Garima Bikas Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Poush,2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	29,699,152.55	28,993,669.88
b	Risk Weighted Exposure for Operational Risk	1,920,665.37	1,920,665.37
c	Risk Weighted Exposure for Market Risk	1,575.96	1,580.07
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**31,621,393.88**	**30,915,915.32**
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 equvalent 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)	**31,621,393.88**	**30,915,915.32**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**3,987,584.18**	**3,815,628.01**
a	Paid up Equity Share Capital	10,701.75	2,788,368.00
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	463,984.90	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	1,500.00	463,984.90
f	Retained Earnings	-	484,724.32
g	Un-audited current year cumulative profit/(loss)	-	110,568.53
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	128.00	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	128.00	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
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)		**369,516.22**	**337,616**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	42,352.11	336,115.57
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)	**4,357,100.40**	**4,153,243.58**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.61%	12.34%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.78%	13.43%