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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 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 Rahman

**Grant Thornton Anjum Rahman**
Chartered Accountants
Place: Islamabad
Date: March 27, 2024

Please enter your data in yellow cells.

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 OF: December-2023

## SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

| | | | Basel 3 Transit | Basel 3 full |
|---|---|---|---|---|
| 1.1 | **Common Equity Tier 1 (CET1)** | | | |
| | 1.1.1 | Fully Paid-up capital/ Capital deposited with SBP | 6,765,000 | 6,765,000 |
| | 1.1.2 | Balance in Share Premium Account | | - |
| | 1.1.3 | Reserve for issue of Bonus Shares | | - |
| | 1.1.4 | Discount on issue of Shares (enter negative number) | | - |
| | 1.1.5 | General/ Statutory Reserves as (disclosed in the Balance Sheet) | 1,891,662 | 1,891,662 |
| | 1.1.6 | Gain/ (losses) on derivatives held as Cash Flow Hedge | | - |
| | 1.1.7 | Un-appropriated/ un-remitted profits/ (losses) | 3,942,835 | 3,942,835 |
| | 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 | 12,599,497 |
| | 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 | 7,806 |
| | 1.1.12 | Shortfall in provisions against classified assets (without considering any tax impact) | | - |
| | 1.1.13 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | - |
| | 1.1.14 | Defined benefit pension fund net assets | - | - |
| | 1.1.15 | Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities | | - |
| | 1.1.16 | Cash flow hedge reserve | | - |
| | 1.1.17 | Investment in own shares/ CET1 instruments | | - |
| | 1.1.18 | Any increase in equity capital resulting from a securitization transaction | | - |
| | 1.1.19 | Capital shortfall of regulated subsidiaries | | - |
| | 1.1.20 | Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities | | - |
| | | **Sum of Regulatory Adjustments at CET1 level** | 7,806 | 7,806 |
| | 1.1.21 | *CET 1 after Regulatory Adjustments above* | 12,591,691 | 12,591,691 |
| | 1.1.22 | Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | 112,880 | 112,880 |
| | 1.1.23 | *CET 1 after Regulatory Adjustment above* | 12,478,811 | 12,478,811 |
| | 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 | 12,478,811 |
| | 1.1.27 | Amount exceeding 15% threshold (significant Investments and DTA) | - | - |
| | 1.1.28 | *CET 1 after above adjustment* | 12,478,811 | 12,478,811 |
| | 1.1.29 | National specific regulatory adjustments applied to CET1 | - | - |
| | 1.1.30 | Investment in TFCs of other banks exceeding the precribed limit | | |
| | 1.1.31 | Any other deduction specified by SBP | | |
| | 1.1.32 | *CET 1 after Regulatory Adjustment above* | 12,478,811 | 12,478,811 |
| | 1.1.33 | Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments | 178,934 | 178,934 |
| | 1.1.34 | **CET1 (after regulatory adjustments)** | 12,299,877 | 12,299,877 |
| 1.2 | **Additional 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 | | - |
| | 1.2.8 | 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) | 178,934 | 178,934 |
| | 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** | 178,934 | 178,934 |
| | 1.2.12 | **Amount of Regulatory Adjustment applied at AT1 Capital level** | - | - |
| | 1.2.13 | **AT1 Capital (after regulatory adjustments)** | - | 0 |
| | 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 | 12,299,877 |

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| | | | | |
|---|---|---|---|---|
| 2 | **Tier 2 (T2) Capital** | | | |
| | 2.1 | Qualifying T2 capital instruments under Basel 3 plus any related share premium | | |
| | 2.2 | T2 capital instruments subject to phase out arrangement issued under pre-Basel 3 | | |
| | 2.3 | T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet") | - | - |
| | 2.3.1 | of which: instruments issued by subsidiaries subject to phase out | | |
| | 2.4 | General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets | 299,715 | 299,715 |
| | 2.5 | Revaluation Reserves (net of taxes) | 1,557,438 | 1,557,438 |
| | 2.5.1 | Pertaining to Fixed Assets | 2,273,083 | 2,273,083 |
| | 2.5.2 | Unrealized Gains/ (losses) on AFS securities | (715,645) | (715,645) |
| | 2.6 | Foreign Exchange Translation Reserves | | - |
| | 2.7 | Undisclosed/ Other Reserves (if any) | | - |
| | 2.8 | **T2 Capital before regulatory adjustments** | **1,857,153** | **1,857,153** |
| | 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 which, during transitional period, remain subject to deduction from Tier-2 capital | - | |
| | 2.11 | Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities | | - |
| | 2.12 | Investment in own T2 capital instrument | | - |
| | 2.13 | Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | 176,537 | 176,537 |
| | 2.14 | Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation | - | - |
| | | **Sum of Regulatory Adjustments at T2 Capital level** | 176,537 | 176,537 |
| | 2.15 | **Amount of Regulatory Adjustment applied at T 2 Capital level** | **176,537** | **176,537** |
| | 2.16 | **T2 Capital (after regulatory adjustments)** | **1,680,616** | **1,680,616** |
| | 2.17 | **T2 Capital recognized for capital adequacy** | **1,680,616** | **1,680,616** |
| | 2.18 | **Portion of AT1 Capital recognized in T2 Capital** | - | - |
| | 2.19 | **Total T2 Capital admissible for capital adequacy** | **1,680,616** | **1,680,616** |

| | | | | |
|---|---|---|---|---|
| 3 | | **Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital** | 13,980,493 | 13,980,493 |

| | | | | |
|---|---|---|---|---|
| 4 | | **Total Risk Weighted Assets (TRWAs)** | 32,943,848 | 32,943,848 |
| | 4.1 | Total Credit Risk Weighted Assets | 26,355,145 | 26,355,145 |
| | 4.2 | Total Market Risk Weighted Assets | 3,489,031 | 3,489,031 |
| | 4.3 | Total Operational Risk Weighted Assets | 3,099,671 | 3,099,671 |

| | | | | |
|---|---|---|---|---|
| 5 | | **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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**MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY**

Rupees in '000'

**Minority Interest - under Basel III (full implementation)**

| Items | (A separate column should be completed for each subsidairy issuing capital to third parties) | Total Amount | Subsidiaries 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below) | | | | | | | | | | | |
| 2 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| 3 | paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions | | | | | | | | | | | |
| 4 | Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions | | | | | | | | | | | |
| 5 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| 6 | paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions | | | | | | | | | | | |
| 7 | Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions | | | | | | | | | | | |
| 8 | paid in amount plus related reserves/retained earnings owned by group gross of all deductions | | | | | | | | | | | |
| 9 | paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions | | | | | | | | | | | |
| 10 | Total risk-weighted assets of the subsidiary | | | | | | | | | | | |
| 11 | Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions) | | | | | | | | | | | |
| 12 | Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | **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** | - | - | - | - | - | - | - | - | - | - | - |
| **T2 Capital recognized from consolidated subsidiaries** | - | - | - | - | - | - | - | - | - | - | - |

**Under Transitional Arrangement of Basel III**

| | 100% | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **CET1 recognized from consolidated subsidiaries** | - | - | - | - | - | - | - | - | - | - | - |
| **AT1 Capital recognized from consolidated subsidiaries** | - | - | - | - | - | - | - | - | - | - | - |
| **T2 Capital recognized from consolidated subsidiaries** | - | - | - | - | - | - | - | - | - | - | - |

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

Rupees in '000'

## REGULATORY ADJUSTMENTS

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

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

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

| Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | | |
|---|---|---|
| Gross holdings of common stock | | 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 AT1 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 |
| Gross holdings of AT1 capital | 481,066 | 481,066 |
| Gross holdings of T2 capital | 474,623 | 474,623 |

| Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation | | |
|---|---|---|
| Gross holdings of common stock | | |
| Gross holdings of AT1 capital | | |
| Gross holdings of T2 capital | | |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) | 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 AT1 capital | - | - |
| Remaining amount to be risk weighted as per Banking/ Trading Book classifications | | - |
| Deduction from T2 capital | - | - |
| Remaining amount to be risk weighted as per Banking/ Trading Book classifications | | - |

| | B3 full | B3 Transit |
|---|---|---|
| **Deferred Tax Assets that arise from temporary differences (after 10% threshold)** | | |
| Net deferred tax assets due to temporary differences | | |
| Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) | 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 | - | - |
| | | |
| 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 | | - |

| | |
|---|---|
| **Leverage Ratio** | **19.73%** |

(Rupess in '000')

| | |
|---|---|
| **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) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)** | **Notional Principal** | **Potential Future Credit Exposure** (Notional principal amount multiplied with Add on Factors 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)* | - | - | - |
| 5 | Commodities* | - | - | - |
| 6 | Credit Derivatives (protection sold and bought)* | - | - | - |
| 7 | Other derivatives* | - | - | - |
| | **Total Derivatives** | | | **-** |

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

**Instructions:**

**All on-balance sheet and non-derivatives exposures are 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) | | 23,157,398 |
| 2 Off - Balance Sheet - Non Market Related Exposures | | |
| Total Risk Adjusted Exposure of Section A | 3,197,748 | |
| Total Risk Adjusted Exposure of Section B | 0 | |
| Total Risk Adjusted Exposure of Section C | 0 | |
| Total Risk Adjusted Exposure of Section D | 0 | 3,197,748 |
| 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 |

Please enter your data in yellow cells.

CR 2

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')

| A | Exposure Type | External rating | Risk Weight | Original Exposure | CREDIT RISK MITIGATION (CRM)1 | | | | Risk Adjusted Amount |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Simple Approach | | | Comprehensive | |
| | | | | | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣE* | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | | | | | | | (3+4-5) | | (2 X 6) or (2 x 7) |
| (a) | Cash and Cash Equivalents | | 0% | 243 | | | 243 | - | 0 |
| (b) | Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR | | 0% | 6,375,736 | | | 6,375,736 | - | 0 |
| (c) | Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan | | 0% | | | | 0 | - | 0 |
| (d) | Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR | 1 | 0% | | | | 0 | - | 0 |
| | | 2 | 20% | | | | 0 | - | 0 |
| | | 3 | 50% | | | | 0 | - | 0 |
| | | 4,5 | 100% | | | | 0 | - | 0 |
| | | 6 | 150% | | | | 0 | - | 0 |
| | | Unrated | 100% | | | | 0 | - | 0 |
| (e) | Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | | 0% | | | | 0 | - | 0 |
| (f) | Claims on Multilateral Development Banks | | 0% | | | | 0 | - | 0 |
| | | 1 | 20% | | | | 0 | - | 0 |
| | | 2,3 | 50% | | | | 0 | - | 0 |
| | | 4,5 | 100% | | | | 0 | - | 0 |
| | | 6 | 150% | | | | 0 | - | 0 |
| | | Unrated | 50% | | | | 0 | - | 0 |
| (g) | Claims on Public Sector Entities in Pakistan | | 0% | | | | 0 | - | 0 |
| | | 1 | 20% | | | | 0 | - | 0 |
| | | 2,3 | 50% | | | | 0 | - | 0 |
| | | 4,5 | 100% | | | | 0 | - | 0 |
| | | 6 | 150% | | | | 0 | - | 0 |
| | | Unrated | 50% | | | | 0 | - | 0 |
| (h) | Claims on Banks | | 0% | | | | 0 | - | 0 |
| | | | 10% | | | | 0 | - | 0 |
| | | 1 | 20% | 220,000 | | | 220,000 | - | 44,000 |
| | | 2,3 | 50% | 0 | | | 0 | - | 0 |
| | | 4,5 | 100% | 0 | | | 0 | - | 0 |
| | | 6 | 150% | 0 | | | 0 | - | 0 |
| | | Unrated | 50% | 0 | | | 0 | - | 0 |
| (i) | Claims, denominated in foreign currency, on banks with original maturity of 3 months or less | | 0% | | | | 0 | - | 0 |
| | | 1,2,3 | 20% | 37,199 | | | 37,199 | - | 7,440 |
| | | 4,5 | 50% | 0 | | | 0 | - | 0 |
| | | 6 | 150% | 0 | | | 0 | - | 0 |
| | | unrated | 20% | 0 | | | 0 | - | 0 |
| (j) | Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR | | | | | | 0 | - | 0 |
| | | | 20% | 3,083,436 | | | 3,083,436 | - | 616,687 |
| (k) | Claims on Corporates (excluding equity exposures) | | 0% | | | | 0 | - | 0 |
| | | | 10% | | | | 0 | - | 0 |
| | | 1 | 20% | 1,440,089 | | | 1,440,089 | - | 288,018 |
| | | 2 | 50% | 3,803,270 | | | 3,803,270 | - | 1,901,635 |
| | | 3,4 | 100% | 83,967 | | | 83,967 | - | 83,967 |
| | | 5,6 | 150% | 0 | | | 0 | - | 0 |
| | | Unrated-1 | 100% | 2,277,520 | | | 2,277,520 | | 2,277,520 |
| | | Unrated-2 | 125% | 1,467,737 | | | 1,467,737 | - | 1,834,671 |
| (l) | Claims categorized as retail portfolio | | 0% | | | | 0 | - | 0 |
| | | | 20% | | | | 0 | - | 0 |
| | | | 50% | | | | 0 | - | 0 |
| | | | 75% | 53,076 | | | 53,076 | - | 39,807 |
| (m) | 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% | | | | 0 | | 0 |
| (n) | Past Due loans: | | | | | | 0 | - | 0 |
| | 1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: | | | | | | 0 | - | 0 |
| | 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. | | 150% | 0 | | | 0 | - | 0 |
| | 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. | | 100% | 264,704 | | | 264,704 | - | 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 |
| | 2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired | | 100% | | | | 0 | - | 0 |
| | 3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount | | 50% | | | | 0 | - | 0 |
| (o) | Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing enitity) or where the entity is an unconsolidated affiliate. | | 1000% | 500,000 | | | 500,000 | | 5,000,000 |
| (p) | Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions) | | 250% | | | | 0 | | 0 |
| (q) | Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book. | | 100% | 955,690 | | | 955,690 | - | 955,690 |
| (r) | Unlisted equity investments (other than that deducted from capital) held in banking book | | 150% | 510,000 | | | 510,000 | - | 765,000 |
| (s) | Investments in venture capital | | 150% | | | | 0 | - | 0 |
| (t) | Investments in premises, plant and equipment and all other fixed assets | | 100% | 4,048,081 | | | 4,048,081 | - | 4,048,081 |
| (u) | Claims on all fixed assets under operating lease | | 100% | 24,549 | | | 24,549 | - | 24,549 |
| (v) | All other assets | | 100% | 4,961,419 | | | 4,961,419 | - | 4,961,419 |
| B | TOTAL | | | 30,218,567 | 0 | 0 | 30,218,567 | 0 | 23,157,398 |

**NON MARKET RELATED**

(Rupees in '000')

| | | Mapped Rating | Risk Weights % | Notional Amount | Credit Equivalent | CREDIT RISK MITIGATION (CRM) 1 | | | | Risk Adjusted Exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Simple Approach | | | Comprehensive | |
| | | | | | | Inflow Adjustments | Out flow Adjustments | Adjusted Exposure | Adjusted Exposure (after CRM) ΣE* | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | **A With Credit Conversion Factor of 100%** | | | | | | | | | |
| | **a. Direct Credit Substitutes** | | | | | | | | | |
| | **b. Lending of securities or posting of securities as collateral** | | | | | | | | | |
| | **c. Other commitments with certain drawdown** | | | | | | | | | |
| | **Against** | | | | (3 X 100%) | | | | | (2 x 8) |
| 1 | Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR | - | 0% | | - | - | - | - | | - |
| 2 | SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan | - | 0% | | - | - | - | - | - | - |
| 3 | Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR | 1 | 0% | | - | - | - | - | - | - |
| | | 2 | 20% | | - | - | - | - | - | - |
| | | 3 | 50% | | - | - | - | - | - | - |
| | | 4,5 | 100% | | - | - | - | - | - | - |
| | | 6 | 150% | | - | - | - | - | - | - |
| | | Unrated | 100% | | - | - | - | - | - | - |
| 4 | Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community | - | 0% | | - | - | - | - | - | - |
| 5 | Multilateral Development Banks | | 0% | | - | | | - | | - |
| | | 1 | 20% | - | - | - | - | - | - | - |
| | | 2,3 | 50% | - | - | - | - | - | - | - |
| | | 4,5 | 100% | - | - | - | - | - | - | - |
| | | 6 | 150% | - | - | - | - | - | - | - |
| | | Unrated | 50% | - | - | - | - | - | - | - |
| 6 | Public Sector Entities in Pakistan | | 0% | | | - | | - | | - |
| | | 1 | 20% | | - | - | - | - | | - |
| | | 2,3 | 50% | | - | - | - | - | | - |
| | | 4,5 | 100% | | - | - | - | - | | - |
| | | 6 | 150% | | - | - | - | - | | - |
| | | Unrated | 50% | | - | - | - | - | | - |
| 7 | Banks | | 0% | | | | | - | | - |
| | | 1 | 20% | | - | - | - | - | | - |
| | | 2,3 | 50% | | - | - | - | - | - | - |
| | | 4,5 | 100% | | - | - | - | - | - | - |
| | | 6 | 150% | | - | - | - | - | - | - |
| | | Unrated | 50% | | - | - | - | - | | - |
| 8 | Banks (with original maturity of 3 months or less and denominated in foreign currency) | | 0% | | | | | - | | - |
| | | 1,2,3 | 20% | - | - | - | - | - | - | - |
| | | 4,5 | 50% | - | - | - | - | - | - | - |
| | | 6 | 150% | - | - | - | - | - | - | - |
| | | unrated | 20% | - | - | - | - | - | - | - |
| 9 | Banks (with original maturity of 3 months or less denominated in PKR) | | 0% | | | | | - | | - |
| | | | 20% | | - | - | - | - | | - |
| 10 | Corporates | | 0% | | | - | | - | | - |
| | | 1 | 20% | 2,607,070 | 2,607,070 | - | - | 2,607,070 | | 521,414 |
| | | 2 | 50% | 2,400,181 | 2,400,181 | - | - | 2,400,181 | | 1,200,091 |
| | | 3,4 | 100% | - | - | - | - | - | | - |
| | | 5,6 | 150% | - | - | - | - | - | | - |
| | | Unrated-1 | 100% | 1,472,866 | 1,472,866 | - | - | 1,472,866 | | 1,472,866 |
| | | Unrated-2 | 125% | - | - | - | - | - | | - |
| 11 | Retail | | 0% | | | - | | - | | - |
| | | | 20% | | | - | | - | | - |
| | | | 50% | | | - | | - | | - |
| | | | 75% | | - | - | - | - | | - |
| 12 | Others | | 0% | | | - | | - | | - |
| | | | 20% | | | - | | - | | - |
| | | | 50% | | | - | | - | | - |
| | | | 100% | 3,377 | 3,377 | - | - | 3,377 | - | 3,377 |
| | **Total** | | | 6,483,494 | 6,483,494 | - | - | 6,483,494 | - | 3,197,748 |

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

**a. Performance related contingencies**

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

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

**C With Credit Conversion Factor of 20%**

a. **Trade Related contingencies**

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

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

**D With Credit Conversion Factor of 0%**

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

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

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

(Rupees in '000')

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

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

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| f | Interest rate contracts* | | | | | | | | | |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 0% | - |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 20% | - |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 50% | - |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 100% | - |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 125% | - |
| | *with Residual Maturity of one year or less* | | | | 0% | - | - | - | 150% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 0% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 20% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 50% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 100% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 125% | - |
| | *with Residual Maturity of over one year to five year* | | | | 1% | - | - | - | 150% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 0% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 20% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 50% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 100% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 125% | - |
| | *with Residual Maturity of over five year* | | | | 2% | - | - | - | 150% | - |
| g | Foreign Exchange Contracts* | | | | | | | | | |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 0% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 20% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 50% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 75% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 100% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 125% | - |
| | *with Residual Maturity of one year or less* | | | | 1% | - | - | - | 150% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 0% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 20% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 50% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 75% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 100% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 125% | - |
| | *with Residual Maturity of over one year to five year* | | | | 5% | - | - | - | 150% | - |
| | *with Residual Maturity of over five year* | | | | 8% | - | - | - | 0% | - |
| | *with Residual Maturity of over five year* | | | | 8% | - | - | - | 20% | - |
| | *with Residual Maturity of over five year* | | | | 8% | - | - | - | 50% | - |
| | *with Residual Maturity of over five year* | | | | 8% | - | - | - | 75% | - |
| | *with Residual Maturity of over five year* | | - | | 8% | - | - | - | 100% | - |
| | *with Residual Maturity of over five year* | | - | | 8% | - | - | - | 125% | - |
| | *with Residual Maturity of over five year* | | | | 8% | - | - | - | 150% | - |
| **C** | **Sub Total** | - | - | - | | - | - | - | | - |

**D Grand Total (B+C)** -

**Please use Yellow Cells to enter your data.** **MR 1**

## RISK WEIGHTED AMOUNT FOR MARKET RISK
## SUMMARY

**(Rupees in '000')**

| | | | |
|---|---|---|---|
| **A** | **Capital Charge for Interest Rate Risk** | | |
| | i. Total market risk capital charge for Specific Risk (Total MR 2) | 0 | |
| | ii. Total market risk capital charge for General Market Risk | | |
| | (Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method | 73,803 | 73,803 |
| **B** | **Capital Charge For Equity Exposure (MR 4)** | | |
| | i. Specific Risk | 101,172 | |
| | ii. General Market Risk | 101,172 | 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)** | | 0 |
| **E** | **Total Capital Charge for Market Risk (A+B+C+D)** | | 279,122 |
| **F** | **Risk Weighted Amount for Market Risk ( E x 12.5)** | | 3,489,031 |

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

(Rupees in '000')

| | Capital Charge | Positions | 0.00% | Residual Maturity: 6 month or less 0.25% | Residual Maturity: Over 6 months to 24 months 1.00% | Residual Maturity: Over 24 months 1.60% | 4.00% | 8.00% | 12.00% | Total Exposure | Total Market risk capital charge for specific risk |
|---|---|---|---|---|---|---|---|---|---|---|---|
| a | rnment (Domestic Curr | Long | 31,381,889 | | | | | | | 31,381,889 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| b | Government (other than Domestic Currency) | | | | | | | | | | |
| | Rating grade 1 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 2-3 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 4-5 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 6 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Unrated | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| c | Qualifying (to be specified) | | | | | | | | | | |
| | | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| d | Others *(similar to credit risk charges under the Standardized Approach of the Basel II Framework)* | | | | | | | | | | |
| | Rating grade 1 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 2-3 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 3,4,5 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Rating grade 5-6 | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| | Unrated | Long | | | | | | | | 0 | 0 |
| | | Short | | | | | | | | 0 | 0 |
| e | Total of a to d | Long | 31,381,889 | 0 | 0 | 0 | 0 | 0 | 0 | 31,381,889 | 0 |
| | | Short | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| f | Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 31,381,889 | 0 |

MR 3.1 (a)

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

(Rupees in '000')

| Zone | Time Band | | Individual positions | | | | | | Risk Weight | Weighted positions | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Coupon 3% or more | Coupon less than 3% | Debt securities & debt | | Interest rate derivatives | | Total | | | | |
| | | | Long | Short | Long | Short | Long | Short | | Long | Short |
| 1 | 1 month or less | 1 month or less | 6,952,300 | | | | 6,952,300 | 0 | 0.00% | 0 | 0 |
| | 1 to 3 months | 1 to 3 months | 16,720,500 | | | | 16,720,500 | 0 | 0.20% | 33,441 | 0 |
| | 3 to 6 months | 3 to 6 months | 0 | | | | 0 | 0 | 0.40% | 0 | 0 |
| | 6 to 12 months | 6 to 12 months | 0 | | | | 0 | 0 | 0.70% | 0 | 0 |
| 2 | 1 to 2 years | 1.0 to 1.9 years | 0 | | | | 0 | 0 | 1.25% | 0 | 0 |
| | 2 to 3 years | 1.9 to 2.8 years | 0 | | | | 0 | 0 | 1.75% | 0 | 0 |
| | 3 to 4 years | 2.8 to 3.6 years | 0 | | | | 0 | 0 | 2.25% | 0 | 0 |
| 3 | 4 to 5 years | 3.6 to 4.3 years | 1,467,697 | | | | 1,467,697 | 0 | 2.75% | 40,362 | 0 |
| | 5 to 7 years | 4.3 to 5.7 years | 0 | | | | 0 | 0 | 3.25% | 0 | 0 |
| | 7 to 10 years | 5.7 to 7.3 years | 0 | | | | 0 | 0 | 3.75% | 0 | 0 |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | 0 |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | 0 |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | 0 |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | 0 |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | 0 |
| TOTAL | | | 25,140,497 | - | - | - | 25,140,497 | 0 | | 73,803 | 0 |
| OVERALL NET OPEN POSITION | | | | | | | | | | | |

| Calculation | Vertical disallowance | Horizontal Disallowance in | | | Horizontal Disallowance Between | | | Overall net open position | Total General Market Risk Charge |
|---|---|---|---|---|---|---|---|---|---|
| | | Zone 1 | Zone 2 | Zone 3 | Zones 1 & 2 | Zones 2 & 3 | Zones 1 & 3 | | |
| General Market Risk Capital Charge | | | | | | | | 73,803 | 73,803 |

MR 3.1 (b)

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

(Rupees in '000')

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

MR 3.1 (f)

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

(Rupees in '000')

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

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

MR 3.1 (g )

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

(Rupees in '000')

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

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

MR 3.1 (e)

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

(Rupees in '000')

| Zone | Time Band | | Individual positions | | | | | | Risk Weight | Weighted positions | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Debt securities & debt derivatives | | Interest rate derivatives | | Total | | | | |
| | 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 | 0 |
| | 1 to 3 months | 1 to 3 months | | | | | 0 | 0 | 0.20% | 0 | 0 |
| | 3 to 6 months | 3 to 6 months | | | | | 0 | 0 | 0.40% | 0 | 0 |
| | 6 to 12 months | 6 to 12 months | | | | | 0 | 0 | 0.70% | 0 | 0 |
| | 21 to 2 years | 1.0 to 1.9 years | | | | | 0 | 0 | 1.25% | 0 | 0 |
| | 2 to 3 years | 1.9 to 2.8 years | | | | | 0 | 0 | 1.75% | 0 | 0 |
| | 3 to 4 years | 2.8 to 3.6 years | | | | | 0 | 0 | 2.25% | 0 | 0 |
| | 34 to 5 years | 3.6 to 4.3 years | | | | | 0 | 0 | 2.75% | 0 | 0 |
| | 5 to 7 years | 4.3 to 5.7 years | | | | | 0 | 0 | 3.25% | 0 | 0 |
| | 7 to 10 years | 5.7 to 7.3 years | | | | | 0 | 0 | 3.75% | 0 | 0 |
| | 10 to 15 years | 7.3 to 9.3 years | | | | | 0 | 0 | 4.50% | 0 | 0 |
| | 15 to 20 years | 9.3 to 10.6 years | | | | | 0 | 0 | 5.25% | 0 | 0 |
| | Over 20 years | 10.6 to 12 years | | | | | 0 | 0 | 6.00% | 0 | 0 |
| | | 12 to 20 years | | | | | 0 | 0 | 8.00% | 0 | 0 |
| | | Over 20 years | | | | | 0 | 0 | 12.50% | 0 | 0 |
| TOTAL | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| OVERALL NET OPEN POSITION | | | | | | | | | | | |

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

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

(Rupees in '000')

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

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

MR 4

## CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

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

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

## CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

| Currency | Position in Currency | | | | | Net delta-based equivalent of foreign currency options | Total net long (short) Positions | PKR Rate | Position in PKR |
|---|---|---|---|---|---|---|---|---|---|
| | Net Spot Position | Net Forward Position | Guarantees | Net future income/ expenses | Others | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| USD | 132 | | | | | | 132 | 281.78 | 37,199 |
| GBP | | | | | | | 0 | | 0 |
| JPY | | | | | | | 0 | | 0 |
| CHF | | | | | | | 0 | | 0 |
| AED | | | | | | | 0 | | 0 |
| SAR | | | | | | | 0 | | 0 |
| AUD | | | | | | | 0 | | 0 |
| CAD | | | | | | | 0 | | 0 |
| DKK | | | | | | | 0 | | 0 |
| HKD | | | | | | | 0 | | 0 |
| SGD | | | | | | | 0 | | 0 |
| SEK | | | | | | | 0 | | 0 |
| EUR | | | | | | | 0 | | 0 |
| Currency 14 | | | | | | | 0 | | 0 |
| Currency 15 | | | | | | | 0 | | 0 |
| Currency 16 | | | | | | | 0 | | 0 |
| Currency 17 | | | | | | | 0 | | 0 |
| Currency 18 | | | | | | | 0 | | 0 |
| Currency 19 | | | | | | | 0 | | 0 |
| Currency 20 | | | | | | | 0 | | 0 |
| Currency 21 | | | | | | | 0 | | 0 |
| Currency 22 | | | | | | | 0 | | 0 |
| Currency 23 | | | | | | | 0 | | 0 |
| Currency 24 | | | | | | | 0 | | 0 |
| Currency 25 | | | | | | | 0 | | 0 |

| | |
|---|---|
| **Overall Long/Short Position** | 37,199 |
| **Capital Charge Rate** | 8% |
| **Total Capital Charge** | 2,976 |

## MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

### A LONG POSITIONS WITH RELATED CASH POSITIONS

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

### B LONG CALL or LONG PUT OPTIONS

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

| | | | | | |
|---|---|---|---|---|---|
| **TOTAL** | | | | | 0 |

**Please enter your data in yellow cells.** OR1

**RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK**

**Calculation Approach:** Basic Indicator Approach

**(Rupees in '000')**

## 1 Basic Indicator Approach (BIA)

| | α | Gross Income # First year | Second year | Third year | Average of positive values | Capital Charge |
|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 = (5x1) |
| **Gross Income** | 15% | 2,032,584 | 1,175,110 | 1,751,780 | 1,653,158 | 247,974 |
| **A Capital Charge (BIA)** | | | | | | 247,974 |

Please select your Calculation Approach and all calculations will perform automatically

## 2 The Standardized Approach (TSA)

| **Business lines *** | β | Gross Income # First year | Second year | Third year | Average of 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 |
| Retail Banking | 12% | 0 | 0 | 0 | 0 | 0 |
| Commercial Banking | 15% | 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 |
| **B Capital Charge (TSA)** | | | | | | 0 |

## 3 Alternative Standardized Approach (ASA)

| **Business lines *** | β | Gross Income # First year | Second year | Third year | Average of 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 to disaggregate their gross income into the above mentioned six lines can aggregate the total gross income for these six lines as under** | | | | | | |
| Aggregate of six business lines | 18% | 0 | 0 | 0 | 0 | 0 |
| **3.1** Capital Charge | | | | | | 0 |

| | β | Loans and Advances # First year | Second year | Third year | Average of positive values | Capital Charge |
|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 = (5x1)*m |
| Retail Banking | 12% | 0 | 0 | 0 | 0 | 0 |
| Commercial Banking | 15% | 0 | 0 | 0 | 0 | 0 |
| **Banks may aggregate loans & advances from retail and commercial banking (if they wish to) using a beta of 15% as under:** | | | | | | |
| Retail & Commercial Banking | 15% | 0 | 0 | 0 | 0 | 0 |
| **3.2** Capital Charge | | | | | | 0 |

| | |
|---|---|
| **C Capital Charge (ASA) (3.1+3.2)** | 0 |
| **D *Capital Charge for Operational Risk (A, B or C)*** | 247,974 |
| **E *Total Risk Weighted Amount (D x 12.5)*** | 3,099,671 |
| ***Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.*** | 3,099,671 |

**# Annual Audited figures should be used.**

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