Please enter your data in yellow cells.

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

(Rupees in '000')

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

Commercia	wite Tion 1 (CET1)	Basel 3 Transit	Basel 3 full
	uity Tier 1 (CET1) y Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,000
	y Paid-up capital/ Capital deposited with SBP	19,363,000	19,363,000
	erve for issue of Bonus Shares		
	count on issue of Shares (enter negative number)		
	eral/ Statutory Reserves as (disclosed in the Balance Sheet)	2,202,333	2,202,333
	1/ (losses) on derivatives held as Cash Flow Hedge	2,202,333	2,202,555
	appropriated/ un-remitted profits/ (losses)	1,024,336	1,024,336
	ority Interest arising from CET1 instruments issued to third party by consolidated bank's	1,021,550	
	idiaries (amount allowed in group CET1 - from "Consolidation sheet",)	生 有 电	
	11 before Regulatory Adjustments	22,591,669	22,591,669
	ulatory Adjustments at CET1 level		, ,
1.1.10 Goo	dwill (net of related defered tax liability)		
1.1.11 All o	other intangibles (net of any associated defered tax liability)	60,393	60,393
1.1.12 Short	rtfall in provisions against classified assets (without considering any tax impact)		-
1.1.13 Defe	erred tax assets that rely on future profitability excluding those arising from temporary differences		
	of related tax liability)		
	ined benefit pension fund net assets	自己的自己的证据,这些是一个位置的。 第二章	
1.1.15 Rec	iprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
	h flow hedge reserve	TO MAGICAL SINGLE CONTROL OF STATE	2
	estment in own shares/ CET1 instruments	SAME OF THE PERSON	
-	increase in equity capital resulting from a securitization transaction		
	ital shortfall of regulated subsidiaries		
	icit on account of revaluation from bank's holdings of fixed assets/ AFS securities	142,154	142,154
	n of Regulatory Adjustments at CET1 level	202,547	202,547
1.1.21 CET	I after Regulatory Adjustments above	22,389,122	22,389,122
1.1.22 Inve	estments in the capital instruments of banking, financial and insurance entities that are outside the		
	be of regulatory consolidation where the bank does not own more than 10% of the issued share		
capi	tal (amount above 10% threshold)		
1.1.23 CET	T I after Regulatory Adjustment above	22,389,122	22,389,123
1.1.24 Sign	nificant investments in the common stock of banking, financial and insurance entities that are outside		
	scope of regulatory consolidation (amount above 10% threshold)	美国生活性的情况是是现在现在	
1.1.25 Def	erred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		
	ility)		
	T I after Regulatory Adjustment above	22,389,122	22,389,122
	ount exceeding 15% threshold (significant Investments and DTA)		
	l after above adjustment	22,389,122	22,389,123
1.1.29 Nati	ional specific regulatory adjustments applied to CET1		100 4 or 100 4 or 1
1.1.30 Inve	estment in TFCs of other banks exceeding the precribed limit		
	other deduction specified by SBP		
	T I after Regulatory Adjustment above	22,389,122	22,389,122
1.1.33 Adj	ustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments		
1.1.34 CE	Γ1 (after regulatory adjustments)	22,389,122	22,389,122
Additional T	ierl (AT 1) Capital		
1.2.1 Qua	lifying AT1 capital instruments plus any related share premium		
1.2.1.1	of which Classified as equity		
1.2.1.2	of which Classified as liabilities		
1.2.2 AT	capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
grou	up AT1 - from "Consolidation sheet")		
1.2.3 AT	Capital before Regulatory Adjustments		TENEDAN BUSINES
	ulatory Adjustments at AT1 Capital level		
1.2.5 Inve	estment in mutual funds exceeding the precribed limit		
1.2.6 Inve	estment in own AT1 capital instruments	是EE可含于1000000000000000000000000000000000000	-
1.2.7 Rec	iprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
1.2.8 Inv	restments in the capital instruments of banking, financial and insurance entities that are outside the		-
	be of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	ital (amount above 10% threshold)		
	nificant investments in the capital instruments issued by banking, financial and insurance entities		-
	are outside the scope of regulatory consolidation		
	tion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
100	ch, during transitional period, remain subject to deduction from Tier-1 capital		
	ustment to AT1 capital due to insufficient Tier 2 capital to cover deductions		
	n of Regulatory Adjustments at AT1 Capital level		
	ount of Regulatory Adjustment applied at AT1 Capital level		
	1 Capital (after regulatory adjustments)		
	1 Capital recognized for capital adequacy	THE STREET	
	gible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	22,389,122	22,389,12



	C2) Capital		
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		Long to the second
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3	METHODE WOLLD'S CONTROL OF THE PROPERTY OF THE	
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	REAL TRANSPORTS IN THE PURPORT BATTE	
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	95,434	95,434
2.5	Revaluation Reserves (net of taxes)	ERSENTENDER DER STEELE EN	
2.5.1	Pertaining to Fixed Assets		The state of the s
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		5 0
2.8	T2 Capital before regulatory adjustments	95,434	95,434
2.9	Regulatory Adjustments at T2 Capital level	281.5	and the same of th
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	A SECURIOR S	
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		
2.13	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	AND THE RESERVE THE TANK AND	THE STATE OF THE S
2	that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	CALLS THE SECRET STREET	-
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level		
2.16	T2 Capital (after regulatory adjustments)	95,434	95,434
2.17	T2 Capital recognized for capital adequacy	95,434	95,434
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy	95,434	95,434
12.17	Total 12 Capital admissible for capital adequacy	75,454	75,454
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	22,484,556	22,484,556
	Total Risk Weighted Assets (TRWAs)	14,682,220	14,682,220
4.1	Total Credit Risk Weighted Assets	7,634,707	7,634,707
4.2	Total Market Risk Weighted Assets	1,218,378	1,218,378
4.3	Total Operational Risk Weighted Assets	5,829,135	5,829,135
17.5		3,029,133	3,029,133
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	152.49%	152.49%
5.2	T1 Capital to TRWAs	152.49%	152.49%
5.3	Total eligible capital to TRWAs	153.14%	153.14%





MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Minority Interest - under Basel III (full implementation)					S	Subsidiaries				
(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	_	2	3	4	5 6	7	œ	6	01
Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity, should be included in the items 4 & 7 below)										
paid in amount plus related reserves/retained earnings owned by group gross of all deductions		SERVICE TO SERVICE SER	Service of the second			200		1000	S. Bredham.	
paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions								50.5		
Total Tier Leapital (CET1 + AT Leapital) of the subsidiary net of deductions									0.000	
paid in amount plus related reserves/retained earnings owned by group gross of all deductions			Period and a			100				
paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions					SAR BEEN			102 5 75		
Total capital (CET1 + AT1 capital + T2 capital + T2 capital) of the subsidiary net of deductions									S. 177	
paid in amount plus related reserves/retained earnings owned by group gross of all deductions		STATE STATE OF								STATE OF
paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions						E.P. 11		題のこ	100	STREET, STREET
Total risk-weighted assets of the subsidiary					S. 100 B. S.			- CONTRACT		
Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)										
Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0
CELI										
Sumbus CET1 of the subsidian: of which										
amount attributable to third narties										
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors		,								
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)								×		
Total Tier I (T1) Capital										
Sumlus Total T1 capital of the subsidian; of which										,
amount attributable to third parties										
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors										
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)								3		
Total capital										
Sumblus Total capital of the subsidian; of which										
amount attributable to third parties					•					
Total capital of the subsidian held by third parties less surplus attributable to third party investors				•		· ·		9		
Total capital of the subsidiany held by third parties less surplus attributable to third party investors (under transitional arrangement)										
Under full Basel III implementation:										
CET1 recognized from consolidated subsidiaries							,	•		
ATI Capital recognized from consolidated subsidiaries								3	2.	,
T2 Capital recognized from consolidated subsidiaries	•									,
Under Transitional Arrangement of Basel III	3,0001									
CET1 recognized from consolidated subsidiaries										
ATI Capital recognized from consolidated subsidiaries				,				•	•	
T) Canital recognized from concolidated subsidiaries	Charles of the Control of the Contro							,		
T. C. Draft recognized from consolination and statement an					1					

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

REGULATORY ADJUSTMENTS

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

Amount to be risk weighted in 100% during the transition period Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross holdings of common stock of the capital financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross holdings according 10% applicable CET1 B3 full B3 Transit B4 full B3 Transit B4 full B3 Transit B5 full B3 Transit B5 full B3 Transit Gross holdings and common stock of the capital distribution of the capital common stock of the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Gross holdings of common stock Gross holdings of common stock of the stock of the common stock of the stock of the stock of the common stock of the stock of the stock of the stock of the s	uncount to be risk weighted to 100% during the transition period. Perfined benefit pension fund assets (ort of any associated deferred tas liability) B3 full B3 Transit moment to be risk weighted to 100% during the transition period. B3 full B3 Transit B4 full B3 Transit B4 full B4 Transit B4 full B4 Transit B5 full B3 full B3 Trans		100%	
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Amount to the risk aregined in 100% during the transition period Defined benefit pension fund assets (set of any associated deferred tax liability) B3 full B3 Transit Amount to be risk aregined in 100% during the transition period Increasements in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory controllatation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross biologic of Commen stock Gross biologic of Gomens stock Gross biologic of Allocated Ter I capital Gross biologic of Allocated Territory and the International Comment of Comment o	Defined benefit pension fund assets (set of any associated deferred tax liability) B3 full B3 Transit mount to be raik weighted as 100% during the transition period westerests 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) rote holdings of Common steels rote holdings of Tar 2 capital rote holdings of Common assock Gress holdings of Tar capital Figurificant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of gathery consolidation rotes holdings of Tar capital Figurificant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of gathery consolidation rotes holdings of Tar capital Figurificant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of gathery consolidation rotes holdings of Tar capital Figurificant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of gathery consoli		B3 full	B3 Transit
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Amount to be risk weighted in 100% during the transition period Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross holdings of common stock of the capital financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) Gross holdings according 10% applicable CET1 B3 full B3 Transit B4 full B3 Transit B4 full B3 Transit B5 full B3 Transit B5 full B3 Transit Gross holdings and common stock of the capital distribution of the capital common stock of the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation Gross holdings of common stock Gross holdings of common stock of the stock of the common stock of the stock of the stock of the common stock of the stock of the stock of the stock of the s	mount to be risk weighted 10. 100% during the transition period ***Operation of the risk weighted 10. 100% during the transition period ***Newtoments in the capital instruments of banking, financial and insurance entities that are outside the scape of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) **Property of the capital instruments of banking, financial and insurance entities that are outside the scape of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) **Property of the capital instruments of banking, financial and insurance entities that are outside the scape of regulatory consolidation from AT (agual bedieving from AT (agual of AT	Amount to be risk weighted @ 100% during the transition period.		•
Amount to be nix weighted or. 100% during the transition period Investments in the capital instruments of bracking, 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) Gress holdings of Gommon stock Gross holdings of Gommon stock Gross holdings of Capital Applicable CET1 amount (before theoloids) Applicable CET1 amount (before theoloids) Applicable CET1 amount (before theoloids) Amount on folloting cereding. 10% applicable CET1 Deduction from CET1 Deduction from AT1 capital Gross holdings of T1 capital Gross holdings of T2 capital Applicable CET1 amount	investments to be risk weighted on 100% during the transition period revestments 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) Pross holdings of Additional Test capital consolidation and insurance entities that are outside the scope of regulatory consolidation of the capital consolidation of the	Defined benefit pension fund assets (net of any associated deferred tax liability)		
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Gross holdings of Tier 2 capital (9.718	invest holdings of Tier 2 capital products of the CFT amount (before thereholds) (6.7) (2.2) (2.	Gross holdings of common stock		69,718
Sam of all above holdings Ancount of holdings exceeding 10% applicable CET1 Dediction from CET1 Dediction from CET1 Dediction from CET1 Dediction from CET1 Dediction from CET1 Dediction from CET1 Obdition from ET2 Ancount of dedicated and to be risk weighted as per Banking/ Trading Book classifications Gross holdings of AT1 capital October holding	sum of all above holdings populacida (ETI mount (before thresholds) 22,389.11 B3 full B3 Transit B4 ATT ransit B4 ATT ransit B5 ATT ransit B5 ATT ransit B6 Action from CETI B6 Action from CETI B6 Action from ATI capstal Cross holdings of ATI capstal B6 ATT ransit B6 ATT ransit B6 ATT ransit B7 ATT ran		-	
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Deduction from CET1 Deduction from CET1 Deduction from CET1 Deduction from Tab	Deduction from CET1 Deduction from AT1 capital Deduction from AT1 capital Deduction from AT1 capital Deduction from AT1 capital Creat holdings of common stock Great holdings of common stock Great holdings of common stock Great holdings of AT1 capital Great holdings of aT1 capital Great holdings of T2 capital Great holdings of T3 capital Final Holdings of T4 capital Final Holdings			22,389,122
Deduction from CETI Deduction from AT Lapital Description of Common stock Gross boldings of ATT Lapital Description of AT Lapital Description of Description o	Deduction from CETI	Amount of holdings exceeding 10% applicable CETI	D1.6.0	
Deduction from T1 capital Amounts not deducted and to be risk weighhed as per Barking/ Trading Book classifications Gross biodings of AT1 capital Applicable CET1 around (after all regulatory adjustments but before significant investments and thresholds) 22,389,122 22,389,122 22,389,122 22,389,122 22,389,122 22,389,122 Deduction from AT1 capital Gross biodings of AT1 capital Gross biodings of AT1 capital Applicable CET1 around (after 10% cap) Deduction from AT1 capital Deduction from AT2 capital Defunding a per Burking/ Trading Book classifications Deduction from AT2 capital Defunding a performance of the Application Adjustment of the Application Application from AT2 capital Defunding a performance of the Application Application from AT2 capital Defunding a performance of the Application Application from AT2 capital Defunding a performance of the Application Application from AT2 capital Defunding a performance of the Application Applicat	Deduction from AT Lapstal Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross boldings of Common stock Gross boldings of AT Lapstal Gross boldings of Common stock Gross boldings of Common stock Gross boldings of Common stock Gross boldings of AT Lapstal Gross boldings of AT Lapstal Gross boldings of AT Lapstal Gross boldings of Common stock Gross boldings of Common stock Gross boldings of AT Lapstal Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 22, 389/122 22, 389/122 22, 389/12 22, 389/122 22, 389/12 22, 389/122 22, 389/1	Deduction from CET1		
Amounts not deducted and to be risk weighted as per Banking' Trading Book classifications Gross bioldings of ATT capital Gross bioldings of Common stock Gross bioldings of Gross bioldings of Common stock Gross bioldings of Gross bioldin	impounts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross holdings of ATI capital Gross holdings of ATI capital developments and prossibility holdings (prossibility holdings (prossibility holdings (prossibility holdings (prossibility hold	Deduction from AT1 capital		· :
Gross blodlings of ATI capital Gross blodlings of Common stock Gross blodlings of Common stock Gross blodlings of Common stock Gross blodlings of ATI capital Applicable CETI amount (after all regulatory adjustments but before significant investments and thresholds) 10% amounts to be recognized for further threshold deductions check and applying 250% RW Deduction from TI capital Gross blodlings of TI capital Gross b	Gross holdings of ATT capital Gross holdings of Common stock Gross holdings Gross holdings of Common stock Gross holdings G	Deduction from T2	-	
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Amounts not deducted to be subject to 250% risk weight Significant investments in the common equity of financial entities Deferred tax assets due to temporary differences CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet Significant minority investment in banking and other financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Significant investment in commercial entities (subject to 1000% risk weight) Deduction from Tier-1 capital	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	Applicable 15% Threshold		3,951,022
Significant investments in the common equity of financial entities Deferred tax assets due to temporary differences CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet Significant minority investment in banking and other financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Deduction from Tier-1 capital	Significant investments in the common equity of financial entities	Amount above 13% inreshold to be deducted from CETT	2027-000-00	
Deferred tax assets due to temporary differences CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet Significant minority investment in banking and other financial entities Equity holdings (majority or significant minority) in an insurance subsidiary Any other Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital	Deferred tax assets due to temporary differences CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) nvestment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet significant minority investment in banking and other financial entities quity holdings (majority or significant minority) in an insurance subsidiary Any other significant investment in commercial entities (subject to 1000% risk weight) sum of above holdings Deduction from Tier-1 capital	Amounts not deducted to be subject to 250% risk weight	T	
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Any other Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital	Any other Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital		-	
Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital	Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings Deduction from Tier-1 capital		-	
Deduction from Tier-1 capital	Deduction from Tier-1 capital			delicated and the second second second
	The contract of the Contract o		-	-

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		6,690,738
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	943,969	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	0	
Total Risk Adjusted Exposure of Section D	0	943,969
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		0
4 Total Risk Weighted Amount for Credit Risk		7,634,707

APPROACH USED FOR CRM IN BANKING BOQ Simple

TOTAL

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

(Rupees in '000')

			201				MITIGATION (CR	M)1 Comprehensive	Risk Adjusted Amo
A .	Exposure Type	External rating	Risk Weight	Original Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	
		1	2	3	4	5	6	7	
(-)	Code and Code Equipment		0%				(3+4-5)		(2 X 6) or (2 x 7)
	Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincial		0%					Garage Medical	
400	Governments) and SBP, denominated in PKR		200000	32,465			32,465		
	Foreign Currency claims on SBP arising out of statutory obligations		0%			D. J. Williams		and continued to	
(d)	of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or	1	0%				0		
(,	provincial governments or SBP denominated in currencies other than	2	20%				Ó		
	PKR	3	50%				0		
		4,5 6	100%				(
		Unrated	100%						
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%						
(f)	Claims on Multilateral Development Banks		0%						
000 y	1	1	20%						
		2,3 4,5	50% 100%				(
1		6	150%		ENTER STATE AND				
		Unrated	50%		Medical and the	The second second			
(g)	Claims on Public Sector Entities in Pakistan		0%					•	
		2,3	20% 50%						E-Mol III
		4,5	100%						
		6	150%						
		Unrated	50%				Taken are		
(h)	Claims on Banks		0%						AND DELETE AND
		1	10%	808,458		-	808,45		1
		2,3	50%	808,438			000,43		1000
		4,5	100%	N. S. C. S. C.					
		6	150%						
705		Unrated	50%	ASSESSMENT OF THE PARTY OF THE				-	
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	1,2,3	0% 20%	Here I have a second				0 -	
	That is a second of the second	4,5	50%				Self-Control Control		
	6	150%				ile colonia			
		unrated	20%						
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR	1	20%			-		0 -	
(k)	Claims on Corporates (excluding equity exposures)		0%				100	0	A Proposition and the
			10%					0 -	
		1	20%						2002
		3,4	50% 100%				THE RESIDENCE OF THE PARTY.	0 -	
		5,6	150%					0 .	+ Sung 2 2 10 /2 11 12
		Unrated-1		19.7				0	
(l)	Claims categorized as retail portfolio	Unrated-2	125%	MAKENDERSON		-	Company of Contract of Contract of	0 -	
(1)	Claims categorized as retain portrono		20%				Charles and a large and the large	0 -	
			50%	8/01/2012			国内国际国际	0	
			75%					0	
(m)	Claims fully secured by residential property (Residential Mortgage Fiance as defined in Section 2.1)	2	35%	10,877,055			10,877,05		3,8
	Claims against Low Cost Housing Finance		25%	2,514,944			2,514,94		6
(n)	Past Due loans:				delle victor	a manufactures and		0 -	
	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			and the state of	AMPLE OF	SALESSE LANGE SER			S STORE OF STREET
	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%		Participal Control				Constant Control of the
	outstanding amount of the past due claim.		15070					0	
	1.2 where specific provisions are no less than 20 per cent of the	e	100%					26	
	outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the	-	Erm.	-				-	
	13 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50° a					0	
	2. Loans and claims fully secured against eligible residentia	ıl	100%					8	
	mortgages that are past due for more than 90 days and/or impaired					1			
	Loans and claims fully secured against eligible residentia	1	50%	282,22:		-	282,2		
	mortgage that are past due by 90 days and /or impaired and specific		2076			The same of			
	provision held thereagainst is more than 20% of outstanding amount			Lancard	102 11 h				
1-5	la company in the conity of company and the conity of the	-	10008						
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the	e	1000%	1				4	
	entity is an unconsolidated affiliate.							0	
(p)	Significant investment and DTAs above 15% threshold (refer to		250%						
(e)	Section 2.4.10 of Basel III instructions)	-	100%		-	-		0	
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the		100%		1	1			
	banking book.			6,43	3		6,4	33	
(r)	Unlisted equity investments (other than that deducted from capital	1)	150%						
	held in banking book Investments in venture capital	-	150%	63,28	5		63,2	0	
(=)									Carte Valoria such
(s)		d	100%	A STATE OF THE STATE OF	The state of the s	POR AND THE PROPERTY OF THE PARTY OF THE PAR	THE RESERVE OF THE PARTY OF THE		
(s) (t)	Investments in premises, plant and equipment and all other fixe assets	d		395,03	9		395,0		
	Investments in premises, plant and equipment and all other fixe	ed .	100% 100% 100%	395,03 1,314,71			395,0 1,314,7	0	

16,294,620 0

0 16,294,620

NON MARKET RELATED

Direct Credit Substitutes Lending of securities or posting of securities as						CREDIT R	ISK MITIGATI	ON (CRM) I	(Rupees in '0
collateral	Mapped Rating	Risk	N. J.			Simple Approact		Comprehensive	Risk Adjusted
Other commitments with certain drawdown		Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
V-10-4-10-10	1	2	3	4	5	6	7	8	9
Against Government of Pakistan (Federal or Provincial				(3 X 100%)			175		(2 x 8)
Governments) and SBP, denominated in PKR		0%	CANAL CANAL CA					THE THE PERSON OF THE OWN	
SBP in Foreign Currency arising out of statutory		001		225 (2010) 2010					
obligations of banks in Pakistan		0%							
Sovereigns, Government of Pakistan or provincial	1	0%		and a second					
governments or SBP denominated in currencies other than PKR	2	20%	CELEBRATING TO SERVICE STATES						
other than PKR	3 4,5	50% 100%		•		-		The state of the s	
l l	6	150%		•		- :	-		
	Unrated	100%				- :		-	
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	W 2 1/2 -						
Multilatoral Davidson									
Multilateral Development Banks		0%			III. N. AVERAGE		• • • • •		
ŀ	2,3	20% 50%	-	- 1	K-12		• • •		
ŀ	4.5	100%				Marion - India	• 10		CONTRACT LANGE
İ	6	150%				:			
	Unrated	50%			CHECK TO SERVICE				
Public Sector Entities in Pakistan									CONTRACTOR STATE
rubile Sector Entities in Pakistan	1	0% 20%				Charles I. Fa		APPARENT NEW YORK OF THE PROPERTY OF	NE CONTRACTOR OF THE
	2,3	50%		•					
- t	4,5	100%		Ne South Control of the Control	-	- 1	•		
1	6	150%	- A C C C C C C C C C C C C C C C C C C		-	- 1		- 1	
	Unrated	50%		and the state of the	THE STATE OF	- 9			
Banks									
DATIKS	1	0% 20%					-	New York and the second se	
ŀ	2,3	50%	Design Comment						And Charles
1	4,5	100%		-		: 8			
	6	150%		in was in the same	- :	. 8			THE RESERVE OF THE PARTY OF THE
	Unrated	50%				- 1			
Banks (with original maturity of 3 months or less		201							
and denominated in foreign currency)	1,2,3	0% 20%				and the second	32/25/31/51		DESCRIPTION OF THE PARTY OF THE
- a delicition of the second o	4,5	50%	- :		-		•		
	6	150%	- :		-	- 8		•	
	unrated	20%				- 8		- 12	
Section 6 section 1 and 1 and 1 and 1							A SHALL HAVE BEEN HAVE BEEN BEEN BEEN BEEN BEEN BEEN BEEN BE	- 10	
Banks (with original maturity of 3 months or less lenominated in PKR)		0%		and the second					
Actionimated in PKK)		20%			CONTRACT TO THE	- 8	信用以代表的		
Corporates		0%		E-E-Invited all reports	V				
	1	20%						as blancing see market and property	
	2	50%				- 93			The state of the state of
	3,4	100%				- 1	1110 A 5 10 10 10 10 10 10 10 10 10 10 10 10 10		
F	5,6	150%						90	TELEVISION OF THE
H	Unrated-1 Unrated-2	100% 125%			14-72-07	. 60	are University		
	Omateu-2	12376				- 10	CONTROL OF THE		
etail		0%		A STATE OF THE STA					
		20%							
		50%			- 8				
·		75%	Maria Carlon Carlo			31.00		COLUMN TO SERVICE OF THE REAL PROPERTY.	
thers		0%							
		20%							
F		50%			-	CONTRACTOR OF THE PARTY OF THE	• 1		
		100%	943,969	943,969		AND DESCRIPTION OF THE PARTY OF	943,969	Salara de la Companya	943,9

Credit Conversion Factor of 50%							ISK MITIGATI		
Performance related contingencies		Risk				Simple Approach	1	Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Mapped Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8	9
Government of Pakistan (Federal or Provincial		0%	5000						(2 x 8)
Oovernments) and SBP, denominated in PKR	-		CONTRACTOR OF THE PARTY OF THE	SALES STATE - 1	14 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			-	ala da paterio
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%							
Sovereigns, Government of Pakistan or provincial	1	0%							
governments or SBP denominated in currencies	2	20%							
other than PKR	3	50%			-				CONTRACTOR CONTRACTOR
	4,5	100%							
	6	150%							
Bank for International Settlements, International	Unrated	100%	-						
Annetary Fund, European Central Bank, and European Community		0%				The same			
			,						
Multilateral Development Banks	1	0%	1000年 (400年)				Land Asia	CONTRACTOR OF THE PARTY OF	
1	2,3	20% 50%						-	
	4.5	100%	-	•		- :		-	
	6	150%	-		-	- : -			
	Unrated	50%			0.000	- :			
								-	
Public Sector Entities in Pakistan		0%						ROYAL CONTRACTOR OF THE PARTY O	
	1	20%						A SAME OF THE PARTY OF THE PART	real, and or load
	2,3	50%	THE PROPERTY OF						CONTRACTOR OF STREET
	4,5	100%							
	6 Unrated	150% 50%	SHOW THE PROPERTY OF SHOW	AND STREET, D. C. S.		•			
	Cinaica	3070			•	•	医结节现的图 。	Political District Control of	THE SECTION OF REAL PROPERTY.
Banks		0%		ANATO PRINCE CONTRACTOR			nears see	Company of the Company of the Company	
	1	20%				- 1			
	2,3	50%			-				
	4,5	100% 150%			-	-	REMINISTER OF		
	6 Unrated	50%				-	-		
	Omated	3070			300 100 36 5 (2)				
Banks (with original maturity of 3 months or less		0%	THE RESIDENCE OF THE PARTY OF T			ECCYCLOS VICES CO.		No.	
and denominated in foreign currency)	1,2,3	20%			-	-			
	4,5	50%							
	6	150%				-			
	unrated	20%	please the	12.5	112511111111111				Colonia (Colonia Colonia)
Banks (with original maturity of 3 months or less		0%							
denominated in PKR)		20%	CHICAGO CONTRACTOR		500000000000000000000000000000000000000		A SOUTH		A TOTAL VALUE OF
				Market and American Street	-			-	
orporates		0%						SHADER TO THE ENGINEER OF THE REAL	USACIAL INSTITUTE
		20%		SEMESTRAL CO.					
	2	50%				-			STEEL PROPERTY.
	3,4	100%			-	-			1-1-1-1
ŀ	5,6 Unrated-1	100%			-	-	•		
	Unrated-2	125%			100 AND 100 AN	-	• (1)		
	Jimmou-2	14370		•	5300000				
tetail		0%	SERVICE CONTRACTOR					Control of the Contro	
[20%				Control and Control			
		50%	新加州的		CONTRACTOR OF STREET	CHEST WATER THAT			MALE PLANTS
		75%	No. of the state of the						
Others		00/	No. of the last of						
-		0% 20%	CHAPTER TO THE PARTY OF T			medical content	FIRES TO RESTA	CONTROL OF THE PROPERTY OF	Marie Committee of the
ŀ		50%							
				THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	-				
		100%	-	是在原理工作的企业	STEEL WEST AND STREET				Of the second second

В

Credit Conversion Factor of 20% Trade Related contingencies							ISK MITIGATIO		
Frade Related contingencies		Risk	20 00 000			Simple Approach	1	Comprehensive	Risk Adjusted
Other Commitments with original maturity of one year or less	Mapped Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4 (3 X 20%)	5	6	7	8	9
Government of Pakistan (Federal or Provincial						100 per	WAS PROPERTY.		(2 x 8)
Governments) and SBP, denominated in PKR		0%	in the second		2052 A 5	200 25 ft			
SBP in Foreign Currency arising out of statutory		0.000			PER CONTRACTOR OF THE	THE REPORT OF THE PARTY OF			new years of the second
obligations of banks in Pakistan		0%				は別別にはいる。		TEMPORE CONTRACTOR SERVICE	
overeigns, Government of Pakistan or provincial	1	0%							
overnments or SBP denominated in currencies	2	20%	CHARACTER STATE OF	STOREST STATE OF THE					
ther than PKR	3 4,5	50% 100%	E-contain 10.	The Property Con-	-				
	6	150%	:	•					
	Unrated	100%	-		13469535509	:		•	
Bank for International Settlements, International Monetary Fund, European Central Bank, and	Citated								257
uropean Community		0%				Section 19			
Aultilateral Development Banks		0%	No. of Contrast of Contrast			ACT STATE OF THE PARTY.	Total International Control		
	1	20%	PERSONAL SOMETIME			1811 201 27 28 201 27 11 18			SHOWING THE STATE OF
	2,3	50%	allantin medical area	Maria Cara Cara Cara Cara Cara Cara Cara					
I	4,5	100%	E agricultural de la companya de la						
	6	150%		12/20/01/01/25/21/200					
	Unrated	50%	Ereminer.						
ublic Sector Entities in Pakistan		0%							
	1	20%						2	
	2,3	50%							
	4,5	100%		ET STUMBERS					
	6 Unrated	150% 50%		•					
-	Unrated	30%		ALF SALMADE M					
anks		0%			-				
	1	20%							
	2,3	50%							
ĺ	4,5	100%		#ASSOCIATION RELIGIO	division and	Maria Sale La			
	6	150%		ALTERNATION OF THE	STRUCTURE ALCOHOLD				2015
	Unrated	50%					505 450 km		
tanks (with original maturity of 3 months or less		0%	型面的是由企品的证券			是美術學學學		K. M. Commercial Comme	
nd denominated in foreign currency)	1,2,3	20%			*	-			Waller and Land
1	6	50% 150%							Mise All Lands
	unrated	20%			untersonal states				# Dallet of House
	umated	217/0			III III SANTON III - UCA	-			
Banks (with original maturity of 3 months or less		0%				Contractor Contractor	275.		
enominated in PKR)		20%				ALDED SOTEDING		ACT AND DESCRIPTION OF THE PROPERTY OF THE PRO	
orporates		0%	TO SHARE SHARE				Water Land		
[1	20%					CONTRACTOR OF STATE		157.84 W. S.
[2	50%							
ļ	3,4	100%							North Control
1	5,6	150%					the second	100	Conf. Conf.
ŀ	Unrated-1 Unrated-2	100% 125%			-20		3/20/20/20/20		
	Omated-2	123%	(C)			- 1	•	3	
etail		0%		ESPECIAL PROPERTY OF THE PARTY	-	Marie and the second			
1		20%				n same was considered to	•		
İ		50%		an order					
		75%			\$145.95A			The second secon	
Others		0%				3.45 (2.55)			
[20%							AND DESIGNATIONS
[50%	经积分数据					READ STATE OF THE READ OF THE	CONTRACTOR CONTRACTOR
		100%		THE PROPERTY OF THE PARTY OF					

C

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			
Governments) and SBP, denominated in PKR		0%	
SBP in Foreign Currency arising out of statutory			7
obligations of banks in Pakistan		0%	
Sovereigns, Government of Pakistan or provincial	1	0%	
governments or SBP denominated in currencies	2	20%	
other than PKR	3	50%	
	4,5	100%	E STORY
	6	150%	
	Unrated	100%	Section in a
Bank for International Settlements, International Monetary Fund, European Central Bank, and			
European Community		0%	Walnut and the second
Multilateral Development Banks		0%	
- 100 CHP (1	20%	
	2,3	50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
Public Sector Entities in Pakistan		0%	
ruone sector Entities in Pakistan		20%	Burney Congress
	1	50%	
1	2,3 4.5	100%	
1	6	150%	
	Unrated	50%	
	Unrated	30%	
Banks		0%	医生物与
\$ 2000 pm	1	20%	
l i	2,3	50%	
	4,5	100%	
	6	150%	
1	Unrated	50%	

1,2,3	20%	
4,5	50%	HARRIE WAR
6	150%	TOTAL ENGINEE
unrated	20%	
	-	
	0%	
	20%	
	4,5 6	4,5 50% 6 150% unrated 20%

orporates		0%	
	1	20%	
	2	50%	
	3.4	100%	
	5,6	150%	
	Unrated-1	100%	
	Unrated 3	1250/	

II Retail	0%	STATE SALES OF SALES
	20%	
1	50%	
	75%	

Others	0%	Sinc.
	20%	SPACE.
1	50%	W. CO
	100%	-

Total .

Rupees in '000')

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

4

Risk Weighted Amount (7 X 8) 125% Risk Weight Adjusted exposure after CRM # Credit Equivalent Amount (1+5) Potential Future Credit Exposure (3 X 4) Add-on/ Conversion Factor % Effective notional principal Notional Principal Current credit exposure Foreign Exchange Contract twith original maturity of less than 14 days)
Instruments traded on futures and opionize exchanges, which are subject to
daily mark to marked on futures and opionize exchanges, which are subject to
Equity Contracts* and margin payments
Equity Contracts* and margin payments
Equity Contracts* and margin payments
with Residual Maturity of year var or less
with Residual Maturity of year var or less
with Residual Maturity of year var or less
with Residual Maturity of year on war to five year
with Residual Maturity of year on war to five year
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with Residual Maturity of year
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with Residual Maturity of year
It was a five year of year five year
with Residual Maturity of year
It was year or year or year
with Residual Maturity of year
It was year
It have selected Contracts
I hatter sale of equity instruments ITEMS Foreign Exchange Contracts with SBP

B Sub Total

for institutions using Current Expressive method for Interest Rate and Foreign Exchange Contracts) Sub Total

THE CONTRACTOR OF THE PARTY OF		0%0	•	*2000 Billion		%0
with Kestdual Alaturity of one year or less		0,00	Control of the last of the las	- Nowall		20%
with Residual Maturity of one year or less	The state of the s	7017	THE REAL PROPERTY.	N. Contraction		%05
with Residual Maturity of one war or less		07.0		Name of the last o		700071
with Residual Maturity of one year or less		0%0				0,000
with Residual Maturity of one year or less		0%0	-			0,677
with Residual Maturity of one year or less		0%0	× The second			180%
with Residual Maturity of over one war to five year		9/1	•		7	%0
with Residual Maturity of over one war to five year		1%		•		20%
Section Maturity of course one were to five were		%1				50%
week Residual Maturity of over one war to five year		1%		- THE REAL PROPERTY.	,	%001
The state of the s		100	The second second	- Callege		125%
With Academia Administry of our one care from the care		150	×			150%
with Residual Maturity of over one real to five year		200		10 - Marie 10 10 10 10 10 10 10 10 10 10 10 10 10	,	%0
with Residual Maturity of over five year		20,0	ないのでは、	100000000000000000000000000000000000000		20%
with Kestalual Maturity of over five year		39%		-		50%
with Kestaluar Maturity of they bear		2%			,	%001
with Kestanar statuturity of over the year		30,0		10-10-10-10-10-10-10-10-10-10-10-10-10-1	•	125%
with Residual Maturity of over five sear	CO CONTROL OF THE PARTY OF THE	700	TO VALUE OF THE PARTY OF THE PA	TO THE REAL PROPERTY.		150%
Foreign Exchange Contracts*						-
work Desidual Maturity of one way on loss	The second secon	1%		-	•	%0
with Residual Maturity of one war on less		1%				20%
week Devidend Motivative of one work or feet		1%1	•			90%
mark Devidend Materials of one ways or few		%1				75%
with Restaura Materials of one was at less		1%		•	,	100%
WITH ACSIGNAL MENTING OF COME SCIENCE CONTROL OF CONTRO		961	•	- CHIE		125%
with Residual Manufactor of one year or test		%1	C. STATE OF			150%
with Aestanan Manurity of one year or rest		3%8		•		0%0
with residual Manufactor of once one sear to fine two		3%	•	- NORTH-		20%
With Academia Maintain of over one year to fine year		8%8	THE RESERVE OF THE PERSON NAMED IN	- 200		900%
With Residual Manufactor of once one were to five work		3%	の一般を表示し			75%
with Aesthal Manatar of over one team to fire two		3%	ははないので	-		100%
with the state of the state of the two two to the two		3%				125%
With Residual Ministry of once one week to five two		8%				150%
With Academic Students of over the control of the control		%8	の大田田田のたり	TO SECURE SECTION AND ADDRESS OF THE PERSON		%0
With Aestanal Standard Of over five year		%8		- 610000		20%
WITH Residual Statuture of over five year		8%	の後端部門と	一一・川田田田の		30%
With Academia State and Control of State and Contro		%8		10 THE RESERVE		75%
ALD DESIGNATION OF COMMENTAL PROPERTY.		%8				100%
win Kesidudi Malurin of over five year		8%		SANGED STORY		125%
with Kestanat statutity of over five year		8%8				150%
WITH RESIGNAL MAINTIN OF OVER TIVE VELL						OUT THE PERSON NAMED IN

D Grand Total (B+C)

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

				(Itap	ees in '000')
A	Capital Charge for Interest Rate Risk i. Total market risk capital charge for Specific Risk (Total MI ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	R 2) Maturity Method	_	97,470	97,470
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)	h.			0
D	Capital Charge for Position in Options (Total of MR 6)			(8) 18	0
E	Total Capital Charge for Market Risk (A+B+C+D)				97,470
F	Risk Weighted Amount for Market Risk (E x 12.5)			0.10	1,218,378

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

										(Rupees in '000')
				Residual Maturity						
			6 month or less	Over 6 months to 24 months	Over 24 months					Total Market risk capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
e c	Long	8,750,494			一	THE RESERVE OF THE PARTY OF THE			8,750,494	
Short	Short				というないのできると				0	
b Government (other than Domestic Currency)	Domestic Curi	rency)								
Doning comple	Long		はのないのである。	一種があることでは、 できる	The second secon	の意味を見せるという	THE REAL PROPERTY.		0	
Kaling grade i	Short		· · · · · · · · · · · · · · · · · · ·	の 教育が いっこう いっけんか		の職権を対してはははなった。		THE CONTRACT OF STREET	0	The second second
Popula orași 2 3	Long								0	
Nating grade 2-3	Short								0	
Rating grade 4.5	Long			ははないとなるとなる		の		STATE OF THE PERSON NAMED IN	0	
Nating grade 4-0	Short	1000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	
Rating grade 6	Long	1000年のお佐藤田の日の日の日の日の日の日の日の日の日の日の日の日の日の日の日の日の日の日の日		報 の の の の の の の の の の の の の の の の の の の		· · · · · · · · · · · · · · · · · · ·			0	
0 00000	Short					はのないのであると			0	
Unrated	Long								0	
	Short						The state of the s		0	
c Qualifying (to be specified)	eq)									The second secon
	Long					· · · · · · · · · · · · · · · · · · ·			0	
	Short								0	
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)	risk charges un	der the Standardized Appro	each of the Basel II Fra	mework)						
Dorting grade	Long		は、一般のでは、一般のできない。						0	
Nating glade 1	Short								0	
Patron marte 7	Long								0	
Nating grade 2-2	Short								0	
Rating grade 3.4.5	Long	· · · · · · · · · · · · · · · · · · ·		は、日本の一人の一人の一人の一人の一人の一人の一人の一人の一人の一人の一人の一人の一人の					0	
C'L'C ann S Summ	Short	現 大変ない 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	神 日本の一大の一大の一大の一大の一大の一大の一大の一大の一大の一大の一大の一大の一大の	はおりいというないのでは、					0	
Rating grade 5-6	Long								0 0	
Unrated	Long								0	
e Total of a to d	Long	8,750,494	0	0	0	0	0	0	8,750,494	
	Short	0	0	0	0	0	0	0		
capital market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long other chorst)		0		0	0	0	0	0	8,750,494	
/ comp and										

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

(Rupees in '000')

	Time Ba	and			Individu	al positions			Risk Weight	Weighted p	bit
Zone	Coupon 3% or more	Coupon less than 3%	Debt securit	ies & debt	Interest rate	derivatives	Tot	al	Kisk weight	weighted p	ositions
Zanie	Coupon 5 % of more	Coupon less than 576	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	674,170	Talent (L.C.)			674,170	0	0.00%	0	Charles and the control of
	1 to 3 months	1 to 3 months	2,005,763				2,005,763	0	0.20%	4,012	CANADA SALE
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months					0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years	4,045,174				4,045,174	0	1 25%	50,565	CONTRACTOR OF THE PARTY OF THE
	2 to 3 years	1.9 to 2.8 years	1,528,738				1,528,738	0	1.75%	26,753	(
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	496,650				496,650	0	3.25%	16,141	
	7 to 10 years	5.7 to 7.3 years	A SAURILLA		American Service		0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	heratin mi sou candina
	15 to 20 years	9.3 to 10.6 years				hance of the	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years	1			All the same	0	0	6.00%	0	
		12 to 20 years	E CONTRACTOR		W. S. Branch St.		0	0	8.00%	0	
		Over 20 years	Asset for the				0	0	12.50%	0	I SOME THE RESERVE
d.			8,750,494	STREET, STREET	THEN OUT		8,750,494	0	a flamman and	97,470	0

		Horiz	ontal Disallowa	nce in	Horizonta	al Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge							1	97,470	97,470

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

(Rupees in '000') Individual positions
Interest rate derivatives
Long Short Time Band Risk Weight Weighted positions Debt securities & debt Zone Coupon 3% or more Coupon less than 3% Coupon less than
1 month or less
1 to 3 months
3 to 6 months
6 to 12 months
6 to 12 months
1.0 to 1.9 years
1.9 to 2.8 years
2.8 to 3.6 years
3.6 to 4.3 years
4.3 to 5.7 years
5.7 to 7.3 years
7.3 to 9.3 years
9.3 to 10.6 years
10.6 to 12 years
12 to 20 years
Over 20 years Short Short Long Long Long 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 0,00% 0.20% 0.40% 0.70% 1.25% 1.75% 2.25% 2.75% 3.25% 3.25% 4.50% 6.00% 8.00% 12.50% 6 to 12 months 1 to 2 years 2 to 3 years 3 to 4 years 4 to 5 years 5 to 7 years 7 to 10 years 10 to 15 years 15 to 20 years Over 20 years TOTAL OVERALL

		Horizo	ontal Disallowa	nce in	Horizont	al Disallowance Be	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
50000000000		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge		20/01/2015			The Asian December 2		0	0	0

NET OPEN POSITION

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

(Rupees in '000')

	Time Bar	nd			Individ	lual positions			Risk Weight	Weigl	hted positions
-			Debt secur	ties & debt	Interest rat	e derivatives	To	otal	Kisk Weight	weigh	ned positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	1 1 1 1 1 1				0	0	0.00%	0	
	1 to 3 months	1 to 3 months	1704 125 25 25 25				0	0	0.20%	0	
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months			200		0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years		(MATERIAL)			0	0	1.25%	0	是是使用。而且可以可以以及不可以
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2 25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2 75%	0	Allene at water the
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years	100				0	0	5.25%	Company of States of the O	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years					0	0	12.50%	0	
1	*		0	0	0	0	0	0	一个。不知识,而此时的知识	0	0

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

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

(Rupees in '000') Time Ban Coupon 3% or more Coupon less than 3%

I month or less
1 to 3 months
3 to 6 months
3 to 6 months
10 to 19 years
19 to 2.8 years
2.8 to 3.6 to 4.3 years
3.6 to 4.3 years
2.7 to 7.3 years
2.7 to 7.3 years
9.3 to 10.6 years
10.6 to 12 years
12 to 20 years
Over 20 years Individual positions
Interest rate derivatives
Long Short Weighted positions Debt securities & debt derivative
Long Short Risk Weight Zone Coupon

I month or less
I to 3 months
3 to 6 months
6 to 12 months
1 to 2 vears
2 to 3 years
3 to 4 years
4 to 5 years
7 to 10 years
10 to 15 years
15 to 20 years
Over 20 years
Over 20 years Long 0.00% 0.20% 0.40% 0.70% 1.25% 1.75% 2.25% 2.25% 3.25% 3.25% 6.00% 8.00% 12.50% TOTAL

	10-79X-10035-11-10-10-10-1	He	orizontal Disallowanc	e in	Horizo	ontal Disallowance Be	tween		AND THE CONTRACTOR
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge	STREET, STREET			F				0	0

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

	Time Ba	nd			Individ	ual positions			D. I. W. I. I.	*****	
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	To	otal	Risk Weight	Weight	ed positions
Don't	Coupon 5 75 of more	Coupon less than 5%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less					0	0	0.00%	0	NAME OF TAXABLE PARTY.
	1 to 3 months	1 to 3 months				图形图 从市场主办	0	0	0.20%	0	THE RESIDENCE OF THE PARTY OF T
	3 to 6 months	3 to 6 months			San San San San San San San San San San		0	0	0.40%	0	
	6 to 12 months	6 to 12 months	Allowed Business		THE WASTERN	HITCH 27	0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years		# 1 Strain 1	SAME OF THE SAME		0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years					0	0	3 25%	0	
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5 25%	0	
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	
		12 to 20 years					0	0	8.00%	0	
		Over 20 years		harman a devention		Samuel St.	0	0	12.50%	9	
			0	0	0	0	0	0	and colorad supplier and the supplier	0	0

		Horiz	ontal Disallowa	nce in	Horizon	tal Disallowance Bet	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	1
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								0	0

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

Coupon 3% or more Coupon less than 3% Long Short Sh		Time	Band			Individua	l positions			no more		
1 month or less month or less 0 0 0 0 0 0 0 0 0	one	Coupon 194 or more	Coupon less than 39/	Debt securities &	debt derivatives	Interest rate	derivatives	To	otal	Risk Weight	Weighte	positions
1 I month or less 1 months 0 0 0.00% 0 1 to 3 months 1 to 3 months 0 0 0.20% 0 3 to 6 months 0 0 0 0.00% 0 6 to 12 months 6 to 12 months 0 0 0.70% 0 2 I to 2 years 1.0 to 1.9 years 0 0 1.25% 0 2 to 3 years 1.9 to 2.8 years 0 0 1.75% 0 3 to 4 years 2.8 to 3.6 years 0 0 2.25% 0 3 4 to 5 years 3.6 to 4.3 years 0 0 2.25% 0 5 to 7 years 4.3 to 5.7 years 0 0 3.25% 0 7 to 10 years 5.7 to 7.3 years 0 0 3.25% 0 10 to 15 years 7.3 to 9.3 years 0 0 3.75% 0 10 to 15 years 9.3 to 10.6 years 0 0 5.25% 0 0 years 9.3 to 10.6 years 0 0 5.25% 0 0 years 10.6 to 12 years 0	Anic .	Coupon 370 or more	Coupon less than 376	Long	Short	Long	Short	Long	Short		Long	Short
3 to 6 months 3 to 6 months 0	1	1 month or less	1 month or less					0	. 0	0.00%	0	
3 to 6 months 3 to 6 months 0 0 0 0 40% 0		1 to 3 months	1 to 3 months					0	0	0.20%	0	Harris Control of the
6 to 12 months 6 to 12 months 0 0 0 0 70% 0 0 2 1 to 2 years 10 to 19 years 0 0 0 1 25% 0 0 2 to 3 years 19 to 28 years 0 0 0 1 25% 0 0 3 to 4 years 2 8 to 3 6 years 0 0 0 2 25% 0 0 3 to 4 years 2 8 to 3 6 years 0 0 0 2 25% 0 0 5 to 7 years 4 3 to 5.7 years 0 0 0 2 25% 0 0 7 to 10 years 5,7 to 7.3 years 0 0 0 3,75% 0 0 10 to 15 years 7,3 to 9.3 years 0 0 0 3,75% 0 0 15 to 20 years 9,3 to 10.6 years 0 0 0 4,50% 0 0 15 to 20 years 9,3 to 10.6 years 0 0 0 5,25% 0 0 Over 20 years 9,3 to 10.6 years 0 0 0 5,25% 0 0 12 to 20 years 0 0 0 8,00% 0 0		3 to 6 months	3 to 6 months					0	0		0	
2 16 2 years 10 to 19 years 0 0 1 25% 0 0 2 16 3 years 19 10 28 years 0 0 0 1 25% 0 0 3 10 4 years 28 to 3.6 years 0 0 0 1 25% 0 0 3 4 10.5 years 3.6 to 4.3 years 0 0 0 2.75% 0 0 5 to 7 years 4.3 to 5.7 years 0 0 0 2.75% 0 0 7 to 10 years 5.7 to 7.3 years 0 0 0 3.75% 0 0 10 to 15 years 7.3 to 9.3 years 0 0 0 3.75% 0 0 15 to 20 years 9.3 to 10.6 years 0 0 0 5.25% 0 0 Over 20 years 10.6 to 12 years 0 0 0 6.00% 0 0 12 to 20 years 10.6 to 12 years 0 0 0 8.00% 0 0		6 to 12 months	6 to 12 months					0	0		0	CONTRACTOR OF THE
2 to 3 years 19 to 2 8 years 0 0 0 1.75% 0 0 3 to 4 years 2 8 to 3 6 years 0 0 0 2.25% 0 0 3 to 5 years 3 6 to 4 3 years 0 0 0 2.25% 0 0 5 to 7 years 4 3 to 5 7 years 0 0 0 1.25% 0 0 7 to 10 years 5,7 to 7.3 years 0 0 0 1.25% 0 0 10 to 15 years 7,3 to 9.3 years 0 0 0 4.50% 0 0 15 to 20 years 9,3 to 10.6 years 0 0 0 5.25% 0 0 Over 20 years 10.6 to 12 years 0 0 0 6.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 0 8.00% 0 0 13 to 20 years 0 0 0 8.00% 0 0 14 to 20 years 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 0 9 15 to 20 years 0 0 0 0 0 9 15 to 20 years 0 0 0 0 9 15 to 20 years 0 0 0 0 9 15 to 20 years 0 0 0 0 9 15 to 20 year	2	1 to 2 years	1.0 to 1.9 years					0	0		0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
3 to 4 years 2 8 to 3 6 years 0 0 2 25% 0 0 4 to 5 years 3 6 to 4 1 years 0 0 0 2.75% 0 0 5 to 7 years 4 3 to 5 7 years 0 0 0 3.25% 0 0 7 to 10 years 5 7 to 7 3 years 0 0 0 3.75% 0 0 10 to 15 years 7 3 to 9 3 years 0 0 0 4.50% 0 0 15 to 20 years 9 3 to 10.6 years 0 0 0 5.25% 0 0 Over 20 years 10.6 to 12 years 0 0 0 6.00% 0 0 12 to 20 years 12 to 20 years 0 0 0 8.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0 0 12 to 20 years 0 0 0 8.00% 0 0 0 12 to 20 years 0 0 0 8.00% 0 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 0 15 to 20 years 0 0 0 0 8.00% 0 15 to 20 years 0 0 0 0 8.00% 0		2 to 3 years	1.9 to 2.8 years					0	0		0	
3 410 5 vears 36 to 4 3 vears 0 0 2.75% 0 5 to 7 vears 4 3 to 5 7 vears 0 0 3.25% 0 7 to 10 vears 5 7 to 7 3 vears 0 0 3.75% 0 10 to 15 vears 7 3 to 9 3 vears 0 0 4.50% 0 15 to 20 vears 9 3 to 10.6 vears 0 0 5.25% 0 Over 20 vears 10 6 to 12 vears 0 0 6.00% 0 12 to 20 vears 0 0 8.00% 0		3 to 4 years	2.8 to 3.6 years					0	0		0	
\$ 10 7 years \$ 4.3 to \$.7 years \$ 0 0 1.25% 0 0 T to 10 years \$ 5.7 to 7.3 years \$ 0 0 0 3.25% 0 0 10 to 15 years 7.3 to 9.3 years \$ 0 0 0 4.50% 0 0 15 to 20 years 9.3 to 10.6 years \$ 0 0 0 5.25% 0 0 Over 20 years 9.3 to 10.6 years 0 0 0 6.00% 0 0 12 to 20 years 0 0 0 8.00% 0 0	3	4 to 5 years	3.6 to 4.3 years					0	0		0	
7 to 10 years 5.7 to 7.3 years 0 0 3.75% 0 10 to 15 years 7.3 to 9.3 years 0 0 4.50% 0 15 to 20 years 9.3 to 10.6 years 0 0 5.25% 0 Over 20 years 10.6 to 12 years 0 0 6.00% 0 12 to 20 years 0 0 8.00% 0		5 to 7 years	4.3 to 5.7 years			0		0	0		0	
10 to 15 years 7, 3 to 9.3 years 0 0 4,50% 0 15 to 20 years 9,3 to 10.6 years 0 0 0 5,25% 0 Over 20 years 10.6 to 12 years 0 0 0 6,00% 0 12 to 20 years 0 0 0 8,00% 0		7 to 10 years	5.7 to 7.3 years					0	0		0	A Park the Later
15 to 20 years 9.3 to 10.6 years 0 0 5.25% 0 Over 20 years 10.6 to 12 years 0 0 0 6.00% 0 12 to 20 years 0 0 0 8.00% 0		10 to 15 years	7.3 to 9.3 years					0	0		0	
Over 20 years 10.6 to 12 years 0 0 6.00% 0 12 to 20 years 0 0 8.00% 0	1	15 to 20 years	9.3 to 10.6 years			A FAMILIAN DOLLAR	InterpleSileAsile	0	0		0	
12 to 20 years 0 0 8,00% 0		Over 20 years	10.6 to 12 years	2.010		BELDEVILLE - S		0	0		0	
			12 to 20 years	A THE RESERVE OF				0	0		0	
			Over 20 years			14 75 W. J. C.		0	0	12.50%	0	

		Hori	zontal Disallowanc	e in	Horizo	ntal Disallowance Bo	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	Total General Market
		1	2	3	1 & 2	2 & 3	1 & 3	position	Risk Charge
General Market Risk Capital Charge								0	0

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

| Time | Ban | Coupon 3% or more | Coupon less than 3% | Debt securities & debt derivatives | Interest rate derivatives | Total | Coupon less than 3% | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Short | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long | Long |

		Horiz	ontal Disallowan	re in	Horiz	ontal Disallowance I	Setween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		- 1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge								0	

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK for institutions using Furnition methods Currency PKR

	944400000000000000000000000000000000000					l positions			M. L. DILLW	take d Designer	
Zone	Time Band	Assumed Change in	Debt securities &	debt derivatives	Interest rate		To	tal	Market Risk We		Net Positions
		yield	Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0			95	
	1 to 3 months	1	WARREN TO THE				0	(The state of		
	3 to 6 months	1					0			188	
	6 to 12 months	1					0		Time to the second		
2	1.0 to 1.9 years	0.9					0				
	1.9 to 2.8 years	0.8			ET One		0			100	
	2.8 to 3.6 years	0.75			THE STATE		0	He State In the		100	
3	3.6 to 4.3 years	0.75					0				
	4.3 to 5.7 years	0.7				PARIL STATE	0			CATALON CONTRACTOR OF THE CATALON CONTRACTOR	
	5.7 to 7.3 years	0.65					0				
	7.3 to 9.3 years	0.6					0			100.00	
	9.3 to 10.6 years	0,6					0			1000	
	10.6 to 12 years	0.6					0			100	
	12 to 20 years	0.6	A Samuel Control				0			1000	
	Over 20 years	0.6		and the second			0				
			(0	0		0		0	0	

	Calculation Variety disallowance		lorizontal Disallowance	in	Hort	zontal Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	243	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge									

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RINK (for institutions using l'hardion melibal)

Currency USS

					Individual	positions			4		
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk We	ighted Positions	Net Positions
77777	7,000,000,000	in yield	Long	Short	Long	Short	Long	Short	Long	Short	1961 F OSHIKHIS
i i	I month or less	1				ATT TO SEE SEE	0		0		
	1 to 3 months	1			OF SMILES		0		0	PARTIE TO THE REAL PROPERTY.	
	3 to 6 months	1					0	SESSEES SESSEES	0		AND DESIGNATION OF THE PARTY OF
	6 to 12 months	1					0		0		All Landson
2	1.0 to 1.9 years	0.9				Control of States	0		0		
	1.9 to 2.8 years	0.8	SOCH STATE				U		0		
	2.8 to 3.6 years	0.75	HILLERS	HEST P. P.			0		0		
3	3.6 to 4.3 years	0.75					0		0		
	4.3 to 5.7 years	0.7					0		0		
	5.7 to 7.3 years	0.65					0		0		
	7.3 to 9.3 years	0.6					0		0		
	9.3 to 10.6 years	0.6					0	CONTRACTOR S	0		
	10.6 to 12 years	0.6					0		0		
	12 to 20 years	0.6					. 0		0		BURNING BURNING
	Over 20 years	0.6				processing and the second	0		0		
L			0	0	0	0	0		0 0	0	

	200-300-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-		Iorizontal Disallowance	- In	Hor	rizontal Disaflowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		a and some about "
		1	2	3	1 & 2	2 & 3	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge			STATE HAVE A STATE OF THE STATE						AVE THE RESERVE OF THE PARTY OF

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (för instinutions using Duration method): Currency GIBP

(Rupees in '000')

					Individua	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tota	1	Market Risk We	righted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	(set Fusitions
1	1 month or less	1			Company of the last		0	0			
	1 to 3 months	1			The second second second second		0	. 0			SECULO DE LA SECULO DEL SECULO DE LA SECULO DEL SECULO DE LA SECULO DE
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					. 0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75					0	0			
	4.3 to 5.7 years	0.7					0	0		RHOVE ONE	ASSET BEFORE
	5.7 to 7.3 years	0.65		Secretary of the	3014	Letter Co. 1	0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6	Stetling of the self	STATE OF THE STATE		General Kristin	0	0		E E COME S	10 1000 1000
	10.6 to 12 years	0.6	The second second		The Real Property		0	0			
	12 to 20 years	0.6					0	0			Maria Caranta
	Over 20 years	0.6		MINISTER STATE	Times -		0	0			
L	-		0	0	0	0	0	0	0	0	

	atter transportation		Iorizontal Disallowance	in	Hor	izental Disallowance Be	wren		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
	_	1	1	1	1 & 2	2 & 3	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge	7 - 17 - 17 - 17 - 17 - 17 - 17 - 17 -								

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

(Rupers in '000') Individual positions
Interest rate derivatives
Long Short Assumed Change Debt securities & debt derivatives in yield Long Short Market Risk Weighted Positions
Long Short Zone Time Band Net Positions I month o less
1 to 3 months
3 to 6 months
6 to 12 months
10 to 19 years
19 to 2.8 years
2.8 to 3.6 years
3.6 to 4.3 years
4.3 to 5.7 years
7.3 to 9.3 years
7.3 to 9.3 years
7.3 to 9.3 years
12 to 20 years
12 to 20 years Short Long 0.9 0.8 0.75 0.75 0.7 0.65 0.6 0.6 TOTAL
OVERALL NET OPEN POSITION

(Sacration)	9400 (495) (90		lorizontal Disallowance is	1	Hori	zontal Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	1	3	1.4.2	2.63	1.6.3	Net Position	Charge
General Market Risk Capital Charge				Marie Committee of the	TO THE PARTY OF			I WALL TO SERVICE	THE RESERVE TO SERVE THE PARTY.

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for institutions angle Distance medical) Currency EURO

(Rupees in '000' Individual positions
Interest rate derivatives
Long Short Zone Time Band Assumed Debt securities & debt derivatives
Change in yield Long Short Market Risk Weighted Positions Net Positions 1 month or less
1 to 3 months
3 to 6 months
6 to 12 months
10 to 19 years
19 to 2.8 years
2.8 to 3.6 years
3.6 to 4.3 years
4.3 to 5.7 years
5.7 to 7.3 years
7.3 to 9.3 years
9.3 to 10.6 years
10.6 to 12 years
12 to 20 years
Over 20 years Short Long Long 0.9 0.8 0.75 0.75 0.7 0.65 0.6 0.6 0.6 0.6 TOTAL
OVERALL NET OPEN POSITION

December 2000		1	Iorizontal Disallowance	in .	Horiz	zontal Disallowance Ber	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
General Market Risk Capital Charge	_	1	2	3	1 & 2	2 & 3	163	Net Position	Churge
Cornerst Starker (Gisk Capital Charge									

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

Positions	
Short	Net Positions
	0
100	0
100	0
150	0
195	0
	0
25.00	

					· · · · · · · · · · · · · · · · · · ·	ii positions					
Zone	Time Band	Change in	Debt securities	& debt derivatives	Interest rat	e derivatives	Ter	al	Market Risk W	eighted Positions	Net Positions
	Control of the Contro	Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	I month or less	1					0				
	I to 3 months	1					0				
2	3 to 6 months	1					0	DESTRUCTION OF			
	6 to 12 months	1					0				
2	1.0 to 1.9 years	0.9	la maria de la maria della mar				0				
2.7	1.9 to 2.8 years	0.8					0				
	2.8 to 3.6 years	0.75					0				
3	3.6 to 4.3 years	0.75	Carrier and the		N. San San San San San San San San San San		0				
3	4.3 to 5.7 years	0,7					0				Maria and the
1	5.7 to 7.3 years	0.65					0				Last State of the
1	7.3 to 9.3 years	0.6					0	AUST NO STREET, STORY			
ĺ	9.3 to 10.6 years	0.6			150		0				
	10.6 to 12 years	0.6	and the second				0				
	12 to 20 years	0.6					0	N STAY I SERVED			
	Over 20 years	0.6					0				
TAL	-			0 0	0	0	0				
RALL NET O	PEN POSITION		human								

Culculation Vert				in	110435	ontal Disallowance Bety	veen	4	1
Calculation	tical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
		1	1	3	1 & 2	2 & 3	1 & 3	Net Position	Charge
General Market Risk Capital Charge	HIS RESIDENCE		News III Ellin					Part of the Part of	

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (flor continuous surgi Destinous methods) Currency Others

					Individua	positions					(Rupres i
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk We	ighted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	I month or less	1	and the state of t				Establish State (Secretary and the second
	1 to 3 months	1			Utla-70-4			0			
	3 to 6 months	1	Superintendent		2.3. 3.4			0			H COST OF THE COST OF THE COST
	6 to 12 months	1			SEMILE N		0	0			
2	1.0 to 1.9 years	0.9	March 180 and 18	1150 150 150 150	229/23/214		0		A CONTRACTOR		
	1.9 to 2.8 years	0.8	Assert Constitution	ELECTRICAL STREET	Inches Inches		0	0			
	2.8 to 3.6 years	0.75	PART STATE OF	(2) SELECTION OF THE PERSON OF	20200000		0	0			
3	3.6 to 4.3 years	0.75	PART TO SELECT				0	0			
	4.3 to 5.7 years	0.7	NE HOUSE - A				0	0			Man Tild Son A Son St
	5.7 to 7.3 years	0.65	B STEEL ST				0	- 6		- 0	
	7.3 to 9.3 years	0.6					0	0			ACCOUNT OF THE PARTY OF
	9.3 to 10.6 years	0.6				_	0				
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6	100				0	0		-	Websell days 0 men
	Over 20 years	0.6					0	0		- 0	
AL			0	0				0	MANAGED CONTRACTOR	0	The second

Calculation			Horizontal Disallowance	in	Hos	izontal Disallowance B	ciwren		
Carculation	Vertical disallemence	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
General Market Risk Capital Charge		1	1	3	142	143	143	Net Position	Charge
Ceneral Market Risk Capital Charge			ACT OF THE PARTY OF	CONTRACTOR	EUTHORIS CONTRACTOR	THE SECOND PROPERTY.	CONTRACTOR OF	Defendable management	Consign

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000') Inside Pakistan Outside Pakistan* Total KSE LSE ISE 0 0 0 0 0 0 0 0 0 0 8% 8% 8% 8% 8% 0 0 0 0 0

B General Market Risk Charge

Specific Risk Charge (f x e)

Total Gross Positions (a+b+c+d)

A Specific Risk Charge Equities Long positions

Equity Derivatives
Long positions

b Short Positions

d Short Positions

f Risk Weight

h	Net Long/Short Positions (a-b + c-d)	0	0	0	0	0	0
i	Risk Weight	8%	8%	8%	8%	8%	•
j	General Market Risk Charge (h x i)	0	0	0	0	0	0

Total Capital Charge for Equity Exposures (g + j)	0	0	0	0	0
4.5				The state of the s	Comment of the Commen

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

								U)	(Nupees III 000)
		Pos	Position in Currency	ıcy		Net delta-			
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency	Total net long (short) Positions	PKR Rate	Position in PKR
-	2	3	4	s	9	7	8	6	10
OSD							0		0
GBP							0		0
JPY						N. I.	0		0
CHF							0	Day	0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0	439	0
SEK							0		0
EUR							0		0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19			Ću i				0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

0 8%

Overall Long/Short Position Capital Charge Rate Total Capital Charge (Rupees in '000')

Total

MARKET RISK CAPITAL CHARGE FOR OPTIONS

V

LONG POSITIONS WITH RELATED CASH POSITION	LATED CASH PO	SITIONS		
	Specific Risk	General Market	Long Cash and	Short Cash and
Underlying of the Option	Charge	Risk Charge	Long Put	Long Call
Foreign Exchange		%8		

B LONG CALL or LONG PUT OPTIONS Specific Risk General Market Underlying of the Option Charge Risk Charge Row Foreign Exchange 8% TOTAL							
g of the Option Charge Risk Charge Long Put Long Call a Exchange 8%	B	LONG CALL or LONG PUT O	PTIONS				
g of the Option Charge Risk Charge Long Put Long Call n Exchange 8% OTAL			Specific Risk	General Market			
change 8%		g of	Charge	Risk Charge	Long Put	Long Call	Total
TOTAL 0		Foreign Exchange		%8			
TOTAL							
TOTAL							
		TOTAL					

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Inc	dicator Ap	proach	•			(B	
1 Basic Indicator Approach (BIA)			Gross	Income #		(Rupees in '000')	1
		First year	Second year	Third year			Please select
					Average of		your Calculation
	<u>α</u>		2		positive values	Capital Charge	
Gross Income	15%	2,624,351	3,583,633	3,118,632	5 3,108,872	6 = (5x1)	Approach and
A Capital Charge (BIA)	1370	2,024,331	3,363,033	3,110,032	3,108,872	466,331 466,331	all calculations will perform
2 The Standardized Approach (TSA)				Income #		i	automatically
		First year	Second year	Third year			
Business lines *	В				Average of positive values	Canital Chassa	
	1	2	3	4	5	Capital Charge 6 = (5x1)	J
Corporate Finance	18%	0	0	0		0 = (5x1)	1
Trading and Sales	18%	0	0	0		0	
Retail Banking	12%	0	0	0		0	
Commercial Banking	15%	0	0	0	0	0	
Payment and Settlement	18%	0	0	0	0	0	
Agency Services	15%	0	Ó	0	0	0	
Asset Management	12%	0	0	0		0	
Retail Brokerage B Capital Charge (TSA)	12%	0	0	0	0	0	
3 Alternative Standardized Approach (ASA)			C				1
Anerhanive Standardized Approach (ASA)		Circl was		Income #			
		First year	Second year	Third year	Avarage of		
Business lines *	В			1	Average of	Canital Chassa	
Dusiness intes	p_	2	3	4	positive values 5	Capital Charge 6 = (5x1)	J
Corporate Finance	18%	0	0	0		0 - (3x1)	1
Trading and Sales	18%	0	0	0		0	
Payment and Settlement	18%	0	0	0		0	
Agency Services	15%	0	0	0		0	
Asset Management	12%	0	0	0		0	
Retail Brokerage	12%	0	0	0		0	
Those banks that are unable to disagg gross income for these six lines as unde		ir gross inco	ne into the abo	ove mentione	d six lines can ag	gregate the total	
Aggregate of six business lines	18%	0	0	0	0	0]
3.1 Capital Charge					Γ	0	1
			Loans and	Advances #			i I
		First year	Second year	Third year			
					Average of		
	β				positive values	Capital Charge]
D 1 D - 1 '	1	2	3	4	5	6 = (5x1)*m	
Retail Banking Commercial Banking	12%	0	0	0		0	
Banks may aggregate loans & advance							
Retail & Commercial Banking	15%					-	1
=	1370	0	0	0	0	0	
3.2 Capital Charge					L	0	l
C Capital Charge (ASA) (3.1+3.2)					[0	l
D Capital Charge for Operational Risk (A, B or C)					[466,331	l
E Total Risk Weighted Amount (D x 12.5)					[5,829,135	
Adjusted RWA based on Capital Floors allowed to calculated in cell J55.	ASA ban	ks only. All o	ther banks wil	ll manually f	eed the amount	5,829,135	
# Annual Audited figures should be used.						.,,	•

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