

Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Poush, 2077

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	40,963,318.73	37,453,930.30
b	Risk Weighted Exposure for Operational Risk	2,534,722.04	2,427,916.78
c	Risk Weighted Exposure for Market Risk	1,502.65	2,247.75
Total Risk Weighted Exposures (Before adjustments of Pillar II)		43,499,543.43	39,884,094.83
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income	-	
SRP 6.4a (9)	If overall risk management policies and procedures are not satisfactory. Add% of RWE	-	
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add% of RWE	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		43,499,543.43	39,884,094.83

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		4,702,716.17	4,157,622.49
a	Paid up Equity Share Capital	470,305.37	3,238,689.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	579,436.05	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	1,500.00	463,984.90
f	Retained Earnings	-	446,996.47
g	Un-audited current year cumulative profit/(loss)	-	39,969.43
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	20.00	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	20.00	21,290.14
n	Less: Fictitious Assets		
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests		
q	Less: Investment in equity of institutions in excess of limits		
r	Less: Investments arising out of underwriting commitments		
s	Less: Reciprocal crossholdings		
t	Less: Purchase of land & building in excess of limit and unutilized	-	32,114.80
u	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less: Shortfall in Provision	-	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	

(B) Supplementary Capital (Tier 2)		(eligible Rs. 545244.29 thousand only)		560,092.05	565,939
a	Cumulative and/or Redeemable Preference Share				
b	Subordinated Term Debt				
c	Hybrid Capital Instruments				
d	General loan loss provision	127,865.94	564,439.13		
e	Exchange Equalization Reserve				
f	Investment Adjustment Reserve	-	1,500.00		
g	Asset Revaluation Reserve				
h	Other Reserves				
Total Capital Fund (Tier I and Tier II)		5,247,960.46	4,723,561.63		

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.81%	10.42%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.06%	11.84%