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-2022 SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

v (1111111111)	n Èquity Tier 1 (CET1)	Basel 3 Transit	Basel 3 full
	Fully Paid-up capital/ Capital deposited with SBP	9 141 700	0.141.7
		8,141,780	8,141,7
	Balance in Share Premium Account		
	Reserve for issue of Bonus Shares		
	Discount on issue of Shares (enter negative number)		-
	General/ Statutory Reserves as (disclosed in the Balance Sheet)	380,654	380,6
	Gain/ (losses) on derivatives held as Cash Flow Hedge	La time of the late of the late of	
1,1.7	Un-appropriated/ un-remitted profits/ (losses)	(2,398,459)	(2,398,4
1.1.8	Minority Interest arising from CET1 instruments issued to third party by consolidated bank's		
	subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)		
	CET1 before Regulatory Adjustments	6,123,975	6,123,9
1.1.9	Regulatory Adjustments at CET1 level		HEV.
	Goodwill (net of related defered tax liability)		
	All other intangibles (net of any associated defered tax liability)	452	4
	Shortfall in provisions against classified assets (without considering any tax impact)		
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		
1.1.13			
	(net of related tax liability)	A CONTRACTOR OF THE PROPERTY OF THE PROPERTY OF	
	Defined benefit pension fund net assets		•
	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities		
1.1.16	Cash flow hedge reserve		
1.1.17	Investment in own shares/ CET1 instruments		-
1.1.18	Any increase in equity capital resulting from a securitization transaction		34
	Capital shortfall of regulated subsidiaries		
	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	2,012,717	2,012,7
	Sum of Regulatory Adjustments at CET1 level	2,013,169	2,013,1
	CET 1 after Regulatory Adjustments above	4,110,806	4,110,8
	Investments in the capital instruments of banking, financial and insurance entities that are outside the	153,315	153,3
	scope of regulatory consolidation where the bank does not own more than 10% of the issued share		
	capital (amount above 10% threshold)		
	CET 1 after Regulatory Adjustment above	3,957,491	3,957,4
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside	national condition and delication of	ha bana a
	the scope of regulatory consolidation (amount above 10% threshold)		
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax	4,882	4,8
	liability)		
	CET 1 after Regulatory Adjustment above	3,952,609	3,952,6
	Amount exceeding 15% threshold (significant Investments and DTA)		
	CET 1 after above adjustment	3,952,609	3,952,6
		3,752,007	2,7,74,0
	National specific regulatory adjustments applied to CET1	The second secon	
	Investment in TFCs of other banks exceeding the precribed limit		
	Any other deduction specified by SBP	The second secon	
	CET 1 after Regulatory Adjustment above	3,952,609	3,952,6
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	751,388	751,3
1.1.34	CET1 (after regulatory adjustments)	3,201,221	3,201,2
	nal Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium		
1.2.1.1			
1.2.1.2	of which Classified as liabilities	CONTROL CONTRO	
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in		
	group AT1 - from "Consolidation sheet")		
	AT1 Capital before Regulatory Adjustments		
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the precribed limit		
	Investment in own AT1 capital instruments		
	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities		
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the	299,456	299,4
		277,430	479,4
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		
1.0.0	capital (amount above 10% threshold)		
	Significant investments in the capital instruments issued by banking, financial and insurance entities that		
	are outside the scope of regulatory consolidation		
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment		
	which, during transitional period, remain subject to deduction from Tier-1 capital		
	Adjustment to ATI capital due to insufficient Tier 2 capital to cover deductions	451,933	451,9
	Sum of Regulatory Adjustments at AT1 Capital level	751,388	751,
		731,386	7.314
1212	Amount of Regulatory Adjustment applied at AT1 Capital level		
	ATTI Canital (afternoon laternoon)		
1.2.13	AT1 Capital (after regulatory adjustments) AT1 Capital recognized for capital adequacy		



2.1	T2) Capital		
2007	Qualifying T2 capital instruments under Basel 3 plus any related share premium		and the same
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3		
anthos:	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")		
2.3.1	of which: instruments issued by subsidiaries subject to phase out		
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	48	+1
2.5	Revaluation Reserves (net of taxes)		
2.5.1	Pertaining to Fixed Assets		
2.5.2	Unrealized Gains/ (losses) on AFS securities		
2.6	Foreign Exchange Translation Reserves		
2.7	Undisclosed/ Other Reserves (if any)		
2.8	T2 Capital before regulatory adjustments	48	-
2.9	Regulatory Adjustments at T2 Capital level	40	
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital		
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities		
2.12	Investment in own T2 capital instrument		-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the	471.001	-
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	451,981	451,9
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	171 001	
2,15	Amount of Regulatory Adjustment applied at T 2 Capital level	451,981	451,98
2.16	T2 Capital (after regulatory adjustments)	48	
2.17	T2 Capital recognized for capital adequacy		-
2.18	Portion of AT1 Capital recognized in T2 Capital	+	-
2.19	Total T2 Capital admissible for capital adequacy		
	Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital	3,201,221	3,201.22
	Total Risk Weighted Assets (TRWAs)	55 554 CHA	
1.1	Total Credit Risk Weighted Assets	23,331,679	23,331,6
1.2	Total Market Risk Weighted Assets	16,752,869	16,752,86
1,3	Total Operational Risk Weighted Assets	5,158,933 1,419,877	5,158,93
		1,717,01.1	1,419,87
	Capital Adequacy Ratios		
.1	CETI to TRWAs	13.72%	13 72
.2	T1 Capital to TRWAs	13,72%	13 72
.3	Total eligible capital to TRWAs	13.72%	13.72



(Karachi

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Rupees in '000

	Minority Interest - under Basel III (full implementation)							Subsi		_			
	(A separate column should be completed for each subsidairy issuing capital to third parties)	Total Amount	1		2	3	4	5	6	7	8	9	
	Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)					2111							
	paid in amount plus related reserves/retained earnings owned by group gross of all deductions			-									-
	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			-		-200		177000					-
	Total Tier I capital (CET1 + AT I capital) of the subsidiary net of deductions		<u> </u>										-
	paid in amount plus related reserves/retained earnings owned by group gross of all deductions												
	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions												-
	Total capital (CET1 + AT I capital + T 2 capital) of the subsidiary net of deductions												-
	paid in amount plus related reserves/retained earnings owned by group gross of all deductions		- 10 to 10 Vis	- 10 PM				1777	1711/150		-		
	paid in amount plus related reserves/retained carnines owned by third parties gross of all deductions			-		-		-					+
	Total risk-weighted assets of the subsidiary												
	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)						ALC: Y	1857			A D		
	Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets			0	0	0	0	0	0	0	0	0	
	CET1		0.000										
F	Surplus CET1 of the subsidiant of which					-	1/2/	(a)			-	-	
1	amount attributable to third parties								-	- 0.00			
	Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors			-	-	(4)			-	780			
	Total CET1 of the subsidiary held by third parties less sumlus attributable to third party investors (under transitional arrangements)			12	E	- 1	. 4	4	9		- 4		
	Total Tier 1 (T1) Capital												
- 1	Surplus Total T1 capital of the subsidiary; of which			4	4		-			141			
-	amount attributable to third parties			-					-		-		
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors			-	- 1	7-					-		
	Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)			-	-	-			4	14	2 1		
	Total capital	100000000000000000000000000000000000000						-					_
13	Surplus Total capital of the subsidiary; of which								401				
-	amount attributable to third parties			-		-							
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors			-	-				-	S -1 2		-	
	Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)			-	*	-	148		- 2	194	-		
1	Under full Basel III implementation:												
0	CET1 recognized from consolidated subsidiaries	F10502 VPS-1/23/64		- 1	100		-		0.000	100		-	
1	ATI Canital recognized from consolidated subsidiaries	00000000000000000000000000000000000000							-	-			-
	12 Canital recognized from consolidated subsidiaries	Section 1885 State		-		-							
ī	Under Transitional Arrangement of Basel III	100%											
	CETI recognized from consolidated subsidiaries	110,6		-	. 1		-	10 1 12 13	200				
	ATT Capital recognized from consolidated subsidiaries	Clare Care Con				-	-		- 12	-	-		-
	12 Capital recognized from consolidated subsidiaries	CONTRACTOR OF THE PARTY OF THE					200 T AV	-			- 1		3

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





Transitional Arrangements for Capital Deduction (w.e.f. December)	201	9
	100%	6
Deferred tax assets that rely on future profitability net of any associated deferred tax liability (excluding temporary differences)		1
		0
Amount to be risk weighted @ 100% during the transition period.	B3 full	B3 Tra
Defined benefit pension fund assets (net of any associated deferred tax liability)		
	B3 full	B3 Tra
Amount to be risk weighted @ 100% during the transition period.		DO ITA
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold). Gross holdings of common stock		
Gross holdings of Additional Tier I capital		22
Gross holdings of Tier 2 capital Sum of all above holdings	-	43
Applicable CET1 amount (before thresholds)		1,31
Amount of holdings exceeding 10% applicable CET1		4.11
	P2 6 11	90
eduction from CET1	B3 full 153,315	B3 Trai
leduction from T2	299,456	29
Mounts not deducted and to be stated at the	451,981	45
mounts not deducted and to be risk weighted as per Banking/ Trading Book classifications Gross holdings of common stock		34
Gross holdings of AT1 capital	69,660	6
Gross holdings of T2 capital	136,060	13
gnificant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope regulatory consolidation		117.0
ross holdings of common stock ross holdings of AT1 capital		
oss holdings of AT1 capital oss holdings of T2 capital splicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	3,957.491	3.957
oss holdings of AT1 capital oss holdings of T2 capital oplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions about the latest threshold adjustments and thresholds.	B3 full	B3 Trans
oss holdings of ATI capital oss holdings of T2 capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (## 100% after applying deduction from CET).		B3 Trans
oss holdings of ATI capital oss holdings of T2 capital oss holdings of T2 capital osplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (ii) 100% after applying deduction %age during the transition period duction from ATI capital	B3 full	B3 Trans
oss holdings of AT capital oss holdings of T2 capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications	B3 full	B3 Trans
oss holdings of AT capital oss holdings of T2 capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications	B3 full	B3 Trans
oss holdings of AT1 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital	B3 full	B3 Trans
oss holdings of TT capital oss holdings of TZ capital poplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (@) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary 250%.	B3 full	B3 Trans
oss holdings of AT1 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Trans
oss holdings of TT capital oss holdings of TZ capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (%) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from TZ capital maining amount to be risk weighted as per Banking/ Trading Book classifications deferred Tax Assets (that arise from temporary differences (after 10% threshold) pictable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold destroy adjustments but before significant investments and thresholds)	B3 full B3 full 3.957,491	B3 Trans
oss holdings of T1 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted at 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax assets due to temporary differences (after 10% threshold) deferred Tax assets due to temporary differences (after 10% threshold) CET1 (after 10% cap)	B3 full B3 full 3.957.491 395,749	B3 Trans B3 Trans 400, 3,957, 395,
oss holdings of TT capital oss holdings of TZ capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (%) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from TZ capital maining amount to be risk weighted as per Banking/ Trading Book classifications deferred Tax Assets (that arise from temporary differences (after 10% threshold) pictable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold destroy adjustments but before significant investments and thresholds)	B3 full B3 full 3.957,491	B3 Trans B3 Trans 400, 3,957, 395, 4.
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oss holdings of T1 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (%) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) deferred at ansset due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) a mount to be recognised for further threshold deductions check and applying 250% RW function from CET1 (after 10% cap) maining amount to be risk weighted (%) 100% after applying deduction %age during the transition period inficant Investments and DTA above 15% threshold inficant investments in the common courts of forencial entities at the significant investments in the common courts of forencial entities at the significant investments in the common courts of forencial entities at the significant investments in the common courts of forencial entities at the significant investments in the common courts of forencial entities at the significant investments in the common courts of forencial entities at the significant investments and DTA above 15% threshold	B3 full B3 full 3.957.491 395.749 4.882	B3 Trans B3 Trans 400, 3,957, 395, 4.
oss holdings of TT capital oss holdings of TZ capital oss holdings of TZ capital policiable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (ii) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets (that arise from temporary differences (after 10% threshold) deferred as assets due to temporary differences (after 10% threshold) include CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW function from CET1 (after 10% cap) maining amount to be risk weighted (ii) 100% after applying deduction %age during the transition period mificant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap erred tax assets due to temporary differences not deducted as part of the 10% cap	B3 full B3 full 3.957,491 395,749 4.882	B3 Trans B3 Trans 400, 3,957, 395, 4.
oss holdings of T2 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after 10% threshold) amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) naining amount to be risk weighted @ 100% after applying deduction %age during the transition period inificant Investments and DTA above 15% threshold inificant investments in the common equity of financial entities not deducted as part of the 10% cap of above holdins	B3 full 3.957.491 395.749 4.882 B3 full 395.749	B3 Trans 400, 3,957, 395, 4. B3 Transi
oss holdings of T1 capital oss holdings of T2 capital pplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 4 amount to be recognised for further threshold deductions check and applying 250% RW utution from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period inficant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap erred tax assets due to temporary differences on deducted as part of the 10% cap in of above holdings licable 15% Threshold	B3 full 3.957.491 395.749 4.882 B3 full 395.749 395.749 395.749 395.749	B3 Trans 400, 3,957, 395, 4. B3 Transi 395, 395, 395,
oss holdings of T2 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications deferred Tax Assets that arise from temporary differences (after 10% threshold) teleferred tax assets due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences (after significant investments and thresholds) & amount to be recognised for further threshold deductions check and applying 250% RW luction from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period mificant Investments and DTA above 15% threshold diffeant investments in the common equity of financial entities not deducted as part of the 10% cap to a bett of the 10% cap	B3 full 3.957.491 395,749 4.882 B3 full 395,749 395,749 395,749 395,749 395,749	B3 Trans 400, 3,957, 395, 4, 395, 395, 395, 3,952,6
ross holdings of T1 capital soss holdings of T2 capital splicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 4 amount to be recognised for further threshold deductions check and applying 250% RW utetion from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period inficant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap rief amount (after all regulatory adjustments and threshold) licable 15% threshold to be deducted from CET1 punts not deducted to be subject to 250% risk weight	B3 full 3.957.491 395.749 4.882 B3 full 395.749 395.749 395.749 395.749	B3 Trans 400, 3,957, 395, 4,1 B3 Transi 395,3 395,3 395,3
ross holdings of T1 capital oss holdings of T2 capital opticable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax assets due to temporary differences (after 10% threshold) deferred Tax assets due to temporary differences (after 10% threshold) deferred Tax assets due to temporary differences (after 10% threshold) duction from CET1 (after 10% cap) maining amount to be recognised for further threshold deductions check and applying 250% RW (asset) duction from CET1 (after 10% cap) maining amount to be risk weighted (a) 100% after applying deduction %age during the transition period mificant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap rered tax assets due to temporary differences not deducted as part of the 10% cap are of above holdings licable 15% Threshold to be deducted from CET1 pounts not deducted to be subject to 250% risk weight Significant investments in the common equity of financial entities.	B3 full 3.957.491 395,749 4.882 B3 full 395,749 395,749 395,749 395,749 395,749	B3 Trans 400, 3,957, 395, 4,1 B3 Transi 395,3 395,3 395,3
ross holdings of T1 capital soss holdings of T2 capital splicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) 4 amount to be recognised for further threshold deductions check and applying 250% RW utetion from CET1 (after 10% cap) maining amount to be risk weighted @ 100% after applying deduction %age during the transition period inficant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap rief amount (after all regulatory adjustments and threshold) licable 15% threshold to be deducted from CET1 punts not deducted to be subject to 250% risk weight	B3 full 3.957.491 395,749 4.882 B3 full 395,749 395,749 395,749 395,749 395,749	B3 Transi 400, 3.957, 395, 4.3 B3 Transi 395,3 395,6 697,5
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oss holdings of T2 capital opital opital policible CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (a) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (a) 100% after applying deduction %age during the transition period mificant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap mered tax assets due to temporary differences not deducted as part of the 10% cap mificant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap material and threshold to be deducted from CET1 punts 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	B3 full B3 full 3.957.491 395.749 4.882 B3 full B3 full 697.519	B3 Trans 400, 3,957, 395, 4, B3 Transi 395, 3,952, 697,
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coss holdings of TZ1 capital pplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (d) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred as assets due to temporary differences and threshold applying 250% RW duction from CET1 (after 10% cap) luction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plus the fore significant investments and thresholds) & amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted at 100% after applying deduction %age during the transition period milicant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap mered tax assets due to temporary differences not deducted as part of the 10% cap main above 15% threshold to be deducted from CET1 punts 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 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) thener in capital instruments of majority ov ned financial entities before the financial entities policials of the financial entities of majority ov ned financial entities policials of the financial entities of majority ov ned financi	B3 full B3 full 3.957.491 395.749 4.882 B3 full B3 full 697.519	B3 Transi 400, 3,957, 395, 4,1 B3 Transi 395, 395, 395, 697, 395,7
toss holdings of TZ1 capital soplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (ii) 100% after applying deduction %age during the transition period duction from TZ1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications deterred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax Assets that arise from temporary differences (after 10% threshold) deferred Tax Assets due to temporary differences (after 10% threshold) deferred Tax Assets due to temporary differences (after 10% threshold) deferred Tax Assets due to temporary differences (after 10% threshold) deferred tax assets due to temporary differences of the top of the transition period deferred Tax Assets that arise from temporary differences of the top of the transition period of the transit	B3 full B3 full 3.957.491 395.749 4.882 B3 full B3 full 697.519	3,957 B3 Transi 400,4 3,957, 395,7 4,8 395,7 395,7
coss holdings of TZ1 capital pplicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds) % amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted (d) 100% after applying deduction %age during the transition period duction from AT1 capital maining amount to be risk weighted as per Banking/ Trading Book classifications duction from T2 capital maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred as assets due to temporary differences and threshold applying 250% RW duction from CET1 (after 10% cap) luction from CET1 (after 10% cap) maining amount to be risk weighted as per Banking/ Trading Book classifications ferred Tax Assets that arise from temporary differences (after 10% threshold) deferred tax assets due to temporary differences plus the fore significant investments and thresholds) & amount to be recognised for further threshold deductions check and applying 250% RW duction from CET1 (after 10% cap) maining amount to be risk weighted at 100% after applying deduction %age during the transition period milicant Investments and DTA above 15% threshold inficant investments in the common equity of financial entities not deducted as part of the 10% cap mered tax assets due to temporary differences not deducted as part of the 10% cap main above 15% threshold to be deducted from CET1 punts 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 2 deductions under Basel II (50% from Tier-1 and 50% from Tier-2) thener in capital instruments of majority ov ned financial entities before the financial entities policials of the financial entities of majority ov ned financial entities policials of the financial entities of majority ov ned financi	B3 full B3 full 3.957.491 395.749 4.882 B3 full B3 full 697.519	B3 Transi 400, 3,957, 395, 4,3 B3 Transi 395,7 395,7





Leverage Ratio	2.56%
Tier-1 Capital	3,201,221
Total Exposures	125,208,578

/D	in '000'
trupess	in ono.

	A) On-Balance Sheet Assets	Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	208,275
2	Balances with other banks	54,004
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	3,386,711
4	Investments	7,431,463
5	Advances	9,062,138
6	Operating fixed assets	69,448
7	Deferred tax assets	374,933
8	Financial Derivatives (total from cell C29)	3,14,933
9	Other assets	2,851,915
	Total Assets	23,438,887

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

	B) Off-Balance Sheet Items excluding derivatives	Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent
Ī	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 securies as collaterals	100%	97,468,899	97,468,899
5	Undrawn committed facilities (which are not cancellable)	100%	3,735,325	3,735,325
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	3,733,323	3,/30,323
7	Commitments in respect of operating leases	100%		-
8	Commitments for the acquisition of operating fixed assets	100%	577	577
9	Other commitments	100%	214,652	214,652
	Total Off-Balance Sheet Items excluding Derivatives		101,769,453	101,769,453

(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		
1	Interest Rate		10\		
2	Equity	225.00	238.50	238,50	
3	Foreign Exchange & gold	225.00	THE RESERVE OF THE PARTY OF THE		
4	Precious Metals (except gold)*				
5	Commodities*	E transcour			
6	Credit Derivatives (protection sold and bought)*		-		
7	Other derivatives*				
	Total Derivatives	the resempted and still think		238,50	

*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)

13,918,090

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 Relate	d Exposures (E: Grand Total of CR 4)
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4 T	otal	Risk	Weighted	Amount	for	Credit .	Risk
-----	------	------	----------	--------	-----	----------	------

2,834,779	
0	
0	
0	2,834,779

0

16,752,869





APPROACH USED FOR CRM IN BANKING BOOK 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						MITIGATION (CR.		Risk Adjusted Amoun
	Exposure Type	Externa rating	Risk Weight	Original Exposure	Inflow Adjustments	Simple Approach Out flow Adjustments	Adjusted	Comprehensive Adjusted Exposure	
		1	2	3	4	Aujustments 5	Exposure 6	(after CRM) ΣE*	69 1
t (a)	Cash and Cash Equivalents		0%	6,797	Marine Commission		(3+4-5)		(2 X 6) or (2 x 7)
(b)	Claims on Government of Pakistan (Federal or Provincia	ı	0%				6,797		
(c)	Governments) and SBP, denominated in PKR Foreign Currency claims on SBP arising out of statutory obligation.		0%	364,522			364,522		Barrier Barrier
(4)	of banks in Pakistan		076				0		
(d)	Claims on other sovereigns and on Government of Pakistan o provincial governments or SBP denominated in currencies other than	1	0%				0		
	PKR	3	20% 50%				0		
		4,5	100%			newsta la la	0		
		6 Unrated	150%				0		
(e)	Claims on Bank for International Settlements, International Monetary	· Omitted	0%				- 0		
	Fund, European Central Bank, and European Community	H-,							
(f)	Claims on Multilateral Development Banks		0%				0		
		1	20%	2.5			0		
		2,3 4,5	50% 100%				0	-	
		6	150%				- 0		
(g)	Claims on Public Sector Entities in Pakistan	Unrated	50%				0		
N. 9996	A CONTRACTOR OF THE CONTRACTOR	1	20%			200 100 100 100 100 100 100 100 100 100	0		
		2,3	50%				0		
		4,5	100%	0.810			0		
21.1	Cl.: n 1	Unrated	50%	0			0		
(h)	Claims on Banks		0%				0		
		1	10%	275,241	10/10/2015		275,241		
		2,3	50%	2,103,029			2,103,029		55,049 1,051,519
		4,5	100%	KIII LII EENIM					ilocate a
		Unrated	150% 50%				0		
(i)	Claims, denominated in foreign currency, on banks with original		0%		r in the		0	100 CO (100 CO) (100 CO (100 CO (100 CO) (100 CO (100 CO) (100	
	maturity of 3 months or less	1,2,3 4,5	20% 50%				0		
		6	150%				0		(
(j)	Claims on banks with original maturity of 3 months or less	unrated	20%				0		
	denominated in PKR and funded in funded in PKR		20%	1,700,000			1,700,000	eta Cula - Ilai - A	0
(k)	Claims on Corporates (excluding equity exposures)		0%				1,700,000		340,000
	A	1	10% 20%	489,400		dia di Filippe di	0	realists in the	0
	√'	2	50%	6,261,622			489,400 6,261,622	-	97,880
	- /	3.4 5,6	100%	501,627		Series con	501,627		3,130,811 501,627
		Unrated-1	150% 100%	1,324,206			1,324,206	20,000,000,000	
(I)	Claims categorized as retail portfolio	Unrated-2	125%	1,832,218			1,832,218		1,324,206 2,290,272
(.)	categorized as retail portiono		0% 20%		all of Personal		0		
			50%				0		0
(m)	Claims fully secured by residential property (Residential Mortgage		75%	47,636			47,636	and the second second	35,727
(43.4)	Fiance as defined in Section 2.1)		35%	104,700			194,700		
(n)	Claims against Low Cost Housing Finance Past Due loans:		25%		T S ES IND	The Late	0	But the state of	36,645 0
(11)				603			0	Market III - Total	0
	 The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 	-							
_	2006) that is past due for more than 90 days and/or impaired:								
	1.1 where specific provisions are less than 20 per cent of the		150%			en en	17	THE PARTY	0
	outstanding amount of the past due claim. 1.2 where specific provisions are no less than 20 per cent of the		100%	0			Ú		0
	outstanding amount of the past due claim		100%	100,000			100,000	1.55	100,000
	1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim.		50%					ATTENDED	100,000
	2. Loans and claims fully secured against eligible residential		100%	U	01(31,230)	3 5 1 21	0	27,010,000,000	0
	mortgages that are past due for more than 90 days and/or impaired			0		计成型 机	0	Acceptation 1	6
	Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific		50%	1000					
	provision held thereagainst is more than 20% of outstanding amount				-112 11-1				
	Investment in the equity of commercial entities (which exceeds 10%		1000%	0	7-0		- 0	an (1) (8) (1) (5+1	0
3,000	of the issued common share capital of the issuing enitity) or where the	31	1000%						
	entity is an unconsolidated affiliate Significant investment and DTAs above 15% threshold (refer to			See See B		100	0		0
	Section 2.4.10 of Basel III instructions)		250%	400,631			400,631		
(p)	Listed Equity investments and regulatory capital instruments issued		100%			170	400,003		1,001,578
	by other banks (other than those deducted from capital) held in the			341,421			1	THE RESERVE	
(r)	Unlisted equity investments (other than that deducted from capital)		150%	341,421			341,421		341,421
	held in banking book Investments in venture capital		32.7527.47	1,500			1,500		2,250
	Investments in premises, plant and equipment and all other fixed		150%		HINGE CO.		0	Part of the second	0
	assets			68,871			68,871		68,871
~									
(u)	Claims on all fixed assets under operating lease All other assets		100%	3,540,239			3,540,239		0

TOTAL





Direct Credit Substitutes				4		CREDIT RI	SK MITIGATI	ON (CRM) 1	
Lending of securities or posting of securities as collateral	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
Other commitments with certain drawdown	Rating	Weights %		•	Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣΕ*	Exposure
	1	2	3	4	5	6	7	8 8	9
Against		-		(3 X 100%)					(2 x 8)
Government of Pakistan (Federal or Provincial		0%							
Governments) and SBP, denominated in PKR	(#)	070	64,140,335	64,140,335	-		64,140,335	ENGERS SERVICE	
SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan		0%		1			-		
B Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	2	20%		1000000		-			
other than PKR	3	50%	W	-	-				
Outer that I kee	4,5	100%				-		2	
	6	150%		· ·		-	-		
	Unrated	100%			-				
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%							
Multilateral Development Banks		0%		-			700 US 10 - US		
	1 22	20% 50%	100 H. (100 PA A)		•		- (
	2,3 4,5	100%	-		-	-			
	6	150%		2	-				
	Unrated	50%		1					
		1	I Was a service with			Leaves - Inches			
Public Sector Entities in Pakistan		0%					-		
	1	20%							
- "	2,3	50%			-				
	4,5	100%	Add and seed below		-				
	6 Unrated	150%		-	-				
	Onrated	3076		-	-		*		
Banks		0%			I CONTRACTOR				
	1	20%	Historia Antonio		Manufacture - 150				
	2,3	50%		-			_		
	4,5	100%			-			-	
	6	150%			100000-00	0.000		Best 10 (10 (10 (10 (10 (10 (10 (10 (10 (10	
	Unrated	50%		+	100000000000000000000000000000000000000				
de i a si i i a si a ci i i T		1 007	I		STATE OF THE STATE OF	Terror and the second			
Banks (with original maturity of 3 months or less	1.2,3	20%	Septiments of the		1000	Supplementary			
and denominated in foreign currency)	4.5	50%						-	
	6	150%		-	-		•		
	unrated	20%							
Banks (with original maturity of 3 months or less		0%			33,867,926		33,867,926		
denominated in PKR)		20%	36,757,737	36,757,737	5	33,867,926	2,889,811		577,
(C		0%	I and the second second		33730 3373	I managaman a la			
Corporates		20%	750,000	750,000	-		750,000		150.
	2	50%	1,965,182	1,965,182			1,965,182		982,
	3,4	100%	1,903,162	1,200,102	100	3.00	1,903,182		762
	5,6	150%			1 1		100	National Control of the Control	
	Unrated-1	100%	530,428	530,428	30 10 10 -00	2.0	530,428		530.
	Unrated-2	125%	299,755	299,755	-	a della e	299,755		374,
									Marini San Marini San
Retail		0%					· · · · · · · · · · · · · · · · · · ·		
A state of the sta		20%					4		
		75%	4,992	4,992		-	4.992		3
		1370	1 792	4,222		1	9,274		3.
Others		0%			100000000000000000000000000000000000000	I			
		20%			4.0				
How I	Maria de la compansión de	50%					- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
		100%	215,360	2(5.360)	**************************************		215,360		215.

104,663,789 104,663,789 33,867,926 33,867,926 104,663,789 - 2,834,779





th Credit Conversion Factor of 50% Performance related contingencies	720 2	2000					SK MITIGATIO	ON (CRM) 1	
Commitments with an original maturity of over	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach	1	Comprehensive	Risk Adjust
one year	Rating	Weights %	The second secon		Inflow	Out flow	Adjusted	Adjusted Exposure (after	Exposure
	1	2	3	4	Adjustments 5	Adjustments 6	Exposure 7	CRM) ΣΕ* 8	9
Government of Pakistan (Federal or Provincial		0%		(3 X 50%)					(2 x 8)
Governments) and SBP, denominated in PKR SBP in Foreign Currency arising out of statutory		0%							
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial	<u> </u>	0%				-			
governments or SBP denominated in currencies	2	20%				-	-		
other than PKR	3	50%			-	•			
	4,5	100%				(A)			
	6	150%				-	4	- 11W51-12W6 - 11 - 11 - 12 - 13 - 13	
	Unrated	100%			-			20 July 10 Jul	
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	9	0%					s de la company de glorga (glor		3-345
Multilateral Development Banks	-	0%							
	1	20%							
	2.3	50%	To the second						
	4,5	100%							
	6	150%							
	Unrated	50%	E. 1995.						
Public Sector Entities in Pakistan								COLUMN STREET, COLUMN	
Public Sector Entities in Pakistan		0%							
	2,3	20% 50%					-	Michigan British (2015 19)	
N = 1991	4.5	100%		S	•				
	6	150%			- 1 (1980 - 1	0.00002.0			
	Unrated	50%	1000		200		-	A Malatan Resident Black Black	
	Ommod	1 5074 1			-		-		
Banks		0%							
	11	20%	The second		2012				
	2,3	50%		-	Service Services			Processing to the second	
	4,5	100%	A U.S.	411					
	6	150%			-1			HITCH STREET,	
	Unrated	50%		+	-	a material			
Banks (with original maturity of 3 months or less		0%			The resemble				
and denominated in foreign currency)	1,2,3	20%	den a Falle						
	4.5	50%				000 000 000 000 000 000 000 000 000 00			
	6	150%					1		
	unrated	20%	(100 million)						
Banks (with original maturity of 3 months or less	1	0%							
denominated in PKR)		20%				0 2	*		
Corporates		0%			acutante et en er			* / S &	
*	1	20%							
	2	50%							
	3,4	100%							
	5.6	150%							
	Unrated-1	100%							
	Unrated-2	125%					-		
Retail		0%							
******		20%					1		
		50%			ME SHAPE STATE				
		75%			200				
					-	okeristines a resident	-		
Others		0%							
		20%							
		50% 100%			10-10-10				

Tought Account

(Karachi) & Lucue

h Credit Conversion Factor of 20%		D: 1					SK MITIGATI		
Trade Related contingencies	Mapped	Risk	Notional Amount	Credit Equivalent		Simple Approach		Comprehensive	Risk Adjusted
Other Commitments with original maturity of one year or less	Rating	Weights %			Inflow	Out flow	Adjusted	Adjusted Exposure (after	Exposure
L	1	2	3	4	Adjustments 5	Adjustments 6	Exposure 7	CRM) ΣΕ*	9
				(3 X 20%)					(2 x 8)
Government of Pakistan (Federal or Provincial		3.350							
Governments) and SBP, denominated in PKR	**	0%	H 1		-				
SBP in Foreign Currency arising out of statutory		2007	100						
obligations of banks in Pakistan	1	0%	mi		**************************************				
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies	2	20%		•	-				
other than PKR	3	50%			-		<u> </u>		
other than PKK	4.5	100%		1				500	
	6	150%			100000000000000000000000000000000000000				
	Unrated	100%		2.0			<u> </u>		
Bank for International Settlements, International	Cintion	1						Contraction consults as	
Monetary Fund, European Central Bank, and									
European Community		0%	-						
Aultilateral Development Banks		0%							
	1	20%				•			
	2.3	50%		-	30,20	•	0.000	all the position against the contract of the c	
	4,5	100%		-	2.0				
	6	150%		-	-	-			
	Unrated	50%	• 0	•	-		•	Comment Comment and I - 11	
		T							
Public Sector Entities in Pakistan		0%			3.5		-		
	11	20%		-	-	-			
2 24	2,3	50%	E E E E E	2010/01/02/03	-	-	· · · · · · · · · · · · · · · · · · ·	UES ENGLISHED STATES OF THE STATES OF	
	4,5	100%			-	-	anan ar-di	Station and the second stations	
	6	150% 50%		-	-	1.0			
	Unrated	30%	100000000000000000000000000000000000000	-	-	-	-		
Banks		0%							
and the same	1	20%		_					
	2,3	50%		-	200				
	4,5	100%	-		0.00	100 22 3			
	6	150%			450				
	Unrated	50%	- 7						
Banks (with original maturity of 3 months or less		0%					•		
nd denominated in foreign currency)	1,2,3	20%			-			Control of the Contro	
	4,5	50%	1	STATE OF STATE	1	-	all our life of		
	6	150%	-		-			- 10 (10 (10 (10 (10 (10 (10 (10 (10 (10	
	unrated	20%	F			-	+		
Banks (with original maturity of 3 months or less		0%							
lenominated in PKR)		20%							
Gioriniated in PKK)		2070			-			-	
Corporates		0%			100000000000000000000000000000000000000				
	1	20%				Electronic Service			
	2	50%	54 7	-	10.0	3.7			
	3,4	100%			9.1	E SALES E			
	5,6	150%	ri e		10 0 10 -05				
	Unrated-1	100%		1040				CALL STREET, S	
	Unrated-2	125%				- 1	1000000		
etail		0%	The second second		-54.0		-		
		20%			200				
		50%			TO SERVICE STATE OF				
		75%	490000 5 4	·		-71	14.0	action communications	
Others		0%							
· · · · · · · · · · · · · · · · · · ·		20%							
=		50%							
		100%			I consideration of the control		-		

C

Tord Accordances to the Accordance to the Accord



Other commitments that can be unconditionally cancelled at any time	Mapped Rating	Risk Weights %	Notional Amoun
•	1	2	3
Government of Pakistan (Federal or Provincial			I star and the same
1 Governments) and SBP, denominated in PKR		0%	
SBP in Foreign Currency arising out of statutory			THE STATE OF
obligations of banks in Pakistan Sovereigns, Government of Pakistan or provincial		0%	
governments or SBP denominated in currencies	2	20%	
other than PKR	3	50%	
	4,5	100%	10 July 10 Jul
_	6	150%	Lacoba, p-1.
4 Bank for International Settlements, International	Unrated	100%	
Monetary Fund, European Central Bank, and European Community	-	0%	
S Multilated Devil 1911			
5 Multilateral Development Banks		20%	
	2,3	50%	
A	4,5	100%	
	6	150%	
	Unrated	50%	
Public Sector Entities in Pakistan		0%	
	1	20%	
	2.3	50%	
	4.5	100%	
	6 Unrated	150%	
	Omated	3076	
Banks	1155	0%	
	11	20%	
-	2.3 4.5	50% 100%	
	6	150%	
	Unrated	50%	B. B. B. F.
Banks (with original maturity of 3 months or less			
and denominated in foreign currency)	1,2,3	20%	
and the same of th	4,5	50%	
	6	150%	
	unrated	20%	1.10
Banks (with original maturity of 3 months or less	/ 10 / 1	0%	
denominated in PKR)		20%	
Corporates		0%	
	1 2	20% 50%	
	3,4	100%	
	5.6	150%	
	Unrated-1	100%	
	Unrated-2	125%	
Retail		0%	
(-		20%	
		50%	
7.00	No.	75%	
Others		0%	
		20%	
		50%	
		100%	VENERAL PROPERTY.

D

Tough Accounts

Karachi & Wheneway

OFF BALANCE SHEET EXPOSURES MARKET RELATED (Current Exposure method)

A	ITEMS	Current credit exposure	Notional Principal	Effective notional principal	Add-on/ Conversion Factor %	Potential Future Credit Exposure	Credit Equivalent Amount	Adjusted exposure after CRM #	Risk Weight	Risk Weighted Amount
		1	2	3	4	5	6	7	8	9
						(3 X 4)	(1+5)			(7 X 8)
a	Foreign Exchange Contracts with SBP									
b	Foreign Exchange Contract (with original maturity of less than 14 days)									
U	Instruments traded on futures and options exchanges, which are subject to									
c	daily mark to market and margin payments									
d	Equity Contracts*									
	with Residual Maturity of one year or less		205,717,718		T 50/ E			District Control of the Land		
	with Residual Maturity of one year or less	0	0		6%			The state of the s	0%	
	with Residual Maturity of one year or less	U	0	0	6%		•	interior de la company	20%	
	with Residual Maturity of one year or less	0	0	0					50%	
	with Residual Maturity of one year or less	U.	- 0	0			•		100%	
	with Residual Maturity of one year or less				6%	-		100000000000000000000000000000000000000	125%	
	with Residual Maturity of over one year to five year				6% 8%	-			150%	-
	with Residual Maturity of over one year to five year				8%		*		0%	-
	with Residual Maturity of over one year to five year		District College College College	The same of the	8%				20%	-
	with Residual Maturity of over one year to five year		remarks and a second second		8%		-		50%	
	with Residual Maturity of over one year to five year		A CONTRACTOR		8%				100%	
	with Residual Maturity of over one year to five year				8%	-	-	-	125%	•
	with Residual Maturity of over five year				10%			Statement in	150%	-
	with Residual Maturity of over five year				10%			-27	0%	-
	with Residual Maturity of over five year					-	-	100 C 100 C 100 C	20%	-
	with Residual Maturity of over five year				10%				50%	
	with Residual Maturity of over five year						-		100%	
	with Residual Maturity of over five year				10%	-	-		125%	
	Other Market Related Contracts	CONTRACTOR OF THE	No. of Contrast of		10%		•		150%	
	Future sale of equity instruments	Called and Introduction for		District of the	North State B	Carried Section				
	2		200			-	-	-	a Martin	
3	Sub Total					•	-			-

Gor manutons tising Current Expo	ire memoa jor imeresi kale ana Poreign Exchange Contracts))
A [4	

Interest rate contracts*					100 0000				
with Residual Maturity of one year or less				0%			Table of the second	0%	1
with Residual Maturity of one year or less	FILE BOOK OF THE STREET		0.00	0%		-		20%	
with Residual Maturity of one year or less	EL BUT OFFICE STATE			- 0%				50%	
with Residual Maturity of one year or less	SECTION AND ADDRESS OF THE PERSON ADDRESS			0%				100%	1
with Residual Maturity of one year or less				0%			10.2	125%	
with Residual Maturity of one year or less	Triplings-1000		1 2	0%				150%	
with Residual Maturity of over one year to five year	and the second second			1%		i i		0%	
with Residual Maturity of over one year to five year			0.54	1%				20%	
with Residual Maturity of over one year to five year				1%		-		50%	
with Residual Maturity of over one year to five year	127500128 (66)			1%		-		100%	1
with Residual Maturity of over one year to five year	Marian and Marian		110.00	1%				125%	
with Residual Maturity of over one year to five year	The second second			1%		6	1	150%	-
with Residual Maturity of over five year				2%		-		0%	
with Residual Maturity of over five year		United Problem 6		2%				20%	1
with Residual Maturity of over five year	Participan di Californi		Anna salahasa	2%		-		50%	
with Residual Maturity of over five year			Name of the last	2%	-	-		100%	
with Residual Maturity of over five year	- Wasting Colonial	100000000000000000000000000000000000000		2%				125%	•
with Residual Maturity of over five year			are the second	2%				150%	-
Foreign Exchange Contracts*		The state of the s	The second second	270				150%	
with Residual Maturity of one year or less				1%			and the same	0%	100000000000000000000000000000000000000
with Residual Maturity of one year or less		and a constitution of the		1%				20%	
with Residual Maturity of one year or less				1%				50%	-
with Residual Maturity of one year or less				1%	-			75%	in the second
with Residual Maturity of one year or less		And the second second		1%				100%	
with Residual Maturity of one year or less	AND DESCRIPTION OF THE PARTY OF			1%				125%	-
with Residual Maturity of one year or less	10-10-120-0			1%		-		150%	
with Residual Maturity of over one year to five year			2 (0.47)	5%		*		0%	-
with Residual Maturity of over one year to five year	District Services	and the same of the same		5%				20%	
with Residual Maturity of over one year to five year	Service de la companya del la companya de la compan	WATER TO SELECT		5%		•		50%	-
with Residual Maturity of over one year to five year		self environment		5%				75%	
with Residual Maturity of over one year to five year	Environment of the			5%		-		100%	
with Residual Maturity of over one year to five year	SECRETARION .			5%		manninge.		125%	-
with Residual Maturity of over one year to five year				5%		-		150%	-
with Residual Maturity of over five year				8%	-	-	Contract of the	0%	
with Residual Maturity of over five year	Entelhantes I	Amazon a amazon da		8%	,		1	20%	-
with Residual Maturity of over five year		A MANAGEMENT OF STREET		8%	-				-
with Residual Maturity of over five year		AL COLUMN TO SERVICE STATE OF THE SERVICE STATE OF		8%			METERIKANI	50%	-
with Residual Maturity of over five year	7 (17 (17 (17 (17 (17 (17 (17 (17 (17 (1	200		8%		100.000		75%	, n
with Residual Maturity of over five year	Secure (A) 707	District Section		8%				100%	-
with Residual Maturity of over five year			http://www.inited	8%			- 11 - 11 - 11 - 11 - 11 - 11 - 11 - 1	125%	-
Sub Total				070		-	TOTAL DESCRIPTION	150%	





(Rupees in '000')

295,608

116,550 556 0 412,715

RISK WEIGHTED AMOUNT FOR MARKET RISK SUMMARY

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	295,608
В	Capital Charge For Equity Exposure (MR 4) i. Specific Risk ii. General Market Risk		58,275 58,275
C	Capital Charge for Foreign Exchange Risk (Total of MR 5)		
D	Capital Charge for Position in Options (Total of MR 6)		
E	Total Capital Charge for Market Risk (A+B+C+D)		· ·
F	Risk Weighted Amount for Market Risk (Ex 125)		



S,158,933

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

				Residual Maturity Over 6 months to 24						(Rupees in '0
			6 month or less	months	Over 24 months					Total Market ris
Capital Charge	Positions	0.00%	0.25%	1.00%	1.60%	4.00%	8.00%	12.00%	Total Exposure	capital charge for specific risk
-	II one	102 502 420			<u>'</u>			1 1210070		
ernment (Domestic Cu	Short	103,593,430					MEDICAL STREET		103,593,430	
	johort								0	
Government (other th		rrency)	**	4:						
Rating grade 1	Long	- 15 (20 A 40 COT) a								
	Short Long	THE RESIDENCE OF THE PARTY OF T							0	
Rating grade 2-3	Short			350000000000000000000000000000000000000					. 0	Britis English (2
D.41 1.45	Long						National Control of the Control of t		0	
Rating grade 4-5	Short								0	
Rating grade 6	Long						2010 (2010 FEB 100 FEB	C III Parters	0	
- Talling grade o	Short								0	
Unrated	Long								0	
	Short								0	
Qualifying (to be speci	fied)									
	Long			The physical and a second					-	
	Short								0	
04 / 1			27 AND DO DESCRIPTION							
		nder the Standardized App	roach of the Basel II F	ramework)						
Rating grade 1	Long Short				0 1				0	
27. 2.22	Long								0	
Rating grade 2-3	Short								0	
Rating grade 3,4,5	Long						El marchanismo de la companion		0	
rating grade 5,4,5	Short								- 0	
Rating grade 5-6	Long								0	
	Short Long								0	
Jnrated	Short								0	
	JONOTE								0	
Total of a to d	Long	103,593,430	0	0	0	D	0		0 103,593,430	
	Short	0	0	0	0	0	0		0 103,393,430	
r.,, , , , , ,									, , , , , , , , , , , , , , , , , , ,	
Fotal market risk capital charge for		0	0	0	0	0	0		0 103,593,430	
pecific Risk for										
nterest rate exposures										
on gross positions-long										
olus short)									4.2 (0.0)	
					ing co					
				Kolo	0		2			
				1101	rachi) (E)					
			Tough Account							

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

	Time Ba	nd			Individ	ual positions			See a second second		(Rupees in	
Zone	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total		Risk Weight	Weighted	Weighted positions	
		Coupon reas than 5 76	Long	Short	Long	Short	Long	Short		Long	Short	
	1 1 month or less	I month or less	41,608,047			SUNISHASON	41,608,047	0	0.00%	Eong	Short	
	1 to 3 months	1 to 3 months	51,941,005		CHARGE DAY		51,941,005	0				
	3 to 6 months	3 to 6 months	0	AND A SECTION			0	0	0.40%	100,882		
	6 to 12 months	6 to 12 months	0		CANDELLE SHEET	all Russia	-0	0				
	2 1 to 2 years	1.0 to 1.9 years	6,735,810			Line of the Control	6,735,810	6				
	2 to 3 years	1.9 to 2.8 years	0	S. Santaria de la constanta de	The Control of the	- 100	0	0				
	3 to 4 years	2.8 to 3.6 years	0		BASC INVESTIGATION		0	0		0		
	3 4 to 5 years	3.6 to 4.3 years	0				6	Ð				
	5 to 7 years	4.3 to 5.7 years	3,308,568		201 (2019)2/15/0		3,308,568	0				
	7 to 10 years	5.7 to 7.3 years	0				0	0		107.528		
	10 to 15 years	7.3 to 9.3 years			0.0		-0	fi				
	15 to 20 years	9.3 to 10.6 years		OUR SHOULD	Logit Spring Co.		- 0	0		0		
	Over 20 years	10.6 to 12 years	10 11 11 11 11 11 11			The second	0	- 0				
		12 to 20 years	all plants of the same	DOMESTIC CONTROL OF STREET			0	- 0				
		Over 20 years			URB HIS SECTION		0	0				
AL BALL NET OPE	III 22 100 100 100 100 100 100 100 100 100		103,593,430				103,593,430	0	12.50%		0	

Calculation	61.14		Horizontal Disallowance in			al Disallowance B	etween	
Calculation	Vertical disallowance	Zone	Zone	Zone	Zones	Zones	Zones	
		1	2	3	1 & 2	2 & 3		Overall net open position Total General Market Risk Ch
General Market Risk Capital Charge	。			1) English to 115	10 1:	1000	Elitiore (Sale)	295,608 295,608



CAPITAL CHARGE FOR EQUITY POSITION RISK

				- 1		(Rupees in '000'	
	In	side Pakistan	0-4-11-	B			
A S'S DI L GI	KSE	LSE ISE		Outside Pakistan*		Total	
Specific Risk Charge <u>Equities</u>							
Long positions	728,439			a de la companya del companya de la companya del companya de la co	Tall and the same		
Short Positions	728,439					728,43	
Equity Derivatives							
Long positions		en Biological des					
Short Positions					All Same		
Total Gross Positions (a+b+c+d)	728,439	0	0	0	0	Bighelle (Seitelle	
Risk Weight	8%	8%	8%	8%	8%	728,43	
Specific Risk Charge (f x e)	58,275	0				50.05	
General Market Risk Charge	38,273		0	0	0	58,27	
Net Long/Short Positions (a-b + c-d)							
Risk Weight	728,439	8%	0	0		728,439	
General Market Risk Charge (h x i)	58,275	070	8%	8%	8%		
8-()	20,272	U	0	0	0		

Total Capital Charge for Equity Exposures (g + j) 116,550 0 0 0 116,550

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



Karachi

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

		Pos	ition in Curre	ncy		Net delta-		(21	ipees in 000
Currency	Net Spot Position	Net Forward Position	Guarantees	Net future income/ expenses	Others	based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
1	2	3	4	5	6	7	8	9	10
USD	31						31	226.40	6,954
GBP						10 E 10 E	0		(
JPY			1.000				0		(
CHF							0		
AED		7				The state of the state	0		
SAR							0		(
AUD							0		
CAD							0		
DKK					The second of the		0		(
HKD						100	0		
SGD							0		
SEK							0		(
EUR	0						0	0.00	
Currency 14						1000	0		
Currency 15							0		0
Currency 16		4.5 K.76 K.5 K.	Restauring				0.		C
Currency 17							0		
Currency 18							0		C
Currency 19						SELECTION OF	0		0
Currency 20				and the			0		
Currency 21			t Light die de				0		0
Currency 22					73.4		0		0
Currency 23					Just 1		0		0
Currency 24							0		0
Currency 25							0		0

Overall Long/Short Position Capital Charge Rate Total Capital Charge





6,954
8%
556

MARKET RISK CAPITAL CHARGE FOR OPTIONS

A LONG POSITIONS WITH RELATED CASH POSITIONS

(Rupees in '000')

Oliderlying of the Option Charge Risk Charge Long Put Long Call	Total
Foreign Exchange 8%	Total

B LONG CALL or LONG PUT OPTIONS

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

TOTAL	0
	0





RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

• • • • • • • • • • • • • • • • • • • •	dicator Ap		HER-LINE			(Rupees in '00
Basic Indicator Approach (BIA)			Gross	Income #		
		First year	Second year	Third year	Average of	
	α				positive values	Capital Charge
Const. Income	1	. 2	3	4	5	6 = (5x1)
Gross Income	15%		712,196	802,340	757,268	113,
A Capital Charge (BIA)						113,5
The Standardized Approach (TSA)			Gross	Income #		
		First year	Second year	Third year	Average of	
Business lines *	β			J. C. S. C.	positive values	Capital Charge
	1	2	3	4	5	6 = (5x1)
Corporate Finance	18%	0	0	0	0	(61,17)
Trading and Sales	18%	0	- 0	0	0	
Retail Banking	12%	0	0			
Commercial Banking	15%	0	0			
Payment and Settlement	18%	0	0			
Agency Services	15%	0	0			
Asset Management	12%	0	0			
Retail Brokerage	12%	0	0			
B Capital Charge (TSA)	12/0	O.	The state of the s	1	U	
					ı.	
Alternative Standardized Approach (ASA)				Income #		
20 10 100		First year	Second year	Third year	Average of	
Business lines *	β				positive values	Capital Charge
27 A 20 A	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	10	- 0	0	
	18% 15%	0	0	0		
Payment and Settlement		***************************************			0	
Payment and Settlement Agency Services Asset Management Retail Brokerage	15% 12% 12%	0	0 0	0	0	Borgarak dariber Terforus (Hogisa) Borgarak dariber Borgarak dariber
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg	15% 12% 12% regate thei	0	0 0	0	0	gregate the total
Payment and Settlement Agency Services Asset Management Retail Brokerage	15% 12% 12% regate thei	0	0 0	0	0	gregate the total
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg	15% 12% 12% regate thei	0	0 0	0 0 0 ove mentione	0	gregate the total
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disaggegross income for these six lines as under	15% 12% 12% regate thei	0 0 0 r gross incon	0 0 0 ne into the abo	0 0 0 ove mentione	0 0 0 d six lines can ag	
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as unde	15% 12% 12% regate thei	0 0 0 r gross incon	0 0 0 ne into the abo	0 0 0 ove mentione	0 0 0 d six lines can ag	
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disaggegross income for these six lines as under	15% 12% 12% regate thei	0 0 0 0 r gross incom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 ove mentione	0 0 0 d six lines can ag	
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as unde	15% 12% 12% 12% regate theier	0 0 0 r gross incon	0 0 0 0 ne into the abo	0 0 0 ove mentione	0 0 0 d six lines can ag	
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg, gross income for these six lines as unde	15% 12% 12% regate thei	0 0 0 r gross incom	0 0 0 e into the abo	0 0 0 0 0 over mentione 0 0 Advances #	d six lines can ag	Capital Charge
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge	15% 12% 12% 12% 12% 18%	0 0 0 r gross incom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 over mentione 0 0 Advances # Third year 4	d six lines can ag	
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg: gross income for these six lines as unde Aggregate of six business lines 3.1 Capital Charge Retail Banking	15% 12% 12% regate theier 18% 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 r gross incom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 over mentione 0 0 Advances #	d six lines can ag	Capital Charge
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge	15% 12% 12% 12% 12% 18%	0 0 0 r gross incom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 over mentione 0 0 Advances # Third year 4	d six lines can ag	Capital Charge
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking	15% 12% 12% 12% 12% 12% 18% 1 12% 15% 15%	0 0 0 r gross incom 0 0 First year 2 0 0	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5	Capital Charge 6 = (5x1)*m
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance	15% 12% 12% 12% 18% 18% 1 12% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15	First year 2 0 0 ail and comn	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge 6 = (5x1)*m
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as unde Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking	15% 12% 12% 12% 12% 12% 18% 1 12% 15% 15%	0 0 0 r gross incom 0 0 First year 2 0 0	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge 6 = (5x1)*m
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as unde Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance	15% 12% 12% 12% 18% 18% 1 12% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15	First year 2 0 0 ail and comn	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge 6 = (5x1)*m
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as unde Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking 3.2 Capital Charge	15% 12% 12% 12% 18% 18% 1 12% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15	First year 2 0 0 ail and comn	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge 6 = (5x1)*m
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking 3.2 Capital Charge C Capital Charge (ASA) (3.1+3.2)	15% 12% 12% 12% 18% 18% 1 12% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15	First year 2 0 0 ail and comn	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge $6 = (5x1)$ *m of 15% as unde
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagging gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking 3.2 Capital Charge C Capital Charge (ASA) (3.1+3.2) D Capital Charge for Operational Risk (A, B or C)	15% 12% 12% 12% 18% 18% 1 12% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15	First year 2 0 0 ail and comn	Loans and Second year 3	O O O O O O O O O O O O O O O O O O O	Average of positive values 5 0 ch to) using a beta	Capital Charge $6 = (5x1)$ *m of 15% as unde
Payment and Settlement Agency Services Asset Management Retail Brokerage Those banks that are unable to disagg gross income for these six lines as under Aggregate of six business lines 3.1 Capital Charge Retail Banking Commercial Banking Banks may aggregate loans & advance Retail & Commercial Banking 3.2 Capital Charge C Capital Charge (ASA) (3.1+3.2)	15% 12% 12% 12% 12% 18% 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	First year 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Loans and Second year 3 0 0 certified bankin 0	Advances # Third year 4 0 0 g (if they wis	Average of positive values 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Capital Charge 6 = (5x1)*m

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



Please select your Calculation Approach and all calculations will perform automatically

		based on reference number from Step		
		2 Table 46.3.2	31 December 2022	31 December 2021
		10.0.2		in '000)
46.2 Rows	CAPITAL ADEQUACY RETURN AS OF 31 December 2022			,
#	Common Equity Tier 1 capital (CET1): Instruments and reserves			
1	Fully paid-up capital / capital deposited with SBP	(t)	8,141,780	8,141,780
2	Balance in Share Premium Account			
3 4	Reserve for issue of Bonus Shares			
5	Discount on Issue of shares General / statutory reserves	(w)	380,654	380,654
6	Gain / (losses) on derivatives held as cash flow hedge	(vv)	360,034	360,034
7	Unappropriated / unremitted profits / (losses)	(y)	(2,398,459)	(2,100,215)
8	Minority Interests arising from CET1 capital instruments issued to	(y)	(2,390,439)	(2,100,213)
O	third parties by consolidated bank subsidiaries (amount allowed in			
	CET1 capital of the consolidation group)	(z)	_	_
9	CET 1 before Regulatory Adjustments	(2)	6,123,975	6,422,219
10	Total regulatory adjustments applied to CET1 (note 46.2.1)		(2,922,754)	(1,672,200)
11	Common Equity Tier 1		3,201,221	4,750,019
• •			0,201,221	.,. 00,0.0
12	Additional Tier 1 (AT 1) Capital 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)		
16	consolidated subsidiaries (amount allowed in group AT 1)		-	-
16 17	of which: instrument issued by subsidiaries subject to phase out		-	-
18	AT1 before regulatory adjustments Total regulatory adjustment applied to AT1 capital (note 46.2.2)		- (751,388)	- (654,524)
19	Additional Tier 1 capital after regulatory adjustments		(731,300)	(034,324)
20	Additional Tier 1 capital recognized for capital adequacy			
20	Additional fiel 1 capital recognized for capital adequacy			
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)		3,201,221	4,750,019
	Tier 2 Capital		1	
22	Qualifying Tier 2 capital instruments under Basel III plus any related			
	share premium		-	-
23	Tier 2 capital instruments subject to phase-out arrangement issued			
	under pre-Basel 3 rules	(o)	-	-
24	Tier 2 capital instruments issued to third parties by consolidated	(ab)		
0.5	subsidiaries (amount allowed in group tier 2)		-	-
25	of which: instruments issued by subsidiaries subject to phase out	()	-	-
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	(g)	48	53
27	<u> </u>			
27 28	Revaluation Reserves (net of taxes)			
20	of which: Revaluation reserves on fixed assets	portion of	-	- 1
29	of which: Unrealized gains/losses on AFS	(ac)	_	_
30	Foreign exchange translation reserves	(ac) (v)		
31	Undisclosed / other reserves (if any)	(V)	_	
32	T2 before regulatory adjustments		48	53
33	Total regulatory adjustment applied to T2 capital (note 46.2.3)		(451,981)	(403,797)
34	Tier 2 capital (T2) after regulatory adjustments		(451,933)	(403,744)
35	Tier 2 capital recognized for capital adequacy		-	-
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	- 1
37	Total Tier 2 capital admissible for capital adequacy		-	-
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)		3,201,221	4,750,019
39	Total Risk Weighted Assets (RWA) {for details refer note 46.5}		23,331,679	19,758,264

Source

			2022	31 December 2021	
	Capital Ratios and buffers (in percentage of risk weighted asset	s)	(%	/₀)	
40	CET1 to total RWA		13.72%	24.04%	
41	Tier-1 capital to total RWA		13.72%	24.04%	
42	Total capital to total RWA		13.72%	24.04%	
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		-	-	
	capital conservation butter plus any other butter requirements		_	-	
44	of which: capital conservation buffer requirement		-	-	
45	of which: countercyclical buffer requirement		-	-	
46 47	of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted as:	sets)	7.72%	18.04%	
	National minimum capital requirements prescribed by SBP				
48	CET1 minimum ratio		6.00%	6.00%	
49	Tier 1 minimum ratio		7.50%	7.50%	
50	Total capital minimum ratio		10.00%	10.00%	
51	Total capital minimum ratio plus CCB		11.50%	11.50%	
52	Leverage ratio		3.00%	3.00%	
		Source			
		based on	31 Dec		31 December
		reference number	20	Subject to	2021
		from Step		Pre- Basel III	
		2 Table		treatment*	
	Descriptions Administrators and Additional Information	46.3.2		(Rupees in '000)	
	Regulatory Adjustments and Additional Information				
46.2.1	Common Equity Tier 1 capital: Regulatory adjustments	(1)			<u> </u>
1 2	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	(k) - (p) (h)+(l)-(q)	- (452)	-	(973)
3	Shortfall in provisions against classified assets	(i)+(i)-(q) (f)	(432)	_	(973)
4	Deferred tax assets that rely on future profitability excluding those				
	arising from temporary differences (net of related tax liability)	{(i) - (s} *			
		x%	-	-	-
5	Defined-benefit pension fund net assets	{(m) - (r)} * x%	_	_	_
6	Reciprocal cross holdings in CET1 capital instruments of banking,	X 70			
	financial and insurance entities	(d)	-	-	-
7	Cash flow hedge reserve		-	-	-
8	Investment in own shares / CET1 instruments		-	-	-
9 10	Securitization gain on sale Capital shortfall of regulated subsidiaries		-		_
11	Deficit on account of revaluation from bank's holdings of fixed				
	assets / AFS	ad	(2,012,717)		(847,361)
12	Investments in the capital instruments of banking, financial and	() ()			
	insurance entities that are outside the scope of regulatory	. 0,			
	consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)		(153,315)	_	(169,343)
13	Significant investments in the common stocks of banking, financial	(b)-(af)-(ah)	(133,313)	_	(109,343)
	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)	(4.555)		
15	above 10% threshold, net of related tax liability) Amount exceeding 15% threshold		(4,882)	-	-
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 21	Any other deduction specified by SBP (mention details) Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover dedu	ctions	- (751,388)	<u> </u>	- (654,524)
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)		(2,922,754)		(1,672,200)
	3,,		· /, ·/		(, = = ,= = 0)

		Source based on	31 Dec 20	ember 22	31 December 2021
		reference number		Subject to Pre- Basel III	
46.2.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments	from Step 2 Table 46.3.2		treatment* (Rupees in '000))
23	Investment in mutual funds exceeding the prescribed limit [SBP				
24	specific adjustment] Investment in own AT1 capital instruments	(c)	-	-	_
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities		-	_	_
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the	(ae)	(
27	issued share capital (amount above 10% threshold) Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of	(af)	(299,456)	-	(250,780)
28	regulatory consolidation Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital		-	-	-
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover		-	-	-
	deductions		(451,933)	-	(403,744)
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)		(751,388)	-	(654,524)
46.2.3 31	Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital				
01	based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital		_	_	_
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities		_	_	_
33	Investment in own Tier 2 capital instrument		-	-	-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the	(ag)			
	issued share capital (amount above 10% threshold)		(451,981)	-	(403,797)
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	(ah)		_	
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		(451,981)		(403,797)
			31 December	31 December	, , ,
46 2 4	Additional Information		2022 (Burges	2021 s in '000)	
40.2.4	Risk Weighted Assets subject to pre-Basel III treatment		(Rupees	s iii 000)	
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)				
(i)	of which: deferred tax assets		-	-	
(ii)	of which: Defined-benefit pension fund net assets		-	-	
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity		_	_	
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity		_	_	
38	Amounts below the thresholds for deduction (before risk weight Non-significant investments in the capital of other financial entities	ing)	411,081	557,388	
39 40	Significant investments in the common stock of financial entities Deferred tax assets arising from temporary differences (net of related	I tax liabilitv)	·	434,796	
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		48	53	
42	Cap on inclusion of provisions in Tier 2 under standardized approach		209,411	170,173	
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of		-	-	
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		-	-	

46.3 Capital Structure Reconciliation

- 46.3.1 Step 1: Under Step 1, the Company is required to use balance sheet of the published financial statements based on the accounting scope of consolidation as a starting point and report the numbers for each item in the published financial statements based on regulatory scope of consolidation. Since in case of PLHC, the accounting consolidation is identical to the scope of regulatory consolidation there is no need to undertake Step-1.
- **46.3.2** Step 2: Under Step 2 the company is required to expand the balance sheet under the regulatory scope of consolidation to identify all the elements that are used in the capital adequacy disclosure template set out in Note 46.2. Each element must be given a reference number / letter in the 2nd column that will be used as a cross reference for note 46.2.

		31 Decen	nber 2022
Star 0	Reference	Statement of financial position as in published unconsolidated financial	Under regulatory scope of consolidation
Step 2		statements (Rupees	s in '000)
Assets Cash and balances with treasury banks		371,319	371,319
Balances with other banks		77,866	77,866
Lendings to financial institutions		3,800,000	3,800,000
Investments		106,688,510	106,688,510
of which: Non-significant investments in the capital instruments of banking, financial	_	004.754	004.754
and insurance entities exceeding 10% threshold of which: significant investments in the capital instruments issued by banking, financial	а	904,751	904,751
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)	e	0.740.705	0.740.705
Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB	f	9,742,795	9,742,795
general provisions reflected in Tier 2 capital	g	_	-
Fixed assets	9	69,324	69,324
of which: intangible	h	452	452
Deferred tax assets		400,631	400,631
of which: DTAs that rely on future profitability excluding those arising from temporary differences	i		_
of which: DTAs arising from temporary differences exceeding regulatory threshold	i	400,631	400,631
Other assets	J	3,540,239	3,540,239
of which: Goodwill	k	, ,	, ,
of which: Intangibles	I	-	-
of which: Defined-benefit pension fund net assets	m	404 000 004	404 000 004
Total assets		124,690,684	124,690,684
Liabilities and equity			
Bills payable		-	-
Borrowings		113,480,048	113,480,048
Deposits and other accounts Sub-ordinated loans		5,627,397	5,627,397
of which: eligible for inclusion in AT1	n	-	-
of which: eligible for inclusion in Tier 2	0	-	-
Liabilities against assets subject to finance lease			
Deferred tax liabilities			
of which: DTLs related to goodwill	p	-	-
of which: DTLs related to intangible assets of which: DTLs related to defined pension fund net assets	q r	-	-
of which: other deferred tax liabilities	s	_	-
Other liabilities		1,471,979	1,471,979
Total liabilities		120,579,424	120,579,424
Share capital		0 1/1 700	0 1 1 1 700
of which: amount eligible for CET1	t	8,141,780 8,141,780	8,141,780 8,141,780
of which: amount eligible for AT1	ů	-	-
Reserves		380,654	380,654
of which: portion eligible for inclusion in CET1: Share premium	V	-	- -
of which: portion eligible for inclusion in CET1: General / statutory reserves	W	380,654	380,654
of which: portion eligible for inclusion in Tier 2 Unappropriated profit / (losses)	x y	(2,398,459)	(2,398,459)
Minority Interest	y	(2,000,400)	(2,000,400)
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	(2,012,716)	(2,012,716)
In case of Deficit on revaluation (deduction from CET1)	ad	(=,0.12,1.10)	(=,0.12,7.10)
Total liabilities and equity		124,690,684	124,690,684

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
9	as of reporting date) Par value of instrument	10,000 per chare
10	Accounting classification	10,000 per share Share Holders' equity
11	Original date of issuance	28-11-1981
12	Perpetual or dated	No maturity
13	Original maturity date	NA NA
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	NA
18	Coupon rate and any related index/ benchmark	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument	NA
36	type immediately senior to instrument Non-compliant transitioned features	No
36 37	If yes, specify non-compliant features	NO NA
31	ii yes, specily non-compliant reatures	INA

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.

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	Capital requ	irements	Risk weighted assets		
	2022	2021	2022	2021	
Credit risk		(Rupees	in '000)		
PSE	_	_	_	_	
Banks	144,656	147,392	1,446,563	1,473,923	
Corporates	734,480	517,618	7,344,796	5,176,177	
Retail portfolio	3,573	2,322	35,727	23,223	
Secured by residential mortgage	3,665	4,076	36,645	40,762	
Past due loans	10,000	1	100,000	6	
Significant investment and DTAs	100,158	108,699	1,001,578	1,086,990	
Listed equity investment	34,142	44,283	341,421	442,827	
Unlisted equity investment	225	225	2,250	2,250	
Investment in fixed assets	6,887	9,647	68,871	96,472	
Other assets	354,024	245,673	3,540,239	2,456,733	
	1,391,809	1,079,936	13,918,090	10,799,362	
Credit risk on off-balance sheet					
Non-market related	283,478	281,447	2,834,779	2,814,466	
Market related	-	-	-	-	
Market risk					
Interest rate risk	369,510	362,375	3,695,101	3,623,752	
Equity position risk	145,688	146,040	1,456,878	1,460,396	
Foreign exchange risk	695	545	6,954	5,452	
Operational risk					
Conital requirement					
Capital requirement for operational risks	141,988	105,484	1,419,877	1,054,835	
Total	2,333,168	1,975,826	23,331,679	19,758,264	
Total	2,333,100	1,973,020	23,331,073	19,730,204	
		2022		21	
Capital adequacy ratios	Required	Actual	Required	Actual	
CET1 to total RWA	6.00%	13.72%	6.00%	24.04%	
Tier-1 capital to total RWA	7.50%	13.72%	7.50%	24.04%	
Total capital to total RWA	10.00%	13.72%	10.00%	24.04%	
Total capital plus CCB to total RWA	11.50%	13.72%	11.50%	24.04%	
Leverage Ratio	3.00%	2.56%	3.00%	7.29%	

LCR Disclosure-2022

		TOTAL UNWEIGHTED ^a	TOTAL WEIGHTED ^b
(in local	currency)	VALUE (average)	VALUE (average)
	HIGH QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)		4,981,125.000
	CASH OUTLFLOWS		
2	Retail deposits and deposits from small business		
	cusmtomers of which:	55,787.983	5,578.798
2.1	stable deposit	-	-
2.2	Less stable deposit	55,787.983	5,578.798
3	Unsecured wholesale funding of which:	4,437,624.280	3,648,116.969
3.1	Operational deposits (all counterparties)		
3.2	Non-operational deposits (all counterparties)		
3.3	Unsecured debt	4,437,624.280	3,648,116.969
4	Secured wholesale funding		93,750.000
5	Additional requirements of which:	4,580,176.864	478,346.363
5.1	Outflows related to derivative exposures and other		
5.1	collateral requirements		
5.2	Outflows related to loss of funding on debt products		
5.3	Credit and Liquidity facilities	4,580,176.864	478,346.363
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		4,178,639.940
	CASH INFLOWS		
9	Secured lending		
10	Inflows from fully performing exposures	-	-
11	Other Cash inflows	1,413,933.174	1,160,880.313
12	TOTAL CASH INLFOWS		1,160,880.313

TOTAL ADJUSTED VALUE

21	TOTAL HQLA	4,981,125.000
22	TOTAL NET CASH OUTFLOWS	3,017,707.500
23	LIQUIDITY COVERAGE RATIO	165%

- 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-2022					LR IX
		unweighted value by residual maturity				
(4	ant in DVD in the communical	No Maturity	< 6 months	6 months to < 1	≥ 1 yr	weighted value
ASF Ite	nt in PKR in thousands)	No Maturity	< 0 IIIOIItiis	yr		
1	Capital:	Т				
2	Regulatory capital	6,143,102				6,143,10
3	Other capital instruments	48				4
	Retail deposits and deposit from small	.0				
4	business customers:					
5	Stable deposits	-	_	_	_	_
6	Less stable deposits	-	142,051			127,84
7	Wholesale funding:		,			-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	5,874,346	3,083,632	4,843,930	9,322,91
			105,163,489	, ,		-
10	Other liabilities:		, ,			
11	NSFR derivative liabilities				-	-
	All other liabilities and equity not					
12	included in othercategories		1,377,044.42	-	103,554	103,55
13	Total ASF				·	15,697,46
RSF ite	em					
		xxxxxxxxxxxxxxx	×××××××××××××××××××××××××××××××××××××××	xxxxxxxxxxxxxxx	xxxxxxxxxxxx	
14	Total NSFR high-quality liquid assets (HQLA)		xxxxxxxxx	(XXXXXXXXX		2,20
	Deposits held at other financial institutions					
15	for operational purposes	77,866	-	-	-	38,93
16	Performing loans and securities:					
	Performing loans to financial					
17	institutions secured by Level 1 HQLA	-	_	_	_	-
	Performing loans to financial					
	institutions secured by non-Level 1					
	HQLA and unsecured performing loans					
18	to financail institutions	-	3,800,000	-	-	570,00
	Performing loans to non- financial		, ,			,
	corporate clients, loans to retail and					
	small business customers, and loans to					
	sovereigns, central banks and PSEs, of					
19	which:	-	2,728,908	947,337	5,640,223	6,632,31
	With a risk weight of less than or equal					. ,
	to 35% under the Basel II Standardised					
	Approach for credit risk					
20	, ,				590,376	383,74
	Securities that are not in default and do not					
				l l		
21	qualify as HQLA including exchange-traded equities.		514,321		2,252,330	2,171,64

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	411,368	100,000	3,659,872	ı	2,341,305
28	Off-balance sheet items		3,130,220	420,845	213,227	188,215
29	Total RSF					12,328,348
30	Net Stable Funding Ratio (%)					127%