

THE BANK OF PUNJAB (Standalone)



1 Capital adequacy return

	Note	2,022	2,021
Rupees in '000			
Common Equity Tier 1 capital (CET1): Instruments and reserves			
1		29,478,381	26,173,766
2		2,215,040	2,215,040
3		-	-
4		-	-
5		10,554,384	8,387,543
6		-	-
7		24,411,784	18,915,181
8			
		Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	
		627,810.00	549,711.00
9		67,287,399	56,241,241
10	1.3.1	13,565,088	12,276,130
11		53,722,311	43,965,111
Additional Tier 1 (AT 1) Capital			
12		-	-
13		8,017,500	-
14		-	-
15		-	-
16		-	-
17		-	-
18	1.3.2	-	-
19		-	-
20		8,017,500	-
21		61,739,811	43,965,111
Tier 2 Capital			
22		5,786,260	6,288,980
23		-	-
24		-	-
25		-	-
26		614,979	3,054,945
27		-	-
28		-	-
29		-	-
30		-	-
31		-	-
32		6,401,239	9,343,925
33	1.3.3	(4,985)	(4,985)
34		-	-
35		-	-
36		-	-
37		6,396,254	9,338,940
38		68,136,065	53,304,051
39		522,421,609	436,362,264
Capital Ratios and buffers (in percentage of risk weighted assets)			
40		10.28%	10.08%
41		11.82%	10.08%
42		13.04%	12.22%
43			
44		7.500%	7.500%
45		1.500%	1.500%
46		-	-
47		-	-
47		2.78%	2.58%
National minimum capital requirements prescribed by SBP			
48		6.00%	6.00%
49		7.50%	7.50%
50		11.50%	11.50%

2,022		2,021
Rupees in '000		
Amount	Amounts subject to Pre-Basel III treatment	Amount

1.3 Regulatory Adjustments and Additional Information

1.3.1	Common Equity Tier 1 capital: Regulatory adjustments		
1	Goodwill (net of related deferred tax liability)	1,776,940	1,108,152
2	All other intangibles (net of any associated deferred tax liability)	-	-
3	Shortfall in provisions against classified assets	-	-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
5	Defined-benefit pension fund net assets	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	-	-
7	Cash flow hedge reserve	-	-
8	Investment in own shares/ CET1 instruments	-	-
9	Securitization gain on sale	-	-
10	Capital shortfall of regulated subsidiaries	-	-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	3,413,759	2,655,318
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above	-	-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	8,374,389	8,512,660
15	Amount exceeding 15% threshold	-	-
16	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	Investments in TFCs of other banks exceeding the prescribed limit	-	-
20	Any other deduction specified by SBP (mention details)	-	-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	<u>13,565,088</u>	<u>12,276,130</u>
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	-	-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-	-
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above	-	-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-	-
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	<u>-</u>	<u>-</u>
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	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	4,985	4,985
33	Investment in own Tier 2 capital instrument	-	-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above	-	-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
35A	Unrecognized portion of Tier 2 Capital	-	-
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	<u>4,985</u>	<u>4,985</u>
1.3.4	Additional Information		
	Risk weighted assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)		
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-
	Amounts below the thresholds for deduction (before risk weighting)	-	-
38	Non-significant investments in the capital of other financial entities	-	-
39	Significant investments in the common stock of financial entities	-	-
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	Applicable caps on the inclusion of provisions in Tier 2		
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-	-
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

1.4 Capital structure reconciliation

	Balance sheet of the published financial statements	Under regulatory scope of consolidation
	2,022	2,022
	Rupees in '000	
Assets		
Cash and balances with treasury banks	73,203,963	73,203,963
Balances with other banks	4,842,758	4,842,758
Lendings to financial institutions	68,194,342	68,194,342
Investments - net	638,276,903	638,276,903
Advances - net	590,934,509	590,934,509
Operating fixed assets	30,344,086	30,344,086
Intangible	1,776,940	1,776,940
Deferred tax assets - net	14,584,059	14,584,059
Other assets - net	59,840,459	59,840,459
Total assets	1,481,998,019	1,481,998,019
Liabilities & Equity		
Bills payable	6,323,641	6,323,641
Borrowings	80,820,212	80,820,212
Deposits and other accounts	1,227,299,424	1,227,299,424
Sub-ordinated loan	17,203,760	17,203,760
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities - net	-	-
Other liabilities	85,387,012	85,387,012
Total liabilities	1,417,034,049	1,417,034,049
Share capital	29,478,381	29,478,381
Reserves / Share Premium	12,769,424	12,769,424
Accumulated losses	24,411,784	24,411,784
Minority Interest	627,811	627,811
Surplus on revaluation of assets - net of tax	(2,323,430)	(2,323,430)
Total equity	64,963,970	64,963,970
Total liabilities & equity	1,481,998,019	1,481,998,019

1.4.1 Detail of Capital structure reconciliation

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	2,022	2,022	
	Rupees in '000		
Assets			
Cash and balances with treasury banks	73,203,963	73,203,963	
Balanced with other banks	4,842,758	4,842,758	
Lending to financial institutions	68,194,342	68,194,342	
Investments	638,276,903	638,276,903	
<i>of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold</i>	-	-	a
<i>of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold</i>	-	-	b
<i>of which: Mutual Funds exceeding regulatory threshold</i>	-	-	c
<i>of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)</i>	-	-	d
<i>of which: others (mention details)</i>	-	-	e
Advances	590,934,509	590,934,509	
<i>shortfall in provisions/ excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital</i>	-	-	f
Fixed Assets	30,344,086	30,344,086	g
Intangible Assets	1,776,940	1,776,940	
Deferred Tax Assets	14,584,059	14,584,059	
<i>of which: DTAs that rely on future profitability excluding those arising from temporary differences</i>	-	-	h
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	8,374,389	8,374,389	i
Other assets	59,840,459	59,840,459	
<i>of which: Goodwill</i>	-	-	j
<i>of which: Intangibles</i>	-	-	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
Total assets	1,481,998,019	1,481,998,019	
Liabilities & Equity			
Bills payable	6,323,641	6,323,641	
Borrowings	80,820,212	80,820,212	
Deposits and other accounts	1,227,299,424	1,227,299,424	
Sub-ordinated loans	17,203,760	17,203,760	
<i>of which: eligible for inclusion in AT1</i>	8,017,500	8,017,500	m
<i>of which: eligible for inclusion in Tier 2</i>	9,186,260	9,186,260	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	-	-	
<i>of which: DTLs related to goodwill</i>	-	-	o
<i>of which: DTLs related to intangible assets</i>	-	-	p
<i>of which: DTLs related to defined pension fund net assets</i>	-	-	q
<i>of which: other deferred tax liabilities</i>	-	-	r
Other liabilities	85,387,012	85,387,012	
Total liabilities	1,417,034,049	1,417,034,049	

THE BANK OF PUNJAB



	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	2,022	2,022	
	Rupees in '000		
Share capital	29,478,381	29,478,381	
<i>of which: amount eligible for CET1</i>	-	-	s
<i>of which: amount eligible for AT1</i>	-	-	t
Reserves	12,769,424	12,769,424	
<i>of which: portion eligible for inclusion in CET1 (provide breakup)</i>	-	-	u
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	v
Unappropriated profit/ (losses)	24,411,784	24,411,784	w
Minority Interest			
<i>of which: portion eligible for inclusion in CET1</i>	627,810	627,810	x
<i>of which: portion eligible for inclusion in AT1</i>	-	-	y
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	z
Surplus on revaluation of assets	(2,323,430)	(2,323,430)	
<i>of which: Revaluation reserves on Fixed Assets</i>	4,405,500	4,405,500	
<i>of which: Unrealized Gains/Losses on NBA</i>	1,090,345	1,090,345	aa
<i>of which: Unrealized Gains/Losses on AFS</i>	(7,819,275)	(7,819,275)	
<i>In case of Deficit on revaluation (deduction from CET1)</i>	(3,413,775)	(3,413,775)	ab
Total liabilities & Equity	1,481,998,018	1,481,998,018	

Common Equity Tier 1 capital (CET1): Instruments and reserves

1	Fully paid-up capital/ capital deposited with SBP	29,478,381	
2	Balance in share premium account, share deposit money and discount on issue of shares	2,215,040	(s)
3	Reserve for issue of bonus shares		
4	General/ Statutory reserves	10,554,384	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge		
6	Accumulated losses	24,411,784	(w)
7	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	627,810	(x)
8	CET 1 before Regulatory Adjustments	67,287,399	
	Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	1,776,940	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	(0)	(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 (net of related tax liability)	-	{(h) - (r)} * x%
13	Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
14	Reciprocal cross holdings in CET1 capital instruments	-	(d)
15	Cash flow hedge reserve	-	
16	Investment in own shares/ CET1 instruments	-	
17	Securitization gain on sale	-	
18	Capital shortfall of regulated subsidiaries	-	
19	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	3,413,759	(ab)

	Component of regulatory capital reported by bank	Source based on reference number from step 2
	2,022	
	Rupees in '000	
20 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
21 Significant investments in the capital instruments issued by banking, financial and insurance entities that 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)	8,374,389	(i)
23 Amount exceeding 15% threshold	-	
24 of which: significant investments in the common stocks of financial entities	-	
25 of which: deferred tax assets arising from temporary differences	-	
26 National specific regulatory adjustments applied to CET1 capital	-	
27 of which: Investment in TFCs of other banks exceeding the prescribed limit	-	
28 of which: Any other deduction specified by SBP (mention details)	-	
29 Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
30 Total regulatory adjustments applied to CET1 (sum of 9 to 29)	13,565,088	
31 Common Equity Tier 1	53,722,311	
Additional Tier 1 (AT 1) Capital		
32 Qualifying Additional Tier-1 instruments plus any related share premium	8,017,500	
33 of which: Classified as equity	-	(t)
34 of which: Classified as liabilities	-	(m)
35 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
36 of which: instrument issued by subsidiaries subject to phase out	-	
37 AT1 before regulatory adjustments		
Additional Tier 1 Capital: regulatory adjustments		
38 Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39 Investment in own AT1 capital instruments	-	
40 Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
41 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ac)
42 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
43 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	-	

	Component of regulatory capital reported by bank	Source based on reference number from step 2
	2,022	
	Rupees in '000	
44 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
45 Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44)	-	
46 Additional Tier 1 capital		
47 Additional Tier 1 capital recognized for capital adequacy	8,017,500	
48 Tier 1 Capital (CET1 + admissible AT1) (31+47)	61,739,811	
Tier 2 Capital		
49 Qualifying Tier 2 capital instruments under Basel III plus any related share premium	5,786,260	
50 Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
51 Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)
52 of which: instruments issued by subsidiaries subject to phase out	-	
53 General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	614,979	(g)
54 Revaluation Reserves	-	
55 of which: Revaluation reserves on fixed assets	-	
56 of which: Unrealized Gains/Losses on AFS	-	portion of (aa)
57 Foreign Exchange Translation Reserves	-	(v)
58 Undisclosed/Other Reserves (if any)	-	
59 T2 before regulatory adjustments	6,396,254	
Tier 2 Capital: regulatory adjustments		
60 Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	
61 Reciprocal cross holdings in Tier 2 instruments	4,985	
62 Investment in own Tier 2 capital instrument	-	
63 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ae)
64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
65 Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
66 Tier 2 capital (T2)	-	
67 Tier 2 capital Unrecognized for capital adequacy	-	
68 Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
69 Total Tier 2 capital admissible for capital adequacy	6,396,254	
70 TOTAL CAPITAL (T1 + admissible T2) (48+69)	68,136,065	

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:-

	Capital Requirements		Risk Weighted Assets	
	2,022	2,021	2,022	2,021
Rupees in '000				
Credit Risk				
On-Balance sheet				
<u>Portfolios subject to standardized approach (Comprehensive)</u>				
Cash & cash equivalents	-	-	-	-
Sovereign	6,148	3,495	53,464	30,389
Public Sector entities	841,891	487,285	7,320,790	4,237,260
Banks	709,307	633,709	6,167,884	5,510,516
Corporate	23,732,351	19,738,011	206,368,267	171,634,876
Retail	6,748,460	4,554,686	58,682,260	39,605,967
Residential Mortgages	638,324	433,928	5,550,642	3,773,284
Low cost Housing	160,302	53,056	1,393,929	461,357
Past Due loans	1,073,209	759,012	9,332,256	6,600,101
Deffered Tax Assets	1,785,280	1,508,736	15,524,175	13,119,443
Operating Fixed Assets	3,489,570	2,281,190	30,344,088	19,836,431
Significant Inv (250%) Punjab Mod	-	-	-	-
Other assets	4,221,868	3,476,929	36,711,898	30,234,169
	43,406,710	33,930,036	377,449,653	295,043,793
Off-Balance sheet				
Non-market related				
Financial guarantees, acceptances, performance related	6,103,058	6,487,435	53,070,073	56,412,481
Market related				
Foreign Exchange contracts/ derivatives etc.	106,152	151,407	923,060	1,316,581
	6,209,210	6,638,842	53,993,133	57,729,062
Equity Exposure Risk in the Banking Book				
Under simple risk weight method				
Listed, Unlisted	102,986	103,873	895,528	903,245
Under Internal models approach				
	102,986	103,873	895,528	903,245
Market Risk				
<u>Capital Requirement for portfolios subject to Standardized Approach</u>				
Interest rate risk	302,963	61,065	1,155,803	3,787,040
Equity position risk	1,053,181	468,753	15,556,500	13,194,543
Foreign Exchange risk	99,304	19,894	2,448,638	1,241,300
	1,455,448	549,711	19,160,941	18,222,882
<u>Capital Requirement for portfolios subject to Basic Indicator Approach</u>				
Operational Risk				
<u>Capital Requirement for operational risks</u>	5,135,266	4,519,847	70,922,354	64,463,283
Total	56,309,620	45,742,310	522,421,609	436,362,265
Capital Adequacy Ratios				
	2,022	2,022	2,021	2,021
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	10.28%	6.00%	10.08%
Tier-1 capital to total RWA	7.50%	11.82%	7.50%	10.08%
Total capital to total RWA	11.50%	13.04%	11.5%	12.22%

2. Leverage Ratio

The State Bank of Pakistan (SBP) through its BPRD Circular No. 06 of 2013 has issued instructions regarding implementation of parallel run of leverage ratio reporting and its components from December 31, 2013 to December 31, 2017. During this period the final calibration, and any further adjustments to the definition, will be completed, with a view to set the leverage ratio as a separate capital standard on December 31, 2018. Banks are required to disclose the leverage from Dec 31, 2015

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage:

Leverage Ratio = Tier 1 capital (after related deductions) / Total Exposure

As at December 31, 2022 the Bank's Leverage ratio stood at 3.45% which is well above the minimum requirement of 3.0%

On Balance sheer Assets	2022	2021
	Rs in '000'	
Cash and balances with treasury banks	73,203,963	71,319,238
Balances with other banks	4,842,758	8,858,356
Lendings to financial institutions	68,194,342	29,580,388
Investments - net	638,276,903	531,697,948
Advances - net	590,934,509	485,576,503
Operating fixed assets	30,344,088	19,836,431
Deferred tax assets - net	6,209,670	5,247,777
Financial Derivatives (A.1)	1,077,504	1,985,977
Other assets - net	59,840,583	35,534,759
Total Assets	1,472,924,320	1,189,637,377
A.1 Derivatives (On Balance sheet)		
Interest Rate	-	-
Equity	-	-
Foreign Exchange and Gold	1,077,504	1,985,977
Precious Metal (except gold)	-	-
Commodities	-	-
Credit Derivatives (protection bought & sold)	-	-
Any other derivatives	-	-
B. Off-Balance Sheet Items excluding derivatives		
Direct Credit Substitutes	22,805,891	18,341,471
Performance-related Contingent Liabilities (i.e. Guarantees)	76,678,167	62,450,019
Trade-related Contingent Liabilities (i.e. Letter of Credits)	170,302,819	136,560,464
Lending of securities or posting of securities as collaterals		
Undrawn committed facilities (which are not cancellable)	32,465,327	45,923,548
Unconditionally cancellable commitments	9,864,553	6,342,130
Commitments in respect of operating leases		
Commitments for the acquisition of operating fixed assets		
Other commitments	142,836	97,839
Total Off-Balance Sheet Items excluding Derivatives (B)	312,259,593	269,715,471
C. Commitments in respect of Derivatives - Off Balance Sheet Items		
(Derivatives having negative fair value are also included)		
Interest Rate		
Equity		
Foreign Exchange & gold	2,373,392	3,710,470
Precious Metals (except gold)		
Commodities		
Credit Derivatives (protection sold and bought)		
Other derivatives		
Total Derivatives (C)	2,373,392	3,710,470
Tier-1 Capital	61,739,811	43,965,111
Total Exposures (sum of A,B and C)	1,787,557,305	1,463,063,318
Leverage Ratio	3.45%	3.01%

3) Liquidity Coverage Ratio Disclosure

Dec 31, 2022

<i>(in local currency)</i>		TOTAL UNWEIGHTED ^a	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		646,611,725
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:		
2.1	stable deposit		
2.2	Less stable deposit	173,911,000	17,391,100
3	Unsecured wholesale funding of which:		
3.1	Operational deposits (all counterparties)		
3.2	Unsecured wholesale funding provided by non-financial corporate customers, sovereigns, central banks, multilateral development banks and PSEs	1,004,385,000	401,754,000
3.3	Other	51,702,268	51,702,268
4	Secured wholesale funding		-
5	Additional requirements of which:		
5.1	Outflows related to derivative exposures and other collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities	98,645,531	9,925,965
6	Other contractual funding obligations	11,586,171	11,586,171
7	Other contingent funding obligations	287,055,124	13,489,343
8	TOTAL CASH OUTFLOWS		505,848,847
CASH INFLOWS			
9	Secured lending	15,550,000	15,550,000
10	Inflows from fully performing exposures	41,773,276	20,886,638
11	Other Cash inflows	-	-
12	TOTAL CASH INFLOWS	57,323,276	36,436,638
		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA		646,611,725
22	TOTAL NET CASH OUTFLOWS (after CAP)		469,412,209
23	LIQUIDITY COVERAGE RATIO		137.75%

a Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

b Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows nd outflows)

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

4. Net Stable Funding Ratio Disclosure

(All amounts in PKR thousands)

(Amount in PKR in thousands)		Total Unweighted Value	weighted value
Available Stable Funding (ASF)			
1	Capital:		
2	Regulatory capital	67,374,000	67,374,000
3	Other capital instruments	13,803,000	13,803,000
4	Retail deposits and deposit from small business customers:		
5	Stable deposits		
6	Less stable deposits	239,209,000	215,288,100
7	Wholesale funding:		
8	Operational deposits		
9	Other wholesale funding	906,229,000	453,114,900
10	Borrowing and Liabilities with effective residual maturity => one year	86,848,000	86,848,000
11	Other liabilities:		
12	NSFR derivative liabilities		
13	Other Liabilities with residual maturity => 6 months to <1 year including funded provided by Central Banks and Fis	3,472,000	1,736,000
14	Any Other Liabilities	164,955,000	-
15	Total ASF	1,481,890,000	838,164,000
Required Stable Funding (RSF)			
16	Total NSFR high-quality liquid assets (HQLA)	641,797,000	-
	Other Securities eligible as Level 1 HQLA for the LCR, of which:	8,339,000	416,950
17	Deposits held at other financial institutions for operational purposes	4,814,000	2,407,000
18	Performing loans and securities:		
19	Performing loans to financial institutions secured by Level 1 HQLA	500,000	50,000
20	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		
21	Level 2 B HQLA- Unencumbered Securities	-	-
22	Loans to Financial Institutions (Other than SBP) Maturity 6=> months to <=1 year	17,575,000	2,636,250
23	All other Assets not included in above categories with residual maturity <1 year	59,635,000	29,817,500
24	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		
25	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for	161,261,000	104,819,650
26	With a risk weight of greater than 35% under the Basel II Standardized Approach for credit risk	421,554,000	358,320,900
27	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	12,947,000	11,005,200
28	Held Till Maturity with residual maturity => than 1 year	96,884,000	96,884,000
29	Other assets:		
30	Physical traded commodities, including gold		
31	Assets posted as initial margin for derivative contracts		
32	NSFR derivative assets		
33	NSFR derivative liabilities before deduction of variation margin posted		
34	All other assets not included in the above categories	56,584,000	56,584,000
35	Total On Balance sheet RSF	1,481,890,000	662,941,450
36	Off-balance sheet items	403,271,000	20,163,550
37	Total RSF		683,105,000
38	Net Stable Funding Ratio (%)		122.70%