

**41.2 BANK MAKRAMAH LIMITED**  
**CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - CONSOLIDATED**

	December 31, 2024	December 31, 2023
	----- (Rupees in '000) -----	
<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>		
1 Fully paid-up capital / capital deposited with SBP	<b>30,500,208</b>	30,500,208
2 Balance in Share Premium Account	-	-
3 Reserve for issue of Bonus Shares	-	-
4 Discount on issue of shares	-	-
5 General / statutory reserves	<b>(425,043)</b>	(425,043)
6 Gain / (losses) on derivatives held as Cash Flow Hedge	-	-
7 Unappropriated / unremitted profits / (losses)	<b>(52,620,619)</b>	(46,979,562)
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)	-	-
<b>9 CET 1 before regulatory adjustments</b>	<b>(22,545,454)</b>	(16,904,397)
10 Total regulatory adjustments applied to CET1 (Note 41.2.1)	<b>(26,225,889)</b>	(23,841,422)
<b>11 Common Equity Tier 1</b>	<b>(48,771,343)</b>	(40,745,819)
<b>Additional Tier 1 (AT 1) Capital</b>		
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	-	-
<b>17 AT1 before regulatory adjustments</b>	-	-
18 Total regulatory adjustment applied to AT1 capital (Note 41.2.2)	-	-
19 Additional Tier 1 capital after regulatory adjustments	-	-
<b>20 Additional Tier 1 capital recognized for capital adequacy</b>	-	-
<b>21 Tier 1 Capital (CET1 + admissible AT1) (11+20)</b>	<b>(48,771,343)</b>	(40,745,819)
<b>Tier 2 Capital</b>		
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	<b>231,767</b>	5,329
27 Revaluation Reserves (net of taxes)		
28 of which: Revaluation reserves on fixed assets	<b>3,112,687</b>	3,297,986
29 of which: Unrealized gains/losses on AFS	<b>822,278</b>	189,012
30 Foreign Exchange Translation Reserves	-	-
31 Undisclosed/Other Reserves (if any)	-	-
<b>32 T2 before regulatory adjustments</b>	<b>4,166,732</b>	3,492,327
33 Total regulatory adjustment applied to T2 capital (Note 41.2.3)	-	-
34 Tier 2 capital (T2) after regulatory adjustments	<b>4,166,732</b>	3,492,327
35 Tier 2 capital recognized for capital adequacy	-	-
36 Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
<b>37 Total Tier 2 capital admissible for capital adequacy</b>	-	-
<b>38 TOTAL CAPITAL (T1 + admissible T2) (21+37)</b>	<b>(48,771,343)</b>	(40,745,819)
<b>39 Total Risk Weighted Assets (RWA) {for details refer Note 41.5}</b>	<b>52,099,983</b>	52,971,645

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----- (Rupees in '000) -----

<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>			
40	<b>CET1 to total RWA</b>	<b>-93.61%</b>	-76.92%
41	<b>Tier-1 capital to total RWA</b>	<b>-93.61%</b>	-76.92%
42	<b>Total capital to total RWA</b>	<b>-93.61%</b>	-76.92%
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	<b>7.50%</b>	7.50%
44	of which: capital conservation buffer requirement	<b>1.50%</b>	1.50%
45	of which: countercyclical buffer requirement	-	-
46	of which: D-SIB or G-SIB buffer requirement	-	-
47	CET1 available to meet buffers (as a percentage of risk weighted assets)	-	-
<b>National minimum capital requirements prescribed by SBP</b>			
48	CET1 minimum ratio	<b>6.00%</b>	6.00%
49	Tier 1 minimum ratio	<b>7.50%</b>	7.50%
50	Total capital minimum ratio	<b>11.50%</b>	11.50%