

## Notes to the Consolidated Financial Statements

For the year ended December 31, 2024

### Note 45.2 Capital Adequacy Ratio (CAR) disclosure template:

#### CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2024 CONSOLIDATED

		2024	2023
		Rupees in '000	
		Amount	Amount
<b>Rows #</b>	<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>		
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	82,145,337	47,771,960
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	258,996,777	225,693,438
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in CET1 capital of the consolidation group) bank	613,422	264,522
9	<b>CET 1 before Regulatory Adjustments</b>	363,030,667	295,005,051
10	Total regulatory adjustments applied to CET1 (Note 40.2.1)	4,028,844	4,811,038
11	<b>Common Equity Tier 1</b>	359,001,823	290,194,013
	<b>Additional Tier 1 (AT 1) Capital</b>		
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	<b>AT1 before regulatory adjustments</b>	-	-
18	Total regulatory adjustment applied to AT1 capital (Note 45.2.2)	-	-
19	Additional Tier 1 capital after regulatory adjustments	-	-
20	<b>Additional Tier 1 capital recognized for capital adequacy</b>	-	-
21	<b>Tier 1 Capital (CET1 + admissible AT1) (11+20)</b>	359,001,823	290,194,013
	<b>Tier 2 Capital</b>		
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	15,245,781	13,309,057
27	Revaluation Reserves (net of taxes)	-	-
28	of which: Revaluation reserves on fixed assets	45,620,819	44,977,304
29	of which: Unrealized gains/losses on AFS	69,611,394	16,558,733
30	Foreign Exchange Translation Reserves	-	37,306,859
31	Undisclosed/Other Reserves (if any)	-	-
32	<b>T2 before regulatory adjustments</b>	130,477,994	112,151,953
33	Total regulatory adjustment applied to T2 capital (Note 45.2.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	130,477,994	112,151,953
35	Tier 2 capital recognized for capital adequacy	127,884,327	95,972,355
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	<b>Total Tier 2 capital admissible for capital adequacy</b>	127,884,327	95,972,355
38	<b>TOTAL CAPITAL (T1 + admissible T2) (21+37)</b>	<b>486,886,150</b>	<b>386,166,368</b>
39	<b>Total Risk Weighted Assets (RWA) {for details refer Note 45.5}</b>	1,735,981,248	1,496,509,034
	<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>		
40	<b>CET1 to total RWA</b>	<b>20.68%</b>	<b>19.39%</b>
41	<b>Tier-1 capital to total RWA</b>	<b>20.68%</b>	<b>19.39%</b>
42	<b>Total capital to total RWA</b>	<b>28.05%</b>	<b>25.80%</b>
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	<b>10.00%</b>	<b>10.00%</b>
44	of which: capital conservation buffer requirement	<b>1.50%</b>	<b>1.50%</b>
45	of which: countercyclical buffer requirement	-	-
46	of which: D-SIB or G-SIB buffer requirement	1.50%	2.50%
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	<b>10.68%</b>	<b>9.39%</b>
	<b>National minimum capital requirements prescribed by SBP</b>		
48	<b>CET1 minimum ratio</b>	<b>10.00%</b>	<b>10.00%</b>
49	<b>Tier 1 minimum ratio</b>	<b>11.50%</b>	<b>11.50%</b>
50	<b>Total capital minimum ratio</b>	<b>13.00%</b>	<b>14.00%</b>

# Notes to the Consolidated Financial Statements

For the year ended December 31, 2024

		2024	2023
		Rupees in '000	
Regulatory Adjustments and Additional Information		Amount	Amounts subject to Pre-Basel III treatment*
<b>Note 45.2.1</b>	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
1	Goodwill (net of related deferred tax liability)	-	-
2	All other intangibles (net of any associated deferred tax liability)	2,577,003	2,186,294
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	1,259,587	873,226
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	-	-
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)	192,254	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 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)	4,028,844	4,811,038

<b>Note 45.2.2</b>	<b>Additional Tier-1 &amp; Tier-1 Capital: regulatory adjustments</b>		
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)	-	-

<b>Note 45.2.3</b>	<b>Tier 2 Capital: regulatory adjustments</b>		
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)	-	-

		2024	2023
		Rupees in '000	
Additional Information		Amount	Amount
<b>Note 45.2.4</b>	<b>Risk Weighted Assets subject to pre-Basel III treatment</b>		
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	-	-
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
38	Non-significant investments in the capital of other financial entities	36,111,662	30,946,071
39	Significant investments in the common stock of financial entities	18,271,694	15,082,257
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
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

## Notes to the Consolidated Financial Statements

For the year ended December 31, 2024

### 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	314,787,387	314,787,387
Balanced with other banks	58,644,846	58,644,846
Lending to financial institutions	30,000,000	30,000,000
Investments	4,614,849,277	4,614,849,277
Advances	1,404,627,126	1,404,627,126
Operating fixed assets	71,404,579	71,404,579
Deferred tax assets	-	-
Other assets	259,683,638	259,683,638
<b>Total assets</b>	<b>6,753,996,853</b>	<b>6,753,996,853</b>

Liabilities & Equity		
Bills payable	26,060,123	26,060,123
Borrowings	1,937,756,922	1,937,756,922
Deposits and other accounts	3,865,212,297	3,865,212,297
Sub-ordinated loans	-	-
Lease liability against right of use assets	8,585,681	8,585,681
Deferred tax liabilities	40,995,264	40,995,264
Other liabilities	411,337,824	411,337,824
<b>Total liabilities</b>	<b>6,289,948,111</b>	<b>6,289,948,111</b>

Share capital/ Head office capital account	21,275,131	21,275,131
Reserves	82,145,337	82,145,337
Unappropriated/ Unremitted profit/ (losses)	241,120,419	241,120,419
Minority Interest	1,398,811	1,398,811
Surplus on revaluation of assets	118,109,044	118,109,044
<b>Total liabilities &amp; equity</b>	<b>6,753,996,853</b>	<b>6,753,996,853</b>

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	314,787,387	314,787,387	
Balanced with other banks	58,644,846	58,644,846	
Lending to financial institutions	30,000,000	30,000,000	
Investments	4,614,657,023	4,614,849,277	
<i>of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold</i>	192,254	-	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>	4,028,844	4,028,844	d
<i>of which: others (mention details)</i>	-	-	e
Advances	1,404,627,126	1,404,627,126	
<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>	15,245,781	15,245,781	g
Fixed Assets	71,404,579	71,404,579	
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	259,683,638	259,683,638	
<i>of which: Goodwill</i>	-	-	j
<i>of which: Intangibles</i>	-	-	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
<b>Total assets</b>	<b>6,753,996,853</b>	<b>6,753,996,853</b>	

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)
<b>Liabilities &amp; Equity</b>			
Bills payable	26,060,123	26,060,123	
Borrowings	1,937,756,922	1,937,756,922	
Deposits and other accounts	3,865,212,297	3,865,212,297	
Sub-ordinated loans	-	-	
<i>of which: eligible for inclusion in AT1</i>	-	-	m
<i>of which: eligible for inclusion in Tier 2</i>	-	-	n
Lease liability against right of use assets	8,585,681	8,585,681	
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>	40,995,264	40,995,264	r
Other liabilities	411,337,824	411,337,824	
<b>Total liabilities</b>	<b>6,289,948,111</b>	<b>6,289,948,111</b>	

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	82,145,337	82,145,337	
<i>of which: portion eligible for inclusion in CET1 (provide breakup)</i>	82,145,337	82,145,337	u
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	v
Unappropriated profit/ (losses)	241,120,419	241,120,419	w
Minority Interest	-	-	
<i>of which: portion eligible for inclusion in CET1</i>	-	-	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	118,109,044	118,109,044	
<i>of which: Revaluation reserves on Fixed Assets</i>	45,620,819	45,620,819	
<i>of which: Unrealized Gains/Losses on AFS</i>	69,611,394	69,611,394	aa
<i>In case of Deficit on revaluation (deduction from CET1)</i>			ab
<b>Total liabilities &amp; Equity</b>	<b>6,752,598,042</b>	<b>6,752,598,042</b>	

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	(s)
2	Balance in Share Premium Account	-	
3	Reserve for issue of Bonus Shares	-	
4	General/ Statutory Reserves	82,145,337	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6	Unappropriated/unremitted profits/ (losses)	258,996,777	(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)	613,422	(x)
8	<b>CET 1 before Regulatory Adjustments</b>	363,030,667	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	2,577,003	(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	1,259,587	(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)	192,254	(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	-	

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)	4,028,844	
31	<b>Common Equity Tier 1</b>	359,001,823	
	<b>Additional Tier 1 (AT 1) Capital</b>		
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	<b>AT1 before regulatory adjustments</b>	-	
	<b>Additional Tier 1 Capital: regulatory adjustments</b>		
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	<b>Additional Tier 1 capital recognized for capital adequacy</b>	-	
48	<b>Tier 1 Capital (CET1 + admissible AT1) (31+47)</b>	359,001,823	
	<b>Tier 2 Capital</b>		
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	15,245,781	(g)
54	Revaluation Reserves	-	
55	of which: Revaluation reserves on fixed assets	45,620,819	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	69,611,394	
57	Foreign Exchange Translation Reserves	-	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	<b>T2 before regulatory adjustments</b>	130,477,994	
	<b>Tier 2 Capital: regulatory adjustments</b>		
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)	130,477,994	
67	<b>Tier 2 capital recognized for capital adequacy</b>	127,884,327	

68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-
69	Total Tier 2 capital admissible for capital adequacy	127,884,327
70	<b>TOTAL CAPITAL (T1 + admissible T2) (48+69)</b>	486,886,150

## Notes to the Consolidated Financial Statements

For the year ended December 31, 2024

### 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



## Notes to the Consolidated Financial Statements

For the year ended December 31, 2024

### 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	8,645,109	10,359,025	86,451,093	103,590,246
Public Sector entities	13,955,016	6,523,501	139,550,156	65,235,007
Banks	8,457,487	1,368,526	84,574,867	13,685,265
Corporate	18,670,481	27,191,526	186,704,806	271,915,258
Retail	18,692,522	17,710,958	186,925,222	177,109,577
Residential Mortgages	1,077,988	2,528,638	10,779,879	25,286,375
Past Due loans	804,159	1,755,579	8,041,591	17,555,791
Operating Fixed Assets	6,882,758	6,481,296	68,827,575	64,812,955
Other assets	9,614,095	2,251,559	96,140,952	22,515,592
	86,799,614	76,170,607	867,996,139	761,706,066

##### **Off-Balance sheet**

Non-market related	15,863,815	14,752,867	158,638,153	147,528,673
Market related	101,326	87,960	1,013,263	879,597
	15,965,142	14,840,827	159,651,416	148,408,270

##### **Equity Exposure Risk in the Banking Book**

Under simple risk weight method	19,201,490	15,461,024	192,014,901	154,610,240
	121,966,246	106,472,458	1,219,662,457	1,064,724,576

#### *Market Risk*

Capital Requirement for portfolios subject to Standardized Approach

Interest rate risk	1,825,535	1,421,380	18,255,348	14,213,795
Equity position risk	3,672,077	16,441	36,720,766	164,408
Foreign Exchange risk	9,345,116	10,691,074	93,451,164	106,910,735
	14,842,728	12,128,894	148,427,279	121,288,938

#### *Operational Risk*

	36,789,151	31,049,552	367,891,513	310,495,520
<b>TOTAL</b>	<b>173,598,125</b>	<b>149,650,903</b>	<b>1,735,981,248</b>	<b>1,496,509,034</b>

Capital Adequacy Ratios	Current Year		Prior Year	
	Required	Actual	Required	Actual
CET1 to total RWA	10.00%	20.68%	10.00%	19.39%
Tier-1 capital to total RWA	11.50%	20.68%	11.50%	19.39%
Total capital to total RWA	13.00%	28.05%	14.00%	25.80%