



**INDEPENDENT AUDITOR'S REPORT TO THE GENERAL MANAGER/CHIEF EXECUTIVE OF
SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
ON CAPITAL ADEQUACY RETURN AS AT DECEMBER 31, 2020**

Opinion

We have audited the accompanying Capital Adequacy Return (the Return) of Saudi Pak Industrial and Agricultural Investment Company Limited (the Company) as at December 31, 2020. The Return has been prepared by the management in accordance with the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated June 27, 2006 and Instructions for Basel III Implementation in Pakistan issued vide BPRD Circular No. 6 dated August 15, 2013 mainly pertaining to eligible capital and related deductions and other requirements specified by SBP (together referred to as 'the Framework'). The Return is based on the audited financial statements of the Company for the year ended December 31, 2020.

In our opinion, the Return of the Company as at December 31, 2020 has been prepared, in all material respects, in accordance with the requirements of the Framework.

Basis of 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 – Basis of Accounting and Restriction on Distribution

The Return has been prepared in accordance with the Framework described above and to meet the requirements specified by the 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 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, the 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 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 of the Company are responsible for overseeing the Company's financial reporting process.

A.F.F.

Auditor's Responsibilities for the Audit of the Return

Our objectives are to obtain reasonable assurance about whether the Return as a whole 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 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, 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates, if any, 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.



Chartered Accountants
Islamabad: March 29, 2021

Audit Engagement Partner: JehanZeb Amin

Please enter your data in yellow cells.

CAP 1

NAME OF THE BANK: 3111 - SAUDI PAK INDUSTRIAL AND AGRICULT

REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OF: December-2020

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1.1	Common Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	6,600,000	6,600,000
1.1.2	Balance in Share Premium Account	-	-
1.1.3	Reserve for issue of Bonus Shares	-	-
1.1.4	Discount on issue of Shares (enter negative number)	-	-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,543,529	1,543,529
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	3,353,786	3,353,786
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-
	CET1 before Regulatory Adjustments	11,497,315	11,497,315
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	7,327	7,327
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve	-	-
1.1.17	Investment in own shares/ CET1 instruments	-	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	-	-
	Sum of Regulatory Adjustments at CET1 level	7,327	7,327
1.1.21	CET1 after Regulatory Adjustments above	11,489,987	11,489,987
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	294,821	294,821
1.1.23	CET1 after Regulatory Adjustment above	11,195,166	11,195,166
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
1.1.26	CET1 after Regulatory Adjustment above	11,195,166	11,195,166
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET1 after above adjustment	11,195,166	11,195,166
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	CET1 after Regulatory Adjustment above	11,195,166	11,195,166
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	277,174	277,174
1.1.34	CET1 (after regulatory adjustments)	10,917,992	10,917,992
1.2	Additional Tier1 (AT1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity	-	-
1.2.1.2	of which Classified as liabilities	-	-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3	AT1 Capital before Regulatory Adjustments	-	-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the prescribed limit	-	-
1.2.6	Investment in own AT1 capital instruments	-	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	277,174	277,174
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	-
	Sum of Regulatory Adjustments at AT1 Capital level	277,174	277,174
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.13	AT1 Capital (after regulatory adjustments)	-	0
1.2.14	AT1 Capital recognized for capital adequacy	-	-
1.2.16	Eligible Tier 1 (T1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	10,917,992	10,917,992

2022

Faisal

Khalid

2	Tier 2 (T2) Capital		
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets		-
2.5	Revaluation Reserves (net of taxes)	1,390,904	1,390,904
2.5.1	Pertaining to Fixed Assets	1,887,062	1,887,062
2.5.2	Unrealized Gains/ (losses) on AFS securities	(496,158)	(496,158)
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		-
2.8	T2 Capital before regulatory adjustments	1,390,904	1,390,904
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital	-	
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		-
2.12	Investment in own T2 capital instrument		-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	259,905	259,905
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	259,905	259,905
2.15	Amount of Regulatory Adjustment applied at T2 Capital level	259,905	259,905
2.16	T2 Capital (after regulatory adjustments)	1,130,999	1,130,999
2.17	T2 Capital recognized for capital adequacy	1,130,999	1,130,999
2.18	Portion of AT1 Capital recognized in T2 Capital	-	-
2.19	Total T2 Capital admissible for capital adequacy	1,130,999	1,130,999
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)	12,048,991	12,048,991
4	Total Risk Weighted Assets (TRWAs)	31,435,879	31,435,879
4.1	Total Credit Risk Weighted Assets	20,099,834	20,099,834
4.2	Total Market Risk Weighted Assets	8,777,126	8,777,126
4.3	Total Operational Risk Weighted Assets	2,558,919	2,558,919
5	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	34.73%	34.73%
5.2	T1 Capital to TRWAs	34.73%	34.73%
5.3	Total eligible capital to TRWAs	38.33%	38.33%

207756

Faisal

Faisal Hanif Ramay
Assistant Vice President

Khawar

Khawar Ashfaq
Chief Financial Officer

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Minority Interest - under Basel III (full implementation)		Subsidiaries										
Items	(A separate column should be completed for each subsidiary 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											
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
4	Total Tier 1 capital (CET1 + AT 1 capital) of the subsidiary net of deductions											
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
7	Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions											
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
10	Total risk-weighted assets of the subsidiary											
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0
CET1												
Surplus CET1 of the subsidiary, of which			-	-	-	-	-	-	-	-	-	-
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	-	-	-	-	-	-	-	-
Total Tier 1 (T1) Capital												
Surplus Total T1 capital of the subsidiary, of which			-	-	-	-	-	-	-	-	-	-
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	-	-	-	-	-	-	-	-
Total capital												
Surplus Total capital of the subsidiary, of which			-	-	-	-	-	-	-	-	-	-
amount attributable to third parties			-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors			-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)			-	-	-	-	-	-	-	-	-	-
Under full Basel III implementation:												
CET1 recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-
Under Transitional Arrangement of Basel III												
CET1 recognized from consolidated subsidiaries		100%	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries		-	-	-	-	-	-	-	-	-	-	-

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

Jaisal *KE*

REGULATORY ADJUSTMENTS

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

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

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		702,020
Gross holdings of Additional Tier 1 capital		660,000
Gross holdings of Tier 2 capital		618,879
Sum of all above holdings		1,980,899
Applicable CET1 amount (before thresholds)		11,489,987
Amount of holdings exceeding 10% applicable CET1		831,901
	B3 full	B3 Transit
Deduction from CET1	294,821	294,821
Deduction from AT1 capital	277,174	277,174
Deduction from T2	259,905	259,905
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	407,199	407,199
Gross holdings of AT1 capital	382,826	382,826
Gross holdings of T2 capital	358,974	358,974

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)	11,195,166	11,195,166
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	11,195,166	11,195,166
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
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)	11,195,166	11,195,166
Applicable 15% Threshold	1,975,618	1,975,618
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	-	-

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

SA772e

Jaisel

Kg

Leverage Ratio	21.72%
Tier-1 Capital	10,917,992
Total Exposures	50,257,207

(Rupees in '000')

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	107,773
2	Balances with other banks	557,228
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	119,988
4	Investments	34,984,864
5	Advances	6,810,990
6	Operating fixed assets	2,963,477
7	Deferred tax assets	-
8	Financial Derivatives (total from cell C29)	-
9	Other assets	2,119,369
Total Assets		47,663,689

A.1.) Derivatives (On-Balance Sheet)		Sum of positive fair values without considering any margins
1	Interest Rate	-
2	Equity	-
3	Foreign Exchange & gold	-
4	Precious Metals (except gold)	-
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 indebtedness etc.)	100%	502,224	502,224
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	-	-
4	Lending of securities or posting of securities as collaterals	100%	-	-
5	Undrawn committed facilities (which are not cancellable)	100%	-	-
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	-	-
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	5,294	5,294
9	Other commitments	100%	2,086,000	2,086,000
Total Off-Balance Sheet Items excluding Derivatives			2,593,518	2,593,518

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 prescribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
Total Derivatives				-

Sajid *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

Sajid *K*

RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

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

18,207,428

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

1,892,406

Total Risk Adjusted Exposure of Section B

0

Total Risk Adjusted Exposure of Section C

0

Total Risk Adjusted Exposure of Section D

0

1,892,406

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

0

4 Total Risk Weighted Amount for Credit Risk

20,099,834

SAZZLE

Fixed *K&S*

APPROACH USED FOR CRM IN BANKING BOOK: Simple

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

(Rupees in '000')									
A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)I				Risk Adjusted Amount
					Simple Approach		Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM)EE*	
					Inflow Adjustments	Out flow Adjustments			
		1	2	3	4	5	6	7	8
							(3+4-5)		(2 X 6) or (2 x 7)
(a)	Cash and Cash Equivalents		0%	242			242	-	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	107,532			107,532	-	0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	-	0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	-	0
		2	20%				0	-	0
		3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	100%				0	-	0
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	-	0
(f)	Claims on Multilateral Development Banks		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	0
		1	20%				0	-	0
		2,3	50%				0	-	0
		4,5	100%				0	-	0
		6	150%				0	-	0
		Unrated	50%				0	-	0
(h)	Claims on Banks		0%				0	-	0
			10%				0	-	0
		1	20%	0			0	-	0
		2,3	50%	0			0	-	0
		4,5	100%	0			0	-	0
		6	150%	0			0	-	0
		Unrated	50%	0			0	-	0
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0	-	0
		1,2,3	20%	21,063			21,063	-	4,213
		4,5	50%	0			0	-	0
		6	150%	0			0	-	0
		unrated	20%	0			0	-	0
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	656,153			656,153	-	131,231
(k)	Claims on Corporates (excluding equity exposures)		0%				0	-	0
			10%				0	-	0
		1	20%	1,008,994			1,008,994	-	201,799
		2	50%	2,323,953			2,323,953	-	1,161,976
		3,4	100%	0			0	-	0
		5,6	150%	0			0	-	0
		Unrated-1	100%	1,740,250			1,740,250	-	1,740,250
Unrated-2	125%	1,355,252			1,355,252	-	1,694,065		
(l)	Claims categorized as retail portfolio		0%				0	-	0
			20%				0	-	0
			50%				0	-	0
			75%	12,535			12,535	-	9,401
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	50,927			50,927	-	17,824
	Claims against Low Cost Housing Finance		25%				0	-	0
(n)	Past Due loans:						0	-	0
	1. 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:						0	-	0
	1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.		150%	700,810			700,810	-	1,051,215
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.		100%	555,937			555,937	-	555,937
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%	154,735			154,735	-	77,368
	2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired		100%				0	-	0
	3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and/or impaired and specific provision held thereagainst is more than 20% of outstanding amount		50%				0	-	0
							0	-	0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		1000%	500,000			500,000	-	5,000,000
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%				0	-	0
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	741,800			741,800	-	741,800
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	512,500			512,500	-	768,750
(s)	Investments in venture capital		150%				0	-	0
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	2,932,753			2,932,753	-	2,932,753
(u)	Claims on all fixed assets under operating lease		100%	23,495			23,495	-	23,495
(v)	All other assets		100%	2,095,351			2,095,351	-	2,095,351
B	TOTAL			15,494,281	0	0	15,494,281	0	18,207,478

B

TOTAL

15,494,281 0 0 15,494,281 0 18,207,428

207752.

Javed K8

NON MARKET RELATED

A With Credit Conversion Factor of 100%

(Rupees in '000')

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

c. Other commitments with certain drawdown

(Rupees in '000)									
Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure	
				Simple Approach			Comprehensive		
				Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*		
1	2	3	4	5	6	7	8	9	
(3 X 100%)									
(2 x 8)									
al	-	0%		-	-	-	-	-	
y	-	0%		-	-	-	-	-	
al	1	0%		-	-	-	-	-	
as	2	20%		-	-	-	-	-	
	3	50%		-	-	-	-	-	
	4,5	100%		-	-	-	-	-	
	6	150%		-	-	-	-	-	
	Unrated	100%		-	-	-	-	-	
al	-	0%		-	-	-	-	-	
d	-	0%		-	-	-	-	-	
		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%	-	-	-	-	-	-	
		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%	-	-	-	-	-	-	
as		0%				-		-	
	1,2,3	20%	-	-	-	-	-	-	
	4,5	50%	-	-	-	-	-	-	
	6	150%	-	-	-	-	-	-	
	unrated	20%	-	-	-	-	-	-	
as		0%				-		-	
		20%		-	-	-	-	-	
		0%			-		-		
	1	20%	-	-	-	-	-	-	
	2	50%	1,402,224	1,402,224	-	-	1,402,224	701,112	
	3,4	100%	-	-	-	-	-	-	
	5,6	150%	-	-	-	-	-	-	
	Unrated-1	100%	1,186,000	1,186,000	-	-	1,186,000	1,186,000	
	Unrated-2	125%	-	-	-	-	-	-	
		0%			-		-		
		20%			-	-	-	-	
		50%			-	-	-	-	
		75%		-	-	-	-	-	
		0%			-		-		
		20%			-	-	-	-	
		50%			-	-	-	-	
		100%	5,294	5,294	-	-	5,294	-	
			5,294	5,294	-	-	5,294	-	
			2,593,518	2,593,518	-	-	2,593,518	-	
					-	-		1,892,406	

Total

2,593,518

2,593,518

-

-

2,593,518

-

1,892,406

SAJJAL

Jaisal

KJ

B With Credit Conversion Factor of 50%

a. Performance related contingencies

Commitments with an original maturity of over one year

b

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

207720.

Jaisal K8

C With Credit Conversion Factor of 20%

a. Trade Related contingencies

Other Commitments with original maturity of one year or less

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

D With Credit Conversion Factor of 0%

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

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

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

Total

WJL

Jasal

OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

CR 4

(Rupees in '000')

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 Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
c	Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments									
d	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				6%	-	-	-	50%	-
	with Residual Maturity of one year or less				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				8%	-	-	-	150%	-
	with Residual Maturity of over five year				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%	-
e	Other Market Related Contracts									
	1. Future sale of equity instruments					-	-	-		-
	2.									
B	Sub Total	-	-	-		-	-	-		-

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

f	Interest rate contracts*									
	with Residual Maturity of one year or less				0%	-	-	-	0%	-
	with Residual Maturity of one year or less				0%	-	-	-	20%	-
	with Residual Maturity of one year or less				0%	-	-	-	50%	-
	with Residual Maturity of one year or less				0%	-	-	-	100%	-
	with Residual Maturity of one year or less				0%	-	-	-	125%	-
	with Residual Maturity of one year or less				0%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				1%	-	-	-	150%	-
	with Residual Maturity of over five year				2%	-	-	-	0%	-
	with Residual Maturity of over five year				2%	-	-	-	20%	-
	with Residual Maturity of over five year				2%	-	-	-	50%	-
	with Residual Maturity of over five year				2%	-	-	-	100%	-
	with Residual Maturity of over five year				2%	-	-	-	125%	-
	with Residual Maturity of over five year				2%	-	-	-	150%	-
g	Foreign Exchange Contracts*									
	with Residual Maturity of one year or less				1%	-	-	-	0%	-
	with Residual Maturity of one year or less				1%	-	-	-	20%	-
	with Residual Maturity of one year or less				1%	-	-	-	50%	-
	with Residual Maturity of one year or less				1%	-	-	-	75%	-
	with Residual Maturity of one year or less				1%	-	-	-	100%	-
	with Residual Maturity of one year or less				1%	-	-	-	125%	-
	with Residual Maturity of one year or less				1%	-	-	-	150%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	0%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	20%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	50%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	75%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	100%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	125%	-
	with Residual Maturity of over one year to five year				5%	-	-	-	150%	-
	with Residual Maturity of over five year				8%	-	-	-	0%	-
	with Residual Maturity of over five year				8%	-	-	-	20%	-
	with Residual Maturity of over five year				8%	-	-	-	50%	-
	with Residual Maturity of over five year				8%	-	-	-	75%	-
	with Residual Maturity of over five year				8%	-	-	-	100%	-
	with Residual Maturity of over five year				8%	-	-	-	125%	-
	with Residual Maturity of over five year				8%	-	-	-	150%	-
C	Sub Total	-	-	-		-	-	-		-

D Grand Total (B+C)

SATRE

faisal

KR

-

Please use Yellow Cells to enter your data.

MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY**

(Rupees in '000')

A Capital Charge for Interest Rate Risk

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

ii. Total market risk capital charge for General Market Risk

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

Maturity Method

0	
379,050	379,050

B Capital Charge For Equity Exposure (MR 4)

i. Specific Risk

ii. General Market Risk

160,718	
160,718	321,435

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

1,685

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

0

E Total Capital Charge for Market Risk (A+B+C+D)

702,170

F Risk Weighted Amount for Market Risk (E x 12.5)

8,777,126

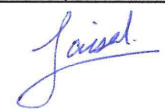
07726

Jaisel K

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

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					
a	Government (Domestic Currency)	Long	29,869,286						29,869,286	0
		Short							0	0
b Government (other than Domestic Currency)										
Rating grade 1	Long								0	0
	Short								0	0
Rating grade 2-3	Long								0	0
	Short								0	0
Rating grade 4-5	Long								0	0
	Short								0	0
Rating grade 6	Long								0	0
	Short								0	0
Unrated	Long								0	0
	Short								0	0
c Qualifying (to be specified)										
	Long								0	0
	Short								0	0
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)										
Rating grade 1	Long								0	0
	Short								0	0
Rating grade 2-3	Long								0	0
	Short								0	0
Rating grade 3,4,5	Long								0	0
	Short								0	0
Rating grade 5-6	Long								0	0
	Short								0	0
Unrated	Long								0	0
	Short								0	0
e										
Total of a to d	Long	29,869,286	0	0	0	0	0	0	29,869,286	0
	Short	0	0	0	0	0	0	0	0	0
f										
Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)		0	0	0	0	0	0	0	29,869,286	0


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

MR 3.1 (a)

(Rupees in '000)

Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less	0				0	0	0.00%	0	
	1 to 3 months	1 to 3 months	16,996,900				16,996,900	0	0.20%	33,994	0
	3 to 6 months	3 to 6 months	0				0	0	0.40%	0	0
	6 to 12 months	6 to 12 months	1,000,335				1,000,335	0	0.70%	7,002	0
	2	1 to 2 years	1.0 to 1.9 years	0				0	0	1.25%	0
2	2 to 3 years	1.9 to 2.8 years	0				0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years	7,143,206				7,143,206	0	2.25%	160,722	0
	4 to 5 years	3.6 to 4.3 years	0				0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years	0				0	0	3.25%	0	0
	3	7 to 10 years	5.7 to 7.3 years	4,728,845				4,728,845	0	3.75%	177,332
3	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			29,869,286	-	-	-	29,869,286	0		379,050	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Char
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge								379,050	379,050

27726.

Jaisah *K*

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

(Rupees in '000')

(figures in '000)											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
3	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN POSITION											

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

227750.

Jaisal *K*

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

(Rupees in '000')

(Rupees in '000)											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
TOTAL							0	0	12.50%	0	0
OVERALL NET OPEN POSITION											

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

Safel

Jaid K

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

MR 3.1 (4)

(Rupees in '000')											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
TOTAL			0	0	0	0	0	0	12.50%	0	0
OVERALL NET OPEN POSITION											

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

207756.

Jaisel. KE

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

(Rupees in '000')

(figures in '000)											
Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
2	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
3	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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

207726

Jasal Kiz

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

(Rupees in '000')

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

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

207796

Journal. K

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

(Rupees in '000')

(Rupees in '000)											
Zone	Time Band		Individual position						Risk Weight	Weighted position	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less					0	0	0.00%	0	0
	1 to 3 months	1 to 3 months					0	0	0.20%	0	0
	3 to 6 months	3 to 6 months					0	0	0.40%	0	0
	6 to 12 months	6 to 12 months					0	0	0.70%	0	0
2	1 to 2 years	1.0 to 1.9 years					0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years					0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years					0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years					0	0	2.75%	0	0
3	5 to 7 years	4.3 to 5.7 years					0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years					0	0	3.75%	0	0
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years					0	0	6.00%	0	0
		12 to 20 years					0	0	8.00%	0	0
		Over 20 years					0	0	12.50%	0	0
							0	0			
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

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

SAJJAL

Jaid K

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

(Rupees in ')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			
	1 to 3 months	1					0	0			
	3 to 6 months	1					0	0			
	6 to 12 months	1					0	0			
2	1.0 to 1.9 years	0.9					0	0			
	1.9 to 2.8 years	0.8					0	0			
	2.8 to 3.6 years	0.75					0	0			
	3.6 to 4.3 years	0.75					0	0			
3	4.3 to 5.7 years	0.7					0	0			
	5.7 to 7.3 years	0.65					0	0			
	7.3 to 9.3 years	0.6					0	0			
	9.3 to 10.6 years	0.6					0	0			
	10.6 to 12 years	0.6					0	0			
	12 to 20 years	0.6					0	0			
	Over 20 years	0.6					0	0			
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

27796.

Farid K

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

MR 3.2

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions								Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total						
			Long	Short	Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0	0	0	0		
	1 to 3 months	1					0	0	0	0	0		
	3 to 6 months	1					0	0	0	0	0		
	6 to 12 months	1					0	0	0	0	0		
2	1.0 to 1.9 years	0.9					0	0	0	0	0		
	1.9 to 2.8 years	0.8					0	0	0	0	0		
	2.8 to 3.6 years	0.75					0	0	0	0	0		
	3.6 to 4.3 years	0.75					0	0	0	0	0		
3	4.3 to 5.7 years	0.7					0	0	0	0	0		
	5.7 to 7.3 years	0.65					0	0	0	0	0		
	7.3 to 9.3 years	0.6					0	0	0	0	0		
	9.3 to 10.6 years	0.6					0	0	0	0	0		
	10.6 to 12 years	0.6					0	0	0	0	0		
	12 to 20 years	0.6					0	0	0	0	0		
	Over 20 years	0.6					0	0	0	0	0		
TOTAL			0	0	0	0	0	0	0	0	0		
OVERALL NET OPEN POSITION													

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

Signature

Signature

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

MR 3.2

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions								Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total						
			Long	Short	Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0		
	1 to 3 months	1					0	0			0		
	3 to 6 months	1					0	0			0		
	6 to 12 months	1					0	0			0		
2	1.0 to 1.9 years	0.9					0	0			0		
	1.9 to 2.8 years	0.8					0	0			0		
	2.8 to 3.6 years	0.75					0	0			0		
	3.6 to 4.3 years	0.75					0	0			0		
3	4.3 to 5.7 years	0.7					0	0			0		
	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					0	0			0		
	10.6 to 12 years	0.6					0	0			0		
	12 to 20 years	0.6					0	0			0		
	Over 20 years	0.6					0	0			0		
TOTAL				0	0	0	0	0	0	0	0		
OVERALL NET OPEN POSITION													

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

A775e.

Jaish.

K

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

MR 3.2

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions								Market Risk Weighted Positions	Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total					
			Long	Short	Long	Short	Long	Short	Long	Short		
1	1 month or less	1					0	0			0	
	1 to 3 months	1					0	0			0	
	3 to 6 months	1					0	0			0	
	6 to 12 months	1					0	0			0	
2	1.0 to 1.9 years	0.9					0	0			0	
	1.9 to 2.8 years	0.8					0	0			0	
	2.8 to 3.6 years	0.75					0	0			0	
	3.6 to 4.3 years	0.75					0	0			0	
3	4.3 to 5.7 years	0.7					0	0			0	
	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					0	0			0	
	10.6 to 12 years	0.6					0	0			0	
	12 to 20 years	0.6					0	0			0	
	Over 20 years	0.6					0	0			0	
							0	0			0	
TOTAL			0	0	0	0	0	0	0	0	0	
OVERALL NET OPEN POSITION												

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

0772.

Jaish

K

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

MR.3.2

(Rupees in '000')

(excludes in own)											
Zone	Time Band	Assumed Change in	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total				
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	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					0	0			0
	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					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

Signature

Signature

Signature

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

MR 3.2

(Rupees in '000')

Zone	Time Band	Assumed Change in	Individual positions								
			Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
			Long	Short	Long	Short	Long	Short	Long	Short	
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.7 years	0.7					0	0			0
	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					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

Signature

Signature *Signature*

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

MR 3.2

(Rupees in '000')

Report as of 7/1/2017											
Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1					0	0			0
	1 to 3 months	1					0	0			0
	3 to 6 months	1					0	0			0
	6 to 12 months	1					0	0			0
2	1.0 to 1.9 years	0.9					0	0			0
	1.9 to 2.8 years	0.8					0	0			0
	2.8 to 3.6 years	0.75					0	0			0
	3.6 to 4.3 years	0.75					0	0			0
3	4.3 to 5.7 years	0.7					0	0			0
	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					0	0			0
	10.6 to 12 years	0.6					0	0			0
	12 to 20 years	0.6					0	0			0
	Over 20 years	0.6					0	0			0
TOTAL			0	0	0	0	0	0	0	0	
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge									

WZL

jaish *K*

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

Inside Pakistan			Outside Pakistan*	Total
KSE	LSE	ISE		

A Specific Risk Charge

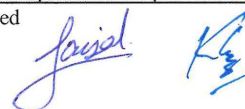
Equities						
a	Long positions	2,008,970				2,008,970
b	Short Positions					0
Equity Derivatives						
c	Long positions					0
d	Short Positions					0
e	Total Gross Positions (a+b+c+d)	2,008,970	0	0	0	2,008,970
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	160,718	0	0	0	160,718

B General Market Risk Charge

h	Net Long/Short Positions (a-b + c-d)	2,008,970	0	0	0	2,008,970
i	Risk Weight	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	160,718	0	0	0	160,718

Total Capital Charge for Equity Exposures (g + j)	321,435	0	0	0	0	321,435
---	---------	---	---	---	---	---------

* 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')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others				
1	2	3	4	5	6	7	8	9	10

USD	131						131	160.26	21,063
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR							0		0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position

Capital Charge Rate

Total Capital Charge

27736

21,063
8%
1,685

Faisal

K

MR 6

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
--------------	--	--	--	--	---

WZL

Jaisel

K

Please enter your data in yellow cells.

OR1

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach:

Basic Indicator Approach

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Capital Charge
	First year	Second year	Third year	Average of positive values	
1	2	3	4	5	6 = (5x1)
15%	1,144,233	1,357,737	1,592,300	1,364,757	204,714
					204,714

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *

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

B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

Business lines *

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

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

Aggregate of six business lines

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

3.1 Capital Charge

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

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

Retail & Commercial Banking

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

3.2 Capital Charge

C Capital Charge (ASA) (3.1+3.2)

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

E Total Risk Weighted Amount (D x 12.5)

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

Annual Audited figures should be used.

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

Signature

Signature

0

0

204,714

2,558,919

2,558,919