

Everest Bank Limited Capital Adequacy Table For the Quarter ended Ashadh 32, 2083		
(Rs. in '000)		
1.1 RISK WEIGHTED EXPOSURES	Ashadh 32, 2083	Previous Year 2081-82
a Risk Weighted Exposure for Credit Risk	290,704,798	247,082,236
b Risk Weighted Exposure for Operational Risk	13,788,260	11,766,746
c Risk Weighted Exposure for Market Risk	266,191	1,138,442
Total Risk Weighted Exposures (Before adjustments of Pillar II)	304,759,249	259,987,423
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	2,093,959	2,667,645
Adjustment as per SRP 6.4a (9)		
SRP 6.4a (9) Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	6,095,185	5,199,748
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)	312,948,394	267,854,816
1.2 CAPITAL	Ashadh 32, 2083	Previous Year 2081-82
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		
Common Equity Tier 1 (CET 1)	31,222,235	27,960,759
a Paid up Equity Share Capital	13,721,376	12,944,694
b Equity Share Premium	238,470	238,470
c Proposed Bonus Equity Shares	-	-
d Statutory General Reserves	8,730,955	7,716,968
e Retained Earnings	5,257,815	4,893,096
f Unaudited current year cumulative profit/(loss)	-	-
g Capital Redemption Reserve	-	-
h Capital Adjustment Reserve	1,116,408	1,116,408
i Debenture Redemption Reserve	2,296,346	1,365,794
j Dividend Equalization Reserves	-	-
K Bargain Purchase Gain	-	-
l Other Free Reserve	88,630	88,630
m Less: Goodwill	-	-
n Less: Intangible Assets	183,548	191,980
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	44,218	211,323
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)		
7,061,494	7,318,612	
a Cumulative and/or Redeemable Preference Share	-	-
b Subordinated Term Debt	3,800,000	4,200,000
c Hybrid Capital Instruments	-	-
d Stock Premium	-	-
e General Loan Loss Provision	2,793,471	2,939,862
f Exchange Equalization Reserve	74,141	69,832
g Investment Adjustment Reserve	2,691	2,691
h Accrued Interest Receivable on pass loan included in Regulatory Reserve	94,221	92,500
i Regulatory reserve for non-banking assets recorded within the last 24 months.	216,174	-
j Interest Capitalized Reserve included in Regulatory Reserve	80,797	13,726
k Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)	38,283,730	35,279,371
1.3 CAPITAL ADEQUACY RATIOS		
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	9.98	10.44
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	9.98	10.44
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	12.23	13.17