

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30-Jun-22	03-Jun-21
1	Total Tier 1 Capital	2,032.88	1,846.26
a.	Paid-Up Capital	840.00	840.00
b.	General Reserves	551.63	633.65
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	488.10	219.46
Less:-			
e.	Losses for the Current Year and other regulatory deduction	0.00	0.00

Item 22: Tier 2 Capital and its sub-components

Million Nu.

Sl. No		30-Jun-22	03-Jun-21
1	Tier II Capital	610.43	468.94
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	56.74	19.47
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	214.96	153.75
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
i.	Asset Pending Foreclosure Reserve	22.01	0.00
	Profit for the Year	166.72	145.72

Item 23: Risk weighted exposure table (Current Period and COPPY12)13

Million Nu.

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	3821.43	0.00%	0.00
2	20% Risk Weighted Assets	1933.81	20.00%	386.76
3	50% Risk Weighted Assets	121.21	50.00%	60.60
4	100% Risk Weighted Assets	15335.14	100.00%	15,335.14
5	150% Risk Weighted Assets	58.77	150.00%	88.15
6	200% Risk Weighted Assets	0.00	200.00%	0.00
7	250% Risk Weighted Assets	0.00	250.00%	0.00
8	300% Risk Weighted	0.00	300.00%	0.00
	Subordinated Debt			
Grand Totals		21,270.35		15,870.65

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30-Jun-22	03-Jun-21
1	Tier 1 Capital	2,032.88	1,846.26
a.	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)	0.00	0.00
b.	Of which Sectoral Capital Requirements (SCR) (if applicable)	0.00	0.00
i.	Sector 1	0.00	0.00
ii.	Sector 2	0.00	0.00
iii.	Sector 3	0.00	0.00
2	Tier 2 Capital	610.43	468.94
3	Total qualifying capital	2,643.31	2,315.20
4	Core CAR	12.71	11.07
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	2.50
b.	Of which SCR (if applicable) expressed as % of Sectoral RWA	0.00	0.00
i.	Sector 1	0.00	0.00
ii.	Sector 2	0.00	0.00
iii.	Sector 3	0.00	0.00
5	CAR	13.25	14.55
6	Leverage ratio	7.53	8.81

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Jun-22		03-Jun-21	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	17.89	0.00	21.25	0.00
b.	Manufacturing / Industry	3,347.15	275.49	3,047.67	248.74
c.	Service & Tourism	3,923.96	229.89	3,660.12	240.41
d.	Trade & Commerce	1,882.81	83.57	1,765.50	117.71
e.	Housing	3,757.04	24.72	3,257.33	23.19
f.	Transport	170.72	22.26	134.05	24.08
g.	Loans to Purchase Securities	298.41	0.00	292.77	0.00
h.	Personal Loan	253.87	7.22	203.47	8.33
i.	Education Loan	62.45	0.00	12.46	0.13
j.	Loan Against Term Deposit	516.13	0.00	412.97	0.00
k.	Loans to FI(s)	0.00	0.00	0.00	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	103.30	0.00	72.07	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	103.89	0.00	0.71	0.00
o.	Consumer Loan (GE)	0.00	0.00	0.00	0.00

Item 26: Loans (Over-drafts and term loans) by type of counter-party

Million Nu.

Sl. No	Counter-Party	30-Jun-22	03-Jun-21
1	Overdrafts	4,809.70	4,225.59
a.	Government	0.00	0.00
b.	Government Corporations	72.15	70.90
c.	Public Companies	99.72	96.81
d.	Private Companies	1,385.38	1,217.06
e.	Individuals	3,252.45	2,840.82
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	Term Loans	9,627.92	8,654.78
a.	Government	0.00	0.00
b.	Government Corporations	86.45	83.55
c.	Public Companies	62.59	50.47
d.	Private Companies	1,615.60	1,535.16
e.	Individuals	7,863.27	6,985.60
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY14)15

Million Nu.

As of period ending March 31, 2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	182.09							182.09
Balance with RMA	564.79	2259.18						2823.97
Demand Deposits with Other Banks	88.16							88.16
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		1688.14	0.00	75.30		102.09	243.84	2,109.38
Loans & advances to banks								0.00
Loans & advances to customers	97.80	1801.15	2172.12	1770.33		2026.03	6585.30	14,452.73
Fixed Assets							59.06	59.06
Other assets							638.33	638.33
TOTAL	932.85	5,748.46	2,172.12	1,845.64	0.00	2,128.12	7,526.53	20,353.72
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1591.96	1,591.96
Demand deposits	176.32	352.64					1234.25	1,763.21
Savings deposits	477.55	955.09					3342.83	4,775.47
Time deposits	0.00	15.08	1,830.25	728.08		1,375.71	6,107.22	10,056.35
iv) Recurring deposits								0.00
Bonds & other negotiable instruments							150.00	150.00
Interest Liabilities								0.00
Other liabilities						312.68	864.05	1,176.74
TOTAL	653.87	1,322.82	1,830.25	728.08	0.00	1,688.39	14,130.31	20,353.72
Assets/Liabilities								
Net Mismatch in each Time Interval	278.98	4,425.64	341.86	1,117.56	0.00	439.73	-6,603.77	0.00
Cumulative Net Mismatch	278.98	4,704.62	5,046.49	6,164.05	6,164.05	6,603.78	0.00	0.00

Item 29: Non performing Loans and Provisions

Million Nu.

		30-Jun-22	03-Jun-21
1	Amount of NPLs (Gross)	644.62	662.59
a.	Substandard	112.45	115.28
b.	Doubtful	27.14	30.62
c.	Loss	503.56	516.70
2	Specific Provisions	529.39	535.53
a.	Substandard	20.39	23.22
b.	Doubtful	12.46	14.13
c.	Loss	496.55	498.18
3	Interest-in-Suspense	54.99	50.91
a.	Substandard	10.52	8.15
b.	Doubtful	2.23	2.35
c.	Loss	42.24	40.40
4	Net NPLS	58.77	76.15
a.	Substandard	81.54	83.90
b.	Doubtful	12.46	14.13
c.	Loss	-35.23	-21.89
5	Gross NPLs to Gross Loans	644.62	662.59
6	Net NPLs to Net loans	13,208.62	11,631.33
7	General Provisions	214.54	153.75
a.	Standard	210.23	140.16
b.	Watch	4.31	13.60

Item 30: Assets and Investments

Million Nu.

	Investment	30-Jun-22	03-Jun-21
1	Marketable Securities (Interest Earning)		
a.	RMA Securities		
b.	RGOB Bonds/Securities	498.80	98.80
c.	Corporate Bonds	55.00	305.00
d.	Others	1,541.83	1,350.70
	Sub-total	2,095.63	1,754.50
2	Equity Investments	-515.64	-521.78
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
	Less:-		
e.	Specific Provisions	529.39	535.53
3	Fixed Assets		
a.	Fixed Assets (Gross)	63.52	240.64
	Less:-		
b.	Accumulated Depreciation	4.46	175.33
c.	Fixed Assets (Net Book Value)	59.06	65.31

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30-Jun-22	03-Jun-21	30-Jun-22	03-Jun-21	30-Jun-22	03-Jun-21
Demand deposits held with other banks	171.49	152.25	172.99	124.24	344.48	158.82
Time deposits held with other banks	1,223.50	1,123.50				
Borrowings	150.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	30-Jun-22	03-Jun-21
1	Secured Loans	9,596.94	8,785.46
a.	Loans secured by physical/ real estate collateral	3,757.04	3,257.33
b.	Loans secured by financial collateral	918.43	706.44
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	165.21	131.14
3	Total Loans	14,437.62	12,880.37