CET1	620,534	620,534	d
AT1 T2	450,000	450,000	
of which: others (mention details)		-	е
Advances	732,374,851	732,374,851	-
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	7,951,404	7,951,404	g
Fixed Assets	49,721,019	48,424,722	
of which: Intangibles	1,296,297	1,296,297	k
Deferred Tax Assets	9,012,648	9,012,648	
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 Assets held for sale	9,012,648	9,012,648	i
Other assets	- 82,229,125	- 82,229,125	
of which: Goodwill	-	-	j
of which: Defined-benefit pension fund net assets Total assets	153,707 2,254,493,025	153,707 2,253,196,728	I
Liabilities & Equity	40,022,000	40,022,000	
Bills payable	40,033,806	40,033,806	
Borrowings	491,179,531	491,179,531	
Deposits and other accounts Sub-ordinated loans	1,486,845,346 14,000,000	1,486,845,346 14,000,000	
of which: eligible for inclusion in AT1	13,550,000	13,550,000	m
of which: eligible for inclusion in Tier 2	-	-	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	-	-	
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	-	-	r
Liabilities directly associated with the assets held for sale Other liabilities	- 121,123,422	-	
Total liabilities	2,153,182,105	121,123,422 2,153,182,105	
Chara canital	15 771 654	15 334 664	
Share capital of which: amount eligible for CET1	15,771,651 15,771,651	15,771,651 15,771,651	s
of which: amount eligible for AT1	-	-	t
Reserves	34,283,201	34,283,201	L.
of which: portion eligible for inclusion in CET1	23,563,514	23,563,514	
General Reserve	18,832,465	18,832,465	
Reserve For Employee Stock Option Scheme	-	-	u
Share Premium	4,731,050	4,731,050	
of which: portion eligible for inclusion in Tier 2	10,719,687	10,719,687	v
Unappropriated profit/ (losses)	45,101,048	45,101,048	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	-	-	z
Surplus on revaluation of assets	4,858,724	4,858,724	
of which: Revaluation reserves on Fixed Assets	12,321,092	12,321,092	
of which: Non-banking assets acquired in satisfaction of claims	82,505	82,505	аа
of which: Unrealized Gains/Losses on AFS In case of Deficit on revolution (deduction from CET1)	(7,544,874)	(7,544,874)	ah
In case of Deficit on revaluation (deduction from CET1) Total equity	100,014,624	100,014,624	ab
Total liabilities & Equity	2,253,196,729	2,253,196,729	

	Table: 1.4.3	Component of regulatory capital reported by bank 2022	Source based on reference number from step 2
		Rupess in '000	
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	15,771,651	
2 3	Balance in Share Premium Account Reserve For Employee Stock Option Scheme	4,731,050	(s)
4	General/ Statutory Reserves	18,832,465	()
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	(u)
6	Unappropriated/unremitted profits/ (losses)	45,101,048	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	(x)
8	CET 1 before Regulatory Adjustments	84,436,213	
•	Common Equity Tier 1 capital: Regulatory adjustments		
9 10	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	- 1,296,297	(j) - (o) (k) - (p)
11	Shortfall of provisions against classified assets	-	(f)
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	{(h) - (r} * 100%
13	(net of related tax liability) Defined-benefit pension fund net assets	153,707	{(l) - (q)} * 100%
14	Reciprocal cross holdings in CET1 capital instruments	620,534	(d)
15	Cash flow hedge reserve	-	
	Investment in own shares/ CET1 instruments	154,860	
17 18	Securitization gain on sale Capital shortfall of regulated subsidiaries	-	
	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	(ab)
	Investments in the capital instruments of banking, financial and insurance entities that are outside the		
20	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that		
21	are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	791,567	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
26 27	National specific regulatory adjustments applied to CET1 capital of which: Investment in TFCs 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 cover deductions	-	
30 31	Total regulatory adjustments applied to CET1 (sum of 9 to 29) Common Equity Tier 1	3,016,965 81,419,248	
51		01,419,240	
	Additional Tier 1 (AT 1) Capital		
32 33	Qualifying Additional Tier-1 instruments plus any related share premium of which: Classified as equity		(t)
34	of which: Classified as liabilities	14,000,000	(r) (m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties	-	(y)
	(amount allowed in group AT 1)		())
36 37	of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments	14,000,000	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39 40	Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments	450,000	
	Investments in the capital instruments of banking, financial and insurance entities that are outside the		
41		-	(ac)
	capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that		
42	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	-	
44	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 Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 43)	450,000	
46	Additional Tier 1 capital	13,550,000	
47	Additional Tier 1 capital recognized for capital adequacy	13,550,000	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	94,969,248	

	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	(n)
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(1)
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier		(z)
51	2)		(2)
52	of which: instruments issued by subsidiaries subject to phase out	-	
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted	7,951,404	(g)
55	Assets	7,551,707	(9)
54	Revaluation Reserves	4,776,218	
55	of which: Revaluation reserves on fixed assets	12,321,092	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	(7,544,874)	portion or (dd)
57	Foreign Exchange Translation Reserves	10,719,687	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	23,447,310	
	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III	_	
00	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	-	
	Investments in the capital instruments of banking, financial and insurance entities that are outside the		
63	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	-	(ae)
	capital (amount above 10% threshold)		
64	Significant investments in the capital instruments issued by banking, financial and insurance entities that	_	(af)
04	are outside the scope of regulatory consolidation	-	(ai)
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
66	Tier 2 capital (T2)	23,447,310	
67	Tier 2 capital recognized for capital adequacy	23,447,310	
68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
69	Total Tier 2 capital admissible for capital adequacy	23,447,310	
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	118,416,558	

1.5 Main Features Template of Regulatory Capital Instruments

		Disclosure	template for main features of regulatory capital instruments	
S. No.	Main Features	Common Shares	ADT 1 (TFC 6)	ADT 1 (TFC 8)
1	Issuer	Bank Alfalah Limited	Bank Alfalah Limited	Bank Alfalah Limited
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	BAFL	BAFL TFC 6	BAFL TFC 8
3	Governing law(s) of the instrument	Laws of Islamic Republic of Pakistan	Laws of Islamic Republic of Pakistan	Laws of Islamic Republic of Pakistan
	Regulatory treatment			
	Transitional Basel III rules		Additional Tier 1	Additional Tier 1
		Commom Equity Tier 1		
5	Post-transitional Basel III rules	Commom Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/ group/ group&solo	Standalone & Group	Standalone & Group	Standalone & Group
7	Instrument type	Ordinary shares	Subordinated debt	Subordinated debt
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	15,771,651	7,000,000.00	6,550,000.00
9	Par value of instrument	Rs. 10	Rs. 5,000	Rs. 5,000
10	Accounting classification	Share holders' equity	Liability	Liability
11	Original date of issuance	Jun-92	Mar-18	Dec -22
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	not applicable	not applicable	not applicable
14	Issuer call subject to prior supervisory approval	not applicable	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	not applicable	Mar - 23	Dec - 27
16	Subsequent call dates, if applicable	not applicable	On any date after 60 months from the date of issuance, subject to regulatory approval	On any date after 60 months from the date of issuance, subject to regulatory approval
	Coupons / dividends	not applicable		
	Fixed or floating dividend/ coupon	not applicable	Floating	Floating
	Coupon rate and any related index/ benchmark	not applicable	- 6-Months KIBOR (ask side) plus 150 bps per annum	- 6-Months KIBOR (ask side) plus 200 bps per annum
	Existence of a dividend stopper	No	Yes	Yes
20				
	Fully discretionary, partially discretionary or mandatory	not applicable	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	not applicable	Non-Cumulative	Non-Cumulative
		not applicable		
23	Convertible or non-convertible	not applicable	Convertible Upon occurrence of the POINY Trigger Event, CE 1 1 Trigger Event or Lock-in Clause, if directed by the SBP, the TFCs shall be converted into ordinary shares or permanently written off. I. Point of Non-Vability Trigger Event (POINY Trigger Event) shall be earlier of: a. A decision made by the SBP that a conversion or permanent write-off is necessary without which the Issuer would become nonviable; or b. The decision to make a public sector injection of capital, or b. The decision to make a public sector injection of capital, or determined by SPB without which the Issuer would have become nonviable, as determined by SPB that full discretion in declaring the POINY Trigger Event.	Convertible Upon occurrence of the POINV Trigger Event, CE I 1 Trigger Event or Look-in Clause, if directed by the SBY, the TFCs shall be converted into ordinary shares or permanently written off. 1. Point of Non-Vlability Trigger Event (POINV Trigger Event) shall be earlier of: a. A decision made by the SBP that a conversion or permanent write-off is necessary without which the lassue would become nonviable; or b. The docision to make a public sector injection or capala, or b. The docision to make a public sector injection or capala, or b. The docision to make a public sector injection or capala, or b. The docision to make a public sector injection or capala, or b. The docision to make a public sector injection or capala, or b. The docision to make a public sector injection or capala, or b. The docision to the the Suever would have become nonviable, as determined in ySB.
24	If convertible, conversion trigger (s)	not applicable	2. CET 11 Trigger Event: The pre-specified trigger for loss absorption through conversion shall be the Susur's Shareholders Equity Tier 1 ratio failing to or below 6.62% of Rek Weighted Assets C'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 instilling to exercise the lock-in clause or non-comulative faulture will adapted three TICs be mandatory conversion into ondinary shares/write off at the discretion of SBP Based on the above contingent events, SBP may ask the Bank to convert the TFCs to excercise.	2. CET 1 Trigger Event: The pre-specified trigger for loss absorption through conversion shall be the Susur's Shareholders Equity Tier 1 ratio falling to or below 6.52% of Risk Weighted Assets (*CET 1 Trigger Event"). They Esser shall immediately notify the SBP upon the occurrence of the CET 1 Trigger Event 1. Sub-order (additional stress) and the same stress that lock in clause: any isolatily to exercise the lock in clause or non-comulable facture will adjust the STCs to mandatory conversion into ordinary shares/write off at the discretion of SBP Based on the above contingent events, SBP may ask the Bank to convert the TFCs the order of events the TCs.
25	If convertible, fully or partially	not applicable	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	not applicable	To be determined in the case of trigger event	To be determined in the case of trigger event
27	If convertible, mandatory or optional conversion	not applicable	To be determined as per Basel III guidelines	To be determined as per Basel III guidelines
28	If convertible, specify instrument type convertible into	not applicable	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	not applicable	BAFL	BAFL
30	Write-down feature	not applicable	Yes	Yes
31	If write-down, write-down trigger(s)	not applicable	The Issuer shall, if directed by the SBP, write-off the Relevant Amount of the TFCs (i) upon the PONV Trigger Event; (ii) upon the CET 1 Trigger Event; (iii) upon the clock-In Event; or (iv) if it is not possible to convert the TFCs this ordinary shares upon the CET 1 Trigger Event. A write off due to PONV Trigger Event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diketed.	The Issuer shall, if directed by the SBP, write-off the Relevant Amount of the TFCs (i) upon the POW Trigger Event; (ii) upon the CET 1 Trigger Event; (ii) upon the Catch Tevent; or (iv) if it is not possible to convert the TFCs that ordinary shares upon the CET 1 Trigger Event. A write off due to POW Trigger Event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial	not applicable	Fully and Partially both	Fully and Partially both
33	If write-down, permanent or temporary	not applicable	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	not applicable	not applicable	not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	not applicable	Depositors and general creditors	Depositors and general creditors
36	Non-compliant transitioned features	not applicable	No	No
37	If yes, specify non-compliant features	not applicable	not applicable	not applicable
	, ,			

1.6 Risk Weighted Assets

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

Public Sector entities 527,467 569,247 5,456,242 6,055 Banks 3,904,143 2,707,991 33,949,070 23,547 Retail 11,314,559 11,12,201 99,243 32,041,125 221,100 Residential Mortgages 11,314,559 11,12,201 99,344 3,360,130 11,552 Operating Fixed Assets 5,568,843 4,542,822 3,304,030 1,553 Other assets 73,191,655 64,622,605 636,449,202 561,935 Portfolios subject to Internal Ratine Based (IRB) Approach - - - - e.g. Corporate, Revereign, Corporate, Retail, Securitization etc. - - - - Off-Balance Sheet Non-market related - <th></th> <th>Capital Req</th> <th>uirements</th> <th>Risk Weigh</th> <th>ted Assets</th>		Capital Req	uirements	Risk Weigh	ted Assets
Credit Risk On-Balance sheet Portfolios subject to standardized approach (Simple or Comprehensive) Cash & Cash equivalents Sourceign Public Sector entities Banks Banks Sourceign Public Sector entities Banks Corporate Retail 11,314,559,13 Past Due leans Operating Fixed Assets Other assets Operating Fixed Assets Operating Fixed Assets Corporate, Rovereign, Corporate, Retail, Securitization etc. Off-Balance sheet Non-market related Financial guarantees Acceptances Performance Related Contigencies Trade Related Contigencies Portey in Exk weight method Listed Equity Investment Under simple risk weight method Listed Equity Investment Under single risk weight method Listed Equity Investment Under Internal models approach Backs 750 Total Requitement for portfolios subject to Standardized Approach		2022	-	-	2021
Dn-Balance sheet Sortfolios subject to standardized approach (Simple or Comprehensive) Cash & cash equivalents Sovereign Public Sector entities Banks Corporate Retail Retail Retail Part Due Isons Other assets Dream and the spectrum of the spectrum			(Rupe	es in '000)	
Detrolice subject to standardized approach (Simple or Comprehensive) 5 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Cash & cash equivalents - <td></td> <td></td> <td></td> <td></td> <td></td>					
Sovereign Public Sector entities Banks 5.012,478 5,212,478 5,241,519 43,586,769 45,575 Public Sector entities Banks 67,467 596,247 5,465,242 6,007 Retail 11,314,559 11,412,901 33,349,070 23,547 Retail 11,314,559 11,412,901 98,387,470 99,244 Residential Mortgages 1,335,013 940,656 11,782,726 81,772 Past Due loans 3,660,169 11,782,726 81,772 Operating Fixed Assets 5,568,843 4,542,382 48,424,722 39,4964 Spic Corporate, Retail, Scouritization etc. 73,191,655 64,622,605 636,449,202 561,935, 29,047,948 1,642,62 9,533 Partfolios subiect to Internal Rating Based (IRB) Approach e.g. Corporate, Retail, Scouritization etc. 1,339,320 1,096,133 11,646,262 9,533 Off-Balance Sheet 1,339,320 1,096,133 11,646,262 9,533 Non-market related Foreign Exchange contracts 1,380,719 1,346,674 1,693 Derivatives 129,995 13,386					
Public Sector entities 627,467 569,247 5,456,242 6,055 Banks 3,904,143 2,707,991 33,949,070 23,547 Retail 11,314,559 11,41,901 99,342,472 33,001,30 11,525 Past Due loans 396,414 22,4403 3,360,130 11,525 636,449,202 561,935 Other assets 5,568,484 4,542,882 48,424,723 39,447 99,243 Portfolios subject to Internal Rating Based (IRB) Approach 5,568,484 4,542,882 48,424,723 39,494 e.g. Corporate, Sovereign, Corporate, Retail, Securitization etc. 73,131,655 64,622,605 636,449,202 561,935 Partfolios subject to Internal Rating Based (IRB) Approach 4,968,481 4,537,917 43,204,189 39,460 Acceptances 4,968,481 4,537,917 43,204,189 39,460 Acceptances 1,339,320 1,096,330 11,646,626 9,533 Parformance Related Contigencies 1,389,320 7,094,358 66,855 Market related Foreign Exchange tisk weight method </td <td>•</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	•	-	-	-	-
Banks 3,904;143 2,707,991 33,249,070 22,54,125 32,140 Residential Mortgages 11,314,559 11,412,901 98,387,470 99,242 Past Due loans 940,656 11,782,726 81,770 99,242 Operating Fixed Assets 11,314,559 11,412,901 98,387,470 99,242 Operating Fixed Assets 5,568,843 4,542,382 48,424,722 39,464 Operating Fixed Assets 5,568,843 4,542,382 48,424,722 39,464 Eq. Corporate, Sovereign, Corporate, Retail, Securitization etc. 73,191,655 64,622,605 636,449,202 561,935, Off-Balance Sheet Non-market related - - - - - Market related -	5				45,578,42
Corporate Retail 40,532,224 37,007,330 352,454,125 321,600,130 Residential Mortgages Past Due loans 11,314,559 11,412,901 96,387,470 99,242, 13,355,013 940,0566 11,782,726 8,179 Operating Fixed Assets 366,414 224,403 3,360,130 19,607 Other assets 366,414 224,403 3,360,130 19,607 Partfolios subject to Internal Rating Based (IRB) Approach 5,566,843 4,542,325 636,449,202 561,935, Portfolios subject to Internal Rating Based (IRB) Approach 5,566,843 4,537,917 43,204,189 39,462 Non-market related Financial guarantees 1,966,481 4,537,917 43,204,189 39,462 Acceptances 1,339,320 1,096,133 11,646,262 9,531 Trade Related Contigencies 1,339,320 1,096,133 11,646,262 9,531 Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,692 Under simple risk weight method 1462,659 1,454,912 16,196,521 12,651			,		6,054,32
Retail 11,314,559 11,412,901 96,387,470 92,242 Residential Mortgages 7ast Due Ioans 3366,414 224,403 3,360,130 1,955 Operating Fixed Assets 5,568,843 4,542,382 48,424,722 39,946 Other assets 5,568,843 4,542,382 48,424,722 39,946 Portfolios subject to Internal Rating Based (IRB) Approach 5,568,843 4,542,382 48,424,722 39,946 Sectorate, Sovereign, Corporate, Retail, Securitization etc. 73,191,655 64,622,605 636,449,202 561,935, Other asset 11,339,320 1,096,133 11,646,626 9,533 Non-market related 11,339,320 1,096,133 11,646,626 9,533 Performance Related Contigencies 1,339,320 1,096,133 11,646,674 1,693 Derivatives 154,867 194,719 1,346,674 1,693 Derivatives 154,867 194,719 1,346,674 1,693 Derivatives 154,867 194,719 1,346,674 1,693 Under simple risk weight method 116,196,521 12,7651 3,906					23,547,75
Residential Mortgages 1,355,013 940,656 11,782,726 8,17 Past Due loans 3,360,113 1,953 Operating Fixed Assets 3,560,843 4,542,382 44,424,722 39,492 Other assets 3,560,843 4,542,382 44,424,722 39,492 Portfolios subject to Internal Rating Based (IRB) Approach 3,60,113 1,695 64,622,605 636,449,202 561,935,733 Portfolios subject to Internal Rating Based (IRB) Approach - - - - - Acceptances 4,966,481 4,537,917 43,204,189 39,460 - <	•				321,802,87
Past Due loans 386,414 224,403 3,360,130 1,951 Operating Fixed Assets 5,568,843 4,542,382 48,424,722 39,496 Other assets 73,191,655 64,622,605 636,449,202 561,935, Operating Fixed Assets 73,191,655 64,622,605 636,449,202 561,935, Operating Fixe Mapping Fixe Mapping Contracts 1,980,749 2,064,310 1,722,3907 1,7,863 Derivatives 154,867 194,719 1,346,674 1,692 1,930,131 1,602 9,531 Under simple risk weight method Listed Equity Investment 862,689 149,429 7,501,650 3,906 Under simple risk weight me					99,242,62
Operating Fixed Assets Other assets 5,568,843 4,542,382 48,424,722 39,498 Other assets 33,047,948 1,607 33,047,948 1,607 Portfolios subject to Internal Rating Based (IRB) Approach 33,047,948 1,607 33,047,948 1,607 e.g. Corporate, Sovereign, Corporate, Retail, Securitization etc. 73,191,655 64,622,605 636,449,202 561,935, Off-Balance sheet Non-market related 1,339,320 1,096,133 11,646,262 9,531 Trade Related Contigencies 1,339,320 1,096,133 11,646,262 9,531 Trade Related Contigencies 1,348,507 74,888,60 72,074,358 66,855, Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,669 Derivatives 12,959 13,338 1,130,083 116 116,96,521 12,651, Under simple risk weight method 1,862,599 1,454,912 16,196,521 12,651, Under Internal models approach 83,627,630 73,973,981 727,196,838 643,252 Market					8,179,61
Other assets 4,490,514 1,849,176 39,047,948 16,075 Portfolios subject to Internal Rating Based (IRB) Approach 73,191,655 64,622,605 636,449,202 561,935, Acceptances sheet Non-market related 1,303,320 1,096,133 11,646,262 9,533 Trade Related Contigencies 1,980,749 2,054,310 17,223,907 12,890,744 1,6674 1,669 Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,669 Derivatives 154,867 194,719 1,346,674 1,693 116 Equity Exposure Risk in the Banking Book 11454,867 194,719 1,346,674 1,693 Under Internal models approach 862,689 449,429 7,501,650 3,906 Under Internal models approach 1,862,599 1,454,912 16,196,521 12,651, Market Risk 1 1,862,599 1,454,912 16,196,521 12,651, Under Internal models approach 1,862,699 449,429 7,501,650 3,900 Interest rate risk </td <td></td> <td></td> <td></td> <td></td> <td>1,951,33</td>					1,951,33
Portfolios subject to Internal Rating Based (IRB) Approach eg. Corporate, Sovereign, Corporate, Retail, Securitization etc. Off-Balance sheet Non-market related Financial guarantees Acceptances Performance Related Contigencies Trade Related Contigencies Market related Foreign Exchange contracts Derivatives 154,867 Under simple risk weight method Listed Equity Investment Under Internal models approach Interest rate risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460	1 5				39,498,97
Corporate, Sovereign, Corporate, Retail, Securitization etc. Off-Balance sheet Non-market related Financial guarantees Acceptances Performance Related Contigencies 1,339,320 1,096,133 1,390,749 2,054,310 1,290,749 2,054,310 1,290,749 1,242,267 1,390,749 2,054,310 1,290,749 1,346,674 1,290,749 1,346,674 1,290,749 1,346,674 1,290,749 1,346,674 1,290,559 13,385 1,130,083 116 284,826 208,104 2,476,757 1,862,589 449,429 7,501,650 3,906 10nder simple risk weight method 862,689 449,429 7,501,650 3,906 11sted Equity Investment 999,910 1,005,483 8,694,871 8,743 11nterest rate risk 16,196,521 12,651, 11nterest rate risk 16,2599 1,454,912 16,196,521 12,651, 11nterest rate risk 294,312 573,057 4,928,900 7,165	Other assets	· · ·	1 1	, ,	16,079,79
ag. Corporate, Sovereign, Corporate, Retail, Securitization etc.		73,191,655	64,622,605	636,449,202	561,935,73
Off-Balance sheet Non-market related Financial guarantees Acceptances Acceptances Performance Related Contigencies Trade Related Contigencies Market related Foreign Exchange contracts Derivatives Equity Exposure Risk in the Banking Book Under simple risk weight method Listed Equity Investment Unisted Equity Investment Under Internal models approach Back2r,630 73,0973,981 73,057 4,928,900 7,163 Solution risk Foreign Exchange risk Outher Internal models approach Back2,689 149,429 7,501,650 3,900 999,910 1,005,483 643,252 Market Risk Safe27,630 73,973,981 727,196,838 643,252 Market Risk Safe27,630 73,057 4,928,900 7,163 Safe27,630 73,973,981 727,196,838 643,252 Market Risk Safe27,630 73,973,981 727,196,838 643,252 Capital Requirement for por					
Non-market related Financial guarantees Acceptances Performance Related Contigencies Trade Related Contigencies Market related Foreign Exchange contracts Derivatives 154,867 199,959 133,385 1,300,749 2,054,310 17,223,907 17,223,907 17,283 66,855 Market related Foreign Exchange contracts Derivatives 154,867 194,719 1,330,083 116 284,826 208,104 2,476,757 1,800,743 1,005,483 8,694,871 1,99,959 1,005,483 8,694,871 8,743 1,862,599 1,454,912 16,196,521 12,651, Under Internal models approach - - - - Interest rate risk 22,869 155,341 1,036,113 1,941 225,566 38,542 2,819,573 4,289,00 7,165 324,812 573,057 4,928,900 7,165 <td>e.g. Corporate, Sovereign, Corporate, Retail, Securitization etc.</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	e.g. Corporate, Sovereign, Corporate, Retail, Securitization etc.	-	-	-	-
Financial guarantees 4,968,481 4,537,917 43,204,189 39,460 Acceptances - <td< td=""><td>Off-Balance sheet</td><td></td><td></td><td></td><td></td></td<>	Off-Balance sheet				
Acceptances Performance Related Contigencies 1,333,320 1,096,133 11,646,262 9,531 Trade Related Contigencies 1,980,749 2,054,310 17,223,907 17,883 Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,699 Derivatives 154,867 194,719 1,346,674 1,699 Equity Exposure Risk in the Banking Book 11,809,799 2,054,310 11,908 116 Under simple risk weight method 129,959 13,385 1,130,083 116 Under Internal models approach 862,689 449,429 7,501,650 3,900 Market Risk 8,627,630 73,973,981 727,196,838 643,252 Market Risk 8,627,630 73,973,981 727,196,838 643,252 Market Risk 394,312 573,057 4,928,900 7,165 Equity position risk 394,312 573,057 4,928,900 7,165 Equity position risk 225,566 338,542 2,819,575 4,231 Toterest rate risk 394,312 573,057 4,928,900	Non-market related				
Performance Related Contigencies 1,339,320 1,096,133 11,646,262 9,531 Trade Related Contigencies 8,288,550 7,688,360 72,074,358 66,855, Market related 8,288,550 7,688,360 72,074,358 66,855, Market related 8,288,550 7,688,360 72,074,358 66,855, Derivatives 154,867 194,719 1,346,674 1,693 Derivatives 129,959 13,385 1,130,083 116 Equity Exposure Risk in the Banking Book 284,826 208,104 2,476,757 1,809, Under simple risk weight method 1,005,483 8,694,871 8,743 Unisted Equity Investment 862,689 449,429 7,501,650 3,900 Under Internal models approach 1,862,599 1,454,912 16,196,521 12,651, Market Risk 2apital Requirement for portfolios subject to Standardized Approach 394,312 573,057 4,928,900 7,163 Interest rate risk 394,312 573,057 4,928,900 7,163 19,413 1,941 225,566 338,542 2,819,575 4,231	Financial guarantees	4,968,481	4,537,917	43,204,189	39,460,15
Trade Related Contigencies 1,980,749 2,054,310 17,223,907 17,863 Market related 8,288,550 7,688,360 72,074,358 66,855, Market related 154,867 194,719 1,346,674 1,693 Derivatives 154,867 194,719 1,346,674 1,693 Equity Exposure Risk in the Banking Book 129,959 13,385 1,130,083 116 Under simple risk weight method Listed Equity Investment 862,689 449,429 7,501,650 3,900 Under Internal models approach 862,689 449,429 7,501,650 3,900 Market Risk 862,689 449,429 7,501,650 3,900 Under Internal models approach 88,627,630 73,973,981 727,196,838 643,252, Market Risk 225,566 338,542 2,819,575 4,231 Capital Requirement for portfolios subject to Internal Models Approach 394,312 573,057 4,928,900 7,165 Capital Requirement for operational risks 702,767 1,066,940 8,784,588 13,336, Capital Requirement for operational risks 9,603,389 7,396,872	Acceptances	-	-	-	-
Market related 8,288,550 7,688,360 72,074,358 66,855, Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,692 Derivatives 129,959 13,385 1,130,083 1,692 Equity Exposure Risk in the Banking Book 284,826 208,104 2,476,757 1,809, Under simple risk weight method 1,005,483 8,694,871 8,743 Under Internal models approach 83,627,630 73,973,981 727,196,838 643,252, Market Risk 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Standardized Approach 394,312 573,057 4,928,900 7,165 Interest rate risk 394,312 573,057 4,928,900 7,165 Equity position risk 394,312 573,057 4,928,900 7,165 Foreign Exchange risk 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 2	Performance Related Contigencies	1,339,320	1,096,133	11,646,262	9,531,60
Market related 8,288,550 7,688,360 72,074,358 66,855, Market related Foreign Exchange contracts 154,867 194,719 1,346,674 1,692 Derivatives 129,959 13,385 1,130,083 1,692 Equity Exposure Risk in the Banking Book 284,826 208,104 2,476,757 1,809, Under simple risk weight method 1,005,483 8,694,871 8,743 Under Internal models approach 83,627,630 73,973,981 727,196,838 643,252, Market Risk 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Standardized Approach 394,312 573,057 4,928,900 7,165 Interest rate risk 394,312 573,057 4,928,900 7,165 Equity position risk 394,312 573,057 4,928,900 7,165 Foreign Exchange risk 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 2	Trade Related Contigencies	1,980,749	2,054,310	17,223,907	17,863,57
Foreign Exchange contracts Derivatives 154,867 194,719 1,346,674 1,693 Derivatives 129,959 13,385 1,130,083 116 Equity Exposure Risk in the Banking Book Under simple risk weight method Listed Equity Investment 284,826 208,104 2,476,757 1,809, Unlisted Equity Investment 862,689 449,429 7,501,650 3,906 Unlisted Equity Investment 862,689 449,429 7,501,650 3,906 Under Internal models approach 8,627,630 73,973,981 727,196,838 643,252, Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Internal Models Approach 394,312 573,057 4,928,900 7,165 Capital Requirement for portfolios subject to Internal Models Approach 394,312 573,057 4,928,900 7,165 Capital Requirement for operational risks 702,767 1,066,940 8,784,588 13,336, Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,	,				66,855,325
Derivatives 129,959 13,385 1,130,083 116 Equity Exposure Risk in the Banking Book 284,826 208,104 2,476,757 1,809, Under simple risk weight method 1.isted Equity Investment 862,689 449,429 7,501,650 3,900 Unlisted Equity Investment 999,910 1,005,483 8,694,871 8,743 Under Internal models approach 1,862,599 1,454,912 16,196,521 12,651, Market Risk 225,7630 73,973,981 727,196,838 643,252, Market Risk 394,312 573,057 4,928,900 7,163 Equity position risk 500,113 1,941 1,942,912 1,036,113 1,941 Foreign Exchange risk 394,312 573,057 4,928,900 7,163 Capital Requirement for portfolios subject to Internal Models Approach 382,889 155,341 1,036,113 1,941 Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 702,767 1,066,940 8,784,588 13,336,	Market related				
Equity Exposure Risk in the Banking BookUnder simple risk weight methodListed Equity InvestmentUnlisted Equity InvestmentUnder Internal models approachMarket RiskCapital Requirement for portfolios subject to Standardized ApproachInterest rate riskEquity position riskForeign Exchange riskCapital Requirement for portfolios subject to Internal Models ApproachOperational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]*Capital Requirement for operational risks9,603,3897,396,872120,042,3639,603,3897,396,872120,042,36392,460,	Foreign Exchange contracts	154,867	194,719	1,346,674	1,693,21
Equity Exposure Risk in the Banking Book Under simple risk weight method Listed Equity Investment 862,689 449,429 7,501,650 3,906 Unlisted Equity Investment 999,910 1,005,483 8,694,871 8,743 Under Internal models approach 1,862,599 1,454,912 16,196,521 12,651, Market Risk 83,627,630 73,973,981 727,196,838 643,252, Market Risk 394,312 573,057 4,928,900 7,163 Interest rate risk 394,312 573,057 4,928,900 7,163 Equity position risk 82,889 155,341 1,036,113 1,941 Foreign Exchange risk 394,312 573,057 4,928,900 7,163 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Capital Requirement for operational risks [70% of BIA or ASA whichever is higher is taken as capital charge]* 220,042,363 92,460,	Derivatives	129,959			116,40
Under simple risk weight method Listed Equity Investment Unlisted Equity Investment Under Internal models approach 83,627,630 73,973,981 727,196,838 643,252, Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,		284,826	208,104	2,476,757	1,809,610
Listed Equity Investment862,689449,4297,501,6503,906Unlisted Equity Investment999,9101,005,4838,694,8718,743Under Internal models approach83,627,63073,973,981727,196,838643,252Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk394,312573,0574,928,9007,163Capital Requirement for portfolios subject to Internal Models Approach394,312573,0574,928,9007,163Capital Requirement for portfolios subject to Internal Models Approach702,7671,066,9408,784,58813,336,Capital Requirement for operational risks9,603,3897,396,872120,042,36392,460,	Equity Exposure Risk in the Banking Book				
Unlisted Equity Investment999,9101,005,4838,694,8718,743Under Internal models approach1,862,5991,454,91216,196,52112,651,Market RiskCapital Requirement for portfolios subject to Standardized ApproachInterest rate riskEquity position riskForeign Exchange riskCapital Requirement for portfolios subject to Internal Models ApproachOperational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]*Capital Requirement for operational risks9,603,3897,396,872120,042,36392,460,	Under simple risk weight method				
Under Internal models approach 1,862,599 1,454,912 16,196,521 12,651, Market Risk 83,627,630 73,973,981 727,196,838 643,252, Market Risk 394,312 573,057 4,928,900 7,163 Interest rate risk 394,312 573,057 4,928,900 7,163 Equity position risk 32,889 155,341 1,036,113 1,941 Scapital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Capital Requirement for operational risks [70% of BIA or ASA whichever is higher is taken as capital charge]* 9,603,389 7,396,872 120,042,363 92,460,	Listed Equity Investment	862,689	449,429	7,501,650	3,908,08
Under Internal models approach 83,627,630 73,973,981 727,196,838 643,252, Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk 394,312 573,057 4,928,900 7,163 Solution risk Foreign Exchange risk 394,312 573,057 4,928,900 7,163 Capital Requirement for portfolios subject to Internal Models Approach 394,312 573,057 4,928,900 7,163 Capital Requirement for portfolios subject to Internal Models Approach 394,312 573,057 4,928,900 7,163 Capital Requirement for portfolios subject to Internal Models Approach 392,566 338,542 2,819,575 4,231 Capital Requirement for operational risks [70% of BIA or ASA whichever is higher is taken as capital charge]* 120,042,363 92,460,	Unlisted Equity Investment	999,910	1,005,483	8,694,871	8,743,33
Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Internal Models Approach Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,3973,981 7,105 9,603,389 7,396,872 120,042,363 92,460,		1,862,599	1,454,912	16,196,521	12,651,419
Market Risk Capital Requirement for portfolios subject to Standardized Approach Interest rate risk 394,312 573,057 4,928,900 7,163 Equity position risk 82,889 155,341 1,036,113 1,941 Foreign Exchange risk 225,566 338,542 2,819,575 4,231 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 29,603,389 7,396,872 120,042,363 92,460,	Under Internal models approach	83,627,630	73,973,981	727,196,838	643,252,086
Capital Requirement for portfolios subject to Standardized Approach Interest rate risk 394,312 573,057 4,928,900 7,163 Equity position risk 82,889 155,341 1,036,113 1,941 Foreign Exchange risk 225,566 338,542 2,819,575 4,231 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 29,603,389 7,396,872 120,042,363 92,460,		,-,-,	-,,	,,	, - ,
Interest rate risk 394,312 573,057 4,928,900 7,163 Equity position risk 82,889 155,341 1,036,113 1,941 Foreign Exchange risk 225,566 338,542 2,819,575 4,231 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,					
Equity position risk 82,889 155,341 1,036,113 1,941 Foreign Exchange risk 225,566 338,542 2,819,575 4,231 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,			1		
Foreign Exchange risk 225,566 338,542 2,819,575 4,231 Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* 9,603,389 7,396,872 120,042,363 92,460,					7,163,213
Capital Requirement for portfolios subject to Internal Models Approach 702,767 1,066,940 8,784,588 13,336, Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,					1,941,763
Capital Requirement for portfolios subject to Internal Models Approach Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,	Foreign Exchange risk				4,231,775
Operational Risk [70% of BIA or ASA whichever is higher is taken as capital charge]* Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,	Capital Requirement for portfolios subject to Internal Models Approach	702,767	1,066,940	8,784,588	13,336,750
Capital Requirement for operational risks 9,603,389 7,396,872 120,042,363 92,460,		al charge]*			
		5.5	7 396 872	120 042 363	92,460,900
Total Risk Weighted Exposures 93,933,786 82,437,793 856,023,788 749,049,		3,003,309	,090,07Z	120,042,303	52,400,900
	Total Risk Weighted Exposures	93,933,786	82,437,793	856,023,788	749,049,736

* 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 & 2014 Year 2015 From Year 2016 onwards					
90%	80%	70%			

Capital Adequacy Ratios	2022		2021	
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	9.51%	6.00%	10.16%
Tier-1 capital to total RWA	7.50%	11.09%	7.50%	11.10%
Total capital to total RWA	11.50%	13.83%	11.50%	14.43%

1 Liquidity Coverage Ratio for the year 2022

		Unweighted ^a value by residual maturity	TOTAL WEIGHTED ^b VALUE (average)
High Quality Liquid A	ssets	(Rupees	in '000)
1 Total high quality lique	uid assets (HQLA)		688,048,074
Cash OutIflows			
2 Retail deposits and	I deposits from small business customers of which:	720,226,263	65,036,380
2.1 Stable deposit		139,724,931	6,986,247
2.2 Less stable dep	posit	580,501,331	58,050,133
3 Unsecured wholesa	ale funding of which:	605,641,711	338,183,968
3.1 Operational de	posits (all counterparties)	-	-
3.2 Non-operationa	al deposits (all counterparties)	590,027,854	322,570,111
3.3 Unsecured deb	t	15,613,857	15,613,857
4 Secured wholesale	funding	-	790,190
5 Additional requiren	nents of which:	32,824,460	5,271,287
5.1 Outflows relate requirements	ed to derivative exposures and other collateral	2,209,823	2,209,823
	ed to loss of funding on debt products	-	-
5.3 Credit and Liqu	uidity facilities	30,614,637	3,061,464
6 Other contractual f	unding obligations	3,820,835	3,820,835
7 Other contingent f	unding obligations	580,001,220	15,456,534
8 TOTAL CASH OUT	LOWS	-	428,559,193
Cash Inflows			
9 Secured lending		48,232,153	-
10 Inflow from fully p	erforming exposures	77,778,029	50,184,342
11 Other Cash inflows		19,675,031	6,427,467
12 TOTAL CASH INFL	ows		56,611,809
		TOTAL ADJUS	
13 Total HQLA			688,048,074
14 Total Net Cash Ou	tflows		371,947,384
15 Liquidity Coverage	e Ratio		185%

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 inflow and outflow rates (for inflows and outflows)

Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e.

c cap on level 2B and level 2 assets for HQLA and cap on Inflows

1 Liquidity Coverage Ratio for the year 2021

	Unweighted ^a value by residual maturity	TOTAL WEIGHTED ^b VALUE (average)	
High Quality Liquid Assets	(Rupees in '000)		
1 Total high quality liquid assets (HQLA)		474,660,774	
Cash Outlflows			
2 Retail deposits and deposits from small business customers of which:	598,421,218	55,099,836	
2.1 Stable deposit	94,845,722	4,742,286	
2.2 Less stable deposit	503,575,495	50,357,550	
3 Unsecured wholesale funding of which:	424,786,769	239,174,972	
3.1 Operational deposits (all counterparties)	-	-	
3.2 Non-operational deposits (all counterparties)	412,088,095	226,476,298	
3.3 Unsecured debt	12,698,674	12,698,674	
4 Secured wholesale funding	-	4,371,552	
5 Additional requirements of which:	37,213,069	6,414,757	
5.1 Outflows related to derivative exposures and other collateral requirements	2,992,723	2,992,723	
5.2 Outflows related to loss of funding on debt products	-	-	
5.3 Credit and Liquidity facilities	34,220,346	3,422,035	
6 Other contractual funding obligations	606,045	606,045	
7 Other contingent funding obligations	1,079,050,387	13,629,448	
8 TOTAL CASH OUTFLOWS	-	319,296,609	
Cash Inflows			
9 Secured lending	18,477,444	-	
10 Inflow from fully performing exposures	62,937,780	40,719,713	
11 Other Cash inflows	14,673,801	2,911,643	
12 TOTAL CASH INFLOWS		43,631,356	
	TOTAL ADJUSTED VALUE		
13 Total HQLA		474,660,774	
14 Total Net Cash Outflows		275,665,253	
15 Liquidity Coverage Ratio		172%	

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 inflow and outflow rates (for inflows and outflows)

Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e.

c cap on level 2B and level 2 assets for HQLA and cap on Inflows

3 Net Stable Funding Ratio for the year 2022

	Unweighted value by residual maturity						
(Dun	ees. In '000)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted value	
<u>`</u>	Item	No Hatanty		yı yı			
1	Capital:						
2	Regulatory capital	121,883,523		-	-	121,883,523	
3	Other capital instruments		_		_		
-	Retail deposits and deposit from small business						
4	customers:						
5	Stable deposits	157,781,240	-	-	-	149,892,178	
6	Less stable deposits	560,870,547	58,483,212	18,690,706	1,597,766	575,837,785	
7	Wholesale funding:						
8	Operational deposits	-	-	-	-	-	
9	Other wholesale funding	275,563,703	195,778,790	86,556,548	1,980,053	280,929,573	
10	Other liabilities:						
11	NSFR derivative liabilities				455,164	-	
12	All other liabilities and equity not included in other categories	250,682,039	380,976,145	4,827,084	145,021,611	147,435,153	
13	Total ASF					1,275,978,211	
RSF	item						
14	Total NSFR high-quality liquid assets (HQLA)					63,491,938	
15	Deposits held at other financial institutions for operational purposes	9,485,379				4,742,689	
16	Performing loans and securities:						
17	Performing loans to financial institutions secured by Level 1 HQLA	-	74,969,700	-	-	7,496,970	
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	10,870,589	441,167	-	1,851,172	
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:	-	362,394,689	29,344,628	232,937,091	393,866,186	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	98,733,490	64,176,768	
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-	5,456,999	-	30,030,749	28,254,636	
22	Other assets:						
23	Physical traded commodities, including gold					-	
24	Assets posted as initial margin for derivative contracts	_				-	
25	NSFR derivative assets		5,684,178			-	
26	NSFR derivative liabilities before deduction of variation margin posted				455,164	5,320,047	
27	all other assets not included in other categories	142,838,486	296,512,698	9,012,648	75,567,306	241,776,165	
28	Off-balance sheet items		125,243,752	162,391,960	479,635,233	38,367,004	
29	Total RSF					849,343,576	
30	Net Stable Funding Ratio (%)					150%	

3 Net Stable Funding Ratio for the year 2021

				e by residual maturity		Weighted value
	ees. In '000) Item	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
1	Capital:	112 214 210				112 214 210
2	Regulatory capital	112,314,218				112,314,218
3	Other capital instruments Retail deposits and deposit from small business					
4	customers:					
5	Stable deposits	128,240,081	-	-	-	121,828,077
6	Less stable deposits	462,347,437	45,269,607	9,775,745	1,519,759	467,173,269
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	284,603,154	176,684,770	29,847,204	756,849	183,376,807
10	Other liabilities:					
11	NSFR derivative liabilities				1,212,697	-
12	All other liabilities and equity not included in other categories	105,009,733	234,594,973	25,974,933	120,237,415	133,224,881
13	Total ASF					1,017,917,252
RSF	item					
14	Total NSFR high-quality liquid assets (HQLA)					64,022,401
15	Deposits held at other financial institutions for operational purposes	9,782,518				4,891,259
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA		11,190,981			1,119,098
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		12,490,222	2,160,289	-	2,953,678
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:		334,212,317	48,896,947	204,729,634	365,574,821
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	71,873,758	46,717,943
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.		6,542,710	1,237,880	30,799,381	30,069,769
22	Other assets:					
23	Physical traded commodities, including gold					-
24	Assets posted as initial margin for derivative contracts				-	
25	NSFR derivative assets		2,249,270		-	
26	NSFR derivative liabilities before deduction of variation margin posted		1,212,697			1,279,113
27	all other assets not included in other categories	104,620,911	175,092,178	12,256,139	59,468,381	181,772,966
28	Off-balance sheet items		303,769,259	12,973,196	794,271,370	55,550,691
29	Total RSF					753,951,739
30	Net Stable Funding Ratio (%)					135%