

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

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Opinion

We have audited the Capital Adequacy Return (the Return) of Pak Libya Holding (Pvt) Limited (the Company), as at December 31, 2019.

In our opinion, the accompanying Return of the Company as at December 31, 2019 is prepared, in all material respects, in accordance with the requirements of the Framework as defined in Basis of Preparation and Restriction on Distribution and Use paragraph below.

Basis for Opinion

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

Other Matter

The following matters have been included in our audit report over the financial statements for the year ended December 31, 2019 as an Emphasis of Matter paragraphs that may have material impacts on the Capital Adequacy Requirement (CAR) as at December 31, 2019:

- Refer note 1.2 to the accompanying unconsolidated financial statements which fully explain uncertainty related to the continuity of the operations and related mitigating factors due to non-compliance with the minimum capital requirement as prescribed by the State Bank of Pakistan (SBP) together with the current adverse economic conditions of the country.
- Refer note 8.2.6 to the accompanying unconsolidated financial statements, where the management has disclosed the matter related to the recoverability of Company's investment in Summit Banks' (counter party) TFC's amounting to Rs. 398.58 million. The ultimate outcome of the matter depends upon various events. The matter stated there in cannot presently be determined and no provision for any loss that may result has been made in the unconsolidated financial statements, for the reasons discussed in the aforementioned note.



Refer note 13 & 42.2 to the accompanying unconsolidated financial statements relating to the company's plan and actions for disposal of asset relating to Kamoki Energy Limited (KEL).

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

Basis of Preparation and Restriction on Distribution and Use

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

Responsibilities of Management and Those Charged with Governance for the Return

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

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

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

Auditor's Responsibilities for the Audit of the Return

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

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

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.

12 B WAR 2020

Date: Karachi Grant Thornton Anjum Rahman

Chartered Accountants

Muhammad Shaukat Naseeb

Engagement partner

NAME OF THE BANK 3114 PAK LIBYA HOLDING COMPANY LIMITER REPORTING BASIS: Bank Level Audited (Basel III)

CAPITAL ADEQUACY RETURN AS O December-2019
SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

(Rupees in '000')

1.1.1 1.1.2 1.1.3 1.1.4 1.1.5 1.1.6 1.1.7 1.1.8	1 Equity Tier 1 (CET1) Fully Paid-up capital/ Capital deposited with SBP Balance in Share Premium Account Reserve for issue of Bonus Shares Discount on issue of Shares (enter negative number) General/ Statutory Reserves as (disclosed in the Balance Sheet)	6,141,780	6,141,780
1.1.2 1.1.3 1.1.4 1.1.5 1.1.6 1.1.7 1.1.8	Balance in Share Premium Account Reserve for issue of Bonus Shares Discount on issue of Shares (enter negative number) General/ Statutory Reserves as (disclosed in the Balance Sheet)		
1,1,3 1,1,4 1,1,5 1,1,6 1,1,7 1,1,8	Reserve for issue of Bonus Shares Discount on issue of Shares (enter negative number) General/ Statutory Reserves as (disclosed in the Balance Sheet)		-
1.1.4 1.1.5 1.1.6 1.1.7 1.1.8 1	Discount on issue of Shares (enter negative number) General/ Statutory Reserves as (disclosed in the Balance Sheet)		-
1.1.5 1.1.6 1.1.7 1.1.8	General/ Statutory Reserves as (disclosed in the Balance Sheet)		
1.1.6 1.1.7 1.1.8 I	Contrast Statutory Resolves as (disclosed in the Dalance Sheet)		
1.1.7	Gain/ (losses) on derivatives held as Cash Flow Hedge	311,650	311,650
1.1.8	Un-appropriated/ un-remitted profits/ (losses)		(2.262.526
1	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	(2,363,576)	(2,363,576)
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
	CETI before Regulatory Adjustments	4,089,854	4.000.004
14.1.7	Regulatory Adjustments at CET1 level	7,002,054	1,007,004
	Goodwill (net of related defered tax liability)		_
1.1.11	All other intangibles (net of any associated defered tax liability)	3.190	3,190
1,1,12	Shortfall in provisions against classified assets (without considering any tax impact)		3,170
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
((net of related tax liability)	e consequences and a second	2 h = 2 h = 2 h
1.1.14	Defined benefit pension fund net assets	and the section of the first the	
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		-
1.1.16	Cash flow hedge reserve	Maria de la composição de	
1.1.17	Investment in own shares/ CET1 instruments	en recent year telegraphic march electricity	-
	Any increase in equity capital resulting from a securitization transaction		
	Capital shortfall of regulated subsidiaries	Takas pases, (x-va roegyus), jij ay	
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	36,336	36,336
	Sum of Regulatory Adjustments at CET1 level	39.526	
1.1.21	CET 1 after Regulatory Adjustments above	4.050.328	
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	299.347	299,347
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
1.1.23	CET 1 after Regulatory Adjustment above	3,750,981	3,750,981
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	74 57 4 2 7	A TOTAL
į	the scope of regulatory consolidation (amount above 10% threshold)	and the second of the second of	# 1 To 1 To 1
1.1.25 I	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		15 and 15 and 15 and 15
	liability)	100	March State of the
1.1.26	CET 1 after Regulatory Adjustment above	3,750,981	3,750,981
	Amount exceeding 15% threshold (significant Investments and DTA)		grade production of the
	CET 1 afi&-above adjustment	3,750,981	
1.1.29	National specific regulatory adjustments applied to CET1	5,000	5,000
	Investment in TFCs of other banks exceeding the precribed limit		Percent of Albania
	Any other deduction specified by SBP	5,000	5,000
1.1.32	CET 1 after Regulatory Adjustment above	3,745,981	
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	1,491,338	1,491,338
	CETI (after regulatory adjustments)	2,254,643	2,254,643
	al Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	4.5	Artist of the st
	of which Classified as equity	第2章 1章 2007年中央	-
1.2.1.2	of which Classified as liabilities		
	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in	1. 化二氢化物 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	
	group AT1 - from "Consolidation sheet")		等。此一种
	ATI Capitul before Regulatory Adjustments	27-18-18-19-19-19-19-19-19-19-19-19-19-19-19-19-	Transport of the state of the s
	Regulatory Adjustments at AT1 Capital level		
	Investment in mutual funds exceeding the precribed limit		-
	Investment in own AT1 capital instruments		-
	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	建一次是於一個一個大學的學術的	
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	848,573	848,573
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		·
	Significant investments in the capital instruments issued by banking, financial and insurance entities	in a little of Free state	-
	that are outside the scope of regulatory consolidation	the second of the second	
	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	Fig. 9 Description Sec.	
	which, during transitional period, remain subject to deduction from Tier-1 capital		
\	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	642,764	642,764
\		The Control of Control	
1.2.11	Sum of Regulatory Adjustments at AT1 Capital level	1,491,338	1,491,33
1.2.11 / 5 1.2.12 /	Amount of Regulatory Adjustment applied at ATI Capital level	Charles with \$ continue to the continue of the	to the self-rest of the self-rest of the self-rest self-
1.2.11 / 1.2.12 / 1.2.13 /	Amount of Regulatory Adjustment applied at AT1 Capital level AT1 Capital (after regulatory adjustments)		A CONTROL OF THE PARTY OF THE P
1.2.11 / 1.2.12 / 1.2.13 / 1.2.14 /	Amount of Regulatory Adjustment applied at ATI Capital level ATI Capital (after regulatory adjustments) ATI Capital recognized for capital adequacy		
1.2.11 / 1.2.12 / 1.2.13 / 1.2.14 /	Amount of Regulatory Adjustment applied at AT1 Capital level AT1 Capital (after regulatory adjustments)	2,254,643	100 mg (100 mg





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	104	104
	Weighted Assets		
2.5	Revaluation Reserves (net of taxes)		•
2.5.1	Pertaining to Fixed Assets	some introduction in the state of the	
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		-
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	104	104
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
	which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
2.12	Investment in own T2 capital instrument	[18] 대학교에 대학자 대학교를 함	-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	642,869	642,869
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities	10 Page 10 Pag	24.0
	that are outside the scope of regulatory consolidation		
<u></u>	Sum of Regulatory Adjustments at T2 Capital level	642,869	642,869
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	104	104
2.16	T2 Capital (after regulatory adjustments)	15 (5)	100 m
2.17	T2 Capital recognized for capital adequacy		100 March 100 Ma
2.18	Portion of AT1 Capital recognized in T2 Capital		// / / / · · · · · · · · · · · · · · ·
2.19	Total T2 Capital admissible for capital adequacy	10.000	<u> </u>
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	2,254,643	2,254,643
·			I
	Total Risk Weighted Assets (TRWAs)	12,381,225	12,381,225

4		Total Risk Weighted Assets (TRWAs)	12,381,225	12,381,225
	4.1	Total Credit Risk Weighted Assets	9,360,978	9,360,978
	4.2	Total Market Risk Weighted Assets	2,506,235	2,506,235
	4.3	Total Operational Risk Weighted Assets	514,012	514,012

	5	Capital Adequacy Ratios			
	5.1	CET1 to TRWAs		18:21%	18.21%
	15.2	T1 Capital to TRWAs		18:21%	18,21%
1	5.3			18,21%	18,21%





MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Minority Interest - under Basel III (full implementation)	<u>_</u>					Subsidiaries					Γ
	Total Amount	1	2	23	4	s	9	1	8	_	9
1 Total CET1 of the subsiding net of deductions (if the subsiding is not a bank**, 200 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		Section of the second							100		
		200	计多数记录 安良		33	7.7			70.4		100
4 Total Tier 1 capital (CET) + AT 1 capital) of the subsidiary net of deductions											
5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions	-	The second of the	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		17.00	1000		200 0000	7 7 7 1 7	- : - :	0
6 paid in amount plus related rescrives/retained earnings owned by third parties gross of all deductions		And Sept. September	1 1 May 2 May 2	100					1000		
7 Total capital (CET1 + AT 1 capital + T.2 capital) of the subsidiary net of deductions		2 de 2 gra 1,	100000000000000000000000000000000000000			1000	発しては		Jan Barrell		0.00
8 paid in amount plus related reserves/retained earnings owned by group gross of all deductions			1 821	1000				2.2			
9 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions		April Care	1,16,14,174			300	100	100	200	200	1.0
10 Total risk-weighted assets of the subsidiary		1000	Tanka tank	September 1	25 1 14	報を書かせる					
11 Risk-weighted assets of the consolidated group that relate to the subsidiary (fe risk-weighted assets of the subsidiary excluding intra-group transactions)											i Alika
12 Lower of the risk-weighted assats of the subsidiary and the contribution to consolidated risk-weighted assets		0	0	0	0	0	0	0	0	0	0
CETI											
Surplus CET1 of the subsidiary, of which		•	,		•			-	-	_	
amount attributable to third parties						,	,			_	·
Total CET1 of the subsidiary held by third parties less surply, attributable to third party investors		1		,	,						,
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.				-	_	-	-	_	-		Γ.
amount attributable to third parties			•			,	,	,	,		
Total T1 capital of the subsidiary held by third parties less surplus anti-butable to third party investors	-	•		•				-	-	,	Ţ.
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)				 -	-	-	,	L	-	 -	
Total capital											
Surplus Total capital of the subsidiary: of which		•		,			-		-	<u> </u>	
amount attributable to third parties				-		-		-		-	
Total capital of the subsidiary held by third parties less surplus attributable to third party investors		٠	•	•	•	_	_				
Total capital of the subsidiary held by third parties less surplus atribunable to third party investors (under cransitional arrangement)		1	-	·	·	-	-	-	-		
Under full Basel III implementation:											
CET1 recognized from consolidated subsidiaries				-	-	-	-	-	 - -	_	
ATI Capital recognized from consolidated subsidiaries		,			- -	-	 		 -	L	
T2 Capital recognized from consolidated subsidiaries		-						_ -		_	Ţ.
Under Transitional Arrangement of Basel III	300										
CET1 recognized from consolidated subsidiaries		,	•	•	 -	-		-	 - `	-	[,
ATI Capital recognized from consolidated subsidiaries			,	٠		,		,	-		-
T2 Capital recognized from consolidated subsidiaries			,		ļ.,		-	 - 	<u> </u>	 -	Ţ.
	1		1]

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

Transitional Arrangements for Capital Deduction (w.e.f. December)	2019	
Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary lifferences)		0
antifutes)	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)	75.00	70 F
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.		
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		367,052
Gross holdings of Additional Tier 1 capital] [1,040,500
Gross holdings of Tier 2 capital Sum of all above holdings	-{ }	788,27 2,195,82
Applicable CET1 amount (before thresholds)]	4,050,32
Amount of holdings exceeding 10% applicable CET1		1,790,78
Deduction from CET1	B3 full 299,347	B3 Transit 299,34
Deduction from AT1 capital	848,573	848,57
Deduction from T2	642,869	642,86
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	67,705	67,70
Gross holdings of AT1 capital Gross holdings of T2 capital	191,927 145,401	191,92 145,40
Orosa dotumigo vi. 12 supria		
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock	a jasa 10 maga di Panga kanangan	A BENGARA AT
Gross holdings of AT1 capital Gross holdings of T2 capital		The second of th
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,750,981 B3 fult	3,750,98 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	-	-
	7.4.4.1	
Deferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
Nel deferred lax Assets that arise from temporary differences (after 10% threshold)		52,52
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,750,981	3,750,98
10% amount to be recognised for further threshold deductions check and applying 250% RW Deduction from CET1 (after 10% cap)	52,526	52,52
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period		
	D2 C.B	D2 T
Significant Investments and DTA above 15% threshold Significant investments in the common equity of financial entities not deducted as part of the 10% cap	B3 full	B3 Transit
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	52,526	52,52
Sum of above holdings Applicable CET1 amount (after all regulatory adjustments and threshold)	52,526 3,750,981	52,52 3,750,98
Applicable 15% Threshold	661,938	661,93
Amount above 15% threshold to be deducted from CET1	16 (5.85) 6.5	* 35 00 00 00 14
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	52,526	52,52
CAP 2-deductions under Basel II (50% from Tier-1 and 50% from Tier-2)	- 1	
Investment in capital instruments of majority owned financial subsidiaries not consolidated in the balance sheet		en de la companya de
Significant minority investment in banking and other financial entities Equity holdings (majority or significant minority) in an insurance subsidiary	_	
Any other	_	Charleson in the second
Significant investment in commercial entities (subject to 1000% risk weight) Sum of above holdings	_	1.00 / O. O. O. O.
Deduction from Tier-1 capital		**************************************
Deduction from Tier-2 capital		
CHARTEREE ACCOUNTANT	New Control	ding Co.

Leverage Ratio	5,35%
Tier-1 Capital	2,254,643
Total Exposures	42,146,137

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	32,474
2	Balances with other banks	134,554
3	Lendings to financial institutions (for repo/reverse repo - without netting benefit)	2,800,000
4	Investments	17,224,125
5	Advances	4,525,255
6	Operating fixed assets	87,154
7	Deferred tax assets	52,526
8	Financial Derivatives (total from cell C29)	·
9	Other assets	2,434,455
	Total Assets	27,290,545

	A.1.) Derivatives (On-Balance Sheet)	Sum of positive fair values without considering any margins
1	Interest Rate	54 N. 194
2	Equity	
3	Foreign Exchange & gold	and the Sy⊈r
4	Precious Metals (except gold)	1 7 7 1 1 1
5	Commodities	
6	Credit Derivatives (protection brought & sold)	1 1 He 12 Ev. 1
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			
ļ .	indebtness etc.)	100%	_	
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	The serious course	-
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	350,000	350,000
4	Lending of securities or posting of securties as collaterals	100%	13,661,014	13,661,014
5	Undrawn committed facilities (which are not cancellable)	100%	620,785	620,785
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%		
7	Commitments in respect of operating leases	100%	Assessment of the Con-	-
8	Commitments for the acquisition of operating fixed assets	100%	708	708
9	Other commitments	100%	214,652	214,652
	Total Off-Balance Sheet Items excluding Derivatives		14,847,159	14,847,159

c) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)	Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors pressibed in Table 2.5 of SBP Basel II instructions-page 18)	
1	Interest Rate	1 15.490 - 3	- Car Filip +	-
2	Equity	7,955.66	8,433.00	8,433.00
3	Foreign Exchange & gold	1 3 2 3 7 7 7 1 4 4 4		
4	Precious Metals (except gold)*	The state of the	NY TERROTOR	-
5	Commodities*	TRANSPORTS		-
6	Credit Derivatives (protection sold and bought)*		7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-
7	Other derivatives*	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		-
	Total Derivatives			8,433.00

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

Instructions:

All on-balance sheet and non-derivatives exposures are not of specific provisions and credit valuation adjustments

Notting of loans and deposits is not allowed

Physical or financial collateral, guarantees or credit risk mitigation will not reduce exposure amounts.

No bilateral notting or offsetting of matched positions for derivatives is allowed

Items deducted from capital will not contribute towards calculation of exposures

CHARTERED

ACCOURTANTS





RISK WEIGHTED AMOUNT FOR CREDIT RISK

(Rupees in '000')

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

8,484,157

2 Off - Balance Sheet - Non Market Related Exposures

Total Risk Adjusted Exposure of Section A

Total Risk Adjusted Exposure of Section B Total Risk Adjusted Exposure of Section C

Total Risk Adjusted Exposure of Section D

The Warris	873	,298	
30.B	erritoria e	- 0	
300 (84) (84) C	12/2017 (19/4)	0	
Todologicae St. 150 work	Cardentis (5)	0	873,298

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

3,523

9,360,978

4 Total Risk Weighted Amount for Credit Risk

ACCOUNTAINTS



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

							MITIGATION (CR	M)I	(Rupees In '060') Risk Adjusted Amount
А	Exposure Type	External rating	Risk Weight	Original Exposure	Inflow Adjustments	Simple Approach Out flow Adjustments	Adjusted Expasure	Comprehensive Adjusted Exposure (after CRM) EE*	
		1	2	3	4		6 (3+4-5)	7	(2 X 6) or (2 x 7)
(n)	Cash and Cash Equivalents		0%	- 6		1 11 11 11	3.43		\$3.00 at \$2.00 at \$4.00
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	32,468			32,468	TV FORESON	
(c)	Foreign Currency claims on SBP axising out of statutory obligations		0%	32,100	n News		92710		
(d)	of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or	1	0%		1.0		0		
(1)	provincial governments or SBP denominated in currencies other than	2	20%	ta de la granda	11 A 80 L A	==			
	PKR	3	50%				0	-	
		4,5 6	190%		10 H 10 M 20 M				### ### ##############################
- ()		Unrated	100%		and the real	42 - 15 m	\$0\$5050 0		10 100 A
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%						
(0)	Claims on Multilateral Development Banks		0%	159 1 1 1/2	ala sajava j	T 64 1 1 1 1 1 2	C	Tradition (1)	32 (31 (30 b)) 45 (45 c)
		2,3	20% 50%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	graphic description.	1 1 1 2 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1		100 100 100 100 2	
		4,5	100%	300 mm	The section	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			to an area of
		6	150%	572.1 1.21	100			i a service .	
(g)	Claims on Public Sector Entities in Pakistan	Unrated	50% 0%	ELECTRIC DE LES LE	n think heath in		All SECTION CONTRACTOR		
		1	20%	- 1	3.40 (0.00)			400000000000000000000000000000000000000	4.75
		2,3 4,5	50% 100%	SST CONTRACTOR OF THE STATE OF	a da verta eja a da verta eta eta eta eta eta eta eta eta eta e	N 5, 125	- 45 AB 12 - 5 C		\$0.50 (E. G. C. C. C.
		6	150%		1 (3em e	10 A 2		1	
(h)	Claims on Banks	Unrated	50%	11,058	i kanana		11,058		5,52
(19	Chains on Daiks		10%	-21-07-20-00-00-00-00-00-00-00-00-00-00-00-00-			1	以 特别是 "是可是" (A)	
		1	20%	633,265			633,265	-	126,65
		2,3 4,5	50%	1,001,289	100 A 100 A		1,601,289	-	500,64
		6	150%			4			(2) (3) (4) (4) (5) (5) (5) (6)
(2)	Ching descripted in Control of the C	Unrated	50%	2.000.00	79 to 1984 of		30.00	- 180, 170, 100 to 1	on her broomstoned
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less	1,2,3	0% 20%	200000000000000000000000000000000000000				Carristant Carr	
		4,5	50%						so grandance all
		6	150% 20%		146 11 4 51 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		()		(A. 15 (A
(j)	Claims on banks with original maturity of 3 months or less	unrated	2076			Table 1	1.51(1.5)(1.5)		485 (SECTA VISCOS)
(k)	denominated in PKR and funded in funded in PKR		20%	1,300,000	1 1 10 1		1,300,000		260,00
(8)	Claims on Corporates (excluding equity exposures)		0% 10%	200720-0-0000000	1 1 2/3 10%. 11:1 25 440	 			Constitution and the control of
		1	20%	324,071	** ; *.		324,071	-	64,81
		3,4	50% 100%	1,925,189 374,877	1 (2.13)		1,925,189 374,877	-	962,59 374,87
		5,6	150%	, E, 1911.			V- 2 4		Victoria (School)
		Unrated-1 Unrated-2	100% 125%	688,062 1,955,460		-	688,062 1,955,460		688,06
(1)	Claims categorized as retail portfolio	Cidates-2	0%	1,2,5,5400			1822400		2,444,32
		ļ	20% 50%	1900 de Charles de La Carlo de					
		 	75%	24,675			24,675		18,50
(m)	Claims fully secured by residential property (Residential Mortgage		35%	79.20 4.00	74 3 M S	Ar A Sta	100	AND BUILDING	SKI DAN ELE
	Fiance as defined in Section 2.1) Claims against Low Cost Housing Finance	 	25%	123,293	Or State		123,293		43,15
(n)	Past Due loans:		- 270		Tall Sections		197700000		rangradistration
	1. The unsecured portion of any claim (other than loans and claims secured						建筑和城		
	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;			国际的 基础					
	1.1 where specific provisions are less than 20 per cent of the		150%				State was the		en e
	outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the	-	100%	0		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	STATE OF THE PERSON		General Springers
	outstanding amount of the past due claim.	1		0					Service services in the
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%		1.271.00		STATE OF		ra estada e
	2. Loans and claims fully secured against eligible residential	—	100%	0	100 5300		100000000000000000000000000000000000000	-	到高级 25 00 00 00 00 00 00 00 00 00 00 00 00 00
	mortgages that are past due for more than 90 days and/or impaired		500	3,136			3,136		3,13
	 Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount 		50%						
				1,717			1,717		85
(0)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the		1000%	9 5 5 5 5	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 7 1 1 1 1 1 1 1 1 1 1			() 当(4) (2) (2) (3)
	entity is an unconsolidated affiliate.							lag in it.	i gazast plani
(p)	Significant investment and DTAs above 15% threshold (refer to		250%	1 5		Side to			
(q)	Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued	 	100%	52,526	Library (1995)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	52,526		13131
	by other banks (other than those deducted from capital) held in the banking book.			337,328			337,328	rac usa in sino Professor	337,32
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	500			La recorded series		45 (V5) 24-23 44 (V6) 17 (V6) 24-24 44 (V6)
(s)	Investments in venture capital	 	150%	500		1	500		75
(t)	Investments in premises, plant and equipment and all other fixed		100%		The second second	14 (1 ²) 14 (1)		National (No.	an Dat Sal William vi
(u)	assets Claims on all fixed assets under operating lease	 	100%	87,154	The Visit Seed in	F 1 2 7 7 2 4 4 1 2	87,15	<u> </u>	87,15
(v)	All other assets		100%	2,434,455	1.1		2,434,455		2,434,45

TOTAL

CHARTERED ACCOUNTAILTS

11,310,531



NON MARKET RELATED

ith Credit Conversion Factor of 188%			.,	ON MARKET REL	ATBD				(Rupees in '000')
Direct Credit Substitutes Lending of securities or posting of securities as							ISK MITIGATI	ON (CRM) 1	
collateral	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approac	h	Comprehensive	Risk Adjusted
Other commitments with certain drawdown	Rating	Weights %			Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Exposure
·	1	2	3	4	5	6	7	8	9
Against Government of Pakistan (Federal or Provincial		Τ	1	(3 X 100%)	Figures and sometimes by	I vápaže pakovním Storod	Agriculture i established	(1-1)-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	(2 x 8)
Governments) and SBP, denominated in PKR		0%	4.5	or Paris s	3.55	savers.	90 SE S 45		Grand State of the
SBP in Foreign Currency arising out of statutory		0%	and the first participation	and Sanda Mar			3 60 446	Note to a training the second	g self level de
2 obligations of banks in Pakistan 3 Sovereigns, Government of Pakistan or provincial	1	0%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			reterio di i		-	Section 1
governments or SBP denominated in currencies	2	20%		N. (2012) 180920 (C.)		Civil of Note 5	5841486.95874340		20 9 SO 0 3 5
other than PKR	3	50%	1.5			, to exercise in	在"你"基础 。		3. 松联级. 6-49
1	4,5	100% 150%		•				Andrew Control of the	The consideration of the control of
	6 Unrated	100%	9		SACRA NASA CELAS		30 20 10 20 L	# N # 12 1 1 1 1 1 1 1 2 1 1 1 1 1 1 1 1 1	Establishment of the
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	_	0%		100 mm	5 11 14				Company Company Company
5 Multilateral Development Banks		9%	20000-00-700-700-70-		Za., e jiha sén /i	ACCESSOR CONTRACTOR	Maria de la Caración	lesso se	Little War Millians Agency (color-1) 4 (with a color
	j	20%	Province agency and a second		1. 2 S S S S S S S S S S S S S S S S S S		TO STATE OF STREET		
	2,3	50%	33 3 2 3 3 3	150		2 - Wag - T 4	4 1 1 1 1		
}	4,5 6	100%	- 2000、2000 1 427分 アンコー・ファイ・エーバ		10 1000, 200 <u>00, 20</u> 1000 - 24 1 24 2		44 4 20		Control of the Contro
	Unrated	50%		A CENTRAL STATE	P. S. S. S. S. S.	N 23 N 122			Commence of the second
Sale a sale sale			Entre ou literate that inches						
6 Public Sector Entities in Pakistan	1	0% 20%		5-4505 F	A CONTRACTOR				70 SEARCH SE FILE
	2,3	50%			er die de	3 Lat 1	10 - 15 - 15 - 1 7 -		A 18 19 19 16 16
	4,5	100%	HAVE YES	Spanish products = 1	an za Papage 🥻	ulis,birteşi l i e	15. 52. 53.		232 3 4 -
1	6 Unrated	150% 50%	100 to 10	11.000		d stander hu∠teri Avantik, vil⊾s	As 10 - 10 - 25	A MESS TRANSPORT AGENCY TO A TOTAL TO A TOTAL AGENCY AGENCY AS A TOTAL AGENCY A	ration is easier that the training
	Contact			The second was being the second of a contract of		4	No. of Contract of	<u> </u>	Control of the state of the sta
7 Banks		0%		123.23	. (1 - 1.1)	200000000000000000000000000000000000000	A. S. A. S.		
	2.3	20% 50%	The state of the state of	order relations of		10 (10 (10 (10 (10 (10 (10 (10 (10 (10 (ela con de la latera	-0.00	250.001 (0.000,00.04.05.0.05.00.00.00.00.00.00.00.00.00.00.0
	4,5	100%		20 22 GH 28 k 2	10 Jan 1994 A	S. S. S. S.	vier sier festigen.	Similar property (1971).	\$5,546 00005 155,024 c
	6	150% 50%		4	30 - C.	18:- 10: -	2011 (2011 (100 at 15)		Salaride Scales in Care
	Unrated	J. 3070		3 n 35 g 32 E 0				<u> Produce de l'Attable ver</u>	
Banks (with original maturity of 3 months or less		0%	10 (C) - 150 (V3) (O)	\$100 April 100 April	F 785 W	0884 358 350 059	vallistier ser		\$250 FB (\$200 \$100 \$200 \$
and denominated in foreign currency)	1,2,3	20% 50%		2 4 53 53 5	•		ASSESSMENT OF		30 SHESS RELEASE.
	4,5 6	150%	98 O R 32 34 12 34	(1000 Care 1000	4 (Tanks - 76	100 TO 100	Mark On Co.		20-20-20-20-20-20-20-20-20-20-20-20-20-2
	unrated	20%	in the fact of the second				13 (A) (A) (A)	27 (21 - 48) - 46 - 17 - 14 - N. 1	professor and professor services
9 Banks (with original maturity of 3 months or less		0%		X 544 2 2 7 6 6 6 4 9	13,442,192	13:20/65/33/33/3	13,442,192		
denominated in PKR)		20%	13,661,014	13,661,014	100000000000000000000000000000000000000	13,442,192	218,822	13,772,727,137,137,137	43,764
10 Corporates		0%	Isosa se		Vijeitra.	I sala vičenje ba vije	les versions version		
Corporates	ı	20%	350,000	350,000		West and Section 1997	350,000	ACAM-02883H 1980 260 2014 BCC 1120	70,000
	2	50%	250,000	250,000	A NAME OF STREET	18 4 18 14 2 2 10 10	250,000	E MERCHANICA AND A LANGUAGE SE	125,000
	3,4 5,6	100% 150%	\$60,788 (\$150) 27,700 17,700 (\$150) 37,700	-	1 (2 4 5 4 5 5 6 4 5 4 6 4 6 4 6 4 6 4 6 4 6			er flambougifiere, i deski de vor deres Gregoria	STATEMENT OF CHARGE
	Unrated-1	100%	164,340	164,340			164,340		164,340
	Unrated-2	125%	200,000	200,000		#Committee	200,000		250,000
t Retail		0%			ujejala kale		66 860 G - 280		
		20%			4.50	5.2.4.6	3.3		
		50%		2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14.60m (15.75) (18.	Control of the Art			and the state of t
		75%	6,445	6,445	-	설 스타스 이 전투 (1)) -	6,445	<u> </u>	4,834
2 Others		0%		5 65 65	100 to 100	despession to			T. S. Se (1.52), (4.0)
		20% 50%	Tribation of all second	owers and the second		05:100-01-01	TOTAL IN THE		eth Consideration and a second
		100%	215,360	215,360	Z59586848	352452507547	215,360		215,360
							,		1

Total

40 + MA



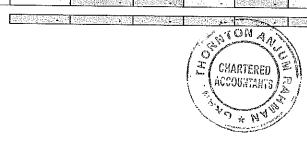
Vith Credit Conversion Factor of 50%					I	CREDIT R	ISK MITIGATI	ON (CRM) 1	
. Performance related contingencies	Mapped	Risk				Simple Approac		Comprehensive	
Commitments with an original maturity of over one year	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	Risk Adjusted Exposure
	1	2	3	4	5	6	7	8	9
Government of Pakistan (Federal or Provincial			1 - 1.21 15	(3 X 50%)	nich Williams	Participation of Company (CCC)		P. C.	(2 x 8)
Governments) and SBP, denominated in PKR		0%			0.000.04.54		and the sign		
SBP in Foreign Currency arising out of statutory		0%	11 4 2 3 3 4	ensimilerdis seat		1560 TS LEVIS	Stratific Earline		
ebligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial		0%	<u> </u>						
governments or SBP denominated in currencies	2	20%			i i egen (j. Bywel). Programma (j. Bywel)		Section of the		
other than PKR	3	50%	11,40					* * * * * * * * * * * * * * * * * * *	
-	4,5	100%							
]	G Unrated	150%	-		2006-04-00-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-	1990	ADVISOR OF SERVICE		
4 Bank for International Settlements, International	Omateu	10078		**************************************		(C-24-64-6-14-14-14-14-14-14-14-14-14-14-14-14-14-			Secretary of the second
Monetary Fund, European Central Bank, and European Community	*	0%							
5 Multilateral Development Banks		T		atrona deservir et da Villa					
Surrounder at Development Danks		20%			1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	2008/04/25/2003			
ļ	2,3	50%		905316026 til		9-12-13-			The state of the s
1	4,5	100%	<u> </u>	-500,000,000,000,000,000		Authority 25 a	等的现在分词		Baldina area II.
·	6 Unrated	150%		2	-	2 4 4 4 5 4 1	S. 1844 (\$1/485)	No said sagar :-	
	Omateu	3070	1	Salar Company (Salar Salar	(1) (1) (1) (1) (1)		16年20日本日本日本		
6 Public Sector Entities in Pakistan		0%	Witter Concrete		. 11-410.	deluctions;	31,390,4970		Allebasic Blones and ac-
	1	20%		activitate fic	1213	100	723.000 (100 LEG)	No. 1	
	2,3 4,5	50% 100%		erodynasymasiakai Pakamanakai	3-11-4-5	100 to 10	34 18 5 A 19 4 5 5	enter year and the second	shup destruit (\$10.00)
	6	150%		56.65781,008167614C.000		11.11.11.11			
	Unrated	50%		4445.556411 4 71		1 11 -	groms, edge og til	77.78 1 7	
7 Banks		0%	TOUR OR WALL OF A WARREN			4			
Danks	1	20%	**************************************	2000 to \$100 to 2004	A COMPANIE COM		Company Company		S. Caratana na a
	2,3	50%	··· 1	CHECKSON 40.	11 1 1 N		IN TELEPINE		geography agency
	4,5	100%		5,745 585 425 6 9 35			religion de la company	and the second second	\$550 (\$250 (\$250 (\$150 (\$150)\$150)\$150 (\$150)\$150 (\$150 (\$150)\$150 (\$150)\$150 (\$150 (\$150)\$150 (
	6 Unrated	150% 50%	· · · · · · · · · · · · · · · · · ·		250 Million and a communities		35-14-15-1 3 5-1		41.45 (A) (B) (B) (B) (B)
	Olliaces	2078	<u> </u>		學系統計學學所有		******		\$
8 Banks (with original maturity of 3 months or less		0%			10 10 10 10 10 10 10 10 10 10 10 10 10 1	SECTION SEC	V6. (0.51.05)		G Grand to the co
and denominated in foreign currency)	1,2,3	20%			-		4 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
	4,5 6	50% 150%	•		-		20 PH 7 PH		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	unrated	20%			A Mareiner og	100 To 2 To 2 To 2	23.731.000.00		All of Grand Street, Street
		T				1			
9 Banks (with original maturity of 3 months or less denominated in PKR)		20%	Anticonia (name)	10 mm = 10 mm	5/ 0/25/24 p. 22, 5/2/42/49	1949 S. S. S. S. S.	1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1		
		1 4070		N SHEDVEN WAY	5 ST 48 GEF 42			Section 1	
10 Corporates		0%	forto te applica		T 1 1514.	,225,574,651.5ii.	前班总统		Z (Surface) Arri
	<u>1</u>	20% 50%	A 1		The street sales				
	3,4	100%		20 000 000 000 000 0 000 000 000 000 000	graph of the significant of the	-			
]	5,6	150%	10 - 11 - 11 - 11 - 11 - 11 - 11 - 11 -		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			to the contract of the contrac	
Į	Unrated-1	100%	-11 je 12 le 176	a toxaleogra-gir-		14 M (14 14 14 14 14 14 14 14 14 14 14 14 14 1	15 19 19 25 15		
1	Unrated-2	125%	<u> </u>	31 94 2 K 9 7 K 1	***************************************	office will have 2	多数特别的数据的		9:00 AS (0) 20 - 12 A
11 Retail		0%		e be continued	1.5 to 2.5%	455 kg . 342 55			
1		20%	Birth A. S. S. S.		aving your ey.				
77		50% 75%	學 (2014年) 建物质管理	0.86.368844254.5.4. 4.4.108.40.86	The Property of the Control of the C	Manager St. 195	and artists (Epitherical)		
	-	1 13%	r was an in the			134 8	284,354,354	Billion of the state of the sta	· · · · · · · · · · · · · · · · · · ·
12 Others		0%			eterrorea (l si e e e			
}		20%	Eligibity (September 1997)	amentum ili processi	Transition	JESS (30) 115 27	######################################	1-10-10-10-10-10-10-10-10-10-10-10-10-10	Service of the services
***************************************		50% 100%	(\$1.55g) 10 (\$1.56) (\$1.56)		. Ellericit.	155500000000000000000000000000000000000	45 (To - 1942)		要求的体验的表示程度
L		100%	<u> </u>	等。\$P\$\$P\$在1900年5月	107000000000000000000000000000000000000	<u> </u>	\$ 45.45	<u> Hiller in State (*)</u>	ing stagett, and the staget staget.

Total

CHARTERED ACCOUNTANTS



ith Credit Conversion Factor of 20% Trade Related contingencies					<u> </u>	CREDIT R	ISK MITIGATI		
g-11-11	Mapped	Risk	Naciau al Ausania			Simple Approac	lı	Comprehensive	Dial Addings
Other Commitments with original maturity of one year or less	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Risk Adjusted Exposure
	1	2	3	4 (3 X 20%)	5	6	7	8	9
Government of Pakistan (Federal or Provincial			A 1 - 11 - 11		a translated being a se	Krist Well (1975)	i katalogi sa		(2 x 8)
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory		0%	-		1000000				
2 obligations of banks in Pakistan		0%				-	14.5 - 20-11-2 (C-24.7)		
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	1	0%	2 -	and the state of	N 18-250	AND SECURITION		<u> </u>	
other than PKR	2	20%	- 1	703500001 -000	No. 10 200	176 A 167			
osici dadi i ici	3 4,5	50%	-	400000000000000000000000000000000000000			19.000 03.00		CONTRACTOR DECI-
1	6	150%	-	TO A CONTROL OF THE PARTY OF TH		Large edition (1)	60 475552 ·5		TO AMELICAN
	Unrated	100%		artistroacati atcu	201200000000000			ng pamanan na ka	
Bank for International Settlements, International Monetary Fund, European Central Bank, and					100		15 (20 E-14)		
European Community	<u> </u>	0%			20.40				
Multilateral Development Banks		0%	Agrafia ana agrapias	Se dia capata da	and the state of t	STATES (SECTION	terrenalizati	Zandania da de la composición de la co	Natogusta adamenta
Į.	1	20%	-	210			M (2) 100 A	Andrew Control of the	CONTRACTOR OF STREET
1	2,3	50%	N. 19 J.			Park Park Tall			en company and the second
	4,5	100%	315 st 5275	19150-1993-1994	and the state of the state of	93 N 18	医 医 生产	The second secon	Telephone and the
1	6	150%	-		100 No. 8 48 W	50 (380°), file to t	20 4 E E E E		Harana ar ar
	Unrated	50%	•	Company and	0.6516,00000		24 (\$ 014);	<u> </u>	第四年第四十四日
6 Public Sector Entities in Pakistan		0%	20.75 ×	SMINISTER CONTRACTOR AND A STATE OF THE STAT	1. 1. 1.0 11	AVESSESSESSES	(SCHOOLSE 40 Seasons		le sales con con
	1	20%	11. 11. 11.						
	2,3	50%	7 111			7 × 4 1 2 2			
[4,5	100%				-	200		Education Services
	6	150%	7.5				25,000,000,000		TERMENT CONTRACTOR CONTRACTOR
	Unrated	50%			25000		CHECKET IN	1 1 1	15. In 1930 1.5. The
Banks		004	teamente Self Course, como municipal	Section of the sectio		P			
, Louis	<u>i</u>	0% 20%	931 2 (P. C.) 2 (P. C.)	- THE COLUMN			Serial Section		Section of the Property of the Parket of the
	2,3	50%		Grafowski actas	1 1 1 2 2 2				
	4,5	100%					According to the second		Service (1997)
	6	150%							
	Unrated	50%	±1 2 15						
Banks (with original maturity of 3 months or less		0%	Security Conjugation	Example Constitution Const	· · · · · · · · · · · · · · · · · · ·	Programme Company			
and denominated in foreign currency)	1,2,3	20%	ade to have been been been	A STATE OF THE STA			STORPLOSE RE		
1	4,5	50%	-	nu 25. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10				<u> </u>	
	6	150%		Besign Grade Lie			100 Met (2004 194)		
	unrated	20%		Star Port Est San Artis	Section of the section		signal regulation.		get in the other bases of the second
D 1 / D 1 / D									Secure and the Secure Secure Co.
Banks (with original maturity of 3 months or less denominated in PKR)		0%	Condition of State				12:02:0		To Contract to the
denominated in FKIC)		20%				and the same	agent produced budgets		White the state of
Corporates		0%	No. Company and the		1.000	None and the second of			
' h	1	20%	20 - 20 - 20 - 20 - 20 - 20 - 20 - 20 -			SEASCASS (中央4.3)			Westparture from
	2	50%				10000	Angliga version		
	3,4	100%			74 (C. 1843 No. 10)	ilay, I	25040000000000		050 A 607 SA 600 A 72 500
[5,6	150%	North Edition	5 p. 2 s		rasi .	51000 Sept.		STORESTON AND SPAN
<u>}</u>	Unrated-1	100%	A SECTION OF THE SECT			Sipsility Pr	A STORY SEC		Service Service
	Unrated-2	125%		2.5		A. 19 79 1 1 1		The second of th	
Retail		0%	200000000000000000000000000000000000000		 	Large and the same			-
		20%			<u>* ** ** ** ** ** ** ** ** ** ** ** ** *</u>		Story of the story		page (Standard Legisland)
		50%	1964 CA 100 CA 1	20.000.000.0000.000	3 F 173				
		75%			£2000 377 0.000		C-PAR-STORAGE		A section of
				and a second control of the second of the se	on received the received states the	1	10-348-9-150 EC-3000		38.11.11.11.11.11.11.11.11.11.11.11.11.11
Others		0%			THE SHOELD	(S STATE		Angle of Apple of the contract of
		20%			. 49 LA 1012 LA	View Proces	1 To 10 To 1		
<u> </u>		50%	BOOK IS ASSAULT		1.00	Marie Constitution	Person Property		Company of the control
L		100%	1	Parkstandeservale	and sections		CONTROL SOURCE		AC 75 percentages and colored
									Sufficient and respondent to a contract the filter





Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional An
•	1	2	3
Government of Pakistan (Federal or Provincia	1		
[Governments] and SBP, denominated in PKR	1 .	0%	1
SBP in Foreign Currency arising out of statutors	/	1 970	
2 obligations of banks in Pakistan		0%	
3 Sovereigns, Government of Pakistan or provincia	1	0%	<u> </u>
governments or SBP denominated in currencies	2	20%	· · · · · · · · · · · · · · · · · · ·
other than PKR	3	50%	
	4,5	100%	l
	6	150%	
I David Co. Line London	Unrated	100%	
4 Bank for International Settlements, International		ļ	
Monetary Fund, European Central Bank, and			
European Community	<u> </u>	0%	<u> </u>
5 Multilateral Development Banks	т		Thursday and the W
- The state of the	1	0%	
	2,3	20%	
		50%	
	4,5	150%	
	Unrated	50%	- 3
	1. Ciralea	30/4	
6 Public Sector Entities in Pakistan		0%	
	1	20%	A 1 1
	2,3	50%	3 - 1
	4,5	100%	N
	6	150%	
	Unrated	50%	
7 Banks			
, Danks		0%	12166-168-188
	1	20%	15
	2,3	50%	
1	4,5	100%	
	6 Unrated	150%	
	Omateu	30%	
Banks (with original maturity of 3 months or less		0%	0.54005.080307450
and denominated in foreign currency)	1,2,3	20%	
	4,5	50%	
	6	150%	
	unrated	20%	
Paola (with		·	
Banks (with original maturity of 3 months or less		0%	
denominated in PKR)		20%	
Corporates		09/	Salas de la Company
	1	0% 20%	ANDERS STORY
]	2	50%	
1	3,4	100%	
1	5,6	150%	
	Unrated-1	100%	
	Unrated-2	125%	
		· · · · · · · · · · · · · · · · · · ·	
		0%	
Retail			
Retail			
Retail		20%	
Retail	-	20%	
	-	20% 50% 75%	
Retail	-	20% 50% 75%	
	-	20% 50% 75% 0% 20%	

Total





OFF BALANCE SHEET EXPOSURES
MARKET RELATED
(Current Exposure method)

<

(Rupees in '000"

Kisk Weighted Amount Risk Weight Adjusted exposure after CRM # 8,433 8,433 Credit Equivalent Amount (3 X 4) Potential Future Credit Exposure Add-on/ Conversion Factor % 356 Effective notional principal 7.956 Notional Principal Current credit 7.956 ITEMS Forcien Exchange Contracts with SBP

	1,056	Exchange Contracts))
- Anna Contraction of the Contra		nt Exposure method for Interest Rote and Foreign Exchang
		g Current Exposure method fo
	B Sub Total	for institutions using C

Interest rate contracts*				***************************************					
with Residual Maturity of one year or less				%0	Strategiese			%0	ではなべきない
with Residual Maturity of one year or less				%0		6.7%。2008年18月1日		20%	
with Residual Maturity of one year or less		=	2	%0	FACTOR STATE	200 - COCCOSCO	•	20%	ではなるのである。
with Residual Maturity of one year or less	2 4 7 7			%0				2001	明 は は は は は は は は は は は は は は は は は は は
with Residual Maturity of one year or less			20000	%0	100000000000000000000000000000000000000	No. 1 April 10 April		125%	· 对于 · · · · · · · · · · · · · · · · · ·
with Residual Maturity of one year or less		7.5 75 5		%0	Posture Co.	88-800 V888	Company of the second	150%	ACCEPTANCE OF THE PARTY OF THE
with Residual Maturity of over one year to five year		The second second	No. 15 At 15	1%				%0	Springle Salary
with Residual Maturity of over one year to five year				1%				70%	
with Residual Maturity of over one year to five year			7 % See 5 %	7%		250 minute (2550)		20%	
with Residual Maturity of over one year to five year	1 1 1 1	74.00		%1	CHARLES SOLVE	2002 SECTION 1		100%	A CALL SECTION
with Residual Maturity of over one year to five year				1%		の一般の表別	-	125%	おは変を変す
with Residual Maturity of over one year to five year	,			1%	- 100 Contract	90.000000000000000000000000000000000000		150%	10 10 10 10 10 10 10 10 10 10 10 10 10 1
with Residual Maturity of over five year				3%	4.650.000 pt			%0	100 Miles
with Residual Manurity of over five year	3000		A 1777 A	7%	2.25.25.25.25	STATE OF STATE OF	,	20%	**************************************
with Residual Maturity of over five year	-			7%		\$14.000 d \$0.00 d	1.1.1.1.1.1	20%	(1) 1 (1) (1) (1) (1) (1) (1) (1) (1) (1
with Residual Maturity of over five year	The areas	12 m 1 m 1 m 1		7%2). Population (100)			100%	100 400 00000
with Restaud Maturity of over five year	A STANS	1. Sec. 1. 112.		%2	11年の日から	SECTION OF SECTION	1.000	125%	40949999903
with Residual Maturity of over five year				5%				150%	田田 はない はない
Fortign Exchange Contracts*									
_				1%		10 miles (100 miles		%0	が 2人を明を表
with Residual Maturity of one year or less	٠.	9.77		1%	0.000000000000000000000000000000000000	39 500 0 may a	Control of the Control	70%	0.000 to 0.0
with Residual Maturity of one year or less				1%	10000000000000000000000000000000000000		* 1,000	30%	Section of the second
with Residual Maturity of one year or less	3 77 7	····	The state of the	1%				75%	
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with Residual Maturity of one year or less	The state of			1%	H1200000000	80,860,808,080		125%	ajed bekoelt diene
with Residual Maturity of one year or less			10000	1%	£10/00/00	economic and		150%	は世帯である
with Residual Maturity of over one year to five year				2%		Appropriate from	•	%0	
with Residual Maturity of over one year to five year				5%	\$5000 PK-1	19/03/2009 p.m.		70%	Sales of the sales
with Residual Maturity of over one year to five year				2%	2000 B. B. B.	Str. (1988)	-	20%	N. 400 C.
with Residual Maturity of over one year to five year				2%	***	\$6.000 CO	Market St.	75%	To the property of
with Residual Maturity of over one year to five year				5%	2.75-39:50	4/23/4/24		100%	
with Residual Maturity of over one year to five year				2%	10.05 (0.00)		٠	125%	の対策の対象を
with Restand Manurity of over one year to five year				2%			•	150%	03.000000000000000000000000000000000000
with Residual Maturity of over five year				%8	•	等 人名英格		%0	で 第二週間の変数
with Residual Maturity of over five year				%8		25000000000000000000000000000000000000		20%	0.000
with Residual Maturity of over five year				%8	**************************************	SERVICE STATE		%05	grand and specific
with Residual Maturity of over five year				8%	48, 456 A 885	115 THE STATE OF		75%	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
with Residual Maturity of over five year		,		%8	14000000			100%	
with Residual Maturity of over five year				%8	* English (2005)	\$5058 - 10 Year		125%	11. 15. 15. 15. 15. 15. 15. 15. 15. 15.
with Residual Maturity of over five year				%8	* 10 Sec. 18 50	100 mg 6 4 5 10 10 10 10 10 10 10 10 10 10 10 10 10		120%	
C Sub Tetal	1.00 mg (2.00 mg)	1407104047444	18 18 18 18 18 18 18 18 18 18 18 18 18 1	e Teller start men	14.20.00 E.S.	(大学のないのないない	大小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小	AND MARKET	



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) ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s) Maturity Method 108,952 108,952 B Capital Charge For Equity Exposure (MR 4) i. Specific Risk 45,763 ii, General Market Risk 45,763 91,525 C Capital Charge for Foreign Exchange Risk (Total of MR 5) 21 D Capital Charge for Position in Options (Total of MR 6) E Total Capital Charge for Market Risk (A+B+C+D) 200,499 F Risk Weighted Amount for Market Risk (Ex 12.5) 2,506,235





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

			1							,
				Kesidual Maturty						
		-		Over 6 months to 24						Total Market risk
10 100	ģ	2000	6 month or less	months	Over 24 months					capital charge for
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	specific risk
a gramant Domocrito	Long	15,407,980	100						15 407 980	ephonology which is to have deligible
Short	Short		· · · · · · · · · · · · · · · · · · ·	1000000000000000000000000000000000000						
b Government (other than Domectic Currency)	than Domestic Cur	rrency)								
	Long	(2000)							Catalog Control Section (1987)	Commence of the Commence of th
Kating grade 1	Short				A CONTRACTOR OF THE CONTRACTOR		CONTRACTOR OF THE PROPERTY OF		0	
	Long			CT CONTRACTOR CONTRACT			ACCOUNT OF THE PROPERTY OF THE	PARTICIONAL SPECTOR CONTRACTOR	0	
Kating grade 2-5	Short								0	
7 - 1 - 1 - C	Long						- Marin Charles and Community Commun	The second second of the control of		
Nating grade 4-3	Short								5 0	
Pating grade 6	Long	The state of the s							0	
raum E Eranc o	Short								0	
Tinested	Long		0 10 00 00 00 E						0	
2000	Short	Approximation properties (SOV) (Green WEST	CHURCHEN COMMERCIAN AND MINERAL AND			Market Control of the second second			0	
c Qualifying (to be specified)	cified)									
	Long		A Section of the second				The Martin and the second		0.500	0
	Short		Property of the second	Salara Caraca Salara Salara		\$1,000 miles at 1850 miles in 2010 in 1850 miles	And the second of the second s	s englight meterologisch	0/11/15/2004	0
d Others (similar to cre	edit risk charges uı	Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework	proach of the Basel II F	ramework)						
Rating oracle 1	Long		。 10.00000000000000000000000000000000000		lo					
	Short				3.	是一种一种的一种一种一种一种一种一种一种一种一种一种一种一种一种一种一种一种一种		THE RESIDENCE OF STREET		
Rating grade 2.3	Long				多等等的。		では、日本のでは、日本には、日本のでは、日本のでは、日本のでは、日本には、日本には、日本には、日本には、日本には、日本には、日本には、日本に		0.550.555.55.55.55	0
	Short	(2000年) (2010年) (2010年) (2010年)	And the second s		である。 では、 では、 では、 では、 では、 では、 では、 では、				0.000	
Rating grade 3.4.5	Long	Additional Newscondening	Charles Committee (Charles Actually)	SALVER PERCENTION (CONT. CONT.					0.2000	0 3 3 3 3 3 3 5 6 3 5 6 5
	Short			and the state of the state of the	图 《图图 中国的新疆域》	· · · · · · · · · · · · · · · · · · ·				
Ratino grade 5-6	Long	(新年/基) (1000年) (1000年) (1000年)				新聞を表現的記載を表現的			0.38.38.38.30.37.37.37.	
	Short				のでは、などのなどのなどのなどのなどのなどのなどのない。		では、		0	O Control of Control
Thrated	Long			20 10 10 10 10 10 10 10 10 10 10 10 10 10	(4) 日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日				0.700	0
	Short							のなるのではないのでは、	0	0.0000000000000000000000000000000000000
									在在城市上海 · 在 · 在 · 在 · 在 · 在 · 在 · 在 · 在 · 在 ·	大学 中国 東京 日本
e Total of a to d	Long	15,407,980	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 *** **********	0. 不是不是是是	15,407,980	O CONTRACTOR OF THE OWNER, THE OW
	Short		0	0.0000000000000000000000000000000000000		0	0			O STANSON BANGOS SALES
										100000000000000000000000000000000000000
f Total market risk	_	0	0	0	10	0		0: 22: 22: 22: 22: 22: 22: 22: 22: 22: 2	15.407.980	0
		TO TO THE RESIDENCE OF THE PROPERTY OF THE PARTY OF THE P		新 · 一 、 行 を の 、 行 の に の に の に の に の に の で と の で と	100 mm 一日をおりておりがある。 からのものないない (100 mm)	■ できる こうではない はなられる まっぱる というないがく	100mm 1 mm 1 mm 1 mm 1 mm 1 mm 1 mm 1 m	一年 一日 一日 一日 一日 一日 日 日 日 日 日 日 日 日 日 日 日	0.00	こののものとのいれによることがで



capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)



DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (for institucious using Dumiton method) Cutteracy PKR

	1				Individual	positions					
Zone	Time Band	Assumed Change	Debt securities &	debt derivatives	Interest rate	derivatives	To	tal .	Market Risk W	eighted Positions	F. 4 P. 14
		fn yleld	Long	Short	Long	Short	Long	Short	Long	Short	Net Positions
i	l month or less	1			2.04		Metal (Carlos De Co	4102 H H H H H H H H H H			
	1 to 3 months	1					Editor - Control	4 W. C. C. C. C.			rejet tellásátakakoko
	3 to 6 months	1		5.73				Silver de la companya			ENNY YEAR BUSINE
	6 to 12 months	1		1.1	100		012 34 35 CO	THE STATE OF THE STATE OF		A 1 1 1 1 1	rente de la region
2	1.0 to 1.9 years	0,9		1.				學等等3.000			400000000000000000000000000000000000000
	1.9 to 2.8 years	0.8					0	0	T-44.00 11.00		10.54.18.65.66.25.
	2.8 to 3.6 years	0.75			. 1		0	AMEND OF PROPERTY		37.3.5	
3	3.6 to 4.3 years	0.75			12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		98898889999				NEW WARRANTS
	4.3 to 5.7 years	0.7			- 1 to 1 to 1		0.00	0	174	-	EUROS APPROPRIA
	5.7 to 7.3 years	0.65	100		1 1 1		0	0	** **		व्यक्तिक सम्बाधिक आवर्षा एका
	7.3 to 9.3 years	0.6	4 14 14 1	5 9 9 9		100000	Property (Section)		150	200 14	「自然的性質性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性
	9.3 to 10.6 years	0.6	A STATE OF			11 No. 1	S22-75-1-0	0	grift, of		CONTRACTOR AND A PROPERTY OF
	10.6 to 12 years	0,6	1.0		1 1 1 1 1 1		ASS. 20. 5. 16.0	· 通信技术。		**	THE PROPERTY OF STREET
	12 to 20 years	0.6		ar af tradition and			100 C	**Z4**********************************	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	Oyer 20 years	0.6	50		1	1000000		5 42 TEXAS OF 0			An ing and the property of the first of the second
\L,			0.0000000000000000000000000000000000000	Service Pro	6 1 A 1 C 2 A 1 C 0	等的是特殊不是的或	0 3554	376 0		9 - 2 - 0	(中华安全的政策等等的是1955年中华

			orizontaj Disallowançe			tental Disallowance Be	ween		
Culculation	Vestical disallowance	Zone	Zone	Zone	Zones	Zones	Zonea		
		1	2	3	1 & 2	1&3	1 & 3	Net Position	Total General Market Risk Charge
General Market Risk Capital Charge		- The second of			154 O 155 1 5 T	7.11		1. 1	





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

VIA.	unty	vi	CH	10	d
Cu	rreac	νl	PΚ	ĸ	

	Tine Ba	nd			Individ	ual positions					(Rupees
Zone	Coupon 3% or more	Coupon less than 3%	Debl secur	ities & debt		e derivallyes	To	rial .	Risk Welght	Weigl	ited positions
			Long	Shert	Long	Short	Long	Short		Ť	
	1 I month or less	1 month or less	0				Christian Committee	3.000°200 (35636)	0.0076	Long	Short
	1 to 3 months	1 to 3 months	10,217,000				10,217,000	0	0.00%		tast militaring comments in
	3 to 6 months	3 to 6 months	1,969,978				1,909,978		0.20%	20,434	regressorts as suppre
	6 to 12 months	6 to 12 months	457,731				457.731	0			usar e sëpëreedig d
	2 1 to 2 years	1.0 to 1.9 years	0				0.000	0	0.70%	3,204	Committee of the first of the f
	2 to 3 years	1.9 to 2.8 years	937,479				937,479	0	1.25%		mittige-Steeling Argen
	3 to 4 years	2.8 to 3.6 years	0				937,479		1.75%	16,406	
	3 4 to 5 years	3.6 to 4.3 years	944,915					referring charles	2.25%	0 - 0	Commencial formación participation con la
	5 to 7 years	4.3 to 5.7 years	0				944,915	0		25,985	 High out the property of the
	7 to 10 years	5.7 to 7.3 years	940,877				940,877	1000 1 0 percent	3.25%	E-97 E-97 E-97 0	
	10 to 15 years	7.3 to 9.3 years	2 10,017					0	3.75%	-35,283	president strategic from the
	15 to 20 years	9.3 to 10.6 years					0	0		0	产品的复数形式 化克尔特二十二
	Over 20 years	10.6 to 12 years					3.10 CO 3.15.5	1 (54 × 0) (55 × 1	5.25%	0.00 mg/s/grants/100 mg	A SECTION OF THE PROPERTY OF THE PARTY OF TH
		12 to 20 years					0	0	6.00%		o delika-rangiya ya kakarin (i.e.)
		Over 20 years			·		0	0	8,00%	ol.	
			15,497,980	erszerenteraki ke	94 / Charles (1997)	1000	15,407,980	030000000000000000000000000000000000000	12.50%	O	nag erbesteinsteinsen.
LL NET OPEN	MOLLISOR	· ····			C. C	render (Care)	15,407,780	CC 200	100 CONTRACTOR -	108,952	Secretary free only Sec.

Calculation			nial Disallows	nce In	Horizonta	Disallowance Bu	lween		_
Calchanon	Verlical disallowance	Zone	Zone	Zone	Zaines	Zones	Zones		
General Market Risk Capital Charge					1 & 2	2 & 3	1 & 3	Overall net open position Total General Market Risk CI 108,952 108,952	intrae





CAPITAL CHARGE FOR EQUITY POSITION RISK

	T ₁	ıside Pakistan				(Rupees in '000
	KSE	LSE	ISE	Outside l	Pakistan*	Total
Specific Risk Charge		····				
Equities						
Long positions	572,034	· 春春 雨道			NAME OF	572,03
Short Positions		The state of the s	3,44,50,50			372,V
Equity Derivatives						AND SECURITY OF SECURITY
Long positions	11 (1 (1 (1 (1 (1 (1 (1 (1 (1		2. X (2. 11) 1 (2. 12)			1 (1987) (1987)
Short Positions						
Total Gross Positions (a+b+c+d)	572,034	0.50	0 0	0.0	0	
Risk Weight	8%	8%	8%	8%	8%	572,03
Specific Risk Charge (f x e)	45,763	0		å la de la dela de	57.5 (\$1.12.6)	45,76
General Market Risk Charge		***************************************				
Net Long/Short Positions (a-b + c-d)	572,034		0 (10 m)	Ô		经验证证证
Risk Weight	8%	8%	8%	8%	8%	572,03
	45,763	0	0	0,0	of the state of th	
General Market Risk Charge (h x i)	1 777	100000000000000000000000000000000000000	- 65945756 - 55 10010 VA-74	ar 400 hotelski kiloseel	· 25 / 48 / 48 / 15 / 15 / 15 / 15 / 15 / 15 / 15 / 1	45.76
General Market Risk Charge (h x i)						45,76





CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Currency		Fos	Position in Currency	ncy		Net delta-			
Currency						based	Total net		
	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	equivalent of foreign currency	long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	9	options 7	8	6	10
<u>asn</u>				1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	1.0		I	154.85	
GBP							0) 전 경기를 하게 될 것
JPY							0		0
CHF						- 1. - 1. - 1. - 1. - 1. - 1. - 1. - 1.	0		0
AED							0		0
SAR							0.0000000000000000000000000000000000000		0
AUD						是 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.000 (20.00)	100	0
CAD					, 100 10 10 10 10 10 10 10 10 10 10 10 10		0		0
DKK			71 74.				0		0
HKD							0		0
SGD				.s.			0		0
SEK						1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		0
EUR		118 13 13 13 13		The Control of the colliner			T 20 15 15 15 15	174.38	157
Currency 14							0		0
Currency 15							0		0
Currency 16					, remain .		0		0
Currency 17							0		0
Currency 18	٠٠,	1000	A Property of the Control of the Con				0		
Currency 19				The state of the s			0		
Currency 20				100 July 100 Sept. 100			0		10 cm cm cm 0
Currency 21							0		
Currency 22							0		0
Currency 23					i di	4	0		0
Currency 24							0	10 10 10 10	0
Currency 25							0		0
Overall Long/Short Position Capital Charge Rate Total Capital Charge	Short Positic e Rate Charge	no		SCOUNTAINS ACCOUNTAINS	JM ROAM	Karachi Karachi Karachi Karachi	Co. IPAO CA	· · · · · · · · · · · · · · · · · · ·	268

(Rupees in '000')

MARKET RISK CAPITAL CHARGE FOR OPTIONS

A LONG POSITIONS WITH RELATED CASH POSITIONS

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

B LONG CALL or LONG PUT OPTIONS

0			1 1		TOTAL
		The property of the second	%8		Foreign Exchange
Total	Long Call	Long Put	Risk Charge	Charge	Underlying of the Option
			General Market	Specific Risk	





RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic India	cator Ap	proach: ﷺ.	<u>√</u>			(Rupees in '000
Basic Indicator Approach (BIA)			Gross	Income #		
	. [First year	Second year	Third year		
	1 1				Average of	
	α				positive values	Capital Charge
	1	2	3	4	5	6 = (5x1)
Gross Income	15%	173,201	309,928	339,291	274,140	經過至原於第二世4世,1
Λ Capital Charge (BIΛ)					ļ	41,1
The Standardized Approach (TSA)			Gross	Income #		
		First year	Second year	Third year		
					Average of	
Business lines *	<u>B</u>			<u> </u>	positive values	Capital Charge
	1	2	3	4	. 5	6 = (5x1)
Corporate Finance	18%					were the transfer
Trading and Sales	18%	Jan 1990				是由是史學。由兩個
Retail Banking	12%	(
Commercial Banking	15%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Payment and Settlement	18%	主意思等的				
Agency Services	15%	" (Ext. 12)				
Asset Management	12%) (0 建三位四里地	等程度中的VPM的
Retail Brokerage	12%	m = 14 m = 1) (0美元音音等9	加加斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯
B Capital Charge (TSA)						Party E. (State)
Alternative Standardized Approach (ASA)		<u> </u>	Gross	Income#		
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		First year	Second year	Third year		
					Average of	
Business lines *	β				positive values	Capital Charge
Duginess times	1	2	3	4	5	6 = (5x1)
Corporate Finance	18%	100 800			0 2000	
Trading and Sales	18%				0 文 法不 話 0	
	18%				0 20 112 12 12 0	
Payment and Settlement	15%				0	
Agency Services	12%				0 1 2 2 10 2 10	
Asset Management	12%		<u> </u>		0 23/ NEST (	
Retail Brokerage Those banks that are unable to disaggi						
gross income for these six lines as unde		en gross me	ome mo the a			.66B
Aggregate of six business lines	18%	-0115175Å	0  ***	0 1407 494	0 成為經濟學學	<b>中央的股份的</b>
						77.33 Yeshiyasi (486
3.1 Capital Charge						
				nd-Advances		4
	1	First year	Second yea	r   Third yea		1
					Average of	
	β	<u> </u>			positive values	
	1	2	3	4	5	6 = (5x1)*m
Retail Banking	12%		0	0 3.4 3.5	0 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图	) 医重量系统制度
Commercial Banking	15%	<b>.</b> [1] 有点,数:	.0	0	0 4 4 4 4	) 關於可以語
Banks may aggregate loans & advanc	c			dua (if than		eta of 15% or und
Banks may aggregate tours & auvanc	es irom i	retan and co	mmer can para			
Retail & Commercial Banking	15%		0	. <b>0 </b>	0 計畫 書幣	0  19 19 19 19 19
3.2 Capital Charge						ASSESSED FOR THE PROPERTY OF T
C Capital Charge (ASA) (3.1+3.2)						等700mm
D Capital Charge for Operational Risk (A, B or C)						the state of the second
E Total Risk Weighted Amount (D x 12.5)						5 (Mark 1889) <b>514</b>
Adjusted RWA based on Capital Floors allowed to calculated in cell J55.	o A5A be	unks only. A	ll other banks	vill manuall	y feed the amoun	514

* 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





Please select our Calculation Approach and all calculations will perform automatically

# LCR Disclosure

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

## TOTAL ADJUSTED VALUE

21	TOTAL HQLA	1,816,155.142
22	TOTAL NET CASH OUTFLOWS	2,632,983.146
23	LIQUIDITY COVERAGE RATIO	69%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days ( for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inlfow and outlfow rates ( for inflows nd 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 abd cap on inflows

NSF	FR Disclosure					LR IX
		uı	nweighted value I	by residual maturit	у	
(Amoun	nt in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF Ite	·	•		,		
1	Capital:					
2	Regulatory capital	4,090,926				4,090,920
3	Other capital instruments	104				10
4	Retail deposits and deposit from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	30,000			27,00
7	Wholesale funding:					-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	1,521,020	5,042,732	5,803,24
10	Other liabilities:					
11	NSFR derivative liabilities				-	-
	All other liabilities and equity not					
12	included in othercategories	283,177	18,166,423.83	-	-	-
13	Total ASF					9,921,27
RSF ite	m					
		xxxxxxxxxxxxx	xxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx	xxxxxxxxxxx	
14	Total NSFR high-quality liquid assets (HQLA)		XXXXXXXX	XXXXXXXXX		719,76
	Deposits held at other financial institutions					
15	for operational purposes	134,554	-	-	-	67,27
16	Performing loans and securities:					
	Performing loans to financial institutions					
17	secured by Level 1 HQLA	-	-	-	-	-
	Performing loans to financial institutions					
	secured by non-Level 1 HQLA and					
	unsecured performing loans to financail					
18	institutions	-	1,950,000	850,000	-	717,50
	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:	-	1,231,723	800,994	2,415,499	3,069,53
	With a risk weight of less than or equal					
	to 35% under the Basel II Standardised					
20	Approach for credit risk				122,979	79,93
	Securities that are not in default and do not					,
	qualify as HQLA including exchange-traded					
	Iquality as right 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	218,148	-	2,428,062	43,750	1,475,929
28	Off-balance sheet items		628,740		565,360	59,705
29	Total RSF					8,844,084
30	Net Stable Funding Ratio (%)					112%