Notes to the Unconsolidated 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 STANDALONE

	CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2024		
	STANDALONE	2024	2023
		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	82,411,898	48,038,521
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	254,095,160	218,754,396
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)	-	-
9	CET 1 before Regulatory Adjustments	357,782,189	288,068,048
10	Total regulatory adjustments applied to CET1 (Note 40.2.1)	3,852,589	4,760,882
11	Common Equity Tier 1	353,929,600	283,307,166
	·		
	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)	353,929,600	283,307,166
	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	15,229,369	13,163,869
27	Revaluation Reserves (net of taxes)		
28	of which: Revaluation reserves on fixed assets	45,620,819	44,072,725
29	of which: Unrealized gains/losses on AFS	69,704,775	16,885,486
30	Foreign Exchange Translation Reserves	-	31,032,950
31	Undisclosed/Other Reserves (if any)	-	-
32	T2 before regulatory adjustments	130,554,964	105,155,030
33	Total regulatory adjustment applied to T2 capital (Note 45.2.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	130,554,964	105,155,030
35	Tier 2 capital recognized for capital adequacy	125,894,908	93,397,166
36 37	Portion of Additional Tier 1 capital recognized in Tier 2 capital	125 004 000	02 207 166
	Total Tier 2 capital admissible for capital adequacy	125,894,908	93,397,166
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)	479,824,508	376,704,332
39	Total Disk Weighted Assets (DWA) (for details refer Note 45.5)	1,726,060,668	1 479 940 207
JJ	Total Risk Weighted Assets (RWA) {for details refer Note 45.5}	1,740,000,008	1,478,849,207
	Capital Ratios and buffers (in percentage of risk weighted assets)		
40		20.519/	10 160/
41	CET1 to total RWA Tier-1 capital to total RWA	20.51% 20.51%	19.16% 19.16%
42	Total capital to total RWA	27.80%	25.47%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	27.00 /0	25.47/0
	plus any other buffer requirement)	10.00%	10.00%
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	1.50%	2.50%
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	10.51%	9.16%
	National minimum capital requirements prescribed by SBP		
48	CET1 minimum ratio	10.00%	10.00%
49	Tier 1 minimum ratio	11.50%	11.50%
50	Total capital minimum ratio	13.00%	14.00%

Notes to the Unconsolidated Financial Statements For the year ended December 31,2024

			2024	
			Rupees in '000	
	Regulatory Adjustments and Additional Information	Amount	Amounts subject to Pre- Basel III treatment*	
N. 4. 45 0 1	Company of the American			
Note 45.2.1	Common Equity Tier 1 capital: Regulatory adjustments		1	
2	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability)	1,939,636		1,510,061
3	Shortfall in provisions against classified assets	1,939,030		1,510,061
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		 ₋	-
4	(net of related tax liability)			
5	Defined-benefit pension fund net assets	-	├ <u>-</u>	
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	1,259,587	├─'	873,226
7	Cash flow hedge reserve	-	 :	673,220
8	Investment in own shares/ CET1 instruments	_	 	
9	Securitization gain on sale	_		
10	Capital shortfall of regulated subsidiaries	-	1	
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-	1	-
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the		† <u>-</u> :	
	scope of regulatory consolidation, where the bank does not own more than 10% of the issued share		į	
	capital (amount above 10% threshold)	653,366	l i	2,377,595
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the		†i	
	scope of regulatory consolidation (amount above 10% threshold)	-	i	
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax		†i	
	liability)	-		
15	Amount exceeding 15% threshold		† <u>-</u>	
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	-	I_:_:_:_:	-
19	Investments in TFCs of other banks exceeding the prescribed limit	=]	-
20	Any other deduction specified by SBP (mention details)	-	<u> </u> !	-
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)	3,852,589		4,760,882
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	=	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)	-	!	-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are		[
	outside the scope of regulatory consolidation	-	ļ į	-
28	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which,		Ti	
	during transitional period, remain subject to deduction from additional tier-1 capital	=	l i	_
29	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	<u> </u>	
30	Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)	-]	-
Note 45.2.2	Tion 2 Conitals regulatory adjustments			
Note 45.2.3	Tier 2 Capital: regulatory adjustments Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment		_T :	
31			i	
32	which, during transitional period, remain subject to deduction from tier-2 capital Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-	 i	-
33	Investment in own Tier 2 capital instrument	-		
34	Investment in own Tier 2 capital instrument Investments in the capital instruments of banking, financial and insurance entities that are outside the		 	
34	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		 	
55	outside the scope of regulatory consolidation	_		
36	Total regulatory adjustment applied to T2 capital (sum of 31 to 35)	-	j <u>-</u>	-
		2024 Rupees i	2023	
Note 45.2.4	Additional Information	Amount	Amount	
11010 73.4.4	AMMINIM AINVI HIGHUH	2 x mount	2 x mount	

	Kupees iii	000	
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	36,111,662	30,946,071
39	Significant investments in the common stock of financial entities	20,808,950	17,296,744
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	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

Notes to the Unconsolidated 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	314,234,036	314,234,036
Balanced with other banks	56,836,483	56,836,483
Lending to financial institutions	30,000,000	30,000,000
Investments	4,612,334,198	4,612,334,198
Advances	1,404,867,873	1,404,867,873
Operating fixed assets	69,925,330	69,925,330
Deferred tax assets	-	-
Other assets	255,880,332	255,880,332
Total assets	6,744,078,252	6,744,078,252
Liabilities & Equity		
Bills payable	26,060,123	26,060,123
Borrowings	1,937,756,922	1,937,756,922
Deposits and other accounts	3,865,564,882	3,865,564,882
Sub-ordinated loans	-	-
Lease liability against right of use assets	8,030,117	8,030,117
Deferred tax liabilities	40,944,093	40,944,093
Other liabilities	408,770,670	408,770,670
Total liabilities	6,287,126,807	6,287,126,807
Share capital/ Head office capital account	21,275,131	21,275,131
Reserves	82,411,898	82,411,898
Unappropriated/ Unremitted profit/ (losses)	235,061,990	235,061,990
Minority Interest	-	-
Surplus on revaluation of assets	118,202,425	118,202,425
Total liabilities & equity	6,744,078,251	6,744,078,251

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	314,234,036	314,234,036	
Balanced with other banks	56,836,483	56,836,483	
Lending to financial institutions	30,000,000	30,000,000	
Investments	4,611,680,832	4,612,334,198	
of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold	653,366	-	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	-	-	С
of which: reciprocal crossholding of capital instrument (separate for CETI, AT1, T2)	3,852,589	3,852,589	d
of which: others (mention details)	-	-	e
Advances	1,404,867,873	1,404,867,873	
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	-	-	f
general provisions reflected in Tier 2 capital	15,229,369	15,229,369	g
Fixed Assets	69,925,330	69,925,330	
Deferred Tax Assets			
of which: DTAs that rely on future profitability excluding those arising from temporary differences	-	-	h
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-	i
Other assets	255,880,332	255,880,332	
of which: Goodwill	-	-	j
of which: Intangibles	-	-	k
of which: Defined-benefit pension fund net assets	-	-	1
Total assets	6,744,078,252	6,744,078,252	

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	26,060,123	26,060,123	
Borrowings	1,937,756,922	1,937,756,922	
Deposits and other accounts	3,865,564,882	3,865,564,882	
Sub-ordinated loans	-	-	
of which: eligible for inclusion in ATI	-	-	m
of which: eligible for inclusion in Tier 2	-	-	n
Lease liability against right of use assets	8,030,117	8,030,117	
Deferred tax liabilities	-	-	
of which: DTLs related to goodwill	-	-	0
of which: DTLs related to intangible assets	-	-	p
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	40,944,093	40,944,093	r
Other liabilities	408,770,670	408,770,670	
Total liabilities	6,287,126,807	6,287,126,807	
			•
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 ATI	-	-	t
Reserves	82,411,898	82,411,898	
of which: portion eligible for inclusion in CET1(provide breakup)	82,411,898	82,411,898	u
of which: portion eligible for inclusion in Tier 2	-	-	v
Unappropriated profit/ (losses)	235,061,990	235,061,990	W
Minority Interest	-	-	
of which: portion eligible for inclusion in CET1	-	-	х
of which: portion eligible for inclusion in AT1	-	-	у
of which: portion eligible for inclusion in Tier 2	-	-	Z
Surplus on revaluation of assets	118,202,425	118,202,425	
of which: Revaluation reserves on Fixed Assets	45,620,819	45,620,819	aa
of which: Unrealized Gains/Losses on AFS	69,704,775	69,704,775	аа
In case of Deficit on revaluation (deduction from CET1)			ab
Total liabilities & Equity	6,744,078,251	6,744,078,251	

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	82,411,898	(u)	
5 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	(u)	
6 Unappropriated/unremitted profits/ (losses)	254,095,160	(w)	
Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		(x)	
8 CET 1 before Regulatory Adjustments	357,782,189	(A)	
Common Equity Tier 1 capital: Regulatory adjustments	337,762,107		
9 Goodwill (net of related deferred tax liability)	-	(j) - (o)	
10 All other intangibles (net of any associated deferred tax liability)	1,939,636	(k) - (p)	
11 Shortfall of provisions against classified assets	-	(f)	
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)	
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)			
	653,366	(a) - (ac) - (ae)	

	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)
	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)	3,852,589	
31	Common Equity Tier 1	353,929,600	
22	Additional Tier 1 (AT 1) Capital		
32	Qualifying Additional Tier-1 instruments plus any related share premium of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	-	(t) (m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held	-	(III)
	by third parties (amount allowed in group AT 1)	_	(y)
36	of which: instrument issued by subsidiaries subject to phase out	-	- U
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)		(12)
42	Significant investments in the capital instruments issued by banking, financial	-	(ac)
72	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)	353,929,600	
49	Tier 2 Capital 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		
51	instruments) Tier 2 capital instruments issued to third party by consolidated subsidiaries	-	(n)
	(amount allowed in group tier 2)	-	(z)
52	of which: instruments issued by subsidiaries subject to phase out General Provisions or general reserves for loan losses-up to maximum of 1.25%	-	
	of Credit Risk Weighted Assets	15,229,369	(g)
54	Revaluation Reserves	-	
55	of which: Revaluation reserves on fixed assets	45,620,819	portion of (aa)
56 57	of which: Unrealized Gains/Losses on AFS Foreign Exchange Translation Reserves	69,704,775	()
58	Undisclosed/Other Reserves (if any)	-	(v)
59	T2 before regulatory adjustments	130,554,964	
	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 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	-	(40)
	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)	130,554,964	
67	Tier 2 capital recognized for capital adequacy	125,894,908	

68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-
69	Total Tier 2 capital admissible for capital adequacy	125,894,908
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	479,824,509

Notes to the Unconsolidated Financial Statements For the year ended December 31,2024

Unique identifier (eg. KSE symbol or Bioconberg identifier etc.)		Disclosure template for main features of regulatory	capital instruments
Unique detailfier (og NSE symbol or Bloomberg identifier etc.) NP		Main Features	Common Shares
Unique detailfier (og NSE symbol or Bloomberg identifier etc.) NP			
Unique detailfier (og NSE symbol or Bloomberg identifier etc.) NP	1	Issuer	NATIONAL BANK OF PAKISTAN
Regulary treatment	2		
Transitional Basel III rules Common Equity Tier 1 Post-transitional Basel III rules Common Equity Tier 1 Eligible at solo' group' group&solo Instrument type Ordinary Shares Amount recognized in regulatory capital (Currency in PKR phososands, as of reporting date) Per value of instrument Accounting classification No Sharcholders Equity Per per under of instrument Ordinary Shares NA Per value of instrument Ordinary Shares NA PKR 10 Accounting classification No Sharcholders Equity No Ordinary Shares NA Perpetual or dated NA Ordinary Shares NA Perpetual or dated NA Ordinary Shares NA Perpetual or dated NA Ordinary Shares No Optional call date, contingent call dates and redemption amount Not Applicable Subsequent call dates, if applicable Coupons / dividends Pixel or Tooting dividend/ coupon No Applicable Coupons / dividends Pixel or Tooting dividend/ coupon No Pully discretionary, partially discretionary or mandatory Pixel struce of a dividend stopper No No No No Pully discretionary, partially discretionary or mandatory No Pixel discretionary, partially discretionary or mandatory No No No No No No No Applicable If convertible, conversion trigger (s) Not Applicable If convertible, fully or partially Not Applicable If convertible, searcy in strument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If write-down, write-down trigger(s) Not Applicable If write-down, permanent or temporary Not Applicable Province of the permanent or temporary Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	3	Governing law(s) of the instrument	THROUGH GOVERNMENT ACT
Eligible at solo' group' group&solo France and Standalone Group and Standalone Ordinary Stares Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date) PKR 10 Accounting classification Shareholders Equity Original date of issuance N/A Perperual or distrument Original date of issuance N/A Perperual or distrument Original maturity date N/A Suster call subject to prior supervisory approval No Optional call date, contingent call dates and redemption amount Not Applicable Coupons / dividends Coupons / dividends Coupons / dividends Coupons and Standalone Not Applicable Existence of a dividend coupon Not Applicable Existence of a dividend stopper No Pully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncomulative or cumulative Not Applicable If convertible, conversion trigger (s) Not Applicable If convertible, conversion rate If convertible, conversion rate If convertible, pecify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Wite-down, full or partiall If write-down, write-down trigger(s) Not Applicable If write-down, permanent or temporary Not Applicable Position in subsolution of temporary Not Applicable Not Applicable Not Applicable	4		Common Equity Tier 1
Instrument type Ordinary Shares Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date) Par Vaule of instrument Ordinary Shares PKR 10 Accounting classification Shareholders Equity Ordinary Shares PKR 10 Original date of issuance N/A Perpetual or dated N/A Original naturity date Subsequent call dates, if applicable Optional call date, contingent call dates and redemption amount Not Applicable Subsequent call date, if applicable Optional call date, contingent call dates and redemption amount Not Applicable Coupons' dividends Tived or floating dividend/ coupon Optional call date, if applicable Coupons' dividends Coupons' dividends Description of the incentive to redeem Not Applicable Coupons' dividends Coupons' dividends topper Not Applicable Description of the incentive to redeem Not Applicable Coupons' dividends topper Not Applicable Coupons' dividends topper Not Applicable Description of step up or other incentive to redeem Not Applicable Uf convertible, conversion trigger (s) Not Applicable If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, peedly issuer of instrument it converts into Witte-down feature If write-down, write-down trigger(s) Not Applicable Visit redown, write-down, description of write-up mechanism Not Applicable Visit redown, write-down, description of write-up mechanism Not Applicable Position insubardy-ariation hierartrument in converts into Not Applicable Not Applicable Position insubardy-ariation hierartrument in liquidation (specify instrument Not Applicable Position insubardy-ariation hierartrument in liquidation (specify instrument Not Applicable Not Applicable	5	Post-transitional Basel III rules	Common Equity Tier 1
Instrument type Ordinary Shares Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date) Par Vaule of instrument Ordinary Shares PKR 10 Accounting classification Shareholders Equity Ordinary Shares PKR 10 Original date of issuance N/A Perpetual or dated N/A Original naturity date Subsequent call dates, if applicable Optional call date, contingent call dates and redemption amount Not Applicable Subsequent call date, if applicable Optional call date, contingent call dates and redemption amount Not Applicable Coupons' dividends Tived or floating dividend/ coupon Optional call date, if applicable Coupons' dividends Coupons' dividends Description of the incentive to redeem Not Applicable Coupons' dividends Coupons' dividends topper Not Applicable Description of the incentive to redeem Not Applicable Coupons' dividends topper Not Applicable Coupons' dividends topper Not Applicable Description of step up or other incentive to redeem Not Applicable Uf convertible, conversion trigger (s) Not Applicable If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, peedly issuer of instrument it converts into Witte-down feature If write-down, write-down trigger(s) Not Applicable Visit redown, write-down, description of write-up mechanism Not Applicable Visit redown, write-down, description of write-up mechanism Not Applicable Position insubardy-ariation hierartrument in converts into Not Applicable Not Applicable Position insubardy-ariation hierartrument in liquidation (specify instrument Not Applicable Position insubardy-ariation hierartrument in liquidation (specify instrument Not Applicable Not Applicable			
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thousands, as of reporting date) Per value of instrument PKR 10 Par value of instrument PKR 10 Par value of instrument PKR 10 No Accounting classification Shareholders Equity No Prepretuit or dated N/A No Original date of issuance N/A No Optional call date of issuance Optional call date, contingent call dates and redemption amount No Applicable Suser call subject to prior supervisory approval No Optional call date, contingent call dates and redemption amount Not Applicable Subsequent call dates, if applicable No Applicable Coapons / dividends Coapons / dividends Persecution of the instrument of temporary No Persecution of the instrument of temporary No Description of the instrument of temporary No No No Pressor Description of the instrument it convertible If convertible, conversion rate If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If write-down, full or partial If write-down, permanent or temporary Not Applicable If temporary write-down, description of write-up mechanism Not Applicable Position in subordynation biorarchy in liquidation (specify instrument Not Applicable Position in subordynation biorarchy in liquidation (specify instrument Not Applicable Position in subordynation biorarchy in liquidation (specify instrument Not Applicable Position in subordynation for instrument in liquidation (specify instrument Not Applicable Position in subordynation for article in figuridation (specify instrument Not Applicable Not Applicable Not Applicable	7	Instrument type	Ordinary Shares
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Perpetual or dated	0		
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7 Fixed or floating dividends/ coapon 8 coupon rate and any related index/ benchmark 9 Existence of a dividend stopper No 1 Fully discretionary, partially discretionary or mandatory 1 Existence of step up or other incentive to redeem No 2 Noncumulative or cumulative Not Applicable 3 Convertible or non-convertible 4 If convertible, conversion trigger (s) Not Applicable 5 If convertible, mandatory or optional conversion Not Applicable 6 If convertible, mandatory or optional conversion Not Applicable 9 If convertible, specify instrument type convertible into Not Applicable 1 If convertible, specify instrument type convertible into Not Applicable 1 If write-down feature 1 If write-down, write-down trigger(s) Not Applicable 1 If write-down, write-down trigger(s) Not Applicable 1 If write-down, write-down trigger(s) Not Applicable 1 If write-down, description of write-up mechanism Not Applicable 1 If write-down, permanent or temporary Not Applicable 1 If write-down, description of write-up mechanism Not Applicable 1 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument Not Applicable Not Applicable Not Applicable Not Applicable		Counons / dividends	
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Fully discretionary, partially discretionary or mandatory N/A	8		
Existence of step up or other incentive to redeem			
Convertible or non-convertible If convertible, conversion trigger (s) Not Applicable If convertible, fully or partially Not Applicable If convertible, mandatory or optional conversion Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument type convertible into Not Applicable If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) Not Applicable If write-down, write-down trigger(s) Not Applicable If write-down, full or partial Not Applicable If tripe-down, full or partial Not Applicable If tripe-down, full or partial Not Applicable If tripe-down, full or partial Not Applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument instrument Not Applicable type immediately senior to instrument instrument Not Applicable Non-compliant transitioned features Not Applicable	0		
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8 If convertible, specify instrument type convertible into Not Applicable 9 If convertible, specify issuer of instrument it converts into Not Applicable 0 Write-down feature 1 If write-down, write-down trigger(s) Not Applicable 2 If write-down, full or partial Not Applicable 3 If write-down, permanent or temporary Not Applicable 4 If temporary write-down, description of write-up mechanism Not Applicable 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument type immediately senior to instrument (Not Applicable Not Applicable Not Applicable Not Applicable	26		
9 If convertible, specify issuer of instrument it converts into Not Applicable 0 Write-down feature 1 If write-down, write-down trigger(s) Not Applicable 2 If write-down, full or partial Not Applicable 3 If write-down, permanent or temporary Not Applicable 4 If temporary write-down, description of write-up mechanism Not Applicable 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument for Non-compliant transitioned features Not Applicable			
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3 If write-down, permanent or temporary Not Applicable 4 If temporary write-down, description of write-up mechanism Not Applicable 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument Non-compliant transitioned features Not Applicable	91	If write-down, write-down trigger(s)	Not Applicable
4 If temporary write-down, description of write-up mechanism Not Applicable 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 6 Non-compliant transitioned features Not Applicable	2	If write-down, full or partial	Not Applicable
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument Not Applicable Non-compliant transitioned features Not Applicable	13	If write-down, permanent or temporary	Not Applicable
type immediately senior to instrument 6 Non-compliant transitioned features Not Applicable	14	If temporary write-down, description of write-up mechanism	Not Applicable
	35	type immediately senior to instrument	
7 If yes, specify non-compliant features Not Applicable	66	Non-compliant transitioned features	Not Applicable
	7	If yes, specify non-compliant features	Not Applicable

Notes to the Unconsolidated 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 Prior		Current	Prior	
Year Year		Year	Year	

Credit Risk

On-Balance sheet

Portfolios subject to standardized approach (Simple or Con	nprehensive)			
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	8,367,244	1,334,805	83,672,441	13,348,048
Corporate	18,682,034	27,188,464	186,820,340	271,884,642
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	1,748,485	8,041,591	17,484,847
Operating Fixed Assets	6,798,569	6,390,889	67,985,694	63,908,888
Other assets	9,114,749	600,870	91,147,486	6,008,704
	86,137,390	74,385,634	861,373,901	743,856,336
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	19,732,423	16,084,492	197,324,234	160,844,924
	121,834,955	105,310,953	1,218,349,551	1,053,109,530
Market Risk				
Capital Requirement for portfolios subject to Standardized	Approach			
Interest rate risk	1,785,549	1,421,380	17,855,489	14,213,795
Equity position risk	3,672,077	16,441	36,720,766	164,409
Foreign Exchange risk	9,322,983	10,691,074	93,229,831	106,910,735
	14,780,609	12,128,894	147,806,086	121,288,939
Operational Risk	35,990,503	30,445,074	359,905,031	304,450,738
TOTAL	172,606,067	147,884,921	1,726,060,668	1,478,849,207

Capital Adequacy Ratios	Current Year		Prior Year	
	Required	Actual	Required	Actual
CET1 to total RWA	10.00%	20.51%	10.00%	19.16%
Tier-1 capital to total RWA	11.50%	20.51%	11.50%	19.16%
Total capital to total RWA	13.00%	27.80%	14.00%	25.47%