

## **INDEPENDENT AUDITOR'S REPORT ON CAPITAL ADEQUACY RETURN AS OF 31 DECEMBER 2021**

To the Chief Executive of Pak China Investment Company Limited

### **Opinion**

We have audited the accompanying Capital Adequacy Return ("the Return") of Pak China Investment Company Limited ("the Company") as at 31 December 2021 prepared by management based on the audited financial statements of the Company for the year then ended and in accordance with the guidelines prescribed under the State Company of Pakistan (SBP) BSD Circular No. 8 dated 27 June 2006 as amended by BPRD Circular No. 6 dated 15 August 2013 and other requirements specified by the SBP (together referred to as "the Framework").

In our opinion the accompanying Return of the Company as of 31 December 2021 has been prepared, in all material respects, in accordance with the requirements of the Framework.

### **Basis of 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.

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

The Return is prepared in accordance with the Framework as described above and is based on the audited financial statements of the Company for the year ended 31 December 2021. The Return has been prepared to meet the requirements specified by SBP. As a result, the Return may not be suitable for any other purpose. Our report is intended solely for the Company and SBP and should not be distributed to or used by parties other than the Company 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 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.

The Board of Directors of the Company are responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Return**

Our objectives are to obtain reasonable assurance about whether the Return as a whole 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 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, 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 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.

The Engagement Partner on the audit resulting in this independent auditors' report is Arslan Khalid.



**Chartered Accountants**  
Place: Islamabad  
Date: 14 November 2023



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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-2021

## SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

	Basel 3 Transit	Basel 3 full
<b>1.1 Common Equity Tier 1 (CET1)</b>		
1.1.1 Fully Paid-up capital/ Capital deposited with SBP	9,696,638	9,696,638
1.1.2 Balance in Share Premium Account	-	-
1.1.3 Reserve for issue of Bonus Shares	-	-
1.1.4 Discount on issue of Shares (enter negative number)	-	-
1.1.5 General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,693,599	1,693,599
1.1.6 Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (losses)	6,770,888	6,770,888
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>	<b>18,161,125</b>	<b>18,161,125</b>
<b>1.1.9 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)	8,808	8,808
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>	<b>8,808</b>	<b>8,808</b>
<b>1.1.21 CET 1 after Regulatory Adjustments above</b>	<b>18,152,317</b>	<b>18,152,317</b>
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)	674,605	674,605
<b>1.1.23 CET 1 after Regulatory Adjustment above</b>	<b>17,477,712</b>	<b>17,477,712</b>
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)	-	-
<b>1.1.26 CET 1 after Regulatory Adjustment above</b>	<b>17,477,712</b>	<b>17,477,712</b>
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	-	-
<b>1.1.28 CET 1 after above adjustment</b>	<b>17,477,712</b>	<b>17,477,712</b>
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	-	-
<b>1.1.32 CET 1 after Regulatory Adjustment above</b>	<b>17,477,712</b>	<b>17,477,712</b>
1.1.33 Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,969,802	1,969,802
<b>1.1.34 CET1 (after regulatory adjustments)</b>	<b>15,507,909</b>	<b>15,507,909</b>
<b>1.2 Additional Tier1 (AT 1) 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")	-	-
<b>1.2.3 AT1 Capital before Regulatory Adjustments</b>	<b>-</b>	<b>-</b>
<b>1.2.4 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)	790,264	790,264
1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10 Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11 Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	1,179,539	1,179,539
<b>Sum of Regulatory Adjustments at AT1 Capital level</b>	<b>1,969,802</b>	<b>1,969,802</b>
<b>1.2.12 Amount of Regulatory Adjustment applied at AT1 Capital level</b>	<b>-</b>	<b>-</b>
<b>1.2.13 AT1 Capital (after regulatory adjustments)</b>	<b>-</b>	<b>0</b>
<b>1.2.14 AT1 Capital recognized for capital adequacy</b>	<b>-</b>	<b>-</b>
<b>1.2.16 Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)</b>	<b>15,507,909</b>	<b>15,507,909</b>

Signature

PAK CHINA INVESTMENT COMPANY LIMITED  
Islamabad

<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	196,994	196,994
2.5	Revaluation Reserves (net of taxes)	104,092	104,092
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	104,092	104,092
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	<b>T2 Capital before regulatory adjustments</b>	<b>301,086</b>	<b>301,086</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)	1,480,625	1,480,625
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>1,480,625</b>	<b>1,480,625</b>
2.15	<b>Amount of Regulatory Adjustment applied at T2 Capital level</b>	<b>301,086</b>	<b>301,086</b>
2.16	<b>T2 Capital (after regulatory adjustments)</b>	<b>-</b>	<b>-</b>
2.17	<b>T2 Capital recognized for capital adequacy</b>	<b>-</b>	<b>-</b>
2.18	<b>Portion of AT1 Capital recognized in T2 Capital</b>	<b>-</b>	<b>-</b>
2.19	<b>Total T2 Capital admissible for capital adequacy</b>	<b>-</b>	<b>-</b>
<b>3</b>	<b>Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)</b>	<b>15,507,909</b>	<b>15,507,909</b>
<b>4</b>	<b>Total Risk Weighted Assets (TRWAs)</b>	<b>24,678,036</b>	<b>24,678,036</b>
4.1	Total Credit Risk Weighted Assets	15,759,495	15,759,495
4.2	Total Market Risk Weighted Assets	5,406,463	5,406,463
4.3	Total Operational Risk Weighted Assets	3,512,078	3,512,078
<b>5</b>	<b>Capital Adequacy Ratios</b>		
5.1	CET1 to TRWAs	62.84%	62.84%
5.2	T1 Capital to TRWAs	62.84%	62.84%
5.3	Total eligible capital to TRWAs	62.84%	62.84%

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

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## 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		1,090,347
Gross holdings of Additional Tier 1 capital		1,277,283
Gross holdings of Tier 2 capital		2,393,096
Sum of all above holdings		4,760,725
Applicable CET1 amount (before thresholds)		18,152,317
Amount of holdings exceeding 10% applicable CET1		2,945,493
	B3 full	B3 Transit
Deduction from CET1	674,605	674,605
Deduction from AT1 capital	790,264	790,264
Deduction from T2	1,480,625	1,480,625
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	415,742	415,742
Gross holdings of AT1 capital	487,019	487,019
Gross holdings of T2 capital	912,471	912,471
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)	17,477,712	17,477,712
	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)	17,477,712	17,477,712
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)	17,477,712	17,477,712
Applicable 15% Threshold	3,084,302	3,084,302
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>41.08%</b>
<b>Tier-1 Capital</b>	<b>15,507,989</b>
<b>Total Exposures</b>	<b>37,746,195</b>

(Rupees in '000')

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	731,699
2	Balances with other banks	3,801,666
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,077,698
4	Investments	7,665,656
5	Advances	13,974,471
6	Operating fixed assets	190,010
7	Deferred tax assets	34,471
8	Financial Derivatives (total from cell C29)	-
9	Other assets	446,071
<b>Total Assets</b>		<b>29,921,742</b>

A.1.) Derivatives (On-Balance Sheet)		Sum of positive fair values without considering any margin
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) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	2,510,493	2,510,493
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	227,073	227,073
4	Lending of securities or posting of securities as collaterals	100%	3,401,072	3,401,072
5	Undrawn committed facilities (which are not cancellable)	100%	1,311,865	1,311,865
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	2,016,667	201,667
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	4,184	4,184
9	Other commitments	100%	168,100	168,100
<b>Total Off-Balance Sheet Items excluding Derivatives</b>			<b>9,639,453</b>	<b>7,824,453</b>

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
<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')**

<b>1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)</b>	<b>13,802,628</b>
<b>2 Off - Balance Sheet - Non Market Related Exposures</b>	
Total Risk Adjusted Exposure of Section A	1,947,927
Total Risk Adjusted Exposure of Section B	0
Total Risk Adjusted Exposure of Section C	8,940
Total Risk Adjusted Exposure of Section D	0
	<b>1,956,867</b>
<b>3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)</b>	<b>0</b>
<b>4 Total Risk Weighted Amount for Credit Risk</b>	<b>15,759,495</b>

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RISK WEIGHTED AMOUNT FOR CREDIT RISK  
ON-BALANCE SHEET EXPOSURES

CR 2

APPROACH USED FOR CRM IN BANKING BOOK: Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')									
A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)1				Risk Adjusted Amount
					Simple Approach		Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) EE*	
					Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6 (3+4-5)	7	8 (2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	14			14	-	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	67,181	2,079,458		2,146,639	-	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%	578,008		578,008	0	-	0
		2.3	50%				0	-	0
		4.5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%	1,501,450		1,501,450	0	-	0
(h)	Claims on Banks		0%				0	-	0
		1	20%	2,459,107			2,459,107	-	491,821
		2.3	50%				0	-	0
		4.5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0	-	0
		1,2,3	20%	544			544	-	109
		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%	6,886,712			6,886,712	-	1,217,342
			0%				0	-	0
(k)	Claims on Corporates (excluding equity exposures)		10%				0	-	0
		1	20%	6,157,835			6,157,835	-	1,231,567
		2	50%	6,257,131			6,257,131	-	3,128,565
		3.4	100%	270,603			270,603	-	270,603
		5.6	150%				0	-	0
		Unrated-1	100%	1,391,947			1,391,947	-	1,391,947
		Unrated-2	125%	1,896,630			1,896,630	-	2,370,788
(l)	Claims categorized as retail portfolio		0%				0	-	0
			20%				0	-	0
			50%				0	-	0
			75%	7,180			7,180	-	5,385
			35%	138,402			138,402	-	48,441
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1) Claims against Low Cost Housing Finance		25%				0	-	0
							0	-	0
(n)	Past Due Issues:  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;  1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.  1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.  1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.  2. Loans and claims fully secured against eligible residential 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 provision held thereagainst is more than 20% of outstanding amount						0	-	0
			150%	306,326			306,326	-	459,489
			100%	531,775			531,775	-	531,775
			50%	90,273			90,273	-	45,136
			100%				0	-	0
			50%				0	-	0
			100%				0	-	0
			50%				0	-	0
			100%				0	-	0
			100%				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						0	-	0
							0	-	0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	36,209			36,209	-	90,522
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	1,674,740			1,674,740	-	1,674,740
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	330,396			330,396	-	495,595
(s)	Investments in venture capital		150%				0	-	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	186,541			186,541	-	186,541
(u)	Claims on all fixed assets under operating lease		100%	0			0	-	0
(v)	All other assets		100%	162,261			162,261	-	162,261
TOTAL				30,131,266	2,079,458	2,079,458	30,131,266	0	13,881,628



## NON MARKET RELATED

A With Credit Conversion Factor of 100%

a. Direct Credit Substitutes

b. Leading of securities or posting of securities as collateral

c. Other commitments with certain drawdown

(Rupees in '000')

Credit Conversion Factor of 100%					CREDIT RISK MITIGATION (CRM) 1				(Rupees in '000')				
Direct Credit Substitutes					Simple Approach			Comprehensive	Risk Adjusted Exposure				
Leading of securities or posting of securities as collateral					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) EE*					
Other commitments with certain drawdown					1	2	3	4	5	6	7	8	9
Against								(3 X 100%)					(2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR					-	0%	965,818	965,818	-	-	965,818		-
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan					-	0%		-	-	-	-		-
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR					1	0%		-	-	-	-		-
					2	20%		-	-	-	-		-
					3	50%		-	-	-	-		-
					4,5	100%		-	-	-	-		-
					6	150%		-	-	-	-		-
					Unrated	100%		-	-	-	-		-
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community					-	0%			-	-	-		-
Multilateral Development Banks						0%		-	-	-	-		-
					1	20%	-	-	-	-	-		-
					2,3	50%	-	-	-	-	-		-
					4,5	100%	-	-	-	-	-		-
					6	150%	-	-	-	-	-		-
					Unrated	50%	-	-	-	-	-		-
Public Sector Entities in Pakistan						0%			-	-	-		-
					1	20%		-	-	-	-		-
					2,3	50%		-	-	-	-		-
					4,5	100%		-	-	-	-		-
					6	150%		-	-	-	-		-
					Unrated	50%		-	-	-	-		-
Banks						0%			-	-	-		-
					1	20%	285	285	-	-	285		57
					2,3	50%		-	-	-	-		-
					4,5	100%		-	-	-	-		-
					6	150%		-	-	-	-		-
					Unrated	50%		-	-	-	-		-
Banks (with original maturity of 3 months or less and denominated in foreign currency)						0%			-	-	-		-
					1,2,3	20%	-	-	-	-	-		-
					4,5	50%	-	-	-	-	-		-
					6	150%	-	-	-	-	-		-
					unrated	20%	-	-	-	-	-		-
Banks (with original maturity of 3 months or less denominated in PKR)						0%			-	-	-		-
						20%			-	-	-		-
Corporates						0%			-	-	-		-
					1	20%	1,382,965	1,382,965	-	-	1,382,965		276,593
					2	50%	2,512,392	2,512,392	-	-	2,512,392		1,256,196
					3,4	100%		-	-	-	-		-
					5,6	150%		-	-	-	-		-
					Unrated-1	100%	415,081	415,081	-	-	415,081		415,081
					Unrated-2	125%		-	-	-	-		-
Retail						0%			-	-	-		-
						20%			-	-	-		-
						50%			-	-	-		-
						75%		-	-	-	-		-
Others						0%			-	-	-		-
						20%			-	-	-		-
						50%			-	-	-		-
						100%	-	-	-	-	-		-
Total							5,276,540	5,276,540	-	-	5,276,540	-	1,947,927





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

- a. Performance related contingencies  
Commitments with an original maturity of over one year

With Credit Conversion Factor of 50%

Performance related contingencies

Comments with an original maturity of ever one year

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



C With Credit Conversion Factor of 20%

- a. Trade Related contingencies  
b. Other Commitments with original maturity of one year or less

With Credit Conversion Factor of 20%				CREDIT RISK MITIGATION (CRM) 1					Risk Adjusted Exposure
a. Trade Related contingencies	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Simple Approach		Comprehensive		
					Inflow Adjustments	Outflow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) 2E*	
b. Other Commitments with original maturity of one year or less	1	2	3	4	5	6	7	8	9
	(3 X 20%)				(2 x 8)				
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	172,779	34,556	-	-	34,556	-	6,911
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	10,146	2,029	-	-	2,029	-	2,029
	Unrated-2	125%	-	-	-	-	-	-	-
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total			182,926	36,585	-	-	36,585	-	8,940





D With Credit Conversion Factor of 0%

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

	Mapped Rating	Risk Weight %	Notional Amount
	1	2	3
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
	2	20%	-
	3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	100%	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5 Multilateral Development Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
6 Public Sector Entities in Pakistan		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
7 Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
	Unrated	50%	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-
	1,2,3	20%	-
	4,5	50%	-
	6	150%	-
	unrated	20%	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
		20%	-
10 Corporates		0%	-
	1	20%	-
	2	50%	850,000
	3,4	100%	-
	5,6	150%	-
	Unrated-1	100%	500,000
	Unrated-2	125%	-
11 Retail		0%	-
		20%	-
		50%	-
	-	75%	-
12 Others		0%	-
		20%	-
		50%	-
		100%	168,100

Total

1,518,100

TR



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

(Rupees in '000')

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments									
d	Equity Contracts*									
	with Residual Maturity of one year or less				6%	-	-	-	0%	-
	with Residual Maturity of one year or less				6%	-	-	-	20%	-
	with Residual Maturity of one year or less				6%	-	-	-	50%	-
	with Residual Maturity of one year or less				6%	-	-	-	100%	-
	with Residual Maturity of one year or less				6%	-	-	-	125%	-
	with Residual Maturity of one year or less				6%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				8%	-	-	-	150%	-
	with Residual Maturity of over five year				10%	-	-	-	0%	-
	with Residual Maturity of over five year				10%	-	-	-	20%	-
	with Residual Maturity of over five year				10%	-	-	-	50%	-
	with Residual Maturity of over five year				10%	-	-	-	100%	-
	with Residual Maturity of over five year				10%	-	-	-	125%	-
	with Residual Maturity of over five year				10%	-	-	-	150%	-
e	Other Market Related Contracts									
	1. Future sale of equity instruments					-	-	-	-	-
	2.					-	-	-	-	-
(B)	Sub Total					-	-	-	-	-
(for Institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))										
f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%	-	-	-	0%	-
	with Residual Maturity of one year or less				0%	-	-	-	20%	-
	with Residual Maturity of one year or less				0%	-	-	-	50%	-
	with Residual Maturity of one year or less				0%	-	-	-	100%	-
	with Residual Maturity of one year or less				0%	-	-	-	125%	-
	with Residual Maturity of one year or less				0%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	150%	-
	with Residual Maturity of over five year				2%	-	-	-	0%	-
	with Residual Maturity of over five year				2%	-	-	-	20%	-
	with Residual Maturity of over five year				2%	-	-	-	50%	-
	with Residual Maturity of over five year				2%	-	-	-	100%	-
	with Residual Maturity of over five year				2%	-	-	-	125%	-
	with Residual Maturity of over five year				2%	-	-	-	150%	-
g	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%	-	-	-	0%	-
	with Residual Maturity of one year or less				1%	-	-	-	20%	-
	with Residual Maturity of one year or less				1%	-	-	-	50%	-
	with Residual Maturity of one year or less				1%	-	-	-	75%	-
	with Residual Maturity of one year or less				1%	-	-	-	100%	-
	with Residual Maturity of one year or less				1%	-	-	-	125%	-
	with Residual Maturity of one year or less				1%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	150%	-
	with Residual Maturity of over five year				8%	-	-	-	0%	-
	with Residual Maturity of over five year				8%	-	-	-	20%	-
	with Residual Maturity of over five year				8%	-	-	-	50%	-
	with Residual Maturity of over five year				8%	-	-	-	75%	-
	with Residual Maturity of over five year				8%	-	-	-	100%	-
	with Residual Maturity of over five year				8%	-	-	-	125%	-
	with Residual Maturity of over five year				8%	-	-	-	150%	-
C	Sub Total					-	-	-	-	-

D Grand Total (B+C)





Please use Yellow Cells to enter your data.

MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK  
SUMMARY**

(Rupees in '000')

<b>A Capital Charge for Interest Rate Risk</b>		
i. Total market risk capital charge for Specific Risk (Total MR 2)		0
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	31,470
		31,470
<b>B Capital Charge For Equity Exposure (MR 4)</b>		
i. Specific Risk		47,810
ii. General Market Risk		47,810
		95,620
<b>C Capital Charge for Foreign Exchange Risk (Total of MR 5)</b>		305,426
<b>D Capital Charge for Position in Options (Total of MR 6)</b>		0
<b>E Total Capital Charge for Market Risk (A+B+C+D)</b>		432,517
<b>F Risk Weighted Amount for Market Risk (E x 12.5)</b>		5,406,463

T/R


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

**MR 2**

Interest Rate Risk for Interest Rate Risk											(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 Government (Domestic Currency)</b>												
	Long	4,495,774										
	Short								4,495,774	0		
<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 Qualifying (to be specified)</b>												
	Long								0	0		
	Short								0	0		
<b>d 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 Total of a to d</b>												
	Long	4,495,774	0	0	0	0	0	0	4,495,774	0		
	Short	0	0	0	0	0	0	0	0	0		
<b>f 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	4,495,774	0		

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

MR 3.1 (a)

		Time Band		Individual positions				Total		Risk Weight	Weighted positions	
Zone		Coupon 3% or more	Coupon less than 3%	Debt securities & debt	Interest rate derivatives			Long	Short		Long	Short
				Long	Short	Long	Short					
1	1 month or less	1 month or less		0				0	0	0.00%	0	0
	1 to 3 months	1 to 3 months		0				0	0	0.20%	0	0
	3 to 6 months	3 to 6 months		0				0	0	0.40%	0	0
	6 to 12 months	6 to 12 months		4,495,774				4,495,774	0	0.70%	31,470	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	1.25%	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
								0	0	8.00%	0	0
								0	0	12.50%	0	0
								0	0		0	0
<b>TOTAL</b>				4,495,774				4,495,774	0		31,470	0

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge								31,470	31,470

*[Handwritten signature]*



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

MR 3.1 (b)

Currency										(Rupees in '000)	
Zone	Time Band		Individual positions				Total		Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Long	Short		Long	Short
			Long	Short	Long	Short					
1	1 month or less	1 month or less					0	0	0.00%		
	1 to 3 months	1 to 3 months					0	0	0.20%		
	3 to 6 months	3 to 6 months					0	0	0.40%		
	6 to 12 months	6 to 12 months					0	0	0.75%		
2	1 to 2 years	1 to 2 years					0	0	1.25%		
	2 to 3 years	2 to 3 years					0	0	1.75%		
	3 to 4 years	3 to 4 years					0	0	2.25%		
	4 to 5 years	4 to 5 years					0	0	2.75%		
3	5 to 7 years	5 to 7 years					0	0	3.25%		
	7 to 10 years	7 to 10 years					0	0	3.75%		
	10 to 15 years	10 to 15 years					0	0	4.50%		
	15 to 20 years	15 to 20 years					0	0	5.25%		
	Over 20 years	Over 20 years					0	0	6.00%		
							0	0	8.00%		
							0	0	12.50%		
							0	0			
TOTAL			0	0	0	0	0	0	0	0	
CROSS-CURRICULAR SKILLS: MEET, UNDERSTAND, MANAGE											

Columbian	Vertical disallowances	Horizontal Disallowance In			Horizontal Disallowance Between			Overall net open positions	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
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 CREDIT MARKET RISK  
(Maturity Method)  
Currency: GBP**

MR 3.1 (4)

		Time Band		Individual positions				Risk Weight		Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Weighted positions	
			Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less							0.00%		
	1 to 3 months	1 to 3 months							0.20%		
	3 to 6 months	3 to 6 months							0.40%		
	6 to 12 months	6 to 12 months							0.70%		
2	1 to 2 years	1 to 2 years							1.20%		
	2 to 3 years	2 to 3 years							1.70%		
	3 to 4 years	3 to 4 years							2.20%		
	4 to 5 years	4 to 5 years							2.70%		
3	5 to 7 years	5 to 7 years							3.20%		
	7 to 10 years	7 to 10 years							3.70%		
	10 to 15 years	7 to 9.5 years							4.50%		
	15 to 20 years	9.5 to 10.5 years							5.20%		
	Over 20 years	10.5 to 12 years							6.00%		
		12 to 20 years							8.00%		
		Over 20 years							12.50%		
<b>TOTAL</b>											

Exclusions	Vertical Allowance	Horizontal Allowance in			Horizontal Allowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3		
General Market Risk Capital Charge					1.6.1	2.6.1	1.6.1		



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
 (Security Based)  
 Currency: PKR

NR 1.1 (6)

Concise JPT													(Expos in '000)	
Zone	Time Band		Debt securities & debt derivatives		Interest rate derivatives		Total		Risk Weight	Weighted positions				
	Coupons 3% or more	Coupons less than 3%	Long	Short	Long	Short	Long	Short		Long	Short			
1	1 month or less	1 month or less							0.00%					
	1 to 3 months	1 to 3 months							0.20%					
	3 to 6 months	3 to 6 months							0.40%					
	6 to 12 months	6 to 12 months							0.70%					
2	1 to 2 years	1 to 2 years							1.40%					
	2 to 3 years	2 to 3 years							1.75%					
	3 to 4 years	3 to 4 years							2.25%					
	4 to 5 years	4 to 5 years							2.75%					
3	5 to 7 years	5 to 7 years							3.25%					
	7 to 10 years	7 to 10 years							3.75%					
	10 to 15 years	10 to 15 years							4.50%					
	15 to 20 years	15 to 20 years							5.25%					
	20 to 25 years	20 to 25 years							6.00%					
	25 to 30 years	25 to 30 years							6.75%					
	30 to 35 years	30 to 35 years							7.50%					
	35 to 40 years	35 to 40 years							8.25%					
TOTAL									17.10%					
OVERALL NET OPEN POSITIONS														
CASHFLOW			Vertical Mismatch			Horizontal Mismatch in			Horizontal Mismatch Between			Overall net open position	Total General Market Risk Charge	
General Market Risk Capital Charge			Zone 1 Zone 2 Zone 3			Zone 1 Zone 2 Zone 3			Zone 1 Zone 2 Zone 3					

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

MR 1.1 (8)

(Rupees in '000)												
Zones	Time Band		Individual positions						Risk Weight	Weighted positions		
	Coupons 3% or more	Coupons 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								0.00%		
	1 to 3 months	1 to 3 months								0.20%		
	3 to 6 months	3 to 6 months								0.40%		
	6 to 12 months	6 to 12 months								0.70%		
2	1 to 2 years	1 to 2 years								1.20%		
	2 to 3 years	2 to 3 years								1.75%		
	3 to 4 years	3 to 4 years								2.15%		
	4 to 5 years	4 to 5 years								2.50%		
3	5 to 7 years	5 to 7 years								3.20%		
	7 to 10 years	7 to 10 years								3.75%		
	10 to 15 years	10 to 15 years								4.50%		
	15 to 20 years	15 to 20 years								5.25%		
	Over 20 years	Over 20 years								6.00%		
										8.00%		
										12.50%		
TOTAL												
NOT FINALLY SET BY THE MONITORING												

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3		
General Market Risk Capital Charge					1.62	2.63	1.63		






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

MR 2.1 (a)

		Time Band		Debt securities & debt derivatives		Individual positions		Total		Risk Weight	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%			Long	Short	Long	Short			Long	Short
1	1 month or less	1 month or less								0.00%		
	1 to 3 months	1 to 3 months								0.20%		
	3 to 6 months	3 to 6 months								0.40%		
	6 to 12 months	6 to 12 months								0.70%		
2	1 to 2 years	1.0 to 1.9 years								1.25%		
	2 to 3 years	1.9 to 2.9 years								1.75%		
	3 to 4 years	2.9 to 3.9 years								2.25%		
	4 to 5 years	3.9 to 4.9 years								2.75%		
3	5 to 7 years	4.9 to 5.9 years								3.25%		
	7 to 10 years	5.9 to 7.9 years								3.75%		
	10 to 15 years	7.9 to 9.9 years								4.50%		
	15 to 20 years	9.9 to 10.9 years								5.25%		
	Over 20 years	10.9 to 12 years								6.00%		
		12 to 20 years								6.00%		
TOTAL		Over 20 years								12.50%		
OVERALL NET OPEN POSITION												

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



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

MR 3.1 (a)

Time Band			Individual positions						Risk Weight	(Express in '000)	
Zona	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Total			Weighted positions	
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1 month or less					0	0	0.00%		
	1 to 3 months	1 to 3 months					0	0	0.20%		
	3 to 6 months	3 to 6 months					0	0	0.40%		
	6 to 12 months	6 to 12 months					0	0	0.70%		
2	1 to 2 years	1 to 2 years					0	0	1.20%		
	2 to 3 years	2 to 3 years					0	0	1.50%		
	3 to 4 years	3 to 4 years					0	0	2.20%		
	4 to 5 years	4 to 5 years					0	0	2.50%		
3	5 to 7 years	5 to 7 years					0	0	3.20%		
	7 to 10 years	7 to 10 years					0	0	3.70%		
	10 to 15 years	10 to 15 years					0	0	4.50%		
	15 to 20 years	15 to 20 years					0	0	5.20%		
	Over 20 years	Over 20 years					0	0	6.00%		
							0	0	8.00%		
							0	0	12.50%		
							0	0			
TOTAL			0	0	0	0	0	0		0	0
TOTAL NET COUPON POSITIONS											

Calculation	Vertical disallowance	Horizontal Disallowance In			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zona 1	Zona 2	Zona 3	Zona 1 & 2	Zona 2 & 3	Zona 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

MR.3.2

(Rupees in '000')

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

Calculation	Vertical Displacement	Horizontal Displacement to			Horizontal Displacement Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									



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

MR 3.2

(Report in '000')

(Report in '000)											
Zona	Time Band	Assumed Change in yield	Individual positions				Total		Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives						
			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 1.5 years	0.9					0	0			0
	1.5 to 2.5 years	0.8					0	0			0
	2.5 to 3.5 years	0.75					0	0			0
	3.5 to 4.5 years	0.75					0	0			0
3	4.5 to 5.5 years	0.7					0	0			0
	5.5 to 7.5 years	0.65					0	0			0
	7.5 to 9.5 years	0.6					0	0			0
	9.5 to 10.5 years	0.6					0	0			0
	10.5 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
OVERALL NET OPEN POSITION											

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



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

MR 1.2

(Report in %00)

Zona	Time Band	Assumed Change in yield	Individual positions				Total		Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		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 2.9 years	0.8					0	0			0
	2.9 to 3.9 years	0.75					0	0			0
	3.9 to 4.9 years	0.75					0	0			0
3	4.9 to 5.9 years	0.7					0	0			0
	5.9 to 6.9 years	0.65					0	0			0
	6.9 to 7.9 years	0.6					0	0			0
	7.9 to 8.9 years	0.6					0	0			0
	8.9 to 9.9 years	0.6					0	0			0
	9.9 to 10.9 years	0.6					0	0			0
	10.9 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

Categorie	Vertical breakdown	Horizontal Disaggregation in			Horizontal Disaggregation between			Net Position	Total General Market Risk Charge
		Zona	Zona	Zona	Zona	Zona	Zona		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									




**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGES FOR CREDIT MARKET RISK**  
*(for institutions using Duration method)*  
**Currency: MYR**

NR 11

Zone	Time Band	Assumed Change in yield	Individual positions				Total		Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		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
2	6 to 12 months	1					0	0			0
	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.9 years	0.8					0	0			0
3	2.9 to 3.9 years	0.75					0	0			0
	3.9 to 4.9 years	0.75					0	0			0
	4.9 to 5.9 years	0.7					0	0			0
	5.9 to 6.9 years	0.65					0	0			0
	6.9 to 7.9 years	0.6					0	0			0
	7.9 to 8.9 years	0.6					0	0			0
	8.9 to 9.9 years	0.6					0	0			0
TOTAL	10 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
OVERALL NET OPEN POSITION			0	0	0	0	0	0	0	0	0

Calculation	Vertical breakdown	Horizontal Breakdown by			Horizontal Breakdown by			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									




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

MR 3.2

(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
	3.6 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	
OVERALL NET OPEN POSITION											

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




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

MR.3.2

(Report in '000')

Zone	Time Band	Assumed Change in	Individual positions						Market Risk Weighted Positions		
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	Net Positions
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.7 years	0.7					0	0			0
	5.7 to 7.3 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 diversification	Horizontal diversification in			Horizontal diversification between			Net Positions	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									


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

NR 3.3

(Rupees in '000)

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

Category	Vertical Displacement	Horizontal Displacement in			Horizontal Displacement Between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 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			
<b>A Specific Risk Charge</b>						
<b>Equities</b>						
a	Long positions	597,626				597,626
b	Short Positions					0
<b>Equity Derivatives</b>						
c	Long positions					0
d	Short Positions					0
e	Total Gross Positions (a+b+c+d)	597,626	0	0	0	597,626
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	47,810	0	0	0	47,810
<b>B General Market Risk Charge</b>						
h	Net Long/Short Positions ( a-b  +  c-d )	597,626	0	0	0	597,626
i	Risk Weight	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	47,810	0	0	0	47,810
<b>Total Capital Charge for Equity Exposures (g + j)</b>						
		95,620	0	0	0	95,620

\* 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	13,865		4,500		984		19,349	177.40	3,432,426
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		2,027			47		2,074	185.85	385,405
CNY							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position  
 Capital Charge Rate  
 Total Capital Charge

3,817,831
8%
305,426



MR 6

**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
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*[Handwritten signature]*



Please enter your data in yellow cells.

ORI

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%	2,011,860	1,664,399	1,943,066	1,873,108	280,966

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

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

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

18%	0	0	0	0	0
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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
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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

