# AL BARAKA BANK (PAKISTAN) LIMITED



# 1. CAPITAL - ASSESSMENT AND ADEQUACY - BASEL III SPECIFIC

## 1.1 Capital Adequacy Framework

Capital Management aims to safeguard the Bank's ability to continue as a going concern so that it could continue to provide adequate returns to shareholders by pricing products and services commensurately with the level of risk. For this the Bank ensures strong capital position and efficient use of capital as determined by the underlying business strategy i.e. maximizing growth on continuing basis. The Bank maintains a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the business. The impact of the level of capital on shareholders' return is also recognised and the Bank recognises the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position.

# i) Goals of Managing Capital

The main objective of the capital management is to improve the financial position and strengthen the statement of financial position of the Bank to support the growth in business, provide protection to depositors and enhance shareholders' value. The Bank's Board and the management is committed to maintaining a sound balance between depositors' liability and shareholders' funds so that optimal capital / debt ratio is maintained. The optimal capital / debt ratio will provide reasonable assurance to depositor's about safety and security of their funds and at the same time provide impetus to the management to invest their depositors' funds into profitable ventures without compromising the risk profile of the Bank

#### ii) Statutory Minimum Capital requirement and Management of Capital:

The State Bank of Pakistan (SBP) vide circular no.7 dated April 15, 2009 had set the Minimum Capital Requirement (MCR) for banks of Rs 10 billion to be achieved in a phased manner by December 31, 2013. The MCR of the Bank for the year ended December 31, 2022 stands at Rs. 13.668 billion and is in compliance with the SBP requirement for the said year.

# iii) Capital Adequacy Ratio (CAR):

The Capital Adequacy Ratio (CAR) assesses the capital requirement based on the risks faced by the banks. The Banks are required to comply with the CAR as specified by SBP on standalone as well as consolidated basis.

After the pandemic of COVID 19 occured in 2020, SBP via BPRD Circular Letter No. 12 of 2020 has been reduced Capital Conservation Buffer (CCB) from 2.5% to 1.5% and new Capital Adequacy Ratio requirement stands at 11.50%.

### 2. Scope of Applications

The Basel-III framework is applicable to the Bank on a standalone basis as the Bank does not have a subsidiary. Standardized Approach has been used for calculating the Capital Adequacy for Credit and Market risk, whereas, Basic Indicator Approach (BIA) is used for Operational Risk Capital Adequacy purposes.

#### 3. Capital Structure

Bank's regulatory capital has been analyzed in two tiers;

- Common equity Tier 1 capital (CET 1), which includes fully paid up capital, discount on issuance of shares, statutory reserves, accumulated losses and regulatory adjustments applicable on CET 1.
- Tier 2 capital, which includes subordinated debt/instrument, general provisions for loan losses (upto a maximum of 1.25% of credit risk weighted assets) and reserves on revaluation of investments.

# ALBARAKA BANK (PAKISTAN) LIMITED

Common Faulty Tigs 1 conital (CET1); Instruments and records	2022 Buncos ir	2021 1 '000
Common Equity Tier 1 capital (CET1): Instruments and reserves	kupees in	1 000
Share Capital including advance against issuance of shares Balance in share premium account	15,133,256	15,133,256
Reserve for issue of bonus shares	-	-
Discount on Issuance of shares - net	(632,766)	(632,766)
Statutory reserves	760,280	458,341
Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
Accumulated loss	(832,452)	(2,025,221)
Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		
	-	-
CET 1 before Regulatory Adjustments	14,428,318	12,933,610
Total regulatory adjustments applied to CET1	3,002,031	3,461,366
Common Equity Tier 1	11,426,287	9,472,244
Additional Tier 1 (AT 1) Capital		
Qualifying Additional Tier-1 capital instruments plus any related share premium	1,389,241	1,389,241
of which: Classified as equity	1,389,241	1,389,241
of which: Classified as liabilities	-	-
Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
of which: instrument issued by subsidiaries subject to phase out	-	-
AT1 before regulatory adjustments	1,389,241	1,389,241
Total regulatory adjustment applied to AT1 capital	-	-
Additional Tier 1 Capital after regulatory adjustments	1,389,241	1,389,241
Additional Tier 1 capital recognized for capital adequacy	1,389,241	1,389,241
Tier 1 Capital (CET1 + admissible AT1)	12,815,528	10,861,485
Tier 2 Capital		
Qualifying Tier 2 capital instruments under Basel III	2,035,000	2,335,000
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		
group tier 2)	-	-
of which: instruments issued by subsidiaries subject to phase out	-	-
General provisions for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	418,753	277,549
Revaluation Reserves (net of taxes)	-	-
of which: Revaluation reserves on fixed assets	-	-
of which: Unrealized gains on AFS	-	-
Foreign Exchange Translation Reserves	-	-
Undisclosed/Other Reserves		-
T2 before regulatory adjustments Total regulatory adjustment applied to T2 capital	2,453,753	2,612,549
Tier 2 capital (T2) after regulatory adjustments	2,453,753	2,612,549
Tier 2 capital recognized for capital adequacy	2,453,753	2,612,549
Portion of Additional Tier 1 capital recognized in Tier 2 capital	<u> </u>	-
Total Tier 2 capital admissible for capital adequacy	2,453,753	2,612,549
TOTAL CAPITAL (T1 + admissible T2)	15,269,281	13,474,033
Total Risk Weighted Assets (RWA)	96,615,906	103,860,028
Capital Ratios and buffers (in percentage of risk weighted assets)		æ
CET1 to total RWA Tier-1 capital to total RWA	11.83% 13.26%	9.12% 10.46%
Total capital to RWA	15.80%	10.48%
Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	10.00/0	12.3770
plus any other buffer requirement)	-	-
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)	-	-
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%

# ALBARAKA BANK (PAKISTAN) LIMITED

Regulatory Adjustments and Additional Information

Amounts Amount Amount Amounts Amount		Regulatory Adjustments and Additional Information				
Logan       Regence of calculatory adjustments       6 conduil (ret of related deferred tax lability)     395,137     .     395,117     .       5 controll in provision against dasalled asets     .     .     .     .       0 controll in provision against dasalled asets     .     .     .     .       0 chirend tax assets that rely on future profitability excluding those arising from temporary differences (ret of related tax lability)     . <th></th> <th></th> <th>Amount</th> <th>-</th> <th>Amount</th> <th>-</th>			Amount	-	Amount	-
Common Equity Ter 1 capital: Regulatory adjustments         Goodwill (net of related deformed tax liability)         All other intanglides (net of any associated deformed tax liability)         Stortfall in provisions against classified assets         Deformed tax assets that rely on future profitability excluding those arising from temporary differences (net or leater tas tasks)         Reciprocal cross holdings in CET1 capital instruments of banking, financial and instruments against classified assets         Capital biotryl dire resolve         Capital biotryl dire resolve         Capital biotryl dire resolve         Capital biotryl dire resolve         Defined benchmark         Defined benchmark         Capital biotryl dire resolve         Capital biotryl dire resolve         Capital biotryl dire resolve         Defined benchmark         Defined benchmark         Defined benchmark         Defined method in subsci 20% threshold)         Securitation again on sub         Capital biotryl consolitation (amount above 10% threshold)         Significant investments in the common stocks of financial entities         Interaction again by Significant investments applied to CET1 capital         Investments in The context applicant (researcial and insurance entities         National specific regulatory adjustments applied to CET1 capital         Inves			20		20	
Geodwill (ret of related deferred tax lability)     All other intragibles (ret of any associated deferred tax lability)     Shortfall in provisions against classified assets     Deferred tax assets that rety on future profitability excluding those arising from     temporary differences (ret of related tax lability)     Deferred tax assets     Reciprocal cross holdings in CET1 capital instruments of banking, financial and     insurance entities     Cach flow heigher releave     Investment in own haves? (ET1 instruments     Deferred tax assets     Reciprocal cross holdings in CET1 capital instruments of banking, financial and     insurance entities     Capital indove dubbilities     Capital indove dubbilities     Capital instruments of banking, financial and insurance entities     that are outside the scope of regulatory consolidation     own more than 10% of the issued share capital (amount above 10%     threshold, net of related tax liability)     Adjustment to CET1 dub tax insufficient Te1 capital     Investments in the common stocks of financial entities     of which: eignificant investments in the common stocks of financial entities     of which: eignificant investments in the common stocks of financial entities     of which: eignificant investments in the common stocks of financial entities     of which: eignificant investments in the common stocks of financial entities     of which: eignificant investments in the common stocks of financial entities     of which: eignificant investments applied to CET1     howstment in orn AT1 capital instruments     house the entities     financial and insurance entities     that are outside the scope of regulatory consolidation     mestment in orn AT1 capital instruments     hexpressed applied to CET1     applied to CET1 applied to CET1     applied to CET1 applied instruments     house code of regulatory consolidation     or which: eignificant investments     house the entities     of which: eignificantinvestments     house code of regulatory consolidation     or whi						
All other intangibles (net of any associated deferred tax liability)       905,357       .       911,413       .         Shorthall in provisions against classified assts       .		Common Equity Tier 1 capital: Regulatory adjustments				
Shortfall in provisions against classified assets <ul> <li>Deferred tax assets that rely on future profitability excluding those arising from temporary differences (not or related tax kiability)</li> <li>Defined benefit pension fund net assets</li> <li>Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities</li> <li>Cash flow hedge reserve</li> <li>Significant investments in the common stocks of financial and insurance entities</li> <li>d which: deferred tax assets arising from temporary differences</li> <li>Cash flow hedge regulatory adjustments applied to CET1 cash flow flow provide tot CET1</li> <li>Significant investments app</li></ul>	-	Goodwill (net of related deferred tax liability)	396,117	-	396,117	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (et of related tax habitity)       319,964       319,964       1,125,522       1,125,522         Defined-benefit persion fund ore assets       .	-	All other intangibles (net of any associated deferred tax liability)	905,357	-	911,413	-
temporary differences (net of related tax liability)         319,964         319,964         319,964         312,5522         1,125,522           Defined-benefit pension fund net assets         -         -         -         -           Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities         -         -         -         -           Cash flow hedge reserve         -         -         -         -         -         -           Securitization gain on sale         -	-	Shortfall in provisions against classified assets	-	-	-	-
Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities <ul> <li>Cash flow hedge reserve</li> <li>Investment in own shares/ CET1 instruments</li> <li>Capital shortfall of regulatory consolidation, where the bank does not own more than 10% of the issue share capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments of banking, financial and insurance entities</li> <li>the capital instruments in the common stocks of financial entities</li> <li>the capital instruments in the common stocks of financial entities</li> <li>the capital instruments in the common stocks of financial entities</li> <li>the capital instruments in the common stocks of financial entities</li> <li>the capital instruments in the capital instruments</li> <li>the capital instrum</li></ul>	-		319,964	319,964	1,125,522	1,125,522
Insurance entities       -       -       -       -         Cash flow hedge reserve       -       -       -       -       -         Investment in own shares/EET instruments       -       -       -       -       -         Cash flow hedge reserve       -       -       -       -       -       -       -         Investment in own shares/EET instruments       - <t< td=""><td>-</td><td>Defined-benefit pension fund net assets</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	-	Defined-benefit pension fund net assets	-	-	-	-
Investment in own shares/ CET1 instruments       .<	-		-	-	-	_
Securitization gain on sale       .       .       .       .       .         Capital shortfall of regulated subsidiaries       .       .       .       .       .         Deficit on account of revaluation of investments classified as AFS       .       .       .       .       .         Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       .	-	Cash flow hedge reserve	-	-	-	-
Capital shortfall of regulated subsidiaries     Deficit on account of revaluation of investments classified as AFS     Investments in the capital instruments of banking, financial and insurance     ont more that are outside the scope of regulatory consolidation (amount above     10% threshold)     Significant investments in the common stocks of banking, financial and insurance     of which: significant investments in the common stocks of financial antities     of which: significant investments in the common stocks of financial entities     of which: significant investments in the common stocks of financial entities     of which: significant investments in the common stocks of financial entities     of which: significant investments applied to CET1     or which: deferred tax assets arising from temporary differences     National specific regulatory adjustments applied to CET1     Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions     financial and insurance entities     investment in mutual funds exceeding the prescribed limit [SBP specific     adjustment]     Investment in wortane entities     investments in the capital instruments of banking, financial and insurance entities     investment in wortane times     investment in wortane entities     investment in mutual funds exceeding the prescribed limit [SBP specific     adjustment]     Investment in wortane entities     investment is the capital instruments of banking, financial and insurance entities     investment is the capital instruments of banking, financial and insurance entities     that are outside the scope of regulatory consolidation, where the bank does not     significant investments in the capital instruments of banking, financial and insurance entities     that are outside the scope of regulatory consolidation insurance entities     that are outside the scope of regulatory consolidation finance entities     investment is the capital instruments of banking, financial and insurance entities     that are outside the scope	-	Investment in own shares/ CET1 instruments	-	-	-	-
Deficit on account of revaluation of investments classified as AFS       173,242       .       1,569       .         Investments in the capital instruments of banking, financial and insurance entities       . </td <td>-</td> <td>Securitization gain on sale</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	-	Securitization gain on sale	-	-	-	-
Investments in the capital instruments of banking, financial and insurance entities       Investments in the comon stocks of banking, financial and insurance         Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       Investments in the common stocks of banking, financial and insurance         Deferred Tax Assets arising from temporary differences (amount above 10% threshold)       Investments in the common stocks of financial entities       Investments in the common stocks of financial entities         of which: significant investments in the common stocks of financial entities       Investments in the common stocks of financial entities       Investments in the common stocks of financial entities         of which: deferred tax assets arising from temporary differences       Investments in TFCs of other banks exceeding the prescribed limit       Investments in TFCs of other banks exceeding the prescribed limit       Investment or CET1       Investment or CET1       Investment or CET1       Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]       Investment in own AT1 capital instruments of banking, financial entities       Investment in own AT1 capital instruments of banking, financial and insurance entities       Investments in the capital instruments of banking, financial and insurance entities       Investment in own AT1 capital instruments of banking, financial and insurance entities       Investment in the capital instruments of banking, financial and insurance entities       Investment in the capital instruments of banking, financial and insurance entitie	-	Capital shortfall of regulated subsidiaries	-	-	-	-
<ul> <li>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)</li> <li>Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</li> <li>Deferred Tax Assets arising from temporary differences (amount above 10% threshold)</li> <li>I_207,351</li> <li>I_206,746</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_206,746</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_207,351</li> <li>I_206,746</li> <li>I_207,351</li> <li>I_207,351</li></ul>	-	Deficit on account of revaluation of investments classified as AFS	173,242	-	1,569	-
<ul> <li>entities that are outside the scope of regulatory consolidation (amount above 10% threshold).</li> <li>Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)</li> <li>Amount exceeding 15% threshold</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>National specific regulatory adjustments applied to CET1 capital</li> <li>Investments in TFCs of other banks exceeding the prescribed limit</li> <li>Any other deduction specified by SBP</li> <li>Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions</li> <li>Total regulatory adjustments applied to CET1</li> <li>Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]</li> <li>Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]</li> <li>Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]</li> <li>Investments in the capital instruments of banking, financial and insurance entities</li> <li>Investments in the capital instruments of banking, financial and insurance entities</li> <li>Investments in the capital instruments of banking, financial and insurance entities</li> <li>Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation</li> <li>Investments in the capital instruments of banking, financial and insurance entities</li> <li>Investments in the capital instruments of banking, financial and insurance entities</li> <li>Interstruent which, during transitional period, remain subject to deduction from addi</li></ul>	-	that are outside the scope of regulatory consolidation, where the bank does not	-	-	-	-
threshold, net of related tax liability)       1,207,351       1,207,351       1,026,746       1,026,746         Amount exceeding 15% threshold       .       .       .       .       .         of which: significant investments in the common stocks of financial entities       .       .       .       .       .       .         of which: deferred tax assets arising from temporary differences       . </td <td>-</td> <td>entities that are outside the scope of regulatory consolidation (amount above</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	-	entities that are outside the scope of regulatory consolidation (amount above	-	-	-	-
of which: significant investments in the common stocks of financial entities       .<	-		1,207,351	1,207,351	1,026,746	1,026,746
of which: deferred tax assets arising from temporary differences       .       <	-	Amount exceeding 15% threshold	-	-	-	-
<ul> <li>National specific regulatory adjustments applied to CET1 capital         <ul> <li>Investments in TFCs of other banks exceeding the prescribed limit</li> <li>Any other deduction specified by SBP</li> </ul> </li> <li>Any other deduction specified by SBP</li> <li>Adjustment to CET1 due to insufficient T1 and Tier 2 to cover deductions         <ul> <li>Total regulatory adjustments applied to CET1</li> <li>Journal Structure</li> <li>Journal Structure</li> <li>Journal Structure</li> <li>Journal Structure</li> <li>Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]</li> <li>Investment in own AT1 capital instruments</li> <li>Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation</li> <li>Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel</li> <li>III treatment which, during transitional period, remain subject to deduction from additional Tier 1 due to insufficient Tier 2 to cover deductions</li> <li>Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions</li> <li>III treatment which, during transitional period, remain subject to deduction from additional Tier 1 due to insufficient Tier 2 to cover deductions</li> <li>III treatment by Additional Tier 1 due to insufficient Tier 2 to cover deductions</li> <li>III treatment which, during transitional period, remain subject to deduction from additional Tier 1 due to insufficient Tier 2 to cover deductions</li> <li>III treatment which, during transitional period, remain subj</li></ul></li></ul>	-	of which: significant investments in the common stocks of financial entities	-	-	-	-
Investments in TFCs of other banks exceeding the prescribed limit       .	-	of which: deferred tax assets arising from temporary differences	-	-	-	-
Any other deduction specified by SBP       .	-	National specific regulatory adjustments applied to CET1 capital	-	-	-	-
Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	Investments in TFCs of other banks exceeding the prescribed limit	-	-	-	-
Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	Any other deduction specified by SBP	-	-	-	-
Additional Tier-1 & 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 of banking, financial and insurance entities         Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not Significant investments in the capital instruments of 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 based on pre-Basel         Ill treatment which, during transitional period, remain subject to deduction from additional Tier 1 due to insufficient Tier 2 to cover deductions         Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-	-	-
Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]       -		Total regulatory adjustments applied to CET1	3,002,031	1,527,315	3,461,366	2,152,267
adjustment]Investment in own AT1 capital instrumentsReciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entitiesInvestments in the capital instruments of banking, financial and insurance entitiesInvestments in the capital instruments of banking, financial and insurance entitiesSignificant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidationPortion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-BaselIII treatment which, during transitional period, remain subject to deduction from additional tier-1 capitalAdjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions		Additional Tier-1 & Tier-1 Capital: regulatory adjustments				
Reciprocal cross holdings in Additional Tier 1 capital instruments of banking,       -       -       -       -         financial and insurance entities       -       -       -       -       -         Investments in the capital instruments of banking, financial and insurance entities       -       -       -       -       -         Significant investments in the capital instruments of banking, financial and       -       -       -       -       -       -         Significant investments in the capital instruments of banking, financial and       -	-		-	-	-	_
financial and insurance entities       -	-	Investment in own AT1 capital instruments	-	-	-	-
that are outside the scope of regulatory consolidation, where the bank does not       -       -       -       -         Significant investments in the capital instruments of 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 based on pre-Basel       -       -       -       -       -         Ill treatment which, during transitional period, remain subject to deduction from additional tier-1 capital       -       -       -       -       -         Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -       -       -       -	-		-	-	-	_
<ul> <li>insurance entities that are outside the scope of regulatory consolidation         <ul> <li>-</li> <l< td=""><td>-</td><td></td><td>-</td><td>-</td><td>-</td><td>_</td></l<></ul></li></ul>	-		-	-	-	_
- III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-					
	-	III treatment which, during transitional period, remain subject to deduction from	-	-	-	
Total regulatory adjustment applied to AT1 capital	-	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	_	-	_
		Total regulatory adjustment applied to AT1 capital	-	ــــــال -	-	-

#### Tier 2 Capital: regulatory adjustments

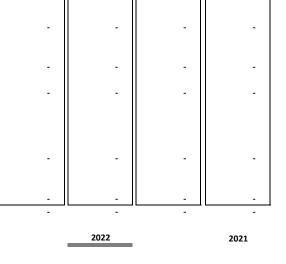
	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel
-	III treatment which, during transitional period, remain subject to deduction from
	tier-2 capital

- 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 **Total regulatory adjustment applied to T2 capital** 

# Additional Information



# Risk Weighted Assets 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

Deferred tax assets arising from temporary differences (net of related tax liability)

#### Applicable caps on the inclusion of provisions in Tier 2

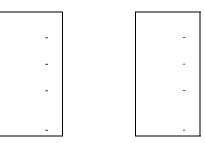
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)

Cap on inclusion of provisions in Tier 2 under standardized approach 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

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1	1	
-		-
89,964		56,892
1,263,364		1,049,899



# ALBARAKA BANK (PAKISTAN) LIMITED

# **Capital Structure Reconciliation**

Capital Structure Reconciliation					
	As per	Under	As per	Under	
Stor 1	published	regulatory	published	regulatory	
Step 1	financial	scope of	financial	scope of	
	statements	consolidation	statements	consolidation	
	20		20		
		Rupees	in '000		
Assets					
		·	·	·	
Cash and balances with treasury banks	16,569,661	16,569,661	17,608,396	17,608,396	
Balances with other banks	1,939,954	1,939,954	9,763,588	9,763,588	
Due from financial institutions	-	-	403,122	403,122	
Investments	109,899,905	109,899,905	76,552,495	76,552,495	
Islamic financing and related assets - net	86,057,049	86,057,049	96,202,153	96,202,153	
Fixed assets	3,975,501	3,975,501	4,193,422	4,193,422	
Intangible assets	1,305,295	1,305,295	1,320,367	1,320,367	
Deferred tax assets	2,653,775	2,653,775	2,881,737	2,881,737	
Other assets	11,266,630	11,266,630	9,192,117	9,192,117	
Total assets	233,667,770	233,667,770	218,117,397	218,117,397	1
					-
Liabilities					
	E 276 042	E 276 042	2 070 505	2 079 505	T
Bills payable	5,376,942	5,376,942	3,978,696	3,978,696	
Due to financial institutions	12,950,001	12,950,001	8,968,534	8,968,534	
Deposits and other accounts	185,049,169	185,049,169	178,917,138	178,917,138	
Sub-ordinated Debt	4,624,241	3,424,241	4,624,241	3,724,241	
Deffered Tax Liabilities	-	-	-	-	
Other liabilities	11,062,688	11,062,688	8,214,074	8,214,074	l
Total liabilities	219,063,041	217,863,041	204,702,683	203,802,683	
Represented by					-
Share capital (including advance against issuance of shares and discount)	14,500,490	14,500,490	14,500,490	14,500,490	
Reserves	760,280	760,280	458,341	458,341	
Accumulated loss	(832,452)	(832,452)	(2,025,221)	(2,025,221)	
Surplus on revaluation of Investments-net of tax	176,411	(173,242)	481,104	(1,569)	
Total equity	14,604,729	14,255,076	13,414,714	12,932,041	•
Total liabilities & equity	233,667,770	232,118,117	218,117,397	216,734,724	-
Total liabilities & equity	233,667,770	232,118,117	218,117,397	216,734,724	-
Total liabilities & equity		232,118,117 Under		216,734,724 Under	-
	233,667,770 As per published	Under	218,117,397 As per published	Under	
Total liabilities & equity Step 2	As per		As per		
	As per published	Under regulatory	As per published	Under regulatory	Ref
	As per published financial	Under regulatory scope of consolidation	As per published financial statements	Under regulatory scope of	Ref
	As per published financial statements	Under regulatory scope of consolidation	As per published financial statements 20	Under regulatory scope of consolidation	Ref
	As per published financial statements 20	Under regulatory scope of consolidation 22 Rupees	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21	T
Step 2	As per published financial statements	Under regulatory scope of consolidation 22 Rupees	As per published financial statements 20 in '000	Under regulatory scope of consolidation	T
Step 2 Assets	As per published financial statements 20	Under regulatory scope of consolidation 22 Rupees	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21	T
Step 2 Assets Cash and balances with treasury banks	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 Rupees 16,569,661	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	T
Step 2 Assets Cash and balances with treasury banks Balanced with other banks	As per published financial statements 20 	Under regulatory scope of consolidation 22 Rupees 16,569,661	As per published financial statements 20 in '000 17,608,396 9,763,588	Under regulatory scope of consolidation 21 	T
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	T
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	T
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking,	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking,	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	a
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	a
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	a
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	a b c
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details)	As per published financial statements 20 16,569,661 1,939,9554 - 109,899,905 - - - - - - - - - - -	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - 109,899,905 - - - - - - - - - - -	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c d
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets	As per published financial statements 20 16,569,661 1,939,954 -	Under regulatory scope of consolidation 22 	As per published financial statements 20 in '000 17,608,396 9,763,588 403,122	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122	a b c d e
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - - - - - - - - - - - - - - - - -	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 -	a b c d e f
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - - 86,057,049 - 418,753	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - - 86,057,049 - 418,753	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - 96,202,153 - - 277,549	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,502,153 - 96,202,153 - 277,549	a b c d e
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - - 86,057,049 - 418,753 3,975,501	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation 21 	a b c d e f
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: neutoral crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295	Under regulatory scope of consolidation 22 	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - 96,202,153 - - 96,202,153 - 277,549 4,193,422 1,320,367	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - 96,552,495 - - - 96,502,153 - 277,549 4,193,422 1,320,367	a b c f g
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments of banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117	Under regulatory scope of consolidation 22 	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117	a b c f g h
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill of which: Intangibles	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117 924,250	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117 924,250	a b c f g
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: neutronal exceeding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill of which: Intangibles Deferred Tax Assets	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117	Under regulatory scope of consolidation 22 	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117	a b c f g h
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: netural Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets general provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill of which: Intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c f g h i
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: neutronal exceeding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill of which: Intangibles Deferred Tax Assets	As per published financial statements 20 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117 924,250	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117 924,250	a b c f g h
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: netural runds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets general provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from temporary differences	As per published financial statements 20. 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c f g h i
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: interiprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Goodwill of which: Intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold	As per published financial statements 20. 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - - 86,057,049 - - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c f g h i
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: interjorcal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets	As per published financial statements 20. 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c f g h i
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: cetiprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: DTAs entire from temporary differences exceeding regulatory threshold Other assets of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: Defined-benefit pension fund net assets	As per published financial statements 20. 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - - 86,057,049 - - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351 11,266,630	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - 109,899,905 - - 86,057,049 - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351 11,266,630	As per published financial statements 20 17,608,396 9,763,588 403,122 76,552,495 - - - - - - 96,202,153 - - 96,202,153 - - 277,549 4,193,422 1,320,367 396,117 924,250 2,881,737 1,125,522 1,026,746 9,192,117	Under regulatory scope of consolidation 21 17,608,396 9,763,588 403,122 76,552,495 - - - - 96,202,153 - 277,549 4,193,422 1,320,367 396,117 924,250 2,881,737 1,125,522 1,026,746 9,192,117 -	a b c f g h i
Step 2 Assets Cash and balances with treasury banks Balanced with other banks Due from Financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details) Islamic financing and related assets shortfall in provisions against classified assets general provisions reflected in Tier 2 capital Fixed Assets Intangible Assets of which: Intangibles Deferred Tax Assets of which: DTAs that rely on future profitability excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets	As per published financial statements 20. 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - - 86,057,049 - - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351	Under regulatory scope of consolidation 22 16,569,661 1,939,954 - 109,899,905 - - - 86,057,049 - - 418,753 3,975,501 1,305,295 396,117 909,178 2,653,775 319,964 1,207,351	As per published financial statements 20 in '000	Under regulatory scope of consolidation 21 	a b c f g h i

Step 2	As per published financial statements 20	Under regulatory scope of consolidation 22	As per published financial statements 20	Under regulatory scope of consolidation 21	Ref
		Rupees in			
Liabilities & Equity Bills pavable	5,376,942	5,376,942	3,978,696	3,978,696	1
Due to Financial institutions	12,950,001	12,950,001	8,968,534	8,968,534	
Deposits and other accounts	185,049,169	185,049,169	178,917,138	178,917,138	
Sub-ordinated Debt	4,624,241	3,424,241	4,624,241	3,724,241	
of which: eligible for inclusion in AT1	1,389,241	1,389,241	1,389,241	1,389,241	m
of which: eligible for inclusion in Tier 2	3,235,000	2,035,000	3,235,000	2,335,000	n
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
ther liabilities	11,062,688	11,062,688	8,214,074	8,214,074	
otal liabilities	219,063,041	217,863,041	204,702,683	203,802,683	
hare capital					
of which: amount eligible for CET1	14,500,490	14,500,490	14,500,490	14,500,490	s
of which: amount eligible for AT1	1,389,241	1,389,241	1,389,241	1,389,241	t
eserves	760,280	760,280	458,341	458,341	Ľ
of which: portion eligible for inclusion in CET1(provide breakup)	760,280	760,280	458,341	458,341	
of which: portion eligible for inclusion in Tier 2	100,200	100,200	450,541	+30,541	u v
ccumulated losses	- (832,452)	(832,452)	- (2,025,221)	(2,025,221)	w
linority Interest	(032,432)	(032,432)	(2,023,221)	(2,023,221)	~~
of which: portion eligible for inclusion in CET1		_		-	x
of which: portion eligible for inclusion in AT1		]		_	y
of which: portion eligible for inclusion in Tier 2		]		_	y z
urplus on revaluation of assets	176,411	(173,242)	481,104	(1,569)	1
of which: Revaluation reserves on Non Banking Assets	349,653	(173,242)	(259,056)	(1,569)	
of which: Unrealized Gains/Losses on AFS	(173,242)	(1/0)=-1_)	740,160	(1,505)	aa
In case of Deficit on revaluation (deduction from CET1)	173,242	_	1,569	-	ab
otal equity and liabilities	14,604,729	14,255,076	13,414,714	12,932,041	
	233,667,770	232,118,117	218,117,397	216,734,724	
otal Equity	233,007,770	232,110,117	210,117,597	210,754,724	
	Component of regulatory	Source based	Component of regulatory	Source based	
tep 3	capital reported by	on reference number from	capital reported by	on reference number from	
tep 3	capital	on reference	capital		
tep 3	capital reported by	on reference number from	capital reported by	number from	
tep 3	capital reported by bank	on reference number from	capital reported by bank	number from	
	capital reported by bank 2022	on reference number from	capital reported by bank 2021	number from	
ommon Equity Tier 1 capital (CET1): Instruments and reserves	capital reported by bank 2022	on reference number from	capital reported by bank 2021	number from	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares )	capital reported by bank 2022 Rupees in '000	on reference number from	capital reported by bank 2021 Rupees in '000	number from	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) iscount against issuance of shares	capital reported by bank 2022 Rupees in '000 15,133,256	on reference number from step 2	capital reported by bank 2021 Rupees in '000	number from step 2	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) iscount against issuance of shares eserve for issue of Bonus Shares	capital reported by bank 2022 Rupees in '000 15,133,256	on reference number from step 2 (s)	capital reported by bank 2021 Rupees in '000	number from step 2 (s)	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) iscount against issuance of shares seerve for issue of Bonus Shares tatutory Reserves	capital reported by bank 2022 Rupees in '000 15,133,256 (632,766)	on reference number from step 2	capital reported by bank 2021 Rupees in '000 15,133,256 (632,766)	number from step 2	
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ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) iscount against issuance of shares eserve for issue of Bonus Shares tatutory Reserves ain/(Losses) on derivatives held as Cash Flow Hedge ccumulated losses	capital reported by bank 2022 Rupees in '000 15,133,256 (632,766) - 760,280	on reference number from step 2 (s) (u) (w)	capital reported by bank 2021 Rupees in '000 15,133,256 (632,766) - 458,341 -	number from step 2 (s) (u) (w)	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) iscount against issuance of shares eserve for issue of Bonus Shares tatutory Reserves ain/(Losses) on derivatives held as Cash Flow Hedge ccumulated losses linority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries	capital reported by bank 2022 Rupees in '000 15,133,256 (632,766) - 760,280	on reference number from step 2 (s) (u)	capital reported by bank 2021 Rupees in '000 15,133,256 (632,766) - 458,341 -	number from step 2 (s) (u)	
ommon Equity Tier 1 capital (CET1): Instruments and reserves hare capital (including advance against issuance of shares ) isscunt against issuance of shares eserve for issue of Bonus Shares iautory Reserves iautory Reserves iautory Reserves inf/(Losses) on derivatives held as Cash Flow Hedge ccumulated losses inority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries mount allowed in CET1 capital of the consolidation group)	capital reported by bank 2022 Rupees in '000 15,133,256 (632,766) - 760,280	on reference number from step 2 (s) (u) (w)	capital reported by bank 2021 Rupees in '000 15,133,256 (632,766) - 458,341 -	number from step 2 (s) (u) (w)	
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				ALDAKANA DAN
Common Equity Tier 1	11,426,287		9,472,244	
Additional Tier 1 (AT 1) Capital				
Qualifying Additional Tier-1 instruments plus any related share premium				
of which: Classified as equity	1,389,241	(t)	1,389,241	(t)
of which: Classified as liabilities	-		-	
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)	-	(y)
of which: instrument issued by subsidiaries subject to phase out	-		-	
AT1 before regulatory adjustments	1,389,241		1,389,241	
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)	-	(ac)		(ac)
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)	-	(ad)
Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	-		-	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-	
Total of Regulatory Adjustment applied to AT1 capital	-		-	
Additional Tier 1 capital				
Additional Tier 1 capital recognized for capital adequacy	1,389,241		1,389,241	
Tier 1 Capital (CET1 + admissible AT1)	12,815,528		10,861,485	
Tier 2 Capital		1		
Qualifying Tier 2 capital instruments under Basel III plus any related share premium	2,035,000	(n)	2,335,000	(n)
Capital instruments subject to phase out arrangement from 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	-	(z)	-	(z)
General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets				
······································	418,753	(g)	277,549	(g)
Revaluation Reserves	-			
of which: Revaluation reserves on fixed assets	-	portion of (aa)	-	portion of (aa)
of which: Unrealized Gains/Losses on AFS	(173,242)	portion or (uu)	(1,569)	portion of (au)
Foreign Exchange Translation Reserves	-	(v)	-	(v)
Undisclosed/Other Reserves (if any)	-		-	
T2 before regulatory adjustments	2,280,511		2,610,979	
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	-		-	
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)	-	(ae)	-	(ae)
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)	-	(af)
Amount of Regulatory Adjustment applied to T2 capital	-		-	
Tier 2 capital (T2)	2,280,511		2,610,979	
Tier 2 capital recognized for capital adequacy	2,453,753		2,612,549	
Excess Additional Tier 1 capital recognized in Tier 2 capital	-		-	
Total Tier 2 capital admissible for capital adequacy	2,453,753		2,612,549	
TOTAL CAPITAL (T1 + admissible T2)	15,269,281		13,474,033	

Risk-Weighted Exposures	20	022	2021		
	-	Rupees in	n '000		
Credit Risk	Capital Requirement	Risk weighted Assets	Capital Requirement	Risk weighted Assets	
On-Balance sheet					
Portfolios subject to standardized approach (Simple or Comprehensive)					
Cash and cash equivalents	-	-	-	-	
Sovereign	87,477	760,671	65,854	572,643	
Public Sector entities	-	-	-	-	
Banks	226,601	1,970,440	346,880	3,016,347	
Corporate	3,759,270	32,689,304	4,167,658	36,240,500	
Retail	1,954,531	16,995,922	2,225,547	19,352,580	
Residential mortgages	249,640	2,170,787	193,191	1,679,925	
Past due loans	243,711	2,119,227	346,917	3,016,670	
Operating Fixed assets	457,183	3,975,507	482,244	4,193,430	
Other assets	1,049,092	9,122,537.43	934,914	8,129,687	
	8,027,505	69,804,395	8,763,205	76,201,781	
Portfolios subject to Internal Rating Based (IRB) Approach					
Corporate, Sovereign, Corporate, Retail, Securitization etc.	-	-	-	-	
Off-Balance sheet					
Non-market related					
Financial guarantees, acceptances,					
performance related commitments, trade	916,415	7,968,829	1,049,219	9,123,645	
related etc.					
Market related					
Foreign exchange contracts	80,112	696,622	122,018	1,061,023	
Equity Exposure Risk in the Banking Book					
Under simple risk weight method					
- Listed	12,243	106,460	12,234	106,387	
- Unlisted	754	6,559	882	7,669	
Under Internal models approach					
Market Risk					
Capital Requirement for portfolios subject to Standardized Approach					
Interest rate risk	53,215	665,184	193,250	2,415,629	
Equity position risk	19,775	247,190	31,245	390,557	
Foreign Exchange risk	36,226	452,822	13,957	174,457	
Capital Requirement for portfolios subject to Internal Models Approach	-	-	-	-	
Operational Risk					
Capital Requirement for operational risks	1,333,428	16,667,845	1,150,310	14,378,880	
	2,452,167	26,811,512	2,573,115	27,658,247	
Total Risk-Weighted Exposures	10,479,673	96,615,906	11,336,320	103,860,028	

	20	022	202	21
Capital Adequacy Ratios	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	11.83%	6.00%	9.12%
Tier-1 capital to total RWA	7.50%	13.26%	7.50%	10.46%
Total capital to total RWA	11.50%	15.80%	11.50%	12.97%

Main Features Template of Regulatory Capital Instruments

		COMMON SHARES	ADDITIONAL TIER 1	SECOND ISSUE TIER II SUKUK	THIRD ISSUE TIER II SUKUK
1	Issuer	Al Baraka Bank (Pakistan) Limited	Al Baraka Bank (Pakistan) Limited	Al Baraka Bank (Pakistan) Limited	Al Baraka Bank (Pakistan) Limited
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	Not Applicable	Not Applicable	AlBaraka Bank (Pakistan) Limited - Tier II Sukuk	AlBaraka Bank (Pakistan) Limited Tier II Sukuk
3	Governing law(s) of the instrument	Laws applicable in Pakistan	Laws applicable in Pakistan	Laws applicable in Pakistan	Laws applicable in Pakistan
	Regulatory treatment				
4	Transitional Basel III rules	Common equity Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common equity Tier 1	Additional Tier 1	Ineligible	Ineligible
6	Eligible at solo / group / group&solo	Solo	Solo	Solo	Solo
7	Instrument type	Common shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	11,426,287	1,389,241	300,000	1,735,000
9	Par value of instrument	Rs 10 per share		Rs 1 million per certificate	Rs 1 million per certificate
10	Accounting classification	Shareholder equity	Liability - subordinated loans	Liability - subordinated loans	Liability - subordinated loans
11	Original date of issuance	2005-2016	26 December 2018	22 August 2017	22 December 2021
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	21 August 2024	21 December 2031
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	26 December 2023	22 August 2022	22 December 2026
16	Subsequent call dates, if applicable	Not Applicable	Any time after the option call date	Any time after the option call date	Any time after the option call date
10	Coupons / dividends	not applicable	, say sine arter the option can uate	any and arter the option can uale	any and arter the option can uate
17	Fixed or floating dividend/ coupon	Not Applicable	Floating	Floating	Floating
		пот аррисаріе	rioaung	rioating	rioaung
18	coupon rate and any related index/ benchmark	Not Applicable		6 months Kibor + 0.75% per annum	6 months Kibor + 1.50% per annum
19	Existence of a dividend stopper	No	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non cumulative	Non cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non Convertible	Convertible	Convertible	Convertible
		Not Applicable	partially, into common ordinary shares upon the occurrence of a non- viability trigger event (the "PONV"). The conversion shall be based on the	partially, into common ordinary shares upon the occurrence of a non viability trigger event (the "PONV").	convert the instrument, fully o partially, into common ordinary share upon the occurrence of a non-viabilit trigger event (the "PONV"). Th conversion shall be based on the price as agreed with SBP.
25	If convertible, fully or partially	Not Applicable	May convert fully or partially upon the occurrence of PONV.	May convert fully or partially upon the occurrence of PONV.	May convert fully or partially upon the occurrence of PONV.
26	If convertible, conversion rate	Not Applicable	To be determined in the case of	To be determined in the case of	To be determined in the case of
27			Trigger event	Trigger event	Trigger event
	If convertible mandatory or optional conversion	Not Applicable	Trigger event. Mandatory	Trigger event. Mandatory	Trigger event. Mandatory
20	If convertible, mandatory or optional conversion	Not Applicable	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Not Applicable	Mandatory Common Equity Tier 1	Mandatory Common Equity Tier 1	Mandatory Common Equity Tier 1
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Not Applicable Not Applicable	Mandatory	Mandatory	Mandatory
	If convertible, specify instrument type convertible into	Not Applicable	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SPP, may either convert into common ordinary shares or immediately write off upon	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to los absorbency, under which SBP, ma either convert into common ordinar shares or immediately write off upo
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Not Applicable Not Applicable NO	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV").	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV").	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to los absorbency, under which SBP, ma either convert into common ordinar shares or immediately write off upo the occurrence of a non-viabilit trigger event (the "PONV").
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Not Applicable Not Applicable NO Not Applicable	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written down fully or may be	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written down fully or may be	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to los absorbency, under which SBP, ma either convert into common ordinar shares or immediately write off upo the occurrence of a non-viabilit trigger event (the "PONV"). May be written down fully or may b
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Not Applicable NO NO Not Applicable Not Applicable	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written off partially	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written off partially	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to lo: absorbency, under which SBP, me either convert into common ordinai shares or inmediately write off upo the occurrence of a non-viabilit trigger event (the "PONV"). May be written off partially
29 30 31 32 33 34 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	Not Applicable NO NO Not Applicable Not Applicable Not Applicable Not Applicable Subordinated debt as shareholders' equity represents residual interest	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written down fully or may be written off partially Permanent Not Applicable Subordinate to all other indebtness to the Bank including depositors	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written down fully or may be written off partially Permanent Not Applicable Subordinate to all other indebtness to the Bank including depositors	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to los absorbency, under which SBP, ma either convert into common ordinar shares or immediately write off upoi the occurrence of a non-viabilit trigger event (the "PONV"). May be written down fully or may b written off partially Permanent Not Applicable Subordinate to all other indebtness to the Bank including depositors
29 30 31 32 32 33 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument	Not Applicable NO NO Not Applicable Not Applicable Not Applicable Not Applicable Subordinated debt as shareholders'	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SBP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written off partially Permanent Not Applicable Subordinate to all other indebtness to the Bank including depositors No	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to loss absorbency, under which SPP, may either convert into common ordinary shares or immediately write off upon the occurrence of a non-viability trigger event (the "PONV"). May be written down fully or may be written off partially Permanent Not Applicable Subordinate to all other indebtness	Mandatory Common Equity Tier 1 AlBaraka Bank (Pakistan) Limited The Instrument is subject to los absorbency, under which SBP, ma either convert into common ordinar shares or immediately write off upoi the occurrence of a non-viabilit trigger event (the "PONV"). May be written down fully or may b written off partially Permanent Not Applicable Subordinate to all other indebtness to

# Leverage ratio

Tier-1 Capital Total Exposures Leverage Ratio

According to Basel III instructions issued by State Bank of Pakistan (BPRD circular # 06 dated August 15, 2013), it is mandatory for all the banks to calculate and report the Leverage Ratio on a quarterly basis with the minimum benchmark of 3%.

The leverage ratio of the Bank for the year ended December 31, 2022 stood at 4.65% (2021: 4.32%) above the minimum requirement set by SBP. 2022 2021

Rupees in '000	
12,815,528	10,861,485
275,516,707	251,518,127
4.65%	4.32%

# Credit Risk – General Disclosures

The Bank has adopted Standardised Approach, under Basel III.

## Credit Risk: Standardized Approach

The Bank use rating assigned by JCR-VIS and PACRA as External Credit Assessment Institutions (ECAI) for the purpose of risk weighing its exposure. In the case of foreign currency exposure, ratings assigned by Fitch and Moody's have been applied.

Following are the types of exposure for which each agency is used:

Exposure	Fitch	Moody's	JCR-VIS	PACRA
Corporate	-	-	~	~
Banks	<b>~</b>	~	~	~
Sovereigns	~	-	-	-

Most of the Bank's asset base is short or medium term. Therefore, the Bank uses the entity's rating to assess the risk of its exposure without any adjustments.

For exposure amounts after risk mitigation subject to the standardised approach, amount of Bank's outstandings (rated and unrated) in each risk bucket as well as those that are deducted are as follows:

Exposure	Rating category No.	Amount outstanding	Deduction CRM*	Net Amount
			Rupees in '000	
Corporate	1	3,869,503	944	3,868,559
	2	20,429,989	3,195,653	17,234,336
	3,4	2,907,933	41,915	2,866,018
	Unrated-1	17,945,016	2,740,863	15,204,153
	Unrated-2	4,257,735	75,133	4,182,602
		49,410,176	6,054,508	43,355,668
Banks	1,2,3	5,125,326	-	5,125,326
Sovereigns etc.		119,875,909	-	119,875,909
Public sector enterprises	1	1,377,642	1,377,642	-
	2,3	-	-	-
	Unrated	7,250,000	7,250,000	-
		8,627,642	8,627,642	-
Others		45,952,699	2,901	45,949,798
Total		228,991,752	14,685,051	214,306,701
* CRM= Credit Risk Mitigation				

Main types of collateral taken by the Bank are:

- Cash margin

- Lien on deposits

- Government guarantee

- Bank guarantee

The Bank has adopted simple approach to credit risk mitigation under Basel III and therefore has not applied any haircuts to the collateral. Moreover the Bank's eligible collateral only includes cash / liquid securities.