

# Garima Bikas Bank Limited

Form No. 1

## Capital Adequacy Table

At the month end of Bhadra, 2079

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	56,395,989.85	55,816,469.33
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	14,020.22	9,248.09
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>59,614,999.52</b>	<b>59,030,706.86</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)	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	1,192,299.99	1,180,614.14
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	596,150.00	590,307.07
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>61,403,449.50</b>	<b>60,801,628.07</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>5,968,961.26</b>	<b>6,023,982.85</b>
a	Paid up Equity Share Capital	4,579,892.40	4,579,892.40
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	97.07	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	762,267.00	762,267.00
f	Retained Earnings	981,508.65	982,129.58
g	Un-audited current year cumulative profit/(loss)	(198,789.06)	(144,388.40)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves		
l	Other Free Reserve		
n	Less: Goodwill		
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		
<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>		<b>1,922,501.93</b>	<b>1,922,502</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt	1,000,000.00	1,000,000.00
c	Hybrid Capital Instruments		
d	General loan loss provision	920,917.93	920,917.93
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,584.00	1,584.00
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>7,891,463.19</b>	<b>7,946,484.78</b>

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.72%	9.91%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.85%	13.07%