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IA/273/21  
29 March 2021

The Chief Executive Officer  
Pak China Investment Company Limited  
Saudi Pak Tower, 13th Floor  
Jinnah Avenue, Islamabad

Dear Sir,

**CAPITAL ADEQUACY RETURN FOR AS AT 31 DECEMBER 2020**

Please find enclosed signed Auditors' report along with duly stamped Capital Adequacy Return, initialled by us.

Yours sincerely,

Encls.

- Auditor's Report
- Capital Adequacy Return

## **INDEPENDENT AUDITORS' REPORT**

To the Chief Executive Officer of Pak China Investment Company Limited

Report on Capital Adequacy Return as at 31 December 2020

### **Opinion**

We have audited the accompanying Capital Adequacy Return ("the Return") of Pak China Investment Company Limited ("the Company") as at 31 December 2020 prepared by the management based on the audited financial statements of the Company for the year then ended and in accordance with the guidelines prescribed under the State Bank of Pakistan (SBP) BSD Circular No. 8 dated 27 June 2006 as amended by BPRD Circular No. 6 dated 15 August 2013 and other requirements specified by the SBP, together referred to as ("the Framework").

In our opinion the accompanying Return of the Company as at 31 December 2020 has been prepared, in all material respects, in accordance with the requirements of the Framework.

### **Basis of Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs), as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Return section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the Return in Pakistan, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Emphasis of matter - Basis of preparation of the Return and Restriction on Distribution and Use**

The Return is prepared in accordance with the Framework as described above and is based on the audited financial statements of the Company for the year ended 31 December 2020. The Return has been prepared to meet the requirements specified by SBP. As a result, the Return may not be suitable for any other purpose. Our report is intended solely for the Company and SBP and should not be distributed to parties other than the Company and SBP. Our opinion is not modified in respect of this matter.

### **Responsibilities of Management and Those Charged with Governance for the Return**

Management is responsible for preparation of the Return in accordance with the Framework and for such internal control as management determines is necessary to enable the preparation of the Return that is free from material misstatement, whether due to fraud or error.

In preparing the Return, the management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of Directors of the Company are responsible for overseeing the Company's financial reporting process.

### **Auditors' Responsibilities for the Audit of the Return**

Our objectives are to obtain reasonable assurance about whether the Return as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Return.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Return, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report the related disclosures in the Return or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates, if any, and related disclosures made by management.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

The engagement partner on the audit resulting in this independent auditors' report is Ahsan Shahzad.



**Chartered Accountants**  
**Place: Islamabad**  
**Date: 29 March 2021**



Please enter your data in yellow cells.

CAP I

NAME OF THE BANK: 3118 - PAK CHINA INVESTMENT COMPANY LTD  
 REPORTING BASIS: Bank Level Un-Audited (Basel III)  
 CAPITAL ADEQUACY RETURN AS OF: December-2020

(Rupees in '000')

## SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
<b>1.1 Common Equity Tier 1 (CET1)</b>			
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,638
1.1.2	Balance in Share Premium Account	-	-
1.1.3	Reserve for issue of Bonus Shares	-	-
1.1.4	Discount on issue of Shares (enter negative number)	-	-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,538,967	1,538,967
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	6,153,576	6,153,576
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet", )	-	-
	<b>CET1 before Regulatory Adjustments</b>	<b>17,389,180</b>	<b>17,389,180</b>
1.1.9	<b>Regulatory Adjustments at CET1 level</b>		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	5,332	5,332
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve	-	-
1.1.17	Investment in own shares/ CET1 instruments	-	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	-	-
	<b>Sum of Regulatory Adjustments at CET1 level</b>	<b>5,332</b>	<b>5,332</b>
1.1.21	<b>CET1 after Regulatory Adjustments above</b>	<b>17,383,848</b>	<b>17,383,848</b>
1.1.22	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)	663,757	663,757
1.1.23	<b>CET1 after Regulatory Adjustment above</b>	<b>16,720,091</b>	<b>16,720,091</b>
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
1.1.26	<b>CET1 after Regulatory Adjustment above</b>	<b>16,720,091</b>	<b>16,720,091</b>
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	<b>CET1 after above adjustment</b>	<b>16,720,091</b>	<b>16,720,091</b>
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	<b>CET1 after Regulatory Adjustment above</b>	<b>16,720,091</b>	<b>16,720,091</b>
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,171,117	2,171,117
1.1.34	<b>CET1 (after regulatory adjustments)</b>	<b>14,548,974</b>	<b>14,548,974</b>
<b>1.2 Additional Tier1 (AT1) Capital</b>			
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity	-	-
1.2.1.2	of which Classified as liabilities	-	-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3	<b>AT1 Capital before Regulatory Adjustments</b>	<b>-</b>	<b>-</b>
1.2.4	<b>Regulatory Adjustments at AT1 Capital level</b>		
1.2.5	Investment in mutual funds exceeding the prescribed limit	-	-
1.2.6	Investment in own AT1 capital instruments	-	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8	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)	814,622	814,622
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	1,356,495	1,356,495
	<b>Sum of Regulatory Adjustments at AT1 Capital level</b>	<b>2,171,117</b>	<b>2,171,117</b>
1.2.12	<b>Amount of Regulatory Adjustment applied at AT1 Capital level</b>	<b>-</b>	<b>-</b>
1.2.13	<b>AT1 Capital (after regulatory adjustments)</b>	<b>-</b>	<b>0</b>
1.2.14	<b>AT1 Capital recognized for capital adequacy</b>	<b>-</b>	<b>-</b>
1.2.16	<b>Eligible Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)</b>	<b>14,548,974</b>	<b>14,548,974</b>

*[Signature]*  
 PAK CHINA INVESTMENT COMPANY LTD  
 Islamabad  
 10000



<b>2 Tier 2 (T2) Capital</b>			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	163,644	163,644
2.5	Revaluation Reserves (net of taxes)	83,193	83,193
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	83,193	83,193
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	<b>T2 Capital before regulatory adjustments</b>	<b>246,837</b>	<b>246,837</b>
2.9	<b>Regulatory Adjustments at T2 Capital level</b>		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital	-	
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
2.12	Investment in own T2 capital instrument		-
2.13	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)	1,603,332	1,603,332
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
	<b>Sum of Regulatory Adjustments at T2 Capital level</b>	<b>1,603,332</b>	<b>1,603,332</b>
2.15	<b>Amount of Regulatory Adjustment applied at T2 Capital level</b>	<b>246,837</b>	<b>246,837</b>
2.16	<b>T2 Capital (after regulatory adjustments)</b>	<b>-</b>	<b>-</b>
2.17	<b>T2 Capital recognized for capital adequacy</b>	<b>-</b>	<b>-</b>
2.18	<b>Portion of AT1 Capital recognized in T2 Capital</b>	<b>-</b>	<b>-</b>
2.19	<b>Total T2 Capital admissible for capital adequacy</b>	<b>-</b>	<b>-</b>
<b>3 Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)</b>		<b>14,548,974</b>	<b>14,548,974</b>
<b>4 Total Risk Weighted Assets (TRWAs)</b>		<b>20,585,155</b>	<b>20,585,155</b>
4.1	Total Credit Risk Weighted Assets	13,091,514	13,091,514
4.2	Total Market Risk Weighted Assets	4,534,521	4,534,521
4.3	Total Operational Risk Weighted Assets	2,959,120	2,959,120
<b>5 Capital Adequacy Ratios</b>			
5.1	CET1 to TRWAs	70.68%	70.68%
5.2	T1 Capital to TRWAs	70.68%	70.68%
5.3	Total eligible capital to TRWAs	70.68%	70.68%




MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

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Minority Interest - under Road III (full implementation)		Subsidiaries										
Item	Description	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
2	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
3	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
4	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
5	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
6	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
7	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
8	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
9	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
10	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
11	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
12	Minority interest in the subsidiaries of the consolidated group (for which the consolidated group is not the controlling interest) as reported in the consolidated financial statements											
Under Road III (full implementation):												
CEI Capital recognized from consolidated subsidiaries												
ATI Capital recognized from consolidated subsidiaries												
IT Capital recognized from consolidated subsidiaries												
Under Transitional Arrangement of Road III:												
CEI Capital recognized from consolidated subsidiaries												
ATI Capital recognized from consolidated subsidiaries												
IT Capital recognized from consolidated subsidiaries												

\*\* Assets include all financial instruments including NPS's that are being received by SDP and SPT.





## REGULATORY ADJUSTMENTS

Rupees in '000'

Transitional Arrangements for Capital Deduction (w.e.f. December)	2019
	100%

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	-

Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	-

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)		
Gross holdings of common stock		1,038,180
Gross holdings of Additional Tier 1 capital		1,274,148
Gross holdings of Tier 2 capital		2,307,768
Sum of all above holdings		4,820,095
Applicable CET1 amount (before thresholds)		17,383,848
Amount of holdings exceeding 10% applicable CET1		3,081,711
	B3 full	B3 Transit
Deduction from CET1	663,757	663,757
Deduction from AT1 capital	814,622	814,622
Deduction from T2	1,603,332	1,603,332
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	374,423	374,423
Gross holdings of AT1 capital	459,526	459,526
Gross holdings of T2 capital	904,435	904,435

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	16,720,091	16,720,091
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

Deferred Tax Assets (that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		105,401
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	16,720,091	16,720,091
10% amount to be recognised for further threshold deductions check and applying 250% RW	105,401	105,401
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

Significant Investments and DTA above 15% threshold		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	105,401	105,401
Sum of above holdings	105,401	105,401
Applicable CET1 amount (after all regulatory adjustments and threshold)	16,720,091	16,720,091
Applicable 15% Threshold	2,950,604	2,950,604
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	105,401	105,401

CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2)		
Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet		
Significant minority investment in banking and other financial entities		-
Equity holdings (majority or significant minority) in an insurance subsidiary		-
Any other		-
Significant investment in commercial entities (subject to 1000% risk weight)		-
Sum of above holdings		-
Deduction from Tier-1 capital		-
Deduction from Tier-2 capital		-



Leverage Ratio	39.31%
Tier-1 Capital	14,548,974
Total Exposures	37,010,735

(Rupees in '000')

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	2,223,117
2	Balances with other banks	35,230
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	1,149,985
4	Investments	12,175,085
5	Advances	11,543,132
6	Operating fixed assets	228,525
7	Deferred tax assets	105,401
8	Financial Derivatives (total from cell C29)	-
9	Other assets	661,526
Total Assets		28,322,002

A.1.) Derivatives (On-Balance Sheet)		Sum of positive fair values without considering any margins
1	Interest Rate	-
2	Equity	-
3	Foreign Exchange & gold	-
4	Precious Metals (except gold)	-
5	Commodities	-
6	Credit Derivatives (protection brought & sold)	-
7	Any other derivatives	-
Total Derivatives		-

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	-	-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	170,000	170,000
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	1,510,886	1,510,886
4	Lending of securities or posting of securities as collaterals	100%	4,987,510	4,987,510
5	Undrawn committed facilities (which are not cancellable)	100%	1,970,337	1,970,337
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	500,000	50,000
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	-	-
9	Other commitments	100%	-	-
Total Off-Balance Sheet Items excluding Derivatives			9,138,733	8,688,733

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page (8))	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
Total Derivatives				-

\*Use add-on factor of 10% for these items

#### Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments  
Netting of loans and deposits is not allowed  
Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts  
No bilateral netting or offsetting of matched positions for derivatives is allowed  
Items deducted from capital will not contribute towards calculation of exposures





**RISK WEIGHTED AMOUNT FOR CREDIT RISK****CR 1****(Rupees in '000')**

1 On Balance Sheet Exposures ( B: Total of Column 8 of CR 2)			11,606,638
2 Off - Balance Sheet - Non Market Related Exposures			
Total Risk Adjusted Exposure of Section A	1,424,441		
Total Risk Adjusted Exposure of Section B	0		
Total Risk Adjusted Exposure of Section C	60,435		
Total Risk Adjusted Exposure of Section D	0	1,484,877	
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)			0
4 Total Risk Weighted Amount for Credit Risk			13,091,514



RISK WEIGHTED AMOUNT FOR CREDIT RISK  
ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOOK Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM) I			Risk Adjusted Amount
					Inflow Adjustments	Simple Approach Out flow Adjustments	Adjusted Exposure Comprehensive Adjusted Exposure (after CRM) EE*	
		1	2	3	4	5	6 (3+4-5)	7 (2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	3			3	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	36,401	2,209,692		2,246,093	0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	0
		2	20%				0	0
		3	50%				0	0
		4.5	100%				0	0
		6	150%				0	0
		Unrated	100%				0	0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	0
(f)	Claims on Multilateral Development Banks		0%				0	0
		1	20%				0	0
		2.3	50%				0	0
		4.5	100%				0	0
		6	150%				0	0
		Unrated	50%				0	0
(g)	Claims on Public Sector Entities in Pakistan		0%				0	0
		1	20%	708,603		708,603	0	0
		2.3	50%	1,149,985			1,149,985	572,499.3
		4.5	100%				0	0
		6	150%				0	0
		Unrated	50%	1,501,089		1,501,089	0	0
(h)	Claims on Banks		0%				0	0
			10%				0	0
		1	20%				0	0
		2.3	50%		90,000		90,000	45,000
		4.5	100%				0	0
		6	150%				0	0
		Unrated	50%				0	0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0	0
		1,2,3	20%	2,186,655			2,186,655	437,331
		4.5	50%				0	0
		6	150%				0	0
		unrated	20%				0	0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	35,288	512,400		547,688	109,536
(k)	Claims on Corporates (excluding equity exposures)		0%				0	0
			10%				0	0
		1	20%	2,673,724			2,673,724	534,745
		2	50%	4,514,069		90,000	4,224,069	2,112,034
		3,4	100%	298,925			298,925	298,925
		5,6	150%				0	0
		Unrated-1	100%	731,976			731,976	731,976
		Unrated-2	125%	2,635,632		512,400	2,123,232	2,664,144
(l)	Claims categorized as retail portfolio		0%				0	0
			20%				0	0
			50%				0	0
			75%	6,966			6,966	8,225
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	77,115			77,115	26,960
	Claims against Low Cost Housing Finance		25%				0	0
(n)	Past Due loans:						0	0
							0	0
							0	0
							0	0
							0	0
							0	0
							0	0
							0	0
	1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired						0	0
			150%	755,146			755,146	1,132,719
			100%	295,617			295,617	295,617
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.						0	0
			50%	0			0	0
			100%				0	0
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.						0	0
			100%				0	0
			50%				0	0
	2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired						0	0
			100%				0	0
			50%				0	0
	3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and/or impaired and specific provision held thereagainst is more than 20% of outstanding amount						0	0
			100%				0	0
			50%				0	0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		1000%				0	0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	105,401			105,401	263,504
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	1,614,244			1,614,244	1,614,244
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book.		150%	124,141			124,141	186,211
(s)	Investments in venture capital		150%				0	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	176,938			176,938	176,938
(u)	Claims on all fixed assets under operating lease		100%	51,587			51,587	51,587
(v)	All other assets		100%	355,021			355,021	355,021
TOTAL				19,834,527	2,812,692	2,812,692	19,834,527	11,606,636

B





## NON MARKET RELATED

## A With Credit Conversion Factor of 100%

(Rupees in '000')

- a. Direct Credit Substitutes  
Lending of securities or posting of securities as collateral

- c. Other commitments with certain drawdown

Credit Conversion Factor of 100%					CREDIT RISK MITIGATION (CRM) I				(Rupees in '000')					
Direct Credit Substitutes					Simple Approach			Comprehensive	Risk Adjusted Exposure					
Lending of securities or posting of securities as collateral					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*						
Other commitments with certain drawdown					1	2	3	4	5	6	7	8	9	
Against					(3 X 100%)									(2 x 8)
1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	4,987,510	4,987,510	-	-	4,987,510	-	-	-	-	-	
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-	-	-	-	
3	Sovereigns, Government of Pakistan or provincial governments, or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-	-	-	-	
		2	20%	-	-	-	-	-	-	-	-	-	-	
		3	50%	-	-	-	-	-	-	-	-	-	-	
		4.5	100%	-	-	-	-	-	-	-	-	-	-	
		6	150%	-	-	-	-	-	-	-	-	-	-	
	Unrated	100%	-	-	-	-	-	-	-	-	-	-	-	
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-	-	-	-	
5	Multilateral Development Banks	-	0%	-	-	-	-	-	-	-	-	-	-	-
		1	20%	-	-	-	-	-	-	-	-	-	-	-
		2.3	50%	-	-	-	-	-	-	-	-	-	-	-
		4.5	100%	-	-	-	-	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-	-	-	-	-	
6	Public Sector Entities in Pakistan	-	0%	-	-	-	-	-	-	-	-	-	-	-
		1	20%	-	-	-	-	-	-	-	-	-	-	-
		2.3	50%	-	-	-	-	-	-	-	-	-	-	-
		4.5	100%	-	-	-	-	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-	-	-	-	-	
7	Banks	-	0%	-	-	-	-	-	-	-	-	-	-	-
		1	20%	-	-	-	-	-	-	-	-	-	-	-
		2.3	50%	139,597	139,597	-	-	139,597	-	-	-	-	-	69,798
		4.5	100%	-	-	-	-	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-	-	-	-	-	
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)	-	0%	-	-	-	-	-	-	-	-	-	-	-
		1.2.3	20%	-	-	-	-	-	-	-	-	-	-	-
		4.5	50%	-	-	-	-	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-	-	-	-	-
		unrated	20%	-	-	-	-	-	-	-	-	-	-	-
9	Banks (with original maturity of 3 months or less denominated in PKR)	-	0%	-	-	-	-	-	-	-	-	-	-	-
		-	20%	-	-	-	-	-	-	-	-	-	-	-
10	Corporates	-	0%	-	-	-	-	-	-	-	-	-	-	-
		1	20%	-	-	-	-	-	-	-	-	-	-	-
		2	50%	1,571,387	1,571,387	-	-	1,571,387	-	-	-	-	-	785,693
		3.4	100%	-	-	-	-	-	-	-	-	-	-	-
		5.6	150%	-	-	-	-	-	-	-	-	-	-	-
		Unrated-1	100%	568,949	568,949	-	-	568,949	-	-	-	-	-	568,949
	Unrated-2	125%	-	-	-	-	-	-	-	-	-	-	-	
11	Retail	-	0%	-	-	-	-	-	-	-	-	-	-	-
		-	20%	-	-	-	-	-	-	-	-	-	-	-
		-	50%	-	-	-	-	-	-	-	-	-	-	-
		-	75%	-	-	-	-	-	-	-	-	-	-	-
12	Others	-	0%	-	-	-	-	-	-	-	-	-	-	-
		-	20%	-	-	-	-	-	-	-	-	-	-	-
		-	50%	-	-	-	-	-	-	-	-	-	-	-
		-	100%	-	-	-	-	-	-	-	-	-	-	-
Total				7,267,443	7,267,443	-	-	7,267,443	-	-	-	-	1,424,441	



**B With Credit Conversion Factor of 50%**

**a. Performance related contingencies**

Commitments with an original maturity of over one year

one year					Adjustments	Adjustments	Exposure	CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
				(3 X 50%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4.5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	100%	-	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)	-	0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
10 Corporates	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	125%	-	-	-	-	-	-	-
11 Retail	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
12 Others	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	100%	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-





C With Credit Conversion Factor of 20%

a. Trade Related contingencies

b. Other Commitments with original maturity of one year or less

With Credit Conversion Factor of 20%					CREDIT RISK MITIGATION (CRM) I					Risk Adjusted Exposure
Trade Related contingencies	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Simple Approach		Comprehensive			
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*		
Other Commitments with original maturity of one year or less	1	2	3	4	5	6	7	8	9	
				(3 X 20%)					(2 x 8)	
1 Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKR	-	0%	-	-	-	-	-	-	-	
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-	
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-	
	2	20%	-	-	-	-	-	-	-	
	3	50%	-	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	-	
	Unrated	100%	-	-	-	-	-	-	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-	
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-	
	1	20%	-	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	-	
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-	
	1	20%	-	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	-	
7 Banks		0%	-	-	-	-	-	-	-	
	1	20%	-	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	-	
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-	
	1,2,3	20%	-	-	-	-	-	-	-	
	4,5	50%	-	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	-	
	unrated	20%	-	-	-	-	-	-	-	
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-	
		20%	-	-	-	-	-	-	-	
10 Corporates		0%	-	-	-	-	-	-	-	
	1	20%	1,510,886	302,177	-	-	302,177	-	60,435	
	2	50%	-	-	-	-	-	-	-	
	3,4	100%	-	-	-	-	-	-	-	
	5,6	150%	-	-	-	-	-	-	-	
	Unrated-1	100%	-	-	-	-	-	-	-	
	Unrated-2	125%	-	-	-	-	-	-	-	
11 Retail		0%	-	-	-	-	-	-	-	
		20%	-	-	-	-	-	-	-	
		50%	-	-	-	-	-	-	-	
	-	75%	-	-	-	-	-	-	-	
12 Others		0%	-	-	-	-	-	-	-	
		20%	-	-	-	-	-	-	-	
		50%	-	-	-	-	-	-	-	
		100%	-	-	-	-	-	-	-	
Total			1,510,886	302,177	-	-	302,177	-	60,435	

*[Handwritten signature]*



**D With Credit Conversion Factor of 0%**

a. Other commitments that can be unconditionally cancelled at any time

	Mapped Rating	Risk Weights %	Notional Amount
	1	2	3
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
	2	20%	-
	3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	100%	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5 Multilateral Development Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
6 Public Sector Entities in Pakistan		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
7 Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-
	1,2,3	20%	-
	4,5	50%	-
	6	150%	-
	unrated	20%	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
		20%	-
10 Corporates		0%	-
	1	20%	-
	2	50%	500,000
	3,4	100%	-
	5,6	150%	-
	Unrated-1	100%	-
	Unrated-2	125%	-
11 Retail		0%	-
		20%	-
		50%	-
	-	75%	-
12 Others		0%	-
		20%	-
		50%	-
		100%	-

Total

500,000





**OFF BALANCE SHEET EXPOSURES**  
**MARKET RELATED**  
*(Current Exposure method)*

(Rupees in '000')

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments									
d	Equity Contracts*									
	with Residual Maturity of one year or less				6%	-	-	-	0%	-
	with Residual Maturity of one year or less				6%	-	-	-	20%	-
	with Residual Maturity of one year or less				6%	-	-	-	50%	-
	with Residual Maturity of one year or less				6%	-	-	-	100%	-
	with Residual Maturity of one year or less				6%	-	-	-	125%	-
	with Residual Maturity of one year or less				6%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	150%	-
	with Residual Maturity of over five year				10%	-	-	-	0%	-
	with Residual Maturity of over five year				10%	-	-	-	20%	-
	with Residual Maturity of over five year				10%	-	-	-	50%	-
	with Residual Maturity of over five year				10%	-	-	-	100%	-
	with Residual Maturity of over five year				10%	-	-	-	125%	-
	with Residual Maturity of over five year				10%	-	-	-	150%	-
e	Other Market Related Contracts									
	1. Future sale of equity instruments									
	2.									
B	Sub Total									

(for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts)

f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%	-	-	-	0%	-
	with Residual Maturity of one year or less				0%	-	-	-	20%	-
	with Residual Maturity of one year or less				0%	-	-	-	50%	-
	with Residual Maturity of one year or less				0%	-	-	-	100%	-
	with Residual Maturity of one year or less				0%	-	-	-	125%	-
	with Residual Maturity of one year or less				0%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	150%	-
	with Residual Maturity of over five year				2%	-	-	-	0%	-
	with Residual Maturity of over five year				2%	-	-	-	20%	-
	with Residual Maturity of over five year				2%	-	-	-	50%	-
	with Residual Maturity of over five year				2%	-	-	-	100%	-
	with Residual Maturity of over five year				2%	-	-	-	125%	-
	with Residual Maturity of over five year				2%	-	-	-	150%	-
g	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%	-	-	-	0%	-
	with Residual Maturity of one year or less				1%	-	-	-	20%	-
	with Residual Maturity of one year or less				1%	-	-	-	50%	-
	with Residual Maturity of one year or less				1%	-	-	-	75%	-
	with Residual Maturity of one year or less				1%	-	-	-	100%	-
	with Residual Maturity of one year or less				1%	-	-	-	125%	-
	with Residual Maturity of one year or less				1%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	150%	-
	with Residual Maturity of over five year				8%	-	-	-	0%	-
	with Residual Maturity of over five year				8%	-	-	-	20%	-
	with Residual Maturity of over five year				8%	-	-	-	50%	-
	with Residual Maturity of over five year				8%	-	-	-	75%	-
	with Residual Maturity of over five year				8%	-	-	-	100%	-
	with Residual Maturity of over five year				8%	-	-	-	125%	-
	with Residual Maturity of over five year				8%	-	-	-	150%	-
C	Sub Total									

D Grand Total (B+C)



Please use Yellow Cells to enter your data.

MR 1

# RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000')

## A Capital Charge for Interest Rate Risk

i. Total market risk capital charge for Specific Risk (Total MR 2)

ii. Total market risk capital charge for General Market Risk

(Sum of all Currency-wise MR 3.1s or MR 3.2s)

Maturity Method

0	
1.984	1.984

## B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

52,333	
52,333	104,665

## C Capital Charge for Foreign Exchange Risk (Total of MR 5)

256,112

## D Capital Charge for Position in Options (Total of MR 6)

0

## E Total Capital Charge for Market Risk (A+B+C+D)

362,762

## F Risk Weighted Amount for Market Risk ( E x 12.5)

4,534,521





DEBT SECURITIES AND OTHER DEBT RELATED DERIVATIVES  
SPECIFIC RISK CAPITAL CHARGE FOR ISSUER RISK

MR 2

SPECIFIC RISK CAPITAL CHARGE FOR ISSUER RISK											(Rupees in '000')
Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk	
			6 month or less	Over 6 months to 24 months	Over 24 months						
	Long	7,971,944							7,971,944	0	
	Short									0	
a Interest (Domestic Currency)											
	Long									0	
	Short									0	
b Government (other than Domestic Currency)											
Rating grade 1	Long									0	
	Short									0	
Rating grade 2-3	Long									0	
	Short									0	
Rating grade 4-5	Long									0	
	Short									0	
Rating grade 6	Long									0	
	Short									0	
Unrated	Long									0	
	Short									0	
c Qualifying (to be specified)											
	Long									0	
	Short									0	
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)											
Rating grade 1	Long									0	
	Short									0	
Rating grade 2-3	Long									0	
	Short									0	
Rating grade 3-4-5	Long									0	
	Short									0	
Rating grade 5-6	Long									0	
	Short									0	
Unrated	Long									0	
	Short									0	
e Total of a to d											
	Long	7,971,944	0	0	0	0	0	0	7,971,944	0	
	Short	0	0	0	0	0	0	0	0	0	
f Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)											
		0	0	0	0	0	0	0	7,971,944	0	

7/2



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
(Maturity Method)  
Currency: PKR

(Rupees in '000')

(subject to audit)											
Zone	Time Band		Individual positions				Total		Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Long	Short		Long	Short
			Long	Short	Long	Short					
1	1 month or less	1 month or less	6,579,828				6,579,828		0.00%		
	1 to 3 months	1 to 3 months	992,134				992,134		0.20%		
	3 to 6 months	3 to 6 months					0	0	0.40%		
	6 to 12 months	6 to 12 months	0				0	0	0.70%		
2	1 to 2 years	1 to 1.9 years					0	0	1.25%		
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%		
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%		
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%		
3	5 to 7 years	4.3 to 5.7 years					0	0	3.25%		
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%		
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%		
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%		
	Over 20 years	10.6 to 12 years					0	0	6.00%		
		12 to 20 years					0	0	8.00%		
		Over 20 years					0	0	12.50%		
							0	0			
TOTAL			7,571,962	-	-	-	7,571,962	0		1,584	0

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge		1	2	3	1 & 2	2 & 3	1 & 3	1,584	1,584





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency: USD

MR 3.1 (b)

(Rupees in '000')											
Zone	Time Band		Debt securities & debt		Interest rate derivatives		Total		Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Individual positions							Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less							0.00%		
	1 to 3 months	1 to 3 months							0.20%		
	3 to 6 months	3 to 6 months							0.40%		
	6 to 12 months	6 to 12 months							0.70%		
2	1 to 2 years	1 to 2 years							1.25%		
	2 to 3 years	1.9 to 2.8 years							1.75%		
	3 to 4 years	2.8 to 3.6 years							2.25%		
	4 to 5 years	3.6 to 4.3 years							2.75%		
3	5 to 7 years	4.3 to 5.7 years							3.25%		
	7 to 10 years	5.7 to 7.3 years							3.75%		
	10 to 15 years	7.3 to 9.3 years							4.50%		
	15 to 20 years	9.3 to 10.6 years							5.25%		
	Over 20 years	10.6 to 12 years							6.00%		
		12 to 20 years							8.00%		
	Over 20 years							12.50%			
TOTAL											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge									



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency: GBP

MR.3.1 (e)

(Rupees in '000)											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less							0.00%	0	0
	1 to 3 months	1 to 3 months							0.30%	0	0
	3 to 6 months	3 to 6 months							0.40%	0	0
	6 to 12 months	6 to 12 months							0.70%	0	0
2	1 to 2 years	1 to 2 years							1.25%	0	0
	2 to 3 years	2 to 3 years							1.75%	0	0
	3 to 4 years	3 to 4 years							2.25%	0	0
3	4 to 5 years	3 to 4 years							2.75%	0	0
	5 to 7 years	4 to 5 years							3.25%	0	0
	7 to 10 years	5 to 7 years							3.75%	0	0
	10 to 15 years	7 to 10 years							4.50%	0	0
	15 to 20 years	10 to 15 years							5.25%	0	0
	Over 20 years	15 to 20 years							6.00%	0	0
		Over 20 years							12.50%	0	0
TOTAL			0	0	0	0	0	0	0	0	

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge		1	2	3	1 & 2	2 & 3	1 & 3		





**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency: JPY**

MR 3.1 (4)

Currency of 1											(Rupees in '000)	
Zone	Time Band		Debt securities & debt derivatives	Individual positions				Risk Weight	Weighted positions			
	Coupon 3% or more	Coupon less than 3%		Interest rate derivatives		Total			Long	Short		
				Long	Short	Long	Short					
1	1 month or less	1 month or less							0.00%			
	1 to 3 months	1 to 3 months							0.20%			
	3 to 6 months	3 to 6 months							0.40%			
	6 to 12 months	6 to 12 months							0.70%			
2	1 to 2 years	1 to 2 years							1.25%			
	2 to 3 years	2 to 3 years							1.75%			
	3 to 4 years	3 to 4 years							2.25%			
	4 to 5 years	4 to 5 years							2.75%			
3	5 to 7 years	5 to 7 years							3.25%			
	7 to 10 years	7 to 10 years							3.75%			
	10 to 15 years	10 to 15 years							4.50%			
	15 to 20 years	15 to 20 years							5.25%			
4	Over 20 years	Over 20 years							6.00%			
	Over 30 years	Over 30 years							12.50%			
TOTAL												

Calculation	Vertical Displacement	Horizontal Displacement in			Horizontal Displacement Between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency: EURO

MR.3.1 (D)

Time Band		Debt securities & debt		Interest rate derivatives		Total		Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long		Long	Short
1	1 month or less	1 month or less						0.00%		
	1 to 3 months	1 to 3 months						0.20%		
	3 to 6 months	3 to 6 months						0.40%		
	6 to 12 months	6 to 12 months						0.70%		
2	1 to 2 years	1 to 1.9 years						1.25%		
	2 to 3 years	1.9 to 2.8 years						1.75%		
	3 to 4 years	2.8 to 3.6 years						2.25%		
	4 to 5 years	3.6 to 4.3 years						2.75%		
3	5 to 7 years	4.3 to 5.7 years						3.25%		
	7 to 10 years	5.7 to 7 years						3.75%		
	10 to 15 years	7 to 9.3 years						4.50%		
	15 to 20 years	9.3 to 10.6 years						5.25%		
	Over 20 years	10.6 to 12 years						6.00%		
		12 to 20 years						8.00%		
TOTAL			0	0	0	0	0	12.50%	0	0

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
General Market Risk Capital Charge		1	2	3	1 & 2	2 & 3	1 & 3	0	0





**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency AUD**

MR 3.1 (g)

Currency: AED												(Rupees in '000)			
Zone	Time Band		Individual positions						Risk Weight	Weighted positions					
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Total			Long	Short	Long	Short		
			Long	Short	Long	Short	Long	Short							
1	1 month or less	1 month or less							0.00%						
	1 to 3 months	1 to 3 months							0.20%						
	3 to 6 months	3 to 6 months							0.40%						
	6 to 12 months	6 to 12 months							0.70%						
2	1 to 2 years	1 to 2 years							1.25%						
	2 to 3 years	2 to 3 years							1.75%						
	3 to 4 years	3 to 4 years							2.25%						
	4 to 5 years	4 to 5 years							2.75%						
3	5 to 7 years	5 to 7 years							3.25%						
	7 to 11 years	7 to 11 years							3.75%						
	10 to 15 years	10 to 15 years							4.50%						
	15 to 20 years	15 to 20 years							5.25%						
	Over 20 years	Over 20 years							6.00%						
									8.00%						
									12.50%						
TOTAL															

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge									



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency OTHERS

MR 3.1 (6)

		Time Band		Individual positions				Risk Weight		Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Total			Weighted positions	
			Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less							0.10%		
	1 to 3 months	1 to 3 months							0.20%		
	3 to 6 months	3 to 6 months							0.30%		
	6 to 12 months	6 to 12 months							0.50%		
2	1 to 2 years	1 to 2 years							1.00%		
	2 to 3 years	2 to 3 years							1.50%		
	3 to 4 years	3 to 4 years							2.00%		
	4 to 5 years	4 to 5 years							2.50%		
3	5 to 7 years	5 to 7 years							3.00%		
	7 to 10 years	7 to 10 years							3.50%		
	10 to 15 years	10 to 15 years							4.00%		
	15 to 20 years	15 to 20 years							4.50%		
	Over 20 years	Over 20 years							5.00%		
									5.50%		
TOTAL											

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge									



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
**Currency: PKR**

MR 3.2

(Rupees in '000')

(Rupees in '000)											
Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0	0		
	1 to 3 months	1					0	0	0		
	3 to 6 months	1					0	0	0		
	6 to 12 months	1					0	0	0		
2	1.0 to 1.9 years	0.9					0	0	0		
	1.9 to 2.8 years	0.8					0	0	0		
	2.8 to 3.6 years	0.75					0	0	0		
3	3.6 to 4.3 years	0.75					0	0	0		
	4.3 to 5.7 years	0.7					0	0	0		
	5.7 to 7.3 years	0.65					0	0	0		
	7.3 to 9.3 years	0.6					0	0	0		
	9.3 to 10.6 years	0.6					0	0	0		
	10.6 to 12 years	0.6					0	0	0		
	12 to 20 years	0.6					0	0	0		
	Over 20 years	0.6					0	0	0		
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge									





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(the institution using Duration method)  
Currency: US\$

SR 3.1

(Rupees in '000)

Zone	Time Band	Assumed Change in yield	Individual positions				Total		Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Long	Short	Long	Short	
1	1 month or less	1									
	1 to 3 months	1									
	3 to 6 months	1									
	6 to 12 months	1									
2	1.0 to 1.9 years	0.9									
	1.9 to 2.8 years	0.8									
	2.8 to 3.6 years	0.75									
	3.6 to 4.3 years	0.75									
3	4.3 to 5.7 years	0.7									
	5.7 to 7.3 years	0.65									
	7.3 to 9.3 years	0.6									
	9.3 to 10.5 years	0.6									
	10.5 to 12 years	0.6									
	12 to 20 years	0.6									
	Over 20 years	0.6									
TOTAL											
OVERALL NET OPEN POSITION											

Calculation	Vertical duration factor	Horizontal Discrepancy in			Horizontal Discrepancy Between			Net Positions	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
General Market Risk Capital Charge		1	2	3	1 & 2	1 & 3	1 & 2		

Signature



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(for institutions using Duration method)  
Currency: US\$

MR 1.2

Current Data											(Report in 2007)
Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1									
	1 to 3 months	1									
	3 to 6 months	1									
	6 to 12 months	1									
2	1.0 to 1.9 years	0.9									
	1.9 to 2.9 years	0.8									
	2.9 to 3.9 years	0.75									
3	3.9 to 4.9 years	0.72									
	4.9 to 5.9 years	0.7									
	5.9 to 7.3 years	0.65									
	7.3 to 9.4 years	0.6									
	9.3 to 10.6 years	0.6									
	10.6 to 12 years	0.6									
	12 to 20 years	0.6									
	Over 20 years	0.6									
TOTAL											
OVERALL NET OPEN POSITION											

Calculation	Vertical distance	Horizontal Distances in			Horizontal Distances between			Net Positions	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3		
General Market Risk Capital Charge					1.6.2	2.6.3	3.6.3		



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(For securities using duration method)*  
 Currency: PKY

NIR 2.2

(Figures in MMPK)

Zone	Time Band	Assumed Change in yield	Individual positions				Total		Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Long	Short	Long	Short	
1	1 month or less	1									
	1 to 3 months	1									
	3 to 6 months	1									
2	6 to 12 months	1									
	1.0 to 1.9 years	0.9									
	1.9 to 2.8 years	0.8									
3	2.8 to 3.6 years	0.75									
	3.6 to 4.3 years	0.75									
	4.3 to 5.7 years	0.7									
	5.7 to 7.3 years	0.65									
	7.3 to 9.3 years	0.6									
	9.3 to 10.6 years	0.6									
	10.6 to 12 years	0.6									
	12 to 20 years	0.6									
	Over 20 years	0.6									
<b>TOTAL</b>											
<b>OVERALL NET OPEN POSITION</b>											

Calculation	Vertical Displacement	Horizontal Displacement in			Horizontal Displacement across			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge									

TR





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(for interest rate using duration method)  
Currency: EUR

MR 3.1

(Numbers in '000)											
Zone	Time Band	Duration Change in value	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1									
	1 to 3 months	1									
	3 to 6 months	1									
	6 to 12 months	1									
2	1.0 to 1.9 years	0.9									
	1.9 to 2.8 years	0.8									
	2.8 to 3.6 years	0.75									
	3.6 to 4.3 years	0.75									
3	4.3 to 5.7 years	0.7									
	5.7 to 7.3 years	0.65									
	7.3 to 9.3 years	0.6									
	9.3 to 10.6 years	0.6									
	10.6 to 12 years	0.6									
	12 to 20 years	0.6									
	Over 20 years	0.6									
TOTAL											
OVERALL NET OPEN POSITION											

Calculation	Vertical differences	Horizontal Differences in			Horizontal Differences between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1,2	2,3	1,3		
General Market Risk Capital Charge									

3/2



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(for institutions using Duration method)  
(Currency: EUR)

MIR.3.2

Zone	Time Band	Notional Change in value	Individual positions						(Exposure in '000')		
			Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
2	6 to 12 months	1					0	0			0
	1 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
3	2.8 to 3.6 years	0.75					0	0			0
	3.6 to 4.3 years	0.75					0	0			0
	4.3 to 5.1 years	0.7					0	0			0
	5.1 to 7.3 years	0.65					0	0			0
	7.3 to 9.3 years	0.6					0	0			0
	9.3 to 10.6 years	0.6					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
TOTAL		0.6					0	0			0
OVERALL NET OPEN POSITION											

Calculation	Vertical Displacement	Horizontal Displacement by			Horizontal Displacement Between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge									



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(for institutions using Duration method)  
Currency: AUD

MR 3.2

(Figures in '000)

Zone	Time Band	Assumed Change in Value	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.3 years	0.65					0	0			0
	7.3 to 9.3 years	0.6					0	0			0
	9.3 to 10.6 years	0.6					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

OVERALL NET OPEN POSITION

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge		0	0	0	0	0	0	0	0





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(per sensitivity analysis/Duration method)  
Currency: Other

308.1.1

Zone	Time Band	Assumed change in yield	Individual positions						Market Risk Weighted Positions			Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long		Short	
			Long	Short	Long	Short	Long	Short	Long	Short		
1	1 month or less	1					0	0				0
	1 to 3 months	1					0	0				0
	3 to 6 months	1					0	0				0
2	6 to 12 months	1					0	0				0
	10 to 19 years	0.9					0	0				0
	19 to 28 years	0.8					0	0				0
3	28 to 36 years	0.75					0	0				0
	36 to 43 years	0.75					0	0				0
	43 to 57 years	0.7					0	0				0
	57 to 73 years	0.65					0	0				0
	73 to 93 years	0.6					0	0				0
	93 to 105 years	0.6					0	0				0
	105 to 125 years	0.6					0	0				0
	12 to 20 years	0.6					0	0				0
	Over 20 years	0.6					0	0				0
TOTAL												
OVERALL NET OPEN POSITION												

Calculation	Vertical Diversification	Horizontal Diversification in			Horizontal Diversification between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	1 & 3	2 & 3		
General Market Risk Capital Charge									



## CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

(Rupees in '000)

		Inside Pakistan			Outside Pakistan*	Total
		KSE	LSE	ISE		
A Specific Risk Charge						
Equities						
a	Long positions	654,158				654,158
b	Short Positions					0
Equity Derivatives						
c	Long positions					0
d	Short Positions					0
e	Total Gross Positions (a+b+c+d)	654,158	0	0	0	654,158
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	52,333	0	0	0	52,333
B General Market Risk Charge						
h	Net Long/Short Positions ( a-b  +  c-d )	654,158	0	0	0	654,158
i	Risk Weight	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	52,333	0	0	0	52,333
Total Capital Charge for Equity Exposures (g + j)						
		104,665	0	0	0	104,665

\* Report Position on market -by-market basis i.e. separate column for each national market to be used

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## CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	13,735	0	0	0	6,374	0	20,109	159.20	3,201,403
GBP	0	0	0	0	0	0	0	0	0
JPY	0	0	0	0	0	0	0	0	0
CHF	0	0	0	0	0	0	0	0	0
AED	0	0	0	0	0	0	0	0	0
SAR	0	0	0	0	0	0	0	0	0
AUD	0	0	0	0	0	0	0	0	0
CAD	0	0	0	0	0	0	0	0	0
DKK	0	0	0	0	0	0	0	0	0
HKD	0	0	0	0	0	0	0	0	0
SGD	0	0	0	0	0	0	0	0	0
SEK	0	0	0	0	0	0	0	0	0
EUR	0	0	0	0	0	0	0	0.00	0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position  
 Capital Charge Rate  
 Total Capital Charge

3,201,403
8%
256,112



*Handwritten signature*



## MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

## A LONG POSITIONS WITH RELATED CASH POSITIONS

Underlying of the Option	Specific Risk Charge	General Market Risk Charge	Long Cash and Long Put	Short Cash and Long Call	Total
Foreign Exchange		8%			

## B LONG CALL or LONG PUT OPTIONS

Underlying of the Option	Specific Risk Charge	General Market Risk Charge	Long Put	Long Call	Total
Foreign Exchange		8%			

<b>TOTAL</b>					0
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## RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach:

Basic Indicator Approach

(Rupees in '000')

## 1 Basic Indicator Approach (BIA)

Gross Income  
A Capital Charge (BIA)

α	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
15%	1,247,620	1,475,111	2,011,860	1,578,197	236,730
					236,730

## 2 The Standardized Approach (TSA)

Business lines \*

Corporate Finance  
Trading and Sales  
Retail Banking  
Commercial Banking  
Payment and Settlement  
Agency Services  
Asset Management  
Retail Brokerage

B Capital Charge (TSA)

β	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
18%	0	0	0	0	0
18%	0	0	0	0	0
12%	0	0	0	0	0
15%	0	0	0	0	0
18%	0	0	0	0	0
15%	0	0	0	0	0
12%	0	0	0	0	0
12%	0	0	0	0	0
					0

## 3 Alternative Standardized Approach (ASA)

Business lines \*

Corporate Finance  
Trading and Sales  
Payment and Settlement  
Agency Services  
Asset Management  
Retail Brokerage

Those banks that are unable to disaggregate their gross income into the above mentioned six lines can aggregate the total gross income for these six lines as under

Aggregate of six business lines

β	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
18%	0	0	0	0	0
18%	0	0	0	0	0
18%	0	0	0	0	0
15%	0	0	0	0	0
12%	0	0	0	0	0
12%	0	0	0	0	0
					0

## 3.1 Capital Charge

β	Loans and Advances #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)*m
12%	0	0	0	0	0
15%	0	0	0	0	0

Banks may aggregate loans & advances from retail and commercial banking (if they wish to) using a beta of 15% as under:

Retail &amp; Commercial Banking

15%	0	0	0	0	0
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## 3.2 Capital Charge

C Capital Charge (ASA) (3.1+3.2)

D Capital Charge for Operational Risk (A, B or C)

E Total Risk Weighted Amount (D x 12.5)

Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.

# Annual Audited figures should be used.

\* Disclosure in the above segments of business should not be construed that all these activities are permissible. Banks/DFIs are required to engage in activities as allowed under the law and SBP regulations

Please select your Calculation Approach and all calculations will perform automatically

