
**Grant Thornton Anjum
Rahman**

1st & 3rd Floor,
Modern Motors House,
Beaumont Road,
Karachi, Pakistan.

**AUDITOR'S REPORT TO THE MANAGEMENT ON
CAPITAL ADEQUACY RETURN
AS AT DECEMBER 31, 2021**

T +9221 35672951-56

Qualified Opinion

We have audited the Capital Adequacy Return (the Return) of **Pak Libya Holding Company (Private) Limited** (the Company), as at **December 31, 2021**.

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, 2021 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

As disclosed in note 8.2.6 of the financial statements, Term Finance Certificates (TFC) amounting to Rs. 398.58 million (2020: Rs. 398.58 million) comprising 79,955 units. The repayment of principal and interest on these TFCs are outstanding since 2018. On the basis of limited information available, 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 these financial statements for the year ended December 31, 2021. Adjustment to the figures described above might have consequential effects on the Company's profits for the year ended December 31, 2021 and the financial position of the Company as at December 31, 2021 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.



Emphasis of Matter

The following matter has been included in our audit report over the financial statements for the year ended December 31, 2021 that may have material impacts on the CAR as at December 31, 2021:

Refer note 13.1 & 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 matter.

Basis of Preparation and Restriction on Distribution and Use

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

Responsibilities of Management and Those Charged with Governance for the Return

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

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

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

Auditor's Responsibilities for the Audit of the Return

Our objectives are to obtain reasonable assurance about whether the Return is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Return.

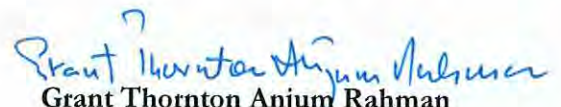
As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

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

Date: March 30, 2022
Karachi


Grant Thornton Anjum Rahman
Chartered Accountants
Muhammad Shaukat Naseeb
Engagement partner

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CAP 1

NAME OF THE BANK: 3114 - PAK LIBYA HOLDING COMPANY LIMITED
 REPORTING BASIS: Bank Level Audited (Basel III)
 CAPITAL ADEQUACY RETURN AS OF: December-2021

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1.1	Common Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	8,141,780	8,141,780
1.1.2	Balance in Share Premium Account		-
1.1.3	Reserve for issue of Bonus Shares		-
1.1.4	Discount on issue of Shares (enter negative number)		-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	380,654	380,654
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge		-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	(2,100,215)	(2,100,215)
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		-
	CET1 before Regulatory Adjustments	6,422,219	6,422,219
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)		-
1.1.11	All other intangibles (net of any associated deferred tax liability)	973	973
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)		-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		-
1.1.14	Defined benefit pension fund net assets		-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
1.1.16	Cash flow hedge reserve		-
1.1.17	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		-
1.1.19	Capital shortfall of regulated subsidiaries		-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	847,361	847,361
	Sum of Regulatory Adjustments at CET1 level	848,334	848,334
1.1.21	CET 1 after Regulatory Adjustments above	5,573,885	5,573,885
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	169,343	169,343
1.1.23	CET 1 after Regulatory Adjustment above	5,404,542	5,404,542
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-
1.1.26	CET 1 after Regulatory Adjustment above	5,404,542	5,404,542
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)		-
1.1.28	CET 1 after above adjustment	5,404,542	5,404,542
1.1.29	National specific regulatory adjustments applied to CET1		-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit		-
1.1.31	Any other deduction specified by SBP		-
1.1.32	CET 1 after Regulatory Adjustment above	5,404,542	5,404,542
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	654,524	654,524
1.1.34	CET1 (after regulatory adjustments)	4,750,019	4,750,019
2	Additional Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium		-
1.2.1.1	of which Classified as equity		-
1.2.1.2	of which Classified as liabilities		-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")		-
1.2.3	AT1 Capital before Regulatory Adjustments		-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the prescribed limit		-
1.2.6	Investment in own AT1 capital instruments		-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	250,780	250,780
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital		-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	403,744	403,744
	Sum of Regulatory Adjustments at AT1 Capital level	654,524	654,524
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level		
1.2.13	AT1 Capital (after regulatory adjustments)		0
1.2.14	AT1 Capital recognized for capital adequacy		-
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	4,750,019	4,750,019



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2 Tier 2 (T2) Capital			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	53	53
2.5	Revaluation Reserves (net of taxes)		
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	53	53
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
2.12	Investment in own T2 capital instrument		
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	403,797	403,797
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
	Sum of Regulatory Adjustments at T2 Capital level	403,797	403,797
2.15	Amount of Regulatory Adjustment applied at T2 Capital level	53	53
2.16	T2 Capital (after regulatory adjustments)		
2.17	T2 Capital recognized for capital adequacy		
2.18	Portion of AT1 Capital recognized in T2 Capital		
2.19	Total T2 Capital admissible for capital adequacy		
Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)		4,750,019	4,750,019
Total Risk Weighted Assets (TRWAs)			
4.1	Total Credit Risk Weighted Assets	19,758,264	19,758,264
4.2	Total Market Risk Weighted Assets	13,613,829	13,613,829
4.3	Total Operational Risk Weighted Assets	5,089,600	5,089,600
		1,054,835	1,054,835
Capital Adequacy Ratios			
5.1	CET1 to TRWAs	24.04%	24.04%
5.2	T1 Capital to TRWAs	24.04%	24.04%
5.3	Total eligible capital to TRWAs	24.04%	24.04%



W. Hussain

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Items	Subsidiaries									
	1	2	3	4	5	6	7	8	9	10
Minority Interest - under Basel III (full implementation)										
1	(A separate column should be completed for each subsidiary issuing capital to third parties)									
	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)									
2	paid in amount plus related reserves/retained earnings owned by group gross of all deductions									
3	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions									
4	Total Tier 1 capital (CET1 + AT1 capital) of the subsidiary net of deductions									
5	paid in amount plus related reserves/retained earnings owned by group gross of all deductions									
6	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions									
7	Total capital (CET1 + AT1 capital + T2 capital) of the subsidiary net of deductions									
8	paid in amount plus related reserves/retained earnings owned by group gross of all deductions									
9	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions									
10	Total risk-weighted assets of the subsidiary									
11	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)									
12	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets									
	0	0	0	0	0	0	0	0	0	0
CET1										
	Surplus CET1 of the subsidiary, of which amount attributable to third parties									
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors									
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)									
	Total Tier 1 (T1) Capital									
	Surplus Total T1 capital of the subsidiary, of which amount attributable to third parties									
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors									
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)									
	Total Capital									
	Surplus Total capital of the subsidiary, of which amount attributable to third parties									
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors									
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)									
Under full Basel III implementation:										
	CET1 recognized from consolidated subsidiaries									
	AT1 Capital recognized from consolidated subsidiaries									
	T2 Capital recognized from consolidated subsidiaries									
Under Transitional Arrangement of Basel III										
	CET1 recognized from consolidated subsidiaries									
	AT1 Capital recognized from consolidated subsidiaries									
	T2 Capital recognized from consolidated subsidiaries									

** Banks means all financial institutions including NBFCs that are being regulated by SBP and SEC2.



REGULATORY ADJUSTMENTS

Rupees in '000'

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

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

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		283,905
Gross holdings of Additional Tier 1 capital		420,435
Gross holdings of Tier 2 capital		676,969
Sum of all above holdings		1,381,308
Applicable CET1 amount (before thresholds)		5,573,885
Amount of holdings exceeding 10% applicable CET1		823,920
	B3 full	B3 Transit
Deduction from CET1	169,343	169,343
Deduction from AT1 capital	250,780	250,780
Deduction from T2	403,797	403,797
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock		
Gross holdings of AT1 capital	114,562	114,562
Gross holdings of T2 capital	169,655	169,655
	273,172	273,172

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		
Gross holdings of AT1 capital		
Gross holdings of T2 capital		
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	5,404,542	5,404,542
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		434,796
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	5,404,542	5,404,542
10% amount to be recognised for further threshold deductions check and applying 250% RW	434,796	434,796
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

Significant Investments and DTA above 15% threshold		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap		
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	434,796	434,796
Sum of above holdings	434,796	434,796
Applicable CET1 amount (after all regulatory adjustments and threshold)	5,404,542	5,404,542
Applicable 15% Threshold	953,743	953,743
Amount above 15% threshold to be deducted from CET1	-	-
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	434,796	434,796

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



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Leverage Ratio	7.29%
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(Rupees in '000')

Tier-I Capital	4,750,019
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Total Exposures	65,186,811
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	110,575
2	Balances with other banks	197,264
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,800,000
4	Investments	26,387,996
5	Advances	6,312,528
6	Operating fixed assets	96,472
7	Deferred tax assets	434,796
8	Financial Derivatives (total from cell C29)	-
9	Other assets	2,456,733
	Total Assets	39,796,363

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

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	-	-
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	-	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	350,000	350,000
4	Lending of securities or posting of securities as collaterals	100%	21,946,291	21,946,291
5	Undrawn committed facilities (which are not cancellable)	100%	2,879,190	2,879,190
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	-	-
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	315	315
9	Other commitments	100%	214,652	214,652
	Total Off-Balance Sheet Items excluding Derivatives		25,390,448	25,390,448

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 193)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	-	-	-
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	Total Derivatives	-	-	-

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

Instructions:

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



RISK WEIGHTED AMOUNT FOR CREDIT RISK

CR 1

(Rupees in '000')

1 On Balance Sheet Exposures (B: Total of Column 8 of CR 2)				10,799,362
2 Off - Balance Sheet - Non Market Related Exposures				
Total Risk Adjusted Exposure of Section A	2,814,466			
Total Risk Adjusted Exposure of Section B	0			
Total Risk Adjusted Exposure of Section C	0			
Total Risk Adjusted Exposure of Section D	0		2,814,466	
3 Off-Balance Sheet - Market Related Exposures (E: Grand Total of CR 4)				0
4 Total Risk Weighted Amount for Credit Risk				13,613,829



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RISK WEIGHTED AMOUNT FOR CREDIT RISK
ON-BALANCE SHEET EXPOSURES

CR 2

APPROACH USED FOR CRM IN BANKING BOOK

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)			Risk Adjusted Amount		
					Simple Approach		Comprehensive Adjusted Exposure (after CRM) EE ^A			
					Inflow Adjustments	Out flow Adjustments				
		1	2	3	4	5	6	7	8	
							(3+4-5)		(2 X 6) or (2 x 7)	
(a)	Cash and Cash Equivalents		0%	5,330			\$,330	-	0	
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	105,245			105,245	-	0	
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%				0	-	0	
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%				0	-	0	
		2	20%				0	-	0	
		3	50%				0	-	0	
		4,5	100%				0	-	0	
		6	150%				0	-	0	
	Unrated	100%				0	-	0		
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%				0	-	0	
(f)	Claims on Multilateral Development Banks		0%				0	-	0	
		1	20%				0	-	0	
		2,3	50%				0	-	0	
		4,5	100%				0	-	0	
		6	150%				0	-	0	
	Unrated	50%				0	-	0		
(g)	Claims on Public Sector Entities in Pakistan		0%				0	-	0	
		1	20%				0	-	0	
		2,3	50%				0	-	0	
		4,5	100%				0	-	0	
		6	150%				0	-	0	
	Unrated	50%				0	-	0		
(h)	Claims on Banks		0%	0			0	-	0	
			10%				0	-	0	
		1	20%		410,065		410,065	-	82,013	
		2,3	50%		2,103,819		2,103,819	-	1,051,910	
		4,5	100%				0	-	0	
	6	150%				0	-	0		
	Unrated	50%				0	-	0		
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%				0	-	0	
		1,2,3	20%				0	-	0	
		4,5	50%				0	-	0	
		6	150%				0	-	0	
	unrated	20%				0	-	0		
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	1,700,000			1,700,000	-	340,000	
			0%				0	-	0	
(k)	Claims on Corporates (excluding equity exposures)		10%				0	-	0	
		1	20%		648,551		648,551	-	129,710	
		2	50%		3,798,649		3,798,649	-	1,899,324	
		3,4	100%		449,422		449,422	-	449,422	
		5,6	150%				0	-	0	
		Unrated-1	100%		1,132,556		1,132,556	-	1,132,556	
	Unrated-2	125%		1,252,132		1,252,132	-	1,565,165		
(l)	Claims categorized as retail portfolio		0%				0	-	0	
			20%				0	-	0	
			50%				0	-	0	
			75%		30,963		30,963	-	23,223	
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%				116,462	-	40,762	
	Claims against Low Cost Housing Finance		25%				0	-	0	
(n)	Past Due loans: 1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim. 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim. 2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired. 3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount							0	-	0
			150%		0		0	-	0	
			100%		0		0	-	0	
			50%		0		0	-	0	
			100%		0		0	-	0	
			50%		0		0	-	0	
					12			12	-	6
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate		100%				0	-	0	
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%		434,796		434,796	-	1,086,990	
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%		442,827		442,827	-	442,827	
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%		1,500		1,500	-	2,250	
(s)	Investments in venture capital		150%				0	-	0	
(t)	Investments in premises, plant and equipment and all other fixed assets		100%		96,472		96,472	-	96,472	
(u)	Claims on all fixed assets under operating lease		100%				0	-	0	
(v)	All other assets		100%		2,456,733		2,456,733	-	2,456,733	
B	TOTAL				15,185,534		15,185,534	0	10,799,362	



NON MARKET RELATED

A With Credit Conversion Factor of 100%

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

(Rupees in '000')

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1			Risk Adjusted Exposure	
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
	1	2	3	4	5	6	7	8	9
Against				(3 X 100%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%		-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%		-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%		-	-	-	-	-	-
	2	20%		-	-	-	-	-	-
	3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
Unrated	100%		-	-	-	-	-	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%		-	-	-	-	-	-
5 Multilateral Development Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
Unrated	50%		-	-	-	-	-	-	
6 Public Sector Entities in Pakistan		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
Unrated	50%		-	-	-	-	-	-	
7 Banks		0%		-	-	-	-	-	-
	1	20%		-	-	-	-	-	-
	2,3	50%		-	-	-	-	-	-
	4,5	100%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
Unrated	50%		-	-	-	-	-	-	
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%		-	-	-	-	-	-
	1,2,3	20%		-	-	-	-	-	-
	4,5	50%		-	-	-	-	-	-
	6	150%		-	-	-	-	-	-
unrated	20%		-	-	-	-	-	-	
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%			21,907,795		21,907,795		
		20%	21,946,291	21,946,291		21,907,795	38,495		7,699
10 Corporates		0%							
	1	20%	350,000	350,000			350,000		70,000
	2	50%	814,780	814,780			814,780		407,390
	3,4	100%							
	5,6	150%							
	Unrated-1	100%	1,864,410	1,864,410			1,864,410		1,864,410
Unrated-2	125%	200,000	200,000			200,000		250,000	
11 Retail		0%							
		20%							
		50%							
		75%							
12 Others		0%							
		20%							
		50%							
		100%	214,967	214,967			214,967		214,967
Total			25,390,448	25,390,448	21,907,795	21,907,795	25,390,448		2,814,466



With Credit Conversion Factor of 50%

a. Performance related contingencies
 Commitments with an original maturity of over one year

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



With Credit Conversion Factor of 20%

- a. Trade Related contingencies
 b. Other Commitments with original maturity of one year or less

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



Signature

With Credit Conversion Factor of 0%

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

Mapped Rating	Risk Weights %	Notional Amount
1	2	3

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

Total



OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

A	ITEMS	(Rupees in '000')							Risk Weighted Amount (7 X 8)
		1	2	3	4	5	6	7	
		Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount (1+5)	Adjusted exposure after CRM #	Risk Weight
a	Foreign Exchange Contracts with SBP					(3 X 4)	(1 + 5)		
b	Foreign Exchange Contract (with original maturity of less than 14 days) instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments								
c	Equity Contracts*								
d	with Residual Maturity of one year or less				6%				0%
	with Residual Maturity of one year or less			0	6%				20%
	with Residual Maturity of one year or less			0	6%				50%
	with Residual Maturity of one year or less	0		0	6%				100%
	with Residual Maturity of one year or less				6%				125%
	with Residual Maturity of one year or less				6%				150%
	with Residual Maturity of over one year to five year				8%				0%
	with Residual Maturity of over one year to five year				8%				20%
	with Residual Maturity of over one year to five year				8%				50%
	with Residual Maturity of over one year to five year				8%				100%
	with Residual Maturity of over one year to five year				8%				125%
	with Residual Maturity of over one year to five year				8%				150%
	with Residual Maturity of over five year				10%				0%
	with Residual Maturity of over five year				10%				20%
	with Residual Maturity of over five year				10%				50%
	with Residual Maturity of over five year				10%				100%
	with Residual Maturity of over five year				10%				125%
	with Residual Maturity of over five year				10%				150%
e	Other Market Related Contracts								
	1. Future sale of equity instruments								
	2. Sub Total								
B	Sub Total								

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

F	ITEMS	(Rupees in '000')							Risk Weighted Amount (7 X 8)
		1	2	3	4	5	6	7	
		Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount (1+5)	Adjusted exposure after CRM #	Risk Weight
f	Interest rate contracts*								
	with Residual Maturity of one year or less				0%				0%
	with Residual Maturity of one year or less				0%				20%
	with Residual Maturity of one year or less				0%				50%
	with Residual Maturity of one year or less				0%				100%
	with Residual Maturity of one year or less				0%				125%
	with Residual Maturity of one year or less				0%				150%
	with Residual Maturity of over one year to five year				1%				0%
	with Residual Maturity of over one year to five year				1%				20%
	with Residual Maturity of over one year to five year				1%				50%
	with Residual Maturity of over one year to five year				1%				100%
	with Residual Maturity of over one year to five year				1%				125%
	with Residual Maturity of over one year to five year				1%				150%
	with Residual Maturity of over five year				2%				0%
	with Residual Maturity of over five year				2%				20%
	with Residual Maturity of over five year				2%				50%
	with Residual Maturity of over five year				2%				100%
	with Residual Maturity of over five year				2%				125%
	with Residual Maturity of over five year				2%				150%
g	Foreign Exchange Contracts*								
	with Residual Maturity of one year or less				1%				0%
	with Residual Maturity of one year or less				1%				20%
	with Residual Maturity of one year or less				1%				50%
	with Residual Maturity of one year or less				1%				75%
	with Residual Maturity of one year or less				1%				100%
	with Residual Maturity of one year or less				1%				125%
	with Residual Maturity of one year or less				1%				150%
	with Residual Maturity of over one year to five year				3%				0%
	with Residual Maturity of over one year to five year				3%				20%
	with Residual Maturity of over one year to five year				3%				50%
	with Residual Maturity of over one year to five year				3%				75%
	with Residual Maturity of over one year to five year				3%				100%
	with Residual Maturity of over one year to five year				3%				125%
	with Residual Maturity of over one year to five year				3%				150%
	with Residual Maturity of over five year				8%				0%
	with Residual Maturity of over five year				8%				20%
	with Residual Maturity of over five year				8%				50%
	with Residual Maturity of over five year				8%				75%
	with Residual Maturity of over five year				8%				100%
	with Residual Maturity of over five year				8%				125%
	with Residual Maturity of over five year				8%				150%
C	Sub Total								
D	Grand Total (B+C)								



Muhammad

Please use Yellow Cells to enter your data.

MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY**

(Rupees in '000')

A Capital Charge for Interest Rate Risk			
i. Total market risk capital charge for Specific Risk (Total MR 2)			0
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	289,900	289,900
B Capital Charge For Equity Exposure (MR 4)			
i. Specific Risk		58,416	
ii. General Market Risk		58,416	116,832
C Capital Charge for Foreign Exchange Risk (Total of MR 5)			436
D Capital Charge for Position in Options (Total of MR 6)			0
E Total Capital Charge for Market Risk (A+B+C+D)			407,168
F Risk Weighted Amount for Market Risk (E x 12.5)			5,089,600



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

Capital Charge	Positions	0.00%	Residual Maturity			4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 24 months						
				0.25%	1.00%					
a Government (Domestic Curr)										
	Long	23,880,631						23,880,631	0	
	Short							0	0	
b Government (other than Domestic Currency)										
	Rating grade 1								0	
	Short								0	
	Rating grade 2-3								0	
	Long								0	
	Short								0	
	Rating grade 4-5								0	
	Long								0	
	Short								0	
	Rating grade 6								0	
	Long								0	
	Short								0	
	Unrated								0	
	Long								0	
	Short								0	
c Qualifying (to be specified)										
	Long								0	
	Short								0	
d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)										
	Rating grade 1								0	
	Short								0	
	Rating grade 2-3								0	
	Long								0	
	Short								0	
	Rating grade 3,4,5								0	
	Long								0	
	Short								0	
	Rating grade 5-6								0	
	Long								0	
	Short								0	
	Unrated								0	
	Long								0	
	Short								0	
e Total of a to d										
	Long	23,880,631	0	0	0	0	0	23,880,631	0	
	Short	0	0	0	0	0	0	0	0	
f Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)										
		0	0	0	0	0	0	23,880,631	0	



Muhammad

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

MR 3.1 (a)

(Rupees in '000')

Zone	Time Band		Individual positions				Risk Weight	Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives			Long	Short
			Long	Short	Long	Short			
1	1 month or less	1 month or less	5,969				0.00%		
	1 to 3 months	1 to 3 months	13,012,600			13,012,600	0.20%	26,025	
	3 to 6 months	3 to 6 months	0			0	0.40%	0	
	6 to 12 months	6 to 12 months	0			0	0.70%	0	
2	1 to 2 years	1.0 to 1.9 years	0			0	1.25%	0	
	2 to 3 years	1.9 to 2.8 years	7,172,618			7,172,618	1.75%	124,521	
	3 to 4 years	2.8 to 3.6 years	0			0	2.25%	0	
	4 to 5 years	3.6 to 4.3 years	0			0	2.75%	0	
3	5 to 7 years	4.3 to 5.7 years	0			0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	3,689,444			3,689,444	3.75%	138,354	
	10 to 15 years	7.3 to 9.3 years	0			0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years	0			0	5.25%	0	
	Over 20 years	10.6 to 12 years	0			0	6.00%	0	
		12 to 20 years	0			0	8.00%	0	
		Over 20 years	0			0	12.50%	0	
TOTAL			23,880,631			23,880,631		289,900	0
OVERALL NET OPEN POSITION									

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge								289,900	289,900



Signature

CAPITAL CHARGE FOR EQUITY POSITION RISK

(Rupees in '000')

	Inside Pakistan			Outside Pakistan*	Total
	KSE	LSE	ISE		
A Specific Risk Charge					
Equities					
a Long positions	730,198				730,198
b Short Positions					0
Equity Derivatives					
c Long positions					0
d Short Positions					0
e Total Gross Positions (a+b+c+d)	730,198	0	0	0	730,198
f Risk Weight	8%	8%	8%	8%	8%
g Specific Risk Charge (f x e)	58,416	0	0	0	58,416
B General Market Risk Charge					
h Net Long/Short Positions (a-b + c-d)	730,198	0	0	0	730,198
i Risk Weight	8%	8%	8%	8%	8%
j General Market Risk Charge (h x i)	58,416	0	0	0	58,416
Total Capital Charge for Equity Exposures (g + j)	116,832	0	0	0	116,832

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



Alumina

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	31						31	177.50	5,452
GBP							0		0
JPY							0		0
CHF							0		0
AED							0		0
SAR							0		0
AUD							0		0
CAD							0		0
DKK							0		0
HKD							0		0
SGD							0		0
SEK							0		0
EUR	0						0	0.00	0
Currency 14							0		0
Currency 15							0		0
Currency 16							0		0
Currency 17							0		0
Currency 18							0		0
Currency 19							0		0
Currency 20							0		0
Currency 21							0		0
Currency 22							0		0
Currency 23							0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position
 Capital Charge Rate
 Total Capital Charge

5,452
8%
436



MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

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

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



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Please enter your data in yellow cells.

ORI

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Indicator Approach

(Rupees in '000')

Please select your Calculation Approach and all calculations will perform automatically

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	712,196	802,340	173,200	562,579	84,387	
					84,387	

2 The Standardized Approach (TSA)

Business lines *

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

B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

Business lines *

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

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

Aggregate of six business lines

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

18%	0	0	0	0	0
-----	---	---	---	---	---

3.1 Capital Charge

0

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

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

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

3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

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

84,387

E Total Risk Weighted Amount (D x 12.5)

1,054,835

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

1,054,835

Annual Audited figures should be used.

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



		Source based on reference number from Step 2 Table 46.3.2	31 December 2021	31 December 2020
		----- (Rupees in '000) -----		
46.2	CAPITAL ADEQUACY RETURN AS OF 31 December 2021			
Rows				
#	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully paid-up capital / capital deposited with SBP	(t)	8,141,780	7,871,780
2	Balance in Share Premium Account			
3	Reserve for issue of Bonus Shares			
4	Discount on Issue of shares			
5	General / statutory reserves	(w)	380,654	372,477
6	Gain / (losses) on derivatives held as cash flow hedge			
7	Unappropriated / unremitted profits / (losses)	(y)	(2,100,215)	(2,134,571)
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)	(z)	-	-
9	CET 1 before Regulatory Adjustments		6,422,219	6,109,686
10	Total regulatory adjustments applied to CET1 (note 46.2.1)		(1,672,200)	(1,543,977)
11	Common Equity Tier 1		4,750,019	4,565,709
	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 consolidated subsidiaries (amount allowed in group AT 1)	(aa)	-	-
16	of which: instruments issued by subsidiaries subject to phase out		-	-
17	AT1 before regulatory adjustments		-	-
18	Total regulatory adjustment applied to AT1 capital (note 46.2.2)		(654,524)	(1,015,302)
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)		4,750,019	4,565,709
	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 subsidiaries (amount allowed in group tier 2)	(ab)	-	-
25	of which: instruments issued by subsidiaries subject to phase out		-	-
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	53	46
27	Revaluation Reserves (net of taxes)		-	-
28	of which: Revaluation reserves on fixed assets		-	-
29	of which: Unrealized gains/losses on AFS	portion of (ac)	-	-
30	Foreign exchange translation reserves	(v)	-	-
31	Undisclosed / other reserves (if any)		-	-
32	T2 before regulatory adjustments		53	46
33	Total regulatory adjustment applied to T2 capital (note 46.2.3)		(403,797)	(531,315)
34	Tier 2 capital (T2) after regulatory adjustments		(403,744)	(531,269)
35	Tier 2 capital recognized for capital adequacy		-	-
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)		4,750,019	4,565,709
39	Total Risk Weighted Assets (RWA) {for details refer note 46.5}		19,758,264	18,487,402

	31 December 2021	31 December 2020
	----- (%) -----	
Capital Ratios and buffers (in percentage of risk weighted assets)		
40 CET1 to total RWA	24.04%	24.70%
41 Tier-1 capital to total RWA	24.04%	24.70%
42 Total capital to total RWA	24.04%	24.70%
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 assets)	18.04%	18.70%
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 Total capital minimum ratio plus CCB	11.50%	11.50%
52 Leverage ratio	3.00%	3.00%

	Source based on reference number from Step 2 Table 46.3.2	31 December 2021	31 December 2020
		Subject to Pre- Basel III treatment*	
		----- (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)	(973)	-	(1,964)
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) - (s)} * x%	-	-	-
5 Defined-benefit pension fund net assets	{(m) - (r)} * x%	-	-	-
6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	(d)	-	-	-
7 Cash flow hedge reserve		-	-	-
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 assets / AFS	ad	(847,361)	-	(281,624)
12 Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)	(a)-(ae)- (ag)	(169,343)	-	(245,087)
13 Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(b)-(af)-(ah)	-	-	-
14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	(j)	-	-	-
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 National specific regulatory adjustments applied to CET1 capital		-	-	-
19 Investments in TFCs of other banks exceeding the prescribed limit		-	-	-
20 Any other deduction specified by SBP (mention details)		-	-	-
21 Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		(654,524)	-	(1,015,302)
22 Total regulatory adjustments applied to CET1 (sum of 1 to 21)		(1,672,200)	-	(1,543,977)

	Source based on reference number from Step 2 Table 46.3.2	31 December 2021	31 December 2020
		Subject to Pre- Basel III treatment* ----- (Rupees in '000) -----	
46.2.2 Additional Tier-1 & Tier-1 Capital: regulatory adjustments			
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 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)	(ae)	(250,780)	(484,033)
27 Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	(af)	-	-
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 deductions		(403,744)	(531,269)
30 Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)		(654,524)	(1,015,302)
46.2.3 Tier 2 Capital: regulatory adjustments			
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 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)	(ag)	(403,797)	(531,315)
35 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	(ah)	-	-
36 Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		(403,797)	(531,315)
		31 December 2021	31 December 2020
		----- (Rupees in '000) -----	
46.2.4 Additional Information			
Risk Weighted Assets subject to pre-Basel III treatment			
37 Risk weighted assets in respect of deduction items (which during 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 the issued common share capital of the entity		-	-
(iv) of which: Recognized portion of investment in capital of banking, 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 weighting)			
38 Non-significant investments in the capital of other financial entities		557,388	582,610
39 Significant investments in the common stock of financial entities			-
40 Deferred tax assets arising from temporary differences (net of related tax liability)		434,796	189,306
41 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		53	46
42 Cap on inclusion of provisions in Tier 2 under standardized approach		170,173	152,723
43 Provisions eligible for inclusion in Tier 2 in respect of exposures 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 46.2. Each element must be given a reference number / letter in the 2nd column that will be used as a cross reference for note 46.2.

Reference	31 December 2021	
	Statement of financial position as in published unconsolidated financial statements	Under regulatory scope of consolidation
	----- (Rupees in '000) -----	
Step 2		
Assets		
	110,575	110,575
Cash and balances with treasury banks		
Balances with other banks	197,264	197,264
Lendings to financial institutions	3,800,000	3,800,000
Investments	27,211,914	27,211,914
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	a	823,920
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)	d	
of which: others (mention details)	e	
Advances	f	6,312,475
shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital	g	-
Fixed assets		97,445
of which: intangible	h	973
Deferred tax assets		434,796
of which: DTAs that rely on future profitability excluding those arising from temporary differences	i	-
of which: DTAs arising from temporary differences exceeding regulatory threshold	j	434,796
Other assets		2,456,733
of which: Goodwill	k	
of which: Intangibles	l	-
of which: Defined-benefit pension fund net assets	m	
Total assets		40,621,202
Liabilities and equity		
Bills payable		-
Borrowings		30,149,418
Deposits and other accounts		4,576,353
Sub-ordinated loans		-
of which: eligible for inclusion in AT1	n	-
of which: eligible for inclusion in Tier 2	o	-
Liabilities against assets subject to finance lease		
Deferred tax liabilities		
of which: DTLs related to goodwill	p	-
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		320,573
Total liabilities		35,046,344
Share capital		8,141,780
of which: amount eligible for CET1	t	8,141,780
of which: amount eligible for AT1	u	-
Reserves		380,654
of which: portion eligible for inclusion in CET1: Share premium	v	-
of which: portion eligible for inclusion in CET1: General / statutory reserves	w	380,654
of which: portion eligible for inclusion in Tier 2	x	-
Unappropriated profit / (losses)	y	(2,100,215)
Minority Interest		
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	(847,361)
of which: Unrealized gains / (losses) on AFS		
In case of Deficit on revaluation (deduction from CET1)	ad	
Total liabilities and equity		40,621,202

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)	8,141,780
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
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA

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 requirements		Risk weighted assets	
	2021	2020	2021	2020
	----- (Rupees in '000) -----			
Credit risk				
PSE	-	-	-	-
Banks	147,392	156,691	1,473,923	1,566,909
Corporates	517,618	513,202	5,176,177	5,132,019
Retail portfolio	2,322	2,206	23,223	22,059
Secured by residential mortgage	4,076	4,129	40,762	41,294
Past due loans	1	214	6	2,144
Significant investment and DTAs	108,699	47,327	1,086,990	473,265
Listed equity investment	44,283	46,932	442,827	469,323
Unlisted equity investment	225	225	2,250	2,250
Investment in fixed assets	9,647	9,781	96,472	97,813
Other assets	245,673	258,954	2,456,733	2,589,538
	1,079,936	1,039,661	10,799,362	10,396,615
Credit risk on off-balance sheet				
Non-market related	281,447	180,684	2,814,466	1,806,836
Market related	-	1,442	-	14,420
Market risk				
Interest rate risk	362,375	428,367	3,623,752	4,283,672
Equity position risk	146,040	117,658	1,460,396	1,176,577
Foreign exchange risk	545	586	5,452	5,865
Operational risk				
Capital requirement for operational risks	105,483	80,342	1,054,835	803,417
Total	1,975,826	1,848,740	19,758,264	18,487,402
Capital adequacy ratios				
	2021		2020	
	Required	Actual	Required	Actual
CET1 to total RWA	6.00%	24.04%	6.00%	24.70%
Tier-1 capital to total RWA	7.50%	24.04%	7.50%	24.70%
Total capital to total RWA	10.00%	24.04%	10.00%	24.70%
Total capital plus CCB to total RWA	11.50%	24.04%	11.50%	24.70%
Leverage Ratio	3.00%	7.29%	3.00%	8.05%

LCR Disclosure-2021

<i>(in local currency)</i>		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		2,032,256.500
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	72,186.000	7,218.600
2.1	stable deposit	-	-
2.2	Less stable deposit	72,186.000	7,218.600
3	Unsecured wholesale funding of which:	2,778,148.000	1,560,965.200
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	2,778,148.000	1,560,965.200
4	Secured wholesale funding		-
5	Additional requirements of which:	2,879,190.032	286,830.752
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	2,879,190.032	286,830.752
6	Other contractual funding obligations	223,316.137	10,748.365
7	Other contingent funding obligations	350,000.000	17,500.000
8	TOTAL CASH OUTFLOWS		1,883,262.916
CASH INFLOWS			
9	Secured lending		
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	1,412,565.000	1,215,301.000
12	TOTAL CASH INFLOWS		1,215,301.000
TOTAL ADJUSTED VALUE			
21	TOTAL HQLA		2,032,256.500
22	TOTAL NET CASH OUTFLOWS		667,961.916
23	LIQUIDITY COVERAGE RATIO		304%

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

22	Other assets:					
23	Physical traded commodities, including gold	-				-
24	Assets posted as initial margin for derivative contracts			-		-
25	NSFR derivative assets			-		-
26	NSFR derivative liabilities before deduction of variation margin posted			-		-
27	All other assets not included in the above categories	60,043	-	2,525,366	469,275	1,792,001
28	Off-balance sheet items		1,880,930	1,000,000	563,227	172,208
29	Total RSF					10,860,903
30	Net Stable Funding Ratio (%)					146%