Garima Bikas Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Chaitra, 2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	31,029,131.96	31,183,237.52
b	Risk Weighted Exposure for Operational Risk	1,920,665.37	1,920,665.37
c	Risk Weighted Exposure for Market Risk	1,522.36	1,374.98
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**32,951,319.69**	**33,105,277.86**
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 equvalent to reciprocal of capital charge of 2-5% of gross income*	-	
SRP 6.4a (9)	*If overall risk management policies and precedures 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)		**32,951,319.69**	**33,105,277.86**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**3,932,330.50**	**3,979,234.92**
a	Paid up Equity Share Capital	-	3,238,689.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	-	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	-	463,984.90
f	Retained Earnings	-	10,343.51
g	Un-audited current year cumulative profit/(loss)	-	298,234.81
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	-	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	-	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)		**370,255.38**	**360,400**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	(162.17)	358,899.66
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)		**4,302,585.88**	**4,339,634.58**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.93%	12.02%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.06%	13.11%