Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Magh, 2079

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	58,939,083.36	58,764,064.09
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	21,438.62	24,368.36
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**62,165,511.42**	**61,993,421.89**
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 equvalent 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 2% of RWE*	1,243,310.23	1,239,868.44
SRP 6.4a (10)	*Desired level of disclosure requirement has not been achieved. Add 1% of RWE*	621,655.11	619,934.22
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**64,030,476.76**	**63,853,224.55**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**6,112,414.36**	**6,259,914.42**
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)	175,620.60	323,120.66
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		
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)		**2,054,459.42**	**2,054,151**
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	1,052,875.42	1,052,567.11
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,584.00	1,584.00
g	Asset Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**8,166,873.77**	**8,314,065.53**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	9.55%	9.80%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	12.75%	13.02%