Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Kartik, 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	52,043,310.75	49,991,079.55
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	144.18	211.01
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**55,248,444.37**	**53,196,280.01**
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)	*Overall risk management policies and precedures are not satisfactory. Add 1% of RWE*	552,484.44	531,962.80
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)	**55,800,928.82**	**53,728,242.81**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**5,395,288.61**	**5,201,627.01**
a	Paid up Equity Share Capital	3,948,183.11	3,675,912.50
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	6,765.32	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	579,436.05	579,436.05
f	Retained Earnings	933,839.20	886,475.07
g	Un-audited current year cumulative profit/(loss)	83,079.73	91,821.12
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves	15,697.18	13,576.56
l	Other Free Reserve		
n	Less: Goodwill	15,697.18	13,576.56
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests	123,900.00	-
r	Less: Investment in equity of institutions in excess of limits		
s	Less: Investments arising out of underwriting commitments		
t	Less: Reciprocal crossholdings		
u	Less: Purchase of land & building in excess of limit and unutilized	32,114.80	32,114.80
v	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)		**911,932.56**	**888,016**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	910,432.56	886,516.19
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,500.00	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**6,307,221.17**	**6,089,643.20**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	9.67%	9.68%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.30%	11.33%