

Garima Bikas Bank Ltd.

Capital Adequacy Table

At the month end of Bhadra, 2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	26,435,870.07	25,727,643.20
b	Risk Weighted Exposure for Operational Risk	1,745,884.82	1,920,665.37
c	Risk Weighted Exposure for Market Risk	571.20	911.31
Total Risk Weighted Exposures (Before adjustments of Pillar II)		28,182,326.09	27,649,219.88
Adjustments under Pillar II			
SRP 6.4a (5)	<i>ALM policies & practices are not satisfactory, add 1% of net interest income to RWE</i>	-	
SRP 6.4a (6)	<i>Add% of the total deposit due to insufficient Liquid Assets</i>	-	
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income</i>	-	
SRP 6.4a (9)	<i>If overall risk management policies and procedures are not satisfactory. Add% of RWE</i>	-	
SRP 6.4a (10)	<i>If desired level of disclosure requirement has not been achieved, Add% of RWE</i>	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		28,182,326.09	27,649,219.88

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		3,666,073.63	3,629,482.71
a	Paid up Equity Share Capital	507.12	2,788,368.00
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	345,100.11	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	4,894.87	345,100.11
f	Retained Earnings	22,493.87	586,680.22
g	Un-audited current year cumulative profit/(loss)	-	(58,647.88)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	-	22,493.87
l	Less: Goodwill		
m	Less: Deferred Tax Assets	-	22,493.87
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)		306,297.87	306,298
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	11,581.00	301,403.00
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	-	4,894.87
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		3,972,371.50	3,935,780.58

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.01%	13.13%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.10%	14.23%