

**HIMALAYAN BANK LIMITED**  
**DISCLOSURES UNDER BASEL III AS ON CHAITRA 2081 (13 APRIL 2025)**  
**Based on Unaudited Financials**

**A. Capital Structure & Capital Adequacy as per Basel III**

**1. Tier 1 Capital and Breakdown of its Components:**

| SN       | Particulars   | Amount                |
|----------|---|-----------------------|
| <b>A</b> | <b>Core Capital (Tier 1)</b>  | <b>24,506,427,306</b> |
| 1        | Paid up Equity Share Capital  | 21,656,615,632        |
| 2        | Share Premium   | -                     |
| 3        | Statutory General Reserves  | 7,189,450,973         |
| 4        | Retained Earnings   | (5,920,119,215)       |
| 5        | Current year profit/(loss)  | (572,235,155)         |
| 6        | Capital Adjustment Reserve  | 1,879,244,236         |
| 7        | Debenture Redemption Reserve  | 1,250,000,000         |
|          | Less: Investment in equity of institutions with financial interests | 970,865,000           |
|          | Less: Purchase of land & building in excess of limit and unutilized | 5,664,164             |
|          | Less: Other Deductions  | -                     |

**2. Tier 2 Capital and Breakdown of its Components**

| SN       | Particulars   | Amount               |
|----------|---|----------------------|
| <b>B</b> | <b>Supplementary Capital (Tier 2)</b>                                   | <b>8,710,766,459</b> |
| 1        | Cumulative and/or Redeemable Preference Share                           |                      |
| 2        | Subordinated Term Debt  | 5,000,000,000        |
| 3        | Hybrid Capital Instruments  |                      |
| 4        | Stock Premium   |                      |
| 5        | General loan loss provision   | 3,429,314,268        |
| 6        | Exchange Equalization Reserve   | 67,463,254           |
| 7        | Investment Adjustment Reserve   | 1,214,859            |
| 8        | Accrued Interest Receivable on pass loan included in Regulatory Reserve | 177,237,244          |
| 9        | Interest Capitalized Reserve included in Regulatory Reserve             | 35,536,834           |
| 10       | Other Reserves  | -                    |

**3. Information on Subordinated Term Debt:**

| Bond Issued                      | HBL Bond 2086     | CBL DEBENTURE 2088 |
|----------------------------------|-------------------|--------------------|
| Outstanding amount               | 2,500,000,000.00  | 3,000,000,000.00   |
| Interest rate                    | 10.50%            | 10.25%             |
| Maturity Date                    | Aswin 2086        | Poush 2088         |
| Interest payment                 | Half yearly basis | Quarterly Basis    |
| Tenor                            | 7 years           | 10 Years           |
| Amount to be reckoned as capital | 2,500,000,000.00  | 3,000,000,000.00   |

**4. Total deductions from Capital: N/a**

**5. Total Qualifying Capital**

| SN           | Particulars                    | Amount                |
|--------------|--------------------------------|-----------------------|
| 1            | Core Capital (Tier 1)          | 24,506,427,306        |
| 2            | Supplementary Capital (Tier 2) | 8,710,766,459         |
| <b>Total</b> |                                | <b>33,217,193,765</b> |

**6. Capital Adequacy Ratio:**

| CAPITAL ADEQUACY RATIOS                                    |        |
|--|--------|
| Tier 1 Capital to Total Risk Weighted Exposures            | 8.00%  |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures | 10.84% |