Garima Bikas Bank Limited

Form No. 1A

Capital Adequacy Table

At the month end of Poush, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	58,915,589.11	62,029,661.99
b	Risk Weighted Exposure for Operational Risk	3,972,545.48	3,935,904.63
c	Risk Weighted Exposure for Market Risk	51,781.48	70,239.28
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**62,939,916.07**	**66,035,805.89**
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)*	732,820.62	718,164.36
SRP 6.4a (9)	*Adjustment as per SRP 6.4a (9)*	1,258,798.32	1,320,716.12
SRP 6.4a (10)	*Adjustment as per SRP 6.4a (10)*	629,399.16	660,358.06
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**65,560,934.17**	**68,735,044.43**

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**7,056,232.79**	**6,696,429.37**
	Common Equity Tier 1 (CET 1)	**7,056,232.79**	**6,696,429.37**
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	1,221,205.01	968,269.80
e	Retained Earnings	517,658.78	1,001,341.95
f	Unaudited current year cumulative profit/(loss)	206,926.48	-216,958.23
g	Capital Redemption Reserve	166,666.67	
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)		**2,237,538.59**	**2,161,376**
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 972107.22 thousand is eligible for Tier 2 Capital)	1,236,514.89	1,159,631.55
f	Exchange Equalization Reserve	1,023.70	160.28
g	Investment Adjustment Reserve	-	1,584.00
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**9,293,771.38**	**8,857,805.19**

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)	10.76%	9.74%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	10.76%	9.74%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.18%	12.89%