Schedule II

Part V(a): Computation of Risk-weighted Amount for Operational Risk

Code	Business Lines (11.5.1.4.0.0)	Capital Charge Factor (α & β) 11.5.1.5.0.0	Fixed factor 'm' 11.5.1.6.0.0	Gross Income/ Loans & Advances 11.5.1.7.0.0			Capital Charges 11.5.1.8.0.0		
				First year	Second year	Third year	First year	Second year	Third year
11.5.1.1.0.0	**The Basic Indicator Approach (BIA)**	**15%**					0	0	0
11.5.1.2.0.0	**The Standardised Approach (TSA)**			**0**	**0**	**0**	**0**	**0**	**0**
11.5.1.2.1.0	Corporate Finance (β_1)	**18%**					0	0	0
11.5.1.2.2.0	Trading and Sales (β_2)	**18%**					0	0	0
11.5.1.2.3.0	Payment and Settlement (β_3)	**18%**					0	0	0
11.5.1.2.4.0	Agency Services (β_4)	**15%**					0	0	0
11.5.1.2.5.0	Asset Management (β_5)	**12%**					0	0	0
11.5.1.2.6.0	Retail Brokerage (β_6)	**12%**					0	0	0
11.5.1.2.7.0	Retail Banking(β_7)	**12%**					0	0	0
11.5.1.2.8.0	Commercial Banking(β_8)	**15%**					0	0	0
11.5.1.3.0.0	**The Alternative Standardised Approach (ASA)**						**0**	**0**	**0**
11.5.1.3.1.0	**Sub total**			**0**	**0**	**0**	**0**	**0**	**0**
11.5.1.3.1.1	Corporate Finance (β_1)	**18%**					0	0	0
11.5.1.3.1.2	Trading and Sales (β_2)	**18%**					0	0	0
11.5.1.3.1.3	Payment and Settlement (β_3)	**18%**					0	0	0
11.5.1.3.1.4	Agency Services (β_4)	**15%**					0	0	0
11.5.1.3.1.5	Asset Management (β_5)	**12%**					0	0	0
11.5.1.3.1.6	Retail Brokerage (β_6)	**12%**					0	0	0
11.5.1.3.2.0	**Sub total**			**0**	**0**	**0**	**0**	**0**	**0**
11.5.1.3.2.1	Retail Banking(β7)	**12%**	0.035				0	0	0
11.5.1.3.2.2	Commercial Banking(β8)	**15%**	0.035				0	0	0
11.5.1.9.0.0	**Capital Charges for Operational Risk**								
11.5.1.9.1.0	The Basic Indicator Approach								**0**
11.5.1.9.2.0	The Standardised Approach								**0**
11.5.1.9.3.0	The Alternative Standardised Approach								**0**
11.5.1.10.0.0	**Risk-weighted Amount for Operational Risk**								
11.5.1.10.1.0	The Basic Indicator Approach (11.5.1.9.1.0*10)								**0**
11.5.1.10.2.0	The Standardised Approach 11.5.1.9.2.0*10)								**0**
11.5.1.10.3.0	The Alternative Standardised Approach (11.5.1.9.3.0*10)								**0**

Capital Charge for Operational Risk under BIA

$K_{BIA} = [\Sigma(GI_{1\ldots n} \text{ x} \alpha)]/n$

Capital Charge for Operational Risk under TSA

$K_{TSA} = \{\Sigma_{\text{years 1-3}} \max[\Sigma(GI_{1\text{-}8} \text{ x } \beta_{1\text{-}8}),0]\}/3$

Capital Charge for Operational Risk under ASA

$K_{ASA} = \{\Sigma_{\text{years 1-3}} \max[\Sigma(GI_{1\text{-}6} \text{ x } \beta_{1\text{-}6}),0]\} /3 + (\beta_7 \text{ x m x } LA_r) + (\beta_8 \text{ x m x } LA_c)$

Part V(b): Computation of Gross Income under Operational Risk

Code	Business Lines (11.5.2.3.0.0)	Interest Income (11.5.2.4.0.0)			Interest Expenses (11.5.2.5.0.0)			Non Interest Income (11.5.2.6.0.0)			Realised Profits from the Sale of Securities in the Banking Book (11.5.2.7.0.0)			Extraordinary / Irregular Item of Income (11.5.2.8.0.0)		
		First year	Second year	Third year	First year	Second year	Third year	First year	Second year	Third year	First year	Second year	Third year	First year	Second year	Third year
11.5.2.1.0.0	**The Basic Indicator Approach**															
11.5.2.2.0.0	**The Standardised Approach/The Alternative Standardised Approach**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11.5.2.2.1.0	Corporate Finance															
11.5.2.2.2.0	Trading and Sales															
11.5.2.2.3.0	Payment and Settlement															
11.5.2.2.4.0	Agency Services															
11.5.2.2.5.0	Asset Management															
11.5.2.2.6.0	Retail Brokerage															
11.5.2.2.7.0	Retail Banking															
11.5.2.2.8.0	Commercial Banking															