

**Garima Bikas Bank Limited**

Form No. 1

**Capital Adequacy Table**

At the month end of Ashadh, 2078

(Rs. in '000)

<b>1. 1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	46,739,899.50	45,495,439.35
b	Risk Weighted Exposure for Operational Risk	2,534,722.04	2,534,722.04
c	Risk Weighted Exposure for Market Risk	1,974.15	1,714.41
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>49,276,595.69</b>	<b>48,031,875.80</b>
<b>Adjustments under Pillar II</b>			
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	-	
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>49,276,595.69</b>	<b>48,031,875.80</b>
<b>1.2 CAPITAL</b>			
		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>5,008,647.00</b>	<b>4,837,006.35</b>
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)	-	603,604.98
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	-	13,576.56
l	Less: Goodwill		
m	Less: Deferred Tax Assets	-	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		
<b>Adjustments under Pillar II</b>			
SRP 6.4a(1)	Less: Shortfall in Provision	-	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	
<b>(B) Supplementary Capital (Tier 2)</b> (eligible Rs. 617457.45 thousand only)		<b>810,266.95</b>	<b>620,256</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	99,869.61	618,756.09
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	-	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>5,626,104.45</b>	<b>5,457,262.45</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>			
		<b>Current Period</b>	<b>Previous Period</b>
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.16%	10.07%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.42%	11.36%