Garima Bikas Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Kartik,2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
	Risk Weighted Exposure for Credit Risk	27,811,965.81	27,382,030.22
	Risk Weighted Exposure for Operational Risk	1,920,665.37	1,745,884.82
	Risk Weighted Exposure for Market Risk	1,352.39	1,229.32
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**29,733,983.57**	**29,129,144.36**
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)	**29,733,983.57**	**29,129,144.36**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**3,782,446.27**	**3,778,006.26**
	Paid up Equity Share Capital	507.12	2,788,368.00
	Irredeemable Non-cumulative preference shares		
	Share Premium	345,100.11	97.07
	Proposed Bonus Equity Shares		
	Statutory General Reserves	4,894.87	345,100.11
	Retained Earnings	22,493.87	586,883.77
	Un-audited current year cumulative profit/(loss)	-	89,672.11
	Capital Redemption Reserve		
	Capital Adjustment Reserve		
	Dividend Equalization Reserves		
	Other Free Reserve	-	22,493.87
	Less: Goodwill		
	Less: Deferred Tax Assets	153.00	22,493.87
	Less: Fictitious Assets		
	Less: Investment in equity in licensed Financial Institutions		
	Less: Investment in equity of institutions with financial interests		
	Less: Investment in equity of institutions in excess of limits		
	Less: Investments arising out of underwriting commitments		
	Less: Reciprocal crossholdings		
	Less: Purchase of land & building in excess of limit and unutilized	-	32,114.80
	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)		**341,010.44**	**341,010**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	29,940.38	336,115.57
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	-	4,894.87
g	Asset Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**4,123,456.71**	**4,119,016.70**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.72%	12.97%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.87%	14.14%