

Notes to the Consolidated Financial Statements

For the year ended December 31, 2021

Note 45.2 Capital Adequacy Ratio (CAR) disclosure template:

CAPITAL ADEQUACY RETURN AS OF DECEMBER 31, 2021 CONSOLIDATED

Rows #		2021	2020
		Rupees in '000	
		Amount	Amount
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	39,546,884	36,746,085
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	145,312,546	120,631,785
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)	244,820	193,281
9	CET 1 before Regulatory Adjustments	206,379,381	178,846,282
10	Total regulatory adjustments applied to CET1 (Note 40.2.1)	2,058,936	2,111,275
11	Common Equity Tier 1	204,320,445	176,735,007
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)	204,320,445	176,735,007
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	12,345,583	10,786,810
27	Revaluation Reserves (net of taxes)	-	-
28	of which: Revaluation reserves on fixed assets	45,442,251	45,736,919
29	of which: Unrealized gains/losses on AFS	19,552,730	28,250,883
30	Foreign Exchange Translation Reserves	14,880,385	12,845,332
31	Undisclosed/Other Reserves (if any)	-	-
32	T2 before regulatory adjustments	92,220,949	97,619,944
33	Total regulatory adjustment applied to T2 capital (Note 45.2.3)	-	-
34	Tier 2 capital (T2) after regulatory adjustments	92,220,949	97,619,944
35	Tier 2 capital recognized for capital adequacy	66,135,418	56,705,915
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	Total Tier 2 capital admissible for capital adequacy	66,135,418	56,705,915
38	TOTAL CAPITAL (T1 + admissible T2) (21+37)	270,455,863	233,440,922
39	Total Risk Weighted Assets (RWA) {for details refer Note 45.5}	1,302,726,889	1,161,166,013
Capital Ratios and buffers (in percentage of risk weighted assets)			
40	CET1 to total RWA	15.68%	15.22%
41	Tier-1 capital to total RWA	15.68%	15.22%
42	Total capital to total RWA	20.76%	20.10%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	9.50%	9.50%
44	of which: capital conservation buffer requirement	1.50%	1.90%
45	of which: countercyclical buffer requirement	-	-
46	of which: D-SIB or G-SIB buffer requirement	2.00%	2.00%
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	6.18%	9.22%
National minimum capital requirements prescribed by SBP			
48	CET1 minimum ratio	9.50%	9.50%
49	Tier 1 minimum ratio	11.00%	11.00%
50	Total capital minimum ratio	13.50%	13.50%

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For the year ended December 31, 2021

		2021	2020
		Rupees in '000	
Regulatory Adjustments and Additional Information		Amount	Amounts subject to Pre-Basel III treatment*
Note 45.2.1	Common Equity Tier 1 capital: Regulatory adjustments		
1	Goodwill (net of related deferred tax liability)		
2	All other intangibles (net of any associated deferred tax liability)	1,171,446	1,022,143
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	887,490	1,089,132
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)	-	-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
15	Amount exceeding 15% threshold	-	-
16	of which: significant investments in the common stocks of financial entities	-	-
17	of which: deferred tax assets arising from temporary differences	-	-
18	National specific regulatory adjustments applied to CET1 capital	-	-
19	Investments in TFCs of other banks exceeding the prescribed limit	-	-
20	Any other deduction specified by SBP (mention details)	-	-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	-
22	Total regulatory adjustments applied to CET1 (sum of 1 to 21)	2,058,936	2,111,275

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

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

		2021	2020
		Rupees in '000	
Additional Information		Amount	Amount
Note 45.2.4	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)	-	-
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-
Amounts below the thresholds for deduction (before risk weighting)			
38	Non-significant investments in the capital of other financial entities	3,213,174	4,266,456
39	Significant investments in the common stock of financial entities	4,874,433	4,883,209
40	Deferred tax assets arising from temporary differences (net of related tax liability)	1,902,811	-
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 Consolidated Financial Statements

For the year ended December 31, 2021

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	278,868,736	278,868,736
Balanced with other banks	19,211,237	19,211,237
Lending to financial institutions	335,466,675	335,466,675
Investments	1,942,741,191	1,942,741,191
Advances	1,113,314,128	1,113,314,128
Operating fixed assets	63,096,227	63,096,227
Deferred tax assets	1,902,811	1,902,811
Other assets	102,433,942	102,433,942
Total assets	3,857,034,947	3,857,034,947

Liabilities & Equity		
Bills payable	21,848,270	21,848,270
Borrowings	312,925,106	312,925,106
Deposits and other accounts	3,018,147,709	3,018,147,709
Sub-ordinated loans	-	-
Lease liability against right of use assets & Liabilities against assets subject to finance lease	8,494,353	8,494,353
Deferred tax liabilities	-	-
Other liabilities	200,596,128	200,596,128
Total liabilities	3,562,011,566	3,562,011,566

Share capital/ Head office capital account	21,275,131	21,275,131
Reserves	62,427,269	62,427,269
Unappropriated/ Unremitted profit/ (losses)	145,312,546	145,312,546
Minority Interest	1,013,454	1,013,454
Surplus on revaluation of assets	64,994,981	64,994,981
Total liabilities & equity	3,857,034,947	3,857,034,947

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	278,868,736	278,868,736	
Balanced with other banks	19,211,237	19,211,237	
Lending to financial institutions	335,466,675	335,466,675	
Investments	1,942,741,191	1,942,741,191	
<i>of which: Non-significant investments in the capital instruments of banking, financial and insurance entities exceeding 10% threshold</i>	-	-	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>	2,058,936	2,058,936	d
<i>of which: others (mention details)</i>	-	-	e
Advances	1,113,314,128	1,113,314,128	
<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>	12,345,583	12,345,583	g
Fixed Assets	63,096,227	63,096,227	
Deferred Tax Assets	1,902,811	1,902,811	
<i>of which: DTAs that rely on future profitability excluding those arising from temporary differences</i>	1,902,811	1,902,811	h
<i>of which: DTAs arising from temporary differences exceeding regulatory threshold</i>	-	-	i
Other assets	102,433,942	102,433,942	
<i>of which: Goodwill</i>	-	-	j
<i>of which: Intangibles</i>	-	-	k
<i>of which: Defined-benefit pension fund net assets</i>	-	-	l
Total assets	3,857,034,947	3,857,034,947	

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	21,848,270	21,848,270	
Borrowings	312,925,106	312,925,106	
Deposits and other accounts	3,018,147,709	3,018,147,709	
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 & Liabilities against assets subject to finance lease	8,494,353	8,494,353	
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>	-	-	r
Other liabilities	200,596,128	200,596,128	
Total liabilities	3,562,011,566	3,562,011,566	

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	62,427,269	62,427,269	
<i>of which: portion eligible for inclusion in CET1 (provide breakup)</i>	39,546,884	39,546,884	u
<i>of which: portion eligible for inclusion in Tier 2</i>	14,880,385	14,880,385	v
Unappropriated profit/ (losses)	145,312,546	145,312,546	w
Minority Interest	1,013,454	-	
<i>of which: portion eligible for inclusion in CET1</i>	244,820	-	x
<i>of which: portion eligible for inclusion in AT1</i>	-	-	y
<i>of which: portion eligible for inclusion in Tier 2</i>	-	-	z
Surplus on revaluation of assets	64,994,981	64,994,981	
<i>of which: Revaluation reserves on Fixed Assets</i>	45,442,251	45,442,251	
<i>of which: Unrealized Gains/Losses on AFS</i>	19,552,730	19,552,730	aa
<i>In case of Deficit on revaluation (deduction from CET1)</i>	-	-	ab
Total liabilities & Equity	3,857,034,947	3,856,021,493	

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	39,546,884	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6	Unappropriated/unremitted profits/ (losses)	145,312,546	(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)	244,820	(x)
8	CET 1 before Regulatory Adjustments	206,379,381	
Common Equity Tier 1 capital: Regulatory adjustments			
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	1,171,446	(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	887,490	(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)	-	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	

25	of which: deferred tax assets arising from temporary differences	-
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Basel III Disclosure Template (with added column)			
	Table: 45.3.3	Component of regulatory capital reported by bank	Source based on reference number from step 2
26	National specific regulatory adjustments applied to CET1 capital	-	
27	of which: Investment in TFCs of other banks exceeding the prescribed limit	-	
28	of which: Any other deduction specified by SBP (mention details)	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	2,058,936	
31	Common Equity Tier 1	204,320,445	
	Additional Tier 1 (AT1) Capital		
32	Qualifying Additional Tier-1 instruments plus any related share premium	-	
33	of which: Classified as equity	-	(t)
34	of which: Classified as liabilities	-	(m)
35	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
36	of which: instrument issued by subsidiaries subject to phase out	-	
37	AT1 before regulatory adjustments	-	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	-	
39	Investment in own AT1 capital instruments	-	
40	Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
41	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ac)
42	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
43	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	-	
44	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
45	Total of Regulatory Adjustment applied to AT1 capital (sum of 38 to 44)	-	
46	Additional Tier 1 capital	-	
47	Additional Tier 1 capital recognized for capital adequacy	-	
48	Tier 1 Capital (CET1 + admissible AT1) (31+47)	204,320,445	
	Tier 2 Capital		
49	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	
50	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	(n)
51	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)
52	of which: instruments issued by subsidiaries subject to phase out	-	
53	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	12,345,583	(g)
54	Revaluation Reserves	-	
55	of which: Revaluation reserves on fixed assets	45,442,251	portion of (aa)
56	of which: Unrealized Gains/Losses on AFS	19,552,730	
57	Foreign Exchange Translation Reserves	14,880,385	(v)
58	Undisclosed/Other Reserves (if any)	-	
59	T2 before regulatory adjustments	92,220,949	
	Tier 2 Capital: regulatory adjustments		
60	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	
61	Reciprocal cross holdings in Tier 2 instruments	-	
62	Investment in own Tier 2 capital instrument	-	
63	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ae)
64	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
65	Amount of Regulatory Adjustment applied to T2 capital (sum of 60 to 64)	-	
66	Tier 2 capital (T2)	92,220,949	
67	Tier 2 capital recognized for capital adequacy	66,135,418	
68	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
69	Total Tier 2 capital admissible for capital adequacy	66,135,418	
70	TOTAL CAPITAL (T1 + admissible T2) (48+69)	270,455,863	

Notes to the Consolidated Financial Statements

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Note 45.4 Main Features Template of Regulatory Capital Instruments

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

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45.5 Risk Weighted Assets

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

	Capital Requirements		Risk Weighted Assets	
	Current Year	Prior Year	Current Year	Prior Year
Credit Risk				
On-Balance sheet				
Portfolios subject to standardized approach (Simple or Comprehensive)				
Sovereign	12,736,899	9,406,064	127,368,991	94,060,638
Public Sector entities	2,548,668	1,814,239	25,486,682	18,142,385
Banks	844,389	523,722	8,443,893	5,237,223
Corporate	24,177,968	24,164,606	241,779,685	241,646,058
Retail	20,129,796	17,455,663	201,297,964	174,556,631
Residential Mortgages	1,412,459	1,331,989	14,124,591	13,319,893
Past Due loans	1,868,315	1,648,013	18,683,152	16,480,126
Operating Fixed Assets	6,192,478	6,210,383	61,924,781	62,103,829
Other assets	2,821,949	1,907,689	28,219,492	19,076,889
	72,732,923	64,462,367	727,329,231	644,623,672
Off-Balance sheet				
Non-market related	16,962,590	12,925,771	169,625,896	129,257,713
Market related	109,267	68,512	1,092,675	685,122
	17,071,857	12,994,284	170,718,571	129,942,835
Equity Exposure Risk in the Banking Book				
Under simple risk weight method	8,959,882	8,837,831	89,598,824	88,378,310
	98,764,663	86,294,482	987,646,626	862,944,817
Market Risk				
Capital Requirement for portfolios subject to Standardized Approach				
Interest rate risk	2,149,894	971,217	21,498,942	9,712,174
Equity position risk	28,347	31,506	283,475	315,063
Foreign Exchange risk	6,083,861	7,805,303	60,838,613	78,053,025
	8,262,103	8,808,026	82,621,030	88,080,262
Operational Risk				
	23,245,923	21,014,093	232,459,233	210,140,934
TOTAL	130,272,689	116,116,601	1,302,726,889	1,161,166,013

Capital Adequacy Ratios	Current Year		Prior Year	
	Required	Actual	Required	Actual
CET1 to total RWA	9.50%	15.68%	9.50%	15.22%
Tier-1 capital to total RWA	11.00%	15.68%	11.00%	15.22%
Total capital to total RWA	13.50%	20.76%	13.50%	20.10%