BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED AS AT 31 DECEMBER 2021

CAPITAL ASSESSMENT AND ADEQUACY

Capital adequacy

As per requirements of SBP, the Bank is required to comply with the capital adequacy framework which comprises the following capital standards :

i) Minimum Capital Requirement (MCR):

The MCR standard sets the paid-up capital that the Bank is required to hold at all times.

As of the statement of financial position date, the Bank's paid-up capital stands at Rs.11.114 billion as against the required MCR of Rs. 10 billion.

ii) Capital Adequacy Ratio:

The Capital Adequacy Ratio (CAR) assesses the capital requirement based on the risks faced by the banks. The banks are required to comply with the CAR as specified by the State Bank of Pakistan on Bank Level as well as Group Level.

During the year 2013, SBP revised the instructions on the computation of CAR based on Basel III Capital Reform issued by the Basel Committee on Banking Supervision. Accordingly, the Bank has assessed and reported its Capital Adequacy Ratio in the financial statements.

The CAR on the basis of above framework works out to be as follows:

 Required CAR
 11.500%

 CAR on Bank Level
 13.485%

It is the Bank's policy that the level of capital maintained by it should be such that it maximises the return to shareholders while providing sufficient buffer to absorb risks, including those from any unexpected events. Therefore, the Bank carefully monitors its capital adequacy ratio with a view to ensuring that growth in risk assets is accompanied by commensurate growth in capital, and endeavours to maintain the capital adequacy ratio at a level sufficiently higher than the minimum regulatory requirement. Stress testing of capital adequacy is carried out periodically.

Based on its experience over the years, the Bank expects to be able to raise the required capital internally through its operations as well as in the capital markets.

The Bank has a risk management framework commensurate with its size and the nature of its business. The Board of Directors has approved risk management policies covering key areas of activities, including a Risk Tolerance Statement and Recovery Plan for the guidance of management and staff of the Bank.

The Bank calculates capital requirement as per Basel III regulatory framework, using the following approaches:

Credit Risk Standardised Approach
Market Risk Standardised Approach
Operational Risk Basic Indicator Approach

iii) Leverage Ratio:

The leverage ratio comprises Tier 1 capital to total exposure, which includes on balance sheet exposures and credit equivalent of certain off balance sheet exposures adjusted by the regulatory credit conversion factors. The Bank's current leverage ratio is 3.736% which is above the current minimum requirement of 3% set by SBP.

Scope of application

The Basel III Framework for capital adequacy is applicable to the Bank both at the consolidated level (including subsidiaries) and also on standalone basis. Bank AL Habib Limited is the only bank in the Group to which Basel III capital adequacy framework applies. The Bank has ownership in the following subsidiaries, where the Bank holds more than 50% of voting shares as at December 31, 2021

Name	Type of entity	Country of incorporation
AL Habib Capital Markets (Private) Limited	Financial	Pakistan
AL Habib Asset Management Limited	Financial	Pakistan

The assets, liabilities, income, expenses and cash flows of above subsidiaries are included in the consolidated financial statements and also consolidated for regulatory capital adequacy purposes.

Capital structure

The Bank's Tier 1 capital comprises paid-up capital, statutory reserve, special reserve, general reserve, unappropriated profit, perpetual non-cumulative term finance certificates, and is adjusted for deductions in respect of intangible assets, shortfall in provision against classified assets, deficit on revaluation of investments, deferred tax asset, direct or indirect investment in own shares, CAP 2 deductions, investment in mutual funds exceeding the prescribed limit, and is adjusted for reciprocal cross holdings in Tier 1 instruments.

The Bank's Tier 2 capital includes subordinated loans, general provisions, revaluation reserves, and exchange translation reserve and is adjusted for reciprocal cross holdings in Tier 2 instruments, CAP 2 deductions, and direct or indirect investment in own TFCs.

		2021 (Rupees in	2020 '000)
Common Equity Tier 1 capital (CET1): Instruments and reserves			•
Fully Paid-up Capital		11,114,254	11,114,254
Balance in Share Premium Account		-	-
Reserve for issue of Bonus Shares		-	-
Discount on Issue of shares		-	-
General / Statutory Reserves		18,177,551	16,307,321
Gains / (losses) on derivatives held as Cash Flow Hedge		-	-
Unappropriated/unremitted profits / (losses)		51,798,069	40,024,361
Minority Interests arising from CET1 capital instruments issued to third parties by		-	-
consolidated bank subsidiaries (amount allowed in CET1capital of the consolidation	on group)	-	-
CET 1 before Regulatory Adjustments		81,089,874	67,445,936
Total regulatory adjustments applied to CET1 (Note 42.3.2)		(448,608)	(410,676)
Common Equity Tier 1	(a)	80,641,266	67,035,260
Additional Tier 1 (AT 1) Capital			
Qualifying Additional Tier-1 capital instruments plus any related share premium		7,000,000	7,000,000
of which: Classified as equity			
of which: Classified as liabilities		7,000,000	7,000,000
Additional Tier-1 capital instruments issued to third parties by consolidated			
subsidiaries (amount allowed in group AT 1)		-	-
of which: instrument issued by subsidiaries subject to phase out			-
AT1 before regulatory adjustments		7,000,000	7,000,000
Total regulatory adjustment applied to AT1 capital (Note 42.3.3)		(429,266)	(323,731)
Additional Tier 1 capital after regulatory adjustments	<u> </u>	6,570,734	6,676,269
Additional Tier 1 capital recognized for capital adequacy	(b)	6,570,734	6,676,269
Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)	87,212,000	73,711,529
Tier 2 Capital		2 224 422	7.504.000
Qualifying Tier 2 capital instruments under Basel III plus any related share premium		8,984,400	7,581,600
Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3	3 rules	-	-
Tier 2 capital instruments issued to third parties by consolidated subsidiaries		-	-
(amount allowed in group tier 2)		-	-
General provisions or general reserves for loan losses-up to maximum of 1.25%			-
of Credit Risk Weighted Assets		7,946,909	6,738,223
Revaluation Reserves (net of taxes)		6,361,575	10,160,479
of which: Revaluation reserves on fixed assets		7,020,016	7,399,037
of which: Unrealised gains/(losses) on AFS		(658,441)	2,761,442
Foreign Exchange Translation Reserves		2,478,915	2,123,956
Undisclosed / Other Reserves (if any)			-
T2 before regulatory adjustments		25,771,799	26,604,257
Total regulatory adjustment applied to T2 capital (Note 42.3.4)		(21,260)	(29,932)
Tier 2 capital (T2) after regulatory adjustments		25,750,539	26,574,325
Tier 2 capital recognised for capital adequacy		25,750,539	23,890,019
Portion of Additional Tier 1 capital recognized in Tier 2 capital	<u> </u>		-
Total Tier 2 capital admissible for capital adequacy	(d)	25,750,539	23,890,019
TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)	112,962,539	97,601,548
Total Risk Weighted Assets (RWA) (Note 42.6)	(f)	837,676,792	646,614,337
Capital Ratios and buffers (in percentage of risk weighted assets)	(0.15)	0.6070/	40.2670/
CET1 to total RWA	(a/f) ==	9.627%	10.367%
Tier-1 capital to total RWA	(c/f) ==	10.411%	11.400%
Total capital to total RWA	(e/f)	13.485%	15.094%

	2021 (Rupees in	2020 (1000)
Bank specific buffer requirement (minimum CET1 requirement plus capital	(114)	
conservation buffer plus any other buffer requirement)	7.500%	7.500%
of which: capital conservation buffer requirement	1.500%	1.500%
of which: countercyclical buffer requirement	<u> </u>	-
of which: D-SIB or G-SIB buffer requirement	2 6270/	4 2670/
CET1 available to meet buffers (as a percentage of risk weighted assets)	3.627%	4.367%
National minimum capital requirements prescribed by SBP		
CET1 minimum ratio	6.000%	6.000%
Tier 1 minimum ratio	7.500%	7.500%
Total capital minimum ratio	11.500%	11.500%
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	-	-
All other intangibles (net of any associated deferred tax liability)	(268,246)	(211,111)
Shortfall in provisions against classified assets	- '	- 1
Deferred tax assets that rely on future profitability excluding those arising from	-	-
temporary differences (net of related tax liability)	-	-
Defined-benefit pension fund net assets	-	-
Reciprocal cross holdings in CET1 capital instruments of banking, financial		
and insurance entities	(139,645)	(159,696)
Cash flow hedge reserve	-	-
Investment in own shares/ CET1 instruments	(40,717)	(39,869)
Securitisation gain on sale	-	-
Capital shortfall of regulated subsidiaries	-	-
Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	-
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)	-	-
Significant investments in the common stocks of banking, financial and insurance entities		
that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
Deferred Tax Assets arising from temporary differences (amount above 10% threshold,		
net of related tax liability)	-	-
Amount exceeding 15% threshold		
of which: significant investments in the common stocks of financial entities	-	-
of which: deferred tax assets arising from temporary differences	·	-
National specific regulatory adjustments applied to CET1 capital	·	-
investments in TFCs of other banks exceeding the prescribed limit	<u> </u>	-
Any other deduction specified by SBP Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	<u> </u>	-
Total regulatory adjustments applied to CET1	(448,608)	<u> </u>
retainegulatory adjustimente applica to 0211	(110,000)	(110,010)
Additional Tier-1 & Tier-1 Capital: regulatory adjustments		
Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-
Investment in own AT1 capital instruments	-	-
Reciprocal cross holdings in Additional Tier 1 capital instruments of banking,	-	-
financial and insurance entities	(429,266)	(323,731)
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)	-	-
Significant investments in the capital instruments of banking, financial and insurance	·	-
entities that are outside the scope of regulatory consolidation	·	-
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	·	-
Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustment applied to AT1 capital	(429,266)	(323,731)
. Stat. Togalatory adjustment applied to 711 Fountal	(723,200)	(020,701)

Foreign of deduction applied 50:50 to Text and Text 2 capital based on pro-Basel III		2021	2020
Portion of deduction applied 50:50 to Ter-1 and Tier-2 capital based on pre-Basel III retarnament which, during ramistionsy plector, deduction to the 2d pagital Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more finan 10% of the issued strate capital (anount above 10% treatment). Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation. Total regulatory adjustment applied to T2 capital insurance entities that are outside the scope of regulatory consolidation. Total regulatory adjustment applied to T2 capital insurance entities where holding is the scope of regulatory consolidation. Total regulatory adjustment applied to T2 capital insurance entities where holding is less than 10% of the issued common share capital of the entity of which. Recognised 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 of which. Recognised 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 of which. Recognised 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 of which. Recognised portion of investment in capital of other financial entities. Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities. Significant investments in the capital of other financial entities. Capital Structure Reconciliation Reconciliation of provisions in Ter 2 and entity of the second provisions in Ter 2 and entity of the second provisions in Ter 2 and entity of the second provisions in Ter 2 and entity of the second provision		(Rupees	in '000)
reventment which, during stansitional points, remain subject to deduction from ter-2 capital Reciprocal cross plotdings in Test partitioneds to brising, illinearis in the capital instruments of brising, illinearis 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) Significant investments in the capital instruments issued by paining, financial and insurance entities that are outside the scope of regulatory consolidation Total regulations y deplied in the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations y deplied the scope of regulatory consolidation Total regulations are in respect of depotation of the deplied of the entity of which: Deferred tax assets arising the scope of regulation of regulation of the regulatory scope of consolidation Applicable caps on the inclusion of provisions in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap in ricultural provision			
Reciprocal cross holdings in Trei Z instruments of banking, financial and insurance entities in the capital circuments of banking, financial and insurance entities that are cutied for the issued share capital (amount above 10% threshold) Significant investments in the capital insurances is sold by banking, financial and insurance entities that are outside the stope of regulatory consolidation Total regulatory adjustment applied to T2 capital insurances is sold by banking, financial and insurance entities that are outside the scope of regulatory consolidation Total regulatory adjustment applied to T2 capital insurances in the capital insurance and the scope of regulatory consolidation Total regulatory adjustment applied to T2 capital restment in the scope of regulatory consolidation of vinitic Defined tax assets of which: Defined-benefit pension fund net assets of which: Defined-benefit pension fund networks and the second of the second common share capital of the entity Amounts below the thresholds for deduction (before risk weighting) Amounts below the thresholds for deduction (before risk weighting) Applicable caps on the inclusion of provisions in Tier 2 in respect of approach pensions explosed and provisions in Tier 2 in respect of approach pensions explosed pensions in Tier 2 winder thrematical pensions are pensionally pensions in Tier 2 under thrematical pensio		-	-
Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that are outside the scape of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the soup of regulatory consolidation Total regulatory adjustment applied to 17 capital Risk Weighted Assess subject to pre-Basel Immediate Risk Weighted Assess subject to pre-Basel Immediate of which: Deferred tax assets of which: Deferred tax assets of which: Deferred tax assets of which: Performed benefit persion fund net assets of which: Recognised 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 of which: Recognised 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 of which: Recognised protion of investment in capital of banking, financial and insurance entities where holding is not sent on 10% of the issued common share capital of the entity of which: Recognised protion of investment in capital of banking, financial and insurance entities where holding is not sent and 10% of the issued common share capital of the entity of which: Recognised protion of investment in capital of banking, financial and insurance entities where holding is not sent of 10% of the issued common share capital of the entity of which: Recognised protion of investment in capital of banking, financial and insurance entities where holding is not sent of 10% of the sent of the entity of which: Performents in the common stock of financial entities Deferred tax assets arising from temporary differences (not of the entity) Applicable caps on the inclusion in Ter 2 in respect of exposures subject to internal ratings-based approach		(20,000)	(20,000)
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 (entitle capital instruments is suced by banking, financial and insurance entities that are outside the scope of regulatory consolidation. Total regulatory adjustment applied to 17 capital insurance entities that are outside the scope of regulatory consolidation. Total regulatory adjustment applied to 17 capital insurance entities where the period will be risk weighted subject to Pre-Basel III reatment (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted subject to Pre-Basel III reatment) (will be risk weighted to Pre-Basel III re			1 1
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). Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation. Total regulatory adjustment applied to 12 capital (21,260). Risk Weighted Assets subject to pre-Basel III treatment) of which Deferred tax assets of expect of debation intensity which during the transitional period which. Performed tax assets of which: Deferred tax assets of which: Deferred tax assets of which: Recognised portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the sixed common share capital of the entity of which: Recognised portion of investment in capital of banking, financial and insurance entities where holding is as man 10% of the sixed common share capital of the entity of which: Recognised portion of investment in capital of banking, financial and insurance entities where holding is as more than 10% of the sixed common share capital of the entity of which: Recognised portion of investment in capital of banking, financial and insurance entities where holding is as more than 10% of the sixed common share capital of the entity of which: Recognised portion of investment in capital of banking, financial entities. Anounts below the thresholds for deduction (leftore risk weighting) Non-agnificant investments in the capital of other financial entities. Significant investments in the capital of other financial entities. Applicable caps on the inclusion of provisions in Tier 2 under internal ratings-based approach. Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of provisions in Tier 2 under internal ratings-based approach. Capi	·	(1,200)	(9,932)
than 10% of the issued share apital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Total regulatory adjustment applied to 172 capital equivalent of the provision of the provision of the provision of the provisions alighted residues to 172 capital equivalent of the provision of the provisions alighted provisions in the capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity of which. Pedenguise 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 of which. Recognised 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 of which. Recognised 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 of which. Recognised portion of investment in capital of banking, financial entities Significant investments in the capital of their financial entities Significant investments in the capital of their financial entities Significant investments in the capital of their financial entities Significant investments in the capital of their financial entities Capital of provisions in Tier 2 inrespect of exposures subject to standardised approach (or to application of cap) Cap or inclusion of provisions in Tier 2 under internal ratings-based approach (or cap) Capital adequacy capital capita			
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Total regulatory adjustment applied to 12 capital (21,200) (29,932) Risk Weighted Assets subject to pre-Basel III treatment) Risk weighted Assets subject to pre-Basel III treatment of which: Deferred tax assets of which: Deferred tax assets of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is less than 10% of the isolate dommon share capital of the entry of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is less than 10% of the isolate dommon share capital of the entry of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is sens than 10% of the isolate dommon share capital of the entry of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is some than 10% of the isolate dommon share capital of the entry of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is some than 10% of the isolate dommon share capital of the entry of which: Recognised portion of investment in capital of banking, financial and insurance entities where hoding is some than 10% of the isolate dommon share capital of the entry of which: Recognised portion of other financial entrities. Peterred tax assets assign from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 and respect of exposures subject to internal rating-based approach prior to application of cap) Cap on inclusion of provisions in Tier 2 and exposures subject to internal rating-based approach Provisions eligible for inclusion in Tier 2 under internal rating-based approach Capital Structure Reconcilitation Reconcilitation of accounting and regulatory scope of consoli		_	_
insurance antities that are outside the scope of regulatory consolidation Total regulatory adjustment applied to 17 capital Risk Weighted Assets subject to pre-Basel III treatment will be risk weighted assets in respect of eduction (interns (which during the transitional period will be risk weighted subject to Pre-Basel III treatment) of which. Defende-benefit persion fund net assets of which: Defende-benefit persion fund net assets of which: Recognised 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 Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of the financial entities. Significant investments in the capital of the financial entities Significant investments in the capital of the financial entities. Significant investments in the capital of the financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Applicable caps on the inclusion of provisions in Tier 2 Applicable caps on the inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap in clusion of provisions in Tier 2 under standardized approach Cap in clusion of provisions in Tier 2 under standardized approach Cap in clusion of provisions in Tie		_	_
Total requilatory adjustment applied to 12 capital Risk Weighted Assets subject to pre-Base III treatment Risk weighted assets in respect of deduction items (which during the transitional period with breft for the passet III respect of which: Defined-benefit persons fund net assets of which: Defined-benefit persons fund net assets of which: Recognised 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 of which: Recognised 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 of which: Recognised 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 of which: Recognised 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 of which: Recognised portion of investment in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities and spreads approach from the propary difference (refered tax liability). **Applicable caps on the Inclusion of provisions in Tier 2 in respect of resposures subject to standardised approach from capital control of capital standardised approach (prior to application of cap). **Cap or inclusion of provisions in Tier 2 under internal ratings-based approach **Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of capital standardised approach (prior to application of capital		_	_
Risk Weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment) of which: Defirered tax assets of which: Defined-benefit penisfor fund net assets of which: Recognised 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 of which: Recognised portion of investment in patient of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity of which: Recognised portion of investment in set in the capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity of which: Recognised portion of investments in the capital of other financial entities Significant investments in the capital of other financial entities Significant investments in the capital of other financial entities Significant investments in the capital of other financial entities Significant investments in the capital of other financial entities Significant investments in the capital of office of the standardised approach (prior to application of cap) Applicable caps on the inclusion in Tier 2 in respect of exposures subject to internal rating-based approach (prior to application of cap) Cap in inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal rating-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Reconcilitation of accounting and regulatory scope of consolidation Reconcilitation of accounting and regulatory scope of consolidation Reconcilitation of accounting and regulatory scope of consolidation Applicable sc		(21,260)	(29,932)
will be risk weighted subject to Pre-Basel III Treatment) of whitin: Deferred tax assets of which: Deferred tax assets of the investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity of which: Recognised 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 of which: Recognised portion of investments in the capital of other financial entities Deferred tax assets a rising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Applicable caps on the inclusion of provisions in Tier 2 in respect of exposures subject to standardised approach prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Cap in inclusion of provisions in Tier 2 under standardized approach Cap for inclusion of provisions in Tier 2 under standardized approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for inclusion of provisions in Tier 2 under internel ratings-based approach Cap for a provision of provisions in Tier 2 under internel ratings-	• •		
of which: Deferred tax assets of which: Recognised portion of investment in capital of banking, financial and insurance of which: Recognised 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 of which: Recognised 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) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entitle interves approach for the common stock of the stock o	· · · · · · · · · · · · · · · · · · ·	-	-
of which: Recognised 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 of which: Recognised 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 of which: Recognised 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 of which: Recognised portion of investments in the capital of other financial entities Significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entitle stock of provisions in Tier 2 under standardized approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Assets Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions 118,599,741	· · · · · · · · · · · · · · · · · · ·		
entities where holding is less than 10% of the issued common share capital of the entity of which: Recognised 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	of which: Defined-benefit pension fund net assets	-	-
of which: Recognised 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) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Leferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach Provisions eligible for inclusion of paplication of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion of paplication of cap) Cap for inclusion of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 118,599,741 11		-	-
Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the capital of other financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach Provisions eligible for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounts 118,599,741 118,		-	-
Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (het of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Assets Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Le		-	-
Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardized approach Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Lendings to financial institutions Investments Significant Significa	entities where holding is more than 10% of the issued common share capital of the entity		
Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under standardized approach Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Lendings to financial institutions Investments Significant Significa	Amounts below the thresholds for deduction (before risk weighting)		
Significant investments in the common stock of financial entities Centered tax assets arising from temporary differences (net of related tax liability) Centered tax assets arising from temporary differences (net of related tax liability) Centered tax assets arising from temporary differences (net of related tax liabilities Center standard C	, , , , , , , , , , , , , , , , , , , ,	-	-
Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation As per published infinancial statements Cash and balances with treasury banks Balances with other banks Lendings to financial institutions 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,063,228 20,074,828 20,74,82	·	-	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Poperating fixed assets Deferred tax tax define capital account Liabilities & Equity Bills payable Deposits and other accounts Deposits an	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital Structure Reconciliation Reconciliation of accounting and regulatory scope of consolidation Reconciliation of accounting and regulatory scope of consolidation Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Poperating fixed assets Deferred tax tax define capital account Liabilities & Equity Bills payable Deposits and other accounts Deposits an		-	-
Approach (prior to application of cap)			
Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of accounting and regulatory scope of consolidation Cap financial statements Cap		7 046 000	6 729 222
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
Capital Structure Reconciliation Capital Struct		-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach - - Capital Structure Reconciliation 2021 2021 As per published financial statements 2021 2021 Assets 2 2 Cash and balances with treasury banks 118,599,741 118,599,741 118,599,741 Balances with other banks 6,740,008 6,740,008 6,740,008 6,740,008 20,063,228 20,074,228 20,074,228 <td>, , ,</td> <td>-</td> <td>-</td>	, , ,	-	-
Reconciliation of accounting and regulatory scope of consolidation Rop rubulsined financial statements Rop rubulsined financial statements Rop rubulsined financial statements Rop regulatory capital adequacy Rop regulatory capital adequacy Rop rubulsined financial statements Rop rubulsined financial statements Rop rubulsined financial regulatory capital adequacy Rop rubulsined financial regulatory capital regulatory cap	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-
Reconciliation of accounting and regulatory scope of consolidation Reprublished financial statements Reprublished financial statements Recope for capital adequacy			
As per published financial statements St	·	2024	2024
Assets 118,599,741 Balances with treasury banks 118,599,741 G,740,008	Reconciliation of accounting and regulatory scope of consolidation		
Assets Cash and balances with treasury banks Balances with other banks Lendings to financial institutions financial institutions Lendings to financial institutions financial institutions financial institutions Lendings to financial institutions financial			
Cash and balances with treasury banks 118,599,741 118,599,741 Balances with other banks 6,740,008 6,740,008 Lendings to financial institutions 20,063,828 20,063,828 Investments 826,599,884 826,599,884 Advances 733,799,311 733,799,311 Operating fixed assets 55,961,023 56,229,269 Deferred tax assets 2,074,828 2,074,828 Other assets 85,813,497 70tal assets 1,849,652,120 Total assets 1,849,652,120 1,849,652,120 1,849,652,120 Liabilities & Equity 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 302,212,902 302,212,902 302,212,902 302,212,902 1,309,823,329 1,309,823,329 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 10,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,		statements	capital adequacy
Cash and balances with treasury banks 118,599,741 118,599,741 Balances with other banks 6,740,008 6,740,008 Lendings to financial institutions 20,063,828 20,063,828 Investments 826,599,884 826,599,884 Advances 733,799,311 733,799,311 Operating fixed assets 55,961,023 56,229,269 Deferred tax assets 2,074,828 2,074,828 Other assets 85,813,497 70tal assets 1,849,652,120 Total assets 1,849,652,120 1,849,652,120 1,849,652,120 Liabilities & Equity 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 302,212,902 302,212,902 302,212,902 302,212,902 1,309,823,329 1,309,823,329 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 10,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,			
Cash and balances with treasury banks 118,599,741 118,599,741 Balances with other banks 6,740,008 6,740,008 Lendings to financial institutions 20,063,828 20,063,828 Investments 826,599,884 826,599,884 Advances 733,799,311 733,799,311 Operating fixed assets 55,961,023 56,229,269 Deferred tax assets 2,074,828 2,074,828 Other assets 85,813,497 70tal assets 1,849,652,120 Total assets 1,849,652,120 1,849,652,120 1,849,652,120 Liabilities & Equity 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 29,803,755 302,212,902 302,212,902 302,212,902 302,212,902 1,309,823,329 1,309,823,329 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 15,995,200 10,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,886 101,801,			
Balances with other banks 6,740,008 6,740,008 20,063,828 20,063,828 20,063,828 20,063,828 20,063,828 20,063,828 20,063,828 20,063,828 826,599,884 Advances 733,799,311 733,799,311 733,799,311 733,799,311 733,799,311 733,799,311 733,799,311 733,799,311 733,799,311 55,961,023 56,229,269 20,74,828 2,074,8		440 500 744	440 500 744
Lendings to financial institutions 20,063,828 20,063,828 10,063,828<	·		
Advances 733,799,311 733,799,311 56,229,269 Deferred tax assets 2,074,828 2,074,828 2,074,828 2,074,828 85,813,497 85,813,497 85,813,497 85,813,497 85,813,497 1,849,652,120			· · ·
Operating fixed assets 55,961,023 56,229,269 Deferred tax assets 2,074,828 2,074,828 Other assets 85,813,497 85,813,497 Total assets 1,849,652,120 1,849,652,120 Liabilities & Equity 29,803,755 29,803,755 Borrowings 302,212,902 302,212,902 Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259			
Deferred tax assets 2,074,828 2,074,828 2,074,828 2,074,828 85,813,497 85,813,497 1,849,652,120 85,813,497 1,849,652,120 3,849,652,120 1,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,849,652,120 3,829,83,329 3,299,833,755 3,929,833,755 2,9803,755 2,9803,755 3,92,823,329 1,399,823,329 1,399,823,329 1,399,823,329 1,399,823,329 1,399,823,329 1,399,823,329 1,399,823,329 1,39		· · ·	
Other assets 85,813,497 85,813,497 Total assets 1,849,652,120 1,849,652,120 Liabilities & Equity Equipment (a)	•		
Liabilities & Equity Bills payable 29,803,755 29,803,755 Borrowings 302,212,902 302,212,902 Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048			
Bills payable 29,803,755 29,803,755 Borrowings 302,212,902 302,212,902 Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048	Total assets	1,849,652,120	1,849,652,120
Bills payable 29,803,755 29,803,755 Borrowings 302,212,902 302,212,902 Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048			
Borrowings 302,212,902 302,212,902 Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048			
Deposits and other accounts 1,309,823,329 1,309,823,329 Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048	• •		
Sub-ordinated loans 15,995,200 15,995,200 Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 6,446,259 Total equity 90,015,048 90,015,048			
Liabilities against assets subject to finance lease - - Deferred tax liabilities - - Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account Reserves 20,656,466 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048	·		
Other liabilities 101,801,886 101,801,886 Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account Reserves 11,114,254 11,114,254 Unappropriated/ Unremitted profits/ (losses) Minority Interest 51,798,069 51,798,069 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048	Liabilities against assets subject to finance lease	-	-
Total liabilities 1,759,637,072 1,759,637,072 Share capital/ Head office capital account Reserves 11,114,254 11,114,254 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048		404 904 999	404 904 999
Share capital/ Head office capital account 11,114,254 11,114,254 Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 90,015,048			
Reserves 20,656,466 20,656,466 Unappropriated/ Unremitted profits/ (losses) 51,798,069 51,798,069 Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 90,015,048 Total equity 90,015,048			
Unappropriated/ Unremitted profits/ (losses) 51,798,069 Minority Interest 6,446,259 Surplus on revaluation of assets 6,446,259 Total equity 90,015,048	·		
Minority Interest 6,446,259 6,446,259 Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048			
Surplus on revaluation of assets 6,446,259 6,446,259 Total equity 90,015,048 90,015,048		51,798,069	51,798,069
Total equity 90,015,048 90,015,048	•	6.446.259	6.446.259
	·		

BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES- UNCONSOLIDATED

AS AT 31 DECEMBER 2021

Reference As per published financial statements Under regulatory scope for capital adequacy

(Rupees in '000)

Reconciliation for balance sheet items that require capital adjustments

Assets Cash and balances with treasury banks	Г	118,599,741	
Caon and balances with treasury banks		110,399,741	118,599,741
Balances with other banks		6,740,008	6,740,008
Lendings to financial institutions		20,063,828	20,063,828
Investments		826,599,884	826,599,884
of which: Non-significant capital investments in capital instruments of		-	-
banking, financial and insurance entities exceeding 10% threshold	(a)	-	-
of which: Significant investments in the capital instruments issued by		-	-
banking, financial and insurance entities exceeding regulatory threshold	(b)	-	-
of which: Mutual Funds exceeding regulatory threshold	(c)	-	-
of which: reciprocal crossholding of capital instrument of CET 1	(d)	139,645	139,645
of which: reciprocal crossholding of capital instrument of T 2	(e)	20,000	20,000
Advances		733,799,311	733,799,311
shortfall in provisions/ excess of total EL amount		755,755,511	755,755,511
over eligible provisions under IRB	(f)	_	_
general provisions reflected in Tier 2 capital	(g)	7,946,909	7,946,909
Fixed Assets	(9)	55,961,023	55,961,023
of which: Intangibles	(h)	268,246	268,246
Deferred Tax Assets	()	2,074,828	2,074,828
of which: DTAs that rely on future profitability excluding those arising		-	
from temporary differences	(i)	-	-
of which: DTAs arising from temporary differences		-	-
exceeding regulatory threshold	(j)	-	-
Other assets		85,813,497	85,813,497
of which: Goodwill	(k)	· · ·	· · ·
of which: Defined-benefit pension fund net assets	(I)	-	-
Total assets	- -	1,849,652,120	1,849,652,120
	_		
Liabilities & Equity			
Bills payable		29,803,755	29,803,755
Borrowings		302,212,902	302,212,902
Deposits and other accounts		1,309,823,329	1,309,823,329
Sub-ordinated loans		15,995,200	15,995,200
of which: eligible for inclusion in AT1	(m)	7,000,000	7,000,000
of which: eligible for inclusion in Tier 2	(n)	8,995,200	8,995,200
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
of which: DTLs related to goodwill	(o)	-	-
of which: DTLs related to intangible assets	(p)	-	-
of which: DTLs related to defined pension fund net assets	(q)	-	-
of which: other deferred tax liabilities	(r)	-	
Other liabilities	L	101,801,886	101,801,886
Total liabilities		1,759,637,072	1,759,637,072
	_		
Share capital		11,114,254	11,114,254
of which: amount eligible for CET1	(s)	11,114,254	11,114,254
of which: amount eligible for AT1	(t)		-
Reserves		20,656,466	20,656,466
of which: portion eligible for inclusion in CET1	(u)	18,177,551	18,177,551
of which: portion eligible for inclusion in Tier 2	(v)	2,478,915	2,478,915
Unappropriated profits / (losses)	(w)	51,798,069	51,798,069
Minority Interest		-	-
of which: portion eligible for inclusion in CET1	(x)	-	-
of which: portion eligible for inclusion in AT1	(y)	-	-
of which: portion eligible for inclusion in Tier 2	(z)	-	
Surplus on revaluation of assets	_	6,446,259	6,446,259
of which: Revaluation reserves on Properties of which: Unrealised Gains/(Losses) on AFS	(aa) 	7,104,700	7,104,700
In case of Deficit on revaluation (deduction from CET1)	(ah)	(658,441)	(658,441)
Total Equity	(ab)	 90,015,048	90,015,048
=quity		00,010,070	00,010,040
Total liabilities & equity	-	1,849,652,120	1,849,652,120

Reconciliation of computation of capital with balance sheet of the Bank		
		2021
		Component of regulatory capital reported by bank
		(Rupees in '000)
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully Paid-up Capital / Capital deposited with SBP		11,114,254
Balance in Share Premium Account	(s) –	-
Reserve for issue of Bonus Shares General / Statutory Reserves		18,177,551
Gains / (Losses) on derivatives held as Cash Flow Hedge	(u) –	-
Unappropriated/unremitted profits / (losses) Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries	(w)	51,798,069
(amount allowed in CET1 capital of the consolidation group)	(x)	_
CET 1 before Regulatory Adjustments	, ,	81,089,874
Conduit (not of related deferred toy liability)	(k)-(o)	
Goodwill (net of related deferred tax liability)		(268,246)
All other intangibles (net of any associated deferred tax liability)	(h)-(p)	(200,240)
Shortfall of provisions against classified assets	(f)	-
Deferred tax assets that rely on future profitability excluding those	/: \ * > - 0/	·
arising from temporary differences (net of related tax liability)	(i-r) * x %	·
Defined-benefit pension fund net assets	(I-q) * x %	(420.645)
Reciprocal cross holdings in CET1 capital instruments	(d)	(139,645)
Cash flow hedge reserve		(40.747)
Investment in own shares/ CET1 instruments		(40,717)
Securitisation gain on sale		-
Capital shortfall of regulated subsidiaries	(ah)	-
Deficit on account of revaluation from bank's holdings of properties/ AFS	(ab)	·
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%	(a) (aa) (aa)	·
of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ae)	·
Significant investments in the capital instruments issued by		·
banking, financial and insurance entities that are outside the	(h) (ad) (af)	·
scope of regulatory consolidation (amount above 10% threshold)	(b) - (ad) - (af)	-
Deferred Tax Assets arising from temporary differences (amount	(:)	·
above 10% threshold, net of related tax liability)	(i)	·
Amount exceeding 15% threshold		·
of which: significant investments in the common stocks		-
of financial entities		-
of which: deferred tax assets arising from temporary differences		-
National specific regulatory adjustments applied to CET1 capital		-
of which: Investment in TFCs of other banks exceeding the prescribed limit		-
of which: Any other deduction specified by SBP		-
Regulatory adjustment applied to CET1 due to insufficient AT1		-
and Tier 2 to cover deductions Total regulatory adjustments applied to CET1		(449 600)
Total regulatory adjustments applied to CET1		(448,608)

Common Equity Tier 1

80,641,266

BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES- UNCONSOLIDATED

AS AT 31 DECEMBER 2021 2021 Component of regulatory capital reported by bank (Rupees in '000) Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium 7,000,000 of which: Classified as equity of which: Classified as liabilities 7,000,000 (m) Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out (y) 7,000,000 AT1 before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments (429, 266)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) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (ad) 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of Regulatory Adjustment applied to AT1 capital (429,266)Additional Tier 1 capital 6,570,734 Additional Tier 1 capital recognised for capital adequacy 6,570,734 Tier 1 Capital (CET1 + admissible AT1) 87,212,000 **Tier 2 Capital** 8,984,400 Qualifying Tier 2 capital instruments under Basel III plus any related share premium Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments) (n) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) (z) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets 7,946,909 (g) Revaluation Reserves eligible for Tier 2 6,361,575 of which: portion pertaining to Property 7,020,016 portion of (aa)_ of which: portion pertaining to AFS securities (658,441)Foreign Exchange Translation Reserves 2,478,915 (v) Undisclosed/Other Reserves (if any) 25,771,799 T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments 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 Reciprocal cross holdings in Tier 2 instruments (20,000)Investment in own Tier 2 capital instrument (1,260)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) Significant investments in the capital instruments issued by

banking, financial and insurance entities that are outside the

Amount of Regulatory Adjustment applied to T2 capital

Excess Additional Tier 1 capital recognised in Tier 2 capital

scope of regulatory consolidation

TOTAL CAPITAL (T1 + admissible T2)

Tier 2 capital recognised for capital adequacy

Total Tier 2 capital admissible for capital adequacy

Tier 2 capital (T2)

(21,260)

25,750,539

25,750,539

25,750,539

112,962,539

(af)

Main Features of Regulatory Capital Instruments

(Rupees in '000)

	Main Features	Common Shares	Additional Tier 1 Sub- ordinated Debt	Tier 2 Sub-ordinated Debt	Tier 2 Sub-ordinated Debt
1.	Issuer	Bank AL Habib Limited	Bank AL Habib Limited	Bank AL Habib Limited	Bank AL Habib Limited
2.	Unique identifier (e.g. PSX Symbol or Bloomberg identifier etc.)	BAHL	BAHLAT1TFC	BAHLTFC7	BAHLTFC8
3.	Governing law(s) of the instrument (Regulatory Authorities)	Laws of Pakistan (SBP & SECP)	Laws of Pakistan (SBP & SECP)	Laws of Pakistan (SBP & SECP)	Laws of Pakistan (SBP & SECP)
	Regulatory treatment	·	·	·	· · · · · · · · · · · · · · · · · · ·
4.	Transitional Basel III rules	CET-1	Additional Tier 1	Tier 2	Tier 2
5.	Post - transitional Basel III rules	CET-1	Additional Tier 1	Tier 2	Tier 2
6.	Eligible at solo / group / group & solo	Group & Standalone	Group & Standalone	Group & Standalone	Group & Standalone
7.	Instrument type	Ordinary Shares	Sub-ordinated Debt	Sub-ordinated Debt	Sub-ordinated Debt
8.	Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)	11,114,254	7,000,000	3,995,200	5,000,000
9.	Par value of instrument	Rs 10	Rs 5,000	Rs 5,000	Rs 5,000
10.	Accounting classification	Shareholders' Equity	Liability - Sub -ordinated Loans	Liability - Sub -ordinated Loans	Liability - Sub -ordinated Loans
11.	Original date of issuance	January, 1992	20 December 2017	06 December 2018	30 September 2021
12.	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13.	Original maturity date	N/A	N/A	06 December 2028	30 September 2031
14.	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	N/A	20 December 2022	06 December 2023	30 September 2026
16.	Subsequent call dates, if applicable	N/A	On any coupon payment date after 60 months from the date of issue.	On any coupon payment date after 60 months from the date of issue.	On any coupon payment date after 60 months from the date of issue.
	Coupons / dividends				
17.	Fixed or floating dividend / coupon	N/A	Floating	Floating	Floating
18.	Coupon rate and any related index / benchmark	N/A	6 months Kibor + 1.50% p.a.	6 months Kibor + 1.00% p.a.	6 months Kibor + 0.75% p.a.
19.	Existence of a dividend stopper	No	No	No	No
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21.	Existence of step up or other incentive to redeem	N/A	No	No	No
22.	Noncumulative or cumulative	N/A	Noncumulative	N/A	N/A
23.	Convertible or non - convertible	N/A	Convertible	Convertible	Convertible
24.	If convertible, conversion trigger (s)	N/A	Upon occurrence of a Point of Non Viability (PONV) or Pre Specified Trigger (PST) event or non-compliance with lock-in clause or non-cumulative feature, as stipulated in SBP's Basel III Instructions	Upon occurrence of a Point of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions	Upon occurrence of a Point of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions
25.	If convertible, fully or partially	N/A	Fully or Partially: To be determined as per SBP's Basel III instructions	Fully or Partially: To be determined as per SBP's Basel III instructions	Fully or Partially: To be determined as per SBP's Basel III instructions
26.	If convertible, conversion rate	N/A	To be determined in the case of trigger event	To be determined in the case of trigger event	To be determined in the case of trigger event
27.	If convertible, mandatory or optional conversion	N/A	To be determined as per SBP's Basel III instructions	To be determined as per SBP's Basel III instructions	To be determined as per SBP's Basel III instructions
28.	If convertible, specify instrument type convertible into	N/A	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29.	If convertible, specify issuer of instrument it converts into	N/A	BAHL	BAHL	BAHL
30.	Write - down feature	N/A	Yes	Yes	Yes
31.	If write - down, write - down trigger(s)	N/A	Upon occurrence of a Point of Non Viability (PONV) or Pre Specified Trigger (PST) event or non-compliance with lock-in clause or non-cumulative feature, as stipulated in SBP's Basel III Instructions	Upon occurrence of a Point of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions	Upon occurrence of a Point of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions
32.	If write - down, full or partial	N/A	Full or Partial: To be determined as per SBP's Basel III instructions	Full or Partial: To be determined as per SBP's Basel III instructions	Full or Partial: To be determined as per SBP's Basel III instructions
33.	If write - down, permanent or temporary	N/A	Permanent or Temporary: To be determined as per SBP's Basel III instructions	Permanent or Temporary: To be determined as per SBP's Basel III instructions	Permanent or Temporary: To be determined as per SBP's Basel III instructions
34.	If temporary write - down, description of write - up mechanism	N/A	Subject to Regulatory Instructions / Approval	Subject to Regulatory Instructions / Approval	Subject to Regulatory Instructions / Approval
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Sub - ordinated Loans	Subordinate to all other debts, including deposits & Tier 2 TFCs	Subordinate to all other debts, including deposits, but excluding Tier 1 TFCs	Subordinate to all other debts, including deposits, but excluding Tier 1 TFCs
36.	Non - compliant transitioned features	No	No	No	No
37.	If yes, specify non - compliant features	N/A	N/A	N/A	N/A

	Capital Requirements		Risk Weigh	ted Assets
	2021	2020	2021	2020
		(Rupe	es in '000)	
Credit Risk				
On-Balance sheet				
Portfolios subject to standardised approach (Comprehensive)				
Sovereign	2,875,336	2,332,798	28,753,364	23,327,978
Public sector enterprises	442,823	109,308	4,428,229	1,093,082
Banks	1,588,877	1,554,389	15,888,767	15,543,886
Corporate	41,802,061	30,704,717	418,020,611	307,047,170
Retail	4,472,387	3,031,031	44,723,872	30,310,305
Residential mortgages	398,770	269,524	3,987,705	2,695,238
Past due loans	128,513	201,958	1,285,135	2,019,583
Equity portfolio	651,429	667,423	6,514,293	6,674,234
Operating fixed assets	5,569,278	4,396,799	55,692,777	43,967,993
Other assets	1,364,550	446,730	13,645,499	4,467,303
	59,294,024	43,714,677	592,940,252	437,146,772
Off-Balance sheet				
Non-market related				
Direct Credit Substitutes / Acceptances / Standby LCs	4,385,341	3,973,578	43,853,410	39,735,783
Transaction Related Contingent Liabilities	2,651,277	1,974,603	26,512,768	19,746,035
Trade Related Contingent Liabilities	3,404,599	2,772,893	34,045,993	27,728,926
Other Commitments	290,472	1,365,950	2,904,717	13,659,501
	10,731,689	10,087,024	107,316,887	100,870,245
Market related				
Outstanding Foreign Exchange Contracts	287,845	104,100	2,878,445	1,040,999
	11,019,533	10,191,124	110,195,332	101,911,243
Market Risk				
Capital Requirement for portfolios subject to Standardised Appro-	<u>ach</u>			
Interest rate risk/Equity Price Risk			Г	
General market risk	212,327	249,472	2,654,089	3,118,399
Specific market risk	369,010	87,205	4,612,622	1,090,057
Foreign exchange risk	780,537	450,090	9,756,717	5,626,122
	1,361,874	786,767	17,023,428	9,834,578
Operational Risk	Г		г	
Capital Requirement for operational risks	9,401,423	7,817,740	117,517,781	97,721,745
	81,076,854	62,510,308	837,676,793	646,614,339
	Pow.	iirad	Act	wal
Capital Adequacy Ratios	Requ 2021	2020	Act 2021	2020
	2021	2020	202 I	2020
CET1 to total RWA	6.000%	6.000%	9.627%	10.367%
Tier-1 capital to total RWA	7.500%	7.500%	10.411%	11.400%
Total capital to total RWA	11.500%	11.500%	 13.485%	15.094%
Leverage Ratio	3.000%	3.000%	3.736%	3.978%
		2.00070		3.07.070

Credit risk: Disclosures on portfolio subject to Standardised Approach - Basel Specific

The Bank uses the ratings issued by The Pakistan Credit Rating Agency Limited (PACRA) and JCR-VIS Credit Rating Company Limited (JCR-VIS) for its local currency exposures and ratings issued by Moody's, S&P, and Fitch for its foreign currency exposures. These External Credit Assessments Institutions (ECAIs) have been approved by SBP.

For foreign currency claims on sovereigns, the Bank also uses risk scores of Export Credit Agencies (ECAs).

			Moody's,	
	JCR-VIS	PACRA	S&P, and Fitch	ECA Score
	(local	(local	(foreign	(foreign
Types of exposures	currency)	currency)	currency)	currency)
Corporates	✓	✓	-	-
Banks	✓	✓	✓	-
Sovereigns	-	-	✓	✓
Small and Medium Enterprises	-	-	-	-
Securitisations	-	-	-	-
Others (public sector enterprises)	✓	✓	_	_

The Bank has not transferred public issue ratings onto comparable assets in the banking book in its calculations. ECAI ratings and ECA scores are aligned with risk buckets as determined by SBP.

Credit exposures subject to Standardised Approach

Risk buckets	Amount outstanding/ credit equivalent (rated and unrated)	Credit Risk Mitigation (CRM) deduction (Rupees in '000)	Net amount
		(,	
0%	937,200,185	31,169,580	906,030,605
20%	93,298,360	17,037,559	76,260,801
25%	1,396,211	-	1,396,211
35%	12,541,277	23,822	12,517,456
50%	226,756,859	28,307,532	198,449,327
75%	77,940,887	12,679,811	65,261,076
100%	499,245,573	89,059,540	410,186,033
125%	95,950,036	9,479,014	86,471,021
150%	4,312,459	22,899	4,289,560
250%	2,958,078	-	2,958,078
	1,951,599,925	187,779,757	1,763,820,168

Credit risk: Disclosures on CRM for Standardised Approach – Basel Specific

Eligible collaterals used by the Bank for credit risk mitigation are cash margins and cash deposits, government securities, financial guarantees, listed shares, and other listed, quoted or rated securities. The Bank requires perfection of collaterals by marking lien on cash margins and deposits, pledging of shares and other securities and verifying the authenticity of guarantees received. Shares and securities including marketable government securities are taken at market value and other government securities are taken at encashment value. Appropriate hair - cuts are applied as per Basel regulatory framework. Among the mitigants used by the Bank, there is concentration in cash margins, cash deposits, and sovereign guarantees.

Liquidity Coverage Ratio (LCR)

High quality liquid assets

Total high quality liquid assets (HQLA)

Cash outflows

Retail deposits and deposits from small business customers of which:

Stable deposit

Less stable deposit

Unsecured wholesale funding of which:

Operational deposits (all counterparties) Non - operational deposits (all counterparties) Unsecured debt

Secured wholesale funding

Additional requirements of which:

Outflows related to derivative exposures and other collateral requirements
Outflows related to loss of funding on debt products

Credit and liquidity facilities

Other contractual funding obligations

Other contingent funding obligations

Total cash outflows

Cash inflows

Secured lending Inflows from fully performing exposures Other cash inflows Total cash inflows

Total High Quality Liquid Assets (HQLA) **Total Net Cash Outflows Liquidity Coverage Ratio**

20	021	2020	
Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
	(Rupees	in '000)	
-	631,288,320	-	490,128,291
912,576,697	- 91,257,670	- 781,830,404	- 78,183,040
912,576,697	91,257,670	781,830,404	78,183,040
012,010,001	0.,20.,0.0	101,000,101	
		_	_
314,438,986	136,959,103	253,884,685	110,887,738
14,865,696	14,865,696	15,841,638	15,841,638
329,304,682	151,824,799	269,726,323	126,729,376
	2,528,053	_	2,515,947
	_,,,,		
10,305,767	10,305,767	13,504,095	13,504,095
6,874,483	687,448	5,952,476	605,248
17,180,250	10,993,215	19,456,571	14,109,343
31,553,579	31,553,579	15,113,661	15,113,661
964,322,997	27,494,208	749,498,749	19,878,942
	315,651,524]	256,530,309
_	_	_	
125,446,332	68,204,839	114,448,619	61,750,822
6,032,758		12,430,848	7,572,116
	70,815,264		69,322,938
	631,288,320		490,128,291
	244,836,260		187,207,371
		•	221221

257.841%

11

261.810%

Net Stable Funding Ratio (NSFR)

Net Stable Funding Ratio (NSFR)	Unwe	ighted value by r	esidual maturity		
	No maturity	< 6 months	6 months to < 1	≥ 1 year	Weighted value
			year upees in '000)		
ASF Item Capital		·			
Regulatory capital	81,089,874	-	-	-	81,089,874
Other capital instruments Retail deposits and deposit from small business customers:	7,000,000	-	-	8,984,400	15,984,400
Stable deposits	-	-	-	-	-
Less stable deposits Wholesale funding	897,266,254	83,939,788	25,727,079		961,571,228.00
Operational deposits Other wholesale funding	- 167,802,696	-	- 12 062 525	-	- 193 000 607
Other wholesale funding Other liabilities:	107,002,090	91,408,588	13,062,525		183,909,607
NSFR derivative liabilities	-	58,723,317	-	-	-
All other liabilities and equity not included in other categories Total ASF	-	314,221,989	27,057,459	123,598,312	137,127,041.50 1,379,682,140
RSF item				=	
Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	4,911,554	<u>-</u> - 1		_	153,443,080 2,455,777
Performing loans and	.,,,,,,,,				_,,
Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to	-	-	-	-	-
financail institutions	-	24,117,608	1,016,468	-	4,125,875
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	_	434,745,457	62,096,893	181,621,154	402,799,156
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	33,120,153	21,528,099
Securities that are not in default and do not qualify as HQLA including exchange - traded equities.		-	-	15,154,884	12,881,651
Other assets:					
NSFR derivative liabilities before deduction of variation margin pasted	-	72,497,648			-
NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories	1,828,454	58,723,317 102,739,798	15,806,721	48,460,400	- 176,836,971
Off - balance sheet items	1,020,101	102,100,100	10,000,721	10,100,100	51,679,231
Total RSF					825,749,840
Net Stable Funding Ratio (%)				=	167.082%
not otable i analig italie (70)			2020	=	107.00270
	Unwe	eighted value by r		1	Marial (a Lasalas
			6 months to < 1		Weighted value i
	No maturity	< 6 months	6 months to < 1 year	≥1 year	Weighted value
ASE Itam	No maturity			≥ 1 year	weighted value
ASF Item Capital			year	≥ 1 year	
Capital Regulatory capital	67,445,936		year	-	67,445,936
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers:		(R	year	≥ 1 year - 7,581,600	
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits	67,445,936 7,000,000	- - -	year upees in '000) - -	-	67,445,936 14,581,600
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding	67,445,936	- - - 61,896,823	year	-	67,445,936 14,581,600 - 729,205,540
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits	67,445,936 7,000,000	- - -	year upees in '000) - -	-	67,445,936 14,581,600
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities:	67,445,936 7,000,000 - 728,722,712	- - - 61,896,823	year upees in '000) 19,608,843	- 7,581,600 - -	67,445,936 14,581,600 - 729,205,540 - 124,957,999
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding	67,445,936 7,000,000 - 728,722,712	- - - 61,896,823	year upees in '000) 19,608,843	-	67,445,936 14,581,600 - 729,205,540 - 124,957,999
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF	67,445,936 7,000,000 - 728,722,712	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories	67,445,936 7,000,000 - 728,722,712	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA)	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	67,445,936 7,000,000 - 728,722,712	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012 225,428,175	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities:	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012	year upees in '000) 19,608,843 - 29,333,118	- 7,581,600 - - - - 53,248,853	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012 225,428,175	year upees in '000) 19,608,843 - 29,333,118 15,186,586	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012 225,428,175	year upees in '000) 19,608,843 - 29,333,118 15,186,586	- 7,581,600 	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163
Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities.	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 61,896,823 - 83,898,012 225,428,175	year upees in '000) 19,608,843 - 29,333,118 15,186,586	- 7,581,600 	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613
Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752	year upees in '000) 19,608,843 - 29,333,118 15,186,586	- 7,581,600 	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678
Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative liabilities before deduction of variation margin posted	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770
Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752	year upees in '000) 19,608,843 - 29,333,118 15,186,586	- 7,581,600 	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770 118,517,205
Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative liabilities before deduction of variation margin posted	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770
Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770 118,517,205
Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off - balance sheet items	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770 118,517,205 43,466,887
Capital Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off - balance sheet items	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770 118,517,205 43,466,887 702,593,516 142.289%
Capital Regulatory capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF RSF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA including exchange - traded equities. Other assets: NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off - balance sheet items	67,445,936 7,000,000 - 728,722,712 - 136,684,868	- 10,161,347 314,846,752 - 75,371,531 53,248,853	year upees in '000) 19,608,843 - 29,333,118 15,186,586 - 46,786,681 -	- 7,581,600	67,445,936 14,581,600 - 729,205,540 - 124,957,999 - 63,523,254 999,714,329 130,693,442 3,137,163 1,524,202 283,162,393 11,732,613 12,675,564 22,122,678 10,649,770 118,517,205 43,466,887 702,593,516

2021