

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30-Jun-25	30-Jun-24
1	Total Tier 1 Capital	3,972.64	3,816.02
a.	Paid-Up Capital	1680.04	1680.04
b.	General Reserves	947.78	877.36
c.	Share Premium Account	741.16	741.16
d.	Retained Earnings	603.65	517.46
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-Jun-25	30-Jun-24
1	Tier II Capital	539.95	506.53
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	72.54	69.36
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	293.67	274.10
g.	Capital Grants	0.00	150.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	173.74	13.07

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30-Jun-25	30-Jun-24		30-Jun-25	30-Jun-24
1	Zero-Risk Weighted Assets	4694.89	6732.03	0.00%	0.00	0.00
2	20% Risk Weighted Assets	6959.78	5567.80	20.00%	1,391.96	1,113.56
3	50% Risk Weighted Assets	344.73	432.82	50.00%	172.36	216.41
4	100% Risk Weighted Assets	23438.70	20524.27	100.00%	23,438.70	20,524.27
5	150% Risk Weighted Assets	712.04	0.00	150.00%	1,068.06	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		36,150.14	33,256.93		26,071.08	21,854.25

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30-Jun-25	30-Jun-24
1	Tier 1 Capital	3,972.64	3,816.02
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	539.95	441.86
3	Total qualifying capital	4,512.59	4,257.88
4	Core CAR	15.24	15.81
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	1.83
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	17.74	17.84
6	Leverage ratio	10.99	10.74

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Jun-25		30-Jun-24	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	12.02	0.00	7.79	0.00
b.	Manufacturing / Industry	4700.21	0.00	3329.71	0.00
c.	Service & Tourism	5263.74	122.55	3710.13	120.10
d.	Trade & Commerce	1955.88	25.55	2269.38	14.32
e.	Housing	7303.34	10.77	6579.28	2.60
f.	Transport	218.58	24.28	144.41	16.26
g.	Loans to Purchase Securities	104.33	0.00	615.72	0.00
h.	Personal Loan	308.41	0.81	321.44	0.00
i.	Education Loan	61.25	0.00	181.61	0.00
j.	Loan Against Term Deposit	964.48	0.00	890.48	0.00
k.	Loans to FI(s)	97.52	0.00	0.00	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	146.97	0.42	129.26	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	425.65	0.00	1532.91	0.00
	Total	21,562.38	184.39	19,712.12	153.28

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

Million Nu.

Sl. No	Counter-Party	30-Jun-25	30-Jun-25
1	Overdrafts	6,478.39	6,188.13
a.	Government	0.00	0.00
b.	Government Corporations	0.00	0.01
c.	Public Companies	0.00	33.04
d.	Private Companies	2,005.19	1,481.02
e.	Individuals	4,375.68	4,674.06
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	97.52	0.00
2	Term Loans	15,083.99	13,523.99
a.	Government	227.46	0.00
b.	Government Corporations	0.00	76.01
c.	Public Companies	0.00	44.11
d.	Private Companies	2,539.67	2,023.05
e.	Individuals	12,306.06	11,369.78
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	10.80	11.04

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

Million Nu.

As of period ending Mar 31st, 2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	224.01	0.00	0.00	0.00	0.00	0.00	0.00	224.01
Balance with RMA	590.56	2362.24	0.00	0.00	0.00	0.00	0.00	2952.80
Demand Deposits with Other Banks	1683.87	0.00	0.00	0.00	0.00	0.00	0.00	1683.87
Time Deposits with other Banks	0.00	191.89	4457.99	269.20	3.89	0.00	639.08	5562.06
Govt. securities	0.00	560.49	0.00	25.00	33.90	0.00	80.96	700.35
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	2851.46	3172.87	2603.49	2965.81	0.00	9662.92	21,397.38
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	130.55	130.55
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	3485.35	3,485.35
TOTAL	2,639.27	5,977.09	7,630.87	2,898.19	3,004.26	0.00	14,000.46	36,150.14
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	2832.55	2,832.55
Demand deposits	315.08	630.16	0.00	0.00	0.00	0.00	2205.57	3,150.81
Savings deposits	552.71	1105.42	0.00	0.00	0.00	0.00	3868.97	5,527.10
Time deposits	0.00	27.79	3371.37	1341.14	2534.08	0.00	11249.62	18,523.99
iv) Recurring deposits	0.00	0.27	32.16	12.79	24.17	0.00	107.30	176.68
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	738.74	0.00	3,520.22	4,258.96
TOTAL	867.79	1,763.63	3,403.52	1,353.93	3,297.00	0.00	25,464.26	36,150.14
Assets/Liabilities								
Net Mismatch in each Time Interval	1,771.48	4,213.45	4,227.34	1,544.26	-292.73	0.00	-11,463.81	0.00
Cumulative Net Mismatch	1,771.48	5,984.93	10,212.28	11,756.54	11,463.81	11,463.81	0.00	0.00

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	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
TOTAL	12,515.18	3,044.12	5,952.88	1,859.67	1,811.56	0.00	8,073.54	33,256.93
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
TOTAL	9,237.37	26.14	3,171.95	1,261.81	3,027.33	0.00	16,532.33	33,256.93
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

Item 29: Non performing Loans and Provisions

Million Nu.

		30-Jun-25	30-Jun-24
1	Amount of NPLs (Gross)	184.39	153.29
	a. Substandard	15.04	17.20
	b. Doubtful	17.25	-
	c. Loss	152.10	136.09
2	Specific Provisions	145.77	120.83
	a. Substandard	2.90	3.06
	b. Doubtful	7.78	-
	c. Loss	135.09	117.77
3	Interest-in-Suspense	19.23	20.23
	a. Substandard	0.51	1.91
	b. Doubtful	1.70	-
	c. Loss	17.02	18.32
4	Net NPLS	19.40	12.23
	a. Substandard	11.62	12.23
	b. Doubtful	7.78	-
	c. Loss	0.00	-
5	Gross NPLs to Gross Loans	0.86%	0.78%
6	Net NPLs to Net loans	0.09%	0.01%
7	General Provisions	201.19	275.43
	a. Standard	182.82	274.44
	b. Watch	18.37	0.99

Item 30: Assets and Investments

Million Nu.

	Investment	30-Jun-25	30-Jun-24
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	0.00	0.00
b.	RGOB Bonds/Securities	498.80	498.80
c.	Corporate Bonds	155.00	155.00
d.	Others	46.55	41.48
	Sub-total	700.35	695.28
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)	318.09	231.52
Less:-			
b.	Accumulated Depreciation	187.54	171.99
c.	Fixed Assets (Net Book Value)	130.55	59.53

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30-Jun-25	30-Jun-24	30-Jun-25	30-Jun-24	30-Jun-25	30-Jun-24
Demand deposits held with other banks	776.65	475.43	332.71	477.39	574.51	-34.07
Time deposits held with other banks	5,553.50	5,081.88				
Borrowings	0.00	0.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	30-Jun-25	30-Jun-24
1	Secured Loans	21,352.14	19,545.92
a.	Loans secured by physical/ real estate collateral	20,387.65	18,662.99
b.	Loans secured by financial collateral	964.48	882.93
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	210.24	166.20
3	Total Loans	21,562.38	19,712.12