CAP 1

NAME OF THE BANK 3118 - PAK CHINA INVESTMENT COMPANY LII REPORTING BASIS:

Bank Level Un-Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O September-2022

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

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1.1.1 Balance in Shares Fernium Account		SUMMARY / OVERALL CAPITAL ADEQUACY RATIO	Basel 3 Transit	Basel 3 full
1.1.3 Reasers for Issue of Boarse (enter negative number) 1.1.3 Reserve for issue of Boarse (enter negative number) 1.1.5 General Statutury Reserves as disclosed in the Balance Sheet) 1.880,726 1.880, 1.1.5 General Statutury Reserves as disclosed in the Balance Sheet) 1.880,726 1.880, 1.1.5 General Statutury Reserves as disclosed in the Balance Sheet) 1.880,726 1.880, 1.1.5 General Statutury Reserves as disclosed in the Balance Sheet) 7.524,233 7.524, 1.1.8 Minority Interest arising from CET1 instruments issued to third party by consolidated bank's substantiate stamount adopted in group CET1 from "Consolidation sheet", 19,310,944 19,310,945 19,310,9	Commo	n Equity Tier 1 (CET1)	•	
1.1.3 Reserve for issue of Bonus Shares	1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,905,975	9,905,975
1.1.4 Discount on issue of Shares (enter negative number) 1.880,725 1.880,	1.1.2	Balance in Share Premium Account		-
1.15 General Statutory Reserves as (disclosed in the Balance Sheet) 1.880,726 1.880,	1.1.3	Reserve for issue of Bonus Shares		-
1.15 General Statutory Reserves as (disclosed in the Balance Sheet) 1.880/726 1.880 1.16 Gain (Gosses) on derivatives held as Cash Flow Heige 7.524,283 7.524 1.18 Minority Interest arising from CTI Instruments issued to third parry by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",) 19,310,984 19,310, 11.19 1.19 Regulatory Adjustments at CET1 level 11.10 Code (ill not related defered tax liability) 5.640 5. 1.11 Code (ill not related defered tax liability) 5.640 5. 1.11 Shortfall in provisions against classified assets (without considering any tax impact) 1.11 2.8 1	1.1.4			-
1.1.6 Cain't (losses) on derivatives held as Cash How Hedge 7.524,283 7.524,	1.1.5		1,880,726	1,880,726
1.1.2 Un-appropriated un-remitted profits (losses) 7,524,283 7,524 1.1.8 Minority Interest arising from CFT1 instruments (issued to third party by consolidated bank's subsidiaries (gamount allowed in group CFT1 - from "Consolidation sheet",) 1.1.9 Regulatory Adjustments at CFT1 level 1,310,984 19,310 1.1.10 Goodwill (ned or Irolated defered tax liability) 5,640 5, 1.1.11 All other intangibles (net of any associated defered tax liability) 5,640 5, 1.1.12 Shortfall in provisions against classified assets (without considering any tax impact) 1,111 Defined benefit pension fund net assets (without considering any tax impact) 1,111 Defined benefit pension fund net assets (without considering any tax impact) 1,111 Notice of tested tax liability) 1,111 Notice of tested tax liability 1,111 1,	1.1.6			
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Sum of Regulatory Adjustments at CET1 level 1,21 CET 1 after Regulatory Adjustments above 19,305,344 19,305 1,122 1,122 1,123 1,124 1,124 1,124 1,124 1,124 1,125				
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1.1.31 Any other deduction specified by SBP 1.1.32 CET 1 after Regulatory Adjustment above 19,305,344 19,305,			-	<u> </u>
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1.1.34 CET1 (after regulatory adjustments) 16,775,657 16,775,	1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,529,687	2,529,687
Additional Tier1 (AT 1) Capital	1 1 34	CFT1 (after regulatory adjustments)	16 775 657	16,775,657
1.2.1 Qualifying AT1 capital instruments plus any related share premium 1.2.1.1 of which Classified as equity 1.2.1.2 of which Classified as liabilities 1.2.2 AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet") 1.2.3 AT1 Capital before Regulatory Adjustments 1.2.4 Regulatory Adjustments at AT1 Capital level 1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation			10,773,037	10,775,057
1.2.1.1 of which Classified as equity 1.2.1.2 of which Classified as liabilities 1.2.2 AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet") 1.2.3 AT1 Capital before Regulatory Adjustments - 1.2.4 Regulatory Adjustments at AT1 Capital level 1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		Ouglifying AT1 capital instruments plus any related share promium		
1.2.1.2 Of which Classified as liabilities 1.2.2			- 1	•
AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet") 1.2.3 AT1 Capital before Regulatory Adjustments - 1.2.4 Regulatory Adjustments at AT1 Capital level - 1.2.5 Investment in mutual funds exceeding the precribed limit - 1.2.6 Investment in own AT1 capital instruments - 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities - 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) - 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation -				-
group AT1 - from "Consolidation sheet") 1.2.3				-
1.2.3 ATI Capital before Regulatory Adjustments - 1.2.4 Regulatory Adjustments at ATI Capital level 1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1.2.2		-	-
1.2.4 Regulatory Adjustments at AT1 Capital level 1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		<u> </u>		
1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 1.3.94,	1.2.3	AT1 Capital before Regulatory Adjustments	-	
1.2.5 Investment in mutual funds exceeding the precribed limit 1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 1.3.94,	1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.6 Investment in own AT1 capital instruments 1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation				-
1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities 1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation				_
1.2.8 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) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation				_
scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation			1 204 963	
capital (amount above 10% threshold) 1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1.2.0	1		1,394,803
1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		1 6 7		
are outside the scope of regulatory consolidation				
	1.2.9		-	-
1.2.10 Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	1.2.10	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				
	1.2.11		1 134 824	1,134,824
				2,529,68
1.2.12 Amount of Regulatory Adjustment applied at AT1 Capital level	1 2 12		2,327,007	2,527,00
			•	
1.2.14 AT1 Capital recognized for capital adequacy -			16 === 6==	10=== 0==
1.2.16 Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital) 16,775,657 16,775,657	1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	16,775,657	16,775,657

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	205,192	205,19
	Weighted Assets		•
2.5	Revaluation Reserves (net of taxes)	125,679	125,67
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	125,679	125,67
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	330,871	330,87
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	1,465,695	1,465,69
	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	1,465,695	1,465,69
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	330,871	330,87
2.16	T2 Capital (after regulatory adjustments)	-	-
2.17	T2 Capital recognized for capital adequacy	-	-
2.18	Portion of AT1 Capital recognized in T2 Capital	-	-
2.19	Total T2 Capital admissible for capital adequacy	-	-
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	16,775,657	16,775,6
	The section of the se		
	Total Risk Weighted Assets (TRWAs)	26,301,573	26,301,5
4.1	Total Credit Risk Weighted Assets	16,415,368	16,415,3
4.2	Total Market Risk Weighted Assets	6,402,499	6,402,4
4.3	Total Operational Risk Weighted Assets	3,483,706	3,483,70
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	63.78%	63.7
5.2	T1 Capital to TRWAs	63.78%	63.78
5.3	Total eligible capital to TRWAs	63.78%	63.78

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 TI 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 substituty lieta by time parties is a surplus attributable to time party investors (under transitional artialgement)					-						
	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%	

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)		
Mile Circuit	B3 full	B3 Transit
	-	
Amount to be risk weighted @ 100% during the transition period.		
. and an it to be him weighted to 100% dailing the datastion period.		
Defined benefit pension fund assets (net of any associated deferred tax liability)		
between behind pension rand assets (net or any associated deterred as nationly)	B3 full	B3 Transit
	- Bo run	Do Transit
Amount to be risk weighted @ 100% during the transition period.	-	
Amount to be risk weighted @ 100% during the transition period.		
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory		
consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		-
Gross holdings of Additional Tier 1 capital		2,336,229
Gross holdings of Tier 2 capital		2,454,864
Sum of all above holdings		4,791,092
Applicable CET1 amount (before thresholds)		19,305,344
Amount of holdings exceeding 10% applicable CET1		2,860,558
	B3 full	B3 Transit
Deduction from CET1	-	
Deduction from AT1 capital	1,394,863	1,394,863
Deduction from T2	1,465,695	1,465,695
Deduction from 12	1,405,075	1,403,073
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	_	
Gross holdings of AT1 capital	941,366	941,366
Gross holdings of T2 capital	989,169	989,169
Gross noturings of 12 capital	707,107	707,107
	1	
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)	19,305,344	19,305,344
	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		
		-
	D2 full	D2 Trongit

	B3 full	B3 Transit
Deferred Tax Assets that arise from 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)	19,305,344	19,305,344
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	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	-	-
Sum of above holdings	-	-
Applicable CET1 amount (after all regulatory adjustments and threshold)	19,305,344	19,305,344
Applicable 15% Threshold	3,406,825	3,406,825
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	-	-

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	32.33%
Tier-1 Capital	16,775,657
Total Exposures	51,896,212

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	30,238
2	Balances with other banks	3,284,451
	Lendings to financial institutions (for repo/ reverse repo - without netting	-, -, -
3	benefit)	2,182,474
4	Investments	15,119,293
5	Advances	16,916,925
6	Operating fixed assets	218,929
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	689,143
	Total Assets	38,441,452

	A.1.) Derivatives (On-Balance Sheet)	Sum of positive fair values without considering any
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%	2,691,157	2,691,157
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	469,463	469,463
4	Lending of securities or posting of securties as collaterals	100%	5,554,342	5,554,342
5	Undrawn committed facilities (which are not cancellable)	100%	2,301,422	2,301,422
6	Unconditionally cancellable commitments (which can be cancelled at any time			
	without notice)	10%	850,000	85,000
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	2,303	2,303
9	Other commitments	100%	2,351,073	2,351,073
	Total Off-Balance Sheet Items excluding Derivatives		14,219,760	13,454,760

C) Comm	nitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)	Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors presribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	•	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	•	-	-
4	Precious Metals (except gold)*	•	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	1	-	-
	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 Dalamas Chart Francisco (D. Tatal of Calama 9 of CD 2)		12 000 271
1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		13,898,361
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	2,492,609	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	24,398	
Total Risk Adjusted Exposure of Section D	0	2,517,007
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		16,415,368

Please enter your data in yellow cells.

Claims on all fixed assets under operating lease

(u)

(v)

All other assets

RISK WEIGHTED AMOUNT FOR CREDIT RISK

ON-BALANCE SHEET EXPOSURES APPROACH USED FOR CRM IN BANKING BOOL Simple Please select the CRM Approach to calculate the Risk Adjusted Amount (Rupees in '000') CREDIT RISK MITIGATION (CRM) Risk Adjusted Amount External Risk Original Comprehensive nple Approacl A Exposure Type Adjusted Exposure rating Weigh Exposure Adjustments Adjustments Exposure (after CRM) ΣE* 4 6 (2 X 6) or (2 x 7) Cash and Cash Equivalents (a) 0% Claims on Government of Pakistan (Federal or Provincia 0% 1,761,74 1,799,13 Governments) and SBP, denominated in PKR Foreign Currency claims on SBP arising out of statutory obligation 0% of banks in Pakistan on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other 20% 4.5 100% Unrated 100% Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community Claims on Multilateral Development Banks (f) 0% 20% 2.3 50% 100% 150% Jnrated Claims on Public Sector Entities in Pakistan (g) 0% 986.021 197,20 20% 50% 4,5 100% 6 150% Unrated 50% Claims on Banks 10% 3,211,160 642,232 20% 2,3 50% 4,5 100% 6 150% 50% (i) Claims, denominated in foreign currency, on banks with origina 0% maturity of 3 months or less 138 4,5 50% 6 150% unrated 20% Claims on banks with original maturity of 3 months or les (j) 152,259 761,293 denominated in PKR and funded in funded in PKR
Claims on Corporates (excluding equity exposures) 20% (k) 10% 6,199,60 1,239,92 7,304,25 3,652,12 50% 100% 242,36 Unrated-1 100% 1,411,95 1,411,95 Unrated-2 Claims categorized as retail portfolio 0% 20% 50% 11.48 8.617 (m) Claims fully secured by residential property (Residential Mortgage 35% 140,44 140,44 49.15 Fiance as defined in Section 2.1) Claims against Low Cost Housing Finance Past Due loans: 25% 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: 1.1 where specific provisions are less than 20 per cent of the 150% 301,55 301,553 452,329 outstanding amount of the past due claim.

1.2 where specific provisions are no less than 20 per cent of the 100% outstanding amount of the past due claim.

1.3 where specific provisions are more than 50 per cent of the 50% 381,07 381,070 190,535 outstanding amount of the past due claim Loans and claims fully secured against eligible residential 100% mortgages that are past due for more than 90 days and/or impaired Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount Investment in the equity of commercial entities (which exceeds 10% 1000% of the issued common share capital of the issuing enitity) or where the entity is an unconsolidated affiliate.
Significant investment and DTAs above 15% threshold (refer to 250% (p) ection 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued 100% (q) by other banks (other than those deducted from capital) held in the 2,075,75 2,075,75 banking book. Unlisted equity investments (other than that deducted from capital) 150% (r) 497.00 497,00 745.51 held in banking book (s) Investments in venture capital 150% Investments in premises, plant and equipment and all other fixed 100% (t) 216,179 216,179 216,1

27,673,266 27,673,266

177,86

177,86

100%

100%

NON MARKET RELATED

A With Credit Conversion Factor of 100% (Rupees in '000') Direct Credit Substitutes Lending of securities or posting of securities as collateral CREDIT RISK MITIGATION (CRM) 1 a. Simple Approach Risk Comprehensive b. Mapped Rating Credit Equivalen Risk Adjusted Exposu Weights % Adjusted Exposure (after Inflow Out flow Adjusted Other commitments with certain drawdown Adjustments Adjustments Exposure CRM) ΣE* 2 4 (3 X 100%) Against
Government of Pakistan (Federal or Provincial
Governments) and SBP, denominated in PKR
SBP in Foreign Currency arising out of statutory 0% 4,989,875 4,989,875 0% obligations of banks in Pakistan
Sovereigns, Government of Pakistan or provincia 0% governments or SBP denominated in currencie other than PKR 20% 4.5 100% 150% Unrated 100% 4 Bank for International Settlements, International Monetary Fund, European Central Bank, and 5 Multilateral Development Banks 20% 50% 2,3 100% 150% 6 Unrated 50% 6 Public Sector Entities in Pakistan 50% 100% 150% 50% 6 Unrated 7 Banks 0% 147,715 50% 295,429 295,429 100% 6 150% 50% 8 Banks (with original maturity of 3 months or less and denominated in foreign currency) 0% 20% 50% 1,2,3 20% 9 Banks (with original maturity of 3 months or less denominated in PKR) 0% 20% 10 Corporates 0% 20% 1,833,365 50% 2,030,604 2,030,604 1,015,302 100% 150% 5,6 962,920 962,920 100% 962,920 Unrated-1 Unrated-2 11 Retail 20% 12 Others 0% 20% 50% 100% 10,112,192 10,112,192 10,112,192 2,492,609 Total

Credit Conversion Factor of 50%							ISK MITIGATI		
Performance related contingencies	Mapped Rating	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted Expo
Commitments with an original maturity of over one year		Weights %		•	Inflow	Out flow Adjustments	Adjusted	Adjusted Exposure (after CRM) ΣE*	
one year	1	2	3	4	Aujustinents 5	Aujustinents 6	Exposure 7	8	9
	•	-	3	(3 X 50%)	3	Ü	,	· ·	(2 x 8)
Government of Pakistan (Federal or Provincial		0%							
Governments) and SBP, denominated in PKR	-	070	-	-	-	-	-	-	
SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-			
overnments or SBP denominated in currencies	2	20%				-			
overnments of SBF denominated in currencies	3	50%	-	-			-		
other than I KK	4,5	100%	-	-	_	_	-	_	
ľ	6	150%	-	-	-	-	_	-	
	Unrated	100%	_	-	-	_	_	_	
Bank for International Settlements, International									
Monetary Fund, European Central Bank, and		0%							
Suropean Community	_		_	_	_	_	_	_	
Sar opean Community	l l								
Multilateral Development Banks		0%					-		
* " "	1	20%	-	-	-	-	-	-	
†	2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
ľ	6	150%	-	-	-	-	-	-	
ľ	Unrated	50%	-	-	-	-	-	-	
Public Sector Entities in Pakistan		0%					-		
	1	20%		-	-	-	-		
	2,3	50%		-	-	-	-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
Banks		0%					-		
	1	20%		-	-	-	-		
	2,3	50%		-	-	-	-		
	4,5	100%		-	-	-	-		
	6	150%	-	-	-	-	-		
	Unrated	50%		-	-	-	-		
1 (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		00/							
Banks (with original maturity of 3 months or less	1.2.3	0% 20%		-	_		-		
nd denominated in foreign currency)	1,2,3 4.5	50%	_	-	-	-		-	
+	6	150%	-	-	-	-		-	
+		20%	-	-		-		-	
	unrated	20%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%					-		
lenominated in PKR)		20%	-	-	-		-	_	
Corporates		0%					-		
	1	20%		-	-	-	_		
 	2	50%		-	-	-	-		
	3,4	100%		-	-	-	-		
	5,6	150%	_	-	_	_	-		
 	Unrated-1	100%		-	-	-	-		
	Unrated-2	125%		-	-	-	-		
etail		0%					-		
†		20%					-		
†		50%					-		
	-	75%		-	-	-	-		
Others		0%					-		
		20%					-		
 		50%					-		
i	_	100%	-	-	-	-	-	-	

В

n Credit Conversion Factor of 20% Trade Related contingencies		D				Simple Approach	ISK MITIGATI		1
Other Commitments with original maturity of	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Comprehensive Adjusted Exposure (after	Risk Adjusted Expo
one year or less					Adjustments	Adjustments	Exposure	CRM) ΣE*	
•	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
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	_	0%	_	_		-			
Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-	-	
governments or SBP denominated in currencies	2	20%	_	-	-	_	-	-	
other than PKR	3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	100%		_	-	_	_		
Bank for International Settlements, International Monetary Fund, European Central Bank, and									
European Community	-	0%	-	-	-	-	-	-	
Multilateral Development Banks		0%		-			-		
* " -	1	20%	-	-	-	-	-	-	
	2.3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
Public Sector Entities in Pakistan		0%					_		
I ubile Sector Entitles in I akistan	1	20%		-	-	_	-		
	2,3	50%		-	_	-	-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%			-	-	-		
	Olirated	3070	ı						
Banks		0%					=		
	1	20%		-	-	-	-		
	2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%					-		
and denominated in foreign currency)	1.2.3	20%	_	-	-	_	_	-	
and denominated in foreign earrency)	4.5	50%	_	_	-	-	_	-	
	6	150%	_	_	-	-	_	-	
	unrated	20%	-	-	-	-	-	1	
Banks (with original maturity of 3 months or less		0%					_		
denominated in PKR)		20%	-	-	-	-	-	-	
Corporates		0%			_		_		
Corporates	1	20%	609,941	121,988	-	_	121,988		2
	2	50%	007,741	121,700	-	_	-		
	3.4	100%			-		-		
	5,6	150%					_		
	Unrated-1	100%	_	_	-	_	_		
	Unrated-2	125%		-	-	-	-		
Retail		0%			-		-		
		20%					-		
		50%					-		
	•	75%		-		-	-		
Others		0%					-		
		20%					-		
		50%					-		
1		100%		-	-	-	-		
l l									

Vitl	Credit Conversion Factor of 0%			
	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			
1	Governments) and SBP, denominated in PKR	-	0%	-
	SBP in Foreign Currency arising out of statutory			
	obligations of banks in Pakistan	-	0%	-
3	Sovereigns, Government of Pakistan or provincial		0% 20%	-
	governments or SBP denominated in currencies	3	50%	-
	other than PKR	4,5	100%	-
		6	150%	
		Unrated	100%	_
4	Bank for International Settlements, International			
	Monetary Fund, European Central Bank, and			
	European Community	-	0%	-
5	Multilateral Development Banks	1	0%	
5	Managar Development Banks	1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
6	Public Sector Entities in Pakistan		0%	
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
7	Banks		0%	
		1	20%	_
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
	B 1 (11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	00/	
8	Banks (with original maturity of 3 months or less	1,2,3	0% 20%	
	and denominated in foreign currency)	1,2,3 4,5	50%	-
		6	150%	-
		unrated	20%	-
		unuca		
9	Banks (with original maturity of 3 months or less		0%	
	denominated in PKR)		20%	
10	C	1	06/	
10	Corporates	1	0% 20%	
		1	50%	850,000
		3.4	100%	830,000
		5,6	150%	
		Unrated-1	100%	
		Unrated-2	125%	
11	Retail		0%	
			20%	
			50%	
		-	75%	-
12	Others		0%	
12	Outers .		20%	
			50%	
			100%	169,040
		•		

1,019,040 Total

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

A										(R	upees in '000')
1 2 3 4 3 4 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 9 9 9 9 9 9 9 9 9	A	ITEMS			notional	Conversion	Future Credit	Equivalent	exposure		Weighted
Procein Technique Contents to this Organism number of less than 16 decols			1	2	3	4	_	6	7	8	9
b Towagan Exchange Contract with antiqual mutarity of least that allows C allowards to market and murgin proposeds Complete Contract Complete C							(3 X 4)	(1 + 5)			(7 X 8)
Commencers traded on formities received by the are subject to Color Colo	a	Foreign Exchange Contracts with SBP									
Sepant Commission of the service o	b										
Page Comments	c										
Col.	d										
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Second Metandor Metandor of our year or less 90						6%	-	-	-	20%	-
Earlier Received Manarity of one year or less									-		-
Add Readow Hanting of our way or fast was											-
with Rechard Manuting of over one yout of they year							-	-			
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with Rechabal Mannering of over one year to five year							-	-			
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Interest rate contracts* with Residual Manning of one year or less 0% 0% 2			-	-	-		-	-	-		-
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with Residual Maturity of one year or less with Residual Maturity of one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year 8%							-	-	-		-
with Residual Maturity of one year or less 1% - - 100% -							-	-			
with Residual Maturity of one year or less with Residual Maturity of one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year with Residual Maturity of over five year 8%							-	-			
with Residual Maturity of one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year 8%											-
with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year 8%								-			-
with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year							-	-			-
with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year 8%											
with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year 8%											
with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year with Residual Maturity of over five year 8% - 125% with Residual Maturity of over five year 8% - 125% with Residual Maturity of over five year 8% - 150% - 150% - 150%											
with Residual Maturity of over five year 8% - 125% with Residual Maturity of over five year 8% - 125% - 125% - 150%											
with Residual Maturity of over five year 8% - 100% with Residual Maturity of over five year 8% - 150% - 150% - 150%						5%		-	-		
with Residual Maturity of over five year 8% - 125% with Residual Maturity of over five year 8% - 150% - 150%		with Residual Maturity of over five year									-
with Residual Maturity of over five year 8% 125% with Residual Maturity of over five year 8% 150%											
with Residual Maturity of over five year - 8% 100% - with Residual Maturity of over five year - 8% 125% - with Residual Maturity of over five year - 8% 150% - 150%											
with Residual Maturity of over five year - 8% 125% - with Residual Maturity of over five year - 8% 150% -											
with Residual Maturity of over five year 8% 150% -				-			-	-			
C Sub Total		with Residual Maturity of over five year				8%	-	-	-		-
	C	Sub Total	-	-	-		-	-	-		-

D Grand Total (B+C)

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

Risk Weighted Amount for Market Risk (E x 12.5)

512,200

6,402,499

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000') A Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR 2) 0 ii. Total market risk capital charge for General Market Risk -Maturity Method 16,324 16,324 (Sum of all Currency-wise MR 3.1s or MR 3.2s) B Capital Charge For Equity Exposure (MR 4) i. Specific Risk 54,075 108,149 54,075 ii. General Market Risk C Capital Charge for Foreign Exchange Risk (Total of MR 5) 387,727 D Capital Charge for Position in Options (Total of MR 6)

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

	 			Decided Metal	ı			Т	1	(Rupees III 0
		<u> </u>		Residual Maturity						T . 134 1
				Over 6 months to 24						Total Market ri
			6 month or less	months	Over 24 months					capital charge
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
rnment (Domestic Cur	Long	14,928,429							14,928,429	
minent (Domestic Cur)	Short								0	
Government (other tha		rency)								
Rating grade 1	Long								0	
	Short								0	
Rating grade 2-3	Long								0	
Ruting grade 2 3	Short								0	
Rating grade 4-5	Long								0	
Kating grade 4-3	Short								0	
Dating and to C	Long								0	
Rating grade 6	Short								0	
	Long								0	
Unrated	Short								0	
<u> </u>	SHOTE								U	
Qualifying (to be specif	fied)									
Quantying (to be speen	Long								0	
1	Short								0	
Rating grade 1	Long								0	
	Short								0	
Rating grade 2-3	Long								0	
reacing grade 2 5	Short								0	
Rating grade 3,4,5	Long								0	
Rating grade 3,4,3	Short								0	
D. C 1. 5 C	Long								0	
Rating grade 5-6	Short								0	
**	Long								0	
Unrated	Short								0	
									o l	
Total of a to d	Long	14,928,429	0	0	0		0	0	14,928,429	
	Short	0	0	0	0		0 0			
		U		· ·			-		· ·	
	i i	0	0	0	0		0	0	14,928,429	
Total market risk					v		٥	Ĭ	1 1,5 20, 125	
		U					and the second s			
capital charge for										
capital charge for Specific Risk for		_								
capital charge for Specific Risk for interest rate exposures		v								
capital charge for Specific Risk for interest rate exposures (on gross positions-long		v								
Specific Risk for interest rate exposures		v								

(Maturity Method) Currency PKR

	Time Ba	nd			Individu	ial positions		Risk Weight	Weighted positions		
Zone	Coupon 3% or more	Coupon less than 3%	Debt securit	ties & debt	Interest rate	e derivatives	To	tal	Kisk Weight	Weigh	teu positions
Zone	Coupon 5% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	9,081,003				9,081,003	0	0.00%	0	
	1 to 3 months	1 to 3 months	4,921,627				4,921,627	0	0.20%	9,843	
	3 to 6 months	3 to 6 months	0				0	0	0.40%	0	
	6 to 12 months	6 to 12 months	925,799				925,799	0	0.70%	6,481	
	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		-	14,928,429		-	-	14,928,429	0		16,324	0

		Horizontal Disallowance 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								16,324	16,324

(Maturity Method) Currency USD

	Time Ban	d			Individ	ıal positions			Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	e derivatives	To	tal	Kisk Weight	Weig	iteu positions
Zone	Coupon 3 /8 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	
'AL	- -	-	0	0	0	0	0	0		0	0
RALL NET OPEN	POSITION										

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

(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	AL			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	al positions			Risk Weight	Woights	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Т	Total	KISK Weight	weighte	a positions
Zone	Coupon 370 or 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	
AL			0	0	0	0	0	0		0	0

		Ho	rizontal Disallowanc	e in	Horizo	ntal Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		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	RALL NET OPEN 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

		H	orizontal 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									

(for institutions using Duration method)

Currency Others

					Individua	l positions						
Zone	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	Short	THE LOSHIONS	
1	1 month or less	1					0	0			(
	1 to 3 months	1					0	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			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											

		H	orizontal 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									

CAPITAL CHARGE FOR EQUITY POSITION RISK

	In	side Pakistan		O4-1-1- D) - 1- ¹ -4 ¥	TD - 4 - 1
	KSE	LSE	ISE	Outside P	'akistan*	Total
Specific Risk Charge	_					
Equities						
Long positions	675,933					675,93
Short Positions						
Equity Derivatives						
Long positions						
Short Positions						
Total Gross Positions (a+b+c+d)	675,933	0	0	0	0	675,9
Risk Weight	8%	8%	8%	8%	8%	,
Specific Risk Charge (f x e)	54,075	0	0	0	0	54,
General Market Risk Charge						
Net Long/Short Positions (a-b + c-d)	675,933	0	0	0	0	675,9
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	54,075	0	0	0	0	54,0
Total Capital Charge for Equity Exposures (g + j)	108,149	0	0	0	0	108,
		· ·	Ű	Ŭ	Ŭ	

^{*} 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')

		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		2,670		21,257	228.00	4,846,585
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

4,846,585
8%
387,727

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 Approach								
1 Basic Indicator Approach (BIA)				Gross 1	Income #		(Rupees in '000')	Please select
			First year	Second year	Third year	Average of		your Calculation
	L	α	-	-	-	positive values	Capital Charge	•
	F	1	2 011 060	3	4	5	6 = (5x1)	Approach and
Gross Income A Capital Charge (BIA)	L	15%	2,011,860	1,713,618	1,848,452	1,857,977	278,696 278,696	all calculations
A Capital Charge (DIA)							270,000	will perform
2 The Standardized Approach (TSA)				Gross 1	Income #			automatically
			First year	Second year	Third year	Average of		
Business lines *	L	β 1	2	2		positive values	Capital Charge	
Corporate Finance	Г	18%	0	3	4 0	5	6 = (5x1)	
Trading and Sales		18%	0	0	0		0	1
Retail Banking		12%	0	0	0		0	1
Commercial Banking		15%	0	0	0		0	1
Payment and Settlement		18%	0	0	0	0	0	1
Agency Services		15%	0	0	0	0	0	1
Asset Management		12%	0	0	0	0	0	1
Retail Brokerage		12%	0	0	0	0	0	•
B Capital Charge (TSA)							0	Į
3 Alternative Standardized Approach (ASA) [Gross	Income #			I
o micinative Standardized Approach (11011)	ŀ	First year	Second year	Third year	Average of		
Business lines *		β	That year	Second year	Timu year	positive values	Capital Charge	
2 usmess mies	L	1	2	3	4	5	6 = (5x1)	
Corporate Finance		18%	0	0	0	0	0	1
Trading and Sales		18%	0	0	0	0	0	
Payment and Settlement		18%	0	0	0	0	0	1
Agency Services		15%	0	0	0	0	0	•
Asset Management		12%	0	0	0		0	•
Retail Brokerage		12%	0	0	0	Ü	0	<u> </u>
Those banks that are unable gross income for these six lin	00 0	ite thei	r gross incon	ie into the abo	ove mentioned	i six lines can ag	gregate the total	
	_							•
Aggregate of six business line	S	18%	0	0	0	0	0	
3.1 Capital Charge						Ī	0	1
1 2	_							
				Loans and	Advances #			
		_	First year	Second year	Third year	Average of	~	
	Ĺ	β		2		positive values	Capital Charge	
Retail Banking	Г	1 12%	2	3	4 0	5	6 = (5x1)*m	, 1
Commercial Banking	-	15%	0	0	0	0	0	1
Sommerous Bushing		1070	<u> </u>			Ü	V	1
Banks may aggregate loans	& advances fr	om ret	ail and comn	nercial bankin	g (if they wis	h to) using a bet	a of 15% as under:	•
Retail & Commercial Banking	, г	15%	0	0	0	0	0	I
	, <u> </u>		~					
3.2 Capital Charge						l	0	
C Capital Charge (ASA) (3.1+3.2)						I	0	
D Capital Charge for Operational Risk (A, I	B or C)						278,696	
E Total Risk Weighted Amount (D x 12.5)								
Adjusted RWA based on Capital Floors calculated in cell J55.	allowed to AS.	A bank	ks only. All o	ther banks wi	ll manually f	eed the amount	3,483,706	
# Annual Audited figures should be use	d.						2,102,100	
* Disclosure in the above segments of bu to engage in activities as allowed under t				at all these ac	tivities are pe	ermissible. Bank	s/DFIs are required	