

Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Marg, 2078

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	53,060,837.25	52,043,310.75
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	188.80	144.18
Total Risk Weighted Exposures (Before adjustments of Pillar II)		56,266,015.49	55,248,444.37
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 equivalent 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	562,660.15	552,484.44
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)		56,828,675.65	55,800,928.82

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		5,413,010.32	5,395,288.61
a	Paid up Equity Share Capital	3,948,183.11	3,948,183.11
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	6,765.32	6,765.32
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	579,436.05	579,436.05
f	Retained Earnings	933,653.20	933,839.20
g	Un-audited current year cumulative profit/(loss)	100,987.44	83,079.73
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves	15,697.18	15,697.18
l	Other Free Reserve		
n	Less: Goodwill	15,697.18	15,697.18
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	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	911,933
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	910,432.56	910,432.56
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)		6,324,942.88	6,307,221.17

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.53%	9.67%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.13%	11.30%