		Basel 3 Transit	Basel 3 full
	on Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,638
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		-
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,488,527	1,488,527
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	5,951,817	5,951,817
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	17,136,981	17,136,981
1.1.9	Regulatory Adjustments at CET1 level	. , ,	.,,-
1.1.10	Goodwill (net of related defered tax liability)		
1.1.11	All other intangibles (net of any associated defered tax liability)	5,494	5,494
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	5,151	
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
1.1.13	(net of related tax liability)	-	_
1 1 14	Defined benefit pension fund net assets		
1.1.14		-	-
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	5,494	5,494
1.1.21	CET 1 after Regulatory Adjustments above	17,131,487	17,131,487
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	653,807	653,807
1.1.22		055,807	055,007
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
1122	capital (amount above 10% threshold)	46.455.600	46.455.600
1.1.23	CET 1 after Regulatory Adjustment above	16,477,680	16,477,680
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	-	-
	the scope of regulatory consolidation (amount above 10% threshold)		
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	-	-
	liability)		
1.1.26	CET 1 after Regulatory Adjustment above	16,477,680	16,477,680
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment	16,477,680	16,477,680
1.1.29	National specific regulatory adjustments applied to CET1	-	_
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP		
1.1.32	CET 1 after Regulatory Adjustment above	16,477,680	16,477,680
1.1.32	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,240,136	2,240,136
	· · · · · · · · · · · · · · · · · · ·		
1.1.34	CET1 (after regulatory adjustments)	14,237,544	14,237,544
1.2 Additi	onal Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	_
1.2.1.1	of which Classified as equity		-
1.2.1.2			-
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	-	-
	Regulatory Adjustments at AT1 Capital level	-	
1.2.4			
1.2.5	Investment in mutual funds exceeding the precribed limit		-
1.2.6	Investment in own AT1 capital instruments		-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	842,422	842,422
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities	-	-
	that are outside the scope of regulatory consolidation		
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
1.2.10		•	
1.0.10	which, during transitional period, remain subject to deduction from Tier-1 capital	1 202 71	1.00==:::
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	1,397,714	1,397,714
	Sum of Regulatory Adjustments at AT1 Capital level	2,240,136	2,240,136
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 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	14,237,544	14,237,544

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	155,363	155,363
	Weighted Assets	ŕ	,
2.5	Revaluation Reserves (net of taxes)	49,739	49,739
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	49,739	49,739
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	205,102	205,102
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	1,602,816	1,602,816
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	, ,	, ,
	capital (amount above 10% threshold)		
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities	-	-
	that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	1,602,816	1,602,816
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	205,102	205,102
2.16	T2 Capital (after regulatory adjustments)	-	-
2.17	T2 Capital recognized for capital adequacy	-	-
2.18	Portion of AT1 Capital recognized in T2 Capital	-	
2.19	Total T2 Capital admissible for capital adequacy	-	
•			
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	14,237,544	14,237,544
	•		
	Total Risk Weighted Assets (TRWAs)	18,629,616	18,629,616
4.1	Total Credit Risk Weighted Assets	12,429,058	12,429,058
4.2	Total Market Risk Weighted Assets	3,241,439	3,241,439
4.3	Total Operational Risk Weighted Assets	2,959,120	2,959,120
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	76.42%	76.429
5.2	T1 Capital to TRWAs	76.42%	76.429
5.3	Total eligible capital to TRWAs	76.42%	76.42%

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

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

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

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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		
differences)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
	1	
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	_	1,015,230
Gross holdings of Additional Tier 1 capital	-	1,308,113
Gross holdings of Tier 2 capital	-	2,488,850
Sum of all above holdings	-	4,812,193
Applicable CET1 amount (before thresholds)	-	17,131,487
Amount of holdings exceeding 10% applicable CET1		3,099,045
	B3 full	B3 Transit
Deduction from CET1	653,807	653,807
Deduction from AT1 capital	842,422	842,422
Deduction from T2	1,602,816	1,602,816
Leave the state of		
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications	261.424	261.424
Gross holdings of common stock Gross holdings of AT1 capital	361,424 465,690	361,424 465,690
Gross holdings of ATT capital Gross holdings of T2 capital	886,035	886.035
Gross noteings of 12 capital	880,033	880,033

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope		
of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	16,477,680	16,477,680
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		=
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-

		B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)	•	•	-
Net deferred tax assets due to temporary differences			12,517
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)		16,477,680	16,477,680
10% amount to be recognised for further threshold deductions check and applying 250% RW		12,517	12,517
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	12,517	12,517
Sum of above holdings	12,517	12,517
Applicable CET1 amount (after all regulatory adjustments and threshold)	16,477,680	16,477,680
Applicable 15% Threshold	2,907,826	2,907,826
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	12,517	12,517

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

Leverage Ratio	39.70%
Tier-1 Capital	14,237,544
Total Exposures	35,858,826

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	2,252,198
2	Balances with other banks	37,588
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	447,911
4	Investments	13,175,317
5	Advances	10,014,629
6	Operating fixed assets	248,502
7	Deferred tax assets	12,517
8	Financial Derivatives (total from cell C29)	-
9	Other assets	801,076
	Total Assets	26,989,738

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for			
	indebtness etc.)	100%		-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	1,826,213	1,826,213
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	-	-
4	Lending of securities or posting of securties as collaterals	100%	5,933,784	5,933,784
5	Undrawn committed facilities (which are not cancellable)	100%	909,091	909,091
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	2,000,000	200,000
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	-	-
9	Other commitments	100%	-	-
	Total Off-Balance Sheet Items excluding Derivatives		10,669,088	8,869,088

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

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

Instructions:

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

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		10,456,449
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	1,972,609	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	0	
Total Risk Adjusted Exposure of Section D	0	1,972,609
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		12,429,058

APPROACH USED FOR CRM IN BANKING BOO Simple

RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURES
Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')
Risk Adjusted Amount

		Eytow1	Dial-	Outsin-1		CREDIT RISK N Simple Approach	MITIGATION (CR		Risk Adjusted Am
A	Exposure Type	External	Risk	Original	Inflow		Adinated	Comprehensive	
		rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
		1	2	3	4	5	6	7	
							(3+4-5)		(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	50	530,650		530,700	-	
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	37,326	2,270,193		2,307,518		
(c)	Foreign Currency claims on SBP arising out of statutory obligations		0%	37,320	2,270,193		2,307,318	-	
(0)	of banks in Pakistan		070				0	_	
(d)	Claims on other sovereigns and on Government of Pakistan or	1	0%				0	-	
	provincial governments or SBP denominated in currencies other than	2	20%				0	-	
	PKR	3	50%				0	-	
		4,5	100%				0	-	
		6	150%				0	-	
()	Cli Pilote di logi e la di IM e	Unrated	100%				0	-	
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%						
	and, European Central Bank, and European Community						0	_	
(f)	Claims on Multilateral Development Banks		0%				0	-	
.,	1	1	20%				0	-	
		2,3	50%				0	-	
		4,5	100%				0	-	
		6	150%				0	-	
		Unrated	50%				0	-	
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	
		1 2 2	20%	769,467		769,467	0	-	
		2,3	50% 100%				0	-	
		4,5 6	150%				0	-	
		6 Unrated	50%	1,500,725		1,500,725	0	-	
(h)	Claims on Banks	Omateu	0%	1,500,723		1,300,723	0		
()			10%				0	-	
		1	20%	2,214,364			2,214,364	-	4
		2,3	50%		90,000		90,000	-	
		4,5	100%				0	-	
		6	150%				0	-	
		Unrated	50%				0	-	
(i)	Claims, denominated in foreign currency, on banks with original		0%				0	-	
	maturity of 3 months or less	1,2,3	20%	496			496	-	
		4,5	50%				0	-	
		6	150%				0	-	
(*)		unrated	20%				0	-	
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR		20%	485,462			485,462		
(k)	Claims on Corporates (excluding equity exposures)		0%	103,102			0	-	
()	(10%				0	-	
		1	20%	1,598,568			1,598,568	-	
		2	50%	2,993,273		90,000	2,903,273	-	1,
		3,4	100%	339,917			339,917	-	
		5,6 Unrated-1	150% 100%	376,242			376,242	-	
		Unrated-2	125%	3,780,823		530,650	3,250,173	-	4,
(l)	Claims categorized as retail portfolio		0%				0	-	
			20%				0		
			50%				0	-	
			75%	5,892			5,892	-	
(m)	Claims fully secured by residential property (Residential Mortgage		35%						
	Fiance as defined in Section 2.1)			69,205			69,205	-	
()	Claims against Low Cost Housing Finance		25%				0		
(n)	Past Due loans:						U		
	The unsecured portion of any claim (other than loans and claims secured								
	against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired:						0		
	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		150%				0	-	
	outstanding amount of the past due claim.		15070	511,431			511,431		
	1.2 where specific provisions are no less than 20 per cent of the		100%	311,131			511,151		
	outstanding amount of the past due claim.			122,542			122,542	-	
	1.3 where specific provisions are more than 50 per cent of the		50%						
	outstanding amount of the past due claim.			0			0	-	
	2. Loans and claims fully secured against eligible residential		100%						
	mortgages that are past due for more than 90 days and/or impaired								
	Loans and claims fully secured against eligible residential		50%				0	-	
	 Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific 		30%						
	provision held thereagainst is more than 20% of outstanding amount								
							0	_	
	Investment in the equity of commercial entities (which exceeds 10%		1000%						
(o)	of the issued common share capital of the issuing enitity) or where the								
(0)							0		
	entity is an unconsolidated affiliate.		250%						
	Significant investment and DTAs above 15% threshold (refer to		l	12,517			12,517		
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		1000/						
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued		100%						
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the		100%	1 503 012			1 503 013		1
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.			1,593,913			1,593,913	-	1,
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. Unlisted equity investments (other than that deducted from capital)		100%						
(p) (q)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. Unlisted equity investments (other than that deducted from capital) held in banking book		150%	1,593,913 119,236			1,593,913 119,236 0	-	
(o) (p) (q) (r) (s) (t)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. Unlisted equity investments (other than that deducted from capital)						119,236	-	1,
(p) (q) (r)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. Unlisted equity investments (other than that deducted from capital) held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed assets		150% 150% 100%	119,236 180,674			119,236 0 180,674	-	
(p) (q) (r)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. Unlisted equity investments (other than that deducted from capital) held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed		150% 150%	119,236			119,236	-	

NON MARKET RELATED

A With Credit Conversion Factor of 100% (Rupees in '000') CREDIT RISK MITIGATION (CRM) 1 Direct Credit Substitutes Lending of securities or posting of securities as Simple Approach Comprehensive collateral Risk Adjusted Mapped Rating Risk Notional Amount | Credit Equivalent Weights % Exposure Adjusted Exposure (after Inflow Out flow Adjusted CRM) ΣE* Adjustments Adjustments Exposure Other commitments with certain drawdown 2 (3 X 100%) Against
Government of Pakistan (Federal or Provincial (2 x 8) 0% 1 Governments) and SBP, denominated in PKR 5,933,784 5,933,784 5,933,784 SBP in Foreign Currency arising out of statutory 0% obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies 0% 20% other than PKR 50% 100% 150% Unrated 100% 4 Bank for International Settlements, International Monetary Fund, European Central Bank, and 0% European Community 5 Multilateral Development Banks 0% 20% 50% 100% 6 Unrated 150% 50% 6 Public Sector Entities in Pakistan 0% 20% 50% 100% 4,5 150% 50% Unrated 7 Banks 0% 20% 2,3 50% 539,914 539,914 269,957 4,5 100% 150% 6 Unrated 0% 8 Banks (with original maturity of 3 months or less and denominated in foreign currency) 1,2,3 20% 50% 150% 6 20% 9 Banks (with original maturity of 3 months or less denominated in PKR) 20% 10 Corporates 20% 50% 2,065,304 170,000 2,065,304 170,000 1,032,652 100% 170,000 3,4 5.6 150% 500,000 500,000 500,000 500,000 Unrated-1 11 Retail 20% 50% 75% 12 Others 0% 50% 100% 9,209,002 9,209,002 9,209,002 1,972,609 Total

h Credit Conversion Factor of 50%				CREDIT RISK MITIGATION (CRM) 1					
Performance related contingencies Commitments with an original maturity of over one year	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Simple Approac Out flow Adjustments	Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) ΣE*	Risk Adjusto Exposure
	1	2	3	4 (2.17.500)	5	6	7	8	9
Government of Pakistan (Federal or Provincial		1		(3 X 50%)					(2 x 8)
Government of Pakistan (Federal of Provincial Governments) and SBP, denominated in PKR	_	0%	_	_	_	_	_	_	
SBP in Foreign Currency arising out of statutory									
obligations of banks in Pakistan	-	0%	-	-	-	-	=	-	
Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-	-	
governments or SBP denominated in currencies	2	20%	-	-	-	-	-	-	
other than PKR	3 4,5	50% 100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-		
	Unrated	100%	-	-	-	-	-	-	
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	_	_	-	-	-	_	
		1 00/							
Multilateral Development Banks	1	0% 20%		-	-	_	-		
	2,3	50%	-	-	-	-	<u> </u>	-	
	4,5	100%	-	-	-	-	-	_	
	6	150%	-	-	-	-	=	-	
	Unrated	50%	-	-	-	-	-	-	
Dir C . E . Dir		0%							
Public Sector Entities in Pakistan	1	20%					-		
	2,3	50%		-	-	-			
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
Banks		0%					_		
Banks	1	20%		_	-	_	-		
l i	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%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%							
denominated in PKR)		20%	_	-	-	_	-		
uenominated in FICC)		20.0							
Corporates		0%					-		
[1	20%		-	-	-	-		
	2	50%		-	-	-	-		
	3,4 5,6	100% 150%		-	-	-	<u> </u>		
	Unrated-1	100%	-	-	-		-		
	Unrated-2	125%		-	-	-	-		
Retail		0%					-		
		20% 50%					-		
·		75%				_	-		
		1 13/0				-			
Others		0%					-		
[20%					-		
[50%					-		
		100%	-	-	-	-	-	-	

Mapped	Risk				Simple Approac	11	Comprehensive	
	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Exposure
1	2	3	4	5	6	7	8	9
	Т		(3 X 20%)					(2 x 8)
	0%	_	-	-	-	_	-	
		-	-	-	-	-	-	
3	50%	-	-	-	-	-	_	
4,5	100%	-	-	-	-	-	-	
		-			-		-	
Unrated	100%		-	-	-	-		
<u>-</u>	0%	-	-	-	-	-		
	1 0%							
1	20%	_	-	-	-	-	_	
2,3	50%	-	-	-	-	-	-	
4,5	100%	-	-	-	-	-		
		-					-	
Unrated	50%	-	-	-	-	-	-	
	0%			_		_		
1	20%		-	-	-	-		
			-	-	-	-		
			-					
			-					
Omateu	3070				_	_		
	0%					-		
			-	-	-	-		
		-					-	
				-		-	-	
Unrated	50%	-	-	-	-	-	-	
122								
		-		-			-	
6	150%	-	-	-	-	-	-	
unrated	20%	-	-	-	-	-	-	
	1 00/							
		_			_			
	1 20/0							
	0%			-		-		
1		-	-	-	-	-		
	150%		-	-	-	-		
Unrated-1	100%	-	-	-	-	-		
Unrated-2	125%	-	-	-	-	-		
	00/							
				-				
						-		
	75%		-			-		
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			_	-	_			
	1 2,3 4,5 6 Unrated 1 2,3 4,5 6 Unrated	- 0% - 0% 1 0% 2 20% 3 50% 4,5 100% - 0% Unrated 100% - 0% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% Unrated 50% - 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% - 0% 1 20% 2,3 50% 4,5 100% - 0% 2,3 50% 4,5 100% - 0% 2,3 50% - 0% 1 20% 2,3 50% - 0% 1 20% 2,3 50% - 0% 1 20% - 0%	- 0% 1 0% 1 0% 2 20% 3 50% 4,5 100% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% 0% 1 20% 2,3 50% 1 20% 2,3 50% 1 20% 2,3 50% 1 20% 2,3 50% 1 20% 2,3 50% 1 20% 1 20% 2,3 50% 1 20% 1	. 0%	1 2 3 4 5 - 0%	Company Comp	1 2 3 4 (3 X 20%) - 0%	1 2 3 4 5 6 7 8 - 0%

n	With	Cradit	Conversion	Factor	of no

Other commitments that can be unconditional cancelled at any time	Rating	Risk Weights %	Notional Amou
	1	2	3
Government of Pakistan (Federal or Province	ial		
Governments) and SBP, denominated in PKR	-	0%	-
SBP in Foreign Currency arising out of statuto	ory		
obligations of banks in Pakistan	-	0%	-
Sovereigns, Government of Pakistan or province		0%	-
governments or SBP denominated in currenc		20%	-
other than PKR	3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	100%	-
Bank for International Settlements, Internation			
Monetary Fund, European Central Bank, a	nd		
European Community	-	0%	-
Multilateral Development Banks		0%	
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
Public Sector Entities in Pakistan		0%	
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
Banks		0%	
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
Banks (with original maturity of 3 months or le	285	0%	
and denominated in foreign currency)	1,2,3	20%	
and denominated in foreign entrency)	4,5	50%	
	6	150%	
	unrated	20%	
	umated	1 2070	
Banks (with original maturity of 3 months or le	ec .	0%	
denominated in PKR)		20%	
denominated in I KK)		2070	
Corporates		0%	
Corporates	1	20%	
	2	50%	2,000,00
	3,4	100%	2,000,00
		150%	
	5,6 Unrated-1	100%	
	Unrated-2	125%	-
Retail		0%	
		20%	
		50%	
	-	75%	-
		_	
Others		0%	
		20%	
		50%	
		100%	-

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

Popular		(Rupees in '000')									
G. N. 0	A	ITEMS			notional	Conversion	Future Credit	Equivalent	exposure		Risk Weighted Amount
8 Freeign Endomary Contents or with SIPP 1 Freeign Endomary Contents or with regional manarity of loss than 1M app) 1 Freeign Endomary and applies to exhauge, which are subject to delay much to make and maping prospects 4 Freeign Contents 4 Freeign Contents 4 Freeign Contents 5 Freeign Endomary of one year relies 4 Freeign Contents 5 Freeign Endomary of one year relies 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 4 Freeign Endomary of one year year file year 5 Freeign Endomary of one year year file year 5 Freeign Endomary of one year year file year 5 Freeign Endomary of one year year file year 5 Freeign Endomary of year year 5 Freeign Endomary of year year 5 Freeign Endomary of year year year 5 Freeign Endomary of year year year 5 Freeign Endomary of year year relies 5 Freeign Endomary of year year relies 5 Freeign Endomary of year year relies 5 Freeign Endomary of year year year year 5 Freeign Endomary of year year year 5 Freeign Endomary of year year year year 5 Freeign End			1	2	3	4		6	7	8	
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c Other Marke Related Comraes 1. Fature and of equity instruments 2.							-		-		-
Foture sele of equity instruments						10%	-	-	-	150%	-
Sub Total	e										
B Sub Total (for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts) f Interest rate contracts* with Restudial Manutry of one year or less with Restudial		1. Future sale of equity instruments							-		
For Institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts)	В	Sub Total	-	-	-		-		-		-
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C Sub 10tal - - - - - - - - -	~					8%			-	150%	-
	C	Sub Total	-	-	-		-	-	-		-

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

				(Rupees in '000')
A	Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR 2 ii. Total market risk capital charge for General Market Risk	2)		0
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	¥	12,930 12,930
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk			4,430 4,430 8,860
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)		237,525	
D	Capital Charge for Position in Options (Total of MR 6)		0	
E	Total Capital Charge for Market Risk (A+B+C+D)			259,315
F	Risk Weighted Amount for Market Risk (E x 12.5)			3,241,439

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

										(Rupees in '00
				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
ernment (Domestic Cur	Long	9,964,254							9,964,254	
er innent (Domestic Cur	Short								0	
Government (other tha	n Domestic Cur	rency)								
	Long	rency							0	
Rating grade 1	Short								0	
Rating grade 2-3	Long								0	
Kattlig grade 2-3	Short								0	
Rating grade 4-5	Long								0	
	Short								0	
Rating grade 6	Long Short								0	
	Long								0	
Unrated	Short								0	
	Dioit								v j	
Qualifying (to be speci										
	Long								0	
	Short								0	
Others (similar to cred	it risk charges ur	nder the Standardized App	proach of the Basel II F	Framework)						
· ·	Long		,						0	
Rating grade 1	Short								0	
Rating grade 2-3	Long								0	
Rating grade 2-3	Short								0	
Rating grade 3,4,5	Long								0	
	Short								0	
Rating grade 5-6	Long								0	
	Short								0	
Unrated	Long Short								0	
	SHOIT								U	
Total of a to d	Long	9,964,254	0	0	0	0	0		0 9,964,254	
	Short	0			0	0			0 0	
Total market risk		0	0	0	0	0	0		0 9,964,254	
capital charge for										
Specific Risk for									The second secon	
interest rate exposures										

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

(Ru	nees	in	'000')

	Time Band				Individ	ial positions			Risk Weight	Wain	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ities & debt	Interest rate	derivatives	To	tal	Kisk Weight	Weig	iteu positions
Zone	Coupon 3 % or more	Coupon less than 3 /6	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less	3,499,314				3,499,314	0	0.00%	0	
	1 to 3 months	1 to 3 months	6,464,940				6,464,940	0	0.20%	12,930	
	3 to 6 months	3 to 6 months	0				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			9,964,254	-	-		9,964,254	0		12,930	0

		Horizo	ntal Disallowa	nce 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 Canital Charge								12.930	12,930

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

	Time Ban	d				ıal positions			Risk	Wain	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	To	tal	Weight	weig	nteu positions
Zonc	Coupon 576 or more	Coupon icss than 570	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
OTAL			0	0	0	0	0	0		0	0
ERALL NET OPEN	POSITION										

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

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

Zone	Coupon 3% or more					ual positions			Risk Weight	Weie	hted positions
Zone		Coupon less than 3%	Debt securi	ities & debt	Interest rate	e derivatives	To	tal	Kisk Weight	Treig	nted positions
	Coupon 3 /6 of more	Coupon less than 5 /6	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
Γ	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
Г	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
	-	12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
OTAL			0	0	0	0	0	0		0	0

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

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

	Time Bar	ıd			Individua	l positions			Risk Weight	Willeha	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Kisk weight	weighte	a positions
Zone	Coupon 5% or more	Coupon less than 376	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
OTAL			0	0	0	0	0	0		0	0

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

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

					Currency	EURO					
					•						(Rupees in '000'
	Time Band	l			Individ	ual positions			Risk Weight	Wain	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rat	e derivatives	To	tal	Kisk weight	weig	nteu positions
Zone	Coupon 3% or more	Coupon less than 5%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
TOTAL			0	0	0	0	0	0		0	0
WED ALL NET ODEN DO	CITION										

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

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

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

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

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

	Time B	and			Individu	al positions			Risk Weight	Wai	ghted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	otal	Kisk Weight	****	gitted positions
Zone	Coupon 3% or more	Coupon less than 3 %	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
The state of the s		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
AL	L			0	0	0	0	0		0	0

		Horizontal Disallowance in			Horiz	ontal Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								0	0

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

											(Kupees III 000
					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	To	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	

		POSITION

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

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

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

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

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

					Individua	l positions			1		(Rupees in 100
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	T	otal	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
·	Over 20 years	0.6					0	0			
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN	POSITION										

		Horizontal Disallowance in			Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
	_	1	2	3	1 & 2	2 & 3	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge									

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

(Rupees in '000')

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

OVERALL NET OPEN POSITION

		H	lorizontal Disallowance	in	Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Net Position	Charge
General Market Risk Capital Charge									

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

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

OVERALL NET OPEN POSITION

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

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

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

OVERALL NET OPEN POSITION

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

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

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

		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')
	1	nside Pakistan		Outside I	Palristan*	Total
	KSE	LSE	ISE	Outside i	rakistan	10141
A Specific Risk Charge						
Equities						
a Long positions	55,378					55,378
b Short Positions						0
Equity Derivatives						
c Long positions						0
d Short Positions						0
Total Gross Positions (a+b+c+d)	55,378	0	0	0	0	55,378
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	4,430	0	0	0	C	4,430
D.G. LIM J. DULGI						
B General Market Risk Charge						
h Net Long/Short Positions ($ a-b + c-d $)	55,378	0	0	0	(55,378
i Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	4,430	0	0	0	(4,430
Total Capital Charge for Equity Exposures (g + j)	8,860	0	0	0	(8,860

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	ncy		Net delta-			upees iii 000)
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	13,215	0	4,500	0	0	0	17,715	167.60	2,969,060
GBP	0	0	0	0	0	0	0		0
JPY	0	0	0	0	0	0	0	0	0
CHF	0	0	0	0	0	0	0	0	0
AED	0	0	0	0	0	0	0	0	0
SAR	0	0	0	0	0	0	0	0	0
AUD	0	0	0	0	0	0	0	0	0
CAD	0	0	0	0	0	0	0		0
DKK	0	0	0	0	0	0	0	0	0
HKD	0	0	0	0	0	0	0	0	0
SGD	0	0	0	0	0	0	0	0	0
SEK	0	0	0	0	0	0	0	0	0
EUR	0	0	0	0	0	0	0	0.00	0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge

2,969,060
8%
237,525

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL			0

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Appr	roach: Bas	sic Indicator	Approach	-			(Rupees in '000')	
1 Basic Indicator Approach (BIA)				Gross	Income #		(Rupces in '000')	
- Duote muteurer 12pp vuen (,		First year	Second year	Third year			Please select
						Average of		your Calculation
		α			L	positive values	Capital Charge	Approach and
Gross Income		15%	2	1 475 111	2,011,860	5	6 = (5x1)	
A Capital Charge (BIA)		15%	1,247,620	1,475,111	2,011,800	1,578,197	236,730 236,730	all calculations
A Capital Charge (DIA)							230,730	will perform
2 The Standardized Approach (TSA)				Gross	Income #			automatically
	- ()		First year	Second year	Third year			
			'	_		Average of		
Business lines *		β				positive values	Capital Charge	
		1	2	3	4	5	6 = (5x1)	
Corporate Finance Trading and Sales		18% 18%				0		
	Retail Banking					0		
Commercial Banking		12% 15%				0		
Payment and Settlement		18%				0		
Agency Services		15%		0	0	0		
Asset Management		12%		0	0	0		
Retail Brokerage		12%	6 0	0	0	0		
B Capital Charge (TSA)							0	
		—					1	
3 Alternative Standardized Approach (ASA)		A)			Income #			
			First year	Second year	Third year			
D						Average of	Conital Channe	
Business lines *		<u>β</u>	2	3	4	positive values 5	Capital Charge 6 = (5x1)	
Corporate Finance		18%	_			0		
Trading and Sales		18%				0		
Payment and Settlement		18%	<u>б</u>	0	0	0	0	
Agency Services		15%	6 0	0	0	0		
Asset Managemen	nt	12%				0		
Retail Brokerage		12%				0		
			neir gross inco	me into the ab	ove mentione	ed six lines can a	ggregate the total	
gross income for	these six lines a	s under						
Aggregate of six b	ousiness lines	18%	6 0	0	0	0	0	
20 2			•	•		•		
3.1 Capital Charge							0	
				7	1 4 1 //		1	
			First year	Second year	Advances # Third year	1	-	
			First year	Second year	Tilliu year	Average of		
		В				positive values	Capital Charge	
		1	2	3	4	5	6 = (5x1)*m	
Retail Banking		12%				0		
Commercial Bank	ing	15%	6 0	0	0	0	0	
Panks may aggre	gata laans & ad	lvanace from	rotail and som	maraial hanki	na (if thay wi	sh to) using a he	eta of 15% as under:	
Danks may aggre	gate loans & au	ivances irom	retaii aliu com	merciai banki	ng (ii they wi	sii to) using a be	ta of 15 /o as under.	
Retail & Commerc	cial Banking	15%	ó <u>(</u>	0	0	0	0	
3.2 Capital Charge							0	
C Capital Charge (ASA) (3.1+3	3.2)						0	İ
D Capital Charge for Operational Risk (A, B or C)								
E Total Risk Weighted Amount (D x 12.5)								
Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount								
calculated in cell J55. # Annual Audited figures sh	ould be used.						2,959,120	
* Disclosure in the above seg	monte of k	ee should	ho comete	hat all the	attedator	oumicall-1. D	lre/DEIs and warming I	

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