CAPITAL ADEQUACY RATIO, LEVERAGE RATIO AND LIQUIDITY REQUIREMENTS

As shown in note 41.1 of Group Level Financial Statements, full disclosure on the Capital Adequacy Ratio, Leverage Ratio, Liquidity Coverage Ratio & Net Stable Funding Ratio as per SBP instructions has been placed below ;

1 CAPITAL ADEQUACY RATIO - GROUP LEVEL

1.1 Scope of Application

The Basel-III Framework is applicable to the Group both at the consolidated level (comprising of wholly owned subsidiaries) and on a stand alone basis. Subsidiary is included while calculating consolidated capital adequacy for the Group using full consolidation method. Standardized approach is used for calculating the capital adequacy for credit and market risk, whereas, basic indicator approach (BIA) is used for operational risk capital adequacy purposes.

1.2 Capital Management

1.2.1 Objectives and goals of managing capital

The Group manages its capital to attain the following objectives and goals:

- an appropriately capitalized status, as defined by banking regulations;
- acquire strong credit ratings that enable an optimized funding mix and liquidity sources at lesser costs;
- cover all risks underlying business activities; and
- retain flexibility to harness future investment opportunities, build and expand even in stressed times.

1.2.2 Statutory Minimum Capital Requirement and Capital Adequacy Ratio

The State Bank of Pakistan through BSD Circular No. 07 of 2009 dated April 15, 2009 required the minimum paid-up capital (net of losses) for all locally incorporated banks to be raised to Rs.10 billion by the year ended on December 31, 2023. The raise was to be achieved in a phased manner. The paid-up capital of the Group for the year ended December 31, 2023 stands at Rs. 23.87 billion and is in compliance with the SBP requirement.

The capital adequacy ratio of the Group is subject to the Basel-III capital adequacy guidelines stipulated by the State Bank of Pakistan through BPRD Circular No. 06 of 2013 dated August 15, 2013. These requirements are applicable from December 31, 2013 with full implementation in a phased manner intended by December 31, 2019. Under the Basel-III guidelines, group are required to maintain the following ratios:

Minimum capital requirements:

S. No.	Ratio	2023
1	CET1	6.00%
2	ADT-1	1.50%
3	Tier-1	7.50%
4	Total Capital	10.00%
5	* CCB	1.50%
6	Total Capital plus CCB	11.50%
* (Con	visting of CET1 only)	

* (Consisting of CET1 only)

Group's regulatory capital is analysed into three tiers

- Common Equity Tier 1 capital (CET1), which includes fully paid-up capital (including the bonus shares), balance in share premium account, general reserves, statutory reserves, share deposit money as per the financial statements and net unappropriated profits after all regulatory adjustments applicable on CET1.
- Additional Tier 1 Capital (AT1), which includes perpetual non-cumulative preference shares and share premium resulting from the issuance of preference shares, balance in share premium account after all regulatory adjustments applicable on AT1.
- Tier 2 capital, which includes Subordinated debt / Instruments, share premium on issuance of Subordinated debt / instruments, general provisions for loan losses (up to a maximum of 1.25% of credit risk weighted assets), net of tax reserves on revaluation of fixed assets and equity investments up to a maximum of 45% of the balance and foreign exchange translation reserves after all regulatory adjustments applicable on Tier-2.

The required capital adequacy ratio (11.50% of the risk-weighted assets) is achieved by the Group through improvement in the asset quality at the existing volume level, ensuring better recovery management and composition of asset mix with low risk. Banking operations are categorized as either trading book or banking book and risk-weighted assets are determined according to specified requirements of the State Bank of Pakistan that seek to reflect the varying levels of risks attached to assets and off-balance sheet exposures. The total risk-weighted exposures comprise of the credit risk, market risk and operational risk.

Basel-III Framework enables a more risk-sensitive regulatory capital calculation to promote long term viability of the Group. As the Group carries on the business on a wide area network basis, it is critical that it is able to continuously monitor the exposure across the entire organization and aggregate the risks so as to take an integrated approach / view. Maximization of the return on risk-adjusted capital is the principal basis to be used in determining how capital is allocated within the Group to particular operations or activities.

The Government of Sindh, the Group's major shareholder holding 99.97 percent of the Group's equity is fully committed to supporting the Group, whenever required.

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27Revaluation Reserves (net of taxes)-28of which: Revaluation reserves on fixed assets-29of which: Unrealized gains/losses on AFS-20Foreign Exchange Translation Reserves-31Undisclosed/Other Reserves (if any)-32T2 before regulatory adjustments29,13033Total regulatory adjustments29,13034Tier 2 capital (T2) after regulatory adjustments29,13035Tier 2 capital adequacy-36Portion of Additional Tier 1 capital adequacy-37Total Ter 2 capital adenisable for capital adequacy29,13038TOTAL CAPITAL (T1 + admissible T2) (21+37)9,053,53939Total Risk Weighted Assets (RWA)51,487,20140CET1 to total RWA17,53%41Tier 1 capital to total RWA17,53%42Total capital to total RWA17,53%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7,50%44of which: capital conservation buffer requirement0,00%45of which: D-SIB or G-SIB buffer requirement0,00%46of which: D-SIB or G-SIB buffer requirement0,00%47CET1 aminihum ratio0,00%48CET1 minihum ratio0,00%49Tier 1 minihum ratio6,00%40Gowhich: D-SIB or G-SIB buffer requirement0,00%41of which: capital conservation buffer requirement0,00% <td>25</td> <td></td> <td>- </td> <td>-</td>	25		-	-
28 of which: Revaluation reserves on fixed assets - - 29 of which: Unrealized gains/losses on AFS - - 30 Foreign Exchange Translation Reserves - - 31 Undisclosed/Other Reserves (if any) - - 32 T2 before regulatory adjustment applied to T2 capital - - 33 Total regulatory adjustment applied to T2 capital - - 44 Ter 2 capital (T2) after regulatory adjustments 29,130 19,997 35 Tier 2 capital recognized for capital adequacy - - 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital - - 37 Total Risk Weighted Assets (RWA) 29,130 19,997 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 9,053,533 3,363,640 39 Total Risk Weighted Assets (RWA) 51,487,201 44,823,011 Capital Ratios and buffers (in percentage of risk weighted assets) 17,53% 7,46% 41 Tier 1 capital to total RWA 17,53% 7,50% 42 Total capital to total RWA 17,53% 7,50% 43 </td <td></td> <td></td> <td>29,130</td> <td>19,997</td>			29,130	19,997
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31 Undisclosed/Other Reserves (if any) _ _ _ 32 T2 before regulatory adjustments 29,130 19,997 33 Total regulatory adjustment applied to T2 capital _ _ 47 Tier 2 capital (T2) after regulatory adjustments 29,130 19,997 35 Tier 2 capital recognized for capital adequacy 29,130 19,997 36 Portion of Additional Tier 1 capital recognized in Tier 2 capital _ _ 37 Total Tier 2 capital admissible for capital adequacy 29,130 19,997 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 9,053,539 3,363,640 39 Total Risk Weighted Assets (RWA) 51,487,201 44,823,011 40 CET1 to total RWA 17,53% 7,46% 41 Tier-1 capital to total RWA 17,53% 7,46% 42 Total capital to total RWA 17,53% 7,50% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 1,50% 1,50% 44 of which: capital conservation buffer requirement 0,00% 0,00% 45 of which: capital conservation buffer requirement 0,00% 0,00% 45 of which: D-SIB or G-SIB buffer requirement			-	-
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36 Portion of Additional Tier 1 capital recognized in Tier 2 capital - 37 Total Tier 2 capital admissible for capital adequacy 29,130 19,997 38 TOTAL CAPITAL (T1 + admissible T2) (21+37) 9,053,539 3,363,640 39 Total Risk Weighted Assets (RWA) 51,487,201 44,823,011 Capital Ratios and buffers (in percentage of risk weighted assets) 40 CET1 to total RWA 17,53% 7.46% 41 Tier-1 capital to total RWA 17,53% 7.46% 42 Total capital to total RWA 17,53% 7.50% 43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement) 7.50% 7.50% 44 of which: capital conservation buffer requirement 1.50% 1.50% 45 of which: capital conservation buffer requirement 0.00% 0.00% 45 of which: D-SIB or G-SIB buffer requirement 0.00% 0.00% 46 of which: capital requirements prescribed by SBP 10.03% -0.04% 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%			29,130	19,997
37Total Tier 2 capital admissible for capital adequacy29,13019,99738TOTAL CAPITAL (T1 + admissible T2) (21+37)9,053,5393,363,64039Total Risk Weighted Assets (RWA)51,487,20144,823,011Capital Ratios and buffers (in percentage of risk weighted assets)51,487,20144,823,01140CET1 to total RWA17.53%7.46%41Tier-1 capital to total RWA17.53%7.46%42Total capital to total RWA17.53%7.50%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: counter cyclical buffer requirement0.00%0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%48CET1 minimum ratio6.00%6.00%7.50%			-	-
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39Total Risk Weighted Assets (RWA)51,487,20144,823,011Capital Ratios and buffers (in percentage of risk weighted assets)17.53%7.46%40CET1 to total RWA17.53%7.46%41Tier-1 capital to total RWA17.53%7.46%42Total capital to total RWA17.53%7.50%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: counter cyclical buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%				,
Capital Ratios and buffers (in percentage of risk weighted assets)40CET1 to total RWA17.53%7.46%41Tier-1 capital to total RWA17.53%7.46%42Total capital to total RWA17.58%7.50%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: counter cyclical buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	38	101AL CAPITAL (11 + admissible 12) (21+37)	9,053,539	3,363,640
40CET1 to total RWA17.53%7.46%41Tier-1 capital to total RWA17.53%7.46%42Total capital to total RWA17.58%7.50%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: capital conservation buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	39	Total Risk Weighted Assets (RWA)	51,487,201	44,823,011
40CET1 to total RWA17.53%7.46%41Tier-1 capital to total RWA17.53%7.46%42Total capital to total RWA17.58%7.50%43Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)7.50%7.50%44of which: capital conservation buffer requirement1.50%1.50%1.50%45of which: capital conservation buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%		Capital Ratios and buffers (in percentage of risk weighted assets)		
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43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) 7.50% 7.50% 44 of which: capital conservation buffer requirement 1.50% 1.50% 45 of which: counter cyclical buffer requirement 0.00% 0.00% 46 of which: D-SIB or G-SIB buffer requirement 0.00% 0.00% 47 CET1 available to meet buffers (as a percentage of risk weighted assets) 10.03% -0.04% National minimum capital requirements prescribed by SBP 48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%		•		
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44of which: capital conservation buffer requirement1.50%1.50%45of which: counter cyclical buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%48CET1 minimum capital requirements prescribed by SBP5.00%6.00%49Tier 1 minimum ratio6.00%7.50%	43		7 500/	7 5004
45of which: counter cyclical buffer requirement0.00%0.00%46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%	44	-		
46of which: D-SIB or G-SIB buffer requirement0.00%0.00%47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%				
47CET1 available to meet buffers (as a percentage of risk weighted assets)10.03%-0.04%National minimum capital requirements prescribed by SBP48CET1 minimum ratio6.00%6.00%49Tier 1 minimum ratio7.50%7.50%				
National minimum capital requirements prescribed by SBP48CET1 minimum ratio49Tier 1 minimum ratio7.50%7.50%				
48 CET1 minimum ratio 6.00% 6.00% 49 Tier 1 minimum ratio 7.50% 7.50%	71		10.00 /0	0.07/0
49 Tier 1 minimum ratio 7.50% 7.50%				
50 Lotai capital minimum ratio pius CCB 11.50% 11.50%				
	50	i otai capital minimum ratio plus CCB	11.50%	11.50%

		2023	2022
1.3.4	Regulatory Adjustments and Additional Information:	(Rupees in	n '000)
	Common Equity Tier 1 capital: Regulatory adjustments	r	
1	Goodwill (net of related deferred tax liability)	-	-
2	All other intangibles (net of any associated deferred tax liability)	93,864	111,884
3 4	Shortfall in provisions against classified assets Deferred tax assets that rely on future profitability excluding those arising from temporary	-	-
4	differences (net of related tax liability)	3,477,253	3,777,136
5	Defined-benefit pension fund net assets	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance		
	entities	-	-
7	Cash flow hedge reserve	-	-
8	Investment in own shares/ CET1 instruments	-	-
9	Securitization gain on sale	-	-
10 11	Capital shortfall of regulated subsidiaries	1 105 400	-
11	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	1,125,428	1,208,500
12	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued		
	share capital (amount above 10% threshold)		
		-	-
13	Significant investments in the common stocks of banking, financial and insurance entities that		
	are outside the scope of regulatory consolidation (amount above 10% threshold)		
		-	-
14	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of		
	related tax liability)	11,695,624	9,532,652
15	Amount exceeding 15% threshold :	445 400	-
16 17	15% threshold of significant investments & deferred tax assets National specific regulatory adjustments applied to CET1 capital	445,400	648,020
18	Investments in TFCs of other banks exceeding the prescribed limit		-
19	Any other deduction specified by SBP (mention details)	-	-
20	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
21	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	16,837,569	15,278,192
	Additional Tier-1 & Tier-1 Capital: regulatory adjustments		
22	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	[ĺ
		-	-
23	Investment in own AT1 capital instruments	-	-
24	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and		
	insurance entities	-	-
25	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		
26	share capital (amount above 10% threshold)	-	-
26	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
27	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment	-	-
27	which, during transitional period, remain subject to deduction from additional tier-1 capital		
		-	-
28	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
29	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-	-
	Tier 2 Capital: regulatory adjustments	r	r
30	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	-	-
31	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	-
32	Investment in own Tier 2 capital instrument	-	-
33	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		
	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	_	_
	share capital (difform above 10/0 unconoid)	-	-
34			
34	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	_	-

		2023	2022
	-	(Rupees	in '000)
1.3.5	Additional Information		
36	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III treatment)	4,313,425	2,010,024
(i)	of which: deferred tax assets	3,477,253	704,411
(ii)	of which: defined-benefit pension fund net assets	-	-
(iii)	of which: recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	836,172	1,305,613
(iv)	of which: recognized portion of investment in capital of banking, financial and insurance		
	entities where holding is more than 10% of the issued common share capital of the entity	-	-
		4,313,425	2,010,024
	Amounts below the thresholds for deduction (before risk weighting)]	·
37	Non-significant investments in the capital of other financial entities	-	-
38 39	Significant investments in the common stock of financial entities	-	-
39	Deferred tax assets arising from temporary differences (net of related tax liability)	13,812,167 13,812,167	10,885,083 10,885,083
	Applicable caps on the inclusion of provisions in Tier 2	13,012,107	10,885,085
40	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized	-	-
10	approach (prior to application of cap)		
41	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
42	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-		
	based approach (prior to application of cap)	-	-
43	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-
1.4	Canital Structure Reconciliation	-	-
1.4	Capital Structure Reconciliation	As per	Under
		published	regulatory
		financial	scope of
		statements	reporting
	Step 1	December	31, 2023
	-	December (Rupees	31, 2023
	Assets	(Rupees	31, 2023 in '000)
	Assets Cash and balances with treasury banks	(Rupees	31, 2023 in '000) 53,488,206
	Assets Cash and balances with treasury banks Balanced with other banks	(Rupees	31, 2023 in '000)
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions	(Rupees 53,488,206 1,484,233 -	31, 2023 in '000) 53,488,206 1,484,233 -
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments	(Rupees 53,488,206 1,484,233 - 166,397,880	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Intangible assets Deferred tax assets Other assets Total assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Total assets Liabilities and equity	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable Borrowings	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable Borrowings Deposits and other accounts	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Deferred tax assets Itabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - -	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - -
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Itabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Other assets Liabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities against assets subject to finance lease Deferred tax liabilities Other liabilities Cher liabilities	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Total assets Liabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities Other liabilities Other liabilities Other liabilities Other liabilities Share capital / head office capital account	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Total assets Liabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities Other liabilities Other liabilities Other liabilities Share capital / head office capital account Reserves Unappropriated / unremitted profit / (losses) Deficit on revaluation of assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628)	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628)
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Intangible assets Deferred tax assets Other assets Liabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities Other liabilities Other liabilities Share capital / head office capital account Reserves Unappropriated / unremitted profit / (losses) Deficit on revaluation of assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628) 24,828,350	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628) 24,828,350
	Assets Cash and balances with treasury banks Balanced with other banks Lending to financial institutions Investments Advances Operating fixed assets Intangible assets Deferred tax assets Other assets Total assets Liabilities and equity Bills payable Borrowings Deposits and other accounts Sub-ordinated loans Liabilities Other liabilities Other liabilities Other liabilities Share capital / head office capital account Reserves Unappropriated / unremitted profit / (losses) Deficit on revaluation of assets	(Rupees 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628)	31, 2023 in '000) 53,488,206 1,484,233 - 166,397,880 52,528,902 4,055,481 114,464 17,201,220 7,801,390 303,071,776 898,762 38,267,440 224,841,914 - - 14,235,310 278,243,426 34,524,428 1,985,305 (10,647,755) (1,033,628)

	As per published financial statements	Under regulatory scope of consolidation	Reference
Step 2	December	,	10101010000
Assets	(Rupees	in '000)	
Cash and balances with treasury banks	53,488,206	53,488,206]
Balanced with other banks	1,484,233	1,484,233	
Lending to financial institutions	-	-	
Investments - of which: non-significant capital investments in capital of other financial	166,397,880	166,397,880	
institutions exceeding 10% threshold	-	-	а
CET-1	-	-	
ADT	-	-	
T2	-	-	
 of which: significant capital investments in financial sector entities exceeding regulatory threshold 	_	-	b
CET-1	-	-	
ADT	-	-	
T2	-	-	
- of which: mutual funds exceeding regulatory threshold	-	-	с
 of which: reciprocal crossholding of capital instrument of which: others (mention details) 	-	-	d
Advances	52,528,902	52,528,902	e
Shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	f
General provisions reflected in Tier 2 capital	29,130	29,130	g
Fixed assets	4,055,481	4,055,481	
Deferred tax assets	17,201,220	17,201,220	
 of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding 	3,477,253	3,477,253	h
regulatory threshold Other assets	12,141,024	12,141,024 7,801,390	i
- of which: goodwill	7,801,390	7,801,390	j
- of which: intangibles	114,464	114,464	k
- of which: Defined-benefit pension fund net assets	-	-	1
Total assets	303,071,776	303,071,776	
Liabilities and equity			_
Bills payable	898,762	898,762	
Borrowings	38,267,440	38,267,440	
Deposits and other accounts Sub-ordinated loans	224,841,914	224,841,914	
- of which: eligible for inclusion in AT1			m
- of which: eligible for inclusion in Tier 2	-	-	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	20,600	20,600	
- of which: DTLs related to goodwill	-	-	0
- of which: DTLs related to intangible assets	20,600	20,600	р
 of which: DTLs related to defined pension fund net assets of which: other deferred tax liabilities 		-	q r
Other liabilities	14,235,310	14,235,310	
Total liabilities	278,243,426	278,243,426	1
Share capital	34,524,428	34,524,428	1
- of which: amount eligible for CET1	34,524,428	34,524,428	s
- of which: amount eligible for AT1		-	t
Reserves	1,985,305	1,985,305	
- of which: portion eligible for inclusion in CET1	1,985,305	1,985,305	u
- of which: portion eligible for inclusion in Tier 2 Unappropriated profit / (losses)	(10,647,755)	(10,647,755)	v w
Minority interest	(10,047,755)	(10,047,733)	w
- of which: portion eligible for inclusion in CET1	-	-	х
- of which: portion eligible for inclusion in AT1	-		у
- of which: portion eligible for inclusion in Tier 2		-	z
Surplus on revaluation of assets	(1,033,628)	(1,033,628)	
- of which: revaluation reserves on property	-	-	
 - of which: unrealized gains / (losses) on AFS - In case of deficit on revaluation (deduction from CET1) 	1,125,428	- 1,125,428	aa ab
Total equity	24,828,350	24,828,350	-
Total liabilities and equity	303,071,776	303,071,776	=

	Step 3	Source based on reference number from step 2	Source based on reference number from step 2
	Common Equity Tier 1 capital (CET1): Instruments and reserves	Rupees in '000	
		·	
1	Fully paid-up capital / capital deposited with SBP	34,524,428	(s)
2	Balance in share premium account	51	
3	Reserve for issue of bonus shares	-	(11)
4 5	General / statutory reserves Gain / (loss) on derivatives held as cash flow hedge	1,985,254	(u)
6	Unappropriated / unremitted profits / (losses)	(10,647,755)	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated	(10,047,755)	(w)
,	bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	(x)
8	CET 1 before Regulatory Adjustments	25,861,978	()
0	Common Equity Tier 1 capital: Regulatory Adjustments		
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10 11	All other intangibles (net of any associated deferred tax liability)	93,864	(k) - (p) (f)
11	Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excluding those arising from	-	(1)
12	temporary differences (net of related tax liability)	3,477,253	$\{(h) - (r)\} * x\%$
13	Defined-benefit pension fund net assets		$\{(l) - (q)\} * x\%$
14	Reciprocal cross holdings in CET1 capital instruments	-	(d)
15	Cash flow hedge reserve	-	(-)
16	Investment in own shares/ CET1 instruments	-	
17	Securitization gain on sale	-	
18	Capital shortfall of regulated subsidiaries	-	
19	Deficit on account of revaluation from bank's holdings of property / AFS	1,125,428	(ab)
20	Investments in the capital instruments of banking, financial and insurance entities that are		
	outside the scope of regulatory consolidation, where the bank does not own more than		
	10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of	10 1 11 00 1	
22	related tax liability)	12,141,024	(i)
23 24	Amount exceeding 15% threshold - of which: significant investments in the common stocks of financial entities		
24 25	- of which: deferred tax assets arising from temporary differences	-	
25 26	National specific regulatory adjustments applied to CET1 capital		
20	Investment in TFCs of other banks exceeding the prescribed limit	_	
28	Any other deduction specified by SBP (mention details)	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
30	Total regulatory adjustments applied to CET1	16,837,569	
31	Common Equity Tier 1	9,024,409	
	A J J 24	-	
30	Additional Tier 1 (AT 1) Capital	[]	
32 33	Qualifying additional Tier-1 instruments plus any related share premium - of which: classified as equity		(t)
33 34	- of which: classified as liabilities		(t) (m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by		(111)
	third parties (amount allowed in group AT 1)		(y)
36	- of which: instrument issued by subsidiaries subject to phase out		
37	AT1 before regulatory adjustments	-	

	Step 3	Source based on reference number from step 2	Source based on reference number from step 2
	-	Rupees in '000	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39	Investment in own AT1 capital instruments	-	
40	Reciprocal cross holdings in additional Tier 1 capital instruments	-	
41	Investments in the capital instruments of banking, financial and insurance entities that		
	are outside the scope of regulatory consolidation, where the bank does not own more		
	than 10% of the issued share capital (amount above 10% threshold)	-	(ac)
42	Significant investments in the capital instruments issued by banking, financial and		
	insurance entities that are outside the scope of regulatory consolidation	-	(ad)
43	Portion of deduction applied 50:50 to core capital and supplementary		
	capital based on pre-Basel III treatment which, during transitional period,		
	remain subject to deduction from tier-1 capital	-	
44	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2		
	to cover deductions	-	
45	Total of regulatory adjustment applied to AT1 capital	-	
45.1	Transfer to CET1 due to insufficient amount in AT1	-	
46	Additional Tier 1 capital	-	
47	Additional Tier 1 capital recognized for capital adequacy	-	
48	Tier 1 Capital (CET1 + admissible AT1)	9,024,409	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III	-	(n)
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed		
	in group tier 2)	-	(z)
52	- of which: instruments issued by subsidiaries subject to phase out	-	
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit		
	risk weighted assets	29,130	(g)
54	Revaluation reserves eligible for Tier 2	-	
55	- of which: portion pertaining to Property	-	portion of (aa)
56	- of which: portion pertaining to AFS securities	-	
57	Foreign exchange translation reserves	-	(v)
58	Undisclosed / other reserves (if any)	-	
59	T2 before regulatory adjustments	29,130	
	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary		
	capital based on pre-Basel III treatment which, during transitional period, remain		
	subject to deduction from tier-2 capital	-	
61	Reciprocal cross holdings in Tier 2 instruments	-	
62	Investment in own Tier 2 capital instrument	-	
63	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more		
	than 10% of the issued share capital (amount above 10% threshold)		(ae)
64	Significant investments in the capital instruments issued by banking, financial and		. /
	insurance entities that are outside the scope of regulatory consolidation	-	(af)
65	Amount of regulatory adjustment applied to T2 capital	-	
66	Tier 2 capital (T2)	29,130	
	Tier 2 capital recognized for capital adequacy	29,130	
67	Transfer to ADT1 due to insufficient amount		
	Transfer to AD11 due to insufficient amount		
67 68 69	Total Tier 2 capital admissible for capital adequacy	29,130	

1.5	Main features template of Regulatory Capital Instruments
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1	Issuer	Sindh Bank Ltd
2	Unique identifier (e.g PSX Symbol or Bloomberg identifier etc.)	Un-quoted
3	Governing law(s) of the instrument	Laws applicable in Pakistan
	Regulatory treatment	
4	- Transitional Basel III rules	Common Equity Tier 1
5	- Post-transitional Basel III rules	Common Equity Tier 1
6	- Eligible at solo / group / group & solo	Group & Solo
7	- Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (currency in PKR thousands	
	as of reporting date)	34,524,428
9	Par value of instrument	Rs.10
10	Accounting classification	Shareholders
11	Original date of issuance	October 29, 2010
12	Perpetual or dated	Perpetual
13	Original maturity date	Not applicable
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / Dividends	
17	Fixed or floating dividend/ coupon	Floating Dividend
18	Coupon rate and any related index/ benchmark	Not applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative	
	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger(s)	Not applicable
24	If convertible, fully or partially	Not applicable
25	If convertible, conversion rate	Not applicable
26	If convertible, mandatory or optional conversion	Not applicable
27	If convertible, specify instrument type convertible into	Not applicable
28	If convertible, specify issuer of instrument it converts into	Not applicable
	Write-down feature	
29	If write-down, write-down trigger(s)	Not applicable
30	If write-down, full or partial	Not applicable
31	If write-down, permanent or temporary	Not applicable
32	If temporary write-down, description of write-up mechanism	Not applicable
33	Position in subordination hierarchy in liquidation (specify instrument)	11
	type immediately senior to instrument	Residual Interest
34	Non-compliant transitioned features	No
35	If yes, specify non-compliant features	Not applicable

1.6 Risk Weighted Assets

The risk weighted assets to capital ratio, calculated in accordance with the State Bank of Pakistan's guidelines on capital adequacy are as follows:

		2023		2022	
		Capital Requirements	Risk Weighted Assets	Capital Requirements	Risk Weighted Assets
Credit Risk:			(Rupees	in '000)	
Credit Risk on Balance Sheet Portfolios subject to standardized approach (simple)					
Public sector entities		-	-	-	-
Banks		87,575	875,754	41,772	417,717
Corporate		1,232,664	12,326,642	1,243,576	12,435,756
Retail		253,007	2,530,065	235,740	2,357,396
Residential mortgages		41,559	415,591	33,719	337,195
Past due loans		104,424	1,044,239	382,043	3,820,429
Deferred tax assets		417,786	4,177,857	176,103	1,761,028
Listed equity investment		56,879	568,791	56,884	568,839
Operating fixed assets		405,548	4,055,481	411,370	4,113,695
Other assets		341,995	3,419,945	122,227	1,222,270
		2,941,437	29,414,366	2,703,433	27,034,326
Off-Balance sheet: Non-market related					
Financial guarantees, performance related					
commitments, trade related etc. Market related		215,709	2,157,086	116,444	1,164,444
		28,592	295.016	3,447	34,467
Foreign exchange contracts/ derivatives etc.		244,300	285,916 2,443,002	119,891	1,198,911
TOTAL CREDIT RISK	(a)	3,185,737	31,857,368	2,823,324	28,233,237
	(a)	5,105,757	51,057,500	2,023,324	20,235,257
Market Risk: Capital Requirement for portfolios subject to stand approach	lardized				
Interest rate risk		314,494	3,144,938	183,973	1,839,726
Equity position risk		199,511	1,995,113	452,166	4,521,663
Foreign exchange risk		22,746	227,463	17,603	176,025
TOTAL MARKET RISK	(b)	536,751	5,367,513	653,741	6,537,413
Operational Risk: Capital Requirement for portfolios subject to basic indicator approach				1005 00 6	10.052.251
Operational risk	(c)	1,426,232	14,262,320	1,005,236	10,052,361
TOTAL RISK WEIGHTED ASSETS	(a)+(b)+(c)	5,148,720	51,487,201	4,482,301	44,823,011
		202	3	20	22
Capital Adequacy Ratios		Required	Actual	Required	Actual
CET1 to total RWA		6.00%	17.53%	6.00%	7.46%
Tier-1 capital to total RWA		7.50%	17.53%	7.50%	7.46%
Total capital plus CCB to total RWA		11.50%	17.58%	11.50%	7.50%

2 Leverage Ratio

SBP vide BPRD Circular No. 06 dated August 15, 2013 introduced leverage ratio (Tier 1 Capital to total exposure) under Basel-III Framework. The leverage ratio of the Group for the year ended December 31, 2023 stood at 3.02% (2022: 0.95%).

	2023	2022
Total Exposure	(Rupees	in '000)
On balance sheet exposures		
On-balance sheet items (excluding derivatives)	263,471,426	226,964,773
Derivatives	-	-
Total on balance sheet exposures (A)	263,471,426	226,964,773
Off balance sheet exposures		
Off-balance sheet items (excluding derivatives)	35,152,733	123,175,400
Derivatives in respective of commitments	563,712	130,880
Total Off balance sheet exposures (B)	35,716,445	123,306,280
Total Exposure (A+B)	299,187,871	350,271,053
Tier-1 Capital	9,024,409	3,343,643
Leverage Ratio (%)	3.02%	0.95%
Leverage Ratio (requirement)	3.00%	3.00%

3 Liquidity Coverage Ratio (LCR)

Asset & Liability Committee (ALCO) is responsible for reviewing and approving the liquidity risk limits, ensuring the liquidity risk management practices are in line with the defined strategy. ALCO is also responsible to recommend Liquidity Risk policy for approval to BOD.

Liquidity risk is defined as the risk that a bank does not have sufficient financial resources to meet its obligation and commitments as they fall due and have no other choice to secure funds at a higher cost. The Bank ensures to maintain a diversified portfolio of liquid assets and funding base. Sources of funding comprise of a good mix of deposits. All liquidity limits including deposit concentration is reviewed in ALCO on a periodic basis. The Bank performs its Liquidity Stress Test on a periodic basis in order to ensure that sufficient liquidity is always available in order to fulfill Bank's financial commitment. Stress testing technique is also used to identify the potential impact of extreme yet plausible events or movements on the value of a portfolio. Stress testing scenarios are developed in guidance provided by the regulator. The Bank also has in place approved Liquidity Contingency Plan. Further, Liquidity Risk Management is quantified by Liquidity Coverage Ratio and Net Stable Funding Ratio as communicated by the Regulator. Liquidity Coverage Ratio (LCR) refers to the highly liquid assets held by the bank to meet its short term obligations. LCR is used as a tool to manage liquidity risk. LCR has two components: high quality liquid asset (HQLA) and total net cash outflows. HQLA comprises of those assets that can be readily sold or employed as collateral for obtaining fund. HQLA structure has been divided into 1) cash and treasury balance, 2) marketable securities, 3) corporate debt securities with credit rating and 4) non-financial equity shares.

	202	23	20	22
	Unweighted	Weighted	Unweighted	
	Value	Value	Value	Weighted Value
		(Rupees	in '000)	
HIGH QUALITY LIQUID ASSETS				
Total high quality liquid assets (HQLA)		163,924,564		132,719,755
CASH OUTLFLOWS				
Retail deposits and deposits from small business				
customers of which:				
Stable deposit	33,860,553	1,693,028	30,908,495	1,545,425
Less stable deposit	29,870,764	2,987,076	18,832,185	1,883,219
Unsecured wholesale funding of which:				
Operational deposits (all counterparties)	117,851,364	47,848,156	108,587,225	44,474,235
Non-operational deposits (all counterparties)	-	-	-	-
Unsecured debt	-	-	-	-
Secured wholesale funding	-	-	-	-
Additional requirements of which:				
Outflows related to derivative exposures and other	-	-		
collateral requirements Outflows related to loss of funding on debt products			-	-
Credit and liquidity facilities	1,102,676	115,722	- 808,896	79.855
Other contractual funding obligations	19,234,205	304,941	12,490,042	211,700
Other contingent funding obligations	2,647,399	2,647,399	3,419,441	3,419,441
TOTAL CASH OUTFLOWS	204,566,961	55,596,322	175,046,285	51,613,874
	, ,	, ,		
CASH INFLOWS	(940 5(4	·	4 400 800	·
Secured lending Inflows from fully performing exposures	6,840,564 27,907,454	- 16,995,184	4,409,896 23,636,820	- 13,947,691
Other cash inflows	3,001,524	10,995,184	23,636,820 1,915,458	13,947,091
TOTAL CASH INFLOWS	37,749,542	- 16,995,184	29,962,174	13,947,691
	· · ·			
	Total adju		Total adju	
Total HQLA		163,924,564		132,719,755
Total net Cash Out Flows		38,601,138		37,666,184
LIQUIDITY COVERAGE RATIO (LCR)		425%		352%

4 Net Stable Funding Ratio (NSFR)

The objective of NSFR is to reduce funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

The ratio has been computed as prescribed by the State Bank of Pakistan through instructions for Basel-III - Liquidity Standards implementation in Pakistan.

	U						
	No maturity	Below 6 months	6 months to below 1 year	1 year and above 1 year	Weighted value		
			(Rupees in '000	· · · ·			
Capital: Regulatory capital	25 505 072				25 505 072		
Other capital instruments	25,505,972	-	-	-	25,505,972		
Retail deposits and deposit from small business	-	-	-	-	-		
customers:							
Stable deposits	45,390,886	1,805,064	1,103,727	227,923	46,112,616		
Less stable deposits	20,707,287	1,215,891	7,486,823	105,215	26,574,216		
Wholesale funding:							
Operational deposits	-	-	-	-	-		
Other wholesale funding	121,555,711	16,333,760	5,393,574	942,267	72,583,790		
Other liabilities:							
NSFR derivative liabilities	-	-	-	-	-		
All other liabilities and equity not included in	4 925 721	25 526 070	114 415	2 402 721	2 402 721		
other categories Total ASF	4,835,721	25,536,079	114,415	3,402,721	3,402,721 174,179,315		
Total ASP					1/4,1/9,515		
Total NSFR high-quality liquid assets (HQLA)				185,655,165	1,786,680		
Deposits held at other financial institutions for					, , , , , , , , , , , , , , , , , , , ,		
operational purposes	957,883	-	-	-	478,942		
Performing loans and securities:							
Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-		
Performing loans to financial institutions secured							
by non-Level 1 HQLA and unsecured performing							
loans to financial institutions	-	1,759,473	149,995	-	338,919		
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks							
and PSEs, of which: With a risk weight of less than or equal to 35%	-	9,067,063	13,425,158	9,568,354	19,379,211		
under the Basel II Standardised Approach for credit risk		106,698	102 800	10 220 750	6 755 202		
Securities that are not in default and do not qualify	-	100,098	103,899	10,230,759	6,755,292		
as HQLA including exchange-traded equities.							
	-	_	-	-			
Other assets:							
Physical traded commodities, including gold	-	-	-	-	-		
Assets posted as initial margin for derivative							
contracts	-	-	-	-	-		
NSFR derivative assets	-	-	-	-	-		
NSFR derivative liabilities before deduction of							
variation margin posted	-	-	-	-	-		
All other assets not included in the above							
categories	24,894,652	12,188,250	20,660,590	11,623,670	57,656,348		
Off-balance sheet items Total RSF	-	12,228,244	13,828,334	4,781,220	1,541,890		
10141 NOT					87,937,281		

Net Stable Funding Ratio (%)

198%

4 Net Stable Funding Ratio (NSFR)

The objective of NSFR is to reduce funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

The ratio has been computed as prescribed by the State Bank of Pakistan through instructions for Basel-III - Liquidity Standards implementation in Pakistan.

	2022 Unweighted value by residual maturity					
	No maturity	Below 6 months	6 months to below 1 year	1 year and above 1 year	Weighted value	
			,))		
	(F-00 m 000)					
Capital:	10.250.450				10.250.450	
Regulatory capital Other capital instruments	18,359,459	-	-	-	18,359,459	
Retail deposits and deposit from small business	-	-	-	-	-	
customers:						
Stable deposits	33,735,466	1,431,860	930,575	133,142	34,426,148	
Less stable deposits	20,081,658	6,444,128	2,905,015	686,510	27,174,231	
Wholesale funding:						
Operational deposits	-	-	-	-	-	
Other wholesale funding	105,063,617	14,215,451	36,629,751	786,777	78,801,489	
Other liabilities:						
NSFR derivative liabilities	-	-	-	-	-	
All other liabilities and equity not included in	0 502 402	106 974 925	50.870	1 107 014	1 107 014	
other categories Total ASF	9,593,492	106,874,835	59,879	1,127,214	1,127,214 159,888,541	
Total ASP					159,000,541	
Total NSFR high-quality liquid assets (HQLA)				224,149,974	5,229,495	
Deposits held at other financial institutions for						
operational purposes	1,619,530	-	-	-	809,765	
Performing loans and securities:						
Performing loans to financial institutions secured by Level 1 HQLA	-	19,967,424	-	-	1,996,742	
Performing loans to financial institutions secured						
by non-Level 1 HQLA and unsecured performing loans to financial institutions		501.000	10 502		00 5 10	
	-	501,009	10,793	-	80,548	
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks		16 052 269	2 822 050	< 104 5 2 2	15.077.507	
and PSEs, of which: With a risk weight of less than or equal to 35%	-	16,953,368	2,823,959	6,104,522	15,077,507	
under the Basel II Standardised Approach for credit risk	-	94,061	571,155	8,916,535	6,128,356	
Securities that are not in default and do not qualify as HQLA including exchange-traded equities.						
as require monoung exenange made equities.	_	_	-	_	_	
Other assets:	-	-	-	-	-	
Physical traded commodities, including gold	-	-	-	-	-	
Assets posted as initial margin for derivative						
contracts	-	-	-	-	-	
NSFR derivative assets	-	-	-	-	-	
NSFR derivative liabilities before deduction of						
variation margin posted	-	-	-	-	-	
All other assets not included in the above	21.009.201	42 220 607	7 7 4 1	11 001 271	46 202 407	
categories Off-balance sheet items	21,908,281	42,330,607	7,741 2,466,866	11,891,371	46,393,497	
Total RSF	-	53,351,391	2,400,000	3,282,742	2,955,050 78,670,959	
					10,010,759	

Net Stable Funding Ratio (%)

203%