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## 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

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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 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

Please enter your data in yellow cells.

NAME OF THE BANK
REPORTING BASIS: Bank Level Audited (Basel II)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O December-2021
SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

-	The state of comments	Basel 3 Transit	Basel 3 full
	on Equity Tier 1 (CET1)	0.606.628	0.000
1.1.1	Fully Paid-up capital/ Capital deposited with SBP  Balance in Share Premium Account	9,696,638	9,696,6
1.1.2			
1.1.3	Reserve for issue of Bonus Shares		
1.1.4	Discount on issue of Shares (enter negative number)	1 602 600	1 (02
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,693,599	1,693,
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	6.770.000	
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	6,770,888	6,770,
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", )	70.77	
	CET1 before Regulatory Adjustments	18,161,125	18,161,
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related defered tax liability)	1	
1.1.11	All other intangibles (net of any associated defered tax liability)	8,808	8,
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	The second second	
	(net of related tax liability)	STATE OF THE PARTY	
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		
1.1.20	Sum of Regulatory Adjustments at CET1 level	9 940	
1.1.21	CET 1 after Regulatory Adjustments above	8,808	8,
		18,152,317	18,152,
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	674,605	674,
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
1.1.23	CET 1 after Regulatory Adjustment above	17,477,712	17,477,
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside		
	the scope of regulatory consolidation (amount above 10% threshold)		
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	-	
	liability)		
1.1.26	CET 1 after Regulatory Adjustment above	17,477,712	17,477,
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)		
1.1.28	CET 1 after above adjustment	17,477,712	17,477,
1.1.29	National specific regulatory adjustments applied to CET1	-	
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP		
1.1.32	CET 1 after Regulatory Adjustment above	17,477,712	17,477,
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,969,802	1,969,
1.1.34	CET1 (after regulatory adjustments)		
	nal Tier1 (AT 1) Capital	15,507,909	15,507,
1.2.1	Qualifying AT1 capital instruments plus any related share premium	No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street,	The second second
1.2.1.1	of which Classified as equity		
1.2.1.2	of which Classified as liabilities		
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
	group AT1 - from "Consolidation sheet")		
1.2.3	AT1 Capital before Regulatory Adjustments		
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the precribed limit		
1.2.6	Investment in own AT1 capital instruments		
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	790,264	790,
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
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	The second second second	
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	1 170 520	1,170
1.2.11		1,179,539	1,179,
1212	Sum of Regulatory Adjustments at AT1 Capital level	1,969,802	1,969,
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	•	A STATE OF THE REAL PROPERTY.
1.2.13	AT1 Capital (after regulatory adjustments)	-	
1.2.14	AT1 Capital recognized for capital adequacy	the state of the s	
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	15,507,909	15,507,5





Tier 2 (T2)			
2.1 Qu	alifying 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 -	-	
fro	m "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4 Ge	neral Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	196,994	196,99
	eighted Assets		
2.5 Re	valuation Reserves (net of taxes)	104,092	104,09
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	104,092	104,09
	reign Exchange Translation Reserves		
2.7 Ur	disclosed/ Other Reserves (if any)		
	Capital before regulatory adjustments	301,086	301,08
2.9 Re	gulatory Adjustments at T2 Capital level		
2.10 Po	rtion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
	ich, during transitional period, remain subject to deduction from Tier-2 capital		
2.11 Re	ciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
2.12 In	restment in own T2 capital instrument		
2.13 Inv	restments in the capital instruments of banking, financial and insurance entities that are outside the	1,480,625	1,480,63
sco	ope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
car	pital (amount above 10% threshold)		
2.14 Si	gnificant investments in the capital instruments issued by banking, financial and insurance entities that		
	outside the scope of regulatory consolidation		
	m of Regulatory Adjustments at T2 Capital level	1,480,625	1,480,62
	nount of Regulatory Adjustment applied at T 2 Capital level	301,086	301,0
	Capital (after regulatory adjustments)	501,000	50210
	Capital recognized for capital adequacy		
	rtion of AT1 Capital recognized in T2 Capital		-
	tal T2 Capital admissible for capital adequacy		
To	tal Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	15,507,909	15,507,90
T-	tal Risk Weighted Assets (TRWAs)	24,678,036	24 (70 02
			24,678,03
	tal Credit Risk Weighted Assets	15,759,495	15,759,49
	tal Market Risk Weighted Assets	5,406,463	5,406,46
4.3 To	tal Operational Risk Weighted Assets	3,512,078	3,512,0
Ca	pital Adequacy Ratios		
	T1 to TRWAs	62.84%	62.84
	Capital to TRWAs	62.84%	62.8
	tal eligible capital to TRWAs	62.84%	62.84





MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

						-	Contractor				
(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	-	2	3	4	3	9	2	œ	6	10
be entered in items 1, 2 & 3. However the common equity											
should be included in the items 4 & 7 below)											
paid in amount plus related reservent retained earnings owned by group stross of all deductions											
paid is amount plus related reserves/retained carnings owned by third parties gross of all deductions											
Total Tire I contine (CiT) + AT I consider of the substitions are of Archeretions											
and the suppless to the suppless to the suppless to the personnel place of the suppless to the											L
part in anythin pile reader restricting carried by group gloup group an extractions				1	T	1	1				
paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions											
paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
paid in amount plus related reserves/retained earnings owned by third parties eross of all deductions											
10 Total rick-weighted assets of the subsidiary											L
12 Lower of the risk-weighted nasets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	ō	0	0	0	,		
CETI											
Constant Chiefty and the such addition of malach						ľ				1	Ĺ
The state of the s				1							
Shard white of the same of the		·	·	1	·	•		·	1	1	1
Total CET1 of the publicary beld by thing parties less surplus attributable to their party investins			•	·	·	-	•	J		1	1
Total CET! of the gubriding which by third praties fore, surplus attributable to third party investors (under transitional arrangements)						·	4				
Total Tier I CTB Carital											
Surplus Total T1 capital of the subsidiary: of which			•			•		•		•	
amount attributeble to third parties				•						•	
Total T1 capital of the subsidiary leid by this describes less surples attributable to third party investors						•				٠	Ĺ
Total T1 capital of the subsidiary held by third purites, less surplus attribundes to third party investors (sucker sursus arrangements)						,					
Surplus Total capital of the gudsidiary; of which		,	•		,						_
amount attributable to tain't parties		,							•		
Total capital of the egosidisay held by third parcies less storpes attributable to third party investors						•	,			•	
Total carded of the substituty highly third parties has surplus attributable to their party aventure (under transitions) are a second of the substitution of the subst		,					•		·	•	
Under full Basel III Implementation:											
CET1 recognized from consolidated subsidiaries								٠	•		
ATI Capital recognized from consolidated subsidiaries									•		
T2 Capital recognized from consolidated subsidiaries							٠				
	100%								-8		
CET1 recognized from consolidated subsidiaries										·	
ATI Capital recognized from consolidated subsidiaries			-					٠			
											ŀ

ts means all financial institutions tockeling 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).		
IIII FEBRUARI	B3 full	<b>B3</b> Transit
Amount to be risk weighted @ 100% during the transition period.	-	<del>:</del>
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 there 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 CET!		2,945,493
	B3 full	<b>B3 Transit</b>
Deduction from CET1	674,605	674,603
Deduction from ATI 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 ATI 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 ATI capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	17,477,712 B3 full	17,477,712 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		
	R3 full	R3 Transit

	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	<b>B3 Transit</b>
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 tox secrets 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	

TA



verag	e Ratio	41.08%
er-1 C	apital	15,507,989
tal E	Consures	37,746,195
	A) On-Balance Sheet Assets	Amount (not 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
	Total Assets	29,921,742

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for			
	indebtness etc.)	100%	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 securties 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
	Total Off-Balance Sheet Items excluding Derivatives		9,639,453	7,824,453

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 premibed in Table 2.5 of SBP Basel II instructions-page	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-		
2	Equity		-	
3	Foreign Exchange & gold		-	
4	Precious Metals (except gold)*	-	-	-
5	Commodities*		-	
6	Credit Derivatives (protection sold and bought)*		-	
7	Other derivatives*			
	Total Derivatives			-

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

Instructions:

All on-balance sheet and non-derivatives exposures are not 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 noting or offsetting of matched positions for derivatives is allowed
Items deducted from capital will not contribute towards calculation of exposures

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## RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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

13,802,628

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

Total Risk Adjusted Exposure of Section A
Total Risk Adjusted Exposure of Section B
Total Risk Adjusted Exposure of Section C
Total Risk Adjusted Exposure of Section D

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

4 Total Risk Weighted Amount for Credit Risk

	1,947,927
	0
	8,940
1,956,867	0





APPROACH USED FOR CRM IN BANKING BOOK Simple

RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURES
Please select the CRM Approach to calculate the Risk Adjusted Amount

		External	Risk	Original		Simple Approach	MITIGATION (CR	Comprehensive	Risk Adjusted A
^	Ехрозиге Туре	rating	Weight	Expestire	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	
_		1	2	3	4	5	(3+4-5)	7	(2 X 6) or (2 x 7)
(a) Casi	h and Cash Equivalents		0%	14			(314-5)	-	(220)0 (221)
(b) Clai	ims on Government of Pakistan (Federal or Provincial		0%				A STATE OF THE STA		
Gov	criments) and SBP, denominated in PKR			67,181	2,079,458		2,146,639	-	
	eign Currency claims on SBP arising out of statutory obligations anks in Pakistan		0%						
	ims on other sovereigns and on Government of Pakistan or	1	0%					-	
	vincial governments or SBP denominated in currencies other than	2	20%				0		Miles No. of the last
PKF	R	3	50%				0		
- 1		4,5	100%				0		
		Unrated	150%				0		
(e) Clair	ims on Bank for International Settlements, International Monetary	Unraicu	0%					-	
	d, European Central Bank, and European Community							10	
(f) Clai	ims on Multilateral Development Banks		0%				0	:	
(i) Ciai	inis di Mulinazia Development Banks	1	20%				0		
- 1		2,3	50%				0		MADE IN COLUMN
		4,5	100%				0		
		6	150%				0		
(g) Clair	ims on Public Sector Entities in Pakistan	Unrated	50%				0		
Can	and a delic Second Education in Lagrania	1	20%	578,908		578,008	0		
		2,3	50%	570,000		370,000		- :	
		4,5	100%				0	-	Name and Address of the Owner, where
		6	150%				0	-	ALC: UNKNOWN
(h)	are an Barde	Unrated	50%	1,501,450		1,501,450	0		
(h) Clair	ms on Banks		10%				0	MANUFACTURE STATE OF THE STATE	
		1	20%	2,459,107			2,459,107	- :	Establish State of St
		2,3	50%	4,,			0		P5.1
- 1		4,5	100%				0		BULL TO STATE OF
- 1		6	150%				0		
		Unrated	50%				0		
	ins, denominated in foreign currency, on banks with original urity of 3 months or less	100	0%	544			544	VIII CONTRACTOR	
man	urny of 3 michigus of seas	1,2,3	20% 50%	344			344	- :	
- 1		6	150%				0	-	
		unrated	20%				0		Marie Control
	ms on banks with original maturity of 3 months or less						and the second		Charles Co.
(k) deno	criminated in PKR and funded in funded in PKR Claims on Corporates (excluding equity exposures)		20%	6,086,712			6,086,712	•	1
(*)	Calaina on Corporates (excluding equity exposures)		10%				8		
		1	20%	6,157,835			6,157,835		1
		2	50%	6,257,131			6,257,131		3
		3,4	100%	270,603			270,603		
		5,6 Unrated-1	150%	1,391,947			1,391,947	-	1
		Unrated-2	125%	1,896,630			1,896,630		and the same of
(f) Clair	ms categorized as retail portfolio		0%				0		
- 1			20%				0		
			50%	7,180			7,188	Maria Cara Cara	
(m) Clair	ms fully secured by residential property (Residential Mortgage		75% 35%	7,100			2,100		
Fian	ice as defined in Section 2.1)		5570	138,402			138,402		
Clair	ms against Low Cost Housing Finance		25%				0		Name of Street, or
(n) Past	Due loans:						0		
1. T	The unsecured portion of any claim (other than fours and claims secured			13	1		Self of The Park		10 10 10 TO
again	ast eligible residential mortgages as defined in section 2.1 of circular 8 of			1			Mary Control		The same of
	<ol> <li>that is past due for more than 90 days and/or impaired:</li> <li>where specific provisions are less than 20 per cent of the</li> </ol>		1600/				0		
	where specific provisions are less than 20 per cent of the tanding amount of the past due claim.		150%	306,326		1	306,326		TOWN TO A
	where specific provisions are no less than 20 per cent of the		100%						Chica Control
outst	tanding amount of the past due claim.			531,775			531,775		
	where specific provisions are more than 50 per cent of the		50%	00.273			90.273		
outst	tanding amount of the past due claim.  Loans and claims fully secured against eligible residential		100%	90,273			94.273	-	
	tgages that are past due for more than 90 days and/or impaired		100%				0		THE RES
3.	Loans and claims fully secured against eligible residential		50%				And the Personal Print		THE REAL PROPERTY.
mort	tgage that are past due by 90 days and for impaired and specific rision held thereagainst is more than 20% of outstanding amount						AL KA		
	stment in the equity of commercial entities (which exceeds 10%		1000%				0	•	
of th	te issued common share capital of the issuing entity) or where the						The contract of		
(p) Sign	ificant investment and DTAs above 15% threshold (refer to		250%				THE HOUSE		THE OF SERVICE
Secti	ion 2.4.10 of Basel III instructions)			36,209			36,209		
by of	ed Equity investments and regulatory capital instruments issued ther banks (other than those deducted from capital) held in the		100%	No. of the last of					
bank	rine book		1600/	1,674,740			1,674,748		1
	sted equity investments (other than that deducted from capital) in banking book		150%	330,396			330,396		
(s) Inves	stments in venture capital		150%				0		SECTION AND DESCRIPTION
	stments in premises, plant and equipment and all other fixed		100%				W 1 2 5 5 5		STORY
asset			1000/	186,541			186,541		
	ms on all fixed assets under operating lease other assets		100%	162,261			162,261	-	



30,131,266 2,079,458 2,079,458 30,131,266



a Credit Conversion Factor of 180% Direct Credit Substitutes		1				CREDIT RI	SK MITIGATI	ON (CRM) I	(Rupees in '
Lunding of securities or posting of securities as collatoral	Mapped	Risk				Simple Approach		Comprehensive	Risk Adjuster
	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Adjusted Exposure (after	Experure
Other commitments with certain drawdown						Adjustments	Exposure	CRM) ER*	
Against	1	2	3	(3 X 100%)	5	6	7	8	(2 x 8)
Government of Pakistan (Federal or Provincial		T		(3 × 100/8)					(2 x 8)
Governments) and SBP, denominated in PKR	-	0%	965,818	965,818			965.818		
SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan	· ·								
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	1 2	20%			-	-			
other than PKR	3	50%			<u> </u>	- :		-	-
ones dans sec	4,5	100%							Contract Contract
	6	150%					-		ALC: UNKNOWN
	Unrated	100%					Marie Marie		DOM: UNIO
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		3%						_	
Emoposis Syllmanty		-							
Multilateral Development Banks		0%		Harris .					The same
	1	20%	-	to the same of			MENTAL MARKET	-	THE RESERVE
	2,3	50%			-	-		•	T. Salar Salar
	4,5	100%					A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	6	150%	•		-	-			
	Unrated	50%	•			-			
Public Sector Entities in Pakistan		0%					NAME OF STREET		7
and been control of the same	1	20%							
1	2,3	50%		Mary Mary Control			ALCOHOLD SAN		DE LA CONTRACTO
	4,5	100%		ARCHIO CONTROL	-	-			The state of the s
	6	150%		Carlotte Street			All and the		
	Unrated	50%							
Banks		0%			-				
	1	20%	285	285	-		285		
	2,3	50%		Control of the last			A THE RESERVE	_	
	4,5	100%		HER WALLES	-	-	Ban - Ban	-	A STATE OF THE PARTY NAMED IN
	6	150%						-	
	Unrated	50%				-			
Banks (with original maturity of 3 months or less		0%					-		
and denominated in foreign currency)	1,2,3	20%							
and definition at fairings continue;	4,5	50%		District Control	-		BIN STATE		
	6	150%			-				ACCUMENT
	unrated	20%	-	RESIDENCE.				-	
		1 00/							
Banks (with original maturity of 3 months or less denominated in PKR)		20%							
denominated in PAR)		2076			-	-			
Corporates		0%							DESCRIPTION
	1	20%	1,382,965	1,382,965		-	1,382,965		27
	2	50%	2,512,392	2,512,392		-	2,512,392		1,25
-	3,4 5,6	150%		-	-	- :			117
-	Unrated-I	100%	415,081	415.081		- :	415,081		41
	Unrated-2	125%	415,081	*10/001					
Retail		0%							
		20%							
		50%	Description of the last					AND DESCRIPTION OF THE PARTY OF	
		75%		The same of the sa			and the same		
Others		0%							
- Curio		20%			-				
		50%			-			Marie Colombia Colombia	The state of the s
The second second second second		100%			and the same		THE RESERVE		A LOVE



Credit Conversion Factor of 50% Performance related contingencies							SK MITIGATI		
regarmance related contingencies Commitments with an original maturity of over	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Simple Approach Out flow	Adjusted	Comprohensive Adjusted Exposure (after	Risk Adjustes Exposure
ine year						Adjustments	Exposure	CRM) EE*	
	1	2	3	(3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		0%		(3 X 30%)			THE REAL PROPERTY.		(2 x s)
Governments) and SBP, denominated in PKR		U%							
SBP in Foreign Currency arising out of statutory		***							
obligations of banks in Pakistan	-	0%							
Sovereigns, Government of Pakistan or provincial	1	0%		BE WELL					THE RESERVE
overnments or SBP denominated in currencies	2	20%			-	-	ALC: NO.		THE RESERVE
ther than PKR	3	50%		Can have to	-	-			TO VALUE OF THE
	4,5	100%				-			
	6	150%	-	THE REAL PROPERTY.		-	C. S. Marie C		
	Unrated	100%	-	The second second					STATE OF THE
Bank for International Schlements, International Monetary Fund, European Central Bank, and European Community		0%							1939
caropean Community	· ·			-	-	-		-	
Multilateral Development Banks		0%							
	1	20%				-			ALCOHOL: N
	2,3	50%	-	Charles of the last	-				
	4,5	100%	•	The Part of the Pa	-	-	MINISTER, MI		Maria Lance
	6	150%		Section 1985			The second		Maria Miles
	Unrated	50%		Section 19					A STATE OF THE REAL PROPERTY.
ublic Sector Entities in Pakistan		0%							_
ublic Sector Entities in Pakistan	1	20%			-				
-	2,3	50%			-	-			
-	4,5	100%			<del>-</del>	-			
	6	150%			-				
	Unrated	50%			-	-			
	Unrated	30%							
Banks		0%							Marian
	1	20%							
	2,3	50%			-		THE RESERVE		
	4,5	100%		THE RESERVE					
	6	150%			-	-	ALCOHOL: NAME OF STREET		
	Unrated	50%		Market - C	-	-			
Banks (with original maturity of 3 months or less		0%					STATE OF THE OWNER, WHEN		-
nd denominated in foreign currency)	1,2,3	20%							
	4,5	50%					APPROXIMENT OF		CONTRACTOR OF THE
	6	150%						_	ATTICATION OF
	unrated	20%		Marie Land Committee of the Committee of			A 241-11		
anks (with original maturity of 3 months or less enominated in PKR)		20%	-						-
Corporates		0%		THE CALL SHAPE					
	11	20%		Mark Street, Square, Square,	-				
	2	50%			-				AND DESCRIPTION OF THE PERSON
	3,4	100%		PROPERTY AND ADDRESS OF			-		ALCOHOL:
	5,6	150%		AND THE STREET, MAIN	-				
	Unrated-1	100%							ALCOHOL BUILDING
	Unrated-2	125%		I State of the last			The second		Annual Control
etail		0%		CONTRACTOR OF THE PARTY OF THE					
		20%		NAME OF STREET					THE REPORT
		50%		Section 1987					
		75%				-	A		
Others		0%							
		20%							
		50%							
		100%		THE RESERVE OF THE PERSON NAMED IN			ALC: N		-
		1			-				



Credit Conversion Factor of 26%							ISK MITTIGATI		
Trade Related contingencies Other Commitments with original maturity of	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Simple Approne Out flow	Adjusted	Comprehensive Adjusted Exposure (after	Rick Adjusto Expanure
one year er less	1	2	3	4	Adjustraents	Adjustments 6	Exposure 7	CRMO ΣΕ*	9
				(3 X 20%)					(2 x 8)
Government of Pakistan (Federal or Provincial							III SALES		
Governments) and SBP, denominated in PKR	•	0%	-		•	-	-	-	
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%							
Sovereigns, Government of Pakistan or provincial	1	0%	-		-			-	-
governments or SBP denominated in currencies	2	20%	-				Carlo Barrier		
other than PKR	3	50%		The Control of					
	4,5	100%		MILE TO SERVE					Contract Con
	6	150%		The second second				-	THE RESERVE
	Unrated	100%		Maria and a second					
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	-						
Multilateral Development Banks	1	20%		-			-		-
	2,3	50%	-		-	-			
-	4,5	100%	- :		-	-		-	
	6	150%		LABORA CLEAR				-	
	Unrated	50%		The later of	BYLSE'S				
Public Sector Entities in Pakistan	1	20%			-	-			
-	2,3	50%			-	-			
	4,5	100%		ALC: VILLE					Date to the same
	6	150%					and the same		Mark Street
	Unrated	50%		The state of the s			TAKE OF STREET		
Banks		0%							
	1	20%							
	2,3	50%		SHIP TO SERVE		-			
	4,5	100%		AND THE REST	-	-		-	
	6	150%	-		-	-		-	
	Unrated	50%	•						
Banks (with original maturity of 3 months or less		0%						Marie Company of the	
and denominated in foreign currency)	1,2,3	20%	-	AND DESCRIPTION OF THE PERSON NAMED IN				-	
	4,5	50%		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED	-	-		-	
-	6	150%		- 1		-		-	N. Pak (1975)
	unrated	20%	-	-	-	-	-	-	
Banks (with original maturity of 3 months or less		0%				BEAT STATE			
denominated in PKR)		20%	•		-	-	-	-	
Corporates		0%		STATE OF THE PARTY OF					
	_ 1	20%	172,779	34,556		-	34,556		A STATE OF THE STA
	2	50%			-	-			Charles Laborated
	3,4	100%							
-	5,6 Unrated-1	150%	10,146	2.029	-	-	2.029		
	Unrated-2	125%	10,146	2,029			2,029		Literature .
Retail		0%							
		20%	AND MILES	Section 1		No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street,			CALL SECTION AND ADDRESS.
		50%		Marie Constitution			Total Control		
		75%					U. Carrie		
Others		0%							
		20%		Marie Sales		Marie Contract	ELECTRIC D	STATE OF THE PARTY	THE RESERVE OF THE PERSON NAMED IN
		50%				Name of the last			
		100%				-			
Teial		100%	182,925	36,585		-	36,585		



2,3   50%   4,5   100%   6   15				
Governments1 and SBP, denominated in PKR   0%		1	2	3
Governments  and BBP, denominated in PKR   0%   SBP in Foreign Currency striding out of statutory   2	Government of Pakistan (Federal or Provincial			
2   2   2   2   2   2   2   2   2   2			0%	
Soverlegns, Government of Pakistan or provincial povertments or SBP denominated in currencies other than PKR   1				
Solution   Sector Emities in Pakistan   1   20%   2   3   50%   4   5   50%   4   5   50%   5   5   5   5   5   5   5   5   5	2 obligations of banks in Pakistan			-
Sector   S				-
4.5   109%				-
Sank for International Settlements, International Monctary Fund, European Central Bank, and European Community   00%	Calet dad Fex			-
Sank for International Settlements, International Monetary Fund, European Centrol Bank, and European Community	1 -		150%	
Multilateral Development Banks		Unrated	100%	
1 20%	Monetary Fund, European Central Bank, and		0%	
1 20%   2.3 50%   4.5 100%   6 150%   5 0	NAME OF THE PERSON OF THE PERS	_	004	
Public Sector Emities in Pakistan	Multimeral Development Banks	1		
A   S   100%				
Banks   One				
Public Sector Entities in Pakistan		6	150%	
1 2094   2.3 5095   4.5 10096   6 15096   15		Unrated	50%	
1 20%	Dublic Contro Entities in B. C.		T 64/	
2.3	Public Sector Entities in Pakistan	1		
Hearks   1   100%   1				
Banks				-
Banks		6	150%	
1 20%		Unrated	50%	
1 20%	Ranke		0%	
2.3 50%   4.5 100%   6 130%   100%   6 130%   100		1		
Banks (with original maturity of 3 months or less and denominated in foreign currency)   1,2,3   20%   4,5   50%   6   159%   4,5   50%   6   6   159%   4,5   50%   6   6   159%   4,5   50%   6   6   159%   4,5   50%   6   6   159%   4,5   50%   6   6   159%   6   159%		2,3		-
Unrated   50%	1			-
Banks (with original maturity of 3 months or less and denominated in foreign ourrency)	I			-
and denominated in foreign currency)  1,2,3		Unrated	50%	
and denominated in foreign currency)    1,2,3   20%     4,5   50%     6   150%     unrated   20%	Banks (with original maturity of 3 months or less		0%	
A,5		1,2,3		
Banks (with original maturity of 3 months or less   0%   20%				
Banks (with original maturity of 3 months or less denominated in PKR)	I -			-
Corporates		unrated	20%	
Corporates	Banks (with original maturity of 3 months or less		0%	Thirty Jet
1 20%   2 50%   850,0   3,4 100%   5,6 150%   500,0   100%   500,0   100%   500,0   100%	denominated in PKR)		20%	
1 20%   2 50%   850,0   3,4 100%   5,6 150%   Urrated-1 100%   500,0   Utrated-2 125%	Corporates		0%	
3,4   100%   5,6   150%   500,0				
S.6   150%   Unrated-1   100%   500.0				850,0
Unrated-1   100%   500,0     Utrasted-2   125%     Compared   20%     20%     50%     75%     20%     20%     50%     100%   168,1     100%   168,1     100%   168,1     100%   168,1     100%   168,1     100%   100%   168,1     100%   100%   100%   100%     100%   100%   100%   100%     100%   100%   100%   100%   100%				
Utersted-2 125%  Retail 0% 20% 500% 500% 75% - 75% - 20% 500% 500% 100% 168,1	I -			500.0
Retail 0% 20% 50% - 75% - 75% - 20% 50% - 100% 168,1				500,0
20% 50% 50% - 75% - 75% - 75% - 10% 100% 168,1				
50% - 75% - 75% - 20% - 20% - 100% - 168,1	Retail			
- 75% 75% 200 - 20% -	-		5094	
20% 50% 100% 168,1				
20% 50% 100% 168,1			1 000	
50% 100% 168,1	Others			
100% 168,1				
				Annual Control of the
			100%	168,1



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

	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 Weighte Amoun
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1+5)			(7 X 8)
F	oreign Exchange Contracts with SBP									
										000000
F	oreign Exchange Contract (with original maturity of less than 14 days) struments traded on futures and options exchanges, which are subject to									Andrew Later
							THE REAL PROPERTY.			
	illy mark to market and margin payments									
	quity Contracts*									
w	th Residual Maturity of one year or less				6%			-	0%	
W	th Residual Maturity of one year or less				6%			-	20%	
	th Residual Maturity of one year or less				6%				50%	
W	th Residual Maturity of one year or less				6%	-		-	100%	
W	th Residual Maturity of one year or less				6%			-	125%	
w	th Residual Maturity of one year or less				6%			-	150%	
W	th Residual Maturity of over one year to five year				8%		-	-	0%	
w	th Residual Maturity of over one year to five year				8%				20%	
	th Residual Maturity of over one year to five year				8%	-	-	-	50%	
w	th Residual Maturity of over one year to five year				8%		-		100%	
W	th Residual Maturity of over one year to five year				8%		-		125%	
W	th Residual Maturity of over one year to five year				8%			-	150%	
W	th Residual Maturity of over five year				10%		- 1		0%	
W	th Residual Maturity of over five year				10%			-	20%	1
w	th Residual Maturity of over five year	Territoria de la companya della companya della companya de la companya della comp			10%		-	-	50%	
w	th Residual Maturity of over five year				10%			-	100%	
w	th Residual Maturity of over five year				10%	*			125%	
w	th Residual Maturity of over five year				10%		-	-	150%	
	ther Market Related Contracts									
1.	Future sale of equity instruments									
2.	ab Total							-		
In	utions using Current Exposure method for Interest Rate and Foreign Exc terest rate contracts*				001				0%	
	th Residual Maturity of one year or less				0%	-	*		20%	
	th Residual Maturity of one year or less				0%					
	th Residual Maturity of one year or less				0%		~		50% 100%	
W	th Residual Maturity of one year or less				0% 0%	-		-	125%	
w	th Residual Maturity of one year or less				0%		-	-	150%	
W	th Residual Maturity of one year or less				1%		-		0%	
-	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				1%		-	-	20%	
-	th Residual Maturity of over one year to five year				1%			-	50%	
	th Residual Maturity of over one year to five year				1%			-	100%	
100	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year			-	1%				125%	
	th Residual Maturity of over one year to five year				1%			-	150%	
1	th Residual Maturity of over five year				2%			-	0%	
Two	th Residual Maturity of over five year				2%				20%	
	th Residual Maturity of over five year				2%				50%	
	ith Residual Maturity of over five year				2%			-	100%	
W	ith Residual Maturity of over five year				2%			-	125%	
100	th Residual Maturity of over five year				2%		The same of the sa		150%	To the same
F	oreign Exchange Contracts*									
w	th Residual Maturity of one year or less				1%				0%	
w	th Residual Maturity of one year or less				1%	DESCRIPTION OF THE PERSON OF T		-	20%	
W	th Residual Maturity of one year or less				1%				50%	No. of Lot
W	th Residual Maturity of one year or less				1%	FATTER .	THE PERSON	-	75%	
	th Residual Maturity of one year or less				1%		A PARTY SEE	-	100%	
W	th Residual Maturity of one year or less				1%			-	125%	
W	th Residual Maturity of one year or less				1%	MUNICIPAL TO	Total Control		150%	
W					5%			-	0%	
w	th Residual Maturity of over one year to five year				5%			-	20%	
w	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year							-	50%	
* * *	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				5%	-			75%	
* * * *	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				5%	Kernello-	ALC: UNDER			
**	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				5% 5%				100%	
3 3 3 3 3 3	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				5% 5% 5%			-	100% 125%	
**	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year				5% 5% 5% 5%				100% 125% 150%	
W W W W W	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year th Residual Maturity of over five year				5% 5% 5% 5% 8%			-	100% 125% 150% 0%	
w w w w w	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year th Residual Maturity of over five year				5% 5% 5% 5% 8%		-		100% 125% 150% 0% 20%	
W W W W W W W W W	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year th Residual Maturity of over five year th Residual Maturity of over five year				5% 5% 5% 5% 8% 8%			-	100% 125% 150% 0% 20% 50%	
W W W W W W W W W W W W W W W W W W W	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year				5% 5% 5% 5% 5% 8% 8% 8% 8%				100% 125% 150% 0% 20% 50% 75%	
W W W W W W W W W W W W W	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year				5% 5% 5% 5% 5% 8% 8% 8% 8% 8%				100% 125% 150% 0% 20% 50% 75% 100%	
W W W W W W W W W W W W W W	th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over one year to five year th Residual Maturity of over five year				5% 5% 5% 5% 5% 8% 8% 8% 8%				100% 125% 150% 0% 20% 50% 75%	

D Grand Total (B+C)





## RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

				(Rupees	('000' al
A	Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR.) ii. Total market risk capital charge for General Market Risk	2)		0	
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	-	31,470	31,470
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk			47,810 47,810	95,620
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)				305,426
D	Capital Charge for Position in Options (Total of MR 6)			0.00	0
E	Total Capital Charge for Market Risk (A+B+C+D)				432,517
F	Risk Weighted Amount for Market Risk (E x 12.5)			5,	406,463
					THE



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

				Residual Maturity						(Rupees in '(
				Over 6 months to 24					Variable Control	(Aupees III (
Capital Charge	Positions		6 month or less	months	Over 24 months					Total Market ris
	rositions	0.00%	0.25%	1.00%	1.60%	4.00%				capital charge fo
	Long				210070	4.007#	8.00%	12.00%	Total Exposure	specific risk
ernment (Domestic C	Short	4,495,774			OF LAND SHOW SHOW SHOW					-pro-mo rain
									4,495,774	
Government (other	han Domestic Curren	mr)							0	
Rating grade 1	Long	cyj								
Kating Stage I	Short									
Rating grade 2-3	Long					CONTRACTOR STATE			0	To the latest
reating grade 2-3	Short								0	THE REAL PROPERTY.
Rating grade 4-5	Long								0	
cernis Strarts 4-2	Short								0	
Rating grade 6	Long		Annual State of the last						0	STATE OF STATE
mang grave o	Short								0	
Inrated	Long								0	K HOW THE RESE
-maccu	Short								0	Contract Contract
					THE PERSON NAMED IN				0	No. of the last
Qualifying (to be spec	tifled)								0	are asserted to the last
	Long									
	Short									
									0	
thers (similar to crea	lit risk charges under i	the Standardized Ann	roach of the Basel II Fr						0	To be a series
ating grade 1	Long	- пр	rouch of the Basel II Fr	amework)						
armig grade i	Short				The second second					
ating grade 2-3	Long								0	
emili Brant 5-3	Short								0	
	SHOR									
ating prode 2.4.5									0	
ating grade 3,4,5	Long Short						AND COMMENTS OF THE PERSON NAMED IN		0	
	Long Short								0 0	
ating grade 3,4,5	Long								0	
ating grade 5-6	Short Long Short								0	
	Long Short Long								0 0	
ating grade 5-6	Long Short Long Short Long								0 0 0	
ating grade 5-6	Long Short Long Short Long Short Long Short	4.405.774							0 0	
ating grade 5-6	Long Short Long Short Long Short Long Short	4,495,774	0	0	0	0			0 0 0 0 0	
ating grade 5-6	Long Short Long Short Long Short Long Short	4,495,774	0	0 0	0	0	0	0	0 0 0	
ating grade 5-6 mrated stal of a to d	Long Short Long Short Long Short Long Short		0	0 0		0	0 0	0 0 0	0 0 0 0 0	
ating grade 5-6 mrated stal of a to d	Long Short Long Short Long Short Long Short			0 0		0	0 0	0	0 0 0 0 0 0 4,495,774	
ating grade 5-6  mated  tal of a to d  tal market risk pital charge for	Long Short Long Short Long Short Long Short		0	0 0		0 0	0 0	0 0	0 0 0 0 0 0 4,495,774	
ating grade 5-6  nrated  tal of a to d  tal market risk pital charge for ceific Risk for	Long Short Long Short Long Short Long Short		0	0 0		0	0 0	0 0	0 0 0 0 0 0 0 4,495,774	
ating grade 5-6  arated  stal of a to d  stal market risk pital charge for ectific Risk for crest rate exposures	Long Short Long Short Long Short Long Short		0	0 0		0	0 0	0 0	0 0 0 0 0 0 0 4,495,774	
ating grade 5-6 matted  tal of a to d  tal market risk pital charge for eelific Risk for erest rate exposures gross positious-long	Long Short Long Short Long Short Long Short		0	0 0		0 0	0 0	0 0	0 0 0 0 0 0 0 4,495,774	
ating grade 5-6  arated  stal of a to d  stal market risk pital charge for ectific Risk for crest rate exposures	Long Short Long Short Long Short Long Short		0	0		0 0	0 0	0 0	0 0 0 0 0 0 0 4,495,774	



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#### DEBT SECURITIES, DEST DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Maunity Malaus) Currecy FIG.

	Time Ba	nd				al positions	Risk Weight	Weighted positions			
Zotu	Coupen 3% or more	Compan less than 3%	Debt securit	des & debt	Interest rate	derivatives	Tot	al	Park Weight	quae p	
200	Coupan 3 % ar more	Confust Not large 2 %	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	I month or less	0				0	0	0.00%		
	1 to 3 months	1 to 3 months	0				0	0	0.20%	0	
	3 to 6 months	3 to 6 months	0				0	0	0.40%	0	
	6 to 12 months	6 to 12 months	4,495,774				4,495,774		0.70%	31,470	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					.0	0	1,75%	6	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	A STATE OF THE PARTY OF
3	4 to 5 years	3.6 to 4.3 years					0	0	2,75%	0	No. of Concession, Name of Street, or other
	5 to 7 years	4.3 to 5.7 years					0	0	3,25%	0	STATE OF THE PARTY OF
	7 to 10 years	5.7 to 7.3 years					0	0	3,75%	0	A CONTRACTOR OF THE PARTY OF TH
	10 to 15 years	7.3 to 9.3 years					0	B	4,50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	THE RESERVE
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	.0	8.00%	0	COLUMN TO SERVICE
		Over 20 years					0	0	12.50%	0	The same of the sa

		Horiz	ontal Disallows	ace in	Herizogts	l Disallowance Be	tweez		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
		1	2	3	142	2&3	143	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								31,470	31,478







#### Debt Securities, debt derivatives and other interest rate derivative Capital Charge for General Market bisk (Matmix Mahad) Convertish

	Time Band				Individ	Risk	Weight	ted positions			
Zone	Conpos 3% or more	Coupen less than 3%	Debt secu	rities & debt	Interest rat	e derivatives	To	otat	Weight	Truga	and bosomone
2000	Coupoz 3% or mark	Coupen iers man 3 %	Long	Short	Long	Short	Long	Short		Long	Shert
	I I month or less	1 month or less					0	0	0.00%	0	THE RESERVE
	1 to 3 months	1 to 3 months					U.S.	0	0.20%	0	THE RESERVE OF THE PERSON NAMED IN
	3 to 6 months	3 to 6 months					and the same	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%		A STATE OF THE PARTY OF
	2 1 to 2 years	1.0 to 1.9 years						0	1.25%	0	THE RESERVE AND ADDRESS.
	2 to 3 sears	1.9 to 2.8 years					0	0	1.75%	0	SALES OF THE OWNER, WHEN
	3 to 4 years	2.8 to 3.6 years					STATE AND DESCRIPTION OF THE PERSON NAMED IN	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					APPROXICE CO.	U	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					SERVICE OF SERVICE	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					C. Carrier	0	3.75%	0	CONTRACTOR OF STREET
	10 to 15 years	7.3 to 9.3 years					SECTION COMMENTS	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					Contract of the last	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					9	0	12.50%	0	

		Hortz	ontal Disallows	nce in	Hortzonte	d Disallowance B	etween		
Cuicubtian	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2&3	143	Overall net open position	Charge
General Market Risk Capital Charge							0	0	The second secon





MR 3.1 (t)

# DEST SECURITIES, DEST DERIVATIVES AND OTHER DYTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CEPIERAL MARKET RISK (MISSEY) MADOR) CENTRAL ORD

	Time Bu	nd be				nal positions			Risk Weight	Welst	ted positives
Zone	Coupe 3% or more	Coupon less than 3%	Debt secu	rities & debt	Interest rat	e derivatives	Te	otad	way media	· · · · · · · · · · · · · · · · · · ·	Activism
24	Company of the state	Coupos ses casa 3 74	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 menth or less					0	9	0.00%	0	
	I to 3 months	1 to 3 months					THE RESERVE	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	D	0.40%	0	Marie Street Street
	6 to 12 months	6 to 12 months					STREET, STREET,	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years					SECTION CONTRACTOR	0	1,25%	STATE OF THE PARTY	
	2 to 3 years	1.9 to 2.8 years					STATE OF THE OWNER, OR WHEN	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					ALC: UNKNOWN	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					British British	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					. 0		3.25%	0	
	7 to 10 years	5.7 to 7.3 years					STREET PROPERTY.	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 19.6 years							5.25%	0	
	Over 20 years	10.6 to 12 years							6,00%	0	
		12 to 29 years					0	0	8.00%	0	
		Over 20 years					0		12.50%	0	

		Haris	ontal Disallows	nce in	Hortzont	al Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zoge	Zone	Zopes	Zones	Zones		Security 19
CONTRACTOR OF THE PROPERTY OF	100 m 200 m 100 m	1	1	3	142	2.6.3	143	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								0	THE PERSON NAMED IN COLUMN





## 

	Time Ba	and .				d positions			Rigk Weight	Water	d positions
Zoss	Coupon 3% or garge	Coupen less than 3%	Debt securities	& debt derfvatives	Interest rat	derivatives	7	otal	Note Weight	wagan	o beercoas
-			Long	Short	Long	Shart	Long	Short		Long	Short
	1 I month or less	1 month or less					9	0.00	0.00%	D	THE RESERVE OF THE PERSON NAMED IN
	1 to 3 months	1 to 3 months					SCHOOL SHOOL	D D	0.20%	0	
	3 to 6 months	3 to 6 tourstee					Service of the last		0.40%		
	6 to 12 months	6 to 12 months					- 1	9	0.70%	0	
	2 I to 2 years	1.0 to 1.9 years					THE RESERVE TO SERVE THE PERSON NAMED IN		1.29%	0	
	2 to 3 years	1.9 to 2.8 years					0		1.75%	0	
	3 to 4 years	2.8 to 3.6 years					THE RESERVE AND ADDRESS OF THE PERSON NAMED IN		2.25%	0	THE RESERVE OF THE RE
	3 4 to 5 years	3.6 to 4.3 years					The same of the same	9	2.75%	0	
	5 to 7 years	4.3 to 5.7 years						3	125%	0.0	
	7 to 10 years	5.7 to 7.3 years					STREET, SQUARE, SQUARE	- 1	3.75%	0	
	10 to 15 years	7.3 to 9.3 years							410%	D	
	15 to 20 years	9.3 to 10.6 years						THE RESERVE	529%	0	
	Over 20 years	10.6 to 12 years					Control of the last of the las		6.00%		
		12 to 20 years					CARLES TO SECOND	STREET, SQUARE,	X 60%	0	
		Over 20 years					1		12.90%		THE RESERVE
			STREET, SQUARE,						THE RESERVE AND ADDRESS OF THE PERSON NAMED IN		

		Ro	rimetal Disaflewan	e in	Hertso	rtal Disallowance Be	fween		
Calculation	Vertical discharace	Zapa	Zene	Zene	Zeren	Zanes	Zones	Commissions St. 197	Total Central Market Risk
		1	1	1	142	243	143	Overall net open position	Charge
General Market Risk Capital Charge								BOOK OF THE REAL PROPERTY.	WEST STREET, SQUARE, SQUARE,





#### DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RESIGN (Massiv) Method)

	Time Ba	ad				al positions			Risk Weight	Welsh	ted positions
Zoge	Coupen 3% or more	Coupon less than 3%	Debt secu	rities & debt	Interest rate	derfratives	Te	tal	war medan	muga.	to bemoon
	Conpress of the Indian	Cospos ans data 5 is	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	I month or less					0.000	0.00	0.00%	0	The state of the last
	1 to 3 months	1 to 3 months					THE RESERVE	9	0.20%	0	The second second
	3 to 6 months	3 to 6 months					0	Marie Marie	0.40%	0	
	6 to 12 months	6 to 12 months						-0	0,70%	0	STATE OF THE PERSON NAMED IN
	2 1 to 2 years	1.6 to 1.9 years					THE RESERVE	THE RESERVE	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					STATE OF THE PERSON.	STREET, SQUARE,	1.75%	8	
	3 to 4 years	2.8 to 3.6 years					0	.0	2.25%	9	
	3 4 to 5 years	3.6 to 4.3 years					BURE HEE		2.75%	9	
	5 to 7 years	4.3 to 5.7 years							3,25%	0	
	7 to 10 years	5.7 to 7.3 years		1					3,75%	0	THE RESERVE AND ADDRESS OF THE PERSON NAMED IN
	10 to 15 years	7.3 to 9.3 years					STREET, STREET	STREET, SQUARE,	4,50%	0	
	15 to 20 years	9.3 to 10.6 years					ACCRECATE AND ADDRESS.	THE RESERVE	5,25%	0	
	Over 20 years	10.6 to 12 years					0		6.00%	0	A TOP OF STREET
		12 to 20 years					0		8.00%	0	
		Over 20 years						9	12,50%		

		Hort	outal DisaBows	nee in	Herizost	d Disallowance Bet	wren		
Calculation	Vertical disallowence	Zone	Zope	Zone	Zones	Zones	Zones	1	
		1	2	3	142	243	143	Overall pet open position	Total General Market Risk Charge
General Market Risk Capital Charge								0	CHARLES AND ADDRESS OF THE PARTY OF THE PART





#### DEBT SECURITIES, DEBT DREIVATIVES AND OTHER INTEREST RATE DERIVATIVE CAPITAL CHARGE FOR GENERAL MARKET RISK (Matarity Method)

	Time	Band				d positions			Risk Weight	Weighte	d positions
Zone	Consum 18' or store	Coupon less than 3%	Debt securities &	debt derivatives	Interest rate	e derivatives	T	cal	Auto Winder	virigate	a possuous
200	Conformation and the state	Coupon tos tuan 376	Long	Short	Long	Short	Long	Short		Long	Shor
	1 1 month or less	1 month or less						0	9.00%	0	
	I to 3 months	I to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0		0.40%	0	
	6 to 12 months	6 to 12 months					0		0,70%	0	
	2 I to 2 years	1.0 to 1.9 years					0	Control of the last	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 1.6 years					0	. 0	2.25%		
	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	
		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	
		10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0		8.00%	0	
		Over 20 years					0	0	12.50%	0	
					0			0		0	

		Heri	zoutal Disallowa:	ice in	Horiz	ental Disallowance Be	rtween		
Culculation	Vertical disallowance	Zene	Zone	Zone	Zones	7.00es	Zones	Oversill out open	Total General Mark
		1	2	3	142	243	143	position	Risk Charge
General Market Rick Capital Charge								0	0



#### DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Maint) Mathe)

	Time B	land				el positions			Rick Weight	Weigh	sted positions
Zena	Coupen 3% or mare	Coupen less than 3%	Debt securities à	k debt derivatives	laterest rat	a derivatives		Total	war weday	· · · · · · · · · · · · · · · · · · ·	rea bestream
	Coupen 374 of many	Coupes are take 374	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	I month or less					0		0.00%	0	The Revision of the Party of th
	I to 3 months	1 to 3 months						0	0.20%	D	
	3 to 6 months	3 to 6 months					0	The same of the same	0.40%	0	
	6 to 12 months	6 to 12 months					0.000		0.70%		
	2 I to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					a	0	1.75%	0	A SHARE SEE
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	COLUMN TWO IS NOT THE OWNER.
	3 A to 5 years	3.6 to 4.3 years					STATE OF THE OWNER, TH	0	2.75%	9	THE RESERVE OF THE PERSON NAMED IN
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%		
	7 to 10 years	5.7 to 7.3 years							3,75%	0	THE RESERVE
	10 to 15 years	7.3 to 9.3 years					0	. 0	4,50%	0	THE RESERVE AND ADDRESS OF THE PERSON NAMED IN
	15 to 20 years	9.3 to 10.6 years					6	0	5.25%	0	
	Over 20 years	10.6 to 12 years					STREET, SQUARE,	0	6.00%	0	
		12 to 20 years					0	0	8.00%		
		Over 20 years						0	12.50%		

		Heriz	ontal Disalloway	re ia	Horiz	ontal Disaffewance	Between		
Cidentation	Vertical disallowance	Zone	Zone	Zone	Zopes	Zones	Zones	and the same of the same of	
		1	1	3	1.6.2	2.6.3	143	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								BANK OF BUILDING	CONTRACTOR OF STREET





# DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST BATE BERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET BISK. (for lustinging direction sethod) Capitage FRE

					Individua						
Zone	Time Bund	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk W	eighted Positions	Net Poskiogs
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Polkings
1	1 month or less	1					0		0		
	1 to 3 months	1					0		0		
	3 to 6 months	1					0		0		
	6 to 12 months	1						THE RESERVE	0		
2	1.0 to 1.9 years	0.9					4		9		
	1.9 to 2.8 years	0.8					0		0		
	2.8 to 3.6 years	0.75					0		0		
3	3.6 to 4.3 years	0.75					0		8		
	4.3 to 5.7 years	0.7					0		0		
	5.7 to 7.3 years	0.65	Company of the last				0		0		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6							0		
	10.6 to 12 years	0.6							0		
	12 to 20 years	0.6					0	The Report of	0		
	Over 20 years	0.6					0		0		
						STATE OF TAXABLE PARTY.			0		

			iorizonial Disallowance	b	Heri	imutal Disallowance Bets	WEED		
Calculation	Vertical distillerance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	1	3	142	143	163	Net Position	Total General Market Risk Charge





#### DEBT SECURITIES, DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET REIN For Interiors using Device method

					Individua	l positions					
Zena	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	derivatives	Te	tal	Market Risk We	sighted Pusitions	Net Position
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Foliati
1	I month or less	1					0	1000	0		
	1 to 3 months	1					0		0		
	3 to 6 months	1					0		0		
	6 to 12 months	1					Safetharia De la	CONTRACTOR OF STREET	0		ALC: UNKNOWN
2	1.0 to 1.9 years	0.9							0		
	1.9 to 2.8 years	0.8					0	Section 19	0		
	2.8 to 3.6 years	0.75					S-10-10-10-10-10-10-10-10-10-10-10-10-10-		8		
3	3.6 to 4.3 years	0.75							0		
	4.3 to 5.7 years	0.7							0		
	5.7 to 7.3 years	0.65							0		
	7.3 to 9.3 years	0.6						ACCUPATION AND ADDRESS.			THE RESERVE
	9.3 to 10.6 years	0.6						THE RESERVE	8		
	10.6 to 12 years	0.6					0		0		DECIDIO SERVICE
	12 to 20 years	0.6						THE PERSON NAMED IN	6		
	Over 20 years	0.6						THE RESERVE	0		

			orimetal Disallowance	in	Hert	mental Disallowance Be	week		
Colcutation	Vertical (Conference)	Zees	Zom	Zone	Zanes	Zones	Zones		Total General Market Risk
The second secon		1	2	3	142	243	143	Net Position	Charge
General Market Risk Capital Charge									



# DEST SECURITIES, DEST DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CEPTERAL MARKET RISK (for extincion units devolute reflect) Curron (file)

						l positions					
Zona	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	To	tal	Market Risk We	ghted Positions	Net Positio
- T		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positio
1	1 month or less						A SECTION OF THE REAL PROPERTY OF	STATE OF THE PERSON NAMED IN			
	I to 3 months	1						MINNESS CO.			
	3 to 6 months	1					Charles and the	STATE OF THE PERSON NAMED IN			
	6 to 12 months	1					THE RESIDENCE OF	ACCRECATE OF			
2	1.0 to 1.9 years	0.9					THE RESERVE OF	THE R. P. LEWIS CO., LANSING			
	1.9 to 2.8 years	0.8						THE REAL PROPERTY.			
	2.8 to 3.6 years	0.75									
3	3.6 to 4.3 years	0.75					0				
	4.3 to 5.7 years	0.7						THE RESERVE OF			
	5.7 to 7.3 years	0.65						The state of the state of			
	7.3 to 9.3 years	0.6						STATE OF THE PERSON NAMED IN			
	9.3 to 10.6 years	0.6						THE RESERVE			
	10,6 to 12 years	0.6					0	THE RESERVE TO SERVE THE PARTY OF THE PARTY			
	12 to 20 years	0.6						THE RESERVE			The Laboratory
	Over 20 years	0.6									
							Company of the last	THE RESERVE TO SHARE THE PARTY NAMED IN			

			lorimutal Disaflowence	la .	Hort	sental Disallowance Bet	were.		
Calculation	Vertical dissignance	Zam	Zone	Zene	Zones	Zones	Zeers		
			1	3	162	143	143	Net Pasition	Total General Martet Risk Charge
General Market Risk Capital Charge									





#### DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DEBIVATIVES CAPITAL CRARGE FOR GOVERAL MARKOT DIRK for trainings we neglood;

				1776	Individua	poritions					
Zapa	Time Band	Assumed Change	Debt securities &	debt derfystives	Interest rate	derivatives	Te	tal	Market Risk W	eighted Positions	Net Position
		ta yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less						0				
	I to 3 months	1						STATE OF THE PERSON NAMED IN			
	3 to 6 months	1					0	1000			100
	6 to 12 months	1									
2	1.0 to 1.9 years	0.9					0	THE RESERVE			
	1.9 to 2.8 years	0.8						AND DESCRIPTION OF THE PERSON NAMED IN	0		
	2.8 to 3.6 years	0.75									
3	3.6 to 4.3 years	0.75									
	4.3 to 5.7 years	0.7									
	5.7 to 7.3 years	0.65									ALC: U.S.
	7,3 to 9.3 years	0.6					Design Control of the	AND DESCRIPTION OF THE PERSON NAMED IN			
	9.3 to 10.6 years	0.6									
	10.6 to 12 years	0.6						THE RESERVE AND ADDRESS OF THE PERSON NAMED IN			-
	12 to 20 years	0.6						-	0		
	Over 20 years	0.6					0				

			Bedaugtsi Disalewane	ta .	Hec	south Disaberrance Ber	Peets		
Coloniello	Vertical dischorage	Zose	Zone	Zone	Zoom	Zanes	Zeen	]	Total General Market Rink
		1	1	3	141	143	143	Net Position	Charge
General Market Risk Capital Charge									





# DEST SECURITIES, DEST BERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET REN (Se betalles using Double aucho) Current EURO

					Individua	positions					
Zone	Time Band		Debt securities &	debt derivatives	Interest rate	derivatives	To	ital	Market Risk W	eighted Positions	Net Position
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less	1						AND DESCRIPTIONS	0		
	1 to 3 months	1						THE PERSON	0		
	3 to 6 months	1					ARA-TENTO	THE REAL PROPERTY.	0		
	6 to 12 months	1					District of the last of the la	A CONTRACTOR	0		
2	1.0 to 1.9 years	0.9					TAX DESCRIPTION OF	ALC: UNKNOWN	0		
	1.9 to 2.8 years	0.8					CONTRACTOR OF STREET	THE RESERVE	0		
	2.8 to 3.6 years	0.75					THE RESERVE OF THE RESERVE OF	No. of Lot Sci.	0		THE RESERVE
3	3.6 to 4.3 years	0.75						THE RESIDENCE	0		
	4.3 to 5.7 years	0.7					Maria Salara	Charles and	0		No. of Concession, Name of Street, or other Designation, Name of Street, Name
	5.7 to 7.3 years	0.65							0		
	7.3 to 9.3 years	0.6					0	STATE OF THE OWNER, TH	0		
	9.3 to 10.6 years	0.6					0		0		
	10.6 to 12 years	0.6					The Control of		0		
	12 to 20 years	0.6					THE REAL PROPERTY AND ADDRESS OF		9		
L	Over 20 years	0.6					STATE OF THE O		0		

M. S. Carlotte and Control		1	ortunatal Disallowance	in	Horis	ental Disellowance Bet	wees		
Calculation	Vertical Stationesses	Zose	Zone	Zone	Zoses	Zones	Zones		Total General Murbat Rick
		1	1	1	142	143	143	Net Position	Charge
General Market Risk Capital Charge									





## DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR CENERAL MARKET RISK (for landings using Develor method)

Currency AUD

					Individual						
Zeec	Time Band		Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk W	eighted Positions	Net Position
		Change in	Long	Short	Loug	Short	Long	Short	Long	Short	Net Fosition
1	1 month or less	1						Mark Control			ACCRECATE VALUE
[	1 to 3 months	1									ALC: NO SECTION OF
	3 to 6 months	1									THE RESERVE
	6 to 12 months	1					0	THE RESERVE TO SECOND			
2	1.0 to 1.9 years	0.9						THE RESERVE OF THE PERSON NAMED IN			
- 1	1.9 to 2.8 years	0.8					0				
	2.8 to 3.6 years	0.75									
3	3.6 to 4.3 years	0.75					0	THE RESERVE TO SERVE			
	4.3 to 5.7 years	0.7					8				
- [	5.7 to 7.3 years	0.65					0	ALC: NO			THE RESERVE
1	7.3 to 9.3 years	0.6									
- (	9.3 to 10.6 years	0.6					0				
	10.6 to 12 years	0.6									
	12 to 20 years	0.6					0				
	Over 20 years	0.6									COLUMN TWO IS NOT

			lerimatal DisaSewance	ia .	Heriz	ontal Disallowance Be	tweed		2011
Calculation.	Yorkeal distillowness	Zone	Zone	Zone	Zears	Zoacs	Zoans	1	Total General Market Risk
General Market Risk Capital Charge		1	1	3	142	143	143	Net Pusition	Charge





## DEST SECURITIES, DEST DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CEARGE FOR GENERAL MARKET RINK for interiors using Dension method)

	The state of the s				Individual						
Zope	Time Sand	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Ye	tal	Market Risk W	eighted Positions	Not Positio
		in yield	Long	Short	Long	Short	Long	Short	Long	Sheet	Not Positi
1	1 month or less	1							0		THE OWNER OF THE OWNER,
	1 to 3 months	1						ALC: UNKNOWN			
	3 to 6 months	1									
	6 to 12 months	1							1		
2	1.0 to 1.9 years	0.9							0		
	1.9 to 2.8 years	0.8							0		
	2.8 to 3.6 years	0.75							0		
3	3.6 to 4.3 years	0.75					0	A STATE OF THE PARTY.	0		
	4.3 to 5.7 years	0.7							•		
	5.7 to 7.3 years	0.65							0		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6									
	10,6 to 12 years	0.6									_
	12 to 20 years	0.6							0		
	Over 20 years	0.6					Section 1988		0		

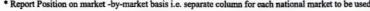
		21	ortestal Dissiewasco	ria	Hort	seutai Dissilewance Be	CHICKE		
Calculation.	Vertical disallowance	Zone	Zone	Zece	Zenes	Zenes	Zenes	200000000000000000000000000000000000000	Total Greent Mariet State
			1	1	142	141	143	Net Pedition	Charge
General Market Risk Capital Charge									





## CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '00
	In	ide Pakistan		Outside Pa	Total	
	KSE	LSE	ISE	Outside Paristan		IUIAL
Specific Risk Charge Equities						
Long positions	597,626					597,6
Short Positions						
Equity Derivatives						
Long positions						ALCO A
Short Positions						Marie Tool
Total Gross Positions (a+b+c+d)	597,626	0	0	0	0	597,6
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	47,810	0	0	0		0 47,8
General Market Risk Charge						
Net Long/Short Positions ( a-b  +  c-d )	597,626	0	0	0	A STATE	0 597,6
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	47,810	0	0	0		0 47,8
Total Capital Charge for Equity Exposures (g + j)	95,620	0	0	0	2250	0 95,6
* Report Position on market -by-market basis i.e. separ	ate column for each n	tional market to	hensed			-





### CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

		Pos	ition in Curre	Net delta-					
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	13,865		4,500		984		19,349	177.40	3,432,42
GBP							0		
JPY							0		
CHF							0		
AED							0		
SAR							0		
AUD							0		
CAD							0		
DKK							0		
HKD							0		
SGD							0		
SEK							0		
EUR		2,027			47		2,074	185.85	385,40
CNY							0		
Currency 15							0		
Currency 16							0		100000
Currency 17							0		
Currency 18							0		
Currency 19							0		
Currency 20							0		
Currency 21							0		
Currency 22							0		
Currency 23							0		daponen
Currency 24							0		
Currency 25							0		Marie Const

Overall Long/Short Position Capital Charge Rate Total Capital Charge





### MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

## A LONG POSITIONS WITH RELATED CASH POSITIONS

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

## B LONG CALL or LONG PUT OPTIONS

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





calculated in cell J55.

#### Please enter your data in yellow cells. RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK Basic Indicator Approach Calculation Approach: (Rupees in '000') Please select 1 Basic Indicator Approach (BIA) Gross Income # First year Second year Third year Average of our Calculation Capital Charge ositive values Approach and 6 = (5x1)1,664,399 1,943,066 all calculations Gross Income A Capital Charge (BIA) will perform automatically Gross Income # Second year Third year 2 The Standardized Approach (TSA) First year Average of Capital Charge 6 = (5x1) positive values Corporate Finance Trading and Sales Retail Banking 18% 18% 12% Commercial Banking 15% Payment and Settle 18% 15% 12% 12% Agency Services Asset Managemen Retail Brokerage B Capital Charge (TSA) 3 Alternative Standardized Approach (ASA) Gross Income # nd year Third year Second year Capital Charge 6 = (5x1) Business lines \* positive values Corporate Finance Trading and Sales Payment and Settle 18% 18% 18% 15% 12% 12% Agency Services Asset Manageme Retail Brokerage me for these six lines as a Aggregate of six business lines 18% 0 0 0 3.1 Capital Charge Loans and Advances # Second year Third year Average of Capital Charge 6 = (5x1)\*m positive values Retail Banking Commercial Banking ercial banking (if they wish to) using a beta of 15% as u Retail & Commercial Banking 15% 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 a

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



