1. CAPITAL ASSESSMENT AND ADEQUACY - BASEL III SPECIFIC

1.1 Capital adequacy

The objective of capital management is to safeguard the Company's ability to continue as a going concern, so that it could continue to manage risk and provide adequate returns to shareholders by pricing products and services commensurate with the level of risk.

It is the policy of the Company to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the business. The impact of the level of capital on shareholders' return is also recognised and the Company recognises the need to maintain a balance between the higher returns and manage acceptable risk appetite that might be possible with greater gearing and the advantages and security supported by a sound capital position.

Goals of managing capital

The goals of managing capital of the Company are as follows:

- To ensure availability of adequate capital at a reasonable cost so as to enable the Company to grow accordingly.
- To achieve a low cost of capital with appropriate mix of capital elements.
- To be an appropriately capitalized institution, as prescribed by regulatory authorities from time to time.
- To maintain highest quality ratings and to protect the Company against unexpected events.

The Capital of the Company is managed keeping in view the minimum "Capital Adequacy Ratio" required by SBP through BPRD Circular No. 06 dated August 15, 2013 read with BSD Circular No. 08 dated June 27, 2006. The adequacy of the capital is tested with reference to the Risk Weighted Assets of the Company.

The Company's operations are categorized as at trading book and banking book and risk-weighted assets are determined according to specified requirements of State bank of Pakistan in order to seek and reflect the varying levels of risk attached to assets and off-balance sheet exposures. The total risk-weighted exposures comprises of credit, market and operational risk.

The calculation of Capital Adequacy enables the Company to assess its long-term soundness. It is critically important to continuously monitor the exposure across the entire organization and create aggregate view on the same by generating management level information trial to manage risk and return trade-offs.

The Company is in compliance of the Minimum Capital Requirement, set by the State Bank of Pakistan.

Scope of Applications

The Company has implemented standardized approach of Basel III on standalone basis. The objectives of Basel III aims to further strengthen the existing capital framework by amending certain provisions of Basel II and introduction of new requirements.

The Company at present does not have any overseas operations, subsidiary / associate or engage in joint venture with any other entity.

1.1.1 Leverage Ratio

The leverage ratio of the Company as at 31 December 2021 is 28.00% (2020: 36.52%).

The ratio has been computed as prescribed by State Bank of Pakistan through Instructions for Basel III implementation in Pakistan.

As at 31 December 2021, Eligible Total Tier 1 capital of the Company amounts to Rs. 6.122 billions (2020: Rs. 6.431 billions) whereas the total exposure amounts to Rs. 21.869 billions (2020: Rs. Rs. 17.611 billions).

Shift in leverage ratio is primarily due to decrease in Tier 1 capital and increase in exposure.

2021 (Rupees in '000)

	(Rupee			
		Amount	Amount	
Rows #	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully Paid-up Capital/ Capital deposited with SBP	6,000,000	6,000,000	
2	Balance in Share Premium Account			
3	Reserve for issue of Bonus Shares			
4	Discount on Issue of shares			
5	General/ Statutory Reserves	1,004,551	965,805	
6	Gain/(Losses) on derivatives held as Cash Flow Hedge			
7	Unappropriated/unremitted profits/ (losses)	2,661,253	2,680,452	
8	consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)			
9	CET 1 before Regulatory Adjustments	9,665,804	9,646,257	
10	Total regulatory adjustments applied to CET1 (Note 1.2.1)	3,543,431	3,214,972	
11	Common Equity Tier 1	6,122,373	6,431,285	
	Additional Tier 1 (AT 1) Capital			
12	Qualifying Additional Tier-1 capital instruments plus any related share premium			
13	of which: Classified as equity			
14	of which: Classified as liabilities			
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries			
16	of which: instrument issued by subsidiaries subject to phase out			
17	AT1 before regulatory adjustments		-	
18	Total regulatory adjustment applied to AT1 capital (Note 1.2.2)	2,895,365	2,812,496	
19	Additional Tier 1 capital after regulatory adjustments	2,033,303	2,012,430	
20	Additional Tier 1 capital recognized for capital adequacy	_	_	
	Additional fiel 1 capital recognized for capital adequacy			
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)	6,122,373	6,431,285	
	Tier 2 Capital			
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium			
23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules			
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount			
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			
27	Revaluation Reserves (net of taxes)	-	-	
28	of which: Revaluation reserves on fixed assets	-	-	
29	of which: Unrealized gains/losses on AFS	-	-	
30	Foreign Exchange Translation Reserves			
31	Undisclosed/Other Reserves (if any)			
32	T2 before regulatory adjustments	-	-	
33	Total regulatory adjustment applied to T2 capital	2,461,999	2,384,053	
34	Tier 2 capital (T2) after regulatory adjustments	, , , , , ,	-	
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)	6,122,373	6,431,285	
	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0,111,010	0, 101,200	
39	Total Risk Weighted Assets (RWA) {for details refer Note 1.5}	12,381,292	11,517,273	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,, -	,,	
	Capital Ratios and buffers (in percentage of risk weighted assets)			
40	CET1 to total RWA	49.45%	55.84%	
41	Tier-1 capital to total RWA	49.45%	55.84%	
42	Total capital to total RWA	49.45%	55.84%	
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)	43.45%	49.84%	
	, , , , , , , , , , , , , , , , , , , ,			
	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	11.50%	11.50%	

		2021 2020			20
			Rupee	s in '000	
	Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment*	Amount	Amounts subject to Pre- Basel III treatment*
1.2.1	Common Equity Tier 1 capital: Regulatory adjustments				
1	Goodwill (net of related deferred tax liability)				
2	All other intangibles (net of any associated deferred tax liability)	5,000		146	
3	Shortfall in provisions against classified assets				
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)				
5	Defined-benefit pension fund net assets				
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities				
7	Cash flow hedge reserve				
8	Investment in own shares/ CET1 instruments				
9	Securitization gain on sale				
10	Capital shortfall of regulated subsidiaries				
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	30,286		16,923	
12	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)	300,122		248,925	
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)				
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)				
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	312,658		136,482	
20	Any other deduction specified by SBP (mention details)				
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	2,895,365		2,812,496	
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	3,543,431		3,214,972	-
		2021 2020 Rupees in '000		20	

		Rupees in '000			
	Regulatory Adjustments and Additional Information		Amounts subject to Pre- Basel III treatment*	Amount	Amounts subject to Pre- Basel III treatment*
Note 1.2.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments				
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]				
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)	433,366		428,443	
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation				
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	2,461,999		2,384,053	
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	2,895,365		2,812,496	

	2021 2020)20	
	Rupees in '000			
		Amounts		Amounts
Regulatory Adjustments and Additional Information	Amount	subject to Pre-	Amount	subject to Pre-
Regulatory Aujustinents and Additional Information	Alliount	Basel III	Amount	Basel III
		treatment*		treatment*

Note 1.2.3	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)	2 461 999	2,384,053	
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation			
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	2,461,999	2,384,053	

		2021	2020
		Rupe	es in '000
Note 1.2.4	Additional Information	Amount	Amount
	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		
39	Significant investments in the common stock of financial entities		
40	Deferred tax assets arising from temporary differences (net of related tax liability)	461,472	414,100
	Applicable caps on the inclusion of provisions in Tier 2		
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		
42	Cap on inclusion of provisions in Tier 2 under standardized approach		
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		

Second PRO	Table: 1.3.1		Balance sheet of the	Under regulatory scope of
200 100	(in thousand PKR)			
andreg of the product in production of the company				75,966 162,471
18,073,477 18,077,477 18,			102,471	102,471
	Investments		16,975,437	16,975,437
1.00 1.00	Advances			6,516,564
March 2014 March 2015 Mar				227,812
Seption Sept				5,000 461.472
Table 2015 1 1 1 1 1 1 1 1 1	Other assets			589,140
1	Total assets			25,013,862
1	Liabilities & Faulty			
1,12,247 1,232 1	Bills payable		-	-
	Borrowings			13,658,356
			1,132,247	1,132,247
Cale Machines			-	-
1,500,000 1,50			-	-
Commercial Activated affine capital seconds	Other liabilities		568,117	568,117
1,000,000 1,00	Total liabilities		15,358,720	15,358,720
1,000,000 1,00	Share capital/ Head office capital account		6,000,000	6,000,000
	Reserves			1,004,551
10,0029 10,0	Unappropriated/ Unremitted profit/ (losses)		2,661,253	2,661,253
Table 1.3.2 Septiment Sept	Minority Interest			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Tables 1.3.2 Balance sheet as in Under regulatory topol of Reference				(10,662 9,655,142
As a period and As a period As a perio		•		9,000,142
1 10 10 10 10 10 10 10	Table: 1.3.2			Reference
Lash and Barkness with Treasury banks blanced with Chef Danies of Market Danies of Market Danies and Programme Comments of Danies of Market Da				
Salamone of the Darks 150,471 100,471	17			(4)
anding to financial institutions of which. Non-significant investments in the capital instruments of banking, financial and insurance mitters exceeding regulatory threshold of which. significant investments in the capital instruments is bused by banking, financial and insurance mitters exceeding regulatory threshold of which. Stapping and exceeding regulatory threshold of which. Insurance exceeding regulatory threshold of which. The capital instrument (separate by banking, financial and insurance mitters exceeding regulatory threshold of which. Horizon discovering regulatory threshold of which. The capital instrument (separate by banking, financial and insurance mitters exceeding regulatory threshold of which. The capital instrument (separate by banking, financial and insurance mitters exceeding regulatory threshold of which. The capital instrument (separate by banking, financial and insurance mitters exceeding regulatory threshold of which. The capital instrument (separate by banking, financial and insurance mitters) of which. The capital insurance mitters and financial stapping financial and insurance mitters and financial stapping financial and insurance mitters. of which capital provisions exceeding regulatory threshold of which. This only in future profitability excluding those arising from temporary differences and financial stapping from temporary differences exceeding regulatory threshold of which. This only in future profitability excluding those arising from temporary differences and from temporary differences exceeding regulatory threshold of which. This only in future profitability excluding those arising from temporary differences and formation and the stapping from temporary differences and formation and for	Cash and balances with treasury banks			
meatments of which. Non-simplicant investments in the capital instruments of banking, financial and insurance entities exceeding 20th threshold of which. Singifficant investments in the capital instruments assued by banking, financial and insurance entities exceeding regulatory threshold of which investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which investment consolvation of capital instrument (separate for CET1, AT1, T2) of which threshold crossholding of capital instrument (separate for CET1, AT1, T2) of which threshold in the capital instrument (separate for CET1, AT1, T2) of which threshold in provisional excess of total \$1. amount over eligible provisions under #80 general provisional excess of total \$1. amount over eligible provisions under #80 general provisions reflected in Ter 2 capital insulations and the capital instrument over eligible provisions under #80 of which threshold in provisions reflected in Ter 2 capital insulations are second of future profitability excluding those arising from temporary differences of which threshold in temporary differences exceeding regulatory threshold of which threshold in temporary differences exceeding regulatory threshold in the capital of threshold in temporary differences exceeding regulatory threshold of which threshold in temporary differences exceeding regulatory threshold in the capital of threshold in temporary differences exceeding regulatory threshold in the capital of which threshold in temporary differences exceeding regulatory threshold of which threshold in temporary differences exceeding regulatory threshold in the capital of which threshold in the capital of the capital of which threshold in th		162,471	162,471	
of which: Non-significant investments in the capital instruments of banking, financial and insurance intities exceeding for the the capital instruments is sued by banking, financial and insurance antities exceeding segulatory threshold and insurance of which: response exceeding regulatory threshold and insurance of which response of total EL amount over eligible provisions under IRB and the exceeding regulatory threshold and the exceeding regulatory threshold and the exceeding regulatory threshold and the exceeding regulatory differences arising from temporary differences and which: DrSs arising from temporary differences and which: DrSs arising from temporary differences acceeding regulatory threshold and the exceeding regulatory threshold and regulatory thres		16 975 437	16 975 437	
### Interest exceeding 10% threshold gl which: Significant investments in the capital instruments issued by banking, financial and insurance intelles exceeding regulatory threshold		10,373,437	10,575,437	
	entities exceeding 10% threshold			
### Antibus Funds exceeding regulatory threshold of which: Natural Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET), ATJ, T2)			-	a
Which: Mutual Funds exceeding regulatory threshold	of which: significant investments in the capital instruments issued by banking, financial and insurance	3,543,431	3,543,431	b
A	entities exceeding regulatory threshold			
A				
### Advances ### A		-	-	
Advances	of which: reciprocal crossholding of capital instrument (separate for CE11, A11, 12)	-	-	d
Advances	of which: others (mention details)	_	-	P
Sabortidal in provisions, relected in Tier 2 capital general provisions reflected	Advances	6,516,564	6.516.564	-
Page		-	-	f
Page				
Activation Act		-	-	g
of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Dither assets S89,140 S89,140 S89,140 S89,140 Of which: DTAs arising from temporary differences exceeding regulatory threshold Of which: Data international control of the period of the period of which: Defined-benefit pension fund net assets Total assets Table: 1.3.2 Balance sheet as in published financial statements As a period end As a				
Other assets S89,140		401,472	401,472	h
The rassets S89,140	, , . , ,			
September Sept	of which: DTAs arising from temporary differences exceeding regulatory threshold			
Company Comp		-	-	i
South Sout		589,140	589,140	:
Total assets Captain		5.000	5,000	J k
Table: 1.3.2 Balance sheet as in published financial statements Consolidation Statements As at period end As at period		-	-	
Published financial statements Statement	Total assets	25,013,862	25,013,862	
Published financial statements Statement				-
Statements	T-bl 122			Reference
As at period end	1able: 1.5.2		consolidation	
Sills payable			As at period end	
13,558,356 13,558,356 13,558,356 20eposits and other accounts 1,132,247 1,132,		(2)	(3)	(4)
1,132,247 1,13	Bills payable	-	-	
Sub-ordinated loans				
Of which: eligible for inclusion in AT1	Sub-ordinated loans			
	of which: eligible for inclusion in AT1	-	-	m
Seferred tax liabilities				n
			-	
of which: DTLs related to intangible assets - - p of which: DTLs related to defined pension fund net assets - - q of which: DTLs related to defined pension fund net assets - - - q of which: other deferred tax liabilities 568,117 568,117 568,117 Total liabilities 15,358,720 15,358,720 Share capital 6,000,000 6,000,000 6,000,000 of which: amount eligible for ET1 - - t Reserves 1,004,551 1,004,551 1,004,551 - t Reserves 1,004,551 1,004,551 1,004,551 u -			-	0
- -				
Deter liabilities 568,117 568,117 568,117	of which: DTLs related to defined pension fund net assets	-		
15,358,720 15,358,720 15,358,720		-	-	r
Share capital 6,000,000				
of which: amount eligible for CET1 6,000,000 6,000,000 s of which: amount eligible for AT1 - - t Reserves 1,004,551 1,004,551 u of which: portion eligible for inclusion in CET1(provide breakup) 1,004,551 1,004,551 u of which: portion eligible for inclusion in Tier 2 - - v Japapropriated profit/ (losses) 2,661,253 2,661,253 w Winority interest - - - - of which: portion eligible for inclusion in CET1 - - x o of which: portion eligible for inclusion in Tier 2 - - y y of which: portion eligible for inclusion in Tier 2 -	TOTAL HOWINGES	15,558,/20	15,558,/20	
of which: amount eligible for CET1 6,000,000 6,000,000 s of which: amount eligible for AT1 - - t Reserves 1,004,551 1,004,551 u of which: portion eligible for inclusion in CET1(provide breakup) 1,004,551 1,004,551 u of which: portion eligible for inclusion in Tier 2 - - v Japapropriated profit/ (losses) 2,661,253 2,661,253 w Winority interest - - - - of which: portion eligible for inclusion in CET1 - - x o of which: portion eligible for inclusion in Tier 2 - - y y of which: portion eligible for inclusion in Tier 2 -	Share capital	6,000,000	6,000,000	
1,004,551 1,00	of which: amount eligible for CET1			
of which: portion eligible for inclusion in CET1(provide breakup) 1,004,551 1,004,551 u of which: portion eligible for inclusion in Tier 2 - - - v Inappropriated profit/ (losses) 2,661,253 2,661,253 w Winority Interest - - - of which: portion eligible for inclusion in CET1 - - - x of which: portion eligible for inclusion in AT1 - - - y -				t
of which: portion eligible for inclusion in Tier 2 - - V Unappropriated profit/ (losses) 2,661,253 2,661,253 w Minority Interest - - - - of which: portion eligible for inclusion in CET1 - - - X of which: portion eligible for inclusion in AT1 - - - Y -				
Unappropriated profit (Iosses) 2,661,253 2,661,253 W		1,004,551	1,004,551	
Minority Interest		2.661.253	2.661.253	
of which: portion eligible for inclusion in AT1 - - Y of which: portion eligible for inclusion in Tier 2 - - z Surplus on revaluation of assets (10,662) (10,662) of which: Revaluation reserves on Fixed Assets 19,624 19,624 of which: Unrealized Gains/Losses on AFS (30,286) (30,286)	Minority Interest			
of which: portion eligible for inclusion in Tier 2 z surplus on revaluation of assets [10,662] [10,662] of which: Revaluation reserves on Fixed Assets 19,624 19,624 of which: Unrealized Gains/Losses on AFS (30,286) (30,286)		-		
Surplus on revaluation of assets (10,652) (10,652) of which: Revaluation reserves on Fixed Assets 19,624 19,624 of which: Therequized Gioris/Losses on AFS (30,286) (30,286)				
of which: Revaluation reserves on Fixed Assets 19,624 19,624 of which: Unrealized Gains/Losses on AFS (30,286) (30,286)				Z
of which: Unrealized Gains/Losses on AFS (30,286)				
In case of Deficit on revaluation (deduction from CET1)	of which: Unrealized Gains/Losses on AFS			aa
	In case of Deficit on revaluation (deduction from CET1) Total liabilities & Equity	-	-	ab

S.No	Basel III Disclosure Template (with ad Table: 1.3.3	ded column) Component of regulatory capital reported by bank	Source based on reference number from step 2	
	Common Equity Tier 1 capital (CET1): Instruments and reserves		step 2	
	Fully Paid-up Capital / Capital deposited with SBP	6,000,000	(c)	
	Balance in Share Premium Account Reserve for issue of Bonus Shares	-	(s)	
4	General/ Statutory Reserves	1,004,551	()	
5	Gain/(Losses) on derivatives held as Cash Flow Hedge		(u)	
6	Unappropriated/unremitted profits/ (losses)	2,661,253	(w)	
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)	-	(x)	
8	CET 1 before Regulatory Adjustments	9,665,804		
9	Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability)		(j) - (o)	
10	All other intangibles (net of any associated deferred tax liability)	5,000	(k) - (p)	
11	Shortfall of provisions against classified assets	-	(f)	wnere x depends on
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	{(h) - (r} * x%	transitional arrangement for capital deduction (e.g. 0%, 20% etc.), Section
	Defined-benefit pension fund net assets Regionard gross holdings in CETA control instruments	-	{(I) - (q)} * x%	
15	Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve	-	(d)	
16	Investment in own shares/ CET1 instruments	-		
17	Securitization gain on sale	-		
18	Capital shortfall of regulated subsidiaries Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	30,286	(ab)	
13	Series on account of revaluation from bank 3 nothings of fixed assets/ Ar3	30,280	(au)	Portion of amount above
20	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	300,122	(a) - (ac) - (ae)	the threshold that is to be deducted from CET1, whereas "ac" is the portion to be deducted from AT1 and "ae" is the portion to be deducted from T2
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)	Portion of amount above the threshold that is to be deducted from CET1, whereas "ad" is the portion to be deducted from AT1 and "af" is the portion to be deducted from T2
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)	
23	Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities			
24		-		
25 26	of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital	-		
27	of which: Investment in TFCs of other banks exceeding the prescribed limit	312,658		
28	of which: Any other deduction specified by SBP (mention details)	-		
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	2,895,365		
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	3,543,431		
31	Common Equity Tier 1	6,122,373		I
	Additional Tier 1 (AT 1) Capital			
32	Qualifying Additional Tier-1 instruments plus any related share premium	-		
33	of which: Classified as equity of which: Classified as liabilities	-	(t) (m)	
	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount			
35	allowed in group AT 1)	-	(y)	
36	of which: instrument issued by subsidiaries subject to phase out	-		
37	AT1 before regulatory adjustments			I
	Additional Tier 1 Capital: regulatory adjustments			
	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-		
	Investment in own AT1 capital instruments	-		
	Reciprocal cross holdings in Additional Tier 1 capital instruments 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)	433,366	(ac)	
42	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)	
43	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	-		
44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
45	Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44)	-		
46	Additional Tier 1 capital Additional Tier 1 capital recognized for capital adequacy	-		
			·	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	6,122,373		
		·		

	Basel III Disclosure Template (with added column)				
S.No	Table: 1.3.3	Component of regulatory capital reported by bank	Source based on reference number from step 2		
	Tier 2 Capital				
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	(n)		
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-			
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)		
52	of which: instruments issued by subsidiaries subject to phase out	-			
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	(g)		
54	Revaluation Reserves	-			
55	of which: Revaluation reserves on fixed assets	-	portion of (aa)		
56	of which: Unrealized Gains/Losses on AFS	-			
57	Foreign Exchange Translation Reserves	-	(v)		
	Undisclosed/Other Reserves (if any)	-			
59	T2 before regulatory adjustments	-			
	Tier 2 Capital: regulatory adjustments	1			
60	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-			
61	Reciprocal cross holdings in Tier 2 instruments	-			
62	Investment in own Tier 2 capital instrument	-			
63	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	2,461,999	(ae)		
64	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)		
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	2,461,999			
66	Tier 2 capital (T2)				
67	Tier 2 capital recognized for capital adequacy				
68	Excess Additional Tier 1 capital recognized in Tier 2 capital				
69	Total Tier 2 capital admissible for capital adequacy				
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	6,122,373			

	Disclosure template for main features of regulatory capital instruments				
	Main Features	Common Shares			
1	Issuer	PAIR Investment Company Limited			
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	Not Applicable			
3	Governing law(s) of the instrument	Laws of Islamic Republic of Pakistan			
4	Regulatory treatment Transitional Basel III rules	Not Applicable			
5	Post-transitional Basel III rules	Not Applicable			
6	Eligible at solo/ group/ group & solo	Solo			
7	Instrument type	Ordinary Shares			
8	Amount recognized in regulatory capital (Currency in PKR thousands, as	PKR 6,000,000			
9	Par value of instrument	PKR 10			
10	Accounting classification	Shareholders's equity			
11	Original date of issuance	2007			
12	Perpetual or dated	Perpetual			
13	Original maturity date	No Maturity			
14	Issuer call subject to prior supervisory approval	No			
15	Optional call date, contingent call dates and redemption amount	Not Applicable			
16	Subsequent call dates, if applicable	Not Applicable			
	Coupons / dividends				
17	Fixed or floating dividend/ coupon	Not Applicable			
18	Coupon rate and any related index/ benchmark Existence of a dividend stopper	Not Applicable			
		-			
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary			
21	Existence of step up or other incentive to redeem	No			
22	Non-cumulative or cumulative	Not Applicable			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	No			
25	If convertible, fully or partially	Not Applicable			
26	If convertible, conversion rate	Not Applicable			
27	If convertible, mandatory or optional conversion	Not Applicable			
28	If convertible, specify instrument type convertible into	Not Applicable			
29	If convertible, specify issuer of instrument it converts into	Not Applicable			
30	Write-down feature	No			
31	If write-down, write-down trigger(s)	Not Applicable			
32	If write-down, full or partial	Not Applicable			
33	If write-down, permanent or temporary	Not Applicable			
34	If temporary write-down, description of write-up mechanism	Not Applicable			
35	Position in subordination hierarchy in liquidation (specify instrument	Not Applicable			
36	type immediately senior to instrument Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	Not Applicable			

1.5 Risk Weighted Assets

The capital requirements for the Company as per major risk categories are given below:

Capital Adequacy Ratios 2021 2020		2021		202	2020		
Claims on: Banks			_		_		
Claims on: Banks		(Rupees	in '000)	(Rupees	in '000)		
Banks 4,365 37,959 1,731 15,053 Corporate 689,054 5,991,771 597,269 5,193,645 Retail portfolio 1,300 11,303 753 6,552 Secured by residential property 4,410 38,348 4,719 41,034 Past due loans 56,336 489,877 76,784 667,684 Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,879 Investments in fixed assets 140,852 1,224,797 167,431 1,455,920 All other assets 140,852 1,224,797 167,431 1,455,920 Market risk - - - - Equity risk 190,301 1,654,795 184,949 1,608,255 Operational risk 213,254 1,854,382 186,533 1,622,025 Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 <t< th=""><th>Credit risk</th><th></th><th></th><th></th><th></th></t<>	Credit risk						
Corporate 689,054 5,991,771 597,269 5,193,645 Retail portfolio 1,300 11,303 753 6,552 Secured by residential property 4,410 38,348 4,719 41,034 Past due loans 56,336 489,877 76,784 667,684 Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,879 Investments in fixed assets 26,198 227,812 25,263 219,675 All other assets 140,852 1,224,797 167,431 1,455,920 Market risk - - - - - Equity risk 190,301 1,654,795 184,949 1,608,255 Operational risk 213,254 1,854,382 186,533 1,622,025 Operational risk 213,254 1,854,382 186,533 1,622,025 Total eligible regulatory capital held (a) 6,122,373 6,	Claims on:						
Retail portfolio 1,300 11,303 753 6,552 Secured by residential property 4,410 38,348 4,719 41,034 Past due loans 56,336 489,877 76,784 667,684 Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,879 Investments in fixed assets 26,198 227,812 25,263 219,675 All other assets 140,852 1,224,797 167,431 1,455,920 Market risk - - - - - Equity risk 190,301 1,654,795 184,949 1,608,255 Operational risk 213,254 1,854,382 186,533 1,622,025 Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49,45% 55.84%	Banks	4,365	37,959	1,731	15,053		
Secured by residential property 4,410 38,348 4,719 41,034 Past due loans 56,336 489,877 76,784 667,684 Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,875 Investments in fixed assets 26,198 227,812 25,263 219,675 All other assets 140,852 1,224,797 167,431 1,455,920 Listed equity investments 1,40,852 1,654,795 184,949 1,608,255 Listed equity investments 1,654,795 184,949 1,608,255 Listed equity investments 1,654,795 184,949 1,608,255 Listed equity investments 1,854,382 1,324,486 1,517,273 Capital adequacy ratio 1,423,848 12,381,292 1,324,486 11,517,273 Capital adequacy ratio 1,2381,292 1,324,486 1,517,273 Capital adequacy ratio 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,381,292 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,321 2,32	Corporate	689,054	5,991,771	597,269	5,193,645		
Past due loans 56,336 489,877 76,784 667,684 Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,879 Investments in fixed assets 26,198 227,812 25,263 219,675 All other assets 140,852 1,224,797 167,431 1,455,920 Market risk Interest rate risk - - - - Equity risk 190,301 1,654,795 184,949 1,608,255 Operational risk 213,254 1,854,382 186,533 1,622,025 Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%	Retail portfolio	1,300	11,303	753	6,552		
Listed equity investments 75,249 654,336 55,838 485,552 Unlisted equity investments 22,530 195,912 23,216 201,879 Investments in fixed assets 26,198 227,812 25,263 219,675 All other assets 140,852 1,224,797 167,431 1,455,920 1,020,293 8,872,115 953,004 8,286,993 Market risk	Secured by residential property	4,410	38,348	4,719	41,034		
Unlisted equity investments 195,912 23,216 201,879 201,8	Past due loans	56,336	489,877	76,784	667,684		
Investments in fixed assets	Listed equity investments	75,249	654,336	55,838	485,552		
140,852 1,224,797 167,431 1,455,920 1,020,293 8,872,115 953,004 8,286,993 Market risk	Unlisted equity investments	22,530	195,912	23,216	201,879		
1,020,293 8,872,115 953,004 8,286,993	Investments in fixed assets	26,198	227,812	25,263	219,675		
Interest rate risk	All other assets	140,852	1,224,797	167,431	1,455,920		
Interest rate risk Equity risk 190,301 1,654,795 184,949 1,608,255 190,301 1,654,795 184,949 1,608,255 190,301 1,654,795 184,949 1,608,255 1,423,848 12,381,292 1,324,486 11,517,273 Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 13,24,486 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%		1,020,293	8,872,115	953,004	8,286,993		
Equity risk 190,301 1,654,795 184,949 1,608,255 Operational risk 213,254 1,854,382 186,533 1,622,025 Light of the properties of the pro	Market risk						
Operational risk 190,301 1,654,795 184,949 1,608,255 1,423,848 1,854,382 186,533 1,622,025 Lapital adequacy ratio 1,423,848 12,381,292 1,324,486 11,517,273 Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%	Interest rate risk	-	-	-	-		
Operational risk 213,254 1,854,382 186,533 1,622,025 1,423,848 12,381,292 1,324,486 11,517,273 Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%	Equity risk	190,301	1,654,795	184,949	1,608,255		
1,423,848 12,381,292 1,324,486 11,517,273 Capital adequacy ratio Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%		190,301	1,654,795	184,949	1,608,255		
Capital adequacy ratio Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84% Capital Adequacy Ratios	Operational risk	213,254	1,854,382	186,533	1,622,025		
Total eligible regulatory capital held (a) 6,122,373 6,431,285 Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84%		1,423,848	12,381,292	1,324,486	11,517,273		
Total risk weighted assets (b) 12,381,292 11,517,273 Capital adequacy ratio (a) / (b)*100 49.45% 55.84% Capital Adequacy Ratios 2021 2020	Capital adequacy ratio						
Capital Adequacy Ratios 2021 2020	Total eligible regulatory capital held (a)		6,122,373		6,431,285		
Capital Adequacy Ratios 2021 2020	Total risk weighted assets (b)		12,381,292		11,517,273		
Capital Adequacy Ratios	Capital adequacy ratio (a) / (b)*100		49.45%		55.84%		
Capital Adequacy Ratios		20	21	202	20		
Required Actual Required Actual	Capital Adequacy Ratios	Required	Actual	Required	Actual		

Capital Adequacy Ratios	202	21	2020		
Capital Adequacy Natios	Required	Actual	Required	Actual	
	-	-			
CET1 to total RWA	6.00%	49.45%	6.00%	55.84%	
Tier-1 capital to total RWA	7.50%	49.45%	7.50%	55.84%	
Total capital to total RWA	11.50%	49.45%	11.50%	55.84%	

^{*} Capital adequacy requirement inclusive of Capital Conservation Buffer requirement (CCB)

2 **Liquidity Coverage Ratio**

SBP issued BPRD Circular No. 8 dated June 23, 2016 advising implementation of Basel III liquidity standards that constitute two ratios, i.e. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR), and five monitoring tools.

LCR is the measure of conversion capability of the Company's High Quality Liquid Assets (HQLAs) into cash to meet immediate liquidity requirements over a 30 days horizon.

The Company calculates Liquidity Coverage Ratio (LCR) on monthly basis as per the guidelines given in the above mentioned circular. The objective of LCR is to ensure the short-term resilience of the liquidity risk profile which requires the Company to maintain sufficient High Quality Liquid Assets (HQLAs) to meet stressed cash outflows over a prospective 30 calendar - days period.

LCR Disclosure

		2021		2020		
	Rupees in '000 HIGH QUALITY LIQUID ASSETS	TOTAL UNWEIGHTED ¹ VALUE (average)	TOTAL WEIGHTED 2 VALUE (average)	TOTAL UNWEIGHTED ¹ VALUE (average)	TOTAL WEIGHTED 2 VALUE (average)	
1	Total high quality liquid assets (HQLA)		5,288,911		4,034,704	
	CASH OUTLFLOWS					
2	Retail deposits and deposits from small business cusmtomers of which:		7,050		7,873	
2.1	stable deposit					
2.2	Less stable deposit	66,373.84	7,050	72,757.05	7,873	
3	Unsecured wholesale funding of which:		2,413,990		1,292,910	
3.1	Operational deposits (all counterparties)					
3.2	Non-operational deposits (all counterparties)	2,624,162.10	2,413,990	1,785,498.26	1,292,910	
3.3	Unsecured debt					
4	Secured wholesale funding					
5	Additional requirements of which:		130,589		46,637	
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	1,249,538.11	130,589	521,368.56	46,637	
6	Other contractual funding obligations					
7	Other contingent funding obligations					
8	TOTAL CASH OUTFLOWS		2,584,993		1,347,420	
	CASH INFLOWS					
9	Secured lending					
10	Inflows from fully performing exposures	541,482.39	326,809	374,757.09	160,889	
11	Other Cash inflows					
12	TOTAL CASH INLFOWS		326,809		160,889	
		TOTAL ADJU	ISTED VALUE	TOTAL ADJU	ISTED VALUE	
21	TOTAL HQLA		5,288,911		4,034,704	
22	TOTAL NET CASH OUTFLOWS		2,258,184		1,186,531	
23	LIQUIDITY COVERAGE RATIO		2.34		3.40	

- 1. unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- 2. Weighted values calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates
- 3. Adjusted values 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 abd cap on inlfows

3 Net Stable Funding Ratio (NSFR)

NSFR is the ratio of the amount of Available Stable Funding (ASF) - source of funds, capital and liabilities relative to the amount of Required Stable Funding (RSF) - use of funds, assets and off - balance sheet exposures.

The objective of NSFR is to ensure the availability of stable funds that a company must hold to enable it to build and maintain its assets, investments and off balance sheet portfolio on an ongoing basis for longer term, i.e., over a one year horizon. NSFR reduces maturity mismatches between the asset and liability items on the balance sheet and thereby reduces funding and roll - over risk. The Bank's NSFR stood at 136% as at 31 December 2021.

NS	NSFR Disclosure 2021 Unweighted value by residual maturity					
			Weighted value			
(Ar	nount in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 Year	≥ 1 yr	weighted value
AS	Fitem					
1	Capital:					
2	Regulatory capital	9,655,142				9,655,142
3	Other capital instruments					
4	Retail deposits and deposit from small business customers:					
5	Stable deposits					
6	Less stable deposits		97,104	120		87,502
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding		1,002,918	-		501,459
10						
11	NSFR derivative liabilities			T		
12	All other liabilities and equity not included in othercategories		8,072,325	755,178	5,431,175	5,808,764
13	Total ASF					16,052,867
RS	Fitem					
14	Total NSFR high-quality liquid assets (HQLA)	xxxxxxxxxxxxx	xxxxxxxxxxxxxxx	611,501		
15	Deposits held at other financial institutions for operational purposes					
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financail institutions		147,445	157,982		101,108
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:				4,472,405	3,801,544
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				676,286	439,586
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	603,151			3,977,464	3,893,522
22	Other assets:					
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25						
26	NSFR derivative liabilities before deduction of variation margin posted			T		
27	All other assets not included in the above categories	975,035	2,684,523		589,140	2,906,436
28	Off-balance sheet items		874,874	325,459	349,190	77,476
29	Total RSF					11,831,174
30	Net Stable Funding Ratio (%)					136%

NSFR	Disclosure						
		U	nweighted value	by residual ma	turity		
(Amount in PKR in thousands)		No Maturity	< 6 months	6 months to < 1 Year	≥ 1 yr	Weighted value	
ASF Ite	n						
1	Capital:						
2	Regulatory capital	9,662,258				9,662,258	
3	Other capital instruments						
4	Retail deposits and deposit from small business customers:						
5	Stable deposits						
6	Less stable deposits		72,695	25,232		88,134	
7	Wholesale funding:						
8 9	Operational deposits		010 275	612.016		716,146	
10	Other wholesale funding Other liabilities:		818,375	613,916		/10,140	
11	NSFR derivative liabilities						
12	All other liabilities and equity not included in othercategories		5,439,956		4,657,371	4,657,371	
13	Total ASF		3,433,330		4,037,371	15,123,909	
RSF iter						20,220,000	
14	Total NSFR high-quality liquid assets (HQLA)	xxxxxxxxxxx	***************************************				
15	Deposits held at other financial institutions for operational purposes						
16	Performing loans and securities:						
17	Performing loans to financial institutions secured by Level 1 HQLA						
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financail institutions			25,444		12,722	
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:				4,126,234	3,507,299	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				480,099	312,064	
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	460,061			3,040,832	2,975,759	
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	1,343,155	964,770	1,249,010	548,327	2,998,518	
28	Off-balance sheet items		711,588	-	100,000	40,579	
29	Total RSF					10,457,783	
30	Net Stable Funding Ratio (%)					145%	