



July 23, 2024  
129

The Managing Director  
Pak China Investment Company Limited (the Company)  
Islamabad

Dear Sir

**AUDITOR'S REPORT ON ANNUAL CAPITAL ADEQUACY RETURN AS AT DECEMBER 31, 2022**

Based on the Company's request, we are pleased to enclose the Capital Adequacy Return (the Return) of the Company as at December 31, 2022, initialed by us for identification purposes only along with our report thereon. We shall be pleased to sign our report in present or amended form after approval of the financial statements by the Board of Directors of the Company.

**2. Management's responsibilities in relation to the Return**

2.1 Management is responsible for the preparation of the Return in accordance with the requirements of the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated June 27, 2006, the Basel III capital reforms issued vide BPRD Circular No. 6 dated August 15, 2013 pertaining to eligible capital and related deductions and other requirements specified by the SBP (together referred to as 'the Framework') to date in this regard, 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. Further, those charged with governance of the Company are responsible for overseeing the Company's financial reporting process. In continuation to the foregoing, we have been given to understand that the enclosed return is in agreement with requirements of the aforesaid framework and the same has been prepared, reviewed and signed by the respective officials of the Company who are required and authorized to proceed in this respect after following due process.

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

3. We trust above adequately meets the requests and wish to place on record our appreciation of the cooperation and courtesy extended to us by all concerned officials of the Company in this respect.

Yours truly

  
encls

A. F. FERGUSON & CO., Chartered Accountants, a member firm of the PwC network  
74-East, 2nd Floor, Blue Area, Jinnah Avenue, P.O.Box 3021, Islamabad-44000, Pakistan  
Tel: +92 (51) 2273457-60/2604934-37; Fax: +92 (51) 2277924; <www.pwc.com/pk>



## INDEPENDENT AUDITOR'S REPORT

### TO THE MANAGING DIRECTOR OF PAK CHINA INVESTMENT COMPANY LIMITED ON CAPITAL ADEQUACY RETURN AS AT DECEMBER 31, 2022

#### Opinion

We have audited the Capital Adequacy Return of Pak China Investment Company Limited (the Company) as at December 31, 2022 ("the Return").

In our opinion, the financial information in the Return of the Company as at December 31, 2022 is prepared, in all material respects, in accordance with the requirements of the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated June 27, 2006, the Basel III capital reforms issued vide BPRD Circular No. 6 dated August 15, 2013 pertaining to eligible capital and related deductions and other requirements specified by the SBP (together referred to as 'the Framework') to date in this regard.

#### 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 *Auditor's Responsibilities for the Audit of the Return* section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Other Matter - Basis of Accounting and Restriction on Distribution

The return is prepared in accordance with the Framework and is based on the audited financial statements of the Company for the year ended December 31, 2022. The Return is prepared to assist the Company to meet the requirements specified by the SBP. As a result, the Return may not be suitable for another purpose. Our report is intended solely for the Company and the SBP and should not be distributed to parties other than the Company and the SBP.

#### 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.

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

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

*Signature*

A. F. FERGUSON & CO., Chartered Accountants, a member firm of the PwC network  
74-East, 2nd Floor, Blue Area, Jinnah Avenue, P.O.Box 3021, Islamabad-44000, Pakistan  
Tel: +92 (51) 2273457-60/2604934-37; Fax: +92 (51) 2277924; <www.pwc.com/pk>

**Auditor's 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 auditor's 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 the 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 Company'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 Company'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 Company 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 the management.

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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

The engagement partner on the audit resulting in this independent auditor's report is M. JehanZeb Amin.



Chartered Accountants  
Islamabad  
Date: July 23, 2024



Please enter your data in yellow cells.

CAP 1

NAME OF THE BANK 3118 - PAK CHINA INVESTMENT COMPANY LTD

REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OF December-2022

## SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
<b>1.1</b>	<b>Common Equity Tier I (CET1)</b>		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	9,905,975	9,905,975
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		-
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,891,728	1,891,728
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	7,568,321	7,568,321
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", )	-	-
	<b>CET1 before Regulatory Adjustments</b>	19,366,024	19,366,024
1.1.9	<b>Regulatory Adjustments at CET1 level</b>		
1.1.10	Goodwill (net of related deferred tax liability)		-
1.1.11	All other intangibles (net of any associated deferred tax liability)	6,054	6,054
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		-
	<b>Sum of Regulatory Adjustments at CET1 level</b>	6,054	6,054
1.1.21	<b>CET1 after Regulatory Adjustments above</b>	19,359,970	19,359,970
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
1.1.23	<b>CET1 after Regulatory Adjustment above</b>	19,359,970	19,359,970
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	<b>CET1 after Regulatory Adjustment above</b>	19,359,970	19,359,970
1.1.27	<b>Amount exceeding 15% threshold (significant Investments and DTA)</b>	-	-
1.1.28	<b>CET1 after above adjustment</b>	19,359,970	19,359,970
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	<b>CET1 after Regulatory Adjustment above</b>	19,359,970	19,359,970
1.1.33	<b>Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments</b>	3,492,516	3,492,516
1.1.34	<b>CET1 (after regulatory adjustments)</b>	15,867,455	15,867,455
<b>1.2</b>	<b>Additional Tier1 (AT1) Capital</b>		
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	<b>AT1 Capital before Regulatory Adjustments</b>	-	-
1.2.4	<b>Regulatory Adjustments at AT1 Capital level</b>		
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)	1,894,459	1,894,459
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	
1.2.11	<b>Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions</b>	1,598,057	1,598,057
	<b>Sum of Regulatory Adjustments at AT1 Capital level</b>	3,492,516	3,492,516
1.2.12	<b>Amount of Regulatory Adjustment applied at AT1 Capital level</b>	-	-
1.2.13	<b>AT1 Capital (after regulatory adjustments)</b>	-	0
1.2.14	<b>AT1 Capital recognized for capital adequacy</b>	-	-
1.2.16	<b>Eligible Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)</b>	15,867,455	15,867,455

22732



2

<b>2</b>	<b>Tier 2 (T2) Capital</b>		
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	209,837	209,837
2.5	Revaluation Reserves (net of taxes)	244,805	244,805
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	244,805	244,805
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	<b>T2 Capital before regulatory adjustments</b>	<b>454,642</b>	<b>454,642</b>
2.9	<b>Regulatory Adjustments at T2 Capital level</b>		
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)	2,052,699	2,052,699
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
	<b>Sum of Regulatory Adjustments at T2 Capital level</b>	<b>2,052,699</b>	<b>2,052,699</b>
2.15	<b>Amount of Regulatory Adjustment applied at T 2 Capital level</b>	<b>454,642</b>	<b>454,642</b>
2.16	<b>T2 Capital (after regulatory adjustments)</b>	-	-
2.17	<b>T2 Capital recognized for capital adequacy</b>	-	-
2.18	<b>Portion of AT1 Capital recognized in T2 Capital</b>	-	-
2.19	<b>Total T2 Capital admissible for capital adequacy</b>	-	-
<b>3</b>	<b>Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)</b>	<b>15,867,455</b>	<b>15,867,455</b>
<b>4</b>	<b>Total Risk Weighted Assets (TRWAs)</b>	<b>28,515,984</b>	<b>28,515,984</b>
4.1	Total Credit Risk Weighted Assets	16,786,952	16,786,952
4.2	Total Market Risk Weighted Assets	7,547,482	7,547,482
4.3	Total Operational Risk Weighted Assets	4,181,550	4,181,550
<b>5</b>	<b>Capital Adequacy Ratios</b>		
5.1	CET1 to TRWAs	55.64%	55.64%
5.2	T1 Capital to TRWAs	55.64%	55.64%
5.3	Total eligible capital to TRWAs	55.64%	55.64%

207720.



h



**MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY**

Rupees in '000'

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

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



## REGULATORY ADJUSTMENTS

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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period		-

Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period		-

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		-
Gross holdings of Additional Tier 1 capital		2,823,651
Gross holdings of Tier 2 capital		3,059,504
Sum of all above holdings		5,883,155
Applicable CET1 amount (before thresholds)		19,359,970
Amount of holdings exceeding 10% applicable CET1		3,947,158
	B3 full	B3 Transit
Deduction from CET1	-	-
Deduction from AT1 capital	1,894,459	1,894,459
Deduction from T2	2,052,699	2,052,699
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	-	-
Gross holdings of AT1 capital	929,192	929,192
Gross holdings of T2 capital	1,006,805	1,006,805

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)	19,359,970	19,359,970
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		-
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	19,359,970	19,359,970
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	-	-
Sum of above holdings	-	-
Applicable CET1 amount (after all regulatory adjustments and threshold)	19,359,970	19,359,970
Applicable 15% Threshold	3,416,465	3,416,465
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	-	-

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



<b>Leverage Ratio</b>	<b>15.83%</b>
<b>Tier-1 Capital</b>	<b>15,867,455</b>
<b>Total Exposures</b>	<b>100,205,083</b>

(Rupees in '000')

<b>A) On-Balance Sheet Assets</b>		<b>Amount (net of specific provisions and valuation adjustments)</b>
1	Cash and balances with treasury banks	49,871
2	Balances with other banks	3,216,291
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	400,472
4	Investments	35,126,448
5	Advances	16,048,402
6	Operating fixed assets	250,925
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	813,658
<b>Total Assets</b>		<b>55,906,067</b>

<b>A.1.) Derivatives (On-Balance Sheet)</b>		<b>Sum of positive fair values without considering any margins</b>
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	-
<b>Total Derivatives</b>		<b>-</b>

<b>B) Off-Balance Sheet Items excluding derivatives</b>		<b>Credit Conversion Factor (CCF)</b>	<b>Notional Amounts</b>	<b>On Balance Sheet Loan Equivalent Amount</b>
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	1,834,310	1,834,310
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	139,452	139,452
4	Lending of securities or posting of securities as collaterals	100%	317,801	317,801
5	Undrawn committed facilities (which are not cancellable)	100%	2,080,461	2,080,461
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	1,233,333	123,333
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	19,038,988	19,038,988
9	Other commitments	100%	20,764,671	20,764,671
<b>Total Off-Balance Sheet Items excluding Derivatives</b>			<b>45,409,016</b>	<b>44,299,016</b>

<b>C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)</b>		<b>Notional Principal</b>	<b>Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 18)</b>	<b>On Balance Sheet Loan Equivalent Amount</b>
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*	-	-	-
<b>Total Derivatives</b>				<b>-</b>

\*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)		14,478,664
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	2,298,129	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	10,160	
Total Risk Adjusted Exposure of Section D	0	2,308,289
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		16,786,952



A handwritten signature in blue ink, consisting of a stylized 'A' or 'K' shape.

Please enter your data in yellow cells.

CR 2

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')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)1				Risk Adjusted Amount
					Simple Approach		Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) ΣE*	
					Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6	7	8
							(3+4-5)		(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	5			5	-	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	86,955	0		86,955	-	0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	-	0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	-	0
		2	20%				0	-	0
		3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	100%				0	-	0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	-	0
(f)	Claims on Multilateral Development Banks		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	0
		1	20%	493,438		0	493,438	-	98,688
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%	1,201,791		0	1,201,791	-	600,895
(h)	Claims on Banks		0%				0	-	0
			10%				0	-	0
		1	20%	3,186,513			3,186,513	-	637,303
		2,3	50%				0	-	0
		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%	685			685	-	137
		4,5	50%				0	-	0
		6	150%				0	-	0
		unrated	20%				0	-	0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	132,596			132,596	-	26,519
(k)	Claims on Corporates (excluding equity exposures)		0%				0	-	0
			10%				0	-	0
		1	20%	6,192,174			6,192,174	-	1,238,435
		2	50%	7,500,377			7,500,377	-	3,750,188
		3,4	100%	403,175			403,175	-	403,175
		5,6	150%				0	-	0
		Unrated-1	100%	1,336,431			1,336,431	-	1,336,431
	Unrated-2	125%	1,732,069			1,732,069	-	2,165,086	
(l)	Claims categorized as retail portfolio		0%				0	-	0
			20%				0	-	0
			50%				0	-	0
			75%	10,232			10,232	-	7,674
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	138,622			138,622	-	48,518
	Claims against Low Cost Housing Finance		25%				0	-	0
(n)	Past Due loans:						0	-	0
		1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired					0	-	0
		1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim	150%	296,779			296,779	-	445,169
		1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim	100%	0			0	-	0
		1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim	50%	181,780			181,780	-	90,890
		2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired	100%				0	-	0
		3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount	50%				0	-	0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate		1000%				0	-	0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	0			0	-	0
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	2,259,794			2,259,794	-	2,259,794
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	498,909			498,909	-	748,363
(s)	Investments in venture capital		150%				0	-	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	329,788			329,788	-	329,788
(u)	Claims on all fixed assets under operating lease		100%	0			0	-	0
(v)	All other assets		100%	291,612			291,612	-	291,612
B	TOTAL			26,273,724	0	0	26,273,724	0	14,478,664



## NON MARKET RELATED

(Rupees in '000')

## A. With Credit Conversion Factor of 100%

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

- c. Other commitments with certain drawdown

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
				(3 X 100%)					(2 x 8)
al	-	0%	54,890,201	54,890,201	-	-	54,890,201		-
Y	-	0%		-	-	-	-	-	-
al rs	1	0%		-	-	-	-	-	-
	2	20%		-	-	-	-	-	-
	3	50%		-	-	-	-	-	-
	4.5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	100%		-	-	-	-	-	-
al d	-	0%		-	-	-	-	-	-
		0%		-			-		-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4.5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
		0%		-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4.5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
		0%		-	-	-	-	-	-
	1	20%	317,625	317,625	-	-	317,625	-	63,525
	2,3	50%	-	-	-	-	-	-	-
	4.5	100%	368	368	-	-	368	-	368
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
rs		0%		-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4.5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
rs	unrated	20%	-	-	-	-	-	-	-
		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
		0%		-	-	-	-	-	-
	1	20%	1,824,270	1,824,270	-	-	1,824,270	-	364,854
	2	50%	3,497,289	3,497,289	-	-	3,497,289	-	1,748,644
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	120,000	120,000	-	-	120,000	-	120,000
	Unrated-2	125%	590	590	-	-	590	-	737
		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
		50%		-	-	-	-	-	-
		75%		-	-	-	-	-	-
		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
		50%		-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
			60,650,342	60,650,342	-	-	60,650,342	-	2,298,129





**B With Credit Conversion Factor of 50%**

**a. Performance related contingencies**

**Commitments with an original maturity of over one year**

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
				(3 X 50%)					(2 x 8)
1	-	0%	-	-	-	-	-	-	-
2	-	0%	-	-	-	-	-	-	-
3	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4	-	0%	-	-	-	-	-	-	
5	1	0%	-	-	-	-	-	-	-
	2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6	1	0%	-	-	-	-	-	-	-
	2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7	1	0%	-	-	-	-	-	-	-
	2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8	1	0%	-	-	-	-	-	-	-
	2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
9	1,2,3	0%	-	-	-	-	-	-	-
	4,5	20%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
10		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
11		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	125%	-	-	-	-	-	-	-
12		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
13		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-



C With Credit Conversion Factor of 20%

a. Trade Related contingencies

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
				(3 X 20%)					(2 x 8)
1	-	0%	-	-	-	-	-	-	-
2	-	0%	-	-	-	-	-	-	-
3	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
4	Unrated	100%	-	-	-	-	-	-	-
	-	0%	-	-	-	-	-	-	-
5		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
6	Unrated	50%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
7	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
8	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
9	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
10	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
11		20%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
	1	20%	253,998	50,800	-	-	50,800	-	10,160
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
12	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	125%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
13		50%	-	-	-	-	-	-	-
	-	75%	-	-	-	-	-	-	-
		0%	-	-	-	-	-	-	-
14		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
			253,998	50,800	-	-	50,800	-	10,160

Handwritten signature



**D With Credit Conversion Factor of 0%**
**a. Other commitments that can be unconditionally cancelled at any time**

	Mapped Rating	Risk Weights %	Notional Amount
	1	2	3
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
	2	20%	-
	3	50%	-
	4,5	100%	-
	6	150%	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	Unrated	100%	-
	-	0%	-
5 Multilateral Development Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
6 Public Sector Entities in Pakistan	Unrated	50%	-
		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
7 Banks	6	150%	-
	Unrated	50%	-
		0%	-
	1	20%	-
	2,3	50%	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)	4,5	100%	-
	6	150%	-
	unrated	20%	-
		0%	-
	1,2,3	20%	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
		20%	-
10 Corporates		0%	-
	1	20%	-
	2	50%	850,000
	3,4	100%	-
	5,6	150%	-
	Unrated-1	100%	-
	Unrated-2	125%	-
11 Retail		0%	-
		20%	-
		50%	-
	-	75%	-
12 Others		0%	-
		20%	-
		50%	-
		100%	369,486

**Total**
**1,219,486**




**OFF BALANCE SHEET EXPOSURES**  
**MARKET RELATED**  
*(Current Exposure method)*

(Rupees in '000')

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5 (3 X 4)	6 (1 + 5)	7	8	9 (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)



-

Please use Yellow Cells to enter your data.

MR 1

**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	
146,826	146,826

**B Capital Charge For Equity Exposure (MR 4)**

i. Specific Risk

ii. General Market Risk

50,120	
50,120	100,240

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

356,732

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

0

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

603,799

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

7,547,482



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

**MR 2**

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					
<b>a</b>										
Government (Domestic Currency)	Long	63,585,170							63,585,170	0
	Short								0	0
<b>b</b>	<b>Government (other than Domestic Currency)</b>									
Rating grade 1	Long								0	0
	Short								0	0
Rating grade 2-3	Long								0	0
	Short								0	0
Rating grade 4-5	Long								0	0
	Short								0	0
Rating grade 6	Long								0	0
	Short								0	0
Unrated	Long								0	0
	Short								0	0
<b>c</b>	<b>Qualifying (to be specified)</b>									
	Long								0	0
	Short								0	0
<b>d</b>	<b>Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)</b>									
Rating grade 1	Long								0	0
	Short								0	0
Rating grade 2-3	Long								0	0
	Short								0	0
Rating grade 3,4,5	Long								0	0
	Short								0	0
Rating grade 5-6	Long								0	0
	Short								0	0
Unrated	Long								0	0
	Short								0	0
<b>e</b>	<b>Total of a to d</b>									
	Long	63,585,170	0	0	0	0	0	0	63,585,170	0
	Short	0	0	0	0	0	0	0	0	0
<b>f</b>	<b>Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)</b>									
		0	0	0	0	0	0	0	63,585,170	0





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

(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		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less	1,088,941				1,088,941	0	0.00%	0	
	1 to 3 months	1 to 3 months	57,554,723				57,554,723	0	0.20%	115,109	
	3 to 6 months	3 to 6 months	958,002				958,002	0	0.40%	3,832	
	6 to 12 months	6 to 12 months	3,983,505				3,983,505	0	0.70%	27,885	
2	1 to 2 years	1 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
TOTAL			63,585,170	-	-	-	63,585,170	0		146,826	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								146,826	146,826



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

(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		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	
	1 to 3 months	1 to 3 months					0	0	0.20%		0	
	3 to 6 months	3 to 6 months					0	0	0.40%		0	
	6 to 12 months	6 to 12 months					0	0	0.70%		0	
2	1 to 2 years	10 to 1.9 years					0	0	1.25%		0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%		0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%		0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%		0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%		0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%		0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%		0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%		0	
	Over 20 years	10.6 to 12 years					0	0	6.00%		0	
		12 to 20 years					0	0	8.00%		0	
		Over 20 years					0	0	12.50%		0	
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		
General Market Risk Capital Charge		1	2	3	1 & 2	2 & 3	1 & 3	0	0



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

(Rupees in '000')

(Rupees in Crores)												
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	
	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	
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	
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





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

MR 3.1 (d)

(Rupees in '000')

Zone	Time Band		Debt securities & debt derivatives		Interest rate derivatives		Total		Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less					0	0	0.00%	0	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		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



*[Handwritten signature]*

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

(Rupees in '000')

Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	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
OVERALL NET OPEN POSITION											

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



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

(Rupees in '000')

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

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





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

(Rupees in '000')

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

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



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

(Rupees in '000')

(Rupees in 000 '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
	3.6 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											

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 US\$**

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	3.6 to 4.3 years	0.75					0	0			0
	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.3 years	0.65					0	0			0
	7.3 to 9.3 years	0.6					0	0			0
	9.3 to 10.6 years	0.6					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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





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

(Rupees in '000')

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

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



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

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	3.6 to 4.3 years	0.75					0	0			0
	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.3 years	0.65					0	0			0
	7.3 to 9.3 years	0.6					0	0			0
	9.3 to 10.6 years	0.6					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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



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

(Rupees in '000')

Zone	Time Band	Assumed Change in	Individual positions						Market Risk Weighted Positions			Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short		
			Long	Short	Long	Short	Long	Short				
1	1 month or less	1					0	0			0	
	1 to 3 months	1					0	0			0	
	3 to 6 months	1					0	0			0	
	6 to 12 months	1					0	0			0	
2	1.0 to 1.9 years	0.9					0	0			0	
	1.9 to 2.8 years	0.8					0	0			0	
	2.8 to 3.6 years	0.75					0	0			0	
3	3.6 to 4.3 years	0.75					0	0			0	
	4.3 to 5.7 years	0.7					0	0			0	
	5.7 to 7.3 years	0.65					0	0			0	
	7.3 to 9.3 years	0.6					0	0			0	
	9.3 to 10.6 years	0.6					0	0			0	
	10.6 to 12 years	0.6					0	0			0	
	12 to 20 years	0.6					0	0			0	
	Over 20 years	0.6					0	0			0	
TOTAL			0	0	0	0	0	0	0	0	0	
OVERALL NET OPEN POSITION												

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





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

(Rupees in '000')

(Rupees in '000'											
Zone	Time Band		Individual positions								
		Assumed	Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
3	3.6 to 4.3 years	0.75					0	0			0
	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.3 years	0.65					0	0			0
	7.3 to 9.3 years	0.6					0	0			0
	9.3 to 10.6 years	0.6					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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



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

MR 3.2

(Rupees in '000')

(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
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									



## CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

(Rupees in '000)

	Inside Pakistan			Outside Pakistan*		Total
	KSE	LSE	ISE			
A Specific Risk Charge						
Equities						
a	Long positions	626,502				626,502
b	Short Positions					0
Equity Derivatives						
c	Long positions					0
d	Short Positions					0
e	Total Gross Positions (a+b+c+d)	626,502	0	0	0	626,502
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	50,120	0	0	0	50,120

**B General Market Risk Charge**

h Net Long/Short Positions ( a-b  +  c-d )	626,502	0	0	0	0	626,502
i Risk Weight	8%	8%	8%	8%	8%	
j General Market Risk Charge (h x i)	50,120	0	0	0	0	50,120

Total Capital Charge for Equity Exposures (g + j)	100,240	0	0	0	0	100,240
---	---------	---	---	---	---	---------

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





## CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	14,087		4,500		923		19,510	226.25	4,414,231
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR							0		0
CNY					1,263		1,263	35.57	44,922
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



4,459,153
8%
356,732

## 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%			

<b>TOTAL</b>					0
--------------	--	--	--	--	---



Please enter your data in yellow cells.

OR1

# 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%	1,612,826	1,862,410	3,215,244	2,230,160	334,524
					334,524

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

## 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

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
-----	---	---	---	---	---

### 3.2 Capital Charge

C Capital Charge (ASA) (3.1+3.2)

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

E Total Risk Weighted Amount (D x 12.5)

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.

\* 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



Handwritten signature