



Grant Thornton

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AUDITORS' REPORT TO THE MANAGEMENT ON CAPITAL ADEQUACY RETURN AS AT DECEMBER 31, 2019

GRANT THORNTON ANJUM RAHMAN

1st & 3rd Floor,
Modern Motors House
Beaumont 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, 2019**.

In our opinion, the accompanying Return of the Company as at December 31, 2019 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 financial statements for the year ended December 31, 2019 as an Emphasis of Matter paragraphs that may have material impacts on the Capital Adequacy Requirement (CAR) as at December 31, 2019:

- i) Refer note 1.2 to the accompanying unconsolidated financial statements which fully explain uncertainty related to the continuity of the operations and related mitigating factors due to non-compliance with the minimum capital requirement as prescribed by the State Bank of Pakistan (SBP) together with the current adverse economic conditions of the country.
- ii) Refer note 8.2.6 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 13 & 42.2 to the accompanying unconsolidated financial statements relating to the company's plan and actions for disposal of asset relating to Kamoki Energy Limited (KEL).

Our opinion on the 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 Company 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 Company of Pakistan. As a result, the Return may not be suitable for other purposes. Our report is intended solely for the Company 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 Company or to cease operations, or has no realistic alternative but to do so.

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

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;

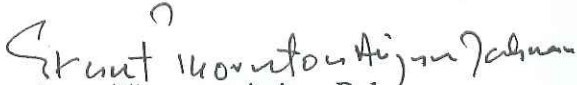
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control;
- Conclude on the appropriateness of management's 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:
Karachi

12 8 MAR 2020


Grant Thornton Anjum Rahman
Chartered Accountants
Muhammad Shaukat Naseeb
Engagement partner

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CAP 1

NAME OF THE BANK: 3114 - PAK LIBYA HOLDING COMPANY LIMITED

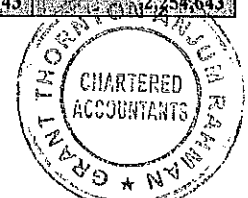
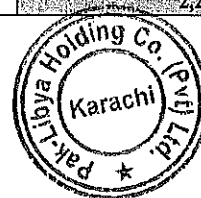
REPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

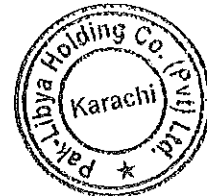
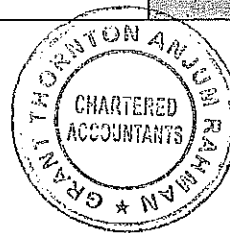
CAPITAL ADEQUACY RETURN AS OF: December-2019

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)	(2,363,576)	(2,363,576)
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	4,089,854	4,089,854
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)		-
1.1.11	All other intangibles (net of any associated deferred tax liability)	3,190	3,190
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	36,336	36,336
	Sum of Regulatory Adjustments at CET1 level	39,526	39,526
1.1.21	CET 1 after Regulatory Adjustments above	4,050,328	4,050,328
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)	299,347	299,347
1.1.23	CET 1 after Regulatory Adjustment above	3,750,981	3,750,981
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	3,750,981	3,750,981
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)		
1.1.28	CET 1 after above adjustment	3,750,981	3,750,981
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	3,745,981	3,745,981
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,491,338	1,491,338
1.1.34	CET1 (after regulatory adjustments)	2,254,643	2,254,643
1.2	Additional Tier1 (AT 1) 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)	848,573	848,573
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	642,764	642,764
	Sum of Regulatory Adjustments at AT1 Capital level	1,491,338	1,491,338
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level		
1.2.13	AT1 Capital (after regulatory adjustments)		0
1.2.14	AT1 Capital recognized for capital adequacy		
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	2,254,643	2,254,643



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	104	104
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	104	104
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)	642,869	642,869
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	642,869	642,869
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	104	104
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		
3	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)	2,254,643	2,254,643
4	Total Risk Weighted Assets (TRWAs)	12,381,225	12,381,225
4.1	Total Credit Risk Weighted Assets	9,360,978	9,360,978
4.2	Total Market Risk Weighted Assets	2,506,235	2,506,235
4.3	Total Operational Risk Weighted Assets	514,012	514,012
5	Capital Adequacy Ratios		
5.1	CET1 to TRWAs	18.21%	18.21%
5.2	T1 Capital to TRWAs	18.21%	18.21%
5.3	Total eligible capital to TRWAs	18.21%	18.21%

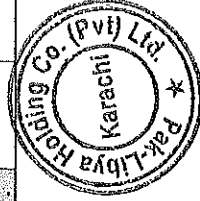
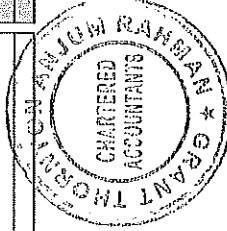


MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Items	Subsidiaries									
	1	2	3	4	5	6	7	8	9	10
Minority Interest - under Basel III (full implementation)										
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										
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)	2019
	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.		-

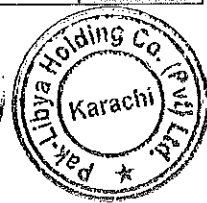
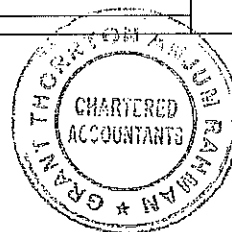
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		367,052
Gross holdings of Additional Tier 1 capital		1,040,500
Gross holdings of Tier 2 capital		788,270
Sum of all above holdings		2,195,822
Applicable CET1 amount (before thresholds)		4,050,328
Amount of holdings exceeding 10% applicable CET1		1,790,789
	B3 full	B3 Transit
Deduction from CET1	299,347	299,347
Deduction from AT1 capital	848,573	848,573
Deduction from T2	642,869	642,869
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	67,705	67,705
Gross holdings of AT1 capital	191,927	191,927
Gross holdings of T2 capital	145,401	145,401

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)	3,750,981	3,750,981
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW		
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		52,526
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,750,981	3,750,981
10% amount to be recognised for further threshold deductions check and applying 250% RW	52,526	52,526
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		
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	52,526	52,526
Sum of above holdings	52,526	52,526
Applicable CET1 amount (after all regulatory adjustments and threshold)	3,750,981	3,750,981
Applicable 15% Threshold	661,938	661,938
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	52,526	52,526

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	5.35%
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(Rupees in '000')

Tier-1 Capital	2,254,643
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Total Exposures	42,146,137
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	32,474
2	Balances with other banks	134,554
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	2,800,000
4	Investments	17,224,125
5	Advances	4,523,255
6	Operating fixed assets	87,154
7	Deferred tax assets	52,526
8	Financial Derivatives (total from cell C29)	-
9	Other assets	2,434,455
	Total Assets	27,290,545

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 bought & sold)	-
7	Any other derivatives	-
	Total Derivatives	-

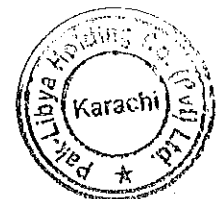
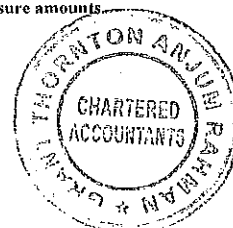
B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	-	-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	350,000	350,000
4	Lending of securities or posting of securities as collaterals	100%	13,661,014	13,661,014
5	Undrawn committed facilities (which are not cancellable)	100%	620,785	620,785
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%	708	708
9	Other commitments	100%	214,652	214,652
	Total Off-Balance Sheet Items excluding Derivatives		14,847,159	14,847,159

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	7,955.66	8,433.00	8,433.00
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives			8,433.00

*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

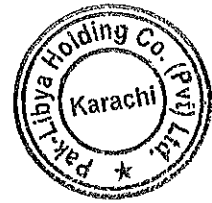


RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)					8,484,157
2 Off - Balance Sheet - Non Market Related Exposures					
Total Risk Adjusted Exposure of Section A			873,298		
Total Risk Adjusted Exposure of Section B			0		
Total Risk Adjusted Exposure of Section C			0		
Total Risk Adjusted Exposure of Section D			0	873,298	
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)					3,523
4 Total Risk Weighted Amount for Credit Risk					9,360,978



APPROACH USED FOR CRM IN BANKING BOOK

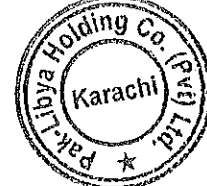
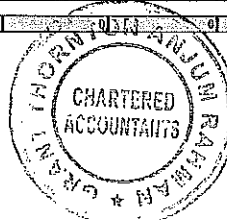
Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees In '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount		
					Simple Approach		Comprehensive				
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*			
		1	2	3	4	5	6	7	8		
(a)	Cash and Cash Equivalents		0%	6			(3+4-5)	6	(2 X 6) or (2 x 7)	0	
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	32,468			32,468	-	-	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%	11,058			11,058	-	-	5,529	
			10%				0	-	-	0	
		1	20%	633,265			633,265	-	-	126,653	
		2,3	50%	1,901,289			1,901,289	-	-	500,645	
		4,5	100%				0	-	-	0	
		6	150%				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
			20%	1,300,000			1,300,000	-	-	260,000	
(k)	Claims on Corporates (excluding equity exposures)		0%				0	-	-	0	
			10%				0	-	-	0	
		1	20%	324,071			324,071	-	-	64,814	
		2	50%	1,925,189			1,925,189	-	-	462,598	
		3,4	100%	374,877			374,877	-	-	93,719	
		5,6	150%				0	-	-	0	
(l)	Claims categorized as retail portfolio	Unrated-1	100%	688,062			688,062	-	-	688,062	
		Unrated-2	125%	1,955,460			1,955,460	-	-	2,444,325	
			0%				0	-	-	0	
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	24,675			24,675	-	-	18,506	
			25%	123,293			123,293	-	-	43,153	
			25%				0	-	-	0	
(n)	Past Due loans: 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 2005) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 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		150%	0			0	-	-	0	
			100%	0			0	-	-	0	
			50%	0			0	-	-	0	
			100%	3,136			3,136	-	-	3,136	
			50%	1,717			1,717	-	-	858	
			100%				0	-	-	0	
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate.		100%				0	-	-	0	
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	52,526			52,526	-	-	131,316	
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book.		100%	337,328			337,328	-	-	337,328	
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	500			500	-	-	750	
(s)	Investments in venture capital		150%				0	-	-	0	
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	87,154			87,154	-	-	87,154	
(u)	Claims on all fixed assets under operating lease		100%				0	-	-	0	
(v)	All other assets		100%	2,434,455			2,434,455	-	-	2,434,455	

TOTAL

11,310,531 0 11,310,531 0 8,484,157



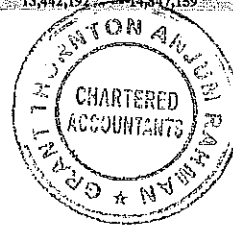
NON MARKET RELATED

A With Credit Conversion Factor of 100%

- a. Direct Credit Substitutes
Lending of securities or posting of securities as collateral
- b.
- c. Other commitments with certain drawdown

(Rupees in '000')

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I			Risk Adjusted Exposure		
					Simple Approach		Comprehensive			
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure			
	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%			13,442,192		13,442,192			
		20%	13,661,014	13,661,014				218,822		43,764
10 Corporates		0%								
	1	20%	350,000	350,000				350,000		70,000
	2	50%	250,000	250,000				250,000		125,000
	3,4	100%								
	5,6	150%								
	Unrated-1	100%	164,340	164,340				164,340		164,340
	Unrated-2	125%	200,000	200,000				200,000		250,000
11 Retail		0%								
		20%								
		50%								
		75%	6,445	6,445				6,445		4,834
12 Others		0%								
		20%								
		50%								
		100%	215,360	215,360				215,360		215,360
Total			14,847,159	14,847,159	13,442,192	13,442,192	14,847,159		873,298	



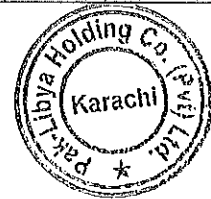
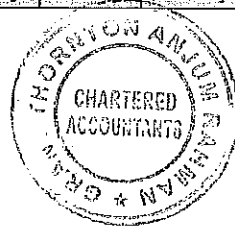
B With Credit Conversion Factor of 50%

a. Performance related contingencies

Commitments with an original maturity of over one year

b

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) EE*	
	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									

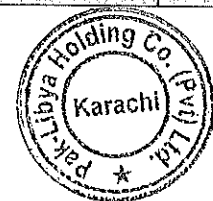
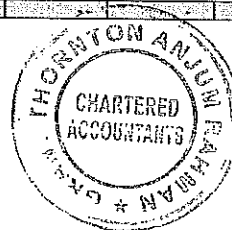


C With Credit Conversion Factor of 20%

a. Trade Related contingencies

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) EE^	
	1	2	3	4	5	6	7	8	9
	(3 X 20%)								(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%	-	-	-	-	-	-	-
	2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	100%	-	-	-	-	-	-	-
	Unrated	150%	-	-	-	-	-	-	-
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									



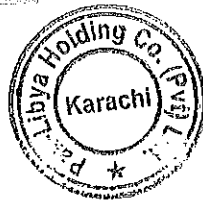
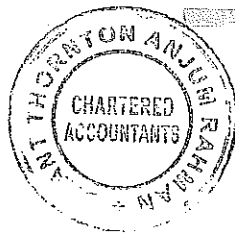
D With Credit Conversion Factor of 0%

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%	-
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



OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

(Express in '000)

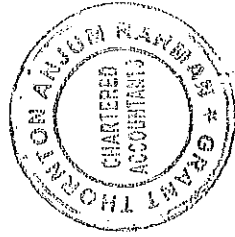
A	ITEMS	1	2	3	4	5	6	7	8	9
		Current credit exposure	Notional Principal	Effective notional principal	Add-on/Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted after CEM #	Risk Weight	Risk Weighted Amount
						(3 X 4)	(1 + 5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days) Instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments.									
c	Equity Contracts									
d	with Residual Maturity of one year or less	2181.075	2181.075	2181.075	6%	131	2.312	131	0%	462
	with Residual Maturity of one year or less	5774.585	5774.585	5774.585	6%	346	6.121	6.121	20%	3.061
	with Residual Maturity of one year or less				6%				100%	
	with Residual Maturity of one year or less				6%				125%	
	with Residual Maturity of one year or less				8%				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				10%				0%	
	with Residual Maturity of over five year				10%				20%	
	with Residual Maturity of over five year				10%				50%	
	with Residual Maturity of over five year				10%				100%	
	with Residual Maturity of over five year				10%				125%	
	with Residual Maturity of over five year				10%				150%	
e	Other Market Related Contracts									
	1. Future sale of equity instruments									
	2.									
B	Sub Total	7,956	7,956	7,956		477	8,433	8,433		3,523

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

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

D Grand Total (B+C)

3,523



Please use Yellow Cells to enter your data.

MR 1

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

(Rupees in '000')

A Capital Charge for Interest Rate Risk			
i. Total market risk capital charge for Specific Risk (Total MR 2)		0	
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	108,952	108,952
B Capital Charge For Equity Exposure (MR 4)			
i. Specific Risk		45,763	
ii. General Market Risk		45,763	91,526
C Capital Charge for Foreign Exchange Risk (Total of MR 5)			21
D Capital Charge for Position in Options (Total of MR 6)			0
E Total Capital Charge for Market Risk (A+B+C+D)			200,499
F Risk Weighted Amount for Market Risk (E x 12.5)			2,506,235



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

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 6 months to 24 months	Over 24 months					
			0.25%	1.00%	1.60%					

a

Government (Domestic Currency)	Long	15,407,980						15,407,980	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								0
	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	15,407,980	0	0	0	0	0	15,407,980	0
	Short	0	0	0	0	0	0	0	0

f

Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)	0	0	0	0	0	0	0	15,407,980	0
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**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES
CAPITAL CHARGE FOR GENERAL MARKET RISK
(for institutions using Duration method)
Currency PKR**

(Rupees in '00)

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

OVERALL NET OPEN POSITION

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

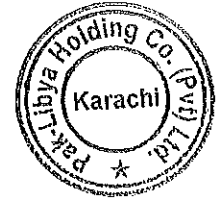
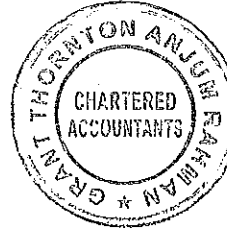


**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES
CAPITAL CHARGE FOR GENERAL MARKET RISK
(Maturity Method)
Currency PKR**

MR 3.1 (a)

Zone	Time Band		Individual positions						Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total			Long	Short
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1 month or less	0				0	0	0.00%	0	0
	1 to 3 months	1 to 3 months	10,217,800				10,217,800	0	0.25%	20,434	0
	3 to 6 months	3 to 6 months	1,809,978				1,809,978	0	0.40%	7,640	0
2	6 to 12 months	6 to 12 months	457,731				457,731	0	0.75%	3,204	0
	1 to 2 years	1.0 to 1.9 years	0				0	0	1.25%	0	0
	2 to 3 years	1.9 to 2.8 years	937,479				937,479	0	1.75%	16,406	0
3	3 to 4 years	2.8 to 3.6 years	0				0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years	944,915				944,915	0	2.75%	25,985	0
	5 to 7 years	4.3 to 5.7 years	0				0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years	948,877				948,877	0	3.75%	35,283	0
	10 to 15 years	7.3 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
	Over 20 years	0				0	0	8.00%	0	0	
	Over 20 years	0				0	0	12.50%	0	0	
TOTAL			15,407,980				15,407,980	0		108,952	0
OVERALL NET OPEN POSITION										108,952	0

Calculation	Vertical disallowance	Horizontal Disallowance In			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge								108,952	108,952

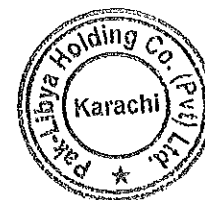
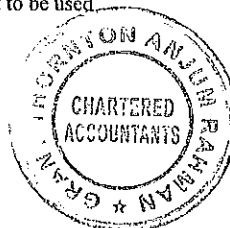


CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

	Inside Pakistan			Outside Pakistan*	Total	
	KSE	LSE	ISE			
A Specific Risk Charge						
Equities						
a	Long positions	572,034				572,034
b	Short Positions					0
Equity Derivatives						
c	Long positions					0
d	Short Positions					0
e	Total Gross Positions (a+b+c+d)	572,034	0	0	0	572,034
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	45,763	0	0	0	45,763
B General Market Risk Charge						
h	Net Long/Short Positions (a-b + c-d)	572,034	0	0	0	572,034
i	Risk Weight	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	45,763	0	0	0	45,763
Total Capital Charge for Equity Exposures (g + j)						
		91,525	0	0	0	91,525

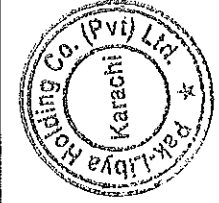
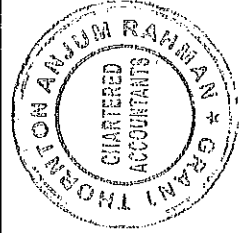
* Report Position on market -by-market basis i.e. separate column for each national market to be used



CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

1 Currency	2 Position in Currency				7 Net delta-based equivalent of foreign currency options	8 Total net long (short) Positions	9 PKR Rate	10 Position in PKR
	3 Net Spot Position	4 Guarantees	5 Net future income/expenses	6 Others				
USD	1					1	154.85	111
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	1					1	174.38	157
Currency 14						0		0
Currency 15						0		0
Currency 16						0		0
Currency 17						0		0
Currency 18						0		0
Currency 19						0		0
Currency 20						0		0
Currency 21						0		0
Currency 22						0		0
Currency 23						0		0
Currency 24						0		0
Currency 25						0		0



Overall Long/Short Position
Capital Charge Rate
Total Capital Charge

268
8%
21

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

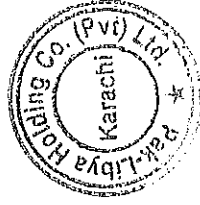
A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

TOTAL					0
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Please enter your data in yellow cells.

ORI

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: **Basic Indicator Approach**

(Rupees in '000')

1 Basic Indicator Approach (BIA)

α	Gross Income #				Average of positive values	Capital Charge 6 = (5x1)
	First year	Second year	Third year			
1	2	3	4	5		
15%	173,201	309,928	339,291	274,140		41,121
						41,121

Gross Income
A Capital Charge (BIA)

2 The Standardized Approach (TSA)

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

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

B Capital Charge (TSA)

3 Alternative Standardized Approach (ASA)

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

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

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

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

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

Retail Banking
Commercial Banking

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

C Capital Charge (ASA) (3.1+3.2)

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

E Total Risk Weighted Amount (D x 12.5)

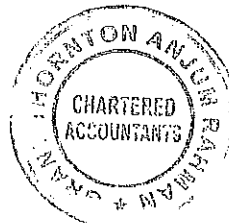
Adjusted RWA based on Capital Floors allowed to ASA banks only. All other banks will manually feed the amount calculated in cell J55.

Annual Audited figures should be used.

	514,012
	514,012

Please select your Calculation Approach and all calculations will perform automatically

* 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



LCR Disclosure

<i>(in local currency)</i>		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		1,816,155.142
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	31,032.000	3,103.200
2.1	stable deposit	-	-
2.2	Less stable deposit	31,032.000	3,103.200
3	Unsecured wholesale funding of which:	3,476,314.581	2,931,900.034
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	3,476,314.581	2,931,900.034
4	Secured wholesale funding		-
5	Additional requirements of which:	620,784.789	61,756.229
5.1	Outflows related to derivative exposures and other collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities	620,784.789	61,756.229
6	Other contractual funding obligations	223,316.137	18,723.684
7	Other contingent funding obligations	350,000.000	17,500.000
8	TOTAL CASH OUTFLOWS		3,032,983.146
CASH INFLOWS			
9	Secured lending		
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	534,554.000	400,000.000
12	TOTAL CASH INFLOWS		400,000.000
TOTAL ADJUSTED VALUE			
21	TOTAL HQLA		1,816,155.142
22	TOTAL NET CASH OUTFLOWS		2,632,983.146
23	LIQUIDITY COVERAGE RATIO		69%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
- c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA and cap on inflows)

22	Other assets:					
23	Physical traded commodities, including gold	-				-
24	Assets posted as initial margin for derivative contracts				-	-
25	NSFR derivative assets				-	-
26	NSFR derivative liabilities before deduction of variation margin posted				-	-
27	All other assets not included in the above categories	218,148	-	2,428,062	43,750	1,475,929
28	Off-balance sheet items		628,740		565,360	59,705
29	Total RSF					8,844,084
30	Net Stable Funding Ratio (%)					112%