

Grant Thornton Anjum Rahman

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#### INDEPENDENT AUDITOR'S REPORT

To the General Manager/Chief Executive of Saudi Pak Industrial and Agricultural Investment Company Limited

#### Opinion

We have audited the accompanying Capital Adequacy Return ("the Return") of Saudi Pak Industrial and Agricultural Investment Company Limited ("the Company") as at 31 December 2022.

In our opinion, the financial information in the Return of the Company as at 31 December 2022 is prepared, in all material respects, in accordance with the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated 27 June 2006 and Instructions for Basel III Implementation in Pakistan issued vide BPRD Circular No. 6 dated 15 August 2013 and BPRD Circular No. 11 dated 05 November 2014, mainly pertaining to eligible capital and related deductions and other requirements specified by SBP (together referred to as "the *Framework*").

#### **Basis for Opinion**

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

## Emphasis of Matter — Basis of preparation of the return and Restriction on Distribution 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 2022. The Return is prepared to assist the Company to meet the requirements specified by the SBP. As a result, the Return may not be suitable for another purpose. Our report is intended solely for the Company and SBP and should not be distributed to and used by parties other than the Company or 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, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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



Chartered Accountants



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

As part of an audit in accordance with ISAs, 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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.

We communicate with the board of directors 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 auditor's report is Hassaan Riaz.

Grant Thomaton Anjum Cal

Grant Thornton Anjum Rahman Chartered Accountants Place: Islamabad Date: March 24, 2023

Please enter	your data in yellow cells.

NAME OF THE BANK 3111 - SAUDI PAK INDUSTRIAL AND AGRICULT -REPORTING BASIS: Bank Level Audited (Basel III)

CAPITAL ADEQUACY RETURN AS OI December-2022 
SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

11       Int.       Full-Arge carait/Carabia deposited with SBP       6.765.000         11.1       Full-Arge carait/Carabia deposited with SBP       6.765.000         11.2       Balance in Share Premium Account       -         11.3       Receiver for size of Honor Shares       -         11.4       General Statutory, Reserves as (disclosed) in the Balance Shere)       1.790, 109         11.5       General Statutory, Reserves as (disclosed) in the Balance Shere)       4.175, 180         11.6       Gate (disce) or divisition's field as Cara Dive Helge       -         11.8       Monitory Interest arising from CET1 instruments issued to third party by consolidated barXs       -         11.1       Materian allowed in group CET1 - from "Consolidation sheet", J.       -       -         CET1 Helen Resultant Aris Materian and Statutory Materian       12.700,310       12.700,310       12.700,310         11.1       Materian and Statutory Materian allowed in group CET1 - from "Consolidation sheet", J.       -       -       -         11.1       Materian assets that Party associated defend as lability       7.070       7.070         11.10       Helge therait party associated defend as lability       -       -       -         11.10       Helge therait party associated defend as lability       -       -       -		-		Basel 3 Transit	Basel 3 full
1.1.1       Falls Paid-go capital Capital deposited with SBP       6.755.000       6.755.000         1.1.2       Balance for size of thoms Share       -       -         1.1.3       Reserve for size of thoms Share       -       -         1.1.4       Reserve for size of thoms Share       -       -         1.1.5       General Share Presimus Account       -       -         1.1.6       General Share Presimus Statication In the Balance Sheen       -       -         1.1.6       General Share Presimus Statication In the Balance Sheen       -       -         1.1.6       General Share Presimus Statication In the Balance Sheen       -       -       -         1.1.7       Unsegregation Leventing Ford Share Presimus Statication In the Presimus Statication In the Balance Sheen       - </th <th>1.1</th> <th>Commo</th> <th>n Equity Tier 1 (CET1)</th> <th></th> <th></th>	1.1	Commo	n Equity Tier 1 (CET1)		
11.12       Relation in Share Previous Account		1.1.1	Fully Paid-up capital/ Capital deposited with SBP	6,765,000	6,765,000
11.3       Reserve for issue of Shores Shares		1.1.2	Balance in Share Premium Account		
11.3       One-out of issues of Shares (inder eighter immery)       1,790,149       1,790,149         11.3       Core mathematic issues in Glackow in the Balance Sheet)       1,790,149       1,790,149         11.3       Microsci Materia Statusci Recover, Singher Mathematic Issues Issues       4,175,180       4,175,180         11.3       Microsci Micro		1.1.3	Reserve for issue of Bonus Shares		
11.2       Celebral Solution Follows B Methods B Methods       1,190,199       1,190,199         11.3       Composited as service and service and solution for the solution of th		1.1.4	Discount on issue of Shares (enter negative number)	1 200 140	1 700 140
11.1       Use University of accounter and accounter and accounter account of the second account of account of accounter accou		1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sneet)	1,790,149	1,790,149
11.1       Mandary Jacces and Start St		1.1.0	Gain/ (losses) on derivatives held as Casil Flow Hedge	4 175 180	4 175 190
1.1.8       indicidency of the second and provide the second and the second the second and the second and the second		1.1.7	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	4,175,180	4,175,160
CT1 before Regulatory Adjustments at CET I level         12,780,330         12,780,330           11.9         Regulatory Adjustments at CET I level         12,780,330         12,780,330           11.0         Condenil field or featad defered tas lability)         7,070         7,070           11.10         Condenil field or featad defered tas lability)         7,070         7,070           11.12         Shortful in provision against classified assets (without considering any tax inpact)         7,070         7,070           11.12         Defende tax assets that usely on flutra profitability exceluding those arising from tempory difference inter of related tax lability)         7,070         7,070           11.14         Other these figures in on tharey CET1 instruments of banking, financial, and insurance entities         -         -           11.15         Revise in capital gradiation ffrom accuritization transaction         -         -           11.18         Any increase in capital gradiation ffrom accuritization transaction         -         -           11.10         Capital shortful in travents of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are outside the capital aregulatory		1.1.0	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet")		
11.9     Regularity Adjustments at CET1 level     0.000000       11.0     Cocketility fact of rated offered as liability)     7,070       11.1.1     All other intengibles (not of any associated defered tas liability)     7,070       11.1.2     Specified Task associated (whote considering any tax inpact)     7,070       11.1.3     Deferred tax assets that rely on future profitability excluding those arising from temporary differences (met of related tax liability)     -       11.1.6     Cash flow hedge reserve     -       11.1.7     Investment is own Anser? CET1 instruments of banking, financial, and insurance entities     -       11.1.6     Cash flow hedge reserve     -       11.1.2     -     -       11.1.2     Regularez Adjustments at CET1 instruments     -       11.1.2     Regularez Adjustments at CET1 instruments     -       11.1.2     Regularez Adjustments at CET1 instruments     -       11.2.2     Regularez Adjustments at Advi     -       11.2.2     Regularez Adjustments at Advi     -       11.2.2     Regularez Adjustments at Advi     -       11.2.2     Regularez Adjustments at Advi<		1	CET1 before Regulatory Adjustments	12 730 330	12 730 330
11.10       Geodewil (red or claused defered tas lability)       7.070       7.070         11.11       All other instangbles (red of any associated defered tas lability)       7.070       7.070         11.12       Defere its assets that red yo in future profibility excluding those arising from temporary differences       -         11.13       Defere its assets that red yo in future profibility excluding those arising from temporary differences       -         11.13       Reciprocal cross boldings in CET1 instruments of banking, financial, and insurance entities       -         11.16       Cath flow bedge reserve       -         11.19       Derevention account of revealuation from bank't boldings of fixed assets/ AFS securities       -         11.20       Deficit on account of revealuation from bank't boldings of fixed assets/ AFS securities       -         11.20       Deficit on account of revealuation from bank't boldings of fixed assets/ AFS securities       -         11.20       Deficit on account of revealuation from bank't boldings of fixed assets/ AFS securities       -         11.21       Cat fuel Regulatory Adjustments do wan one than 10% of the issued shee cabilit (amount above 10% threshold)       12.023.060         11.22       Cat fuel Regulatory Adjustment do wan one than 10% of the issued shee cabilit (amount above 10% threshold), net of related the table from the temporary differences (amount above 10% threshold)       12.492.422		1.1.9	Regulatory Adjustments at CET1 level	14.120,000	12,124,220
11.11       All other intangibles (net of any associated defered tax liability)       7,070       7,070         11.12       Shortfullin provisions against classified assets (whole consolinging any tax ingest)       .         11.13       Deferred tax assets that rely on future profiability excluding those arising from temporary differences (et of related tax liability)       .         11.14       Deferred tax assets that rely on future profiability excluding those arising from temporary differences (et al. (e		1.1.10	Goodwill (net of related defered tax liability)		-
11.12       Shortful in provisione against classified assets (without considering any tax impact)		1.1.11	All other intangibles (net of any associated defered tax liability)	7,070	7,070
11.13       Defered tas assets that rely on future profiability excluding those arising from temporary differences in the defauld ax liability)		1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		
Inter of related basefit periods		1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
11.14       Defined benefit pension find net assets       -         11.15       Cash flow holge reserve       -         11.16       Cash flow holge reserve       -         11.17       Investment in one shared? CET1 intruments of banking, financial, and insurance entities       -         11.18       Any increase in equity capital resulting from a securitization transaction.       -         11.19       Optimization of the securitization from back's holdings of fixed assets/ AFS securities       -         11.20       Deficit on account of revaluation from back's holdings of fixed assets/ AFS securities       -         11.21       CET1 after Regulatory Adjustments of backing, financial and insurance entities that are outside the secope of regulatory consolidation where the bank does not own more than 10% of the issued stare capital anomat above 10% threshold.       12,492,422       12,492,42			(net of related tax liability)	internet and the	
11.16       Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		1.1.14	Defined benefit pension fund net assets		1
11.16       Cash flow hedge reserve		1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		*
11.17       Investment in own share/ CET 1 instruments		1.1.16	Cash flow hedge reserve		
11.18       Any increase in equity capital resulting from a securitization transaction       -         11.19       Ceficit on account of revaluation from bank's holdings of fixed asset/ AFS securities       -         11.20       Ceficit on account of revaluation from bank's holdings of fixed asset/ AFS securities       -         11.21       Ceficit on account of revaluation from bank's holdings of fixed asset/ AFS securities       12,723,260         11.22       Ceficit on account of revaluation from bank's holdings of fixed asset/ AFS securities       12,723,260         11.22       Ceficit on account of revaluation from bank's holdings of fixed asset/ AFS securities       12,723,260         11.22       Ceficit on account of revaluation dates of banking, financial and insurance entities that are capital famount above 10% threshold)       12,429,422         11.23       Ceficit on accountight of the securities of repather dates of the account of repather dates are indicating and insurance entities that are countide the account of repather dates of distingtingtingtingtingtingtingtingtingting		1.1.17	Investment in own shares/ CET1 instruments		2.4
1.1.9       Capital shortfall of regulated subsidiaries		1.1.18	Any increase in equity capital resulting from a securitization transaction		
11.20       Deficit on account of revaluation from bank's holdings of fixed assets' AFS securities       -         Sum of Regulatory Adjustments at CETI level       7,070       7,070         11.22       Ixvestments in the capital instruments of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are capital instruments of banking, financial and insurance entities that are capital instruments of banking, financial and insurance entities that are capital instruments above       12,492,422		1.1.19	Capital shortfall of regulated subsidiaries	1	
Sum of Regulatory Adjustments above         7,070         7,070         7,070           1.121         CET 1 date Regulatory Adjustments above         12,723,260         12,723,260           1.122         Livestments in the capital instruments of banking, financial and insurance entities that are outside the capital instruments of banking, financial and insurance entities that are outside the capital instrument above         12,402,422         12,492,422		1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		+
1.1.21       CET 1 after Regulatory Adjustments 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 carrial (amount above 10% threshold)       230,837         1.1.22       Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory Adjustment above       12,492,422			Sum of Regulatory Adjustments at CET1 level	7,070	7,070
1.1.22       Investments in the capital instruments of banking, financial and insurance entities that are outside the capital (amount above 10% threshold)       230,837       230,837         1.1.23       CET 1 date. Regulatory Addiustment above       10% of the issued share capital (amount above 10% threshold)       12,492,422       12,492,422         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), net of related tax liability)       12,492,422       12,492,422       12,492,422         1.1.25       Deferred Tax Assets arising from temporary differences (amount above 10% threshold), net of related tax liability)       12,492,422       12,492,422       12,492,422         1.1.26       CET 1 date. Regulatory Adjustments applied to CET1       12,492,422       12,492,422       12,492,422         1.1.30       Any other deduction specified by SBP       12,492,422       12,492,422       12,492,422         1.1.31       Any other deduction specified by SBP       12,492,422       12,2492,422       12,492,422         1.1.31       Any other deduction specified by SBP       12,492,422       12,2492,422       12,492,422         1.1.32       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       12,88,63       238,863         1.1.32       Adjustment to CET1 due to insufficient AT1 capi		1.1.21	CET 1 after Regulatory Adjustments above	12,723,260	12,723,260
scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)         12,492,422         12,492,422           1.124         Significant investments in the common stock of banking, financial and insurance entities that are coutside the scope of regulatory consolidation (amount above 10% threshold)         12,492,422         12,492,422           1.125         Deferred Tax Assets arising from temporary differences (amount above 10% threshold)         12,492,422         12,492,422           1.126         CET 1 after Regulatory Adjustment above         12,492,422         12,492,422           1.127         Amount exceeding 15% threshold (significant Investments and DTA)         12,492,422         12,492,422           1.129         National specific regulatory adjustments applied to CET1         12,492,422         12,492,422           1.131         Any other deduction specified by SBP         12,492,422         12,492,422         12,492,422           1.133         Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments         12,245,559         12,253,559           1.2         Utility fing AT1 capital instruments plus any related share premium         -         -           1.2.1         of which Classified as equity         -         -           1.2.1         of which Classified as equity         -         -           1.2.		1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	230,837	230,837
capital (amount above 10% threshold)       12,492,422         11.23       CET 1 dire Regulatory Adjustment above       12,492,422         11.24       Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold), net of related tax liability)       12,492,422         11.25       Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)       12,492,422         11.26       CET 1 dire Regulatory Adjustment applied to CET1			scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
1.1.23       CET I differ Regulatory Adjustment above       12,492,422       12,492,422         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)       1.24         1.1.25       Deferred Tax Assets arising from temporary differences (amount above 10% threshold), net of related tax liability)       12,492,422       12,492,422         1.1.26       CET I after Regulatory Adjustment above       12,492,422       12,492,422       12,492,422         1.1.26       CET I after Regulatory adjustment above       12,492,422       12,492,422       12,492,422         1.1.29       National specific regulatory adjustments applied to CET1       12,492,422       12,492,422       12,492,422         1.1.30       Investment in TFCs of other banks exceeding the precribed limit       11.34       12,492,422       12,492,422       12,492,422         1.1.31       Any other deduction specific regulatory adjustments applied to CET1       12,492,422<		1	capital (amount above 10% threshold)		
11.24       Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold, net of related tax hisbility)         11.25       Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax hisbility)         11.26       CET 1 alter Regulatory Adjustment above       12,492,422       12,492,422         11.27       Amount exceeding 15% threshold (significant Investments and DTA)       12,492,422       12,492,422         11.28       CET 1 alter Regulatory adjustments applied to CET1       12,492,422       12,492,422       12,492,422         11.30       Investment in TFC of other banks exceeding the precribed limit       12,492,422       12,492,422       12,492,422         11.33       Any other deduction specified by SBP       12,492,422       12,492,422       12,492,422         11.33       Adjustment to CTI due to insufficient ATI capital and T2 capital to cover adjustments       238,863       238,863         11.34       CET1 a filter Regulatory adjustments       12,253,559       12,253,559       12,253,559         12.1       Of which Classified as a equity       -       -       -         12.1.1       of which Classified as flabilities       -       -       -         12.2       ATI capital instruments plus any related share premium		1.1.23	CET I after Regulatory Adjustment above	12,492,422	12,492,422
Jourside the scope of regulatory consolidation (amount above 10% threshold)         Image: Constraint of the scope of regulatory adjustment above           1.1.25         Deferred Tax Assess arising from temporary differences (amount above 10% threshold, net of related tax liability)         Image: Constraint of the scope of regulatory adjustment above           1.1.26         CET 1 after Regulatory Adjustment above         Image: Constraint of the scope of regulatory adjustments and DTA)         Image: Constraint of the scope of the		1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are		
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       12,492,422       12,492,422         1.1.27       Amount exceeding 15% threshold (significant Investments and DTA)       -       -         1.1.28       CET 1 after above adjustment       12,492,422       12,492,422       12,492,422         1.1.28       CET 1 after Asset adjustment above       12,492,422       12,492,422       12,492,422         1.1.30       Any other deduction specified by SBP       -       -       -         1.1.31       Any other deduction specified by SBP       12,492,422       12,492,422       12,492,422         1.1.34       CET1 (after regulatory adjustment above       12,492,422       12,492,422       12,492,422         1.1.34       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863         1.1.34       CET1 (after regulatory adjustments plus any related share premium       -       -       -         1.2.1       of which Classified as iabilities       -       -       -       -         1.2.1       of which Classified as iabilities       -       -       -       -       -         1.2.1       of whic			outside the scope of regulatory consolidation (amount above 10% threshold)		and the second
Institution         Institution           1.26         CFT 1 after Regulatory Adjustment above         12,492,422         12,492,422           1.27         Amount exceeding 15% threshold (significant Investments and DTA)         1         -           1.128         CET 1 after Regulatory Adjustments applied to CET1         12,492,422         12,492,422           1.130         Investment in TFCs of other banks exceeding the precribed limit         1         -           1.33         Any other deduction specified by SBP         1         -           1.33         Any other deduction specified by SBP         12,492,422         12,492,422           1.33         Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments         238,863         238,863           1.34         CET1 (after regulatory adjustments plus any related share premium         -         -           1.2.1         Or which Classified as equity         -         -           1.2.1         of which Classified as liabilities         -         -           1.2.1         Or which Classified as liabilities         -         -           1.2.2         AT1 capital instruments is used by consolidation sheet")         -         -           1.2.1         of which Classified as liabilitities         -         -      <		1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related		
1.126       CET I after Regulatory Adjustment above       12,492,422       12,492,422         1.127       Amount exceeding 15% threshold (significant Investments and DTA)       -       -         1.128       CET I after above adjustment       12,492,422       12,492,422         1.129       National specific regulatory adjustments applied to CET1       -       -         1.30       Investment in TPCs of other banks exceeding the precribed limit       -       -         1.33       Any other deduction specified by SBP       -       -       -         1.33       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863       238,863         1.34       CET1 (after regulatory adjustments)       12,253,559       12,253,559       12,253,559       12,253,559       12,253,559       12,253,559       12,253,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,223,559       12,249,224       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422       12,492,422 <td< td=""><td></td><td></td><td>tax liability)</td><td></td><td></td></td<>			tax liability)		
1.1.27       Amount exceeding 15% intreshold (significant investments and D1A)       -       -         1.1.28       CET 1 dire above 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 dire Regulatory Adjustment above       12,492,422       12,492,422         1.1.33       Adjustment to CET 1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863         1.1.34       CET 1 dire regulatory adjustments plus any related share premium       -       -       -         1.2.1       Outlifying AT1 capital instruments plus any related subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")       -       -       -         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       ATI capital instruments of banking, financial, and insurance entities       -       -       -       -         1.2.4       Regulatory Adjustments of banking, financial, and insurance entities       -       -       -       -       -       -       -       -		1.1.26	CET 1 after Regulatory Adjustment above	12,492,422	12,492,422
11.1.25       CET 1 after above adjustments       12.492.422       12.492.422         11.29       National specific regulatory adjustments applied to CET1       -         11.30       Investment in TFCs of other banks exceeding the precribed limit       -         11.31       Any other deduction specified by SBP       -         11.32       CET 1 after Regulatory Adjustment above       12.492,422       12.492,422         11.33       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863         11.34       CET1 (after regulatory adjustments)       12.253,559       12.253,559         12.404(india)       -       -       -         12.10       Outlifying AT1 capital instruments plus any related share premium       -       -         12.21       of which Classified as equity       -       -       -         12.21.1       of which Classified as liabilities       -       -       -         12.23       AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in ingroup AT1 - from "Consolidation sheet")       -       -       -         12.3       AT1 Capital before Regulatory Adjustments of banking, financial, and insurance entities       -       -       -         12.4       Regulatory Adjustments of		1.1.27	Amount exceeding 15% threshold (significant investments and DTA)	12 102 122	12 402 422
11.1.29       National specific regulatory adjustments applied to CET1         11.30       Investment in TCs of other banks exceeding the precribed limit         11.31       Any other deduction specified by SBP         11.32       CET1 lafter Regulatory Adjustment above       12,492,422         11.33       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863         11.34       CET1 (after regulatory adjustments)       12,253,559       12,253,559       12,253,559         12.10       Qualifying AT1 capital instruments plus any related share premium       -       -         12.1.1       of which Classified as equity       -       -         12.1.2       of which Classified as liabilities       -       -         12.2.2       AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")       -       -         12.3       ATI capital instruments       -       -       -         12.4       Regulatory Adjustments at ATI Capital level       -       -         12.3       Investment in own AT1 capital instruments of banking, financial, and insurance entities       -       -         12.5       Investment in own AT1 capital instruments of banking, financial, and insurance entities       -       -		1.1.28	CET 1 after above dajustment	12,492,422	12,492,422
11.130       Intestinution in Test Sectoring in previous maniference of the sector of th		1.1.29	Investment in TECs of other banks exceeding the precribed limit		
1.1.32       CET 1 after Regulatory Adjustment above       12,492,422       12,492,422         1.1.33       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       238,863       238,863         1.1.34       CET1 (after regulatory adjustments)       12,253,559       12,253,559       12,253,559         1.2       Additional Tier1 (AT1 ) Capital       -       -       -       -         1.2.1       Qualifying AT1 capital instruments plus any related share premium       -       -       -         1.2.1.1       of which Classified as liabilities       -       -       -         1.2.2.1       of which Classified as liabilities       -       -       -         1.2.1       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       ATI Capital before Regulatory Adjustments at ATI Capital level       -       -       -       -         1.2.4       Regulatory Adjustments of banking, financial and insurance entities       -       -       -       -         1.2.4       Investment in mutual funds exceeding the precribed limit       -       -       -		1 1 31	Any other deduction specified by SRP		
11.32       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       12.474.42       12.474.42         11.33       Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments       12.283,863       238,863         1.1.34       CET1 (after regulatory adjustments)       12.253,559       12.253,559       12.253,559         1.2       Additional Tier1 (AT 1) Capital       -       -       -       -         1.2.1       of which Classified as equity       -       -       -       -         1.2.1       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")       -		1.1.31	CET Lafter Regulatory Adjustment above	12 492 422	12 492 422
Initial       Injustment of various matter and the sequence of early structure earl		1133	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	238.863	238.863
11.34       CETT (after regulatory adjustments)       12,253,559       12,253,559         1.2       Additional Tieri (AT1) Capital       -       -         1.2.1       Qualifying AT1 capital instruments plus any related share premium       -       -         1.2.1       of which Classified as equity       -       -         1.2.1.1       of which Classified as equity       -       -         1.2.1       of which Classified as equity       -       -         1.2.1       of which Classified as equity       -       -         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       ATI capital before Regulatory Adjustments       -       -       -         1.2.4       Regulatory Adjustments       -       -       -       -         1.2.4       Regulatory Adjustments       -		11.24	(CET1 / free selections of instances to )	12 252 550	12 252 550
1.2.1 Additional Tiert (ATT) Capital         1.2.1 Additional Tiert (ATT) Capital instruments plus any related share premium         1.2.1.1 of which Classified as liabilities         1.2.1.2 of which Classified as liabilities         1.2.1.3 of which Classified as liabilities         1.2.1.4 of which Classified as liabilities         1.2.1.5 of which Classified as liabilities         1.2.2 ATT capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")         1.2.3 ATT 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 of banking, financial, and insurance entities         1.2.8 Investments in the capital instruments of banking, financial and insurance entities         1.2.8 Investments in the capital instruments issued by banking, financial and insurance entities         1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities         1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities         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 based on pre-Basel III treatmen	1.2	1.1.34	CETT (after regulatory adjustments)	12,253,559	12,200,009
1.2.1       Outsing ATT capital instruments puts any related state preting       -         1.2.1.1       of which Classified as equity       -         1.2.1.2       of which Classified as liabilities       -         1.2.1.2       of which Classified as liabilities       -         1.2.1       of which Classified as liabilities       -         1.2.2       ATT capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")       -         1.2.3       ATT Capital before Regulatory Adjustments       -       -         1.2.4       Regulatory Adjustments at ATI Capital level       -       -         1.2.5       Investment in mutual funds exceeding the precribed limit       -       -         1.2.6       Investment in own AT1 capital instruments of banking, financial, and insurance entities       -       -         1.2.7       Reciprocal cross holdings in AT1 capital instruments of banking, financial and insurance entities       -       -         1.2.7       Investments in the capital instruments issued by banking, financial and insurance entities       -       -         1.2.8       Investments in the capital instruments issued by banking, financial and insurance entities       -       -         1.2.9       Significant investments in the capital and Tier-2 capital based on pre-Basel II	1.2	Addition	All Heri (ATI) Capital	and the second s	
12.1.1       of which Classified as glabilities       -         12.1.2       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       ATI 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       -         1.2.7       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       -         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 insufficien		1.2.1	of which Classified as equity		
1.2.1.2       Of which Chassined as informeds         1.2.1.2       ATI capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group ATI - from "Consolidation sheet")       -         1.2.3       ATI Capital before Regulatory Adjustments       -         1.2.4       Regulatory Adjustments at ATI Capital level       -         1.2.5       Investment in mutual funds exceeding the precribed limit       -         1.2.6       Investment in own ATI capital instruments of banking, financial, and insurance entities       -         1.2.7       Reciprocal cross holdings in ATI capital instruments of banking, financial and insurance entities       -         1.2.8       Investments in the capital instruments of banking, financial and insurance entities       -         1.2.8       Investments in the capital instruments issued by banking, financial and insurance entities       -         1.2.8       Investments in the capital instruments issued by banking, financial and insurance entities       -         1.2.9       Significant investments in the capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital       -         1.2.10       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 deductions       -         1.2.11       Adjustment to ATI capital		1212	of which Classified as liabilities	1	
12.2       ATT capital before Regulatory Adjustments       -       -         12.3       ATT Capital before Regulatory Adjustments       -       -         12.4       Regulatory Adjustments at ATI Capital level       -       -         12.5       Investment in mutual funds exceeding the precribed limit       -       -         12.6       Investment in own ATI capital instruments       -       -         12.7       Reciprocal cross holdings in ATI capital instruments of banking, financial, and insurance entities       -       -         12.8       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)       -       -         12.9       Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation       -       -         12.10       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 deductions       -       -         12.11       Adjustment to ATI capital due to insufficient Tier 2 capital to cover deductions       -       -       -         12.12       Amount of Regulatory Adjustment at ATI Capital level       -       -       -       - </td <td></td> <td>122</td> <td>AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed</td> <td></td> <td></td>		122	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed		
1.2.3       ATI Capital before Regulatory Adjustments       -         1.2.4       Regulatory Adjustments at ATI Capital level       -         1.2.5       Investment in mutual funds exceeding the precribed limit       -         1.2.6       Investment in own ATI capital instruments       -         1.2.7       Reciprocal cross holdings in ATI capital instruments of banking, financial, and insurance entities       -         1.2.8       Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)       -         1.2.9       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-I 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 ATI capital due to insufficient Tier 2 capital to cover deductions       -       -         Sum of Regulatory Adjustment applied at ATI Capital level       -       -       -         1.2.12       Amount of Regulatory Adjustment applied at ATI Capital level       -       -       -         1.2.13       ATI Capital (after regulatory adjustments)       -		1.2.2	in group AT1 - from "Consolidation sheet")	and the second s	
12.4       Regulatory Adjustments at AT1 Capital level		123	ATI Canital before Regulatory Adjustments		100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100
12.3       Investment in mutual funds exceeding the precibed limit       -         12.5       Investment in mutual funds exceeding the precibed limit       -         12.6       Investment in mutual funds exceeding the precibed limit       -         12.7       Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities       -         12.8       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)       238,863       238,863         12.9       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       -       -         Sum of Regulatory Adjustments at AT1 Capital level       -       -       -         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -       -         1.2.13       AT1 Capital (after regulatory adjustments)       -       -       -		174	Regulatory Adjustments at AT1 Capital level		
12.26       Investment in durant minus minus of the private time         1.2.6       Investment in own ATI capital instruments         1.2.7       Reciprocal cross holdings in ATI capital instruments of banking, financial, and insurance entities         1.2.8       Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)         1.2.9       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         Sum of Regulatory Adjustments at AT1 Capital level       -         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -         1.2.13       AT1 Capital (after regulatory adjustments)       -         1.2.14       AT1 Capital degraments)       -		125	Investment in mutual funds exceeding the precribed limit		
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)       238,863       238,863         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       -       -         Sum of Regulatory Adjustments at AT1 Capital level       -       -       -         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -       -         1.2.13       AT1 Capital (after regulatory adjustments)       -       -       -         1.2.14       AT1 Capital degulatory adjustments)       -       -       -         1.2.14       AT1 Capital degulatory adjustments)       -       -       -		12.6	Investment in own AT1 capital instruments		
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)       238,863       238,863         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       -       -         Sum of Regulatory Adjustments at AT1 Capital level       -       -       -         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -       -         1.2.13       AT1 Capital (after regulatory adjustments)       -       -       -         1.2.14       AT1 Capital degramary       -       -       -		1.2.7	Reciprocal cross holdings in ATI capital instruments of banking, financial, and insurance entities		
12.30       Informations of equilations of onlining, material and manafed entries 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)       225,005         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       -         Sum of Regulatory Adjustments at AT1 Capital level       -         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -         1.2.13       AT1 Capital (after regulatory adjustments)       -         1.2.14       AT1 Capital deguarey       -		128	Investments in the capital instruments of banking, financial and insurance entities that are outside the	238 863	238 863
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       -         Sum of Regulatory Adjustments at AT1 Capital level       238,863       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -       -         1.2.13       AT1 Capital (after regulatory adjustments)       -       -         1.2.14       AT1 Capital date regulatory adjustments)       -       -		1.2.0	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	250,005	250,005
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       -         Sum of Regulatory Adjustments at AT1 Capital level       238,863       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level       -         1.2.13       AT1 Capital (after regulatory adjustments)       -         1.2.14       AT1 Capital degenager       -			capital (amount above 10% threshold)	11 C C C C C C C C C C C C C C C C C C	
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         Sum of Regulatory Adjustments at AT1 Capital level       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level         1.2.13       AT1 Capital (after regulatory adjustments)         1.2.14       AT1 Capital (after regulatory adjustments)		1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities		
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         Sum of Regulatory Adjustments at AT1 Capital level       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level         1.2.13       AT1 Capital (after regulatory adjustments)         1.2.14       AT1 Capital degravery			that are outside the scope of regulatory consolidation	and the second second	
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         Sum of Regulatory Adjustments at AT1 Capital level       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level         1.2.13       AT1 Capital (after regulatory adjustments)         1.2.14       AT1 Capital degragery		1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
1.2.11       Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions         Sum of Regulatory Adjustments at AT1 Capital level       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level         1.2.13       AT1 Capital (after regulatory adjustments)         1.2.14       AT1 Capital caperage			which, during transitional period, remain subject to deduction from Tier-1 capital		
Sum of Regulatory Adjustments at AT1 Capital level       238,863         1.2.12       Amount of Regulatory Adjustment applied at AT1 Capital level         1.2.13       AT1 Capital (after regulatory adjustments)         1.2.14       AT1 Capital degrueav		1211	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions		I have a second at
1.2.12     Amount of Regulatory Adjustment applied at AT1 Capital level     200,000     200,000       1.2.13     AT1 Capital (after regulatory adjustments)     0       1.2.14     AT1 Capital adequacy     0			Sum of Regulatory Adjustments at ATI Capital level	238,863	238.863
1.2.13 AT1 Capital (after regulatory adjustments)		1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.14 ATL Conital recognized for conital adopuery	-	1.2.13	AT1 Capital (after regulatory adjustments)		0
1.2.14 ATT Capital recognized for capital adequacy		1.2.14	AT1 Capital recognized for capital adequacy		
1.2.16 Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CETI + Recognised AT1 Capital) 12,253,559 12,253,559	51	1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	12,253,559	12,253,559

Jaisal.

CAP 1

(Rupees in '000')

Tier 2	[12] Capital		
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		- DAPE
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")	State State	
2.3.1	of which: instruments issued by subsidiaries subject to phase out		and the second
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	86,384	86,384
2.5	Revaluation Reserves (net of taxes)	1 290 337	1 290 337
251	Pertaining to Fixed Assets	2 577 722	2 577 722
252	Unrealized Gains/ (Joses) on AFS securities	(1 287 385)	(1 287 385
26	Foreign Exchange Translation Reserves	(1,201,202)	(1,001,000
27	Undisched/Other Reserves (if any)		
2.7	Tr Canital before regulatory adjustments	1 376 721	1 376 721
2.0	Recultary Adjustments of 72 Capital level	1,070,721	1,070,7#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-2 capital	NEW FE	
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities	Contraction of the local division of the loc	
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)	251,947	251,947
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1.000	R Si an
	Sum of Regulatory Adjustments at T2 Capital level	251.947	251,947
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	251,947	251,947
2.16	T2 Capital (after regulatory adjustments)	1.124.774	1,124,774
2.17	T2 Capital recognized for capital adequacy	1,124,774	1.124.774
2 18	Portion of AT1 Capital recognized in T2 Capital		-
2.19	Total T2 Capital admissible for capital adequacy	1,124,774	1,124,774
-	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	13,378,333	13,378,333
-	Total Risk Weighted Assets (TRWAs)	31,205,600	31,205,600
4.1	Total Credit Risk Weighted Assets	22,217,420	22,217,420
4.2	Total Market Risk Weighted Assets	6,111,660	6,111,660
4.3	Total Operational Risk Weighted Assets	2,876,520	2,876,520
-	Capital Adequacy Ratios		
5.1	CETI to TRWAs	39.27%	39.27%
5.2	T1 Capital to TRWAs	39.27%	39.279
5.3	Total eligible capital to TRWAs	42.87%	42.879

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Faisal Hanif Ramay Assistant Vice President

Safdar Abbas Zaidi Chief Financial Officer

#### MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

#### Rupees in '000'

	Minority Interest - under Basel III (full implementation)						Subsid	liaries				
tems	(A separate column should be completed for each subsidiary issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)									C.1		
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		11.		(Processing)	100000				10000	177.724	10000
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions				12	Sec. 2	190000	1.5.		1		£
4	Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions				Autor 1	0.000			-	-		
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions				1.	12000	1					1
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions				1	horas a	1000			1		
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions					1-1-1		1		1		particular and
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions					-		1000		1	La constant	1.0000
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			1	1		1570			10000		1
10	Total risk-weighted assets of the subsidiary		15 hours		100.000	12-23	1 1000		1		1	
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)	1			12	12		1				
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets			0 0	0 0	0	0	0	0	0	0	0
	CET1			A								
	Surplus CET1 of the subsidiary; of which								-		-	
	amount attributable to third parties							-	-		-	
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors			-	-		-	-				
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-								-
	Total Tier 1 (T1) Capital											
	Surplus Total T1 capital of the subsidiary; of which			-	-	•	- + -		-			-
	amount attributable to third parties		-						-	•	-	
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors							-	-			-
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)								-		-	
	Total capital											
	Surplus Total capital of the subsidiary; of which								-			
	amount attributable to third parties				-	•			-	-	20.	-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors							-			-	
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)								-			
	Under full Basel III implementation:			-	200			-	_	1		
	CET1 recognized from consolidated subsidiaries	14		-								
	AT1 Capital recognized from consolidated subsidiaries	N. TER						1.1	-			
	T2 Capital recognized from consolidated subsidiaries		•		-			-	-			
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries										1 120	
	AT1 Capital recognized from consolidated subsidiaries								-			-
	T2 Capital recognized from consolidated subsidiaries						-		-			

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

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#### REGULATORY ADJUSTMENTS

Rupees in '000'

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Transitional Arrangements for Capital Deduction (w.e.f. December)		2019	
a provide the property of the second state of	1	100%	

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		1.
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		637,823
Gross holdings of Additional Tier I capital		660,000
Gross holdings of Tier 2 capital		696,150
Sum of all above holdings		1,993,973
Applicable CET1 amount (before thresholds)		12,723,260
Amount of holdings exceeding 10% applicable CET1		721,647
The second se	B3 full	<b>B3</b> Transit
Deduction from CET1	230,837	230,837
Deduction from ATI capital	238,863	238,863
Deduction from T2	251,947	251,947
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		1
Gross holdings of common stock	406,986	406,986
Gross holdings of AT1 capital	421,137	421,137
Gross holdings of T2 capital	444,204	444,204

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		and the second
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	12,492,422	12,492,422
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW		1
Deduction from CET1 (after 10% cap)	-	
Remaining amount to be risk weighted @ 100% after applying deduction % age during the transition period		-
Deduction from ATI 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)	the second second	
Net deferred tax assets due to temporary differences		in the second
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	12,492,422	12,492,422
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</b> 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		1.
Applicable CET1 amount (after all regulatory adjustments and threshold)	12,492,422	12,492,422
Applicable 15% Threshold	2,204,545	2,204,545
Amount above 15% threshold to be deducted from CETI		
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	-

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Leverage Ratio	22.71%
Tier-1 Capital	12,253,559
Total Exposures	53,966,116

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	116,437
2	Balances with other banks	127,876
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	
4	Investments	35,851,314
5	Advances	9,119,290
6	Operating fixed assets	4,188,189
7	Deferred tax assets	58,011
8	Financial Derivatives (total from cell C29)	
9	Other assets	3,675,883
	Total Assets	53,137,000

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%	70,000	70,000
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%		
4	Lending of securities or posting of securties as collaterals	100%		
5	Undrawn committed facilities (which are not cancellable)	100%	9 (State 1 - State	
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%		
7	Commitments in respect of operating leases	100%		
8	Commitments for the acquisition of operating fixed assets	100%	11,461	11,461
9	Other commitments	100%	747,655	747,655
	Total Off-Balance Sheet Items excluding Derivatives		829,116	829,116

C) Com	mitments 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 presribed 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)*		1	
5	Commodities*			
6	Credit Derivatives (protection sold and bought)*		1.	
7	Other derivatives*			-
	Total Derivatives			

\*Use add-on factor of 10% for these items

#### Instructions:

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments Netting of loans and deposits is not allowed

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Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts

No bilateral netting or offsetting of matched positions for derivatives is allowed Items deducted from capital will not contribute towards calculation of exposures

(Rupess in '000')

#### RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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

2 Off - Balance Sheet - Non Market Related Exposures Total Risk Adjusted Exposure of Section A Total Risk Adjusted Exposure of Section B Total Risk Adjusted Exposure of Section C Total Risk Adjusted Exposure of Section D



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

4 Total Risk Weighted Amount for Credit Risk

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CR1

						CREDIT RISK	MITIGATION (CR	M)1	Risk Adjusted A
	Exposure Type	External rating	Risk Weight	Original Exposure	Inflow	Simple Approach Out flow	Adjusted	Comprehensive Adjusted Exposure	
_			2	3	Adjustments	Adjustments	Exposure	(after CRM) ΣE*	
		-	-	3		*	(3+4-5)	1	(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	286		1	286	· · · · ·	2002 52
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKR		0%	116.151			116 151		1000
(c)	Foreign Currency claims on SBP arising out of statutory obligations		0%	110,151			110,131		
1	of banks in Pakistan			Second and			0		1
d)	Claims on other sovereigns and on Government of Pakistan or	1	0%	127 - 20	-		0	·	1000
	PKR	3	50%	ant_			0		
		4,5	100%	1999 - 19		1000-000	0		C
		6	150%	19000			0		1000
	Older and Back for Langeting I Carling and Langeting I Manata	Unrated	100%	A STATE OF THE STATE			0		
c)	Fund, European Central Bank, and European Community		076	12.5		12.4	0		LEY E
ŋ	Claims on Multilateral Development Banks		0%			1	0		Sector
		1	20%		1000	0	0		
		2,3	50%				0		1000
		6	150%		1		0	-	1000
		Unrated	50%			1	0	10	1000
g)	Claims on Public Sector Entities in Pakistan	-	0%			1000	0	-	
		23	20%				0		
		4,5	100%			1	0		
		6	150%				0	-	No.
		Unrated	50%			1	0		120
1)	Claims on Banks	-	0%				0	-	
		1	20%	0	-	-	0		10-12-1-1
-		2,3	50%	0	-	2 - 2324	0	Contraction of the	1
		4,5	100%	0			0		100 100
		6 Uncertaid	150%	0			0		
0	Claims, denominated in foreign currency, on banks with original	Unrated	0%	0			0		
,,	maturity of 3 months or less	1,2,3	20%	29,876	1. C. S.	1.42.00	29,876		
		4,5	50%	0		1000	0		THE REAL
		6	150%	0		Sec. 1	0		
0	Claims on banks with original maturity of 3 months or less	unrated	20%	0			0		
"	denominated in PKR and funded in funded in PKR		20%	98,000		-	98,000		12-1-14
k)	Claims on Corporates (excluding equity exposures)		0%			1	0	12	-
		1	20%	1 107 075			0		
		2	50%	4,030,436		10	4,030,436		2
		3,4	100%	109,827	1		109,827		
		5,6	150%	0			0		
		Unrated-2	125%	1,526,536		100000	1,526,536		1
1)	Claims categorized as retail portfolio		0%	127 0			0		the state of
		-	20%				0		10
			50%	12 823			12.823		
n)	Claims fully secured by residential property (Residential Mortgage	_	35%	10,000					
	Fiance as defined in Section 2.1)	1		45,223		hard and	45,223	*	
-	Claims against Low Cost Housing Finance		25%			12	0		
.,	t unt soute tradition							20	
	<ol> <li>The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of</li> </ol>							2.000	
	circular 8 of 2006) that is past due for more than 90 days and/or impaired:			the second			0		2.215
	1,1 where specific provisions are less than 20 per cent of the		150%	innar					0
	1.2 where specific provisions are no less than 20 per cept of the	_	100%	309,266	1		509,266		-
	outstanding amount of the past due claim.			0			0		
	1.3 where specific provisions are more than 50 per cent of the		50%			No. of Concession, Name		1	11.2
	outstanding amount of the past due claim. 2. Loans and claims fully secured against eligible residential		100%	33,750			33,750		1
	mortgages that are past due for more than 90 days and/or impaired	-			1354		0		
	b. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount		50%				0		
0)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where th entity is an unconsolidated affiliate.		1000%	500,000			500,000		5
p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	1				12	
<b>(</b> )	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from canital) held in the		100%					-	11-
-	banking book investment (other than the deducted from capital) need in the		150%	865,340			865,340		
9	held in banking book		130%	510,000			510,000		
s)	Investments in venture capital	*	150%		· · · · · · ·		0	-	1
t)	Investments in premises, plant and equipment and all other fixed		100%	State of the second		1		-	
	assets Claims on all fixed assets under operating lance		1009/	4,140,382			4,140,382		4,
	Channes off an trace assess under operating fease		100/0	41,415			41,415		

B TOTAL Jaisel

h Credit Conversion Factor of 100%				ON MARKET REL		-		to be a set of the set	(Rupces in '000')
Direct Credit Substitutes				100000000000000000000000000000000000000		CREDIT RI	SK MITIGATI	ON (CRM) 1	
collateral	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
Other commitments with certain drawdown	Rating	Weights %		Crean Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	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 PKP		0%	1.00	The second second					
SBP in Foreign Currency arising out of statutory		04/	1000-000		THE REPORT OF	1.0 2 2.0			
obligations of banks in Pakistan		0%	1		1128 - 1	-	1.1.1		
Sovereigns, Government of Pakistan or provincial	1	0%	100 Mar			+	· · ·		
governmentsor SBP denominated in currencies other	3	50%							
	4,5	100%			Acte 1				
	6	150%	Section Section		200 - Care - C				1
	Unrated	100%		1200 C					
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	13 3	1	1.5			De Cas	
		0.007	1						
Multilateral Development Banks	1	20%		-					
	2,3	50%							
	4,5	100%		Martin .		and the second			
	6	150%	1.						
	Unrated	50%		-	and the second				
Public Sector Entities in Pakistan		0%		PRODUCT NAME	1			2000	
	1	20%	10		S. 15.				
	2,3	50%					1.1		
-	4,5	150%				•			
	Unrated	50%	(	12000	The Design of the				
		-							
Banks		0%						100 100 100 100 100 100 100 100 100 100	
	2.3	50%	1						
	4,5	100%	100	15		1	( ) A A	· · · · · · · · · · · · · · · · · · ·	
	6	150%			193 A. 194				
	Unrated	50%	1	11 m . 1					
Banks (with original maturity of 3 months or less		0%	1	and the second s	Locare and	1000			
and denominated in foreign currency)	1,2,3	20%		100000000	10- 10 S. 1- 18		· ·		
	4,5	50%							
	6	150%		1					•
	unrated	2070				1		Ŧ	
Banks (with original maturity of 3 months or less		0%				1			
denominated in PKR)		20%							
Comorator		0%	1	100000000000000000000000000000000000000	-				
Corporates	1	20%	5,265	5,265			5.265		1.053
	2	50%	542,390	542,390			542,390		271,195
	3,4	100%		10000					
	5,6	150%	270.000	270.000			270.000		270.000
	Unrated-2	125%			1		270,000		270,000
D stall		00/	-		-		-		
Ketan		20%	1						
		50%	2	La contra da contra d					
		75%			Contraction of the	Contraction of the second	-		
Other		09/	-	1000					
Utilets		20%							
		50%							
		100%	11.461	11.461	Sector Sector		11.461		11.461

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CR 3

Credit Conversion Factor of 50%						CREDIT RI	SK MITIGATI	ON (CRM) 1	
Performance related contingencies	Mapped	Risk				Simple Approach		Comprehensive	Risk Adjuste
Commitments with an original maturity of over one year	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	1	2	3	4	5	6	7	8	9
Conservation of Pakistan (Federal or Provincial		1	1	(3 X 50%)					(2 x 8)
Sovernment of Pakistan (redetal of Provincial		0%			1. 1	And the second second			
SBP in Foreign Currency arising out of statutory									
bligations of banks in Pakistan		0%							
overeigns. Government of Pakistan or provincial	1	0%							-
overnmentsor SBP denominated in currencies other	2	20%					21. C.F. A		
han PKR	3	50%					-	-	
	4,5	100%	-		-				
	6	150%	-		-		14.1		
	Unrated	100%	*	1000	*				1
ank for International Settlements, International fonetary Fund, European Central Bank, and uropean Community		0%							
		1 044							
Iultilateral Development Banks		0%		-					
	22	20% \$09/						· · ·	
ŀ	2,3	100%						•	
-	4,5	150%						· · · · ·	
	Unrated	50%	•						
	Onrated	50%							
ublic Sector Entities in Pakistan		0%	1	A COLOR OF THE OWNER	1			1	
abite Sector Entities in Pakistan	I	20%							
1	2.3	50%	1.000	CONTRACTOR INC.	-				
	4.5	100%	1		100000				
1	6	150%	the Part of the Area			-			
	Unrated	50%		The second second					200
anks		0%		Date of the second second	234 A		C		
· · · · · · · · · · · · · · · · · · ·	1	20%					-		
-	2,3	50%							
	4,5	100%							
+	Unrated	50%	•						
	Offrated	50%							
anks (with original maturity of 3 months or less		0%		A. 2000	A 6 33				
and denominated in foreign currency)	1.2.3	20%	P						
a denominated in foreign currency)	4.5	50%	0.000				P		
1	6	150%		20.00	1				
	unrated	20%							
tanks (with original maturity of 3 months or less		0%	La contra						
enominated in PKR)		20%			99				
		1							
Corporates		0%	1.2.				-		
	1	20%							
ŀ	2	50%	11-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	-			• 1)		
-	3,4	150%							-
+	Unrated I	100%		-			14		
-	Unrated 2	125%		-					
	Juaicu-2	1.6276							
ctail		0%	1.00	-	Second Second		- 12 m		
		20%		1111		-			
1		50%	the second	in the second	1400 C				
		75%	a manual second	and the second			-		
Others		0%	1						
		20%	A PARTY IN						
			-	-					
		50%		(			1		

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Credit Conversion Factor of 20%						CREDIT R	SK MITIGATI	ON (CRM) 1	
Trade Related contingencies	Mapped	Risk	National Amount	Credit Fauluslant		Simple Approact	1	Comprehensive	Risk Adjuste
Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial			1.2	(STE DIN)	12771	1000	1000		(2 × 0)
Governments) and SBP, denominated in PKR		0%				-			
SBP in Foreign Currency arising out of statutory			100000000000000000000000000000000000000	1.17.17.1		2	191201		1000
obligations of banks in Pakistan		0%	· · · · ·	1/ Call State		1000	1		-
Sovereigns, Government of Pakistan or provincial	1	0%							
governmentsor SBP denominated in currencies other	2	20%			-	-	0		1997 - 199
han PKR	3	50%			10 Mar 10		10 - T	1	
	4,5	100%				(			
	6	150%							
	Unrated	100%							
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%			5.1				
		0.00							
Auitilateral Development Banks		0%							
	1	20%						•	
-	2,3	50%		•					Contra de la
-	4,5	100%	•	•	•		1.1.1		
-	6	150%	•	•			The Party of the	• •	
	Unrated	50%					and the second		
LU- Course Parisiania Pablatan		0.00/		Canada and a second			And I wanted		
ublic Sector Entities in Pakistan		0%							
	22	20%							
	2,3	30%							
	4,5	100%							the second second
	0	150%		•					
	Unrated	30%							
anka		0%		Personal Statements			10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
anks	1	20%		Car and a	Concerning and				
-	22	50%	a second second						
	45	100%		Contraction of the local					
	6	150%	-					100	
	Unrated	50%							
	Chinated	1 5070							
anks (with original maturity of 3 months or less		0%	1.00	The second	1.	12000			
nd denominated in foreign currency)	1.2.3	20%							× *
	4.5	50%		1					10000
	6	150%	A	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					and the second
	unrated	20%		18		10 2 · 11			Sector Contraction
anks (with original maturity of 3 months or less		0%	al manatal	ALC: NOT				1	Line
enominated in PKR)		20%	1						Dera Tarda
Corporates		0%		Los il a de					-
	1	20%	19 10 10 10 10				1.1.1.1.1.1		-
[	2	50%	Contraction of the second				-		
	3,4	100%	A COLORING	-			1-14		
	5,6	150%	1						
	Unrated-1	100%	in the second				1		
	Unrated-2	125%	1.			and the second			
		1							
etail		0%							
		20%	(						
		50%							
		75%	10000	100 mar	Section States	1			and the second s
Net		0.00	1				Tall of March 199		
Juners		0%							
-		20%						in the second	
<b> </b>		50%				-			
		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							

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other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amount
	1	2	3
Government of Pakistan (Federal or Provincial			1
SBP in Foreign Currency arising out of statutory		0%	-
obligations of banks in Pakistan		0%	
Sovereigns, Government of Pakistan or provincial	1	0%	
governmentsor SBP denominated in currencies other	2	20%	-
than PKR	3	50%	
	4,5	100%	
	6	150%	-
	Unrated	100%	
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	
		1	
Multilateral Development Banks		0%	
	1	20%	
	2,3	50%	-
	4,5	100%	-
	6	150%	
	Unrated	50%	
D. L.U. Concer Fielder in D. Lines		1 00/	
Public Sector Entities in Pakistan		0%	
-	1	20%	
-	2,3	50%	•
	4,5	100%	-
	6	150%	
<u> </u>	Unrated	50%	
Banks		0%	
	1	20%	
	2,3	50%	
	4.5	100%	
	6	150%	
	Unrated	50%	
		-	
Banks (with original maturity of 3 months or less		0%	
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%	
denominated in PKR)		20%	
Corporates		0%	
	1	20%	
	2	50%	
	3,4	100%	
	5,6	150%	
	Unrated-1	100%	
	Unrated-2	125%	
Patail		0.04	
r ciali		209/	
		20%	
		50%	
		75%	A
Others		0%	-
		20%	
h h		50%	
F		100%	
		10076	

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Total Jaisel

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

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			S	-		1			1000
b	Foreign Exchange Contract (with original maturity of less than 14 days)			1.	James 1	1		1	C.C.	
~	Instruments traded on futures and options exchanges, which are subject to	1.20		123 - PE	-			1		
•	daily mark to market and margin payments		1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	1		and the second	and the second second	A Contraction of the second	1	
d	Equity Contracts*									
	with Residual Maturity of one year or less			1.7	6%	110-1-1	2.		0%	
	with Residual Maturity of one year or less	4			6%	1000			20%	
	with Residual Maturity of one year or less	1.000 0.00		11	6%		The state of	-	50%	1000
	with Residual Maturity of one year or less	le	and a		6%	-	-	12 - 22	100%	
	with Residual Maturity of one year or less	1.20			6%	-	1000	-	125%	
	with Residual Maturity of one year or less	1		160000	6%	-			150%	
	with Residual Maturity of over one year to five year				8%		1	-	0%	-
	with Residual Maturity of over one year to five year			1	8%		-	-	20%	-
	with Residual Maturity of over one year to five year				8%	1			50%	
	with Residual Maturity of over one year to five year				8%		12	-	100%	
	with Residual Maturity of over one year to five year				8%	1		1	125%	
	with Residual Maturity of over one year to five year				8%	-	-		150%	-
	with Residual Maturity of over five year				10%	-		-	0%	12 0.00
	with Residual Maturity of over five year			22 - 23	10%			1000	20%	-
	with Residual Maturity of over five year			2-	10%	1			50%	
	with Residual Maturity of over five year	Lange -			10%				100%	
	with Residual Maturity of over five year				10%				125%	-
	with Residual Maturity of over five year	1			10%		2	-	150%	-
e	Other Market Related Contracts									
	1. Future sale of equity instruments	1.					1	-	1	
	2.						1.2		LOCOST.	
В	Sub Total						100000	-	T	(a. )

(for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

Interest rate 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		100%	
with Residual Maturity of one year or less			1% -			125%	100
with Residual Maturity of one year or less		(	% -		6	150%	
with Residual Maturity of over one year to five year		1	% -	-	-	0%	
with Residual Maturity of over one year to five year		1	% -	1		20%	
with Residual Maturity of over one year to five year		1	% -	1	-	50%	
with Residual Maturity of over one year to five year		1	% -		-	100%	-
with Residual Maturity of over one year to five year	the second second	1	% -		-	125%	1. 7.
with Residual Maturity of over one year to five year		1	% -	1	- 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	.% -		1	50%	-
with Residual Maturity of over five year	State - I have	2	% -			100%	
with Residual Maturity of over five year		2	.% -			125%	
with Residual Maturity of over five year		1				150%	
Foreign Exchange Contracts*							
with Residual Maturity of one year or less		1	% -	1. A	-	0%	-
with Residual Maturity of one year or less		1	% -	-		20%	
with Residual Maturity of one year or less			% -	1 L		50%	
with Residual Maturity of one year or less			% -		(	75%	
with Residual Maturity of one year or less			% -		-	100%	-
with Residual Maturity of one year or less			% -		-	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			9	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						125%	
with Residual Maturity of over one year to five year			% -	1		150%	
with Residual Maturity of over five year		8			10 St.	0%	
with Residual Maturity of over five year		8	3% -	-	-	20%	
with Residual Maturity of over five year		8	3% -		The second	50%	
with Residual Maturity of over five year		8	3% -			75%	-
with Residual Maturity of over five year		- 8	3% -			100%	
with Residual Maturity of over five year			3% -			125%	
with Residual Maturity of over five year		8	3% -		-	150%	
Sub Total						1	-

D Grand Total (B+C)

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#### RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

۰.	Canital Change for Internet Data Disk			(Ru	bees in '000')
A	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	-	167,476	167,476
в	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk			159,534 159,534	319,067
С	Capital Charge for Foreign Exchange Risk (Total of MR 5)				2,390
D	Capital Charge for Position in Options (Total of MR 6)				0
E	Total Capital Charge for Market Risk (A+B+C+D)				488,933
F	Risk Weighted Amount for Market Risk (E x 12.5)				6,111,660
	laisel.				

MR1

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

					Residual Maturity						(Rupees in 000)
				6 month or less	Over 6 months to 24 months	Over 24 months					Total Market risk capital charge for
	Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
a [	mmont (Domostic Curr	Long	31,193,768			a service and the service as	Street and	in the last part of the	A REAL PROPERTY AND	31,193,768	0
[	rument (Domestic Curr	Short		Same and		ALL AND	States Street	The second second		0	0

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#### b Government (other than Domestic Currency)

Dating grada 1	Long ·		PARTICIPACIÓN (C)			and a second and			0	0
Rating grade 1	Short								0	0
Pating grada 2.3	Long	the second second							0	0
Rating grade 2-5	Short						Reference and the second	The second	0	0
Pating grade 4.5	Long				K ACCESSION		(Frindling and		0	0
Kaung grade 4-5	Short				11 - 5 - 5 - 5 - 5 - 5	Print Sant H		a second s	0	0
Pating grade 6	Long				1. 6. 7. 7. 7. 7.		and the second s		0	0
Rating grade o	Short			CONTINUES IN STREET		- 10 - 10 - 10	No. of the second s	ALL AND A STREET	0	0
Unwand	Long		The second second					AN A PRIMA	0	0
Unrated	Short		A STATE OF	the second second	and the second	1.2	10 years and 10 years	all and a second of	0	0

#### c Qualifying (to be specified)

					1
Short				0	0

#### d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)

Total market risk capital charge for Specific Risk for		0	0	0	0	0	0	0 31,19	3,768 0
	Short	0	0	0	0	0	0	0	0 0
Total of a to d	Long	31,193,768	0	0	0	0	0	0 31,19	3,768 0
	Short								0 0
Unrated	Long	CALL PROPERTY AND A REAL		The second	126	1 2 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		CONTRACTOR OF THE	0 0
Rating grade 5-0	Short					Carlo and a second		1124 I.S. 16	0 0
Rating grade 5-6	Long	and an us and		2				Local High Parts of the	0 0
Rating grade 3,4,5	Short		and the second	A CONTRACT OF A CONTRACT OF		Sector Sector		and we have a second	0 0
Dating and 245	Long	1	A State of the State						0 0
Rating grade 2-3	Short	and all and a second							0 0
Deting and 2.2	Long	63.80 1.8						tra and the ball	0 0
Rating grade 1	Short		0.5	AND STREET				State of the second	0 0
Dating and 1	Long			NEW LOS ALL STREET		and and the set	and the best of	H . La contra l'Albertica	0 0

interest rate exposures (on gross positions-long plus short)

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

	Time Ba	nd			Individu	al positions			Risk	Weighted p	eltione
7	Courses 29/ on more	Courses less than 29/	Debt securiti	es & debt	Interest rate	derivatives	Tot	al	Weight	weighted po	Isitions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	6,878,100	1.2.5			6,878,100	0	0.00%	0	
	1 to 3 months	1 to 3 months	16,761,400	1000			16,761,400	0	0.20%	33,523	
•	3 to 6 months	3 to 6 months	0	- 2 - 3	120000000		0	0	0.40%	0	and the second sec
	6 to 12 months	6 to 12 months	0	5305			0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years	5,578,041		1999		5,578,041	0	1.25%	69,726	and the second s
	2 to 3 years	1.9 to 2.8 years	0	1.000	11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		0	0	1.75%	0	MY OF
	3 to 4 years	2.8 to 3.6 years	0			ALC: NOT	0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years	0				0	0	2.75%	0	and the second
	5 to 7 years	4.3 to 5.7 years	1,976,228		1.	to and a	1,976,228	0	3.25%	64,227	the second of the second
	7 to 10 years	5.7 to 7.3 years	0		1		0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years	The State State of		10-1-24	Sec. and	0	0	4.50%	0	A Contractor of the
	15 to 20 years	9.3 to 10.6 years		States and the		A POINT	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years			The state of		0	0	6.00%	0	
		12 to 20 years	1	-		P a restar	0	0	8.00%	0	Carting M.
		Over 20 years			No. of Street, or other	a start	0	0	12.50%	0	Sector and the
0			31,193,768		100000	and the second	31,193,768	0	and the second second	167,476	0

		Horizo	ontal Disallowa	nce in	Horizonta	l Disallowance Be	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1&2	2&3	1&3	Overall net open position	Charge
General Market Risk Capital Charge		1 10 - X	1.	1. 5.	1. S. 1. S. 1.	L. Colora and	and the second	167,476	167,476

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MR 3.1 (a)

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

	Time Ba	nd			Individ	ual positions			Dist Wetake	Weighted positions	
	C	Construction 201	Debt securit	ties & debt	Interest rate	e derivatives	Te	otal	Risk weight	weig	nted positions
Zone	Coupon 3% or more	Coupon less than 5%	Long	Short	Long	Short	Long	Short	i har and	Long	Short
	1 1 month or less	1 month or less	- 24 2 1 2				0	0	0.00%	0	
	1 to 3 months	1 to 3 months				State of the second	0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months				16 - X.	0	0	0.70%	0	
	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		1	1	In the second	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	and the second second
	3 4 to 5 years	3.6 to 4.3 years		and the second	the second second	R and	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years				12	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years			1		0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years	Section Contraction	and the state of		No. of Street, or other	0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	40
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	Sec. Astrony
		12 to 20 years		1	a for the second		0	0	8.00%	0	12
		Over 20 years					0	0	12.50%	0	
			0	0	0	0	0	0	CP DUCINE & A	0	0

		Horizo	ontal Disallowa	ince in	Horizonta	l Disallowance Be	tween		
. Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1&2	2&3	1&3	Overall net open position	Charge
General Market Risk Capital Charge							0	0	0

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MR 3.1 (b)

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

	Time Bar	nd			Individ	ual positions			Dist Weight	Weighted positions	
7	Courses 29/ common	Common loss than 20/	Debt securi	ities & debt	Interest rat	e derivatives	Te	otal	Risk weight	weight	ed positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less			E States		0	0	0.00%	0	
	1 to 3 months	1 to 3 months		1	1	and the second second	0	0	0.20%	0	and the second second
	3 to 6 months	3 to 6 months					0	0	0.40%	0	A STATE AND A STATE OF
	6 to 12 months	6 to 12 months					0	0	0.70%	0	and a second second
	2 1 to 2 years	1.0 to 1.9 years				the second	0	0	1.25%	0	and the second se
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	and the second se
	3 to 4 years	2.8 to 3.6 years				Photo and the	0	0	2.25%	0	- Vening
	3 4 to 5 years	3.6 to 4.3 years	1000	the state of	10	0	0	- 0	2.75%	0	State State
	5 to 7 years	4.3 to 5.7 years	State of the second		Transfer State		0	0	3.25%	0	the second second
	7 to 10 years	5.7 to 7.3 years		Carl State	15- 5-	13 a a	0	0	3.75%	0	and the second
	10 to 15 years	7.3 to 9.3 years	and the second second	1.			0	0	4.50%	0	Turney and the other
	15 to 20 years	9.3 to 10.6 years		11-11-12-12-	12 - Barris	phone succession	0	0	5.25%	0	and the second
	Over 20 years	10.6 to 12 years		1000		Mary Contractory	0	0	6.00%	0	
		12 to 20 years					0 1	0	8.00%	0	
		Over 20 years		Contraction of the second	1	Ret	0	0	12.50%	0	
			0	0	0	0	0	0	a second real	0	0

	and the second sec	Horiz	ontal Disallowa	nce in	Horizont	al Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2&3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	and the second second		12000					0	0

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MR 3.1 (c)

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

	Time Ba	nd			Individu	al positions			Dick Weight	Weights	d notitions
	Courses 28/ on more	Courses loss then 29/	Debt securities &	debt derivatives	Interest rat	e derivatives	T	otal	Kisk weight	weighte	a posicions
Lone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less			and the second second	1	0	0	0.00%	0	
	1 to 3 months	1 to 3 months		Can an an an an an an			0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months			and a series	- 1.	0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years			and the second second	State State	0	0	1.25%	0	the second second
	2 to 3 years	1.9 to 2.8 years			a rait	1-1	0	0	1.75%	0	Anna - Marine
	3 to 4 years	2.8 to 3.6 years			The second se	E The I I	0	0	2.25%	0	100 100
	3 4 to 5 years	3.6 to 4.3 years	1				0	0	2.75%	0	Ser State
	5 to 7 years	4.3 to 5.7 years			1200	The second second	0 -	0	3.25%	0	and the second second
	7 to 10 years	5.7 to 7.3 years		Sector Sector		1-2-1-1-1-3-3	0	0	3.75%	0	a state of the sta
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	100 × 100
	15 to 20 years	9.3 to 10.6 years			OF A D		0	0	5.25%	0	and the second s
	Over 20 years	10.6 to 12 years			1		0	0	6.00%	0	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
		12 to 20 years				Contraction of the	0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	Sector Sector
			0	0	0	0	0	0		0	0

		Ho	rizontal Disallowan	ce in	Horizo	ontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	the second second second	Total General Market Risk
		1	2	3	1&2	2&3	1&3	Overall net open position	Charge
General Market Risk Capital Charge	12000		1		1000000000			0	0

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MR 3.1 (d)

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

											(Rupees in '000'
	Time Ba	nd			Individ	ual positions			Diele Walaht	Weight	ad maritians
2	C	Courses have then 20%	Debt secur	ities & debt	Interest rat	e derivatives	To	otal	Kisk weight	weight	ed positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less		and the second			0	0	0.00%	0	the second second second second
	1 to 3 months	1 to 3 months		the second			0	0	0.20%	0	
	3 to 6 months	3 to 6 months		1 1 1 1 1 1 1 1			0	0	0.40%	0	
	6 to 12 months	6 to 12 months		1.9-1.10-1	1	1	0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years		1		and the second	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	1716 J
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years				1	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	-1		1	the second	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years		Town			0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years		Water I among	and the second		0	0	5.25%	0	
	Over 20 years	10.6 to 12 years	3				0	0	6.00%	0	A Strange of the second se
		12 to 20 years			1. 1. 1. 1. 1.		0	0	8.00%	0	
1		Over 20 years					0	0	12.50%	0	
TOTAL			0	0	0	0	0	0		0	0
OVERALL NET OPEN POS	SITION										

		Horiz	ontal Disallowa	nce in	Horizonta	al Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		and the second second second
		1	2	3	1&2	2&3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	The second second	-1.	and a second second	1-1-0.7	-	A CARLEN	and the second s	0	0

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MR 3.1 (f)

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

	Time	Band			Individu	l positions			Diek Weight	Weighted p	altions
7	Courses 29/ on more	Coupon loss than 20/	Debt securities &	k debt derivatives	Interest rat	e derivatives	Te	otal	Risk weight	weighted po	sitions
Lone	Coupon 3% or more	Coupon less than 5%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less				2	0	0	0.00%	0	
	1 to 3 months	1 to 3 months		No.	9.0.000000	x ==	0	0	0.20%	0	
	3 to 6 months	3 to 6 months	100000	A Contraction			0	0	0.40%	0	
	6 to 12 months	6 to 12 months		A A A A A A A A A A A A A A A A A A A	1		0	0	0.70%	0	A. S. Spinst
	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	A		10000	10-12-20	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	1 · · · · · · · · · · · · · · · · · · ·	the second second			0	0	2.25%	0	- Indered
	3 4 to 5 years	3.6 to 4.3 years			1		0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	1	A CONTRACT		1000	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	the second		1	and the second	0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years	·	Contraction of the second	1		0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years			1	1	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	-
		12 to 20 years					0	0	8.00%	0	12 12 12
-		Over 20 years					0	0	12.50%	0	810-2 T
			0	0	0	0	0	0		0	0

		Hori	zontal Disallowand	e in	Horizo	ontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	<b>Total General Market</b>
		1	2	3	1&2	2&3	1&3	position	Risk Charge
General Market Risk Capital Charge		12	100000000000000000000000000000000000000				60	0	0

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MR 3.1 (g)

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

	Time I	Band			Individu	al positions			Dia Milan		
7	G	Courses have then 28/	Debt securities	& debt derivatives	Interest ra	te derivatives	Т	otal	Risk Weight	Weigh	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	· Short	Long	Short	Long	Short		Long	Short
	11 month or less	1 month or less		1		the second s	0	0	0.00%	0	
	1 to 3 months	1 to 3 months		A Contraction of the			0	0	0.20%	0	Contraction of the second
	3 to 6 months	3 to 6 months	12		AND ST		0	0	0.40%	0	
	6 to 12 months	6 to 12 months	1	11		1 - 78 3 . 1	0	0	0.70%	0	
	21 to 2 years	1.0 to 1.9 years	10000	and the second second	100001		0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	10000000000	100 - TO 100			0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	34 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	and the second second second
	5 to 7 years	4.3 to 5.7 years		2	2		0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	1	1			0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years		have a state		Contraction of the	0	0	4.50%	0	- And the second second
	15 to 20 years	9.3 to 10.6 years	and the second		1000		0	0	5.25%	0	the second state where
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
AL			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowan	ce in	Horiz	contal Disallowance	Between		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2&3	1&3	Overall net open position	<b>Total General Market Risk Charge</b>
General Market Risk Capital Charge			and the second				and the second	0	0

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MR 3.1 (e)

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

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Besitiens
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1			-14	the second	0		0		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	1 to 3 months	1					0		0		
	3 to 6 months	1	1	18 - 2 - 18 IV		1	0		0		200 - 200 - 20
	6 to 12 months	1			200	1	0		0		
2	1.0 to 1.9 years	0.9					0		0		
	1.9 to 2.8 years	0.8					0	6-16 M	0		and the period
	. 2.8 to 3.6 years	0.75	In the second				0		0	10 11 11 10 10 10 10 10 10 10 10 10 10 1	The second second
3	3.6 to 4.3 years	0.75	1 22. 193				0		0		
	4.3 to 5.7 years	0.7					0	1-22	0		and the second of the
	5.7 to 7.3 years	0.65		the second second			0		0	La cara de la car de la cara de	
	7.3 to 9.3 years	0.6				P.3. 4. 51	0	2-10-1	0		
	9.3 to 10.6 years	0.6	and the second	5 3 3 4	10 - 27 10		0		0		
	10.6 to 12 years	0.6	25 2 3 3				0	-	0	1	and the second
	12 to 20 years	0.6		12 · · · · · · · · · · · · · · · · · · ·			0	Carlos and	0	The second second	2 1 2 2
	Over 20 years	0.6	1 martin		- 11 12	S	0		0	100 million (1990)	
			0	0	0	0	0	and the second	0 0	0	a state and the state

		Н	orizontal Disallowance	in	Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2&3	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge			A second second second	A CONTRACTOR OF MAL	M	10-22-22-24			

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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 USS

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	e derivatives	Tota		Market Risk We	eighted Positions	Net Deside
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
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			No. 20 1		0	0	1 4 A 2 1 1	A State of the	
2	1.0 to 1.9 years	0.9	in the second				0	0	Provide and		
	1.9 to 2.8 years	0.8	La contrativ	Production of the		1000	0	0			
	2.8 to 3.6 years	0.75	5 7 . 1	Contraction of the		12.20	0	0		1 × 1 × 1	
3	3.6 to 4.3 years	0.75	100000000000000000000000000000000000000	Contraction and the	and the second	1	0	0	- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	1	
	4.3 to 5.7 years	0.7	1.11.2		11-253	1	0	0			
	5.7 to 7.3 years	0.65		1 - P - P - P - P - P - P - P - P - P -			0	0			
	7.3 to 9.3 years	0.6		S -action (		Ed Mill	0	0			
	9.3 to 10.6 years	0.6				Carlo and	0	0	200		TUNE SA
	10.6 to 12 years	0.6	1	Service and a	Carlo and	Landles - To	0	0	En internet		
	12 to 20 years	0.6			1	and the second	0	0			
	Over 20 years	0.6		Start Internet	A. Soll	1- 10- 10	0	0	1	172-12-10	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
L			0	0	0	0	0	0	0	0	A Contraction of the

		Н	lorizontal Disallowanc	e in	Hor	izontal Disallowance Be	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
Tip.		1	2	3	1 & 2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge			the second second second	Telle in		10 - 10 - 10 - 1	the set of the	All and an and an and	Ar State and

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

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities & d	lebt derivatives	Interest rate	derivatives	Tota	d	Market Risk We	eighted Positions	Not De date
1992		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less	1	1-2		12001-10	Martin N	0		0	Product and the	
	1 to 3 months	1	I The second states			AND STREET	0		0	7	
	3 to 6 months	1	1-1-2-2-1				0		0		A Start of
	6 to 12 months	1				15153 AP 31	0	ENVIRON NE	0	Co. Comercia	1
2	1.0 to 1.9 years	0.9	2 Files and a la			K MARK IN	0	the second secon	0		24-3212
	1.9 to 2.8 years	0.8	A State State State				0		0		and the state of the
and the second	2.8 to 3.6 years	0.75	19 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and the second	and the second of		0	2.2.2	0	- and a state of a	22
3	3.6 to 4.3 years	0.75		Sec. 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(	0	· · · · · · · · ·	0		1
	4.3 to 5.7 years	0.7	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Contraction of the	21215	1- 7-20 1-201	0	19-2 - 1-37	0	Electron and	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	5.7 to 7.3 years	0.65	Section - 1		1005-194 A	A PARTY OF ANY	0	Color State	0		
	7.3 to 9.3 years	0.6	Sec. Prove State	and a second second	×1-5-50		0	and the second	0	and the second second	-1.4.21
	9.3 to 10.6 years	0.6	State State				0	Standard and	0	15 Contraction of the	315 135
	10.6 to 12 years	0.6			1 1 2 2 2 2 1	- Sa - 1993-	0	( said and	0		100 Mar 100
	12 to 20 years	0.6	1-2-2-21	1	1.1		0		0	128-300	
	Over 20 years	0.6	1		2-		0	1	0		and the second second
			0	0	0	0	0	and the second second	0 0	0	

		Н	orizontal Disallowan	ce in	Hor	izontal Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		And the second second
. Dx		1	2	3	1&2	2&3	1&3	Net Position	Total General Market Risk Charg
General Market Risk Capital Charge		14. Contraction (1997)					1		

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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 JPY

Time Band 1 month or less 1 to 3 months	Assumed Change in yield	Debt securities & Long	& debt derivatives	Interest rate	derivatives	Tet	al	Market Diek W		
1 month or less	in yield	Long	Chant			100	a1	Warket Risk W	eighted Positions	Not Desitions
1 month or less	1		Snort	Long	Short	Long	Short	Long	Short	Net Positions
1 to 3 months		15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1- 1/	la contra d	2 2000	0	0			
I to p months	1			1		0	0			
3 to 6 months	1	10	1 X		and and the	0	0			55
6 to 12 months	1				STATES IN	0	0	The second		
1.0 to 1.9 years	0.9	and a start	1.5. X			0	0			
1.9 to 2.8 years	0.8	M. Stand	11. M		1	- 0	0			
2.8 to 3.6 years	0.75			14		0	0			A Star The
3.6 to 4.3 years	0.75					0	0	Sector and		A DE LA CARDON
4.3 to 5.7 years	0.7				14	0	0	A STREET	A Star Star Star	1 5 A - 1
5.7 to 7.3 years	0.65					0	0			1 - 1 - 1
7.3 to 9.3 years	0.6					0	0			
9.3 to 10.6 years	0.6	1				0	0		IN IS A REAL D	- 12-2-
10.6 to 12 years	0.6	O LUE LE	- Constant			0	0		· · · · · · · · · · · · · · · · · · ·	
12 to 20 years	0.6		Stratt and a little			0	0			
Over 20 years	0.6	1 al and and				0	0		122 221 1	
		0	0	0	0	0	0	0	0	
	4.3 to 5.7 years 5.7 to 7.3 years 7.3 to 9.3 years 9.3 to 10.6 years 10.6 to 12 years 12 to 20 years Over 20 years	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           Over 20 years         0.6	3/3 to 5.7 years         0.7           4.3 to 5.7 years         0.65           5.7 to 7.3 years         0.66           9.3 to 10.6 years         0.6           10.6 to 12 years         0.6           12 to 20 years         0.6           Over 20 years         0.6	4.3 to 5.7 years     0.7       5.7 to 7.3 years     0.65       9.3 to 10.6 years     0.6       10.6 to 12 years     0.6       12 to 20 years     0.6       Over 20 years     0.6       0     0	0.100     0.100       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       Over 20 years     0.6       0     0	3 to 5.7 years     0.7       4.3 to 5.7 years     0.7       5.7 to 7.3 years     0.65       9.3 to 10.6 years     0.6       9.3 to 10.6 years     0.6       10.6 to 12 years     0.6       12 to 20 years     0.6       0     0       0     0	0.000 10.5 years     0.7     0       4.3 to 5.7 years     0.7     0       5.7 to 7.3 years     0.65     0       9.3 to 10.6 years     0.6     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       0 ver 20 years     0.6     0       0     0     0	0.000 Ho found         0.000 Ho found         0<	0.000 10 years     0.7     0     0     0       4.3 to 5.7 years     0.7     0     0     0       5.7 to 7.3 years     0.65     0     0     0       7.3 to 9.3 years     0.6     0     0     0       9.3 to 10.6 years     0.6     0     0     0       10.6 to 12 years     0.6     0     0     0       12 to 20 years     0.6     0     0     0       0     0     0     0     0     0	3 to 5.7 years       0.7       0       0       0       0         4.3 to 5.7 years       0.65       0       0       0       0       0         5.7 to 7.3 years       0.66       0       0       0       0       0       0         9.3 to 10.6 years       0.6       0       0       0       0       0       0         10.6 to 12 years       0.6       0       0       0       0       0       0         12 to 20 years       0.6       0       0       0       0       0       0         0       0       0       0       0       0       0       0       0

		Н	orizontal Disallowance	in	Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge	The second s			Carlos Participantes	and the second	See Cranton			

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(Rupees in '000')

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

					Individual	positions					
Zone	Time Band	Assumed	Debt securities &	debt derivatives	Interest rate	derivatives	Tota	al	Market Risk We	eighted Positions	Net Desiden
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1			100 M	C. K. LOS	0	200	0		
	1 to 3 months	1	Care and the set			and a second	0		0		
	3 to 6 months	1			2 2 30		0	1. 1. 20 Mar	0	Carlo Maria	
	6 to 12 months	1		1-	1 1 13		0	220 M	0		
2	1.0 to 1.9 years	0.9	1		A State		0	Ser. S.	0		
	1.9 to 2.8 years	0.8			PAR AND	a service and	0	9	0	1.50 M	
	2.8 to 3.6 years	0.75		2225	At a contract		0		0		2
3	3.6 to 4.3 years	0.75	ALL PARTY	143335 T		S States	0	1. 10	0	1	1 2 2
	4.3 to 5.7 years	0.7		1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		No. of the second s	0		0	5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	5.7 to 7.3 years	0.65			L'and a series		0	Section Section	0		Charles and
	7.3 to 9.3 years	0.6	LINE ALL		1000	T	0		0		- 10 . Y
	9.3 to 10.6 years	0.6			CONTRACT!		0	12 C	0	L Star	
	10.6 to 12 years	0.6			E STORAGE		0	and the second second	0	S. Sandar	5-21 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
	12 to 20 years	0.6	1. 1 E 38 1	14	100 M 100 M	Section 199	0	- 1° - 201	0		- 17-3 - T.
	Over 20 years	0.6	March 1 and 1		the second second		0		0		- 20° - 10
L			0	0	0	0	0	and the second s	0 0	0	the state of

b.	The second second	H	Horizontal Disallowance in			Horizontal Disallowance Between			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge			1-2-2-2	ALL ADDRESS	New York Street			St. The second	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

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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 AUD

					Individual	positions					
Zone	Time Band	Assumed	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Desitiens
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	and the second			2 2 4 7 7 7 1	0		0	The total Service	State (Balling Costs)
	1 to 3 months	1	and the second		I'm BARDEN.		0	the open the	0	in a second a state	
	3 to 6 months	1	13-14 M 15 1 7 70	ALC: NOT	1		0	a barren en	0	ALL HERE I	Ta strike start
	6 to 12 months	1	ST. F. DA.		100 - 10 - 10 (10)	EN STATISTICS	0		0		a lun contrant
2	1.0 to 1.9 years	0.9	ENL SAFE	E.S. F. AND	Server and		0	and the second	0	1.1.1.1.1.1.1	10 11 255 I M.
	1.9 to 2.8 years	0.8	ALL REAL		10- 10- 10- 2	Ett Re- Carlos	0		0		an and a series of
	2.8 to 3.6 years	0.75	Set of a	Lose E. St.	The second second		0	121110	0	and the said of	and the second sec
3	3.6 to 4.3 years	0.75		12.450 A.	The second		0		0		- King and a start
	4.3 to 5.7 years	0.7	- Western		Charles Statistics	ALC: NO.	0	111215102	0		State of the second
	5.7 to 7.3 years	0.65	1 0 5 S S	Contraction and	100 100 100		0		0	1	Barris Harrison (
	7.3 to 9.3 years	0.6			20 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Factor N.	0	1 1	0	1	DU LANGE CO
	9.3 to 10.6 years	0.6	A DATE OF		-	States and	0		0	our courses it	2
	10.6 to 12 years	0.6	P. States				0	State of the second	0	194	
	12 to 20 years	0.6	the set			S	0	10000	0	14 22 23 24	
	Over 20 years	0.6			200		0	1.7	0	and the second second	
TOTAL			0	0	0	0	0	1900	0 0	0	1
OVERALL NET O	PEN POSITION										

A.C.		E	lorizontal Disallowanc	e in	Hor	rizontal Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1&2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge	A CONTRACTOR OF	We want work to be	YES HARRING W	12 Carlos Carlos	10	The Barris	ALC: NO. OF	The second	the state of the local state

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(Rupees in '000')

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

					Individual p	ositions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate o	lerivatives	Tot	al	Market Risk We	ighted Positions	Nat Position
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	
1	I month or less	1			CAN LE	- Marine	0	0	and the second s		1
	1 to 3 months	1					0	0	12	THE REAL PROPERTY AND	1
	3 to 6 months	1				The second	0	0			
-	6 to 12 months	1				14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0			1 1 1
2 .	1.0 to 1.9 years	0.9				W.	0	0		Contraction of the second	
	1.9 to 2.8 years	0.8			- 4		0	0	N. C.		A AL
	2.8 to 3.6 years	0.75		A 10 10 10 10 10		St. R	0	0			
3	3.6 to 4.3 years	0.75	125			- Ste	0	0			
	4.3 to 5.7 years	0.7				1 1 1 1	0	0	Maria Recorded	I SUMPLE	and the second
	5.7 to 7.3 years	0.65				Tel 1 - Mark	0	0		E	
	7.3 to 9.3 years	0.6		A THE REAL PROPERTY OF	and the second	Same 1	0	0	- 1 - 1 - 2	1	14-25-02
	9.3 to 10.6 years	0.6					0	0		1 A 1 5 1 1	10. 10 - 10 - 10 - 10 - 10 - 10 - 10 - 1
	10.6 to 12 years	0.6			-201 - 201		0	0	3-1-1		- 12 V
	12 to 20 years	0.6	and the second		100	19903 23.7	0	0	in the second	125 12 12	122-212
	Over 20 years	0.6			A A		0	0	My Santa	D'ALE ATT	2 million
			0	0	0	0	0	0	0	0	

		Н	orizontal Disallowance	e in	Hori	zontal Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
"F		1	2	3	1&2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge		and the second s	of the state of the state		1	CONTRACTOR NO.	No. IN.	12 31 32 30 31	And the second

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#### CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000')
	In	side Pakistan		Outlin Ballistant		Total
	KSE	LSE	ISE	Outside Pa	kistan*	Total
A Specific Risk Charge Equities						
Long positions	1,994,169	Sec. 19				1,994,169
b Short Positions	in State					0
Equity Derivatives		and a state				122
Long positions	Carlo Carlo Ma					0
d Short Positions	100000000000000000000000000000000000000				21	0
Total Gross Positions (a+b+c+d)	1,994,169	0	0	0	0	1,994,169
Risk Weight	8%	8%	8%	8%	8%	
g Specific Risk Charge (f x e)	159,534	0	0	0	0	159,534

#### B General Market Risk Charge

h	Net Long/Short Positions ( a-b  +  c-d )	1,994,169	0	0	0	0	1,994,169
i	Risk Weight	8%	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	159,534	0	0	0	0	159,534

Total Capital Charge for Equity Exposures (g + j)	319,067	0	0	0	0	
* Report Position on market -by-market basis i.e. separate	column for each nation	nal market to be	used			

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319,067

		Pos	sition in Curre	ncv		Net delta-			1
Currency	Net Spot Position	Net Forward Position	Guaranteės	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	132	Car Constant		and and a	1		132	226.32	29,876
GBP	1	100 2000	A Constant			2 2 2	0	1	0
JPY		allow the	A Lange Contra	ALC: CONT	0		0	6. 1 C	0
CHF	1.0000000000000000000000000000000000000	UE Y -R		the second second		1 1 1 M . 34	0	BUSCH THE	0
AED	2	SIX SHOW	State State	Same South and	S S CON	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	St. Dates	0
SAR	8	ALC: NO.	K. 43 5	- St. 7.4	A Station	E State	0	Barris and	0
AUD	S	Tellor English	1. 3- C.S.	5-34	E BOR	a sector	0	and the second	0
CAD	1 - Junit 174		1		Sec. 2 h		0.		0
DKK					8		0	The second	0
HKD	14-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-			PORT CON			0	N MARS	0
SGD					States,		0		0
SEK		A La Sta		and the second second	S. Carlo	2	0		0
EUR				Contraction of the second			0		0
Currency 14	1.22				- 15 <sup>-16</sup>	-x	0		0
Currency 15	CALE OF						0	and an end of the	0
Currency 16	197.12	and the second		Store -	1		0	14	0
Currency 17	N. 21-22		D. Carrows	Star Star			0	M. S. T. V.	0
Currency 18	15 5 - 0	2					0.		0
Currency 19				122 123			0	the set	0
Currency 20		190			3.3	COLOR BO	0		0
Currency 21	0	1442, 14		(201-20-30)		P DI STATE	0	The second	0
Currency 22	1. S.	See 2 and		12.12	12.2.2		0	125	0
Currency 23	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 1 1	1.200	le presente		0	NE W	0
Currency 24	in the second		シートの見て	1 2 7	6-1-1 A		0	and the read	0
Currency 25			MALL STATE	1.			0	1	0

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Overall Long/Short Position Capital Charge Rate Total Capital Charge

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(Rupees in '000')

#### MARKET RISK CAPITAL CHARGE FOR OPTIONS

### 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	Contraction of the second	8%			Te .

#### **B** LONG CALL or LONG PUT OPTIONS

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

TOTAL					
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61.14 · · · ·	Pagio ladi	antor Ar	oroach					
Calculation Approach:	Basic India	ator Approach  (Rupees in '					(Rupees in '000')	
sic Indicator Approach (BIA)				Gross	Income #			
		1 8	First year	Second year	Third year			Plea
				1000000		Average of		vour (
		α				positive values	Capital Charge	Jour
		1	2	3	4	5	6 = (5x1)	App
ross Income		15%	1,394,737	2,032,584	1,175,110	1,534,144	230,122	all ca
apital Charge (BIA)							230,122	will
Standardized Approach (TSA)				Com				auto
Standardized Approach (15A)			First waar	Gross .	Third year			autor
			Tust year	Second year	rund year	Average of		
Business lines *		ß				positive values	Capital Charge	
Dubiness intes		1	2	3	4	5	6 = (5x1)	
Corporate Finance		18%	0	0	0	0	0	
Trading and Sales		18%	0	0	0	0	0	
Retail Banking		12%	0	0	0	0	0	
Commercial Banking		15%	0	0	0	0	0	
Payment and Sattlamant		19%	0	0	0	0	0	
A geney Samilar		1670	0	0	0	0	0	
Agency services		13%	0	0	0	0	0	
Potoil Brokarana		1270	0	0	0	0	0	
nital Charge (TSA)		12%	0	0	0	0	0	
mar Charge (10A)							0	1
ative Standardized Approach	(ASA)			Gross	Income #			
			First year	Second year	Third year			
						Average of		
Business lines *		β				positive values	Capital Charge	
		1	2	3	4	5	6 = (5x1)	
Corporate Finance		18%	0	0	0	0	0	
Trading and Sales		18%	0	0	.0	0	0	
Payment and Settlement		18%	0	0	0	0	0	
Agency Services		15%	0	0	0	0	0	
Asset Management		12%	0	0	0	0	0	
Retail Brokerage		12%	0	0	0	0	0	
Those banks that are unable	e to disaggreg	gate their	gross incom	e into the abov	ve mentioned	six lines can aggr	egate the total	
gross income for these six lin	nes as under							l.
A garagete of six business line		18%	0	0	0		0	
Aggregate of six business inte	~>	1070	V		1	1 0		1
3.1 Capital Charge							0	1
				Loans and	Advances #			6
		1	First year	Second year	Third year			
			. not year	Second year	. and year	Average of		1
		6			() () () () () () () () () () () () () (	positive values	Canital Charge	
		1	2	3	4	5	6 = (5x1)*m	5
Retail Banking		12%	2 0	0	1 0	0	0 - (JXI) III	f -
Commercial Banking		15%	0	0	0	0	0	F
		1370	0	0	0	U UI	0	
Banks may aggregate loans	& advances f	from reta	ail and comm	ercial banking	g (if they wish	to) using a beta	of 15% as under:	1
Bat 18 Constant I Batt		1.50/	0		1 0			i
Retail & Commercial Banking	g	13%	0	0	0	0	0	1
3.2 Capital Charge						0	0	
pital Charge (ASA) (3.1+3.2)							0	1
pital Charge for Operational Risk (A, )	B or C)					1	230,122	
								1
							2,876,520	1
otal Risk Weighted Amount (D x 12.5)	and the second							1
otal Risk Weighted Amount (D x 12.5) djusted RWA based on Capital Floors	allowed to A	ASA ban	ks only. All	other banks wi	ill manually f	feed the amount	-	

to engage in activities as allowed under the law and SBP regulations

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