PAK BRUNEI INVESTMENT COMPANY LIMITED
CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES ON STANDALONE 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 an unconsolidated basis) is as follows:

	Note	December 31, 2025	December 31, 2024
		------ (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)		**4,847,488**	3,597,779
Minority Interests arising from CET1 capital instruments consolidated Company subsidiaries (amount allowed in CET1 capital of the consolidation group)		**-**	-
CET 1 before regulatory adjustments		**13,746,019**	**12,109,969**
Total regulatory adjustments applied to CET1		**(2,824,311)**	**(2,271,919)**
Common Equity Tier 1	*a*	**10,921,708**	**9,838,050**
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		**-**	-
AT1 before regulatory adjustments		**-**	-
Total regulatory adjustment applied to AT1 capital		**(1,245,766)**	(1,160,740)
Additional Tier 1 capital recognized for capital adequacy	*b*	**-**	**-**
Tier 1 Capital (CET1 + admissible AT1)	*(c=a+b)*	**10,921,708**	**9,838,050**
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		**-**	-
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		**1,750,385**	583,165
Total regulatory adjustment applied to T2 capital		**(216,512)**	**(208,524)**
Tier 2 capital (T2) after regulatory adjustments		**1,533,873**	374,641

	Note	December 31, 2025	December 31, 2024
		------ (Rupees in '000) ------	
Tier 2 capital recognized for capital adequacy		**1,533,873**	374,641
Portion of Additional Tier 1 capital recognized in Tier 2 capital		**-**	-
Total Tier 2 capital admissible for capital adequacy	*d*	**1,533,873**	374,641
TOTAL CAPITAL (T1 + admissible T2)	*(e=c+d)*	**12,455,581**	10,212,691
Total Risk Weighted Assets (RWA)	*f*	**42,012,188**	35,806,755
Capital ratios and buffers (in percentage of risk weighted assets)			
CET1 to total RWA	*(a/f)*	**26.00%**	27.48%
Tier-1 capital to total RWA	*(c/f)*	**26.00%**	27.48%
Total capital to RWA	*(e/f)*	**29.65%**	28.52%
Company specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		**11.50%**	11.50%
of which: capital conservation buffer requirement		**1.50%**	1.50%
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)		**14.50%**	15.98%
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%

	December 31, 2025	Amounts subject to Pre - 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)	**2,985**	-	7,893
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)	**848,323**	-	269,806
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)	**727,236**	-	833,480
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	**1,245,766**	-	1,160,740
Total regulatory adjustments applied to CET1	**2,824,311**	-	2,271,919

	December 31, 2025	Amounts subject to Pre - Basel III treatment	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)	**1,245,766**	-	1,160,740
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	**1,245,766**	-	1,160,740
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)	**216,512**	-	208,524
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	**216,512**	-	208,524

	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	**1,374,303**	1,210,208
Significant investments in the common stock of financial entities	**1,289,471**	1,183,227
Deferred tax assets arising from temporary differences (net of related tax liability)	**24,369**	221,192
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, 2025 is 7.66%. The same was 4.43% as on December 31, 2024.

IFRS 9 Impact: The company has applied transitional arrangement as per the IFRS-9 application instructions for the absorption of ECL for Capital Adequacy Ratio purpose. The Company has added back the transitional adjustment amount of 50% of Stage 1 and Stage 2 provisions to CET 1 Capital. Had the transition arrangement not been applied, the CAR and leverage ratio would decline to 29.4% and 7.6% respectively.

Capital Structure Reconciliation

Step 1

		December 31, 2025	
		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		------- (Rupees in '000) -------	
	Assets		
	Cash and balances with treasury banks	1,245,455	1,245,455
	Balances with other banks	323,822	323,822
	Lendings to financial institutions	-	-
	Investments	107,589,021	107,589,021
	Advances	26,386,616	26,386,616
	Operating fixed assets	76,471	76,471
	Deferred tax assets	66,333	66,333
	Other assets	8,006,332	8,006,332
	Total assets	143,694,050	143,694,050
	Liabilities and equity		
AS AT DECE	Bills payable	-	-
	Borrowings	121,273,464	121,273,464
	Deposits and other accounts	-	-
	Sub-ordinated loans	-	-
	Liabilities against assets subject to finance lease	-	-
	Deferred tax liabilities	-	-
	Other liabilities	6,989,821	6,989,821
The Ba	**Total liabilities**	128,263,285	128,263,285
	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)	4,781,849	4,781,849
	Minority interest	-	-
	Surplus/(Deficit) on revaluation of assets	1,750,385	1,750,385
	Total liabilities and equity	143,694,050	143,694,050

Step 2

		December 31, 2025	
	Reference	Balance sheet as in published financial statements	Under regulatory scope of consolidation
		------- (Rupees in '000) -------	
Assets			
Cash and balances with treasury banks		1,245,455	1,245,455
Balance with other banks		323,822	323,822
Lending to financial institutions		-	-
Investments		107,589,021	107,589,021
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	a	1,374,303	1,374,303
of which: significant capital investments in financial sector entities exceeding regulatory threshold	b	727,236	727,236
of which: Mutual Funds exceeding regulatory threshold	c	-	-
of which: Reciprocal cross holdings in CET1	d	-	-
of which: Reciprocal cross holdings in Tier2		-	-
of which: others	e	-	-
Advances	f	26,386,616	26,386,616
shortfall in provisions / excess of total EL amount over eligible provisions under IRB			
general provisions reflected in Tier 2 capital	g	-	-
Fixed Assets	h	76,471	76,471
of which: Intangibles	i	2,985	2,985
Deferred tax assets		66,333	66,333
of which: DTAs excluding those arising from temporary differences	j	66,333	66,333
of which: DTAs arising from temporary differences exceeding regulatory threshold	k	-	-
Other assets	l	8,006,332	8,006,332
of which: Goodwill	m	-	-
of which: Intangibles		-	-
of which: Defined-benefit pension fund net assets		-	-
Total assets		143,694,050	143,694,050

	Reference	December 31, 2025 Balance sheet as in published financial statements	 Under regulatory scope of consolidation
		------- (Rupees in '000) -------	
Liabilities and equity			
Bills payable		-	-
Borrowings		121,273,464	121,273,464
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		6,989,821	6,989,821
Total liabilities		128,263,285	128,263,285
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	4,781,849	4,781,849
Minority Interest		-	-
of which: portion eligible for inclusion in CET1	z	-	-
of which: portion eligible for inclusion in AT1	aa	-	-
of which: portion eligible for inclusion in Tier 2		-	-
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		143,694,050	143,694,050

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)	4,847,488
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)	-
CET 1 before regulatory adjustments		13,746,019

	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)	**2,985**
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)	**848,323**
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)	**727,236**
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		**1,245,766**
Total regulatory adjustments applied to CET1 (sum of 9 to 25)		**2,824,311**
Common Equity Tier 1		**10,921,708**
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)	-
of which: instrument issued by subsidiaries subject to phase out		-
AT1 before regulatory adjustments		-
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)	**1,245,766**
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		**1,245,766**
Additional Tier 1 capital		-
Additional Tier 1 capital recognised for capital adequacy		-

Tier 1 capital (CET1 + admissible AT1)		**10,921,708**
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)	**-**
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		**1,750,385**
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)	**216,512**
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		**1,750,385**
Tier 2 capital (T2)		**1,533,873**
Tier 2 capital recognised for capital adequacy		**1,533,873**
Excess Additional Tier 1 capital recognised in Tier 2 capital		**-**
Total Tier 2 capital admissible for capital adequacy		**1,533,873**
TOTAL CAPITAL (T1 + admissible T2)		**12,455,581**

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
; AT DECEMBE	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

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) ------------------------------			
Portfolios subject to standardised approach (Simple or Comprehensive)				
Cash and cash equivalents	**-**	-	**-**	-
Sovereign	**-**	-	**-**	-
Public sector entities	**-**	-	**-**	-
Banks	**6,476**	2,157	**64,764**	21,568
Corporate	**1,930,331**	1,387,360	**19,303,312**	13,873,597
Retail	**6,885**	3,714	**68,846**	37,137
Residential mortgages	**1,434**	1,391	**14,344**	13,907
AS AT D Past due loans	**5,926**	12,096	**59,265**	120,956
Operating fixed assets	**7,349**	10,135	**73,486**	101,349
Other assets	**51,142**	87,603	**511,421**	876,029
	2,009,543	1,504,453	**20,095,438**	15,044,543
The **Off - balance sheet**				
Non-market related	**469,610**	307,056	**4,696,101**	**3,070,557**
Market related exposures	**-**	-	**-**	-
Equity exposure risk in the banking book				
Under simple risk weight method	**409,341**	396,906	**4,093,414**	**3,969,064**
Under Internal models approach	**-**	-	**-**	-
	878,951	703,962	**8,789,515**	7,039,622
Market risk				
Capital requirement for portfolios subject to standardised approach				
Interest rate risk	**565,050**	863,467	**5,650,503**	8,634,666
Equity position risk	**344,871**	215,247	**3,448,710**	2,152,475
Foreign Exchange risk	**-**	-	**-**	-
	909,921	1,078,714	**9,099,213**	10,787,140
Capital requirement for portfolios subject to internal models approach	**-**	-	**-**	-
Operational risk				
Capital requirement for operational risks	**402,802**	293,545	**4,028,022**	2,935,450
Total	**4,201,218**	3,580,674	**42,012,188**	35,806,755

	December 31, 2025		December 31, 2024	
	Required	Actual	Required	Actual
	--------------------------------- (Rupees in '000) ---------------------------------			
CET1 to total RWA	**6.00%**	**26.00%**	**6.00%**	27.48%
Tier-1 capital to total RWA	**7.50%**	**26.00%**	**7.50%**	27.48%
Total capital to total RWA	**11.50%**	**29.65%**	**11.50%**	28.52%

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 UNWEIGHTEDa VALUE (average)	TOTAL WEIGHTEDb VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)	53,583,687	53,435,857
CASH OUTLFLOWS		-	-
2	Retail deposits and deposits from small business cusmtomers 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 INLFOWS**	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 inlfow and outlfow rates (for inflows nd 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 abd cap on inlfows

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
	(Amount in PKR in thousands)	**No Maturity**	**< 6 months**	**6 months to < 1 yr**	**≥ 1 yr**	
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 financail 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%