

Grant Thornton Anjum Rahman

1st & 3rd Floor, Modern Motors House, Beaumont Road, Karachi, Pakistan.

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

T +92 21 35672951-56

Opinion

We have audited the Capital Adequacy Return (the Return) of **House Building Finance Company Limited** (the Company), as at **31 December 2023** prepared by management based on the financial statements of the Company for the year then ended and in accordance with the guidelines prescribed under the State Bank of Pakistan (SBP) BSD Circular No. 8 dated 27 June 2006 as amended by BPRD Circular No. 6 dated 15 August 2013 and other requirements specified by the SBP (together referred to as "the Framework").

In our opinion the accompanying Return of the Company as at 31 December 2023 has been prepared, in all material respects, in accordance with the requirements of the Framework.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Return" section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the Return in Pakistan and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Restriction on Distribution and Use

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

Responsibilities of Management and Those Charged with Governance for the Return

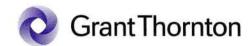
Management is responsible for the preparation of the Return in accordance with the requirements of the Framework, and for such internal control as management determines is necessary to enable the preparation of the Return that is free from material misstatement, whether due to fraud or error.

In preparing the Return, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting in the preparation of the Return unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Chartered Accountants

grantthornton.pk



Auditor's responsibilities for the audit of the return

Our objectives are to obtain reasonable assurance about whether the Return is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Return.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

We also provide to those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Chartered Accountants

Engagement Partner: Khurram Jameel

Place: Karachi Date: 11 March 2024 NAME OF THE BANK 130001 - HOUSE BUILDING FINANCE CORPOF REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O December-2023
SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1 Com	mon Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,000
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		
1.1.4		2 817 774	2 017 774
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	2,817,774	2,817,774
1.1.6		4,573,655	4,573,655
1.1.7	Un-appropriated/ un-remitted profits/ (losses) Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	4,373,033	4,373,033
1.1.8		Assembly 1988 Committee of the Committee	
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",) CET1 before Regulatory Adjustments	26,756,429	26,756,429
1.1.9		20,750,427	20,700,127
1.1.1		The same of the sa	-
1.1.1		63,246	63,246
1.1.1			-
1.1.1	1100	Commence of the Commence of th	
1	(net of related tax liability)		Constant States
1.1.1		604,803	604,803
1.1.1			-
1.1.1			
1.1.1			-
1.1.1			-
1.1.1			•
1.1.2		116,546	116,546
	Sum of Regulatory Adjustments at CET1 level	784,595	784,595
1 1.2		25,971,834	25,971,834
1:1.2			
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share	Company of the compan	
- 2	capital (amount above 10% threshold)	A STATE OF THE PARTY OF THE PAR	Colored Vanishing School State Colored School
11.2	3 CET 1 after Regulatory Adjustment above	25,971,834	25,971,834
1.1.2	Significant investments in the common stock of banking, financial and insurance entities that are outside		The second of the second
	the scope of regulatory consolidation (amount above 10% threshold)		
1.1.2	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		
	liability)		
1.1.2	6 CET I after Regulatory Adjustment above	25,971,834	25,971,834
1.1.2	7 Amount exceeding 15% threshold (significant Investments and DTA)	And the second s	
11.1.2		25,971,834	25,971,834
1.1.2			-
1.1.3			
1:1.3		25 251 224	25 071 924
1.1.3	2 CET 1 after Regulatory Adjustment above	25,971,834	25,971,834
1.1.3	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments		
1.1.3	4 CET1 (after regulatory adjustments)	25,971,834	25,971,834
2 Add	tional Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium		-
1.2.1			-
1.2.1	2 of which Classified as liabilities		-
1.2.2			
	group AT1 - from "Consolidation sheet")		
1.2.3		College of the Colleg	e e e e e e e e e e e e e e e e e e e
1.2.4		er er er grand gestallt de state de st	
1.2.5			-
1.2.6	Investment in own AT1 capital instruments		-
1.2.7			-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the		-
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	CHALLES TO SERVICE	
	capital (amount above 10% threshold)		
1.2.9		· 中国的 () · · · · · · · · · · · · · · · · · ·	
	that are outside the scope of regulatory consolidation		
1,2.1	O Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	The second of the second	
	Portion of deduction applied 50.50 to Tier-1 capital and Tier-2 capital based on pie base. In deduction	CONTRACTOR OF THE PROPERTY OF	
1	which, during transitional period, remain subject to deduction from Tier-1 capital	en en grant de la companya de la com	
1.2.1	which, during transitional period, remain subject to deduction from Tier-1 capital Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions		
1.2.1	which, during transitional period, remain subject to deduction from Tier-1 capital Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions Sum of Regulatory Adjustments at AT1 Capital level	and the second s	0
1.2.1	which, during transitional period, remain subject to deduction from Tier-1 capital Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions Sum of Regulatory Adjustments at AT1 Capital level		0
	which, during transitional period, remain subject to deduction from Tier-1 capital Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions Sum of Regulatory Adjustments at AT1 Capital level Amount of Regulatory Adjustment applied at AT1 Capital level AT1 Capital (after regulatory adjustments)		0
1.2.1	which, during transitional period, remain subject to deduction from Tier-1 capital Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions Sum of Regulatory Adjustments at AT1 Capital level Amount of Regulatory Adjustment applied at AT1 Capital level AT1 Capital (after regulatory adjustments)		- 0 - 0 - 25,971,834





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		STATE OF THE PARTY.
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	142,799	142,799
2.5	Revaluation Reserves (net of taxes)		
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		*
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	142,799	142,799
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		12
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities		
	that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level		(2)
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level		
2.16	T2 Capital (after regulatory adjustments)	142,799	142,799
2.17	T2 Capital recognized for capital adequacy	142,799	142,799
2.18	Portion of AT1 Capital recognized in T2 Capital	THE RESIDENCE OF THE PARTY OF T	
2.19	Total T2 Capital admissible for capital adequacy	142,799	142,799
ř.	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	26,114,633	26,114,633
	Total Risk Weighted Assets (TRWAs)	21,652,338	21,652,338
4.1	Total Credit Risk Weighted Assets	11,423,934	11,423,934
4.2	Total Market Risk Weighted Assets		11,123,751
4.3	Total Operational Risk Weighted Assets	10,228,404	10,228,404
	Capital Adequacy Ratios		
5.1	CETI to TRWAs	119.95%	119.95%
5.2	T1 Capital to TRWAs	119.95%	119.95%
5.3	Total eligible capital to TRWAs	120.61%	120.619

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

SOLUTION .	Minority Interest - under Basel III (full implementation)		Subsidiaries									
ems	(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)											
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		DESTANCE AND DES	0.51 (0.51)	199108	1 7 1 H	CHILD EN				DESIGNATION OF	N ON
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		CONTRACTOR	# 100 S 10 S 3	185088		MINESON!	DESCRIPTION OF	of the same	NOTE THE PARTY OF	14 (1991) 5/20	S1872 VISSO
4	Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions		STATE OF BRIDE	CALSTON OF SHE	15 + 2 S.C	101436	Service 160	Mary Mary	THE RESIDENCE OF	The Later of the L	100,000,000	L. Section
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		A NUMBER OF STREET	000/4800763-0	Linds (FEB	A CHARLES	Contract to			125265200	AL STREET	36-36-6-7
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		emice History			BOTH SHOO	SEMMON	W65H2 13.5				(SHAO923)
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions			TOTAL ATTESTS	K. 100	211125511	ON LEASE A	65900000	2000	100000000	(1042) 1888 1873	123 m
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions			No. of London		C. Supplied	STATE OF	J. Roberts		Total Control		NIP-ME
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		ESCHOOL SECTION			0.000	endune.		SALE MAR	10000000	TO SERVE	la kenta
10	Total risk-weighted assets of the subsidiary		A STREET, STRE	A PROPERTY	发展趋	ACCUPATION IN	leales)	MINISTER.	102/19/2020	0.5		
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)			New years								
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	and the same of th
	CETI											
	Surplus CET1 of the subsidiary; of which			-								Π.
	amount attributable to third parties		12	-								1
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors				-	-	-					1
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)									-	-	
	Total Tier 1 (T1) Capital											
	Surplus Total T1 capital of the subsidiary; of which											
	amount attributable to third parties		-		-				-	-		
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors		-	- :	-	-				-		
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)											
	Total capital											
	Surplus Total capital of the subsidiary; of which			1								
	amount attributable to third parties				-		9					
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors					-					- :	1
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)											
	Under full Basel III implementation:						-			-	•	
	CET1 recognized from consolidated subsidiaries	AND DESCRIPTION OF THE PARTY OF							_			_
		HUSSISHING FEB	-		(40)	- ×		- 2	- 2			
	AT1 Capital recognized from consolidated subsidiaries	SECTION STORY	-							-		-
	T2 Capital recognized from consolidated subsidiaries	DECEMBER 1					*					
	Under Transitional Arrangement of Basel III	20 EA 200 (00%)										
	CET1 recognized from consolidated subsidiaries											
			- :	- :		-1	-:	-		-	-	

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

REGULATORY ADJUSTMENTS

Transitional Arrangements for Capital Deduction (w.e.f. December)	2019 100%	i.
Deferred to a create that who as future and fishility and of any associated deferred to U.S. W. Cont. 1.		
Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		_0
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.		
Defined benefit pension fund assets (net of any associated deferred tax liability)		604,803
	B3 full 604,803	B3 Transit 604,803
Amount to be risk weighted @ 100% during the transition period.		
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock Gross holdings of Additional Tier I capital		89,673
Gross holdings of Tier 2 capital	d 1	
Sum of all above holdings Applicable CET1 amount (before thresholds)	-	89,673 25,971,834
Amount of holdings exceeding 10% applicable CET1	1 1	23,971,834
Deduction from CET1	B3 full	B3 Transit
Deduction from AT1 capital		-
Deduction from T2		
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	89,673	89,673
Gross holdings of AT1 capital Gross holdings of T2 capital	- :	- :
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	25,971,834	25,971,834
10% amount to be recognised for further threshold deductions check and applying 250% RW	B3 full	B3 Transit
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		
Deferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
Net deferred tax assets due to temporary differences		393,262
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 10% amount to be recognised for further threshold deductions check and applying 250% RW	25,971,834	25,971,834
Deduction from CET1 (after 10% cap)	393,262	393,262
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		•
Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap Deferred tax assets due to temporary differences not deducted as part of the 10% cap	393,262	
Sum of above holdings	393,262	393,262 393,262
Applicable CET1 amount (after all regulatory adjustments and threshold) Applicable 15% Threshold	25,971,834 4,583,265	25,971,834 4,583,265
Amount above 15% threshold to be deducted from CET1	4,583,265	4,363,263
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	
Deferred tax assets due to temporary differences	393,262	393,262
CAP 2 deductions and a Paral II (500) for This is a 500 for The same of the sa		
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	1	And Comment of
Significant minority investment in banking and other financial entities	1 [
Equity holdings (majority or significant minority) in an insurance subsidiary Any other	1	
Significant investment in commercial entities (subject to 1000% risk weight)		Village Constitution
Sum of above holdings Deduction from Tier-1 capital	1	
Deduction from Tier-2 capital		40,000

Leverage Ratio	46.60%
Tier-1 Capital	25,971,834
Total Exposures	55,640,945

Amount (net of specific provisions and valuation adjustments)

> 16,717 86,050

34,176,904

14,277,058

606,883

393,262

5,613,869

55,170,743

A) On-Balance Sheet Assets

Lendings to financial institutions (for repo/ reverse repo - without netting

Cash and balances with treasury banks Balances with other banks

Financial Derivatives (total from cell C29)

benefit) Investments

Advances

Other assets

Total Assets

Operating fixed assets

Deferred tax assets

m	•	tonon	
(Rupe	ess in	(יטטטי	,

A.1.) Derivatives (On-Balance Sheet)		Sum of positive fair values without considering any margins
1	Interest Rate	
2	Equity	20.00
3	Foreign Exchange & gold	
4	Precious Metals (except gold)	B4. E4. 3. 4 F (5.4)
5	Commodities	
6	Credit Derivatives (protection brought & sold)	
7	Any other derivatives	
	Total Derivatives	

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%		
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	CONTRACTOR OF THE PARTY OF THE	•
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	THE COURSE OF TH	
4	Lending of securities or posting of securties as collaterals	100%		
5	Undrawn committed facilities (which are not cancellable)	100%	THE RESERVE OF THE PARTY OF THE	
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%		•
9	Other commitments	100%	470 202	470,000
	Total Off-Balance Sheet Items excluding Derivatives	100%	470,202 470,202	470,202 470,202

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	NAMES OF THE OWNER OF THE	10)		
2	Equity	COMPANIES OF THE PROPERTY OF	HI SAN BERNARDING	-	
3	Foreign Exchange & gold		11 5 1 1 1 1 - C 27		
4	Precious Metals (except gold)*		- 25 TO 10 10 10 10 10 10 10 10 10 10 10 10 10	-	
5	Commodities*		HE DOOR SHEET SHEET	-	
6	Credit Derivatives (protection sold and bought)*				
7	Other derivatives*				
	Total Derivatives	ALIBERTANCE PROPERTY SHEET	White committee with	-	

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

Instructions:

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

Items deducted from capital will not contribute towards calculation of exposures

CR 1

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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

10,953,732

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

470,202	
0	
0	
0	470,202

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

4 Total Risk Weighted Amount for Credit Risk

11,423,934

(u)

(v)

All other assets

TOTAL

RISK WEIGHTED AMOUNT FOR CREDIT RISK ON-BALANCE SHEET EXPOSURES

APPROACH USED FOR CRM IN BANKING BOO Simple Please select the CRM Approach to calculate the Risk Adjusted Amount (Rupees in '000') CREDIT RISK MITIGATION (CRM)1 Risk Adjusted Am Risk Original Exposure Type imple Approac Comprehensive Adjusted Exposure rating Weight Exposure Inflow Out flow Adjustments Adjustments Exposure (after CRM) EE* (2 X 6) or (2 x 7) (3+4-5)Cash and Cash Equivalents 0% Claims on Government of Pakistan (Federal or Provincia 0% Governments) and SBP, denominated in PKR 34,103,94 34,103,94 Foreign Currency claims on SBP arising out of statutory obligation (c) 0% of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than (d) 0% 20% 50% 100% 4,5 150% Unrated 100% Claims on Bank for International Settlements, International Monetar 0% Fund, European Central Bank, and European Community Claims on Multilateral Development Banks 0% 20% 2.3 50% 4,5 100% 150% Unrated 50% Claims on Public Sector Entities in Pakistan 0% 20% 2,3 50% 4,5 100% 150% Unrated 50% Claims on Banks (h) 0% 10% 86,18 86,185 17,237 2,3 50% (135 (135 (68 4,5 100% 150% Unrated 50% (i) Claims, denominated in foreign currency, on banks with origin 0% aturity of 3 months or less 20% 4,5 50% unrated 20% Claims on banks with original maturity of 3 months or les denominated in PKR and funded in funded in PKR (j) 20% (k) 0% 10% 20% 50% 5,6 150% Unrated-1 100% Unrated-2 125% Claims categorized as retail portfolio 0% 20% 50% 75% (m) Claims fully secured by residential property (Residential Mortgage 35% iance as defined in Section 2.1) 8,306,33 2,907,218 Claims against Low Cost Housing Finance 25% 6,037,96 6,037,96 1,509,490 (n) The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the 150% utstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. 100% 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 50% Loans and claims fully secured against eligible residentia 100% ortgages that are past due for more than 90 days and/or impaired 168,21 168,212 Loans and claims fully secured against eligible residential sortgage that are past due by 90 days and /or impaired and specific 168,212 50% rovision held thereagainst is more than 20% of outstanding an Investment in the equity of commercial entities (which exceeds 10% (o) 1000% of the issued common share capital of the issuing enitity) or where the ntity is an unconsolidated affiliate. (p) Significant investment and DTAs above 15% threshold (refer to 250% Section 2.4.10 of Basel III instructions)
Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the 100% nking book. 7,23 Unlisted equity investments (other than that deducted from capital) held in banking book (r) 150% 82,43 82.43 123,651 (s) Investments in venture capital 150% Investments in premises, plant and equipment and all other fixe (t) 100% 606,88 Claims on all fixed assets under operating lease 606,88

100%

5,613,869

55,012,933

0

5.613.8

0 55,012,933

5,613,869

10,953,732

ith Credit Conversion Factor of 100%	NON MARKET RELATED								
Direct Credit Substitutes Lending of securities or posting of securities as						CREDIT R	ISK MITIGATI	ON (CRM) 1	(Rupees in '
collateral	Mapped	Risk			3	Simple Approach	h	Comprehensive	Dist 1.0
Other commitments with certain drawdown	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjuste Exposure
Against	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial		Т	(COMMOUNT COM	(3 X 100%)	Eller Strategy (Strategy (Harris Commission of			(2 x 8)
Governments) and SBP, denominated in PKR		0%							
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%				100000000000000000000000000000000000000	AUGALET NASS		
Sovereigns, Government of Pakistan or provincial	1	0%				() 新发出报 支 数据	100 May 1, 100		
governments or SBP denominated in currencies	2	20%	JUNE 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CONTROL OF THE PARTY OF T	-		A SHARL WAS A SHARL OF
other than PKR	3	50%	SERVICE STATE		ALCOHOLDS	CONTRACTOR	photos very line to a		SONO SELECTION OF LA
	4,5	100%						AL DESCRIPTION OF STREET	The state of the s
	6 Unrated	150% 100%		Some the second		10 500 000 - 25			A CASA CONTRACTOR
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	Citrated	0%	ore the						
Multilateral Development Banks		T 001					A STATE OF THE PARTY OF THE PAR	Carried State of the Control of the	in varieties in
	1	0% 20%	NUMBER OF STREET	1571 N. W. W. W.		Mary and Control	Contract of the	ON SUCKE PARTIES	STATE OF THE STATE
	2,3	50%				2 - 1 - 1	S COMMIC	Committee secretaries	CONTROL STATE
	4,5	100%		A SERVICE CO			The state of the s		Nel orbaylib Linds
	6	150%	0.5 (5.4)	BECKER OF THE					
	Unrated	50%	MENT TO THE	Contained and	Harris and Assessment		WINNEY BURET		EMINE THE
Public Sector Entities in Pakistan		0%	The same of the same of the same of						
	1	20%					Association and	Secretary in Transferred Section 1991	and and said this or
į.	2,3	50%							
	4,5	100%		BOD AND SERVED STATES	- X - 24 - 34		-		
l	6	150%					POR ATTE SE		
	Unrated	50%	AND DESCRIPTION OF	STATE OF THE STATE	2000 ATM 2226				WE SHAN THE
Banks		0%	Contraction of the	Secretary States a		Supplied Control of	THE RESIDENCE AND PERSONS ASSESSED.		
	1	20%		29.70.300.000				DOMESTIC IN CONTRACTOR OF THE SECOND CO.	Artist Manager
l .	2,3	50%		Constant District		Charles in	e diamenta and		THE PARTY OF THE PARTY OF THE
l -	4,5	100%		STOCKE HIS IN			CHECKLE THE CASE	MUNICIPAL CHICAGO	T. 102150 V.C.15
	6 Unrated	150% 50%		di centrali di	Marian Park	11 × 11 × 12	THE WALLEY SAFER		Maria Charles
	Omaled	3070	3.700 P.1951 1.185			- 12 M	40年度 30年第三		Contract Contract
Banks (with original maturity of 3 months or less		0%	· · · · · · · · · · · · · · · · · · ·	E 15 100 100 100 100 100 100 100 100 100	MARCH SERVICE	Walle College	don Para	IF AND DESCRIPTION OF THE PROPERTY OF	
and denominated in foreign currency)	1,2,3	20%			A Second	CHEER PRINT	1000000000		Company of the Compan
l	4,5 6	50% 150%						SATISTICS OF STREET	
	unrated	20%		CONTRACTOR OF THE PARTY OF THE	- 20		lest du vers		
P 1 () 1				The state of the s			\$10 次 第2章 第	TO REAL PROPERTY OF THE PARTY O	
Banks (with original maturity of 3 months or less denominated in PKR)		0%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	CONTRACTOR OF THE PARTY OF THE	THE STATE OF		Casallin States	Mary Mary Carlotte, Acres of the pre-	
delicinated in FRR)		20%			Control of the last	1000 - 100 - 100 40	128 18 P. C M. D.	DESCRIPTION OF THE PARTY OF THE	
Corporates		0%	180 G 27 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	KSSASS COLOR	A BEILSHEN		and the same of th		
	1	20%		of the fire control of	August Marsel			The second section of the second seco	CHIEF DESIGNATION
	2	50%	AND DESCRIPTIONS OF THE PERSON						100
-	3,4	100%		KENDER DE STRUK	Seminostrasion		Uhisait-o-avisati		
H	5,6 Unrated-1	150%							
	Unrated-2	125%		THE VISIT HE SE				A SANGER OF THE PROPERTY AND A PROPE	SOLD SELECTION
Retail					The state of the s				STREET, NO.
Netali		0%	ROMEN AND REAL PROPERTY OF				2 - NO 8	HEROTE BUILDING BOOK BOOK BOOK	Smuke a Com
F		20% 50%	nicheral en en en		STORY OF STREET	Contraction in the		District No. of the second	The state of the state of
		75%				The state of the	4	Chief Chief Chief College To	
24									Section 25
Others		0%		AND THE PROPERTY OF	1000 - Sept 5	THE CAMPAGE OF	William Co.	THE STATE OF THE PARTY OF THE P	
L		20%	attacologica (V			CONTRACTOR A			William Co.
F		50% 100%	470.000	HARRISH TO SERVE TO S		MIND AND SERVICE OF	非常是改变和各		West Control Name of
		10076	470,202	470,202	THE PERSON NAMED IN	CONTROL DESCRIPTION OF THE PARTY OF THE PART	470,202		470,3

th Credit Conversion Factor of 50% Performance related contingencies	Nacional Control	100000				CREDIT RI Simple Approach	SK MITIGATI		
Commitments with an original maturity of over one year	Poting Weights	Risk Weights %	Notional Amount	Credit Equivalent		Out flow	Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) ΣΕ*	Risk Adjuster Exposure
	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial			CONT. 000 (00 TO 100 TO	(3 X 50%)	PROCESS TO SEC.	Management of the same of the			(2 x 8)
Governments) and SBP, denominated in PKR		0%			Sec. Sec.	基础整理			DECEMBER 1
SBP in Foreign Currency arising out of statutory		0%		Marie and Committee	Victor Control		AND DESCRIPTION OF THE PARTY OF		4.000
obligations of banks in Pakistan		0.00000							
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	1 2	0% 20%	•	ACRES OF THE PARTY	尼加州西州			The state of the s	THE WAR WILLIAM
other than PKR	3	50%					KENKAR GIZTO	A STATE OF THE PROPERTY OF THE PARTY OF THE	400%用是比较民族
	4,5	100%					Part of the last o		
	6	150%		A SAME TO A			HARRY IV	ALLENS CONTROL OF THE PARTY OF	0113-013-014-01-01
Bank for International Settlements, International	Unrated	100%			Land Street				111
Monetary Fund, European Central Bank, and European Community		0%						The state of the s	
Multilateral Development Banks		T 00/	Visit description of the same						
	1	0% 20%		Server and the server		Server Marketing	AND ASSESSMENT OF STREET		edesing to be 1
	2,3	50%		Water Control of Taylor	-				TO SERVED THE R
	4,5	100%		to High Raine & Base	 800 meV9•mil 	2 Mar 200 - 00 -	A		
	6	150%							MANAGEMENT OF A
	Unrated	50%	PARKETS .	出版。1850年195	SERVICE STATE	3	35 P 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		MECHT VANGED
Public Sector Entities in Pakistan		0%	Charles Co.	24/11/12	Contraction of the contraction	A STATE OF THE PARTY OF THE PAR	PRINCIPLE DE L'ANDRE D		CONTROL OF THE PARTY OF THE PAR
	11	20%							STATE OF THE PARTY
	2,3	50%						Note that the same of the same	
1	4,5 6	100%	Expense pages 1	Paris and the paris	1000		40 - C		CONTRACTOR OF STREET
	Unrated	50%			7 A S S S S S S S S S S S S S S S S S S				
						- AND RESIDENCE PROPERTY AND RESIDENCE	Section of the section of	SAUDINCEN IN CONTRACTOR SEED NO.	Harman Control of
Banks		0%	NOON BEAUTY AND			at (4,000 kg/s)		THE RESERVE OF THE PARTY OF THE	Carto Married Co.
1	2,3	20% 50%				1000 - 100 N	HOLDING HE	All the second s	
l l	4,5	100%				-	\$6000A800/4158	A PARTY OF THE PAR	Sugar Charles
	6	150%	22 ms 30 = 10	AND GUESTINE DE			Carlotte Control		Colored Colored
	Unrated	50%		MESICAL MARKET	ACQUIENT TO THE REAL PROPERTY.		(10 mg/s)		en de la companya de
Banks (with original maturity of 3 months or less		0%					Was a little a manager		
and denominated in foreign currency)	1,2,3	20%					Kamadad • ba		THE REPORT OF THE PARTY
22 527	4,5	50%			2000		- (0)		
-	6 unrated	150%	a marks for a	Heaville Control	E 5 10 (2)	5 CO	ALLENSE . S.		Tana Cara Cara Cara Cara Cara Cara Cara C
	unrated	20%	A VENEZ CONT.		CAN THE PROPERTY OF	STEEL STATE	Shide Sales		The security of the
Banks (with original maturity of 3 months or less		0%	ALEXANDER V	STOCKED AND STOCKED		Mary Control of the	Maria Caralynia		CONTRACTOR DO NOT
denominated in PKR)		20%		STATISTICS OF THE PARTY OF THE	Lines West		to Shekit far		A GOOD CAN THE STATE OF
Corporates		0%	THE REAL PROPERTY.						
1.000	1	20%		MANAGE NAME OF THE PARTY OF THE			Michigan - Asi	Control Constitution of the	A.C. B. A. D.
	2	50%	A COMPANY	USUNAGADIS AVESTO			Marion Co.		HE/DHAS 2/5 Late 20
	3,4	100%		Video es a se			PROMESS N. P. D. C.		Allegan by
H	5,6 Unrated-1	150%	+.4	THE PARTY OF			2.1		VICE NAME OF
	Unrated-1	125%	20-17-18-18-18-18-18-18-18-18-18-18-18-18-18-				SSI PARKET		6200
Link	- to be sedicated as to					TOTAL PARTY OF THE			
Retail		0%	AMERICAN IN	No. of Control of Control				A CASE COMPANIES OF PARTY	To Whate Ship it
H		20% 50%							
		75%					orane en a la l		与国际关系的产业
									BETALEN TARRES
Others		0%	Confession !	State of the last			Maria Maria		and the single of
F		20%		MATERIA SALVES	SERVICE SHEET BE	19 AND 19 BASE 18	0.00000	No some series	
<u></u>		100%	The same of the sa				and person to	Secretary Butter By Complete Co.	to design / Horizon
		10070		· · · · · · · · · · · · · · · · · · ·					titere disamble o
Total		100	a make separate and in	TOWN THE PROPERTY OF	DESCRIPTION OF THE RESIDENCE OF THE PERSON O	THE REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF		Mary and the second sec	

h Credit Conversion Factor of 20% Trade Related contingencies							SK MITIGATI		
a range Activities Continuentles	Mapped	Risk	National Am-	Credit Equivalent		Simple Approach	1	Comprehensive	Risk Adjusted
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) ΣΕ*	Exposure
	1	2	3	4 (3 X 20%)	5	6	7	8	9
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	45	0%		(5 X 20%)	State	7		网络斯林氏等的原则	(2 x 8)
SBP in Foreign Currency arising out of statutory		0%			ESTABLISHED TO THE		MEARCHTHE TAN		
obligations of banks in Pakistan		0%			See See See				
Sovereigns, Government of Pakistan or provincial	1	0%				E	1457 (SIGH) 4 (SIG		I DADSHAROUS
governments or SBP denominated in currencies	2	20%		THE RESIDENCE OF THE PARTY OF T			第 455世紀		
other than PKR	3	50%		DATE OF THE PARTY OF			Marine Walter - Lite	TO SERVICE STREET, SERVICE STR	or Court Service As one
l	4,5 6	100% 150%							A CHARLES TO
	Unrated	100%	- 10 (Sec. 1997)	**************************************			MISSOURIES SEE		
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%							
Multilateral Development Banks	1	0%	g a brap to		100000000000000000000000000000000000000	in State of the law.		Delana () and () and ()	The Park State of
	2,3	20% 50%					- 10		
l t	4,5	100%		- CARLESTON NO.	-		AND THE RESERVE		
	6	150%	Spain School State	THE WAR WAR SAID		100 mg/Last-201	Miles and a		
	Unrated	50%	10 TO	STREET STREET, ST.	20052 1				and the second
						Cs.			In Mark to April 1725 (1)
Public Sector Entities in Pakistan		0%	NAMES OF THE PARTY	DELENS LABOUR DE	Redelet II	是市上海市	是到野野家	The second second second	- STATE OF THE PARTY OF THE PAR
l +	2,3	20% 50%		and the same of	CONTRACTOR OF		NAMES OF STREET	District Control of the State o	
l t	4,5	100%				100 mm (100 mm)			Distance Research
l t	6	150%		HANDS VISITED IN					
	Unrated	50%		-	STANDARDON LIE		and a second second		
Banks									A ROOM CONTRACTOR OF THE PARTY
Banks		0%				Transaction of		LIBERT LIVES OF SCHOOLSE PARTIES	0.55
I	2,3	20% 50%				***	Control of the Contro	CONTRACTOR AND	
1	4,5	100%		Parks and the parks and the		7	All of Street College (Street		Trise/House Co.
1	6	150%					NAME OF TAXABLE PARTY.	CONTROL PRODUCTION SAND	A STATE OF THE STA
	Unrated	50%		The section of the section	- COLPRES - St		holosoftes Con		CONTRACTOR AND PROPERTY.
Perlo Cale of the state of the Co		1							
Banks (with original maturity of 3 months or less and denominated in foreign currency)	122	20%	HIPS WHEN THE SECOND	MANAGEMENT AND AND ADDRESS OF THE PARTY OF T	Salar Salar	600 K 8500	* 000 X + 00	art of your transfer.	
and denominated in foreign currency)	1,2,3 4,5	50%		A SECTION OF SECTION		ASSESSED AND	Life and Life Land	UNIVERSITY WATER OF STREET	Children Spirite In the
l t	6	150%		Company Area Salah	The Chiester No.	100 00 00 00 00 00 00 00 00 00 00 00 00	OPOSTANIANIAN PROGRAMMANA	W. W. T. March St. Leader Conf.	SELT OF BUILDING
	unrated	20%			H. Warton Valle				
							STATISTICS OF STATISTICS	· · · · · · · · · · · · · · · · · · ·	THE REPORT OF THE PARTY OF THE
Banks (with original maturity of 3 months or less denominated in PKR)		0%	SUNDANDON OF			Contract of		and the second second	White Charles and
denominated in PKR)		20%	100 A 100		Table State of Mary	SALE STATE		Market New York Control	
Corporates		0%	BURNESS CONTRACTOR	Washington to the same		RESIDENCE DE L'ANDRE D	Maria Land		
	1	20%					Maria 1.00		
1	2	50%	UPDPAIN TO VE	1000年100日本	10-10-10-10-10-10-10-10-10-10-10-10-10-1		Constant Constant		
I	3,4	100%	A SKIPLE S		E1400 - 200	15/16/2013			ning of the Control
	5,6	150%	District Consults	all control of the		100	Marian Salar - 111		Hadden blower
	Unrated-1 Unrated-2	100% 125%		NOW ADDRESS.			er de Anales Establishen		
Retail		0%			200.000	Total Control			
		20%		Lan San San San San San San San San San S	6.74801 mm+6			(1) 2 (2) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	DEDICK DESCRIPTION OF
l t		50%	SEASON A VIDING SE		TOWN THE STATE OF	BASING BASING	Harry Strategy		
		75%			BOOK SET SEWAN	15:034:30:00			#SPANAL BANK
0.1								The second secon	
Others		0%				Commence of the Commence of th	Elmanic -	TO CAMP TO STREET STREET	and the second state of
		20% 50%	OFFICE OF STREET						Catalog Care
		100%			100 CT 10			A THE RESERVE OF THE	Parties of
0000 0000 0			10		en some source list	The state of the s	and the same	A STATE OF THE PARTY OF THE PAR	10-12-30-30-7 birt 20-20-1
Total		10				9.2		ATT DATE OF THE PARTY OF THE PA	
									The second secon

c

Mapped Rating	Risk Weights %	Notional Amou
1	2	3
	T	Fig. 1
- 14	0%	
	00/	
1		
2		
3	50%	
	100%	
Chrated	0%	
	1 09/	Brazilla a construir
1		CLESSON NUMBER
2,3	50%	Distriction dis-
4,5	100%	
6	150%	
Unrated	50%	
	0%	
1	20%	
2,3	50%	
Cinatos	3070	
	0%	Septimental part
		16.07
6		Marine San Company
Unrated	50%	Mark Mark
	1 00/	
123		Elimocolupier elic
4,5	50%	1943 H. 1844
6	150%	
unrated	20%	
	0%	A CONTRACTOR OF THE PARTY OF TH
	20%	
	0%	
1	20%	10.000
2	50%	1. W. 70. S. 7
3,4	100%	500000000
Unrated-1 Unrated-2	125%	
	0%	COMMON DESCRIPTION
	75%	THE REPORT OF
	0%	Bullion Selection and I
	100%	The second second second
	1 2 3 4,5 6 Unrated 1 2,3 4,5 6 Unrated	Rating Weights % 1 2 - 0% - 0% 1 0% 2 20% 3 50% 4,5 100% 6 150% Unrated 100% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% Unrated 50% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 0% 1 20% 2,3 50% 4,5 100% 6 150% Unrated 50% - 120% - 0% - 120% - 0% - 120% - 0% - 120% - 0% - 120% - 75% - 0%

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

(Rupees in '000') Effective Add-on/ Credit Risk Current credit Adjusted Notional ITEMS Future notional Equivalent Principal exposure Weighted Credit Weight principal Factor % Amount after CRM# Amount 1 (3 X 4) (1+5) (7 X 8) Foreign Exchange Contracts with SBP Foreign Exchange Contract (with original maturity of less than 14 days)
Instruments traded on futures and options exchanges, which are subject to C daily mark to market and margin payments Equity Contracts* with Residual Maturity of one year or less 6% 0% with Residual Maturity of one year or less 6% 20% with Residual Maturity of one year or less with Residual Maturity of one year or less 6% 50% 6% 100% with Residual Maturity of one year or less 6% 125% with Residual Maturity of one year or less 6% 150% with Residual Maturity of over one year to five year 8% 0% with Residual Maturity of over one year to five year 8% 20% with Residual Maturity of over one year to five year 8% 50% with Residual Maturity of over one year to five year 8% 100% with Residual Maturity of over one year to five year 8% 125% with Residual Maturity of over one year to five year with Residual Maturity of over five year 8% 150% 10% 0% with Residual Maturity of over five year 10% 20% with Residual Maturity of over five year 10% 50% with Residual Maturity of over five year 10% 100% with Residual Maturity of over five year 10% 125% with Residual Maturity of over five year 10% 150% Other Market Related Contracts 1. Future sale of equity instruments B Sub Total (for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

Interest rate contracts*									
with Residual Maturity of one year or less	resource mile	d Forest Marsh	Decar posterio	0%	200 CONTRACTOR	The state of the s	Philosophic and the same		
with Residual Maturity of one year or less	60000 mg	A CONTRACTOR OF THE	And the second second	0%	00000000000000000000000000000000000000	NAME OF TAXABLE PARTY.		0%	
with Residual Maturity of one year or less	900 (000)	100000000000000000000000000000000000000		0%	AND DESCRIPTION OF THE PARTY OF	Marie Inches	100000 THE WAR	20%	228394520
with Residual Maturity of one year or less	THE REAL PROPERTY.	O CHESTON DEC		0%		Simple of Section	2.0	50%	MARRIED
with Residual Maturity of one year or less	(MAC) 101-10-	School as		0%	Colon States		MINERAL AND	100%	150000
with Residual Maturity of one year or less		of Hardington		0%	10000000000	RECEIVED TO SERVICE	1 St. 201 - 1	125%	10 mm
with Residual Maturity of over one year to five year	bliate as			1%		HINGS NO.		150%	Mark 1
with Residual Maturity of over one year to five year	PROPERTY OF THE	Contract Contract		1%	manuscrie	TON OF STREET	Charles Market	0%	SPINS
with Residual Maturity of over one year to five year	Gall Park Control	A CONTRACTOR OF THE CONTRACTOR		1%	EMPERORES.	THE SECTION AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT	SUB-STREET, S.	20%	100
with Residual Maturity of over one year to five year	SQUESTIMATIVE OF	O WORD THE		1%		-		50%	有数多数数
with Residual Maturity of over one year to five year	10000000000000			1%	MISSOURCE.			100%	NEW YORK
with Residual Maturity of over one year to five year	Law College			1%	CONTROL STATE	10000000000000000000000000000000000000		125%	DESCRIPTION OF THE PERSON OF T
with Residual Maturity of over five year	888 AT 15 AC 1				EX. (122.50=)	25 m 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		150%	STATE OF
with Residual Maturity of over five year	998525-9817324			2%		01120010400	Mark Street	0%	1923
with Residual Maturity of over five year		The State of			SECURIOR SEC	IN THE RESERVE		20%	BESSELVE.
with Residual Maturity of over five year	Mark Control of the			2%	SECRETARIO DE LA COMPANSIONA DEL COMPANSIONA DE LA COMPANSIONA DEL COMPANSIONA DE LA	- A		50%	SEMESTER
with Residual Maturity of over five year	200000000000000000000000000000000000000			2%	0.0000000000000000000000000000000000000	Mark State Control	WHITE STATE	100%	を表現を
with Residual Maturity of over five year	Serger All Color			2%	ARTHUR PURE			125%	10000
Foreign Exchange Contracts*	The latest the second second	The Control of the Co	S SHOW THE STREET	2%	THE PARTY OF	- 10 miles		150%	NAME OF STREET
with Residual Maturity of one year or less	STREET, STREET	Mary State Committee of	A Company of the last of the l						
with Residual Maturity of one year or less	40000000000000000000000000000000000000			1%	- 1	100 / 6.3	119月1日1日2月1日	0%	ALC: ALC:
with Residual Maturity of one year or less	200 A CONTROL OF THE PARTY OF T			1%	A	型等的25%	BALLY COLLEGE	20%	CHECKER
with Residual Maturity of one year or less	CONTROL OF THE PARTY OF T	S SECTION OF STREET		1%	CO THE STATE OF	santon a sa	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	50%	K WATER
with Residual Maturity of one year or less				1%	No. of Street, or other Persons			75%	AND THE RE
with Residual Maturity of one year or less		A ROOM STORY		1%		2000 中国	MESSELVINE SE	100%	THE SAME
with Residual Maturity of one year or less	THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSONS AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSONS AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSONS AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSONS AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSONS AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TRANSP	Total Control of the		1%	SERVER	• ***	(F) (F) (F) (F)	125%	HERSEN SE
with Residual Maturity of over one year to five year				1%			· S	150%	
with Residual Maturity of over one year to five year	BUILD TO SERVICE	CONTRACTOR OF THE	HOLLOSSON	5%	DESCRIPTION OF		\$15,883 V.S. S.	0%	學的學術
with Residual Maturity of over one year to five year	100 TO 10	HAT THE REAL PROPERTY AND ADDRESS OF THE PARTY		5%	PARTIE NAME OF THE PARTY OF THE	STEEL PAS	SHIP SHIP SHIP	20%	HATTER SERVICE
with Residual Maturity of over one year to five year				5%	Street Street	W 18 1 - 18	Service Control	50%	I MESSAGE OF
with Residual Maturity of over one year to five year			C SECRETARY SECURE	5%	10 (2007)	1028年李沙	100 P. C. C. C.	75%	CHICAGO.
with Residual Maturity of over one year to five year	Oleració de la contra	United States Co.	Street or Miles	5%	KORNERS I			100%	0.000
with Residual Maturity of over one year to five year	SHEED STATE OF THE	A CONTRACTOR CONTRACTOR		5%	The state of		MAY SEE MAN AND	125%	A PROSPER
with Residual Maturity of over five year		Editor Control		5%	ACCURAGE S		THE STREET	150%	52300
with Residual Maturity of over five year				8%	5000 E	THE RESERVE		0%	- Marking
with Residual Maturity of over five year	EST NO. 100 Persons	The state of the s	Cally Age of the San	8%	Control of the last			20%	THE SERVE
with Residual Maturity of over five year	The second second			8%		MST BLAZE	SERVICE IN	50%	EG. 20
with Residual Maturity of over five year	CHARLES AND A COLUMN			8%	D. 1500			75%	21 PHZ
with Residual Maturity of over five year	AND MAD BY THE REAL PROPERTY.		12878	8%	10000000000000000000000000000000000000	THE RESERVE	2000年1月20日	100%	A Street
with Residual Maturity of over five year	Description of the last	•		8%		ASS THE WORLD	halera est	125%	
Sub Total		Education Co.	WIE CONTRACTOR	8%	Children Co.			150%	Difficulty is

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

A	Capital Charge for Interest Rate Risk		(Rupees in '000')
	 Total market risk capital charge for Specific Risk (Total MR 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	0
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		0 0
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)		0
D	Capital Charge for Position in Options (Total of MR 6)		0
E	Total Capital Charge for Market Risk (A+B+C+D)		O Charles and the Control of the Con
F	Risk Weighted Amount for Market Risk (E x 12.5)		0

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

Capital Charge Positions 0.00% 6 month or less Over 24 months Nove 12 months											(Rupees in '00
Capital Charge		1 1			Residual Maturity						
Capital Charge		1 1		6		0 24 4			1		Total Market ris
Content Cont	Capital Charge	Positions	0.00%				4 000/	0.0007	12.000/	mart P	capital charge fo
Soverment (other than Domestic Currency) Soverment (other than D	СарпагСпагде	Positions	0.00 /6	0,23 /6	1,0076	1.00%	4.00%	8.00%	12.00%	Total Exposure	specific risk
Short	ernment (Domestic Curi				HER STREET, STREET						
Long		Short						AND DEPOSIT OF STREET	自然是阿斯尼沙斯的。	0	BALLION BURNET
Short Shor	Government (other than	Domestic Curr	ency)								
Short	Rating grade 1				のならると	A CONTRACTOR OF STREET		F THE STORY SHOW THE SECOND	10000000000000000000000000000000000000	All the second s	STATES NOW AND ADDRESS.
Cating grade 4-5 Short	MANUSCO DE DESCRIPTO CONTROL C									THE PERSON NAMED OF THE PERSON NAMED IN COLUMN 1975 AND ADDRESS OF THE P	
Long	Rating grade 2-3		E LE TAIS ASSESS		51.74.0	PARTY OF THE	The state of the state of				
Short O O	Rating grade 4-5			医 为现象证明 第二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十	建物系统的信息的多点。	STATE TO SHOULD BE	growth and the same state		SIZ CONT. SHEPS IN	0	
Short Shor	nests equipment								GARLEST WARREN		A STATE OF THE SECOND
	Rating grade 6										No. of Page 1
Short Dualifying (to be specified) Dualifying (to be spe	Unrated	Long		A CALL STREET, SALES	WO STANDARD STANDARD				THE STREET	THE CHARGE COMMON THE PROPERTY OF THE PROPERTY	
Long	Omated	Short			The Shirt Book of the San					0	
Long	Qualifying (to be specifi	ed)									
Short	Quantying (to be speem			1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2						0	The same of the sa
Long Short Short		Short	公司的 有一名的数据数据			Section of the sectio	THE REPORT OF THE PARTY OF THE	I Danish was	PROFESSION NO PERSON	THE RESIDENCE OF THE PARTY OF T	A VIETNESSE A LANGE
Long Short Short	Others (similar to exadit	rick shares and	lander Standardinad	lancock of the Board III E				W. San			
Short Shor			er ine Sianaaraizea A	ipproach oj the Baset II F	ramework)		· · · · · · · · · · · · · · · · · · ·	THE STATE OF THE S		×1====================================	in a livery arms a live in
Short Shor	Rating grade 1	Short			(1) 用 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				-0.50 C 4 AU- (AFC)	MAY CONTRACT OF THE PROPERTY O	
Short O O O O O O O O O	Rating grade 2-3				Production of the Control of the Con			BANKS TO THE PARTY OF		THE RESIDENCE PROPERTY OF THE PROPERTY OF THE PERSON OF TH	7 19 3 12 7 25
Short Shor	704.0 (3.480-2000- V. 191- 11. / 12.1				A TAXABLE DATE OF THE PARTY OF			editors/organization			the second
Atting grade 5-6 Chord C				Company of the compan			STANDED THAT IS NOT SELECT				
Short			A SECTION OF THE PARTY OF	A CARLOW OF SHEET				Mass Edition (Const.)		The state of the s	
Short			Call State of the	Uth The Section Section			SEASTED LES MARKET	村田市中加州里共 市		THE RESIDENCE OF THE PERSON NAMED IN	
Long			CONTRACTOR CONTRACTOR							Of Caratica and Ca	
Short 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									Land Lord State Control of the Contr		
otal market risk apital charge for pecific Risk for atterest rate exposures an gross positions-long	Total of a to d							N INCOME AND ADDRESS OF THE PARTY OF THE PAR	CONTRACTOR OF THE PARTY OF THE	MI ENGINEERING COMMISSION OF THE PARTY OF TH	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)
apital charge for pecific Risk for iterest rate exposures in gross positions-long		Snort	2011年中间2003年中央股份的1991年1	り、特別は、「国際日常の公司は、公会の」	部が多数の変化が明確に対象を取り	0 20	SECTION OF			0 0	ESTATE OF THE STATE OF THE STAT
apital charge for pecific Risk for iterest rate exposures in gross positions-long	Total market risk	28		0	0	0		ol		0 0	TO STREET
terest rate exposures in gross positions-long	capital charge for										
n gross positions-long	Specific Risk for										
AIS SHOPE	on gross positions-long lus short)	380 926									

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

(Rupees in '000')

	Time Ba	and			Individ	ual positions			Risk	Weighted positions		
Zone	Coupon 3% or more	Coupon less than 3%	Debt secui	rities & debt	Interest rat	e derivatives	To	tal	Weight	Weighten positions		
Zone	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			最終を	PARTY NAMED	0	0	0.00%		O salafiantenia comparato	
	1 to 3 months	1 to 3 months			En en		0	0	0.20%		0 3 3 3	
	3 to 6 months	3 to 6 months		STATE OF THE PARTY			0	0	0.40%		0	
	6 to 12 months	6 to 12 months			HOLD		0	0120	0.70%	THE PERSON NAMED IN COLUMN	O ME SALE MAN IN SALE	
	2 1 to 2 years	1.0 to 1.9 years					0	0	1.25%		0	
	2 to 3 years	1.9 to 2.8 years	LANCIAL BILL	STATE OF THE PARTY	an Heavy		0	0	1.75%		0	
	3 to 4 years	2.8 to 3.6 years				STATE OF THE PARTY	0	0	2.25%	ALTHOUGH WITH BEING	0	
	3 4 to 5 years	3.6 to 4.3 years		TOTAL STATE OF	Les Salons Str		0	0 88 88	2.75%		O A BAR A SALE	
	5 to 7 years	4.3 to 5.7 years		Sandayan Fice		DE LEGISLACIONE	0	0.34	3.25%		O DE SELECTION DE COMP	
	7 to 10 years	5.7 to 7.3 years		Manager 24		EXELLO EST	0	0	3.75%	SUBSECTION DATES	0	
	10 to 15 years	7.3 to 9.3 years		NEW YORK OF THE PARK OF			0	0	4.50%		0	
	15 to 20 years	9.3 to 10.6 years			the state of		0	0	5.25%		0	
	Over 20 years	10.6 to 12 years		Section 1	literaction of		0.000	0	6.00%		O SERVICE THE PERSON	
		12 to 20 years					0	0	8.00%		ol and the second	
		Over 20 years			THE STREET	Control of State of A.	0	0	12.50%	THE RESIDENCE OF THE PARTY OF T	ol	
		and the same of th		ALCOHOL: U	NATION OF SELECTION	CHARGE STATE	0	0	A STANSON	0	0	
L NET OP	EN POSITION						- AND STREET	- VANCOU-ING	The state of the s			

		Horizo	Horizontal Disallowance in			l Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Charge	CONTRACTOR AND THE STATE OF THE					HOUSE SAME		0	0

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

	Time Ba	ind	- North Control	ontat - market	Individ	ual positions			Risk	Carone	(Rup
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total		Weight	Weighted positions	
			Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less		Entre 188		HERE CHARLES	Alberto O Consider	0.00000	0,00%	DATE OF THE PROPERTY OF THE PR	SHOT
	1 to 3 months	1 to 3 months	100 H 3270 100	THE PARTY OF THE P		III 2000 Strate	0	0	0.20%	0	
	3 to 6 months	3 to 6 months	50 TO 100	Sign that the same		chahaspagtada	The second of the second	0.000	0.40%		
	6 to 12 months	6 to 12 months		Maria Carlos		2011/04/04/04 (0.00)	0.000	0	0.70%		
	2 1 to 2 years	1.0 to 1.9 years	ALEXANDED DE		Control of the last	CHECK DESCRIPTION	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	E STATE OF THE STATE OF	Size Contain	The second of	Infulliment	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years		The state of	8 8 11 10 11 11 11 11	0.00	0	0	2.25%	0	The second second
	3 4 to 5 years	3.6 to 4.3 years		Series of the latest terminal			0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	A 100 (S) (S) (S)	MEC CHARLES	(CONTRACTOR	100000000000000000000000000000000000000	0.00	0	3.25%	0	THE RESIDENCE OF THE RANGE
	7 to 10 years	5,7 to 7.3 years	All Contracts		SISCHMENT	201103	0.000	0	3.75%	0	
	10 to 15 years	7.3 to 9.3 years		State of the later of	State of the second	100 100000	0	0	4,50%	U	22000 100
	15 to 20 years	9.3 to 10.6 years	Control of the same	2010 - 745 (N. C.	CONTRACTOR OF THE PARTY OF THE	5.000.000000000	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years		1000 V 2/11 C 400		THE RESERVE	O STATE OF THE PARTY OF THE PAR		6.00%	U	
	And the second	12 to 20 years	CONTRACT DIST		S DEVISERS HERE	OF STREET SPECIAL SECTION SPEC	0	0		0	
		Over 20 years		OLIVE BUILDING	30,5,010,310,5	0.0000000000000000000000000000000000000	0	0	8,00%	0	TOTAL CONTRACT
		1000	O Wilder	A STATE OF THE PARTY OF	THE RESERVE ASSESSMENT	COMPANIES OF THE PERSON		Later and the second	12.50%	0	Luazona na se

Calculation	Call In Call	Horizo	ntal Disallow	ance in	Horizont	al Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone Zones Zones	Zones	1	Total General Market Risk			
C		1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	
General Market Risk Capital Charge	THE LOCAL PROPERTY OF THE	ELISETH.	STATE OF THE PARTY.		CHARLES THE	Mark Market and	0	O CONTRACTOR	Control of the last of the las

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

Chata	MATERIAL PROPERTY OF THE PROPE		ontal Disallowa	nce in	Horizonta	il Disallowance Bety	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
Complete training to the complete training to the complete training to the complete training		1	2	3	1 & 2	2&3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge		HERMANIAN STATE	THE RESERVE OF THE	Secretary of Bridge	STREET, LOUIS BUILDING	Section 1	SHOWER HER	THE PERSON NAMED IN COLUMN	DESCRIPTION OF THE PROPERTY OF

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

	Time Ha	nd	Individual positions						100000000000000000000000000000000000000	(Rupe		
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	k debt derivatives	Interest rat	e derivatives	1	otal	Risk Weight	Weighte	d positions	
75111113	500 * 000 00 00 00 00 00 00 00 00 00 00 0	The state of the s	Long	Short	Long	Short	Long	Short		Long	Shor	
	1 1 month or less	I month or less			manufacture & Co.		Contract O description	THE PROPERTY OF STREET	0,00%	0	Short	
	1 to 3 months	1 to 3 months	THE REAL PROPERTY AND PARTY.	PRODUCE STATE OF STREET	AND RESIDENCE	STREET, STREET	0 12000	0.555	0.20%	0	NAME OF TAXABLE PARTY.	
	3 to 6 months	3 to 6 months		MARKET BETTER THE	Contemporary Contemporary	TELESCOPE DE SON DE COMP	Little and Out the room	0.000	0.40%			
	6 to 12 months	6 to 12 months	100 March 1990	XX	AND DESCRIPTIONS OF		0	0	0.70%	0		
	2 1 to 2 years	1.0 to 1.9 years	Exception of the	SECURE A PROPERTY OF		E0000000000000000000000000000000000000	Comments of the last	The state of the s	1.25%	0		
	2 to 3 years	1.9 to 2.8 years	NO STREET, STR	Control of the Contro		BURNOTHER SALES	0	0	1.75%	9		
	3 to 4 years	2.8 to 3.6 years	The second second	STATE OF THE PARTY OF	Charles was 15		Name and Publishers	0	2.25%	0	Service Service	
	3 4 to 5 years	3.6 to 4.3 years					0			0	STATE OF THE OWNER, TH	
	5 to 7 years	4.3 to 5.7 years	PERSONAL PROPERTY.	HILL CONTROLS			0.000	0	2.75%	. 0	STREET, SQUARE, SAN	
	7 to 10 years	5.7 to 7.3 years	CONTRACTOR OF THE PARTY OF THE	200 200		And the second		0	3.25%	- 04	Contract Contract	
	10 to 15 years	7.3 to 9.3 years	Land Street Control	Marie Control of		Charles of the Control	A STATE OF THE PARTY OF THE PAR	0	3.75%	0		
	15 to 20 years	9.3 to 10.6 years		000000000000000000000000000000000000000	FA DO 15-8 C			- 0	4.50%	0	THE RESERVE OF THE PARTY OF THE	
	Over 20 years	10.6 to 12 years	SWINS PRINTED	CONTRACTOR OF THE PARTY OF THE		Discount of the latest	0	0	5.25%	0		
	0 1900-10000	12 to 20 years					0	0	6,00%	0	2000	
		Over 20 years	ENECTATED IN	Section 1995 To 1995	Allow March		Total Control of the		8.00%	0	Appropriate to the same	
			0	The second secon	THE PERSON AND DESCRIPTION	-		Box Balabett, Joca	12.50%	0	SOURCE HISTORY	

Calculation	000000000000000000000000000000000000000	Hot	rizontal Disallowan	al Disallowance in		ental Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone Zone		Zone	Zones	Zones Zone		1	Total General Market Rick
6 19 1 5 5 1 1 5			2	3	182	2 & 3	143	Overall net open position	Charge
General Market Risk Capital Charge		The second second	KIND OF SHELL	10000	3000 PHO WILLIAM STATE	STATE OF THE PARTY.	Control of the last of the las	CONTRACTOR A CONTRACTOR OF THE PARTY OF THE	

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

	Time Ba	nd			Individ	ual positions			D. I. W. I. I.		Weighted positions	
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rat	e derivatives	To	otal	Risk Weight	Welg	hted positions	
	TOTAL STREET, THE STREET,	The state of the s	Long	Short	Long	Short	Long	Short		Long	Short	
	1 1 month or less	1 month or less	ALC: HINK	NESS LIGHTS			0.33	0	0.00%	Description of the last of the	CORP. HISTORY CO. III	
	1 to 3 months	1 to 3 months	SSEVABLE	(CHARLES AND ADDRESS)	100000 CO. 1000	1 - 1 1 av 1 av -	0	0	0.20%	Total Control of the		
	3 to 6 months	3 to 6 months			Maria de la composición dela composición de la composición de la composición dela composición dela composición dela composición de la composición de la composición dela composición de la composición dela		0.000	0	0.40%	0	Clarette and rates are to	
	6 to 12 months	6 to 12 months	SANDLES OF	Single Si	The state of the s	District Street	0	0	0.70%	0		
	2 1 to 2 years	1.0 to 1.9 years	TO SWIEN IN		CO TO THE	PAYMENT COLUMN	0.000	0	1.25%	0		
	2 to 3 years	1.9 to 2.8 years	the alleg	CONTRACTOR OF THE PARTY OF	Dalling Teach	de la	0	0	1.75%	0	Control of the Contro	
	3 to 4 years	2.8 to 3.6 years	A FOREST		Plant College	Enternance	0	0	2.25%	0		
	3 4 to 5 years	3.6 to 4.3 years	1 No. 1 - 15	120, (TO SECTION AND SECTION ASSESSMENT	BERNAME	Tarana O Constitution	0	2.75%			
	5 to 7 years	4.3 to 5.7 years	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	SHIP OF THE PERSON NAMED IN		Constitution and	0	0	3.25%			
	7 to 10 years	5.7 to 7.3 years	LANGE BAR	CARL CONTRACT	THE RESERVE OF	Service Control	0	0 100	3.75%	0	CONTRACTOR DESCRIPTION	
	10 to 15 years	7.3 to 9.3 years	SE VALUE S	WHEN THE BEST		500	0.000 0.000	0	4.50%	0	100000000000000000000000000000000000000	
	15 to 20 years	9.3 to 10.6 years			LIA SECOND	100000000000000000000000000000000000000	Computer Occasion and	CHECKER OF STREET	5.25%			
	Over 20 years	10.6 to 12 years	francisco de la constante	100	200000000000000000000000000000000000000	Control of the Control	0	0	6.00%			
	1000000000000	12 to 20 years		Station - (4) 535	100000000000000000000000000000000000000		0	0	8.00%	0		
		Over 20 years	A	STREET, STREET	ELECTRICAL PROPERTY.	Company of the Compan	0	0	12,50%	0		
			Same O Call College	0	0	O Comment		Name and Address of the Owner, where	12.30%	The state of the s	The second secon	

Section and Co.	AND THE PROPERTY OF THE PROPER	Horizo	ontal Disallowa	nce in	Horizon	tal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	l
# 10 T # 10 T # 1 T # 1		1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge		E381147 E1483	Lindred Science of	THE PERSON NAMED IN	17.155.000000000000000000000000000000000	95568 2668 J. S. S.	A64800	TAKONSKI DE O SKIRKE STORY	THE SOURCE STREET, A STREET, WHICH STREET, STR

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

	Time	Band			Individu	l positions				Teach Control of	(Rupee
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities &	k debt derivatives	Interest rat	e derivatives	T	otal	Risk Weight	Weighted	d positions
		coupon iess man 5 /4	Long	Short	Long	Short	Long	Short		Long	Shor
	1 1 month or less	1 month or less			THE RESERVE AND ADDRESS.	Service of	0	0	0.00%	50.05 a section (10.05)	CONTRACTOR OF THE PARTY
	1 to 3 months	1 to 3 months	The second secon	CONTRACT OF THE PARTY	PROGRAMMENTON	ESTATE OF THE STATE OF THE STAT	0	0	0.20%	0	084
	3 to 6 months	3 to 6 months		Carlo Santa and Carlo Santa	The state of the s		0	0	0,40%	n	STORES IN THE
	6 to 12 months	6 to 12 months	THE RESIDENCE OF THE PARTY.	SHOW THE PARTY OF			0	THE RESERVE OF STREET	0.70%	0	Charles Control
	2 1 to 2 years	1.0 to 1.9 years	Marie Constitution		Sales September		0 - 190	0	1.25%	0	The state of the s
	2 to 3 years	1.9 to 2.8 years	PER	877 1145 117	The Waster		0 927519	13.000000	1.75%	0	
	3 to 4 years	2.8 to 3.6 years		ROSE NEWS IN	Description of the	Service of the service	0	0	2.25%	0	Wall and the same of the same
	3 4 to 5 years	3.6 to 4.3 years		Salah Cale - Land		Secretary and the	0	0	2.75%	0	author and a second
	5 to 7 years	4.3 to 5.7 years		STREET, COLD CO. CO.	STATE OF THE PARTY		0 222	0	3.25%	0	The second second
	7 to 10 years	5,7 to 7.3 years	A CONTRACTOR OF THE PARTY OF TH	Shirter Co.			0	Total Original or	3.75%	0	
	10 to 15 years	7.3 to 9.3 years	The later of the l	Several meaning	COLUMN TO SERVICE		0	0	4,50%	0	
	15 to 20 years	9.3 to 10.6 years			C.SIMBER SHO		0	0	5.25%	0	
	Over 20 years	10.6 to 12 years		Service and the service of the servi	100	P. LEWIS CO., LANSING	0	0	6.00%	0	CONTRACTOR OF THE PARTY OF THE
		12 to 20 years	THE RESERVE OF STREET	MICH CARL WE		5 1 S 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0	0	8.00%	0	
		Over 20 years		distant a new land	The state of the s	Salar Salar Market	0	0	12.50%	0	
Date - Transfer		AND THE PERSON NAMED IN	0	COMPANIES OF THE PARENT	0	0.00 O A CONTRACTOR	arrivatives out of the second	CONTRACTOR A CONTRACTOR	12.5076	- U	

2,2002,000	1000 (070 to 10	Horizo	ntal Disallowanc	e in	Horizont	al Disallowance Bet	ween		
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	Make the street was to be seen the service	CARLES OF THE PARTY OF THE PART	SHEEKENIA)	\$1000 PERMITTER	SECTION OF STREET	THE RESERVE OF THE PERSON NAMED IN	- The sale of the	THE RESERVE AND PERSONS ASSESSED.	0

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

	Time I	Band			Individu	al positions		was a second		. 10000000	NAME OF TAXABLE PARTY.
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities	& debt derivatives	Interest rat	te derivatives	To	tal	Risk Weight	Weigh	ted positions
		Coupon near many re	Long	Short	Long	Short	Long	Short		Long	Short
- 1	1 month or less	1 month or less				Experience to	0	Salara Commence	0.00%	0	
	1 to 3 months	1 to 3 months	North Assets in	THE PARTY OF THE P	THE REAL PROPERTY.		0	0	0,20%	0	PERSONAL PROPERTY AND ADDRESS.
	3 to 6 months	3 to 6 months	M. H. HAVING			DOMESTIC STREET	0	0	0,40%	0	
	6 to 12 months	6 to 12 months	The second second		0.00		0	0	0,70%	0.00	CONTRACTOR OF STREET
2	1 to 2 years	1.0 to 1.9 years	Committee to the			785 SECONDITION 20	0	0	1,25%		
	2 to 3 years	1.9 to 2.8 years				contract research	0	0	1.75%		
	3 to 4 years	2.8 to 3.6 years		SAS ALTERNATION	HIGH WAS SAID	SEPTIMENT	0	0	2,25%		
3	4 to 5 years	3.6 to 4.3 years	- war street	SECTION DAYS 19	CARL THE REAL PROPERTY.	2.00	0	0	2.75%		
	5 to 7 years	4.3 to 5.7 years		THE PERSON NAMED IN		NAME OF THE OWNER, THE	0.000	0	3.25%	o o	
	7 to 10 years	5.7 to 7.3 years			SVI SI	HOME TO STATE OF THE PARTY OF T	0	0	3,75%	0	AUDITOR COLUMN
	10 to 15 years	7.3 to 9.3 years	SALES NEW YORK		CONTRACTOR OF THE PARTY OF THE		0 -	0	4,50%		1000
	15 to 20 years	9.3 to 10.6 years			for the second	STORY CONTRACT	Barrier O' Committee	0	5,25%	0	HARLING TO SECURE
	Over 20 years	10,6 to 12 years	E. COMPANIE AVENUE	Company Company		STATE OF THE PARTY	0	0	6.00%		
		12 to 20 years	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	STATE OF THE REAL PROPERTY.	gualdada	STREET VOICE	0 00000	. 0	8.00%		
		Over 20 years			Charles and	Consideration to	0	0	12.50%		Augentical Control
		A CONTRACTOR OF THE CONTRACTOR	O THE REAL PROPERTY.	0	A CONTRACTOR	SECURITY OF THE REAL PROPERTY.	0		14.7078		0

CONTRACTOR OF THE PROPERTY OF		Hortze	ontal Disallowan	ce In	Horizontal Disallowance Between			0.00	
Calculation	Vertical disallowance	Zone	Zone Zone		Zones	Zones	Zones	8	
2 111 (1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Churce
General Market Risk Capital Charge		CESTOCIEM - T	STATISTICS IN THE	IP SHENNING		SEEDAL # # 1985		0	0

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

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities	& debt derivatives	Interest rat	e derivatives	To	otal	Market Risk W	eighted Positions	223.227.027
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1				Section (Control	In the later of th	EVERY SE	0	SHORT OF STREET	CONTROL OF THE PARTY OF THE PAR
	1 to 3 months	1					0	East Shirt and	0		
	3 to 6 months	1					0		0		
	6 to 12 months	1		PARKET BERE					0		
2	1.0 to 1.9 years	0.9	SEAL PROPERTY OF	STATE OF THE PARTY			0	Circumstate Commission	0		
	1.9 to 2.8 years	0.8				Street Courses	0	100 Control 100 Co	0		
	2.8 to 3.6 years	0.75					0		0		
3	3.6 to 4.3 years	0.75					0		0		
	4.3 to 5.7 years	0.7				in the second second			0		
	5.7 to 7.3 years	0.65					0	The second second	0		
	7.3 to 9.3 years	0.6		District Control of	Military Co.		ALIES ENLINE	OR STATE OF THE OWNER.	0 7000		
	9.3 to 10.6 years	0.6	EXTRA STATE		OF STREET	EXCEPTIONS	0		O THE RESIDENCE		
	10.6 to 12 years	0.6			Allowing and	140 (188)	DESCRIPTION OF THE PROPERTY OF	NATIONAL PROPERTY.	0	NAME OF TAXABLE PARTY.	
	12 to 20 years	0.6			STORES OF STREET	Name of the last		Charles and a second	0	Property of the second party	
	Over 20 years	0.6			ELLEN STATE	(0	ash one one	0		
			STATE OF STATE OF	0	0	Section 19 Section 19	0 0		0	100 march 100 ma	

Calculation	2011/02/02/02/03/03/03/03/03/03/03/03/03/03/03/03/03/	He	orizontal Disallowance	In	Horiz	tontal Disallowance Be	tween			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1		
	A CONTRACTOR CONTRACTOR	1	2	3	1 & 2	1&2 2&3		Net Position	Total General Market Risk Charge	
General Market Risk Capital Charge	其作。		S	CONTRACTOR RECORD	STATE STATE	ALL DESCRIPTION OF THE PARTY OF	(1) F 10 (1) 12 (2) (3) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	(THE STEEL SHOP THE STATE OF	Committee of the control of the cont	

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

			100	

223	ASS 80 70				Individu	al positions					(Rupees
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest ra	te derivatives	To	tul	Market Risk W	eighted Positions	12520M22NUS 2019
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	THE WAY IN THE				Charles and the party of the pa	COLUMN TO SERVICE AND ADDRESS OF THE PARTY O	O CONTRACTOR	SHOTE	and to the same of
	1 to 3 months	1			CONTRACTOR OF THE PARTY OF THE				0		
	3 to 6 months	1				Section Control		The same of the sa			era di se
	6 to 12 months	1	S. CONSTITUTION AND	OF SELECTION	A SUIT	E STATE OF THE PARTY OF THE PAR	HICKORIAN AND SEE A	100	0		
2	1.0 to 1.9 years	0.9	Same and the same of					200	A Commission of the Commission		market and the
	1.9 to 2.8 years	0.8	100000000000000000000000000000000000000		HS ISSUE		0	1888	3	Exercise Section 1	
	2.8 to 3.6 years	0.75	A. C			Contract to the second		Econology some year			REAL TOP AND THE
3	3.6 to 4.3 years	0.75					A CONTRACTOR OF THE PARTY OF TH		9		
	4.3 to 5.7 years	0.7	2 2 2 3 3 2 3	XS III DO NOT S				Carlo Car			
	5.7 to 7.3 years	0.65	ESCON HOUSE						0	and the second	
	7.3 to 9.3 years	0.6							0		
	9.3 to 10.6 years	0.6							9		
	10.6 to 12 years	0.6		30 St. 10 St.			0=+-11			Contract of the Contract of th	100 100 100 100 100 100 100 100 100 100
	12 to 20 years	0.6		Paris della serie di					0	8	The second second
	Over 20 years	0.6	Contract of the Contract of th	DELEGISTRATION OF THE PARTY OF	A SHEAR STATE		0				and the same
			0		unia Silika Sili	CONTRACTOR OF THE PARTY OF	0	0-2-20 110	0	TOTAL CONTRACTOR OF	100000000000000000000000000000000000000

Calculation		He	orizontal Disallowano	e in	Hos	rizontal Disallowance Bety	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Ris
		1	1	3	142	143	143	Net Position	Charge
General Market Risk Capital Charge			ENTREE STATE		CHARLES BELLEVIS	C. HARRISON TRACES AND ADDRESS.	Print I When the State	(A)	

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

(Rupees in '000') Individual positions
Interest rate derivatives
Long Short Assumed Change in yield Debt securities & debt derivatives

Long Short Market Risk Weighted Positions Net Positions 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 10 to 19 years 1.9 to 2.8 years 2.8 to 3.6 years 2.8 to 3.6 years 4.3 to 5.7 years 5.7 to 7.3 years 7.3 to 9.3 years 9.3 to 10.6 years 10.6 to 12 years 12 to 20 years Over 20 years Long Short 2 0.9 0.8 0.75 0.75 0.65 0.6 0.6 0.6 0.6 TOTAL
OVERALL NET OPEN POSITION

		I	Iorizontal Disallowance	in .	Hori	zontal Disaffowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	1
			2	3	1 & 2	2 & 3	163	Net Position	Total General Market Risk Chare
General Market Risk Capital Charge		A STATE OF THE STA			DESTRUCTION OF THE REAL PROPERTY.		The second state of the second		Control of the Contro

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

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

Calculation	(AMATERIA) (AMATERIA)	11	orizontal Disallowance	in	Hoe	izontal Disallowance Be	tween		
	Vertical disallowance	Zone	Zone	Zone	Zones 1 & 2	Zones	Zones	Net Position	Total General Market Risk Charge
			1	3		2&3	1&3		
General Market Risk Capital Charge				Company of the Compan	THE RESIDENCE	With the second section.	CONTRACTOR STATE OF	Annual Control of the Control	Cincip.

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CILAGOE FOR GENERAL MARKET RISK (for institutions useting Devaution method) Currency EURO

(Rupees in '000') Individual positions
Interest rate derivatives
Long Short Debt securities & debt derivatives
Long Short Market Risk Weighted Positions
Long Short Zone Time Band Total Net Positions 1 month or less 1 to 3 months 3 to 6 months 6 to 12 months 1.0 to 1.9 years 1.9 to 2.8 years 2.8 to 3.6 years 3.5 to 4.3 years 4.3 to 5.7 years 7.3 to 9.3 years 9.3 to 10.6 years 10.6 to 12 years 10.6 to 12 years 10.6 vo 22 years 1 0.9 0.8 0.75 0.75 0.65 0.6 0.6 0.6 0.6 TOTAL
OVERALL NET OPEN POSITION

		He	orizontal Disallowance	in Horizontal Disallowance Between			ween		
	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
	100000000000000000000000000000000000000	1	1	3	1 & 2	243	143	Net Position	Charge
General Market Risk Capital Charge		and the state of the state of	The second second	The state of the s	A COUNTY OF THE	Commence of the last of the la	and the second second	DESCRIPTION OF THE PERSON OF T	

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

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

Calculation		II II	orizontal Disallowance i	n	Hori	zontal Disallowance Be	tween		
	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk Charge
		1	2	3	1 & 2	2 & 3	1&3	Net Position	
General Market Risk Capital Charge		the second from the second	THE RESIDENCE	THE RESERVE OF THE PARTY OF THE	THE RESERVE OF THE PERSON NAMED IN	STREET,	William Street		

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

Individual positions Interest rate derivatives Debt securities & debt derivatives Total Market Risk Weighted Positions Zone Time Band Net Positions Long Short Long Short Long Short Long Short I month or less
1 to 3 months
3 to 6 months
6 to 12 months
1,0 to 1,9 years
1,9 to 2,8 years
2,8 to 3,6 years
3,6 to 4,3 years
3,6 to 4,3 years
5,7 to 7,3 years
9,3 to 10,6 years
9,3 to 10,6 years
12 to 20 years
12 to 20 years
Over 20 years 1 0.9 0.8 0.75 0.75 0.65 0.6 0.6 0.6 0.6 TOTAL OVERALL NET OPEN POSITION

1005 VP (100, 17)	And the second second second	н	orizontal Disallowance	In	Hort	tontal Disallowance II	Setween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
	\$00.100 00.000 00.000	1	1	3	141	143 143	143	Net Position	
General Market Risk Capital Charge		III SEED OF THE							

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000') Inside Pakistan Outside Pakistan* Total KSE ISE LSE A Specific Risk Charge Equities Long positions b Short Positions 0 **Equity Derivatives** Long positions 0 Short Positions d 0 Total Gross Positions (a+b+c+d) 0 0 0 0 0 Risk Weight 8% 8% 8% 8% 8% Specific Risk Charge (f x e) B General Market Risk Charge h Net Long/Short Positions (|a-b| + |c-d|) 0 0 i Risk Weight 8% 8% 8% 8% 8% General Market Risk Charge (h x i) 0 0 0 Total Capital Charge for Equity Exposures (g + j)

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	ency		Net delta-			ipees in '000'
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	1 2 3	4	5	6	7	8	9	10	
USD							0		0
GBP			728	0.45			0		0
JPY							0		0
CHF		HALL THE	ASST.				0		0
AED	FIAR .						0	- 11	0
SAR						30.53	0		0
AUD	71.00						0		0
CAD							0		0
DKK							0		0
HKD	MALE IN						0		0
SGD							0		0
SEK			Thirty Statement Sta				0		0
EUR							0		0
Currency 14							0	NO THEN	0
Currency 15							0		0
Currency 16							0		0
Currency 17		Per la					0		0
Currency 18							0		0
Currency 19							0		0
Currency 20		ESCHOOL STORY					0		0
Currency 21					ve diad		0		0
Currency 22		100					0		0
Currency 23		Section 1	1020 15				0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge

	0
12 1978	8%
	0

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

rge Risk Charge	Long Put	Long Call	Total
8%			
	0		

TOTAL		21276	0

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Ind	icator Ap	proach		ANAL KISK		6	
						(Rupees in '000')	
1 Basic Indicator Approach (BIA)		Trians and		Income #			Please select
		First year	Second year	Third year	Average of		
	α				positive values	Capital Charge	your Calculation
	1	2	3	4	5	6 = (5x1)	Approach and
Gross Income	15%	9,817,147	3,970,354	2,577,946	5,455,149	818,272	all calculations
A Capital Charge (BIA)		n werendo	3000, 300 000	****************		818,272	will perform
							CONTRACTOR OF THE PERSON OF TH
2 The Standardized Approach (TSA)				Income #			automatically
		First year	Second year	Third year			
Business lines *					Average of	0 110	
Dusiness lines	<u>β</u>	2	3	4	positive values 5	Capital Charge 6 = (5x1)	
Corporate Finance	18%	0				0 - (3x1)	
Trading and Sales	18%	0			0	0	
Retail Banking	12%	0	0	0		0	
Commercial Banking	15%	0				0	
Payment and Settlement	18%	0				0	
Agency Services	15%	0				0	
Asset Management Retail Brokerage	12%	0				0	
B Capital Charge (TSA)	1270	0	0	0	0	0	
						HICKORY IN THE REAL PROPERTY.	
3 Alternative Standardized Approach (ASA)			Gross	Income #			
		First year	Second year	Third year			
					Average of		
Business lines *	β				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0				0	
Trading and Sales Payment and Settlement	18%	0				O Charles Control of the Control of	
Agency Services	18%	0				0	
Asset Management	12%	0	-			0	
Retail Brokerage	12%	0	0	0	0	0	
Those banks that are unable to disaggr	egate the	ir gross inco	me into the ab	ove mentione	d six lines can as	gregate the total	
gross income for these six lines as unde	r						
Aggregate of six business lines	18%	0	0	0	0	0	Ì
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1070	U		U	U U	V Committee of the Comm	
3.1 Capital Charge					1	0	
		100		Advances #			
		First year	Second year	Third year			
	В				Average of positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)*m	ļ
Retail Banking	12%	0				0 (3x1) III	
Commercial Banking	15%	0	0	0	0	0	
Banks may aggregate loans & advance	s from re	tail and com	mercial banku	ng (if they we	sh to) using a bet	a of 15% as under:	
Retail & Commercial Banking	15%	0	1 0	0	0	0	
	1070		- Constitution of the Cons	Total Control of the	Maria de la companya		ı
3.2 Capital Charge					I		1
							<u>.</u> 2
C Capital Charge (ASA) (3.1+3.2)						0	
D. Conital Change for Organizational Birls (4. B C)						010.000	i
D Capital Charge for Operational Risk (A, B or C)						818,272	
E Total Risk Weighted Amount (D x 12.5)					i	10 229 404	i
	1011	t				10,228,404	
Adjusted RWA based on Capital Floors allowed to calculated in cell J55.	ASA Dan	ks only. All	oiner banks wi	u manually f	eed the amount	10.229.404	
# Annual Audited figures should be used.						10,228,404	
and the same of th							
* Displacate in the ob-	ald a st		had all of the			- MEL	
 Disclosure in the above segments of business shot to engage in activities as allowed under the law and 			nat all these ac	aivities are p	ermissible. Bank	S/Dr1s are required	
cogage in assistance as anomed under the law and	- OLD ICE	, manons					