

PAK BRUNEI INVESTMENT COMPANY LIMITED
CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES ON CONSOLIDATED BASIS
AS AT DECEMBER 31, 2025

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 subsidiaries namely Primus Leasing Limited and Awwal Corporate Restructuring Company Limited. All subsidiaries are consolidated as per International Financial Reporting Standards (IFRS).

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

		December 31, 2025	December 31, 2024
	Note	----- (Rupees in '000) -----	
Common Equity Tier 1 capital (CET1): Instruments and reserves			
Fully paid-up capital / capital deposited with SBP		6,000,000	6,000,000
Balance in share premium account		-	-
Reserve for issue of bonus shares		-	-
Discount on Issue of shares		-	-
General / statutory reserves		2,898,531	2,512,190
Gain / (losses) on derivatives held as cash flow hedge		-	-
Unappropriated / unremitted profits / (losses)		5,219,412	3,987,591
Minority Interests arising from CET1 capital instruments consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group)		132	139
CET 1 before regulatory adjustments		14,118,075	12,499,920
Total regulatory adjustments applied to CET1		(2,063,760)	(1,404,519)
Common Equity Tier 1	a	12,054,316	11,095,400
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:		-	-
instrument issued by subsidiaries subject to phase out		23	24
AT1 before regulatory adjustments		-	-
Total regulatory adjustment applied to AT1 capital		23	24
Additional Tier 1 capital recognized for capital adequacy	b	(1,225,705)	(1,133,110)
Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)	12,054,316	11,095,400
Tier 2 Capital			
Qualifying Tier 2 capital instruments under Basel III plus any related share premium		-	-
Tier 2 capital instruments subject to phase out arrangement issued under Pre-Basel III rules		-	-
Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2) of which: instruments issued by subsidiaries subject to phase out		39	41
General Provisions or general reserves for loan losses - up to maximum of 1.25% of Credit Risk Weighted Assets		-	-
Revaluation reserves		-	-
of which: Revaluation reserves on property		-	-
of which: Unrealised gains / losses on AFS		1,750,385	583,165
Foreign exchange translation reserves		-	-
Undisclosed / other reserves (if any)		-	-
T2 before regulatory adjustments		1,750,424	583,206
Total regulatory adjustment applied to T2 capital		(213,030)	(203,565)
Tier 2 capital (T2) after regulatory adjustments		1,537,394	379,641

		December 31, 2025	December 31, 2024
	Note	----- (Rupees in '000) -----	
Tier 2 capital recognized for capital adequacy		1,537,394	379,641
Portion of Additional Tier 1 capital recognized in Tier 2 capital		-	-
Total Tier 2 capital admissible for capital adequacy	d	<u>1,537,394</u>	<u>379,641</u>
TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)	<u>13,591,710</u>	<u>11,475,041</u>
Total Risk Weighted Assets (RWA)	f	<u>46,732,018</u>	<u>37,328,697</u>
Capital ratios and buffers (in percentage of risk weighted assets)			
CET1 to total RWA	(a/f)	25.79%	29.72%
Tier-1 capital to total RWA	(c/f)	25.79%	29.72%
Total capital to RWA	(e/f)	29.08%	30.74%
Company specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		12.50%	12.50%
of which: capital conservation buffer requirement		2.50%	2.50%
of which: countercyclical buffer requirement		0.00%	0.00%
of which: D-SIB or G-SIB buffer requirement		0.00%	0.00%
CET1 available to meet buffers (as a percentage of risk weighted assets)		14.29%	18.22%
National minimum capital requirements prescribed by SBP			
CET1 minimum ratio		6.00%	6.00%
Tier 1 minimum ratio		7.50%	7.50%
Total capital minimum ratio		11.50%	11.50%

	Amounts subject to Pre	
December 31, 2025	- Basel III treatment	December 31, 2024
-----	-----	-----
	(Rupees in '000)	

Common Equity Tier 1 capital: Regulatory adjustments

Goodwill (net of related deferred tax liability)	-	-	-
All other intangibles (net of any associated deferred tax liability)	3,377	-	8,020
Shortfall of provisions against classified assets	-	-	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-
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	-	-	-
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)	834,678	-	263,389
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: 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	-	-	-
Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	1,225,728	-	1,133,134
Total regulatory adjustments applied to CET1	2,063,783	-	1,404,544

	Amounts subject to Pre - Basel III treatment	
December 31, 2025		December 31, 2024
	(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)	1,225,728	-	1,133,134
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	1,225,728	-	1,133,134

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)	213,030	-	203,565
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	213,030	-	203,565

December 31, 2025	December 31, 2024
	(Rupees in '000)

Additional information**Total Risk Weighted Assets subject to pre-Basel III treatment**

Risk weighted assets in respect of amounts 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	2,273,435	1,600,088
Significant investments in the common stock of financial entities	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	128,930	334,997

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 Consolidated basis, as on December 31, 2025 is 8.28%. The same was 4.94% as on December 31, 2024.

Capital Structure Reconciliation

Step 1

		December 31, 2025	
		Balance sheet as in published financial statements ----- (Rupees in '000) -----	Under regulatory scope of consolidation
Assets			
Cash and balances with treasury banks		1,245,464	1,245,464
Balances with other banks		1,013,551	1,013,551
Lendings to financial institutions		-	-
Investments		105,572,314	105,572,314
Advances		29,509,016	29,509,016
Operating fixed assets		136,584	136,584
Deferred tax assets		175,095	175,095
Other assets		8,132,556	8,132,556
Total assets		145,784,580	145,784,580
Liabilities and equity			
AS AT DECEMBER 31, 2025			
Bills payable		-	-
Borrowings		122,068,464	122,068,464
Deposits and other accounts		-	-
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities		7,917,768	7,917,768
Total liabilities		129,986,232	129,986,232
Common Equity Tier 1 capital (CET1): Instruments and reserves			
Fully paid-up capital / capital deposited with SBP		6,000,000	6,000,000
Reserves		2,898,531	2,898,531
Unappropriated / unremitted profit / (losses)		5,147,206	5,147,206
Minority interest		-	-
Surplus/(Deficit) on revaluation of assets		1,750,385	1,750,385
Total liabilities and equity		145,782,354	145,782,354

Step 2

		December 31, 2025	
		Balance sheet as in published financial statements ----- (Rupees in '000) -----	Under regulatory scope of consolidation
Assets			
Cash and balances with treasury banks		1,245,464	1,245,464
Balance with other banks		1,013,551	1,013,551
Lending to financial institutions		-	-
Investments		105,572,314	105,572,314
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	a	2,273,435	2,273,435
of which: significant capital investments in financial sector entities exceeding regulatory threshold	b	-	-
of which: Mutual Funds exceeding regulatory threshold	c	-	-
of which: Reciprocal cross holdings in CET1	d	-	-
of which: Reciprocal cross holdings in Tier2	e	-	-
of which: others	f	-	-
Advances		29,509,016	29,509,016
shortfall in provisions / excess of total EL amount over eligible provisions under IRB			
general provisions reflected in Tier 2 capital	g	-	-
Fixed Assets	h	136,584	136,584
of which: Intangibles	i	3,377	3,377
Deferred tax assets		175,095	175,095
of which: DTAs excluding those arising from temporary differences	j	175,095	175,095
of which: DTAs arising from temporary differences exceeding regulatory threshold	k	-	-
Other assets	l	8,132,556	8,132,556
of which: Goodwill	m	-	-
of which: Intangibles		-	-
of which: Defined-benefit pension fund net assets		-	-
Total assets		145,784,580	145,784,580

		December 31, 2025	
	Reference	Balance sheet as in published financial statements ----- (Rupees in '000) -----	Under regulatory scope of consolidation -----
Liabilities and equity			
Bills payable		-	-
Borrowings		122,068,464	122,068,464
Deposits and other accounts		-	-
Sub-ordinated loans		-	-
of which: eligible for inclusion in AT1	n	-	-
of which: eligible for inclusion in Tier 2	o	-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
of which: DTLs related to goodwill	p	-	-
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		7,917,768	7,917,768
Total liabilities		129,986,232	129,986,232
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	-	-
Reserves		2,898,531	2,898,531
of which: portion eligible for inclusion in CET1: Share premium	v	-	-
of which: portion eligible for inclusion in CET1 general / statutory reserve	w	2,898,531	2,898,531
of which: portion eligible for inclusion in Tier 2	x	-	-
Unappropriated profit / (losses)	y	5,147,206	5,147,206
Minority Interest		-	-
of which: portion eligible for inclusion in CET1	z	132	132
of which: portion eligible for inclusion in AT1	aa	23	23
of which: portion eligible for inclusion in Tier 2		39	39
Surplus on revaluation of assets	ab	1,750,385	1,750,385
of which: Revaluation reserves on fixed assets	ac	-	-
of which: Unrealised gains / losses on AFS		1,750,385	1,750,385
In case of deficit on revaluation (deduction from CET1)	ad	-	-
Total liabilities and equity		145,782,354	145,782,354

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)	2,898,531
Gain / (losses) on derivatives held as cash flow hedge		-
Unappropriated/unremitted profits / (losses)	(y)	5,219,412
Minority interests arising from CET1 capital instruments issued to third party by consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group)	(z)	132
CET 1 before regulatory adjustments		14,118,075

	Source based on reference number from step 2	Component of regulatory capital reported by Company (Rupees in '000)
Common Equity Tier 1 capital: Regulatory adjustments		
Goodwill (net of related deferred tax liability)	(l) - (p)	-
All other intangibles (net of any associated deferred tax liability)	(m) - (q)	3,377
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)	{{(h) - (r)} * x%	-
Defined-benefit pension fund net assets	{{(l) - (q)} * x%	-
Reciprocal cross holdings in CET1 capital instruments	(d)	-
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	(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)	(a) - (ac) - (ae)	834,678
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)	-
Amount exceeding 15% 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 due to insufficient AT1 and Tier 2 to cover deductions		1,225,705
Total regulatory adjustments applied to CET1 (sum of 9 to 25)		2,063,760
Common Equity Tier 1		12,054,316
Additional Tier 1 (AT 1) Capital		
Qualifying Additional Tier-1 instruments plus any related share premium		-
of which: Classified as equity	(t)	-
of which: Classified as liabilities	(m)	-
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	(y)	23
of which: instrument issued by subsidiaries subject to phase out		-
AT1 before regulatory adjustments		23
Additional Tier 1 Capital: regulatory adjustments		-
Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	(c)	-
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)	(ac)	1,225,728
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		213,030
Total of regulatory adjustment applied to AT1 capital		1,438,758
Additional Tier 1 capital		-
Additional Tier 1 capital recognised for capital adequacy		-

Tier 1 capital (CET1 + admissible AT1)**12,054,316****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)

39

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)

-

Revaluation Reserves eligible for Tier 2

-

of which: Revaluation reserves on fixed assets

portion of

-

of which: Unrealized gains / losses on AFS

(aa)

1,750,385

Foreign exchange translation reserves

(v)

-

Undisclosed / other reserves (if any)

-

T2 before regulatory adjustments**1,750,424****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)

(ae)

213,030

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

(af)

-

Amount of regulatory adjustment applied to T2 capital

213,030

Tier 2 capital (T2)

1,537,394

Tier 2 capital recognised for capital adequacy

1,537,394

Excess Additional Tier 1 capital recognised in Tier 2 capital

-

Total Tier 2 capital admissible for capital adequacy

1,537,394**TOTAL CAPITAL (T1 + admissible T2)****13,591,710**

Main Features of Regulatory Capital Instruments

S. No.	Main Features	Common Shares	Instrument-2	Explanation
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 Bloomberg identifier etc.)			N/A
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 (Currency in PKR thousands, as of reporting date)			6,000,000
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 redemption amount			N/A
16	Subsequent call dates, if applicable			
	Coupons / dividends			N/A
17	Fixed or floating dividend / coupon			N/A
18	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 subsidiaries namely Primus Leasing Limited and Awwal Corporate Restructuring Company Limited. All subsidiaries are consolidated as per International Financial Reporting Standards (IFRS).			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			
	Existence of step up or other incentive to redeem			No
22	Non-cumulative or cumulative			Non cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	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 converts into			N/A
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 mechanism			N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			N/A
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

AT DECEMBER

Risk weighted assets

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

	Capital Requirement		Risk Weighted Assets	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Credit risk				
----- (Rupees in '000) -----				
<u>Portfolios subject to standardised approach (Simple or Comprehensive)</u>				
Cash and cash equivalents	-	-	-	-
Sovereign	-	-	-	-
Public sector entities	-	-	-	-
Banks	20,271	20,850	202,710	208,498
Corporate	2,229,676	1,641,915	22,296,761	16,419,155
Retail	7,859	4,808	78,588	48,082
Residential mortgages	1,434	1,391	14,344	13,907
AS AT D Past due loans	32,299	33,424	322,992	334,242
Operating fixed assets	9,683	13,010	96,832	130,101
Other assets	78,026	115,036	780,261	1,150,360
	2,379,248	1,830,434	23,792,489	18,304,345
The Off - balance sheet				
Non-market related	497,259	325,515	4,972,591	3,255,148
Market related exposures	-	-	-	-
Equity exposure risk in the banking book				
Under simple risk weight method	410,391	101,100	4,103,912	1,010,997
Under Internal models approach	-	-	-	-
	907,650	426,614	9,076,504	4,266,145
Market risk				
<u>Capital requirement for portfolios subject to standardised approach</u>				
Interest rate risk	565,050	863,467	5,650,503	8,634,666
Equity position risk	347,600	216,531	3,476,001	2,165,308
Foreign Exchange risk	-	-	-	-
	912,650	1,079,997	9,126,504	10,799,974
<u>Capital requirement for portfolios subject to internal models approach</u>				
	-	-	-	-
Operational risk				
<u>Capital requirement for operational risks</u>	473,652	395,823	4,736,522	3,958,233
Total	4,673,201	3,732,869	46,732,018	37,328,697
----- (Rupees in '000) -----				
December 31, 2025		December 31, 2024		
Required	Actual	Required	Actual	
----- (Rupees in '000) -----				
CET1 to total RWA	6.00%	25.79%	6.00%	29.72%
Tier-1 capital to total RWA	7.50%	25.79%	7.50%	29.72%
Total capital to total RWA	11.50%	29.08%	11.50%	30.74%

Pak Brunei Investment Company Limited
Liquidity Coverage Ratio - Financial Statement Disclosure
December 31, 2025

		Average For The HY(for disclosure purpose)	
(in local currency)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	53,583,687	53,435,857
CASH OUTFLOWS		-	-
2	Retail deposits and deposits from small business customers of which:	-	-
2.1	stable deposit	-	-
2.2	Less stable deposit	-	-
3	Unsecured wholesale funding of which:	-	-
3.1	Operational deposits (all counterparties)	-	-
3.2	Non-operational deposits (all counterparties)	-	-
3.3	Unsecured debt	43,463,086	43,362,059
4	Secured wholesale funding	36,217,736	49,206
5	Additional requirements of which:	-	-
5.1	Outflows related to derivative exposures and other collateral requirements	-	-
5.2	Outflows related to loss of funding on debt products	-	-
5.3	Credit and Liquidity facilities	4,594,227	614,131
6	Other contractual funding obligations	1,812,043	1,812,043
7	Other contingent funding obligations	3,513,919	175,696
8	TOTAL CASH OUTFLOWS	89,601,011	46,013,135
CASH INFLOWS		-	-
9	Secured lending	-	-
10	Inflows from fully performing exposures	2,392,663	1,322,659
11	Other Cash inflows	162,175	162,175
12	TOTAL CASH INFLOWS	2,554,838	1,484,834
		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA		53,435,857
22	TOTAL NET CASH OUTFLOWS		44,528,301
23	LIQUIDITY COVERAGE RATIO		120.00%

- a unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
- c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and level 2 assets for HQLA and cap on inflows)

Pak Brunei Investment Company Limited
Net Stable Funding Ratio - Financial Statement Disclosure
December 31, 2025

Net Stable Funding Ratio (NSFR)

Net Stable Funding Ratio “NSFR” ensures that PBIC remains adequately funded over a longer time horizon by requiring the company to fund its activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

The ratio is defined as the amount of Available Stable Funding (ASF), relative to the amount of Required Stable Funding (RSF). The amounts of ASF and RSF are calculated after application of prescribed hair-cut from regulator. SBP expects Banks and DFIs to meet NSFR requirement of 100% effective from December 31, 2017. Pak Brunei Investment Company meets the regulatory requirement as on December 31, 2025.

		unweighted value by residual maturity				weighted value
		No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
(Amount in PKR in thousands)						
ASF Item						
1	Capital:					
2	Regulatory capital	13,680,381				13,680,381
3	Other capital instruments	1,750,385				1,750,385
4	Retail deposits and deposit from small business customers:					
5	Stable deposits		-			-
6	Less stable deposits					
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding		587,395	7,134,781	10,898,321	14,759,408
10	Other liabilities:					
11	NSFR derivative liabilities					
12	All other liabilities and equity not included in othercategories		109,642,789			
13	Total ASF					30,190,174
RSF item						
14	Total NSFR high-quality liquid assets (HQLA)		109,034,451			314,539
15	Deposits held at other financial institutions for operational purposes					
16	Performing loans and securities:					
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financaill institutions					
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		686,237	185,987	4,246,823	4,045,911
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		7,753,862	4,879,274	692,657	6,766,795
21	Securities that are not in default and do not qualify as HQLA including exchange-traded equities.				4,463,930	3,794,340
22	Other assets:		325,664	2,831,364		1,578,514
23	Physical traded commodities, including gold					
24	Assets posted as initial margin for derivative contracts					
25	NSFR derivative assets		-			-
26	NSFR derivative liabilities before deduction of variation margin posted					
27	All other assets not included in the above categories		-	-	8,593,803	8,593,803
28	Off-balance sheet items		9,973,057			498,653
29	Total RSF					25,592,555
30	Net Stable Funding Ratio (%)					117.96%