Please enter your data in yellow cells.		CAP 1
NAME OF THE BANK 3118 - PAK CHINA INVESTMENT COMPANY LIK REPORTING BASIS: Bank Level Un-Audited (Basel III)		(Rupees in '000')
CAPITAL ADEQUACY RETURN AS 0 September-2019		
SUMMARY / OVERALL CAPITAL ADEQUACY RATIO	Basel 3 Transit	Basel 3 full
1.1 Common Equity Tier 1 (CET1)		

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11.3 Mixery laters arise from CTT instrument isolar to the Jar program. Solution intervent allow from CTT instrument isolar to the Jar program. Solution is the solution is the solution is the solution is the solution isolar isol	1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		
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11.41 Minde Sueding reason. and an areason.	1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
1.15 Recipical one balling a CTT immune of balling, fluxial, all immune entities — 1.16 Call for the entities and access CTT immune immun				
11.10 Cold from beinger reserve		Defined benefit pension fund net assets Reciprocal cross holdings in CET1 instruments of banking financial and insurance entities	-	-
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12.4.8 Regulator Adjustments at ATI Capital lared	1.2.2	group AT1 - from "Consolidation sheet")		
12.5. Investment in mutual fund, exceeding the preched limit			-	-
12.6 Investment in own ATI capital instruments of banking, financial, and insurance entities - 12.7 Reciprocal cross holding in struments of banking, financial and insurance entities that are outside the sequel are regulatory consolidation, where the bank does not own more than 10% of the issued share capital (annuant above) 10% fineshold) - 12.8 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the sequel are outside the score of regulatory consolidation on the the capital instruments issued by banking, financial and insurance entities that are outside the score of regulatory consolidation from Ticr-1 capital lased on pre-Basel III treatment which, during transitional period, remain subject to deduction from Ticr-1 capital lased on pre-Basel III treatment and the capital instruments in the T2 capital lower doductions 347,200 12.10 Adjustment to ATI capital lates in the T2 capital lower doductions 347,200 347,220 12.11 Adjustment solution from Ticr-1 capital lates - - - 12.12 Annomit Regulatory Adjustment solution from Ticr-1 capital lates - - - 12.12 Attra capital recensited flow to insulf out are any related share premium - - - 12.13 ATI capital instruments insule to induction subject to phase out are any related share capital are any related share capital are any related share capital arecensite flow flow capital subject to phase out are any related sh				-
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Sum of Regulatory Adjustment applied at ATI Capital level 10.20,907 10.20,907 12.12 Anound of Regulatory Adjustment applied at ATI Capital level - - 12.14 ATI Capital (after regulatory adjustments) - - 12.14 ATI Capital (after regulatory adjustments) - - - 12.16 Datifying TC capital adveguacy - - - 12.17 Capital instruments subter to base out arraneoment issued under pro-Basel 3 - - 2.3.1 of which instruments busted to subsolidaries subject to phase out arraneoment issued under pro-Basel 3 - - 2.3.1 of which instruments busted to subsolidaries subject to phase out - - - 2.3.1 of which instruments busted by subsolidaries subject to phase out - - - 2.3.1 Pertaining to Fixed Assets - - - - 2.3.2 Undiskoof Reserves (lat of asset) - - - - 2.4 General Translation Reserves (lat on a more subter) - - - - - <td< td=""><td>1 2 11</td><td></td><td>247.260</td><td>347.26</td></td<>	1 2 11		247.260	347.26
12.12 Annual of Regulators Adjustment applied at ATI Capital keel - 12.13 ATI Capital (After regulators adjustments) - 12.14 ATI Capital (After regulated for capital addecugacy Ratio (CETI + Recognised ATI Capital) 14.857,479 12.16 Eligible (Tri (T) Capital for Capital Adequacy Ratio (CETI + Recognised ATI Capital) 14.857,479 12.0 Qualifying T Capital instruments under Bael 3 plus any related share premium - 2.1 Qualifying T Capital instruments under Bael 3 plus any related share premium - 2.2 T2 capital instruments under Bael 3 plus any related share premium - 2.2 T2 capital instruments under Bael 3 plus any related share premium - 2.3 T4 which instruments used to third pary by concilduced values shafaris (amount allowed in group T2 - - - - - 2.4 General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 107.851 107.851 2.5.1 Pretrainate to Fixed Assets - - - - 2.5.1 Pretrainate to Fixed Assets - - - - - - - - - - - -	1.2.11			1,020,9
12.14 ATI Capital recognized for capital adequacy Ratio (CET1 + Recognised ATI Capital) - - - 21.16 Elight Fort (T) Capital for Capital Adequacy Ratio (CET1 + Recognised ATI Capita) 14.857,479 14.857,479 21.10 Outlivine T2 capital instruments under Basel 3 bits any related share premium - - 22 T2 capital instruments under Basel 3 bits any related share formum - - 23 T2 capital instruments under Basel 3 bits any related share formum - - 24 General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 107,851 107,851 25.1 Pertaining to Fixed Assets - - - - 25.1 Unrealized Game (Baset) - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
12.16 Eligible Tier 1 (7) Capital for Capital Adequacy Ratio (CET1 + Recognized AT1 Capital) 14.857,479 11.20 Qualifying T2 capital instruments subset to phase out arrangement issued under pre-Basel 3	1.2.13		-	
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2.1 Outlifying T2 capital instruments surface Basel 3 glus are related share premium		T2) Capital	14,007,477	14,007,41
2.3 T2 capital instruments issued to with party by consolidated subsidiaries (amount allowed in group T2- from "Consolidation skeet") - 2.3.1 of which, instruments issued to subsidiaries subject to phase out - 2.3.4 General Provisions or general reserves for loan losse-up to maximum of 1.25% of Credit Risk 107.851 2.5.1 Pretraining to Fixed Assets - - 2.5.2 Unrelaxed Cainty (Doess) on AFS securities 100.315 100.315 100.315 2.5.1 Pretraining to Fixed Assets - - - - 2.5.2 Unrelaxed Cainty (Doess) on AFS securities 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.315 100.				
Ifom "Consolidation sheet") Image: 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 107,851 2.5 Revaluation Reserves (net of taxes) 103,15 103,35 2.5.1 Pertaining to Fired Assets 103,315 103,35 2.5.2 Unrealized Gians' (losses) on AFS securities 103,315 103,35 2.6 Foreign Exchange Translation Reserves 103,315 103,315 2.7 Undireclosed' Other Reserves (if any) 103,115 103,315 2.9 Reculatory Adjustments at T2 Capital al Assets 118,166 2.9 Reculatory Adjustments at T2 Capital al Assets 118,166 2.10 Portion of deduction applied 50.50 to Tie-1 capital and Tier-2 capital and surgame entities - 2.11 Recircinaci cross holdings in T2 capital al Assitum, financial, and insurance entities - 2.12 Investment in own T2 capital al Assitum, 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 are outside the scope of regulatory consolidation, applied at T2 Capital level 465,426 2.13 Investments in the capital instruments of 2 Capital level 465,426 2.14 Significal Idater regulatory cano	2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3.1 of which instruments issued to subsidiaries subject to phase out	2.3		-	-
2.4 General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk 107,851 Weighted Assets 10,315 10.3 2.5 Revaluation Reserves (net of taxes) 10,315 10.3 2.5.1 Pretrainate to Fixed Assets 10,315 10.3 2.5.2 Unrealized Gians' (hosses) on AFS securities 10,315 10.3 2.5.6 Foreign Exchange Transhiton Reserves 0.1 - 2.7 Undisclosed' Other Reserves (if any) - - 2.8 T2 Capital before regulatory adjustments 118,166 118,11 2.9 Register and to Solo to Ter-1 capital and Tiser-2 capital based on pre-Basel III treatment - - 2.10 Investment in own T2 capital instruments - - - 2.11 Investments in the capital instruments instrument instrument in structure on basking, financial and insurance entities that are outside the score of regulatory consolidation, where the bask does not own more than 10% of the issued share capital (and insurance) and 10% of the issued share capital (and insurance) and 11% information and insurance entities that are outside that the score of regulatory Adjustment supplied at T2 Capital level 465,426 2.14 Significant investments in the capital instruments in supplied at T2 Capital level 118,166 2.15 Moreal of Regulatory Adjustment applied at T2 Capital level 118,166	231	nom consonuation sneer) of which instruments issued by subsidiaries subject to phase out		
Weighted Assets 10315 25. Revealwalion Reserves, Rei of taxes) 10315 1033 25.1 Pretraining to Fixed Assets 10315 1033 25.2 Unrenzized Gains' (Orses) on AFS securities 10315 1033 26.6 Foreign Exchange Translation Reserves. 10315 1033 27.1 Undischesel' Other Reserves (of any) 10315 1033 28.7 12 Capital before regulatory adjustments 118,166 118,116 21.0 Regulatory Adjustments 172 Capital level - - 21.0 Previnent in own 72 Capital of Starking, financial and insurance entities - - 21.11 Receipnent in own 72 Capital of Starking, 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 - - 21.12 Investments in the capital instrument sized by banking, financial and insurance entities that are outside the scope of regulatory consolidation - - 21.13 Investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation - - 21.14 Significa (di		General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	107,851	107,8
2.5.1 Pertaining to Fixed Assets 0.015 2.5.2 Urnalization Reserves 0.015 2.6 Foreign Exchange Translation Reserves 0.015 2.7 Undisclosed' Other Reserves (of any) 0.015 2.8 T2 Capital before regulatory adjustments 118,166 118,116 2.9 Regulatory Adjustments T2 Capital level 0.015 0.015 2.10 Riccinoral ross holdings in T2 capital of Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitonal period, remain studyet to doduction from Tier-2 capital 0.0000 2.11 Receinvent in own T2 capital of harking, 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) 0.0000 2.12 Investments in the capital instrument issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation. 0.00000 2.13 Anomoti of Regulatory Adjustments at 22 Capital level 465,426 2.14 Signific Accessor of a capital adequacy 0.00000 2.15 Anomoti of Regulatory Adjustments at 22 Capital level 118,166 2.16 T22 Capital Acceptized for capital adequacy 0.000000 2.17 T2 Capital Acceptized Kast (T1 Capital level 118,166 2.18 Portion of AT1 Capital adequacy		Weighted Assets		
2.5.2 Unrealized Gains' (bases) on AFS securities 10.315 10.3 2.6 Foreign Exchange Transhion Reserves - 2.7 Unlikelosed' Other Reserves (if any) - 2.8 T2 Capital before regulatory adjustments 118.166 2.9 Regulatory Adjustments at T2 Capital laves - 2.10 Portion of oddeuction applied 5050 to Tie-1 capital and Tier-2 capital austance entities - 2.11 Reciptory adjustments at T2 capital administric, financial, and insurance entities - 2.12 Investments in the capital instruments to bunking, 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 (administruments in the capital instruments issued by bunking, financial and insurance entities that are outside that are contaid the scope of regulatory consolidation. - 2.14 Significant investments in the capital instruments issued by bunking, financial and insurance entities that are outside that are contaid the scope of regulatory adjustment applied at T2 Capital level 465.426 2.15 Morean of Regulatory Adjustment applied at T2 Capital level 118.166 2.16 Total Capital adminishie for capital adequacy - 2.17 T2 Capital adminishie for capital adequacy - 2.18 Portion of AT1 Capital adminishie for capital adequacy - 2.18 Portion of AT1 Capital A	2.5		10,315	10,3
2.6 Foreign Exchange Translation Reserves			10.215	10.2
2.8 T2 Capital before regulatory adjustments 118.166 118.11 2.9 Regulatory Adjustments T1 Capital level - 2.10 Portion of deduction applied 50:50 to Ticr-1 capital and Ticr-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction Tor Ticr-2 capital and insurance entities - 2.11 Reciprocal cross holdings in T2 capital of banking, financial and insurance entities - 2.12 Investments in the capital instrument so 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 shere 465.426 2.13 Significant insutments in the capital instrument issued by banking, financial and insurance entities that are outside the regulatory consolidation. - 2.14 Significant instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation - 2.15 Amount of Regulatory Adjustments at 72 Capital level 118.166 118.11 2.16 T2 Capital arecognized for capital adequacy - - 2.17 T2 Capital Arecognized for capital adequacy - - 2.18 Portion of AT1 Capital recognized in T2 Capital level - - 2.18 Total Capital devenguitary Adjustments 12 Capital recognized for capital adequacy - - 2.19 Total Capital dev		Foreign Exchange Translation Reserves	10,010	
2.9 Regulator Adiostments at 12 Capital level				-
210 Portion of deduction applied 50:50 or Ter-1 capital and Ter-2 capital based on pre-Basel III restment which, during transitional period, remain subject to deduction form Ter-2 capital period. 211 Recirroreal cross holdmass. In 72 capital of basing, financial, and insurance entities. - 212 Investment in own 72 capital instrument. - 213 Investment in own 72 capital instrument. - 214 Signification where the bask does not own more than 10% of the issued share capital (ameant above, 10%, threshold). - 214 Signification where the bask does not own more than 10% of the issued share capital (ameant above, 10%, threshold). - 214 Signification where the bask does not own more than 10%. Of the issued share capital (ameant above, 10%, threshold). - 216 Text capital a (vector consolidation are consolidation. - - 350m Regulatory Adjustments at 72 Capital level 118.166 118.161 217 T2 capital (after regulatadequary adjustments) - - - 218 Portion of ATI Capital adequary - - - - 218 Portion of ATI Capital adequary adjustments) - - - - - 219 Total Capital didter regulatadequary ad			118,166	118,10
which, during transitional period, remain subject to doduction from Tier-2 capital IR ecciptoreal cross holdings in T2 capital of huming, financial and insurance entities Investment in over T2 capital instruments Investment in over T2 capital instruments Investment in the capital instruments of bunking, financial and insurance entities that are outside A65,426 A65,42 Signif.Cont investments in the capital instruments issued by banking, financial and insurance entities that are outside B65,426 B01 D111 B01 B01 B01 B01 B01 B01 B01 B01 B01		Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
2.11 Reciprocal cross holdings in T2 capital of barking. financial, and insurance entities.				
2.13 Investments in the capital instruments of banking, financial and insurance entities that are outside the capital (amount above 10% threshold). 465,426 2.14 Signification, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold). 6465,426 2.14 Signification investments in the capital insurance in the capital insurance consolidation. 6465,426 3.14 Signification investments in the capital insurance insue of the issued share consolidation. 6465,426 3.16 Stepsification integration in the capital insurance insue of the issue of the issue of the issue of the issue of the capital insurance in the c		Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital canoural above 10% threshold) 2.14 Significant investments in the capital instruments issued by banking, financial and insurance entities that are contride the scope of regulatory consolidation Soum of Regulatory Adjustments al T2 Capital level 4.65,425 4.15 A mount of Regulatory Adjustments pair of the capital level 118,166 118,11 2.16 T2 Capital alever regulatory adjustments) 2.17 T2 Capital recognized for capital adjequacy 2.19 Total T2 Capital recognized for capital adjequacy 2.19 Total Eligible Capital for Capital adjequacy 3.1 Total Eligible Capital for Capital adjequacy 4.2 Total Credit Risk Weighted Assets 9.248,322 4.2 Total Credit Risk Weighted Assets 2.186,427 2.186,427 2.186,427 2.186,427 2.186,427 5.1 Capital Adjequacy Ratios 5.1 CET1 to TRWAs 5.1				
capital (amount above 10% threshold)	2.13	investments in the capital instruments of banking, financial and insurance entities that are outside the	465,426	465,42
2.14 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation				
are outside the scope of regulatory consolidation 465,426 Sum of Regulatory Adjustments at T2 Capital level 465,426 2.15 Amount of Regulatory Adjustments at T2 Capital level 118,166 2.16 T2 Capital (dere regulatory Adjustments) - 2.17 T2 Capital adverse of the capital advergatory - 2.18 Portion of ATI Capital recognized in T2 Capital - 2.18 Portion of ATI Capital recognized in T2 Capital - 2.19 Total Capital devices of Advegatory Ratio (T1 Capital recognized + T2 Capital - 7 Total Eligible Capital for Capital Advegatory Ratio (T1 Capital recognized + T2 Capital 14,857,479 14,857,479 1 Total Capital devices (TRWAs) 14,216,539 14,216,539 14,216,539 4.1 Total Capital Advegatory Ratio (T1 Capital recognized + T2 Capital 14,857,479 124,857,479 2,848,707 2.10 Total Market Risk Weighted Assets 9,248,322 9,248,32 2,248,70 2,248,70 3.1 Total Device Risk Weighted Assets 2,186,407 2,186,407 2,186,407 4.2 Total Market Risk Weighted Assets 2,186,407	2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that	-	-
2.15 Amount of Regulatory Adjustment applied at T 2 Capital level 118.166 118.116 2.16 T 2 Capital (after regulatory adjustment) - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		are outside the scope of regulatory consolidation		
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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 - - 7 Total T2 Capital admissible for capital adequacy - - 7 Total T2 Capital admissible for capital adequacy - - 7 Total T2 Capital admissible for capital adequacy - - 7 Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital 14,857,479 14,857,479 14 Total Capital Adequacy Ratio (T1 Capital recognized + T2 Capital 14,216,539 14,216,539 4.1 Total Capital Risk Weighted Assets 9,234,32 9,234,32 9,234,32 4.2 Total Market Risk Weighted Assets 2,2165,07 2,218,54 4.3 Total Operational Risk Weighted Assets 2,186,427 2,186,427 5.1 Capital Adequacy Ratios 104,51% 104,51% 5.2 T1 Capital to TRWAs 104,51% 104,51%				118,10
2.18 Portion of AT1 Capital recognized in T2 Capital - 2.19 Total T2 Capital adequacy (admissible for capital adequacy) - Total Eligible Capital for Capital Adequacy (admissible for capital adequacy) - Total Eligible Capital for Capital Adequacy (admissible for capital adequacy) - Total Eligible Capital for Capital Adequacy (admissible for capital adequacy) - Total Kisk Weighted Assets - 4.1 Total Credit Risk Weighted Assets - 4.2 Total Credit Risk Weighted Assets - 4.3 Total Oregational Risk Weighted Assets - 4.4 Total Oregational Risk Weighted Assets - 4.3 Total Oregational Risk Weighted Assets - 4.4 Total Oregational Risk Weighted Assets - 4.5 Total Oregational Risk Weighted Assets - 5.1 Capital Adequacy Ratios - 5.1 CET1 to TRWAs 104.51% 5.1 CET1 to TRWAs 104.51%	2.17	T2 Capital recognized for capital adequacy		
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Total Risk Weighted Assets (TRWAs) 14.216.539 14.216.539 4.1 Total Credit Risk Weighted Assets 9.284.322 9.284.32 4.2 Total Market Risk Weighted Assets 2.745.790 2.745.7 4.3 Total Operational Risk Weighted Assets 2.145.427 2.186.4 Capital Adequacy Ratios 5.1 CET1 to TRWAs 104.51% 104.51% 5.2 TI Capital to TRWAs 104.51% 104.51%	10.10	Total T2 Capital admissible for capital adequacy	-	
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4.1 Total Credit Risk Weighted Assets 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70<	2.19		14,007,479	14,007,4
4.1 Total Credit Risk Weighted Assets 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 9,284,322 2,245,570 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 2,745,70 <td>2.19</td> <td></td> <td></td> <td>14 216 5</td>	2.19			14 216 5
4.2 Total Market Risk Weighted Assets 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,790 2,245,7	2.19	Total Risk Weighted Assets (TRWAs)	14,216,539	14,210,5
Capital Adequacy Ratios 5.1 CET1 to TRWAs 104.51% 104.51% 5.2 T1 Capital to TRWAs 104.51% 104.51%	4.1	Total Risk Weighted Assets (TRWAs) Total Credit Risk Weighted Assets	9,284,322	9,284,32
5.1 CET1 to TRWAs 104.51% 104.51% 5.2 T1 Capital to TRWAs 104.51% 104.51%	4.1	Total Risk Weighted Assets (TRWAs) Total Credit Risk Weighted Assets Total Market Risk Weighted Assets	9,284,322 2,745,790	9,284,32
5.1 CET1 to TRWAs 104.51% 104.51% 5.2 T1 Capital to TRWAs 104.51% 104.51%	4.1	Total Risk Weighted Assets (TRWAs) Total Credit Risk Weighted Assets Total Market Risk Weighted Assets	9,284,322 2,745,790	9,284,32
5.2 T1 Capital to TRWAs 104.51% 104.51	4.1	Total Risk Weighted Assets Total Credit Risk Weighted Assets Total Market Risk Weighted Assets Total Operational Risk Weighted Assets	9,284,322 2,745,790	9,284,32
	4.1 4.2 4.3	Total Kisk Weighted Assets (TRWAs) Total Credit Kisk Weighted Assets Total Market Risk Weighted Assets Total Operational Risk Weighted Assets Capital Adequacy Ratios Capital Adequacy Ratios Capital Adequacy Ratios Capital Adequacy Ratios	9,284,322 2,745,790 2,186,427 104,51%	9,284,32 2,745,79 2,186,42 104.51

CAR (without applying limits)	Basel 3 Transit		Basel 3 Full		
CET1 to total RWA	1.045084129		1.045084112		
Tier-1 capital to total RWA	104.51%		104.51%		
Total capital to total RWA	104.51%		104.51%		
•	104.5170		104.0170		
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					
	P124		P1	II	1
D/ G-SIBs HLA Requirement Working (Maxima/ Minima):	Basel 3 tra	ansit	Basel 3	3 full]
	Basel 3 tr: 104.51%	ansit 14857479	Basel 3	3 full 14857479]
Working (Maxima/ Minima):]
Working (Maxima/ Minima): Total CET1	104.51%	14857479	104.51%	14857479	
Working (Maxima/ Minima): Total CET1 CCB requirement	104.51% 1.90%	14857479 270,114	104.51% 2.50%	14857479 355,413	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations	104.51% 1.90% 98.51%	14857479 270,114 14004487	104.51% 2.50% 98.51%	14857479 355,413 14004487	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1	104.51% 1.90% 98.51% 96.61%	14857479 270,114 14004487 13734372	104.51% 2.50% 98.51% 96.01%	14857479 355,413 14004487 13649073	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1 ADT-1 held	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00%	14857479 270,114 14004487 13734372 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00%	14857479 355,413 14004487 13649073 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1 ADT-1 recognition limit	104.51% 1.90% 98.51% 96.61% 0.00% 25.65%	14857479 270,114 14004487 13734372 0 3646841.2	104.51% 2.50% 98.51% 96.01% 0.00% 25.50%	14857479 355,413 14004487 13649073 0 3625516.4	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1 ADT-1 held ADT-1 recognition limit ADT-1 not recognized	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00%	14857479 355,413 14004487 13649073 0 3625516.4 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excress CET1 ADT-1 held ADT-1 recognized ADT-1 to be recognized ADT-1 to be recognized	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 0.00% 104.51% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 104.51% 0.00%	14857479 355,413 14004487 13649073 0 3625516.4 0 0 14857479 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CCB requirement CET1 available for further calculations Excess CCT1 ADT-1 hot recognized ADT-1 hot recognized ADT-1 hot recognized ADT-1 hot recognized Eligible Ticr-1 capital Ticr-2 held Ticr-2 held	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 0.00% 104.51% 0.00% 42.75%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479	104.51% 2.50% 98.51% 98.61% 0.00% 25.50% 0.00% 0.00% 104.51% 0.00% 42.50%	14857479 355,413 14004487 13649073 0 3625516.4 0 0 14857479	
Working (Maxima/ Minima): Teal CETI CCB readiable for further calculations Excess CETI ADT-1 held ADT-1 recognized ADT-1 to be recognized ADT-1 to be recognized Eligible Tier-1 capital Tier-2 held	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 104.51% 0.00% 42.75% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 0 6078068.7 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 104.51% 0.00% 42.50% 0.00%	14857479 355,413 14004487 13649073 3625516.4 0 0 14857479 0 6042527.3 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CCB requirement CCB requirement CCB recognition limit ADT-1 hort recognited ADT-1 hort recognited ADT-1 hort recognited Tier2-bid Tier2-bid Tier2-bid Tier2-bid Tier2-recognition limit Tier3- and the T2	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 104.51% 0.00% 42.75% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 0 6078068.7 0 6078068.7	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 0.00% 104.51% 0.00% 42.50%	14857479 355,413 14004487 13649073 0 3625516.4 0 0 14857479 0 6042527.3 0 6042527.3	*The excess ADT1 not recognized can be included
Working (Maxima/ Minima): Total CET1 CCB requirement CCB requirement CCB requirement Excess CET1 AD7-1 the control of the control AD7-1 or recognized AD7-1 or recognized AD7-1 or recognized AD7-1 or recognized Control on the control Tier2 held Tier2 held T	104.51% 1.90% 98.51% 96.61% 0.00% 25.63% 0.00% 104.51% 0.00% 42.75% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 0 6078068.7 0 6078068.7 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 104.51% 0.00% 42.50% 0.00%	14857479 355,413 14004487 0 3625516.4 0 0 14857479 0 6042527.3 0 6042527.3 0	*The excess ADT1 not recognized can be included i
Working (Maxima/ Minima): Total CET1 CCB requirement CCB requirement CCB requirement CCB recognition limit ADT-1 hort recognited ADT-1 hort recognited ADT-1 hort recognited Tier2-bid Tier2-bid Tier2-bid Tier2-bid Tier2-recognition limit Tier3- and the T2	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 104.51% 0.00% 42.75% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 0 6078068.7 0 6078068.7	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 0.00% 104.51% 0.00% 42.50%	14857479 355,413 14004487 13649073 0 3625516.4 0 0 14857479 0 6042527.3 0 6042527.3	*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)						Subsid	liaries				
Items	(A separate column should be completed for each subsidiary issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity											
	should be included in the items 4 & 7 below)											
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
	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	100%										
	CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	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

Rupees in '000'

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)		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		1,203,893
Gross holdings of Additional Tier 1 capital		1,304,993
Gross holdings of Tier 2 capital		901,628
Sum of all above holdings		2 410 51
		3,410,514
Applicable CET1 amount (before thresholds)		
	-	16,499,843
Applicable CET1 amount (before thresholds)	B3 full	16,499,843
Applicable CET1 amount (before thresholds)	B3 full 621,457	16,499,843 1,760,530 B3 Transit
Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1		16,499,843 1,760,530 B3 Transit 621,455
Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1	621,457	16,499,843 1,760,530 B3 Transit 621,457 673,640
Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital	621,457 673,646	3,410,514 16,499,843 1,760,530 B3 Transit 621,457 673,640 465,420
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	621,457 673,646	16,499,843 1,760,530 B3 Transit 621,457 673,646
Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2	621,457 673,646 465,426	16,499,843 1,760,530 B3 Transit 621,457 673,640 465,420

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outsi	de 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)	15,878,380	5 15,878,386
	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)	B3 IUI	b5 Traiisit
Net deferred tax assets due to temporary differences		4,716
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,878,380	
10% amount to be recognised for further threshold deductions check and applying 250% RW	4,710	
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	4,716	4,716
Sum of above holdings	4,716	4,716
Applicable CET1 amount (after all regulatory adjustments and threshold)	15,878,386	15,878,386
Applicable 15% Threshold	2,802,068	2,802,068
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	4,716	4,716

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	38.38%
Tier-1 Capital	14,857,479
Total Exposures	38,715,579

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	11,818
2	Balances with other banks	2,045,176
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	-
4	Investments	22,382,676
5	Advances	6,103,995
6	Operating fixed assets	297,541
7	Deferred tax assets	4,716
8	Financial Derivatives (total from cell C29)	-
9	Other assets	566,068
	Total Assets	31,411,990

	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%	654,500	654,500
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	85,668	85,668
4	Lending of securities or posting of securites as collaterals	100%	6,015,711	6,015,711
5	Undrawn committed facilities (which are not cancellable)	100%	547,641	547,641
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	702	70
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	-	-
9	Other commitments	100%	-	-
	Total Off-Balance Sheet Items excluding Derivatives		7,304,221	7,303,589

	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 presribed 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

(Rupess in '000')

RISK WEIGHTED AMOUNT FOR CREDIT RISK

8,486,664 1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2) 2 Off - Balance Sheet - Non Market Related Exposures 779,935 Total Risk Adjusted Exposure of Section A Total Risk Adjusted Exposure of Section B 0 Total Risk Adjusted Exposure of Section C 17,723 797,658 Total Risk Adjusted Exposure of Section D 0 0 3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4) 9,284,322 4 Total Risk Weighted Amount for Credit Risk

(Rupees in '000')

CR 1

PI	lease enter your data in yellow cells.	R		TED AMOUNT FOI					CR 2
APPROACH	USED FOR CRM IN BANKING BOC Simple	-		LANCE SHEET EXI ease select the C		ch to calculate	the Risk Adju	sted Amount	
		_				CREDIT DISK	UTICATION (CD	M)1	(Rupees in '000
	E T	External	Risk	Original		Simple Approach	MITIGATION (CR	M)I Comprehensive	Risk Adjusted Amou
Α	Exposure Type	rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
		1	2	3	4	5	6	(anter exter) 2E 7	
(a) Ca	ash and Cash Equivalents		0%	50			(3+4-5) 50		(2 X 6) or (2 x 7)
(b) Cla	aims on Government of Pakistan (Federal or Provincial		0%						
	overnments) and SBP, denominated in PKR preign Currency claims on SBP arising out of statutory obligations		0%	10,754			10,754		
	banks in Pakistan		0%				0	-	
	aims on other sovereigns and on Government of Pakistan or	1	0%				0		
PK	ovincial governments or SBP denominated in currencies other than ζR	2	20% 50%				0		
		4,5	100%				0		
		6 Unrated	150% 100%				0		
(e) Cla	aims on Bank for International Settlements, International Monetary	Olirated	0%				0		
Fu	nd, European Central Bank, and European Community						0		
(f) Cl	laims on Multilateral Development Banks		0%				0		
	i i i i i i i i i i i i i i i i i i i	1	20%				0		
		2,3 4,5	50% 100%				0		
		6	150%				0	-	
(.) ~	sinne an Dahlis Canton David. 1. D. Lin	Unrated	50%				0		
(g) Cla	aims on Public Sector Entities in Pakistan	1	0% 20%				0		
		2,3	50%				0	-	
		4,5 6	100% 150%				0		
		6 Unrated	50%				0		
(h) Cla	aims on Banks		0%				0	-	
		1	10% 20%	871,596	565,246		0 1,436,842		287
		2,3	50%	071,590	90,000		90,000	-	45
		4,5	100%				0	-	
		6 Unrated	150% 50%				0		
	aims, denominated in foreign currency, on banks with original		0%				0	-	
ma	aturity of 3 months or less	1,2,3	20%	1,157,921			1,157,921	-	231
		4,5 6	50% 150%				0		
		unrated	20%				0		
	aims on banks with original maturity of 3 months or less nominated in PKR and funded in funded in PKR		20%	16,673		0	16,673		3
(k)	Claims on Corporates (excluding equity exposures)		0%				0		
		1	10% 20%	906,540			0 906,540	-	181
		2	50%	1,690,771		90,000	1,600,771	-	800
		3,4 5,6	100% 150%				0	-	
		Unrated-1	100%	731,896			731,896	-	731
		Unrated-2	125%	2,779,218		565,246	2,213,972	-	2,767
(l) Cla	aims categorized as retail portfolio		0% 20%				0	-	
			50%				0	-	
(m) Cla	aims fully secured by residential property (Residential Mortgage		75% 35%	4,034			4,034	-	3
	and any section of residential property (Residential Mongage ance as defined in Section 2.1)		3370	72,190			72,190	-	25
	aims against Low Cost Housing Finance		25%				0		
	st Due loans:						0	-	
	The unsecured portion of any claim (other than loans and claims secured ainst eligible residential mortgages as defined in section 2.1 of circular 8								
of 2	2006) that is past due for more than 90 days and/or impaired:						0	-	
	1 where specific provisions are less than 20 per cent of the tstanding amount of the past due claim.		150%	763,018			763,018		1,144
1.2	2 where specific provisions are no less than 20 per cent of the		100%	705,018			705,010		1,14
	tstanding amount of the past due claim.		5001				0	-	
	3 where specific provisions are more than 50 per cent of the tstanding amount of the past due claim.		50%	31,212			31,212		1:
2.	Loans and claims fully secured against eligible residential		100%						
mo	ortgages that are past due for more than 90 days and/or impaired						0		
3.			50%				0		
	ortgage that are past due by 90 days and /or impaired and specific ovision held thereagainst is more than 20% of outstanding amount								
pro	orision note increagantise is more than 2070 Of Outstanding amount						0		
	vestment in the equity of commercial entities (which exceeds 10%		1000%						
	the issued common share capital of the issuing enitity) or where the tity is an unconsolidated affiliate.						0		
(p) Sig	gnificant investment and DTAs above 15% threshold (refer to		250%						
	action 2.4.10 of Basel III instructions)		100%	4,716			4,716		1
	sted Equity investments and regulatory capital instruments issued other banks (other than those deducted from capital) held in the		100%						
bai	nking book.			1,498,893			1,498,893		1,498
	nlisted equity investments (other than that deducted from capital) ld in banking book		150%	151,092			151,092		220
	vestments in venture capital		150%	151,092			151,092		220
(t) Inv	vestments in premises, plant and equipment and all other fixed		100%				1044		
	sets aims on all fixed assets under operating lease		100%	184,152 113,389			184,152 113,389	-	184
	Il other assets		100%	215,036			215,036	-	215
				11,203,152	655,246	655,246	11,203,152	0	8,486

th Credit Conversion Factor of 100% Direct Credit Substitutes		1				CDEDIT D	ISK MITIGATI	ON (CPM) 1	(Rupees in '	
Lending of securities or posting of securities as						Simple Approac		Comprehensive		
collateral	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure	
Other commitments with certain drawdown	1	2	3	4	5	6	7	8	9	
Against				(3 X 100%)					(2 x 8)	
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	6.015.711	6,015,711	_	_	6,015,711			
SBP in Foreign Currency arising out of statutory		0%	0,010,711	0,010,711			0,010,711			
obligations of banks in Pakistan	-			-	-	-	-	-		
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	1 2	0% 20%		-	-	-	-	-		
other than PKR	3	50%		-	_		-			
	4,5	100%		-	-	-	-	-		
	6	150%		-	-	-	-	-		
	Unrated	100%		-	-	-	-	-		
Bank for International Settlements, International Monetary Fund, European Central Bank, and		0%								
European Community	-			-	-	-	-	-		
Multilateral Development Banks		0%		-			-			
Development Dames	1	20%	-	-	-	-	-	-		
	2,3	50%	-	-	-	-	-	-		
	4,5	100%	-	-	-	-	-	-		
	6 Unrated	150% 50%	-	-	-	-	-			
	Offrated	5070	_	-		_	_			
5 Public Sector Entities in Pakistan		0%			-		-			
	1	20%		-	-	-	-			
	2,3	50% 100%		-	-	-	-			
	4,5	150%		-						
	Unrated	50%		-	-	-	-			
Banks	1	0% 20%	775	775			- 775			
	2,3	50%	113	-			-			
	4,5	100%		-	-	-	-	-		
	6	150%		-	-	-	-	-		
	Unrated	50%		-	-	-	-			
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%	-	-	-		=			
		0.01								
Corporates	1	0% 20%					-			
	2	50%	894,871	894,871	-		894,871		44	
	3,4	100%	185,000	185,000	-	-	185,000		18	
	5,6	150%		-	-	-	-			
	Unrated-1 Unrated-2	100% 125%	21,970 100,299	21,970 100,299	-		21,970 100,299		2	
	Cinatou-2								12	
Retail		0%			-		-			
		20%			-		-			
		50% 75%		_		_	-			
		, 5 /0								
Others		0%			-		-			
		20% 50%			-		-			
		50%			-		-			
		10070	-				-			

CR 3

Credit Conversion Factor of 50% Performance related contingencies		1					ISK MITIGATI Þ		
r ei tor mance related contingencies	Mapped	Risk		a		Simple Approac	ш	Comprehensive	Risk Adjuste
Commitments with an original maturity of over one year	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
· ·	1	2	3	4	5	6	7	8	9
		1		(3 X 50%)					(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%	_	-	-	-	-	-	
Multilateral Development Banks		0%					-		
ļ	1	20%	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	
	4,5 6	100% 150%	-	-	-	-	-		
•	Unrated	50%	-	-	-	-		-	
	Ullialeu	5070	-	-	-	-		-	
Public Sector Entities in Pakistan		0%					-		
r done Sector Entries in Fundation	1	20%		-	-	-	-		
	2,3	50%		-	-	-	-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
Banks		0%					-		
•	2,3	20% 50%		-	-	-			
•	4,5	100%		-					
	6	150%							
	Unrated	50%		-	-	-	-		
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%			-		-		
denominated in Pritty									
Corporates		0%					-		
*	1	20%		-	-	-	-		
	2	50%		-	-	-	-		
	3,4	100%		-	-	-	-		
	5,6	150%		-	-	-	-		
ļ	Unrated-1	100%		-	-	-	-		
	Unrated-2	125%		-	-	-	-		
Retail		0%							
Ketan		20%							
		50%							
ł	-	75%		-	-	_			
		, 570							
Others		0%					-		
1		20%					-		
		50%					-		
		100%	-	-	-	-	-	-	
			-	-	-	-			

h Credit Conversion Factor of 20% Trade Related contingencies						Simple Approac	ISK MITIGATI b	Comprehensive	
Trade Related contingencies	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Adjusted Exposure (after	Risk Adjuste Exposure
Other Commitments with original maturity of one year or less	Kating				Adjustments		Exposure	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 0)
Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-		
SBP in Foreign Currency arising out of statutory									
obligations of banks in Pakistan		0% 0%	-	-	-	-	-	-	
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	1 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%	-	-	-	-	-	-	
Multilateral Development Banks		0%					-		
Muthatera Development Banks	1	20%	_	_		_	-		
	2,3	50%	-	-	-	-			
	4,5	100%	-	-	-	-	-	-	
[6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
		0%			-		-		
Public Sector Entities in Pakistan	1	20%		-	-	_	-		
	2,3	50%		_	-		-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
Banks		0%							
Banks	1	20%		_	_	_			
	2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%	-	_	-	_	-		
and denominated in foreign currency)	4,5	50%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	unrated	20%	-	-	-	-	-	<u> </u>	
		0%					-		
Banks (with original maturity of 3 months or less denominated in PKR)		20%					-		
		2070							
Corporates		0%			-		-		
-	1	20%		-	-	-	-		
	2	50%	24,629	4,926	-	-	4,926		
	3,4	100% 150%		-	-	-	-		
	5,6 Unrated-1	150%		-	-	-	-		
	Unrated-1	125%	61,039	12,208	-		12,208		1
I				12,200			12,200		1
Retail		0%			-		-		
[20%					-		
		50%					-		
l	-	75%		-		-	-		
Others		0%					-		
		20%							
		50%					-		
		100%		-	-	-	-		

D With Credit Conversion Factor of 0%

	r commitments that can be unconditionally elled at any time	Mapped Rating	Risk Weights %	Notional Amo
	-	1	2	3
	rnment of Pakistan (Federal or Provincial			
	rnments) and SBP, denominated in PKR in Foreign Currency arising out of statutory	-	0%	-
	ations of banks in Pakistan	-	0%	-
3 Sover	reigns, Government of Pakistan or provincial	1	0%	-
	mments or SBP denominated in currencies	2	20%	-
other	than PKR	3 4,5	50% 100%	
		6	150%	
		Unrated	100%	
4 Bank	for International Settlements, International			
	etary Fund, European Central Bank, and			
Europ	pean Community	-	0%	
Multi	lateral Development Banks		0%	
viuiti	lateral Development Banks	1	20%	
		2,3	50%	-
		4,5	100%	-
		6	150%	
		Unrated	50%	
DIF	c Sector Entities in Pakistan		0%	
Public	c Sector Entities in Pakistan	1	20%	
		2,3	50%	
		4,5	100%	-
		6	150%	
		Unrated	50%	-
-			0.0/	
7 Bank	s	1	0% 20%	
		2,3	50%	
		4,5	100%	
		6	150%	
		Unrated	50%	
			0%	
	s (with original maturity of 3 months or less enominated in foreign currency)	1,2,3	20%	
anu u	enominated in foreign currency)	4,5	50%	
		6	150%	
		unrated	20%	
	s (with original maturity of 3 months or less		0%	
denoi	minated in PKR)		20%	
) Corpo	orates		0%	
		1	20%	-
		2	50%	200,0
1		3,4	100%	
1	_	5,6	150%	
1	-	Unrated-1 Unrated-2	100%	1,5
L		Unrated-2	125%	500,0
Retai	1		0%	
			20%	
			50%	
		-	75%	
0.1			00/	
2 Other	'S		0% 20%	
	Γ		50%	

(Rupees in '000')

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

.

A	ПЕМS	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)
а	Foreign Exchange Contracts with SBP					(3 A 4)	(1 + 3)			(7 A 8)
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
с	Instruments traded on futures and options exchanges, which are subject to									
d	daily mark to market and margin payments Equity Contracts*									
u	with Residual Maturity of one year or less				6%	-	-	-	0%	-
	with Residual Maturity of one year or less				6%	-	-		20%	-
	with Residual Maturity of one year or less				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 with Residual Maturity of over one year to five year				6% 8%			-	150% 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% 10%	-			150%	-
	with Residual Maturity of over five year with Residual Maturity of over five year				10%	-	-	-	0% 20%	-
	with Residual Maturity of over five year 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					-	-	-		-
в	Sub Total		-							
	stitutions using Current Exposure method for Interest Rate and Foreign Exc	hange Contracts))							
-										
f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%	-	-	-	0%	-
	with Residual Maturity of one year or less				0% 0%	-		-	20% 50%	-
	with Residual Maturity of one year or less 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 with Residual Maturity of over one year to five year				1% 1%	-	-	-	50% 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 with Residual Maturity of over five year				2% 2%			-	125% 150%	-
g	Foreign Exchange Contracts*				270				100/0	
0	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% 100%	-
	with Residual Maturity of one year or less with Residual Maturity of one year or less				1%		-	-	125%	-
	with Residual Maturity of one year or less				1%				12.5%	
	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% 5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year				5% 5%	-	-	-	100%	
	with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year				5% 5%				125%	
	with Residual Maturity of over five year				8%	-	-	_	0%	-
					8%	-		-	20%	-
	with Residual Maturity of over five year								50%	
	with Residual Maturity of over five year				8%	-				
	with Residual Maturity of over five year with Residual Maturity of over five year				8%	-		-	75%	-
	with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year		-		8% 8%	-	-		75% 100%	-
	with Residual Maturity of over five year with Residual Maturity of over five year		-		8%		-	-	75%	-

	Please use Yellow Cells to enter your data.	MR 1
	RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY	
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	(Rupees in '000')
	(Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method	15,440 15,440
в	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk	2,187 2,187 4,373
С	Capital Charge for Foreign Exchange Risk (Total of MR 5)	199,849
D	Capital Charge for Position in Options (Total of MR 6)	0
Е	Total Capital Charge for Market Risk (A+B+C+D)	219,663
F	Risk Weighted Amount for Market Risk (E x 12.5)	2,745,790

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 arnment (Domestic Curr	Long	20,178,811							20,178,811	0
a ernment (Domestic Curr	Short								0	0

b Government (other than Domestic Currency)

oorer minene (ouner man						
Rating grade 1	Long				0	0
Rating grade 1	Short				0	0
Rating grade 2-3	Long				0	0
Rating grade 2=5	Short				0	0
Pating grade 4.5	Long				0	0
Rating grade 4-5	Short				0	0
Rating grade 6	Long				0	0
Rating grade 6	Short				0	0
Unrated	Long				0	0
Uniated	Short				0	0

c Qualifying (to be specified)

2						
	Long				0	0
	Short				0	0

d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)

Long								0	0
Short								0	0
Long								0	0
Short								0	0
Long								0	0
Short								0	0
Long								0	0
Short								0	0
Long								0	0
Short								0	0
~									
Long	20,178,811	0	0	0	0	0	0	20,178,811	0
Long Short	20,178,811	0 0		0	0	0	~	<u>20,178,811</u> 0	0
	0			0	0	-	~	20,178,811 0 20,178,811	0
	Short Long Short Long Short Long Short Long Short	Short Long Short Long Short Long Short Long Short Long Short	Short Image: Constraint of the second seco	Short Image: Constraint of the second seco	Short Image: Short Long Image: Short Short Image: Short Long Image: Short Long Image: Short Long Image: Short	Short Image: Short Image: Short Image: Short Image: Short Long Image: Short Image: Short Image: Short Image: Short Long Image: Short Image: Short Image: Short Image: Short Short Image: Short Image: Short Image: Short Image: Short Long Image: Short Image: Short Image: Short Image: Short Short Image: Short Image: Short Image: Short Image: Short	Short Image: S	ShortImage: state of the state o	Short Image Image <th< td=""></th<>

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

	Time Ba	nd			Individu	al positions			Risk	Woigh	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	e derivatives	To	tal	Weight	weigi	iteu positions
Lone	Coupon 3 % or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	12,458,588				12,458,588	0	0.00%	0	
	1 to 3 months	1 to 3 months	7,720,224				7,720,224	0	0.20%	15,440	
	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	
			20,178,811	-	-	_	20,178,811	0		15,440	0

ſ			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								15,440	15,440

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

onth or less 3 months 6 months 12 months	Coupon less than 3% 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months	Debt secur Long	ities & debt Short	Interest rate of Long	derivatives Short	To Long	tal Short	Weight	Long	hted positions Short
onth or less 3 months 6 months 12 months	1 month or less 1 to 3 months 3 to 6 months	Long	Short	Long	Short	Long	Short		Long	Short
3 months 6 months 12 months	1 to 3 months 3 to 6 months					-				
6 months 12 months	3 to 6 months					0	0	0.00%	0	
12 months						0	0	0.20%	0	
	6 to 12 months					0	0	0.40%	0	
2 years						0	0	0.70%	0	
	1.0 to 1.9 years					0	0	1.25%	0	
3 years	1.9 to 2.8 years					0	0	1.75%	0	
4 years	2.8 to 3.6 years					0	0	2.25%	0	
5 years	3.6 to 4.3 years					0	0	2.75%	0	
7 years	4.3 to 5.7 years					0	0	3.25%	0	
10 years	5.7 to 7.3 years					0	0	3.75%	0	
o 15 years	7.3 to 9.3 years					0	0	4.50%	0	
o 20 years	9.3 to 10.6 years					0	0	5.25%	0	
r 20 years	10.6 to 12 years					0	0	6.00%	0	
	12 to 20 years					0	0	8.00%	0	
	Over 20 years					0	0	12.50%	0	
		0	0	0	0	0	0		0	0
7 y 10 5 1: 5 20	years years 5 years 0 years 0 years	years 4.3 to 5.7 years years 5.7 to 7.3 years 5 years 7.3 to 9.3 years 0 years 9.3 to 10.6 years 0 years 10.6 to 12 years 12 to 20 years Over 20 years	years 4.3 to 5.7 years years 5.7 to 7.3 years 5 years 7.3 to 9.3 years 0 years 9.3 to 10.6 years 0 years 10.6 to 12 years 12 to 20 years Over 20 years 0 0	years 4.3 to 5.7 years years 5.7 to 7.3 years 5 years 7.3 to 9.3 years 0 years 9.3 to 10.6 years 0 years 10.6 to 12 years 12 to 20 years 0 Over 20 years 0 0 0	years 4.3 to 5.7 years	years 4.3 to 5.7 years	years 4.3 to 5.7 years 0 0 years 5.7 to 7.3 years 0 0 5 years 7.3 to 9.3 years 0 0 0 years 9.3 to 10.6 years 0 0 0 years 10.6 to 12 years 0 0 12 to 20 years 0 0 0 0 ver 20 years 0 0 0	years 4.3 to 5.7 years 0 0 0 years 5.7 to 7.3 years 0 0 0 5 years 7.3 to 9.3 years 0 0 0 0 years 9.3 to 10.6 years 0 0 0 0 years 10.6 to 12 years 0 0 0 12 to 20 years 0 0 0 0 Over 20 years 0 0 0 0	years 4.3 to 5.7 years 0 0 0 3.25% years 5.7 to 7.3 years 0 0 0 3.75% 5 years 7.3 to 9.3 years 0 0 0 3.75% 0 years 9.3 to 10.6 years 0 0 0 4.50% 0 years 9.3 to 10.6 years 0 0 5.25% 0 years 10.6 to 12 years 0 0 6.00% 12 to 20 years 0 0 8.00% Over 20 years 0 0 12.50%	years 4.3 to 5.7 years 0 0 3.25% 0 years 5.7 to 7.3 years 0 0 3.75% 0 5 years 7.3 to 9.3 years 0 0 0 3.75% 0 0 years 9.3 to 10.6 years 0 0 0 4.50% 0 0 years 10.6 to 12 years 0 0 0 6.00% 0 12 to 20 years 0 0 0 8.00% 0 0 years 0 0 0 12.50% 0

		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

(Rupees in '000')

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

	Time Band	1			Individ	ual positions			Risk Weight	Woig	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	e derivatives	To	otal	Kisk weight	Weig	inten positions
Zone	Coupon 3 78 of more	Coupon less than 378	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowar	ice in	Horizonta	l 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								0	0

MR 3.1 (c)

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

	Time Ba	nd			Individua	l positions			Risk Weight	Weight	ed positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	a debt derivatives	Interest rate	e derivatives	T	otal	Kisk weight	weight	eu positions
Zone	Coupon 3% of more	Coupon less man 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	
			0	0	0	0	0	0		0	0

		Hor	rizontal Disallowanc	e in	Horizo	ntal 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	Overall net open position	Charge
General Market Risk Capital Charge								0	0

MR 3.1 (d)

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

	Time Band	l			Individ	ual positions			Risk Weight	Woia	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	e derivatives	To	otal	Kisk weight	weig	itteu positions
Zone	Coupon 5 % or more	Coupon less man 5 /6	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less					0	0	0.00%	0	(
	1 to 3 months	1 to 3 months					0	0	0.20%	0	(
	3 to 6 months	3 to 6 months					0	0	0.40%	0	(
	6 to 12 months	6 to 12 months					0	0	0.70%	0	(
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	(
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	(
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	(
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	(
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	(
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	(
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	(
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	(
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	(
		12 to 20 years					0	0	8.00%	0	(
		Over 20 years					0	0	12.50%	0	(
TOTAL			0	0	0	0	0	0		0	0
OVERALL NET OPEN PO	DSITION								-		

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

MR 3.1 (f)

(Rupees in '000')

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

	Time	Band			Individua	al positions			Risk Weight	Woighto	d positions
Zone	Counce 20/ on mono	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Т	otal	Kisk weight	weighte	u positions
Lone	Coupon 5% 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	
,			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowanc	e in	Horizo	ntal Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	Total General Market
		1	2	3	1 & 2	2 & 3	1&3	position	Risk Charge
General Market Risk Capital Charge								0	0

MR 3.1 (g)

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

	Time B	and			Individua	l positions			Risk Weight	Wei	ghted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	: debt derivatives	Interest rat	e derivatives	To	otal	Kisk weight	wei	gitted positions
Zone	Coupon 3 % of more	Coupon less mail 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	
			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowanc	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

MR 3.1 (e)

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK

(for institutions using Duration method) Currency PKR

						l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	Te	otal	Market Risk We	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net I Usitions
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			
	•		0	0	0	0	0	0	0	0	

		Н	orizontal Disallowance	in	Horiz	zontal Disallowance Be	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge									

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

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

		н	orizontal Disallowance	in	Horiz	ontal 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									

MR 3.2

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

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives		e derivatives	Te	otal	Market Risk We	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
AL			0	0	0	0	0	0	0	0	

1			н	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
1	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 IPT

					Individuo	positions					(Rupees in '0
Zone	Time Band	Assumed Change	Debt securities &	a debt derivatives	Interest rate		To	tal	Market Risk We	righted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
TAL			0	0	0	0	0	0	0	0	

 Intrinstal Disallowance in
 Horizontal Disallowance in
 Horizontal Disallowance Retween
 Total General Market Risk

 Calculation
 Vertical disallowance
 Zone
 Zone
 Zone
 Zones
 Zones

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

		1			Individua	positions					
Zone	Time Band	Assumed	Debt securities &	debt derivatives	Interest rate	e derivatives	Te	otal	Market Risk We	righted Positions	Net Positions
		Change in viold	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			
OTAL			0	0	0	0	0	0	0	0	

		H	Iorizontal Disallowance	in	Hori	zontal Disallowance Bet			
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									
μ									

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

											(Rupees in '0
	Time Band				Individua	l positions					
Zone		Assumed	Debt securities &	debt derivatives	Interest rate	e derivatives	Tot	al	Market Risk We	eighted Positions	Net Positions
		Change in viold	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
TAL	•		0	0	0	0	0	0	0	0	
ERALL NET C	PEN POSITION										

		Horizontal Disallowance in			Hori	zontal Disallowance Bet			
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 Daration method) Carrency Others

					Individual	positions						
Zone	Time Band	Assumed Change	Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net I ostiloli	
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				
AL.			0	0	0	0	0	0	0	0		

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000	
	Iı	nside Pakistan		Outside P	al-istan*	Total	
	KSE	LSE	ISE	Outside r	akistali*	Total	
Specific Risk Charge		-					
Equities							
Long positions	27,334					27,33	
Short Positions							
Equity Derivatives							
Long positions							
Short Positions							
Total Gross Positions (a+b+c+d)	27,334	0	0	0	0	27,33	
Risk Weight	8%	8%	8%	8%	8%		
Specific Risk Charge (f x e)	2,187	0	0	0	0	2,1	
General Market Risk Charge							
Net Long/Short Positions (a-b + c-d)	27,334	0	0	0	0	27,33	
Risk Weight	8%	8%	8%	8%	8%		
General Market Risk Charge (h x i)	2,187	0	0	0	0	2,18	
Total Capital Charge for Equity Exposures (g + j)	4,373	0	0	0	0	4,3	

Total Capital Charge for Equity Exposures (g + j)4,3730* Report Position on market -by-market basis i.e. separate column for each national market to be used

MR 4

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

		CALL	TAL CHARGE	L FOR FORE	ION EACHA	INGE KISK		(R	upees in '000')
		Pos	sition in Curre	ncy		Net delta-			
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	12,993		3,000				15,993	156.20	2,498,117
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 Capital Charge Rate Total Capital Charge

2,498,117
8%
199,849

Please enter your data in yellow c	ells.			OR1					
RI	SK WEIGHT	ED A	MOUNT FO	R OPERATIO	ONAL RISK				
Calculation Approach:	Basic Indica	ator Ap	proach	-			-		
1 Basic Indicator Approach (BIA)	Г			Groce	Income #		(Rupees in '000')		
T basic indicator Approach (DIA)			First year	Second year	Third year			Please select	
			5	2	5	Average of		your Calculation	
	Ļ	α 1	2	3	4	positive values 5	Capital Charge $6 = (5x1)$	Approach and	
Gross Income	Г	15%	775,552	1,247,620	1,475,111	1,166,094	174,914	all calculations	
A Capital Charge (BIA)	-						174,914	will perform	
2 The Standardized Approach (TSA)	Г			Cross	Income #			automatically	
2 The Standardized Approach (TSA)			First year	Second year	Third year			uutomutoung	
				~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		Average of			
Business lines *		β 1	2	3	4	positive values 5	Capital Charge $6 - (5x1)$		
Corporate Finance	Г	18%	2		4	5 0	6 = (5x1)		
Trading and Sales	_	18%	0	0	0	0	0		
Retail Banking	_	12%	0		0	0			
Commercial Banking Payment and Settlement	-	15% 18%	0		0	0			
Agency Services	-	15%	0		0	0			
Asset Management	_	12%	0		0	0			
Retail Brokerage	L	12%	0	0	0	0		1	
<b>B</b> Capital Charge (TSA)							0		
3 Alternative Standardized Approach (	ASA)			Gross	Income #				
	- /		First year	Second year	Third year				
		_				Average of			
Business lines *	L	β 1	2	3	4	positive values 5	Capital Charge $6 = (5x1)$		
Corporate Finance	Γ	18%	2		- 0	0			
Trading and Sales		18%	0		0	0			
Payment and Settlement	-	18%	0		0	0			
Agency Services Asset Management	-	15% 12%	0		0	0			
Retail Brokerage	_	12%	0		0	0			
Those banks that are unable		ate the	ir gross inco	ne into the abo	ggregate the total				
gross income for these six lin	les as under								
Aggregate of six business lines	s	18%	0	0	0	0	0		
21 Conital Charge							0		
<b>3.1</b> Capital Charge							0		
	Γ			Loans and	Advances #				
			First year	Second year	Third year				
		β				Average of positive values	Capital Charge		
	L -	1	2	3	4	5	6 = (5x1)*m		
Retail Banking	_	12%	0	0	0				
Commercial Banking		15%	0	0	0	0	0		
Banks may aggregate loans	& advances fi	rom re	tail and com	mercial bankir	ng (if they wis	sh to) using a be	ta of 15% as under:		
Retail & Commercial Banking	. г	15%	0	0	0	0	0		
Ketan & Commercial Banking		1570	0	0	0	0			
<b>3.2</b> Capital Charge							0		
C Capital Charge (ASA) (3.1+3.2)							0		
D Capital Charge for Operational Risk (A, A	B or C)						174,914		
E Total Risk Weighted Amount (D x 12.5)							2,186,427	l l	
Adjusted RWA based on Capital Floors	allowed to AS	A ban	ks only. All d	other banks wi	ll manually fo	eed the amount	-,,127		
calculated in cell J55.							2,186,427		
# Annual Audited figures should be use	d.								

* 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