# PAK BRUNEI INVESTMENT COMPANY LIMITED CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES ON CONSOLIDATED BASIS AS AT DECEMBER 31, 2023

## **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 three subsidiaries namely Primus Leasing Limited, Awwal Corporate Restructuring Company Limited and Awwal Modaraba Management 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, 2023	December 31, 2022
		Note	(Rupees	in '000)
Common Equity Tier 1 capital (CET1): Instruments and reserve	s			
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			2,390,092	2,120,621
Gain / (losses) on derivatives held as cash flow hedge			- 407.004	
Unappropriated / unremitted profits / (losses)			3,407,664	3,508,752
Minority Interests arising from CET1 capital instruments consolidated Company subsidiaries				
(amount allowed in CET1 capital of the consolidation group)			163	252
CET 1 before regulatory adjustments			11,797,919	253 11,629,626
Total regulatory adjustments applied to CET1			(2,356,002)	(2,796,412)
Common Equity Tier 1	а		9,441,917	8,833,214
Common Equity Fier 1	a		9,441,517	0,033,214
Additional Tier 1 (AT 1) Capital				
Qualifying Additional Tier-1 instruments plus any related share pr	emium			
of which: Classified as equity			-	-
of which: Classified as liabilities			-	-
Additional Tier-1 capital instruments issued by consolidated subs	idiaries		-	-
and held by third parties (amount allowed in group AT 1) of wh	ich:		29	45
instrument issued by subsidiaries subject to phase out			-	-
AT1 before regulatory adjustments			29	45
Total regulatory adjustment applied to AT1 capital			(1,363,448)	(1,234,082)
Additional Tier 1 capital recognized for capital adequacy	b			
Tier 1 Capital (CET1 + admissible AT1)	(c=a+b)		9,441,917	8,833,214
Tion O Comital				
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		48	74
General Provisions or general reserves for loan losses -				00.040
up to maximum of 1.25% of Credit Risk Weighted Assets			-	28,313
Revaluation 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 adjustments			48	28,387
Total regulatory adjustment applied to T2 capital			(115,590)	(142,719)
Tier 2 capital (T2) after regulatory adjustments			-	-

Capital ratios and buffers (in percentage of risk weighted assets)  CET1 to total RWA (a/l) 29.02% 25.54  Tier-1 capital to total RWA (a/l) 29.02% 25.54  Tier-1 capital to total RWA (a/l) 29.02% 25.54  Tier-1 capital to total RWA (a/l) 29.02% 25.54  Company specific buffer requirement (minimum CET1 requirement (parametric parametric parame			Note	December 31, 2023 (Rupees	December 31, 2022 s in '000)
Portion of Additional Tier 1 capital adequacy	Tier 2 capital recognized for capital adequacy			<u>-</u>	-
Total Risk Weighted Assets (RWA)   f   32,537,449   34,586,40				-	-
Capital ratios and buffers (in percentage of risk weighted assets)   CET1 to total RWA	Total Tier 2 capital admissible for capital adequacy	d			
Capital ratios and buffers (in percentage of risk weighted assets)	TOTAL CAPITAL (T1 + admissible T2)	(e=c+d)		9,441,917	8,833,214
CET1 to total RWA	Total Risk Weighted Assets (RWA)	f		32,537,449	34,586,402
CET1 to total RWA	Canital ratios and huffare (in necessary of rick weighted accept	\			
Tier-I capital to Ical RIVA (c/f) 29.02% 25.54  Total capital to RIVA (e/f) 29.02% 25.54  Company specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement (explication of which: capital conservation buffer requirement (explication of which: D-SIB or G-SIB buffer requirement (explication of which: D-SIB or G-SIB buffer requirement (explication of explication of expli		•		29.02%	25.54%
Total capital to RWA	Tier-1 capital to total RWA				25.54%
Company specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: D-SIB or G-SIB buffer requirement of which: D-SIB or G-SIB buffer requirement cET1 available to meet buffers (as a percentage of risk weighted assets)  National minimum capital requirements prescribed by SBP CET1 minimum ratio  National minimum capital requirements prescribed by SBP CET1 minimum ratio  Total capital minimum ratio  Total capital minimum ratio  Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets Deferred tax assets that rely on tuture 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 properly / 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 instruments of the scope of regulatory consolidation, where the Company does not own more than 10% of the issued share capital instruments of the scope of regulatory consolidation where the Company does not own more than 10% of the issued share capital instruments of the scope of regulatory consolidation (where the Company does not own more than 10% of the issued share capital instruments is the capital instruments in the capital instruments is the capital instruments in the capital instruments is the capital instruments in the Capital instruments in the Ca	•	. ,			25.54%
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Ter1 minimum ratio Total capital minimum ratio   Total capital minimum ratio ratio peculiary  Total capital ratio peculiary  Total capital ratio peculiary  Total capital ratio pec	National minimum capital requirements prescribed by SRP				
Tier 1 minimum ratio  Total capital minimum ratio  Total capital minimum ratio  Total capital minimum ratio   Amounts subject to Pre December 31, - Basel III treatment (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)  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)  Deferred tax assets arising from temporary differences (amount above 10% threshold)  Deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 due to insufficient  Any other deduction specified by SBP  Regulatory adjustment applied to CET1 due to insufficient				6.00%	6.00%
Total capital minimum ratio    December 31,	~ - · · · · · · · · · · · · · · · · · ·				7.50%
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Common Equity Tier 1 capital: Regulatory adjustments  Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) 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 Securifization 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) Deferred tax assets arising from temporary differences (amount above 10% threshold) the company differences (amount above 10% threshold) 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  December 3.  2022	Total capital millimum fatto			11.50 /6	11.50%
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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 (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  - 1,516,62  835,029 - 1,516,62  - 2 - 3,516,62  - 3 - 4 - 5 - 6 - 7 - 6 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia Defined-benefit pension fund net assets Reciprocal cross holdings in CET1 capital instruments Cash flow hedge reserve Investment in own shares / CET1 instruments	ng those	12,799 - - - - - - -	· · · · ·	-
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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: 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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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	ng those ibility)	-	· · · · ·	-
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: 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  - 13,663  - 2,663  - 3  13,663  - 4  - 5  - 5  - 7  - 7  - 7  - 7  - 7  - 7	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia	ng those ibility)	-	· · · · ·	- 3,659 - - - - - - - - -
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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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excluding arising from temporary differences (net of related tax liable 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 regunsolidation, where the Company does not own more	ng those ability)  al ulatory than 10%	835,029	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excluding arising from temporary differences (net of related tax liable 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 regulating consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh	ng those all ulatory than 10% old)	835,029	· · · · ·	- 3,659 - - - - - - - - -
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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax liability) Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excluding arising from temporary differences (net of related tax liable 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 regulating consolidation, where the Company does not own more of the issued share capital (amount above 10% threshes).	ng those ability)  al ulatory than 10% old)	835,029	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
(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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh-Significant investments in the capital instruments issued banking, financial and insurance entities that are outside	al ulatory than 10% old) by e the	835,029	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outsid scope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope of regulatory consolidation (amount above 10% financial and insurance entities that are outsidescope	al ulatory than 10% old) by e the	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
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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	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outsid scope of regulatory consolidation (amount above 10% the Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability	al ulatory than 10% old) by e the chreshold)	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
National specific regulatory adjustments applied to CET1 capital Investment in TFCs of other banks exceeding the prescribed limit	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outsid scope of regulatory consolidation (amount above 10% the Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability Amount exceeding 15% threshold of which: significant	al ulatory than 10% old) by e the threshold)	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
Investment in TFCs of other banks exceeding the prescribed limit	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outsid scope of regulatory consolidation (amount above 10% the 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 the second of the significant investments in the common stocks of financial entities of the second of the significant investments in the common stocks of financial entities of the second of the second of the significant investments in the common stocks of financial entities of the second o	al ulatory than 10% old) by e the threshold)	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
Any other deduction specified by SBP Regulatory adjustment applied to CET1 due to insufficient	Goodwill (net of related deferred tax liability) All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reg consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outsid scope of regulatory consolidation (amount above 10% to 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 deferred tax assets arising from temporary differences	al ulatory than 10% old) by e the chreshold) // of which:	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
Regulatory adjustment applied to CET1 due to insufficient	Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of regune consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outside scope of regulatory consolidation (amount above 10% threshold of which: significant investments in the common stocks of financial entities of deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1	al ulatory than 10% old) by e the threshold) (/) of which:	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
	Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of regune consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outside scope of regulatory consolidation (amount above 10% to be peterred 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 deferred tax assets arising from temporary differences  National specific regulatory adjustments applied to CET1 Investment in TFCs of other banks exceeding the prescrib	al ulatory than 10% old) by e the threshold) (/) of which:	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
	Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of reguns consolidation, where the Company does not own more of the issued share capital (amount above 10% thresh Significant investments in the capital instruments issued banking, financial and insurance entities that are outside scope of regulatory consolidation (amount above 10% to 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 deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 Investment in TFCs of other banks exceeding the prescrib Any other deduction specified by SBP	al ulatory than 10% old) by e the threshold)  of which: capital oed limit	- - - - - - 835,029 - - - 27,663 -	· · · · ·	- 3,659 - - - - - - - - 1,516,623 - - -
Total regulatory adjustments applied to CET1 2,356,031 - 2,796,45	Goodwill (net of related deferred tax liability)  All other intangibles (net of any associated deferred tax lia Shortfall of provisions against classified assets  Deferred tax assets that rely on future profitability excludir arising from temporary differences (net of related tax lia 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, financia and insurance entities that are outside the scope of regunsolidation, where the Company does not own more of the issued share capital (amount above 10% thresholds) scope of regulatory consolidation (amount above 10% to be perred 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 deferred tax assets arising from temporary differences National specific regulatory adjustments applied to CET1 Investment in TFCs of other banks exceeding the prescrit Any other deduction specified by SBP  Regulatory adjustment applied to CET1 due to insufficient	al ulatory than 10% old) by e the threshold)  of which: capital oed limit			- 3,659 - - - - - - - - 1,516,623 - - -

	ecember 31, 2023 	Amounts subject to Pre - Basel III treatment (Rupees in '000)	December 31, 2022
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	1,247,934	-	1,119,795
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	115 500		1/12 7/10
due to insufficient Tier 2 to cover deductions  Total of Regulatory Adjustment applied to AT1 capital	115,590 1,363,524		142,719 1,262,514
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	-	<u> </u>	- -
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	115,638	-	171,106
the scope of regulatory consolidation	-	-	-
Total regulatory adjustment applied to T2 capital	115,638	-	171,106
		December 31, 2023	December 31, 2022 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		1,391,235 -	1,304,562 -
<del>-</del>			
•		1,209,258	884,825
Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures		1,209,258 -	884,825 -
Significant investments in the common stock of financial entities  Deferred tax assets arising from temporary differences (net of related tax liability)  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		1,209,258 - -	884,825 - -

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, 2023 is 6.03%. The same was 10.90% as on December 31, 2022.

## PAK BRUNEI INVESTMENT COMPANY LIMITED

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 90% 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 28.74% and 5.97% respectively.

# **Capital Structure Reconciliation**

Other assets

**Total assets** 

of which: Goodwill

of which: Intangibles

of which: Defined-benefit pension fund net assets

Step 1		December	31, 2023
		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		(Rupees	in '000)
Assets Cash and balances with treasury banks		688,559	688,559
Balances with other banks		571,384	571,384
Lendings to financial institutions		-	-
Investments		156,762,694	156,762,694
Advances		22,298,274	22,298,274
Operating fixed assets Deferred tax assets		155,811 1,237,193	155,811 1,237,193
Other assets		7,587,599	7,587,599
Total assets		189,301,514	189,301,514
Liabilities and equity			
Bills payable		-	-
Borrowings		174,967,331	174,967,331
Deposits and other accounts		12,400	12,400
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease Deferred tax liabilities		_	
Other liabilities		3,413,527	3,413,527
Total liabilities		178,393,258	178,393,258
Common Equity Tier 1 capital (CET1): Instruments and reserves			
Fully paid-up capital / capital deposited with SBP		6,000,000	6,000,000
Reserves		2,390,092	2,390,092
Unappropriated / unremitted profit / (losses) Minority interest		3,350,949	3,350,949
Surplus/(Deficit) on revaluation of assets		(835,029)	(835,029
Total liabilities and equity		189,299,270	189,299,270
Step 2			
		December	131, 2023
		Balance sheet	Under
		as in published	regulatory
	Reference	financial statements	scope of consolidation
	Reference	(Rupees	
Assets Cash and balances with treasury banks		688,559	688,559
Balance with other banks		571,384	571,384
Lending to financial institutions		-	-
Investments		156,762,694	156,762,694
of which: Non-significant capital investments in capital of other			
financial institutions exceeding 10% threshold	а	1,391,235	1,391,235
of which: significant capital investments in financial sector entities exceeding regulatory threshold			
of which: Mutual Funds exceeding regulatory threshold	b C	-	-
of which: Reciprocal cross holdings in CET1	C	_	_
of which: Reciprocal cross holdings in Tier2	d	_	_
of which: others	е	-	-
Advances	f	22,298,274	22,298,274
shortfall in provisions / excess of total EL amount over eligible provisions under IRB			
•	g	_	_
general provisions reflected in Tier 2 capital			155,811
general provisions reflected in Tier 2 capital Fixed Assets	h	155,811	,
·		155,811 12,799	
Fixed Assets of which: Intangibles Deferred tax assets			12,799
Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences		12,799	12,799 1,237,193 -
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	h i	12,799 1,237,193 -	12,799 1,237,193 -
Fixed Assets of which: Intangibles Deferred tax assets of which: DTAs excluding those arising from temporary differences	h i j	12,799	12,799

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7,587,599

189,301,514

7,587,599

189,301,514

		Decembe	31, 2023	
	Reference	Balance sheet as in published financial statements (Rupees	Under regulatory scope of consolidation in '000)	
Liabilities and equity				
Bills payable Borrowings		174,967,331	- 174,967,331	
Deposits and other accounts		12,400	12,400	
Sub-ordinated loans		12,400	12,400	
of which: eligible for inclusion in AT1	n	_	_	
of which: eligible for inclusion in Tier 2	0	_	_	
Liabilities against assets subject to finance lease	O	_		
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	3	3,413,527	3,413,527	
Total liabilities		178,393,258	178,393,258	
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		2,390,092	2,390,092	
of which: portion eligible for inclusion in CET1: Share premium	V	_		
of which: portion eligible for inclusion in CET1 general / statutory	-			
reserve	w	2,390,092	2,390,092	
of which: portion eligible for inclusion in Tier 2	x	-	-	
Unappropriated profit / (losses)	У	3,350,949	3,350,949	
Minority Interest	,	-	-	
of which: portion eligible for inclusion in CET1	Z	163	163	
of which: portion eligible for inclusion in AT1	aa	29	29	
of which: portion eligible for inclusion in Tier 2		48	48	
Surplus on revaluation of assets	ab	(835,029)	(835,029)	
of which: Revaluation reserves on fixed assets		` - '	- /	
of which: Unrealised gains / losses on AFS	ac	(835,029)	(835,029)	
In case of deficit on revaluation (deduction from CET1)	ad	'- '	- 1	
Total liabilities and equity		189,299,270	189,299,270	

# 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)	2,390,092
Gain / (losses) on derivatives held as cash flow hedge		-
Unappropriated/unremitted profits / (losses)	(y)	3,407,664
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)	(-)	163
CET 1 before regulatory adjustments		11,797,919

Source

	Source	
	based on reference number	Component of regulatory capital reported
	from step 2	by Company
Common Equity Tier 1 capital: Regulatory adjustments		(Rupees in '000)
Goodwill (net of related deferred tax liability)	(l) - (p)	-
All other intangibles (net of any associated deferred tax liability)	(m) - (q)	12,799
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	{(I) - (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)	835,029
Investments in the capital instruments of banking, financial and	(ab)	033,023
insurance entities that are outside the scope of regulatory consolidation,	(a) - (ac) -	
where the Company does not own more than 10% of the issued share capital (amount above 10% threshold)	(ae)	
		27,663
Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory	(b) - (ad) -	
consolidation (amount above 10% threshold)	(af)	-
Deferred tax assets arising from temporary differences (amount above	(i)	
10% threshold, net of related tax liability)		117,015
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		1,363,496
Total regulatory adjustments applied to CET1 (sum of 9 to 25)		2,356,002
Common Equity Tier 1		9,441,917
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	(t) (m)	-
Additional Tier-1 capital instruments issued by consolidated subsidiaries	(111)	_
and held by third parties (amount allowed in group AT 1)	(y)	29
of which: instrument issued by subsidiaries subject to phase out		-
AT1 before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments		29
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)	1,247,934
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	(uu)	
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		11E E00
Total of regulatory adjustment applied to AT1 capital		115,590 1,363,524
Additional Tier 1 capital		-
Additional Tier 1 capital recognised for capital adequacy		-

Tier 1 capital (CET1 + admissible AT1)		9,441,917
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)	(-)	40
	(z)	48
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	(a)	
Revaluation Reserves eligible for Tier 2	(g)	
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		48
Tier 2 Capital: regulatory adjustments	<del></del>	
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,	(ae)	
where the Company does not own more than 10% of the issued share		
capital (amount above 10% threshold)		115,638
Significant investments in the capital instruments issued by banking,	(af)	113,030
financial and insurance entities that are outside the scope of regulatory	(4.7)	
consolidation		-
Amount of regulatory adjustment applied to T2 capital		115,590
Tier 2 capital (T2)		-
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		0 444 047
TOTAL CAPITAL (T1 + admissible T2)		9,441,917

# Main Features of Regulatory Capital Instruments

Regulatory treatment  4 Transitional Basel III rules  5 Post-transitional Basel III rules  6 Eligible at solo 7 group / group and solo  7 Instrument type  8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  9 Par value of instrument  10 Accounting classification  9 Par value of instrument  10 Original date of issuance  11 Original maturity date  12 Perpetual or dated  13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount  16 Subsequent call dates, if applicable  Coupons / dividends  17 Fixed or floating dividend / coupon  18 Coupon rate and any related index/ benchmark  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Common Equity Tier 1 capital (CET1): Instruments and reserves  Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  Non cumulative  Non cumulative  Non cumulative or cumulative  Non cumulative  Non cumulative or completing instrument type  16 convertible, conversion rate  17 If convertible, conversion rate  18 If convertible, expecting instrument type  29 If convertible, expecting instrument type  20 Fully discretionary or optional conversion  19 If or overtible, conversion rate  10 If write-down, puritied or temporary  11 If write-down, unit or partiall  12 If write-down, unit or partiall  13 If write-down, permanent or temporary  14 If united over temporary  15 Instrument type immediately senior to instrument type  16 convertible into on permanent or temporary  17 If its overtible into on permanent or temporary  18 If write-down, permanent or temporary  19 Instrument interstive to instrument type in	S. No.	Main Features	Common Shares	Instrument-2	Explanation
Bloomberg identifier etc.)  Governing law(s) of the instrument  Regulatory treatment  Regulatory Tier 1  Solio  Solo  Ordinary Shares  Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  Par value of instrument  Regulatory treatment  Res.10 per share  Shareholder's Equity  4-Nov-06  Perpetual or dated  Perpetual or dated  Perpetual or dated  Perpetual or dated  N/A  14 Issuer call subject to prior supervisory approval  No  Optional call date, contingent call dates and redemption amount  Regulatory treatment and varieties and redemption amount  Repealed Companies Act, 2017  Regulatory treatment and varieties and redemption amount  Repealed Companies Act, 2017  Regulatory treatment and varieties and redemption amount  Regulatory treatment regulatory or flow of the redemption amount  Regulatory treatment regulatory or flow of the redemption amount  Regulatory treatment regulatory or flow of the redemption amount  Regulatory treatment regulatory or flow of the redemption and treatment and regulatory or flow of the redemption and regula	1	Issuer	6,000,000		Limited. Common shares are held by Ministry of Finance, Government of Pakistan and Brunei Investment
Regulatory treatment  4 Transitional Basel III rules  5 Post-transitional Basel III rules  6 Eligible at solo 7 group / group and solo  7 Instrument type  8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date)  9 Par value of instrument  10 Accounting classification  9 Par value of instrument  10 Original date of issuance  11 Original maturity date  12 Perpetual or dated  13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount  16 Subsequent call dates, if applicable  Coupons / dividends  17 Fixed or floating dividend / coupon  18 Coupon rate and any related index/ benchmark  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Common Equity Tier 1 capital (CET1): Instruments and reserves  Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  Non cumulative  Non cumulative  Non cumulative or cumulative  Non cumulative  Non cumulative or completing instrument type  16 convertible, conversion rate  17 If convertible, conversion rate  18 If convertible, expecting instrument type  29 If convertible, expecting instrument type  20 Fully discretionary or optional conversion  19 If or overtible, conversion rate  10 If write-down, puritied or temporary  11 If write-down, unit or partiall  12 If write-down, unit or partiall  13 If write-down, permanent or temporary  14 If united over temporary  15 Instrument type immediately senior to instrument type  16 convertible into on permanent or temporary  17 If its overtible into on permanent or temporary  18 If write-down, permanent or temporary  19 Instrument interstive to instrument type in	2				N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo / group / group and solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable Coupons / dividends 17 Eixed or floating dividend / coupon 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 10 Tedem 10 Ron-convertible or non-convertible in convertible, proversion trigle (s) 18 If convertible, proversion trigle (s) 19 If write-down, permanent or temporary 19 If write-down, permanent or temporary 18 If write-down, permanent or temporary 18 If write-down, permanent or temporary 18 Instrument side response in succession of the convertible on succession in subordination in succession of the convertible in succession is permanent or temporary 19 If write-down, relature 19 Post found in partial in write-down, permanent or temporary 19 If write-down, permanent or temporary 19 If write-down, full or partiall 10 If write-down, permanent or temporary 11 If write-down, permanent or temporary 12 If write-down, permanent or temporary 13 If write-down, permanent or temporary 14 If write-down, permanent or temporary 15 If write-down, permanent or temporary 16 If write-down, permanent or temporary 17 If write-	3	Governing law(s) of the instrument			Repealed Companies Ordinance, 1984, and Companies Act, 2017
5 Post-transitional Basel III rules Common Equity Tier 1 6 Eligible at solo / group / group and solo Solo Ordinary Shares 7 Instrument type Ordinary Shares 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 11,741,041 (Currency in PKR thousands, as of reporting date) 9 Par value of instrument Rs.10 per share Shareholder's Equity 11 Original date of issuance 4-Nov-06 Perpetual Ordinal date of issuance 9 Perpetual or dated 9 Perpetual Ordinal Susur call subject to prior supervisory approval No Original maturity date NVA 14 Issuer call subject to prior supervisory approval No Orginal maturity date NVA 15 Optional call date, contingent call dates and redemption amount Susue Coupons / dividends NVA Nove 16 Subsequent call dates, if applicable Ocupons / dividends NVA NA					
6 Eligible at solo / group / group and solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable Coupons / dividends 17 Fixed or floating dividend / coupon 18 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves Existence of serves or cumulative 22 Convertible or non-convertible 34 If convertible, conversion trigger (s) 35 If convertible, conversion rate 17 If convertible, conversion rate 18 If convertible, sonversion rate 19 If convertible, enandatory or optional conversion 20 If convertible, sonversion rate 21 If convertible, conversion rate 22 If convertible, sonversion rate 23 If convertible, sonversion rate 24 If convertible, conversion rate 25 If convertible, sonversion rate 26 If convertible, sonversion rate 27 If convertible, sonversion rate 28 If convertible, sonversion rate 30 Write-down, flature or cumpary 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, full or partial 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-complaint transitioned features 36 Non-complaint transitioned features	4				
7 Instrument type 8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Coupons / dividends 18 Coupons / dividends 19 Existence of a dividend / coupon 19 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): 11 Instruments and reserves 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, incorrection and conversion into the convertible, incorrection and convertible into 27 If write-down, permanent or temporary 38 If write-down, permanent or temporary 39 If write-down, permanent or temporary 30 Mind of the convertible into 30 Write-down, permanent or temporary 30 If write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 34 If temporary write-down trigger(s) 35 If write-down, permanent or temporary 36 Non-complaint transitioned features 36 Non-complaint transitioned features	5	Post-transitional Basel III rules			Common Equity Tier 1
8 Amount recognised in regulatory capital (Currency in PKR thousands, as of reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Coupons / dividend / coupon 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 19 Fully discretionary, partially discretionary or mandatory 20 Common Equity Tier 1 capital (CET1): 10 Instruments and reserves 21 Common Equity Tier 1 capital (CET1): 22 Instruments and reserves 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type 29 Convertible, specify instrument type 20 If convertible, specify instrument type 21 If write-down, full or partiall 22 If it write-down, full or partiall 23 If write-down, full or partiall 24 If it write-down, full or partial 25 Postion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 30 Write-down permanent or temporary 31 If write-down, full or partial 32 Postion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument instrument 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features	6	Eligible at solo / group / group and solo			Solo
Currency in PKR thousands, as of reporting date)   Attention   Accounting classification   Shareholder's Equity	7	Instrument type			Ordinary Shares
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons / dividends 19 Existence of a dividend stopper 19 Fully discretionary, partially discretionary or mandatory 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): 22 Instruments and reserves 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible in specify instrument it converts into 29 If convertible, specify instrument it converts into 30 Write-down, write-down, description of write-up mechanism 31 If write-down, undersided in succession of the succession in subordination in instrument type immediately senior to instrument instrument type immediately senior to instrument senior	8	(Currency in PKR thousands, as of reporting			11,741,041
11 Original date of issuance 4-Nov-06 12 Perpetual or dated Perpetual Perpetual N/A 13 Original maturity date N/A 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons / dividends 16 Subsequent call dates, if applicable Coupon / 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 21 Common Equity Tier 1 capital (CET1): Instruments and reserves 22 Non-cumulative or cumulative Non cumulative Non cumulative Convertible or non-convertible Non	9	Par value of instrument			Rs.10 per share
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 20 Coupons / dividends 17 Fixed or floating dividend / coupon 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trate 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify issuer of instrument it convertis into 30 Write-down, full or partial 31 If write-down, full or partial 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument type instrumen	10	Accounting classification			Shareholder's Equity
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable Coupons / dividends 17 Fixed or floating dividend / coupon 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type converts into converts into 30 Write-down, flut or partiall 31 If write-down, unite-down trigger(s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument instrument instrument type immediately senior to instrument i	11	Original date of issuance			4-Nov-06
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable Coupons / dividends 17 Fixed or floating dividend / coupon N/A 18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, and and supervisor or partial or non-convertible into convertible into convertible into convertible into convertible, specify instrument type convertible into converts into convertible or partial if write-down, full or partial if write-down, permanent or temporary into convertible into converts into convertible into convertible convertible into instrument type immediately senior to instrument type immediately senior to instrument type immediately senior to instrument transitioned features  36 Non-compliant transitioned features	12	Perpetual or dated			Perpetual
15 Optional call date, contingent call dates and 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 Pully discretionary, partially discretionary or mandatory 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative Non convertible or non-convertible Non-convertible or non-convertible Non-convertible, fully or partially N/A 25 If convertible, conversion rate N/A 16 If convertible, mandatory or optional conversion N/A 17 If convertible, specify instrument type Convertible, specify instrument type Convertible, specify instrument it Convertible, specify instrument it Convertible, specify instrument it Convertible, specify instrument or temporary N/A 17 If write-down, write-down trigger(s) N/A 18 If write-down, conversion of virite-up mechanism N/A 19 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument Non-compliant transitioned features	13	Original maturity date			N/A
15 Optional call date, contingent call dates and 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 Pully discretionary, partially discretionary or mandatory 20 Common Equity Tier 1 capital (CET1): Instruments and reserves Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative Non convertible on non-convertible Non-convertible, conversion trigger (s) 1f convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into convertible into convertible into convertible into N/A 29 If convertible, specify instrument type convertible, specify instrument it convertible, specify instrument it convertible, specify instrument of temporary 30 Write-down, write-down trigger(s) 31 If write-down, unite-down trigger(s) 32 If write-down, write-down, description of write-up mechanism 34 If write-down, permanent or temporary 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument vertices and the surface and the sur	14	Issuer call subject to prior supervisory approval			No
Coupons / dividends  17 Fixed or floating dividend / coupon  18 Coupon rate and any related index/ benchmark  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Common Equity Tier 1 capital (CET1): Instruments and reserves  Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  15 If convertible, fully or partially  26 If convertible, mandatory or optional conversion  27 If convertible, specify instrument type convertible, specify instrument type  28 If convertible, specify issuer of instrument it converts into  29 If write-down, write-down trigger(s)  30 Write-down, full or partial  31 If write-down, write-down trigger(s)  32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type	15	Optional call date, contingent call dates and			N/A
Coupons / dividends  17 Fixed or floating dividend / coupon  18 Coupon rate and any related index/ benchmark  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Common Equity Tier 1 capital (CET1): Instruments and reserves  Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  15 If convertible, fully or partially  26 If convertible, mandatory or optional conversion  27 If convertible, specify instrument type convertible, specify instrument type  28 If convertible, specify issuer of instrument it converts into  29 If write-down, write-down trigger(s)  30 Write-down, full or partial  31 If write-down, write-down trigger(s)  32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type	16	Subsequent call dates, if applicable			
18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, pandatory or optional conversion 29 If convertible, specify instrument type 20 convertible, specify instrument type 21 If convertible, conversion rate 22 N/A 23 If write-down feature 34 If write-down, write-down trigger(s) 35 If write-down, permanent or temporary 36 If write-down, permanent or temporary 37 If temporary write-down, description of write-up mechanism 38 Non-compliant transitioned features 39 Non-compliant transitioned features					N/A
18 Coupon rate and any related index/ benchmark 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Common Equity Tier 1 capital (CET1): Instruments and reserves Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, pandatory or optional conversion 29 If convertible, specify instrument type 20 convertible, specify instrument type 21 If convertible, conversion rate 22 N/A 23 If write-down feature 34 If write-down, write-down trigger(s) 35 If write-down, permanent or temporary 36 If write-down, permanent or temporary 37 If temporary write-down, description of write-up mechanism 38 Non-compliant transitioned features 39 Non-compliant transitioned features	17	Fixed or floating dividend / coupon			N/A
Existence of a dividend stopper   Yes (please refer PR-11)	18				N/A
Fully discretionary, partially discretionary or mandatory  21 Common Equity Tier 1 capital (CET1): Instruments and reserves  Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible, specify issuer of instrument it converts into  29 If convertible, specify issuer of instrument it converts into  30 Write-down feature  31 If write-down, write-down trigger(s)  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  36 Non-compliant transitioned features  No	19				Yes (please refer PR-11)
Instruments and reserves	20	Fully discretionary, partially discretionary or mandatory			
redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type  29 If convertible, specify issuer of instrument it  29 convertible, specify issuer of instrument it  29 If convertible, specify issuer of instrument it  29 If write-down feature  30 Write-down, write-down trigger(s)  31 If write-down, full or partial  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up  mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  36 Non-compliant transitioned features  No	21				
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type 29 If convertible into 29 If convertible, specify issuer of instrument it 29 convertible, specify issuer of instrument it 29 If write-down feature 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					No
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   N/A     29   If convertible into   N/A     29   If convertible, specify issuer of instrument it   N/A     29   Convertible, specify issuer of instrument it   N/A     20   If convertible, specify issuer of instrument it   N/A     20   If 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     36   Non-compliant transitioned features   No	22	Non-cumulative or cumulative			Non cumulative
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   N/A     29   If convertible into   N/A     29   If convertible, specify issuer of instrument it   N/A     29   Convertible, specify issuer of instrument it   N/A     20   If convertible, specify issuer of instrument it   N/A     20   If 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     36   Non-compliant transitioned features   No	23	Convertible or non-convertible			Non-convertible
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type 29 If convertible, specify issuer of instrument it 29 convertible, specify issuer of instrument it 29 If convertible, specify issuer of instrument it 29 If write-down feature 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up 35 Position in subordination hierarchy in liquidation 36 Non-compliant transitioned features 36 Non-compliant transitioned features					
If convertible, conversion rate   N/A					N/A
27					
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features  N/A	27				N/A
converts into  30 Write-down feature  31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  36 Non-compliant transitioned features  No	28	If convertible, specify instrument type			N/A
31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features  NA  N/A  N/A  N/A  N/A  N/A	29				N/A
31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument 36 Non-compliant transitioned features  NA  N/A  N/A  N/A  N/A  N/A	30			1	No
32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  36 Non-compliant transitioned features  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     36   Non-compliant transitioned features   No		, 50 ()			
34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  36 Non-compliant transitioned features  No		, ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  N/A  Non-compliant transitioned features  No		If temporary write-down, description of write-up			
36 Non-compliant transitioned features No	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to			N/A
				-	N.
	36 37	Non-compliant transitioned features  If yes, specify non-compliant features			No N/A

## Risk weighted assets

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

	Capital Requirement		Risk Weigh	nted Assets
	December 31, 2023	December 31, 2022	December 31, 2023	December 31, 2022
Credit risk		(Rupees	in '000)	
Portfolios subject to standardised approach (Simple or Comprehen	nsive)			
Cash and cash equivalents	-	-	-	-
Sovereign	-	-	-	-
Public sector entities	-	-	-	-
Banks	11,428	141,314	114,276	1,413,136
Corporate	1,453,310	1,810,099	14,533,102	18,100,990
Retail	4,673	5,325	46,734	53,245
Residential mortgages	1,785	4,695	17,848	46,953
Past due loans	24,104	98,181	241,042	981,813
Operating fixed assets Other assets	14,301	6,544	143,013	65,441
Other assets	293,753 1,803,353	261,523 2,327,680	2,937,529 18,033,544	2,615,235 23,276,814
Off - balance sheet				
Non-market related	259,483	201,698	2,594,828	2,016,982
Market related exposures	-	-	-	-
Equity exposure risk in the banking book Under simple risk weight method	107,324	127,500	1,073,236	1,275,004
Under Internal models approach	-	-	-	-
Market risk	366,806	329,199	3,668,064	3,291,986
Capital requirement for portfolios subject to standardised approach				
Interest rate risk	583,718	294,763	5,837,180	2,947,631
Equity position risk Foreign Exchange risk	186,731 -	270,275	1,867,306 -	2,702,753
	770,449	565,038	7,704,487	5,650,384
Capital requirement for portfolios subject to internal models approach	-	-	-	-
Operational risk				
Capital requirement for operational risks	313,135	236,722	3,131,354	2,367,219
Total	3,253,744	3,458,639	32,537,449	34,586,402
	Decembe	r 31, 2023	Decembe	r 31, 2022
	Required	Actual (Rupees	Required in '000)	Actual
CET1 to total RWA	6.00%	29.02%	6.00%	25.54%
Tier-1 capital to total RWA	7.50%	29.02%	7.50%	25.54%
Total capital to total RWA	11.50%	29.02%	11.50%	25.54%

#### Pak Brunei Investment Company Limited Liquidity Coverage Ratio - Financial Statement Disclosure December 31, 2023

### Liquidity Coverage Ratio (LCR)

SBP implemented LCR to monitor the short-term resilience of the liquidity risk profile of Banks/DFIs by ensuring they have sufficient stock of unencumbered high-quality liquid assets (HQLA) to endure a significant stress scenario for 30 calendar days.

Since PBIC's funding requirements are met from market borrowing and PBIC does not raise money from general public, PBIC's exposure to systemic risk is limited. PBIC however maintains ample stock of liquid securities to manage its liquidty requirements.

	[	Average For The FY(for disclosure purpose)			
(in lo	cal currency)	TOTAL UNWEIGHTEDa VALUE (average)	TOTAL WEIGHTEDb VALUE (average)		
	HIGH QUALITY LIQUID ASSETS				
1	Total high quality liquid assets (HQLA)	18,014,272	17,914,626		
	CASH OUTLFLOWS	-	-		
2	Retail deposits and deposits from small business cusmtomers of w	-	-		
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	16,777,139	16,664,320		
4	Secured wholesale funding	50,372,978	274,653		
5	Additional requirements of which:	-	-		
5.1	Outflows related to derivative exposures and other collateral requi	-	-		
5.2	Outflows related to loss of funding on debt products	-	-		
5.3	Credit and Liquidity facilities	4,517,976	464,673		
6	Other contractual funding obligations	1,612,332	1,612,332		
7	Other contingent funding obligations	491,667	24,583		
8	TOTAL CASH OUTFLOWS	73,772,092	19,040,562		
	CASH INFLOWS	-	-		
9	Secured lending	-	-		
10	Inflows from fully performing exposures	2,551,558	1,343,594		
11	Other Cash inflows	115,750	115,750		
12	TOTAL CASH INLFOWS	2,667,308	1,459,345		
		TOTAL ADJUS	STED VALUE		
21	TOTAL HQLA		17,914,626		
22	TOTAL NET CASH OUTFLOWS		17,581,217		
23	LIQUIDITY COVERAGE RATIO		101.90%		

- 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)
- 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 inflows

### Pak Brunei Investment Company Limited Net Stable Funding Ratio - Financial Statement Disclosure December 31, 2023

### 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, 2023

		unweighted value by residual maturity				
(Amount	in PKR in thousands)	No Maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	weighted value
ASF Iter	n					
1	Capital:					
2	Regulatory capital	11,659,415				11,659,415
3	Other capital instruments					
	Retail deposits and deposit from small					
4	business customers:					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding		45,556	4,230,898	10,693,172	12,831,399
10	Other liabilities:					
11	NSFR derivative liabilities					
	All other liabilities and equity not					
12	included in othercategories		162,261,629			
13	Total ASF					24,490,814
RSF iter	n					
14	Total NSFR high-quality liquid assets (HQLA)			1	161,159,635	195,254
	Deposits held at other financial institutions					
	for operational purposes					
16	Performing loans and securities:					
	Performing loans to financial					
17	institutions secured by Level 1 HQLA					
	Performing loans to financial					
	institutions secured by non-Level 1					
	HQLA and unsecured performing loans					
18	to financail institutions					
	Performing loans to non- financial					
	corporate clients, loans to retail and					
	small business customers, and loans to					
	sovereigns, central banks and PSEs, of					
19	which:				2,802,894	2,382,460
	With a risk weight of less than or equal					
	to 35% under the Basel II Standardised					
20	Approach for credit risk				379,628	246,759
	Securities that are not in default and do not					
	qualify as HQLA including exchange-traded					
21	equities.				2,790,849	2,372,221
22	Other assets:					7,539,925
	Physical traded commodities, including					
23	gold					
	Assets posted as initial margin for					
24	derivative contracts					
25	NSFR derivative assets				117,090	99,527
	NSFR derivative liabilities before					
26	deduction of variation margin posted			, · · · · · · · · · · · · · · · · · · ·		
	All other assets not included in the					
27	above categories				5,712,991	5,712,991
28	Off-balance sheet items		5,272,255			263,613
29	Total RSF					18,812,749
30	Net Stable Funding Ratio (%)					130.18%