

INDEPENDENT AUDITOR'S REPORT

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

Grant Thornton Anjum Rahman

302 B, 3rd Floor, Evacuee Trust Complex, Aga Khan Road, F-5/1, Islamabad, Pakistan.

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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 2023.

In our opinion, the financial information in the Return of the Company as at 31 December 2023 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 2023. 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.

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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 Thornton Anjum College Grant Thornton Anjum Rahman

Chartered Accountants

Place: Islamabad Date: March 27, 2024

CAP 1

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

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OI December-2023

SUMMARY	OVERALL	CAPITAL	ADEQUACY	RATIO

Commo	n Equity Tion 1 (CET1)	Basel 3 Transit	Basel 3 full
1.1.1	n Equity Tier 1 (CET1) Fully Paid-up capital/ Capital deposited with SBP	6 765 000	67650
1.1.2		6,765,000	6,765,0
	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		
1.1.4	Discount on issue of Shares (enter negative number)	1,001,662	1.001.6
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,891,662	1,891,6
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	3,942,835	3,942,8
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	-	-
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
	CET1 before Regulatory Adjustments	12,599,497	12,599,4
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related defered tax liability)		
1.1.11	All other intangibles (net of any associated defered tax liability)	7,806	7,8
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	7,800	7,0
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	· 1	
	(net of related tax liability)		
1.1.14	Defined benefit pension fund net assets	-	
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
1.1.16	Cash flow hedge reserve		
1.1.17	Investment in own shares/ CET1 instruments		
1.1.18	Any increase in equity capital resulting from a securitization transaction		
1.1.19	Capital shortfall of regulated subsidiaries		
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		
	Sum of Regulatory Adjustments at CET1 level	7,806	7,8
1.1.21	CET 1 after Regulatory Adjustments above	12,591,691	12,591,0
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	112,880	112,8
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
1.1.23	CET 1 after Regulatory Adjustment above	12,478,811	12,478,
			12,470,0
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are		
	outside the scope of regulatory consolidation (amount above 10% threshold)		
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related	-	
	tax liability)		
1.1.26	CET 1 after Regulatory Adjustment above	12,478,811	12,478,
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	•	
1.1.28	CET 1 after above adjustment	12,478,811	12,478,
1.1.29	National specific regulatory adjustments applied to CET1	_	
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP	15 (50 000	40.450
1.1.32	CET 1 after Regulatory Adjustment above	12,478,811	12,478,
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	178,934	178,
1.1.34	CET1 (after regulatory adjustments)	12,299,877	12,299,
Additio	nal Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	_	
1.2.1.1	of which Classified as equity		
1.2.1.2	of which Classified as liabilities		
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed	-	
	in group AT1 - from "Consolidation sheet")		
1.2.3	AT1 Capital before Regulatory Adjustments	-	
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the precribed limit		-
1.2.6	Investment in own AT1 capital instruments		
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
	1	100 001	
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the		178,
	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	* 1	
	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	+	
1,2,10		•	
	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	178,934	178
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 recognized for capital adequacy	-	
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	12,299,877	12,299,
A ode o I U	In Proceedings of the Capital for Capital Andready Matto (CETT - Mecognista ATT Capital)	12,277,011	14,233,

SAFDAR ABBAS ZAIDI SVP / CFQ Saudi Pak Industrial and Agricultural Investment Company Limited Saudi Pak Tower, 61-A, Jinneh Avenue Islamabad



2.1	Capital Oualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		and the second second
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	299,715	299,71:
2.4	Weighted Assets		277,71
2.5	Revaluation Reserves (net of taxes)	1,557,438	1,557,43
2.5.1	Pertaining to Fixed Assets	2,273,083	2,273,08
2.5.2	Unrealized Gains/ (losses) on AFS securities	(715,645)	(715,64
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	1,857,153	1,857,15
2.9	Regulatory Adjustments at T2 Capital level		.,,,,
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
2.10	which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
2.11	Investment in own T2 capital instrument		-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	176,537	176,53
2.13	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	170,557	170,55
	capital (amount above 10% threshold)		
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities		
2.14	that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	176,537	176,53
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	176,537	176,53
2.16	T2 Capital (after regulatory adjustments)	1,680,616	1,680,61
2.17	T2 Capital recognized for capital adequacy	1,680,616	1,680,61
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy	1,680,616	1,680,61
2.17	Total 12 Capital admission for Capital adequacy	1,000,010 [2,000,03
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	13,980,493	13,980,49
	Total Risk Weighted Assets (TRWAs)	32,943,848	32,943,84
4.1	Total Credit Risk Weighted Assets	26,355,145	26,355,14
4.2	Total Market Risk Weighted Assets	3,489,031	3,489,03
4.3	Total Operational Risk Weighted Assets	3,099,671	3,099,67
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	37.34%	37.34
5.2	T1 Capital to TRWAs	37.34%	37.34
5.3	Total eligible capital to TRWAs	42.44%	42.44

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SAFDAR ABBAS ZAIDI

SVP / CFO
Saudi Pak Industrial and Agricultural
Investment Company Limited
Saudi Pak Tower, 61-A, Jinnah Avenue
Islamabad

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Minority Interest - under Basel III (full implementation)						Subsid	diaries				
is (A separate column should be completed for each subsidairy 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 equ	ity			640000		perland:	The Lat.	COLUMB DATE	unicelland is	744	100400025
should be included in the items 4 & 7 below)							11110				
2 paid in amount plus related reserves/retained earnings owned by group gross of all deductions								Elimber .			
3 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions										ERSENSED.	
4 Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions											
5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
6 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
7 Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions											
paid in amount plus related reserves/retained earnings owned by group gross of all deductions			100000		11120						
paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
0 Total risk-weighted assets of the subsidiary										ES .	
1 Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group				545(5)(5)						410000000000000000000000000000000000000	THE REAL PROPERTY.
transactions)		150000000000000000000000000000000000000	India Miles All.								
2 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	
CET1											
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		-	-	-	-	-	-	-	-	-	
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:											
CET1 recognized from consolidated subsidiaries		-		-	-	-	-			-	
AT1 Capital recognized from consolidated subsidiaries	1000			-	-	-					
T2 Capital recognized from consolidated subsidiaries	1000					-				-	-
			1								
Under Transitional Arrangement of Basel III	100%			-							
CET1 recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	
AT1 Capital recognized from consolidated subsidiaries	- 33		-	-	-	-	-	-		-	
T2 Capital recognized from consolidated subsidiaries	- 33		-	-	-	-	-	-	-	- 1	

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



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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		
differences)		
	B3 full	B3 Transit
	-	-
Amount to be risk weighted @ 100% during the transition period.		-
Defined benefit pension fund assets (net of any associated deferred tax liability)		
Defined benefit pension fund assets (net of any associated deferred tax natural)	B3 full	B3 Transit
	D3 Iuii	D3 ITalisit
Amount to be risk weighted @ 100% during the transition period.		-
I the solid line was finally and in the solid line was still a the sound of solid and		
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		416,359
Gross holdings of Additional Tier 1 capital		660,000
Gross holdings of Tier 2 capital		651,160
Sum of all above holdings		1,727,520
Applicable CET1 amount (before thresholds)		12,591,691
Amount of holdings exceeding 10% applicable CET1		468,350
	B3 full	B3 Transit
Deduction from CET1	112,880	112,880
Deduction from ATI capital	178,934	178,934
Deduction from T2	176,537	176,537
Amounts not deducted and to be risk weighted as per Banking/Trading Book classifications		
Gross holdings of common stock	303,479	303,479
C III CIMI LI	481,066	481,066
Gross holdings of AT1 capital	401,000	101,000

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	Charles San	7.09
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	12,478,811	12,478,811
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-
Deduction from 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)		
Net deferred tax assets due to temporary differences		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	12,478,811	12,478,811
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		-

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	-	-
Sum of above holdings	-	
Applicable CET1 amount (after all regulatory adjustments and threshold)	12,478,811	12,478,811
Applicable 15% Threshold	2,202,143	2,202,143
Amount above 15% threshold to be deducted from CET1		6/12
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	KU-ma Irisa Halia
Significant minority investment in banking and other financial entities	
Equity holdings (majority or significant minority) in an insurance subsidiary	
Any other	Charles and the Control of the Contr
Significant investment in commercial entities (subject to 1000% risk weight)	
Sum of above holdings	
Deduction from Tier-1 capital	
Deduction from Tier-2 capital	

A

Leverage Ratio	19.73%
Tier-1 Capital	12,299,877
Total Exposures	62,329,101

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	134,587
2	Balances with other banks	90,301
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,249,995
4	Investments	35,044,710
5	Advances	8,262,220
6	Operating fixed assets	4,079,087
7	Deferred tax assets	174,945
8	Financial Derivatives (total from cell C29)	-
9	Other assets	4,809,763
	Total Assets	55,845,607

	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%	3,316,800	3,316,800
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%		-
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%	3,377	3,377
9	Other commitments	100%	3,163,317	3,163,317
	Total Off-Balance Sheet Items excluding Derivatives		6,483,494	6,483,494

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)*		Market Name of the	-
5	Commodities*		100000000000000000000000000000000000000	-
6	Credit Derivatives (protection sold and bought)*			-
7	Other derivatives*			-
	Total Derivatives			-

^{*}Use add-on factor of 10% for these items

Instructions:

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

Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts
No bilateral netting or offsetting of matched positions for derivatives is allowed
Items deducted from capital will not contribute towards calculation of exposures



CR 1

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures	(B: Total of Column 8 of CR 2)
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23,157,398

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

	3,197,748
	0
3,197,748	0 (((22))((22))

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

--0

4 Total Risk Weighted Amount for Credit Risk

26,355,145



TOTAL

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOO Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000') CREDIT RISK MITIGATION (CRM)1 Risk Adjusted Amoun External Rick Original Simple Approach Comprehensive **Exposure Type** A Out flow Adjusted Exposure Weight Exposure Adjusted rating Adjustments Adjustments Exposure (after CRM) ΣE* 2 4 (2 X 6) or (2 x 7) (3+4-5)Cash and Cash Equivalents 0% 243 (a) Claims on Government of Pakistan (Federal or Provincia (b) 0% 6,375,736 Governments) and SBP, denominated in PKR 6,375,736 Foreign Currency claims on SBP arising out of statutory obligation 0% of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or 0% (d) provincial governments or SBP denominated in currencies other than 20% 50% 4.5 100% Unrated 100% Claims on Bank for International Settlements, International Monetary 0% Fund, European Central Bank, and European Community (I) Claims on Multilateral Development Banks 0% 20% 50% 4,5 100% 6 150% Unrated 50% Claims on Public Sector Entities in Pakistan 0% 20% 2.3 50% 4,5 100% 150% Unrated 50% (h) Claims on Banks 0% 10% 20% 220,000 44,000 50% 4,5 100% 150% 6 Unrated Claims, denominated in foreign currency, on banks with original 0% naturity of 3 months or less 20% 37,19 37,199 7,440 4,5 150% unrated 20% (i) Claims on banks with original maturity of 3 months or les ed in PKR and funded in funded in PKR 20% 3,083,436 3,083,436 616,687 (k) Claims on Corporates (excluding equity exposures) 0% 10% 20% 1,440,08 1,440,08 288,018 50% 3,803,27 3,803,27 1,901,635 100% 83,96 83,96 83,96 5,6 150% 100% Unrated-1 2,277,52 2,277,526 Unrated-2 125% 1,834,671 Claims categorized as retail portfolio 0% 20% 50% 75% 53,076 39,80 Claims fully secured by residential property (Residential Mortgage Fiance as defined in Section 2.1) 35% 78,102 78,102 27,336 Claims against Low Cost Housing Finance 25% Past Due loans The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the 150% outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the 100% outstanding amount of the past due claim. 264,70 264.70 264,704 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 50% 33,750 33,750 16,875 Loans and claims fully secured against eligible residentia 100% mortgages that are past due for more than 90 days and/or impaired Loans and claims fully secured against eligible residentia 50% mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount Investment in the equity of commercial entities (which exceeds 10% 1000% (0) of the issued common share capital of the issuing enitity) or where the entity is an unconsolidated affiliate. 500,000 500,000 5,000,000 Significant investment and DTAs above 15% threshold (refer to 250% (p) Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the (q) 100% anking book. 955,690 955,690 955.69 (r) Unlisted equity investments (other than that deducted from capital) 150% eld in banking book 510,00 510,000 765,00 (s) Investments in venture capital 150% (t) Investments in premises, plant and equipment and all other fixed 100% 4,048,081 Claims on all fixed assets under operating lease 100% (u) All other assets 100% 4,961,41 4,961,419 (v) 4,961,419

30,218,567



30,218,567

NON MARKET RELATED

h Credit Conversion Factor of 100% Direct Credit Substitutes						CREDIT RI	SK MITIGATI	ON (CRM) 1	(Rupees in '00
Lending of securities or posting of securities as collateral	Mapped	Risk				Simple Approach	1	Comprehensive	Risk Adjusted
Other commitments with certain drawdown	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4	5	6	7	8	9
Against				(3 X 100%)					(2 x 8)
Government of Pakistan (Federal or Provincial		0%						BARRANDA O GALLAS TOMAS	
Governments) and SBP, denominated in PKR	-			-	-	-	-		
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%		1					
Sovereigns, Government of Pakistan or provincial	1	0%			-	-			
governments or SBP denominated in currencies other	2	20%							
than PKR	3	50%							
	4,5	100%		-	-	-	-		
	6 Hereted	150%					-		
Bank for International Settlements, International	Unrated	100%		-	-		-		
Monetary Fund, European Central Bank, and European Community	•	0%		_					
Multilateral Development Banks		0%					-		
Iviumateral Development Banks	1	20%		-			-	Particular and the Control of Con	
	2,3	50%							
	4,5	100%			-				
	6	150%			-				
	Unrated	50%			-				
Public Sector Entities in Pakistan		0%							
Public Sector Entitles in Pakistan	1	20%							
	2,3	50%	9015		-		0.000		
	4,5	100%			100				
	6	150%		-			-		
	Unrated	50%		+	100		-		
Banks		0%							
Banks	1	20%		-					
	2,3	50%			-	-	-	BERTHAM CONTRACTOR OF THE	
	4,5	100%			-				
	6	150%	and the second			- 1	-		
	Unrated	50%		-	-				
Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%		-	-				
and denominated in to eight earteney)	4,5	50%		-		-50		Electrical States	
	6	150%		-				DOLLOW DESCRIPTION OF THE PROPERTY OF THE PROP	
	unrated	20%		-	-		-	Michigan Charles Communication	
		1 00/							
Banks (with original maturity of 3 months or less denominated in PKR)		0% 20%					-		
denominated in FRR)		2070							
Corporates		0%			-		-		
	1	20%	2,607,070	2,607,070	-		2,607,070		521
	2	50%	2,400,181	2,400,181		-	2,400,181		1,200
	3,4	100%		-	-		-		
	5,6 Unrated-1	100%	1,472,866	1,472,866			1,472,866		1,472
	Unrated-2	125%	2,472,000	1,472,000			4,172,000		1,472
Retail		0%			Emilian = 100		-		
		20%			-		-		
-		50% 75%			-		-		
		1370					•		
Others		0%			Charles (1980)				
		20%			-		-		
		50%			-		-		
		100%	3,377	3,377		-	3,377	G	3



Credit Conversion Factor of 50%							SK MITIGATI		
Performance related contingencies	Mapped	Risk				Simple Approach	1	Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		0%							
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan	-				-		-		
Sovereigns, Government of Pakistan or provincial	2	0% 20%		-	-		-		
governments or SBP denominated in currencies other than PKR	3	50%					-		
nan F K K	4,5	100%	-		-	2-03	-	protections has been pulling these said in	
	6	150%			100				
	Unrated	100%			-		-		
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%							
Multilateral Development Banks		0%							
vididiatoral Develophicit Danks	1	20%			-				
	2,3	50%	the second		-	-		The second secon	
	4,5	100%	THE RESERVE	EXCUSE OF THE SECOND					
	6	150%		-	-	-	-		
	Unrated	50%	in the second		-	-			
Public Sector Entities in Pakistan		0%							I Sales III
	1	20%							
-	2,3	50%		-	-	-	- 1		
-	4,5	100% 150%		-	-	-			
	6 Unrated	50%							
	Cinated								
Banks		0%			RESERVE SERVE		-		
-	1	20%		-	-		_		
1	2,3 4,5	50% 100%		-	-		-		
1	6	150%	300400				-		
	Unrated	50%							
Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%		-	-	-			
ind denominated in foreign entroicy)	4,5	50%		-	-				
	6	150%						RESERVE AND RESERVE OF THE PARTY OF THE PART	
	unrated	20%	POR SERVICE		Real Co.				
Banks (with original maturity of 3 months or less		0%							
denominated in PKR)		20%		Same 2	-	-	-		
Corporates		0%					-		
Corporates	1	20%	100000000000000000000000000000000000000	-			-		
	2	50%		-					
	3,4	100%					-		
	5,6	150%		-		-	-		
	Unrated-1	100%		-	-	- 11	-		
	Unrated-2	125%			7	- 1	-		
Retail		0%				Execution 1			
		20%					-		
		50% 75%	ESTRES SAME PARTY				-		
Others		0%							
		20%					-	1	
1		50% 100%					-		
		10070							

В



h Credit Conversion Factor of 20%							SK MITIGATI		
Trade Related contingencies	Mapped	Risk	Not and a	C. H. F.		Simple Approach		Comprehensive	Risk Adjusted
Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	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									
Governments) and SBP, denominated in PKR	-	0%			-	-	1		
SBP in Foreign Currency arising out of statutory				(10.11.00 No. 9)		1000			
obligations of banks in Pakistan	-	0%	-	-	-	-0.00			
Sovereigns, Government of Pakistan or provincial	1	0%	-	-	-	-	-		
governmentsor SBP denominated in currencies other	2	20%		-	-		-		
than PKR	4,5	50%		-			-		
	6	150%		-			-		
	Unrated	100%				-	-		
Bank for International Settlements, International Monetary Fund, European Central Bank, and	Offrated	100%			1111				BART N
European Community	-	0%		200000	-				
Multilateral Development Banks		0%							
Transmittal Development Baliks	1	20%		-	-		-		
	2,3	50%		-	100		-	Company Company Company Company	
	4,5	100%		-			-		
	6	150%	-		-	-		A CONTRACTOR OF THE PARTY OF TH	
	Unrated	50%		Electronic February		-		Electric de la constant de la consta	
Public Sector Entities in Pakistan		0%	55.577		Minister -				
	1	20%			-		-		
	2,3	50%		-	-	-	-		
	4,5	100%				- 1	-		
	6	150%		-		-	-		
	Unrated	50%		-		-	-		
Banks		00/							
Banks	1	20%					-		
l -	2,3	50%							
	4,5	100%			-		-		
	6	150%		-	-		-		
	Unrated	50%	1000000	-	4.3				
Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%	1225 127 A 127				-		
	4,5	50%						- 1	
	6	150%			-	-			
	unrated	20%			-		-		
Dealer (with arisinal maturity of 2 mg st. 1		T 00/							
Banks (with original maturity of 3 months or less denominated in PKR)		20%		-		-			
(denominated in PKR)		20%	-	-		- 1	-		
Corporates		0%							
	1	20%	Table 1981	-					
	2	50%			-		-		
	3,4	100%		-		100	-		
	5,6	150%		-					
	Unrated-1	100%					-		
	Unrated-2	125%			-		-		
Retail		0%							
-		20%					-		
1		50%							
		75%							
Others		0%							
		20%							
		50%							
		100%							

C

K

Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amoun
cancelled at any time	1	2	3
		-	
Government of Pakistan (Federal or Provincial			
Governments) and SBP, denominated in PKR	-	0%	-
SBP in Foreign Currency arising out of statutory			
obligations of banks in Pakistan	-	0%	-
Sovereigns, Government of Pakistan or provincial	1	0%	
governments or SBP denominated in currencies other	2	20%	
than PKR	4,5	50% 100%	
	6	150%	
	Unrated	100%	
Bank for International Settlements, International	Ollialed	10076	
Monetary Fund, European Central Bank, and			
European Community	-	0%	
European Community		0,0	
Multilateral Development Banks		0%	
	1	20%	
	2,3	50%	-
1	4,5	100%	
	6	150%	
	Unrated	50%	-
Public Sector Entities in Pakistan		0%	
	1	20%	-
	2,3	50%	-
	4,5	100%	
	6	150%	
	Unrated	50%	
Banks		0%	
Banks	1	20%	
	2,3	50%	
1	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%	
		1 00/	
0 Corporates		0%	
	2	20%	-
	3,4	100%	-
	5,6	150%	
	Unrated-1	100%	
	Unrated-2	125%	
	Ollianou Z		
1 Retail		0%	
		20%	
		50%	
	-	75%	(000m) .
			-
2 Others		0%	
2 Others		20%	
2 Others			

Total



OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM#	Risk Weight	Risk Weighte Amount
7		1	2	3	4	5	6	7	8	9
-						(3 X 4)	(1 + 5)			(7 X 8)
1	Foreign Exchange Contracts with SBP									
1										
1	Foreign Exchange Contract (with original maturity of less than 14 days)									
1	Instruments traded on futures and options exchanges, which are subject to									
1	daily mark to market and margin payments							- 23		
1	Equity Contracts*	19								
1	with Residual Maturity of one year or less				6%				0%	
1	with Residual Maturity of one year or less				6%	-	-		20%	
1	with Residual Maturity of one year or less				6%	-			50%	
1	with Residual Maturity of one year or less				6%	-	-		100%	
1	with Residual Maturity of one year or less				6%				125%	
1	with Residual Maturity of one year or less				6%				150%	
1	with Residual Maturity of over one year to five year				8%	-		1-652	0%	
1	with Residual Maturity of over one year to five year				8%	1	1.0		20%	
1	with Residual Maturity of over one year to five year				8%	-		-	50%	
1	with Residual Maturity of over one year to five year				8%	-			100%	
1	with Residual Maturity of over one year to five year				8%		-	Million -	125%	
1	with Residual Maturity of over one year to five year			ESMINU.	8%		34		150%	
1	with Residual Maturity of over five year				10%		- 1		0%	
1	with Residual Maturity of over five year		1174		10%	- 1			20%	
1	with Residual Maturity of over five year				10%		- 2		50%	
1	with Residual Maturity of over five year				10%	-	44.5		100%	
1	with Residual Maturity of over five year			Marke III	10%			-	125%	
1	with Residual Maturity of over five year				10%		- L		150%	
1	Other Market Related Contracts									
1	Future sale of equity instruments					1023	-			
1	2.					100	-	-		
	Sub Total		_			- 1				

Interest rate contracts*									
with Residual Maturity of one year or less				0%				0%	
with Residual Maturity of one year or less				0%	-	- 1		20%	
with Residual Maturity of one year or less				0%	-	-21		50%	
with Residual Maturity of one year or less				0%	-	- 4		100%	
with Residual Maturity of one year or less				0%	-			125%	
with Residual Maturity of one year or less				0%				150%	
with Residual Maturity of over one year to five year				1%				0%	
with Residual Maturity of over one year to five year	Facilities and Miles			1%	-			20%	
with Residual Maturity of over one year to five year		COLUMN TO SERVICE STATE OF THE		1%		- 1		50%	
with Residual Maturity of over one year to five year			(1)	1%		-38		100%	
with Residual Maturity of over one year to five year				1%	-	-3.0		125%	
vith Residual Maturity of over one year to five year				1%	- 1			150%	
vith Residual Maturity of over five year		F.11		2%	(4)	307		0%	
vith Residual Maturity of over five year	DESCRIPTION OF	THE PERSON NAMED IN		2%				20%	
vith Residual Maturity of over five year				2%				50%	
vith Residual Maturity of over five year				2%	-			100%	
vith Residual Maturity of over five year				2%	-			125%	
vith Residual Maturity of over five year				2%	-			150%	
Foreign Exchange Contracts*									
vith Residual Maturity of one year or less				1%				0%	
vith Residual Maturity of one year or less	ROSSING STREET, BUT	Treatment Par		1%	33			20%	
vith Residual Maturity of one year or less				1%				50%	
vith Residual Maturity of one year or less				1%	193			75%	
vith Residual Maturity of one year or less				1%				100%	
vith Residual Maturity of one year or less				1%	100			125%	
vith Residual Maturity of one year or less	Caraca Salah N			1%				150%	
vith Residual Maturity of over one year to five year				5%	12			0%	
vith Residual Maturity of over one year to five year				5%	-			20%	
vith Residual Maturity of over one year to five year				5%	-		5.0	50%	
with Residual Maturity of over one year to five year				5%				75%	
vith Residual Maturity of over one year to five year				5%				100%	
vith Residual Maturity of over one year to five year				5%				125%	
vith Residual Maturity of over one year to five year				5%	-			150%	
vith Residual Maturity of over five year				8%	-	300		0%	
vith Residual Maturity of over five year				8%	-			20%	
vith Residual Maturity of over five year				8%	-			50%	
vith Residual Maturity of over five year				8%				75%	
vith Residual Maturity of over five year				8%				100%	
vith Residual Maturity of over five year			Barul Buri	8%	-	- E		125%	
with Residual Maturity of over five year				8%	-			150%	
Sub Total	-		- 5						

D Grand Total (B+C)



RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000') A Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR 2) ii. Total market risk capital charge for General Market Risk Maturity Method (Sum of all Currency-wise MR 3.1s or MR 3.2s) 73,803 73,803 B Capital Charge For Equity Exposure (MR 4)
i. Specific Risk ii. General Market Risk 202,344 C Capital Charge for Foreign Exchange Risk (Total of MR 5) 2,976 D Capital Charge for Position in Options (Total of MR 6) E Total Capital Charge for Market Risk (A+B+C+D) 279,122 3,489,031 F Risk Weighted Amount for Market Risk (E x 12.5)



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

				Residual Maturity						
			6 month or less	Over 6 months to 24 months	Over 24 months					Total Market ri capital charge f
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
rnment (Domestic Cui	Long	31,381,889						Evaluation of the second	31,381,889	and 100 100 100 100 100 100 100 100 100 10
Timent (Domestic Cit	Short									斯斯 医水色
C										
Government (other th	Long	rrency)							0	
Rating grade 1	Short				The state of the s				0	
1.00	Long								0	
Rating grade 2-3	Short								0	
Rating grade 4-5	Long							1.000 Miles (10.00 E	0	
Rating grade 4-3	Short								0	
Rating grade 6	Long								0	
icating grade o	Short								0	
Unrated	Long								0	
Challed	Short								0	
Qualifying (to be speci	Long					100000000000000000000000000000000000000			0	facilities in
	Short			SUBMORTS CONTROL OF THE PROPERTY OF THE PROPER						
Others (civilar to and		and an 4h a Standardinad An	annual of the Book II	E			to region with	Charles For San Landing	0	Service Service
Others (similar to cred	it risk charges u	nder the Standardized Ap	proach of the Basel II	Framework)					0	
Rating grade 1	Long Short	nder the Standardized Ap	proach of the Basel II	Framework)					0	
	Long Short Long	nder the Standardized Ap	proach of the Basel II	Framework)					0 0	
Rating grade 1 Rating grade 2-3	Long Short Long Short	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0	
Rating grade 1 Rating grade 2-3	Long Short Long Short Long Short Long Long	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5	Long Short Long Short	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0	
Rating grade 1 Rating grade 2-3	Long Short Long Short Long Short Long Short Long Short	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6	Long Short Long Short Long Short Long Short Long Short Long Short Long Long Short Long Short Long	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5	Long Short	nder the Standardized Ap	proach of the Basel II	Framework)					0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated	Long Short								0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6	Long Short Long	31,381,889	0	0	0		0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated	Long Short				0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



(Maturity Method) Currency PKR

	Time Ba	nd			Individu	al positions			Risk	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	derivatives	To	tal	Weight		
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	6,952,300		Constitution of the second		6,952,300	0	0.00%	0	
	1 to 3 months	1 to 3 months	16,720,500				16,720,500	0	0.20%	33,441	
	3 to 6 months	3 to 6 months	0	Maria Maria (Abrah)			0	0	0.40%	0	
	6 to 12 months	6 to 12 months	0				0.40455	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years	0				0 (40)	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	0				0 0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	0		and the state of the same		0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years	1,467,697		South a Philosophic Ex-		1,467,697	0	2.75%	40,362	
	5 to 7 years	4.3 to 5.7 years	0				0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	0				0	0.	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0 = 10	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					- 0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years				5 0 1 5 5	0	0	12.50%	0	
			25,140,497	0.00			25,140,497	0		73,803	0

		Horizo	ntal Disallowa	nce in	Horizontal Disallowance Betw		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								73,803	73,803



(Maturity Method) Currency USD

	Time Ba	nd			Individu	al positions			Risk Weight	Weighted	nositlans
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	T	otal	Risk Weight	weighted	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					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years			and the first state of		0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years			Sestiment Billion	Harries Sales Sales	0	0	1.75%	0 2	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0 1	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years				90000	0	0	12.50%	0	
			0	0	0	0	0	0		Supplied to 0 to the supplied to 1	0

		Horizo	Horizontal Disallowan		Horizontal Disallowance Between		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



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

(Ru	pees	in	000
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	Time Bar	nd			Individ	ual positions			Risk Weight	Weighted positions	
7	G 20/	Coupon less than 3%	Debt securi	ties & debt	Interest rate	derivatives	To	otal	Kisk Weight	vv eighted	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					0	0	0.00%	0 111	
	1 to 3 months	1 to 3 months					0	0	0.20%	0 11	
	3 to 6 months	3 to 6 months					- 0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years			E 14 (18 14 19 12 1		0 = 1	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	Stiff Salar and Company		and a standard to		0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	anti-sample of the sample of
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	
	Over 20 years	10.6 to 12 years		3.0			0	0	6.00%	mineral and a second of the	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowa	nce in	Horizontal Disallowance Betw		ween		
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	25.54 Self-Prosettist	6.2	400 (0.000)					Secretary 0	Solder Commence O



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

(Ru			

	Time Ba	nd			Individu	al positions			Risk Weight	Weighted po	eltione
	G 20/	Coupon less than 3%	Debt securities &	debt derivatives	Interest ra	te derivatives	7	Γotal	Alsk Weight	weighted pe	Sittons
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					0	0	0.00%	term and the second of the	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	3310
	6 to 12 months	6 to 12 months					0	0	0.70%	0	10000
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years		and the second			0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0 0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0.00
	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			240.0		0	0	12.50%	0	
			0	0	0	0	0	- 0		0	0

		Hor	rizontal Disallowan	ce in	Horizontal 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



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

	Time Ba	ind			Individu	ual positions			Risk Weight	Wate	Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	T	otal	Kisk Weight	Weighted 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 second	40000			0	0	0.00%	0		
	1 to 3 months	1 to 3 months					0	0	0.20%	0		
	3 to 6 months	3 to 6 months					0	0	0.40%	0		
	6 to 12 months	6 to 12 months					0	0	0.70%	0		
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0 1100	MARKET STATE OF STATE	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0		
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	installed to the second of	g Grad Hall Lauft au trainin an	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	ROMA HANDA MARKATAN	
	5 to 7 years	4.3 to 5.7 years					0	- 0	3.25%	0		
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0		
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0		
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0		
	Over 20 years	10.6 to 12 years					0	0	6.00%	0		
		12 to 20 years					0	0	8.00%	0		
		Over 20 years					0	0	12.50%	0		
			0	0	0	0	0	0		0	0	

		Horize	ontal Disallowa	nce in	Horizonta	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								0	0



(Maturity Method) Currency AUD

	Time	Band			Individu	al positions			Risk Weight	Walnu	ad wastitana
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities	& debt derivatives	Interest rat	e derivatives		Total	Risk weight	weight	ed positions
Zone	Coupon 5 % or more	Coupon less than 376	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less		NE SERVICE DE L'ANDRE	The second second		0	0	0.00%	(
	1 to 3 months	1 to 3 months					0	0	0.20%	ainte che de la company (
	3 to 6 months	3 to 6 months			Thursday and the		0	0	0.40%	er en en santante (
	6 to 12 months	6 to 12 months					0	0	0.70%		
	2 1 to 2 years	1.0 to 1.9 years					0.00	0	1.25%	() () () () () () () () () ()	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	TERRITOR OF	
	3 to 4 years	2.8 to 3.6 years	4 3 3 3 3 3	350			0	0	2.25%	Commence of the Commence of	Lakers, History
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	(
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	Skin Called C	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	(
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	(
	15 to 20 years	9.3 to 10.6 years					.0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	and the second second second	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%		
,			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowanc	e in	Horizo	ntal Disallowance Bety	veen		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	Total General Market
		1	2	3	1 & 2	2 & 3	1 & 3	position	Risk Charge
General Market Risk Capital Charge								0	0



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

	Time E	Band			Individua	l positions			Risk Weight	Weighte	d positions
78 -	G 20/	Course loss than 20/	Debt securities &	debt derivatives	Interest rat	e derivatives	Tot	tal	Misk Weight	Weighte	a 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					0	0	0.00%	0	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	5.030
	6 to 12 months	6 to 12 months	Dyalita da Si				0	0	0.70%	0 2	
	21 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	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	
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					- 0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%		
			0	0	0	0	0	0		0	0

		Horizo	ontal Disallowan	ce in	Horiz	zontal Disallowance I	Between		
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		sacadar	estate					0	0 0



(for institutions using Duration method)

Currency PKR

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk We	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1				苏泽加里山东 村。	0	0			
	1 to 3 months	1	19 21 - 2 - 1 - 2 - 1				0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0	Section of the sectio		
	9.3 to 10.6 years	0.6					0	0	second mental like		
	10.6 to 12 years	0.6				odbiera a.a.	0	0		Debico establica (Cita	
	12 to 20 years	0.6					0				
	Over 20 years	0.6					0	0			
			0	0	0	0	0	0	0	0	

		Н	orizontal Disallowance	in	Horiz	zontal Disallowance Be	etween		
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	The state of the s	1515	11000			Shirtschaften and	100000000000000000000000000000000000000		SHAPE SHIPTING THE LABOR SHIPTING



(for institutions using Duration method)

Currency US\$

(Rupees in '000')

					Individua	al positions					
Zone	Time Band	Assumed Change	Debt securities &	& debt derivatives	Interest ra	te derivatives	To	tal	Market Risk We	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	State Buildings	0		
	1 to 3 months	1					0		0		
	3 to 6 months	1					0		0		
	6 to 12 months	1					0		0		
2	1.0 to 1.9 years	0.9					0		0		
	1.9 to 2.8 years	0.8				建工工工工工	0		0		
	2.8 to 3.6 years	0.75					0	of hearth sales	0		
3	3.6 to 4.3 years	0.75					0		0	THE RESERVE	Account and a second
	4.3 to 5.7 years	0.7					0		0		
	5.7 to 7.3 years	0.65					0		0		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6					0		0		
	10.6 to 12 years	0.6	LIBERT BU				0		0		
	12 to 20 years	0.6					0		0		
	Over 20 years	0.6					0		0		
L			0	0	(0	0		0	0	

OVERALL NET OPEN POSITION

		H	lorizontal Disallowance	in	Hor	izontal 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	Net Position	Charge
General Market Risk Capital Charge									



(for institutions using Duration method)

Currency GBP

					Individua	al positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	Tot	al	Market Risk We	ighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0				
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8	30				0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					Andrew Harrison O	0			
	5.7 to 7.3 years	0.65					0	0			NO STATE
	7.3 to 9.3 years	0.6					7 2 2 2 2 2	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6			Million and the		0	0			
	Over 20 years	0.6					0	0			
L			0	0	0	0	0	0	0	0	

		Н	orizontal Disallowanc	e in	Hori	zontal Disallowance Be	etween		
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						THE REPORT OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN CO			



(for institutions using Duration method)

Currency JPY

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					Hills on Signal = 0				
	1 to 3 months	1					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
	3 to 6 months	1					0)		
	6 to 12 months	1				Alima Romaniya	0				
2	1.0 to 1.9 years	0.9					0			60 5 50 56	
	1.9 to 2.8 years	0.8					0)		
	2.8 to 3.6 years	0.75					0				
3	3.6 to 4.3 years	0.75					0				
	4.3 to 5.7 years	0.7					0)		
	5.7 to 7.3 years	0.65					0				
	7.3 to 9.3 years	0.6					0				
	9.3 to 10.6 years	0.6					0	Larland and Section)		VICE PROF
	10.6 to 12 years	0.6					0			10 to	
	12 to 20 years	0.6					0			ROLL STREET	
	Over 20 years	0.6					0				
AL			0	0	0	the same of	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									



(for institutions using Duration method)

Currency EURO

					Individual	positions					
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1			TINGS TO BE THE		0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	- 0			
	6 to 12 months	1					0	0			
2 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years	1.0 to 1.9 years	0.9					0	0	Commence of the second		
	0.8					0	0				
	2.8 to 3.6 years	0.75				Maria de Antie	0	0			
3	3.6 to 4.3 years	0.75					0	0	are and adoptions		
	4.3 to 5.7 years	0.7					0	0			0.00145 = 3.3
	5.7 to 7.3 years	0.65			CORNEL CONTRACT		0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6	Manual Talanda				0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
L			0	0	0	0	0	0	0	0	

		Н	Horizontal Disallowance in			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	了。"他国体的流言"上"的特别。		AND STREET		SECTION A		A SHEEK ARE	SESSION CO.	



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	Assumeu	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk We	eighted Positions	Net Positions
		Change in	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					0	0		a Bath those on th	
2 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years	0.9					0	0				
	0.8			Ballia Hawasanii		0	0				
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75		Markey Market Land			0	0			Still Sales Sales
	4.3 to 5.7 years	0.7	Sue to bridge	Continued Southern			0	0		pottor Opetical na is	
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6	A mulayer and			COLOR DE ALGRA	0	0			
	9.3 to 10.6 years	0.6		SENSONAL SESSION O			0	0			
	10.6 to 12 years	0.6	in all spices the		gad (Sales et al.)		0	0			
	12 to 20 years	0.6		ensumble in the			0	0			grades such
	Over 20 years	0.6					0	0	7 (7)		
AL			0	0	0	404	0	0	0	0	

		Horizontal Disallowance in			Horiz	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								Water to the second	



(for institutions using Duration method)

Currency Others

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	Debt securities & debt derivatives		derivatives	Tot	al	Market Risk Weighted Positions		Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net I ostions
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1			1 (1)		0	0			
	6 to 12 months	1			COURSE STATE		0	0			
2	1.0 to 1.9 years	0.9					0	0	Low Control		
	1.9 to 2.8 years	0.8			and the second		0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65		and the second			0				
	7.3 to 9.3 years	0.6			SURFICE CONTRA		0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	le es dell'ibre o			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
OTAL			0	0	0	0	0	0	(0	

		Н	Horizontal Disallowance in			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		Barrier Barrier							



CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000') Inside Pakistan Outside Pakistan* Total ISE KSE LSE A Specific Risk Charge **Equities** Long positions 1,264,650 1,264,650 **Short Positions** 0 **Equity Derivatives** Long positions 0 **Short Positions** 0 Total Gross Positions (a+b+c+d) 1,264,650 0 0 0 0 1,264,650 Risk Weight 8% 8% 8% 8% 8% Specific Risk Charge (f x e) 101,172 101,172 **B** General Market Risk Charge Net Long/Short Positions (|a-b| + |c-d|) 1,264,650 0 0 0 0 1,264,650 Risk Weight 8% 8% 8% 8% 8% 101,172 0 0 General Market Risk Charge (h x i) 0 0 101,172 202,344 202,344

Total Capital Charge for Equity Exposures (g + j)



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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	ency		Net delta-			
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	132				e tremer		132	281.78	37,199
GBP							0		0
JPY		Transmission of		The district			0		0
CHF						educine a contra	0		0
AED							0		0
SAR		25 1.22					0		0
AUD		See a second					0	0.00	0
CAD	Declaration of	6-0-0-6-6-6			S elements and	Commence of the contract of th	0		0
DKK						15/40 15/40 15/40	0	12:10:10:10:10	0 = 11111 = 11
HKD		2000			11年11年11		0		0
SGD							0		0
SEK			ansanaa aastaa			males de Santiel	0		
EUR							0		0
Currency 14					THEFT		0		0
Currency 15					18853		0		0
Currency 16					ululululus etaen		0		0
Currency 17		\$25 mm 4760 C					0		###### 0
Currency 18				Mark Cartain			0		0
Currency 19							0		0
Currency 20			all and section in	deficiency for			0		
Currency 21							0		0
Currency 22	522875	E 1 E 121					0		0
Currency 23							0		0
Currency 24			4.34.4	and the lines of	11142		0		0
Currency 25	Andrew Committee			THE STATISTICS	and a limit of		0		-0

Overall Long/Short Position Capital Charge Rate Total Capital Charge

	37.	,19	9
		8	9%
	2	97	6



MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL	



RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Indi	icator Ap	proach				(Rupees in '000')	
Basic Indicator Approach (BIA)			Gross 1	ncome #			
		First year	Second year	Third year			Please select
					Average of		your Calculati
	α				positive values	Capital Charge	Approach and
	1	2	3	4	5	6 = (5x1)	
Gross Income	15%	2,032,584	1,175,110	1,751,780	1,653,158	247,974 247,974	all calculation
A Capital Charge (BIA)					L	241514	will perform
The Standardized Approach (TSA)			Gross	ncome #			automatically
The Standardized Approach (15A)		First year	Second year	Third year			
		Thist year	Second year	Tilliu 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	
Retail Banking	12%	0		0		0	
Commercial Banking	15%	0		0		0	
Payment and Settlement	18%	0		0		0	
Agency Services	15%	0		0		0	
Asset Management Retail Brokerage	12%	0		0		0	
B Capital Charge (TSA)	1270	1 0	0	0	0	0	
D Capital Charge (1571)					L		1
Alternative Standardized Approach (ASA)			Gross	ncome #			1
interment of the contract tripps of the contract of		First year	Second year	Third year			
		I ist year	Second year	Tinu you	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	
Payment and Settlement	18%	0		0		0	
Agency Services	15%	0		0		0	
Asset Management	12%	0		0		0	
Retail Brokerage Those banks that are unable to disaggre	12%					o regate the total	
gross income for these six lines as under	-	i gross meon	e into the abov	c mentioned	SIA HILLS CAIL AGE	regate the total	
Es es mesme to these our mass as an array						(u	ı
Aggregate of six business lines	18%	0	0	0	0	0	
3.1 Capital Charge					l	0	
			T come and	Advances #			1
		First year	Second year	Third year			
		rust year	Second year	Tinu year	Average of		
	β				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)*m	4
Retail Banking	12%	-0	0	0	0	0	
Commercial Banking	15%	0	0	0	0	0	
Banks may aggregate loans & advances	s from ret	ail and comm	ercial banking	(if they wish	to) using a beta	of 15% as under:	J
Retail & Commercial Banking	15%	0	0	0	0	0	1
Retail & Commercial Banking	1370	0	1	0	0	0	1
3.2 Capital Charge					1	0	1
					,		,
C Capital Charge (ASA) (3.1+3.2)						0]
D Capital Charge for Operational Risk (A, B or C)						247,974	1
E Total Risk Weighted Amount (D x 12.5)						3,099,671	1
						3,079,071	
Adjusted DWA hand on Contail Elegan all	ACAL	the auto 411	athan books	II	Cood the		
Adjusted RWA based on Capital Floors allowed to calculated in cell J55.	ASA ban	iks only. All	other banks wi	ll manually j	feed the amount	3,099,671	

^{*} Disclosure in the above segments of business should not be construed that all these activities are permissible. Banks/DFIs are required to engage in activities as allowed under the law and SBP regulations

