

<div> <div>Everest Bank Limited</div> <div>Capital Adequacy Table</div> <div>For the Year ended Ashadh 32, 2082</div> </div>			
(Rs. in '000)			
1. 1 RISK WEIGHTED EXPOSURES		Ashadh 32, 2082	Previous Year 2080-81
a	Risk Weighted Exposure for Credit Risk	248,952,474.42	207,509,578.22
b	Risk Weighted Exposure for Operational Risk	11,766,745.58	9,787,725.59
c	Risk Weighted Exposure for Market Risk	1,138,441.51	616,576.24
Total Risk Weighted Exposures (Before adjustments of Pillar II)		261,857,661.51	217,913,880.05
Adjustments under Pillar II			
	Adjustment as per SRP 6.4a (5)		
SRP 6.4a (5)	Is supervisor satisfied with ALM Policies and practices employed by the bank?		
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)		
	Adjustment as per SRP 6.4a (7)		
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 3 % of Gross Income	2,667,644.98	2,464,371.89
	Adjustment as per SRP 6.4a (9)		
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	5,237,153.23	4,358,277.60
	Adjustment as per SRP 6.4a (10)		
SRP 6.4a (10)	Has the bank achieved desired level of disclosure requirement?	-	-
Total Risk Weighted Exposures (after bank's adjustments of Pillar II)		269,762,459.72	224,736,529.54
1.2 CAPITAL		Ashadh 32, 2082	Previous Year 2080-81
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]			
Common Equity Tier 1 (CET 1)		28,111,615.33	23,804,288.28
a	Paid up Equity Share Capital	12,944,694.27	11,767,903.88
b	Equity Share Premium	238,469.88	238,469.88
c	Proposed Bonus Equity Shares		
d	Statutory General Reserves	7,732,620.49	6,748,987.40
e	Retained Earnings	4,954,470.38	3,302,368.76
f	Unaudited current year cumulative profit/(loss)	-	-
g	Capital Redemption Reserve	-	
h	Capital Adjustment Reserve	1,116,407.91	1,116,407.91
i	Debenture Redemption Reserve	1,365,794.29	768,575.44
j	Dividend Equalization Reserves	-	
K	Bargain Purchase Gain		
l	Other Free Reserve	88,636.99	88,636.99
m	Less: Goodwill	-	-
n	Less: Intangible Assets	116,695.73	25,380.76
o	Less: deferred tax assets- accumulated losses		
p	Less: deferred tax assets- others		
q	Less: Fictitious Assets	-	-
r	Less: Investment in equity in licensed Financial Institutions	-	-
s	Less: Investment in equity of institutions with financial interests	-	-
t	Less: Investment in equity of institutions in excess of limits	-	-
u	Less: Investments arising out of underwriting commitments	-	-
v	Less: Reciprocal crossholdings	-	-
w	Less: Purchase of land & building in excess of limit and unutilized	-	-
x	Less: Cash Flow Hedge	-	-
y	Less: Defined Benefits Pension Assets	-	-
z	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
aa	Less: Other Deductions	212,783.14	201,681.22
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)		7,703,964.16	3,834,157.18
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	4,600,000.00	1,600,000.00
c	Hybrid Capital Instruments	-	-
d	Stock Premium		
e	General Loan Loss Provision	2,938,940.35	2,161,843.89
f	Exchange Equalization Reserve	69,832.41	69,622.36
g	Investment Adjustment Reserve	2,690.93	2,690.93
h	Accrued Interest Receivable on pass loan included in Regulatory Reserve	92,500.47	-
i	Interest Capitalized Reserve included in Regulatory Reserve	-	-
j	Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)		35,815,579.49	27,638,445.47
1.3 CAPITAL ADEQUACY RATIOS			
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.42	10.59
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		10.42	10.59
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.28	12.30