

Garima Bikas Bank Ltd.
Capital Adequacy Table
At the month end of Falgun, 2076

Form No. 1

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	31,183,237.52	30,153,217.60
b	Risk Weighted Exposure for Operational Risk	1,920,665.37	1,920,665.37
c	Risk Weighted Exposure for Market Risk	1,374.98	1,061.54
Total Risk Weighted Exposures (Before adjustments of Pillar II)		33,105,277.86	32,074,944.51
Adjustments under Pillar II			
SRP 6.4a (5)	<i>ALM policies & practices are not satisfactory, add 1% of net interest income to RWE</i>	-	
SRP 6.4a (6)	<i>Add% of the total deposit due to insufficient Liquid Assets</i>	-	
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income</i>	-	
SRP 6.4a (9)	<i>If overall risk management policies and precedures are not satisfactory. Add% of RWE</i>	-	
SRP 6.4a (10)	<i>If desired level of disclosure requirement has not been achieved, Add% of RWE</i>	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		33,105,277.86	32,074,944.51
1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		3,979,234.92	3,973,826.20
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)	-	292,826.10
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)		360,399.66	360,400
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	-	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)		4,339,634.58	4,334,225.86
1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.02%	12.39%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.11%	13.51%