

Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Ashadh, 2079

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	55,301,102.83	51,538,835.22
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	9,872.00	169.92
Total Risk Weighted Exposures (Before adjustments of Pillar II)		58,515,964.28	54,743,994.59
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	-	674,853.95
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	1,170,319.29	547,439.95
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	585,159.64	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		60,271,443.21	55,966,288.48

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		6,170,954.82	5,774,735.17
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	4,117.61	4,101.61
g	Un-audited current year cumulative profit/(loss)	980,595.53	584,391.89
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		
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)		1,954,528.91	1,916,808
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	952,944.91	915,224.06
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,584.00	1,584.00
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		8,125,483.72	7,691,543.23

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.24%	10.32%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.48%	13.74%