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

Million Nu.

| Sl. No | | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| **1** | **Total Tier 1 Capital** | **3,816.02** | **3,524.72** |
| a. | Paid-Up Capital | 1680.04 | 1680.04 |
| b. | General Reserves | 877.36 | 605.22 |
| c. | Share Premium Account | 741.16 | 741.16 |
| d. | Retained Earnings | 517.46 | 498.29 |
| 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 | | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| 1 | **Tier II Capital** | **670.48** | **1,044.90** |
| 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 | 265.41 | 270.05 |
| g. | Capital Grants | 0.00 | 0.00 |
| h. | Subordinated Debt | 0.00 | 150.00 |
| | Profit for the Year | 335.71 | 560.97 |

**Item 23: Risk weighted exposure table**

Million Nu.

| Sl. No | Assets | Balance Sheet Amount | | Risk weight % | Risk Component | |
|---|---|---|---|---|---|---|
| | | 31-Dec-24 | 31-Dec-23 | | 31-Dec-24 | 31-Dec-23 |
| 1 | Zero-Risk Weighted Assets | 13231.25 | 8326.94 | 0.00% | 0.00 | 0.00 |
| 2 | 20% Risk Weighted Assets | 3883.97 | 3630.66 | 20.00% | 776.79 | 726.13 |
| 3 | 50% Risk Weighted Assets | 404.60 | 126.83 | 50.00% | 202.30 | 63.42 |
| 4 | 100% Risk Weighted Assets | 22131.57 | 22026.77 | 100.00% | 22,131.57 | 22,026.77 |
| 5 | 150% Risk Weighted Assets | 361.97 | 0.00 | 150.00% | 542.96 | 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 | | | | | |
| | **Grand Totals** | **40,013.36** | **34,111.20** | | **23,653.62** | **22,816.32** |

**Item 24: Capital Adequacy ratios**

Million Nu.

| Sl. No | | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| **1** | **Tier 1 Capital** | **3,816.02** | **3,524.72** |
| 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** | **670.48** | **1,044.90** |
| 3 | **Total qualifying capital** | **4,486.50** | **4,569.62** |
| 4 | Core CAR | 16.13 | 14.86 |
| 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** | **18.63** | **19.27** |
| **6** | **Leverage ratio** | **9.54** | **9.94** |

**Item 25: Loans and NPL by Sectoral Classification**

Million Nu.

| Sl. No | | 31-Dec-24 | | 31-Dec-23 | |
|---|---|---|---|---|---|
| | | Total Loans | NPL | Total Loans | NPL |
| a. | Agriculture | 17.99 | 0.00 | 8.07 | 0.00 |
| b. | Manufacturing / Industry | 4,466.48 | 0.00 | 4097.77 | 0.00 |
| c. | Service & Tourism | 5,047.32 | 112.11 | 4206.05 | 119.89 |
| d. | Trade & Commerce | 1,895.80 | 13.81 | 2277.54 | 14.32 |
| e. | Housing | 7,012.21 | 0.00 | 6093.32 | 2.63 |
| f. | Transport | 192.96 | 26.29 | 159.39 | 16.59 |
| g. | Loans to Purchase Securities | 114.18 | 0.00 | 255.64 | 0.00 |
| h. | Personal Loan | 357.46 | 0.46 | 298.80 | 0.00 |
| i. | Education Loan | 136.19 | 0.00 | 577.53 | 0.00 |
| j. | Loan Against Term Deposit | 1,153.56 | 0.00 | 1209.46 | 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) | 135.29 | 0.42 | 131.85 | 0.00 |
| n. | Loans to Govt. Owned Corporation | 0.00 | 0.00 | 0.00 | 0.00 |
| | Others | 463.27 | 0.00 | 312.81 | 0.00 |
| | **Total** | **20,992.71** | **153.08** | **19,628.22** | **153.43** |

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

Million Nu.

| Sl. No | Counter-Party | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| **1** | **Overdrafts** | **6,622.13** | **6,224.91** |
| a. | Government | 0.00 | 0.00 |
| b. | Government Corporations | 77.81 | 13.28 |
| c. | Public Companies | 106.65 | 551.92 |
| d. | Private Companies | 1,223.84 | 1,096.53 |
| e. | Individuals | 5,213.82 | 4,563.19 |
| f. | Commercial Banks | 0.00 | 0.00 |
| g. | Non-Bank Financial Institutions | 0.01 | 0.00 |
| **2** | **Term Loans** | **14,370.58** | **13,403.32** |
| a. | Government | 72.44 | 2.92 |
| b. | Government Corporations | 147.89 | 0.00 |
| c. | Public Companies | 0.00 | 15.89 |
| d. | Private Companies | 2,082.24 | 1,791.75 |
| e. | Individuals | 12,057.08 | 11,592.76 |
| f. | Commercial Banks | 0.00 | 0.00 |
| g. | Non-Bank Financial Institutions | 10.93 | 0.00 |

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

Million Nu.

| As of period ending Dec, 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 | 177.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 177.87 |
| Balance with RMA | 2195.93 | 8783.72 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10979.65 |
| Demand Deposits with Other Banks | 730.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 730.14 |
| Time Deposits with other Banks | 0.00 | 121.16 | 2814.77 | 169.97 | 2.46 | 0.00 | 403.51 | 3511.88 |
| Govt. securities | 0.00 | 787.46 | 0.00 | 35.13 | 47.62 | 0.00 | 113.75 | 983.95 |
| 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 | 6702.82 | 2439.20 | 1996.64 | 1687.16 | 1883.98 | 0.00 | 6134.43 | 20,844.23 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 79.41 | 79.41 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2692.47 | 2,692.47 |
| **TOTAL** | **9,806.76** | **12,142.54** | **4,811.41** | **1,892.76** | **1,934.72** | **0.00** | **9,425.16** | **40,013.36** |
| Amounts owed to other banks | | | | | | | | |
| 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 | 2806.46 | 2,806.46 |
| Demand deposits | 636.86 | 1273.72 | 0.00 | 0.00 | 0.00 | 0.00 | 4458.02 | 6,368.60 |
| Savings deposits | 549.58 | 1099.17 | 0.00 | 0.00 | 0.00 | 0.00 | 3847.09 | 5,495.84 |
| Time deposits | 0.00 | 30.18 | 3662.17 | 1456.82 | 2752.67 | 0.00 | 12219.99 | 20,121.83 |
| iv) Recurring deposits | 0.00 | 0.26 | 32.13 | 12.78 | 24.15 | 0.00 | 107.21 | 176.53 |
| 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 | 526.73 | 0.00 | 2837.32 | 3,364.05 |
| **TOTAL** | **1,186.44** | **2,403.34** | **3,694.30** | **1,469.60** | **3,303.55** | **0.00** | **27,956.13** | **40,013.36** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 8,620.32 | 9,739.21 | 1,117.11 | 423.16 | -1,368.82 | 0.00 | -18,530.97 | 0.00 |
| Cumulative Net Mismatch | 8,620.32 | 18,359.52 | 19,476.63 | 19,899.79 | 18,530.97 | 18,530.97 | 0.00 | 0.00 |

| As of period ending Dec, 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 |
| **TOTAL** | **1,331.65** | **7,677.24** | **6,292.38** | **2,627.49** | **2,790.73** | **0.00** | **11,761.96** | **32,718.88** |
| 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 |
| **TOTAL** | **746.15** | **1,518.87** | **3,224.03** | **1,282.53** | **2,814.22** | **0.00** | **23,133.08** | **32,718.88** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 585.50 | 6,158.37 | 3,068.35 | 1,344.96 | -23.50 | 0.00 | -11,371.12 | 0.00 |
| Cumulative Net Mismatch | 585.50 | 6,743.87 | 9,812.22 | 11,157.18 | 11,133.68 | 11,133.68 | -237.44 | -237.44 |

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

Million Nu.

| As of period ending Dec, 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 | 177.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 177.87 |
| Balance with RMA | 2195.93 | 8783.72 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10979.65 |
| Demand Deposits with Other Banks | 730.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 730.14 |
| Time Deposits with other Banks | 0.00 | 121.16 | 2814.77 | 169.97 | 2.46 | 0.00 | 403.51 | 3511.88 |
| Govt. securities | 0.00 | 787.46 | 0.00 | 35.13 | 47.62 | 0.00 | 113.75 | 983.95 |
| 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 | 6702.82 | 2439.20 | 1996.64 | 1687.16 | 1883.98 | 0.00 | 6134.43 | 20,844.23 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 79.41 | 79.41 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2692.47 | 2,692.47 |
| **TOTAL** | **9,806.76** | **12,142.54** | **4,811.41** | **1,892.76** | **1,934.72** | **0.00** | **9,425.16** | **40,013.36** |
| 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 | 2806.46 | 2,806.46 |
| Demand deposits | 636.86 | 1273.72 | 0.00 | 0.00 | 0.00 | 0.00 | 4458.02 | 6,368.60 |
| Savings deposits | 549.58 | 1099.17 | 0.00 | 0.00 | 0.00 | 0.00 | 3847.09 | 5,495.84 |
| Time deposits | 0.00 | 30.18 | 3662.17 | 1456.82 | 2752.67 | 0.00 | 12219.99 | 20,121.83 |
| iv) Recurring deposits | 0.00 | 0.26 | 32.13 | 12.78 | 24.15 | 0.00 | 107.21 | 176.53 |
| 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 | 526.73 | 0.00 | 2837.32 | 3,364.05 |
| **TOTAL** | **1,186.44** | **2,403.34** | **3,694.30** | **1,469.60** | **3,303.55** | **0.00** | **27,956.13** | **40,013.36** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 8,620.32 | 9,739.21 | 1,117.11 | 423.16 | -1,368.82 | 0.00 | -18,530.97 | 0.00 |
| Cumulative Net Mismatch | 8,620.32 | 18,359.52 | 19,476.63 | 19,899.79 | 18,530.97 | 18,530.97 | 0.00 | 0.00 |

| As of period ending Dec, 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 |
| **TOTAL** | **10,683.85** | **4,824.79** | **4,654.30** | **1,851.34** | **1,907.40** | **0.00** | **8,797.21** | **32,718.88** |
| 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 | 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 |
| **TOTAL** | **7,461.49** | **26.57** | **3,224.03** | **1,282.53** | **2,814.22** | **0.00** | **17,910.03** | **32,718.88** |
| 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 |

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

Million Nu.

| | | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| 1 | Amount of NPLs (Gross) | **153.08** | 153.43 |
| a. | Substandard | 6.51 | 17.27 |
| b. | Doubtful | 0.00 | 21.14 |
| c. | Loss | 146.58 | 115.01 |
| 2 | Specific Provisions | **127.46** | 125.45 |
| a. | Substandard | 1.15 | 3.07 |
| b. | Doubtful | 0.00 | 10.05 |
| c. | Loss | 126.31 | 112.32 |
| 3 | Interest-in-Suspense | **21.01** | 20.22 |
| a. | Substandard | 0.74 | 1.91 |
| b. | Doubtful | 0.00 | 1.04 |
| c. | Loss | 20.27 | 17.28 |
| 4 | Net NPLS | **4.61** | 7.75 |
| a. | Substandard | 4.61 | 12.29 |
| b. | Doubtful | 0.00 | 10.05 |
| c. | Loss | 0.00 | -14.59 |
| 5 | Gross NPLs to Gross Loans | 0.73% | 0.78% |
| 6 | Net NPLs to Net loans | 0.02% | 0.04% |
| 7 | General Provisions | **198.31** | **256.51** |
| a. | Standard | 193.93 | 255.74 |
| b. | Watch | 4.37 | 0.77 |

**Item 30: Assets and Investments**

Million Nu.

| | Investment | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| **1** | **Marketable Securities (Interest Earning)** | | |
| a. | RMA Securities | 0.00 | 2,318.73 |
| b. | RGOB Bonds/Securities | 782.40 | 598.80 |
| **c.** | Corporate Bonds | 155.00 | 55.00 |
| d. | Others | 46.55 | 41.48 |
| | Sub-total | 983.95 | 3,014.01 |
| **2** | **Equity Investments** | 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 |
| **3** | **Fixed Assets** | | |
| a. | Fixed Assets (Gross) | 266.95 | 228.27 |
| Less:- | | | |
| b. | Accumulated Depreciation | 187.54 | 171.99 |
| c. | Fixed Assets (Net Book Value) | 79.41 | 56.28 |

**Item 31: Geographical Distribution of Exposures**

Million Nu.

| | Domestic | | India | | Other | |
|---|---|---|---|---|---|---|
| | 31-Dec-24 | 31-Dec-23 | 31-Dec-24 | 31-Dec-23 | 31-Dec-24 | 31-Dec-23 |
| Demand deposits held with other banks | 337.28 | 157.16 | 404.60 | 126.83 | -11.74 | -63.59 |
| Time deposits held with other banks | 351.19 | 3,481.88 | | | | |
| Borrowings | 0.00 | 150.00 | | | | |

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

Million Nu.

| Sl. No | Particluar | 31-Dec-24 | 31-Dec-23 |
|---|---|---|---|
| 1 | Secured Loans | **20,792.34** | **19,442.21** |
| a. | Loans secured by physical/ real estate collateral | 19,694.59 | 17,664.30 |
| b. | Loans secured by financial collateral | 1,097.75 | 1,777.91 |
| c. | Loans secured by guarantees | 0.00 | 0.00 |
| 2 | Unsecured Loans | **200.37** | **186.01** |
| 3 | Total Loans | **20,992.71** | **19,628.22** |