38 Capital Adequacy

State Bank of Pakistan (SBP) requires Banks/DFIs to maintain regulatory capital for credit, market and operational risks which should atleast be equal to 10% of total risk weighted assets. As per SBP BPRD Circular no 06 dated August 15, 2013 wherein SBP has asked banks/DFIs to implement Basel III reforms issued by the Basel Committee on Banking Supervision (BCBS) to further strengthen the capital related rules. The Company has implemented Basel-3 framework in the light of SBP instructions both at the standalone level and also on consolidated basis. The Company monitors its capital adequacy ratio and endeavours to maintain it at a level sufficiently higher than the minimum regulatory requirement. The Company calculates capital requirement as per Basel III regulatory framework, using the Standardized Approach for Credit Risk and Market Risk whereas Basic Indicator Approach for Operational Risk.

Objectives of Capital Management

The capital management objectives of the Company are as follows:

- To maintain sufficient capital to support overall business strategy, expansion and growth;
- To integrate capital allocation decisions with the strategic and financial planning process;
- To meet the regulatory capital adequacy ratios as defined by SBP;
- To safeguard the Company's ability to continue as a going concern so that it can continue to provide adequate return to shareholders; and
- To have a prudent buffer to protect the Company under different economic and stress scenarios caused by unexpected and unforeseeable events.

Capital Management

The Company maintains a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the

business. The Company has complied with all externally imposed capital requirement throughout the year. The Company's regulatory capital under Basel – 3 framework is analyzed in following terms.

- 1. Tier 1 Capital (going-concern capital)
- i. Common Equity Tier 1 (CET 1)
- ii. Additional Tier 1 (AT1)
- 2. Tier 2 Capital (gone-concern capital)

Common Equity Tier 1 (CET1)

Common Equity Tier 1 capital consist sum of the following items:

- i. Fully paid up (common shares) capital / assigned capital
 - ii. Balance in share premium account
 - iii. Reserve for Issue of Bonus Shares
 - iv. General/ Statutory Reserves as disclosed on the balance-sheet
 - v. Minority Interest
 - vi. Up-appropriated / un remitted profits (net of accumulated losses, if any)
 - vii. Less regulatory adjustments applicable of CET1 as specified in Basel-3

Additional Tier 1 Capital (AT1)

Additional Tier capital shall consist of the following items

- i. Instruments issued by banks that meet the qualifying criteria for AT1 as specified in Basel-3
- ii. Share premium resulting from the issuance of AT instruments
- iii. Minority interest i.e. AT1 issued by consolidated parties to third parties.
- iv. Less regulatory adjustments applicable on AT1 as specified in Basel-3

Tier 2 Capital (Gone Concern Capital or Supplementary Capital)

The Tier 2 capital (or gone concern capital) shall include the following elements:

- i. Subordinated debt/Instruments (meeting eligibility criteria as specified in Basel-3)
- ii. Share premium resulting from the issue of instruments included in Tier 2.
- iii. Minority Interest i.e. Tier -2 issued by consolidated subsidiaries to third partied as specified in B-3
- iv. Revaluation reserves (net of deficits, if any)
- v. General provisions or general Reserves for loan losses
- vi. Foreign Exchange Translation Reserves
- vii. Undisclosed Reserves
- viii. Less regulatory adjustments applicable on Tier -2 capital as specified in Basel-3

Statutory Capital Requirement

The capital of the Company is managed keeping the minimum "Capital Adequacy Ratio" required by SBP through BSD Circular No. 30 dated November 25, 2008. The adequacy of the capital is tested with reference to risk weighted assets of the Company. The total risk-weighted exposures comprise the credit, market and operational risks.

The calculation of capital adequacy enables the Company to assess the long-term soundness. It is crucial to continuously monitor the exposure across entire organization and aggregate 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 Company to particular operations or activities.

The Company also stress tests its capital adequacy to various risks as per SBP stress testing guidelines.

38.1 Capital Structure

			Amount	2013 Rupees in '000 Amounts subject to Pre - Basel III	2012
				treatment*	
Rows #	Common Equity Tier 1 capital (CET1): Instruments and reserves		6 000 000		< 000 000
2	Fully Paid-up Capital/ Capital deposited with SBP Balance in Share Premium Account		6,000,000		6,000,000
3	Reserve for issue of Bonus Shares				
4	General/ Statutory Reserves		3,553,438		3,285,976
5	Gain/(Losses) on derivatives held as Cash Flow Hedge				
6	Unappropriated/unremitted profits/ (losses)		1,490,095		876,584
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated				
	bank subsidiaries (amount allowed in CET1 capital of the consolidation group)				
8	CET 1 before Regulatory Adjustments		11,043,533		10,162,560
-	Common Equity Tier 1 capital: Regulatory adjustments			1	
9 10	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)		42 217		40,016
10	Shortfall of provisions against classified assets		42,317		40,016
11	Deferred tax assets that rely on future profitability excluding those arising from temporary			i	
12	differences (net of related tax liability)				
13	Defined-benefit pension fund net assets				
14	Reciprocal cross holdings in CET1 capital instruments				
15	Cash flow hedge reserve				
16	Investment in own shares/ CET1 instruments				
17	Securitization gain on sale				
18	Capital shortfall of regulated subsidiaries			i	
19	Deficit on account of revaluation from bank's holdings of property/ AFS				
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				
21	share capital (amount above 10% threshold)				
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)			567 E22	
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of			567,533	
	related tax liability)				
23	Amount exceeding 15% threshold			i	
24	of which: significant investments in the common stocks of financial entities			i	
25	of which: deferred tax assets arising from temporary differences				
26	National specific regulatory adjustments applied to CET1 capital				
27	Investment in TFCs of other banks exceeding the prescribed limit				
28	Any other deduction specified by SBP (mention details)			ⁱ	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions		1,438,246		1,603,003
30	Total regulatory adjustments applied to CET1 (sum of 9 to 25)	(.)	1,480,563		1,643,019
	Common Equity Tier 1	(a)	9,562,970		8,519,541
	Additional Tier 1 (AT 1) Capital				
31	Qualifying Additional Tier-1 instruments plus any related share premium				
32	of which: Classified as equity				
33	of which: Classified as liabilities				
34	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties				
	(amount allowed in group AT 1)				
35	of which: instrument issued by subsidiaries subject to phase out				
36	AT1 before regulatory adjustments			-	
	Additional Tier 1 Capital: regulatory adjustments			1	
37	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)				
38	Investment in own AT1 capital instruments Reciprocal cross holdings in Additional Tier 1 capital instruments				
40	Investments in the capital instruments of banking, financial and insurance entities that are outside			;	
40	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued			ļ	
	share capital (amount above 10% threshold)			i	
41	Significant investments in the capital instruments issued by banking, financial and insurance				
	entities that are outside the scope of regulatory consolidation				
42	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		833,828		863,828
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		604,418		739,175
44	Total of Regulatory Adjustment applied to AT1 capital		1,438,246		1,603,003
45	Additional Tier 1 capital				
46	Additional Tier 1 capital recognized for capital adequacy	(b)	-	l	
	Tion 1 Conital (CET1 + admissible AT1)	(a_1,1)	0.543.050	Ì	0 510 541
L	Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)	9,562,970	l	8,519,541

	Tier 2 Capital		
17	Qualifying Tier 2 capital instruments under Basel III		
48	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)		
49	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)		
50	of which: instruments issued by subsidiaries subject to phase out		
51	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets		
52	Revaluation Reserves		
53	of which: Revaluation reserves on Property		
54	of which: Unrealized Gains/Losses on AFS		229,410
55	Foreign Exchange Translation Reserves		
56 57	Undisclosed/Other Reserves (if any) T2 before regulatory adjustments		229,410
51	Tier 2 Capital: regulatory adjustments		229,410
58	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		833,828
59	Reciprocal cross holdings in Tier 2 instruments		
50	Investment in own Tier 2 capital instrument		
61	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)		
52	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
3	Amount of Regulatory Adjustment applied to T2 capital	$ \downarrow \downarrow$	229,410
4	Tier 2 capital (T2)		-
65	Tier 2 capital recognized for capital adequacy	├	
66 67	Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy	(4)	
)/	TOTAL CAPITAL (T1 + admissible T2)	(d) (e=c+d)	9,562,970
		(c=c+u)	,,502,710
	Total Risk Weighted Assets	(i=f+g+h)	17,003,227
58	Total Credit Risk Weighted Assets	(f)	8,309,673
59	Risk weighted assets in respect of amounts subject to Pre-Basel III Treatment		
70	of which: recognized portion of investment in capital of banking, financial and insurance		
70	entities where holding is more than 10% of the issued common share capital of the entity		
1 2	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets		
71 72 73	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment]		
71 72 73 74	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets	(g)	6,007,204
71 72 73 74	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment]	(g) (h)	6,007,204 2,686,350
71 72 73 74	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets		
71 72 73 74 75	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets)	(h)	2,686,350
71 72 73 74 75 76	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA	(h) (a/i)	2,686,350
71 72 73 74 75 76 77	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 78	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA	(h) (a/i)	2,686,350
11 12 13 14 15 17 17 18 19	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets CET1 to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 77 78 79 80	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
1 2 3 4 5 6 7 7 8 8 9 9	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 78 79 80 81 82	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Total capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer requirement	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 78 79 80 81 82	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 78 79 80 81 82 83	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24%
71 72 73 74 75 76 77 78 79 80 81 83 83 83 84 85	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Total capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement (minimum CET1 requirement of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24%
71 72 73 74 75 76 77 78 79 80 81 82 83 84 85	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio	(h) (a/i) (c/i)	2,686,350 56,24% 56,24% 56,24% 56,24%
71 72 73 74 75 76 77 78 79 80 81 82 83 88 88 88 88 88 88 88 88 88	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting)	(h) (a/i) (c/i)	2,686,350 56,24% 56,24% 56,24% 56,24% 56,24% 10,00%
71 72 73 74 75 76 77 78 79 80 81 83 83 83 83 84 85 86 87	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Defined-benefit pension fund net assets Total Operational Risk Weighted Assets Capital Market Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 56.26% 10.00% 648,669
71 72 73 74 75 77 75 80 81 82 83 83 84 85 86 85 86 87 88	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital minimum ratio Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 78 79 80 88 88 88 88 88 88 88 88 88 88 88 88	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Defined-benefit pension fund net assets Total Operational Risk Weighted Assets Capital Market Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 56.26% 10.00% 648,669
71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirement) of which: contercyclical buffer requirement of which: contercyclical buffer requirement of which: DSIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital nextments in the capital of other financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related tax liability)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 78 79 80 81 81 82 83 84 85 88 86 87 88 88 89	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Defined-benefit pension fund net assets Total Operational Risk Weighted Assets Capital Market Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related tax liability)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 78 79 80 81 81 82 83 84 85 88 86 87 88 88 89	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: [insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Total capital to total RWA Total capital to total RWA Total capital to RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: countercyclical buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirements prescribed by SBP CET1 minimum ratio Tier 1 minimum ratio Total capital minimum ratio Manus below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 88 88 88 88 89 90	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Iinsert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: contercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirement perscribed by SBP CET1 minimum ratio Total capital minimum ratio 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 (prior to application of cap)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 78 80 81 82 83 83 84 85 88 86 87 88 88 89 90 90	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Insert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: countercyclical buffer requirement of which: countercyclical buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) Kational minimum capital requirements prescribed by SBP CET1 minimum ratio Total capital nivestments in the capital of other financial entities Significant investments in the capital of other financial entities Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion in Tier 2 in respect of exposures subject to standardized approach Cap on inclusion of provisions in Tier 2 under standardized approach	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655
71 72 73 74 75 76 77 77 79 80 81 82 83 83 83 84 85 86 87 88 88 89 90	entities where holding is more than 10% of the issued common share capital of the entity of which: deferred tax assets of which: Defined-benefit pension fund net assets of which: Iinsert name of adjustment] Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Ratios and buffers (in percentage of risk weighted assets) CET1 to total RWA Tier-1 capital to total RWA Tier-1 capital to total RWA Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: contercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets) National minimum capital requirement perscribed by SBP CET1 minimum ratio Total capital minimum ratio 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 (prior to application of cap)	(h) (a/i) (c/i)	2,686,350 56.24% 56.24% 56.24% 56.24% 56.24% 10.00% 6.50% 10.00% 648,669 1,667,655

38.2 Capital Structure Reconciliation

Step 1

Table: 44.2.1	Balance sheet as in published financial statements	Under regulatory scope of consolidation
(in thousand PKR)	As at period end	As at period end
Assets		
Cash and balances with treasury banks	30,795	30,795
Balanced with other banks	27,561	27,561
Lending to financial institutions	5,824,062	5,824,062
Investments	6,524,324	6,524,324
Advances	3,772,490	3,772,490
Operating fixed assets	203,854	203,854
Deferred tax assets	360,320	360,320
Other assets	545,733	545,733
Total assets	17,289,139	17,289,139
• •	-	-
Bills payable	-	-
Borrowings	5,042,353	5,042,353
Deposits and other accounts	349,680	349,680
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	
Deferred tax liabilities	-	-
Other liabilities	373,302	373,302
Total liabilities	5,765,335	5,765,335
Share capital/ Head office capital account	6,000,000	6,000,000
Reserves	3,553,438	3,553,438
Unappropriated/ Unremitted profit/ (losses)	1,490,095	1,490,095
Minority Interest	1,490,095	1,490,095
Surplus on revaluation of assets	480,271	480,271
Total liabilities & equity	11,523,804	11,523,804

Step 2

Assets 0 0 Balances with treasury banks 30,795 30,795 Balances with treasury banks 37,561 27,561 Balances with treasury banks 5,824,062 5,824,062 Investments 6,524,324 6,524,324 of whick singlifterant capital investments in granula of orbit frameworks in frame. 6,524,324 6,524,324 of whick singlifterat dipital investments in frame. 6,524,324 6,524,324 of whick singlifter trapital investments in frame. 6,524,324 6,524,324 of whick singlifter trapital investments in frame. 6,524,324 6,524,324 of whick singlifter trapital investments in frame. 6,524,324 6,524,324 of whick in the concelling regularity threshold 6,524,324 6,524,324 of whick in the investment in frame. 6,524,324 6,524,324 of whick in the investment in frame. 6,524,324 6,524,324 of which in the investment in the comparation the investment in the comparation threading in the investment in the comparatin threading in the investment in the comparation the	Table: 44.2.2	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
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Share capital6,000,0006,000,000of which: amount eligible for CET16,000,000sof which: amount eligible for AT1tReserves3,553,4383,553,438of which: portion eligible for inclusion in CET1(provide breakup)3,553,4383,553,438of which: portion eligible for inclusion in Tier 2vUnappropriated profit/ (losses)1,490,095vMinority Interestvof which: portion eligible for inclusion in CET1xof which: portion eligible for inclusion in CET1xof which: portion eligible for inclusion in CET1xof which: portion eligible for inclusion in Tier 2xSurplus on revaluation of assets480,271of which: Revaluation reserves on Propertyaaof which: Unrealized Gains/Losses on AFS480,271In case of Deficit on revaluation (deduction from CET1)ab				
of which: amount eligible for CET1 of which: amount eligible for AT16,000,000sReserves of which: portion eligible for inclusion in CET1(provide breakup)3,553,4383,553,438uof which: portion eligible for inclusion in Tier 23,553,438uUnappropriated profit/ (losses)1,490,0951,490,095wMinority Interest of which: portion eligible for inclusion in Tier 2vOf which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2xSurplus on revaluation of assets480,271480,271of which: Unrealized Gains/Losses on AFS480,271480,271In case of Deficit on revaluation (deduction from CET1)ab	Total liabilities	5,765,335	5,765,335	
of which: amount eligible for CET1 of which: amount eligible for AT16,000,000sReserves of which: portion eligible for inclusion in CET1(provide breakup)3,553,4383,553,438uof which: portion eligible for inclusion in Tier 23,553,438uUnappropriated profit/ (losses)1,490,0951,490,095wMinority Interest of which: portion eligible for inclusion in Tier 2vOf which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2xSurplus on revaluation of assets480,271480,271of which: Unrealized Gains/Losses on AFS480,271480,271In case of Deficit on revaluation (deduction from CET1)ab	Channel (c)	< 000 000	< 000 000	
of which: amount eligible for AT1tReserves3,553,4383,553,438of which: portion eligible for inclusion in CET1(provide breakup)3,553,4383,553,438of which: portion eligible for inclusion in Tier 2vUnappropriated profit/ (losses)1,490,095vMinority Interest of which: portion eligible for inclusion in Tier 2vOf which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in Tier 2vSurplus on revaluation of assets480,271480,271of which: Unrealized Gains/Losses on AFS480,271480,271In case of Deficit on revaluation (deduction from CET1)ab	-	6,000,000		
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of which: portion eligible for inclusion in CET1(provide breakup) of which: portion eligible for inclusion in Tier 23,553,438u0f which: portion eligible for inclusion in Tier 2vvUnappropriated profit/ (losses)1,490,0951,490,095wMinority Interestvvof which: portion eligible for inclusion in CET1 of which: portion eligible for inclusion in AT1 of which: portion eligible for inclusion in Tier 2xxSurplus on revaluation of assets480,271480,271aaof which: Unrealized Gains/Losses on AFS In case of Deficit on revaluation (deduction from CET1)abab		2 552 429	2 552 420	τ
breakup)3,553,4383,553,438uof which: portion eligible for inclusion in Tier 2vUnappropriated profit/ (losses)1,490,0951,490,095Minority Interestxof which: portion eligible for inclusion in CET1xof which: portion eligible for inclusion in Tier 2xSurplus on revaluation of assets480,271of which: Revaluation reserves on Propertyaaof which: Unrealized Gains/Losses on AFS480,271In case of Deficit on revaluation (deduction from CET1)ab		3,333,438	3,333,438	
of which: portion eligible for inclusion in Tier 2 v Unappropriated profit/ (losses) 1,490,095 1,490,095 Minority Interest of which: portion eligible for inclusion in CET1 x of which: portion eligible for inclusion in AT1 y of which: portion eligible for inclusion in Tier 2 z Surplus on revaluation of assets 480,271 480,271 of which: Unrealized Gains/Losses on AFS 480,271 480,271 In case of Deficit on revaluation (deduction from CET1) ab		3.553.438	3.553.438	u
Unappropriated profit/ (losses) 1,490,095 1,490,095 w Minority Interest of which: portion eligible for inclusion in CET1 x of which: portion eligible for inclusion in AT1 y of which: portion eligible for inclusion in Tier 2 y Surplus on revaluation of assets 480,271 480,271 of which: Unrealized Gains/Losses on AFS 480,271 480,271 aa In case of Deficit on revaluation (deduction from CET1) ab		- , , • •	- , , • • •	
Minority Interest Image: Centre of the second sec		1,490,095	1,490,095	
of which: portion eligible for inclusion in CET1 x of which: portion eligible for inclusion in AT1 y of which: portion eligible for inclusion in Tier 2 z Surplus on revaluation of assets 480,271 of which: Revaluation reserves on Property aa of which: Unrealized Gains/Losses on AFS 480,271 In case of Deficit on revaluation (deduction from CET1) ab		, ,	, , , , , , , , , , , , , , , , , ,	
of which: portion eligible for inclusion in AT1 y of which: portion eligible for inclusion in Tier 2 z Surplus on revaluation of assets 480,271 480,271 of which: Revaluation reserves on Property of which: Unrealized Gains/Losses on AFS 480,271 480,271 In case of Deficit on revaluation (deduction from CETI) ab	-			х
of which: portion eligible for inclusion in Tier 2 z Surplus on revaluation of assets 480,271 of which: Revaluation reserves on Property of which: Unrealized Gains/Losses on AFS 480,271 In case of Deficit on revaluation (deduction from CET1) ab			1	
Surplus on revaluation of assets 480,271 480,271 of which: Revaluation reserves on Property of which: Unrealized Gains/Losses on AFS 480,271 aa In case of Deficit on revaluation (deduction from CET1) ab				
of which: Revaluation reserves on Property		480,271	480,271	
of which: Unrealized Gains/Losses on AFS 480,271 480,271 aa In case of Deficit on revaluation (deduction from CET1) ab	1	,2/1	· · · · · · · · · · · · · · ·	
In case of Deficit on revaluation (deduction from CET1) ab	· · · ·	480.271	480.271	aa
		100,271	,2/1	ab
	Total liabilities & Equity	17,289,139	17,289,139	

Step	3
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	Basel III Disclosure Template (with added column)				
	Table: 44.2.3	Component of regulatory capital reported by bank (amount in thousand PKR)	Source based on reference number from step 2		
	Common Equity Tier 1 capital (CET1): Instruments and	reserves			
	Fully Paid-up Capital/ Capital deposited with SBP	6,000,000			
	Balance in Share Premium Account		(s)		
	Reserve for issue of Bonus Shares				
	General/ Statutory Reserves	3,553,438	(u)		
	Gain/(Losses) on derivatives held as Cash Flow Hedge				
6	Unappropriated/unremitted profits/(losses)	1,490,095	(w)		
1	Minority Interests arising from CET1 capital instruments				
	issued to third party by consolidated bank subsidiaries		(x)		
	(amount allowed in CET1 capital of the consolidation				
8	group)	11 042 522			
0	CET 1 before Regulatory Adjustments	11,043,533			
9	Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability)		(i) (o)		
	All other intangibles (net of any associated deferred tax liabi	42,317	(j) - (o) (k) - (p)		
	Shortfall of provisions against classified assets	42,317	(f)		
	Deferred tax assets that rely on future profitability		(1)		
12	excluding those arising from temporary differences (net of				
	related tax liability)		$\{(h) - (r)\} * x\%$		
			((1) (1) 1/0		
		-			
13	Defined-benefit pension fund net assets		$\{(l) - (q)\} * x\%$		
	Reciprocal cross holdings in CET1 capital instruments		(d)		
	Cash flow hedge reserve		(-)		
16	Investment in own shares/ CET1 instruments				
17	Securitization gain on sale				
	Capital shortfall of regulated subsidiaries				
19	Deficit on account of revaluation from bank's holdings of				
	property/ AFS		(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		(a) - (ac) - (ae)		
	than 10% of the issued share capital (amount above 10%				
	threshold)	-			
21	Significant investments in the capital instruments issued by				
	banking, financial and insurance entities that are outside the				
	scope of regulatory consolidation (amount above 10%		(b) - (ad) - (af)		
	threshold)				
22	Deferred Tex Access origing from terms will for	-			
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)				
	(amount above 10/0 uneshold, net of related tax hability)		(i)		
23	Amount exceeding 15% threshold		(1)		
23	of which: significant investments in the common stocks		1		
- ·	of financial entities				
25	of which: deferred tax assets arising from temporary		1		
	differences				
26	National specific regulatory adjustments applied to CET1		1		
-	capital				
27	Investment in TFCs of other banks exceeding the		1		
	prescribed limit				
28	Any other deduction specified by SBP (mention details)		1		
29	Regulatory adjustment applied to CET1 due to insufficient				
_	AT1 and Tier 2 to cover deductions	1,438,245	4		
30	Total regulatory adjustments applied to CET1 (sum of 9 to				
	25)	1,480,562	4		
	Common Equity Tier 1	9,562,971	1		

	Additional Tier 1 (AT 1) Capital			
31	Qualifying Additional Tier-1 instruments plus any related			
22	share premium			(1)
32	of which: Classified as equity			(t)
33 34				(m)
54	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in			
	group AT 1)			()
35	of which: instrument issued by subsidiaries subject to			(y)
55	phase out			
36	AT1 before regulatory adjustments			
50	Additional Tier 1 Capital: regulatory adjustments			
37	Investment in mutual funds exceeding the prescribed limit			
	(SBP specific adjustment)			
38	Investment in own AT1 capital instruments			
	Reciprocal cross holdings in Additional Tier 1 capital			
	instruments			
40	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)
41	Significant investments in the capital instruments issued by			
	banking, financial and insurance entities that are outside the			
	scope of regulatory consolidation			(ad)
42	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			
40	deduction from tier-1 capital	833,82	28	
43	Regulatory adjustments applied to Additional Tier 1 due to	(01.1)	0	
4.4	insufficient Tier 2 to cover deductions	604,4		
	Total of Regulatory Adjustment applied to AT1 capital Additional Tier 1 capital	1,438,24	ю	
	Additional Tier 1 capital recognized for capital adequacy			
10	Auditional Tiel Teapital recognized for capital aucquacy			
	Tier 1 Capital (CFT1 + admissible AT1)	9 562 9	71	
	Tier 1 Capital (CET1 + admissible AT1)	9,562,97	/1	
		9,562,9*	71	
47	Tier 2 Capital	9,562,91	71	
	Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III	9,562,9	-	
	Tier 2 Capital	9,562,9	-	(n)
48	Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III Capital instruments subject to phase out arrangement from	9,562,9'		(n)
48	Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	9,562,9'	-	(n)
48	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2)	9,562,9'		(n) (z)
48 49	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to	9,562,9'		
48 49 50	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out	9,562,9		
48 49 50	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to	9,562,9		
48 49 50	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out	9,562,9'		(z)
48 49 50	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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	9,562,9'		
48 49 50 51	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2	9,562,9'		(z)
48 49 50 51 52 53	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property			(z)
48 49 50 51 52 53 54	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities	9,562,9'		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves			(z) (g)
48 49 50 51 52 53 54 55 56	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any)	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments			(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 56 57 58 59	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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	229,4		(z) (g) rtion of (aa)
48 49 50 51 52 53 54 55 57 58 59 60 61	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 Defore regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument Investment 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%	229,4		(z) (g) rtion of (aa) (v)
48 49 50 51 52 53 54 55 57 58 59 61	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 Defore regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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)	229,4		(z) (g) rtion of (aa) (v)
48 49 50 51 52 53 54 55 57 58 59 61	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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)	229,4		(z) (g) rtion of (aa) (v)
48 49 50 50 51 51 52 53 54 55 56 56 57 58 59 60 61 62	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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	229,4		(z) (g) rtion of (aa) (v) (ae)
48 49 50 50 51 51 52 53 54 55 56 56 57 58 59 60 61 62	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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	229,4		(z) (g) rtion of (aa) (v) (ae)
48 49 50 51 52 53 54 55 55 56 60 61 62 63	Tier 2 Capital Qualifying 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 to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 Revaluation Reserves eligible for Tier 2 of which: portion pertaining to Property of which: portion pertaining to AFS securities Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments 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	229,4 229,4 833,8		(z) (g) rtion of (aa) (v) (ae)

66	Excess Additional Tier 1 capital recognized in Tier 2 capital	
67	Total Tier 2 capital admissible for capital adequacy	-
	TOTAL CAPITAL (T1 + admissible T2)	9,562,971

38.3 Main Features Template of Regulatory Capital Instruments

	Main Features	Common Shares
1	Issuer	Pakistan Kuwait Investment Company Pvt. Limited
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	NA
3	Governing law(s) of the instrument	Government of 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	Solo
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands,	6,000,000
9	Par value of instrument	
10	Accounting classification	Share Holder's Equity
11	Original date of issuance	1979
12	Perpetual or dated	No maturity
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	NA
18	coupon rate and any related index/ benchmark	NA
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	Noncumulative or cumulative	NA
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument	NA
	type immediately senior to instrument	
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

		Capital Requirements		Risk Weighted Assets	
		2013	2012	2013	2012
			Rupees	in '000	
Credit Risk on On-Balance Sheet					
PSE's		40,999	3,066	409,990	30,663
Banks		77,783	14,422	777,831	144,215
Corporates		172,363	300,662	1,723,628	3,006,617
Retail portfolio		3,192	2,813	31,916	28,132
Secured by residential property		2,302	3,026	23,019	30,258
Past due loans		28,052	15,662	280,517	156,623
Commercial Entity		173,480	173,480	1,734,800	1,734,800
Significant Investment & DTA		-	-	-	-
Listed equity investments		61,806	84,793	618,062	847,926
Unlisted equity investments		22,629	13,405	226,292	134,045
Investments in fixed assets		16,154	17,132	161,537	171,318
Other assets		37,651	30,998	376,510	309,978
		636,410	659,458	6,364,102	6,594,575
Credit risk on Off-Balance Sheet Non market related		194,557	261,287	1,945,573	2,612,867
Market Risk					
Interest rate risk		13,696	-	136,963	-
Equity position risk		587,025	393,680	5,870,250	3,936,795
		600,721	393,680	6,007,204	3,936,795
Operational Risk		268,635	226,440	2,686,349	2,264,401
тс	DTAL	1,700,324	1,540,864	17,003,228	15,408,638
Capital Adequacy Ratio		2013		2012	
Total eligible regulatory capital held	(e)	9,562,970		8,519,541	
Total Risk Weighted Assets	(i)	17,003,228		15,408,638	
Capital Adequacy Ratio (e) / (i)		56.24%		55.29%	