

Notes to the Consolidated Financial Statements

For the year ended December 31, 2023

Note 45.2 Capital Adequacy Ratio (CAR) disclosure template:

CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2023 CONSOLIDATED

CONSOLIDATED		2023	2022
		Rupees in '000	
		Amount	Amount
Rows #	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	21,275,131	21,275,131
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares	-	-
5	General/ Statutory Reserves	47,771,960	42,587,914
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	225,693,438	178,189,579
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	264,522	347,568
9	CET 1 before Regulatory Adjustments	295,005,051	242,400,192
10	Total regulatory adjustments applied to CET1 (Note 40.2.1)	4,811,038	5,658,074
11	Common Equity Tier 1	290,194,013	236,742,118
	Additional Tier 1 (AT 1) Capital		
12	Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
13	of which: Classified as equity	-	-
14	of which: Classified as liabilities	-	-
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
16	of which: instrument issued by subsidiaries subject to phase out	-	-
17	AT1 before regulatory adjustments	-	-
18	Total regulatory adjustment applied to AT1 capital (Note 45.2.2)	-	-
19	Additional Tier 1 capital after regulatory adjustments	-	-
20	Additional Tier 1 capital recognized for capital adequacy	-	-
21	Tier 1 Capital (CET1 + admissible AT1) (11+20)	290,194,013	236,742,118
	Tier 2 Capital		
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	-
23	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules	-	-
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	-	-
25	of which: instruments issued by subsidiaries subject to phase out	-	-
26	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	13,309,057	13,412,907
27	Revaluation Reserves (net of taxes)		
28	of which: Revaluation reserves on fixed assets	44,977,304	45,529,125
29	of which: Unrealized gains/losses on AFS	16,558,733	(5,753,836)
30	Foreign Exchange Translation Reserves	37,306,859	24,900,933
31	Undisclosed/Other Reserves (if any)	-	-
32	T2 before regulatory adjustments	112,151,953	78,089,129
33	Total regulatory adjustment applied to T2 capital (Note 45.2.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	112,151,953	78,089,129
35	Tier 2 capital recognized for capital adequacy	95,972,355	55,224,098
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	Total Tier 2 capital admissible for capital adequacy	95,972,355	78,089,129
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)	386,166,368	314,831,247
39	Total Risk Weighted Assets (RWA) {for details refer Note 45.5}	1,496,509,034	1,429,792,837
	Capital Ratios and buffers (in percentage of risk weighted assets)		
40	CET1 to total RWA	19.39%	16.56%
41	Tier-1 capital to total RWA	19.39%	16.56%
42	Total capital to total RWA	25.80%	22.02%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	10.00%	9.50%
44	of which: capital conservation buffer requirement	1.50%	1.50%
45	of which: countercyclical buffer requirement	-	-
46	of which: D-SIB or G-SIB buffer requirement	2.50%	2.00%
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	9.39%	8.99%
	National minimum capital requirements prescribed by SBP		
48	CET1 minimum ratio	10.00%	9.50%
49	Tier 1 minimum ratio	11.50%	11.00%
50	Total capital minimum ratio	14.00%	13.50%

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For the year ended December 31, 2023

		2023	2022
		Rupees in '000	
Regulatory Adjustments and Additional Information		Amount	Amounts subject to Pre-Basel III treatment*
Note 45.2.1	Common Equity Tier 1 capital: Regulatory adjustments		
1	Goodwill (net of related deferred tax liability)		
2	All other intangibles (net of any associated deferred tax liability)	2,186,294	2,101,322
3	Shortfall in provisions against classified assets	-	-
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
5	Defined-benefit pension fund net assets	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	873,226	582,963
7	Cash flow hedge reserve	-	-
8	Investment in own shares/ CET1 instruments	-	-
9	Securitization gain on sale	-	-
10	Capital shortfall of regulated subsidiaries	-	-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	2,973,789
12	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)	1,751,518	-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
15	Amount exceeding 15% threshold	-	-
16	of which: significant investments in the common stocks of financial entities	-	-
17	of which: deferred tax assets arising from temporary differences	-	-
18	National specific regulatory adjustments applied to CET1 capital	-	-
19	Investments in TFCs of other banks exceeding the prescribed limit	-	-
20	Any other deduction specified by SBP (mention details)	-	-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	4,811,038	5,658,074

Note 45.2.2	Additional Tier-1 & Tier-1 Capital: regulatory adjustments		
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	-	-
24	Investment in own AT1 capital instruments	-	-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-	-
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	-	-
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-	-

Note 45.2.3	Tier 2 Capital: regulatory adjustments		
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	-
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	-
33	Investment in own Tier 2 capital instrument	-	-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	-	-

		2023	2022
		Rupees in '000	
Additional Information		Amount	Amount
Note 45.2.4	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)	-	-
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-
Amounts below the thresholds for deduction (before risk weighting)			
38	Non-significant investments in the capital of other financial entities	30,946,071	26,945,380
39	Significant investments in the common stock of financial entities	15,082,257	11,191,416
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	22,406,230
Applicable caps on the inclusion of provisions in Tier 2			
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-	-
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

Note: Rows which are not applicable for any institution should be left blank

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NOTE 45.3 Capital Structure Reconciliation

Table: 45.3.1	Balance sheet of the published financial statements	Under regulatory scope of consolidation
(in thousand PKR)	As at period end	As at period end
Assets (1)	(2)	(3)
Cash and balances with treasury banks	295,455,482	295,455,482
Balanced with other banks	43,004,567	43,004,567
Lending to financial institutions	192,430,437	192,430,437
Investments	4,414,174,305	4,414,174,305
Advances	1,398,072,669	1,398,072,669
Operating fixed assets	66,999,262	66,999,262
Deferred tax assets	-	-
Other assets	258,737,303	258,737,303
Total assets	6,668,874,025	6,668,874,025

Liabilities & Equity		
Bills payable	68,000,448	68,000,448
Borrowings	2,177,743,194	2,177,743,194
Deposits and other accounts	3,673,109,914	3,673,109,914
Liabilities against assets subject to finance lease	208,268	208,268
Lease liability against right of use assets	8,682,732	8,682,732
Deferred tax liabilities	842,568	842,568
Other liabilities	342,872,862	342,872,862
Total liabilities	6,271,459,986	6,271,459,986

Share capital/ Head office capital account	21,275,131	21,275,131
Reserves	85,078,819	85,078,819
Unappropriated/ Unremitted profit/ (losses)	225,693,440	225,693,440
Minority Interest	1,134,234	1,134,234
Surplus on revaluation of assets	64,232,415	64,232,415
Total liabilities & equity	6,668,874,025	6,668,874,025

Table: 45.3.2	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period end	As at period end	
Assets (1)	(2)	(3)	(4)
Cash and balances with treasury banks	295,455,482	295,455,482	
Balanced with other banks	43,004,567	43,004,567	
Lending to financial institutions	192,430,437	192,430,437	
Investments	4,412,422,787	4,412,422,787	
<i>of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold</i>	1,751,518	1,751,518	a
<i>of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold</i>	-	-	b
<i>of which: Mutual Funds exceeding regulatory threshold</i>	-	-	c
<i>of which: reciprocal crossholding of capital instrument (separate for CET1, AT1, T2)</i>	4,811,038	4,811,038	d
<i>of which: others (mention details)</i>	-	-	e
Advances	1,398,072,669	1,398,072,669	
<i>shortfall in provisions/ excess of total EL amount over eligible provisions under IRB</i>	-	-	f
<i>general provisions reflected in Tier 2 capital</i>	13,309,057	13,309,057	g
Fixed Assets	66,999,262	66,999,262	
Deferred Tax Assets	-	-	
<i>of which: DTAs that rely on future profitability excluding those arising from temporary differences</i>	-	-	h
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	-	-	i
Other assets	258,737,303	258,737,303	
<i>of which: Goodwill</i>	-	-	j
<i>of which: Intangibles</i>	-	-	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
Total assets	6,668,874,025	6,668,874,025	

Table: 45.3.2	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period end	As at period end	
(1)	(2)	(3)	(4)
Liabilities & Equity			
Bills payable	68,000,448	68,000,448	
Borrowings	2,177,743,194	2,177,743,194	
Deposits and other accounts	3,673,109,914	3,673,109,914	
Sub-ordinated loans	-	-	
<i>of which: eligible for inclusion in AT1</i>	-	-	m
<i>of which: eligible for inclusion in Tier 2</i>	-	-	n
Liabilities against assets subject to finance lease	208,268	208,268	
Lease liability against right of use assets	8,682,732	8,682,732	
Deferred tax liabilities	-	-	
<i>of which: DTLs related to goodwill</i>	-	-	o
<i>of which: DTLs related to intangible assets</i>	-	-	p
<i>of which: DTLs related to defined pension fund net assets</i>	-	-	q
<i>of which: other deferred tax liabilities</i>	842,568	842,568	r
Other liabilities	342,872,862	342,872,862	
Total liabilities	6,271,459,986	6,271,459,986	

	-		
Share capital	21,275,131	21,275,131	
<i>of which: amount eligible for CET1</i>	21,275,131	21,275,131	s
<i>of which: amount eligible for AT1</i>	-	-	t
Reserves	85,078,819	85,078,819	
<i>of which: portion eligible for inclusion in CET1 (provide breakup)</i>	47,771,960	47,771,960	u
<i>of which: portion eligible for inclusion in Tier 2</i>	37,306,859	37,306,859	v
Unappropriated profit/ (losses)	225,693,440	225,693,440	w
Minority Interest	869,712	869,712	
<i>of which: portion eligible for inclusion in CET1</i>	264,522	264,522	x
<i>of which: portion eligible for inclusion in AT1</i>	-	-	y
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	z
Surplus on revaluation of assets	64,232,415	64,232,415	
<i>of which: Revaluation reserves on Fixed Assets</i>	44,977,304	44,977,304	
<i>of which: Unrealized Gains/Losses on AFS</i>	16,558,733	16,558,733	aa
<i>In case of Deficit on revaluation (deduction from CET1)</i>			ab
Total liabilities & Equity	6,668,874,025	6,668,874,025	

Basel III Disclosure Template		
Table: 45.3.3	Component of regulatory capital reported by bank	Source based on reference number from step 2

Common Equity Tier 1 capital (CET1): Instruments and reserves

1	Fully Paid-up Capital/ Capital deposited with SBP	21,275,131	
2	Balance in Share Premium Account	-	(s)
3	Reserve for issue of Bonus Shares	-	
4	General/ Statutory Reserves	47,771,960	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6	Unappropriated/unremitted profits/ (losses)	225,693,438	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	264,522	(x)
8	CET 1 before Regulatory Adjustments	295,005,051	

Common Equity Tier 1 capital: Regulatory adjustments

9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	2,186,294	(k) - (p)
11	Shortfall of provisions against classified assets	-	(f)
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	{(h) - (r)} * x%
13	Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
14	Reciprocal cross holdings in CET1 capital instruments	873,226	(d)
15	Cash flow hedge reserve	-	
16	Investment in own shares/ CET1 instruments	-	
17	Securitization gain on sale	-	
18	Capital shortfall of regulated subsidiaries	-	
19	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	(ab)
20	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)	1,751,518	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)
23	Amount exceeding 15% threshold		
24	of which: significant investments in the common stocks of financial entities	-	

25	of which: deferred tax assets arising from temporary differences	-
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Basel III Disclosure Template (with added column)			
	Table: 45.3.3	Component of regulatory capital reported by bank	Source based on reference number from step 2
26	National specific regulatory adjustments applied to CET1 capital	-	
27	of which: Investment in TFCs of other banks exceeding the prescribed limit	-	
28	of which: Any other deduction specified by SBP (mention details)	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	4,811,038	
31	Common Equity Tier 1	290,194,013	
	Additional Tier 1 (AT1) Capital		
32	Qualifying Additional Tier-1 instruments plus any related share premium	-	
33	of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	-	(m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
36	of which: instrument issued by subsidiaries subject to phase out	-	
37	AT1 before regulatory adjustments	-	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39	Investment in own AT1 capital instruments	-	
40	Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
41	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)	-	(ac)
42	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
43	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	-	
44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
45	Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44)	-	
46	Additional Tier 1 capital	-	
47	Additional Tier 1 capital recognized for capital adequacy	-	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	290,194,013	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)
52	of which: instruments issued by subsidiaries subject to phase out	-	
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	13,309,057	(g)
54	Revaluation Reserves	-	
55	of which: Revaluation reserves on fixed assets	44,977,304	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	16,558,733	
57	Foreign Exchange Translation Reserves	37,306,859	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	112,151,953	
	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	
61	Reciprocal cross holdings in Tier 2 instruments	-	
62	Investment in own Tier 2 capital instrument	-	
63	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)	-	(ae)
64	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
66	Tier 2 capital (T2)	112,151,953	
67	Tier 2 capital recognized for capital adequacy	95,972,355	
68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
69	Total Tier 2 capital admissible for capital adequacy	95,972,355	
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	386,166,368	

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Note 45.4 Main Features Template of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments		
	Main Features	Common Shares
1	Issuer	NATIONAL BANK OF PAKISTAN
2	Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	NBP
3	Governing law(s) of the instrument	THROUGH GOVERNMENT ACT
4	Regulatory treatment	
	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	Group and Standalone
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	PKR 21,275,131
9	Par value of instrument	PKR 10
10	Accounting classification	Shareholders Equity
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	Not Applicable
18	coupon rate and any related index/ benchmark	Not Applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not Applicable
23	Convertible or non-convertible	
24	If convertible, conversion trigger (s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

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45.5 Risk Weighted Assets

The capital requirements for the banking group as per the major risk categories should be indicated in the manner given below:-

	Capital Requirements		Risk Weighted Assets	
	Current Year	Prior Year	Current Year	Prior Year
Credit Risk				
On-Balance sheet				
Portfolios subject to standardized approach (Simple or Comprehensive)				
Sovereign	10,359,025	11,939,269	103,590,246	119,392,689
Public Sector entities	6,523,501	3,861,769	65,235,007	38,617,694
Banks	1,368,526	869,600	13,685,265	8,695,999
Corporate	27,191,526	24,728,789	271,915,258	247,287,892
Retail	17,710,958	19,224,211	177,109,577	192,242,113
Residential Mortgages	2,528,638	1,927,613	25,286,375	19,276,127
Past Due loans	1,755,579	1,529,036	17,555,791	15,290,365
Operating Fixed Assets	6,481,296	6,479,041	64,812,955	64,790,411
Other assets	2,251,559	2,466,208	22,515,592	24,662,078
	76,170,607	73,025,537	761,706,066	730,255,368
Off-Balance sheet				
Non-market related	14,752,867	19,068,479	147,528,673	190,684,787
Market related	87,960	94,105	879,597	941,050
	14,840,827	19,162,584	148,408,270	191,625,837
Equity Exposure Risk in the Banking Book				
Under simple risk weight method	15,461,024	15,115,136	154,610,240	151,151,365
	106,472,458	107,303,257	1,064,724,576	1,073,032,570
Market Risk				
Capital Requirement for portfolios subject to Standardized Approach				
Interest rate risk	1,421,380	2,538,535	14,213,795	25,385,349
Equity position risk	16,441	80,950	164,408	809,501
Foreign Exchange risk	10,691,074	6,786,756	106,910,735	67,867,563
	12,128,894	9,406,241	121,288,938	94,062,413
Operational Risk				
	31,049,552	26,269,785	310,495,520	262,697,854
TOTAL	149,650,903	142,979,284	1,496,509,034	1,429,792,837

Capital Adequacy Ratios	Current Year		Prior Year	
	Required	Actual	Required	Actual
CET1 to total RWA	10.00%	19.39%	9.00%	16.56%
Tier-1 capital to total RWA	11.50%	19.39%	10.50%	16.56%
Total capital to total RWA	14.00%	25.80%	13.00%	22.02%