

Please enter your data in yellow cells.

CAP 1

NAME OF THE BANK: 3114 - PAK LIBYA HOLDING COMPANY LIMITED
 REPORTING BASIS: Bank Level Audited (Basel III)
 CAPITAL ADEQUACY RETURN AS OF: December-2022

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1.1	Common Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	8,141,780	8,141,780
1.1.2	Balance in Share Premium Account	-	-
1.1.3	Reserve for issue of Bonus Shares	-	-
1.1.4	Discount on issue of Shares (enter negative number)	-	-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	380,654	380,654
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	(2,398,459)	(2,398,459)
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-
	CET1 before Regulatory Adjustments	6,123,975	6,123,975
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	452	452
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve	-	-
1.1.17	Investment in own shares/ CET1 instruments	-	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	2,012,717	2,012,717
	Sum of Regulatory Adjustments at CET1 level	2,013,169	2,013,169
1.1.21	CET 1 after Regulatory Adjustments above	4,110,806	4,110,806
1.1.22	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)	153,315	153,315
1.1.23	CET 1 after Regulatory Adjustment above	3,957,491	3,957,491
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	4,882	4,882
1.1.26	CET 1 after Regulatory Adjustment above	3,952,609	3,952,609
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment	3,952,609	3,952,609
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	CET 1 after Regulatory Adjustment above	3,952,609	3,952,609
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	751,388	751,388
1.1.34	CET1 (after regulatory adjustments)	3,201,221	3,201,221
1.2	Additional Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity	-	-
1.2.1.2	of which Classified as liabilities	-	-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3	ATI Capital before Regulatory Adjustments	-	-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the prescribed limit	-	-
1.2.6	Investment in own AT1 capital instruments	-	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8	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)	299,456	299,456
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	451,933	451,933
	Sum of Regulatory Adjustments at AT1 Capital level	751,388	751,388
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.13	AT1 Capital (after regulatory adjustments)	-	0
1.2.14	AT1 Capital recognized for capital adequacy	-	-
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	3,201,221	3,201,221



2	Tier 2 (T2) Capital			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium			
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3			
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")			
2.3.1	of which: instruments issued by subsidiaries subject to phase out			
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	48		48
2.5	Revaluation Reserves (net of taxes)			
2.5.1	Pertaining to Fixed Assets			
2.5.2	Unrealized Gains/ (losses) on AFS securities			
2.6	Foreign Exchange Translation Reserves			
2.7	Undisclosed/ Other Reserves (if any)			
2.8	T2 Capital before regulatory adjustments			
2.9	Regulatory Adjustments at T2 Capital level	48		48
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital			
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities			
2.12	Investment in own T2 capital instrument			
2.13	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)	451,981		451,981
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation			
	Sum of Regulatory Adjustments at T2 Capital level	451,981		451,981
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	48		48
2.16	T2 Capital (after regulatory adjustments)			
2.17	T2 Capital recognized for capital adequacy			
2.18	Portion of AT1 Capital recognized in T2 Capital			
2.19	Total T2 Capital admissible for capital adequacy			
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)	3,201,221		3,201,221
4	Total Risk Weighted Assets (TRWAs)	23,331,679		23,331,679
4.1	Total Credit Risk Weighted Assets	16,752,869		16,752,869
4.2	Total Market Risk Weighted Assets	5,158,933		5,158,933
4.3	Total Operational Risk Weighted Assets	1,419,877		1,419,877
5	Capital Adequacy Ratios			
5.1	CET1 to TRWAs	13.72%		13.72%
5.2	T1 Capital to TRWAs	13.72%		13.72%
5.3	Total eligible capital to TRWAs	13.72%		13.72%



Muhammad

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Items	(A separate column should be completed for each subsidiary issuing capital to third parties)	Total Amount	Subsidiaries																	
			1	2	3	4	5	6	7	8	9	10								
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)																			
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions																			
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions																			
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions																			
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions																			
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions																			
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions																			
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions																			
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions																			
10	Total risk-weighted assets of the subsidiary																			
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)																			
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CET1																				
Surplus CET1 of the subsidiary; of which																				
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 1 (T1) Capital																				
Surplus Total T1 capital of the subsidiary; of which																				
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total capital																				
Surplus Total capital of the subsidiary; of which																				
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Under full Basel III implementation:																				
CET1 recognized from consolidated subsidiaries			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Under Transitional Arrangement of Basel III																				
CET1 recognized from consolidated subsidiaries		100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

** Banks means all financial institutions including NBFCs that are being regulated by SBP and SECP.



REGULATORY ADJUSTMENTS

Rupees in '000'

Transitional Arrangements for Capital Deduction (w.e.f. December)	2019
	100%

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		0
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	-

Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	-

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)		
Gross holdings of common stock		222,975
Gross holdings of Additional Tier 1 capital		435,516
Gross holdings of Tier 2 capital		657,341
Sum of all above holdings		1,315,832
Applicable CET1 amount (before thresholds)		4,110,806
Amount of holdings exceeding 10% applicable CET1		904,751
	B3 full	B3 Transit
Deduction from CET1	153,315	153,315
Deduction from AT1 capital	299,456	299,456
Deduction from T2	451,981	451,981
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock		-
Gross holdings of AT1 capital	69,660	69,660
Gross holdings of T2 capital	136,060	136,060
	205,361	205,361

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,957,491	3,957,491
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW		
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

Deferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
Net deferred tax assets due to temporary differences		400,631
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)		400,631
10% amount to be recognised for further threshold deductions check and applying 250% RW	3,957,491	3,957,491
Deduction from CET1 (after 10% cap)	395,749	395,749
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	4,882	4,882

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap		
Deferred tax assets due to temporary differences not deducted as part of the 10% cap		
Sum of above holdings	395,749	395,749
Applicable CET1 amount (after all regulatory adjustments and threshold)	395,749	395,749
Applicable 15% Threshold	3,952,609	3,952,609
Amount above 15% threshold to be deducted from CET1	697,519	697,519
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities		
Deferred tax assets due to temporary differences		
	395,749	395,749

CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2)		
Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet		
Significant minority investment in banking and other financial entities		
Equity holdings (majority or significant minority) in an insurance subsidiary		
Any other		
Significant investment in commercial entities (subject to 1000% risk weight)		
Sum of above holdings		
Deduction from Tier-1 capital		
Deduction from Tier-2 capital		



Leverage Ratio	2.56%
Tier-1 Capital	3,201,221
Total Exposures	125,208,578

(Rupees in '000')

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	208,275
2	Balances with other banks	54,004
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,386,711
4	Investments	7,431,463
5	Advances	9,062,138
6	Operating fixed assets	69,448
7	Deferred tax assets	374,933
8	Financial Derivatives (total from cell C29)	-
9	Other assets	2,851,915
	Total Assets	23,438,887

A.1.) Derivatives (On-Balance Sheet)		Sum of positive fair values without considering any margins
1	Interest Rate	-
2	Equity	-
3	Foreign Exchange & gold	-
4	Precious Metals (except gold)	-
5	Commodities	-
6	Credit Derivatives (protection brought & sold)	-
7	Any other derivatives	-
	Total Derivatives	-

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	-	-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	350,000	350,000
4	Lending of securities or posting of securities as collaterals	100%	97,468,899	97,468,899
5	Undrawn committed facilities (which are not cancellable)	100%	3,735,325	3,735,325
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	-	-
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	577	577
9	Other commitments	100%	214,652	214,652
	Total Off-Balance Sheet Items excluding Derivatives		101,769,453	101,769,453

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 12)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	225.00	238.50	238.50
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives			238.50

*Use add-on factor of 10% for these items

Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments
 Netting of loans and deposits is not allowed
 Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts
 No bilateral netting or offsetting of matched positions for derivatives is allowed
 Items deducted from capital will not contribute towards calculation of exposures



RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)				13,918,090
2 Off - Balance Sheet - Non Market Related Exposures				
Total Risk Adjusted Exposure of Section A	2,834,779			
Total Risk Adjusted Exposure of Section B	0			
Total Risk Adjusted Exposure of Section C	0			
Total Risk Adjusted Exposure of Section D	0		2,834,779	
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)				0
4 Total Risk Weighted Amount for Credit Risk				16,752,869



Please enter your data in yellow cells.

RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURES

CR 2

APPROACH USED FOR CRM IN BANKING BOOK:

Please select the CRM Approach to calculate the Risk Adjusted Amount

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount
					Simple Approach			Comprehensive Adjusted Exposure (after CRM) %*	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
		1	2	3	4	5	6 (3+4-5)	7	8
(a)	Cash and Cash Equivalents		0%	6,797			6,797		(2 X 6) or (2 x 7)
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	364,522			364,522		0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0		0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0		0
		2	20%				0		0
		3	50%				0		0
		4,5	100%				0		0
		6	150%				0		0
		Unrated	100%				0		0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0		0
(f)	Claims on Multilateral Development Banks		0%				0		0
		1	20%				0		0
		2,3	50%				0		0
		4,5	100%				0		0
		6	150%				0		0
		Unrated	50%				0		0
(g)	Claims on Public Sector Entities in Pakistan		0%				0		0
		1	20%				0		0
		2,3	50%				0		0
		4,5	100%				0		0
		6	150%				0		0
		Unrated	50%				0		0
(h)	Claims on Banks		0%				0		0
		1	20%	275,241			275,241		55,048
		2,3	50%	2,103,029			2,103,029		1,051,515
		4,5	100%				0		0
		6	150%				0		0
		Unrated	50%				0		0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0		0
		1,2,3	20%				0		0
		4,5	50%				0		0
		6	150%				0		0
		unrated	20%				0		0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	1,700,000			1,700,000		340,000
(k)	Claims on Corporates (excluding equity exposures)		0%				0		0
		1	20%	489,400			489,400		97,880
		2	50%	6,261,622			6,261,622		3,130,811
		3,4	100%	501,627			501,627		501,627
		5,6	150%				0		0
		Unrated-1	100%	1,324,206			1,324,206		1,324,206
		Unrated-2	125%	1,832,218			1,832,218		2,290,272
(l)	Claims categorized as retail portfolio		0%				0		0
			20%				0		0
			50%				0		0
			75%	47,636			47,636		35,727
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	104,700			104,700		36,645
	Claims against Low Cost Housing Finance		25%				0		0
(n)	Past Due loans:						0		0
	1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired:						0		0
	1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.		150%	0			0		0
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.		100%	100,000			100,000		100,000
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%	0			0		0
	2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired		100%	0			0		0
	3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount		50%	0			0		0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate		1000%				0		0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	400,631			400,631		1,001,578
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	341,421			341,421		341,421
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	1,500			1,500		2,250
(s)	Investments in venture capital		150%				0		0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	68,871			68,871		68,871
(u)	Claims on all fixed assets under operating lease		100%				0		0
(v)	All other assets		100%	3,540,239			3,540,239		3,540,239
B	TOTAL			19,463,661	0	0	19,463,661	0	13,918,090



NON MARKET RELATED

(Rupees in '000')

A With Credit Conversion Factor of 100%

a. Direct Credit Substitutes

b. Lending of securities or posting of securities as collateral

c. Other commitments with certain drawdown

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
1	2	3	4	5	6	7	8	9	
Against				(3 X 100%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	64,140,335	64,140,335	-	-	64,140,335	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	33,867,926	-	33,867,926	-	-
		20%	36,757,737	36,757,737	-	33,867,926	2,889,811	-	577,962
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	750,000	750,000	-	-	750,000	-	150,000
	2	50%	1,965,182	1,965,182	-	-	1,965,182	-	982,591
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	530,428	530,428	-	-	530,428	-	530,428
Unrated-2	125%	299,755	299,755	-	-	299,755	-	374,694	
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	4,992	4,992	-	-	4,992	-	3,744
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	215,360	215,360	-	-	215,360	-	215,360
Total			104,663,789	104,663,789	33,867,926	33,867,926	104,663,789		2,834,779



Muhammad

B With Credit Conversion Factor of 50%

a. Performance related contingencies

Commitments with an original maturity of over one year

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent (3 X 50%)	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure (2 x 8)
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
1	2	3	4	5	6	7	8	9	
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	100%	-	-	-	-	-	-	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
6 Public Sector Entities in Pakistan	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
7 Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)	-	0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
10 Corporates	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
Unrated-2	125%	-	-	-	-	-	-	-	
11 Retail	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
12 Others	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	100%	-	-	-	-	-	-	-
Total									



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C With Credit Conversion Factor of 20%

- a. Trade Related contingencies
- b. Other Commitments with original maturity of one year or less

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Adjusted Exposure	Adjusted Exposure (after CRM) ΣE ^A	
					Inflow Adjustments	Out flow Adjustments			
	1	2	3	4	5	6	7	8	9
				(3 X 20%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	125%	-	-	-	-	-	-	-
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total									



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D With Credit Conversion Factor of 0%

a. Other commitments that can be unconditionally cancelled at any time

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
	2	20%	-
	3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	100%	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5 Multilateral Development Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
6 Public Sector Entities in Pakistan		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
7 Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-
	1,2,3	20%	-
	4,5	50%	-
	6	150%	-
	unrated	20%	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
		20%	-
10 Corporates		0%	-
	1	20%	-
	2	50%	-
	3,4	100%	-
	5,6	150%	-
	Unrated-1	100%	-
	Unrated-2	125%	-
11 Retail		0%	-
		20%	-
		50%	-
		75%	-
12 Others		0%	-
		20%	-
		50%	-
		100%	-

Total



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OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

CR 4

(Rupees in '000')

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments									
d	Equity Contracts*									
	with Residual Maturity of one year or less				6%				0%	
	with Residual Maturity of one year or less	0	0	0	6%				20%	
	with Residual Maturity of one year or less		0	0	6%				50%	
	with Residual Maturity of one year or less	0	0	0	6%				100%	
	with Residual Maturity of one year or less				6%				125%	
	with Residual Maturity of one year or less				6%				150%	
	with Residual Maturity of over one year to five year				8%				0%	
	with Residual Maturity of over one year to five year				8%				20%	
	with Residual Maturity of over one year to five year				8%				50%	
	with Residual Maturity of over one year to five year				8%				100%	
	with Residual Maturity of over one year to five year				8%				125%	
	with Residual Maturity of over one year to five year				8%				150%	
	with Residual Maturity of over five year				10%				0%	
	with Residual Maturity of over five year				10%				20%	
	with Residual Maturity of over five year				10%				50%	
	with Residual Maturity of over five year				10%				100%	
	with Residual Maturity of over five year				10%				125%	
	with Residual Maturity of over five year				10%				150%	
e	Other Market Related Contracts									
	1. Future sale of equity instruments									
	2.									
B	Sub Total									

(for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%				0%	
	with Residual Maturity of one year or less				0%				20%	
	with Residual Maturity of one year or less				0%				50%	
	with Residual Maturity of one year or less				0%				100%	
	with Residual Maturity of one year or less				0%				125%	
	with Residual Maturity of one year or less				0%				150%	
	with Residual Maturity of over one year to five year				1%				0%	
	with Residual Maturity of over one year to five year				1%				20%	
	with Residual Maturity of over one year to five year				1%				50%	
	with Residual Maturity of over one year to five year				1%				100%	
	with Residual Maturity of over one year to five year				1%				125%	
	with Residual Maturity of over one year to five year				1%				150%	
	with Residual Maturity of over five year				2%				0%	
	with Residual Maturity of over five year				2%				20%	
	with Residual Maturity of over five year				2%				50%	
	with Residual Maturity of over five year				2%				100%	
	with Residual Maturity of over five year				2%				125%	
	with Residual Maturity of over five year				2%				150%	
g	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%				0%	
	with Residual Maturity of one year or less				1%				20%	
	with Residual Maturity of one year or less				1%				50%	
	with Residual Maturity of one year or less				1%				75%	
	with Residual Maturity of one year or less				1%				100%	
	with Residual Maturity of one year or less				1%				125%	
	with Residual Maturity of one year or less				1%				150%	
	with Residual Maturity of over one year to five year				5%				0%	
	with Residual Maturity of over one year to five year				5%				20%	
	with Residual Maturity of over one year to five year				5%				50%	
	with Residual Maturity of over one year to five year				5%				75%	
	with Residual Maturity of over one year to five year				5%				100%	
	with Residual Maturity of over one year to five year				5%				125%	
	with Residual Maturity of over one year to five year				5%				150%	
	with Residual Maturity of over five year				8%				0%	
	with Residual Maturity of over five year				8%				20%	
	with Residual Maturity of over five year				8%				50%	
	with Residual Maturity of over five year				8%				75%	
	with Residual Maturity of over five year				8%				100%	
	with Residual Maturity of over five year				8%				125%	
	with Residual Maturity of over five year				8%				150%	
C	Sub Total									

D Grand Total (B+C)



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MR 1

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000')

A Capital Charge for Interest Rate Risk

i. Total market risk capital charge for Specific Risk (Total MR 2)

ii. Total market risk capital charge for General Market Risk

(Sum of all Currency-wise MR 3.1s or MR 3.2s)

Maturity Method

	0	
	295,608	295,608

B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

	58,275	
	58,275	116,550

C Capital Charge for Foreign Exchange Risk (Total of MR 5)

	556
--	-----

D Capital Charge for Position in Options (Total of MR 6)

	0
--	---

E Total Capital Charge for Market Risk (A+B+C+D)

	412,715
--	---------

F Risk Weighted Amount for Market Risk (E x 12.5)

	5,158,933
--	-----------



**DEBT SECURITIES AND OTHER DEBT RELATED DERIVATIVES
SPECIFIC RISK CAPITAL CHARGE FOR ISSUER RISK**

MR 2

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					
a	Government (Domestic Currency)	Long	103,593,430						103,593,430	0
		Short							0	0
b	Government (other than Domestic Currency)									
	Rating grade 1	Long							0	0
		Short							0	0
	Rating grade 2-3	Long							0	0
		Short							0	0
	Rating grade 4-5	Long							0	0
		Short							0	0
	Rating grade 6	Long							0	0
		Short							0	0
	Unrated	Long							0	0
		Short							0	0
c	Qualifying (to be specified)									
		Long							0	0
		Short							0	0
d	Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)									
	Rating grade 1	Long			0				0	0
		Short							0	0
	Rating grade 2-3	Long							0	0
		Short							0	0
	Rating grade 3,4,5	Long							0	0
		Short							0	0
	Rating grade 5-6	Long							0	0
		Short							0	0
	Unrated	Long							0	0
		Short							0	0
e	Total of a to d	Long	103,593,430	0	0	0	0	0	103,593,430	0
		Short	0	0	0	0	0	0	0	0
f	Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)		0	0	0	0	0	0	103,593,430	0



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES
CAPITAL CHARGE FOR GENERAL MARKET RISK
(Maturity Method)
Currency PKR**

MR 3.1 (a)

Zone	Time Band		Debt securities & debt				Individual positions		Risk Weight	Weighted positions		
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short	
			Long	Short	Long	Short	Long	Short				
1	1 month or less	1 month or less	41,608,047				41,608,047	0	0.00%	0	0	
	1 to 3 months	1 to 3 months	51,941,005				51,941,005	0	0.20%	103,882	0	
	3 to 6 months	3 to 6 months	0				0	0	0.40%	0	0	
	6 to 12 months	6 to 12 months	0				0	0	0.70%	0	0	
2	1 to 2 years	1.0 to 1.9 years	6,735,810				6,735,810	0	1.25%	84,198	0	
	2 to 3 years	1.9 to 2.8 years	0				0	0	1.75%	0	0	
	3 to 4 years	2.8 to 3.6 years	0				0	0	2.25%	0	0	
3	4 to 5 years	3.6 to 4.3 years	0				0	0	2.75%	0	0	
	5 to 7 years	4.3 to 5.7 years	3,308,568				3,308,568	0	3.25%	107,528	0	
	7 to 10 years	5.7 to 7.5 years	0				0	0	3.75%	0	0	
	10 to 15 years	7.3 to 9.3 years	0				0	0	4.50%	0	0	
	15 to 20 years	9.3 to 10.6 years	0				0	0	5.25%	0	0	
	Over 20 years	10.6 to 12 years						0	0	6.00%	0	0
		12 to 20 years						0	0	8.00%	0	0
TOTAL			103,593,430				103,593,430	0		295,608	0	

GENERAL NET OPEN POSITION

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge								295,608	295,608



CAPITAL CHARGE FOR EQUITY POSITION RISK

MR 4

(Rupees in '000')

	Inside Pakistan			Outside Pakistan*	Total
	KSE	LSE	ISE		
A Specific Risk Charge					
Equities					
a Long positions	728,439				728,439
b Short Positions					0
Equity Derivatives					
c Long positions					0
d Short Positions					0
e Total Gross Positions (a+b+c+d)	728,439	0	0	0	728,439
f Risk Weight	8%	8%	8%	8%	8%
g Specific Risk Charge (f x e)	58,275	0	0	0	58,275
B General Market Risk Charge					
h Net Long/Short Positions (a-b + c-d)	728,439	0	0	0	728,439
i Risk Weight	8%	8%	8%	8%	8%
j General Market Risk Charge (h x i)	58,275	0	0	0	58,275
Total Capital Charge for Equity Exposures (g + j)	116,550	0	0	0	116,550

* Report Position on market -by-market basis i.e. separate column for each national market to be used



Muhammad

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others				
1	2	3	4	5	6	7	8	9	10

USD	31						31	226.40	6,954
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR	0						0	0.00	0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position
 Capital Charge Rate
 Total Capital Charge



6,954
8%
556

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

Underlying of the Option	Specific Risk Charge	General Market Risk Charge	Long Cash and Long Put	Short Cash and Long Call	Total
Foreign Exchange		8%			

B LONG CALL or LONG PUT OPTIONS

Underlying of the Option	Specific Risk Charge	General Market Risk Charge	Long Put	Long Call	Total
Foreign Exchange		8%			
TOTAL					0



Please enter your data in yellow cells.

ORI

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: **Basic Indicator Approach**

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%		712,196	802,340	757,268	113,590	
					113,590	

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *

Corporate Finance
Trading and Sales
Retail Banking
Commercial Banking
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage
B Capital Charge (TSA)

β	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
12%	0	0	0	0	0	
15%	0	0	0	0	0	
18%	0	0	0	0	0	
15%	0	0	0	0	0	
12%	0	0	0	0	0	
12%	0	0	0	0	0	

3 Alternative Standardized Approach (ASA)

Business lines *

Corporate Finance
Trading and Sales
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage

β	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
15%	0	0	0	0	0	
12%	0	0	0	0	0	
12%	0	0	0	0	0	

Those banks that are unable to disaggregate their gross income into the above mentioned six lines can aggregate the total gross income for these six lines as under

Aggregate of six business lines	18%	0	0	0	0	0
---------------------------------	-----	---	---	---	---	---

3.1 Capital Charge

0

β	Loans and Advances #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)*m	
12%	0	0	0	0	0	
15%	0	0	0	0	0	

Banks may aggregate loans & advances from retail and commercial banking (if they wish to) using a beta of 15% as under:

Retail & Commercial Banking	15%	0	0	0	0	0
-----------------------------	-----	---	---	---	---	---

3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

D Capital Charge for Operational Risk (A, B or C)

113,590

E Total Risk Weighted Amount (D x 12.5)

1,419,877

Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.

1,419,877

Annual Audited figures should be used.

* Disclosure in the above segments of business should not be construed that all these activities are permissible. Banks/IFIs are required to engage in activities as allowed under the law and SBP regulations



		Source based on reference number from Step 2 Table 46.3.2	31 December 2022	31 December 2021
		----- (Rupees in '000) -----		
46.2	CAPITAL ADEQUACY RETURN AS OF 31 December 2022			
Rows				
#	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully paid-up capital / capital deposited with SBP	(t)	8,141,780	8,141,780
2	Balance in Share Premium Account			
3	Reserve for issue of Bonus Shares			
4	Discount on Issue of shares			
5	General / statutory reserves	(w)	380,654	380,654
6	Gain / (losses) on derivatives held as cash flow hedge			
7	Unappropriated / unremitted profits / (losses)	(y)	(2,398,459)	(2,100,215)
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	(z)	-	-
9	CET 1 before Regulatory Adjustments		6,123,975	6,422,219
10	Total regulatory adjustments applied to CET1 (note 46.2.1)		(2,922,754)	(1,672,200)
11	Common Equity Tier 1		3,201,221	4,750,019
	Additional Tier 1 (AT 1) Capital			
12	Qualifying Additional Tier-1 capital instruments plus any related share premium			
13	of which: Classified as equity	(u)	-	-
14	of which: Classified as liabilities	(n)	-	-
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	(aa)	-	-
16	of which: instruments issued by subsidiaries subject to phase out		-	-
17	AT1 before regulatory adjustments		-	-
18	Total regulatory adjustment applied to AT1 capital (note 46.2.2)		(751,388)	(654,524)
19	Additional Tier 1 capital after regulatory adjustments		-	-
20	Additional Tier 1 capital recognized for capital adequacy		-	-
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		3,201,221	4,750,019
	Tier 2 Capital			
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium		-	-
23	Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules	(o)	-	-
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	(ab)	-	-
25	of which: instruments issued by subsidiaries subject to phase out		-	-
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	48	53
27	Revaluation Reserves (net of taxes)		-	-
28	of which: Revaluation reserves on fixed assets		-	-
29	of which: Unrealized gains/losses on AFS	portion of (ac)	-	-
30	Foreign exchange translation reserves	(v)	-	-
31	Undisclosed / other reserves (if any)		-	-
32	T2 before regulatory adjustments		48	53
33	Total regulatory adjustment applied to T2 capital (note 46.2.3)		(451,981)	(403,797)
34	Tier 2 capital (T2) after regulatory adjustments		(451,933)	(403,744)
35	Tier 2 capital recognized for capital adequacy		-	-
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	-
37	Total Tier 2 capital admissible for capital adequacy		-	-
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		3,201,221	4,750,019
39	Total Risk Weighted Assets (RWA) {for details refer note 46.5}		23,331,679	19,758,264

	31 December 2022	31 December 2021
	----- (%) -----	
Capital Ratios and buffers (in percentage of risk weighted assets)		
40 CET1 to total RWA	13.72%	24.04%
41 Tier-1 capital to total RWA	13.72%	24.04%
42 Total capital to total RWA	13.72%	24.04%
43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	-	-
44 of which: capital conservation buffer requirement	-	-
45 of which: countercyclical buffer requirement	-	-
46 of which: D-SIB or G-SIB buffer requirement	-	-
47 CET1 available to meet buffers (as a percentage of risk weighted assets)	7.72%	18.04%
National minimum capital requirements prescribed by SBP		
48 CET1 minimum ratio	6.00%	6.00%
49 Tier 1 minimum ratio	7.50%	7.50%
50 Total capital minimum ratio	10.00%	10.00%
51 Total capital minimum ratio plus CCB	11.50%	11.50%
52 Leverage ratio	3.00%	3.00%

	Source based on reference number from Step 2 Table 46.3.2	31 December 2022	31 December 2021
		Subject to Pre- Basel III treatment*	
		----- (Rupees in '000) -----	

Regulatory Adjustments and Additional Information

46.2.1 Common Equity Tier 1 capital: Regulatory adjustments

1	Goodwill (net of related deferred tax liability)	(k) - (p)	-	-	-
2	All other intangibles (net of any associated deferred tax liability)	(h)+(l)-(q)	(452)	-	(973)
3	Shortfall in provisions against classified assets	(f)	-	-	-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	{(i) - (s)} * x%	-	-	-
5	Defined-benefit pension fund net assets	{(m) - (r)} * x%	-	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	(d)	-	-	-
7	Cash flow hedge reserve		-	-	-
8	Investment in own shares / CET1 instruments		-	-	-
9	Securitization gain on sale		-	-	-
10	Capital shortfall of regulated subsidiaries		-	-	-
11	Deficit on account of revaluation from bank's holdings of fixed assets / AFS	ad	(2,012,717)	-	(847,361)
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)	(a)-(ae)- (ag)	(153,315)	-	(169,343)
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(b)-(af)-(ah)	-	-	-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(j)	(4,882)	-	-
15	Amount exceeding 15% threshold		-	-	-
16	of which: significant investments in the common stocks of financial entities		-	-	-
17	of which: deferred tax assets arising from temporary differences		-	-	-
18	National specific regulatory adjustments applied to CET1 capital		-	-	-
19	Investments in TFCs of other banks exceeding the prescribed limit		-	-	-
20	Any other deduction specified by SBP (mention details)		-	-	-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		(751,388)	-	(654,524)
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)		(2,922,754)	-	(1,672,200)

	Source based on reference number from Step 2 Table 46.3.2	31 December 2022	Subject to Pre- Basel III treatment* (Rupees in '000)	31 December 2021
46.2.2 Additional Tier-1 & Tier-1 Capital: regulatory adjustments				
23 Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	(c)	-	-	-
24 Investment in own AT1 capital instruments		-	-	-
25 Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities		-	-	-
26 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	(ae)	(299,456)	-	(250,780)
27 Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-	-	-
28 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		-	-	-
29 Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions		(451,933)	-	(403,744)
30 Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)		(751,388)	-	(654,524)
46.2.3 Tier 2 Capital: regulatory adjustments				
31 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		-	-	-
32 Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities		-	-	-
33 Investment in own Tier 2 capital instrument		-	-	-
34 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)	(ag)	(451,981)	-	(403,797)
35 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	(ah)	-	-	-
36 Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		(451,981)	-	(403,797)
46.2.4 Additional Information				
Risk Weighted Assets subject to pre-Basel III treatment				
37 Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)				
(i) of which: deferred tax assets		-	-	-
(ii) of which: Defined-benefit pension fund net assets		-	-	-
(iii) of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity		-	-	-
(iv) of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity		-	-	-
Amounts below the thresholds for deduction (before risk weighting)				
38 Non-significant investments in the capital of other financial entities		411,081	557,388	
39 Significant investments in the common stock of financial entities			-	
40 Deferred tax assets arising from temporary differences (net of related tax liability)		400,631	434,796	
41 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		48	53	
42 Cap on inclusion of provisions in Tier 2 under standardized approach		209,411	170,173	
43 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		-	-	
44 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		-	-	

46.3 Capital Structure Reconciliation

- 46.3.1** Step 1: Under Step 1, the Company is required to use balance sheet of the published financial statements based on the accounting scope of consolidation as a starting point and report the numbers for each item in the published financial statements based on regulatory scope of consolidation. Since in case of PLHC, the accounting consolidation is identical to the scope of regulatory consolidation there is no need to undertake Step-1.
- 46.3.2** Step 2: Under Step 2 the company is required to expand the balance sheet under the regulatory scope of consolidation to identify all the elements that are used in the capital adequacy disclosure template set out in Note 46.2. Each element must be given a reference number / letter in the 2nd column that will be used as a cross reference for note 46.2.

		31 December 2022	
		Statement of financial position as in published unconsolidated financial statements	Under regulatory scope of consolidation
Reference		----- (Rupees in '000) -----	
Step 2			
Assets			
	Cash and balances with treasury banks	371,319	371,319
	Balances with other banks	77,866	77,866
	Lendings to financial institutions	3,800,000	3,800,000
	Investments	106,688,510	106,688,510
	of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold		
a	of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	904,751	904,751
b	of which: Mutual Funds exceeding regulatory threshold		
c	of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)		
d	of which: others (mention details)		
e	Advances		
f	shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital	9,742,795	9,742,795
g	Fixed assets		
	of which: intangible	69,324	69,324
h	Deferred tax assets	452	452
	of which: DTAs that rely on future profitability excluding those arising from temporary differences	400,631	400,631
i	of which: DTAs arising from temporary differences exceeding regulatory threshold		
j	Other assets	400,631	400,631
k	of which: Goodwill	3,540,239	3,540,239
l	of which: Intangibles		
m	of which: Defined-benefit pension fund net assets		
	Total assets	124,690,684	124,690,684
Liabilities and equity			
	Bills payable	-	-
	Borrowings	113,480,048	113,480,048
	Deposits and other accounts	5,627,397	5,627,397
	Sub-ordinated loans	-	-
	of which: eligible for inclusion in AT1	-	-
n	of which: eligible for inclusion in Tier 2	-	-
o	Liabilities against assets subject to finance lease		
	Deferred tax liabilities		
	of which: DTLs related to goodwill	-	-
p	of which: DTLs related to intangible assets	-	-
q	of which: DTLs related to defined pension fund net assets	-	-
r	of which: other deferred tax liabilities	-	-
s	Other liabilities	1,471,979	1,471,979
	Total liabilities	120,579,424	120,579,424
	Share capital	8,141,780	8,141,780
	of which: amount eligible for CET1	8,141,780	8,141,780
t	of which: amount eligible for AT1	-	-
u	Reserves	380,654	380,654
v	of which: portion eligible for inclusion in CET1: Share premium	-	-
w	of which: portion eligible for inclusion in CET1: General / statutory reserves	380,654	380,654
x	of which: portion eligible for inclusion in Tier 2	-	-
y	Unappropriated profit / (losses)	(2,398,459)	(2,398,459)
	Minority Interest		
	of which: portion eligible for inclusion in CET1	-	-
z	of which: portion eligible for inclusion in AT1	-	-
aa	of which: portion eligible for inclusion in Tier 2	-	-
ab	Surplus on revaluation of assets		
	of which: Revaluation reserves on fixed assets		
ac	of which: Unrealized gains / (losses) on AFS	(2,012,716)	(2,012,716)
ad	In case of Deficit on revaluation (deduction from CET1)		
	Total liabilities and equity	124,690,684	124,690,684

46.4 Main features template of regulatory capital instruments

Disclosure template for main features of regulatory capital instruments

Main features	Common shares
1 Issuer	Pak Libya
2 Unique identifier (e.g. 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, as of reporting date)	8,141,780
9 Par value of instrument	10,000 per share
10 Accounting classification	Share Holders' equity
11 Original date of issuance	28-11-1981
12 Perpetual or dated	No maturity
13 Original maturity date	NA
14 Issuer call subject to prior supervisory approval	No
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	Non cumulative
23 Convertible or non-convertible	Non convertible
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	No
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 type immediately senior to instrument)	NA
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA

46.5 Risk weighted exposures

The risk-weighted assets are measured by means of hierarchy different risk weights classified according to the nature and reflecting an estimate of credit, market and other risks associated with each asset and counterparty, taking into account any eligible collateral or guarantees. A similar treatment is adopted for off-balance sheet exposure, with some adjustments to reflect the more contingent nature of the potential off-balance sheet exposure, with some adjustments to reflect the more contingent nature of the potential losses.

	Capital requirements		Risk weighted assets	
	2022	2021	2022	2021
	----- (Rupees in '000) -----			
Credit risk				
PSE	-	-	-	-
Banks	144,656	147,392	1,446,563	1,473,923
Corporates	734,480	517,618	7,344,796	5,176,177
Retail portfolio	3,573	2,322	35,727	23,223
Secured by residential mortgage	3,665	4,076	36,645	40,762
Past due loans	10,000	1	100,000	6
Significant investment and DTAs	100,158	108,699	1,001,578	1,086,990
Listed equity investment	34,142	44,283	341,421	442,827
Unlisted equity investment	225	225	2,250	2,250
Investment in fixed assets	6,887	9,647	68,871	96,472
Other assets	354,024	245,673	3,540,239	2,456,733
	<u>1,391,809</u>	<u>1,079,936</u>	<u>13,918,090</u>	<u>10,799,362</u>
Credit risk on off-balance sheet				
Non-market related	283,478	281,447	2,834,779	2,814,466
Market related	-	-	-	-
Market risk				
Interest rate risk	369,510	362,375	3,695,101	3,623,752
Equity position risk	145,688	146,040	1,456,878	1,460,396
Foreign exchange risk	695	545	6,954	5,452
Operational risk				
Capital requirement for operational risks	141,988	105,484	1,419,877	1,054,835
Total	<u>2,333,168</u>	<u>1,975,826</u>	<u>23,331,679</u>	<u>19,758,264</u>
Capital adequacy ratios				
	2022		2021	
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	13.72%	6.00%	24.04%
Tier-1 capital to total RWA	7.50%	13.72%	7.50%	24.04%
Total capital to total RWA	10.00%	13.72%	10.00%	24.04%
Total capital plus CCB to total RWA	11.50%	13.72%	11.50%	24.04%
Leverage Ratio	3.00%	2.56%	3.00%	7.29%

LCR Disclosure-2022

<i>(in local currency)</i>		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		4,981,125.000
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	55,787.983	5,578.798
2.1	stable deposit	-	-
2.2	Less stable deposit	55,787.983	5,578.798
3	Unsecured wholesale funding of which:	4,437,624.280	3,648,116.969
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	4,437,624.280	3,648,116.969
4	Secured wholesale funding		93,750.000
5	Additional requirements of which:	4,580,176.864	478,346.363
5.1	Outflows related to derivative exposures and other collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities	4,580,176.864	478,346.363
6	Other contractual funding obligations	223,316.137	10,748.365
7	Other contingent funding obligations	350,000.000	17,500.000
8	TOTAL CASH OUTFLOWS		4,178,639.940
CASH INFLOWS			
9	Secured lending		
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	1,413,933.174	1,160,880.313
12	TOTAL CASH INFLOWS		1,160,880.313
TOTAL ADJUSTED VALUE			
21	TOTAL HQLA		4,981,125.000
22	TOTAL NET CASH OUTFLOWS		3,017,707.500
23	LIQUIDITY COVERAGE RATIO		165%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
- c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA and cap on inflows)

NSFR Disclosure-2022

LR IX

		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
<i>(Amount in PKR in thousands)</i>						
ASF Item						
1	Capital:					
2	Regulatory capital	6,143,102				6,143,102
3	Other capital instruments	48				48
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	142,051			127,846
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	5,874,346	3,083,632	4,843,930	9,322,919
			105,163,489			-
10	Other liabilities:					
11	NSFR derivative liabilities				-	-
12	All other liabilities and equity not included in other categories		1,377,044.42	-	103,554	103,554
13	Total ASF					15,697,468
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)	xx				2,200
15	Deposits held at other financial institutions for operational purposes	77,866	-	-	-	38,933
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	3,800,000	-	-	570,000
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	2,728,908	947,337	5,640,223	6,632,311
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				590,376	383,744
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.		514,321		2,252,330	2,171,641

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	411,368	100,000	3,659,872	-	2,341,305
28	Off-balance sheet items		3,130,220	420,845	213,227	188,215
29	Total RSF					12,328,348
30	Net Stable Funding Ratio (%)					127%