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INDEPENDENT AUDITOR'S REPORT
To the Management of House Building Finance Company Limited
Report on the Audit of the Capital Adequacy Return

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Opinion

We have audited the Capital Adequacy Return (the Return) of **House Building Finance Company Limited** (the Company), as at **31 December 2022** prepared by management based on the audited financial statements of the Company for the year then ended and in accordance with the guidelines prescribed under the State Bank of Pakistan (SBP) BSD Circular No. 8 dated 27 June 2006 as amended by BPRD Circular No. 6 dated 15 August 2013 and other requirements specified by the SBP (together referred to as "the Framework").

In our opinion the accompanying Return of the Company as at 31 December 2022 has been prepared, in all material respects, in accordance with the requirements of the Framework.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Return" section of our report. We are independent of the Company in accordance with the 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 - Restriction on Distribution and Use

The Return has been prepared to meet the requirements specified by SBP. As a result, the Return may not be suitable for any other purpose. Our report is intended solely for the Company and SBP and should not be distributed to parties other than the Company and SBP.

Responsibilities of Management and Those Charged with Governance for the Return

Management is responsible for the preparation of the Return in accordance with the requirements of 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 in the preparation of the Return 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 are responsible for overseeing the Company's financial reporting process.



Auditor's responsibilities for the audit of the return

Our objectives are to obtain reasonable assurance about whether the Return is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs 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 as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Return, whether due to fraud or error, design and
 perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate
 to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher
 than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions,
 misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control;
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Return or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern; and
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Chartered Accountants

Engagement Partner: Khurram Jameel

Place: Karachi

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Date: 10 March 2023

NAME OF THE BANK 130001 - HOUSE BUILDING FINANCE CORPORA REPORTING BASIS: Bank Level Audited (Basel III)

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

(Rupees in '000')

	- m - t comm	Basel 3 Transit	Basel 3 full
	quity Tier 1 (CET1)	10.275.000	10.365.0
	lly Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,0
	serve for issue of Bonus Shares		
	scount on issue of Shares (enter negative number)		
	neral/ Statutory Reserves as (disclosed in the Balance Sheet)	2,365,417	2,365,4
	in/ (losses) on derivatives held as Cash Flow Hedge	2,363,417	2,303,4
		1 674 241	1 574 3
	-appropriated/ un-remitted profits/ (losses)	1,574,341	1,574,3
	nority Interest arising from CET1 instruments issued to third party by consolidated bank's		11-0-70-0
	osidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
	T1 before Regulatory Adjustments	23,304,758	23,304,7
	gulatory Adjustments at CET1 level		
	odwill (net of related defered tax liability)		
	other intangibles (net of any associated defered tax liability)	61,768	61,7
	ortfall in provisions against classified assets (without considering any tax impact)		
	ferred tax assets that rely on future profitability excluding those arising from temporary differences	214,309	214,3
	et of related tax liability)		是一个一个大大大大大大大大大大大大大大大大大大大大大大大大大大大大大大大大大大
	fined benefit pension fund net assets	636,775	636,7
1.1.15 Rec	ciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
1.1.16 Cas	sh flow hedge reserve		
1.1.17 Inv	restment in own shares/ CET1 instruments		
	y increase in equity capital resulting from a securitization transaction		
	pital shortfall of regulated subsidiaries	DESCRIPTION OF THE PROPERTY OF	
	ficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	199,862	199.8
	m of Regulatory Adjustments at CET1 level	1,112,713	1,112,7
	T I after Regulatory Adjustments above	22,192,045	22,192,0
	restments in the capital instruments of banking, financial and insurance entities that are outside the		HER RESERVE GALLERY
	ope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	pital (amount above 10% threshold)		
	T I after Regulatory Adjustment above	22 102 045	22,192,0
		22,192,045	22,192,0
1.1.24 Sig	nificant investments in the common stock of banking, financial and insurance entities that are outside		
1 1 25 De	scope of regulatory consolidation (amount above 10% threshold)		CONTRACTOR CARRIED
	ferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	Park Burgers	
	pility)		THE RESIDENCE OF STREET
	T 1 after Regulatory Adjustment above	22,192,045	22,192,0
	nount exceeding 15% threshold (significant Investments and DTA)	STATE OF THE PARTY	SANCE ARCHIVELING
	T I after above adjustment	22,192,045	22,192,0
1.1.29 Nat	tional specific regulatory adjustments applied to CET1	REPORT SHOULD BE SHOULD BE	CONTRACTOR HOLDS IN THE SECOND
1.1.30 Inv	restment in TFCs of other banks exceeding the precribed limit		
	y other deduction specified by SBP	CONTRACTOR SERVICE CONTRACTOR OF	
	T I after Regulatory Adjustment above	22,192,045	22,192,0
1.1.33 Adj	justment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	100元年前100元年,100元年	
	T1 (after regulatory adjustments)	22,192,045	22,192,0
	Fier1 (AT 1) Capital	22,192,045	22,192,0
	alifying AT1 capital instruments plus any related share premium	THE RESERVE OF STREET	
1.2.1.1	of which Classified as equity		THE RESERVE TO SELECT
1.2.1.2	of which Classified as liabilities		
		SUPERATOR SATURDAY AND	ATTENDED STATES SECOND
	1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
	up ATI - from "Consolidation sheet")		
- Committee - Comm	1 Capital before Regulatory Adjustments	M. [2]。阿尔思斯·尼萨克里斯·图斯·图斯·图	
	gulatory Adjustments at AT1 Capital level		
	estment in mutual funds exceeding the precribed limit	TO All the second like the Art	
1.2.6 Inv	estment in own AT1 capital instruments		
1.2.7 Rec	ciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	SOUTH THE STATE OF	
1.2.8 Inv	vestments in the capital instruments of banking, financial and insurance entities that are outside the	Carpellar Carpellar Free Print Car	
sco	ope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
1000	oital (amount above 10% threshold)		
	inificant investments in the capital instruments issued by banking, financial and insurance entities	A MARKET AND A STATE OF THE STA	
	t are outside the scope of regulatory consolidation		,
	rtion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	是是自己的。 第二章	
	ich, during transitional period, remain subject to deduction from Tier-1 capital	(A)	
	justment to AT1 capital due to insufficient Tier 2 capital to cover deductions	FOR HUNDLE WASHINGTON OF THE STATE OF	HOLLY STATE OF STREET
	m of Regulatory Adjustments at AT1 Capital level	CONTRACTOR CANADA CONTRACTOR CONT	** 如於日本等量的影響
1.2.12 Am	nount of Regulatory Adjustment applied at AT1 Capital level	的现在分词 医克里斯氏试验检尿病	能以過過計算。在非
110110 1101	1 Capital (after regulatory adjustments)	HOUSE CONTRACTOR ASSESSED TO	12357820E90HJ2W
	1 Capital (after regulatory adjustments)		
1.2.13 AT 1.2.14 AT	1 Capital recognized for capital adequacy gible Tier I (T I) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	Parkets, 1995年 1995年 1	erfaction of the



	(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	AND PARTY OF STREET	
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	97,868	97,86
2.5	Revaluation Reserves (net of taxes)	find effective at the control of the control	建进出到608596 是
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	97,868	97,86
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	[1] 中国电影·	-
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)		
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	はない。 はない。 はない。 では、 はない。 では、 にない。 に、 に、 に、 に、 に、 に、 に、 に、 に、 に、	
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	在25年间1000年的900日本1000年8月	
2.16	T2 Capital (after regulatory adjustments)	97,868	97,86
2.17	T2 Capital recognized for capital adequacy	97,868	97,86
2.18	Portion of AT1 Capital recognized in T2 Capital		appletentations
2.19	Total T2 Capital admissible for capital adequacy	97,868	97,86
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	22,289,912	22,289,91
	Total Risk Weighted Assets (TRWAs)	16,270,488	16,270,48
4.1	Total Credit Risk Weighted Assets	7,829,406	7,829,40
4.2	Total Market Risk Weighted Assets	2,108,625	2,108,62
4.3	Total Operational Risk Weighted Assets	6,332,458	6,332,45
	Capital Adequacy Ratios		
5.1	CETI to TRWAs	136.39%	136.39
5.2	T1 Capital to TRWAs	136.39%	136.39
5.3	Total eligible capital to TRWAs	137.00%	137.00

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MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

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food to included in the items 4 & 7 below) paid in amount plus related reserves/retained earnings owned by group gross of all deductions paid in amount plus related reserves/retained earnings owned by group gross of all deductions paid in amount plus related reserves/retained earnings owned by group gross of all deductions real trie 1 capital (CET1 + AT1 Legial) of the subsidiary net of deductions paid in amount plus related reserves/retained earnings owned by group gross of all deductions paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions real capital (CET1 + AT1 Legial) of the subsidiary net of deductions paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions real capital (CET1 + AT1 Legial) of the subsidiary owned by third parties gross of all deductions real capital (CET1 + AT1 Legial) of the subsidiary owned by third parties gross of all deductions real capital (CET1 of the subsidiary of the subsidiary owned by group gross of all deductions real capital of the subsidiary of the subsidiary owned by group gross of all deductions real capital of the subsidiary of third parties less surplus attributable to third parties gross of all deductions real Tile 1 (TI) Capital Surplus Teel 1 of the subsidiary of third parties less surplus attributable to third party investors real Tile capital of the subsidiary of which summer of the subsidiary beld by third parties less surplus attributable to third party investors (under transitional arrangements) Total Teepital of the subsidiary beld by third parties less surplus attributable to third party investors (under transitional arrangements) Total Tile opital of the subsidiary beld by third parties less surplus attributable to third party investors (under transitional arrangements) Total recognized from consolidated subsidiaries Total Tile recognized from consolidated subsidiaries Total recognized from consolidated subsidiaries Total Tile recognized from consolidated sub	Items	Minority Interest - under Basel III (full implementation) (A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	1	2	3	4	Sub 5	Subsidiaries 5 6		les l	7	7 8	7 8 9
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pplus attributable to third party investors (under transitional arrangement) Comparison		Total capital of the subsidiary held by third parties less surplus attributable to third party investors												
Aries		Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)							- 1					
Aries		Under full Basel III implementation:												
Aries		CET1 recognized from consolidated subsidiaries		•										
aries		AT1 Capital recognized from consolidated subsidiaries	はいるははは						L					
liaries		T2 Capital recognized from consolidated subsidiaries	のでは、						Ш					
liaries		Under Transitional Arrangement of Basel III	107											
ATI Capital recognized from consolidated subsidiaries		CET1 recognized from consolidated subsidiaries							_					
T2 Capital recognized from consolidated subsidiaries		AT1 Capital recognized from consolidated subsidiaries	A ST						Н					
		T2 Capital recognized from consolidated subsidiaries												

^{**} 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%	
	A = 2	

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		
differences)		214,309
	B3 full	B3 Transit
	214,309	214,30
Amount to be risk weighted @ 100% during the transition period.		
Defined benefit pension fund assets (net of any associated deferred tax liability)		636,7
Defined sentin pension fond assets (net or any assetment deter ret manage)	B3 full	B3 Transit
	636,775	636,7
Amount to be risk weighted @ 100% during the transition period.		
	r	
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)		
*		64.0
Gross holdings of common stock Gross holdings of Additional Tier 1 capital	1	64,9
Gross holdings of Tier 2 capital	1	
Sum of all above holdings]	64,9
Applicable CET1 amount (before thresholds)		22,192,0
Amount of holdings exceeding 10% applicable CET1		
A J. C. Comp.	B3 full	B3 Transit
Deduction from CET1		-
Deduction from AT1 capital Deduction from T2	- :	:
POUNDER TANK 1.4		
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	64,993	64,9
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
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	1	
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	22,192,045	22,192,0
	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
	Do tun	20 21 1111011
	DO 1411	
Net deferred tax assets due to temporary differences		1,175,1
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	22,192,045	1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW		1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CET1 (after 10% cap)	22,192,045 1,175,123	1,175,1 22,192,0 1,175,1
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CET1 (after 10% cap)	22,192,045 1,175,123	1,175,1 22,192,0 1,175,1
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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	22,192,045 1,175,123	1,175,1 22,192,0 1,175,1
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 Significant investments in the common equity of financial entities not deducted as part of the 10% cap	22,192,045 1,175,123 -	1,175,1 22,192,0 1,175,1 B3 Transit
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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	22,192,045 1,175,123 - - B3 full - 1,175,123	1,175,1 22,192,0 1,175,1
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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	22,192,045 1,175,123 1,175,123 B3 full - 1,175,123 1,175,123	1,175,1 22,192,0 1,175,1 B3 Transit
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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)	22,192,045 1,175,123 - - B3 full - 1,175,123 22,192,045	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW 20duction 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 Significant investments in the common equity of financial entities not deducted as part of the 10% cap 20de Perred 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) Applicable 15% Threshold	22,192,045 1,175,123 1,175,123 B3 full - 1,175,123 1,175,123	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 00% 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 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) Applicable 15% Threshold Amount above 15% threshold to be deducted from CET1	22,192,045 1,175,123 - - B3 full - 1,175,123 22,192,045	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 00% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CET1 (after 10% cap) temaining amount to be risk weighted @ 100% after applying deduction %age during the transition period Significant Investments and DTA above 15% threshold 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) Applicable 15% Threshold to be deducted from CET1 Amounts not deducted to be subject to 250% risk weight	22,192,045 1,175,123 - - B3 full - 1,175,123 22,192,045	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold Amounts not deducted to be subject to 250% risk weight Significant investments in the common equity of financial entities	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold Amounts not deducted to be subject to 250% risk weight	22,192,045 1,175,123 - - B3 full - 1,175,123 22,192,045	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold 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	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold 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)	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 B3 Transit 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold Amounts 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	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 1,175,1 1,175,1 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold 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	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 1,175,1 1,175,1 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10/9 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 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) Applicable 15% Threshold 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	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 1,175,1 1,175,1 1,175,1 2,192,0 3,916,2
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)	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	1,175,1 22,192,0 1,175,1 1,175,1 1,175,1 1,175,1 22,192,0 3,916,2
Net deferred tax assets due to temporary differences Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 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 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) Applicable 15% Threshold 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	22,192,045 1,175,123 1,175,123 1,175,123 1,175,123 22,192,045 3,916,243	B3 Transit 1,175,11 B3 Transit 1,175,12 1,175,12 1,175,12

Leverage Ratio	58.29%
Tier-1 Capital	22,192,045
Total Exposures	38,074,202

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	15,005
2	Balances with other banks	3,842
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	0
4	Investments	18,008,675
5	Advances	16,106,390
6	Operating fixed assets	692,022
7	Deferred tax assets	1,389,432
8	Financial Derivatives (total from cell C29)	
9	Other assets	1,090,779
	Total Assets	37,306,145

	A.1.) Derivatives (On-Balance Sheet)	Sum of positive fair values without considering any margins
1	Interest Rate	
2	Equity	Market St. St. Market St.
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%		
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%	916	
8	Commitments for the acquisition of operating fixed assets	100%		
9	Other commitments	100%	768,057	768,057
	Total Off-Balance Sheet Items excluding Derivatives		768,057	768,057

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)	
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

All on-balance sheet and non-derivatives exposures are net of specific provisions and credit valuation adjustments
Netting of loans and deposits is not allowed
Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts
No bilateral netting or offsetting of matched positions for derivatives is allowed
Items deducted from capital will not contribute towards calculation of exposures

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures	(B: Total of Column	8 of CR 2)
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7,061,349

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

	768,057
	0
	0
768,057	0.

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

4 Total Risk Weighted Amount for Credit Risk

7,829,406

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

- BB

APPROACH USED FOR CRM IN BANKING BOO Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

18,190,160 0 0 18,190,160 0 7,061,349

(Rupees in '000') CREDIT RISK MITIGATION (CRM Risk Adjusted Amount External Risk Original Simple Approach Comprehensive Exposure Type rating Exposure Inflow Out flow Adjustments Adjustments Exposure (after CRM) ΣE* (2 X 6) or (2 x 7) (3+4-5) Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincia (b) 0% Sovernments) and SBP, denominated in PKR 15,00 Foreign Currency claims on SBP arising out of statutory obligation of banks in Pakistan (c) 0% (d) Claims on other sovereigns and on Government of Pakistan or 0% provincial governments or SBP denominated in currencies other that 20% 50% 100% 150% Unrated 100% Claims on Bank for International Settlements, International Monetar (e) und, European Central Bank, and European Community Claims on Multilateral Development Banks 0% 20% 50% 100% Unrated 50% Claims on Public Sector Entities in Pakistan 0% 20% 50% 4.5 100% 150% Unrated 50% Claims on Banks 0% 10% 20% 3,842 3,842 23 50% 4,5 100% 150% Unrated 50% Claims, denominated in foreign currency, on banks with origin 0% naturity of 3 months or less 20% 4.5 50% 150% 6 20% (i) Claims on banks with original maturity of 3 months or les denominated in PKR and funded in funded in PKR

Claims on Corporates (excluding equity exposures) 20% (k) 0% 20% 50% 3,4 100% 5,6 150% 100% Unrated-1 Unrated-2 Claims categorized as retail portfolio 0% 20% 75% Claims fully secured by residential property (Residential Mortgage 35% Fiance as defined in Section 2.1) 9,841,60 3.444.56 Claims against Low Cost Housing Finance 25% 6 325 004 1,581,251 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. 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 50% Loans and claims fully secured against eligible residentia 100% nortgages that are past due for more than 90 days and/or impaired 218,683 218,683 218,68 Loans and claims fully secured against eligible residential 50% nortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding an vestment in the equity of commercial entities (which exceeds 10% 1000% of the issued common share capital of the issuing enitity) or where the ntity is an unconsolidated affiliate. (p) Significant investment and DTAs above 15% threshold (refer to 250% ection 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 100% inking book. 4,87 4,873 4,87 Unlisted equity investments (other than that deducted from capital) held in banking book (r) 150% 60,12 60,12 90,18 (s) Investments in venture capital 150% (t) Investments in premises, plant and equipment and all other fixed 100% 630,25 630,25 630,25 Claims on all fixed assets under operating lease (v) All other assets 100% 1,090,779

Direct Credit Substitutes Lending of securities or posting of securities as collateral							SK MITIGATION		
collateral						Simple Approach		Comprehensive	
	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Adjusted Exposure (after	Risk Adjusted Exposure
Other commitments with certain drawdown				J	Adjustments	Adjustments	Exposure	CRM) ΣE*	
2019110	1	2	3	4	5	6	7	8	9 (2 x 8)
Against			Brond-soner my fil	(3 X 100%)	I things of the same of the	ne ball or and	editorio avellonia	San San Carlo Maney of the 3/01	(2 X 0)
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%						的数据。 1000年第二日的第三日的第三日的	SHEET SEE MINISTER
governments or SBP denominated in currencies	2	20%			0.00		of posture and		
other than PKR	3	50%							
	4,5	100%		125 March 11-25				The state of the s	
[6	150%			[R. K. S. J. S. S.				
	Unrated	100%		THE PERSON NAMED IN	图 图 图 图 图 图 图		AND DESCRIPTION		
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	i i de de la fa						
Multilateral Development Banks		0%	S. 86 56 56 56 18 60	Con Phone 1			LOS ESTADOS NACIONALISMO		
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İ	2,3	50%							
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LU 6 . P. 6 . P. 15	7%	0%	DESIGNATION OF THE PARTY OF THE			Marian Ma		DV-S-PS-1/AN-1-1/S-S-S-S-S-S-S-S-S-S-S-S-S-S-S-S-S-S	
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	Unrated	50%		10/15/10/00/00/00/00/00/00/00/00/00/00/00/00/	THE RESERVE	ESPERATE OF			
		T - 22/			200				
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	1	20%							
1	2,3	50%							
	4,5	100%							
	6 Unrated	150% 50%							
	Omaica	3070	The second section of the second	The contract of the contract o	100 - 14 Web - 9 - 50 11	named boundaries			
Banks (with original maturity of 3 months or less		0%	STREET, THE		A SALES				A MOUNTAIN
and denominated in foreign currency)	1,2,3	20%		20	Bill March				THE REAL PROPERTY.
	4,5	50%		III SAKARAM SALES	ALCOHOLD SALE	•	· 医特别克斯氏疗 • 为。		
	6	150%	SALE OF RESIDENCE	Difference - 10			HERE THE PARTY		No. 1847 Charles
	unrated	20%		GARLES MANAGEMENT				- 1	THE PERSON NAMES
Banks (with original maturity of 3 months or less		0%				THE PARTY			
denominated in PKR)		20%				7.1.2			
Corporates		0%	ENGINEER STATE			O SE EDITORIO SALE			
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	3,4	100%			CONTRACTOR SECTION	Department of			
i i		150%				and the same			
	3.6				The second second second second second	August Committee of the	The state of the s		the state of the s
	5,6 Unrated-1						STATE OF THE PARTY		MARK TOTAL THE EX
	Unrated-1 Unrated-2	100%							
	Unrated-1	100% 125%			la limitation	Company of the Compan	3 - A - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
Retail	Unrated-1	100% 125%	REMARKS IN			Company of the Compan			
Retail	Unrated-1	100% 125%			la limitation	Company of the Compan	3 - A - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		

12 Others

Total

Credit Conversion Factor of 50%					-	Simple Approach	SK MITIGATI	Comprehensive	
Performance related contingencies Commitments with an original maturity of over one year	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure
one year	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		655	fill the viscous street	(3 X 30%)	WHEN BEST 185	SUBSECTION.			CONTRACTOR OF THE PARTY OF THE
Government of Pakistan (Pederal of Provincial Governments) and SBP, denominated in PKR		0%							
SBP in Foreign Currency arising out of statutory				CARREL STREET	A PROPERTY AND				B
obligations of banks in Pakistan		0%							
Sovereigns, Government of Pakistan or provincial	1	0%			60 E 60 E 10	100000000000000000000000000000000000000		Secure Control of the	
governments or SBP denominated in currencies	2	20%			Control Co.		and the second		
other than PKR	3	50% 100%		300					
<u> </u>	4,5 6	150%		THE STATE OF THE REAL PROPERTY.					H Incomplete State of the
	Unrated	100%			CATEGORIE SAN				Marie Marie Marie
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	- Cinaios	0%							
Multilateral Development Banks		0%						Carried 2414 Commission Commission	
	1	20%		THE STATE OF STREET	- 1		1		
ļ.	2,3	50%			•				
	4,5	100% 150%	•	100 00 00 00 00 00 00 00 00 00 00 00 00					
ŀ	6 Unrated	50%			Charles and the same				
	Ulliated	3070	th and the state of the state o	III WINCE TO SERVICE T	STREET, SHOWING	Ditter in the Nower and			
Public Sector Entities in Pakistan		0%		是一种使用性组织形式		经投票等联系保票 基金的		全产 。 11年1月2日 11日 21日 11日 21日 11日 21日	
	1	20%		SAPERE HANDING		10-10-10-10-10-10-10-10-10-10-10-10-10-1			
	2,3	50%	The Same of	The Contract of the Contract o					
	4,5 6	100%							
	Unrated	50%			2180 200 cm				
		1 001	Posternia de la compania del compania del compania de la compania del la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania de la compania della compania			The second second		18215-1831-1831-1831-1831-1831-1831-1831-18	
Banks	1	20%						TO SHIELD THE PARTY OF THE PART	
	2,3	50%	STORY AND STORY OF THE STORY				NO.		
ŀ	4,5	100%	no de l'abre de la	Constitution of the				THE RESERVE OF THE PARTY OF THE	
<u> </u>	6	150%	NAMES AND DESCRIPTION OF THE PARTY OF THE PA						* SEX. SEC. 16
	Unrated	50%							
n		T 00/	THE RESIDENCE OF THE PARTY OF T	Design of the last	Marie San Control	I MANAGEMENT OF THE PARTY OF TH	namena som showers	In Control of the Control	
Banks (with original maturity of 3 months or less and denominated in foreign currency)	1,2,3	20%				ADMINISTRAÇÃO DE PORTO			
and denominated in foreign currency)	4,5	50%							
	6	150%	Render &						
	unrated	20%				GRAPHITE 2000			
Banks (with original maturity of 3 months or less		0%				TOTAL CONTRACTOR			
denominated in PKR)		20%						THE ARTHUR DESIGNATION OF THE	
Corporates		0%	Total Section (Street	DATED THE PARTY OF THE PARTY.		- North Control of the Control			
Corporates	1	20%			100000000000000000000000000000000000000		ENVIOLE BUILDING		THE PROPERTY OF
ŀ	2	50%					Marian and Victor		and the second
l l	3,4	100%			Manual Service			THE REPORT OF THE PERSON NAMED IN	
l l	5,6	150%					SHAPE SHIP AND		
[Unrated-1	100%					国際開發的		BRIDAY SANA
	Unrated-2	125%	MESCASIAN CONTRACTOR					ETHER STATE OF STATE	
Retail		0%			70 = 170 N H = 0				
		20%	STATE THE STATE OF		THE ENDARGE				
		50%	(September 1988)			Short State of State			article considerations
		75%					* 1		
Others		0%			da san	进展到25月8]			ALL DUNING HER P. SW.
outside second		20%	ENVIRON THE	THE RESERVE OF THE PARTY OF	I MAIN SEE	STATE OF THE PARTY	TO SEE SHIP WHITE		THE PERSON AS
[19	50%	国際産業の				Balle Abble - 68	HER THE REAL PROPERTY AND THE	
(100%		PROPERTY AND ADDRESS.	BEET MICH.				

h Credit Conversion Factor of 20% Trade Related contingencies						CREDIT R Simple Approac	ISK MITIGATI		
Other Commitments with original maturity of	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Comprehensive Adjusted Exposure (after	Risk Adjuste Exposure
one year or less	1	2	3	4	Adjustments 5	Adjustments 6	Exposure 7	CRM) ΣE*	9
F			-	(3 X 20%)	3	•	<u> </u>	•	(2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory	<u> </u>	0%							
obligations of banks in Pakistan		0%				ALC: UNITED AND ADDRESS OF THE PARTY OF THE			
Sovereigns, Government of Pakistan or provincial	1	0%				有形式 图 图 图			
governments or SBP denominated in currencies other than PKR	3	20% 50%							
other than PKR	4,5	100%							Company of the Company
1	6	150%	36 35 97 7 1		SUMMERS STR	MATERIAL PROPERTY.	Ingle State 288		
	Unrated	100%					Mark Stora		
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%		1 3 4 4 4 4					
Multilateral Development Banks		0%							4 for 1124-00000 000
	1	20%		rational .		SUSSIA - SA			
[2,3	50%	ETC IN EQ.						
I	4,5	100%			•	SIENCE EXECUTE			
	6 Unrated	150% 50%			. 27	•			
	Cinated						modern Countries of the		The second of
Public Sector Entities in Pakistan		0%	HARRY STORES			學的研究學和對			S THE WHITE SERVICES
	1	20%							
I	2,3 4,5	50% 100%				•			KONTON PROPERTY.
l t	6	150%						Dominion of the second	
	Unrated	50%		•	DESCRIPTION OF THE PARTY OF THE				
Banks		0%	SUBJECT SANT SANT			PERSONAL PROPERTY OF THE PARTY			
Daiks	1	20%	Transaction and the						
I :	2,3	50%						Salar Barrell	POST COLUMN
I	4,5	100%						超周期受损的第三人称 医线三人	
L	6 Unrated	150% 50%			S. 2000 S. 2000 S. 2000			Control of the Contro	
Banks (with original maturity of 3 months or less	100	0%	NAME OF TAXABLE PARTY.	and August 1		SHEW THE SERVICE			
and denominated in foreign currency)	1,2,3 4,5	20% 50%							
l t	6	150%							
	unrated	20%			TERRITOR WITH			SOURCE OF SALES AND SECTION OF SALES	
Banks (with original maturity of 3 months or less_denominated in PKR)		0% 20%	name (SPA) SPA			re surveye.		NOTES A PROPERTY OF A	
N. C.									
Corporates		0%	CONTRACTOR OF THE PARTY OF THE			HIGHERICAN I			
	2	20% 50%			- 1				
	3,4	100%	(1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	The particular and the	OA .	Supplied to			
	5,6	150%							
	Unrated-1 Unrated-2	100% 125%			1000 (100 to 100 to				
<u> </u>	Omated-2	12370		minibil Schools at 182					
Retail		0%		-Sale flag and					All the Panh
-		20%	SSTORES CONTRACTOR						AR CARREST
-		50% 75%			0000000000				
Others		0%				Terror and a			
150000000		20%							AMERICAN SERVICES
		50%							
		100%						CONTRACTOR OF THE PROPERTY OF	1 7 7 6 CHILLIAN CO.
			700	The second secon		In the second second			

Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amou
	1	2	3
Government of Pakistan (Federal or Provincial			No especial
		0%	
SBP in Foreign Currency arising out of statutory			THE RESERVE
obligations of banks in Pakistan		0%	
	1		
			and state of the same
other than PKR			
F			
F			
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	
M. Island D. Islands Barba		1 00/	
Muthateral Development Banks	,		
H			
H			
l l	6	150%	
	Unrated	50%	
Public Sector Entities in Pakistan		0%	Carlo Control and S
	1	20%	
	2,3	50%	
L			
			1 0 2 0
	Unrated	50%	
Banks		0%	
	1		
		50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
		1 222	
	100		THE RESERVE
and denominated in foreign currency)			
H			
	and the second		
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	
Corporates		00/	
Corporates	1	-	
1-			
F			
F	5,6	150%	
F	Unrated-1	100%	
	Unrated-2	125%	
Retail		0%	SHAPPING S
L			
F			
	-	1370	
Others		0%	Files (Street
		20%	
		50%	HERITAGE SALES
1			
	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community Multilateral Development Banks Public Sector Entities in Pakistan Banks Banks (with original maturity of 3 months or less and denominated in foreign currency)	Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies 2 3 4,5 6 Unrated Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community - Multilateral Development Banks 1 2,3 4,5 6 Unrated Public Sector Entities in Pakistan 1 2,3 4,5 6 Unrated Banks 1 1,2,3 4,5 6 Unrated Banks (with original maturity of 3 months or less and denominated in foreign currency) 1,2,3 4,5 6 Unrated Banks (with original maturity of 3 months or less and denominated in PKR) Corporates 1 2 3,4 5,6 Unrated	1 2

D Grand Total (B+C)

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

			New York Charles	100 May 100	D	100 C C C C C C C C C C C C C C C C C C	The second secon		
ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
	-	2	3	4	5	6	7	8	9
					(3 X 4)	(1+5)			(7 X 8)
Foreign Exchange Contracts with SBP			STATE OF THE PARTY	THE STREET	THE RESERVE		は新ない。		
Foreign Exchange Contract (with original maturity of less than 14 days)									
Instruments traded on futures and options exchanges, which are subject to	STATE STATE STATE OF		The second second		明の経性機		STATE OF THE PARTY		
daily mark to market and margin payments	TO SERVICE STATES				District Section 1				
Equity Contracts*									
with Residual Maturity of one year or less	WOLLD STREET			6%				0%	SHEET, 17.
with Residual Maturity of one year or less	AND SELECT			6%	THE PROPERTY OF		*	20%	
with Residual Maturity of one year or less			A STATE OF THE STA	6%	1000	A Company of the Company		50%	
with Residual Maturity of one year or less				6%		No.		100%	機能を持ち
with Residual Maturity of one year or less				6%				125%	THE REAL PROPERTY.
with Residual Maturity of one year or less				6%				150%	THE REAL PROPERTY.
with Residual Maturity of over one year to five year	STATE OF THE PARTY OF THE			8%				0%	THE PERSON
with Residual Maturity of over one year to five year				8%				20%	の問題を
with Residual Maturity of over one year to five year				8%	SAME SAME			50%	(5) SALISSE
with Residual Maturity of over one year to five year				8%	· · · · · · · · · · · · · · · · · · ·			100%	
with Residual Maturity of over one year to five year	WALL STATE OF		March College	8%				125%	No. of Street, or other Persons
with Residual Maturity of over one year to five year	Charles Services			8%				150%	建さる時
with Residual Maturity of over five year	COLUMN TO SERVICE STATE OF THE PERSON AND ADDRESS OF THE PERSON AND AD			10%				0%	STANDARD ST
with Residual Maturity of over five year	STATE OF THE PARTY		Section 19 Annual Property leading	10%	15,118,12			20%	· · · · · · · · · · · · · · · · · · ·
with Residual Maturity of over five year	Charles Services		Section (Section)	10%				50%	
with Residual Maturity of over five year		144		10%				100%	SECTION AND ADDRESS.
with Residual Maturity of over five year				10%			-	125%	
with Residual Maturity of over five year				10%			1	150%	
Other Market Related Contracts							OF THE RESERVE		
1. Future sale of equity instruments			September 14			が ・	THE PROPERTY OF		THE REAL PROPERTY.
2.					基础建筑技术	関連のSEO-CE			
Sub Total	のは、日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日				A Translation		Section Section	THE REAL PROPERTY.	SEE SEE

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

SS 100 (9% 100 100 100 100 100 100 100 100 100 10	THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IN COLUMN TO THE PERSON NAMED IN	STATE STATE OF THE PARTY AND PERSONS IN COLUMN TWO IS NOT THE PARTY OF									
Near or less 10% 1	6	150%	The state of the s	一日 一日 一日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 日	STATE OF THE PERSON NAMED IN	8%					with Residual Maturity of over five year
Near or less 10% 1	No.	1259			To the Party of	8%	#100 100 100 100 100 100 100 100 100 100				with Residual Maturity of over five year
Near or less 10%	8	100%	7	市 製造 ないでは		8%		· · · · · · · · · · · · · · · · · · ·		THE STATE OF THE S	vith Residual Maturity of over five year
Near or less 0%	Sample of the last	75%	ALCOHOLD	可以の行為のは	ないのは他のなか	8%	THE CHARLES AND THE	SCHOOL STATES		CONTRACTOR OF THE PARTY OF THE	with Residual Maturity of over five year
Near or less 0%	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN	50%			California de la constanta de	8%		17888877 THE		TO SHOW THE PARTY OF THE PARTY	with Residual Maturity of over five year
Near or less 0%	THE REAL PROPERTY.	20%	No. of Lot of Lo	BOOK STATE	三年 の	8%		HER THE STREET		Ch(24/01/01/01/01	vith Residual Maturity of over five year
Year or less 0% -	Contract to	0%		THE REAL PROPERTY.	CARRIEDIA.	8%	はないというのは			N. CORPORATION IN CO.	with Residual Maturity of over five year
Wear or less 0% - - Wear or less 0% - - Wear or less 0% - - Wear or less 0% - - Wear or less 0% - - Year or less 1% - - Year or less 2% - - Year or less 1% - - Year or less - - -	STATE OF	1509	Digital Sale	· · · · · · · · · · · · · · · · · · ·	A SHAREST AND A STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAM	5%	A STATE OF THE PARTY OF THE PAR	Service of the servic	CHEST SHEET		with Residual Maturity of over one year to five year
Year or less 0% -	6	125%	Control of		Constant Constant	5%			(15 (d) (d)		with Residual Maturity of over one year to five year
Year or less 0%	6	1009	STATE OF STREET	THE PERSON NAMED IN		5%			THE REAL PROPERTY.	SWITTER	with Residual Maturity of over one year to five year
year or less 0% - - year or less 0% - - year or less 0% - - year or less 0% - - year or less 0% - - year or less 0% - - year or less 0% - - r one year lo five year 1% - - r one year lo five year 1% - - r five year 1% - - r five year 2% - - r five year 1% - - r five year 2% - - r five year 2% - - r five year 1% - - r five year 2% - - r five year 2% - - r five year 1% - - r five year 2% - - r five year 2% - - r five year	A STREET, STRE	75%	SACRESS AND		A STREET, STRE	5%		S PURCHASING	経歴が	140.00E	with Residual Maturity of over one year to five year
Year or less 0%	THE STATE OF	50%		CONTRACTOR STATE	- September 1	5%				A STATE OF THE PARTY OF THE PAR	with Residual Maturity of over one year to five year
Year or less 0%		20%			TO SHEET SHEET	5%		STATE STATE OF THE PARTY OF THE	11 11 10 10 10 10 10 10 10 10 10 10 10 1		with Residual Maturity of over one year to five year
year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 0% - year or less 1% - year or less 1% - year or less 2% - year or less 2% - year or less 1% - year or less - - year or less		0%		The second	S. Zellen Miller	5%					with Residual Maturity of over one year to five year
Year or less 0%	· I STATE	150%	COLUMN TO A STATE OF	問題のないでは	San Control of the last of the	1%			100 MILES	Paristy March	with Residual Maturity of one year or less
wear or less 0% - wear or less 0% - wear or less 0% - wear or less 0% - wear or less 0% - wear or less 0% - wear or less 0% - wear or less 0% - rear wear lo fine wear 1% - r one wear lo fine wear 1% - r one wear lo fine wear 1% - r one wear lo fine wear 1% - r one wear lo fine wear 1% - r one wear lo fine wear 1% - r one wear lo fine wear 1% - r fine wear 2% - - r fine wear - - - r fine wear - - - r fine wear <td>· STEELS</td> <td>125%</td> <td>THE PERSON NAMED IN</td> <td>With the same</td> <td>の対象を</td> <td>1%</td> <td>BATTE E</td> <td></td> <td>CONTRACTOR SHARE</td> <td></td> <td>with Residual Maturity of one year or less</td>	· STEELS	125%	THE PERSON NAMED IN	With the same	の対象を	1%	BATTE E		CONTRACTOR SHARE		with Residual Maturity of one year or less
Year or less	· MESSEE	100%	STORY OF	統治語により	STATE OF STREET	1%			遊戲		with Residual Maturity of one year or less
Year or less 0% -	THE PERSON NAMED IN	75%	100 Carlotter 10		SAN SERVICE SPECIAL	1%	Martin Property				with Residual Maturity of one year or less
Year or less 0% -	SECTION SECTION	50%	The second	開催などの		1%		THE SECOND STATE			with Residual Maturity of one year or less
Year or less		20%	SECTION AND ADDRESS.			1%					with Residual Maturity of one year or less
Year or less 0%	State of the last	0%				1%		TOTAL MARKET		STATE OF	with Residual Maturity of one year or less
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0											Foreign Exchange Contracts*
0%	SHANKS A	150%	THE PARTY NAMED IN	明治の大師	100000000000000000000000000000000000000	2%				2000	rith Residual Maturity of over five year
0%	· PROPERTY	125%	THE PERSON			2%			表版	No.	sith Residual Maturity of over five year
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	· WALLES	100%	-		The Proposition of the Party of	2%					eith Residual Maturity of over five year
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	THE CORP.	50%	Control of	い 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一	THE PERSON NAMED IN	2%	STATE OF STREET			STATE OF THE PARTY	eith Residual Maturity of over five year
0%	THE STATE OF	20%			HINE STATE	2%					with Residual Maturity of over five year
12% 12% 12% 12% 12% 12% 12% 12% 12% 12%	大きな	0%	STREET, ST.	の変するとは	加速の開きが	2%	No. of Contrast	September 1	NAME OF STREET	BESSEL	with Residual Maturity of over five year
25.1 25.1	· THE STATE OF	150%	THE WAY	NEW PROPERTY.	THE REAL PROPERTY.	1%	A CONTRACTOR				with Residual Maturity of over one year to five year
1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		125%			THE REAL PROPERTY.	1%					with Residual Maturity of over one year to five year
15% 15% 15% 15% 15% 15% 15% 15%	S. Contraction	100%			PROGRAMMA.	1%					eith Residual Maturity of over one year to five year
15% 15% 15% 15% 15% 15% 15% 15% 15% 15%	The state of the s	50%		A STATE OF THE PARTY OF THE PAR	THE STREET	1%	STATE OF STREET		CORP.	CHARLES OF THE PARTY OF THE PAR	sith Residual Maturity of over one year to five year
1%	DANS	20%	Sec. 198	STATE OF THE PARTY	STATE SOUTH	1%	BUTTON STATES	STATE STATE	神長の	Manney Commercial Comm	with Residual Maturity of over one year to five year
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	STATISTICS.	0%	1	The second	The state of the s	1%	The Property of		1900 0000	TO SHARE STORY	with Residual Maturity of over one year to five year
0%	- 日本日本日本	150%	SERVICE CO.		明の後端 連続され	0%	THOUGH THE			NAME OF TAXABLE PARTY.	eith Residual Maturity of one year or less
0% 0%		125%	STATE OF THE PARTY OF		No. of Concession, Name of Street, or other Persons of Concession, Name of Street, or other Persons of Concession, Name of Street, or other Persons of Concession, Name of Street, One of	0%		STATE STATE			sith Residual Maturity of one year or less
0%	No. of Concession, Name of Street, or other Persons and Street, or other P	100%	Service Carrows	を	THE PERSON NAMED IN	0%					with Residual Maturity of one year or less
0%	Service Servic	50%	Construction of the second			0%					with Residual Maturity of one year or less
0%		20%			The Southern	0%					eith Residual Maturity of one year or less
	THE OWNER OF THE OWNER,	0%	ALTERNATION OF THE PARTY OF THE	STREET, STREET, STREET,	1 - 1 CHILD - 1 VIII CHILD	070	Control of the Contro	Control of the last of the las	ON THE PROPERTY OF		and the season plant at the following the season of the se

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

A	Canital Chauga for Interest Bata Birls		(Rupees in '000')
A	Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MR ii. Total market risk capital charge for General Market Risk	. 2)	0
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	168,690 168,690
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		0 0
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)		
D	Capital Charge for Position in Options (Total of MR 6)		0
E	Total Capital Charge for Market Risk (A+B+C+D)		168,690
F	Risk Weighted Amount for Market Risk (E x 12.5)		2,108,625

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

6 month or less Residual Maturity
Over 6 months to 24
months Over 24 months Total Market risk capital charge for specific risk (Rupees in '000')

Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
	Long	17,943,681		からのでは、					17,943,681	0
Short Short	Short			THE STATE OF THE PARTY OF THE P			新疆教授第500分钟		0	O STATE OF THE PARTY OF THE PAR
Government (other than Domestic Currency)	Domestic Curre	ncy)								
Rating grade 1	Long Short								0	0
Rating grade 2-3	Long								0	0
Nating grade 2-5	Short						建筑建筑河域		0	0
Pating grade 4-5	Long								0	0
Nating grade 4-5	Short			· · · · · · · · · · · · · · · · · · ·	門 · · · · · · · · · · · · · · · · · · ·	連続			0	O STATE OF THE PARTY OF THE PAR
Dating grade 6	Long				からない はない ないのできる からの				0	0
Natura Brane o	Short			100 大部 大学 大学 大学 大学 大学 大学 大学 大学 大学 大学 大学 大学 大学					0	0
Inrated	Long								0	O STATE OF THE PARTY OF THE PAR
Ошакса	Short								0	0
Oualifying (to be specified)	<u>a</u>									
	Long								0	0
	Short							4.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	0	0
Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)	risk charges unde	er the Standardized App	oach of the Basel II Fra	mework)						
Rating grade 1	Long					The second second			0	0
	Short		THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED		THE RESERVE OF THE PARTY OF THE		STATE OF THE PERSON NAMED IN			
Rating grade 2-3	Long								0	0
Dating grade 2 / S	Long								0	0
Nating grade 5,4,5	Short					· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	0	0
Rating grade 5-6	Long			THE REPORT OF THE PARTY OF THE	2017年の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の				0	
9 9	Short								0	
Unrated	Long				COLUMN TO THE REAL PROPERTY OF THE PARTY OF			TO THE PERSON NAMED AND POST OF THE PERSON NA	0	0
	Short				は、それなどの外の問題は				la la	
Total of a to d	Long	17,943,681	0	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	17,943,681	0
	Short	0	0	0 30 30 30 30 30 30 30 30 30 30 30 30 30		0	0 -	0	0	0
Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)		0	0	0	0	0		0	17,943,681	0

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

	Time Ba	nd			Individu	al positions			Risk Weight	Weighted p	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securit	ies & debt	Interest rate	derivatives	Tot	al	Risk Weight	Weighted p	ositions
Lone	Coupon 5 7 or more	Coupon less than 576	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	House, and the		(Lights IIII)		. 0	0	0.00%	Commence of the commence of th	A-1460-Wall #3.13
	1 to 3 months	1 to 3 months	1,492,780				1,492,780	0	0.20%	2,986	THE SECRET SHAPE OF
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months	9,043,973				9,043,973	0	0.70%	63,308	
	2 1 to 2 years	1.0 to 1.9 years	6,916,429		COLEMAN		6,916,429	0	1.25%	86,455	NATIONAL PROPERTY.
	2 to 3 years	1.9 to 2.8 years		Service Control of the Control	WE WHEN IN		0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	HENERAL STREET	DESCRIPTION OF THE PROPERTY OF			0	. 0	2.25%	0 200	
	3 4 to 5 years	3.6 to 4.3 years	A STATE OF		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2000	0	0	2.75%	0	Miles and the second
	5 to 7 years	4.3 to 5.7 years	490,500			STATE OF THE PARTY	490,500	0	3.25%	15,941	
	7 to 10 years	5.7 to 7.3 years	State State				0	0	3.75%		manufacture (
	10 to 15 years	7.3 to 9.3 years				HE CONTROL OF THE PARTY.	O	PERSONAL PROPERTY.	4.50%	0	
	15 to 20 years	9.3 to 10.6 years				State of the state of	0	0	5.25%		100 - 100 -
	Over 20 years	10.6 to 12 years				ROME BUILDING	0	0	6.00%		EL SENTENCE DE LA CONTRACTOR DE LA CONTR
		12 to 20 years			Control of the Control		0	0	8.00%		Electric States (1975)
		Over 20 years	Fill charge (0X)	A DOMESTIC	THE PERSON NAMED IN		0 444	O SA	12.50%	MARKET PROPERTY OF THE PARTY OF	Maria William Paris
			17,943,681	TO SECURITY OF THE PARTY OF THE	MONNEAS CONTRACTOR	AND DESCRIPTION OF THE PARTY OF	17,943,681	STREET, WHEN PERSONS	Ser Christian Conference Confe	168,690	0

	387 67 77 75 75 75	Horizo	ontal Disallows	ince in	Horizont	al Disallowance B	etween		
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	The state of the s		11.014/01/05	\$5 LEAT \$4.01	mile Eliza		A PERSONAL PROPERTY.	168,690	168,690

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

	Time Ba	nd			Individ	ual positions			Risk	Welsh	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secui	ities & debt	Interest rat	e derivatives	To	tul	Weight	weigh	ica positions
Lone	Coupon 5 /e or more	Coupon less than 5 /4	Long	Short	Long	Short	Long	Short		Long	Short
- 1	1 month or less	1 month or less	District Series		HINECKS		0 0	100 m 100 m 12	0,00%	A STATE OF THE STA	CONTRACTOR OF THE PARTY OF THE
	1 to 3 months	1 to 3 months	No.			SALE SALE	0	0	0.20%	0	
	3 to 6 months	3 to 6 months		0-1		0.00	0	00	0.40%	0	
	6 to 12 months	6 to 12 months				(10.50 m) (10.00 m)	0	F. C.	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		ASSESSED BY	HAVE RES		MENT NO TRANSPORT	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years			The Party Comments	NO. 10 10 10 10 10 10 10 10 10 10 10 10 10	0	0	2.25%	O TO THE PARTY OF	
3	4 to 5 years	3.6 to 4.3 years		The same of the			20 · 10 · 10 · 10 · 10 · 10 · 10 · 10 ·	0	2,75%	0	
	5 to 7 years	4.3 to 5.7 years					THE OWNER OF THE REAL PROPERTY.	0	3.25%	0.1	Same and the later of the later
	7 to 10 years	5.7 to 7.3 years	State of the Control			(CO)	0	0	3.75%	in the same of the	
	10 to 15 years	7.3 to 9.3 years		THE PROPERTY OF THE PARTY OF TH	100011000000011	SECTION STATES	0	THE REAL PROPERTY.	4,50%	1	0.0000000000000000000000000000000000000
	15 to 20 years	9.3 to 10.6 years		والسافير أي	SURFICION OF THE	SECTION AND SECTION	0	0	5.25%	A CONTRACTOR OF THE PARTY OF TH	The same of the sa
	Over 20 years	10.6 to 12 years	CHICAGO STORY	SERVICE STREET	200000000000000000000000000000000000000	SECURE LIBERTY	0	0	6.00%	The second second	
		12 to 20 years		REPORT OF THE	gill self-resident		0	0	8.00%		for the control of the last
		Over 20 years	150		CONTRACTOR OF	957 P. (\$10) THE	0	0	12.50%	0	OF COURSE OF STREET
			0	0200	0	Semes O'S ROSE	0	0	Acceptable services	0	0

		Horize	ontal Disallows	ince In	Horizonta	l Disallowance B	etween		t and the second of the second
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
		1	2	3	1 & 2	2 & 3		Overall net open position	Charge
General Market Risk Capital Charge				St. Butter des			0	0	0

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

	Time Bar	nd			Individ	fual positions				12.2/1/03	
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rat	te derivatives	Te	otal	Risk Weight	Weight	ed positions
		The Decree of the Control of the Con	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less		- 12		DATE OF THE PARTY OF	THE OWNER OF THE PERSON NAMED IN	ANTHOR OF THE	0.00%	Delinocolisconomical delication and	MINISTER SOCIETY
	1 to 3 months	1 to 3 months	r. Commission			1000 Land 1 200	0	CONTRACTOR OF CHARLES	0.20%		CONTRACTOR OF THE OWNER, ON
	3 to 6 months	3 to 6 months	CONTRACTOR OF STREET	200	Total Control		0.000	0.00	0.40%	0 10	
	6 to 12 months	6 to 12 months		Element Sale	la se la companya de		0 315 1538	0	0.70%	District Control	
	2 1 to 2 years	1.0 to 1.9 years				· CHARLES	NEW TO SHEET WAS A	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	Selection and Associate			STEEL STATE OF THE	0	0.00	1,75%		CONTRACTOR OF THE PERSON
	3 to 4 years	2.8 to 3.6 years		T-100 DI 100	The state of the s	8000 NO.	0	0.000	2.25%		TO THE RESIDENCE OF THE PARTY O
	3 4 to 5 years	3.6 to 4.3 years	A BOS CHARLES	HATHING CONT.		SELECTIVE DAY	0	STATE OF THE PARTY	2.75%	0	
	5 to 7 years	4.3 to 5.7 years				SECTION SECTION	0	0	3.25%	0	Plant a State of the same
	7 to 10 years	5.7 to 7.3 years	POOR HORSE		SECOND BUILDING	DVC34884-028	0	Messall O	3.75%		
	10 to 15 years	7.3 to 9.3 years		CONTRACTOR STATE	STREET, STREET,	COST CONTROLS	0	n n	4.50%	No.	
	15 to 20 years	9.3 to 10.6 years		APPLICATION OF SHIP	Control Control	Control of the Control	O CONTRACTOR	0	5.25%	X	
	Over 20 years	10.6 to 12 years	WILESTER	PER MERCHANISM	10510331534	BD 98 8.30.4	0	0	6.00%	, and a	
		12 to 20 years	HE INSTITUTE	michigan Indiana		100,000,000,000	Salar Salar Davidson	0.00	8,00%		
		Over 20 years	100 Part 1 110		SECTION AND ADDRESS.	A STATE OF THE PARTY OF THE PAR	0	0.00	12,50%		
			AND DESCRIPTION OF THE PERSON	MINOR NO.	-			SHOW THE REAL PROPERTY.	12.30% (\$100)	maconing and the second	THE REAL PROPERTY.

4	550X to 1815 to 1	Horiz	ontal Disallows	ince in	Horizon	tal Disallowance Bet	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	建设设施的基础。	THE RESERVE OF THE PARTY OF THE	CONTRACTOR OF THE PARTY OF THE	A STATE OF THE PARTY OF THE PAR	为12-14-14-14-14-14-14-14-14-14-14-14-14-14-	Jun (Des 1999)	HALLOW BASIS	METERS ASSESSED A SOCIAL PROPERTY OF THE PARTY OF THE PAR	Section 1 and the later of the

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

	Time Ba	nd			Individu	al positions			Risk Weight		
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	te derivatives		Total	Park Weight	Weighted	positions
a.com	Coupon 5 /e or more	Coupon total man 3 /4	Long	Short	Long	Short	Long	Short		Long	Shor
	1 1 month or less	1 month or less			工工的企业	Contract Contract	0	0	0.00%	THE STREET OF TH	CONTRACTOR SENS
	1 to 3 months	I to 3 months		SHEET THE SELECT	2012/04/04/04	OKTORUJE E Z	CONTRACTOR ON FRANCE	0 110	0.20%	The same of the sa	AND RESIDENCE
	3 to 6 months	3 to 6 months		体制を対しているので			United to the same of the same	0	0.40%	0	GHARDARI DEC
	6 to 12 months	6 to 12 months				THE REPORTS	0	0	0.70%	0	STREET, STREET
	2 I to 2 years	1.0 to 1.9 years				SECURE CONTRACTOR	0		1.23%	The second second second	SHOW SHAPE
	2 to 3 years	1,9 to 2.8 years	Market State of State			elliyom CSR tech	0	0.000	1.75%	The second second second second	NURSCHINING
	3 to 4 years	2.8 to 3.6 years		18311/95 115 (4115)		TOTAL COLUMN	GHISHIA (COMMA)	OF THE PERSON NAMED IN	2.25%	0	OMESTICAL DISTRIBUTION OF THE PARTY OF THE P
	3 4 to 5 years	3.6 to 4.3 years				William College	0.38	C PRODUCTION OF STREET	2.75%	0.000	
	5 to 7 years	4.3 to 5.7 years	CONTRACTOR AND ADDRESS OF		STREET, STREET, STREET,	DESCRIPTION OF THE PARTY OF THE	I Told to the control of the control	CONTRACTOR OF STREET	3,25%	and the second s	
	7 to 10 years	5.7 to 7.3 years		COLD ROSS CONTROL OF		SHIP THE PARTY OF	AND PARTY OF THE P	C PROPERTY OF THE PARTY OF	3,75%	0	SANDER IN CONTRACT
	10 to 15 years	7.3 to 9.3 years			SANTA SANTA		0	0.00	4,50%	0	DOMESTICAL PROPERTY.
	15 to 20 years	9.3 to 10.6 years				CONTRACTOR OF THE PARTY OF THE	0	E BURNELLE CHARGE	5,25%	0	STATE OF THE PARTY
	Over 20 years	10.6 to 12 years	(C) (C)	PRESIDENCE OF THE PARTY OF THE		1000 milestocoupeed	Andrews of the state of	CONSTRUCTION OF STREET	6,00%	10V 10V 10V 10V 10V 10V 10V 10V 10V 10V	A CONTROL OF THE PARTY OF THE P
		12 to 20 years		CHARLESS HOUSE BE	THE RESIDENCE OF THE PERSON NAMED IN	Section In Provided	Personal Control of the last	E PROFESSION VALUE OF THE	8,00%	A STATE OF THE PARTY OF THE PAR	
		Over 20 years		CHIRDWING CO.		Designation of the last of the	0	0	12.50%	THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TW	THE RESERVE AND ADDRESS OF THE PARTY.

Salve desterni	DewewPhateen/Children	H	orizontal Disallowan	ice in	Horizo	ental Disallowance He	tween		
Calculation	Vertical disallowance	Zene	Zone	Zone	Zones	Zones	Zenes	1	Total General Market Risk
	The Charles of the Control of the Co	1	2	3	162	243	163	Overall net open position	Charge
General Market Risk Capital Charge	COMPUTED TO THE TOP OF THE		ACAM COME	PROFILE IN CHE	REAL PROPERTY OF THE	PERSONAL PROPERTY.	COLUMN TO THE REAL PROPERTY.	of the residence of the property of	THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAME

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

	Time Ba	and		A CONTRACTOR OF THE PARTY OF TH	Individ	ual positions	at the same of the	27 Ki	Risk Weight		W
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	rities & debt	Interest rate	e derivatives	T	otal	Kisk Weight	Weight	ed positions
2.0He	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		No. of Contract of		Series and the	0	0	0.00%	0	ALL AND REPORT OF THE PARTY OF
	1 to 3 months	I to 3 months	TO HOUSE	ADMINISTRATION OF	45161 ALIEN	第120世加州市	0	0 100	0.20%	O.	1010116 13 11 11 10 10
	3 to 6 months	3 to 6 months			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		SER SOME	0	0.40%	0	
	6 to 12 months	6 to 12 months	or shine said			1	0.0	THE REAL OF THE REAL PROPERTY.	0.70%	THE PERSON NAMED IN COLUMN TWO	NESS TOTAL PROPERTY.
	2 1 to 2 years	1.0 to 1.9 years	SALES OF A VICTORY		(intrinsico)		0	0	1.25%	0.0	THE RESERVE OF THE PARTY OF THE
	2 to 3 years	1.9 to 2.8 years	98560 (882)		100000000000000000000000000000000000000	柳南部門的	0	Maria O Samuel	1.75%	District Control of the Control of t	Harmestern Lucius
	3 to 4 years	2.8 to 3.6 years		2011 HILLIAN &			0	0	2.25%	0	Company of the second
	3 4 to 5 years	3.6 to 4.3 years	on Telegraphics	8 5/min	CARL DISTRICT	SHEW SHEW	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years			fice; continues a	BISCO DE LOS	1000	Marie O all	3.25%	Old State of the Control of the Cont	
	7 to 10 years	5.7 to 7.3 years		FREE PARTY IS		DOUBLE TO	CONTRACTOR OF THE PARTY OF THE	0	3.75%	0	AND DESCRIPTION OF THE PARTY OF
	10 to 15 years	7.3 to 9.3 years				CONTRACTOR OF THE PARTY.	0	Section O STREET	4,50%	0	
	15 to 20 years	9,3 to 10.6 years	a port the con-	MASSON DE	Assessment of the	State State State	0	I COMPANY OF THE PARTY OF THE P	5.25%	Newscool and Section 18 and Section 18	
	Over 20 years	10.6 to 12 years					0	0	6.00%	CHARLES THE RESIDENCE OF THE	TO US LATER VALUE OF THE
		12 to 20 years					0	0	8.00%	No.	
		Over 20 years	the same of the	De la la la la la la la la la la la la la	2500 m (1) (2)	ALTONOMIC STATES	0	0	12.50%	0	
			o me	A CHARLES OF THE PARTY OF	HISTORY WILLIAMS	THE SHOP ASSESSED.	CONTRACT AND DESCRIPTION	THE PERSON NAMED IN	NAME OF TAXABLE PARTY.	Commence of the Commence of th	AND DESCRIPTION OF THE PARTY OF

02/20/2000	660 / 380 (2840) (28	Horiz	ontal Disallowa	nce in	Horizonta	Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	l
		1	2	3	1&2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	A Settlering Holds (SWIPS)	STUHBERS IN	Maria Maria	OR OTHER DESIGNATION OF THE PERSON NAMED IN	The second second	GCEROSIONIEM	August Markey	ENGINEERING A SHOWN HAVE	CONTRACTOR OF STREET

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

	Time	Band			Individu	al positions			Risk Weight	Weighted	manistana
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	lebt derivatives	Interest rat	te derivatives		Total	Kisk Weight	weighted	positions
Zone	Coupon 3 74 or more	Coupon less than 5 %	Long	Short	Long	Short	Long	Short		Long	Shor
	1 1 month or less	1 month or less				田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田	0	0	0.00%	O T	
	1 to 3 months	1 to 3 months					0	0	0.20%	0	N ENERGY
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months				No. of Street,	0	0	0.70%	0	(and the last terms of the la
	2 1 to 2 years	1.0 to 1.9 years	AUTO CONTRACTOR OF STREET				0	0	1.25%	0	BINGS OF STREET
	2 to 3 years	1.9 to 2.8 years			The second second		Ontario Ontario	0	1.75%	0.0	
	3 to 4 years	2.8 to 3.6 years				Water Bridge	0	0	2.25%	0.1	USE CALLERY
	3 4 to 5 years	3.6 to 4.3 years	ATTEMPT OF THE SECOND			THE WELLOW	0	0.000	2.75%	0	1000 E 02500
	5 to 7 years	4.3 to 5.7 years			150 E E E		0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	William Charles		30000		0	0	3.75%	0.0	Malasa Masa
	10 to 15 years	7.3 to 9.3 years	3 4 8 6		and the second		0	0	4.50%	0	11 NOT THE REAL PROPERTY.
	15 to 20 years	9.3 to 10.6 years		TO THE RESERVE		BEATERS WITH	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	MARKET HAS
		12 to 20 years			ENGLISHED AND		0	0	8,00%	0	
		Over 20 years	ACCOUNT OF THE PARTY OF	WORKS CHROSTEN			0	0	12.50%	0	DOM: NO
			0	A STATE OF THE STA	ALL DESIGNATION OF THE PARTY OF	The state of the s	PRODUCED A SECURITION	4	and the second s	TO LOCAL TO SERVICE STATE OF	WILLIAM TO THE PARTY OF

130600000000000000000000000000000000000	ADDRESS MAN AND ADDRESS OF THE PARTY.	Horizo	ntal Disallowar	ice in	Horizo	ntal Disallowance Bet	ween	A	Incompany Godfres
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	Total General Market
2-0.00000000	2 Savegarines (122 Savegarine)	1	2	3	1 & 2	2 & 3	1 & 3	position	Risk Charge
General Market Risk Capital Charge		Company Same		Committee of the last				- Harriston O service in	0 0

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

	Time I	Band	and the second	and the second	Individu	al positions			Risk Weight	*****	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities	& debt derivatives	Interest rat	te derivatives	To	tal	sciss weight	Weigh	ted positions
Zone	Coupon 3 % of more	Coupon less than 376	Long	Short	Long	Short	Long	Short	A Comment	Long	Short
	I 1 month or less	1 month or less	A STATE OF THE STATE OF	Carried School Street	THE WHOLL	and the state of	are contact O at a contract	0	0.00%	0	to mark the Property of
	1 to 3 months	1 to 3 months	The State of the S			SUMMER STATE	0	0	0.20%	Burney and the second of the	
	3 to 6 months	3 to 6 months					0	0	0.40%		
	6 to 12 months	6 to 12 months	and Laboratory	The state of the state of	100		0	0	0,70%	0	A March 1991 See
	2 1 to 2 years	1.0 to 1.9 years	1000	是1580mm 250mm 25			0	0	1.25%	0	ACTUAL CONTRACTOR
	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	The state of the s				0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years				SAME SHOW	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years			STATE		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	The state of the state of		S		. 0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years				Carlo Strain	STREET, CARREST	0	5.25%	0	
	Over 20 years	10.6 to 12 years			SHEET STATES		0	0	6,00%	0	SPECIAL PROPERTY OF
		12 to 20 years					THE COLUMN THE	02	8.00%	01	
		Over 20 years					0	0	12.50%	0	White the same
			AUGUSTO CONTRACTOR	CONTRACTOR OF THE PARTY OF	CONTRACTOR CONTRACTOR	CONTRACTOR PRODUCTION	A BUSINESSEE MINISTER	ARTIST TOP A STREET	NAME OF TAXABLE PARTY.	CONTRACT VALUE OF	0.00

		Horizon	ntal Disallowane	re in	Hortze	ontal Disallowance B	etween	-	
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Land to the same of the same o	MARCHAEL SAN AND AND AND AND AND AND AND AND AND A
	the state of the s	1	2	3	1 & 2	2 & 3	183	Overall net open position	Total General Market Risk Churge
General Market Risk Capital Charge	September 19 Comment	CHOUSE CHANGE		STATE OF THE STATE	EGY THE THE	Endited the second	THE RESIDENCE OF THE PARTY OF T	0	20 THE RESERVE OF THE

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')

					Individua	i positions					
Zone	Time Band	Assumed Change	Debt securities d	& debt derivatives	Interest rat	e derivatives	Te	tal	Market Risk W	eighted Positions	Net Positions
	110000000000000000000000000000000000000	in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	I month or less	1	Sally Report of the last			- 50 June 1	0) I I I I I I I I I I I I I I I I I I I		
	1 to 3 months	1			NE THE WAY		0				
	3 to 6 months	1	and the first				0				
	6 to 12 months	1					0				
2	1.0 to 1.9 years	0.9					0			GS-ST TO THE	
	1.9 to 2.8 years	0.8					0				
	2.8 to 3.6 years	0.75					0)	The state of the state of	
3	3.6 to 4.3 years	0.75					0				
	4.3 to 5.7 years	0.7				HE I WE ALK	Contain Contain				
	5.7 to 7.3 years	0.65					100		0		
	7.3 to 9.3 years	0.6					0)		
	9.3 to 10.6 years	0.6				The Late of Street	1 10 日本日本の大学		0		
	10.6 to 12 years	0,6							0		
	12 to 20 years	0,6					What was a second		0		
	Over 20 years	0.6				200)		
L		,,,	原始则临州市的当 3	0 1111111111111111111111111111111111111	0		0	THE PERSON NAMED IN	O THE STREET	0	

		н	orizontal Disallowance	in	Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
(30-400) (10-30)	TANAMAN TOWN ALCOHOL	1	2	3	1 & 2	2 & 3	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge			dispersion				Santa		

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

inst	rmounn	maine	Duration	men
	Cu	rrenc	v EISS	

Name (1997)	190000000000000000000000000000000000000				Individua	I positions	Water Company				(Rupees
Zone	Time Band		Debt securities &	debt derivatives	Interest rate	e derivatives	To	ul	Market Risk W	eighted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Position:
1	1 month or less	1		STATE OF THE PARTY	OF THE REAL PROPERTY.	IS THE RESERVE	E68000000000000000000000000000000000000	STREET, STREET	Cong	SHULL	ATTENDED BY THE PARTY OF THE PA
	1 to 3 months	1						THE RESERVE OF THE PARTY.	del consequence		CONTRACTOR OF STREET
	3 to 6 months	1	STATE OF THE	STATES AND DECK A DE	SHOW BY A STATE OF	CHARLES AND AND	0	EASTER STREET	A SECURE OF THE PARTY OF THE PA	A STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE STATE OF T	
	6 to 12 months	1 1			Company of the second	CALL DE LES CONTRACTORS	SECURIOR SEC		4 (2007) 1000	CALL CONTRACTOR OF THE PARTY OF	SANGER OF THE REAL PROPERTY.
2	1.0 to 1.9 years	0.9		PERSONAL PROPERTY IN			Per la company		A CONTRACTOR OF THE PARTY OF TH		CLUSION REPORT
	1.9 to 2.8 years	0.8		Market Street			CONTRACTOR DE LA CONTRA				
	2.8 to 3.6 years	0.75	188 J. H. W. 188 J. L.				0	MICROSON CONTRACTOR	CHARLES SANCTON	EMERICAN CONTRACT	YOUR SERVICE
3	3.6 to 4.3 years	0.75					CONTROL OF THE PARTY OF THE PAR				
	4.3 to 5.7 years	0.7	III DANIEL III DANIEL III		Color of the Color		0	Principal Confession			STATE OF STREET
	5.7 to 7.3 years	0.65			CONTRACTOR OF THE PARTY OF THE		HOUSE SHOWING	100000			Medial Rolls Ser
	7.3 to 9.3 years	0.6	CONTRACTOR AND		17.28	A SHARE WAS AND A SHARE WAS A	CONTROL TO SERVICE DE LA CONTROL DE LA CONTR				SAME AND ASSESSED.
	9.3 to 10.6 years	0.6					AND DESCRIPTION OF THE PERSON	William School Street		SPANISH THE PARTY	CHANGE FOR THE STATE OF
	10.6 to 12 years	0.6	general desired		A COLUMN TWO		(CERTIFICATION CONTRACTOR				
	12 to 20 years	0.6	MEST OF SULE	No. of Contract of			Office and the second				A STATE OF THE PARTY OF THE PAR
	Over 20 years	0.6		STATE OF THE REST		The second second second	Granden	THE RESERVE OF THE PERSON NAMED IN			
			0	ol o	William Brown	STREET, SQUARE, SQUARE,	0	THE PERSON NAMED IN		228	STREET, STREET, STREET,

Calculation		Horizontal Disalforance in			Horizontal Disallowance Between				
	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		2002
General Market Risk Capital Charge		1	2	,	142	143	143	Net Position	Total General Market R Charge

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

	0.000				Individu	al positions					
Zone	Time Band		Debt securities &	debt derivatives	Interest ra	te derivatives	Te	otal	Market Risk We	eighted Positions	5297 E 1948
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	I month or less	1	Alexandra William	Constitution of the last	diam'r.	20 HO 7 RO 100	WAR SHEET WATER	SENSON SNOU	0	SECOND CONTRACTOR OF	Messagen Parket
	1 to 3 months	1			In Court 1882		0		0	STORES DE SERVICIO	(all of the second
	3 to 6 months	1	HILL YES THE RESERVE			HATE SHAPE OF	animal and a second	(68 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10) 10 (10)	0	Company of the last of the las	
	6 to 12 months	1						A RESIDENCE OF THE PARTY OF THE	0	SHEETING OF SHEET	SATISFIELD BUILDING
2	1.0 to 1.9 years	0.9				William Prince	3 100	Section Control to		Children Control	CANADA SAN
	1.9 to 2.8 years	0.8	Definition of the	THE REPORT OF THE PARTY OF THE		Missing a barba		818 00 000	0	SAME DESCRIPTION OF	
	2.8 to 3.6 years	0.75			4 47 - 40		0	September 1	6	Section 1	
3	3.6 to 4.3 years	0.75	Mark Company	STERROWN STREET		ERCENT THE ST		Control of the last	0	Entered to the second	CHALLES OF THE STATE OF
	4.3 to 5.7 years	0.7			Sean Green			NAME OF TAXABLE PARTY.	0	0000-00-0000 B	COMPRESIDENCE
	5.7 to 7.3 years	0.65		DECUMENT OF THE REST	TO SERVICE STREET		0		0		
	7.3 to 9.3 years	0.6	RUSSILE LET	Breitener zur	THE RESERVE	MATERIAL PURS	Red Williams		6	CONTRACTOR OF THE RESERVE OF	MINISTRAL PROPERTY.
	9.3 to 10.6 years	0.6	AVEST OF STREET				0	S154 PAR S S38 S5	0	Marie Company	
	10.6 to 12 years	0.6	BOMPHICO HELES				CONTRACTOR PROPERTY	ACCUPATION OF	0	Service and the service of	A RESIDENCE OF THE RESI
	12 to 20 years	0,6					2-30 100000	SELEBOVER SER	0	COLORES WAS A	* of the state of the state of
	Over 20 years	0.6			2440000	Can assist	Market State State	100 St. 100 St. 100	0	STATE OF THE REAL PROPERTY.	
	ACT TO STATE OF THE STATE OF TH	- 11	SECTION SECTION		Section of the search	COLUMN TWO ISSUES	STATE OF THE PARTY OF	BRISH THE RESERVE	0	CONTRACTOR DESCRIPTION	

02020-00020-00		F	forizontal Disallowance i		Hori	zontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	1
		1	2	3	1.6.2	2&3	143	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge		William Francisco	A STATE OF THE REAL PROPERTY.	STATE ALLERA	Commence of the	The state of the s	CONTRACTOR OF THE PARTY OF	Contract Con	

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

					Individua	d positions					(Rupees i
Zone	Time Band		Debt securities	& deht derivatives	Interest rat	e derivatives	Total	ıl	Market Risk W	eighted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1			NAME OF TAXABLE PARTY.	MATERIAL STREET, STREE	ROWNING SECTIONS OF	CANCEL DE LA COLLEGA	DATE OF THE PARTY	Short	
	1 to 3 months	1	San San San San San San San San San San	Bullion and an area		AND LONG STORY	STREET, STREET		A STATE OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF T		
	3 to 6 months	1	建铁矿的连曲 属	BURE OF STREET	MAII DOMESTI	STREET, STREET	THE SHOOT IN CASE OF SE	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other party of Street, or other party of Street, or other party of Street, or other party of Street, or othe	AND DESCRIPTION ASSESSMENT	A CONTROL PROPERTY OF THE	
	6 to 12 months	1						Service Service	Maria Cara Cara Cara Cara Cara Cara Cara		
2	1.0 to 1.9 years	0.9	SECOND PURE	CONTRACTOR OF THE PARTY OF THE		HATCHE THE PARTY	550 1250 1350 1550 15	SCHOOL STATE			
	1.9 to 2.8 years	0.8					CALL CONTRACT OF THE PARTY OF	K-10000 CECHO			
	2.8 to 3.6 years	0.75				CONTRACTOR	Character State of Co.		100 C 100 C	Carta de la casa de la	
3	3.6 to 4.3 years	0.75		MIDD POLICE OF STREET	E-morror a	MARKET STORICKE	Marie San Barrie				
	4.3 to 5.7 years	0.7	ALL CONTRACTOR			0.50		NAMES OF TAXABLE PARTY.			esculptus along
	5.7 to 7.3 years	0.65	SEE LEADING	125 4 36 A TOTAL BY	1821/2010/E01000	SUPERING THE	0	STATE OF THE PARTY	SUNT SEATTINGS THE		
	7.3 to 9.3 years	0.6	Marin Company			STATE OF STREET	STORY CONTRACTOR OF THE PARTY O		Seat 1		
	9.3 to 10.6 years	0.6				CHOKUS SANSANDAR		ALEXANDER DIRECTOR	PER CONTROL OF THE PER CONTROL O	22	THE STATE OF THE S
	10.6 to 12 years	0.6	H104855000000		ON SHIP IS	DESCRIPTION OF THE PARTY OF THE		SECOND CONTRACTOR			
	12 to 20 years	0.6		Marie Company of the			0				
	Over 20 years	0.6	SECTION AND DESIGNATION OF THE PARTY OF THE	SHAPE HOLD CO		AND THE PROPERTY.		The State of the S		STATISTICS OF SOLES	1 95 7 6 17 2
AL	and Johns	1 0.0	AND DESCRIPTIONS	ALLEGO DE CONTROL DE			0	0		CHILL CO. L. C.	

	species or an increase of	1	forizontal Disallowance	e in	Hori	zontal Disallowance Be			
Calculation	Vertical disallowance	Zene	Zone	Zone	Zones	Zones	Zones	7	Total General Market Risk
General Market Risk Capital Charge		1	1	3	163	163	163	Net Position	Charge
Cresteral market Milk Capital Charge	TRIBUTE TO RECOURSE FOR			The state of the s	The second second	And the second of the second	AND SHOULD BE SH	TO A PARKETING ONC.	STREET, NAME OF STREET

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

gar	institutions	using	Duration	method
	Cur	rency	EURO	

	Tew Silver	The second second			Individual	positions					100000000000000000000000000000000000000
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk We	Ighted Positions	raw forancioners in
		wield.	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less	1		Continue de la Contin		A TOP OF THE REAL PROPERTY.	0	August 1	0	AND THE PERSON NAMED IN	THE RESERVE
	1 to 3 months	1				(\$7)(\$18+35\cdu)	0		0	ZIE OSESEW	
	3 to 6 months	1			SUPPLY SUPPLY FOR SUPPLY SUPPL	SCHOOLST HE		X 1 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2	0		
	6 to 12 months	1	218 No. 1800 W				0	100 100 100 100			
2	1.0 to 1.9 years	0.9		I STATE OF THE PARTY OF THE PAR	VALUE OF STREET			STATE OF THE PARTY OF	PROPERTY NAMED IN		MECOS 100 000 1000
	1.9 to 2.8 years	0.8	TO THE REAL PROPERTY.			NOW DESCRIPTION	and the same of	ACCUSED NO.	A CLUSCOLLEGG CONTRACTOR	Contract Contract	
	2.8 to 3.6 years	0.75	STATE OF STREET	man mention of	LL KOTH TO SEE	Carlo Color	- Carlon (1997)	CRIMINAL SERVICE		Maria Maria Maria	
3	3.6 to 4.3 years	0.75			Contract of the Contract of th	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				The last section of the	
	4.3 to 5.7 years	0.7	Reflection and the second	NAMES OF TAXABLE PARTY.		WOUSE KILDS	Transfer Street	THE TEXT SHAPE THE	MAKE SKIDDING BEST		
	5.7 to 7.3 years	0,65				CONTRACTOR OF STREET	SECTION OF			100 to 100 to 200 1001 Invision	
	7.3 to 9.3 years	0.6	Signatura (Sales)			In the second second			ROMAN MARKET		
	9.3 to 10.6 years	0.6	PRINCIPAL STATE OF THE PRINCIPAL STATE OF THE			Consideration and the state of	Form Service of			The state of the s	DESTRUCTION OF
	10.6 to 12 years	0.6			or state that of the	STATE OF STREET	0	Darenson State	THE STATE OF THE PARTY OF		
	12 to 20 years	0.6		AND DESIGNATION OF			0				
	Over 20 years	0.6	ALTERNATION TO SE				0		No. of the last of		
L	·	1	0		0	0	0	SERVICE CHILDREN	0	VIII WAR	STREET, SEC. SHIPS NO

		п	orizontal Disallowance	In	Hori	zontal Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	1	3	1 & 2	2&3	143	Net Position	Charge
General Market Risk Capital Charge				11/11 EXPRESS 155 F	NAME OF THE OWNER, WHEN		CHEMINA LARGE	注意 测学进程 图	

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

		inconsum ser			Individual	positions					
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk W	eighted Positions	
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Position
1	1 month or less	1		100000000000000000000000000000000000000	or the second				0		OSSESSED WATER
	1 to 3 months	1					0	N 2 4	0	Committee of the Committee of the	
ĺ	3 to 6 months	1	CONTRACTOR OF THE PARTY OF THE		12.500	THE PROPERTY AND A	0	SECTION AND RESERVE	0	Service Commence	Market Steel
	6 to 12 months	1		Billion of the Earth			0	HAT LENGTH STATE	0	Committee of the Commit	0.00
2	1.0 to 1.9 years	0.9					STATE OF THE PARTY				The second second
	1.9 to 2.8 years	0.8	DELISIONED R	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ACTO MALO, NO	ELECTRICAL PROPERTY.		DATES MALTENATION AND ADDRESS.	A CONTRACTOR OF THE PARTY OF TH		- 100 miles
	2.8 to 3.6 years	0.75	Party Service	THE STREET			CONTRACTOR N		A CONTRACTOR	THE RESERVE OF THE PARTY OF THE	
3	3.6 to 4.3 years	0.75									
	4.3 to 5.7 years	0.7	Mark Street, Street, Street, Street, Street, Street, Street, Street, Street, Street, Street, Street, Street, St	Capata Scale	VOLUME TO A STATE OF	ENDROMESTRY - TER	MESSESSION OF THE		S CONTRACTOR		THE STATE OF THE S
	5.7 to 7.3 years	0.65		antika karta Fora		18 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	S. 1400 Sec. 9	SERVICE DE L'EXPERSE	SECTION AND DESCRIPTION OF THE PERSON	SECURE AND SECURE	ties to a second
	7.3 to 9.3 years	0.6	Section Control	and the second				A SUSANIA STATE			
	9.3 to 10.6 years	0.6				MERCHANIST CONTRACTOR				at the second second	TV
	10.6 to 12 years	0.6					SHOWING HOUSE		N I WANTED TO SEE SEE	ESWEEDINGSHIP IN	
	12 to 20 years	0.6									
	Over 20 years	0.6	RESIDENCE IN SECTION	CONTRACTOR SURVEY			EUROS I SONO DEUX	S.C. Indiana			
\L			GENTLEWS OF STREET	0	CHASSOL OF STA	THE PERSON OF TH	SECTION AND DESCRIPTION	Maria Maria	0 0	MODERN CONTRACTOR OF THE PARTY	1000000

Calculation		1	Iorizontal Disallowance	In	Hork	zontal Disallowance Be	tween		
	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
		1 1 1	1&2	2&3	1.63	Net Position	Charge		
General Market Risk Capital Charge						OF STREET OF STREET	Market Street	STATE OF THE PARTY.	Control of the same

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

					Individual						
Zone	Time Band	Assumed Change	Debt securities & debt derivatives		Interest rate	derivatives	Tot	al	Market Risk Weighted Positions		
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1		Francisco Carterio	1 2 2 2	a zarożenie woka	Constitution of the	CURRENCES	Committee of the Commit	ESPONENTA WARRANT	CONTRACTOR DESCRIPTION
	1 to 3 months	1		SECURITY OF STREET			SECTION SECTION	ARTES AND LOS OF	SECURITION AND ADDRESS OF	LECTURE DESCRIPTION	AND THE RESERVE OF THE PARTY OF
	3 to 6 months	1					0	The second second			The state of the s
	6 to 12 months	1	(E) (E) (E) EVE	RESERVATION OF		0.0000000000000000000000000000000000000	0	A CONTRACTOR OF THE PARTY OF TH			CHARLES OF THE PARTY OF THE PAR
2	1.0 to 1.9 years	0.9			CONTRACTOR OF	One look to the	COLUMN SON OF STREET	State State		STATE OF THE PARTY	The second second second
	1.9 to 2.8 years	0.8		STATE OF THE STATE OF							The state of the s
	2.8 to 3.6 years	0.75	Charles of London	income and the second	SECTION OF THE	TOTAL CONTRACTOR	PARTITION NAMED AND ADDRESS OF THE PARTITION OF THE PARTI		2000		A STATE OF THE STA
3	3.6 to 4.3 years	0.75		Committee of the last of the l		ACCOUNT OF THE PARTY	CONTRACTOR OF THE	Description of the last of the		ASSESSMENT OF THE PROPERTY OF	
	4.3 to 5.7 years	0.7	GOLD HOUSE BOX			SOURCE HE STORY	ERSENTER STREET		15 II. 15 10 10 10 10 10 10 10 10 10 10 10 10 10	SOME SANCE CONTRACTOR	ACCUSED AND ADDRESS OF THE PARTY OF THE PART
	5.7 to 7.3 years	0.65	X 12 - 12 - X 12 - X	MESSYLIN FILES &	UKUU MANUKA	The second second	SAZE BUILDINGS	6	THE RESERVE OF THE PARTY OF THE	CONTRACTOR DESCRIPTION	A STATE OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF T
	7.3 to 9.3 years	0.6	CONTRACTOR OF THE PARTY OF THE		CCC012100000	MARKET BARROWS			CONTRACTOR OF THE PARTY OF THE	Participation of the Control of the	
	9.3 to 10.6 years	0.6	STATE OF THE SECOND	CONTRACTOR OF THE PARTY OF THE		STATE OF THE PARTY OF				A STANDARD OF THE STANDARD	
	10.6 to 12 years	0.6	ALCOYOL SHE FOR	PER MINISTRATION S	887/GH2188H317	0.0000000000000000000000000000000000000	E BUCKESSEE BOX		Control of the Contro	Committee of the commit	ACCESSES ALLOWS
	12 to 20 years	0.6	XLICC SULL SUR				ASSESSMENT OF THE PARTY OF THE	Test of noting			
	Over 20 years	0.6	866 S 10 S	FE			0	SUCA DI LI	THE RESIDENCE OF THE PARTY OF T	A CONTROL OF THE PARTY OF THE P	
AL	The second secon	- 3	0	0	CONTRACTOR OF STREET	Marian Maria	e e			The second second	Harris Company of the

Calculation	21 27 (2.27)	Horizontal Disallowance in			Horizontal Disallowance Between				
Calculation	Vertical disallowance	Zone	Zene	Zone Zones Zones		Zones	Zones		Total General Market Ric
		1	1	3	142	243	143	Net Position	Charge
General Market Risk Capital Charge	Charles and the second second second		THE RESERVE TO SHARE THE PARTY OF THE PARTY	Contract of the Contract of th	E STREET WAS ASSESSED.	Control Management	and the second second	11011000000	Charge

CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '0
	1	nside Pakistan		Outside	Pakistan*	Total
	KSE	LSE	ISE	Outside	r akistan "	Total
Specific Risk Charge						
Equities		central and a second				
Long positions					7.5	
Short Positions		ner Gerland				F105 190 190 190
Equity Derivatives	HIST WEST TOTAL					
Long positions						
Short Positions				100		
Total Gross Positions (a+b+c+d)	0	0	0	0	0	
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	0	0	0	0		September 1997
General Market Risk Charge						
Net Long/Short Positions (a-b + c-d)	0	0	0	0	0	
Risk Weight	8%	8%	8%	8%	8%	
	0	AND THE RESERVO	0	0	The state of	THE RESERVE AND ADDRESS OF THE PARTY OF THE

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Currency 14 Currency 15 SEK SGD SAR GBP EUR DKK DKK AED USD Currency 17 Currency 16 Currency Net Spot Position 2 Net Forward Position u Position in Currency Guarantees Net future income/ expenses S Others 6 equivalent of foreign Net deltacurrency options based long (short) Positions Total net 8 PKR Rate (Rupees in '000') Position in PKR 10

Overall Long/Short Position Capital Charge Rate Total Capital Charge Currency 21
Currency 22
Currency 23
Currency 24

Currency 25

Currency 19 Currency 20

Currency 18



MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

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

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Ind	licator Ap	proach	•			(Rupees in '000')	
1 Basic Indicator Approach (BIA)			Gross	Income #			
		First year	Second year	Third year			Please select
			12.100.000.000.0000		Average of		your Calculation
	α				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)	Approach and
Gross Income	15%	3,970,354	2,577,946	3,583,633	3,377,311	506,597	all calculations
A Capital Charge (BIA)						506,597	will perform
2 The Standardized Approach (TSA)			Gross	Income #			automatically
e seure y se i massacció a en el carro esta a mesta de entreta el ca erció a esta contrata de el executo en e l c		First year	Second year	Third year			
					Average of		
Business lines *	β				positive values	Capital Charge	20.20年的日本
	1	2	3	4	5	6 = (5x1)	r F
Corporate Finance	18%	0					
Trading and Sales	18%	0				0	
Retail Banking	12%	0				0	
Commercial Banking	15%	0			A STATE OF THE PERSON NAMED IN COLUMN NAMED IN	0	
Payment and Settlement	18%	0				0	
Agency Services	15%	0				The second of the control of the con	
Asset Management	12%	Ó					
Retail Brokerage	12%	C	0	. 0	0	0	
B Capital Charge (TSA)							l
3 Alternative Standardized Approach (ASA)			Gross	Income #	-		1
3 Alternative Standardized Approach (ASA)	1	Circt waar	Second year	Third year	r		1
		First year	Second year	Tillid year	Average of		
D / 11 - 4	В			1	positive values	Capital Charge	
Business lines *	1	2	3	4	5	6 = (5x1)	
Community Fireman	18%	8848485					1
Corporate Finance	18%				The state of the s		
Trading and Sales Payment and Settlement	18%	Arbuse Links	THE RESERVE TO SERVE THE PARTY OF THE PARTY				1
Agency Services	15%				The state of the s	Editorio de la companya del companya de la companya del companya de la companya del la companya de la companya	
Asset Management	12%						1
Retail Brokerage	12%						ī
Those banks that are unable to disagg	regate the	ir gross inco	me into the ab	ove mention	ed six lines can a	ggregate the total	
gross income for these six lines as und				1347 1.36	2-10-2	TENERS LIVER	
	7700						
Aggregate of six business lines	18%)	0)
							a
3.1 Capital Charge						A STATE OF THE STATE OF CO.	21
	_		T	1 1 1 4			1
		TO .		d Advances #		1	
		First year	Second year	Third year	Average of	1	1
	O.				positive values	Capital Charge	1
	<u>p</u>	2	3	4	5	6 = (5x1)*m	_
Retail Banking	12%			_	0		0
Commercial Banking	15%				0		0
	TOTAL P		161277	Market - Milling	CHARLES OF THE PARTY OF		
Banks may aggregate loans & advanc	es from r	etail and con	nmercial bank	ing (if they w	ish to) using a b	eta of 15% as under:	ā.
V. September 1			V.)				==
Retail & Commercial Banking	15%		0	0	0	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	0]
						BILLINGS OF STREET STREET, STR	a
3.2 Capital Charge							<u>u</u>
						PRINCIPLE OF THE PRINCI	7
C Capital Charge (ASA) (3.1+3.2)							0
						100.50	7
D Capital Charge for Operational Risk (A, B or C)						506,59	1
E Total Risk Weighted Amount (D x 12.5)						6,332,45	8
					food the amount	District Control of the Control of the Control of Contr	1
Adjusted RWA based on Capital Floors allowed to	o ASA ba	nks only. All	otner banks w	чи тапиану	jeeu ine amouni	6 222 459	
calculated in cell J55.						6,332,458	
# Annual Audited figures should be used.							
* Disclosure in the above segments of business sh	ould not	e construed	that all these	activities are	permissible. Bar	nks/DFIs are require	d
to engage in activities as allowed under the law ar	nd SBP re	egulations					