

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

Grant Thornton Anjum Rahman

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# **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;
- 0 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
- 0 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

Please enter your data in yellow cells.

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

(Rupees in '000')

CAPITAL ADEQUACY RETURN AS O December-2021

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

Commo	on Equity Tier 1 (CET1)	Basel 3 Transit	Basel 3 full
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	8,141,780	0.141.70
1.1.2	Balance in Share Premium Account	6,141,760	8,141,78
1.1.3	Reserve for issue of Bonus Shares		
1.1.4	Discount on issue of Shares (enter negative number)		
.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	380,654	200 (
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	380,634	380,65
.1.7	Un-appropriated/ un-remitted profits/ (losses)	(2.100.215)	(2.100.21
.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's	(2,100,215)	(2,100,21
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet", )		
	CET1 before Regulatory Adjustments		
.1.9	Regulatory Adjustments at CET1 level	6,422,219	6,422,21
.1.10	Goodwill (net of related defered tax liability)		
.1.11	All other intangibles (net of any associated defered tax liability)		-
.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	973	97
.1.13	Distance to provisions against classified assets (without considering any tax impact)		-
.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
.1.14	(net of related tax liability)		
	Defined benefit pension fund net assets		4 4 4 5
.1,15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
.1.16	Cash flow hedge reserve		
.1.17	Investment in own shares/ CET1 instruments		
1.18	Any increase in equity capital resulting from a securitization transaction		2
1.19	Capital shortfall of regulated subsidiaries		
1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	847,361	847,36
	Sum of Regulatory Adjustments at CET1 level	848,334	848,33
1.21	CET 1 after Regulatory Adjustments above	5,573,885	5,573,88
1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the	169,343	169,34
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share	10,545	102,34
	capital (amount above 10% threshold)		A North Control
.1.23	CET I after Regulatory Adjustment above	5 101 512	= 404.54
1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	5,404,542	5,404,54
	the scope of regulatory consolidation (amount above 10% threshold)	<b>建设的在发展。</b>	
1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		A COLUMN TO A COLU
.1.23	liability)	The second second second	
1.26	CET 1 after Regulatory Adjustment above		
1.27	CET 1 dier Regulatory Adjustment above	5,404,542	5,404,542
	Amount exceeding 15% threshold (significant Investments and DTA)		
1.28	CET 1 after above adjustment	5,404,542	5,404,542
1.29	National specific regulatory adjustments applied to CET1		
1.30	Investment in TFCs of other banks exceeding the precribed limit		
1.31	Any other deduction specified by SBP		
1.32	CET 1 after Regulatory Adjustment above	5,404,542	5,404,542
1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	654,524	654,524
1.34	CET1 (after regulatory adjustments)	4,750,019	4,750,019
ddition	nal Tier1 (AT 1) Capital	11/20/01/2	4,7,10,012
2.1	Qualifying AT1 capital instruments plus any related share premium	\$200 HO 100 00 (1) 100 100	
2.1.1	of which Classified as equity		THE PARTY NAMED IN
2.1.2	of which Classified as liabilities	The state of the s	
	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in	AL TELEVISION OF THE PARTY OF T	
	group AT1 - from "Consolidation sheet")		
2.3	ATI Capital before Regulatory Adjustments		
	Regulatory Adjustments at AT1 Capital level		
	Investment in mutual funds exceeding the precribed limit		-
	Investment in own ATI capital instruments		
	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		-
2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	250,780	250,780
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		776-0-
	capital (amount above 10% threshold)		
2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that		-
	are outside the scope of regulatory consolidation		
	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
121	which, during transitional period, remain subject to deduction from Tier-1 capital		
2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	402.744	To a service
	Sum of Regulatory Adjustments at AT1 Capital level	403,744	403,744
	Amount of Regulatory Adjustment applied at AT1 Capital level	654,524	654,52
2.13	AT1 Capital (after regulatory adjustments) AT1 Capital recognized for capital adequacy		





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 -	STATEMENT OF STREET	
	from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		SERVICE OF
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk	70	
-	Weighted Assets	53	5
2.5	Revaluation Reserves (net of taxes)	West Telephone and the company of th	
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		and the second
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		•
2:8	T2 Capital before regulatory adjustments	49	-
2.9	Regulatory Adjustments at T2 Capital level	53	5
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment	1000	
i,	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	THE CAUSE NAME OF STREET	
2.12	Investment in own T2 capital instrument	91, 30	<u> </u>
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	402 707	- Para ma
10.	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share	403,797	403,79
H.E.	capital (amount above 10% threshold)		
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	402.707	102 =0
2.15	Amount of Regulatory Adjustment applied at T 2 Capital level	403,797	403,797
2.16	T2 Capital (after regulatory adjustments)	53	53
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		AND DESCRIPTION
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recoginzed + T2 Capital	4,750,019	4,750,019
		4,730,012	4,730,019
	Total Risk Weighted Assets (TRWAs)	19,758,264	19,758,264
4.1	Total Credit Risk Weighted Assets	13,613,829	13,613,829
1.2	Total Market Risk Weighted Assets	5.089,600	5,089,600
1.3	Total Operational Risk Weighted Assets	1,054,835	1,054,835
	Control Advances Decision		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
5.1	Capital Adequacy Ratios CET1 to TRWAs		
	William Control of the Control of th	24.04%	24.049
5.2	TI Capital to TRWAs	24.04%	24.04%
ر, (	Total eligible capital to TRWAs	24.04%	24.04%

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MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000'

Minority Interest - under Basel III (full implementation)						Subsidiaries	n		ľ		
Т	Total Amount	1	2	3	4	5	9	1	*	0	10
1 John C.E.1. of the supsidiary 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)					10					,	2
2 paid in amount plus related reserves/retained earnines owned by eroun wross of all deductions					+		1				
narties or											
4 Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions					1	+					
								1			
6 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions					1			1			
7 Total capital (CET1 + AT 1 capital + T 2 capital) of the subsidiary net of deductions											
					Ī						
					1					9	
Т						1	-				
11 Risk-weighted assets of the consolidated group that relate to the subsidiary (te 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		c									
CET1		0	0	0	0	0	0	0	0	0	
Surplus CET1 of the subsidiary; of which				-	-	-					
amount attributable to third parties			-	-	+				,		
Total CET1 of the subsidiary held by third parties less sumbins attributable to third marty invoserance											•
Total CET1 of the subsidiary held by third parties less surplus attributable to him party investors (make transitional arrangements)							r				
Total Tier 1 (T1) Capital				,			i	,			
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 marty invocance								,			
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)											
Total capital						,				9	1
Surplus Total capital of the subsidian: 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	10000000000000000000000000000000000000		-		-	-	-			-	1
AT1 Capital recognized from consolidated subsidiaries											
T2 Capital recognized from consolidated subsidiaries							-				1
Cross Individual Arrangement of Basel III	100%										
C. I. recognized from consolidated subsidiaries				,	,	-	-		-	-	,
A 11 Cabital recognized from consolidated subsidiaries	All of the second second										
1.2 Capital recognized from consolidated subsidiaries		100		-							-
	1			-	-					,	

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



114,562 169,655 273,172 114,562 169,655 273,172

# REGULATORY ADJUSTMENTS

Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications
Gross holdings of common stock
Gross holdings of AT1 capital
Gross holdings of T2 capital

nsitional Arrangements for Capital Deduction (w.e.f. December)	
Capital Deduction (w.e.r. Detember)	2019
	1000
	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 rich unfahred 60 1000/ being de angel	4.11	3-
Amount to be risk weighted (a): 100% during the transition period.		
Defined benefit pension fund assets (net of any associated deferred tax liability)	1	
	B3 full	B3 Transit
Amount to be risk weighted @ 100% during the transition period.		
, another to be task weighted by 19079 furning me transmon 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	1	283,905
Gross holdings of Additional Tier 1 capital		420,435
Gross holdings of Tier 2 capital	1	676,969
Sum of all above holdings	1 1	1,381,308
		5,573,885
		823,920
Amount of holdings exceeding 10% applicable CET1	B3 full	
Amount of holdings exceeding 10% applicable CET1 Deduction from CET1	B3 full 169,343	823,920
Applicable CET1 amount (before thresholds) Amount of holdings exceeding 10% applicable CET1  Deduction from CET1  Deduction from AT1 capital  Deduction from T2		823,920 B3 Transit

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	V	
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	1	Do Trinish
Deduction from CET1 (after 10% cap)		
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital		•
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		•
Deduction from T2 capital		-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications		-

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		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		B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap		- 1	
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	(4)	953,743	953,743
Amount above 15% threshold to be deducted from CET1		Kmz	755,145
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	THE STATE OF THE S
Equity holdings (majority or significant minority) in an insurance subsidiary	
Any other	-
Significant investment in commercial entities (subject to 1000% risk weight)	The second secon
Sum of above holdings	THE PARTY OF THE
Deduction from Tier-1 capital	Wild Street
Deduction from Tier-2 capital	





Leverage Ratio	7.29%
Tier-1 Capital	4,750,019
Total Exposures	65,186,811
A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation

	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 fa values without considering any	
1	Interest Rate	marains	
2	Equity	News teachers	
3	Foreign Exchange & gold		
4	Precious Metals (except gold)		
5	Commodities		
6	Credit Derivatives (protection brought & sold)	THE SHARE STATES	
7	Any other derivatives		
	Total Derivatives	4	

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	100%		
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%		
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	350,000	350,000
4	Lending of securities or posting of securties 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%	1 1938	3,517,122
7	Commitments in respect of operating leases	100%	7 - 10 - 17 - 17 - 17	
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 presribed in Table 2.5 of SBP Basel II instructions-page	On Balance Sheet Loan Equivalent Amount
1	Interest Rate			
2	Equity	(1)		
3	Foreign Exchange & gold			
4	Precious Metals (except gold)*	15:15	and the second	
5	Commodities*		7 7 4 5	
6	Credit Derivatives (protection sold and bought)*			
7	Other derivatives*			
	Total Derivatives			

<sup>\*</sup>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

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# RISK WEIGHTED AMOUNT FOR CREDIT RISK

(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

Total Risk Adjusted Exposure of Section B

Total Risk Adjusted Exposure of Section C

Total Risk Adjusted Exposure of Section D

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

4 Total Risk Weighted Amount for Credit Risk

	2,814,466
	-0
	0
2,814,466	0

13,613,829

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APPROACH USED FOR CRM IN BANKING BOOF Simple

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

A	Exposure Type	External		Original		Simple Approach	MITIGATION (CR	M)1 Comprehensive	Risk Adjusted Amou
		rating	Weight	Exposure	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	
			2	3	4	5	6	7	
(a) (b)	Cash and Cash Equivalents		0%	5,330			(3+4-5) 5,330	79 See.	(2 X 6) or (2 x 7)
(n)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR		0%	105,245			NO ELECTION		
(c)	Foreign Currency claims on SBP arising out of statutory obligations		0%	103,213	The state of the s		105,245	- 1h - *	
(d)	of banks in Pakistan Claims on other sovereigns and on Government of Pakistan or	-	0%				0	1	
2-6	provincial governments or SBP denominated in currencies other than	2	20%				0		
	PKR	3	50%			And to be	Total III o		
		4,5	150%	March 1 and 18			0		
(a)	Chima an Book Co. Leave in 10 at	Unrated	100%	PART OF THE PARTY			0		
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%						
(1)	Claims on Multilateral Development Banks		0%	102 To 1	1 2 21		0	1	CHEST STREET
		2,3	20% 50%		1		0	- 1915 P	
		4,5	100%		E 17 11 11 11	4			
		6	150%	1		5 THE 1 ST	0		
(g)	Claims on Public Sector Entities in Pakistan	Unrated	50%	COLUMN IN ARRANGE	110000		0		anner prier parties
		1	20%				0		100
		2,3	50%		llone of		nue la composition o		
		4,5	100%		12 - 12 - 12		0		
	OL: D. I	Unrated	50%	0		TERRITOR	0	i de la contraction	
(h)	Claims on Banks		0%				0		THE STATE OF THE STATE OF
			10%	410,065	THE PARTY	- Maria	410,065	# # # # # # # # # # # # # # # # # # #	Balance and the second
		2,3	50%	2,103,819	THE DA	ti ereligi	2,103,819		82,0 1,051,5
		4,5	100%			1	0		
		Unrated	50%	COMPANIES.			0		
(i)	Claims, denominated in foreign currency, on banks with original		0%	TO SEE H			0	MACHINE THE PARTY OF THE PARTY	
	maturity of 3 months or less	1,2,3	20% 50%				0		
		6	150%	7000			0		
(j)	Claims on houle with which was it 6.2	unrated	20%			FTSPACO	THE PERSON		
(1)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in funded in PKR		20%	1,700,000			1,700,000	7	
(k)	Claims on Corporates (excluding equity exposures)		0%				0	THE PARTY OF THE P	340,0
			10%	(10.55)			0		
		2	50%	648,551 3,798,649	PP TO INC.		648,551 3,798,649	39.39	129,7 1,899,3
		3,4	100%	449,422			449,422		1,899,3
	1	5,6 Unrated-1	150%	1,132,556			1,132,556		
415	OL: A TANK	Unrated-2	125%	1,252,132			1,252,132	11	1,132,55 1,565,16
(1)	Claims categorized as retail portfolio		20%		11 _ 1		0		
			50%				0		
(m)	Claims fully secured by residential property (Residential Mortgage		75%	30,963		H-SHEET ST	30,963		23,22
(111)	Figure as defined in Section 2.1)		35%	116,462			116,462	1000	40,76
()	Claims against Low Cost Housing Finance Past Due loans:		25%				0		40,70
(n)	First Dife (Oalis).						0	*	
	<ol> <li>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:</li> </ol>								
	1.1 where specific provisions are less than 20 per cent of the		150%				0	10 th 10 th 10 th	
	outstanding amount of the past due claim.			0			0		
	1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim		100%	0				Carlotte and the second	
	1.3 where specific provisions are more than 50 per cent of the		50%	U			O TOTAL THE PARTY		
9	outstanding amount of the past due claim.			0			0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
j.	Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired.		100%	0	0.1133				EN PRINCIPAL ENTRY
	3. Loans and claims fully secured against eligible residential		50%				TENER POLICE		
	mortgage that are past due by 90 days and /or impaired and specific				A	reaction (	Sactor and		
	provision held thereagainst is more than 20% of outstanding amount			12			12		
(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%		1 Tay 1989				THE RESERVE
	entity is an unconsolidated affiliate				2 4 7		A	197	
(p) S	Significant investment and DTAs above 15% threshold (refer to		250%	100	F 15"	70	To have a second	5.5	Contex (In Contex)
	Section 2.4.10 of Basel III instructions) Listed Equity investments and regulatory capital instruments issued		100%	434,796			434,796		1,086,99
t	by other banks (other than those deducted from capital) held in the		10076	7					
1	panking book		1505	442,827			442,827		442,82
(r) l	Unlisted equity investments (other than that deducted from capital) teld in banking book		150%	1,500	- 19		1,500	The state of the s	
(s) 1	nvestments in venture capital		150%				0		2,25
	nvestments in premises, plant and equipment and all other fixed		100%	DC 123			Cherry and the		
51	ssels		100%	96,472		10	96,472		96.47
	faiths on all fixed assets under operating lease								
(u) (	Claims on all fixed assets under operating lease All other assets		100%	2,456,733			2,456,733		2,456,73

NON MARKET RELATED

h Credit Conversion Factor of 100% Direct Credit Substitutes						CREDITA	ISK MITIGATI	ON (CRAD)	(Rupees in '00
Lending of securities or posting of securities as collateral	Mapped	Risk	22 47 10 20 10 10			Simple Approac			
	Rating	Weights %	Notional Amount	Credit Equivalent	Inflow	Out flow	Adjusted	Comprehensive Adjusted Exposure (after	Risk Adjusted Exposure
Other commitments with certain drawdown					Adjustments	Adjustments	Exposure	CRM) ΣE*	
Against	1	2	3	4 (3 X 100%)	5	6	7	8	9
Government of Pakistan (Federal or Provincial		0%	14	User Balance	E TENED	ego 4 / 2 e 7		E STATE OF THE PROPERTY.	(2 x 8)
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory	-			1 a 1 a 1					
obligations of banks in Pakistan		0%							
Sovereigns, Government of Pakistan or provincial	1	0%	721-1-1-1			Hayla te	10 -		
governments or SBP denominated in currencies	2	20%					5072017030		ESCOPERATE OF
other than PKR	4,5	50% 100%	Trefr in the				STEP STATE		CHIEF CHIEF CHIEF
	6	150%						•	
	Unrated	100%	estat in		BE WATER	Sant Un.			
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%							
									ALCOHOLD AND AND AND AND AND AND AND AND AND AN
Multilateral Development Banks	1	0%					和"当"里等。		
	2,3	20% 50%			-			An IN COLUMN TO SERVICE STATE OF THE PERSON	
	4,5	100%							
T-	- 6	150%							
	Unrated	50%						mirror as a enters;	
Public Sector Entities in Pakistan		0%	PRODUCTION	DESCRIPTION OF THE PARTY OF THE	-				
The second secon	I	20%		itemasile ed. w					
10	2,3	50%	10 - 10 - 10 mg				Want No.		Table 1
	4.5	100%					distribution of the		
	6 Unrated	150%	and the second			-		S. The Three of	Chamber of
	Omated	3070		MARINEG ASSOCI					
Banks		0%	A-LINE DAY		3.120 %			SWIESSER OF THE PROPERTY	THE STREET
		20%							
	2,3 4,5	50% 100%	STEERS SECTION		*10		Programme A		
	6	150%				*		in the second second	
	Unrated	50%				mare de			
Banks (with original maturity of 3 months or less		I on I	THE RESERVE						THE RESERVE OF THE PARTY OF THE
and denominated in foreign currency)	- 1,2,3	20%	ADAME DEST					W 7 1 1 1 2 2 1 6	- 1
	4,5	50%						•	
	6	150%	HERENE VENE		17.1	deservice.			
	unrated	20%			The state of the s	- 1	Service de		an Asset
Banks (with original maturity of 3 months or less		0%	H. College House,		21,907,795		21.000.000		
denominated in PKR)		20%	21,946,291	21,946,291	21,907,793	21,907,795	21,907,795 38,495		7,6
Community		001					321708		7,0
Corporates	1	20%	350,000	350,000			head	STREET, STREET	
	2	50%	814,780	814,780			350,000 814,780		70,0
	3,4	100%	913,700	917,780			814,780		407,3
	5,6	150%	III OF THE SE	HINDEN TO SERVE		- 1			Tome Income
	Unrated-1 Unrated-2	100% 125%	1,864,410	1,864,410 200,000			1.864,410		1,864,4
			2110,000	and man		1	200,000		250,0
Retail		0%			200	T. 1720 112		HE THE PROPERTY OF STREET	Parameters.
		20% 50%					Section 70		
I Comment of the second of the		75%					10.40		de la calenda la
							•		
Others		0%	11 11 - 12 - 12 - 12 - 12 - 12 - 12 - 1	The Tour			PH NEW O	为原性企业以及25mm	
		20% 50%			1411			16.45 · 17.45 · 19.45	
		100%	214,967	214,967	CANCETTE.		214,967		
			21.412.11	214001	TO POST TO THE	- 40	214,907	Solding Co	214,90

Karachi

h Credit Conversion Factor of 50%  Performance related contingencies	Mapped	Risk			-	CREDIT R	ISK MITIGATI		
Commitments with an original maturity of over	Rating	Weights %	Notional Amount	Credit Equivalent		Simple Approac		Comprehensive	Risk Adjusted
one year	Kanng	Weights 76			Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4 (3 X 50%)	5	6	7	8 8	9
Government of Pakistan (Federal or Provincial		0%		(3 A 30%)	Place I was	163 1-115 1-15	(9/2)		(2 x 8)
Governments) and SBP, denominated in PKR	- 16	070		The document					
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan		0%		PLANTER OF	1.00	State Series			The Contract
Sovereigns, Government of Pakistan or provincial	1		-			1 - 1			
governments or SBP denominated in currencies	2	0% 20%			MINDER!	图片 医连接	1		Marie Street
other than PKR	3	50%							
	4,5	100%							
	6	150%	STATE OF STREET		F 70 F 10 5 9		Charles of the		
	Unrated	100%	Talifornia ()	EARL STATE OF					
Bank for International Settlements, International			A CONTRACTOR OF THE PARTY OF TH	<b>加州型公司</b>		AN ASSESSED			HI SIGNAL OF A STATE OF THE STA
Monetary Fund, European Central Bank, and		0%	1000						
European Community	4		- 107 Jan				4		
Multilateral Development Banks		1							- Marie - Control - Contro
Municial Development Banks	-	0% 20%		DE TOUR BUILDING					
	2,3	50%					Translation in		
	4,5	100%		The series		-			
ĵs	6	150%	or who become						
	Unrated	50%	CACHEL THE COL		ALC: UNITED BY				
					250				Late Street
Public Sector Entities in Pakistan		0%			200	品におこりをない			un a la tort
	1	20%		<b>一下公里为</b> 为	THE PERSON NAMED IN				100000000000000000000000000000000000000
	2,3	50%					ARTHUR TEST	COURT BOOK STATE	
· ·	4,5	100%							A SOURCE OF
	6	150%	133					A STATE OF THE PARTY OF THE PAR	
	Unrated	50%			<b>使用在0</b> 基件				
Banks		0%	TARREST NAME OF THE OWNER, THE OW	99 60 00 00			THE RESERVE		
	1	20%		701 701			THE WAY		
	2,3	50%		all merces as	un ere s				
	4,5	100%			15 20 10	DE LES MONTES DE			
	6	150%				The state of	Sandard For		
	Unrated	50%			TO THE M				Personal Province
B I V G									THE REAL PROPERTY AND ADDRESS OF
Banks (with original maturity of 3 months or less	100	0%							Control of the State of the Sta
and denominated in foreign currency)	1,2,3 4,5	20% 50%	STEEL STATE		E				
+	6	150%			• 1			To the state of th	DESCRIPTION OF
	unrated	20%	-			-			
	umateu	2070							The Late of the late
Banks (with original maturity of 3 months or less		0%	1222 120	Here Desired		ATTACKE BY	The survey of th	HER DIPARTEMENT OF THE P	- CASAMID NO
denominated in PKR)		20%		4,000			170 5 70 70 70		
							Contract of the		I MEDICAL TRANSPORT
Corporates		0%		MANAGE NAME OF	THE PARTY		300	White the party of the same of the same of	
	1	20%				EST EST	en en en		T-1-100 T-1-1-1
	2	50%		÷ 1					
-	3,4	100%	I GOING SEE	1					To the second
	5,6 Unrated-1	150%			and the same of the same			Land Hall Harris	
5.5	Unrated-1	125%	De la companya della companya della companya de la companya della				Carlo Carlo	CONTRACTOR DESCRIPTION OF THE	
	Ommeu-2	12370	1 11 11 11 11		* T	•	24.5€	10	
Retail		0%	S CHILD LA	of Administra	STATE OF THE PARTY	SERVICE OF THE	24510512801	THE RM - WHISH HE WAS AND ADDRESS.	ON BUILDING
		20%			The second second		0 700		
		50%		MERCHANIE			11	a let way be to all a	Participation of
		75%			STATE OF THE PARTY		Vanilla light Law .		
Out -		-							
Others		0%				TO SYNCE	11.0		things the
		20%	- Haraketan Park	14 14 14					A TREE SE
-		50% 100%				and shelf to the			
				The second secon	The second second second	THE RESERVE OF THE PARTY OF THE	SECTION AND PERSONS ASSESSED.	coing col	Charles and the second

CHARTERED TO ACCOUNTANTS TO

(Karachi) & Valuana

h Credit Conversion Factor of 20% Trade Related contingencies	100					CREDIT R	ISK MITIGATI	ON (CRM) 1	
Other Commitments with a sixty of the sixty	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approac	h	Comprehensive	Risk Adjusted
Other Commitments with original maturity of one year or less	Rating	Weights %	Tronomin 7 million	Creat Equivalent	Innow	Out flow Adjustments	Adjusted	Adjusted Exposure (after	Exposure
1	1	2	3	4 (3 X 20%)	5	6	Exposure,	CRM) ΣE*	9
Government of Pakistan (Federal or Provincial				(3 A 2076)	OCCUPATION OF THE	1-rentrares and	-		(2 x 8)
Governments) and SBP, denominated in PKR	4	0%							WITH A POINT
SBP in Foreign Currency arising out of statutory			THE POST OF THE SECOND	A CONTRACTOR OF	stantia do	21		1	
obligations of banks in Pakistan		0%	Carlle Control			# 61 E E E E			
Sovereigns, Government of Pakistan or provincial	1	0%			The Land Land	80 L 18 L			
governments or SBP denominated in currencies	2	20%			THE PARTY		TOTAL TRANSPORT		
other than PKR	3	50%			44 5 6 19	THE STATE OF THE STATE OF	Equipment of the last		
	4,5	100%		CONTRACTOR OF THE PARTY OF THE	でできる 変する	Carl Table	200	•	
	6	150%		PERSONAL PROPERTY.	200	72 Table 18			SUPPLIES TO A STATE OF THE STAT
	Unrated	100%	E BANCON INCH		CONTRACTOR OF THE PARTY OF THE	and a maler		A CONTRACTOR OF STATE OF	
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		2007							
European Community		0%	2111.18 a 🛊		A 17 S 1 8 1				
Multilateral Development Banks		0%			E ALTERNATION OF	<b>特别已数学</b>	Kalen .	Negle Team, and expense	
	1	20%		Managarian :			1127 1125 1127		
	2,3	50%		MINISTRE SIL		STREET, THE	STEEL STEEL		A STATE OF THE STA
	4,5	100%				1000			
	6	150%			E (11)	GULLET STEEL			
	Unrated	50%			1000円は日本	0.77 = 3.00			1012145
Public Sector Entities in Pakistan		0%	SPRIMA	National State of	The man	Aurelman			VIO CONSTRU
	1	20%					THE PERSON NAMED IN COLUMN		
F	2,3	50%	THE RESERVE	Section of the		A COLUMN TO SERVICE SE			
	4,5	100%		15.25 19.55	1000		F. C.		
1	6	150%	C PROPERTY OF				- 15 to 10 to 1		
	Unrated	50%	Secure Land				es university		
Banks		ont I	ACCUSED TO THE RESIDENCE OF THE PARTY OF THE						Address of the Control
Dilliks	1	20%	A THE SAME WEST				2 T 12 S 10	and the state of t	term in the
-			The second second	William Commence				CONTRACTOR OF THE	
	2,3	50%			- 1	140 TATE OF 1			Lang Balling
H	4,5	100%				ME SELLINE	THE REAL PROPERTY.		
	6 Unrated	150% 50%			District.			+ 0	
					TUEL HERESTI		•		
Banks (with original maturity of 3 months or less		0%			X B Later M		of the state of		Charles and the
and denominated in foreign currency)	1,2,3	20%		MEN THE			11 (20)		alchive mibio
1	4,5	50%				TO BE DESIGNATION OF THE PERSON OF THE PERSO	THE RESERVE OF THE PARTY OF THE		
a l	6	150%		Ter marginant	-	A CONTRACT OF	Medical Park	THE REPORT OF THE PARTY OF THE	Day to be
	unrated	20%	E/E/17.48		1000				
Banks (with original maturity of 3 months or less		0%							
denominated in PKR)		20%	THE PERSON NAMED IN	Emmed No.	W. P. B. Cont. B.	24-24-04-02-02-02-02-02-02-02-02-02-02-02-02-02-		The second second second	A STATE OF THE PARTY OF THE PAR
					the state of the s		Constitution of the		Name of the second
Corporates		0%	1 10		- 1 T 2 T- 1		THE PARTY OF THE P	MATRIX INTERNATION	CONTRACTOR DESIGNATION
1	1	20%	PETER STATE OF	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		THE PERSON IN			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	2	50%							
3.	3,4	100%			411			- B	
	5,6	150%	The state of the s	THE PERSON NAMED IN	STATE SALE	to be die	Salid Mark	180	
	Unrated-1	100%			4-2				
	Unrated-2	125%		terre in the re-	Harte V	100000			
etail		0%		A STATE OF PERSONS ASSESSED.		Territorian and I			
-		20%		100000000000000000000000000000000000000	The social	aluca est estable			
-		50%		THE RESERVE AND ADDRESS.		APPENDING A		Section of the section of	ALCO DIVING
		75%	THE PERSON NAMED IN			100 100 100 100			
		000				160			
		0%		Day of the National		ETO LA MENT DE LA TRANSPORTE		TATION TO THE PARTY OF THE PART	CHAPTER TO SERVE
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Dihers		20%					ELEPECT!		and the same
Others									

CHARTERED CACCOUNTANTS

(Karachi) &

lapped Lating	Risk Weights %	Notional Amor
1	2	3
	007	
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i	0%	1
2	20%	-
3	50%	100
4,5	100%	
6	150%	
nrated	100%	
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-	0%	
1	20%	
2,3	50%	A STATE OF THE PARTY OF THE PAR
4,5	100%	
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_	1 000	CHICATON COMPANY
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ated	150% 20%	The second second
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# OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

4

Risk Weighted Amount (7 X 8) 20% 20% 50% 100% 125% 0% 20% 125% 1150% 1150% 125% 125% 125% 160% 160% 160% 160% 160% 160% 160% Risk Weight Adjusted exposure after CRM # Credit Equivalent Amount Potential Future Credit Exposure Add-on/ Conversion Factor % Effective notional principal Notional Principal Current credit 2.

Sub Total

for institutions using Current Exposure method for Interest Rate and Foreign Exchange Contracts) Foreign Exchange Contract (with original maturity of less than 14 days) informative taxeds on futures and options exchanges, which are subject to daily mark to market and margin payments Tatun's Contractise

Fauth's Contractise

With Residual Maturity of one wear or less

WITH Residual Maturity of one one wear to five wear

WITH Residual Maturity of over one wear to five wear

WITH Residual Maturity of over one wear to five wear

WITH Residual Maturity of over one wear to five wear

WITH Residual Maturity of over one wear of five wear

WITH Residual Maturity of over one wear

WITH Residual Maturity of over one wear

WITH Residual Maturity of over five wear ITEMS Foreign Exchange Contracts with SBP

The Residual Meaning of the sector of the	with Residual Maturity of one year or less								
with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kass         UPAS         PRINT           with Relation of other water or kase or		%0	AN 12 10 10 10 10	The same of the same	144	700	STEPHENE SELECTION		
with Residued Meaning of give except or Residued Meaning of giv	with Residual Maturity of one year or less	0.00	V	The state of the s		070	-		
With Reading Materiary of low were to East         Office         1579           With Reading Materiary of low were to East         17.5         17.5           With Reading Materiary of low were to East wer	with Residual Maturity of one year or less	760				20%			
With Recipied Meaning of the Water         Offs         100%           With Recipied Meaning of the water to fine verte in fine ver	with Residual Maturity of one year or less	0/0	,			50%			
With Recitable Meatron forey care vege to five vector in the National Meatron forey care vege to five vector with Recitable Meatron forey care vege to five vector with Recitable Meatron forey care veget to five vector with Recitable Meatron forey care veget for vector forey vector	with Residual Maturity of one year or less	0.00		10 mg (1) mg (1)		%001			
with Restricted Meature of loves one weep to be vester         17% <t< td=""><td>with Residual Maturity of one war or less</td><td>020</td><td></td><td>Contract -</td><td>-</td><td>125%</td><td>THE STATE OF THE S</td><td></td><td></td></t<>	with Residual Maturity of one war or less	020		Contract -	-	125%	THE STATE OF THE S		
with Receivable Materian of over own wear to fine year         175         70%           with Receivable Materian of over own wear to fine year         176         70%           with Receivable Materian of over own wear to fine year         176         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         276         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver to fine year         176         70%           with Receivable Materian of own receiver	with Residual Maturity of over one year to five year	07.0	•			150%			
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with Residual Maturity of over one wear to five wear         \$17.5         150%	with Residual Mantrity of one year or less	17.0		1.		125%	100000	1	113
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With Residual Maturity of over one wear to five vear         \$5%         100%           with Residual Maturity of over one wear to five vear         \$5%         12%           with Residual Maturity of over five vear         \$5%         150%           with Residual Maturity of over five vear         8%         0%           with Residual Maturity of over five vear         8%         50%           with Residual Maturity of over five vear         8%         75%           with Residual Maturity of over five vear         8%         10%           with Residual Maturity of over five vear         8%         10%           with Residual Maturity of over five vear         8%         10%           with Residual Maturity of over five vear         8%         15%           with Residual Maturity of over five vear         8%         15%           with Residual Maturity of over five vear         8%         15%	with Residual Malurity of over one year to five year	39%	温度したので			7654		3	-
With Residual Maturity of over one was to five year         \$5%         12.0%           With Residual Maturity of over five year         15.0%         15.0%           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%         50%           With Residual Maturity of over five year         8%         100%           With Residual Maturity of over five year         8%         100%           With Residual Maturity of over five year         8%         100%           With Residual Maturity of over five year         8%         100%           With Residual Maturity of over five year         8%         150%	with Residual Mattirity of over one year to five year	20%	THE PARTY OF LA	THE STATE OF THE S		1000		10	-
with Residual Maturns of over one war in five year         \$5%         1.50%           with Residual Maturns of over five wear         \$7%         0.%           with Residual Maturns of over five wear         \$8%         50%           with Residual Maturns of over five wear         \$8%         50%           with Residual Maturns of over five wear         \$8%         1.50%           with Residual Maturns of over five wear         \$8%         1.25%           with Residual Maturns of over five wear         \$8%         1.50%           Sub Total         \$8%         1.50%	with Residual Maturity of over one year to five year	20%		The state of the s		1350/			
With Residual Maturity of over five vear         8%         1-17%           with Residual Maturity of over five vear         8%         20%           with Residual Maturity of over five vear         8%         50%           with Residual Maturity of over five vear         8%         75%           with Residual Maturity of over five vear         8%         100%           with Residual Maturity of over five vear         8%         125%           Sub Total         150%         150%	with Residual Maturity of over one year to five year	205	Tally			15097			
with Resultable Maturity of over five year         8%         20%           with Resultable Maturity of over five year         8%         50%           with Resultable Maturity of over five year         8%         75%           with Resultable Maturity of over five year         8%         100%           with Resultable Maturity of over five year         8%         125%           with Resultable Maturity of over five year         8%         150%           Sub Total         150%         150%	with Residual Maturity of over five year	/00				15070			
with Residual Maturity of over five vear         8%         20%           with Residual Maturity of over five vear         8%         75%           with Residual Maturity of over five vear         8%         100%           with Residual Maturity of over five vear         8%         125%           Sub Tatal         150%         150%	with Residual Maturity of over five year	0.00				0%0			-
with Resultable Maturety of over five vear         8%         50%           with Resultable Maturety of over five vear         100%         100%           with Resultable Maturety of over five vear         8%         125%           with Resultable Maturety of over five vear         8%         125%           Sub-Total         8%         150%	with Residual Maturity of over fee wear	870	•			20%		Saino.	1
75%   75%	with Position I Committee of the test	%8		STREET, ST.		50%	1 - GOODS	Samo	1
With Residual Maturity of over five year         8%         100%         5           With Residual Maturity of over five year         8%         12%         12%           Sub Total         8%         150%         150%	mark B. of the state of the rear	8%				750,0		(	
With Residual Mannity of over five year  With Residual Mannity of over five year  Sub Total	with Residual Maturity of over /ive year	%8		100		100%			Ī
with desirabil Mathrity of over five year 150% 150%	with Residual Maturity of over five year	8%		1000		1760/	Contract Contract	- A	P
Sub Total	with Residual Maturity of over five year	8%		年のま		15002		D Karach	vi
						1000		-	j
						OCCUPANT.		1	1

RAH

D Grand Total (B+C)

# RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

	Canital Channel for Laterack Date Dist		(Rupees in '000')
A	Capital Charge for Interest Rate Risk  i. Total market risk capital charge for Specific Risk (Total MR ii. Total market risk capital charge for General Market Risk	2)	0
	(Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	289,900 289,900
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		58,416 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)		
E	Total Capital Charge for Market Risk (A+B+C+D)		407,168
F	Risk Weighted Amount for Market Risk (E x 12.5)	CHARTERED E	Karachi K
		ACCOUNTANTS 2	(Karachi)

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

Capital Charge  The second Charge of the Cha	Positions   Control of the Control					Residual Maturity						(Rupees in '000')
Concept Comparing   133806.501   133806.50	Funciary (Domestic Corp.   17,000 and 17,0	Capital Charge	Positions	0.00%	6 month or less 0.25%	Over 6 months to 24 months 1.00%	Over 24 months 1.60%		8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
State grade   1   Start   St	Similar grade 2-3   Similar grade 2-4   Similar grade 3-4   Similar grade 3-5   Simi		Long	23,880,631	あれるが、生物を含め	· 以方。据得到表意						
Stating grade	Stating grade   1   2   2   2   2   2   2   2   2   2		Short			新に W に 生 世 に 日 か に W に 上 か に W に 上 か に 上	也不在 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一 一			A STATE OF THE PROPERTY OF THE PARTY OF THE	23,880,631	
Ruting grade   1	Ruining grade		in Domestic Curre	ances							0	
Nating grade   Signar   Sign	Stating grade   Stating grad		Long	(Care)	1000年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本の							
Rating grade 2-3   Lower   L	Rating grade 23   Lorent     Rating grade 45   Lorent     Rating grade 45   Lorent     Rating grade 45   Lorent     Rating grade 45   Lorent     Rating grade 50   Lorent     Rating grade 5	Rating grade 1	Short					· · · · · · · · · · · · · · · · · · ·	がのは、日本のは、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	はいる。「一個教育」では、これに	0	
State grade 4-5   Short   Sh	Short   Shor	Rating grade 2-3	Long								0	STATE OF STREET
Rating grade 4.5   Short   Charlest   Short   Cha	Rating grade 4.5   Store   S		Short				100 The set 110 The set				0	SERVICE AND ACTUALISM
State   Stat	State   Stat	Rating grade 4-5	Long			西部町 日前のおはの記録	を できる こうない という 日本	THE REPORT OF THE PARTY OF THE			0	
Entire grade 6   Share   Course   Cou	Enting grade 6   Short   Case   Ca		Short			<b>一方の別の記録がはないのか</b>	The state of the s	The second secon			0	
Characteristics   Characteri	Charter   Short   Chart   Ch	Rating grade 6	Long			上の行うない 前は下のは 時かい		三	THE RESERVE OF THE PARTY OF THE		0	
Lineared   Low	Liverend   Long   State   Countifying (to be specified)   Long	6	Short		是 一	新門では 10mm 10mm 10mm 10mm 10mm 10mm 10mm 10m					0	
State   State   Colores   Co	Short   Short   Charles   Charles   Charles   Short   Charles   Charle	Unrated	Long			THE PROPERTY OF A			三さる 一般無限の 一切とな		0	Sales of the sales
Countrying (to be specified)	Chair   Chai		Short		不是 医二种 医二种 医三种	は五月の日本の一日のは数に	「一世界」は 一世の				0	
Colorest (climitar to credit risk clurgest under the Standardized Approach of the Based If Francescoty)   Rating grade 2.3   Long   L	Cheeks (streight to credit risk stangers under the Standardized Approach of the Basel II Franceuck)   Rating grade 1   Long   Long   Short   Long		jed)								0	
Content   Cont	Content   Cont		T									
Others (cirvillar to credit risk charges under the Samdardized Approach of the Basel II Framework)   Rating grade 2.3   Short   Shor	Others (civillar to crefit risk charges under the Standardized Approach of the Basel II Framework)   Charles   Cha		Long	一日の一日の一日の一日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本	SHARRY		100 mg			THE RESERVE OF THE PARTY OF THE	U	PRINCIPAL CONTROL OF THE
Name of the standardized Approach of the Based II Frameworks)   Rating grade 2-3   Short     Rating grade 3-4.5   Short     Rating grade 3-5.6   Short     Rating grade 3-5.6   Short     Rating grade 3-5.6   Short     Charles	Parting grade   Short   Shor							And the second second second second		() · · · · · · · · · · · · · · · · · · ·	0	
Rating grade   1	Rating grade	_	I risk charges und	er the Standardized App	roach of the Basel II Fr	amework)						
Rating grade 2-3   Long   Lo	Rating grade 2-3   Long   Lo	Rating grade 1	Long		のには、大きない、火をごりです		0	は様に異なりのできた。「はは		· · · · · · · · · · · · · · · · · · ·	U. T. S.	
Rating grade 2.45   Short	Rating grade 2.3   Long   Short   Rating grade 3.4.5   Long   Short   Long   Long   Short   Long   Long   Short   Long   Long   Short   Long   Short   Long   Short   Long   Short   Long   Short   Long		Short					回 おりかれば 気がないかいと	大丁 大学 一大学 一大学 一大学 一大学 一大学 一大学 一大学 一大学 一大学		0 0	
Rating grade 3.4.5	Rating grade 3.4.5   Long	Rating grade 2-3	Short			重り 一年 一日 日本 一日 日本 一日本 一日本 一日本 一日本 一日本 一日本 一日本	語が見る行言のと言語言		· · · · · · · · · · · · · · · · · · ·	日 一日 からないのないのでは、「日」	0	
Raing grade 3.4.5   Short	Name grade 3.4.5   Short   S		Long			SECTION SECTION AND ADDRESS OF THE PARTY OF	一日 日本日 日本日 日本日		· 一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个	管理是任何 安全 医足足外丛	10	A
Note   Compared   Co	Name of   Long   Long   23,890,631   Charled   Short   Short   Short   Short   Charlet risk   Charlet state exposures   Charlet state exposures   Charlet state exposures   Charlet state	Kating grade 3,4,5	Short								0	
Short   Charled   Short   O   0   0   0   0   0   0   0   0   0	Short   Long   Short   Contains grade 3-9   Contain	Dating and 5 6	Long					は、日本のでは、「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	Personal Property and	· · · · · · · · · · · · · · · · · · ·	0	STREET, STREET
Unraced   Long   Long   Short   Shor	Umrated   Long   Long   Short   Shor	raining grade 3-0	Short	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		THE RESIDENCE OF THE PARTY OF T				0	
Total of a to d   Long   23,880,631   0   0   0   0   0   0   0   23,880,631     Total market risk captial charge for Short   Captial charge for Specific Risk or Specific Ris	Total of a to d   Long   23,880,631   0   0   0   0   0   0   23,880,631     Total market risk capital charge for Short   Capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)   Capital charge for short   Capital charge for specific Risk for interest rate exposures (on gross positions-long plus short)   Capital charge for short   Capital charge for specific Risk for interest rate exposures (on gross positions-long plus short)   Capital charge for short   Ca	Unrated	Long	makers and state against the same	M 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					Control of the Contro	0	
Total of a to d   Long   23,880,631   0   0   0   0   0   23,880,631     Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)	Total of a to d   Long   23,880,631   0   0   0   0   0   0   23,880,631     Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)   CHARTERED   C		Short		\$ 100 mm					Stational company mentioners in the	0	
Short	Total market risk	Total of a to d	Tons	700 000	The state of the s						O open	
CHARTERED E Karachi E E E E E E E E E E E E E E E E E E E	Total market risk capital charge for capital charge for capital charge for interest rate exposures (on gross positions-long plus short)	0.4.0	Short	159,088,62	0	0	0	0	0 100 100 100	0		
CHARTERED E Karachi Z	Total market risk capital charge for capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)    CHARTERED				0	5	0	0	O The state of the	ののこのでは、一般のでは、日	Carlo distribution of	
CHARTERED E Karachi E CHARTERED E Karachi E CHARTERED E Karachi E CHARTERED E	CHARTERED ES KARACHI) ES KARACHI) ES KARACHI) ES CHARTERED ES CHARTERE	Total market risk	H	Control of the second	U. C.	A CONTRACTOR OF THE PARTY OF TH						
CHARTERED ES (COUNTANTS) ES (COUNTAN	CHARTERED ES KARACHI	capital charge for				<b>a</b>	5	0	0	0		
CHARTERED S Karachi	CHARTERED S KARACHI	Specific Risk for										
CHARTERED ST (ALCOUNTANTS) ST (ALCOUNTAN	CHARTERED S Karachi	interest rate exposures										
CHARTERED E (ACCOUNTANTS) ZZ (ASTACTAL)	CHARTERED E Karachi	(on gross positions-long				*						
Karach Karach Karach	Karachi Karachi Karachi	hins short)	† 			1	124					
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						The state of the s	ARY S		Aleson on			
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# DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES CAPITAL CHARGE FOR GENERAL MARKET RISK (Maturity Method) Currency PKR

	Time Ba	nd			Individe	al positions				40.777.5	
Zone	Coupon 3% or more	Coupon less than 3%	Debt seçuri	ties & debt	Interest rate	derivatives	Tot	al	Risk Weight	Weighted p	ositions
2.5110	coapon 570 of more	Coupon Rss than 578	Long	Short	Long	Short	Long	Short		Long	Short
	1 1 month or less	1 month or less	5,969			7	5,969	0	0.00%		070, 170, 180, 180, 180
	1 to 3 months	1 to 3 months	13,012,600	100			13,012,600	U	0.20%	26,025	STATE OF THE PARTY
	3 to 6 months	3 to 6 months	0		1		0	0	0.40%	HEN NO THE	PARTY SERVER
	6 to 12 months	6 to 12 months	0				0	0	0.70%	Control of the last of the las	1910 952 10 907
	2 1 to 2 years	1.0 to 1.9 years	0				0	· ·	1.25%	G Comment	SECTION CONTRACTOR
	2 to 3 years	1.9 to 2.8 years	7,172,618	4 10		111111111111111111111111111111111111111	7,172,618	0	1.75%	125.521	THE CHARLES
	3 to 4 years	2.8 to 3.6 years	0				0	0	2.25%	The second second	
	3 4 to 5 years	3.6 to 4.3 years	0				0	. 0	2.75%	C C	Service March
	5 to 7 years	4.3 to 5.7 years	0		100000		0	0	3.25%	0	
	7 to 10 years	5.7 to 7.3 years	3,689,444			(a)	3,689,444	0	3.75%	138,354	
	10 to 15 years	7.3 to 9.3 years	1.00				ο	0	4.50%	0	
	15 to 20 years	9.3 to 10.6 years					0	0	5.25%	0	The state of the s
	Over 20 years	10.6 to 12 years	Skill and				0	b	6.00%	0	
		12 to 20 years	Sacration	H. C. C.	191	11-65	0	- 0	8.00%	C	
		Over 20 years	2017			7	0	0	12,50%	0	STATE OF THE PARTY.
		The state of the s	23,880,631		P. (2000) 1929 (	TONE OF THE R	23,880,631	0	William de Saddening Will	289,900	0

		Horiz	ontal Disallowa	nce in	Horizonta	l Disallowance B	etween		
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones		ALCOHOLD TO THE REAL PROPERTY.
		1	2	3	1 & 2	2 & 3	1&3	Overall net open position	Total General Market Risk Charge
General Market Risk Capital Charge	AND ASSESSMENT OF THE PARTY OF						Section 1	289,900	289,900



# CAPITAL CHARGE FOR EQUITY POSITION RISK

						(Rupees in '000'
	Ins	side Pakistan		Outside P	aldata +	
C	KSE	LSE	ISE	Outside P	akistan"	Total
Specific Risk Charge _Equities						
Long positions	730,198		Your	F1-4-5-15		Paris Walker
Short Positions	730,198		17/1-2			730,19
Equity Derivatives						
Long positions						
Short Positions						
Total Gross Positions (a+b+c+d)	730,198	0	0	0	0	736 10
Risk Weight	8%	8%	8%	8%	8%	730,19
Specific Risk Charge (f x e)	58,416	0	Ō	0	0	50.41
			M	MIN.	<u> </u>	58,41
General Market Risk Charge						
Net Long/Short Positions ( a-b  +  c-d )	730,198	0	- 0	0	0	720 10
Risk Weight	8%	8%	8%	8%	8%	730,19
General Market Risk Charge (h x i)	58,416	0	0	0	0	58,41
Total Capital Charge for Equity Exposures (x ± i)	11/ 022	MALTER ALERSANIES TO	The state of the s	-	-	Land of the land o

Total Capital Charge for Equity Exposures (g + j) 116,832 0 \* Report Position on market -by-market basis i.e. separate column for each national market to be used





CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

Net future based Total ne equivalent long income/ expenses 3 4 5 6 7 8 8 3 4 5 6 7 8 8 3 4 5 6 7 8 8 3 4 5 6 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8		Pos	Position in Currency	ncy		Net delta-			
3 4 5 6 77 8 9 10  31 177.50 5,45  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency	Total net long (short) Positions	PKR Rate	Position in PKR
31 177.50 5,45  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3	4	5	9	7	8	6	10
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MARKET RISK CAPITAL CHARGE FOR OPTIONS

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LONG POSITIONS WITH RELATED CASH POSITIONS	LATED CASH P	OSITIONS			(Rupees in '000')
	Specific Risk	General Market   Long Cash and   Short Cash and	Long Cash and	Short Cash and	
Underlying of the Option	Charge	Risk Charge	Long Put	Long Call	Total
Foreign Exchange		%8	)		
				•	

B LONG CALL or LONG PUT OPTIONS

TOTAL

Underlying of the Option Charge Risk Charge Long Put Long Call To Foreign Exchange		Specific Kisk	General Market			
%88	erlyin	Charge	Risk Charge	Long Put	Long Call	Total
	Foreign Exchange		%8	)	)	

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Solding Co.	IP.	Karachi K	またり き	*
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# RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: Basic Inc	aloutol (1)	In septi	<u>*</u>			(Rupees in '000')	
Basic Indicator Approach (BIA)			Gross	Income #			Please
		First year	Second year	Third year	Average of		your Cale
	α				positive values	Capital Charge	
A second	_ 1_	2	3	4	5	6 = (5x1)	Approac
Gross Income	15%	712,196	802,340	173,200	562,579	84,387	all calcu
A Capital Charge (BIA)						84,387	will per
he Standardized Approach (TSA)			Cross	Innama #	7		
The Standardized Approach (15A)		First year	Second year	Income # Third year	Average of		automat
Business lines *	β	That year	Second year	Timu year	positive values	Capital Charge	5
	1	2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0	0	0		CONT.	
Trading and Sales	18%	0	0	0		0	
Retail Banking	12%	0	0				
				0		. 0	
Commercial Banking	15%	0	0	0	And the second s	0	(
Payment and Settlement	18%	0	0	0	The second secon	0	
Agency Services	15%	0	0	0	0	0	
Asset Management	12%	0	0	0	0	0	(1)
Retail Brokerage	12%	0	0	0	0	0	
B Capital Charge (TSA)						0	
Alternative Standardized Approach (ASA)							
менануе этапиагитей Арргонен (АЗА)		-		Income #			
		First year	Second year	Third year	Average of		
Business lines *	β	16.			positive values	Capital Charge	
	1	2	3	4	5	6 = (5x1)	
Corporate Finance	18%	0	0	0		0	
Trading and Sales	18%	0	0	0		0	
Payment and Settlement	18%	0	0	0	100000000000000000000000000000000000000	0	
Agency Services	15%	0	0	0	The second secon	SALL THE PARTY OF	
						0	
Asset Management	12%	0	0	0	The state of the s	0	
Retail Brokerage	12%	0	0	0		0	
Those banks that are unable to disagg gross income for these six lines as und		ir gross incor	ne into the abo	ove mentione	d six lines can ag	gregate the total	
Aggregate of six business lines	18%	0	0	0	0	0	
				75			
3.1 Capital Charge					L	0	
			Loans and	Advances #			
		First year	Second year	Third year	Average of		
	В	- 1101 9 0111	Decond Jean	Time year	positive values	Capital Charge	
		2	3	4	5	6 = (5x1)*m	
Retail Banking	12%	0					
			0	0	0	0	
Commercial Banking	15%	0	0	0	0	0	
Banks may aggregate loans & advance	es from re	tail and comi	nercial bankin	g (if they wis	sh to) using a beta	of 15% as under:	
Retail & Commercial Banking	15%	0	0	0	0	0	
Retail & Commercial Balking	1370	U	U	U	U	0	
3.2 Capital Charge					E	0	
					12		
C Capital Charge (ASA) (3.1+3.2)						0	
D Capital Charge for Operational Risk (A, B or C)						84,387	
E Total Dick Weighted Amount (D. 12.5)						1.051.053	
E Total Risk Weighted Amount (D x 12.5)						1,054,835	
Adjusted RWA based on Capital Floors allowed to	ASA bank	ks only. All o	ther banks will	l manually fe	ea the amount		
	ASA bank	ks only, All o	ther banks will	l manually fe	rea the amount	1,054,835	

\* Disclosure in the above segments of business should not be construed that all these activities are permissible. Banks/DFIs are 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 s in '000)
46.2	CAPITAL ADEQUACY RETURN AS OF 31 December 2021		(Rupees	s in 000)
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 4	Reserve for issue of Bonus Shares Discount on Issue of shares			
5	General / statutory reserves	(w)	380,654	372,477
6	Gain / (losses) on derivatives held as cash flow hedge	(vv)	300,034	372,477
7	Unappropriated / unremitted profits / (losses)	(y)	(2,100,215)	(2,134,571)
8	Minority Interests arising from CET1 capital instruments issued to	(3)	( , , . ,	, , , , , ,
	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	(aa)		
	consolidated subsidiaries (amount allowed in group AT 1)		-	-
16	of which: instrument issued by subsidiaries subject to phase out		-	-
17	AT1 before regulatory adjustments		- (054.504)	- (4 045 000)
18	Total regulatory adjustment applied to AT1 capital (note 46.2.2)		(654,524)	(1,015,302)
19 20	Additional Tier 1 capital after regulatory adjustments  Additional Tier 1 capital recognized for capital adequacy		<u>-</u>	
20	Additional Tier i 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			
22	share premium		-	-
23	Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules	(0)		
24	Tier 2 capital instruments issued to third parties by consolidated	(o) (ab)	-	-
24	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	(g)	53	46
	maximum of 1.25% of Credit Risk Weighted Assets			
27	Revaluation Reserves (net of taxes)			
28	of which: Revaluation reserves on fixed assets		-	-
00	( ) · · · · · · · · · · · · · · · · · ·	portion of		
29	of which: Unrealized gains/losses on AFS	(ac)	-	-
30 31	Foreign exchange translation reserves Undisclosed / other reserves (if any)	(v)	-	-
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

Capital Ratios and buffers (in percentage of risk weighted assets)   24,04%   24,70%				31 December 2021(	2020	
Tier-1 capital to total RWA   24.04%   24.70%		Capital Ratios and buffers (in percentage of risk weighted asset	s)	(%	/6)	
Tier-1 capital to total RWA   24.04%   24.70%	40	CET1 to total RWA		24 04%	24 70%	
As Bank specific buffer requirement (minimum CET1 requirement)						
Additional minimum capital conservation buffer requirement		•		24.04%	24.70%	
	43			-	-	
1		capital conservation bullet plus any other bullet requirement,		-	-	
Additional minimum capital requirement		·		-	-	
Astonal minimum capital requirements prescribed by SBP  48 CET1 minimum ratio 49 Tier1 minimum ratio 50 Total capital minimum ratio 51 Total capital minimum ratio 52 Leverage ratio 53 Total capital minimum ratio plus CCB 54 Ceverage ratio 55 Total capital minimum ratio plus CCB 56 Total capital minimum ratio plus CCB 57 Ceverage ratio 58 Source based on reference number from Step 2 Table 46.3.2  48 Regulatory Adjustments and Additional Information  48.2.1 Common Equity Tier 1 capital: Regulatory adjustments 69 Codwill (net of related deferred tax liability) 60 Codwill (net of related deferred tax liability) 70 Codwill (net of related deferred tax liability) 71 Codwill (net of related deferred tax liability) 72 All other intangibles (net raty on future profitability excluding those arising from temporary differences (net of related tax liability) 72 Codwill (net of related deferred tax liability) 73 Shortfall in provisions against classified assets 74 Deferred tax assets that raty on future profitability excluding those arising from temporary differences (net of related tax liability) 75 Defined-benefit pension fund net assets 76 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities 87 Cash flow hedge reserve 88 Investment in own shares / CET1 instruments 98 Recurlitization gain on sale 199 Capital shortfall of regulated subsidiaries 100 Capital shortfall of regulated subsidiaries 101 Capital shortfall of regulated subsidiaries 102 Capital shortfall of regulated subsidiaries 103 Capital shortfall of regulated subsidiaries 104 Capital shortfall of regulated subsidiaries 105 Capital shortfall of regulated outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) in the common stocks of financial and insurance entities that are outside the scope of regulatory (ag) consolidation (amount above 10% threshold) in the common stocks of financial entities 190 Total capital insurance				-	-	
AB   CET1 minimum ratio			sets)	18.04%	18.70%	
Tier 1 minimum ratio   1.50%		National minimum capital requirements prescribed by SBP				
Tier 1 minimum ratio   1.50%	48	CFT1 minimum ratio		6 00%	6 00%	
Total capital minimum ratio plus CCB   Leverage ratio   Source based on unmber reference number from Step 2 Table   Tomos Step 2 Table   Subject to Pre- Basel III treatment*   Form Step 2 Table   Tomos Step 2 Table 2 Table   Tomos Step 2 Table 2 Tab						
Source based on reference number from Step 2. Table  Regulatory Adjustments and Additional Information  46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Defined-benefit pension fund net assets  Reciprocal cross holdings in OET1 capital instruments of banking, financial and insurance entities in CET1 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)  Significant investments in the common stocks of banking, financial entities in the common stocks of financial entities arising from temporary differences (amount (i) above 10% threshold, net of related tax liability)  Automatical entities in the common stocks of financial entities in the common stocks of						
Source based on mumber from Step 2 Table		·				
Based on reference number from Step 2 Table 2 Table 46.3.2	52	Levelage failu		3.00 /6	3.00 /6	
Regulatory Adjustments and Additional Information  46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  1 Goodwill (net of related deferred tax liability) 2 All other intangibles (net of any associated deferred tax liability) 3 Shortfall in provisions against classified assets 4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 5 Defined-benefit pension fund net assets 6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities 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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-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) 14 Deferred Tax Assets arising from temporary differences (amount dove 10% threshold) 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 linits of the common specified by SBP (mention details) 10 Adjustments in TFCs of other banks exceeding the prescribed limit 10 Any other deduction specified by SBP (mention details) 11 Adjustments in TFCs of other banks exceeding the prescribed limit 12 Adjustment to CET1 due to insufficient AT1 and Tiez 2 to cover deductions 14 (65,524) — 1 (1015,302)			Source			
Regulatory Adjustments and Additional Information  46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  1 Goodwill (net of related deferred tax liability) (h)-(l)-(l) (973) - (1,964)  2 All other intangibles (net of any associated deferred tax liability) (h)-(l)-(l) (973) - (1,964)  3 Shortfall in provisions against classified assets (h) (1,964)  5 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (h)-(l)-(l) (g) - (g)						
Regulatory Adjustments and Additional Information  46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  1 Goodwill (net of related deferred tax liability) 2 All other intangibles (net of any associated deferred tax liability) 3 Shortfall in provisions against classified assets 4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  5 Defined-benefit pension fund net assets 6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities 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 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) 13 Significant investments in the common stocks of financial entities 14 Amount exceeding 15% threshold 15 National specific regulatory assets arising from temporary differences 17 of which: deferred tax assets arising from temporary differences 18 National specific regulatory assets arising from temporary differences 19 Investments in TFCs of other banks exceeding the prescribed limit 20 Any other deduction specified by SEP (mention details) 20 Adjustment to CET1 dayletal free of the cover deductions 3 (1,015,302)				20		2020
Regulatory Adjustments and Additional Information  46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability) (k) + (l) - (q) (973) - (1,964)  Shortfall in provisions against classified assets (f) - (1,964)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (m) - (r) * x%			from Step		•	
46.2.1 Common Equity Tier 1 capital: Regulatory adjustments  1 Goodwill (net of related deferred tax liability) 2 All other intangibles (net of any associated deferred tax liability) (h)+(l)-(q) 3 Shortfall in provisions against classified assets 4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 5 Defined-benefit pension fund net assets 6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities 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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-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) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) 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) 14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold) 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 aguitystments 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 22 (1,015,302)						
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) 3 Shortfall in provisions against classified assets (n) 4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (ii) - (s) *  5 Defined-benefit pension fund net assets (m)		Regulatory Adjustments and Additional Information	46.3.2		(Rupees in 1000)	
1 Goodwill (net of related deferred tax liability) (k) - (p) 2 All other intangbles (net of any associated deferred tax liability) (h)+(h)-(q) (973) 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)  5 Defined-benefit pension fund net assets 6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities 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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold) 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  1 (i) 973		regulatory regulations and reductional information				
2 All other intangibles (net of any associated deferred tax liability) (h)+(f)-(q) 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)  5 Defined-benefit pension fund net assets  6 Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities  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 2 Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold) 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  (i) (i) (i) (i) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7			<i>a</i> > <i>c</i> > 1	<u> </u>	<u> </u>	
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)  5 Defined-benefit pension fund net assets  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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-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) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold) 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  6 (54,524)		`		- (973)	-	(1 964)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)    Commonstructure				(973)	_	(1,904)
Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities Cash flow hedge reserve Investment in own shares / CET1 instruments Capital shortfall of regulated subsidiaries Capital shortfall of regulated subsidiaries Capital shortfall of regulated subsidiaries Investments in the capital instruments of banking, financial and (a)-(ae)-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) Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability) Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities Investments in TFCs of other banks exceeding the prescribed limit Investments in TFCs of other banks exceeding the prescribed limit Investments in CET1 due to insufficient AT1 and Tier 2 to cover deductions   To define the accept and the accep	4	Deferred tax assets that rely on future profitability excluding those				
Defined-benefit pension fund net assets  Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities  Cash flow hedge reserve  Investment in own shares / CET1 instruments  Securitization gain on sale  Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS  Investments in the capital instruments of banking, financial and (a)-(ae)-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)  Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount above 10% threshold)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  To d'which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  National specific regulatory adjustments applied to CET1 capital  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions  (d)  Cash (d)  C		arising from temporary differences (net of related tax liability)				
5 Defined-benefit pension fund net assets				-	-	-
Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities (d)	5	Defined-benefit pension fund net assets		-	-	_
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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 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  2	6	•				
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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability) 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  1	-		(d)	-	-	-
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 12 Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 14 Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability) 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  10 Capital shortfall of (847,361) 22 (245,087) 24 (245,087) 25 (1,015,302)	/ 8			-	_	_
Capital shortfall of regulated subsidiaries  Deficit on account of revaluation from bank's holdings of fixed assets / AFS  Investments in the capital instruments of banking, financial and (a)-(ae)-insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions				-	_	_
assets / AFS  Investments in the capital instruments of banking, financial and (a)-(ae)- insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions  (281,624)  (281,624)  (281,624)  (169,343)  - (245,087)  - (245,087)  - (245,087)	10	•		-	-	-
Investments in the capital instruments of banking, financial and (a)-(ae)- insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions  (169,343)  (169,343)  (169,343)  (169,343)  (169,343)  - (245,087)  (169,343)  - (245,087)  - (245,087)	11	· · · · · · · · · · · · · · · · · · ·		(0.47.004)		(004.004)
insurance entities that are outside the scope of regulatory (ag) consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)  13 Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  14 Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  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  (169,343)	12			(847,361)		(281,624)
the issued share capital (amount above 10% threshold)  Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions  (169,343)  (169,343)  (169,343)  (169,343)  - (245,087)  (169,343)  - (245,087)  (169,343)  - (245,087)	12					
Significant investments in the common stocks of banking, financial (b)-(af)-(ah) and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions		···				
and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  14 Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  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  2	40			(169,343)	-	(245,087)
consolidation (amount above 10% threshold)  Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	13	· · · · · · · · · · · · · · · · · · ·	. , . , . ,			
Deferred Tax Assets arising from temporary differences (amount (j) above 10% threshold, net of related tax liability)  Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions				_	_	_
Amount exceeding 15% threshold  of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	14	Deferred Tax Assets arising from temporary differences (amount	(j)			
of which: significant investments in the common stocks of financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions  of which: significant investments in the common stocks of  -				-	-	-
financial entities  of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 capital  Investments in TFCs of other banks exceeding the prescribed limit  Any other deduction specified by SBP (mention details)  Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions				-	-	-
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 22 (1,015,302)	10	· · · · · · · · · · · · · · · · · · ·		_	_	_
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)	17			-	-	-
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)		• .		-	-	-
			ctions	- (654.524)		(1.015.302)
		·			-	

		Source based on reference number	31 Dec 20		31 December 2020
		from Step		treatment*	
46.2.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments	2 Table		(Rupees in '000)	
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	<b>46.3.2</b> ( c)			_
24	Investment in own AT1 capital instruments	( 0)	-	-	-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of				
26	banking, financial and insurance entities 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	(ae)	-	-	-
	issued share capital (amount above 10% threshold)		(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,				
20	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 34	Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and	(ag)	-	-	-
0.	insurance entities that are outside the scope of regulatory	(αg)			
	consolidation, where the bank does not own more than 10% of the		(400 707)		(504.045)
35	issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by	(ah)	(403,797)	-	(531,315)
	banking, financial and insurance entities that are outside the scope of regulatory consolidation	(,	-	-	-
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		(403,797)	-	(531,315)
			31 December 2021	31 December 2020	
46.2.4	Additional Information		(Rupees	s in '000)	
37	Risk Weighted Assets subject to pre-Basel III treatment 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) (iii)	of which: Defined-benefit pension fund net assets of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of		-	-	
(iv)	the issued common share capital of the entity of which: Recognized portion of investment in capital of banking,		-	-	
( )	financial and insurance entities where holding is more than 10% of the issued common share capital of the entity		-	-	
38 39	Amounts below the thresholds for deduction (before risk weighting Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities	ng)	557,388	582,610	
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		_	_	
	арргосон		-	-	

#### 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.

		31 Decen	nber 2021
Step 2	Reference	Statement of financial position as in published unconsolidated financial statements	Under regulatory scope of consolidation
		(Rupees	s in '000)
Assets Cash and balances with treasury banks		110,575	110,575
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		022 020	022 020
and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financia	a al	823,920	823,920
and insurance entities exceeding regulatory threshold	b		
of which: Mutual Funds exceeding regulatory threshold	С		
of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)	d		
of which: others (mention details)	е		
Advances	f	6,312,475	6,312,475
shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital	a	_	_
Fixed assets	g	97,445	97,445
of which: intangible	h	973	973
Deferred tax assets		434,796	434,796
of which: DTAs that rely on future profitability excluding those arising from temporary			
differences	i :	424.706	424.706
of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets	j	434,796 2,456,733	434,796 2,456,733
of which: Goodwill	k	2,430,733	2,430,733
of which: Intangibles	Ï	-	-
of which: Defined-benefit pension fund net assets	m		
Total assets		40,621,202	40,621,202
Liabilities and equity			
Bills payable		_	_
Borrowings		30,149,418	30,149,418
Deposits and other accounts		4,576,353	4,576,353
Sub-ordinated loans		-	-
of which: eligible for inclusion in AT1	n	-	-
of which: eligible for inclusion in Tier 2 Liabilities against assets subject to finance lease	0	-	-
Deferred tax liabilities			
of which: DTLs related to goodwill	р	-	-
of which: DTLs related to intangible assets	q q	-	-
of which: DTLs related to defined pension fund net assets	r	-	-
of which: other deferred tax liabilities	S	-	-
Other liabilities Total liabilities		320,573 35,046,344	320,573 35,046,344
Total nabilities		33,040,344	33,040,344
Share capital		8,141,780	8,141,780
of which: amount eligible for CET1	t	8,141,780	8,141,780
of which: amount eligible for AT1	u	-	-
Reserves	.,	380,654	380,654
of which: portion eligible for inclusion in CET1: Share premium of which: portion eligible for inclusion in CET1: General / statutory reserves	v w	380,654	380,654
of which: portion eligible for inclusion in Tier 2	×	300,034	-
Unappropriated profit / (losses)	у	(2,100,215)	(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			
of which: Unrealized gains / (losses) on AFS	ac	(847,361)	(847,361)
In case of Deficit on revaluation (deduction from CET1)	ad	(5,551)	(5,551)
Total liabilities and equity		40,621,202	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,	8,141,780
•	as of reporting date)	40.000
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
47	Coupons / dividends	NIA
17	Fixed or floating dividend/ coupon	NA
18	Coupon rate and any related index/ benchmark	NA No
19	Existence of a dividend stopper	
20 21	Fully discretionary, partially discretionary or mandatory	fully discretionary No
22	Existence of step up or other incentive to redeem  Noncumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible
23 24		NA NON CONVENIBLE
2 <del>4</del> 25	If convertible, conversion trigger (s)  If convertible, fully or partially	NA NA
26	If convertible, conversion rate	NA NA
27	If convertible, mandatory or optional conversion	NA NA
28	If convertible, specify instrument type convertible into	NA NA
29	If convertible, specify issuer of instrument it converts into	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	NA
- •	type immediately senior to instrument	- <b></b>
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.

105565.	Capital requ	irements	Risk weight	ted 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 Other assets	9,647 245,673	9,781 258,954	96,472 2,456,733	97,813 2,589,538	
Other assets	1,079,936	1,039,661	10,799,362	10,396,615	
	1,073,330	1,000,001	10,733,302	10,000,010	
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	
	4 075 000	4.040.740	40.750.004		
Total	1,975,826	1,848,740	19,758,264	18,487,402	
	2021		202	20	
Capital adequacy ratios	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

(in local	currency)	TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
(iii local	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)		2,032,256.500
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business cusmtomers 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 INLFOWS		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%

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

NSI	FR Disclosure-2021					LR IX
		unweighted value by residual maturity				
(4	at in DVD in the constant	No Maturity	. C months	6 months to < 1	≥ 1 yr	weighted value
ASF Ite	nt in PKR in thousands)	No Maturity	< 6 months	yr		
1	Capital:					
2	Regulatory capital	6,422,219				6,422,219
3	Other capital instruments	53				5
	Retail deposits and deposit from small	33				
4	business customers:					
5	Stable deposits	_		_		
6	Less stable deposits	_	70,922			63,83
7	Wholesale funding:		70,322			-
8	Operational deposits	_		_		
9	Other wholesale funding	_	4,505,431	466,382	6,757,242	9,243,14
	Other wholesale runding		22,925,795	400,302	0,737,242	3,243,14
10	Other liabilities:		22,323,733			
11	NSFR derivative liabilities				-	
	All other liabilities and equity not					
12	included in othercategories		219,578.09	_	106,660	106,66
13	Total ASF		213,370.03		100,000	15,835,91
RSF ite						13,033,31
		xxxxxxxxxxxxxxx	·×××××××××××××××××××××××××××××××××××××	XXXXXXXXXXXXXXXXX	·×××××××××××××××××××××××××××××××××××××	
14	Total NSFR high-quality liquid assets (HQLA)			(XXXXXXXXX		1,099,44
	Deposits held at other financial institutions					
15	for operational purposes	197,264	_	-	_	98,63
16	Performing loans and securities:	,				· · · · · · · · · · · · · · · · · · ·
	Performing loans to financial					
17	institutions secured by Level 1 HQLA	_	_	_	_	_
	Performing loans to financial	_		_		<u> </u>
	institutions secured by non-Level 1					
	HQLA and unsecured performing loans					
18	to financail institutions	_	3,800,000	_	_	570,00
10	Performing loans to non- financial		3,000,000			370,00
	corporate clients, loans to retail and					
	small business customers, and loans to					
	sovereigns, central banks and PSEs, of					
19	which:	_	1,763,652	432,863	4,156,853	4,631,58
15			1,703,032	432,003	4,130,033	7,031,30
	With a risk weight of less than or equal					
	to 35% under the Basel II Standardised					
20	Approach for credit risk				115,690	75,19
20	I					·
20	Securities that are not in default and do not			1		
20	qualify as HQLA 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	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%