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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.
Chartered Accountants

Islamabad 09 April 2020 Please enter your data in yellow cells.

NAME OF THE BANK STIB - PAK CHINA INVESTMENT COMPANY LIKTREPORTING BASIS: Bank Level Un-Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O: December 2019
SUMMARY / OVERALL CAPITAL ADEQUACYRATIO

Common Ed	mity Tier 1 (CET1)	Basel 3 Transit	Basel 3 full
	v Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,63
I 1.2 Bala	ance in Share Premium Aecount	(her)	
1 1.3 Res	erve for issue of Bonus Shares		
L14 Disc	count on issue of Shares (enter negative number)		-
1.1.5 Gen	neral/ Statutory Reserves as (disclosed in the Balance Sheet)	1.384,606	1,384,60
	n/ (losses) on derivatives held as Cash Flow Hedge		-
1 L 7 Un-	appropriated/un-renutted profits/ (losses)	5,536,135	5,536,1
1 1 8 Min	nority Interest arising from CET1 instruments issued to third party by consolidated bank's	-	-
subs	sidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
CE	T1 before Regulatory Adjustments	16,617,370	16,617,3
119 Reg	gulatory Adjustments at CET I level		
1 L 10 Goo	odwill (net of related defered tax hability)		
LLII Alle	other intangibles (net of any associated defered tax liability)	5,284	5,2
1 1 1 2 Sho	rtfall in provisions against classified assets (without considering any tax impact)		
1 1 13 Defe	erred tax assets that rely on future profitability excluding those arising from temporary differences	*	-
(net	of related tax hability)		
1 1 14 Defi	ined benefit pension fund net assets	27	
1 1 1 5 Rec	aproeal cross holdings in CET1 instruments of banking, financial, and insurance entities		
	h flow hedge reserve		
	estment in own shares/ CET1 instruments		
	increase in equity capital resulting from a securitization transaction		
	otal shortfall of regulated subsidiaries		-
	icit on account of revaluation from bank's holdings of fixed assets/ AFS securities		
	n of Regulatory Adjustments at CET1 level	5,284	5,2
	I Lafter Regulatory Adjustments at CF.11 level	16,612,095	10,612,0
	estments in the capital instruments of banking, financial and insurance entities that are outside the	607,550	607,5
		007,550	•07.5
	pe of regulatory consolidation where the bank does not own more than 10% of the issued share		
	ital (amount above 10% threshold)	1: 004 54	16,004,5
	If Latter Regulatory Adjustment above	16,004,546	10,004,5
	0.		
	side the scope of regulatory consolidation (amount above 10% threshold)		
	erred Tax Assets arising from temporary differences (amount above 10% threshold, net of related	+	
	hability)		
	Ulafter Regulatory Adjustment above	16.004,546	16,004,5
	ount exceeding 15% (breshold (significant Investments and DTA)		
	1 after above adjustment	16.004,546	16,004,5
	ional specific renulatory adjustments applied to CET1	4	
	estment in TFCs of other banks exceeding the precribed limit		
	other deduction specified by SBP	William Property and Control of the	
	Tafter Regulatory Adjustment above	16,004,546	16,004,5
	ustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,521,650	1,521,65
LL33 Adju			
	FI (after regulatory adjustments)	14,482,895	14,482,89
L.I.34 CET Additional T	ierl (AT 1) Capital	14,482,895	14,482,8
L.I.34 CET Additional T		14,482,895	14,482,8
1.1.34 CET Additional T 1.2.1 Qua 1.2.1.1	ierl (AT 1) Capital	14,482,895	14,482,8
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1.1.34 CET Additional T 1.2.1 Qua 1.2.1.1	ier1 (AT 1) Capital IdVing AT1 capital instruments plus any related share premium of which Classified as equity	14,482,895	14,482,81
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134 CE7	iter1 (AT 1) Capital Infrain, AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed troup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in mutual funds exceeding the precribed limit estiment in mutual funds exceeding the precribed limit estiment in own AT1 capital instruments procasi cross holdings in AT1 capital instruments of banking, financial, and insurance entities that are outside the ne of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) infraint investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation ion of deduction applied 50 50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital instrument to AT1 capital due to insufficient Tier-2 capital to cover deductions in of Regulatory Adjustments at AT1 Capital level Capital (Tapital for capital adequacy tible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CE F1 + Recognised AT1 Capital) [Capital Instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Ba	739,575 739,575 1,521,650	739.5° 782.0° 1,521.4
134 CET	iter1 (AT 1) Capital Infram, AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed roup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in own AT1 capital instruments of banking, financial, and insurance entities stiment in mutual funds exceeding the precribed limit stiment in own AT1 capital instruments of banking, financial, and insurance entities sprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities sestments in the capital instruments of banking, financial and insurance entities that are outside the of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) infeant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation ion of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment th, during transitional period, remain subject to deduction from Tier-1 capital ustrument to AT1 capital due to insufficient Tier.2 capital to cover deductions of Regulatory Adjustments at AT1 Capital level ount of Regulatory Adjustment amplied at AT1 Capital level ount of Regulatory Adjustment amplied at AT1 Capital level it capital for regulatory adjustments; If apital recognized for raqual adequacy ithe Tier 1 (T.1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital! apital litiving T2 capital instruments under Basel 3 plus any related share premium capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments suced to third party by consolidated subsidiaries (amount allowed in group T2 - 1. Consolidation sheet")	782,075 1,521,650 14,482,895	782.0 1.521.4
1134 CET	iter1 (AT 1) Capital Infrain, AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed troup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in mutual funds exceeding the precribed limit estiment in mutual funds exceeding the precribed limit estiment in own AT1 capital instruments procasi cross holdings in AT1 capital instruments of banking, financial, and insurance entities that are outside the ne of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) infraint investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation ion of deduction applied 50 50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital instrument to AT1 capital due to insufficient Tier-2 capital to cover deductions in of Regulatory Adjustments at AT1 Capital level Capital (Tapital for capital adequacy tible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CE F1 + Recognised AT1 Capital) [Capital Instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Ba	739,575 739,575 1,521,650	782.0 1.521.4
134 CET	iter1 (AT 1) Capital Infram, AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed roup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in own AT1 capital instruments of banking, financial, and insurance entities stiment in mutual funds exceeding the precribed limit stiment in own AT1 capital instruments of banking, financial, and insurance entities sprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities sestments in the capital instruments of banking, financial and insurance entities that are outside the of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) infeant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation ion of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment th, during transitional period, remain subject to deduction from Tier-1 capital ustrument to AT1 capital due to insufficient Tier.2 capital to cover deductions of Regulatory Adjustments at AT1 Capital level ount of Regulatory Adjustment amplied at AT1 Capital level ount of Regulatory Adjustment amplied at AT1 Capital level it capital for regulatory adjustments; If apital recognized for raqual adequacy ithe Tier 1 (T.1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital! apital litiving T2 capital instruments under Basel 3 plus any related share premium capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments suced to third party by consolidated subsidiaries (amount allowed in group T2 - 1. Consolidation sheet")	782,075 1,521,650 14,482,895	782.0 1.521.4
134 CE7	iert (AT I) Capital liftving ATI capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed roup) ATI - from "Consolidation sheet") [Capital before Regulatory Adjustments ulatory Adjustments at ATI Capital level stiment in mutual funds exceeding the precribed limit stiment in own ATI capital instruments uprocal cross holdings in ATI capital instruments of banking, financial, and insurance entities stiment in own ATI capital instruments of banking, financial, and insurance entities stiment in own ATI capital instruments of banking, financial and insurance entities that are outside the object of regulatory consolidation, where the bank does not own more than 10% of the issued share tal (amount above 10% threshold) infocant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation non of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment to, during transitional period, remain subject to deduction from Tier-1 capital isstinent to ATI capital due to insufficient Tier 2 capital to cover deductions of Regulatory Adjustments at ATI Capital level outside of Regulatory Adjustments at ATI Capital level (Capital fafter regulatory adjustments) If agital recognized for capital adequacy intile Tier 1 (T.1) Capital for Capital Adequacy intile Tier 1 (T.1) Capital for Daise out arrangement issued under pre-Basel 3 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2- "Consolidation sheet") of which instruments issued to third party by consolidated subsidiaries (amount allowed in group T2- "Consolidation sheet")	782,075 1,521,650 14,482,895	739.5° 782.0° 1.521.0 14.432,89
134 CET	itert (AT 1) Capital Inframe AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed troup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in mutal funds exceeding the precribed limit estiment in own AT1 capital instruments procasi cross holdings in AT1 capital instruments of banking, financial, and insurance entities estiments in the capital instruments of banking, financial, and insurance entities estiments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold). Infrant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation inon of deduction applied 50 50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment of, during transitional period, remain subject to deduction from Tier-1 capital instrument to AT1 capital due to insufficient Tier-2 capital to cover deductions in of Regulatory Adjustments at AT1 Capital level (Capital fafer regulatory adjustments) If apital recognized for capital adequacy apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 activation and process of the process of the process of the phase out arrangement of th	782,075 1.521,650 14,482,895	739.5° 782.0° 1.521.0 14.432,89
134 CET	iter1 (AT 1) Capital Inframe AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed roup AT1 - from "Consolidation sheet") 1 Capital before Regulatory Adjustments ulatory Adjustments at AT1 Capital level stiment in mutual funds exceeding the precribed limit stiment in own AT1 capital instruments of banking, financial, and insurance entities improcal cross holdings in AT1 capital instruments of banking, financial, and insurance entities estiments in the capital instruments of banking, financial and insurance entities that are outside the of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) infeant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation ion of deduction applied \$0.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital issument to AT1 capital due to insufficient Tier 2 capital to cover deductions of Regulatory Adjustments and AT1 Capital level ount of Regulatory Adjustment and insurance issued to cover deductions of Regulatory Adjustment and adequacy filler Tier 1 (T 1) Capital for Capital Adequacy Ratio (CEF1 * Recognised AT1 Capital! apital filtrinic Tier 2 capital instruments under Basel 3 plus any related share premium capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments suced to third party by consolidated subsidiaries (amount allowed in group T2 - 1 "Consolidation sheet") of which instruments issued by subsidiaries subtect to phase out eral Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk aluation Reserves (net of taxes)	782,075 1.521,650 14,482,895	782.0° 1.521.6 14.482.88
134 CET	iert (AT I) Capital liftving ATI capital instruments plus any related share premium of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed roup) ATI - from "Consolidation sheet") [Capital before Regulatory Adjustments ulatory Adjustments at ATI Capital level stiment in mutual funds exceeding the precribed limit estiment in own ATI capital instruments of banking, financial, and insurance entities instituted in capital instruments of banking, financial, and insurance entities estiments in the capital instruments of banking, financial, and insurance entities or of regulatory consolidation, where the bank does not own more than 10% of the issued share tal (amount above 10% threshold) infeant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation on of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital instrument and insurance entities are outside that a capital instrument in the capital instrument and insurance entities are outside the scope of regulatory consolidation on of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital instrument to ATI capital due to insufficient Tier 2 capital to cover deductions of Regulatory Adjustments at ATI Capital level Capital fafter regulatory adjustments) If aprial recognized for raquiral adequacy in the Tier 1 (T.1) Capital for Capital Adequacy Ratio (CET1 + Recognised ATI Capital! 'apital liftvini T2 capital instruments under Basel 3 plus any related share premium capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - "Consolidation sheet") of which instruments issued by subsidiaries subtect to bhase out call Prov	782,075 1.521,650 14,482,895	14,482,86 739,50 782,01 1,521,6 14,482,86 149,27 4,75
134 CET	iter1 (AT 1) Capital Infraing AT1 capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed troup AT1 - from "Consolidation sheet") I Capital before Regulatory Adjustments sulatory Adjustments at AT1 Capital level stiment in mutal funds exceeding the precribed limit estiment in own AT1 capital instruments stiment in own AT1 capital instruments of banking, financial, and insurance entities estiments in the capital instruments of banking, financial and insurance entities that are outside the per of regulatory consolidation, where the bank does not own more than 10% of the issued share tal famount above 10% threshold) inficant investments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation into a feduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment of, during transitional period, remain subject to deduction from Tier-1 capital instruent to AT1 capital due to insufficient Tier-2 capital to cover deductions in of Regulatory Adjustments at AT1 Capital level (Capital fafer regulatory adjustments) I capital firer regulatory adjustments (Capital fafer regulatory adjustments) I capital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments subject to phase out arrangement issued under pre-Basel 3 apital instruments issued to third parity by consolidated subsidiaries (amount allowed in group T2- apital instruments issued by subsi	782,075 1.521,650 14,482,895	739,53 782,01 1,521,6 14,432,85
1134 CET	iert (AT 1) Capital Infring AT Capital instruments plus any related share premium of which Classified as equity of which Classified as liabilities capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed rough AT1 - from "Consolidation sheet") Cupital instruments issued by consolidated subsidiaries and held by third parties (amount allowed rough AT1 - from "Consolidation sheet") Cupital before Regulatory Adjustments autory Adjustments at AT1 Capital level stiment in mutual funds exceeding the precribed limit stiment in own AT1 capital instruments proceal cross holdings in AT1 capital instruments of banking, financial, and insurance entities estiments in the capital instruments of banking, financial, and insurance entities estiments in the capital instruments issued by banking, financial and insurance entities are outside the scope of regulatory consolidation into of deduction applied S0-50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment ch, during transitional period, remain subject to deduction from Tier-1 capital ustment to AT1 capital due to insufficient Tier 2 capital to cover deductions of Regulatory Adjustments at AT1 Capitallevel out of Regulatory Adjustments at AT1 Capitallevel cupital (T1 Capital for capital adequacy Ratio (CE F1 + Recognised AT1 Capitall apital informat T2 capital instruments under Basel 3 plus any related share premium capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments subject to phase out arrangement issued under pre-Basel 3 capital instruments issued by subsidiaries su	782,075 1.521,650 14,482,895	739,53 782,01 1,521,6 14,432,85







7.10	Portion of deduction applied 50:50 to Trer-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital		
211	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)	V36,103	936,10
2 14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	_
	Som of Regulatory Adjustments at T2 Capital level	1/96:103	936,103
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	154,029	154,025
216	T2 Capital (after regulatory adjustments)	- 1	141
2.17	T2 Capital recognized for capital adequacy	14	
2.18	Portion of AF4 Capital recognized in T2 Capital	24 1	- +
219	Total T2 Capital admissible for capital adequacy	+ -	140
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized - T2 Capital	14,482.895	14,482,895
	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
0.3	Total Operational Risk Weighted Assets	2,955,667	2,955,667
	Capital Adequacy Ratios	7	
51	CETI to TRWAS	73.66%	73 669
5.3	T1 Capital to TRWAs	73 6/46	73 00%



Total eligible capital to TRWAs



Aghan Co

	Minority Interest - under Basel III (full implementation)	a street land		Subsidiaries									
m.	(A second column should be completed for each subsidiary resume capital to third parties)	Total Amount	1	2	3	4	- 5	6	7	- 8	18	100	
T.	Total CCT1 of the subsidiary (iet of deductions (i) the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3 However the common		7							1		1	
	equits should be included in the items 4 & 7 below.)	11											
2	paid in amount plus related teses verificitized carnings owned by group mass of all deductions	1									-	-	
3	paid in amount plus related reserves retained carnings owned by third patties gross of all deductions											1	
1	Total [ser Leantal (CET1 + AT Leantal) of the subsidiary unt of deductions									-			
1	paid in amount plus related reserve decrained earnings owned by group gross of all deductions		-										
α	paid in amount plus related reserves/relained earnings owned by third parties arises of all deductions			-									
2	Total capital (CETL + AT 1 capital + 12 capital) of the subsidiary net of deductions											1	
X	rund in amount plus related reserves frommed camings owned by group gross of all deductions			1									
49.	rund in amount plus related reserves/rehanned earnings owned by thrid parties gross of all deductions			100									
10	Total risk-weighted assets of the subsidimy							-					
11	Resk weighted mosts of the corrobblated ecoup that relate to the subsultary (or risk-weighted assets of the subsultary excluding untra group												
	fragsschous)												
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets				0 1	0	1			- 10	-		
	(CET)					_							
	Surplus CET1 of the subsubary, of which					-							
	amount attributable to third parties		-			+			-				
	Total CETT of the subsidiary held by third parties less simplies attributable to third pairs investors	-			-	-	-		-	_	-		
	Total CF11 of the subsidiary held by third parties less surplus attributable to third party myestors conder transitional arrangements)			17			- 14	-					
	Tutal Tier I (T1) Capital												
	Surplus Total 11 carntal of the subsidiary of which					50	-						
	amount attributable to third parties			-		-	-			_			
	Total 11 capital of the subsidiary held by third matters less surplies attributable to third party investors.		-	-	×	-	-						
	Total 11 capital of the subsadiary held by third matters fees simplies attributable to third party investors runder transmissial anangements			-		-							
	Total capital												
	Surgius Total capital of the subsidiary, of schola-		_				- 2						
	amount attributable to third parties	11	-	-	-	-	-				- 1		
	Total cannal of the subsidiary held by third nutries less smolies attributable to third party investors					-			1				
	Total capital of the orbiodrary held by third control loss corollos attributable to third party investors runder fransitional arrangement (11		-	1 -	_	-		1				
	Under full Basel III implementations												
	CET1 recognized from consolidated subsidiaries			1	-							1	
	ATT Capital recognized from consolidated subsidiaries				100	1	5		-			-	
	T2 Capital recognized from consolidated subsidiaries				1	-	-	-	-			-	
	1-2-3-1-1-2-3-1-4-1-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3						-					1	
	Uniter Transitional Arrangement of Basel III	Party.											
	CET1 recognized from consolidated subsidiaries					-						1	
	AT1 Capital recognized from consolidated subsidiaries					-	-					1	
	T2 Capital recognized from consolidated subsidiaries					-	100		1	-		-	

^{**} Hord Common all foregoed an internation on bodies VRDC's that are become provided the SRD and VRC's







Transitional Arrangements for Capital Deduction (w.e.f. December)	2019	
, , , , , , , , , , , , , , , , , , , ,	100%	
	100 //	L.
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.	-	7
Annount to be risk weighted an 1905a during the transition period.		8
Defined benefit pension fund assets (net of any associated deferred tax liability)		- 8
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	1	
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		1,049,58
Gross holdings of Additional Tier Lequital		1.277,66
Gross holdings of Tier 2 capital Sum of all above holdings	4	1,617,18
Applicable CET1 amount (before thresholds)	1	3,944,43
Amount of holdings exceeding 10% applicable CET1	1 1	2,283,22
	B3 full	B3 Transit
Deduction from CET1	607,550	607,53
Deduction from AT1 capital Deduction from T2	739,575	739,57
Deduction from 12	936,103	936.103
Amounts not deducted and to be risk weighted as per Banking/Trading Book classifications		
Gross holdings of common stock Gross holdings of AT1 capital	442,035 538,093	442,03
Gross holdings of T2 capital	681,081	538,093
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)	17.001.534	14 604 2 1
Applicance CELL andount tance an regulatory adjustments our before significant investments and investigins	16,004,546 B3 full	16,004.540 B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	197	
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		÷
Assuming amount to be trans recipined as per burning. I during book emissineanious		
Defended The Access that wife force force force of the CON the Access that wife force of the Acces	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	16,004,540
10% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CET1 (after 10% cap)	52,516	52.516
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	25 1011	05 114080
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	52,516	52.516
Sum of above holdings Applicable CET1 amount (after all regulatory adjustments and threshold)	52,516	52,516
Applicable 15% Threshold	16,004,546 2,824,332	2,824,332
Amount above 15% threshold to be deducted from CET1	N. C.	
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	63.616	1000
Deterred tax assets due to difficulty differences	52,516	52,516
CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2)		
nvestment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet		
Significant minority investment in banking and other financial entities Quity holdings (majority or significant minority) in an insurance subsidiary		
Any other	+	
Significant investment in commercial entities (subject to 1000% risk weight)		- 1
Sum of above holdings Deduction from Tign Legatical		-
Deduction from Tier-1 capital Deduction from Tier-2 capital		
	4	







Total E	xposures	47,690,479
	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
i	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	1.30
6	Credit Derivatives (protection brought & sold)	
7	Any other derivatives	13-13-1
	Total Derivatives	-

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
)	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	(00%		
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	2,469,820
ſi.	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%	- A	1
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 Fuctors presribed in Table 2.5 of SBP Baxel II matructions-page 48)	On Balance Sheet Loan Equivalent Amount
- 1	Interest Rate			
2	Equity			
3	Foreign Exchange & gold			
-4	Precious Metals (except gold)*		7.1	74
5	Commodities*			
6	Credit Derivatives (protection sold and bought)*	4	4	
7	Other derivatives*			
	Total Derivatives			1

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

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





(Rupess in '000')

4

(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

Total Risk Adjusted Exposure of Section B

Total Risk Adjusted Exposure of Section C

Total Risk Adjusted Exposure of Section D

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

4 Total Risk Weighted Amount for Credit Risk



1,963,867

51,558



13,020,072

2,015,425



HISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOC Sample

Please select the CRM Approach to calculate the Risk Adjusted Amount.

(Rupees in 'mm') CREDIT RISK MITIGATION (CRM)1 Risk Adjusted Amoun Risk External Original Simple Appenact Out flow Comprehensive Exposure Lype Weight Inflow rating Exposure Adjustments Adjustments Exposure Infter CRM) YE. 1 2 3 2 X 6) or (2 x 7) (314-5) (a) Fash and Cash Equivalents 0% laims on Government of Pakistan (Federal or Provincia 0% Governments) and SBP, denominated in PKR 9,62 (c) Foreign Currency claims on SBP arising out of statutory obligation 0% of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than (d) 20% PKR 50% 100% 150% Unrated 100% (c) Claims on Bank for International Scitlements, International Monetar Fund, European Central Bank, and European Community Claims on Multilateral Development Banks 0% 2.3 500% 100% 150% Unrated 50% Claims on Public Sector Entities in Pakistan 17% 20% 1,501.23 2.3 4.5 50% 100% 150% Unrated 50% Claims on Banks 0% 10% 4,030,86 4,582,13 20% 551.37 916.428 90,00 45,00 4.5 100% 6 150% Unrated 50% (i) Claims, denominated in foreign currency, on banks with origina 10% maturity of 3 months or less 1.2.3 20% 50% 6 150% unrated 20% Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR (j) 20% 14,00 11,06 2.813 (k) Claims on Corporates (excluding equity exposures) 0% 10% 20% 1,546,335 309,267 2.216.92 46.30 50% 90.000 2.126.92 1.063,46 3,4 100% 46,30 46,301 5,6 150% Unrated-I 4510.6 551.27 Unrated-2 125% 3,959,42 4,949,28 Claims categorized as retail portfolio 20% 50% 75% 3,822 (m) Claims fully secured by residential property (Residential Mortgage 35% rance as defined in Section 2.1) 71.20 71,20 24,922 Claims against Low Cost Housing Finance 25% ast Due louns (n) The unsecured portion of any claim rother than loans and claims seemed gainst eligible residential mortpages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired. I where specific provisions are less than 20 per cent of the 150% tstanding amount of the past due claim 241.45 241,45 362,24 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim 100% 125.00 177.383 (77,38) 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 50% Loans and claims fully secured against eligible residenti 100% mortgages that are past due for more than 90 days and/or impaired 3 Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and for impaired and specific 50% provision held thereagainst is more than 20% of outstanding amount Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the 1000% entity is an unconsolidated affiliate Significant investment and DTAs above 15% threshold (refer to 250% (p) Section 2.4.10 of Basel III instructions) 32.50 52,51 131,289 Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the 100% anking book. 420.00 1.526,829 (326,820 Unlisted equity investments (other than that deducted from capital) 150% (r) held in banking book 134.38 134,38 201,572 (s) Investments in venture capital 150% nvestments in premises, plant and equipment and all other fixed (1) 100% issels (82,36 Claims on all fixed assets under operating lease

100%

100%

(v) All other assets

TOTAL

(n)



90.03

266,95

17.329.043 641.270 2.142.510 15.827.804



266,95

NON MARKET RELATED

h Credit Conversion Factor of 100%. Direct Credit Substitutes						CREDITR	ISK MITIGATIO	ON (CRM) 1	(Ruppes in 'thu
Lending of securities or pasting of securities as collateral	Magnet	RICE				Simple Approac		Comprehensive	Ri-£ Adjusted
Other commitments with certain stravilosen	Railing	Weights %	Notional Amount	Credii Equivalent	Inflow Adjustments	Our flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	1	3	6	7	8	-9-
Against				(3 X 100%)					(2 v.8)
Government of Pakistan (Loderal in Provincial		015	13 203 885	FR 2018,8365			11201.004		
Governments) and SRP, denominated in PKR SBP in Foreign Corrency arising out of statutors			15/203/883	14.2004.885			LA SITA BNS		
obligations of banks in Pakistan		045							
Sovereigns, Government of Pakistan or provincial	1	026		-		-	-		
governments or SBP denominated in correncies	2	20%		-		-			
other than PKR	3	50%		1		-	+		
	4,5	100%			-	-			-
	- 6 Unsated	150%	-		-	-	20	-	
Bank for International Settlements International	Unrated	LONE THE REAL PROPERTY.		-		-	-		-
Monetary Find, European Central Bank, and European Community		6994						4.	
Deleteral Destaurant Barb		0%				,			
Multilateral Development Banks	ī	20%					-		
	2.3	50%					-		
	1.5	100%		9	-	-	- 4		
	6	150%					-	-	
	Unrated	50%				-	4.1	-	
Public Sector Entities in Pokistan		699							
Prietic Sector Untilles III Pakistan	1	20%			-		-		
l t	2,1	50%			-				***************************************
	4.5	100%			-	-	- 1		
	6	150%			-		-		
	Unrated	50%		-	-	-	14.1		
Banks		0%							-
1	- 1	20%	1,300,112	1,300,112	-		1.300,112		260.02
	2.3	50%	281,814	281.814	-	-	281,814		140.9
	4.5	100%		-		8.7	1	* 1	-
	6	150%		-		-			-
L	Unrated	50%			-	- 1			
Banks (with original maturity of 3 months or less)		1756				-			
and denominated in foreign charence)	1.2.3	20%							
	4.5	50%				× 1			
	6	150%							
	unrated	20%			-	-	-		
Banks (with original maturity of 3 months or less		19%							
denominated in PKR)		20%					1-11		
Corporates		(9%			-		-		-
		20% 50%	835,874	N35.874	-		835,874		417.9
	3.4	100%	170,000	170.000			170,000		170.00
1	5,6	150%	4,11,0000	1103000			1		31020
1	Umated-1	100%	100,000	100,000	-		100,000		100.00
	Unrated-2	125%	700,000	700,000		- 1	700,000		875.00
n		1 7007							
Retail		20%			-	-	-		-
		50%			-				
		75%							
Others		0%							
		20%			-				
		21101							
		50%							-

W





4th Credit Consersion Factor of 50%							ISK MITIGATI	ON (CRM) I	
Performance related contingeneity	Mapped	Risk				Simple Approac	1	Comprehensive	Hisk Adju
Commitments with an original maturity of over one year	Hating	Weights %	Notional Amount	Crodit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure lafter GRMS 289	Exposur
	1	1	3	1	- 5	6	7	8	9
				(3 X 50%)					(2 5.8)
Government of Pakistan (Lederal or Provincial		000							
1 Governments) and SBP, denominated in PKR			-					-	
SBP in Foreign Currency arrang out of stafutory 2 obligations of banks in Pakistan		0%							
3 Sovereigns. Government of Pakistan or provincial	1	0%	-	-		-	-	-	
governments or SBP denominated in contencies	2	20%					-		
other than PKR	3	30%				-			
	4,5	100%							
	6	150%	+		4	-			
	1/mrated	100%	4			-	~	-	
4 Bank for International Settlements, International Monetary Fund, Furopean Central Bank, and European Community		1004				4.			
shirt in the state of the state		T vide	_						
3 Multilateral Development Banks	1	20%		-	-				
	2.3	50%		-	-	-	-		
	4.5	100%							_
1	6	150%							
	Unrated	50%					_		
6 Public Sector Entities in Pakistan		0%							
		20%		~	-	-	- 2		
	2.3	30%					-		
	4.5	150%		-					
	Unrated	50%		-					
	1/minga	1							
7 Banks		0%					-		
		20%			-	1			
1	2,3	\$49%		-		1			
1	4.5	150%			-	-			
1	6 Unrated	50%			-	1	-		_
-	Limited	Jan Ca			-				
8 Banks (with original maturity of 3 months or less		0%			10				
and denominated in foreign corresics)	1.2.3	20%							
	4.5	50%			16				
1	6	130%	11	× 1		1	-		
L	unrated	20%		-		-	-		
al Book and assessed assessed at 1		0%					-		
9 Banks (with original maturity of 3 months or less denominated in PKR).		20%					-		
DESCRIPTION OF THE PARTY.		2000	-	-		- 1		-	
10 Corporates		0%							
	1_	20%		*			2		
1	2	54)94			-	-	-		
1	3.4	100%			-	_			
1	5,6	150%				- 4			
	Unrated-1	125%		-		-	-		
L	Unrated-2	12376		2			-		
1 Retail		0%							
		20%						-	
		50%					- 6		
		75%				4	(4.0		
		-							
2 Others		0%					2	- U	
1		20%					14		
1		100%					-		-
		1100796		-	-	-		*	
Total			-	-		-			







First Credit Conserving Factor of 20% Trade Related contingencies	5.0					CREDIT RISK MITIGATION (CRM) I Simple Approach Comprehensive				
	Mapped Ranky	Weights *4	Notional Amount	Credit Equivalent	Inflow	1000			Risk-Adjuste	
Other Commitments with original maturity of one year or less	1000				Adjustments	Out this Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure	
	-1	2	3	(3 X 20%)	*	6	7	8	,	
Government of Pakistan (Federal or Provincial				15 X 20%0					(2 v.8)	
1 Governments) and SBP, denominated in PKR		-09%	4							
SHP in Foreign Currency arising out of statutory										
2 obligations of banks in Pakistan		094						2		
Sovereigns: Government of Pakistan or provincial		40%		-	-		In late			
governments or SBP denominated in currencies	2	20%		1	-					
other than PKR	4.5	50%		-	-		12.11	2		
		150%	-							
	Unrated	100%			_		-	-		
Bank for International Settlements, International Monetary Fund, European Central Bank, and	-	100756								
European Community		02%			· ·					
5 Multilateral Development Banks		1 (9)			-					
- Isommancial Development Banks		20%		Total			- 1			
	2.3	50%				-	-	-		
	4.5	100%	-	-	-	-		-		
	6	150%						-		
	Unrated	50%								
r									-	
6 Public Sector Entities in Pakistan	-	0%			-		-			
	- 1	20%		-		~	8			
	2.3	50%	_	-	-	-	15.			
	6	150%		-			-	-	_	
	Unrated	50%		75						
-										
7 Banks		0%								
	2.3	20%		-		-	~			
	4.5	100%			-	-	- A-			
	6	150%		-			*	-		
	Unrated	50%					-			
.07										
8 Banks (with original maturity of 3 months or less		0%					- 6			
and denominated in foreign correnes (1.2.3	20% 50%	-		-	-	-			
	4.5	150%	-	-		-	-			
	unrated	20%	-			-				
9 Banks (with original maturity of 3 months or less decreminated in PKR)		20%					-			
							-			
(1) Corporates		0%			-					
	1	20%	99.755	-	~	- 7			-	
	3.4	50%	58.151	[1,631		-	11.630		5	
	5.6	150%	-	-			-			
	Unrated-1	100%					-			
	Unrated-2	125%	182,973	35-505	-		16,505		11	
Retail		0%								
		20%								
		50%								
		75%		-		-	-			
2 Others		0%								
		20%								
		50%		C			-			
		100%			-					
						-				







Other commitments that can be excanditionally cancelled at any time	Mapped Rating	Risk. Weights %	Notional Amount
	1	2	3
Drawn with the state of the sale	-	Т	
Government of Pakistan (Indianal on Provincial) Governments) and SBP denominated in PKR		075	
Siff in Foreign Currency arround out of datation		1714	-
2 obligations of banks in Bakistan		10%	
Sovereigns Generoment of Pakoslan or provincial		0%	-
	1	20%	-
other than PSR		5894	
miner than there	4.5	100%	
-	10	150%	-
-	Omated	100%	
Book for International Settlements International	VIIII MULLI	210.0	-
Monetary Lund, Lunopean Coural Hank, and			
European Community		10%	
TEDROSSAU COMBINION		11.78	
5 Multilateral Development Banks		10%	
A Manual Control of the Control of t	1	200%	
1	2.7	50%	
1	1.5	100%	
I	6	150%	
	Unrated	50%	- :
1	Omated	3070	-
6 Public Sector Unitares in Pakistair		1 195	
Parinte Section Catalities in Caratonia	-1	30%	
1	2.1	50%	
I	4.5	100%	1
1	6	150%	-
	Unrated	30%	
	Littrateu	1 Stran	1
7 Banks		094	
· INDIAS	1	20%	
	2.4	50%	
1	4,5	1197%	-
1	N.	150%	
-	Unrated	50%	1
	Canaca	2000	
Manks swith original matinity of 2 months or less		1991.	
and denominated in foreign currency)	1.2.3	20%	-
Inna ocionamiasa ai mesila cancies (43	- dirts	-
1	- 6	Listria.	
	umated	20%	
	minimo	2.00	
9 Backs ewith original maturity of 3 months or less		.0%	-
denominated in PKR)		20%	
the second secon		-	
		0%	
O Corporates			
0 Corporates	1	20%	- 2
0 Corporates	2	20% 50%	-
9 Corporates	2		
9 Corporates	2	5006	
9 Corporates	2 3.4 5.6	Sing URW Lows	1.500
9 Corporates	2 3.4 5.6 Umated-1	Sens HMM Lame 1000s	
9 Corporates	2 3.4 5.6	Sing URW Lows	1.500 291000
	2 3.4 5.6 Umated-1	Sens HMM Lame 1000s	
	2 3.4 5.6 Umated-1	50% 118% 150% 100% 125%	
	2 3.4 5.6 Umated-1	50% 100% LS0% 100% 125% 00% 20%	
	2 3.4 5.6 Umated-1	50% 118% LSOPE 100% 125% 00% 20% 50%	
	2 3.4 5.6 Umated-1	50% 100% LS0% 100% 125% 00% 20%	
Retail	2 3.4 5.6 Umated-1	50% 118% LSOPE 100% 125% 00% 20% 50%	
Retail	2 3.4 5.6 Umated-1	5(10) 100% 150% 100% 125% 00% 20% 50% 75%	1.500 2.00 (mg)
Retail	2 3.4 5.6 Umated-1	5/106 UBPN LS0912 10095 125% 215% 5/15% 75%	







251,500

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure medical)

,	ITEAIS	Current credit	Notional Principal	Effective notional principal	Add-on/ Cooversion Factor %	Potential Future Ccedit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Rick Weight	Risk Weighted Amorot
		1	2	3	4	5	6	7	8	9
		1				(3 X 4)	(1 ± 5)			(7 X 8)
i.	Foreign Exchange Contracts with SBP									
	Foreign Exchange Contract (with original maturity of less than 14 days)									
	Instruments traded on futures and options exchanges, which are subject to					-				
	daily mark to market and margin payments									
į,	Equity Contracts*									
	with Residual Maturity of one year or less				6%	3			0%	
	with Residual Maturity of one year or less				6%		=	3.0	20%	
	with Residual Maturity of one year or less				6%	-			50%	3
	with Residual Maturity of one year or less				6%	-			100%	-
	with Residual Maturity of one year or less				6%		-	- 6	125%	
	with Residual Maturity of one year or less				6%	-	_	- 4	150%	0
	with Residual Maturity of over one year to five year				8%	-	-		Da a	-
	with Residual Maturity of over one year to five year				8%		-	150	20%	-
	with Residual Manurity of over one year to five year	0.0			8%	-		-	50%	2
	with Residual Moturity of over one year to five year				8%		-		100%	
	with Residual Maturity of over one year to five year	A STATE			8%				125%	
	with Residual Maturity of over one year to five year				8%	8	8		150%	
	with Residual Maturity of over five year				10%	- 8			0%	-
	with Residual Maturity of over five year				10%	-	8		20%	_
	with Residual Maturity of over five year				10%	-	-	-	50%	
	with Residual Maturity of over five year				10%	+	-	1 9	100%	-
	with Residual Maturity of over five year				10%	5		G.	125%	
	with Residual Maturity of over five year				10%			Tell	150%	
1	Other Market Related Contracts									
Н	1 Future sale of equity instruments					-				
	2					-	-	-		14
	Sub Total summons using Current Expositive method for Interest Rate and Foreign Excl			4		-				

Interest rate contracts*								
with Residual Maturity of one year or less		1	0%				0%n	
with Residual Maturity of one year or less			0%			-	20%	
with Residual Maturity of one year or less			0%			- 4	50% e	
with Residual Maturity of one year or less		-1-	0%				100%	
with Residual Manurity of one year or less			0%	2	-		125%	
with Resultal Maturity of one year or less			0%			-	150%	-
with Residual Maturity of over one year to five year			1%		- 6-		0%n	
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%			14.0	100%	
with Residual Maturity of over one year to five year			1%		-	1.0	125%	
with Residual Maturity of over one year to five year			1%			3.0	150%	_
with Residual Maturity of over five year			2%	4	-		0%	_
with Residual Maturity of over five year			2%			-	20%	
with Residual Maturity of over five year			2%			- 0	50%	
with Residual Maturity of over five year			2%		-		100%	
with Resultal Maturity of over five year			2%			-	125%	_
with Residual Maturity of over five year			2%			-	150%	
Foreign Exchange Contracts*			2.70			-	150%	
with Residual Manurity of one year or less			1%				000	
with Residual Maturity of one year or less	7 10000000		1%			-	20%	_
with Residual Maturity of one year or lexs			1%			-	50%	-
with Residual Maturity of one year or less			1%	-	- 0		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 Manurity of over one year to five year			5%			-	0%	_
with Residual Maturity of over one year to five year			5%	- 1	- 0		20%	
with Residual Manurity of over one year to five year			5%			-	50%	_
with Residual Manurity of over one year to five year			5%	3	0		75%	_
with Residual Maturity of over one year to five year			5%	3			100%	
with Residual Maturity of over one year to five year			5%			2	125%	
with Residual Maturity of over one year to five year			5%			3.7	150%	
with Residual Maturity of over five year			8%		-	13.11	0%	
with Residual Manarity of over five year			8%		-	12.1	20%	-
with Residual Maturity of over five year			3%			-	50%	_
with Residual Maturity of over five year			8%	-		1	75%	
with Residual Maturity of over five year			8%		-	-	100%	
with Residual Maturity of over five year			8%	-		1	125%	
with Residual Maturity of over five year			8%				150%	
Sub Total			47.0	-			13070	

D Grand Total (B+C)







(Rupees in '000')

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

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 Met	hod
--------------	-----

	0
67.046	67.046

B Capital Charge For Equity Exposure (MR 4)

- i. Specific Risk
- ii. General Market Risk

67	Charles	OIL -	0	Part of the same	Part of the second	D. I.	CT	
	t aouai	t naroe	1474	. () 1. () 1 () 11	Exchange	RICK	((() ()	OF ALLS ST

- D Capital Charge for Position in Options (Total of MR 6)
- E Total Capital Charge for Market Risk (A+B+C+D)
- F Risk Weighted Amount for Market Risk (E x 12.5)

	4.004
8,008	4.004

294,791

3,684,893







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

				Residual Maturity					1	(Rupees in 18
			6 month or less	Over 6 months to 24 months	Over 24 months					Total Market ris
Capital Charge	Positions	0.00%	0.25%	1.00%	1,60%	1,00%	8.00%	12,00%	Total Exposure	agetal charge for specific risk
ernment (Domestic Curr	Long	13,884,627							13.884,627	
Thine of Content Curr	Short								0	
Government (other than	Domestic Curre	encyl								
Rating grade I	Long								0	
	Short								0	
Rating grade 2-3	Long Short								0	
Rating grade 4-5	Long								0	***************************************
	Short Long								0	
Rating grade 6	Short								9	
Unrated	Long								0	
	Short					-			0	
Qualifying (to be specific	ed)									
	Long								0	
	Short								0	
Others (similar to credit .	risk charges ande	er the Standardized Appr	ouch of the Basel II F	rumework)						
Rating grade I	Long								0	
	Short Long								0	
Rating grade 2-3	Short		-						0	
Rating grade 3,4,5	Long								0	
	Short								0	
Rating grade 5-6	Long								0	
Unrated	Long								0	
	Short								0	
Fetal of a to d	Long	13,884,627	0	0	0		0	0	0 13,884,627	
	Short	0	0		0		0	0	0 13,004,02	
otal market risk		0	0	0	0		- 0			
apital charge for pecific Risk for iterest rate exposures		,					0	0	0 13,884,627	
on gross positions-long plus short)										







DEBT SECURITUES, DEBT DERIVATIVES AND OFFICE HAREST HATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Millority Method) Captrony PKR

	Timy Ba	nd			Individe	nal positions			Risk	marker of the second second		
Zine	Coupun 3% or more	Compon less than 3%	Debt securities & debt		Interest rate derivatives		Total		Weight	Weighted positions		
36/65	Company of the first of	Confion Castonia 279	Long	Short	Long	Shurt	Lung	Short		Long	Sturi	
	1 1 month or less	I month or less	989,450				989,450	0	0.00%	0		
	1 to 3 months	1 to 3 months	547,291				547,291	II.	0.20%	1.095		
	3 to 6 months	3 to 6 months	6,828,036				6,828.036	0	0.40%	27,312		
	6 to 12 months	6 to 12 months	5,519,850				5,519,850	0	0.70%	38.639		
	2 1 to 2 years	1.0 to 1.9 years	.0			-	0	- 0	1.25%	.0		
	2 to 3 years	1.9 to 2.8 years	0				0	0	1.75%	- 0		
	3 to 4 years	2.8 to 3.6 years	0				0	- D	2,25%	- 0		
	3 4 to 5 years	3.6 to 4.3 years	0				0	- 0	2.75%	D		
	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%	Ü		
	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	11	8.00%	0		
		Over 20 years					0	0	12.50%	0		
			13,884,627	-	-		13,884,627		1	67,046	- 0	

STAGY:	Maria Maria	Horiza	ntal Disallows	ince in	Harizant:	d Disallovance I	etween		
Calculation	Vertical disallowance	Zone	Zone	Zame	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge								67,046	67,046







DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL, CHARGE FOR GENERAL MARNET RISK (Maurit), Methodi Curtercy USD

	Time Ba	(mi):			Ladivid	ual positions			Risk	242.5	(R)								
Zone	Coupon 3% or more	Coupon less than 3%	Debt secue	Debt securities & debt		Interest rate derivatives		ital	Weight	Weigh	Weighted positions								
Jones.		Chapma Csc toan 3 ve	Lang	Short	Long	Short	Long	Stort		Long	Short								
	1 1 month or less	1 month or less				1 month or less			1 month or less			V			- 11	-0.	0.00%		,,,,,,,
	1 to 3 months	I to 3 months					0	0	0.20%	- 0									
	3 to 6 months	3 to 6 months		0			-0	0.=	0.40%	0									
	6 to 12 months	6 to 12 months					0	0	0,70%	6									
	2 1 to 2 years	1 0 to 1.9 years					-0	0	1.25%	t)									
	2 to 3 years	1.9 to 2.8 years					1)	0	1.75%	- 11									
	3 to 4 years	2.8 to 3.6 years		1.			Ü	0	2.25%	0									
	3 4 to 5 years	3 6 to 4 3 years					10	0	2.75%	0									
	5 to 7 years	4 3 to 5.7 years					0	0	3.25%	- 0									
	7 to 10 years	5.7 to 7.3 years					0-	0	3.75%	0									
	10 to 15 years	7.3 to 9.3 years					.0	0.	4,50%	0									
	15 to 20 years	9.3 to 10.6 years					- 0	0	5.25%	0									
	Over 20 years	10.6 to 12 years					-0	0	6.00%	0									
	4	12 to 20 years					0	0	8.00%	0									
		Over 20 years					0	0	12.50%	0									
			0	10.	- 11	16	0	0	12.770										

1,000	The second second	Horiz	ontal Disallowa	nce in	Horizont	al Disaflowance B	etween		
Catenlation	Vertical disoffmance	Zune	Zune	Zone	Zines	Zames	Zones		Total General Market Risk
		1:	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge							0	0	Ü







DERIT SECURITIEN, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CENTRAL MARKET HISK (Materity Method) Currens GIP

	Time Ba	nd			Imiliaid	nal positions	and should	(Rupees			
Zim	Company 1% or more	Company less than 3%	Debt secur	rities & delit	Interest rate	e derivatives	Ti	inist	Risk Weight	Weighted positions	
April .	Confinit a serie function	Cumbus next tona 2-22	Long	Short	Long	Short	Long	Short		Long	Short
	1 Limorith or less	I month or less					- 0	-0	0.00%	11	
	1 to 3 months	1 to 3 months					- 0	- 0	0.20%	10	
	3 to 6 months	3 to 6 months					0	0	0.40%	Đ.	
	6 to 12 months	6 to 12 months					- 0	0	0.70%	- (1	
	2 1 to 2 vents	10 to 19 years					0.	10	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					- 0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					17.	- 17	2 25%	- 0	
	3 4 to 5 years	3.6 to 4.3 years		-			11	0	2 75%	- 0	
	5 to 7 years	4.3 to 5.7 years					- 11	0	3.25%		
	7 to 10 years	5.7 to 7.3 years					0.	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					- 0	-0-	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	-0-	5.25%	-0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0 -	0	8.00%	()	
		Over 20 years					0	0	12.50%	0	
			0	0	0	0	0	0	12.87%		

The state of the s	and the second second	Hurizontal Disallowance in			Horizon	at Disallawanor Be	Tween		
Calculation	Vertical disallemence	Zone	Zane	Zone	Zones	Zones	Zones		The second second
		1	2	3	1 & 2	2.6-3	1 & 3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge			17.						0







THERE ACCOUNTS, BERT DERIVATIVES AND OFFICE INTEREST RATE DERIVATIVES CAPITAL, CHARGE TOR GENERAL ARREST RISK (Valued) Mellind) Christic Phy

-	Time fix	mil			Individu	d positions			Risk Weight	M-milita	al guerrinne
Zone	Compan 4% or more	Compon less than 3%	Debt securities	& debt derivatives	Interest rat	e deciratives	, D	otal	KINK WEIGH	M right	or finentimes
r,ame	Confession of mark	1 miles its man 2 s	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	I month or less					0	0.	0.00%	10	
	1 to 3 months	I to 3 months						11	0.20%	0	
	3 to 6 months	3 to 6 months					0	- 11	0.40°c	18	
	6 to 12 months	6 to 12 months					-8	- 0	-0.70°a	-0	
111 40 3311.00	2 1 to 2 years	1.0 to 1.9 years					U	4)-	1.25%	d	
	2 to 3 years	1.9 to 2.8 years					-0.	0.	1.75***		
-	3 to 4 years	2 8 to 3.6 years					71	11	2.25%	-0	
	3 4 to 5 years	3.6 to 4.3 years					D-	0.	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					11	- 0	3.25%	19	
	7 to 10 years	5.7 m 7.3 years					0	0.	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					n	TI.	450%	, ii	
	15 to 20 years	9 \$ to 10 6 years					-0	0	5.25°a	0	
	Over 20 years	10.6 to 12 years					0	0	6.00Pa	ė	
		12 to 20 years.					-0		S corre	10	
		Orier 20 years					g	- Ω	12.50°a	- 6	

1.3870.4	TRANSPORT OF THE	Jin Jin	cicontal Disallorous	or in	Harie	ontal Dividlewan'r Be	incen		
Calcriation	Vertical disalterance	Tone	Partie	Zene	Times	Zones	Zines		Forst General Market Blak-
		1	2	3	1 & 2	2 & 3	1.6.3	Overall not open position	Charge
General Market Risk Capital Charge						-		0	n.







DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES. CAPITAL CHARGE FOR GENERAL MARKET RISK Matority Method Currency EURO.

	Time Ba	nef			Individ	ual positions			no times at	100.0	
Zony	Coupuir Jak premure	Coupon less than 5%	Debt seem	itles & debt	Interest rate	e derivatives	To	otal	Risk Weight	Wente	(ed position)
		t majorit Kot Idalico m	Long	Short	Long	Short	Long	Short	4	Long	Short
	1 1 month or less	L'month or less					0	0-	0.00%		
	1 to 3 months	1 to 3 months					()	0	0.20%	· O	
	3 to 6 months	3 to 6 months					0	. 0	0.40%	- 0	
	6 to 12 months	6 to 12 months					0	0	0.70%	- 0	
	2 I to 2 years	1.0 to 1.9 years	7				0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	n .	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					- 0	-0	2.25%	0	
	3 4 to 5 years	3.6 to it 3 years						-0	2.75%	- 0	
	5.to 7 years	4.3 to 5.7 years					0	- 0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					- 0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years				_	-0	- 0	4.50%	- 0	
	15 to 20 years	9.3 to 10.6 years					-0	0	5.25%	-0	
	Over 20 years	10 6 to 12 years					- 0	- 0	6.00%	0	
		12 to 20 years					0	0	8.00%	D	
		Over 20 years					0	0	12 50%	- 0	
			0	0	- 0		0	0	-		0

40.404.007	0 winton w ² (7)	Horis	ontal Disallowar	nce in	Horizont:	al Disallowance Be	Inces		
Calculation	Vertical disallowance	7,one	Zone	/anc	Zones	Zones	Zones		
		1	2	3	1 & 2	283	1 & 3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge									0







DERT SECURITIES, DERT DERIVATIVES AND OTHER INTERPST RATE DERIVATIVES (APITAL CHARGE FOR GENERAL MARKET RISK (Martis Method) Curterey AUD

	Time	Band			Individua	d positions			Risk Weight	Werelsted	and the same
Zone	Crupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e decivatives	T	otal	Kisk Weight	Wildings	incetour.
Paint.	Company 3 ya be mure	Combine (cas total 2 to	Long	Short	Lang	Short	Long	Short		Ling	Shur
	I I month or less	I month or less					0	0	0.00%	0	
	I to 3 months	1 to 3 months					.0	0	0.20%	1)	
	3 to 6 months	3 to 6 months					-0	-0	0.40%	-0	
	6 to 12 months	6 to 12 months					.0	0	0.70%	Ü	
	2 1 to 2 years	1.0 to 1.9 years					0-	0	1.25%	. 0	
	2 to 3 years	1.9 to 2.8 years					- 11	0	1,75%	0	
	3 to 4 years	2 8 to 3.6 years					0.	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					ii.	0	2.75%	- 0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years		1			0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years		,			0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	- 0	
	Over 20 years	10 6 to 12 years					Ü	0	6.00%	- 0	
		12 to 20 years					0	0	8.00%	-0	
		Over 20 years					0	0	12.50%	0	
			0	0	- 0	0	-0	- 0		0	- 41

	Contract Con	Hori	zontal Disallowane	e in	Horizo	ntal Disallmance B	etween	T. T.	
Calculation	Vertical disallowance	Znac	Zone	Zone	Zones	Zones	Zimes	Overall net open	Total General Market
		1	2	3	1 & 2	2.8.3	1.6.3	position	Risk Charge
General Market Risk Capital Charge								0	0







DEST SECURITIES, DEST DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CENERAL MARKET HISK (Maturity Mellod) Current OTHERS

	Time I	Band			Individua	d positions			not miles	Grand.	and the same of th
Lone	Courses 3% or more	Company less than 3%	Debt securities à	debt derivatives	Interest rat	e derivatives	To	Hal.	Risk Weight	Weigh	ated positions
Come		e underways man a se	Long	Short	Long	Short	Long	Shore		Long	Short
	1 1 month or less	1 month or Jess					0	D	0.00%	THE STATE OF THE S	
	1 to 3 months	1 to 3 months					(1	0	0.20%		
	3 to 6 months	3 to 6 months					0	0	0.40%	11	
	6 to 12 months	6 to 12 months					0.	0	0.70%	0	
	2 1 to 2 years	10 to 19 years					0	0	1.25%	11	
	2 to 3 years	1.9 to 2 8 years					0	0	1.75%	0	
	3 to 4 years	2 8 to 3 6 years					()"	0	2 25%	0	
	3 4 to 5 years	16 to 4 3 years					Ű	0	2 75%	0	
	5 to 7 years	4.3 to 5.7 years					6	0	3 25%	0	
	7 to 10 years	5.7 to 7.3 years					- 0	0	3.75%	13	
	10 to 15 years	7.3 to 9.3 years					0	0	4 50%	- 0	
	15 to 20 years	9 3 to 10 6 years	-				0	0	5 25%	-0	
	Over 20 years	10 6 to 12 years					0	0	6.00%		
	_	12 to 20 years					0	0	8.00%		
		Over 20 years					0	0	12.50%	- 0	
			0	0	- 0	0	0	0			

- 700 A		Horizontal Disallowance in			Horizo	untal Disallowance	Between		
Calvalation .	Vertical disallowance	Zanc	Zone	Zone	Zones	Zimes	Zones		the second second second
		1	2	3	1 & 2	2 & 3	143	Overall net open position	Total General Murket Risk Char
General Market Risk Capital Charge					The second of th			0	0







DEST-SECURITIES, DEST DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES. CAPITAL CHARGE FOR GENERAL MARKET RISK (for minimum uning l'impiria auctiud). Convec PKR

(Rupees in '000') Individual positions Interest rate derivatives Long Short Year Time Band Assumed Change in Debt securities & debt derivatives yield Long Short Total Market Risk Weighted Positions Net Pirsiting Long Short 1.ong Short Long Short 1 month or less
1 to 3 months
3 to 6 months
6 to 12 months
10 to 19 vears
10 to 19 vears
2.8 to 3.6 vears
2.8 to 3.6 vears
2.8 to 3.6 vears
3.6 to 4.3 vears
4.3 to 5.7 vears
5.7 to 7.3 vears
7.3 to 9.3 vears
9.3 to 10.6 to 12. vears
12 to 20 vears
Over 20 vears I month or less 0 9 0 8 0 75 0 75 0 7 0 65 0 6 0 6 0 6 TOTAL OVERALL NET OPEN POSITION

			iertiontal Distilierance	(n	Hari	contal Disaffowance Be	tucco		
Calculation	Certifichelladinwager	lone	Zinte	Zent	Zenes	Zonn	Zenes	1	
			2	J.	162	163	IA.S	Ner Position	Total General Mather Blok Charge.







DERT SECURITIES, DERT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES PAPITAL CHARGE FOR CENERAL MARKET RISK (for institution wing Distriction method)

HM	bent s	81.77	nc n	MITTEL
	Cu	rece	w	V2III

					Individual	positions					
Zune	Line Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tota		Market Bisk We	ighted Positions	Net Position
		in sight	Long	Short	Long	Short	Long	Short	Long	Short	Set Position
1	1 month or less	1					0	0			
	I to 3 months	1					0	- 0			
	3 to 6 months	1					0	0			
	6 to 12 months	11					0	. 0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75				-	- 0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9 3 to 10 6 years	0.6					0	0			
	10.6 to 12 years	0,6					.0	0			
	12 to 20 years	0.6					.0	- 0			
	Over 20 years	0.6					0	. 0			
AL.			0	0	0	0	0	0	0	0	

		- 11	orizontal Disaffortance	r list	Hori	rontal Disallanance Re	tneen		
4° cleularium	Vertical disalternance	Znac	Low	Lose	Zones	Zones	Zones		Total General Alacker Bisk
			2		1 & 2	261	163	Net Position	Charge
General Market Risk Capital Charge		-			10.		14.5		7,000







DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for maintain wang Dominor includ) CHICAG CIRP

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tota	l	Market Hish We	righted Positions	Set Position
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Set Postion
1	I month or less	1					0		0		
	I to 3 months	1					0		0		
	3 to 6 months	1					0		0		
	6 to 12 months	1					0		0		
2	1.0 to 1 9 years	0.9					0		0		
	1.9 to 2.8 years	0.8					0		0		
	2.8 to 3.6 years	0.75					0		0		
3	3 6 to 4 3 years	0.75					0	-	0		
	4.3 to 5.7 years	0.7					.0		0		
	5.7 to 7.3 years	0.65					0		0		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6		-			0		o .		
	10.6 to 12 years	0.6					0		0		
	12 to 20 years	0.6					0		0		
	Over 20 years	0.6					0		0		
L			U	-0	0	0			0		

		1	lurizontal Disaffonance	im	Hori	ontal Disallowance Be	tween .		
1 pleadation	Virginial discallentation	Zone	Zene	Line	Tone	Zones	Zones		Intal Control Market Risk
		1	1	3	1.6.2	163	163	Net Position	Charge
General Market Risk Capital Charge							1 00		1







DERT SECURITIES, DERT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES. CAPITAL CHARGE FOR GENERAL SLARKET IONE (for minimum single Dominal molinal) Cutters, JBY

		- 19 Lance			Individual p	ositions					
Zem	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate i	ornather	To	ud	Market Rick W	cighted Positions	100 miles
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less	1			-		0	0			
	I to 3 months						0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					- 6	0			
	1.9 to 2.8 years	0.8				1	0	0			
	2.8 to 3.6 years	0.75	-				0	0			
3	3.6 to 4.3 years	0.75					- 6	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65				1	- 0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
AL.			0	- 0	0		. 0	0	- 0	0	

		- 1	berizental Disablecance	101	Harri	Puntal Disallowance He	tween		
Calculation	Vertical disalization	Time	Zeni	Jone	Zones	Zones	Zowe	7	Total General Market Ris
		4	- 2	3	1&2	243	103	Not Position	Charge







DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES FABITAL CHARGE FOR CENERAL SHAREF RISE (for institution rang Paratine medibal). Currence EURO

(Rupecs in '000') Individual positions Change in Market Risk Weighted Positions Zone Time Band. Debt securities & debt derivatives Total Interest cate derivatives Net Pasifima Short Short Long 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years 3.6 to 4.3 years 4.3 to 5.7 years 5.7 to 7.3 years 0.9 0.8 0.75 0.75 0.7 2 7.3 to 9.3 years 9.3 to 10.6 years 10.6 to 12 years 12 to 20 years 0.6 0.6 Over 20 years 0.6 TOTAL OVERALL NET OPEN POSITION

		- 10	orizontal Disallomance	in	Uari	contat Disallowance Bet	News		
Calculation	Authoral disafforcame-	Zime	Zone	Zime	Zames	Zonec	Zenes		- Lutal Council Vinder Bio
		1	2	3	1.6.2	2.63	1&3	Net Position	Chitegy







DERT SECURITIES, BEBT DERIVATIVES AND OTHER INTEREST HAVE DEHIVATIVES CAPITAL CHARGE FOR CEPTRAL MARKET RISK for institutions using Disastan methods. Currency AUD

		Commercial			Individual	positions					
Lame	Timy Band	Change in	Debt securities &	debt derivatives	laterest rate	derivatives	To	tal	Market Risk We	eighted Positions	W. A. collect
		a totalge in	Long	Short	Long	Short	Long	Short	Long	Short	Set Position
4	1 month or less	- 1					0		0		
	1 to 3 months	1			1		0		0		
	3 to 6 months	1					0		0		
	6 to 12 months	1					0		0		
2	1.0 to 1.9 years	0.9					. 0		0		
	1.9 to 2.8 years	0.8					0		0		
	2.8 to 3.6 years	0.75					0		0		
3	3.6 to 4.3 years	0.75					0		0		
	4.3 to 5.7 years	0.7					-0		0		
	5.7 to 7.3 years	0.65					0		9		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6					0		0		
	10.6 to 12 years	0.6					0		0		
	12 to 20 years	0.6					0		0		
	Over 20 years	0.6					0		0		
FAL			0	-0	0	0	0		0	0	

			Inciental Disallowance	in .	Hori	contal Disallowance Re-	bues		
C abendantous	Yertical disallocanor	Zime	Zone	Zine	Zones	Zones	Zones	1	Local Compact Market Riv
		1	2	. 3	1.8.2	263	133	Net Position	Charge
General Market Risk Capital Charge		1			1912	7.07	183	ACT CONTINUE	7 8000







DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERA (-MARKET RISK (for unsummars own) Dermos methods Convers Others.

(Rupees in '000') Individual positions Interest rate derivatives Debt securities & debt derivatives Tanal Market Risk Weighted Positions Assumed Change in yield Zame Time Band Short Short Long Shurt Long Short Long 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 19 to 19 years 19 to 2 8 years 3 6 to 4 3 years 3 6 to 4 3 years 4 3 to 3 years 7.3 to 9.3 years 9.3 to 106 years 10 6 to 12 years 12 to 20 years Over 20 years 0.9 0.8 0.75 0.75 0.7 0.65 0.6 0.6 0.6 TOTAL OVERALL NET OPEN POSITION

		5	Degreenent Die Berrain	r in	Her	tenned Disallemance By	Inern		1
Enloylation:	Northed dividirminary	-Zone	Jens .	/ban	Longs	Louis	Lower	7.7	Loful Lymond Market Rok.
		1.1	2	3	1.8/2	24.1	127	Not Profit or	(Sizes
General Market Risk Capital Charge									

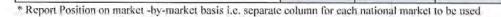






						(Rupees in '000'
	lns	side Pakistan		Outside Pa	endaday.	20054.34
	KSE	LSE	ISE	Outside Pa	ikistan:	Total
Specific Risk Charge Equities						
Long positions	50,053					50,053
Short Positions						(
Equity Derivatives						
Long positions						(
Short Positions						(
Total Gross Positions (a+b+c+d)	50.053	0	0	0	0	50,053
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	4,004	0	0	Ö	0	4,004
General Market Risk Charge						
Net Long/Short Positions (a-b + c-d)	50.053	0	0	0	0	50.053
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	4,004	()	0	0	0	4,004

8.008





Total Capital Charge for Equity Exposures (g + j)





8,008

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	ncy		Net delta-			
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
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		(
JPY							0		(
CHF							0		(
AED							0		(
SAR							0		(
AUD							0		(
CAD							0		0
DKK							0		(
HKD							0		0
SGD							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		()
Currency 21							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









MARKET RISK CAPITAL CHARGE FOR OPTIONS

A LONG POSITIONS WITH RELATED CASH POSITIONS

(Rupees in '000')

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 OF LONG PUT OPTIONS

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

AND AND AND A CO.	
TOTAL	0







RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

sic Indicator Approach (BIA)			Chatter	Income #		(Rupees in '000')	1
		Dien come			F		Dlanna
		First year	Second year	Third year	American		Please se
					Average of	Carry	your Calcu
	и				positive values	Capital Charge	
	1	2	3.	- 4	5	6 = (5x1)	Approach
Gross Income	15%	1,247,620	1,475,111	2,011,860	1,578,197	236,730	
Capital Charge (BIA)						236,730	dir cuicuite
A the parent of the second of the second							will perfe
e Standardized Approach (TSA)				ncome #	, T.		automatie
		First year	Second year	Third year			
					Average of		
Business lines *	ß				positive values	Capital Charge	1
		2	3	4	5	6 = (5x1)	1
Corporate Finance	18%					0 - (3x1)	1
		0		0	0	- 0	
Trading and Sales	18%	0		.0		0	4
Retail Banking	12%	0		0.	0	()	
Commercial Banking	15%	0	0	0	0	0	
Payment and Settlement	18%	0	0	0	.0	0	1
Agency Services	15%	-0	0	0	0	()	
Asset Management	12%	0	0		0		
Retail Brokerage				0		0	4
	12%	0	Q	0	0	0	
Capital Charge (TSA)						()	
amouth of Programmed Land Company					r		r -
ernative Standardized Approach (ASA)		Cinco		ncome #			
		First year	Second year	Third year	F		
					Average of		
Business lines *	13				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0	0	0	0	0	1
Trading and Sales	18%	0	0	0	0	0	
Payment and Settlement	18%						1
		0	0	0	0	()	
Agency Services	15%	0	0	-0	0	.0	
Asset Management	12%	0	0	0	0	()	
Retail Brokerage	12%	0	0	0	0	U	
Those banks that are unable to disagg	regate their	gross incon	te into the above	e mentioned	l six lines can agg	regate the total	
gross income for these six lines as une	ler		The art days				
gross income for these six lines as une							
gross income for these six lines as une Aggregate of six business lines	ler 18%	0		0	0	0	
gross income for these six lines as une Aggregate of six business lines				0	0		
gross income for these six lines as une				0	0	0	
gross income for these six lines as une Aggregate of six business lines			0	0 Advances #	0		kT D:
gross income for these six lines as une Aggregate of six business lines		0	0 Loans and	Advances #	0		
gross income for these six lines as une Aggregate of six business lines			0				
gross income for these six lines as une Aggregate of six business lines		0	0 Loans and	Advances #	Average of	0	
gross income for these six lines as une Aggregate of six business lines		0 First year	Loans and Second year	Advances # Third year	Average of positive values	Capital Charge	
Aggregate of six business lines 3.1 Capital Charge	[18%]	First year	Loans and Second year	Advances # Third year	Average of positive values	Capital Charge 6 = (5x1)*m	
Aggregate of six business lines 3.1 Capital Charge Retail Banking	18% β 1 12%	First year	Loans and Second year	Advances # Third year 4	Average of positive values 5	Capital Charge 6 = (5x1)*m	
Aggregate of six business lines 3.1 Capital Charge	[18%]	First year	Loans and Second year	Advances # Third year	Average of positive values	Capital Charge 6 = (5x1)*m	
Aggregate of six business lines as une Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking	β 1 12% 15%	First year	Loans and Second year	Advances # Third year 4 0 0	Average of positive values 5 0 0	Capital Charge 6 = (5x1)*m 0	
Aggregate of six business lines 3.1 Capital Charge Retail Banking	β 1 12% 15%	First year	Loans and Second year	Advances # Third year 4 0 0	Average of positive values 5 0 0	Capital Charge 6 = (5x1)*m 0	
Aggregate of six business lines as une Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking	β 1 12% 15%	First year	Loans and Second year	Advances # Third year 4 0 0	Average of positive values 5 0 0	Capital Charge 6 = (5x1)*m 0	
Aggregate of six business lines Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate toans & advance	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under:	
Aggregate of six business lines Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate toans & advance	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under:	
Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate boans & advance Retail & Commercial Banking 3.2 Capital Charge	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under:	
Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate boars & advance Retail & Commercial Banking	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under:	
Retail Banking Commercial Banking Banks may aggregate brans & advance Retail & Commercial Banking Commercial Banking Commercial Charge Retail & Commercial Banking Capital Charge Capital Charge Capital Charge	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under: 0	
Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate boans & advance Retail & Commercial Banking 3.2 Capital Charge	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under:	
Retail Banking Commercial Banking Banks may aggregate foans & advance Retail & Commercial Banking Commercial Charge Retail & Commercial Banking 3.2 Capital Charge Capital Charge (ASA) (3.1+3.2) Capital Charge for Operational Risk (A, B or C)	18%	First year	Loans and Second year 3 0 0	Advances # Third year 4 0 0 0 (if they wish	Average of positive values 5 0 0 110) using a beta	Capital Charge 6 = (5x1)*m 0 of 15% as under: 0 236,730	
Retail Banking Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking 3.2 Capital Charge Capital Charge (ASA) (3.1+3.2) Capital Charge for Operational Risk (A, B or C) Total Risk Weighted Amount (D x 12.5)	18%	First year 2 0 0 0	Loans and Second year 3 0 0 0	Advances # Third year 4 0 0 0	Average of positive values 5 0 0 0 1 (a) using a beta	Capital Charge 6 = (5x1)*m 0 0 of 15% as under: 0	
Retail Banking Commercial Banking Banks may aggregate foans & advance Retail & Commercial Banking Commercial Charge Retail & Commercial Banking 3.2 Capital Charge Capital Charge (ASA) (3.1+3.2) Capital Charge for Operational Risk (A, B or C)	18%	First year 2 0 0 0	Loans and Second year 3 0 0 0	Advances # Third year 4 0 0 0	Average of positive values 5 0 0 0 1 (a) using a beta	Capital Charge 6 = (5x1)*m 0 of 15% as under: 0 236,730	

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





