Habib Metropolitan Bank Limited Capital Adequacy and Leverage Ratio - Consolidated As at December 31,2022

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, 2022 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 Banks's CAR was 14.62% whereas CET 1 was 13.57% and Tier 1 was 13.60%. 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).

Capital Structure	Note	31 December 2022	31 December 2021	Source based on reference
		(Rupees i	in (000)	number from Not
		(Rupees)	III 000)	42.4.2
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		- 23,393,710	20,346,014	(v)
Deficit on account of Revaluation from Bank's holding fixed assets / AFS Securities				(0)
Unappropriated/unremitted profits/ (losses)		36,584,942	30,370,220	(w)
Minority Interests arising from CET1 capital instruments issued to third party by consolidated b	ank	1,060,090	851,431	
subsidiaries (amount allowed in CET1 capital of the consolidation group)		-	-	(x)
CET 1 before Regulatory Adjustments		74,068,042	64,596,965	
Total regulatory adjustments applied to CET1	1.2.1	411,088	2,102,851	
Common Equity Tier 1		73,656,954	62,494,114	
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)		187,075	150,253	(y)
of which: instrument issued by subsidiaries subject to phase out		-	-	
AT1 before regulatory adjustments		187,075	150,253	
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		187,075	150,253	
		187,075	150,255	
Tier 1 Capital (CET1 + admissible AT1) (11+20)		73,844,029	62,644,367	
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)		311,792	250,420	(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		4 610 505	5,079,938	(g)
Revaluation Reserves (net of taxes)		4,619,505	3,079,938	(g)
of which: Revaluation reserves on fixed assets		5,400,607	_	portion of
of which: Unrealized Gains/Losses on AFS		(4,790,637)	-	(aa)
Foreign Exchange Translation Reserves		4,929	1,761	
Undisclosed/Other Reserves (if any)		-	-	
T2 before regulatory adjustments		5,546,196	5,332,119	
Total regulatory adjustment applied to T2 capital	1.2.3	-		
Tier 2 capital (T2) after regulatory adjustments		5,546,196	5,332,119	
Tier 2 capital recognized for capital adequacy		5,546,196	5,332,119	
Portion of Additional Tier 1 capital recognized in Tier 2 capital Total Tier 2 capital admissible for capital adequacy		- 5,546,196	5,332,119	
TOTAL CAPITAL (T1 + admissible T2)	(21+37)	79,390,225	67,976,486	
Total Risk Weighted Assets (RWA)	1.5	542,957,232	480,494,140	
Capital Ratios and buffers (in percentage of risk weighted assets)			,.,,,,,,,,	
CET1 to total RWA		13.57%	13.01%	
Tier-1 capital to total RWA		13.60%	13.04%	
Total capital to total RWA		14.62%	14.15%	
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)		7.57%	7.01%	
National minimum capital requirements prescribed by SBP				
CET1 minimum ratio		6.00%	6.00%	
		6.00% 7.50% 11.50%	6.00% 7.50% 11.50%	

		31 December 2022	Amounts subject to Pre- Basel III treatment (Rupees in '000) -	31 December 2021	Source base on reference number from Note 42.4.2
1.2.1	Common Equity Tier 1 capital: Regulatory adjustments		·······		
	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	- 140,407	-	- 163,187	(j) - (o) (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) Defined-benefit pension fund net assets	-	-	-	${(i) - (r) * x'}$ ${(l) - (q)} * x$
	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	270,681	_	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) - (a
	Significant investments in the capital instruments issued by banking, financial and insurance entities	-	-	-	(a) - (ac) - (a
	that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	-	(b) - (ad) - (
	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of	-		-	
	related tax liability) Amount exceeding 15% threshold	-	-	-	(j)
	of which: significant investments in the common stocks of financial entities	-	-	-	
	of which: significant investments in the common stocks of inflational entries	-	-	-	
	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)	411,088		2,102,851	
1 2 2	Additional Tier 1 Capital: regulatory adjustments				
.4.4	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)	187,075		150,253	
	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	- (187,075)		(150,253)	
	Total of Regulatory Adjustment applied to AT1 capital (sum of 23 to 29)	(107,075)		-	
1 2 2	Tion 2 Conital regulatory adjustments				
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				l
	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 2022	31 December 2021		
.2.4	Additional Information				
.2.4	Risk weighted assets in respect of amounts subject to Pre-Basel III Treatment				
.2.4	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				
1.2.4	Risk weighted assets in respect of amounts subject to Pre-Basel III Treatment	-	-		
.2.4	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		- -		
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1.2.4	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	:	- -		
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1.2.4	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 (hefore risk weighting) Non-significant investments in the capital of other financial entities	- - - 3,225,100	- - 4,132,778		
1.2.4	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 Significant investments in the common stock of financial entities	-	-		
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1.2.4	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 Significant investments in the common stock of financial entities	-	-		
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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

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of which: Manual number accounting regulatory threshold . . . of which: Increasing regulatory threshold .		-	-		
of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) 270,681 - <td></td> <td></td> <td></td> <td></td>					
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shortfall in provisions' excess of total EL amount over eligible provisions under RB -<	of which: others	-	-		
general provisions reflected in Tire 2 capital 4.619,505 12,831,182 12,831,182 g which: Intragibles 12,183,1182 12,183,1182 12,183,1182 g which: Intragibles 5,131,055 5,131,055 5,131,055 g which: DTAs that grom temporary differences: 0,018,078 60,180,778 g which: DTAs that grom temporary differences: 0,180,778 60,180,778 g which: Defined-bendft persion fund net assets 1,11,1884,113 1,411,884,113 Lotal sasets 1,411,884,113 1,411,884,113 Lotal sasets 1,953,8428 19,538,428 provisions and other accounts 54,018,407 879,652,225 g which: eligible for inclusion in ATI 1 1 g which: eligible for inclusion in Tire 2 1 1 g which: eligible for inclusion in ATI 1 1 g which: Eligible for inclusion in Tire 2 1 1 g which: Eligible for inclusion in Tire 2 1 1 g which: Eligible for inclusion in CETI (statutory reserve, special reserve & reserve) 1 1 g which: Dratened to intonglible essets 1 1 </td <td>Advances</td> <td>451,471,275</td> <td>451,471,275</td> <td></td>	Advances	451,471,275	451,471,275		
incl Assts 21.851.82 21.851.82 if which: Intangibler 14.04.07 14.04.07 of which: DTAs that rely on future profitability excluding those arising from temporary differences 0.1 0.1 of which: DTAs arising from temporary differences exceeding regulatory threshold 0.1 0.1 of which: DTAs arising from temporary differences exceeding regulatory threshold 0.180.078 0.180.078 of which: DFAs arising from temporary differences 0.180.078 0.180.078 0.180.078 of which: DFAs arising from temporary differences 0.180.078 0.180.078 0.180.078 of which: DFAs arising from tensors 1 1 1 1 for assets 1411.884.113 1411.884.113 1411.884.113 abilities againt assets and other accounts 19.534.428 154.018.407 154.018.407 kornvoining 19.534.428 154.018.407 1.18.284.113 1.18.284.113 abilities againt assets subjet for inclusion in AT1 1 1 1.18.284.113 1.18.284.113 abilities againt assets subjet for Inclusion in AT1 1 1 1.18.284.113 1.18.284.113	shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-		
of which: Intangibles 140.407 140,407 before Tax Asses 5,131.055 5,131.055 of which: DTAs dristing from temporary differences 6,0180.778 6,0180.778 of which: DTAs dristing from temporary differences exceeding regulatory threshold 1 1 of which: DTAs dristing from temporary differences 6,0180.778 6,0180.778 of which: DTAs dristing from temporary differences 1,411,884.113 1,411,884.113 cold assets 1,411,884.113 1,411,884.113 1,411,884.113 cold assets 1,538,428 354,018,407 354,018,407 Biblies deside assets 1,538,428 1,558,428 354,018,407 by obtained clasms 1,538,428 1,558,428 354,018,407 by obtained clasms 1,6 1,6 1,6 of which: clighth for inclusion in AT1 1,6 1,6 of which: DTLs related to goodwill 1,6 1,6 of which: DTLs related to goodwill 1,302,300 1,302,300 of which: DTLs related to defined pension fund net assets 1,302,300 1,302,300 of which: DTLs related to indusion in CET1 (statutory reserve, special reserve & revenue reserve) 2,338,639 <	general provisions reflected in Tier 2 capital	4,619,505	4,619,505		
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of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold betra sasts of hich: Defined-benefit pension fund net assets i.i. i.i. i.i.i.i. i.i. i.i	of which: Intangibles	140,407	140,407		
of which: DTAs arising from temporary differences exceeding regulatory threshold i. i.	Deferred Tax Assets	5,131,055	5,131,055		
of which: DTAs arising from temporary differences exceeding regulatory threshold i. i.	of which: DTAs that rely on future profitability excluding those arising from temporary differences	_	-		
Sher a ssets 60,180,778 60,180,778 of which: Dofined-bendfit pension fund net assets 1.411,884,113 1.411,884,113 Jabilities & Equity 19,538,428 354,018,407 Sills payable 19,538,428 354,018,407 Sortis and other accounts 19,538,428 354,018,407 Wordinated loans 19,538,428 354,018,407 of which: eligible for inclusion in AT1 0 0 of which: eligible for inclusion in Tier 2 0 0 adhibites again assets subject to finance lease 0 0 Of which: DTLs related to defined pension fund net assets 0 0 of which: DTLs related to defined pension fund net assets 0 0 of which: DTLs related to defined pension fund net assets 0 0 of which: DTLs related to intangible assets 0 0 0 of which: DTLs related to defined pension in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 0 0 0 indiviti round eligible for inclusion in Tier 2 23,398,639 2		-	-		
of which: Goodwill		60 180 778	60 180 778		
of which: Defined-benefit pension fund net assets		-	-		
Interface Interface Interface Interface Stabilities Interface Interface Interface Interface Stabilities Interface Interface Interface Interface Stabilities Interface	*				
Jabilities & Equity Sile payable 19,538,428 19,538,428 Sorrowings 354,018,407 879,652,325 879,652,325 Sorrowings 364,018,407 879,652,325 879,652,325 Sorrowings - - - - of which: eligible for inclusion in AT1 - - - - of which: eligible for inclusion in Tir 2 -		1 411 094 112	1 411 004 112	1	
Silk payable 19,538,428 19,538,428 Jorrowings 354,018,407 354,018,407 Oeposits and other accounts 879,652,325 879,652,325 Witch: eligible for inclusion in AT1 - - of which: eligible for inclusion in TFe 2 - - .iabilities against assets subject to finance lease - - Of which: DTLs related to intangible assets - - of which: DTLs related to intangible assets - - of which: DTLs related to intangible assets - - of which: DTLs related to intangible assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: anount eligible for CET1 - - - of which: anount eligible for inclusion in TE 2 - - - chear capital 13,029,300 13,029,300 13,029,300 13,029,300 of which: anount eligible for inclusion in TE 2 - - - - indivity Increast 36,584,942 36,584,942 36,584,942	i otal assets	1,411,004,115	1,411,004,115	=	
Norwings 354,018,407 System 354,018,407 System 879,652,325 idb-ordinated loans - of which: eligible for inclusion in TIr 2 - of which: eligible for inclusion in Tir 2 - iabilities - of which: eligible for inclusion in Tir 2 - iabilities against assets subject to finance lease - Ord which: DTIs related to goodwill - of which: DTIs related to intangible assets - of which: DTIs related to digned pension fund net assets - of which: DTIs related to intangible assets - of which: anount eligible for CET1 - of which: anount eligible for CET1 (stanutory reserve, special reserve & revenue reserve) 13,029,300 of which: portion eligible for inclusion in TET 2 - af which: portion eligible for inclusion in CET1 - of which: portion	Liabilities & Equity				
Deposits and other accounts 879,652,325 879,652,325 oh of mich: eligible for inclusion in ATI . . of which: eligible for inclusion in Tier 2 . . iabilities against assets subject to finance lease . . Deferred tax liabilities . . . of which: DTIs related to dogined pension find net assets . . . of which: DTIs related to dogined pension find net assets of which: DTIs related to dogined pension find net assets of which: ChTIs related to dogined pension find net assets of which: cher deferred tax liabilities . </td <td>Bills payable</td> <td>19,538,428</td> <td>19,538,428</td> <td>1</td>	Bills payable	19,538,428	19,538,428	1	
Nubordinated loans . . of which: eligible for inclusion in ATI . . of which: eligible for inclusion in TEr 2 . . iabilities against assets subject to finance lease . . of which: DTLs related to incangible assets . . of which: DTLs related to incangible assets . . of which: DTLs related to indangible assets . . of which: DTLs related to indangible assets . . of which: DTLs related to indangible assets . . of which: DTLs related to indangible assets . . of which: DTLs related to indangible assets . . of which: DTLs related to indangible assets . . of which: Britise . . . Dtler liabilities of which: anount eligible for CET1 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) . . . of which: portion eligible for inclusion in CE	Borrowings	354,018,407	354,018,407		
of which: eligible for inclusion in AT1 - - of which: eligible for inclusion in Tier 2 - - iabilities against assets subject to finance lease - - beferred tax liabilities - - of which: DTLs related to goodwill - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTIs related to defined pension fund net assets - - of which: DTIs related to defined pension fund net assets - - of which: DTIs related to defined pension fund net assets - - of which: anount eligible for CET1 - - - of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserv	Deposits and other accounts	879,652,325	879,652,325		
of which: eligible for inclusion in Tier 2 - - - iabilities against assets subject to finance lease - - - of which: DTLs related to goodwill - - - of which: DTLs related to inangible assets - - - of which: DTLs related to defined pension fund net assets - - - of which: DTLs related to defined pension fund net assets - - - of which: DTLs related to defined pension fund net assets - - - - of which: other deferred tax liabilities - <t< td=""><td>Sub-ordinated loans</td><td>_</td><td>_</td><td></td></t<>	Sub-ordinated loans	_	_		
of which: eligible for inclusion in Tier 2 - - - iabilities against assets subject to finance lease - - - of which: DTLs related to goodwill - - - of which: DTLs related to inangible assets - - - of which: DTLs related to defined pension fund net assets - - - of which: DTLs related to defined pension fund net assets - - - of which: DTLs related to defined pension fund net assets - - - - of which: other deferred tax liabilities - <t< td=""><td>of which: eligible for inclusion in AT1</td><td>_</td><td>-</td><td></td></t<>	of which: eligible for inclusion in AT1	_	-		
iabilities against assets subject to finance lease - - Deferred tax liabilities - - of which: DTLs related to goodwill - - of which: DTLs related to intangible assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: other deferred tax liabilities - - - Total liabilities 1,332,156,007 1,332,156,007 1,3029,300 of which: amount eligible for CET1 1,3029,300 13,029,300 13,029,300 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in CET1 - - - of which: portion eligible for inclusion in CET1 - - - of which: portion eligible for inclusion in TEr2 - - - of which: portion eligible for inclusion in TET1 - -<		_	_		
Deferred tax liabilities - - of which: DTLs related to goodwill - - of which: DTLs related to intangible assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: DTLs related to defined pension fund net assets - - of which: other deferred tax liabilities 79.947.447 79.947.447 Total liabilities 1,332,156.007 1,332,029.300 of which: amount eligible for CET1 13.029.300 13.029.300 of which: amount eligible for AT1 - - teserves 23.398.639 23.398.639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23.398.639 23.398.639 of which: portion eligible for inclusion in CET1 - - - Innerpropriated profit (losses) 3.658.4942 3.658.208 3.658.208 of which: portion eligible for inclusion in AT1 - - - of which: portion eligible for inclusion in Tier		_	_		
of which: DTLs related to goodwill - - of which: DTLs related to intangible assets - - of which: DTLs related to defined pension fund net assets - - of which: other deferred tax liabilities - - Other liabilities 79.947.447 79.947.447 Other liabilities 79.947.447 79.947.447 Notal 1,333,156.007 1,333,156.007 of which: amount eligible for CET1 13.029.300 13.029.300 of which: amount eligible for CET1 13.029.300 13.029.300 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23.398.639 23.398.639 of which: portion eligible for inclusion in Tier 2 - - - Inophyropriated profit/ (losses) 3.658.208 3.658.208 3.658.208 of which: portion eligible for inclusion in TET1 - - - of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 3.658.208 3.658.4942 of which: portion eligible for inclusion in CET1 - - - of which: portion eligible for inclusion in TET 2 - -			_		
of which: DTLs related to intangible assets - - of which: DTLs related to defined pension fund net assets - - of which: OTLs related to defined pension fund net assets - - of which: OTLs related to defined pension fund net assets - - of which: Other deferred tax liabilities 79,947,447 79,947,447 Total liabilities 1,333,156,607 1,333,156,007 share capital 13,029,300 13,029,300 of which: amount eligible for CET1 - - of which: mount eligible for Inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 - - -		-	-		
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Dubt Total Habilities T9,947,447 T9,947,447 Stare capital 1,333,156,607 1,333,156,607 of which: amount eligible for CET1 13,029,300 13,029,300 of which: amount eligible for AT1 - - teserves 23,398,639 23,398,639 23,398,639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 - - - Jnapropriated profit/ (losses) 36,6584,942 36,6584,942 36,6584,942 36,6584,942 36,6584,942 36,6584,942 36,6582,088 36,652,088 <td></td> <td>-</td> <td>-</td> <td></td>		-	-		
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Share capital 13,029,300 of which: amount eligible for CET1 13,029,300 of which: amount eligible for AT1 - Reserves 23,398,639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 of which: portion eligible for inclusion in Tier 2 - Jnappropriated profit/ (losses) 36,584,942 Afiority Interest 3,685,208 of which: portion eligible for inclusion in CET1 1,060,090 of which: portion eligible for inclusion in Tier 2 - Janappropriated profit/ (losses) 3,685,208 of which: portion eligible for inclusion in CET1 1,060,090 of which: portion eligible for inclusion in Tier 2 - Surplus on revaluation of assets 2,029,417 of which: sevaluation reserves on Fixed Assets 5,400,607 of which: Unrealized Gains/Losses on AFS-Recognised (4,790,637) of which: Unrealized Gains/Losses on AFS-Unrecognised 1,419,447 In case of Deficit on revaluation (deduction from CET1) - Cotal Equity 78,727,506			79,947,447		
of which: amount eligible for CET1 13,029,300 13,029,300 of which: amount eligible for AT1 - - Reserves 23,398,639 23,398,639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 - - - Unappropriated profit/ (losses) 36,584,942 36,584,942 36,584,942 dinority Interest 3,685,208 3,685,208 3,685,208 of which: portion eligible for inclusion in CET1 1,060,090 1,060,090 1,060,090 of which: portion eligible for inclusion in Tier 2 - - - of which: portion eligible for inclusion in Tier 2 - - - of which: portion eligible for inclusion in Tier 2 - - - of which: sevaluation of assets 2,029,417 2,029,417 2,029,417 of which: Unrealized Gains/Losses on AFS-Recognised (4,790,637) (4,790,637) (4,790,637) of which: Unrealized Gains/Losses on AFS-Rurecognised 1,419,447 1,419,447 1,419,447 In case of Deficit on revaluation (deduction from CET1)	Total liabilities	1,333,156,607	1,333,156,607		
of which: amount eligible for CET1 13,029,300 13,029,300 of which: amount eligible for AT1 - - Reserves 23,398,639 23,398,639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 - - - Unappropriated profit/ (losses) 36,584,942 36,584,942 36,584,942 dinority Interest 3,685,208 3,685,208 3,685,208 of which: portion eligible for inclusion in CET1 1,060,090 1,060,090 1,060,090 of which: portion eligible for inclusion in Tier 2 - - - of which: portion eligible for inclusion in Tier 2 - - - of which: portion eligible for inclusion in Tier 2 - - - of which: sevaluation of assets 2,029,417 2,029,417 2,029,417 of which: Unrealized Gains/Losses on AFS-Recognised (4,790,637) (4,790,637) (4,790,637) of which: Unrealized Gains/Losses on AFS-Rurecognised 1,419,447 1,419,447 1,419,447 In case of Deficit on revaluation (deduction from CET1)	Share capital	13.029.300	13.029.300	7	
of which: amount eligible for AT1 - - Reserves 23,398,639 23,398,639 of which: portion eligible for inclusion in CET1 (statutory reserve, special reserve & revenue reserve) 23,398,639 23,398,639 of which: portion eligible for inclusion in Tier 2 - - - Unappropriated profit/ (losses) 36,584,942 36,584,942 36,584,942 Ainority Interest 3,685,208 3,685,208 3,685,208 of which: portion eligible for inclusion in CET1 1,060,090 1,060,090 of which: portion eligible for inclusion in AT1 - - of which: portion eligible for inclusion in Tier 2 - - Surplus on revaluation of assets 2,029,417 2,029,417 of which: Revaluation reserves on Fixed Assets 5,400,607 5,400,607 of which: Unrealized Gains/Losses on AFS-Recognised (4,790,637) (4,790,637) of which: Unrealized Gains/Losses on AFS-Unrecognised 1,419,447 1,419,447 In case of Deficit on revaluation (deduction from CET1) - - - Cotal Equity 78,727,506 78,727,506 78,727,506 <td></td> <td></td> <td></td> <td></td>					
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of which: portion eligible for inclusion in Tier 2	of which: portion eligible for inclusion in CET1	1,060,090	1,060,090		
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In case of Deficit on revaluation (deduction from CET1)					
Total Equity 78,727,506 78,727,506		1,41/,44/	1,417,447	l	
		-	-	L	
		1,411,884,113	1,411,884,113	-	

Balance sheet as in Under regulatory

Habib Metropolitan Bank Limited Capital Adequacy and Leverage Ratio - Consolidated As at December 31,2022

1.4 Main features template of regulatory capital instruments

2 Unique identifier (eg KSE Symbol or Bloomberg identifier etc.) HMB 3 Governing law(s) of the instrument Capital Market Law Regulatory treatment Transitional Basel III rules Common Equity Tier 1 4 Transitional Basel III rules Common Equity Tier 1 5 Post-transitional Basel III rules Common Shares 7 Instrument type Common Shares 8 Amount recognized in regulatory capital (Currency in PKR thousand, as of reporting date) P30,0225 9 Par value of instrument PKR 10 0 Accounting classification Shareholder equity 10 Original maturity date No maturity 14 Issuer call subject to prior supervisory approval Not Applicable 15 Oprignal call date, contingent call dates and redemption amount Not Applicable 16 Subsequent call dates, if applicable 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	1	Issuer	Habib Metropolitan Bank Ltd.
Regulatory treatment4Transitional Basel III rulesCommon Equity Tier 15Post-transitional Basel III rulesCommon Equity Tier 16Eligible at solo' group' group&soloGroup & standalone7Instrument typeCommon Shares8Amount recognized in regulatory capital (Currency in PKR thousand, as of reporting date)79,390,2259Par value of instrumentPKR 1010Accounting classificationShareholder equity11Original date of issuance199212Perpetual or datedPerpetual13Original maturity dateNo maturity14Issuer call subject to prior supervisory approvalNot Applicable15Optional call date, contingent call dates and redemption amountNot Applicable16Subsequent call dates, if applicableNot Applicable17Fixed or floating dividend/ couponNot Applicable18coupon rate and any related index/ benchmarkNot Applicable19Existence of a dividend stopperNo20Fully discretionary, partially discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22NoncenvertibleNot Applicable23If convertible, conversion rateNot Applicable24If convertible, conversion rateNot Applicable25If convertible, specify instrument it converts intoNot Applicable26If convertible, specify instrument it converts intoNot App	2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	HMB
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 topoing date) 79,390,225 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 date of issuance Not Applicable 14 Issuer call subject to prior supervisory approval Not Applicable 15 Optional call date, in applicable Not Applicable 16 Subsequent call dates, if applicable 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 If convertible, conversion trigger (s) Not Applicable 23	3	-	Capital Market Law
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) 79,390,225 9 Par value of instrument PKR 10 10 Accounting classification Shareholder equity 11 Original date of instrument PKR 10 12 Perpetual or dated Perpetual 13 Original maturity date No maurity 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 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 If convertible, conversion trigger (s) Not Applica			
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thousand, as of reporting date)9Par value of instrumentPKR 1010Accounting classificationShareholder equity11Original date of issuance199212Perpetual or datedPerpetual13Original maturity dateNo maturity14Issuer call subject to prior supervisory approvalNot Applicable15Optional call date, contingent call dates and redemption amountNot Applicable16Subsequent call dates, if applicableNot Applicable17Fixed or floating dividend/ couponNot Applicable18coupon rate and any related index/ benchmarkNot Applicable19Existence of a dividend stopperNo20Fully discretionary, partially discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNot Applicable23Convertible, conversion trigger (s)Not Applicable24If convertible, conversion rateNot Applicable25If convertible, specify instrument type convertible intoNot Applicable26If convertible, specify issuer of instrument it converts intoNot Applicable25If write-down, permanent or temporaryNot Applicable26If write-down, network intrigger(s)Not Applicable27If convertible, specify issuer of instrument it converts intoNot Applicable28If convertible, specify issuer of instrument it converts intoNot Applicable <td< td=""><td>7</td><td>Instrument type</td><td>Common Shares</td></td<>	7	Instrument type	Common Shares
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22Noncumulative or cumulativeNot Applicable23Convertible or non-convertibleNon-convertible24If convertible, conversion trigger (s)Not Applicable25If convertible, fully or partiallyNot Applicable26If convertible, conversion rateNot Applicable27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, permanent or temporaryNot Applicable33If temporary write-down, description of write-up mechanismNot Applicable34If temporary write-down, description (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
23Convertible or non-convertibleNon-convertible24If convertible, conversion trigger (s)Not Applicable25If convertible, fully or partiallyNot Applicable26If convertible, conversion rateNot Applicable27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	21	Existence of step up or other incentive to redeem	No
24If convertible, conversion trigger (s)Not Applicable25If convertible, fully or partiallyNot Applicable26If convertible, conversion rateNot Applicable27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	22	Noncumulative or cumulative	Not Applicable
25If convertible, fully or partiallyNot Applicable26If convertible, conversion rateNot Applicable27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	23	Convertible or non-convertible	Non-convertible
26If convertible, conversion rateNot Applicable27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	24	If convertible, conversion trigger (s)	Not Applicable
27If convertible, mandatory or optional conversionNot Applicable28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	25	If convertible, fully or partially	Not Applicable
28If convertible, specify instrument type convertible intoNot Applicable29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	26	If convertible, conversion rate	Not Applicable
29If convertible, specify issuer of instrument it converts intoNot Applicable30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	27	If convertible, mandatory or optional conversion	Not Applicable
30Write-down featureNot Applicable31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	28	If convertible, specify instrument type convertible into	Not Applicable
31If write-down, write-down trigger(s)Not Applicable32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	29	If convertible, specify issuer of instrument it converts into	Not Applicable
32If write-down, full or partialNot Applicable33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	30	Write-down feature	Not Applicable
33If write-down, permanent or temporaryNot Applicable34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	31	If write-down, write-down trigger(s)	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	32	If write-down, full or partial	Not Applicable
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	33	If write-down, permanent or temporary	Not Applicable
type immediately senior to instrumentNot Applicable36Non-compliant transitioned featuresNot Applicable	34	If temporary write-down, description of write-up mechanism	Not Applicable
	35		Not Applicable
	36	Non-compliant transitioned 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 Req	uirements	Risk Weigh	ted Assets
Portfolios subject to standardised	2021	2021	2022	2021
approach <u>(Simple)</u>		(Rupees i	in '000)	
On-Balance Sheet				
Cash and cash equivalents		-	-	-
Government of Pakistan and SBP	1,024,991	-	10,249,907	2,019,672
Public Sector Entities	382,241	303,336	3,822,409	3,033,360
Banks	1,857,303	918,487	18,573,032	9,184,874
Corporate	25,624,631	24,292,050	256,246,305	242,920,504
Retail	1,798,526	1,592,806	17,985,258	15,928,055
Residential mortgage finance	365,622	185,417	3,656,224	1,854,172
Past due loans	551,137	120,260	5,511,373	1,202,599
Operating fixed assets	2,171,077	1,207,748	21,710,774	12,077,475
Other assets	1,785,396	1,300,980	17,853,960	13,009,802
	35,560,924	29,921,084	355,609,242	301,230,513
			, ,	, ,
Off-Balance Sheet				
Non market related	9,030,921	9,664,417	90,309,209	96,644,168
Market related	139,105	341,359	1,391,052	3,413,592
	9,170,026	10,005,776	91,700,261	100,057,760
Equity Exposure Risk in the Banking Book				
Under simple risk weight method				
e.g. Listed, Unlisted	618,460	510,673	6,184,596	5,106,728
Under Internal models approach	-	-	-	-
	618,460	510,673	6,184,596	5,106,728
Total Credit Risk	45,349,410	40,437,533	453,494,099	406,395,001
Market risk				
Capital requirement for portfolios subject				
to <u>Standardised Approach</u>				
Interest rate risk	124,650	89,248	1,558,125	1,115,601
Equity position risk	748	3,788	9,349	47,350
Foreign exchange risk				
Total market risk	243,413 368,811	483,872 576,908	3,042,663 4,610,137	6,048,401 7,211,352
Operational risk				
Operational fisk				
Capital requirement for operational risks				
subject to Basic Indicator Approach	6,788,240	5,351,023	84,852,996	66,887,787
Total Risk Weighted Assets	52,506,461	46,365,464	542,957,232	480,494,140
Capital adequacy ratio	31 Decemb	per 2022	31 Decem	ber 2021
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	13.57%	6.00%	13.01%
Tier-1 capital to total RWA	7.50%	13.60%	7.50%	13.04%
Total capital to total RWA	11.50%	14.62%	11.50%	14.15%
Tome oupling to tour R 11/1	11.00/0	1.004/0	11.5070	17.15/0

0.1 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

	2022						
Exposures	JCR - VIS	PACRA	S & P	Fitch	Moody's		
Corporate	\checkmark	\checkmark	-	-	-		
Banks	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark		
Sovereigns	-	-	-	-	-		
SME's	\checkmark	\checkmark	-	-	-		
Securitisation	-	-	-	-	-		
Others	-	-	-	-	-		

0.2 Credit exposures subject to Standardized Approach

			2022			2021	
Exposures	Rating	Amount	Deduction	Net	Amount	Deduction	Net
	Category	Outstanding	CRM	Amount	Outstanding	CRM	Amount
				(Rupees	in '000)		
Corporate	1	111,064,631	17,132,295	93,932,336	95,683,078	3,142,469	92,540,609
	2	127,250,428	3,290,673	123,959,755	118,383,785	2,309,210	116,074,575
	3,4	19,774,413	-	19,774,413	21,987,779	-	21,987,779
	5,6	-	-	-	-	-	-
Claims on banks with original maturity of 3 months or less		50,965,641	35,103,923	15,861,718 -	10,367,693	-	10,367,693
Retail		35,159,161	5,447,818	29,711,343	35,332,331	7,477,143	27,855,188
Public sector entities	1 2,3	17,894,289 1,780,414	99,902 70,979	17,794,387 1,709,435	13,707,900 2,721,727	2,359 39	13,705,541 2,721,688
Others		909,815,017	46,347,547	863,467,470	804,855,866	10,000,000	794,855,866
Unrated		268,057,118	42,884,576	225,172,542	256,947,012	42,104,293	214,842,719

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 31,2022

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%.

	Note	December 31, 2022 (Rupees	December 31, 2021 in '000)
Tier-1 Capital (B)	1.1	73,844,029	62,644,367
Total exposures (B)		1,782,075,424	1,582,652,954
Leverage Ratio (B/A)		4.14%	3.96%