Everest Bank Limited
Capital Adequacy Table
For the Quarter ended 2083 Ashwin, 31

(Rs. in '000)

	1. 1 RISK WEIGHTED EXPOSURES	**2083 Ashwin, 31**	**Previous Year 2082-83**
a	Risk Weighted Exposure for Credit Risk	297,677,950	290,448,509
b	Risk Weighted Exposure for Operational Risk	15,229,485	13,788,260
c	Risk Weighted Exposure for Market Risk	3,975,586	266,191
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**316,883,021**	**304,502,960**
Adjustments under Pillar II			
SRP 6.4a (5)	Adjustment as per 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)	-	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7) Add RWE equvalent to reciprocal of capital charge of 2 % of Gross Income	2,219,404	2,093,959
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9) Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	6,337,660	6,090,059
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10) Has the bank achieved desired level of disclosure requirement?	-	-
Total Risk Weighted Exposures (after bank's adjustments of Pillar II)		**325,440,086**	**312,686,979**
1.2 CAPITAL		**2083 Ashwin, 31**	**Previous Year 2082-83**
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]			
Common Equity Tier 1 (CET 1)		**30,758,774**	**30,904,818**
a	Paid up Equity Share Capital	14,407,445	13,721,376
b	Equity Share Premium	238,470	238,470
c	Proposed Bonus Equity Shares		-
d	Statutory General Reserves	8,983,397	8,732,853
e	Retained Earnings	3,870,853	5,207,523
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	2,528,985	2,296,346
j	Dividend Equalization Reserves	-	-
K	Bargain Purchase Gain		-
l	Other Free Reserve	88,630	88,630
m	Less: Goodwill	-	-
n	Less: Intangible Assets	184,505	205,880
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	290,909	290,909
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)		**7,580,184**	**7,072,529**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	3,800,000	3,800,000
c	Hybrid Capital Instruments	-	-
d	Stock Premium	-	-
e	General Loan Loss Provision	2,985,971	2,793,471
f	Exchange Equalization Reserve	52,477	74,141
g	Investment Adjustment Reserve	-	-
h	Accrued Interest Receivable on pass loan included in Regulatory Reserve	397,237	94,221
i	Regulatory reserve for non-banking assets recorded within the last 24 months.	201,928	216,174
j	Interest Capitalized Reserve included in Regulatory Reserve	142,569	94,523
k	Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)		**38,338,958**	**37,977,347**
1.3 CAPITAL ADEQUACY RATIOS			
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**9.45**	**9.88**
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		**9.45**	**9.88**
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		**11.78**	**12.15**