

1. CAPITAL ASSESSMENT AND ADEQUACY

Scope of Applications

The State Bank of Pakistan (SBP) through its BPRD Circular No 6 dated August 15, 2013 has issued Basel III Capital instructions for Banks / DFIs. The revision to the previously applicable Capital Adequacy regulations pertain to components of eligible capital and related deductions. The amendments have been introduced with an aim to further strengthen the existing capital related rules. Basel III instructions have become effective from December 31, 2013; however, there is a transitional phase during which the complete requirements would become applicable with full implementation by December 31, 2019. This Capital Adequacy framework is applicable to the Bank.

The Bank's capital adequacy is reported using the rules and ratios provided by the State Bank of Pakistan. The capital adequacy ratio is a measure of the amount of a Bank's capital expressed as a percentage of its risk weighted assets (RWAs). Banking operations are categorized as either Trading Book or Banking Book and RWAs are determined according to specific treatments as per the requirement of SBP that measure the varying levels of risk attached to on balance sheet and off-balance sheet exposures. Under the current capital adequacy regulations, credit risk and market risk exposures are measured using the Standardized Approach and operational risk is measured using the Basic Indicator Approach. Credit risk mitigants are also applied against the Bank's exposures based on eligible collateral.

Capital Management

The objective of managing capital is to safeguard the Bank's ability to continue as a going concern. It is the policy of the Bank to maintain a strong capital base so as to maintain investor, depositor and market confidence and to sustain future development of the business. The Bank aims to maintain an optimum level of capital along with maximizing shareholders' return.

Statutory minimum capital requirement and Capital Adequacy Ratio

The SBP through its BSD Circular No. 07 dated April 15, 2009 has prescribed the minimum paid-up capital (net of accumulated losses) for Banks to be raised to Rs.10 billion by the year ending December 31, 2013. The paid-up capital of the Bank for the year ended December 31, 2021 stood at Rs. 10,478 million (2019: Rs. 10,478 million) and is in compliance with SBP requirements.

Banks are also required to maintain a minimum Capital Adequacy Ratio (CAR) of 11.50% of the risk weighted exposures of the Bank. Further, under Basel III instructions, Banks are also required to maintain a Common Equity Tier 1 (CET 1) ratio and Tier 1 ratio of 6.00% and 7.50%, respectively, as at December 31, 2021. As at December 31, 2021 the Bank was fully compliant with prescribed ratios as the Bank's CAR was 14.15% whereas CET 1 was 13.01% and Tier 1 was 13.04%. The Bank and its individually regulated operations have complied with all capital requirements throughout the year.

Tier 1 capital comprises of Common Equity Tier 1 (CET 1) and Additional Tier 1 (AT 1) capital.

CET 1 capital includes fully paid-up capital, balance in share premium account, general reserves as per the financial statements, net un-appropriated profits meeting the eligibility criteria.

AT 1 capital includes instruments meeting the prescribed SBP criteria e.g. perpetual non-cumulative preference shares.

The deductions from Tier 1 capital include mainly;

- i) Book value of goodwill / intangibles;
- ii) Deficit on revaluation of available for sale investments,;
- iii) Reciprocal cross holdings in equity capital instruments of other banks, financial institutions and insurance companies;
- iv) Investment in mutual funds above a prescribed ceiling;
- v) Threshold deductions applicable from 2014 on deferred tax assets and certain investments;

Tier 2 capital includes general provisions for loan losses, surplus on the revaluation of assets - net of tax, foreign exchange translation reserves and subordinated debts (meeting the revised eligibility criteria).

1.1 Capital Structure

	Note	31 December 2021	31 December 2020	Source based on reference number from Note 42.4.2
----- (Rupees in '000) -----				
Common Equity Tier 1 capital (CET1): Instruments and reserves				
Fully Paid-up Capital/ Capital deposited with SBP		10,478,315	10,478,315	(t)
Balance in Share Premium Account		2,550,985	2,550,985	
Reserve for issue of Bonus Shares		-	-	
Discount on Issue of shares		-	-	
General/ Statutory Reserves		20,346,014	17,578,530	(v)
Deficit on account of Revaluation from Bank's holding fixed assets / AFS Securities		-	-	
Unappropriated/unremitted profits/ (losses)		30,370,220	24,207,142	(w)
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		851,431	632,644	
		-	-	(x)
CET 1 before Regulatory Adjustments		64,596,965	55,447,616	
Total regulatory adjustments applied to CET1	1.2.1	2,102,851	294,842	
Common Equity Tier 1		62,494,114	55,152,774	
Additional Tier 1 (AT 1) Capital				
Qualifying Additional Tier-1 instruments plus any related share premium		-	-	
of which: Classified as equity		-	-	(t)
of which: Classified as liabilities		-	-	(m)
Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)		150,253	111,643	(y)
of which: instrument issued by subsidiaries subject to phase out		-	-	
AT1 before regulatory adjustments		150,253	111,643	
Total regulatory adjustment applied to AT1 capital	1.2.2	-	-	
Additional Tier 1 capital after regulatory adjustments		-	-	
Additional Tier 1 capital recognized for capital adequacy		150,253	111,643	
Tier 1 Capital (CET1 + admissible AT1) (11+20)		62,644,367	55,264,417	
Tier 2 Capital				
Qualifying Tier 2 capital instruments under Basel III plus any related share premium		-	-	
Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel III Rules		-	-	
Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)		250,420	186,072	(z)
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		5,079,938	3,027,679	(g)
Revaluation Reserves (net of taxes)		-	-	
of which: Revaluation reserves on fixed assets		-	-	
of which: Unrealized Gains/Losses on AFS		-	2,961,171	portion of (aa)
Foreign Exchange Translation Reserves		1,761	-	
Undisclosed/Other Reserves (if any)		-	-	
T2 before regulatory adjustments		5,332,119	6,174,922	
Total regulatory adjustment applied to T2 capital	1.2.3	-	-	
Tier 2 capital (T2) after regulatory adjustments		5,332,119	6,174,922	
Tier 2 capital recognized for capital adequacy		5,332,119	6,174,922	
Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	-	
Total Tier 2 capital admissible for capital adequacy		5,332,119	6,174,922	
TOTAL CAPITAL (T1 + admissible T2)	(21+37)	67,976,486	61,439,339	
Total Risk Weighted Assets (RWA)	1.5	480,494,140	365,845,615	
Capital Ratios and buffers (in percentage of risk weighted assets)				
CET1 to total RWA		13.01%	15.08%	
Tier-1 capital to total RWA		13.04%	15.11%	
Total capital to total RWA		14.15%	16.79%	
Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		6.00%	6.00%	
of which: capital conservation buffer requirement		-	-	
of which: countercyclical buffer requirement		-	-	
of which: D-SIB or G-SIB buffer requirement		-	-	
CET1 available to meet buffers (as a percentage of risk weighted assets)		7.01%	9.08%	
National minimum capital requirements prescribed by SBP				
CET1 minimum ratio		6.00%	6.00%	
Tier 1 minimum ratio		7.50%	7.50%	
Total capital minimum ratio		11.50%	11.50%	

31 December 2021	Amounts subject to Pre- Basel III treatment	31 December 2020	Source based on reference number from Note 42.4.2
----- (Rupees in '000) -----			

1.2.1 Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)	-	-	(j) - (o)
All other intangibles (net of any associated deferred tax liability)	163,187	-	(h) - (p)
Shortfall in provisions against classified assets	-	-	(f)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	{(i) - (r)} * x%
Defined-benefit pension fund net assets	-	-	{(l) - (q)} * x%
Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	210,512	-	(d)
Cash flow hedge reserve	-	-	
Investment in own shares/ CET1 instruments	-	-	
Securitization gain on sale	-	-	
Capital shortfall of regulated subsidiaries	-	-	
Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	1,729,152	-	(ab)
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)	-	-	(a) - (ac) - (ae)
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)
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	(j)
Amount exceeding 15% threshold	-	-	
of which: significant investments in the common stocks of financial entities	-	-	
of which: deferred tax assets arising from temporary differences	-	-	
National specific regulatory adjustments applied to CET1 capital	-	-	
Investment in TFCs of other banks exceeding the prescribed limit	-	-	
Any other deduction specified by SBP	-	-	
Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-	
Total regulatory adjustments applied to CET1 (sum of 1 to 21)	2,102,851	-	294,842

1.2.2 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)	150,253	249,777
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
Portion of deduction applied 50:50 to Tier 1 and Tier 2 capital 1 based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-	-
Adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	(150,253)	(249,777)
Total of Regulatory Adjustment applied to AT1 capital (sum of 23 to 29)	-	-

1.2.3 Tier 2 Capital: regulatory adjustments

Portion of deduction applied 50:50 to Tier 1 and Tier 2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	-
Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	-
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 Adjustment applied to T2 capital (sum of 31 to 35)	-	-

31 December 2021	31 December 2020
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1.2.4 Additional Information

Risk weighted assets in respect of amounts subject to Pre-Basel III Treatment

Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)		
of which: deferred tax assets	-	-
of which: Defined-benefit pension fund net assets	-	-
of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-

Amounts below the thresholds for deduction (before risk weighting)

Non-significant investments in the capital of other financial entities	3,817,594	4,132,778
Significant investments in the common stock of financial entities	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	4,095,399	1,273,119

Applicable caps on the inclusion of provisions in Tier 2

Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	5,079,938	3,027,649
Cap on inclusion of provisions in Tier 2 under standardized approach	5,079,938	3,867,421
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

1.3 Capital Structure Reconciliation

1.3.1 Step 1

The accounting consolidation is identical to the scope of regulatory consolidation.

1.3.2 Step 2

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
	31 December 2021		
	(Rupees in '000)		Ref.
Assets			
Cash and balances with treasury banks	83,386,045	83,386,045	
Balances with other banks	3,203,963	3,203,963	
Lendings to financial institutions	3,941,284	3,941,284	
Investments	664,937,053	664,937,053	
<i>of which: Non-significant investments in capital instruments of banking, financial and insurance entities exceeding 10% threshold</i>	-	-	a
<i>of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold</i>	-	-	b
<i>of which: Mutual Funds exceeding regulatory threshold</i>	-	-	c
<i>of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)</i>	210,512	210,512	d
<i>of which: others</i>	-	-	e
Advances	411,792,976	411,792,976	
<i>shortfall in provisions/ excess of total EL amount over eligible provisions under IRB</i>	-	-	f
<i>general provisions reflected in Tier 2 capital</i>	5,079,938	5,079,938	g
Fixed Assets	12,240,662	12,240,662	
<i>of which: Intangibles</i>	163,187	108,370	h
Deferred Tax Assets	3,218,161	3,218,161	
<i>of which: DTAs that rely on future profitability excluding those arising from temporary differences</i>	-	-	i
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	-	-	j
Other assets	52,471,204	52,471,204	
<i>of which: Goodwill</i>	-	-	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
Total assets	1,235,191,348	1,235,191,348	
Liabilities & Equity			
Bills payable	17,944,644	17,944,644	
Borrowings	322,779,155	322,779,155	
Deposits and other accounts	771,649,729	771,649,729	
Sub-ordinated loans	-	-	m
<i>of which: eligible for inclusion in AT1</i>	-	-	n
<i>of which: eligible for inclusion in Tier 2</i>	-	-	
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	-	-	o
<i>of which: DTLs related to goodwill</i>	-	-	p
<i>of which: DTLs related to intangible assets</i>	-	-	q
<i>of which: DTLs related to defined pension fund net assets</i>	-	-	r
<i>of which: other deferred tax liabilities</i>	-	-	
Other liabilities	55,928,556	55,928,556	
Total liabilities	1,168,302,084	1,168,302,084	
Share capital	13,029,300	13,029,300	s
<i>of which: amount eligible for CET1</i>	13,029,300	13,029,300	t
<i>of which: amount eligible for AT1</i>	-	-	
Reserves	20,347,775	20,347,775	u
<i>of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve)</i>	20,347,775	20,347,775	v
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	
Unappropriated profit/ (losses)	30,370,220	30,370,220	w
Minority Interest	3,499,031	3,499,031.00	x
<i>of which: portion eligible for inclusion in CET1</i>	851,431	851,431.00	y
<i>of which: portion eligible for inclusion in AT1</i>	-	-	z
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	
Surplus on revaluation of assets	(357,062)	(357,062)	aa
<i>of which: Revaluation reserves on Fixed Assets</i>	-	-	aaa
<i>of which: Unrealized Gains/Losses on AFS-Recognised</i>	-	-	
<i>of which: Unrealized Gains/Losses on AFS-Unrecognised</i>	(357,062)	(357,062)	
<i>In case of Deficit on revaluation (deduction from CET1)</i>	-	-	
Total Equity	66,889,264	66,889,264	
Total liabilities and Equity	1,235,191,348	1,235,191,348	

Habib Metropolitan Bank Limited
Capital Adequacy and Leverage Ratio - Consolidated
As at December 31,2021

1.4 Main features template of regulatory capital instruments

1	Issuer	Habib Metropolitan Bank Ltd.
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	HMB
3	Governing law(s) of the instrument	Capital Market Law
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	Group & standalone
7	Instrument type	Common Shares
8	Amount recognized in regulatory capital (Currency in PKR thousand, as of reporting date)	67,976,486
9	Par value of instrument	PKR 10
10	Accounting classification	Shareholder equity
11	Original date of issuance	1992
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Not Applicable
17	Fixed or floating dividend/ coupon	Not Applicable
18	coupon rate and any related index/ benchmark	Not Applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not Applicable
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not Applicable
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	Not Applicable
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 type immediately senior to instrument	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

1.5 Risk Weighted Assets

The risk weighted assets to capital ratio, calculated in accordance with the SBP's guidelines on capital adequacy is as follows:

Credit risk	Capital Requirements		Risk Weighted Assets	
Portfolios subject to standardised approach (Simple)	2021	2020	2021	2020
	----- (Rupees in '000) -----			
On-Balance Sheet				
Cash and cash equivalents	-	-	-	-
Government of Pakistan and SBP	201,967	-	2,019,672	-
Public Sector Entities	303,336	121,825	3,033,360	1,218,247
Banks	918,487	961,758	9,184,874	9,617,584
Corporate	24,292,050	17,902,161	242,920,504	179,021,607
Retail	1,592,806	1,186,691	15,928,055	11,866,909
Residential mortgage finance	185,417	103,530	1,854,172	1,035,299
Past due loans	120,260	303,689	1,202,599	3,036,894
Operating fixed assets	1,207,748	910,018	12,077,475	9,100,177
Other assets	1,300,980	590,357	13,009,802	5,903,566
	30,123,051	22,080,029	301,230,513	220,800,283
Off-Balance Sheet				
Non market related	9,664,417	8,200,026	96,644,168	82,000,259
Market related	341,359	206,189	3,413,592	2,061,886
	10,005,776	8,406,215	100,057,760	84,062,145
Equity Exposure Risk in the Banking Book				
Under simple risk weight method				
e.g. Listed, Unlisted	510,673	453,128	5,106,728	4,531,283
Under Internal models approach	-	-	-	-
	510,673	453,128	5,106,728	4,531,283
Total Credit Risk	40,639,500	30,939,372	406,395,001	309,393,711
Market risk				
Capital requirement for portfolios subject to <u>Standardised Approach</u>				
Interest rate risk	89,248	-	1,115,601	-
Equity position risk	3,788	64,322	47,350	804,020
Foreign exchange risk	483,872	31,852	6,048,401	398,150
Total market risk	576,908	96,174	7,211,352	1,202,170
Operational risk				
Capital requirement for operational risks subject to <u>Basic Indicator Approach</u>				
	5,351,023	4,419,979	66,887,787	55,249,734
Total Risk Weighted Assets	46,567,431	35,455,525	480,494,140	365,845,615
Capital adequacy ratio				
	31 December 2021		31 December 2020	
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	13.01%	6.00%	15.08%
Tier-1 capital to total RWA	7.50%	13.04%	7.50%	15.11%
Total capital to total RWA	11.50%	14.15%	11.50%	16.79%

1.6 Credit risk - General disclosures

The Bank uses the 'Standardised Approach' in calculation of credit risk and capital requirements.

The Bank uses reputable and SBP approved rating agencies for deriving risk weight to specific credit exposures. These are applied consistently across the Bank credit portfolio for both on - balance sheet and off - balance sheet exposures. The methodology applied for using External Credit Assessment Institutions (ECAI's) inclusive of the alignment of alpha numerical scale of each agency used with risk bucket is as per SBP guidelines as is given below:

Types of Exposures and ECAI's used

Exposures	2021				
	JCR - VIS	PACRA	S & P	Fitch	Moody's
Corporate	√	√	-	-	-
Banks	√	√	√	√	√
Sovereigns	-	-	-	-	-
SME's	√	√	-	-	-
Securitisation	-	-	-	-	-
Others	-	-	-	-	-

1.7 Credit exposures subject to Standardized Approach

Exposures	Rating Category	2021			2020		
		Amount Outstanding	Deduction CRM	Net Amount	Amount Outstanding	Deduction CRM	Net Amount
----- (Rupees in '000) -----							
Corporate	1	95,683,078	3,142,469	92,540,609	73,736,571	10,548,924	63,187,647
	2	118,383,785	2,309,210	116,074,575	67,828,596	2,828,384	65,000,212
	3,4	21,987,779	-	21,987,779	23,092,798	-	23,092,798
	5,6	-	-	-	-	-	-
Claims on banks with original maturity of 3 months or less		10,367,693	-	10,367,693	4,335,289	-	4,335,289
Retail		35,332,331	7,477,143	27,855,188	25,416,119	6,107,997	19,308,122
Public sector entities	1	13,707,900	2,359	13,705,541	4,775,386	76,669	4,698,717
	2,3	2,721,727	39	2,721,688	3,143,087	30,269	3,112,818
Others		804,855,866	10,000,000	794,855,866	704,843,544	33,999,791	670,843,753
Unrated		256,947,012	42,104,293	214,842,719	216,192,088	37,775,007	178,417,081

The forms of collateral that are deemed eligible under the 'Simple Approach' to credit risk mitigation as per SBP guidelines are used by the Bank and primarily includes cash, government and rated debt securities.

The Bank applies SBP specified haircut to collateral for credit risk mitigation. Collateral management is embedded in the Bank's risk taking and risk management policy and procedures. A standard credit granting procedure exists which has been well-disseminated down the line, ensuring proper pre-sanction evaluation, adequacy of security, pre-examination of charge / control documents and monitoring of each exposure on an ongoing basis.

Collateral information is recorded diligently in the Bank's main processing systems by type of collateral, amount of collateral against relevant credit exposures. A cohesive accounting / risk management system facilitates effective collateral management for Basel II reporting.

Habib Metropolitan Bank Limited
Capital Adequacy and Leverage Ratio - Consolidated
As at December 31,2021

2 Leverage Ratio

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage. As at 31 December 2020 the Bank's Leverage ratio stood at 3.95% (2020: 4.22%) which is well above the minimum requirement of 3.0%.

	<i>Note</i>	December 31, 2021	December 31, 2020
		(Rupees in '000)	
Tier-1 Capital (B)	<i>1.1</i>	<u>62,644,367</u>	<u>55,264,417</u>
Total exposures (B)		<u>1,586,376,608</u>	<u>1,308,557,849</u>
Leverage Ratio (B/A)		<u>3.95%</u>	<u>4.22%</u>