

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

Million Nu.

<b>Sl. No</b>		<b>31.Dec.23</b>	<b>31.Dec.22</b>
<b>1</b>	<b>Total Tier 1 Capital</b>	<b>3,524.72</b>	<b>2,144.67</b>
a.	Paid-Up Capital	1680.04	840.00
b.	General Reserves	605.22	605.22
c.	Share Premium Account	741.16	153.15
d.	Retained Earnings	498.29	546.30
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.Dec.23</b>	<b>31.Dec.22</b>
1	<b>Tier II Capital</b>	<b>1,044.90</b>	<b>729.88</b>
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	270.05	241.70
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
	Profit for the Year	560.97	281.45

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31.Dec.23	31.Dec.22		31.Dec.23	31.Dec.22
1	Zero-Risk Weighted Assets	8326.94	7545.87	0.00%	0.00	0.00
2	20% Risk Weighted Assets	3630.66	1943.44	20.00%	726.13	388.69
3	50% Risk Weighted Assets	126.83	295.87	50.00%	63.42	147.94
4	100% Risk Weighted Assets	22026.77	18188.35	100.00%	22,026.77	18,188.35
5	150% Risk Weighted Assets	0.00	0.00	150.00%	0.00	0.00
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>34,111.20</b>	<b>27,973.53</b>		<b>22,816.32</b>	<b>18,724.97</b>

**Item 24: Capital Adequacy ratios**

Million Nu.

<b>Sl. No</b>		<b>31.Dec.23</b>	<b>31.Dec.22</b>
<b>1</b>	<b>Tier 1 Capital</b>	<b>3,524.72</b>	<b>2,144.67</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>1,044.90</b>	<b>729.88</b>
<b>3</b>	<b>Total qualifying capital</b>	<b>4,569.62</b>	<b>2,874.55</b>
4	Core CAR	14.86	10.89
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>19.27</b>	<b>14.60</b>
<b>6</b>	<b>Leverage ratio</b>	<b>9.94</b>	<b>7.25</b>

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31.Dec.23		31.Dec.22	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	8.07	0.00	18.69	0.00
b.	Manufacturing / Industry	4,097.77	0.00	3,330.29	0.00
c.	Service & Tourism	4,206.05	119.89	4,238.92	121.59
d.	Trade & Commerce	2,277.54	14.32	2,106.77	14.62
e.	Housing	6,093.32	2.63	4,821.39	2.70
f.	Transport	159.39	16.59	169.24	16.11
g.	Loans to Purchase Securities	255.64	0.00	259.48	0.00
h.	Personal Loan	298.80	0.00	268.92	0.50
i.	Education Loan	577.53	0.00	614.79	0.00
j.	Loan Against Term Deposit	1,209.46	0.00	647.24	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)	131.85	0.00	120.03	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	312.81	0.00	143.65	0.00
	<b>Total</b>	<b>19,628.22</b>	<b>153.43</b>	<b>16,739.40</b>	<b>155.51</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.Dec.23</b>	<b>31.Dec.22</b>
<b>1</b>	<b>Overdrafts</b>	<b>6,224.91</b>	<b>5,330.28</b>
a.	Government	0.00	0.00
b.	Government Corporations	13.28	91.88
c.	Public Companies	551.92	128.59
d.	Private Companies	1,096.53	1,694.41
e.	Individuals	4,563.19	3,415.40
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
<b>2</b>	<b>Term Loans</b>	<b>13,403.32</b>	<b>11,409.12</b>
a.	Government	2.92	0.00
b.	Government Corporations	0.00	80.22
c.	Public Companies	15.89	59.07
d.	Private Companies	1,791.75	2,014.47
e.	Individuals	11,592.76	9,255.36
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, 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	165.55	0.00	0.00	0.00	0.00	0.00	0.00	165.55
Balance with RMA	801.63	3206.52	0.00	0.00	0.00	0.00	0.00	4008.15
Demand Deposits with Other Banks	220.40	0.00	0.00	0.00	0.00	0.00	0.00	220.40
Time Deposits with other Banks	0.00	120.12	2,790.72	168.52	2.44	0.00	400.07	3481.88
Govt. securities	0.00	2,412.12	0.00	107.60	145.88	0.00	348.42	3,014.01
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	138.22	2567.90	2897.26	2373.90	2706.94	0.00	8798.31	19,482.53
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	56.29	56.29
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2,276.33	2,276.33
<b>TOTAL</b>	<b>1,325.80</b>	<b>8,317.66</b>	<b>5,687.98</b>	<b>2,650.51</b>	<b>2,855.92</b>	<b>0.00</b>	<b>11,881.00</b>	<b>32,718.88</b>
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	2,862.74	2,862.74
Demand deposits	211.59	423.18	0.00	0.00	0.00	0.00	1,481.14	2,115.91
Savings deposits	534.56	1069.12	0.00	0.00	0.00	0.00	3,741.90	5,345.58
Time deposits	0.00	26.33	3,195.04	1,270.99	2,401.54	0.00	10,661.24	17,555.15
iv) Recurring deposits	0.00	0.24	28.99	11.53	21.79	0.00	96.74	159.30
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	390.89	0.00	2,609.27	3,000.16
<b>TOTAL</b>	<b>746.15</b>	<b>1,518.87</b>	<b>3,224.03</b>	<b>1,282.53</b>	<b>2,814.22</b>	<b>0.00</b>	<b>23,133.08</b>	<b>32,718.88</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	579.65	6,798.79	2,463.95	1,367.99	41.70	0.00	-11,252.07	0.00
Cumulative Net Mismatch	579.65	7,378.44	9,842.39	11,210.38	11,252.08	11,252.08	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00	0.00	124.38
Balance with RMA	1041.08	4164.31	0.00	0.00	0.00	0.00	0.00	5205.39
Demand Deposits with Other Banks	415.81	0.00	0.00	0.00	0.00	0.00	0.00	415.81
Time Deposits with other Banks	0.00	62.91	1461.54	88.26	1.28	0.00	209.52	1823.50
Govt. securities	0.00	1239.21	0.00	55.28	74.94	0.00	179.00	1,548.43
Investment securities	0.00	26.62	0.00	1.19	1.61	0.00	3.85	33.27
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	117.61	2184.70	2468.32	2022.21	2306.09	0.00	7495.45	16,594.38
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	1895.09	1,895.09
<b>TOTAL</b>	<b>1,698.88</b>	<b>7,677.76</b>	<b>3,929.86</b>	<b>2,166.93</b>	<b>2,383.92</b>	<b>0.00</b>	<b>9,785.85</b>	<b>27,643.20</b>
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	1821.50	1,821.50
Demand deposits	398.96	797.93	0.00	0.00	0.00	0.00	2792.75	3,989.64
Savings deposits	528.48	1056.97	0.00	0.00	0.00	0.00	3699.38	5,284.83
Time deposits	0.00	19.76	2,397.12	953.58	1801.79	0.00	7,998.73	13,170.98
iv) Recurring deposits	0.00	0.24	29.10	11.58	21.87	0.00	97.11	159.90
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	150.00	0.00	150.00
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	0.00	310.64	1915.71	2,226.35
<b>TOTAL</b>	<b>927.45</b>	<b>1,874.89</b>	<b>2,426.22</b>	<b>965.16</b>	<b>1,823.66</b>	<b>460.64</b>	<b>19,165.17</b>	<b>27,643.20</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	771.43	5,802.86	1,503.64	1,201.78	560.26	-460.64	-9,379.32	0.00
Cumulative Net Mismatch	771.43	6,574.29	8,077.93	9,279.71	9,839.96	9,379.32	0.00	0.00

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

Million Nu.

As of period ending December 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	165.55	0.00	0.00	0.00	0.00	0.00	0.00	165.55
Balance with RMA	4008.15	0.00	0.00	0.00	0.00	0.00	0.00	4008.15
Demand Deposits with Other Banks	220.40	0.00	0.00	0.00	0.00	0.00	0.00	220.40
Time Deposits with other Banks	0.00	120.12	2790.72	168.52	2.44	0.00	400.07	3481.87
Govt. securities	0.00	2412.12	0.00	107.60	145.88	0.00	348.42	3,014.01
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	6289.75	2281.55	1863.58	1574.72	1758.42	0.00	5714.52	19,482.53
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	56.29	56.29
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2276.33	2,276.33
<b>TOTAL</b>	<b>10,683.85</b>	<b>4,824.79</b>	<b>4,654.30</b>	<b>1,851.34</b>	<b>1,907.40</b>	<b>0.00</b>	<b>8,797.21</b>	<b>32,718.88</b>
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	1680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2862.74	2,862.74
Demand deposits	2115.91	0.00	0.00	0.00	0.00	0.00	0.00	2,115.91
Savings deposits	5345.58	0.00	0.00	0.00	0.00	0.00	0.00	5,345.58
Time deposits	0.00	26.33	3195.04	1270.99	2401.54	0.00	10661.24	17,555.15
iv) Recurring deposits	0.00	0.24	28.99	11.53	21.79	0.00	96.74	159.30
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	390.89	0.00	2609.27	3,000.16
<b>TOTAL</b>	<b>7,461.49</b>	<b>26.57</b>	<b>3,224.03</b>	<b>1,282.53</b>	<b>2,814.22</b>	<b>0.00</b>	<b>17,910.03</b>	<b>32,718.88</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	3,222.36	4,798.22	1,430.27	568.81	-906.83	0.00	-9,112.82	0.00
Cumulative Net Mismatch	3,222.36	8,020.57	9,450.84	10,019.65	9,112.82	9,112.82	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00	0.00	124.38
Balance with RMA	5205.39	0.00	0.00	0.00	0.00	0.00	0.00	5205.39
Demand Deposits with Other Banks	415.81	0.00	0.00	0.00	0.00	0.00	0.00	415.81
Time Deposits with other Banks	0.00	62.91	1461.54	88.26	1.28	0.00	209.52	1823.50
Govt. securities	0.00	1239.21	0.00	55.28	74.94	0.00	179.00	1,548.43
Investment securities	0.00	26.62	0.00	1.19	1.61	0.00	3.85	33.27
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	5377.38	1939.86	1584.48	1338.89	1495.07	0.00	4858.70	16,594.38
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	1895.09	1,895.09
<b>TOTAL</b>	<b>11,122.96</b>	<b>3,268.61</b>	<b>3,046.02</b>	<b>1,483.61</b>	<b>1,572.90</b>	<b>0.00</b>	<b>7,149.10</b>	<b>27,643.20</b>
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	1821.50	1,821.50
Demand deposits	3989.64	0.00	0.00	0.00	0.00	0.00	0.00	3,989.64
Savings deposits	5284.83	0.00	0.00	0.00	0.00	0.00	0.00	5,284.83
Time deposits	0.00	19.76	2,397.12	953.58	1,801.79	0.00	7,998.73	13,170.98
iv) Recurring deposits	0.00	0.24	29.10	11.58	21.87	0.00	97.11	159.90
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	150.00	0.00	150.00
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	0.00	310.64	1915.71	2,226.35
<b>TOTAL</b>	<b>9,274.47</b>	<b>20.00</b>	<b>2,426.22</b>	<b>965.16</b>	<b>1,823.66</b>	<b>460.64</b>	<b>12,673.05</b>	<b>27,643.20</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	1,848.49	3,248.61	619.80	518.46	-250.76	-460.64	-5,523.95	0.00
Cumulative Net Mismatch	1,848.49	5,097.10	5,716.89	6,235.35	5,984.59	5,523.95	0.00	0.01



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

Million Nu.

		<b>31.Dec.23</b>	<b>31.Dec.22</b>
1	Amount of NPLs (Gross)	<b>153.43</b>	<b>155.51</b>
	a. Substandard	17.27	18.05
	b. Doubtful	21.14	21.63
	c. Loss	115.01	115.84
2	Specific Provisions	<b>125.45</b>	<b>112.06</b>
	a. Substandard	3.07	3.49
	b. Doubtful	10.05	10.29
	c. Loss	112.32	98.28
3	Interest-in-Suspense	<b>20.22</b>	<b>20.56</b>
	a. Substandard	1.91	1.95
	b. Doubtful	1.04	1.05
	c. Loss	17.28	17.56
4	Net NPLS	<b>7.75</b>	<b>7.97</b>
	a. Substandard	12.29	12.61
	b. Doubtful	10.05	10.29
	c. Loss	-14.59	-14.92
5	Gross NPLs to Gross Loans	0.78%	0.93%
6	Net NPLs to Net loans	0.04%	0.05%
7	General Provisions	<b>256.51</b>	<b>241.70</b>
	a. Standard	255.74	234.10
	b. Watch	0.77	7.60

**Item 30: Assets and Investments**

Million Nu.

	<b>Investment</b>	<b>31.Dec.23</b>	<b>31.Dec.22</b>
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	2,318.73	994.63
b.	RGOB Bonds/Securities	598.80	498.80
c.	Corporate Bonds	55.00	55.00
d.	Others	41.48	19.52
	<b>Sub-total</b>	<b>3,014.01</b>	<b>1,567.95</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)	228.27	213.74
Less:-			
b.	Accumulated Depreciation	171.99	156.37
c.	Fixed Assets (Net Book Value)	56.29	57.37

**Item 31: Geographical Distribution of Exposures**

Million Nu.

	Domestic		India		Other	
	31.Dec.23	31.Dec.22	31.Dec.23	31.Dec.22	31.Dec.23	31.Dec.22
Demand deposits held with other banks	157.16	131.64	126.83	295.87	-63.59	45.88
Time deposits held with other banks	3,481.88	2,550.85				
Borrowings	150.00	150.00				

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

Million Nu.

<b>Sl. No</b>	<b>Particular</b>	<b>31.Dec.23</b>	<b>31.Dec.22</b>
1	Secured Loans	<b>19,442.21</b>	<b>16,573.62</b>
a.	Loans secured by physical/ real estate collateral	17,664.30	15,523.25
b.	Loans secured by financial collateral	1,777.91	1,050.37
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	<b>186.01</b>	<b>165.79</b>
3	Total Loans	<b>19,628.22</b>	<b>16,739.40</b>