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CAP 1

NAME OF THE BANK: 130001 - HOUSE BUILDING FINANCE CORPOR
 REPORTING BASIS: Bank Level Audited (Basel III)
 CAPITAL ADEQUACY RETURN AS OF: December-2021

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
Common Equity Tier 1 (CET1)			
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,000
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		-
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	2,202,333	2,202,333
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	1,024,336	1,024,336
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-
	CET1 before Regulatory Adjustments	22,591,669	22,591,669
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)		-
1.1.11	All other intangibles (net of any associated deferred tax liability)	60,393	60,393
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
1.1.16	Cash flow hedge reserve		-
1.1.17	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		-
1.1.19	Capital shortfall of regulated subsidiaries		-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	142,154	142,154
	Sum of Regulatory Adjustments at CET1 level	202,547	202,547
1.1.21	CET 1 after Regulatory Adjustments above	22,389,122	22,389,122
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
1.1.23	CET 1 after Regulatory Adjustment above	22,389,122	22,389,122
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
1.1.26	CET 1 after Regulatory Adjustment above	22,389,122	22,389,122
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment	22,389,122	22,389,122
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit		
1.1.31	Any other deduction specified by SBP		
1.1.32	CET 1 after Regulatory Adjustment above	22,389,122	22,389,122
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	-	-
1.1.34	CET1 (after regulatory adjustments)	22,389,122	22,389,122
2 Additional Tier1 (AT1) Capital			
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity		-
1.2.1.2	of which Classified as liabilities		-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3	AT1 Capital before Regulatory Adjustments	-	-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the prescribed limit		-
1.2.6	Investment in own AT1 capital instruments		-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	-
	Sum of Regulatory Adjustments at AT1 Capital level	-	0
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.13	AT1 Capital (after regulatory adjustments)	-	0
1.2.14	AT1 Capital recognized for capital adequacy	-	-
1.2.16	Eligible Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	22,389,122	22,389,122

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Tier 2 (T2) Capital			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	95,434	95,434
2.5	Revaluation Reserves (net of taxes)	-	-
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	95,434	95,434
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital	-	
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
2.12	Investment in own T2 capital instrument		-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
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	-	-
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
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + 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
	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%

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MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Items	Subsidiaries									
	1	2	3	4	5	6	7	8	9	10
Minority Interest - under Basel III (full implementation)										
(A separate column should be completed for each subsidiary, issuing capital to third parties)										
1 Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)	0	0	0	0	0	0	0	0	0	0
2 paid in amount plus related reserves/retained earnings owned by group gross of all deductions										
3 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions										
4 Total Tier 1 capital (CET1 + AT1 capital) of the subsidiary, net of deductions										
5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions										
6 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions										
7 Total capital (CET1 + AT1 capital + T2 capital) of the subsidiary, net of deductions										
8 paid in amount plus related reserves/retained earnings owned by group gross of all deductions										
9 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions										
10 Total risk-weighted assets of the subsidiary										
11 Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary, excluding intra-group transactions)										
12 Lower of the risk-weighted assets of the subsidiary, and the contribution to consolidated risk-weighted assets	0	0	0	0	0	0	0	0	0	0
CET1										
Surplus CET1 of the subsidiary, of which amount attributable to third parties										
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors										
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)										
Total Tier 1 (T1) Capital										
Surplus Total T1 capital of the subsidiary, of which amount attributable to third parties										
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors										
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)										
Total capital										
Surplus Total capital of the subsidiary, of which amount attributable to third parties										
Total capital of the subsidiary held by third parties less surplus attributable to third party investors										
Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)										
Under full Basel III implementation:										
CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
Under Transitional Arrangement of Basel III										
CET1 recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-

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

REGULATORY ADJUSTMENTS

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

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		0
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period	-	-

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		69,718
Gross holdings of Additional Tier 1 capital		
Gross holdings of Tier 2 capital		
Sum of all above holdings		69,718
Applicable CET1 amount (before thresholds)		22,389,122
Amount of holdings exceeding 10% applicable CET1		-
	B3 full	B3 Transit
Deduction from CET1	-	-
Deduction from AT1 capital	-	-
Deduction from T2	-	-
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	69,718	69,718
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		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	22,389,122	22,389,122
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
	B3 full	B3 Transit

Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	22,389,122	22,389,122
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)	22,389,122	22,389,122
Applicable 15% Threshold	3,951,022	3,951,022
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	-	-

CAP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2)		
Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet		
Significant minority investment in banking and other financial entities		-
Equity holdings (majority or significant minority) in an insurance subsidiary		-
Any other		-
Significant investment in commercial entities (subject to 1000% risk weight)		-
Sum of above holdings		-
Deduction from Tier-1 capital		-
Deduction from Tier-2 capital		-

RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(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

RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURESAPPROACH USED FOR CRM IN BANKING BOOK

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount
					Simple Approach		Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) Σ*	
					Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6	7	8
							(3+4-5)		(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%				0	-	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	32,465			32,465	-	0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	-	0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	-	0
		2	20%				0	-	0
		3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	100%				0	-	0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	-	0
(f)	Claims on Multilateral Development Banks		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(h)	Claims on Banks		0%				0	-	0
			10%				0	-	0
		1	20%	808,458			808,458	-	161,692
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	Unrated	50%				0	-	0
			0%				0	-	0
		1,2,3	20%				0	-	0
		4,5	50%				0	-	0
		6	150%				0	-	0
		unrated	20%				0	-	0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%				0	-	0
			0%				0	-	0
		1	10%				0	-	0
		2	20%				0	-	0
		3,4	100%				0	-	0
		5,6	150%				0	-	0
(k)	Claims on Corporates (excluding equity exposures)	Unrated-1	100%				0	-	0
		Unrated-2	125%				0	-	0
			0%				0	-	0
			10%				0	-	0
		1	20%				0	-	0
		2	50%				0	-	0
(l)	Claims categorized as retail portfolio	3,4	100%				0	-	0
		5,6	150%				0	-	0
		Unrated-1	100%				0	-	0
		Unrated-2	125%				0	-	0
			0%				0	-	0
			20%				0	-	0
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	10,877,055			10,877,055	-	3,806,969
			25%	2,514,944			2,514,944	-	628,736
			0%				0	-	0
			0%				0	-	0
(n)	Past Due loans		0%				0	-	0
		1	150%				0	-	0
		1.1	150%				0	-	0
		1.2	100%				0	-	0
		1.3	50%				0	-	0
		2	100%	282,225			282,225	-	282,225
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate	3	50%				0	-	0
			100%				0	-	0
			250%				0	-	0
			100%	6,433			6,433	-	6,433
			150%	63,285			63,285	-	94,928
			150%				0	-	0
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		100%	395,039			395,039	-	395,039
			100%				0	-	0
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	6,433			6,433	-	6,433
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	63,285			63,285	-	94,928
(s)	Investments in venture capital		150%				0	-	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	395,039			395,039	-	395,039
(u)	Claims on all fixed assets under operating lease		100%				0	-	0
(v)	All other assets		100%	1,314,716			1,314,716	-	1,314,716
B	TOTAL			16,294,620	0	0	16,294,620	0	6,690,738

NON MARKET RELATED

(Rupees in '000')

A With Credit Conversion Factor of 100%

a. Direct Credit Substitutes
Lending of securities or posting of securities as collateral

c. Other commitments with certain drawdown

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE ^a	
1	2	3	4	5	6	7	8	9	
				(3 X 100%)					(2 X 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%		-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%		-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%		-	-	-	-	-	-
	2	20%		-	-	-	-	-	-
	3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	100%		-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-	-
5 Multilateral Development Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
7 Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%		-	-	-	-	-	-
	1,2,3	20%		-	-	-	-	-	-
	4,5	50%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	unrated	20%		-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
10 Corporates		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2	50%		-	-	-	-	-	-
	3,4	100%		-	-	-	-	-	-
	5,6	150%		-	-	-	-	-	-
	Unrated-1	100%		-	-	-	-	-	-
	Unrated-2	125%		-	-	-	-	-	-
11 Retail		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
		50%		-	-	-	-	-	-
		75%		-	-	-	-	-	-
12 Others		0%		-	-	-	-	-	-
		20%		-	-	-	-	-	-
		50%		-	-	-	-	-	-
		100%		-	-	-	-	-	-
Total			943,969	943,969	-	-	943,969	-	943,969

D With Credit Conversion Factor of 0%

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

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

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

Total

-

Please use Yellow Cells to enter your data.

MR 1

RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY

(Rupees in '000')

A Capital Charge for Interest Rate Risk

i. Total market risk capital charge for Specific Risk (Total MR 2)

ii. Total market risk capital charge for General Market Risk

(Sum of all Currency-wise MR 3.1s or MR 3.2s)

Maturity Method ▼

0	
97,470	97,470

B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

0	
0	0

C Capital Charge for Foreign Exchange Risk (Total of MR 5)

0

D Capital Charge for Position in Options (Total of MR 6)

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)

1,218,378

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

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					
a Government (Domestic Currency)	Long	8,750,494						8,750,494	0	
	Short								0	

b Government (other than Domestic Currency)

Rating grade 1	Long								0
	Short								0
Rating grade 2-3	Long								0
	Short								0
Rating grade 4-5	Long								0
	Short								0
Rating grade 6	Long								0
	Short								0
Unrated	Long								0
	Short								0

c Qualifying (to be specified)

	Long								0
	Short								0

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

Rating grade 1	Long								0
	Short								0
Rating grade 2-3	Long								0
	Short								0
Rating grade 3,4,5	Long								0
	Short								0
Rating grade 5-6	Long								0
	Short								0
Unrated	Long								0
	Short								0

e Total of a to d

	Long	8,750,494	0	0	0	0	0	8,750,494	0
	Short	0	0	0	0	0	0	0	0

f Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)

		0	0	0	0	0	0	8,750,494	0
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**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES
CAPITAL CHARGE FOR GENERAL MARKET RISK
(Maturity Method)
Currency PKR**

MR 3.1 (a)

(Rupees in '000')

Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less	674,170				674,170	0	0.00%	0	0
	1 to 3 months	1 to 3 months	2,005,763				2,005,763	0	0.20%	4,012	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years	4,045,174				4,045,174	0	1.25%	50,565	0
	2 to 3 years	1.9 to 2.8 years	1,528,738				1,528,738	0	1.75%	26,753	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years	496,650				496,650	0	3.25%	16,141	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
	Over 20 years					0	0	12.50%	0	0	
TOTAL			8,750,494	-	-	-	8,750,494	0		97,470	0
OVERALL NET OPEN POSITION											

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

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

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

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

MR 3.1 (g)

(Rupees in '000')

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

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

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

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

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

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

0
8%
0

Overall Long/Short Position
 Capital Charge Rate
 Total Capital Charge

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
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Please enter your data in yellow cells.

OR1

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: **Basic Indicator Approach**

(Rupees in '000')

Please select your Calculation Approach and all calculations will perform automatically

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	2,624,351	3,583,633	3,118,632	3,108,872	466,331	
					466,331	

2 The Standardized Approach (TSA)

Business lines *

B Capital Charge (TSA)

β	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
12%	0	0	0	0	0	
15%	0	0	0	0	0	
18%	0	0	0	0	0	
15%	0	0	0	0	0	
12%	0	0	0	0	0	
12%	0	0	0	0	0	

3 Alternative Standardized Approach (ASA)

Business lines *

Corporate Finance
Trading and Sales
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage

Those banks that are unable to disaggregate their gross income into the above mentioned six lines can aggregate the total gross income for these six lines as under

Aggregate of six business lines

3.1 Capital Charge

β	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
18%	0	0	0	0	0	
15%	0	0	0	0	0	
12%	0	0	0	0	0	
12%	0	0	0	0	0	

18%	0	0	0	0	0
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β	Loans and Advances #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)*m	
12%	0	0	0	0	0	
15%	0	0	0	0	0	

Banks may aggregate loans & advances from retail and commercial banking (if they wish to) using a beta of 15% as under:

15%	0	0	0	0	0
-----	---	---	---	---	---

3.2 Capital Charge

C Capital Charge (ASA) (3.1+3.2)

D Capital Charge for Operational Risk (A, B or C)

E Total Risk Weighted Amount (D x 12.5)

Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.

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

466,331
5,829,135
5,829,135