41 Capital Adequacy, Leverage Ratio & Liquidity Requirements



	Capital Requirements		Risk Weighted Assets	
redit Risk	December 31, 2019	December 31, 2018 (Rupees in	December 31, 2019	December 31, 2018
ortfolio subject to standardized approach (simple or comprehensive)		(Rupces in		
n-balance sheet				
Claims on other Sovereigns and on Government of Pakistan or Provincial Government or SBP				
denominated in currencies other than PKR Claims on Public Sector Entities in Pakistan	662	-	6,623	351,04
Claims on Fuore Sector Entrues in Fakistan	166,345	35,104	1,663,453	
Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	24,620	4,516	246,205	45,16
Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR	218,455	142,298	2,184,552	1,422,97
Claims on Corporate (excluding equity exposures) Claims categorized as retail portfolio	2,613,105 390,742	2,931,288 404,659	26,131,048 3,907,419	29,312,88 4,046,59
Claims categorized as retain portoito Claims fully secured by residential property	104,360	96,328	1,043,605	963,27
Past Due loans:				
where specific provisions are less than 20 per cent of the outstanding amount of the past due claim	99,535	69,524	995,353	695,23
where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.	11,187	2,465	111,867	24,64
where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.	2,443	3,857	24,428	38,56
Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired			12,562	
	-	-		-
Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held there against is more than 20% of outstanding amount.	s			
-	446	486	4,462	4,86
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.	-	-		
Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)	307,914	338,123	3,079,136	3,381,22
Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.				
	-	-	-	-
Unlisted equity investments (other than that deducted from capital) held in banking book	-	-	-	-
All other assets	916,396	419,125	9,163,956	4,191,25
Off- Balance Sheet - Non Market related Exposures	4,856,211	4,447,773	48,574,669	44,477,72
Direct Credit Substitutes / Lending of securities or posting of securities as collateral Performance related Contingencies	553,387 421,999	591,733 449,373	5,533,867 4,219,995	5,917,33 4,493,73
Trade Related contingencies / Other Commitments with original maturity of one year or less	421,000	47,575	4,217,775	4,475,75
	54,306	44,908	543,063	449,08
	1,029,692	1,086,015	10,296,925	10,860,14
Off- Balance Sheet - Market related Exposures				
Foreign Exchange Contracts with SBP	-	-	-	-
Foreign Exchange Contract (with original maturity of less than 14 days) Foreign Exchange Contracts*	9,876	- 3,068	- 98,758	- 30,68
Foreign Exchange Contracts	9,876	3,068	98,758	30,68
Total Credit Risk (A)	5,895,779	5,536,856	58,970,352	55,368,55
Market Risk				
Capital Requirement for portfolios subject to Standardized Approach				
Interest rate risk	1,637,290	1,263,736	16,372,905	12,637,35
Equity position risk etc. Foreign exchange risk etc.	31,496 2,357	12,026 852	314,962 23,574	120,26
Total Market Risk (B)	1,671,144	1,276,614	16,711,441	12,766,13
Operational Risk	1,064,247	1,025,972	10,642,475	10,259,72
Basic Indicator Approach-Total of operational risk (C)	1,064,247	1,025,972	10,642,475	10,259,72

Note 41.1 Capital Adequacy Ratio (CAR) disclosure template:

CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2019

	CAFITAL ADEQUACT RETURN AS OF DECEMBER 51, 2019	December 31, 2019	December 31, 2018 es in '000
		Amount	Amount
Rows #	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	10,002,524	10,002,524
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares General/ Statutory Reserves	- 2,904,691	2,643,483
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	2,904,091	2,045,485
7	Unappropriated/unremitted profits/ (losses)	2,074,808	1,163,269
8	Chappeophaed an enhanced promotic (105505)	2,071,000	1,105,207
	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	-
9	CET 1 before Regulatory Adjustments	14,982,023	13,809,276
10	Total regulatory adjustments applied to CET1	1,777,325	4,222,205
11	Common Equity Tier 1	13,204,698	9,587,071
<u></u>			
	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 (amount		
16	allowed in group AT 1)	-	-
16	of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments	-	-
17	Total regulatory adjustment applied to AT1 capital	-	-
19	Additional Tier 1 capital after regulatory adjustments	-	
20	Additional Tier 1 capital area regulatory adjustments	-	-
20			-
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)	13,204,698	9,587,071
	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 Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in	-	-
24	group tier 2)		
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	43,674	35,851
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	43,674	35,851
33	Total regulatory adjustment applied to T2 capital	43,674	-
34	Tier 2 capital (T2) after regulatory adjustments Tier 2 capital recognized for capital adequacy	-	35,851
35	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	35,851
37	Total Tier 2 capital admissible for capital adequacy	-	35,851
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)	13,204,698	9,622,922
			· /· /·
39	Total Risk Weighted Assets (RWA)	86,324,268	78,394,417
40	Capital Ratios and buffers (in percentage of risk weighted assets)	15 300/	10.000/
40	CET1 to total RWA	15.30%	12.23%
41 42	Tier-1 capital to total RWA Total capital to total RWA	15.30% 15.30%	12.23% 12.28%
42	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	15.30%	12.28%
45	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)	-	-
	Net and minimum consistent and an and the CDD		
40	National minimum capital requirements prescribed by SBP	(000/	(000/
48	CET1 minimum ratio	6.00%	6.00%
49 50	ADT-1 minimum ratio Tier 1 minimum ratio	<u>1.50%</u> 7.50%	1.50% 7.50%
51	Total capital minimum ratio	10.00%	10.00%
52	CCB (Consisting of CET1 only)	2.50%	1.900%
52	Total Capital plus CCB	12.50%	11.900%
	proto con	12.0070	11.20070

		December	r 31, 2019 Rupees in '0		cember 31, 2018
	Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment*	Amount	Amounts subject to Pre- Basel III treatment*
Note 41.2.1	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)	286,254		78,848	
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	780,670		-	
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)	9,333		-	
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	-		-	
20	Any other deduction specified by SBP (mention details)	-		-	
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	701,069		1,440,116	
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	1,777,325		1,518,963	

Note 41.2.2	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)	-	-	
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	-	-	
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-	-	

Note 41.2.3	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)	-	-	
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)	43,674.00	-	

* This column "Amounts subject to pre-Basel III treatment" has been added for reporting the amount of each regulatory deduction item that is still subject to the pre-Basel III treatment during the transitional period. The portion of the amount which has already been transitioned to the Basel III rules would be reported in the main column. Example: Consider that currently banks apply risk weights of 100% on defined benefit pension fund net assets and in Dec 2014, a bank has PKR50 million of these assets. The transitional arrangements require this bank to adduct 20% of the assets in 2014. This means that the bank will report PKR10 million in the first empty cell in Sr.# 3 and PKR40 mm in the second dotted cell (the total of the two cells therefore equals the total Basel III regulatory adjustment). The amount of dotted cells will be risk weighted and will be disclosed at Sr. # 37 (ii) as shown on next page.

Note: Rows which are not applicable for any institution should be left blank

		December 31, 2019 Rupees in '000	December 31, 2018
Note 41.2.4	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	1,391,510	1,162,574
39	Significant investments in the common stock of financial entities	200,500	190,251
40	Deferred tax assets arising from temporary differences (net of related tax liability)	1,031,154	1,162,240
	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)	43,675	35,851
42	Cap on inclusion of provisions in Tier 2 under standardized approach	737,129	692,107
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	-	-

Note: Rows which are not applicable for any institution should be left blank

NOTE 41.3 Capital Structure Reconciliation

Illustration of the 3 Step approach to Balance Sheet Reconciliation All banks/ DFIs are required to follow a 3 step approach to ensure that the Basel III requirement to provide a full reconciliation of all regulatory capital elements back to the published financial statements is done in a consistent manner. Under this process all banks/ DFIs need to show the link between their published balance sheet and the figures reported for the calculation of regulatory capital.

Step 1: Under Step 1, banks are required to use their balance sheet of the published financial statements based on the accounting scope of consolidation (numbers reported in the 2nd column below) as a starting point and report the numbers for each item in the published financial statements based on regulatory scope of consolidation (3rd column below). If there are rows in the regulatory consolidation balance sheet that are not present in the published financial statements, banks are required to add these and give a value of zero in the 2nd column. In case the accounting consolidation is identical to the scope of regulatory consolidation then banks are not required to undertake Step-1. Instead, the bank should disclose this fact and move to Step-2.

Table: 41.3.1	Balance sheet of the published financial statements	Under regulatory scope of consolidation
(in thousand PKR)	December 31, 2019	December 31, 2019
Assets (1)	(2)	(3)
Cash and balances with treasury banks	12,137,805	12,137,805
Balanced with other banks	8,230,072	8,230,072
Lending to financial institutions	13,863,449	13,863,449
Investments	146,911,102	146,911,102
Advances	109,742,292	109,742,292
Operating fixed assets	3,620,925	3,620,925
Deferred tax assets	1,031,154	1,031,154
Other assets	10,768,453	10,768,453
Total assets	306,305,252	306,305,252

Liabilities & Equity		
Bills payable	1,172,155	1,172,155
Borrowings	94,656,461	94,656,461
Deposits and other accounts	182,167,572	182,167,572
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	-	-
Other liabilities	14,107,711	14,107,711
Total liabilities	292,103,899	292,103,899
Share capital/ Head office capital account	10,002,524	10,002,524
Reserves	2,904,691	2,904,691
Unappropriated/ Unremitted profit/ (losses)	2,074,808	2,074,808
Minority Interest	-	-
Surplus on revaluation of assets	(780,670)	(780,670)
Total liabilities & equity	306,305,252	306,305,252

Step 2: Under Step 2 banks are required to expand the balance sheet under the regulatory scope of consolidation (revealed in Step 1) to identify all the elements that are used in the **capital adequacy disclosure template** set out in Note 41.2. Each element must be given a reference number/letter in the 4th column that will be used as a cross reference in Step-3. Given below are some examples of elements (in italic font) that may need to be expanded. However, the more complex the balance sheet of the bank, the more items would need to be disclosed.

Table: 41.3.2	Balance sheet as in published financial statements December 31, 2019	Under regulatory scope of consolidation December 31, 2019	Reference
Assets (1)	(2)	(3)	(4)
Cash and balances with treasury banks	12,137,805	12,137,805	(.)
Balanced with other banks	8,230,072	8,230,072	
Lending to financial institutions	13,863,449	13,863,449	
nyestments	146,911,102	146.911.102	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	754,075	-	a
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	-	-	b
of which: Mutual Funds exceeding regulatory threshold	-	-	с
of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)	-	-	d
of which: others (mention details)	-	-	e
Advances	109,742,292	109,742,292	
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	43,674	30,872	g
Fixed Assets	3,620,925	3,620,925	
Deferred Tax Assets	1,031,154	1,031,154	
of which: DTAs that rely on future profitability excluding hose arising from temporary differences	-	-	h
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-	i
Other assets	10,768,453	10,768,453	
of which: Goodwill	-	-	j
of which: Intangibles	286,254	100,898	k
of which: Defined-benefit pension fund net assets	-	-	1
Fotal assets	306,305,252	306,305,252	

Liabilities & Equity			
Bills payable	1,172,155	1,172,155	
Borrowings	94,656,461	94,656,461	
Deposits and other accounts	182,167,572	182,167,572	
Sub-ordinated loans	-	-	
of which: eligible for inclusion in AT1	-	-	m
of which: eligible for inclusion in Tier 2	-	-	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	-	-	
of which: DTLs related to goodwill	-	-	0
of which: DTLs related to intangible assets	-	-	р
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	-	-	r
Other liabilities	14,107,711	14,107,711	
Total liabilities	292,103,899	292,103,899	

Total liabilities & Equity	306,305,252	306,305,252	
In case of Deficit on revaluation (deduction from CET1)	-	-	ab
of which: Unrealized Gains/Losses on AFS	-	683,115	ud
of which: Revaluation reserves on Fixed Assets	-	774,199	aa
Surplus on revaluation of assets	(780,670)	(780,670)	
of which: portion eligible for inclusion in Tier 2	-	-	z
of which: portion eligible for inclusion in AT1	-	-	У
of which: portion eligible for inclusion in CET1	-	-	х
Minority Interest	-	-	
Unappropriated profit/ (losses)	2,074,808	2,074,808	w
of which: portion eligible for inclusion in Tier 2	-	-	v
of which: portion eligible for inclusion in CET1(provide breakup)	2,904,691	2,904,691	u
Reserves	2,904,691	2,904,691	
of which: amount eligible for AT1	-	-	t
of which: amount eligible for CET1	10,002,524	10,002,524	s
Share capital	10,002,524	10,002,524	

Step 3: Under Step 3, a column is added to the capital adequacy disclosure template given at Note 41.2 (including sub-notes 41.2.1 to 41.2.3) and banks will cross reference figures of this column with the expanded balance sheet of Step-2. For example, the template includes the line "goodwill net of related deferred tax liability". The bank will put "(j) - (o)" to show that row 9 of the template has been calculated as the difference between component "(j)" and component "(o)" of the regulatory scope balance sheet, illustrated in step 2. Since the following table 41.3.3 is repetition of Note 41.2 with the addition of the last column, therefore to reduce duplication, the bank may adopt any of the two options; (1) Use the table 41.3.3 as proposed below, or (2) just add the last column of table 41.3.3 to Note 41.2 (including sub-notes 41.2.1 to 41.2.3).

	Basel III Disclosure Tem	plate (with added column)	7
	Table: 41.3.3	Component of regulatory capital reported by bank	Source based on reference number from step 2	
	Common Equity Tier 1 capital (CET1): Instruments and	reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	10,002,524		
2	Balance in Share Premium Account	-	(s)	
3	Reserve for issue of Bonus Shares	-		
4	General/ Statutory Reserves	2,904,691		
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	(u)	
6	Unappropriated/unremitted profits/ (losses)	2,074,808	(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		(x)	
	group)	-		
8	CET 1 before Regulatory Adjustments	14,982,023		
	Common Equity Tier 1 capital: Regulatory adjustments	,,,,		
9	Goodwill (net of related deferred tax liability)		(j) - (o)	
10	All other intangibles (net of any associated deferred tax		0) (0)	-
10	liability)	286,254	(k) - (p)	
11	Shortfall of provisions against classified assets	200,234	(K) - (p) (f)	_
11		-	(1)	where 'x' depends on transitional
12	Deferred tax assets that rely on future profitability			arrangement for capital deduction (e.g.
	excluding those arising from temporary differences (net of		$\{(h) - (r) * x\%$	0%, 20% etc.), Section 2.4.11
	related tax liability)	-		
13	Defined-benefit pension fund net assets	-	$\{(1) - (q)\} * x\%$	
14	Reciprocal cross holdings in CET1 capital instruments	-	(d)	_
15	Cash flow hedge reserve	-	0	
16	Investment in own shares/ CET1 instruments	-	-	
17	Securitization gain on sale	_	-	
18	Capital shortfall of regulated subsidiaries	-	-	
19	Deficit on account of revaluation from bank's holdings of	-		7
19	fixed assets/ AFS	780.670	(ch)	
20		780,670	(ab)	Portion of amount above the threshold
20	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of			that is to be deducted from CET1,
	regulatory consolidation, where the bank does not own			whereas "ac" is the portion to be deducted
	more than 10% of the issued share capital (amount above		(a) - (ac) - (ae)	from AT1 and "ae" is the portion to be
	10% threshold)	0.000		deducted from T2
	· · · · · · · · · · · · · · · · · · ·	9,333		
21	Significant investments in the capital instruments issued by			Portion of amount above the threshold that is to be deducted from CET1,
	banking, financial and insurance entities that are outside			whereas "ad" is the portion to be deducted
	the scope of regulatory consolidation (amount above 10%		(b) - (ad) - (af)	from AT1 and "af" is the portion to be
	threshold)			deducted from T2
		-		
22	Deferred Tax Assets arising from temporary differences			
1	(amount above 10% threshold, net of related tax liability)			
		-	(i)	
23	Amount exceeding 15% threshold	-		
24	of which: significant investments in the common stocks]	
1	of financial entities	-		
25	of which: deferred tax assets arising from temporary		1	
1	differences	-		
26	National specific regulatory adjustments applied to CET1		1	
1	capital	-		
27	of which: Investment in TFCs of other banks exceeding		-	
	the prescribed limit	_		
28	of which: Any other deduction specified by SBP	-	4	
20	(mention details)			
29			4	
29	Regulatory adjustment applied to CET1 due to insufficient	701.070		
20	AT1 and Tier 2 to cover deductions	701,069	4	
30	Total regulatory adjustments applied to CET1 (sum of 9 to			
	29)	1,777,325	4	
31	Common Equity Tier 1	13,204,698	J	

12 Outlying: Additional Teer Fusionments plus any related share permutine. (i) 13 of which: Classified a similaries: (ii) 14 of which: Classified a similaries is subject to plus on the similaries in the similaries is subject to plus on the similaries in the similaries is subject to plus on the similaries in the similaries is subject to plus on the similaries is subject to plus on the similaries in the similaries is subject to plus on the similaries in the similaries is subject to plus on the similaries in the similaries in the similaries is subject to plus on the similaries in the simila		Additional Tier 1 (AT 1) Capital		
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67 Tier 2 capital recognized for capital adequacy 43,674 68 Excess Additional Tier 1 capital recognized in Tier 2 capital -	51 52 53 54 55 56 57 58 59 60 61 62 63 64	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Amount of Regulatory consolidation	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
68 Excess Additional Tier 1 capital recognized in Tier 2 capital -	51 52 53 54 55 56 57 57 58 59 60 60 61 62 63 63 64	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Inrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory adjustments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
capital _	51 52 53 54 55 56 57 58 59 60 61 62 63 64 64 65	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory Adjustment applied to T2 capital (sum of 60 to 64) Tier 2 capital (T2)	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
	51 52 53 55 56 57 58 59 60 60 61 62 63 64 64 65 66 67	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Tier 2 Capital: regulatory adjustments Reciprocal cross holdings in Tier 2 instrument Investment in own Tier 2 capital instrument Investments in the capital instrument Investment in the capital instrument Investments in the capital instrument Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory Adjustment applied to T2 capital (sum of 60 to 64) Tier 2 capital recognized for capital adequacy	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
69 Total Tier 2 capital admissible for capital adequacy -	51 52 53 55 56 57 58 59 60 60 61 62 63 64 64 65 66 67	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Tier 2 Capital: regulatory adjustments Tier 2 Capital: regulatory adjustments Reciprocal cross holdings in Tier 2 instruments Investment in own Tier 2 capital instrument Investments in the capital instrument Investments in the capital instrument Investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory Adjustment applied to T2 capital (sum of 60 to 64) Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
	51 52 53 54 55 56 57 58 59 60 60 61 62 63 63 64 65 66 67 68	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Inrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investments in the capital instrument Investments in the capital instrument Investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory Adjustment applied to T2 capital (sum of 60 to 64) Tier 2 capital (T2) Tier 2 capital (T2) Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ae)
70 TOTAL CAPITAL (T1 + admissible T2) (48+69) 13,204,698	51 52 53 54 55 56 57 58 59 60 60 61 62 63 63 64 64 65 66 67 68 69	tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves Undisclosed/Other Reserves (if any) T2 before regulatory adjustments Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory Adjustment applied to T2 capital (sum of 60 to 64) Tier 2 capital recognized for capital adequacy Excess Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy	- - - - - - - - - - - - - - - - - - -	(z) (g) portion of (aa) (v) (ac)

Note 41.4 Main Features Template of Regulatory Capital Instruments
Set out below is the template that banks must use to ensure that the key features of all regulatory capital instruments are disclosed. Banks will be required to complete all of the cells for each outstanding regulatory capital
instrument (please insert "NA" if the question is not applicable). Banks are required to report each regulatory capital instrument in a separate column of the template, such that the completed template would provide a "main
features report" that summaries all of the regulatory capital instruments of the bank/ banking group.

				1	
	Main Features	Common Shares	Instrument - 2	Inst 3 & so on	Explanation
1	Issuer	The Bank of Khyber			Identifies issuer legal entity.
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	вок			
3	Governing law(s) of the instrument	Companies Ordinance 1984, KSE Regulations, The Bank of Khyber Act, 1991			Specify the governing law(s) of the instrument
	Regulatory treatment				
4	Transitional Basel III rules	Common Equity Tier I			Specifies the regulatory capital treatment during Basel III transitional phase (i.e. the component of capital that the instrun is being phased-out from). Enter: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]
5	Post-transitional Basel III rules	Common Equity Tier I			Specifies regulatory capital treatment under Basel III rules not taking into account transitional treatment. Enter: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible]
6	Eligible at solo/ group/ group&solo	Solo			Specifies the level(s) within the group at which the instrument included in capital. Enter: [Solo] [Group] [Solo and Group]
7	Instrument type	Ordinary Shares			Enter: [Ordinary shares] [Perpetual non-cumulative preference shares] [perpetual debt instruments] [Other Tier 2] (others: plea specify)
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	10,002,524			Specifies amount recognized in regulatory capital.
9	Par value of instrument	Rs. 10/-			Par value of instrument
10	Accounting classification	Shareholders' equity			Specifies accounting classification. Helps to assess loss absorb Enter: [Shareholders' equivy] [Liability - amortized cost] [Liabi fair value option] [Non-controlling interest in consolidated subsidiary]
11	Original date of issuance	25.02.2006			Specifies date of issuance.
12	Perpetual or dated	Perpetual			Specifies whether dated or perpetual. Enter: [Perpetual/ no Maturity] [Dated]
13	Original maturity date	No Maturity			For dated instrument, specifies original maturity date.
14	Issuer call subject to prior supervisory approval	No			Specifies whether there is an issuer call option. Helps to assess permanence. Enter: [Yes] [No]
15	Optional call date, contingent call dates and redemption amount	N-A			For instrument with issuer call option, specifies first date of ca the instrument has a call option on a specific date (day, month year) and in addition mention if the instrument has a tax and/or regulatory event call. Also specifies the redemption price. Help assess permanence
16	Subsequent call dates, if applicable	N-A			Specifies subsequent call dates, if applicable. Helps to assess permanence.
	Coupons / dividends				[· · · · · · · · · · · · · · · · · · ·
17	Fixed or floating dividend/ coupon	Floating			Enter [fixed], [floating], [fixed to floating], [floating to fixed]
18 19	coupon rate and any related index/ benchmark Existence of a dividend stopper	N-A No			Specifies whether the non payment of a coupon or dividend on instrument prohibits the payment of dividends on common sha (i.e. whether there is a dividend stopper) Enter: [yes], [no]
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary		1	Enter: [fully discretionary] [partially discretionary] [mandatory
21	Existence of step up or other incentive to redeem	No			Specifies whether there is a step-up or other incentive to redeen Enter: [Yes] [No]
22	Noncumulative or cumulative	Non-cumulative			Specifies whether dividends / coupons are cumulative or noncumulative. Enter: [Noncumulative] [Cumulative]
23	Convertible or non-convertible	Non-Convertible			Specifies whether instrument is convertible or not. Helps to ass loss absorbency. Enter: [Convertible] [Nonconvertible]
24	If convertible, conversion trigger (s)	N-A			Specifies the conditions under which the instrument will conve including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities should be listed. For each of the authorities it should be state whether it is terms of the contract of the instrument that provide the legal ba for the authority to trigger conversion (a contractual approach) whether the legal basis is provided by statutory means (a statut approach)

25	If convertible, fully or partially	N-A	Specifies whether the instrument will: (i) always convert fully, (ii) may convert fully or partially; or (iii) will always convert partially Enter: one of the options
26	If convertible, conversion rate	N-A	Specifies rate of conversion into the more loss absorbent instrument. Helps to assess the degree of loss absorbency.
27	If convertible, mandatory or optional conversion	N-A	For convertible instruments, specifics whether conversion is mandatory or optional. Helps to assess loss absorbency. Enter: [Mandatory] [Optional] [NA]
28	If convertible, specify instrument type convertible into	N-A	For convertible instruments, specifics instrument type convertible into. Helps to assess loss absorbency. Enter: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]
29	If convertible, specify issuer of instrument it converts into	N-A	If convertible, specify issuer of instrument into which it converts.
30	Write-down feature	N-A	Specifies whether there is a write down feature. Helps to assess los absorbency. Enter: [Yes] [No]
31	If write-down, write-down trigger(s)	N-A	Specifies the trigger at which write-down occurs, including point o non-viability. Where one or more authorities have the ability to trigger write-down, the authorities should be listed. For each of the authorities it should be state whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach)
32	If write-down, full or partial	N-A	For each write-down trigger separately, specifies whether the instrument will (i) always be written-down fully, (ii) may be writte down partially; or (iii) will always be written down partially. Help assess the level of loss absorbency at write-down
33	If write-down, permanent or temporary	N-A	For write down instrument, specifies whether write down is permanent or temporary. Helps to assess loss absorbency. Enter: [Permanent] [Temporary] [NA]
34	If temporary write-down, description of write-up mechanism	N-A	For instrument that has a temporary write-down, description of write-up mechanism.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	N-A	Specifies instrument to which it is most immediately subordinate. Helps to assess loss absorbency on gone-concern basis.
36		No	Specifies whether there are non-compliant features. Enter: [Yes] [No]
37	If yes, specify non-compliant features	N-A	If there are non-compliant features, specify which ones. Helps to assess instrument loss absorbency.

LCR]	Disclosure	Average Values of four quarters March 31- December 31, 2019	Average Values of four quarters March 31- December 31, 2019
		TOTAL UNWEIGHTED ^a VALUE	TOTAL WEIGHTED ^b VALUE
n local curr		(average)	(average)
HIGH QUALITY LIQUID ASSETS			(0.527
1	Total high quality liquid assets (HQLA)	60,601	60,537
2	CASH OUTLFLOWS Retail deposits and deposits from small business		
2	cusmtomers of which:		
2.1	stable deposit		
2.2	Less stable deposit	42,061	4,206
3	Unsecured wholesale funding of which:	-	-
3.1	Operational deposits (all counterparties)	1,455	361
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	99,322	46,156
4	Secured wholesale funding	35,896	-
5	Additional requirements of which:		
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		
6	Other contractual funding obligations		
7	Other contingent funding obligations	59,488	1,071
8	TOTAL CASH OUTFLOWS	248,915	51,795
	CASH INFLOWS		
9	Secured lending		
10	Inflows from fully performing exposures	1,250	1,018
11	Other Cash inflows	6,808	2,525
12	TOTAL CASH INLFOWS	8,058	3,544

		TOTAL ADJUSTED VALUE
21	TOTAL HQLA	60,537
22	TOTAL NET CASH OUTFLOWS	48,786
23	LIQUIDITY COVERAGE RATIO	124.09%

Note 41.5

NSFR	R Disclosure					LR IX
		unwe	eighted value by residual maturity			
(Amount ii	n PKR in thousands) as of December 31, 2017			6 months to < 1 yr	≥1 yr	weighted value
ASF Item		· · ·				
1	Capital:					
2	Regulatory capital	14,981,824	-	-	-	14,981,824
3	Other capital instruments	-	-	-	-	-
	Retail deposits and deposit from small business					
4	customers:	-	-	-	-	-
5	Stable deposits	11,201,250	-	-	-	10,641,187
6	Less stable deposits	48,874,083	-	-	-	43,986,675
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	879,319	-	-	-	439,660
9	Other wholesale funding	-	-	110,128,640	-	55,064,320
10	Other liabilities:	-	-	-	-	-
11	NSFR derivative liabilities				9,876,925	-
	All other liabilities and equity not included in					
12	othercategories	110,586,742	-	5,362,331	4,291,062	6,972,228
13	Total ASF					132,085,894
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)				146,231,727	4,341,650
	Deposits held at other financial institutions for					
15	operational purposes	8,230,072	-	-	-	4,115,036
16	Performing loans and securities:	-	-	-	-	-
	Performing loans to financial institutions secured					
17	by Level 1 HQLA	9,032,102	-	-	-	903,210
	Performing loans to financial institutions secured					
	by non-Level 1 HQLA and unsecured performing					
18	loans to financail institutions	-	4,831,347	-	-	724,702
	Performing loans to non- financial corporate					
	clients, loans to retail and small business					
	customers, and loans to sovereigns, central banks					
19	and PSEs, of which:	-	-	-	40,586,643	34,498,647
	With a risk weight of less than or equal to 35%					
	under the Basel II Standardised Approach for					
20	credit risk	-	-	-	3,530,158	2,294,602

	Securities that are not in default and do not qualify					
21	as HQLA including exchange-traded equities.	_	_	-	1,944,031	1,652,426
22	Other assets:				, ,	, ,
23	Physical traded commodities, including gold					
	Assets posted as initial margin for derivative					
24	contracts					
25	NSFR derivative assets				8,914,976	-
	NSFR derivative liabilities before deduction of	Ī				
26	variation margin posted				1,975,385	1,975,385
	All other assets not included in the above					
27	categories		5,798,270	68,029,674	18,091,229	57,904,336
28	Off-balance sheet items		64,098,155			3,204,908
29	Total RSF					111,614,902
30	Net Stable Funding Ratio (%)					118%

41.6	CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS	2019 Rupees i	2018 in '000
	Minimum Capital Requirement (MCR):		
	Paid-up capital (net of losses)	10,002,524	10,002,524
	Capital Adequacy Ratio (CAR):	·	
	Eligible Common Equity Tier 1 (CET 1) Capital	13,204,421	9,587,071
	Eligible Additional Tier 1 (ADT 1) Capital	-	-
	Total Eligible Tier 1 Capital	13,204,421	9,587,071
	Eligible Tier 2 Capital		35,851
	Total Eligible Capital (Tier 1 + Tier 2)	13,204,421	9,622,922
	Risk Weighted Assets (RWAs):		
	Credit Risk	58,970,352	55,368,559
	Market Risk	16,711,426	12,766,137
	Operational Risk	10,642,475	10,259,721
	Total	86,324,253	78,394,417
	Common Equity Tier 1 Capital Adequacy ratio	15.30%	12.23%
	Tier 1 Capital Adequacy Ratio	15.30%	12.23%
	Total Capital Adequacy Ratio	15.30%	12.28%
	National Minimum Capital Requirments prescribed by SBP.		
	CET1 minimum ratio	6.00%	6.00%
	ADT-1 minimum ratio	1.50%	1.50%
	Tier 1 minimum ratio	7.50%	7.50%
	Total capital minimum ratio	10.00%	10.00%
	Capital Conservaton Buffer (CCB- Consisting of CET1 only)	2.50%	1.90%
	Total Capital plus CCB	12.50%	11.90%

Banks should also disclose the approach followed by them for determining credit risk, market risk and operational risk exposures in the capital adequacy calculation.

13,204,421	9,587,071
305,453,822	263,853,741
4.32%	3.63%
	305,453,822

Liquidity Coverage Ratio (LCR):		
Total High Quality Liquid Assets	60,536,707	60,817,347
Total Net Cash Outflow	48,785,693	55,418,370
Liquidity Coverage Ratio	124.09%	109.74%
Net Stable Funding Ratio (NSFR): Total Available Stable Funding Total Required Stable Funding Net Stable Funding Ratio	132,085,894 <u>111,614,902</u> <u>118%</u>	116,343,436 97,573,326 119%

42 Credit Risk - General Disclosures

The Bank is following standardized approach for all its Credit Risk Exposures.

42.1 Credit Risk: Disclosures for portfolio subject to the Standardized Approach-Basel II Specific

Create Hist. Disclosures to	i portiono st	Credit Exposures subject to Standardized Approach					
	_		2019	-		2018	
Exposures	Rating Category Number	Amount Outstanding	Deduction CRM	Net Amount	Amount Outstanding	Deduction CRM	Net Amount
				Rupees in	'000		
Corporate	1	2,016,293	2,293	2,014,000	4,287,278	190,500	4,096,778
*	2	17,257,875	74,244	17,183,631	15,915,507	7,657	15,907,850
	3 & 4	3,205,410	133,442	3,071,968	955,116	-	955,116
	5&6	-	-	-	-	-	-
	Unrated-I	24,902,014	2,401,404	22,500,610	29,475,411	2,440,889	27,034,522
	Unrated-II	7,397,868	790,925	6,606,943	8,531,356	976,318	7,555,037
Banks	1	5,960,920	5,944,531	16,390	-	-	-
	2 & 3	-	-	-	-	-	-
	6	-	-	-	-	-	-
	Unrated	-	-	-	-	-	-
With maturity 3 months or less (PKR)		58,074,016	47,056,887	11,017,129	21,966,109	14,851,230	7,114,878
With maturity 3 months or less (FCY)	1,2,3	853,688	-	853,688	65,197	-	65,197
	4,5	-	-		-	-	
	6	13,673	-	13,673	13,335	-	13,335
	Unrated	274,790	-	274,790	60,595	-	60,595
Retail		7,965,363	657,397	7,307,966	8,138,831	654,401	7,484,430
Claims subject to Residential Mortgage		2,981,728	-	2,981,728	2,752,224	-	2,752,224
Public Sector Entities	1	-	-	-	-	-	-
	2&3	3,429,580	-	3,429,580	-	-	-
	Unrated	29,068,798	28,218,396	850,403	45,939,708	43,149,666	2,790,042
Past Due		845,778	-	845,778	575,002	-	575,002
Others		126,133,158	-	126,133,158	71,392,928	-	- 71,392,928
CRM = Credit Risk Mitigation		0	0				

42.2 Equity position risk in the banking book-Basel II Specific

Investments in equity were classified as trading book as Market related exposure.