41.2 BANK MAKRAMAH LIMITED

CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES - UNCONSOLIDATED

		December 31, 2024	December 31, 2023
		------ (Rupees in '000) ------	
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully paid-up capital / capital deposited with SBP	**30,500,208**	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	**(425,043)**	(425,043)
6	Gain / (losses) on derivatives held as Cash Flow Hedge		-
7	Unappropriated / unremitted profits / (losses)	**(52,515,247)**	(46,858,568)
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**	**(22,440,082)**	(16,783,403)
10	Total regulatory adjustments applied to CET1 **(Note 41.2.1)**	**(26,522,851)**	(24,125,751)
11	**Common Equity Tier 1**	**(48,962,933)**	(40,909,154)
	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 **(Note 41.2.2)**	**-**	-
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)**	**(48,962,933)**	(40,909,154)
	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	**231,829**	5,329
27	Revaluation Reserves (net of taxes)		
28	of which: Revaluation reserves on fixed assets	**3,112,687**	3,297,986
29	of which: Unrealized gains/losses on AFS	**778,154**	182,002
30	Foreign Exchange Translation Reserves	**-**	-
31	Undisclosed/Other Reserves (if any)	**-**	-
32	**T2 before regulatory adjustments**	**4,122,670**	3,485,317
33	Total regulatory adjustment applied to T2 capital **(Note 41.2.3)**	**-**	-
34	Tier 2 capital (T2) after regulatory adjustments	**4,122,670**	3,485,317
35	Tier 2 capital recognized for capital adequacy	**-**	-
36	Portion of Additional Tier 1 capital recognized in Tier 2 capital	**-**	-
37	**Total Tier 2 capital admissible for capital adequacy**	**-**	-
38	**TOTAL CAPITAL (T1 + admissible T2) (21+37)**	**(48,962,933)**	**(40,909,154)**
39	**Total Risk Weighted Assets (RWA) {for details refer Note 41.5}**	**54,186,796**	45,318,413
	Capital Ratios and buffers (in percentage of risk weighted assets)		
40	**CET1 to total RWA**	**-90.36%**	**-90.27%**
41	**Tier-1 capital to total RWA**	**-90.36%**	**-90.27%**
42	**Total capital to total RWA**	**-90.36%**	**-90.27%**
43	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	**7.50%**	**7.50%**
44	of which: capital conservation buffer requirement	**1.50%**	**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)	**-**	**-**
	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%**