NAME OF THE BANK 3118 - PAK CHINA INVESTMENT COMPANY LIN REPORTING BASIS: Bank Level Un-Audited (Basel III)

CAPITAL ADEQUACY RETURN AS O June-2019

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
Common Ec	quity Tier 1 (CET1)	•	
	lly Paid-up capital/ Capital deposited with SBP	9,116,400	9,116,40
	lance in Share Premium Account		-
	serve for issue of Bonus Shares		-
	scount on issue of Shares (enter negative number)		-
	eneral/ Statutory Reserves as (disclosed in the Balance Sheet)	1,350,207	1,350,20
	in/ (losses) on derivatives held as Cash Flow Hedge		-
	n-appropriated/ un-remitted profits/ (losses)	5,398,535	5,398,53
	inority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries	-	-
	nount allowed in group CET1 - from "Consolidation sheet", )		
	ET1 before Regulatory Adjustments	15,865,142	15,865,14
	gulatory Adjustments at CET1 level		
	podwill (net of related defered tax liability)	1.510	-
	l other intangibles (net of any associated defered tax liability)	4,642	4,6
	ortfall in provisions against classified assets (without considering any tax impact)		-
	ferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
	et of related tax liability)		
	fined benefit pension fund net assets	-	-
1.1.15 Rec	ciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
	sh flow hedge reserve		
	vestment in own shares/ CET1 instruments		
1.1.18 An	y increase in equity capital resulting from a securitization transaction		-
1.1.19 Ca <sub>1</sub>	pital shortfall of regulated subsidiaries		-
	efficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		-
	m of Regulatory Adjustments at CET1 level	4,642	4,6
	T I after Regulatory Adjustments above	15,860,499	15,860,4
	vestments in the capital instruments of banking, financial and insurance entities that are outside the	691,663	691,6
	ope of regulatory consolidation where the bank does not own more than 10% of the issued share	,,,,,,	,
	pital (amount above 10% threshold)		
	TI 1 after Regulatory Adjustment above	15,168,837	15,168,8
	gnificant investments in the common stock of banking, financial and insurance entities that are outside	-	10,100,0
	e scope of regulatory consolidation (amount above 10% threshold)		
1.1.25 De	eferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	_	
	bility)	-	
	T I after Regulatory Adjustment above	15,168,837	15,168,8
	nount exceeding 15% threshold (significant Investments and DTA)	13,100,037	13,100,0
	T I after above adjustment	15,168,837	15,168,8
	tional specific regulatory adjustments applied to CET1	15,106,637	15,100,0
	vestment in TFCs of other banks exceeding the precribed limit	-	
	by other deduction specified by SBP		
	, , ,	15 170 927	15 1(0 6
	ET 1 after Regulatory Adjustment above  ljustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	15,168,837	15,168,8
		1,060,399	1,060,3
	ET1 (after regulatory adjustments)	14,108,438	14,108,4
	Tier1 (AT 1) Capital		
	alifying AT1 capital instruments plus any related share premium	-	
1.2.1.1	of which Classified as equity		
1.2.1.2	of which Classified as liabilities		
1.2.2 AT	1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in	-	
	oup AT1 - from "Consolidation sheet")		
1.2.3 <i>AT</i>	T1 Capital before Regulatory Adjustments	-	
1.2.4 Re	gulatory Adjustments at AT1 Capital level		
	vestment in mutual funds exceeding the precribed limit		
	vestment in own AT1 capital instruments		
	ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
	experiments in the capital instruments of banking, financial and insurance entities that are outside the	707,469	707,4
I .	ope of regulatory consolidation, where the bank does not own more than 10% of the issued share	707,709	707,4
I .			
	pital (amount above 10% threshold) gnificant investments in the capital instruments issued by banking, financial and insurance entities that		
	· · · · · · · · · · · · · · · · · · ·	-	
	coutside the scope of regulatory consolidation		
	rtion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	-	
wh	nich, during transitional period, remain subject to deduction from Tier-1 capital		
	ljustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	352,930	352,9
Sui	m of Regulatory Adjustments at AT1 Capital level	1,060,399	1,060,
1.2.12 An	nount of Regulatory Adjustment applied at AT1 Capital level	-	
	Γ1 Capital (after regulatory adjustments)	-	
	Γ1 Capital recognized for capital adequacy		

Tier 2 (	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	114,124	114
	Assets		
2.5	Revaluation Reserves (net of taxes)	12,812	12
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	12,812	12
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	126,937	126
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	479,867	479
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	,	
	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	479,867	479
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	126,937	126
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	-	
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	14,108,438	14,108
	Total Risk Weighted Assets (TRWAs)	13,966,938	13,966
4.1	Total Credit Risk Weighted Assets	9,327,110	9,327
4.2	Total Market Risk Weighted Assets	2,453,476	2,453
4.3	Total Operational Risk Weighted Assets	2,186,352	2,186
	Canital Adamsay Paties		
lc 1	Capital Adequacy Ratios	161 010/	-101
5.1	CET1 to TRWAs	101.01%	101
5.2	T1 Capital to TRWAs	101.01%	101
5.3	Total eligible capital to TRWAs	101.01%	101.

CAR (without applying limits)	Basel 3 Transit	Basel 3 Full
CET1 to total RWA	1.01013106	1.010131056
Tier-1 capital to total RWA	101.01%	101.01%
	101.010	404.0404
Total capital to total RWA	101.01%	101.01%
Limits (Maxima/ Minima)	Basel 3 Transit	Basel 3 Full
CET1 to total RWA	6.00%	6.00%
ADT1 to total RWA	1.50%	1.50%
Tier-1 capital to total RWA	7.50%	7.50%
Tier-2 capital to total RWA	2.50%	2.50%
Total capital to total RWA	10.00%	10.00%
Capital Conservation Buffer	1.90%	2.50%
Total capital plus CCB	11.90%	12.50%
D/ G-SIBs HLA Requirement		

Working (Maxima/ Minima):	Basel 3 to	ransit	Basel 3	3 full
Total CET1	101.01%	14108438	101.01%	14108438
CCB requirement	1.90%	265,372	2.50%	349,173
CET1 available for further calculations	95.01%	13270422	95.01%	13270422
Excess CET1	93.11%	13005050	92.51%	12921248
ADT-1 held	0.00%	0	0.00%	0
ADT-1 recognition limit	24.78%	3460766.5	24.63%	3439816.1
ADT-1 not recognized	0.00%	0	0.00%	0
ADT-1 to be recognized	0.00%	0	0.00%	0
Eligible Tier-1 capital	101.01%	14108438	101.01%	14108438
Tier-2 held	0.00%	0	0.00%	0
Tier-2 recognition limit	41.30%	5767944.2	41.05%	5733026.8
Tier-2 not recognized	0.00%	0	0.00%	0
Cushion available in T2	41.30%	5767944.2	41.05%	5733026.8
ADT1 eligible for Tier-2*	0.00%	0	0.00%	0
Total Tier-2 to be recognized	0.00%	0	0.00%	0
Total Capital	101.01%	14108438	101.01%	14108438

\*The excess ADT1 not recognized can be included in [



#### MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

	Minority Interest - under Basel III (full implementation)  Subsidiaries											
Items	(A separate column should be completed for each subsidairy 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)											
3	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											
-												
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions  paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
5												
6	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											
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
10	Total risk-weighted assets of the subsidiary  Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0
	CETI			•								
	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)		-	-	-	-	-	-	-	-	-	-
	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		-	-	-	-	-	-	-	-	-	-
	amount attributable to third parties		-	-	-	-	-	-	-	-	-	-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors		-	-	-	-	-	-	-	-	-	-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)		-	-	-	-	-	-	-	-	-	-
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	
	T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	_	_	_	-	-	-	-	-	-	-	_
	ATT Capital recognized from consolidated subsidiaries	_	-	_		-	-	_	_	_	_	_
	TT Capital recognized from consolidated subsidiaries			-	_	_	_		-		_	-
	12 Capital recognized from consonuated subsidiaries	_	-	-		-	-		_	-	_	

<sup>\*\*</sup> Banks means all financial institutions including NBFCs that are being regulated by SBP and SECP.

Transitional Arrangements for Capital Deduction (w.e.f. December)	2018	
	100%	

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		0
differences)	B3 full	B3 Transit
	- B5 Iun	-
Amount to be risk weighted @ 100% during the transition period.		-
Defined benefit pension fund assets (net of any associated deferred tax liability)		-
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	
mount to be that weighted (6) 100% during the dumanton periods		
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory		
consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		1,275,49
Gross holdings of Additional Tier 1 capital	1	1,304,63
Gross holdings of Tier 2 capital	7	884,92
		3,465,04
Sum of all above holdings		3,703,07
Sum of all above holdings	<u> </u>	-,,-
Sum of all above holdings Applicable CET1 amount (before thresholds)		15,860,49
Sum of all above holdings Applicable CET1 amount (before thresholds)	B3 full	15,860,49
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1	<b>B3 full</b> 691,663	15,860,49 1,878,99
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1		15,860,49 1,878,99 <b>B3 Transit</b> 691,66
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital	691,663	15,860,49 1,878,99 <b>B3 Transit</b> 691,66 707,46
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1  Deduction from CET1  Deduction from AT1 capital  Deduction from T2	691,663 707,469	15,860,49 1,878,99 <b>B3 Transit</b> 691,66 707,46
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1  Deduction from CET1 Deduction from AT1 capital Deduction from T2  Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications	691,663 707,469 479,867	15,860,49 1,878,99 <b>B3 Transit</b> 691,66 707,46 479,86
Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2	691,663 707,469	15,860,49 1,878,99 <b>B3 Transit</b> 691,66 707,46

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,168,837	15,168,837
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-

	B3 full	B3 Transit
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)	15,168,837	15,168,837
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 t	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		-	-
Sum of above holdings		-	-
Applicable CET1 amount (after all regulatory adjustments and threshold)	15,	168,837	15,168,837
Applicable 15% Threshold	2,	676,854	2,676,854
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	-
Deduction from Tier-2 capital	-

Leverage Ratio	76.81%
Tier-1 Capital	14,108,438
Total Exposures	18,367,708

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	29,532
2	Balances with other banks	1,849,204
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	1,297,316
4	Investments	5,726,713
5	Advances	6,013,095
6	Operating fixed assets	301,988
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	342,695
	Total Assets	15,560,542

	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%	671,900	671,900
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	25,209	25,209
4	Lending of securities or posting of securties as collaterals	100%	1,297,316	1,297,316
5	Undrawn committed facilities (which are not cancellable)	100%	446,761	446,761
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	659,800	65,980
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	-	-
9	Other commitments	100%	300,000	300,000
	Total Off-Balance Sheet Items excluding Derivatives		3,400,986	2,807,166

Г	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
ı				amount multiplied with	
ı				Add on Factors presribed	
ı				in Table 2.5 of SBP	
ı				Basel II instructions-page	
⊢		T		18)	
ш	1	Interest Rate	-	-	-
L	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			-

<sup>\*</sup>Use add-on factor of 10% for these items

#### Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments Netting of loans and deposits is not allowed

Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts

No bilateral netting or offsetting of matched positions for derivatives is allowed

Items deducted from capital will not contribute towards calculation of exposures

### RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)	[	8,152,370
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	1,049,627	
Total Risk Adjusted Exposure of Section B	106,198	
Total Risk Adjusted Exposure of Section C	18,915	
Total Risk Adjusted Exposure of Section D	0	1,174,740
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)	[	0
4 Total Risk Weighted Amount for Credit Risk		9,327,110

#### A Credit Risk: Standardized Approach

Banks/DFIs are required to provide:

- 1 Names of External Credit Assessment Institutions and Export Credit Agencies used, plus reasons for any changes
- 2 Types of exposure for which each agency is used;

Exposures	JCR-VIS	PACRA	OTHER (Specify)
Corporate			
Banks			
Sovereigns			
SME's			
Securitizations			
Others (Specify)			

- 3 A description of the process used to transfer public issue ratings onto comparable assets in the banking book; and the alignment of the alphanumerical scale of each agency used with risk buckets
- 4 For exposure amounts after risk mitigation subject to the standardized approach, amount of bank's/DFI's outstandings (rated & unrated ) in each risk bucket as well as those that are deducted.

Exposures	Rating	Amount	Deduction	Net amount
	Category #	Outstanding	CRM	
Corporate				
Banks				
Sovereigns etc.				
Unrated				
Total				

CRM= Credit Risk Mitigation

- 5 Description on the following points with respect to credit risk mitigation processes adopted by them:
  - \* A description of the main types of collateral taken by the bank;
  - \* Eligible financial collateral and other eligible collateral after the application of haircuts.
  - \* Policies and processes for collateral valuation and management;

# Expand for each rating category

TOTAL

8,152,370

ON-BALANCE SHEET EXPOSURES

Please select the CRM Approach to calculate the Risk Adjusted Amount APPROACH USED FOR CRM IN BANKING BOO Simple F (Rupees in '000') CREDIT RISK MITIGATION (CRM)1 Risk Adjusted Amount External Risk Original Simple Approac Comprehensive Exposure Type Adjusted Exposure Weight Inflow Adjusted rating Exposure Adjustment Adjustments Exposure (after CRM) ΣE\* (2 X 6) or (2 x 7) Cash and Cash Equivalents 0% (a) (b) Claims on Government of Pakistan (Federal or Provincial 0% Governments) and SBP, denominated in PKR 29,14 29,140 0% Foreign Currency claims on SBP arising out of statutory obligation (c) of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than (d) 0% 20% PKR 4,5 100% 150% Unrated 100% Claims on Bank for International Settlements, International Monetar 0% Fund, European Central Bank, and European Community Claims on Multilateral Development Banks 0% 20% 50% 4,5 100% 150% 6 Unrated 50% Claims on Public Sector Entities in Pakistan 0% 20% 4,5 100% 150% 6 Unrated 50% Claims on Banks 0% 10% 20% 565,240 113,049 50% 45,000 2,3 4,5 100% 150% Unrated 50% (i) Claims, denominated in foreign currency, on banks with origina 0% naturity of 3 months or less 1,2,3 20% 1,830,90 366,180 50% 6 150% unrated 20% (i) Claims on banks with original maturity of 3 months or les enominated in PKR and funded in funded in PKR 20% 1,315,95 1,315,95 263,192 (k) Claims on Corporates (excluding equity exposures) 0% 10% 20% 198,143 990,713 50% 2,304,532 1,152,266 3,4 100% 150% 5,6 Unrated-1 100% 727,64 727,643 1,734,071 Unrated-2 125% 2,167,588 Claims categorized as retail portfolio 0% 20% 50% 75% 4,85 3,642 35% (m) Claims fully secured by residential property (Residential Mortgage Fiance as defined in Section 2.1) 73,16 73,160 25,608 25% Claims against Low Cost Housing Finance Past Due loans 1. The unsecured portion of any claim (other than loans and claims secured gainst 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: 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. 150% 197,22 197,224 295,835 1.2 where specific provisions are no less than 20 per cent of th 157.20 outstanding amount of the past due claim. 157,267 157,267 1.3 where specific provisions are more than 50 per cent of the 50% outstanding amount of the past due claim. Loans and claims fully secured against eligible residentia 100% ortgages that are past due for more than 90 days and/or impaired Loans and claims fully secured against eligible residential 50% nortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount Investment in the equity of commercial entities (which exceeds 10% 1000% of the issued common share capital of the issuing enitity) or where the ntity is an unconsolidated affiliate. (p) Significant investment and DTAs above 15% threshold (refer to 250% ection 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued (q) by other banks (other than those deducted from capital) held in the 2,030,83 2,030,831 2,030,831 anking book. Unlisted equity investments (other than that deducted from capital 150% (r) eld in banking book 139,98 139,98 209,979 Investments in venture capital 150% (t) Investments in premises, plant and equipment and all other fixed 100% 181,13 181,131 181,131 ssets Claims on all fixed assets under operating lease 100% 120,85 120,857 (u) 120,85 100% 94,15 94,158 94,158 (v) All other assets

12,587,733

#### NON MARKET RELATED

A With Credit Conversion Factor of 100% (Rupees in '000') CREDIT RISK MITIGATION (CRM) 1 Direct Credit Substitutes Lending of securities or posting of securities as Simple Approach Comprehensive collateral Mapped Rating Risk Adjusted Risk Notional Amount | Credit Equivalent Weights % Exposure Adjusted Exposure (after Inflow Out flow Adjusted CRM) ΣE\* Adjustments Adjustments Exposure Other commitments with certain drawdown 2 Against
Government of Pakistan (Federal or Provincial (3 X 100%) (2 x 8) 0% 1 Governments) and SBP, denominated in PKR
SBP in Foreign Currency arising out of statutory 0% obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies 0% 20% other than PKR 50% 100% 150% Unrated 100% 4 Bank for International Settlements, International Monetary Fund, European Central Bank, and 0% European Community 5 Multilateral Development Banks 0% 20% 50% 100% 6 Unrated 150% 50% 6 Public Sector Entities in Pakistan 0% 20% 50% 100% 4,5 150% 50% Unrated 7 Banks 0% 20% 2,3 50% 4,5 100% 150% 6 Unrated 0% 8 Banks (with original maturity of 3 months or less and denominated in foreign currency) 1,2,3 20% 50% 150% 6 20% 9 Banks (with original maturity of 3 months or less denominated in PKR) 259,752 20% 1,298,761 1,298,761 10 Corporates 20% 50% 100% 200,000 200,000 200,000 3,4 5.6 150% Unrated-1 471,900 471,900 589,875 11 Retail 20% 50% 75% 12 Others 0% 50% 100% 1,970,661 1,970,661 1,970,661 1,049,627 Total

th Credit Conversion Factor of 50% Performance related contingencies	Mapped Risk Rating Weights %		Notional Amount   Cro				Simple Approac		MITIGATION (CRM) 1  Comprehensive	
Commitments with an original maturity of over one year				Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Exposure	
•	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)	
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	_	0%	_	_	_	-	_	_		
SBP in Foreign Currency arising out of statutory 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	50%	-	-	-	-	-	-		
	4,5	100%	-	-	-	-	-	-		
	6	150%	-	-	-	-	-	-		
	Unrated	100%	-	-	-	-	-	-		
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	_	-	_	_	-		
Detail to the terminal of the		I 00/								
Multilateral Development Banks	•	0%					-			
	1 2 2	20%	-	-	-	-	-	-		
	2,3	50%	-	-	-	-	-	-		
	4,5	100%	-	-	-	-	-	-		
	6	150%	-	-	-	-	-	-		
	Unrated	50%	-	-	-	-	-	-		
Public Sector Entities in Pakistan		0%								
Public Sector Entities in Pakistan	1	20%			_	_	-			
	2,3	50%		-		-	-			
		100%		-	-	-	-			
	4,5				-	-				
	6	150%		-	-	-	-			
	Unrated	50%		-	-	-	-			
Banks		0%					_			
Baliks	1	20%		-			-			
	2,3	50%		-	-	-	-			
	4,5	100%		-	-	-	-			
	6	150%	_	-	-	-	_			
	Unrated	50%		-	-	-	-			
	Omateu									
Banks (with original maturity of 3 months or less		0%					-			
and denominated in foreign currency)	1,2,3	20%		_	_	_	_	_		
	4,5	50%	_	_	-	-	-	-		
	6	150%	_	_	_	-	_	-		
	unrated	20%	-	-	-	-	-	-		
Banks (with original maturity of 3 months or less		0%					-			
denominated in PKR)		20%	-	-	-	-	-	_		
Corporates		0%					-			
<u> </u>	1	20%		-	-	-	-			
	2	50%	424,791	212,395	-	-	212,395		1	
	3,4	100%		-	-	-	-			
	5,6	150%	-	-	-	-	-			
	Unrated-1	100%		-	-	-	-			
	Unrated-2	125%		-	-	-	-			
Retail		0%					-			
Ketan		20%								
		50%					-			
		75%					-			
	-	13/0		-	-	-	-			
Others		0%					_			
Outers		20%					-			
		50%								
		1 2070								
		100%			_	_	_			

Wit	h Credit Conversion Factor of 20%					ı	CREDIT R	ISK MITIGATI	ON (CRM) 1	
a.	Trade Related contingencies	Mapped	Risk				Simple Approac	h	Comprehensive	Risk Adjusted
b.	Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	unt Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	•	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
	Government of Pakistan (Federal or Provincial				(3 X 2070)					(2 X 8)
1	Governments) and SBP, denominated in PKR	-	0%	-	-	-	_	1	-	-
	SBP in Foreign Currency arising out of statutory									
	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	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150% 100%	-	-	-	-	-	-	-
Δ	Bank for International Settlements, International	Unrated	100%		-	-	-	-		-
7	Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5	Multilateral Development Banks	1	0% 20%	-	-	-	_	-	-	-
		2,3	50%	-	-			-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
6	Public Sector Entities in Pakistan		0%			_		-		_
	Tuble Sector Endees in Takistan	1	20%		-	-	-	-		-
		2,3	50%		-	-	-	-		-
		4,5	100%		-	-	-	-		-
		6 Unrated	150% 50%		-	-	-	-		-
		Unrated	3070		-	-	-	-		-
7	Banks		0%					-		-
		1	20%		-	-	-	-		-
		2,3	50% 100%	-	-	-	-	-	-	-
		4,5 6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
8	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%	-	-	-	-	-	-	-
_	Double (with existent man) 10 CO of 1		00/							
,	Banks (with original maturity of 3 months or less denominated in PKR)		0% 20%	_	-	-	_	-		-
10	Corporates		0%			-		-		-
		1	20%	300,000	60,000	-	-	60,000		12,000
		3,4	50% 100%	25,209	5,042	-	-	5,042		2,521
		5,6	150%		-	-	-	-		-
		Unrated-1	100%	21,970	4,394	-	-	4,394		4,394
		Unrated-2	125%		-	-	-	-		-
11	Retail		0%			-		_		
4.1	1		20%					-		-
			50%					-		-
		-	75%		-		-	-		-
12	Others		0%					_		_
12	Ouicis		20%					-		-
			50%					-		-
			100%		-	-	-	-		-
	Total			347,179	69,436	-	-	69,436	-	18,915

C

n	With	Cradit	Conversion	Factor	of no

Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amoun
	1	2	3
Government of Pakistan (Federal or Provincial			
Governments) and SBP, denominated in PKR	-	0%	-
SBP in Foreign Currency arising out of statutory			
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%	_
European Community		0,0	
Multilateral Development Banks		0%	
	1	20%	-
	2,3	50%	-
	4,5 6	100%	-
	Unrated	50%	-
	Cirated	3070	
Public Sector Entities in Pakistan		0%	
	1	20%	-
	2,3	50%	-
	4,5 6	100% 150%	-
	Unrated	50%	-
7 Banks		0%	
	1	20%	-
	2,3 4,5	50% 100%	-
	6	150%	-
	Unrated	50%	-
PD 1 ( 31 :: 1		0%	
Banks (with original maturity of 3 months or less and denominated in foreign currency)	1,2,3	20%	_
and denominated in foreign entrency)	4,5	50%	_
	6	150%	-
	unrated	20%	-
		I	
Banks (with original maturity of 3 months or less denominated in PKR)		0% 20%	
denominated in 1 KK)		2070	
Corporates		0%	
	1	20%	-
	2	50%	-
	3,4 5,6	100% 150%	59,800
	Unrated-1	100%	-
	Unrated-2	125%	600,000
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
l Retail		0%	
		20%	
	_	50% 75%	_
Others		0%	
		20%	
		50% 100%	
1		100%	

#### OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

Popular										(R	upees in '000')
G. N. 0	A	ITEMS			notional	Conversion	Future Credit	Equivalent	exposure		Risk Weighted Amount
8 Freeign Endomary Contents or with SIPP  1 Freeign Endomary Contents or with regional manarity of loss than 1M app)  1 Freeign Endomary and applies to exhauge, which are subject to delay much to make and maping prospects  4 Freeign Contents  4 Freeign Contents  4 Freeign Contents  5 Freeign Endomary of one year relies to the second of			1	2	3	4		6	7	8	
Proceign Exchange Connact point original material of less has 14 days)							(3 X 4)	(1 + 5)			(7 X 8)
Comments to an independent contemps, which are subject to down ment to market and manage processors	a	Foreign Exchange Contracts with SBP									
de liguis Commercia and magning proporties  and Recinal Manuring of any sour are less  and Recinal Manuring of any sour are  and Recinal Manuring of any sour are  and Recinal Manuring of any for year  and Recinal Manuring of any for year are less  and Recinal Manu	b										
Second Material of an issue or less	c										
An Reschaff Materies of one year or less	d										
with Rendeal Materity of one year or less   95   1   20%   100%						6%	-	-	-	0%	-
Section   Continues   Section   Se		with Residual Maturity of one year or less					-	-	-		-
March Residual Materies of one year or five year   10%   125%   10%									-		-
A									-		-
An Abstract Manner of over one year of five year   Style   S									-		-
and Residual Manters of over one year in five year  No. 18, 19, 19, 19, 19, 19, 19, 19, 19, 19, 19									-		
March Residual Manerry of own eyes are for by sear   1995   125%   125											-
West Residual Manery of own year or to the year							-	-	-		-
with Residual Maturety of owe per years  with Residual Maturety of owe five year  with Residual Maturety of owe year we less  with Residual Maturety of owe year or less  with Residual									-		-
usin Besidned Maturity of over five year  Usyn Seeding See									-		-
unth Residual Manurity of over five year  10%  10%  10%  10%  10%  10%  10%  10									-		-
with Residual Manurity of over five year  1 1974  B Nah Teed Governant Exposure method for Interest Rus and Foreign Exchange Contracts)    Furnamental of equity Institutions using Current Exposure method for Interest Rus and Foreign Exchange Contracts)    Interest and contracts*   with Residual Manurity of one year or fees with Residual Manurity of one year or fees with Residual Manurity of one year or fees   Original Contracts											
10%   10%							-		-		-
with Residual Manutry of over five year    Debts Marke Related Centeruses   1. Fature sale of equity instruments   2.		with Residual Maturity of over five year					-		-		-
c Other Marke Related Comraes  1. Fature and of equity instruments  2.							-		-		-
Foture sele of equity instruments						10%	-	-	-	150%	-
Sub Total	e										
B Sub Total (for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts)  f Interest rate contracts*  with Restudial Manutity of one year or less with Restudial		1. Future sale of equity instruments							-		
For Institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts)	В	Sub Total	-	-	-		-		-		-
with Restdual Maturity of one year or less with Restdual Maturity of one year or live year with Restdual Maturity of one year or live year with Restdual Maturity of one year or live year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over one year to five year with Restdual Maturity of over five year  with Restdual Maturity of one year or less with Restdual M			hange Contracts)								
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Foreign Exchange Contracts*							-				-
with Residual Maturity of one year or less       196       — 20%         with Residual Maturity of one year or less       11%       — 20%         with Residual Maturity of one year or less       11%       — 50%         with Residual Maturity of one year or less       11%       — 75%         with Residual Maturity of one year or less       11%       — 100%         with Residual Maturity of one year or less       11%       — 100%         with Residual Maturity of over one year to five year       11%       — 1150%         with Residual Maturity of over one year to five year       5%       — 20%         with Residual Maturity of over one year to five year       5%       — 20%         with Residual Maturity of over one year to five year       5%       — 50%         with Residual Maturity of over one year to five year       5%       — 50%         with Residual Maturity of over one year to five year       5%       — 100%         with Residual Maturity of over one year to five year       5%       — 125%         with Residual Maturity of over one year to five year       5%       — 125%         with Residual Maturity of over one year to five year       5%       — 125%         with Residual Maturity of over fore year       5%       — 125%         with Residual Maturity of over five year <td< td=""><td>σ</td><td></td><td></td><td></td><td></td><td>270</td><td>-</td><td></td><td></td><td>15070</td><td>-</td></td<>	σ					270	-			15070	-
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with Residual Maturity of over one year to five year       5%       -       125%         with Residual Maturity of over one year to five year       8%       -       -       10%         with Residual Maturity of over five year       8%       -       -       20%         with Residual Maturity of over five year       8%       -       -       20%         with Residual Maturity of over five year       8%       -       -       75%         with Residual Maturity of over five year       8%       -       -       100%         with Residual Maturity of over five year       8%       -       125%         with Residual Maturity of over five year       8%       -       125%         with Residual Maturity of over five year       8%       -       150%		with Residual Maturity of over one year to five year				5%	-		-	75%	-
with Residual Maturity of over one year to five year  with Residual Maturity of over five year							-		-		-
with Residual Maturity of over five year  8%  - 150%  with Residual Maturity of over five year  8%  - 150%											-
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				-					-		-
C   Sub   10tal   -   -   -   -   -   -   -   -   -	~					8%			-	150%	-
	C	Sub Total	-	-	-		-	-	-		-

### 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)		
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	5,732	5,732
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		2,357 2,357	
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)			185,832
D	Capital Charge for Position in Options (Total of MR 6)			0
E	Total Capital Charge for Market Risk (A+B+C+D)			196,278
F	Risk Weighted Amount for Market Risk (E x 12.5)			2,453,476

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

										(Rupees in '000')
				Residual Maturity						
				Over 6 months to 24						Total Market risk
			6 month or less	months	Over 24 months					capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
a Domostio C	Long	3,064,703							3,064,703	0
a ernment (Domestic C	Short	2,11,7,11							0	0
b Government (other t	han Domestic Cu	rency)								
`	Long	renegy							0	0
Rating grade 1	Short								0	0
Rating grade 2-3	Long								0	(
rating grade 2 5	Short								0	(
Rating grade 4-5	Long								0	(
	Short								0	(
Rating grade 6	Long Short								0	(
	Long								0	
Unrated	Short								0	(
L										
Qualifying (to be spe	ecified)									
	Long								0	(
	Short								0	0
1 Others (similar to cr	edit risk charaes u	nder the Standardized Ap	onroach of the Rasel II I	Framework)						
	Long	later the Samanraigea rip	prouen of the Buset II I	l					] 0	
Rating grade 1	Short								0	(
D : 100	Long								0	
Rating grade 2-3	Short								0	
Rating grade 3,4,5	Long								0	
Kattlig grade 5,4,5	Short								0	
Rating grade 5-6	Long								0	
Tuning grade 5 0	Short								0	
Unrated	Long								0	
	Short								0	
Total of a to d	Long	3,064,703	0	0	0	0	0	0	3,064,703	(
1 otal of a to u	Short	3,004,703	0		0	0				
	DHOIT	U	0	0	- 0				, o	
Total market risk		0	0	0	0	0	0	0	3,064,703	
capital charge for										
Specific Risk for										
interest rate exposur	es									
(on gross positions-le										
plus short)	=									
- /										

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

(Rupees in '000')	(	Ru	nees	in	'000'	
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month or less to 3 months to 6 months	Coupon less than 3%  1 month or less 1 to 3 months 3 to 6 months	Debt securi Long 198,841 2,865,862	ties & debt Short	Interest rate	Short	To Long	short	Risk Weight	Long	hted positions Short
month or less to 3 months to 6 months	1 month or less 1 to 3 months	198,841	Short	Long	Short		Short		Long	Short
to 3 months to 6 months	1 to 3 months									
to 6 months		2,865,862				198,841	0	0.00%	0	
	3 to 6 months					2,865,862	0	0.20%	5,732	
to 12 months						0	0	0.40%	0	
	6 to 12 months					0	0	0.70%	0	
to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
0 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
5 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
ver 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	
		3,064,703	-	-	-	3,064,703	0		5,732	0
to to to to	2 years 3 years 4 years 5 years 7 years 10 years 10 years 10 years 10 years 10 years 10 years	2.2 years	2 years	2 years	2 2 years	2 2 years	2 years     1.0 to 1.9 years       3 years     1.9 to 2.8 years       4 years     2.8 to 3.6 years       5 years     0       5 years     3.6 to 4.3 years       0 years     0       10 years     4.3 to 5.7 years       10 years     5.7 to 7.3 years       0 to 15 years     0       10 to 20 years     9.3 to 10.6 years       0 cr     0       12 to 20 years     0       0 ver 20 years     0	2 years     1.0 to 1.9 years       3 years     1.9 to 2.8 years       4 years     0       5 years     0       5 years     0       5 years     0       7 years     0       10 years     0       5,7 to 7.3 years     0       0 to 15 years     0       0 to 15 years     0       0 to 20 years     0	0.2 years     1.0 to 1.0 years       0.3 years     1.9 to 2.8 years       0.0 types     0.0 types       0.1,75%     0.0 types       0.2,25%     0.0 types       0.5 years     3.6 to 4.3 years       0.1 years     0.0 types       0.2,75%     0.0 types       0.1 years     0.0 types       0.2 years     0.0 types       0.0 types     0.0 types       0	0.2 years     1.0 to 1.9 years     0     0     1.25%     0       0.3 years     1.9 to 2.8 years     0     0     1.75%     0       0.4 years     2.2 to 3.6 years     0     0     2.25%     0       0.5 years     3.6 to 4.3 years     0     0     2.75%     0       0.7 years     4.3 to 5.7 years     0     0     3.25%     0       0.10 years     5.7 to 7.3 years     0     0     3.75%     0       0.15 years     7.3 to 9.3 years     0     0     4.50%     0       0.10 20 years     0     0     5.25%     0       0.20 years     0     0     6.00%     0       0.20 years     0     0     8.00%     0       0.20 years     0     0     8.00%     0       0.20 years     0     0     12.50%     0

		Horizo	ontal Disallowa	nce in	Horizonta	ıl 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								5,732	5,732

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

(Rupees in '000')

	Time Ban	d				ıal positions			Risk	Wain	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	To	tal	Weight	weig	nteu positions
Zonc	Coupon 576 or more	Coupon icss than 570	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	
OTAL			0	0	0	0	0	0		0	0
ERALL NET OPEN	POSITION										

		Horizo	ntal Disallowa	nce in	Horizonta	l 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

(Rupees in '000')

Zone	Coupon 3% or more					ual positions		Risk Weight	Weighted positions		
Zone		Coupon less than 3%	Debt securi	ities & debt	Interest rate	e derivatives	To	tal	Kisk Weight	Treig	nted positions
	Coupon 3 /6 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	
Γ	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
Г	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	
OTAL			0	0	0	0	0	0		0	0

		Horize	ontal Disallowa	ice in	Horizonta	al Disallowance Bety	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
	1	1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Total General Market Risk Charge
General Market Risk Canital Charge								0	0

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

	Time Bar	ıd			Individua	l positions			Risk Weight	Willeha	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Kisk weight	weighte	a positions
Zone	Coupon 5% or more	Coupon less than 376	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	
OTAL			0	0	0	0	0	0		0	0

		Horizontal Disallowance in			Horizontal Disallowance Between				
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	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

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

					Currency	EURO					
					•						(Rupees in '000'
	Time Band	l	Individual positions			Risk Weight	Wain	Weighted positions			
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate derivatives		Total		Kisk weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 5%	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
WED ALL NET ODEN DO	CITION										

	l	Horize	ontal Disallowar	ice in	Horizonta	al Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
	l	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

(Rupees in '000')

	Time	Band			Individu	al positions			Risk Weight	Waighta	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	To	otal	Kisk Weight	weighte	u positions
Zone	Coupon 3 /6 or more	Coupon less than 3 /6	Long	Short	Long	Long Short Long Short		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

		Horizontal Disallowance in			Horizo	ntal Disallowance Be			
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) Currency OTHERS

	Time B	and			Individu	al positions			Risk Weight	Wai	ghted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	otal	Kisk Weight	****	gitted positions
Zone	Coupon 3% or more	Coupon less than 376	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	
The state of the s		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 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 Risk 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

(Rupees in '000') Individual positions Assumed Change in yield Market Risk Weighted Positions Zone Time Band Debt securities & debt derivatives

Long Short Interest rate derivatives
Long Short Total Net Positions Long Short Long Short 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 2 0.9 1.9 to 2.8 years 2.8 to 3.6 years 0.8 2.6 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 10.2 years 0.75 0.7 0.6 0.6 10.6 to 12 years 0.6 12 to 20 years Over 20 years 0.6 0.6

TOTAL
OVERALL NET OPEN POSITION

			orizontal Disallowance	in	Horiz	zontal Disallowance Be	tween		
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 simple Duration method) Currency USS

					Individua	l positions					(Rupees in '000
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	tal	Market Risk W	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			
ΓOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN	POSITION										

		Н	orizontal Disallowance	in	Horiz	ontal 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	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 sing Duration method) Currency GBP

					Individua	l positions			1		(Rupees in 100
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	T	otal	Market Risk W	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										

		F	Iorizontal Disallowance	in	Hori	zontal Disallowance Be	tween		
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

(Rupees in '000')

					Individua	l positions					· · · · · · · · · · · · · · · · · · ·
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	tal	Market Risk Wo	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net r ositions
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	TAL .			0	0	0	0	0	0	0	

OVERALL NET OPEN POSITION

		H	lorizontal Disallowance	in	Hori	zontal 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	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

				•	Individua	l positions	•	· ·		·	
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Market Risk W	eighted Positions	Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Fositions
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			
OTAL	•	•	0	0	0	0	0	0	0	0	

OVERALL NET OPEN POSITION

		Horizontal Disallowance in			Horiz	ontal Disallowance Be			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	i	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

					Individua	l positions					
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	e derivatives	T	otal	Market Risk W	eighted Positions	Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	rvet i ositions
1	1 month or less	1					(	0			
	1 to 3 months	1					(	0			
	3 to 6 months	1					(	0			
	6 to 12 months	1					(	0			
2	1.0 to 1.9 years	0.9					(	0			
	1.9 to 2.8 years	0.8					(	0			
	2.8 to 3.6 years	0.75					(	0			
3	3.6 to 4.3 years	0.75					(	0			
	4.3 to 5.7 years	0.7					(	0			
	5.7 to 7.3 years	0.65					(	0			
	7.3 to 9.3 years	0.6					(	0			
	9.3 to 10.6 years	0.6					(	0			
	10.6 to 12 years	0.6					(	0			
	12 to 20 years	0.6					(	0			
	Over 20 years	0.6					(	0			
OTAL	•	•	0	0	0	0		0	0	0	

OVERALL NET OPEN POSITION

		Horizontal Disallowance in			Hori	ontal Disallowance Be	ween		
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 suiting Duration method)
Currency Others

					Individua	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Market Risk Wo	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	ree i ositions
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	ON										

		H	Horizontal Disallowance in			zontal 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	Net Position	Charge
General Market Risk Capital Charge									

### CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000')
	Iı	nside Pakistan		Outside I	Palristan*	Total
	KSE	LSE	ISE	Outside i	rakistan	Total
A Specific Risk Charge				-		
Equities						
Long positions	29,464					29,464
Short Positions						0
<b>Equity Derivatives</b>						
Long positions						0
Short Positions						0
Total Gross Positions (a+b+c+d)	29,464	0	0	0	0	29,464
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	2,357	0	0	0	C	2,357
B General Market Risk Charge						
Net Long/Short Positions ( a-b  +  c-d )	29,464	0	0	0	C	29,464
Risk Weight	8%	8%	8%	8%	8%	,
General Market Risk Charge (h x i)	2,357	0	0	0	(	2,357
	•					-
Total Capital Charge for Equity Exposures (g + j)	4,714	0	0	0	C	4,714

<sup>\*</sup> 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')

		Pos	ition in Curre	ncy		Net delta-		Ì	- <b>P</b>
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	11,164		3,000				14,164	164.00	2,322,902
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR							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		
Currency 23									0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge

2 222 002	
2,322,902	
8%	)
185,832	,

### 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%			
				_	

TOTAL			0

### RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

	Calculation Approach:	Basic Indic	ator Ap	proach	T			(Rupees in '000')	
1 Basic Indicat	tor Approach (BIA)				Gross	Income #		(Rupees in '000')	
	··· ()			First year	Second year	Third year		1	Please select
				-	-	-	Average of		your Calculatio
			α		2	4	positive values	Capital Charge	Approach and
Gross Inco	me		1 15%	2 775,552	3 1,247,620	1,474,991	5 1,166,054	6 = (5x1) 174,908	all calculations
A Capital Ch			1370	113,332	1,247,020	1,4/4,221	1,100,034	174,908	
-									will perform
2 The Standard	dized Approach (TSA)				Gross	Income #			automatically
				First year	Second year	Third year			
	Business lines *		β				Average of positive values	Capital Charge	
	Dusiness lines		1	2	3	4	5	6 = (5x1)	
	Corporate Finance		18%	0	0				
	Trading and Sales		18%	0	0				
	Retail Banking		12%	0	0				
	Commercial Banking Payment and Settlement		15% 18%	0	0				
	Agency Services		15%	0	0				
	Asset Management		12%	0	0				
	Retail Brokerage		12%	0	0	0	0		
B Capital Ch	arge (TSA)							0	
2 414 41 6		(101)			~			I	Ī
3 Alternative S	Standardized Approach	(ASA)		E' 4		Income #			
				First year	Second year	Third year	Average of		
	Business lines *		β				positive values	Capital Charge	
			1	2	3	4	5	6 = (5x1)	
	Corporate Finance		18%	0	0				•
	Trading and Sales		18%	0	0				
	Payment and Settlement Agency Services		18% 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	ed six lines can a	ggregate the total	
	gross income for these six l	ines as under							
	Aggregate of six business lin	es	18%	0	0	0	0	0	
	66 6					•	•	•	•
3.1	Capital Charge							0	
					Loans and	Advances #		1	1
				First year	Second year	Third year			
					,	,	Average of		
			β		_		positive values	Capital Charge	
	Retail Banking		1 12%	2 0	3 0	4 0	5 0	6 = (5x1)*m	Ì
	Commercial Banking		15%	0	0	0	0		•
	Banks may aggregate loans	& advances	from re	tail and com	mercial banki	ng (if they wi	sh to) using a be	ta of 15% as under:	
	Retail & Commercial Bankin	g	15%	0	0	0	0	0	
3.2	Capital Charge							0	
C Capital Ch	narge (ASA) (3.1+3.2)							0	İ
D Capital Cha	arge for Operational Risk (A,	B or C)						174,908	İ
-		,							i İ
Adjusted R	Weighted Amount (D x 12.5) WA based on Capital Floors	allowed to A	SA ban	ks only. All o	other banks wi	ll manually f	feed the amount	2,186,352	
calculated i	<i>in cell J55.</i> <mark>Audited figures should be us</mark>	ed.						2,186,352	
* Dicoloons	re in the above segments of b	usiness should	d not be	construed the	nat all those or	tivities are n	armissibla Ran	ks/DFIs are required	

to engage in activities as allowed under the law and SBP regulations