1 CAPITAL ASSESSMENT AND ADEQUACY

1.1 Scope of Application

SBP Capital Adequacy Frameworks (Basel II and III) are applicable to JS Bank Limited on Standalone basis as well as on Consolidated basis by consolidating its partly owned subsidiaries - JS Global Capital Limited, JS Investments Limited and Bank Islami Pakistan Ltd. Standardised Approach is used for calculating the Capital Adequacy for Credit and Market risk, whereas, Basic Indicator Approach (BIA) is used for Operational Risk Capital Adequacy purposes.

1.2 Capital Structure- Basel III

Bank's regulatory capital is analyzed into two tiers:

Tier I capital (going concern capital) Which comprises of:

- a. Common equity Tier I which includes fully issued, subscribed and paid up capital, balance in share premium account, reserve for bonus issue, general reserves as per the financial statements and net un-appropriated profits etc. after deductions of investments in equity of subsidiary companies engaged in banking and financial activities, goodwill & other intangible assets and deficit on revaluation of available for sale investments due to insufficiency of Additional Tier I and Tier II to cover deductions.
- b. Additional Tier I which includes Instruments issued in the form of perpetual non-cumulative preference shares by the banks, share premium resulting from the issuance of the instruments after deduction of goodwill & other intangible assets, deficit on revaluation of available for sale investments and deferred tax assets.

Tier II capital (going concern or supplementary capital), which includes general provision for loan losses (up to maximum of 1.25% of risk weighted assets), reserve on the revaluation of fixed assets, equity investments and foreign exchange translation reserve and subordinated debt.

1.3 Capital Adequacy

Capital Management

The primary objective of the Bank's capital management is to ensure that the Bank complies with all regulatory capital requirements and at the same time maintains strong credit ratings and healthy capital ratios in order to support its business and to maximize shareholders' value.

Statutory Minimum Capital Requirement (MCR) and Capital Adequacy Ratio (CAR)

The State Bank of Pakistan (SBP) through its BSD Circular no. 7 dated April 15, 2009 require Banks to raise and maintain their paid up capital (net of losses) equivalent to Rs.10 billion. The paid-up capital (free of losses) of the Bank as at December 31, 2024 stood at Rs.20.506 billion. In addition banks are also required to maintain a minimum Capital Adequacy Ratio (CAR) of 11.5% of their risk weighted exposure. The Bank's CAR at Consolidated level as at December 31, 2024 was approximately 18.07% of its risk weighted assets.

The Basel III instructions issued by SBP has been adopted by the banks as per the phase-in arrangements prescribed by SBP, starting from December 31, 2013, with full implementation of capital ratios by the year-end 2019. Following Ratios were applicable for the mentioned periods

		YEAR						As of Dec 31				
Sr	Ratio	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1	CET1	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
2	ADT-1	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
3	Tier 1	7.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
4	Total Capital	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
5	CCB (Consisting of CETI only)	-	0.25%	0.65%	1.275%	1.90%	2.5%	1.5%	1.5%	1.5%	1.5%	1.5%
6	Total Capital plus CCB	10.0%	10.25%	10.65%	11.275%	11.90%	12.5%	11.5%	11.5%	11.5%	11.5%	11.5%

Phase-in Arrangement and Full implementation of the minimum capital

Note 1.4 Capital Adequacy Ratio (CAR) disclosure:

CONSOLIDATED CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2024

		2024 Rupees i	2023 n '000
	1	Amount	Amount
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	20,506,625	20,506,6
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares	-	-
5	General/ Statutory Reserves	9,618,250	7,290,0
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	28,190,976	17,731,2
8			
	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated		
	bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	4,757,308	3,770,9
9	CET 1 before Regulatory Adjustments	63,073,159	49,298,7
10	Total regulatory adjustments applied to CET1 (Note 1.4.1)	9,013,078	8,184,7
11	Common Equity Tier 1	54,060,081	41,113,9
	Additional Tier 1 (AT 1) Capital		
12	Qualifying Additional Tier-1 capital instruments plus any related share premium		
13	of which: Classified as equity	-	
14	of which: Classified as liabilities	5,500,000	5,350,0
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount	.,	2,223,0
-	allowed in group AT 1)	6,643	7,1
16	of which: instrument issued by subsidiaries subject to phase out		
17	AT1 before regulatory adjustments	5,506,643	5,357,1
18	Total regulatory adjustment applied to AT1 capital (Note 1.4.2)	-	-
19	Additional Tier 1 capital after regulatory adjustments	5,506,643	5,357,1
20	Additional Tier 1 capital recognized for capital adequacy	5,506,643	5,357,1
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)	59,566,724	46,471,1
22	Tier 2 Capital	0.000.000	0.000.0
22 23	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	9,820,323	9,906,8
23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in	-	
24	group tier 2)	8,795	170.2
25	of which: instruments issued by subsidiaries subject to phase out	6,795	179,3
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk		
20	Weighted Assets	52,515	1,945,5
27	Revaluation Reserves (net of taxes)	-,	.,,.
28	of which: Revaluation reserves on fixed assets	2,949,110	3,522,1
29	of which: Unrealized gains/losses on AFS	7,262,098	401,6
30	Foreign Exchange Translation Reserves		
31	Undisclosed/Other Reserves (if any)		
32	T2 before regulatory adjustments	20,092,841	15,955,5
33	Total regulatory adjustment applied to T2 capital (Note 1.4.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	20,092,841	15,955,5
35	Tier 2 capital recognized for capital adequacy	19,779,883	14,766,4
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	Total Tier 2 capital admissible for capital adequacy	19,779,883	14,766,4
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)	79,346,607	61,237,6
20	Total Dide Waighted Access (DWA) (for details - for Note 1 7)	420 224 074	270 202 4
39	Total Risk Weighted Assets (RWA) {for details refer Note 1.7}	439,224,074	378,293,1
	Capital Ratios and buffers (in percentage of risk weighted assets)		
40	CET1 to total RWA	12.31%	10.8
41	Tier-1 capital to total RWA	13.56%	12.2
42	Total capital to total RWA	18.07%	16.1
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer		
	plus any other buffer requirement)	7.50%	7.5
44	of which: capital conservation buffer requirement	1.50%	1.5
45	of which: countercyclical buffer requirement	0.00%	0.0
46	of which: D-SIB or G-SIB buffer requirement	0.00%	0.0
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	12.31%	10.8
	National minimum capital requirements prescribed by SBP		
48	CET1 minimum ratio (Inclusive of CCB)	7.50%	7.5
10		0.000/	
49 50	Tier 1 minimum ratio (Inclusive of CCB) Total capital minimum ratio	9.00% 11.50%	9.0 11.5

			2024	2023
		Rupees in '000		
	Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment*	Amount
Note 1.4.1	Common Equity Tier 1 capital: Regulatory adjustments	1		
1	Goodwill (net of related deferred tax liability)	3,314,237] [3,358,144
2	All other intangibles (net of any associated deferred tax liability)	5,698,841	1 1	4,826,643
3	Shortfall in provisions against classified assets	-	1	-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		_
5	Defined-benefit pension fund net assets	-	<u>+</u>	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	-	+	-
7	Cash flow hedge reserve	-	<u> </u>	-
8	Investment in own shares/ CET1 instruments	-	T	-
9	Securitization gain on sale	-		-
10	Capital shortfall of regulated subsidiaries	-	1	-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-		-
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)			
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-
15	Amount exceeding 15% threshold		T7	
16	of which: significant investments in the common stocks of financial entities	-	I	-
17	of which: deferred tax assets arising from temporary differences	-	⊥	-
18	National specific regulatory adjustments applied to CET1 capital	-		-
19	Investments in TFCs of other banks exceeding the prescribed limit	-	⊥	-
20	Any other deduction specified by SBP (mention details)	-		-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		_ _	-
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	9,013,079	_	8,184,787

Note 1.4.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments			
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-		-
24	Investment in own AT1 capital instruments	-		-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities			-
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation			-
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-		-
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-		-

Note 1.4.3	Tier 2 Capital: regulatory adjustments			
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment		<u>г</u> ,	
	which, during transitional period, remain subject to deduction from tier-2 capital	-	- i	-
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	Г	-
33	Investment in own Tier 2 capital instrument	-		-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside			
	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued			
	share capital (amount above 10% threshold)	-		-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities		T	
	that are outside the scope of regulatory consolidation	-	- i	-
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	-		-

		2024	2023
		Rupees in '000	Rupees in '000
lote 1.4.4	Additional Information	Amount	Amount
	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)		
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	_
	Amounts below the thresholds for deduction (before risk weighting)	•	
38	Non-significant investments in the capital of other financial entities	-	-
39	Significant investments in the common stock of financial entities	-	-
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	Applicable caps on the inclusion of provisions in Tier 2		
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	52,515	1,945,525
42	Cap on inclusion of provisions in Tier 2 under standardized approach	3,749,511	3,454,508
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

1.5 Capital Structure Reconciliation 2024 Consolidated <u>Step : 1</u>

Under regulatory As Per Balance scope of Sheet

consolidation

December 31, 2024 Rupees in '000

	Nupees	11 000
Assets		
Cash and balances with treasury banks	84,152,368	84,152,368
Balanced with other banks	5,075,835	5,075,835
Lending to financial institutions	4,257,928	4,257,928
Investments	629,466,174	629,466,174
Advances	521,168,186	521,168,186
Operating fixed assets	47,513,933	47,513,933
Deferred tax assets	-	-
Other assets	67,408,704	67,408,704
Total assets	1,359,043,128	1,359,043,128
Liabilities & Equity		
Bills payable	21,899,370	21,899,370
Borrowings	114,360,666	114,360,666
Deposits and other accounts	1,081,826,269	1,081,826,269
Sub-ordinated loans	11,492,708	11,492,708
Liabilities against assets subject to finance lease	7,845,190	7,845,190
Deferred tax liabilities	2,452,165	2,452,165
Other liabilities	42,370,206	42,370,206
Total liabilities	1,282,246,574	1,282,246,574
Share capital/ Head office capital account	20,506,625	20,506,625
Reserves	9,618,250	9,618,250
Unappropriated/ Unremitted profit/ (losses)	26,121,333	26,121,333
Minority Interest	-	-
Surplus on revaluation of assets	8,134,496	8,134,496
Total Equity	64,380,704	64,380,704
Non-controlling interest	12,415,850	12,415,850
Total liabilities & equity	1,359,043,128	1,359,043,128
<u>Step : 2</u>	As Per Balance Sheet	Under regulatory scope of consolidation

December 31, 2024

Reference

а b С d е

f g

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Assets		
Cash and balances with treasury banks	84,152,368	84,152,368
Balances with other banks	5,075,835	5,075,835
Lending to financial institutions	4,257,928	4,257,928
nvestments	629,466,174	629,466,174
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	-	-
of which: significant capital investments in financial sector entities exceeding regulatory threshold		-
of which: Mutual Funds exceeding regulatory threshold	-	-
of which: reciprocal crossholding of capital instrument		-
of which: Investment in TFCs of other banks exceeding the precribed limit	-	-
Advances	521,168,186	521,168,186
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-
general provisions reflected in Tier 2 capital	-	-
Fixed Assets	47,513,933	47,513,933
Deferred Tax Assets	-	-
of which: DTAs excluding those arising from temporary differences	-	-
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-
Other assets	67,408,704	67,408,704
of which: Goodwill	3,314,237	3,314,237
of which: Intangibles	5,698,841	5,698,841
of which: Defined-benefit pension fund net assets	-	-
Total assets	1,359,043,128	1,359,043,128

	As Per Balance Sheet	Under regulatory scope of consolidation	Reference
	Decembe	•	
	Rupees	in '000	
Liabilities & Equity	01 000 070	04 000 070	
Bills payable	21,899,370	21,899,370	
Borrowings	114,360,666	114,360,666	
Deposits and other accounts	1,081,826,269	1,081,826,269	
Sub-ordinated loans	11,492,708	11,492,708	
of which: eligible for inclusion in AT1	5,500,000	5,500,000	m
of which: eligible for inclusion in Tier 2	5,992,708	5,992,708	n
Liabilities against assets subject to finance lease	7,845,190	7,845,190	
Deferred tax liabilities	2,452,165	2,452,165	
of which: DTLs related to goodwill	2,452,165	2,452,165	0
of which: DTLs related to intangible assets	-	-	p
of which: DTLs related to defined pension fund net assets of which: other deferred tax liabilities	-	-	q
Other liabilities	-	-	I
Total liabilities	42,370,206	42,370,206	
Total habilities	1,282,246,574	1,282,246,574	
Share capital	20,506,625	20,506,625	
of which: amount eligible for CET1	20,506,625	20,506,625	s
of which: amount eligible for AT1	-	-	t
Reserves	9,618,250	9,618,250	
of which: portion eligible for inclusion in CET1(provide breakup)	9,618,250	9,618,250	u
of which: portion eligible for inclusion in Tier 2	-	-	v
Unappropriated profit/ (losses)	26,121,333	26,121,333	w
Minority Interest	12,415,850	12,415,850	
of which: portion eligible for inclusion in CET1	-	-	х
of which: portion eligible for inclusion in AT1	-	-	У
of which: portion eligible for inclusion in Tier 2	-	-	Z
Surplus on revaluation of assets	8,134,496	8,134,496	
of which: Revaluation reserves on Property	-	-	aa
of which: Unrealized Gains/Losses on AFS	-	-	aa
In case of Deficit on revaluation (deduction from CET1)	-	-	ab
Total liabilities & Equity	1,359,043,128	1,359,043,128	

Consolidated	Component of	
2024	Component of regulatory capital reported by bank (Rupees in '000)	Reference
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully Paid-up Capital/ Capital deposited with SBP	20,506,625	(s)
Balance in Share Premium Account	-	
Reserve for issue of Bonus Shares	-	
Discount on issue of Shares (enter negative number)	_	
General/ Statutory Reserves	9,618,250	(u)
Gain/(Losses) on derivatives held as Cash Flow Hedge	-	(4)
Unappropriated/unremitted profits/(losses)	28,190,976	(w)
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the	20,100,070	(**)
consolidation group)	4,757,308	(x)
CET 1 before Regulatory Adjustments	63,073,159	
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	3,314,237	(j) - (o)
All other intangibles (net of any associated deferred tax liability)	5,698,841	(k) - (p)
Shortfall of provisions against classified assets	-	(f)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	{(h) - (r} * x%
Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
Reciprocal cross holdings in CET1 capital instruments	-	(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 property/ AFS		
Denoit on account of revaluation norm bank's holdings of property, At O	-	(ab)
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold).	-	(a) - (ac) - (ae)
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 above 10% threshold)		(b) - (ad) - (af)
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)
Amount exceeding 15% threshold		
of which: significant investments in the common stocks of financial entities	-	
of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments applied to CET1 capital	_	
Investment in TFCs of other banks exceeding the prescribed limit		
Any other deduction specified by SBP (mention details)	-	
	-	
Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
Total regulatory adjustments applied to CET1 (sum of 9 to 25)	9,013,078	
Common Equity Tier 1	54,060,081	

Consolidated

	Component of regulatory capital reported by bank (Rupees in '000)	Reference
Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium	5,500,000	
	5,500,000	(t)
of which: Classified as equity	E 500.000	(t) (m)
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)	5,500,000 6,643	(III) (y)
of which: instrument issued by subsidiaries subject to phase out	-	
AT1 before regulatory adjustments	5,506,643	
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)
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(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	- 5,506,643	
Additional Tier 1 capital recognized for capital adequacy	5,506,643	
Tier 1 Capital (CET1 + admissible AT1)	59,566,724	
Tier 2 Capital		
Qualifying Tier 2 capital instruments under Basel III Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	9,820,323	(n)
Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	- 8,795	(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	-	(g)
-	52,515	
Revaluation Reserves eligible for Tier 2	10,211,208 2,949,110	
of which: portion pertaining to Property of which: portion pertaining to AFS securities	7,262,098	portion of (aa)
Foreign Exchange Translation Reserves	-	(v)
Undisclosed/Other Reserves (if any)		(•)
	-	

	Component of regulatory capital reported by bank (Rupees in '000)	Reference
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)
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	_	(af)
Amount of Regulatory Adjustment applied to T2 capital	_	
Tier 2 capital (T2)	-	
Tier 2 capital recognized for capital adequacy	- 19,779,883	
Excess Additional Tier 1 capital recognized in Tier 2 capital	19,779,003	
Total Tier 2 capital admissible for capital adequacy	- 19,779,883	
TOTAL CAPITAL (T1 + admissible T2)	79,346,607	

1.6 Main Features of Regulatory Capital Instruments

	eatures of Regulatory Capital Institutions		-		-	-
	Main Features	Common Shares	Common Shares	Sub-debt	Sub-debt	Sub-debt
1	Issuer	JS Bank	JS Bank	JS Bank	JS Bank	JS Bank
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	JSB	JSB	JSB	JSB	JSB
3	Governing law(s) of the instrument	SECP	SECP	SECP	SECP	SECP
	Regulatory treatment					
4	Transitional Basel III rules	Common Equity Tier-1	Common Equity Tier-1	Additional Tier-1	Tier-2	Tier-2
5	Post-transitional Basel III rules	Common Equity Tier-1	Common Equity Tier-1	Additional Tier-1	Tier-2	Tier-2
6	Eligible at solo/ group/ group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Ordinary Shares	Ordinary Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognized in regulatory capital (Currency in PKR	10,119,242	10,387,383	2,500,000	2,500,000	3,500,000
0	thousands, as of reporting date)				2,000,000	3,300,000
9	Par value of instrument	10	10	100,000	100,000	100,000
10	Accounting classification	Shareholders Equity	Shareholders Equity	Liability	Liability	Liability
11	Original date of issuance	2006	2023	31-Dec-18	28-Dec-21	30-Aug-23
12	Perpetual or dated	No Maturity	No Maturity	Perprtual	Dated	Dated
13	Original maturity date	NA	NA	NA	28-Dec-28	30-Aug-33
14	Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption	NA	NA	On any profit payment	On or after 10th	On any profit payment
10	amount	1173		date after 5 years from issue date, partially or fully	redemption, on any profit date, partially or fully	date on or after five years from the Issue Date.
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends					
17 18	Fixed or floating dividend/ coupon coupon rate and any related index/ benchmark	NA NA	NA NA	Floating Floating at 6 Months	Floating Floating at 6 Months	Floating Floating at 3 Months
18	coupon rate and any related index/ benchmark	NA	NA	KIBOR*(Base Rate) plus 225 basis points semi annually without any floor or CAP	KIBOR*(Base Rate) plus 200 basis points per annum without any floor or CAP	KIBOR*(Base Rate) plus 200 basis points per annum without any floor o CAP
19	Existence of a dividend stopper	NA	NA	Yes, the issuer will not make any dividend payments on equity/common shares in the event of non-payment of mark-up on TFCs	NA	NA
20	Fully discretionary, partially discretionary or mandatory	NA	NA	Fully discretionary	Fully discretionary	Fully discretionary
20	Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA
21	Noncumulative or cumulative	NA	NA	Noncumulative	Cumulative	Cumulative
22	Convertible or non-convertible	NA	NA	Convertible	Convertible	Convertible
23	If convertible, conversion trigger (s)	NA	NA	At the option of	At the option of	At the option of superviso
				called point of non viability(PON). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/ permanent write off is necessary writhout which the bank would become non viable. 2. the decision to make a public sector injection of capital, or equivalent support, writhout which the bank would have become non viable, as determined by SBP.	called point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/ permanent write off is necessary without which the bank would become non viable. 2. the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non viable, as determined by SBP.	point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/ permanent write off is necessary without which the bank would become non viable 2. the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non viable, as determined by SBP.
25	If convertible, fully or partially	NA	NA	May convert fully or partially	May convert fully or	May convert fully or
26	If convertible, conversion rate	NA	NA	To be determined in the	To be determined in the	To be determined in the
27	If convertible, mandatory or optional conversion	NA	NA	case of trigger event Optional	case of trigger event Optional	case of trigger event Optional
28	If convertible, specify instrument type convertible into	NA	NA	Ordinary Shares	Ordinary Shares	Ordinary Shares
20	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29 30	Write-down feature	NA	NA	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	At the option of supervisor it can be converted into common equity upon occurrence of certain trigger events, called point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/permanent write off is necessary without which the bank would become non viable. 2. the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non viable, as determined by SBP.	At the option of supervisor it can be converted into common equity upon occurrence of certain trigger events, called point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/permanent without which the bank would become non viable. 2. the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non viable, as determined by SBP.	At the option of superviso it can be converted into common equity upon occurrence of certain trigger events, called point of non viability(PONV). The PONV is the earlier of; 1. A decision made by SBP that a conversion or temporary/permanent without which the bank would become non viable 2. the decision to make a public sector injection of capital, or equivalent suport, without which the bank would have become non viable, as determined by SBP.
				T U U U		Either partially or fully
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NA NA NA	NA NA NA	Either partially or fully Permanent NA	Either partially or fully Permanent NA	Permanent NA
33	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	NA	NA	Permanent	Permanent	Permanent
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NA NA	NA NA	Permanent NA	Permanent	Permanent NA

1.7 Capital Adequacy

1.8

• • • • •		Capital Requirements		Risk Weigh	
Consolidated		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
	-	2024	Rupees		Restated
Credit Risk	-				
On balance sheet					
Corporate		12,772,153	12,182,839	111,062,201	105,937,734
Retail		7,013,588	6,024,539	60,987,719	52,387,294
Banks and DFIs		462,090	677,221	4,018,174	5,888,874
Public sector entity		3,163	5,305	27,500	46,13 ²
Sovereign (include GoP and SBP)		109,665	321,296	953,606	2,793,875
Residential mortgage finance		1,197,491	1,833,127	10,412,962	15,940,235
Past due loans		866,874	1,205,180	7,538,037	10,479,829
Fixed assets		3,929,789	3,364,187	34,172,075	29,253,803
Other assets	L	4,540,790 30,895,601	3,289,354 28,903,048	39,485,129 268,657,404	28,603,082
		30,033,001	20,303,040	200,007,404	201,000,000
Off balance sheet	-				
Non market related		2,988,022	2,307,169	25,982,800	20,062,337
Market related		74,771	118,446	650,181	1,029,96
		3,062,793	2,425,615	26,632,981	21,092,302
Equity Exposure Risk in the Banking Book	F			·	
Listed		503,083	416,595	4,374,638	3,622,563
Unlisted	L	34,023 537,106	36,213 452.807	295,853 4,670,490	314,894 3,937,450
			- ,		
Total Credit Risk		34,495,501	31,781,471	299,960,875	276,360,614
Market Risk					
Interest rate risk	Γ	330,024	195,929	2,869,775	1,703,73
Equity position risk etc.		- 216,764	- 295,248	1,884,908	2,567,37
		-	-		
Foreign exchange risk	L	157,244	217,038	1,367,338	1,887,28
Total Market Risk		704,032	708,215	6,122,020	6,158,394
Operational Risk					
Capital Requirement for operational risks		15,311,236	11,014,030	133,141,179	95,774,17
τοτ		50,510,768	43,503,716	439,224,074	378,293,18
Capital Adequacy Ratio					
Total eligible common equity tier 1 capital held	(e)		54,060,081		41,113,99
Total eligible tier 1 capital held	(f)	-	59,566,724		46,471,18
Total eligible regulatory capital held	(e)	-	79,346,607		61,237,684
Total Risk Weighted Assets	(i)	-	439,224,074		378,293,18
		Required	Actual	Required	Actual
CET1 to total RWA	-	7.50%	12.31%	7.50%	10.87
Tier-1 capital to total RWA	_	9.00%	13.56%	9.00%	12.28
Total capital to total RWA	-	11.50%	18.07%	11.50%	16.19
Leverage Ratio					
T () () () () () () () () () (59,566,724		46,471,18
Total eligible tier 1 capital held			00,000,124		
Total eligible tier 1 capital held			1,607,832,690		1,358,329,68

1.1.2.1 Credit exposures and comparative figures subject to the standardised approach

Exposures category No. risk weighted outstanding C Cash and Cash Equivalents 0% 25,559,906	Dec-24		
Cash and Cash Equivalents Offset 25,559,906 Corporate 0 0% 25,559,906 Corporate 1 20% 74,408,023 14, 1 20% 74,408,023 14, 80,726,725 15, 3.4 100% 12,211,054 2, 56% 80,726,726 15, Unrated-2 125% 35,780,426 16, 289,372,426 10, Unrated-2 125% 35,780,426 12, 289,372,426 10, Banks - - 95,294,523 13, -Over 3 Months 1 20% - - - Over 3 Months 1 20% - - - Over 3 Months 1 20% - - - Maturity Upto and under 3 Months in PKR 9% - - - Maturity Upto and under 3 Months in PKR 9% - - - - Maturity Upto and under 3 Months in PKR 9% - - - - Maturit	luction		Risk weighted
Cash and Cash Equivalents 0% 25,559,906 Corporate 0 0% - 1 20% 74,408,023 14, 2 3,4 100% 12,211,054 2, 5,6 Unrated 100% 86,246,188 50, Unrated-2 Unrated 100% 86,246,188 50, 289,372,426 Banks - - - - Over 3 Months 0% - - - Over 3 Months 0.702,254 - - - Maturity Upto and under 3 0% - - - Mat	RM	Net amount	asset
Corporate 0 0% - 1 20% 74,408,023 14, 2 50% 80,726,725 15, 3.4 100% 12,211,054 2, 5.6 150% 86,246,188 50, Unrated 100% 86,246,188 50, Unrated 20% - - 50% - 50% - 50% - - 50% - 50% - - - - 3anks - - - - -0.ver 3 Months 0% - - - 1 20% 3,022,406 2, - 2.3 50% 751,024 4,5 - Maturity Upto and under 3 0% - - - Unrated 20% 4,259,241 - - Maturity Upto and under 3 0mths in PKR 0% - - Unrated	- Rupees	in '000	
1 20% 74.080.023 14. 2 50% 80.726,725 15, 3.4 100% 12,211.054 2 1 20% 35,780,436 18, Unrated 100% 86,246,188 50, Unrated 00% 6 289,372,426 102, Soft 50% 5 50% 5 50% 5 3anks 0% - 20% - 50% - 50% - 100% 254,623 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 14, 15, 100% 254,666 10,000,121 2, 14, 14, 16, 10,000,121 2, 14, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 10,000,121 2, <td>-</td> <td>25,559,906</td> <td>-</td>	-	25,559,906	-
1 20% 74.080.023 14. 2 50% 80.726,725 15, 3.4 100% 12,211.054 2 1 20% 35,780,436 18, Unrated 100% 86,246,188 50, Unrated 00% 6 289,372,426 102, Soft 50% 5 50% 5 50% 5 3anks 0% - 20% - 50% - 50% - 100% 254,623 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 14, 15, 100% 254,666 10,000,121 2, 14, 14, 16, 10,000,121 2, 14, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 16, 10,000,121 2, 14, 10,000,121 2, <td>_</td> <td>_</td> <td></td>	_	_	
2 50% 80,726,725 15, 3.4 100% 12,211,054 2, 5.6 150% 12,211,054 2, Unrated 100% 86,246,188 50, Unrated-2 125% 33,780,436 18, 20% - 50% - 50% - - 50% - 50% - - 50% - 75% 95,294,523 13, - - 3anks 0% - - - Over 3 Months 1 20% - - 1 20% 751,024 - - 4.5 100% 254,666 - - Unrated 50% 1220,271 - - 4.5 100% - - - Maturity Upto and under 3 0% - - - 1,709,254 - - - - - <t< td=""><td>,687,826</td><td>59,720,197</td><td>11,944,03</td></t<>	,687,826	59,720,197	11,944,03
3.4 100% 12,211,054 2, 5.6 150% 62,26,188 50, Unrated-2 125% 35,780,436 18, 299,372,426 102, 35,780,436 18, 20% - 50% - 50% - 50% - 50% - - 50% - 3anks 0% - - - Over 3 Months 1 20% - - 1 20% - - - 2,3 50% 172,025 - - Unrated 50% 1,200,121 2, - Maturity Upto and under 3 0% - - - Maturity Upto and under 3 Months in PKR 20% - - Maturity Upto and under 3 Months in PKR 20% - - - Maturity Upto and under 3 Months in PKR 20% - - - 1 20%	,491,533	65,235,192	32,617,59
5.6 150% B6,246,188 50, Unrated-2 Unrated-2 125% 35,780,436 18, 289,372,426 102, 35,780,436 Retail 0% - - - Sanks 0% - - - Over 3 Months 0% - - - Unrated 50% 751,024 - - Maturity Upto and under 3 0% - - - Unrated 20% 4,269,241 - - Maturity Upto and under 3 0% - - - Maturity Upto and under 3 0% - - - Maturity Upto and under 3 0% - - - Maturity Upto and under 3 0% - - - Maturity Upto and under 3 <	,830,989	9,380,065	9,380,06
Unrated 100% 86,246,188 50, 35,780,435 18, 289,372,426 102, 29% - 20% - 50% 55,294,523 13, 95,294,523 13, 97,212,25 10,200,121 2, 10,200,121 2, 10,2	-	-	-
Unrated-2 125% <u>35,780,436 18</u> , 28,372,426 102, 29,372,426 102, 20% . 50% . 50% . 50% . 20% . 38anks Over 3 Months . Over 4 . Spectra . Spectra . Spectra . Spectra . Spectra . Differ Sovereigns . Spectra . Spectra . Spectra . Maturity Upto and under 3 Months . Differ Sovereigns . Spectra . Spectra . Spectra . Spectra . Spectra . Maturity Upto and Under 3 Months . Differ Sovereigns . Spectra . Spectr	,292,330	35,953,858	35,953,85
Retail 0% - 209,372,426 102 20% - 50% 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 95,294,523 13, 96 150% 9,022,406 2, 4,5 100% 10,200,121 2, 4,5 50% 1,200,2121 2, • 1,20,3 9,100 unrated 10,20% 1,709,254 • 1,709,254 • 1,20% • 1,20% 0% -	,847,122	16,933,314	21,166,64
20% - 50% 95,294,523 13, Over 3 Months 0% - 1 20% 9,022,406 2, 2,3 50% 751,024 2, 4,5 100% 254,666 6 6 150% - - Maturity Upto and under 3 0% - - Maturity Upto and under 3 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - 1 20% 1,709,254 - - 2,3 50% - - - 1 20% 21,707,820 21, - 2,3 50% - - -	,149,801	187,222,625	111,062,20
20% - 75% 95,294,523 13, Over 3 Months 0% - 1 20% 9,022,406 2, 2,3 50% 751,024 2, 4,5 100% 254,666 6 6 150% - - Maturity Upto and under 3 0% - - Maturity Upto and under 3 0% - - 4,5 50% 1,220,271 - - 6 150% 9,190 - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - 1,709,254 - - - Public Sector Entity 0% - - 1 20% 21,707,820 21, 2,3 50% - - 6 150% - - 1 20% 51,707,820 21, <			
50% - 75% 95,294,523 13, Over 3 Months 0% - 2,3 50% 751,024 4,5 100% 25,4666 6 150% - Unrated 50% 172,025 Maturity Upto and under 3 0% - 4,5 50% 1,220,271 6 150% 1,220,271 6 150% 9,190 unrated 20% 4,68,735 5,967,437 - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 1,709,254 1,709,254 - 1,23 50% - 2,3 50% - 1 20% 1,709,254 2,3 50% - 1 20% - 2,3 50% - 1 20% - 2,3 50%	_	_	_
75% 95,294,523 13, 95,294,523 Sanks 0% - Over 3 Months 0% - 1 20% 9,022,406 2, 2,3 4,5 100% 254,666 6 150% - Unrated 50% 172,025 Maturity Upto and under 3 0% - 4,5 50% 1,220,271 6 150% - 10,200,121 2, - Maturity Upto and under 3 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - 1 20% 7,1497,925 4,5 100% - 1 20% 7,1497,925 2,3 50% - 1 20% 7,1497,925 2,3 50% - 1 20% 7,1497,925 <t< td=""><td>-</td><td>-</td><td>-</td></t<>	-	-	-
Banks 95,294,523 13; Over 3 Months 0% - - 1 20% 9,022,406 2; 2,3 50% 751,024 254,666 6 150% - - Unrated 50% 172,025 - Maturity Upto and under 3 0% - - 4,5 50% 1,220,271 2,3 6 150% 9,190 - unrated 20% 4,269,241 - 4,5 50% 1,220,271 6 - 6 150% 9,190 - - unrated 20% 4,269,241 - - Maturity Upto and under 3 Months in PKR 0% - - - Maturity Upto and under 3 Months in PKR 0% - - - 2,3 50% 1,709,254 - - 100% 4,51 100% - - 2,3 50% </td <td>-</td> <td>-</td> <td>-</td>	-	-	-
Sanks 0% - Over 3 Months 1 20% 9,022.406 2,3 2.3 50% 751,024 4,5 100% 254,666 6 150% 172,025 10,200,121 2,3 Maturity Upto and under 3 0% - - 4,5 50% 172,025 Maturity Upto and under 3 0% - - - - - Maturity Upto and under 3 Months in PKR 0% - - - - - Maturity Upto and under 3 Months in PKR 0% -	<u>,977,564</u> ,977,564	81,316,959 81,316,959	<u>60,987,71</u> 60,987,71
Over 3 Months 0% - 1 20% 9,022,406 2, 2,3 50% 751,024 4,5 100% 254,666 6 150% - Unrated 50% 172,025 Maturity Upto and under 3 0% - Maturity Upto and under 3 0% - 0 1,23,3 20% 4,269,241 4,5 50% 1,220,271 6 6 150% 9,190 - unrated 20% 4,68,735 - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 20% 1,709,254 - 1 20% 1,709,255 - - Public Sector Entity 0% - - - 1 20% 1,107,820 21,707,820 21,707,820 Unrated 50% - - - Sovereigns (SBP / GoP) 0%	,977,304	61,310,959	00,907,71
1 20% 9,022,406 2, 2,3 50% 751,024 4,5 100% 254,666 6 150% - Unrated 50% 172,025 10,200,121 2, Maturity Upto and under 3 0% - Vonths in FCY 1,2,3 20% 4,269,241 4,5 50% 1,220,271 6 150% 6 150% 9,190 1,709,254 Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - 1 20% 71,497,925 - Public Sector Entity 0% - - 0 6 150% - - 1 20% 71,497,925 54, - 2,3 50% - - - 1 20% 71,497,925 54,<			
2.3 50% 751,024 4.5 100% 254,666 6 150% 1.220 Waturity Upto and under 3 0% - Months in FCY 1,2.3 20% 4,269,241 4.5 50% 1,220,271 6 6 150% 9,190 1,220,271 6 150% 9,190 1,200,254 • Maturity Upto and under 3 Months in PKR 0% - • Maturity Upto and under 3 Months in PKR 0% - • Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% - - 4,5 100% - - 2,3 50% - - 4,5 100% - - 2,3 50% - - 1 20% - - - 2,3 50% - - - 50% 150%	-		
4,5 100% 254,666 6 150% - Unrated 50% - Wonths in FCY 1,2,3 20% 4,269,241 4,5 50% 1,220,271 6 6 150% 9,190 - unrated 20% 4,269,241 - 4,5 50% 1,220,271 6 6 150% 9,190 - unrated 20% 4,269,241 - Maturity Upto and under 3 Months in PKR 0% - - • Maturity Upto and under 3 Months in PKR 20% - - • Maturity Upto and under 3 Months in PKR 20% - - • Maturity Upto and under 3 Months in PKR 20% - - • Maturity Upto and under 3 Months in PKR 20% - - • Maturity Upto and under 3 Months in PKR 20% - - • Maturity Upto and under 3 Months in PKR 20% - - • Unrated 50% - - - • Unrated 50% - - </td <td>,035,885</td> <td>6,986,521</td> <td>1,397,30</td>	,035,885	6,986,521	1,397,30
6 150% 172,025 Waturity Upto and under 3 0% - Maturity Upto and under 3 0% - 4,5 50% 1,22,3 20% 4,5 50% 1,220,271 6 6 150% 9,190 - unrated 20% 468,735 - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 20% 1,709,254 - Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 2,3 50% - - 4,5 100% - - 2,3 50% - - 2,3 50% - - 2,1 2,07,78,20 21, - </td <td>2,413</td> <td>748,611</td> <td>374,30</td>	2,413	748,611	374,30
Unrated 50% 172,025 Maturity Upto and under 3 Months in FCY 1,2,3 20% 4,269,241 4,5 50% 1,220,271 6 4,5 50% 1,220,271 6 6 150% 9,190 1,200,271 2,3 Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 0% - - Maturity Upto and under 3 Months in PKR 20% 1,709,254 - 1 20% - - - Public Sector Entity 0% - - - 1 20% - - - - 2,3 50% - - - - - 93,205,745 76, - - - - - - - - - - - - - - - - -<	2,229	252,437	252,43
Maturity Upto and under 3 Joinths in FCY 1,2,3 1,2,3 4,5 5,967,437 0% 4,269,241 Maturity Upto and under 3 Months in PKR 0% 468,735 - Maturity Upto and under 3 Months in PKR 0% 468,735 - Maturity Upto and under 3 Months in PKR 0% 1,709,254 - Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% 6 - - 0% 4,5 100% 6 - - 0% 50vereigns (SBP / GoP) 0% 6 - - 00% 50vereigns - - - 101isted - Unrated 100% 50% - - 2 - - - 2 - - - 50vereigns (SBP / GoP) 679,217,885 - 0% - - - - - - - - - - - - - - - - - - - - -	-	-	-
Maturity Upto and under 3 Months in FCY 0% - 4,5 50% 1,22,3 6 150% 9,190 unrated 20% 468,735 Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 0% - - - 4,5 100% - - 2(3 50% - - 2(3 50% - - 2(3 50% - - 2(3 50% - - 2(3 50% - - 2(4,5 100% - - 93,205,745 76, - - Sovereigns 0% 634,271 </td <td>2,209</td> <td>169,816</td> <td>84,90</td>	2,209	169,816	84,90
Months in FCY 1,2,3 20% 4,269,241 4,5 50% 1,220,271 6 150% 9,190 unrated 20% 468,735 5,967,437 Maturity Upto and under 3 Months in PKR 0% Maturity Upto and under 3 Months in PKR 0% Maturity Upto and under 3 Months in PKR 0% Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% 0% 4,5 100% 1 20% 2,3 50% 4,5 100% 0% 0% 6 150% Othic Sector Entity <td>,042,736</td> <td>8,157,385</td> <td>2,108,95</td>	,042,736	8,157,385	2,108,95
4.5 50% 1,220,271 6 150% 9,190 unrated 20% 468,735 Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - 0 6 150% - 0 - 634,271 - Sovereigns (SBP / GoP) 679,217,885 - 5 of ther Sovereigns 0% 4,571,873 - Equity Investments - Listed 100% 4,374,638 - 9 of ther Sovereigns 0% 5.P less than 20% 5.0	-	-	-
6 150% 9,190 unrated 20% 468,735 5,967,437 - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - Unrated 50% - - 50vereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed - Unlisted 100% 4,374,638 - Spleater Huel 50% - - Mortgages) S.P less than 20% 100% 4,225,979 Sr.P less than 20% 100% 1,203,581 - Sr.P less than 20% 50% 1,2	927	4,268,315	853,66
6 150% 9,190 unrated 20% 468,735 5,967,437 - Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - Unrated 50% - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed - Unlisted 100% 4,374,638 - Significant Investment and DTA 250% - - Past Due Loans (Not Secured by Residential Mortgages) S.P less than 20% - United 100% 4,225,979 S.P less than 20% - United - 50% 1,761,330	-	1,220,271	610,13
unrated 20% 468,735 Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 4,5 100% - - 0/1 20% 21,707,820 21, 93,205,745 76, - - 50vereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed 100% 4,374,638 - - Unlisted 150% 197,235 - Significant Investment and DTA 250% - - Mortgages) S.P less than 20% 100% 4,225,979 - Viscoti utent 50% 1,203,581 <t< td=""><td>-</td><td>9,190</td><td>13,78</td></t<>	-	9,190	13,78
Maturity Upto and under 3 Months in PKR 0% - Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 Public Sector Entity 0% - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - 00% - - - 1 20% 71,497,925 54, 2,3 50% - - 6 150% - - 00% 61,50% - - 00% 634,271 - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed 100% 4,374,638 - - Unlisted 150% 197,235 - Significant Investment and DTA 250% - - Past Due Loans S.P less than 20% 100% 4,225,979	1,263	467,472	93,49
Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - Unrated 50% 21,707,820 21, 93,205,745 76, - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 4,374,638 - - Unlisted 100% 4,225,979 - - S.P less than 20% 100% 4,225,979 - - S.P less than 20% 100% 1,203,581 - - S.P less than 20% 100% 1,203,581 - - S.P less than 20% 100% 8,608,220 -	2,190	5,965,247	1,571,07
Maturity Upto and under 3 Months in PKR 20% 1,709,254 Residential Mortgage Finance 35% 32,979,396 (Public Sector Entity 0% - - 1 20% 71,497,925 54, 2,3 50% - - 2,3 50% - - 4,5 100% - - 6 150% - - Unrated 50% 21,707,820 21, 93,205,745 76, - - Sovereigns (SBP / GoP) 679,217,885 - Dther Sovereigns 0% 4,374,638 - - Unlisted 100% 4,374,638 - - Unlisted 150% 519,148 - (Not Secured by Residential Mortgages) S.P less than 20% 100% 4,225,979			
Arrow of the above transmission and transmissi and transmit and transmission and transmission and transmission	- 18,548	- 1,690,706	- 338,14
Public Sector Entity 0% - 1 20% 71,497,925 54, 2,3 2,3 50% - 4,5 100% - 6 150% - Unrated 50% 21,707,820 21, 93,205,745 76, - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed 100% 4,374,638 - - Unlisted 150% 197,235 - Significant Investment and DTA 250% - - (Not Secured by Residential Mortgages) S.P less than 20% 150% 519,148 (Secured by Residential Mortgages) S.P less than 20% 100% 1,203,581 S.P less than 20% 100% 1,203,581 - S.P less than 20% 50% 1,761,330 - S.P less than 20% 50% 1,203,581 - S.P less than 20% 50% 8,608,220	18,548	1,690,706	338,14
Public Sector Entity 0% - 1 20% 71,497,925 54, 2,3 2,3 50% - 4,5 100% - 6 150% - Unrated 50% 21,707,820 21, 93,205,745 76, - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed 100% 4,374,638 - - Unlisted 150% 197,235 - Significant Investment and DTA 250% - - (Not Secured by Residential Mortgages) S.P less than 20% 150% 519,148 (Secured by Residential Mortgages) S.P less than 20% 100% 1,203,581 S.P less than 20% 100% 1,203,581 - S.P less than 20% 50% 1,761,330 - S.P less than 20% 50% 1,203,581 - S.P less than 20% 50% 8,608,220	(171,620)	33,151,016	11,602,85
1 20% 71,497,925 54, 2,3 50% - - 4,5 100% - - 6 150% - - Unrated 50% 21,707,820 21, 93,205,745 76, - - Sovereigns (SBP / GoP) 679,217,885 - Other Sovereigns 0% 634,271 - Equity Investments - Listed 100% 4,374,638 - - Unlisted 150% 197,235 - Significant Investment and DTA 250% - - Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential Mortgages) S.P less than 20% 100% 4,225,979 9r greater than 50% 1,761,330 - 9r greater than 50% 1,761,330 - 9r greater than 50% 8,608,220 - Investment in fixed assets 100% 38,486,610 -	(171,020)	33,131,010	11,002,05
1 20% 71,497,925 54, 2,3 50% - 4,5 100% - 6 150% - Unrated 50% 21,707,820 21, 93,205,745 76, Sovereigns (SBP / GoP) 679,217,885 Other Sovereigns 0% 634,271 Equity Investments - Listed 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 150% 519,148 Mortgages) S.P less than 20% 100% 4,225,979 9 greater than 50% 1,761,330 - 9 greater than 50% 1,761,330 - 9 greater than 50% 1,203,581 - 9 greater than 50% 8,608,220 - Investment in fixed assets 100% 38,486,610 -			
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4,5 100% - 6 150% - Unrated 50% 21,707,820 21, 93,205,745 76, Sovereigns (SBP / GoP) 679,217,885 634,271 Dther Sovereigns 0% 634,271 Equity Investments - Listed 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 100% 4,257,979 S.P less than 20% 100% 1,761,330 - Mortgages) S.P less than 20% 100% 1,203,581 S.P less than 20% 50% 1,761,330 - S.P less than 20% 50% 1,761,330 - S.P less than 20% 50% 1,203,581 - S.P less than 20% 50% 898,182 - Sover unanterior 50% 898,182 - Sover unanterior 50% 38,486,610 -	,752,681	16,745,245	3,349,04
6 150% Unrated - 50% 21,707,820 21, 93,205,745 76, 76, 76, 76, 76, 76, 76, 76, 76, 76,	-	-	-
Unrated 50% 21,707,820 21, 93,205,745 76, 76, Sovereigns (SBP / GoP) 679,217,885 679,217,885 634,271 Equity Investments - Listed - Unlisted 100% 4,374,638 4,374,638 Significant Investment and DTA 250% - - Past Due Loans Mortgages) S.P less than 20% 150% 519,148 S.P between 20% 100% 4,225,979 - Past Due Loans (Secured by Residential (Secured by Residential S.P less than 20% 100% 1,203,581 S.P less than 20% 50% 1,761,330 - - S.P. greater tutor 50% 1,761,330 - S.P. greater tutor 50% 1,203,581 - S.P. greater tutor 50% 898,182 - S.P. greater tutor 50% 898,610 -	-	-	-
Sovereigns (SBP / GoP) 679,217,885 Other Sovereigns 0% 634,271 Equity Investments - Listed - Unlisted 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans Mortgages) S.P less than 20% 150% 519,148 S.P less than 20% 100% 4,225,979 - O' greater that S.P between 20% 100% 1,761,330 - Past Due Loans (Secured by Residential (Secured by Residential S.P less than 20% 100% 1,203,581 S.P greater that S.P less than 20% 100% 38,486,610 -	-		-
Sovereigns (SBP / GoP) 679,217,885 Other Sovereigns 0% 634,271 Equity Investments - Listed - Unlisted 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans Mortgages) S.P less than 20% 150% 519,148 S.P between 20% 100% 4,225,979 - Past Due Loans Mortgages) S.P less than 20% 100% 1,203,581 S.P less than 20% 50% 1,761,330 - S.P less than 20% 100% 4,225,979 - S.P less than 20% 50% 1,761,330 - S.P less than 20% 50% 88,8182 - S.P less than 20% 50% 8,608,220 - Investment in fixed assets 100% 38,486,610 -	,652,820 ,405,500	55,000 16,800,245	27,50 3,376,54
Other Sovereigns 0% 634,271 Equity Investments - Listed 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential Mortgages) S.P less than 20% 100% 4,225,979 Past Due Loans S.P less than 20% 100% 1,761,330 Past Due Loans S.P less than 20% 100% 1,203,581 (Secured by Residential S.P less than 20% 100% 898,182 Past Due Loans S.P less than 20% 100% 8,608,220 Investment in fixed assets 100% 38,486,610 8,00%	,403,300	10,000,245	3,010,04
Equity Investments - Listed 100% 4,374,638 - Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential S.P between 20% 100% 4,225,979 S.P less than 20% 100% 1,761,330 Past Due Loans S.P less than 20% 100% S.P less than 20% 50% 1,761,330 Past Due Loans S.P less than 20% 50% S.P less than 20% 50% 1,203,581 S.P greater than 50% 898,182 S.P less than 20% 100% 38,486,610	278,254	678,939,631 634,271	-
- Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential Mortgages) S.P less than 20% 100% 4,225,979 S.F greater trian 50% 1,761,330 Past Due Loans S.P less than 20% 100% S.F greater trian 50% 1,761,330 Past Due Loans S.P less than 20% 100% S.P less than 20% 50% 1,203,581 (Secured by Residential S.F greater trian 50% S.F greater trian 50% 8,608,220 Investment in fixed assets 100% 38,486,610		634,271	
- Unlisted 150% 197,235 Significant Investment and DTA 250% - Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential Mortgages) S.P less than 20% 100% 4,225,979 OF Past Due Loans S.P less than 20% 100% 1,761,330 Past Due Loans S.P less than 20% 100% 1,203,581 (Secured by Residential (Secured by Residential Secure that secure t			
Significant Investment and DTA 250% Past Due Loans S.P less than 20% 150% (Not Secured by Residential Mortgages) S.P between 20% 100% • J.F greater than 50% 1,761,330 • Past Due Loans S.P less than 20% 100% • O 50% - 50% • J.F greater than 50% 1,761,330 • S.P less than 20% 100% 1,203,581 • S.F greater than 50% 898,182 • S.P less than 20% 100% 8,608,220 Investment in fixed assets 100% 38,486,610	-	4,374,638	4,374,63
Past Due Loans S.P less than 20% 150% 519,148 (Not Secured by Residential Mortgages) S.P between 20% 100% 4,225,979 S.P greater utari 50% 1,761,330 Past Due Loans S.P less than 20% 100% S.P less than 20% 100% 4,225,979 S.P less than 20% 100% 1,203,581 (Secured by Residential S.P less than 20% 100% S.P less than 20% 100% 898,182 S.P less than 20% 100% 898,182 S.P less than 20% 100% 38,486,610	-	197,235	295,85
(Not Secured by Residential Mortgages) S.P between 20% to 50% 100% 4,225,979 Past Due Loans S.P less than 20% S.F greater that S.P less than 20% 100% 1,761,330 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 1,203,581 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 898,182 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 38,486,610	-	4,571,873	4,670,49
(Not Secured by Residential Mortgages) S.P between 20% to 50% 100% 4,225,979 Past Due Loans S.P less than 20% S.F greater that S.P less than 20% 100% 1,761,330 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 1,203,581 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 898,182 (Secured by Residential S.P less than 20% S.F greater that S.P less than 20% 100% 38,486,610			
Mortgages) to 50% 100% 4,225,979 S.F. greater trian 50% 1,761,330 Past Due Loans S.P. less than 20% 100% 1,203,581 (Secured by Residential S.F. greater trian 50% 898,182 FOR 50% 8668,220 8,608,220 Investment in fixed assets 100% 38,486,610	-	519,148	778,72
O.F. greater train 50% 1,761,330 Past Due Loans S.P less than 20% 100% 1,203,581 (Secured by Residential S.P greater train 50% 898,182 FOW 50% 8,608,220	_	1 225 070	1 225 07
Past Due Loans S.P less than 20% 100% 1,203,581 (Secured by Residential S.P less than 20% 50% 898,182 nvestment in fixed assets 100% 38,486,610	-	4,225,979	4,225,97
(Secured by Residential 5.P greater trian 50% 898,182 50% 8,608,220 8,608,220 Investment in fixed assets 100% 38,486,610	-	1,761,330 1,203,581	880,66 1,203,58
8,608,220 nvestment in fixed assets 100% 38,486,610	-	898,182	449,09
nvestment in fixed assets 100% 38,486,610	-	8,608,220	7,538,03
Other assets 100% 31,561,429	-	38,486,610	38,486,61
	(23,828)	31,585,257	31,585,25
Fotal	,679,144	1,122,689,952	273,327,89

273,327,894

Coi	nsolidated LCR - JSBL	Dec-24			
PKR in		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)		
	HIGH QUALITY LIQUID ASSETS				
1	Total high quality liquid assets (HQLA)		517,736,180		
	CASH OUTLFLOWS				
2	Retail deposits and deposits from small business cusmtomers of which:	672,102,012	59,930,935		
2.1	stable deposit	145,585,320	7,279,266		
2.2	Less stable deposit	526,516,692	52,651,669		
3	Unsecured wholesale funding of which:	294,807,440	128,009,660		
3.1	Operational deposits (all counterparties)	-	-		
3.2	Non-operational deposits (all counterparties)	294,807,440	128,009,660		
3.3	Unsecured debt				
4	Secured wholesale funding		-		
5	Additional requirements of which:	319,854,413	9,017,327		
5.1	Outflows related to derivative exposures and other collateral requirements	9,017,327	9,017,327		
5.2	Outflows related to loss of funding on debt products				
5.3	Credit and Liquidity facilities	310,837,086	-		
6	Other contractual funding obligations	32,624,694	32,624,694		
7	Other contingent funding obligations	177,164,641	8,858,232		
8	TOTAL CASH OUTFLOWS		238,440,848		
	CASH INFLOWS				
9	Secured lending	63,565,371	32,441,551		
10	Inflows from fully performing exposures				
11	Other Cash inflows	9,243,596	4,643,638		
12	TOTAL CASH INLFOWS		37,085,189		
		TOTAL ADJUS	TED VALUE		
21	TOTAL HQLA		517,736,180		
22	TOTAL NET CASH OUTFLOWS		201,355,659		
23	LIQUIDITY COVERAGE RATIO		257.13%		

(Amoun ASF Ite						
			unweighted value	by residual maturity		weighted value
ASF Ite	t in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥1 yr	weighted value
1	Capital:	-	-	-	-	
2	Regulatory capital	77,148,020.00	-	-	-	77,148,020
3	Other capital instruments	-	966.67	966.67	11,493,900.00	11,495,833
	Retail deposits and deposit from small					
4	business customers:	-	-	-	- 79,088,237.40	450 400 005 50
5	Stable deposits	-	71,433,732.68	2,884,965.43		153,406,935.50
6	Less stable deposits	-	399,573,998.40	43,442,086.65	146,038,221.20	547,319,758
7	Wholesale funding: Operational deposits	-		-	-	
<u> </u>	Other wholesale funding		218,470,688.12			215,773,467
10	· · · · · · · · · · · · · · · · · · ·	-	210,470,000.12	42,223,042.19	85,426,602.35	213,773,407
10	Other liabilities: NSFR derivative liabilities	-	-	-	-	-
11	All other liabilities and equity not					-
12	included in other categories		125 175 254 07	9 790 477 07	40 225 014 07	EE 607 670 E0
12	Total ASF	-	135,175,254.87	8,780,477.07	49,225,014.97	55,607,679.50
RSF ite						1,060,751,693
	Total NSFR high-quality liquid assets					
	(HQLA)			517,736,179.95		
14	Deposits held at other financial institutions					-
15	for operational purposes	4,980,840.86				4,980,840.9
	Performing loans and securities:	4,900,040.00				4,900,040.9
10	Ferforming loans and securities.					
	Performing loans to financial					
17	institutions secured by Level 1 HQLA		40,141,250.00	3,691,153.61	917,463.24	4,474,987
17	Performing loans to financial	-	40,141,230.00	3,091,133.01	917,403.24	4,474,907
	institutions secured by non-Level 1					
	HQLA and unsecured performing					
18	loans to financail institutions		4,391,260.84	387,065.72	400,000.00	2,589,163
10	Performing loans to non- financial	-	4,391,200.04	307,003.72	400,000.00	2,569,165
	corporate clients, loans to retail and					
	small business customers, and loans					
	to sovereigns, central banks and					
19	PSEs, of which:		85,094,518.33	50,518,766.63	109,467,436.16	170,005,010
15			03,034,310.33	50,510,700.05	103,407,430.10	170,000,010
	With a risk weight of less than or					
	equal to 35% under the Basel II					
20	Standardised Approach for credit risk		2,624,806.76	2,121,009.07	38,057,241.20	27,821,987
20	Securities that are not in default and do	-	2,024,000.70	2,121,009.07	30,037,241.20	27,021,907
	not qualify as HQLA including exchange-					
21	traded equities.	24,249,369.35	77,180,636.95	10,497,514.37	35,684,703.78	65,404,457
22	Other assets:	24,249,309.33	11,100,030.35	10,437,514.57	33,004,703.70	03,404,437
22	Physical traded commodities,					
23	including gold					_
25	Assets posted as initial margin for	-				
24	derivative contracts				_	
25	NSFR derivative assets	-			(811,847.6)	
25		-			(011,047.0)	
	NSFR derivative liabilities before					
26	deduction of variation margin posted				171,030.5	171,031
20	All other assets not included in the				171,030.5	171,031
27	above categories		8,886,012.80	3,828,047.87	228 1/1 770 20	220 222 050
27		-	354,387,594.62	3,828,047.87	228,141,770.30 99,123,035.17	228,252,859
28	Off-balance sheet items Total RSF		334,387,394.02	34,342,391.62	33,123,033.17	24,402,661
	Net Stable Funding Ratio (%)				-	528,102,996 200.869