

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		31.Dec.22	31.Dec.21
1	Total Tier 1 Capital	2,144.67	1,846.27
a.	Paid-Up Capital	840.00	840.00
b.	General Reserves	605.22	633.65
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	546.30	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		31.Dec.22	31.Dec.21
1	Tier II Capital	729.88	599.60
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	241.70	209.49
h.	Subordinated Debt	150.00	150.00
i.	Asset Pending Foreclosure Reserve	0.00	0.00
	Profit for the Year	281.45	220.64

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31.Dec.22	31.Dec.21		31.Dec.22	31.Dec.21
1	Zero-Risk Weighted Assets	7545.87	4847.13	0.00%	0.00	0.00
2	20% Risk Weighted Assets	1943.44	1395.78	20.00%	388.69	279.16
3	50% Risk Weighted Assets	295.87	159.91	50.00%	147.94	79.95
4	100% Risk Weighted Assets	18188.35	16757.92	100.00%	18,188.35	16,757.92
5	150% Risk Weighted Assets	0.00	59.02	150.00%	0.00	88.52
6	200% Risk Weighted Assets	0.00	0.00	200.00%	0.00	0.00
7	250% Risk Weighted Assets	0.00	0.00	250.00%	0.00	0.00
8	300% Risk Weighted	0.00	0.00	300.00%	0.00	0.00
	Subordinated Debt					
Grand Totals		27,973.53	23,219.75		18,724.97	17,205.55

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		31.Dec.22	31.Dec.21
1	Tier 1 Capital	2,144.67	1,846.27
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	729.88	599.60
3	Total qualifying capital	2,874.55	2,445.86
4	Core CAR	10.89	10.21
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	14.60	13.52
6	Leverage ratio	7.25	9.86

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31.Dec.22		31.Dec.21	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	18.69	0.00	20.62	0.00
b.	Manufacturing / Industry	3,330.29	0.00	3,214.07	276.43
c.	Service & Tourism	4,238.92	121.59	3,801.87	229.88
d.	Trade & Commerce	2,106.77	14.62	1,778.51	83.99
e.	Housing	4,821.39	2.70	3,609.95	24.77
f.	Transport	169.24	16.11	156.89	21.98
g.	Loans to Purchase Securities	259.48	0.00	291.15	0.00
h.	Personal Loan	268.92	0.50	251.63	7.25
i.	Education Loan	614.79	0.00	29.02	0.00
j.	Loan Against Term Deposit	647.24	0.00	486.24	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)	120.03	0.00	81.60	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	143.65	0.00	106.27	0.00
	Total	16,739.40	155.51	13,827.82	644.29

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

Million Nu.

Sl. No	Counter-Party	31.Dec.22	31.Dec.21
1	Overdrafts	5,330.28	4,558.23
a.	Government	0.00	0.00
b.	Government Corporations	91.88	93.06
c.	Public Companies	128.59	108.02
d.	Private Companies	1,694.41	1,318.34
e.	Individuals	3,415.40	3,038.82
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	Term Loans	11,409.12	9,269.59
a.	Government	0.00	0.00
b.	Government Corporations	80.22	82.40
c.	Public Companies	59.07	61.15
d.	Private Companies	2,014.47	1,847.12
e.	Individuals	9,255.36	7,278.91
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

Million Nu.

As of period ending December 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	124.38							124.38
Balance with RMA	1041.08	4164.31						5205.39
Demand Deposits with Other Banks	74.06							74.06
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		2725.18		121.57		164.81	393.64	3,405.19
Loans & advances to banks								0.00
Loans & advances to customers	115.14	2126.70	2509.47	2048.76		2341.95	7612.02	16,754.05
Fixed Assets							58.02	58.02
Other assets							540.23	540.23
TOTAL	1,354.66	9,016.19	2,509.47	2,170.33	0.00	2,506.76	8,603.91	26,161.33
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1717.82	1,717.82
Demand deposits	398.91	797.82					2792.38	3,989.11
Savings deposits	528.48	1056.97					3699.38	5,284.83
Time deposits		20.00	2,426.32	965.19		1,823.74	8,096.02	13,331.27
iv) Recurring deposits								0.00
Bonds & other negotiable instruments							150.00	150.00
Interest Liabilities								0.00
Other liabilities						141.21	707.10	848.31
TOTAL	927.39	1,874.78	2,426.32	965.19	0.00	1,964.95	18,002.69	26,161.33
Assets/Liabilities								
Net Mismatch in each Time Interval	427.27	7,141.41	83.15	1,205.13	0.00	541.82	-9,398.77	0.00
Cumulative Net Mismatch	427.27	7,568.67	7,651.83	8,856.96	8,856.96	9,398.78	0.00	0.01

As of period ending December 31, 2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	153.88							153.88
Balance with RMA	779.13	3116.53						3895.67
Demand Deposits with Other Banks	102.53							102.53
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		1328.61		59.27		80.35	191.92	1,660.15
Loans & advances to banks								0.00
Loans & advances to customers	93.92	1730.49	2079.26	1695.14		1939.60	6304.31	13,842.71
Fixed Assets							54.04	54.04
Other assets							506.81	506.81
TOTAL	1,129.47	6,175.63	2,079.26	1,754.40	0.00	2,019.95	7,057.07	20,215.78
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1,479.69	1,479.69
Demand deposits	198.34	396.67					1388.36	1,983.37
Savings deposits	486.79	973.58					3407.54	4,867.91
Time deposits		14.44	1,751.54	696.77		1,316.54	5,844.53	9,623.82
iv) Recurring deposits								0.00
Bonds & other negotiable instruments							150.00	150.00
Interest Liabilities								0.00
Other liabilities						316.71	954.28	1,270.99
TOTAL	685.13	1,384.69	1,751.54	696.77	0.00	1,633.25	14,064.40	20,215.78
Assets/Liabilities								
Net Mismatch in each Time Interval	444.34	4,790.94	327.72	1,057.64	0.00	386.70	-7,007.32	0.00
Cumulative Net Mismatch	444.34	5,235.27	5,563.00	6,620.63	6,620.63	7,007.33	0.00	0.01

Item 29: Non performing Loans and Provisions

Million Nu.

		31.Dec.22	31.Dec.21
1	Amount of NPLs (Gross)	155.51	644.29
	a. Substandard	18.05	112.61
	b. Doubtful	21.63	26.81
	c. Loss	115.84	504.87
2	Specific Provisions	112.06	504.86
	a. Substandard	3.49	28.89
	b. Doubtful	10.29	13.34
	c. Loss	98.28	462.63
3	Interest-in-Suspense	20.56	54.99
	a. Substandard	1.95	10.52
	b. Doubtful	1.05	2.23
	c. Loss	17.56	42.24
4	Net NPLS	7.97	22.00
	a. Substandard	12.61	73.20
	b. Doubtful	10.29	11.24
	c. Loss	-14.92	-62.45
5	Gross NPLs to Gross Loans	0.93%	4.66%
6	Net NPLs to Net loans	0.05%	0.45%
7	General Provisions	241.70	161.99
	a. Standard	234.10	157.78
	b. Watch	7.60	4.21

Item 30: Assets and Investments

Million Nu.

	Investment	31.Dec.22	31.Dec.21
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	994.63	0.00
b.	RGOB Bonds/Securities	498.80	348.80
c.	Corporate Bonds	55.00	0.00
d.	Others	19.52	55.00
	Sub-total	1,567.95	403.80
2	Equity Investments	13.75	13.75
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
Less:-			
e.	Specific Provisions	0.00	0.00
3	Fixed Assets		
a.	Fixed Assets (Gross)	213.74	205.59
Less:-			
b.	Accumulated Depreciation	156.37	154.88
c.	Fixed Assets (Net Book Value)	57.37	50.71

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	31.Dec.22	31.Dec.21	31.Dec.22	31.Dec.21	31.Dec.22	31.Dec.21
Demand deposits held with other banks	131.64	102.54	295.87	159.91	45.88	69.74
Time deposits held with other banks	2,550.85	1,223.50				
Borrowings	150.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	31.Dec.22	31.Dec.21
1	Secured Loans	16,573.62	13,642.69
	a. Loans secured by physical/ real estate collateral	15,523.25	12,759.03
	b. Loans secured by financial collateral	1,050.37	883.66
	c. Loans secured by guarantees		0.00
2	Unsecured Loans	165.79	156.12
3	Total Loans	16,739.40	13,798.81