Please enter y	our data in yellow cells.		CAP 1
NAME OF THE BAN REPORTING BASIS:	3118 - PAK CHINA INVESTMENT COMPANY LIN Bank Level Un-Audited (Basel III)		(Rupees in '000')
	Y RETURN AS 0 September-2019		(Rupees in 666)
	SUMMARY / OVERALL CAPITAL ADEQUACY RATIO	 	

1.1.1	on Equity Tier 1 (CET1)	Basel 3 Transit	Basel 3 full
1.1.2	Fully Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,63
	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) General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,362,019	1,362,01
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	1,502,019	1,502,01
1.1.7	Un-appropriated/un-remitted profits/ (losses)	5,445,784	5,445,78
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries		-
<u> </u>	(amount allowed in group CET1 - from "Consolidation sheet", )	16,504,440	16,504,44
1.1.9	CET1 before Regulatory Adjustments Regulatory Adjustments at CET1 level	10,304,440	10,304,44
1.1.10	Goodwill (net of related defered tax liability)		-
1.1.11	All other intangibles (net of any associated defered tax liability)	4,597	4,59
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
1.1.14	(net of related tax liability) Defined benefit pension fund net assets		
1.1.14	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve		-
1.1.17	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		-
1.1.19	Capital shortfall of regulated subsidiaries		-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities Sum of Regulatory Adjustments at CET1 level	4,597	4.59
1.1.21	CET 1 after Regulatory Adjustments above	16,499,843	16,499,84
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	621,457	621,45
1	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
1.1.23	CET 1 after Regulatory Adjustment above	15,878,386	15,878,38
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	the scope of regulatory consolidation (amount above 10% threshold) 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	15,878,386	15,878,38
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment National cracific regulatory adjustments applied to CET1	15,878,386	15,878,38
1.1.29 1.1.30	National specific regulatory adjustments applied to CET1 Investment in TECs of other banks exceeding the precibed limit	-	-
1.1.30	Investment in TFCs of other banks exceeding the precribed limit Any other deduction specified by SBP		
1.1.32	CET 1 after Regulatory Adjustment above	15,878,386	15,878,38
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,020,907	1,020,90
1.1.34	CET1 (after regulatory adjustments)	14,857,479	14,857,42
Addition	nal Tier1 (AT 1) Capital		
	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity of which Classified as liabilities		
1.2.1.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
	group AT1 - from "Consolidation sheet")		
1.2.3	AT1 Capital before Regulatory Adjustments	-	-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the precribed limit		-
1.2.6 1.2.7	Investment in own AT1 capital instruments 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	673,646	673,64
1.2.0	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	075,010	015,0
	capital (amount above 10% threshold)		
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that	-	-
	are outside the scope of regulatory consolidation		
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	-	
	which, during transitional period, remain subject to deduction from Tier-1 capital		
	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	347.260	347.2
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions Sum of Regulatory Adjustments at AT1 Capital level	347,260 1,020,907	
1.2.11	Sum of Regulatory Adjustments at AT1 Capital level	347,260 1,020,907 -	
1.2.12 1.2.13	Sum of Regulatory Adjustments at ATI Capital level Amount of Regulatory Adjustment applied at ATI Capital level ATI Capital (after regulatory adjustments)		
1.2.12 1.2.13 1.2.14	Sum of Regulatory Adjustments at AT1 Capital level Amount of Regulatory Adjustment applied at AT1 Capital level AT1 Capital (after regulatory adjustments) AT1 Capital (after regulatory adjustments) AT1 Capital (after regulatory adjustments)	1,020,907 - - -	
1.2.12 1.2.13 1.2.14 1.2.16	Sum of Regulatory Adjustments at ATI Capital level           Anomat of Regulatory Adjustment applied at ATI Capital level           ATI Capital (after regulatory adjustments)           ATI Capital (after regulatory adjustments)           Eighbe Tier (1) Capital Infor Capital Adequacy Ratio (CET1 + Recognised ATI Capital)		
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 (	Sum of Regulatory Adjustments at ATI Capital level Annuar of Regulatory Adjustments an polied at ATI Capital Level ATI Capital after regulatory adjustments) ATI Capital accessized for capital adsequacy Eligible Ter 1 (1 i) Capital for Capital Adequacy Ratio (CET1 + Recognised ATI Capital) 2) Capital	1,020,907 - - -	347,20 1,020,9 - - - 14,857,4
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1	Sum of Regulatory Adjustments at AT1 Capital level           Anomet of Regulatory Adjustment applied at AT1 Capital level           AT1 Capital applications adjustments)           AT1 Capital applications adjustments)           AT1 Capital applications adjustments)           Digbibe Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           T2) Capital           Oualifying T2 capital instruments under Basel 3 plus any related share premium	1,020,907 - - -	
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b>	Sum of Regulatory Adjustments at ATI Capital level Annuar of Regulatory Adjustments an polied at ATI Capital Level ATI Capital after regulatory adjustments) ATI Capital accessized for capital adsequacy Eligible Ter 1 (1 i) Capital for Capital Adequacy Ratio (CET1 + Recognised ATI Capital) 2) Capital	1,020,907 - - -	1,020,5 - - - 14,857,4
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3	Sum of Regulatory Adjustments at ATI Capital level           Anomeut of Regulatory Adjustments and polied at ATI Capital Level           ATI Capital after regulatory adjustments)           ATI Capital after regulatory adjustments)           ATI Capital after regulatory adjustments)           ATI Capital after adjustments adjustments)           ATI Capital after adjustments adjustments and adjustments adjustments           Paglable Tier 1 (T) Capital for Capital Adjustments           ATI Capital after adjustments adjustments under Basel 3 plus any related share premium           72 capital instruments subject to place out anrangement issued under pre-Basel 3           T2 capital instruments subject to place out anangement issued under pre-Basel 3           T2 capital instruments issued to thrid party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')	1,020,907 - - - - 14,857,479	1,020,5 - - - 14,857,4
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1	Sum of Regulatory Adjustments at AT1 Capital level           Anomet of Regulatory Adjustments applied at AT1 Capital level           AT1 Capital after regulatory adjustments)           AT1 Capital arcegnized for capital adequacy           Bighen Tier 1 (T 1) Capital adequacy           Data for a capital adequacy           Outhfring T2 capital instruments under Basel 3 plus any related share premium           T2 capital instruments under Basel 3 plus any related share premium           T2 capital instruments subder thing attry by consolitated subsdiaries (amount allowed in group T2 - from "Consolidation sheet")           of which instruments is sub during thy by consolidated subsdiaries (amount allowed in group T2 - from "Consolidation sheet")	1,020,907 	1,020, - - - - 14,857,4
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3	Sum of Regulatory Adjustments at AT1 Capital level           Anneust of Regulatory Adjustments and policy at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT1 Capital after regulatory adjustments)           AT1 Capital after regulatory adjustments)           AT1 Capital after regulated for Capital Adequacy.           Flighter Ter 1 (T1) Capital for Capital Adequacy. Ratio (CET1 + Recognised AT1 Capital)           Qualifying T2 capital instruments under Basel 3 plus any related share premium           T2 capital instruments subject to phase out arrangement issued under pre-Basel 3           T2 capital instruments used to thrid party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which instruments issued to subsidiaries subject to phase out           General Provisions or general reserves for loan Dasses-up to maximum of 1.25%, of Credit Risk	1,020,907 - - - - 14,857,479	1,020, - - - - 14,857,4
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1	Sum of Regulatory Adjustments at AT1 Capital level           Annout of Regulatory Adjustments anglied at AT1 Capital level           AT1 Capital (after regulatory adjustments)           AT1 Capital (after regulatory adjustments)           Data (after regulatory adjustment)           Data (after regulatory ad	1,020,907 	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1	Sum of Regulatory Adjustments at AT1 Capital level           Annoust of Regulatory Adjustments and polied at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT2 Capital after regulated acequacy           Flighter Ter 1 (T1) Capital decuacy           Daulifying T2 capital instruments under Basel 3 plus any related share premium           T2 capital instruments subject to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to thrid party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which instruments issued to subsidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets           Revaluation Reserves (net of taxes)	1,020,907 	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2	Sum of Regulatory Adjustments at AT1 Capital level           Anomeut of Regulatory Adjustments and polied at AT1 Capital Level           AT1 Capital capital regulatory adjustments)           AT1 Capital accessized for capital adsequacy           Eligible Tier 1 (T) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital 2 Capital instruments under Basel 3 plus any related share premium 2 capital instruments subject to plase out arrangement issued under pre-Basel 3 12 capital instruments subject to plase out arrangement issued under pre-Basel 3 17 capital instruments issued to brief party by consolidated subsidiaries (amount allowed in group T2 - fom 'Consolidation sheet')           of which instruments issued to plased arise subject to plase out General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weizheid Assets           Revaluation Reserves (net of taxes)         Pertaining to Fixed Assets           Putraining to Fixed Assets         Urrealized Cainy (Dasset)	1,020,907 	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments an AT1 Capital Ireq           AT1 Capital (after regulatory adjustments)           Data (after regulatory adjustments)           AT1 Capital (after regulatory adjustments)           D'a Capital           Qualifying T2 capital instruments under Basel 3 plus amy related share premium           T2 capital instruments insede to inke of arrangenent issued under pre-Basel 3           T2 capital instruments under basel 3 plus attributed subsidiaries (amount allowed in group T2 - from 'Comolidation sheet')           of which instruments issued to thy ubsidiaries subject to phase out           General Provisions or general reserves for Ioan losses-up to maximum of 1.25% of Credit Risk           Reviahed Asset:           Reviahed Asset:           Pertaining to Field Asset:           Pertaini	1,020,907 14,857,479 14,857,479 107,851 10,315	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7	Sum of Regulatory Adjustments at AT1 Capital level           Annouet of Regulatory Adjustments and polied at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT2 Capital after regulated acequacy           Flighter Tier 1 (T) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           72 capital instruments under Basel 3 plus any related share premium           72 capital instruments subset to phase out arrangement issued under pre-Basel 3           72 capital instruments subset to phase out arrangement issued under pre-Basel 3           73 modial instruments issued to by subidiaries subject to phase out           6ment Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinkted Assets           Pretraining to Fixed Assets           Urrealized Caim/ (basets)           Pertaining to Fixed Assets           Urdiscloxed Other Reserves (Tany)	1,020,097	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments an AT1 Capital Irevel           AT1 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           AT3 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           T2 Capital instruments under Basel 3 plus any related where pre-Basel 3           T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which instruments issued by subsidiaries subject to phase out           General Provisions or general reserves for Ioan losses-up to maximum of 1.25% of Credit Risk           Revialution Reserves           Uratized Caims' (losses) on AFS securities           Pertaining to Fred Assets           Perialized Caims' (losses) on AFS securities           Perialized Caims' (losses) on AFS securities           Perialized Caims' (losses) on AFS securities           Partializer Tambaliton Reserves           Undexclosed Other Reserves (if any)           T2 capital before regulatory adjustments	1,020,907 14,857,479 14,857,479 107,851 10,315	1,020,5 
1.2.12 1.2.13 1.2.14 Tier 2 ( 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7 2.8	Sum of Regulatory Adjustments at AT1 Capital level           Annout of Regulatory Adjustments at AT1 Capital Level           AT1 Capital action regulatory adjustments)           AT1 Capital action regulatory adjustments)           AT1 Capital action regulated action regulated action regulated action regulated action regulated regulatory adjustments)           AT1 Capital action regulated action regulated action regulated action regulated regulation regulated regulation regulated action regulated action regulated regulation regulated regulation regulated reg	1,020,097	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments an AT1 Capital Irevel           AT1 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           AT3 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           T2 Capital instruments under Basel 3 plus any related where pre-Basel 3           T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which instruments issued by subsidiaries subject to phase out           General Provisions or general reserves for Ioan losses-up to maximum of 1.25% of Credit Risk           Revialution Reserves           Uratized Caims' (losses) on AFS securities           Pertaining to Fred Assets           Perialized Caims' (losses) on AFS securities           Perialized Caims' (losses) on AFS securities           Perialized Caims' (losses) on AFS securities           Partializer Tambaliton Reserves           Undexclosed Other Reserves (if any)           T2 capital before regulatory adjustments	1,020,097	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3 2.3 2.3 2.4 2.5 2.5 2.5 2.5 2.7 2.8 2.9 2.10 2.11	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments anglefiel at AT1 Capital level           AT1 Capital (after regulatory adjustments)           J2 Capital           J2 Capital (after regulator)           J2 Capital (after regulatory adjustments)           J2 Capital           J2 Capital instruments under Basel 3 plus anv related whare premium           J2 capital instruments subset to phase out arrangeneem issued under pre-Basel 3           J2 capital instruments subset to phase out annexerence meshel 3           T2 capital instruments issued by subsidiaries subject to phase out           General Provisions or general reserves for loan losse-up to maximum of 1.25% of Credit Risk Weinheld Asset           Revialution Reserves (net of laxes)           Pertaining to Faced Asset           Chreniz Decoding (Bases) on AFS securities           Pertaining to Faced Asset           Pertaining to Faced Asset           T2 capital Instruments adjustments           T2 capital Instrument adjustments           T2 capital Decoding (Dasset) on AFS securities           Pertaining to Faced Asset           Pertaining to Faced Asset           T2 capital Instrum Reserves	1,020,097	1,020,5 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 ( 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12	Sum of Regulatory Adjustments at AT1 Capital level           Annout of Regulatory Adjustments and AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT2 Capital after regulatory adjustments           Page Terrer           To apital after regulated for capital decuacy           Flighter Ter 1 (1 Capital for Capital Adequacy Ratio (CET1 + Recognixed AT1 Capital)           To capital instruments subject to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to brind party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which: instruments issued to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to brain losses-up to maximum of 1.25% of Credit Risk Weinheid Assets           Weinheid Assets           Urrealized Cains/ Conseol on AFS securities           Foreign Exchange Translation Reserves           Undisclosed Other Reserves for Joant Joant           Undisclosed Other Reserves for Joant Joant           Undisclosed Other Reserves (and Joant Joa	1,020,097	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 ( 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments applied at AT1 Capital level           AT1 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           Zu Capital instruments under Basel 2 plus anr clated share premium           2 capital instruments subset of bases out arrangement bissed under pre-Basel 3           T2 capital instruments issued to plus absolutizes subject to plase out           after Consolidation sheer?           off which instruments issued to plus absolutizes subject to plase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinheid Assets           Pertaining to Faced Assets           Pretraining to Faced Assets           Underload Consolidation Reserves           Laditor Reserves (of any)           12 Capital bactor applied 540:05 Ter-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, regulatory adjustments           Receivers (if any)           12 Capital bactoring applied 540:05 Ter-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital Instrument           Investmert in own T2 capital i	1,020,097	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 ( 2.2 2.3 2.3.1 2.4 2.5 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12	Sum of Regulatory Adjustments at ATI Capital level           Annout of Regulatory Adjustments and ATI Capital Level           ATI Capital after regulatory adjustments)           ATI Capital after regulatory adjustments           Pagital Ter 1 (1 Capital loc Capital Adequacy Ratio (CET1 + Recognixed ATI Capital)           72 capital instruments subject to phase out arrangement issued under pre-Basel 3           72 capital instruments subject to phase out arrangement issued under pre-Basel 3           70 "Consolidation sheer")           of which: instruments issued to phase out anagement issued under pre-Basel 3           71 Capital instruments issued to phase out anagement issued under pre-Basel 3           72 capital instruments issued to phase out anagement issued under pre-final state out and the state out and the state out and the state out and the pre-final state out and the state out out t	1,020,097	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 (1 2.2 2.3 2.3 2.3 2.3 2.3 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments applied at AT1 Capital level           AT1 Capital (after regulatory adjustments)           AT2 Capital after (T1) Capital decuacy           Flighter Ter 1 (T1) Capital adjustments           Qualifying T2 capital instruments under Basel 2 plus any related share mennium           2 capital instruments subset of bases out arrangement bissed under pre-Basel 3           T2 capital instruments issued to phase out arrangement bissed under pre-Basel 3           T2 capital instruments issued to phase out and share pre-Basel 3           Teom "Consolidation sheer")           of which instruments issued by subsidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weinhard Assets           Reviolation Reserves (for loan Serves)           Pertaining Tambiaton Reserves           Ladication applied 540:50 to Ter 1 capital and Ticr-2 capital Nased on pre-Basel III treatment which, during transitional period, remain subject to deduction from Ticr-2 capital Reserves           Ladication applied 540:50 to Ter 1 capital and Ticr-2 capital Nased on pre-Basel III treatment which, during transitional period, remain subject to deduction from Ticr-2 capital Reserves           Investment in own T2 expita	1,020,097	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 (1 2.2 2.3 2.3 2.3 2.3 2.3 2.5.1 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments applied at AT1 Capital level           AT1 Capital (after regulatory adjustments)           AT2 Capital (after regulatory adjustments)           Zu Capital (after regulatory adjustments)           Zu apital instruments used: Based 2 plus any related share menuium           2 capital instruments subset of paties out arrangement bissed under pre-Basel 3           T2 capital instruments issued to phase out arrangement bissed under pre-Basel 3           T0 m Consolidation sheer!           off which instruments issued to phase out and super menuits           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets           Revialantion Reserves           Understore Reserves (if any)           Fortian Exclamation Reserves           Ladication applied 50:05 To Fre1 capital and Ticr-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Ticr-2 capital Reserves           Ladication applied 50:05 To Fre1 capital and Ticr-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Ticr-2 capital Reserves           Ladication applied 50:05 To Fre1 capital and Ticr-2 capital based on pre-Basel III treatment whic	1,020,097	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tire 2 ( 2.1 2.2 2.3 2.4 2.5 2.5 2.5 2.5 2.7 2.8 2.7 2.8 2.7 2.8 2.7 2.10 2.11 2.12 2.13 2.14	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Level           AT1 Capital regulatory Adjustments)           AT1 Capital regulatory Adjustments           Pagibal           Capital first Ter 1 (1 Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Capital instruments under Basel 3 plus any related where premium           T2 capital instruments subset to phase out arangeneem issued under pre-Basel 3           T2 capital instruments subset to phase out arangeneem tissued under pre-Basel 3           Tom 'Consolidation sheet''           off which instruments issued to based arangeneem tissue under pre-Basel 3           T2 capital instruments issued to based are reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets           Weighted Assets           Urnealized Gains/ Gases 0 AFS securities           Urnealized Gain/ Gases 0 AFS securities           Urnealized Gain/ Gases 0 AFS securities           Perton of deduction applied 50:50 to Tier 1 capital and Tier 2 capital based on pre-Basel III treatment which, during transitional period, cranit subset to deduction from Tier 2 capital           Regulatory Adjustments 17 2 capital of Maxing, financial and Insurance entitie	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 <b>Tier 2</b> ( 2.1 2.2 2.3 2.3 2.4 2.5 2.5.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments angleid at AT1 Capital level           AT1 Capital capital references angleid at AT1 Capital level           AT1 Capital capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Data Stripping Te capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           T2 capital instruments under Basel 3 plus any related share premium           T2 capital instruments subset to have out arrangement usised under pre-Basel 3           T2 capital instruments issued to bus out arrangement usised under pre-Basel 3           T2 capital instruments issued to bus sout arrangement usised under pre-Basel 3           T6 mc Consolidation sheet?           of whick instruments issued to bus subidiaries subject to phase out           General Provisions or general reservers for lon losses-up to maximum of 1.25% of Credit Risk Weighted Assets           Reveluation Reserves (net of taxes)           Periantize to Frace Assets           Previnite to Frace regulators adjustments           12 capital herein regulators adjustments           Regulatory Adjustments at 12 Capital herein           Regulatory Adjustments of Taxing, financial and insurance entities har are outside the scope of regulatory consolidation, where the bank does not	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tier 2 ( 2.1 2.2 2.3 2.3 2.3 2.4 2.5 2.5 2.5 2.5 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15 2.16	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Level           AT1 Capital regulatory Adjustments           Dagital fibre Ter 1 (1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Capital instruments under Basel 3 plus any related where premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to brind party by consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of which: instruments issued to brain losses-up to maximum of 1.25% of Credit Risk Weighted Assets           Weighted Assets           Urrealized Cains/ Consol on AFS securities           Uradisclosed Other Reserves (for logital and Tier-2 capital based on pre-Basel III treatment which, during transitional previde runni subject to deduction from Tier-2 capital           Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional previde runni subject to deduction from Tier-2 capital           Investment in on 2 capital instruments of banking, financial and insurance entities that aro outside and cope or egulatory consolidation, where the bank does not own more than 10% of the issued share canital	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 <b>Tier 2 (</b> 2.1 2.2 2.3 2.3 2.4 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5	Sum of Regulatory Adjustments at AT1 Capital level           Annuar of Regulatory Adjustments and policy at AT1 Capital level           AT1 Capital capital references and policy at AT1 Capital level           AT1 Capital capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Data Stripping T2 capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           T2 capital instruments under Basel 3 plus any related whare premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to brain party to consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to brain party to consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to brain party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           Perturbation to Frace Assets           Perturbation to Frace Assets           Perturbation to Frace Assets           Partial for the respect of ASS scentrifies           Undislowed Other Reserves (of any)           12 Capital here regulatory and indistements           Reciphatory Adjustments at 12 Capital and Ti	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 1.2.16 Tire 2 ( 2.1 2.2 2.3 2.3 2.4 2.5 2.5 2.5 2.5 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15 2.16	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Icel           AT1 Capital regulatory Adjustments           AT2 Capital after regulatory Adjustments           Qualifying T2 capital instruments under Basel 3 plus anv related whare premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to by subidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinheid Assets           Urrealized Calm/ (bases) on AFS securities           Foreign Exchange Translation Reserves           Undisclosed Other Reserves (for loan)           T2 capital before regulatory adjustments           Regulatory Calmid (and (bases) on AFS securities           Pretraining to Freed Source and Source and the adjustments           Regulatory Calmid (and (bases) on AFS securities           Investments in T2 capital of Maxing, financial and Insurance entities           Investments in T2 capital of Maxing, financial and insurance entities           Investments in the capital of Maxing, financi	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 Tier 2 ( 2.1 2.2 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Sum of Regulatory Adjustments at AT1 Capital level           Annuar of Regulatory Adjustments and policy at AT1 Capital level           AT1 Capital capital references and policy at AT1 Capital level           AT1 Capital capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Data Stripping T2 capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           T2 capital instruments under Basel 3 plus any related whare premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to brain party to consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to brain party to consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to brain party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           of whick instruments issued to party consolidated subsidiaries (amount allowed in group T2 - from 'Consolidation sheet')           Perturbation to Frace Assets           Perturbation to Frace Assets           Perturbation to Frace Assets           Partial for the respect of ASS scentrifies           Undislowed Other Reserves (of any)           12 Capital here regulatory and indistements           Reciphatory Adjustments at 12 Capital and Ti	1,020,907	1,020, 
1.2.12 1.2.13 1.2.14 Tier 2 ( 2.1 2.2 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Icel           AT1 Capital regulatory Adjustments           AT2 Capital after regulatory Adjustments           Qualifying T2 capital instruments under Basel 3 plus anv related whare premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to by subidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinheid Assets           Urrealized Calm/ (bases) on AFS securities           Foreign Exchange Translation Reserves           Undisclosed Other Reserves (for loan)           T2 capital before regulatory adjustments           Regulatory Calmid (and (bases) on AFS securities           Pretraining to Freed Source and Source and the adjustments           Regulatory Calmid (and (bases) on AFS securities           Investments in T2 capital of Maxing, financial and Insurance entities           Investments in T2 capital of Maxing, financial and insurance entities           Investments in the capital of Maxing, financi	1,020,907	1,020, 14,857,4 14,857,4 107,8 103,3 103,3 103,3 103,3 103,3 103,3 103,3 104,5 4 465,4 118,1 - - - - - - - - - - - - -
1.2.12 1.2.13 1.2.14 Tier 2 ( 2.1 2.2 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Sum of Regulatory Adjustments at ATI Capital level           Anneut of Regulatory Adjustments and ATI Capital Icel           ATI Capital regulatory Adjustments           Pagital Ter 1 (1 Capital loc Capital Adequacy Ratio (CET1 + Recognixed ATI Capital)           Qualifying T2 capital instruments under Basel 3 plus any related whare premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments issued to by subidaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weichted Assets           Urrealized Cain/ (bosse) on AFS securities           Foreign Exchange Translation Reserves           Undisclosed Other Reserves (fary)           T2 capital before regulatory adjustments           Regulatory Canolis double double on Ter-1 capital and Tier-2 capital           Portion of deduction applied 50:50 to Ter-1 capital and Tier-2 capital           Regulatory Adjustments at 17 Capital loce Maxing, financial and insurance entities           Investment in on 2 capital instruments           Investments in the capital instruments of banking, financial and insurance ent	1,020,097	1,020, 14,857,4 14,857,4 107,8 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 103,3 104,857,4 105,8
12.12 12.13 12.14 1.2.16 Tier 2 ( 2.2 2.3 2.3.1 2.5 2.5 2.7 2.7 2.7 2.3 2.4 2.5 2.5 2.2 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15 2.14 2.15 2.16 2.17 2.18 2.19 2.18 2.19 2	Sum of Regulatory Adjustments at AT1 Capital level           Annuar of Regulatory Adjustments and policy at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT2 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments under Basel 3 plus any related whare premium           12 capital instruments subset to phase out argencement issued under pre-Basel 3           T2 capital instruments issued to brain party to consolidated subsidiaries (amount allowed in group T2-from 'Consolidation sheet')           of whick instruments issued to brain party consolidated subsidiaries (amount allowed in group T2-from 'Consolidation sheet')           of whick instruments issued to brain party consolidated subsidiaries and the party of the consolidated subsidiaries (amount allowed in group T2-from 'Consolidation sheet')           of whick instruments issued to party consolidated subsidiaries and the consolidation sheet'           Unrelation for faces on AFS scentrices           Unrelation of faces on AFS scentrices           Unrelation of faces on AFS scentrices           12 danial hefore regulators and distoments           Regulatory Adjustments at 12 Capital and Tic-2 capital based on pre-Basel III treatment which, during transitional period, remain subsict to deduction from Tic-2 capital instrument           Investment in own 12 capital i	1,020,907	1,020, 
12.12 12.13 12.14 12.14 12.16 Tier 2 ( 2.1 2.2 2.3 2.4 2.5 2.7 2.8 2.9 2.7 2.7 2.8 2.9 2.7 2.12 2.10 2.12 2.13 2.12 2.14 2.15 2.16 2.17 2.12 2.12 2.14 2.15 2.12 2.12 2.14 2.12 2.12 2.12 2.12 2.13 2.14 2.14 2.15 2.7 2.7 2.8 2.9 2.12 2.14 2.15 2.16 2.17 2.19 2.11 2.12 2.19 2.11 2.19 2.19 2.19 2.11 2.19 2.19 2.11 2.19 2.19 2.11 2.19 2.11 2.19 2.19 2.11 2.11 2.	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Icel           AT1 Capital regulatory Adjustments           AT1 Capital regulatory Adjustments and Reductance           Flighter Ter 1 (T 1) Capital for Capital Adequacy.           Flighter Ter 1 (T 1) Capital for Capital Adequacy.           T2 capital informents under Basel 3 plus anr related share premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T0 Constraint issue of the subsidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinheid Assets           Undexideed Assets           Undexideed Clim/ (bases) on AFS securities           Pertaining to Freed Assets           Undexideed Other Reserves (intrus)           T2 capital before regulatory adjustments           T2 capital before regulatory adjustments           Regulatory Capital point regulatory adjustments           Regulatory Capital before regulatory adjustments           Regulatory Capital before regulatory adjustments           Recentreal reset Notifician T2 capital of Nathing, financial and insurance entities           Investment in onyc Consolidation, Noter the bank dosen own one that ne outside the scope of regulatory cons	1,20,097	1,020,9 
12.12 12.13 12.14 1.2.16 Tier 2 ( 2.1 2.2 2.3 2.3 2.4 2.5 2.5 2.7 2.8 2.7 2.9 2.10 2.11 2.12 2.12 2.13 2.14 2.15 2.16 2.12 2.14 2.15 2.16 2.12 2.18 2.19 4.1 4.1 4.12 4.2 2.19 4.1 4.12	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and polit at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT2 Capital argenziated for adjustments           Pagibil Fort 1 (1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Capital instruments subset to have out arangements issued under pre-Basl 3           T2 capital instruments issued to have out arangement issued under pre-Basl 3           T0 m Consolidation sheet?           of whick instruments issued to have out analogeneous passe out affect on the Sase and Sases.           Reveluation Reserves (net of taxes)           Perturbative to Fask Asses.           Regulatory capital addition to the Asses.           Perturbative to Fask Asses.           Perturbative to Asses.           Perturbative to Fask Asses.           Perturbative to Asses.           Regulatory Adjustments at 12 Capital level           Porition of decloation applied 30:09 to Ter:1 capital a	1,020,907	1,1,22,0,2 1,1,857,4' 1,4,857,4' 107,8' 103 103 103 103 103 103 103 103
12.12 12.13 12.14 12.14 12.16 Tier 2 ( 2.1 2.2 2.3 2.4 2.5 2.7 2.8 2.9 2.7 2.7 2.8 2.9 2.7 2.12 2.10 2.12 2.13 2.12 2.14 2.15 2.16 2.17 2.12 2.12 2.14 2.15 2.12 2.12 2.14 2.12 2.12 2.12 2.12 2.13 2.14 2.14 2.15 2.7 2.7 2.8 2.9 2.12 2.14 2.15 2.16 2.17 2.19 2.11 2.12 2.19 2.11 2.19 2.19 2.19 2.11 2.19 2.19 2.11 2.19 2.19 2.11 2.19 2.11 2.19 2.19 2.11 2.11 2.	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and AT1 Capital Icel           AT1 Capital regulatory Adjustments           AT1 Capital regulatory Adjustments and Reductance           Flighter Ter 1 (T 1) Capital for Capital Adequacy.           Flighter Ter 1 (T 1) Capital for Capital Adequacy.           T2 capital informents under Basel 3 plus anr related share premium           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T2 capital instruments subset to phase out arrangement issued under pre-Basel 3           T0 Constraint issue of the subsidiaries subject to phase out           General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk           Weinheid Assets           Undexideed Assets           Undexideed Clim/ (bases) on AFS securities           Pertaining to Freed Assets           Undexideed Other Reserves (intrus)           T2 capital before regulatory adjustments           T2 capital before regulatory adjustments           Regulatory Capital point regulatory adjustments           Regulatory Capital before regulatory adjustments           Regulatory Capital before regulatory adjustments           Recentreal reset Notifician T2 capital of Nathing, financial and insurance entities           Investment in onyc Consolidation, Noter the bank dosen own one that ne outside the scope of regulatory cons	1,20,097	1,020,9 
12.12 12.13 12.14 1.2.16 Tier 2 ( 2.1 2.2 2.3 2.3 2.4 2.5 2.5 2.7 2.8 2.7 2.9 2.10 2.11 2.12 2.12 2.13 2.14 2.15 2.16 2.12 2.14 2.15 2.16 2.12 2.18 2.19 4.1 4.1 4.12 4.2 2.19 4.1 4.12	Sum of Regulatory Adjustments at AT1 Capital level           Annuar of Regulatory Adjustments and policy at AT1 Capital Level           AT1 Capital capital references and policy at AT1 Capital Level           AT1 Capital capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital Capital fabre regulatory adjustments)           AT1 Capital capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital Capital instruments subset to have out arrangement issued under pre-Basel 3           T2 capital instruments subset to have out arrangement issued under pre-Basel 3           T2 capital instruments issued to have out arrangement issued under pre-Basel 3           T6 mol Consolidation sheet?)           of whick instruments issued to have out analogement issued under pre-Basel 3           T2 capital instruments issued to have a subscript to phase out           General Provisions or general reservers for lon losses-up to maximum of 1.25% of Credit Rask           Weighted Assets           Putnetized Case           Regulatory capital strutured           12 capital Instruments instead to particle and Tics-2 capital based on pre-Basel III treatment           Which during transitional private of Distruct and and Tics-2 capital based on pre-Basel III treatment           Provide of regulatory consolidation, where the bank does not own more than 10% of the issued share capital and more capital and more capital and insurance entities that are consided the scope of regulatory adjustments of T2 Capital Level           Significant investments is the capital instrum	1,020,907	1,1,22,0,2 1,1,857,4' 1,4,857,4' 107,8' 103 103 103 103 103 103 103 103
1.2.12 1.2.13 1.2.14 1.2.16 Tirer 2(2 2.2 2.3 2.3 2.4 2.5 2.5 2.7 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15 2.17 2.18 2.17 2.18 2.17 2.18 2.19 4.1 4.42	Sum of Regulatory Adjustments at AT1 Capital level           Anneut of Regulatory Adjustments and polit at AT1 Capital Level           AT1 Capital after regulatory adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT1 Capital argenziated for adjustments)           AT2 Capital argenziated for adjustments           Pagibil Fort 1 (1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)           Capital instruments subset to have out arangements issued under pre-Basl 3           T2 capital instruments issued to have out arangement issued under pre-Basl 3           T0 m Consolidation sheet?           of whick instruments issued to have out analogeneous passe out affect on the Sase and Sases.           Reveluation Reserves (net of taxes)           Perturbative to Fask Asses.           Regulatory capital addition to the Asses.           Perturbative to Fask Asses.           Perturbative to Asses.           Perturbative to Fask Asses.           Perturbative to Asses.           Regulatory Adjustments at 12 Capital level           Porition of decloation applied 30:09 to Ter:1 capital a	1,020,907	1,020, 

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%		
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					
	Basel 3 tr:	ansit	Basel 3	S full	1
D/G-SIBs HLA Requirement Working (Maxima/ Minima):	Basel 3 tra	ansit	Basel 3	5 full	]
	Basel 3 tr: 104.51%	ansit 14857479	Basel 3	5 full	]
Working (Maxima/ Minima):					
Working (Maxima/ Minima): Total CET1	104.51%	14857479	104.51%	14857479	1
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%	14857479 270,114 14004487 13734372 0 3646841.2 0	104.51% 2.50% 98.51% 96.01% 0.00%	14857479 355,413 14004487 13649073 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1 ADT-1 held ADT-1 recognition limit	104.51% 1.90% 98.51% 96.61% 0.00% 25.65%	14857479 270,114 14004487 13734372 0 3646841.2 0 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50%	14857479 355,413 14004487 13649073 0 3625516.4 0 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CET1 available for further calculations Excess CET1 ADT-1 held ADT-1 recognition limit ADT-1 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 CCB requirement CCB requirement CCB requirement DCT1 hort Recognized ADT-1 hort Recognized ADT-1 hort Recognized Eligible Ticr 1- capital	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 0.00%	14857479 270,114 14004487 13734372 0 3646841.2 0 0	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00%	14857479 355,413 14004487 13649073 0 3625516.4 0 0	
Working (Maxima/ Minima): Total CET1 CCB requirement CCB requirement ADT-1 total ADT-1 recognized ADT-1 recognized ADT-1 total ADT-1 total Engible Tier-1 capital Tier-2 hold	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 104.51%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479	104.51% 2.50% 98.51% 96.01% 0.00% 25.50% 0.00% 0.00% 104.51%	14857479 355,413 14004487 13649073 0 3625516.4 0 0 14857479	
Working (Maxima/ Minima): Total CET1 CCB routiment CCB routiment CCB routiment CCB routiment CCB routiment DT-1 hort recognized DT-1 hort recognized DT-1 hort recognized DT-1 hort recognized DT-1 hort recognized Eligible Ticr-1 capital Ticr-2 held Ticr-2 recognition limit	104.51% 1.90% 98.51% 96.61% 0.00% 2.5.65% 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% 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 CET available for further calculations Excess 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% 104.51% 0.00% 42.75%	14857479 270,114 14004487 13734372 0 3646841.2 0 0 14857479 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	*The excess ADT1 not recognized can be included
Working (Maxima/ Minima): Total CETI CCB requirement CCTI available for further calculations Excess CETI ADT-1 the ADT-1 recognized ADT-1 to be recognized ADT-1 to be recognized ADT-1 to be recognized Eligible Ter-1 capital Tiret2 hot ecognition limit Tiret2 not recognized	104.51% 1.90% 98.51% 96.61% 0.00% 25.65% 0.00% 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 0 3625516.4 0 0 14857479 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 requirement ADT-1 hort recognized ADT-1 hort recognized ADT-1 hort recognized Eligible Tier-1 capital Tier-2 hold Tier-2 neld Tier-2 neld Tier-2 neld Cushion available in 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% 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 i

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

#### MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

	Minority Interest - under Basel III (full implementation)						Subsid	iaries				
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 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	_	-	-	-	-	-	-	-	-	-	-
							•		1	1		
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	-	-		-	-	-	-	-	-	-	-
	ATT Capital recognized from consolidated subsidiaries	-	-	-	-		-					
	T2 Capital recognized from consolidated subsidiaries		-		-	-	-	-	-	-	-	-
	12 Capital recognized if on consolutated subsidiaries	-	•		-		-	-	-	-	-	-

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

# REGULATORY ADJUSTMENTS

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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		
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	-	3,410,514
Applicable CET1 amount (before thresholds)	-	16,499,843
Amount of holdings exceeding 10% applicable CET1		1,760,530
	B3 full	B3 Transit
Deduction from CET1	621,457	621,457
Deduction from AT1 capital Deduction from T2	673,646	673,646
Deduction from 12	465,426	465,426
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	582,435	582,435
Gross holdings of AT1 capital	631,347	631,347
Gross holdings of T2 capital	436,202	436,202

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the	scope	
of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,878,386	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)	bo lun	Do Transit
Net deferred tax assets due to temporary differences		4,716
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,878,386	15,878,386
10% amount to be recognised for further threshold deductions check and applying 250% RW	4,716	4,716
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		11.010
2	Cash and balances with treasury banks Balances with other banks	11,818
2		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 securties 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**

# (Rupees in '000') 8,486,664 1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2) 2 Off - Balance Sheet - Non Market Related Exposures Total Risk Adjusted Exposure of Section A 779,935 Total Risk Adjusted Exposure of Section B 0 17,723 Total Risk Adjusted Exposure of Section C 797,658 Total Risk Adjusted Exposure of Section D 0 3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4) 0 9,284,322

4 Total Risk Weighted Amount for Credit Risk

**CR 1** 

PPROA	CH USED FOR CRM IN BANKING BOC Simple	-		LANCE SHEET EX ase select the <b>C</b>		h to calculate	the Risk Adju	sted Amount	
	,						MITIGATION (CR		(Rupees in '
	ь т.	External	Risk	Original		Simple Approach		Comprehensive	Risk Adjusted Am
A	Exposure Type	rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure	1
		1	2	3	4	5	6	(after CRM) ΣE* 7	
				50			(3+4-5)		(2 X 6) or (2 x 7)
(a) (b)	Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincial		0% 0%				50	-	
	Governments) and SBP, denominated in PKR			10,754			10,754	-	
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	_	
(d)	Claims on other sovereigns and on Government of Pakistan or	1	0%				0	-	
	provincial governments or SBP denominated in currencies other than PKR	2	20% 50%				0	-	
		4,5	100%				0	-	
		6	150%				0	-	
(e)	Claims on Bank for International Settlements, International Monetary	Unrated	100%				0	-	
.,	Fund, European Central Bank, and European Community								
(f)	Claims on Multilateral Development Banks		0%				0	-	
(-)		1	20%				0	-	
		2,3 4,5	50% 100%				0		
		6	150%				0		
		Unrated	50%				0		
(g)	Claims on Public Sector Entities in Pakistan	1	0% 20%				0	-	
		2,3	50%				0	-	
		4,5	100%				0		
		6 Unrated	150% 50%				0	-	
(h)	Claims on Banks		0%				0	-	
		1	10% 20%	871,596	565,246		0 1,436,842	-	2
		2,3	50%	871,390	90,000		90,000	-	
		4,5	100%				0	-	
		6 Unrated	150% 50%				0	-	
(i)	Claims, denominated in foreign currency, on banks with original	Childred	0%				0	-	
	maturity of 3 months or less	1,2,3	20%	1,157,921			1,157,921	-	2
		4,5	50% 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%	16,673		0	0 16,673	-	
(k)	Claims on Corporates (excluding equity exposures)		0%	10,075			0	-	
		1	10% 20%	906,540			0	-	
		2	50%	1,690,771		90,000	906,540 1,600,771		1
		3,4	100%				0	-	
		5,6 Unrated-1	150% 100%	731,896			731,896	-	7
		Unrated-2	125%	2,779,218		565,246	2,213,972	-	2,7
(1)	Claims categorized as retail portfolio		0% 20%				0	-	
			50%				0	-	
()	Claims fully secured by residential property (Residential Mortgage		75%	4,034			4,034	-	
(m)	Fiance as defined in Section 2.1)		35%	72,190			72,190	-	
	Claims against Low Cost Housing Finance		25%				0		
(n)	Past Due loans:						0	-	
	<ol> <li>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</li> </ol>								
	of 2006) that is past due for more than 90 days and/or impaired:						0	-	
	1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.		150%	763,018			763,018		1,1
	1.2 where specific provisions are no less than 20 per cent of the		100%	705,018			/05,010		1,1
	outstanding amount of the past due claim.		50%				0	-	
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		30%	31,212			31,212		
	2. Loans and claims fully secured against eligible residential		100%						
	mortgages that are past due for more than 90 days and/or impaired						0		
	3. Loans and claims fully secured against eligible residential		50%				0		
	mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount								
							0		
(0)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share conital of the issuing entity) or where the		1000%						
	of the issued common share capital of the issuing enitity) or where the entity is an unconsolidated affiliate.						0		
(p)	Significant investment and DTAs above 15% threshold (refer to		250%						
(c)	Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued		100%	4,716			4,716		
(q)	by other banks (other than those deducted from capital) held in the		100%						
	banking book.		1.505	1,498,893			1,498,893		1,4
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	151,092			151,092		2
(s)	Investments in venture capital		150%				0	-	
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	184,152			184,152		1
()	assets Claims on all fixed assets under operating lease		100%	184,152 113,389			184,152 113,389	-	1
(u)			100%	215,036			215,036		2

Credit Conversion Factor of 100%		1	1			CDEDIT D	ISK MITIGATI	ON (CPM) 1	(Rupees in	
Direct Credit Substitutes Lending of securities or posting of securities as						Simple Approac		Comprehensive		
collateral	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow Out flow		Adjusted	Adjusted Exposure (after	Risk Adjusted Exposure	
Other commitments with certain drawdown						Adjustments	Exposure	CRM) ΣE*		
Against	1	2	3	4 (3 X 100%)	5	6	7	8	9 (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 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% 100%		-	-	-	-	-		
	4,5	150%		-	-	-	-			
-	Unrated	100%		-	-		-			
Bank for International Settlements, International	Olliated	10070								
Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-		
Multilateral Development Banks		0%		-			-			
	1	20%	-	-	-	-	-	-		
	2,3	50%	-	-	-	-	-	-		
	4,5	100% 150%	-	-	-	-	-	-		
-	Unrated	50%	-	-	-		-			
	Offrated	5070		-	-	_				
Public Sector Entities in Pakistan		0%			-		-			
	1	20%		-	-	-	-			
	2,3	50%		-	-	-	-			
	4,5	100%		-	-	-	-			
-	6 Unrated	150% 50%		-	-	-	-			
	Olliated	5070		_						
Banks		0%					-			
	1	20%	775	775	-	-	775			
	2,3	50%		-	-	-	-	-		
	4,5	100%		-	-	-	-	-		
-	Unrated	50%		-	-		-	-		
	Childed	5070								
Banks (with original maturity of 3 months or less		0%					-			
and denominated in foreign currency)	1,2,3	20%	-	-	-	-	-	-		
	4,5	50%	-	-	-	-	-			
	6	150% 20%	-	-	-	-	-	-		
	unrated	20%	-	-	-	-	-	-		
Banks (with original maturity of 3 months or less		0%					-			
denominated in PKR)		20%	-	-	-		-			
		0%								
Corporates	1	20%			-		-			
	2	50%	894,871	894.871			894,871		4	
· · · · · · · · · · · · · · · · · · ·	3,4	100%	185,000	185,000		_	185,000		1	
	5,6	150%		-	-	-	-			
	Unrated-1	100%	21,970	21,970	-	-	21,970			
	Unrated-2	125%	100,299	100,299	-	-	100,299		1:	
Retail		0%			_		-			
NCIAII .		20%					-			
		50%			-		-			
		75%		-	-	-	-			
Others		0%			-		-			
		20%			-		-			
		50% 100%			-		-			

CR 3

Credit Conversion Factor of 50%							ISK MITIGATI		
Performance related contingencies	Mapped	Risk				Simple Approac	n	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 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial				(0.11.0.0.1)					( ¢)
Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	
SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan	-		-	-	-	-	-		
Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-	-	
governments or SBP denominated in currencies	2	20%	-	-	-	-	-	-	
other than PKR	3	50%	-	-	-	-	-	-	
-	4,5	100%	-	-	-	-		-	
-	6 Unrated	130%	-	-	-	-			
Bank for International Settlements, International	Unrated	10076	-	-	-	-	-	-	
Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-	
		00/							
Multilateral Development Banks	1	0% 20%	_	-	-	_	-		
	2,3	50%		-	-	-	-		
-	4,5	100%		-	-				
-	6	150%	-	-	-	-	-		
-	Unrated	50%	-	-	-	-	-	-	
L									
Public Sector Entities in Pakistan		0%					-		
	1	20%		-	-	-	-		
-	2,3	50%		-	-	-	-		
-	4,5	100%		-	-	-	-		
-	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
Banks		0%					-		
Daliks	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%		-	-	-	-	-	
-	4,5	50%	-	-	-	-	-	-	
-	6 unrated	150% 20%	-	-	-	-	-		
	unateu	2070	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%					-		
denominated in PKR)		20%	-	-	-	-	-	-	
Corporates		0%					-		
	1	20%		-	-	-	-		
-	2	50%		-	-	-	-		
	3,4	100%		-	-	-	-		
	5,6	150% 100%		-	-	-	-		
	Unrated-1 Unrated-2	100%		-	-	-	-		
	Ulliated-2	12370		-		-	-		
Retail		0%					-		
		20%							
		50%					-		
	-	75%		-	-	-	-		
Others		0%					-		
		20%					-		
		50%					-		
		100%					-		

h Credit Conversion Factor of 20% Trade Related contingencies						Simple Approact	ISK MITIGATIO		
I rade Related contingencies	Mapped	Risk				Simple Approac	n	Comprehensive	Risk Adjuste
Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
-	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial				(5 A 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%	-	-	-	-	-	-	
Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-	-	
governments or SBP denominated in currencies	2	20%	-	-	-	-	-	-	
other than PKR	3	50%	-	-	-	-	-	-	
-	4,5	100% 150%	-	-	-	-	-	-	
	Unrated	130%	-	-	-	-	-	-	
Bank for International Settlements, International Monetary Fund, European Central Bank, and	Olirated								
European Community	-	0%	-	-	-	-	-	-	
Multilateral Development Banks		0%		_			-		
	1	20%	-	-	-	-	-	-	
1 1	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%		-	-	-	-		
		00/							
Banks	1	0% 20%					-		
	2,3	50%		-		-	-		
-	4,5	100%	-	-	-	-	-	-	
-	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
		0%							
Banks (with original maturity of 3 months or less	1,2,3	20%	_				-		
and denominated in foreign currency)	4,5	50%	-	-		<u> </u>	-	-	
	6	150%		-					
	unrated	20%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%							
denominated in PKR)		20%	-	-	-		-	-	
		1							
Corporates		0%			-		-		
-	1	20%	24 (20)	-	-	-	-		
-	2 3,4	50% 100%	24,629	4,926	-	-	4,926		
-	5,6	150%		-	-	-	-		
	Unrated-1	100%	_	-	-	-			
P	Unrated-2	125%	61,039	12,208	-	-	12,208		1
Retail		0%							
Inciali -		20%			-		-		
		50%					-		
	-	75%		-		-	-		
Others		0%					-		
		20%					-		
		50% 100%		-	-		-		
		1 100/0		-					

#### D With Credit Conversion Factor of 0%

Other commitments that can be unconditionally cancelled at any time	Mapped Rating 1	Risk Weights %	Notional Amou
L			
	•	2	3
Government of Pakistan (Federal or Provincial		1	
Governments) and SBP, denominated in PKR	-	0%	-
SBP in Foreign Currency arising out of statutory			
	-		-
			-
	3		-
	4,5	100%	-
	6	150%	-
	Unrated	100%	-
		0%	
European Community	-	070	-
Multilateral Development Banks		0%	
, L	1	20%	-
	2,3	50%	-
	4,5	100%	-
			-
	Unrated	50%	-
Public Sector Entities in Pakistan		0%	
	1		-
F	2,3	50%	-
F	4,5	100%	-
	6	150%	-
	Unrated	50%	-
p. 1		0.00/	
Banks	1		_
-	-		-
F			
F	,		_
	Unrated	50%	-
and denominated in foreign currency)			-
-			-
F			
	unitiou		
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	
Corporates		0%	
· F	1	20%	-
	2	50%	200,0
Γ	3,4	100%	-
	5,6	150%	-
4			1,5
	Unrated-2	125%	500,0
Retail		0%	
F		20%	
		50%	
	-	75%	-
Others		00/	
		20%	
F		50%	
	boligations of banks in Pakistan         Sovereigns, Government of Pakistan or provincial         governments or SBP denominated in currencies         other than PKR         Bank for International Settlements, International         Monetary Fund, European Central Bank, and         European Community         Multilateral Development Banks         Public Sector Entities in Pakistan         Banks         Banks         Banks (with original maturity of 3 months or less and denominated in foreign currency)         Banks (with original maturity of 3 months or less denominated in PKR)         Corporates	obligations of banks in Pakistan     -       Sovereigns, Government of Pakistan or provincial     1       governments or SBP denominated in currencies     2       other than PKR     3       4,5     6       Bank for International Settlements, International Bank, and European Community     -       Multilateral Development Banks     1       2,3     4,5       6     Unrated       Public Sector Entities in Pakistan     1       1,2,3     4,5       6     Unrated       Banks     1       1,2,3     4,5       6     Unrated       Banks     1       1,2,3     4,5       6     Unrated       Banks     1       1,2,3     4,5       6     Unrated       Banks (with original maturity of 3 months or less and denominated in foreign currency)     1,2,3       4,5     6       0     1       2,3,4     5,6       1     2,3       4,5     1       1,2,3     3,4       5,6     Unrated-1       2,4,5     5,6       1     2,3,4       3,4     5,6       1     2,3,4       3,4     5,6       1	obligations of banks in Pakistan         -         0%           Sovereigns, Government of Pakistan or provincial         1         0%           sovereigns, Government or SBP denominated in currencies         3         50%           other than PKR         3         50%           Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community         -         0%           Multilateral Development Banks         0%         1         20%           4,5         100%         6         150%           Public Sector Entities in Pakistan         0%         1         20%           4,5         100%         6         150%           Public Sector Entities in Pakistan         0%         1         20%           4,5         100%         6         150%           Public Sector Entities in Pakistan         0%         1         20%           8anks         0%         4,5         100%           6         150%         Unrated         50%           Banks (with original maturity of 3 months or less and denominated in foreign currency)         0%         1,2,3         20%           6         150%         0%         1,2,3         20%         20%           Banks (wit

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

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

£	Interest rate contract

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

	Please use Yellow Cells to enter your data.	MR 1
	RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY	
	Construct Channels from Ladoured Darks Dist.	(Rupees in '000')
А	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	0
	(Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method	15,440 <b>15,440</b>
B	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk	2,187 2,187 <b>4,373</b>
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
E	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 proment (Domestic Curr	Long	20,178,811							20,178,811	0
a ernment (Domestic Curr	Short								0	0

#### **b** Government (other than Domestic Currency)

, Government (other that						
Pating grada 1	Long				0	0
Rating grade 1	Short				0	0
Rating grade 2-3	Long				0	0
Kating grade 2-3	Short				0	0
Rating grade 4-5	Long				0	0
Katilig grade 4-5	Short				0	0
Rating grade 6	Long				0	0
Rating grade 0	Short				0	0
Unrated	Long				0	0
Olliated	Short				0	0

#### c Qualifying (to be specified)

Long         Image: Constraint of the second se		2						
Short 0	Γ		Long				0	0
		•	Short				0	0

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

Rating grade 1	Long								0	0
Rating grade 1	Short								0	0
Rating grade 2-3	Long								0	0
Kating grade 2-5	Short								0	0
Rating grade 3,4,5	Long								0	0
Kating grade 5,4,5	Short								0	0
Rating grade 5-6	Long								0	0
Rating grade 5-0	Short								0	0
Unrated	Long								0	0
Uniated	Short								0	0
e Total of a to d	Long	20,178,811	0	0	0	0	0	0	20,178,811	0
	Short									
	SHOIL	0	0	0	0	0	0	0	0	0
f Total market risk	511011	0	0	0	0	0	0	0	0	0

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

	Time Bar	nd			Individu	al positions			Risk	Woigh	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	derivatives	To	tal	Weight	weigi	acu positions
Zone	Coupon 5 % or more	Coupon less than 5 76	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	
L			20,178,811	-	_	-	20,178,811	0		15,440	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								15,440	15,440

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

	Time Ban	d			Individu	ual positions			Risk	Woid	ited positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	e derivatives	To	otal	Weight	W cigi	neu posicions
Zone	Coupon 3 % of 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	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

#### MR 3.1 (b)

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

	Time Band				Individ	ual positions			Risk Weight	Weig	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ities & debt	Interest rate	e derivatives	To	otal	Kisk weight	Weig	nteu positions
Zone	Coupon 5 % of more	Coupon less than 5 78	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	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 (c)

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

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

		Ho	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 Bar	nd			Individ	ual positions			Risk Weight	Waig	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	e derivatives	To	tal	Kisk weight	Wag	neu posicions
Zone	Coupon 5 78 of more	Coupon less than 5 78	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	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)

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

	Time	Band			Individua	l positions			Risk Weight	Woighton	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Т	otal	Kisk weight	weighter	a posicions
Zone	Coupon 578 or more	Coupon less than 5 /6	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
L			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowanc	e in	Horizo	ntal Disallowance Be	tween		
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

					oun	iky OTHERS					(Rupees in '000
	Time B	land			Individua	l positions			Risk Weight	W	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	To	otal	Risk weight	wei	ghted 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	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	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
VERALL NET OPEN PO	SITION										

		Horizo	ontal Disallowanc	e in	Horiz	zontal 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

					Individual	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	Т	otal	Market Risk We	eighted Positions	Net Positions
		in yield	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			
AL			0	0	0	0	0	0	0	0	

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

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

					Individua	l positions					(Rupees in '00
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	To	tal	Market Risk We	ighted 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 I	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 (för institutions using Duration method) Currency GBP

											(Rupees in '000
					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	To	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			
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN	POSITION										

			н	orizontal 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) Carrency JPY

											(Rupees in '000
					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	To	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			
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET O	PEN POSITION										

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

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

	-										(Rupees in '000'
					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 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			
TOTAL		0	0	0	0	0	0	0	0		
OVERALL NET OP	EN POSITION										

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

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

											(Rupees in '000')
					Individua	l positions					
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	e derivatives	To	otal	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			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			(
	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 O	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 Duration method) Carrence Others

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate		To	tal	Market Risk Wei		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			
OTAL			0	0	0	0	0	0	0	0	

		Horizontal Disallowance in			Horiz	ontal Disallowance Be			
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')
	In	iside Pakistan		Outside l	Dalristan*	Total
	KSE	LSE	ISE	Outside	rakistan"	Total
A Specific Risk Charge						
Equities						
Long positions	27,334					27,334
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	(	2,18
	-					
3 General Market Risk Charge						
Net Long/Short Positions ( a-b  +  c-d )	27,334	0	0	0	(	27,33
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	2,187	0	0	0		2,18
Total Capital Charge for Equity Exposures (g + j)	4,373	0	0	0	(	4,37

\* 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

		CAIL	I AL CHAKG	LIONIORE	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 WEIGH	TED A	MOUNT FO	R OPERATIO	ONAL RISK				
Calculation Approach:	Basic Indica	ator Ap	proach	-			(Rupees in '000')		
1 Basic Indicator Approach (BIA)	[			Gross	Income #		(Rupees II 000)		
			First year	Second year	Third year			Please select	
						Average of	Conital Channe	your Calculation	
	l	α 1	2	3	4	positive values 5	Capital Charge $6 = (5x1)$	Approach and	
Gross Income	[	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)	]			Gross	Income #			automatically	
FF (1)			First year	Second year	Third year				
Durste and Kines *		0				Average of	Capital Charge		
Business lines *	l	<u>β</u> 1	2	3	4	positive values 5	6 = (5x1)		
Corporate Finance	[	18%	0	0	0	0	0		
Trading and Sales		18%	0	0	0	0	0		
Retail Banking Commercial Banking	·	12% 15%	0	0	0	0	0		
Payment and Settlement		13%	0	0	0	0	0		
Agency Services		15%	0	0	0	0	0		
Asset Management		12%	0	0	0	0	0		
Retail Brokerage		12%	0	0	0	0	0		
<b>B</b> Capital Charge (TSA)							0	l	
3 Alternative Standardized Approach (	ASA)			Gross	Income #				
• menter seminar and a rippi ouen (	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		First year	Second year	Third year				
			-	-	-	Average of			
Business lines *	l	β				positive values	Capital Charge	ł	
Corporate Finance	ſ	1 18%	2	3	4	5 0	6 = (5x1)	1	
Trading and Sales	·	18%	0	0	0	0	0		
Payment and Settlement	·	18%	0	0	0	0	0		
Agency Services		15%	0	0	0	0	0		
Asset Management		12%	0	0	0	0	0		
Retail Brokerage		12%	0	0	0	0	0		
Those banks that are unable gross income for these six lin		ate the	ir gross incol	ne into the ad	ove mentione	d six lines can a	ggregate the total		
12									
Aggregate of six business line	s	18%	0	0	0	0	0	l	
3.1 Capital Charge							0		
	r		1	T	1 //			1	
			First year	Second year	Advances # Third year				
			i list year	Second year	rinita year	Average of			
		β				positive values	Capital Charge		
	,	1	2	3	4	5	6 = (5x1)*m		
Retail Banking		12% 15%	0	0	0	0	0		
Commercial Banking		1370	0	0	0	0	0		
Banks may aggregate loans	& advances f	rom re	tail and com	mercial bankiı	ng (if they wis	sh to) using a be	ta of 15% as under:		
Retail & Commercial Banking	: [	15%	0	0	0	0	0		
<b>3.2</b> Capital Charge							0		
							0		
C Capital Charge (ASA) (3.1+3.2)	<b>n</b> ~								
D Capital Charge for Operational Risk (A,	B or C)						174,914	l	
E Total Risk Weighted Amount (D x 12.5)							2,186,427		
Adjusted RWA based on Capital Floors calculated in cell J55.	allowed to AS	SA ban	ks only. All a	other banks wi	ll manually f	eed the amount	2,186,427		
# Annual Audited figures should be use	d.						,, <b>.</b>		

\* 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