

Please enter your data in yellow cells.

CAP 1

NAME OF THE BANK: 28 - SAMBA BANK LIMITED

REPORTING BASIS: Bank Level Audited (Basel III)

CAPITAL ADEQUACY RETURN AS OF: December-2021

(Rupees in '000')


SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

		Basel 3 Transit	Basel 3 full
1.1	Common Equity Tier 1 (CET1)		
1.1.1	Fully Paid-up capital/ Capital deposited with SBP	10,082,387	10,082,387
1.1.2	Balance in Share Premium Account	-	-
1.1.3	Reserve for issue of Bonus Shares	-	-
1.1.4	Discount on issue of Shares (enter negative number)	-	-
1.1.5	General/ Statutory Reserves as (disclosed in the Balance Sheet)	2,729,919	2,729,919
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	3,622,890	3,622,890
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	16,435,196	16,435,196
1.1.9	Regulatory Adjustments at CET1 level		
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	592,247	592,247
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	-	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
1.1.14	Defined benefit pension fund net assets	-	-
1.1.15	Reciprocal cross holdings in CET1 instruments of banking, financial, and insurance entities	-	-
1.1.16	Cash flow hedge reserve	-	-
1.1.17	Investment in own shares/ CET1 instruments	-	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS securities	534,770	534,770
	Sum of Regulatory Adjustments at CET1 level	1,127,017	1,127,017
1.1.21	CET 1 after Regulatory Adjustments above	15,308,179	15,308,179
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
1.1.23	CET 1 after Regulatory Adjustment above	15,308,179	15,308,179
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
1.1.26	CET 1 after Regulatory Adjustment above	15,308,179	15,308,179
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	CET 1 after above adjustment	15,308,179	15,308,179
1.1.29	National specific regulatory adjustments applied to CET1	-	-
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	-	-
1.1.31	Any other deduction specified by SBP	-	-
1.1.32	CET 1 after Regulatory Adjustment above	15,308,179	15,308,179
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	-	-
1.1.34	CET1 (after regulatory adjustments)	15,308,179	15,308,179
1.2	Additional Tier1 (AT 1) Capital		
1.2.1	Qualifying AT1 capital instruments plus any related share premium	-	-
1.2.1.1	of which Classified as equity	-	-
1.2.1.2	of which Classified as liabilities	-	-
1.2.2	AT1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-
1.2.3	AT1 Capital before Regulatory Adjustments	-	-
1.2.4	Regulatory Adjustments at AT1 Capital level		
1.2.5	Investment in mutual funds exceeding the prescribed limit	-	-
1.2.6	Investment in own AT1 capital instruments	-	-
1.2.7	Reciprocal cross holdings in AT1 capital instruments of banking, financial, and insurance entities	-	-
1.2.8	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
1.2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-1 capital	-	-
1.2.11	Adjustment to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	-
	Sum of Regulatory Adjustments at AT1 Capital level	-	0
1.2.12	Amount of Regulatory Adjustment applied at AT1 Capital level	-	0
1.2.13	AT1 Capital (after regulatory adjustments)	-	0
1.2.14	AT1 Capital recognized for capital adequacy	-	0
1.2.16	Eligible Tier 1 (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)	15,308,179	15,308,179

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 SVP & Head of Market Risk /TMO/BASEL III
 Risk Management
 Samba Bank Limited

2 Tier 2 (T2) Capital			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium	4,999,000	4,999,000
2.2	T2 capital instruments subject to phase out arrangement issued under pre-Basel 3	-	-
2.3	T2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group T2 - from "Consolidation sheet")	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	195,770	195,770
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	5,194,770	5,194,770
2.9	Regulatory Adjustments at T2 Capital level		
2.10	Portion of deduction applied 50:50 to Tier-1 capital and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier-2 capital	-	-
2.11	Reciprocal cross holdings in T2 capital of banking, financial, and insurance entities	-	-
2.12	Investment in own T2 capital instrument	-	-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
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	-	-
2.15	Amount of Regulatory Adjustment applied at T2 Capital level	-	-
2.16	T2 Capital (after regulatory adjustments)	5,194,770	5,194,770
2.17	T2 Capital recognized for capital adequacy	5,194,770	5,194,770
2.18	Portion of AT1 Capital recognized in T2 Capital	-	-
2.19	Total T2 Capital admissible for capital adequacy	5,194,770	5,194,770
3 Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)			
		20,502,949	20,502,949
4 Total Risk Weighted Assets (TRWAs)			
4.1	Total Credit Risk Weighted Assets	83,436,422	83,436,422
4.2	Total Market Risk Weighted Assets	9,187,601	9,187,601
4.3	Total Operational Risk Weighted Assets	8,911,765	8,911,765
5 Capital Adequacy Ratios			
5.1	CET1 to TRWAs	15.08%	15.08%
5.2	T1 Capital to TRWAs	15.08%	15.08%
5.3	Total eligible capital to TRWAs	20.19%	20.19%

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REGULATORY ADJUSTMENTS

Rupees in '000'

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

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

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

Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Gross holdings of common stock		270,603
Gross holdings of Additional Tier 1 capital		-
Gross holdings of Tier 2 capital		484,731
Sum of all above holdings		755,334
Applicable CET1 amount (before thresholds)		15,308,179
Amount of holdings exceeding 10% applicable CET1		-
	B3 full	B3 Transit
Deduction from CET1	-	-
Deduction from AT1 capital	-	-
Deduction from T2	-	-
Amounts not deducted and to be risk weighted as per Banking/ Trading Book classifications		
Gross holdings of common stock	270,603	270,603
Gross holdings of AT1 capital	-	-
Gross holdings of T2 capital	484,731	484,731

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation		
Gross holdings of common stock		-
Gross holdings of AT1 capital		-
Gross holdings of T2 capital		-
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,308,179	15,308,179
	B3 full	B3 Transit
10% amount to be recognised for further threshold deductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

	B3 full	B3 Transit
Deferred Tax Assets that arise from temporary differences (after 10% threshold)		
Net deferred tax assets due to temporary differences		1,211,343
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	15,308,179	15,308,179
10% amount to be recognised for further threshold deductions check and applying 250% RW	1,211,343	1,211,343
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

	B3 full	B3 Transit
Significant Investments and DTA above 15% threshold		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	1,211,343	1,211,343
Sum of above holdings	1,211,343	1,211,343
Applicable CET1 amount (after all regulatory adjustments and threshold)	15,308,179	15,308,179
Applicable 15% Threshold	2,701,443	2,701,443
Amount above 15% threshold to be deducted from CET1		
Amounts not deducted to be subject to 250% risk weight		
Significant investments in the common equity of financial entities	-	-
Deferred tax assets due to temporary differences	1,211,343	1,211,343

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

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Rupees in '000

MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY

Items	Subsidiaries									
	1	2	3	4	5	6	7	8	9	10
(A separate column should be completed for each subsidiary issuing capital to third parties)										
1 Total CETI 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)	0	0	0	0	0	0	0	0	0	0
2 paid in amount plus related reserves/retained earnings owned by group gross of all deductions	0	0	0	0	0	0	0	0	0	0
3 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions	0	0	0	0	0	0	0	0	0	0
4 Total Tier I capital (CETI + AT1 capital) of the subsidiary net of deductions	0	0	0	0	0	0	0	0	0	0
5 paid in amount plus related reserves/retained earnings owned by group gross of all deductions	0	0	0	0	0	0	0	0	0	0
6 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions	0	0	0	0	0	0	0	0	0	0
7 Total capital (CETI + AT1 capital + T2 capital) of the subsidiary net of deductions	0	0	0	0	0	0	0	0	0	0
8 paid in amount plus related reserves/retained earnings owned by group gross of all deductions	0	0	0	0	0	0	0	0	0	0
9 paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions	0	0	0	0	0	0	0	0	0	0
10 Total risk-weighted assets of the subsidiary	0	0	0	0	0	0	0	0	0	0
11 Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)	0	0	0	0	0	0	0	0	0	0
12 Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets	0	0	0	0	0	0	0	0	0	0
CETI										
Surplus CETI of the subsidiary, of which amount attributable to third parties	-	-	-	-	-	-	-	-	-	-
Total CETI of the subsidiary held by third parties less surplus attributable to third party investors	-	-	-	-	-	-	-	-	-	-
Total CETI of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)	-	-	-	-	-	-	-	-	-	-
Total Tier I (TD) Capital										
Surplus Total TI capital of the subsidiary, of which amount attributable to third parties	-	-	-	-	-	-	-	-	-	-
Total TI capital of the subsidiary held by third parties less surplus attributable to third party investors	-	-	-	-	-	-	-	-	-	-
Total TI capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)	-	-	-	-	-	-	-	-	-	-
Total capital										
Surplus Total capital of the subsidiary, of which amount attributable to third parties	-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors	-	-	-	-	-	-	-	-	-	-
Total capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangement)	-	-	-	-	-	-	-	-	-	-
Under full Basel III implementation:										
CETI recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
Under Transitional Arrangement of Basel III										
CETI recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
AT1 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-
T2 Capital recognized from consolidated subsidiaries	-	-	-	-	-	-	-	-	-	-

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

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 100%

Leverage Ratio	7.05%
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(Rupees in '000')

Tier-1 Capital	15,308,179
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Total Exposures	217,066,371
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A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	7,254,612
2	Balances with other banks	7,539,662
3	Lending to financial institutions (for repo/ reverse repo - without netting benefit)	1,969,196
4	Investments	92,957,747
5	Advances	81,107,883
6	Operating fixed assets	3,513,841
7	Deferred tax assets	403,781
8	Financial Derivatives (total from cell C29)	-
9	Other assets	3,808,107
Total Assets		198,554,830

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

B) Off-Balance Sheet Items excluding derivatives		Credit Conversion Factor (CCF)	Notional Amounts	On Balance Sheet Loan Equivalent Amount
1	Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtedness etc.)	100%	1,679,657	1,679,657
2	Performance-related Contingent Liabilities (i.e. Guarantees)	100%	4,744,627	4,744,627
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	10,172,175	10,172,175
4	Lending of securities or posting of securities as collaterals	100%	-	-
5	Undrawn committed facilities (which are not cancellable)	100%	-	-
6	Unconditionally cancellable commitments (which can be cancelled at any time without notice)	10%	10,770,001	1,077,000
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	151,456	151,456
9	Other commitments	100%	-	-
Total Off-Balance Sheet Items excluding Derivatives			27,517,917	17,824,916

C) Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		Notional Principal	Potential Future Credit Exposure (Notional principal amount multiplied with Add on Factors prescribed in Table 2.5 of SBP Basel II instructions-page 18)	On Balance Sheet Loan Equivalent Amount
1	Interest Rate	-	-	-
2	Equity	-	-	-
3	Foreign Exchange & gold	75,073,082.77	686,625.83	686,625.83
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
Total Derivatives				686,625.83

*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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APPROACH USED FOR CRM IN BANKING BOOK:

Please select the CRM Approach to calculate the Risk Adjusted Amount

(Rupees in '000')

A	Exposure Type	External rating	Risk Weight	Original Exposure	CREDIT RISK MITIGATION (CRM)				Risk Adjusted Amount
					Simple Approach			Comprehensive Adjusted Exposure (after CRM) ΣE*	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure		
1	2	3	4	5	6	7	8		
(a)	Cash and Cash Equivalents		0%	1,407,708	0	0	1,407,708	(2 X 6) or (2 x 7)	0
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKR		0%	8,443,512	0	0	8,443,512		0
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%	1,702,296	0	0	1,702,296		0
(d)	Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	0	0	0	0		0
		2	20%	0	0	0	0		0
		3	50%	0	0	0	0		0
		4,5	100%	0	0	0	0		0
		6	150%	0	0	0	0		0
	Unrated	100%	271,486	0	0	271,486		271,486	
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	0	0	0			0
(f)	Claims on Multilateral Development Banks		0%	0	0	0	0		0
		1	20%	0	0	0	0		0
		2,3	50%	0	0	0	0		0
		4,5	100%	0	0	0	0		0
		6	150%	0	0	0	0		0
	Unrated	50%	0	0	0	0		0	
(g)	Claims on Public Sector Entities in Pakistan		0%	0	0	0	0		0
		1	20%	0	0	0	0		0
		2,3	50%	0	0	0	0		0
		4,5	100%	0	0	0	0		0
		6	150%	0	0	0	0		0
	Unrated	50%	0	0	0	0		0	
(h)	Claims on Banks		0%	0	0	0	0		0
		1	10%	0	0	0	0		0
		1	20%	617,487	0	0	617,487		123,497
		2,3	50%	453,489	0	0	453,489		226,744
		4,5	100%	0	0	0	0		0
	6	150%	0	0	0	0		0	
	Unrated	50%	0	0	0	0		0	
(i)	Claims, denominated in foreign currency, on banks with original maturity of 3 months or less		0%	0	0	0	0		0
		1,2,3	20%	0	0	0	0		0
		4,5	50%	0	0	0	0		0
		6	150%	0	0	0	0		0
	unrated	20%	0	0	0	0		0	
(j)	Claims on banks with original maturity of 3 months or less denominated in PKR and funded in PKR		20%	4,980,038	0	0	4,980,038		996,008
(k)	Claims on Corporates (excluding equity exposures)		0%	0	7,120	0	7,120		0
		1	10%	0	0	0	0		0
		1	20%	3,224,037	0	0	3,224,037		644,807
		2	50%	27,359,564	0	0	27,359,564		13,679,782
		3,4	100%	7,539,935	0	0	7,539,935		7,539,935
		5,6	150%	0	0	0	0		0
	Unrated-1	100%	28,092,321	0	7,120	28,095,201		28,095,201	
	Unrated-2	125%	9,446,279	0	0	9,446,279		11,807,849	
(l)	Claims categorized as retail portfolio		0%	0	3,158	0	3,158		0
			20%	0	0	0	0		0
			50%	0	0	0	0		0
			75%	4,113,252	0	3,158	4,112,093		3,084,070
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	1,101,605	0	0	1,101,605		385,562
	Claims against Low Cost Housing Finance		25%	0	0	0		0	
(n)	Past Due loans: 1. The unsecured portion of any claim (other than loans and claims secured against eligible residential mortgages as defined in section 2.1 of circular 8 of 2006) that is past due for more than 90 days and/or impaired: 1.1 where specific provisions are less than 20 per cent of the outstanding amount of the past due claim 1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim 1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim 2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired 3. Loans and claims fully secured against eligible residential mortgage that are past due by 90 days and /or impaired and specific provision held thereagainst is more than 20% of outstanding amount		0%	0	0	0	0		0
			150%	11,330	0	0	11,330		16,995
			100%	565,714	0	0	565,714		565,714
			50%	23,293	0	0	23,293		11,647
			100%	0	0	0	0		0
(o)	Investment in the equity of commercial entities (which exceeds 10% of the issued common share capital of the issuing entity) or where the entity is an unconsolidated affiliate		1000%	0	0	0		0	
(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	1,211,243	0	0	1,211,243		3,028,358
(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	484,731	0	0	484,731		484,731
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	0	0	0		0	
(s)	Investments in venture capital		150%	0	0	0		0	
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	2,981,656	0	0	2,981,656		2,981,656
(u)	Claims on all fixed assets under operating lease		100%	0	0	0		0	
(v)	All other assets		100%	5,122,818	0	0	5,122,818		5,122,818
B	TOTAL			109,155,895	10,278	10,278	109,155,895	0	79,056,860

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NON MARKET RELATED

A With Credit Conversion Factor of 100%

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

(Rupees in '000')

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣE*	
	1	2	3	4	5	6	7	8	9
Against				(3 X 100%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	100%	-	-	-	-	-	-	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
Unrated	50%	-	-	-	-	-	-	-	
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	1,679,657	1,679,657	-	-	1,679,657	-	335,931
	2	50%	-	-	-	-	-	-	-
	3,4	100%	-	-	-	-	-	-	-
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
Unrated-2	125%	-	-	-	-	-	-	-	
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total			151,456	151,456	-	-	151,456	-	151,456
			1,831,113	1,831,113	-	-	1,831,113	-	487,387


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- B With Credit Conversion Factor of 50%
- a. Performance related contingencies
- b. Commitments with an original maturity of over one year

Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure	
				Simple Approach			Comprehensive Adjusted Exposure (after CRM) ΣE*		
				Inflow Adjustments	Out flow Adjustments	Adjusted Exposure			
1	2	3	4	5	6	7	8	9	
Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	(3 X 50%)	-	-	-	-	-	(2 x 8)
SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
Multilateral Development Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
Public Sector Entities in Pakistan	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
Banks	-	0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
Banks (with original maturity of 3 months or less and denominated in foreign currency)	-	0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
Banks (with original maturity of 3 months or less denominated in PKR)	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
Corporates	-	0%	-	-	-	-	-	-	-
	1	20%	122,484	61,242	-	-	61,242	-	12,248
	2	50%	99,912	49,956	-	-	49,956	-	24,978
	3,4	100%	466,071	233,035	-	-	233,035	-	233,035
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	1,675,881	837,941	-	-	837,941	-	837,941
	Unrated-2	125%	3,155	1,578	-	-	1,578	-	1,972
Retail	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	75%	122,820	61,410	-	-	61,410	-	46,057
	-	100%	-	-	-	-	-	-	-
Others	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	100%	-	-	-	-	-	-	-
Total			2,490,323	1,245,161			1,245,161		1,156,232

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 Risk Management
Samba Bank Limited

C With Credit Conversion Factor of 20%

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1			Risk Adjusted Exposure	
					Simple Approach		Comprehensive Adjusted Exposure (after CRM) EFA		
					Inflow Adjustments	Out flow Adjustments			Adjusted Exposure
	1	2	3	4	5	6	7	8	9
				(3 X 20%)					(2 x 8)
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-	-	-	-	-	-	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-	-	-	-	-	-	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-	-	-	-	-	-	-
	2	20%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-	-	-	-	-	-	-
	1,2,3	20%	-	-	-	-	-	-	-
	4,5	50%	-	-	-	-	-	-	-
	6	150%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	-	-	-	-	-
	1	20%	282,048	56,410	-	-	56,410	-	11,282
	2	50%	4,078,724	815,745	-	38,810	776,935	-	388,467
	3,4	100%	817,584	163,517	-	-	163,517	-	163,517
	5,6	150%	-	-	-	-	-	-	-
	Unrated-1	100%	4,622,588	924,518	-	76,354	848,164	-	848,164
	Unrated-2	125%	1,048,694	209,739	-	10,976	198,769	-	248,453
11 Retail		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	62,118	12,424	-	979	11,445	-	8,584
12 Others		0%	-	-	-	-	-	-	-
		20%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
Total			10,911,755	2,182,351		127,119	2,055,232		1,668,466

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Risk Management
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D With Credit Conversion Factor of 0%

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

	Mapped Rating	Risk Weights %	Notional Amount
	1	2	3
1 Government of Pakistan (Federal or Provincial Governments) and SBP, denominated in PKR	-	0%	-
2 SBP in Foreign Currency arising out of statutory obligations of banks in Pakistan	-	0%	-
3 Sovereigns, Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	0%	-
	2	20%	-
	3	50%	-
	4,5	100%	-
	6	150%	-
Unrated	100%	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-
5 Multilateral Development Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
Unrated	50%	-	
6 Public Sector Entities in Pakistan		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
Unrated	50%	-	
7 Banks		0%	-
	1	20%	-
	2,3	50%	-
	4,5	100%	-
	6	150%	-
Unrated	50%	-	
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)		0%	-
	1,2,3	20%	-
	4,5	50%	-
	6	150%	-
unrated	20%	-	
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-
		20%	-
10 Corporates		0%	-
	1	20%	949,151
	2	50%	3,116,323
	3,4	100%	45,062
	5,6	150%	6
	Unrated-1	100%	1,541,240
Unrated-2	125%	712,248	
11 Retail		0%	-
		20%	-
		50%	-
	-	75%	49,497
12 Others		0%	-
		20%	-
		50%	-
		100%	-
Total			6,413,527

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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
Foreign Exchange Contracts with SBP										
a	Foreign Exchange Contract (with original maturity of less than 14 days) instruments traded on futures and options exchanges, which are subject to daily mark to market and margin payments	21,260	6,410,500							
Equity Contracts*										
b	with Residual Maturity of one year or less	0	0	0	0%				0%	
c	with Residual Maturity of over one year to five year	0	0	0	6%				20%	
d	with Residual Maturity of over five year	0	0	0	6%				50%	
Other Market Related Contracts										
e	with Residual Maturity of one year or less	0	0	0	0%				0%	
f	with Residual Maturity of over one year to five year	0	0	0	8%				20%	
g	with Residual Maturity of over five year	0	0	0	8%				50%	
h	with Residual Maturity of one year or less	0	0	0	8%				100%	
i	with Residual Maturity of over one year to five year	0	0	0	8%				125%	
j	with Residual Maturity of over five year	0	0	0	8%				150%	
k	with Residual Maturity of one year or less	0	0	0	10%				0%	
l	with Residual Maturity of over one year to five year	0	0	0	10%				20%	
m	with Residual Maturity of over five year	0	0	0	10%				50%	
n	with Residual Maturity of one year or less	0	0	0	10%				100%	
o	with Residual Maturity of over one year to five year	0	0	0	10%				125%	
p	with Residual Maturity of over five year	0	0	0	10%				150%	
Sub Total		21,260	6,410,500							

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

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
Interest rate contracts*										
b	with Residual Maturity of one year or less	0	0	0	0%				0%	
c	with Residual Maturity of over one year to five year	0	0	0	6%				20%	
d	with Residual Maturity of over five year	0	0	0	6%				50%	
e	with Residual Maturity of one year or less	496,749	496,749	496,749	0%				100%	
f	with Residual Maturity of over one year to five year	0	0	0	0%				135%	
g	with Residual Maturity of over five year	0	0	0	0%				150%	
h	with Residual Maturity of one year or less	0	0	0	1%				0%	
i	with Residual Maturity of over one year to five year	0	0	0	1%				20%	
j	with Residual Maturity of over five year	0	0	0	1%				50%	
k	with Residual Maturity of one year or less	0	0	0	1%				100%	
l	with Residual Maturity of over one year to five year	0	0	0	1%				125%	
m	with Residual Maturity of over five year	0	0	0	1%				150%	
n	with Residual Maturity of one year or less	0	0	0	2%				0%	
o	with Residual Maturity of over one year to five year	0	0	0	2%				20%	
p	with Residual Maturity of over five year	0	0	0	2%				50%	
q	with Residual Maturity of one year or less	0	0	0	2%				100%	
r	with Residual Maturity of over one year to five year	0	0	0	2%				125%	
s	with Residual Maturity of over five year	0	0	0	2%				150%	
Foreign Exchange Contracts*										
b	with Residual Maturity of one year or less	27,436	7,851,387	7,851,387	1%				0%	
c	with Residual Maturity of over one year to five year	6,444	5,433,737	5,433,737	1%				20%	
d	with Residual Maturity of over five year	0	0	0	1%				50%	
e	with Residual Maturity of one year or less	462,146	55,374,459	55,374,459	1%				75%	
f	with Residual Maturity of over one year to five year	0	0	0	1%				100%	
g	with Residual Maturity of over five year	0	0	0	1%				125%	
h	with Residual Maturity of one year or less	0	0	0	1%				150%	
i	with Residual Maturity of over one year to five year	0	0	0	5%				0%	
j	with Residual Maturity of over five year	0	0	0	5%				20%	
k	with Residual Maturity of one year or less	0	0	0	5%				50%	
l	with Residual Maturity of over one year to five year	0	0	0	5%				75%	
m	with Residual Maturity of over five year	0	0	0	5%				100%	
n	with Residual Maturity of one year or less	0	0	0	5%				125%	
o	with Residual Maturity of over one year to five year	0	0	0	5%				150%	
p	with Residual Maturity of over five year	0	0	0	8%				0%	
q	with Residual Maturity of one year or less	0	0	0	8%				20%	
r	with Residual Maturity of over one year to five year	0	0	0	8%				50%	
s	with Residual Maturity of over five year	0	0	0	8%				75%	
t	with Residual Maturity of one year or less	0	0	0	8%				100%	
u	with Residual Maturity of over one year to five year	0	0	0	8%				125%	
v	with Residual Maturity of over five year	0	0	0	8%				150%	
Sub Total		496,015	69,159,332	69,159,332			3,182,651	1,182,651		1,067,476

D Grand Total (B+C)

1,067,476

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SVP & Head of Market Risk (MCO) BASEL III
Risk Management
Samba Bank Limited



Please use Yellow Cells to enter your data.

MR 1

**RISK WEIGHTED AMOUNT FOR MARKET RISK
SUMMARY**

(Rupees in '000')

A Capital Charge for Interest Rate Risk

- i. Total market risk capital charge for Specific Risk (Total MR 2)
- ii. Total market risk capital charge for General Market Risk
(Sum of all Currency-wise MR 3.1s or MR 3.2s)

Maturity/Method

22,993	
455,344	478,337

B Capital Charge For Equity Exposure (MR 4)

- i. Specific Risk
- ii. General Market Risk

107,627	
107,627	215,254

C Capital Charge for Foreign Exchange Risk (Total of MR 5)

41,417

D Capital Charge for Position in Options (Total of MR 6)

0

E Total Capital Charge for Market Risk (A+B+C+D)

735,008

F Risk Weighted Amount for Market Risk (E x 12.5)

9,187,601

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

(Rupees in '000')

Capital Charge	Positions	0.00%	Residual Maturity		4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
			6 month or less	Over 24 months					
			0.25%	1.00%					
a	Government (Domestic Curr)	88,323,008						88,323,008	0
	Long								
	Short	0						0	0

b Government (other than Domestic Currency)

Rating grade 1	Long	0						0	0
	Short	0						0	0
Rating grade 2-3	Long	0	0	0				0	0
	Short	0	0	0				0	0
Rating grade 4-5	Long				0			0	0
	Short				0			0	0
Rating grade 6	Long					0		0	0
	Short					0		0	0
Unrated	Long					0		0	0
	Short					0		0	0

c Qualifying (to be specified)


	Long	0						0	0
	Short	0						0	0

d Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)

Rating grade 1	Long					315,184		315,184	5,043
	Short					0		0	0
Rating grade 2-3	Long				448,760			448,760	17,950
	Short				0			0	0
Rating grade 3,4,5	Long							0	0
	Short							0	0
Rating grade 5-6	Long							0	0
	Short							0	0
Unrated	Long							0	0
	Short							0	0
e Total of a to d	Long	88,323,008	0	0	448,760	315,184	0	89,086,952	22,993
	Short	0	0	0	0	0	0	0	0

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

		0			17,950			89,086,952	22,993
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Kauser Imam
 SVP & Head of Market Risk (TMO/BASEL III)
 Risk Management
Samba Bank Limited


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

(Rupees in '000)

Zone	Time Band		Debt securities & debt				Individual positions				Risk Weight		Weighted positions			
	Coupon 3% or more	Coupon less than 3%	Long		Short		Interest rate derivatives		Total		Long	Short	Long	Short		
			Long	Short	Long	Short	Long	Short								
1	1 month or less	1 month or less	17,920,390	0	0	0	0	0	17,920,390	0	0	0	0	0.00%	0	0
	1 to 3 months	1 to 3 months	28,709,473	0	0	0	0	0	28,709,473	0	0	57,419	0	0.20%	57,419	0
	3 to 6 months	3 to 6 months	23,260,280	0	0	0	0	0	23,260,280	0	0	93,041	0	0.40%	93,041	0
	6 to 12 months	6 to 12 months	2,674,534	0	0	0	0	0	2,674,534	0	0	18,722	0	0.70%	18,722	0
	1 to 2 years	1.0 to 1.9 years	6,783,664	0	0	0	0	0	6,783,664	0	0	84,783	0	1.25%	84,783	0
	2 to 3 years	1.9 to 2.8 years	7,197,132	0	0	0	0	0	7,197,132	0	0	125,950	0	1.75%	125,950	0
2	3 to 4 years	2.8 to 3.6 years	2,263,227	0	0	0	0	0	2,263,227	0	0	50,923	0	2.25%	50,923	0
	4 to 5 years	3.6 to 4.3 years	0	0	0	0	0	0	0	0	0	0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years	0	0	0	0	0	0	0	0	0	0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years	12,057	0	0	0	0	0	12,057	0	0	452	0	3.75%	452	0
3	10 to 15 years	7.3 to 9.3 years	0	0	0	0	0	0	0	0	0	0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	0	0	0	0	0	0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years	0	0	0	0	0	0	0	0	0	0	0	6.00%	0	0
		12 to 20 years	0	0	0	0	0	0	0	0	0	0	0	8.00%	0	0
TOTAL			88,819,737	0	0	0	0	0	88,819,737	0	0	431,290	0	12.50%	0	0

OVERALL NET OPEN POSITION

Calculation	Vertical disallowance			Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
	Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3	Zones 1 & 2 & 3				
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	0	431,290	431,290


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 Risk Management
Samba Bank Limited

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

Zone	Time Band		Individual positions						Risk Weight	Weighted positions			
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total	Long		Short	Risk Weight	Long	Short
			Long	Short	Long	Short							
1	1 month or less	1 month or less	0	0	24,384,662	24,040,297	24,384,662	24,040,297	0.00%	0	0	0	
	1 to 3 months	1 to 3 months	0	0	35,625,740	27,721,934	35,625,740	27,721,934	0.20%	71,251	0	55,443	
	3 to 6 months	3 to 6 months	0	0	23,301,226	26,497,089	23,301,226	26,497,089	0.40%	93,203	0	105,988	
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0.70%	0	0	0	
2	1 to 2 years	1 to 1.9 years	0	0	0	0	0	0	1.25%	0	0	0	
	2 to 3 years	1.9 to 2.8 years	0	0	0	0	0	0	1.75%	0	0	0	
	3 to 4 years	2.8 to 3.6 years	0	0	0	0	0	0	2.25%	0	0	0	
	4 to 5 years	3.6 to 4.3 years	0	0	0	0	0	0	2.75%	0	0	0	
	5 to 7 years	4.3 to 5.7 years	0	0	0	0	0	0	3.25%	0	0	0	
	7 to 10 years	5.7 to 7.3 years	0	0	0	0	0	0	3.75%	0	0	0	
	10 to 15 years	7.3 to 9.3 years	0	0	0	0	0	0	4.50%	0	0	0	
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	0	0	5.25%	0	0	0	
	Over 20 years	10.6 to 12 years	0	0	0	0	0	0	6.00%	0	0	0	
		12 to 20 years	0	0	0	0	0	0	8.00%	0	0	0	
		Over 20 years	0	0	0	0	0	0	12.50%	0	0	0	
TOTAL			0	0	83,311,628	78,259,319	83,311,628	78,259,319		161,456	0	161,452	

OVERALL NET OPEN POSITION

Calculation	Vertical disallowance		Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
	Zone	Zone	Zone	Zone	Zone	Zone	Zone			
General Market Risk Capital Charge	1	2	3	1 & 2	2 & 3	1 & 3	0	0	3,024	23,002
	5,113	0	0	0	0	0	0	0		


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Samba Bank Limited

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

Zone	Time Band		Individual positions				Risk Weight		Weighted positions		
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives		Total	Long	Short	Long	Short
			Long	Short	Long	Short					
1	1 month or less	1 month or less	0	0	0	0	0	0	0	0.00%	0
	1 to 3 months	1 to 3 months	0	0	0	0	0	0	0	0.20%	0
	3 to 6 months	3 to 6 months	0	0	0	0	0	0	0	0.40%	0
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0	0.70%	0
	1 to 2 years	1.0 to 1.9 years	0	0	0	0	0	0	0	1.25%	0
	2 to 3 years	1.9 to 2.8 years	0	0	0	0	0	0	0	1.75%	0
2	3 to 4 years	2.8 to 3.6 years	0	0	0	0	0	0	0	2.25%	0
	4 to 5 years	3.6 to 4.3 years	0	0	0	0	0	0	0	2.75%	0
	5 to 7 years	4.3 to 5.7 years	0	0	0	0	0	0	0	3.25%	0
3	7 to 10 years	5.7 to 7.3 years	0	0	0	0	0	0	0	3.75%	0
	10 to 15 years	7.3 to 9.3 years	0	0	0	0	0	0	0	4.50%	0
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	0	0	0	5.25%	0
	Over 20 years	10.6 to 12 years	0	0	0	0	0	0	0	6.00%	0
		Over 20 years	12 to 20 years	0	0	0	0	0	0	0	8.00%
TOTAL			0	0	0	0	0	0	0	12.50%	0
OVERALL NET OPEN POSITION											

Calculation	Vertical disallowance		Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
	Zone 1	Zone 2	Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	0	0



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 SVP & Head of Market Risk / TMO/BASEL III
 Risk Management
Samba Bank Limited

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

(Rupees in '000')

Zone	Time Band		Debt securities & debt derivatives				Individual positions Interest rate derivatives				Total		Risk Weight		Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short
1	1 month or less	1 month or less	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1 to 3 months	1 to 3 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3 to 6 months	3 to 6 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1 to 2 years	1 to 2 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2 to 3 years	2 to 3 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	3 to 4 years	3 to 4 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4 to 5 years	4 to 5 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5 to 7 years	5 to 7 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	7 to 10 years	7 to 10 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	10 to 15 years	10 to 15 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	15 to 20 years	15 to 20 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Over 20 years	Over 20 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	12 to 20 years	12 to 20 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Over 20 years	Over 20 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL																
OVERALL NET OPEN POSITION																


Calculation	Vertical disallowance		Horizontal Disallowance in		Horizontal Disallowance Between		Overall net open position	Total General Market Risk Charge
	Zone	Zone	Zone	Zone	Zone	Zone		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0
	Zone 1	Zone 2	Zone 1 & 2	Zone 3	Zone 1 & 3	Zone 2 & 3	Zone 1 & 3	0
	0	0	0	0	0	0	0	0


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 Risk Management
Samba Bank Limited

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

Zone	Time Band		Individual positions				Risk Weight	Weighted positions			
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt		Interest rate derivatives			Long	Short		
			Long	Short	Long	Short				Long	Short
1	1 month or less	1 month or less	0	0	460,097	0	0	0	0.00%	0	0
	1 to 3 months	1 to 3 months	0	0	28,947	0	0	0	0.20%	0	0
	3 to 6 months	3 to 6 months	0	0	20,741	0	0	0	0.40%	0	0
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0.70%	0	0
	1 to 2 years	1 to 2 years	0	0	0	0	0	0	1.25%	0	0
	2 to 3 years	1.9 to 1.9 years	0	0	0	0	0	0	1.75%	0	0
	3 to 4 years	2.8 to 3.6 years	0	0	0	0	0	0	2.25%	0	0
	4 to 5 years	3.6 to 4.3 years	0	0	0	0	0	0	2.75%	0	0
	5 to 7 years	4.3 to 5.7 years	0	0	0	0	0	0	3.25%	0	0
	7 to 10 years	5.7 to 7.3 years	0	0	0	0	0	0	3.75%	0	0
2	10 to 15 years	7.3 to 9.3 years	0	0	0	0	0	0	4.50%	0	0
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	0	0	5.25%	0	0
	Over 20 years	10.6 to 12 years	0	0	0	0	0	0	6.00%	0	0
	TOTAL	Over 20 years	0	0	49,687	460,097	49,687	460,097		141	0
OVERALL NET OPEN POSITION											


Calculation	Vertical disallowance		Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
	Zone	Zone	Zone		Zones					
			1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge	0	0	1	2	3	0	0	0	141	141

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Samba Bank Limited

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

Zone	Time Band		Debt securities & debt derivatives				Individual positions				Risk Weight	Weighted positions		
	Coupon 3% or more	Coupon less than 3%	Long		Short		Long		Short			Long	Short	
			Long	Short	Long	Short	Long	Short						
1	1 month or less	1 month or less	0	0	0	0	0	0	0	0	0.00%	0	0	
	1 to 3 months	1 to 3 months	0	0	0	0	0	0	0	0	0.20%	0	0	
	3 to 6 months	3 to 6 months	0	0	0	0	0	0	0	0	0.40%	0	0	
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0	0	0.70%	0	0	
	2	1 to 2 years	1.0 to 1.9 years	0	0	0	0	0	0	0	0	1.25%	0	0
		2 to 3 years	1.9 to 2.8 years	0	0	0	0	0	0	0	0	1.75%	0	0
3 to 4 years		2.8 to 3.6 years	0	0	0	0	0	0	0	0	2.25%	0	0	
4 to 5 years		3.6 to 4.3 years	0	0	0	0	0	0	0	0	2.75%	0	0	
3	5 to 7 years	4.3 to 5.7 years	0	0	0	0	0	0	0	0	3.25%	0	0	
	7 to 10 years	5.7 to 7.3 years	0	0	0	0	0	0	0	0	3.75%	0	0	
	10 to 15 years	7.3 to 9.3 years	0	0	0	0	0	0	0	0	4.50%	0	0	
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	0	0	0	0	5.25%	0	0	
TOTAL	Over 20 years	10.6 to 12 years	0	0	0	0	0	0	0	0	6.00%	0	0	
	Over 20 years	12 to 20 years	0	0	0	0	0	0	0	0	8.00%	0	0	
OVERALL NET OPEN POSITION			0	0	0	0	0	0	0	0	12.50%	0	0	

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	0


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

Zone	Time Band	Individual positions						Risk Weight		Weighted positions	
		Coupon less than 3%		Interest rate derivatives		Total		Risk Weight	Long	Short	
		Long	Short	Long	Short	Long	Short				
1	Coupon less than 3%	0	0	212,822	189,080	212,822	189,080	0.00%	0	0	
	1 to 3 months	0	0	0	455,322	0	455,322	0.20%	0	911	
	3 to 6 months	0	0	0	0	0	0	0.40%	0	0	
	6 to 12 months	0	0	0	0	0	0	0.70%	0	0	
	1 to 2 years	0	0	0	0	0	0	1.25%	0	0	
	2 to 3 years	0	0	0	0	0	0	1.75%	0	0	
	3 to 4 years	0	0	0	0	0	0	2.25%	0	0	
	4 to 5 years	0	0	0	0	0	0	2.75%	0	0	
	5 to 7 years	0	0	0	0	0	0	3.25%	0	0	
	7 to 10 years	0	0	0	0	0	0	3.75%	0	0	
2	10 to 15 years	0	0	0	0	0	0	4.50%	0	0	
	15 to 20 years	0	0	0	0	0	0	5.25%	0	0	
	Over 20 years	0	0	0	0	0	0	6.00%	0	0	
	Over 20 years	0	0	0	0	0	0	8.00%	0	0	
3	Over 20 years	0	0	212,822	644,602	212,822	644,602	12.50%	0	911	
	TOTAL	0	0	212,822	644,602	212,822	644,602		0	911	

OVERALL NET OPEN POSITION

Calculation	Vertical disallowance			Horizontal Disallowance in			Horizontal Disallowance Between			Overall net open position	Total General Market Risk Charge
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1 & 2	Zone 2 & 3	Zone 1 & 3		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	0	911	911

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Risk Management
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CAPITAL CHARGE FOR EQUITY POSITION RISK

	Inside Pakistan			Outside Pakistan*	Total
	KSE	LSE	ISE		

(Rupees in '000')

A Specific Risk Charge

Equities


a	Long positions	1,345,338	0	0	0	1,345,338
b	Short Positions	0	0	0	0	0
	Equity Derivatives					
c	Long positions	0	0	0	0	0
d	Short Positions	0	0	0	0	0
e	Total Gross Positions (a+b+c+d)	1,345,338	0	0	0	1,345,338
f	Risk Weight	8%	8%	8%	8%	
g	Specific Risk Charge (f x e)	107,627	0	0	0	107,627

B General Market Risk Charge

h	Net Long/Short Positions (a-b) + c-d	1,345,338	0	0	0	1,345,338
i	Risk Weight	8%	8%	8%	8%	
j	General Market Risk Charge (h x i)	107,627	0	0	0	107,627

	Total Capital Charge for Equity Exposures (g + j)	215,254	0	0	0	215,254
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* Report Position on market-by-market basis i.e. separate column for each national market to be used

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 SVP & Head of Market Risk / TMO/IBASEL III
 Risk Management
Samba Bank Limited

CAPITAL CHARGE FOR FOREIGN EXCHANGE RISK

(Rupees in '000')

Currency	Position in Currency					Net delta-based equivalent of foreign currency options	Total net long (short) Positions	PKR Rate	Position in PKR
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others				
	2	3	4	5	6	7	8	9	10
USD	(30,117)	28,682	0	0	0	0	(1,434)	176.51	(253,193)
GBP	(68)	0	0	0	0	0	(68)	238.28	(16,128)
JPY	19,639	0	0	0	0	0	19,639	1.53	30,107
CHF	0	0	0	0	0	0	0	0.00	0
AED	41	0	0	0	0	0	41	48.06	1,986
SAR	(1,129)	0	0	0	0	0	(1,129)	47.02	(53,071)
AUD	0	0	0	0	0	0	0	0.00	0
CAD	0	0	0	0	0	0	0	0.00	0
DKK	0	0	0	0	0	0	0	0.00	0
HKD	0	0	0	0	0	0	0	0.00	0
SGD	0	0	0	0	0	0	0	0.00	0
SEK	0	0	0	0	0	0	0	0.00	0
EUR	2,458	(2,057)	0	0	0	0	401	199.64	80,001
CNY	8,465	(15,516)	0	0	0	0	(7,052)	27.70	(195,317)
Currency 15	0	0	0	0	0	0	0	0.00	0
Currency 16	0	0	0	0	0	0	0	0.00	0
Currency 17	0	0	0	0	0	0	0	0.00	0
Currency 18	0	0	0	0	0	0	0	0.00	0
Currency 19	0	0	0	0	0	0	0	0.00	0
Currency 20	0	0	0	0	0	0	0	0.00	0
Currency 21	0	0	0	0	0	0	0	0.00	0
Currency 22	0	0	0	0	0	0	0	0.00	0
Currency 23	0	0	0	0	0	0	0	0.00	0
Currency 24	0	0	0	0	0	0	0	0.00	0
Currency 25	0	0	0	0	0	0	0	0.00	0

Overall Long/Short Position
Capital Charge Rate
Total Capital Charge

517,709
8%
41,417

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SVP & Head of Market Risk/TMO/BASEL III
Risk Management
Samba Bank Limited

MARKET RISK CAPITAL CHARGE FOR OPTIONS

(Rupees in '000')

A LONG POSITIONS WITH RELATED CASH POSITIONS

Underlying of the Option	Specific Risk Charge	General Market Risk Charge	Long Cash and Long Put	Short Cash and Long Call	Total
Foreign Exchange	0	8%	0	0	0

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	0	8%	0	0	0
TOTAL	0	0	0	0	0

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 SVP & Head of Market Risk (TMO) BASEL III
 Risk Management
 Samba Bank Limited

Please enter your data in yellow cells.

OR1

RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK

Calculation Approach: **Basic Indicator Approach**

(Rupees in '000')

1 Basic Indicator Approach (BIA)

Gross Income
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	5,290,209	4,607,449	4,361,166	4,752,941	712,941	
					712,941	

Please select your Calculation Approach and all calculations will perform automatically

2 The Standardized Approach (TSA)

Business lines *

B Capital Charge (TSA)

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

3 Alternative Standardized Approach (ASA)

Business lines *

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

Aggregate of six business lines

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

3.1 Capital Charge

0

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

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

Retail & Commercial Banking

15%	0	0	0	0	0
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3.2 Capital Charge

0

C Capital Charge (ASA) (3.1+3.2)

0

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

712,941

E Total Risk Weighted Amount (D x 12.5)

8,911,765

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

8,911,765

Annual Audited figures should be used.

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

Verified by
Kauser Imam
SVP & Head of Market Risk /TMO/BASEL III
Risk Management
Samba Bank Limited

