Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		31-Mar-26	31-Mar-25
1	**Total Tier 1 Capital**	**4,574.35**	**4,194.51**
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	1205.36	895.94
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-Mar-26	31-Mar-25
1	**Tier II Capital**	**992.39**	**351.56**
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	881.66	213.36
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	38.20	68.84

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31-Mar-26	31-Mar-25		31-Mar-26	31-Mar-25
1	Zero-Risk Weighted Assets	8085.87	13575.98	0.00%	0.00	0.00
2	20% Risk Weighted Assets	5340.20	3102.31	20.00%	1,068.04	620.46
3	50% Risk Weighted Assets	283.16	566.91	50.00%	141.58	283.45
4	100% Risk Weighted Assets	23847.34	20954.30	100.00%	23,847.34	20,954.30
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	**37,556.56**	**38,199.49**		**25,056.96**	**21,858.21**

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		31-Mar-26	31-Mar-25
1	**Tier 1 Capital**	**4,574.35**	**4,194.51**
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**	**992.39**	**351.56**
3	**Total qualifying capital**	**5,566.75**	**4,546.07**
4	Core CAR	18.26	19.19
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**	**20.76**	**21.69**
6	**Leverage ratio**	**12.18**	**11.29**

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31-Mar-26		31-Mar-25	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	12.43	0	11.49	0.00
b.	Manufacturing / Industry	5,559.36	0	4,468.49	8.47
c.	Service & Tourism	5,647.07	116.1	5,132.65	39.54
d.	Trade & Commerce	1,809.36	20.02	1,865.75	67.12
e.	Housing	8,217.44	4.36	7,110.30	23.41
f.	Transport	206.85	24.65	202.05	0.07
g.	Loans to Purchase Securities	110.18	0	104.43	0.00
h.	Personal Loan	285.27	0.85	348.72	1.58
i.	Education Loan	50.06	0	73.44	0.00
j.	Loan Against Term Deposit	1148.44	0	979.57	0.00
k.	Loans to FI(s)	0.25	0	96.86	0.00
l.	Infrastructure Loan	0.00	0	0	0.00
m.	Staff loan (incentive)	204.38	0.42	143.52	0.00
n.	Loans to Govt. Owned Corporation	0.00	0	0	0.00
	Others	411.19	0	472.73	0.00
	Total	**23,662.28**	**166.40**	**21,010.00**	**140.18**

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

Million Nu.

Sl. No	Counter-Party	31-Mar-26	31-Mar-25
1	**Overdrafts**	**6,271.31**	**6,543.42**
a.	Government	0.00	0.00
b.	Government Corporations	111.82	0.00
c.	Public Companies	0.00	106.39
d.	Private Companies	2,034.42	1,231.47
e.	Individuals	4,124.83	5,108.70
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.25	96.86
2	**Term Loans**	**17,390.97**	**14,466.59**
a.	Government	68.52	70.31
b.	Government Corporations	226.87	151.68
c.	Public Companies	0.00	0.00
d.	Private Companies	3,509.64	2,125.37
e.	Individuals	13,575.33	12,108.36
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	10.61	10.87

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

Million Nu.

As of period ending Mar 31st, 2026	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	221.83	0.00	0.00	0.00	0.00	0.00	0.00	221.83
Balance with RMA	1079.69	4318.75	0.00	0.00	0.00	0.00	0.00	5398.43
Demand Deposits with Other Banks	661.37	0.00	0.00	0.00	0.00	0.00	0.00	661.37
Time Deposits with other Banks	0.00	169.48	3937.36	237.76	3.44	0.00	564.44	4912.49
Govt. securities	0.00	1004.98	0.00	44.83	60.78	0.00	145.17	1,255.76
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	6343.05	4466.11	3723.77	3146.59	3513.64	0.00	11627.93	32,821.09
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	244.99	244.99
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	-7973.14	-7,973.14
TOTAL	**8,305.93**	**9,970.32**	**7,661.13**	**3,429.67**	**3,578.53**	**0.00**	**4,610.98**	**37,556.56**
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	3442.90	3,442.90
Demand deposits	302.86	605.73	0.00	0.00	0.00	0.00	2120.05	3,028.65
Savings deposits	595.70	1191.40	0.00	0.00	0.00	0.00	4169.91	5,957.02
Time deposits	0.00	32.08	3892.54	1548.46	2925.82	0.00	12988.67	21,387.58
iv) Recurring deposits	0.00	0.28	33.89	13.48	25.47	0.00	113.09	186.21
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	759.43	0.00	1,114.75	1,874.17
TOTAL	**898.57**	**1,829.49**	**3,926.43**	**1,561.94**	**3,710.72**	**0.00**	**25,629.41**	**37,556.56**
Assets/Liabilities								
Net Mismatch in each Time Interval	7,407.36	8,140.82	3,734.70	1,867.73	-132.19	0.00	-21,018.43	0.00
Cumulative Net Mismatch	7,407.36	15,548.19	19,282.89	21,150.62	21,018.43	21,018.43	0.00	0.00

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	198.35	0.00	0.00	0.00	0.00	0.00	0.00	198.35
Balance with RMA	1760.80	7043.20	0.00	0.00	0.00	0.00	0.00	8804.00
Demand Deposits with Other Banks	1483.88	0.00	0.00	0.00	0.00	0.00	0.00	1483.88
Time Deposits with other Banks	0.00	119.44	2774.84	167.56	2.42	0.00	397.79	3462.06
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	6630.97	2452.62	2008.08	1696.83	1894.77	0.00	6170.82	20,854.10
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	124.64	124.64
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1494.97	1,494.97
TOTAL	**10,074.00**	**10,186.76**	**4,782.93**	**1,889.89**	**1,931.76**	**0.00**	**8,270.77**	**37,136.10**
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	2946.34	2,946.34
Demand deposits	465.62	931.25	0.00	0.00	0.00	0.00	3259.37	4,656.24
Savings deposits	518.95	1037.89	0.00	0.00	0.00	0.00	3632.62	5,189.46
Time deposits	0.00	30.70	3724.78	1481.73	2799.72	0.00	12428.89	20,465.82
iv) Recurring deposits	0.00	0.27	32.48	12.92	24.42	0.00	108.39	178.48
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	652.65	0.00	1367.07	2,019.72
TOTAL	**984.57**	**2,000.11**	**3,757.26**	**1,494.65**	**3,476.79**	**0.00**	**25,422.72**	**37,136.10**
Assets/Liabilities								
Net Mismatch in each Time Interval	9,089.43	8,186.66	1,025.66	395.24	-1,545.03	0.00	-17,151.96	0.00
Cumulative Net Mismatch	9,089.43	17,276.09	18,301.75	18,696.99	17,151.96	17,151.96	0.00	0.00

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

Million Nu.

As of period ending Mar 31st, 2026	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	221.83	0.00	0.00	0.00	0.00	0.00	0.00	221.83
Balance with RMA	1079.69	4318.75	0.00	0.00	0.00	0.00	0.00	5398.43
Demand Deposits with Other Banks	661.37	0.00	0.00	0.00	0.00	0.00	0.00	661.37
Time Deposits with other Banks	0.00	169.48	3937.36	237.76	3.44	0.00	564.44	4912.49
Govt. securities	0.00	1004.98	0.00	44.83	60.78	0.00	145.17	1,255.76
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	4755.99	4766.08	3952.43	4470.08	0.00	14735.69	32,821.09
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	244.99	244.99
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	-7973.14	-7,973.14
TOTAL	**2,103.71**	**10,260.20**	**8,703.44**	**4,235.52**	**4,534.96**	**0.00**	**7,718.74**	**37,556.56**
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	3442.90	3,442.90
Demand deposits	302.86	605.73	0.00	0.00	0.00	0.00	2120.05	3,028.65
Savings deposits	595.70	1191.40	0.00	0.00	0.00	0.00	4169.91	5,957.02
Time deposits	0.00	32.08	3892.54	1548.46	2925.82	0.00	12988.67	21,387.58
iv) Recurring deposits	0.00	0.28	33.89	13.48	25.47	0.00	113.09	186.21
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	759.43	0.00	1,114.75	1,874.17
TOTAL	**898.57**	**1,829.49**	**3,926.43**	**1,561.94**	**3,710.72**	**0.00**	**25,629.41**	**37,556.56**
Assets/Liabilities								
Net Mismatch in each Time Interval	1,205.14	8,430.71	4,777.01	2,673.57	824.24	0.00	-17,910.67	0.00
Cumulative Net Mismatch	1,205.14	9,635.85	14,412.86	17,086.43	17,910.67	17,910.67	0.00	0.00

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	198.35	0.00	0.00	0.00	0.00	0.00	0.00	198.35
Balance with RMA	1760.80	7043.20	0.00	0.00	0.00	0.00	0.00	8804.00
Demand Deposits with Other Banks	1483.88	0.00	0.00	0.00	0.00	0.00	0.00	1483.88
Time Deposits with other Banks	0.00	119.44	2774.84	167.56	2.42	0.00	397.79	3462.06
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	2754.05	3098.62	2539.96	2895.46	0.00	9425.19	20,854.10
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	124.64	124.64
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1494.97	1,494.97
TOTAL	**3,583.86**	**10,488.19**	**5,873.46**	**2,733.02**	**2,932.44**	**0.00**	**11,525.13**	**37,136.10**
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	2946.34	2,946.34
Demand deposits	465.62	931.25	0.00	0.00	0.00	0.00	3259.37	4,656.24
Savings deposits	518.95	1037.89	0.00	0.00	0.00	0.00	3632.62	5,189.46
Time deposits	0.00	30.70	3724.78	1481.73	2799.72	0.00	12428.89	20,465.82
iv) Recurring deposits	0.00	0.27	32.48	12.92	24.42	0.00	108.39	178.48
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	652.65	0.00	1367.07	2,019.72
TOTAL	**984.57**	**2,000.11**	**3,757.26**	**1,494.65**	**3,476.79**	**0.00**	**25,422.72**	**37,136.10**
Assets/Liabilities								
Net Mismatch in each Time Interval	2,599.29	8,488.08	2,116.20	1,238.37	-544.35	0.00	-13,897.59	0.00
Cumulative Net Mismatch	2,599.29	11,087.37	13,203.57	14,441.94	13,897.59	13,897.59	0.00	0.00

Item 29: Non performing Loans and Provisions

Million Nu.

		31-Mar-26	31-Mar-25
1	Amount of NPLs (Gross)	**140.18**	**166.40**
a.	Substandard	68.54	14.09
b.	Doubtful	28.05	0.00
c.	Loss	43.59	152.30
2	Specific Provisions	**58.37**	**138.04**
a.	Substandard	29.78	2.60
b.	Doubtful	11.89	0.00
c.	Loss	16.70	135.44
3	Interest-in-Suspense	**10.47**	**17.97**
a.	Substandard	2.37	1.11
b.	Doubtful	1.63	0.00
c.	Loss	6.47	16.86
4	Net NPLS	**71.34**	**10.38**
a.	Substandard	36.40	10.38
b.	Doubtful	14.53	0.00
c.	Loss	20.42	0.00
5	Gross NPLs to Gross Loans	0.59%	0.79%
6	Net NPLs to Net loans	0.30%	0.05%
7	General Provisions	**881.66**	**199.28**
a.	Standard	541.76	178.03
b.	Watch	339.89	21.25

Item 30: Assets and Investments

Million Nu.

	Investment	31-Mar-26	31-Mar-25
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	49.50	46.55
	Sub-total	758.21	700.35
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)	448.65	312.17
Less:-			
b.	Accumulated Depreciation	203.66	187.54
c.	Fixed Assets (Net Book Value)	244.99	124.64

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25
Demand deposits held with other banks	260.03	922.01	283.16	470.74	118.18	91.13
Time deposits held with other banks	4,912.49	3,462.06				
Borrowings	0.00	0.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	31-Mar-26	31-Mar-25
1	Secured Loans	**23,421.85**	**20,805.78**
a.	Loans secured by physical/ real estate collateral	22,273.40	19,826.21
b.	Loans secured by financial collateral	1,148.44	979.57
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	**240.43**	**204.23**
3	Total Loans	**23,662.28**	**21,010.01**