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Independent Auditors' Report

To the Chief Executive Officer of Pak China Investment Company Limited

Opinion

We have audited the accompanying Capital Adequacy Return ("the Return") of Pak China Investment Company Limited ("the DFI") as at 31 December 2019.

In our opinion, the financial information in the Return of the DFI as at 31 December 2019 is prepared, in all material respects, in accordance with the requirements of the Revised Regulatory Capital Framework under Basel II issued vide State Bank Pakistan's (SBP) BSD Circular No. 08 dated 27 June 2006, the Basel III capital reforms issued vide BPRD Circular No. 06 dated 15 August 2013 which mainly pertain to eligible capital and related deductions and other requirements specified by the SBP (together referred to as "the Framework").

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs), as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Return section of our report. We are independent of the DFI in accordance with the ethical requirements that are relevant to our audit of the Return in Pakistan, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Basis of preparation of the Return and Restriction on Distribution

The Return has been prepared in accordance with the Framework described above and to assist the DFI to meet the requirements specified by the SBP. As a result the Return may not be suitable for any other purpose. Our report is intended solely for the DFI and SBP and should not be distributed to parties other than the DFI and SBP. Our opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Return

Management is responsible for the preparation of the Return in accordance with the Framework and for such internal control as management determines is necessary to enable the preparation of the Return that is free from material misstatement, whether due to fraud or error.



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In preparing the Return, management is responsible for assessing the DFI's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the DFI or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the DFI's financial reporting process.

Auditors' Responsibilities for the Audit of the Return

Our objectives are to obtain reasonable assurance about whether the Return is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs, as applicable in Pakistan, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Return.

As part of an audit in accordance with ISAs, as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Return, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the DFI's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the DFI's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Return or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the DFI to cease to continue as a going concern.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates, if any, and related disclosures made by management.

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

The engagement partner on the audit resulting in this independent auditors' report is Atif Zamurrad Malik.

KPMG Taseer Hadi & Co.
KPMG Taseer Hadi & Co.
Chartered Accountants

Islamabad
09 April 2020

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CAP 1

NAME OF THE BANK: 3118 - PAK CHINA INVESTMENT COMPANY LTD
REPORTING BASIS: Bank Level Un-Audited (Basel III)
CAPITAL ADEQUACY RETURN AS OF: December 2019

(Rupees in '000')

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	9,696,638	9,696,638
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)	1,384,606	1,384,606
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Unappropriated/ un-retained profits/ (losses)	5,536,135	5,536,135
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	16,617,379	16,617,379
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	5,284	5,284
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	5,284	5,284
1.1.21	CET1 after Regulatory Adjustments above	16,612,095	16,612,095
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)	607,550	607,550
1.1.23	CET1 after Regulatory Adjustment above	16,004,546	16,004,546
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	CET1 after Regulatory Adjustment above	16,004,546	16,004,546
1.1.27	Amount exceeding 15% threshold (significant investments and DTA)	-	-
1.1.28	CET1 after above adjustment	16,004,546	16,004,546
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	CET1 after Regulatory Adjustment above	16,004,546	16,004,546
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,521,650	1,521,650
1.1.34	CET1 (after regulatory adjustments)	14,482,895	14,482,895
1.2	Additional Tier1 (AT1) 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 prescribed 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)	739,575	739,575
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 \$0.50 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	782,075	782,075
	Sum of Regulatory Adjustments at AT1 Capital level	1,521,650	1,521,650
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 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognized AT1 Capital)	14,482,895	14,482,895
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	149,277	149,277
2.5	Revaluation Reserves (net of taxes)	4,752	4,752
2.5.1	Pertaining to Fixed Assets	-	-
2.5.2	Unrealized Gains/ (losses) on AFS securities	4,752	4,752
2.6	Foreign Exchange Translation Reserves	-	-
2.7	Undisclosed/ Other Reserves (if any)	-	-
2.8	T2 Capital before regulatory adjustments	154,029	154,029
2.9	Regulatory Adjustments at T2 Capital level	-	-



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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)	936,103	936,103
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	936,103	936,103
2.15	Amount of Regulatory Adjustment applied at T2 Capital level	154,029	154,029
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 recognized + T2 Capital)	14,482,895	14,482,895
4	Total Risk Weighted Assets (TRWAs)	19,660,631	19,660,632
4.1	Total Credit Risk Weighted Assets	13,020,072	13,020,072
4.2	Total Market Risk Weighted Assets	3,684,893	3,684,893
4.3	Total Operational Risk Weighted Assets	2,955,667	2,955,667
5	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	73.66%	73.66%
5.2	T1 Capital to TRWAs	73.66%	73.66%
5.3	Total eligible capital to TRWAs	73.66%	73.66%

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Minority Interest - under Basel III (full implementation)		Subsidiaries										
Items		Total Amount	1	2	3	4	5	6	7	8	9	10
1	A economic column should be completed by each subsidiary (sum of capital in third parties)											
2	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)											
3	read in amount plus related reserves/retained earnings owned by group minus of all deductions											
4	read in amount plus related reserves/retained earnings owned by third parties minus of all deductions											
5	Total Tier 1 capital (CET1 + AT1 Capital) of the subsidiary net of deductions											
6	read in amount plus related reserves/retained earnings owned by group minus of all deductions											
7	read in amount plus related reserves/retained earnings owned by third parties minus of all deductions											
8	Total capital (CET1 + AT1 Capital + T2 capital) of the subsidiary net of deductions											
9	read in amount plus related reserves/retained earnings owned by group minus of all deductions											
10	read in amount plus related reserves/retained earnings owned by third parties minus of all deductions											
11	Total risk-weighted assets of the subsidiary											
12	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		01	01	01	01	01	01	01	01	01	01
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 arrangements)											
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												
	CET1 recognized from consolidated subsidiaries											
	AT1 Capital recognized from consolidated subsidiaries											
	T2 Capital recognized from consolidated subsidiaries											

** Banks means all financial institutions including NBFI's that are being regulated by SBP and SFCP

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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)		0
	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		1,049,585
Gross holdings of Additional Tier 1 capital		1,277,669
Gross holdings of Tier 2 capital		1,617,184
Sum of all above holdings		3,944,438
Applicable CET1 amount (before thresholds)		16,612,095
Amount of holdings exceeding 10% applicable CET1		2,283,229
	B3 full	B3 Transit
Deduction from CET1	607,550	607,550
Deduction from AT1 capital	739,575	739,575
Deduction from T2	936,103	936,103
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	442,035	442,035
Gross holdings of AT1 capital	538,093	538,093
Gross holdings of T2 capital	681,081	681,081

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)	16,004,546	16,004,546
	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		52,516
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	16,004,546	16,004,546
10% amount to be recognised for further threshold deductions check and applying 250% RW	52,516	52,516
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

	B3 full	B3 Transit
Significant Investments and DTA above 15% threshold		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	52,516	52,516
Sum of above holdings	52,516	52,516
Applicable CET1 amount (after all regulatory adjustments and threshold)	16,004,546	16,004,546
Applicable 15% Threshold	2,824,332	2,824,332
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	52,516	52,516

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	30.37%
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(Rupees in '000')

Tier-I Capital	14,482,895
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Total Exposures	47,690,479
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	3,176,193
2	Balances with other banks	878,418
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	-
4	Investments	16,846,548
5	Advances	9,286,106
6	Operating fixed assets	272,396
7	Deferred tax assets	52,516
8	Financial Derivatives (total from cell C29)	-
9	Other assets	602,270
	Total Assets	31,114,446

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 indebtedness etc.)	100%	-	-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	636,050	636,050
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	241,123	241,123
4	Lending of securities or posting of securities as collaterals	100%	13,203,885	13,203,885
5	Undrawn committed facilities (which are not cancellable)	100%	2,469,824	2,469,824
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	251,500	25,150
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	-	-
9	Other commitments	100%	-	-
	Total Off-Balance Sheet Items excluding Derivatives		16,802,383	16,576,033

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 prescribed 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



RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)

11,004,647

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

1,963,867

Total Risk Adjusted Exposure of Section B

0

Total Risk Adjusted Exposure of Section C

51,558

Total Risk Adjusted Exposure of Section D

0

2,015,425

3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)

0

4 Total Risk Weighted Amount for Credit Risk

13,020,072

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RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURESAPPROACH USED FOR CRM IN BANKING BOOK:

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000)

(Rupees in 1000)										
A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount	
					Inflow Adjustments	Simple Approach		Comprehensive		
						Out flow Adjustments	Adjusted Exposure			Adjusted Exposure (after CRM) SE*
		1	2	3	4	5	6 (3+4-5)	7	8 (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%	9,626			9,626	-	0	
(c)	Foreign Currencies 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%	1,501,239		1,501,239	0	-	0	
		2,3	50%				0	-	0	
		4,5	100%				0	-	0	
		6	150%				0	-	0	
		Unrated	50%				0	-	0	
(h)	Claims on Banks		0%				0	-	0	
			10%				0	-	0	
		1	20%	4,030,869	551,270		4,582,139	-	916,428	
		2,3	50%		90,000		90,000	-	45,000	
		4,5	100%				0	-	0	
		6	150%				0	-	0	
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	Unrated	50%				0	-	0	
			0%				0	-	0	
		1,2,3	20%				0	-	0	
		4,5	50%				0	-	0	
		6	150%				0	-	0	
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR	unrated	20%				0	-	0	
			20%	14,066		0	14,066	-	2,813	
(k)	Claims on Corporates (excluding equity exposures)		0%				0	-	0	
			10%				0	-	0	
		1	20%	1,546,335			1,546,335	-	309,267	
		2	50%	2,216,920		90,000	2,216,920	-	1,063,460	
		3,4	100%	46,301			46,301	-	46,301	
		5,6	150%				0	-	0	
		Unrated-1	100%	704,679			704,679	-	704,679	
(l)	Claims categorized as retail portfolio	Unrated-2	125%	4,510,609		551,270	3,959,429	-	4,949,286	
			0%				0	-	0	
			20%				0	-	0	
			50%				0	-	0	
			75%	5,096			5,096	-	3,822	
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	71,205			71,205	-	24,922	
	Claims against Low Cost Housing Finance		25%				0	-	0	
(n)	Past Due loans						0	-	0	
							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%	241,496			241,496	-	362,245
		1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim		100%	177,382			177,382	-	177,382
		1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim		50%				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
(o)	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 30% of outstanding amount		50%				0	-	0	
							0	-	0	
(p)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate		1000%				0	-	0	
(q)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	52,516			52,516	-	131,289	
(r)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	1,526,829			1,526,829	-	1,526,829	
(s)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	134,381			134,381	-	201,572	
(t)	Investments in venture capital		150%				0	-	0	
(u)	Investments in premises, plant and equipment and all other fixed assets		100%	182,362			182,362	-	182,362	
(v)	Claims on all fixed assets under operating lease		100%	90,034			90,034	-	90,034	
(w)	All other assets		100%	266,957			266,957	-	266,957	
B	TOTAL			17,329,043	641,270	2,142,510	15,827,803	0	11,004,647	



NON MARKET RELATED

A With Credit Conversion Factor of 100%

- a. Direct Credit Substitutes
Lending of securities or posting of securities as collateral

b. Other commitments with certain characteristics

(Rupees in '000)

				CREDIT RISK MITIGATION (CRM) 1					(Rupees in '000)			
				Simple Approach			Comprehensive	Risk Adjusted Exposure				
				Inflow Adjustments	Outflow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) 2E*					
				1	2	3	4	5	6	7	8	9
				(3 X 100%)								
Against												
1	Government of Pakistan (Federal or Provincial Governments) and SHP denominated in PKR	-	0%	13,203,885	13,203,885	-	-	13,203,885	-	-	-	(2 x 8)
2	SHP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-	-	-
3	Sovereigns, Government of Pakistan or provincial governments or SHP 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%	1,300,112	1,300,112	-	-	1,300,112	-	-	260,022	-
		2.3	50%	281,814	281,814	-	-	281,814	-	-	140,907	-
		4.5	100%	-	-	-	-	-	-	-	-	-
		6	150%	-	-	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-	-	-	-
8	Banks (with original maturity of 3 months or less and denominated in foreign currencies)	-	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%	835,874	835,874	-	-	835,874	-	-	417,937	-
		3.4	100%	170,000	170,000	-	-	170,000	-	-	170,000	-
		5.6	150%	-	-	-	-	-	-	-	-	-
		Unrated-1	100%	100,000	100,000	-	-	100,000	-	-	100,000	-
		Unrated-2	125%	700,000	700,000	-	-	700,000	-	-	875,000	-
11	Retail	-	0%	-	-	-	-	-	-	-	-	-
		-	20%	-	-	-	-	-	-	-	-	-
		-	50%	-	-	-	-	-	-	-	-	-
		-	75%	-	-	-	-	-	-	-	-	-
12	Others	-	0%	-	-	-	-	-	-	-	-	-
		-	20%	-	-	-	-	-	-	-	-	-
		-	50%	-	-	-	-	-	-	-	-	-
		-	100%	-	-	-	-	-	-	-	-	-
Total				16,591,686	16,591,686	-	-	16,591,686	-	-	1,963,867	



B. With Credit Conversion Factor of 50%

a. Performance related contingencies:

Commitments with an original maturity of over one year

CREDIT RISK MITIGATION (CRM)				Risk Adjusted Exposure				
Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Simple Approach		Comprehensive		Risk Adjusted Exposure
				Inflow Adjustments	Outflow Adjustments	Adjusted Exposure	Adjusted Exposure (after GRMB CB)	
1	2	3	4	5	6	7	8	9
(3 X 50%)								(2 X 8)
1 Government of Pakistan (Federal or Provincial Governments) and SHP denominated in PKR	0%	-	-	-	-	-	-	-
2 SHP in Foreign Currency arising out of statutory obligations of banks in Pakistan	0%	-	-	-	-	-	-	-
3 Sovereigns: Government of Pakistan or provincial governments or SHP 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								

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A

C. With Credit Conversion Factor of 20%

a. Trade Related contingencies

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

CREDIT RISK MITIGATION (CRM) I								
Simple Approach		Comprehensive						
Inflow Adjustments	Outflow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*					
Risk-Adjusted Exposure								
1	2	3	4	5	6	7	8	9
(1 X 20%)					(12 X 8)			
Government of Pakistan (Federal or Provincial Governments) and SHP, denominated in PKR	-	0%	-	-	-	-	-	-
SHP in Foreign Currencies arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-
Sovereigns, Government of Pakistan or provincial governments or SHP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-
	4-5	100%	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-
Multilateral Development Banks	-	0%	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-
	2-3	50%	-	-	-	-	-	-
	4-5	100%	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-
Public Sector Entities in Pakistan	-	0%	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-
	2-3	50%	-	-	-	-	-	-
	4-5	100%	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-
Banks	-	0%	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-
	2-3	50%	-	-	-	-	-	-
	4-5	100%	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-
Banks (with original maturity of 3 months or less and denominated in foreign currencies)	-	0%	-	-	-	-	-	-
	1-2-3	20%	-	-	-	-	-	-
	4-5	50%	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-
Banks (with original maturity of 3 months or less denominated in PKR)	-	0%	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-
Corporates	-	0%	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-
	2	50%	58,151	11,630	-	-	11,630	5,815
	3-4	100%	-	-	-	-	-	-
	5-6	150%	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-
	Unrated-2	125%	182,973	36,595	-	-	36,595	18,298
Retail	-	0%	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-
Others	-	0%	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-
	-	100%	-	-	-	-	-	-
Total			241,123	48,225	-	-	48,225	51,558

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D. With Credit Conversion Factor of 0%

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

	Mapped Rating	Risk Weight %	Notional Amount
	1	2	3
1 Government of Pakistan (Federal or Provincial Governments) and SHP denominated in PKR	-	0%	-
2 SHP in Foreign Currency (except out of statutory obligations of banks in Pakistan)	-	0%	-
3 Sovereign Government of Pakistan or provincial governments or SHP 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	50%	-
9 Banks (with original maturity of 3 months or less and denominated in PKR)	-	0%	-
	-	20%	-
10 Corporates	-	0%	-
	1	20%	-
	2	50%	-
	3.4	100%	-
	5.6	150%	-
	Unrated-1	100%	1,500
	Unrated-2	12.5%	250,000
11 Retail	-	0%	-
	-	20%	-
	-	50%	-
	-	75%	-
12 Others	-	0%	-
	-	20%	-
	-	50%	-
	-	100%	-
Total			251,500

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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)

ii. Total market risk capital charge for General Market Risk

(Sum of all Currency-wise MR 3.1s or MR 3.2s)

Maturity Method

0	
67,046	67,046

B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

4,004	
4,004	8,008

C Capital Charge for Foreign Exchange Risk (Total of MR 5)

219,737

D Capital Charge for Position in Options (Total of MR 6)

0

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

294,791

F Risk Weighted Amount for Market Risk (E x 12.5)

3,684,893



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

MIR 2

Capital Charge		Positions	0.00%	Residual Maturity			1.00%	8.00%	12.00%	Total Exposure	(Rupees in '000)	
				6 months or less	Over 6 months to 24 months	Over 24 months						
				0.25%	1.00%	1.60%					Total Market risk capital charge for specific risk	
a Government (Domestic Currency)												
	Long		13,884,627							13,884,627	0	0
	Short									0	0	0
b Government (other than Domestic Currency)												
Rating grade 1	Long									0	0	0
	Short									0	0	0
Rating grade 2-3	Long									0	0	0
	Short									0	0	0
Rating grade 4-5	Long									0	0	0
	Short									0	0	0
Rating grade 6	Long									0	0	0
	Short									0	0	0
Unrated	Long									0	0	0
	Short									0	0	0
c Qualifying (to be specified)												
	Long									0	0	0
	Short									0	0	0
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)												
Rating grade 1	Long									0	0	0
	Short									0	0	0
Rating grade 2-3	Long									0	0	0
	Short									0	0	0
Rating grade 3,4,5	Long									0	0	0
	Short									0	0	0
Rating grade 5-6	Long									0	0	0
	Short									0	0	0
Unrated	Long									0	0	0
	Short									0	0	0
e Total of a to d												
	Long		13,884,627	0	0	0	0	0	0	13,884,627	0	0
	Short		0	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	13,884,627	0	0

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

MR 3.1 (a)

(Rupees in 'mm)											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 1% 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	989,450				989,450	0	0.00%		0
	1 to 3 months	1 to 3 months	547,291				547,291	0	0.20%		1,095
	3 to 6 months	3 to 6 months	6,828,036				6,828,036	0	0.40%		27,512
	6 to 12 months	6 to 12 months	5,519,850				5,519,850	0	0.70%		38,639
2	1 to 2 years	1 to 1.9 years	0				0	0	1.25%		0
	2 to 3 years	1.9 to 2.8 years	0				0	0	1.75%		0
	3 to 4 years	2.8 to 3.6 years	0				0	0	2.25%		0
	4 to 5 years	3.6 to 4.3 years	0				0	0	2.75%		0
3	5 to 7 years	4.3 to 5.7 years	0				0	0	3.25%		0
	7 to 10 years	5.7 to 7.3 years	0				0	0	3.75%		0
	10 to 15 years	7.3 to 9.3 years	0				0	0	4.50%		0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%		0
	Over 20 years	10.6 to 12 years					0	0	6.00%		0
		12 to 20 years					0	0	8.00%		0
		Over 20 years					0	0	12.50%		0
TOTAL			13,884,627	-	-	-	13,884,627	0		67,046	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								67,046	67,046

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

MR 3.1 (b)

(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 to 2 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
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	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
							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

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

MR 3.1 (4)

(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	0.05%	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 to 2 years					0	0	1.25%	0	0
	2 to 3 years	2 to 3 years					0	0	1.75%	0	0
	3 to 4 years	3 to 4 years					0	0	2.25%	0	0
3	4 to 5 years	4 to 5 years					0	0	2.75%	0	0
	5 to 7 years	5 to 7 years					0	0	3.25%	0	0
	7 to 10 years	7 to 7.5 years					0	0	3.75%	0	0
	10 to 15 years	7.5 to 9.5 years					0	0	4.50%	0	0
	15 to 20 years	9.5 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
	CAPITAL & RESERVE PROVISIONS										

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

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

Sheet 01

										(Rupies in million)	
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
	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
2	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
	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
3	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	0
000											

Calculation	Vertical discounting	Horizontal Discounting in			Horizontal Discounting 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

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

MR 3.1 (f)

(Rupees in '000)											
Form	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 4% or more	Coupon less than 4%	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
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	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
							0	0			
TOTAL			0	0	0	0	0	0	0	0	0
0.00% & 0.00% & 0.00% & 0.00% & 0.00%											

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

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

MR 3.1 (g)

(in 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 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
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	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
							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

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

SIR 3.1 (e)

(Rupees in '000')

(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
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	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	0
GOVERNMENT SECURITIES POSITION											

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

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

MR.4.2

(Report in '000)

(Rupees in '000)													
Yam	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	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	
	3.6 to 4.3 years	0.75					0	0				0	
3	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													

Calculations	Vertical difference	Horizontal Difference in			Horizontal Difference Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

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CAPITAL CHARGE FOR GENERAL MARKET RISK

(for institutions using Duration method)

Currency: US\$

(Rupees in '000')

Zone	Time Band	Accounted Change in yield	Individual positions						Market Risk Weighted Positions		
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long		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
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.2 years	0.7					0	0			0
	5.2 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									

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

STR 3.2

(Values in '000's)

Zone	Time Band	Individual positions								Market Risk Weighted Positions		Net Positions
		Assumed Change in yield	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												

Categorization	Vertical dissonance	Horizontal Dissonance in			Horizontal Dissonance 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									

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

MR 3.2

(Rupees in '000/-)

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	Net Positions
			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
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.2 years	0.65					0	0			0
	7.2 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 Discrepancy	Horizontal Discrepancy in			Horizontal Discrepancy 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									

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CAPITAL CHARGE FOR GENERAL MARKET RISK

(for institutions using Duration method)

Currency: EURO

(Rupees in '000')

Prospects in 2001											
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	
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											
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									



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

MR 3.2

(Rupees in '000')

(Figures in '000)												
Range	Time Band	Assumed Change in rate	Individual positions						Market Risk Weighted Positions		Net Position	
			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												

Institution	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									

W



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

MIR 3.2

(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
OVERALL NET OPEN POSITION											

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

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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	50,053					50,053
b	Short Positions						0
	Equity Derivatives						
c	Long positions						0
d	Short Positions						0
e	Total Gross Positions (a+b+c+d)	50,053	0	0	0	0	50,053
f	Risk Weight	8%	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	4,004	0	0	0	0	4,004

B General Market Risk Charge

h	Net Long/Short Positions (a-b + c-d)	50,053	0	0	0	0	50,053
i	Risk Weight	8%	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	4,004	0	0	0	0	4,004

	Total Capital Charge for Equity Exposures (g + j)	8,008	0	0	0	0	8,008
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* Report Position on market -by-market basis i.e. separate column for each national market to be used

W



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	13,221		3,000		1,517		17,738	154.85	2,746,716
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
Currency 14							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

W



2,746,716
8%
219,737

A

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
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RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach:

Basic Indicator Approach

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
15%	1,247,620	1,475,111	2,011,860	1,578,197	236,730
					236,730

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *

Corporate Finance
Trading and Sales
Retail Banking
Commercial Banking
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage

B Capital Charge (TSA)

β	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
18%	0	0	0	0	0
18%	0	0	0	0	0
12%	0	0	0	0	0
15%	0	0	0	0	0
18%	0	0	0	0	0
15%	0	0	0	0	0
12%	0	0	0	0	0
12%	0	0	0	0	0
					0

3 Alternative Standardized Approach (ASA)

Business lines *

Corporate Finance
Trading and Sales
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage

Those banks that are unable to disaggregate their gross income into the above mentioned six lines can aggregate the total gross income for these six lines as under

Aggregate of six business lines

β	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
18%	0	0	0	0	0
18%	0	0	0	0	0
18%	0	0	0	0	0
15%	0	0	0	0	0
12%	0	0	0	0	0
12%	0	0	0	0	0

3.1 Capital Charge

0

β	Loans and Advances #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)*m
12%	0	0	0	0	0
15%	0	0	0	0	0

Banks may aggregate loans & advances from retail and commercial banking (if they wish to) using a beta of 15% as under:

Retail & Commercial Banking

15%	0	0	0	0	0
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3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

D Capital Charge for Operational Risk (A, B or C)

236,730

E Total Risk Weighted Amount (D x 12.5)

2,959,120

Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.

Annual Audited figures should be used.

2,955,667

* Disclosure in the above segments of business should not be construed that all these activities are permissible. Banks/DFIs are required to engage in activities as allowed under the law and SBP regulations.

W

