

**Capital Adequacy Ratio (CAR) & Liquidity disclosure: Consolidated**  
As at December 31, 2025

**1 CAPITAL ADEQUACY**

	2025	2024
	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	14,492,992	14,492,992
2 Balance in Share Premium Account	-	-
3 Reserve for issue of Bonus Shares	-	-
4 Discount on Issue of shares	-	-
5 General/ Statutory Reserves	88,971,868	74,690,127
6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7 Unappropriated/unremitted profits/ (losses)	19,472,549	19,890,455
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)	-	-
9 <b>CET 1 before Regulatory Adjustments</b>	<b>122,937,409</b>	<b>109,073,574</b>
10 Total regulatory adjustments applied to CET1 (Note 1.2.1)	3,328,881	2,998,612
11 <b>Common Equity Tier 1</b>	<b>119,608,528</b>	<b>106,074,962</b>
<b>Additional Tier 1 (AT 1) Capital</b>		
12 Qualifying Additional Tier-1 capital instruments plus any related share premium	6,000,000	6,000,000
13 of which: Classified as equity	-	-
14 of which: Classified as liabilities	6,000,000	6,000,000
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 <b>AT1 before regulatory adjustments</b>	<b>6,000,000</b>	<b>6,000,000</b>
18 Total regulatory adjustment applied to AT1 capital (Note 1.2.2)	575,000	-
19 Additional Tier 1 capital after regulatory adjustments	-	-
20 <b>Additional Tier 1 capital recognized for capital adequacy</b>	<b>5,425,000</b>	<b>6,000,000</b>
21 <b>Tier 1 Capital (CET1 + admissible AT1) (11+20)</b>	<b>125,033,528</b>	<b>112,074,962</b>
<b>Tier 2 Capital</b>		
22 Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	5,100,000
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)	-	-
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	-	1,294,649
27 Revaluation Reserves (net of taxes)	31,153,056	15,633,507
28 of which: Revaluation reserves on fixed assets	11,810,209	10,365,737
29 of which: Unrealized gains/losses on AFS	19,342,847	5,267,770
30 Foreign Exchange Translation Reserves	-	-
31 Undisclosed/Other Reserves (if any)	-	-
32 <b>T2 before regulatory adjustments</b>	<b>31,153,056</b>	<b>22,028,156</b>
33 Total regulatory adjustment applied to T2 capital (Note 1.2.3)	-	-
34 Tier 2 capital (T2) after regulatory adjustments	-	-
35 Tier 2 capital recognized for capital adequacy	31,153,056	22,028,156
36 Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37 <b>Total Tier 2 capital admissible for capital adequacy</b>	<b>31,153,056</b>	<b>22,028,156</b>
38 <b>TOTAL CAPITAL (T1 + admissible T2) (21+37)</b>	<b>156,186,584</b>	<b>134,103,118</b>
39 <b>Total Risk Weighted Assets (RWA) (for details refer Note 1.5)</b>	<b>714,371,526</b>	<b>623,809,478</b>
<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>		
40 <b>CET1 to total RWA</b>	<b>16.74%</b>	<b>17.00%</b>
41 <b>Tier-1 capital to total RWA</b>	<b>17.50%</b>	<b>17.97%</b>
42 <b>Total capital to total RWA</b>	<b>21.86%</b>	<b>21.50%</b>
43 Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	8.500%	8.500%
44 of which: capital conservation buffer requirement	1.500%	1.500%
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)	8.24%	8.50%
<b>National minimum capital requirements prescribed by SBP</b>		
48 <b>CET1 minimum ratio</b>	<b>6.00%</b>	<b>6.00%</b>
49 <b>Tier 1 minimum ratio</b>	<b>7.50%</b>	<b>7.50%</b>
50 <b>Total capital minimum ratio</b>	<b>10.00%</b>	<b>10.00%</b>
51 <b>Total Capital plus CCB* ratio</b>	<b>11.500%</b>	<b>11.500%</b>
*CCB: Consisting of CET1 Only		

		2025	2024
		Rupees in '000	
1.2	Regulatory Adjustments and Additional Information	Amount	Amount
1.2.1	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
1	Goodwill (net of related deferred tax liability)	-	-
2	All other intangibles (net of any associated deferred tax liability)	1,063,277	1,849,778
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	2,265,604	1,148,834
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	<b>Total regulatory adjustments applied to CET1</b>	<b>3,328,881</b>	<b>2,998,612</b>
1.2.2	<b>Additional Tier-1 &amp; Tier-1 Capital: regulatory adjustments</b>		
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-
24	Investment in own AT1 capital instruments	-	-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	575,000	-
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	<b>Total regulatory adjustment applied to AT1 capital</b>	<b>575,000</b>	<b>-</b>
1.2.3	<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	<b>Total regulatory adjustment applied to T2 capital (sum of 31 to 35)</b>	<b>-</b>	<b>-</b>

		2025	2024
		Rupees in '000	
1.2.4	Additional Information	Amount	Amount
	<b>Risk Weighted Assets subject to pre-Basel III treatment</b>		
37	<b>Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)</b>	-	-
(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	7,944,838	4,479,817
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)	-	1,294,649
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	6,031,759
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	-	-

### 1.3 Capital Structure Reconciliation

(in thousand PKR)	Balance sheet as in	Under regulatory scope
	published financial statements	of consolidation
	2025	2025
<b>Assets</b>		
Cash and balances with treasury banks	108,988,768	108,988,768
Balanced with other banks	14,988,447	14,988,447
Lending to financial institutions	14,128,026	14,128,026
Investments	2,028,240,826	2,028,240,826
Advances	586,121,904	586,121,904
Operating fixed assets	43,740,728	43,740,728
Deferred tax assets	-	-
Other assets	101,281,135	101,281,135
<b>Total assets</b>	<b>2,897,489,834</b>	<b>2,897,489,834</b>
<b>Liabilities &amp; Equity</b>		
Bills payable	23,259,370	23,259,370
Borrowings	994,566,586	994,566,586
Deposits and other accounts	1,630,039,984	1,630,039,984
Sub-ordinated loans	17,642,967	17,642,967
Liabilities against assets subject to finance lease	6,000,000	
Deferred tax liabilities	14,280,694	14,280,694
Other liabilities	58,992,466	58,992,466
<b>Total liabilities</b>	<b>2,744,782,067</b>	<b>2,738,782,067</b>
Share capital/ Head office capital account	14,492,992	14,492,992
Reserves	88,971,868	88,971,868
Unappropriated/ Unremitted profit/ (losses)	17,498,418	17,498,418
Minority Interest	591,433	591,433
Surplus on revaluation of assets	31,153,056	31,153,056
<b>Total liabilities &amp; equity</b>	<b>2,897,489,834</b>	<b>2,891,489,834</b>

1.3 Capital Structure (contd)

	Balance sheet as in published financial statements 2025	Under regulatory scope of consolidation 2025
<b>Assets</b>		
Cash and balances with treasury banks	108,988,768	108,988,768
Balanced with other banks	14,988,447	14,988,447
Lending to financial institutions	14,128,026	14,128,026
Investments	2,028,240,826	2,028,240,826
<i>of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold</i>	-	-
<i>of which: significant capital investments in financial sector entities exceeding regulatory threshold</i>	-	-
<i>of which: Mutual Funds exceeding regulatory threshold</i>	-	-
<i>of which: reciprocal crossholding of capital instrument CET 1</i>	2,265,604	2,265,604
<i>of which: reciprocal crossholding of capital instrument AT 1</i>	575,000	575,000
<i>of which: reciprocal crossholding of capital instrument Tier II</i>	-	-
<i>of which: others</i>	2,025,400,222	2,025,400,222
Advances	586,121,904	586,121,904
<i>shortfall in provisions/ excess of total EL amount over eligible provisions under IRB</i>	-	-
<i>general provisions reflected in Tier 2 capital</i>	-	-
Fixed Assets	43,740,728	43,740,728
<i>of which: Intangibles</i>	2,215,160	2,215,160
Deferred Tax Assets	-	-
<i>of which: DTAs excluding those pertaining to temporary differences</i>	-	-
<i>of which: DTAs arising from temporary differences below the threshold</i>	-	-
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	-	-
Other assets & Assets Held for Sale	101,281,135	101,281,135
<i>of which: Goodwill</i>	-	-
<i>of which: Intangibles</i>	1,063,277	-
<i>of which: Defined-benefit pension fund net assets</i>	-	-
<b>Total assets</b>	<b>2,897,489,834</b>	<b>2,897,489,834</b>
<b>Liabilities &amp; Equity</b>		
Bills payable	23,259,370	23,259,370
Borrowings	994,566,586	994,566,586
Deposits and other accounts	1,630,039,984	1,630,039,984
Sub-ordinated loans	17,642,967	17,642,967
<i>of which: eligible for inclusion in AT1</i>	6,000,000	6,000,000
<i>of which: eligible for inclusion in Tier 2</i>	-	-
Liabilities against assets subject to finance lease	6,000,000	-
Deferred tax liabilities	14,280,694	14,280,694
<i>of which: DTLs related to goodwill</i>	-	-
<i>of which: DTLs related to intangible assets</i>	-	-
<i>of which: DTLs related to defined pension fund net assets</i>	-	-
<i>of which: other deferred tax liabilities</i>	14,280,694	-
Other liabilities	58,992,466	58,992,466
<b>Total liabilities</b>	<b>2,744,782,067</b>	<b>2,738,782,067</b>
Share capital	14,492,992	14,492,992
<i>of which: amount eligible for CET1</i>	14,492,992	14,492,992
<i>of which: amount eligible for AT1</i>	-	-
Reserves	88,971,868	88,971,868
<i>of which: portion eligible for inclusion in CET1-Balance in Share Premium Account</i>	-	-
<i>of which: portion eligible for inclusion in CET1-General/ Statutory Reserves (as disclosed on Balance Sheet)</i>	88,971,868	88,971,868
<i>of which: portion eligible for inclusion in CET1-Reserve for issue of Bonus Shares</i>	-	-
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-
Unappropriated profit/ (losses)	17,498,418	17,498,418
Minority Interest	591,433	591,433
<i>of which: portion eligible for inclusion in CET1</i>	-	-
<i>of which: portion eligible for inclusion in AT1</i>	-	-
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-
Surplus on revaluation of assets	31,153,056	31,153,056
<i>of which: Revaluation reserves on Property</i>	11,207,979	11,207,979
<i>of which: Unrealized Gains/Losses on AFS</i>	19,342,847	19,342,847
<i>In case of Deficit on revaluation (deduction from CET1)</i>	-	-
<i>of which on Non-Banking Assets</i>	602,230	602,230
<b>Total liabilities &amp; Equity</b>	<b>2,897,489,834</b>	<b>2,891,489,834</b>

## 1.3 Capital Structure (contd)

## Basel III Disclosure

	Component of regulatory capital reported by bank (amount in thousand PKR)	Source based on reference number
<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>		
1 Fully Paid-up Capital/ Capital deposited with SBP	14,492,992	
2 Balance in Share Premium Account	-	(s)
3 Reserve for issue of Bonus Shares	-	
4 General/ Statutory Reserves	88,971,868	(u)
5 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6 Unappropriated/unremitted profits/(losses)	19,472,549	(w)
7 Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	(x)
<b>8 CET 1 before Regulatory Adjustments</b>	<b>122,937,409</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
9 Goodwill (net of related deferred tax liability)	-	(j) - (o)
10 All other intangibles (net of any associated deferred tax liability)	1,063,277	(k) - (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)	-	{(h) - (r)} * x%
13 Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
14 Reciprocal cross holdings in CET1 capital instruments	2,265,604	(d)
15 Cash flow hedge reserve	-	
16 Investment in own shares/ CET1 instruments	-	
17 Securitization gain on sale	-	
18 Capital shortfall of regulated subsidiaries	-	
19 Deficit on account of revaluation from bank's holdings of property/ AFS 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)	-	(ab)
20 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)	-	(a) - (ac) - (ae)
21 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(b) - (ad) - (af)
22 Amount exceeding 15% threshold	-	(i)
23 of which: significant investments in the common stocks of financial entities	-	
24 of which: deferred tax assets arising from temporary differences	-	
25 National specific regulatory adjustments applied to CET1 capital	-	
26 Investment in TFCs of other banks exceeding the prescribed limit	-	
27 Any other deduction specified by SBP	-	
28 Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
29	-	
<b>30 Total regulatory adjustments applied to CET1</b>	<b>3,328,881</b>	
<b>Common Equity Tier 1</b>	<b>119,608,528</b>	

**Additional Tier 1 (AT 1) Capital**

31	Qualifying Additional Tier-1 instruments plus any related share premium	6,000,000	
32	of which: Classified as equity	-	(t)
33	of which: Classified as liabilities	6,000,000	(m)
34	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
35	of which: instrument issued by subsidiaries subject to phase out	-	
36	<b>AT1 before regulatory adjustments</b>	<b>6,000,000</b>	

**Additional Tier 1 Capital: regulatory adjustments**

37	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
38	Investment in own AT1 capital instruments	-	
39	Reciprocal cross holdings in Additional Tier 1 capital instruments	575,000	
40	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)
41	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
42	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	-	
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
44	<b>Total of Regulatory Adjustment applied to AT1 capital</b>	<b>575,000</b>	
45	Additional Tier 1 capital	5,425,000	
46	<b>Additional Tier 1 capital recognized for capital adequacy</b>	<b>5,425,000</b>	

**Tier 1 Capital (CET1 + admissible AT1)****125,033,528****Tier 2 Capital**

47	Qualifying Tier 2 capital instruments under Basel III	-	
48	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
49	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)
50	of which: instruments issued by subsidiaries subject to phase out	-	
51	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	(g)
52	Revaluation Reserves eligible for Tier 2	31,153,056	
53	of which: portion pertaining to Property	11,810,209	portion of (aa)
54	of which: portion pertaining to AFS securities	19,342,847	
55	Foreign Exchange Translation Reserves	-	(v)
56	Undisclosed/Other Reserves	-	
57	<b>T2 before regulatory adjustments</b>	<b>31,153,056</b>	

**Tier 2 Capital: regulatory adjustments**

58	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	-	
59	Reciprocal cross holdings in Tier 2 instruments	-	
60	Investment in own Tier 2 capital instrument	-	
61	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)
62	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
63	<b>Amount of Regulatory Adjustment applied to T2 capital</b>	<b>-</b>	
64	Tier 2 capital (T2)	31,153,056	
65	Tier 2 capital recognized for capital adequacy	31,153,056	
66	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
67	<b>Total Tier 2 capital admissible for capital adequacy</b>	<b>31,153,056</b>	
	<b>TOTAL CAPITAL (T1 + admissible T2)</b>	<b>156,186,584</b>	

#### 1.4 Main Features of Regulatory Capital Instruments

##### Disclosure for main features of regulatory capital instruments

	Main Features	Common Shares	Instrument (PPTFC TFC VI)
1	Issuer	Askari Bank - Public Limited Company	Askari Bank - Public Limited Company
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	AKBL	NA
3	Governing law(s) of the instrument	Relevant Capital Market Laws	Laws Applicable in Pakistan
	Regulatory Treatment		
4	Transitional Basel III rules	NA	Additional Tier 1
5	Post-transitional Basel III rules	NA	Additional Tier 1
6	Eligible at solo/ group/ group&solo	Solo and Group	Solo and Group
7	Instrument type	Ordinary shares	Perpetual Debt Instrument
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	14,492,992	6,000,000
9	Par value of instrument	Rs. 10 per Share	Rs. 1,000 per Instrument
10	Accounting classification	Shareholder's equity	Liability - amortized cost
11	Original date of issuance	Year 1992	July 03, 2018
12	Perpetual or dated		Perpetual
13	Original maturity date	NA	NA
14	Issuer call subject to prior supervisory approval	NA	Yes
15	Optional call date, contingent call dates and redemption amount	NA	July 03, 2023, Call would be subject to SBP approval and not less than 30 days notice to investors and security trustee. Tax: as per prevailing structure.

**Disclosure for main features of regulatory capital instruments**

	<b>Main Features</b>	<b>Common Shares</b>	<b>Instrument (PPTFC TFC VI)</b>
16	Subsequent call dates, if applicable	NA	Yes
	Coupons / dividends		
17	Fixed or floating dividend/ coupon	NA	Floating
18	coupon rate and any related index/ benchmark	NA	Average Ask 6 month KIBOR + 1.5 %
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	NA	Full Discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Non Cumulative
23	Convertible or non-convertible	NA	Convertible
24	If convertible, conversion trigger (s)	NA	As deemed to be triggered by SBP
25	If convertible, fully or partially	NA	Fully or as deemed appropriate by SBP
26	If convertible, conversion rate	NA	Dependent on target market value of equity per share on or before the date of trigger.
27	If convertible, mandatory or optional conversion	NA	Mandatory
28	If convertible, specify instrument type convertible into	NA	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	NA	Askari Bank Ltd
30	Write-down feature	NA	Yes

**Disclosure for main features of regulatory capital instruments**

	<b>Main Features</b>	<b>Common Shares</b>	<b>Instrument (PPTFC TFC VI)</b>
31	If write-down, write-down trigger(s)	NA	As deemed to be triggered by SBP. Legal basis is provided to authorities to set trigger as part of the terms of contract.
32	If write-down, full or partial	NA	As deemed to be appropriate by SBP. Legal basis is provided to authorities to decide as part of the terms of contract.
33	If write-down, permanent or temporary	NA	As deemed to be appropriate by SBP. Legal basis is provided to authorities to decide as part of the terms of contract.
34	If temporary write-down, description of write-up mechanism	NA	As deemed to be appropriate by SBP. Legal basis is provided to authorities to decide as part of the terms of contract.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3rd, Subordinated Debt being senior	2nd, Lenders and Depositors being senior
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	NA	NA

### 1.5 Risk Weighted Assets

	Capital Requirement		Risk Weighted Assets	
	2025	2024	2025	2024
	----- Rupees in '000 -----			
<b>Credit risk</b>				
<b>i) On-Balance Sheet</b>				
<b>Portfolios subject to standardised approach (comprehensive approach for CRM)</b>				
<b>Claims on:</b>				
Sovereigns other than PKR claims	349,660	1,438,628	3,496,596	14,386,280
Public Sector Entities (PSEs)	1,902,578	1,906,281	19,025,779	19,062,810
Banks	896,075	2,164,172	8,960,752	21,641,723
Corporates	14,132,611	19,306,754	141,326,113	193,067,541
Retail portfolio	8,523,423	2,999,668	85,234,228	29,996,682
Residential mortgage finance	829,954	398,683	8,299,541	3,986,825
Listed equities and regulatory capital instruments issued by others banks	-	-	0	-
Unlisted equity investments	587,012	52,500	5,870,124	525,000
Investment in the equity of commercial entities	-	-	-	-
Significant investment and DTAs	-	-	-	-
Fixed Assets	4,374,073	3,578,373	43,740,728	35,783,729
Other Assets	2,010,260	1,611,280	20,102,600	16,112,797
Past Due Exposures	59,043	139,225	590,431	1,392,245
<b>ii) Off-Balance Sheet</b>				
Non-market related	9,745,956	7,888,402	97,459,564	78,884,020
Market Related	120,782	108,643	1,207,822	1,086,428
<b>Market risk</b>				
<b>Portfolios subject to standardised approach</b>				
Interest rate risk	7,466,445	5,359,561	74,664,452	53,595,614
Equity position risk	3,663,461	1,929,767	36,634,611	19,297,667
Foreign exchange risk	911,061	690,190	9,110,610	6,901,902
<b>Operational risk</b>	15,864,757	12,548,050	158,647,574	125,480,495
<b>TOTAL</b>	<b>71,437,151</b>	<b>62,380,949</b>	<b>714,371,526</b>	<b>623,809,478</b>
<b>GROSS TOTAL (including CCB)</b>	<b>82,152,725</b>	<b>71,738,090</b>	<b>714,371,526</b>	<b>623,809,478</b>
<b>Capital adequacy ratio</b>				
Capital Adequacy Ratio				
		<b>Required</b>		<b>Actual</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
CET1 to total RWA	6.00%	6.00%	16.74%	17.00%
Tier-1 capital to total RWA	7.50%	7.50%	17.50%	17.97%
Total capital to total RWA	10.00%	10.00%	21.86%	21.50%
<b>Gross Total Capital to total RWA (including CCB)</b>	<b>11.500%</b>	<b>11.500%</b>	<b>21.86%</b>	<b>21.50%</b>

### 3 LEVERAGE RATIO

SBP vide BPRD Circular No. 06 dated August 15, 2013 introduced leverage ratio (Tier 1 Capital to total exposure) under Basel III Framework. Banks are required to maintain minimum leverage ratio of 3% and to disclose the same from December 31, 2015. The leverage ratio is the ratio of Tier1 capital to total exposure, including off-balance sheet exposures adjusted by regulatory credit conversion factors.

The Bank's position under Basel III's third capital standard is as under:

	2025	2024
	Rupees in '000	
Tier I Capital	125,033,528	112,074,962
Total Exposure	3,372,505,442	3,119,410,960
<b>Leverage Ratio</b>	<b>3.71%</b>	<b>3.59%</b>

# LCR Common Disclosure Template

(in local currency)

		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH QUALITY LIQUID ASSETS</b>		0	0
1	Total high quality liquid assets (HQLA)		1,099,340,539.00
<b>CASH OUTFLOWS</b>		0	0
2	Retail deposits and deposits from small business customers of which:	607,489,564.81	51,542,487.06
3	stable deposit	184,129,388.33	9,206,469.42
4	Less stable deposit	423,360,176.48	42,336,017.65
5	Unsecured wholesale funding of which:	1,054,706,009.38	534,947,254
6	Operational deposits (all counterparties)	-	-
7	Non-operational deposits (all counterparties)	876,028,775.70	374,921,756.49
8	Unsecured debt	178,677,233.68	160,025,497.79
9	Secured wholesale funding		-
10	Additional requirements of which:	5,110,644.09	3,386,134.67
11	Outflows related to derivative exposures and other collateral requirements	3,194,522.51	3,194,522.51
12	Outflows related to loss of funding on debt products	-	-
13	Credit and Liquidity facilities	1,916,121.58	191,612.16
14	Other contractual funding obligations	41,956,947.43	41,956,947.43
15	Other contingent funding obligations	685,829,743.75	18,403,660.06
16	<b>TOTAL CASH OUTFLOWS</b>		650,236,483.49
<b>CASH INFLOWS</b>		-	-
17	Secured lending	-	-
18	Inflows from fully performing exposures	212,690,399.74	113,394,804.65
19	Other Cash inflows	15,416,908.09	694,498.82
20	<b>TOTAL CASH INFLOWS</b>	228,107,307.83	114,089,303.48
21	<b>TOTAL HQLA</b>		1,099,921,936
22	<b>TOTAL NET CASH OUTFLOWS</b>		536,822,653
23	<b>LIQUIDITY COVERAGE RATIO</b>		204.89%

