THE BANK OF PUNJAB (Standalone)



1 Capital adequacy return

Common Equity Test 2 capital (CT1): Instruments and reserves 5.478,281 2.5,172,766 2 Balance in thate premium account and share deposit money 2.215,040 2.215,040 2.215,040 3 Discount on issue of thans shares 1 1 1 1 4 Discount on issue of thans shares 1 1 1 1 5 Contrad (3 Statuty) reserves 10.51,384 8.837,503 1 1 6 Contrad (3 Statuty) reserves 2.411,784 18,915,181 1 1.31 1.32,72,710 5,52,41,241 7 Contrad (3 Statuty) reserves 2.27,810,00 55,241,241 3.372,2511 4.3955,111 10 Contrad (3 Statuty) reserves 1.3.1 1.3.27,726 1.22,72,100 55,241,241 11 Contrad (3 Statuty) reserves and (-	Note	2,022 Rupees in	2,021 n '000
2 Balance in yhare premium account and share deposit money 2.215.040 2.215.040 3 Bescure for issue of banas shares - - 4 Discount on issue of shares of shares - - 5 General Statutory reserves 10.554.384 8.875.543 6 General Statutory reserves 10.554.384 8.875.543 7 Accumulation issue of shares issue of the consolidation group) 627.710.00 629.771.00 9 CET 1 before Regulatory Adjustments issued to third parties by consolidation group) 627.710.00 627.721.00 10 Total regulatory adjustments applied to CET1 1.3.1 13.555.088 12.276.130 11 Common Equity TET 1 1.3.1 13.555.088 12.276.130 12 of which: Classified a sequity - - - 13 of which: Classified a sequity - - - - 14 Total regulatory adjustments adjust to third parties by consolidated subsidiaries immune talowed in group AT 11 - - - - - - - - - - - - - - - - <th></th> <th>Common Equity Tier 1 capital (CET1): Instruments and reserves</th> <th></th> <th>•</th> <th></th>		Common Equity Tier 1 capital (CET1): Instruments and reserves		•	
a Beaver for issue of homes of hames b Becourt issue of homes of hames central (Statutor) reserves central (Statutor) reserves common figure of home statutors have a consolitation group) consolitation of home statutors and the consolitation group) consolitation of which classified as its hubitors consolitation of home statutors applied to CET1 consolitation of which classified as its hubitors consolitation of home statutors applied to CET1 consolitation of which classified as its hubitors consolitation of which classified as its hubitors consolitation of the consolitation statutors consolitation of which classified as its hubitors consolitation of which classified as its hubitors consolitation of homes the consolitation statutors consolitation of the consolitation statutors consolitation of which classified as its hubitors consolitation of which classified as its hubitors consolitation of which classified as its hubitors consolitation with a parties by consolitation station its consolitation with a pa	1	Fully paid-up capital/ capital deposited with SBP		29,478,381	26,173,766
4 Discurt on issue of phanes - - 5 General Statutory resures 1.054,344 8.875,434 6 General Statutory resures 1.054,344 8.875,434 7 Accumulated losses 2.4,11,744 18,951,181 8 Minority interests arising from CET capital instruments issued to third parties by consolidated bank subidiaries (amount allowed in CET capital of the consolidation group) 627,810,00 549,711,00 9 CTT 1 before Regulatory Adjustments 1.3.1 13,546,984 43,875,111 10 Common Edgulatory Adjustments 1.3.1 13,546,984 43,865,111 11 Common Edgulatory Adjustments plus any rolated share premium 6,077,500 - - 12 of which Cassified as shallties 1.3.2 - <td< td=""><td></td><td></td><td></td><td>2,215,040</td><td>2,215,040</td></td<>				2,215,040	2,215,040
5 Genraf / Statutory rearves 10.554.34 8.87,54 6 Gain/(Loss) on derivative balas Cabh Pow Hedge . . 7 Accumulated losses 24.411,784 18.951,181 Minority interests arting from CT1 captal instruments issued to third parties by consolidated bank subdialines (mount allowed in consolidation group) 627,810.00 55,721,300 9 CET1 before Regulatory Adjustments 1.11 1.556,588 12,727,130 10 Common Equity Tter 1 1.11 1.556,588 12,727,130 11 Common Equity Tter 1 1.11 1.556,588 12,727,130 12 Calaflying Additional Tier 1 (Art 1] Captal 1.1 1.556,588 12,776,130 13 of which: Classified a sequity 8,017,500 . . 14 Total regulatory adjustments 1.3.2 . . . 15 ordinational Tier 1 (Art 1] Captal 1.3.2 15 ordinational Statutory adjustments build and subject to phase out 14 The 2 capital recognized for capital adjustory 6.017,500 15 Additional Tier 1 capital intruments used Basel III plus any related share premium .				-	-
6 Gary[Lisses] on derivatives held as Cabi Flow Hedge 24.411,784 18,915,181 7 Accumulated losses 24.411,784 18,915,181 7 Microiry interests arising from CET1 capital instruments issued to third parties by consolidated bank sublidaries (amount allowed in CET1 capital of the consolidation group) 627,810,00 549,711,00 7 Control Regulatory Adjustments applied to CET1 1.3.1 1.3.555,088 12,276,130 10 of which: Classified as labilities - - - - 11 Control Regulatory Adjustments issued to third parties by consolidated subsidiaries (amount allowed in group AT1) -				-	-
7 Accumulated losses 24.41.784 18.915.181 8 Minority interests arising from CETI capital instruments issued to third parties by consolidation group) 627.810.00 55.241.241 9 CET 1 before Regulatory Adjustments 1.3.1 1.55.5588 1.52.5788 11 Common Equity Ter 1 1.3.1 1.52.55.988 1.52.77.100 12 Galaffing Additional Ter 1 (AT 1) Capital 1.3.1 1.52.57.888 1.52.77.100 13 of which: Classified a setupty 6.01.75.00 1.1 14 Control regulatory adjustments based to third parties by consolidated subsidiaries 8.01.75.00 1.1 15 of which: Classified a setupty 1.3.2 8.017.500 1.1 16 of which: Classified a setupty 1.3.2 8.017.500 1.1 17 Athibrional Ter 1 (AT 1) Capital 1.3.2 8.017.500 1.1 18 Additional Ter 1 (AT 1) Capital 1.3.2 8.017.500 1.1 19 Additional Ter 1 (AT 1) Capital 1.3.2 8.017.500 1.1 10 of which: Informent suced to capital adequacy 8.017.500 1.1 11 Ter 2 capital atter capital recognized for capital adequacy 8.017.500 1.1 11 Ter 2 capital instruments used facusel it pl				10,554,384	8,387,543
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9 CF1 before Regulatory Adjustments 67,287,399 55,241,241 10 Total regulatory adjustments applied to CF1 1.3.1 13,356,088 12,276,130 11 Common Equity Ter 1 1.3.1 13,3722,311 43,965,111 12 Coulding additional Tier-1 capital instruments plus any related share premium 0		Minority Interests arising from CET1 capital instruments issued to third parties by			
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11 Common Equity Tier 1 53,722,311 43,965,111 2 Additional Tier 1, 12 (apital instruments plus any related share premium 0,017,500 0 13 of which: Classified a stabilities 0,017,500 0 14 of which: Classified a stabilities 0,017,500 0 15 Additional Tier 1, capital anstruments suced to third parties by consolidated subsidiaries 0 0 16 of which: instrument suced to Subject to phase out 0 0 0 0 16 of which: instrument regulatory adjustments 1.3.2 0	9	CET 1 before Regulatory Adjustments		67,287,399	56,241,241
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12 Cualifying Additional Tier-1 capital instruments plus any related share premium - 13 of which: Cassified as equity - 14 of which: Cassified as equity - 15 Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1) - - 15 Additional Tier 1 capital after regulatory adjustments 1.3.2 - - 16 Total regulatory adjustment appled to AT 1 capital 1.3.2 - - 17 Additional Tier 1 capital after regulatory adjustments 8,017,500 - 18 Tier 1 capital after regulatory adjustments used and pre-Baset 3 rules - - - 18 Capital instruments subject to phase-out arrangement issued under pre-Baset 3 rules - - - - 18 Capital instruments subject to phase-out arrangement issued under pre-Baset 3 rules - </td <td>11</td> <td>Common Equity Tier 1</td> <td></td> <td>53,722,311</td> <td>43,965,111</td>	11	Common Equity Tier 1		53,722,311	43,965,111
13 of which: Cassified as isolabilities 8,017,500 - 15 Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries - - 16 of which: instrument issued to third parties by consolidated subsidiaries - - 16 of which: instrument issued to publicitates subject to phase out - - 17 ATI before regulatory adjustments - - - 18 Additional Tier 1 capital accentry adjustments 1.3.2 - - 19 Additional Tier 1 capital accentry adjustments 8,017,500 - 21 Tier 2 capital 114:20) 61,739,811 43,965,111 22 Qualifying Tier 2 capital instruments under Basel III plus any related share premium 5,786,260 6,288,980 22 Qualifying Tier 2 capital instruments buidet to phase out - - - 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 General group tier 2) - - - - - 26 of which: instruments issued to third parties by consolidate		Additional Tier 1 (AT 1) Capital			
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Tier 2 Capital Structure 5,786,260 6,288,980 22 Qualifying Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules - - 23 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 of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) - - 26 of which: instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2) - - 27 of which: Unrealized gains/losses on AFS - - - 29 of which: Unrealized gains/losses on AFS - - - 21 Undisclosed/Other Reserves (ft any) - - - 27 to for regulatory adjustment splied to 72 capital 1.3.3 (4,985) - - 32 Total regulatory adjustments - - - - - - - - - - - - - - - <t< td=""><td></td><td></td><td></td><td></td><td>42.055.444</td></t<>					42.055.444
22 Cualifying Tire 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules - - 23 Tire 2 capital instruments issued to third parties by consolidated subsidiares (amount allowed in group tire 2) - - 24 Tire 2 capital instruments issued to third parties by consolidated subsidiares (amount allowed in group tire 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 weighted assets 614,979 3,054,945 27 of which: Revaluation reserves on fixed assets - - - 28 of which: Revaluation reserves on Rised assets - - - 30 Foreign Exchange Translation Reserves - - - 31 Undiscosed/Other Reserves (If any) - - - - 31 Total regulatory adjustment regulatory adjustments - - - - 32 Total regulatory adjustment regulatory adjustments - - - - - - - - - - - - - <t< td=""><td>21</td><td>Tier I Capital (CETI + admissible ATI) (II+20)</td><td></td><td>61,739,811</td><td>43,965,111</td></t<>	21	Tier I Capital (CETI + admissible ATI) (II+20)		61,739,811	43,965,111
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 by subsidiaries subject to phase out - - 26 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit risk weighted assets 614,979 3,054,945 27 Revaluation reserves on fixed assets - - - 29 of which: invaluation reserves on fixed assets - - - 29 of which: invaluation reserves on fixed assets - - - 30 Foreign Exchange Translation Reserves - - - - 31 Total regulatory adjustment applied to 12 capital 1.3.3 (4,985) - <td></td> <td>•</td> <td></td> <td></td> <td></td>		•			
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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 weighted assets - 27 Revaluation reserves on fixed assets - 28 of which: Intrealized gains/losses on AFS - 29 of which: Intrealized gains/losses on AFS - 29 of which: Intrealized gains/losses on AFS - 20 of which: Intrealized gains/losses on AFS - 21 Undisclosed/Other Reserves (if any) - - 32 To be regulatory adjustments 1.3.3 (4,985) (4,985) 34 Tier 2 capital (T2) after regulatory adjustments - - - 35 Tier 2 capital unecognized for capital adequacy 6,396,254 9,338,940 - - - - 36 Total Tier 2 capital admissible for capital adequacy 6,396,254 9,338,940 - - - - - - - - - - - - - - - - -				-	-
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30 Foreign Exchange Translation Reserves - - 31 Undisclosed/Other Reserves (if any) - - 32 T2 before regulatory adjustments 6,401,239 9,343,925 33 Total regulatory adjustment applied to T2 capital 1.3.3 (4,985) - 34 Tier 2 capital (T2) after regulatory adjustments - - - 35 Total recognized for capital adequacy - - - - 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital -	28	of which: Revaluation reserves on fixed assets		-	-
31 Undisclosed/Other Reserves (if any) - - 32 T2 before regulatory adjustments 6,401,239 9,343,925 33 Total regulatory adjustment applied to T2 capital 1.3.3 (4,985) (4,985) 34 Tier 2 capital (T2) after regulatory adjustments - - - 35 Tier 2 capital Unrecognized for capital adequacy - - - - 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital -	29	of which: Unrealized gains/losses on AFS		-	-
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34 Tier 2 capital (T2) after regulatory adjustments - - 35 Tier 2 capital Unrecognized for capital adequacy - - - 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital - - - - 37 Total Tier 2 capital admissible for capital adequacy 6,396,254 9,338,940 -		• • •	1 2 2		
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36Portion of Additional Tier 1 capital recognized in Tier 2 capital37Total Tier 2 capital admissible for capital adequacy6,396,2549,338,94038TOTAL CAPITAL (T1 + admissible T2) (21+37)68,136,06553,304,05139Total Risk Weighted Assets (RWA)522,421,609436,362,264Capital Ratios and buffers (in percentage of risk weighted assets)0522,421,609436,362,26440CET1 to total RWA10.28%10.08%41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP6.00%6.00%7.50%48CET1 minimum ratio6.00%6.00%7.50%				_	-
37Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2) (21+37)6,396,254 (8,136,0659,338,94038TOTAL CAPITAL (T1 + admissible T2) (21+37)68,136,06553,304,05139Total Risk Weighted Assets (RWA)522,421,609436,362,264Capital Ratios and buffers (in percentage of risk weighted assets)010.28%10.08%40CET1 to total RWA11.82%10.08%41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP6.00%6.00%6.00%48CET1 minimum ratio7.50%7.50%7.50%				-	-
39Total Risk Weighted Assets (RWA)522,421,609436,362,26439Capital Ratios and buffers (in percentage of risk weighted assets)40CET1 to total RWA10.28%10.08%41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA11.82%10.08%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement1.500%1.500%1.500%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	37			6,396,254	9,338,940
Capital Ratios and buffers (in percentage of risk weighted assets)40CET1 to total RWA10.28%10.08%41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement1.500%1.500%1.500%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%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)		68,136,065	53,304,051
40CET1 to total RWA10.28%10.08%41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement1.500%1.500%1.500%45of which: capital conservation buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%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)		522,421,609	436,362,264
41Tier-1 capital to total RWA11.82%10.08%42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement1.500%1.500%1.500%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%		Capital Ratios and buffers (in percentage of risk weighted assets)			
42Total capital to total RWA13.04%12.22%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.500%7.500%44of which: capital conservation buffer requirement1.500%1.500%1.500%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%					
43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.500% 7.500% 44 of which: capital conservation buffer requirement 1.500% 1.500% 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) 2.78% 2.58% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%					
buffer plus any other buffer requirement) 7.500% 7.500% 44 of which: capital conservation buffer requirement 1.500% 1.500% 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) 2.78% 2.58% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%		•		13.04%	12.22%
44of which: capital conservation buffer requirement1.500%1.500%45of which: countercyclical buffer requirement46of which: D-SIB or G-SIB buffer requirement47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	43			7 5000/	7 5000/
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) 2.78% 2.58% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	ДЛ				
46 of which: D-SIB or G-SIB buffer requirement - - 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 2.78% 2.58% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%				-	-
47CET1 available to meet buffers (as a percentage of risk weighted assets)2.78%2.58%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%		, , ,		-	-
48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%		•		2.78%	2.58%
49 Tier 1 minimum ratio 7.50% 7.50%		National minimum capital requirements prescribed by SBP			
		CET1 minimum ratio		6.00%	6.00%
50 Total capital minimum ratio 11.50% 11.50%					
	50	Total capital minimum ratio		11.50%	11.50%



				Tussion 12
			2,022	2,021
		-	Rupees in '00	0
1.	3 Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment	Amount
1.3.1	Common Equity Tior 1 conital: Pagulatony adjustments			
1.3.1	Common Equity Tier 1 capital: Regulatory adjustments 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 7	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	-	-	-
8	Cash flow hedge reserve 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			
14	of regulatory consolidation (amount above 10% threshold) Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-
15	Amount exceeding 15% threshold	8,374,389	-	8,512,660
15	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)	13,565,088	=	12,276,130
1.3.2	Additional Tigs 1.9 Tigs 1 Capitaly regulatory adjustments			
23	Additional Tier-1 & Tier-1 Capital: regulatory adjustments Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]			_
23	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			
20	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)		-	<u> </u>
50			=	
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 34	Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of	-		-
54	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	-		-
55	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)	4,985	_	4,985
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			
42	application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach	-	-	-
42	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



Assets	Balance sheet of the published financial statements 2,022 Rupees	Under regulatory scope of consolidation 2,022 in '000
Cash and halanses with treasury banks	73,203,963	73,203,963
Cash and balances with treasury banks 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
Bills payable	6,323,641	6,323,641
Borrowings	80,820,212	80,820,212
Deposits and other accounts Sub-ordinated loan	1,227,299,424	1,227,299,424
Liabilities against assets subject to finance lease	17,203,760	17,203,760
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



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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	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold			
	-	-	а
of which: significant investments in the capital instruments issued by banking, financial			b
and insurance entities exceeding regulatory threshold	-	-	-
of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)	-	-	c d
of which: others (mention details)	-	-	-
Advances	590,934,509	E00 024 E00	e
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	590,954,509	590,934,509	f
general provisions reflected in Tier 2 capital			-
Fixed Assets	30,344,086	30,344,086	g
Intangibble Assets	1,776,940	1,776,940	
Deferred Tax Assets	14,584,059	14,584,059	
of which: DTAs that rely on future profitability excluding those arising from temporary	14,504,055	14,304,033	
differences	_	_	h
of which: DTAs arising from temporary differences exceeding regulatory threshold	8,374,389	8,374,389	i
Other assets	59,840,459	59,840,459	
of which: Goodwill	-	-	i
of which: Intangibles	-	-	k
of which: Defined-benefit pension fund net assets			· · ·
Total assets	1,481,998,019	1,481,998,019	<u> </u>
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	
of which: eligible for inclusion in AT1	8,017,500	8,017,500	m
of which: eligible for inclusion in Tier 2	9,186,260	9,186,260	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
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	
of which: amount eligible for CET1	-	-	S
of which: amount eligible for AT1	-	-	t
Reserves	12,769,424	12,769,424	
of which: portion eligible for inclusion in CET1(provide breakup)	-	-	u
of which: portion eligible for inclusion in Tier 2			v
Unappropriated profit/ (losses)	24,411,784	24,411,784	w
Minority Interest			
of which: portion eligible for inclusion in CET1	627,810	627,810	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	(2,323,430)	(2,323,430)	
of which: Revaluation reserves on Fixed Assets	4,405,500	4,405,500	
of which: Unrealized Gains/Losses on NBA	1,090,345	1,090,345	аа
of which: Unrealized Gains/Losses on AFS	(7,819,275)	(7,819,275)	
In case of Deficit on revaluation (deduction from CET1)	(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	
5 Gain/(Losses) on derivatives held as Cash Flow Hedge (u)	
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 (x)	
group) 627,810	
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) - (c)
10 All other intangibles (net of any associated deferred tax liability) (0) (k) - (r)
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}	^с х%
13 Defined-benefit pension fund net assets {(I) - (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 -	
19Deficit on account of revaluation from bank's holdings of fixed assets/ AFS3,413,759(ab)	

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			Passion Rea
		Component of	Source based on
		regulatory capital	reference number
		reported by bank	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		(a) - (ac) - (ae)
	own more than 10% of the issued share capital (amount above 10% threshold)	-	
21	Significant investments in the capital instruments issued by banking, financial and		
	insurance entities that are outside the scope of regulatory consolidation (amount		(b) - (ad) - (af)
	above 10% threshold)	-	
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	-	(7
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 Tion 1 (AT 1) Canital		
32	Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium	8,017,500	
33	of which: Classified as equity	8,017,500	(t)
33 34	of which: Classified as liabilities		(n)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by		()
55	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	-	(00)
74	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	_	(64)
.5	on pre-Basel III treatment which, during transitional period, remain subject to		
	deduction from tier-1 capital	_	
		L]	L



		Component of	Source based on
		regulatory capital	reference number
		reported by bank	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	-	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	-	
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
- 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)
- 64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation
- 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
- 70 TOTAL CAPITAL (T1 + admissible T2) (48+69)

6,396,254 68,136,065

4,985

(ae)

(af)

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
		Rupee	es in '000	
		T		
	-	-	-	-
-		-	-	30,389
	-	-		4,237,260
		-		5,510,516
•				171,634,876
				39,605,967
		-		3,773,284
-		-		461,357
	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
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
				57,729,062
sure Risk in the Banking Book	0,200,220	0,000,042	56,556,266	57,725,002
-				
	102 986	102 972	905 529	903,245
•	102,980	103,873	855,528	505,245
onder internal models approach	102.096	102 972	905 539	002 245
	102,980	105,675	055,520	903,245
	202.002	C1 0CF	1 155 802	2 707 040
		-		3,787,040
				13,194,543
Foreign Exchange risk				1,241,300
	1,455,448	549,711	19,160,941	18,222,882
irement for portfolios subject to Basic Indicator Approach				
Risk				
Risk irement for operational risks	5,135,266	4,519,847	70,922,354	64,463,283
	Significant Inv (250%) Punjab Mod Other assets Sheet Non-market related Financial guarantees, acceptances, performance related Market related Foreign Exchange contracts/ derivatives etc. Sure Risk in the Banking Book Under simple risk weight method Listed, Unlisted Under Internal models approach	bit to standardized approach (Comprehensive)Cash & cash equivalents-Sovereign6,148Public Sector entities841,891Banks709,307Corporate23,732,351Retail6,748,460Residential Mortgages638,324Low cost Housing160,302Past Due Ioans1,073,209Deffered Tax Assets3,489,570Significant Inv (250%) Punjab Mod-Other assets4,221,868Won-market related-Financial guarantees, acceptances, performance related6,103,058Market related6,103,058Foreign Exchange contracts/ derivatives etc.06,152Sure Risk in the Banking Book102,986Under simple risk weight method102,986Listed, Unlisted102,986Inder simple risk weight method302,963Listed, Unlisted302,963Inder Internal models approach302,963Equity position risk302,963	bject to standardized approach (Comprehensive) Cash & cash equivalents Sovereign Public Sector entities Banks Corporate Retail Residential Mortgages Low cost Housing Past Due loans Low cost Housing Low cost Housing Past Due loans Low cost Housing Low cost Housing Past Due loans Low cost Housing Low cost Housin	bioct to standardized approach (Comprehensive) Cash & cash equivalents Sovereign Public Sector entities Banks Corporate Retail Corporate Retail Sovereign Sovereign Public Sector entities Banks Corporate Retail Corporate Retail Sovereign Sovereign Out cost Retail Corporate Residential Mortgages Low cost Housing Past Due Ioans Deffered Tax Assets Deffered Tax Assets Deffered Tax Assets Difficant Inv (250%) Punjab Mod - - - - Varket related Financial guarantees, acceptances, performance related Market related Foreign Exchange contracts/ derivatives etc. Droter simple risk weight method Listed, Unlisted Junder Internal models approach Interest rate risk E



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	00.005.001	
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	22.465.227	45 000 5 40
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	4.42.026	07.020
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)	2,373,352	5,7 10,470
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%

THE BANK OF PUNJAB



3) Liqui	dity Coverage Ratio Disclosure	Dec 31, 2022	
		TOTAL	TOTAL WEIGHTED ^b
in local curre	ncy)	UNWEIGHTED ^a	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)		646,611,725
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business cusmtomers 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 INLFOWS	57,323,276	36,436,638
		TOTAL ADJU	STED VALUE
21	TOTAL HQLA		646,611,725

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 inlfow 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 inlfows



4. Net Stable Funding Ratio Disclosure

et Stable Funding Ratio Disclosure	(All amounts in PKR thousands)	
in PKR in thousands)	Total Unweighted Value	weighted value
e Stable Funding (ASF)		
pital:	c= o= 4 000	c= c= t coo
Regulatory capital	67,374,000	67,374,000
Other capital instruments	13,803,000	13,803,000
tail deposits and deposit from small business customers: Stable deposits		
Less stable deposits	239,209,000	215,288,100
holesale funding:	233,203,000	213,200,100
Operational deposits		
Other wholesale funding	906,229,000	453,114,900
rrowing and Liablities with effective residual maturity =>	86,848,000	86,848,000
her liabilities:		
NSFR derivative liabilities		
Other Liablities with residual maturity => 6 months to <1	3,472,000	1,736,000
year including funded provided by Central Banks and Fis	464.055.000	
Any Other Liabilities	164,955,000	-
tal ASF	1,481,890,000	838,164,000
d Stable Funding (RSF)		
tal NSFR high-quality liquid assets (HQLA)	641,797,000	-
her Securities eligible as Level 1 HQLA for the LCR, of which:	8,339,000	416,950
posits held at other financial institutions for operational		
moses	4,814,000	2,407,000
rforming loans and securities:		
Performing loans to financial institutions secured by Level 1 HQLA	500,000	50,000
Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions		
Level 2 B HQLA- Unencumbered Securities	-	-
Loans to Financial Institutions (Other than SBP) Maturity	47 575 000	2 626 250
6=> months to <=1 year	17,575,000	2,636,250
All other Assets not included in above categories with residual maturity <1 year	59,635,000	29,817,500
Performing loans to non- financial corporate clients,		
loans to retail and small business customers, and loans		
to sovereigns, central banks and PSEs, of which:		
With a risk weight of less than or equal to 35%	161,261,000	104,819,650
under the Basel II Standardized Approach for		
With a risk weight of greater than 35% under the	421,554,000	358,320,900
Basel II Standardized Approach for credit risk curities that are not in default and do not qualify as HQLA		
luding exchange-traded equities.	12,947,000	11,005,200
Id Till Maturity with residual maturity => than 1 year	96,884,000	96,884,000
her assets:	, ,	, ,
Physical traded commodities, including gold		
Assets posted as initial margin for derivative contracts		
NSFR derivative assets		
NSFR derivative liabilities before deduction of variation		
margin posted		
All other assets not included in the above categories	56,584,000	56,584,000
tal On Balance sheet RSF		662,941,450
f-balance sheet items	403,271,000	20,163,550
	 	<u>683,105,000</u> 122.70%
f-balan tal RSF		ce sheet items 403,271,000