Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30-Sep-24	30-Sep-23
1	**Total Tier 1 Capital**	**3,816.02**	**3,529.05**
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	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.

Sl. No		30-Sep-24	30-Sep-23
1	**Tier II Capital**	**595.28**	**791.91**
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	273.63	253.71
g.	Capital Grants	0.00	150.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	252.29	324.31

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30-Sep-24	30-Sep-23		30-Sep-24	30-Sep-23
1	Zero-Risk Weighted Assets	6547.05	7854.07	0.00%	0.00	0.00
2	20% Risk Weighted Assets	5197.00	4796.04	20.00%	1,039.40	959.21
3	50% Risk Weighted Assets	277.98	150.35	50.00%	138.99	75.17
4	100% Risk Weighted Assets	21534.51	19680.99	100.00%	21,534.51	19,680.99
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					
	Grand Totals	**33,556.53**	**32,481.44**		**22,712.89**	**20,715.37**

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30-Sep-24	30-Sep-23
1	**Tier 1 Capital**	**3,816.02**	**3,529.05**
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**	**595.28**	**791.91**
3	**Total qualifying capital**	**4,411.30**	**4,320.96**
4	Core CAR	15.08	15.35
a.	Of which CCyB (if applicable) expressed as % of RWA	2.35	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**	**17.43**	**18.79**
6	**Leverage ratio**	**10.51**	**10.01**

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Sep-24		30-Sep-23	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	10.03	0.00	20	0
b.	Manufacturing / Industry	4,139.73	0.00	4,013.01	0
c.	Service & Tourism	4,926.33	115.22	4,191.34	119.91
d.	Trade & Commerce	1,888.80	10.97	2,237.97	14.32
e.	Housing	6,888.72	3.92	5,647.48	2.63
f.	Transport	182.00	21.65	161.25	16.26
g.	Loans to Purchase Securities	110.60	0.00	0	0
h.	Personal Loan	365.20	0.00	283.78	0.16
i.	Education Loan	83.37	0.00	203.33	0
j.	Loan Against Term Deposit	960.01	0.00	1,382.05	0
k.	Loans to FI(s)	0.00	0.00	0	0
l.	Infrastructure Loan	0.00	0.00	0	0
m.	Staff loan (incentive)	46.85	0.00	131.96	0
n.	Loans to Govt. Owned Corporation	0.00	0.00	0	0
	Others	475.28	0.00	541.55	0
	Total	**20,076.92**	**151.76**	**18,813.72**	**153.28**

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

Million Nu.

Sl. No	Counter-Party	30-Sep-24	30-Sep-23
1	**Overdrafts**	**6,430.35**	**6,361.07**
a.	Government	0.00	12.35
b.	Government Corporations	0.00	0.00
c.	Public Companies	107.44	712.90
d.	Private Companies	748.26	1,132.99
e.	Individuals	5,574.64	4,502.83
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.01	0.00
2	**Term Loans**	**13,646.57**	**12,452.66**
a.	Government	0.00	2.92
b.	Government Corporations	75.02	14.66
c.	Public Companies	0.00	0.00
d.	Private Companies	1,946.24	1,760.25
e.	Individuals	11,614.40	10,674.83
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	10.91	0.00

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

Million Nu.

As of period ending Sept 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	204.02	0.00	0.00	0.00	0.00	0.00	0.00	204.02
Balance with RMA	663.72	2654.89	0.00	0.00	0.00	0.00	0.00	3318.61
Demand Deposits with Other Banks	471.62	0.00	0.00	0.00	0.00	0.00	0.00	471.62
Time Deposits with other Banks	0.00	171.18	3976.94	240.15	3.47	0.00	570.12	4961.88
Govt. securities	0.00	1748.02	0.00	77.98	105.72	0.00	252.49	2,184.21
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	140.83	2614.54	2965.66	2428.88	2770.46	0.00	9004.79	19,925.17
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	70.41	70.41
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2406.87	2,406.87
TOTAL	**1,480.18**	**7,199.64**	**6,942.61**	**2,747.51**	**2,880.32**	**0.00**	**12,306.27**	**33,556.53**
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	2731.26	2,731.26
Demand deposits	205.35	410.70	0.00	0.00	0.00	0.00	1437.44	2,053.49
Savings deposits	530.92	1061.84	0.00	0.00	0.00	0.00	3716.45	5,309.22
Time deposits	0.00	27.68	3359.05	1336.24	2524.83	0.00	11208.53	18,456.33
iv) Recurring deposits	0.00	0.25	29.88	11.89	22.46	0.00	99.72	164.20
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	764.09	0.00	2397.89	3,161.99
TOTAL	**736.27**	**1,500.47**	**3,388.94**	**1,348.13**	**3,311.38**	**0.00**	**23,271.34**	**33,556.53**
Assets/Liabilities								
Net Mismatch in each Time Interval	743.91	5,699.17	3,553.67	1,399.38	-431.06	0.00	-10,965.07	0.00
Cumulative Net Mismatch	743.91	6,443.08	9,996.75	11,396.13	10,965.07	10,965.07	0.00	0.00

As of period ending Sept 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	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

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

Million Nu.

As of period ending Sept, 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	204.02	0.00	0.00	0.00	0.00	0.00	0.00	204.02
Balance with RMA	663.72	2654.89	0.00	0.00	0.00	0.00	0.00	3318.61
Demand Deposits with Other Banks	471.62	0.00	0.00	0.00	0.00	0.00	0.00	471.62
Time Deposits with other Banks	0.00	171.18	3976.94	240.15	3.47	0.00	570.12	4961.88
Govt. securities	0.00	1748.02	0.00	77.98	105.72	0.00	252.49	2,184.21
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	6525.40	2317.34	1892.81	1599.43	1786.01	0.00	5804.18	19,925.17
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	70.41	70.41
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2406.87	2,406.87
TOTAL	7,864.76	6,902.45	5,869.76	1,918.05	1,895.86	0.00	9,105.66	**33,556.53**
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	2731.26	2,731.26
Demand deposits	2053.49	0.00	0.00	0.00	0.00	0.00	0.00	2,053.49
Savings deposits	5309.22	0.00	0.00	0.00	0.00	0.00	0.00	5,309.22
Time deposits	0.00	27.68	3359.05	1336.24	2524.83	0.00	11208.53	18,456.33
iv) Recurring deposits	0.00	0.25	29.88	11.89	22.46	0.00	99.72	164.20
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	764.09	0.00	2397.89	3,161.99
TOTAL	**7,362.71**	**27.93**	**3,388.94**	**1,348.13**	**3,311.38**	**0.00**	**18,117.44**	**33,556.53**
Assets/Liabilities								
Net Mismatch in each Time Interval	502.05	6,874.52	2,480.82	569.92	-1,415.52	0.00	-9,011.79	0.00
Cumulative Net Mismatch	502.05	7,376.56	9,857.38	10,427.31	9,011.78	9,011.78	0.00	0.00

As of period ending Sept, 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

Item 29: Non performing Loans and Provisions

Million Nu.

		30-Sep-24	30-Sep-23
1	Amount of NPLs (Gross)	**151.76**	153.29
a.	Substandard	-	17.30
b.	Doubtful	-	21.31
c.	Loss	151.76	114.69
2	Specific Provisions	**131.53**	125.14
a.	Substandard	-	3.08
b.	Doubtful	-	10.13
c.	Loss	131.53	111.94
3	Interest-in-Suspense	**20.22**	20.24
a.	Substandard	-	1.91
b.	Doubtful	-	1.05
c.	Loss	20.22	17.28
4	Net NPLS	0.00	7.91
a.	Substandard	-	12.31
b.	Doubtful	-	10.13
c.	Loss	0.00	-14.53
5	Gross NPLs to Gross Loans	0.76%	0.81%
6	Net NPLs to Net loans	0.00%	0.04%
7	General Provisions	**188.63**	**253.71**
a.	Standard	186.49	252.58
b.	Watch	2.13	1.13

Item 30: Assets and Investments

Million Nu.

	Investment	30-Sep-24	30-Sep-23
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	1,488.93	3,129.40
b.	RGOB Bonds/Securities	498.80	598.80
c.	Corporate Bonds	155.00	55.00
d.	Others	41.48	32.26
	Sub-total	2,184.21	3,815.47
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)	242.39	224.11
Less:-			
b.	Accumulated Depreciation	171.99	156.37
c.	Fixed Assets (Net Book Value)	70.41	67.74

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30-Sep-24	30-Sep-23	30-Sep-24	30-Sep-23	30-Sep-24	30-Sep-23
Demand deposits held with other banks	232.27	357.95	277.98	150.35	-38.63	32.32
Time deposits held with other banks	4,961.88	4,373.50				
Borrowings	0.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particluar	30-Sep-24	30-Sep-23
1	Secured Loans	**19,545.92**	**10,777.75**
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	**166.20**	**143.87**
3	Total Loans	**19,712.12**	**17,781.67**