BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED

AS AT 31 DECEMBER 2018

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 standalone as well as consolidated basis.

During the year 2013, SBP issued revised instructions on the computation of CAR based on Basel III Capital Reform as issued by the Basel Committee on Banking Supervision. These instructions became effective from 31 December 2013 with full implementation intended by 31 December 2019. These instructions also specify the transitional arrangements from 2013 to 2019.

Accordingly, the Bank has assessed and reported its Capital Adequacy Ratio in the financial statements on the basis of Basel III requirements as prescribed by SBP.

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

	2018
Required CAR	11.900%
CAR on stand-alone basis	13.425%

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, 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 4.066% 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 subsidiary) 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 subsidiary, where the Bank holds more than 50% of voting shares as at December 31, 2018:

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

The assets, liabilities, income, expenses and cash flows of above subsidiary 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

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.

		2018 (Rupees i	2017 n '000)
Common Equity Tier 1 capital (CET1): Instruments and reserves	F		
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		13,409,293	12,607,324
Gains / (losses) on derivatives held as Cash Flow Hedge		-	-
Unappropriated/unremitted profits / (losses)		20,411,694	16,671,122
Minority Interests arising from CET1 capital instruments issued to third parties by		-	-
consolidated bank subsidiaries (amount allowed in CET1capital of the consolidated	ation group)	-	-
CET 1 before Regulatory Adjustments	_	44,935,241	40,392,700
Total regulatory adjustments applied to CET1 (Note 42.3.2)		(1,657,153)	(373,281)
Common Equity Tier 1	(a)	43,278,088	40,019,419
Additional Tier 1 (AT 1) Capital			
Qualifying Additional Tier-1 capital instruments plus any related share premium	Γ		
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)		(250,000)	(67,911)
Additional Tier 1 capital after regulatory adjustments	_	(250,000)	(67,911)
Additional Tier 1 capital recognized for capital adequacy	(b)	6,750,000	6,932,089
Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)	50,028,088	46,951,508
Tier 2 Capital	F		
Qualifying Tier 2 capital instruments under Basel III plus any related share premiur	n	7,986,400	3,992,800
Tier 2 capital instruments subject to phaseout arrangement issued under pre-Base	el 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		3,414,358	3,233,096
Revaluation Reserves (net of taxes)		4,517,518	4,483,368
of which: Revaluation reserves on fixed assets		4,517,518	3,729,705
of which: Unrealised gains/(losses) on AFS		-	753,663
Foreign Exchange Translation Reserves		1,348,237	413,852
Undisclosed / Other Reserves (if any)		-	-
T2 before regulatory adjustments		17,266,513	12,123,116
Total regulatory adjustment applied to T2 capital (Note 42.3.4)	-	(185,244)	(255,606)
Tier 2 capital (T2) after regulatory adjustments	-	17,081,269	11,867,510
Tier 2 capital recognised for capital adequacy	_	17,081,269	11,867,510
Portion of Additional Tier 1 capital recognized in Tier 2 capital	_		-
Total Tier 2 capital admissible for capital adequacy	(d)	14,242,570	11,867,510
TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)	64,270,657	58,819,018
Total Risk Weighted Assets (RWA) (Note 42.6)	(f)	478,732,687	425,987,090
Capital Ratios and buffers (in percentage of risk weighted assets)	_		
CET1 to total RWA	(a/f)	9.040%	9.395%
Tier-1 capital to total RWA	(c/f)	10.450%	11.022%
Total capital to total RWA	(e/f)	13.425%	13.808%
	_		

	2018 (Rupees ir	2017 1 '000)
Bank specific buffer requirement (minimum CET1 requirement plus capital		
conservation buffer plus any other buffer requirement)	7.900%	7.275%
of which: capital conservation buffer requirement	1.900%	1.275%
of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement		
CET1 available to meet buffers (as a percentage of risk weighted assets)	3.040%	3.390%
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	11.900%	11.275%
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	-	-
All other intangibles (net of any associated deferred tax liability)	(166,930)	(70,356)
Shortfall in provisions against classified assets	-	-
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	(165,499)	(272,314)
Cash flow hedge reserve	-	-
Investment in own shares/ CET1 instruments	(45,215)	(30,611)
Securitisation gain on sale	-	-
Capital shortfall of regulated subsidiaries	-	-
Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	(1,279,509)	
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	-	-
Any other deduction specified by SBP	-	-
Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
Total regulatory adjustments applied to CET1	(1,657,153)	(373,281)
Additional Tier-1 & Tier-1 Capital: regulatory adjustments		(41 000)
Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment] Investment in own AT1 capital instruments	-	(41,898)
Reciprocal cross holdings in Additional Tier 1 capital instruments of banking,		
financial and insurance entities	(250,000)	-
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 (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	-	(26,013)
Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
Total regulatory adjustment applied to AT1 capital	(250,000)	(67,911)
		-
		3

	2018 (Rupees	2017 in ' 000)
Tier 2 Capital: regulatory adjustments		
Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III		
treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	(26,013)
Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	(173,714)	(223,651)
Investment in own Tier 2 capital instrument	(11,530)	(5,942)
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 issued by banking, financial and		
insurance entities that are outside the scope of regulatory consolidation	-	-
Total regulatory adjustment applied to T2 capital	(185,244)	(255,606)
Risk Weighted Assets subject to pre-Basel III treatment 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: Deferred tax assets	-	-
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 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	-	-
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)	3,414,358	3,233,096
Cap on inclusion of provisions in Tier 2 under standardized approach	3,414,358	3,233,096
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	-	-
Capital Structure Reconciliation	2010	204.9
Reconciliation of accounting and regulatory scope of consolidation	2018 As per	2018 Under
	published	regulatory
	financial	scope for
	statements	capital
		adequacy
Assets		
Cash and balances with treasury banks	74,432,172	74,432,172
Balances with other banks	7,989,939	7,989,939
Lendings to financial institutions Investments	414,605,406	- 414,605,406
Advances	478,214,578	478,214,578
Operating fixed assets	26,350,079	26,350,079
Deferred tax assets	-	-
Other assets	46,646,829	46,646,829
Total assets	1,048,239,003	1,048,239,003
Liabilities & Equity	00.000.000	00.000.000
Bills payable	20,603,682	20,603,682
	440 020 250	
Borrowings	119,038,358 706 000 525	119,038,358
Deposits and other accounts	796,900,525	796,900,525
-		
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities	796,900,525	796,900,525
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities	796,900,525 14,996,000 - 1,350,203 45,798,555	796,900,525 14,996,000 - 1,350,203 45,798,555
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities	796,900,525 14,996,000 - 1,350,203	796,900,525 14,996,000 - 1,350,203
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities	796,900,525 14,996,000 - 1,350,203 45,798,555	796,900,525 14,996,000 - 1,350,203 45,798,555
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Total liabilities	796,900,525 14,996,000 - 1,350,203 45,798,555 998,687,323	796,900,525 14,996,000 - 1,350,203 45,798,555 998,687,323
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Total liabilities Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profits/ (losses)	796,900,525 14,996,000 - 1,350,203 45,798,555 998,687,323 11,114,254	796,900,525 14,996,000 - 1,350,203 45,798,555 998,687,323 11,114,254
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Total liabilities Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profits/ (losses) Minority Interest	796,900,525 14,996,000 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694	796,900,525 14,996,000 - - 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694 -
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Total liabilities Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profits/ (losses) Minority Interest Surplus on revaluation of assets	796,900,525 14,996,000 - - 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694 - 3,268,202	796,900,525 14,996,000 - 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694 - 3,268,202
Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Total liabilities Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profits/ (losses) Minority Interest	796,900,525 14,996,000 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694	796,900,525 14,996,000 - - 1,350,203 45,798,555 998,687,323 11,114,254 14,757,530 20,411,694 -

	2018	2018		
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

Assets	_		
Cash and balances with treasury banks		74,432,172	74,432,172
Balances with other banks		7,989,939	7,989,939
Lendings to financial institutions		-	-
Investments		414,605,406	414,605,406
of which: Non-significant capital investments in capital instruments of		414,000,400	414,000,400
	(\mathbf{c})		
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 thresho	(b)	-	-
of which: Mutual Funds exceeding regulatory threshold	(c)	-	-
of which: reciprocal crossholding of capital instrument of CET 1	(d)	165,499	165,499
of which: reciprocal crossholding of capital instrument of T 2	(e)	173,714	173,714
Advances		478,214,578	478,214,578
shortfall in provisions/ excess of total EL amount		,	,
over eligible provisions under IRB	(f)		_
	(f)	-	-
general provisions reflected in Tier 2 capital	(g)	3,414,358	3,414,358
Fixed Assets		26,350,079	26,350,079
of which: Intangibles	(h)	166,930	166,930
Deferred Tax Assets			
of which: DTAs that rely on future profitability excluding those arising			
from temporary differences	(i)	-	-
of which: DTAs arising from temporary differences	(1)		
exceeding regulatory threshold	(i)		
	(j)	40.040.000	40.040.000
Other assets		46,646,829	46,646,829
of which: Goodwill	(k)	-	-
of which: Defined-benefit pension fund net assets	(I)	-	-
Total assets	_	1,048,239,003	1,048,239,003
	-		
Liabilities & Equity			
Bills payable	Г	20,603,682	20,603,682
Borrowings		119,038,358	119,038,358
Deposits and other accounts		796,900,525	796,900,525
Sub-ordinated loans		14,996,000	14,996,000
of which: eligible for inclusion in AT1	(m)	7,000,000	7,000,000
of which: eligible for inclusion in Tier 2	(n)	7,986,400	7,986,400
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		1,350,203	1,350,203
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		45,798,555	45,798,555
Total liabilities	-	998,687,323	998,687,323
Shara capital	F	11 114 254	11 114 254
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		14,757,530	14,757,530
of which: portion eligible for inclusion in CET1	(u)	13,409,293	13,409,293
of which: portion eligible for inclusion in Tier 2	(v)	1,348,237	1,348,237
Unappropriated profits / (losses)	(w)	20,411,694	20,411,694
Minority Interest	()		
of which: portion eligible for inclusion in CET1	(14)		
	(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		3,268,202	3,268,202
of which: Revaluation reserves on Properties	(00)	4,517,518	4,517,518
of which: Unrealised Gains/(Losses) on AFS	(aa) 	(1,279,509)	(1,279,509)
In case of Deficit on revaluation (deduction from CET1)	(ab)	_	· · · · · · · · · · · · · · · · · · ·
	()	49,551,680	49,551,680
Total liabilities & equity	-	1,048,239,003	1,048,239,003
	-		

Reconciliation of computation of capital with balance sheet of the Bank

		2018
		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	r	11,114,254
Balance in Share Premium Account	(s) –	-
Reserve for issue of Bonus Shares		-
General / Statutory Reserves	(u) -	13,409,293
Gains / (Losses) on derivatives held as Cash Flow Hedge		-
Unappropriated/unremitted profits / (losses) Minority Interests arising from CET1 capital instruments	(w)	20,411,694
issued to third party by consolidated bank subsidiaries		
(amount allowed in CET1 capital of the consolidation group)	(x)	-
CET 1 before Regulatory Adjustments		44,935,241
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	(k)-(o)	-
All other intangibles (net of any associated deferred tax liability)	(h)-(p)	(166,930)
Shortfall of provisions against classified assets	(f)	-
Deferred tax assets that rely on future profitability excluding those		
arising from temporary differences (net of related tax liability)	(i-r) * x %	_
Defined-benefit pension fund net assets	(l-q) * x %	_
Reciprocal cross holdings in CET1 capital instruments	(d)	(165,499)
Cash flow hedge reserve		-
Investment in own shares/ CET1 instruments		(45,215)
Securitisation gain on sale		-
Capital shortfall of regulated subsidiaries		_
Deficit on account of revaluation from bank's holdings of properties/ AFS	(ab)	(1,279,509)
Investments in the capital instruments of banking, financial and		
insurance entities that are outside the scope of regulatory		
consolidation, where the bank does not own more than 10%		
of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ae)	-
Significant investments in the capital instruments issued by		
banking, financial and insurance entities that are outside the		
scope of regulatory consolidation (amount above 10% threshold)	(b) - (ad) - (af)	-
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		(1,657,153)
Common Equity Tier 1		43,278,088
		6

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AS AT 31 DECEMBER 2018

AS AT 31 DECEMBER 2018		
		2018
		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		
of which: Classified as equity	(t)	-
of which: Classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and	(m)	7,000,000
held by third parties (amount allowed in group AT 1)		
of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments	(y)	- 7,000,000
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		(250,000)
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 (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 Portion of deduction applied 50:50 to core capital and supplementary capital	(ad)	-
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		(250,000)
Additional Tier 1 capital Additional Tier 1 capital recognised for capital adequacy		(250,000)
Tier 1 Conital (CET1 , admissible AT4)		50.000.000
Tier 1 Capital (CET1 + admissible AT1)		50,028,088
Tier 2 Capital		7 000 (00)
Qualifying Tier 2 capital instruments under Basel III plus any related share premium Capital instruments subject to phase out arrangement from		7,986,400
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	(2)	-
General Provisions or general reserves for loan losses-up to	(~)	2 444 250
maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves eligible for Tier 2	(g)	3,414,358 4,517,518
of which: portion pertaining to Property	portion of (aa)	4,517,518
of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves	. (v)	- 1,348,237
Undisclosed/Other Reserves (if any)	(-)	-
T2 before regulatory adjustments		17,266,513
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		(173,714)
Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that		(11,530)
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	(ae)	-
banking, financial and insurance entities that are outside the		
scope of regulatory consolidation	(af)	-
Amount of Regulatory Adjustment applied to T2 capital Tier 2 capital (T2)		<u>(185,244)</u> 17,081,269
Tier 2 capital recognised for capital adequacy		17,081,269
Excess Additional Tier 1 capital recognised in Tier 2 capital Total Tier 2 capital admissible for capital adequacy		2,838,699 14,242,570
TOTAL CAPITAL (T1 + admissible T2)		64,270,658

Main Features of Regulatory Capital Instruments

	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	BAHLTFC5	BAHLTFC7
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	()	()	(0.0.0.0.0.0.)	()
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	3,992,800	4,000,000
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	17 March 2016	06 December 2018
12.	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13.	Original maturity date	N/A	N/A	17 March 2026	06 December 2028
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	17 March 2021	06 December 2023
6.	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 o issue.
	Coupons / dividends				
7.	Fixed or floating dividend / coupon	N/A	Floating	Floating	Floating
8.	Coupon rate and any related index / benchmark	N/A	6 months Kibor + 1.50% p.a.	6 months Kibor + 0.75% p.a.	6 months Kibor + 100% p.a.
9.	Existence of a dividend stopper	No	No	No	No
0.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
1.	Existence of step up or other incentive to redeem	N/A	No	No	No
2.	Noncumulative or cumulative	N/A	Noncumulative	N/A	N/A
3.	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
5.	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 Base III instructions
6.	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 Basel III instructions
8.	If convertible, specify instrument type convertible into	N/A	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
9.	If convertible, specify issuer of instrument it converts into	N/A	BAHL	BAHL	BAHL
ю.	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	
	If write - down, write - down trigger(s) If write - down, full or partial	N/A N/A	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	of Non Viability (PONV) event, as stipulated in SBP's	Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions
12.			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 Full or Partial: To be determined as per SBP's	of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determined as per SBP's	Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determine as per SBP's Basel III instructions Permanent or Temporary: To b
32. 33.	If write - down, full or partial	N⁄A	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 Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per	of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per	Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determine as per SBP's Basel III instructions Permanent or Temporary: To b determined as per SBP's Base
32. 33. 34.	If write - down, full or partial If write - down, permanent or temporary	N/A N/A	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 Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per SBP's Basel III instructions Subject to Regulatory	of Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per SBP's Basel III instructions Subject to Regulatory	Instructions Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To bi determined as per SBP's Basel III instructions Subject to Regulatory
31. 32. 33. 34. 35. 36.	If write - down, full or partial If write - down, permanent or temporary If temporary write - down, description of write - up mechanism Position in subordination hierarchy in liquidation (specify instrument type	N/A N/A	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 Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per SBP's Basel III instructions Subject to Regulatory Instructions / Approval Subordinate to all other debts, including deposits &	or Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determined as per SBP's Basel III instructions Permanent or Temporary: To be determined as per SBP's Basel III instructions Subject to Regulatory Instructions / Approval Subordinate to all other debts, including deposits,	Non Viability (PONV) event, as stipulated in SBP's Basel III Instructions Full or Partial: To be determine as per SBP's Basel III instructions Permanent or Temporary: To b determined as per SBP's Base III instructions Subject to Regulatory Instructions / Approval

	Capital Requirements		Risk Weigh	ted Assets
	2018	2017	2018	2017
		(Rupe	es in '000)	
Credit Risk				
On-Balance sheet				
Portfolios subject to standardised approach (Comprehensive)				
Sovereign	1,107,407	903,858	11,074,065	9,038,577
Public sector enterprises	270,588	334,370	2,705,878	3,343,698
Banks	1,045,809	605,955	10,458,089	6,059,549
Corporate	25,871,776	22,028,631	258,717,764	220,286,306
Retail	2,612,054	2,320,788	26,120,538	23,207,878
Residential mortgages	196,893	159,437	1,968,926	1,594,372
Past due loans	93,334	87,642	933,337	876,418
Equity portfolio	551,215	691,720	5,512,155	6,917,196
Operating fixed assets	2,618,315	2,248,295	26,183,149	22,482,946
Other assets	494,794	505,516	4,947,939	5,055,163
	34,862,184	29,886,212	348,621,840	298,862,103
Off-Balance sheet				
Non-market related				
Direct Credit Substitutes / Acceptances / Standby LCs	2,582,827	2,260,799	25,828,269	22,607,988
Transaction Related Contingent Liabilities	1,747,792	1,903,387	17,477,917	19,033,866
-				
Trade Related Contingent Liabilities	1,313,299	1,625,131	13,132,994	16,251,307
Other Commitments	230,820	586,519	2,308,201	5,865,188
Market valetad	5,874,738	6,375,836	58,747,381	63,758,349
Market related	100 007	110 012	1 222 270	1 109 124
Outstanding Foreign Exchange Contracts	<u>133,237</u> 6,007,975	110,813 6,486,649	1,332,370 60,079,751	1,108,134 64,866,483
Market Risk				
Capital Requirement for portfolios subject to Standardised Approa	ch			
Interest rate risk/Equity Price Risk				
General market risk	127,952	96,365	1,599,394	1,204,561
Specific market risk	72,331	69,035	904,142	862,936
Foreign exchange risk	486,978	340,820	6,087,219	4,260,261
	687,260	506,220	8,590,756	6,327,758
Operational Risk				
Capital Requirement for operational risks	4,915,227	4,474,460	61,440,341	55,930,746
	4,010,221	4,474,400	01,440,041	00,000,140
	46,472,647	41,353,541	478,732,687	425,987,090
Capital Adequacy Ratios	Requ	uired	Act	ual
	2018	2017	2018	2017
CET1 to total RWA	6.000%	6.000%	9.040%	9.395%
Tier-1 capital to total RWA	7.500%	7.500%	10.450%	11.022%
Total capital to total RWA	11.900%	11.275%	13.425%	13.808%
•				

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
Types of exposures	(local currency)	(local currency)	(foreign currency)	(foreign 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%	511,218,746	45,257,468	465,961,279
20%	61,509,698	8,242,328	53,267,370
35%	5,636,173	10,670	5,625,503
50%	150,441,301	52,729,181	97,712,120
75%	45,560,830	6,591,006	38,969,824
100%	287,720,334	31,842,402	255,877,932
125%	50,025,790	2,210,336	47,815,453
150%	237,082	27,986	209,096
250%	281,000		281,000
	1,112,630,952	146,911,377	965,719,577

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)

	20	18	20	17
	Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
	(Rupees	in '000)	(Rupees	in '000)
High quality liquid assets Total high quality liquid assets (HQLA)		360,946,772		333,948,742
Cash outflows Retail deposits and deposits from small business customers of			· · · · · · · · · · · · · · · · · · ·	
Stable deposit Less stable deposit	- 569,825,040 569,825,040	- 56,982,504 56,982,504	494,833,315 494,833,315	- 49,483,331 49,483,331
Unsecured wholesale funding of which: Operational deposits (all counterparties) Non - operational deposits (all counterparties) Unsecured debt	- 185,560,098 12,857,615 198,417,713	- 77,302,378 12,857,615 90,159,993	- 166,098,464 3,129,012 169,227,476	- 70,576,264 3,129,012 73,705,276
Secured wholesale funding		1,368,560		849,374
Additional requirements of which: Outflows related to derivative exposures and other collateral requirement Outflows related to loss of funding on debt products Credit and liquidity facilities	- - 280,514,671 280,514,671	- - 616,722 616,722	666,238 - 302,792,413 303,458,651	666,238 - 1,065,370 1,731,608
Other contractual funding obligations	2,598,113	2,598,113	1,457,794	1,457,794
Other contingent funding obligations	281,525,447	14,076,272	224,605,105	11,230,255
Total cash outflows		165,802,164		138,457,638
Cash inflows Secured lending Inflows from fully performing exposures Other cash inflows Total cash inflows	- 83,175,411 7,062,786	- 49,269,187 4,976,680 54,245,868	- 84,382,576 3,436,839	- 47,526,446 1,587,775 49,114,221
Total High Quality Liquid Assets (HQLA) Total Net Cash Outflows Liquidity Coverage Ratio		360,946,772 111,556,296 323.556%		333,948,742 89,343,417 373.781%

Net Stable Funding Ratio (NSFR)	2018 Unweighted value by residual maturity				
	Unv No maturity	veighted value by re	sidual maturity 6 months to < 1 year	>1 year	Weighted value
L	No maturity		upees in '000)	≥ 1 year	
ASF Item					
Capital Regulatory capital	44,935,241		-	-	44,935,241
Other capital instruments Retail deposits and deposit from small business customers:	7,000,000	-	-	7,986,400	14,986,400
Stable deposits	-	-	-	-	-
Less stable deposits Wholesale funding	531,115,425	43,450,511	21,181,138	-	536,172,367
Operational deposits Other wholesale funding	- 105,530,463	- 64,636,312	- 13,486,560	-	- 91,826,668
Other liabilities:		04,030,312	10,400,000		31,020,000
NSFR derivative liabilities All other liabilities and equity not included in other categories		-	4,562,898	33,036,647 17,699,730	- 19,981,178
Total ASF				=	707,901,854
RSF item Total NSFR high - quality liquid assets (HQLA)					44,896,690
Deposits held at other financial institutions for operational purposes	2,787,440	-	-	-	1,393,720
Performing loans and securities:			1		
Performing loans to financial institutions secured by Level 1 HQLA	-	21,796,577	21,974	1,115,788	4,396,262
Performing loans to financial institutions secured by non - Level 1 HQLA and unsecured performing loans to financail institutions	-	-	-	-	-
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central		310,986,523	38,747,942	103,511,815	262,852,275
banks and PSEs, of which:	-	310,300,323	00,141,042	100,011,010	202,002,275
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	5,412,243	3,517,957
Securities that are not in default and do not qualify as HQLA including					
exchange - traded equities.	2,535,750	-	-	14,125,546	14,162,102
Other assets:				<u> </u>	
NSFR derivative assets NSFR derivative liabilities before deduction of variation margin	-			70,584,066	37,547,419
posted	-	==	0.070.404	33,036,647	6,607,329
All other assets not included in the above categories	4,401,222	55,906,328	8,070,104	12,343,559	79,320,129
Off - balance sheet items					27,311,487
Total RSF					
				-	482,005,370
Net Stable Funding Ratio (%)			2017	-	482,005,370 146.866%
	Unv	veighted value by re		- - 	146.866%
	Unv No maturity	veighted value by re < 6 months		≥ 1 year	
Net Stable Funding Ratio (%)		< 6 months	sidual maturity	≥ 1 year	146.866%
		< 6 months	sidual maturity 6 months to < 1 year	≥1 year	146.866%
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital	No maturity 39,960,723	< 6 months	sidual maturity 6 months to < 1 year		146.866% Weighted value 39,960,723
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers:	No maturity 39,960,723 6,932,068	< 6 months (R	sidual maturity 6 months to < 1 year upees in '000)	3,996,000	146.866% Weighted value
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments	No maturity 39,960,723	< 6 months (R	sidual maturity 6 months to < 1 year upees in '000)		146.866% Weighted value 39,960,723
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding	No maturity 39,960,723 6,932,068	< 6 months (R	sidual maturity 6 months to < 1 year upees in '000) - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068
Net Stable Funding Ratio (%) ASF Item 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	No maturity 39,960,723 6,932,068	< 6 months (R	sidual maturity 6 months to < 1 year upees in '000) - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054	sidual maturity 6 months to < 1 year upees in '000) - - - 18,088,877 -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - 464,221,737 -
Net Stable Funding Ratio (%) ASF Item 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	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054	sidual maturity 6 months to < 1 year upees in '000) - - - 18,088,877 -	3,996,000 - - - -	146.866% Weighted value 39,960,723 10,928,068 - - 464,221,737 - - 78,972,479 - - 25,573,411
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits UNolesale funding Operational deposits Other violesale funding Other liabilities: NSFR derivative liabilities	No maturity 39,960,723 6,932,068	< 6 months (R 	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - 464,221,737 - 78,972,479 -
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Uholesale funding Operational deposits Other vholesale funding Other liabilities All other liabilities All other liabilities Total ASF	No maturity 39,960,723 6,932,068	< 6 months (R 	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - - 464,221,737 - - 78,972,479 - - 25,573,411
ASF Item	No maturity 39,960,723 6,932,068	< 6 months (R 	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - - - 464,221,737 - - 78,972,479 - 25,573,411 619,656,418
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Wholesale funding Operational deposits Other itabilities: 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:	No maturity 39,960,723 6,932,068 - - - - - - - - -	< 6 months (R 	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - 464,221,737 - 78,972,479 - 25,573,411 619,656,418 49,568,804
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Ubbe ale deposits Wholesale funding Operational deposits 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 and securities:	No maturity 39,960,723 6,932,068 - - - - - - - - -	< 6 months (R 	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000	146.866% Weighted value 39,960,723 10,928,068 - 464,221,737 - 78,972,479 - 25,573,411 619,656,418 49,568,804
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other ibabilities: NSFR derivative liabilities All other liabilities All other liabilities 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 Level 1 HQLA Performing loans to financial institutions recured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA	No maturity 39,960,723 6,932,068 - - - - - - - - -	< 6 months (R - - 497,713,054 - 150,433,040 - 1,717,042 -	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000 	146.866% Weighted value 39,960,723 10,928,068 - - 464,221,737 - - 78,972,479 - - 25,573,411 619,656,418 49,568,804 1,062,168 3,099,363 - 176,911,547
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Other vholesale funding Operational deposits Other vholesale funding Other vholesale funding Other vholesale funding Other vholesale funding Deposits 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 Performing loans to financial institutions secured by non - Level 1 Performing loans to non- financial corporate clients, loans to retail With a risk weight of less than or equal to 35% under the Basel II	No maturity 39,960,723 6,932,068 - - - - - - - - -	< 6 months (R 497,713,054 150,433,040 1,717,042 20,662,417	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000 	146.866% Weighted value 39,960,723 10,928,068
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other ibabilities: NSFR derivative liabilities All other liabilities All other liabilities 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 Level 1 HQLA Performing loans to financial institutions recured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA	No maturity 39,960,723 6,932,068 - - - - - - - - -	< 6 months (R 497,713,054 150,433,040 1,717,042 20,662,417	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - - - - - - -	3,996,000 	146.866% Weighted value 39,960,723 10,928,068 - - 464,221,737 - - 78,972,479 - - 25,573,411 619,656,418 49,568,804 1,062,168 3,099,363 - 176,911,547
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Operational deposits Other wholesale funding Operational deposits 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 Performing loans to financial institutions secured by non - Level 1 Performing loans to financial institutions secured by non - Level 1 Performing loans to financial institutions secured by non - Level 1 Performing loans to financial corporate clients, loans to retail With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets:	No maturity 39,960,723 6,932,068 	< 6 months (R 497,713,054 150,433,040 1,717,042 20,662,417 244,616,645	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - -	3,996,000 - - - - - - - - - - - - - - - - - -	146.866% Weighted value 39,960,723 10,928,068 464,221,737 78,972,479 25,573,411 619,656,418 49,568,804 1,062,168 3,099,363 176,911,547 6,704,595 10,683,918
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Wholesale funding Operational deposits Other violosale funding	No maturity 39,960,723 6,932,068 	< 6 months (R 497,713,054 150,433,040 1,717,042 20,662,417 244,616,645	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - -	3,996,000 	146.866% Weighted value 39,960,723 10,928,068 - - 464,221,737 - - 78,972,479 - - 25,573,411 619,656,418 49,568,804 - 1,062,168 3,099,363 176,911,547 6,704,595
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Understand deposits Operational deposits Other vholesale funding Operational deposits Other Inabilities: 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 to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non - Level 1 Performing loans to financial institutions secured by non - Level 1 Performing loans to financial corporate clients, loans to retail With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets	No maturity 39,960,723 6,932,068 	< 6 months (R 497,713,054 150,433,040 1,717,042 20,662,417 244,616,645	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - -	3,996,000 	146.866% Weighted value 39,960,723 10,928,068
Net Stable Funding Ratio (%) ASF Item Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Wholesale funding Operational deposits Other vholesale funding Operational deposits 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 Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financic	No maturity 39,960,723 6,932,068 	< 6 months (R	sidual maturity 6 months to < 1 year upees in '000) - - - - - - - - - - - - -	3,996,000 - - - - - - - - - - - - -	146.866% Weighted value

Total RSF

Net Stable Funding Ratio (%)

330,145,360

187.692%

BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - CONSOLIDATED

AS AT 31 DECEMBER 2018

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 standalone as well as consolidated basis.

During the year 2013, SBP issued revised instructions on the computation of CAR based on Basel III Capital Reform as issued by the Basel Committee on Banking Supervision. These instructions became effective from 31 December 2013 with full implementation intended by 31 December 2019. These instructions also specify the transitional arrangements from 2013 to 2019.

Accordingly, the Bank has assessed and reported its Capital Adequacy Ratio in the financial statements on the basis of Basel III requirements as prescribed by SBP.

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

	2018
Required CAR	11.900%
CAR on stand-alone basis	13.425%
CAR on consolidated basis	13.521%

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 4.091% 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 subsidiary) 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 subsidiary, where the Bank holds more than 50% of voting shares as at December 31, 2018:

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

The assets, liabilities, income, expenses and cash flows of above subsidiary 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.

		2018 2017 (Rupees in '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		13,409,293	12,607,324
Gains / (losses) on derivatives held as Cash Flow Hedge		-	-
Unappropriated/unremitted profits / (losses)		20,641,220	16,860,463
Minority Interests arising from CET1 capital instruments issued to third parties by		-	-
consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation gr	oup)	3,664	28,915
CET 1 before Regulatory Adjustments		45,168,431	40,610,956
Total regulatory adjustments applied to CET1 (Note 42.3.2)		(1,553,920)	(376,510)
Common Equity Tier 1	(a)	43,614,511	40,234,446
Additional Tier 1 (AT 1) Capital	_	,,,,,	
Qualifying Additional Tier-1 capital instruments plus any related share premium			
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)		(250,000)	(48,652)
Additional Tier 1 capital after regulatory adjustments		(250,000)	(48,652)
Additional Tier 1 capital recognized for capital adequacy	(b)	6,750,000	6,951,348
Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)	50,364,511	47,185,794
Tier 2 Capital	_		1
Qualifying Tier 2 capital instruments under Basel III plus any related share premium		7,986,400	3,992,800
Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rule	es		
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		3,414,358	3,233,096
Revaluation Reserves (net of taxes)		4,517,518	4,572,993
of which: Revaluation reserves on fixed assets		4,517,518	3,729,705
of which: Unrealised gains/(losses) on AFS		-	843,288
Foreign Exchange Translation Reserves		1,348,237	412,410
Undisclosed / Other Reserves (if any)		-	-
T2 before regulatory adjustments		17,266,513	12,211,299
Total regulatory adjustment applied to T2 capital (Note 42.3.4)		(185,244)	(236,347)
Tier 2 capital (T2) after regulatory adjustments		17,081,269	11,974,952
Tier 2 capital recognised for capital adequacy	_	17,081,269	11,974,952
Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	-
Total Tier 2 capital admissible for capital adequacy	(d)	14,381,722	11,974,952
TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)	64,746,233	59,160,746
Total Risk Weighted Assets (RWA) (Note 42.6)	(f)	478,862,012	426,257,782
Capital Ratios and buffers (in percentage of risk weighted assets)			
CET1 to total RWA	(a/f)	9.108%	9.439%
Tier-1 capital to total RWA	(c/f)	10.518%	11.070%
Total capital to total RWA	(e/f)	13.521%	13.879%

	(Rupees	; in '000)
Bank specific buffer requirement (minimum CET1 requirement plus capital		
conservation buffer plus any other buffer requirement)	7.275%	7.275%
of which: capital conservation buffer requirement	1.275%	1.275%
of which: countercyclical buffer requirement		
of which: D-SIB or G-SIB buffer requirement		
CET1 available to meet buffers (as a percentage of risk weighted assets)	3.108%	3.439%
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	11.900%	11.275%

Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)

All other intangibles (net of any associated deferred tax liability)

Shortfall in provisions against classified assets

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

Cash flow hedge reserve

Investment in own shares/ CET1 instruments

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

Any other deduction specified by SBP

Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions Total regulatory adjustments applied to CET1

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

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

(, , ,	(, ,
-	(41,898)
-	-
(250,000)	
-	-
-	-
-	-
-	(6,754)
-	-

2018

(170,863)

(165,499)

(45, 215)

(1,172,343)

(1,553,920)

2017

(73,585)

(272, 314)

(30,611)

(376,510)

(250,000) (48,652)

(Rupees in '000) Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities (173,714) Investment in own Tier 2 capital instrument (11,530) 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 issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Total regulatory adjustment applied to T2 capital (185,244) Risk Weighted Assets subject to pre-Basel III treatment 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: Deferred tax assets 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 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

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 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

Capital Structure Reconciliation

Reconciliation of accounting and regulatory scope of consolidation

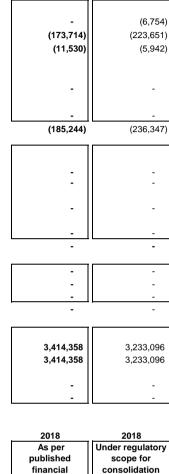
Assets

Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Investments Advances Operating fixed assets Deferred tax assets Other assets **Total assets**

Liabilities & Equity

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

Share capital/ Head office capital account Reserves Unappropriated/ Unremitted profits/ (losses) Minority Interest Surplus on revaluation of assets **Total equity Total liabilities & equity**



2018

2017

74,432,185	74,432,185
8,010,940	8,010,940
-	-
414,981,145	414,981,145
478,214,653	478,214,653
26,363,860	26,363,860
-	-
46,723,577	46,723,577
1,048,726,360	1,048,726,360

statements

20,603,682	20,603,682
119,038,358	119,038,358
796,851,867	796,851,867
14,996,000	14,996,000
-	-
1,344,621	1,344,621
45,896,782	45,896,782
998,731,310	998,731,310
11,114,254	11,114,254
14,757,530	14,757,530
20,641,220	20,641,220
106,678	106,678
3,375,368	3,375,368
49,995,050	49,995,050
1,048,726,360	1,048,726,360

	2018	2018
Reference	As per published financial statements	Under regulatory scope of reporting for consolidation
L1	(Rupees	in '000)

Reconciliation for balance sheet items that require capital adjustments

Cash and balances with treasury banks	1	74,432,185	74,432,185
Balances with other banks		8,010,940	8,010,940
Lendings to financial institutions		-	-
Investments		414,981,145	414,981,145
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)	165,499	165,499
of which: reciprocal crossholding of capital instrument of T 2	(e)	173,714	173,714
Advances		478,214,653	478,214,653
shortfall in provisions/ excess of total EL amount			
over eligible provisions under IRB	(f)	-	-
general provisions reflected in Tier 2 capital	(g)	3,414,358	3,414,358
Fixed Assets		26,363,860	26,363,860
of which: Intangibles	(h)	170,863	170,863
Deferred Tax Assets			
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		46,723,577	46,723,577
of which: Goodwill	(k)	-	-
of which: Defined-benefit pension fund net assets	(I)	-	-
Total assets	-	1,048,726,360	1,048,726,360
Liabilities & Equity	г		
Bills payable		20,603,682	20,603,682
Borrowings		119,038,358	119,038,358
Deposits and other accounts		796,851,867	796,851,867
Sub-ordinated loans	()	14,996,000	14,996,000
of which: eligible for inclusion in AT1	(m)	7,000,000	7,000,000
of which: eligible for inclusion in Tier 2	(n)	7,986,400	7,986,400
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		1,344,621	1,344,621
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		45,896,782	45,896,782
Total liabilities	-	998,731,310	998,731,310
Share capital	ſ	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	(3) (t)	-	-
Reserves	(1)	14,757,530	14,757,530
of which: portion eligible for inclusion in CET1	(u)	13,409,293	13,409,293
of which: portion eligible for inclusion in Tier 2		1,348,237	1,348,237
Unappropriated profits / (losses)	(v) (w)	20,641,220	20,641,220
Minority Interest	(W)	106,678	106,678
of which: portion eligible for inclusion in CET1	(x)		
of which: portion eligible for inclusion in CE11	(x) (v)	3,664	3,664
of which: portion eligible for inclusion in Tier 2	(y) (z)	<u> </u>	-
	(2)	3 375 360	3 375 360
Surplus on revaluation of assets	_	3,375,368 4,547,711	3,375,368
of which: Revaluation reserves on Properties of which: Unrealised Gains/(Losses) on AFS	(aa) -		4,547,711
	(ab)	(1,172,343)	(1,172,343
In case of Deficit on revaluation (deduction from CET1)	(ab)	49,995,050	49,995,050
Total Equity			

Total liabilities & equity

5

1,048,726,360

1,048,726,360

Reconciliation of computation of capital with balance sheet of the Bank

		2018
		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	Γ	11,114,254
Balance in Share Premium Account	(s) -	-
Reserve for issue of Bonus Shares	Ĺ	-
General / Statutory Reserves	(u) –	13,409,293
Gains / (Losses) on derivatives held as Cash Flow Hedge Unappropriated/unremitted profits / (losses)	(w)	20,641,220
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries	()	
(amount allowed in CET1 capital of the consolidation group)	(x)	3,664
CET 1 before Regulatory Adjustments		45,168,431
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	(k)-(o)	-
All other intangibles (net of any associated deferred tax liability)	(h)-(p)	(170,863)
Shortfall of provisions against classified assets	(f)	-
Deferred tax assets that rely on future profitability excluding those	(')	
arising from temporary differences (net of related tax liability)	(i-r) * x %	-
	(l-q) * x %	_
Defined-benefit pension fund net assets	(i q) x x	(165,499)
Reciprocal cross holdings in CET1 capital instruments	(4)	(100,400)
Cash flow hedge reserve		(45,215)
Investment in own shares/ CET1 instruments		(43,213)
Securitisation gain on sale		
Capital shortfall of regulated subsidiaries	(ab)	(1,172,343)
Deficit on account of revaluation from bank's holdings of properties/ AFS	(40)	(1,112,040)
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) - (ac) - (ae)	_
of the issued share capital (amount above 10% threshold)	(a) - (ac) - (ac)	-
Significant investments in the capital instruments issued by		
banking, financial and insurance entities that are outside the	(b) - (ad) - (af)	
scope of regulatory consolidation (amount above 10% threshold)	(b) - (au) - (ai)	-
Deferred Tax Assets arising from temporary differences (amount	(i)	
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		(1,553,920)
Common Equity Tier 1		43,614,511

Additional Tier 1 (AT 1) Capital Component of regulatory capital signature (up to path of the second o			2018
Additional Tier 1 (AT 1) Capital Outaflying Additional Tier 1 instruments plus any related share premium of which: Classified as a labilities (m) 7,000,000 Additional Tier 1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: Installed subsidiaries subject to phase out (y) 7,000,000 Additional Tier 1 Capital instruments Investment in mutual Inde scoceding the prescribed limit (SBP specific adjustment) Investments in the capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments Investments in mutual Inde scoceding the prescribed limit (SBP specific adjustment) Investments in the capital instruments of banking, Innancial 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 (insurance entities that are outside the scope of regulatory consolidation perform of deduction applied to Additional Tier 1 doe to insufficient Tier 2 to capital instruments is subject to phase out experiments Total of Regulatory Adjustment applied to AT1 capital Additional Tier 1 capital instruments usabig on the capital instruments under Basel III plus any related share premium Capital instruments subject to phase out Capital instruments of capital adsupplementary path by consolidated Subject phase out first 2 (c) C C C c) C C of which: instruments under Basel III plus any related share premium Capital instruments subject to phase out Capital instruments Capital inst			regulatory capital
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	Excess Additional Tier 1 capital recognised in Tier 2 capital		2,699,547
	Total Tier 2 capital admissible for capital adequacy TOTAL CAPITAL (T1 + admissible T2)		<u>14,381,722</u> 64,746,233

Main Features of Regulatory Capital Instruments

	Main Features	Common Shares	Additional Tier 1 Sub-	Tier 2 Sub-ordinated Debt	Tier 2 Sub-ordinated Debt
1.	Issuer	Bank AL Habib Limited	ordinated Debt 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	BAHLTFC5	BAHLTFC7
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	3,992,800	4,000,000
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	17 March 2016	06 December 2018
12.	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13.	Original maturity date	N/A	N/A	17 March 2026	06 December 2028
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	17 March 2021	06 December 2023
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.
	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 + 0.75% p.a.	6 months Kibor + 100% 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
	Position in subordination hierarchy in liquidation (specify instrument type immediately	Sub - ordinated Loans	including deposits & Tier 2	Subordinate to all other debts, including deposits, but excluding Tier 1 TFCs	Subordinate to all other debts, including deposits, but excluding Tier 1 TFCs
35.	senior to instrument)		TFCs	excluding her i h cs	
	senior to instrument)Non - compliant transitioned features	No	TFCs	No	No

BANK AL HABIB LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - CONSOLIDATED

AS AT 31 DECEMBER 2018

	Capital Requirements		Risk Weight	ed Assets
	2018	2017	2018	2017
		(Rupe	es in '000)	
Credit Risk				
On-Balance sheet				
Portfolios subject to standardised approach (Comprehensive)				
Sovereign	1,107,407	903,858	11,074,065	9,038,577
Public sector enterprises	270,588	334,370	2,705,878	3,343,698
Banks	1,046,229	606,774	10,462,289	6,067,737
Corporate	25,871,776	22,028,631	258,717,764	220,286,306
Retail	2,612,059	2,320,794	26,120,594	23,207,941
Residential mortgages	196,893	159,437	1,968,926	1,594,372
Past due loans	93,334	87,642	933,337	876,418
Equity portfolio	546,511	695,598	5,465,109	6,955,984
Operating fixed assets	2,619,299	2,249,155	26,192,995	22,491,547
Other assets	499,201	515,113	4,992,013	5,151,129
	34,863,297	29,901,372	348,632,971	299,013,709
Off-Balance sheet				
Non-market related	0.500.007	0.000 700	05 000 000	00 007 000
Direct Credit Substitutes / Acceptances / Standby LCs	2,582,827	2,260,799	25,828,269	22,607,988
Transaction Related Contingent Liabilities	1,747,792	1,903,387	17,477,917	19,033,866
Trade Related Contingent Liabilities	1,313,299	1,625,131	13,132,994	16,251,307
Other Commitments	230,820	586,602	2,308,201	5,866,018
	5,874,738	6,375,919	58,747,381	63,759,179
Market related				
Outstanding Foreign Exchange Contracts	133,237	110,813	1,332,370	1,108,134
Market Diale	6,007,975	6,486,732	60,079,751	64,867,313
Market Risk				
Capital Requirement for portfolios subject to Standardised Approach				
Interest rate risk	407.050	00.005	4 500 004	4 00 4 50 4
General market risk	127,952	96,365	1,599,394	1,204,561
Specific market risk	72,331	69,035	904,142	862,936
Foreign exchange risk	486,978	340,821	6,087,219	4,260,261
	687,260	506,221	8,590,756	6,327,758
Operational Risk				
Capital Requirement for operational risks	4,924,683	4,483,920	61,558,534	56,049,002
	16 192 215	41,378,245	478,862,012	106 257 792
	46,483,215	41,376,245	470,002,012	426,257,782
Capital Adequacy Ratios	Requ	ired	Actu	ual
	2018	2017	2018	2017
CET1 to total RWA	6.000%	6.000%	9.107%	9.439%
Tier-1 capital to total RWA	7.500%	7.500%	10.517%	11.070%
Total capital to total RWA	11.900%	11.275%	13.521%	13.879%
Leverage Ratio	3.000%	3.000%	4.091%	4.106%
Lovolugo Italio	5.000%	5.000 %	4.031 /0	4.1007

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
Types of exposures	(local currency)	(local currency)	(foreign currency)	(foreign currency)
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Corporates	✓	✓	-	-
Banks	✓	✓	✓	-
Sovereigns	-	-	✓	✓
Small and Medium Enterprises	-	-	-	-
Securitisations	-	-	-	-
Others (public sector enterprises)	\checkmark	\checkmark	-	-

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	Net amount
		(Rupees in '000)	
0%	511,395,136	45,257,468	466,137,668
20%	61,530,697	8,242,328	53,288,369
35%	5,636,173	10,670	5,625,503
50%	150,441,301	52,729,181	97,712,120
75%	45,560,905	6,591,006	38,969,899
100%	288,222,336	31,842,402	256,379,934
125%	50,025,790	2,210,336	47,815,453
150%	237,082	27,986	209,096
250%	82,949		82,949
	1,113,132,367	146,911,377	966,220,991

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)

Liquidity Coverage Ratio (LCR)		40		
	20 Total unweighted value (average)	18 Total weighted value (average)	20 Total unweighted value (average)	Total weighted value (average)
	(Rupees	in '000)	(Rupees	in '000)
High quality liquid assets Total high quality liquid assets (HQLA)	(360,946,772	(333,948,742
Cash outflows Retail deposits and deposits from small business customers of which:		[]		
Stable deposit Less stable deposit	- 569,825,040 569,825,040	- 56,982,504 56,982,504	- 494,833,315 494,833,315	- 49,483,331 49,483,331
Unsecured wholesale funding of which: Operational deposits (all counterparties) Non - operational deposits (all counterparties) Unsecured debt	- 185,560,098 12,857,615 198,417,713	- 77,302,378 12,857,615 90,159,993	- 166,098,464 3,129,012 169,227,476	- 70,576,264 3,129,012 73,705,276
Secured wholesale funding		1,368,560		849,374
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	 	- - 616,722 616,722	666,238 - 302,792,413 303,458,651	666,238 - 1,065,370 1,731,608
Other contractual funding obligations	2,598,113	2,598,113	1,457,794	1,457,794
Other contingent funding obligations	281,525,447	14,076,272	224,605,105	11,230,255
Total cash outflows		165,802,164	-	138,457,638
Cash inflows Secured lending Inflows from fully performing exposures Other cash inflows Total cash inflows	- 83,175,411 7,062,786	- 49,269,187 4,976,680 54,245,868	- 84,382,576 3,436,839	- 47,526,446 1,587,775 49,114,221
Total High Quality Liquid Assets (HQLA) Total Net Cash Outflows Liquidity Coverage Ratio		360,946,772 111,556,296 323.556%	-	<u>333,948,742</u> 89,343,417 373.781%

No maturity < 6 months		Un	weighted value by res	2018 sidual maturity		
Set in Capital instruments Capital instruments Capital instruments<th></th><th></th><th></th><th>-</th><th>≥ 1 year</th><th>Weighted value</th>				-	≥ 1 year	Weighted value
Capital Propunsion Propunsion Real deposit and deposit from all busites customer: Safe deposit Propunsion Real deposits and deposit from all busites customer: Safe deposit Propunsion Real deposits Propunsion Real deposits Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsion Propunsi Propunsi Propunsion Propunsion Propunsion Propunsion Propunsio	ASE Itom	L	(R	upees in '000)		
Other opposite instruments Prof deposite from small business customers Busines and do Deposite from small business customers Deposite from Statistics Control Laboration Deposite from Statistics Control Laboration Control Laboration Control Laboration Deposite from Statistics Control Laboration Control Laboration Control Laboration Control Laboration Control Laboration Control Laboration Control Laboration Control Laboration Control Lab						
Static deposits and deposits for deposits construmer: Static deposits c	Regulatory capital		-	-	-	44,935,24
Subs deposits Loss lable deposits Orienticols Still 115,426 4,000,11 2,118,128 1 5,05,75 Orienticols 105,00,10 4,000,11 2,118,128 1 0,05,00 Other witcols witcols 105,00,10 4,000,11 2,118,128 1 0,05,00 At the failables and epsily of includes in other categories 1 4,000,01 2,118,128 1 0,05,00 State failables and epsily of includes in other categories 1 4,000,01 2,118,128 1 0,05,00 Participits bars to frace/of includes in other categories 1 2,127,440 1 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 1,000,00,00 <		7,000,000	-	-	7,986,400	14,986,40
Liss stable opposite Workself (MUR) Order Molecular Order Molecular Ord		rr-				
Wholese bundle goods on one of the source of the		- 531 115 425		21 181 138	-	- 536 172 3
Operational spools Other states 1.0.5.0,403 0.4.00.0,12 1.3.40,600 1 0.1.000 NB7 devices isbilles All offer biblies of the State in biblies between the categories of the State in biblies between the state of the categories of the State in biblies between the state of the categories of the State in biblies between the state of the categories of the state in the state of the st		001,110,120	10,100,011	,		000,112,0
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NSFR downlaw tabilities		105,530,463	64,636,312	13,486,560	-	91,826,6
All of the liabilities and equiply not included in other categories - - 4.592.288 17.689.753 11.088.11 Carl MSF - - 4.592.288 17.689.753 11.088.11 Deposite head and ther franzial instructures for operational purposes - - - - 1.088.11 Performing loars to franzial instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secured by no - loare liable and register of transcal instructures secur		ГГ			33 036 647	
Used AGF			-	4,562,898		19.981.1
Total NSRR high - quality ignal assets (HOLA)				· · · · ·		
Deposite hid at other financial institutions for operational purposes 2.767,440 - - 1.383.7 Performing bans to financial institutions second by on- verif HQLA and unscured performing bans to financial institutions second by on- verif HQLA and unscured performing bans to financial institutions second by on- verif HQLA and unscured performing bans to financial institutions. 2.767,440 - - 1.383.7 Performing bans to financial institutions second by on- verif HQLA and unscured performing bans to financial institutions. 2.767,440 - - - 1.383.7 Performing bans to financial institutions. 2.777,402 1.115,788 4.396.2 - - - 1.412,243 3.367.79 2.82.82.2 3.377.942 103.511.815 262.882.2 3.377.94 1.412,25.64 1.412,243 3.317.94 1.412,25.64 1.412,243 3.317.94 1.412,25.64 1.412,243 3.317.94 2.30,066,477 6.073.74,74 2.017.94 1.412,85.64 1.410,87.14 4.401,223 3.30,066,477 6.073.74,74 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14 2.03,757,14	RSF item				=	
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Performing loans and securities: - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <	Deposits held at other financial institutions for operational purposes	2,787,440	-	-		1,393,73
Performing basis to financial institutions secured provinces 21,786,577 21,974 1,115,788 4,386,2 Performing basis to financial institutions 910,886,223 33,747,942 103,511,315 262,882,2 With a risk weight of less has or equal to 35% under the Bael II Standardised Approach for oresk risk. 310,886,223 33,747,942 103,511,315 262,882,2 Sociality bit and the weight of less has or equal to 35% under the Bael II Standardised Approach for oresk risk. 2,536,750 - 14,125,566 14,125,566 14,125,566 14,125,566 14,125,566 14,125,566 14,125,566 660,33 30,086,072 30,086,072 30,086,072 30,086,072 860,070,108 12,343,595 27,311,4 420,003 27,311,4 420,003 420,023 - 1,30,06,076 146,235,597 2,19,247 146,242,023 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,283 146,	Performing loans and securities:			1		
Performing loans to financial institutions secured by ron - Level 1 HOLA and unsecured partoming loans to sovereign; charactal institutions Performing loans to sovereign; charactal institutions with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by with the Basel II Standardised Approach for creating loans and with a ratk weight of loss than created by the standardised by the Basel Standardised Approach for creating loans and weight of loss than created by the standardised by the stable Pauling Ratio (%)	-		21 706 577	21 974	1 115 788	4 306 2
and unscuried performing loans to financial institutions image: institutions image: institutions Performing loans to financial institutions image: institutions image: institutions image: institutions With a risk weight of less than or equil to 3% under the Basel II image: institutions image: instinstinstitutions image: institutions </td <td>-</td> <td>_</td> <td>21,730,377</td> <td>21,074</td> <td>1,113,700</td> <td>4,000,2</td>	-	_	21,730,377	21,074	1,113,700	4,000,2
Performing loans is non-financial corporate (denses, bases to real and order) and business conterners, and business conterners, and bases and to the saves than or equal to 35% under the Basel II 310,986,522 38,747,942 103,511,815 282,852,2 Securities that are not in default and on or quality as HQLA including exchange - traded equilies. 2,557,50 - - 14,125,546 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 14,125,46 <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td>		-	-	-	-	
PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardiaed Approach for credit risk. - - 5.412.243 3.517.0 Securities that are not in default and do not qualify as HQLA including exchange - traded equilies. - - 1.4125.546 1.41.62.1 Other assets: NSFR derivative isabilities of - balance sheet items - - 1.4125.546 4.162.1 Of - balance sheet items - - 1.4125.546 4.162.1 Of - balance sheet items - - 1.4125.546 4.162.1 Of - balance sheet items - - 1.4125.546 4.162.1 Of - balance sheet items - - 3.0306.647 6.607.3 Of - balance sheet items - - - 1.2343.569 79.320.1 Set Item - - - - 1.442.80 - - 440.002 Capital Regulatory capital Other winesite and deposits for the deposits - - - - - - - - - - - - - - -						
With a risk weight of less than or equal to 35% under the Basel II . . 5,412,243 3,517,9 Securities that are not in default and do not qualify as HQLA including enchange-traded equates. 2,535,750 . 14,125,546 14,122,43 3,517,9 Securities that are not in default and do not qualify as HQLA including enchange-traded equates. 2,535,750 . 14,125,546 14,122,43 3,517,9 Other assets NSFR derivative assets 			310,986,523	38,747,942	103,511,815	262,852,2
Standarding dapproach for credit risk - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	PSEs, of which: With a rick weight of less than an anyol to 25% under the Boool II	-				
Securities that are not in default and do not qualify as HQLA including exchange - traded equiles. 2,535,750 - 14,125,546 14,125,546 NSFR derivative assets NSFR derivative assets 33,036,647 6,607,304 6,607,304 NSFR derivative assets - - 70,584,066 77,647,4 NSFR derivative assets - - 70,584,066 77,647,4 NSFR derivative assets - - 70,584,066 77,647,4 All other assets: - - 70,584,066 6,607,304 12,343,559 77,820,1 Off - balance sheet items - - - 482,065,3 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		-	-	-	5,412,243	3,517,9
axchange - traded equiles. 2.55,760 - 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,125,96 14,25,93 15,23,20,1 14,25,96 12,243,250 14,25,96 14,25,92,96 14,25,92,96 14,25,96 14,25,96 14,25,96 14,25,96 14,25,96 14,25,96 14,25,96 12,25,92,16,25,27 14,25,96,27 14,25,96,27 14,25,96,						
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NSFR derivative liabilities before deduction of variation margin posted .		F			70 504 000	
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Off - balance sheet items 27,311,4 foral RSF 482,005.3 Let Stable Funding Ratio (%) 2017 SF Item 0 Copplal 6 months to <1 year	NSFR derivative liabilities before deduction of variation margin posted	-			33,036,647	6,607,3
At Stable Funding Ratio (%) 207 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colsp	All other assets not included in the above categories	4,401,222	55,906,328	8,070,104	12,343,559	79,320,1
At Stable Funding Ratio (%) 207 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colsp	Off holonoo shoot itoma					07.011.4
Net Stable Funding Ratio (%) 1017 2017 Colspan="2">Colspan="2">145.85 Normatic stable deposits of a function of the categories of the categories from small business customers: Stable deposits and deposit from small business customers: Stable deposits and deposit from small business customers: Stable deposits Non deposits - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -						27,311,4
	Fotal RSF				=	482,005,3
	Net Stable Funding Ratio (%)					
No maturity < 6 months						146.86
No maturity < 6 months				2017	=	146.860
ASF tem Capital Regulatory capital Other capital instruments Stable deposits Less stable deposits Less stable deposits USFR derivative liabilities All 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 Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets NSFR derivative assets		Un	weighted value by res		=	146.86
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Regulatory capital Other capital instruments 39.960,723 - - 3.99.600 10.928.0 Retail deposits and deposit from small business customers: Stable deposits 3.996,0723 - - 3.996,000 10.928.0 Items to be deposits - - 3.996,000 10.928.0 Less stable deposits - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -<			< 6 months	sidual maturity 6 months to < 1 year	= ≥ 1 year	
Other capital instruments 6,932,068 - 3,996,000 10,928,0 Retail deposits Stable deposits - 3,996,000 10,928,0 Content and the stable deposits Less stable deposits Other wholesale funding Operational deposits Other wholesale funding - 3,996,000 10,928,0 Other wholesale funding Other wholesale funding Other wholesale funding - 3,996,000 10,928,0 Other wholesale funding Other wholesale funding - 497,713,054 18,088,877 - 464,221,7 Other wholesale funding Other assets: - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -			< 6 months	sidual maturity 6 months to < 1 year	≥ 1 year	
Retail deposits from small business customers: Stable deposits - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <td>Capital</td> <td>No maturity</td> <td>< 6 months</td> <td>sidual maturity 6 months to < 1 year tupees in '000)</td> <td>≥ 1 year</td> <td>Weighted value</td>	Capital	No maturity	< 6 months	sidual maturity 6 months to < 1 year tupees in '000)	≥ 1 year	Weighted value
Less stable deposits - 497,713,054 18,088,877 - 464,221,7 Wholesale funding - 150,433,040 7,511,917 - 76,972,4 Other wholesale funding - 150,433,040 7,511,917 - 76,972,4 Other liabilities: - 150,433,040 7,511,917 - 76,972,4 NSFR derivative liabilities and equity not included in other categories - 1,717,042 835,779 25,155,521 25,573,4 Fotal ASF - - 1,717,042 835,779 25,155,521 25,573,4 SF item - - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - 1,062,11 - <td< td=""><td>Capital Regulatory capital</td><td>No maturity 39,960,723</td><td>< 6 months</td><td>sidual maturity 6 months to < 1 year tupees in '000)</td><td></td><td>Weighted value</td></td<>	Capital Regulatory capital	No maturity 39,960,723	< 6 months	sidual maturity 6 months to < 1 year tupees in '000)		Weighted value
Wholesale funding Operational deposits Other vibolesale funding - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< td=""><td>Capital Regulatory capital Other capital instruments</td><td>No maturity 39,960,723</td><td>< 6 months</td><td>sidual maturity 6 months to < 1 year tupees in '000)</td><td></td><td>Weighted value</td></t<>	Capital Regulatory capital Other capital instruments	No maturity 39,960,723	< 6 months	sidual maturity 6 months to < 1 year tupees in '000)		Weighted value
Operational deposits - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers:	No maturity 39,960,723 6,932,068	< 6 months (R - -	sidual maturity 6 months to < 1 year upees in '000) - - -	3,996,000	Weighted value 39,960,7 10,928,0
Other wholesale funding - 150,433,040 7,511,917 - 78,972,4 Other liabilities: - - 24,439,627 - - All other liabilities and equity not included in other categories - 1,717,042 835,779 25,55,521 25,573,4 SF item - 1,717,042 835,779 25,155,521 25,573,4 Total NSFR high - quality liquid assets (HQLA) - - - 1,062,11 Deposits held at other financial institutions for operational purposes 2,124,336 - - 1,062,11 Performing loans and securities: - - - 1,062,11 - - 1,062,11 Performing loans to financial institutions secured by Level 1 HQLA - 20,662,417 - - - 3,099,31 Performing loans to non- financial corporate clients, loans to retail and - 244,616,645 - 64,239,087 176,911,5 Securities that are not in default and on ot qualify as HQLA including - - - 12,569,315 10,683,9 Other assets: - - - - 12,569,315 10,683,9	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits	No maturity 39,960,723 6,932,068	< 6 months (R - -	sidual maturity 6 months to < 1 year upees in '000) - - -	3,996,000	Weighted value 39,960,7 10,928,0
Other liabilities:	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding	No maturity 39,960,723 6,932,068	< 6 months (R - -	sidual maturity 6 months to < 1 year upees in '000) - - -	3,996,000	Weighted value 39,960,7 10,928,0
NSFR derivative liabilities - - 24,439,627 - All other liabilities and equity not included in other categories - 1,717,042 835,779 25,155,521 25,573,4 SF item - - 1,717,042 835,779 25,155,521 25,573,4 Total NSFR high - quality liquid assets (HQLA) - - 619,656,4 Deposits held at other financial institutions for operational purposes 2,124,336 - - 1,062,11 Performing loans and securities: - - - 1,062,11 Performing loans to financial institutions secured by Level 1 HQLA - 20,662,417 - - 3,099,32 Performing loans to financial institutions secured by non - Level 1 HQLA - 24,4616,645 - 64,239,087 176,911,5 With a risk weight of less than or equal to 35% under the Basel II - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <td>Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits</td> <td>No maturity 39,960,723 6,932,068</td> <td>< 6 months (R - - - 497,713,054 -</td> <td>sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 -</td> <td>3,996,000</td> <td>Weighted value 39,960,7 10,928,0 - 464,221,7</td>	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 -	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 -	3,996,000	Weighted value 39,960,7 10,928,0 - 464,221,7
All other liabilities and equity not included in other categories Total ASF SF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes 2,124,336	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	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 -	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 -	3,996,000	Weighted value 39,960,7 10,928,0 - 464,221,7
RSF item 49,568,81 Total NSFR high - quality liquid assets (HQLA) 49,568,81 Deposits held at other financial institutions for operational purposes 2,124,336 - - 1,062,11 Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA - 20,662,417 - - 3,099,31 Performing loans to financial institutions secured by non - Level 1 HQLA - 244,616,645 - 64,239,087 176,911,5- With a risk weight of less than or equal to 35% under the Basel II - - 10,314,762 6,704,51 Securities that are not in default and do not qualify as HQLA including - - 12,569,315 10,683,9 Other assets: - - - 46,725,785 22,286,11	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:	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 -	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 -	3,996,000	Weighted value 39,960,7 10,928,0 - 464,221,7
Total NSFR high - quality liquid assets (HQLA) 49,568,8 Deposits held at other financial institutions for operational purposes 2,124,336 - - 1,062,11 Performing loans and securities: - - - 1,062,11 Performing loans to financial institutions secured by Level 1 HQLA - 20,662,417 - - 3,099,3 Performing loans to financial institutions secured by non - Level 1 HQLA - 244,616,645 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	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	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917	3,996,000	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
Deposits held at other financial institutions for operational purposes 2,124,336 - - 1,062,11 Performing loans and securities: Performing loans to financial institutions secured by Level 1 HQLA - 20,662,417 - - 3,099,3 Performing loans to financial institutions secured by non - Level 1 HQLA - 20,662,417 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -<	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Other wholesale funding Other wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Fotal ASF	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917	3,996,000	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
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 Performing loans to non-financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets NSFR derivative assets NSFR derivative assets NSFR derivative assets Performing loans to financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performing loans to non-financial corporate clients, loans to retail and Performed to retail to retail to retail to retail to retail to retai	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: MSFR derivative liabilities All other liabilities and equity not included in other categories 'otal ASF tSF item	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917	3,996,000	Weighted value 39,960,7 10,928,0 - 464,221,7 - 78,972,4 - 25,573,4 619,656,4
Performing loans to financial institutions secured by Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets 	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Other wholesale funding Other uholesale funding Other liabilities: All other liabilities and equity not included in other categories otal ASF SF item	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917	3,996,000	Weighted value 39,960,7 10,928,0
Performing loans to financial institutions secured by Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non - Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions secured by non- Level 1 HQLA Performing loans to non- financial institutions to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets 	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Other valoesale funding Other valoesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories for ASF (SF ftem Total NSFR high - quality liquid assets (HQLA)	No maturity 39,960,723 6,932,068	< 6 months (R 497,713,054 150,433,040 1,717,042	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000 - - - - - - - - - - - - - - - - - -	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
Performing loans to financial institutions secured by non - Level 1 HQLA Performing loans to non- financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets	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 istal ASF isF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	No maturity 39,960,723 6,932,068	< 6 months (R 497,713,054 150,433,040 1,717,042	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000 - - - - - - - - - - - - - - - - - -	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
Performing loans to non- financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets Other Adv. Other Othe	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories otal ASF SF item Total NSFR high - quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities:	No maturity 39,960,723 6,932,068	< 6 months (R 497,713,054 150,433,040 1,717,042	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000 - - - - - - - - - - - - - - - - - -	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories fotal ASF Ref 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	No maturity 39,960,723 6,932,068	< 6 months (R 497,713,054 150,433,040 1,717,042	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000 - - - - - - - - - - - - - - - - - -	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
Other assets: 46,725,785 22,286,11 NSFR derivative assets - 46,725,785 22,286,11	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other vibolesale funding Other liabilities: NSFR derivative liabilities All other liabilities and equity not included in other categories Total ASF SF 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 Performing loans to financial institutions secured by non - Level 1 HQLA	No maturity 39,960,723 6,932,068	< 6 months (R 	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000	Weighted value 39,960,7 10,928,0
NSFR derivative assets - 46,725,785 22,286,1	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 KF tiem 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 Performing loans to financial institutions secured by non - Level 1 HQLA	No maturity 39,960,723 6,932,068	< 6 months (R 	sidual maturity 6 months to < 1 year tupees in '000) - - - 18,088,877 - 7,511,917 835,779	3,996,000 	Weighted value 39,960,7 10,928,0 - - - - - - - - - - - - -
NSFR derivative assets - 46,725,785 22,286,1	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 ISF 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 Performing loans to non- financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040 - - 1,717,042 - - - - - - - - - - - - - - - - - - -	sidual maturity 6 months to < 1 year tupees in '000) - - - - - - - - - - - - -	3,996,000 	Weighted value 39,960,7 10,928,0
NSFR derivative liabilities before deduction of variation margin posted - 24,439,627 4.887.9	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: MSFR derivative liabilities All other liabilities All other liabilities and equity not included in other categories otal ASF Firem 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 corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including	No maturity	< 6 months (R - - - 497,713,054 - - 150,433,040 - - 1,717,042 - - - - - - - - - - - - - - - - - - -	sidual maturity 6 months to < 1 year tupees in '000) - - - - - - - - - - - - -	3,996,000 	Weighted value 39,960,7 10,928,0
All other assets not included in the above categories 7,933,846 2,552,041 1,098,086 17,891,159 29,225,8	Capital Regulatory capital Other capital instruments Retail deposits and deposit from small business customers: Stable deposits Less stable deposits Wholesale funding Operational deposits Other vholesale funding Other liabilities: NSFR derivative liabilities All other liabilities All other liabilities and equity not included in other categories Total ASF 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 Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to non- financial corporate clients, loans to retail and With a risk weight of less than or equal to 35% under the Basel II Securities that are not in default and do not qualify as HQLA including Other assets: NSFR derivative assets	No maturity 39,960,723 6,932,068	< 6 months (R - - - 497,713,054 - - 150,433,040 - - 1,717,042 - - - - - - - - - - - - - - - - - - -	sidual maturity 6 months to < 1 year tupees in '000) - - - - - - - - - - - - -	3,996,000 	Weighted value 39,960,7 10,928,0 - 464,221,7 - 78,972,4 619,656,4 49,568,8 1,062,11 3,099,30 176,911,5 6,704,53 10,683,9 22,286,11

25,715,079

330,145,360

Net Stable Funding Ratio (%)

Total RSF

Off - balance sheet items

<u>187.692%</u> 12