

Please enter your data in yellow cells.

CAP 1

NAME OF THE BANK: 3118 - PAK CHINA INVESTMENT COMPANY LIMITED Location: Internal

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

(Rupees in '000') (Rupees in '000')

CAPITAL ADEQUACY RETURN AS OF September-2026

CAPITAL ADEQUACY RATIO				Basel 3 full
1 Common Equity Tier 1 (CET1)				
1.1.1	Fully Paid-up capital/ Capital deposited with SBP		11,136,400	11,136,400
1.1.2	Balance in Share Premium Account			-
1.1.3	Reserve for issue of Bonus Shares			-
1.1.4	Discount on issue of Shares (enter negative number)			-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)		3,587,802	3,587,802
1.1.6	FX translation Reserves			-
1.1.7	Gain/ (losses) on derivatives held as Cash Flow Hedge			-
1.1.8	Un-appropriated/ un-remitted profits/ (losses)		14,556,045	14,556,045
1.1.9	Add-Back for Implementation of IFRS-9			-
1.1.10	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		0	-
CET1 before Regulatory Adjustments			29,280,247	29,280,247
1.1.10	Regulatory Adjustments at CET1 level			
1.1.11	Goodwill (net of related deferred tax liability)			0
1.1.12	All other intangibles (net of any associated deferred tax liability)		1,859	1,859
1.1.13	Shortfall in provisions against classified assets (without considering any tax impact)			0
1.1.14	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		0	0
1.1.15	Defined benefit pension fund net assets		0	0
1.1.16	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities			0
1.1.17	Cash flow hedge reserve			0
1.1.18	Investment in own shares/ CET1 instruments			0
1.1.19	Any increase in equity capital resulting from a securitization transaction			0
1.1.20	Capital shortfall of regulated subsidiaries			0
1.1.21	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities			0
Sum of Regulatory Adjustments at CET1 level			1,859	1,859
1.1.22	CET 1 after Regulatory Adjustments above		29,278,389	29,278,389
1.1.23	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)		0	0
1.1.24	CET 1 after Regulatory Adjustment above		29,278,389	29,278,389
1.1.25	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		0	0
1.1.26	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		0	0
1.1.27	CET 1 after Regulatory Adjustment above		29,278,389	29,278,389
1.1.28	Amount exceeding 15% threshold (significant Investments and DTA)		0	0
1.1.29	CET 1 after above adjustment		29,278,389	29,278,389
1.1.30	National specific regulatory adjustments applied to CET1		0	0
1.1.31	Investment in TFCs of other banks exceeding the prescribed limit			
1.1.32	Any other deduction specified by SBP			
1.1.33	CET 1 after Regulatory Adjustment above		29,278,389	29,278,389
1.1.34	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments		6,591,199	6,591,199
1.1.35	CET1 (after regulatory adjustments)		22,687,189	22,687,189
1 Additional Tier1 (AT 1) Capital				
1.2.1	Qualifying AT1 capital instruments plus any related share premium		0	-
1.2.1.1	of which Classified as equity		0	-
1.2.1.2	of which Classified as liabilities		0	-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")		0	-
1.2.3	AT1 Capital before Regulatory Adjustments		0	-
1.2.4	Regulatory Adjustments at AT1 Capital level			
1.2.5	Investment in mutual funds exceeding the prescribed limit		0	-
1.2.6	Investment in own AT1 capital instruments		0	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		0	-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		1,470,116	1,470,116
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance		0	-
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		0	
1.2.10	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions		5,121,083	5,121,083
Sum of Regulatory Adjustments at AT1 Capital level			6,591,199	6,591,199
1.2.11	Amount of Regulatory Adjustment applied at AT1 Capital level		0	-
1.2.12	AT1 Capital (after regulatory adjustments)		0	0
1.2.13	AT1 Capital recognized for capital adequacy		0	-
1.2.15	Tier 1 Capital		22,687,189	22,687,189
1.2.14	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)		22,687,189	22,687,189

2 Tier 2 (T2) Capital				
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium	Internal		
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")		0	-
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		55,599	55,599
2.5	Revaluation Reserves (net of taxes)		533,810	533,810
2.5.1	Pertaining to Fixed Assets			
2.5.2	Unrealized Gains/ (losses) on AFS securities		533,810	533,810
2.6	Undisclosed/ Other Reserves (if any)			-
2.7	T2 Capital before regulatory adjustments		589,410	589,410
2.8	Regulatory Adjustments at T2 Capital level			
2.9	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		-	
2.10	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities			-
2.11	Investment in own T2 capital instrument			-
2.12	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)		5,710,493	5,710,493
2.13	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		0	-
2.14	Sum of Regulatory Adjustments at T2 Capital level		5,710,493	5,710,493
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level		589,410	589,410
2.16	T2 Capital (after regulatory adjustments)		0	-
2.17	T2 Capital recognized for capital adequacy		0	-
2.18	Portion of AT1 Capital recognized in T2 Capital		0	-
2.19	Total T2 Capital admissible for capital adequacy		0	-
	TOTAL CAPITAL		22,687,189	22,687,189
4	Total Risk Weighted Assets (TRWAs)		60,142,569	60,142,569
4.1	Total Credit Risk Weighted Assets		44,583,420	44,583,420
4.2	Total Market Risk Weighted Assets		7,235,517	7,235,517
4.3	Total Operational Risk Weighted Assets		8,323,632	8,323,632
5	Capital Adequacy Ratios			
5.1	CET1 to TRWAs		37.72%	37.72%
5.2	T1 Capital to TRWAs		37.72%	37.72%
5.3	Total eligible capital to TRWAs		37.72%	37.72%

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Ruppes in '000'

[illegible]

Rupees in '000' Rupees in '000'

REGULATORY ADJUSTMENTS

		2019	
		100%	
Deferred Tax Assets (Relying on future profitability net of any associated deferred tax liability- excluding temporary differences)			
	B3 full		
	-	-	-
Amount to be risk weighted @ 100% during the transition period.			-
Defined Benefit Pension Fund Assets (net of any associated deferred tax liability)			
	B3 full		
	-	-	-
Amount to be risk weighted @ 100% during the transition period.			-
Investments in the Capital Instruments of Banking, Financial and Insurance Entities (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		2,069,545	
Gross holdings of Tier 2 capital		8,038,903	
Sum of all above holdings		10,108,448	
Applicable CET1 amount (before thresholds)		29,278,389	
Amount of holdings exceeding 10% applicable CET1		7,180,609	
	B3 full		
Deduction from CET1	-	-	-
Deduction from AT1 capital	1,470,116	1,470,116	
Deduction from T2 capital	5,710,493	5,710,493	
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications			
Gross holdings of common stock	-	-	-
Gross holdings of AT1 capital	599,429	599,429	
Gross holdings of T2 capital	2,328,410	2,328,410	
Significant Investments in the Capital Instruments issued by Banking, Financial and Insurance Entities (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)	29,278,389	29,278,389	
	B3 full		
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-	-
Deduction from CET1 (after 10% cap)	-	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-	-
Deduction from AT1 capital	-	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-	-
Deduction from T2 capital	-	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-	-
	B3 full		
Deferred Tax Assets (Due to Temporary Differences) - After 10% Threshold			
Net deferred tax assets due to temporary differences			
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	29,278,389	29,278,389	
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-	-
Deduction from CET1 (after 10% cap)	-	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-	-
Significant Investments and DTA above 15% Threshold	B3 full		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	-	-	-
Sum of above holdings	-	-	-
Applicable CET1 amount (after all regulatory adjustments and threshold)	29,278,389	29,278,389	
Applicable 15% Threshold	5,166,774	5,166,774	
Amount above 15% threshold to be deducted from CET1	-	-	-
Amounts not deducted to be subject to 250% risk weight			
Significant investments in the common equity of financial entities	-	-	-
Deferred tax assets due to temporary differences	-	-	-

Leverage Ratio	34.53%
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(Rupees in '000')

Tier-1 Capital	22,687,189
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Total Exposures	65,710,797
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	5,404,344
2	Balances with other banks	217,138
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	1,581,861
4	Investments	15,850,108
5	Advances	30,785,944
6	Operating fixed assets	234,799
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	1,450,344
Total Assets		55,524,538

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

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	6,193,078	6,193,078
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	64,667	64,667
4	Lending of securities or posting of securities as collaterals	100%	877,767	877,767
5	Undrawn committed facilities (which are not cancellable)	100%	2,689,429	2,689,429
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	3,565,812	356,581
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	4,738	4,738
9	Other commitments	100%	-	-
Total Off-Balance Sheet Items excluding Derivatives			13,395,490	10,186,259

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

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

Instructions:

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

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

1 On Balance Sheet Exposures			38,794,531
2 Off - Balance Sheet - Non Market Related Exposures			
Total Risk Adjusted Exposure of Section A	5,245,539		
Total Risk Adjusted Exposure of Section B	0		
Total Risk Adjusted Exposure of Section C	0		
Total Risk Adjusted Exposure of Section D	11,832		
Total Risk Adjusted Exposure of Section E	531,519	5,788,890	
3 Off-Balance Sheet - Market Related Exposures		0	
4 Total Risk Weighted Amount for Credit Risk			44,583,420

APPROACH USED FOR CRM IN BANKING BOOK : Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

Classification: Internal

(Rupees in '000')

	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount
					Simple Approach		Adjusted Exposure	Comprehensive Exposure (after adjustments)	
					Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6	7	8
							(3+4-5)		(2 X 6) or (2 x 7)
a	Cash and Cash Equivalents - Section 2.1	-	0%	75			75		0
b	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP denominated and funded in PKR - Section 2.2	-	0%	187,443			187,443		0
c	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan - Section 2.2	-	0%				0		0
d	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%				0		0
		2	20%				0		0
		3	50%				0		0
		4.5	100%				0		0
		6	150%				0		0
		Unrated	100%				0		0
e	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%				0		0
		1	20%				0		0
		2	30%				0		0
		3	50%				0		0
		4.5	100%				0		0
		6	150%				0		0
		Unrated	50%				0		0
		-	0%				0		0
f	Exposure to Public Sector Entities (PSEs) - Table 5	1	20%	0			0		0
		2	30%				0		0
		3	50%				0		0
		4.5	100%				0		0
		6	150%				0		0
		Unrated	50%	797,667			797,667		398,834
g	Exposure to Banks - Long Term (Table 6a & 6b)	-	0%				0		0
		-	10%				0		0
		1	20%				0		0
		2	30%				0		0
		3	50%				0		0
		4.5	100%				0		0
		6	150%	5,273,695			5,273,695		7,910,542
			30%				0		0
			40%				0		0
		Unrated	75%				0		0
h	Exposure to Banks - Short Term (Table 6a & 6b)	-	0%				0		0
		-	10%				0		0
		1,2,3	20%	1,838,872			1,838,872		367,774
		4,5	50%				0		0
		6	150%	476			476		714
			20%				0		0
			50%				0		0
		unrated	150%				0		0
		-	0%				0		0
		-	10%				0		0
i	Exposure to Corporates (Table 7a & 7b)	1	20%	15,046,147			15,046,147		3,009,229
		2	50%	13,720,117			13,720,117		6,860,058
		3	75%	0			0		0
		4	100%	688,503			688,503		688,503
		5,6	150%	0			0		0
		Unrated Corporate	85%	0			0		0
		SMEs	128%	0			0		0
		Unrated-1	100%	4,594,893			4,594,893		4,594,893
		Unrated-2	125%	857,721			857,721		1,072,152
			80%	397,835			397,835		318,268
		Project Finance	100%	213,090			213,090		213,090
			130%	1,437,564			1,437,564		1,868,834
		Object Finance	100%				0		0
		Commodities Finance	100%				0		0
		Transactor(s)	45%				0		0
		Regulatory Retail	75%	9,679			9,679		7,259
j	Exposure to Retail (Table 8)	113%					0		0
		100%					0		0
		150%					0		0
		-	150%				0		0
k	Exposure to Subordinated Debt, Equity and Other Capital Instruments (Section 2.8)	-	150%	2,927,839			2,927,839		4,391,758
		-	250%	2,527,981			2,527,981		6,319,952
		-	400%				0		0
		-	1000%				0		0
l	Exposure to Covered Bonds (Table 9a)	1	10%				0		0
		2,3	20%				0		0
		4,5	50%				0		0
		6	100%				0		0
		20%	10%				0		0
	Exposure to Un-Rated Covered Bonds (Table 9b)	30%	15%				0		0
		40%	20%				0		0
		50%	25%				0		0
		75%	35%				0		0
		100%	50%				0		0
m	Exposure secured by Residential Real Estate (Repayment is NOT materially dependent on cash flows generated by property) - Table 10a	150%	100%				0		0
		LTV <= 50%	20%	55,504			55,504		11,101
		50% < LTV <=60%	25%	24,729			24,729		6,182
		60% < LTV <=80%	30%	21,050			21,050		6,315
		80% < LTV <=90%	40%	112,799			112,799		45,120
		90% < LTV <=100%	50%	664			664		332
		LTV > 100%	70%	7,802			7,802		5,461
		Criteria Not Met	75%				0		0
			100%				0		0
		LTV <= 50%	30%				0		0
		50% < LTV <=60%	35%				0		0
		60% < LTV <=80%	45%				0		0
		80% < LTV <=90%	60%				0		0
		90% < LTV <=100%	75%				0		0
		LTV > 100%	105%				0		0
		Criteria Not Met	150%				0		0
n	Exposure secured by Commercial Real Estate (Repayment is NOT materially dependent on cash flows generated by property) - Table 11a	LTV <=60%	60%				0		0
		LTV > 60%	75%				0		0
		Criteria Not Met	100%				0		0
	Exposure secured by Commercial Real Estate (Repayment is materially dependent on cash flows generated by property) - Table 11b	LTV <=60%	70%				0		0
		60% < LTV <= 80%	90%				0		0
		LTV > 80%	110%				0		0
Criteria Not Met	150%				0		0		
o	Exposure secured by Real Estate - low Cost housing - Section 2.10.2	-	25%				0		0
p	Land Acquisition, Development and Construction* (ADC) Exposures - Section 2.10.3	-	100%				0		0
q	Exposure on Real Estate Investment Trusts (REITs) - Section 2.10.4	-	100%				0		0
r	Exposure to Defaulted Facilities (Based on the Percentage of Specific Provisions against the Outstanding Amount of the Defaulted Facility) - Table 12	< 20%	150%	0			0		0
		20% - 50%	100%				0		0
		> 50%	50%	0			0		0
	Exposure to Defaulted Residential Real Estate where (Repayment is NOT materially dependent on cash flows generated by property) - Section 2.11	-	100%				0		0
s	Exposure against Significant Investment and DTAs above 15% threshold (Section 2.4.10 of Basel III Instructions 2013)	-	250%				0		0
t	Investments in Premises, Plant and Equipment and all other fixed assets - Section 2.12	-	100%	191,480			191,480		191,480
u	All other Assets (including RoU under operating leases) - Section 2.12	-	100%	506,679			506,679		506,679
TOTAL				51,440,303	0	0	51,440,303	0	38,794,531

NON MARKET RELATED

A With Credit Conversion Factor of 100%					(Rupees in '000')				
	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
				(3 X 100%)					(2 x 8)
1	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP, denominated and funded in PKR	-	0%	0			0		0
2	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan	-	0%	0			0		0
3	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%	0			0		0
		2	20%	0			0		0
		3	50%	0			0		0
		4,5	100%	0			0		0
		6	150%	0			0		0
		Unrated	100%	0			0		0
5	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%	0			0		0
		1	20%	0			0		0
		2	30%	0			0		0
		3	50%	0			0		0
		4,5	100%	0			0		0
		6	150%	0			0		0
6	Exposure to Public Sector Entities (PSEs) - Table 5	Unrated	50%	0			0		0
		-	0%				0		0
		1	20%	0			0		0
		2	30%	0			0		0
		3	50%	0			0		0
		4,5	100%	0			0		0
7	Exposure to Banks - Long Term (Table 6a & 6b)	6	150%	0			0		0
		Unrated	30%	0			0		0
			40%	0			0		0
			75%	0			0		0
			150%	0			0		0
			0%				0		0
8	Exposure to Banks - Short Term (Table 6a & 6b)		10%				0		0
		1,2,3	20%	0			0		0
		4,5	50%	0			0		0
		6	150%	0			0		0
		Unrated	20%	0			0		0
			50%	0			0		0
9	Exposure to Corporates (Table 7a & 7b)		150%	0			0		0
		-	0%				0		0
		-	10%				0		0
		1	20%	4,006,044	4,006,044		4,006,044		801,209
		2	50%	385,086	385,086		385,086		192,543
		3	75%	0			0		0
		4	100%	150,000	150,000		150,000		150,000
		5,6	150%	0			0		0
		Unrated Corporate	85%	0			0		0
		SMEs	128%	0			0		0
		Unrated-1	100%	2,112,644	2,112,644		2,112,644		2,112,644
		Unrated-2	125%	0			0		0
			80%	0			0		0
		Project Finance	100%	1,989,144	1,989,144		1,989,144		1,989,144
10	Exposure to Retail (Table 8)		130%	0			0		0
		Object Finance	100%	0			0		0
		Commodities Finance	100%	0			0		0
		-	0%				0		0
		-	20%				0		0
		Transactor(s)	45%	0			0		0
11	Others	-	50%				0		0
		Regulatory Retail	75%	0			0		0
			113%	0			0		0
		Other Retail	100%	0			0		0
			150%	0			0		0
			0%				0		0
Total			8,642,917	8,642,917	0	0	8,642,917	0	5,245,539

B With Credit Conversion Factor of 50%**(Rupees in '000')**

		Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
						Simple Approach		Comprehensive Adjusted Exposure (after CRM) ±E*		
						Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6	7	8	9
		(3 X 50%)					(2 x 8)			
1	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP, denominated and funded in PKR	-	0%		0			0		0
2	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan - Section 2.2	-	0%		0			0		0
3	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%		0			0		0
		2	20%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
		Unrated	100%		0			0		0
5	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%		0			0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
6	Exposure to Public Sector Entities (PSEs) - Table 5	Unrated	50%		0			0		0
		-	0%					0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
7	Exposure to Banks - Long Term (Table 6a & 6b)	6	150%		0			0		0
		Unrated	50%		0			0		0
		-	0%					0		0
		-	10%					0		0
		1	20%		0			0		0
		2	30%		0			0		0
8	Exposure to Banks - Short Term (Table 6a & 6b)	3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
		Unrated	20%		0			0		0
			50%		0			0		0
			150%		0			0		0
9	Exposure to Corporates (Table 7a & 7b)	-	0%					0		0
		-	10%					0		0
		1	20%		0			0		0
		2	50%		0			0		0
		3	75%		0			0		0
		4	100%		0			0		0
10	Exposure to Retails (Table 8)	5,6	150%		0			0		0
		Unrated Corporate SMEs	85%		0			0		0
			128%		0			0		0
		Unrated-1	100%		0			0		0
		Unrated-2	125%		0			0		0
		Project Finance	80%		0			0		0
11	Others		100%		0			0		0
			0%					0		0
			20%					0		0
		Transactor(s)	45%		0			0		0
			50%					0		0
		Regulatory Retails	75%		0			0		0
Total				0	0	0	0	0	0	

C With Credit Conversion Factor of 40%

(Rupees in '000')

Annual Credit Conversion Factor: 0.40%										
		Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
						Simple Approach			Comprehensive Adjusted Exposure (after CRM) ΣE*	
						Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
		1	2	3	4	5	6	7	8	9
		(3 X 40%)				(2 x 8)				
1	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP, denominated and funded in PKR	-	0%		0			0		0
2	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan	-	0%		0			0		0
3	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%		0			0		0
		2	20%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
		Unrated	100%		0			0		0
5	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%		0			0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
6	Exposure to Public Sector Entities (PSEs) - Table 5	Unrated	50%		0			0		0
		-	0%					0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
7	Exposure to Banks - Long Term (Table 6a & 6b)	6	150%		0			0		0
		Unrated	30%		0			0		0
			40%		0			0		0
			75%		0			0		0
			150%		0			0		0
			0%					0		0
8	Exposure to Banks - Short Term (Table 6a & 6b)		10%					0		0
		1,2,3	20%		0			0		0
		4,5	50%		0			0		0
		6	150%		0			0		0
		Unrated	20%		0			0		0
			50%		0			0		0
9	Exposure to Corporates (Table 7a & 7b)		150%		0			0		0
		-	0%					0		0
		-	10%					0		0
		1	20%		0			0		0
		2	50%		0			0		0
		3	75%		0			0		0
		4	100%		0			0		0
		5,6	150%		0			0		0
		Unrated Corporate SMEs	85%		0			0		0
			128%		0			0		0
		Unrated-1	100%		0			0		0
		Unrated-2	125%		0			0		0
			80%		0			0		0
		Project Finance	100%		0			0		0
			130%		0			0		0
10	Exposure to Retails (Table 8)	Object Finance	100%		0			0		0
		Commodities Finance	100%		0			0		0
			0%					0		0
			20%					0		0
		Transactor(s)	45%		0			0		0
			50%					0		0
11	Others		75%		0			0		0
		Regulatory Retails	113%		0			0		0
			100%		0			0		0
		Other Retail	150%		0			0		0
			0%					0		0
			20%					0		0

D With Credit Conversion Factor of 20%

(Rupees in '000')

		Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
						Simple Approach			Comprehensive Adjusted Exposure (after CRM) ±E*	
						Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
		1	2	3	4	5	6	7	8	9
		(3 X 20%)					(2 x 8)			
1	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP, denominated and funded in PKR	-	0%		0			0		0
2	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan	-	0%		0			0		0
3	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%		0			0		0
		2	20%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
		Unrated	100%		0			0		0
5	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%		0			0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
		6	150%		0			0		0
6	Exposure to Public Sector Entities (PSEs) - Table 5	Unrated	50%		0			0		0
		-	0%					0		0
		1	20%		0			0		0
		2	30%		0			0		0
		3	50%		0			0		0
		4,5	100%		0			0		0
7	Exposure to Banks - Long Term (Table 6a & 6b)	6	150%		0			0		0
		Unrated	30%		0			0		0
			40%		0			0		0
			75%		0			0		0
			150%		0			0		0
			0%					0		0
8	Exposure to Banks - Short Term (Table 6a & 6b)		10%					0		0
		1,2,3	20%		0			0		0
		4,5	50%		0			0		0
		6	150%		0			0		0
		Unrated	20%		0			0		0
			50%		0			0		0
9	Exposure to Corporates (Table 7a & 7b)		150%		0			0		0
		-	0%					0		0
		-	10%					0		0
		1	20%	295,797	59,159			59,159		11,832
		2	50%		0			0		0
		3	75%		0			0		0
		4	100%		0			0		0
		5,6	150%		0			0		0
		Unrated Corporate SMEs	85%		0			0		0
			128%		0			0		0
		Unrated-1	100%		0			0		0
		Unrated-2	125%		0			0		0
			80%		0			0		0
		Project Finance	100%		0			0		0
			130%		0			0		0
10	Exposure to Retails (Table 8)	Object Finance	100%		0			0		0
		Commodities Finance	100%		0			0		0
			0%					0		0
		20%						0		0
		Transactor(s)	45%		0			0		0
			50%					0		0
11	Others		75%		0			0		0
		Regulatory Retails	113%		0			0		0
			100%		0			0		0
		Other Retail	150%		0			0		0
			0%					0		0
		20%						0		0
	Total			295,797	59,159	0	0	59,159	0	11,832

E With Credit Conversion Factor of 10%

(Rupees in '000')

With Credit Conversion Factor of 10%					CREDIT RISK MITIGATION (CRM) 1					Risk Adjusted Exposure			
					Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Simple Approach		Comprehensive Adjusted Exposure (after CRM) ±E*		
									Inflow Adjustments			Out flow Adjustments	
					1	2	3	4	5	6	7	8	9
					(3 X 10%)				(2 x 8)				
1	Exposure against Government of Pakistan (Federal or Provincial Governments) and SBP, denominated and funded in PKR	-	0%		0						0		0
2	Foreign Currency Exposure to SBP arising out of statutory obligations of banks in Pakistan	-	0%		0						0		0
3	Foreign Currency Exposure to other sovereigns and on Government of Pakistan (Federal or Provincial) or SBP - Table 3	1	0%		0						0		0
		2	20%		0						0		0
		3	50%		0						0		0
		4,5	100%		0						0		0
		6	150%		0						0		0
		Unrated	100%		0						0		0
5	Exposure to Multilateral Development Banks (MDBs) - Table 4	Paragraph 52	0%		0						0		0
		1	20%		0						0		0
		2	30%		0						0		0
		3	50%		0						0		0
		4,5	100%		0						0		0
		6	150%		0						0		0
6	Exposure to Public Sector Entities (PSEs) - Table 5	Unrated	50%		0						0		0
		-	0%								0		0
		1	20%		0						0		0
		2	30%		0						0		0
		3	50%		0						0		0
		4,5	100%		0						0		0
7	Exposure to Banks - Long Term (Table 6a & 6b)	6	150%		0						0		0
		Unrated	30%		0						0		0
			40%		0						0		0
			75%		0						0		0
			150%		0						0		0
		-	0%							0		0	
8	Exposure to Banks - Short Term (Table 6a & 6b)	10%								0		0	
		1,2,3	20%		0					0		0	
		4,5	50%		0					0		0	
		6	150%		0					0		0	
		Unrated	20%		0					0		0	
			50%		0					0		0	
9	Exposure to Corporates (Table 7a & 7b)	150%		0					0		0		0
		-	0%							0		0	
		-	10%							0		0	
		1	20%	1,210,109	121,011				121,011		24,202		
		2	50%	894,225	89,422				89,422		44,711		
		3	75%	100,000	10,000				10,000		7,500		
		4	100%		0				0		0		
		5,6	150%		0				0		0		
		Unrated Corporate SMEs	85%		0				0		0		
			128%		0				0		0		
		Unrated-1	100%	2,957,894	295,789				295,789		295,789		
		Unrated-2	125%	1,274,529	127,453				127,453		159,316		
		Project Finance	80%		0				0		0		
100%			0				0		0				
130%			0				0		0				
Object Finance	100%			0			0		0				
Commodities Finance	100%			0			0		0				
10	Exposure to Retails (Table 8)	-	0%							0		0	
		20%							0		0		
		Transactor(s)	45%		0				0		0		
		50%							0		0		
		Regulatory Retails	75%		0				0		0		
			113%		0				0		0		
11	Others	Other Retail	100%		0			0		0			
		150%		0				0		0			
		0%							0		0		
		20%							0		0		
		50%							0		0		
Total				6,436,757	643,676	0	0	643,676	0	531,519			

OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

Classification: Internal

CR 4

(Rupees in '000')										
A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin									
d	Equity Contracts*									
					6%	-	-		0%	-
					6%	-	-		20%	-
					6%	-	-		30%	-
					6%	-	-		40%	-
					6%	-	-		50%	-
					6%	-	-		75%	-
					6%	-	-		80%	-
					6%	-	-		100%	-
					6%	-	-		125%	-
					6%	-	-		130%	-
					6%	-	-		150%	-
					8%	-	-		0%	-
					8%	-	-		20%	-
					8%	-	-		30%	-
					8%	-	-		40%	-
					8%	-	-		50%	-
					8%	-	-		75%	-
					8%	-	-		80%	-
					8%	-	-		100%	-
					8%	-	-		125%	-
					8%	-	-		130%	-
					8%	-	-		150%	-
					10%	-	-		0%	-
					10%	-	-		20%	-
					10%	-	-		30%	-
					10%	-	-		40%	-
					10%	-	-		50%	-
					10%	-	-		75%	-
					10%	-	-		80%	-
					10%	-	-		100%	-
					10%	-	-		125%	-
					10%	-	-		130%	-
					10%	-	-		150%	-
e	Other Market Related Contracts									
	1. Future sale of equity instruments					-	-			-
	2.					-	-			-
B	Sub Total					-	-			-
(for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts)										
f	Interest rate contracts*									
					0.0%	-	-		0%	-
					0.0%	-	-		20%	-
					0.0%	-	-		30%	-
					0.0%	-	-		40%	-
					0.0%	-	-		50%	-
					0.0%	-	-		75%	-
					0.0%	-	-		80%	-
					0.0%	-	-		100%	-
					0.0%	-	-		125%	-
					0.0%	-	-		130%	-
					0.0%	-	-		150%	-
					0.5%	-	-		0%	-
					0.5%	-	-		20%	-
					0.5%	-	-		30%	-
					0.5%	-	-		40%	-
					0.5%	-	-		50%	-
					0.5%	-	-		75%	-
					0.5%	-	-		80%	-
					0.5%	-	-		100%	-
					0.5%	-	-		125%	-
					0.5%	-	-		130%	-
					0.5%	-	-		150%	-
					1.5%	-	-		0%	-
					1.5%	-	-		20%	-
					1.5%	-	-		30%	-
					1.5%	-	-		40%	-
					1.5%	-	-		50%	-
					1.5%	-	-		75%	-
					1.5%	-	-		80%	-
					1.5%	-	-		100%	-
					1.5%	-	-		125%	-
					1.5%	-	-		130%	-
					1.5%	-	-		150%	-
g	Foreign Exchange Contracts*									
					1.0%	-	-		0%	-
					1.0%	-	-		20%	-
					1.0%	-	-		30%	-
					1.0%	-	-		40%	-
					1.0%	-	-		50%	-
					1.0%	-	-		75%	-
					1.0%	-	-		80%	-
					1.0%	-	-		100%	-
					1.0%	-	-		125%	-
					1.0%	-	-		130%	-
					1.0%	-	-		150%	-
					5.0%	-	-		0%	-
					5.0%	-	-		20%	-
					5.0%	-	-		30%	-
					5.0%	-	-		40%	-
					5.0%	-	-		50%	-
					5.0%	-	-		75%	-
					5.0%	-	-		80%	-
					5.0%	-	-		100%	-
					5.0%	-	-		125%	-
					5.0%	-	-		130%	-
					5.0%	-	-		150%	-
					7.5%	-	-		0%	-
					7.5%	-	-		20%	-
					7.5%	-	-		30%	-
					7.5%	-	-		40%	-
					7.5%	-	-		50%	-
					7.5%	-	-		75%	-
					7.5%	-	-		80%	-
					7.5%	-	-		100%	-
					7.5%	-	-		125%	-
					7.5%	-	-		130%	-
					7.5%	-	-		150%	-
	Other Commodities									
					10.0%	-	-		0%	-
					10.0%	-	-		20%	-
					10.0%	-	-		30%	-
					10.0%	-	-		40%	-
					10.0%	-	-		50%	-
					10.0%	-	-		75%	-
					10.0%	-	-		80%	-
					10.0%	-	-		100%	-
					10.0%	-	-		125%	-
					10.0%	-	-		130%	-
					10.0%	-	-		150%	-
					12.0%	-	-		0%	-
					12.0%	-	-		20%	-
					12.0%	-	-		30%	-
					12.0%	-	-		40%	-
					12.0%	-	-		50%	-
					12.0%	-	-		75%	-
					12.0%	-	-		80%	-
					12.0%	-	-		100%	-
					12.0%	-	-		125%	-
					12.0%	-	-		130%	-
					12.0%	-	-		150%	-
					15.0%	-	-		0%	-
					15.0%	-	-		20%	-
					15.0%	-	-		30%	-
					15.0%	-	-		40%	-
					15.0%	-	-		50%	-
					15.0%	-	-		75%	-
					15.0%	-	-		80%	-
					15.0%	-	-		100%	-
					15.0%	-	-		125%	-
					15.0%	-	-		130%	-
					15.0%	-	-		150%	-
C	Sub Total					-	-			-

D Grand Total (B+C)

-

Please use Yellow Cells to enter your data.

MR 1

RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY

Maturity Method

(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)

0	
25,582	25,582

B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

0	
0	0

C Capital Charge for Foreign Exchange Risk (Total of MR 5)

553,260

D Capital Charge for Position in Options (Total of MR 6)

0

E Total Capital Charge for Market Risk (A+B+C+D)

578,841

F Risk Weighted Amount for Market Risk (E x 12.5)

7,235,517

(Rupees in '000')

[illegible]

MR 3.1 (a)

[illegible]

MR 3.1 (b)

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')											
Time Band			Individual positions						Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			0	0	0	0	0	0		0	0
OVERALL NET OPEN POSITION											

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

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

(Rupees in '000')

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

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

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

MR 3.2

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

(Rupees in '000')

[illegible]

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

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

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	19,032		4,500		1,111		24,644	277.11	6,829,095
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR			0				0	318.74	0
CNY			2,096				2,096	41.33	86,652
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position

Capital Charge Rate

Total Capital Charge

6,915,747

8%

553,260

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

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
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Classification: Internal
ECAI Nomination for standardised approach for Credit Risk

S.No	Qualitative information - Flexible format
1	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) nominated by the institution, and the reasons for any changes over the disclosure period
2	The exposure classes for which each ECAI or ECA is used
3	Mapping of The ECAI Rating Scale onto SBP Rating Scale

Please enter your data in yellow cells.

Classification: Internal

ORI

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Indicator Approach

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
15%	5,090,395	4,746,166	3,481,250	4,439,270	665,891
					665,891

2 The Standardized Approach (TSA)

Business lines *

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

B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

Business lines *

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

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

Aggregate of six business lines

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

3.1 Capital Charge

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

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

Retail & Commercial Banking

15%	0	0	0	0	0
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3.2 Capital Charge

C Capital Charge (ASA) (3.1+3.2)

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

E Total Risk Weighted Amount (D x 12.5)

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

Annual Audited figures should be used.

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

Please select your Calculation Approach and all calculations will perform automatically

665,891

8,323,632

8,323,632