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CAP 1

NAME OF THE BANK 3118 - PAK CHINA INVESTMENT COMPANY LIM

REPORTING BASIS: Bank Level Un-Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OF June-2019

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1.1	Common Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,116,400	9,116,400
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)	1,350,207	1,350,207
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	5,398,535	5,398,535
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",)	-	-
	CET1 before Regulatory Adjustments	15,865,142	15,865,142
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	4,642	4,642
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve	-	-
1.1.17	Investment in own shares/ CET1 instruments	-	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	-	-
	Sum of Regulatory Adjustments at CET1 level	4,642	4,642
1.1.21	<i>CET 1 after Regulatory Adjustments above</i>	15,860,499	15,860,499
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	691,663	691,663
1.1.23	<i>CET 1 after Regulatory Adjustment above</i>	15,168,837	15,168,837
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	<i>CET 1 after Regulatory Adjustment above</i>	15,168,837	15,168,837
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	<i>CET 1 after above adjustment</i>	15,168,837	15,168,837
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	<i>CET 1 after Regulatory Adjustment above</i>	15,168,837	15,168,837
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,060,399	1,060,399
1.1.34	CET1 (after regulatory adjustments)	14,108,438	14,108,438
1.2	Additional Tier1 (AT1) 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	-	-
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 prescribed limit	-	-
1.2.6	Investment in own AT1 capital instruments	-	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	707,469	707,469
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	352,930	352,930
	Sum of Regulatory Adjustments at AT1 Capital level	1,060,399	1,060,399
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.13	AT1 Capital (after regulatory adjustments)	-	0
1.2.14	AT1 Capital recognized for capital adequacy	-	-
1.2.16	Eligible Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	14,108,438	14,108,438

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

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%
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 transit		Basel 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 T2

Tier-2 provided there is cushion available in Tier-2 capital

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Minority Interest - under Basel III (full implementation)		Subsidiaries												
		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)													
2	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													
4	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 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													
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	0	0
CET1														
	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														
	CET1 recognized from consolidated subsidiaries	100%	-	-	-	-	-	-	-	-	-	-	-	-
	AT1 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-	-
	T2 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-	-

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

REGULATORY ADJUSTMENTS

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 differences)		0
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		1,275,490
Gross holdings of Additional Tier 1 capital		1,304,638
Gross holdings of Tier 2 capital		884,920
Sum of all above holdings		3,465,048
Applicable CET1 amount (before thresholds)		15,860,499
Amount of holdings exceeding 10% applicable CET1		1,878,998
	B3 full	B3 Transit
Deduction from CET1	691,663	691,663
Deduction from AT1 capital	707,469	707,469
Deduction from T2	479,867	479,867
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	583,828	583,828
Gross holdings of AT1 capital	597,169	597,169
Gross holdings of T2 capital	405,053	405,053

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	-	-

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 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

(Rupees in '000')

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 indebtedness 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 securities 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

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
Total Derivatives				-

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

Instructions:

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

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

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		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 Category #	Amount Outstanding	Deduction CRM	Net amount
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

APPROACH USED FOR CRM IN BANKING BOOK

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)1				Risk Adjusted Amount	
					Simple Approach		Comprehensive			
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*		
		1	2	3	4	5	6	7	8	
							(3+4-5)		(2 X 6) or (2 x 7)	
(a)	Cash and Cash Equivalents		0%	50			50		0	
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	29,140	0		29,140		0	
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0		0	
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0		0	
		2	20%				0		0	
		3	50%				0		0	
		4,5	100%				0		0	
		6	150%				0		0	
		Unrated	100%				0		0	
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0		0	
(f)	Claims on Multilateral Development Banks		0%				0		0	
		1	20%				0		0	
		2,3	50%				0		0	
		4,5	100%				0		0	
		6	150%				0		0	
		Unrated	50%				0		0	
(g)	Claims on Public Sector Entities in Pakistan		0%				0		0	
		1	20%				0		0	
		2,3	50%				0		0	
		4,5	100%				0		0	
		6	150%				0		0	
		Unrated	50%				0		0	
(h)	Claims on Banks		0%				0		0	
		10%					0		0	
		1	20%			565,246		565,246		113,049
		2,3	50%			90,000		90,000		45,000
		4,5	100%					0		0
		6	150%					0		0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	Unrated	50%				0		0	
			0%				0		0	
		1,2,3	20%	1,830,902				1,830,902		366,180
		4,5	50%					0		0
		6	150%					0		0
		unrated	20%					0		0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	1,315,959		0	1,315,959		263,192	
			0%				0		0	
(k)	Claims on Corporates (excluding equity exposures)		0%					0		0
			10%					0		0
		1	20%	990,713				990,713		198,143
		2	50%	2,394,532		90,000		2,304,532		1,152,266
		3,4	100%	0				0		0
		5,6	150%					0		0
		Unrated-1	100%	727,643				727,643		727,643
		Unrated-2	125%	2,299,317		565,246		1,734,071		2,167,588
(l)	Claims categorized as retail portfolio		0%				0		0	
			20%					0		0
			50%					0		0
			75%	4,857				4,857		3,642
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	73,166			73,166		25,608	
	Claims against Low Cost Housing Finance		25%				0		0	
(n)	Past Due loans: 1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and/or impaired and specific provision held thereagainst is more than 20% of outstanding amount						0		0	
			150%	197,224				197,224		295,835
			100%	157,267				157,267		157,267
			50%					0		0
			100%					0		0
			50%					0		0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		1000%				0		0	
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%				0		0	
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	2,030,831			2,030,831		2,030,831	
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	139,986			139,986		209,979	
(s)	Investments in venture capital		150%				0		0	
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	181,131			181,131		181,131	
(u)	Claims on all fixed assets under operating lease		100%	120,857			120,857		120,857	
(v)	All other assets		100%	94,158			94,158		94,158	
B	TOTAL			12,587,733	655,246	655,246	12,587,733	0	8,152,370	

NON MARKET RELATED

A With Credit Conversion Factor of 100%

(Rupees in '000')

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
Against				(3 X 100%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%		-	-	-	-		-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%		-	-	-	-		-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%		-	-	-	-		-
	2	20%		-	-	-	-		-
	3	50%		-	-	-	-		-
	4,5	100%		-	-	-	-		-
	6	150%		-	-	-	-		-
	Unrated	100%		-	-	-	-		-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-		-
5 Multilateral Development Banks		0%		-	-	-	-		-
	1	20%		-	-	-	-		-
	2,3	50%		-	-	-	-		-
	4,5	100%		-	-	-	-		-
	6	150%		-	-	-	-		-
	Unrated	50%		-	-	-	-		-
6 Public Sector Entities in Pakistan		0%		-	-	-	-		-
	1	20%		-	-	-	-		-
	2,3	50%		-	-	-	-		-
	4,5	100%		-	-	-	-		-
	6	150%		-	-	-	-		-
	Unrated	50%		-	-	-	-		-
7 Banks		0%		-	-	-	-		-
	1	20%		-	-	-	-		-
	2,3	50%		-	-	-	-		-
	4,5	100%		-	-	-	-		-
	6	150%		-	-	-	-		-
	Unrated	50%		-	-	-	-		-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%		-	-	-	-		-
	1,2,3	20%		-	-	-	-		-
	4,5	50%		-	-	-	-		-
	6	150%		-	-	-	-		-
	unrated	20%		-	-	-	-		-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%		-	-	-	-		-
		20%	1,298,761	1,298,761	-	-	1,298,761		259,752
10 Corporates		0%		-	-	-	-		-
	1	20%		-	-	-	-		-
	2	50%		-	-	-	-		-
	3,4	100%	200,000	200,000	-	-	200,000		200,000
	5,6	150%		-	-	-	-		-
	Unrated-1	100%		-	-	-	-		-
	Unrated-2	125%	471,900	471,900	-	-	471,900		589,875
11 Retail		0%		-	-	-	-		-
		20%		-	-	-	-		-
		50%		-	-	-	-		-
		75%		-	-	-	-		-
12 Others		0%		-	-	-	-		-
		20%		-	-	-	-		-
		50%		-	-	-	-		-
		100%		-	-	-	-		-
Total			1,970,661	1,970,661	-	-	1,970,661	-	1,049,627

B With Credit Conversion Factor of 50%

a. Performance related contingencies

Commitments with an original maturity of over

b one year

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
1	2	3	4	5	6	7	8	9	
				(3 X 50%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2	50%	424,791	212,395	-	-	212,395	-	106,198
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	125%	-	-	-	-	-	-	-
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total			424,791	212,395	-	-	212,395	-	106,198

C With Credit Conversion Factor of 20%

a. Trade Related contingencies

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent (3 X 20%)	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
1	2	3	4	5	6	7	8	9	
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	300,000	60,000	-	-	60,000	-	12,000
	2	50%	25,209	5,042	-	-	5,042	-	2,521
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	21,970	4,394	-	-	4,394	-	4,394
	Unrated-2	125%	-	-	-	-	-	-	-
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total			347,179	69,436	-	-	69,436	-	18,915

D With Credit Conversion Factor of 0%

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

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3	Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
		2	20%	-
		3	50%	-
		4,5	100%	-
		6	150%	-
	Unrated	100%	-	
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5	Multilateral Development Banks		0%	-
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
	Unrated	50%	-	
6	Public Sector Entities in Pakistan		0%	-
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
	Unrated	50%	-	
7	Banks		0%	-
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
	Unrated	50%	-	
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-
		1,2,3	20%	-
		4,5	50%	-
		6	150%	-
	unrated	20%	-	
9	Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
			20%	-
10	Corporates		0%	-
		1	20%	-
		2	50%	-
		3,4	100%	59,800
		5,6	150%	-
		Unrated-1	100%	-
	Unrated-2	125%	600,000	
11	Retail		0%	-
			20%	-
			50%	-
		-	75%	-
12	Others		0%	-
			20%	-
			50%	-
			100%	-

Total

659,800

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

(Rupees in '000')

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

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

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

D Grand Total (B+C)

-

Please use Yellow Cells to enter your data.

MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY**

(Rupees in '000')

A Capital Charge for Interest Rate Risk		
i. Total market risk capital charge for Specific Risk (Total MR 2)		0
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	5,732
		5,732
B Capital Charge For Equity Exposure (MR 4)		
i. Specific Risk		2,357
ii. General Market Risk		2,357
		4,714
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')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					
a	Government (Domestic Currency)	Long	3,064,703						3,064,703	0
		Short							0	0
b	Government (other than Domestic Currency)									
	Rating grade 1	Long							0	0
		Short							0	0
	Rating grade 2-3	Long							0	0
		Short							0	0
	Rating grade 4-5	Long							0	0
		Short							0	0
	Rating grade 6	Long							0	0
		Short							0	0
	Unrated	Long							0	0
		Short							0	0
c	Qualifying (to be specified)									
		Long							0	0
		Short							0	0
d	Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)									
	Rating grade 1	Long							0	0
		Short							0	0
	Rating grade 2-3	Long							0	0
		Short							0	0
	Rating grade 3,4,5	Long							0	0
		Short							0	0
	Rating grade 5-6	Long							0	0
		Short							0	0
	Unrated	Long							0	0
		Short							0	0
e	Total of a to d	Long	3,064,703	0	0	0	0	0	3,064,703	0
		Short	0	0	0	0	0	0	0	0
f	Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)		0	0	0	0	0	0	3,064,703	0

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

(Rupees in '000')

Zone	Time Band		Individual positions				Risk Weight	Weighted positions			
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives			Total			
			Long	Short	Long	Short		Long	Short		
1	1 month or less	1 month or less	198,841				198,841	0	0.00%	0	0
	1 to 3 months	1 to 3 months	2,865,862				2,865,862	0	0.20%	5,732	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
2	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
3	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
	12 to 20 years					0	0	8.00%	0	0	
	Over 20 years					0	0	12.50%	0	0	
TOTAL			3,064,703	-	-	-	3,064,703	0		5,732	0
OVERALL NET OPEN POSITION											

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

Zone	Time Band		Individual positions				Risk Weight	Weighted positions			
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives			Total			
			Long	Short	Long	Short		Long	Short		
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
2	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
3	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			0	0	0	0	0			0	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge							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	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
	Over 20 years					0	0	12.50%	0	0	
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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

(Rupees in '000')

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

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

		Inside Pakistan			Outside Pakistan*		Total
		KSE	LSE	ISE			
A Specific Risk Charge							
Equities							
a	Long positions	29,464					29,464
b	Short Positions						0
Equity Derivatives							
c	Long positions						0
d	Short Positions						0
e	Total Gross Positions (a+b+c+d)	29,464	0	0	0	0	29,464
f	Risk Weight	8%	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	2,357	0	0	0	0	2,357
B General Market Risk Charge							
h	Net Long/Short Positions (a-b + c-d)	29,464	0	0	0	0	29,464
i	Risk Weight	8%	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	2,357	0	0	0	0	2,357
Total Capital Charge for Equity Exposures (g + j)		4,714	0	0	0	0	4,714

* 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')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	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		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position

2,322,902

Capital Charge Rate

8%

Total Capital Charge

185,832

MARKET RISK CAPITAL CHARGE FOR OPTIONS**(Rupees in '000')****A LONG POSITIONS WITH RELATED CASH POSITIONS**

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
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Please enter your data in yellow cells.

OR1

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Indicator Approach

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	775,552	1,247,620	1,474,991	1,166,054	174,908	
					174,908	

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *

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

B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

Business lines *

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

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

Aggregate of six business lines

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

3.1 Capital Charge

0

Retail Banking
Commercial Banking

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

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

Retail & Commercial Banking

15%	0	0	0	0	0
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3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

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

174,908

E Total Risk Weighted Amount (D x 12.5)

2,186,352

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

2,186,352

Annual Audited figures should be used.

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