

Garima Bikas Bank Limited

Form No. 1A

Capital Adequacy Table At the month end of Magh, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	60,054,055.13	58,915,589.11
b	Risk Weighted Exposure for Operational Risk	3,972,545.48	3,972,545.48
c	Risk Weighted Exposure for Market Risk	84,198.48	51,781.48
Total Risk Weighted Exposures (Before adjustments of Pillar II)		64,110,799.09	62,939,916.07
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	732,820.62
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,282,215.98	1,258,798.32
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	641,107.99	629,399.16
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		66,766,943.68	65,560,934.17

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		6,905,515.70	7,056,232.79
Common Equity Tier 1 (CET 1)		6,905,515.70	7,056,232.79
a	Paid up Equity Share Capital	5,680,517.33	5,187,687.06
b	Equity Share Premium	0.00	4,415.33
c	Proposed Bonus Equity Shares		
d	Statutory General Reserves	1,221,205.01	1,221,205.01
e	Retained Earnings	3,305.40	517,658.78
f	Unaudited current year cumulative profit/(loss)	107,367.66	206,926.48
g	Capital Redemption Reserve	166,666.67	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	25,219.82	
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	2,237,539
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 990891.91 thousand is eligible for Tier 2 Capital)	1,236,514.89	1,236,514.89
f	Exchange Equalization Reserve	1,023.70	1,023.70
g	Investment Adjustment Reserve	-	-
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		9,143,054.29	9,293,771.38

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)		10.34%	10.76%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.34%	10.76%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.69%	14.18%