PAK BRUNEI INVESTMENT COMPANY LIMITED CAPITAL ADEQUACY DISCLOSURE ON CONSOLIDATED BASIS AS AT DECEMBER 31, 2018

CAPITAL ADEQUACY RETURN

Scope of Applications

The Basel Framework is applicable to Pak Brunei Investment Company both at the consolidated level and also on a stand alone basis. The Company has two fully owned subsidiaries namely Primus Leasing Limited and Awwal Modaraba Management Limited. Both subsidiaries are consolidated as per International Financial Reporting Standards (IFRS).

Detail of the Company's eligible capital (on an consolidated basis) is as follows:

Common Equity Tier 1 capital (CET1): Instruments and reserves Fully paid-up capital / capital deposited with SBP Balance in share premium account Reserve for Issue of borus shares Discount on Issue of shares General / statutory reserves Consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group) CET 1 before regulatory adjustments Consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group) CET 1 before regulatory adjustments Total regulatory adjustments applied to CET1 a 8,452,473 Common Equity Tier 1 a 8,452,473 10,275,596 Additional Tier 1 (AT 1) Capital Cualifying Additional Tier-1 instruments plus any related share premium of which: Classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: a 2 5 instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments 43 25 Total regulatory adjustments 43 25 Total regulatory adjustment applied to AT1 capital Additional Tier-1 capital recognized for capital adequacy b 43 25 Tier 2 Capital Plus any related share premium 1 C=2 capital instruments under Basel III plus any related share premium 2 2 43 Ceneral Provisions or general reserves for toan losses 4 4 5 4 5 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6			Note	2018	December 31, 2017 s in '000)
Fully paid-up capital / capital deposited with SBP Balance in share premium account Reserve for issue of bonus shares Discount on Issue of shares	Common Equity Tier 1 capital (CET1): Instruments and reserves	:		(Mapooc	, 000 _j
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Ceneral / statutory reserves 1,406,995 1,351,812 - 0	Reserve for issue of bonus shares			-	-
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Minority interests arising from CET1 capital instruments consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group) CET 1 before regulatory adjustments Total regulatory adjustments applied to CET1 a 8,452,473 10,275,596 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium of which: Classified as equity of which: Classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: And regulatory adjustments Total regulatory adjustment applied to AT1 capital Additional Tier 1 capital recognized for capital adequacy b Tier 1 Capital (CET1 + admissible AT1) Ciea+b) A\$,452,473 10,275,596 Tier 2 Capital Qualifying Tier 2 capital instruments under Basel III plus any related share premium Tier 2 capital instruments issued by third parties (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out arrangement issued under Pre-Basel III rules Tier 2 capital instruments issued by subsidiaries subject to phase out arrangement issued on third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries (amount allowed in group tier 2) of which: instruments on general reserves for loan losses up to maximum of 1.25% of Credit Risk Weighted Assets Evaluation reserves of which: Revaluation reserves on property of which: Unrealised gains / losses on AFS Foreign exchange translation reserves Undisclosed / other reserves (if any) T2 before regulatory adjustment applied to T2 capital	Gain / (losses) on derivatives held as cash flow hedge			-	-
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Tier 2 capital (12) after regulatory adjustments				(4/4,208)	(44,245)
	Tion 2 dapital (12) after regulatory adjustification				

		Note	2018	December 31, 2017 s in '000)
Tier 2 capital recognized for capital adequacy			_	-
Portion of Additional Tier 1 capital recognized in Tier 2 capital			-	-
Total Tier 2 capital admissible for capital adequacy	d		-	
TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)		8,452,473	10,275,596
Total Risk Weighted Assets (RWA)	f		28,967,460	28,314,164
Capital ratios and buffers (in percentage of risk weighted assets	s)			
CET1 to total RWA	(a/f)		29.18%	36.29%
Tier-1 capital to total RWA Total capital to RWA	(c/f) (e/f)		29.18% 29.18%	36.29% 36.29%
Company specific buffer requirement (minimum	(6/1)		29.1076	30.2976
CET1 requirement plus capital conservation				
buffer plus any other buffer requirement)			12.50%	12.50%
of which: capital conservation buffer requirement			1.90%	1.28%
of which: countercyclical buffer requirement of which: D-SIB or G-SIB buffer requirement			0.00% 0.00%	0.00% 0.00%
CET1 available to meet buffers (as a percentage			0.00%	0.00%
of risk weighted assets)			19.18%	26.29%
National minimum capital requirements prescribed by SBP			C 000/	0.000/
CET1 minimum ratio Tier 1 minimum ratio			6.00% 7.50%	6.00% 7.50%
Total capital minimum ratio			10.00%	10.00%
			Amounts	
		December 31, 2018	subject to Pre - Basel III treatment	December 31, 2017
Common Equity Tier 1 capital: Regulatory adjustments			(Rupees in '000)	,
Goodwill (net of related deferred tax liability)			_	
All other intangibles (net of any associated deferred tax lia	bility)	6,871	-	3,315
Shortfall of provisions against classified assets		-	-	-
Deferred tax assets that rely on future profitability excludin	-			
arising from temporary differences (net of related tax lia Defined-benefit pension fund net assets	bility)	-	-	-
Reciprocal cross holdings in CET1 capital instruments		_	_	
Cash flow hedge reserve		-	-	-
Investment in own shares / CET1 instruments		-	-	-
Securitization gain on sale		-	-	-
Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's		-	-	-
holdings of property / AFS		673,212	_	201,744
Investments in the capital instruments of banking, financia		-		-
and insurance entities that are outside the scope of regi	ulatory	-		-
consolidation, where the Company does not own more		-		-
of the issued share capital (amount above 10% thresho Significant investments in the capital instruments issued b	,	129,590	-	8,773
banking, financial and insurance entities that are outside			-	
scope of regulatory consolidation (amount above 10% t		-	-	-
Deferred tax assets arising from temporary differences		-	-	-
(amount above 10% threshold, net of related tax liability				
)	-	-	-
Amount exceeding 15% threshold of which: significant investments in the common stocks of financial entities of	•	-	-	-
investments in the common stocks of financial entities of	•	- - -	- - -	- - -
•	f which:	- - - -	- - - -	- - - -
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investments in the common stocks of financial entities of deferred tax assets arising from temporary differences. National specific regulatory adjustments applied to CET1 of Investment in TFCs of other banks exceeding the prescrib Any other deduction specified by SBP Regulatory adjustment applied to CET1 due to insufficient	f which:	- - - - - - 1 473 664	-	- - - - - - - - - - - - - - - - - - -
investments in the common stocks of financial entities of deferred tax assets arising from temporary differences. National specific regulatory adjustments applied to CET1 of Investment in TFCs of other banks exceeding the prescrib Any other deduction specified by SBP	f which:	- - - - - - - 1,473,661 2,283,333	- - - - - - - - -	- - - - - - 275,799 489,631

Amou	unts
subject	to Pre

December 31,	- Basel III	December 31
2018	treatment	2017
(Rupees in '000))

Additional Tier 1 Capital: regulatory adjustments

Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) Investment in own AT1 capital instruments

Reciprocal cross holdings in Additional Tier 1 capital instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation

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

Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

Total of Regulatory Adjustment applied to AT1 capital

Tier 2 Capital: regulatory adjustments

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

Reciprocal cross holdings in Tier 2 instruments

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 Company does not own more than 10% of the issued share capital (amount above 10% threshold)

Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation

Total regulatory adjustment applied to T2 capital

144,695 - -		193,558 - -
860,185	-	39,472
-	-	-
-	-	-
468,824	-	42,794
1,473,704	-	275,824

-	-	-
-	-	-
_	_	_
474,268	_	44,245
41 4,200		11,210
_	_	_
474,268	_	44.245

December 31, December 31, 2018 2017 ------ (Rupees in '000) ------

(8,574)

(8,574)

Additional information

Total Risk Weighted Assets subject to pre-Basel III treatment

Risk weighted assets in respect of amo	ounts
subject to Pre-Basel III Treatment	

of which: recognised 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

of which: deferred tax assets

of which: Defined-benefit pension fund net assets

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

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)

Non-significant investments in the capital of other financial entities	1,005,572	1,055,977
Significant investments in the common stock of financial entities	-	-
Deferred tax assets arising from temporary		
differences (net of related tax liability)	314,708	189,506

Applicable caps on the inclusion of provisions in Tier 2

Provisions eligible for inclusion in Tier 2 in respect of exposures		
subject to standardized approach (prior to application of cap)	-	-
Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject		
to internal ratings-based approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

Leverage Ratio

The Company calculates leverage ratio in line with SBP's issued guidelines on Basel III. Pak Brunei's leverage ratio on standalone basis, as on December 31, 2018 is 16.95%. The same was 28.76% as on December 31, 2017.

Capital Structure Reconciliation

		December	r 21 2010
		Balance sheet	Under
		as in published	regulatory
		financial	scope of
		statements	consolidation
		(Rupees	
Assets		(Nupees	111 000)
		204 404	204 404
Cash and balances with treasury banks		281,404	281,404
Balances with other banks		165,057	165,057
Lendings to financial institutions		54,879	54,879
Investments		24,113,564	24,113,564
Advances		21,614,581	21,614,581
Operating fixed assets		35,348	35,348
Deferred tax assets		314,708	314,708
Other assets		1,901,552	1,901,552
Total assets		48,481,093	48,481,093
Liabilities and equity			
Bills payable		_	_
Borrowings		36,307,199	36,307,199
Deposits and other accounts		725,403	725,403
Sub-ordinated loans		. 20,100	
Liabilities against assets subject to finance lease		_	_
Deferred tax liabilities			
Other liabilities		1,383,916	1,383,916
Total liabilities		38,416,518	38,416,518
Common Equity Tier 1 capital (CET1): Instruments and reserves		C 000 000	0,000,000
Fully paid-up capital / capital deposited with SBP		6,000,000	6,000,000
Reserves		1,406,995	1,406,995
Unappropriated / unremitted profit / (losses)		3,328,566	3,328,566
Minority interest		2,226	2,226
Surplus on revaluation of assets		(673,212)	(673,212)
Total liabilities and equity		48,481,093	48,481,093
Step 2			
Step 2		Decembe	r 31. 2018
		Balance sheet	Under
		as in published	regulatory
		financial	scope of
	Reference	statements	•
			consolidation
Assets			consolidation in '000)
		(Rupees	
Cash and balances with treasury banks			
		(Rupees	in '000)
Cash and balances with treasury banks Balance with other banks		(Rupees 281,404	281,404
Cash and balances with treasury banks		(Rupees 281,404 165,057 54,879	281,404 165,057 54,879
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments		(Rupees 281,404 165,057	281,404 165,057
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other	а	(Rupees 281,404 165,057 54,879 24,113,564	281,404 165,057 54,879 24,113,564
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	a	(Rupees 281,404 165,057 54,879	281,404 165,057 54,879
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities		(Rupees 281,404 165,057 54,879 24,113,564	281,404 165,057 54,879 24,113,564
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold	b	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042	281,404 165,057 54,879 24,113,564 1,464,042
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold		(Rupees 281,404 165,057 54,879 24,113,564	281,404 165,057 54,879 24,113,564
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1	b	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042	281,404 165,057 54,879 24,113,564 1,464,042
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2	b c d	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042	281,404 165,057 54,879 24,113,564 1,464,042
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others	b c d	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - -	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - -
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others	b c d	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042	281,404 165,057 54,879 24,113,564 1,464,042
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible	b c d	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - -	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - -
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - - - 21,614,581	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - - 21,614,581
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - - 21,614,581
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372 28,477	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - - 21,614,581 5,372 28,477
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372 28,477 6,871	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372 28,477	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - - 21,614,581 5,372 28,477
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372 28,477 6,871	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708 -	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 144,695 21,614,581 5,372 28,477 6,871	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding	b c d e f	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708 -	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: Goodwill	b c d e f g h i	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: Goodwill of which: Intangibles	b c d e f g h i	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708
Cash and balances with treasury banks Balance with other banks Lending to financial institutions Investments of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold of which: significant capital investments in financial sector entities exceeding regulatory threshold of which: Mutual Funds exceeding regulatory threshold of which: Reciprocal cross holdings in CET1 of which: Reciprocal cross holdings in Tier2 of which: others Advances shortfall in provisions / excess of total EL amount over eligible provisions under IRB general provisions reflected in Tier 2 capital Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences of which: DTAs arising from temporary differences exceeding regulatory threshold Other assets of which: Goodwill	b c d e f g h i	(Rupees 281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708	281,404 165,057 54,879 24,113,564 1,464,042 - 144,695 - 21,614,581 5,372 28,477 6,871 314,708

		Decembe	r 31, 2018
		Balance sheet	Under
		as in published	regulatory
		financial	scope of
	Reference	statements	consolidation
		(Rupees	in '000)
Liabilities and equity			
Bills payable		-	-
Borrowings		36,307,199	36,307,199
Deposits and other accounts		725,403	725,403
Sub-ordinated loans		-	-
of which: eligible for inclusion in AT1	n	-	-
of which: eligible for inclusion in Tier 2	0	-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
of which: DTLs related to goodwill	р	-	-
of which: DTLs related to intangible assets	q	-	-
of which: DTLs related to defined pension fund net assets	r	-	-
of which: other deferred tax liabilities	s	-	-
Other liabilities		1,383,916	1,383,916
Total liabilities		38,416,518	38,416,518
Share capital		6,000,000	6,000,000
of which: amount eligible for CET1	t	6,000,000	6,000,000
of which: amount eligible for AT1	u u	0,000,000	0,000,000
Reserves	u	1,406,995	1,406,995
of which: portion eligible for inclusion in CET1: Share premium	V	1,400,993	1,400,993
of which: portion eligible for inclusion in CET1. Share premium of which: portion eligible for inclusion in CET1 general / statutory	V		_
reserve	w	1,406,995	1,406,995
of which: portion eligible for inclusion in Tier 2	×	1,400,550	1,400,330
Unappropriated profit / (losses)	y	3,328,566	3,328,566
Minority Interest	,	2,226	2,226
of which: portion eligible for inclusion in CET1	z	245	245
of which: portion eligible for inclusion in AT1	aa	43	43
of which: portion eligible for inclusion in Tier 2	uu	72	72
Surplus on revaluation of assets	ab	(673,212)	(673,212)
of which: Revaluation reserves on fixed assets	ab	(0/3,212)	(0/3,212)
of which: Unrealised gains / losses on AFS	ac	(673,212)	(673,212)
In case of deficit on revaluation (deduction from CET1)	ad	(013,212)	(073,212)
Total liabilities and equity	au	48,481,093	48,481,093
Total nashines and equity		40,401,093	40,401,033

Step 3

	Source based on reference number from step 2	Component of regulatory capital reported by Company (Rupees in '000)
Common Equity Tier 1 capital (CET1): Instruments and reserves		
Fully paid-up capital / capital deposited with SBP	(t)	6,000,000
Balance in share premium account		-
Reserve for issue of Bonus Shares		-
General / statutory reserves	(v)	1,406,995
Gain / (losses) on derivatives held as cash flow hedge		-
Unappropriated/unremitted profits / (losses)	(y)	3,328,566
Minority interests arising from CET1 capital instruments issued to third		
party by consolidated Company subsidiaries (amount allowed in CET1	(z)	
capital of the consolidation group)	. ,	245
CET 1 before regulatory adjustments		10,735,806

Source

Common Equity Tier 1 capital: Regulatory adjustments Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Poffered base assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Poffered-benefit pension fund net assets ((I) - (I) * * * * * * * * * * * * * * * * * * *		based on reference number from step 2	Component of regulatory capital reported by Company (Rupees in '000)
All other intangibles (net of any associated deferred tax liability) (m) - (q) 5.871 Shortfall of provisions against classified assets (g) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)			(.tupeco 000)
Shortfall of provisions against classified assets (g) - Deferred tax assets that rely on future profilability excluding those (fi) - (f) - arising from temporary differences (net of related tax liability) x/5 - Reciprocal cross holdings in CET1 capital instruments (d) - Cash flow hedge reserve Investment in own shares / CET1 instruments	• • • • • • • • • • • • • • • • • • • •	., ., ,	- 6 071
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Pefined-benefit pension fund net assets (II) - (a)* x% - Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securilization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's holdings of property / AFS Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's holdings of property / AFS Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold) Of which: significant investments in the common stocks of financial entities of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP (mention details) Regulatory adjustment applied to CET1 (sum of 9 to 25) Common Equity Tier 1 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 capital instruments subject to phase out AT1 before regulatory adjustments applied to CET1 (sum of 9 to 25) Common Equity Tier 1 Additional Tier 1 capital instruments subject to phase out AT1 before regulatory adjustments Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) in which: classified as liabilities and held by third parties (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments Investment in mutual funds exceeding the prescribed limit (SB	· ,		- 0,871
Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Securitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's holdings of property / AFS Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's holdings of property / AFS (ab) Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) 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) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) Amount exceeding 15% threshold of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP (mention details) Regulatory adjustment applied to CET1 (sum of 9 to 25) Common Equity Tier 1 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium of which: Classified as liabilities Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: Classified as liabilities Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) further parties (amount allowed in group AT 1) of which: classified as liabilities Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) further than a capital instruments Investment in the capital instruments for banking, financial and insurance entities that are outside the scope of re	· · · · · · · · · · · · · · · · · · ·		
Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments Secunitization gain on sale Capital shortfall of regulated subsidiaries Deficit on account of revaluation from Company's holdings of property / AFS Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (af) Consolidation (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold) Amount exceeding 15% threshold of which: deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 capital Investment in TFCs of other banks exceeding the prescribed limit Any other deduction specified by SBP (mention details) Regulatory adjustment applied to CET1 (sum of 9 to 25) Common Equity Tier 1 Additional Tier 1 (AT 1) Capital Qualifying Additional Tier-1 instruments plus any related share premium of which: Classified as liabilities Additional Tier 1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1) of which: instrument issued by subsidiaries subject to phase out AT1 before regulatory adjustments Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment) Investment in what after 1 capital instruments Investment in what after 1 capital instruments Investment in what after 1 capital instruments Investment in what capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share c	• • • • • • • • • • • • • • • • • • • •		-
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Reciprocal cross holdings in Additional Tier 1 capital instruments Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital - - - - - - - - - - - - -	5	(c)	144,695
Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 468,824 Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital	•		-
where the Company does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital - 860,185 860,185 860,185			_
capital (amount above 10% threshold) Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital 468,824 1,473,704			
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (ad) 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital - 1,473,704		(ac)	860.185
consolidation (ad) 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital (ad) - 468,824 1,473,704	Significant investments in the capital instruments issued by banking,	(***)	
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 - Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 468,824 Total of regulatory adjustment applied to AT1 capital 1,473,704 Additional Tier 1 capital -		(ad)	_
period, remain subject to deduction from tier-1 capital		(au)	_
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 468,824 Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital			
Tier 2 to cover deductions 468,824 Total of regulatory adjustment applied to AT1 capital Additional Tier 1 capital - 468,824 1,473,704	·		-
Additional Tier 1 capital	Tier 2 to cover deductions		
· · · · · · · · · · · · · · · · · · ·			1,473,704
	•		-

Tier 1 capital (CET1 + admissible AT1)		8,452,473
Tier 2 capital		
Qualifying Tier 2 capital instruments under Basel III		-
Capital instruments subject to phase out arrangement from tier 2 (Pre-		
Basel III instruments)	(n)	-
Tier 2 capital instruments issued to third party by consolidated		
subsidiaries (amount allowed in group tier 2)	(z)	72
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	(g)	5,372
Revaluation Reserves eligible for Tier 2		-
of which: Revaluation reserves on fixed assets	portion of	-
of which: Unrealized gains / losses on AFS	(aa)	-
Foreign exchange translation reserves	(v)	-
Undisclosed / other reserves (if any)		
T2 before regulatory adjustments		5,444
Tier 2 Capital: regulatory adjustments	_	
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		-
Reciprocal cross holdings in Tier 2 instruments		-
Investment in own Tier 2 capital instrument	, ,	-
Investments in the capital instruments of banking, financial and	(ae)	
insurance entities that are outside the scope of regulatory consolidation,		
where the Company does not own more than 10% of the issued share		474.000
capital (amount above 10% threshold)	(0	474,268
Significant investments in the capital instruments issued by banking,	(af)	
financial and insurance entities that are outside the scope of regulatory		
consolidation Amount of regulatory adjustment applied to T2 capital		474,268
Tier 2 capital (T2)		474,200
Tier 2 capital (12) Tier 2 capital recognised for capital adequacy		_
Excess Additional Tier 1 capital recognised in Tier 2 capital		_
Total Tier 2 capital admissible for capital adequacy		
TOTAL CAPITAL (T1 + admissible T2)		8,452,473
TOTAL CAPITAL (TT + dullissible 12)		0,432,473

Main Features of Regulatory Capital Instruments

S. No.	Main Features	Common	Instrument-2	Explanation
		Shares		
1	Issuer	6,000,000		Pak Brunei Investment Company
				Limited. Common shares are held by
				Ministry of Finance, Government of
				Pakistan and Brunei Investment
				Agency in a 50:50 ratio
2	Unique identifier (e.g. KSE Symbol or			N/A
	Bloomberg identifier etc.)			
3	Governing law(s) of the instrument			Repealed Companies Ordinance, 1984, and Companies Act, 2017
	Regulatory treatment			,
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			Common Equity Tier 1
6	Eligible at solo / group / group and solo			Solo
7	Instrument type			Ordinary Shares
8	Amount recognised in regulatory capital			10,735,561
	(Currency in PKR thousands, as of reporting			
	date)			
9	Par value of instrument			Rs.10 per share
10	Accounting classification			Shareholder's Equity
11	Original date of issuance			4-Nov-06
12	Perpetual or dated			Perpetual
13	Original maturity date			N/A
14	Issuer call subject to prior supervisory approval			No
15	Optional call date, contingent call dates and			N/A
	redemption amount			
16	Subsequent call dates, if applicable			• • • •
	Coupons / dividends			N/A
17	Fixed or floating dividend / coupon			N/A
18	Coupon rate and any related index/ benchmark			N/A
19	Existence of a dividend stopper			Yes (please refer PR-11)
20	Fully discretionary, partially discretionary or mandatory			Fully discretionary
21	Common Equity Tier 1 capital (CET1):			
	Instruments and reserves			NI-
	Existence of step up or other incentive to			No
22	redeem Non-cumulative or cumulative			Non cumulative
23	Convertible or non-convertible		1	Non-convertible
	If convertible, conversion trigger (s)			N/A
	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it			N/A
25	converts into			19/73
30	Write-down feature			No
31	If write-down, write-down trigger(s)		 	N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary		†	N/A
34	If temporary write-down, description of write-up		†	N/A
	mechanism			
35	Position in subordination hierarchy in liquidation			N/A
	(specify instrument type immediately senior to			
	instrument			
36	Non-compliant transitioned features		ļ	No
37	If yes, specify non-compliant features		<u> </u>	N/A

Risk weighted assets

The capital requirements for the Company as per the major risk categories is indicated below:

	Capital Re	quirement	Risk Weigh	nted Assets
	December 31, 2018	December 31, 2017	December 31, 2018	December 31, 2017
Credit risk			in '000)	
Portfolios subject to standardised approach (Simple or Comprehens	sive)		•	
Cash and cash equivalents	-	-	- 1	-
Sovereign	-	-	-	-
Public sector entities	2,416	3,527	24,158	35,271
Banks	12,898	106,014	128,982	1,060,138
Corporate	1,767,821 25	1,664,757 2,700	17,678,206 252	16,647,571 27,002
Retail Residential mortgages	4,972	4,318	49,717	43,182
Past due loans	41,863	75.857	418.627	758.573
Operating fixed assets	2,848	2,499	28,477	24,987
Other assets	115,985	94,748	1,159,846	947,480
	1,948,825	1,954,420	19,488,265	19,544,204
Off - balance sheet				
Non-market related	235,504	501,075	2,355,038	5,010,747
Market related exposures	-	-	2,555,656	-
•				
Equity exposure risk in the banking book				
Under simple risk weight method	99,501	18,000	995,013	180,000
Under Internal models approach	335,004	519,075	3,350,051	5,190,747
Market risk				
Capital requirement for portfolios subject to standardised approach				
Interest rate risk	54,854	4,734	548,538	59,175
Equity position risk	383,513	161,663	3,835,125	2,020,786
Foreign Exchange risk	438,373	166,397	4,383,671	2,079,966
Capital requirement for portfolios subject to internal models approach	-	-	-	-
Operational risk				
Capital requirement for operational risks	139,638	119,940	1,745,474	1,499,247
Total	2,861,841	2,759,832	28,967,460	28,314,164
	Decembe	r 31, 2018	Decembe	er 31, 2017
	Required	Actual	Required	Actual
			in '000)	
CET1 to total RWA	6.00%	29.18%	6.00%	36.29%
Tier-1 capital to total RWA	7.50%	29.18%	7.50%	36.29%