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

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O: March-2024

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

			Basel 3 Transit	Basel 3 full
1.1	**Common 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)	2,467,057	2,467,057
	1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
	1.1.7	Un-appropriated/ un-remitted profits/ (losses)	9,872,106	9,872,106
	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	22,245,139	22,245,139
	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)	4,125	4,125
	1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		-
	1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (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	**4,125**	**4,125**
	1.1.21	*CET 1 after Regulatory Adjustments above*	**22,241,014**	**22,241,014**
	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*	**22,241,014**	**22,241,014**
	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 liability)	-	-
	1.1.26	*CET 1 after Regulatory Adjustment above*	**22,241,014**	**22,241,014**
	1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
	1.1.28	*CET 1 after above adjustment*	**22,241,014**	**22,241,014**
	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*	**22,241,014**	**22,241,014**
	1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	**3,235,346**	**3,235,346**
	1.1.34	**CET1 (after regulatory adjustments)**	**19,005,667**	**19,005,667**
1.2	**Additional 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 group AT1 - from "Consolidation sheet")	-	-
	1.2.3	***AT1 Capital before Regulatory Adjustments***	-	-
	1.2.4	**Regulatory Adjustments at AT1 Capital level**		
	1.2.5	Investment in mutual funds exceeding the precribed limit		-
	1.2.6	Investment in own AT1 capital instruments		-
	1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
	1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1,634,297	1,634,297
	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	1,601,049	1,601,049
		Sum of Regulatory Adjustments at AT1 Capital level	**3,235,346**	**3,235,346**
	1.2.12	**Amount of Regulatory Adjustment applied at AT1 Capital level**	-	-
	1.2.13	**AT1 Capital (after regulatory adjustments)**	-	**0**
	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)**	**19,005,667**	**19,005,667**

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 Weighted Assets	259,629	259,629
2.5	Revaluation Reserves (net of taxes)	60,516	60,516
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	60,516	60,516
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	**T2 Capital before regulatory adjustments**	**320,145**	**320,145**
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 scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1,921,194	1,921,194
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	1,921,194	1,921,194
2.15	**Amount of Regulatory Adjustment applied at T 2 Capital level**	**320,145**	**320,145**
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**	-	-
3	**Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recogninzed + T2 Capital**	19,005,667	19,005,667
4	**Total Risk Weighted Assets (TRWAs)**	34,857,547	34,857,547
4.1	Total Credit Risk Weighted Assets	20,770,311	20,770,311
4.2	Total Market Risk Weighted Assets	7,768,278	7,768,278
4.3	Total Operational Risk Weighted Assets	6,318,958	6,318,958
5	**Capital Adequacy Ratios**		
5.1	CET1 to TRWAs	54.52%	54.52%
5.2	T1 Capital to TRWAs	54.52%	54.52%
5.3	Total eligible capital to TRWAs	**54.52%**	54.52%

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Minority Interest - under Basel III (full implementation)

Items	(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	Subsidiaries 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		-	-	-	-	-	-	-	-	-	-
	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		-	-	-	-	-	-	-	-	-	-
	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)		-	-	-	-	-	-	-	-	-	-
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-	-

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

Rupees in '000'

REGULATORY ADJUSTMENTS

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.		-

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		2,656,616
Gross holdings of Tier 2 capital		3,122,977
Sum of all above holdings		5,779,593
Applicable CET1 amount (before thresholds)		22,241,014
Amount of holdings exceeding 10% applicable CET1		3,555,491
	B3 full	**B3 Transit**
Deduction from CET1	-	-
Deduction from AT1 capital	1,634,297	1,634,297
Deduction from T2	1,921,194	1,921,194
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	-	-
Gross holdings of AT1 capital	1,022,318	1,022,318
Gross holdings of T2 capital	1,201,783	1,201,783

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)	22,241,014	22,241,014
	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)	22,241,014	22,241,014
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)	22,241,014	22,241,014
Applicable 15% Threshold	3,924,885	3,924,885
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	-	-

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

Leverage Ratio	32.77%

(Rupess in '000')

Tier-1 Capital	19,005,667

Total Exposures	57,994,869

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	69,075
2	Balances with other banks	4,300,129
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,787,731
4	Investments	19,394,234
5	Advances	18,608,195
6	Operating fixed assets	316,267
7	Deferred tax assets	40,416
8	Financial Derivatives (total from cell C29)	-
9	Other assets	1,274,723
	Total Assets	**47,790,768**

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%	5,037,566	5,037,566
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	125,035	125,035
4	Lending of securities or posting of securties as collaterals	100%	-	-
5	Undrawn committed facilities (which are not cancellable)	100%	1,760,281	1,760,281
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	3,197,049	319,705
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%	2,960,494	2,960,494
	Total Off-Balance Sheet Items excluding Derivatives		**13,081,445**	10,204,101

	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 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives			**-**

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

Instructions:

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

CR 1

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1	On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		**16,987,472**
2	Off - Balance Sheet - Non Market Related Exposures		
	Total Risk Adjusted Exposure of Section A	**3,764,831**	
	Total Risk Adjusted Exposure of Section B	**0**	
	Total Risk Adjusted Exposure of Section C	**18,008**	
	Total Risk Adjusted Exposure of Section D	**0**	**3,782,839**
3	Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		**0**
4	**Total Risk Weighted Amount for Credit Risk**		**20,770,311**

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

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)1				Risk Adjusted Amount
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
		1	2	3	4	5	6	7	8
							(3+4-5)		(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	50			50	-	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	140,437			140,437	-	0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	-	0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	-	0
		2	20%				0	-	0
		3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	100%				0	-	0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	-	0
(f)	Claims on Multilateral Development Banks		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	0
		1	20%	2,661,507			2,661,507	-	532,301
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%	826,607			826,607	-	413,304
(h)	Claims on Banks		0%				0	-	0
			10%				0	-	0
		1	20%	1,415,000			1,415,000	-	283,000
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0	-	0
		1,2,3	20%	4,234,992			4,234,992	-	846,998
		4,5	50%				0	-	0
		6	150%				0	-	0
		unrated	20%				0	-	0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR						0	-	0
			20%	58,647			58,647	-	11,729

(k)	Claims on Corporates (excluding equity exposures)		0%				0	-	0
			10%				0	-	0
		1	20%	7,964,075			7,964,075	-	1,592,815
		2	50%	8,195,679			8,195,679	-	4,097,839
		3,4	100%	863,064			863,064	-	863,064
		5,6	150%				0	-	0
		Unrated-1	100%	3,077,862			3,077,862		3,077,862
		Unrated-2	125%	490,539			490,539	-	613,174
(l)	Claims categorized as retail portfolio		0%				0	-	0
			20%				0	-	0
			50%				0	-	0
			75%	9,144			9,144	-	6,858
(m)	Claims fully secured by residential property (Residential Mortgage Fiance as defined in Section 2.1)		35%	111,046			111,046	-	38,866
	Claims against Low Cost Housing Finance		25%				0		0
(n)	Past Due loans:						0	-	0
	1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired:						0	-	0
	1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.		150%	251,234			251,234	-	376,851
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.		100%	0			0	-	0
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%	0			0	-	0
	2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired		100%				0	-	0
	3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount		50%				0	-	0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing enitity) or where the entity is an unconsolidated affiliate.		1000%				0		0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	82,538			82,538		206,345
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	2,578,755			2,578,755	-	2,578,755
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	388,472			388,472	-	582,708
(s)	Investments in venture capital		150%				0	-	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	311,537			311,537	-	311,537
(u)	Claims on all fixed assets under operating lease		100%	0			0	-	0
(v)	All other assets		100%	553,466			553,466	-	553,466
B	**TOTAL**			**34,214,651**	**0**	**0**	**34,214,651**	**0**	**16,987,472**

NON MARKET RELATED

A With Credit Conversion Factor of 100%

(Rupees in '000')

a. **Direct Credit Substitutes**

b. **Lending of securities or posting of securities as collateral**

c. **Other commitments with certain drawdown**

	Against	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1 – Simple Approach: Inflow Adjustments	Simple Approach: Out flow Adjustments	Simple Approach: Adjusted Exposure	Comprehensive: Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure
		1	2	3	4	5	6	7	8	9
					(3 X 100%)					(2 x 8)
1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-		-
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%		-	-	-	-	-	-
3	Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%		-	-	-	-	-	-
		2	20%		-	-	-	-	-	-
		3	50%		-	-	-	-	-	-
		4,5	100%		-	-	-	-	-	-
		6	150%		-	-	-	-	-	-
		Unrated	100%		-	-	-	-	-	-
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-	-
5	Multilateral Development Banks		0%		-			-		-
		1	20%	-	-	-	-	-	-	-
		2,3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
6	Public Sector Entities in Pakistan		0%			-		-		-
		1	20%		-	-	-	-		-
		2,3	50%		-	-	-	-		-
		4,5	100%		-	-	-	-		-
		6	150%		-	-	-	-		-
		Unrated	50%		-	-	-	-		-
7	Banks		0%					-		-
		1	20%	-	-	-	-	-		-
		2,3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%		-	-	-	-		-
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%					-		-
		1,2,3	20%	-	-	-	-	-	-	-
		4,5	50%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		unrated	20%	-	-	-	-	-	-	-

9	Banks (with original maturity of 3 months or less denominated in PKR)		0%					-		-
			20%		-	-	-	-		-
10	Corporates		0%			-		-		-
		1	20%	3,174,938	3,174,938	-	-	3,174,938		634,988
		2	50%	576,949	576,949	-	-	576,949		288,474
		3,4	100%	-	-	-	-	-		-
		5,6	150%		-	-	-	-		-
		Unrated-1	100%	2,841,369	2,841,369	-	-	2,841,369		2,841,369
		Unrated-2	125%	-	-	-	-	-		-
11	Retail		0%			-		-		-
			20%			-		-		-
			50%			-		-		-
			75%		-	-	-	-		-
12	Others		0%			-		-		-
			20%			-		-		-
			50%			-		-		-
			100%	-	-	-	-	-	-	-
	Total			**6,593,256**	**6,593,256**	**-**	**-**	**6,593,256**	**-**	**3,764,831**

B With Credit Conversion Factor of 50%

a. Performance related contingencies

b Commitments with an original maturity of over one year

		Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1 Simple Approach Inflow Adjustments	Simple Approach Out flow Adjustments	Simple Approach Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure
		1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3	Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
		2	20%	-	-	-	-	-	-	-
		3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	100%	-	-	-	-	-	-	-
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5	Multilateral Development Banks		0%					-		-
		1	20%	-	-	-	-	-	-	-
		2,3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
6	Public Sector Entities in Pakistan		0%					-		-
		1	20%		-	-	-	-		-
		2,3	50%		-	-	-	-		-
		4,5	100%		-	-	-	-		-
		6	150%		-	-	-	-		-
		Unrated	50%		-	-	-	-		-
7	Banks		0%					-		-
		1	20%		-	-	-	-		-
		2,3	50%		-	-	-	-		-
		4,5	100%		-	-	-	-		-
		6	150%	-	-	-	-	-		-
		Unrated	50%		-	-	-	-		-
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%					-		-
		1,2,3	20%		-	-	-	-	-	-
		4,5	50%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		unrated	20%	-	-	-	-	-	-	-
9	Banks (with original maturity of 3 months or less denominated in PKR)		0%					-		-
			20%	-	-	-	-	-	-	-

10	Corporates		0%					-		-
		1	20%		-	-	-	-		-
		2	50%		-	-	-	-		-
		3,4	100%		-	-	-	-		-
		5,6	150%	-	-	-	-	-		-
		Unrated-1	100%		-	-	-	-		-
		Unrated-2	125%		-	-	-	-		-
11	Retail		0%					-		-
			20%					-		-
			50%					-		-
		-	75%		-	-	-	-		-
12	Others		0%					-		-
			20%					-		-
			50%					-		-
			100%	-	-	-	-	-	-	-
	Total			-	-	-	-	-	-	-

C With Credit Conversion Factor of 20%

a. Trade Related contingencies

b. Other Commitments with original maturity of one year or less

		Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1 — Simple Approach: Inflow Adjustments	Simple Approach: Out flow Adjustments	Simple Approach: Adjusted Exposure	Comprehensive: Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure
		1	**2**	**3**	**4** (3 X 20%)	**5**	**6**	**7**	**8**	**9** (2 x 8)
1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3	Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
		2	20%	-	-	-	-	-	-	-
		3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	100%		-	-	-	-		-
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5	Multilateral Development Banks		0%		-			-		-
		1	20%	-	-	-	-	-	-	-
		2,3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
6	Public Sector Entities in Pakistan		0%			-		-		-
		1	20%		-	-	-	-		-
		2,3	50%		-	-	-	-		-
		4,5	100%		-	-	-	-		-
		6	150%		-	-	-	-		-
		Unrated	50%		-	-	-	-		-
7	Banks		0%					-		-
		1	20%		-	-	-	-		-
		2,3	50%	-	-	-	-	-	-	-
		4,5	100%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		Unrated	50%	-	-	-	-	-	-	-
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%					-		-
		1,2,3	20%	-	-	-	-	-	-	-
		4,5	50%	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-
		unrated	20%	-	-	-	-	-	-	-
9	Banks (with original maturity of 3 months or less denominated in PKR)		0%					-		-
			20%	-	-	-	-	-	-	-

10	Corporates		0%			-		-		-
		1	20%	-	-	-	-	-		-
		2	50%	180,082	36,016	-	-	36,016		18,008
		3,4	100%	-	-	-	-	-		-
		5,6	150%		-	-	-	-		-
		Unrated-1	100%	-	-	-	-	-		-
		Unrated-2	125%	-	-	-	-	-		-
11	Retail		0%			-		-		-
			20%					-		-
			50%					-		-
		-	75%		-		-	-		-
12	Others		0%					-		-
			20%					-		-
			50%					-		-
			100%		-	-	-	-		-
	Total			**180,082**	**36,016**	**-**	**-**	**36,016**	**-**	**18,008**

D With Credit Conversion Factor of 0%

a. Other commitments that can be unconditionally cancelled at any time

		Mapped Rating	Risk Weights %	Notional Amount
		1	2	3
1	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2	SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3	Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
		2	20%	-
		3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	100%	-
4	Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5	Multilateral Development Banks		0%	
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
6	Public Sector Entities in Pakistan		0%	
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
7	Banks		0%	
		1	20%	-
		2,3	50%	-
		4,5	100%	-
		6	150%	-
		Unrated	50%	-
8	Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	
		1,2,3	20%	-
		4,5	50%	-
		6	150%	-
		unrated	20%	-
9	Banks (with original maturity of 3 months or less denominated in PKR)		0%	
			20%	
10	Corporates		0%	

		1	20%	3,584,594
		2	50%	580,733
		3,4	100%	-
		5,6	150%	
		Unrated-1	100%	125,000
		Unrated-2	125%	-
11	Retail		0%	
			20%	
			50%	
		-	75%	-
12	Others		0%	
			20%	
			50%	
			100%	3,976,314
	Total			**8,266,641**

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)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments									
d	Equity Contracts*									
	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%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	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%	-	-	-	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					-	-	-		-
	2.					-	-	-		-
B	**Sub Total**	-	-	-		-	-	-		-

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

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				1%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	50%	-

	with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	150%	-
	with Residual Maturity of over five year				2%	-	-	-	0%	-
	with Residual Maturity of over five year				2%	-	-	-	20%	-
	with Residual Maturity of over five year				2%	-	-	-	50%	-
	with Residual Maturity of over five year				2%	-	-	-	100%	-
	with Residual Maturity of over five year				2%	-	-	-	125%	-
	with Residual Maturity of over five year				2%	-	-	-	150%	-
g	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%	-	-	-	0%	-
	with Residual Maturity of one year or less				1%	-	-	-	20%	-
	with Residual Maturity of one year or less				1%	-	-	-	50%	-
	with Residual Maturity of one year or less				1%	-	-	-	75%	-
	with Residual Maturity of one year or less				1%	-	-	-	100%	-
	with Residual Maturity of one year or less				1%	-	-	-	125%	-
	with Residual Maturity of one year or less				1%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	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%	-
C	**Sub Total**	-	-	-		-	-	-		-

D	**Grand Total (B+C)**	-

RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY

(Rupees in '000')

A	**Capital Charge for Interest Rate Risk**			
	i. Total market risk capital charge for Specific Risk (Total MR 2)		0	
	ii. Total market risk capital charge for General Market Risk			
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	54,373	**54,373**
B	**Capital Charge For Equity Exposure (MR 4)**			
	i. Specific Risk		56,883	
	ii. General Market Risk		56,883	**113,766**
C	**Capital Charge for Foreign Exchange Risk (Total of MR 5)**			453,324
D	**Capital Charge for Position in Options (Total of MR 6)**			0
E	**Total Capital Charge for Market Risk (A+B+C+D)**			**621,462**
F	**Risk Weighted Amount for Market Risk (E x 12.5)**			**7,768,278**

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

(Rupees in '000')

	Capital Charge	Positions	0.00%	Residual Maturity: 6 month or less 0.25%	Over 6 months to 24 months 1.00%	Over 24 months 1.60%	4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
a	**rnment (Domestic Curr**	Long	**17,171,155**							17,171,155	**0**
		Short								0	**0**
b	**Government (other than Domestic Currency)**										
	Rating grade 1	Long								0	**0**
		Short								0	**0**
	Rating grade 2-3	Long								0	**0**
		Short								0	**0**
	Rating grade 4-5	Long								0	**0**
		Short								0	**0**
	Rating grade 6	Long								0	**0**
		Short								0	**0**
	Unrated	Long								0	**0**
		Short								0	**0**
c	**Qualifying (to be specified)**										
		Long								0	**0**
		Short								0	**0**
d	**Others** ***(similar to credit risk charges under the Standardized Approach of the Basel II Framework)***										
	Rating grade 1	Long								**0**	**0**
		Short								**0**	**0**
	Rating grade 2-3	Long								**0**	**0**
		Short								**0**	**0**
	Rating grade 3,4,5	Long								**0**	**0**
		Short								**0**	**0**
	Rating grade 5-6	Long								**0**	**0**
		Short								**0**	**0**
	Unrated	Long								**0**	**0**
		Short								**0**	**0**
e	**Total of a to d**	Long	**17,171,155**	**0**	**0**	**0**	**0**	**0**	**0**	**17,171,155**	**0**
		Short	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
f	**Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)**		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**17,171,155**	**0**

MR 3.1 (a)

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

(Rupees in '000')

	Time Band		Individual positions						Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total				
			Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less	9,403,651				9,403,651	0	0.00%	0	0
	1 to 3 months	1 to 3 months	0				0	0	0.20%	0	0
	3 to 6 months	3 to 6 months	0				0	0	0.40%	0	0
	6 to 12 months	6 to 12 months	7,767,504				7,767,504	0	0.70%	54,373	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			17,171,155	-	-	-	17,171,155	0		54,373	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge								54,373	54,373

MR 3.1 (b)

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

(Rupees in '000')

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

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

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

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

MR 3.1 (d)

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

(Rupees in '000')

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

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

MR 3.1 (f)

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

(Rupees in '000')

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

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

MR 3.1 (g)

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

MR 3.2

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')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total				
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	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											

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

MR 3.2

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

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions								
			Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	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											

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

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

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions: Debt securities & debt derivatives Long	Short	Interest rate derivatives Long	Short	Total Long	Short	Market Risk Weighted Positions 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											

Calculation	Vertical disallowance	Horizontal Disallowance in Zone 1	Zone 2	Zone 3	Horizontal Disallowance Between Zones 1 & 2	Zones 2 & 3	Zones 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

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions: Debt securities & debt derivatives Long	Debt securities & debt derivatives Short	Interest rate derivatives Long	Interest rate derivatives Short	Total Long	Total Short	Market Risk Weighted Positions Long	Market Risk Weighted Positions 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											

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

MR 3.2

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

(Rupees in '000')

Zone	Time Band	Assumed Change in	Individual positions: Debt securities & debt derivatives Long	Debt securities & debt derivatives Short	Interest rate derivatives Long	Interest rate derivatives Short	Total Long	Total Short	Market Risk Weighted Positions Long	Market Risk Weighted Positions 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											

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

MR 3.2

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')

Zone	Time Band	Assumed Change in	Individual positions: Debt securities & debt derivatives Long	Debt securities & debt derivatives Short	Interest rate derivatives Long	Interest rate derivatives Short	Total Long	Total Short	Market Risk Weighted Positions Long	Market Risk Weighted Positions 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											

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

MR 3.2

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')

Zone	Time Band	Assumed Change in yield	Individual positions								
			Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	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											

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

MR 4

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

		Inside Pakistan			Outside Pakistan*		Total
		KSE	LSE	ISE			
A	**Specific Risk Charge**						
	Equities						
a	Long positions	711,037					711,037
b	Short Positions						0
	Equity Derivatives						
c	Long positions						0
d	Short Positions						0
e	**Total Gross Positions (a+b+c+d)**	711,037	0	0	0	0	711,037
f	Risk Weight	8%	8%	8%	8%	8%	
g	**Specific Risk Charge (f x e)**	56,883	0	0	0	0	**56,883**
B	**General Market Risk Charge**						
h	Net Long/Short Positions (|a-b| + |c-d|)	711,037	0	0	0	0	711,037
i	Risk Weight	8%	8%	8%	8%	8%	
j	**General Market Risk Charge (h x i)**	56,883	0	0	0	0	**56,883**
	Total Capital Charge for Equity Exposures (g + j)	113,766	0	0	0	0	**113,766**

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	15,235		4,500		648		20,383	278.00	5,666,547
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	5,666,547
Capital Charge Rate	8%
Total Capital Charge	453,324

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A **LONG POSITIONS WITH RELATED CASH POSITIONS**

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

B **LONG CALL or LONG PUT OPTIONS**

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

TOTAL					0