

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30.Jun.23	30.Jun.22
1	Total Tier 1 Capital	2,101.02	2,032.88
a.	Paid-Up Capital	840.02	840.00
b.	General Reserves	605.22	551.63
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	502.63	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.

Sl. No		30.Jun.23	30.Jun.22
1	Tier II Capital	691.61	610.43
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	247.82	214.96
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	229.90	166.72

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30.Jun.23	30.Jun.22		30.Jun.23	30.Jun.22
1	Zero-Risk Weighted Assets	8810.83	3821.43	0.00%	0.00	0.00
2	20% Risk Weighted Assets	2735.80	1933.81	20.00%	547.16	386.76
3	50% Risk Weighted Assets	51.93	121.21	50.00%	25.97	60.61
4	100% Risk Weighted Assets	19331.75	15335.14	100.00%	19,331.75	15,335.14
5	150% Risk Weighted Assets	0.00	58.77	150.00%	0.00	88.16
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		30,930.31	21,270.36		19,904.88	15,870.66

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30.Jun.23	30.Jun.22
1	Tier 1 Capital	2,101.02	2,032.88
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	691.61	610.43
3	Total qualifying capital	2,792.63	2,643.31
4	Core CAR	10.10	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
5	CAR	13.43	13.25
6	Leverage ratio	6.45	7.53

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30.Jun.23		30.Jun.22	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	19.98	0.00	17.89	0.00
b.	Manufacturing / Industry	3,783.77	0.00	3,347.15	275.49
c.	Service & Tourism	4,199.06	119.93	3,923.96	229.89
d.	Trade & Commerce	2,046.57	14.32	1,882.81	83.57
e.	Housing	5,172.71	2.64	3,757.04	24.72
f.	Transport	166.87	16.26	170.72	22.26
g.	Loans to Purchase Securities	248.46	0.00	298.41	0.00
h.	Personal Loan	275.96	0.49	253.87	7.22
i.	Education Loan	295.96	0.00	62.45	0.00
j.	Loan Against Term Deposit	1,312.88	0.00	516.13	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)	133.44	0.00	103.30	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	126.01	0.00	103.89	0.00
	Total	17,781.67	0.00	14,437.62	0.00

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

Million Nu.

Sl. No	Counter-Party	30.Jun.23	30.Jun.22
1	Overdrafts	5,880.13	4,809.70
a.	Government	10.94	0.00
b.	Government Corporations	864.45	72.15
c.	Public Companies	0.00	99.72
d.	Private Companies	1,097.81	1,385.38
e.	Individuals	3,906.94	3,252.45
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	Term Loans	11,901.54	9,627.92
a.	Government	3.00	0.00
b.	Government Corporations	14.51	86.45
c.	Public Companies	0.00	62.59
d.	Private Companies	1,888.14	1,615.60
e.	Individuals	9,995.88	7,863.27
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 June 30, 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	141.31	0.00	0.00	0.00	0.00	0.00	0.00	141.31
Balance with RMA	925.63	3702.52	0.00	0.00	0.00	0.00	0.00	4628.14
Demand Deposits with Other Banks	356.46	0.00	0.00	0.00	0.00	0.00	0.00	356.46
Time Deposits with other Banks	0.00	85.34	1982.51	119.72	1.73	0.00	284.21	2473.50
Govt. securities	0.00	2210.54	0.00	98.61	133.69	0.00	319.30	2,762.14
Investment securities	0.00	11.00	0.00	0.49	0.67	0.00	1.59	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	123.75	2294.45	2629.23	2151.56	2455.53	0.00	7981.20	17,635.73
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	66.64	66.64
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1359.99	1,359.99
TOTAL	1,547.15	8,303.85	4,611.74	2,370.38	2,591.62	0.00	10,012.93	29,437.66
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.02	840.02
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1952.61	1,952.61
Demand deposits	347.88	695.75	0.00	0.00	0.00	0.00	2435.14	3,478.77
Savings deposits	466.12	932.23	0.00	0.00	0.00	0.00	3262.81	4,661.16
Time deposits	0.00	24.73	3,000.70	1,193.69	2,255.47	0.00	10,012.79	16,487.38
iv) Recurring deposits	0.00	0.22	26.70	10.62	20.07	0.00	89.09	146.71
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	464.68	0.00	1406.34	1,871.02
TOTAL	813.99	1,652.94	3,027.40	1,204.31	2,740.23	0.00	19,998.79	29,437.66
Assets/Liabilities								
Net Mismatch in each Time Interval	733.16	6,650.91	1,584.34	1,166.07	-148.61	0.00	-9,985.87	0.00
Cumulative Net Mismatch	733.16	7,384.07	8,968.40	10,134.48	9,985.87	9,985.87	0.00	0.00

As of period ending June 30, 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	0.00	0.00	0.00	0.00	0.00	0.00	182.09
Balance with RMA	564.79	2259.18	0.00	0.00	0.00	0.00	0.00	2823.97
Demand Deposits with Other Banks	332.72	0.00	0.00	0.00	0.00	0.00	0.00	332.72
Time Deposits with other Banks	0.00	42.21	0.00	59.22	0.86	0.00	140.58	242.86
Govt. securities	0.00	682.69	980.64	30.45	41.29	0.00	98.61	1,833.68
Investment securities	0.00	26.28	0.00	1.17	1.59	0.00	3.80	32.84
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	96.18	1779.94	2070.25	1692.11	1932.74	0.00	6282.02	13,853.24
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	78.94	78.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1684.75	1,684.75
TOTAL	1,175.79	4,790.29	3,050.88	1,782.95	1,976.48	0.00	8,288.70	21,065.08
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.02	840.02
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1557.41	1,557.41
Demand deposits	176.53	353.06	0.00	0.00	0.00	0.00	1235.72	1,765.32
Savings deposits	477.55	955.09	0.00	0.00	0.00	0.00	3342.83	4,775.47
Time deposits	0.00	14.84	1,800.93	716.41	1,353.66	0.00	6,009.36	9,895.20
iv) Recurring deposits	0.00	0.24	28.94	11.51	21.76	0.00	96.58	159.03
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	291.28	0.00	1781.36	2,072.64
TOTAL	654.08	1,323.24	1,829.87	727.93	1,666.70	0.00	14,863.27	21,065.08
Assets/Liabilities								
Net Mismatch in each Time Interval	521.71	3,467.05	1,221.01	1,055.02	309.78	0.00	-6,574.58	0.00
Cumulative Net Mismatch	521.71	3,988.76	5,209.77	6,264.80	6,574.58	6,574.58	0.00	0.00

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

Million Nu.

As of period ending June 30, 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	141.31	0.00	0.00	0.00	0.00	0.00	0.00	141.31
Balance with RMA	4628.14	0.00	0.00	0.00	0.00	0.00	0.00	4628.14
Demand Deposits with Other Banks	356.46	0.00	0.00	0.00	0.00	0.00	0.00	356.46
Time Deposits with other Banks	0.00	500.00	900.00	1073.50	0.00	0.00	0.00	2473.50
Govt. securities	0.00	0.00	596.44	1479.64	0.00	0.00	686.06	2,762.14
Investment securities	0.00	0.00	0.00	0.00	0.00	0.00	13.75	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	5826.50	1536.41	1760.58	1440.73	1644.27	0.00	5427.23	17,635.73
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	66.64	66.64
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1359.99	1,359.99
TOTAL	10,952.41	2,036.41	3,257.02	3,993.87	1,644.27	0.00	7,553.67	29,437.66
Amounts owed to other banks								0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.02	840.02
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1952.61	1,952.61
Demand deposits	3478.77	0.00	0.00	0.00	0.00	0.00	0.00	3,478.77
Savings deposits	4661.16	0.00	0.00	0.00	0.00	0.00	0.00	4,661.16
Time deposits	0.00	450.00	2656.70	1166.20	409.30	743.35	11061.83	16,487.38
iv) Recurring deposits	0.00	0.22	26.70	10.62	20.07	0.00	89.09	146.71
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	464.68	0.00	1406.34	1,871.02
TOTAL	8,139.93	450.22	2,683.40	1,176.82	894.05	743.35	15,349.89	29,437.66
Assets/Liabilities								
Net Mismatch in each Time Interval	2,812.48	1,586.19	573.62	2,817.05	750.22	-743.35	-7,796.21	0.00
Cumulative Net Mismatch	2,812.48	4,398.67	4,972.29	7,789.34	8,539.56	7,796.21	0.00	0.00

As of period ending June 30, 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	0.00	0.00	0.00	0.00	0.00	0.00	182.09
Balance with RMA	2823.97	0.00	0.00	0.00	0.00	0.00	0.00	2823.97
Demand Deposits with Other Banks	332.71	0.00	0.00	0.00	0.00	0.00	0.00	332.71
Time Deposits with other Banks	0.00	42.21	0.00	59.22	0.86	0.00	140.58	242.86
Govt. securities	0.00	682.69	980.64	30.45	41.29	0.00	98.61	1,833.68
Investment securities	0.00	0.00	0.00	0.00	0.00	0.00	32.84	32.84
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	4756.07	1168.85	1359.49	1111.18	1269.20	0.00	4188.45	13,853.24
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	78.94	78.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1684.75	1,684.75
TOTAL	8,094.84	1,893.75	2,340.13	1,200.85	1,311.34	0.00	6,224.17	21,065.08
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.02	840.02
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1557.41	1,557.41
Demand deposits	1765.32	0.00	0.00	0.00	0.00	0.00	0.00	1,765.32
Savings deposits	4775.47	0.00	0.00	0.00	0.00	0.00	0.00	4,775.47
Time deposits	0.00	14.84	1,800.93	716.41	1,353.66	0.00	6,009.36	9,895.20
iv) Recurring deposits	0.00	0.24	28.94	11.51	21.76	0.00	96.58	159.03
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	291.28	0.00	1781.36	2,072.64
TOTAL	6,540.78	15.08	1,829.87	727.93	1,666.70	0.00	10,284.73	21,065.08
Assets/Liabilities								
Net Mismatch in each Time Interval	1,554.06	1,878.67	510.26	472.92	-355.36	0.00	-4,060.55	0.00
Cumulative Net Mismatch	1,554.06	3,432.73	3,942.98	4,415.90	4,060.55	4,060.55	0.00	0.00

Item 29: Non performing Loans and Provisions

Million Nu.

		30.Jun.23	30.Jun.22
1	Amount of NPLs (Gross)	153.65	644.62
	a. Substandard	17.64	112.45
	b. Doubtful	25.24	27.14
	c. Loss	110.77	503.56
2	Specific Provisions	125.66	529.39
	a. Substandard	3.14	20.39
	b. Doubtful	13.08	12.46
	c. Loss	109.44	496.55
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	7.70	58.77
	a. Substandard	12.56	81.54
	b. Doubtful	10.13	12.46
	c. Loss	-14.98	-35.23
5	Gross NPLs to Gross Loans	0.86%	4.45%
6	Net NPLs to Net loans	0.04%	0.42%
7	General Provisions	247.82	214.54
	a. Standard	241.41	210.23
	b. Watch	6.41	4.31

Item 30: Assets and Investments

Million Nu.

	Investment	30.Jun.23	30.Jun.22
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	2,076.08	
b.	RGOB Bonds/Securities	598.80	498.80
c.	Corporate Bonds	55.00	55.00
d.	Others	32.26	1,541.83
	Sub-total	2,762.14	2,095.63
2	Equity Investments	13.75	-515.64
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
Less:-			
e.	Specific Provisions	0.00	529.39
3	Fixed Assets		
a.	Fixed Assets (Gross)	223.01	63.52
Less:-			
b.	Accumulated Depreciation	156.37	4.46
c.	Fixed Assets (Net Book Value)	66.64	59.06

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30.Jun.23	30.Jun.22	30.Jun.23	30.Jun.22	30.Jun.23	30.Jun.22
Demand deposits held with other banks	262.30	171.49	51.93	172.99	42.23	344.48
Time deposits held with other banks	2,473.50	1,223.50				
Borrowings	150.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	30.Jun.23	30.Jun.22
1	Secured Loans	10,777.75	9,596.94
a.	Loans secured by physical/ real estate collateral	5,172.71	3,757.04
b.	Loans secured by financial collateral	1,687.35	918.43
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	143.87	165.21
3	Total Loans	17,781.67	14,437.62