NAME OF THE BANK : 3118 - PAK CHINA INVESTMENT COMPANY LIT REPORTING BASIS: Bank Level Un-Audited (Basel III)

CAPITAL ADEQUACY RETURN AS OF December-2024

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

	SUMMART / OVERALL CAPITAL ADEQUACT RATIO	Basel 3 Transit	Basel 3 full
.1 Common	n Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,905,975	9,905,97
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		-
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	2,955,053	2,955,05
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	11,824,090	11,824,09
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	-	-
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet", )		
	CET1 before Regulatory Adjustments	24,685,119	24,685,11
1.1.9	Regulatory Adjustments at CET1 level	, , , , , , , , , , , , , , , , , , ,	, ,
1.1.10	Goodwill (net of related defered tax liability)		_
1.1.11	All other intangibles (net of any associated defered tax liability)	2,533	2,53
	Shortfall in provisions against classified assets (without considering any tax impact)	_,	
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		_
1.1.13	(net of related tax liability)		
1.1.14	Defined benefit pension fund net assets		
	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	
	Cash flow hedge reserve		-
	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		-
	Capital shortfall of regulated subsidiaries		-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		-
	Sum of Regulatory Adjustments at CET1 level	2,533	2,53
1.1.21	CET 1 after Regulatory Adjustments above	24,682,586	24,682,58
1.1.22	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)		
1.1.23	CET 1 after Regulatory Adjustment above	24,682,586	24,682,58
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	-	-
	the scope of regulatory consolidation (amount above 10% threshold)		
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	_	-
111120	liability)		
1.1.26	CET 1 after Regulatory Adjustment above	24,682,586	24,682,58
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	24,002,300	24,002,30
	CET 1 after above adjustment	24,682,586	24,682,58
	National specific regulatory adjustments applied to CET1	24,082,380	24,002,30
1.1.29	National specific regulatory adjustments applied to CE11	-	
	Investment in TFCs of other banks exceeding the precribed limit		
	Any other deduction specified by SBP	24 502 505	
	CET 1 after Regulatory Adjustment above	24,682,586	24,682,58
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,165,833	2,165,83
1.1.34	CET1 (after regulatory adjustments)	22,516,753	22,516,75
.2 Addition	nal Tier1 (AT 1) Capital		
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	-	_
1	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	1,357,819	1,357,8
	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		
1.2.10	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	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	808,014	808,0
1.2.11	Sum of Regulatory Adjustments at AT1 Capital level	2,165,833	2,165,8
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	2,103,833	2,103,0
		-	
1.2.13	AT1 Capital (after regulatory adjustments)	•	
1.2.14	AT1 Capital recognized for capital adequacy	22 51 ( 752	22.516.5
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	22,516,753	22,516,75

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	337,333	337,333
	Weighted Assets		
2.5	Revaluation Reserves (net of taxes)	181,259	181,259
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	181,259	181,25
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	518,592	518,59
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	1,326,605	1,326,60
	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	1,326,605	1,326,60
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	518,592	518,59
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	22,516,753	22,516,75
	Total Risk Weighted Assets (TRWAs)	42,930,749	42,930,74
4.1	Total Credit Risk Weighted Assets	26,986,601	26,986,60
4.2	Total Market Risk Weighted Assets	9,625,190	9,625,19
4.3	Total Operational Risk Weighted Assets	6,318,958	6,318,95
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	52.45%	52.45
5.2	T1 Capital to TRWAs	52.45%	52.45
5.3	Total eligible capital to TRWAs	52.45%	52.459

#### MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

	Minority Interest - under Basel III (full implementation)						Subsic	liaries				
Items	(A separate column should be completed for each subsidiary issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity											
	should be included in the items 4 & 7 below)											
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
3	part in amount plus related reserves/retained earnings owned by third parties gross of an accutations  paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
4	Total Tier Lapital (CET) + AT Lapital) of the subsidiary net of deductions											
5	naid in amount plus related reserves/retained earnings owned by group gross of all deductions											
6	part in amount plus related reserves/retained earnings owned by third parties gross of an accutations  paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
7	Total capital (CET) apital + 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 carnings owned by group gross of an excutations paid in amount plus related reserves/retained carnings owned by third parties gross of all deductions						_					
10	Total risk-weighted assets of the subsidiary											
11	Total inserveighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
11	itisk-weighted assets of the consolidated group that relate to the substituting (terrisk-weighted assets of the substituting intra-group transactions)											
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0
	CETI											
	Surplus CET1 of the subsidiary; of which		-	-	-	-	-	-	-	-		-
	amount attributable to third parties		-	-	-	-	-	-	-	-		-
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors		-	-	-	-	-	-	-	-	-	-
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		-	-	-	-	-	-	-	-		-
	Total Tier 1 (T1) Capital											
	Surplus Total T1 capital of the subsidiary; of which		-	-	-	-	-	-	-	-	- 1	-
	amount attributable to third parties		-	-	-	-	-	-	-	-		-
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors		-	-	-	-	-	-	-	-	-	-
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		-	-	-	-	-	-	-	-		-
	Total capital											
	Surplus Total capital of the subsidiary; of which		-	-	-	-	-	-	-	-	-	-
	amount attributable to third parties		-	-	-	-	-	-	-	-	_	-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors		-	-	-	-	-	-	-	-	-	-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)		-	-	-	-	-	-	-	-	- 1	-
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-		-
	AT1 Capital recognized from consolidated subsidiaries	-	1	-	-	-	-	-	-	-	-	-
	T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	-	1	-	-	-	-	-	-	-	-	-
	AT1 Capital recognized from consolidated subsidiaries	_	-	_	-	-	-	-	-	-		
	T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-		-

<sup>\*\*</sup> 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%	
	100%	
Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		
differences)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	
Amount to be 18k weighted & 100% during the transmon period.		-
Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	-
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		-
Gross holdings of Additional Tier 1 capital		2,606,299
Gross holdings of Tier 2 capital Sum of all above holdings	-	2,546,384 5,152,683
Applicable CET1 amount (before thresholds)	•	24,682,586
Amount of holdings exceeding 10% applicable CET1		2,684,425
	B3 full	B3 Transit
Deduction from CET1	1 257 010	1 257 010
Deduction from AT1 capital Deduction from T2	1,357,819 1,326,605	1,357,819 1,326,605
	-,520,000	-,520,005
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock Gross holdings of AT1 capital	1,248,479	1,248,479
Gross holdings of T2 capital Gross holdings of T2 capital	1,219,779	1,219,779
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 ATT capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	24,682,586 B3 full	24,682,586 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		-
Г	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
Net deferred tax assets due to temporary differences		-
Net deferred tax assets due to temporary differences  Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	24,682,586	24,682,586
Net deferred tax assets due to temporary differences		-
Net deferred tax assets due to temporary differences  Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)  10% amount to be recognised for further threshold deductions check and applying 250% RW	24,682,586	24,682,586
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Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold Amount above 15% threshold to be deducted from CET1	24,682,586 	24,682,586 
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Leverage Ratio	23.96%
Tier-1 Capital	22,516,753
Total Exposures	93,980,821

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	143,185
2	Balances with other banks	4,770,067
	Lendings to financial institutions (for repo/ reverse repo - without netting	
3	benefit)	3,777,577
4	Investments	13,757,750
5	Advances	19,509,314
6	Operating fixed assets	295,972
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	1,243,391
	Total Assets	43,497,256

	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%	4,996,380	4,996,380
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	7,857	7,857
4	Lending of securities or posting of securties as collaterals	100%	40,846,292	40,846,292
5	Undrawn committed facilities (which are not cancellable)	100%	1,021,371	1,021,371
6	Unconditionally cancellable commitments (which can be cancelled at any time			
	without notice)	10%	3,523,213	352,321
7	Commitments in respect of operating leases	100%		-
8	Commitments for the acquisition of operating fixed assets	100%	1,020	1,020
9	Other commitments	100%	3,258,323	3,258,323
	Total Off-Balance Sheet Items excluding Derivatives		53,654,456	50,483,565

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

<sup>\*</sup>Use add-on factor of 10% for these items

### Instructions:

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

### RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)	1	25,118,300
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	1,867,358	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	943	
Total Risk Adjusted Exposure of Section D	0	1,868,301
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		26,986,601

#### RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

-

APPROACH USED FOR CRM IN BANKING BOOK Simpole comprehensive

ON-BALANCE SHEET EXPOSURES

Please select the CRM Approach to calculate the Risk Adjusted Amount
(Rupees in '000')

CREDIT RISK MITIGATION (CRM)1 Risk Adjusted Amount Rick External Original Simple Approach Comprehensive Exposure Type Inflov Adjusted Exposure Weight Out flow Adiusted rating Exposure Adjustment Adjustments Exposure (after CRM) ΣE\* (2 X 6) or (2 x 7) (3+4-5) Cash and Cash Equivalents 0% (a) Claims on Government of Pakistan (Federal or Provincia 0% 152.63 152,67 Governments) and SBP, denominated in PKR Foreign Currency claims on SBP arising out of statutory obligation 0% of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or (d) provincial governments or SBP denominated in currencies other that 20% 50% PKR 100% 6 150% Unrated 100% Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community Claims on Multilateral Development Banks 0% 20% 4.5 100% 6 150% Unrate 50% Claims on Public Sector Entities in Pakistan (g) 0% 159.27 31.856 20% 50% 4.5 100% 1,010,242 505,121 Unrated 50% Claims on Banks 0% 10% 217,000 1,085,00 20% 924.19 462,10 2,3 50% 100% 4,672,766 7,009,149 6 150% 50% Unrated Claims, denominated in foreign currency, on banks with original naturity of 3 months or less 50% 1,041 694 150% unrate 20% (j) Claims on banks with original maturity of 3 months or less 134,134 26,827 lenominated in PKR and funded in funded in PKR 20% Claims on Corporates (excluding equity exposures) (k) 10% 1,871,448 20% 50% 6.548.16 3.274.08 187,910 187,916 3,4 100% 187,9 5,6 150% 2,809,481 Unrated-1 100% 2,809,48 2,216,65 Claims categorized as retail portfolio 0% 20% 11,71 75% 35% Claims fully secured by residential property (Residential Mortgage (m) 115,44 115,44 40,405 Siance as defined in Section 2.1) 25% Claims against Low Cost Housing Finance 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% 503,74 755,620 503,747 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% outstanding amount of the past due claim. Loans and claims fully secured against eligible residentia 100% mortgages that are past due for more than 90 days and/or impaired Loans and claims fully secured against eligible residentia 50% nortgage 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 ntity is an unconsolidated affiliate. (p) Significant investment and DTAs above 15% threshold (refer to 250% Section 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 3,580,30 3,580,307 anking book Unlisted equity investments (other than that deducted from capital) 150% (r) 388,47 582,70 held in banking book 150% (s) Investments in venture capital vestments in premises, plant and equipment and all other fixed 100% 290,65 290,65 Claims on all fixed assets under operating lease 100% (u) 100% 692,979 All other assets TOTAL 34,841,772 34,841,772 25,118,300

#### NON MARKET RELATED

A With Credit Conversion Factor of 100% (Rupees in '000') CREDIT RISK MITIGATION (CRM) 1 a. Direct Credit Substitutes Lending of securities or posting of securities as Mapped Risk Simple Approach Comprehensive Risk Adjusted collateral Notional Amount | Credit Equivalent Rating Weights % Exposure Out flow Adjusted Adjusted Exposure (after Other commitments with certain drawdown Adjustments Exposure CRM) ΣE\* Adjustments 1 2 4 (3 X 100%) (2 x 8) Against
Government of Pakistan (Federal or Provincia 0% 924,895 924,895 924,895 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 0% governments or SBP denominated in currencie 20% other than PKR 50% 100% 4.5 150% 6 Unrated 100% 4 Bank for International Settlements, International Monetary Fund, European Central Bank, and 0% European Community 5 Multilateral Development Banks 0% 20% 50% 2,3 100% 150% 50% Unrated 6 Public Sector Entities in Pakistan 20% 2,3 4,5 100% 150% Unrated 50% 7 Banks 0% 20% 50% 2,3 100% 150% 4.5 6 Unrated 50% 8 Banks (with original maturity of 3 months or less 0% 20% and denominated in foreign currency) 50% 4.5 150% 6 20% 9 Banks (with original maturity of 3 months or less denominated in PKR) 20% 10 Corporates 20% 50% 4,910,741 136,800 4,910,741 136,800 982,148 68,400 3,4 100% 5,6 150% Unrated-1 100% 816,810 816,810 816,810 Unrated-2 125% 11 Retail 20% 50% 12 Others 20% 50% 6,789,246 6,789,246 6,789,246 1,867,358 Total

h Credit Conversion Factor of 50%				<b>⊢</b>	CREDIT RISK MITIGATION (CRM) 1				
Performance related contingencies  Commitments with an original maturity of over	Mapped Risk Rating Weights %		Notional Amount	Credit Equivalent	Simple Approach Comprehensive  Inflow Out flow Adjusted Adjusted Exposure (after			Comprehensive Adjusted Exposure (after	Risk Adjust Exposure
one year	8					Adjustments	Exposure	CRM) ΣE*	
	1	2	3	4 (3 X 50%)	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% 100%	-	-	-	-	-	-	
Bank for International Settlements, International	Unrated	100%	-	-	-	-		-	
Monetary Fund, European Central Bank, and European Community	_	0%	_	_	<u>-</u>	-	<u>-</u>	_	
Multilateral Development Banks		0%					-		
[	1	20%	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	
	4,5	100% 150%	-	-	-	-	-	-	
 	6 Unrated	50%	-	-	-	-	-	-	
	Omateu	3070	-	-	-	-		-	
Public Sector Entities in Pakistan		0%					=		
	1	20%		-	-	-	-		
	2,3	50%		-	-	-	-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	=		
	Unrated	50%		-	-	-	-		
Banks		0%					-		
Danks	1	20%		-	-	_	-		
	2,3	50%		-	-	-	-		
	4,5	100%		_	-	-	-		
	6	150%	-	-	-	-	-		
	Unrated	50%		-	-	-	-		
D 1 ( 31 11 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0%					_		
Banks (with original maturity of 3 months or less and denominated in foreign currency)	1,2,3	20%		_	-		<u> </u>		
and denominated in foreign currency)	4,5	50%	_	-	-	-	-	<u>-</u>	
<b> </b>	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%					=		
rectun		20%					-		
		50%					-		
	-	75%		_	-	-	-		
Others		0%					-		
		20%					-		
		E00/							
		50% 100%			-		-		

Other Commitments with original maturity of one year or less    Rating   Weights %   Notional Amount   Credit Equivalent   Inflow   Out flow   Adjusted   Adjusted Exposure (after Adjustments   Adjustments   Exposure   CRM) \( \subseteq \)    1   2   3   4   5   6   7   8   9	recommend of Palestan (Foreign amounts) of year of lease	Credit Conversion Factor of 20%							ISK MITIGATI		
Other commitments with original materially   Rules   Vegales   S	Part		Mapped	Risk	Notional Amount	Credit Equivalent				Comprehensive	Risk Adjusted
1	1 2 3 0 X 20%)   C X 20%		Rating	Weights %							Exposure
Coverment of Pakistan (Foderal or Provincial Coverments) and SBP, described in PSR	### CA SO The Polician (Federal or Provincial contents) and SIP. decominated in FKR ### CA SO THE POLICIAN CONTENTS OF TH	one year or less									
Concession of Pisician (Federal of Povincial concession)   Concession of Pisician (Federal of Pisician Federal Concession)   Concession of Pisician (Federal C	Comment of Palsian (Federal or Provincial removal) and State Currency and State Comments and State Currency and State Currenc		1	2	3		3	0	/	8	
Sector Entities in Pakistan	In Foregoe Currency arting out of statutory accesses, Generators of Salt on Marketian   1	Government of Pakistan (Federal or Provincial				(3 11 2070)					(2 x 0)
Abligation of Planks in Philaters   - 00%   - 0   -	2000 of Park in Pakistan   - 0%   -		-	0%	-	_	-	-	-	-	
overeigns of Pakistan or provincial ourseless 2 20%	Society Constructed of Publisher or provincial 1										
2   20%	streaments of SSP denominated in curracies 2 2 70%				-	-	-	-	-	-	
ther than PKR    3   50%	The PKR   3   50%   -   -   -   -   -   -   -   -   -				-	-		-		-	
## 4.5   100%	4, 5 100%				-		-	-		-	
6   150%	Company   Comp	ther than FKK			_		-	_		-	
Description   Settlements, International International Engineering Parks   Description   Descripti	See International Settlements, International Seaty Fined, European Central Banks, and open Community   1				-		-	-		-	
Concary Fund, European Central Bank, and representation of the property of t	Sector Enrices in Pakistan		Unrated	100%		-	-	-	-		
Community   Comm	inlateral Development Banks    1										
Anticological maturity of 3 months or less and several marks (with original maturity of 3 months or less and several marks (with original maturity of 3 months or less and several marks (with original maturity of 3 months or less and several marks (with original maturity of 3 months or less and several marks (with original maturity of 3 months or less and several marks)    1	1			09/							
1   20%	1   20%	uropean Community	-	0%	-	-	-	-	-	-	
1   20%	1   20%	Iultilateral Development Banks		0%		-			-		
## A	4,S	1	1		-		-	-		-	
Company   Comp	6   150%   -   -   -   -   -   -   -   -   -					-		-		-	
Unrated   50%	Unrated   50%										
anks (with original maturity of 3 months or less enominated in PKR)    1	lic Sector Entitics in Pakistan    0%										
1   20%	1 20%     -		Unrated	50%	-	-	-	-	-	-	
1   20%	1 20%     -	ublic Sector Entities in Dakistan		0%							
2.3   59%	2,3   50%	uone Sector Entities in i akistan	1			_		_			
4.5   100%	4,5		2,3			-	-	-	-		
Unrated   50%	Unrated   50%		4,5			_	-	-			
anks   0%   -   -   -	1		6	150%		-	-	-	-		
1	1   20%		Unrated	50%		-	-	-	-		
1	1   20%			00/							
2,3   50%   -   -   -   -   -   -   -   -   -	2,3   50%   -   -   -   -     -	anks	1								
4,5	4.5   100%   -   -   -   -   -   -     -				_			-		_	
6   150%   -   -   -   -   -   -   -   -   -	6   150%   -   -   -   -   -   -   -   -   -	ľ			_		_	-		-	
anks (with original maturity of 3 months or less and denominated in foreign currency)    1,2,3   20%	ks (with original maturity of 3 months or less denominated in foreign currency)    1,2,3   20%			150%	-	-	-	-	-	-	
1,2,3   20%   -   -   -   -   -     -	1,2,3   20%   -   -   -   -   -   -   -   -   -		Unrated	50%	-	-	-	-	-	-	
1,2,3   20%   -   -   -   -   -     -	1,2,3   20%   -   -   -   -   -   -   -   -   -	1 ( 24 22 1 4 2 62 4 1 1		00/							
4,5   50%   -   -   -   -   -   -   -   -   -	4,5   50%   -   -   -   -   -   -   -   -   -		1 2 2								
6   150%   -   -   -   -   -   -   -   -   -	6   150%   -   -   -   -   -     -	id denominated in foreign currency)				_					
unrated 20%	Unrated   20%   -   -   -   -   -     -	ľ			_	-	_	_	-	-	
enominated in PKR)  20%	porates    1   20%   23,572   4,714   -				-	-	-	-	-	-	
enominated in PKR)  20%	porates    1   20%   23,572   4,714   -										
0%   23,572   4,714   -	porates    0%   -   -   4,714										
1   20%   23,572   4,714   -   -   4,714	1 20% 23,572 4,714 4,714 2 3,572 4,714 4,714 2 3,572 4,714 4,714 3 3,4 100%	enominated in PKR)		20%	-	-	-	-	-	-	
1   20%   23,572   4,714   -   -   4,714	1 20% 23,572 4,714 4,714 2 3,572 4,714 4,714 2 3,572 4,714 4,714 3 3,4 100%	ornorates		0%							
2   50%   -   -   -   -   -	2 50%	orporaces	1		23,572	4 714		-			
3,4   100%   -   -   -   -   -	3,4 100%	ļ			,-,-	,714					
S,6   150%     -	S,6 150%	ļ		100%	-	-	-	-			
tetail    125%   -   -   -	Unrated-2 125%		5,6				-	-			
thers    0%   -   -     -	1										
20%	20%		Unrated-2	125%	-	-	-	-	-		
20%   -   -	20%	otail		00/							
1 50%	50% - 75%	Cian									
thers 0%	- 75%	ŀ									
20%	20%		-			-		-			
20%	20%			•							
50%	50%	thers									•
	100%										
100%											
	23,572 4,714 4,714 -			100%		-	-	-	= = =		

C

n	With	Credit	Conversion	Factor	of 0%

	Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amou
		1	2	3
ı	Government of Pakistan (Federal or Provincial			
1	Governments) and SBP, denominated in PKR	-	0%	-
	SBP in Foreign Currency arising out of statutory			
2	obligations of banks in Pakistan		0%	-
3	Sovereigns, Government of Pakistan or provincial	1	0%	-
	governments or SBP denominated in currencies other than PKR	3	20% 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%	-
_1				
5	Multilateral Development Banks		0%	
	<u> </u>	1 2 2	20%	
	<u> </u>	2,3 4,5	50% 100%	-
	-	6	150%	-
	-	Unrated	50%	
		Omateu	3070	
6	Public Sector Entities in Pakistan		0%	
		1	20%	-
		2,3	50%	-
		4,5	100%	-
	_	6	150%	-
Į		Unrated	50%	-
7	Banks		0%	
		1	20%	-
		2,3	50%	-
	L	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%	_
		4,5	50%	-
		6	150%	-
Į		unrated	20%	-
٥	Banks (with original maturity of 3 months or less		0%	
	denominated in PKR)		20%	
0	Corporates		0%	
	<u> </u>	1	20%	1,941,9
	-	3,4	50% 100%	237,50
	<del> </del>	5,6	150%	-
	<del> </del>	Unrated-1	100%	
	<del> </del>	Unrated-2	125%	261,0
	·			
1	Retail		0%	
	L		20%	
	<u> </u>		50%	
ı		-	75%	-
2	Others		0%	
			20%	
			50%	
			100%	

### OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

(Rupees in '000')

(Rupe							upees in '000')			
A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to						ĺ			
d	daily mark to market and margin payments Equity Contracts*						<u> </u>			
u	with Residual Maturity of one year or less				6%	-	-	_	0%	-
	with Residual Maturity of one year or less				6%	-	-	-	20%	-
	with Residual Maturity of one year or less				6%	-	-	-	50%	-
	with Residual Maturity of one year or less				6%	-	-	-	100%	-
	with Residual Maturity of one year or less				6%	-	-	-	125%	-
	with Residual Maturity of one year or less				6%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				8% 8%	-	-	-	20% 50%	-
	with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year				8%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				8%	_		_	125%	-
	with Residual Maturity of over one year to five year				8%	-	_	_	150%	-
	with Residual Maturity of over five year				10%		-	-	0%	-
	with Residual Maturity of over five year				10%	-	-	-	20%	-
	with Residual Maturity of over five year				10%	-	-	-	50%	-
	with Residual Maturity of over five year				10%	-	-	-	100%	-
	with Residual Maturity of over five year				10%	-	-	-	125%	-
	with Residual Maturity of over five year				10%	-	-	-	150%	-
e	Other Market Related Contracts					1				
	Future sale of equity instruments					-	-	-		-
В	Sub Total		-	-		_	-	-		-
	stitutions using Current Exposure method for Interest Rate and Foreign Exc	hanga Contracts))		-		-		-		-
007 171	similarity manifest rate and reversity and reversity and reversity and	nunge commucia))								
f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%	-	-	_	0%	-
	with Residual Maturity of one year or less				0%	-	-	-	20%	-
	with Residual Maturity of one year or less				0%	-	-	_	50%	-
	with Residual Maturity of one year or less				0%	-	-	-	100%	-
	with Residual Maturity of one year or less				0%	-	-	-	125%	-
	with Residual Maturity of one year or less				0%	-	-	-	150%	-
	with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year				1% 1%	-	-	-	0% 20%	-
	with Residual Maturity of over one year to five year 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 Foreign Exchange Contracts*				2%	-	-	-	150%	-
g	with Residual Maturity of one year or less				1%		_		0%	
	with Residual Maturity of one year or less 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 with Residual Maturity of over one year to five year				5% 5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year with Residual Maturity of over one year to five year				5% 5%	-	-	-	125% 150%	-
	with Residual Maturity of over one year to five year with Residual Maturity of over five year				5% 8%	-	-	-	0%	-
	with Residual Maturity of over five year 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%	-
					8%		-	_	100%	_
	with Residual Maturity of over five year		-		8%			1	10070	
	with Residual Maturity of over five year		-		8%	-	-	_	125%	-
C			-	-		-				

D Grand Total (B+C)

### RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

		(Rupees in '000')
A	i. Total market risk capital charge for Specific Risk (Total MR 2) ii. Total market risk capital charge for General Market Risk  (Sum of all Currency-wise MR 3.1s or MR 3.2s)  Maturity Method	0 187,376 187,376
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk	54,278 54,278 <b>108,556</b>
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)	474,083
D	Capital Charge for Position in Options (Total of MR 6)	0
E	Total Capital Charge for Market Risk (A+B+C+D)	770,015
F	Risk Weighted Amount for Market Risk (E x 12.5)	9,625,190

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

				Residual Maturity						
				Over 6 months to 24						Total Market risk
			6 month or less	months	Over 24 months					capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
	Long	45,003,951							45,003,951	
ernment (Domestic Cu	Short	43,003,931							45,005,951	
	BIIOTE								Ü	
Government (other th	an Domestic Cur	rency)								
Rating grade 1	Long	•							0	
Rating grade 1	Short								0	
Rating grade 2-3	Long								0	
	Short								0	
Rating grade 4-5	Long Short								0	
	Long								0	
Rating grade 6	Short								0	
TTd	Long								0	
Unrated	Short								0	
	Long								()	
	Long Short								0	
Others (similar to crea	Short	nder the Standardized An	proach of the Rasel II F	Gramowork)						
·	Short  lit risk charges un	nder the Standardized Ap	proach of the Basel II F	ramework)					0	
Others (similar to crea	Short  lit risk charges un  Long	nder the Standardized Ap	proach of the Basel II F	ramework)						
Rating grade 1	Short  lit risk charges un	nder the Standardized Ap	proach of the Basel II F	Framework)					0	
·	Short  Long Short	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0	
Rating grade 1 Rating grade 2-3	Short  Long Short  Long Short Long Short Long Short Long	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0	
Rating grade 1	Short  Long Short Long Short Long Short Long Short Long Short	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0	
Rating grade 1 Rating grade 2-3	Short  Long Short Long Short Long Short Long Short Long Short Long Long Long	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0 0	
Rating grade 1  Rating grade 2-3  Rating grade 3,4,5  Rating grade 5-6	Short  Long Short Long Short Long Short Long Short Long Short Long Short	ader the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Long Long Long Long	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6	Short  Long Short Long Short Long Short Long Short Long Short Long Short	nder the Standardized Ap	proach of the Basel II F	Framework)					0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Long Long Long Long	nder the Standardized Ap	proach of the Basel II F	Framework)	0	0	0	0	0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short				0	0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Long Long Short	45,003,951	0 0	0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d  Total market risk	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Long Long Short	45,003,951	0	0			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d  Total market risk capital charge for	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Long Long Short	45,003,951	0 0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d  Total market risk capital charge for Specific Risk for	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short	45,003,951	0 0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d  Total market risk capital charge for Specific Risk for interest rate exposure	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short	45,003,951	0 0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated  Total of a to d  Total market risk capital charge for Specific Risk for	Short  Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short Long Short	45,003,951	0 0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

-	Ru	pees	in	'000'	)

Time Band			Individual positions						W-:-	ighted positions	
Coupon 39/, or more	Coupon loss than 20/	Debt securi	ities & debt	Interest rate	derivatives	To	tal	Kisk weight	Weig	iteu positions	
Coupon 3 % or more	Coupon less than 3 /6	Long	Short	Long	Short	Long	Short		Long	Short	
1 month or less	1 month or less	0				0	0	0.00%	0		
1 to 3 months	1 to 3 months	24,083,305				24,083,305	0	0.20%	48,167		
3 to 6 months	3 to 6 months	2,411,637				2,411,637	0	0.40%	9,647		
6 to 12 months	6 to 12 months	18,509,009				18,509,009	0	0.70%	129,563		
1 to 2 years	1.0 to 1.9 years	0				0	0	1.25%	0		
2 to 3 years	1.9 to 2.8 years	0				0	0	1.75%	0		
3 to 4 years	2.8 to 3.6 years	0				0	0	2.25%	0		
4 to 5 years	3.6 to 4.3 years	0				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		
		45,003,951	-		-	45,003,951	0		187,376	0	
	Coupon 3% or more  1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 1 to 2 years 2 to 3 years 3 to 4 years 4 to 5 years 4 to 5 years 7 to 10 years 10 to 15 years 10 to 15 years	Coupon 3% or more   Coupon less than 3%	Coupon 3% or more   Coupon less than 3%   Debt secur	Coupon 3% or more   Coupon less than 3%   Debt securities & debt	Coupon 3% or more   Coupon less than 3%   Debt securities & debt   Interest rate	Coupon 3% or more   Coupon less than 3%   Debt securities & debt   Interest rate derivatives	Coupon 3% or more	Coupon 3% or more   Coupon less than 3%   Debt securities & debt   Interest rate derivatives   Total	Coupon 3% or more   Coupon less than 3%   Coupon less than 3%   Long   Short   Long   Long	Coupon 3% or more   Coupon less than 3%   Debt securities & debt   Interest rate derivatives   Total   Risk weight   Weight	

		Horizontal Disallowance in			Horizontal Disallowance Between				
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								187,376	187,376

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

(Runees in '00

	Time Ba	nd				ial positions			Risk	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt						Weight	Weighted positions	
Zone	Coupon 3 % 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	
	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	
ΓAL			0	0	0	0	0	0		0	0

		Horizo	ntal Disallowa	nce 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	Overall net open position	Charge
General Market Risk Canital Charge							0	0	0

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

(Rupees in '000')

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

		Horiz	ontal Disallowa	nce in	Horizontal Disallowance Between				
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 Medical) Currency JPY

	Time Ban	d			Individua	l positions			Risk Weight	Weight	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	otal	Kisk weight	Weighte	a positions
zone	Coupon 3% or more	Coupon less than 376	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

		Ho	rizontal Disallowano	e in	Horizo	ntal 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

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

					Currency	EURO					
											(Rupees in '000')
	Time Band					ual positions			Risk Weight	Wain	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ities & debt	Interest rate	e derivatives	To	tal	Kisk Weight	Weig	ntea positions
Zone	Coupon 3 % or more	Coupon less than 3 76	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	(
	, The state of the	12 to 20 years					0	0	8.00%	0	
	, The state of the	Over 20 years					0	0	12.50%	0	
TOTAL			0	0	0	0	0	0		0	0
ED ALL NEW ORENI DOG	PERCENT										

		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

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

(Rupees in '000')

	Time	Band			Individua	al positions			Risk Weight	Weighte	1 positions
Zone	Coupon 29/ or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	otal	Kisk Weight	weighte	i 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	
ΓΟΤΑL			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowano	ce 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

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

	Time B	and			Individu:	al positions			D. I. W I.		
~			Debt securities &	debt derivatives		e derivatives	To	otal	Risk Weight	Wei	ghted positions
Zone	Coupon 3% or 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	
ΓAL	-		0	0	0	0	0	0		0	0

1			Horizo	ontal Disallowano	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 Canital Charge								0	0

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

(Rupees in '000') Individual positions Zone Time Band Debt securities & debt derivatives

Long Short Assumed Change Interest rate derivatives
Long Short Net Positions in yield Long Short Short 1 month or less 1 to 3 months 3 to 6 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years 3.6 to 4.3 years 4.3 to 5.7 years 2 0.9 0.8 0.75 0.75 5.7 to 7.3 years 0.65 5.7 to /.3 years 7.3 to 9.3 years 9.3 to 10.6 years 0.6 10.6 to 12 years 0.6 12 to 20 years Over 20 years 0.6 0.6

TOTAL OVERALL NET OPEN POSITION

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

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

(Rupees in '000')

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

OVERALL NET OPEN POSITION

		F	Iorizontal Disallowance	in	Hori	zontal 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	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 GBP

(Rupees in '000')

					Individua	l positions					(Rupees in '00
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	tal	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
TOTAL	-		0	0	0	0	0	0	0	0	
OVERALL NET OPEN	POSITION										

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

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

Runees	in	1000

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

OVERALL NET OPEN POSITION

		Horizontal Disallowance in Horizontal Disallowance Between				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 EURO

	1	1										(Rupees in
					Individua							
Zone	Time Band	Assumed	Debt securities &	k debt derivatives	Interest rate	derivatives		Tota		Market Risk W	eighted Positions	Net Position
		Change in	Long	Short	Long	Short	Long		Short	Long	Short	. vet i osition
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 OVERALL NET OPEN POSITION

	H	Horizontal Disallowance in			zontal Disallowance Be				
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
	<u>_</u> .	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') Individual positions Market Risk Weighted Position
Long Short Assumed Debt securities & debt derivate Change in Long Short Zone Time Band Interest rate derivauve.

I ong Short Net Positions Long Long Short 1 month or less 1 to 3 months 3 to 6 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years 3.6 to 4.3 years 4.3 to 5.7 years 5.7 to 7.3 years 7.3 to 9.3 years 0.9 0.8 0.75 0.75 0.65 9.3 to 10.6 years 10.6 to 12 years 12 to 20 years 0.6 0.6 Over 20 years 0.6 TOTAL OVERALL NET OPEN POSITION

		Horizontal Disallowance in			Hori	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									

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

(Pupper in '000')

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

OVERALL NET OPEN POSITION

	F	Iorizontal 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									

### CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000	
	Ins	side Pakistan	alzietan*	Total			
	KSE	LSE	ISE	Outside Pakistan*		Total	
Specific Risk Charge							
Equities	1						
Long positions	678,476					678,47	
Short Positions							
<b>Equity Derivatives</b>							
Long positions							
Short Positions							
Total Gross Positions (a+b+c+d)	678,476	0	0	0	0	678,47	
Risk Weight	8%	8%	8%	8%	8%	,	
Specific Risk Charge (f x e)	54,278	0	0	0	0	54,2	
	,						
General Market Risk Charge							
Net Long/Short Positions ( a-b  +  c-d )	678,476	0	0	0	0	678,47	
Risk Weight	8%	8%	8%	8%	8%	0,0,1	
General Market Risk Charge (h x i)	54,278	0	0	0	0	54,27	
						,	
Total Capital Charge for Equity Exposures (g + j)	108,556	0	0	0	0	108,5	

Total Capital Charge for Equity Exposures (g + j) 108,556 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	ition 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	16,790		4,500		0		21,290	278.35	5,926,035
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
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

5,9	926,035
	8%
4	174,083

### 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%			

IUIAL	TOTAL					0
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### RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

	Calculation Approach:	Basic India	ator Ap	proach	-			(Rupees in '000')	
1 Basic Indi	icator Approach (BIA)				Gross	Income #		(Rupees in '000')	Please select
	rr ···· ( )			First year	Second year	Third year	Average of		your Calculation
			α				positive values	Capital Charge	Approach and
Gross I	ncome		15%	2 1,889,487	3,212,360	5,008,485	5 3,370,111	6 = (5x1) 505,517	all calculations
	Charge (BIA)		1370	1,000,107	3,212,300	5,000,105	3,370,111	505,517	
				Г					will perform
2 The Stand	lardized Approach (TSA)			F:		Income #	Average of		automatically
	Business lines *		β	First year	Second year	Third year	positive values	Capital Charge	
			1	2	3	4	5	6 = (5x1)	
	Corporate Finance		18%	0			0		
	Trading and Sales		18%	0	0	0	0	0	
	Retail Banking		12%	0	0	0	0	0	
	Commercial Banking		15%	0	0	0	0	0	
	Payment and Settlement Agency Services		18%	0	0		0	0	
	Asset Management		12%	0	0		0	0	
	Retail Brokerage		12%	0	0	0	0	0	
B Capital	Charge (TSA)		12/0	U	0	U	U	0	
								•	ı
3 Alternativ	e Standardized Approach	ı (ASA)			Gross	Income #			
				First year	Second year	Third year	Average of		
	Business lines *		β				positive values	Capital Charge	
	G . F		1	2	3	4	5	6 = (5x1)	
	Corporate Finance		18%	0			0	0	
	Trading and Sales		18%	0	0		0	0	
	Payment and Settlement Agency Services		18%	0	0	0	0	0	
	Agency Services Asset Management		12%	0		0	0	0	
	Retail Brokerage		12%	0	0	0	0	0	
	Those banks that are unab	le to disaggre				ove mentione			
	gross income for these six		_				•	8	
	A		18%	0	0	0	0	0	
	Aggregate of six business lin	nes	18%	0	0	0	U	0	
	3.1 Capital Charge							0	•
				•					•
						Advances #			
			0	First year	Second year	Third year	Average of	Camital Change	
			β 1	2	3	4	positive values 5	Capital Charge $6 = (5x1)*m$	
	Retail Banking		12%	0			0		
	Commercial Banking		15%	0		0	0	0	
							•		,
	Banks may aggregate loan	s & advances	from re	tail and com	mercial bankii	ng (if they wi	sh to) using a be	ta of 15% as under:	
	Retail & Commercial Banki	nσ	15%	0	0	0	0	0	
	Retail & Commercial Bankii	iig	1370	0		0	U	V	
	3.2 Capital Charge							0	
C Canital	Charge (ASA) (3.1+3.2)							0	1
ССарнаі	Charge (ASA) (3.1+3.2)							U	ı
D Capital	Charge for Operational Risk (A	1, B or C)						505,517	
E Total R	isk Weighted Amount (D x 12.5)	)					Ī	6,318,958	1
	d RWA based on Capital Floor		4SA ban	ks only. All o	other banks wi	ll manually f	eed the amount		l
-	ted in cell J55.			•				6,318,958	
# Annu	al Audited figures should be us	sed.							
* Disclo	osure in the above segments of	business shou	ld not be	e construed tl	hat all these ac	tivities are p	ermissible. Banl	ks/DFIs are required	
		100							