

Everest Bank Limited Disclosure under Basel III As on 16th July 2025 (4th Quarter End-Ashadh of FY 2081/82)			
Capital Structure and Capital Adequacy:			
• Tier 1 Capital and Breakdown of its Components:			
		NPR in '000	
Particulars	Amount		
Common Equity Tier 1 (CET 1)			
Paid up Equity Share Capital	12,944,694		
Equity Share Premium	238,470		
Proposed Bonus Equity Shares	-		
Statutory General Reserves	7,732,620		
Retained Earnings	4,954,470		
Unaudited current year cumulative profit/(loss)	-		
Capital Redemption Reserve	-		
Capital Adjustment Reserve	1,116,408		
Debenture Redemption Reserve	1,365,794		
Dividend Equalization Reserves	-		
Bargain Purchase Gain	-		
Other Free Reserve	88,637		
Less: Goodwill	-		
Less: Intangible Assets	116,696		
Less: deferred tax assets- accumulated losses	-		
Less: deferred tax assets- others	-		
Less: Fictitious Assets	-		
Less: Investment in equity in licensed Financial Institutions	-		
Less: Investment in equity of institutions with financial interests	-		
Less: Investment in equity of institutions in excess of limits	-		
Less: Investments arising out of underwriting commitments	-		
Less: Reciprocal crossholdings	-		
Less: Purchase of land & building in excess of limit and unutilized	-		
Less: Cash Flow Hedge	-		
Less: Defined Benefits Pension Assets	-		
Less: Unrecognized Defined Benefit Pension Liabilities	-		
Less: Other Deductions	212,783		
Adjustments under Pillar II			
Less:Shortfall in Provision(6.4 a 1)	-		
Less: Loans and Facilities extended to related parties and restricted lending	-		
Additional Tier 1 (AT 1)			
Perpetual Non Cumulative Preference Share Capital	-		
Perpetual Debt Instruments	-		
Stock Premium	-		
Total (Tier 1) Capital	28,111,615		
		NPR in '000	
(B) Supplementary Capital (Tier 2)	Amount		
Cumulative and/or Redeemable Preference Share	-		
Subordinated Term Debt	4,600,000		
Hybrid Capital Instruments	-		
Stock Premium	-		
General Loan Loss Provision	2,938,940		
Exchange Equalization Reserve	69,832		
Investment Adjustment Reserve	2,691		
Accrued Interest Receivable on pass loan included in Regulatory Reserve	92,500		
Interest Capitalized Reserve included in Regulatory Reserve	-		
Other Reserves	-		
Total (Tier 2) Capital	7,703,964		
• Details of Subordinated Term Debt: Debenture		NPR in '000	
Interest Payment frequency:	DebentureAmount	Interest Rate	Period (Years)
Quarterly	2,000,000	10.50%	6
Half Yearly	856,783	8.50%	8
Quarterly	746,830	7.50%	10
Half Yearly	3,000,000	7.50%	10
Total	6,603,613		
Eligible Amount for Tier 2 Capital	4,600,000		
• Details of Hybrid Capital Instrument: Cumulative Convertible Preference Share			
Maturity period:	N/A		
Dividend Rate:			
Dividend Payment frequency:			
Amount(Initial)			
Eligible Amount for Tier 2 Capital			

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• Deductions from Capital: The bank does not hold any amount as stipulated in the Framework that qualifies for deduction from its core capital.			
• Total Qualifying Capital:		NPR in '000	
Particulars	Amount		
Core Capital (Tier 1)	28,111,615		
Supplementary Capital (Tier 2)	7,703,964		
Total Capital Fund	35,815,579		
Risk Exposures:			
• Risk weighted exposures under each 11 categories of Credit Risk:		NPR in '000	
Categorises	Risk Weighted Exposure		
1. All Claims on Government of Nepal	-		
2. Claims on Banks	4,637,746		
3. Claims on Domestic Corporates	126,796,046		
4. Claims on Regulatory Retail Portfolio & Other Retail Portfolio	27,571,312		
5. Claims secured by Residential Properties	14,084,874		
6. Claims secured by Commercial Real Estate	1,868,496		
7. Past due claims	1,384,847		
8. High Risk claims	7,723,038		
9. Investment in equity of Institutions	2,791,452		
10. Lending against Shares	3,440,138		
11. Personal Hirepurchase/Personal Auto Loans	2,736,047		
12. Real Estate loans for land acquisition and development	8,860,658		
13. Trust Receipt Loans for Trading Firms	3,509,641		
14. Staff Loan Secured by Residential Property	1,068,839		
15. Other Assets/Cash in Transit	11,988,154		
16. Off Balance Sheet Items	30,491,186		
Total	248,952,474		
• Total Risk Weight Exposures calculation table:		NPR in '000	
RISK WEIGHTED EXPOSURES	Amount		
Risk Weighted Exposure for Credit Risk	248,952,474		
Risk Weighted Exposure for Operational Risk	11,766,746		
Risk Weighted Exposure for Market Risk	1,138,442		
Adjusments under Pillar II			
Adjustment as per SRP 6.4a (5)			
Is supervisor satisfied with ALM Policies and practices employed by the bank?	-		
Adjustment as per SRP 6.4a (6)	-		
Adjustment as per SRP 6.4a (7)			
Add RWE equivalent to reciprocal of capital charge of 3 % of Gross Income	2,667,645		
Adjustment as per SRP 6.4a (9)			
Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	5,237,153		
Adjustment as per SRP 6.4a (10)			
Has the bank achieved desired level of disclosure requirement?	-		
Total Risk Weighted Exposures	269,762,460		
Total Core Capital to Total Risk Weighted Exposures	10.42%		
Total Capital to Total Risk Weighted Exposures	13.28%		
• Amount of Non Performing Assets (both Gross and Net)		NPR in '000	
Particulars	Amount	Loan Loss Provision	Net NPL
Non Performing Loans (NPL)			
Restructured	-	-	-
Sub-Standard	133,568	33,392	100,176
Doubtful	211,973	105,987	105,987
Loss	513,818	513,818	-
Total	859,359	653,196	206,163
NPA Ratios			
NPA Ratios	(%)		
Gross NPA to Gross Advances	0.38%		
Net NPA to Net Advances	0.09%		

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• Movement in Non Performing Assets		NPR in '000	
Particulars	This Quarter	Previous Quarter	Changes(%)
Non Performing Assets (Volumes)	859,359	1,440,078	-40.33%
Non Performing Assets (%)	0.38%	0.64%	-39.75%
• Write off of Loans and Interest Suspense in the Quarter		NPR in '000	
Loan	-		
Interest Suspense	12,436.49		
• Movement in Loan Loss Provision and Interest Suspense:		NPR in '000	
Particulars	This Quarter	Previous Quarter	Changes(%)
Loan Loss Provision	3,294,112	3,728,782	-11.66%
Interest Suspense	96,611	75,644	27.72%
• Details of Additional Loan Loss Provision:		NPR in '000	
Particulars	Amount		
Loss	(92,630)		
Doubtful	(72,460)		
Substandard	(88,132)		
Restructure/Reschedule	-		
Watchlist	(81,094)		
Pass Loan (other than Restructured/Rescheduled Covid/Others)	(102,607)		
Pass Loan (Restructured/Rescheduled Covid/Others)	2,253		
Extra Provision	-		
Total	(434,670)		
• Segregation of Investment Portfolio:		NPR in '000	
Particulars	Amount		
Held for Trading	-		
Held to Maturity	99,160,094		
Available for sale	1,364,531		
Total Investment	100,524,625		