NAME OF THE BANK

3118 - PAK CHINA INVESTMENT COMPANY LIT

REPORTING BASIS:

Bank Level Un-Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OI June-2024 SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

_	SUMMARY / OVERALL CAPITAL ADEQUACY RATIO	Basel 3 Transit	Basel 3 full
_	n Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,905,975	9,905,975
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)	2,570,211	2,570,211
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	10,284,721	10,284,721
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	22,760,907	22,760,907
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)	3,598	3,598
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	3,370	
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		-
1.1.13		-	-
1 1 1 4	(net of related tax liability)		
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
1.1.16	Cash flow hedge reserve		-
1.1.17	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		-
1.1.19	Capital shortfall of regulated subsidiaries		-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		-
	Sum of Regulatory Adjustments at CET1 level	3,598	3,598
1.1.21	CET 1 after Regulatory Adjustments above	22,757,309	22,757,309
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	22,757,309	22,757,309
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are	22,737,307	22,737,507
1.1.27	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		
1.1.23	· · · · · · · · · · · · · · · · · · ·	-	-
1.1.06	tax liability)	22 555 200	22 555 200
1.1.26	CET 1 after Regulatory Adjustment above	22,757,309	22,757,309
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment	22,757,309	22,757,309
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP		
1.1.32	CET 1 after Regulatory Adjustment above	22,757,309	22,757,309
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	2,353,902	2,353,902
1.1.34	CET1 (after regulatory adjustments)	20,403,406	20,403,400
	nal Tier1 (AT 1) Capital	20,100,100	20,100,100
1.2.1	Qualifying AT1 capital instruments plus any related share premium		
1.2.1.1	of which Classified as equity	-	-
1.2.1.1	of which Classified as liabilities		-
_			-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed	-	-
1.00	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	1,476,127	1,476,12
	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		
1.2.7	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		
1.2.10		-	
	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	877,776	877,770
	Sum of Regulatory Adjustments at AT1 Capital level	2,353,902	2,353,90
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	
1.2.13	AT1 Capital (after regulatory adjustments)	-	
1.2.14	AT1 Capital recognized for capital adequacy	-	-
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	20,403,406	20,403,40
	T2) Capital	20,100,100	20,100,10
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 -	-	-
2.3	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	357,440	357,44
2.7	Weighted Assets	337,440	337,47
2.5	Revaluation Reserves (net of taxes)	213,694	213,69
2.5.1	Pertaining to Fixed Assets	213,074	213,07
2.5.2	Unrealized Gains/ (losses) on AFS securities	213,694	213,69
2.6	Foreign Exchange Translation Reserves	213,074	213,07
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	571,134	571,13
2.9	Regulatory Adjustments at T2 Capital level	3/1,134	3/1,13
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	_	
2.10	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		
2.12	Investments in the capital instruments of banking, financial and insurance entities that are outside the	1 449 010	1,448,91
2.13		1,448,910	1,446,91
	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		
2.14		-	-
	that are outside the scope of regulatory consolidation	1 449 010	1 440 01
2.15	Sum of Regulatory Adjustments at T2 Capital level	1,448,910	1,448,91
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	571,134	571,13
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	-	-
		20 402 406	20 402 40
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	20,403,406	20,403,40
	Total Risk Weighted Assets (TRWAs)	43,194,861	43,194,86
4.1	Total Credit Risk Weighted Assets	28,595,214	28,595,21
4.2	Total Market Risk Weighted Assets	8,280,689	8,280,68
4.3	Total Operational Risk Weighted Assets	6,318,958	6,318,95
	2 Permitten i regiment i beginnen i bester	0,510,550	
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	47.24%	47.24
5.2	T1 Capital to TRWAs	47.24%	47.24
5.3	Total eligible capital to TRWAs	47.24%	47.24

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

	Minority Interest - under Basel III (full implementation)		Subsidiaries									
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 parties gross of all deductions	-										
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions	-										
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions	-										
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all 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 parties gross of all deductions											
10	Total risk-weighted assets of the subsidiary											
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding 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
	CET1	-										
	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		ı	-	-	1	-	-	-	-	-	ı
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		1	-	-	-	-	-	-	-	-	1
	Total Tier 1 (T1) Capital											
	Surplus Total T1 capital of the 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				•	•				•		
	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	-	-	-	-	-	-	-	-	-	-
	Total of the endertainty from of the parties to the partie to the partie (the parties) in the parties (the parties)			•	•							
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries	_	_	_	_			_	_	_	_	_
	AT1 Capital recognized from consolidated subsidiaries			_					_	_		_
	T2 Capital recognized from consolidated subsidiaries											
	12 Capital recognized from consolidated subsidiaries											
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	-	_	_		T		I -	_	_	_	_
	AT1 Capital recognized from consolidated subsidiaries	_		_		 +		_	_	_	_	_
	T2 Capital recognized from consolidated subsidiaries	1		-	-	- +		 	_	_		
	12 Capital recognized from consolidated subsidiaries	-	<u>-</u>		_	-						

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

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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	-	
Amount to be risk weighted to 100% during the transition period.		- _
Defined benefit pension fund assets (net of any associated deferred tax liability)		
•	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
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	l l	2 (24 57)
Gross holdings of Additional Tier 1 capital Gross holdings of Tier 2 capital	-	2,624,57 2,576,18
Sum of all above holdings	-	5,200,76
Applicable CET1 amount (before thresholds)	-	
		22.757.30
Amount of holdings exceeding 10% applicable CET1	B3 full	
Amount of holdings exceeding 10% applicable CET1	B3 full	2,925,03
Amount of holdings exceeding 10% applicable CET1 Deduction from CET1	B3 full - 1,476,127	2,925,03 B3 Transit
Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital	-	2,925,03 B3 Transit - 1,476,12
Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2	- 1,476,127	2,925,03 B3 Transit - 1,476,12
	- 1,476,127	2,925,03 B3 Transit - 1,476,12
Amount of holdings exceeding 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Deduction from T2 Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications	1,476,127 1,448,910	1,476,12° 1,448,910

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)	22,757,309	22,757,309
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	=
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		=
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		-
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	22,757,309	22,757,309
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)	22,757,309	22,757,309
Applicable 15% Threshold	4,015,996	4,015,996
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		-

(Rupess in '000')

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	237,823
2	Balances with other banks	4,527,933
	Lendings to financial institutions (for repo/ reverse repo - without netting	
3	benefit)	1,015,033
4	Investments	31,595,419
5	Advances	20,830,272
6	Operating fixed assets	326,545
7	Deferred tax assets	40,783
8	Financial Derivatives (total from cell C29)	-
9	Other assets	1,829,519
	Total Assets	60,403,329

	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%	4,855,078	4,855,078
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	87,188	87,188
4	Lending of securities or posting of securties as collaterals	100%	5,115,729	5,115,729
5	Undrawn committed facilities (which are not cancellable)	100%	1,400,602	1,400,602
6	Unconditionally cancellable commitments (which can be cancelled at any time			
	without notice)	10%	3,794,867	379,487
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%	7,729,559	7,729,559
	Total Off-Balance Sheet Items excluding Derivatives		22,984,042	19,568,662

	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	1	-	-
3	Foreign Exchange & gold	-	-	=
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives			-

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

Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments

Netting of loans and deposits is not allowed

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

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

Items deducted from capital will not contribute towards calculation of exposures

RISK WEIGHTED AMOUNT FOR CREDIT RISK

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)	ļ	25,234,467
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	3,360,009	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	738	
Total Risk Adjusted Exposure of Section D	0	3,360,747
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		28,595,214

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOO Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

2.3		P					(DED	MITTER	MO4	(Rupees in '000')
A Layout Type Property Property College College				B				,	,	Risk Adjusted Amount
Marie	A	Exposure Type				T (II			-	
1 2 2 4 5 6 7 2 2 1 1 2 2 1 1 2 2			rating	Weight	Exposure			-	-	
Comment of Comment of Parlament (1984) of Annexes (1985) 1985			1	2	2	Adjustments			(after CRM) ΣE*	Q
200 College Conference of Financian Health of Protects Col. 10			1	2	3	4	5		7	(2 X 6) or (2 x 7)
10 Chine on Coveramenta of Palasian Palasian of Paraman (Palasian of Palasian Palasian Of Palasian Palasian Of Palasian Palasian (Palasian Palasian Of Palasian Palasian Of Palasian Palasian Of Palasian Of Palasian Palasian (Palasian Palasian Of Palasian Palasian Of Palasian Palasian Of Palasian Palasian Of Palasian Palasian (Palasian Palasian Of Palasian Palasian Of Palasian Of Palasian Of Palasian Of Palasian Of Palasian Of Palasian (Palasian Palasian Of Palasian O	(0)	Cosh and Cosh Equivalents		00%	50				_	(2 A 0) 01 (2 A 1)
Processor of an IPPL Annew and an IPPL					30			20		v
Additional continues of the continues	, ,	· · · · · · · · · · · · · · · · · · ·		070	343,379			343,379	_	0
Major according to the Palace of the Company of t	(c)	Foreign Currency claims on SBP arising out of statutory		0%	2 12 92 12					
Chiese on Date recovering and Sectionary of Patients of 1				070				0	-	0
Western West			1	0%				0	-	0
California Dark See Dark Se								0	-	0
Collision on Beach for International Softherain, Extractional Money, Florid, Energy and Central Dark, and Emperor (1997) 1997 1998 1999 199								0	-	0
Section of Real For International Statements			4,5					0	-	0
(c) Claims on Business Factories, international Sortemanness, international Sortemanne				150%				0	-	0
Montane Faul Boropous Cortical Book and Emocration Comment			Unrated	100%				0	-	0
Common C	(e)	Claims on Bank for International Settlements, International		0%						
Chans on Mahilateria Development Banks		Monetary Fund, European Central Bank, and European								
Chars on Public Nettor Furthers in Philosopy								0	-	0
Claims on Public Sector Entation in Polating Claims of Public Sector Entation in Public Sector Entation in Public Sector Entation in Public Sector Entation in Public Sector Entation Claims of Public Sector Entation in Public Sector Entation Claims of Public Sector Entation in Public S	(f)	Claims on Multilateral Development Banks						0	-	0
(d) Claims on Public Secon Farities in Polisistan (e) Claims on Public Secon Farities in Polisistan (f) Claims on Public Secon Farities in Polisistan (f) Claims on Funds (f)			1					0	-	U
Chains on Fubble Secon Edition in Palation Chains on Fubble Secon Edition Chains on Fubble Secon Edition Chains on Fubble Secon Edition Chains on Fubble Second Edition Chains on Fubble Sec				-				0	-	0
(a) Claims on Pachies Sector Entition in Polisines (b) Claims on Pachies Sector Entition in Polisines (c) 1, 20, 50, 50, 50, 50, 50, 50, 50, 50, 50, 5								0	-	U
(g) Claims on Public Sector Entities on Delication (1)								0	-	
1 35% 23,50% 1 1 1 1 1 1 1 1 1	()		Unrated					0	-	U
Chims on Books	(g)	Claims on Public Sector Entities in Pakistan	1		212.426			212.426	-	42.405
A			2.2		212,426			212,420	-	42,483
(a) Chiese on Backs (b) Chiese, decominated in Rovige extracts, on backs with engine materials of the second of t								0		
(b) Claims on Banks (c) Claims on Banks (d) Claims on Banks (e) Claims on Banks (f) Claims (f) Claims on Banks (f) Claims (f) Claims on Banks (f) Claims (f) Cl			· .					0	-	
(b) Claims on Banks 1975 1					833 115			833 115	-	416.557
1	(h)	Claims on Banks	Onrated		033,113			055,115		410,337
1 20% 56,000 56,000 100.30	(n)	Ciannis un Danks						0		
2.3 50%			1		546,669			546.669		109,334
A Claims denominated in foreign currency, or banks with original materity of 3 months or less 50% 50			23		340,009			0 10,000	_	107,55
Chains deveninated in freelign currency, on banks with original mutarity of 3 membra or less 10								0	_	
Claims, denominated in foreign currency, on backs with original maturity of 3 member or less			,		4,671,925			4,671,925	_	7,007,888
(d) Claims, denominated in foreign currency, on basis with original maturity of 3 months or less necessary of 3 months or less for figure analysis of 18 months of 18					1,071,520			0	_	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
1,2,3 20%	(i)	Claims denominated in foreign currency on banks with original	Omated					0	-	0
Claims on banks with original maturity of 3 months or less demonstrated in PSR and funded in flanded in PSR 20% 143,258 23,658 20% 2	` '		1.2.3					0	-	(
Claims and banks with original maturity of 3 months or less demonstrated in PKR and functed in function in PKR and functed in PKR and function in PKR and functed in		materity of 5 months of less						0	-	0
Martine 20% 143,556					696			696	-	1,043
(i) Claims on banks with original materity of 2 months or less decommendated in Royal and floads in Goods of INPRR (13,559) (13,559) (13,559) (13,559) (13,599) (13,5								0	-	0
Amountation in PKR and finded in finded in PKR 20% 133,259 133,259 0 0 0 0 0 0 0 0 0	(i)	Claims on banks with original maturity of 3 months or less						0	-	0
(b) Claims on Corporates (excluding equity exposures) 0% 10% 9.531,876 9.531,876 1.708,276	(J)			20%	143,250			143,250	-	28,650
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2 50% 5.025.704 5.025.704 5.025.704 5.025.704 5.025.704 5.025.704 5.025.704 5.025.705 5.025.	` '			10%				0	-	0
3.4 100% 501,555 501,555 3			1	20%	9,531,876			9,531,876	-	1,906,375
Claims categorized as cetail portfolio 150% 2,085,090 2,08									-	4,512,852
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20% 0 -	(I)	Claims and a simple standard mark the	Unrated-2		1,094,082			1,094,002	-	2,117,002
S0% S,006	(1)	Claims categorized as retail portfolio						0	-	
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Claims against Low Cost Housing Finance	` '			3370	125,772			125,772	_	44,020
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(s) Investments in venture capital 150% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		n musical earning investments tother than that deducted from canifall		150%	388 472			388 472		592 700
(t) Investments in premises, plant and equipment and all other fixed assets (u) Claims on all fixed assets under operating lease 100% 323,905 - 323,905 - 323,905 - 323,905	(r)			1	300,472			300,472		362,700
assets 323,905 - 323,905 - 323,905 - 323,905 - - 323,905 -	(r)	held in banking book		1500/				Λ		
(u) Claims on all fixed assets under operating lease 100% 0 -	(r) (s)	held in banking book Investments in venture capital						0	-	
	(r) (s) (t)	held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed			323,905			323.905	-	323.905
1,103,010 - 1,103,010 - 1,103,010 - 1,103,010 - 1,103,010 - 1,103,010 - 1,103,010	(r) (s) (t)	held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed assets		100%	323,905			323,905	-	323,905
	(r) (s) (t) (u)	held in banking book Investments in venture capital Investments in premises, plant and equipment and all other fixed assets Claims on all fixed assets under operating lease		100% 100%	0			0	-	323,905 0

NON MARKET RELATED

A With Credit Conversion Factor of 100% (Rupees in '000') CREDIT RISK MITIGATION (CRM) 1 **Direct Credit Substitutes** Lending of securities or posting of securities as Simple Approach Comprehensive Risk Adjusted Mapped Risk collateral Notional Amount | Credit Equivalent Rating Weights % **Exposure** Adjusted Exposure (after Out flow Adjusted Inflow Other commitments with certain drawdown CRM) ΣE* Adjustments Adjustments **Exposure** 2 4 **Against** (3 X 100%) (2×8) Government of Pakistan (Federal or Provincial 0% 19,561,980 19,561,980 1 Governments) and SBP, denominated in PKR 19,561,980 SBP in Foreign Currency arising out of statutory 0% 2 obligations of banks in Pakistan 3 Sovereigns, Government of Pakistan or provincial 0% governments or SBP denominated in currencies 20% other than PKR 50% 4,5 100% 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% 2,3 50% 100% 4,5 150% 6 --Unrated 50% -6 Public Sector Entities in Pakistan 0%20% 2,3 50% 4,5 100% 150% 6 50% Unrated 7 Banks 0% 20% 2,3 50% 4,5 100% 150% 6 Unrated 50% 8 Banks (with original maturity of 3 months or less 0%1,2,3 20% and denominated in foreign currency) 4,5 50% 150% unrated 20% 9 Banks (with original maturity of 3 months or less 0% denominated in PKR) 20% 10 Corporates 0%20% 3,174,938 3,174,938 3,174,938 634,988 321,741 321,741 160,871 50% 321,741 3,4 100% 5,6 150% 100% 2,501,651 2,501,651 2,501,651 2,501,651 Unrated-1 Unrated-2 125% 50,000 50,000 50,000 11 Retail 20% 50% 75% 12 Others 0% 20% 50% 100% 25,610,311 25,610,311 25,610,311 3,360,009 Total

h Credit Conversion Factor of 50%							ISK MITIGATIO		
Performance related contingencies Commitments with an original maturity of over	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Simple Approach Out flow	Adjusted	Comprehensive Adjusted Exposure (after	Risk Adjuste Exposure
one year	rating				Adjustments	Adjustments		CRM) ΣE*	_
	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		0%		(0 00000)					(= 0)
Governments) and SBP, denominated in PKR	-		-	-	-	-	-	-	
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	_	0%	_	_	-	_	_	_	
Sovereigns, Government of Pakistan or provincial		0%	-	-	-	-	-	-	
governments or SBP denominated in currencies	2	20%	-	-	-	-	-	-	
other than PKR	3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6 Unrated	150% 100%	-	-	-	-	-	-	
Bank for International Settlements, International Monetary Fund, European Central Bank, and		0%				-		-	
European Community	-		-	-	-	-	-	-	
Multilateral Development Banks		0%					-		
	1	20%	-	-	-	-	-	-	
[2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6 Unrated	150% 50%	-	-	-	-	-	-	
	- Inaiou	•							
Public Sector Entities in Pakistan	1	0%					_		
	2,3	20% 50%		-	-	-	-		
	4,5	100%		<u>-</u>	-	-	-		
	6	150%		_	-	_	-		
	Unrated	50%		-	-	-	-		
Banks		0%					-		
	1	20%		-	-	-	-		
 	2,3 4,5	50% 100%		-	-	-	-		
	6	150%	-	-	-	-	<u>-</u>		
	Unrated	50%		-	-	-	-		
Banks (with original maturity of 3 months or less		0%					-		
and denominated in foreign currency)	1,2,3	20%		-	-	-	<u>-</u>	-	
	4,5	50%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	unrated	20%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%					-		
denominated in PKR)		20%	-	-	-	-	-	-	
Corporates		0%					_		
1	1	20%		-	-	-	-		
	2	50%		-	-	-	-		
	3,4	100%		-	-	-	-		
	5,6	150%	-	-	-	-	-		
	Unrated-1 Unrated-2	100% 125%		-	-	-	-		
	Omatou-2	•							
Retail		0%					-		
		20% 50%					<u>-</u>		
	-	75%		-	-	-	-		
		•							
Others		0%					-		
		20% 50%					-		
		100%	-	-	-	-	-	-	
Total			-	-	-	-	-	-	

h Credit Conversion Factor of 20% Trade Related contingencies	Mannad	Risk				Simple Approach	ISK MITIGATIO	Comprehensive	Risk Adjuste
Other Commitments with original maturity of one year or less	Mapped Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
-	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial				(3 X 2070)					(2 X 8)
Governments) and SBP, denominated in PKR	_	0%	-	-	-	-	-	-	
SBP in Foreign Currency arising out of statutory									
obligations of banks in Pakistan	- 1	0% 0%	-	-	-	-	-	-	
Sovereigns, Government of Pakistan or provincial 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		00/							
European Community	-	0%	-	-	-	-	-	-	
Multilateral Development Banks		0%		_			-		
Translateral Development Danks	1	20%	-	-	-	-	-	-	
	2,3	50%	-	-	-	-	-	-	
	4,5	100%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	Unrated	50%	-	-	-	-	-	-	
Public Sector Entities in Pakistan		0%							
Public Sector Entities in Pakistan	1	20%		-	-	_	-		
	2,3	50%		-	_	_	-		
	4,5	100%		-	-	-	-		
	6	150%		-	-	-	-		
	Unrated	50%		-	-	-	-		
		T							
Banks	1	0%					-		
	2,3	20% 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%	-	-	-	-	-	-	
	4,5 6	50% 150%	-	<u>-</u>	-	-	-	-	
	unrated	20%	-	-	-		-	-	
	umuteu	2070							
Banks (with original maturity of 3 months or less		0%					-		
denominated in PKR)		20%	-	-	-	-	-	-	
. I a		T 00/							
Corporates	1	0%			-		-		
	2	20% 50%	7,376	1,475	-	-	1,475		
 	3,4	100%	- 1,3/6	1,4/3	-	-	1,4/3		
	5,6	150%		-	-	-	-		
	Unrated-1	100%	-	-	-	-	-		
	Unrated-2	125%	-	-	-	-	-		
Retail		0%			-		-		
		20% 50%					-		
	_	75%		-		_	-		
<u> </u>		13/0		-		-	-		
Others		0%					-		
		20%					-		
		50%					-		
		100%		-	-	-	-		
			7,376	1,475			1,475	_	

Colors and the state of the sta	м ,	D. 1	1
Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amo
canceled at any time	1	2	3
Government of Pakistan (Federal or Provincial		T	
Governments) and SBP, denominated in PKR	-	0%	
SBP in Foreign Currency arising out of statutory		1	
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		00/	
European Community	-	0%	
Multilateral Development Banks		0%	
Ividiciate at Development Banks	1	20%	
	2,3	50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
		•	•
Public Sector Entities in Pakistan		0%	
	1	20%	
	2,3	50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
Banks		0%	
	1	20%	
l F	2,3	50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
		1 00/	
Banks (with original maturity of 3 months or less	1.2.2	0%	
and denominated in foreign currency)	1,2,3	20%	
	4,5	50% 150%	
	6 unrated	20%	
	umated	2070	
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	
		•	
Corporates		0%	
	1	20%	1,747,
	2	50%	537,
	3,4	100%	
	5,6	150%	500
	Limmotodi	1/1/10/.	

D

11 Retail

Unrated-1

Unrated-2

100%

125%

0%

500,000

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

(Rupees in '000')

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
	Instruments traded on futures and options exchanges, which are subject to									
С	daily mark to market and margin payments									
d	Equity Contracts*									
	with Residual Maturity of one year or less				6%	ı	-	-	0%	-
	with Residual Maturity of one year or less				6%	ı	-	-	20%	-
	with Residual Maturity of one year or less				6%	ı	-	-	50%	-
	with Residual Maturity of one year or less				6%	ı	-	-	100%	-
	with Residual Maturity of one year or less				6%	ı	-	-	125%	-
	with Residual Maturity of one year or less				6%	ı	-	-	150%	-
	with Residual Maturity of over one year to five year				8%	ı	-	-	0%	-
	with Residual Maturity of over one year to five year				8%	ı	-	-	20%	-
	with Residual Maturity of over one year to five year				8%	ı	-	-	50%	-
	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%	ı	•	-	0%	-
	with Residual Maturity of over five year				10%	ı	•	-	20%	-
	with Residual Maturity of over five year				10%	ı	1	-	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					-	-	-		-
	2.					-	-	-		-
В	Sub Total	-	-	-		_	-	-		-

(for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

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				1%	-	-	-	0%	-
with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
with Residual Maturity of over one year to five year				1%	-	-	-	50%	-
with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
with Residual Maturity of over one year to five year				1%	-	-	-	125%	-
with Residual Maturity of over one year to five year				1%	-	-	-	150%	-
with Residual Maturity of over five year				2%	-	-	-	0%	-
with Residual Maturity of over five year				2%	-	-	-	20%	-
with Residual Maturity of over five year				2%	-	-	-	50%	-
with Residual Maturity of over five year				2%	-	-	-	100%	-
with Residual Maturity of over five year				2%	-	-	-	125%	-
with Residual Maturity of over five year				2%	-	-	-	150%	-
Foreign Exchange Contracts*	•	-							
with Residual Maturity of one year or less				1%	-	-	-	0%	-
with Residual Maturity of one year or less				1%	-	-	-	20%	-
with Residual Maturity of one year or less				1%	-	-	-	50%	-
with Residual Maturity of one year or less				1%	-	-	-	75%	-
with Residual Maturity of one year or less				1%	-	-	-	100%	-
with Residual Maturity of one year or less				1%	-	-	-	125%	-
with Residual Maturity of one year or less				1%	-	-	-	150%	-
with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
with Residual Maturity of over one year to five year				5%	-	-	-	125%	-
with Residual Maturity of over one year to five year				5%	-	-	-	150%	-
with Residual Maturity of over five year				8%	-	-	-	0%	-
with Residual Maturity of over five year				8%	-	-	-	20%	-
with Residual Maturity of over five year				8%	-		-	50%	_
with Residual Maturity of over five year				8%	-	-	-	75%	-
with Residual Maturity of over five year		-		8%	-	-	-	100%	-
with Residual Maturity of over five year		-		8%	-	-	-	125%	-
with Residual Maturity of over five year				8%	-	-	-	150%	-
Sub Total	<u>-</u>	_	_		_		_		_

D Grand Total (B+C)

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000') A Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR 2) ii. Total market risk capital charge for General Market Risk Maturity Method 100,033 (Sum of all Currency-wise MR 3.1s or MR 3.2s) 100,033 B Capital Charge For Equity Exposure (MR 4) 43,917 i. Specific Risk ii. General Market Risk 87,835 43,917 C Capital Charge for Foreign Exchange Risk (Total of MR 5) 474,588 D Capital Charge for Position in Options (Total of MR 6) 0 E Total Capital Charge for Market Risk (A+B+C+D) 662,455 F Risk Weighted Amount for Market Risk (E x 12.5) 8,280,689

DEBT SECURITIES AND OTHER DEBT RELATED DERIVATIVES

SPECIFIC RISK CAPITAL CHARGE FOR ISSUER RISK (Rupees in '000') Residual Maturity Over 6 months to 24 Total Market risk capital charge for 6 month or less months Over 24 months **Capital Charge** 0.25% 1.00% Positions 0.00%1.60% 4.00% 8.00% 12.00% Total Exposure specific risk 34,879,152 rnment (Domestic Curr 34,879,152 b Government (other than Domestic Currency) Rating grade 1 Short Long Rating grade 2-3 Short Long 0 Rating grade 4-5 Short 0 0 Long Rating grade 6 Short 0 Long 0 Unrated Short 0 c Qualifying (to be specified) Long Short d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework) Long Rating grade 1 Short 0 Long 0 Rating grade 2-3 Short 0 Long Rating grade 3,4,5 Short Long 0 Rating grade 5-6 Short 0 Long 0 Unrated Short 0 e Total of a to d 34,879,152 34,879,152 Long

_		0	-)) -	-	-	-		_	_	-)) -	
		Short	0	0	0	0	0	0	0	0	0
f	Total market risk		0	0	0	0	0	0	0	34,879,152	0
	capital charge for										
	Specific Risk for										
	interest rate exposures										
	(on gross positions-long										
	plus short)										

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

(Maturity Method) Currency PKR

	Time Ba	and			Individua	al positions			Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate derivatives		Total		Kisk Weight	weighted positions	
Zone	Coupon 5 % or more	Coupon less than 5 %	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less	0				0	0	0.00%	0	
	1 to 3 months	1 to 3 months	19,793,521				19,793,521	0	0.20%	39,587	
	3 to 6 months	3 to 6 months	15,051,198				15,051,198	0	0.40%	60,205	
	6 to 12 months	6 to 12 months	34,434				34,434	0	0.70%	241	
2	2 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	
3	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	
_			34,879,152	-	-	-	34,879,152	0		100,033	0

			Horizo	ntal Disallowa	nce in	Horizonta	l 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 Mar	ket Risk Capital Charge								100,033	100,033
-						-				

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

	Time Ba	nd			Individu	ıal positions		Risk Weight	Waig	htad positions		
7	Carran 20/ an mana	Common loss than 20/	Debt secui	ities & debt	Interest rate derivatives		Total		Kisk weight	weig	Weighted 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		
	-	-	0	0	0	0	0	0		0	0	

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

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

Currency GBP

	Time Bar	nd			Individua	al positions			Risk Weight	Woie	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ities & debt	Interest rate of	derivatives	T	otal	Kisk Weight	vv eig	nted positions
Zone	Coupon 5 % or more	Coupon less than 5 78	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	
,		-	0	0	0	0	0	0		0	0

		Horizo	ontal Disallowai	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 JPY

	Time Ba	nd			Individua	al positions			- Risk Weight	Weighted po	gitions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	T	otal	Kisk Weight	weighted po	SILIONS
Zone	Coupon 5 % of 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	
TAL			0	0	0	0	0	0		0	0

		Hor	izontal 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 Bar	nd			Individ	ıal positions			Risk Weight	Waig	hted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ities & debt	Interest rate	derivatives	To	tal	Kisk weight	Weigh	nteu positions
Zone	Coupon 3 % of more	Coupon less than 3 /8	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	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

		Horizo	ontal Disallowai	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

	Time	Band			Individua	al positions			Risk Weight	Waightad	l magitians
Zone	Councy 30/ or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Т	otal	Risk Weight	weighted	l 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 Disallowand	ce in	Horizo	ntal Disallowance Bet	tween		
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	Band			Individu	l positions			Risk Weight	Wai	ighted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	T	otal	Kisk weight	vv e.	ighted positions
Zone	Coupon 5 % of more	Coupon less than 5 70	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	
-			0	0	0	0	0	0		0	0

		Horizo	ntal 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	Ō

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')

					Individua	l positions					(I
Zone	Time Band	Assumed Change in	Debt securities &	debt derivatives	Interest rat	e derivatives	To	tal	Market Risk Wo	eighted Positions	Net Positions
		yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
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

OVERALL NET OPEN POSITION

		Н	orizontal Disallowance	in	Horiz	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 US\$

(Rupees in '000')

					Individua	l positions					
Zone	Time Band	Assumed Change in	Debt securities &	debt derivatives	Interest rate	e derivatives	Tot	al	Market Risk W	eighted Positions	Net Positions
		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

		Н	orizontal Disallowance	in	Hori	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 GBP

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	Te	otal	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			
	1 to 3 months	1					(0			
	3 to 6 months	1					(0			
	6 to 12 months	1					(0			
2	1.0 to 1.9 years	0.9					(0			
	1.9 to 2.8 years	0.8					(0			
	2.8 to 3.6 years	0.75					(0			
3	3.6 to 4.3 years	0.75					(0			
	4.3 to 5.7 years	0.7					(0			
	5.7 to 7.3 years	0.65					(0			
	7.3 to 9.3 years	0.6					(0			
	9.3 to 10.6 years	0.6					(0			
	10.6 to 12 years	0.6					(0			
	12 to 20 years	0.6					(0			
	Over 20 years	0.6					(0			
OTAL	•		0	0	0	0	(0	0	0	
VERALL NET OPEN	POSITION					-		-	-		

		Н	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									

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

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	Tot	al	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			
ΓAL	•	•	0	0	0	0	0	0	0	0	

		Н	orizontal Disallowance	in	Horiz	ontal 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 EURO

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

		Н	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									

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					(1
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	e derivatives	To	otal	Market Risk W	eighted Positions	Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
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

OVERALL NET OPEN POSITION

		Н	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									

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

(for institutions using Duration method)

Currency Others

(Rupees in '000')

					Individua	positions					(Rupces iii 000)
Zone	Time Band	Assumed Change		debt derivatives	Interest rate	derivatives	То	tal	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

OVERALL NET OPEN POSITION

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000
	Ins	side Pakistan	Outside Pakistan*		Total	
	KSE	LSE	ISE	- Outside Pakistan		Total
Specific Risk Charge Equities						
Long positions	548,966					548,96
Short Positions						
Equity Derivatives						
Long positions						
Short Positions						
Total Gross Positions (a+b+c+d)	548,966	0	0	0	0	548,96
Risk Weight	8%	8%	8%	8%	8%	ĺ
Specific Risk Charge (f x e)	43,917	0	0	0	0	43,9
General Market Risk Charge						
Net Long/Short Positions ($ a-b + c-d $)	548,966	0	0	0	0	548,96
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	43,917	0	0	0	C	43,91
	07.025	- 0	_ 0	- 01		07.0
Total Capital Charge for Equity Exposures (g + j)	87,835	0	0	0	C	87,8

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

	Position in Currency							(10	upees in '000')
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	Net delta- based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	16,790		4,500		27		21,316	278.30	5,932,346
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

5,932,346
8%
474,588

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 Indi	cator Ap	proach				(Rupees in '000')	
1 Basic Indicat	tor Approach (BIA)			Gross 1	Income #		(Itapees in ooo)	Please select
	()		First year	Second year	Third year	Average of		your Calculation
		α		-	_	positive values	Capital Charge	3
C I		1 1 50/	2	3	4	5	6 = (5x1)	Approach and
Gross Inco A Capital Ch		15%	1,889,487	3,212,360	5,008,485	3,370,111	505,517 505,517	all calculations
A Capital Cil	large (DIA)					ı	303,317	will perform
2 The Standar	dized Approach (TSA)			Gross 1	Income #			automatically
			First year	Second year	Third year	Average of		
	Business lines *	β				positive values	Capital Charge	
	C F	1	2	3	4	5	6 = (5x1)	1
	Corporate Finance Trading and Sales	18% 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	18%	0	0	0	0	0	
	Agency Services	15%	0	0	0	0	0	
	Asset Management	12%	0	0	0	0	0	
	Retail Brokerage	12%	0	0	0	0	0	
B Capital Ch	narge (TSA)						0	
2 414 44 6	Standardinal Arrayaah (ASA)		I		T "			l
5 Alternative S	Standardized Approach (ASA)		First year		Income #	Ayyamaga af		
	Business lines *	β	First year	Second year	Third year	Average of positive values	Capital Charge	
	Business fines	<u>p</u>	2	3	4	5	6 = (5x1)	l
	Corporate Finance	18%	0	0	0	0	0 (3A1)	
	Trading and Sales	18%	0	0	0	0	0	
	Payment and Settlement	18%	0	0	0	0	0	
	Agency Services	15%	0	0	0	0	0	
	Asset Management	12%	0	0	0	0	0	
	Retail Brokerage	12%	0	0	0	0	0	
	Those banks that are unable to disaggregross income for these six lines as under		ir gross incor	ne into the abo	ove mentioned	d six lines can ag	gregate the total	
	Aggregate of six business lines	18%	0	0	0	0	0	
2 1	Capital Charge					ſ	0	1
3.1	Capital Charge					ı	U	1
				Loans and	Advances #			
			First year	Second year	Third year	Average of		
		β				positive values	Capital Charge	
	Datail Danking	120/	2	3	4	5	6 = (5x1)*m	1
	Retail Banking Commercial Banking	12% 15%	0	0	0	0	0	
	Commercial Banking	1370	0	<u> </u>		U	0	
	Banks may aggregate loans & advances	from re	tail and com	nercial bankin	g (if they wis	h to) using a bet	a of 15% as under:	
	Retail & Commercial Banking	15%	0	0	0	0	0	
3.2	Capital Charge					1	0	
C Canital Ch	narge (ASA) (3.1+3.2)					Ī	0	I
-							· ·	1
D Capital Ch	arge for Operational Risk (A, B or C)					ļ	505,517	
Adjusted R calculated		ASA ban	ks only. All o	ther banks wi	ll manually f	eed the amount	6,318,958 6,318,958	
	Audited figures should be used. re in the above segments of business shou	ld not be	construed th	at all these ac	tivities are pe	rmissible. Rank	s/DFIs are required	
	n activities as allowed under the law and			mose de	and pe			