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

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

| | SUMMARY / OVERALL CAPITAL ADEQUACY RATIO | Basel 3 Transit | Basel 3 full |
|------------------|---|-----------------|--------------|
| 1.1 Common | n Equity Tier 1 (CET1) | | |
| 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) | 1,463,267 | 1,463,267 |
| 1.1.6 | Gain/ (losses) on derivatives held as Cash Flow Hedge | | |
| 1.1.7 | Un-appropriated/ un-remitted profits/ (losses) | 5,850,776 | 5,850,776 |
| 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",) | 17.010.501 | 17.010.501 |
| 1.1.0 | CET1 before Regulatory Adjustments | 17,010,681 | 17,010,681 |
| 1.1.9 | Regulatory Adjustments at CET1 level | | |
| 1.1.10 1.1.11 | Goodwill (net of related defered tax liability) All other intangibles (net of any associated defered tax liability) | 5,568 | - 5 5 6 0 |
| 1.1.11 | Shortfall in provisions against classified assets (without considering any tax impact) | 3,368 | 5,568 |
| 1.1.13 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences | | - |
| 1.1.13 | (net of related tax liability) | - | • |
| 1.1.14 | Defined benefit pension fund net assets | - | - |
| | 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 | | - |
| | Sum of Regulatory Adjustments at CET1 level | 5,568 | 5,568 |
| 1.1.21 | CET 1 after Regulatory Adjustments above | 17,005,113 | 17,005,113 |
| 1.1.22 | Investments in the capital instruments of banking, financial and insurance entities that are outside the | 713,447 | 713,447 |
| | scope of regulatory consolidation where the bank does not own more than 10% of the issued share | | |
| | capital (amount above 10% threshold) | | |
| 1.1.23 | CET 1 after Regulatory Adjustment above | 16,291,666 | 16,291,666 |
| 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 | CET 1 after Regulatory Adjustment above | 16,291,666 | 16,291,666 |
| 1.1.27 | Amount exceeding 15% threshold (significant Investments and DTA) | - | · |
| 1.1.28 | CET 1 after above adjustment | 16,291,666 | 16,291,666 |
| 1.1.29 | National specific regulatory adjustments applied to CET1 | - | |
| 1.1.30 | Investment in TFCs of other banks exceeding the precribed limit | | |
| 1.1.31 | Any other deduction specified by SBP | | |
| 1.1.32 | CET 1 after Regulatory Adjustment above | 16,291,666 | 16,291,666 |
| 1.1.33 | Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments | 2,701,123 | 2,701,123 |
| 1.1.34 | CET1 (after regulatory adjustments) | 13,590,543 | 13,590,543 |
| 1.2 Addition | nal Tier1 (AT 1) Capital | | |
| 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 | | <u> </u> |
| 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 | AT1 Capital before Regulatory Adjustments | | |
| 1.2.4 | Regulatory Adjustments at AT1 Capital level | | |
| 1.2.5 | Investment in mutual funds exceeding the precribed 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 | 887,333 | 887,333 |
| | scope of regulatory consolidation, where the bank does not own more than 10% of the issued share | | |
| | capital (amount above 10% threshold) | | |
| 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 | 1,813,790 | 1,813,790 |
| 1.2.11 | Sum of Regulatory Adjustments at AT1 Capital level | 2,701,123 | 2,701,123 |
| 1.2.12 | Amount of Regulatory Adjustment applied at AT1 Capital level | 2,701,123 | 2,101,120 |
| 1.2.13 | AT1 Capital (after regulatory adjustments) | • | 0 |
| 1.2.14 | AT1 Capital recognized for capital adequacy | | _ |
| 1.2.16 | Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital) | 13,590,543 | 13,590,543 |
| 1.2.10 | 6 - 1 - 1 - 7 - Francisco Captura (Capta Mecoganica (111 Captura) | 20,070,040 | 20,070,040 |

| | (T2) Capital | | |
|-------|---|------------------------|--------|
| 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 | 163,242 | 163 |
| | Assets | | |
| 2.5 | Revaluation Reserves (net of taxes) | 31,488 | 31 |
| 2.5.1 | Pertaining to Fixed Assets | | |
| 2.5.2 | Unrealized Gains/ (losses) on AFS securities | 31,488 | 31 |
| 2.6 | Foreign Exchange Translation Reserves | | |
| 2.7 | Undisclosed/ Other Reserves (if any) | | |
| 2.8 | T2 Capital before regulatory adjustments | 194,729 | 194 |
| 2.9 | Regulatory Adjustments at T2 Capital level | | |
| 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 | 2,008,520 | 2,008 |
| | scope of regulatory consolidation, where the bank does not own more than 10% of the issued share | , in the second second | |
| | capital (amount above 10% threshold) | | |
| 2.14 | Significant investments in the capital instruments issued by banking, financial and insurance entities that | - | |
| | are outside the scope of regulatory consolidation | | |
| | Sum of Regulatory Adjustments at T2 Capital level | 2,008,520 | 2,008 |
| 2.15 | Amount of Regulatory Adjustment applied at T 2 Capital level | 194,729 | 194 |
| 2.16 | T2 Capital (after regulatory adjustments) | - | |
| 2.17 | T2 Capital recognized for capital adequacy | - | |
| 2.18 | Portion of AT1 Capital recognized in T2 Capital | | |
| 2.19 | Total T2 Capital admissible for capital adequacy | | |
| / | 2 vm 22 cuping names since for cuping integrated | | |
| | Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital | 13,590,543 | 13,590 |
| | | 20,020,010 | 22,070 |
| | Total Risk Weighted Assets (TRWAs) | 19.387.550 | 19,387 |
| 4.1 | Total Credit Risk Weighted Assets | 13,059,345 | 13,059 |
| 4.2 | Total Market Risk Weighted Assets | 3,369,084 | 3,369 |
| 4.3 | Total Operational Risk Weighted Assets | 2,959,120 | 2,959 |
| 1.0 | Total Operational Metallica Passes | 2,757,120 | 2,935 |
| | Capital Adequacy Ratios | | |
| 5.1 | CET1 to TRWAs | 70.10% | 70 |
| 5.2 | T1 Capital to TRWAs | 70.10% | 70 |
| 5.3 | Total eligible capital to TRWAs | 70.10% | 70 |

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

| | Minority Interest - under Basel III (full implementation) | | | | | | Subsid | liaries | | | | |
|-------|--|-----------------|---|----------|---|-----|--------|---------|---|---|---|----|
| Items | (A separate column should be completed for each subsidiary issuing capital to third parties) | Total Amount | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1 | Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity | | | | | | | | | | | |
| | should be included in the items 4 & 7 below) | | | | | | | | | | | |
| _ | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| 3 | paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions | | | | | | | | | | | |
| | Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions | | | | | | | | | | | |
| 5 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| 6 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions | | | | | | | | | | | |
| 7 | | | | | | | | | | | | |
| | Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions | | | | | | | | | | | |
| 8 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| | paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions Total risk-weighted assets of the subsidiary | | | | | | | | | | | |
| 10 | | | | | | | | | | | | |
| 11 | Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions) | | | | | | | | | | | |
| | Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets | | | | | | | | | | | |
| 12 | | <u> </u> | (| 0 | 0 | - 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | CET1 | ı (| | 1 | | | | | 1 | | | |
| | Surplus CET1 of the subsidiary; of which | | - | - | - | - | - | - | - | - | - | - |
| | amount attributable to third parties | | - | - | - | - | - | - | - | - | - | - |
| | Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors | | - | - | - | - | - | - | - | - | - | - |
| | Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements) | L | - | - | - | - | - | - | - | - | - | - |
| | Total Tier 1 (T1) Capital | | | | | | | | | | | |
| | Surplus Total T1 capital of the subsidiary; of which | | - | - | - | - | - | - | - | - | - | - |
| | amount attributable to third parties | | - | - | - | - | - | - | - | - | - | - |
| | Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors | | - | - | - | - | - | - | - | - | - | - |
| | Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements) | | - | - | - | - | - | - | - | - | - | - |
| | Total capital | | | | | | | | | | | |
| | Surplus Total capital of the subsidiary; of which | | ı | _ | - | - | - | _ | - | _ | - | - |
| | amount attributable to third parties | | - | - | - | - | - | _ | - | - | - | - |
| | Total capital of the subsidiary held by third parties less surplus attributable to third party investors | | ı | _ | - | - | - | _ | - | _ | - | - |
| | Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement) | | ı | _ | - | - | - | _ | - | _ | - | - |
| | | · '- | | | | | | | | | | |
| | Under full Basel III implementation: | | | | | | | | | | | |
| | CET1 recognized from consolidated subsidiaries | _ | _ | - | - | - | - | _ | - | _ | - | - |
| | AT1 Capital recognized from consolidated subsidiaries | _ | - | _ | - | - | _ | _ | _ | _ | _ | _ |
| | T2 Capital recognized from consolidated subsidiaries | | | | | | | | | | | |
| | 12 Capital recognized from consolidated substitutions | | | | | | | | | | | |
| | Under Transitional Arrangement of Basel III | 100% | | | | | | | | | | |
| | CET1 recognized from consolidated subsidiaries | _ | - | _ | - | - | - | - | - | - | - | - |
| | ATI Capital recognized from consolidated subsidiaries | _ | _ | _ | _ | _ | _ | _ | | _ | - | - |
| | T1 Capital recognized from consolidated subsidiaries T2 Capital recognized from consolidated subsidiaries | | | <u> </u> | - | _ | | _ | | | - | _ |
| | 12 Capitai recognized from consolidated subsidiaries | - | | | _ | - | | | | | - | - |

^{**} Banks means all financial institutions including NBFCs that are being regulated by SBP and SECP.

| Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences) B3 full B3 Transit Garacter of the relation of the temporary differences of the second to be risk weighted © 100% during the templism period. B3 full B3 Transit Garacter of the templism of the templism period. B3 full B3 Transit Garacter of the second to be risk weighted © 100% during the templism period. B3 full B3 Transit Garacter of the templism of the templism period. B3 full B3 Transit Garacter of the second to be risk weighted © 100% during the templism period. B3 full B3 Transit Garacter of the templism of the templism period. Cores backing of differences one. Cores backing of differences one. Cores backing of differences one. Cores backing of furl of difference of the second of the second share ceptral (amount above 10% threshold) Cores backing of furl of difference of the second of the seco | | | |
|--|--|--------------|--------------------|
| ## April ## Defection for an assest (and of any associated deferred tax liability) British | Transitional Arrangements for Capital Deduction (w.e.f. December) | | |
| ### Automates to the risk weighted © 110% during the transition period. Defined benefit personin fund assests (not of any associated deferred tax liability) | | | |
| Amount to be nix weighted to 100% during the transition period. B.S. full B.S. Transit Defined benefit pension fund assets (not of any associated deferred tax liability) | Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary | | |
| Amount to be risk weighted # 100% during the transition period. Defined henefit 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 bunking, financial and insurance cutifies that are outside the scope of regulatory consolidations, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross biolithing of Common steek Gross biolithing of Common the Common (Perior Interhalvia) Applicable CFT amount (Perior Interhalvia) B3 fund in 11,144 Applicable CFT amount (Perior Interhalvia) Applicable CFT amount (Perior Interhalvia) Common of Interhalve according 10% applicable CFTI R3 full B3 Transit Defection from CFTI R3 full B3 Transit Common form CFTI Common of the CFTI Common of the CFTI Common of the CFTI R3 full B3 Transit Common of the CFTI Common of the CFTI Common of the CFTI Common of the CFTI R3 full B3 Transit Common of the CFTI Common of the CFTI Common of the CFTI Common of the CFTI R3 full B3 Transit Common of the CFTI Common of the CF | differences) | D2 6 11 | DATE II |
| Defined henefit pension fund assets (net of any associated deferred tax liability) Ansent 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) For consultance of more than 10% of the issued share capital (amount above 10% threshold) Gene banking of Annean and A. Gene banking of Annean and A. Gene banking of Annean and A. Sim of all above holdings Annean and holdings catecoding 10% applicable CET1 Billion of CET1 Billion of CET1 Bolaction from CET1 Bolaction from AT1 capital Consultance of AT1 capi | | B3 full | B3 Transit |
| Amount to be risk weighted © 100% during the transition period. 1 | Amount to be risk weighted @ 100% during the transition period. | | - |
| Amount to be risk weighted #0 100% during the transition period. 1 | D.C. J.L. C. C. C. J. C. J. C. | 1 1 | |
| Amount to be risk weighted @ 100% during the manifole 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) Fores bankings of chalitional Test capital Grass bankings of Additional Test capital Sum of all above bankings Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital Sum of all above bankings of Additional Test capital cap | Defined benefit pension fund assets (net of any associated deferred tax naturity) | B3 full | B3 Transit |
| 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 boldings of controls seek. Gross boldings of Counton seek. Gross boldings of Trac 2 capital Sim of all above boldings. Amount of boldings exceeding 10% applicable CET1 B3 fall B3 fall | | - | = |
| Cross balding of Common stock | Amount to be risk weighted @ 100% during the transition period. | J | - |
| Gross boldings of Additional Test Legislat Sum of all above holdings Gross boldings of Test 2 epital Amount of holdings exceeding 10% applicable CET1 Amount of holdings exceeding 10% applicable CET1 Bit Int. Amount of holdings exceeding 10% applicable CET1 Bit Int. Bit | | | |
| Gross boldings of The 2 capital Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation of the capital instruments is sued by banking, financial and insurance entities that are outside the scope of regulatory consolidation of the capital instruments is sued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Gross boldings of Common stock Gross boldings of | | | 1,049,585 |
| Sam of all above holdings Amount of holdings exceeding 10% applicable CET1 Amount of holdings exceeding 10% applicable CET1 Bas fault Bas fa | | - | 1,305,397 |
| Applicable CTTI amount (febror thresholds) Applicable CTTI amount (price thresholds) Applicable CTTI amount (price thresholds) Applicable CTTI amount (price threshold experiments) Applicable CTTI amount (price threshold explains) Applicable CTT amount (price threshold explain | | 1 | 5,309,811 |
| Bodestion from EET1 | Applicable CET1 amount (before thresholds) | | 17,005,113 |
| Deduction from CETI Deduction from ATI capital Announts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross boldings of Capital Deduction of Capital Deduction of Capital Deduction from CETI Deduction from CETI Deduction from CETI (apital Deduction fro | Amount of holdings exceeding 10% applicable CET1 | | 3,609,299 |
| Deduction from AT Capital Deduction from TE Dedu | Deduction from CET1 | | |
| Amounts not deducted and to be risk weighted as per Banking' Trading Book classifications Gross holdings of common stock Gross holdings of ATI capital 44,8064 44,806 Gross holdings of T2 capital 44,8065 44,806 Gross holdings of T2 capital 44,8065 44,806 Gross holdings of T2 capital 44,8065 44,806 44,806 46,300 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 CT capital Gross ho | Deduction from AT1 capital | 887,333 | 887,333 |
| Gross holdings of T2 capital Gross holdings of T2 capital Gross holdings of T2 capital 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 C3 (Capital) Gross | Deduction from T2 | 2,008,520 | 2,008,520 |
| Gross holdings of T2 capital Gross holdings of T2 capital Gross holdings of T2 capital 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 C3 (Capital) Gross | Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications | | |
| Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Gross holdings of ATI capital Gross holdings of ATI capita | Gross holdings of common stock | | 336,138 |
| Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Gross boldings of common stock Gross boldings of ATI capital Gross boldings of ATI capital Applicable CETI amount (after all regulatory adjustments but before significant investments and thresholds) B3 full B3 Transit 10% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CETI (after 10% series) Remaining amount to be risk weighted @ 100% after applying deduction % age during the transition period Deduction from ATI capital Remaining amount to be risk weighted as per Banking/Trading Book classifications Deferred Tax Assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that arise from temporary differences (after 10% threshold) Not deferred tax assets that the total property of financial entities to the deducted as part of the 10% cap Deferred tax assets due to temporary differences not deducted as part of the 10% cap Deferred tax assets due to temporary differences and deducted as part of the 10% cap Deferred tax assets due to temporary differences and deducted as part of the 10% cap Deferred tax assets due to temporary differences and deducted as part of the 10% cap Deferred tax assets | | | 418,064 946,308 |
| Gross Indiago of common stock Gross Indiago of ATI capital Gross Indiago of ATI capital Gross Indiago of ATI capital Applicable CETI amount (after all regulatory adjustments but before significant investments and thresholds) 16,291,666 16,29 | orogo notating or 12 capital | 710,500 | 710,500 |
| Gross holdings of T2 capital Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW | of regulatory consolidation Gross holdings of common stock | | |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) B3 full B3 Transit 10% amount to be recognised for further threshold deductions check and applying 250% RW - Deduction from CET1 (after 10% cap) 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 Deduction from T2 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 B3 full B3 Transit Deferred Tax Assets that arise from temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) Deferred Tax Assets that arise from temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) Ret deferred tax assets due to temporary differences (after 10% threshold) 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 Deferred tax assets due to temporary differences not deducted as part of the 10% cap Deferred tax assets due to temporary differences not deducted as part of the 10% cap Applicable CET1 amount (after all regulatory adjustments and threshold) Remaining amount to deducted to be subject to 250% risk weight of financial entities Deferred tax assets due to te | | | |
| 10% amount to be recognised for further threshold deductions check and applying 250% RW - - - | | | 16,291,666 |
| Deduction from CET1 (after 10% cap) - - - - - - - - - | 1004 amount to be recognised for further threshold deductions check and amblying 25004 PW | B3 full | B3 Transit |
| Deduction from ATI capital - - - | Deduction from CET1 (after 10% cap) | - | |
| 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 Applicable CETI amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW 10% amount to be recognised for further threshold deductions check and applying 250% RW 10% amount to be recognised for further threshold deductions check and applying 250% RW 10% amount to be risk weighted @ 100% after applying deduction %age during the transition period Significant investments and DTA above 15% threshold 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 Deferred tax assets due to temporary adjustments and threshold) 10% amount above 15% threshold to be deducted from CETI 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 CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial entities 10% and provided to be subject to 250% risk weight Significant investments in the nommon equity of financial entities Deferred tax assets due to temporary differences CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial entities Deferred tax assets due to temporary differences 10% and 10% a | | - | |
| Remaining amount to be risk weighted as per Banking/Trading Book classifications B3 full B3 Transit | 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 Applicable CEIT amount (after all regulatory adjustments but before significant investments and thresholds) 16,291,666 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 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 Deferred tax assets due to temporary differences not deducted as part of the 10% cap Deferred tax assets due to temporary differences not deducted as part of the 10% cap Sum of above holdings Applicable LET1 amount (after all regulatory adjustments and threshold) 16,291,666 16, | | - | |
| Deferred Tax Assets that arise from temporary differences (after 10% threshold) Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 16,291,666 16,291,666 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 Significant Investments and DTA above 15% threshold B3 full B3 Transit 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 Applicable CET1 amount (after all regulatory adjustments and threshold) 16,291,666 16,291,666 Applicable 15% Threshold 2,875,000 2,875,000 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 - - 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 - - Significant investment in commercial entities (subject to 1000% risk weight) - - Sum of above holdings - - - - - Sum of above holdings - - - - - Sum of above holdings - - - - | | | |
| Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 16,291,666 16,291,666 16,291,666 16,291,666 10% amount to be recognised for further threshold deductions check and applying 250% RW 1 - | D 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | B3 full | B3 Transit |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 16,291,666 10% amount to be recognised for further threshold deductions check and applying 250% RW | | 1 | |
| 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 | Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) | 16,291,666 | 16,291,666 |
| Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period Significant Investments and DTA above 15% threshold B3 full B3 Transit | | - | - |
| 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 Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold 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 CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Deduction from Tier-1 capital | | - | - |
| 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 Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold 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 CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Deduction from Tier-1 capital | | | |
| 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 Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold 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 CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Sigmificant investment in commercial entities (subject to 1000% risk weight) Deduction from Tier-1 capital | Significant Investments and DTA above 15% threshold | R3 full | R3 Transit |
| Sum of above holdings Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold 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 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 | | - | - |
| Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold 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 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 | | - | = |
| Applicable 15% Threshold 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 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 | | 16,291,666 | 16,291,666 |
| 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 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 | Applicable 15% Threshold | | 2,875,000 |
| Significant investments in the common equity of financial entities Deferred tax assets due to temporary differences 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 | Amount above 15% threshold to be deducted from CET1 | - | - |
| 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 | Amounts not deducted to be subject to 250% risk weight | | |
| 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 | | - | |
| 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 | Deterred tax assets due to temporary differences | - | - |
| 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 | CURALL III D. W. (1994 A. 1994 | | |
| 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 | | 1 | |
| Any other Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital | | j l | - |
| Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital | Equity holdings (majority or significant minority) in an insurance subsidiary |] | - |
| Sum of above holdings Deduction from Tier-1 capital | | | |
| | Sum of above holdings | j l | - |
| LECURCION HOM TRE-2 capital | | ∤ | - |
| | респисион пош 11ст-2 сарка | <u> </u> | |

| Leverag | ge Ratio | 28.53% |
|----------|---|---|
| Tier-1 (| Capital | 13,590,543 |
| Total E | xposures | 47,632,486 |
| | A) On-Balance Sheet Assets | Amount (net of specific provisions and valuation adjustments) |
| 1 | Cash and balances with treasury banks | 2,238,496 |
| 2 | Balances with other banks | 24,633 |
| 3 | Lendings to financial institutions (for repo/ reverse repo - without netting benefit) | 1,791,459 |
| 4 | Investments | 16,015,435 |
| 5 | Advances | 10,698,663 |
| 6 | Operating fixed assets | 266,168 |
| 7 | Deferred tax assets | - |
| 8 | Financial Derivatives (total from cell C29) | - |

| | 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 | | | |
| | indebtness etc.) | 100% | | - |
| 2 | Performance-related Contingent Liabilities (i.e. Guarantees) | 100% | 1,772,885 | 1,772,885 |
| 3 | Trade-related Contingent Liabilities (i.e. Letter of Credits) | 100% | 264,810 | 264,810 |
| 4 | Lending of securities or posting of securties as collaterals | 100% | 12,808,548 | 12,808,548 |
| 5 | Undrawn committed facilities (which are not cancellable) | 100% | 491,623 | 491,623 |
| 6 | Unconditionally cancellable commitments (which can be cancelled at any time | | | |
| | without notice) | 10% | 2,500,000 | 250,000 |
| 7 | Commitments in respect of operating leases | 100% | - | - |
| 8 | Commitments for the acquisition of operating fixed assets | 100% | 1,161 | 1,161 |
| 9 | Other commitments | 100% | 168,100 | 168,100 |
| | Total Off-Balance Sheet Items excluding Derivatives | | 18,007,128 | 15,757,128 |

31,875,358

| | C) Commitments in respect of Derivatives - Off Balance Sheet Items | Notional Principal | Potential Future | On Balance Sheet |
|---|--|--------------------|--|------------------|
| | (Derivatives having negative fair value are also included) | | Credit Exposure | Loan Equivalent |
| | | | (Notional principal | Amount |
| | | | amount multiplied with Add on Factors presribed | |
| | | | in Table 2.5 of SBP | |
| | | | Basel II instructions-page | |
| | | | 18) | |
| 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:

Other assets
Total Assets

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 $% \left\{ 1,2,...,n\right\}$

CR 1

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

| 1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2) | | 11,463,818 |
|---|-----------|------------|
| 2 Off - Balance Sheet - Non Market Related Exposures | | ,,. |
| Total Risk Adjusted Exposure of Section A | 1,581,254 | |
| Total Risk Adjusted Exposure of Section B | 0 | |
| Total Risk Adjusted Exposure of Section C | 14,274 | |
| Total Risk Adjusted Exposure of Section D | 0 | 1,595,527 |
| 3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4) | | 0 |
| 4 Total Risk Weighted Amount for Credit Risk | | 13,059,345 |

APPROACH USED FOR CRM IN BANKING BOO Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

| | | | | | | CDEDIT DISK | MITIGATION (CR | M)1 | (Rupees in '000') |
|--------------|---|------------------|--------------|-----------|-----------------------|-------------------------|----------------------|-------------------|-------------------------------------|
| | г. т | External | Risk | Original | | Simple Approach | | Comprehensive | Risk Adjusted Amount |
| A | Exposure Type | rating | Weight | Exposure | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure | |
| | | 1 | 2 | 3 | Aujustments 4 | Aujustinents 5 | 6 | (after CRM) ΣE* | |
| | | | | | | | (3+4-5) | | (2 X 6) or (2 x 7) |
| | Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincial | | 0% 0% | 50 | | | 50 | - | (|
| | Governments) and SBP, denominated in PKR | | 070 | 41,111 | | | 41,111 | - | |
| | Foreign Currency claims on SBP arising out of statutory obligations | | 0% | | | | | | |
| | of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or | 1 | 0% | | | | 0 | - | |
| | provincial governments or SBP denominated in currencies other than | 2 | 20% | | | | 0 | | |
| þ | PKR | 3 | 50% | | | | 0 | | |
| | | 4,5 6 | 100% 150% | | | | 0 | | |
| | | Unrated | 100% | | | | 0 | | |
| | Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | | 0% | | | | 0 | | |
| (f) | Claims on Multilateral Development Banks | | 0% | | | | 0 | | |
| | | 1 | 20% | | | | 0 | | |
| | | 2,3 4,5 | 50% 100% | | | | 0 | | |
| | | 6 | 150% | | | | 0 | | |
| | | Unrated | 50% | | | | 0 | | |
| (g) | Claims on Public Sector Entities in Pakistan | 1 | 0% 20% | 862,551 | | | 862,551 | - | 172,51 |
| | | 2,3 | 50% | 802,331 | | | 862,551 | - | 172,51 |
| | | 4,5 | 100% | | | | 0 | | |
| | | 6 Unrated | 150% | 1.501.500 | | 1.501.500 | 0 | | |
| (h) | Claims on Banks | Unrated | 50% 0% | 1,501,580 | | 1,501,580 | 0 | | |
| \ <i>/</i> | | | 10% | | | | 0 | - | |
| | | 1 | 20% | 2,196,540 | 548,505 | | 2,745,045 | | 549,009 |
| | | 2,3 4,5 | 50% 100% | | 90,000 | | 90,000 | | 45,000 |
| | | 6 | 150% | | | | 0 | | |
| | | Unrated | 50% | | | | 0 | | (|
| | Claims, denominated in foreign currency, on banks with original maturity of 3 months or less | 1,2,3 | 0% 20% | 479 | | | 479 | | 91 |
| ľ | maturity of 5 months of 1635 | 4,5 | 50% | 417 | | | 0 | | |
| | | 6 | 150% | | | | 0 | | (|
| (2) | | unrated | 20% | | | | 0 | | (|
| | Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR | | 20% | 1,816,408 | | | 1,816,408 | | 363,282 |
| (k) | Claims on Corporates (excluding equity exposures) | | 0% | | | | 0 | - | (|
| | | 1 | 10% 20% | 1,635,858 | | | 1,635,858 | - | 327,172 |
| | | 2 | 50% | 3,006,974 | | 90,000 | 2,916,974 | | 1,458,487 |
| | | 3,4 | 100% | 350,397 | | | 350,397 | - | 350,397 |
| | | 5,6 Unrated-1 | 150% 100% | 671,230 | | | 671,230 | - | 671,230 |
| | | Unrated-2 | 125% | 3,904,600 | | 548,505 | 3,356,095 | | 4,195,119 |
| (I) | Claims categorized as retail portfolio | | 0% 20% | | | | 0 | - | (|
| | | | 50% | | | | 0 | - | |
| | | | 75% | 6,020 | | | 6,020 | - | 4,515 |
| | Claims fully secured by residential property (Residential Mortgage | | 35% | 70.210 | | | 70,210 | | 24.574 |
| | Fiance as defined in Section 2.1) Claims against Low Cost Housing Finance | | 25% | 70,210 | | | 70,210 | - | 24,574 |
| | Past Due loans: | | | | | | 0 | - | (|
| a | 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 | | |
| Ī | 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. | | 150% | 554,099 | | | 554,099 | | 831,149 |
| | 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. | | 100% | 177,382 | | | 177,382 | | 177,38 |
| Ī | 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. | | 50% | 0 | | | 0 | | 111,30. |
| 1 | Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired | | 100% | | | | 0 | | |
| | 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 | | 50% | | | | | | |
| (| 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 | | |
| (p) | Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) | | 250% | | | | 0 | | |
| (q) l | Listed Equity investments and regulatory capital instruments issued | | 100% | 1,598,323 | | | 1,598,323 | | 1,598,32 |
| 1 | by other banks (other than those deducted from capital) held in the banking book. | | | | | | | | ,, |
| (r) | banking book. Unlisted equity investments (other than that deducted from capital) | | 150% | 102.100 | | | 102 100 | | 153.00 |
| (r) | banking book. | | 150% 150% | 102,188 | | | 102,188 0 | - | 153,28 |
| (r) | banking book. Unlisted equity investments (other than that deducted from capital) held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed | | | | | | 0 | - | - |
| (r) | banking book. Unlisted equity investments (other than that deducted from capital) held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed assets | | 150% 100% | 182,282 | | | 182,282 | | 182,28. |
| (r) | banking book. Unlisted equity investments (other than that deducted from capital) held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed | | 150% | | | | 0 | - | 153,28 182,28 83,88 276,12 |

NON MARKET RELATED

| Credit Conversion Factor of 100% Direct Credit Substitutes | | | | | | CREDIT RISK MITIGATION (CRM) 1 | | | | |
|--|------------------|-------------------|-----------------|-------------------|-----------------------|--------------------------------|----------------------|-----------------------------------|-------------------------|--|
| Lending of securities or posting of securities as collateral | | | | | | Simple Approac | h | Comprehensive | | |
| Other commitments with certain drawdown | Mapped Rating | Risk Weights % | Notional Amount | Credit Equivalent | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣΕ* | Risk Adjust Exposure | |
| • | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Against | | 1 | 1 | (3 X 100%) | | | | | (2 x 8) | |
| Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR | _ | 0% | 12,808,548 | 12,808,548 | | | 12,808,548 | | | |
| SBP in Foreign Currency arising out of statutory | _ | 001 | 12,000,540 | 12,000,340 | | | 12,000,540 | | | |
| obligations of banks in Pakistan | - | 0% | | _ | _ | - | _ | - | | |
| Sovereigns, Government of Pakistan or provincial | 11 | 0% | | - | - | - | - | - | | |
| governments or SBP denominated in currencies other than PKR | 3 | 20% 50% | | - | - | - | - | - | | |
| other than PKK | 4,5 | 100% | | | - | - | - | - | | |
| F | 6 | 150% | | - | - | - | - | - | | |
| | Unrated | 100% | | - | - | - | - | - | | |
| Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | - | 0% | | | _ | - | - | - | | |
| Multilateral Development Banks | | 0% | | | | | | | | |
| nutulaterai Developinent banks | 1 | 20% | _ | - | - | - | - | _ | | |
| | 2,3 | 50% | - | - | - | - | _ | - | | |
| | 4,5 | 100% | - | - | - | - | - | - | | |
| <u> </u> | 6 | 150% | - | - | - | - | - | - | | |
| | Unrated | 50% | - | - | - | - | - | - | | |
| Public Sector Entities in Pakistan | | 0% | | | _ | | - | | | |
| | 1 | 20% | | - | - | - | - | | | |
| | 2,3 | 50% | | - | - | - | - | | | |
| | 4,5 | 100% | | - | - | - | - | | | |
| - | 6 Unrated | 150% 50% | | - | - | - | - | | | |
| I | omatou | 2070 | | | | | | | | |
| Banks | | 0% | | | | | - | | | |
| <u>_</u> | 1 | 20% | | - | - | - | - | | | |
| - | 2,3 4,5 | 50% 100% | 727,999 | 727,999 | - | - | 727,999 | - | 3 | |
| - | 6 | 150% | | | - | - | - | - | | |
| - | Unrated | 50% | | - | - | - | - | | | |
| | | | | | | | | | | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | - | | | |
| and denominated in foreign currency) | 1,2,3 4,5 | 20% 50% | - | - | - | - | - | - | | |
| | 6 | 150% | - | - | - | - | - | - | | |
| | unrated | 20% | - | - | - | - | - | - | | |
| | | | | | | | | | | |
| Banks (with original maturity of 3 months or less | | 0% 20% | | | | | - | | | |
| denominated in PKR) | | ∠0% | | - | - | - | = | | | |
| Corporates | | 0% | | | - | | - | | | |
| • | 1 | 20% | | - | - | - | - | | | |
| | 2 | 50% | 2,094,508 | 2,094,508 | - | - | 2,094,508 | | 1,0 | |
| - | 3,4 | 100% 150% | 170,000 | 170,000 | - | - | 170,000 | | 1 | |
| F | 5,6 Unrated-1 | 150% | | - | - | - | - | | | |
| F | Unrated-2 | 125% | | - | - | - | - | | | |
| | | | | | | | | | | |
| Retail | | 0% | | | - | | | | | |
| ŀ | | 20% 50% | | | - | | - | | | |
| - | | 75% | | _ | - | _ | - | | | |
| | | , , , , , , | | | | | | | | |
| Others | | 0% | | | - | | - | | | |
| | | 20% | | | - | | - | | | |
| <u> </u> | | 50% 100% | | | - | | - | | | |
| | | 100% | - | - | - | - | - | - | | |

| h Credit Conversion Factor of 50% | | | | | | | ISK MITIGATI | | |
|--|------------------------|--------------|-----------------|-------------------|-----------------------|-------------------------|----------------------|-----------------------------------|---------------|
| Performance related contingencies | Mapped | Risk | | | | Simple Approac | h | Comprehensive | Risk Adjusted |
| Commitments with an original maturity of over one year | Rating | Weights % | Notional Amount | Credit Equivalent | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣΕ* | Exposure |
| | 1 | 2 | 3 | 4 (3 X 50%) | 5 | 6 | 7 | 8 | 9 (2 x 8) |
| Government of Pakistan (Federal or Provincial | | 1 | | (3 A 30%) | | | | | (2 X 0) |
| Governments) and SBP, denominated in PKR | - | 0% | _ | _ | _ | _ | _ | _ | |
| SBP in Foreign Currency arising out of statutory | | 0% | | | | | | | |
| obligations of banks in Pakistan | - | | - | - | - | - | - | - | |
| Sovereigns, Government of Pakistan or provincial | 1 | 0% | - | - | - | - | - | - | |
| governments or SBP denominated in currencies | 2 | 20% | - | - | - | - | - | - | |
| other than PKR | 3 4,5 | 50% 100% | - | - | - | - | - | - | |
| | 6 | 150% | | - | - | - | | - | |
| | Unrated | 100% | _ | - | - | _ | _ | - | |
| Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | - | 0% | - | _ | - | - | - | _ | |
| | | | • | | | | | | |
| Multilateral Development Banks | | 0% | | | | | - | | |
| ŀ | 2,3 | 20% 50% | - | - | - | - | <u> </u> | - | |
| Iultilateral Development Banks ublic Sector Entities in Pakistan | 4,5 | 100% | - | - | - | - | - | - | |
| | 6 | 150% | _ | - | _ | - | _ | - | |
| | Unrated | 50% | - | - | - | - | - | - | |
| | | | | | | | | | |
| Public Sector Entities in Pakistan | | 0% | | | | | - | | |
| | 1 | 20% | | - | - | - | - | | |
| ŀ | 2,3 4,5 | 50% 100% | | - | - | - | <u> </u> | | |
| • | 6 | 150% | | - | - | - | - | | |
| ľ | Unrated | 50% | | - | - | _ | - | | |
| • | | | | | | | | | |
| Banks | | 0% | | | | | - | | |
| | 1 | 20% | | - | - | - | - | | |
| • | 2,3 | 50% | | - | - | - | - | | |
| • | 4,5 6 | 100% 150% | | - | - | - | - | | |
| | Unrated | 50% | - | - | - | | - | | |
| | Cinated | 3070 | ı | | | _ | | | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | - | | |
| and denominated in foreign currency) | 1,2,3 | 20% | | - | - | - | - | - | |
| | 4,5 | 50% | - | - | - | - | - | - | |
| ļ | 6 | 150% | - | - | - | - | - | - | |
| | unrated | 20% | - | - | - | - | - | - | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | | | |
| denominated in PKR) | | 20% | _ | - | - | _ | - | _ | |
| | | | | | | | | | |
| Corporates | | 0% | | | | | - | | • |
| | 1 | 20% | | - | _ | - | - | | |
| ļ | 2 | 50% | | - | - | - | - | | |
| , | 3,4 | 100% | _ | - | - | - | - | | |
| ŀ | 5,6 Unrated-1 | 150% 100% | - | - | - | - | | | |
| 1 | Unrated-1 Unrated-2 | 125% | | | | - | | | |
| | Jiiiiiiii 2 | | | | | | | | |
| Retail | | 0% | | | | | - | | |
| ľ | | 20% | | | | | - | | |
| | | 50% | | | | | - | | |
| | - | 75% | | - | - | - | - | | |
| Odlana | | 0% | | | | | | | |
| Others | | 20% | | | | | <u> </u> | | |
| 1 | | 50% | | | | | | | |
| | | 100% | _ | - | - | _ | - | _ | |
| | | | | | | | | | |

| Credit Conversion Factor of 20% | | | | | | | ISK MITIGATI | | |
|---|--------------|--------------|-----------------|-------------------|-----------------------|-------------------------|----------------------|-----------------------------------|---------------|
| Trade Related contingencies | Mapped | Risk | | | | Simple Approac | h | Comprehensive | Risk Adjusted |
| Other Commitments with original maturity of one year or less | Rating | Weights % | Notional Amount | Credit Equivalent | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣΕ* | Exposure |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Government of Pakistan (Federal or Provincial | | 1 | | (3 X 20%) | | | | | (2 x 8) |
| Government of Pakistan (Federal of Provincial Governments) and SBP, denominated in PKR | _ | 0% | | _ | _ | _ | | _ | |
| SBP in Foreign Currency arising out of statutory | | 0,0 | | | | | | | |
| obligations of banks in Pakistan | - | 0% | _ | _ | - | _ | - | _ | |
| Sovereigns, Government of Pakistan or provincial | 1 | 0% | - | - | - | - | - | - | |
| governments or SBP denominated in currencies | 2 | 20% | - | - | - | - | - | - | |
| other than PKR | 3 4,5 | 50% 100% | - | - | - | - | - | - | |
| | 6 | 150% | - | - | - | - | - | - | |
| | Unrated | 100% | | - | - | - | - | | |
| Bank for International Settlements, International Monetary Fund, European Central Bank, and | | | | | | | | | |
| European Community | - | 0% | - | - | - | - | - | - | |
| Multilateral Development Banks | | 0% | | _ | | | _ | | |
| | 1 | 20% | _ | - | - | - | - | | |
| | 2,3 | 50% | - | - | - | - | - | - | |
| ļ | 4,5 | 100% | - | - | - | - | - | - | |
| | 6 Unrated | 150% 50% | - | - | - | - | - | - | |
| | Unrated | 3070 | - | - | - | - | - | - | |
| Public Sector Entities in Pakistan | | 0% | | | - | | - | | |
| | 1 | 20% | | - | - | - | - | | |
| • | 2,3 | 50% | | - | - | - | - | | |
| | 4,5 6 | 100% 150% | | - | - | - | - | | |
| ľ | Unrated | 50% | | - | - | - | - | | |
| | | | | | | | | | |
| Banks | | 0% | | | | | - | | |
| | 11 | 20% | | - | - | - | - | | |
| • | 2,3 4,5 | 50% 100% | - | - | - | - | - | - | |
| ľ | 6 | 150% | | - | - | _ | - | - | |
| | Unrated | 50% | - | - | - | - | - | - | |
| | | | | | | | | | |
| Banks (with original maturity of 3 months or less | 1,2,3 | 0% 20% | _ | | | | - | | |
| and denominated in foreign currency) | 4,5 | 50% | - | - | - | - | - | - | |
| | 6 | 150% | - | - | - | - | - | - | |
| | unrated | 20% | - | - | - | - | - | | |
| 21/21:11:22:23:11 | | 001 | | | | | | | |
| Banks (with original maturity of 3 months or less lenominated in PKR) | | 0% 20% | _ | - | - | _ | - | | |
| m · ···· | | -070 | | | | | | | |
| Corporates | | 0% | | | - | | - | | |
| ļ | 1 | 20% | 203,458 | 40,692 | - | - | 40,692 | | |
| } | 3.4 | 50% 100% | 61,352 | 12,270 | - | - | 12,270 | | |
| | 5,6 | 150% | | - | - | - | - | | |
| ľ | Unrated-1 | 100% | | - | - | - | - | | |
| | Unrated-2 | 125% | | - | - | - | - | | |
|) | | 00/ | | | | | _ | | |
| Retail | | 0% 20% | | | - | | - | | |
| ' | | 50% | | | | | - | | |
| | - | 75% | | - | | - | - | | |
| | | 00/ | | | | | | | |
| Others | | 0% 20% | | | | | - | | |
| | | 50% | | | | | - | | |
| | | 100% | | - | - | - | - | | |
| | | | | | | | | | |

| Other commitments that can be unconditionally cancelled at any time | Mapped Rating | Risk Weights % | Notional Amour |
|--|------------------|--------------------------------------|----------------|
| | 1 | 2 | 3 |
| C (C D L' (C L L D) ; ; il | | 1 | |
| Government of Pakistan (Federal or Provincial 1 Governments) and SBP, denominated in PKR | | 0% | |
| SBP in Foreign Currency arising out of statutory | | 070 | |
| 2 obligations of banks in Pakistan | - | 0% | _ |
| 3 Sovereigns, Government of Pakistan or provincial | 1 | 0% | - |
| governments or SBP denominated in currencies | 2 | 20% | - |
| other than PKR | 3 | 50% | - |
| | 4,5 6 | 100% 150% | - |
| | Unrated | 100% | - |
| 4 Bank for International Settlements, International | Omaiou | 10070 | |
| Monetary Fund, European Central Bank, and | | | |
| European Community | - | 0% | - |
| | | 1 | |
| 5 Multilateral Development Banks | | 0% | |
| | 2,3 | 20% 50% | - |
| | 4,5 | 100% | - |
| | 6 | 150% | _ |
| | Unrated | 50% | - |
| | | | |
| 6 Public Sector Entities in Pakistan | | 0% | |
| | 1 22 | 20% | - |
| | 2,3 | 50% | - |
| | 4,5 6 | 100% 150% | _ |
| | Unrated | 50% | _ |
| | | • | |
| 7 Banks | | 0% | |
| - | 1 | 20% | - |
| | 2,3 | 50% 100% | - |
| | 4,5 6 | 150% | - |
| | Unrated | 50% | |
| | Cintaca | 5070 | |
| 8 Banks (with original maturity of 3 months or less | | 0% | |
| and denominated in foreign currency) | 1,2,3 | 20% | - |
| - | 4,5 | 50% | - |
| | 6 | 150% 20% | - |
| | unrated | 20% | - |
| Banks (with original maturity of 3 months or less | | 0% | |
| denominated in PKR) | | 20% | |
| · [- | | | |
| 0 Corporates | | 0% 20% | |
| | 1 2 | 50% | 2,000,00 |
| 1 - | 3.4 | 100% | 2,000,00 |
| | 5,6 | 150% | - |
| h | Unrated-1 | 100% | 1,16 |
| | | 125% | 500,00 |
| | Unrated-2 | 12570 | |
| I Institut | Unrated-2 | • | |
| I Retail | Unrated-2 | 0% | |
| 1 Retail | Unrated-2 | 0% 20% | |
| I Retail | Unrated-2 | 0% | _ |
| | Unrated-2 | 0% 20% 50% 75% | - |
| 1 Retail 2 Others | Unrated-2 | 0% 20% 50% 75% | - |
| | Unrated-2 | 0% 20% 50% 75% 0% 20% | - |
| | Unrated-2 | 0% 20% 50% 75% | - |

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

| | | | | | | | | | (R | upees 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 |
| | Essai an Englanca Contracta mith CDD | | | | | (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) | | | | | | | | | |
| с | Instruments traded on futures and options exchanges, which are subject to | | | | | | | | | |
| d | daily mark to market and margin payments Equity Contracts* | | | | | | | | | |
| u | 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 with Residual Maturity of one year or less | | | | 6% 6% | - | - | - | 50% 100% | - |
| | with Residual Maturity of one year or less 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 with Residual Maturity of over one year to five year | | | | 8% 8% | - | - | - | 50% 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 with Residual Maturity of over five year | | | | 10% 10% | - | | | 20% 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 | | | | | | | | | |
| | Future sale of equity instruments | | | | | - | - | | | - |
| В | Sub Total | - | | - | | - | | - | | |
| (for in | stitutions using Current Exposure method for Interest Rate and Foreign Exc. | hange Contracts), | 1 | | | | | | | |
| f | T-ttt | | | | | | | | | |
| 1 | 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 with Residual Maturity of one year or less | | | | 0% 0% | - | - | - | 100% 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 with Residual Maturity of over one year to five year | | | | 1% 1% | - | - | - | 50% 100% | - |
| | with Residual Maturity of over one year to five year 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% | - | 1 | - | 0% | - |
| | with Residual Maturity of over five year | | | | 2% | - | - | - | 20% 50% | - |
| | with Residual Maturity of over five year 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 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% 1% | - | - | - | 100% 125% | - |
| | with Residual Maturity of one year or less with Residual Maturity of one year or less | | | | 1% 1% | | | - | 125% | |
| | 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% 5% | - | | - | 50% 75% | - |
| | with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year | | | | 5% 5% | - | | | 75% 100% | |
| | with Residual Maturity of over one year to five year 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 with Residual Maturity of over five year | | | | 8% 8% | - | | | 20% 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% | - |
| C | with Residual Maturity of over five year Sub Total | | _ | | 8% | - | | | 150% | |
| | power = 00000 | | - | | | | | | | |

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 | 2) | 0 | |
| | (Sum of all Currency-wise MR 3.1s or MR 3.2s) | Maturity Method | 28,162 | 28,162 |
| В | Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk | | 2,281 2,281 | 4,563 |
| \mathbf{c} | Capital Charge for Foreign Exchange Risk (Total of MR 5) | | | 236,802 |
| D | Capital Charge for Position in Options (Total of MR 6) | | [| 0 |
| E | Total Capital Charge for Market Risk (A+B+C+D) | | | 269,527 |
| F | Risk Weighted Amount for Market Risk (E x 12.5) | | | 3,369,084 |

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

| | | 1 | | | - | | 1 | T | , | (Rupees in '00 |
|---|-----------------|---------------------------|--------------------------|---------------------|----------------|-------|-------|--------|----------------|-------------------|
| | | <u> </u> | , | Residual Maturity | | | | | | |
| | | | | Over 6 months to 24 | | | | | | Total Market risk |
| | | <u> </u> | 6 month or less | months | Over 24 months | | | | | capital charge fo |
| Capital Charge | Positions | 0.00% | 0.25% | 1.00% | 1.60% | 4.00% | 8.00% | 12.00% | Total Exposure | specific risk |
| mmont (Domostic Com | Long | 12,808,548 | | | | | | | 12,808,548 | |
| ernment (Domestic Curr | Short | 7.137 | | | | | | | 0 | |
| Government (other than | Domestic Cur | rency) | | | | | | | | |
| Rating grade 1 | Long | rency) | | | | | | | 0 | |
| Rating grade 1 | Short | | | | | | | | 0 | |
| Rating grade 2-3 | Long Short | | | | | | | | 0 | |
| Rating grade 4-5 | Long | | | | | | | | 0 | |
| Kaing graue 4-5 | Short | | | | | | | | 0 | |
| Rating grade 6 | Long Short | | | | | | | | 0 | |
| Unrated | Long | | | | | | | | 0 | |
| Ulliated | Short | | | | | | | | 0 | |
| Qualifying (to be specific | ed) | | | | | | | | | |
| | Long | | | | | | | | 0 | |
| | Short | | | | | | | | 0 | |
| Others (similar to credit | risk charges un | ider the Standardized App | proach of the Basel II F | Framework) | | | | | | |
| Rating grade 1 | Long | | | | | | | | 0 | |
| | Short | | | | | | | | 0 | |
| Rating grade 2-3 | Long Short | | | | | | | | 0 | |
| Rating grade 3,4,5 | Long | | | | | | | | 0 | |
| Rating grade 3,4,5 | Short | | | | | | | | 0 | |
| Rating grade 5-6 | Long Short | | | | | | | | 0 | |
| XX 1 | Long | | | | | | | | 0 | |
| Unrated | Short | | | | | | | | 0 | |
| Total of a to d | Long | 12,808,548 | 0 | 0 | 0 | 0 | 0 | 0 | 12,808,548 | |
| 2 0000 01 01 00 0 | Short | 0 | | | 0 | | | | | |
| | | · · | • | · · | | | | | | |
| Total market risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12,808,548 | |
| capital charge for Specific Risk for | | | | | | | | | | |
| interest rate exposures | | | | | | | | | | |
| (on gross positions-long | | | | | | | | | | |
| plus short) | | | | | | | | | | |
| | | | | | | | | | | |

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

| | Time Ba | nd | | | Individu | al positions | | | Risk Weight | Weigh | nted positions |
|------|--------------------|-----------------------|-------------|-------------|---------------|--------------|------------|-------|-------------|--------|----------------|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securi | ties & debt | Interest rate | derivatives | To | tal | Kisk Weight | weigi | iteu positions |
| Zone | Coupon 3 % or more | Coupon less than 3 /6 | Long | Short | Long | Short | Long | Short | | Long | Short |
| | 1 1 month or less | 1 month or less | 4,469,900 | | | | 4,469,900 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | 2,596,325 | | | | 2,596,325 | 0 | 0.20% | 5,193 | |
| | 3 to 6 months | 3 to 6 months | 5,742,324 | | | | 5,742,324 | 0 | 0.40% | 22,969 | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | |
| | 2 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | |
| | 3 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | |
| AL. | | | 12,808,548 | | | - | 12,808,548 | 0 | | 28,162 | 0 |

| | | Horizo | ntal Disallowar | nce in | Horizonta | al Disallowance Bet | ween | | |
|------------------------------------|-----------------------|--------|-----------------|--------|-----------|---------------------|-------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Total General Market Risk Charge |
| General Market Risk Capital Charge | | | | | | | | 28.162 | 28.162 |

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

| | Time Ba | nd | | | Individu | al positions | | | Risk | Weighted positions | |
|------|-------------------|---------------------|------------|--------------|---------------|--------------|------|-------|--------|--------------------|----------------|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt secur | ities & debt | Interest rate | derivatives | To | otal | Weight | Weigi | iteu positions |
| Zone | Coupon 3% or more | Coupon less than 3% | Long | Short | Long | Short | Long | Short | | Long | Short |
| | 1 1 month or less | 1 month or less | | | | | 0 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | |
| | 2 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | |
| | 3 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | |
| AL. | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |

| | | Horizo | ntal Disallowa | nce in | Horizonta | Disallowance Be | tween | | |
|------------------------------------|-----------------------|--------|----------------|--------|-----------|-----------------|-------|---------------------------|---------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | Total General Market Risk |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Charge |
| General Market Risk Capital Charge | | | | | | | 0 | 0 | 0 |

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

| | Time Band | | | | Individ | ual positions | | | Risk Weight | Walat | nted positions | |
|------|--------------------|-----------------------|-------------|--------------|---------------------------|---------------|-------|-------|-------------|--------------------|----------------|--|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securi | ities & debt | Interest rate derivatives | | Total | | Kisk Weight | Weighted positions | | |
| Zone | Coupon 5 % of more | Coupon less than 5 /6 | Long | Short | Long | Short | Long | Short | | Long | Short | |
| 1 | 1 month or less | 1 month or less | | | | | 0 | 0 | 0.00% | 0 | | |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | | |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | | |
| 2 | 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | | |
| 3 | 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | | |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | | |
| _ | - | - | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | |

| | | Horiz | ontal Disallowa | nce in | Horizonta | l Disallowance Bet | ween | | |
|------------------------------------|-----------------------|-------|-----------------|--------|-----------|--------------------|-------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | i |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Total General Market Risk Charge |
| General Market Risk Capital Charge | | | | | | | | 0 | 0 |

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

| | Time Ba | nd | | | Individua | l positions | | | Risk Weight | Weighted positions | |
|------|-------------------|---------------------|-------------------|------------------|---------------|-------------|------|-------|-------------|--------------------|--------------|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securities & | debt derivatives | Interest rate | derivatives | To | otal | Risk Weight | weight | eu positions |
| Zone | Coupon 3% or more | Coupon less than 3% | Long | Short | Long | Short | Long | Short | | Long | Short |
| | 1 1 month or less | 1 month or less | | | | | 0 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | |
| | 2 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | |
| | 3 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | • | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | |
| L | | • | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |

| | | Ho | rizontal Disallowanc | e in | Horizo | ntal Disallowance Bet | ween | | |
|------------------------------------|-----------------------|------|----------------------|------|--------|-----------------------|-------|---------------------------|---------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | Total General Market Risk |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Charge |
| Congral Market Pick Conital Charge | | | | | | | | 0 | 0 |

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

| | | Horize | ontal Disallowar | nce in | Horizonta | al Disallowance Bety | ween | | |
|------------------------------------|-----------------------|--------|------------------|--------|-----------|----------------------|-------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Total General Market Risk Charge |
| General Market Risk Capital Charge | | | | | | | | 0 | 0 |

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

| | Time | Band | | | Individu | al positions | | | Risk Weight | Waighter | d positions |
|------|-------------------|---------------------|-------------------|--------------------|--------------|---------------|------|-------|-------------|----------|-------------|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securities & | k debt derivatives | Interest rat | e derivatives | T | otal | KISK Weight | weighted | i positions |
| Zone | Coupon 5% or more | Coupon less than 5% | Long | Short | Long | Short | Long | Short | | Long | Short |
| | 1 month or less | 1 month or less | | | | | 0 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | |
| 1 | 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | |
| | 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | |
| AL | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |

| | | Horizo | ntal Disallowan | ce in | Horizo | ntal Disallowance Be | ween | | |
|------------------------------------|-----------------------|--------|-----------------|-------|--------|----------------------|-------|------------------|----------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | Overall net open | Total General Market |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | position | Risk Charge |
| General Market Risk Capital Charge | | | | | | | | 0 | 0 |

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

| | | | | | Curre | ncy OTHERS | | | | | |
|-------|-------------------|-----------------------|-------------------|------------------|--------------|---------------|------|-------|-------------|------|------------------|
| | | | | | | | | | | | (Rupees in '000' |
| | Time B | and | | | Individua | al positions | | | Risk Weight | W- | ighted positions |
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securities & | debt derivatives | Interest rat | e derivatives | To | otal | Kisk Weight | We | ighted positions |
| Zone | Coupon 3% or more | Coupon less than 5 76 | Long | Short | Long | Short | Long | Short | | Long | Short |
| 1 | 1 month or less | 1 month or less | | | | | 0 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | |
| 2 | 1 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | |
| 3 | 4 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | |
| TOTAL | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |

| | | Horizo | ontal Disallowano | e in | Horiz | ontal Disallowance B | etween | | |
|------------------------------------|-----------------------|--------|-------------------|------|-------|----------------------|--------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Overall net open position | Total General Market Risk Charge |
| General Market Rick Capital Charge | | | | | | | | 0 | 0 |

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

| | | | | | Individua | positions | | | | | (Rupees in '000 |
|----------------|-------------------|----------------|-------------------|------------------|---------------|-------------|------|-------|----------------|-------------------|-----------------|
| Zone | Time Band | Assumed Change | Debt securities & | debt derivatives | Interest rate | derivatives | To | otal | Market Risk We | eighted Positions | N. d. D del |
| | | in yield | Long | Short | Long | Short | Long | Short | Long | Short | Net Positions |
| 1 | 1 month or less | 1 | | | | | 0 | 0 | | | |
| | 1 to 3 months | 1 | | | | | 0 | 0 | | | |
| | 3 to 6 months | 1 | | | | | 0 | 0 | | | |
| | 6 to 12 months | 1 | | | | | 0 | 0 | | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | 0 | 0 | | | |
| | 1.9 to 2.8 years | 0.8 | | | | | 0 | 0 | | | |
| | 2.8 to 3.6 years | 0.75 | | | | | 0 | 0 | | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | 0 | 0 | | | |
| | 4.3 to 5.7 years | 0.7 | | | | | 0 | 0 | | | |
| | 5.7 to 7.3 years | 0.65 | | | | | 0 | 0 | | | |
| | 7.3 to 9.3 years | 0.6 | | | | | 0 | 0 | | | |
| | 9.3 to 10.6 years | 0.6 | | | | | 0 | 0 | | | |
| | 10.6 to 12 years | 0.6 | | | | | 0 | 0 | | | |
| | 12 to 20 years | 0.6 | | | | | 0 | 0 | | | |
| | Over 20 years | 0.6 | | | | | 0 | 0 | | | |
| TOTAL | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| VERALL NET OPE | N POSITION | | | | | | | | | | |

| | | Н | orizontal Disallowance | in | Hori | zontal Disallowance Be | tween | | |
|------------------------------------|-----------------------|------|------------------------|------|-------|------------------------|-------|--------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | i |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Net Position | Total General Market Risk Charge |
| 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 US\$

(Rupees in '000') Individual positions Time Band Market Risk Weighted Positions Interest rate derivatives Short Short 1 to 3 months 3 to 6 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years 3.6 to 4.3 years 4.3 to 5.7 years 5.7 to 7.3 years 7.3 to 9.3 years 9.3 to 10.6 years 10.6 to 12 years 12 to 20 years Over 20 years 0.9 0.8 0.75 0.75 0.65 0.6 0.6 0.6 0.6 0.6 Over 20 years TOTAL OVERALL NET OPEN POSITION

| | | H | forizontal Disallowance | in | Hori | zontal Disallowance Bet | tween | | |
|------------------------------------|-----------------------|------|-------------------------|------|-------|-------------------------|-------|--------------|---------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | Total General Market Risk |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Net Position | Charge |
| 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 GBP

(Rupees in '000')

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

| | | I | Horizontal Disallowance | in | Hori | zontal Disallowance Bet | ween | | |
|------------------------------------|-----------------------|------|-------------------------|------|-------|-------------------------|-------|--------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Net Position | Total General Market Risk Charge |
| 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 JPY

| | | | | | Individual | positions | | | | | |
|------|-------------------|----------------|-------------------|--------------------|---------------|-------------|------|-------|----------------|-------------------|---------------|
| Zone | Time Band | Assumed Change | Debt securities & | k debt derivatives | Interest rate | derivatives | Tot | al | Market Risk We | eighted Positions | Net Positions |
| | | in yield | Long | Short | Long | Short | Long | Short | Long | Short | Net Positions |
| 1 | 1 month or less | 1 | | | | | 0 | 0 | | | |
| | 1 to 3 months | 1 | | | | | 0 | 0 | | | |
| | 3 to 6 months | 1 | | | | | 0 | 0 | | | |
| | 6 to 12 months | 1 | | | | | 0 | 0 | | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | 0 | 0 | | | |
| | 1.9 to 2.8 years | 0.8 | | | | | 0 | 0 | | | |
| | 2.8 to 3.6 years | 0.75 | | | | | 0 | 0 | | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | 0 | 0 | | | |
| | 4.3 to 5.7 years | 0.7 | | | | | 0 | 0 | | | |
| | 5.7 to 7.3 years | 0.65 | | | | | 0 | 0 | | | |
| | 7.3 to 9.3 years | 0.6 | | | | | 0 | 0 | | | |
| | 9.3 to 10.6 years | 0.6 | | | | | 0 | 0 | | | |
| | 10.6 to 12 years | 0.6 | | | | | 0 | 0 | | | |
| | 12 to 20 years | 0.6 | | | | | 0 | 0 | | | |
| | Over 20 years | 0.6 | | | | | 0 | 0 | | | |
| TAL | • | , | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | F | Iorizontal Disallowance | in | Hori | zontal Disallowance Bet | tween | | |
|------------------------------------|-----------------------|------|-------------------------|------|-------|-------------------------|-------|--------------|---------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | Total General Market Risk |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Net Position | Charge |
| 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 EURO

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

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

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

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

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

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

| | 1 | | Iorizontal Disallowance | in | Hori | zontal Disallowance Be | tween | 1 | |
|------------------------------------|-----------------------|------|-------------------------|------|-------|------------------------|-------|--------------|---------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | Total General Market Risk |
| | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | Net Position | Charge |
| General Market Dick Capital Charge | | | | | | | | | |

CAPITAL CHARGE FOR EQUITY POSITION RISK

| | | | | | | (Rupees in '000 | |
|---|--------|---------------|-----|-------------------|----------|-----------------|--|
| | In | side Pakistan | | Outside Pakistan* | | Total | |
| | KSE | LSE | ISE | Outside | rakistan | Total | |
| A Specific Risk Charge | | | | | | | |
| Equities | | | | | | | |
| Long positions | 28,517 | | | | | 28,51 | |
| Short Positions | | | | | | | |
| Equity Derivatives | | | | | | | |
| Long positions | | | | | | | |
| Short Positions | | | | | | | |
| Total Gross Positions (a+b+c+d) | 28,517 | 0 | 0 | 0 | 0 | 28,51 | |
| Risk Weight | 8% | 8% | 8% | 8% | 8% | | |
| Specific Risk Charge (f x e) | 2,281 | 0 | 0 | 0 | | 0 2,28 | |
| | | | | | | | |
| General Market Risk Charge | | | | | | | |
| Net Long/Short Positions (a-b + c-d) | 28,517 | 0 | 0 | 0 | | 0 28,51 | |
| Risk Weight | 8% | 8% | 8% | 8% | 8% | | |
| General Market Risk Charge (h x i) | 2,281 | 0 | 0 | 0 | | 0 2,28 | |
| | | | | | | | |
| Total Capital Charge for Equity Exposures (g + j) | 4,563 | 0 | 0 | 0 | | 0 4,5 6 | |

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000') **Position in Currency** Net deltabased Total net Net future equivalent long Position in Currency PKR Rate **Net Spot** Net Forward Guarantees income/ Others of foreign (short) **PKR** Position **Position** currency **Positions** expenses options 2 10 3 5 8 9 4 6 USD GBP 17,436 2,898,674 13,215 3,000 0 166.25

| CHF | GBP | U | U | U | U | U | U | U | U | |
|---|-------------|---|---|---|---|-----|---|-----|--------|--------|
| AED 0 0 0 0 0 0 0 SAR 0 <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SAR 0 0 0 0 0 0 0 0 AUD 0 <td>CHF</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> | CHF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| AUD 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | AED | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CAD 0 0 0 0 0 0 0 DKK 0 0 0 0 0 0 0 0 HKD 0 0 0 0 0 0 0 0 0 SGD 0 | SAR | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| DKK 0 | AUD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| HKD 0 0 0 0 0 0 0 0 SGD 0 <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| SGD 0 0 0 0 0 0 0 0 EUR 0 0 0 0 0 0 0 0 0 Currency 14 0 | DKK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| SEK 0 0 0 0 0 0 0 0 EUR 0 0 0 335 183.14 61,352 Currency 14 0 0 0 0 Currency 15 0 0 0 Currency 16 0 0 0 Currency 17 0 0 0 Currency 18 0 0 0 Currency 19 0 0 0 Currency 20 0 0 0 Currency 21 0 0 0 Currency 22 0 0 0 Currency 23 0 0 0 Currency 24 0 0 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| EUR 0 0 0 335 0 335 183.14 61,352 Currency 14 0 0 0 0 Currency 15 0 0 0 Currency 16 0 0 0 Currency 17 0 0 0 Currency 18 0 0 0 Currency 19 0 0 0 Currency 20 0 0 0 Currency 21 0 0 0 Currency 22 0 0 0 Currency 23 0 0 0 Currency 24 0 0 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | O | |
| 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 | EUR | 0 | 0 | 0 | 0 | 335 | 0 | 335 | 183.14 | 61,352 |
| 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 | | | | | | | | 0 | | 0 |
| Currency 17 0 0 0 Currency 18 0 0 0 Currency 19 0 0 0 Currency 20 0 0 0 Currency 21 0 0 0 Currency 22 0 0 0 Currency 23 0 0 0 Currency 24 0 0 0 | Currency 15 | | | | | | | 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 16 | | | | | | | 0 | | |
| Currency 19 0 0 0 Currency 20 0 0 0 Currency 21 0 0 0 Currency 22 0 0 0 Currency 23 0 0 0 Currency 24 0 0 0 | Currency 17 | | | | | | | 0 | | |
| Currency 20 0 Currency 21 0 Currency 22 0 Currency 23 0 Currency 24 0 | | | | | | | | 0 | | |
| Currency 21 0 0 Currency 22 0 0 Currency 23 0 0 Currency 24 0 0 | Currency 19 | | | | | | | 0 | | |
| Currency 22 0 0 Currency 23 0 0 Currency 24 0 0 | | | | | | | | 0 | | |
| Currency 23 0 0 Currency 24 0 0 | | | | | | | | 0 | | |
| Currency 24 0 0 0 | Currency 22 | | | | | | | 0 | | |
| | | | | | | | | 0 | | |
| Currency 25 0 | | | | | | | | 0 | | |
| | Currency 25 | | | | | | | 0 | | 0 |

Overall Long/Short Position Capital Charge Rate Total Capital Charge 2,960,026 8% 236,802

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

| | Calculation Approach: | Basic Indic | ator Ap | oproach | T | | | (Rupees in '000') | |
|---|--|----------------|------------|---------------|------------------|-----------------|-------------------|----------------------|-------------------|
| 1 Basic Indicate | or Approach (BIA) | | | | Gross | Income # | | (Rupees in '000') | |
| 1 Dusic Indicate | or ripproach (Diri) | | | First year | Second year | Third year | | | Please select |
| | | | | | | | Average of | | your Calculation |
| | | | α | | | | positive values | Capital Charge | * |
| G ¥ | | | 1 | 2 | 3 | 4 | 5 | 6 = (5x1) | Approach and |
| Gross Incon A Capital Cha | | | 15% | 1,247,620 | 1,475,111 | 2,011,860 | 1,578,197 | 236,730 236,730 | all calculations |
| A Capital Cha | irge (DIA) | | | | | | | 250,750 | will perform |
| 2 The Standard | lized Approach (TSA) | | | | Gross | Income # | | | automatically |
| | FF () | | | First year | Second year | Third year | | | • |
| | | | | , | , | | Average of | | |
|] | Business lines * | | β | | | | positive values | Capital Charge | |
| | G . F | | 1 | 2 | 3 | 4 | 5 | 6 = (5x1) | r |
| | Corporate Finance Trading and Sales | | 18% 18% | 0 | | | 0 | | • |
| | Retail Banking | | 12% | 0 | | | 0 | | |
| | Commercial Banking | | 15% | 0 | | | 0 | | |
| | Payment and Settlement | | 18% | 0 | 0 | 0 | 0 | | |
| | Agency Services | | 15% | 0 | | | 0 | | |
| | Asset Management | | 12% | 0 | 0 | | 0 | | |
| B Capital Cha | Retail Brokerage | | 12% | 0 | 0 | 0 | 0 | 0 | |
| B Capital Cha | irge (15A) | | | | | | | U | l . |
| 3 Alternative St | tandardized Approach | (ASA) | | | Gross | Income # | | | |
| o michiani ve si | unuurunzeu ripprouen | (11011) | | First year | Second year | Third year | | | |
| | | | | | | | Average of | | |
|] | Business lines * | | β | | | | positive values | Capital Charge | |
| | _ | | 1 | 2 | 3 | 4 | 5 | 6 = (5x1) | 7 |
| | Corporate Finance | | 18% | 0 | | | 0 | | |
| | Trading and Sales Payment and Settlement | | 18% 18% | 0 | 0 | | 0 | | |
| | Agency Services | | 15% | 0 | | | 0 | | |
| | Asset Management | | 12% | 0 | | | 0 | | • |
| | Retail Brokerage | | 12% | 0 | | | 0 | | |
| | Those banks that are unabl | | gate the | ir gross inco | ne into the ab | ove mentione | d six lines can a | ggregate the total | |
| <u>l</u> | gross income for these six li | nes as under | | | | | | | |
| | Aggregate of six business line | es | 18% | 0 | 0 | 0 | 0 | 0 | ľ |
| | 888 | | | | | | | | ı |
| 3.1 | Capital Charge | | | | | | | 0 | |
| | | | | | | | | Γ | Ī |
| | | | | F: | | Advances # | ı | | |
| | | | | First year | Second year | Third year | Average of | | |
| | | | β | | | | positive values | Capital Charge | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 = (5x1)*m | _ |
| | Retail Banking | | 12% | 0 | | | 0 | | |
| | Commercial Banking | | 15% | 0 | 0 | 0 | 0 | 0 | |
| | Banks may aggregate loans | & advances f | from re | tail and com | mercial bankiı | ng (if they wi | sh to) using a be | ta of 15% as under: | |
| - | D-4-11 8 C | | 150/ | 0 | 0 | 0 | 0 | | · [|
| 1 | Retail & Commercial Bankin | g | 15% | 0 | 0 | 0 | 0 | 0 | Į |
| 3.2 | Capital Charge | | | | | | | 0 | |
| C Capital Cha | arge (ASA) (3.1+3.2) | | | | | | | 0 | I |
| D Capital Chai | rge for Operational Risk (A, | B or C) | | | | | | 236,730 | · [|
| | | | | | | | | | . 1 |
| E Total Risk Weighted Amount (D x 12.5) 2,959,120 | | | | | | | | | |
| Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount | | | | | | | | | |
| calculated in | | a.al | | | | | | 2,959,120 | |
| # Annual A | udited figures should be us | eu. | | | | | | | |
| | | | | | | | | | |
| * Disclosure | e in the above segments of b | usiness should | d not be | construed th | nat all these ac | ctivities are p | ermissible. Ban | ks/DFIs are required | |