

# Garima Bikas Bank Limited

Form No. 1

## Capital Adequacy Table

At the month end of Ashwin, 2078

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	49,991,079.55	47,610,690.11
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	211.01	1,249.11
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>53,196,280.01</b>	<b>50,816,928.67</b>
<b>Adjustments under Pillar II</b>			
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)	Overall risk management policies and precedures are not satisfactory. Add 1% of RWE	531,962.80	508,169.29
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-	
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>53,728,242.81</b>	<b>51,325,097.96</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>5,201,627.01</b>	<b>5,045,979.68</b>
a	Paid up Equity Share Capital	3,675,912.50	3,675,912.50
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	97.07	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	579,436.05	579,436.05
f	Retained Earnings	886,475.07	886,458.00
g	Un-audited current year cumulative profit/(loss)	91,821.12	(63,809.14)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves	13,576.56	13,576.56
l	Other Free Reserve		
n	Less: Goodwill	13,576.56	13,576.56
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests	-	
r	Less: Investment in equity of institutions in excess of limits		
s	Less: Investments arising out of underwriting commitments		
t	Less: Reciprocal crossholdings		
u	Less: Purchase of land & building in excess of limit and unutilized	32,114.80	32,114.80
v	Less: Other Deductions		
<b>Adjustments under Pillar II</b>			
SRP 6.4a(1)	Less: Shortfall in Provision	-	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	

<b>(B) Supplementary Capital (Tier 2)</b>		<b>894,634.53</b>	<b>643,064</b>
(eligible Rs. 888016.01 thousand only)			
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments	-	
d	General loan loss provision	893,134.53	641,563.72
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,500.00	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>6,089,643.02</b>	<b>5,689,043.40</b>

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.68%	9.83%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.33%	11.08%