Note 45.2 Capital Adequacy Ratio (CAR) disclosure template:

CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2023

	CONSOLIDATED	2023 Rupees in '000	2022
		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	47.771.060	42 597 014
5 6	General/ Statutory Reserves Gain/(Losses) on derivatives held as Cash Flow Hedge	47,771,960	42,587,914
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	220,000,100	170,105,575
	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
22	Tier 2 Capital		
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium 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) 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
	, , , , ,	, , ,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
40	Capital Ratios and buffers (in percentage of risk weighted assets) 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		- 2.000/
46	of which: D-SIB or G-SIB buffer requirement CET1 available to meet buffers (as a percentage of risk weighted assets)	2.50% 9.39%	2.00%
4/	DELTA available to meet ouners (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 50	Tier 1 minimum ratio	11.50%	11.00%
50	Total capital minimum ratio	14.00%	13.50%

	Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment*	
. 45 2 1	Company Project Total and the Development of the Company of the Co	i		
e 45.2.1	Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability)		1	
2	All other intangibles (net of any associated deferred tax liability)	2,186,294	+	2,101,3
3	Shortfall in provisions against classified assets	2,100,294		2,101,3
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	 	
7	(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	 	582,9
7	Cash flow hedge reserve	- 673,220	 	362,
8	Investment in own shares/ CET1 instruments	_	 '	
9	Securitization gain on sale	_	1	
10	Capital shortfall of regulated subsidiaries	_		
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	_		2,973,7
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the		t	, ,
	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	1,751,510	† -	
	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	_	† <u>-</u> i	
18	National specific regulatory adjustments applied to CET1 capital	_	† <u>-</u>	
19	Investments in TFCs of other banks exceeding the prescribed limit	_	†¬	
20	Any other deduction specified by SBP (mention details)	-	t	
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	•	5,658,0
			-	
e 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	-	1	
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)	-	l!	
27	Significant investments in the capital instruments of banking, financial and insurance entities that are]	
	outside the scope of regulatory consolidation	-	<u> </u>	
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	-	i	
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	1	
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-		
		_	-	
e 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		i	
	which, during transitional period, remain subject to deduction from tier-2 capital	-	l	
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	1	
33	Investment in own Tier 2 capital instrument	-	1	
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the		יַרידידידין	
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		!	
	capital (amount above 10% threshold)		<u> </u>	
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are		T	
	outside the scope of regulatory consolidation		i	
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)		T	

2023		2022
Dunges in	1000	

		Rupees in	
Note 45.2.4	Additional Information	Amount	Amount
	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	11,191,410
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: Born which are not applicable for any institution about the left blank		

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

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	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	1,751,518	1,751,518	a
of which: significant investments in the capital instruments issued by banking, financial and insurance entities exceeding regulatory threshold		_	b
of which: Mutual Funds exceeding regulatory threshold	_		c
of which: reciprocal crossholding of capital instrument (separate for			
CET1, AT1, T2)	4,811,038	4,811,038	d
of which: others (mention details)	- 1,011,030	-	e
Advances	1,398,072,669	1,398,072,669	J
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	13,309,057	13,309,057	g
Fixed Assets	66,999,262	66,999,262	
Deferred Tax Assets	-	-	
of which: DTAs that rely on future profitability excluding those arising from temporary differences	-	<u>-</u>	h
of which: DTAs arising from temporary differences exceeding regulatory			
threshold	-	-	i
Other assets	258,737,303	258,737,303	
of which: Goodwill	-	-	j
of which: Intangibles	-	-	k
of which: Defined-benefit pension fund net assets	-	-	1
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	-	-	
of which: eligible for inclusion in AT1	-	-	m
of which: eligible for inclusion in Tier 2	-	-	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	-	-	
of which: DTLs related to goodwill	-	-	0
of which: DTLs related to intangible assets	-	-	р
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	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	
of which: amount eligible for CET1	21,275,131	21,275,131	S
of which: amount eligible for AT1	-	-	t
Reserves	85,078,819	85,078,819	
of which: portion eligible for inclusion in CET1(provide breakup)	47,771,960	47,771,960	u
of which: portion eligible for inclusion in Tier 2	37,306,859	37,306,859	v
Unappropriated profit/ (losses)	225,693,440	225,693,440	w
Minority Interest	869,712	869,712	
of which: portion eligible for inclusion in CET1	264,522	264,522	x
of which: portion eligible for inclusion in AT1	-	-	У
of which: portion eligible for inclusion in Tier 2	-	-	Z
Surplus on revaluation of assets	64,232,415	64,232,415	
of which: Revaluation reserves on Fixed Assets	44,977,304	44,977,304	
of which: Unrealized Gains/Losses on AFS	16,558,733	16,558,733	aa
In case of Deficit on revaluation (deduction from CET1)			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	-	(u)		
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		(8)		
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	-			

Table: 45.3,3 National specific regulatory adjustments applied to CET1 capital 7. Markoul specific regulatory adjustments applied to CET1 capital 7. Vished: Investment in ITEx of other bands seezeding the prescribed limit 8. Vished: Novel deductions questifed by SPD remote details) 9. Regulatory adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Suppliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Suppliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Supliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Supliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Supliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Supliancy adjustment applied to CET1 due to nounflicent AT1 and Tier 2 to 9. Supliancy adjustment and the CET1 due to the CET1 due		Basel III Disclosure Template (with	n added column)	
27		Table: 45.3.3	regulatory capital	
Secretary Secr	26		-	
20 Regulatory adjustment applied to CET1 (see to insufficient AT1 and Tier 2 to cover deductions 30 Total regulatory adjustments applied to CET1 (sum of 9 to 29) 4.811,038 4.00000000000000000000000000000000000			-	
Common Equitor: a distinction of the common of the commo		Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to	-	
31 Common Equity Tier 200,194,013 Additional Tier Capital 200,194,013 Additional Tier Capital 201,014,013 3 of which: Classified as equally - (t)	30		4,811,038	
32 Qualifying Additional Tire-I instruments plus any related share premium 3 of which: Classified as quity 4 of which: Classified as plus libriums 5 Additional Tire-I capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) 5 Additional Tire-I capital instruments sued by subsidiaries subject to phase out 5 of which: Instrument issued by subsidiaries subject to phase out 5 of which: Instrument issued by subsidiaries was uplect to phase out 5 of which: Instruments and subject to phase out 5 of which: Instruments of the subsidiaries was uplect to phase out 6 Reciprocal cross holdings in Additional Tire I capital instruments 7 of Reciprocal cross holdings in Additional Tire I capital instruments 8 of Reciprocal cross holdings in Additional Tire I capital instruments 9 of Reciprocal cross holdings in Additional Tire I capital instruments 9 of Reciprocal cross holdings in Additional Tire I capital instruments of the subject to deduction from tire-I capital 9 of the Regulatory Adjustment applied to ATI capital (sum of 38 to 44) 1 of the Regulatory Adjustment applied to ATI capital (sum of 38 to 44) 1 of the Regulatory Adjustment subject to phase out arrangement from tire-I capital 1 of the subject to deduction from tire-I capital 1 of the subject to the subject to phase out arrangement from tire-I capital and supplemental subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to phase out arrangement from tire-I capital and subject to deduction from tire-I	31		290,194,013	
33 of which: Classified as labilities				
34			-	(2)
35 Additional Tier 1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group of 11) . (y) 36 of which: instrument issued by subsidiaries subject to phase out			-	
36 of which: instrument issued by subsidiaries subject to phase out 37 AT1 before regulatory adjustments Additional Tier I Capital: regulatory adjustments 38 investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) 40 Reciprocal cross holdings in Additional Tier I 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) 42 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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-I capital 44 Regulatory Adjustments applied to Additional Tier I due to insufficient Tier 2 45 Total of Regulatory adjustments applied to ATI capital (sum of 38 to 44) 46 Additional Tier I capital recognized for capital adequacy 47 Additional Tier I capital recognized for capital adequacy 48 Tier-I Capital (CETI + adminsible ATI) (31+47) 49 Qualifying Tier 2 capital instruments under Basel III plus any related share premium 40 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 treatments insued by subidiaries subject to phase out 51 General Provisions or general reserves for ban losses-up to maximum of 1,25% of Credit Risk Weighted Assets 52 of which: Unrealized Gainst Losses on ATS 53 Cortenia Provisions or general reserves for ban losses-up to maximum of 1,25% of Credit Risk Weighted Assets 54 Revoluntion Reserves 55 Of which: Unrealized Gainst Losses on ATS 56 of which: Unrealized Gainst Losses on ATS 57 Foreign Excellancy Adjustments 58 Poreign Excellancy Table and the capital instrumen		Additional Tier-1 capital instruments issued by consolidated subsidiaries and	-	
Additional Tier Lapital recognized for capital adequacy	36		-	(3)
Section of the content of the cont			-	
39 Investment in own ATI capital instruments	38	Investment in mutual funds exceeding the prescribed limit (SBP specific	_	
Reciprocal cross holdings in Additional Tier I capital instruments	39	· ·		
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 starce capital (amount above 10% principal desired in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 42 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 43 Portion of deduction applied 50:50 to core capital and supplementary capital subsect to deduction from tier-1 capital 44 Regulatory adjustment applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 45 Total of Regulatory Adjustment applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 46 Additional Tier 1 capital 47 Additional Tier 1 capital 48 Tier 1 Capital (CET1 + admissible AT1) (31+47) 49 Qualifying Tier 2 capital instruments under Basel III plus any related share premium 50 Capital instruments subject to phase out arrangement fron tier 2 (Pre-Basel III instruments subject to phase out arrangement fron tier 2 (Pre-Basel III instruments subject to phase out arrangement fron tier 2 (Pre-Basel III instruments) 51 Tier 2 capital instruments issued by subsidiaries subject to phase out 52 General Provisions or general reserves for loan losses-up to maximum of 12.2% of Credit Risk Weighted Assets 53 General Provisions or general reserves for loan losses-up to maximum of 12.2% of which instruments issued to third party by consolidated subsidiaries and instruments of the party of		<u> </u>	-	
42 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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 48 Tier 1 Capital (CET1 + admissible AT1) (31+47) 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) 51 Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) 52 of which: instruments issued by subsidiaries subject to phase out 53 General reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets 54 Revaluation Reserves 55 of which: Revaluation reserves on fixed assets 56 of which: Revaluation reserves on fixed assets 57 Foreign Exchange Translation Reserves 58 Undiaselosed/Other Reserves (if any) 59 Ta Pedra regulatory adjustments 60 Portion of deduction applied 50:30 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier 2 capital instruments 60 Portion of Geduction applied 50:30 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier 2 capital instruments 61 Portion of Geduction applied 50:30 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier 2 capital instruments of banking, financial and insurance entities that are outside t		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%	_	(ac)
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 cover deductions cover deduction and cover deduction cover de	42		_	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	43	based on pre-Basel III treatment which, during transitional period, remain		(dd)
Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44) Capital	44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2		
46 Additional Tier I capital 47 Additional Tier I capital recognized for capital adequacy 48 Tier I Capital (CET1 + admissible ATI) (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) 51 Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 54 Revaluation Reserves 55 of which: Revaluation reserves on fixed assets 56 of which: Unrealized Gains/Losses on AFS 57 Foreign Exchange Translation Reserves 58 Undisclosed/Other Reserves (if any) 59 T2 before regulatory adjustments 60 Portion of eduction 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 instruments 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) 64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 65 Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64) 66 Tier 2 capital recognized for capital adequacy 67 Total Tier 2 capital admissible for capital adequacy 78 5,972,355 78 Foreign Exchange Translation Recognized in Tier 2 capital and 50 5,972,355	45		-	
### Tier I Capital (CET1 + admissible AT1) (31+47) Tier 2 Capital	46		-	
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) 51 Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) 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 54 Revaluation Reserves 55 of which: Revaluation reserves on fixed assets 56 of which: Revaluation reserves on Fixed assets 57 Foreign Exchange Translation Reserves 58 Undisclosed/Other Reserves (if any) 59 T2 before regulatory adjustments 71 T2 before regulatory adjustments 71 T2 regulatory adjustments 72 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 instruments 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 instruments 61 Investment in own Tier 2 capital instruments 62 Investment in own Tier 2 capital instruments 63 Investment in own Tier 2 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) 64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 65 Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64) 66 Tier 2 capital (recognized for capital adequacy 67 Tier 2 capital recognized for capital adequacy 79 5,972,355	47	Additional Tier 1 capital recognized for capital adequacy	-	
Qualifying Tier 2 capital instruments under Basel III plus any related share premium -	48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	290,194,013	
Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) Tier 2 capital instruments issued by subsidiaries subject to phase out Capital Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Soft Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Soft Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets Soft Provisions or general reserves for loan losses-up to maximum of 1.25% of Which: Revaluation reserves on fixed assets Soft Provisions of Credit Risk Weighted Assets Soft Provisions or general reserves for loan Iossets and Instruments Soft Provisions or general reserves for loan Iossets and Instrument Soft Provisions of Risk Weighted Assets Soft Provisions or general reserves for loan Iossets and Instrument Soft Provisions Instrume	49			
Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase out of ceneral Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets for Credit Risk Weighted Assets Revaluation Reserves of which: Revaluation reserves on fixed assets of which: Unrealized Gains/Losses on AFS foreign Exchange Translation Reserves notice and the serves of the serv	50	1	-	
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 54 Revaluation Reserves 55 of which: Revaluation reserves on fixed assets 56 of which: Unrealized Gains/Losses on AFS 57 Foreign Exchange Translation Reserves 58 Undisclosed/Other Reserves (if any) 59 T2 before regulatory adjustments 59 T2 before 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 instruments 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) 64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 65 Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64) 66 Tier 2 capital recognized for capital adequacy 67 Tier 2 capital recognized for capital adequacy 68 Excess Additional Tier 1 capital acquacy 79,597,2355	51	Tier 2 capital instruments issued to third party by consolidated subsidiaries	-	(n)
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54 Revaluation Reserves 55 of which: Revaluation reserves on fixed assets 56 of which: Unrealized Gains/Losses on AFS 57 Foreign Exchange Translation Reserves 58 Undisclosed/Other Reserves (if any) 59 T2 before regulatory adjustments 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 subject to deduction from tier-2 capital instrument 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) 64 Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 65 Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64) 66 Tier 2 capital (T2) 67 Tier 2 capital recognized for capital adequacy 68 Excess Additional Tier 1 capital recognized in Tier 2 capital 69 Total Tier 2 capital admissible for capital adequacy 95,972,355	53		12 200 057	(a)
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68 Excess Additional Tier 1 capital recognized in Tier 2 capital - 69 Total Tier 2 capital admissible for capital adequacy 95,972,355				
69 Total Tier 2 capital admissible for capital adequacy 95,972,355			95,972,355	
			05 072 255	
(V 14 V 14 14 14 14 14 14 14 14 14 14 14 14 14	70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	386,166,368	

Note 45.4 Main Features Template of Regulatory Capital Instruments

	Disclosure template for main features of regulatory	
	Main Features	Common Shares
		NATIONAL DANK OF BARIOTAN
2	Issuer Unique identifier (eg KSE Symbol or Bloomberg identifier etc.)	NATIONAL BANK OF PAKISTAN NBP
3	Governing law(s) of the instrument Regulatory treatment	THROUGH GOVERNMENT ACT
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	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 Accounting classification	PKR 10 Shareholders Equity
U	Accounting classification	Shareholders Equity
1	Original date of issuance Perpetual or dated	N/A N/A
3	Original maturity date Issuer call subject to prior supervisory approval	N/A No
5	Optional call date, contingent call dates and redemption amount	Not Applicable
6	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
7	Fixed or floating dividend/ coupon	Not Applicable
9	coupon rate and any related index/ benchmark Existence of a dividend stopper	Not Applicable No
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	N/A 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
19	If convertible, specify issuer of instrument it converts into	Not Applicable
10	Write-down feature	
,1	If write-down, write-down trigger(s)	Not Applicable
2	If write-down, full or partial	Not Applicable
13	If write-down, permanent or temporary	Not Applicable
,,	į.	Ī
	If temporary write-down, description of write-up mechanism	Not Applicable
14	Position in subordination hierarchy in liquidation (specify	Not Applicable Not Applicable
34 35 36		

Notes to the Consolidated Financial Statements

For the year ended December 31, 2023

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 Asse	
Current	Prior	Current	Prior
Year	Year	Year	Year

Credit Risk

On-Balance sheet

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

Capital Adequacy Ratios	Curre	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%	