Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Jestha, 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	45,495,439.35	45,469,029.84
b	Risk Weighted Exposure for Operational Risk	2,534,722.04	2,534,722.04
c	Risk Weighted Exposure for Market Risk	1,714.41	1,680.14
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**48,031,875.80**	**48,005,432.02**
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)	**48,031,875.80**	**48,005,432.02**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**4,837,006.35**	**4,907,487.71**
a	Paid up Equity Share Capital	10,070.55	3,675,912.50
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	579,436.05
f	Retained Earnings	-	10,070.55
g	Un-audited current year cumulative profit/(loss)	-	674,086.34
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	45.00	13,576.56
l	Less: Goodwill		
m	Less: Deferred Tax Assets	45.00	13,576.56
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. 601898.45 thousand only)**	**620,256.09**	**620,256**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	75,686.87	618,756.09
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)	**5,438,904.80**	**5,527,743.81**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.07%	10.22%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.32%	11.51%