Garima Bikas Bank Limited

Capital Adequacy Table

At the month end of Chaitra, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	58,975,469.22	60,816,416.35
b	Risk Weighted Exposure for Operational Risk	3,972,545.48	3,972,545.48
c	Risk Weighted Exposure for Market Risk	114,919.78	86,026.97
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**63,062,934.47**	**64,874,988.81**
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)*	1,261,258.69	1,297,499.78
SRP 6.4a (10)	*Adjustment as per SRP 6.4a (10)*	630,629.34	648,749.89
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**65,687,643.13**	**67,554,059.09**

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**7,214,358.80**	**6,816,226.79**
	Common Equity Tier 1 (CET 1)	**7,214,358.80**	**6,816,226.79**
a	Paid up Equity Share Capital	5,680,517.33	5,680,517.33
b	Equity Share Premium	0.00	0.00
c	Proposed Bonus Equity Shares		
d	Statutory General Reserves	1,221,205.01	1,221,205.01
e	Retained Earnings	3,305.40	3,305.40
f	Unaudited current year cumulative profit/(loss)	462,395.59	59,352.84
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve		
i	Debenture Redemption Reserve	166,666.67	166,666.67
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	8,821.87	8,821.87
o	Less: Fictitious Assets	32,452.23	32,452.23
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	25,219.82
z	Less: Other Deductions	4,910.74	
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)		**2,224,380.00**	**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 760205.2 thousand is eligible for Tier 2 Capital)	1,223,356.30	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)		**9,438,738.80**	**9,053,765.37**

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)	10.98%	10.09%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	10.98%	10.09%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.37%	13.40%