

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		31-Dec-25	31-Dec-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		31-Dec-25	31-Dec-24
1	Tier II Capital	971.74	670.48
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	745.25	265.41
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	153.95	335.71

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31-Dec-25	31-Dec-24		31-Dec-25	31-Dec-24
1	Zero-Risk Weighted Assets	9,504.68	13,231.25	0.00%	-	-
2	20% Risk Weighted Assets	5,948.27	3,883.97	20.00%	1,189.65	776.79
3	50% Risk Weighted Assets	267.05	404.60	50.00%	133.52	202.30
4	100% Risk Weighted Assets	24,657.28	22,131.57	100.00%	24,657.28	22,131.57
5	150% Risk Weighted Assets	1,334.40	361.97	150.00%	2,001.60	542.96
6	200% Risk Weighted Assets	-	-	200.00%	-	-
7	250% Risk Weighted Assets	-	-	250.00%	-	-
8	300% Risk Weighted	-	-	300.00%	-	-
	Subordinated Debt					
Grand Totals		41,711.68	40,013.36		27,982.06	23,653.62

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		31-Dec-25	31-Dec-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	971.74	670.48
3	Total qualifying capital	4,944.38	4,486.50
4	Core CAR	14.20	16.13
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	3.50
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	16.70	19.63
6	Leverage ratio	9.52	9.54

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31-Dec-25		31-Dec-24	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	13.05	0.00	17.99	0.00
b.	Manufacturing / Industry	5,332.45	1.99	4466.48	0.00
c.	Service & Tourism	5,640.93	134.82	5047.32	112.11
d.	Trade & Commerce	2,061.37	21.47	1895.80	13.81
e.	Housing	8,019.72	11.27	7012.21	0.00
f.	Transport	227.36	21.47	192.96	26.29
g.	Loans to Purchase Securities	108.90	0.00	114.18	0.00
h.	Personal Loan	287.06	1.34	357.46	0.46
i.	Education Loan	133.44	0.00	136.19	0.00
j.	Loan Against Term Deposit	1,120.58	0.00	1153.56	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)	197.46	0.00	135.29	0.42
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	417.70	0.00	463.27	0.00
	Total	23,560.27	192.35	20,992.71	153.09

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

Million Nu.

Sl. No	Counter-Party	31-Dec-25	31-Dec-24
1	Overdrafts	6,290.67	6,622.13
a.	Government	0.00	0.00
b.	Government Corporations	146.09	77.81
c.	Public Companies	0.00	106.65
d.	Private Companies	1,906.75	1,223.84
e.	Individuals	4,237.60	5,213.82
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.24	0.01
2	Term Loans	17,269.60	14,370.58
a.	Government	70.68	72.44
b.	Government Corporations	221.57	147.89
c.	Public Companies	0.00	0.00
d.	Private Companies	3,451.60	2,082.24
e.	Individuals	13,515.06	12,057.08
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	10.68	10.93

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

Million Nu.

As of period ending Dec, 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	252.60	0.00	0.00	0.00	0.00	0.00	0.00	252.60
Balance with RMA	1526.54	6106.16	0.00	0.00	0.00	0.00	0.00	7632.70
Demand Deposits with Other Banks	1052.83	0.00	0.00	0.00	0.00	0.00	0.00	1052.83
Time Deposits with other Banks	0.00	178.11	4137.73	249.86	3.61	0.00	593.17	5162.48
Govt. securities	0.00	567.18	0.00	25.30	34.30	0.00	81.93	708.71
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	3203.53	3447.45	2837.81	3225.72	0.00	10540.77	23,396.11
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	127.35	127.35
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2840.58	2,840.58
TOTAL	2,972.80	10,065.98	7,585.18	3,113.46	3,264.30	0.00	14,185.39	41,187.11
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	3073.09	3,073.09
Demand deposits	508.72	1017.45	0.00	0.00	0.00	0.00	3561.06	5,087.23
Savings deposits	616.59	1233.18	0.00	0.00	0.00	0.00	4316.13	6,165.90
Time deposits	0.00	32.13	3899.04	1551.05	2930.71	0.00	13010.38	21,423.32
iv) Recurring deposits	0.00	0.28	34.42	13.69	25.87	0.00	114.84	189.10
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	741.41	0.00	2827.01	3,568.42
TOTAL	1,125.31	2,283.04	3,933.46	1,564.74	3,697.99	0.00	28,582.55	41,187.10
Assets/Liabilities								
Net Mismatch in each Time Interval	1,847.49	7,782.94	3,651.72	1,548.72	-433.69	0.00	-14,397.16	0.01
Cumulative Net Mismatch	1,847.49	9,630.42	13,282.14	14,830.86	14,397.17	14,397.17	0.01	0.02

As of period ending December 31st, 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	1,680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2,806.46	2,806.46
Demand deposits	636.86	1273.72	0.00	0.00	0.00	0.00	4,458.02	6,368.60
Savings deposits	549.58	1099.17	0.00	0.00	0.00	0.00	3,847.09	5,495.84
Time deposits	0.00	30.18	3,662.17	1,456.82	2,752.67	0.00	12,219.99	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	2,837.32	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

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

Million Nu.

As of period ending Dec, 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	252.60	0.00	0.00	0.00	0.00	0.00	0.00	252.60
Balance with RMA	1526.54	6106.16	0.00	0.00	0.00	0.00	0.00	7632.70
Demand Deposits with Other Banks	1052.83	0.00	0.00	0.00	0.00	0.00	0.00	1052.83
Time Deposits with other Banks	0.00	178.11	4137.73	249.86	3.61	0.00	593.17	5162.49
Govt. securities	0.00	567.18	0.00	25.30	34.30	0.00	81.93	708.72
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	3203.53	3447.45	2837.81	3225.72	0.00	10540.77	23,396.10
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	127.35	127.35
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	2840.58	2,840.58
TOTAL	2,972.79	10,065.98	7,585.18	3,113.46	3,264.30	0.00	14,185.38	41,187.10
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	3073.09	3,073.09
Demand deposits	508.72	1017.45	0.00	0.00	0.00	0.00	3561.06	5,087.23
Savings deposits	616.59	1233.18	0.00	0.00	0.00	0.00	4316.13	6,165.90
Time deposits	0.00	32.13	3899.04	1551.05	2930.71	0.00	13010.38	21,423.32
iv) Recurring deposits	0.00	0.28	34.42	13.69	25.87	0.00	114.84	189.10
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	741.41	0.00	2827.01	3,568.42
TOTAL	1,125.31	2,283.04	3,933.46	1,564.74	3,697.99	0.00	28,582.55	41,187.10
Assets/Liabilities								
Net Mismatch in each Time Interval	1,847.48	7,782.94	3,651.72	1,548.72	-433.69	0.00	-14,397.18	0.00
Cumulative Net Mismatch	1,847.48	9,630.42	13,282.14	14,830.87	14,397.18	14,397.18	0.00	0.00

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

Item 29: Non performing Loans and Provisions

Million Nu.

		31-Dec-25	31-Dec-24
1	Amount of NPLs (Gross)	192.87	153.08
a.	Substandard	24.34	6.51
b.	Doubtful	22.46	0.00
c.	Loss	146.07	146.58
2	Specific Provisions	76.71	127.46
a.	Substandard	21.55	1.15
b.	Doubtful	3.25	0.00
c.	Loss	51.91	126.31
3	Interest-in-Suspense	22.40	21.01
a.	Substandard	1.02	0.74
b.	Doubtful	2.38	0.00
c.	Loss	18.99	20.27
4	Net NPLS	28.69	4.61
a.	Substandard	18.65	4.61
b.	Doubtful	10.04	0.00
c.	Loss	0.00	0.00
5	Gross NPLs to Gross Loans	0.82%	0.0073
6	Net NPLs to Net loans	0.12%	0.0002
7	General Provisions	745.25	198.31
a.	Standard	145.69	193.93
b.	Watch	599.56	4.37

Item 30: Assets and Investments

Million Nu.

	Investment	31-Dec-25	31-Dec-24
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	0.00	283.60
b.	RGOB Bonds/Securities	498.80	782.40
c.	Corporate Bonds	209.92	155.00
d.	Others	0.00	46.55
	Sub-total	708.72	1,267.55
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)	336.32	266.95
	Less:-		
b.	Accumulated Depreciation	208.98	187.54
c.	Fixed Assets (Net Book Value)	127.35	79.41

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	31-Dec-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Dec-25	31-Dec-24
Demand deposits held with other banks	545.94	337.28	267.05	404.60	239.84	-11.74
Time deposits held with other banks	516.25	351.19				
Borrowings	0.00	0.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	31-Dec-25	31-Dec-24
1	Secured Loans	23,315.11	20,792.34
a.	Loans secured by physical/ real estate collateral	22,194.53	19,694.59
b.	Loans secured by financial collateral	1,120.58	1,097.75
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	245.16	200.37
3	Total Loans	23,560.27	20,992.71