

Garima Bikas Bank Ltd.

Capital Adequacy Table

At the month end of Ashadh, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	31,193,836.92	30,534,431.03
b	Risk Weighted Exposure for Operational Risk	2,463,251.78	1,920,665.37
c	Risk Weighted Exposure for Market Risk	1,617.30	1,151.21
Total Risk Weighted Exposures (Before adjustments of Pillar II)		33,658,706.00	32,456,247.61
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)	If overall risk management policies and precedures are not satisfactory. Add% of RWE	-	
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)		33,658,706.00	32,456,247.61

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		4,020,651.16	3,765,912.08
a	Paid up Equity Share Capital	13,295,337.00	3,238,689.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	3,238,689.43	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	10,343.51	463,984.90
f	Retained Earnings	97.07	10,343.51
g	Un-audited current year cumulative profit/(loss)	145,564.74	84,911.98
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	2,885.65	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	2,885.65	21,290.14
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	7,327.72	32,114.80
u	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)		636,102.38	370,255
(eligible Rs. 422233.82 thousand only)			
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	767,591.68	368,755.38
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	-	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		4,442,884.99	4,136,167.47

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.95%	11.60%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.20%	12.74%