

KPMG Taseer Hadi & Co.  
Chartered Accountants  
Sheikh Sultan Trust Buildings No.2  
Beaumont Road  
Karachi 75530

14 March 2023

Dear Sir/ Madam,

**MANAGEMENT REPRESENTATION LETTER  
AUDIT OF CAPITAL ADEQUACY RETURN AS AT 31 DECEMBER 2022**

This representation letter is provided in connection with your examination of Capital Adequacy Return ("the Return") of Samba Bank Limited ("the Bank") as at 31 December 2022 for the purpose of expressing an opinion that the Return gives a true and fair view of the Capital Adequacy Ratio of the Bank as of 31 December 2022 in accordance with the Revised Regulatory Capital Framework under Basel II issued vide State Bank of Pakistan's (SBP) BSD Circular No. 08 dated June 27, 2006, the Basel III capital reforms issued vide BPRD Circular' No. 6 dated August 15, 2013 mainly pertaining to eligible capital and related deductions and other requirements specified by the SBP (together referred to as 'the Framework').

We confirm, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves, the following representations made to you during the course of your audit field work:

- We acknowledge our responsibility for the preparation of the Return in accordance with the Framework and based on the audited financial statements of the Bank for the year ended 31 December 2022 and we approve the Return.
- We confirm that the Return is in agreement with the audited financial statements and books and records of the Bank has been prepared in accordance with the requirements of the framework.
- All financial and accounting records and related data have been made available to you and we are not aware of any accounts, transactions or arrangements not fairly presented in the Return.
- We confirm that the general provision included in the calculation of supplementary capital is freely available to meet unidentified losses.
- We confirm that all collaterals considered in the Credit Risk Mitigation (CRM) are held by the Bank.

  
**Kauser Imam**  
EVP-I & Head, Market Risk/  
Middle Office/Basel  
Risk Management Group  
Samba Bank Limited.

Samba Bank Limited  
Head Office : Arif Habib Centre Plot No. 23, Ground floor M. T Khan Road Karachi. Tel : +92-21-38136300, Fax : +92-21-35685442

samba bank  سامبا بینک

- We confirm that all reciprocal investments have been identified and have been incorporated in the calculation of capital including the investment held by the mutual funds.
- We confirm that benefit of collateral taken against on-balance sheet and off-balance sheet non-market related exposures have been appropriately taken and all facilities which are committed and cannot be unconditionally withdrawn have been identified and included in the calculation.
- We confirm that the External Credit Assessment Institutions (ECAIs) ratings used for various exposure types to determine the credit risk is in accordance with the ratings of ECAIs as required by SBP for capital adequacy purposes.
- We confirm that the credit risk calculated on non-market related off-balance sheet transactions includes all commitments with certain drawdown, commitments relating to undrawn formal stand by facilities and credit lines and commitments that cannot be unconditionally cancelled.
- No matters have come to our attention up to the present time which would require any adjustments to computation of the capital adequacy of the Bank as on 31 December 2022.
- Further, classification of financial instruments into banking books and trading books is in accordance with the requirements of the framework.

Yours truly,

  
14/3/23



**Kauser Imam**  
Head, Market Risk/ MO/ Basel, EVP-I

Samba Bank Limited

Head Office : Arif Habib Centre Plot No. 23, Ground floor M, T Khan Road Karachi. Tel : +92-21-38136300, Fax : +92-21-35685442

Please enter your data in yellow cells.


NAME OF THE BANK: 28 - SAMBA BANK LIMITED  
 REPORTING BASIS: Bank Level Un-Audited (Basel III)  
 CAPITAL ADEQUACY RETURN AS OF: December-2022

CAP 1

(Rupees in '000')

SUMMARY / OVERALL CAPITAL ADEQUACY RATIO

1.1 Common Equity Tier 1 (CET1)		Basel 3 Transit	Basel 3 full
1.1.1	Fully Paid-up capital/ Capital deposited with SBP		
1.1.2	Balance in Share Premium Account	10,082,387	10,082,387
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)	-	-
1.1.6	Gain/ (losses) on derivatives held as Cash Flow Hedge	2,729,919	2,729,919
1.1.7	Un-appropriated/ un-remitted profits/ (losses)	-	-
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".)	2,590,047	2,590,047
	<b>CET1 before Regulatory Adjustments</b>		
1.1.9	<b>Regulatory Adjustments at CET1 level</b>	15,402,353	15,402,353
1.1.10	Goodwill (net of related deferred tax liability)	-	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	616,036	616,036
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	749,270	749,270
	<b>Sum of Regulatory Adjustments at CET1 level</b>	1,365,306	1,365,306
1.1.21	<b>CET1 after Regulatory Adjustments above</b>	14,037,047	14,037,047
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	<b>CET1 after Regulatory Adjustment above</b>	14,037,047	14,037,047
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)	717,334	717,334
1.1.26	<b>CET1 after Regulatory Adjustment above</b>	13,319,713	13,319,713
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-
1.1.28	<b>CET1 after above adjustment</b>	13,319,713	13,319,713
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	<b>CET1 after Regulatory Adjustment above</b>	13,319,713	13,319,713
1.1.33	Adjustment to CET1 due to insufficient AT1 capital and T2 capital to cover adjustments	-	-
1.1.34	<b>CET1 (after regulatory adjustments)</b>	13,319,713	13,319,713
<b>1.2 Additional Tier I (AT1) Capital</b>			
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	<b>AT1 Capital before Regulatory Adjustments</b>	-	-
1.2.4	<b>Regulatory Adjustments at AT1 Capital level</b>	-	-
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	-	-
	<b>Sum of Regulatory Adjustments at AT1 Capital level</b>	-	0
1.2.12	<b>Amount of Regulatory Adjustment applied at AT1 Capital level</b>	-	0
1.2.13	<b>AT1 Capital (after regulatory adjustments)</b>	-	0
1.2.14	<b>AT1 Capital recognized for capital adequacy</b>	-	0
1.2.16	<b>Eligible Tier I (T 1) Capital for Capital Adequacy Ratio (CET1 + Recognised AT1 Capital)</b>	13,319,713	13,319,713

  
**Kauser Imam**  
 EVP & Head - Market Risk  
 Head - Credit & Market Risk  
 Risk Management Group  
 Samba Bank Limited.

<b>2</b>	<b>Tier 2 (T2) Capital</b>			
2.1	Qualifying T2 capital instruments under Basel 3 plus any related share premium		4,997,000	4,997,000
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		1,022,299	1,022,299
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		6,019,299	6,019,299
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 instruments		-	-
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)		6,019,299	6,019,299
2.17	T2 Capital recognized for capital adequacy		4,940,196	4,940,196
2.18	Portion of AT1 Capital recognized in T2 Capital		-	-
2.19	Total T2 Capital admissible for capital adequacy		4,940,196	4,940,196
<b>3</b>	<b>Total Eligible Capital for Capital Adequacy Ratio (T1 Capital recognized + T2 Capital)</b>		<b>18,259,909</b>	<b>18,259,909</b>
<b>4</b>	<b>Total Risk Weighted Assets (TRWAs)</b>		<b>97,549,516</b>	<b>97,549,516</b>
4.1	Total Credit Risk Weighted Assets		81,783,956	81,783,956
4.2	Total Market Risk Weighted Assets		5,661,337	5,661,337
4.3	Total Operational Risk Weighted Assets		10,104,223	10,104,223
<b>5</b>	<b>Capital Adequacy Ratios</b>			
5.1	CET1 to TRWAs		13.65%	13.65%
5.2	T1 Capital to TRWAs		13.65%	13.65%
5.3	Total eligible capital to TRWAs		18.72%	18.72%

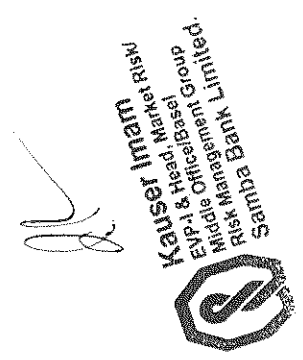
  
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 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.

Reps in '000'

**MINORITY INTEREST - FOR CONSOLIDATED CAPITAL ONLY**

Items	Minority Interest - under Basel III (full implementation) (A separate column should be completed for each subsidiary issuing capital to third parties) Total CET1 of the subsidiary net of deductions (if the subsidiary is not a bank**, zero must be entered in items 1, 2 & 3. However the common equity should be included in the items 4 & 7 below)	Subsidiaries											
		1	2	3	4	5	6	7	8	9	10		
1	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	0	0
2	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	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	0	0
4	Total Tier I Capital (CET1 + AT1 Capital) of the subsidiary net of deductions	0	0	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	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	0	0
7	Total capital (CET1 + AT1 Capital + T2 Capital) of the subsidiary net of deductions	0	0	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	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	0	0
10	Total risk-weighted assets of the subsidiary	0	0	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	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	0	0
<b>CET1</b>													
Surplus CET1 of the subsidiary, of which													
amount attributable to third parties													
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors													
Total CET1 of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)													
<b>Total Tier I (T1) Capital</b>													
Surplus Total T1 Capital of the subsidiary, of which													
amount attributable to third parties													
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors													
Total T1 capital of the subsidiary held by third parties less surplus attributable to third party investors (under transitional arrangements)													
<b>Total Capital</b>													
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 arrangements)													
<b>Under full Basel III implementation:</b>													
CET1 recognized from consolidated subsidiaries													
AT1 Capital recognized from consolidated subsidiaries													
T2 Capital recognized from consolidated subsidiaries													
<b>Under Transitional Arrangement of Basel III</b>													
CET1 recognized from consolidated subsidiaries													
AT1 Capital recognized from consolidated subsidiaries													
T2 Capital recognized from consolidated subsidiaries													

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



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		80,519
Gross holdings of Additional Tier 1 capital		-
Gross holdings of Tier 2 capital		483,737
Sum of all above holdings		564,255
Applicable CET1 amount (before thresholds)		14,037,047
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	80,519	80,519
Gross holdings of AT1 capital	-	-
Gross holdings of T2 capital	483,737	483,737

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)	14,037,047	14,037,047
	B3 full	B3 Transit
10% amount to be recognised for further threshold reductions check and applying 250% RW	-	-
Deduction from CET1 (after 10% cap)	-	-
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-
Deduction from AT1 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-
Deduction from T2 capital	-	-
Remaining amount to be risk weighted as per Banking/ Trading Book classifications	-	-

Deferred Tax Assets that arise from temporary differences (after 10% threshold)	B3 full	B3 Transit
Net deferred tax assets due to temporary differences	-	2,121,039
Applicable CET1 amount (after all regulatory adjustments but before significant investments and thresholds)	14,037,047	14,037,047
10% amount to be recognised for further threshold reductions check and applying 250% RW	1,403,705	1,403,705
Deduction from CET1 (after 10% cap)	717,334	717,334
Remaining amount to be risk weighted @ 100% after applying deduction %age during the transition period	-	-

Significant Investments and DTA above 15% threshold	B3 full	B3 Transit
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	-	-
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	1,403,705	1,403,705
Sum of above holdings	1,403,705	1,403,705
Applicable CET1 amount (after all regulatory adjustments and threshold)	13,319,713	13,319,713
Applicable 15% Threshold	2,350,538	2,350,538
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	1,403,705	1,403,705

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		-

  
 **Kausar Imam**  
 EVP-I & Head, Market Risk/  
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Leverage Ratio	6.35%
Tier-1 Capital	13,319,713
Total Exposures	209,634,698

(Rupees in '000')

A) On-Balance Sheet Assets		Amount (net of specific provisions and valuation adjustments)
1	Cash and balances with treasury banks	2,940,175
2	Balances with other banks	14,324,819
3	Lendings to financial institutions (for repo/ reverse repo - without netting benefit)	2,451,426
4	Investments	85,750,790
5	Advances	78,606,287
6	Operating fixed assets	3,535,860
7	Deferred tax assets	707,013
8	Financial Derivatives (total from cell C29)	-
9	Other assets	5,636,917
	<b>Total Assets</b>	<b>193,953,288</b>

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 bought & sold)	-
7	Any other derivatives	-
	<b>Total Derivatives</b>	<b>-</b>

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%	4,649,030	4,649,030
3	Trade-related Contingent Liabilities (i.e. Letter of Credits)	100%	6,268,059	6,268,059
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%	12,863,992	1,286,399
7	Commitments in respect of operating leases	100%	-	-
8	Commitments for the acquisition of operating fixed assets	100%	160,202	160,202
9	Other commitments	100%	-	-
	<b>Total Off-Balance Sheet Items excluding Derivatives</b>		<b>25,620,940</b>	<b>14,043,347</b>

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	167,203,282.44	1,638,063.42	1,638,063.42
4	Precious Metals (except gold)*	-	-	-
5	Commodities*	-	-	-
6	Credit Derivatives (protection sold and bought)*	-	-	-
7	Other derivatives*	-	-	-
	<b>Total Derivatives</b>			<b>1,638,063.42</b>

\*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

  
**Kauser Imam**  
 EVP-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.





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		Adjusted Exposure	Comprehensive				
					Inflow Adjustments	Out flow Adjustments				Adjusted Exposure (after CRM) EF*		
		1	2	3	4	5	6	7	8			
(a)	Cash and Cash Equivalents		0%	1,483,353	0	0	(3+4-5)	1,483,353	(2 X 6) or (2 x 7)	0		
(b)	Claims on Government of Pakistan (Federal or Provincial Governments) and SBP denominated in PKR		0%	10,745,329	0	0		10,745,329		0		
(c)	Foreign Currency claims on SBP arising out of statutory obligations of banks in Pakistan		0%	647,140	0	0		647,140		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%	191,078	0	0		191,078		286,616		
(e)	Claims on Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community		0%	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		
(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		
(h)	Claims on Banks		0%	0	0	0		0		0		
			10%	0	0	0		0		0		
		1	20%	118,272	0	0		118,272		23,654		
		2,3	50%	905,142	0	0		905,142		452,571		
		4,5	100%	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%	2,531,750	0	0		2,531,750		506,350		
			0%	0	6,928	0		6,928		0		
		1	20%	4,921,630	0	0		4,921,630		984,326		
		2	50%	26,141,160	0	0		26,141,160		13,070,580		
		3,4	100%	7,387,179	0	0		7,387,179		7,387,179		
(k)	Claims on Corporates (excluding equity exposures)	5,6	150%	0	0	0		0		0		
		Unrated-1	100%	23,489,384	0	6,928		23,489,384		23,489,384		
		Unrated-2	125%	9,373,603	0	0		9,373,603		11,717,004		
(l)	Claims categorized as retail portfolio		0%	0	27,257	0		27,257		0		
			20%	0	0	0		0		0		
			50%	0	0	0		0		0		
			75%	4,468,169	0	27,257		4,440,911		3,530,684		
			35%	1,480,411	0	0		1,480,411		518,144		
(m)	Claims fully secured by residential property (Residential Mortgage Finance as defined in Section 2.1)		35%	0	0	0		0		0		
(n)	Claims against Low Cost Housing Finance Past Due loans:		25%	0	0	0		0		0		
		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	150%	2,508	0	0		2,508		3,762		
		1.2 where specific provisions are no less than 20 per cent of the outstanding amount of the past due claim	100%	183,364	0	0		183,364		183,364		
		1.3 where specific provisions are more than 50 per cent of the outstanding amount of the past due claim	50%	165,343	0	0		165,343		82,672		
		2. Loans and claims fully secured against eligible residential mortgages that are past due for more than 90 days and/or impaired	100%	0	0	0		0		0		
		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	50%	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		100%	0	0	0		0		0
		(p)	Significant investment and DTAs above 15% threshold (refer to Section 2.4.10 of Basel III instructions)		250%	1,403,705	0	0		1,403,705		3,509,262
		(q)	Listed Equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book		100%	483,737	0	0		483,737		483,737
(r)	Unlisted equity investments (other than that deducted from capital) held in banking book		150%	0	0	0		0		0		
(s)	Investments in venture capital		150%	0	0	0		0		0		
(t)	Investments in premises, plant and equipment and all other fixed assets		100%	3,131,840	0	0		3,131,840		3,131,840		
(u)	Claims on all fixed assets under operating lease		100%	0	0	0		0		0		
(v)	All other assets		100%	4,903,145	0	0		4,903,145		4,903,145		
B	TOTAL			104,164,168	34,185	34,185		104,164,168	0	74,064,272		

  
**Kauser Imam**  
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 Samba Bank Limited.

NON MARKET RELATED

(Rupees in '000')

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach			Comprehensive	
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) Σ*	
1	2	3	4	5	6	7	8	9	
<b>Against</b>				(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	30%	-	-	-	-	-	-	-
	3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
Unrated	100%	-	-	-	-	-	-	-	
4 Bank for International Settlements, International Monetary Fund, European Central Bank, and European Community	-	0%	-	-	-	-	-	-	-
5 Multilateral Development Banks	1	0%	-	-	-	-	-	-	-
	2,3	30%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan	1	0%	-	-	-	-	-	-	-
	2,3	30%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
7 Banks	1	0%	-	-	-	-	-	-	-
	2,3	30%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	Unrated	100%	-	-	-	-	-	-	-
8 Banks (with original maturity of 3 months or less and denominated in foreign currency)	1,2,3	0%	-	-	-	-	-	-	-
	4,5	30%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	unrated	100%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		30%	-	-	-	-	-	-	-
10 Corporates	1	0%	-	-	-	-	-	-	-
	2	30%	1,679,657	1,679,657	-	-	1,679,657	-	335,931
	3,4	100%	-	-	-	-	-	-	-
	5,6	50%	-	-	-	-	-	-	-
	Unrated-1	100%	-	-	-	-	-	-	-
	Unrated-2	25%	-	-	-	-	-	-	-
11 Retail		0%	-	-	-	-	-	-	-
		30%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	-	-	-	-	-	-	-
12 Others		0%	-	-	-	-	-	-	-
		30%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	160,202	160,202	-	-	160,202	-	160,202
<b>Total</b>			<b>1,839,859</b>	<b>1,839,859</b>	-	-	<b>1,839,859</b>	-	<b>496,133</b>

  
**Kauser Imam**  
 EVP-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.

B With Credit Conversion Factor of 50%

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) I				Risk Adjusted Exposure
					Simple Approach		Adjusted Exposure	Adjusted Exposure (after CRM) Σ*	
					Inflow Adjustments	Out flow Adjustments			
	1	2	3	4	5	6	7	8	9
				(3 X 50%)					(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%	175,676	87,838	-	-	87,838	-	87,838
	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%	-	-	133,363	-	133,363	-	-
	1	20%	1,932,967	966,484	-	40	966,444	-	193,289
	2	50%	351,116	175,558	-	24,846	150,712	-	75,356
	3,4	100%	168,267	84,134	-	-	84,134	-	84,134
	5,6	150%	720	360	-	-	360	-	360
	Unrated-1	100%	3,522,023	1,761,012	-	67,222	1,693,790	-	1,693,790
	Unrated-2	125%	129,549	64,774	-	41,257	23,518	-	29,397
11 Retail	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	75%	156,316	78,158	-	-	78,158	-	58,618
12 Others	-	0%	-	-	-	-	-	-	-
	-	20%	-	-	-	-	-	-	-
	-	50%	-	-	-	-	-	-	-
	-	100%	-	-	-	-	-	-	-
<b>Total</b>			<b>6,436,635</b>	<b>3,218,317</b>	<b>133,363</b>	<b>133,363</b>	<b>3,218,317</b>		<b>2,222,963</b>

RL

C With Credit Conversion Factor of 20%

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

	Mapped Rating	Risk Weights %	Notional Amount	Credit Equivalent	CREDIT RISK MITIGATION (CRM) 1				Risk Adjusted Exposure
					Simple Approach		Comprehensive		
					Inflow Adjustments	Out flow Adjustments	Adjusted Exposure	Adjusted Exposure (after CRM) ΣF*	
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	50%	-	-	-	-	-	-	-
	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	50%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
6 Public Sector Entities in Pakistan		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	Unrated	50%	-	-	-	-	-	-	-
7 Banks		0%	-	-	-	-	-	-	-
	1	20%	-	-	-	-	-	-	-
	2,3	50%	-	-	-	-	-	-	-
	4,5	100%	-	-	-	-	-	-	-
	6	50%	-	-	-	-	-	-	-
	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	50%	-	-	-	-	-	-	-
	unrated	20%	-	-	-	-	-	-	-
9 Banks (with original maturity of 3 months or less denominated in PKR)		0%	-	-	-	-	-	-	-
		30%	-	-	-	-	-	-	-
10 Corporates		0%	-	-	114,837	-	114,837	-	-
	1	30%	466,738	93,348	-	8,365	84,982	-	16,996
	2	50%	2,708,165	541,633	-	5,505	536,128	-	268,064
	3,4	100%	288,661	57,732	-	3,236	54,496	-	54,496
	5,6	50%	-	-	-	-	-	-	-
	Unrated-1	100%	4,133,357	826,671	-	97,731	728,941	-	728,941
	Unrated-2	25%	238,347	47,669	-	-	47,669	-	59,587
11 Retail		0%	-	-	1,215	-	1,215	-	-
		30%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		75%	20,488	4,098	-	1,215	2,883	-	2,162
12 Others		0%	-	-	-	-	-	-	-
		30%	-	-	-	-	-	-	-
		50%	-	-	-	-	-	-	-
		100%	-	-	-	-	-	-	-
<b>Total</b>			<b>7,855,756</b>	<b>1,571,151</b>	<b>116,052</b>	<b>116,052</b>	<b>1,571,151</b>		<b>1,130,246</b>

*Kauser Imam*  
 EVP-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.

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%	1,912,186
	2	50%	6,018,902
	3,4	100%	219,375
	5,6	150%	420
	Unrated-1	100%	3,641,101
Unrated-2	125%	1,481,583	
11 Retail		0%	-
		20%	-
		50%	-
	-	75%	17,302
12 Others		0%	-
		20%	-
		50%	-
		100%	-

Total 13,290,669


**Kauser Imam**  
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 Risk Management Group  
 Samba Bank Limited.



Please use Yellow Cells to enter your data.

MR 1

RISK WEIGHTED AMOUNT FOR MARKET RISK  
SUMMARY

(Rupees in '000')

<b>A Capital Charge for Interest Rate Risk</b>			
i. Total market risk capital charge for Specific Risk (Total MR 2)		12,277	
ii. Total market risk capital charge for General Market Risk (Sum of all Currency-wise MR 3.1s or MR 3.2s)	Maturity Method	165,569	177,846
<b>B Capital Charge For Equity Exposure (MR 4)</b>			
i. Specific Risk		95,232	
ii. General Market Risk		95,232	190,464
<b>C Capital Charge for Foreign Exchange Risk (Total of MR 5)</b>			84,598
<b>D Capital Charge for Position in Options (Total of MR 6)</b>			0
<b>E Total Capital Charge for Market Risk (A+B+C+D)</b>			452,907
<b>F Risk Weighted Amount for Market Risk ( E x 12.5)</b>			5,661,337

  
  
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Samba Bank Limited.



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

Capital Charge	Positions	0.00%		Residual Maturity		4.00%	8.00%	12.00%	Total Exposure	Total Market risk capital charge for specific risk
		6 month or less		Over 24 months						
		0.25%	1.00%	1.60%						
<b>a</b>	<b>Government (Domestic Currency)</b>	72,763,052	0						72,763,052	0
	Long									
	Short									
<b>b</b>	<b>Government (other than Domestic Currency)</b>									
	Rating grade 1									
	Long									
	Short									
	Rating grade 2-3									
	Long									
	Short									
	Rating grade 4-5									
	Long									
	Short									
	Rating grade 6									
	Long									
	Short									
	Unrated									
	Long									
	Short									
<b>c</b>	<b>Qualifying (to be specified)</b>									
	Long									
	Short									
<b>d</b>	<b>Others (similar to credit risk charges under the Standardized Approach of the Basel II Framework)</b>									
	Rating grade 1			62,628					62,628	1,002
	Long									
	Short									
	Rating grade 2-3				281,877				281,877	11,275
	Long									
	Short									
	Rating grade 3,4,5									
	Long									
	Short									
	Rating grade 5-6									
	Long									
	Short									
	Unrated									
	Long									
	Short									
<b>e</b>	<b>Total of a to d</b>	72,763,052	0	62,628	281,877	0	0	0	73,107,557	12,277
	Long									
	Short									
<b>f</b>	<b>Total market risk capital charge for Specific Risk for interest rate exposures (on gross positions-long plus short)</b>	0	0	1,002	11,275	0	0	0	73,107,557	12,277



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%		Interest rate derivatives		Total		Long	Short	Long	Short
		Long	Short	Long	Short	Long	Short	Long	Short				
1	1 month or less	19,828,078	0	0	0	0	0	19,828,078	0	0.00%	0	0	
	1 to 3 months	30,184,709	0	0	0	0	30,184,709	0	0.20%	60,369	0	0	
	3 to 6 months	22,750,265	0	0	0	0	22,750,265	0	0.40%	91,001	0	0	
	6 to 12 months	0	0	0	0	0	0	0	0.70%	0	0	0	
2	1 to 2 years	0	0	0	0	0	0	0	1.25%	0	0	0	
	2 to 3 years	0	0	0	0	0	0	0	1.75%	0	0	0	
	3 to 4 years	0	0	0	0	0	0	0	2.25%	0	0	0	
3	4 to 5 years	0	0	0	0	0	0	0	2.75%	0	0	0	
	5 to 7 years	0	0	0	0	0	0	0	3.25%	0	0	0	
	7 to 10 years	0	0	0	0	0	0	0	3.75%	0	0	0	
	10 to 15 years	0	0	0	0	0	0	0	4.50%	0	0	0	
	15 to 20 years	0	0	0	0	0	0	0	5.25%	0	0	0	
	Over 20 years	0	0	0	0	0	0	0	6.00%	0	0	0	
	Over 20 years	0	0	0	0	0	0	0	8.00%	0	0	0	
	Over 20 years	0	0	0	0	0	0	0	12.50%	0	0	0	
<b>TOTAL</b>		<b>72,763,052</b>		<b>-</b>		<b>-</b>		<b>72,763,052</b>		<b>151,370</b>		<b>0</b>	

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 1 & 3	Zone 2 & 3	Zone 1 & 2 & 3				
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	151,370	151,370	

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**Kauser Imam**  
EVP-1 & Head, Market Risk  
Middle Office/Basel  
Risk Management Group  
Samba Bank Limited.

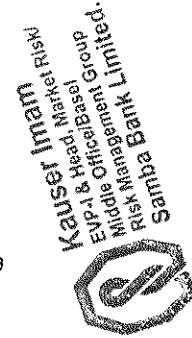


DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES  
CAPITAL CHARGE FOR GENERAL MARKET RISK  
(Maturity Method)  
Currency USD

Zone	Time Band	Debt securities & debt				Interest rate derivatives				Total	Risk Weight	Weighted positions	
		Coupon less than 3%		Coupon 3% or more		Long		Short				Long	Short
		Long	Short	Long	Short	Long	Short	Long	Short				
1	1 month or less	0	0	21,412,546	13,041,272	21,412,546	13,041,272	0.00%	0	0	0		
	1 to 3 months	0	0	33,149,497	38,664,738	33,149,497	38,664,738	0.20%	66,299	77,329	0		
	3 to 6 months	0	0	8,417,180	5,919,819	8,417,180	5,919,819	0.40%	33,669	23,679	0		
	6 to 12 months	0	0	0	0	0	0	0.70%	0	0	0		
	1 to 2 years	0	0	0	0	0	0	1.25%	0	0	0		
	2 to 3 years	0	0	0	0	0	0	1.75%	0	0	0		
2	3 to 4 years	0	0	0	0	0	0	2.25%	0	0	0		
	4 to 5 years	0	0	0	0	0	0	2.75%	0	0	0		
	5 to 7 years	0	0	0	0	0	0	3.25%	0	0	0		
	7 to 10 years	0	0	0	0	0	0	3.75%	0	0	0		
3	10 to 15 years	0	0	0	0	0	0	4.25%	0	0	0		
	15 to 20 years	0	0	0	0	0	0	5.25%	0	0	0		
	Over 20 years	0	0	0	0	0	0	6.00%	0	0	0		
	TOTAL	0	0	62,979,223	57,625,828	62,979,223	57,625,828	12.50%	99,968	101,009	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	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
General Market Risk Capital Charge	8,998	3,996	0	0	0	0	0	1,041	14,035

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

(Rupees in '000')

Zone	Time Band		Coupon less than 3%				Debt securities & debt		Individual positions				Risk Weight		Weighted positions	
	Coupon 3% or more		Coupon 3% or more		Coupon less than 3%		Long	Short	Interest rate derivatives		Long	Short	Long	Short	Long	Short
			1 month or less	1 to 3 months	3 to 6 months	6 to 12 months			Long	Short						
1	1 month or less		0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0
	1 to 3 months		0	0	0	0	0	0	0	0	0	0	0	0	0.20%	0
	3 to 6 months		0	0	0	0	0	0	0	0	0	0	0	0	0.40%	0
	6 to 12 months		0	0	0	0	0	0	0	0	0	0	0	0	0.70%	0
2	1 to 2 years		0	0	0	0	0	0	0	0	0	0	0	0	1.25%	0
	2 to 3 years		0	0	0	0	0	0	0	0	0	0	0	0	1.75%	0
	3 to 4 years		0	0	0	0	0	0	0	0	0	0	0	0	2.25%	0
	4 to 5 years		0	0	0	0	0	0	0	0	0	0	0	0	2.75%	0
	5 to 7 years		0	0	0	0	0	0	0	0	0	0	0	0	3.25%	0
	7 to 10 years		0	0	0	0	0	0	0	0	0	0	0	0	3.75%	0
	10 to 15 years		0	0	0	0	0	0	0	0	0	0	0	0	4.50%	0
	15 to 20 years		0	0	0	0	0	0	0	0	0	0	0	0	5.25%	0
	Over 20 years		0	0	0	0	0	0	0	0	0	0	0	0	6.00%	0
			0	0	0	0	0	0	0	0	0	0	0	0	8.00%	0
			0	0	0	0	0	0	0	0	0	0	0	0	12.50%	0
			0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>			0	0	0	0	0	0	0	0	0	0	0	0	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	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge	0	1	2	3	1 & 2	2 & 3	1 & 3	0	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 JPY

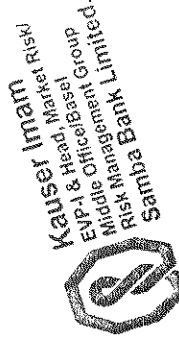
(Rupees in '000')

Zone	Time Band		Individual positions				Risk Weight		Weighted positions	
	Coupon 3% or more	Coupon less than 3%	Debt securities & debt derivatives		Interest rate derivatives		Long	Short	Long	Short
			Long	Short	Long	Short				
1	1 month or less	1 month or less	0	0	0	0	0.00%	0	0	0
	1 to 3 months	1 to 2 months	0	0	0	0	0.20%	0	0	0
	3 to 6 months	3 to 6 months	0	0	0	0	0.40%	0	0	0
	6 to 12 months	6 to 12 months	0	0	0	0	0.70%	0	0	0
	1 to 2 years	1 to 1.9 years	0	0	0	0	1.25%	0	0	0
	2 to 3 years	1.9 to 2.8 years	0	0	0	0	1.75%	0	0	0
2	3 to 4 years	2.8 to 3.6 years	0	0	0	0	2.25%	0	0	0
	4 to 5 years	3.6 to 4.3 years	0	0	0	0	2.75%	0	0	0
	5 to 7 years	4.3 to 5.7 years	0	0	0	0	3.25%	0	0	0
	7 to 10 years	5.7 to 7.3 years	0	0	0	0	3.75%	0	0	0
3	10 to 15 years	7.3 to 9.3 years	0	0	0	0	4.40%	0	0	0
	15 to 20 years	9.3 to 10.6 years	0	0	0	0	5.25%	0	0	0
	Over 20 years	10.6 to 17 years	0	0	0	0	6.00%	0	0	0
	TOTAL	Over 20 years	12 to 20 years	0	0	0	0	8.50%	0	0
TOTAL		Over 20 years	0	0	0	0	12.50%	0	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	Zone	Zone	Zone	Zone	Zone	Zone			
General Market Risk Capital Charge	0	0	1	2	1 & 2	2 & 3	1 & 3	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

(Rupiah in '000')

Zone	Time Band		Debt securities & debt derivatives				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	2 to 3 years	1.0 to 1.9 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3 to 4 years	1.9 to 2.8 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	4 to 5 years	2.8 to 3.6 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5 to 7 years	3.6 to 4.3 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	7 to 10 years	4.3 to 5.7 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	10 to 15 years	5.7 to 7.3 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	15 to 20 years	7.3 to 9.3 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	Over 20 years	9.3 to 10.6 years	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Over 20 years	10.6 to 12 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
OVERALL NET OPEN POSITION																
Calculation			Vertical disallowance				Horizontal Disallowance in				Horizontal Disallowance Between		Overall net open position		Total General Market Risk Charge	
General Market Risk Capital Charge			0				Zone 1 0 Zone 2 0 Zone 3 0				Zones 1 & 2 0 Zones 2 & 3 0		0		0	

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Kauser Intan  
E-Manager Grup  
ES Officecase 1  
Santia Bank Limited.  
Risk Management  
Capital & Market Risk



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	
		Debt securities & debt		Interest rate derivatives		Total			Long	Short
		Long	Short	Long	Short	Long	Short			
1	Coupon less than 3%	0	0	1,688,392	1,330,189	1,688,392	1,330,189	0.00%	0	0
	1 month or less	0	0	727,704	727,704	727,704	727,704	0.20%	1,455	1,455
	1 to 3 months	0	0	4,494	0	4,494	0	0.40%	18	0
	3 to 6 months	0	0	0	0	0	0	0.70%	0	0
	6 to 12 months	0	0	0	0	0	0	1.25%	0	0
	1 to 2 years	0	0	0	0	0	0	1.75%	0	0
2	2 to 3 years	0	0	0	0	0	0	2.25%	0	0
	3 to 4 years	0	0	0	0	0	0	2.75%	0	0
	4 to 5 years	0	0	0	0	0	0	3.25%	0	0
	5 to 7 years	0	0	0	0	0	0	3.75%	0	0
3	7 to 10 years	0	0	0	0	0	0	4.50%	0	0
	10 to 15 years	0	0	0	0	0	0	5.25%	0	0
	15 to 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
	Over 20 years	0	0	0	0	0	0	12.50%	0	0
TOTAL		0	0	1,810,590	2,057,893	1,810,590	2,057,893		1,473	1,455

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					
General Market Risk Capital Charge	146	0	0	0	0	0	0	0	18	164	

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**Kauser Imamu**  
EVP, I & Head, Market  
Middle Office/ Basel  
Risk Management Group  
Risk Management Limited



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

(Rupees in '000')

Zone	Time Band		Debt securities & debt derivatives				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	Long	Short								
1	1 month or less	1 month or less	0	0	0	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	0	0	0.00%	0	0
	3 to 6 months	3 to 6 months	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0
	6 to 12 months	6 to 12 months	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0
	1 to 2 years	1.0 to 1.9 years	0	0	0	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	0	0	0	1.75%	0	0
2	3 to 4 years	2.8 to 3.6 years	0	0	0	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	0	0	0	2.75%	0	0
	5 to 7 years	4.3 to 7.0 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	0	0	0	0	0	0	0	0	0	0	0	3.75%	0	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		Over 20 years	0	0	0	0	0	0	0	0	0	0	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 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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**Kauser Mann**  
EVP & Head, Market Risk  
Risk Management Group  
Santia Bank Limited.



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
 Currency PKR

MR 3.2

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1	0	0	0	0	0	0	0	0	0
	1 to 3 months	1	0	0	0	0	0	0	0	0	0
	3 to 6 months	1	0	0	0	0	0	0	0	0	0
2	6 to 12 months	1	0	0	0	0	0	0	0	0	0
	1.0 to 1.9 years	0.9	0	0	0	0	0	0	0	0	0
	1.9 to 2.8 years	0.8	0	0	0	0	0	0	0	0	0
	2.8 to 3.6 years	0.75	0	0	0	0	0	0	0	0	0
3	3.6 to 4.3 years	0.75	0	0	0	0	0	0	0	0	0
	4.3 to 5.7 years	0.7	0	0	0	0	0	0	0	0	0
	5.7 to 7.3 years	0.65	0	0	0	0	0	0	0	0	0
	7.3 to 9.3 years	0.6	0	0	0	0	0	0	0	0	0
	9.3 to 10.6 years	0.6	0	0	0	0	0	0	0	0	0
	10.6 to 12 years	0.6	0	0	0	0	0	0	0	0	0
	12 to 20 years	0.6	0	0	0	0	0	0	0	0	0
	Over 20 years	0.6	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>			0	0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>											

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	

  

**Kauser Imam**  
 EVP-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
 Currency: US\$

MR.3.2

(Report in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less		0	0	0	0	0	0	0	0	0
	1 to 3 months		0	0	0	0	0	0	0	0	0
	3 to 6 months		0	0	0	0	0	0	0	0	0
	6 to 12 months		0	0	0	0	0	0	0	0	0
2	1.0 to 1.5 years	0.9	0	0	0	0	0	0	0	0	0
	1.5 to 2.0 years	0.8	0	0	0	0	0	0	0	0	0
	2.0 to 3.0 years	0.75	0	0	0	0	0	0	0	0	0
	3.0 to 4.0 years	0.75	0	0	0	0	0	0	0	0	0
3	4.0 to 5.0 years	0.7	0	0	0	0	0	0	0	0	0
	5.0 to 6.0 years	0.65	0	0	0	0	0	0	0	0	0
	6.0 to 7.0 years	0.6	0	0	0	0	0	0	0	0	0
	7.0 to 8.0 years	0.6	0	0	0	0	0	0	0	0	0
	8.0 to 9.0 years	0.6	0	0	0	0	0	0	0	0	0
	9.0 to 10.0 years	0.6	0	0	0	0	0	0	0	0	0
	10.0 to 12.0 years	0.6	0	0	0	0	0	0	0	0	0
	12.0 to 20.0 years	0.6	0	0	0	0	0	0	0	0	0
Over 20 years	0.6	0	0	0	0	0	0	0	0	0	
<b>TOTAL</b>			0	0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>			0	0	0	0	0	0	0	0	0

Calculation	Vertical Displacement	Horizontal Displacement in			Horizontal Displacement Between			Net 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

  
**Kauser Imam**  
 EVP-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.



**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
 Currency: INR

MR.22

(Rupees in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1	0	0	0	0	0	0	0	0	0
	1 to 3 months	1	0	0	0	0	0	0	0	0	0
	3 to 6 months	1	0	0	0	0	0	0	0	0	0
2	6 to 12 months	1	0	0	0	0	0	0	0	0	0
	1.0 to 1.9 years	0.9	0	0	0	0	0	0	0	0	0
	1.9 to 2.8 years	0.8	0	0	0	0	0	0	0	0	0
3	2.8 to 3.6 years	0.75	0	0	0	0	0	0	0	0	0
	3.6 to 4.3 years	0.75	0	0	0	0	0	0	0	0	0
	4.3 to 5.7 years	0.7	0	0	0	0	0	0	0	0	0
	5.7 to 7.3 years	0.65	0	0	0	0	0	0	0	0	0
	7.3 to 9.3 years	0.6	0	0	0	0	0	0	0	0	0
	9.3 to 10.6 years	0.6	0	0	0	0	0	0	0	0	0
	10.6 to 12 years	0.6	0	0	0	0	0	0	0	0	0
	12 to 20 years	0.6	0	0	0	0	0	0	0	0	0
	Over 20 years	0.6	0	0	0	0	0	0	0	0	0
	<b>TOTAL</b>			0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>			0	0	0	0	0	0	0	0	0

Calculation	Vertical disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zones	Zones	Zones		
General Market Risk Capital Charge	0	0	0	0	1 & 2	2 & 3	1 & 3	0	0

  

**Kauser Imam**  
 Evp-I & Head, Market Risk/  
 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.

**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
 Currency: JPY

MR 3.2

Zone	Time Band	Assumed Change in yield	Individual positions								Net Positions		
			Debt securities & debt derivatives		Interest rate derivatives		Total		Market Risk Weighted Positions				
			Long	Short	Long	Short	Long	Short	Long	Short			
1	1 month or less		0	0	0	0	0	0	0	0	0	0	0
	1 to 3 months		0	0	0	0	0	0	0	0	0	0	0
	3 to 6 months		0	0	0	0	0	0	0	0	0	0	0
2	6 to 12 months		0	0	0	0	0	0	0	0	0	0	0
	1.0 to 1.9 years	2	0	0	0	0	0	0	0	0	0	0	0
	1.9 to 2.8 years	4	0	0	0	0	0	0	0	0	0	0	0
3	2.8 to 3.6 years	7	0	0	0	0	0	0	0	0	0	0	0
	3.6 to 4.3 years	7	0	0	0	0	0	0	0	0	0	0	0
	4.3 to 5.7 years	7	0	0	0	0	0	0	0	0	0	0	0
	5.7 to 7.3 years	5	0	0	0	0	0	0	0	0	0	0	0
	7.3 to 9.3 years	5	0	0	0	0	0	0	0	0	0	0	0
	9.3 to 10.6 years	5	0	0	0	0	0	0	0	0	0	0	0
	10.6 to 12 years	5	0	0	0	0	0	0	0	0	0	0	0
	12 to 20 years	5	0	0	0	0	0	0	0	0	0	0	0
TOTAL	Over 20 years	5	0	0	0	0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>													

Calculation	Vertical Displacement	Horizontal Displacement in			Horizontal Displacement between			Net Position	Total General Market Risk Charge
		Zone	Zone	Zone	Zone	Zone	Zone		
		1	2	3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge		0	0	0	0	0	0	0	0

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 Middle Office/Basel  
 Risk Management Group  
 Samba Bank Limited.

**DEBT SECURITIES, DEBT DERIVATIVES AND OTHER INTEREST RATE DERIVATIVES**  
**CAPITAL CHARGE FOR GENERAL MARKET RISK**  
*(for institutions using Duration method)*  
 Currency: EURO

MR 3.2

Zone	Time Band	Assumed Change in	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1	0	0	0	0	0	0	0	0	0
	1 to 3 months	1	0	0	0	0	0	0	0	0	0
	3 to 6 months	1	0	0	0	0	0	0	0	0	0
2	6 to 12 months	1	0	0	0	0	0	0	0	0	0
	1.0 to 1.9 years	0.9	0	0	0	0	0	0	0	0	0
	1.9 to 2.8 years	0.8	0	0	0	0	0	0	0	0	0
3	2.8 to 3.6 years	0.75	0	0	0	0	0	0	0	0	0
	3.6 to 4.3 years	0.75	0	0	0	0	0	0	0	0	0
	4.3 to 5.7 years	0.7	0	0	0	0	0	0	0	0	0
	5.7 to 7.3 years	0.65	0	0	0	0	0	0	0	0	0
	7.3 to 9.3 years	0.6	0	0	0	0	0	0	0	0	0
	9.3 to 10.6 years	0.6	0	0	0	0	0	0	0	0	0
	10.6 to 12 years	0.6	0	0	0	0	0	0	0	0	0
	12 to 20 years	0.6	0	0	0	0	0	0	0	0	0
TOTAL	Over 20 years	0.6	0	0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>			0	0	0	0	0	0	0	0	0

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance between			Net 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**  
*(for institutions using Duration method)*  
 Currency AUD

MR.3.2

Zone	Time Band	Assumed Change in	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1	0	0	0	0	0	0	0	0	
	1 to 3 months	1	0	0	0	0	0	0	0	0	
	3 to 6 months	1	0	0	0	0	0	0	0	0	
	6 to 12 months	1	0	0	0	0	0	0	0	0	
2	1.0 to 1.9 years	0.9	0	0	0	0	0	0	0	0	
	1.9 to 2.8 years	0.8	0	0	0	0	0	0	0	0	
	2.8 to 3.6 years	0.75	0	0	0	0	0	0	0	0	
3	3.6 to 4.3 years	0.75	0	0	0	0	0	0	0	0	
	4.3 to 5.7 years	0.7	0	0	0	0	0	0	0	0	
	5.7 to 7.3 years	0.65	0	0	0	0	0	0	0	0	
	7.3 to 9.3 years	0.6	0	0	0	0	0	0	0	0	
	9.3 to 10.6 years	0.6	0	0	0	0	0	0	0	0	
	10.6 to 12 years	0.6	0	0	0	0	0	0	0	0	
	12 to 20 years	0.6	0	0	0	0	0	0	0	0	
	Over 20 years	0.6	0	0	0	0	0	0	0	0	
<b>TOTAL</b>			0	0	0	0	0	0	0	0	
<b>OVERALL NET OPEN POSITION</b>											

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance Between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	1 & 2	2 & 3	1 & 3		
General Market Risk Capital Charge	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**  
(for institutions using Duration method)  
 Currency Others

MR 2.2

(Report in '000')

Zone	Time Band	Assumed Change in yield	Individual positions						Market Risk Weighted Positions		Net Positions
			Debt securities & debt derivatives		Interest rate derivatives		Total		Long	Short	
			Long	Short	Long	Short	Long	Short			
1	1 month or less	1	0	0	0	0	0	0	0	0	0
	1 to 3 months	1	0	0	0	0	0	0	0	0	0
	3 to 6 months	1	0	0	0	0	0	0	0	0	0
	6 to 12 months	1	0	0	0	0	0	0	0	0	0
2	1.0 to 1.9 years	0.9	0	0	0	0	0	0	0	0	0
	1.9 to 2.9 years	0.8	0	0	0	0	0	0	0	0	0
	2.9 to 3.9 years	0.75	0	0	0	0	0	0	0	0	0
	3.9 to 4.9 years	0.7	0	0	0	0	0	0	0	0	0
3	4.9 to 5.9 years	0.65	0	0	0	0	0	0	0	0	0
	5.9 to 6.9 years	0.6	0	0	0	0	0	0	0	0	0
	6.9 to 7.9 years	0.6	0	0	0	0	0	0	0	0	0
	7.9 to 8.9 years	0.6	0	0	0	0	0	0	0	0	0
	8.9 to 9.9 years	0.6	0	0	0	0	0	0	0	0	0
	9.9 to 10.9 years	0.6	0	0	0	0	0	0	0	0	0
	10.9 to 12 years	0.6	0	0	0	0	0	0	0	0	0
	12 to 20 years	0.6	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>			0	0	0	0	0	0	0	0	0
<b>OVERALL NET OPEN POSITION</b>			0	0	0	0	0	0	0	0	0

Calculation	Vertical Disallowance	Horizontal Disallowance in			Horizontal Disallowance between			Net Position	Total General Market Risk Charge
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 1 & 3	Zones 1 & 3		
General Market Risk Capital Charge	0	0	0	0	0	0	0	0	0

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## CAPITAL CHARGE FOR EQUITY POSITION RISK

	(Rupees in '000')				
	Inside Pakistan		Outside Pakistan*		Total
	KSE	LSE	ISE		

## A Specific Risk Charge

Equities					
a	Long positions	1,190,397	0	0	1,190,397
b	Short Positions	0	0	0	0
	<b>Equity Derivatives</b>				
c	Long positions	0	0	0	0
d	Short Positions	0	0	0	0
e	<b>Total Gross Positions (a+b+c+d)</b>	1,190,397	0	0	1,190,397
f	Risk Weight	8%	8%	8%	8%
g	<b>Specific Risk Charge (f x e)</b>	95,232	0	0	95,232

## B General Market Risk Charge

h	Net Long/Short Positions ( a-b  +  c-d )	1,190,397	0	0	1,190,397
i	Risk Weight	8%	8%	8%	8%
j	<b>General Market Risk Charge (h x i)</b>	95,232	0	0	95,232
	<b>Total Capital Charge for Equity Exposures (g + j)</b>	190,464	0	0	190,464

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



## 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
	2	3	4	5	6				
	Net Spot Position	Net Forward Position	Guarantees	Net future income/expenses	Others				
1	2	3	4	5	6	7	8	9	10
USD	-27,111	23,566	0	0	0	0	-3,545	226.43	-802,722
GBP	-145	0	0	0	0	0	-145	273.08	-39,487
JPY	8,659	0	0	0	0	0	8,659	1.71	14,837
CHF	0	0	0	0	0	0	0	0.00	0
AED	-749	0	0	0	0	0	-749	61.65	-46,207
SAR	-2,808	0	0	0	0	0	-2,808	60.21	-169,054
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	1,050	-982	0	0	0	0	69	241.31	16,611
CNY	640	0	0	0	0	0	640	32.57	20,855
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	1,057,470
Capital Charge Rate	8%
Total Capital Charge	84,598

Overall Long/Short Position  
Capital Charge Rate  
Total Capital Charge

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Samba Bank Ltd. (Pvt.)



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

<b>TOTAL</b>	0	0	0	0	0
--------------	---	---	---	---	---

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 Samba Bank Limited.



Please enter your data in yellow cells.

OR1

**RISK WEIGHTED AMOUNT FOR OPERATIONAL RISK**

Calculation Approach: **Basic Indicator Approach**

Please select your Calculation Approach and all calculations will perform automatically

**1 Basic Indicator Approach (BIA)**

Gross Income  
A Capital Charge (BIA)

α	Gross Income #				Average of positive values	Capital Charge
	First year	Second year	Third year			
1	2	3	4	5	6 = (5x1)	
15%	6,269,099	5,290,209	4,607,449	5,388,919	808,338	
					808,338	

**2 The Standardized Approach (TSA)**

Business lines \*  
Corporate Finance  
Trading and Sales  
Retail Banking  
Commercial Banking  
Payment and Settlement  
Agency Services  
Asset Management  
Retail Brokerage  
B Capital Charge (TSA)

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

**3 Alternative Standardized Approach (ASA)**

Business lines \*  
Corporate Finance  
Trading and Sales  
Payment and Settlement  
Agency Services  
Asset Management  
Retail Brokerage

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	

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	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
-----------------------------	-----	---	---	---	---	---

**3.2 Capital Charge**

0

**C Capital Charge (ASA) (3.1+3.2)**

0

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

808,338

**E Total Risk Weighted Amount (D x 12.5)**

10,104,223

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

10,104,223

# 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

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NSFR Disclosure					LR IX
					weighted value
unweighted value by residual maturity					
(Amount in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
<b>ASF item</b>					
1	Capital:				
2	Regulatory capital	15,402,353			15,402,353
3	Other capital instruments	6,004,697			6,004,697
4	Retail deposits and deposit from small business customers:				
5	Stable deposits			47,742,499	50,769,799
6	Less stable deposits			56,410,888	23,871,249
7	Wholesale funding:				
8	Operational deposits	1,038,709			519,355
9	Other wholesale funding			39,502,654	19,751,327
10	Other liabilities:				
11	NSFR derivative liabilities				
12	All other liabilities and equity not included in other categories		5,722,630		7,829,670.22
13	<b>Total ASF</b>				<b>124,148,450</b>
<b>RSF item</b>					
14	Total NSFR high-quality liquid assets (HQLA)			85,256,269	2,389,145
15	Deposits held at other financial institutions for operational purposes			62,153,399	31,076,699
16	Performing loans and securities:				
17	Performing loans to financial institutions secured by Level 1 HQLA	2,531,750			253,175
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions				-
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:			21,380,148	18,173,126
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				-
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.	80,519			68,441
22	Other assets:				51,960,586
23	Physical traded commodities, including gold				
24	Assets posted as initial margin for derivative contracts				
25	NSFR derivative assets			816670.6398	
26	NSFR derivative liabilities before deduction of variation margin posted			242526.6027	242526.6027
27	All other assets not included in the above categories	6,848,960			6,848,960
28	Off-balance sheet items			29,209,369	1,460,468
29	<b>Total RSF</b>				<b>60,512,541</b>
30	<b>Net Stable Funding Ratio (%)</b>				<b>205%</b>

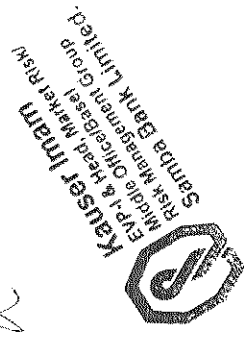

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For the year 2022	1st Quarter March 31, 2022	2nd Quarter June 30, 2022	3rd Quarter September 30, 2022	Annual December 31, 2022
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----- Total Adjusted Value -----  
 ----- (Rupees in '000) -----

Liquidity Coverage Ratio				
Total HQLA	30,938,592	27,648,794	24,486,777	30,884,797
Total Net Cash Outflows	16,610,890	13,485,052	15,524,517	16,115,380
Liquidity Coverage Ratio	186%	205%	158%	192%
Minimum Requirement	100.00%	100.00%	100.00%	100.00%

*[Handwritten Signature]*




# LCR Disclosure

<i>(in local currency)</i>		TOTAL UNWEIGHTED (a) VALUE (Average)	TOTAL WEIGHTED (b) VALUE (Average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)		30,938,592
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers of which:	-	
2	stable deposit	-	-
2	Less stable deposit	57,283,816	5,728,382
3	Unsecured wholesale funding of which:	-	
3	Operational deposits (all counterparties)	887,053	221,763
3	Non-operational deposits (all counterparties)	33,316,409	13,326,563
3	Unsecured debt	2,716,502	2,716,502
4	Secured wholesale funding	58,215,589	-
5	Additional requirements of which:	-	5,961,015
5	Outflows related to derivative exposures and other collateral requirements	-	-
5	Outflows related to loss of funding on debt products	-	-
5	Credit and Liquidity facilities	11,362,548	-
6	Other contractual funding obligations	13,624,180	-
7	Other contingent funding obligations	-	-
8	<b>TOTAL CASH OUTFLOWS</b>		<b>27,954,226</b>
<b>CASH INFLOWS</b>			
9	Secured lending	15,501,486	7,750,743
10	Inflows from fully performing exposures	18,748	9,374
11	Other Cash inflows	1,090,021	3,463,437
12	<b>TOTAL CASH INFLOWS</b>		<b>11,223,554</b>
<b>TOTAL ADJUSTED VALUE</b>			
21	<b>TOTAL HQLA</b>		<b>30,938,592</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>16,610,890</b>
23	<b>LIQUIDITY COVERAGE RATIO</b>		<b>186%</b>

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



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