BANK MAKRAMAH LIMITED

46.1 CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - CONSOLIDATED

		2025	Restated 2024
		------ (Rupees in '000) ------	
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully paid-up capital / capital deposited with SBP	15,000,000	10,000,000
2	Balance in Share Premium Account		
3	Reserve for issue of Bonus Shares		
4	Discount on issue of shares		
5	General / statutory reserves	1,913,138	154,162
6	Gain / (losses) on derivatives held as Cash Flow Hedge		
7	Unappropriated / unremitted profits / (losses)	2,642,875	(6,237,420)
8	Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		
9	**CET 1 before regulatory adjustments**	19,556,013	3,916,742
10	Total regulatory adjustments applied to CET1	13,655,510	26,225,888
11	**Common Equity Tier 1**	5,900,503	(22,309,146)
	Additional Tier 1 (AT 1) Capital		
12	Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
13	of which: Classified as equity	-	-
14	of which: Classified as liabilities	-	-
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
16	of which: instrument issued by subsidiaries subject to phase out	-	-
17	**AT1 before regulatory adjustments**	-	-
18	Total regulatory adjustment applied to AT1 capital	-	-
19	Additional Tier 1 capital after regulatory adjustments	-	-
20	**Additional Tier 1 capital recognized for capital adequacy**	-	-
21	**Tier 1 Capital (CET1 + admissible AT1) (11+20)**	5,900,503	(22,309,146)
	Tier 2 Capital		
22	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	-
23	Tier 2 capital instruments subject to phase-out arrangement issued under pre-Basel 3 rules	-	-
24	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)		
25	of which: instruments issued by subsidiaries subject to phase out	-	-
26	General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets	262,520	231,767
27	Revaluation Reserves (net of taxes)		
28	of which: Revaluation reserves on fixed assets	3,241,857	2,642,652
29	of which: Unrealized gains/losses on AFS	105,883	836,087
30	Foreign Exchange Translation Reserves	-	-
31	Undisclosed/Other Reserves (if any)	-	-
32	**T2 before regulatory adjustments**	3,610,260	3,710,506
33	Total regulatory adjustment applied to T2 capital	-	-
34	Tier 2 capital (T2) after regulatory adjustments	3,610,260	3,710,506
35	Tier 2 capital recognized for capital adequacy	2,030,241	-
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
37	**Total Tier 2 capital admissible for capital adequacy**	2,030,241	-
38	**TOTAL CAPITAL (T1 + admissible T2) (21+37)**	7,930,744	(22,309,146)
39	**Total Risk Weighted Assets (RWA) {for details refer Note 46}**	68,528,241	79,724,753
	Capital Ratios and buffers (in percentage of risk weighted assets)		
40	**CET1 to total RWA**	8.61%	-27.98%
41	**Tier-1 capital to total RWA**	8.61%	-27.98%
42	**Total capital to total RWA**	11.57%	-27.98%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		
44	of which: capital conservation buffer requirement	7.50%	7.50%
45	of which: countercyclical buffer requirement	1.50%	1.50%
46	of which: D-SIB or G-SIB buffer requirement		
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	1.11%	-
	National minimum capital requirements prescribed by SBP		
48	CET1 minimum ratio	6.00%	6.00%
49	Tier 1 minimum ratio	7.50%	7.50%
50	Total capital minimum ratio	11.50%	11.50%