THE BANK OF PUNJAB (Standalone)



1 Capital adequacy return

	<u> </u>	Note	2023	2022
			Rupees in	'000
	Common Equity Tier 1 capital (CET1): Instruments and reserves		22 745 602	20 744 520
1	Fully paid-up capital/ capital deposited with SBP		32,715,693	29,741,539
2 3	Balance in share premium account and share deposit money Reserve for issue of bonus shares		2,215,040	2,215,040
4	Discount on issue of shares		(263,158)	(263,158)
5	General/ Statutory reserves		12,736,689	10,468,852
6	Gain/(Losses) on derivatives held as Cash Flow Hedge		,,	-
7	Accumulated losses		31,521,786	25,213,170
8				
	Minority Interests arising from CET1 capital instruments issued to third parties by			
	consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)			
9	CET 1 before Regulatory Adjustments		78,926,050	67,375,443
10	Total regulatory adjustments applied to CET1	1.3.1	4,650,287	13,517,178
11	Common Equity Tier 1		74,275,763	53,858,265
	Additional Time (AT A) Control			
12	Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 capital instruments plus any related share premium			
13	of which: Classified as equity		11,917,500	8,017,500
14	of which: Classified as liabilities		11,917,500	8,017,300
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries			
	(amount allowed in group AT 1)		_	_
16	of which: instrument issued by subsidiaries subject to phase out		-	-
17	AT1 before regulatory adjustments		-	-
18	Total regulatory adjustment applied to AT1 capital	1.3.2	-	-
19	Additional Tier 1 capital after regulatory adjustments		-	-
20	Additional Tier 1 capital recognized for capital adequacy		11,917,500	8,017,500
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		86,193,263	61,875,765
21	Tier I Capital (CLTI + autilissible ATI) (IITZU)		80,133,203	01,873,703
	Tier 2 Capital			
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium		14,716,032	5,786,260
23	Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules		-	-
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount			
25	allowed in group tier 2) 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		-	-
20	risk weighted assets		695,731	614,979
27	Revaluation reserves (net of taxes)		1,072,799	-
28	of which: Revaluation reserves on fixed assets		3,998,808	-
29	of which: Unrealized gains/losses on AFS		(2,926,009)	-
30	Foreign Exchange Translation Reserves		-	-
31	Undisclosed/Other Reserves (if any)		-	-
32	T2 before regulatory adjustments		16,484,562	6,401,239
33	Total regulatory adjustment applied to T2 capital	1.3.3	-	(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		-	-
37	Total Tier 2 capital admissible for capital adequacy		16,484,562	6,396,254
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		102,677,825	68,272,019
39	Total Risk Weighted Assets (RWA)		558,951,103	520,750,609
	Capital Ratios and buffers (in percentage of risk weighted assets)			
40	CET1 to total RWA		13.29%	10.34%
41	Tier-1 capital to total RWA		15.42%	11.88%
42	Total capital to total RWA		18.37%	13.11%
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)		5.79%	2.84%
	National minimum capital requirements prescribed by SBP			
48	CET1 minimum ratio		6.00%	6.00%
49	Tier 1 minimum ratio		7.50%	7.50%
50	Total capital minimum ratio		11.50%	11.50%



		20	23	2022	
			Rupees in '0	00	
			Amounts		
	Description, Advisor and Additional Information		subject to Pre-		
1.3	Regulatory Adjustments and Additional Information	Amount	Basel III	Amount	
			treatment	<u> </u>	
1.3.1	Common Equity Tier 1 capital: Regulatory adjustments				
1	Goodwill (net of related deferred tax liability)	_	_	1,767,987	
2	, , , , , , , , , , , , , , , , , , , ,	2 001 024		2,707,507	
	All other intangibles (net of any associated deferred tax liability)	2,091,024	-	-	
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	_	_	3,414,018	
12	- · · · · · · · · · · · · · · · · · · ·			3, 11 1,010	
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)	_	_	_	
1.4					
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	2,559,263	-	8,335,173	
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					
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		-	<u> </u>	
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	4,650,287		13,517,178	
				-7- 7	
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	Circuiting the control in the contro				
21	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)	-		-	
122	Tim 2 Control or violation of the transfer				
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	
				4,503	
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)			4,985	
30	Total regulatory disjustment applied to 12 capital (salifol 51 to 53)			4,503	
1.3.4	Additional Information				
	Dish weighted assets subject to our Dead III treatment				
	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				
(10)					
	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				
71					
	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)	_	_	_	
4.4					
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

2,023

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2,023

Cash and balances with treasury banks
Balances with other banks
Lendings to financial institutions
Investments - net
Advances - net

Operating fixed assets Intangible Deferred tax assets - net Other assets - net

Total assets

Assets

Liabilities & Equity

Bills payable
Borrowings
Deposits and other accounts
Sub-ordinated loan
Liabilities against assets subject to finance lease
Deferred tax liabilities - net
Other liabilities
Total liabilities

Share capital
Reserves / Share Premium
Accumulated losses
Minority Interest
Surplus on revaluation of assets - net of tax

Total equity

Total l	liabilities	&	equity
---------	-------------	---	--------

100,894,255	100,894,255
8,283,392	8,283,392
144,960,933	144,960,933
913,191,416	913,191,416
806,386,880	806,386,880
33,212,981	33,212,981
2,091,021	2,091,021
10,242,767	10,242,767
196,916,345	196,916,345
2,216,179,990	2,216,179,990

5,507,855	5,507,855
453,965,991	453,965,991
1,520,853,642	1,520,853,642
30,204,640	30,204,640
-	-
-	-
124,893,250	124,893,250
2,135,425,378	2,135,425,378

32,452,535
14,951,729
31,521,795
-
1,828,553
80,754,612

2.216.179.990	2.216.179.990

B P THE BANK OF PUNJAB Passion Reborn

1.4.1 Detail of Capital structure reconciliation

Assets

Balance sheet as in published financial statements

Under regulatory scope of consolidation

Reference

2,023

2,023

100,894,255

Rupees in '000

A33C13	
Cash and balances with treasury banks	100,894,255
Balanced with other banks	8,283,392
Lending to financial institutions	144,960,933
Investments	913,191,416
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	
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 (separate for CET1, AT1, T2)	-
of which: others (mention details)	
Advances	806,386,880
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	
general provisions reflected in Tier 2 capital	-
Fixed Assets	33,212,981
Intangibble Assets	2,091,021
Deferred Tax Assets	10,242,767
of which: DTAs that rely on future profitability excluding those arising from temporary differences	_
of which: DTAs arising from temporary differences exceeding regulatory threshold	2,559,263
Other assets	196,916,345
of which: Goodwill	-
of which: Intangibles	-
of which: Defined-benefit pension fund net assets	
Total assets	2,216,179,990

100,03 1,233	100,05 1,255	
8,283,392	8,283,392	
144,960,933	144,960,933	
913,191,416	913,191,416	
, , ,	, . ,	
_	_	а
		-
-	-	b
-	-	С
-	-	d
		е
806,386,880	806,386,880	
, ,		f
_	_	g
33,212,981	33,212,981	J
2,091,021	2,091,021	
10,242,767	10,242,767	
10,242,707	10,242,707	
		h
2 550 262	2 550 262	i
2,559,263	2,559,263	'
196,916,345	196,916,345	.
-	-	j j
-	-	k

2	216.179	000	7	21	_	17	0 0	2	
Z.	.210.1/7	.990		. Z I	n.		7.7	70	

5,507,855	5,507,855	
453,965,991	453,965,991	
1,520,853,642	1,520,853,642	
30,204,640	30,204,640	
11,917,500	11,917,500	m
18,287,140	18,287,140	n
-	-	
-	-	
-	-	0
-	-	р
-	-	q
-	-	r
124,893,250	124,893,250	

2,135,425,378

2,135,425,378

Liabilities & Equity

Bills payable

Borrowings

Deposits and other accounts

Sub-ordinated loans

of which: eligible for inclusion in AT1

of which: eligible for inclusion in Tier 2

Liabilities against assets subject to finance lease

Deferred tax liabilities

of which: DTLs related to goodwill

of which: DTLs related to intangible assets

of which: DTLs related to defined pension fund net assets

of which: other deferred tax liabilities

Other liabilities

Total liabilities



755,754

(2,926,009)

1,072,799

aa

ab

Balance sheet as in **Under regulatory** published financial scope of Reference statements consolidation 2,023 2,023 Rupees in '000 32,452,535 32,452,535 S t 14,951,729 14,951,729 of which: portion eligible for inclusion in CET1(provide breakup) u 31,521,795 31,521,795 w Х У Z 1,828,553 1,828,553 3,998,808 3,998,808

755,754

(2,926,009)

1,072,799

Total liabilities & Equity 2,216,179,990 2,216,179,990

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

In case of Deficit on revaluation (deduction from CET1)

Share capital

Reserves

Minority Interest

of which: amount eligible for CET1

of which: amount eligible for AT1

Unappropriated profit/ (losses)

Surplus on revaluation of assets

of which: portion eligible for inclusion in Tier 2

of which: portion eligible for inclusion in CET1

of which: portion eligible for inclusion in AT1

of which: portion eligible for inclusion in Tier 2

of which: Unrealized Gains/Losses on NBA

of which: Unrealized Gains/Losses on AFS

of which: Revaluation reserves on Fixed Assets

	common Equity Tier 1 capital (cert). Instruments and reserves		
1	Fully paid-up capital/ capital deposited with SBP	32,715,693	
2	Balance in share premium account, share deposit money and discount on issue of shares	1,951,882	(s)
3	Reserve for issue of bonus shares		
4	General/ Statutory reserves	12,736,689	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge		(u)
6	Accumulated losses	31,521,786	(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)	-	
8	CET 1 before Regulatory Adjustments	78,926,050	
	Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	2,091,024	(k) - (p)
11	Shortfall of provisions against classified assets	-	(f)
12	Deferred tax assets that rely on future profitability excluding those arising from		(//-) /-) *0/
	temporary differences (net of related tax liability)	-	{(h) - (r} * x%
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	-	
19	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	(ab)



Component of regulatory capital reported by bank

Source based on reference number from step 2

2,023 Rupees in '000

		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)	2,559,263	(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)	4,650,287	
31	Common Equity Tier 1	74,275,763	
	Additional Tier 1 (AT 1) Capital		
32	Qualifying Additional Tier-1 instruments plus any related share premium	11,917,500	
33	of which: Classified as equity	11,917,500	(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	_	(7)
37	AT1 before regulatory adjustments	11,917,500	
	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		
		1	

deduction from tier-1 capital



Component of regulatory capital reported by bank

Source based on reference number from step 2

2,023

102,677,825

Rupees in '000

		Rupees	11 000
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	11,917,500	
	,		
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	86,193,263	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	14,716,032	
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	695,731	(g)
54	Revaluation Reserves	1,072,799	
55	of which: Revaluation reserves on fixed assets	3,998,808	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	(2,926,009)	portion or (aa)
57	Foreign Exchange Translation Reserves	-	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	16,484,562	
	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary capital based		
	on pre-Basel III treatment which, during transitional period, remain subject to		
	deduction from tier-2 capital	-	
61	Reciprocal cross holdings in Tier 2 instruments	-	
62	Investment in own Tier 2 capital instrument	-	
63	Investments in the capital instruments of banking, financial and insurance entities		
	that are outside the scope of regulatory consolidation, where the bank does not		
	own more than 10% of the issued share capital (amount above 10% threshold)		
		-	(ae)
64	Significant investments in the capital instruments issued by banking, financial and		
	insurance entities that are outside the scope of regulatory 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
TOTAL CAPITAL (T1 + admissible T2) (48+69)



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:

### State of the Banking Book or entities ### State or		Capital Requi	rements	Risk Weighter	d Assets
Andardized approach (Comprehensive) h equivalents or entities 1,766,400 1,766,400 1,766,771 1,708,656 1,708,651 1,784,639 1,784,639 1,784,639 1,784,639 1,784,639 1,784,639 1,784,639 1,784,640 1,78		2,023			2,02
h equivalents 622,021 6,148 5,408,881 53,46 or entities 622,021 6,148 1,766,400 841,891 15,359,996 7,320,79 736,771 708,656 6,406,708 6,162,72 24,356,625 23,439,837 211,796,735 203,824,67 7,894,639 6,748,460 68,649,039 58,682,26 40 40,198 11,331,39 1,073,209 1,608,495 1,393,92 1,133,139 1,073,209 9,853,384 9,332,25 8x Assets 2,240,772 1,788,061 19,484,975 15,548,36 11/2 1,240,105 4,188,582 12,600,909 36,422,45 45,031,547 43,082,489 391,578,673 374,630,33 48 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			Rupees	in '000	
h equivalents 62,021 6,148 5,408,881 53,46 or entities 62,021 736,771 708,656 6,406,708 6,162,72 24,356,625 23,439,837 211,796,735 20,3824,67 7,894,639 6,748,460 68,649,039 58,682,26 24,356,625 23,439,837 211,796,735 20,3824,67 6,8649,039 58,682,26 24,356,625 63,8324 7,196,566 5,550,64 68,649,039 58,682,26 24,350,831 1,131,139 1,073,209 1,853,384 9,332,25 32,824,57 1,608,495 1,339,39 1,073,209 9,853,384 9,332,25 32,824,57 1,188,61 19,484,975 15,548,36 119,484,975 15,548,36 119,484,975 15,548,36 119,484,975 15,548,36 119,491,05 1,4188,582 12,600,909 36,422,45 11,449,105 1,4188,582 12,600,909 36,422,45 12,600,9	Credit Risk				
h equivalents 62,021 6,148 5,408,881 53,46 or entities 62,021 736,771 708,656 6,406,708 6,162,72 24,356,625 23,439,837 211,796,735 20,3824,67 7,894,639 6,748,460 68,649,039 58,682,26 24,356,625 23,439,837 211,796,735 20,3824,67 6,8649,039 58,682,26 24,356,625 63,8324 7,196,566 5,550,64 68,649,039 58,682,26 24,350,831 1,131,139 1,073,209 1,853,384 9,332,25 32,824,57 1,608,495 1,339,39 1,073,209 9,853,384 9,332,25 32,824,57 1,188,61 19,484,975 15,548,36 119,484,975 15,548,36 119,484,975 15,548,36 119,484,975 15,548,36 119,491,05 1,4188,582 12,600,909 36,422,45 11,449,105 1,4188,582 12,600,909 36,422,45 12,600,9	On-Balance sheet				
622,021	Portfolios subject to standardized approach (Comprehensive)	l .	1		
1,766,400 841,891 15,359,996 7,320,79 736,717 708,656 6,406,708 6,162,22 24,356,625 23,439,837 211,796,735 203,824,67 7,894,639 6,748,460 68,649,039 58,682,26 Mortgages 827,605 638,324 7,196,566 5,550,64 2827,605 638,324 7,196,566 5,550,64 2827,605 638,324 7,196,566 5,550,64 2827,605 638,324 7,196,566 5,550,64 2828,338 1,133,139 1,073,209 9,853,384 9,332,25 2828,585 2,240,772 1,788,061 19,484,975 15,548,364 28240,772 1,788,061 19,484,975 15,548,364 28240,772 1,788,061 19,484,975 15,548,364 2838,19,493 3,489,018 33,212,984 30,339,29 284 1,449,105 4,188,582 12,600,909 36,422,45 45,031,547 43,082,489 391,578,673 374,630,33 284 related uarantees, acceptances, performance related ated change contracts/ derivatives etc. 127,387 106,152 1,107,710 923,06 293,06 294,198,807 55,419,69 294,64 49,198,807 55,419,69 295,52 296,498,841 1,155,80 297,529,953 35,476,704 19,124,40 298,136 1,529,953 35,476,704 19,124,40 298,136 1,529,953 35,476,704 19,124,40	Cash & cash equivalents	-	-		-
736,771 708,656 6,406,708 6,162,22 (24,356,625 23,439,837 211,796,735 203,824,67 7,894,639 6,748,460 68,649,039 58,682,52 62,625 638,324 7,196,566 5,550,64 68,649,039 58,682,26 63,625 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,639 6,748,460 68,649,039 58,682,26 7,984,975 160,302 1,608,495 1,333,32,29 4,333,22,38 4,333,22,38 4,933,22,58 4,949,33 3,489,018 33,212,984 30,339,29 10v (250%) Punjab Mod	Sovereign	-	-		
24,356,625 23,439,837 211,796,735 203,824,67 7,894,639 6,748,460 68,649,039 58,682,26 ousing 184,977 160,302 1,608,495 1,393,92 pans 1,133,139 1,073,209 9,853,384 9,332,25 ax Assets 2,240,772 1,788,061 19,484,975 15,548,36 fixed Assets 3,819,493 3,489,018 33,212,984 30,332,22 pliny (250%) Punjab Mod 1,449,105 4,188,582 12,600,909 36,422,45 at related uarantees, acceptances, performance related ated uarantees, acceptances, performance related ated change contracts/ derivatives etc. 127,387 106,152 1,107,710 923,06 ated the Banking Book ole risk weight method steed 136,253 102,986 1,184,809 895,52 ar portfolios subject to Standardized Approach ter risk ter isk 2,119,907 92,464 26,498,841 1,155,80 feed of 1,184,809 895,52 ar portfolios subject to Standardized Approach ter risk 2,119,907 92,464 26,498,841 1,155,80 feed of 1,184,809 895,52 from official subject to Basic Indicator Approach ter portfolios subject to Basic Indicator Approach ter portfolios subject to Basic Indicator Approach ter portfolios subject to Basic Indicator Approach	Public Sector entities		-		
Topographic	Banks		-		
Mortgages 827,605 638,324 7,196,566 5,555,64 184,977	Corporate				
ousing ans s	Retail				
Paras 1,133,139 1,073,209 9,853,384 9,332,25 2x 2,240,772 1,788,061 19,484,975 15,548,36 3x 48sets 2,240,772 1,788,061 19,484,975 15,548,36 3x 489,018 33,212,984 30,333,225 41 (250%) Punjab Mod 1	Residential Mortgages		•		
2,240,772	Low cost Housing	184,977	160,302	1,608,495	1,393,92
Fixed Assets Inv (250%) Punjab Mod Inv (250%	Past Due loans	1,133,139	1,073,209	9,853,384	9,332,25
Inv (250%) Punjab Mod ts	Deffered Tax Assets	2,240,772	1,788,061	19,484,975	15,548,36
1,449,105	Operating Fixed Assets	3,819,493	3,489,018	33,212,984	30,339,29
45,031,547 43,082,489 391,578,673 374,630,33 et related uarantees, acceptances, performance related athed change contracts/ derivatives etc. 127,387 106,152 1,107,710 923,06 5,657,863 6,373,265 49,198,807 55,419,69 at the Banking Book ole risk weight method isted rnal models approach 136,253 102,986 1,184,809 895,52 ar portfolios subject to Standardized Approach te risk 2,119,907 92,464 26,498,841 1,155,80 thou risk 660,123 1,241,597 8,251,538 15,519,96 thange risk 2,838,136 1,529,953 35,476,704 19,124,40 ar portfolios subject to Basic Indicator Approach	Significant Inv (250%) Punjab Mod	-	-	-	-
tet related uarantees, acceptances, performance related ated uarantees, acceptances, performance related ated ated change contracts/ derivatives etc. 127,387	Other assets	1,449,105	4,188,582	12,600,909	36,422,45
127,387 106,152 1,107,710 923,06 1,184,809 895,52 1,184,809 895,52 1,184,809 1,184		45,031,547	43,082,489	391,578,673	374,630,33
127,387 106,152 1,107,710 923,06 1,184,809 895,52 1,184,809 895,52 1,184,809 1,184	Off-Balance sheet				
tated change contracts/ derivatives etc. 127,387	Non-market related				
5,657,863 6,373,265 49,198,807 55,419,69 1 136,253 102,986 1,184,809 895,52 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Financial guarantees, acceptances, performance related Market related	5,530,476	6,267,113	48,091,097	54,496,63
5,657,863 6,373,265 49,198,807 55,419,69 1 136,253 102,986 1,184,809 895,52 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Foreign Exchange contracts/ derivatives etc.	127,387	106,152	1,107,710	923,06
the Banking Book ple risk weight method isted rnal models approach 136,253 102,986 1,184,809 895,52 136,253 102,986 1,184,809 895,52 136,253 102,986 1,184,809 895,52 1 portfolios subject to Standardized Approach te risk te risk 12,119,907 92,464 1,155,80 1,241,597 8,251,538 15,519,96 1,244,63 2,838,136 1,529,953 35,476,704 19,124,40 19,124,40					
136,253 102,986 1,184,809 895,528 136,253 102,986 1,184,809 895,528 1,184,809 1,184,809 895,528 1,184,809 1,184,	Equity Exposure Risk in the Banking Book	5,057,000	0,0.0,200	15,250,007	55, 125,65
136,253 102,986 1,184,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 102,986 2,448,809 895,52: 136,253 102,986 1,184,809 895,52: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,253 1,241,597 8,251,538 15,519,96: 136,244,841 1,155,80: 136,253 1,241,597 8,251,538 15,519,96: 136,244 1,244,597 8,251,538 15,519,96: 136,244 1,241,597 8,251,538 15,519,96: 136,244 1,241,597 8,251,538 15,519,96: 136,244 1,241,597 8,251	Under simple risk weight method				
rnal models approach 136,253 102,986 1,184,809 895,52 r portfolios subject to Standardized Approach ter risk tition risk 660,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40	Listed, Unlisted	136 253	102 986	1 184 809	895 52
136,253 102,986 1,184,809 895,52 or portfolios subject to Standardized Approach ter risk 2,119,907 92,464 26,498,841 1,155,80 tition risk 660,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40 or portfolios subject to Basic Indicator Approach		130,233	102,500	1,104,005	033,32
r portfolios subject to Standardized Approach te risk 2,119,907 92,464 tition risk 660,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40 r portfolios subject to Basic Indicator Approach	onder internal models approach	136 253	102 986	1 184 809	895 52
te risk 2,119,907 92,464 26,498,841 1,155,80 ition risk 660,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40	Market Risk	130,233	102,380	1,104,003	693,32
te risk 2,119,907 92,464 26,498,841 1,155,80 ition risk 660,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40					
tition risk 666,123 1,241,597 8,251,538 15,519,96 change risk 58,106 195,891 726,325 2,448,63 2,838,136 1,529,953 35,476,704 19,124,40 or portfolios subject to Basic Indicator Approach	Interest rate risk	2 119 907	92 464	26 498 841	1 155 80
thange risk 58,106 195,891 726,325 2,448,63: 2,838,136 1,529,953 35,476,704 19,124,40 or portfolios subject to Basic Indicator Approach			-		
2,838,136 1,529,953 35,476,704 19,124,40 r portfolios subject to Basic Indicator Approach		-			
r portfolios subject to Basic Indicator Approach	Foreign Exchange risk				
<u>r operational risks</u> 6,520,969 5,654,452 81,512,110 70,680,64	Capital Requirement for portfolios subject to Basic Indicator Approach	2,030,130	1,525,555	33,476,704	19,124,40
r operational risks 6,520,969 5,654,452 81,512,110 70,680,644	Operational Risk				
<u></u>	Capital Requirement for operational risks	6,520,969	5,654,452	81,512,110	70,680,64
60,184,768 56,743,143 - 558,951,103 520,750,60	- Fotal	60,184,768	56,743,143 -	558,951,103	520,750,60
60,184,768 56,74	Equity position risk Foreign Exchange risk Capital Requirement for portfolios subject to Basic Indicator Approach Operational Risk Capital Requirement for operational risks	660,123 58,106 2,838,136 6,520,969	1,24 19 1,52 5,65	11,597 95,891 19,953 64,452	11,597 8,251,538 726,325 9,953 35,476,704 81,512,110
	Capital Adequacy Ratios	2,023	2,023	2,022	2,022
		Required	Actual	Required	Actual
OS					
Required Actual Required Actual	CET1 to total RWA				
Required Actual Required Actual tal RWA 6.00% 13.29% 6.00% 10.34	Tier-1 capital to total RWA	7.50%	15.42%	7.50%	11.88
Required Actual Required Actual tal RWA 6.00% 13.29% 6.00% 10.349					



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	2023	2022
	Rs in '000'	
Cash and balances with treasury banks	100,894,255	73,203,096
Balances with other banks	8,283,392	4,814,454
Lendings to financial institutions	144,960,933	69,819,342
Investments - net	536,166,397	638,258,636
Advances - net	806,386,882	589,581,439
Operating fixed assets	33,212,984	30,339,290
Deferred tax assets - net	7,683,503	6,219,344
Financial Derivatives (A.1)	3,080,920	1,077,504
Other assets - net	196,876,391	59,551,375
Total Assets	1,837,545,657	1,472,864,480
A.1 Derivatives (On Balance sheet)		
Interest Rate	-	-
Equity	128,320	-
Foreign Exchange and Gold	2,952,600	1,077,504
Precious Metal (except gold)	-	-
Commodities	-	-
Credit Derivatives (protection bought & sold)	-	-
Any other derivatives	-	-
B. Off-Balance Sheet Items excluding derivatives		
Direct Credit Substitutes	34,797,867	22,805,891
Performance-related Contingent Liabilities (i.e. Guarantees)	100,823,882	76,678,167
Trade-related Contingent Liabilities (i.e. Letter of Credits)	172,670,983	170,302,819
Lending of securities or posting of securities as collaterals	377,025,018	
Undrawn committed facilities (which are not cancellable)	15,817,173	32,465,327
Unconditionally cancellable commitments	9,929,861	9,864,553
Commitments in respect of operating leases	-	
Commitments for the acquisition of operating fixed assets	-	
Other commitments	401,948	142,747
Total Off-Balance Sheet Items excluding Derivatives (B)	711,466,732	312,259,504
C. Commitments in respect of Derivatives - Off Balance Sheet Items		
(Derivatives having negative fair value are also included)		
Interest Rate		
Equity		
Foreign Exchange & gold	4,532,411	2,373,392
Precious Metals (except gold)	4,552,411	2,373,332
Commodities		
Credit Derivatives (protection sold and bought)		
Other derivatives		
Total Derivatives (C)	4,532,411	2,373,392
Tier-1 Capital	86,193,263	61,875,765
Total Exposures (sum of A,B and C)	2,553,544,800	1,787,497,376
Leverage Ratio	3.38%	3.46%
Leveluge natio	3.36/6	3.40%



) Liquidit	ty Coverage Ratio Disclosure	Dec 31, 2023	
local currency,)	TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)		633,492,844
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business cusmtomers of which:		
2.1	stable deposit	53,682,965	2,684,14
2.2	Less stable deposit	117,157,587	11,715,759
3	Unsecured wholesale funding of which:		
	Small Business	279,577,664	25,456,633
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	1,007,372,542	402,949,01
3.3	Other	63,062,884	63,062,884
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	115,115,782	11,294,578
6	Other contractual funding obligations	30,394,696	30,394,696
7	Other contingent funding obligations	308,292,733	15,414,637
8	TOTAL CASH OUTFLOWS		562,972,349
	CASH INFLOWS		
9 !	Secured lending	28,627,443	28,627,443
10	Inflows from fully performing exposures	378,571,529	189,285,76
11	Other Cash inflows	8,283,392	-
12	TOTAL CASH INLFOWS		217,913,208
		TOTAL ADJU	STED VALUE
21	TOTAL HQLA		633,492,844
22	TOTAL NET CASH OUTFLOWS (after CAP)		345,059,142
23	LIQUIDITY COVERAGE RATIO		183.599

- 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 outlfow rates (for inflows nd outflows)
- 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

(All amounts in PKR thousands)

			(All amounts in PKR thousands)
(Amo	unt in PKR in thousands)	Total Unweighted Value	weighted value
Avail	able Stable Funding (ASF)		
1	Capital:		
2	Regulatory capital	78,926,000	78,926,000
3	Other capital instruments	26,633,000	26,633,000
4	Retail deposits and deposit from small business customers:		
5	Stable deposits	102,564,000	97,435,800
6	Less stable deposits	339,429,000	305,486,100
7	Wholesale funding:		
8	Operational deposits	62,363,000	31,181,500
9	Other wholesale funding	1,007,366,000	503,683,000
10	Borrowing and Liablities with effective residual maturity => one year	87,212,000	87,212,000
11	Other liabilities:		
12	NSFR derivative liabilities		
	Other Liablities with residual maturity => 6 months to <1		
13	year including funded provided by Central Banks and Fis	11,503,000	5,751,500
14	Any Other Liabilities	500,144,000	-
15	Total ASF	2,216,140,000	1,136,308,900
	uired Stable Funding (RSF)	_,,_,	_,,
Keq	uirea Stable Funding (KSF)		
16	Total NSFR high-quality liquid assets (HQLA)	632,149,000	-
	Other Securities eligible as Level 1 HQLA for the LCR, of which:	410,033,000	20,501,650
17	Deposits held at other financial institutions for operational	8,283,000	4,141,500
	nurnoses	0,203,000	7,141,300
18	Performing loans and securities:		
19	Performing loans to financial institutions secured by Level 1 HQLA	-	-
	Performing loans to financial institutions secured by non-		
20	Level 1 HQLA and unsecured performing loans to		
	financial institutions		
21	Level 2 B HQLA- Unencumbered Securities	2,686,000	1,343,000
22	Loans to Financial Institutions (Other than SBP) Maturity	5,950,000	892,500
22	6=> months to <=1 year	5,950,000	892,300
23	All other Assets not included in above categories with	202,032,000	101,016,000
23	residual maturity <1 year	202,032,000	101,010,000
	Performing loans to non-financial corporate clients,		
24	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%	410,100,000	266,565,000
	under the Basel II Standardized Approach for		
26	With a risk weight of greater than 35% under the Basel II Standardized Approach for credit risk	386,049,000	328,141,650
	Securities that are not in default and do not qualify as HQLA		
27	including exchange-traded equities.	14,600,000	12,410,000
28	Held Till Maturity with residual maturity => than 1 year	98,548,000	98,548,000
29	Other assets:	22,3.0,000	33,3 .3,300
30	Physical traded commodities, including gold		_
31	Assets posted as initial margin for derivative contracts		
32	NSFR derivative assets		
	NSFR derivative liabilities before deduction of variation		
33	margin posted		
34	All other assets not included in the above categories	45,710,000	45,710,000
35	Total On Balance sheet RSF	2,216,140,000	879,269,300
36	Off-balance sheet items	641,242,000	32,062,100
37	Total RSF		911,331,400
٠,			