

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30-Sep-25	30-Sep-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-Sep-25	30-Sep-24
1	Tier II Capital	673.08	595.28
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	273.63
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	306.87	252.29

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		30-Sep-25	30-Sep-24		30-Sep-25	30-Sep-24
1	Zero-Risk Weighted Assets	8717.69	6547.05	0.00%	0.00	0.00
2	20% Risk Weighted Assets	5641.49	5197.00	20.00%	1,128.30	1,039.40
3	50% Risk Weighted Assets	318.51	277.98	50.00%	159.25	138.99
4	100% Risk Weighted Assets	23297.01	21534.51	100.00%	23,297.01	21,534.51
5	150% Risk Weighted Assets	851.30	0.00	150.00%	1,276.95	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		38,826.00	33,556.53		25,861.51	22,712.89

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		30-Sep-25	30-Sep-24
1	Tier 1 Capital	3,972.64	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	673.08	791.91
3	Total qualifying capital	4,645.72	4,320.96
4	Core CAR	15.36	15.08
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	2.35
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	17.86	17.43
6	Leverage ratio	10.23	10.51

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Sep-25		30-Sep-24	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	10.43	0.00	10.03	0.00
b.	Manufacturing / Industry	5159.06	0.00	4,139.73	0.00
c.	Service & Tourism	5434.85	109.27	4,926.33	115.22
d.	Trade & Commerce	2008.55	25.40	1,888.80	10.97
e.	Housing	7888.34	10.73	6,888.72	3.92
f.	Transport	231.69	23.48	182.00	21.65
g.	Loans to Purchase Securities	105.72	0.00	110.60	0.00
h.	Personal Loan	304.39	0.85	365.20	0.00
i.	Education Loan	40.98	0.00	83.37	0.00
j.	Loan Against Term Deposit	1035.77	0.00	960.01	0.00
k.	Loans to FI(s)	0.24	0.00	0.00	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	196.55	0.42	46.85	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	461.10	0.00	475.28	0.00
	Total	22,877.66	170.15	20,076.92	151.76

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

Million Nu.

Sl. No	Counter-Party	30-Sep-25	30-Sep-24
1	Overdrafts	6,665.23	6,430.35
a.	Government	0.00	0.00
b.	Government Corporations	0.00	0.00
c.	Public Companies	0.00	107.44
d.	Private Companies	2,114.09	748.26
e.	Individuals	4,550.91	5,574.64
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.24	0.01
2	Term Loans	16,212.43	13,646.57
a.	Government	70.75	0.00
b.	Government Corporations	216.04	75.02
c.	Public Companies	0.00	0.00
d.	Private Companies	2,964.35	1,946.24
e.	Individuals	12,950.54	11,614.40
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	10.74	10.91

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

Million Nu.

As of period ending Sept 30th, 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	169.06	0.00	0.00	0.00	0.00	0.00	0.00	169.06
Balance with RMA	1391.89	5567.56	0.00	0.00	0.00	0.00	0.00	6959.45
Demand Deposits with Other Banks	940.95	0.00	0.00	0.00	0.00	0.00	0.00	940.95
Time Deposits with other Banks	0.00	171.19	3977.09	240.16	3.47	0.00	570.14	4962.06
Govt. securities	0.00	604.44	0.00	26.96	36.55	0.00	87.31	755.27
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	6766.47	2737.70	2251.00	1902.09	2123.98	0.00	6943.46	22,724.69
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	131.89	131.89
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2168.88	2,168.88
TOTAL	9,268.37	9,091.89	6,228.09	2,169.71	2,164.67	0.00	9,903.27	38,826.00
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	2965.68	2,965.68
Demand deposits	570.13	1140.25	0.00	0.00	0.00	0.00	3990.88	5,701.26
Savings deposits	576.92	1153.84	0.00	0.00	0.00	0.00	4038.44	5,769.20
Time deposits	0.00	29.27	3551.87	1412.94	2669.76	0.00	11851.93	19,515.77
iv) Recurring deposits	0.00	0.27	32.86	13.07	24.70	0.00	109.64	180.54
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	859.40	0.00	2,154.12	3,013.52
TOTAL	1,147.05	2,323.64	3,584.73	1,426.01	3,553.86	0.00	26,790.72	38,826.00
Assets/Liabilities								
Net Mismatch in each Time Interval	8,121.32	6,768.26	2,643.36	743.70	-1,389.19	0.00	-16,887.46	0.00
Cumulative Net Mismatch	8,121.32	14,889.58	17,532.94	18,276.64	16,887.46	16,887.46	0.00	0.00

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								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	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

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

Million Nu.

As of period ending Sept 30th, 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	169.06	0.00	0.00	0.00	0.00	0.00	0.00	169.06
Balance with RMA	1391.89	5567.56	0.00	0.00	0.00	0.00	0.00	6959.45
Demand Deposits with Other Banks	940.95	0.00	0.00	0.00	0.00	0.00	0.00	940.95
Time Deposits with other Banks	0.00	171.19	3977.09	240.16	3.47	0.00	570.14	4962.06
Govt. securities	0.00	604.44	0.00	26.96	36.55	0.00	87.31	755.27
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	3044.56	3364.23	2762.77	3145.49	0.00	10266.82	22,724.69
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	131.89	131.89
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2168.88	2,168.88
TOTAL	2,642.72	9,398.76	7,341.32	3,030.39	3,186.18	0.00	13,226.63	38,826.00
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	2965.68	2,965.68
Demand deposits	570.13	1140.25	0.00	0.00	0.00	0.00	3990.88	5,701.26
Savings deposits	576.92	1153.84	0.00	0.00	0.00	0.00	4038.44	5,769.20
Time deposits	0.00	29.27	3551.87	1412.94	2669.76	0.00	11851.93	19,515.77
iv) Recurring deposits	0.00	0.27	32.86	13.07	24.70	0.00	109.64	180.54
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	859.40	0.00	2,154.12	3,013.52
TOTAL	1,147.05	2,323.64	3,584.73	1,426.01	3,553.86	0.00	26,790.72	38,826.00
Assets/Liabilities								
Net Mismatch in each Time Interval	1,495.68	7,075.12	3,756.59	1,604.37	-367.67	0.00	-13,564.09	0.00
Cumulative Net Mismatch	1,495.68	8,570.80	12,327.39	13,931.76	13,564.09	13,564.09	0.00	0.00

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	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

Item 29: Non performing Loans and Provisions

Million Nu.

		30-Sep-25	30-Sep-24
1	Amount of NPLs (Gross)	170.15	151.76
	a. Substandard	5.63	-
	b. Doubtful	27.45	-
	c. Loss	137.06	151.76
2	Specific Provisions	135.75	131.53
	a. Substandard	1.12	-
	b. Doubtful	12.70	-
	c. Loss	121.93	131.53
3	Interest-in-Suspense	17.22	20.22
	a. Substandard	0.03	-
	b. Doubtful	2.06	-
	c. Loss	15.13	20.22
4	Net NPLS	17.18	0.00
	a. Substandard	4.48	-
	b. Doubtful	12.70	-
	c. Loss	0.00	0.00
5	Gross NPLs to Gross Loans	0.74%	0.76%
6	Net NPLs to Net loans	0.08%	0.00%
7	General Provisions	217.25	188.63
	a. Standard	194.07	186.49
	b. Watch	23.18	2.13

Item 30: Assets and Investments

Million Nu.

	Investment	30-Sep-25	30-Sep-24
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	0.00	0.00
b.	RGOB Bonds/Securities	498.80	498.80
c.	Corporate Bonds	209.92	155.00
d.	Others	46.55	41.48
	Sub-total	755.27	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)	319.42	231.52
Less:-			
b.	Accumulated Depreciation	0.00	0.00
c.	Fixed Assets (Net Book Value)		

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
Demand deposits held with other banks	120.66	475.43	308.07	477.39	512.22	-34.07
Time deposits held with other banks	4,962.06	5,081.88				
Borrowings	0.00	0.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	30-Sep-25	30-Sep-24
1	Secured Loans	22,624.86	19,910.72
a.	Loans secured by physical/ real estate collateral	21,589.09	19,027.79
b.	Loans secured by financial collateral	1,035.77	882.93
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	252.80	166.20
3	Total Loans	22,877.66	20,076.92