

Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Baishakh, 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	45,469,029.84	45,444,222.03
b	Risk Weighted Exposure for Operational Risk	2,534,722.04	2,534,722.04
c	Risk Weighted Exposure for Market Risk	1,680.14	2,229.99
Total Risk Weighted Exposures (Before adjustments of Pillar II)		48,005,432.02	47,981,174.06
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)		48,005,432.02	47,981,174.06
1.2 CAPITAL			
(A) Core Capital (Tier 1)		4,907,487.71	4,977,425.33
a	Paid up Equity Share Capital	10,070.55	3,675,912.50
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	579,436.05	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	1,500.00	579,436.05
f	Retained Earnings	-	10,070.55
g	Un-audited current year cumulative profit/(loss)	-	744,023.96
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	-	13,576.56
l	Less: Goodwill		
m	Less: Deferred Tax Assets	-	13,576.56
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) (eligible Rs. 601567.9 thousand only)		620,256.09	620,256
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	75,686.87	618,756.09
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)		5,509,055.61	5,597,681.43
1.3 CAPITAL ADEQUACY RATIOS			
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.22%	10.37%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.48%	11.67%