

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30.Sep.23	30.Sep.22
1	Total Tier 1 Capital	3,529.05	2,032.89
a.	Paid-Up Capital	1680.04	840.00
b.	General Reserves	605.22	551.63
c.	Share Premium Account	741.16	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.Sep.23	30.Sep.22
1	Tier II Capital	791.91	603.31
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	253.71	226.05
g.	Capital Grants	150.00	0.00
h.	Subordinated Debt	0.00	150.00
	Profit for the Year	324.31	170.52

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30.Sep.23	30.Sep.22		30.Sep.23	30.Sep.22
1	Zero-Risk Weighted Assets	7854.07	7127.97	0.00%	0.00	0.00
2	20% Risk Weighted Assets	4731.45	1915.11	20.00%	946.29	383.02
3	50% Risk Weighted Assets	150.35	252.01	50.00%	75.17	126.01
4	100% Risk Weighted Assets	21074.43	15942.53	100.00%	21,074.43	15,942.53
5	150% Risk Weighted Assets	0.00	11.21	150.00%	0.00	16.82
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		33,810.30	25,248.84		22,095.90	16,468.38

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30.Sep.23	30.Sep.22
1	Tier 1 Capital	3,529.05	2,032.89
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	791.91	603.31
3	Total qualifying capital	4,320.96	2,636.20
4	Core CAR	15.35	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	18.79	15.46
6	Leverage ratio	10.01	8.68

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30.Sep.23		30.Sep.22	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	20.00	0.00	17.95	0.00
b.	Manufacturing / Industry	4,013.01	0.00	3,155.77	0.00
c.	Service & Tourism	4,191.34	119.91	3,884.86	112.93
d.	Trade & Commerce	2,237.97	14.32	2,003.39	14.72
e.	Housing	5,647.48	2.63	4,225.93	2.76
f.	Transport	161.25	16.26	165.03	15.27
g.	Loans to Purchase Securities	0.00	0.00	273.32	0.00
h.	Personal Loan	283.78	0.16	259.72	0.50
i.	Education Loan	203.33	0.00	243.50	0.00
j.	Loan Against Term Deposit	1,382.05	0.00	542.80	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)	131.96	0.00	114.37	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	541.55	0.00	105.91	0.00
	Total	18,813.72	153.29	14,992.57	146.17

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

Million Nu.

Sl. No	Counter-Party	30.Sep.23	30.Sep.22
1	Overdrafts	6,361.07	4,752.73
a.	Government	12.35	0.00
b.	Government Corporations	0.00	53.49
c.	Public Companies	712.90	104.55
d.	Private Companies	1,132.99	1,057.03
e.	Individuals	4,502.83	3,537.67
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	Term Loans	12,452.65	10,239.84
a.	Government	2.92	0.00
b.	Government Corporations	14.66	78.48
c.	Public Companies	0.00	61.98
d.	Private Companies	1,760.25	1,896.42
e.	Individuals	10,674.83	8,202.96
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 September 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	148.20	0.00	0.00	0.00	0.00	0.00	0.00	148.20
Balance with RMA	512.63	2050.51	0.00	0.00	0.00	0.00	0.00	2563.14
Demand Deposits with Other Banks	540.62	0.00	0.00	0.00	0.00	0.00	0.00	540.62
Time Deposits with other Banks	0.00	150.89	3,505.36	211.68	3.06	0.00	502.52	4373.50
Govt. securities	0.00	3,053.52	0.00	136.21	184.67	0.00	441.07	3,815.47
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	130.20	2411.32	2787.02	2279.11	2602.33	0.00	8458.35	18,668.33
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	67.74	67.74
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2,290.69	2,290.69
TOTAL	1,331.65	7,677.24	6,292.38	2,627.49	2,790.73	0.00	11,761.96	32,481.44
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	1,680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2,640.92	2,640.92
Demand deposits	193.87	387.73	0.00	0.00	0.00	0.00	1,357.06	1,938.65
Savings deposits	484.33	968.66	0.00	0.00	0.00	0.00	3,390.31	4,843.30
Time deposits	0.00	27.49	3,335.80	1,326.99	2,507.35	0.00	11,130.94	18,328.57
iv) Recurring deposits	0.00	0.23	27.40	10.90	20.59	0.00	91.41	150.52
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	588.41	0.00	2,311.02	2,899.43
TOTAL	678.20	1,384.11	3,363.20	1,337.89	3,116.35	0.00	22,601.70	32,481.44
Assets/Liabilities								
Net Mismatch in each Time Interval	653.45	6,293.13	2,929.18	1,289.60	-325.63	0.00	-10,839.74	0.00
Cumulative Net Mismatch	653.45	6,946.58	9,875.76	11,165.37	10,839.74	10,839.74	0.00	0.00

As of period ending September 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	165.68	0.00	0.00	0.00	0.00	0.00	0.00	165.68
Balance with RMA	1064.40	4257.61	0.00	0.00	0.00	0.00	0.00	5322.01
Demand Deposits with Other Banks	444.83	0.00	0.00	0.00	0.00	0.00	0.00	444.83
Time Deposits with other Banks	0.00	42.21	980.64	59.22	0.86	0.00	140.58	1223.50
Govt. securities	0.00	443.21	0.00	19.77	26.80	0.00	64.02	553.80
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	105.45	1959.21	2209.29	1810.29	2064.19	0.00	6709.18	14,857.61
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	2.94	2.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2795.33	2,795.33
TOTAL	1,780.36	6,728.52	3,189.93	1,890.45	2,093.44	0.00	9,715.85	25,398.55
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	840.00	840.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1915.21	1,915.21
Demand deposits	43.78	87.55	0.00	0.00	0.00	0.00	306.43	437.75
Savings deposits	479.40	958.81	0.00	0.00	0.00	0.00	3355.83	4,794.05
Time deposits	0.00	16.28	1,975.35	785.80	1,484.77	0.00	6,591.37	10,853.57
iv) Recurring deposits	0.00	0.23	27.75	11.04	20.86	0.00	92.59	152.46
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	374.25	0.00	6031.26	6,405.50
TOTAL	523.18	1,062.87	2,003.10	796.84	1,879.87	0.00	19,132.69	25,398.55
Assets/Liabilities								
Net Mismatch in each Time Interval	1,257.18	5,665.65	1,186.83	1,093.61	213.57	0.00	-9,416.84	0.00
Cumulative Net Mismatch	1,257.18	6,922.83	8,109.66	9,203.27	9,416.84	9,416.84	0.00	0.00

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

Million Nu.

As of period ending September 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	148.20	0.00	0.00	0.00	0.00	0.00	0.00	148.20
Balance with RMA	2563.14	0.00	0.00	0.00	0.00	0.00	0.00	2563.14
Demand Deposits with Other Banks	540.62	0.00	0.00	0.00	0.00	0.00	0.00	540.62
Time Deposits with other Banks	0.00	2970.00	1403.50	0.00	0.00	0.00	0.00	4373.50
Govt. securities	0.00	1491.87	1637.54	0.00	0.00	0.00	686.06	3,815.47
Investment securities	0.00	13.75	0.00	0.00	0.00	0.00	0.00	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	6307.43	283.61	45.16	28.26	51.48	136.10	11816.29	18,668.33
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	67.74	67.74
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2290.69	2,290.69
TOTAL	9,559.39	4,759.23	3,086.20	28.26	51.48	136.10	14,860.78	32,481.44
Amounts owed to other banks								0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	1680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2640.92	2,640.92
Demand deposits	1938.65	0.00	0.00	0.00	0.00	0.00	0.00	1,938.65
Savings deposits	4843.30	0.00	0.00	0.00	0.00	0.00	0.00	4,843.30
Time deposits	0.00	500.00	1100.21	3372.87	206.00	700.11	12449.38	18,328.57
iv) Recurring deposits	0.00	0.23	27.40	10.90	20.59	0.00	91.41	150.52
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	588.41	0.00	2311.02	2,899.43
TOTAL	6,781.96	500.23	1,127.61	3,383.77	815.00	700.11	19,172.77	32,481.44
Assets/Liabilities								
Net Mismatch in each Time Interval	2,777.43	4,259.00	1,958.59	-3,355.51	-763.52	-564.01	-4,311.99	0.00
Cumulative Net Mismatch	2,777.43	7,036.43	8,995.03	5,639.52	4,875.99	4,311.98	0.00	-0.01

As of period ending September 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	165.68	0.00	0.00	0.00	0.00	0.00	0.00	165.68
Balance with RMA	5322.01	0.00	0.00	0.00	0.00	0.00	0.00	5322.01
Demand Deposits with Other Banks	444.83	0.00	0.00	0.00	0.00	0.00	0.00	444.83
Time Deposits with other Banks	0.00	42.21	980.64	59.22	0.86	0.00	140.58	1223.50
Govt. securities	0.00	443.21	0.00	19.77	26.80	0.00	64.02	553.80
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	4699.10	233.08	37.11	23.22	42.31	111.85	9710.94	14,857.61
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	2.94	2.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2795.33	2,795.33
TOTAL	10,631.62	744.78	1,017.75	103.39	71.56	111.85	12,717.61	25,398.55
Amounts owed to other banks								0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.00	840.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1915.21	1,915.21
Demand deposits	437.75	0.00	0.00	0.00	0.00	0.00	0.00	437.75
Savings deposits	4794.05	0.00	0.00	0.00	0.00	0.00	0.00	4,794.05
Time deposits	0.00	16.28	1,975.35	785.80	1,484.77	0.00	6,591.37	10,853.57
iv) Recurring deposits	0.00	0.23	27.75	11.04	20.86	0.00	92.59	152.46
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	374.25	0.00	6031.26	6,405.50
TOTAL	5,231.80	16.51	2,003.10	796.84	1,879.87	0.00	15,470.43	25,398.55
Assets/Liabilities								
Net Mismatch in each Time Interval	5,399.82	728.27	-985.35	-693.45	-1,808.31	111.85	-2,752.82	0.00
Cumulative Net Mismatch	5,399.82	6,128.09	5,142.74	4,449.28	2,640.97	2,752.82	0.00	0.00

Item 29: Non performing Loans and Provisions

Million Nu.

		30.Sep.23	30.Sep.22
1	Amount of NPLs (Gross)	153.29	146.17
	a. Substandard	17.30	19.35
	b. Doubtful	21.31	27.13
	c. Loss	114.69	99.69
2	Specific Provisions	125.14	114.26
	a. Substandard	3.08	3.44
	b. Doubtful	10.13	12.45
	c. Loss	111.94	98.37
3	Interest-in-Suspense	20.24	20.70
	a. Substandard	1.91	2.17
	b. Doubtful	1.05	2.23
	c. Loss	17.28	16.31
4	Net NPLS	7.91	11.21
	a. Substandard	12.31	13.75
	b. Doubtful	10.13	12.45
	c. Loss	-14.53	-14.99
5	Gross NPLs to Gross Loans	0.81%	0.97%
6	Net NPLs to Net loans	0.04%	0.08%
7	General Provisions	253.71	226.05
	a. Standard	252.58	219.71
	b. Watch	1.13	6.34

Item 30: Assets and Investments

Million Nu.

	Investment	30.Sep.23	30.Sep.22
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,129.40	0.00
b.	RGOB Bonds/Securities	598.80	498.80
c.	Corporate Bonds	55.00	55.00
d.	Others	32.26	2,353.81
	Sub-total	3,815.47	2,907.61
2	Equity Investments	13.75	-100.50
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
Less:-			
e.	Specific Provisions	0.00	114.25
3	Fixed Assets		
a.	Fixed Assets (Gross)	224.11	70.34
Less:-			
b.	Accumulated Depreciation	156.37	15.86
c.	Fixed Assets (Net Book Value)	67.74	54.48

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30.Sep.23	30.Sep.22	30.Sep.23	30.Sep.22	30.Sep.23	30.Sep.22
Demand deposits held with other banks	357.95	195.35	150.35	252.01	32.32	538.60
Time deposits held with other banks	4,373.50	1,223.50				
Borrowings	150.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	30.Sep.23	30.Sep.22
1	Secured Loans	11,500.40	9,644.62
a.	Loans secured by physical/ real estate collateral	5,647.48	4,349.01
b.	Loans secured by financial collateral	1,382.05	834.76
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	283.78	164.17
3	Total Loans	18,813.72	14,992.57