

AUDITOR'S REPORT TO THE MANAGEMENT ON CAPITAL ADEQUACY RETURN

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Qualified Opinion

We have audited the annexed Capital Adequacy Return (the Return) of Pak Libya Holding Company (Private) Limited (the Company), as at December 31, 2020.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying Return of the Company as at December 31, 2020 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 Qualified Opinion

Investments (refer note 8.2.6 to the financial statements for the year ended December 31, 2020) include term finance certificates (TFC) amounting to Rs. 398.58 million (2019: Rs. 398.58 million). We were unable to obtain sufficient appropriate audit evidence to determine the recoverability of these TFCs. There are no other sufficient alternative audit procedures that we could adopt to determine whether any allowance for non-recovery of the amount should be made in the financial statements for the year ended December 31, 2020. Adjustment to the figures described above might have consequential effects on the Company's results for the year ended December 31, 2020 and the financial position of the Company as at December 31, 2020 and the related disclosures including Capital Adequacy Requirement (CAR) presented in the financial statements.

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 qualified opinion.

Other Matter

The following matters have been included in our audit report over the financial statements for the year ended December 31, 2020 as an Emphasis of Matter paragraphs that may have material impacts on the CAR as at December 31, 2020:

i) Refer note 1.2 to the accompanying financial statements which explains that the Company has been non-compliant with minimum capital requirements since prior years which has a trickle-down effect on every aspect of the operations; and



ii) Refer note 13.1.1 & 42.2 to the accompanying 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 modified 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:

O 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 31, 2021 Karachi Grant Thornton Anjum Rahman

Chartered Accountants

Muhammad Shaukat Naseeb

Engagement partner

NAME OF THE BANK 3114 - PAK LIBYA HOLDING COMPANY LIMITE! TREPORTING BASIS: Bank Level Audited (Basel III)

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O December-2020

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

ommon Favi	ty Tier 1 (CETI)	Basel 3 Transit	Basel 3 full
	Paid-up capital/ Capital deposited with SBP	7,871,780	7,871,78
	e in Share Premium Account	7,871,780	7,0/1,70
	e for issue of Bonus Shares		
	int on issue of Shares (enter negative number)		
1.5 Genera	al/ Statutory Reserves as (disclosed in the Balance Sheet)	372,477	372,47
	losses) on derivatives held as Cash Flow Hedge		
	propriated/ un-remitted profits/ (losses)	(2,134,571)	(2,134,57
.8 Minor	ty Interest arising from CET1 instruments issued to third party by consolidated bank's	F. 1. 1. 2	#ID - #I - 17 (2)
	aries (amount allowed in group CET1 - from "Consolidation sheet",)		
	before Regulatory Adjustments	6,109,686	6,109,68
	atory Adjustments at CET1 level		
	vill (net of related defered tax liability)		•
	er intangibles (net of any associated defered tax liability)	1,964	1,96
	all in provisions against classified assets (without considering any tax impact)		- 1 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	ed tax assets that rely on future profitability excluding those arising from temporary differences		14
	related tax liability)		
	d benefit pension fund net assets		March Carlotte
	ocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
	ow hedge reserve		-
	nent in own shares/ CET1 instruments		
	crease in equity capital resulting from a securitization transaction		1
	shortfall of regulated subsidiaries		
	on account of revaluation from bank's holdings of fixed assets/ AFS securities	281,624	281,62
	f Regulatory Adjustments at CET1 level	283,588	283,58
21 CET 1	after Regulatory Adjustments above	5,826,098	5,826,09
	nents in the capital instruments of banking, financial and insurance entities that are outside the	245,087	245,08
	of regulatory consolidation where the bank does not own more than 10% of the issued share		
	(amount above 10% threshold)		
23 <i>CET 1</i>	after Regulatory Adjustment above	5,581,010	5,581,01
	cant investments in the common stock of banking, financial and insurance entities that are outside		1 1 1-
	pe of regulatory consolidation (amount above 10% threshold)		
	ed Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		1 3
liabilit			
	after Regulatory Adjustment above	5,581,010	5,581,01
	nt exceeding 15% threshold (significant Investments and DTA)		E 100
	after above adjustment	5,581,010	5,581,01
	al specific regulatory adjustments applied to CET1		
	nent in TFCs of other banks exceeding the precribed limit		
	her deduction specified by SBP		
	after Regulatory Adjustment above	5,581,010	5,581,010
	ment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,015,302	1,015,30
	(after regulatory adjustments)	4,565,709	4,565,709
	1 (AT 1) Capital		
1 Qualif	ring AT1 capital instruments plus any related share premium		
	which Classified as equity		
	which Classified as liabilities		÷
	pital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
group.	AT1 - from "Consolidation sheet")		
	apital before Regulatory Adjustments	Committee of the second	
4 Regula	tory Adjustments at AT1 Capital level		
	nent in mutual funds exceeding the precribed limit		
	nent in own AT1 capital instruments		
	ocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		٩.
2007	ments in the capital instruments of banking, financial and insurance entities that are outside the	484,033	484,033
The second second	of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	(amount above 10% threshold)		
	cant investments in the capital instruments issued by banking, financial and insurance entities	The Mark that the	191
	outside the scope of regulatory consolidation		
10 Portion	of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	entation de la light de entre	
	during transitional period, remain subject to deduction from Tier-1 capital		
	ment to AT1 capital due to insufficient Tier 2 capital to cover deductions	531,269	531,269
	f Regulatory Adjustments at AT1 Capital level	1,015,302	1,015,30
	nt of Regulatory Adjustment applied at AT1 Capital level		
	apital (after regulatory adjustments)		
	apital recognized for capital adequacy		
	e Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1+Recognised AT1 Capital)	4,565,709	4,565,709





Tier 2	(T2) Capital		
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium	10000	
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")		A Property of
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
12.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk		
	Weighted Assets	46	46
2.5	Revaluation Reserves (net of taxes)		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2.5.1	Pertaining to Fixed Assets		3612
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		-
/	Undisclosed/ Other Reserves (if any)		247
2.8	T2 Capital before regulatory adjustments	46	46
	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	SOURCE THAT THE	
.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
.12	Investment in own T2 capital instrument		4
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	531,315	531,315
_	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
_	capital (amount above 10% threshold)		
,14	Significant investments in the capital instruments issued by banking, financial and insurance entities		
	that are outside the scope of regulatory consolidation		l who had a bully at the
	Sum of Regulatory Adjustments at T2 Capital level	531,315	531,315
.15	Amount of Regulatory Adjustment applied at T 2 Capital level	46	46
.16	T2 Capital (after regulatory adjustments)		
2.17	T2 Capital recognized for capital adequacy		- 1
2.18	Portion of AT1 Capital recognized in T2 Capital		
.19	Total T2 Capital admissible for capital adequacy		
1			
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	4,565,709	4,565,709
1	Total Risk Weighted Assets (TRWAs)	18,487,402	18,487,402
.1	Total Credit Risk Weighted Assets	12,217,871	12,217,871
7.2	Total Market Risk Weighted Assets	5,466,114	5,466,114
4.3	Total Operational Risk Weighted Assets	803,417	803,417
	Capital Adequacy Ratios		
1	CET1 to TRWAs	24.70%	24,70%
5.2	T1 Capital to TRWAs	24.70%	24.70%
5.3	Total eligible capital to TRWAs		24.70%
	Total eligible capital to TRWAs	rachi Pvi	HORICARD E

The state of the internal state of the should be stated of the should be sho								Subsidiaries	ies				
Mode to change to the large and the protection of the protection o			Amount	1	2	m	+	2	9	7	8	6	01
tent to the state and the transit of the state of the sta	I 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 should be included in the items 4 & 7 below)	he common equity							21.				
Contract of the second and consolidated in the second contraction of the second contraction contraction of the second contraction of the second contraction contraction of the second contraction contraction of the second cont	c			Total litera			1000	1	Section Section	0			
Contact Page 1 and page Page 2 and page 2 and page 3 and pag	2 paid in amount plus related reserves/retained earnings owned by group gross of all deductions				Salar Salar Salar	1	Sec. and		100			100 100 100	
Total Test Leader (CHI + A. I. and Leader CHI - A. I. and Leader CHI	parties gross of al					25 (2)			1				
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Total cape (CET 1 with Taight at 17 caped) of the factor of deduction of the caped of the caped of deduction of the caped of the caped of deduction of the caped of deduction of the caped of the caped of deduction of the caped of the caped of deduction of the caped	5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions			The state of							20.00		
Figure acquisit (CET 1.7 House) at 1.7 Caregories Center acquisited in Processing of the Activation of the Activat												1000	
Total to these begins the extended surple of the substitute conde by the parts are used to the substitute to each surple assets of the abstitute assets of the substitute of the substitute to conde by the parts are used to the abstitute to conde by the parts are used to the substitute to conde by the parts are used to the substitute to conde by the parts are used to the substitute to conde by the parts are used to the substitute of the substitute to conde by the parts are used to the substitute of the substitute to conde by the parts are used to the substitute of the substitute to conde by the parts are used to the substitute of the substitute to the substitute of the substitute to the su	7 Total capital (CET) + AT 1 capital + T 2 capital) of the subsidian; not of daductions												
Test of the controlled agree of the cabolitation was fell and the controlled agree of the cabolitation of the cabolitation controlled agree of the cabolitation of the cabolitation controlled agree of the cabolitation of the cabolitation controlled agree of the cabolitation and the cabolitation of the cabo													
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Active weighted seases of the concluded group that rather to the subsidiary (is trick weighted seases of the subsidiary (is trick weighted seases of the subsidiary get rather to compiliated rather weighted seases of the subsidiary and lite committees the subsidiary of the subsid			in the second			STATE STATES							
Service CEL 1 for exabled season of from consolidated mixtured by SBP and SECP.	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets	-group transactions)					14 (14)	ŀ					
Serior CEI of the packation of which where the control of the packation of	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weight										4		1
influenble to third party investors (under transitional arrangements) autributable to third party investors (under transitional arrangements) Thumble to third party investors (under transitional arrangement)	CRT1			3				N	n	In	0	o	
informable to third party investors (under transitional arrangements) attributable to third party investors (under transitional arrangements) Thousable to third party investors (under transitional arrangements)	Simplis (FTT) of the enheidigner of which						10 10 10		ľ				
informable to third party investors (under transitional arraneoments) catchoughle to third party investors (under transitional arraneoments) catchoughle to third party investors (under transitional arraneoments) catchoughle to third party investors (under transitional arrangements)	amount attributed to third notice				,				-				,
interaction to third pairty investors (under transitional arrangements) intributable to third pairty investors (under transitional arrangements) includible to third pairty investors (under transitional arrangement)	Total CTT1 of the control panes				,	,			,		4		
Distributible to third party investors (under transitional arrangements) Thurshe to third party investors (under transitional arrangements) Thurshe to third party investors (under transitional arrangements) Thurshe to third party investors (under transitional arrangement)	Total CETT of the Sustaint Plantes with parties attributed to United Darry Investors				1	1			-				
interbutable to third purv investors (under transitional arrangements) character to third purv investors (under transitional arrangements) character to third purv investors (under transitional arrangement) character (under transitional arrangement)	Total CELLO the subsidiary field by third parties less surplus attributable to third party investors (under transitional arrangements							*	-			1	
intributable to third party investors (under transitional arrangements) ributable to third party investors (under transitional arrangement) ributable to third party investors (under transitional arrangement) ributable to third party investors (under transitional arrangement)	Total Tier 1 (T1) Capital												
intributable to third party investors (under transitional arrangements) Thousable to third party investors (under transitional arrangement)	Surplus Total T1 capital of the subsidiary; of which				,	,		,				,	
indurbulable to third party investors (under transitional arrangements) ributable to third party investors (under transitional arrangement)	amount attributable to third parties								-				
ributable to third party investors (under transitional arrangement) ributable to third party investors (under transitional arrangement) ributable to third party investors (under transitional arrangement) fibrational control party investors (under transitional arrangement) fibrational party investors (under transitional arrangement)	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors				-				1				
ributable to third party investors (under transitional arrangement) Thurshole to third party investors (under transitional arrangement) That are being regulated by SBP and SECP.	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangem	nis)											
ibutable to third party investors (under transitional arrangement) Industry to third party investors (under transitional arrangement) Industry that are being regulated by SBP and SECP.	Total capital							-					
ibutable to third party investors (under transitional arrangement) Ithat are being regulated by SBP and SECP.	Surrhis Total canital of the subsidiance of which		1					-	-	1		1	
ributable to third party investors (under transitional arrangement) Thut are being regulated by SBP and SECP.	arround atributable to third and the									,			
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Thousable to fund pairv investors (under transitional arrangement) Index are being regulated by SBP and SECP.							,	į	1				i
that are being regulated by SBP and SECP.					•						i		×
that are being regulated by SBP and SECP.	Under full Basel III implementation:												
that are being regulated by SBP and SECP.	CET1 recognized from consolidated subsidiaries		,			a	2	.9		3	7	,	
that are being regulated by SBP and SECP.	ATI Capital recognized from consolidated subsidiaries			,									
that are being regulated by SBP and SECP.	T2 Capital recognized from consolidated subsidiaries		,	3									
that are being regulated by SBP and SECP.	Trades Taxanishmal American Co. 1771												
that are being regulated by SBP and SECP.	Concernational Arrangement of Daser III		100%										
that are being regulated by SBP and SECP.	CET1 recognized from consolidated subsidiaries		-		,			,					4
Karachi & D. L. C.	ATI Capital recognized from consolidated subsidiaries		1		i				1	,			
Karachi (2)	T2 Capital recognized from consolidated subsidiaries												
Karachi School								,					
Karachi E CHARTERED 3		Co. Sulphoto	1100	NOLY	130								
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		5 Karachi 5	H	CHARTES	E0 3	-							
		1		APPRILITA	RIVA								

^{**} 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 by St. St. Co. Co.		
Defined benefit pension fund assets (net of any associated deferred tax liability)	y y	
	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 Gross holdings of Additional Tier 1 capital		358.3
Gross holdings of Tier 2 capital		707,7
Sum of all above holdings		776,9
Applicable CET1 amount (before thresholds)	1	1,843,0 5,826,0
Amount of holdings exceeding 10% applicable CET1		1,260,4
Deduction from CET1	B3 full	B3 Transit
Deduction from AT1 capital	245,087	245,0
Deduction from T2	484,033 531,315	484.0
	351,315	531,3
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross holdings of common stock		
Gross holdings of AT1 capital	113,286	113,2
Gross holdings of T2 capital	223,734 245,589	223,7: 245,5i
		21835
ross holdings of common stock ross holdings of AT1 capital ross holdings of T2 capital	i i i i i i i i i i i i i i i i i i i	The state of the s
applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	5,581,010	5,581,01
0% amount to be recognised for further threshold deductions check and applying 250% RW	B3 full	B3 Transit
eduction from CET1 (after 10% cap)		
emaining amount to be risk weighted @ 100% after applying deduction %age during the transition period eduction from ATI capital		-
emaining amount to be risk weighted as per Banking/ Trading Book classifications	7 - 7	-
eduction from T2 capital		
emaining amount to be risk weighted as per Banking/ Trading Book classifications		
eferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
et deferred tax assets due to temporary differences		189,30
pplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW	5,581,010	5,581,01
eduction from CET1 (after 10% cap)	189,306	189,30
emaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		
eppting deduction mage during the transmott period		
PPPTING WORKSHOT FORGE WITHING THE ITEMSHIDIT PETITUD		P3 Terrent
gnificant Investments and DTA above 15% threshold	B3 full	B3 Transit
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap	B3 full	189,300
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap eferred (ax assets due to temporary differences not deducted as part of the 10% cap	189,306	
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap m of above holdings	189,306 189,306	189,300
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap eferred tax assets due to temporary differences not deducted as part of the 10% cap of above holdings policable CET1 amount (after all regulatory adjustments and threshold) pplicable 15% Threshold	189,306 189,306 5,581,010	189,300 5,581,010
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap gn of above holdings pplicable CETa amount (after all regulatory adjustments and threshold) pplicable CETa mount (after all regulatory adjustments and threshold)	189,306 189,306	189,300 5,581,010
guificant Investments and DTA above 15% threshold guificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap m of above holdings splicable CET1 amount (after all regulatory adjustments and threshold) splicable 15% Threshold nount above 15% threshold to be deducted from CET1	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,88
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mof above holdings pplicable CET1 amount (after all regulatory adjustments and threshold) pplicable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts not deducted to be subject to 250% risk weight Significant investments in the common equity of financial entities	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,880 +
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor above holdings pplicable CET1 amount (after all regulatory adjustments and threshold) uplicable 15% Threshold nount above 15% threshold to be deducted from CET1 nounts not deducted to be subject to 250% risk weight	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,880 +
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap m of above holdings policiable CET1 amount (after all regulatory adjustments and threshold) uplicable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts 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	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,884
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor of above holdings pplicable CET1 amount (after all regulatory adjustments and threshold) pplicable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2)	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,884
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor above holdings pplicable CET1 amount (after all regulatory adjustments and threshold) pplicable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) estment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,880 +
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mof above holdings splicable CET1 amount (after all regulatory adjustments and threshold) splicable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) sestment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet mificant minority investment in banking and other financial entities uity holdings (majority or significant minority) in an insurance subsidiary	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,88-
gnificant Investments and DTA above 15% threshold gnificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor above holdings policable CET1 amount (after all regulatory adjustments and threshold) policable 15% Threshold mount above 15% threshold to be deducted from CET1 mounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) estment in capital instruments of majority owned financial entities uity holdings (majority or significant minority) in an insurance subsidiary y other	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,88
guificant Investments and DTA above 15% threshold guificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor above holdings splicable CET1 amount (after all regulatory adjustments and threshold) splicable 15% Threshold nount above 15% threshold to be deducted from CET1 nounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) estment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet mificant minority investment in banking and other financial entities uity holdings (majority or significant minority) in an insurance subsidiary yother mificant in commercial entities (subject to 1000% risk weight)	189,306 189,306 5,581,010 984,884	189,300 5,581,010 984,88-
guificant Investments and DTA above 15% threshold guificant investments in the common equity of financial entities not deducted as part of the 10% cap ferred tax assets due to temporary differences not deducted as part of the 10% cap mor above holdings pplicable CET1 amount (after all regulatory adjustments and threshold) pplicable 15% Threshold pulled 15% Threshold to be deducted from CET1 pounts 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 AP 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) estment in capital instruments of majority owned financial entities uity holdings (majority or significant minority) in an insurance subsidiary y other	189,306 189,306 5,581,010 984,884	189,306 5,581,010 984,88-



(Rupess in '000')

Leverage Ratio	8.05%
Tier-1 Capital	4,565,709
Total Exposures	56,743,118

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	62.155
2	Balances with other banks	63,155 82,159
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	
4	Investments	3,400,000
5	Advances	23,652,079
6	Operating fixed assets	5,674,054
7	Deferred tax assets	97,813
8	Financial Derivatives (total from cell C29)	189,306
9	Other assets	- The state of the
	Total Assets	2,589,538 35,748,105

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%		
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	250.000	4.1
4	Lending of securities or posting of securties as collaterals	100%	350,000	350,000
5	Undrawn committed facilities (which are not cancellable)		18,039,316	18,039,316
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	100%	2,355,850	2,355,850
7	Commitments in respect of operating leases	100%		-
8	Commitments for the acquisition of operating fixed assets	100%	F00	
9	Other commitments		708	708
	Total Off-Balance Sheet Items excluding Derivatives	100%	214,652 20,960,526	214,652

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included) 1		Notional Principal	Potential Future Credit Exposure (Notional principal amount multipfied with Add on Factors presribed in Table 2.5 of SBP Basel II instructions-page 18)	
1	Interest Rate	The second second	R 18)	
2	Equity	32,534.35	34,486.41	21.122.11
3	Foreign Exchange & gold	52,034.33	34,460.41	34,486.41
4	Precious Metals (except gold)*			
5	Commodities*		-	
6	Credit Derivatives (protection sold and bought)*		÷ /	
7	Other derivatives*	**	-	*
	Total Derivatives			9.1
	E COM STANDARD I WE			34,486,41

^{*}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 All on-balance sneer and non-derivatives exposures are net of specific provisions and erect random 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



olding C

RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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

10,396,615

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

Total Risk Adjusted Exposure of Section B

Total Risk Adjusted Exposure of Section C

Total Risk Adjusted Exposure of Section D

1,806	,836	
	0	
	0	
	0	1,806,836

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

14,420

4 Total Risk Weighted Amount for Credit Risk





APPROACH USED FOR CRM IN BANKING BOO Simple

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

A	E	External	Risk	Risk Original	CREDIT RISK MITIGATION (CRM) Simple Approach Comprehens				(Rupees in 'C	
A	Exposure Type	rating	Weight 2	Exposure 3	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*		
(a)	Cod and Cod Paris Land	TOP S		3	- 4	5	6 (3+4-5)	7	(2 X 6) or (2 x 7)	
	Cash and Cash Equivalents Claims on Government of Pakistan (Federal or Provincial	1 - 1	0%	5,755			5,755	Para Line		
(Governments) and SBP, denominated in PKR		070	57,400			57,400			
	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%							
(d) (Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than	2	0% 20%				0		F. 17 4 1 4 7 1	
Î	PKR	3	50%				0			
		4,5	100%				0		-	
E		6	150%				0		File Factors	
(e) C	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	Unrated	100%				£ 100	les de la constant de		
(f) (Claims on Multilatand Davidson at B. L		200			1 + 13 = 1	0			
(1)	Claims on Multilateral Development Banks	1	20%		4000	100	0	L		
1		2,3	50%	3, 10 7 3, 12, 27			0			
		4,5	100%				0	The second	diameter in the	
		6 Unrated	150%				0			
(g) C	Claims on Public Sector Entities in Pakistan	Unrated	50%			21 2 10 2 2	0			
	The second secon	1	20%				0	V		
		2,3	50%				0			
		4,5	100%				0			
		6 Unrated	150% 50%				0	(F)		
(h) C	Claims on Banks	Omaleu	0%	-0			0			
			10%		2.0		0			
- 1		1	20%	80,567			80,567		16,	
1		2,3	50%	2,901,592			2,901,592		1,450	
		4,5 6	100%				0		5 3 19	
		Unrated	50%				0		Service Service	
(i) C	laims, denominated in foreign currency, on banks with original		0%				0			
m	naturity of 3 months or less	1,2,3	20%	100			0			
- 30		4,5	50%		34 1 24		0		100	
		6 unrated	150% 20%				0			
	laims on banks with original maturity of 3 months or less	umuted	2070				0			
	enominated in PKR and funded in funded in PKR		20%	500,000	E		500,000		100,0	
(k)	Claims on Corporates (excluding equity exposures)		10%				. 0			
	1	1	20%	99,626			99,626			
		2	50%	3,113,163	They were		3,113,163		1,556,5	
1		3,4	100%	639,099	Selection 1 Laboratoria	State of the state of	639,099		639,0	
	-	5,6 Unrated-1	150% 100%	1207 200			0			
		Unrated-2	125%	1,325,539	320023 300	Facility II.	1,325,539		1,325,5	
(I) CI	laims categorized as retail portfolio		0%			A CONTRACTOR	1,172,033	75.0	1,590)	
			20%				0	100 200 200		
	-		50% 75%			10-10-5-1	0			
(m) C1	aims fully secured by residential property (Residential Mortgage		35%	29,412			29,412		22,0	
Fia	ance as defined in Section 2.1)		3370	117,984			117,984		4),2	
	aims against Low Cost Housing Finance		25%				0 0			
1.	The unsecured portion of any claim (other than loans and claims secured ainst 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:						D.			
1.1	where specific provisions are less than 20 per cent of the		150%							
	tstanding amount of the past due claim.		10000	0	25/30/2		0			
	2 where specific provisions are no less than 20 per cent of the tstanding amount of the past due claim.		100%			THE PARTY	Jegji u		13 7 5 61, 42.	
1.3	where specific provisions are more than 50 per cent of the		50%	"		1000	0		- Had. 10	
	tstanding amount of the past due claim.			0			0			
2. mo	Loans and claims fully secured against eligible residential ortgages that are past due for more than 90 days and/or impaired		100%	764						
3.	Loans and claims fully secured against eligible residential		50%	704			764	and the second	17	
	ortgage that are past due by 90 days and /or impaired and specific		4.00						100	
pro	ovision held thereagainst is more than 20% of outstanding amount							The State of the N	10, 112 114	
o) Inv	restment in the equity of commercial entities (which exceeds 10%		1000%	2,760			2,760		وإناها	
oft	the issued common share capital of the issuing entity) or where the ity is an unconsolidated affiliate.		100076							
Sec	gnificant investment and DTAs above 15% threshold (refer to ction 2.4.10 of Basel III instructions)		250%	189,306			189,306		473.2	
q) Lis	ted Equity investments and regulatory capital instruments issued		100%				A. F. H. C.		9/3,2	
by	other banks (other than those deducted from capital) held in the nking book,			1	art I skills					
	listed equity investments (other than that deducted from capital)		150%	469,323			469,323		469,3	
held	d in banking book	= 1.1	15078	1,500			1,500		2.2	
s) Inv	estments in venture capital		150%				3 0		1,2	
	estments in premises, plant and equipment and all other fixed		100%							
u) Cla	cts sims on all fixed assets under operating lease		100%	97,813			97,813		97,81	
				Charles the state of	45.0.0 (H.)		0		and the	
	other assets		100%	2,589,538	and the second s		2,589,538	100	2,5	

TOTAL

CHARTERED ACCOUNTANTS

Credit Conversion Factor of 100% Direct Credit Substitutes				ON MARKET REL		Chrome	CAZ BARON O	DV (ODAY)	(Rupees in '00
Lending of securities or posting of securities as							SK MITIGATI	ON (CRM) 1	
collateral	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
Other commitments with certain drawdown	reating	weights %			Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
Against	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial		0%		(3 X 100%)					(2 x 8)
Governments) and SBP, denominated in PKR BP in Foreign Currency arising out of statutory	-	U70		20	3-115-2				
obligations of banks in Pakistan		0%					it is		
Sovereigns, Government of Pakistan or provincial	1	0%			- 1				
governments or SBP denominated in currencies other than PKR	2	20%	4-,		E.E.E.	Liberation F. To			
man FRR	3 4,5	50% 100%						**************************************	
	6	150%				*			
	Unrated	100%	F 4-2-2-20						
ank for International Settlements, International Monetary Fund, European Central Bank, and Juropean Community		0%							
fultilateral Development Banks		0%			Statement of the statem	- T			
	1	20%					100		September 1
	2,3	50%					moreovity of the		-
	4,5	100%	h		7-7-1		F F FF		
	6	150%		9×11			The second second		
	Unrated	50%							-1-11 (-1-1-1
ublic Sector Entities in Pakistan		0%		the facility of					
		20%					1		
	2,3	50%	The Transfer	and the said	3.4 1.2.1	Photograph 1	1000		
_	4,5	100%		1116-14					
	6 Unrated	150%		-	1				
						The second second			
anks		0%					AGI - T-		10072
	2,3	20% 50%			-				
	4,5	100%							
	6	150%							
	Unrated	50%					in. 100 Paris		
anks (with original maturity of 3 months or less		0%		Sun -40 - 5 - 5	CONTROL DESCRIPTION	part - a part -	200		
nd denominated in foreign currency)	1,2,3	20%		*					
	4,5	50%		- Contract					
	6	150%		-					
	unrated	20%			5-48		1 (9.4		
anks (with original maturity of 3 months or less		0%		Jan 1	17,885,000		17,885,000	and the state of t	orden Landa de Testas
enominated in PKR)		20%	18,039,316	18,039,316		17,885,000	154,316		30,8
prporates		0%	1200	September 1	2.00				
1		20%	1,150,000	1,150,000			1,150,000		230,0
	2	50%	621,591	621,591			621,591		310,7
	3,4	100%		-	-	1.1			
-	5,6 Unrated-1	150% 100%	576,489	576,489			577 100		
	Unrated-2	125%	350,000	350,000			350,000		576,4 437,5
stail I		00/ 1				- 11			
etail		20%				100			
		50%			1				
		75%	7,770	7,770	12.0		7,770		5,8
hers		0%	Track to the second		2 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 1	10,000	STREET,		
-		20%							
		50%							
		100%	215,360	215,360		The state of the s	316 320	73 7 7 7 7	4723
		10070	210,500	a kaladidi.	* * * * * * * * * * * * * * * * * * *		215,360		215,3



th Credit Conversion Factor of 50% Performance related contingencies				N		CREDIT RI	SK MITIGAT	ION (CRM) 1	
	Mapped	Risk	Notional Amount	C WE		Simple Approach	1	Comprehensive	
Commitments with an original maturity of over one year	Rating	Weights %		Credit Equivalent	Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Exposure
	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial	1	(10)	+:	(3 X 50%)	I I I I I I I I I I I I I I I I I I I			· · · · · · · · · · · · · · · · · · ·	(2 x 8)
Governments) and SBP, denominated in PKR	4	0%							7-1-1-1
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%			fiction of		AND THE	1	
Sovereigns, Government of Pakistan or provincial	1	0%				(N 1 + 1)	-		
governments or SBP denominated in currencies	2	20%							
other than PKR	3	50%			702			*	
	4,5	100% 150%	-		2-17				
	6 Unrated	100%							1-3-1-1-1-1
Bank for International Settlements, International	Smiller	10074	-	1			T	·	
Monetary Fund, European Central Bank, and European Community		0%							
Multilatoral Davids				10012, 225, 34		31.13 35133 # 866 HA		1.	
Multilateral Development Banks	1	0% 20%						the second second second	5.0, 30, 5
	2,3	50%							
	4,5	100%					7		
	6	150%							and the second
	Unrated	50%	-						
Public Sector Entities in Pakistan		0%		1316 = 1 1					
	1	20%							
	2,3	50%							
	4,5	100%		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1.2			
	6	150%							
	Unrated	50%		Turnal Black of					
Banks		0%			The section of				
	1	20%		111		ne se	- 11 - 1 1 - 1		7. 27. 5
	2,3 4,5	50%							
	6	100%		7.1			-		
	Unrated	50%			-		7.		
Dealer Zuddi V. V. V						en de la fina	9.8		2 10 4
Banks (with original maturity of 3 months or less and denominated in foreign currency)	100	0%							100
and denominated in foreign currency)	1,2,3 4,5	20% 50%					Color Brack		
	6	150%				-		5 a 9 c a 1 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a 2 c a	
	unrated	20%			- 2				
Banks (with original maturity of 3 months or less		20/						1984 Maria	-
lenominated in PKR)		20%			and of the state	9 9 9		Salt as the salt of the salt o	Let United States
		2070			Paragraph (* 114)			The state of the s	
orporates		0%			Er J. Kan		Anna de para		The state of the s
-	2	20% 50%				7. I		Carrier Service	
 	3,4	100%			10.70	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	100 F		
	5,6	150%		- 2					
, <u>- , - , , , , , , , , , , , , , , , ,</u>	Unrated-1	100%	10 - 1 - 1 - 1 B	o de la compania de		- -			-
	Unrated-2	125%		and the second	er ford a tra				
etail		0%						30	
		20%					•		*
	-7.7-4	50%		- 100					Tarried T. J.
		75%							
thers		0%	40"			1000000		4	(10):
		20%							second 5
		50%				10 10 11			MEUNE DE LE
		100%					- 2		arranga da

CHARTERED ACCOUNTANTS



th Credit Conversion Factor of 20% Trade Related contingencies		1				CREDIT R	ISK MITIGAT	ION (CRM) 1	
17 not retained contingencies	Mapped	Risk		La contra de la contra dela contra de la contra dela contra de la contra del la contra		Simple Approac	b	Comprehensive	100 A 100 A 100 A 100 A
Other Commitments with original maturity of one year or less	Rating	Weights %		Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Exposure
	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial		T		(3 X 20%)	1				(2 x 8)
Governments) and SBP denominated in PKR	-	0%							
SBP in Foreign Currency arising out of statutory			100 100 100		T			*	
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial	-	0%							
governments or SBP denominated in currencies	2	0% 20%	•		2 7 7 7		BEAT STATE OF SERVICE		
other than PKR	3	50%			-	-			
	4,5	100%						-	
	6	150%				-			
Bank for International Settlements, International	Unrated	100%			100				
Monetary Fund, European Central Bank, and European Community		0%							
Multilateral Development Banks		0%			Table 1				
The second section of the second seco	1	20%					Deli Deli della		
	2,3	50%	-						
	4,5	100%	4. j.		P 4	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	1900		
	-6	150%					1		
	Unrated	50%	-	and the second			LTK#S := C		
Public Sector Entities in Pakistan		0%				allo see to Iz			
- In the second	1	20%							<u> </u>
	2,3	50%							
	4,5	100%				-			
+	6 Unrated	150% 50%						Ashier to select the level of	
	Omateu	30%			35.00				
Banks		0%						bld comment of the bld comment	
	1	20%						The second secon	-
	2,3	50%							
	4,5	100%					- 1		
	Unrated	50%	*			10	material de la		
	omutou	1 5070					Halle - La		
Banks (with original maturity of 3 months or less		0%				Principle of the second			A STATE OF THE PARTY OF THE PAR
nd denominated in foreign currency)	1,2,3	20%	1 = 2 1			FEED-M	-		
	4,5	50% 150%		-		e e	-		
	unrated	20%			-	•	100 E. S.		
	director	2070	1-10-1 N 1-10-10		22/01/20 16:#Ke [•	***		
Banks (with original maturity of 3 months or less		0%	La de Tarles			GENERALT, P	a surid		e et anno i l'apporte d
enominated in PKR)		20%			100				
Corporates		0%			Local District			10000	
- Program	1	20%	A 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		-				
F	2	50%	de la partici		-				
	3,4	100%		A 14 (4) (4) (4)					
	5,6	150%							
	Unrated-1 Unrated-2	100%			5-1-7	3-11-1-4-11 W			
	Onrated-2	125%		*15.	*			40 5	
etail		0%							
		20%			euga es d'ain				
		50%					10 mg - 13		
		75%	100				ter eren		
thers		0%			Total Control of the	All Control of the co		10 W. C.	74
		20%		-					41
		50%							1-2
41.5		100%	Service .		3.5				
l'otal		10070							

CHARTERED ACCOUNTANTS



Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amoun
	1	2	3
Government of Pakistan (Federal or Provincial		T	
Governments) and SBP, denominated in PKR		0%	
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		1	
Sovereigns, Government of Pakistan or provincial	1	0%	
governments or SBP denominated in currencies	2	20%	-
other than PKR	3	50%	
	4,5	100%	
	6	150%	
	Unrated	100%	
Bank for International Settlements, International			III WITE
Monetary Fund, European Central Bank, and European Community	1,2,0	0%	
Multilateral Development Banks		1 227	
- Talinatoral Development Banks	1	0%	
	2,3	20% 50%	*
nd.	4,5	100%	
	6	150%	
	Unrated	50%	100
S 14 2			1 2 10
Public Sector Entities in Pakistan		0%	1 F24 1 1 16
	1	20%	
-	2,3	50%	
_	4,5	100%	\$ 100 miles
	6 Unrated	150%	
	Omated	3070	
Banks		0%	
	1	20%	301
	2,3	50%	1,110
_	4,5	100%	
_	6	150%	
	Unrated	50%	
Banks (with original maturity of 3 months or less	The second second	0%	
and denominated in foreign currency)	1,2,3	20%	
	4,5	50%	
	6	150%	
	unrated	20%	
Banks (with original maturity of 3 months or less		0%	
lenominated in PKR)		20%	
Corporates		0%	
	1	20%	1
	2	50%	
-	3,4 5,6	100%	1 Je
	Unrated-1	150%	
	Unrated-2	125%	•
10 - 20		10070	
etail		0%	
_		20%	
-		50%	
	-	75%	
thers		0%	
		20%	
		50%	
		100%	

Total

Warachi Per

CHARTERED ACCOUNTANTS

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

A	Capital Charge for Interest Rate Risk		(R	upees in '000')
	 i. Total market risk capital charge for Specific Risk (Total MR ii. Total market risk capital charge for General Market Risk 	2)	0	
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method 🔻	342,694	342,694
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		47,063 47,063	94,126
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)			469
D	Capital Charge for Position in Options (Total of MR 6)			0
E	Total Capital Charge for Market Risk (A+B+C+D)			437,289
F	Risk Weighted Amount for Market Risk (E x 12.5)	and the same of th		5,466,114
		1/2/CHARTEDEN 3	Solding Co	

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

	Time Bu	nd			Individ	ual positions					(Rup
Zone	Coupon 3% or more	Coupon less than 3%	Debt securi	ties & debt		e derivatives	To	al	Risk Weight	Weighte	ed positions
	1 4 5 5 5 5 5 5	The state of the s	Lang	Short	Long	Short	Long	Short			
	1 1 month or less	1 month or less	. 0		Conditions		Long			Long	Short
	1 to 3 months	1 to 3 months	9,999,000				9,999,000	0	0.00%	0	
	3 to 6 months	3 to 6 months	0				- Harriston Committee Comm	D	0.20%	19.998	
	6 to 12 months	6 to 12 months	0			100	0	0	0.40%		
	2 1 to 2 years	1.0 to 1.9 years	- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	of the tender			0	- 0	0.70%		
	2 to 3 years	1.9 to 2.8 years	0	The second	3	a vide	0	0	1.25%	0	
	3 to 4 years	2.8 to 3.6 years	7,654,388	A PROPERTY.			0	0	1.75%	0	
	3 4 to 5 years	3.6 to 4.3 years	. 0	*			7,654,388	0	2.25%	172.224	
	5 to 7 years	4.3 to 5.7 years	0		the state of the state of		0	. 0	2.75%	-0	
	7 to 10 years	5.7 to 7.3 years	4,012,588	Table 114			0	D D	3.25%	0	
	10 to 15 years	7.3 to 9.3 years		7977	THE PERSON	THE STREET	4,012,588	0	3.75%	150,472	
	15 to 20 years	9.3 to 10.6 years	1000	200			0	0	4.50%	0	
	Over 20 years	10.6 to 12 years		The second second			0	- 0	5.25%	0	
		12 to 20 years	NAME OF TAXABLE PARTY.			The second second	0	0	5.00%	0	
		Over 20 years		35. The second		State of Park	0	0	8.00%	6	
			21,665,976	Of the State of th			0	- 0	12.50%		
L NICT OPE	N POSITION		41,000,270 1				21,665,976	0		342,694	0

			ontal Disallowan	ice in	Horizont	al Disallowance Be	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge	I the born and a second	1	2	3	1 & 2	2 & 3		Overall net open position	Total General Market Risk Charg





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

				Residual Maturity						(Kupees in 1000')
			6 month or less	Over 6 months to 24	- March 100					Total Market risk
Capital Charge	Positions	0.00%	0.25%	1.00%	Over 24 months	4.00%	8.00%	12.00%	Total Exposure	capital charge for specific risk
	Long	310 233 16								
Priment (Domestic Curre Short	Short	41,000,270							21,665,976	0
									0	0
b Government (other than Domestic Currency)	n Domestic Curre	incy)								
Doting grade 1	Long									
Naming grade 1	Short								0	0
Dohing amode 2 2	Long						The state of the s		0	0
Naturig grade 2-2	Short								0	0
Dotting product of	Long								0	0
Nature grane 4-3	Short						#		0	0
Daties 1	Long								0	9
wanng grade o	Short								0	0
Transacti	Long								0	•
Omated	Short								0	0
									0	8
c Qualifying (to be specified)	(pai									
	Long									
	Short								10	0
	- Caron								0	0
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)	risk charges und	er the Standardized Appr	roach of the Basel II Fro	amework)						
Rating grade 1	Long				0					
0	Short				>				0	0
Rating grade 7.3	Long								0	0
200000	Short								0	0
Rating orade 3.4 5	Long								0	0
realing grade 3,4,5	Short								0	0
Dating grada 5 6	Long								0	0
Nating grade 3-0	Short							The state of the s	0	0
Throtod	Long								0	0
Omarca	Short							The second of th	0	0
									0	0
e Total of a to d	Long	21,665,976	0	10		0	c	•		
	Short	0	0	0	0			a c	6,000,12	3 6
f Total manded 2.1.							X	n	ā	9
capital charge for		9		0	0	0	0	0	21,665,976	0
Specific Risk for										
interest rate exposures					A					
(on gross positions-long										
plus short)										
			A carried the second of the				X			
					1	1 County	A STORES			
					100	1 000				

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

Zone	Time Band	1 00			Individua	l positions					(Rupe
	· mic Dand	Assumed Change	Debt securities	& debt derivatives	Interest rate		To	4.4	100000000000000000000000000000000000000		
1		in yield	Long	Short	Long	Short			Market Risk We	eighted Positions	
1	1 month or less				2000	Tione	Long	Short	Long	Short	Net Positions
	I to 3 months	1 3	1	2000	1	-	0				
	3 to 6 months	1	The same of		A CHARLES	The state of the s					
	6 to 12 months	1	A STATE OF THE STA			- San	0				
2	1.0 to 1.9 years	0.9			+ (VI + 2012)	1-	0		1. P. 18		73 - 3 10
	1.9 to 2.8 years	0.8	3/3				0	0			
	2.8 to 3.6 years	0.75				11.11	G	0	The state of the s		
3	3.6 to 4.3 years	0.75	+ 75 400				6			- 15	
	4.3 to 5.7 years	0.7	21.22.5				0	0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	5.7 to 7.3 years	0,65			1		9	0			Total Control
	7.3 to 9.3 years	0.6	100	The state of the s			0	0		100	
	9.3 to 10.6 years	0.6	1 1 1 10		100			0			
	10.6 to 12 years	0.6				1	0	0			
	12 to 20 years	0.6					8	- 0		Enclosed and	
	Over 20 years	0.6						o o		The state of the s	
	EN POSITION			City Designation	100		0	6			

Calculation	Vertical disallowance	Zone	orizontal Disallowance		Hort	izontal Disallowance Be	tween		
	a va se	Zone	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge			2	3	1 & 2	2 & 3	1 & 3	Net Position	Total General Market Risk Char





CAPITAL CHARGE FOR EQUITY POSITION RISK

	T.	iside Pakistai				(Rupees in '000
	KSE			Outside	Pakistan*	Total
Specific Risk Charge	KSE	LSE	ISE	- Garrier	TAKISLAH	1 0131
Equities						
Long positions		· · · · · · · · · · · · · · · ·		1-2-3-3-3-3		
Short Positions	588,288					588,28
Equity Derivatives				45		77 21 6
Long positions						2003045
Short Positions				1 1 1 1 1 1		
	100 = 100 = 100					
Total Gross Positions (a+b+c+d)	588,288	0	0	0		
Risk Weight	8%	8%			0	588,288
Specific Risk Charge (f x e)	078	070	8%	8%	8%	
8-(-13)	47,063		0	0	0	47,06.

B General Market Risk Charge

h Net Long/Short Positions (a-b + c-d)	588.288					
i Risk Weight	8%	8%	8%	8%	8%	588,288
General Market Risk Charge (h x i)	47,063		0			47.063

Total Capital Charge for Equity Exposures (g + j)94,126 * Report Position on market -by-market basis i.e. separate column for each national market to be used 94,126



Current credit Notional Effective Add-on Foreign Current credit Adjusted Risk Risk						Dotantial				
1 2 3 4 5 6 7 8	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Kisk Weighted Amount
1 1 1 1 1 1 1 1 1 1			,	1	7	ın	9	7	8	9
eas and a second a			4			(3 X 4)	(1+5)			(4 X 8)
and maturity of less than 14 days) and exchanges, which are subject to and exchanges are subject to a subje			United States of the Control			COLUMN TO SERVICE STATE OF THE PARTY OF THE				
eas executanges, which are subject to ents eas exs 12092 017 12092 017 6% 12818 12.818 2.044 exs 18513.785 1928.55 1928.55 6% 1111 19625 exs exs 18513.785 1928.55 1928.55 6% 1111 19625 exs exs exs exs exs exs exs exs	reign Exchange Contracts with SBP									
12092.017 12092.017 6% 7.76 12,818 12,818 2,014 1,928.55 1										
12092 017 12092 017 6% 7.76 12.818 1	reign Exchange Contract (with original maturity of less than 14 days)		The second second							
12092.017 12092.017 6% 7.76 12.18 12.818 2.044 1.002.017 6% 7.76 12.818 12.818 12.818 2.044 1.002.017 10.002.017 10.002.017 10.002.017 10.002.017 10.002 10.002.017 10.00	struments traded on futures and options exchanges, which are subject to								7	
12092.017 12092.017 6% 7.5 12518 1	illy mark to market and margin payments									
TUTION of once from the sear or feast of the sear or feast or feast TUTION of once from the sear or feast or feast or feast TUTION of once feast or feast or feast TUTION of once feast or feas	quity Contracts*		10.00	SALES OF THE SECOND	707	1000	A Commence of		%0	
1202.011 1202.011	th Residual Maturity of one year or less			200000		176		12.818		2,364
18513.185	th Residual Maturity of one year or less	12092.017	12092.017			1 111				9,812
1938.55 1938.55 1938.50 6% 6 % 8 % 8 % 8 % 8 % 8 % 8 %	the Residual Maturity of one year or less	18513.785	18513.785	~		17.1				2,044
88,6 8,7 8,7 8,7 10,	Paridual Maturity of one year or less	1928.55	1928.55			017			L	
88, 88, 88, 88, 88, 88, 88, 88, 88, 88,	th Residual Maturity of one year or less				9%9	'			150%	
88.6	the Residual Maturity of one year or less				0%0				%0	
88,6	the Passidual Maturity of over one year to five year		The second second	1000	0%,0				7000	
88%	the Designation of ones one seems to five upon				8%	*			2007	
88,6	th Kestaval Maturity of over one year to fire real		San distribution	State of the said	8%	•		J.	20%	
88% 88% 10% 10% 10% 10% 10% 10% 10% 10	th Residual Maturity of over one year to five year	A Common of the	Silver Si		%8		•	1	100%	•
88/8 - 200 13.	th Residual Maturity of over one year to five year				80%				125%	
10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	th Residual Maturity of over one year to five year				708	•			150%	•
10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	ith Residual Maturity of over one year to five year				1007				%0	6
10% - 10% -	th Residual Maturity of over five year	100000000000000000000000000000000000000			1007				20%	
10% - 10% -	th Residual Maturity of over five year	100	100		1007			,	20%	
985 EV. 200 1-85.	ith Residual Maturity of over five year	115 225			1070			3	100%	•
10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	ith Residual Maturity of over five year		THE PERSON NAMED IN		1007			á	125%	•
1076 201 107 107 107 107 107 107 107 107 107 1	ith Besidual Maturity of over five year	San Market State			1070			,	150%	
70 13.	ith Residual Maturity of over five year				10%					
200 ta: 120 t	ther Market Related Contracts		The same of the sa		0.000					,
39112	Future sale of equity instruments				1		,			
						1 047				14,420

8 Sub Total
Sub Total
(for matiations using Current Exposure method for Interest Rate and Foreign Exchange Contracts))

1972 1972	Interest rate contracts**			- Marin	700	2			%0	
Processor Proc	with Residual Maturity of one year or less	7.5 (4) (4)		i	0.00			100.00	20%	
100 100	with Posidual Moturity of one year or less			0	070			1	200%	
Dive vector Dive Dive Dive Dive vector Dive ve	The Desire of Managing of one year or love		The second second	0	0%0	•		1	1000	
Pre-treat 19%	With Residual maturity of one year or cos	The state of the state of			0%0				6/007	
1966 1976	with Residual Maturity of one year or iess			1 2 75 6	%0		•		125%	
1% 1% 1% 1% 1% 1% 1% 1%	with Residual Maturity of one year or less	TATAL STREET			%0		,		150%	
19% 19% 19% 19% 19% 29% 29% 29% 29% 29% 29% 29% 29% 29% 2	with Residual Maturity of one year or less				19%	1			%0	À
196	with Residual Maturity of over one year to five year		The second second		761			1	20%	
196	with Residual Maturity of over one year to five year				10%				20%	
1 1%	with Residual Maturity of over one year to five year				16%	,			100%	
100 five viewer 100 five v	with Residual Maturity of over one year to five year				/01				125%	
10 five year	with Residual Maturity of over one year to five year			The state of the state of	10%		14		150%	
25% 2 25% 2 25% 2 25% 2 25% 2 25% 2 25% 2 25% 1 25% 1 25% 1 25% 1 25% 1 25% 1 25% 1 25% 1 25% 1 25% 1 25% 2 25% 1 25% 1 25% 1 25% 1 25% 1 25%	with Residual Maturity of over one year to five year				267				%0	
25%	with Residual Maturity of over five year				700				20%	
2% 1 2% 1 1 2 2 2 2 2 2 2 2	with Residual Maturity of aver five year				700	1			20%	
257 528 528 528 528 528 528 528 528 528 528	with Residual Maturity of over five year	per little of the state			0/7				%001	
19% 19% 19% 19% 19% 19% 19% 19%	with Residual Maturity of over five year				6/7	ľ	,		125%	
196 St S	with Residual Maturity of over five year				0/7				150%	
19% 19%	with Residual Maturity of over five year	CHARLES TO THE PARTY OF THE PAR	Charles and the same	The state of the s	67.0					
196 196 197	Foreign Exchange Contracts*		and the second	The same of the same of	/01			THE CHE I	%0	
196, 197,	with Residual Maturity of one year or less				10/		05		70%	
1% 1% 1% 1% 1% 1% 1% 1%	with Residual Maturity of one year or less				16/				20%	
150 150	with Residual Maturity of one year or less				/01		,		75%	
1% 1% 1% 1% 1% 1% 1% 1%	with Residual Maturity of one year or less				761				100%	24/6
1 1 1 1 1 1 1 1 1 1	with Residual Maturity of one year or less				16%		,	•	125%	
Five year	with Residual Maturity of one year or less	1 Table 1			10%	,		1	150%	
5% 2% 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	with Residual Maturity of one year or less			100000000000000000000000000000000000000	20%				%0	
5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5	with Residual Maturity of over one year to five year				20%		,	*	20%	
5% 5% 5% 8% 8% 8% 8% 8% 8% 8%	with Residual Maturity of over one year to five year				20%				20%	
5% 5% 5% 8% 8% 8% 8% 8% 8% 8% 8%	with Residual Maturity of over one year to five year				50%		,		75%	
2%8 8%8 8%8 8%8 8%8 8%8 8%8 8%8 8%8 8%8	with Residual Maturity of over one year to five year				705				%001	
8% 8% 8% 8% 8% 8% 8%	with Residual Maturity of over one year to five year	3 1			20%	•	ı	(A)	125%	100
8%, 8%, 8%, 8%, 8%, 8%, 8%, 8%, 8%, 8%,	with Residual Maturity of over one year to five year				20%	1	,	-	150%	1
8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8	with Residual Maturity of over one year to five year				708				%0	
8%%	with Residual Maturity of over five year				%8				20%	1
89% 88%	with Residual Maturity of over five year				%08				20%	
9/8 9/8	with Residual Maturity of over five year				%88				75%	
9%8	with Residual Maturity of over five year				%8			7	%001	F
9,88	with Residual Maturity of over five year	STATE OF STA			%8	•	,		125%	
	with Residual Maturity of over five year		10,000		%8			7. 7.	150%	
with Residual Maturity of over JIVV Year	with Residual Maturity of over five year	100								





14,420

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

		20.7	somon in Currency	ucy		Net delta-			
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency	Total net long (short) Positions	PKR Rate	Position in PKR
-	7	ಬ	4	S	9	7	80	6	10
USD	35	leady.							
GBP	00	10					35	160.30	5.630
JPY					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0		0
CHF							0		
AED		超型 机					0		0
SAR							0		0
AUD							0	1	
CAD		12					0		
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR			世紀				0		0
Currency 14			(a.14)			### TT:	1	197.05	234
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19						+ 12	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



5,865

MARKET RISK CAPITAL CHARGE FOR OPTIONS

A LONG POSITIONS WITH RELATED CASH POSITIONS

(Rupees in '000')

Isk General Market Risk Charge 8%		Caratica D. 1			100000000000000000000000000000000000000	
Charge Risk Charge Long Put Long Call 8%		Specific KISK	General Market	Long Cash and	Short Cash and	
	Underlying of the Option	Charge	Risk Charge	Long Put	Long Call	Total
roreign Exchange 8%				0	TOTAL CALL	Lotal
	roreign Exchange		%8			
					The second secon	

B LONG CALL or LONG PUT OPTIONS

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

TOTAL

>	PNEDNA	CHARTEOTO S	ACCOUNTANTS 3	To and the second	~~~
	o Bulblott	PVI)	700		
			33		

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic I	ndicator A	pproach	-				
1 Basic Indicator Approach (BIA)		1	0			(Rupees in '000'))
- min immenter repproach (Dirt)		First wass		Income #			Diameter (
		First year	Second year	Third year			Please select
	α	V			Average of	A	your Calculation
	1	2	3	4	positive values 5	Capital Charge	Approach and
Gross Income	15%	802,339				6 = (5x1)	-
A Capital Charge (BIA)		002,537	175,201	1 309,920	428,489	64,273 64,273	
					1	04,4/3	will perform
The Standardized Approach (TSA)			Gross	Income #			automatically
A - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	10	First year	Second year	Third year			attomatically
		Thu you	become year	Tillid year	Average of		
Business lines *	β				positive values	Capital Charge	
	1	2	3	4	5	6 = (5xI)	1
Corporate Finance	18%	0	0			0 - (3x1)	I
Trading and Sales	18%	0	0		0	0	
Retail Banking	12%	0	0		0	0	4
Commercial Banking	15%	0	- 0	0	0	0	
Payment and Settlement	18%	0	.0	. 0	0	0	
Agency Services	15%	0	Ö	0	0		
Asset Management	12%	0	0	. 0	0	0 - 2 - 2	
Retail Brokerage	12%	0	0	0	0	0	
B Capital Charge (TSA)						0	
various and an array of the control							
Alternative Standardized Approach (ASA)			Gross I	ncome #			in a
		First year	Second year	Third year			
			A 130 (19 & 34)	2000 X 2000	Average of		
Business lines *	β				positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0	0	0	0	0	
Trading and Sales	18%	0	0	0	0	0	
Payment and Settlement	18%	0	0	0	0	0	
Agency Services	15%	0	0	0	0	0	
Asset Management	12%	0	0	0	0	0	
Retail Brokerage	12%	. 0	0	0		0	
Those banks that are unable to disagg gross income for these six lines as und	regate thei	r gross incom	e into the abo	ve mentioned	I six lines can ag	gregate the total	
gross income for mese six times as und	er						
Aggregate of six business lines	18%	01	0	o.l	0		
- BB. Bate of the statiless inles	16/0	. 01	U		. 91	0	
3.1 Capital Charge					2	0	
			Loans and	Advances #			
		First year	Second year	Third year			
		***************************************	Control of the Control	2.000	Average of		
	β				positive values	Capital Charge	
Anna and	1	2	3	4	5	6 = (5x1)*m	
Retail Banking	12%	0	0	0	0	0	
Commercial Banking	15%	.0	0	0	. 0	Q Q	
Banks may aggregate loans & advance	s from ret	ail and comm	ercial banking	g (if they wish	n to) using a beta	of 15% as under:	
Datail & Communication 15	Lien I	21					
Retail & Commercial Banking	15%	0	0	0	. 0	0	
3.2 Capital Charge					E		
5.2 Capital Charge						0	
C Capital Charge (ASA) (3.1+3.2)						0	
D Capital Charge for Operational Risk (A, B or C)					188		
D Capital Charge for Operational Risk (A, B tr C)					<u> </u>	64,273	
E Total Risk Weighted Amount (D x 12.5)						803,417	
Adjusted RWA based on Capital Floors allowed to calculated in cell J55. # Annual Audited figures should be used.	ASA banks	s only. All oth	er banks will	manually fee	ed the amount	803,417	Rolding Co
and the distance of the distan							113/
4 P							A Karachi

* 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



		Source based on reference number from Step 2 Table 46.3.2	31 December 2020	31 December 2019
		40.3.2	(Rupees	
46.2	CAPITAL ADEQUACY RETURN AS OF 31 December 2020		(Nupces	, 000,
Rows				
#	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully paid-up capital / capital deposited with SBP	(t)	7,871,780	6,141,780
2	Balance in Share Premium Account			
3	Reserve for issue of Bonus Shares			
4	Discount on Issue of shares			
5	General / statutory reserves	(w)	372,477	311,650
6	Gain / (losses) on derivatives held as cash flow hedge	()	(0.404.574)	(0.000.570)
7	Unappropriated / unremitted profits / (losses)	(y)	(2,134,571)	(2,363,576)
8	Minority Interests arising from CET1 capital instruments issued to			
	third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	(-)		
9	CET 1 before Regulatory Adjustments	(z)	6,109,686	4,089,854
10	Total regulatory adjustments applied to CET1 (note 46.2.1)		(1,543,977)	(1,835,211)
11	Common Equity Tier 1		4,565,709	2,254,643
• • •	Common Equity Tier 1		4,505,705	2,234,043
	Additional Tier 1 (AT 1) Capital			
12	Qualifying Additional Tier-1 capital instruments plus any related			
	share premium			
13	of which: Classified as equity	(u)	-	-
14	of which: Classified as liabilities	(n)	-	-
15	Additional Tier-1 capital instruments issued to third parties by	(aa)		
	consolidated subsidiaries (amount allowed in group AT 1)		-	-
16	of which: instrument issued by subsidiaries subject to phase out		-	-
17	AT1 before regulatory adjustments		-	-
18	Total regulatory adjustment applied to AT1 capital (note 46.2.2)		(1,015,302)	(1,491,337)
19	Additional Tier 1 capital after regulatory adjustments			
20	Additional Tier 1 capital recognized for capital adequacy			
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		4,565,709	2,254,643
	Tier 2 Capital			
22	Qualifying Tier 2 capital instruments under Basel III plus any related			
	share premium		-	-
23	Tier 2 capital instruments subject to phase-out arrangement issued			
	under pre-Basel 3 rules	(o)	-	-
24	Tier 2 capital instruments issued to third parties by consolidated	(ab)		
25	subsidiaries (amount allowed in group tier 2)		-	-
25	of which: instruments issued by subsidiaries subject to phase out	(m)	-	-
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	46	104
27	Revaluation Reserves (net of taxes)			
21 28	of which: Revaluation reserves on fixed assets		_ [_
20	of which. Nevaluation reserves on fixed assets	portion of	-	-
29	of which: Unrealized gains/losses on AFS	(ac)	_	_
30	Foreign exchange translation reserves	(v)	_	_
31	Undisclosed / other reserves (if any)	(*)	_	_
32	T2 before regulatory adjustments		46	104
33	Total regulatory adjustment applied to T2 capital (note 46.2.3)		(531,315)	(642,869)
34	Tier 2 capital (T2) after regulatory adjustments		(531,269)	(642,765)
35	Tier 2 capital recognized for capital adequacy		- 1	- 1
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	-
37	Total Tier 2 capital admissible for capital adequacy			-
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		4,565,709	2,254,643
39	Total Risk Weighted Assets (RWA) {for details refer note 46.5}		18,487,402	12,381,226

			31 December 2020	2019	
	Capital Ratios and buffers (in percentage of risk weighted assets	s)	(%	%)	
40	CET1 to total RWA		24.70%	18.21%	
40	Tier-1 capital to total RWA		24.70%	18.21%	
42	Total capital to total RWA		24.70%	18.21%	
43	Bank specific buffer requirement (minimum CET1 requirement plus		-	-	
	capital conservation buffer plus any other buffer requirement)				
44	of which: capital conservation buffer requirement		-	-	
45	of which: countercyclical buffer requirement		-	-	
46	of which: D-SIB or G-SIB buffer requirement				
47	CET1 available to meet buffers (as a percentage of risk weighted ass	sets)	18.70%	12.21%	
	National minimum capital requirements prescribed by SBP				
48	CET1 minimum ratio		6.00%	6.00%	
49	Tier 1 minimum ratio		7.50%	7.50%	
50	Total capital minimum ratio		10.00%	10.00%	
51 52	Total capital minimum ratio plus CCB Leverage ratio		11.50% 3.00%	12.50% 3.00%	
52	Leverage ratio		3.00 /6	3.00 /6	
		Source			
		based on	31 Dec		31 December
		reference number	20	Subject to	2019
		from Step		Pre- Basel III	
		2 Table		treatment*	
		46.3.2		(Rupees in '000)	
	Regulatory Adjustments and Additional Information				
46.2.1	Common Equity Tier 1 capital: Regulatory adjustments				
1	Goodwill (net of related deferred tax liability)	(k) - (p)	-	-	-
2	All other intangibles (net of any associated deferred tax liability)	(h)+(l)-(q)	(1,964)	-	(3,190)
3	Shortfall in provisions against classified assets	(f)	-	-	-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	((i) (c) *			
	anong from temperary amoreness (not or rotated tax nabinty)	{(i) - (s} * x%	_	-	_
		{(m) - (r)} *			
5	Defined-benefit pension fund net assets	x%	-	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking,	(1)			
7	tinancial and insurance entities Cash flow hedge reserve	(d)	-	_	
8	Investment in own shares / CET1 instruments		-	_	
9	Securitization gain on sale		-	-	-
10	Capital shortfall of regulated subsidiaries		-	-	-
11	Deficit on account of revaluation from bank's holdings of fixed				(
12	assets / AFS Investments in the capital instruments of banking, financial and	ad (a)-(ae)-	(281,624)		(36,336)
12	insurance entities that are outside the scope of regulatory	(a)-(ae)- (ag)			
	consolidation, where the Company does not own more than 10% of	(9)			
	the issued share capital (amount above 10% threshold)		(245,087)	-	(299,347)
13	Significant investments in the common stocks of banking, financial	(b)-(af)-(ah)			
	and insurance entities that are outside the scope of regulatory				
14	consolidation (amount above 10% threshold) Deferred Tax Assets arising from temporary differences (amount	(j)	-	-	-
17	above 10% threshold, net of related tax liability)	U)	_	_	_
15	Amount exceeding 15% threshold		-	-	-
16	of which: significant investments in the common stocks of				
	financial entities		-	-	-
17	of which: deferred tax assets arising from temporary differences		-	-	-
18 10	National specific regulatory adjustments applied to CET1 capital		-	-	-
19 20	Investments in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP (mention details)		_ [(5,000)
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover dedu	ctions	(1,015,302)	-	(1,491,338)
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	!	(1,543,977)	-	(1,835,211)
	,		• •		,

		Source	31 Dec	ember	31 December
		based on	20	20	2019
		reference		Subject to	
		number		Pre- Basel III treatment*	
46.2.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments	from Step 2 Table		(Rupees in '000)
-101212	Additional for Factor Foundations adjustments	46.3.2		(,
23	Investment in mutual funds exceeding the prescribed limit [SBP				
	specific adjustment]	(c)	-	-	-
24	Investment in own AT1 capital instruments		-	-	-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities				
26	Investments in the capital instruments of banking, financial and	(ae)	-	-	-
20	insurance entities that are outside the scope of regulatory	(ae)			
	consolidation, where the bank does not own more than 10% of the				
	issued share capital (amount above 10% threshold)		(484,033)	-	(848,573)
27	Significant investments in the capital instruments of banking,	(af)			
	financial and insurance entities that are outside the scope of				
	regulatory consolidation		-	-	-
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital				
	based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital				
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover		-	_	-
23	deductions		(531,269)	_	(642,764)
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)		(1,015,302)	-	(1,491,337)
	Tier 2 Capital: regulatory adjustments	İ			
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period,				
	remain subject to deduction from tier-2 capital		_	_	_
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial				
	and insurance entities		-	-	-
33	Investment in own Tier 2 capital instrument		-	-	-
34	Investments in the capital instruments of banking, financial and	(ag)			
	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)		(E24 24E)		(040,000)
35	Significant investments in the capital instruments issued by	(ah)	(531,315)	-	(642,869)
00	banking, financial and insurance entities that are outside the scope	(an)			
	of regulatory consolidation		-	_	_
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	ļ	(531,315)	-	(642,869)
			31 December	31 December	
4004	Additional Information		2020	2019	
46.2.4	Additional Information Risk Weighted Assets subject to pre-Basel III treatment		(Rupees	s in '000)	
37	Risk weighted assets in respect of deduction items (which during				
٥.	the transitional period will be risk weighted subject to Pre-Basel III				
	Treatment)				
(i)	of which: deferred tax assets		-	-	
(ii)	of which: Defined-benefit pension fund net assets		-	-	
(iii)	of which: Recognized portion of investment in capital of banking,				
	financial and insurance entities where holding is less than 10% of				
(iv)	the issued common share capital of the entity of which: Recognized portion of investment in capital of banking,		-	-	
(iv)	financial and insurance entities where holding is more than 10%				
	of the issued common share capital of the entity		_	_	
	Amounts below the thresholds for deduction (before risk weighti	ng)			
38	Non-significant investments in the capital of other financial entities	-	582,610	405,033	
39	Significant investments in the common stock of financial entities			-	
40	Deferred tax assets arising from temporary differences (net of related	tax liability)	189,306	52,526	
41	Provisions eligible for inclusion in Tier 2 in respect of exposures				
40	subject to standardized approach (prior to application of cap)		46	104	
42	Cap on inclusion of provisions in Tier 2 under standardized approach		152,723	117,012	
43	Provisions eligible for inclusion in Tier 2 in respect of exposures		132,123	117,012	
	subject to internal ratings-based approach (prior to application of		-	-	
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based				
	approach		-	-	

46.3 Capital Structure Reconciliation

- 46.3.1 Step 1: Under Step 1, the Company is required to use balance sheet of the published financial statements based on the accounting scope of consolidation as a starting point and report the numbers for each item in the published financial statements based on regulatory scope of consolidation. Since in case of PLHC, the accounting consolidation is identical to the scope of regulatory consolidation there is no need to undertake Step-1.
- **46.3.2** Step 2: Under Step 2 the company is required to expand the balance sheet under the regulatory scope of consolidation to identify all the elements that are used in the capital adequacy disclosure template set out in Note 12.2. Each element must be given a reference number / letter in the 2nd column that will be used as a cross reference for note 12.2.

		31 Decen	nber 2020
Step 2	Reference	Statement of financial position as in published unconsolidated financial statements (Rupees	Under regulatory scope of consolidation
Assets Cook and belances with traceum banks		62 155	62.455
Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Investments of which: Non-significant investments in the capital instruments of banking, financial		63,155 82,159 3,400,000 24,912,514	63,155 82,159 3,400,000 24,912,514
and insurance entities exceeding 10% threshold	а	1,260,435	1,260,435
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold	b		
of which: Mutual Funds exceeding regulatory threshold	C		
of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2) of which: others (mention details)	d e		
Advances	f	5,674,008	5,674,008
shortfall in provisions / excess of total EL amount over eligible provisions under IRB		-,,	-,,
general provisions reflected in Tier 2 capital	g	-	-
Fixed assets		99,777	99,777
of which: intangible	h	1,964	1,964
Deferred tax assets of which: DTAs that rely on future profitability excluding those arising from temporary differences	i	189,306	189,306
of which: DTAs arising from temporary differences exceeding regulatory threshold	j	189.306	189,306
Other assets	j	2,589,538	2,589,538
of which: Goodwill	k		
of which: Intangibles	I	-	-
of which: Defined-benefit pension fund net assets Total assets	m	37,010,459	37,010,459
Linkilities and soults.			
Liabilities and equity Bills payable		_	_
Borrowings		26,391,955	26,391,955
Deposits and other accounts		4,042,892	4,042,892
Sub-ordinated loans		· · · -	· · · -
of which: eligible for inclusion in AT1	n	-	-
of which: eligible for inclusion in Tier 2	0	-	-
Liabilities against assets subject to finance lease Deferred tax liabilities			
of which: DTLs related to goodwill	р	_	_
of which: DTLs related to intangible assets	q	-	-
of which: DTLs related to defined pension fund net assets	r	-	-
of which: other deferred tax liabilities	s	-	-
Other liabilities Total liabilities		612,550 31,047,397	612,550 31,047,397
Share capital		7,871,780	7,871,780
of which: amount eligible for CET1	t	7,871,780	7,871,780
of which: amount eligible for AT1	u	-	-
Reserves		372,477	372,477
of which: portion eligible for inclusion in CET1: Share premium	٧	-	-
of which: portion eligible for inclusion in CET1: General / statutory reserves of which: portion eligible for inclusion in Tier 2	W	372,477	372,477
Unappropriated profit / (losses)	x y	- (2,134,571)	- (2,134,571)
Minority Interest	,	(-,,)	(=, . • ., • . 1)
of which: portion eligible for inclusion in CET1	Z	-	-
of which: portion eligible for inclusion in AT1	aa	-	-
of which: portion eligible for inclusion in Tier 2	ab	-	-
Surplus on revaluation of assets			
of which: Revaluation reserves on fixed assets	ac	(204 624)	(204 624)
of which: Unrealized gains / (losses) on AFS In case of Deficit on revaluation (deduction from CET1)	ad	(281,624)	(281,624)
Total liabilities and equity	au	36,875,459	36,875,459

46.4 Main features template of regulatory capital instruments

Disclosure template for main features of regulatory capital instruments

	Main features	Common shares
1	Issuer	Pak Libya
2	Unique identifier (e.g. KSE Symbol or Bloomberg identifier etc.)	NA
3	Governing law(s) of the instrument	Government of Pakistan
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / group & solo	Solo
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	7,871,780
9	Par value of instrument	10,000 per share
10	Accounting classification	Share Holders' equity
11	Original date of issuance	28-11-1981
12	Perpetual or dated	No maturity
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	NA
18	Coupon rate and any related index/ benchmark	NA
19	Existence of a dividend stopper	No .
20	Fully discretionary, partially discretionary or mandatory	fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA NA
28	If convertible, specify instrument type convertible into	NA NA
29	If convertible, specify issuer of instrument it converts into Write-down feature	NA Na
30 31		No
32	If write-down, write-down trigger(s)	NA NA
33	If write-down, full or partial If write-down, permanent or temporary	NA NA
34	If temporary write-down, description of write-up mechanism	NA NA
35	Position in subordination hierarchy in liquidation (specify instrument	NA NA
55	type immediately senior to instrument	INA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA NA
٠.	ii joo, opoony non oompiiani toalaroo	14/1

46.5 Risk weighted exposures

The risk-weighted assets are measured by means of hierarchy different risk weights classified according to the nature and reflecting an estimate of credit, market and other risks associated with each asset and counterparty, taking into account any eligible collateral or guarantees. A similar treatment is adopted for off-balance sheet exposure, with some adjustments to reflect the more contingent nature of the potential off-balance sheet exposure, with some adjustments to reflect the more contingent nature of the potential losses.

	Capital requ	irements	Risk weight	ted assets
-	2020	2019	2020	2019
		(Rupees	in '000)	
Credit risk				
PSE	-	553	_	5,529
Banks	156,691	88,730	1,566,909	887,298
Corporates	513,202	453,467	5,132,019	4,534,673
Retail portfolio	2,206	1,851	22,059	18,506
Secured by residential mortgage	4,129	4,315	41,294	43,153
Past due loans	214	399	2,144	3,994
Significant investment and DTAs	47,327	13,132	473,265	131,316
Listed equity investment	46,932	33,733	469,323	337,328
Unlisted equity investment	225	75	2,250	750
Investment in fixed assets	9,781	8,716	97,813	87,155
Other assets	258,954	243,446	2,589,538	2,434,455
	1,039,661	848,416	10,396,615	8,484,158
Credit risk on off-balance sheet				
Non-market related	180,684	87,330	1,806,836	873,298
Market related	1,442	352	14,420	3,523
	,		•	,
Market risk				
Interest rate risk	428,367	136,190	4,283,672	1,361,900
Equity position risk	117,658	114,407	1,176,577	1,144,067
Foreign exchange risk	586	27	5,865	268
Operational risk				
Capital requirement				
for operational risks	80,342	51,401	803,417	514,012
ior operational meter	33,3 :-	0.,.0.	333,111	0,0.=
Total	1,848,740	1,238,123	18,487,402	12,381,226
	202	0	201	19
Capital adequacy ratios	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	24.70%	6.00%	18.21%
Tier-1 capital to total RWA	7.50%	24.70%	7.50%	18.21%
Total capital to total RWA	10.00%	24.70%	10.00%	18.21%
Total capital plus CCB to total RWA	11.50%	24.70%	12.50%	18.21%
Leverage Ratio	3.00%	8.05%	3.00%	5.35%

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		TOTAL UNWEIGHTED ^a	TOTAL WEIGHTED ^b	
(in local	currency)	VALUE (average)	VALUE (average)	
	HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		3,722,130.000	
	CASH OUTLFLOWS			
2	Retail deposits and deposits from small business	40.070.000	4 007 000	
2.1	cusmtomers of which:	48,079.899	4,807.990	
2.1	stable deposit	-	-	
2.2	Less stable deposit	48,079.899	4,807.990	
3	Unsecured wholesale funding of which:	3,467,989.455	2,182,704.029	
3.1	Operational deposits (all counterparties)			
3.2	Non-operational deposits (all counterparties)			
3.3	Unsecured debt	3,467,989.455	2,182,704.029	
4	Secured wholesale funding		-	
5	Additional requirements of which:	2,355,850.231	323,996.523	
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	2,355,850.231	323,996.523	
6	Other contractual funding obligations	223,316.137	41,373.826	
7	Other contingent funding obligations	350,000.000	17,500.000	
8	TOTAL CASH OUTFLOWS		2,570,382.368	
CASH INFLOWS				
9	Secured lending			
10	Inflows from fully performing exposures	1,928.550	1,928.550	
11	Other Cash inflows	585,302.836	503,143.836	
12	TOTAL CASH INLFOWS		505,072.386	

TOTAL ADJUSTED VALUE

21	TOTAL HQLA	3,722,130.000
22	TOTAL NET CASH OUTFLOWS	2,065,309.982
23	LIQUIDITY COVERAGE RATIO	180%

- 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 inlfow and outlfow rates (for inflows nd outflows)
- 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 abd cap on inlfows

NSF	FR Disclosure-2020					LR IX	
		unweighted value by residual maturity					
/Amoun	nt in PKR in thousands)	No Maturity	< 6 months	6 months to < 1	≥ 1 yr	weighted value	
ASF Ite		No Watarity	V O IIIOIILIIS	у			
1	Capital:						
2	Regulatory capital	6,109,686				6,109,68	
3	Other capital instruments	46				4	
	Retail deposits and deposit from small						
4	business customers:						
5	Stable deposits	-	-	-	-	-	
6	Less stable deposits	-	46,000			41,40	
7	Wholesale funding:					-	
8	Operational deposits	-	<u> </u>	-	<u> </u>	-	
9	Other wholesale funding	-	3,846,892	275,000	6,173,820	8,234,76	
10	Other liabilities:						
11	NSFR derivative liabilities			,	-	-	
	All other liabilities and equity not						
12	included in othercategories	514,258	20,326,427.06	-	73,614	73,6	
13	Total ASF					14,459,5	
SF ite	m						
		xxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx				
14	Total NSFR high-quality liquid assets (HQLA)	XXXXXXXXXXXXXXX				933,5	
	Deposits held at other financial institutions						
15	for operational purposes	82,159	-	-	-	41,08	
16	Performing loans and securities:						
	Performing loans to financial						
17	institutions secured by Level 1 HQLA	-	-	-	-	-	
	Performing loans to financial						
	institutions secured by non-Level 1						
	HQLA and unsecured performing loans						
18	to financail institutions	-	3,400,000	-	-	510,00	
	Performing loans to non- financial						
	corporate clients, loans to retail and						
	small business customers, and loans to						
	sovereigns, central banks and PSEs, of						
19	which:	-	1,578,750	633,333	3,409,851	4,004,43	
	With a risk weight of less than or equal						
	to 35% under the Basel II Standardised						
20	Approach for credit risk				117,583	76,42	
20	Securities that are not in default and do not				117,505	70,42	
	qualify as HQLA including exchange-traded						
	Iduality as HOLA including exchange-traded						

22	Other assets:					
	Physical traded commodities, including					
23	gold	-				-
	Assets posted as initial margin for					
24	derivative contracts				-	-
25	NSFR derivative assets				-	-
	NSFR derivative liabilities before					
26	deduction of variation margin posted				-	-
	All other assets not included in the					
27	above categories	63,555	ı	2,658,597	293,637	1,686,491
28	Off-balance sheet items		2,388,385	350,000	215,360	147,687
29	Total RSF					9,832,361
30	Net Stable Funding Ratio (%)					147%