



Grant Thornton

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AUDITORS' REPORT TO THE MANAGEMENT ON CAPITAL ADEQUACY RETURN AS AT DECEMBER 31, 2018

GRANT THORNTON ANJUM RAHMAN

1st & 3rd Floor,
Modern Motors House
Beatmont Road,
Karachi 75530

T +92 021 3567 2951-56
F +92 021 3568 8834
www.gtpak.com

Opinion

We have audited the Capital Adequacy Return (the Return) of **Pak Libya Holding (Pvt) Limited** (the Company), as at **December 31, 2018**.

In our opinion, the accompanying Return of the Company as at December 31, 2018 is prepared, in all material respects, in accordance with the requirements of the Framework as defined in Basis of Preparation and Restriction on Distribution and Use paragraph below.

Basis for Opinion

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

Other Matter

The following matters have been included in our audit report over the unconsolidated financial statements for the year ended December 31, 2018 as an Emphasis of Matter paragraphs that may have material impacts on the Capital Adequacy Requirement (CAR) as at December 31, 2018:

- i) Refer note 1.2 to the accompanying unconsolidated financial statements which explains that State Bank of Pakistan (SBP), has not granted further exemption to the Company from the required minimum paid-up-capital (free of losses) of Rs. 6 billion and has advised the Company to pursue the case with ministry of finance for equity injection in the Company by the Government of Pakistan.
- ii) Refer note 8.2.7 to the accompanying unconsolidated financial statements, where the management has disclosed the matter related to the recoverability of Company's investment in Summit Banks' (counter party) TFC's amounting to Rs. 398.58 million. (The ultimate outcome of the matter depends upon various events. The matter stated there in cannot presently be determined and no provision for any loss that may result

has been made in the unconsolidated financial statements, for the reasons discussed in the aforementioned note).

- iii) Refer note 42.2 to the accompanying unconsolidated financial statements relating to other assets where management has disclosed the recoverability of power plant of Kamoki Energy Limited (KEL) via disposal and value in use. (The ultimate outcome of the matter depends upon various events. The matter stated there in cannot presently be determined and no provision for any loss that may result has been made in the unconsolidated financial statements, for the reasons discussed in the aforementioned note).

Our opinion on the unconsolidated financial statements is not qualified in respect of the above matters.

Basis of Preparation and Restriction on Distribution and Use

The Return has been prepared by management in accordance with the Revised Regulatory Capital Framework under Basel II and Basel III prescribed through the State Bank of Pakistan's (SBP's) BSD Circular No. 08 dated June 27, 2006, BSD Circular No. 02 dated March 26, 2007, BPRD Circular No. 06 dated August 15, 2013 and other directives/amendments issued to date in this regard (referred to as "the Framework"). The Return is prepared to assist the Company to meet the requirements of the State Bank of Pakistan. As a result, the Return may not be suitable for other purposes. Our report is intended solely for the Bank and the SBP and should not be distributed to and used by parties other than the Company or the SBP.

Responsibilities of Management and Those Charged with Governance for the Return

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

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

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

Auditor's Responsibilities for the Audit of the Return

Our objectives are to obtain reasonable assurance about whether the Return is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are

considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Return.

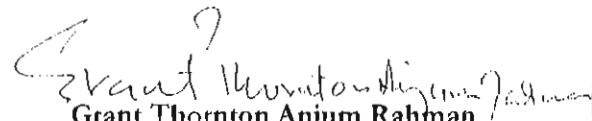
As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

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

Date: March 28, 2019
Karachi


Grant Thornton Anjum Rahman
Chartered Accountants
Muhammad Shaukat Naseeb
Engagement partner

Please enter your data in yellow cells.

CAP I

NAME OF THE BANK 3114 - PAK LIBYA HOLDING COMPANY LIMITED

REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS OF December-2018

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

	Basel 3 Transit	Basel 3 full
1.1 Common Equity Tier 1 (CET1)		
1.1.1 Fully Paid-up capital/ Capital deposited with SBP	6,141,780	6,141,780
1.1.2 Balance in Share Premium Account	-	-
1.1.3 Reserve for issue of Bonus Shares	-	-
1.1.4 Discount on issue of Shares (enter negative number)	-	-
1.1.5 General/ Statutory Reserves as (disclosed in the Balance Sheet)	311,650	311,650
1.1.6 Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (losses)	(2,069,770)	(2,069,770)
1.1.8 Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-
CET1 before Regulatory Adjustments	4,383,660	4,383,660
Regulatory Adjustments at CET1 level		
1.1.10 Goodwill (net of related deferred tax liability)	-	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	3,831	3,831
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14 Defined benefit pension fund net assets	-	-
1.1.15 Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16 Cash flow hedge reserve	-	-
1.1.17 Investment in own shares/ CET1 instruments	-	-
1.1.18 Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	215,171	215,171
Sum of Regulatory Adjustments at CET1 level	219,002	219,002
1.1.21 CET 1 after Regulatory Adjustments above	4,164,658	4,164,658
1.1.22 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	308,946	308,946
1.1.23 CET 1 after Regulatory Adjustment above	3,855,712	3,855,712
1.1.24 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
1.1.26 CET 1 after Regulatory Adjustment above	3,855,712	3,855,712
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28 CET 1 after above adjustment	3,855,712	3,855,712
1.1.29 National specific regulatory adjustments applied to CET1	5,000	5,000
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31 Any other deduction specified by SBP	5,000	5,000
1.1.32 CET 1 after Regulatory Adjustment above	3,850,712	3,850,712
1.1.33 Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,775,673	1,775,673
1.1.34 CET1 (after regulatory adjustments)	2,075,039	2,075,039
1.2 Additional Tier I (AT I) Capital		
1.2.1 Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1 of which Classified as equity	-	-
1.2.1.2 of which Classified as liabilities	-	-
1.2.2 AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3 AT1 Capital before Regulatory Adjustments	-	-
1.2.4 Regulatory Adjustments at AT1 Capital level		
1.2.5 Investment in mutual funds exceeding the prescribed limit	-	-
1.2.6 Investment in own AT1 capital instruments	-	-
1.2.7 Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1,116,883	1,116,883
1.2.9 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10 Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11 Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	658,790	658,790
Sum of Regulatory Adjustments at AT1 Capital level	1,775,673	1,775,673
1.2.12 Amount of Regulatory Adjustment applied at AT1 Capital level	-	-
1.2.13 AT1 Capital (after regulatory adjustments)	-	0
1.2.14 AT1 Capital recognized for capital adequacy	-	-
1.2.16 Eligible Tier I (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	2,075,039	2,075,039



2 Tier 2 (T2) Capital			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	134	134
2.5	Revaluation Reserves (net of taxes)		
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	134	134
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
2.12	Investment in own T2 capital instrument		
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	658,923	658,923
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	658,923	658,923
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	134	134
2.16	T2 Capital (after regulatory adjustments)		
2.17	T2 Capital recognized for capital adequacy		
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy		
Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)		2,075,039	2,075,039
Total Risk Weighted Assets (TRWAs)		11,701,347	11,701,347
4.1	Total Credit Risk Weighted Assets	9,263,513	9,263,513
4.2	Total Market Risk Weighted Assets	1,790,707	1,790,707
4.3	Total Operational Risk Weighted Assets	647,127	647,127
5 Capital Adequacy Ratios			
5.1	CET1 to TRWAs	17.73%	17.73%
5.2	T1 Capital to TRWAs	17.73%	17.73%
5.3	Total eligible capital to TRWAs	17.73%	17.73%



MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Items	Total Amount	Subsidiaries										
		1	2	3	4	5	6	7	8	9	10	
Minority Interest - under Basel III (full implementation)												
(A separate column should be completed for each subsidiary issuing capital to third parties)												
1	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)											
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
4	Total Tier 1 capital (CET1 + AT1 Capital) of the subsidiary net of deductions											
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
7	Total capital (CET1 + AT1 Capital + T2 Capital) of the subsidiary net of deductions											
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions											
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions											
10	Total risk-weighted assets of the subsidiary											
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)											
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets	0	0	0	0	0	0	0	0	0	0	0

CET1											
Surplus CET1 of the subsidiary of which amount attributable to third parties											
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors											
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)											
Total Tier 1 (T1) Capital											
Surplus Total T1 capital of the subsidiary of which amount attributable to third parties											
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors											
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)											
Total capital											
Surplus Total capital of the subsidiary of which amount attributable to third parties											
Total capital of the subsidiary held by third parties less surplus attributable to third party investors											
Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)											
Under full Basel III implementation:											
CET1 recognized from consolidated subsidiaries											
AT1 Capital recognized from consolidated subsidiaries											
T2 Capital recognized from consolidated subsidiaries											
Under Transitional Arrangement of Basel III											
CET1 recognized from consolidated subsidiaries											
AT1 Capital recognized from consolidated subsidiaries											
T2 Capital recognized from consolidated subsidiaries											



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

REGULATORY ADJUSTMENTS

Transitional Arrangements for Capital Deduction (w.e.f. December)	2018
	100%

Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		0
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.		-

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		370,664
Gross holdings of Additional Tier 1 capital		1,340,000
Gross holdings of Tier 2 capital		790,555
Sum of all above holdings		2,501,218
Applicable CET1 amount (before thresholds)		4,164,658
Amount of holdings exceeding 10% applicable CET1		2,084,753
	B3 full	B3 Transit
Deduction from CET1	308,946	308,946
Deduction from AT1 capital	1,116,883	1,116,883
Deduction from T2	658,923	658,923
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	61,717	61,717
Gross holdings of AT1 capital	223,117	223,117
Gross holdings of T2 capital	131,631	131,631

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,855,712	3,855,712
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW		
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		

Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		123,633
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,855,712	3,855,712
10% amount to be recognised for further threshold deductions check and applying 250% RW	123,633	123,633
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	123,633	123,633
Sum of above holdings	123,633	123,633
Applicable CET1 amount (after all regulatory adjustments and threshold)	3,855,712	3,855,712
Applicable 15% Threshold	680,420	680,420
Amount above 15% threshold to be deducted from CET1		
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities		
Deferred tax assets due to temporary differences	123,633	123,633

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



Leverage Ratio	7.72%
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(Rupees in '000')

Tier-1 Capital	2,075,039
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Total Exposures	26,873,606
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	22,985
2	Balances with other banks	54,335
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	1,950,330
4	Investments	9,742,297
5	Advances	4,350,442
6	Operating fixed assets	58,330
7	Deferred tax assets	123,633
8	Financial Derivatives (total from cell C29)	-
9	Other assets	2,032,035
	Total Assets	18,334,587

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

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	866,826	866,826
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	138,117	138,117
4	Lending of securities or posting of securities as collaterals	100%	7,088,764	7,088,764
5	Undrawn committed facilities (which are not cancellable)	100%	220,491	220,491
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	-	-
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	9,040	9,040
9	Other commitments	100%	168,170	168,170
	Total Off-Balance Sheet Items excluding Derivatives		8,491,408	8,491,408

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	44,822.67	47,512.03	47,512.03
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives			47,512.03

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

Instructions:

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

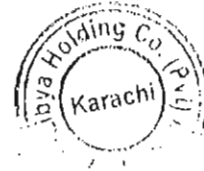


RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)		8,010,201
2 Off - Balance Sheet - Non Market Related Exposures		
Total Risk Adjusted Exposure of Section A	1,243,809	
Total Risk Adjusted Exposure of Section B	0	
Total Risk Adjusted Exposure of Section C	0	
Total Risk Adjusted Exposure of Section D	0	1,243,809
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)		9,502
4 Total Risk Weighted Amount for Credit Risk		9,263,513



APPROACH USED FOR CRM IN BANKING BOOK

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000)

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)			Risk Adjusted Amount			
					Simple Approach		Comprehensive Adjusted Exposure (after CRM) EB±				
					Inflow Adjustments	Out flow Adjustments					
		1	2	3	4	5	6	7	8		
(a)	Cash and Cash Equivalents		0%	165			(3+4-5)	165	(2 X 6) or (1 x 7)	0	
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	22,820				22,820		0	
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%					0		0	
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%					0		0	
		2	20%					0		0	
		3	50%					0		0	
		4,5	100%					0		0	
		6	150%					0		0	
	Unrated	100%					0		0		
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%					0		0	
(f)	Claims on Multilateral Development Banks		0%					0		0	
		1	20%					0		0	
		2,3	50%					0		0	
		4,5	100%					0		0	
		6	150%					0		0	
	Unrated	50%					0		0		
(g)	Claims on Public Sector Entities in Pakistan		0%					0		0	
		1	20%					0		0	
		2,3	50%					0		0	
		4,5	100%					0		0	
		6	150%					0		0	
	Unrated	50%					0		0		
(h)	Claims on Banks		0%	0				0		0	
			10%					0		0	
		1	20%	54,335				54,335		10,867	
		2,3	50%	500,330				500,330		250,165	
		4,5	100%					0		0	
	6	150%				0		0			
	Unrated	50%				0		0			
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%					0		0	
		1,2,3	20%					0		0	
		4,5	50%					0		0	
		6	150%					0		0	
	unrated	20%					0		0		
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	1,450,000			1,450,000		290,000		
(k)	Claims on Corporates (excluding equity exposures)		0%					0		0	
			10%					0		0	
		1	20%	352,215				352,215		70,443	
		2	50%	980,838				980,838		490,419	
		3,4	100%	235,809				235,809		117,904	
		5,6	150%					0		0	
		Unrated-1	100%	1,045,735				1,045,735		522,867	
Unrated-2	125%	2,132,636				2,132,636		1,066,318			
(l)	Claims categorized as retail portfolio		0%					0		0	
			20%					0		0	
			50%					0		0	
			75%	29,423				29,423		14,711	
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	137,979			137,979		68,990		
(n)	Past Due loans:							0		0	
		1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired:							0		0
		1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim.		150%	77,407			77,407		38,703	
		1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim.		100%	8,249			8,249		4,124	
		1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%	0			0		0	
		2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired		100%	168			168		84	
3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and/or impaired and specific provision held thereagainst is more than 20% of outstanding amount		50%	1,872			1,872		936			
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		1000%				0		0		
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	123,633			123,633		61,816		
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	354,748			354,748		177,374		
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book.		150%	500			500		250		
(s)	Investments in venture capital		150%				0		0		
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	58,530			58,530		29,265		
(u)	Claims on all fixed assets under operating lease		100%				0		0		
(v)	All other assets		100%	2,032,035			2,032,035		1,016,017		
B	TOTAL			9,599,427		0	9,599,427		4,799,713		



NON MARKET RELATED

(Rupees in '000')

A With Credit Conversion Factor of 100%

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

c. Other commitments with certain drawdown

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I			Risk Adjusted Exposure	
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
	1	2	3	4	5	6	7	8	9
Against				(3 X 100%)					(2 X 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%		-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%		-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%		-	-	-	-	-	-
	2	20%		-	-	-	-	-	-
	3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	100%		-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-	-
5 Multilateral Development Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
7 Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	Unrated	50%		-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%		-	-	-	-	-	-
	1,2,3	20%		-	-	-	-	-	-
	4,5	50%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
	unrated	20%		-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%			7,065,020		7,065,020		
		20%	7,088,764	7,088,764		7,065,020	23,744		4,749
10 Corporates		0%							
	1	20%	138,117	138,117			138,117		27,623
	2	50%	100,000	100,000			100,000		50,000
	3,4	100%							
	5,6	150%							
	Unrated-1	100%	965,676	965,676			965,676		965,676
	Unrated-2	125%	4,641	4,641			4,641		5,801
11 Retail		0%							
		20%							
		50%							
		75%	17,000	17,000			17,000		12,750
12 Others		0%							
		20%							
		50%							
		100%	177,210	177,210			177,210		177,210
Total			8,491,408	8,491,408	7,065,020	7,065,020	8,491,408		1,243,809



B With Credit Conversion Factor of 50%

a. Performance related contingencies

b Commitments with an original maturity of over one year

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



C With Credit Conversion Factor of 20%

a. Trade Related contingencies

b. Other Commitments with original maturity of one year or less

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



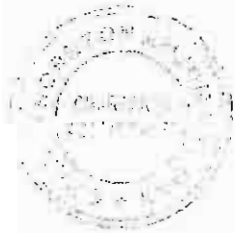
D With Credit Conversion Factor of 0%

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

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

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

Total



OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

A	ITEMS	Current credit exposure	Net/Local Principal	Effective notional principal	Add-on Conversion Factor %	Percentual Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRR #	Risk Weight	Risk Weighted Amount
Foreign Exchange Contracts with SBP										
Foreign Exchange Contract (with original maturity of less than 14 days) instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments										
Equity Contracts*										
	with Residual Maturity of one year or less	44,823,666	44,823,666	44,823,666	0%	2,689	47,512	47,512	0%	9,592
	with Residual Maturity of one year or less				6%				100%	
	with Residual Maturity of one year or less				6%				50%	
	with Residual Maturity of one year or less	0	0	0	6%				100%	
	with Residual Maturity of one year or less				6%				125%	
	with Residual Maturity of one year or less				6%				150%	
	with Residual Maturity of over one year to five year				8%				0%	
	with Residual Maturity of over one year to five year				8%				20%	
	with Residual Maturity of over one year to five year				8%				50%	
	with Residual Maturity of over one year to five year				8%				100%	
	with Residual Maturity of over one year to five year				8%				125%	
	with Residual Maturity of over one year to five year				8%				150%	
	with Residual Maturity of over five year				10%				0%	
	with Residual Maturity of over five year				10%				20%	
	with Residual Maturity of over five year				10%				50%	
	with Residual Maturity of over five year				10%				125%	
	with Residual Maturity of over five year				10%				150%	
Other Market Related Contracts										
1. Future sale of equity instruments										
2. Sub Total										
B		44,823	44,823	44,823		2,689	47,512	47,512		9,592

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

C	ITEMS	Current credit exposure	Net/Local Principal	Effective notional principal	Add-on Conversion Factor %	Percentual Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRR #	Risk Weight	Risk Weighted Amount
Interest rate contracts*										
	with Residual Maturity of one year or less				0%				0%	
	with Residual Maturity of one year or less				0%				20%	
	with Residual Maturity of one year or less				0%				50%	
	with Residual Maturity of one year or less				0%				100%	
	with Residual Maturity of one year or less				0%				125%	
	with Residual Maturity of one year or less				0%				150%	
	with Residual Maturity of over one year to five year				1%				0%	
	with Residual Maturity of over one year to five year				1%				20%	
	with Residual Maturity of over one year to five year				1%				50%	
	with Residual Maturity of over one year to five year				1%				100%	
	with Residual Maturity of over one year to five year				1%				125%	
	with Residual Maturity of over one year to five year				1%				150%	
	with Residual Maturity of over five year				2%				0%	
	with Residual Maturity of over five year				2%				20%	
	with Residual Maturity of over five year				2%				50%	
	with Residual Maturity of over five year				2%				100%	
	with Residual Maturity of over five year				2%				125%	
	with Residual Maturity of over five year				2%				150%	
Foreign Exchange Contracts*										
	with Residual Maturity of one year or less				1%				0%	
	with Residual Maturity of one year or less				1%				20%	
	with Residual Maturity of one year or less				1%				50%	
	with Residual Maturity of one year or less				1%				75%	
	with Residual Maturity of one year or less				1%				100%	
	with Residual Maturity of one year or less				1%				125%	
	with Residual Maturity of one year or less				1%				150%	
	with Residual Maturity of over one year to five year				3%				0%	
	with Residual Maturity of over one year to five year				3%				20%	
	with Residual Maturity of over one year to five year				3%				50%	
	with Residual Maturity of over one year to five year				3%				75%	
	with Residual Maturity of over one year to five year				3%				100%	
	with Residual Maturity of over one year to five year				3%				125%	
	with Residual Maturity of over one year to five year				3%				150%	
	with Residual Maturity of over five year				8%				0%	
	with Residual Maturity of over five year				8%				20%	
	with Residual Maturity of over five year				8%				50%	
	with Residual Maturity of over five year				8%				75%	
	with Residual Maturity of over five year				8%				100%	
	with Residual Maturity of over five year				8%				125%	
	with Residual Maturity of over five year				8%				150%	
Sub Total										



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MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY**

(Rupees in '000')

A Capital Charge for Interest Rate Risk			
i. Total market risk capital charge for Specific Risk (Total MR 2)		140	
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)		64,103	64,243
B Capital Charge For Equity Exposure (MR 4)			
i. Specific Risk		39,503	
ii. General Market Risk		39,503	79,006
C Capital Charge for Foreign Exchange Risk (Total of MR 5)			8
D Capital Charge for Position in Options (Total of MR 6)			0
E Total Capital Charge for Market Risk (A+B+C+D)			143,257
F Risk Weighted Amount for Market Risk (E x 12.5)			1,790,707



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

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
a Government (Domestic Curr)	Long	8,232,623						8,232,623	0	
	Short								0	

b Government (other than Domestic Currency)										
Rating grade 1	Long									0
	Short									0
Rating grade 2-3	Long									0
	Short									0
Rating grade 4-5	Long									0
	Short									0
Rating grade 6	Long									0
	Short									0
Unrated	Long									0
	Short									0

c Qualifying (to be specified)										
	Long									0
	Short									0

d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)										
Rating grade 1	Long					8,750				8,750
	Short									0
Rating grade 2-3	Long									0
	Short									0
Rating grade 3,4,5	Long									0
	Short									0
Rating grade 5-6	Long									0
	Short									0
Unrated	Long									0
	Short									0

e Total of a to d										
	Long	8,232,623	0	0	0	8,750	0	0	0	8,241,373
	Short	0	0	0	0	0	0	0	0	0

f Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)										
		0	0	0	0	140	0	0	0	8,241,373
										140

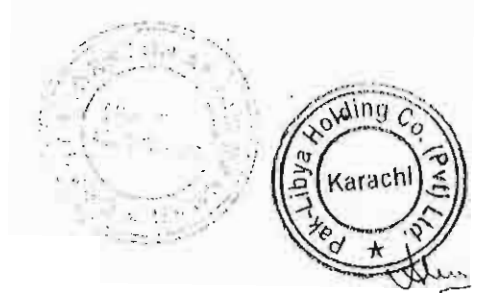


**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES
CAPITAL CHARGE FOR GENERAL MARKET RISK
(Maturity Method)
Currency PKR**

(Rupees in '000')

Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less	499,581				499,581	0	0.00%	0	0
	1 to 3 months	1 to 3 months	0				0	0	0.20%	0	0
	3 to 6 months	3 to 6 months	8,750				8,750	0	0.40%	32	0
2	6 to 12 months	6 to 12 months	5,926,432				5,926,432	0	0.20%	41,483	0
	1 to 2 years	1.0 to 1.9 years	1,896,619				1,896,619	0	1.25%	12,383	0
	2 to 3 years	1.9 to 2.8 years	0				0	0	1.25%	0	0
3	3 to 4 years	2.8 to 3.6 years	0				0	0	1.25%	0	0
	4 to 5 years	3.6 to 4.3 years	0				0	0	1.25%	0	0
	5 to 7 years	4.3 to 5.7 years	0				0	0	1.25%	0	0
	7 to 10 years	5.7 to 7.1 years	0				0	0	1.25%	0	0
	10 to 15 years	7.1 to 9.3 years	0				0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years	0				0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years	0				0	0	6.00%	0	0
		12 to 20 years	0				0	0	8.00%	0	0
	Over 20 years	0				0	0	12.50%	0	0	
TOTAL			8,241,373				8,241,373	0		64,163	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Capital
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge								64,163	64,163



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

(Numbers in '000')

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

OVERALL NET OPEN POSITION

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

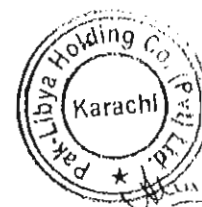


CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

	Inside Pakistan			Outside Pakistan*	Total
	KSE	LSE	ISE		
A Specific Risk Charge					
Equities					
a Long positions	493,787				493,787
b Short Positions					0
Equity Derivatives					
c Long positions					0
d Short Positions					0
e Total Gross Positions (a+b+c+d)	493,787	0	0	0	493,787
f Risk Weight	8%	8%	8%	8%	8%
g Specific Risk Charge (f x e)	39,503	0	0	0	39,503
B General Market Risk Charge					
h Net Long/Short Positions (a-b + c-d)	493,787	0	0	0	493,787
i Risk Weight	8%	8%	8%	8%	8%
j General Market Risk Charge (h x i)	39,503	0	0	0	39,503
Total Capital Charge for Equity Exposures (g + j)	79,006	0	0	0	79,006

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



CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR	
	1	2	3	4	5					6
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others					
USD	1						1	139.10	100	
GBP							0		0	
JPY							0		0	
CHF							0		0	
AED							0		0	
SAR							0		0	
AUD							0		0	
CAD							0		0	
DKK							0		0	
HKD							0		0	
SGD							0		0	
SEK							0		0	
EUR							0		0	
Currency 14							0		0	
Currency 15							0		0	
Currency 16							0		0	
Currency 17							0		0	
Currency 18							0		0	
Currency 19							0		0	
Currency 20							0		0	
Currency 21							0		0	
Currency 22							0		0	
Currency 23							0		0	
Currency 24							0		0	
Currency 25							0		0	

100
8%
8



Overall Long/Short Position
 Capital Charge Rate
 Total Capital Charge

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

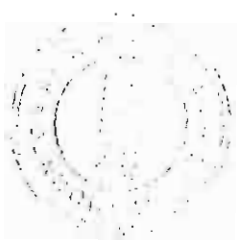
A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
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Please enter your data in yellow cells.

OR1

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Indicator Approach

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	310,172	339,247	385,984	345,134	51,770	
					51,770	

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *
Corporate Finance
Trading and Sales
Retail Banking
Commercial Banking
Payment and Settlement
Agency Services
Asset Management
Retail Brokerage
B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

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

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

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

Aggregate of six business lines	18%	0	0	0	0	0
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3.1 Capital Charge

0

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

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

Retail & Commercial Banking	15%	0	0	0	0	0
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3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

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

51,770

E Total Risk Weighted Amount (D x 12.5)

647,127

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

647,127

Annual Audited figures should be used.

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

