

# Garima Bikas Bank Limited

## Capital Adequacy Table

At the month end of Chaitra, 2079

Form No. 1

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	58,487,622.01	59,440,317.02
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	29,203.81	14,954.66
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>61,721,815.27</b>	<b>62,660,261.13</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 procedures are not satisfactory. Add 2% of RWE	1,234,436.31	1,253,205.22
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	617,218.15	626,602.61
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>63,573,469.73</b>	<b>64,540,068.96</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>6,266,604.23</b>	<b>6,024,853.94</b>
a	Paid up Equity Share Capital	5,187,687.06	5,187,687.06
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	4,415.33	4,415.33
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	968,269.80	968,269.80
f	Retained Earnings	24,748.11	24,748.11
g	Un-audited current year cumulative profit/(loss)	329,810.47	88,060.19
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves		
l	Other Free Reserve		
n	Less: Goodwill	92,311.74	92,311.74
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: 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>(eligible Rs. 2050546.25 thousand only)</b>	<b>2,134,779.80</b>	<b>4,189,239</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	General loan loss provision		1,133,195.80	1,052,875.42
e	Exchange Equalization Reserve			
f	Investment Adjustment Reserve		1,584.00	1,584.00
g	Asset Revaluation Reserve			
h	Other Reserves			2,134,779.80
<b>Total Capital Fund (Tier I and Tier II)</b>			<b>8,317,150.48</b>	<b>10,214,093.16</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)		9.86%	9.34%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.08%	15.83%