

BANK MAKRAMAH LIMITED

46.1 CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED

	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)	2,710,431	(6,132,049)
Minority interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)		
8		
CET 1 before regulatory adjustments	19,623,569	4,022,113
9 Total regulatory adjustments applied to CET1	13,763,039	26,522,853
Common Equity Tier 1	5,860,530	(22,500,740)
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	-	-
Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
15 of which: instrument issued by subsidiaries subject to phase out	-	-
16	-	-
AT1 before regulatory adjustments	-	-
17 Total regulatory adjustment applied to AT1 capital	-	-
18 Additional Tier 1 capital after regulatory adjustments	-	-
19	-	-
Additional Tier 1 capital recognized for capital adequacy	-	-
20	-	-
Tier 1 Capital (CET1 + admissible AT1) (11+20)	5,860,530	(22,500,740)
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	-	-
Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	-	-
24 of which: instruments issued by subsidiaries subject to phase out	-	-
25	-	-
26 General provisions/ reserves for loan losses-up to 1.25% of Credit Risk Weighted Assets	262,746	231,829
27 Revaluation Reserves (net of taxes)		
28 of which: Revaluation reserves on fixed assets	3,241,857	3,112,687
29 of which: Unrealized gains/losses on AFS	27,978	778,154
30 Foreign Exchange Translation Reserves	-	-
31 Undisclosed/Other Reserves (if any)	-	-
T2 before regulatory adjustments	3,532,581	4,122,670
32 Total regulatory adjustment applied to T2 capital	-	-
33 Tier 2 capital (T2) after regulatory adjustments	3,532,581	4,122,670
34 Tier 2 capital recognized for capital adequacy	2,019,056	-
35 Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
36	-	-
Total Tier 2 capital admissible for capital adequacy	2,019,056	-
37	7,879,586	(22,500,740)
TOTAL CAPITAL (T1 + admissible T2) (21+37)	7,879,586	(22,500,740)
38	67,653,077	81,811,563
Total Risk Weighted Assets (RWA) {for details refer Note 46}	67,653,077	81,811,563
Capital Ratios and buffers (in percentage of risk weighted assets)		
CET1 to total RWA	8.66%	-27.50%
40	8.66%	-27.50%
Tier-1 capital to total RWA	8.66%	-27.50%
41	11.65%	-27.50%
Total capital to total RWA	11.65%	-27.50%
Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)		
42		
43 of which: capital conservation buffer requirement	7.50%	7.50%
44 of which: countercyclical buffer requirement	1.50%	1.50%
45 of which: D-SIB or G-SIB buffer requirement		
46 CET1 available to meet buffers (as a percentage of risk weighted assets)	1.16%	-
47		
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%