

EY Ford Rhodes Chartered Accountants Eagle Plaza 75-West, Fazlul Haq Road Blue Area, P.O. Box 2388 Islamabad 44000, Pakistan Tel: +9251 234 4160-62 Fax: +9251 234 4163 ey.isb@pk.ey.com ey.com/pk

> IA/273/21 29 March 2021

The Chief Executive Officer
Pak China Investment Company Limited
Saudi Pak Tower, 13th Floor
Jinnah Avenue, Islamabad

Dear Sir,

CAPITAL ADEQUACY RETURN FOR AS AT 31 DECEMBER 2020

Please find enclosed signed Auditors' report along with duly stamped Capital Adequacy Return, initialled by us.

Yours sincerely,

Encls.

Auditor's Report

> Capital Adequacy Return



EY Ford Rhodes Chartered Accountants Eagle Plaza 75-West, Fazlul Haq Road Blue Area, P.O. Box 2388 Islamabad 44000, Pakistan Tel: +9251 234 4160 Fax: +9251 234 4163 ey.isb@pk.ey.com ey.com/pk

INDEPENDENT AUDITORS' REPORT

To the Chief Executive Officer of Pak China Investment Company Limited

Report on Capital Adequacy Return as at 31 December 2020

Opinion

We have audited the accompanying Capital Adequacy Return ("the Return") of Pak China Investment Company Limited ("the Company") as at 31 December 2020 prepared by the management based on the audited financial statements of the Company for the year then ended and in accordance with the guidelines prescribed under the State Bank of Pakistan (SBP) BSD Circular No. 8 dated 27 June 2006 as amended by BPRD Circular No. 6 dated 15 August 2013 and other requirements specified by the SBP, together referred to as ("the Framework").

In our opinion the accompanying Return of the Company as at 31 December 2020 has been prepared, in all material respects, in accordance with the requirements of the Framework.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs), as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Return section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the Return in Pakistan, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter - Basis of preparation of the Return and Restriction on Distribution and Use

The Return is prepared in accordance with the Framework as described above and is based on the audited financial statements of the Company for the year ended 31 December 2020. The Return has been prepared to meet the requirements specified by SBP. As a result, the Return may not be suitable for any other purpose. Our report is intended solely for the Company and SBP and should not be distributed to parties other than the Company and SBP. Our opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Return

Management is responsible for preparation of the Return in accordance with the Framework and for such internal control as management determines is necessary to enable the preparation of the Return that is free from material misstatement, whether due to fraud or error.

In preparing the Return, the management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of Directors of the Company are responsible for overseeing the Company's financial reporting process.



Auditors' Responsibilities for the Audit of the Return

Our objectives are to obtain reasonable assurance about whether the Return as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Return.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Return, whether due to fraud or
 error, design and perform audit procedures responsive to those risks, and obtain audit evidence
 that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a
 material misstatement resulting from fraud is higher than for one resulting from error, as fraud
 may involve collusion, forgery, intentional omissions, misrepresentations, or the override of
 internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of expressing an
 opinion on the effectiveness of the Company's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report the related disclosures in the Return or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates, if any, and related disclosures made by management.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

The engagement partner on the audit resulting in this independent auditors' report is Ahsan Shahzad.

Chartered Accountants Place: Islamabad

Date: 29 March 2021

Please enter your data in yellow cells.

NAME OF THE BANK
REPORTING BASIS:

Bank Level Un-Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O December-2020

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

| | | Basel 3 Transit | Basel 3 full |
|---------|---|--|-------------------------------------|
| | on Equity Tier 1 (CET1) | | |
| 1.1.1 | Fully Paid-up capital/ Capital deposited with SBP | 9,696,638 | 9,696,638 |
| 1.1.2 | Balance in Share Premium Account | | • |
| 1.1.3 | Reserve for issue of Bonus Shares | | - |
| 1.1.4 | Discount on issue of Shares (enter negative number) | 1 500 005 | 1.520.047 |
| 1.1.5 | General/ Statutory Reserves as (disclosed in the Balance Sheet) | 1,538,967 | 1,538,967 |
| 1.1.6 | Gain/ (losses) on derivatives held as Cash Flow Hedge | 6.162.674 | |
| 1.1.7 | Un-appropriated/ un-remitted profits/ (losses) | 6,153,576 | 6,153,576 |
| 1.1.8 | Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries | | |
| | (amount allowed in group CET1 - from "Consolidation sheet",) | 17.000.100 | 10000100 |
| - | CET1 before Regulatory Adjustments | 17,389,180 | 17,389,180 |
| 1.1.9 | Regulatory Adjustments at CET1 level | | |
| 1.1.10 | Goodwill (net of related defered tax liability) | 7 000 | |
| 1.1.11 | All other intangibles (net of any associated defered tax liability) | 5,332 | 5,332 |
| 1.1.12 | Shortfall in provisions against classified assets (without considering any tax impact) | | - |
| 1.1.13 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences | | |
| | (net of related tax liability) | | |
| 1.1.14 | Defined benefit pension fund net assets | | |
| 1.1.15 | Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities | | • |
| 1.1.16 | Cash flow hedge reserve | | |
| 1.1.17 | Investment in own shares/ CET1 instruments | | • |
| 1.1.18 | Any increase in equity capital resulting from a securitization transaction | Education of the Control of the Cont | - |
| 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 | | - |
| 1.1.20 | Sum of Regulatory Adjustments at CET1 level | 5,332 | 5,332 |
| 1.1.21 | CET 1 after Regulatory Adjustments above | 17,383,848 | 17,383,848 |
| | Investments in the capital instruments of banking, financial and insurance entities that are outside the | 663,757 | 663,757 |
| 1.1.22 | | 003,737 | 003,737 |
| | scope of regulatory consolidation where the bank does not own more than 10% of the issued share | | |
| | capital (amount above 10% threshold) | 16 720 001 | 16 720 001 |
| 1.1.23 | CET I after Regulatory Adjustment above | 16,720,091 | 16,720,091 |
| 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) | Philippin Charles and Charles | |
| 1.1.25 | Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax | THE PERSON OF TH | |
| | liability) | | |
| 1.1.26 | CET 1 after Regulatory Adjustment above | 16,720,091 | 16,720,091 |
| 1.1.27 | Amount exceeding 15% threshold (significant Investments and DTA) | - | - |
| 1.1.28 | CET 1 after above adjustment | 16,720,091 | 16,720,091 |
| 1.1.29 | National specific regulatory adjustments applied to CET1 | | |
| 1.1.30 | Investment in TFCs of other banks exceeding the precribed limit | | |
| 1.1.31 | Any other deduction specified by SBP | | |
| 1.1.32 | CET 1 after Regulatory Adjustment above | 16,720,091 | 16,720,091 |
| 1.1.33 | Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments | 2,171,117 | 2,171,117 |
| | | 14,548,974 | 14,548,974 |
| 1.1.34 | CET1 (after regulatory adjustments) | 14,348,774 | 17,540,274 |
| | onal Tier1 (AT 1) Capital | | |
| 1.2.1 | Qualifying AT1 capital instruments plus any related share premium | - | - |
| 1.2.1.1 | | | |
| 1.2.1.2 | | | |
| 1.2.2 | AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in | | |
| | group AT1 - from "Consolidation sheet") | Children and the control of the | |
| 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 | Investment in own AT1 capital instruments | | |
| 1.2.7 | Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities | | • |
| 1.2.8 | Investments in the capital instruments of banking, financial and insurance entities that are outside the | 814,622 | 814,622 |
| 1.2.8 | scope of regulatory consolidation, where the bank does not own more than 10% of the issued share | 011,000 | , |
| | capital (amount above 10% threshold) | | |
| 120 | Significant investments in the capital instruments issued by banking, financial and insurance entities that | Maria Caraca Car | |
| 1.2.9 | | | |
| | 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 | THE RESERVE OF THE PARTY OF THE | |
| 1.2.11 | Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions | 1,356,495 | 1,356,495 |
| | Sum of Regulatory Adjustments at AT1 Capital level | 2,171,117 | 2,171,11 |
| 1.2.12 | Amount of Regulatory Adjustment applied at AT1 Capital level | ACCORDANGE OF THE REAL PROPERTY. | S. S. CHEST P. S. C. S. C. |
| 1.2.13 | AT1 Capital (after regulatory adjustments) | | |
| 1.2.14 | ATI Capital recognized for capital adequacy | A CONTRACTOR OF THE PARTY OF TH | SALES SEE SEE SEE |
| 1.2.16 | | 14,548,974 | 14,548,974 |
| 1.2.10 | infinite and a 12 at a plant for Capital stockhold, state (Capital State Capital) | | and the second second second second |





| | T2) Capital | | |
|-------|---|--------------------------|----------------|
| 2.1 | Qualifying T2 capital instruments under Basel 3 plus any related share premium | | |
| 2.2 | T2 capital instruments subject to phase out arrangement issued under pre-Basel 3 | | |
| 2.3 | T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet") | | |
| 2.3.1 | of which: instruments issued by subsidiaries subject to phase out | | |
| 2.4 | General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets | 163,644 | 163,644 |
| 2.5 | Revaluation Reserves (net of taxes) | 83,193 | 83,193 |
| 2.5.1 | Pertaining to Fixed Assets | | |
| 2.5.2 | Unrealized Gains/ (losses) on AFS securities | 83,193 | 83,193 |
| 2.6 | Foreign Exchange Translation Reserves | | - |
| 2.7 | Undisclosed/ Other Reserves (if any) | | |
| 2.8 | T2 Capital before regulatory adjustments | 246,837 | 246,837 |
| 2.9 | Regulatory Adjustments at T2 Capital level | | |
| 2.10 | Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital | | |
| 2.11 | Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities | | |
| 2.12 | Investment in own T2 capital instrument | | - |
| 2.13 | Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share | 1,603,332 | 1,603,33. |
| 2.14 | capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that | - | Gelegae. |
| | are outside the scope of regulatory consolidation | NAME OF TAXABLE PARTY. | |
| | Sum of Regulatory Adjustments at T2 Capital level | 1,603,332 | 1,603,33 |
| 2.15 | Amount of Regulatory Adjustment applied at T 2 Capital level | 246,837 | 246,83 |
| 2.16 | T2 Capital (after regulatory adjustments) | - | - |
| 2.17 | T2 Capital recognized for capital adequacy | | |
| 2.18 | Portion of AT1 Capital recognized in T2 Capital | THE RESERVE AND ADDRESS. | ACCOUNT OF THE |
| 2.19 | Total T2 Capital admissible for capital adequacy | | |
| | Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital | 14,548,974 | 14,548,97 |
| | Total Risk Weighted Assets (TRWAs) | 20,585,155 | 20,585,15 |
| 4.1 | Total Credit Risk Weighted Assets | 13,091,514 | 13,091,51 |
| 4.2 | Total Market Risk Weighted Assets | 4,534,521 | 4,534,52 |
| 4.3 | Total Operational Risk Weighted Assets | 2,959,120 | 2,959,12 |
| | Capital Adequacy Ratios | | |
| 5.1 | CET1 to TRWAs | 70.68% | 70.68 |
| 5.2 | TI Capital to TRWAs | 70.68% | 70.68 |
| 5.3 | Total eligible capital to TRWAs | 70.68% | 70.68 |





| Minority Interest under Basel III (full implementation) | | Sub-idisep's | | | | | | | | | |
|--|--------------|--------------|---|---|------|-----|----|-----|-----|-----|------|
| Is a separate to the separate of the separate business to the separate separate to the separate separa | Treal Amount | 1 | 2 | | 1 | - 5 | (1 | 1 | × | y | - 11 |
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| Tentered and Additional Additiona | | | | | | | | - | | | |
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| pead as amount trian spleted reserves relaxand earnings record by the director arms of all codds. Yet | | | | | | | | - | - | - | - |
| Total in president another the releast are | | | | | | _ | - | | | - | - |
| Red, as good and of the consistent growthat religens the substitute trees we ghird scots of the subsidiary men principles remaindener | | | | | | | | | | | |
| I may after not securital mosts of the subscience and the contribution to one of the first constraint mosts. | - | | - | | - 11 | - | - | - 0 | - 3 | 0 | 1 |
| (II) | | | | | | | | | | | |
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| Teral Ger 1 (TI) Capital | | | | | | | | | | | |
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| special at that his a parties | | | | | | | | | | - | - |
| [peak 1] contains the substitute and its had native less surable and head not in colors. | | | | | | | | - | | - | _ |
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| I should the about his hold was as you to had a to despend on such traders a property | | | | | - | | | | | - | |
| Under full Basel III (niplementation: | | | | | | | | | | | |
| CEII recognited from committated subsidiaries | | | | | | | | | | - 0 | |
| ATI Capital recognized from canadidated subsidiaries | | | | | | | | | | | |
| 12 Capital recognized from consolidated subsidiaries | - | | | | - | | 1 | | | | |
| GAN I MARIAN | | | | | | | | | | | |
| Under Transitional Arrangement of Read III | | | _ | _ | _ | , | 1 | | | | _ |
| CETI recognised from comodidated subsidiaries | | | - | - | - | - | - | - | - | - | +- |
| AT1 Capital recognized from consolidated subsidiaries | | | - | | | | | | | - | - |
| T2 Capital recognized from consolidated subsidiaries | | | | | | | | | | | |

^{9.} Contract of the SEP and SEP





REGULATORY ADJUSTMENTS

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

| Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences) | | 100325 |
|--|-----------|------------------------|
| | 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 at 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 Gross holdings of Additional Tier 1 capital | | 1,038,180 |
| Gross holdings of Nogitional Her 1 capital | -l - | 1,274,148 2,507,768 |
| Gross rootungs or Her 2 Capital | 1 1 | 4.820.095 |
| Applicable CET1 amount (before thresholds) | 1 1 | 17,383,848 |
| Amount of holdings exceeding 10% applicable CET1 | 1Γ | 3,081,711 |
| | B3 full | B3 Transit |
| Deduction from CET1 | 663,757 | 663,757 |
| Deduction from AT1 capital | 814,622 | 814,622 |
| Deduction from T2 | 1.603,332 | 1,603,332 |
| Amounts not deducted and to be risk weighted as per Banking/Trading Book classifications | | |
| Gross holdings of common stock | 374,423 | 374,423 |
| Gross holdings of AT1 capital | 459,526 | 459,526 |
| Gross holdings of T2 capital | 904.435 | 904,435 |

| Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope | | |
|---|------------|-------------------|
| of regulatory consolidation | | |
| Gross holdings of common stock | | |
| Gross holdings of AT1 capital | | |
| Gross holdings of T2 capital | | |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) | 16,720,091 | 16,720,091 |
| | 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 di 100% after applying deduction %age during the transition period | | |
| Deduction from AT1 capital | | - |
| Remaining amount to be risk weighted as per Banking/Trading Book classifications | | |
| Deduction from T2 capital | | |
| Remaining amount to be risk weighted as per Banking/Trading Book classifications | | - |

| | B3 full | B3 Transit |
|---|------------|------------|
| Deferred Tax Assets that arise from temporary differences (after 10% threshold) | | |
| Net deferred tax assets due to temporary differences | | 105,401 |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) | 16,720,091 | 16,720,091 |
| 10% amount to be recognised for further threshold deductions check and applying 250% RW | 105,401 | 105,401 |
| Deduction from CET1 (after 10% cap) | | |
| Remaining amount to be risk weighted d 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 | 105,401 | 105.401 |
| Sum of above holdings | 105,401 | 105.401 |
| Applicable CET1 amount (after all regulatory adjustments and threshold) | 16,720,091 | 16,720,091 |
| Applicable 15% Threshold | 2,950.604 | 2.950,604 |
| Amount above 15% threshold to be deducted from CET1 | - 1 | • |
| 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 | 105,401 | 105,401 |

| 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 | |





| (Rupess | in | ('000') |
|---------|----|---------|

| Levera | ge Ratio | 39.31% |
|---------|---|---|
| Tier-1 | Capital | 14,548,974 |
| Total E | xposures | 37,010,735 |
| | A) On-Balance Sheet Assets | Amount (net of specific provisions and valuation adjustments) |
| 1 | Cash and balances with treasury banks | 2,223,117 |
| 2 | Balances with other banks | 35,230 |
| 3 | Lendings to financial institutions (for repo/ reverse repo - without netting benefit) | 1,149,985 |
| 4 | Investments | 12,375,085 |
| 5 | Advances | 11,543,132 |
| 6 | Operating fixed assets | 228,525 |
| 7 | Deferred tax assets | 105,401 |
| 8 | Financial Derivatives (total from cell C29) | |
| 9 | Other assets | 661,526 |
| | Total Assets | 28,322,002 |

| A.I.) Derivatives (On-Balance Sheet) | | Sum of positive fair values without considering any margins |
|--------------------------------------|--|--|
| 1 | Interest Rate | - |
| 2 | Equity | E |
| 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% | 170,000 | 170,000 |
| 3 | Trade-related Contingent Liabilities (i.e. Letter of Credits) | 100% | 1,510,886 | 1,510,886 |
| 4 | Lending of securities or posting of securties as collaterals | 100% | 4,987,510 | 4,987,510 |
| 5 | Undrawn committed facilities (which are not cancellable) | 100% | 1,970,337 | 1,970,337 |
| 6 | Unconditionally cancellable commitments (which can be cancelled at any time without notice) | 10% | 500,000 | 50,000 |
| 7 | Commitments in respect of operating leases | 100% | - | - |
| 8 | Commitments for the acquisition of operating fixed assets | 100% | - | - |
| 9 | Other commitments | 100% | | |
| | Total Off-Balance Sheet Items excluding Derivatives | | 9,138,733 | 8,688,733 |

| C) | Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included) | Notional Principal | Potential Future Credit Exposure (Notonal principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page [8) | 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 hought)* | - | - | - |
| 7 | Other derivatives* | • | | |
| | Total Derivatives | | | - |

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

Instructions:

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





RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)

11,606,638

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

Total Risk Adjusted Exposure of Section B

Total Risk Adjusted Exposure of Section C

Total Risk Adjusted Exposure of Section D

| | 1,424,441 |
|-----------|-----------|
| | 60,435 |
| 1,484,877 | 0 |

3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)

0

4 Total Risk Weighted Amount for Credit Risk





(v)

TOTAL

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOG Simple -Please select the CRM App ach to calculate the Risk Adjusted Amount

(Rupees In '000') Risk Adjusted Amount CREDIT RISK MITIGATION (CRM)1
imple Approach
Out flow Adjusted Ac Original Exposure Externa Risk Comprehensive Exposure Type Weight Inflox Adjusted Exposure (after CRM) ΣΕ* Adjustments Adjustments Exposure (2 X 6) or (2 x 7) Cash and Cash Equivalents
Claims on Government of Pakistan (Federal or Provincia
Governments) and SBP, denominated in PKR 0% 0% Foreign Currency claims on SBP arising out of statutory obligation of banks in Pakistan 0% Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR (d) 20% 50% 100% 3 4.5 150% 100% Claims on Bank for International Scattlements, International Monetary 0% Fund, European Central Bank, and European Community Claims on Multilateral Development Banks (f) 0% 20% 50% 4,5 6 100% 150% 50% Unrated 0% 20% Claims on Public Sector Entities in Pakistan 50% 100% 1.149,9 4.5 6 150% Unrated Claims on Banks 0% 10% 20% 50% 100% 150% 50% 0% Unrated Claims, denominated in foreign currency, on banks with origina naturity of 3 months or less 20% 50% 150% unrated 20% Claims on banks with original maturity of 3 months or les denominated in PKR and funded in funded in PKR (j) 20% (k) Claims on Corporates (excluding equity exposures) 0% 10% 20% 50% 2,673,72 90.00 100% 150% 298.92 Unrated-I 100% Unrated-2 Claims categorized as retail portfolio 0% 20% 50% 75% 35% 6,9 Claims fully secured by residential property (Residential Mortgage (m) iance as defined in Section 2.1) 25% Claims against Low Cost Housing Finance The consecond parton of any cleam (other than beans and cleams secured against clightle residential mortgages as defined in section 2.1 of circular 8 of 2000) that is past due for more than 90 days and/or impaired.

1.1 where specific provisions are less than 20 per cent of the 150% outstanding amount of the past due claim.

1.2 where specific provisions are no less than 20 per cent of the 1,132,71 755.14 755,14 100% 1.2 where specific provisions are not less than 20 per can be inconstrainting amount of the past due claim.

1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.

2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 295.61 50% 100% Loans and claims fully secured against eligible residentia mortgage that are past due by 90 days and /or impaired and specifi provision held thereagainst is more than 20% of outstanding amount 50% Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate. Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) 250% (p) 105,40 Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the 100% ,614,24 anking book. 1.614.24 Unlisted equity investments (other than that deducted from capital) held in banking book 150% 24,14 186,21 124.14 150% (s) Investments in venture capital vestments in premises, plant and equipment and all other fixed Claims on all fixed assets under operating lease (u) 100% 100% All other assets





NON MARKET RELATED

| th Credit Conversion Factor of 100% Direct Credit Substitutes | | | | | | | | | (Rupees in |
|--|-----------|-----------|-----------------|--|-------------------------|-------------------------|--|-----------------------------------|--|
| Lending of securities or posting of securities as | | | | | | | ISK MITIGATI | | |
| collateral | Mapped | Risk | Notional Amount | Credit Equivalent | | Simple Approac | 1 | Comprehensive | Risk Adjus |
| Other commitments with certain drawdown | Rating | Weights % | | Crean Equivalent | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣΕ* | Exposure |
| 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% | 4.987,510 | 4,987,510 | | | 4,987,510 | | |
| SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan | | 0% | | | | | | _ | |
| Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies | 1 2 | 0% | | | - | - 1 | - | - | |
| other than PKR | 3 | 50% | | • | - | - | • | - | |
| omer diali i KK | 4,5 | 100% | | - | | - | - | - | |
| | 6 | 150% | | Bacon Control | - | _ | - | | |
| | Unrated | 100% | | | | - | MARKET CO. | - | |
| Bank for International Settlements, International Monetary Fund, European Central Bank, and | | 0% | | | | | | | |
| European Community | | | | | - | | | - | |
| Multilateral Development Banks | | 0% | | | | | Maria Const | | STATE OF STREET |
| | 1 | 20% | - | STORY OF THE | - | - | | - | |
| 1 | 2,3 | 50% | - | | | - | | - 1 | |
| 1 | 4,5 | 100% | - | SERVICE STATE OF STAT | - | - | CRIME TO THE | - | |
| | 6 | 150% | - | - 1 | - | - | - | - | |
| L | Unrated | 50% | | | | | | - | |
| Public Sector Entities in Pakistan | | 0% | | | - | | | | NAME OF BRIDE |
| The second secon | 1 | 20% | | - | T 4 | - | - | | |
| | 2,3 | 50% | | | - | - | | | |
| | 4.5 | 100% | | Marine State State | - | - | | | |
| | 6 | 150% | | | - | - | | | |
| | Unrated | 50% | | Management I are the | • | - | | | |
| Banks | | 0% | | | | | | | |
| Jan 11 1 1 1 1 1 1 1 1 1 | 1 | 20% | | | - | - | MY IN TO | | |
| 1 | 2.3 | 50% | 139,597 | 139,597 | - | - | 139,597 | - | |
| | 4.5 | 100% | | RECIPIED A CH | - | - | - | - | |
| | 6 | 150% | | - | - | - | - 1 | - | |
| | Unrated | 50% | 1 | | - | - | | | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | THE RESERVE | | TO STATE OF THE ST |
| and denominated in foreign currency) | 1.2.3 | 20% | - | - | - | - | PROPERTY OF STREET | - | |
| | 4,5 | 50% | | DESCRIPTION OF | - | - | PROPERTY AND | - | |
| | 6 | 150% | - | BEST SHE'VE - AS | _ | - | AT THE PARTY OF | - | |
| | unrated | 20% | - | | - | - 4 | THE RESERVE | - | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | | | TO MAKE THE PARTY |
| denominated in PKR) | | 20% | | | Marie Park | - | STATE OF THE PARTY | | TO THE REAL PROPERTY. |
| | | | | | | | | | |
| Corporates | | 0% | | | - | | | | |
| | 1 | 20% | 1 691 000 | 1.671.000 | - | - | 1 671 2-7 | | 7 |
| | 3,4 | 50% | 1.571,387 | 1,571,387 | - | - | 1,571,387 | | - |
| | 5,6 | 150% | | COLUMN TO LANGE | | | State In Co. | | CHARGE STATE |
| | Unrated-1 | 100% | 568,949 | 568,949 | District and the second | - | 568,949 | | 5 |
| | Unrated-2 | 125% | - | CHECKING C | | - | | | |
| | | r | | | | | | | |
| Retail | | 20% | | | - | | - | | Control of the Contro |
| i - | | 50% | | | - | | | | Service of the last |
| | | 75% | | DIAMETER ST | MANUAL PROPERTY. | - | PARK WOLLD | | |
| | | | | | | | | | |
| Others | | 0% | | | - | | - | | |
| <u> </u> | | 20% | | | - | | - | | |
| I - | | 50% | | | - | | | | |
| | | | | | | | | | |





| th Credit Conversion Factor of 50% Performance related contingencies | | | | 1 | | | SK MITIGATI | | |
|---|--|------------|-----------------|--|---|---------------------------------|------------------------|--------------------------------------|--|
| · criormance related contingencies | Mapped | Risk | | | | Simple Approact | | Comprehensive | Risk Adjusted |
| Commitments with an original maturity of over one year | Rating | Weights % | Notional Amount | Credit Equivalent | Iniiow | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣE* | Exposure |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Government of Pakistan (Federal or Provincial | | 1 | | (3 X 50%) | | 1 | | | (2 x 8) |
| Governments) and SBP, denominated in PKR | | 0% | | | | | | | |
| SBP in Foreign Currency arising out of statutory | | υ% | | Bern III | | | STORES THE | | |
| obligations of banks in Pakistan | | | | | | | | | |
| Sovereigns, Government of Pakistan or provincial | | 0% | - | 信息 。据用数据2000年3月 | * | | | | |
| governments or SBP denominated in currencies other than PKR | 3 | 20% 50% | * | | - | - | | - | |
| other than PKK | 4,5 | 100% | | | - | - | ACT A CO | - | |
| | 6 | 150% | | | | - | | - | To be the second |
| | Unrated | 100% | | THE RESERVE OF THE | DESCRIPTION OF THE PERSON NAMED IN COLUMN 1 | - | Maria Maria | | |
| Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | - | 0% | | | | | | | |
| | | | | | | | | | |
| Multilateral Development Banks | | 0% | | | | | - | | |
| | 1 | 20% | - | | | - | | - | |
| l i | 2,3 4,5 | 100% | | | | - | activities of the same | - | |
|] | 6 | 150% | | SUE TRUCK | - | - | BIG S A S | - | Pletter Charles |
| | Unrated | 50% | - | BOTTO AND A | | - | CONTRACTOR OF | - | |
| | | | | | | | | | |
| Public Sector Entities in Pakistan | | 0% | | | | | | | |
| | 2,3 | 20% | | | - | - | | | |
| | 4,5 | 100% | | ENGINEERS | | | | | |
| i | 6 | 150% | | BEAL OF SALES | | - | ALC: NO. | | |
| | Unrated | 50% | | 阿斯斯山西华。 阿 | • | - | | | 医斯克斯尔氏 |
| | | T | | | | | | | |
| Banks | | 20% | | | | | | | |
| | 2,3 | 50% | | | | - | | | |
| 1 | 4,5 | 100% | | BATH THE . CO | - | - | | | |
| | 6 | 150% | - | | • | - | | | |
| | Unrated | 50% | | Bleathac. | | - | | | |
| Banks (with original maturity of 3 months or less | | 0% | | | | | ORDER PER | | |
| and denominated in foreign currency) | 1,2,3 | 20% | | | - | - | | _ | |
| and denominated in foreign earteney) | 4,5 | 5(1% | - | MACHINE TH | - | - | MARKET AND | - | MINISTER AND AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF TH |
| ĺ | 6 | 150% | | BOOK ALL TO A | | - | | - | |
| | unrated | 20% | - | British Artura - A | | 4 | Clare Carry | - | |
| [p. 1. 6 id id. | | 0% | | | | | | | |
| Banks (with original maturity of 3 months or less denominated in PKR) | | 20% | | | | - | Mark San | _ | |
| donominated in Freity | | 1 | | | | Control Control Control Control | | | |
| Corporates | | 0% | | | | | | | |
| ~ | 11 | 20% | | | - | - | - | | |
| | 3,4 | 100% | | | - | - | | | |
| | 5,6 | 150% | _ | | - | - | | | |
| l | Unrated-1 | 100% | | BANK STATE | - | - | | | |
| | Unrated-2 | 125% | | Belleville - C | | - | | | |
| | | 1 00' | | | | | | | |
| Retail | | 20% | | | | | | | |
| | | 50% | | THE REAL PROPERTY. | | | THE REAL PROPERTY. | CARDON CONTRACTOR CONTRACTOR | |
| | | 75% | | MEDINE DO - CO | - | - | | | |
| | | | | | | | | | |
| Others | | 20% | | | | | | | |
| · · · · · · · · · · · · · · · · · · · | | 50% | | | | | | | |
| | | 100% | _ | | Billian . III | - | | _ | ALEXANDER PROPERTY. |
| | and the same of th | | - | Name and Address of the Owner, where the Owner, which is the Owner, | | | | | |



| Mapped | Risk | | | | | | | |
|-----------|---|--|---|--|--|--|--|---|
| | | | | | Simple Approach | b | Comprehensive | Risk Adjusted |
| Rating | Weights % | Notional Amount | Credit Equivalent | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣΕ* | Exposure |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | | (3 X 20%) | | r | Name of Street | | (2 x 8) |
| | 0% | - | | | | | | |
| | | | DESCRIPTION OF THE | | | | | |
| | | - | | | - | - | - | |
| | | | | | | - | | |
| | | | the contract of | | | | - | |
| 4,5 | 100% | - | | - | - | | - | |
| | | - | | - | - | | - | |
| Unrated | 100% | | - 1 | - | - | | | |
| | 0% | | | | | | | |
| | | | | | | | | |
| | 0% | | | | | - | | |
| | | - | iliakus - 1 | - | - | | - | |
| | | | | | - | BUILDING TO SE | | |
| 6 | 150% | | ESTABLISHED AS A | - | 3.0 | | | |
| Unrated | 50% | | BURNING THE !- NO | | - | DESPRESSION OF THE | | |
| | 1 001 | | | | | _ | | |
| 1 | | | | - | | | | |
| 2.3 | | | | - | - | | | |
| | 100% | | | - | - | MARKET IN COLUMN | | |
| 6 | 150% | | Mark Fig. 1 | - | - | - 4 | | |
| Unrated | 50% | | | - | - | | | |
| | 0% | | | | | | | NAME OF TAXABLE PARTY. |
| 1 | 20% | | DOMESTIC STATE | - | - | ERECTOR SE | | |
| 2,3 | 50% | - | March 1997 | - | - | and the same | - | |
| | | - | | | | - 11 | | |
| | | | | - | ACCRECATE OF THE PARTY OF THE P | | | |
| Oluated | 3074 | | | | | | | |
| | 0% | | | | | | | |
| | | - | | • | - | - | | |
| 4.5 | | - | * | - | - | | | |
| | | | Mark Carlot | | - | 10 miles | - | |
| | | | | | , | | | |
| | | | | | | | | |
| | 20% | • | - | | - | | | |
| | ()% | | | | | | | SPHEROLES IN |
| 1 | 20% | 1,510,886 | 302,177 | - | - | 302,177 | | 60 |
| | | | BARR LI | - | - | - | | |
| | | | - 1 | - | - | | | |
| Unrated-1 | 100% | | BEET STREET | - | - | State of the state | | DESCRIPTION |
| Unrated-2 | 125% | | HILLSON STATE | - | - | MARKET -A | | |
| | 1 00/ | | | | | | | |
| | | | | - | | | | STREET, |
| | 50% | | | | | NAME OF STREET | | |
| | 75% | | SCHOOL SECTION | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | 100% | | Market Control of the | | - | SECTION 1 | | |
| | 1 2,3 4,5 6 Unrated 1 2,3 4,5 6 Unrated | - 0% - 0% 1 0% 2 20% 3 50% 4,5 100% 6 150% Unrated 100% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% Unrated 50% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% 1 20% 1 20% 2 3 50% 4,5 100% 6 150% Unrated 50% 1 20% 2 3 50% 4,5 100% 6 150% Unrated 50% 1 20% 2 3 50% 4,5 100% 6 150% Unrated 50% 1 20% 2 3 50% 4,5 100% 5 6 150% Unrated 50% Unrated 50% Unrated 50% Unrated 50% 1 20% 2 3 50% 4 5 50% 4 5 50% 5 6 150% Unrated 50% 1 20% 1 20% 1 20% 1 20% Unrated 50% Unrated 50% Unrated 50% Unrated 50% Unrated 50% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 50% | - 0% 0% 1 0% 1 0% 0 0% - 0 0% - 0 0% - 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 0% 0 | (3 X 20%) - 0% 0% 1 0% 0% 2 20% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | . 0% | (3 X 20%) - 0% | (3 X 20%) - 0% - 0% - 0% 1 0% 2 20% 3 50% 4.5 100% 6 150% Unrated 100% - 0% 1 20% 2.3 50% 6 150% Unrated 50% Unrated 50% Unrated 50% | . 0% |



C



| n | WILL | Cuadia | Commiss | Factor of 0% |
|---|------|--------|---------|--------------|
| | | | | |

| Other commitments that can be unconditionally | Mapped | Risk | Notional Amoun |
|---|-------------|-----------|---------------------------------------|
| cancelled at any time | Rating 1 | Weights % | 3 |
| | | • | |
| Government of Pakistan (Federal or Provincial | | | |
| SBP in Foreign Currency arising out of statutory | | 0% | - |
| 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% | - |
| 1 | 4.5 6 | 100% | - |
| l t | Unrated | 100% | - |
| Bank for International Settlements, International | | | |
| Monetary Fund, European Central Bank, and | | | |
| European Community | | 0% | • |
| Multilateral Development Banks | | I 100/ | |
| Mulitiateral Development Banks | I | 20% | |
| 1 | 2.3 | 50% | - |
| į t | 4,5 | 100% | - |
| 1 | 6 | 150% | |
| | Unrated | 50% | |
| (D1) 0 . T T T T | | 1 | |
| Public Sector Entities in Pakistan | | 20% | |
| | 2,3 | 50% | |
| 1 | 4.5 | 100% | |
| l i | 6 | 150% | - |
| | Unrated | 50% | - |
| | | I 00/ | |
| 7 Banks | i i | 20% | |
| F | 2.3 | 50% | |
| l i | 4,5 | 100% | |
| | 6 | 150% | - |
| | Unrated | 50% | - |
| | | 1 00 | |
| Banks (with original maturity of 3 months or less and denominated in foreign currency) | 1,2,3 | 20% | |
| and denominated in foreign currency) | 4.5 | 50% | |
| l t | 6 | 150% | - |
| | unrated | 20% | - |
| | | , | |
| Banks (with original maturity of 3 months or less | | 0% | |
| denominated in PKR) | | 20% | |
| Corporates | | 0% | |
| | 1 | 20% | |
| | 2 | 50% | 500,000 |
| | 3,4 | 100% | |
| | 5,6 | 150% | |
| | Unrated-1 | 100% | |
| | Unrated-2 | 123% | |
| Retail | | 0% | |
| | | 20% | |
| | | 50% | |
| | | 75% | |
| | | 0% | |
| Othors | | | Residence of the second second second |
| 2 Others | | | |
| 2 Others | | 20% | |

Total 500,6



OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

| A | ITEMS | Current credit exposure | Notional Principal | Effective notional principal | Add-on/ Conversion Factor % | Potential Future Credit Exposure | Credit Equivalent Amount | Adjusted exposure after CRM# | Risk Weight | Risk Weighted Amount |
|------|---|----------------------------|-----------------------|------------------------------------|-----------------------------------|---|--------------------------------|------------------------------------|----------------|----------------------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | | | | | (3 X 4) | (1 + 5) | | | (7 X 8) |
| a | Foreign Exchange Contracts with SBP | | | | | | | | | |
| ь | Foreign Exchange Contract (with original maturity of less than 14 days) | | | | | | | | | |
| c | Instruments traded on futures and options exchanges, which are subject to | | | | | | | | | |
| ٠ | daily mark to market and margin payments | | | | | | | | | |
| d | Equity Contracts* | | | | | | | | | |
| | with Residual Maturity of one year or less | | | | 6% | | | - | 0% | REAL PROPERTY. |
| | 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% | | | ж. | 100% | |
| | with Residual Maturity of one year or less | | | | 6% | | - | | 125% | |
| | with Residual Maturity of one year or less | | | | 6% | | | * | 150% | \$500 m |
| | with Residual Maturity of over one year to five year | | | | 8% | | | - | 0% | |
| | with Residual Maturity of over one year to five year | | | | 8% | Editor - | | - | 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% | | Carried St. 10 | - | 125% | |
| | with Residual Maturity of over one year to five year | | | | 8% | THE RESERVE | | | 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% | British - |
| | with Residual Maturity of over five year | | | | 10% | | | - | 150% | |
| e | Other Market Related Contracts | | | | | | | | | |
| | Future sale of equity instruments | | | | | | | - | | |
| | 2. | | | | | | | - | | Oliver - |
| B | Sub Total | | THE RESERVE | 100000 | The state of the state of | Service Control | | - 1 | | - |
| r in | stitutions using Current Exposure method for Interest Rate and Foreign Exc. Interest rate contracts* | hange 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% | BARRIOT, ST. | | | 50% | STATE OF THE |

| Interest rate contracts* | | | | | | | |
|--|---|-----|---------------------------------------|--------|---|-------|--------------------|
| with Residual Maturity of one year or less | | 0% | - | - | - | 0% | - |
| with Residual Maturity of one year or less | MATERIAL TO THE PARTY OF | 0% | | - | ¥ | 20% | - |
| with Residual Maturity of one year or less | Garage that Beautiful and A | 0% | - | - | | 50% | - |
| with Residual Maturity of one year or less | | 0% | - 1 | - 1 | | 100% | 7 10 - |
| 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% | | - 1 | | 0% | - |
| with Residual Maturity of over one year to five year | | 1% | | - | | 20% | - |
| with Residual Maturity of over one year to five year | Name and the same | 1% | Marie . | | - | 50% | |
| with Residual Maturity of over one year to five year | | 1% | | - 1 | * | 100% | |
| with Residual Maturity of over one year to five year | | 1% | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | * | 125% | 7 |
| with Residual Maturity of over one year to five year | | 1% | Market - Color | | | 150% | |
| with Residual Maturity of over five year | | 2% | - | | - | 0% | - |
| with Residual Maturity of over five year | | 2% | - | | * | 20% | Charles S |
| with Residual Maturity of over five year | | 2% | | | | 50% | |
| with Residual Maturity of over five year | | 2% | | - 1 | - | 100% | |
| with Residual Maturity of over five year | BUILDING CONTROL | 2% | REAL PROPERTY. | | | 125% | |
| with Residual Maturity of over five year | | 2% | | | - | 150% | |
| Forcign Exchange Contracts* | | | - | - | | | |
| with Residual Maturity of one year or less | | 1% | - | - 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% | 1 |
| with Residual Maturity of one year or less | | 1% | - | - | * | 125% | |
| with Residual Maturity of one year or less | | 1% | - | | - | 150% | 1000 |
| 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% | | 700-00 | - | 75% | THE REAL PROPERTY. |
| with Residual Maturity of over one year to five year | | 5% | - | - | | 100% | THE REAL PROPERTY. |
| 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% | - | | н | 75% | - |
| with Residual Maturity of over five year | _ | 8% | | | - | 100% | |
| | | 8% | | | | 125% | - |
| with Residual Maturity of over five year | - | 8% | | | - | 150% | |
| with Residual Maturity of over five year Sub Total | | 876 | - | | | 155.0 | |

D Grand Total (B+C)



RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000') A Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR 2) ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method 1.984 1.984 B Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk C Capital Charge for Foreign Exchange Risk (Total of MR 5) C Capital Charge for Position in Options (Total of MR 6) D Capital Charge for Market Risk (A+B+C+D) F Risk Weighted Amount for Market Risk (E x 12.5)



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

| | | | | Residual Maturity | | | | | | (Rupees in '00 |
|---------------------------|-------------------|---|-------------------------|--|---|-------|-----------------------|--|--|--|
| | 1 1 | | | Over 6 months to 24 | | | | i e | 1 | Total Market rist |
| | 1 1 | 1 | 6 month or less | months | Over 24 months | | i i | | 1 | capital charge fo |
| Capital Charge | Positions | 0.00% | 0.25% | 1.00% | 1.60% | 4.00% | 8.00% | 12.00% | Total Exposure | specific risk |
| | Long | 7,971,944 | | | | | | | 7.97; 944 | |
| rnment (Domestic Curr | Short | 42 4744 | | | | | | | 0 | |
| Government (other than | . D | | | | | | | | | |
| | Long | icvi | | | | | | | 0 | |
| Rating grade I | Short | | | | | | - | | 6 | |
| Rating grade 2-3 | l,ong | | | | | | | THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO | | STATE OF THE PARTY. |
| rearring grade 2 | Short | | | | | | | | 0 | |
| Rating grade 4-5 | Long | | | | | | | Section Section 1 | | |
| | Short | | | | | | | | | |
| Rating grade 6 | Long Short | | | | | | | - | | |
| | Long | | | | | | | | - | |
| Unrated | Short | | - | | | | | | | |
| | June 1 | - | | | | | | | | |
| Qualifying (to be specif | | | | | | - | | | | |
| | Long | | | | | | | | b) | |
| | Short | | | | | | | | | |
| Others (similar to credit | eisk charres unde | es the Standardized Ann | roach of the Rosel II I | Framconelt | | | | | | |
| Rating grade 1 | Long | | | | | | | | 0 | |
| Rating grade 1 | Short | | | | | | | | 0 | |
| Rating grade 2-3 | Long | | | Mark Control of the last of th | | | | | 0 | PERSONAL PROPERTY. |
| realing place 24. | Short | | The second second | OR OTHER DESIGNATION OF | | | | | 0 | |
| Rating grade 3.4.5 | Long | | | | | | | | 0 | |
| minite present to the | Short | | | | | | | | 0 | |
| Rating grade 5-6 | Long | | | | | | | | | |
| | Short | | | | | | | | 0 | |
| Unrated | Long | | | | | | | | 0 | |
| | Short | | | | | | | | | |
| Total of u to d | Lone | 7,971,944 | n | 0 | 8 | | al I | | 0 7,971,944 | |
| Total of a to a | Short | 0 | - D | 4 | 0 | | 0 | | 0 0 | |
| | 1 | | | | | | | | | DESCRIPTION OF THE PERSON OF T |
| Total market risk | | 0 | n | 0 | 0 | | 0 | | 0 7,971,944 | Name and Address of the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, which i |
| capital charge for | | | | | | | | THE RESERVE TO SECOND | | |
| Specific Risk for | | THE RESERVE | 12/15/12/15 | 17 1500 - 17 | | | | DO NOT THE REAL PROPERTY. | 100000000000000000000000000000000000000 | |
| interest rate exposures | 1.0 | | - | | | | Heaven and the second | The state of the s | 100 St. 100 St | |
| (on gross positions-long | | CONTRACTOR OF THE PARTY OF THE | | The second | | | THE RESIDENCE | 100000000000000000000000000000000000000 | | |
| plus short) | | 100000000000000000000000000000000000000 | AND THE PERSON | | COLUMN TO SERVICE STATE OF THE PARTY OF THE | | A CONTRACTOR | 100000000000000000000000000000000000000 | 100 100 100 | |
| | | | | | | | | | | |





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

| | Time Ba | | | Individu | ral positions | Risk Weight | Weighted positions | | | | |
|------|-------------------|----------------------|--------------|------------|---------------------------|--|--------------------|-------|----------------|--------------------|-------|
| Zone | Coupen 3% or more | Coupon less than 3% | Deht securit | ies & debt | Interest rate derivatives | | Total | | ICEAN FFCIGITO | Welgarea Posicions | |
| ZORE | Coupon 3% or more | Coupon tess than 378 | Long | Short | Long | Short | Long | Short | | Long | Short |
| 1 | 1 month or less | I month or less | 6,979,820 | | | | 6.979.820 | 0 | 0.00% | 0 | |
| | 1 to 3 months | 1 to 3 months | 992,124 | | | | 992,124 | | 0.20% | 1,084 | |
| | 3 to 6 months | 3 to 6 months | 0 | | | | 0 | 0 | 0.40% | | |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | | 0.70% | .0 | |
| 2 | 1 to 2 years | 10 to 19 years | | | | | 0 | | 1.25% | 0 | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0.000 | 9 | 1 75% | | |
| | 3 to 4 years | 28 to 3.6 vegs | | | | | 0. | . 9 | 2 25% | 6 | |
| 3 | 4 to 5 years | 3.6 to 4.3 years | | | | | Market Committee | - 8 | 2 75% | 6 | |
| | 5 to 7 years | 43 to 57 years | | | | | 0. | 0 | 3 25% | - 6 | |
| | 7 to 10 years | 57 to 73 years | | | | | 0 | 0 | 3 75% | | |
| | 10 to 15 years | 73 kg 93 years | | | | | 0 | 9 | 4.50% | 0 | |
| | 15 to 20 years | 93 to 106 years | | | | | 0.000 | | 5.25% | | |
| | Over 20 years | 10 6 to 12 years | | | | | District Control | 0 | 6,00% | | |
| | | 12 to 20 years | | | | | 0 | - 0 | 8,00% | 0 | |
| | | Over 20 years | | | | | 0 | 0 | 12 50% | | |
| | | | 7,971,944 | | | THE RESERVE AND ADDRESS OF THE PERSON NAMED IN | 7,971,944 | | | 1.984 | |

| | <u></u> | Hori | zontal Disallowa | nce in | Horizont | al Disallonance Be | tween | | |
|-----------------------|-----------------------|------|------------------|--------|----------|--------------------|-------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zones | Zones | | |
| | | 1 | 2 | 3 | 1 & 2 | 2&3 | 183 | Overall net open position | Total General Market Risk Charge |
| General Market Risk C | enital Charge | | | | | | | 1,984 | 1,984 |





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

| | | Currency | USD | | | | | (Rupees in '000') |
|------------|--------------|--------------|----------------------------|--|-------|--------|--|--|
| | | Individ | ual positions | | | Risk | MATERIA | ted positions |
| Debt secur | ities & debt | Interest rat | est rate derivatives Total | | Total | | weign | teu positioas |
| Long | Short | Long | Short | Long | Short | | Long | Short |
| | | | | | | 0.00% | 0 | The second secon |
| | | | | 0.0 | 0.000 | 0.20% | 0 | |
| | | | | 0 | 0.00 | 0.40% | 0 | THE RESERVE OF STREET, |
| | | | | | | 0.70% | Control of the Contro | |
| | | | | Contract of | 9 | 1 25% | -0 | |
| | | | | Contract Con | 9 | 1.75% | 0 | e de la companya del companya de la companya del companya de la co |
| | | | | - | - U | 2.25% | 0 | 0 |
| | | | | | | 2 759/ | | |

| Coupon 3% or more Coupon less than 3% Debt recursitée & debt Interest rate derivative Total Weight Weight Weight Long Short Long | | Time Ba | nd | | | Individ | ual positions | | | Risk | | and and the same |
|--|-------------|--------------------|----------------------|-------------|-------------------------|---------|---------------|-------------|----------------------|--------|--|--|
| Imentific (sec. Imentific | Zone | Coupon 3% or mare | Connen less than 39% | Debt securi | ties & debt | | | T | otal | Weight | Weigh | teu positions |
| 1 to 3 membre 1 to 3 membre 0.20% | ZAMIC | coupons se or more | Coupon kas man 5 /a | Long | Short | Long | Short | Long | Short | | Long | Short |
| \$\frac{1}{4\text{ to 6 tneethy}}\$ \$\frac{1}{6\text{ to 12 monthy}}\$ \$\frac{1}{6\text{ to 13 monthy}}\$ \$\frac{1}{6\text{ to 13 monthy}}\$ \$\frac{1}{6\text{ to 14 monthy}}\$ \$\frac{1}{6\text{ to 16 monthy}}\$ \$\frac{1}{6\text{ to 12 monthy}}\$ \$\frac | | 1 1 month or less | I month or less | | | | | THE RESERVE | CONTRACT DESCRIPTION | 0.00% | Commence of the commence of th | |
| April Apri | | 1 to 3 months | I to 3 months | | | | | | 0.000 | 0.20% | 0 | Maria May Sales of the Property of |
| 2 1.16 2 cents 1.0 to 1.0 tents 1.29% 2.16 3 cents 2.28 to 1.6 cents 2.29% 2.16 5 cents 2.29% | | 3 to 6 months | 3 to 6 months | | | | | | 0.00 | 0.40% | District of the last of the la | THE RESIDENCE OF TAXABLE |
| 2 10 3 vents 1 19 to 2 8 vents 1 19 to 2 8 vents 1 19 86 3 10 4 vents 2 18 to 3 6 vents 2 19 86 3 10 4 vents 2 18 to 3 6 vents 2 18 to 3 4 vents 2 18 to 2 4 | | 6 to 12 months | 6 to 12 months | | | | | | | 0.70% | Committee of the Commit | STATE OF THE PROPERTY. |
| 3 In 4 steams 2.8 in 16 steams 2.29%, 3 In 5 steams 3.6 in 4.3 steams 3.75%, 5 In 5 steams 3.6 in 4.3 steams 3.75%, 5 In 7 steams 4.3 in 5.7 steams 3.75%, 10 In teams 5.7 in 0.73 steams 3.75%, 10 In 15 steams 7.3 in 0.73 steams 4.9%, 15 in 20 steams 9.3 in 10 f. steams 5.75%, 10 in 20 steams 9.3 in 10 f. steams 5.55%, 10 steams 10.6 in 12 steams 6.60%, 11 in 20 steams 6.60%, 12 in 20 steams 8.60%, 12 in 20 steams 8.60%, 13 in 5 steams 8.60%, 15 in 5 steams 8.60%, 16 in 5 steams 8.60%, 17 in 5 steams 8.60%, 18 in 5 steams 8 | | 2 1 to 2 years | 10 to 19 years | | | | | 6 | 9 | 1 25% | District of the last of the la | TO STATE OF STREET STREET |
| 3 4 to 5 years 3 6 to 4 3 years 2 75%. \$ to 7 years 4 3 to 5 years 3 35%. 7 to 10 years 5 7 to 7 3 years 3 35%. 10 to 15 years 7 3 to 9 3 years 4 4 37%. 15 to 20 years 9 3 to 10 years 5 25%. (New 20 years 10 6 to 12 years 6 6 00%. 12 to 20 years 8 6 00%. | | 2 to 3 years | 1 9 to 2 8 years | | | | | 6 | RESIDENCE TRANSPORT | 1.75% | 0 | THE RESERVE OF THE PARTY OF THE |
| \$ 10.7 center \$\\ 4.3 to 5.7 center \$\\ 7.0 to 10 venter \$\\ 7.0 to 10 venter \$\\ 5.7 to 7.3 center \$\\ 7.7 to 10 venter \$\\ 7.7 to 10 venter \$\\ 7.7 to 9.3 center \$\\ 9.3 to 10 to 10 venter \$\\ 9.3 to 10 to 10 venter \$\\ 9.3 to 10 to 12 venter \$\\ 1.0 to 10 venter \$\\ 1.0 to 12 venter \$\\ 1.0 to 10 | | 3 to 4 years | 2.8 to 3.6 years | | | | | - 1 | The same of | 2.25% | O CO | Complete National Control Control |
| To Divers \$7 to 3 vers \$7.50 (3 vers \$7.50 (4 vers \$ | | 3 4 to 5 years | 3.6 to 4.3 years | | | | | | 100 | 2 75% | District of the last of the la | Design of the Control |
| 10 to 15 years | | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0.00 | 3 25% | 0 | |
| 10 to 15 years | | 7 to 10 years | 5.7 to 7.3 years | | | | | 6 | 8 | 3 75% | 0 | NAME OF STREET, STREET |
| Over 20 system 10.6 to 12 segre 6.00% 12 to 20 system 12 to 20 system 8.00% | | 10 to 15 years | | | | | | 6 | | 4 50% | 0 | CONTRACTOR STREET |
| Over 20 years 10.6 to 12 years 6 00% 12 to 20 years 8 00% 12 to 20 years 8 00% | | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 1 | 5 25% | 43 | |
| | | Over 20 years | 10.6 to 12 years | | | | | 1 | 3 | | 0 | THE REPORT OF THE PARTY OF THE PARTY. |
| Over 20 years 12 50% | | | 12 to 20 years | | | | | | 0 | 8 00% | U U | Commence of the Commence of th |
| | | | Over 20 years | | | | | 0 | | 12 50% | 0 | PROPERTY NAMED IN COLUMN |
| | J. | | | B | 0 | 0 | 0 | 6 | D | | 0 | 0 |
| MLNT OF N PURITH | ALL NOT OFF | NORMAN TRANS | | | the same of the same of | A | ************ | | * | * | | |
| | | Chalata | 1 | | | | | | | | | |
| Horizontal Disallowance in Horizontal Disallowance Between | | Calculation | Vertical d | Ballowance | Zone | Zone | Zone | | | | - I | Total General Market R |
| Calculation Vertical disallowance Zone Zone Zone Zones Zones Zones Total Genera | | | | | 1 | 2 | 1 3 1 | 1 & 2 | 2 4 3 | 14:3 | Overall net open position | Charge |



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

| (Maturity | Method) |
|-----------|---------|
| C | CHD |

| | Turne Bar | nd | | | Individ | ual positions | | | Risk Weight | W-1-4-1- | positions |
|------|--------------------|---------------------|-----------|--------------|---------------|---------------|----------------------------|--|------------------|--|-------------------------|
| Zone | Coupon 3% or more | Coupan less than 3% | Deht secu | ities & deht | Interest rate | derivatives | Te | rtal | SCIPE AL SECTION | vergne | a bosumous |
| ZOIR | Coapon 5 % of mare | Confernses than 5 % | Long | Short | long | Short | peg | Short | | Long | Shart |
| | 1 I mouth or less | I month or less | | | | | THE RESERVE OF THE PERSONS | 0 | 0.00% | 0 | STATE OF TAXABLE PARTY. |
| | 1 to 3 months | I to 3 months | | | | | | . 0 | 0.20°a | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | | 0 | 0.40% | To the second se | |
| | 6 to 12 months | 6 to 12 months | | | | | | 0 | 0.7(1% | 0 | |
| | 2 1 to 2 years | 1 0 to 1.9 years | | | | | 0 | | 1.25% | | |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | | THE RESERVE | 1.75% | 0 | |
| | 3 to 4 years | 2 8 to 3.6 years | | | | | | THE RESERVE OF THE RE | 2.25% | AND DESCRIPTION OF REAL PROPERTY. | |
| | 3 4 to 5 years | 3.6 to 4.3 years | | | | | | THE RESERVE AND ADDRESS. | 2.750 | | |
| | 5 to 7 years | 4 3 to 5 7 years | | | | | | STATE OF THE REAL PROPERTY. | 3.250 | 0 | |
| | 7 to 10 years | 5 7 to 7 3 years | | | | | | 0 | 3 750. | | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.500 | e | |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 6 | 5.250. | 0 | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | | |
| | | 12 to 20 years | | | | | 0.00 | THE RESERVE | 8 0000 | a de la companya de l | |
| | | Over 20 years | | | | | 0 | 0 | 12.50°o | 0 | |

| | | Horizontal Disallowance in | | | Horgen | al Disallowance Bet | w een | | |
|------------------------------------|-----------------------|----------------------------|------|------|--------|---------------------|-------|---------------------------|---------------------------------|
| Calculation | Vertical disallowance | Zone | Zone | Zone | Zones | 7ones | Zenes | | |
| | | 1 | 2 | 3 | 1.6:2 | 2 & 3 | 163 | Overall net open position | Total General Market Risk Charg |
| General Market Risk Capital Charge | | | | | | | | 0 | 0 |





HERE SECURITIES, BERT DERIVATIVES AND OTHER INTERINT RATE DERIVATIVES CAPITAL CHARGE POR GENERAL MARKET RISK (Mandy Nichod) Curryny, 9PY

| | Time lia | nd . | | | lead is inhan | | | | Risk Weight | Weighte | d positions |
|------|---------------------|------------------------|-------------------|------------------|---------------|-------------|--|------|-------------|--|-------------|
| 7000 | Coupon 3% or more | Coupon less than 3% | Debt securities d | debt derivatives | Interest rate | derivatives | Te | otal | ross weight | | |
| 7004 | Coupon 3 70 or more | Conhess sent curs 3.20 | Long | Khert | lang | Short | Ing | Runt | | Leng | Chart |
| | : I month or loss | I month or less | | | | | | 6 | 0.00* | | |
| | I to 3 months | I to 3 months | | | | | | | 0.20** | - | |
| | 3 to 6 months | 3 je 6 menh | | | | | 0 | | 0 100 | A PERSON NAMED IN | |
| | 6 to 12 months | 6 to 12 months | | | | | | | 0.70% | | |
| | 2 Lio 2 years | 1 B to 1.9 years | | | | | | | 1 25*. | | |
| | 2 to 3 years | 1.9 to 2.5 years | | | | | 0 | | 1750 | | |
| | 3 to 4 years | 28 to 16 years | | | | | | | 2 25% | | |
| | 3 4 to 5 years | 16 to 13 years | | | | | 0 | 9 | 2.75% | - | |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | State of the last | | 3,25% | | |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | MINERO O | | 1 750. | | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | CONTRACTOR OF THE PARTY OF THE | | 1500 | | |
| | 15 to 20 years | 9 3 to 10 6 years | | | | | 0 | | 3 23*9 | - | |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | | |
| | | 12 to 20 years | | | | | PERSONAL PROPERTY. | | A (19.0" | - | |
| | | Oyer 20 years | | | | | No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street, | 0 | 12.50% | Contract to the Contract of th | |

| | | Ho | rizontal Disallewane | r in | liorte | rimera | | and the same of the same | |
|------------------------------------|-----------------------|------|----------------------|------|--------|--------|------|----------------------------|---------------------------|
| Calculation | Vertical disallonance | 7nne | 700e | Zenr | Years | Zones | Zeer | | Total General Market Rick |
| | | 1 | 2 | 3 | 1.6.2 | 243 | 163 | On erall net open position | Charge |
| General Market Blok Capital Charge | | | | | | | | | 9 |





DEBT SECURITIES, DEUT DERIVATIVES AND OTHER INTEREST RAYE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Mannit) Merony Currency EURO

| | Time Da | nd | | | Individ | ual positions | | | Risk Weight | Weighted positions | |
|--------|--------------------|----------------------|------------|--------------|--------------|---------------|--------------------|-------|--------------|---------------------------------------|-------------|
| Zone . | Coupon 3% or more | Coupon less than 3% | Debt secur | ities & debt | Interest rat | derivatives | To | tal | TOTAL WEIGHT | · · · · · · · · · · · · · · · · · · · | in lessues. |
| /ADE | Coupon 3 % or more | Coupon less tran 3 % | Long | Short | Long | Short | Long | Short | | Long | Short |
| | I I month or less | 1 munth or less | | | | | 0 | | 0.00% | 0 | |
| | 1 to 3 months | I to 3 months | | | | | | | 0.20% | 0 | |
| | 3 to 6 months | 3 to 6 months | | | | | | | 0.40% | 0 | |
| | 6 to 12 months | 6 to 12 months | | | | | | 0. | 0.70% | | |
| | 2 Lin 2 years | 10 to 19 vers | | | | | | | 1.25°e | 9 | |
| | 2 to 3 years | 19 to 28 years | | | | | | | 1 75° a | 0 | |
| | 3 20 4 1620 | 28 to 36 years | | | | | | 2.00 | 2.25° . | 0 | |
| | 3 4 to 5 sears | 3.6 to 4.3 vens | | | | | | | 2.75°° | 6 | |
| | 5 as 7 years | 4,3 to 57 years | | | | | | 2 | 3 250. | | |
| | 7 to 10 years | 57 to 7.3 years | | | | | | | 3.750 | 0 | |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0.00 | 4 50° o | | |
| | 15 to 20 years | 9.3 to 10.6 sears | | | | | | | 5.25°o | 4 | |
| | Over 20 years | 10 6 to 12 years | | | | | CONTRACT OF STREET | 9. | 6.00°a | 0 | |
| | | 12 to 20 years | | | | | | 9 | 8 00° 6 | | |
| | | Cher 20 years | | | | | | 1000 | 12 50° o | 0 | |

| | | Horiz | ental Disallowa | nce in | Horizont | al Disallowance Be | tween | | |
|------------------------------------|-----------------------|-------|-----------------|--------|----------|--------------------|-------|---------------------------|----------------------------------|
| Calculation | Vertical disallowance | Zone | Lone | Zene | Zenes | Zones | Zanes | | |
| | | 1 | 1 | 3 | 1.6.2 | 243 | 143 | Overall net open position | Total General Market Risk Charge |
| General Market Risk Capital Charge | | | | | | | | O O | O O |





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

| | Time | Band | | | Individu | al positions | | | Risk Weight | Weighted positions | |
|------|-------------------|-----------------------|-------------------|------------------|--------------|---------------|-----------------------------|------------------------------------|-------------|--------------------|--|
| Zone | Coupon 3% or more | Coupon less than 3% | Debt securities & | debt derivatives | Interest rat | e desivatives | T- | otal | RUSE Weight | Weighte | a positions |
| | | Coupen icas than 5 /6 | Long | Short | Long | Short | Long | Short | | Long | Sho |
| | 1 1 month or less | I month or less | | | | | THE RESERVE OF THE PARTY OF | (1 | 0.00% | 10 | THE RESERVE |
| | t to 3 months | 1 to 3 months | | | | | 9 | 0 | 0.20% | | DESCRIPTION OF THE PERSON NAMED IN |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | | |
| | | 6 to 12 months | | | | | 0 | 0. | 0 70% | 0 | MARKET PROPERTY. |
| | 2 Lto 2 years | 10to 9 years | | | | | 0 | THE RESERVE OF THE PERSON NAMED IN | 1.25% | 0 | Name of Street |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | |
| | 3 to 4 years | 2 % to 3.6 years | | | | | Control of the last | 0 | 2.25% | 18 | |
| | 3 410 5 years | 36 to 4 3 years | | | | | 0 | 0 | 2.75% | | NAME OF TAXABLE PARTY. |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 11 | |
| | | 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% | 11 | No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street, |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | |
| | | 12 to 20 years | | | | | 0 | - 6 | 8 00% | 0 | THE RESERVE |
| | | Over 20 years | | | | | | Ü | 12 50% | 0 | No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street, |
| | | | A | | | | - | - | | - | - |

| | | Heriz | ontal Disallowan | e in | Horizo | ntal Disallowance Be | tween | | |
|------------------------------------|-----------------------|-------|------------------|------|--------|----------------------|-------|------------------|----------------------|
| Culculation | Vertical disallowance | Zone | Zone | Zone | Zones | Zoues | Zones | Overall net open | Total General Market |
| | | . 1 | 2 | 3 | 1 & 2 | 2 & 3 | 1 & 3 | position | Risk Charge |
| General Market Risk Capital Charge | | | | | | | | 0 | 0 |



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Mainly Medod) Currory OTHERS

Zone

| | | Horiz | ental Disallowar | ice in | Heriz | tontal Disallowance | Hetween | | |
|-------------|-----------------------|-------|------------------|--------|-------|---------------------|---------|---------------------------|----------------------------------|
| Calculation | Vertical disallawance | Zone | Zene | Zene | Zones | Zones | Zapes | | |
| | | 1 | 2 | 1 | 1.6.2 | 263 | 1.03 | Overall net open position | Total General Market Risk Charge |





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for untuitation strung Limino). Currency PKR

| | i . | | | | Individua | l positions | | | | | |
|------|-------------------|----------------|-------------------|--------------------|--------------|---------------|------|------------------|---------------|-------------------|---------------|
| Zone | Time Band | Assumed Change | Debt securities d | & debt derivatives | Interest rat | e derivatives | To | otal | Market Risk W | eighted Positions | Net Positions |
| | | in yield | Long | Short | Long | Short | Long | Short | Long | Short | THE T OSHIOMS |
| 1 | I month or less | | | | | | 0 | SALES CONTRACTOR | 0 | | |
| | 1 to 3 months | l I | | | | | D | | 0 | | |
| | 3 to 6 months | 1 | | | | | 0 | | 0 | | |
| | 6 to 12 months | | | | | | 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 | | MARKET MARKET |
| | 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 | | |
| | | | THE STREET | 0 | 0 | | 0 | | 0 | 0 | |

| | | 110 | rizontal Dissilowance | in | Hort | zontal Divallowance Be | tween | | |
|------------------------------------|-----------------------|------|-----------------------|------|-------|------------------------|-------|--------------|----------------------------------|
| Calculation | Vertical disallowance | Zont | Zane | Zone | Zones | Zones | Zones | | |
| 7.00 | | 1 | 2 | 3 | 1 & 2 | 2 & 3 | 143 | Net Position | Total General Market Risk Charge |
| General Market Risk Capital Charge | | | | | | | | | |





DEST SECURITIES, DEST DERIVATIVES AND OTHER INTEREST KATE DERIVATIVES CAPITAL CILLING FOR GEOFIEL MARKET RICK (for installation terry Profession medical). Cutter CVS.

| | | | | | Individua | l positions | | | | | |
|------|-------------------|----------------|--|-------------------------------|--------------|-------------------------------|-------------------|------------------------------|----------------|-------|---------------|
| Lane | Time Band | Assumed Change | Debt securities & | debt derivatives | Interest rat | e derivatives | Te | tal | Market Risk We | | Net Positions |
| | | in yield | Long | Short | [,ong | Short | 1,ong | Short | Long | Short | |
| 1 | I mouth or less | 1 | | | | | 0 | THE RESERVE | | | |
| | 1 to 3 months | 1 | | | | | 0 | | | | |
| | 3 to 6 months | 1 | | | | | 0 | | | | |
| | 6 to 12 months | | | | | | 0 | | 0 | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | 9 | | 0 | | |
| | 1.9 to 2.8 years | 0,8 | | | | | 0 | | 0 | | |
| | 2 8 to 3 6 years | 0.75 | | | | | PG-1 | | | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | 0 | | 9 | | |
| | 4.3 to 5.7 years | 0.7 | | | | | and the same of | | 0 | | |
| | 5.7 to 7.3 years | 0.65 | | | | | 0 | THE RESERVE | 0 | | |
| | 7.3 to 9.3 years | 0.6 | | | | | and the same of | | 0 | | |
| | 9.3 to 10.6 years | 06 | | | | | 0 | STATE OF THE PERSON NAMED IN | 1 | | |
| | 10 6 to 12 years | 0.6 | | | | | 0 | | 0 | | |
| | 12 to 20 years | 0.6 | | | | | | | 0 | | |
| | Over 20 years | 0.6 | | | | | | NAME OF STREET | a | | |
| | | | The same of the sa | DESCRIPTION OF REAL PROPERTY. | | THE RESERVE OF THE RESERVE OF | The second second | | 0 0 | | |

| | | | fortental Disaltowane | in . | Heris | contal Disallowance Be | riweets | | |
|-------------|-----------------------|-----|-----------------------|-------|-------|------------------------|---------|--------------|----------------------------|
| Calculation | Vertical dession ance | /AM | 1020 | 7,000 | Tane | Zones | Zabes | | Lotal General Statuet Risk |
| | | 1 | 3 | 3 | 143 | 143 | 143 | Net Position | Charge |





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for minimum using Duntes melled) (Turnes) (Exp.)

| | | | | | Individual | positions | | | | | |
|------|-------------------|----------------|-------------------|-----------------|---------------|-------------|----------------------|------------------------|---|--|----------------------|
| Lone | Time Band | Assumed Change | Debt securities & | debt derivathes | Interest rate | derivatives | To | tal | Market Risk We | ighted Pasitions | Net Position |
| | | in yield | Lone | Short | Leng | Short | Long | Short | Long | Short | .ver rosition |
| ı | 1 month or less | 1 | | | | | 0 | | | | |
| | 1 to 3 months | 1 | | | | | AND DESCRIPTION OF | | | | |
| | 3 to 6 months | 1 | | | | | STATE OF THE PARTY. | | | | |
| | 6 to 12 months | | | | | | | | | | |
| 2 | 10 to 19 years | 0.9 | | | | | District of the last | | | | |
| | 19 to 28 years | 8.0 | | | | | | | | | |
| | 2 X to 3 6 years | 8.75 | | | | | | | | | |
| 3 | 361043 years | 0.75 | | | | | | | | | |
| | 4.3 to 5.7 years | 0.7 | | | | | | | | | |
| | 57 to 7.3 years | 1165 | | | | | | The same of | | | |
| | 731a93 sears | 06 | | | | | | | | | |
| | 9.3 to 10.6 years | 06 | | | | | | | | | |
| | 10.6 to 12 years | 0.6 | | | | | | | | | |
| | 12 to 20 years | 0.6 | | | | | | THE RESERVE AND PARTY. | | | |
| | Over 20 years | 0.6 | | | | | | | | | |
| | | | - | | - | | | | THE RESERVE TO SERVE THE PARTY OF THE PARTY | OF THE OWNER OF THE OWNER, THE OW | A PERSONAL PROPERTY. |

| | | 86 | ortenatal Disallowance | ia . | Hert | matel Disalina sace & | rtmeen | | |
|------------------------------------|------------------------|-------|------------------------|------|-------|-----------------------|--------|--------------|---------------------------|
| Calculation | Vertical disatter sace | 7.004 | 7,410 | 7444 | fames | /mers | Teors | 1 | Total General Market Risk |
| | | 1 | | 3 | 142 | 243 | 1.63 | Net Position | Charge |
| General Market Rick Copital Charge | | | | | | | | | |





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR OFSTRAL MARKET RINK **International Security** (Courses - IPV)** Charges - IPV

| | | | | | Individual | positions | | | | | |
|------|-------------------|----------------|-------------------|------------------|-------------------|------------------------------------|------------------------------------|--|---------------|-------------------|------------------------------------|
| Zenr | Time Band | Assumed Change | Debt securities & | debt derinatives | Interest rate | derivatives | To | tel | Market Risk W | righted Positions | Net Positions |
| | | in yield | Long | Short | Long | Short | Long | Short | Long | Short | out contion |
| 1 _ | 1 month or less | | | | | | THE RESERVE OF | | | | |
| | 1 to 3 months | 1 | | | | | The second second | | 0 | | THE RESERVE OF THE PERSON NAMED IN |
| | 3 to 6 months | | | | | | and the same of | | 0 | | |
| | 6 to 12 months | | | | | | THE RESERVE OF THE PERSON NAMED IN | | | | |
| 2 | 10 to 19 years | 0.9 | | | | | A STATE OF THE PARTY OF | | | | |
| | 19 to 2.8 years | 0.8 | | | | | and the same of | | | | CONTRACTOR OF STREET |
| | 2 8 to 3 6 scars | 0.75 | | | | | a. | | | | |
| 3 | 3.6 to 4.3 scars | 0.75 | | | | | District to the last | Service of the least of the lea | | | |
| | 4.3 to 5.7 years | 0.7 | | | | | | Name and Address of the Owner, where the Owner, which is the Own | | | |
| | 5.7 to 7.3 years | 0.65 | | | | | | The state of the s | | | |
| | 7.3 to 9.3 years | 0.6 | | | | | DESCRIPTION OF | SHAPE THE PARTY | | | |
| | 9.3 to 10.6 years | 0.6 | | | | | | | 4 | | |
| | 10.6 to 12 years | 06 | | | | | | THE RESERVE | | | THE RESERVE |
| | 12 to 20 years | 0.6 | | | | | | | | | |
| | Over 20 years | 0.6 | | | | | | | | | |
| I. | | | 0 | | The second second | THE RESERVE OF THE PERSON NAMED IN | PROPERTY. | | | 0 | THE RESERVE OF THE PERSON NAMED IN |

| | | | larizantal Disallemance | La . | Iteri | rental Disallemnner fit | dances. | 4 | |
|------------------------------------|-----------------------|------|-------------------------|------|-------|-------------------------|---------|--------------|---------------------------|
| Calculation | Vertical disallemente | 7000 | Zeer | Tank | Zones | Zenes | 7400 | | Total Greeral Vartet Side |
| | | | 7 | | 141 | 163 | 14) | Not Position | Charge |
| Ceneral Market Risk Capital Charge | | | | | | | | | |





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for metallic and material photographic metallic). Carriero EURO

| | | | | | Individua | positions | | | | | |
|------|-------------------|-----------|-------------------|------------------|--------------|-------------|--|-----------------------|---------------|-------------------|--|
| Zone | Time Band | Change in | Debt securities & | debt derivatives | Interest rak | derivatives | R | tal | Market Risk W | eighted Positions | Net Position |
| | | Charge at | Long | Short | Long | Short | Long | Short | Long | Short | Set Leamon |
| 1 | 1 month or less | 1 | | | | | - | STATE OF THE PARTY OF | 0 | | No. of Concession, Name of Street, or other Persons, Name of Street, or ot |
| | 1 to 3 months | 1 1 | | | | | | | 0 | | |
| | 3 to 6 months | 1 | | | | | | | a | | THE RESERVE |
| | 6 to 12 months | 1 | | | | | | PROPERTY AND ADDRESS. | 0 | | |
| 2 | 10 to 19 years | 0.9 | | | | | | THE PERSON NAMED IN | 0 | | |
| | 1 9 to 2 K years | 0.8 | | | | | | STREET, SQUARE, | 0 | | |
| | 2 8 to 3.6 years | 0.75 | | | | | | | a | | |
| 3 | 3 6 to 4.3 years | 0.75 | | | | | | THE PERSON NAMED IN | 4 | | |
| | 4.3 to 5.7 years | 0.7 | | | | | | | 0 | | THE RESERVE |
| | 5.7 to 7.3 years | 0,65 | | | | | | Part of the last | 9 | | |
| | 7.3 to 9.3 years | 0,6 | | | | | | | 0 | | |
| | 9.3 to 10.6 years | 0,6 | | | | | | | 0 | | |
| | 10 6 to 12 years | 0,6 | | | | | | THE RESERVE | Q . | | |
| | 12 to 20 years | 0.6 | | | | | | 100000 | 0 | | |
| | Over 20 years | 0.6 | | | | | | THE RESERVE | 0 | | |
| L | | | | | B | | ALC: UNKNOWN OF THE PARTY OF TH | | 0 0 | 0 | |

| | | | lorizontal Disalion ance | ia . | Hort | mutal Disallerance fle | teren | | |
|-------------|-----------------------|------|--------------------------|------|-------|------------------------|-------|--------------|-------------------------|
| Calculation | Vertical disallemance | Zone | Zone | 7444 | 7,000 | Zeen | Zenes | | Total General Market Ri |
| | | | 2 | 3 | 162 | 243 | 163 | Net Position | Charge |





DEUT SECURITIES, DEUT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CENERAL MARKET RISK for matter in any Plantes with D Current EVEN

| | | | | | Individual | positions | | | | | |
|------|-------------------|------------|-------------------|-------------------|---------------|-------------|------|------------------------------|----------------|------------------|-----------------|
| Zone | Time Band | Change in | Debt securities & | debt derivatives | Interest rate | derivatives | To | tsl | Market Risk We | ighted Positions | Net Position |
| | | c nange in | Long | Short | Long | Short | Long | Short | Long | Short | 'vet 1-octuou |
| 1 | 1 mouth or less | 1 | | | | | | | D | | ¥ 100 miles |
| | I to 3 months | | | | | | | | | | |
| | 3 to 6 months | | | | | | | | 4 | | |
| | 6 to 12 months | | | | | | B | SECTION S. | a l | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | D. | STATE OF THE PERSON NAMED IN | 0 | | |
| | 1 9 to 2.8 years | 0.8 | | | | | 0 | | 0 | | |
| | 2 8 to 3 6 years | 0.75 | | | | | | | 0 | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | | | a | | ALC: NO SERVICE |
| | 4.3 to 5.7 years | 0.7 | | | | | 0 | | 0 | | |
| | 57 to 7.3 years | 0.65 | | | | | | | 0 | | |
| | 7,3 to 9.3 years | 0.6 | | | | | | | 0 | | |
| | 9 3 to 10 6 years | 0.6 | | | | | | | 0 | | |
| | 10 6 to 12 years | 0.6 | | | | | | | | | |
| | 12 to 20 years | 0.6 | | | | | | THE PERSON NAMED IN | 0 | | |
| | Over 20 years | 0.6 | | | | | | | 0 | | |
| L | | | | The second second | | | | REPORT OF SAME | | | |

| Calculation | | Herizontal Disallement he | | | Herizontal Disallemance Between | | | | |
|------------------------------------|-----------------------|---------------------------|-----|------|---------------------------------|-------|-------|--------------|---------------------------|
| | Vertical disallerance | Zone | Zon | 7001 | 74041 | Zoars | Zones | Net Position | Total General Market Risk |
| | | 1 | 2 | 3 | 141 | 263 | 141 | | Charge |
| General Market Risk Capital Charge | | | | | | | | | |



DEBT SECURITES, DEET DERIVATIVES AND OTHER INTERENT RATE DERIVATIVES CAPITAL CHARGE FOR GESEBAL MARKET RISK (for maximum samp Character socked): Currency AUD

| Zone | Time Band | Change in | Debt securities d | & debt derivatives | Interest rate | derin atives | Total | | Market Risk Weighted Positions | | Net Positions | | |
|------|-------------------|-----------|-------------------|--------------------|---------------|--------------|--|------------------------------------|--------------------------------|-------|---------------|-------|----------------|
| | | | | Change in | Long | Short | Long | Short | Long | Short | Long | Short | .ver r ostnors |
| 1 | I month or less | | | | | | D | NAME OF TAXABLE PARTY. | | | | | |
| - | 1 to 5 months | | | | | | and the same of th | DESCRIPTION OF THE PERSON NAMED IN | | | | | |
| | 3 to 6 months | 1 | | | | | 0 | | n . | | | | |
| | 6 to 12 months | 1 | | | | | 0 | | | | | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | 9 | DESCRIPTION OF THE PERSON NAMED IN | | | | | |
| | 1.9 to 2.8 years | 0.8 | | | | | B | THE RESERVE AND ADDRESS OF | 0 | | | | |
| | 2.8 to 3.6 years | 0.75 | | | | | n n | | 0 | | | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | 1 | | | | | | |
| | 4.3 to 5.7 years | 0.7 | | | | | a | | 0 | | | | |
| | 5.7 to 7.3 years | 0.65 | | | | | D | | 0 | | | | |
| | 7.3 to 9.3 years | 0.6 | | | | | 0 | | | | | | |
| | 9.3 to 10 6 years | 0.6 | | | | | | | 0 | | | | |
| | 10.6 to 12 years | 0.6 | | | | | 9 | | | | | | |
| | 12 to 20 years | 0.6 | | | | | D | THE RESERVE | | | | | |
| | Over 20 years | 0.6 | | | | | 0 | | 0 | | | | |
| AL | | | BETTER BUTTER | The second second | | | 0 | | 0 | | | | |

| | | - 11 | orizontal Displewance | in | llori. | zontal Disallemance Bei | lween | | |
|-------------|-----------------------|------------|-----------------------|------|---------|-------------------------|-------|--------------|-------------------------------------|
| Calculation | Vertical disallowance | Mager Your | Jane Jose | 7001 | et Zoan | Zoors | Zones | Net Position | Total General Market Risk Cherge |
| | | | 2 | 3 | 141 | 143 | 143 | | |





DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RINK (for intelligence and Proclam and add) Capital Others

| | | | Individual positions | | | | | | | | | |
|----------|-------------------|----------------|--|---|---------------|-----------|-----------------------|--|---------------|-------------------|--------------|--|
| Zone | Time Band | Assumed Change | Debt securities & | debt dematives | interest rate | denvalues | To | nd | Market Risk W | righted Positions | Net Position | |
| | | | in yield | Long | Short | Long | Short | 1.ong | Short | Long | Short | |
| <u> </u> | I menti or less | 1 | | | - | | 0 | - | | | | |
| | L to 3 months | | | | | | THE RESERVE OF | STATE OF THE PARTY. | | | | |
| | 3 to 6 months | | | | | | Barrier B | STATE OF THE PERSON. | | | | |
| | 6 to 12 months | 1 | | | | | | THE OWNER OF THE OWNER, | | | | |
| 2 | 1.0 to 1.9 years | 0.9 | | | | | The second second | COLUMN TO SERVICE STATE OF THE PERSON NAMED IN COLUMN TO SERVICE STATE O | | | | |
| | 1 9 to 2.8 years | 0.8 | | | | | STATE OF THE PARTY OF | STATE OF THE OWNER, OR WHEN | | | | |
| | 2.8 to 3.6 years | 0.75 | | | | | Market and a | STATE OF THE PERSON NAMED IN | | | | |
| 3 | 3.6 to 4.3 years | 0.75 | | | | | BANKS . | STATE OF THE PERSON NAMED IN | | | | |
| | 43 to 57 years | 0.7 | | | | | Service of the last | THE RESERVE OF THE PERSON NAMED IN | | | | |
| | 5.7 to 7.3 years | 0.65 | | | | | | BANK PROPERTY. | | | | |
| | 7.3 to 9.3 years | 0.6 | | | | | Ball of the last | | | | | |
| | 9.3 to 10.6 years | 0.6 | | | | | | PARTIES NO. | | | | |
| | 10.6 kt 12 vears | 0.6 | | | | | | STATE OF THE OWNER, OR WHEN | | | | |
| | 12 to 20 years | 0.6 | | | | | | Service of the latest of the l | | | | |
| | Over 20 years | 0.6 | | | | | STATE OF THE PARTY OF | | | | | |
| | | | The same of the sa | THE RESERVE AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO | | PROPERTY. | | THE RESERVE | | | THE RESERVE | |

| | | Has beened Disablemence by | | | | | | | |
|-------------|------------------|----------------------------|----------|--|-------|------|-------|--------------|---------------------------|
| Calculation | \emini dulbersee | 7mm | 7mm Tana | | 7,000 | 2000 | Tones | 3 | Total Coneral Market Risk |
| | | | 1 | | 141 | 141 | 163 | Not Position | Charge |





CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000') Inside Pakistan Total Outside Pakistan* KSE LSE ISE A Specific Risk Charge **Equities** Long positions 654,158 654,158 b Short Positions **Equity Derivatives** Long positions d Short Positions Total Gross Positions (a+b+c+d) 654,158 Risk Weight 8% 8% 8% 8% 8% Specific Risk Charge (f x e) B General Market Risk Charge h Net Long/Short Positions (|a-b| + |c-d|) 654,158 Risk Weight 8% 8% 8% 8% 8% General Market Risk Charge (h x i) Total Capital Charge for Equity Exposures (g + j) 104,665 104,665

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





CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000') Position in Currency Net delta-Total net based long (short) Position in Net future equivalent of PKR Rate Currency Net Spot Net Forward Guarantees PKR Others foreign income/ Position Position **Positions** currency expenses options 7 10 USD 6,374 GBP 0 CHF 0 AED AUD DKK HKD SGD SEK EUR Currency 14
Currency 15
Currency 16
Currency 17 Currency 18
Currency 19
Currency 20
Currency 21 Currency 23 Currency 23 Currency 24 Currency 25

Overall Long/Short Position Capital Charge Rate Total Capital Charge







MARKET RISK CAPITAL CHARGE FOR OPTIONS

A LONG POSITIONS WITH RELATED CASH POSITIONS

(Rupees in '000')

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

| D | I ONC CALL | ON I ONIC | PUT OPTIONS |
|---|------------|-----------|-------------|
| D | LUNG CALL | DE LADINE | FUL OF HUNS |

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







RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

| | Calculation Approach: | Basic India | ator Ap | pproach | - | | | (Rupees in '000') | |
|-----------------|--|---------------|----------|----------------|-----------------|-----------------|--|-------------------------------|------------------|
| 1 Basic Indica | tor Approach (BIA) | | | l | Gross | Income # | | (Rupees in 000) | |
| | (====) | | | First year | Second year | Third year | | | Please select |
| | | | | | , | , | Average of | | your Calculation |
| | | | α | | | | positive values | Capital Charge | Approach and |
| Gross Inco | | | 1 150 | 2 | 3 | 4 | 5 | 6 = (5x1) | |
| A Capital Ch | | | 15% | 1,247,620 | 1,475,111 | 2,011,860 | 1,578,197 | 236,730 236,730 | all calculations |
| 71 Cupital Ca | a.ge (biri) | | | | | | 1 | 250,750 | will perform |
| 2 The Standar | dized Approach (TSA) | | | | Gross | Income # | | | automatically |
| | | | | First year | Second year | Third year | | | |
| | | | | | | | Average of | | |
| | Business lines * | | <u>B</u> | 2 | | 4 | positive values | Capital Charge | |
| | Corporate Finance | | 18% | 2 0 | 3 0 | | 5 | 6 = (5x1) | 1 |
| | Trading and Sales | | 18% | 0 | 0 | | | 0 | |
| | Retail Banking | | 12% | 0 | 0 | 0 | 0 | 0 | |
| | Commercial Banking | | 15% | 0 | 0 | | | 0 | |
| | Payment and Settlement | | 18% | 0 | 0 | 0 | | 0 | |
| | Agency Services Asset Management | | 15% | 0 | 0 | 0 | | 0 | |
| | Retail Brokerage | | 12% | 0 | 0 | 0 | | 0 | |
| B Capital Ch | | | 1270 | U | U | V | 0 | 0 | |
| | | | | | | | | | |
| 3 Alternative S | Standardized Approach | (ASA) | | | Gross | Income # | | | |
| | | | | First year | Second year | Third year | | | |
| | | | | | | | Average of | | |
| | Business lines * | | B | | | | positive values | Capital Charge | ŀ |
| | Corporate Finance | | 18% | 2 0 | 3 0 | 4 0 | 5 | 6 - (5x1) | |
| | Trading and Sales | | 18% | 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 li | | gate the | ir gross incor | ne into the abo | ove mentione | d six lines can ap | gregate the total | |
| | gross income for these six in | nes as unuer | | | | | | | |
| | Aggregate of six business line | es . | 18% | 0 | 0 | 0 | 0 | 0 | |
| | Control Channe | | | | | | | | |
| 3.1 | Capital Charge | | | | | | | 0 | |
| | | | | | Loans and | Advances # | | | |
| | | | | First year | Second year | Third year | | | |
| | | | | | | | Average of | 0 1 1 0 | |
| | | | β | 2 | 3 | 4 | positive values 5 | Capital Charge 6 = (5x1)*m | |
| | Retail Banking | | 12% | 0 | 0 | 0 | 0 | 0 - (5x1) - 11 | |
| | Commercial Banking | | 15% | 0 | 0 | 0 | 0 | 0 | |
| | | | | | | | | | |
| | Banks may aggregate loans | & advances | rom re | tail and com | nercial bankin | g (if they wis | sh to) using a bet | ta of 15% as under: | |
| | Retail & Commercial Banking | ı, | 15% | 0 | 0 | 0 | 0 | 0 | |
| 3.2 | Capital Charge | | | | | | I | 0 | |
| | arge (ASA) (3.1+3.2) | | | | | | | 0 | |
| | | | | | | | | V | |
| D Capital Cha | arge for Operational Risk (A, | B or C) | | | | | l | 236,730 | |
| E Total Risk | Weighted Amount (D x 12.5) | | | | | | - | 2,959,120 | |
| Adjusted R | WA based on Capital Floors | allowed to A. | SA bank | ks only. All o | ther banks wil | I manually fe | ed the amount | | |
| calculated i | n cell J55. | | | | | | | 2,959,120 | |
| # Annual / | Audited figures should be use | d. | | | | | No. of the last of | | |
| | | | | | | | | | |
| | e in the above segments of bu | | | | at all these ac | tivities are pe | ermissible. Bank | s/DFIs are required | |
| to engage in | activities as allowed under | the law and S | BP reg | ulations | | | | | |

