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

CAPITAL ADEQUACY RETURN AS O December-2019

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

	SOMMART / OVERALL CATTAL ADEQUACT RATIO	Basel 3 Transit	Basel 3 full
	n Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,00
1.1.2	Balance in Share Premium Account	A CHINE STREET, CAURA)	
1.1.3	Reserve for issue of Bonus Shares		
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,799,383	1,799,38
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	(1,048,564)	(1,048,5)
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's		training and the second second
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
	CET1 before Regulatory Adjustments	20,115,819	20,115,8
1.1.9	Regulatory Adjustments at CET1 level	20,110,019	20,110,0
1.1.10	Goodwill (net of related defered tax liability)	01.051	-
1.1.11	All other intangibles (net of any associated defered tax liability)	21,864	21,8
.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	1,817,412	1,817,4
	(net of related tax liability)	A CARLES AND A CARLES	
.1.14	Defined benefit pension fund net assets		
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
	Cash flow hedge reserve	The second second second second second	
1.1.16			
1.1.17	Investment in own shares/ CET1 instruments		
.1.18	Any increase in equity capital resulting from a securitization transaction		
1.1.19	Capital shortfall of regulated subsidiaries		
.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	(7,756)	(7,5
	Sum of Regulatory Adjustments at CET1 level	1,831,520	1,831,5
.1.21	CET 1 after Regulatory Adjustments above	18,284,299	18,284,2
.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the		Call Martine and And And
1.1.22		The second second second	
	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	18,284,299	18,284,2
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	- Participation of the second s	
	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	18,284,299	18,284,
		10,204,277	Non Dearth and a state of the
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)		10.004
1.1.28	CET 1 after above adjustment	18,284,299	18,284,2
1.1.29	National specific regulatory adjustments applied to CET1		Parama Paramatan Santa Bark
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP		的文件的过去。其他的言言
1.1.32	CET 1 after Regulatory Adjustment above	18,284,299	18,284,
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	WARDER STREET	2. ····································
		10 204 200	10 204
1.1.34	CET1 (after regulatory adjustments)	18,284,299	18,284,
Additio	nal Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	She with any characteristic state - she	問題は正常的な思想を
1.2.1.1	of which Classified as equity		
1.2.1.2	of which Classified as liabilities	的公司法律的法律人们的法律性的问题	
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
1.2.2		West of the second s	
	group AT1 - from "Consolidation sheet")	and the state make a set death	A STATISTICS
1.2.3	ATI Capital before Regulatory Adjustments		AGAE AGE AGE AN AGE AND A A A A A A A A A A A A A A A A A A
1.2.4	Regulatory Adjustments at AT1 Capital level	A STATE OF THE OWNER AND	
1.2.5	Investment in mutual funds exceeding the precribed limit		
1.2.6	Investment in own AT1 capital instruments		
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the		
1.2.0	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	The set of the star and the set	
	capital (amount above 10% threshold)		
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities	and the second second second second	
	that are outside the scope of regulatory consolidation		
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
1.2.10	which, during transitional period, remain subject to deduction from Tier-1 capital		
	A linetwork to ATL conital due to insufficient Time 2 conital to course deductions		「日本の「日本」のないので、
1	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	And the second se	Service and the service of the service
1.2.11		。 這個人同時,一時,一時一時一日一日,一時一日,一時一日 一日,一日,一日,一日,一日,一日,一日,一日,一日,一日,一日,一日,一日,一	All we also have a stand of the stand
	Sum of Regulatory Adjustments at AT1 Capital level	· ···································	AND DESCRIPTION OF THE OWNER AND ADDRESS
1.2.11	Amount of Regulatory Adjustment applied at AT1 Capital level		行用于可能是否如此的
	Sum of Regulatory Adjustments at ATT Capital level Amount of Regulatory Adjustment applied at ATT Capital level ATT Capital (after regulatory adjustments)	Sector State State State	
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	And a second	18,284



CAP 1

(Rupees in '000')

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	en e	The second second second
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	80,816	80,
2.5	Revaluation Reserves (net of taxes)	The second s	
2.5.1	Pertaining to Fixed Assets		Contraction - Contraction
2.5.2	Unrealized Gains/ (losses) on AFS securities		Carlo al Antonio de Antonio
2.6	Foreign Exchange Translation Reserves	and the second second second	
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	80,816	80,
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	helio establista	
	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)	80,816	80,8
2.17	T2 Capital recognized for capital adequacy	80,816	80,8
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy	80,816	80,8
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	18,365,115	18,365,1
	Total Risk Weighted Assets (TRWAs)	12,320,432	12,320,4
4.1	Total Credit Risk Weighted Assets	6,465,269	6,465,2
4.2	Total Market Risk Weighted Assets	1,154,230	1,154,2
4.3	Total Operational Risk Weighted Assets	4,700,933	4,700,9
	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	148.41%	148.4
5.2	T1 Capital to TRWAs	148.41%	148.4
5.3	Total eligible capital to TRWAs	149.06%	149.0



Nort



Rupees in '000'

Minority Interest - under Basel III (full implementation) Items (A separate column should be completed for each subsidairy issuine capital to third parties)
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
3 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions
4 Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions
5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions
6 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions
7 Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions
8 paid in amount plus related reserves/retained earnings owned by group gross of all deductions
9 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions
10 Total risk-weighted assets of the subsidiary
11 Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)
12 Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets
CET1 Sumhis CET1 of the subsidiant 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
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 against affile which had benefits and in the well with a stirt and in the second design of the second s

Under full Basel III implementation:			-				
CET1 recognized from consolidated subsidiaries						•	
AT1 Capital recognized from consolidated subsidiaries	「日本のない」の「日本」の日						
T2 Capital recognized from consolidated subsidiaries	御史にからしたのない		•			•	
Under Transitional Arrangement of Basel III	100%						
CET1 recognized from consolidated subsidiaries	Section of the sectio						
AT1 Capital recognized from consolidated subsidiaries	のです。大学で						
T2 Capital recognized from consolidated subsidiaries	本日- 2014日 11日 1945 - 1 4 10 10 10 10 10 10 10 10 10 10 10 10 10		•	•			
				100			

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



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REGULATORY ADJUSTMENTS

Rupees in '000'

A.

2019 100%

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		1,817,412
	B3 full	B3 Transit
	1,817,412	1,817,412
Amount to be risk weighted @ 100% during the transition period.		
Defined benefit pension fund assets (net of any associated deferred tax liability)	1	
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	•	<u>:</u>
consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		8,597
Gross holdings of Additional Tier 1 capital	1 1	は今回言語はほ
Gross holdings of Tier 2 capital	4 4	15 Hutsiddie Ins
Sum of all above holdings	4 4	8,597
Applicable CET1 amount (before thresholds)	4 4	18,284,299
Amount of holdings exceeding 10% applicable CET1		
	B3 full	B3 Transit
Deduction from CET1		
Deduction from ATI capital		
Deduction from T2		•
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	8,597	8,597
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	63,285	63,285
Gross holdings of AT1 capital	- Farmer and the	
Gross holdings of T2 capital	Sec. 1	Seculity Sarph
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	18,284,299	18,284,299
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	63,285.000	63,285.000
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		SERVICE DELET
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	18,284,299	18,284,299
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	
Deduction from CET1 (after 10% cap)	-	
Remaining amount to be risk weighted @ 100% after applying deduction % age during the transition period		

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	63,285	63,285
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	-	-
Sum of above holdings	63,285	63,285
Applicable CET1 amount (after all regulatory adjustments and threshold)	18,284,299	18,284,299
Applicable 15% Threshold	3,226,641	3,226,641
Amount above 15% threshold to be deducted from CET1		STREET AND A STREET
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	63,285	63,285
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	Att days a state of the
Any other	water in the second second
Significant investment in commercial entities (subject to 1000% risk weight)	
Sum of above holdings	The second s
Deduction from Tier-1 capital	
Deduction from Tier-2 capital	ALC: NOT THE REAL PROPERTY OF



Leverage Ratio	70.53%
Tier-1 Capital	18,284,299
Total Exposures	25,924,188

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	42,126
2	Balances with other banks	368,211
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	0
4	Investments	10,283,837
5	Advances	11,668,736
6	Operating fixed assets	403,499
7	Deferred tax assets	1,817,412
8	Financial Derivatives (total from cell C29)	-
9	Other assets	618,025
	Total Assets	25,201,846

	A.1.) Derivatives (On-Balance Sheet)	Sum of positive fair values without considering any margins
1	Interest Rate	
2	Equity	And a start of the second second second
3	Foreign Exchange & gold	
4	Precious Metals (except gold)	Latter and the Taken and
5	Commodities	and the other parts of the
6	Credit Derivatives (protection brought & sold)	
7	Any other derivatives	
	Total Derivatives	_

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%		-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%		
4	Lending of securities or posting of securties as collaterals	100%		
5	Undrawn committed facilities (which are not cancellable)	100%		
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%		-
7	Commitments in respect of operating leases	100%		-
8	Commitments for the acquisition of operating fixed assets	100%	The grant was a second	
9	Other commitments	100%	722,342	722,342
	Total Off-Balance Sheet Items excluding Derivatives		722,342	722,342

C	Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)	Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors presribed in Table 2.5 of SBP Basel II instructions-page 18)	
1	Interest Rate			-
2	Equity		Second and the second sec	
3	Foreign Exchange & gold			
4	Precious Metals (except gold)*	and the second second		-
5	Commodities*		- And And And - And	-
6	Credit Derivatives (protection sold and bought)*		Service Endingers	-
7	Other derivatives*			
	Total Derivatives			-

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

Instructions:

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



(Rupess in '000')

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

5,742,927

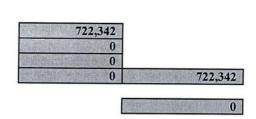
CR 1

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)

2 Off - Balance Sheet - Non Market Related Exposures Total Risk Adjusted Exposure of Section A Total Risk Adjusted Exposure of Section B Total Risk Adjusted Exposure of Section C Total Risk Adjusted Exposure of Section D

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

4 Total Risk Weighted Amount for Credit Risk



6,465,269





Please enter your data in yellow cells.

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES Please select the CRM Approac

COACH USED FOR CRM IN BANKING BOO Sir APPR

		1. 1. <u>1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.</u>	1000000	Second States of the			MITIGATION (CR		(Rupees in Risk Adjusted Ar
A	Exposure Type	External rating	Risk Weight	Original Exposure	Inflow	Simple Approach Out flow	Adjusted	Comprehensive Adjusted Exposure	
-		1	2	3	Adjustments 4	Adjustments 5	Exposure	(after CRM) ΣE* 7	
					- 4	3	6 (3+4-5)	/	(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%			a Martine T	0		2.2500000000000000000000000000000000000
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	42,126			42,126		a the set of the
(c)	Foreign Currency claims on SBP arising out of statutory obligations		0%	42,120	YAN ANNA PRE		42,120		Property and the second second
<u></u>	of banks in Pakistan		0.0450	Bank and		Sugar States	0		
(d)	Claims on other sovereigns and on Government of Pakistan or	1	0%				0	-	
	provincial governments or SBP denominated in currencies other than PKR	2	20% 50%	A STATE OF STATE			0	San Sin Come	and the second of the second
		4,5	100%	17 2000 C			0		Service States A.
		6	150%	State of the second	and an inclusion	Contraction Activities	0	Carlos Lines (C. C	the star cover
		Unrated	100%				0	•	A STATISTICS
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%						Contraction of the second
	i mai proposi comunizari, uno punoponi comunitari						0	22 C 2 C	1. Stand State
(f)	Claims on Multilateral Development Banks		0%	·····································			0		THE REAL OF
		2,3	20% 50%			Contractor of the fact	0	•	ALL PROPERTY OF
		4,5	100%		ter and the second		0		
		6	150%	Section States	and the second	8 (9) A 183	0		出版書料のある
		Unrated	50%	extended and the	des established	ter and international	0		
(g)	Claims on Public Sector Entities in Pakistan		0%		a series and the		0		THE CONTRACT OF
		2,3	20% 50%				0		and the second second
		4,5	100%					al al order to write a	T. C. Marine Barry
		6	150%				0	Margaret Street and	Here and the second
		Unrated	50%	The second second		Carrie Constant	of the state of the	Electric Constantion	
(h)	Claims on Banks		0%	State of the state	A Landa Maria		0	Same and some first of the	A REAL PROPERTY OF
		1	10%	168,211		The difference of the second s	0 168,211	-	and the second
		2,3	20% 50%	108,211			100,211		des postantes en
		4,5	100%	Section processing.	The second second	SHOT SHE AND	0	South Contractor	
		6	150%			TO STREET, STREET,	0		States and Parks
		Unrated	50%	Service and the		and a state of the	0		A REAL PROPERTY.
(i)	Claims, denominated in foreign currency, on banks with original	1.2.2	0%	And the second	Real Street Street		0	「「「「「「」」」」	
	maturity of 3 months or less	1,2,3 4,5	20% 50%	Here I and the	A CALMERT		0	A MERCHANNEL COMPANY	ACCOUNTS OF A
		6	150%			Section and the section of the	0	Contraction of the local sector	AN THE TRACTOR
		unrated	20%		and merces	an an an an an an	0	CONTRACTOR OF ST	Cash-Participal
(j)	Claims on banks with original maturity of 3 months or less			State of the U.S. P.	2(11)2)05-000	and the second second	0	an teachtraite	Station and the
(14)	denominated in PKR and funded in funded in PKR		20% 0%	200,000			200,000		
(k)	Claims on Corporates (excluding equity exposures)		10%	N CONCREDENTION AND	1.100 (ALC: 10)		0		
		1	20%	0			0		Participation of the Participa
		2	50%	El a concessiones		Call Astronomy	0		Sub-care and the sub-
		3,4 5,6	100% 150%		A STREET WAS	The second s	0		
		5,6 Unrated-1	150%			MANAGE AND	0	Carlos Carlos Carlos	addent services of
		Unrated-2	125%	States of the states	Sector 12	New Park I	0	State State Auro	Strain Action
(l)	Claims categorized as retail portfolio		0%	States and the states		TRANSPORT	0	and the second second	The second second
			20%	A STATE OF A STATE			0		A STATE OF A
			50% 75%	Condensity of Cardina Street, or Ca			0		
(m)	Claims fully secured by residential property (Residential Mortgage		35%	pleasing over the c		Constant States	Press Press	PARTICIPATION CONTRACT	and the second second
	Fiance as defined in Section 2.1)			9,551,990		Second and the second	9,551,990		3,3
()	Claims against Low Cost Housing Finance Past Due loans:		25%	1,413,340		And the second second	1,413,340	HERE HE CARRY AND	3
(n)					a second and a second as			THE STREET	
	 The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 								
	of 2006) that is past due for more than 90 days and/or impaired:			NE STATISTICS	Calculation of the second second	Test of the field	0	語及研究的目的是	The second second second
	1.1 where specific provisions are less than 20 per cent of the		150%		1 and a star				A STATE
	outstanding amount of the past due claim.		100%				0		E Participant - Halling
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.		100%				0		
	1.3 where specific provisions are more than 50 per cent of the		50%				a more as the		
	outstanding amount of the past due claim.		10001	e opingelen konsker	St. State		0		And where the provide state
	 Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 		100%	and the second second		THE CAR	Sec. Charles		1. The second second
	more than so days and/or impaired			908,046			908,046		9
	3. Loans and claims fully secured against eligible residential		50%	ada yasisti		Relative States	State State		S. Martin Contractor
	mortgage that are past due by 90 days and /or impaired and specific			the state of the state of the					
	provision held thereagainst is more than 20% of outstanding amount					Contraction of the	0	Second States	
(0)	Investment in the equity of commercial entities (which exceeds 10%		1000%	200951711-1000				No. 19 Contraction of the	1.1.1
	of the issued common share capital of the issuing enitity) or where the								
	entity is an unconsolidated affiliate.				distantia di successi di su	10,000	0	ten aver a den at hut als	
(p)	Significant investment and DTAs above 15% threshold (refer to		250%			Site in the second	0		
(0)	Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued		100%			And States and States and	The second second	the second second	Plan and a state of the
(q)	by other banks (other than those deducted from capital) held in the		10070						
	banking book.			8,597	and a strength		8,597		No. of Contraction
(r)	Unlisted equity investments (other than that deducted from capital)		150%			(Internet)		Sector Constants	
~	held in banking book		150%	63,285	1		63,285		
(s)	Investments in venture capital Investments in premises, plant and equipment and all other fixed		150%				OBCURNE	And a start we wanted	Select the local
(t)	investments in premises, plant and equipment and all other fixed assets		10070	381,635			381,635		3
			100%	A STREAM STREET	the state of the	ALC: NOT ALC: NOT ALC: NOT	0		A state of the sta
(u)	Claims on all fixed assets under operating lease		100%	579,547			579,547	the second second second	States and States 5



1/2-24

CR 2

th Credit Conversion Factor of 100% Direct Credit Substitutes						CREDIT R	ISK MITIGATI	ON (CRM) 1	(Rupees in '0
Lending of securities or posting of securities as collateral	Mapped	Risk				Simple Approac		Comprehensive	Risk Adjusted
Other commitments with certain drawdown	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
Against	1	2	3	4 (3 X 100%)	5	6	7	8	9
Government of Pakistan (Federal or Provincia	al	T	·	(3 X 100 %)	Sand Street Street Street		A STATISTICS	and the second se	(2 x 8)
Governments) and SBP, denominated in PKR	-	0%		and the second second	- A CARLEND AND A CARLEND	和此一部。新闻	A STATE OF THE STATE OF		
SBP in Foreign Currency arising out of statutor obligations of banks in Pakistan	у .	0%							
Sovereigns, Government of Pakistan or provincia		0%				A STATISTICS	a time of the state of		
governments or SBP denominated in currencie		20%		Sector of the sector	100 C	•	- 10 C	Sector and the sector and a	a set of the set of the
other than PKR	3	50%			•	Service Constitution		NY CONSTRUCTION OF THE OWNER	
	4,5	100%	A CONTRACTOR	Andres of Contractor	100 C 10 P	- 10 C	· · · · · · · · · · · · · · · · · · ·		The second s
	6	150%	ROP-INCOMPANY AND	A MINTER CONTRACT OF	State State State State			n south an an tail of the section of the	「今天日の日本」「「「「「「」」」」
Bank for International Settlements, International	Unrated	100%		100 100 TO	-	- 11 - 11 - 11 - 11 - 11 - 11 - 11 - 1			
Monetary Fund, European Central Bank, an European Community		0%				an transfer Anna -			
Multilateral Development Banks		0%	10-12 (0107.58 Au	1	N. JONESSON		California a Ca		
	1	20%	New York Company		and the second		10,015 ¹¹	A STATE OF A	
	2,3	50%	•		- 11 ·	的情况和中于影響	and the state of the second	and the second se	Lat. C. Solding of the Sold
	4,5	100%	-			5 S S S S	-		an lines as Astron
	6	150% 50%		1-100-2010	-		Internations-Add		
	Unrated	50%		Land I do to be been			LINTER A		
Public Sector Entities in Pakistan	1	0%		DE PART SERIES I DOMINI	10500200200	STRUCTURE OF STREET	Same and the second	Construction and a second second second	
r done beeter Emmes in Fukistan	1	20%	Collector and the set	RESERVICE REPART	S. S. S. S. O 199	A.S.L	Washington and		Part of the part of the
	2,3	50%		TANDARD BOARD	1.000 00 200 2000	-	No and States		LOT A PEG MINUTA
	4,5	100%	And And I wanted	NAPA BRANC STORE SHO	100 100 100	Witherson to a final	NY CENTROPE IN.	an the second second second second	
	6	150%		-	-	10 10 10 10 10 - 10 10			the second second
	Unrated	50%				日本にあることで	Carlos and the state		er, where prove the
Banks		0%	Press and a second second	and Sold of a strange of the		CTRONE TO LOT	Televist and	THE REAL PROPERTY AND A REAL PROPERTY AND A	
	2,3	20%		in the second			en de l'anné - de		A CAR WARRANT TAXABLE
	4,5	100%					ACT OF LOTHER DE		
	6	150%		The second second		Contraction of the second	a catholic lite		CALL OF AN
	Unrated	50%	Sector Sector Sector	THE ARESOLUTION AND	asta mayor	Complete March	State State	CONTRACTOR OF STREET, STRE	NAME AND ADDRESS
Banks (with original maturity of 3 months or less	s	0%	1980年 美国公共国际		and the second second	SARA MARK	1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-		等在市上的 医外宫 化
and denominated in foreign currency)	1,2,3	20%			10.100 and 100	-	Contra Maria		
	4,5	50%			Station 12.		12 Barrister		的時間的時間的行為因此
	6	150%	-	a the state of the second	•	The states	「「日本の」		and the second second
	unrated	20%	1. A. A. A. A.						and the second second second second
Banks (with original maturity of 2 months or los	1	0%	AND ADDRESS OF THE OWNER	CARGE WALLER CONTRACTOR OF	A STATISTICS AND ADD	The distance of the	AND INCOMENDATION OF THE OWNER.	And the second second second second	CONTRACTOR DE LA
Banks (with original maturity of 3 months or less denominated in PKR)		20%			Southern Bart States	C-702-40-6401	and the line of the		and a state of the
wynyminiau y marthy		2070							
Corporates		0%	A STANDARD TH	NO PARENTS IN	and the state				
	1	20%	a second and the second	10 m 10 m 10 m 10 m	-	1. S. S. S. S. S.	APPART AND A MILES		Particular and the state
	2	50%		語言語をいる	1		· 公司中心 法的公司 (194		
	3,4	100%		William State State	128		Salat Art - 40		- FOR ALL AND AND AND AND A
	5,6	150%	- Chief and Apple	A DE LE STAN - A	en e	1998 - 1999 - 1999 7 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 19	104 - 14 - 1.		The sources of a second
	Unrated-1 Unrated-2	100% 125%		Harris and the second second				T. Maran Der Trater Der Maran B	C Press, et allouis
Retail		0%	A TANK STATUS	后在中国的自己的中国的	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	112000000000000000	1. 1. 1. 1. 1. N.		明朝帝 经加入的
		20%	國民的計畫與國家民族的意思	a share the second		这里的小东南市的市长的 多。	a standard state and	and delivery of the second	的目前的建立中国的新闻
		50%				and the second		and the state of a large of the state of the	
		75%	No. of the second s	Weiss and the state of the	in the second second second	1990 - 1990 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -		A State of the second second second	
Others	1	0%	CONTRACTOR OF CONTRACTOR	Contraction of the local data	Contraction of the	Search in Coloran	and an other starts		A REAL PROPERTY OF
Uners		20%		A CONTRACTOR OF THE				The second s	
		50%	The same same	A. S. Contraction		Line Providence	Contraction of the	The second second second second second	Transie States
		100%	722,342	722,342	STATES AND THE	State of the second second	722,342		722,

Total

A

722,342 - 722,342 - 722,342 - 722,342





CR 3

B With Credit Conversion Factor of 50

Vith Credit Conversion Factor of 50%							ISK MITIGAT	ION (CRM) 1	
. Performance related contingencies	Mapped	Risk				Simple Approac	h	Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Dating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial 1 Governments) and SBP, denominated in PKR	-	0%				STATISTICS.			
SBP in Foreign Currency arising out of statutory 2 obligations of banks in Pakistan	-	0%		the states	The second		A STATISTICS	and the second state	
3 Sovereigns, Government of Pakistan or provincial		0%		Contraction of the last		And and Southerney	1287 Lange Ser .	and the second states and second	1 Margaren Tanari
governments or SBP denominated in currencies		20%		也是是他的思想的论论。	国家部の合称する		Company of the second		
other than PKR	3	50%		Constanting of the second	100 C	ERAN AND A SAM			
	4,5	100%		A Shirt Free .		BERRY WARM		THE REPORT OF A DECK	Hard Alas and I with
	6 Unrated	150%	-	10.17.10.10.10.10.10.10.10.10.10.10.10.10.10.		and all all a set	- IV	and the second second second	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%							
5 Multilateral Development Banks		0%				a succession of the succession			
	1	20%			HOMIE CASE	S.S. 4 Store 10	INA ISIN LING		
	2,3	50%		1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月11日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月11日,19月1日,1		1999 - 1997 - 199	Non-Agentication (1)	Sales and the second	ALL AND TARGET
	4,5	100%	-			1. . .	ta The Age of		- State and the
	6 Unrated	150% 50%			au das Audentes		Hannahard - 23 Marina Marina		
Public Sector Entities in Pakistan		0%	Supervision of the		and the second		2002-000-00-		
	1	20%	Street Street	Collins and an	100000-000	OMMENTERS-TAT	22.00.000000000000000000000000000000000		The second second
	2,3	50%	Sec. Sec.			1. S. A. C S. A.	Karan - Car	THE REPORT OF A REAL PROPERTY OF	Constant Andrews
	4,5	100%			are construction of the second				and the second second second
	6	150%		「「「「「「「「「」」」」	The second second second		为"生产的"的中华也是		
	Unrated	50%	alle state strate		A THE REPORT OF		states Specific H		
Banks		0%	NATES AND	and a second second	STAR STAR	Contraction of the second	Malaxie H.	and the second state of th	ALL THE FATTA
	1	20%			Conversion and	Sector Commence	and the state		in the second
	2,3	50%	CONTRACTOR MANAGE	WE TRANS A COLOR - NO.	10 10 10 10 10 10 10 10 10 10 10 10 10 1				The second s
	4,5	100%		P / P State of the second s		N. Steration - New		and the second sec	
	Unrated	50%			Constant Stranger				
Banks (with original maturity of 3 months or less		0%	A CONTRACTOR OF THE OWNER	AND DESCRIPTION OF TAXABLE PARTY.		and the second se	Contraction of the second		
and denominated in foreign currency)	1,2,3	20%	And the second second second			The second s	Contraction and a		CUERCE AND
and denominated in foreign currency)	4,5	50%		12 - 12 - 12					a teras internet
	6	150%	-	a Contractor			A Conference - opt		
	unrated	20%	•		o a second	al fer ditains			
Banks (with original maturity of 3 months or less		0%			87/2406 A.V.			ALCONTRACTOR AND A	
denominated in PKR)		20%	another search	The second second second	的人物特别和	1000	South and a		· · · · · · · · · · · · · · · · · · ·
Corporates		0%	The second second		Service and	Prioritz April 201	The second second	And the second	A STARLEY AV
	1	20%		Part and a state of the	Chile sheets are	\$240 PERSON		and the second second second second	Contractor (and all of a
	2	50%	Distance of the			·济生自己的人们\$P\$334			
	3,4	100%		The construction of the	100 - 10 - -		The Property of the		the second
	5,6 Unrated-1	150% 100%		A CONTRACTOR OF A CONTRACTOR O	Contra Contra				
P	Unrated-2	125%	100 2120 m 1247		N. S. Market	-			
Retail		0%	North Contraction		Conservation of	with a statistical	-0.1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and a final sector being a	No In Plantantes
		20%	1. Contractor de la		Section States			The second second second second second second	
-		50% 75%			and the second second		The second second		in the second
Others								And on the second s	
2 Others		0%							
		50%							
		100%	THURSDAR BORNES	Star Starten Starten and	Westman 4. An	1 Southerson	MIN SALE		ALT SILL A COMPANY
Total		L	and the state of the second		Seat the American Ster	NAMES OF A REAL OF	A Designation of the second	and the set of the set of the set of the set of the	



Nort

Credit Conversion Factor of 20%						CREDIT R	ISK MITIGATI	ON (CRM) 1	
Trade Related contingencies	Mapped	Risk				Simple Approac		Comprehensive	
Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Risk Adjuste Exposure
	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial		1	The second second second	(3 X 20%)	and the second state of the second				(2 x 8)
Governments) and SBP, denominated in PKR	2	0%				STRATE STREET			
SBP in Foreign Currency arising out of statutory	-	0%		And the second s		And and the second second	1 2 2 2 2		
obligations of banks in Pakistan	_	0%		A CARLES STATE	RED TAR	到后,后,后,后,后,		AND AND THE PARTY OF A SAME	
Sovereigns, Government of Pakistan or provincial	1	0%	States and the second second	114 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Call and a string a string of	Statistical and a second		
governments or SBP denominated in currencies	2	20%		STATISTICS IN CONSIGNING	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	All when survey a filter			
other than PKR	3	50%	Mar Maria	A A A A A A A A A A A A A A A A A A A	NECTION POR				
·	4.5	100%		fine and the second	le a constante de la constante	Internation and	CONTRACTOR OF THE OWNER	No. State of the second state of the	
	6	150%	Constant and a second	a law of the second		STRATE OF STREET	Carlo Martin		and and the state of the state
	Unrated	100%	Contraction of the second	The share of the state of the	STATES AND INC.	Collector and a start	Constantin Providence	The second s	
Bank for International Settlements, International	Cintuicu	10070		DE EN DISPOSITION	CALIFORNIA STATE	MACHINE WILLOW	-11 - W		Contraction of the second
Monetary Fund, European Central Bank, and European Community		0%							
		0.00	The second se	And a state of the second second second	Contract in the second second	Constrainty Constrainty of Constrainty			
Multilateral Development Banks		0%		A STATE OF A STATE		SPANTAL PARTY AND		and a press of the second second second	and the second second
	1	20%			Charles - Ch	100 10 10 10 10 10 10 10 10 10 10 10 10	and the second		12 7 10 12 CT 10 10 10 10 10 10 10 10 10 10 10 10 10
	2,3	50%		1000 - 1000 - 12407		•			and the second second
	4,5	100%	• 10	ALCONTRACTOR - 15	•		and the second		1911
	6	150%	and the second second	の語言語を行うないとなった。	11 - 10 - 10 - 10 - 10 - 10 - 10 -		entities and the		Conduct and the second
	Unrated	50%		Called Line (1996) The		10 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2月、明明、そうに (1)の		Co A made and the
		1						10	
Public Sector Entities in Pakistan		0%	Carls Press CW Liter and	Service and the service of the servi	and the second second	の見ていたのではないで			
· · · · · ·	1	20%		A State of the state of the state	a determinente	Contraction of the same	Entrain Att	A STATUT PORTAL STREET OF THE	12 m
	2,3	50%		and the self to a self	and the second second	Comparison and			
	4,5	100%		And A Design & the		100 100 -			Party States and
	6	150% 50%	and the second s	Stewart and the state of the	Non-Patrice Mail	- 10 A			a start at
	Unrated	50%		CARD CARDON SOUTHING AND IN	CONTRACTOR OF A DAMAGE	E CALE A		Province Date of the best of the second s	
Banks		0%	Contraction of the second	CARLES IN ACCOUNTS		States and second second	and the second		CONTRACTOR OF STREET,
Danks	1	20%		2 and all the all	A COLOR DO NOT DO NOT	Para and a second	Levens white	and the second second second second	INTER ENTERING
	2,3	50%							
	4,5	100%				Section 1	Supration		A State of the second
- F	6	150%		State Internation	Andrew and the	The Local Day			and the form
	Unrated	50%	14 00 00 00 - M	and the second second	Prost There and				10
	Offiated	5070	de accordina de Calendaria		Contraction of the second				
Banks (with original maturity of 3 months or less		0%	Contraction of the local states	Company and a subsection	Report And American		1- 1 T-	ISS STATISTICS AND REAL PROPERTY OF	COLUMN STREET
and denominated in foreign currency)	1,2,3	20%	A PARTY AND	T.F. Salar State	HAVE IN USING IN	Contraction of the second	CARD OF PURCHASING		CARL Hat All I F
and denominated in foreign currency)	4,5	50%	(S.S=070da Subard	In which the state of the line of	Street in a little	dana reina tel	And the State	al and the second second second second	and the state of the
	6	150%	Sector Sector	Strangelow .			ALE MANY CONTRACT	A CONTRACTOR OF	CALCULATION OF A
	unrated	20%	Standing and Long	-	SAME THE REPORT		States A.		12 Charles and
	unutou	2070				and the second se	and the second second		
Banks (with original maturity of 3 months or less		0%	all particular second	The second second second	REAL PROPERTY IN	and the second second	HAR IN MARKED	and the second second second second second	and the second state
lenominated in PKR)		20%	States and a state of the	Real Course and and	CREATE ALL PROPERTY		(1)日本 (1) (1)	1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -	and the state of the
Corporates		0%	STATE STATES	and more than an	Selley Alexander Alex	A and to All States.	Sec. 12.	and the state of the state of the state	
	1	20%	Contraction (Longer Street)			100 00 No.			and a set of the
	2	50%	and the second second	NOTING AND	ETTER STORE	- AV184 - 21		New weeks and the second second of	NA DE LA CARA
	3,4	100%	and the second second	and the second second	CONTRACTOR NO.	Alexandre - Ale	Careford and the state	and the second	The summer of a street
	5,6	150%	State State States	C. FORRE E. S.	1111月1日1日		and the same		States and the
	Unrated-1	100%	Children Andreaster	the spectra with	APRIL 2013				
	Unrated-2	125%		Canton of the	S STORY STREET				
Retail		0%	The state of the s		g of all of the own	and share to prove the second	State State State	「「「「「「」」」」」」」」「「「」」」」」」」」」」」」	The state of the s
		20%	STEREICH STREET	Service and the service of the					
		50%		March 1977 Bart	Start Cart Labor	APPENDING THE PROPERTY OF	de la serie de	「日本市市のの」をあるので、「「市市市市」」「	Law Barrister
		75%	And the product of the state	The state of the state of the	and a state of the state of the	a proprie uno pr	上市市市市市市市市市市市市市	The shall be a set of the	
Dihers		0%	A CONTRACTOR OF A	Tayle and the second second				The state of the state of the state of the	the second have the
		20%	日本の日本のないで、	A LOW ALL ALL AND	Standard Interior	Part - Land and and a	- W	Anonto a share and a share we wanted an	
L			and the second se	and a state of the second s	Charles and the second second	the state of the second strength of the secon	and a second	and a second stand of the second stands of the second stand stands of the second stands	
E		50% 100%	State of the second			al and share			

Total



1/22

D With Credit Conversion Factor of 0%

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	1917 - 2017	1	Section Section
Governments) and SBP, denominated in PKR	-	0%	and a state of the
SBP in Foreign Currency arising out of statutory		To Beau	Sector Sector
obligations of banks in Pakistan		0%	1000 Barris
Sovereigns, Government of Pakistan or provincial	1	0%	
governments or SBP denominated in currencies	2	20%	-
other than PKR	3	50%	17. S. 19. L
	4,5	100%	
	6	150%	And the second second
	Unrated	100%	
Bank for International Settlements, International			
Monetary Fund, European Central Bank, and		1000200	E STREET
European Community	•	0%	THE LASS OF ST
Multilateral Development Banks		0%	a farmer a start
	1	20%	
	2,3	50%	Sugar Sugar
	4,5	100%	
	6	150%	
	Unrated	50%	and the second sec
Public Sector Entities in Pakistan		0%	·····································
	1	20%	开始的管理性的 现在20
	2,3	50%	
	4,5	100%	
	6	150%	
	Unrated	50%	
		-	
Banks		0%	Contraction of the second
	1	20%	and a start of the start of the
	2,3	50%	-
	4,5	100%	Bull Browner
	6	150%	•
	Unrated	50%	and the second of the second
			Platentin Start
Banks (with original maturity of 3 months or less		0%	
and denominated in foreign currency)	1,2,3	20%	新闻的LSHA 1000年1月1日
	4,5	50%	and a part of the .
	6	150%	
	unrated	20%	CONSTRUCTION DESCRIPTION
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	化合同的时代日本
Corporates		0%	Part of the Part
	1	20%	San and the Darks
	2	50%	
	3,4	100%	A CONTRACTOR OF THE
	5,6	150%	No party in the local sector
	Unrated-1	100%	personal destruction
	Unrated-2	125%	14 X 2 T 2 PP 18 1 4
		0%	Contraction of the
Retail		20%	and the second second
Retail			
Retail		50%	教授和 目的目的。
Retail			avar al contrat :
E	•	50% 75%	
Retail	•	50% 75% 0%	
E	•	50% 75% 0% 20%	
E	•	50% 75% 0%	

Total

Nazy



	OFF
MARKET RELATED	BALANCE SHEET EXPOSURE

	(Current Exposure method)	MARKET RELATED	OFF BALANCE SHEET EXPOSURES

c <u>with</u> 1. F			with		with	with	with	with	with	with	With	with	with	with	with	with	with	with	with	with	with	d Equ	c dail	-	F FOR	a For			>	
		. Future sale of equity instruments	Other Market Related Contracts	with Residual Maturity of over five year	with Residual Maturity of over five year	ith Residual Maturity of over five year	ith Residual Maturity of over five year	ith Residual Maturity of over five year	with Residual Maturity of over five year	with Residual Maturity of over one year to five year	with Residual Maturity of over one year to five year	with Residual Maturity of over one year to five year	with Residual Maturity of over one year to five year	with Residual Maturity of over one year to five year	with Residual Maturity of over one year to five year	rith Residual Maturity of one year or less	eith Residual Maturity of one year or less	with Residual Maturity of one year or less	with Residual Maturity of one year or less	with Residual Maturity of one year or less	with Residual Maturity of one year or less	Equity Contracts*	daily mark to market and margin payments	Instruments traded on futures and options exchanges which are subject to	reion Exchange Contract (with original maturity of less than 14 days)	Foreign Exchange Contracts with SBP			ITEMS	
Contraction of the local division of the loc	ないでいたのではないです。	なるとのなるななない		のないないのないない	いたいでいたのなくというと	であったのである	States and	ALL CARTER AND	ALC: NOT STATE	いいというのの日本の	の様子にあるのにある	AS CONSIGNATION OF	のためのでも	South States	日間にいたないないの		日本のためにない	「「「「「「「「「」」」」	年1月月二日日月二日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日	「日本」のないので	「たちのおちます」の			and the second s		気をないのないの		1	Current credit exposure	
	「ない」」「「「「ない」」」」」」」」」」」」」」」」」」」」」」」」」」」」	のないのであると		ないというないないで	あざ、長手加速	「「なない」とないのの	「「「「「」」」には、教		の日日の一日日の	Salar DEVender	「ない」の言語	「日間」行りに、日	いたいできたのであ	「「ある」というない	ないたいであるという	Contraction of the second second	「あったないののの	中国のあるというでは	Party and a state of the state		See Louis and					ないないのないの		2	Notional Principal	
	いたというと言語なる	「「「「「「「」」」」」」		の「「「「「「「「「	たいなないというの	Service Services	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	and a state		日本市の市のの部門		のないのである	のいいための記事	States South	No. State State State	State States	The Aller and the	and the second	のなどの方法にな	Sector and the	のあったのというの		「日本のないのない	North Provide States		軍が外部のあ		3	Effective notional principal	or constant,
	のからであるとうと	のないないない		10%	10%	10%	10%	10%	10%	8%	8%	8%	%8	8%	8%	6%	6%	6%	6%	6%	6%		A STATE OF STATE		「日本のでの	の方法であるの		+	Add-on/ Conversion Factor %	
	教育などのたち	ごまたなないのとう		現代においてい	見いたいです。	ななないないでいます。	「日本のない」という	のでのためのない	「あるのない」の	THE CASE OF	のないであっていたの	「たいなたい」	の語があるという	国際などない	Support of the second	ないのであるという	同時のため	A PARTIE A	「日本のない」は記	のないのである	A STOREMENT			a land a strategy	and the second se	ないのである	(3 X 4)	5	Potential Future Credit Exposure	
	語子の調査と言う	の行いたいであるという		の日本の	St. Builden - No.	ないないで、お話日	のからのないである	ないのである	のないのないで	山田市市市を行っ	State No.	記載させることで	の日本にあるのとなる	ALS-RUCERS	の日本に見ていたの		「「「「「「「「「」」」」	「「「「「「「「」」」」	たいのないの	South and a state of the	「ないないのない」		Contraction of the second	たいのであるのないないの		日本のなすのない	(1+5)	9	Credit Equivalent Amount	
	の人ためあしたの	The second second		のためでいたのである	Contractor - Tox	「ないたいのか」	ないのです。	Southern Street Street	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Number of the lot	のなりになっている	のないないでいまでいう	State and States	L'ATANA TAN	Note in The All		ないのであるとなって	The second second	の行きのため	Concentration of the	•		National State	PLT PERSONAL PROPERTY.		「「「「「「「」」」」」		7	Adjusted exposure after CRM #	
	の方法である	の「大学のない		150%	125%	100%	50%	20%	0%	150%	125%	100%	50%	20%	0%	150%	125%	100%	50%	20%	0%			All and a second second		SALENDED		8	Risk Weight	(8
	「「「「「「「」」」」	「「「「「「「」」」」」		ないないないない	の町をのからになる	大学ないのである	C. C. S.	A BURNER AND	いたののないない	のなどのないので	Statistics and	Statistics in	State and a state	1. 1. 1912年1月	の日間にあるのです	Property of	States Real	可 西洋 山東公	A SULTAN	A LEW ALL NO	of the particular of		Contraction of the second	Stelling		1000 00 00 00 00 00 00 00 00 00 00 00 00	(7 X 8)	9	Risk Weighted Amount	(Rupees in '000')

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

Contract-		and the second se		THE OWNER AND ADDRESS OF TAXABLE PARTY.		and	A DESCRIPTION OF A DESC	THE REAL PROPERTY AND INCOMENTS		
	150%	The state of the s	and a state of the	のというない。	%e8	ことうためためにないです。	Name and the second	and a second second	行んで	with Residual Maturity of over five year
COLUMN AND AND	125%	Station Contraction	「日本のない」	State of the state	8%	Contraction of the local distance	1000 Cold-050 0	and sold and	and and a	with Residual Maturity of over five year
語に	100%	Particular Post	一人になると	日本のないです。	8%	The state of the s	1000 100 100 100 100 100 100 100 100 10	Sol Base and	10000	with Residual Maturity of over five year
of the second second	75%	The second second	「日本ないない」の	Contraction of the owner	8%	のたい日日本	いたのののの	ALL DURING	States and	with Residual Maturity of over five year
「古田の湯」	50%	のないのないので、「ない	「いたのとう思い	の日本のです。	8%	SAL PARTS	の日本国人は教を	の市にない	State Street	with Residual Maturity of over five year
の時に思い	20%	100 100 100 - 200	「「「「「「「」」」」	軍事が言いて	8%	「「ない」の自己などの	「「ないた」というないので	Constant of	No. of Lot of Lo	with Residual Maturity of over five year
A DOWNERS WATCH	0%	State State State	二日間の時代にあっ	日間のこのもの	%8	Carling and Control	「日本のない」というないので、	And South Street	ないまたの	with Residual Maturity of over five year
北京の記録	150%	Contraction of the second	の大田子が	のないですの	5%		「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」		the state	with Residual Maturity of over one year to five year
ALC: NOT THE REAL	125%	ALC: NOT THE REAL PROPERTY OF	のでの時代であって	「自然市ち」とう「	5%	No. No. Company	「「「「「「」」」	ALLEY NOVED IN	Section 1	with Residual Maturity of over one year to five year
State State	100%	ALL ADDAL ALL AND	いたので	「「「「「「「」」」	5%		一日二十二十二日は	A ALE ALE	Cart and	with Residual Maturity of over one year to five year
11 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	75%	IST-S. S. S. S. P.	いたの後の第一	Same	5%	「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	a strategy and a strategy at	ALL STREET	C. I. I. P. S.	with Residual Maturity of over one year to five year
Statistics of	50%	ないのであるのでの	あるとないのであった	and the second s	5%	ないないないの	「「「「「「「」」」」	No. of Concession, Name		with Residual Maturity of over one year to five year
STATES OF	20%	のないのでいる	「「「「「「「「」」」	の 他 他は おおおお	5%	STATES IN	NACCOUNT 1	South States	Con the second	with Residual Maturity of over one year to five year
時間の公司	0%	の日本の	日本のたちの	CHARLES IN THE R.	5%		のないのないないの		and the second	with Residual Maturity of over one year to five year
ないないでない	150%	Statute and	11-11-11-CAL	「日日日の日本のの	1%	「おちんちにたいの	の言いと思い		States -	with Residual Maturity of one year or less
No. of Lot of Lo	125%	and the second second	ないというない	Contraction of the	1%	Contraction of	and the state of the	1000	and and a second se	with Residual Maturity of one year or less
は「はない」を	100%	State and a	たちの方法	「日本のです」と	1%	ASSESSMENT	Contraction of the second	The second second	and the second se	with Residual Maturity of one year or less
の日本である	75%	Contraction of the second	Steller Sand Marine	The state of the	1%	のないのでのない	「日本でになる」	のないではない	a loop and	with Residual Maturity of one year or less
になる時日の湯	50%	の読んなないである	「おおんない」	あったちろうでもう	1%	The second	「「ない」のないの	Contractor The	のない	with Residual Maturity of one year or less
Start Prints	20%	18 - 18 - 18 - 18 - 18 - 18 - 18 - 18 -	「日本語の言い	のないのないないないであるの	1%	のないである	The second s	and the second second	- Aller - Aller	with Residual Maturity of one year or less
行いたのの	0%	Contraction of the	1	「「「「「「「」」」	1%	「なんなく目前で	日本ののない	C. C	お花白	with Residual Maturity of one year or less
										Foreign Exchange Contracts*
国代の大学のない	150%	La Canada a la	のないのである	N. Northerness	2%	ALL STREET	State of the second	all all and all all all all all all all all all al	and the second	with Residual Maturity of over five year
の近日の日	125%	Like Charles	のないのである	のお田かどうですの	2%	Contraction of the	A State of the state of the		and the second	with Residual Maturity of over five year
State State	100%	日本語の記載のであ	学校院院院を行う	1041201 - 0	2%	のいたいのない	1 1000 - Condition	のないのである	2010 CE	with Residual Maturity of over five year
A STATE	50%	ACCESSION OF	日日のあるのです	のないのである	2%	のないないの		のではない	ありたち	with Residual Maturity of over five year
State of the	20%	「「「「「「「」」」	はないたいでも	Contraction of the local distance of the loc	2%	のたけ、日本のないない		Statistics Statistics	and the	with Residual Maturity of over five year
大学を行きた	0%	100 100 100 - 100	「日本のないのである」日本の	ないです。	2%	古りの時間の	The State of the State of the	A Party Line	actives.	with Residual Maturity of over five year
いたない	150%	の方は記録などのと考慮	に日本のたいの	の 当時日日 日本 日本	1%	Constanting of the second second	a succession of the	のないのない	Contraction of the local division of the loc	with Residual Maturity of over one year to five year
作時度の	125%	State of the state	The second	and the second second	1%	and the second		State of the second	時のの	with Residual Maturity of over one year to five year
S. C. S.	100%	The Assessments	福田城市に	STATISTICS ST	1%	の日本日常の	たいのでのないの	Statistical Statistical	and	with Residual Maturity of over one year to five year
「「「「「「「」」」	50%	「日本の日本」」	田島家に読いる	ないのないのである	1%	State of the state	Contraction of the second	のないなないない	Neon Astron	with Residual Maturity of over one year to five year
日本のである	20%	CLARK CONTRACT	の二日本の	のないので、「「「	1%	Constantine of	のであるという言をである	のないとうない	and the second	with Residual Maturity of over one year to five year
ALL SUSAN	0%	State with y	たいに通信行行	「日の日の書」	1%	Constant and the second second	いたちとはなない	10-10-10-10 Per	Contraction of the second seco	with Residual Maturity of over one year to five year
のなどで、	150%	「「「「「「「「」」」	記事の時代に対	AND DESCRIPTION OF	0%	A Support of the second second	「「日日の日日の日日の日日	THE REAL PROPERTY OF	HARON A	with Residual Maturity of one year or less
North State	125%	田田町の第一方	では、日本・日	北下のないの	0%	100 (H-10) (M-1)	States - Line States	No. A F	「「「「「」」	with Residual Maturity of one year or less
Constanting of the	100%	Classical and a second	四日の二人の日本	ないでのです。	0%	Charles P. P. Contraction	and the second second	State State	ACCESSION OF ACCES	with Residual Maturity of one year or less
ないよの言語	50%	100 mile 100	ないたいない	の日本の	0%	Solar States	はないのという	and the loss of	the shit	with Residual Maturity of one year or less
の湯田に	20%	and the second second	日本に次記録・用	A North Control of the Control of th	0%	いたいというという	「日日の一地になるので	A STATE STATE	ALTON O	with Residual Maturity of one year or less

D Grand Total (B+C)

CR4

Please use Yellow Cells to enter your data.

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

MR 1

			(Rupees 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	2)	0
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	92,338 92,338
B	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		0 0
С	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)		92,338
F	Risk Weighted Amount for Market Risk (E x 12.5)		1,154,230

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

	and a source out	rnment (Domestic Curr Long	Capital Charge				
SHOLL	Chart	Long	Positions				
Contraction of the second second		10,211,954	0.00%				
Check Constant Constant Constant	「あるない」、ないのないのでの、「ないない」		0.25%	6 month or less			
「「「「「「「」」」」」」	「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	自己 医汉廷特氏 建铁铁	1.00%	months	Over 6 months to 24	Residual Maturity	
	のないでしたこのものないないのないである	「「「「「「「」」」」	1.60%	Over 24 months			
「日本のないないない」というないのであるというないのである	いたないのないのないないないないないないないである	「ない」のないないである	4.00%				
			8.00%				
のないのですのですのです。	「「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	「「「「「「「「」」」」	12.00%				
	「二丁三次の二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二	10,211,954	Total Exposure				2
0	Statement of the second	0	specific risk	capital charge for	Total Market risk		(Rupees in '000')

b Government (other than Domestic Currency)

22

Cumitor.	Unrated	00	Rating grade 6	~~~	Rating grade 4-5		Rating grade 2-3	0	Rating grade 1
Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
一方になるのないのであるというで	こうち 日本の 日本の 一日本 日本 日	の時間になるの時期になるのである	語るないというなないのなどない	「北京市」のないで加速を取り	のないないないないないない	のないのないのないのである	なので、「ないのない」ので、「ないのない」で、	「「おいた」にいっているのである	
ないた とうな のない ないのかい	「「「「「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」	ない、「たいないない」など	1.為しい おいまたのの	のないであるというのである	の時間に、ないいいのないのの		のないで、「「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	の日本のないないないである	and the second second second
「読んななななないないないない」	のないのであるというと言い	の行きというないであるというない	ないないないないというない	のないのないないないとうという	なななななななのである。		「「「「「「「「」」」」」」	語の読を行うないないないないで	等代表和 网络教育学学学
のないないないないないないない	日本になるないないのである	ないのないないのないであると	ないのなどのないです。	ないの言語のなどの言語	学校であるとないないない	のないとなったのないないのである	いていての日本のない ためにある	ある日本の日本の日本の日本の日本	「「ない」のないでは、
「「「「「「「「「「「「」」」」」	「「ない」のないで、「ない」のないで、		の一下の市場に対象が変換	(1) 不可能的影響	いたが、自己などのないない。	のためでいるでは自然ではない	のないないというないで、「ないない」	中国語 1日本 日本 日本 1日日 日本	4日二、二日世纪》和1977年1188
Party Provide Antonia	and A share at all	であるのであると	のないでは、「ない」				The Art of the state of the second	時間になったいでの	
「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	「「「「「「「」」」」	A PARTY AND A REPORT OF A PARTY OF		~ 2. 自己的 化合物 化合物 化合物 化合物		いたいのである。	A PARTICIPATION OF A PARTICIPATIONO OF A PARTICIPATION OF A PARTICIPAT	の方法の方法に行いたがない	37. 新学家的世代世界中的影响。
0	1 0 million of the second	0	0	0	0	0	0	0	0
State of the second second	State of South State of State	「「「「「「「」」」	「「「「「「「」」」	Address of the state of the	Martin States of	「「「「「「「」」」」		「「「「「「「「」」」」	「「「「「「「」」」」

c Qualifying (to be specified)

Short	Long
のないで、日本のないないです。	のないで、「ないない」で、「ないない」で、「ないない」
日本の人のないので、日本	ない、「大阪市市市市市
日本のないのためになった。	
	のないたいないないないないないない
第二日 二日 二	States where a state
	のないのであるのである
Control and the second second second	いるのないないないないない
0 Description of the second	0
0	0

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

	e Total of a to d			Unrated	q	Rating grade 5-6		Rating grade 3.4.5	0	Rating grade 2-3	c q	Rating grade 1
Short	Long		Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
0 state in the second second	10,211,954			のないないないないないないないないないないないないないないないないないないな	のないのないであるのでのないです。	二日 二	「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	のためになったのないの「あんないない」	のないのでのないのであるというです。	日本に行いたい日本にある	のなどのないのないであるというないである	のないのであるのであるのであるのであるという
のないというないので、「ないない」	「「「「「「「「「「」」」」」」		の日本では「「「「「「	学校には、「日本のない」」という	の生まで、「「ない」のないでは、	のないため、ころのないないのでものない	「「「「「「「」」」」	的现在分子 计算机的 的复数形式	「あたい」の言語のないのである	「日本で、「「「日本」」」	出来で、ないというのでのないで、	町町になるとの時間に いいか
			「「「「「「「「」」」」」」		のないないないないないないである	「「「「「「「「「「「」」」」」	「「「「「「「「「」」」」」」」	「北京の日本にあるという」	「「「「「「「「」」」」	「「「「「「「「」」」」」」	のないないないないであったの	
			のの見ている。	のないであるのないのである	のないであるとないないないである。	のないないのないないで	A STATE OF	のないので、「ない」のないで、	。 素語的情報的理想的表示。 素語	のないとなっている		
			のないないのないのないないの	の「中国」となったのないのでないで	110-11、上京の設定などの中である。	「「「「「「「「「」」」」」」	のないのないないないないない	のないで、「ないない」という。		A STATE OF A	A State of the sta	The second s
0	0			And the second se	「「「「「「「「「」」」」					A CONTRACTOR OF A CONTRACTOR O	Her State State Street State	A STATE OF A
			のないのないであった。	1000日間には1000日		のないであるというで、	いたのではないないないである。		「「「「「「「「「」」」」	「「「「「「「「」」」」	「「「「「「「「」」」」	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
0	0 10,211,954	の一の人口には「「「「	0	0 and the second second	0 and a state of the second seco	0	O Stream of the stream of the	O state of the second s	0 State of the state of the	0 State of the state of the	O THE REPORT OF THE PARTY OF	「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」
	「「「「「「「「「「」」」	A CALLER AND A CALL	「「「「「「「「「」」」」	「「「「「「「「「」」」」	語のと語いたけの目的なの	(1994年1月) (1994年1月)	ないのないでいたのである	「「「「「「「「「「「」」」	「「「「「「「「」」」」	「日本のない」というの	· · · · · · · · · · · · · · · · · · ·	ないないのかりにいいない

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

10,211,954



the set

MR 2

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

	Time Ba	nd		-	Individ	ual positions			Risk Weight	Weighted positions		
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt	Interest rate	e derivatives	Tot	al	Risk weight	weighted p	furen bostrious	
Lone	coupon 5 % of more	Coupon less than 5%	Long	Short	Long	Short	Long	Short		Long	Short	
1	1 month or less	1 month or less	498,793		ALC: NOT ALC: NOT	No tradi	498,793	0	0.00%	0	Statistical Property of the	
	1 to 3 months	1 to 3 months	1,323,416	行業になった		D. Starting	1,323,416	0	0.20%	2,647		
	3 to 6 months	3 to 6 months	1,729,110		22831 (15, 1970) 2		1,729,110	0	0,40%	6,916		
	6 to 12 months	6 to 12 months	2,697,899	A 100 022 - 5	- I Carriero A.	S 2011 V. S.S.	2,697,899	0	0.70%	18,885	STO AN DISTRIBUTION	
2	1 to 2 years	1.0 to 1.9 years	3,282,719		Course of the second	1. C.	3,282,719	0	1.25%	41,034	And the second second	
	2 to 3 years	1.9 to 2.8 years				States and South	0.	0	1.75%	0	a tan un estas	
	3 to 4 years	2.8 to 3.6 years	176,317	Se Marsaria	ing a philase th	Planet Marshi	176,317	0	2.25%	3,967	Calle Palling and	
3	4 to 5 years	3.6 to 4.3 years	States and the states of the		State Lange La	Lotion Links	0	0	2.75%	0		
	5 to 7 years	4.3 to 5.7 years	Santa Santa	Contraction of the second			0	0	3.25%	0	A DEAL STREET,	
	7 to 10 years	5.7 to 7.3 years	503,700	Lation 12305		and the second state	503,700	0	3.75%	18,889	State Prove The State	
	10 to 15 years	7.3 to 9.3 years				1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	0	0	4.50%	0	10.00	
	15 to 20 years	9.3 to 10.6 years	and the second			and a second	0	0	5.25%	0	States of the second	
	Over 20 years	10.6 to 12 years			A Reading to the second		0	0	6.00%	0		
		12 to 20 years				のための	0	0	8,00%	0		
		Over 20 years			A REAL PROPERTY AND A REAL PROPERTY.		0	0	12.50%	0	State of the second second	
			10,211,954	AND A CONTRACTOR OF	AND DESCRIPTION OF THE OWNER OF T	State of the second second	10,211,954	0	AL DEVERSION NOTION OF A	92,338	0	

	and the second se		Horiz	ontal Disallowa	nce in	Horizonta	I Disallowance Bo	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 M	Market Risk Capital Charge	Second Second States of the	illen i Glenn V	The second second	any class -	a second second second	a salah salah s	and see it	92,338	92,338



MR 3.1 (a)

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

Currency	ticn

_	Time Ba	nd	and the second second			ual positions			Risk	Walah	ted positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	rities & debt	Interest rat	e derivatives	T	otal	Weight	weight	ted positions
Lone	Coupon 5 % of more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	and the second	21Pate aug - To	(C) (1) (1)	Distant in the second	0	0	0,00%	0	WE ME & COMPANY IN STREET
	1 to 3 months	1 to 3 months	Contraction of the second	A Station	and the second second	111128-02/7.04	0	0	0.20%	0	and the second second
	3 to 6 months	3 to 6 months	10-1-1-17-11-1	State and State	State Berlinsteine	17月後年19月1日	0	0	0,40%	0	E martinet and the same
	6 to 12 months	6 to 12 months	mail contractives	1. Contraction of the	Contractory		0	0	0.70%	0	Call Contraction of the second
	2 1 to 2 years	1.0 to 1.9 years	and the strength	Sale Andread	and the second second	1-51-51-51-51-51-51-51-51-51-51-51-51-51	0	0	1.25%	O and the second second second	Server Among States by
	2 to 3 years	1.9 to 2.8 years	1.20世纪11世	4168 NU 492		美に対象を見たる法	0	0	1.75%	0	北方支援 (金) 医出来的
	3 to 4 years	2.8 to 3.6 years		Super-	TRA SHINKS		0	0	2.25%	0	「国家のなどのない」というない
	3 4 to 5 years	3.6 to 4.3 years	1014 L CE (303-3)	And a state of the		Contraction of the	0	0	2.75%	0	AND PRODUCTS IN A DOLD
	5 to 7 years	4.3 to 5.7 years	11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		- Herster Street		0	0	3.25%	0	「「「「「「」」」 「「」」
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	A CONTRACT OF A
	10 to 15 years	7.3 to 9.3 years	1995 - 1997 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 -	的法式的过去分词	decum strail	1.2010	0	0	4,50%	0	このは 代目 ことを 新聞 たいについ
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	State of the State of the
	Over 20 years	10.6 to 12 years		and the second	「同くなる」で	L (D) L (C) (C)	0	0	6.00%	0	要求用の目的です。
		12 to 20 years	- And Shift	A CONTRACTOR OF A CONTRACT	101.1816-1940)	Service and the	0	0	8.00%	0	and a second second second
		Over 20 years	a loor put of	and the second			0	0	12.50%	0	Strength Strength In

		Horizontal Disallowance in			Horizonta	I Disallowance Be	tween		and the second s
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 0	Charge
General Market Risk Capital Charge	sectory of the sector sector		An an art of the second	F HIM S	Contractor of the	STATISTICS AND ADDRESS	0	0	0



MR 3.1 (b)

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

Currency	GBP

	Time Bar	hd			Individ	lual positions			Risk Weight	Walahta	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rat	e derivatives	1	Fotal	Ausk weight	weighte	u positions
caune	Coupon 5% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	1	2 P	同時の時間を見	Petro and the set	0	0	0.00%	0	WARD ADDRESS OF A DRESS
	1 to 3 months	1 to 3 months			(1) (1) (1) (1) (1)	ALTERNA STATE	0	0	0.20%	0	二日 二日 二日 二日 二日
	3 to 6 months	3 to 6 months		The Design of the second	COLOR MARKED	1000日本1月1日までの	0	0	0.40%	0	DALE NOT THE OWNER
	6 to 12 months	6 to 12 months			Carlo Lastini	Summer ADVID	0	0	0.70%	0	and the second
	2 1 to 2 years	1.0 to 1.9 years	an friend and		Con Alternation	Citrico.com (Citricology)	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	et al statut	10 1 24 C 10 C 10	A CONTRACTOR OF	印刷的现在分词	0	0	1.75%	0	and the second second
	3 to 4 years	2.8 to 3.6 years	and the second				0	0	2.25%	0	「「「「「「「「」」」
	3 4 to 5 years	3.6 to 4.3 years	ALCONSOLS -	22.0000 5000000	Station Street	NORSKIT HIPERONE 7	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	(Chital Martine and	2 CA. 20	Service of the servic	ALL STREET, STREET, ST	0	0	3.25%	0	Contraction of the state of the
	7 to 10 years	5.7 to 7.3 years	101 St. 111 M	12 C 1 C 1 C 1 C 1	and the second second	South the state	0	0	3.75%	0	COLOR NO. 14 COLOR DE
	10 to 15 years	7.3 to 9.3 years	CONSTRUCT	108 20 200	35115 (3)	Wellback and Sole	0	0	4,50%	0	
	15 to 20 years	9.3 to 10.6 years	and the second of the		Dealer States	CARLON CONTRACTOR	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years		资产的资格。 保护法	den de la compa	Contraction of the	0 200	0	6.00%	0	13.14 Jack 11.1
		12 to 20 years	Martinette	新生活的	a constant of the		0	0	8,00%	0	
		Over 20 years	Survey States	and street for 1/18	Set. And Lot of	and the state of the	0	0	12.50%	0	AND DESCRIPTION OF THE OWNER OWNER
			0	0	0	STATE AND INCOME.	0	0	AT NAMES OF TAXABLE PARTY.	and and in a value of a state of the	Sale francisco de la contra de la

	The second second	Horizontal Disallowance in Horizontal Disallowa				al Disallowance Bet	ween			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1		
		1	2	3	1&2	2&3	1&3	Overall net open position	Total General Market Risk Charge	
General Market Risk Capital Charge			635-1 PA 4342	and the work of the	うとのないである	2017年1月1日の日本	(2 - 10 2 (AC)	0	0	



MR 3.1 (c)

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

	Time Ba	nd			Individ	ual positions			Risk Weight	Walabra	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities d	k debt derivatives	Interest m	ate derivatives	Т	otal	And the second		a pantian
zzone	Coupon 5 ve or more	Coupon tes chan 576	Long	Short	Long	Short	Long	Short	and the second sec	Long	Short
	1 1 month or less	1 month or less	ALC: NOT THE REAL PROPERTY.	210.0206701.031000	A. A. A. A. M. M. M.	State of the second	O an	0	0.00%	the structure of the structure of the O	H CONFIDENCE PER
	1 to 3 months	1 to 3 months	EPANONS CON	「自己」というななのです。		的小田的西洋市山王曾	0	0	0.20%	0	Contraction Prove -
	3 to 6 months	3 to 6 months		NUMBER OF STREET		V STREET, STREET, SOUTH	0	0	0,40%	0	ALC: N. P. LEWISCO
	6 to 12 months	6 to 12 months		States and the state of the sta	A Contractor of the		0	0	0.70%	0	S POST REPORT
	2 1 to 2 years	1.0 to 1.9 years	Service and service of			1 mar 1 m 2 m M	U	0	1.25%	0	State of Constants and State
	2 to 3 years	1.9 to 2.8 years	A CONTRACTOR OF THE				0	0	1.75%	0	Real Production
	3 to 4 years	2.8 to 3.6 years	In particular states and the	(A) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		and the set of the set	0	0	2.25%	0	Strates and a range of
	3 4 to 5 years	3.6 to 4.3 years	Martinet in 8212	Subject Contraction of the			0	0	2.75%	0	用電台の方法に行いた
	5 to 7 years	4.3 to 5.7 years		Same and the second	a series and a		0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years		Contraction of the second second	dia di Atana		0	0	3.75%	Carter management 0	大学の ない ない ちょう ちょうちょう ちょう
	10 to 15 years	7.3 to 9.3 years		XX1.10000000000000000000000000000000000		in the second of the	30 Jac 0	0	4.50%	0	No. 12 Charles and a start of
	15 to 20 years	9.3 to 10.6 years	Lane and the second second	Representation of the	Terran and the second		0	0	5.25%	0	K
	Over 20 years	10.6 to 12 years					· 是公司上 · · · · · · · · · · · · · · · · · · ·	List sold O . MET	6.00%	0	(法律会) 在一部会选的
		12 to 20 years		and the second	1 martines		0	0	8.00%	0	2.3.10.0.4.2.2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1
		Over 20 years		States and a second second	Contraction of the	State and the second	0	0	12.50%	0	the state of the state of the
			0	0.000	0	0	0	0.000	States and states and states	0	0

		Ilo	rizontal Disallowan	ce in	Horiza	ontal Disallowance Be	tween		Sector States States
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1&2	2&3	183	Overall net open position	Charge
General Market Risk Capital Charge		Station Station	ALC: NO DE LO	and the state of the state of the	2014 - 10 (C	A STATE OF THE REAL PROPERTY OF	C.L. Hard Street	O - HE HE L	0





MR 3.1 (d)

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARCE FOR GENRRAL MARKET RISK (Maturiy Method) Currency EURO

	Time Ba	nd	1			ual positions	10		Risk Weight	Weighte	d positions
	() NY	G	Debt securi	ities & debt	Interest rat	e derivatives	T	late	Kisk weight	integrite	a 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				State of the second	0	0	0.00%	0	
	1 to 3 months	1 to 3 months	the state state		A DECLE	personal services as	0	0	0.20%	0	Carlora and a second second
	3 to 6 months	3 to 6 months	E and A states of	Service Services	and the second state	Section Section Pro-	0	0	0.40%	0	THE REAL PROPERTY OF
	6 to 12 months	6 to 12 months	日间在自然有些问题。		AND STATISTICS		0	0	0.70%	0	CHERODOLAL PRODUCT
	2 1 to 2 years	1.0 to 1.9 years	THORSE TABLET	100000000000000000000000000000000000000	19-67-69-13-11	12-12月1日日本主义	0	0	1.25%	0	SHIPS & REAL PROPERTY.
	2 to 3 years	1.9 to 2.8 years	人名德日本德法	A CONTRACTOR OFFICE		21-21-21-21-25-)/C	0	0	1.75%	0	and the second second
	3 to 4 years	2.8 to 3.6 years	pilot an assists	Contraction of the second		因此自己的问题。	0	0	2.25%	0	States Includes
	3 4 to 5 years	3.6 to 4.3 years			·····································	Contraction of the	0	0	2.75%	0	(平平) 10.00-10-10-10
	5 to 7 years	4.3 to 5.7 years	なるとなっているので		and the second second	Ser Start	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years		Support of the second	1947111/44-598		0	0	3.75%	0	THE PROPERTY AND
	10 to 15 years	7.3 to 9.3 years		ALC: NOT STATE	C 1962 (24) 5-18		0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years				2. AN 1973	0	0	5.25%	0	Contraction of the Party of the
	Over 20 years	10.6 to 12 years		South States	CONTRACT OF A	JA CONTRACTOR	0	0	6.00%	Participant in the second second	
		12 to 20 years	Current Constants	Sector Contraction	CONTRACTOR OF	ALC: NO. OF STREET, ST	0	0	8.00%	0	AND PROPERTY SERVICE
		Over 20 years	New York Condition	Charles and the	STREET GOVERNMENT	3 MARKAGE STA	0	0	12.50%	0	And the second s

	100 Marsholman	Horiz	ontal Disallowa	nce in	Horizonta	al Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		and the second of the
		1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	A CONTRACTOR OF A CONTRACTOR	11-12-14-14-14-14-14-14-14-14-14-14-14-14-14-		100 200 200 200 1000	and a company of the	and a stranger	9261号国际工作	0	- A CARLER OF COMPANY



MR 3.1 (f)

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

	Time	Band	and the set of		Individu	al positions			Risk Weight	Walahta	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	k debt derivatives	Interest rai	te derivatives	Т	otal	Risk weight	weighte	positions
Zone	Coupon 5 % or more	Coupon less than 5 %	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less		和11.0月日12.001月	Service -		.0	. 0	0.00%	0	112 71- 2232
	1 to 3 months	1 to 3 months	State Street Street and	Sector Charles and and	111 A. 1997		0	0	0.20%	0	15 415 - 10.5
	3 to 6 months	3 to 6 months	en son in the April	8.5 C + 155 G		with the second	0	0	0.40%	0	A CONTRACTOR
	6 to 12 months	6 to 12 months	- New Yorks Street		State State State	3.6.H.2.Y.S.H.(BERGE) #1	0	0	0,70%	0	Ner La Remark
2	1 to 2 years	1.0 to 1.9 years	levels (College States)	Contraction of warmen	A STREET STREET	2.41-241112.04-00-10111	0	0	1.25%	0	-hotelin (1) (2)
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	Sugar Bar
	3 to 4 years	2.8 to 3.6 years	SWELLER MARKETER STREET	A States of March	Charles and the second		0	0	2.25%	O.	- APA - STA
3	4 to 5 years	3.6 to 4.3 years	INTER STATE				0	0	2.75%	0	1 State 11 Street
	5 to 7 years	4.3 to 5.7 years		12.7月1日月1日日第3月			0	0	3.25%	0	ACAS - CILLON
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	and the second second
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	STATISTICS IN THE
	15 to 20 years	9.3 to 10.6 years	Contraction of the second	CONTRACTOR AND A	Contraction of the	Real Property in the second second	.0	0	5.25%	of the second	- Butter State
	Over 20 years	10.6 to 12 years	# 36 m m 1975	Entra de la constante			.0	0	6.00%	0	
		12 to 20 years	all manual states of the	Sales of the second second	and a character	Second State Street St.	0	0	8.00%	C	
		Over 20 years	A STREET WAS ADDRESS OF	A SHE REAL PROPERTY	General Street		0	0	12,50%	0	STO Pack SP

		Horiz	ontal Disallowan	ice in	Horiz	ontal Disallowance Be	tween	1	
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			and the second second	Sinosolan pind	a stand a stand a stand	is the second	Contraction of the states	and particular of the second	0



MR 3.1 (g)

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

	Time	Band			Individu	al positions			Risk Weight	Walah	ted positions
1	Coupon 3% or more	Coupon less than 3%	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	stal	Rosk Weight	the light	te postents
Zone	Coupon 5 % or more	Coupon less than 5 %	Long	Short	Long	Short	Long	Short		Long	Short
3	1 month or less	1 month or less	A CARLEN THE PARTY			CITUDO CONST	0	0	0.00%	0	11 (any) (any)
	1 to 3 months	1 to 3 months	12(0)1		1000月1日1日日日	学 URLIN Meeting th	0	0	0.20%6	0	CELLER DONNER THE
	3 to 6 months	3 to 6 months	State In The Lot of th	and the second second		and the second	0	0	0,40%	0	
	6 to 12 months	6 to 12 months	Tel: Tel: Tel: Tel: Tel: Tel: Tel: Tel:	Sector Care Fred		STATISTICS.	0	0	0.70%	0	AND THE PARTY AND
2	1 to 2 years	1.0 to 1.9 years	and states states		HINC NO.		0	0	1.25%	0	HULL PRIMA
	2 to 3 years	1.9 to 2.8 years	L'UNESCONSCREDUCE	A PERSONAL PROPERTY AND	49. 90 H 200	Contract Party	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years		なるのであるので			0	0	2.25%	0	and the set went
1	4 to 5 years	3.6 to 4.3 years	Courses and the second		Contraction of the		0	0	2.75%	0	A REAL PROPERTY AND
	5 to 7 years	4.3 to 5.7 years	Contraction of the	a state of the sta		Solat BUILDER	0	0	3.25%	0	自己的 法 一 一 一
	7 to 10 years	5.7 to 7.3 years	A CAR AND A CAR AND A CAR	Selling and the second	「中国」の		0	0	3.75%	0	a better a lot of the set of
	10 to 15 years	7.3 to 9.3 years		The sector was a little		出现。1999年1	0	0	4,50%	0	
	15 to 20 years	9.3 to 10.6 years	and a second of the	and the second second	あるの出版	PARA MINI N	0	0	5.25%	0	and the second second
	Over 20 years	10.6 to 12 years	and the state of the	a same a bear for	A Property of the second	A star Starter	0	0	6.00%	0	and the second prove the
		12 to 20 years		STREET IN TRADUCTOR	代表市种的路径	and the second second	0	0	8.00%	0	A STATE OF THE STA
		Over 20 years		- 10 Jan 19 19 19 19 19 19 19 19 19 19 19 19 19			「「大学」の の 二十二二二	0	12.50%	0	RY MALE REPORT AND A

—			Horizo	ontal Disallowan	ce in	Hortz	ontal Disallowance I	Between	1	
	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	Second Real Property and the second sec	State of highlings of the	l con correge	the of the state of the			A LOW ALLOW	0	0



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

					Individual						
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	al	Market Risk We	ighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	ret rosmons
1	1 month or less	1	VIX EBASSICIALE	的政治自己的目前也是此	de la companya	ne of the OSEE of	0	0	SIL PROPERTY AND		のの日本市の市政の市場である。
	1 to 3 months	1	A State Land	8 - 7 - 4 - 18 I			O STREET, STREE	0	ADD STREET		Converting and the second second
	3 to 6 months	1			4-14-1 (13-16)	a ser a santa	0	0	日本の中国の変化的	Margin 22 1	and the second s
	6 to 12 months	1			Contract of States	6	tentral of the O	0		A Destauration and the	and the second second second
2	1.0 to 1.9 years	0.9	Sector Sector				0	0	Sector States	OTHER EXCENT	
	1.9 to 2.8 years	0.8			Comparison and the		0	Contraction of the	A second s	Street Street Street	CIPHERICAL PRODUCT
	2.8 to 3.6 years	0.75					0	0		and the second	and the second second second second
3	3.6 to 4.3 years	0.75	Success - Subscription	a state to share the	The Street Broken		0	0	The French States	A 12 9 3 1 4 4 1	
	4.3 to 5.7 years	0.7	La della specializza			States of the second	0	0	Stand ABLER		的自己的问题。其他自己的问题
	5.7 to 7.3 years	0.65	A STATISTICS AND A STATISTICS	后的则是关系的现象。	Contraction (0	0	· · · · · · · · · · · · · · · · · · ·	AND DEPENDENCE	「「「「「「「「「」」」」
	7.3 to 9.3 years	0.6			Contraction of		0	0		Property Property and	The second s
	9.3 to 10.6 years	0.6		Service and the service and the	and the second second	President and the second	0	0		Contraction of the	AND THE REAL PROPERTY OF
	10.6 to 12 years	0.6					0 201	o the sector o	1111年1月1日日日日	ALL HE LE	STALL STEEL SALMER PROVIDENCE
	12 to 20 years	0.6		(F-2)====================================			Complete Entre States O	0		A DAMEST AND	and the second second
	Over 20 years	0.6	I STATE OF MARKEN				0	0	and the second		
			0	0	0	and the second	0	0	0	0	

		110	orizontal Disallowance	in	Hort	contal Disallowance B	letween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
and the second		1	2	3	1&2	2&3	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge		The state of the second	and the second second		经 间的指示的			Salar Market	



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DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for institutions using Duration method) Currency US5

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	Te	otal	Market Risk We	righted Positions	Net Positions
100-10-10-10-10-10-10-10-10-10-10-10-10-		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	Contraction of	SHEW SHOULD		and the second second	0	and the state of the state of the	p	There are a series	日本市市市市市市市市
	1 to 3 months	1	MAN AND AND AND AND AND AND AND AND AND A	States and states		FRANKLER CONTRACTOR	0	State State States	n starting strengt	State State State	FLANT MACRONAL ST
	3 to 6 months	1	CONTRACTOR INC.	STATISTICS STATISTICS	and the second states in		distant section of	Contraction of the	A STATE OF BELLEVILLE	ALL STREET, ST	ATH A LEASE THE
	6 to 12 months	1				的同时的是对于	0		N State of the state	STATISTICS CONTRACT	100-part line to an in the
2	1.0 to 1.9 years	0.9	LONG IN THE LONG ST	100000000000000000000000000000000000000	States and		0	AND STREET, LANDER	(Second Constant)	A Shart & El	STORATE STREET
	1.9 to 2.8 years	0.8	The second second	10 Carlos Andrews	- William Street Barrier	States and the states	0	and the second second	CHARLES AND	and the second section	
	2.8 to 3.6 years	0.75	LENS LANCE		Contraction of the second	1	and the second s	Service and in	THE STORE OF	1 (1) (1) (1) (1)	HEAL LATER POINT
3	3.6 to 4.3 years	0.75	on state whole has	the state of the state of	The start of the	THE REAL PROPERTY IN THE REAL PROPERTY INTERNAL PROPERTY INTERN	International Content of	Sale of the second second	A State of the sta		and the second second
	4.3 to 5.7 years	0.7	Street of the state	Sale And Street St	Real Property in the	Sector Participation 1	0		KIN STATE OF STATE		
	5.7 to 7.3 years	0.65	C. T. Call Strategy				0	Cold Support	N STATES	Cale Cale Cale	
	7.3 to 9.3 years	0.6	and the second			And the second second	0	CARLING THE REAL	Suchas a strength	Eu al Provincia	CARDON STR
	9.3 to 10.6 years	0.6		and the second		Service Se	0	1-120 All A	Physics (Western)	T RESERVED IN THE REAL PROPERTY OF	AND BARRIES HILLS
	10.6 to 12 years	0.6		and a second	A Self Lines	a state of the state	0	a second second	2. Subdail fortiged	10-11-11-11-11-11-11-11-11-11-11-11-11-1	
	12 to 20 years	0.6	(4-5, 543) - 7 - 7	Dellin Americani	Maria Maria	同時市に許ない	0	No orthogan 1 -) Sala Alatan	A MERSON & CALLER	the said which we have
	Over 20 years	0.6	N. C. Statistics and B	Provent Area			0	Sugar States		Property designed	
L			0	a line and a	a contraction of the	Maria - Salah Baral	0	Contraction of the	0	0	Personal and and sold share

		1	Iorizontal Disallowance	In	Hork	contal Disallowance He	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	1	3	1.8.2	2 & 3	143	Net Position	Charge
General Market Risk Capital Charge	Constant in the second property of the second second	Provide a second state	C. STATISTICS P.	New York Contraction	1.101100-000-000	Statistics of the			PORT THE REAL PROPERTY AND



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DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CILARCE FOR GENERAL MARKET RISK (for institutions multing Durations method) Currency GBP

	Protection and the				Individua	positions			in the second		
Zone	Time Band		Debt securities &	debt derivatives	Interest rate	derivatives	Tot	tal	Market Risk Wei	ghted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	DECOL STOL	CESS STATES /	a second second	Lissie manager	0	0	EV and Description of	President States it.	
	1 to 3 months	1	1.1	and the second	T DESCRIPTION AND	State Contractor	0	0	The second second	OF STREET	CHINAL PLAN
	3 to 6 months	1	Party of the second	Same and the second	A State of South	No. of the second second	0	0	A CHARLES AND A STREET	Notes has been been	All the state of the state
	6 to 12 months	1	States and the states of the	ELECTRONIC STATES IN	S. Marchard	New York Contract of Contract	0	0	CONTRACTOR IN	900	WE AND ADDRESS OF THE OWNER
2	1.0 to 1.9 years	0.9		and the second	Land In Street, St	Constant of the	0	aller of the second	Contract and a second		and the second s
	1.9 to 2.8 years	0.8	LEADER CONTRACTOR	Saturday Street Street	and Relation	A Long Street and Long	0	Contraction of the local data	and a state of the		AND REPORT OF AND
	2.8 to 3.6 years	0.75	Star Sector Star Star	COLUMN THE ROLL OF	Horac P. C. S. S.	States and States	0	D	Consumption and the	AND DEPARTMENT	S CARE AND TO A
3	3.6 to 4.3 years	0.75	Contraction of the second	- Design Address of	1. Sec. 4. 201 22.0		0	0	ACCESSION OF THE PARTY OF	DEC LA LOUI	and a second second
	4.3 to 5.7 years	0.7	Statistics of the	the set of the set	Martin St.		0	0	12-11日以外国的宣告。	State State	L Allestic Links
	5.7 to 7.3 years	0.65					0	0			Constant of the FR
	7.3 to 9.3 years	0.6	Charles and Charles and	(ALANDAR DE LA	the design		0	0	ENGLA SERVICE S	A CA PARTICULA	Constant Providence
	9.3 to 10.6 years	0.6		Contract Statistical St	a set the set	and the second se	0	0	Salar Salar	And the second second	Provention Theory
	10.6 to 12 years	0.6	State of the state		No. of the	Constant of the second	0	0	PROPERTY AND		all and a starter
	12 to 20 years	0.6	Contraction of the second s	the second second second	Stock and	ENT SERVICES	0	0	Sectores a	Constant State	the state of the state
	Over 20 years	0.6	Callenge of the second of		The second s	Staversdeeres	0	0	Station of States	Party Party and	Contraction of the second
L			0		E.C. MARCHING	A Charles and the second	0	manufacture and a	0	0	CONTRACTOR OF THE OWNER

OVERALL NET OPEN POSITION

		H-	orizontal Disallowance	in	l Ho	izontal Disallowance B	ctween		Т
Calculation	Vertical disallowance	ertical disallowance Zone Zone Zone		Zones	Zones	1			
		1	2	3	1&2	2 & 3	1&3	Net Position	Total General Market Risk Charg
General Market Risk Capital Charge		F Repart 1000 and the	px hits stratege hat a	THE REAL PROPERTY OF	THE AND A STATE OF	Sol IS THE READ STREET	PLAN AND AND A	SHARE STREET	Contractor Manager and Colorado and



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKIT RISK (for instantions using Durations method) Currency JPY

			1		Individual	positions				and the second states	
Zone	Time Band	Assumed Change	Debt securities d	& debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	State - Berlines			Participation in the	0		o anakendiroosa	Same More in the	10-31 -0 1005
	1 to 3 months	1					0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		Provident Sp
	3 to 6 months	1		「「ない」のないである	Service Lange	a straight 52	0		D	77 4 1 1 2 2 3 5	Mandal Street of Street of Street
	6 to 12 months	1				自己的现在分词 化	0		0	「「「「「「「」」」	TOA DA CHAEF
2	1.0 to 1.9 years	0.9		Constant and sold an		Service of the	0	State State	0	the second second second	Server and the server
	1.9 to 2.8 years	0.8	「「「「「「「「「」」」	一般的变形。然后这一部	The second second	Survey Street,	0		U	SOLSO LASS	見る動き生活が出
	2.8 to 3.6 years	0.75	and the second state	The States of the	COLUMN ST		0		9	market and the second	
3	3.6 to 4.3 years	0.75	State of the second		al ser la ser se		0	oless, providence in the	0	the state of the state of the state	の語とうと思わる
	4.3 to 5.7 years	0.7	and the second second	Martin and the state	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Sec. Sec.	0		0	South Barris and Barris	可加於 新闻学出出
	5.7 to 7.3 years	0.65	MH San Line Ba	NELSEE A FALSON SO		And Andrews	0	and the second second	D		
	7.3 to 9.3 years	0.6		Contraction and the			0	Standard Strate	D State State And State	and the second states and	
	9.3 to 10.6 years	0.6	CANCER STOLES	North States of States		Ded Planes	0			Sherve setting second and	
	10.6 to 12 years	0.6			1 miles 1		0	C. Primary and	0	一一一的新聞	10月11日11月11月1日
	12 to 20 years	0.6	1		Contraction of the	Constant Providence	0	A. 38 G	D		
	Over 20 years	0.6		Carl & Carl Carl	C.F. CLASSER	Provide providers	U	- (d.2) - (d. +)		THE REPORT OF THE PARTY OF THE	Carl Train Carls

OVERALL NET OPEN POSITION

(C		н	orizontal Disallowance	in	Hori	contal Disallowance Be	tween			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk	
	second and a first statement of second	1	2	3	3 182		1&3	Net Position	Charge	
General Market Risk Capital Charge	Second and the second second second	distant.				NO SECONDA	·公司的《学生的论	NH CONTRACTOR		



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

	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and the second s			Individual	positions					
Zone	Time Band	Change in	Debt securities &	debt derivatives	Interest rate	derivatives	Tot	tal	Market Risk We	ighted Positions	Net Positions
		change in	Long	Short	Long	Short	Long	Short	Long	Short	Iver Positions
1	1 month or less	1	Contraction of the	the art of the second	1220	State State	0	Station of the	Contraction Contractor		
	1 to 3 months	1	and the second second			P Martin Street	0		PROFESSION NO.	State Barriston	and a second second
	3 to 6 months	1	and the second second	the state of the state of	and the second second	16 Carlos Carlos	0		and the second	CONTRACTOR IN	NEED DESCRIPTION
	6 to 12 months	1	Ale and the second second	and the second second	Colora Starland	14. 1	0	l'ach said an a	San Dell'Hopfarroll	and the second of	AND A REAL
2	1.0 to 1.9 years	0.9	Constant of the second		The second second		0	A State of the second	·		AND STREET
	1.9 to 2.8 years	0.8	Contraction of the				0	· · · · · · · · · · · · · · · · · · ·	A State of the second second		
	2.8 to 3.6 years	0.75			Personal Second	States with the second	0	and the state of	A STATE OF A STATE OF A		THE R. LEWIS CO.
3	3.6 to 4.3 years	0.75	1200001/1000 4453	and the group of the second		Research the second second	Personal Provide To	Lippin and the lot		N STATES AND A STATES	
	4.3 to 5.7 years	0.7	· 法国际部门目示。	ALC: NO DECEMBER OF	Chessel (NSDA)	Station and Station	0	5/0mh transfer	C. Handler C. States		
	5.7 to 7.3 years	0,65		Sand Sheers			0				
	7.3 to 9.3 years	0.6	in the second stands	and the second	L C. CET.	Carlling a state	0	States and a state	Contra Contraction of Contraction		Stranger I and the state
	9.3 to 10.6 years	0,6	ALL CHAPTER ST.		Solar Solar Solar	Designed to service the	i stand in the	Viscon State	Sector Street Press	1 Charles Street and a little	
	10.6 to 12 years	0.6	在1999年7月8月1日			land and the balance	0			and the second s	President and the second
	12 to 20 years	0.6	A to Street as	along the state of the			o hand a little of the	States and the second	Company of the second		Standar and Standard
	Over 20 years	0.6		States Contractor	a survey and	and the second second	0	La desta de		and the second second	
AL			0	0	0	0	0	Actor and the second	0	0	and a state of the

OVERALL	NET	OPEN	POSITION

		1	Iorizontal Disallowance	In	Hori	zontal Disallowance Bet	ween		
Calculation	Vertical 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	Second Adjacent Property Strength	and the second second	Carlos Carlos Contra	In service and the	200 - 5000	CONTRACTOR OF	La staty IF		The second second



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DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARCE FOR GENERAL MARKET RISK (for busilimitions using Duration method) Carrency AUD

					Individual	l positions		1000000			
Zone	Time Band	Assumeu	Debt securities &	debt derivatives	Interest rate	e derivatives	Tota	I	Market Risk We	eighted Positions	Net Positions
- 2010/11/2		Change in	Long	Short	Long	Short	Long	Short	Long	Short	ree rosmon
1	1 month or less	1	The Part of the Part of	and the second second	Selection of the second	in the second second	0	0	A STATE OF		Contract States
	1 to 3 months	1	1 the second second		Contraction of the second	participation of the state of the	- A CARLES OF STREET	0			and the party of
1	3 to 6 months	1	No. also a series	Thursday and the second se	8340 1 Mar. 189		The state of the				的 医生产的 化合金
	6 to 12 months	1	and the factor of the	the set of the set of			0	N C			
2	1.0 to 1.9 years	0.9	a state of the second	States of the state of		Carlos and	0	0	No. of the second second	States of the	in the second second
	1.9 to 2.8 years	0.8		Service States			0	0	d Passing ()	日本の一部により	
	2.8 to 3.6 years	0.75	and the second	Carlo Index (1997) To			0	0	Constant Street	internet and internet in	and and and and
3	3.6 to 4.3 years	0.75	And Sector States			の設計出せた。	0	ertite in the O	a la production de la companya de la		and the second states have
	4.3 to 5.7 years	0.7					0	0			の一個品牌でした。
1	5.7 to 7.3 years	0.65	A CONTRACTOR OF THE			MERSON CONTRACT	0	0		The state of the state	President and the
[7.3 to 9.3 years	0.6		A REAL PROPERTY OF		· Sub-Strikel	U State	0			
1	9.3 to 10.6 years	0.6		and the second second	Paral and the	Course and the second	0	0			CHURCH COM
	10.6 to 12 years	0.6	の設計の行うでも	TANK SOUTH IN			0	ATTE TO O		North Street Street	
	12 to 20 years	0.6	- manager and	CONTRACTOR -	and the second second		0	0			A RECEIPTION OF
	Over 20 years	0.6	in the second second				0	0	A. Harrison and		The second second
L			0	Sector Contraction of State	0	0	0	COCHANNEL O		0	station of the

		1	Iorizontal Disallowance	In	Hori	contal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk Charge
		1	2	3	1&2	2&3	143	Net Position	
General Market Risk Capital Charge	and the second second second second	and the second s	Contraction in the second	and the state of the	and the second second	10 - 10 - 28 - 10 Ve		a designed and	Carlos St. Contractor



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

		1			Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	al	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	STATES STATES		10 m 10 m 10 m		0	A. State State	0	MA COLUMN	Said The Margaret A
	1 to 3 months	1	Kindsy and heads	ASS PARAMETERS	NAME OF STREET, STREET		and the second s	al series of	0		
	3 to 6 months	1	- the loss and the				0	Erland and a state		and the second second	a state and the state
	6 to 12 months	1	1.08 St. 201	THE REPORT OF THE			0	Read and the second			and the second
2	1.0 to 1.9 years	0.9			The second second		0				
	1.9 to 2.8 years	0.8		COMPANY OF MANY	Service and		C Brillion O	William Office		Here was set	
	2.8 to 3.6 years	0.75				ange er He	0	Contraction of the	1	South Constraints with	
3	3.6 to 4.3 years	0.75	and the second second	2. SANGER DA	100000000000	The second second	0	A Contraction of the	1 Charles and Charles	Service and the	A Date Bar
	4.3 to 5.7 years	0.7	The second second second	NAME OF COMPANY OF COMPANY	Con training		0	1	1		
	5.7 to 7.3 years	0.65	and the second state	La change		and the starts	0) States and	Service Services	Careful days the second
	7.3 to 9.3 years	0.6	a state of the p	HICH PARTY IN	REPARTMENT OF THE		Here O)		
	9.3 to 10.6 years	0.6	State and states	And Supporter Side	and the second second	erilisen grunnet	0	The state of the set	1		and the second second
	10.6 to 12 years	0.6	P. P. Station	and the second second			0	WINNEL THE R			
	12 to 20 years	0.6	State of the State of the	A THE AND A PROPERTY OF	State And	EL STONE TRANS	0	·维持时前的日本 ·)	1000 - 20 AU	and the second second second
	Over 20 years	0.6	Soft of the second of	And Alexandre	and a strength of the	B. A. Parker and	0	The second second) (A MARTINE CONTRACTOR
TAL			0	Mineri Carriello	0	0	0	2.11.10)	0	

	POSITION

		H	Iorizontal Disallowance	e la	Hori	zontal Disallowance B	etween		
Calculation	Vertical disatiowance	Zone	Zone	Zane	Zones	Zones	Zones	and a second sec	Total General Market Risk
		1	2	3	1.6.2	243	143	Net Position	Charge
General Market Risk Capital Charge	The state of the second st	Contraction (States)		Service Contractor		and the second second		A CONTRACTOR	A SHI MAR TO TO



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MR 3.2

(Rupees in '000')

CAPITAL CHARGE FOR EQUITY POSITION RISK

				(Rupees in '000')
	Inside Pakistan		Outside Pakistan*	Total
KSE	LSE	ISE	Outside Pakistan"	Total

A Specific Risk Charge

8%	8%	8%	8%	8%	
And the I wanted to the work of	这些"SEAL STUDIES Frank (200	·····································	「「「「「「「」」」を行った。	NUT CONTRACTOR	A CALIFORNIA SPORT DE CALIFORNIA CALIFORNIA
0	0	0	0	0	
and instruction	Sala Angel	and the second			A Start Hardward And
		15 de 12 de 1		All share.	(
	动作 电转动机 植心				- A Street Property of
A MA SAMA				AN ADDRESS	
					Children (
	0	0 0	0 0 0	0 0 0 0	

B General Market Risk Charge

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
--	---------------------------------------------------	---	-----	---

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



MR 4

Overall Long/Short Position Capital Charge Rate Total Capital Charge

AND.

		Pos	Position in Currency	nev		Net delta-			
						based	Total net		
Currency	Net Snot	Net Forward		Net future		equivalent	long	PKR Rate	Position in
Currency	Position	Position	Guarantees	income/	Others	of foreign	(short)	I NN NAIG	PKR
				expenses		currency	FOSILIOUS		
						options			ξų.
1	2	3	4	5	6	7	8	6	10
USD					A. S. S. S. S. S.		0		0
GBP	and the second				aller and a second		0		0
JPY							0	100 No.	0
CHF						State of the state	0		0
AED							0		0
SAR	Strategy and					「「「「「「「「「」」」	0		0
AUD							0		0
CAD						State - State	0		0
DKK		and the second se	のないのない				0		0
HKD	Street and a second			and the second second			0	A STATE OF A	0
SGD		「「「「「「「」」」	の日本のないの				0		0
SEK							0		0
EUR							0		0
Currency 14			のないない			建制的生物素 建	0		0
Currency 15							0		0
Currency 16					Red Constraints		0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21			いたので、「「「「		の一般のたけない		0		0
Currency 22					attante and		0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

MR 5

(Rupees in '000')

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

TOTAL

0

Long Call

And and

A Contraction

MR 6

	er your data in yellow cells.						OR1	
	RISK WEIG	HTED A	MOUNT FO	R OPERATIO	ONAL RISK			
C	Calculation Approach: Basic Ind	icator Ap	oproach	-			(Rupees in '000')	
Basic Indicato	r Approach (BIA)			Gross	Income #			
	8.5 V.		First year	Second year	Third year			Please sele
						Average of positive values	Capital Charge	your Calcula
		<u>α</u>	2	3	4	5	6 = (5x1)	Approach a
Gross Incom	e	15%	3,118,632	2,390,414			376,075	all calculation
A Capital Char	rge (BIA)						376,075	will perfor
he Standardi	ized Approach (TSA)			Gross	Income #			automatica
ne Stanuarui	ized Approach (TSA)		First year	Second year	Third year			
			1.00. 90.00			Average of		
E	Business lines *	β				positive values	Capital Charge	时间建制器中的图片
	Comorata Finance	1	2 0	3 0	4 0	5	6 = (5x1)	Ľ.
	Corporate Finance Frading and Sales	18%	0				0	
	Retail Banking	12%	0			Designment of the second s	0 1.500000000000000000000000000000000000	
	Commercial Banking	15%	0	0	0	0	0	
P	Payment and Settlement	18%	0		The second s	and the second statement of the se	0	
	Agency Services	15%	0		And the second s		0	
	Asset Management	12%	0	and the second se			0	
B Capital Chai	Retail Brokerage	12%	0	0	0	0	0	
D cupitin cum								
Iternative St	andardized Approach (ASA)			-	Income #			
			First year	Second year	Third year			
						Average of	Carital Channe	
1	Business lines *	L B		2	4	positive values 5	Capital Charge $6 = (5x1)$	1
	Corporate Finance	1	2	3 0			0 - (3x1)	1
	Corporate Finance Frading and Sales	18%	0			and the second se	0	
	Payment and Settlement	18%	0			the second se	0	
	Agency Services	15%	0	0	0	0		
	Asset Management	12%	0				0	
	Retail Brokerage	12%	0	the work of the second states and the		A REAL PROPERTY OF A READ PROPERTY OF A REAL PROPER	0	
	Those banks that are unable to disaggr gross income for these six lines as unde		er gross inco	me into the ab	ove mentione	u six nnes can ag	gregate the total	
	C		1					-
	A management of airs business lines	18%	0	0	0	0	0	3
,	Aggregate of six business lines							
	Aggregate of six business lines						0	
	NET SEC						0	1
	NET SEC		First year		d Advances #] 	0]
	NET SEC		First year	Loans and Second year	d Advances # Third year	Average of	Ō	
	NET SEC	β	First year				0 Capital Charge	
	NET SEC	β.	First year			Average of	Capital Charge $6 = (5x1)^*m$]
3.1 0	NET SEC	12%	2	Second year	Third year	Average of positive values 5	Capital Charge 6 = (5x1)*m 0	
3.1 (Capital Charge		2	Second year	Third year	Average of positive values 5	Capital Charge 6 = (5x1)*m	
3.1 (1 (Capital Charge Retail Banking Commercial Banking	12% 15%	2	Second year	Third year 4 0 0 0	Average of positive values 5 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0	
3.1 (1 (Capital Charge Retail Banking	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 ta of 15% as under:	
3.1 ([]	Capital Charge Retail Banking Commercial Banking	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 0 0 0 0	Average of positive values 5 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 ta of 15% as under:	
3.1 ([]	Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 ta of 15% as under:	
3.1 ([]] 3.2 (Capital Charge Retail Banking <u>Commercial Banking</u> Banks may aggregate loans & advance Retail & Commercial Banking Capital Charge	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 0 0 0 0 0 0 0	
3.1 ([] 3.2 (C Capital Cha	Capital Charge Retail Banking <u>Commercial Banking</u> Banks may aggregate loans & advance Retail & Commercial Banking Capital Charge irge (ASA) (3.1+3.2)	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 0 0 0 0 0 0 0 0 0	
3.1 ([] 3.2 (C Capital Cha	Capital Charge Retail Banking <u>Commercial Banking</u> Banks may aggregate loans & advance Retail & Commercial Banking Capital Charge	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 ta of 15% as under: 0 0 0 0 376,075	
3.1 ([] 3.2 (C Capital Cha D <i>Capital Cha</i>	Capital Charge Retail Banking <u>Commercial Banking</u> Banks may aggregate loans & advance Retail & Commercial Banking Capital Charge irge (ASA) (3.1+3.2)	12% 15%	2 C etail and com	Second year 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Third year 4 0 0 0 0 ng (if they wi	Average of positive values 5 0 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 0 0 0 0 0 0 0 0 0	
3.1 (3.1 (1 (1) 3.2 (C Capital Cha D Capital Cha E Total Risk W Adjusted RW	Capital Charge Retail Banking <u>Commercial Banking</u> <u>Banks may aggregate loans & advance</u> Retail & Commercial Banking Capital Charge arge (ASA) (3.1+3.2) <i>rge for Operational Risk (A, B or C)</i> <i>Veighted Amount (D x 12.5)</i> <i>VA based on Capital Floors allowed to</i>	12% 15% s from r 15%	2 C etail and com	Second year	Third year	Average of positive values 5 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 0 ta of 15% as under: 0 0 0 376,075 4,700,933	
3.1 (3.1 (3.2 (C Capital Cha D Capital Cha E Total Risk W Adjusted RV calculated in	Capital Charge Retail Banking <u>Commercial Banking</u> <u>Banks may aggregate loans & advance</u> Retail & Commercial Banking Capital Charge arge (ASA) (3.1+3.2) <i>rge for Operational Risk (A, B or C)</i> <i>Veighted Amount (D x 12.5)</i> <i>VA based on Capital Floors allowed to</i>	12% 15% s from r 15%	2 C etail and com	Second year	Third year	Average of positive values 5 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m 0 0 ta of 15% as under: 0 0 0 0 376,075	

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* 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



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