

# Garima Bikas Bank Limited

Form No. 1A

## Capital Adequacy Table At the month end of Ashwin, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	59,912,869.84	59,633,063.41
b	Risk Weighted Exposure for Operational Risk	3,935,904.63	3,935,904.63
c	Risk Weighted Exposure for Market Risk	87,964.00	31,944.75
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>63,936,738.46</b>	<b>63,600,912.79</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)	718,164.36	-
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,278,734.77	1,272,018.26
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	639,367.38	636,009.13
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>66,573,004.97</b>	<b>65,508,940.18</b>

1.2 CAPITAL		Current Month End	Previous Month End
<b>(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]</b>		<b>6,862,683.71</b>	<b>6,657,101.87</b>
<b>Common Equity Tier 1 (CET 1)</b>		<b>6,862,683.71</b>	<b>6,657,101.87</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	1,001,554.49	1,002,171.47
f	Unaudited current year cumulative profit/(loss)	-50,916.42	-257,115.25
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>2,161,085.51</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 1.65% of RWE = Rs 988562.35 thousand is eligible for Tier 2 Capital)	1,159,341.23	1,070,207.80
f	Exchange Equalization Reserve	160.28	160.28
g	Investment Adjustment Reserve	1,584.00	1,584.00
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>9,023,769.22</b>	<b>8,729,053.95</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)		10.31%	10.16%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.31%	10.16%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.55%	13.32%