

Garima Bikas Bank Ltd.

Capital Adequacy Table

At the month end of Baishakh, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	30,610,319.67	31,029,131.96
b	Risk Weighted Exposure for Operational Risk	1,920,665.37	1,920,665.37
c	Risk Weighted Exposure for Market Risk	1,549.72	1,522.36
Total Risk Weighted Exposures (Before adjustments of Pillar II)		32,532,534.76	32,951,319.69
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 procedures 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)		32,532,534.76	32,951,319.69

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		3,831,362.16	3,932,330.50
a	Paid up Equity Share Capital	3,238,689.43	3,238,689.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	97.07	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	463,984.90	463,984.90
f	Retained Earnings	10,343.51	10,343.51
g	Un-audited current year cumulative profit/(loss)	150,362.06	251,330.40
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	21,290.14	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	21,290.14	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	32,114.80	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)		370,255.38	370,255
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	368,755.38	368,755.38
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)		4,201,617.55	4,302,585.88

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.78%	11.93%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.92%	13.06%