NAME OF THE BANK
REPORTING BASIS:

18 - PAK CHINA INVESTMENT COMPANY LIMITED

Bank Level Un-Audited (Basel III)

 $(Rupees\ in\ '000')$

CAPITAL ADEQUACY RETURN AS O June-2022

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

	SUMMARY / OVERALL CAPITAL ADEQUACY RATIO	Basel 3 Transit	Basel 3 full
Common Ec	quity Tier 1 (CET1)		
1.1.1 Full	lly Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,638
	lance in Share Premium Account		-
	serve for issue of Bonus Shares		-
1.1.4 Dis	scount on issue of Shares (enter negative number)		-
1.1.5 Ger	neral/ Statutory Reserves as (disclosed in the Balance Sheet)	1,749,436	1,749,430
1.1.6 Gai	in/ (losses) on derivatives held as Cash Flow Hedge		-
	-appropriated/ un-remitted profits/ (losses)	6,998,742	6,998,742
1.1.8 Mir	nority Interest arising from CET1 instruments issued to third party by consolidated bank's	-	-
sub	osidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
CE	TT1 before Regulatory Adjustments	18,444,815	18,444,815
1.1.9 Reg	gulatory Adjustments at CET1 level		
	odwill (net of related defered tax liability)		-
	other intangibles (net of any associated defered tax liability)	5,702	5,702
1.1.12 Sho	ortfall in provisions against classified assets (without considering any tax impact)		-
1.1.13 Def	ferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
	et of related tax liability)		
	fined benefit pension fund net assets	-	-
1.1.15 Rec	ciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
1.1.16 Cas	sh flow hedge reserve		_
1.1.17 Inve	restment in own shares/ CET1 instruments		-
1.1.18 Any	y increase in equity capital resulting from a securitization transaction		-
	pital shortfall of regulated subsidiaries		-
	ficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		_
	m of Regulatory Adjustments at CET1 level	5,702	5,702
	T 1 after Regulatory Adjustments above	18,439,114	18,439,114
	restments in the capital instruments of banking, financial and insurance entities that are outside the	-	10,100,111
	ope of regulatory consolidation where the bank does not own more than 10% of the issued share		
1 -	pital (amount above 10% threshold)		
	T 1 after Regulatory Adjustment above	18,439,114	18,439,114
	gnificant investments in the common stock of banking, financial and insurance entities that are outside	10,100,111	10,10,111
	scope of regulatory consolidation (amount above 10% threshold)		
	ferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	_	
	bility)		
	T 1 after Regulatory Adjustment above	18,439,114	18,439,114
	nount exceeding 15% threshold (significant Investments and DTA)	10,437,114	10,432,11-
	T 1 after above adjustment	18,439,114	18,439,114
	tional specific regulatory adjustments applied to CET1	10,437,114	10,432,11-
	restment in TFCs of other banks exceeding the precribed limit	-	
	y other deduction specified by SBP		
	T 1 after Regulatory Adjustment above	18,439,114	18,439,114
	justment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,585,061	2,585,061
1.1.34 CE	CT1 (after regulatory adjustments)	15,854,053	15,854,053
	Tier1 (AT 1) Capital		
	alifying AT1 capital instruments plus any related share premium	-	•
1.2.1.1	of which Classified as equity		_
1.0.1.0			
1.2.1.2	of which Classified as liabilities		_
1.2.2 AT	1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in	-	
1.2.2 AT	'I capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in oup AT1 - from "Consolidation sheet")	-	-
1.2.2 AT ground 1.2.3 AT a	To a capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To a Capital before Regulatory Adjustments	-	
1.2.2 AT grown 1.2.3 AT 1.2.4 Reg	The capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") The Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level	-	-
1.2.2 AT grown 1.2.3 AT 1.2.4 Reg 1.2.5 Investigation	It capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") If Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit	-	-
1.2.2 AT ground 1.2.3 AT 1.2.4 Reg 1.2.5 Investigation 1.2.6 Inves	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments	-	-
1.2.2 AT group 1.2.3 AT 1.2.4 Reg 1.2.5 Invol. 1.2.6 Invol. 1.2.7 Rec	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.2 AT groi 1.2.3 AT 1.2.4 Reg 1.2.5 Investigation 1.2.6 Investigation 1.2.7 Rec	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments	1,386,210	-
1.2.2 AT groi 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
1.2.2 AT grot 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv scop cap:	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share bital (amount above 10% threshold)		-
1.2.2 AT grot 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv scop cap: 1.2.9 Sign	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the repe of regulatory consolidation, where the bank does not own more than 10% of the issued share restal (amount above 10% threshold) reprincipation in the capital instruments issued by banking, financial and insurance entities that		-
1.2.2 AT groi 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv scoj cap: 1.2.9 Sign are	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share bital (amount above 10% threshold) reificant investments in the capital instruments issued by banking, financial and insurance entities that outside the scope of regulatory consolidation		- - - - 1,386,21
1.2.2 AT groi 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv scoj cap: 1.2.9 Sign are	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the repe of regulatory consolidation, where the bank does not own more than 10% of the issued share restal (amount above 10% threshold) reprincipation in the capital instruments issued by banking, financial and insurance entities that		- - - - 1,386,21
1.2.2 AT grot 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv scop cap: 1.2.9 Sign are 1.2.10 Por	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share bital (amount above 10% threshold) reificant investments in the capital instruments issued by banking, financial and insurance entities that outside the scope of regulatory consolidation		- - - - 1,386,21
1.2.2 AT grot 1.2.3 AT: 1.2.4 Reg 1.2.5 Invo 1.2.6 Invo 1.2.7 Rec 1.2.8 Inv sco cap: 1.2.9 Sign are 1.2.10 Por whi	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share obtal (amount above 10% threshold) reificant investments in the capital instruments issued by banking, financial and insurance entities that outside the scope of regulatory consolidation retion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		- - - - 1,386,21
1.2.2 AT group 1.2.3 AT. 1.2.4 Reg 1.2.5 Investigation 1.2.7 Rec 1.2.8 Investigation 1.2.9 Sign are 1.2.10 Por whit 1.2.11 Adj	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share obtal (amount above 10% threshold) reflected in the capital instruments issued by banking, financial and insurance entities that outside the scope of regulatory consolidation retion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ich, during transitional period, remain subject to deduction from Tier-1 capital justment to AT1 capital due to insufficient Tier 2 capital to cover deductions	1,386,210	- - - - 1,386,21
1.2.2 AT group 1.2.3 AT. 1.2.4 Reg 1.2.5 Investigation 1.2.7 Rec 1.2.8 Investigation 1.2.9 Sign are 1.2.10 Por whit 1.2.11 Adj Sur	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities restments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share obtal (amount above 10% threshold) refinent investments in the capital instruments issued by banking, financial and insurance entities that outside the scope of regulatory consolidation retion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment iich, during transitional period, remain subject to deduction from Tier-1 capital	1,386,210 - - - 1,198,851	- - - - 1,386,21
1.2.2 AT ground 1.2.3 AT.1.2.4 Reg 1.2.5 Investigation 1.2.6 Investigation 1.2.7 Rec 1.2.8 Investigation 1.2.9 Signare 1.2.10 Por white 1.2.11 Adj Sur 1.2.12 Am	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities vestments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share obtail (amount above 10% threshold) reificant investments in the capital instruments issued by banking, financial and insurance entities that courside the scope of regulatory consolidation retion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ich, during transitional period, remain subject to deduction from Tier-1 capital justment to AT1 capital due to insufficient Tier 2 capital to cover deductions m of Regulatory Adjustments at AT1 Capital level	1,386,210 - - - 1,198,851	- - - - 1,386,21
1.2.2 AT group 1.2.3 AT.1.2.4 Reg 1.2.5 Investigation 1.2.6 Investigation 1.2.7 Rec 1.2.8 Investigation 1.2.9 Signare 1.2.10 Por white 1.2.11 Adj Sur 1.2.12 Am 1.2.13 AT	To capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in pup AT1 - from "Consolidation sheet") To Capital before Regulatory Adjustments gulatory Adjustments at AT1 Capital level restment in mutual funds exceeding the precribed limit restment in own AT1 capital instruments ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities vestments in the capital instruments of banking, financial and insurance entities that are outside the ope of regulatory consolidation, where the bank does not own more than 10% of the issued share bital (amount above 10% threshold) sufficiant investments in the capital instruments issued by banking, financial and insurance entities that a outside the scope of regulatory consolidation ration of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ich, during transitional period, remain subject to deduction from Tier-1 capital justment to AT1 capital due to insufficient Tier 2 capital to cover deductions m of Regulatory Adjustments at AT1 Capital level mount of Regulatory Adjustment applied at AT1 Capital level	1,386,210 - - - 1,198,851	1,386,210

2 Tier 2	(T2) Capital		
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 -	-	-
	from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	212,561	212,561
	Weighted Assets		
2.5	Revaluation Reserves (net of taxes)	53,089	53,089
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	53,089	53,089
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	265,649	265,649
2.9	Regulatory Adjustments at T2 Capital level		•
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	-	
	which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
2.12	Investment in own T2 capital instrument		_
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	1,464,500	1,464,500
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	, , , , , , , , , , , , , , , , , , , ,	, . ,
	capital (amount above 10% threshold)		
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that	-	_
	are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	1,464,500	1,464,500
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	265,649	265,649
2.16	T2 Capital (after regulatory adjustments)	-	
2.17	T2 Capital recognized for capital adequacy	-	-
2.18	Portion of AT1 Capital recognized in T2 Capital	_	-
2.19	Total T2 Capital admissible for capital adequacy	_	-
2.17	Town 12 Cupini named to tapini naveaucy		
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	15,854,053	15,854,053
		22,32 1,322	22,02 1,022
4	Total Risk Weighted Assets (TRWAs)	27,598,457	27,598,457
4.1	Total Credit Risk Weighted Assets	17,004,861	17,004,861
4.2	Total Market Risk Weighted Assets	7,109,890	7,109,890
4.3	Total Operational Risk Weighted Assets	3,483,706	3,483,706
1.5		3,103,700	5,105,700
5	Capital Adequacy Ratios	T	
5.1	CET1 to TRWAs	57.45%	57.45%
5.2	T1 Capital to TRWAs	57.45%	57.45%
5.3	Total eligible capital to TRWAs	57.45%	57.45%
13.3	Tom engine suprim to TRITIS	37.4370	37.73/0

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

	Minority Interest - under Basel III (full implementation)						Subsid	iaries				
Items	(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity											
	should be included in the items 4 & 7 below)											
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
3	paid in amount plus related reserves/retained earnings owned by third paires gross of all deductions											
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions											
5	paid in amount blus related reserves/retained earnings owned by group gross of all deductions											
6	paid in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in a deductions											
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions											
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
9	paid in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in amount plus related reserves/retained earnings owned by third paids in a deductions											
10	Total risk-weighted assets of the subsidiary											
	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group											
	transactions)											
12	Unissicuous) Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		(0	0	0	0	0	0	0	0	0
12	Cert 1			<u>, </u>		U	0			·	Ü	
	Surplus CET1 of the subsidiary: of which		_	_	T -	_	_	_	_	_	_	
	amount attributable to third parties		_				_	_	_	_	_	
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors		_	_	 _	_	_	_	_	_	-	
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		_			<u> </u>	_	_	_	_	_	
	Total Tier 1 (T1) Capital			1	·							
	Surplus Total T1 capital Subsidiary: of which		_	_	_	_	_	_	_	_	_	
	amount attributable to third parties		-	_	_	-	-	_	_	_	_	
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors		-	_	-	-	-	-	_	_	_	_
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		-	_	_		_	_	_	_	_	
	Total capital			1	·							
	Surplus Capital of the subsidiary; of which		_	_	l -	_	_	_	_	_	_	_
	amount attributable to third parties		-	_	-	-	-	-	_	_	_	_
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors		_	_		<u> </u>	_	-	_	_	_	
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)		_	_	 _	_	_	_	_	_	_	
	Total capital of the substitute y and parties as surplus attributable to and party investors (under transitional artingement)					-						
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries	_	_	_	_	_	_	_	_	_	_	
	AT1 Capital recognized from consolidated subsidiaries	_	_			<u> </u>	_	_	_	_	_	
	A 11 Capital recognized from consolidated subsidiaries T2 Capital recognized from consolidated subsidiaries T2 Capital recognized from consolidated subsidiaries		_	_		_	_	_	_	_	_	
	1.2 Capital recognized from consonuated subsidiaries			<u> </u>								لـــــــ
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	-	-	_	-	-	-	-	-	-	-	
	AT1 Capital recognized from consolidated subsidiaries	_	_	<u> </u>	-	-	-	-	-	-	-	
	T2 Capital recognized from consolidated subsidiaries	_	-	-	 -	-	-	-	-	-	_	
	1# Cuptum recognized in our consolitation substitution			1	1				l .	l .		

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

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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		
unterences)	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
consolidation, where the healt does not own more than 100/ of the issued share conital (amount chare 100/ threshold)		
consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		2.282.84
Gross holdings of common stock Gross holdings of Additional Tier 1 capital		, - ,-
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital		2,411,77
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings		2,411,77 4,694,62
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds)		2,411,77 4,694,62 18,439,11
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds)	B3 full	2,411,77 4,694,62 18,439,11
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1	B3 full	2,411,77 4,694,62 18,439,11 2,850,71
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1		2,282,84 2,411,77 4,694,62 18,439,11 2,850,71 B3 Transit
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital	-	2,411,77 4,694,62 18,439,11 2,850,71 B3 Transit
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2	1,386,210	2,411,77 4,694,62 18,439,11 2,850,71 B3 Transit
Gross holdings of common stock Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2 Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications	1,386,210	2,411,77 4,694,62 18,439,11 2,850,71 B3 Transit
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 Gross holdings of Tier 2 capital Sum of all above holdings Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2 Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross holdings of common stock Gross holdings of AT1 capital	1,386,210	2,411,77 4,694,62 18,439,11 2,850,71 B3 Transit

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)	18,439,114	18,439,114
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-

	B3 full	B3 Transit		
Deferred Tax Assets that arise from temporary differences (after 10% threshold)				
Net deferred tax assets due to temporary differences		44,143		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	18,439,114	18,439,114		
10% amount to be recognised for further threshold deductions check and applying 250% RW	44,143	44,143		
Deduction from CET1 (after 10% cap)	-	-		
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-		

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	44,143	44,143
Sum of above holdings	44,143	44,143
Applicable CET1 amount (after all regulatory adjustments and threshold)	18,439,114	18,439,114
Applicable 15% Threshold	3,253,961	3,253,961
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	44,143	44,143

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

Leverage Ratio	27.91%
Tier-1 Capital	15,854,053
Total Exposures	56,806,645

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	744,205
2	Balances with other banks	3,464,039
	Lendings to financial institutions (for repo/ reverse repo - without netting	2,101,022
3	benefit)	1,768,797
4	Investments	18,054,500
5	Advances	16,632,630
6	Operating fixed assets	227,044
7	Deferred tax assets	43,817
8	Financial Derivatives (total from cell C29)	-
9	Other assets	682,635
	Total Assets	41,617,666

	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	Notional Amounts	On Balance Sheet
		Factor (CCF)		Loan Equivalent
				Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for			
	indebtness etc.)	100%	2,537,595	2,537,595
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	289,308	289,308
4	Lending of securities or posting of securties as collaterals	100%	8,806,832	8,806,832
5	Undrawn committed facilities (which are not cancellable)	100%	1,494,415	1,494,415
6	Unconditionally cancellable commitments (which can be cancelled at any time			
	without notice)	10%	1,183,333	118,333
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	4,870	4,870
9	Other commitments	100%	1,937,626	1,937,626
	Total Off-Balance Sheet Items excluding Derivatives		16,253,978	15,188,978

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

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

Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments Netting of loans and deposits is not allowed

Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts

No bilateral netting or offsetting of matched positions for derivatives is allowed

Items deducted from capital will not contribute towards calculation of exposures

RISK WEIGHTED AMOUNT FOR CREDIT RISK

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)	1	14,333,752
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	2,655,304	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	15,805	
Total Risk Adjusted Exposure of Section D	0	2,671,109
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)	1	0
4 Total Risk Weighted Amount for Credit Risk		17,004,861

APPROACH USED FOR CRM IN BANKING BOO Simple

TOTAL

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

1,813,658

(Rupees in '000')

14,333,752

							MITIGATION (CR		(Rupees in '000') Risk Adjusted Amount
A	Exposure Type	External	Risk	Original	I0	Simple Approach		Comprehensive	
		rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
		1	2	3	4	5	6	7	5
				7			(3+4-5)		(2 X 6) or (2 x 7)
(a) (b)	Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincial		0% 0%	/			,	-	'
(b)	Governments) and SBP, denominated in PKR		070	122,235	1,813,658		1,935,893	-	(
(c)	Foreign Currency claims on SBP arising out of statutory obligations		0%						
(4)	of banks in Pakistan	1	0%				0	-	
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than	2	20%				0	-	
	PKR	3	50%				0	-	(
		4,5	100%				0	-	
		6	150% 100%				0	-	(
(e)	Claims on Bank for International Settlements, International Monetary	Unrated	0%						`
(c)	Fund, European Central Bank, and European Community		0,0				_		
			041				0	-	(
(f)	Claims on Multilateral Development Banks	1	0% 20%				0	-	(
		2,3	50%				0	-	(
		4,5	100%				0	-	(
		6	150%				0	-	(
(g)	Claims on Public Sector Entities in Pakistan	Unrated	50% 0%				0	-	
(g)	Chains on I done Sector Lindies in I axistan	1	20%	462,504		462,504	0	-	
		2,3	50%				0	-	
		4,5	100%				0	-	
		6 Unrated	150% 50%	1,351,154		1,351,154	0	-	
(h)	Claims on Banks	Omated	0%	1,331,134		1,001,104	0	-	
()			10%				0	-	
		1	20%	393			393	-	75
1		2,3 4.5	50% 100%				0	-	
		6	150%				0	-	(
		Unrated	50%				0	-	(
(i)	Claims, denominated in foreign currency, on banks with original		0%				0	-	(
	maturity of 3 months or less	1,2,3	20%	2,876,890			2,876,890	-	575,378
		4,5 6	50% 150%				0	-	(
		unrated	20%				0	-	(
(j)	Claims on banks with original maturity of 3 months or less						0	-	0
	denominated in PKR and funded in funded in PKR		20%	4,109,695			4,109,695	-	821,939
(k)	Claims on Corporates (excluding equity exposures)		0% 10%				0	-	(
		1	20%	6,291,898			6,291,898	-	1,258,380
		2	50%	7,586,082			7,586,082	-	3,793,041
		3,4	100%	33,908			33,908	-	33,908
1		5,6 Unrated-1	150% 100%	1,801,847			1,801,847	-	1,801,847
		Unrated-2	125%	1,757,554			1,757,554	-	2,196,942
(I)	Claims categorized as retail portfolio		0%				0	-	0
		-	20%				0	-	
		 	50% 75%	10,185			10,185	-	7,638
(m)	Claims fully secured by residential property (Residential Mortgage		35%				<u> </u>		
	Fiance as defined in Section 2.1)	ļ		138,590			138,590	-	48,507
(m)	Claims against Low Cost Housing Finance Past Due loans:		25%				0		0
(n)									· ·
	1. The unsecured portion of any claim (other than loans and claims								
	secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired:						n		(
	1.1 where specific provisions are less than 20 per cent of the		150%						
	outstanding amount of the past due claim.			301,553			301,553	-	452,329
	1.2 where specific provisions are no less than 20 per cent of the		100%	300,478			300,478		300,478
I	outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the		50%	300,478			300,478		300,478
	outstanding amount of the past due claim.	<u> </u>	23/0	80,592			80,592	-	40,290
	2. Loans and claims fully secured against eligible residential		100%						
I	mortgages that are past due for more than 90 days and/or impaired	-	50%				0	-	(
	Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific		50%						
	provision held thereagainst is more than 20% of outstanding amount								
<u> </u>	1		1000:				0	-	(
(0)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the		1000%						
<u> </u>	entity is an unconsolidated affiliate.	<u> </u>					0		(
(p)	Significant investment and DTAs above 15% threshold (refer to		250%						
- ()	Section 2.4.10 of Basel III instructions)	-	1000/	44,143			44,143		110,357
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the		100%						
	banking book.	<u> </u>		1,843,911			1,843,911	-	1,843,911
(r)	Unlisted equity investments (other than that deducted from capital)		150%	100.515			400 510		722.70
(-)	held in banking book Investments in venture capital	-	1500/	488,510			488,510	-	732,76
(s) (t)	Investments in venture capital Investments in premises, plant and equipment and all other fixed		150% 100%						
(,)	assets			223,859			223,859	-	223,859
(u)	Claims on all fixed assets under operating lease		100%	0			0	-	(
(v)	All other assets		100%	92,098			92,098	-	92,098
	TOTAL			29 918 086	1 813 658	1 813 658	29 918 086		14 333 750

NON MARKET RELATED

			N	ON MARKET REL	ATED				
With Credit Conversion Factor of 100% a. Direct Credit Substitutes		ı	1		I	CREDIT R	ISK MITIGATI	ON (CRM) 1	(Rupees in '000')
Lending of securities or posting of securities as b. collateral	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
C. Other commitments with certain drawdown	Rating	Weights %	Notional Amount	Creun Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4	5	6	7	8 8	9
Against				(3 X 100%)					(2 x 8)
Government of Pakistan (Federal or Provincial		0%	11 150 727	11 150 727			11 150 505		
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory	-		11,150,727	11,150,727	-	-	11,150,727		-
2 obligations of banks in Pakistan	-	0%		_	_	_	_	_	_
3 Sovereigns, Government of Pakistan or provincial	1	0%		-	_	-	-	-	-
governments or SBP denominated in currencies other	2	20%		-	-	-	1	-	-
than PKR	3	50% 100%		-	-	-	-	-	-
	4,5 6	150%		-		-	-	-	
	Unrated	100%		-	-	-	-	-	-
4 Bank for International Settlements, International									
Monetary Fund, European Central Bank, and European Community	-	0%		-	_	_	-	_	
- T		00/							
5 Multilateral Development Banks	1	0% 20%		-			-		-
	2,3	50%	-	-					
	4,5	100%	-	-	-	-	-	-	-
l l	6	150%	-	-	-	-	_	-	-
	Unrated	50%	-	-	-	-	-	-	-
4		0							
6 Public Sector Entities in Pakistan	1	0% 20%		-	-				-
	2.3	50%		-		-			
	4.5	100%		-	_	-	-		-
	6	150%		-	-	-	-		-
	Unrated	50%		-	-	-	-		-
a D. I		00/							
7 Banks	1	0% 20%	55,629	55,629	_	_	55,629		11,126
	2,3	50%	264,205	264,205	_	_	264,205	_	132,102
	4,5	100%	,	-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-		-
8 Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%	_	_	_	_	-	_	
and denominated in foreign currency)	4,5	50%	-	-	_	-	-	-	-
	6	150%	-	-	-	-	_	-	-
	unrated	20%	-	-	-	-	-	-	-
		00/							
9 Banks (with original maturity of 3 months or less denominated in PKR)		0% 20%		-	-	_			
denominated in 1 KK)		2070			_	_	_		
10 Corporates		0%			-		-		-
l l	1	20%	1,713,892	1,713,892	-	-	1,713,892		342,778
	2	50%	2,401,133	2,401,133	-	-	2,401,133		1,200,566
	3,4 5.6	100% 150%		-			-		-
	Unrated-1	100%	968,731	968,731	-	-	968,731		968,731
	Unrated-2	125%		-	-	-	-		-
11 Retail		0%			_				
		20%			-		-		-
[50%			-		-		-
		75%		-	-	-	-		-
12 Others		0%							
12 Outers		20%							
ļ		50%			-		-		
		100%	-	-	-	-	-	-	-
Total			16,554,316	16,554,316	-	-	16,554,316	-	2,655,304

h Credit Conversion Factor of 50%							ISK MITIGATI		
Performance related contingencies	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approac		Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		0%		(3 A 30%)					(2 x 0)
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory		0%	-		-		-	-	
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-	-	
governments or SBP denominated in currencies other	2	20%	-	-	-	-	-	-	
than PKR	3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	100%	-	-	-	-	-	-	
Bank for International Settlements, International Monetary Fund, European Central Bank, and		0%							
European Community	-		-	-	-	-	-	-	
Multilateral Development Banks		0%					-		
į	1	20%	-	-	-	_	-	_	
[2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-		
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
DIF G . F St . DIF.		0%							
Public Sector Entities in Pakistan									
	11	20%		-	-	-	-		
	2,3	50%		-	-	-			
	4,5	100%		-	-	-	-		
	6	150%		_	-	-	-		
	Unrated	50%		-	-	-	-		
			•						
Banks		0%					-		
	1	20%		-	-	-	-		
	2,3	50%		-	-	-	-		
	4,5	100%		-	-	-	-		
	6	150%	-	-	-	-	-		
	Unrated	50%		-	-	-	-		
In 1 / 31 - 1 1 1 1 2 2 2 2 4 1 1 I		0%							
Banks (with original maturity of 3 months or less		20%			_				
and denominated in foreign currency)	1,2,3			-		-		-	
	4,5	50%	-	-	-	-	-	-	
	6	150%	-	-	-	-		-	
	unrated	20%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%					-		
denominated in PKR)		20%	-	-	-	-	-	-	
Corporates		0%					-		
[1	20%		-	-	-	-		
	2	50%		-	-	-	-		
[3,4	100%		-	-	-	-		
	5,6	150%	-	-	-	-	-		
	Unrated-1	100%		-	-	-	-		
	Unrated-2	125%		-	-	-	-		
Retail		0%					-		
		20%					-		
Γ		50%					-		
	-	75%		-	-	-	-		
Others		0%					-		
ŀ		20%					_		
		50%					-		
					1				
ļ		100%	_	-			-		

Credit Conversion Factor of 20%							ISK MITIGATI		
Frade Related contingencies	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
Other Commitments with original maturity of ne year or less	Rating	Weights %			Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
•	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		_		(311 2070)					(2 x 0)
Governments) and SBP, denominated in PKR BP in Foreign Currency arising out of statutory	-	0%	-	-	-	-	-	-	
bligations of banks in Pakistan overeigns, Government of Pakistan or provincial	- 1	0% 0%	-	-	-	-		-	
overnments or SBP denominated in currencies other	2	20%	-	_	-	-	-	-	
an PKR	3	50%	-	_	-	_	-	_	
an I KK	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	100%		-	-	-			
ank for International Settlements, International Ionetary Fund, European Central Bank, and									
uropean Community	-	0%	-	-	-	-	-	-	
Iultilateral Development Banks		0%		-			-		
•	1	20%	-	-	-	-	-	-	
Ţ	2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-		-	
	Unrated	50%	-	-	-	-	-	-	
ublic Sector Entities in Pakistan		0%			-		-		
ļ-	2.3	20%		-	-	-	-		
		50%		-	-	-			
	4,5	100%		-	-	-	-		
-	6 Unrated	150% 50%		-	-	-	-		
	Ulliated	3070		-	-				
anks		0%					-		
unks	1	20%		-	_	_	-		
 	2.3	50%	_	-	-	_	-	_	
	4,5	100%	-	-	-	-		-	
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
1 (21 2 2 2 2 2 2 1 1 1		00/							
anks (with original maturity of 3 months or less	1.2.2	0% 20%	_	_	_	_	-	_	
nd denominated in foreign currency)	1,2,3 4,5	50%	-	-	-	-		-	
-	6	150%	-			-	-	-	
ļ	unrated	20%	-	-	-		-	-	
		•							
anks (with original maturity of 3 months or less		0% 20%					-		
enominated in PKR)		20%	-	-	-	-	-	-	
orporates		0%			-		-		
or portated	1	20%	395,131	79,026	-	_	79,026		1
ļ	2	50%	-575,151	-	-	-			
ļ	3,4	100%		-	-	-	-		
	5,6	150%		-	-	-	-		
	Unrated-1	100%	-	-	-	-	-		
	Unrated-2	125%		-	-	-	-		
etail		0%			-		-		
<u> </u>		20%					-		
<u> </u>		50%					-		
I·	-	75%		-		-	-		
thers		00/							
uncis		0% 20%							
-		50%							
Г		100%		_	-	_	-		

Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amount
	1	2	3
Government of Pakistan (Federal or Provincial			
Governments) and SBP, denominated in PKR	-	0%	_
SBP in Foreign Currency arising out of statutory			
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial	1	0% 0%	-
governments or SBP denominated in currencies other	2	20%	
than PKR	3	50%	-
	4,5	100%	-
<u> </u>	6	150%	-
Bank for International Settlements, International	Unrated	100%	-
Monetary Fund, European Central Bank, and European Community		0%	_
			ı
Multilateral Development Banks		0%	
ļ.	1	20%	-
 	2,3 4,5	50% 100%	-
<u> </u>	6	150%	-
Ī	Unrated	50%	-
-			
Public Sector Entities in Pakistan		0%	
<u> </u>	2.3	20%	-
-	4,5	50% 100%	
 	6	150%	
	Unrated	50%	_
Banks		00/	
Danks	1	0% 20%	_
 	2.3	50%	_
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
Banks (with original maturity of 3 months or less		0%	
and denominated in foreign currency)	1,2,3	20%	_
and denominated in foreign currency)	4,5	50%	_
	6	150%	-
	unrated	20%	-
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	
			1
Corporates		0%	
<u> </u>	2	20% 50%	850,000
 	3,4	100%	830,000
<u> </u>	5,6	150%	
Ī	Unrated-1	100%	-
	Unrated-2	125%	
David 1		00/	
Retail		0% 20%	
		50%	
	-	75%	-
Others		0%	
<u> </u>		20%	

Total 1,023,130

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

(Runees in '000')

١	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)
ì	Foreign Exchange Contracts with SBP									
,	Foreign Exchange Contract (with original maturity of less than 14 days)									
	Instruments traded on futures and options exchanges, which are subject to									
:	daily mark to market and margin payments									
	Equity Contracts*									
	with Residual Maturity of one year or less				6%	1	Ü	-	0%	ı
	with Residual Maturity of one year or less				6%	1	i,	-	20%	ı
	with Residual Maturity of one year or less				6%	1	Ü	-	50%	,
	with Residual Maturity of one year or less				6%	1	ū	-	100%	-
	with Residual Maturity of one year or less				6%	1	Ü	-	125%	
	with Residual Maturity of one year or less				6%	-	ı	-	150%	
	with Residual Maturity of over one year to five year				8%	-	ī	-	0%	-
	with Residual Maturity of over one year to five year				8%	-	ı	-	20%	
	with Residual Maturity of over one year to five year				8%	-	ī	-	50%	-
	with Residual Maturity of over one year to five year				8%	1	ū	-	100%	-
	with Residual Maturity of over one year to five year				8%	1	Ü	-	125%	
	with Residual Maturity of over one year to five year				8%	-	ı	-	150%	
	with Residual Maturity of over five year				10%	-	ī	-	0%	-
	with Residual Maturity of over five year				10%	-	ı	-	20%	
	with Residual Maturity of over five year				10%	1	Ü	-	50%	
	with Residual Maturity of over five year				10%	1	Ü	-	100%	
	with Residual Maturity of over five year				10%	1	i,	-	125%	
	with Residual Maturity of over five year				10%	-	-	-	150%	-
	Other Market Related Contracts							•		
	Future sale of equity instruments					-	-	-		-
	2.					-	-	-		-
	Sub Total	_		_				_		_

(for i	nstitutions using Current Exposure method for Interest Rate and Foreign	Exchange Contracts))							
f	Interest rate contracts*									1
-	with Residual Maturity of one year or less				0%	_	_	_	0%	_
	with Residual Maturity of one year or less				0%	-	_	_	20%	_
	with Residual Maturity of one year or less				0%	_	-	_	50%	_
	with Residual Maturity of one year or less				0%	-	_	_	100%	_
	with Residual Maturity of one year or less				0%	-	-	-	125%	-
	with Residual Maturity of one year or less				0%	-	-	_	150%	_
	with Residual Maturity of over one year to five year				1%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				1%	-		-	50%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				1%	-		-	125%	-
	with Residual Maturity of over one year to five year				1%	-		-	150%	-
	with Residual Maturity of over five year				2%	-	-	-	0%	-
	with Residual Maturity of over five year				2%	-		-	20%	-
	with Residual Maturity of over five year				2%	-	-	-	50%	-
	with Residual Maturity of over five year				2%	-		-	100%	-
	with Residual Maturity of over five year				2%	-		-	125%	-
	with Residual Maturity of over five year				2%	-		-	150%	-
g	Foreign Exchange Contracts*	,		•	•			•		
	with Residual Maturity of one year or less				1%	-	-	-	0%	-
	with Residual Maturity of one year or less				1%	-	-	-	20%	-
	with Residual Maturity of one year or less				1%	-	-	-	50%	-
	with Residual Maturity of one year or less				1%	-	-	-	75%	-
	with Residual Maturity of one year or less				1%	-	-	-	100%	-
	with Residual Maturity of one year or less				1%	-	-	-	125%	-
	with Residual Maturity of one year or less				1%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				5%	-	ı	-	125%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	150%	-
	with Residual Maturity of over five year				8%	-		-	0%	-
	with Residual Maturity of over five year				8%	-	-	-	20%	-
	with Residual Maturity of over five year				8%	-	-	-	50%	-
	with Residual Maturity of over five year				8%	=	-	-	75%	-
	with Residual Maturity of over five year		-		8%	-	=	-	100%	=
	with Residual Maturity of over five year		-		8%	-	i i	-	125%	=
	with Residual Maturity of over five year				8%	-	=	-	150%	=
C	Sub Total	-	-	-		-	•	-		-

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 ii. Total market risk capital charge for General Market Risk	2)	0	
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method -	71,683	71,683
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		80,938 80,938	161,877
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)			335,232
D	Capital Charge for Position in Options (Total of MR 6)			0
E	Total Capital Charge for Market Risk (A+B+C+D)			568,791
F	Risk Weighted Amount for Market Risk (E x 12.5)			7,109,890

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

(Rupees in '000') Residual Maturity Total Market risk Over 6 months to 24 6 month or less months Over 24 months capital charge for Capital Charge Positions 0.00% 0.25% 1.00% 1.60% 4.00% 8.00% 12.00% Total Exposure specific risk 20,676,536 20,676,536 rnment (Domestic Curr Short b Government (other than Domestic Currency) Long Short Rating grade 1 Long Rating grade 2-3 Short Long Rating grade 4-5 Short Long Rating grade 6 Short Long Unrated Short c Qualifying (to be specified) Long Short d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework) Rating grade 1 Short Long Rating grade 2-3 Short Long Rating grade 3,4,5 Short Long Rating grade 5-6 Short Long Unrated Short e Total of a to d 20,676,536 20,676,536 Long Short 20,676,536 f Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)

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

	Time Band	l			Individ	ial positions			Risk Weight	Waigh	ited positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	derivatives	To	al	Kisk weight	weigi	neu positions
Zone	Coupon 578 of more	Coupon less than 3 /6	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less	5,971,590				5,971,590	0	0.00%	0	
	1 to 3 months	1 to 3 months	492,316				492,316	0	0.20%	985	
	3 to 6 months	3 to 6 months	9,596,686				9,596,686	0	0.40%	38,387	
	6 to 12 months	6 to 12 months	4,615,944				4,615,944	0	0.70%	32,312	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
TAL	-		20,676,536				20,676,536	0		71,683	0

		Horizo	ntal Disallowa	nce in	Horizonta	l Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge								71,683	71,683

(Maturity Method) Currency USD

	Time Ban	d			Individu	ial positions			Risk Weight	Woig	nted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	To	tal	Kisk Weight	weigi	iteu positions
Zone	Coupon 5% or more	Coupon less than 5%	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
L			0	0	0	0	0	0		0	0

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

(Maturity Method) Currency GBP

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

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

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

	Time Bar	nd			Individua	l positions			Risk Weight	Weight	ed positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	T	'otal	Kisk Weight	Weight	eu positions
Zone	Coupon 5 % of more	Coupon less than 3 /6	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
1	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
•		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
TOTAL			0	0	0	0	0	0		0	0
OVERALL NET OPEN POSITIO	N										

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

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

	Time Band				Individ	ual positions			Risk Weight	Word	nted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	To	tal	Kisk Weight	Weigi	nteu positions
Zone	Coupon 3 % of more	Coupon less than 370	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	(
	1 to 3 months	1 to 3 months					0	0	0.20%	0	(
	3 to 6 months	3 to 6 months					0	0	0.40%	0	(
	6 to 12 months	6 to 12 months					0	0	0.70%	0	(
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	(
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	(
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	(
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	(
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	(
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	(
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	(
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
TOTAL	-		0	0	0	0	0	0		0	0
OVERALL NET OPEN POS	ITION	-									

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

(Maturity Method) Currency AUD

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

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

(Maturity Method) Currency OTHERS

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

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

(for institutions using Duration method)

Currency PKR

(Rupees in '000')

					Individua	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Market Risk We	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Fositions
1	1 month or less	1					0	0			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	3.6 to 4.3 years	0.75					0	0			0
	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

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

(for institutions using Duration method)

Currency US\$

(Rupees in '000')

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

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

(for institutions using Duration method)

Currency GBP

(Rupees in '000')

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	To	otal	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Fositions
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	3.6 to 4.3 years	0.75					0	0			0
	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

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

(for institutions using Duration method)

Currency JPY

(Rupees in '000')

					Individual	positions					(rtapees iii ooo
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net I ositions
1	1 month or less	1					0	0			(
	1 to 3 months	1					0	0			(
	3 to 6 months	1					0	0			(
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			(
	1.9 to 2.8 years	0.8					0	0			(
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			(
	4.3 to 5.7 years	0.7					0	0			(
	5.7 to 7.3 years	0.65					0	0			(
	7.3 to 9.3 years	0.6					0	0			(
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
TOTAL			0	0	0	0	0	0	0	0	

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

(for institutions using Duration method)

Currency EURO

(Rupees in '000')

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

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

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

Currency AUD

(Rupees in '000')

					Individua	l positions					(
Zone	Time Band	Assumed	Debt securities &	debt derivatives	Interest rate	derivatives	·	Total	Market Risk W	eighted Positions	Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Fositions
1	1 month or less	1						0)		0
	1 to 3 months	1						0	0		0
	3 to 6 months	1						0	0		0
	6 to 12 months	1						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	3.6 to 4.3 years	0.75						0)		0
	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
	12 to 20 years	0.6						0)		0
	Over 20 years	0.6						0)		0
TOTAL			0	0	0	0		0	0	0	0

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

(for institutions using Duration method)

Currency Others

					Individua	l positions						
Zone Time	Time Band	Assumed Change		debt derivatives	Interest rate	e derivatives	То	tal	Market Risk Wo	eighted Positions	Net Positions	
					in yield	Long	Short	Long	Short	Long	Short	Long
1	1 month or less	1					0	0			(
	1 to 3 months	1					0	0			(
	3 to 6 months	1					0	0			(
	6 to 12 months	1					0	0			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			0	
3	3.6 to 4.3 years	0.75					0	0			(
	4.3 to 5.7 years	0.7					0	0			(
	5.7 to 7.3 years	0.65					0	0			(
	7.3 to 9.3 years	0.6					0	0			(
	9.3 to 10.6 years	0.6					0	0			(
	10.6 to 12 years	0.6					0	0			(
	12 to 20 years	0.6					0	0			(
	Over 20 years	0.6					0	0			(
TOTAL			0	0	0	0	0	0	0	0	(
OVERALL NET OPEN POSITI	ON			•	•		•	•	•	•	•	

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

77.075			O4a:J- D	Total	
KSE	LSE	ISE	Outside Pakistan*		Total
1,011,729					1,011,72
1,011,729	0	0	0	0	1,011,72
8%	8%	8%	8%	8%	· · · ·
80,938	0	0	0	0	80,9
1.011.729	0	0	0	0	1,011,7
8%	8%	8%	8%	8%	, ,
80,938	0	0	0	0	80,9
161,877	0	0	0	0	161,
	1,011,729 8% 80,938 1,011,729 8% 80,938	1,011,729 0 8% 8% 80,938 0 1,011,729 0 8% 8% 80,938 0	1,011,729 0 0 8% 8% 8% 80,938 0 0 1,011,729 0 0 8% 8% 8% 80,938 0 0	1,011,729 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,011,729 0 0 0 0 8% 8% 8% 8% 80,938 0 0 0 0 1,011,729 0 0 0 0 8% 8% 8% 8% 8% 80,938 0 0 0 0 0 80,938 0 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')

		Pos	sition in Curre	ncy		Net delta-			
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	(short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	14,087		4,500		1,929		20,516	204.25	4,190,394
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	0.00	0
CNY							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge

4,190,394
8%
335,232

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL			0

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach:	Basic Indicator	Арр	roach	V			(Rupees in '000')	
1 Basic Indicator Approach (BIA)				Gross 1	Income #		(Rupees in ooo)	Please select
1 24510 1114104001 12pp104011 (2211)		-	First year	Second year	Third year	Average of		
	О	ι)	2000000		positive values	Capital Charge	your Calculation
	1		2	3	4	5	6 = (5x1)	Approach and
Gross Income	15	%	2,011,860	1,713,618	1,848,452	1,857,977	278,696	all calculation
A Capital Charge (BIA)							278,696	will perform
4 m G						T		•
2 The Standardized Approach (TSA)		Ļ			ncome #			automatically
Business lines *	6	,	First year	Second year	Third year	Average of	Conital Charge	
business lines *	<u> P</u>	_	2	3	4	positive values 5	Capital Charge $6 = (5x1)$	
Corporate Finance	18		0	0		•	0 = (3x1)	į
Trading and Sales	18	_	0	0	0		0	
Retail Banking	12	%	0	0	0	0	0	I
Commercial Banking	15		0	0	0		0	Į
Payment and Settlement	18		0	0	0		0	
Agency Services	15		0	0			0	i e e e e e e e e e e e e e e e e e e e
Asset Management Retail Brokerage	12		0	0			0	i e e e e e e e e e e e e e e e e e e e
B Capital Charge (TSA)	12	70	U	U	U	U	0	1
b capital charge (15/1)						<u> </u>	<u> </u>	ŀ
3 Alternative Standardized Approach ((ASA)			Gross 1	Income #			İ
o michaelye standaraised ripproden (11011)	-	First year	Second year	Third year	Average of		I
Business lines *	В	3	That your	second year	Tillia year	positive values	Capital Charge	I
	1		2	3	4	5	6 = (5x1)	•
Corporate Finance	18		0	0			0	Į
Trading and Sales	18	_	0	0			0	
Payment and Settlement	18		0	0			0	l .
Agency Services	15	_	0	0	0		0	
Asset Management Retail Brokerage	12		0	0	0		0	1
Those banks that are unable			0			~ .	v	İ
gross income for these six lin	00 0		8				88	Į
Aggregate of six business line	s 18	0/	0	0	0	0	0	1
Aggregate of six business lines	5 10	70	U	U	U	U	U	
3.1 Capital Charge							0	İ
1 0								•
				Loans and	Advances #			I
			First year	Second year	Third year	Average of		I
	<u></u>	3		2		positive values	Capital Charge	ı
Retail Banking	12	0/	2	3	4	5	6 = (5x1)*m	1
Commercial Banking	15	_	0	0			0	1
Commercial Building	13	70	<u> </u>	0	<u> </u>	Ü	V	į
Banks may aggregate loans of	& advances from	reta	ail and comn	nercial bankin	g (if they wis	sh to) using a bet	a of 15% as under:	I
								•
Retail & Commercial Banking	15	%	0	0	0	0	0	ı
3.2 Capital Charge						Г	0	1
3.2 Capital Charge						L	U	•
C Capital Charge (ASA) (3.1+3.2)							0	
D Capital Charge for Operational Risk (A, 1	B or C)					-	278,696	
	,						•	ı
E Total Risk Weighted Amount (D x 12.5)							3,483,706	
Adjusted RWA based on Capital Floors of calculated in cell J55.	allowed to ASA l	bank	s only. All o	ther banks wil	ll manually f	eed the amount	3,483,706	'
# Annual Audited figures should be used	d.						, ,	
<u> </u>								
* Disclosure in the above segments of bu	siness should not	t be	construed th	at all these act	tivities are ne	ermissible. Bank	s/DFIs are required	
to engage in activities as allowed under t							1	