

Standalone Capital Adequacy & Liquidity Disclosures

MCB Bank Limited
December 31, 2025

1. CAPITAL ASSESSMENT AND ADEQUACY

1.1 Scope of Applications

The Basel III Framework is applicable to the Bank both at the consolidated level (comprising of wholly/ partially owned subsidiaries & associates) and on a standalone basis. Subsidiaries are included while calculating consolidated Capital Adequacy for the Bank using the full consolidation method whereas associates in which the Bank has significant influence are accounted for using the equity method. Standardized Approach is used for calculating the Capital Adequacy for credit and market risk, whereas, the Basic Indicator Approach (BIA) is used for operational risk Capital Adequacy purposes.

1.2 Capital Management

Objectives and goals of managing capital

The Bank manages its capital to attain following objectives and goals:

- an appropriately capitalized status, as defined by banking regulations;
- acquire strong credit ratings that enable an optimized funding mix and liquidity sources at lesser costs;
- cover all risks underlying business activities;
- retain flexibility to harness future investment opportunities to build and expand even in stressed times.

Statutory minimum capital requirement and Capital Adequacy Ratio

The State Bank of Pakistan through its BSD Circular No. 07 of 2009 dated April 15, 2009 requires the minimum paid up capital (net of losses) for all locally incorporated banks to be raised to Rs. 10 billion by the year ended on December 31, 2013. The raise was to be achieved in a phased manner requiring Rs. 10 billion paid up capital (net of losses) by the end of the financial year 2013. The paid up capital of the Bank for the year ended December 31, 2025 stands at Rs. 11.851 billion and is in compliance with the SBP requirement.

The capital adequacy ratio of the Bank was subject to the Basel III capital adequacy guidelines stipulated by the State Bank of Pakistan through its BPRD Circular No. 06 of 2013 dated August 15, 2013 and BPRD Circular Letter No. 02 of 2025 dated January 24, 2025. These instructions were effective from December 31, 2013 in a phased manner with full implementation intended by December 31, 2019. Under Basel III guidelines, banks are required to maintain the following ratios on an ongoing basis:

Phase-in arrangement and full implementation of the minimum capital requirements:

Sr. No	Ratio	Year End							As of Dec 31
		2018	2019	2020	2021	2022	2023	2024	2025
1	CET 1	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
2	ADT 1	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
3	Tier 1	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
4	Total Capital	10.00%							
5	*CCB	1.9%	2.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
6	Total Capital plus CCB	11.90%	12.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%

- *Capital Conservation Buffer (CCB) consists of CET 1 only; The CCB was revised downwards from 2.5% to 1.5% during the year 2020 as per BPRD Circular No. 12 dated March 26, 2020.

Bank's regulatory capital is analysed into three tiers.

- Common Equity Tier 1 capital (CET 1), which includes fully paid up capital (including the bonus shares), balance in share premium account, general reserves, foreign exchange translation reserve, statutory reserves as per the financial statements and net unappropriated profits after all regulatory adjustments applicable on CET 1.
- Additional Tier 1 Capital (AT 1), which includes perpetual non-cumulative preference shares and share premium resulting from the issuance of preference shares after all regulatory adjustments applicable on AT 1.

The deduction from Tier 1 Capital include mainly:

- i) Book value of goodwill / intangibles;
 - ii) Defined-benefit pension fund net assets
 - iii) Reciprocal cross holdings in equity capital instruments of other banks, financial institutions and insurance companies;
 - iv) Investment in mutual funds above a prescribed ceiling;
 - v) Threshold deductions applicable from 2014 on deferred tax assets and certain investments
- Tier 2 capital, which includes subordinated debt/Instruments, general provisions for loan losses (up to a maximum of 1.25 % of credit risk weighted assets), net of tax reserves on revaluation of property and equipment and investments after all regulatory adjustments applicable on Tier 2.

The deductions from Tier capital 2 include mainly:

- i) Reciprocal cross holdings in other capital instruments of other banks, financial institutions and insurance companies.

The required capital adequacy ratio including CCB (11.50% of the risk-weighted assets) is achieved by the Bank through retention of profit, improvement in the asset quality at the existing volume level, ensuring better recovery management and composition of asset mix with low risk. Banking operations are categorized as either trading book or banking book and risk-weighted assets are determined according to specified requirements of the State Bank of Pakistan that seek to reflect the varying levels of risk attached to assets and off-balance sheet exposures. The total risk-weighted exposures comprise of the credit risk, market risk and operational risk.

Basel III Framework enables a more risk-sensitive regulatory capital calculation to promote long term viability of the Bank. As the Bank conducts business on a wide area network basis, it is critical that it is able to continuously monitor the exposure across entire organization and aggregate the risks so as to take an integrated view. Maximization of the return on risk-adjusted capital is the principal basis to be used in determining how capital is allocated within the Bank to particular operations or activities.

The Bank remained compliant with all regulatory capital requirements through out the year.

		2025	2024
		(Rupees in '000)	
1.3	Capital Adequacy Ratio		
	Common Equity Tier 1 capital (CET 1): Instruments and reserves		
1	Fully Paid-up Capital	11,850,600	11,850,600
2	Balance in Share Premium Account	23,751,114	23,751,114
3	Reserve for issue of Bonus Shares	–	–
4	Discount on Issue of shares	–	–
5	General / Statutory Reserves / Foreign Exchange Translation Reserves*	85,323,842	80,270,388
6	Gain / (Losses) on derivatives held as Cash Flow Hedge	–	–
7	Unappropriated / unremitted profits	121,801,990	110,425,784
8	Minority Interests arising from CET 1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET 1 capital of the consolidation group)	–	–
9	CET 1 before Regulatory Adjustments	242,727,546	226,297,886
10	Total regulatory adjustments applied to CET 1 (Note 1.3.1)	12,390,412	9,371,329
11	Common Equity Tier 1	230,337,134	216,926,557

*With reference to BPRD Circular Letter No. 02 of 2025 issued by SBP, Foreign Exchange Translation Reserves have been treated as part of Common Equity Tier 1 (CET 1) Capital with effect from December 31, 2024. Previously Foreign Exchange Translation Reserves were treated under Tier 2 Capital.

		2025	2024
		(Rupees in '000)	
	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	–	–
15	Additional Tier 1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	–	–
16	of which: instrument issued by subsidiaries subject to phase out	–	–
17	AT 1 before regulatory adjustments	–	–
18	Total regulatory adjustment applied to AT 1 capital (Note 1.3.2)	–	–
19	Additional Tier 1 capital after regulatory adjustments	–	–
20	Additional Tier 1 capital recognized for capital adequacy	–	–
21	Tier 1 Capital (CET 1 + admissible AT 1) (11+20)	230,337,134	216,926,557
	Tier 2 Capital		
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	–	–
23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel III rules	–	–
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group Tier 2)	–	–
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	10,668,250	11,159,033
27	Revaluation Reserves (net of taxes)	–	–
28	of which: Revaluation reserves on property and equipment	41,662,332	35,351,168
29	of which: Unrealized gains / losses on FVOCI Securities	30,240,637	7,432,621
30	Undisclosed / Other Reserves (if any)	–	–
31	T 2 before regulatory adjustments	82,571,219	53,942,822
32	Total regulatory adjustment applied to T 2 capital (Note 1.3.3)	–	–
33	Tier 2 capital (T 2) after regulatory adjustments	82,571,219	53,942,822
34	Tier 2 capital recognized for capital adequacy	82,571,219	53,942,822
35	Portion of Additional Tier 1 capital recognized in Tier 2 capital	–	–
36	Total Tier 2 capital admissible for capital adequacy	82,571,219	53,942,822
37	TOTAL CAPITAL (T 1 + admissible T 2) (21+36)	312,908,353	270,869,379
38	Total Risk Weighted Assets (RWA) {for details refer Note 1.6}	1,602,238,485	1,400,015,179
	Capital Ratios and buffers (in percentage of risk weighted assets)		
39	CET 1 to total RWA	14.38%	15.49%
40	Tier 1 capital to total RWA	14.38%	15.49%
41	Total capital to total RWA	19.53%	19.35%
42	Bank specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer plus any other buffer requirement)	7.50%	7.50%
43	of which: capital conservation buffer requirement	1.50%	1.50%

		2025	2024
		(Rupees in '000)	
44	of which: countercyclical buffer requirement	–	–
45	of which: D–SIB or G–SIB buffer requirement	–	–
46	CET 1 available to meet buffers (as a percentage of risk weighted assets)	6.88%	7.99%
National minimum capital requirements prescribed by SBP			
47	CET 1 minimum ratio	6.00%	6.00%
48	Tier 1 minimum ratio	7.50%	7.50%
49	Total capital minimum ratio	10.00%	10.00%
50	Total capital minimum ratio plus CCB	11.50%	11.50%
Regulatory Adjustments and Additional Information			
1.3.1 Common Equity Tier 1 capital: Regulatory adjustments			
1	Goodwill (net of related deferred tax liability)	–	–
2	All other intangibles (net of any associated deferred tax liability)	1,351,034	1,314,143
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	8,309,882	6,401,688
6	Reciprocal cross holdings in CET 1 capital instruments of banking, financial and insurance entities	2,703,154	1,638,512
7	Cash flow hedge reserve	–	–
8	Investment in own shares / CET 1 instruments	–	–
9	Securitization gain on sale	–	–
10	Capital shortfall of regulated subsidiaries	–	–
11	Deficit on account of revaluation from bank's holdings of property and equipment / FVOCI Securities	–	–
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 CET 1 capital	–	–
19	Investments in TFCs of other banks exceeding the prescribed limit	26,342	16,986
20	Any other deduction specified by SBP (mention details)	–	–
21	Adjustment to CET 1 due to insufficient AT 1 and Tier 2 to cover deductions	–	–
22	Total regulatory adjustments applied to CET 1	12,390,412	9,371,329

2025 2024
(Rupees in '000)

		2025	2024
1.3.2 Additional Tier 1 Capital: regulatory adjustments			
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-
24	Investment in own AT 1 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 AT 1 capital	-	-
1.3.3 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 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 T 2 capital	-	-
1.3.4 Additional Information			
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	-	-

		2025	2024
		(Rupees in '000)	
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)	10,668,250	11,159,033
42	Cap on inclusion of provisions in Tier 2 under standardized approach	11,736,947	11,159,033
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	–	–
1.4	Capital Structure Reconciliation		
	Step 1	Balance sheet as per published financial statements	Under regulatory scope of consolidation
		As at 31-12- 2025	As at 31-12- 2025
		(Rupees in '000)	
Assets			
	Cash and balances with treasury banks	190,083,526	190,083,526
	Balances with other banks	39,698,066	39,698,066
	Lendings to financial institutions	99,048,299	99,048,299
	Investments	1,947,224,674	1,947,224,674
	Advances	690,318,710	690,318,710
	Property and equipment including intangible and right-of-use assets	105,876,774	105,876,774
	Deferred tax assets	–	–
	Other assets	174,806,913	174,806,913
	Total assets	3,247,056,962	3,247,056,962
Liabilities & Equity			
	Bills payable	25,617,252	25,617,252
	Borrowings	457,871,857	457,871,857
	Deposits and other accounts	2,261,275,030	2,261,275,030
	Lease liabilities	11,804,530	11,804,530
	Subordinated debt	–	–
	Deferred tax liabilities	44,947,104	44,947,104
	Other liabilities	129,799,963	129,799,963
	Total liabilities	2,931,315,736	2,931,315,736
	Share capital	11,850,600	11,850,600
	Reserves	109,983,273	109,983,273
	Surplus on revaluation of assets – net of tax	72,105,363	72,105,363
	Unappropriated profit	121,801,990	121,801,990
		315,741,226	315,741,226
	Total liabilities & equity	3,247,056,962	3,247,056,962

Step 2	Balance sheet as per published financial statements As at 31-12- 2025	Under regulatory scope of consolidation As at 31-12- 2025	Ref
(Rupees in '000)			
Assets			
Cash and balances with treasury banks	190,083,526	190,083,526	
Balances with other banks	39,698,066	39,698,066	
Lendings to financial institutions	99,048,299	99,048,299	
Investments	1,947,224,674	1,947,224,674	
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	-	-	a
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	26,342	26,342	b
of which: Mutual Funds exceeding regulatory threshold	-	-	c
of which: reciprocal crossholding of capital instrument (separate for CET 1, AT 1, T 2)	2,703,154	2,703,154	d
of which: others	-	-	e
Advances	690,318,710	690,318,710	
shortfall in provisions / excess of total EL amount over eligible provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	10,668,250	10,668,250	g
Property and equipment including intangible and right-of-use assets	105,876,774	105,876,774	
of which: Intangibles	1,351,034	1,351,034	h
Deferred Tax Assets	-	-	
of which: DTAs that rely on future profitability excluding those arising from temporary differences	-	-	i
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-	j
Other assets	174,806,913	174,806,913	
of which: Goodwill	-	-	k
of which: Defined-benefit pension fund net assets	17,312,255	17,312,255	l
Total assets	3,247,056,962	3,247,056,962	
Liabilities & Equity			
Bills payable	25,617,252	25,617,252	
Borrowings	457,871,857	457,871,857	
Deposits and other accounts	2,261,275,030	2,261,275,030	
Sub-ordinated loans	-	-	
of which: eligible for inclusion in AT 1	-	-	m
of which: eligible for inclusion in Tier 2	-	-	n
Lease liabilities	11,804,530	11,804,530	
Deferred tax liabilities	44,947,104	44,947,104	
of which: DTLs related to goodwill	-	-	o
of which: DTLs related to intangible assets	-	-	p
of which: DTLs related to defined pension fund net assets	9,002,373	9,002,373	q
of which: other deferred tax liabilities	35,944,731	35,944,731	r
Other liabilities	129,799,963	129,799,963	
Total liabilities	2,931,315,736	2,931,315,736	
Share capital & Share premium	35,601,714	35,601,714	
of which: amount eligible for CET 1	35,601,714	35,601,714	s
of which: amount eligible for AT 1	-	-	t

Step 2	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Ref
	As at 31-12- 2025	As at 31-12- 2025	
(Rupees in '000)			
Reserves	86,232,159	86,232,159	
of which: portion eligible for inclusion in CET 1 (general reserve & statutory reserve & ETR)	85,323,842	85,323,842	u
of which: portion eligible for inclusion in Tier 2	–	–	v
Unappropriated profit	121,801,990	121,801,990	w
Minority Interest	–	–	
of which: portion eligible for inclusion in CET 1	–	–	x
of which: portion eligible for inclusion in AT 1	–	–	y
of which: portion eligible for inclusion in Tier 2	–	–	z
Surplus on revaluation of assets	72,105,363	72,105,363	
of which: Revaluation reserves on property and equipment	41,662,332	41,662,332	
of which: Unrealized Gains / Losses on FVOCI	30,240,637	30,240,637	aa
of which: Revaluation reserves on Non-banking assets	202,394	202,394	
In case of Deficit on revaluation (deduction from CET 1)	–	–	ab
Total Equity	315,741,226	315,741,226	
Total liabilities & Equity	3,247,056,962	3,247,056,962	

Step 3	Component of regulatory capital reported by bank	Source based on reference number from step 2
	(Rupees in '000)	
Common Equity Tier 1 capital (CET 1): Instruments and reserves		
1	Fully Paid-up Capital	11,850,600 (s)
2	Balance in Share Premium Account	23,751,114
3	Reserve for issue of Bonus Shares	–
4	General / Statutory Reserves / Foreign Exchange Translation Reserves	85,323,842 (u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	–
6	Unappropriated / unremitted profits / (losses)	121,801,990 (w)
7	Minority Interests arising from CET 1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET 1 capital of the consolidation group)	– (x)
8	CET 1 before Regulatory Adjustments	242,727,546
Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	– (k) – (o)
10	All other intangibles (net of any associated deferred tax liability)	1,351,034 (h) – (p)
11	Shortfall of provisions against classified assets	– (f)
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	–
13	Defined-benefit pension fund net assets	8,309,882 {(l) – (q)} * 100%
14	Reciprocal cross holdings in CET 1 capital instruments	2,703,154 (d)
15	Cash flow hedge reserve	–
16	Investment in own shares / CET 1 instruments	–
17	Securitization gain on sale	–
18	Capital shortfall of regulated subsidiaries	–

		Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
19	Deficit on account of revaluation from bank's holdings of property / FVOCI Securities	-	(ab)
20	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)	-	
21	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)	-	
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments applied to CET 1 capital	-	
27	Investment in TFCs of other banks exceeding the prescribed limit	26,342	(b)
28	Any other deduction specified by SBP	-	
29	Regulatory adjustment applied to CET 1 due to insufficient AT 1 and Tier 2 to cover deductions	-	
30	Total regulatory adjustments applied to CET 1	12,390,412	
31	Common Equity Tier 1	230,337,134	
	Additional Tier 1 (AT 1) Capital		
32	Qualifying Additional Tier 1 instruments plus any related share premium	-	
33	of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	-	(m)
35	Additional Tier 1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
36	of which: instrument issued by subsidiaries subject to phase out	-	
37	AT 1 before regulatory adjustments	-	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39	Investment in own AT 1 capital instruments	-	
40	Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
41	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)	-	
42	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	

		Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
43	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	-	
44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
45	Total of Regulatory Adjustment applied to AT1 capital	-	
46	Additional Tier 1 capital	-	
47	Additional Tier 1 capital recognized for capital adequacy	-	
48	Tier 1 Capital (CET 1 + admissible AT 1) (31+47)	230,337,134	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III	-	(n)
50	Capital instruments subject to phase out arrangement from Tier 2 (Pre-Basel III instruments)	-	
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group Tier 2)	-	(z)
52	of which: instruments issued by subsidiaries subject to phase out	-	
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	10,668,250	(g)
54	Revaluation Reserves eligible for Tier 2	71,902,969	
55	of which: Revaluation reserves on property and equipment	41,662,332	
56	of which: Unrealized Gains/Losses on FVOCI Securities	30,240,637	(aa)
57	Undisclosed / Other Reserves (if any)	-	
58	T 2 before regulatory adjustments	82,571,219	
	Tier 2 Capital: regulatory adjustments		
59	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	-	
60	Reciprocal cross holdings in Tier 2 instruments	-	
61	Investment in own Tier 2 capital instrument	-	
62	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)	-	
63	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
64	Amount of Regulatory Adjustment applied to T 2 capital	-	
65	Tier 2 capital (T 2)	82,571,219	
66	Tier 2 capital recognized for capital adequacy	82,571,219	
67	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
68	Total Tier 2 capital admissible for capital adequacy	82,571,219	
69	TOTAL CAPITAL (T 1 + admissible T 2) (48+68)	312,908,353	

1.5 Main Features Template of Regulatory Capital Instruments

		Common Shares
1	Issuer	MCB Bank Limited
2	Unique identifier (e.g. KSE Symbol or Bloomberg identifier etc.)	MCB
3	Governing law(s) of the instrument	Relevant Capital Market Laws
Regulatory treatment		
4	Transitional Basel III rules	Common equity Tier 1
5	Post-transitional Basel III rules	Common equity Tier 1
6	Eligible at solo / group / group & solo	Group & standalone
7	Instrument type	Common Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	11,850,600
9	Par value of instrument	PKR 10 per share
10	Accounting classification	Shareholder equity
11	Original date of issuance	1947
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
Coupons / dividends		
17	Fixed or floating dividend / coupon	Not applicable
18	Coupon rate and any related index / benchmark	Not applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not applicable
Convertible or non-convertible		
23	If convertible, conversion trigger (s)	Not applicable
24	If convertible, fully or partially	Not applicable
25	If convertible, conversion rate	Not applicable
26	If convertible, mandatory or optional conversion	Not applicable
27	If convertible, specify instrument type convertible into	Not applicable
28	If convertible, specify issuer of instrument it converts into	Not applicable
Write-down feature		
29	If write-down, write-down trigger(s)	Not applicable
30	If write-down, full or partial	Not applicable
31	If write-down, permanent or temporary	Not applicable
32	If temporary write-down, description of write-up mechanism	Not applicable
33	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Common equity ranks after all creditors and depositors
34	Non-compliant transitioned features	No
35	If yes, specify non-compliant features	Not applicable

1.6 Risk Weighted Assets

The risk weighted assets to capital ratio, calculated in accordance with the State Bank of Pakistan's guidelines on capital adequacy was as follows:

	Capital Requirements		Risk Weighted Assets	
	2025	2024	2025	2024
(Rupees in '000)				
Credit Risk				
Portfolios subject to standardized approach (simple or comprehensive)				
On-Balance Sheet				
Corporate portfolio	52,057,117	57,596,202	372,570,608	426,990,045
Banks / DFIs	4,787,751	3,402,212	34,265,735	25,222,336
Public sector entities	2,832,715	1,657,677	20,273,620	12,289,206
Sovereigns / cash & cash equivalents	1,133,993	866,446	8,115,941	6,423,404
Loans secured against residential property	1,068,594	735,551	7,647,880	5,453,012
Retail	6,323,336	3,678,148	45,255,848	27,267,991
Past due loans	1,702,392	1,608,521	12,183,948	11,924,786
Property and equipment	14,604,772	11,969,996	104,525,741	88,739,689
Other assets	15,098,930	11,070,917	108,062,410	82,074,361
	99,609,600	92,585,670	712,901,731	686,384,830
Off-Balance Sheet				
Non-market related	24,763,001	19,947,254	177,227,764	147,879,173
Market related	141,116	244,363	1,009,961	1,811,585
	24,904,117	20,191,617	178,237,725	149,690,758
Equity Exposure Risk in the Banking Book				
Listed	338,848	1,052,362	2,425,120	7,801,699
Unlisted	6,342,240	6,588,695	45,391,147	48,845,357
	6,681,088	7,641,057	47,816,267	56,647,056
Total Credit Risk	131,194,805	120,418,344	938,955,723	892,722,644
Market Risk				
Capital requirement for portfolios subject to standardized approach				
Interest rate risk	14,017,261	8,880,856	175,215,758	111,010,703
Equity position risk	11,164,483	7,811,109	139,556,033	97,638,868
Foreign exchange risk	616,564	35,734	7,707,054	446,679
Total Market Risk	25,798,308	16,727,699	322,478,845	209,096,250
Operational Risk				
Capital requirement for operational risks	27,264,313	23,855,703	340,803,917	298,196,285
Total	184,257,426	161,001,746	1,602,238,485	1,400,015,179
	2025		2024	
	Required	Actual	Required	Actual
	%	%	%	%
Capital Adequacy Ratios				
CET 1 to total RWA	6.00%	14.38%	6.00%	15.49%
Tier 1 capital to total RWA	7.50%	14.38%	7.50%	15.49%
Total capital to total RWA	10.00%	19.53%	10.00%	19.35%
Total capital plus CCB to total RWA	11.50%	19.53%	11.50%	19.35%

*As SBP capital requirement plus CCB of 11.50% (11.50% in 2024) is calculated on overall basis therefore, capital charge for credit risk is calculated after excluding capital requirements against market and operational risk from the total capital required.

1.7 Credit Risk – General Disclosures

The Bank has adopted Standardized approach of Basel for calculation of capital charge against credit risk in line with SBP's requirements.

Credit Risk: Disclosures for portfolio subject to the Standardized Approach

Under standardized approach, the capital requirement is based on the credit rating assigned to the counterparties by the External Credit Assessment Institutions (ECAIs) duly recognized by SBP for capital adequacy purposes. Bank utilizes, wherever available, the credit ratings assigned by the SBP recognized ECAIs, viz. PACRA (Pakistan Credit Rating Agency), VIS Credit Rating Company Limited, Fitch, Moody's and Standard & Poors (S&P). Credit rating data for advances is obtained from recognized external credit assessment institutions and then mapped to State Bank of Pakistan's Rating Grades.

Type of Exposures for which the ratings from the External Credit Rating Agencies are used by the Bank.

Exposures	VIS	PACRA	Other (S&P / Moody's / Fitch)
Corporate	Yes	Yes	-
Banks	Yes	Yes	Yes
Sovereigns	-	-	Yes
SME's	Yes	Yes	-

The criteria for translating of publicly issued ratings onto comparable assets in the banking book and the alignment of the alphanumerical scale of each agency used with risk buckets is the same as specified by the banking regulator SBP.

Long – Term Ratings Grades Mapping

SBP Rating Grade	PACRA	VIS	Fitch	Moody's	S&P	ECA Scores
1	AAA AA+ AA AA-	AAA AA+ AA AA-	AAA AA+ AA AA-	Aaa Aa1 Aa2 Aa3	AAA AA+ AA AA-	1
2	A+ A A-	A+ A A-	A+ A A-	A1 A2 A3	A+ A A-	2
3	BBB+ BBB BBB-	BBB+ BBB BBB-	BBB+ BBB BBB-	Baa1 Baa2 Baa3	BBB+ BBB BBB-	3
4	BB+ BB BB-	BB+ BB BB-	BB+ BB BB-	Ba1 Ba2 Ba3	BB+ BB BB-	4
5	B+ B B-	B+ B B-	B+ B B-	B1 B2 B3	B+ B B-	5, 6
6	CCC+ and below	CCC+ and below	CCC+ and below	Caa1 and Below	CCC+ and below	7

Short – Term Ratings Grades Mapping

SBP Rating Grade	PACRA	VIS	Fitch	Moody's	S&P
S1	A-1+, A-1	A-1+, A-1	F1	P-1	A-1+, A-1
S2	A-2	A-2	F2	P-2	A-2
S3	A-3	A-3	F3	P-3	A-3
S4	Others	Others	Others	Others	Others

Credit Exposures subject to Standardized approach

Exposures	Rating	2025			2024		
		Amount Outstanding	Deduction CRM	Net amount	Amount Outstanding	Deduction CRM	Net amount
Corporate	1	205,874,204	-	205,874,204	297,850,557	66,824,152	231,026,405
	2	153,489,035	2,876,000	150,613,035	271,327,598	55,378,361	215,949,237
	3,4	11,226,870	-	11,226,870	11,895,202	-	11,895,202
	5,6	-	-	-	-	-	-
	Unrated - 1	40,635,999	501,000	40,134,999	39,432,482	605,160	38,827,322
	Unrated - 2	164,163,905	382,000	163,781,905	205,531,542	27,861,445	177,670,097
Bank	1	53,146,637	22,917,504	30,229,133	79,741,257	62,753,073	16,988,184
	2,3	30,963,521	-	30,963,521	61,623,758	22,558,514	39,065,244
	4,5	7,023,784	-	7,023,784	2,057,107	-	2,057,107
	6	47,190	-	47,190	56,841	-	56,841
	Unrated	12,281,050	-	12,281,050	7,678,702	4,559,842	3,118,860
	Public Sector Entities in Pakistan	1	6,099,491	-	6,099,491	39,132,679	-
2,3		-	-	-	-	-	-
4,5		-	-	-	-	-	-
6		-	-	-	-	-	-
Unrated		38,510,852	403,409	38,107,443	9,558,416	633,075	8,925,341
Sovereigns and on Government of Pakistan or provincial governments or SBP or Cash	1	165,464,349	18,980,512	146,483,837	275,221,021	43,131,423	232,089,598
	2	107,834,467	-	107,834,467	75,098,076	-	75,098,076
	3	-	-	-	-	-	-
	4,5	7,448,178	-	7,448,178	-	-	-
	6	445,175	-	445,175	4,282,269	-	4,282,269
	Unrated	-	-	-	-	-	-
Mortgage		21,850,450	-	21,850,450	15,580,375	-	15,580,375
Low Cost Housing Finance		891	-	891	-	-	-
Retail		60,341,131	-	60,341,131	36,357,321	-	36,357,321

Credit Risk: Disclosures with respect to Credit Risk Mitigation for Standardized Approach

The Bank does not make use of on and off-balance sheet netting in capital charge calculations under Basel's Standardized Approach for Credit Risk.

Credit Risk: Disclosures for portfolio subject to the Standardized Approach

The Bank has strong policies and processes for collateral valuation and collateral management thus ensuring that collateral valuation happens at regular defined intervals. Collaterals are normally held for the life of exposure. Regular monitoring of coverage of exposure by the collateral and lien / charge registered over the collaterals is carried out besides ensuring that collateral matches the purpose, nature and structure of the transaction and also reflect the form and capacity of the obligor, its operations, nature of business and economic environment. The Bank mitigates its risk by taking collaterals that may include assets acquired through the funding provided, as well as cash, government securities, marketable securities, current assets, property and equipment, and specific equipment, commercial and personal real estate.

The Standardized Approach of Basel II guidelines allows the Bank to take benefit of credit risk mitigation of financial collaterals against total exposures in the related loan facilities. As a prudent and conservative measure while calculating capital charge for credit risk on balance sheet activities, Bank has taken only the benefit of Sovereign guarantees and Defence Saving Certificates.

MCB manages limits and controls concentrations of credit risk as identified, in particular, to individual counterparties and groups, and also reviews exposure to industry sectors and geographical regions on a regular basis. Limits are applied in a variety of forms to portfolios or sectors where MCB considers it appropriate to restrict credit risk concentrations or areas of higher risk, or to control the rate of portfolio growth.

2. Leverage Ratio

The leverage ratio is the ratio of Tier 1 capital to total exposure, including off balance sheet exposures adjusted by regulatory credit conversion factors. The Bank's current leverage ratio of 5.82% (2024: 6.37%) is above the current minimum requirement of 3.00% set by the SBP.

	2025	2024
	(Rupees in '000)	
Eligible Tier 1 Capital	230,337,134	216,926,557
Total Exposures	3,955,924,632	3,405,253,089
Leverage Ratio	5.82%	6.37%

3. Basel III Liquidity Requirement

The Basel Committee for Banking Supervision (BCBS) has introduced Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) under its BASEL III reforms. As part of Basel III implementation in Pakistan, SBP issued guidelines on June 23, 2016 to implement Liquidity standards in line with BCBS timelines, keeping in view the conditions as applicable in Pakistan. The Bank is maintaining both the liquidity ratios, under Basel III, with a considerable cushion over and above the regulatory requirement to mitigate any liquidity risk.

Liquidity Coverage Ratio

Liquidity Coverage Ratio (LCR) aims to ensure that bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLA) which can easily be converted into cash at little or no loss of value in private markets, to withstand an acute liquidity stress scenario lasting for a period of 30 days horizon. LCR is defined as ratio of stock of HQLA to the total net Cash Outflows estimated for the next 30 calendar days.

All banks are required to maintain LCR at least on 100% on an ongoing basis. The Bank has been computing its LCR on monthly basis as per the instructions set out in SBP's guidelines issued on June 23, 2016. Average has been reported as simple averages of quarterly values of LCR of the financial year ended 2025. The quarterly values have been computed as simple averages of monthly observations of the previous quarter, as required by aforementioned SBP guidelines.

Governance of Liquidity risk management

Liquidity and related risks are managed through standardized processes established in the Bank. Board and senior management are apprised about liquidity profile of the Bank on periodic basis so as to ensure proactive liquidity management and to avoid abrupt shocks. The management of liquidity risk within the Bank is undertaken within limits and other policy parameters set by ALCO, which meets monthly and reviews compliance with policy parameters. Day to day monitoring is done by the treasury while overall compliance is monitored and coordinated by the ALCO and includes reviewing the actual and planned strategic growth of the business and its impact on the statement of financial position and monitoring the Bank's liquidity profile and associated activities. Bank's treasury function has the primary responsibility for assessing, monitoring and managing bank's liquidity and funding strategy. Market Risk Management Division being part of Risk management group is responsible for the independent identification, monitoring & analysis of risks inherent in treasury exposures. The Bank has in place duly approved Treasury policy along with risk tolerance/appetite levels. These are communicated at various levels so as to ensure effective liquidity management for the Bank.

Funding Strategy

Bank's prime source of liquidity is the customer's deposits base. Within deposits, Bank strives to maintain a healthy core deposit base in form of current and saving deposits and avoid concentration in particular products, tenors and dependence on large fund providers. Further, Bank relies on interbank borrowing for stop gap funding arrangements but, it is less preferred source of liquidity. Within borrowing, source of funding are also diversified to minimize concentration. Usually interbank borrowing is for short term. The Bank follows centralized funding strategy so as to ensure achievement of strategic and business objectives of the Bank.

Liquidity Risk Mitigation techniques

Various tools and techniques are used to measure and monitor the possible liquidity risk. These include monitoring of different liquidity ratios like cash to deposits, financing to deposit ratio, liquid assets to total deposits, interbank borrowing to total deposits and large deposits to total deposits which are monitored and communicated to senior management and to ALCO forum regularly. Further, the Bank also prepares the

maturity profile of assets and liabilities to monitor the liquidity gaps over different time buckets. For maturity analysis, behavioral study techniques are also used to determine the behavior of non-contractual assets and liabilities based on historic data and statistical techniques. The Bank also ensures to maintain statutory cash and liquidity requirements all times.

Liquidity Stress Testing

As per SBP BSD Circular No. 1 of 2012, Liquidity stress testing is being conducted under various stress scenarios. Shocks include the withdrawals of deposits and increase in assets, withdrawals of wholesale/large deposits & interbank borrowing and utilization of undrawn credit lines etc. Results are escalated at the senior level to enable the senior management to take proactive actions to avoid any possible liquidity risk challenges for the Bank.

Contingency Funding Plan

Contingency Funding Plan (CFP) is a part of liquidity management framework of the Bank which identifies the trigger events that could cause a liquidity crises and describes the actions to be taken to manage the crises. At MCB, a comprehensive liquidity contingency funding plan is prepared which highlights liquidity management chain that needs to be followed. Responsibilities and crises management phases are also incorporated in order to tackle the liquidity crises. Moreover, CFP highlights possible funding sources, in case of a liquidity crises.

Main drivers of LCR Results

Main drivers of LCR Results are High Quality Liquid Assets and Net cash outflows. Net cash outflows are mainly expected deposit outflows net of cash inflows which consist of inflows from financing and fully performing exposure up to 1 month. The inputs for calculation of LCR are prescribed by the regulator.

Composition of High Quality Liquid Asset–HQLA

High Quality Liquid Assets composed of Level 1 Asset which can be included in the stock of liquid assets at 100% of their market value. The Bank maintained average HQLA of Rs. 1,540.866 billion (2024: Rs. 1,355.093 billion) against the average liquidity requirement of Rs. 576.358 billion (2024: Rs. 561.499 billion) at prescribed minimum regulatory LCR requirement of 100% (2024: 100%). Bank's total HQLA constituted on Level 1 & Level 2B assets. Average level 1 assets of the Bank primarily include Cash & Treasury Balances (including balances held with SBP) and unencumbered investment in Government Securities. The Bank's average level 2B assets primarily include non-financial publically traded common equity shares of the Bank.

Concentration of Funding Sources

At December 31, 2025, top liability products/instruments and their percentage contribution to total Liabilities of the Bank were Current & Saving Deposits 75.13%, Term Deposits 2.01%, and Borrowings 15.62%.

Currency Mismatch in the LCR

The Bank predominately operates in the Pakistani Rupee. FCY exposures are maintained within pre-defined thresholds and liquidity for each foreign currency is managed by utilizing interbank market through currency swaps.

Intra-Period Changes (In LCR) as well as changes in Liquidity Risk over time

Bank's average LCR during the year 2025 remained 267.35% (2024: 241.33%).

Centralization of Liquidity Management & Interaction Between The Groups' Units

Overall responsibility for Liquidity risk management of the bank lies with the ALCO, which comprises representatives from all business groups and relevant support groups. The Bank maintains adequate liquidity at all times to meet all obligations as and when they become due. For overseas branches, decentralized approach is followed for day to day liquidity management by taking into consideration both respective host country's and SBP's regulations.

Other Inflows & Outflows

There are no other inflows & outflows in the calculations of LCR other than those that are already covered in the disclosure of LCR.

Derivative exposures and potential collateral calls

The Bank has no exposure to any counter party that could lead to a potential collateral call arising out of derivative transactions.

	2025		2024	
	Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
(Rupees in '000)				
High quality liquid assets				
Total high quality liquid assets (HQLA)	-	1,540,865,591	-	1,355,092,505
Cash outflows				
Retail deposits and deposits from small business customers of which:	1,481,203,793	148,113,709	1,362,067,927	136,200,971
Stable deposit	133,399	6,670	116,443	5,822
Less stable deposit	1,481,070,394	148,107,039	1,361,951,484	136,195,149
Unsecured wholesale funding of which:	662,505,610	461,611,502	611,622,850	438,109,633
Operational deposits (all counterparties)	85,426	4,537	89,722	4,749
Non-operational deposits (all counterparties)	334,688,698	133,875,479	289,047,074	115,618,830
Unsecured debt	327,731,486	327,731,486	322,486,054	322,486,054
Secured wholesale funding	-	3,574,297	-	4,099,616
Additional requirements of which:	38,046,327	6,582,121	33,361,432	6,584,570
Outflows related to derivative exposures and other collateral requirements	447,635	447,635	469,891	469,891
Outflows related to loss of funding on debt products	-	-	-	-
Credit and Liquidity facilities	37,598,692	6,134,486	32,891,541	6,114,679
Other contractual funding obligations	80,114,752	80,114,752	85,715,484	85,715,484
Other contingent funding obligations	1,995,369,786	27,624,076	1,519,151,352	25,877,175
Total Cash outflows		727,620,457		696,587,449
Cash inflows				
Secured lending	8,201,733	-	10,967,827	-
Inflows from fully performing exposures	120,333,618	67,136,546	92,355,453	56,544,061
Other Cash inflows	97,662,229	84,126,050	87,482,126	78,544,150
Total Cash inflows		151,262,596		135,088,211
Total high quality liquid assets (HQLA)		1,540,865,591		1,355,092,505
Total Net Cash outflows		576,357,861		561,499,238
Liquidity Coverage Ratio		267.35%		241.33%

4. Net Stable Funding Ratio (NSFR)

The objective of Net Stable Funding Ratio (NSFR) is to reduce funding risk over a longer time horizon by requiring banks to fund their activates with sufficiently stable sources of funding on ongoing basis. Banks are required to maintain NSFR requirement of at least 100% on an ongoing basis from December 31,2017.

	2025				
	Unweighted value by residual maturity				Weighted value
	No Maturity	Below 6 months	6 months to below 1 year	1 year and above 1 year	
	(Rupees in '000)				
Available stable funding (ASF) Item					
Capital:					325,298,765
Regulatory capital	242,727,546	-	-	-	242,727,546
Other capital instruments	82,571,219	-	-	-	82,571,219
Retail deposits and deposit from small business customers:					1,384,303,086
Stable deposits	131,935	-	-	-	125,338
Less stable deposits	1,533,284,028	4,416,027	245,917	29,303	1,384,177,748
Wholesale funding:					194,215,816
Operational deposits	84,413	-	-	-	42,207
Other wholesale funding	364,529,687	22,420,234	1,248,524	148,772	194,173,609
Other liabilities:					66,774,423
NSFR derivative liabilities	-	1,188,713			-
All other liabilities and equity not included in other categories	913,342,303	3,446,319	21,256,605	56,146,121	66,774,423
Total Available Stable Funding (ASF)	-	-	-	-	1,970,592,090
Required stable funding (RSF) Item					
Total NSFR high-quality liquid assets (HQLA)	1,640,485,835	404,748,535	-	-	35,833,008
Deposits held at other financial institutions for operational purposes	18,668,739	-	-	-	9,334,369
Performing loans and securities:					286,648,573
Performing loans to financial institutions secured by Level 1 HQLA	-	4,999,703	-	-	499,970
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	27,246,623	-	-	4,086,993
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: with a risk weight of greater than 35% under the Basel II Standardised Approach for credit risk	-	-	-	174,745,127	148,533,358
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	131,276,677	85,329,840
Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-	-	-	55,912,283	48,198,412
Other assets:					777,668,512
Physical traded commodities, including gold	-				-
Assets posted as initial margin for derivative contracts	-				-
NSFR derivative assets	-	1,028,008			-
NSFR derivative liabilities before deduction of variation margin posted	-	1,188,713			237,743
All other assets not included in the above categories	766,916,104	-	21,029,327	-	777,430,769
Off-balance sheet items					94,214,412
Total Required stable funding (RSF)					1,203,698,874
Net Stable Funding Ratio (%)					163.71%

	2024				
	Unweighted value by residual maturity				Weighted value
	No Maturity	Below 6 months	6 months to below 1 year	1 year and above 1 year	
	(Rupees in '000)				
Available stable funding (ASF) Item					
Capital:					280,240,708
Regulatory capital	226,297,886	-	-	-	226,297,886
Other capital instruments	53,942,822	-	-	-	53,942,822
Retail deposits and deposit from small business customers:					1,228,451,340
Stable deposits	132,024	-	-	-	125,423
Less stable deposits	1,358,759,959	5,523,464	444,795	78,357	1,228,325,917
Wholesale funding:					135,294,766
Operational deposits	85,250	-	-	-	42,625
Other wholesale funding	248,300,576	20,282,645	1,633,326	287,735	135,252,141
Other liabilities:					53,350,312
NSFR derivative liabilities	-	-	-	1,070,071	-
All other liabilities and equity not included in other categories	724,079,442	-	16,695,396	44,657,359	53,350,312
Total Available Stable Funding (ASF)	-	-	-	-	1,697,337,126
Required stable funding (RSF) Item					
Total NSFR high-quality liquid assets (HQLA)	1,078,623,768	180,739,671	-	-	21,873,483
Deposits held at other financial institutions for operational purposes	507,394	-	-	-	253,697
Performing loans and securities:					241,173,173
Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	169,610,222	-	-	25,441,533
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: with a risk weight of greater than 35% under the Basel II Standardised Approach for credit risk	-	-	-	116,328,009	98,878,808
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	126,867,058	82,463,588
Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	-	-	-	39,898,076	34,389,244
Other assets:					976,241,807
Physical traded commodities, including gold	-	-	-	-	-
Assets posted as initial margin for derivative contracts	-	-	-	-	-
NSFR derivative assets	-	-	-	3,842,634	-
NSFR derivative liabilities before deduction of variation margin posted	-	-	-	1,070,071	2,986,577
All other assets not included in the above categories	962,360,551	180,739,671	27,334,486	-	973,255,230
Off-balance sheet items					83,515,583
Total Required stable funding (RSF)					1,323,057,743
Net Stable Funding Ratio (%)					128.29%