Garima Bikas Bank Limited

Form No. 1A

Capital Adequacy Table

At the month end of Bhadra, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Month End**	**Previous Month End**
a	Risk Weighted Exposure for Credit Risk	59,633,063.41	59,729,094.94
b	Risk Weighted Exposure for Operational Risk	3,935,904.63	3,935,904.63
c	Risk Weighted Exposure for Market Risk	31,944.75	17,010.08
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**63,600,912.79**	**63,682,009.65**
Adjustments under Pillar II			
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)*	1,272,018.26	1,273,640.19
SRP 6.4a (10)	*Adjustment as per SRP 6.4a (10)*	636,009.13	636,820.10
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**65,508,940.18**	**65,592,469.94**

1.2 CAPITAL		**Current Month End**	**Previous Month End**
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**6,657,101.87**	**6,774,359.07**
	Common Equity Tier 1 (CET 1)	**6,657,101.87**	**6,774,359.07**
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	1,002,171.47	1,002,003.12
f	Unaudited current year cumulative profit/(loss)	-257,115.25	-139,689.69
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		
Adjustments under Pillar II			
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	-	
Additional Tier 1 (AT 1)		-	-
a	Perpetual Non Cumulative Preference Share Capital		
b	Perpetual Debt Instruments		
c	Stock Premium		

(B) Supplementary Capital (Tier 2)	**(eligible Rs. 1985689.83 thousand only)**	**2,071,952.08**	**2,071,952**
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 745413.29 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		
	Total Capital Fund (Tier I and Tier II)	**8,642,791.70**	**8,846,311.15**

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)	10.16%	10.33%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	10.16%	10.33%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.19%	13.49%