

**Item 21: Tier 1 Capital and its sub-components**

Million Nu.

<b>Sl. No</b>		<b>31.Mar.23</b>	<b>31.Mar.22</b>
<b>1</b>	<b>Total Tier 1 Capital</b>	<b>2,227.02</b>	<b>2,032.88</b>
a.	Paid-Up Capital	840.00	840.00
b.	General Reserves	605.22	551.63
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	628.65	488.10
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.

<b>Sl. No</b>		<b>31.Mar.23</b>	<b>31.Mar.22</b>
1	<b>Tier II Capital</b>	540.10	515.15
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	63.89	56.74
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	249.17	210.25
g.	Capital Grants	150.00	0.00
h.	Subordinated Debt	0.00	150.00
i.	Asset Pending Foreclosure Reserve	0.00	22.01
	Profit for the Year	77.04	76.14

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31.Mar.23	31.Mar.22		31.Mar.23	31.Mar.22
1	Zero-Risk Weighted Assets	12921.11	4397.14	0.00%	0.00	0.00
2	20% Risk Weighted Assets	2941.13	2391.66	20.00%	588.23	478.33
3	50% Risk Weighted Assets	218.77	405.28	50.00%	109.39	202.64
4	100% Risk Weighted Assets	18888.62	14367.95	100.00%	18,888.62	14,367.95
5	150% Risk Weighted Assets	0.00	59.07	150.00%	0.00	88.61
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					
<b>Grand Totals</b>		<b>34,969.64</b>	<b>21,621.11</b>		<b>19,586.24</b>	<b>15,137.53</b>

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		31.Mar.23	31.Mar.22
<b>1</b>	<b>Tier 1 Capital</b>	<b>2,227.02</b>	<b>2,032.88</b>
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
<b>2</b>	<b>Tier 2 Capital</b>	<b>540.10</b>	<b>515.15</b>
<b>3</b>	<b>Total qualifying capital</b>	<b>2,767.12</b>	<b>2,548.03</b>
4	Core CAR	10.87	12.71
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
<b>5</b>	<b>CAR</b>	<b>13.51</b>	<b>13.05</b>
<b>6</b>	<b>Leverage ratio</b>	<b>6.11</b>	<b>7.55</b>

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31.Mar.23		31.Mar.22	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	25.33	0.00	20.39	0.00
b.	Manufacturing / Industry	3,728.40	0.00	3,282.50	276.43
c.	Service & Tourism	4,315.16	119.84	3,873.71	230.04
d.	Trade & Commerce	2,077.43	14.62	1,853.32	83.99
e.	Housing	5,045.88	2.64	3,674.15	24.77
f.	Transport	174.69	16.26	165.61	22.15
g.	Loans to Purchase Securities	258.97	0.00	294.96	0.00
h.	Personal Loan	272.93	0.50	237.33	7.25
i.	Education Loan	286.96	0.00	32.39	0.00
j.	Loan Against Term Deposit	587.08	0.00	510.90	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)	129.21	0.00	98.24	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	141.47	0.00	105.30	0.00
	<b>Total</b>	<b>17,043.49</b>	<b>153.86</b>	<b>14,148.80</b>	<b>644.62</b>

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

Million Nu.

<b>Sl. No</b>	<b>Counter-Party</b>	<b>31.Mar.23</b>	<b>31.Mar.22</b>
<b>1</b>	<b>Overdrafts</b>	<b>5,393.16</b>	<b>4,723.91</b>
a.	Government	0.00	0.00
b.	Government Corporations	82.10	93.71
c.	Public Companies	137.80	123.82
d.	Private Companies	1,718.05	1,356.74
e.	Individuals	3,455.21	3,149.64
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
<b>2</b>	<b>Term Loans</b>	<b>11,650.33</b>	<b>9,424.89</b>
a.	Government	0.00	0.00
b.	Government Corporations	80.81	90.72
c.	Public Companies	57.79	62.05
d.	Private Companies	2,240.84	1,796.42
e.	Individuals	9,270.89	7,475.70
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 March 31, 2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	190.04							190.04
Balance with RMA	1955.76	7823.04						9778.80
Demand Deposits with Other Banks	92.44							92.44
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		3803.18		169.65		230.01	549.34	4,752.18
Loans & advances to banks								0.00
Loans & advances to customers	117.29	2167.61	2546.80	2079.94		2377.04	7726.07	17,014.76
Fixed Assets							61.65	61.65
Other assets							1233.21	1,233.21
<b>TOTAL</b>	<b>2,355.53</b>	<b>13,793.83</b>	<b>2,546.80</b>	<b>2,249.60</b>	<b>0.00</b>	<b>2,607.05</b>	<b>9,570.26</b>	<b>33,123.08</b>
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1846.45	1,846.45
Demand deposits	803.57	1607.13					5624.96	8,035.66
Savings deposits	463.75	927.49					3246.22	4,637.46
Time deposits		24.87	3,017.24	1,200.26		2,267.90	10,067.66	16,577.93
iv) Recurring deposits								0.00
Bonds & other negotiable instruments						150.00		150.00
Interest Liabilities								0.00
Other liabilities						143.63	891.95	1,035.58
<b>TOTAL</b>	<b>1,267.31</b>	<b>2,559.49</b>	<b>3,017.24</b>	<b>1,200.26</b>	<b>0.00</b>	<b>2,561.53</b>	<b>22,517.24</b>	<b>33,123.08</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	1,088.22	11,234.34	-470.43	1,049.33	0.00	45.52	-12,946.97	0.00
Cumulative Net Mismatch	1,088.22	12,322.56	11,852.13	12,901.46	12,901.46	12,946.98	0.00	0.01

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	193.27							193.27
Balance with RMA	738.59		2954.38					3692.97
Demand Deposits with Other Banks	167.88							167.88
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		1328.61	0.00	59.27		81.51	190.76	1,660.14
Loans & advances to banks								0.00
Loans & advances to customers	95.72	1762.44	2129.19	1735.11		1985.91	6454.84	14,163.21
Fixed Assets							54.98	54.98
Other assets							975.48	975.48
<b>TOTAL</b>	<b>1,195.47</b>	<b>3,091.05</b>	<b>5,083.57</b>	<b>1,794.38</b>	<b>0.00</b>	<b>2,067.42</b>	<b>7,676.06</b>	<b>20,907.94</b>
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1521.18	1,521.18
Demand deposits	239.40	478.80					1675.80	2,394.00
Savings deposits	482.96	965.91					3380.69	4,829.56
Time deposits	0.00	14.80	1,795.20	714.13		1,349.36	5,990.20	9,863.69
iv) Recurring deposits								0.00
Bonds & other negotiable instruments							150.00	150.00
Interest Liabilities								0.00
Other liabilities						333.41	976.10	1,309.51
<b>TOTAL</b>	<b>722.36</b>	<b>1,459.51</b>	<b>1,795.20</b>	<b>714.13</b>	<b>0.00</b>	<b>1,682.77</b>	<b>14,533.98</b>	<b>20,907.94</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	473.11	1,631.54	3,288.37	1,080.25	0.00	384.65	-6,857.91	0.00
Cumulative Net Mismatch	473.11	2,104.65	5,393.02	6,473.27	6,473.27	6,857.91	0.00	0.00

**Item 29: Non performing Loans and Provisions**

Million Nu.

		<b>31.Mar.23</b>	<b>31.Mar.22</b>
1	Amount of NPLs (Gross)	153.86	644.62
	a. Substandard	17.96	112.6
	b. Doubtful	25.24	27.14
	c. Loss	110.65	504.87
2	Specific Provisions	125.52	530.56
	a. Substandard	3.2	20.42
	b. Doubtful	13.08	12.46
	c. Loss	109.24	497.68
3	Interest-in-Suspense	20.28	54.99
	a. Substandard	1.95	10.52
	b. Doubtful	2.03	2.23
	c. Loss	16.31	42.24
4	Net NPLS	8.06	59.07
	a. Substandard	12.81	81.66
	b. Doubtful	10.13	12.46
	c. Loss	-14.89	-35.05
5	Gross NPLs to Gross Loans	0.90%	4.56%
6	Net NPLs to Net loans	0.05%	0.44%
7	General Provisions	<b>249.17</b>	<b>210.25</b>
	a. Standard	239.69	206.04
	b. Watch	9.47	4.21



**Item 30: Assets and Investments**

Million Nu.

	<b>Investment</b>	<b>31.Mar.23</b>	<b>31.Mar.22</b>
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	1,728.88	
b.	RGOB Bonds/Securities	598.80	98.80
c.	Corporate Bonds	55.00	305.00
d.	Others	32.26	1,242.59
	<b>Sub-total</b>	<b>2,414.94</b>	<b>1,646.39</b>
<b>2</b>	<b>Equity Investments</b>	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
<b>3</b>	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	218.02	247.50
Less:-			
b.	Accumulated Depreciation	156.37	192.52
c.	Fixed Assets (Net Book Value)	61.65	54.98

**Item 31: Geographical Distribution of Exposures**

Million Nu.

	Domestic		India		Other	
	31.Mar.23	31.Mar.22	31.Mar.23	31.Mar.22	31.Mar.23	31.Mar.22
Demand deposits held with other banks	92.44	262.33	218.77	326.45	25.18	1.88
Time deposits held with other banks	2,823.50	1,223.50				
Borrowings	150.00	150.00				

**Item 32: Credit Risk Exposure by collateral**

Million Nu.

<b>Sl. No</b>	<b>Particular</b>	<b>31.Mar.23</b>	<b>31.Mar.22</b>
1	Secured Loans	<b>16,872.52</b>	<b>14,012.63</b>
a.	Loans secured by physical/ real estate collateral	15,885.00	13,101.47
b.	Loans secured by financial collateral	987.52	911.16
c.	Loans secured by guarantees	0.00	0
2	Unsecured Loans	<b>170.97</b>	<b>136.16</b>
3	Total Loans	<b>17,043.49</b>	<b>14,148.79</b>