

KPMG Taseer Hadi & Co. Chartered Accountants Sixth Floor, State Life Building, Blue Area Islamabad, Pakistan Telephone 92 (51) 282 3558, Fax 92 (51) 282 2671

INDEPENDENT AUDITORS' REPORT

To the General Manager/Chief Executive of Saudi Pak Industrial and Agricultural Investment Company Limited on the Capital Adequacy Return as at 31 December 2021

Opinion

We have audited the accompanying Capital Adequacy Return ("the Return") of Saudi Pak Industrial and Agricultural Investment Company Limited ("the Company") as at 31 December 2021.

In our opinion, the financial information in the Return of the Company as at 31 December 2021 is prepared, in all material respects, in accordance with the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated 27 June 2006 and Instructions for Basel III Implementation in Pakistan issued vide BPRD Circular No. 6 dated 15 August 2013 and BPRD Circular No.11 dated 05 November 2014, mainly pertaining to eligible capital and related deductions and other requirements specified by SBP (together referred to as "the Framework").

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing, as applicable in Pakistan (ISAs). Our responsibilities under those standards are further described in the Auditors' 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 preparation of the return and Restriction on Distribution

The Return is prepared in accordance with the Framework as described above and is based on the audited financial statements of the Company for the year ended 31 December 2021. The Return is prepared to assist the Company to meet the requirements specified by the SBP. As a result, the Return may not be suitable for another purpose. Our report is intended solely for the Company



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and SBP and should not be distributed to parties other than the Company or SBP. Our opinion is not modified in respect of this matter.

Responsibilities of Management and those charged with governance for the Return

Management is responsible for 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, 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.

Auditors' 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 auditors' 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 auditing standards as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Return.

As part of an audit in accordance with ISAs, 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.



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- 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 auditors' 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 auditors' 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.

The engagement partner on the audit resulting in this independent auditors' report is Muhammad Ubbaid Ullah.

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KPMG Taseer Hadi & Co. Chartered Accountants Islamabad

30 March 2022

Please enter your data in yellow cells.

NAME OF THE BANK 3111 - SAUDI PAK INDUSTRIAL AND AGRICULT
REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OI December-2021

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

lo	D. L. W. A. (APPEL)	Basel 3 Transit	Basel 3 full
	Equity Tier 1 (CET1) Fully Paid-up capital/ Capital deposited with SBP	6,600,000	6,600,000
1.1.2	Balance in Share Premium Account	0,000,000	- 0,000,000
1.1.3	Reserve for issue of Bonus Shares	AND THE RESIDENCE OF THE PARTY	
	Discount on issue of Shares (enter negative number)		
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	1,727,992	1,727,992
	Gain/ (losses) on derivatives held as Cash Flow Hedge	(1) 等國於自己以及於軍事軍事	<u> </u>
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	4,169,842	4,169,842
	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's		
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	12 407 935	12 407 925
	CET1 before Regulatory Adjustments	12,497,835	12,497,835
	Regulatory Adjustments at CET1 level Goodwill (net of related defered tax liability)	10.7 C 2 (2.7) (2.0) (2.7) (1.7) (1.7)	
	All other intangibles (net of any associated defered tax liability)	6,306	6,306
	Shortfall in provisions against classified assets (without considering any tax impact)	STATES AND STATES OF THE STATE	0,500
	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	Callege Name 2008 (State State 18	
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		•
_	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	6,306	6,300
1.1.21	CET 1 after Regulatory Adjustments above	12,491,529	12,491,529
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	245,482	245,48
1 1	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
1 1 22	capital (amount above 10% threshold)	12.246.046	12.246.04
1.1.23	CET 1 after Regulatory Adjustment above Significant investments in the common stock of banking, financial and insurance entities that are	12,246,046	12,246,04
1.1.24	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		
1.1.23	tax liability)		
1.1.26	CET 1 after Regulatory Adjustment above	12,246,046	12,246,046
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	在特别的"特别"。	WAY STATES
1.1.28	CET I after above adjustment	12,246,046	12,246,040
1.1.29	National specific regulatory adjustments applied to CET1		
1.1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.1.31	Any other deduction specified by SBP	2至75、2500美元米2000年8月前	
1.1.32	CET 1 after Regulatory Adjustment above	12,246,046	12,246,04
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	252,126	252,120
1.1.34	CET1 (after regulatory adjustments)	11,993,920	11,993,92
	al Tier1 (AT 1) Capital		
	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 AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed)		
1.2.2			
122	in group ATI - from "Consolidation sheet")		
1.2.3	ATI Capital before Regulatory Adjustments Regulatory Adjustments at AT1 Capital level		
1.2.4	Investment in mutual funds exceeding the precribed limit	Charles and a plant in the second	
1.2.6	Investment in motidal tunds exceeding the precribed mint		
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		(#c)
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	252,126	252,12
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		: . :
Jacobson II	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	252,126	252,1
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level		
1.2.13	AT1 Capital (after regulatory adjustments)		
1.2.14	AT1 Capital recognized for capital adequacy		
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	11,993,920	11,993,92

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11,993,920 DWAW

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)	1,937,097	1,937,097
2.5.1	Pertaining to Fixed Assets	2,817,513	2,817,513
2.5.2	Unrealized Gains/ (losses) on AFS securities	(880,416)	(880,416
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)	Water Company of the State of t	-
2.8	T2 Capital before regulatory adjustments	1,937,097	1,937,097
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	274,551	274,551
2.13	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		274,351
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities		并优 星 强烈
	that are outside the scope of regulatory consolidation	274 551	274.551
2.15	Sum of Regulatory Adjustments at T2 Capital level	274,551	274,551
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	274,551	274,551
2.16	T2 Capital (after regulatory adjustments)	1,662,546	1,662,546
2.17	T2 Capital recognized for capital adequacy	1,662,546	1,662,546
2.18	Portion of AT1 Capital recognized in T2 Capital		Str. Hills of the second
2.19	Total T2 Capital admissible for capital adequacy	1,662,546	1,662,546
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	13,656,466	13,656,466
	Total Risk Weighted Assets (TRWAs)	28,966,618	28,966,618
4.1	Total Credit Risk Weighted Assets	18,537,351	18,537,351
4.2	Total Market Risk Weighted Assets	7,191,165	7,191,165
4.3	Total Operational Risk Weighted Assets	3,238,102	3,238,102
-	Capital Adequacy Ratios		
5.1	CETI to TRWAs	41.41%	41.41%
5.2	T1 Capital to TRWAs	41.41%	41,41%
5.3	Total eligible capital to TRWAs	47.15%	47.15%

Faisal Hanif Ramay Assistant Vice President Safdar Abbas Zaidi Chief Financial Officer

	Minority Interest - under Basel III (full implementation)						Subsi	diaries				
Items	(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	1	2	3	4	5	6	7	8	9	10
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)								300400			
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		factor of the same	OPT TO STREET OF S	HER	PARTY.	THE REAL PROPERTY.	March 17-9	for the state	\$ - 100 H-1,000	CONTRACTOR	Establish a
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions				SUMPLY.				Line			a Kain Dallar
4	Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions			this seem to be a	C STREET		ALC: NO.	NEW THE STORY	II for the late	Minute of the	Wildlight Stopp	
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		Project Name	ins seri-mu denomi		Sinhi sil	TARGET !		HE LINES	MUSCLER	AND REAL	District of
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			gri uscoestikoog				Law House	to be sufficient to the	(hardesettern)		A REPORT OF THE PARTY OF THE PA
7	Total capital (CET1 + AT1 capital + T2 capital) of the subsidiary net of deductions				our Man	0.000	100					
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions				HIGH	PARE!	BY MUSE		HARPACHERS		Broke A TRAIL	Harding St.
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions						SHELLOW.		3000000000		Total State	A SECTION AND ADDRESS.
10	Total risk-weighted assets of the subsidiary		A PARTY NAMED IN	OF STAGEL SUILEY	THE PLANS		- PERIOR SA	SHAPET A		Bucket, The	/ Soft Publication	STORY.
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)		Walley.		を の の の の の の の の の の の の の							
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	
	CETI											
	Surplus CET1 of the subsidiary; of which			1 -	-	Τ.	-	-	-	-	-	
	amount attributable to third parties		(4)	-	-		1 20	-	14.1	-	-	-
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors		-			7.5		-		1-1		
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)		-					1,41	14	-	-	1000
	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		770			(2)	151	-	1 5 3.	-	100	
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	_ %	(97)	-		-	3-25_	
	Total capital				_							
	Surplus Total capital of the subsidiary; of which		-	-	1.0		180			-		
	amount attributable to third parties				182	14		-	(40)	-		-
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors								l e d	-		
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)			¥.			L -			-		-
	Under full Basel III implementation:											
	CET1 recognized from consolidated subsidiaries			124	-) (A)		723			2
	AT1 Capital recognized from consolidated subsidiaries	10 ALC: 201	-		-	-			<u> </u>	-		
	T2 Capital recognized from consolidated subsidiaries	tennistania de			, rec	(*			(+))		3.00	
	Under Transitional Arrangement of Basel III	100%			-							
	CET1 recognized from consolidated subsidiaries			-	-	-		<u> </u>	(#)		(=)	
	AT1 Capital recognized from consolidated subsidiaries	Hall Markett	-	· ·	;•⟨		-		3.0		•	-
	T2 Capital recognized from consolidated subsidiaries	OF STREET		-				I - '	1	1		

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

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Transitional Arrangements for Capital Deduction (w.e.f. December)	2019
The second of th	100%

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary		The state of the s
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)		I SHEET AND AN
	B3 full	B3 Transit
		_ °=
Amount to be risk weighted @ 100% during the transition period.		7 🖅

		(12.500
Gross holdings of common stock	4 +	642,609
Gross holdings of Additional Tier 1 capital	1	660,000
Gross holdings of Tier 2 capital	1	718,703
Sum of all above holdings		2,021,312
Applicable CET1 amount (before thresholds)] [12,491,529
Amount of holdings exceeding 10% applicable CET1		772,159
	B3 full	B3 Transit
Deduction from CET1	245,482	245,482
Deduction from AT1 capital	252,126	252,126
Deduction from T2	274,551	274,551
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	397,127	397,127
Gross holdings of AT1 capital	407,874	407,874
	444,152	444,152

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		A PERSONAL
Gross holdings of AT1 capital	THE RESTREET NAMED IN	
Gross holdings of T2 capital	AMERICAN CONTRACTOR	
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	12,246,046	12,246,046
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	
Deduction from CET1 (after 10% cap)	(#1	
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		
Deduction from ATI capital		
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		
Deduction from T2 capital		2
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)	12,246,046	12,246,046
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)	12,246,046	12,246,046
Applicable 15% Threshold	2,161,067	2,161,067
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	7. 0 .	
Deferred tax assets due to temporary differences		2

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	filogop is the filogop in
Equity holdings (majority or significant minority) in an insurance subsidiary	
Any other	With the professional state
Significant investment in commercial entities (subject to 1000% risk weight)	•
Sum of above holdings	
Deduction from Tier-1 capital	\$555 DOM: N
Deduction from Tier-2 capital	

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45,532,808

44,190,212

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	101,940
2	Balances with other banks	134,486
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	
4	Investments	30,633,088
5	Advances	6,867,783
6	Operating fixed assets	4,249,589
7	Deferred tax assets	
8	Financial Derivatives (total from cell C29)	
9	Other assets	2,203,325

	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 indebtness etc.)	100%		
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	Single Height and County	
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	To the Part of the	
4	Lending of securities or posting of securties as collaterals	100%	表现的逻辑器的数据表现	
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%	14000 ALEXANDER AND SERVICE	
8	Commitments for the acquisition of operating fixed assets	100%	9,468	9,468
9	Other commitments	100%	1,333,128	1,333,128
	Total Off-Balance Sheet Items excluding Derivatives		1,342,596	1,342,596

C) Com	mitments 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 Il instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate			
2	Equity			
3	Foreign Exchange & gold	NEWS BARRIES		
4	Precious Metals (except gold)*	BHEAD REPLEASE SET		*
5	Commodities*		AND THE REAL PROPERTY.	
6	Credit Derivatives (protection sold and bought)*			
7	Other derivatives*	BIRTH AND THE		-
	Total Derivatives			

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

Instructions:

Total Exposures

Total Assets

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.

No bilateral netting or offsetting of matched positions for derivatives is anome.

Items deducted from capital will not contribute towards calculation of exposures. Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

1 On Balance Sheet Exposures (B: To	tal of Column 8 of CR 2)
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18,061,319

0

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

	476,032
	0
	0
476,032	0

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

4 Total Risk Weighted Amount for Credit Risk

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18,537,351

APPROACH USED FOR CRM IN BANKING BOO Simple

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

A	Exposure Type	External rating	Risk Weight	Original Exposure	Inflow Adjustments	Simple Approach Out flow Adjustments	MITIGATION (CE Adjusted Exposure	Comprehensive Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Am
		1	2	3	4	5	6	7	(2 X 6) or (2 x 7)
(a) (Cash and Cash Equivalents		0%	327	A 100 Ke 1542		(3+4-5)		(2 X 0) OF (2 X 7)
(b) C	Claims on Government of Pakistan (Federal or Provincial	1000	0%		CONTRACTOR				
	Foreign Currency claims on SBP arising out of statutory obligations		0%	101,613			101,613		
	f banks in Pakistan								
	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than	2	0% 20%						
	PKR	3	50%	action (in the		ENGINEERING PLA			
Î		4,5	100%		PARTIE PARTIE	an Charles			RESPECTATION
		6 Unrated	150% 100%			AND DESCRIPTIONS	A Digital Co.		
(e) (Claims on Bank for International Settlements, International Monetary	Unrated	0%						
	Fund, European Central Bank, and European Community								1
(1)	Claims on Multilateral Development Banks		0%						GRASS METERS
		1	20%						
		2,3	50% 100%)	
	\$	4,5 6	150%		Harving and and		Side (Expense)	-	
		Unrated	50%	Banks Interests	MINISTER OF		Store in the		
(g)	Claims on Public Sector Entities in Pakistan	1	0% 20%				Action and of		
	*	2,3	50%					9	4 - 4 - 4 - 4
		4,5	100%		E True De-		(Appendigue)	-	2012/01/25
	3	6 Unrated	150% 50%					-	
(h) (Claims on Banks	omatou	0%				Magazat A La	0	
			10%					-	
1		2,3	20% 50%	0				0 0	
		4,5	100%	0	Medians.	Marsowan	Bullet Stage	0	NEW YORK
- 1		6	150%	0					STATE OF
(i) (Claims, denominated in foreign currency, on banks with original	Unrated	50%	10			2012	0	
	naturity of 3 months or less	1,2,3	20%	23,754			23,75	4	
- 1		4,5	50%	0		PROPERTY OF THE	GENERAL STREET	0 -	
		6 unrated	150%	0				0 -	
(i)	Claims on banks with original maturity of 3 months or less	umuteu			STATE OF STATE	We significant	CALL CARSES	0	Transport
	denominated in PKR and funded in funded in PKR		20%	110,733	rendered at Mi		110,73	3	
(k)	Claims on Corporates (excluding equity exposures)		10%	12 Par 2 (5)				0	
		1	20%	1,014,458			1,014,45		2
		3,4	50% 100%	4,344,862			4,344,86	2 -	2,1
		5,6	150%	ō	ar nerswein	ojednesti esta		0 -	AND THE REST
		Unrated-1 Unrated-2	100% 125%	1,595,131 725,391			1,595,13 725,39		1,5
(1)	Claims categorized as retail portfolio	Omateu-2	0%			Market III		0	no soleno sociali
8000			20%				UNIVERSE TO SE	0 -	CONTRACTOR OF
			50% 75%	10,217			10,21	7 -	102/1/2010 DOMES
(m)	Claims fully secured by residential property (Residential Mortgage		35%						
	Fiance as defined in Section 2.1)			46,236		Mark Street	46,23	-	
	Claims against Low Cost Housing Finance Past Due loans:		25%	SHOW THE RESERVE				0 -	
	The unsecured portion of any claim (other than loans and claims				144 pm				
ŀ	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:				NAME: SE	10 10 Al 20 10 C		0 -	
	1.1 where specific provisions are less than 20 per cent of the		150%					0	
	outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the	-	100%	0					20000000
l.	outstanding amount of the past due claim.		- 19/100/12/22	0	MERCE VIE		1.50	0 -	
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%	179,696			179,69	6	
	 Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 		100%	179,090			177,07		N. 5-3 -
	 Loans and claims fully secured against eligible residential 		50%			100-1703 B.H.2		0	
	mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount								
	provision near meresgament is more main 20% of outstanding amount							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.	è	1000%	500,000			500,00	10	5,
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	300,000			300,00	0	
(p)	Listed Equity investments and regulatory capital instruments issued		100%				300		
	by other banks (other than those deducted from capital) held in the banking book.			852,026			852,02	26	
(r)	Unlisted equity investments (other than that deducted from capital)		150%	STATE STATE		TO BE STORY	1		
	held in banking book Investments in venture capital		150%	512,500			512,50	0 -	
	Investments in premises, plant and equipment and all other fixed		100%				The William		TO THE REAL PROPERTY.
(11)	assets Chains on all fixed assets under operating large		100%	4,233,770	HOLDER W. W.		4,233,77		*
	Claims on all fixed assets under operating lease All other assets	5	100%	9,709 2,179,280			2,179,28		2,
111					a company of the latest				•

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h Credit Conversion Factor of 100%			ř – – – –	·	<u> </u>	CD CO CO	ICI/ MITTO ITT	ON (CDM)	(Rupees in '000	
Direct Credit Substitutes Lending of securities or posting of securities as						CREDIT RI Simple Approach	ISK MITIGATIO	ON (CRM) I Comprehensive		
collateral	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Adjusted Exposure (after	Risk Adjusted Exposure	
Other commitments with certain drawdown	7.88	1927			277777007729	Adjustments	Exposure	CRM) EE*		
Against	L	2	3	4 (3 X 100%)	5	6	7	8	9 (2 x 8)	
Government of Pakistan (Federal or Provincial		0%	No. of the second second	Maria San Sal				CONTRACTOR SERVICE		
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory		0%								
obligations of banks in Pakistan		0%		•	Market Mark					
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other	2	20%	7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		#30 = 10 = 100		Wan of Sale			
than PKR	3	50%								
	4,5	100%				Transfer of			Arramata a	
	6	150%	STATE TOWNS DATE:	The state of the s	planta section in	Temphania San	STATE OF STA	miker continue tentral in a fill	Waste Wastern	
	Unrated	100%	Styles Plantered	Mark Completel			- 1			
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	¥	0%								
Multilateral Development Banks		0%	A STATE OF THE STA	3015/5-102 PM					Control Actuation	
Trialina Development Danies		20%		PREMISE STATE	RESIDENCE DATE OF	ajomolomovina esti			tiel la on Ant.	
1	2,3	50%	OFFICE STATES			AND PARTY.			Validation in	
1	4,5	100%	gettlieredbydrane			2502000				
]	6	150%	ne in caveling the	CHEST CHEST CONTRACTOR	Wallet MENT	200 100 500	West Lines	REPRESENTATION OF THE STATE OF		
	Unrated	50%	BANDMARKE	SECTION SHOW				TOWNSHIP OF THE STATE OF THE ST		
Public Sector Entities in Pakistan		0%	the state of the s	Section of the second		Subsective Services	Sala Salahin		was a second at the second	
Public Seciol Entities in Pakistan		20%	Contraction Contract		100000000000000000000000000000000000000		DATE OF THE SECOND			
l l	2,3	50%	THE REAL PROPERTY.	NEW TOWNSHIP LINE	300	Metallines de	DATE OF THE PARTY OF	e dat regressight (philosophism)		
1	4,5	100%	Lateral WATANIE		CAMBELL IN	many tradent		CORNEL CONTRACTOR OF THE PARTY		
	6	150%					COMPANY CONTRACTOR		CHECK THE PARTY	
	Unrated	50%	AVAILABLE SW		ENVIOLENCE SE	開始以間間報等。如				
[B.]		0%		Contract to the second second	Charles and Const		HERNING THE	N. W. C. C. CHILLY SERVICE OF		
Banks		20%			SIAIL GIFT		Water and Sales			
l t	2,3	50%		SPILL REGISTERS	Charles and	SERVICE CONT		WWW.Blazinecus Charles Co.		
1	4,5	100%				Janes Sales Land	With the second		a zame a cara de	
	6	150%				(0.25)	- 1			
	Unrated	50%		BALLYS BEFORE	Supplemental Control	0.00010420202000		EXEMPLE DE LE PRESENTATION		
(5 (7 (7 (7 (7 (7 (7 (7 (7 (7 (-8	T 00/	Carly On Linguis					CONTRACTOR OF THE PROPERTY OF	Marie Company	
Banks (with original maturity of 3 months or less and denominated in foreign currency)	1,2,3	20%	day and a second							
and denominated in foreign currency?	4,5	50%		THE REST	Short Comes and	The street of		reconstruction but have been seen to		
1	6	150%		Boundary of the Co		114.0				
	unrated	20%			man and the				The least to the	
		-								
Banks (with original maturity of 3 months or less		0%	5-4-500-200			40 May 150	*			
denominated in PKR)		20%		Martinan Supr. Ja	\$100 A No. 10	NAME OF STREET			section were like	
Corporates		0%	DESCRIPTION AND PROPERTY.	CAST PAGE SHIPS	MAKE THE THE	(Caramera)	estucarum seu	THE RESERVE THE PROPERTY OF THE PARTY OF THE	MENTAL AND BUILD	
Corporato	1	20%	1,000,000	1,000,000	100000000000000000000000000000000000000		1,000,000		200,0	
1	2	50%	133,128	133,128			133,128		66,	
į į	3,4	100%	NUMBER OF STREET			Strain out will	ENTERNA DE	ETCUMPOWERS BY STUDION	and a second	
1	5,6	150%			PER SECURIO	Manual Co.	•			
	Unrated-1 Unrated-2	100%	200,000	200,000			200,000		200,0	
(n)		007	Saving Comment						EHLUS/US-4-S	
Retail		20%				A CONTRACTOR OF THE				
1		50%	CASCONS NUMBER		One sad state	Mile Miles and the			Design the science	
1		75%	C. ROLLINGS		No sold					
Others		0%				MEDA ESPA	ENGINEE - LE	2000年1月1日 1日 1		
		20%					10861 CHOI: 95			
1		50%	0.140	0.140	•		0.450		9,4	
		100%	9,468	9,468		DESCRIPTION OF	9,468		9,	

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h Credit Conversion Factor of 50%									
Performance related contingencies		Dist.	Notional Amount			Simple Approach	h	Comprehensive	Risk Adjusted
Commitments with an original maturity of over one year	Mapped Rating	Risk Weights %		Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8	9 (2 x 8)
Government of Pakistan (Federal or Provincial		T	Mary Control of the last of th	(3 X 3076)	Control of the last	USPANES, INC.	and House to be	MARINOR DELIVED VARIOUS AND S	(2 x 0)
Governments) and SBP, denominated in PKR		0%				STATE OF THE PARTY			
SBP in Foreign Currency arising out of statutory		004				Territoria de la companya della companya della companya de la companya della comp			
obligations of banks in Pakistan		0%			AMEDIA.	100015-1200			
Sovereigns, Government of Pakistan or provincial		0%	a maralita - m				Bank Mark	OR WANTED BY A SUPERIOR OF THE	
governmentsor SBP denominated in currencies other	2	20%		THE PROPERTY OF STREET	A separate each			ATTEMPT STATE OF STATE OF	
than PKR	3	50%	BALL OF BALL	•	Branches di	A Section 5 III.		所由100 100 mile (CE) 200 200 200 200 200 200 200 200 200 20	
	4,5	100%	M MARCHEN	Section of the second	CONTRACTOR OF THE SECTION OF THE SEC				
	6	150%							
Bank for International Settlements, International	Unrated	100%	ALTERNATION OF THE SECTION OF THE SE						
Monetary Fund, European Central Bank, and European Community		0%							
Tree to the second		00/	THE RESERVE AND ADDRESS OF THE PARTY.	NAME OF TAXABLE PARTY.	nion-makeimeas	Lancación de la constitución de	Accuración de San	The second secon	
Multilateral Development Banks		20%							
	2,3	50%		-					
	4,5	100%		OVERA SECTION AND		is organization	un un	Tomania ili subula a sa ili	S) EVENT DE LA
l i	6	150%	described.	AND PARTY.	Building as		THE STATE	A THE RESERVE AND DESCRIPTION OF STREET	THE PERSON
	Unrated	50%	DESERVICE THE	SALTED ALLES		shipping 19 to	anad tement	THE REPORT OF THE PARTY OF THE	
Public Sector Entities in Pakistan	-	0%	The Strains			AND AND INC.	AMELE S	INDEED CONTRACTOR OF THE PARTY	A SHARWAY AND A SHARWAY
	1	20%				MARKET!	anter Profesor		
	2,3	50%	7-10/05/05		THE RESERVE	English Military	• 1	Ben Ben Ben en les strongen i	CONTRACTOR OF THE PARTY OF THE
	4,5	100%				700 1001-154	SERVICE SERVICE		
	6	150%			distribution of the				
	Unrated	50%			CONTROL OF THE PARTY OF THE PAR	-754-780/SC-5480		THE REAL PROPERTY OF STREET	
Banks	Ī.	0%	and out of the lateral of	26.5 Oct 16.0	realizable renue	\$2000 CS200 CSA4	COLUMN TO SEC.	Contact and conditional according	ANALYSIS SANAYON A
Duite	ı	20%	a throw/wall		material and a little	many and all	Modre Reside		NEW YORK PARK
	2,3	50%	STATE OF THE PARTY	200	Metawity (a. a. a.				
	4,5	100%		DELEGATION OF		Shipper of the fill			
l l	6	150%	Aldrick Tell	3745 THE		CHANGE -			
	Unrated	50%	NICHOPE NO	E-marking parties of		seriel mark m		INTERNATIONAL PROPERTY OF STATE OF	GITTLE CONTROL OF THE
Banks (with original maturity of 3 months or less		0%	The state of the s	NAME OF TAXABLE PARTY.	Secretary and the second	And a second	Manager S. A. G		Market Street
and denominated in foreign currency)	1,2,3	20%							
and denominated in foreign currency)	4,5	50%		ENSTRUCES TO SERVICE	and a livery of		and the second	The last action of the last and the	
N .	6	150%	de la production de	PROBLEM TO SERVICE			Electrical Control	ASING AND ASING STREET	
	unrated	20%	In the case of		APRICA -		Exercise in		
			transfer of the second						
Banks (with original maturity of 3 months or less		0%		A HOST - SERVED SE	CHANGE TO	SERVICE CO.	PERELEX.	DE LE CONTRACTO DE LA CONTRACTO DE LA CONTRACTO DE LA CONTRACTOR DE LA CON	DESCRIPTION.
denominated in PKR)		20%		347370,30427					
(0)		00/							A Commercial Commercia
Corporates	1	0% 20%							
	2	50%							
	3,4	100%							
	5,6	150%	COMPANIE DE LA COMPANIE	07_00X 8645	TO SAME NATIONAL			DOMESTIC OF THE PARTY OF	WHITCH YES
	Unrated-1	100%	SA GARLES WELL	PERMIT		Mark States			Salan Jawa
	Unrated-2	125%		VARIATION OF SU	1000	3000mming-186	•	国际相关的现在分词	HERE PROPERTY
Retail		0%		VI SAN TRANSCO	STREET,	TOSING CULTURE	E		
		20%							
		50% 75%				800			
		15%	Section Section (1)		and the second second		*		
		0%	SEA TO SERVE SOIL	PERSONAL CONTRACTOR	and the same of the same of			ETERNICE // TERRESIDE	COLOR DISSESSE
Others							A STATE OF THE REAL PROPERTY.		the second secon
2 Others	-	20%	SOURCE AND SOURCE	COMPANIES CONTRACTOR		William Colonial Colo	WALL TO SEE	THE RESIDENCE OF THE PROPERTY OF THE	
2 Others			STANDARD OF						

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Total

h Credit Conversion Factor of 20%									
Trade Related contingencies	Mapped	Risk	Notional Amount			Simple Approach	h	Comprehensive	Risk Adjusted
Other Commitments with original maturity of one year or less		Weights %		Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
ir	Î	2	3	4	5	6	7	8	9
			The state of the s	(3 X 20%)	-	T			(2 x 8)
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%							
SBP in Foreign Currency arising out of statutory		U/6			The state of the state of the				
obligations of banks in Pakistan	8	0%							
Sovereigns, Government of Pakistan or provincial	1	0%	and a part of						
governments or SBP denominated in currencies other	2	20%	ione due i 🗝	districts on the la	istanta makini	THE STREET		THE RESERVE OF THE PARTY OF THE	
than PKR	3	50%		SELECTION SELECTION		IO ALEANATE DE	8 24 E/2	THE RESIDENCE OF THE PARTY OF T	
	4,5	100%							
1	6 Unrated	150%				-		And the same of th	
Bank for International Settlements, International Monetary Fund, European Central Bank, and	Olliated	0%							
European Community		U/6	de commentain eath	THE CALL THE PARTY OF THE PARTY	Miles and a grant and a street	•	NO THE PARTY OF THE	morp a constraint of the constraint of the	
Multilateral Development Banks		0%	Salar Salar Addition						
	1	20%			North Control	RESERVED IN	The property on	MARKET LE RUBBERGE DE	THE CHARLE
]	2,3	50%	SERVICE AND SERVICES OF		# 12 mar 1 m				AND THE PERSON
	4,5	100%	1 272 104 1						
· ·	6 Unrated	150% 50%			Televicity, seed				
<u> </u>	Offialed	3076	The second second	PROPERTY OF THE PARTY OF		Companies of Family			GIOTE STATE OF THE
Public Sector Entities in Pakistan		0%			PARENTON 2011		Market Pa	SHEEKS	STATE OF THE PARTY.
	T T	20%	SCHOOL NAME OF THE PARTY OF THE		pagradanin enià		Art on col	and the second second second second second	OZSEDIEN HOR
I I	2,3	50%	PAR SAND	PERMITTED OF	Chiquitatale	Service and a service	Electrical Carlo	DESIGNATION OF SERVICE OF	Mark State
1	4,5	100%		•		ATMEDIUS UIT	5101-2-4	20 Maria 20 San Maria 20 Co.	
1	6 Unrated	150% 50%			Epie Construent				
	Omateu	3076	The same of the same of the same of			CALCULATION CO.		The state of the s	
Banks		0%		N. S. and M. Control					
	1	20%	er i i i kapani i K	Matter to distant	THE AL AV				
	2,3	50%		NAME OF TAXABLE			Averagion (***) Averagion (***)		
1	4,5	100%							
1	Unrated	50%			Salar ng Pan	170 m 170 m	a Walland	S Facilities Charles to Electric	nel version service
		0.0							
Banks (with original maturity of 3 months or less		0%							
and denominated in foreign currency)	1,2,3	20%	Committee of the second			501.00 0.00	5 (5 (5 (5 (5 (5 (5 (5 (5 (5 (5 (5 (5 (5		
1	4,5 6	150%							
l l	unrated	20%	1						
		· · · · · · · · · · · · · · · · · · ·						÷	
Banks (with original maturity of 3 months or less		0%	INVESTIGATION OF THE	CONTROL OF THE PARTY OF T			Great Control		ALICE PERSON
denominated in PKR)		20%		-			- Arthur -	•	THE VIEW OF STREET
Corporates		0%	1777 - 1-5 to 1 47/10	mak was to be	I dure to hear	Mark 2014/150	seal to year	STATE OF STA	
F-100 (100 (100 (100 (100 (100 (100 (100	1	20%	TO AND SOURCE						
Į.	2	50%	ALDER CHARLES		april (Sep.)	14 THE STREET	nation to de		
	3,4	100%				THE LOW COM	probability		
	5,6	150%			4 (11 (17 (17 (17 (17 (17 (17 (17 (17 (17		Commonweal		
	Unrated-1 Unrated-2	125%		Zigelie in India	Manufacture III				
			· · · · · · · · · · · · · · · · · · ·						
Retail		0%	GLOSE STATE OF	ME BUT A SEVAR	AND DESCRIPTION		SEPTIME S		
		20%	101049					Anne de la Maria de la companya del companya del companya de la co	
		50% 75%							
		/3%		The second secon			•		
Others		0%	\$2,500 E 10 E	Water Settler III	March described	Designation of	and the state of		
E-080 198		20%	7 NA	Wales State of					
1		50%	AND AND DOM	nueka syay	PARTITION	MENNESON.	Section of the Control	BANK STATE OF THE	HISTORY REL
		100%		THE SHOULD BE		STATISTICS.	ALCOHOL: N		

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Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amou
	ı	2	3
Government of Pakistan (Federal or Provincial			ROTER AND T
Governments) and SBP, denominated in PKR		0%	and the second second
SBP in Foreign Currency arising out of statutory		2007	
obligations of banks in Pakistan		0%	
Sovereigns, Government of Pakistan or provincial	1	0%	-
governments or SBP denominated in currencies other	2	20%	
than PKR	3	50%	
<u> </u>	4,5	100%	MARKET STATE
	6	150%	-
P. J. C. Liu, d. J. S. W	Unrated	100%	•
Bank for International Settlements, International Monetary Fund, European Central Bank, and			
European Community		0%	
Multilateral Development Banks		0%	100 HAVE 14 LE
essentiane, ser allestantes de comestantes estantes (0000000)	1	20%	
	2,3	50%	DESCRIPTION OF
T	4,5	100%	indiani meta
	6	150%	Salming that the
	Unrated	50%	
Public Sector Entities in Pakistan		0%	
I done Sector Emilies in I akisaan	1	20%	
	2,3	50%	SHOW WELL
	4.5	100%	
<u> </u>	6	150%	
<u> </u>	Unrated	50%	
Banks		0%	Section 1
⊢		20%	
	2,3	50%	
† <u>-</u>	4,5	100%	
l	6	150%	
	Unrated	50%	-
Banks (with original maturity of 3 months or less		0%	
and denominated in foreign currency)	1,2,3	20%	
	4,5	50%	
T	6	150%	
	unrated	20%	SERVICE.
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	NO. THE REAL PROPERTY.
Corporates		0%	natherly wi
Corporates	1	20%	
l –	2	50%	
1 -	3,4	100%	
I	5,6	150%	•
	Unrated-1	100%	Color Vacilies
	Unrated-2	125%	
		1	
Retail		0%	The Control of
L		20%	A Marie Mellin
1		50%	CADITION OF SELECTION
		75%	A STATE OF THE PARTY OF THE PAR
Others		0%	PLOCES.
		20%	10-11-12-12-12-12-12-12-12-12-12-12-12-12-
		50%	A SAME OF SHIPE
		100%	Newspapers (marking)

Sousel.

Total

OFF BALANCE SHEET EXPOSURES MARKET RELATED

(Current Exposure method)

А	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 Fore	ign Exchange Contracts with SBP		mainth 1	CANDE AND	Circles.		POLICIA	SULES.		ASSESSED TO
				100	MANUFACTOR OF			24 57 515	11124	
	ign Exchange Contract (with original maturity of less than 14 days)			Dec Halleting		Line Man	FOR SHAD	24/200	A PROPERTY	MERNY SE
e Instr	ruments traded on futures and options exchanges, which are subject to			STATE OF THE PARTY	AND DESCRIPTION OF	4289		LACTURE.		THE RESERVE
daily	mark to market and margin payments	NESTLE-SHIRT				10	WANTED TO	C CALLEY .	Part State	J. Karaki Nasa
d Equ	ity Contracts*								Works.	
with	Residual Maturity of one year or less	ACCEPTAGE OF	distance and	THE RESIDENCE	6%			Serpe mean	0%	
with	Residual Maturity of one year or less	arecent into		STREET, STREET	6%		ATTENDED OF	955056-35	20%	1000
with	Residual Maturity of one year or less	Sole of Chicago	pas spennings	Hiptopanoes	6%	ALSHIN:			50%	September 1
with	Residual Maturity of one year or less	No and the			6%	FLEXENC.	Carling.		100%	COMPRESSOR
with	Residual Maturity of one year or less				6%			rick spells	125%	TATOL BOOK
with	Residual Maturity of one year or less	A TAVATES		A DESCRIPTION OF	6%	\$20,000 m	1500 Bur 50	MINISTER 1	150%	THE PAST OF STREET
with	Residual Maturity of over one year to five year		The second	Dresident	8%	ALCOHOLD.		dright sage (E.	0%	Name of the last
with	Residual Maturity of over one year to five year	Production of L			8%	•		THE PARTY OF THE	20%	
with	Residual Maturity of over one year to five year			SALVER BURGER	8%	Acres 6		V. Carrier Herring	50%	MUNICIPAL DE
with	Residual Maturity of over one year to five year				8%		harastin.	WEST PRESENT	100%	Barrery C
with	Residual Maturity of over one year to five year	HODGE STATE OF B	III DESIRBITO III		8%			Objects 19	125%	MARKET STATE
with	Residual Maturity of over one year to five year		many and the late	THE REPORT	8%	PARTIAL.	Jan 1997	ESOLUTION.	150%	(Charles and
with	Residual Maturity of over five year			REPORT OF	10%				0%	NATIONAL PARTY
with	Residual Maturity of over five year	atomiconium de d			10%		Best and	POSTA OVER 1	20%	
with	Residual Maturity of over five year		I STATE OF THE		10%	The him	ALCOHOL:	THE PART OF THE	50%	SESSEDY-EN
with	Residual Maturity of over five year		dertai ir LEAGUII		10%		ACMULE POL	uppermissing 456	100%	
with	Residual Maturity of over five year			SERVICE STATE	10%			Tel Centre III	125%	THE COURSE
	Residual Maturity of over five year				10%	SETMENT.	12 TO 12 TO 12		150%	
e Othe	Market Related Contracts									
1. F	uture sale of equity instruments	National States		ALIENTERS.	F-100 E3	SECTION S	A LINE WAY	delita (Diseas)	Marie Inco	dem sk-x
2.				Service Code	The street of	PONTO-12-	NAME OF THE OWNER, OF			e Sinting
B Sub	Total	ALCOHOL: THE	a comment	18 No. 18 18 18 18 18 18 18 18 18 18 18 18 18	DENIE DATE		SPECIAL STREET	BOOK STREET, SALE		SERVENCE ST

B Sub Total - (for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

Interest rate contracts*									
with Residual Maturity of one year or less			for the same	0%	STATE STATE		ALESTO HISTORY	0%	Silatori
with Residual Maturity of one year or less		2211		0%	- 0165m/2 90	GUNTAL SANS		20%	ance sy
with Residual Maturity of one year or less	TAXABLE PARTY.		450 4154	0%	Parket in		m r 13.	50%	
with Residual Maturity of one year or less				0%		ALC: NOTE: THE	160000000000000000000000000000000000000	100%	48,000
with Residual Maturity of one year or less	Maria and Maria			0%		Information of	AND ICELSINES IN	125%	
with Residual Maturity of one year or less		DAY SHEET AND DE		0%	The lease to			150%	STATE OF THE PARTY OF
with Residual Maturity of over one year to five year	SACRETURE AND ADDRESS.			1%				0%	THE STATE OF
with Residual Maturity of over one year to five year				1%				20%	the strate.
with Residual Maturity of over one year to five year			and the same of th	1%	and the state of t		•	50%	
with Residual Maturity of over one year to five year	A CHAPANA		ax near ten line	1%	DOMESTIC NO.	Sinder-de		100%	
with Residual Maturity of over one year to five year				1%		X 101-11		125%	
with Residual Maturity of over one year to five year	MATERIAL SALES	A SEE LAND AND A SECOND	OF REAL PROPERTY.	1%	Elvings in	MEDICAL PROPERTY.	laws, Fe	150%	
with Residual Maturity of over five year				2%			in the Security	0%	
with Residual Maturity of over five year	SELECTION AND ADDRESS.	PART WATER		2%	Ancies in	110		20%	The latest
with Residual Maturity of over five year		SCHOOL 1981	er Ya Digitalia	2%		NV 16.00		50%	REAL PROPERTY.
with Residual Maturity of over five year	Amount particular		The second second	2%		AR BANK	DARK C	100%	NOT THE
with Residual Maturity of over five year		MARCH PAGE	THE PERSON	2%	Water State Co.		P. Contract State	125%	
with Residual Maturity of over five year	Table 21 / 1877 - 1714		Legerter by	2%	Calabra de	1000	Martin Co.	150%	AND DESCRIPTION OF THE PERSON
Foreign Exchange Contracts*									
with Residual Maturity of one year or less	waxanining and		STATE OF STREET	1%	\$2.9450 mm ac	- O CONTAIN	2000 III 10	0%	STATE OF THE
with Residual Maturity of one year or less		British Cold	A STATE OF THE STA	1%	0.0000000000000000000000000000000000000		(MADING ASS	20%	-1000ATUS
with Residual Maturity of one year or less	TANK DESIGNATION OF THE PARTY O			1%	Marketta de			50%	
with Residual Maturity of one year or less	Section 1992	MATCHING TO STATE OF THE PARTY.		1%	THE RESERVE		• (75%	
with Residual Maturity of one year or less	THE PARTY OF THE P			1%	September 1			100%	V 4 4 10 10 10 10 10 10 10 10 10 10 10 10 10
with Residual Maturity of one year or less			Continue of	1%	Physical In	D/HANKS		125%	SEVAN SEAS
with Residual Maturity of one year or less	920 EST 125-14	Structure by	I I HERRY LE	1%	STABLE N		and the least of	150%	
with Residual Maturity of over one year to five year		SEASON CONTRACTOR	as the Wilder	5%	AND RESERVE	THE WAR	- monteon -	0%	
with Residual Maturity of over one year to five year	MAN THE REAL PROPERTY.		SEPTEMBER STOR	5%	MADE NO.			20%	
with Residual Maturity of over one year to five year	Delice Land	ELECTRICAL TOP	Later Table	5%	On to the Con-		ALC: NEW YORK	50%	
with Residual Maturity of over one year to five year	W ES LOCALINI	DATE OF THE PARTY OF		5%				75%	
with Residual Maturity of over one year to five year	ARTHUMEN	SALUMINED SALE	arian primari	5%	Analist Carlo		-	100%	
with Residual Maturity of over one year to five year	departed (cm)	SUB-PERMIT	ALC: U.S.	5%	35-05-08-08-08-08-08-08-08-08-08-08-08-08-08-			125%	BALL GRADE
with Residual Maturity of over one year to five year		STREET,		5%	200000000000000000000000000000000000000	AL THINGS	MARKET IN	150%	
with Residual Maturity of over five year	The value of the	STEEL TEEL TO BE	a Marine Love of	8%	FUEL BOYER HE	10000	A PRINCE OF THE	0%	
with Residual Maturity of over five year	- RIGHTONIANI	a contract the		8%	AGGREGAÇÃO ST	STATES OF	THE THE STATE	20%	
with Residual Maturity of over five year	and an additional to the second	PATISHOUSE.	ALCOHOLD !	8%	CHOOS IS			50%	
with Residual Maturity of over five year			G-100-1917a	8%		Large Street		75%	
with Residual Maturity of over five year		Michigan Company		8%	BANK THE BY			100%	
with Residual Maturity of over five year		and the second	In all Leading	8%	TESCOPE I	(Table 1989)		125%	MINISTER Y
with Residual Maturity of over five year	ALCOHOLD STATE OF THE PARTY OF	in salani sari	CONTRACTOR	8%	EDEADING TO HE	MACH STREET		150%	
Sub Total		a desperant of the	ARCHAEL SEE	WITHINGS	ALBERTAL BA	end-income	Chickery C	EX. (2) (4) (5)	and the

D Grand Total (B+C)

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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) 0 ii. Total market risk capital charge for General Market Risk Maturity Method 209,006 209,006 (Sum of all Currency-wise MR 3.1s or MR 3.2s) B Capital Charge For Equity Exposure (MR 4) i. Specific Risk 182,194 ii. General Market Risk 182,194 364,387 1,900 C Capital Charge for Foreign Exchange Risk (Total of MR 5) 0 D Capital Charge for Position in Options (Total of MR 6) 575,293 E Total Capital Charge for Market Risk (A+B+C+D) 7,191,165 F Risk Weighted Amount for Market Risk (E x 12.5) faisel.

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

(Rupees in '000')

	4			Residual Maturity						
	1			Over 6 months to 24						Total Market risk
	1		6 month or less	months	Over 24 months			.t		capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
	Long	25,168,381	Barra S. Travelo	15 - F 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Und Charles	Marian ENGLIS		25,168,381	
rnment (Domestic Cur	Short	Registration story			和民族的政策等。			与是以《集集的保护》	0	Paratoger (-)
Government (other the	n Domestic Cu	rrency)					<u></u>		ii	
Rating grade I	Long	学型的工艺经验 以来						PHONE RECEIVED.	0	154 (Ed.)
	Short Long	The Control of the British of the Br							0	
Rating grade 2-3	Short	maki kacamatan basa				formalie Arabbik h			0	
Rating grade 4-5	Long	at 76 by all sections							0	effections of the
T-0074	Short Long								0	
Rating grade 6	Short		· 1985年,1985年,1984					**************************************	0	
Unrated	Long Short								0	
	ISHOIL	SERVICE MANAGEMENT						Part all control of the control of t	T. T	
Qualifying (to be speci					Manager Williams		EXCIPENSE NAMED I		0	Part Carlot States
	Long Short								0	
2 T	t risk charges u	nder the Standardized Ap	proach of the Basel II	Framework)					0	\$5070 A = 157 A = 7.5
Rating grade 1	Short	医皮肤的性质型发展		NAME OF STREET		Mary Professional		ESCAS TERROLARIAN	0	
Rating grade 2-3	Long Short								0	
Rating grade 3,4,5	Long		ali tendre projektion	HALLYIN SAN FIRE	A VALUE OF	Department of the second			0	ETERNISHD ASSESSED
	Short Long								0	
Rating grade 5-6	Short					Serate Control of the			0	rii Committee (Chi.)
Unrated	Long Short			ATTACK TO A SECOND					0	
	Short	CAN PAGE NATIONS		BUTCHEVIE DESERVATION	CONTROLS LEVEL	WASTER OF THE WAY WASTER WATER			Signature and	CHETULA LESS
Total of a to d	Long	25,168,381	0	0	0	0			0 25,168,381	
	Short	0	U	U	V	V Company	and the second of the second o	Providence of the second	0	
Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-lon		0	0	0	0	0	0		0 25,168,381	

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

.=, .	Time Ba	nd			Individu	al positions			Risk Weight	Weighted	neultlane
	6	6	Debt securit	ies & debt	Interest rate	derivatives	Tot	al	Kisk weight	weighted	positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	#3556 O 14556			MAN SALES	0	0	0.00%	0	
	1 to 3 months	1 to 3 months	17,051,400		MACRICAL	SALESCHE!	17,051,400	0	0.20%	34,103	THE PARTY OF THE P
	3 to 6 months	3 to 6 months	0	(C) (C) (A) (A) (A)		MARKET STATE	0	0	0.40%	0	
	6 to 12 months	6 to 12 months	0	APPROPRIES.	OH BIRHING	BINE YVORUM	0	0	0.70%	0	A STATE OF THE STA
	2 1 to 2 years	1.0 to 1.9 years	Allege O CONFID	III CHICARITON		DATE OF THE PARTY.	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	5,926,611	White mark	runidan adam	NATURAL PROPERTY.	5,926,611	0	1.75%	103,716	
	3 to 4 years	2.8 to 3.6 years	0	(AND RESIDENCE	DISCOUNT OF SALES	STATE OF THE PARTY.	0	0	2.25%	0	
	3 4 to 5 years	3.6 to 4.3 years	WWW 0 0	AND STREET	A SERVICE AND A	motorcastill-	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	2,190,370	Section of the	CHEROSOPHE		2,190,370	0	3.25%	71.187	ACTION OF THE PARTY OF THE PART
	7 to 10 years	5.7 to 7.3 years	0	Promuliones	in-chierom	military and	0	0	3.75%	0	army a second and a second
	10 to 15 years	7.3 to 9.3 years	Annual research	CONTRACTOR OF THE PARTY.	BACONWOODEN.		0	0	4,50%	0	PROPERTY OF THE PARTY OF THE PA
	15 to 20 years	9.3 to 10.6 years	CHARLEST COLORS				0	0	5.25%	0	WALL COLORS OF THE LAND OF STREET
	Over 20 years	10.6 to 12 years			THE STATE OF THE STATE OF	AND PARK SHE	0	0	6.00%	0	
· · · · · · · · · · · · · · · · · · ·		12 to 20 years	de la companya de la	STREET, W. T.	e at the continue		0	0	8.00%	0	STATE OF THE STATE OF THE STATE OF
		Over 20 years	The may remain	July Messich	chromet men	MAKE CHARLES	0	0	12.50%	0	COLUMN TO SERVICE STREET
			25,168,381		A CONTRACTOR	1001110	25,168,381	0		209,006	0

		Horiz	ontal Disallows	ince in	Horizont	al Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones]	Total General Market Risk
		-1	2	3	1 & 2	2 & 3	1 & 3	Overall net open position	Charge
General Market Risk Capital Churge	and the second second second	TOWNSHIP OF THE PARTY OF THE PA	CALEBANA	A DESCRIPTION OF THE PERSON NAMED IN				209,006	209,006

General Market Risk Capital Charge

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

	Time Ba	nd			Individ	ual positions			Risk Weight	Weighted p	ene telane
Zone	6	Coupon less than 3%	Debt secut	ities & debt	Interest rut	e derivatives	Te	tul	rusk weight	recigated p	or production of the control of the
Zone	Caupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
- 1	1 month or less	1 month or less	CONTRACTOR OF	Per District	The section is	The 12/12/19 (19)	0	0	0.00%	0	
	1 to 3 months	1 to 3 months		ACCOMPANY OF THE PARK	Summa times	Metallin Metall	0	0	0.20%	0	and appropriate the second
	3 to 6 months	3 to 6 months		Sand of Editors	Same Williams	restriction of the	0	0	0.40%	0	
	6 to 12 months	6 to 12 months		A STANCHEUM	AND AND RESIDENCE		0	0	0.70%	0	
2	I to 2 years	1.0 to 1.9 years	Lax Borgist Dir	Market News	THE STREET	Partition SYN	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	PORTEGOR, INV	Exemple 1	TOTAL PROPERTY.	PERSONAL PROPERTY.	0	0	1.75%	0	THE STATE OF THE S
	3 to 4 years	2.8 to 3.6 years		HEREST WAY		The sufficiency of	0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years	DAMES NO.			Att manufacture	0	0	2.75%	0	man year and the second
	5 to 7 years	4.3 to 5.7 years	CULTING STATE	SOUTH NAME OF	in the state of th	through the last	0	0	3,25%	0	
	7 to 10 years	5.7 to 7.3 years		Andrew Street	- 10 mm - 10 mm - 10		0	0	3.75%	0	DOMESTIC BUILDINGS TO
	10 to 15 years	7.3 to 9.3 years		III III III KA	CONTRACTOR INT	THE PARTY OF THE PARTY OF	0	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years		BLANC WEEK	A LOCAL CONTRACT	(FEEE STORY)	0	0	5.25%	0	0) - 0) 0) 0 000 000
	Over 20 years	10.6 to 12 years		15% 4.151 4.50	S. SPORTS PRINTER	A STREET, STRE	0	0	6.00%	0	
		12 to 20 years	and the co	7 TH 16 TO 18	Supplied and of	ON CASTOSSANIS	0	0	8.00%	0	Water American
		Over 20 years		and a second	and the second	774-7778-16110-1611780-1	0	0	12.50%	0	
			0	0	0	0	0	0	STATE OF THE PERSON NAMED IN	O THE CONTRACT OF THE PARTY OF	A CHARLES OF SECRE

		Horiz	ontal Disallows	nce in	Horizont	al Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	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	Almeran Cauch a Rower	نوك الأولاية				ACCEPTAGE OF	0	0	AND CARROL OF THE PARTY NAMED IN



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

	Time Ha	ad .			Individ	sual poritions			Rhk Weight	Wa	ighted positions
Zone	C	Washington And Annual Control	Debt secur	itles & debt	Interest rat	e derivatives	Te	otal	Kuk ireigin		Zarra Parament
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long.	Short	Long	Short		Long	Short
1	1 month or less	I month or less	E PERMIT A		4300000000		0	0	0.00%	THE PERSON NAMED IN COLUMN	0
	1 to 3 months	I to 3 months	Gall States No.	THE PROPERTY.	The second		0	0	0.20%		0
	3 to 6 months	3 to 6 months	and the second	Sent to the part		A RELIGIOUS	0	0	0.40%	SEEDING SECTION	0
	6 to 12 months	6 to 12 months	生 的现在分词	200000000000000000000000000000000000000	SUMPLEMENT OF THE	HERMINISTRATION	0	0	0.70%	Children Co. Co. Co. Co.	0
2	1 to 2 years	1.0 to 1.9 years		DIRECTOR S	RATE CONT	CONTRACTOR OF THE PARTY OF THE	0	0	1.25%	WHEN THE RESIDENCE	0
	2 to 3 years	1.9 to 2.8 years	Sales National	STATE OF THE PARTY	STREET, STREET	CONTRACTOR !	0	0	1.75%	Transport of the Parket	0
	3 to 4 years	2.8 to 3.6 years		Chameron and Sec	Contract Contract		0	6	2.25%		0
3	4 to 5 years	3.6 to 4.3 years			CONTRACTOR	THE PRINCIPAL STREET	0	0	2.75%		0
	5 to 7 years	4.3 to 5.7 years	\$5,514 (\$0) (\$10)		CHRONIPEDITATION	200 200 200	0	0	3.25%		0
	7 to 10 years	5.7 to 7.3 years		CINCOLLARS IN	Committee of the book		0	0	3.75%		0
	10 to 15 years	7.3 to 9.3 years	The put on party	francisco de la compansión de la compans			0	0	4.50%		0
	15 to 20 years	9.3 to 10.6 years		(CHECKER)	STATE OF THE SALES	AND STREET	0	0	5.25%		0
	Over 20 years	10.6 to 12 years				official traces	0	0	6.00%		0
		12 to 20 years		AU SIGNAL	Section 1		0	0	8.00%	ship in the second supply of	0
		Over 20 years	mercurit, men	properties and the	A section of the Auto-	myon his and	0	0	12.50%	GHZ-HER-FREEDOM	0
			0	0	0	0	STATE OF THE PARTY	0	THE REPORT OF S	0	0 424

		Horiz	ontal Disallowan	nce in	Horizout.	al Disallowance Bety	vecu		
Calculation	Vertical disallowance	Zane	Zone	Zone	Zones	Zones	Zones	1	Section 2 April 2 Section 2014
12.300.200.20	Statement State	1	2	3	1 & 2	2.6.3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Change	THE REAL PROPERTY OF THE PROPE	STATE OF THE REAL PROPERTY.	sterre valo	See See See See	STATE OF THE PARTY	principal desperate		The second second second	0

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DERT SECURITIES, DERI DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Maurity Melssel) Currency Ply

	Time Ra	ad			Individu	al positions			March 1997	4000	(Kupec
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities	& debt derivatives	Interest rat	e derivatives	Te	ial	Risk Weight	Weighted	positions
-,3-30			Long	Short	Loog	Short	Long	Short		Long	Short
	I month or less	1 month or less	THE RESERVE	CONTRACTOR LINES	Photograph Court Court	PARTY NAMED IN	0	0	0.00%	0	
	I to 3 months	I to 3 months				SPECIAL SOCIAL PROPERTY.	0	0	0.20%		
	3 to 5 months	3 to 6 months	District Hills of the	A TOTAL CONTRACTOR OF THE PARTY	elia nun monte proporto	Sales and the sa	0	0	0.40%	0	
	6 to 12 months	6 to 12 months	chinal article printers		No. of Contrast	Samuel Section 5.00	0	PARTY OF COMME	0.70%	9	
	2 1 to 2 years	1.0 to 1.9 years	ST-1-1-DE-CON	The State of the S	Creamor Cold	Constitution of the Consti	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years				THE RESERVE	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	SMITH SERVER	Production of the last of	700000000000000000000000000000000000000	NUMBER OF STREET	0	all the contract of the contra	2.25%	0	
	3 4 to 3 years	3.6 to 4.3 years		e matalagammentalia		THE RESERVE	0	0	2.75%	- 0	
	5 to 7 years	4.3 to 5.7 years	MATERIAL PROPERTY.	Control of the little of	中国大大岛 第二世	ATTERD TRANSPORTS	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	and property of			EUDINOS CAMPAIS	0	0	3.75%	- 0	Contract Con
	10 to 15 years	7.3 to 9.3 years	COMMUNICATION OF THE SAME	publishmen a	4305-5430	MARKET ROLL OF THE	0	0	4.50%	- 0	
	15 to 20 years	9.3 to 10.6 years					0	-unstanting animals	5.25%	9	
	Over 20 years	10.6 to 12 years	国际教育的对方的	Anadamin design	Parell Hoberton	Charles Bushing	0	0	6.00%	0	
		12 to 20 years	Company of the Park		ACCOMPANY OF THE	District Colonia	0	0	8.00%	0	
100		Over 20 years	With the State of	STREET, STREET, STREET, ST	SECOND PROPERTY.	The state of the state of the	0	0	12.50%	0	
			0	0	0	0	0		12.30	- 0	0

Calculation		Ho	rizental Disallowas	nce in	Horb	ontal Disallowance P	ctween	T = -	
Carculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zoors	7	
			2	3	1.6.2	163	1.63	Overall net open position	Total General Market Risk Charg
General Market Risk Capital Charge	. The state of the	MINDS HOLD THE	TOUR MELESTICA	alterial terminary as	sangut matters a	Mirror Control No. of pri	EMPLEMENTS-	0	0



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

	Time Ba	nd			Individ	ual positions			Risk Weight	Weighted	nos itions
	Coupon 3% or more	Coupon less than 3%	Debt secu	itler & debt	Interest rat	e derivatives	Te	rtal	RES Wigat	regues	perment.
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long	Short
1	I month or less	1 month or less		ATTOM CONTRACT	STATE OF THE PARTY	THE PERSON NAMED IN	0	0	0.00%	0	
	1 to 3 months	I to 3 months				Rolling Strategies	0	0	0.20%	0	
	3 to 6 months	3 to 6 months				ETTEX NUTBER	0	0	0.40%	0	CHEST GOVERNMENT
	6 to 12 months	6 to 12 months		TEMPORAR II	A STATE OF THE PARTY.		0	0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years		34005200/6052	Delta market	ASSESSMENT OF	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years			CANTON SALES	HOEMMISTE	- 0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	at employing	TO STATE OF THE ST			0	0	2.25%	0	NEWS HIERON
3	4 to 5 years	3.6 to 4.3 years		%T08955,940F	HARRING THE PERSON	NAMED IN TAXABLE	0	0	2.75%	0	THE PROPERTY OF
	5 to 7 years	4.3 to 5.7 years	NO THE SAME	SERVICE STREET	Transmitte.		0	0	3.25%	0	-2 manne mine mon
	7 to 10 years	5.7 to 7.3 years				No this sent	0	0	3.75%	0	SHOP WEEKS HELD
	10 to 15 years	7.3 to 9.3 years					0	0	4.50%	0	SEPTEMBER STREET
	15 to 20 years	9.3 to 10.6 years	FAMILIAS			NAME OF TAXABLE	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years		CONTRACTOR OF STREET	WEST COLUMN	30/12/12/2015	0	0	6.00%	ni okami antinina o	
		12 to 20 years	Property of the Property of th	from the important		July of the last	0	0	8.00%	0	06 505 52 0 000 5
		Over 20 years	Dath House	Special Control	The Section		0	0	12.50%	0	
	-		A DOMESTIC	White of the Control	0	TRANSPORT OF THE REAL PROPERTY.	PARTIES OF SERVICE	0	The second second second	0	O COLUMN

		Hort	ontal Disalloway	nce in	Horizont	al Disallowance Bet	ween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
	-	1	1	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	The second secon		Service and the Co.	C VUINTED IN	BULLION REPORTS			0	0

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

	Time	Band			Individu	al positions			Risk Weight	Weighted	
0001			Debt securities d	& debt derivatives	Interest rat	te derivatives	Tot	al	Risk sveight	weighten	positions
Zone	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short		Long .	Short
	Il month or less	1 month or less	ALTER WILLIAM		METHERRY (TEASO).	AND DESCRIPTION OF	0	0	0.00%	0	District Company
	1 to 3 months	1 to 3 months	NEW THE PARTY OF T	Management and Artist	amount Principle	Anna de la companya d	0	0	0.20%	0	CONTRACTOR DO
	3 to 6 months	3 to 6 months					0	0	0.40%	0	
	6 to 12 months	6 to 12 months	Mar successors	GBA SUKSAMPA INSPAN	San		0	0	0,70%	0	STREET, W.
	21 to 2 years	1.0 to 1.9 years	MANUAL PROPERTY.	PARTICIPATE AND A STATE OF THE	STATE SECTION	Office of the State of the Stat	0	0	1.25%	0	HEALTH AND
	2 to 3 years	1.9 to 2.8 years	WHICH MALES	2001年/5年·2016年		BUT NAME OF	0	0	1.75%	0	HISONYEERS
		2.8 to 3.6 years		Legarith Control of Filling	HARRICALINGS		0	0	2.25%	0	Table All March
	34 to 5 years	3.6 to 4.3 years	NEW THE RES	阿利尔伊伊尔纳州国东		No. of Street,	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	A STATE OF THE PARTY OF THE PAR	TOTAL CONTRACTOR SHOWS	STREET, STREET		0	0	3.25%	0	made of Allins
	7 to 10 years	5.7 to 7.3 years	Small Interest	faunt av namentelite	The same trade	dimensional and a	0	0	3,75%	0	
	10 to 15 years	7.3 to 9.3 years	DESTRUCTION OF	Salahar Amerika	Destroy or market		0	0	4.50%	0	et e le la seu a
		9.3 to 10.6 years		and our production in the second	A STATE OF THE STA	S CHILL IS THE RES	0	0	5.25%	0	SPECIAL DESIGNATION OF THE PERSON OF THE PER
	Over 20 years	10.6 to 12 years			The second second		0	0	6.00%	0	NAMES OF TAXABLE PARTY.
		12 to 20 years	STATE STATE	(Applement)		The Reserve	0	0	8,00%	0	100000000000000000000000000000000000000
		Over 20 years	A CAN LEGISLAND CO. CO.	SALSON HERATED	W. S. E. L. S. L.	Now and the second	0	0	12.50%	0	041717311h

		Horize	ontal Disallowan	ice in	Horizo	ntal Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	Overall net open	Total General Market
	Control of the Contro	1	2	3	1 & 2	2 & 3	1 & 3	position	Risk Charge
General Market Risk Capital Charge		HARTHAN PARTIES.	ACCUMULATION OF REAL	ENCHARGE.		STATE OF THE REAL PROPERTY.	CHEST (STOCKED) COUNTY	0	0



DERT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Manur) Method) Curtoky Others

	Time I	land			Individu	al positions			Risk Weight	Weighte	d positions
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities	& debt derhatives	Interest ra	te derivatives	Te	otal	ADK WEIGHT		- Promotor
Lone	Coupon 3% or more	Coupon tess than 376	Long	Short	Long	Short	Long	Short		Long	Short
1	1 month or less	I month or less	II/ Culoduring hide of	Comprehensive to the later	All of the late of the late of	principle (ICIM)	0	0	0,00%	0	
	1 to 3 months	1 to 3 months	State of the Party of the	Total State of the Parket of t	15 (3ym) 15 (3ym)	BUTCHESON	0	0	0.20%	0	
	3 to 6 months	3 to 6 months		Commenter in the Commenter of the Commen		Sentrated marginal	0	0	0.40%	0	
	6 to 12 months	6 to 12 months				THE REPORT OF	0	. 0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years	025-11-04-05-19	DELEGISTATION OF THE PARTY OF T	DEFECT OF THE	WHO SHIPSON	0	0	1.25%	0	
	2 to 3 years	1.9 to 2.5 years	Cettinal (Alberta State	STORES AND PROPERTY.	Carl - Mar Barrier	Similar Colors	0	0	1.75%	0	
	3 to 4 years	2.8 to 3.6 years	philade Committee		2017/12/10/04		0	0	2.25%	0	
3	4 to 5 years	3.6 to 4.3 years	Thirt is being to a longer	of all physics and a second	Herstarons all Inc	THE PARTY	0	0	2.75%	0	
	5 to 7 years	4.3 to 5.7 years	distances in the land	SECTION AND ADDRESS.		Senting through	0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	CARL MARKET	AND THE SECTION		型4年10年期 自然	0	0	3.75%	0	HIND RESERVED
	10 to 15 years	7.3 to 9.3 years		1001415219145100	Sumplement	国际在的元的保护 的	0	0	4.50%	0	Charles and the same of the same of
	15 to 20 years	9.3 to 10.6 years	The state of the s	Contract of the Party of the Pa	- introduction action	The second second	0	0	5.25%	0	
	Over 20 years	10.6 to 12 years	Marketter	SHALL BE WANTED		HACAVILLEADOR	0	0	6.00%	0	
		12 to 20 years	STATE OF THE REAL PROPERTY.	THE COUNTY IN	STATE OF THE PARTY	TOP TOTAL PRINT	0	0	8.00%	0	ACCOUNT OF A COUNTY
		Over 20 years	U.S. S.	Stell than a street of	dia in the	Thromodicaries.	0	0	12.50%	0	
			0	0	0	0	0	0	THE PERSON NAMED IN	March 19 Control Control	0

	0.00 TO 1000 OF	Horiz	ontal Divalloway	ice in	[fortz	ontal Disallowance I	Setween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	1	
<u> </u>			2	3	1 & 2	2 & 3	143	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	Leading and Forest		الخرجة العمار		SHEEDILGOIDS			0	0

Calculation

General Market Risk Capital Charge

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

(1)				

	1				Individua	positions					
Zone	Time Band	Assumed Change	Debt securities é	k debt derivatives	Interest rate	derivatives	To	ital	Market Risk W	eighted Positions	Net Positions
	***************************************	in yield	Long	Short	Long	Short	Long	Short	Long	Short	ree r osmons
1	1 month or less	1	AND RESIDEN	PRODUCTION OF THE	OHER SELECT	PARTING STATE	0	A STATE OF THE PARTY.	o pilicaliminish tent	STEEDINGS INVASOR TO SE	A CONTRACTOR
	I to 3 months	ı		PERSON REPORT IN	HIT RATE OF THE		0		o state state see	magness rect and	
	3 to 6 months	1			HEAD FREE HERE		0		0	Mark Step 1 Later Special	
	6 to 12 months	1	Wileson Septiment	INTERNATION OF		Telephilip (0	Three States	0		
2	1.0 to 1.9 years	0.9	THE AUTHOUGH	建筑建筑的连续 对		Grand Control of the Art	0		0	Anathra de la Maria	
	1.9 to 2.8 years	0.8		ENGLISHED B			8		0	AND REPORTED TO SEE BY AND	
	2.8 to 3.6 years	0.75		STATE OF THE PARTY			0		0		
3	3.6 to 4.3 years	0.75		SERVICE NO. 1			0		0	111555004507 374	
	4.3 to 5.7 years	0.7					0		0	PRINTERED IN	EUROPE STATE
	5.7 to 7.3 years	0.65	adoral and				0	SHOUSE IN SECTION	o and the party will be		
	7.3 to 9.3 years	0.6	STATE OF THE STATE OF	THE REPORT OF THE PARTY OF	GAZUKANI W		0		0	· 1918年)及四人公公司	
	9.3 to 10.6 years	0.6	HEAVER BESTER				0	Committee State Committee		CONTRACTOR OF THE REAL PROPERTY.	THE RESERVE OF THE PERSON NAMED IN
	10.6 to 12 years	0.6		Mark Company			0	STATE OF STREET	0	HUNGALUM LAN	SEMENTION NO.
	12 to 20 years	0.6			TAX 25		0	WAY NOT STATE	0		
	Over 20 years	0.6	STATE OF STATE	ace sering	N. BALLET		0	THE STATE OF THE S	0		
			PLANT METERSHIP	decision and a	0	SCAPER STREET	0	BALL MINES OF THE	0	0	

		1	lorizontal Disallowance	la .	Hori	zontal Disallowance Bet	weeti		
Calculation	Vertical divallowance	Zone	Zone	Zone	Zones	Zones	Zones		
58-5-10-0005	A COMMON CONTRACT	1	1	3	141	143	1&3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge		THE PROPERTY.		January Court IN	spelines/plearpel		Market Process		

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

	1	de la companya della companya della companya de la companya della				l positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rat	e derivatives	Tota	al	Market Risk We	righted Positions	Net Position
	2	in yield	Long	Short	Long	Short	Long	Short	Long	Short	THE TIMESON
1	I month or less	1	National Property				0		O CHARLES WAY	SELECTION OF THE	appropriate and the
	1 to 3 months	1 1				The Burner of	0	Service Continue	0	Marikon delle n	The State of the
	3 to 6 months	1	A STATE OF THE STA	MATERIAL PARTY	42 3 9 9 9 10	SPECUPICS HUND	0	157 W. 175 (1)	0	Intelligible of	1835/1970/1970
	6 to 12 months	11				NAME OF STREET	0	LACATORS.	0		PR 14 P. 141
2	1.0 to 1.9 years	0.9	RECEIPE FOR SALES	SE MENTHERS IN			0	SCHOOL STAN	0		DVI PERODE
	1.9 to 2.8 years	0.8		大三百三次((SEDM) N		CENTRE STATE		A STATE OF STREET	0		
	2.8 to 3.6 years	0.75		THE REPORT OF THE PARTY OF			0	STATE OF THE	0	THE SECTION AS IN	
3	3.6 to 4.3 years	0.75		Married Services	STATE OF THE STATE	Strategic (0		0	AGE OF THE PARTY O	121X - 100
	4.3 to 5.7 years	0.7		Personal despite the		levile health for	0		0		
	5.7 to 7.3 years	0.65		STATISTICS IN	MIRASSIA		0		0		
	7.3 to 9.3 years	0.6		AND THE PROPERTY OF			0	STREET, SANS	0		STREET, 196-139
	9.3 to 10.6 years	0.6				CALCOVER DE L'ANDRE	0	THE STREET	0	SHARDSELF A	CAC MODILLY
	10.6 to 12 years	0.6			建设计划的		0	E CONTRACTOR DESCRIPTION	0	AND THE PROPERTY OF	NAME OF STREET
	12 to 20 years	0.6		STREET, STREET, ST.		NAME OF THE	0	MACHINE CO.	0	SECTION S	A PARTY SEA
	Over 20 years	0.6			univergotimes	Harabara Life	0	NAME OF TAXABLE	0		CHE THOUGH REAL
L			0	0	0	0	0	(STORPED)	0	0	2018/03

		11	lerizontal Disallowane	r in	Hor	izontal Disallawance Bet	week		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones]	Total General Market Risk
				3	142	143	143	Net Position	Charge
General Market Risk Capital Charge		AP CALL MADE AND DESCRIPTION OF THE PARTY OF	The state of the s	AND SHAPE OF SHAPE OF	SINDSHIELDSCHIE	OWNERS WITH		THE RESERVE	英格里斯公司

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DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for initially as sing Develop world) Currency GBP

					Individua	l positions					
Zone	Time Band	Assumed Change	Debt securities à	k debt derivatives	Interest rat	e derivatives	To	tal	Market Risk W	eighted Positions	Net Positions
		in yield	Long	Short	Long	Short	Long	Short	Long	Short	14,11
1	1 month or less						0	CONTRACTOR OF	0		Maria Santan
	1 to 3 months	1		MARKET THE S		TO THE PARTY OF THE	0	A THE LAND	0	Drawin States	
	3 to 6 months	1		SAME AND REAL PROPERTY.			0		0	ME CARE AND S	
	6 to 12 months	1					0		0		ALAMOUT ALL DES
2	1.0 to 1.9 years	0.9	SERVICE AND ADDRESS OF				0	100,000,000	0		CHE WHO IS NOT
	1.9 to 2.8 years	0.8	THE PERSON NAMED IN	STATE OF THE PARTY OF	Smithman Sept	SHEET WE HAVE	0		0		ATTENDED TO STATE OF THE STATE
	2.8 to 3.6 years	0.75		A CAMPAGNA TA			0		0		CANADA PARA
3	3.6 to 4.3 years	0.75	東京外国際等額は	THE RESERVED A	ALC: USE DE	会成成化性的最	0	SATE OF SAME	0	STATE OF LOSS	ASSESSED VICES
	4.3 to 5.7 years	0.7				STREET, STREET	0		0		Charles of the Control of the Contro
	5.7 to 7.3 years	0.65		LINE TO THE REAL PROPERTY.			0	E ANAL DESI	0		
	7.3 to 9.3 years	0.6		Change (Sept.)		CHESTAS	0	THE LANGE THE	0		TOTAL STREET
	9.3 to 10.6 years	0.6		Wham ship w	A STATE OF THE STA	9.1949 Auton 16	0	Legicondeter	0		The state of the state of
	10.6 to 12 years	0.6					0		0	Salitable a	
	12 to 20 years	0.6				AND THE RESERVE	0	STATE OF STREET	0	\$250 ESPEC	Contract of the Contract of th
	Over 20 years	0.6					0		0		
L .	No. of the second second		0	0	0	0	0	ALL DESCRIPTION	0 (0	

		I II	arizontal Disallowance	in	He	rizontal Disallowance Betw	reen.		F
Calculation	Vertical disallerance	Zone	Zonr	Zone	Zones	Zanes	Zones		and the second second second
		1	1	3	142	241	143	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge	District Committee of the Committee of t	E PROSECTO PROPERTY.	Carlotten Deres dif	THE STREET HOUSE	of the last of the same of the	TVDC+TH-DIFE-TH	ALTO LANGE OF THE PARTY OF THE	CHARTE YOUTNE	A THE STREET WAS A STREET



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

					Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	k debt derivatives	Interest rate	ferivatives	To	tol .	Murket Risk W.	eighted Positions	Net Positions
- 1		in yield	Long	Short	Long	Short	Long	Short	Long	Short	Ver Lormons
1	I month or less	1	artens lies ox	and the second of	tery leaveners 1	Tromate me	0		0	COLUMN DESIGNATION OF THE PARTY	NUMBER OF STREET
	1 to 3 months	1		SUPERIOR !			0		0	ARTHUR PROPERTY	als bearing or the
	3 to 6 months	1		SHOUGH EXPERIENT IN	a distribution of	Friday or Stranger	0	AND THE PARTY OF T	0	FIGURE A	
	6 to 12 months	1		THE VIEW !		sent of the age.	0	100000000	0		and the second
2	1.0 to 1.9 years	0.9	14543CH1101PL			arunatur tallala	0	HAS KENNE	0	AND THE RESIDENCE	and the second
	1.9 to 2.8 years	0.8	HE SHARE TO	TANKS OF THE STATE OF	ACCURAGE !	Compress of the later	0	Anthonical	0	The state of the s	
	2.8 to 3.6 years	0.75	A TO SELECT	THE METALOGIC ST	SCAN THE RES	NAME OF TAXABLE PARTY.	0		0	10-10-10-10-10-10-10-10-10-10-10-10-10-1	
3	3.6 to 4.3 years	0.75	24-22-21-29-78	BARBANY STERNER (S	entique ductor	SUPPLIES THE TABLE	0	Control Maria	0		100000000
1	4.3 to 5.7 years	0.7	多なと 日本の場合は			DE MISSION DE LA COMP	0	STATE OF THE PARTY.	0		
	5.7 to 7.3 years	0.65	THE RESERVE AND ASSESSMENT			m treatment	0	HAT WORK	0	January St. Holland	
	7.3 to 9.3 years	0.6		GMACHINA I			0	以后的	0		STATE OF THE SAME
1	9.3 to 10.6 years	0.6	DESCRIPTION OF THE PERSON OF T					MARY TO THE	0	A STATE OF THE REAL PROPERTY.	
-	10.6 to 12 years	0.6			returne ere	T-04-55-07	0	ESPIRIO, CA	0		
	12 to 20 years	0.6	17 - 12 - 12 - 12		States in Charles		0	Constitution of the	0	DESCRIPTION OF	OF THE SECOND
	Over 20 years	0.6	libraria de la			-vie de la company		No.	0	MATERIAL S	
AL			0	0	0	0	0	Service of the last	0	0	SENSON PLEASURE

		1	Incirontal Disallowane	e in	Heriz	ontal Disallowence Bet	week		
Calculation	Vertical disallements	Zone	Zone	Zone	Zones	Zears	Zones		Total General Market Risk
	500-50000-500-500-500-500-500-500-500-5	1	1	1	142	243	143	Net Position	Charge
General Market Risk Capital Charge	/ Committee Comm		CHEST AND LOSS OF THE PARTY OF	Constitution of the Control of the C	CHEMISTON WINDS	NAME OF TAXABLE PARTY.	The Participant of the	P THE PROPERTY.	

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DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for institutions with gibration method) Cuttery EURO

					Individua	positions					
Zone	Time Band	Assumed	Debt securities à	k debt derivatives	Interest rat	e derivatives	To	at	Market Risk W	eighted Positions	Net Positions
	03380030000000000000000000000000000000	Change in	Long	Short	Long	Short	Long	Short	Loug	Short	Act Positions
1	1 month or less	1	TANK PROPERTY.		TAMES OF A		0		0	DUNCH PARKET	100
	1 to 3 months	1			And Action in the Party	The sales Annual	0	A ABOUT ST	0		and the last of th
	3 to 6 months	1	The land of the la		Same district	THE PARTY OF THE P	0	and the second	0		
	6 to 12 months	1			of Chrysler Co.	THE PERSON NAMED IN	0		0	Supplied the supplied of	
2	1.0 to 1.9 years	0.9		ERRECTIVE PARTY S			9	BENERAL	0		ameles (Inflit) collectors
	1.9 to 2.8 years	0.8	energy company	TO BUT HER WEIGHT		可以是/心脉 管禁	0	a blanchia	0		
	2.8 to 3.6 years	0.75	A PROPERTY OF STREET				0	SECTION AND PERSONS	0	ADMINISTRATION OF	Note that the same
3	3.6 to 4.3 years	0.75		a matric outsing			6		0	HOSPICES TOTAL AND A	
	4.3 to 5.7 years	0.7				48451-1995-0925	0	10000	0		Angra praduct
	5.7 to 7.3 years	0.65	Section Contract Con-		とこれを記述を回れて		0	-215 194	0	CONTRACTOR OF	
	7.3 to 9.3 years	0.6	PART DISSESSED		HAND INVESTIGATION	Tullateritation bedreen all	0		0	ACCEPTANCE OF A	
	9.3 to 10.6 years	0.6					0		0	THE PARTY OF STREET	
	10.6 to 12 years	0.6				an phiavilter	0		0	HALDE THE THE LATER OF	
	12 to 20 years	0.6	CLANDESCHAPINA		THE PROPERTY OF THE PARTY OF TH	THE PERSON WAS	0	Manufacture 2	0	THE SHARE	
	Over 20 years	0.6					0		0	BI ansing and a	
AL			0	0	0	0	0		0	0	MALE REPORT OF THE

		Rorizantal Disallawance in			He	Herizontal Disallewance Between			
Calculation	Vertical disallowance	Zene	Zone Zone	Zone	Zauca	Zones	Zanet		Total General Market Risk
			1	,	142	143	143	Net Position	Charge
General Market Risk Capital Charge	ASSESSMENT OF STREET		White Column days	Vedelinitellity	S VERBORATE		SEC. 2016 1 (C1111)	arranga (ilinaan) ka	(SIME) SIME (SEE SEE SEE

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

i		and the second second			Individual	positions					
Zone	Time Band	Assumeu	Debt securities à	& debt derivatives	Interest rate	derivatives	Tota	al	Market Risk We	ighted Positions	Net Positions
. ******		Change in	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
1	1 month or less	1	Many Street, Square, S	And the fall of the			- 0	Salvett L. C.	0	STATE THE	Ne/erables
	1 to 3 months	1					0		0		
Ī	3 to 6 months	1	neventu nes		THE STATE OF		0	ALIS DESCRIPTION	6 Saltesmosmut	STORY THE STORY	
[6 to 12 months	1		A gertlet seems	Physical Residence of the Party		0	No. of the last		Carmet street Car Ca	
2	1.0 to 1.9 years	0.9		A DOMANIA BOOK 1	A THE RESERVE OF THE PARTY OF T	ALTERNATION OF THE PARTY OF THE	0	and beauty	0		
- 1	1.9 to 2.8 years	0.8	Chleve Carolin				0		0	Futbulk-Yell X	EN LIVERY OF
	2.8 to 3.6 years	0.75	Supplied to the second			NA SUREMEN	0	Made on the	O SECTION SECTION		
3	3.6 to 4.3 years	0.75	Survey of the				0		0	San Confident Contract Co.	
	4.3 to 5.7 years	0.7	family and				0		0		
Ī	5.7 to 7.3 years	0.65	Marching St. Agreement	utenered three			0	SIZ Y TUEST	0	Companion Spring Single	
ſ	7.3 to 9.3 years	0.6				to say all out of	6	ATTE DECAMEN	0	M REPORTUNE E	
ī	9.3 to 10.6 years	0.6				decide a series of services	0	在1995年,1999	0		ribe of the latest
	10.6 to 12 years	0.6		SOURCES HERE			0	SIN SEPER	O ATHRONOCHUMEN		William St. St. St.
	12 to 20 years	0.6	ALTERNATION OF THE STREET	STENSON NEW T		THE REPORT	0	ALCOHOL:	O DE LA COMPE		N - XSUARIO
	Over 20 years	0.6		SEARCH SEARCH			0	The state of	0		
AL.				0	0	0	0	And the second	0 0	0	

		E E	orizontal Disallowance	in	Her	rizontal Disallowance Betw	een		f
Calculation	Vertical disallowance	Zane	Zone	Zene	Zones	Zenet	Zanes	Š.	Total General Market Risk
		- 1	1	3	142	263	143	Net Position	Charge
General Market Risk Capital Charge		Complete State (Section 1)	PRODUCTOR STREET	STATE OF THE PARTY OF THE PARTY.	STREET, SQUARE	(30) 建加速制度		ar an included and process	



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL, CHARGE FOR GENERAL MARKET RISK (for institution using Develor methol) Cuttenty Others

	ė.	A y			Individu	l positions					
Zone	Time Band	Time Band Assumed Change In yield	Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions		Net Positions
	VALUE OF THE SECOND OF THE SEC		Long	Short	Long	Short	Long	Short	Long	Short	Net Fusition
1	I month or less	1	M NOT BE IN	AND THE PARTY OF	WANDEDIN		0				
	1 to 3 months	1		Tenant year to have			0				And Section 1
	3 to 6 months	1	Contract Contract		No. of the last of		0	and the part of the C	d amino some	amanima mina same	And the second
	6 to 12 months		建筑的现在形	行りの対象	MANUFE WE	THE PROPERTY OF STREET	0	0		SECTION S	
2	1.0 to 1.9 years	0.9				200 1935 1945		0		Judice Coulded	NAME OF STREET
	1.9 to 2.8 years	0.8	STREET, STREET,	Salahaya Camadila		用型性数用 使用	0	0			PACE NUMBER
	2.8 to 3.6 years	0.75	Supplied the Same	Southern Recognition 1			0	Complexity of the			
3	3.6 to 4.3 years	0.75	St. Physical Co.	建设工程2公司			0	Description of the	Auguripantist	THE REPORT OF THE	A STREET, STRE
	4.3 to 5.7 years	0.7	A HOW A SECURE	Giffur-extra			ACCOUNT OF	SULP PROPERTY	130940113010	JORGETTER GESTALL	NAME OF THE OWNER, OWNE
	5.7 to 7.3 years	0.65				e despiratorias	0	Inches Principals	misign min. M	(Interest State of the	STATE OF THE PARTY
	7.3 to 9.3 years	0.6		and the state of		SACHIEVE NEW	0	and the latest of the latest o	HOSPITE GRAN	ENTHUR DRIVES	
	9.3 to 10.6 years	0.6				Start Start County	0	L-Section Course	THE ENGINEER	E CHICAGO	(Parties State)
	10.6 to 12 years	0.6		Market Medical		ALL UNY SERVICE	0		Manuern en		Name of Street
	12 to 20 years	0.6	DE TRIVITATIONE			DESOMENVASSEM	0		Marie State		
	Over 20 years	0.6	EVALUATION OF			SEPTIMES AND SEPTIMENTS.	0				Marian Administration
			0	0	0		0	MINERSON .	0	0	CALLED AND LOSS SEED

			orisuntal Disallowance	in	Hori	enutal Disallowance Bet	week		
Calculation	Vertical disallowance	Zane	Zone	Zone .	Zabri	Zoom	7,enes	I	Total General Market Risk
(445A(65)41)	AND THE AND THE PARTY OF THE PA	1	1	3	141	243	143	Net Position	Charge
General Market Risk Capital Charge		CONTRACTOR GRAD	AND DESCRIPTIONS	STATE OF THE PARTY	Contract of the second	STREET, STREET, STREET,	article (management)	and the supplemental of	THE RESERVE OF THE PARTY OF THE

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CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

364,387

0

0

	Ins	side Pakistan		Outside Pa	lsisten*	Total
	KSE	LSE	ISE	Outside Pa	KISTAIL"	rotat
Specific Risk Charge						
Equities	<u></u>					
Long positions	2,277,421		# SEED			2,277,421
Short Positions						
Equity Derivatives						
Long positions						
Short Positions						(
Total Gross Positions (a+b+c+d)	2,277,421	0	0	0	0	2,277,421
Risk Weight	8%	8%	8%	8%	8%	
Specific Risk Charge (f x e)	182,194	0	0	0	0	182,19
General Market Risk Charge						
Net Long/Short Positions (a-b + c-d)	2,277,421	0	0	0	0	2,277,421
Risk Weight	8%	8%	8%	8%	8%	
General Market Risk Charge (h x i)	182,194	0	0	0	0	182,194

364,387

Total Capital Charge for Equity Exposures (g + j)

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

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	псу		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	135	GE ANTAGENIA				<i>Market</i>	135	176.45	23,754
GBP		CESS STATE	流线的影響發展				0		0
JPY							0		0
CHF						ARTHUR HED	0	是是小學科學	0
AED	riot/hierath/fide			30.7.存代数		March State	0		0
SAR			建筑地址			imat saladi	0		0
AUD	Table and Land					aller - The	0	2000	0
CAD							0		0
DKK			可是自己的		Bloken and	Walter Street	0	THE REAL PROPERTY.	0
HKD					ANTENNE		0	SECTIONS.	0
SGD		RESIDENCE DE L'ANDRE D		erskie beid			0	MARK TOLL	0
SEK	HEALTH MATER	546 - F. 276 m.					0	STRUMBER OF STREET	0
EUR							0		0
Currency 14	WAR CONTRACTOR						0.		0
Currency 15	CARROLA INC.				i salah bada da	Balling Turk	0	建設是限期	0
Currency 16						Feeth King	0		0
Currency 17							0		0
Currency 18	The state of the s				per une con distribution		0		0
Currency 19							0		0
Currency 20							0		0
Currency 21			67.256.6			and the harm	0	HERE BEING	0
Currency 22		Maria de la compansión de					0		0
Currency 23	a zastala infant	MINE BEET		all daying a Ca			0	ALCO DE FERRIS	0
Currency 24	par lan de la procesa	Kant State					0	控制器 图 图	0
Currency 25	III.		entire time enco	HILLS - WEST		e de la companie de l	0		0

Overall Long/Short Position Capital Charge Rate

Total Capital Charge

4

23,754
8%
1,900

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	
Charge	Risk Charge	Long Put	Long Call	Total
	8%			
	THE TAXABLE PROOF HOMEOUT REPORT	Charge Risk Charge	Charge Risk Charge Long Put	Charge Risk Charge Long Put Long Call

B LONG CALL or LONG PUT OPTIONS

Charge	Risk Charge	Long Put	Long Call	Total
	8%	A March 1995		
The second secon	Charge		8 8	

TOTAL	on and a second of the second		0

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RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

	Calculation Approach: Basic	Indicator Ap	proach	<u>-</u>			(Rupees in '000')	
1 Basic Indicat	or Approach (BIA)			Gross	Income #		(1
	,		First year	Second year	Third year	V2.		Please select
						Average of		your Calculation
		<u>α</u>]	2	3	4	positive values 5	Capital Charge 6 = (5x1)	Approach and
Gross Incon	ne	15%	1,357,737	1,592,300			259,048	•
A Capital Cha		12.0	-1				259,048	
2 The Standar	dized Approach (TSA)			Gross	Income #			automatically
			First year	Second year	Third year			
						Average of		
	Business lines *	β				positive values 5	Capital Charge 6 = (5x1)	J
	Corporate Finance	18%	2 0	3 0	4 0		0 - (3x1)	1
	Trading and Sales	18%	0				0	
	Retail Banking	12%	0				0	
	Commercial Banking	15%	0				0	
	Payment and Settlement	18%	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 Cha	arge (TSA)						0	1
3 Alternative S	Standardized Approach (ASA)			Gross	Income #			1
	**************************************		First year	Second year	Third year			
					-	Average of	Lace Historia and C	
	Business lines *	β				positive values	Capital Charge]
	120 01 200	1	2	3	4	5	6 = (5x1)	1
	Corporate Finance	18%	0				0	
	Trading and Sales	18%	0			0	0	4
	Payment and Settlement	18%	0				0	
	Agency Services	12%	0				0	-
	Asset Management Retail Brokerage	12%	0				0	- 1
	Those banks that are unable to disag		THE RESERVE OF THE PERSON NAMED IN				The second secon	1
	gross income for these six lines as ur	ıder	-					1
	Aggregate of six business lines	18%	0	0	0	0	0	1
F2.12	AND DESCRIPTION	4						1
3.1	Capital Charge						0	1
				Loans and	d Advances #			1
			First year	Second year	Third year			
		1 3	1			Average of	120 01 2721	
		Lβ	<u> </u>		<u> </u>	positive values	Capital Charge	7
	no all no all	1	2	3	4 0	5 0	6 = (5x1)*m	7
	Retail Banking Commercial Banking	12%	0					-
	(A)				- ((6.4)		of 159/ on and one	1
	Banks may aggregate loans & advar	ices from ret	au and comn	ierciai bankin	g (II they wisi	i to) using a beta		_
	Retail & Commercial Banking	15%	0			0	The state of the s	<u> </u>
3.2	Capital Charge							0
C Capital Ch	arge (ASA) (3.1+3.2)							1
D. Canital Ch	arge for Operational Risk (A, B or C)						259,048	- 31
	en ni me n al e n alle en el mante en le sen en alle en							-
	Weighted Amount (D x 12.5) WA based on Capital Floors allowed	to ASA ben	ks only All	other banks w	ill manually	feed the amount	3,238,102	4
calculated i	맞았다. 그리고 있다면 가장 있었다. 그 모르고 그러나 그렇게 되어 하다 그 그리지 하는 아이를 이용하다 하는 이 없다.	AUA OUII	ompositi	onto outro n		, umvam	3,238,102	
# Aunual	raunteu figures snould 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