Everest Bank Limited
Disclosure under Basel III
As on 17th October 2025 (1st Quarter End-Ashwin of FY 2082/83)

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	7,952,823
Retained Earnings	5,496,000
Unaudited current year cumulative profit/(loss)	-
Capital Redemption Reserve	-
Capital Adjustment Reserve	1,116,408
Debenture Redemption Reserve	1,598,432
Dividend Equalization Reserves	-
Bargain Purchase Gain	-
Other Free Reserve	88,630
Less: Goodwill	-
Less: Intangible Assets	200,359
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	211,323
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	**29,023,776**

NPR in '000

(B) Supplementary Capital (Tier 2)	Amount
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	4,200,000
Hybrid Capital Instruments	-
Stock Premium	-
General Loan Loss Provision	2,812,909
Exchange Equalization Reserve	66,984
Investment Adjustment Reserve	2,691
Accrued Interest Receivable on pass loan included in Regulatory Reserve	159,695
Regulatory reserve for nonbanking assets recorded within the last 24 months.	538,523
Interest Capitalized Reserve included in Regulatory Reserve	13,726
Other Reserves	-
Total (Tier 2) Capital	**7,794,528**

• 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	**4,200,000**		

• 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)	29,023,776
Supplementary Capital (Tier 2)	7,794,528
Total Capital Fund	**36,818,303**

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	5,577,608
3. Claims on Domestic Corporates	137,921,812
4. Claims on Regulatory Retail Portfolio & Other Retail Portfolio	27,148,927
5. Claims secured by Residential Properties	14,457,530
6. Claims secured by Commercial Real Estate	1,953,193
7. Past due claims	1,976,801
8. High Risk claims	7,775,484
9. Investment in equity of Institutions	2,201,164
10. Lending against Shares(upto Rs.5 Million)	3,674,001
11. Personal Hirepurchase/Personal Auto Loans	2,650,569
12. Real Estate loans for land acquisition and development	9,838,074
13. Trust Receipt Loans for Trading Firms	5,168,916
14. Staff Loan Secured by Residential Property	971,360
15. Other Assets/Cash in Transit	14,539,722
16. Off Balance Sheet Items	29,272,138
Total	**265,127,298**

• Total Risk Weight Exposures calculation table: **NPR in '000**

RISK WEIGHTED EXPOSURES	Amount
Risk Weighted Exposure for Credit Risk	265,127,298
Risk Weighted Exposure for Operational Risk	13,788,260
Risk Weighted Exposure for Market Risk	707,441
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 equvalent to reciprocal of capital charge of 3 % of Gross Income	3,140,939
Adjustment as per SRP 6.4a (9) Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	5,592,460
Adjustment as per SRP 6.4a (10) Has the bank achieved desired level of disclosure requirement?	-
Total Risk Weighted Exposures	**288,356,398**
Total Core Capital to Total Risk Weighted Exposures	**10.07%**
Total Capital to Total Risk Weighted Exposures	**12.77%**

• 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	1,030,285	257,571	772,714
Doubtful	170,434	85,217	85,217
Loss	563,698	563,698	-
Total	**1,764,417**	**906,486**	**857,931**

NPA Ratios

NPA Ratios	(%)
Gross NPA to Gross Advances	0.74%
Net NPA to Net Advances	0.37%

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• Movement in Non Performing Assets — **NPR in '000**

Particulars	This Quarter	Previous Quarter	Changes(%)
Non Performing Assets (Volumes)	1,764,417	859,359	105.32%
Non Performing Assets (%)	0.74%	0.38%	92.58%

• Write off of Loans and Interest Suspense in the Quarter	NPR in '000
Loan	-
Interest Suspense	5,731.71

• Movement in Loan Loss Provision and Interest Suspense: — **NPR in '000**

Particulars	This Quarter	Previous Quarter	Changes(%)
Loan Loss Provision	3,719,395	3,296,277	12.84%
Interest Suspense	146,224	195,370	-25.16%

• Details of Additional Loan Loss Provision: — **NPR in '000**

Particulars	Amount
Loss	46,713
Doubtful	(19,357)
Substandard	224,179
Restructure/Reschedule	-
Watchlist	108,323
Pass Loan (other than Restructured/Rescheduled Covid/Others)	130,686
Pass Loan (Restructured/Rescheduled Covid/Others)	(67,426)
Extra Provision	-
Total	**423,118**

• Segregation of Investment Portfolio: — **NPR in '000**

Particulars	Amount
Held for Trading	-
Held to Maturity	50,465,749
Available for sale	1,347,372
Total Investment	**51,813,121**