

## 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 and JS Investments Limited. 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 / Development Finance Institutions (DFIs) 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, 2019 stood at Rs.10.119 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 as at December 31, 2021 was approximately 14.03% of its risk weighted assets.

### Basel III transition

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. During the transition period banks shall maintain the required capital ratios

#### Phase-in Arrangement and Full implementation of the minimum capital requirements

		Year End								As of Dec 31
Sr	Ratio	2013	2014	2015	2016	2017	2018	2019	2020	2021
1	CET1	5.0%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.00%
2	ADT-1	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.50%
3	Tier 1	6.5%	7.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.50%
4	Total Capital	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.00%
5	CCB (Consisting of CETI only)	-	-	0.25%	0.65%	1.275%	1.90%	2.5%	1.5%	1.50%
6	Total Capital plus CCB	10.0%	10.0%	10.25%	10.65%	11.275%	11.90%	12.5%	11.5%	11.50%

Note 1.4 JS Bank Consolidated Capital Adequacy Ratio (CAR) disclosure:

**CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2021**

		2021	2020
		Rupees in '000	Rupees in '000
		Amount	Amount
<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>			
1	Fully Paid-up Capital/ Capital deposited with SBP	12,974,643	12,974,643
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares	(2,855,401)	(2,855,401)
5	General/ Statutory Reserves	2,331,069	1,991,169
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	7,806,494	7,029,251
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)	33,500	83,467
9	<b>CET 1 before Regulatory Adjustments</b>	<b>20,290,305</b>	<b>19,223,129</b>
10	Total regulatory adjustments applied to CET1 (Note 1.4.1)	1,869,845	1,789,970
11	<b>Common Equity Tier 1</b>	<b>18,420,459</b>	<b>17,433,159</b>
<b>Additional Tier 1 (AT 1) Capital</b>			
12	Qualifying Additional Tier-1 capital instruments plus any related share premium		
13	of which: Classified as equity	2,500,000	2,500,000
14	of which: Classified as liabilities		
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	5,695	14,146
16	of which: instrument issued by subsidiaries subject to phase out		
17	<b>AT1 before regulatory adjustments</b>	<b>2,505,695</b>	<b>2,514,146</b>
18	Total regulatory adjustment applied to AT1 capital (Note 1.4.2)	305,435	548,855
19	Additional Tier 1 capital after regulatory adjustments	2,200,260	1,965,291
20	<b>Additional Tier 1 capital recognized for capital adequacy</b>	<b>2,200,260</b>	<b>1,965,291</b>
21	<b>Tier 1 Capital (CET1 + admissible AT1) (11+20)</b>	<b>20,620,719</b>	<b>19,398,450</b>
<b>Tier 2 Capital</b>			
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	3,294,240	2,394,960
23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules		
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	3,970	23,577
25	of which: instruments issued by subsidiaries subject to phase out		
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	112,997	23,002
27	Revaluation Reserves (net of taxes)		
28	of which: Revaluation reserves on fixed assets	1,751,560	1,525,618
29	of which: Unrealized gains/losses on AFS	1,357,655	1,590,895
30	Foreign Exchange Translation Reserves		
31	Undisclosed/Other Reserves (if any)		
32	<b>T2 before regulatory adjustments</b>	<b>6,520,422</b>	<b>5,558,052</b>
33	Total regulatory adjustment applied to T2 capital (Note 1.4.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	6,520,422	5,558,052
35	Tier 2 capital recognized for capital adequacy	6,468,101	5,558,052
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	<b>Total Tier 2 capital admissible for capital adequacy</b>	<b>6,468,101</b>	<b>5,558,052</b>
38	<b>TOTAL CAPITAL (T1 + admissible T2) (21+37)</b>	<b>27,088,821</b>	<b>24,956,502</b>
39	<b>Total Risk Weighted Assets (RWA) {for details refer Note 1.7}</b>	<b>193,134,412</b>	<b>183,988,722</b>
<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>			
40	<b>CET1 to total RWA</b>	<b>9.54%</b>	<b>9.48%</b>
41	<b>Tier-1 capital to total RWA</b>	<b>10.68%</b>	<b>10.54%</b>
42	<b>Total capital to total RWA</b>	<b>14.03%</b>	<b>13.56%</b>
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	7.50%	8.50%
44	of which: capital conservation buffer requirement	1.50%	2.50%
45	of which: countercyclical buffer requirement	0.00%	0.00%
46	of which: D-SIB or G-SIB buffer requirement	0.00%	0.00%
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	9.54%	9.48%
<b>National minimum capital requirements prescribed by SBP</b>			
48	<b>CET1 minimum ratio (Inclusive of CCB)</b>	<b>7.50%</b>	<b>7.50%</b>
49	<b>Tier 1 minimum ratio (Inclusive of CCB)</b>	<b>9.00%</b>	<b>9.00%</b>
50	<b>Total capital minimum ratio</b>	<b>11.50%</b>	<b>11.50%</b>

		2021 Rupees in '000		2020 Rupees in '000
Regulatory Adjustments and Additional Information		Amount	Amounts subject to Pre- Basel III treatment*	Amount
<b>Note 1.4.1</b>	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
1	Goodwill (net of related deferred tax liability)	892,812		951,357
2	All other intangibles (net of any associated deferred tax liability)	977,033		838,613
3	Shortfall in provisions against classified assets	-		-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		-
5	Defined-benefit pension fund net assets	-	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	-	-	-
7	Cash flow hedge reserve	-	-	-
8	Investment in own shares/ CET1 instruments	-	-	-
9	Securitization gain on sale	-	-	-
10	Capital shortfall of regulated subsidiaries	-	-	-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	-	-
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	-	-	-
16	of which: significant investments in the common stocks of financial entities	-	-	-
17	of which: deferred tax assets arising from temporary differences	-	-	-
18	National specific regulatory adjustments applied to CET1 capital	-	-	-
19	Investments in TFCs of other banks exceeding the prescribed limit	-	-	-
20	Any other deduction specified by SBP (mention details)	-	-	-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-	-
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	1,869,845		1,789,970
<b>Note 1.4.2</b>	<b>Additional Tier-1 &amp; Tier-1 Capital: regulatory adjustments</b>			
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	305,435		300,205
24	Investment in own AT1 capital instruments	-		-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-		248,650
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)	305,435		548,855
<b>Note 1.4.3</b>	<b>Tier 2 Capital: regulatory adjustments</b>			
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	-	-
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-		-
33	Investment in own Tier 2 capital instrument	-		-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-	-
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	-	-	-

Note 1.4.4	Additional Information	2021 Rupees in '000		2020 Rupees in '000
		Amount		Amount
	<b>Risk Weighted Assets subject to pre-Basel III treatment</b>			
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	-		-
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)	-		-
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	112,997		23,002
42	Cap on inclusion of provisions in Tier 2 under standardized approach	1,987,527		1,932,169
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

### Step : 1

	As Per Balance Sheet	Under regulatory scope of consolidation
	December 31, 2020 Rupees in '000	
<b>Assets</b>		
Cash and balances with treasury banks	34,267,180	34,267,180
Balanced with other banks	1,227,607	1,227,607
Lending to financial institutions	31,939,044	31,939,044
Investments	232,221,074	232,221,074
Advances	254,566,072	254,566,072
Operating fixed assets	14,655,540	14,655,540
Deferred tax assets	-	-
Other assets	20,452,393	20,452,393
<b>Total assets</b>	<b>589,328,910</b>	<b>589,328,910</b>
<b>Liabilities &amp; Equity</b>		
Bills payable	7,038,886	7,038,886
Borrowings	72,048,604	72,048,604
Deposits and other accounts	459,350,047	459,350,047
Sub-ordinated loans	6,996,800	6,996,800
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	1,277,069	1,277,069
Other liabilities	18,735,593	18,735,593
<b>Total liabilities</b>	<b>565,446,999</b>	<b>565,446,999</b>
Share capital/ Head office capital account	10,119,242	10,119,242
Reserves	2,331,069	2,331,069
Unappropriated/ Unremitted profit/ (losses)	7,806,494	7,806,494
Minority Interest	-	-
Surplus on revaluation of assets	3,228,929	3,228,929
Minority Interest	396,177	396,177
<b>Total Equity</b>	<b>23,881,911</b>	<b>23,881,911</b>
<b>Total liabilities &amp; equity</b>	<b>589,328,910</b>	<b>589,328,910</b>

### Step : 2

	As Per Balance Sheet	Under regulatory scope of consolidation	Reference
	December 31, 2020		
<b>Assets</b>			
Cash and balances with treasury banks	34,267,180	34,267,180	
Balances with other banks	1,227,607	1,227,607	
Lending to financial institutions	31,939,044	31,939,044	
Investments	232,221,074	232,221,074	
<i>of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold</i>	-	-	a
<i>of which: significant capital investments in financial sector entities exceeding regulatory threshold</i>	-	-	b
<i>of which: Mutual Funds exceeding regulatory threshold</i>	305,435	305,435	c
<i>of which: reciprocal crossholding of capital instrument</i>	-	-	d
<i>of which: Investment in TFCs of other banks exceeding the prescribed limit</i>	-	-	e
Advances	254,566,072	254,566,072	
<i>shortfall in provisions/ excess of total EL amount over eligible provisions under IRB</i>	-	-	f
<i>general provisions reflected in Tier 2 capital</i>	-	-	g
Fixed Assets	14,655,540	14,655,540	
Deferred Tax Assets	-	-	
<i>of which: DTAs excluding those arising from temporary differences</i>	-	-	h
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	-	-	i
Other assets	20,452,393	20,452,393	
<i>of which: Goodwill</i>	892,812	892,812	j
<i>of which: Intangibles</i>	977,033	977,033	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
<b>Total assets</b>	<b>589,328,910</b>	<b>589,328,910</b>	

	As Per Balance Sheet	Under regulatory scope of consolidation	Reference
	December 31, 2019		
	Rupees in '000		
<b>Liabilities &amp; Equity</b>			
Bills payable	7,038,886	7,038,886	
Borrowings	72,048,604	72,048,604	
Deposits and other accounts	459,350,047	459,350,047	
Sub-ordinated loans	6,996,800	6,996,800	
<i>of which: eligible for inclusion in AT1</i>	2,500,000	2,500,000	m
<i>of which: eligible for inclusion in Tier 2</i>	4,496,800	4,496,800	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	1,277,069	1,277,069	
<i>of which: DTLs related to goodwill</i>	570,813	570,813	o
<i>of which: DTLs related to intangible assets</i>	-	-	p
<i>of which: DTLs related to defined pension fund net assets</i>	-	-	q
<i>of which: other deferred tax liabilities</i>	706,256	(1,847,882)	r
Other liabilities	18,735,593	18,735,593	
<b>Total liabilities</b>	<b>565,446,999</b>	<b>565,446,999</b>	
Share capital	10,119,242	10,119,242	
<i>of which: amount eligible for CET1</i>	10,119,242	10,119,242	s
<i>of which: amount eligible for AT1</i>	-	-	t
Reserves	2,331,069	2,331,069	
<i>of which: portion eligible for inclusion in CET1(provide breakup)</i>	2,331,069	2,331,069	u
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	v
Unappropriated profit/ (losses)	7,806,494	7,806,494	w
Minority Interest	-	-	
<i>of which: portion eligible for inclusion in CET1</i>	-	-	x
<i>of which: portion eligible for inclusion in AT1</i>	-	-	y
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	z
Surplus on revaluation of assets	3,228,929	3,228,929	
<i>of which: Revaluation reserves on Property</i>	-	-	aa
<i>of which: Unrealized Gains/Losses on AFS</i>	-	-	
<i>In case of Deficit on revaluation (deduction from CET1)</i>	-	-	ab
<b>Total liabilities &amp; Equity</b>	<b>588,932,733</b>	<b>588,932,733</b>	

	Component of regulatory capital reported by bank (Rupees in '000)	Reference
<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>		
Fully Paid-up Capital/ Capital deposited with SBP	12,974,643	(s)
Balance in Share Premium Account	-	
Reserve for issue of Bonus Shares	-	
Discount on issue of Shares (enter negative number)	(2,855,401)	
General/ Statutory Reserves	2,331,069	(u)
Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
Unappropriated/unremitted profits/(losses)	7,806,494	(w)
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	33,500	(x)
<b>CET 1 before Regulatory Adjustments</b>	<b>20,290,305</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
Goodwill (net of related deferred tax liability)	892,812	(j) - (o)
All other intangibles (net of any associated deferred tax liability)	977,033	(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	-	(ab)
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(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	-	
<b>Total regulatory adjustments applied to CET1 (sum of 9 to 25)</b>	<b>1,869,845</b>	
<b>Common Equity Tier 1</b>	<b>18,420,460</b>	



	Component of regulatory capital reported by bank (Rupees in '000)	Reference
<b>Additional Tier 1 (AT 1) Capital</b>		
Qualifying Additional Tier-1 instruments plus any related share premium	2,500,000	
of which: Classified as equity	2,500,000	(t)
of which: Classified as liabilities	-	(m)
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	5,695	(y)
of which: instrument issued by subsidiaries subject to phase out	-	
<b>AT1 before regulatory adjustments</b>	2,505,695	
<b>Additional Tier 1 Capital: regulatory adjustments</b>		
Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	305,435	
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	305,435	
Additional Tier 1 capital	2,200,260	
<b>Additional Tier 1 capital recognized for capital adequacy</b>	2,200,260	
<b>Tier 1 Capital (CET1 + admissible AT1)</b>	<b>20,620,720</b>	
<b>Tier 2 Capital</b>		
Qualifying Tier 2 capital instruments under Basel III	3,294,240	
Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	3,970	(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	112,997	(g)
Revaluation Reserves eligible for Tier 2	3,109,215	
of which: portion pertaining to Property	1,751,560	portion of (aa)
of which: portion pertaining to AFS securities	1,357,655	
Foreign Exchange Translation Reserves	-	(v)
Undisclosed/Other Reserves (if any)	-	
<b>T2 before regulatory adjustments</b>	<b>6,520,422</b>	

	Component of regulatory capital reported by bank (Rupees in '000)	Reference
<b>Tier 2 Capital: regulatory adjustments</b>		
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	6,468,101	
Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
Total Tier 2 capital admissible for capital adequacy	6,468,101	
<b>TOTAL CAPITAL (T1 + admissible T2)</b>	<b>27,088,821</b>	

## 1.6 Main Features of Regulatory Capital Instruments

	Main Features	Common Shares	Sub-debt	Sub-debt	Sub-debt
1	Issuer	JS Bank	JS Bank	JS Bank	JS Bank
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	JSB	JSB	JSB	JSB
3	Governing law(s) of the instrument	SECP	SECP	SECP	SECP
	Regulatory treatment				
4	Transitional Basel III rules	Common Equity Tier-1	Tier-2	Additional Tier-1	Tier-2
5	Post-transitional Basel III rules	Common Equity Tier-1	Tier-2	Additional Tier-1	Tier-2
6	Eligible at solo/ group/ group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Ordinary Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	10,119,242	2,000,000	2,500,000	2,500,000
9	Par value of instrument	10	100,000	100,000	100,000
10	Accounting classification	Shareholders Equity	Liability	Liability	Liability
11	Original date of issuance	2006	29-Dec-17	31-Dec-18	28-Dec-21
12	Perpetual or dated	No Maturity	Dated	Perpetual	Dated
13	Original maturity date	NA	14-Dec-24	NA	28-Dec-28
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	On or after 10th redemption, on any profit date, partially or fully	On any profit payment date after 5 years from issue date, partially or fully	On or after 10th redemption, on any profit date, partially or fully
16	Subsequent call dates, if applicable	NA	NA	NA	NA
	Coupons / dividends				
17	Fixed or floating dividend/ coupon	NA	Floating	Floating	Floating
18	coupon rate and any related index/ benchmark	NA	Floating at 6 Months KIBOR*(Base Rate) plus 140 basis points per annum without any floor or CAP	Floating at 6 Months KIBOR*(Base Rate) plus 225 basis points per annum without any floor or CAP	Floating at 6 Months KIBOR*(Base Rate) plus 200 basis points per annum without any floor or 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
20	Fully discretionary, partially discretionary or mandatory	NA	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	NA	NA	NA	NA
22	Noncumulative or cumulative	NA	Cumulative	Noncumulative	Cumulative
23	Convertible or non-convertible	NA	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	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	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	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
25	If convertible, fully or partially	NA	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	NA	To be determined in the case of trigger event	To be determined in the case of trigger event	To be determined in the case of trigger event
27	If convertible, mandatory or optional conversion	NA	Optional	Optional	Optional
28	If convertible, specify instrument type convertible into	NA	Ordinary Shares	Ordinary Shares	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	NA	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	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	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	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
32	If write-down, full or partial	NA	Either partially or fully	Either partially or fully	Either partially or fully
33	If write-down, permanent or temporary	NA	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	NA	Deposits	Deposits	Deposits
36	Non-compliant transitioned features	NA	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

## 1.7 Capital Adequacy

	Capital Requirements		Risk Weighted Assets	
	December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020
	Rupees in '000			
<b>Credit Risk</b>				
<b>On balance sheet</b>				
Corporate	7,068,911	7,158,919	61,468,795	62,251,473
Retail	4,950,442	4,763,291	43,047,325	41,419,924
Banks and DFIs	320,595	219,441	2,787,783	1,908,182
Public sector entity	1,907	38,780	16,583	337,215
Sovereign (include GoP and SBP)	153,512	434,451	1,334,887	3,777,835
Residential mortgage finance	587,259	408,590	5,106,597	3,552,953
Past due loans	1,130,769	1,106,419	9,832,776	9,621,036
Fixed assets	1,404,711	1,147,617	12,214,882	9,979,276
Other assets	846,508	580,689	7,360,935	5,049,472
	16,464,615	15,858,197	143,170,563	137,897,366
<b>Off balance sheet</b>				
Non market related	1,176,305	1,325,605	10,228,739	11,526,998
Market related	63,208	47,014	549,639	408,814
	1,239,513	1,372,618	10,778,378	11,935,812
<b>Equity Exposure Risk in the Banking Book</b>				
Listed	540,257	491,327	4,697,885	4,272,412
Unlisted	40,867	53,808	355,363	467,899
	581,124	545,136	5,053,248	4,740,311
<b>Total Credit Risk</b>	18,285,252	17,775,951	159,002,189	154,573,489
<b>Market Risk</b>				
Interest rate risk	53,000	47,850	460,869	416,090
Equity position risk etc.	548,309	306,642	4,767,900	2,666,455
Foreign exchange risk	47,637	86,647	414,232	753,451
<b>Total Market Risk</b>	648,945	441,139	5,643,001	3,835,996
<b>Operational Risk</b>				
Capital Requirement for operational risks	3,276,261	2,941,613	28,489,224	25,579,240
<b>TOTAL</b>	<b>22,210,458</b>	<b>21,158,703</b>	<b>193,134,414</b>	<b>183,988,724</b>
<b>Capital Adequacy Ratio</b>				
Total eligible common equity tier 1 capital held (e)	18,420,460		17,433,159	
Total eligible tier 1 capital held (f)	20,620,720		19,398,450	
Total eligible regulatory capital held (e)	27,088,821		24,956,502	
Total Risk Weighted Assets (i)	193,134,414		183,988,724	
	<b>Required</b>	<b>Actual</b>	<b>Required</b>	<b>Actual</b>
CET1 to total RWA	7.50%	9.54%	7.50%	9.48%
Tier-1 capital to total RWA	9.00%	10.68%	9.00%	10.54%
Total capital to total RWA	11.50%	14.03%	11.50%	13.56%

## 1.8 Leverage Ratio

Total eligible tier 1 capital held	20,620,720	19,398,450
Total Exposure	658,499,520	623,856,077
Leverage Ratio	3.13%	3.11%

## 1.1.2.1 Credit exposures and comparative figures subject to the standardised approach

Exposures	Rating category No.	Rating risk weighted	2021			
			Amount outstanding	Deduction CRM	Net amount	Risk weighted asset
			Rupees in '000			
Cash and Cash Equivalents		0%	8,243,940	-	8,243,940	-
Corporate	0	0%	-	-	-	-
	1	20%	12,588,604	1,642,660	10,945,944	2,189,189
	2	50%	40,828,705	7,243,020	33,585,685	16,792,843
	3,4	100%	4,309,153	900,182	3,408,971	3,408,971
	5,6	150%	-	-	-	-
	Unrated	100%	54,630,628	19,019,704	35,610,924	35,610,924
	Unrated-2	125%	6,205,689	3,432,194	2,773,494	3,466,868
			118,562,779	32,237,760	86,325,018	61,468,795
Retail		0%	-	-	-	-
		20%	-	-	-	-
		50%	-	-	-	-
		75%	73,304,659	15,908,225	57,396,434	43,047,325
			73,304,659	15,908,225	57,396,434	43,047,325
Banks						
- Over 3 Months		0%	-	-	-	-
	1	20%	2,120,444	30,844	2,089,600	417,920
	2,3	50%	196,873	944	195,929	97,965
	4,5	100%	854,607	4,776	849,831	849,831
	6	150%	-	-	-	-
	Unrated	50%	1,422,044	2,792	1,419,251	709,626
			4,593,968	39,356	4,554,611	2,075,342
- Maturity Upto and under 3 Months in FCY		0%	-	-	-	-
	1,2,3	20%	1,341,808	958	1,340,851	268,170
	4,5	50%	234,733	142	234,591	117,295
	6	150%	18,037	-	18,037	27,055
	unrated	20%	27,012	-	27,012	5,402
			1,621,590	1,100	1,620,491	417,922
- Maturity Upto and under 3 Months in PKR		0%	-	-	-	-
- Maturity Upto and under 3 Months in PKR		20%	1,482,949	10,354	1,472,595	294,519
			1,482,949	10,354	1,472,595	294,519
Residential Mortgage Finance		35%	14,590,278	-	14,590,278	5,106,597
Public Sector Entity						
		0%	-	-	-	-
	1	20%	-	-	-	-
	2,3	50%	-	-	-	-
	4,5	100%	-	-	-	-
	6	150%	-	-	-	-
	Unrated	50%	45,761,600	45,728,433	33,167	16,583
			45,761,600	-	33,167	16,583
Sovereigns (SBP / GoP)		0%	245,553,596	-	245,395,432	1,334,887
Equity Investments - Listed		100%	4,697,885	-	4,697,885	4,697,885
- Unlisted		150%	236,908	-	236,908	355,363
Significant Investment and DTA		250%	-	-	-	-
			4,934,793	-	4,934,793	5,053,248
Past Due Loans (Not Secured by Residential Mortgages)	S.P less than 20%	150%	5,445,759	-	5,445,759	8,168,639
	S.P between 20% to 50%	100%	1,417,594	-	1,417,594	1,417,594
	S.P greater than 50%	50%	493,086	-	493,086	246,543
Past Due Loans (Secured by Residential)	S.P less than 20%	100%	-	-	-	-
	S.P greater than 50%	50%	-	-	-	-
			7,356,440	-	7,356,440	9,832,776
Investment in fixed assets		100%	12,214,882	-	12,214,882	12,214,882
Other assets		100%	7,360,935	-	7,360,935	7,360,935
Total			545,582,409	48,196,795	451,499,016	148,223,811
* Credit Risk Mitigation (CRM)						
						148,223,811

## 1.1.2.1 Credit exposures and comparative figures subject to the standardised approach

Exposures	Rating category No.	Rating risk weighted	2020			Risk weighted asset
			Amount outstanding	Deduction CRM	Net amount	
			----- Rupees in '000 -----			
Cash and Cash Equivalents		0%	7,638,892	-	7,638,892	-
Corporate	0	0%	-	-	-	-
	1	20%	5,459,845	(694,090)	6,153,935	1,230,787
	2	50%	47,058,910	9,634,581	37,424,329	18,712,165
	3,4	100%	5,531,561	737,721	4,793,840	4,793,840
	5,6	150%	-	-	-	-
	Unrated	100%	52,801,585	19,695,581	33,106,005	33,106,005
	Unrated-2	125%	5,410,925	1,883,985	3,526,941	4,408,676
			116,262,826	31,257,778	85,005,050	62,251,473
Retail		0%	-	-	-	-
		20%	-	-	-	-
		50%	-	-	-	-
		75%	70,589,126	15,362,561	55,226,565	41,419,924
			70,589,126	15,362,561	55,226,565	41,419,924
Banks						
- Over 3 Months		0%	-	-	-	-
	1	20%	4,122,640	2,629,551	1,493,088	298,618
	2,3	50%	454,167	10,226	443,941	221,970
	4,5	100%	187,867	795	187,072	187,072
	6	150%	-	-	-	-
	Unrated	50%	367,592	-	367,592	183,796
			5,132,266	2,640,572	2,491,693	891,456
- Maturity Upto and under 3		0%	-	-	-	-
	1,2,3	20%	3,203,735	(1,169)	3,204,904	640,981
	4,5	50%	243,460	-	243,460	121,730
	6	150%	6,087	-	6,087	9,131
	unrated	20%	332,233	-	332,233	66,447
			3,785,515	(1,169)	3,786,684	838,289
- Maturity Upto and under 3 Months in PKR		0%	-	-	-	-
- Maturity Upto and under 3 Months in PKR		20%	892,187	-	892,187	178,437
			892,187	-	892,187	178,437
Residential Mortgage		35%	10,151,295	-	10,151,295	3,552,953
Public Sector Entity						
		0%				
	1	20%	72,986	-	72,986	14,597
	2,3	50%	-	-	-	-
	4,5	100%	-	-	-	-
	6	150%	-	-	-	-
	Unrated	50%	53,583,562	52,938,326	645,236	322,618
			53,656,548	-	718,222	337,215
Sovereigns (SBP / GoP)		0%	190,268,578	-	190,268,578	3,777,835
Equity Investments - Listed		100%	4,272,412	-	4,272,412	4,272,412
- Unlisted		150%	311,932	-	311,932	467,899
Significant Investment and DTA		250%	-	-	-	-
			4,584,344	-	4,584,344	4,740,311
Past Due Loans (Not Secured by Residential						
	S.P less than 20%	150%	4,310,924	-	4,310,924	6,466,386
	S.P between 20% to 50%	100%	2,194,743	-	2,194,743	2,194,743
	S.P greater than	50%	102,235	-	102,235	51,117
Past Due Loans	S.P less than 20%		873,760		873,760	873,760
(Secured by Residential Mort	S.P greater than 50%		70,058		70,058	35,029
			7,551,720	-	7,551,720	9,621,036
Investment in fixed assets		100%	9,979,276	-	9,979,276	9,979,276
Other assets		1	5,049,472	-	5,049,472	5,049,472
Total			485,542,044	49,259,742	383,343,977	142,637,676

JS Bank Consolidated LCR Disclosure 31 December 2021		Average	
		TOTAL UNWEIGHTEDa VALUE (average)	TOTAL WEIGHTEDb VALUE (average)
<i>(in local currency)</i>			
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)		198,158,980
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers of which:	160,392,225	15,586,504
2.1	stable deposit	9,054,379	452,719
2.2	Less stable deposit	151,337,846	15,133,785
3	Unsecured wholesale funding of which:	109,225,263	48,985,066
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)	109,225,263	48,985,066
3.3	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements of which:	70,064,099	367,037
5.1	Outflows related to derivative exposures and other collateral requirements	298,248	298,248
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	69,765,851	68,789
6	Other contractual funding obligations	9,397,480	9,397,480
7	Other contingent funding obligations	74,067,335	3,703,367
8	<b>TOTAL CASH OUTFLOWS</b>		<b>78,039,453</b>
<b>CASH INFLOWS</b>			
9	Secured lending	17,994,979	10,162,430
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	1,746,358	813,410
12	<b>TOTAL CASH INFLOWS</b>	-	10,975,841
21	<b>TOTAL HQLA</b>		198,158,980
22	<b>TOTAL NET CASH OUTFLOWS</b>		67,063,612
23	<b>LIQUIDITY COVERAGE RATIO</b>		295.48%

Consolidated LCR 31 December 2020			
		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<i>(in local currency)</i>			
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)		166,890,275
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers of which:	144,010,162	13,895,966
2.1	stable deposit	10,101,004	505,050
2.2	Less stable deposit	133,909,157	13,390,916
3	Unsecured wholesale funding of which:	93,258,846	41,332,450
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)	93,258,846	41,332,450
3.3	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements of which:	38,660,209	160,345
5.1	Outflows related to derivative exposures and other collateral requirements	143,195	143,195
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	38,517,014	17,150
6	Other contractual funding obligations	8,664,422	8,664,422
7	Other contingent funding obligations	75,335,597	3,766,780
8	<b>TOTAL CASH OUTFLOWS</b>		67,819,963
<b>CASH INFLOWS</b>			
9	Secured lending	17,106,034	9,524,089
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	1,819,366	720,534
12	<b>TOTAL CASH INFLOWS</b>	-	10,244,622

21	<b>TOTAL HQLA</b>		166,890,275
22	<b>TOTAL NET CASH OUTFLOWS</b>		57,575,341
23	<b>LIQUIDITY COVERAGE RATIO</b>		289.86%



# JS Bank Consolidated Net Stable Funding Ratio Dec-2021

LR IX

		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
(Amount in PKR in thousands)						
ASF Item						
1	Capital:					
2	Regulatory capital	23,485,734				23,485,734
3	Other capital instruments	6,996,800				6,996,800
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	9,174,632	1,991,727	728,030	1,107,365	24,125,110
6	Less stable deposits	131,566,700	25,003,616	9,721,685	3,818,880	150,630,375
7	Wholesale funding:					
8	Operational deposits	7,472,393				3,736,197
9	Other wholesale funding	95,671,549	133,702,682	40,913,672	7,304,474	130,988,315
10	Other liabilities:					
11	NSFR derivative liabilities				59,584	-
12	All other liabilities and equity not included in other categories	25,178,393	12,289,950	39,929,102	13,211,938	36,901,743
13	Total ASF					376,864,272
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)				203,657,460.03	4,173,146
15	Deposits held at other financial institutions for operational purposes	1227606		12384930.5		6,806,268
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA		31,939,044			3,193,904
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:				83,353,875	70,850,794
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-		3,245,735		2,109,728
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-			1,860,955	1,581,812
22	Other assets:					
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					-
25	NSFR derivative assets				51,215	
26	NSFR derivative liabilities before deduction of variation margin posted				11,917	11,917
27	All other assets not included in the above categories	99,123,305	98,007,634	959,839	63,406,714	203,083,538
28	Off-balance sheet items		142,600,481			7,130,024
29	Total RSF					298,941,131
30	Net Stable Funding Ratio (%)					126.07%

JS Bank Consolidated Net Stable Funding Ratio Dec-2020						LR IX
(Amount in PKR in thousands)		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
ASF Item						
1	Capital:					
2	Regulatory capital	22,387,255				22,387,255
3	Other capital instruments	7,490,800				7,490,800
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	63,067,038	16,220,479	5,350,991	1,086,533	81,438,790
6	Less stable deposits	71,881,371	14,043,713	6,647,378	2,102,192	162,678,599
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding	78,401,194	110,391,884	51,487,133	2,619,149	122,759,255
10	Other liabilities:					
11	NSFR derivative liabilities		572,779			-
12	All other liabilities and equity not included in other categories	15,601,987	5,818,208	9,775,818	21,081,428	(37,859,165)
13	Total ASF					358,895,534
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)					175,056,479
15	Deposits held at other financial institutions for operational purposes	1,128,135				564,068
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,289,312	8,323	24,128	221,686
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:					
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-		79,239,482	11,761,549	107,147,327
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-				
22	Other assets:					
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets		510,189			
26	NSFR derivative liabilities before deduction of variation margin posted		114,556			114,556
27	All other assets not included in the above categories		108,894,256	-	431,129	35,946,571
28	Off-balance sheet items		157,561,322			7,878,066
29	Total RSF					259,861,191
30	Net Stable Funding Ratio (%)					138.11%