

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

Million Nu.

<b>Sl. No</b>		<b>30-Jun-24</b>	<b>30-Jun-23</b>
<b>1</b>	<b>Total Tier 1 Capital</b>	<b>3,816.02</b>	<b>2,101.02</b>
a.	Paid-Up Capital	1680.04	840.02
b.	General Reserves	877.36	605.22
c.	Share Premium Account	741.16	153.15
d.	Retained Earnings	517.46	502.63
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>30-Jun-24</b>	<b>30-Jun-23</b>
1	<b>Tier II Capital</b>	<b>441.86</b>	<b>691.61</b>
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	69.36	63.89
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	275.43	247.82
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	0.00	150.00
	Profit for the Year	97.07	229.90

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30-Jun-24	30-Jun-23		30-Jun-24	30-Jun-23
1	Zero-Risk Weighted Assets	6732.03	8810.83	0.00%	0.00	0.00
2	20% Risk Weighted Assets	5567.80	2735.80	20.00%	1,113.56	547.16
3	50% Risk Weighted Assets	432.82	51.93	50.00%	216.41	25.97
4	100% Risk Weighted Assets	20524.27	17839.10	100.00%	20,524.27	17,839.10
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>33,256.93</b>	<b>29,437.66</b>		<b>21,854.25</b>	<b>18,412.23</b>

**Item 24: Capital Adequacy ratios**

Million Nu.

<b>Sl. No</b>		<b>30-Jun-24</b>	<b>30-Jun-23</b>
<b>1</b>	<b>Tier 1 Capital</b>	<b>3,816.02</b>	<b>2,101.02</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>441.86</b>	<b>691.61</b>
<b>3</b>	<b>Total qualifying capital</b>	<b>4,257.88</b>	<b>2,792.63</b>
4	Core CAR	15.81	10.10
a.	Of which CCyB (if applicable) expressed as % of RWA	1.83	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>17.84</b>	<b>13.43</b>
<b>6</b>	<b>Leverage ratio</b>	<b>10.74</b>	<b>6.45</b>

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Jun-24		30-Jun-23	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	7.79	0.00	19.98	0.00
b.	Manufacturing / Industry	3,329.71	0.00	3,783.77	0.00
c.	Service & Tourism	3,710.13	120.10	4,199.06	119.93
d.	Trade & Commerce	2,269.38	14.32	2,046.57	14.32
e.	Housing	6,579.28	2.60	5,172.71	2.64
f.	Transport	144.41	16.26	166.87	16.26
g.	Loans to Purchase Securities	615.72	0.00	248.46	0.00
h.	Personal Loan	321.44	0.00	275.96	0.49
i.	Education Loan	181.61	0.00	295.96	0.00
j.	Loan Against Term Deposit	890.48	0.00	1,312.88	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)	129.26	0.00	133.44	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	1,532.91	0.00	126.01	0.00
	<b>Total</b>	<b>19,712.12</b>	<b>153.29</b>	<b>17,781.67</b>	<b>153.65</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>30-Jun-24</b>	<b>30-Jun-23</b>
<b>1</b>	<b>Overdrafts</b>	<b>6,188.13</b>	<b>5,880.13</b>
a.	Government	0.00	10.94
b.	Government Corporations	0.01	864.45
c.	Public Companies	33.04	0.00
d.	Private Companies	1,481.02	1,097.81
e.	Individuals	4,674.06	3,906.94
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
<b>2</b>	<b>Term Loans</b>	<b>13,523.99</b>	<b>11,901.54</b>
a.	Government	0.00	3.00
b.	Government Corporations	76.01	14.51
c.	Public Companies	44.11	0.00
d.	Private Companies	2,023.05	1,888.14
e.	Individuals	11,369.78	9,995.88
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	11.04	0.00

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

Million Nu.

As of period ending June 30th, 2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	176.36	0.00	0.00	0.00	0.00	0.00	0.00	176.36
Balance with RMA	1033.28	4133.12	0.00	0.00	0.00	0.00	0.00	5166.40
Demand Deposits with Other Banks	918.75	0.00	0.00	0.00	0.00	0.00	0.00	918.75
Time Deposits with other Banks	0.00	175.32	4073.12	245.96	3.56	0.00	583.91	5081.88
Govt. securities	0.00	556.43	0.00	24.82	33.65	0.00	80.37	695.28
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	139.13	2585.98	2907.23	2382.77	2716.50	0.00	8829.37	19,560.98
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	59.53	59.53
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1584.01	1,584.01
<b>TOTAL</b>	<b>2,267.51</b>	<b>7,461.86</b>	<b>6,980.35</b>	<b>2,654.04</b>	<b>2,754.38</b>	<b>0.00</b>	<b>11,138.79</b>	<b>33,256.93</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	2577.84	2,577.84
Demand deposits	404.59	809.17	0.00	0.00	0.00	0.00	2832.11	4,045.87
Savings deposits	519.15	1038.30	0.00	0.00	0.00	0.00	3634.05	5,191.50
Time deposits	0.00	25.90	3142.42	1250.06	2362.00	0.00	10485.68	17,266.07
iv) Recurring deposits	0.00	0.24	29.52	11.74	22.19	0.00	98.51	162.21
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	643.14	0.00	1690.25	2,333.40
<b>TOTAL</b>	<b>923.74</b>	<b>1,873.62</b>	<b>3,171.95</b>	<b>1,261.81</b>	<b>3,027.33</b>	<b>0.00</b>	<b>22,998.49</b>	<b>33,256.93</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	1,343.77	5,588.24	3,808.40	1,392.23	-272.95	0.00	-11,859.70	0.00
Cumulative Net Mismatch	1,343.77	6,932.02	10,740.42	12,132.65	11,859.70	11,859.70	0.00	0.00

As of period ending Jun 30th, 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
<b>TOTAL</b>	<b>10,952.41</b>	<b>2,036.41</b>	<b>3,257.02</b>	<b>3,993.87</b>	<b>1,644.27</b>	<b>0.00</b>	<b>7,553.67</b>	<b>29,437.66</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	840.02	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	2,656.70	1,166.20	409.30	743.35	11,061.83	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
<b>TOTAL</b>	<b>8,139.93</b>	<b>450.22</b>	<b>2,683.40</b>	<b>1,176.82</b>	<b>894.05</b>	<b>743.35</b>	<b>15,349.89</b>	<b>29,437.66</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	2,812.48	1,586.19	573.62	2,817.05	750.22	-743.35	-7,796.22	-0.01
Cumulative Net Mismatch	2,812.48	4,398.67	4,972.29	7,789.34	8,539.56	7,796.21	-0.01	-0.01

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

Million Nu.

As of period ending Jun, 2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	176.36	0.00	0.00	0.00	0.00	0.00	0.00	176.36
Balance with RMA	5166.40	0.00	0.00	0.00	0.00	0.00	0.00	5166.40
Demand Deposits with Other Banks	918.75	0.00	0.00	0.00	0.00	0.00	0.00	918.75
Time Deposits with other Banks	0.00	175.32	4073.12	245.96	3.56	0.00	583.91	5081.88
Govt. securities	0.00	556.43	0.00	24.82	33.65	0.00	80.37	695.28
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	6253.67	2301.35	1879.75	1588.39	1773.68	0.00	5764.13	19,560.98
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	59.53	59.53
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1584.01	1,584.01
<b>TOTAL</b>	<b>12,515.18</b>	<b>3,044.12</b>	<b>5,952.88</b>	<b>1,859.67</b>	<b>1,811.56</b>	<b>0.00</b>	<b>8,073.54</b>	<b>33,256.93</b>
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	2577.84	2,577.84
Demand deposits	4045.87	0.00	0.00	0.00	0.00	0.00	0.00	4,045.87
Savings deposits	5191.50	0.00	0.00	0.00	0.00	0.00	0.00	5,191.50
Time deposits	0.00	25.90	3142.42	1250.06	2362.00	0.00	10485.68	17,266.07
iv) Recurring deposits	0.00	0.24	29.52	11.74	22.19	0.00	98.51	162.21
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	643.14	0.00	1690.25	2,333.40
<b>TOTAL</b>	<b>9,237.37</b>	<b>26.14</b>	<b>3,171.95</b>	<b>1,261.81</b>	<b>3,027.33</b>	<b>0.00</b>	<b>16,532.33</b>	<b>33,256.93</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	3,277.81	3,017.97	2,780.93	597.86	-1,215.77	0.00	-8,458.79	0.00
Cumulative Net Mismatch	3,277.81	6,295.78	9,076.71	9,674.57	8,458.79	8,458.79	0.00	0.01

As of period ending Jun, 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	1,479.64	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
<b>TOTAL</b>	<b>10,952.41</b>	<b>2,036.41</b>	<b>3,257.02</b>	<b>3,993.87</b>	<b>1,644.27</b>	<b>0.00</b>	<b>7,553.67</b>	<b>29,437.66</b>
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	2,656.70	1,166.20	409.30	743.35	11,061.83	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
<b>TOTAL</b>	<b>8,139.93</b>	<b>450.22</b>	<b>2,683.40</b>	<b>1,176.82</b>	<b>894.05</b>	<b>743.35</b>	<b>15,349.89</b>	<b>29,437.66</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	2,812.48	1,586.19	573.62	2,817.05	750.22	-743.35	-7,796.22	-0.01
Cumulative Net Mismatch	2,812.48	4,398.67	4,972.29	7,789.34	8,539.56	7,796.21	-0.01	-0.01

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

Million Nu.

		<b>30-Jun-24</b>	<b>30-Jun-23</b>
1	Amount of NPLs (Gross)	<b>153.29</b>	153.86
	a. Substandard	17.20	17.96
	b. Doubtful	-	25.24
	c. Loss	136.09	110.77
2	Specific Provisions	<b>120.83</b>	125.66
	a. Substandard	3.06	3.14
	b. Doubtful	-	13.08
	c. Loss	117.77	109.44
3	Interest-in-Suspense	<b>20.23</b>	20.28
	a. Substandard	1.91	1.95
	b. Doubtful	-	2.03
	c. Loss	18.32	16.31
4	Net NPLS	12.23	7.70
	a. Substandard	12.23	12.56
	b. Doubtful	-	10.13
	c. Loss	-	-14.89
5	Gross NPLs to Gross Loans	0.78%	0.86%
6	Net NPLs to Net loans	0.01%	0.04%
7	General Provisions	<b>275.43</b>	<b>247.82</b>
	a. Standard	274.44	241.41
	b. Watch	0.99	6.41

**Item 30: Assets and Investments**

Million Nu.

	<b>Investment</b>	<b>30-Jun-24</b>	<b>30-Jun-23</b>
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	0.00	2,076.08
b.	RGOB Bonds/Securities	498.80	598.80
c.	Corporate Bonds	155.00	55.00
d.	Others	41.48	32.26
	<b>Sub-total</b>	<b>695.28</b>	<b>2,762.14</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)	231.52	223.01
Less:-			
b.	Accumulated Depreciation	171.99	156.37
c.	Fixed Assets (Net Book Value)	59.53	66.64

**Item 31: Geographical Distribution of Exposures**

Million Nu.

	Domestic		India		Other	
	30-Jun-24	30-Jun-23	30-Jun-24	30-Jun-23	30-Jun-24	30-Jun-23
Demand deposits held with other banks	475.43	262.30	477.39	51.93	-34.07	42.23
Time deposits held with other banks	5,081.88	2,473.50				
Borrowings	0.00	150.00				

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

Million Nu.

<b>Sl. No</b>	<b>Particular</b>	<b>30-Jun-24</b>	<b>30-Jun-23</b>
1	Secured Loans	<b>19,545.92</b>	<b>10,777.75</b>
a.	Loans secured by physical/ real estate collateral	18,662.99	5,172.71
b.	Loans secured by financial collateral	882.93	1,687.35
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	<b>166.20</b>	<b>143.87</b>
3	Total Loans	<b>19,712.12</b>	<b>17,781.67</b>