

# Garima Bikas Bank Limited

## Capital Adequacy Table

At the month end of Shrawan, 2080

Form No. 1A

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	59,729,094.94	60,507,909.63
b	Risk Weighted Exposure for Operational Risk	3,935,904.63	2,913,335.41
c	Risk Weighted Exposure for Market Risk	17,010.08	21,526.33
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>63,682,009.65</b>	<b>63,442,771.36</b>
<b>Adjustments under Pillar II</b>			
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	-	-
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	-	-
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,273,640.19	1,268,855.43
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	636,820.10	634,427.71
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>65,592,469.94</b>	<b>65,346,054.50</b>

1.2 CAPITAL		Current Month End	Previous Month End
<b>(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]</b>		<b>6,774,359.07</b>	<b>6,927,201.12</b>
<b>Common Equity Tier 1 (CET 1)</b>		<b>6,774,359.07</b>	<b>6,927,201.12</b>
a	Paid up Equity Share Capital	5,187,687.06	5,187,687.06
b	Equity Share Premium	4,415.33	4,415.33
c	Proposed Bonus Equity Shares		
d	Statutory General Reserves	968,269.80	968,269.80
e	Retained Earnings	1,002,003.12	11,077.19
f	Unaudited current year cumulative profit/(loss)	-139,689.69	1,004,078.28
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve		
i	Debenture Redemption Reserve		
j	Dividend Equalization Reserves		
K	Bargain Purchase Gain		
l	Other Free Reserve		
m	Less: Goodwill	92,311.74	92,311.74
n	Less: Intangible Assets		
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests	123,900.00	123,900.00
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: Cash Flow Hedge		
w	Less: Defined Benefits Pension Assets		
x	Less: Unrecognized Defined Benefit Pension Liabilities		
y	Less: Negative Balances of reserve accounts		
z	Less: Other Deductions		
<b>Adjustments under Pillar II</b>			
SRP 6.4a(1)	Less: Shortfall in Provision(6.4 a 1)	-	
SRP 6.4a(2)	Less: Loans and Facilities extended to related parties and restricted lending	-	
<b>Additional Tier 1 (AT 1)</b>		-	-
a	Perpetual Non Cumulative Preference Share Capital		
b	Perpetual Debt Instruments		
c	Stock Premium		

<b>(B) Supplementary Capital (Tier 2)</b>		<b>(eligible Rs. 1987274.35 thousand only)</b>	<b>2,071,952.08</b>	<b>2,071,952</b>
a	Cumulative and/or Redeemable Preference Share			
b	Subordinated Term Debt	1,000,000.00	1,000,000.00	
c	Hybrid Capital Instruments			
d	Stock Premium			
e	General LLP (only 1.25% of RWE =Rs 746613.69 thousand is eligible for Tier 2 Capital)	1,070,207.80	1,070,207.80	
f	Exchange Equalization Reserve	160.28	160.28	
g	Investment Adjustment Reserve	1,584.00	1,584.00	
h	Assets Revaluation Reserve			
i	Other Reserves			
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>8,761,633.42</b>	<b>8,999,153.20</b>	

1.3 CAPITAL ADEQUACY RATIOS		Current Month End	Previous Month End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.33%	10.60%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		10.33%	10.60%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.36%	13.77%