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

Opinion

We have audited the Capital Adequacy Return (the Return) of **House Building Finance Company Limited** (the Company), as at **31 December 2024** 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 2024 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 International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and board of directors 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.

The board of directors is responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the Return

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

Chartered Accountants



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;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management; and
- 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.

We communicate with the board of directors 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 the board of directors 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.

Other Matter – Basis of accounting and 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.

The engagement partner on the audit resulting in this independent auditor's report is Khurram Jameel.

Chartered Accountants Karachi Date: 06 March 2025

Please enter your data in yellow cells.

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

CAPITAL ADEQUACY RETURN AS O December-2024 SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

			Basel 3 Transit	Basel 3 full
1.1	Commo	n Equity Tier 1 (CET1)	100000	10.040.000
	1.1.1	Fully Paid-up capital/ Capital deposited with SBP	19,365,000	19,365,000
	1.1.2	Balance in Share Premium Account		· · · ·
	1.1.3	Reserve for issue of Bonus Shares		•
	1.1.4	Discount on issue of Shares (enter negative number)	3 268 420	2 269 420
	1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	3,208,420	5,208,420
	1.1.0	Un appropriated/up remitted profite/ (losses)	7 509 589	7 509 589
	1.1.7	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	7,509,589	1,507,587
	1.1.0	subsidiaries (amount allowed in group CETL - from "Consolidation sheet")		
		CET1 before Regulatory Adjustments	30,143,009	30,143,009
	119	Regulatory Adjustments at CET1 level		
	1 1 10	Goodwill (net of related defered tax liability)		
	1.1.11	All other intangibles (net of any associated defered tax liability)	50,247	50,247
	1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		
	1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	
		(net of related tax liability)		
	1.1.14	Defined benefit pension fund net assets	2,506,526	2,506,526
	1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
	1.1.16	Cash flow hedge reserve		
	1.1.17	Investment in own shares/ CET1 instruments		· ·
	1.1.18	Any increase in equity capital resulting from a securitization transaction		•
	1.1.19	Capital shortfall of regulated subsidiaries		
	1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities		-
		Sum of Regulatory Adjustments at CET1 level	2,556,773	2,556,773
	1.1.21	CET 1 after Regulatory Adjustments above	27,586,236	27,586,236
	1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the		and the second second second
		scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	1 1 2 2	CET L after Regulatory Adjustment above	27 586 236	27 586 226
	1 1 24	Significant investments in the common stock of banking financial and insurance entities that are outside	27,380,230	27,380,230
	1.1.2.1	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	Active and a second second	The state of the second second second
		liability)	State of the second second	2 States and
	1.1.26	CET 1 after Regulatory Adjustment above	27,586,236	. 27,586,236
	1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)		
	1.1.28	CET 1 after above adjustment	27,586,236	27,586,236
	1.1.29	National specific regulatory adjustments applied to CET1		
	1.1.30	Investment in TFCs of other banks exceeding the precribed limit		的问题的现在分词是一种问题
	1.1.31	Any other deduction specified by SBP		
	1.1.32	CET 1 after Regulatory Adjustment above	27,586,236	27,586,236
	1.1.33	Adjustment to CETT due to insufficient ATT capital and T2 capital to cover adjustments		
	1.1.34	CET1 (after regulatory adjustments)	27,586,236	27,586,236
1.2	Addition	nal Tier1 (AT 1) Capital		
	1.2.1	Qualifying AT1 capital instruments plus any related share premium		an a
	1.2.1.1	of which Classified as equity		•
	1.2.1.2	OI which Classified as liabilities		
	1.2.2	A 11 capital instruments issued by consolidated subsidiaries and neid by third parties (amount allowed in		
	1.2.2	group ATT - from "Consolidation sheet")		A Design of the second s
	1.2.5	All Capital before Regulatory Adjustments	-	
	1.2.4	Investment in mutual funds exceeding the precribed limit		
	12.6	Investment in own AT1 capital instruments		-
	127	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
	128	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		
		capital (amount above 10% threshold)		
	1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that	- 14 - 14 - 14 - 14 - 14 - 14 - 14 - 14	
		are outside the scope of regulatory consolidation		Letter and the
	1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
		which, during transitional period, remain subject to deduction from Tier-1 capital		
	1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions		-
		Sum of Regulatory Adjustments at AT1 Capital level		J
	1.2.12	Amount of Regulatory Adjustment applied at ATT Capital level		
	1.2.13	ATT Capital (after regulatory aujustments)		des particular and a second
	1.2.14	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	27,586,236	. 27,586,236

(Rupees in '000')

			X
2 Tier	2 (12) 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 -	and the second	-
	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	92,386	92,386
	Weighted Assets		
2.5	Revaluation Reserves (net of taxes)	46,395	46,395
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities	46,395	46,395
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	138,780	138,780
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	the set of the set of the set of the	
	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		- al
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		and the second
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that		A REAL PROPERTY - 1
	are outside the scope of regulatory consolidation		the first of the subscription of the second
	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)	138,780	138,780
2.17	T2 Capital recognized for capital adequacy	138,780	138,780
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy	138,780	138,780
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	27,725,016	27,725,016
4	Total Risk Weighted Assets (TRWAs)	24,216,885	24,216,885
4.1	Total Credit Risk Weighted Assets	7,390,858	7,390,858
4.2	Total Market Risk Weighted Assets	1,519,074	1,519,074
4.3	Total Operational Risk Weighted Assets	15,306,953	15,306,953
5	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	113.91%	113.91%
5.2	T1 Capital to TRWAs	113.91%	113.91%
5.3	Total eligible capital to TRWAs	114.49%	114.49%

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

	Minority Interest - under Basel III (full implementation)	Subsidiaries										
tems	(A separate column should be completed for each subsidiary issuing capital to third parties)	Total Amount	1	2	3	4	1 5	I 6	7	1 8	0	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)						-			0	<u>y</u>	10
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		A DECEMBER OF		Real Property							
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		Contraction of the second		10000000000000000000000000000000000000							
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions			A Part of the low of	1.25.25.25.2				Contractional and the			
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		State of the second	PARAMONTS ADAMA	Contraction of the second							
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		Contraction of the	A Contractor Contractor	All and a second							00 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions				and an and a	1.						
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		Contraction of the			1000	No. Contraction					1
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions				Contraction of the second	and the second	Constant Start					
10	Total risk-weighted assets of the subsidiary		Contraction of the second	CONTRACTOR OF A DOCTOR	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Contraction of the	1723 - SNO - F 77					
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0
	<u></u>						L					
	Surplus CET1 of the subsidiary; of which		-	-			· ·	Γ.				
	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		-	-	-	- 1		· ·				
	amount attributable to third parties			-	-	-						
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors		-	-	-							
	(Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		-	-	-			-				
	Total capital											
-	Surplus Total capital of the subsidiary; of which		-	-	-							
	amount attributable to third parties		-	-								
	(Total capital of the subsidiary held by third parties less surplus attributable to third party investors		-		-			<u>⊢ </u>				
	(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		-	-	-	-		1	- 1	- 1	- 1	.]
	AT1 Capital recognized from consolidated subsidiaries		-	-	-	-	-	- 1	-			
	(T2 Capital recognized from consolidated subsidiaries	2012/01/2012 - 107	-	-	-	-	- 1	- 1				
	Under Transitional Arrangement of Basel III	100%										
	CET1 recognized from consolidated subsidiaries	and the second - Sale	-		-	-	- 1	- 1	- 1		- 1	
	AT1 Capital recognized from consolidated subsidiaries	AN STREET BEAL	-	-	-	-	-	- 1				
- 1	T2 Capital recognized from consolidated subsidiaries	CHERONAL COL	-	-		-						

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

REGULATORY ADJUSTMENTS

Rupees in '000'

TOTAL DUCK DE LA TANCESSION DE

Transitional Arrangements for Capital Deduction (w.e.f. December)	2019	
	100%	
Deferred tax assets that rely on future profitability and of an an and the line of the second second		
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)		
	D2 6-11	2,506,526
	BS full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.	2,506,526	2,506,526
		-
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		101 007
Gross holdings of Additional Tier 1 capital		101,306
Gross holdings of Tier 2 capital		
Sum of all above holdings		101 206
Applicable CET1 amount (before thresholds)	1 ł	27 586 226
Amount of holdings exceeding 10% applicable CET1	1 1	21,380,230
	B3 Gull	D2 Turnet
Deduction from CET1	Do Tuli	D 5 Transit
Deduction from AT1 capital	•	-
Deduction from AT1 capital Deduction from T2		· · ·
Deduction from AT1 capital Deduction from T2	· · ·	
Deduction from AT1 capital Deduction from T2 Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
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 Gross holdings of LTN		
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 Gross holdings of AT1 capital Gross holding of T1 capital		

Significant investments in the capital instruments issued by hanking, financial and insurance antitics that are particle the		
of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of common stock		
Gross holdings of ATT capital		
Gross holdings of 12 capital	desta presidente de la compositione	
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)		State of the second second second
	27,586,236	27,586,236
10% amount to be recognised for further threshold deductions check and applying 250% DW	B3 full	B3 Transit
Deduction from CET1 (after 10% can)	•	
Remaining amount to be risk weighted @ 100% offer amplying distance of the state of	-	-
Deduction from ATL capital and 100% after applying deduction %age during the transition period		
Remaining amount of the basic weighted every Public (The time in the second s		
Deduction from T2 operiod as per Banking/ Trading Book classifications		
Demotion from 12 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		
Applicable CET1 amount (after all resultatory deustromate but before in 15		
10% amount to be recognised for further threshold determine but before significant investments and thresholds)	27,586,236	27 586 236
Deduction from CETL (office 10) further uneshold deductions check and applying 250% RW		,500,250
Demokring on CETT (alter 10% cap)		
remaining amount to be risk weighted @ 100% after applying deduction % age during the transition period		

Significant Investments and DTA above 15% threshold		
Significant investments in the common equity of financial antitice net deducted event. Site 1000	B3 full	B3 Transit
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	-	-
Sum of above holdings	-	
Applicable CET1 amount (after all regulatory adjustments and threshold)	-	
Applicable 15% Threshold	27,586,236	27,586,236
Amount above 15% threshold to be deducted from CET1	4,868,159	4,868,159
	a second a second a second as	系。新考虑的时候和10 <u>4</u> 2330
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common service of financial activity		
Deferred tay assets due to tomarcan differences	-	-
belened ax assets due to temporary differences		

CAP 2 deductions under Basel II (50% from Tigs 1 and 50% from Tigs 2)	
Investment in capital instruments of majority owned financial subsidiarias not consolidated in the helpson short	
Significant minority investment in banking and other financial entities	
Equity holdings (majority or significant minority) in an insurance subsidiary	-
Any other	an des que esta a la ser a la ser a
Significant investment in commercial entities (subject to 1000% risk weight)	
Sum of above holdings	
Deduction from Tier-1 capital	the spectrum state of the second
Deduction from Tier-2 capital	

Leverage Ratio	37.24%
Tier-1 Capital	27,586,236
Total Exposures	74,083,048
A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)

Cash and balances with treasury banks Balances with other banks 28,596 95.527 Lendings to financial institutions (for repo/ reverse repo - without netting benefit) 3 Investments 4 53,427,566 5 Advances 12,650,945 Operating fixed assets Deferred tax assets 6 765,508 Financial Derivatives (total from cell C29) 8 9 6,639,554 Other assets **Total Assets** 73,607,696

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for			
	indebtness etc.)	100%		-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	· The lot of the state of the state of the	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%		-
4	Lending of securities or posting of securties as collaterals	100%	and the state of the state of the	-
5	Undrawn committed facilities (which are not cancellable)	100%	Proventier and the second of the	
6	Unconditionally cancellable commitments (which can be cancelled at any time			
	without notice)	10%		
7	Commitments in respect of operating leases	100%	What and a second second above the	-
8	Commitments for the acquisition of operating fixed assets	100%	and the opposite of the second	
9	Other commitments	100%	475.352	475 352
	Total Off-Balance Sheet Items excluding Derivatives		475.352	475.352

C) 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	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	and the second second second	A Service & Real Products	-
2	Equity	- 10 A A A A	-	-
3	Foreign Exchange & gold			-
4	Precious Metals (except gold)*		Constant and a second second second	-
5	Commodities*		Station States	
6	Credit Derivatives (protection sold and bought)*		the second test and a first	
7	Other derivatives*	-	and a president state -	-
	Total Derivatives			-

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

Instructions:

ns: 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

(Rupess in '000')

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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



CR 1

Please enter your data in yellow cells.

APPROACH USED FOR CRM IN BANKING BOOI Simple

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

1,0,7188						CREDIT RISK	MITIGATION (CP	M)1	(Rupees in '000')
A	Exposure Type	External	Risk	Original		Simple Approach	ITTOATION (CK	Comprehensive	Risk Adjusted Amount
		rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) EE*	
		1	2	3	4	5	6	7	(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents	5. A.	0%				(3+4-3)	Sector Concerne	
(D)	Governments) and SBP, denominated in PKR		0%	28,596			28,596		
(c)	Foreign Currency claims on SBP arising out of statutory obligations	16.5	0%	and the second second					
(d)	Claims on other sovereigns and on Government of Pakistan or	1	0%				0		And the second second
	provincial governments or SBP denominated in currencies other than	2	20%				0	-1	State of the second states
	T KK	4,5	100%				0		
1.1.1		6 Unrated	150%				0		
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	Unrated	0%						
(f)	Claims on Multilateral Development Banks	-	0%			The second second	0		Statistic example in the
		2,3	20% 50%				0	•	
		4,5	100%				0		
		Unrated	50%				0	•	
(g)	Claims on Public Sector Entities in Pakistan		0%				0	Glass of Hot and Edition - A	
19		2,3	50%				0		
		4,5	100%				0		
		Unrated	50%				0		
(h)	Claims on Banks		0%	A CONTRACTOR AND A			0		
12.11.1		1	20%	97,192	-		97,192		19,43
and the sea		2,3	50%	(1,665)			(1,665)		(833
		6	150%			a la tradiciona de la composita	0	-	
(i)	Claims, denominated in foreign currency, on banks with original	Unrated	50%				0	•	
	maturity of 3 months or less	1,2,3	20%				0	-	
		4,5	<u> </u>				0	-	
(i)	Claims on banks with original maturity of 2 months on loss	unrated	20%	Strategy Indiana a			0	-	
0)	denominated in PKR and funded in funded in PKR		20%				0		
(k)	Claims on Corporates (excluding equity exposures)		0%	an integration of the second second			0	- post and a second	
		1	20%	and the second second			0		
and the second		3.4	50%				0	-	
		5,6	150%				0		and the second states of the
the strength		Unrated-1 Unrated-2	125%			And the second second	0		
(I)	Claims categorized as retail portfolio		0%		3.12		0	No. 1 and they wanted a	
		19.56	50%	Contraction of the Way			0		
(m)	Claims fully secured by residential property (Residential Mortgage		75%				0		
(,	Fiance as defined in Section 2.1)		5570	7,165,189		C. House Practice	7,165,189		2,507,81
(n)	Past Due loans:		25%	5,463,864			5,463,864		1,365,96
	 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 near the for more then 90 draw and/or impaired. 								
4.56	1.1 where specific provisions are less than 20 per cent of the		150%				0	•	
18.34	outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the		100%				0		
	outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the subtracting amount of the past due line.		50%				0		
	2. Loans and claims fully secured against eligible residential	1.1.1	100%				0	• •	
	3. Loans and claims fully secured against eligible residential		50%	21,893			21,893	-	21,89
	mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount						0		
(0)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		1000%				0		
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%				0		
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	0			0		
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	101,306			101,306		151,95
(s) (t)	Investments in venture capital Investments in premises, plant and equipment and all other fixed assets		150% 100%	765,508			765,508		765-50
(u)	Claims on all fixed assets under operating lease	800 M.S.	100%			all all any set	0	•	
(v)	All other assets		100%	2,083,758			2,083,758	•	2,083,75

th Credit Conversion Factor of 100% Direct Credit Substitutes						CREDIT	ISK MITIGATI	ON (CRM) 1	(Rupees in '00
Lending of securities or posting of securities as	Mapped	Risk				Simple Approac	h	Comprehensive	Risk Adjusted
Other commitments with contain drawdown	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Adjusted Exposure (after	Exposure
	1	2	3	4	Adjustments 5	6	Exposure 7	8	9
Against				(3 X 100%)					(2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKR		0%		-					
SBP in Foreign Currency arising out of statutory		0%	State of States		A Stable Stable				
obligations of banks in Pakistan	-	0%		and the second sec	12. 400 - 12 12 12 12 12 12 12 12 12 12 12 12 12 12 12 12 12	-	•	•	
governments or SBP denominated in currencies	2	20%		and a series of the states	A 100 100 100 100 100	-		-	
other than PKR	3	50%		•	-				
	4,5	150%		and the second second	-	-	-		SPECIAL CONTRACTOR
	Unrated	100%			•		18 A. 20 A. 4		· · · · · · · · · · · · · · · · · · ·
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%					*1990/01/01/01/01 		
		0.00/			Mercelin And Antonia		100 M		
Multilateral Development Banks	1	20%	an the plan is the state of the state	-	-				
[2,3	50%		•	- 10 C	1.200		•	
	4,5	100%	-	1946 - 1967 a. • 28		-	and the second		
	Unrated	50%	•		-	0810000000-20			per estate es
		1 00/			Color and the second second				
Public Sector Entities in Pakistan	1	20%		And the second sec		-	-		State of the second
	2,3	50%							a later a part of a
-	4,5	100%		-	-	-	-		
-	Unrated	50%	A Contractor of the	In the second second second	alare and a	-	3- + E-5 + - 5 k		
		00/	la la companya de la			and the second second	and the second second		
Banks	1	20%			-	114 (114 -			ALL DESCRIPTION OF THE PARTY OF
	2,3	50%	a la bina mana tala.	No Colorest and a second	-	-		•	
	4,5	100%							
	Unrated	50%	a second and second	Construction of	1. N. 1.	-			A shelin for the state
Durly (with original maturity of 2 months or loss		0%			ale to she don't see has				Contraction of the second
and denominated in foreign currency)	1,2,3	20%	-	-	-	alest strain-			
	4,5	50%		19. (19. Sec. 19. 19. 19. 19. 19. 19. 19. 19. 19. 19		1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 -	the second second	•	an a
	6 unrated	20%	-	and and and and		-		-	A CARLON AND A CAR
		1							
Banks (with original maturity of 3 months or less	and the second second	20%			and the state of the second	-	-		
		2070				The second se			
Corporates		0%	Market Provide Street		-	W. A. M. Martin M.	eruge et se se suite et se		
	2	50%		and the second second second	-	-			and here been to a
	3,4	100%		-		1	19.000 - 2.000 - 2.00		ang ang directory.
	5,6	150%			ALL STREET STATES	1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 -	• •		
	Unrated-1 Unrated-2	125%		and an and period a set	a statistica and		The state of the s		an tak Produce di Street
		0.01/	and a second second second						All and the second second
Retail		20%	28.28.20.5.20.20			The Long be .			
		50%		·特别是我的问题。在她的时候			State of the second		
		75%			-		4		
Others		0%	Constant State State			Salar States	and the state of the		
		20%		A REAL PROPERTY OF	- 101	Contraction of the second	•	and the second	Kita and the state of the
		50%	chical contraining the sound-local	and the state of the second second	CONTRACTOR OF A DAY	THE R. P. LEWIS CO., LANSING MICH.	176 262		475

Total

A

475,352 - 26 475,352

CR 3

th Credit Conversion Factor of 50%						CREDIT R	ISK MITIGATI	ON (CRM) 1	
Performance related contingencies	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approac	h	Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Rating	Weights %		Crean Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) \(\Sigma\) E*	Exposure
-	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%			No. No.				(2 x 0)
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%					The second		And a state of the
Sovereigns, Government of Pakistan or provincial	1	0%	Real Street .	ale de la company	Contract of a	at designation .	222010020000000		
governments or SBP denominated in currencies	2	20%	-	to the second second	a series and	percent rect-	the state of the state	The second s	The last of the second
other than PKR	3	50%		and the second second second	100% - C	Maria Station	and the second	and the second	
	4,5	100%	and the second and a second	- s			Contraction -		Address part of the Add
	6	150%		State of the second second	Propagation and	A CONTRACTOR	10 - 10 - 10 - 10		Notes and a second
Bank for International Settlements, International	Unrated	100%			-	Steel Part		• • • • • • • • • • • • • • • • • • •	
Monetary Fund, European Central Bank, and European Community		0%	-						
Multilateral Development Banks		0%				Martin States	With an 15		
	1	20%		A state of the state of the	E. Company - Co		ANA STREET		and a start of the start
	2,3	50%	-	President and a start of the		All Steel and All	a sector and	-	
	4,5	100%	-			-14 - 14 - 14 - 14 - 14 - 14 - 14 - 14	1	-	
-	Unrated	50%			- Anna	Construction - 1	and the first state of the second		A Propiose And I
Public Sector Entities in Pakistan		0%	STREET, HERE	and a state of the state					
	1	20%	March of the Art of the	a and a second second			And a succession		
	2,3	50%		with Martin and		Contractor of the form	and the state of the state		
	4,5	100%		Web Diese Roman	Section and	- 11 - 11 - 11 - 11 - 11 - 11 - 11 - 1	14) (14) (14) (14) (14) (14)		
	6 Unrated	150%			Contraction and Process	-			1.1
						Construction projugity (CON)	•		
Banks	A	0%	and the second			Principal Contraction	and a second second		
	1	20%		A SHOW AND A SHOW	-	•	MORE AND A COM		States and and and and
	2,3	100%		•	-	-	rectain outputs of a set		
-	4,5	150%			•			an a	C. La Bring Cont
	Unrated	50%		1)*(S-2)	10.00 12 10 1 2 M		•		
Banks (with original maturity of 3 months or less		0%	and here a state						
and denominated in foreign currency)	123	20%							
	4.5	50%	Restored and Land	Section Read and	Contraction of the			-	A CONTRACT OF A CONTRACT
	6	150%	-	and the second second	State State	Contractor of Carolin	Second and the second second		A state of the second second
	unrated	20%	-	and the second second	S		100 10 10 10 10 10 10 10 10 10 10 10 10	-	
Banks (with original maturity of 3 months or less	****	0%	The Logist Survey		a and a start of a sta	NATION DESCRIPTION OF	NAME AND TRANS	Sector and the sector desired	
denominated in PKR)		20%			10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Notes and Aller			and the second
Corporates		0%					STEP MARCH- M	C.P. Sand Street	
	1	20%		HARD STATES	the state of the second	State State	MARY CALL	all the second second second second	a the Belleville and
	2	50%		a is a second a	-		SALER OF B		State of the second
	3,4	100%		an and set of the end	all the second and a second	and the state	「「「「「「」」」		
	5,0 Unrated_1	100%	-	A STATE	-	-	State State		
	Unrated-2	125%		•					
Retail		00/							
		20%	A CONTRACT OF STATES AND A			and the second second	10 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19		
		50%							a carrier and a second
	•	75%			A Standing - alt	-	-		
Others		0.00/							
Outers		20%				and the second	and the second second second		
		50%				State of the second	•		and the second second second second
		100%			The second second second	and the second second second second	•		
			The second s	President and a state of the st	and the second second second second	-	and the second		And the second

n Credit Conversion Factor of 20%						CREDIT RI	SK MITIGATI	ON (CRM) 1	
Other Commitments with original maturity of	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Simple Approach	Adjusted	Comprehensive Adjusted Exposure (after	Risk Adjusted Exposure
one year or less		_			Adjustments	Adjustments	Exposure	$CRM) \Sigma E^*$	Exposure
	1	2	3	4 (3 X 20%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKP	_	0%		and the second second					(111)
SBP in Foreign Currency arising out of statutory		070	-	and the second		-	A State State State		
obligations of banks in Pakistan		0%		San Aller	A STATE OF A STATE OF A	The state of the	And the state of	And the second second second	
Sovereigns, Government of Pakistan or provincial	1	0%	•	The strategic strategics	· · · · ·	Address of the second	1	and the second second second	and the second second
governments or SBP denominated in currencies	2	20%	ALL MARKEN - TO	the particulation of	-		State - Sta	A CARLER CARLES	
	4.5	100%	-	•	-	-		and the second sec	and the second
	6	150%	The second second second	A State of State of State				-	and an end of the second s
	Unrated	100%		atta a tangan an an	Market Contract	and the set	A		
Bank for International Settlements, International Monetary Fund, European Central Bank, and									
European Community	•	0%	- 10 March 10	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Part and a star			-	
Multilateral Development Banks		0%				A Start Barrier			
[1	20%	1	-		- 19 apr -	filmed of the third - of st	and finite states and see all the states of	antipal constraints for a
	2,3	50%	No. Carlos - La	Real and support of the		The state of the s		-	
-	4,5	150%	-	and the second sec	•	-	The state of a state		and the second second
-	Unrated	50%		-	-	-	ATTAL AND	-	
								-	
Public Sector Entities in Pakistan		0%	Part and the second second	The second states of the		State Sector Sector			Ward and and a state
	1	20%		And the second second	1000 B 1000 - 100	n start frankerer	•		
	2,3	100%		-	•		ACCESSION OF THE		
	6	150%			-				and the second second
	Unrated	50%	- Markense dinketer	Report for the second	Washington Lange			The second second second second second	
Banke		00/							
Daiks	1	20%		a second a second tage of	Contra Activity and	Constant of the second s	a shart an	and the second second second second second second	and the second
	2.3	50%	Press and the second	Card Street and Area					
- F	4,5	100%		and a stand of the to	The second second	CREASE - GAL	Carlos and		And the second second second
	6	150%	And the second second second	Non anticity	- 10 A A A A A A A A A A A A A A A A A A	· · · ·	and the second second	Man and the second second second	And the second second
	Unrated	50%	- 100 Barris	stand a feat offers and a feat	and the second second	States and second second	and an interaction	-	
Banks (with original maturity of 3 months or less		0%	and the second s						
and denominated in foreign currency)	1,2,3	20%	addition and the second	and a design of the second			and and a state of the second		Carlo and and a second
	4,5	50%		Participation and second a second	Sec. A. Carl	States and the states of the	Carles Strate	and the second	the second second
	6 unrated	150%	-		-	-	A The second second		
	unrated	2078	-	1				Frank and a state of the state	And a state of the state
Banks (with original maturity of 3 months or less		0%		and the second second second			•		
		20%		-		-	1		the party of the second
Corporates		0%		The State of States			New of the Max 2 new	Contractor and the second	The second second second
	1	20%			Contraction of the second	-	New Property Contraction		The second second
	2	50%		The start weight of the	State Variation - cold	•	ale deside desi	and the second	No third the state of the
	3,4	100%	and a start of the start of the	A CONTRACTOR OF THE	-		and the second second		
	5,6	150%		and the second se	-	A COMPANY AND A COMPANY	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		the second second
	Unrated-2	125%		A CARLER AND A CARLE		-	-		And States of States
Potoil			-						
Ketali		0%		A solution of a literation	-	Contraction and		and the second second second	
		50%	A MEL AND A MEL AND A MEL			The Bart of the Property .			
		75%		-	St. Margaret		-		
Others		0%	Contraction and	The second second			Water of State	Type and a second s	
		20%		and the state of the second	a la la companya da company	and the second second		A STREET AND A STREET AND A STREET	a state of the state of the
		50%	the providence of the second second	and the second second			1. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and the second se	ARTIS LOLING SEA
		100%	and a second second second second	No. of the second s		Contraction of the second	•		

С

	Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amou
	-	1	2	3
1	Government of Pakistan (Federal or Provincial		1	
1	Governments) and SBP denominated in PKR		0%	
	SBP in Foreign Currency arising out of statutory		070	
2	obligations of banks in Pakistan	-	0%	and the second second
3	Sovereigns, Government of Pakistan or provincial	1	0%	
	governments or SBP denominated in currencies	2	20%	States States and
	other than PKR	3	50%	
		4,5	100%	Rent - Constant-
		6	150%	- 10 C
		Unrated	100%	
4	Bank for International Settlements, International			
	Monetary Fund, European Central Bank, and			1.4.6
	European Community		0%	
5	Multilateral Davalance Buda		00/	
2	Multilateral Development Banks	1	0%	in a single second
		22	20%	
	l	2,5	100%	-
		4,5	150%	-
	-	Unrated	50%	•
1		Cillated	5070	
6	Public Sector Entities in Pakistan		0%	
		1	20%	Contraction of the
	E E E E E E E E E E E E E E E E E E E	2,3	50%	and the state
		4,5	100%	Sand Blog
		6	150%	allocates and
		Unrated	50%	Siller Sectors
-	D 1			
1	Banks		0%	He and Charles and
		1	20%	Construction of
	-	2,3	50%	-
		4,5	100%	•
		Uproted	50%	-
		Officieu	5078	-
8	Banks (with original maturity of 3 months or less		0%	
	and denominated in foreign currency)	1.2.3	20%	1
		4.5	50%	
		6	150%	and the state of a
		unrated	20%	ASSISTER OF
				and the second
9	Banks (with original maturity of 3 months or less		0%	an an a
	denominated in PKR)		20%	
0	Corporates		0%	the second second
		1	20%	
	-	2	50%	
		3,4	100%	-
		5,6	150%	- 100
		Unrated-1	100%	
		Unrated-2	125%	() / () / () / () / () / () / () / () /
1	Retail		09/	
1	retain		20%	
			50%	
			75%	
		-	1570	-
2	Others		0%	and the second second
			20%	
			50%	The Break of the same
			100%	College and the second second

Total

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									(R	upees in '0
A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighte Amoun
-		1	2	3	4	5	6	7	8	9
		Second States of the States of			10079183020006F30	(3 X 4)	(1+5)	All the state of the state of the state	101073010033030000000	(7 X 8)
	Foreign Exchange Contracts with SBP									a manufacture and
	Foreign Exchange Contract (with original maturity of less than 14 days)								and the	
	Instruments traded on futures and options exchanges, which are subject to			Constraint State		A. South	and selected		State Partie	ALC: CON
	daily mark to market and margin payments			A stranger to			Contraction States		an and the	State of the second
	Equity Contracts*	New York and the second second			69/			Constantine and a second	09/	STATISTICS OF
	with Residual Maturity of one year or less	Contraction of the Second	and the second se		6%	Contraction of the second		Contraction of the second	20%	
	with Residual Maturity of one year or less				6%		2000 100 100 100 100 100 100 100 100 100		50%	State State
	with Residual Maturity of one year or less		The second states of the	A& 234 (5) (4)	6%	Contraction of the	LEONING SEAL - STOR	State - State	100%	
	with Residual Maturity of one year or less		Sector and sector		6%	- 200 Mar			125%	建制的利用 的
	with Residual Maturity of one year or less	No. of the second second		Sur de la Station	6%	142219919-1	Contraction and a state	A Carlos	150%	多世界 化合金
	with Residual Maturity of over one year to five year	State of the State		- 和教育的保護性的	8%	1861年代的改革中	2月1日1日日1日1日	·清朝日朝中年194-31月5	0%	and the second
	with Residual Maturity of over one year to five year			State Street Street Street	8%		State State State		20%	
	with Residual Maturity of over one year to five year				8%		192 Alexandre - 1980	283885 362.+C	50%	Participant and a
	with Residual Maturity of over one year to five year				870	-	-	and the second s	125%	1000 - 10000 - 10000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 -
	with Residual Maturity of over one year to five year	A MARTINE CONTRACTOR	New Constants	Second and the second	8%	Property Courts and	- and the second	and the second second	150%	1000 Sec. 200
	with Residual Maturity of over five year				10%		all shares in the		0%	
	with Residual Maturity of over five year	and the second second	NE AND AND AND A		10%	ANTRON BOOM		-	20%	5 G 4 8 8 9
	with Residual Maturity of over five year				10%	the spectrum	and the second second	- · · ·	50%	
	with Residual Maturity of over five year			S. Meridian .	10%	10000	100 1 100 - V	-	100%	· Real Property in
	with Residual Maturity of over five year			States and States	10%	100 A	and the second second	All the state of the	125%	Service ?
	with Residual Maturity of over five year	的研究的是非常	Sold Real Property in	State State State	10%		20 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-	150%	and the first
	Other Market Related Contracts									
	1. Future sale of equity instruments		teres de Constantes		Sector Sector Sector	- 100	• P •	-		CARLON ALL MAR
	2.	Contract of the second s	and the party of the second	Concentration Reported	And the second second	-	-	-		
n	stitutions using Current Exposure method for Interest Rate and Foreign Exc	change Contracts))		-	Louise and the second					
	Interest rate contracts*				09/			STARLAN CONTRACT	09/	
	with Residual Maturity of one year or less				0%	-	-		20%	
	with Residual Maturity of one year or less			Aller College and Aller	0%	and the second s	Charles and the second		50%	
	with Residual Maturity of one year or less			And the second state	0%	ALC: CONTRACTOR		The second second	100%	10.00 A 20 1/
	with Residual Maturity of one year or less				0%		19 m (6) - (8)	100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100	125%	al al part de
1	with Residual Maturity of one year or less	Strain Contractor	a second and	1000	0%		in a start a s	10.000 A. 10.000	150%	No post de la
	with Residual Maturity of over one year to five year	1 States and a			1%	12 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			0%	Contra and
	with Residual Maturity of over one year to five year	States and the		and the state of	1%			Martha State - Sa	20%	NAL TRACTOR
	with Residual Maturity of over one year to five year				1%	-	-	-	50%	
	with Residual Maturity of over one year to five year				1%	Nilaini -		1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -	100%	
	with Residual Maturity of over one year to five year				1%	10. 00 00	-		123%	
	with Residual Maturity of over one year to five year				2%		-	Carlo and a second	0%	
	with Residual Maturity of over five year	and the second			2%		and the second second		20%	
	with Residual Maturity of over five year	Stan Barris Station	an an erector	AND THE REAL	2%	Balling Street	and the second second	Sector Sector	50%	CALLER DOWN
	with Residual Maturity of over five year				2%	Charles -	6	- 18 A	100%	
	with Residual Maturity of over five year			No. Contractory	2%	1000 - 100 -	-	1999 S. 1999	125%	and shall
	with Residual Maturity of over five year				2%	Strate-	-	-	150%	
	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%	-	•	-	0%	10 12 1 Mar
ļ	with Residual Maturity of one year or less				1%	- 10,000	en an anna - Par	-	20%	
	with Residual Maturity of one year or less				1%		-	-	75%	
	with Residual Maturity of one year or less				1%	-	-	-	100%	
ļ	with Residual Maturity of one year or less				1%	The State Law Section			125%	A State of the
	with Residual Maturity of one year or less	Constant State	STATISTICS AND	100 Street 2010	1%	minguette.		-	150%	
ļ	with Residual Maturity of over one year to five year		Six States	Martin Constant	5%	- 15			0%	
	with Residual Maturity of over one year to five year	Sector and Line open			5%			-	20%	
	with Residual Maturity of over one year to five year				5%		and the second second		50%	
l	with Residual Maturity of over one year to five year				5%	-	the state of the		75%	and the second se
ļ	with Residual Maturity of over one year to five year	Contraction of the			5%	- 1000	-	-	100%	
ļ	with Residual Maturity of over one year to five year				5%		-	-	125%	
	with Residual Maturity of over one year to five year				3%		-		150%	
	with Restaual Maturity of over five year				8%	-	-	-	20%	
	with Residual Maturity of over five year				8%	1 10 10 10 10 10 10 10 10 10 10 10 10 10			50%	
	with Residual Maturity of over five year	- Participation of the second	and a logistic field		8%	-		1	75%	
	with Residual Maturity of over five year	Contrast to March 19	10.1 (A. S. A. S. 2010)	a stange day the	8%	10.000 Book -	10.00 mar 10.00		100%	Sale (Name).
	with Residual Maturity of over five year			and the second	8%	- 10		-	125%	
	with Residual Maturity of over five year				8%		-	- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	150%	
	Sub Total	A STREET STREET	A AND THE DOCTOR		And the second second		-		State State State	

C Sub Total

	Please use Yellow Cells to enter your data. MR 1
	RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY
A	Capital Charge for Interest Rate Risk (Rupees in '000') i. Total market risk capital charge for Specific Risk (Total MR 2) 0 ii. Total market risk capital charge for General Market Risk 10 (Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method 121,526
в	Capital Charge For Equity Exposure (MR 4) 0 i. Specific Risk 0 ii. General Market Risk 0
С	Capital Charge for Foreign Exchange Risk (Total of MR 5)
D	Capital Charge for Position in Options (Total of MR 6)
E	Total Capital Charge for Market Risk (A+B+C+D) 121,526
F	Risk Weighted Amount for Market Risk (E x 12.5) 1,519,074

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

										(Rupees in '000')
Capital Charge				Residual Maturity						
				Over 6 months to 24						Total Market risk
			6 month or less	months	Over 24 months					capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
a Current (Demostic Curre	Long							Sann Sheres I - Maria	0	0
ernment (Domestic Curro	Short					のないないのである		A STREET STREET	0	0

b Government (other than Domestic Currency)

Contraction of the Co
Contraction of the second second
0
0
0
0
0
0
0
0
0

c Qualifying (to be specified)

Long	and the second second					0		0
Short		法实际的过去式 化合物的	ALL BALL MADE LAND	and the state of the second	and the state of the	0	A TANK A TANK A PARTY	0

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

Batimur de 1	Long	and the second second		The Deeper Constant and				and a stand the stand of the	0	
Rating grade I	Short	and a second second	and a state of the state of the state of the	Addition of the Particular	Section of Long Street, Street	The second second second	The state of the second states of	and the second	0	0
D. (Long						「あるない」のでなどのない。		0	0
Rating grade 1 Rating grade 2-3 Rating grade 3,4,5 Rating grade 5-6 Unrated Total of a to d	Short		A State of the sta				All Ale here have	North Company of States	0	0
Dating grade 2.4.5	Long				Calendres States and				0	0
Rating grade 5,4,5	Short		Sale of the second second	A Charles Straight	ALCONTRACT, AND	alter they the main the	and the second second second	and a star and a	0	0
Poting grade 5.6	Long	· 他们的学校的问题。				A CONTRACTOR OF THE PARTY	State of the second second second		0	0
Railing grade 5-0	Short			and the second					0	0
Unroted	Long	思想的是基本的"Property				1975年1月1日の日本に 1975年1月1日			0	0
Ulliated	Short		A THE CARD AND A DECEMBER OF THE ADDRESS OF THE ADD	State All States				ALLER AND AN ALLER THE	0	0
Total of a to d	Long	0	0	0	0	0	0	0	0	0
	Short	0	0	0	0	0 ***	0	0	0	0
									and the state of the second second	
Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)	3	0	0	0	0	0	0	0	0	0

MR 3.1 (a)

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

											(EQupee in '000')
	Time Ba	nd			Individ	ual positions			Diel: Weight	Weighted	nositions
	Gaussian 38/ an more	Counce loss than 39/	Debt securit	ies & debt	Interest rate	e derivatives	Tot	tal	KISK Weight	weighteu	positions
Zone	Coupon 5% or more	Coupon less man 5 %	Long	Short	Long	Short	Long	Short		Long	Shor-t
	1 1 month or less	1 month or less	26,636,615		1200		26,636,615	0	0.00%	0	0
	1 to 3 months	1 to 3 months	1,979,300				1,979,300	0	0.20%	3,959	0
	3 to 6 months	3 to 6 months	18,468,356	1. 新学生的变形。			18,468,356	0	0.40%	73,873	0
	6 to 12 months	6 to 12 months	6,241,989	State of the second			6,241,989	0	0.70%	43,694	0
	2 1 to 2 years	1.0 to 1.9 years	and the second second				0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years				Andrew State	0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	3 4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years			Salar and Solar term		0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years				100%和10%的现在	0	0	6.00%	0	0
		12 to 20 years				Statistics and	0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			53,326,260	1		-	53,326,260	0		121,526	0 =
OVERALL NET OPEN	POSITION										

		Horizo	ntal Disallowa	nce in	Horizonta	l Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	i na	Total General Markeet Risk
		1	2	3	1&2	2&3	1&3	Overall net open position	Char ge
General Market Risk Capital Charge								121,526	121,5 26

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

											(Rupees in '000')
	Time Bane	d			Individu	al positions			Risk		
Zone	Coupon 3% or more	Counon loss than 3%	Debt securi	ties & debt	Interest rate	derivatives	Te	otal	Weight	Weighte	d positions
Loniv	coupon o ve or more	Coupon less than 5 78	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less	Children and States			CONTRACT PARTY OF	0	0	0.00%	0	anore
	1 to 3 months	1 to 3 months		CAN BE SEE		States Include	0	0	0.20%	0	
	3 to 6 months	3 to 6 months			Contraction of the	Salar Charles	0	0	0.40%	0	
	6 to 12 months	6 to 12 months	Wall Street Barrier	Rept. 2. Hone			0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years	ALC: NO.			All States	0	0	1 25%	0	
	2 to 3 years	1.9 to 2.8 years	Sales and the second	Contraction of the local		Containing Stratts	0	0	1 75%	0	The second se
	3 to 4 years	2.8 to 3.6 years	A SALA AND AND A SALA	States and	No. States		0	0	2 25%		
3	4 to 5 years	3.6 to 4.3 years	11 Stranger	S. A. P. P.		Sale of the second second	0	0	2 75%	0	
	5 to 7 years	4.3 to 5.7 years				and a second a	0	0	3 25%	0	
	7 to 10 years	5.7 to 7.3 years	Sector Association		Contraction of the	Contraction of the second	0	0	3 75%		
	10 to 15 years	7.3 to 9.3 years	and the second	Salar Straight	South States		0	0	4 50%		A STREET ST
	15 to 20 years	9.3 to 10.6 years	A State of the second	Carles (Alexandre	and the second	2-22-2012-00-00	0	0	5 25%	0	
2.2.	Over 20 years	10.6 to 12 years		S. S. States and States	Caller and the second	AND ADDRESS OF	0	0	6.00%	0	
		12 to 20 years	Contraction of the second	STATES CONTRACTOR	SALAR STREET	CONTRACTOR OF	0	0	8.00%	0	
		Over 20 years			Contract Contract		0	0	12 509/	0	
TOTAL			0	0	0	0	0	0	12.3070		
OVERALL NET OPEN I	OSITION									•	

		Horizo	ontal Disallowa	nce in	Horizonta	Disallowance Be	tween			
Calculation	Calculation Vertical disallowance		Zone	Zone Zone		Zones	Zones	1	Total General Market Risk	
		1	2	3	1&2	2&3	1&3	Overall net open position	Charge	
General Market Risk Capital Charge	Construction of the second second	AND REAL PROPERTY.	AND STREET, STORE	All the second second			0	0	0	

MR 3.1 (b)

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

	Time Bar	nd			Individ	lual positions			TV 1. TV 1. 1. 1		
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rat	e derivatives	Te	otal	Risk weight	We	lighted positions
	composite it of more	coupon less than o re	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	1 month or less		10.11.22.23		STATE AND IN	0	0	0.00%		0
	1 to 3 months	1 to 3 months				ALTER STORE	0	0	0.20%	the state of the state of the state	0
	3 to 6 months	3 to 6 months	Contraction and the	のないのないです。	Section of the sectio	Decision and the	0	0	0.40%	North Contraction of the	0
	6 to 12 months	6 to 12 months	al sector and			Contraction of the	0	0	0.70%	a contrart decedity of a state	0
2	1 to 2 years	1.0 to 1.9 years	The second straight	AND A REAL PARTY.	State State State	Contraction of the	0	0	1.25%		0
1 7	2 to 3 years	1.9 to 2.8 years	La superiore and		Contraction Contraction		0	0	1.75%		0
	3 to 4 years	2.8 to 3.6 years		State And and	Sector and the sector of the s	Contraction of the	0	0	2.25%		0
3	4 to 5 years	3.6 to 4.3 years				STATE DESCRIPTION OF	0	0	2.75%		0
	5 to 7 years	4.3 to 5.7 years				Service Services	0	0	3.25%		0
	7 to 10 years	5.7 to 7.3 years	MADE NO.		and the second second	and the second	0	0	3.75%	the second s	0
	10 to 15 years	7.3 to 9.3 years		all State and State		States and the	0	0	4.50%		0
1	15 to 20 years	9.3 to 10.6 years	No. Altre and the	A ROLD BEER ALL		All and a state of the	0	0	5.25%	Contraction of the second	0
	Over 20 years	10.6 to 12 years		and the second	A CONTRACTOR OF THE	CONTRACTOR OF	0	0	6.00%		0
		12 to 20 years				40000000000000000	0	0	8.00%		0
		Over 20 years			A Contraction of the Arts	CONSTRUCTION OF	0	0	12.50%		0
TOTAL			0	0	0	0	0	0	A NEWSCOND & CONTRACT	0	<u> </u>
OVERALL NET OPEN P	OSITION										

		Horiz	ontal Disallowa	nce in	Horizonta	I Disallowance Bet	ween		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	and the second sec	A REPORT RESERVE	THE REPORT	States a State	Sector Charles		建设的时代的	0	0

MR 3.1 (c)

(Rupees in '000')

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

	Time Ba	ind			Individua	l positions					
Zone	Counon 3% or more	Counon less than 194	Debt securities &	debt derivatives	Interest rate	e derivatives	T	otal	Risk Weight	Weighte	d positions
Long	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	And the second second second	100000000000000000000000000000000000000		NUMPERSON STATE	0	0	0.00%	0	Olivit
	1 to 3 months	1 to 3 months	and the second s	Subsection of the Property of	South and the state	A SALES ASSALE	0	0	0.20%	0	
	3 to 6 months	3 to 6 months		STREET STREET	States a second of	NAME OF BRIDE	0	0	0.40%		
	6 to 12 months	6 to 12 months	State of the second	and the second sec		Contraction of the second	0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years	PLANE AND	CONTRACTOR OF MELTING	A SUMMORALIN	Contract Call State State	0	0	1.25%		Children and Child
	2 to 3 years	1.9 to 2.8 years		States of the second second second	San Theorem and the for	Contraction (Contra	0	0	1 75%	0	
	3 to 4 years	2.8 to 3.6 years		CONTRACTOR AND AND A		Contraction of the	0	0	2 2494	0	
	3 4 to 5 years	3.6 to 4.3 years	ALL MARKET IS MARK OF THE	ARCTIC CONTRACTOR		CONTRACTOR DOB	0	0	2.2376		
	5 to 7 years	4.3 to 5.7 years	C. Barrississississississis	State and the second second		The second second	0	n	3 2594		
	7 to 10 years	5.7 to 7.3 years		COLORADO RECORDENT			0	0	3 7594	0	
	10 to 15 years	7.3 to 9.3 years	States and the second	Section Contractor	and the second second		0	0	4 50%	0	
	15 to 20 years	9.3 to 10.6 years	第二年、今天大学になる	010236553 076012351	A MARCHINE CONTRACTOR		0	0 and	5 2594		
	Over 20 years	10.6 to 12 years	All and a state of the state	Part Contractor	And State State State		0	0	6.00%		
		12 to 20 years			Contraction of the second		0	0	8 00%	0	
		Over 20 years		COMPLEX COMPLETE	and the second	Contraction of the second second	0	0	12 50%		
			0	0	0	0	0	0	12.0070		

Calculation		Ho	rizontal Disallowan	ce in	Horiz	ontal Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk
0 IN 1 BU 6 1 B		1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Charge
General Market Risk Capital Charge	special ACT May an attack of the	a state the second second	The Although Diges	and a start the south of	NAMONA NAMES AND A		SALAR PROPERTY OF	0	0

MR 3.1 (d)

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

	Time Ba	nd			Individ	ual positions					
Zone	Coupon 3% or more	Coupon less than 3%	Debt secur	ities & debt	Interest rate	derivatives	T	otal	Risk Weight	Weigh	ited positions
	coupone / or more	Coupon was than 5 %	Long	Short	Long	Short	Long	Short		Long	Elt
1	1 month or less	1 month or less	and the second second	and a set of the set of the	ADD CREEK STRUCTURE	CONTRACTOR REAL	0	0	0.00%	Long	Short
	1 to 3 months	1 to 3 months		States of the state of the	Constanting of the	States and the states of the states	0	0	0.00%		
	3 to 6 months	3 to 6 months	a construction of the second	Roca March 1983	A CONTRACTOR OF	Contraction of the second	0	0	0.20%		and the second s
	6 to 12 months	6 to 12 months		Contraction of the second		CESID/Core of the	0	0	0.40%	0	A CONTRACTOR OF A CONTRACT OF A CONTRACT.
2	1 to 2 years	1.0 to 1.9 years	ALL STREET	CONTRACTOR STATES	Statistic Sciences	Contraction of the	0	0	0.70%	0	10 B
	2 to 3 years	1.9 to 2.8 years		Subject of the subject of	ANNER DE LE CARTE	CONTRACTOR AND INC.	0	0	1.23%	0	
	3 to 4 years	2.8 to 3.6 years		Participation of the	Constraint Statement		0	0	1.75%	0	
3	4 to 5 years	3.6 to 4.3 years		The second second	100000000000000000000000000000000000000	240000	0	0	2.23%	0	
	5 to 7 years	4.3 to 5.7 years		1	Collinson and the second	CONTRACTOR OF STREET	0	0	2.75%	0	and the second se
	7 to 10 years	5.7 to 7.3 years	Contra de la contras	10022-0-10 2011-0002			0	0	3.25%	0	
	10 to 15 years	7 3 to 9 3 years	Contraction of the second	and the second second			0	0	3.75%	0	A CONTRACTOR OF THE OWNER
	15 to 20 years	9 3 to 10 6 years	2740-11 (A. 11-20-02-0				0	0	4.50%	0	10 1 A 4 10 10 10 10 10 10 10 10 10 10 10 10 10
	Over 20 years	10.6 to 12 years					0	0	5.25%	0	and the second states of the
	offer 20 years	10.0 to 12 years			27.400.000		0	0	6.00%	0	and the second
		12 to 20 years			C. Shercan Arraya		0	0	8.00%	0	and the second second second
		Over 20 years	0		CONTRACT CONTRACTOR		0	0	12.50%	0	Contration and the state of the
			0	0	0	0	0	0	Calls of Standard Standard	0	0

Calculation		Horiz	ontal Disallowa	nce in	Horizonta	al Disallowance Be	tween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
Conserved Marchart Pileh Constrait C		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 THE REAL PROPERTY OF	The second second second	47 1022 BUSEN	and the second second	「「ないたち」を見ていた。	A STATE		0	0

MR 3.1 (f)

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

	Time	Band			Individua	l positions	_	1000			
Zone	Coupon 3% or more	Counon loss than 3%	Debt securities d	& debt derivatives	Interest rat	e derivatives	Т	otal	Risk weight	Weightee	I positions
	coupon o re or more	coupon less than 5 /6	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	State of the state of the			Section and Society of	0	0	0.00%	0	and the second
	1 to 3 months	1 to 3 months					0	0	0.20%	0	San Carl
	3 to 6 months	3 to 6 months			Constant and the second	A CALLER AND A CALLER AND	0	0	0.40%	0	and the second second
	6 to 12 months	6 to 12 months		The set of		Sector Contests	0	0	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years		Contraction of the second	Photo Markey State		0	0	1.25%	0	1
	2 to 3 years	1.9 to 2.8 years	STRUCTURE STRUCTURE	And the second second	Sales and a state and		0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years		State of the second second		State State Sector	0	0 britten	2 25%	0	States in a states
	3 4 to 5 years	3.6 to 4.3 years	CONSTRUCTION OF STRUCTURE	T. S. Continues	Law Central Control		0	0	2 75%	0	No. of the local data of the
	5 to 7 years	4.3 to 5.7 years		Contraction of the second		Contraction of the second	0	0	3 25%		Colorado de Colorado
	7 to 10 years	5.7 to 7.3 years	and the second second		and the second second	Contraction of the second	0	0	3 75%	0	Constant State of the
	10 to 15 years	7.3 to 9.3 years		Service and the service of the	The state of the state of the	Constant of the second	0	0	4 50%	0	
	15 to 20 years	9.3 to 10.6 years	Carl To Land Control	Cardina Scillas Martin	Sector Sector Sector	A STATE OF A STATE OF	0	0	5 25%	0	
	Over 20 years	10.6 to 12 years		Sector and the sector of the	Sector (constant)		0	Ő	6.00%	0	
		12 to 20 years	Contraction of the second	States and the second second			0	0	8.00%	0	
		Over 20 years	2	A NOR AND A STORE	A STATISTICS AND A STATISTICS	A CONTRACTOR OF	0	0	12 50%	0	
L			0	0	0	0	0	0	12.50%	0	0

		Horiz	ontal Disallowan	ce in	Horizo	ontal Disallowance Be	tween		
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	A State of the second	Contraction of the second				0	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 I	Band			Individu	al positions					(Rupees in 0
Zone	Coupon 3% or more	Coupon less than 284	Debt securities	& debt derivatives	Interest ra	te derivatives	Te	otal	Risk Weight	Weigh	nted positions
	coupon o re or more	Coupon less than 5 /6	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	AN ARE AND AND	的 多效的复数解释。在这些发	and a specific state	State of the state of the state	0	0	0.00%	0	All Contraction of the second s
	1 to 3 months	1 to 3 months			Conservation of the second	ASTAN PERSONAL CO	0	0	0.20%	0	Care Decide (199) control of the second
	3 to 6 months	3 to 6 months		and the second		Sand State Street St.	0	0	0.40%	0	A NORTH AND A DECK
	6 to 12 months	6 to 12 months	More series and		Sale of the second	and the second second second	0	Ō	0.70%	0	
	2 1 to 2 years	1.0 to 1.9 years			a strate of the state	Mercene and March	0	ō	1 25%	0	and the second
	2 to 3 years	1.9 to 2.8 years	No. Contraction of the	States and a state of the state	CALLER THE READ	States and the second	0	0	1 75%	0	
	3 to 4 years	2.8 to 3.6 years			Children (1929-1985)		0	0	2 2504	0	
	3 4 to 5 years	3.6 to 4.3 years			200000000000000000000000000000000000000	Charles of the second second	0	0	2 75%	0	
	5 to 7 years	4.3 to 5.7 years	A SHEAR AND		Contractor of the second	The second second	0	Ő	3 25%	0	
	7 to 10 years	5.7 to 7.3 years	Contraction and		S SIMPLEMENT PRACE	Contraction of the second	0	0	3 75%	0	
	10 to 15 years	7.3 to 9.3 years	SP CONTRACTOR		and a second second		0	0	4 50%	0	
	15 to 20 years	9.3 to 10.6 years	APRIL PROF DUNK			1	0	0	6 269/	0	
	Over 20 years	10.6 to 12 years	States States				0	0	6.00%	0	
		12 to 20 years				CARDING CONTRACTOR	0	0	8 00%	0	
		Over 20 years			Contraction and	- Service and the first	0	0	12 50%	0	
OTAL			0	0	0	0	0	0	12.3078	0	

		Horizo	ntal Disallowane	e in	Horb	tontal Disallowance B	etween	1	
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		東京のために最近ないの時代	CALL ST BOARD	Strategy and the state of the state	A CONTRACTOR OF			n	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	positions					
Zone	Time Band	Assumed Change	Debt securities &	k debt derivatives	Interest rate	derivatives	Tot	al	Market Risk W	eighted Positions	N. t D. dat
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0	and an interest of the)		and the second second
	1 to 3 months	1			CARL CRASSING	10.25 States (0.25	O starting of the second	Patrake automak)		the second second
	3 to 6 months	1		新教室的 有利义务部署	New Contraction (P)	Contraction and the	0				A CARLES AND A CARLES
	6 to 12 months	1	of the California				0	The state of the second			
2	1.0 to 1.9 years	0.9			A State State		0	and a second		Contraction States and	
	1.9 to 2.8 years	0.8	and the second second	「小学校会」となりにはなりません。	SCI NR. BROKE ST		0			Constant of the second second	and the second second second
	2.8 to 3.6 years	0.75	Service and the service of the servi	A LOAN GARDINE S	THE REAL PROPERTY.	and the second second	0	No secret de la la la		CANADA SA C	A CONTRACTOR OF STREET
3	3.6 to 4.3 years	0.75		DEPARTMENT OF MERICAN			0				Contraction of the second
	4.3 to 5.7 years	0.7					0)	Contraction of the second second	e superior de la companya de la comp
	5.7 to 7.3 years	0.65					0	and a start of the second			
	7.3 to 9.3 years	0.6		and the second second second	Contraction of the second	A CARLES CARE ARE	0	and the second second			
	9.3 to 10.6 years	0.6					0	The standards)	A STATE OF A STATE OF	
	10.6 to 12 years	0.6		Teacher and Robert St.		Carlo Andreas	0	Contract Contractor)		Contraction of the second
	12 to 20 years	0.6	Charles and a state of the			Sector Andrewski Start	0	and the second state and	0		the second s
	Over 20 years	0.6				The second second	0	Section and the second	No. of Concession, Name		
			0	0	0	0	0			0	

OVERALL NET OPEN POSITION

		H	Iorizontal Disallowance	: In	Horiz	contal Disallowance Bet	tween	1	
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
		1	2	3	1 & 2	2 & 3	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge	and the second s		San San Alter Starts	and and the state of the		and a second second		States and a state	The second s

DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for institution using Duration method) Currency US3

	500 - 10 - 1				Individua	al positions					(111)-110 11 000 /
Zone	Time Band	Assumed Change	Debt securities &	& debt derivatives	Interest rat	te derivatives	Tots	al	Market Risk W	eighted Positions	N D
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1		and the state of the state of the	and the second second	Manager Balan	0	0	a second and a second	a section and a section of the	0
	1 to 3 months	1		Constant Constant of			0	0	and the state of t		0
	3 to 6 months	1	Sterrige Las Property		5		0	0			0
	6 to 12 months	1	State Bart Internet	S. M. Barris and S. C. Store			0	0			0
2	1.0 to 1.9 years	0.9	the scale of the	1		- Contraction - Contraction	0	0	San States		0
	1.9 to 2.8 years	0.8	Sales and a second	Charles and the first			0	0	CALCER AND AND AND AND	-	0
	2.8 to 3.6 years	0.75	Market States of States	AND WARDEN TO			0	0	The second s		0
3	3.6 to 4.3 years	0.75					0	0	and store the startes		0
	4.3 to 5.7 years	0.7	Sale Star Ste Port	a standard and a stand	and the second second	a state of the state of the	0	0		and the second second second second	0
	5.7 to 7.3 years	0.65		a bite shi tanki sona ta ba	for the second second	A REPORT OF STREET, AND	0	0	and a lot of a finishing		
	7.3 to 9.3 years	0.6	A State A state of the state	Constant Participation of			0	0			0
	9.3 to 10.6 years	0.6	The second second	State State and and		A State Man	0	0	and the second s	· California da Calendaria	0
	10.6 to 12 years	0.6	and the second second				0	0	Part and a start of the start		0
	12 to 20 years	0.6		The same state water.	And a standard and		0	0			0
	Over 20 years	0.6	Contraction of the State			Contraction and the	0	0	Part and the second		0
TOTAL				0		0	0	0	Constant And And	0	0
OVERALL NET OPEN P	OSITION					2					0

		1	lorizontal Disallowance	in	Hori	zontal Disallowance Bel	lween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1&3	Net Position	Charge
General Market Risk Capital Charge		The second s			and the second second		States and the second	A CONTRACT OF A CONTRACT OF	

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

-					Individua	al positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	To	Ital	Market Risk We	eighted Positions	
2000 - 100 - 10		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	State of the second second		all and a set of the		0	Contract Strengtheres	0	CHOIL	
	1 to 3 months	1	and the second				0	www.com	0		
	3 to 6 months	1	ALTER AND A CONTRACTOR		a contract of the second	Contraction of the	0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		
	6 to 12 months	1		Mary Contractor (Sector 1)			0	Participation of	0		The Party of the P
2	1.0 to 1.9 years	0.9		Section of the section of the	Netter Science	and the second states	0	A sol-prosession	0	Charles and the second second second	
	1.9 to 2.8 years	0.8	a state and a set	an management of	CARLON COLORISON	States and the second	0	Carly and and a street	0		
	2.8 to 3.6 years	0.75		Sold and the second second			0	and a particular state of the	0		
3	3.6 to 4.3 years	0.75			Carlo Martine Martine		0		0		
	4.3 to 5.7 years	0.7			Martin Martine Contra		0		0		
	5.7 to 7.3 years	0.65	Carl Cherry Contract			Section Section Section	0	Contraction of the second	0		
	7.3 to 9.3 years	0.6	A STREET OF STREET		and the second second	Contraction of the second	0		0		
	9.3 to 10.6 years	0.6	Contents of Contents	energy and the second	Services and	Contractor and the	0		0		
	10.6 to 12 years	0.6			1	and the second second	0	Sector particular	0		
	12 to 20 years	0.6	States of Section Section	Contraction of the second	a design and the		0		0	100	
	Over 20 years	0.6	and a second second		STATE OF STATE	and a start of the start	0	and the second	0		
AL			0	0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0		0 0	0	
RALL NET OPE	IN POSITION		and a set of the local data and the			0			0	0	

		Н	orizontal Disallowance	in	Hori	zontal Disallowance Bet	ween		T
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1&2	2 & 3	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge			Same and the second	and the second second	CHARLES A REAL	and the second second	State of the second states	and the second second	The second s

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

1000	/ (Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal	Market Risk W	eighted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	State Carlo C. And Carlo	Contraction of the second			0	A 200 - 100 - 100 - 100 - 0	S on L	CHUIT	the second second second
	1 to 3 months	1		CERESCO DE LA COMPANSIÓN D	and the second second		0	0	The second second		
	3 to 6 months	1	A CONTRACTOR		Alter Constants		0	0			
	6 to 12 months	1		Stephen and States of the			0	0			
2	1.0 to 1.9 years	0.9	Pausel respondences to	States - Constant and			0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
3	3.6 to 4.3 years	0.75	No. of the second			the local day of the second		0			
	4.3 to 5.7 years	0.7	and the second			No. of Concession, Name	0	0			
	5.7 to 7.3 years	0.65	AS AGE AS STORES	And the second second			0	0			
	7.3 to 9.3 years	0.6	DATE OF BRIDE STREET	PARTY AND ADDRESS			0	0			
	9.3 to 10.6 years	0.6	Contract of the second	Sector And States of States		A REAL PROPERTY OF	0	0			
	10.6 to 12 years	0.6	APPLICATION CONTRACTOR		1. Call		0	0			
	12 to 20 years	0.6	and the second second		200 Minute Streeting		0	0			
	Over 20 years	0.6		Transaction Statements	the second second		0	0			
OTAL		010	0	0		0	0	0	Contraction of the local data	Contraction of the local sector	
VERALL NET OPEN	NPOSITION		U	U	U	U	0	0	0	0	

		н	Iorizontal Disallowance	In	Hori	zontal Disallowance Bet	ween	1	
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total Ceneral Market Risk
C		1	2	3	1 & 2	2 & 3	1&3	Net Position	Charge
General Market Risk Capital Charge			-1917年7月2日第二月20日日	and the second second			Charles Martin and Barris	And the second second	

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

_					Individual	positions					
Zone	Time Band	Assumed	Debt securities &	debt derivatives	Interest rate	derivatives	То	tal	Market Risk W	eighted Positions	
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1		2 And a second and a		- Part Parts	0	0	10-04-25-01-01-02-20-0		
	1 to 3 months	1	100 C 100 C 100		State State		0	0			
	3 to 6 months	1	and the second second				0	0			and some the second second
	6 to 12 months	1				Contraction of the second	0	0			
2	1.0 to 1.9 years	0.9				1000	0	0			
	1.9 to 2.8 years	0.8			and the second second		0	0			
	2.8 to 3.6 years	0.75			Configuration of the	and the second second	0	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1			and the second second
3	3.6 to 4.3 years	0.75				The second second second second	0	0			
	4.3 to 5.7 years	0.7					0	and the second se	Contract of the second second		
	5.7 to 7.3 years	0.65		for the second		STATISTICS STATES	0	0	2		
	7.3 to 9.3 years	0.6	Charles H. B. Confe			and the second second	0	0			
	9.3 to 10.6 years	0.6		WENC WORLD SILES OF	A AMA DALOUR		0	0			Photo Reserves
	10.6 to 12 years	0.6	and the second second	New York Street Brit	s de la companya de l		0				a land a second
	12 to 20 years	0.6	Control March 197	States and a second second			0	0			State State State State
	Over 20 years	0.6	Constanting and the	- House and the second			0	0			
AL.		0.0	Contraction of the second			The state of the same			CONTRACTOR OF THE OWNER	Contractor Report and Contractor	

		Н	orizontal Disallowance	in	Horb	contal Disallowance Be	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2&3	1&3	Net Position	Charge
General Market Risk Capital Charge		Report of the Angeles, Inc.	and the second sec		A Martin Contraction	No. 2 State State State	State and state and	No. Constant of the second	

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

					Individual	positions					
Zone	Time Band	Assumed	Debt securities &	& debt derivatives	Interest rate	derivatives	To	tal	Market Risk W	eighted Positions	Not Positions
		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1					0		0	The second s	0
	1 to 3 months	1		Constant of Street in		Contraction of the second	0		0		0
	3 to 6 months	1	and the second second second				0		0	1997 A. 1997 A. 19	0
	6 to 12 months	1		N. S.			0	States and the second	0		0
2	1.0 to 1.9 years	0.9					0		0		0
	1.9 to 2.8 years	0.8					0	1	0		0
	2.8 to 3.6 years	0.75					0		0		0
3	3.6 to 4.3 years	0.75					0		0		0
	4.3 to 5.7 years	0.7	a land and the state	NE CONTRACTOR DE LA	And Angels and and		0		0		and the second sec
	5.7 to 7.3 years	0.65					0		0		0
	7.3 to 9.3 years	0.6					0		0		0
	9.3 to 10.6 years	0.6		an a			0		0	Sale and a second second	0
	10.6 to 12 years	0.6					0		O	Contract of the particular	0
	12 to 20 years	0.6	and which we want				0	Construction of the second	0	Service and the service of the servi	0
	Over 20 years	0.6					0		0		0
TOTAL			0	0	0	. 0	0		0 (0	0

OVERALL NET OPEN POSITION

		Horizontal Disallowance in			Horizontal Disallowance Between				
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		Total General Market Risk
		1	2	3	1 & 2	2 & 3	1&3	Net Position	Charge
General Market Risk Capital Charge		「「「「「「「」」」」」	A STATE OF STATE				and the state of the		Start Start Service Providence

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(Rupees in '000')

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

					Individua						
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	То	tal	Market Risk We	ighted Positions	
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	NEW CONTRACTOR			Starting and starting the	0	0	Service and the service	the side of the second second second	New Contractor of the
	1 to 3 months	1	State of the second	Marches and States			0	0	A CONTRACTOR OF A CONTRACT	COAST COAST	
	3 to 6 months	1		A CONTRACTOR OF THE			0	0	THE REPORT OF THE PARTY OF		1
	6 to 12 months	1	Store and the store of the			The second second second	0	0	NOT BE DECK		and house of the lot of the
2	1.0 to 1.9 years	0.9	S. S. Starting Start	and a state of the state			0	0	Carlos Martin State		2.000
	1.9 to 2.8 years	0.8	Sector Sectors	States and the states	Sugar States		0	0	NAME OF A DRAWN		Safety and the second second
	2.8 to 3.6 years	0.75	a second s		A PRANTING AN DES		0	0	10 South States of the		1
3	3.6 to 4.3 years	0.75					0	0			All have been been been been been been been be
	4.3 to 5.7 years	0.7		ALCONTRACTOR	1		0	0	Carlos and a start of the	State of the state of the state	
	5.7 to 7.3 years	0.65		and the states	and the second second		0 - 20 - 20	0			Contract of the second second
	7.3 to 9.3 years	0.6			A Martin Star La		0	0			A Los a graden Autor
	9.3 to 10.6 years	0.6					0	0			A REAL PROPERTY AND A REAL PROPERTY AND A
	10.6 to 12 years	0.6			a and a start of the	「「「「「「「」」」	0		and the second second		South and the second states of
	12 to 20 years	0.6		Sand Martin Control			0	0		and the second for	Station of the second second
	Over 20 years	0.6		11. 11. 11. 11. 11. 11. 11.			0	0	and the second		ALL
TOTAL			0	0	0	0	0	0	0	0	Carl Contraction of the Contract
OVERALL NET OPEN POSIT	ION										

		Н	Iorizontal Disallowance	In	Hor	izontal Disallowance Be	tween			
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	Total General Market Risk	
		1	2	3	1&2	2&3	1&3	Net Position	Charge	
General Market Risk Capital Charge	· 当时的方法的考虑的考虑的考虑。 医乙酰基苯乙基 医副原子	这些现在的原则和影响。			A CONTRACTOR OF CONTRACTOR	Contract of the second				

CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000')					
	I	nside Pakistan		Qutsida B	alvistan*	Tatal					
	KSE	LSE	ISE	Outside Pakistan"		Total					
Specific Risk Charge Equities											
a Long positions						0					
b Short Positions		S. Development				0					
Equity Derivatives											
c Long positions	Protection in the					0					
d Short Positions						0					
e Total Gross Positions (a+b+c+d)	0	0	0	0	0	0					
f Risk Weight	8%	8%	8%	8%	8%	U					
g Specific Risk Charge (f x e)	0	0	0	0	0	0					
B General Market Rick Charge											
h Net Long/Short Positions (a-b + c-d)	0	0	0	0	0	0					
i Risk Weight	8%	8%	8%	8%	8%						
i General Market Risk Charge (h x i)	0	0	0	0	0	0					

tal Capital Charge for Equity Exposures (g + j)	0 0 0
	and the second

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

j

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								(Ru	upees in '000')
		Pos	ition in Curre	ncy		Net delta-			
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	2	3	4	5	6	7	8	9	10
USD							0		0
GBP							0		0
IPY	Street Starp						0		0
CHF					The second second		0		0
AED							0		
SAR		The second second					0		0
AUD					an and a		0		0
CAD			Plant and an				0		0
DKK							0		0
HKD			Land Colden	Contract of the second			0		0
SGD							0		0
SEK							0		0
EUR			The all the first second				0		0
Currency 14							. 0		0
Currency 15					and the second second		0		0
Currency 16	a la la serie de la serie						0		0
Currency 17							0		0
Currency 18							0		0
Currency 19						a Pris Atlanta a	0		0
Currency 20	Call States						0		0
Currency 21			A Contractor		Contract of the		0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge



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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

Lama Call	
Long Call	Total
North States	

	sentiliti de constructione el las construccións el construction de construction de la construction de		And the second se	
TOTAL				0

Please enter your data in yellow cells.						OR1	
RISK WEIG	HTED A	MOUNT FO	R OPERATIO	ONAL RISK			
Calculation Approach: Basic Ind	icator App	roach				(Rupees in '000')	
1 Basic Indicator Approach (BIA)			Gross	income #			Please select
T Dasie Indicator Approach (Diri)	α	First year	Second year	Third year	Average of positive values	Capital Charge	your Calculation
	1	2	3	4	5 8 163 708	6 = (5x1) 1 224 556	all calculations
Gross Income A Capital Charge (BIA)	15%	10,703,624	9,017,147	3,970,334	0,103,700	1,224,556	will perform
2 The Standardized Approach (TSA)			Gross	Income #	Aurona		automatically
		First year	Second year	Third year	nositive values	Capital Charge	
Business lines *		2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0	0	0	0	0	
Trading and Sales	18%	0	0	0	0	0	
Pateil Banking	12%	0	0	0	0	0	
Retail Banking	15%	0	0	0	0	0	
Commercial Banking	100/	0	0	0	0	0	
Payment and Settlement	1870	0	0	0	0	0	
Agency Services	15%	0	0	0	0	0	
Asset Management	12%	0	0	0	0	0	
Retail Brokerage	12%	0	0	0	0	0	
B Capital Charge (TSA)						0	
3 Alternative Standardized Approach (ASA)			Gross	Income #			
	1	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%	C	0	0	0	0	
Trading and Sales	18%	C	0	0	0	0	
Payment and Settlement	18%	0	0	0	0	0	1
A gency Services	15%	C	0	0	0	0	
Agency Services	1204	0	0	0	0	0	
Asset Management	1270	0	0	0	0	0	
Those banks that are unable to disagg gross income for these six lines as und	regate the er	ir gross inco	me into the ab	ove mentione	d six lines can a	ggregate the total	
Aggregate of six business lines	18%	C	0	0	0	0]
3.1 Capital Charge						0]
			Loans and	Advances #			1
		First year	Second year	Third year	Average of		
	β				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)*m	
Retail Banking	12%	C	0	0	0	0	
Commercial Banking	15%	C	0	0	0	0	
Banks may aggregate loans & advanc	es from re	tail and com	mercial banki	ng (if they wi	sh to) using a be	ta of 15% as under:	
Retail & Commercial Banking	15%	C	0	0		0]
3.2 Capital Charge						0	1
C Canital Charge (ASA) (3 1+3 2)						0	1
D G is 1 Glober (a Constituted Bisk (4, B as C)						1 224 556	
D Capital Charge for Operational Risk (A, B or C)						1,22,300	
E Total Risk Weighted Amount (D x 12.5) Adjusted RWA based on Capital Floors allowed to calculated in cell J55.	o ASA ban	ks only. All	other banks w	ill manually j	feed the amount	15,306,953	
# Annual Audited figures should be used.					insible Ben	he /DEIs are required	

* Disclosure in the above segments of business should not be construed to engage in activities as allowed under the law and SBP regulations