HABIB BANK LIMITED CAPITAL ADEQUACY AND LIQUIDITY DISCLOSURES - CONSOLIDATED AS AT DECEMBER 31, 2022

1 CAPITAL ADEQUACY

1.1

Risk-Weighted Exposures	Capital Requ	ıirements	Risk Weigh	nted Assets
	2022	2021	2022	2021
Credit Risk		(Rupees	in '000)	
On-balance sheet				
Sovereigns	21,994,446	18,177,342	169,188,045	134,646,975
Public Sector Entities	4,500,414	4,676,223	34,618,570	34,638,689
Multilateral Development Banks	49,356	84,130	379,658	623,18
Banks	9,320,847	13,473,427	71,698,824	99,803,16
Corporates	78,404,295	69,812,539	603,109,959	517,129,91
Retail	33,945,747	29,387,007	261,121,134	217,681,53
Residential mortgages	1,133,047	942,216	8,715,744	6,979,38
Low Cost Housing	263,274	70,055	2,025,188	518,92
Past due loans	1,647,780	942,263	12,675,228	6,979,72
Listed equity investments	881,049	506,284	6,777,298	3,750,25
Unlisted equity investments	928,343	969,525	7,141,103	7,181,66
Significant investments and others	8,995,387	6,958,298	69,195,283	51,542,95
Operating fixed assets	14,803,315	13,321,306	113,871,657	98,676,34
Other assets	5,279,441	2,238,623	40,611,088	16,582,39
	182,146,741	161,559,238	1,401,128,779	1,196,735,09
Off-balance sheet				_
Non-market related	14,026,405	16,969,284	107,895,419	125,698,40
Market related	366,151	858,283	2,816,544	6,357,65
	14,392,556	17,827,567	110,711,963	132,056,05
Market Risk				
Interest Rate Risk	2,568,807	2,458,374	32,110,088	30,729,67
Equity Position Risk	609,846	1,299,062	7,623,075	16,238,27
Foreign Exchange Risk	5,238,766	5,576,947	65,484,575	69,711,83
	8,417,419	9,334,383	105,217,738	116,679,78
Operational Risk	21,301,072	17,926,821	266,263,405	224,085,26
	226,257,788	206,648,009	1,883,321,885	1,669,556,20
Capital Adequacy Ratio			2022	2021
			(Rupees	s in '000)
Total eligible regulatory capital held			279,322,811	260,917,92
Total risk weighted assets			1,883,321,885	1,669,556,20
Capital adequacy ratio			14.83%	15.63%

1.2 Capital structure

The capital to risk weighted assets ratio is calculated in accordance with the SBP's guidelines on capital adequacy.

	Note	2022	2021
Common Equity Tier 1 capital (CET1): Instruments and reserves		(Rupees	in '000)
Fully Paid-up Capital		14,668,525	14,668,525
Balance in Share Premium Account		-	-
Reserve for issue of Bonus Shares		-	-
Discount on Issue of shares		-	-
General and Capital Reserves		46,044,309	42,549,449
Gain/(Losses) on derivatives held as Cash Flow Hedge		-	-
Unappropriated profit		178,467,639	158,441,418
Non-controlling interest arising from CET1 capital instruments issued to	third parties		
by consolidated banking subsidiaries (amount allowed in CET1 capital of	the	-	-
consolidation group)		1,969,443	2,699,363
CET 1 before Regulatory Adjustments		241,149,916	218,358,755
Total regulatory adjustments applied to CET1	1.3.1	(37,898,154)	(25,893,674)
Common Equity Tier 1		203,251,762	192,465,081

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Additional Tier 1 (AT 1) Capital	Note	2022 (Rupees in	2021 '000)
Qualifying Additional Tier-1 instruments plus any related share premium		18,874,000	12,374,000
of which: Classified as equity of which: Classified as liabilities		- 18,874,000	12,374,000
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by		10,074,000	12,374,000
third parties (amount allowed in group AT 1)		328,650	413,111
of which: instrument issued by subsidiaries subject to phase out	_	19,202,650	12,787,111
AT1 before regulatory adjustments Total of Regulatory Adjustment applied to AT1 capital	1.3.2	(109,225)	(180,351)
Additional Tier 1 capital after regulatory adjustments	_	-	
Additional Tier 1 capital recognized for capital adequacy		19,093,425	12,606,759
Tier 1 Capital (CET1 + admissible AT1)		222,345,187	205,071,840
Tier 2 Capital			
Qualifying Tier 2 capital instruments under Basel III plus any related share premium		-	-
Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3 rules		-	-
Tier 2 capital instruments issued to third parties by consolidated banking subsidiaries (amount allowed in tier 2)		517,266	506,005
of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of		-	-
Credit Risk Weighted Assets		13,911,505	11,008,308
Revaluation Reserves (net of taxes)		1,028,565	24,913,722
of which: Revaluation reserves on fixed assets		27,140,972	27,213,335
of which: Unrealized gains/losses on AFS		(26,112,407)	(2,299,613)
Foreign Exchange Translation Reserves	_	41,727,023	38,826,070
Tier 2 before regulatory adjustments		57,184,359	75,254,105
Total regulatory adjustment applied to T2 capital	1.3.3	(206,735)	(380,625)
Tier 2 after regulatory adjustments		56,977,624	74,873,480
Tier 2 capital not recognized for capital adequacy	_	<u>-</u>	(19,027,391)
Tier 2 capital recognized for capital adequacy		56,977,624	55,846,089
Portion of Additional Tier 1 capital recognized in Tier 2 capital	_	- - - - -	- FF 946 090
Total Tier 2 capital admissible for capital adequacy	_	56,977,624	55,846,089
TOTAL CAPITAL (Tier 1 + admissible Tier 2)	=	279,322,811	260,917,929
Total Risk Weighted Assets		1,883,321,885	1,669,556,205
Capital Ratios and buffers (in percentage of risk weighted assets)			
CET1 to total RWA	=	10.79%	11.53%
Tier-1 capital to total RWA	=	11.81%	12.28%
Total capital to RWA	=	14.83%	15.63%
Bank specific buffer requirement (minimum CET1 requirement plus CCB plus any other buffer requirement)		9.00%	9.50%
of which: capital conservation buffer requirement		1.50%	1.50%
of which: countercyclical buffer requirement		-	-
of which: D-SIB buffer requirement		1.50%	2.00%
CET1 available to meet buffers (as a percentage of risk weighted assets)		4.79%	5.53%
Other information:			
Minimum capital requirements prescribed by SBP			
CET1 minimum ratio		9.00%	9.50%
Tier 1 minimum ratio		10.50%	11.00%
Total capital minimum ratio		13.00%	13.50%

1.3	Regulatory Adjustments and Additional Information	2022	2021
1.3.1	Common Equity Tier 1 capital: Regulatory adjustments	(Rupees	in '000)
	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall in provisions against classified assets	3,389,046 14,696,393 -	3,008,399 9,334,062 -
	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	1,365,221 -	431,976 -
	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities Cash flow hedge reserve	2,888,574	3,596,705
	Investment in own shares / CET1 instruments	-	111,525
	Securitization 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)	15,558,920	9,411,007
	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 (mention details)	-	-
	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		
	Total regulatory adjustments applied to CET1	37,898,154	25,893,674
1.3.2	Additional Tier-1 Capital: regulatory adjustments		
	Investment in mutual funds exceeding the prescribed limit [SBP specific	80,246	-
	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	- 28,979	- 180,351
	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	-	-
	Transfer to CET1 due to insufficient AT1 to cover deductions Total regulatory adjustment applied to AT1 capital	109,225	180,351
1.3.3	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	206,735	380,625
	Investment in own Tier 2 capital instrument 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	206,735	380,625
			·

1.3.4	Additional Information	2022 (Rupees	2021 s in '000)
	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: 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	-	-
	of which: Recognized portion of investment in capital of banking, financial and insurance entities		
	where holding is more than 10% of the issued common share capital of the entity	-	-
	Amounts below the thresholds for deduction (before risk weighting)		
	Non-significant investments in the capital of other financial entities	5,264,706	4,673,322
	Significant investments in the common stock of financial entities	21,881,068	20,187,609
	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 standardized approach	13,911,505	11,008,308
	(prior to application of cap)		
	Cap on inclusion of provisions in Tier 2 under standardized approach	18,898,009	16,609,889
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach	h	
	(prior to application of cap)	-	-
	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-
1.4	Capital structure reconciliation	As per published financial statements	Under regulatory scope of consolidation s in '000)
	Assets	(Nupce.	3 III 000)
	Cash and balances with treasury banks	296,015,386	296,015,386
	Balances with other banks	41,513,022	41,513,022
	Lendings to financial institutions	254,593,287	254,593,287
	Investments	1,948,801,042	1,948,801,042
	Advances	1,782,497,923	1,782,497,923
	Fixed assets	113,871,657	113,871,657
	Intangible assets	18,422,200	18,422,200
	Deferred tax assets	5,797,045	5,797,045
	Other assets	177,294,549	177,294,549
	Total assets =	4,638,806,111	4,638,806,111
	Liabilities & Equity		
	Bills payable	52,001,577	52,001,577
	Borrowings	583,771,399	583,771,399
	Deposits and other accounts	3,469,342,252	3,469,342,252
	Subordinated loan	18,874,000	18,874,000
	Liabilities against assets subject to finance lease	-	-
	Deferred tax liability	-	-
	Other liabilities	229,795,069	229,795,069
	Total liabilities	4,353,784,297	4,353,784,297
	Share capital	14,668,525	14,668,525
	Reserves	87,771,332	87,771,332
	Unappropriated profit	178,467,639	178,467,639
	Non-controlling interest	2,878,949	2,878,949
	Surplus on revaluation of assets Total liabilities & equity	1,235,369 4,638,806,111	1,235,369 4,638,806,111
	= =	-,000,000,111	7,000,000,111

1.4.2	Component of capital reported by the Group	Rupees in '000	Source based on reference number
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
	Fully Paid-up Capital	14,668,525	(j)
	Balance in Share Premium Account	-	
	Reserve for issue of Bonus Shares	-	
	General/ Statutory Reserves	46,044,309	(k)
	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	.,
	Unappropriated profit	178,467,639	(m)
	Non-controlling interest	1,969,443	(n)
	CET 1 before Regulatory Adjustments	241,149,916	()
	Common Equity Tier 1 capital: Regulatory adjustments		
	Goodwill	3,389,046	(e) - (i)
	All other intangibles	14,696,393	(f)
	Shortfall of provisions against classified assets	-	()
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
	(net of related tax liability)	1,365,221	(g)
	Defined-benefit pension fund net assets	- 1,000,== 1	(9)
	Reciprocal cross holdings in Common Equity Tier 1 Capital instruments	2,888,574	portion of (c)
	Cash flow hedge reserve	-	portion or (o)
	Investment in own shares	_	
	Securitization gain on sale	_	
	Capital shortfall of regulated subsidiaries	_	
	Deficit on account of revaluation from bank's holdings of property/ 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 capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	15,558,920	(a)
	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	-	
	Investment in TFCs of other banks exceeding the prescribed limit	-	
	Any other deduction specified by SBP (mention details)	-	
	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	_	
	Total regulatory adjustments applied to CET1	37,898,154	
	Common Equity Tier 1	203,251,762	
	Additional Tier 1 (AT 1) Capital		
	Qualifying Additional Tier-1 instruments plus any related share premium	18,874,000	(h)
	of which: Classified as equity	-	
	of which: Classified as liabilities	18,874,000	
	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties		
	(amount allowed in group AT 1)	328,650	(o)
	of which: instrument issued by subsidiaries subject to phase out	-	
	AT1 before regulatory adjustments	19,202,650	

Additional Ter 1 Capital: regulatory adjustments funds accessed either to the control of the con		Rupees in '000	Source based on reference number
Reciprocal cross holdings in Additional Tier 1 capital instruments what 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 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 Additional Tier 1 due to insufficient Tier 2 to cover deductions Adjustments in Additional Tier 1 due to insufficient Tier 2 to cover deductions Adjustment in AT1 in respect of NCI share of excess capital held by subsidiaries Regulatory Adjustment applied to AT1 capital and equacy Transfer to CET1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital in trecognized for capital adequacy Tier 1 Capital (CET1 + admissible AT1) Tier 2 Capital instruments under Basel III Qualitying Tier 2 capital instruments under Basel III Qualitying Tier 2 capital instruments under Basel III Qualitying Tier 2 capital instruments under Basel III capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued by subsidiaries subject to phase out and to the capital adequacy for thick: protrop perfaming to Property of which: protrop perfaming to 45% securities Tier 2 capital instruments which to party by consolidated subsidiaries (amount allowed in group tier 2) of which: protrop perfaming to 45% securities Tier 2 capital instruments which the party by consolidated subsidiaries (amount allowed in group tier 2) of which: protrop perfaming to 45% securities Tier 2 capital instruments instrument instruments Tier 2 capital instruments of the additional and insurance entities that are outside the scope o	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	80,246	(b)
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Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities (27,140,972 (26,112,407)) (r) Foreign Exchange Translation Reserves 41,727,023 (l) Tier 2 before regulatory adjustments 57,184,359 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 translitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 Capital instruments 206,735 Investment in own Tier 2 capital instrument Investments in the capital instrument so 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 Amount of Regulatory Adjustment applied to Tier 2 capital Tier 2 capital after regulatory adjustments Tier 2 capital recognized for capital adequacy Tier 2 capital recognized for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy Total Tier 2 capital admissible for capital adequacy 56,977,624	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	- 13 911 505	(d)
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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 Reciprocal cross holdings in Tier 2 Capital instruments Investment in own Tier 2 capital instrument 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 Amount of Regulatory Adjustment applied to Tier 2 capital Tier 2 capital after regulatory adjustments 56,977,624 Tier 2 capital recognized for capital adequacy 56,977,624 Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	Tier 2 before regulatory adjustments	57,184,359	
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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 Amount of Regulatory Adjustment applied to Tier 2 capital Tier 2 capital after regulatory adjustments 56,977,624 Tier 2 capital not recognized for capital adequacy Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	Investment in own Tier 2 capital instrument	-	
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Tier 2 capital after regulatory adjustments 56,977,624 Tier 2 capital not recognized for capital adequacy Tier 2 capital recognized for capital adequacy 56,977,624 Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	· · · · · · · · · · · · · · · · · · ·	_	
Tier 2 capital not recognized for capital adequacy Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	Amount of Regulatory Adjustment applied to Tier 2 capital	206,735	
Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624 56,977,624	Tier 2 capital after regulatory adjustments	56,977,624	
Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	Tier 2 capital not recognized for capital adequacy		
Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy 56,977,624	Tier 2 capital recognized for capital adequacy	56,977,624	
Total Tier 2 capital admissible for capital adequacy 56,977,624	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
TOTAL CAPITAL (Tier 1 + admissible Tier 2) 279,322,811		56,977,624	
	TOTAL CAPITAL (Tier 1 + admissible Tier 2)	279,322,811	

Detail of capital structure reconciliation	As per published financial statements	Under regulatory scope of consolidation	Reference
ASSETS		s in '000)	
Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Investments	296,015,386 41,513,022 254,593,287 1,948,801,042	296,015,386 41,513,022 254,593,287 1,948,801,042	
of which: Non-significant capital investments in capital of other financial institution exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding		-	
regulatory threshold	15,558,920	15,558,920	(a)
of which: Mutual Funds exceeding regulatory threshold	80,246	80,246	(b)
of which: reciprocal crossholding of capital instrument of which: investment in own shares	3,124,288 -	3,124,288 -	(c)
Advances	1,782,497,923	1,782,497,923	
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	
General provisions reflected in Tier 2 capital	13,911,505	13,911,505	(d)
Operating fixed assets	132,293,857	132,293,857	
of which: Goodwill of which: Intangibles	3,725,807	3,725,807	` '
Deferred Tax Assets	14,696,393 5,797,045	14,696,393 5,797,045	(f)
of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold	1,365,221	1,365,221	(g)
Other assets	177,294,549	177,294,549	
of which: Goodwill	-	-	
of which: Intangibles of which: Defined-benefit pension fund net assets	-	-	
Total assets	4,638,806,111	4,638,806,111	_ _
LIABILITIES & EQUITY			=
Bills payable	52,001,577	52,001,577	
Borrowings	583,771,399	583,771,399	
Deposits and other accounts Subordinated loans	3,469,342,252 18,874,000	3,469,342,252 18,874,000	
of which: eligible for inclusion in AT1	18,874,000	18,874,000	(h)
of which: eligible for inclusion in Tier 2	-	-	, ,
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities of which: DTLs related to goodwill	336,761	336,761	(i)
of which: DTLs related to intangible assets	-	-	(1)
of which: DTLs related to defined pension fund net assets	-	-	
of which: DTAs that rely on future profitability excl. those arising from temporary	1 265 221	1 265 221	(a)
differences (net of related tax liability) Other liabilities	1,365,221 229,795,069	1,365,221 229,795,069	(g)
Total liabilities	4,353,784,297	4,353,784,297	_
Share capital	14,668,525	14,668,525	
of which: amount eligible for CET1 of which: amount eligible for AT1	14,668,525	14,668,525	(j)
Reserves	87,771,332	87,771,332	
of which: portion eligible for inclusion in CET1	46,044,309	46,044,309	(k)
of which: portion eligible for inclusion in Tier 2 Unappropriated profit	41,727,023 178,467,639	41,727,023 178,467,639	(l) (m)
Non-controlling interest	2,878,949	2,878,949	(111)
of which: portion eligible for inclusion in CET1	1,969,443	1,969,443	(n)
of which: portion eligible for inclusion in AT1	328,650	328,650	(o)
of which: portion eligible for inclusion in Tier 2 Surplus on revaluation of assets	517,266 1,235,369	517,266 1,235,369	(p)
ourpius on revaluation of assets		27,140,972	(a)
of which: Revaluation reserves on Property eligible for inclusion in Tier 2	27,140,972	/1.140.97/	(q)

Main Features of Regulatory Capital Instruments

Mabb Bank Limited Habb	0-		Dalit Instruments	Dalet la atomora anta
Transcription of the instrument PAL Service Cognital Market Laws Service Servi			Debt Instruments Habib Bank Limited	Debt Instruments Habib Bank Limited
December				
Regulatory treatment Transactoral Basel III rules Common Equity Tier I Addisional Teri Capatal Additional Teri Capatal Teri Capatal Additional Teri Capatal Additional Teri Capatal Additional Teri Capatal Teri Capatal Teri Capatal Annous Teri Capatal Teri C		DE .		
Transitional Basel III rules Common Equity Prior I Addisonal Time (Capital Poststreamisonal Basel III rules Eligible as sol of group or group & solo Circum Capity Prior I Addisonal Time (Capital Add	erning law(s) of the instrument Re	elevant Capital Market Laws	Laws applicable in Pakistan	Laws applicable in Pakistan
Transitional Basel III rules Common Equity Prior I Addisonal Time (Capital Poststreamisonal Basel III rules Eligible as sol of group or group & solo Circum Capity Prior I Addisonal Time (Capital Add	ulatory treatment			
Poets threatened Based III utales Eligible as to 25 grow / grow / Service Scanner of Standardone Instrument type Amount recognized in regulatory operating Common and Standardone Instrument type Amount recognized in regulatory operating Common and Standardone Instrument Recognized in regulatory operating Common and Standardone Instrument Recognized in regulatory operating Common and Instrument Accounting classification Shareholders equity Subordinated Son Original data of Issuance III-147 September 22, 2019 December 23, 2029 Perpetual Original randard Perpetual Perpetu		ommon Equity Tier I	Additional Tier I Capital	Additional Tier I Capital
Eligible as so 6/ group / group & eols Group and Standalone Firm Finance Certificates Firm Firm Firm Firm Firm Firm Firm Firm		' '	·	'
Irem Finance Certificates Term Finance Term Finance				'
Existence of interpretation		•	•	•
PRR 100,000 and in multiples thereof Prevalue of instrument Rs. 10 per share PRR 100,000 and in multiples thereof Accounting classification Shortnotders' equity Subordinated Ioan Cirginal date of issuance Perpetual P	**	,		
Recounting classification Shareholders' equity Subordinated ban Subordinated ham	thousands)	,		
Original maturity date Perpetual Per		'	· ·	'
Perpetual Perpetual Perpetual Perpetual Perpetual Perpetual Perpetual Original maturity date Not applicable Not applicable Not applicable Yes Yes Optional call date, contingent call dates and repetual Not applicable Anytime after five years from the issue date description among a five years from the issue date Anytime after five years from the issue date description among after five years from the issue date Anytime after five years from the issue date description among after five years from the issue date of issue. Couponsa/dividends Fixed or floating dividend/coupon Not applicable Fixed or floating dividend/c	· ·	' '		
Original maturity date Insurer call subject to prior supervisory approval Not applicable Not applicable Not applicable Not applicable Not applicable Anytime after five years from the issue date Anytime				· · · · · · · · · · · · · · · · · · ·
Isouer call subject to prior supervisory approval Not applicable Yes Yes		erpetual	Perpetual	
Coupona/dividends Fixed or floating dividend/coupon Not applicable Not applicable Not applicable Not applicable Fixed or floating dividend/coupon Coupon rate and any related indexbenchmark Existence of a dividend stopper Fixed or floating dividend/coupon Coupon rate and any related indexbenchmark Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable No no No- No- No- No- No- No- No- N	nal maturity date No	ot applicable	Not applicable	Not applicable
Subsequent call dates, if applicable Not applicable Not applicable Floating Fixed or floating dividends Fixed or floating dividend/coupon Not applicable Floating Floati	er call subject to prior supervisory approval	ot applicable	Yes	Yes
From the date of issue. From the date of issue. From the date of issue.		ot applicable	Anytime after five years from the issue date	Anytime after five years from the issue date
Coupons/dividends Floating dividend/coupon Not applicable Floating Floating Floating Floating Floating Surface of a dividend stopper No No Not applicable Substance of a dividend stopper No	sequent call dates, if applicable No			
Fixed or floating dividend/coupon Coupon rate and any related index-benchmark Existence of a dividend stopper No No No Fully discretionary Fully d				
Coupon rate and any related index/benchmark Existence of a dividend stopper No	pons/dividends			
Existence of a dividend stopper Fully discretionary or Fully discret				3
Fully discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Not applicable Convertible or non-convertible If convertible, conversion trigger (s) Not applicable Not applicable The TFCs are subject to the the loss absorbency or clause as stipulated in the Basel III guidelines under which the TSc shall, if the Basel III guidelines under which the SBP, be permanently converted into ordinary shares upon. (i) the CET1 Trigger Event; (ii) the Point of No Viability (PONV) Event; or (ii) fallure by the Issuer to comply with the Lock-in Clause or the Non-Cumulative Not applicable If convertible, conversion rate Not applicable To be determined in case of trigger event, at the To determined in case of trigger event, at the To determined in case of trigger event (ii) the Determined in case of trigger event (ii) the Basel trigger event (ii) the SBP. If convertible, conversion rate Not applicable Not applicable To be determined in case of trigger event(s) To be	Coupon rate and any related index/benchmark No	ot applicable	3 months KIBOR + 1.60% per annum	3 months KIBOR + 2.00% per annum
Existence of step up or other incentive to redeem No No Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Not applicable Convertible The TFCs are subject to the the loss absorbency clause as stipulated in the Based Ill guidelines under which the TFC shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs shall, if the Saed Ill guidelines under which the TFCs are subject to the the loss absorbency the Saed Ill guidelines under which the TFCs are subject to the the loss absorbency the Saed Ill guidelines under which the TFCs are subject to the the loss absorbency the Saed Ill guidelines under which the TFCs are subject to the the loss absorbency the Saed Ill guidelines under which the TFCs are subject to the the loss absorbency the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which the TFCs and the Saed Ill guidelines under which	xistence of a dividend stopper No	0	No	No
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative		ully discretionary	Fully discretionary	Fully discretionary
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative	existence of step up or other incentive to redeem No.	0	No	No
Convertible or non-convertible If convertible or non-convertible If convertible, conversion trigger (s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs are subject to the the loss absorbency the subject of the SBP. Or to be determined in case of trigger event(s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it work applicable The TFCs are subject to the the loss absorbency the TFCs are subject to the the loss absorbency that the Basel III guidelines under which the TFCs are subject to the the loss clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the Institute of the Basel III guidelines under which the TFCs are subject to the the Institute of the Basel III guidelines under which the TFCs are subject to the the Institute of the Basel III guidelines under which the TFCs are subject to the the Institute of the Basel III guidelines under which the TFCs are subject to the the Institute of the Basel III guidelines under which the TFCs are subject to the Institu				
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clause as stipulated in the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TT so directed by the SBP, be permanently converted into ordinary shares support (i) the CET 1 Trigger Event; (ii) the Point of No Viability (PONV) Event; or (ii) failure by the Issuer to comply with the Lock-In Clause or the Non-Cumulative Feature of the TFCs ("Lock-In Event"). If convertible, fully or partially Not applicable To be determined in case of trigger event, at the To be determined in case of trigger event, at the To be determined in case of trigger event, at the To be determined in case of trigger event, at the To be determined in case of trigger event, at the To be determined in case of trigger event, at the To be determined in case of trigger event, and discretion of the SBP. If convertible, conversion rate Not applicable To be determined in case of trigger event, and discretion of the SBP. If convertible, mandatory or optional conversion Not applicable Mandatory Mandatory Mandatory If convertible, specify instrument type convertible Not applicable Common Shares Common Shares Common Shares Write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TF so directed by the SBP, be written off upon: (i) the PONV Trigger Event; (ii) the Lock-In Event; or (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event.				
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If convertible, conversion rate Not applicable To be determined in case of trigger event(s) To be determined in case of trigger event(for convertible into the convertible into the convertible, specify instrument type convertible into the convertible, specify instrument type convertible into the convertible, specify instrument it convertible, specify issuer of instrument it convertible into the convertible into the convertible into the convertible into the convertible, specify instrument it common Shares The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event: (iii) the Lock-In Event; (iii) the Lock-In Event; (iii) the CET 1 Trigger Event: (iii) the CET 1 Trigger Event: (iii) the convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iii) the ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event: (iv) possible to convert the TFCs int	convertible, fully or partially No		To be determined in case of trigger event, at the	To be determined in case of trigger event, at the
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Not applicable Common Shares Common Shares Common Shares Common Shares Write-down feature If write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event:; (iii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event. If convertible, specify instrument type convertible Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss of into ordinary shares upon the CET 1 Trigger Event: (ii) the CET 1 Trigger Event. (iii) the CET 1 Trigger Event. The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs as directed by the SBP, be written off upon: (i) the PONV Tri (ii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event.	convertible, conversion rate No	ot applicable		To be determined in case of trigger event(s)
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Mot applicable Habib Bank Limited Habib Bank Limited Habib Bank Limited Write-down feature If write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event. If write-down feature The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss of clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss of clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss of clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss of clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFC	t en la ella de la ella ella ella ella ella	* *	Mandatory	Mandatory
If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (iii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event. into ordinary shares upon the CET 1 Trigger Event.				
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If write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event.				
If write-down, write-down trigger(s) Not applicable The TFCs are subject to the the loss absorbency clause as stipulated in the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs shall, if the Basel III guidelines under which the TFCs so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs into ordinary shares upon the CET 1 Trigger Event.	e-down feature			
Further down full or portion			clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event:; (iii) the Lock-In Event; or (iv) if it is not possible to convert the TFCs	clause as stipulated in the Basel III guidelines under which the TFCs shall, if so directed by the SBP, be written off upon: (i) the PONV Trigger Event: (ii) the CET 1 Trigger Event; (iii) the Lock-In Event; or (iv) if it is not
in write-down, rull of partial partial prot applicable livial be written down fully or partially livial be written down fully or partially	f write-down, full or partial No	ot applicable	May be written down fully or partially	May be written down fully or partially
If write-down, permanent or temporary Not applicable Permanent Permanent		* *	Permanent	Permanent
If temporary write-down, description of write-up mechanism Not Applicable Not Applicable Not Applicable	f temporary write-down, description of write-up No			
Position in subordination hierarchy in liquidation Subordinated to loans Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including depositors except common shares Subordinated to all other indebtness to the Bank including the subordinated to all other indebtness to the Bank including the subordinated to all other indebtness to the Bank including the subordinated to all other indebtness to the subordinated to all oth	tion in subordination hierarchy in liquidation Sub			Subordinated to all other indebtness to the Bank including depositors except common shares
Non-compliant transitioned features No None None	compliant transitioned features No	0	None	None
If yes, specify non-compliant features Not applicable Not applicable Not applicable	·		Not applicable	Not applicable

1.6 Credit exposures subject to Standardized Approach

o order exposures subject to ordinaralized approach		2022			2021			
	-		Rupees in '000')	· · · · · · · · · · · · · · · · · · ·	Rupees in '00	0)	
Exposures	Rating category / risk weights	Amount outstanding	Deduction CRM	Net amount	Amount outstanding	Deduction CRM	Net amount	
		<u> </u>	-		<u> </u>			
Cash and cash equivalents	-	82,013,322	-	82,013,322	54,802,681	-	54,802,681	
Claims on Federal and Provincial Governments and SBP, denominated in PKR		1,132,148,331	61,214,183	1,070,934,148	1,209,811,940	58,680,547	1,151,131,393	
ODI , denominated in i rax	_	1,132,140,331	01,214,100	1,070,954,140	1,209,011,940	30,000,347	1,131,131,393	
Foreign currency claims on SBP arising out of statutory obligations in Pakistan	_	947,875	_	947,875	26,742,915		26,742,915	
obligations in Lanstain	-	347,073		347,073	20,742,913	_	20,742,913	
Claims on other sovereigns and on Government	1	56,786,094	-	56,786,094	44,206,342	-	44,206,342	
of Pakistan or provincial governments or SBP	2	69,942,330	-	69,942,330	31,834,738	-	31,834,738	
denominated in currencies other than PKR	3	5,392,721	-	5,392,721	4,812,402	-	4,812,402	
	4,5	57,483,879	-	57,483,879	73,807,110	-	73,807,110	
	6	63,346,226	-	63,346,226	34,711,144	-	34,711,144	
	Unrated	252,951,250	-	252,951,250	189,371,736	-	189,371,736	
		232,931,230		232,931,230	109,371,730		109,371,730	
Corporates	1	365,394,262	10,022,826	355,371,436	257,291,311	8,953,464	248,337,847	
	2	223,139,507	14,303,661	208,835,846	173,846,323	8,592,217	165,254,106	
	3,4	10,491,435	615,798	9,875,637	8,117,631	513,061	7,604,570	
	5,6	-	-	-	-	-	-	
	Unrated-1	294,292,645	19,607,539	274,685,106	242,004,150	11,113,911	230,890,239	
	Unrated-2	123,232,053	8,786,448	114,445,605	129,062,019	11,989,630	117,072,389	
	•	1,016,549,902	53,336,272	963,213,630	810,321,434	41,162,283	769,159,151	
	ı		1					
Claims on banks with maturity less than 3 months	1,2,3	5,602,786	-	5,602,786	11,049,421	-	11,049,421	
and denominated in foreign currency	4,5	11,090,805	-	11,090,805	5,733,388	-	5,733,388	
	6	-	-	-	524,340	-	524,340	
	Unrated	11,972,896	-	11,972,896	8,176,234	-	8,176,234	
		28,666,487	-	28,666,487	25,483,383	-	25,483,383	
Claims on banks with original maturity of 3 months or								
less denominated in PKR and funded in funded in PKR	20%	254,593,287	254,034,838	558,449	89,570,659	64,948,926	24,621,733	
Banks - others	1	59,343,288	_	59,343,288	79,731,896	-	79,731,896	
	2,3	23,287,462	_	23,287,462	28,974,659	-	28,974,659	
	4,5	15,225,475	_	15,225,475	22,569,217	_	22,569,217	
	6	445,093	_	445,093	48,175	_	48,175	
	Unrated	47,382,587	381,089	47,001,498	69,856,957	-	69,856,957	
	•	145,683,905	381,089	145,302,816	201,180,904	-	201,180,904	
	1		<u> </u>					
Public Sector Entities	1	131,200,306	37,092,242	94,108,064	129,516,048	51,030,666	78,485,382	
	2,3	3,570,254	-	3,570,254	10,537,501	1,463,211	9,074,290	
	4,5	4 057 004	-	4 057 004	3,437,111	-	3,437,111	
	6 Unrated	1,357,201	170 071 675	1,357,201 23,952,055	156 427 061	134,492,346	21 024 715	
	Offiated	194,923,730 331,051,491	170,971,675 208,063,917	122,987,574	156,427,061 299,917,721	186,986,223	21,934,715 112,931,498	
Retail portfolio	75%	358,642,214	10,480,701	348,161,513	300,065,018	9,822,974	290,242,044	
Claims Fully Secured by Residential Mortgages	35%	24,902,125	-,,	24,902,125	19,941,085	-	19,941,085	
Low Cost Housing	25%	8,100,752	-	8,100,752	2,075,694	-	2,075,694	
Past due loans	50% - 150%	12,866,856	1,165,766	11,701,090	8,043,272	1,066,062	6,977,210	
Equity investments	100% - 150%	11,538,033	-	11,538,033	8,538,030	-	8,538,030	
Significant investments	250%	27,678,113	-	27,678,113	20,617,180	-	20,617,180	
Fixed assets	100%	113,871,657	-	113,871,657	98,676,342	-	98,676,342	
Others	100%	40,611,088	-	40,611,088	16,582,392	-	16,582,392	
	:	3,842,816,688	588,676,766	3,254,139,922	3,381,742,386	362,667,015	3,019,075,371	

2 LEVERAGE RATIO

The leverage ratio is the ratio of Tier 1 capital to total exposure, including off-balance sheet exposures adjusted by regulatory credit conversion factors. The Bank's current leverage ratio of 4.20% (2021: 4.38%) is above the current minimum requirement of 3.00% set by the SBP.

	2022	2021
	(Rupees	in '000)
Eligible Tier-1 Capital	222,345,187	205,071,840
Total Exposures	5,292,442,000	4,687,343,787
Leverage Ratio (%)	4.20%	4.38%
Minimum Requirement (%)	3.00%	3.00%

3 LIQUIDITY STANDARDS

TOTAL NET CASH OUTFLOWS

LIQUIDITY COVERAGE RATIO

3.1

The SBP has introduced two liquidity standards through its guidelines on Basel III: Liquidity Standards. These are Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). The objective of LCR is to ensure that banks have an adequate stock of unencumbered high quality liquid assets (HQLA) to survive a significant stress scenario. 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 on an ongoing basis.

Liquidity Coverage Ratio		2	022	2021		
		Total unweighted ¹ value (average)	Total weighted ² value (average)	Total unweighted ¹ value (average)	Total weighted ² value (average)	
			(Rupee:	s in '000)		
HIGH QUALITY LIQUID ASSETS						
1 Total high quality liquid assets	,		1,609,446,790		1,477,650,149	
2 Retail deposits and deposits from	m small business					
customers of which:						
2.1 Stable deposits		-	-	-	-	
2.2 Less stable deposits		1,875,416,519	187,541,652	1,542,770,187	154,277,019	
3 Unsecured wholesale funding of						
3.1 Operational deposits (all c	• '	- 4 4 5 0 0 4 0 0 0 0	-	4 400 000 000	-	
3.2 Non-operational deposits	all counterparties)	1,150,840,363	523,489,035	1,130,382,033	551,834,420	
3.3 Unsecured debt4 Secured wholesale funding		50,410,969	50,410,969	31,656,625	31,656,625	
· Coodica Wilologalo randing	L.	_	-	-	_	
	ive exposures and other	2,362,386	2,362,386	1,625,207	1 625 207	
Collateral requirements 5.2 Outflows related to loss of	from alima and all alima and costs	2,302,300	2,302,300	1,025,207	1,625,207	
5.2 Outflows related to loss of5.3 Credit and Liquidity facilitie		_	_	-	_	
6 Other contractual funding obligation		19,177,677	1,917,768	20,631,617	2,063,162	
7 Other contingent funding obliga		1,462,783,817	32,632,098	1,108,229,631	24,752,153	
8 TOTAL CASH OUTFLOWS	IIIO115	1,402,700,017	798,353,909	1,100,223,031	766,208,587	
CACLLINE OWO			, ,		, ,	
CASH INFLOWS						
9 Secured lending		277 202 704	150 264 260	208,846,467	115 000 045	
10 Inflows from fully performing ex11 Other Cash inflows	posures	277,303,784	152,364,360 13,428,632		115,982,845	
11 Other Cash inflows12 TOTAL CASH INFLOWS		128,092,287	165,792,993	84,017,390	11,859,718 127,842,563	
12 TOTAL CASH INFLOWS			105,792,995		127,042,303	
		Total Adj	usted Valůe	Total Adju	ısted Value	
TOTAL HIGH QUALITY LIQUII	D ASSETS	1,609,446,790		1,477,650,149		

1 Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

632,560,916

254.43%

638,366,023

231.47%

² Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

³ Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap on inflows

Net Stable Funding Ratio 3.2

ASF Item 1 Capital:

Unwe	Unweighted Value By Residual Maturity *						
No Maturity	Below 6 months	6 months to below 1 year	1 year and above 1 year	Weighted Value			
(Rupees in '000)							
223,732,235	-	-	-	223,732,235			
18,874,000	-	-	-	18,874,000			
-	-	-	-	-			
-	-	-		-			

2022

2	Regulatory capital	223,732,235	-	-	-	223,732,235
3	Other capital instruments	18,874,000	-	-	-	18,874,000
4	Retail deposits and deposit from small business customers:	_	-	<u>-</u>	-	_
5	Stable deposits	-	=	=	-	_
6	Less stable deposits	-	846,580,942	260,550,401	1,051,744,793	2,048,163,001
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	421,667,881	129,775,820	523,856,582	799,578,432
10	Other liabilities:	-	-	-	-	_
11	NSFR derivative liabilities	-	-	-	6,032,401	-
12	All other liabilities and equity not included in other categories	-	611,682,235	13,892,746	222,696,003	134,764,281
13	Total ASF					3,225,111,950

13

30 Net Stable Funding Ratio (%)

RSF	SF item					
14	Total NSFR high-quality liquid assets (HQLA)	-	-	=	=	-
15	Deposits held at other financial institutions					
	for operational purposes	-	-	-	-	_
16	Performing loans and securities:	-	-	-	-	-
17	Performing loans to financial institutions secured by Level 1 HQLA	-	268,088,052	-	-	27,483,543
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non- financial	-	-	-	-	-
	corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of	-	471,567,403	92,295,679	402,432,020	449,196,724
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	184,830,710	8,013,087	77,657,801	172,294,518
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities	-	-	<u>-</u>	_	-
22	Other assets:	-	-	-	=	-
23	Physical traded commodities, including gold	-	-	=	=	-
24	Assets posted as initial margin for derivative contracts	-	-	-	-	-
25	NSFR derivative assets	-			-	-
26	NSFR derivative liabilities before deduction of variation margin posted	-	_	-	-	_
27	All other assets not included in the above categories	_	543,996,341	364,444,194	1,941,771,631	1,434,810,957
28	Off-balance sheet items	_	561,877,024	425,020,298	262,199,655	87,773,306
29	Total RSF		551,511,524	0,00,00	202,100,000	2,171,559,048
	i viui i vi					_,,000,040

^{*} The unweighted value by residual maturity is based on working prepared by Assets and Liabilities Management Committee (ALCO) of the Bank.

148.52%

ASF Item
1 Capital:

Regulatory capital

business customers:

Stable deposits

Wholesale funding:

11 NSFR derivative liabilities

in other categories

10 Other liabilities:

13 Total ASF

RSF item

16

17

18

19

20

23 24

25

26

27

22 Other assets:

29 Total RSF

Less stable deposits

Operational deposits

Other wholesale funding

12 All other liabilities and equity not included

 Total NSFR high-quality liquid assets (HQLA)
 Deposits held at other financial institutions for operational purposes

Performing loans to financial institutions

Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial

Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of With a risk weight of less than or equal to

35% under the Basel II Standardised

Physical traded commodities, including gold

NSFR derivative liabilities before deduction

All other assets not included in the above

Assets posted as initial margin for

Approach for credit risk
21 Securities that are not in default and do not qualify as HQLA including exchange-traded equities

derivative contracts

categories
28 Off-balance sheet items

30 Net Stable Funding Ratio (%)

NSFR derivative assets

of variation margin posted

Performing loans and securities:

institutions

secured by Level 1 HQLA

Other capital instruments

Retail deposits and deposit from small

2

3

4

5

6

7

8 9

Unwe							
Unweighted Value By No Maturity Below 6 months		6 months to 1 year and below 1 year above 1 year		Weighted Value			
(Rupees in '000)							
203,651,486	-	-	-	203,651,486			
12,374,000	-	-	-	12,374,000			
-	-	-	-	-			
-	-	-	-	-			
-	644,052,650	218,585,859	827,191,160	1,603,565,818			
-	-	-	- -	-			
-	569,579,529	193,310,330	731,541,359	1,112,986,289			
-	-	-	-	-			
-	-	-	798,189	-			
-	398,075,196	70,900,303	151,048,910	114,333,864			
-	-	-	-	-			
				3,046,911,457			
-	-	-	-	-			
-	-	-	-	-			
-	46,978,525	-	-	5,227,981			
-	-	-	-	-			
-	364,182,621	98,888,886	456,030,917	604,920,035			
	170 107 070	00.070.055		055 000 000			
-	179,197,273	29,279,355	88,902,077	255,926,696			
-	-	-	-	_			
-	-	-	-	-			
-	-	-	-	_			
- [-	-			
-	-	-	-	_			
				1			

710,235,214

374,718,352

264,106,959

448,901,313

1,836,786,381

293,692,272

1,029,358,648

1,964,571,726

69,138,366

155.09%

^{*} The unweighted value by residual maturity is based on working prepared by Assets and Liabilities Management Committee (ALCO) of the Bank.