

## 7.12 Macro Prudential Disclosure

### Financial Risk management of the Bank (Qualitative)

#### i. Capital Planning

The Bank has a process for assessing and monitoring its Capital Adequacy Ratio in line with the Bank's risk appetite while maintaining its capital in line with the statutory requirements. The monitoring process provides an assurance that the Bank has adequate capital to support all risks inherent to its business and appropriate capital buffer based on its business profile. The Bank identifies, assesses and manages comprehensively all risks that it is exposed to through its governance and control practices, risk management and an elaborate process for capital calculation and planning, through its annual planning processes.

The Bank has a structured internal framework to assess its capital requirements which involves the identification and evaluation of all significant risks that the Bank faces, which may have a material impact on its financial position. The Bank also implemented a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) that will guide the Bank in setting the process for assessment of the capital adequacy to support its current and future business activities/risks and built a model on the capital projections/requirements for a period of up to 3 years.

#### ii. Credit Risk Management

The Bank has an approved Credit risk policy document governing credit risk identification, assessment and monitoring. Credit scoring is key for assessing the credit risk arising from facilities. Credit scoring assesses the credit worthiness of borrowers and is indicative of expected losses by undertaking the loan. A rating model consists of a set of factors, which is used to assess the customers' ability to repay the loan based on their inherent credit risk.

#### Capital requirements

For credit risk capital requirements, ICAAP policy document covers the method to compute the regulatory capital requirements. The Bank however, bases the RMA Prudential regulation 2017 to maintain the minimum CAR of 12.5 percent along with Operation risk capital, based on BIA method.

#### Credit Risk stress testing

Credit risk stress testing is being conducted semi-annually to ascertain the resilience of Bank under severe but plausible scenarios for the following variables:

- Capital adequacy;
- Liquidity risk;
- Profitability risk;
- Interest rate risk;
- Non-performing assets;
- Concentration risk;
- Sectoral risk etc.;



### iii. Credit risk Provisions for Loans and Advances

For individual impairment any customer with total exposure exceeding Nu.10 million and loan against cash collaterals at customer level is considered as individually significant. Definition of Total exposure = Outstanding amount (Principal + Interest) > 10 million break up of computation of outstanding amount product wise: unsecured portion of the exposure is provided with loss allowances.

Collective Impairment provision is calculated transaction wise based on the pool define as per sector wise classifications. The credit loss provisioning is done for those accounts under stage 1, stage2 and stage 3 as per the Expected Credit Loss Model as below.

(Amount in Nu.)

Classifications	December 31, 2022	December 31, 2021
<b>Individual Impairment</b>	<b>34,866,437.36</b>	<b>134,232,815.32</b>
Stage 1	16,773,383.28	115,086,682.92
Stage 2	20,037.44	406,369.72
Stage 3	18,073,016.64	18,739,763.69
<b>Collective Impairment</b>	<b>876,774,276.33</b>	<b>1,044,265,805.67</b>
Stage 1	222,904,981.14	117,967,325.56
Stage 2	15,567,749.65	16,695,992.61
Stage 3	638,301,545.54	909,602,487.50
<b>Total Impairment</b>	<b>911,640,713.69</b>	<b>1,178,498,620.99</b>
<b>Interest impairment</b>	<b>159,617,909.85</b>	<b>146,702,657.33</b>

### iv. Methodology for valuation and Management of Collaterals

We take collaterals such as fixed assets, fixed capital, movable capital and machineries, stock and book debts, extension of charges on the securities already being charged to bank and against fixed deposits receipt. The valuation and management of the collaterals is based on the followings:

- Valuation/ Estimation of collateral security being offered (Estimated by Real Estate Division of the Bank in case of Housing Loans).
- Place of locations and its feasibility of business.
- Verifications and valuations of available stock and book debt at the time of availing loan.
- Taking ownership certificates and mortgage deed of the collateral being offered against the loan applied and obtaining the comprehensive insurance policy in the joint name of bank and the party.
- Appraising and sanctioning the loan as per the RMA PR and within the prescribed banking norms, taking into consideration the available income source of the party (Margin of Safety, LTI, LTV, Balance Sheet, P&L account and cash flow statement, Stock value, margin of equity, gross block, net block).
- Follow up of loan EMI and Interest, after release of loan as per the recovery policy and procedures of the bank.





**v. Collateral management**

Collateral management is the method of verifying the status, evaluate the value of collateral in the market and maintain proper track record of collateral transactions, in order to reduce credit risk.

- i. Taking into account the depreciated value of the collateral securities on a yearly basis during the periodical review of loans till the currency of loan account.
- ii. Securing and continue to have comprehensive insurance for the full value of collateral security, having adjusted the periodical depreciation.

**vi. Risk Management Strategy**

The main objective of risk management program in the Bank is to bring together, in an integrated and coherent manner three equally critical but potentially conflicting strategies as detailed below:

- a. Overall Corporate strategy;
- b. Risk Management strategy;
- c. Operational excellence.

Each of these demands has impact on the others. Resolving the creative tension between them is the core responsibility of the management committee and Board of Directors of the Bank. The Board of Directors and Senior Management of the Bank is well aware of principles of credit risk, operational risk and market risk and ensure that these risks are identified, assessed, monitored, controlled and mitigated. They also ensure that the bank's risk management framework is subject to effective and comprehensive internal audit by operationally independent, appropriately trained and competent staff.

The Board and Management committee of the bank always strive to balance and harmonize the natural tension between growth and risk objectives that embodies in the corporate strategic plan and the ICAAP policy of the Bank. Ability to effectively fulfil this mandate rests, among other things, on its reputation as an organization of the highest integrity and professionalism.

**vii. Risk management governance**

In line with clause 62 and 63 of Financial Services Act and clause 11(i) and (ii) of the RMA Corporate Governance regulation 2011, the Bank has instituted a Board Risk Management Committee (BRMC) at Board level and Risk Management Committee (RMC) at management level. While BRMC is chaired by one of the Directors, Chief Executive Officer chairs the RMC. The Risk Management Division is an independent division which directly reports to the CEO. Its charter, Terms of Reference and Rules of Procedures approved by the Board, governs all committees. The Head, Risk management and Risk officers have their clear Term of References and job descriptions under which the division functions.

Risk management is integral to all aspects of the Bank's activities and is the responsibility of all employees. Managers have a particular responsibility to evaluate their risk environment, to put in



place appropriate controls and strengthen the three lines of defence and to monitor the effectiveness of those controls. The risk management culture emphasizes careful analysis and management of risks in all business processes.

#### **Coverage of risk management framework**

The Bank's attitude towards its key strategic, financial, people and operational risks is as described below.

#### **Strategic Risks**

The Bank's Executives meet regularly to discuss the major initiatives and ensure these initiatives are prioritized appropriately and are managed and reported on a consistent basis. Our Strategy Department is responsible for development of strategic plan for the bank for the next five years.

#### **Operational Risks**

The Bank's appetite for specific operational risks is detailed below. Risks are carefully analysed in all the Bank's operational activities, including ensuring that the benefit of the risk control measures exceeds the costs of these measures. Operation risk basically covers; people risk, system risk, process risk and external risk.

#### **Information Technology**

Information Technology (IT) risks cover both daily operations and on-going enhancements to the Bank's IT systems. These include:

- **Processing - Prolonged outage of a CBS system**

The Bank has a very low appetite for risks to the availability of systems which support its critical business functions including those which relate to alternate delivery channels, banking operations and financial transactions and inter-bank settlements. System downtime is tracked monthly as KRI and the Bank ensures that it is within the tolerable threshold limit.

- **Security - Cyber-attack on CBS systems or networks**

The Bank has approved IT security policy. It has a very low appetite for threats to its assets arising from external malicious attacks. To address this risk, the Bank aims for strong internal control processes and the implementation of robust technology solutions.

#### **ISO 27001:2013 ISMS and PCI-DSS Certification**

The Bank of Bhutan Limited (BoB), the largest and the oldest Bank in the country, has come a long way, in serving the Nation and its Citizens, towards successfully steering the country's economy growth. In this long journey, the Bank has transformed itself from legacy banking into offering reliable digital banking experience. However, the digital transformation is always associated with Cyber Threats and Risks.

In order to minimize the Cyber Threats and Risks, despite pandemic, the Bank could implement world-class Cyber Security Standards such as ISO 27001:2013 ISMS (Information Security Management System) and Payment Card Industry Data Security Standards (PCI-DSS), during the Year 2021, as part of its commitment in extending secured and reliable digital services.





ISO 27001 (formally known as ISO/IEC 27001:2013) is a specification for the Information Security Management System (ISMS). An ISMS is a framework of policies and procedures that includes all legal, physical and technical controls involved in an organization's Information Risk Management Processes. The Information Security Management System preserves the confidentiality, integrity and availability of information, by applying a risk management process and gives confidence to interested parties, that the risks are adequately managed.

Securing the ISO 27001 certification demonstrates that BoB has identified the risks, assessed the implications and put in place the needed systemized controls, to limit any damage to the organization and that the Bank is prepared to provide requirements for establishing, implementing, maintaining and continually improving its information security management system. Overall, getting ISO 27001 certification portrays that the Bank is sensitive about the Information Security.

PCI-DSS is an Information Security Standard, applicable to organizations handling the card transactions, from the major Card Schemes, like Visa, MasterCard etc. The standard was created, to increase controls around card holder-data and to reduce card-related frauds. PCI certification ensures security of card data at business, through fulfilment of a set of requirements established by the Payment Card Industry Security Standard Council (PCI-SSC). These include a number of commonly known best practices, such as Installation of firewalls, Encryption of data transmitted, etc.

As part of these certifications, the Bank underwent various assessment processes, which include from defining the scope, Gap assessment, developing the Policies & Procedures, Vulnerabilities Assessment, Penetration Testing and suitable Remediation. The journey was very challenging and costly to the Bank, yet worth doing it, since this is the only way to minimize the ever-increasing Cyber Threats and Risks to the Bank and its esteemed customers.

With these Security Standards implementation put in place, at the Bank, the infrastructures, systems, digital services and Card business provided by the Bank, to its customers are now, more secure and reliable.

### **Fraud and Corruption**

The Bank has no appetite for any fraud or corruption perpetrated by its employees. The Bank takes all allegations of suspected fraud or corruption, misuse of public properties, abuse of power, very seriously and responds fully and fairly as set out in the Code of Conduct for its employees.

### **Compliance**

The Bank has a fully functional compliance division committed to a high level of compliance with relevant legislations, regulations, industry codes and standards as well as internal policies and sound corporate governance principles. Identified breaches of compliance will be remedied as soon as practicable. The Bank has no appetite for deliberate or purposeful violations of legislative or regulatory requirements. Composite rating by regulatory is tracked yearly as a KRI for the bank and any deterioration in the rating is taken seriously.



## Information Management

The Bank is committed to ensuring that its information is authentic, appropriately classified, properly conserved and managed in accordance with legislative and business requirements. It has a very low appetite for the compromise of processes governing the use of information, its management and publication. The Bank has no appetite for the deliberate misuse of its information. Information transparency is critical for correct communication and bank upholds the principle transparency in terms of sharing the information to its employees, customers and stakeholders.

## People and Culture Risks

The Bank's significant people and culture-related risks include:

- **Caliber of People**

The Bank relies on motivated and high-quality employees to perform its functions. It aims to create an environment where employees are empowered to the full extent of their abilities. The Bank has a well-designed succession planning and retention policy to retain and motivate highly qualified employees and give them every opportunity to advance their career in the bank. The appetite for losses to the value of the Bank's collective competencies, knowledge and skills is very low and attrition rate for key position holders is taken seriously.

- **Conduct of People**

The Bank expects employees to conduct themselves with a high degree of integrity, to strive for excellence in the work they perform and the outcomes they achieve, and to promote and protect the public interest. The appetite for behaviors, which do not meet these standards, is very low. The Bank takes any breach of its Code of Conduct seriously.

- **Work Health & Safety (WHS)**

The Bank aims to create a safe working environment for its entire employees, where people are protected from physical or psychological harm. It has a very low appetite for practices or behaviors that lead to staff being harmed while at work. A grievance re-dressal system has been put in place for the employees to address their issues if any, and resolves it amicably with a minimum reputational damage to the bank and its employees.

## Risk exposures

Valuing a defined benefit plan is fundamentally an exercise in estimating the future cost of the benefit, the exact value for which only time will reveal. It relies on a set of financial and demographic assumptions along with prevalent regulatory framework in valuing liability. Thus, the Plan is exposed to a variety of risk as discussed herein.

- **Discount rate risk**

The present value of the defined benefit obligation is heavily dependent on the discount rate. As such, the quantity is highly sensitive to the discount rate and a slight decrease in this assumption parameter will result in an ultimate cost that is significantly higher and vice versa.





▪ **Salary growth risk**

As the Earned Leave benefit is a final-pay scheme, the actual cost of the plan will depend on the growth rate of salary over the years. As such, a higher-than-expected growth in salary will result in a cost which is higher than the estimate. Similarly, a slower salary growth will result in actual liability being lower than projected.

▪ **Employer turnover risk**

Employer turnover experience of BOBL will have a significant impact on the design of the benefit and consequently the overall cost of the plan. Furthermore, deviation in actual experience from assumption would also lead to change in the liability of the plan.

▪ **Demographic risk**

In the absence of credible scheme-specific data, the IALM 2012-14 mortality rate has been used in projecting the benefits. Thus, deviation of the actual experience from the rates used will result in change in the cost of the plan.

▪ **Regulatory risk**

The present value of the defined benefit obligation has been arrived at using the current set of regulatory frameworks. As such, any change in the relevant rules and concerning Earned Leave benefit such as increase in ceiling, introduction of floor, change in vesting period or benefit accrual rate would eventually alter the liability.

▪ **Liquidity risk**

Finally, there is a risk that BOBL may not be able to honour the Earned Leave payments in the short-run due to liquidity constraints.

### **Bank's Risk Appetite & ICAAP policy**

The objectives of the Internal Capital Adequacy Assessment Process policy are:

- a. To ensure management of internal capital in accordance with the country's regulatory framework and Basel II Pillar I capital requirement guidelines;
- b. To describe the process for identification, assessment, measurement and aggregation of the risk inherent in the Bank's business and operations;
- c. To ensure that the available capital is commensurate with the Bank's risk profile;
- d. To ensure that there is a clear assignment of roles and responsibilities for facilitating the IC

Types of risks covered under ICAAP policy are:

The risks that are applicable to the Bank based on our business requirements and the status of the economy are classified below in terms of Basel II Pillar I and Pillar II.



Classification of Risks	Types of risks
Pillar I Risks	Credit Risk
	Operational Risk
Risk not fully covered under Pillar I	Residual Risk (arising out of credit risk Mitigation)
Pillar II risks	Credit Concentration Risk
	Interest Rate Risk in Banking Book
	Liquidity Risk
	Reputation Risk
	Compliance risk
	Economic and regulatory environment
	Stress testing

Market risk is not covered in the ICAAP Policy as the Bank is not highly exposed to the market risk. However, for exchange fluctuation risk, the Bank provides 25% provision of Exchange Gain on annual basis as per Clause No. 8.3 of RMA Prudential Regulations, 2017.

### Reporting & Monitoring

The Bank has number of templates, models, matrices, and other statistics calculation, for assisting and assessing whether outcomes are consistent with the Bank's risk appetite. Performance against these thresholds and tolerance is tracked and reported to the Risk Management Committee on a regular basis. Reporting systems are maintained to provide assurance that the risk appetite is effectively incorporated into management decisions. Feedback on the implementation of the various policies and models are provided through the Risk Management Committee.

Previous year's figures have been rearranged / regrouped, where considered necessary to make them comparable with the current year's figure.





**Item 1: Tier 1 Capital and Its Sub-components**

SLN	Particulars	December 31, 2022	December 31, 2021
	<b>Total Tier 1 Capital</b>	<b>7,918,740,355.80</b>	<b>7,450,378,499.76</b>
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,539,018,185.44	2,310,179,262.68
c.	Share Premium Account	-	-
d.	Retained Earnings	2,379,722,170.35	2,140,199,237.08
Less:			
	Losses for the Current Year (Other Comprehensive		
e.	Loss)	-	-
f.	Buyback of FI's own shares	-	-
g.	Holdings of Tier 1 instruments issued by FIs	-	-

**Item 2: Tier 2 Capital and Its Sub-components**

SLN	Particulars	December 31, 2022	December 31, 2021
	<b>Tier II Capital</b>	<b>656,364,506.55</b>	<b>773,667,390.83</b>
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	333,331,989.46	-
c.	Exchange Fluctuation Reserve	323,032,517.09	318,197,898.98
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	-	-
g.	Asset Pending Foreclosure Reserve	-	455,469,491.85
h.	Capital Grants	-	-
i.	Subordinated Debt	-	-
j.	Other Comprehensive Income/(Loss)	-	-
k.	Profit for the Year (After profit is appropriate)	-	-



**Item 3: Risk Weighted Exposure Table (Current Period & COPPY)**

Sl.No	Assets	Risk Weight %	December 31, 2022		December 31, 2021	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1	Zero-Risk Weighted Assets	0%	37,257,058,698.21	-	41,803,025,609.65	-
2	20% Risk Weighted Assets	20%	3,809,581,623.21	761,916,324.64	4,123,141,970.58	824,628,394.12
3	50% Risk Weighted Assets	50%	8,540,273,334.23	4,270,136,667.12	4,326,360,134.82	2,163,180,067.41
4	100% Risk Weighted Assets	100%	59,630,261,830.42	59,630,261,830.42	50,831,927,616.20	50,831,927,616.20
5	150% Risk Weighted Assets	150%	-	-	946,917,170.96	1,420,375,756.44
6	200% Risk Weighted Assets	200%	-	-	-	-
7	250% Risk Weighted Assets	250%	-	-	-	-
8	300% Risk Weighted Assets	300%	-	-	-	-
	<b>Grand Totals</b>		<b>109,237,175,486.08</b>	<b>64,662,314,822.18</b>	<b>102,031,372,502.21</b>	<b>55,240,111,834.16</b>

# Includes total assets of Nu.107,793,117,477.92 and Contingent Liabilities of Nu.1,633,263,021.96

\* Includes total assets of Nu. 100,679,697,880.70 and Contingent Liabilities of Nu.1,351,674,621.51





**Item 4: Capital Adequacy Ratios**

Sl.N	Particulars	December 31, 2022	December 31, 2021
1	Tier 1 Capital	7,918,740,355.80	7,450,378,499.76
a.	of which Counter-Cyclical Capital Buffer		
b.	of which Sectoral Capital Requirements (SCR)		
i.	Sector 1	-	-
ii.	Sector 2	-	-
iii.	Sector 3	-	-
2	Tier 2 Capital	656,364,506.55	773,667,390.83
3	Total qualifying Capital	8,575,104,862.34	8,224,045,890.59
4	Core CAR	11.70%	12.70%
5	BIA	2,993,396,480.33	3,404,276,741.33
a.	of which CCyB (If applicable) expressed as % of		
b.	of which SCR (If applicable) expressed as % of		
i.	Sector 1	-	-
ii.	Sector 2	-	-
iii.	Sector 3	-	-
6	CAR	12.67%	14.02%
7	Leverage Ratio	7.25%	7.30%

**Item 5: Loans and NPL by Sectoral Classification**

Sl.No.	Sector	December 31, 2022		December 31, 2021	
		Total Loans #	NPL	Total Loans *	NPL
1	Agriculture	336,916,227.01	16,751,328.37	237,918,299.18	9,915,727.95
2	Manufacturing/Industry	6,603,613,399.76	72,221,179.82	5,646,744,479.74	361,730,298.61
3	Service & Tourism	16,274,654,917.49	207,266,288.94	14,521,769,611.56	192,999,151.42
4	Trade & Commerce	2,991,675,554.22	329,696,548.04	2,704,579,080.42	329,073,263.19
5	Housing	19,899,156,171.87	148,715,221.41	16,312,179,795.72	142,983,596.48
6	Transport	2,079,508,578.87	339,134,133.42	1,863,190,970.86	400,216,195.11
7	Loans to Purchase Securities-OTHERS	366,189,150.51	-	359,122,116.99	-
8	Personal Loans	845,382,285.99	106,119,427.83	768,459,934.06	77,528,087.74
9	Education Loan	6,216,479,447.93	25,891,464.22	708,866,157.81	37,069,836.97
10	Loan against term deposits	534,106,706.60	416,889.26	374,061,506.20	-
11	Loans to FI (s)	2,895,137.98	-	2,895,137.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	902,012,075.09	403,464.32	802,880,634.17	82,758,438.48
14	Loans to govt Owned Companies	2,572,776,888.64	-	3,628,373,554.39	-
15	Consumer Loan	5,338,999,997.37	57,390,164.63	4,993,245,308.27	70,573,370.80
	<b>Total</b>	<b>64,964,366,539.33</b>	<b>1,304,006,110.2</b>	<b>52,924,286,587.35</b>	<b>1,704,847,966.75</b>

# Includes gross loans and advance of Nu.64,964,366,539.33 and Bills discounted & purchased of Nu.0.

\* Includes gross loans and advance of Nu.52,922,796,987.35. and Bills discounted & purchased of Nu. 1,489,600.



**Item 6: Loans (Overdraft and Term Loans) by type of Counterparty**

Sl.No.	Counter Party	December 31, 2022	December 31, 2021
1	<b>Overdrafts</b>	<b>8,095,106,731.64</b>	<b>6,966,116,548.81</b>
a	Government	-	-
b	Government Corporations	629,773,471.53	1,152,693,348.21
c	Public Companies	299,238,615.06	172,218,812.93
d	Private Companies	6,378,838,133.82	4,900,233,079.93
e	Individuals	784,361,373.25	738,076,169.76
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	2,895,137.98	2,895,137.98
2	<b>Term Loans</b>	<b>56,842,733,133.79</b>	<b>45,924,605,085.00</b>
a	Government	-	-
b	Government Corporations	1,943,003,417.11	2,475,680,206.18
c	Public Companies	308,208,546.23	356,291,875.20
d	Private Companies	17,423,828,697.29	15,911,611,517.72
e	Individuals	37,167,692,473.16	27,181,021,485.90
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Total</b>	<b>64,937,839,865.43</b>	<b>52,890,721,633.81</b>
	Bills	-	1,489,600.00
	Credit Cards	26,526,673.90	32,075,353.54
	<b>Total Loan Outstanding</b>	<b>64,964,366,539.33</b>	<b>52,924,286,587.35</b>





Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending December 31, 2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,094,459,643.60	-	-	-	-	-	-	1,094,459,643.60
Govt. Securities	-	5,277,555,700.00	5,751,840,000.00	-	987,999,000.00	-	3,749,830,000.00	15,767,224,700.00
Investment securities	-	79,309,592.00	394,082,200.00	-	-	-	726,817,498.00	1,200,209,290.00
Loans & advances to banks	1,801,995,312.47	965,640,000.00	300,000,000.00	-	-	-	243,756,704.00	3,311,392,016.47
Loans & advances to customers	633,830,362.02	1,166,656,140.71	1,233,939,791.90	845,761,768.33	895,328,934.47	1,681,594,662.40	57,435,996,255.96	63,893,107,915.79
Other assets	-	20,261,750,812.92	-	-	-	-	2,075,768,085.53	22,337,518,898.45
<b>TOTAL ASSETS</b>	<b>3,530,285,318.09</b>	<b>27,750,912,245.63</b>	<b>7,679,861,991.90</b>	<b>845,761,768.33</b>	<b>1,883,327,934.47</b>	<b>1,681,594,662.40</b>	<b>64,232,168,543.49</b>	<b>107,603,912,464.31</b>
Amounts owed to other	3,519,838.88	-	-	-	-	-	-	3,519,838.88
Demand deposits	7,127,752,713.27	6,141,984,513.02	5,511,891,173.17	4,905,319,417.27	4,716,196,378.61	4,337,950,301.30	-	32,741,094,496.65
Savings deposits	5,401,175,116.48	5,122,474,480.47	5,032,814,973.54	4,865,378,544.93	4,652,572,245.34	4,226,959,646.16	-	29,301,375,006.91
Time deposits	166,359,009.55	1,014,591,213.06	1,486,784,354.91	4,014,428,513.62	3,118,698,822.41	4,691,016,564.80	20,346,793,542.38	34,838,672,020.73
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	10,719,251,101.14	10,719,251,101.14
<b>TOTAL LIABILITIES</b>	<b>12,698,806,678.18</b>	<b>12,279,050,206.55</b>	<b>12,031,490,501.62</b>	<b>13,785,126,475.82</b>	<b>12,487,467,446.36</b>	<b>13,255,926,512.25</b>	<b>31,066,044,643.52</b>	<b>107,603,912,464.31</b>
<b>Assets/Liabilities</b>	<b>0.28</b>	<b>2.26</b>	<b>0.64</b>	<b>0.06</b>	<b>0.15</b>	<b>0.13</b>	<b>2.07</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(9,168,521,360.09)</b>	<b>15,471,862,039.07</b>	<b>(4,351,628,509.72)</b>	<b>(12,939,364,707.49)</b>	<b>(10,604,139,511.89)</b>	<b>(11,574,331,849.85)</b>	<b>33,166,123,899.97</b>	<b>-</b>
<b>Cumulative Net Mismatch</b>	<b>(9,168,521,360.09)</b>	<b>15,471,862,039.07</b>	<b>11,120,233,529.35</b>	<b>(1,819,131,178.13)</b>	<b>(12,423,270,690.02)</b>	<b>(23,997,602,539.88)</b>	<b>9,168,521,360.09</b>	<b>9,168,521,360.09</b>



**Item 7: Assets (net of provisions) and Liabilities by Residual Maturity**

As of period ending December 31, 2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,096,093,516.61	-	-	-	-	-	-	1,096,093,516.61
Govt. Securities	-	5,998,983,100.00	3,336,358,800.00	-	-	-	987,999,000.00	10,323,340,900.00
Investment securities	-	-	-	1,199,585,000.00	-	-	739,842,600.98	1,939,427,600.98
Loans & advances to banks	-	848,960,000.00	500,000,000.00	-	-	83,417,600.00	-	1,432,377,600.00
Loans & advances to customers	347,151,934.94	66,263,927.81	142,443,214.28	277,112,669.19	2,888,662,976.98	1,395,381,870.67	46,692,240,079.11	51,809,256,672.98
Other assets	-	34,079,201,590.13	-	-	-	-	-	34,079,201,590.13
<b>TOTAL ASSETS</b>	<b>1,443,245,451.55</b>	<b>40,993,408,617.94</b>	<b>3,978,802,014.28</b>	<b>1,476,697,669.19</b>	<b>2,888,662,976.98</b>	<b>1,478,799,470.67</b>	<b>48,420,081,680.09</b>	<b>100,679,697,880.70</b>
Amounts owed to other	18,760,406.32	-	-	-	-	-	-	18,760,406.32
Demand deposits	27,772,742,842.98	-	-	-	-	-	-	27,772,742,842.98
Savings deposits	28,548,724,144.78	-	-	-	-	-	-	28,548,724,144.78
Time deposits	-	1,002,552,776.96	1,456,115,312.82	3,354,992,871.54	2,795,226,387.03	1,772,741,086.72	21,823,254,180.87	32,204,882,615.94
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	12,134,587,870.68	-	-	-	-	-	12,134,587,870.68
<b>TOTAL LIABILITIES</b>	<b>56,340,227,394.08</b>	<b>13,137,140,647.64</b>	<b>1,456,115,312.82</b>	<b>3,354,992,871.54</b>	<b>2,795,226,387.03</b>	<b>1,772,741,086.72</b>	<b>21,823,254,180.87</b>	<b>100,679,697,880.70</b>
<b>Assets/Liabilities</b>	<b>0.03</b>	<b>3.12</b>	<b>2.73</b>	<b>0.44</b>	<b>1.03</b>	<b>0.83</b>	<b>2.22</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(54,896,981,942.53)</b>	<b>27,856,267,970.30</b>	<b>2,522,686,701.46</b>	<b>(1,878,295,202.35)</b>	<b>93,436,589.95</b>	<b>(293,941,616.05)</b>	<b>26,596,827,499.22</b>	<b>-</b>
<b>Cumulative Net Mismatch</b>	<b>(54,896,981,942.53)</b>	<b>27,856,267,970.30</b>	<b>30,378,954,671.76</b>	<b>28,500,659,469.41</b>	<b>28,594,096,059.36</b>	<b>28,300,154,443.31</b>	<b>54,896,981,942.53</b>	<b>54,896,981,942.53</b>





**Item 8: Assets (net of provisions) and Liabilities by Original Maturity**

As of period ending December 31, 2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,094,459,643.60	-	-	-	-	-	-	1,094,459,643.60
Govt. Securities	-	3,291,555,700.00	6,737,840,000.00	-	-	-	5,737,829,000.00	15,767,224,700.00
Investment securities	-	-	79,309,592.00	394,082,200.00	-	-	726,817,498.00	1,200,209,290.00
Loans & advances to banks	1,801,995,312.47	-	500,000,000.00	600,000,000.00	-	165,640,000.00	243,756,704.00	3,311,392,016.47
Loans & advances to customers	-	103,505,900.14	60,651,994.50	274,499,460.09	77,745,939.45	250,850,633.84	63,125,853,987.77	63,893,107,915.79
Other assets	-	20,261,750,812.92	-	-	-	-	2,075,768,085.53	22,337,518,898.45
<b>TOTAL ASSETS</b>	<b>2,896,454,956.07</b>	<b>23,656,812,413.06</b>	<b>7,377,801,586.50</b>	<b>1,268,581,660.09</b>	<b>77,745,939.45</b>	<b>416,490,633.84</b>	<b>71,910,025,275.30</b>	<b>107,603,912,464.31</b>
Amounts owed to other	3,519,838.88	-	-	-	-	-	-	3,519,838.88
Demand deposits	7,127,752,713.27	6,141,984,513.02	5,511,891,173.17	4,905,319,417.27	4,716,196,378.61	4,337,950,301.30	-	32,741,094,496.65
Savings deposits	5,401,175,116.48	5,122,474,480.47	5,032,814,973.54	4,865,378,544.93	4,652,572,245.34	4,226,959,646.16	-	29,301,375,006.91
Time deposits	-	-	500,000,000.00	447,648,849.39	109,965,951.19	2,773,712,224.77	31,007,344,995.38	34,838,672,020.73
Bonds & other negotiable	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	10,719,251,101.14	10,719,251,101.14
<b>TOTAL LIABILITIES</b>	<b>12,532,447,668.63</b>	<b>11,264,458,993.49</b>	<b>11,044,706,146.71</b>	<b>10,218,346,811.59</b>	<b>9,478,734,575.14</b>	<b>11,338,622,172.22</b>	<b>41,726,596,096.52</b>	<b>107,603,912,464.31</b>
<b>Assets/Liabilities</b>	<b>0.23</b>	<b>2.10</b>	<b>0.67</b>	<b>0.12</b>	<b>0.01</b>	<b>0.04</b>	<b>1.72</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(9,635,992,712.56)</b>	<b>12,392,353,419.56</b>	<b>(3,666,904,560.21)</b>	<b>(8,949,765,151.50)</b>	<b>(9,400,988,635.69)</b>	<b>(10,922,131,538.38)</b>	<b>30,183,429,178.78</b>	<b>-</b>
<b>Cumulative Net Mismatch</b>	<b>(9,635,992,712.56)</b>	<b>12,392,353,419.56</b>	<b>8,725,448,859.35</b>	<b>(224,316,292.14)</b>	<b>(9,625,304,927.83)</b>	<b>(20,547,436,466.22)</b>	<b>9,635,992,712.56</b>	<b>9,635,992,712.56</b>



**Item 8: Assets (net of provisions) and Liabilities by Original Maturity**

As of period ending December 31, 2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,096,093,516.61	-	-	-	-	-	-	1,096,093,516.61
Govt. Securities	-	999,945,600.00	5,836,144,900.00	2,499,251,400.00	-	-	987,999,000.00	10,323,340,900.00
Investment securities	-	-	-	-	-	-	1,939,427,600.98	1,939,427,600.98
Loans & advances to banks	-	-	500,000,000.00	848,960,000.00	-	83,417,600.00	-	1,432,377,600.00
Loans & advances to customers	-	32,075,353.54	3,563,116.31	46,718,693.00	64,109,667.72	89,460,931.43	51,573,328,910.98	51,809,256,672.98
Other assets	-	34,079,201,590.13	-	-	-	-	-	34,079,201,590.13
<b>TOTAL ASSETS</b>	<b>1,096,093,516.61</b>	<b>35,111,222,543.67</b>	<b>6,339,708,016.31</b>	<b>3,394,930,093.00</b>	<b>64,109,667.72</b>	<b>172,878,531.43</b>	<b>54,500,755,511.96</b>	<b>100,679,697,880.70</b>
Amounts owed to other banks	18,760,406.32	-	-	-	-	-	-	18,760,406.32
Demand deposits	27,772,742,842.98	-	-	-	-	-	-	27,772,742,842.98
Savings deposits	28,548,724,144.78	-	-	-	-	-	-	28,548,724,144.78
Time deposits	-	-	500,000,000.00	441,323,164.81	221,929,996.62	4,098,250,923.53	26,943,378,530.98	32,204,882,615.94
Bonds & other negotiable	-	-	-	-	-	-	-	0.00
Other liabilities	-	12,134,587,870.68	-	-	-	-	-	12,134,587,870.68
<b>TOTAL LIABILITIES</b>	<b>56,340,227,394.08</b>	<b>12,134,587,870.68</b>	<b>500,000,000.00</b>	<b>441,323,164.81</b>	<b>221,929,996.62</b>	<b>4,098,250,923.53</b>	<b>26,943,378,530.98</b>	<b>100,679,697,880.70</b>
<b>Assets/Liabilities</b>	<b>0.02</b>	<b>2.89</b>	<b>12.68</b>	<b>7.69</b>	<b>0.29</b>	<b>0.04</b>	<b>2.02</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(55,244,133,877.47)</b>	<b>22,976,634,672.99</b>	<b>5,839,708,016.31</b>	<b>2,953,606,928.19</b>	<b>(157,820,328.90)</b>	<b>(3,925,372,392.10)</b>	<b>27,557,376,980.98</b>	<b>-</b>
<b>Cumulative Net Mismatch</b>	<b>(55,244,133,877.47)</b>	<b>22,976,634,672.99</b>	<b>28,816,342,689.30</b>	<b>31,769,949,617.49</b>	<b>31,612,129,288.59</b>	<b>27,686,756,896.49</b>	<b>55,244,133,877.47</b>	<b>55,244,133,877.47</b>





**Item 9: Assets and Liabilities by time-to-re-pricing**

As of period ending December 31,	Time to re-pricing				Non-interest bearing	Total
	0-3 months	3-6 months	6-12 months	More than 12 months		
<b>Assets</b>						
Cash and Balances with Banks	-	-	-	-	20,581,219,872.26	20,581,219,872.26
Treasury Bills	5,277,555,700.00	5,751,840,000.00	-	-	-	11,029,395,700.00
Loans and Advances	6,102,061,607.10	845,761,768.33	2,576,923,596.87	57,679,752,959.96	-	67,204,499,932.26
Investment Securities	473,391,792.00	-	987,999,000.00	3,967,432,000.00	509,215,498.00	5,938,038,290.00
Other Assets	-	-	-	-	2,850,758,669.95	2,850,758,669.95
<b>Total financial assets</b>	<b>11,853,009,099.10</b>	<b>6,597,601,768.33</b>	<b>3,564,922,596.87</b>	<b>61,647,184,959.96</b>	<b>23,941,194,040.05</b>	<b>107,603,912,464.31</b>
<b>Liabilities</b>						
Deposits	18,224,199,148.01	8,879,807,058.55	16,689,247,278.70	20,346,793,542.38	32,744,614,335.53	96,884,661,363.17
Borrowings	-	-	-	-	-	-
Other Liabilities	-	-	-	-	10,719,251,101.14	10,719,251,101.14
<b>Total financial liabilities</b>	<b>18,224,199,148.01</b>	<b>8,879,807,058.55</b>	<b>16,689,247,278.70</b>	<b>20,346,793,542.38</b>	<b>43,463,865,436.67</b>	<b>107,603,912,464.31</b>
<b>Total interest Re-pricing gap</b>	<b>(6,371,190,048.91)</b>	<b>(2,282,205,290.22)</b>	<b>(13,124,324,681.83)</b>	<b>41,300,391,417.58</b>	<b>(19,522,671,396.62)</b>	<b>0.00</b>

**Item 9: Assets and Liabilities by time-to-re-pricing**

As of period ending December	Time to re-pricing				Non-interest bearing	Total
	0-3 months	3-6 months	6-12 months	More than 12 months		
<b>Assets</b>						
Cash and Balances with Banks	-	-	-	-	32,402,106,870.89	32,402,106,870.89
Treasury Bills	9,335,341,900.00	-	-	-	-	9,335,341,900.00
Loans and Advances	1,904,819,077.03	277,112,669.19	4,367,462,447.65	46,692,240,079.11	-	53,241,634,272.98
Investment Securities	-	1,199,585,000.00	-	1,727,841,600.98	-	2,927,426,600.98
Other Assets	-	-	-	-	2,773,188,235.84	2,773,188,235.84
<b>Total financial assets</b>	<b>11,240,160,977.03</b>	<b>1,476,697,669.19</b>	<b>4,367,462,447.65</b>	<b>48,420,081,680.09</b>	<b>35,175,295,106.74</b>	<b>100,679,697,880.70</b>
<b>Liabilities</b>						
Deposits	31,007,392,234.56	3,354,992,871.54	4,567,967,473.75	21,823,254,180.87	27,791,503,249.30	88,545,110,010.02
Borrowings	-	-	-	-	-	-
Other Liabilities	-	-	-	-	12,134,587,870.68	12,134,587,870.68
<b>Total financial liabilities</b>	<b>31,007,392,234.56</b>	<b>3,354,992,871.54</b>	<b>4,567,967,473.75</b>	<b>21,823,254,180.87</b>	<b>39,926,091,119.97</b>	<b>100,679,697,880.70</b>
<b>Total interest Re-pricing gap</b>	<b>(19,767,231,257.53)</b>	<b>(1,878,295,202.35)</b>	<b>(200,505,026.10)</b>	<b>26,596,827,499.22</b>	<b>(4,750,796,013.24)</b>	<b>0.00</b>



**Item 10: Non performing Loans and Provisions**

**As of period ending December 31, 2022**

Stage	Amount of NPL's (Gross)	Principal Impairment Provision	Interest Impairment Provision	Total Impairment Provision	Net NPL's	
Stage 1	-	222,904,981.14	-	222,904,981.14	-	
Stage 2	372,599,842.85	15,567,749.65	-	15,567,749.65	357,032,093.20	
Stage 3	802,386,915.79	638,301,545.54	159,617,909.85	797,919,455.39	4,467,460.40	
<b>Total Collective Impairment#</b>	<b>1,174,986,758.64</b>	<b>876,774,276.33</b>	<b>159,617,909.85</b>	<b>1,036,392,186.18</b>	<b>361,499,553.60</b>	
Individual Impairment*	129,019,351.62	34,866,437.36	-	34,866,437.36	94,152,914.26	
<b>Total Impairment</b>	<b>1,304,006,110.26</b>	<b>911,640,713.69</b>	<b>159,617,909.85</b>	<b>1,071,258,623.54</b>	<b>232,747,486.72</b>	
<b>Gross NPL's to Gross Loans</b>					<b>2.01%</b>	<b>64,964,366,539.33</b>
<b>Net NPLs to net Loans</b>					<b>0.36%</b>	<b>63,893,107,915.79</b>

\*Individually impairment includes additional provision (Letter of credit Nu.9,189,602.02 & bank Guarantee Nu.7,441,815.46).

**As of period ending December 31, 2021**

Stage	Amount of NPL's (Gross)	Principal Impairment Provision	Interest Impairment Provision	Total Impairment Provision	Net NPL's	
Stage 2	355,402,055.27	28,921,639.15	788,154.57	29,709,793.72	325,692,261.55	
Stage 3	1,052,657,241.02	909,602,487.50	143,054,753.52	1,052,657,241.02	0.00	
<b>Total Collective Impairment#</b>	<b>1,408,059,296.29</b>	<b>938,524,126.65</b>	<b>143,842,908.09</b>	<b>1,082,367,034.74</b>	<b>325,692,261.55</b>	
Individual Impairment*	296,788,670.46	32,662,879.63	-	32,662,879.63	264,125,790.83	
<b>Total Impairment</b>	<b>1,704,847,966.75</b>	<b>971,187,006.28</b>	<b>143,842,908.09</b>	<b>1,115,029,914.37</b>	<b>589,818,052.38</b>	
<b>Gross NPL's to Gross Loans</b>					<b>2.62%</b>	<b>64,964,366,539.33</b>
<b>Net NPLs to net Loans</b>					<b>0.92%</b>	<b>63,893,107,915.79</b>

\*Individually impairment includes additional provision (Letter of credit Nu.9,071,878.21 & bank Guarantee Nu.4,444,868.01).

# Collective impairment includes additional provision (Credit card Nu.12,225,646.54)





Item 11: Assets and Investments

Sl.No.	Investment	December 31, 2022	December 31, 2021
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	10,029,395,700.00	9,335,341,900.00
b.	RGOB Bonds/Securities	5,737,829,000.00	987,999,000.00
c.	Corporate Bonds	115,332,000.00	1,417,187,000.00
d.	Others	575,661,792.00	2,761,451.98
	<b>Sub-Total</b>	<b>16,458,218,492.00</b>	<b>11,743,289,351.98</b>
<b>2</b>	<b>Equity Investments</b>		
a.	Public Companies	396,689,239.00	420,245,599.00
b.	Private Companies	-	-
c.	Commercial Banks	62,344,674.00	72,220,050.00
d.	Non-Bank Financial Institutions	50,181,585.00	27,013,500.00
e.	Less: Specific Provisions	-	-
	<b>Sub-Total</b>	<b>509,215,498.00</b>	<b>519,479,149.00</b>
<b>3</b>	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	3,026,004,285.82	2,341,924,026.43
b.	Less: Accumulated Depreciation	950,236,198.49	759,770,054.61
c.	<b>Fixed Assets (Net Book Value)</b>	<b>2,075,768,087.33</b>	<b>1,582,153,971.82</b>



Item 12: Foreign exchange assets and liabilities as at December 31, 2022

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short-Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	1,042,594,142.19	1,285,528,384.36	(242,934,242.17)	54,488,210.55	-	54,488,210.55	(188,446,031.62)	(2.38)
SGD	39,787,881.93	209,966,996.91	(170,179,114.98)	-	-	-	(170,179,114.98)	(2.15)
EURO	147,737,656.56	46,766,236.99	100,971,419.57	-	-	-	100,971,419.57	1.28
AUD	98,742,335.07	48,682,507.00	50,059,828.07	-	-	-	50,059,828.07	0.63
CAD	9,766,486.09	-	9,766,486.09	-	-	-	9,766,486.09	0.12
HKD	769,693.65	-	769,693.65	-	-	-	769,693.65	0.01
GBP	34,129,140.66	6,479.85	34,122,660.81	-	-	-	34,122,660.81	0.43
CHF	98,461,932.84	629,856.14	97,832,076.70	-	-	-	97,832,076.70	1.24
JPY	33,345,298.00	-	33,345,298.00	-	-	-	33,345,298.00	0.42
DKK	-	-	-	-	-	-	-	-
SEK	-	-	-	-	-	-	-	-
NOK	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,505,334,566.99</b>	<b>1,591,580,461.25</b>	<b>(86,245,894.25)</b>	<b>54,488,210.55</b>	<b>-</b>	<b>54,488,210.55</b>	<b>(31,757,683.70)</b>	<b>(0.40)</b>
						<b>Core Capital</b>	<b>7,918,740,355.80</b>	





Item 12: Foreign exchange assets and liabilities as at December 31, 2021

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short-Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	863,715,366.81	949,581,891.50	(85,866,524.69)	43,075,639.83	-	43,075,639.83	(42,790,884.86)	(0.57)
SGD	19,388,549.55	270,095,862.11	(250,707,312.56)	-	-	-	(250,707,312.56)	(3.37)
EURO	100,859,886.51	39,021,877.24	61,838,009.27	-	-	-	61,838,009.27	0.83
AUD	76,789,852.86	13,457,277.30	63,332,575.56	-	-	-	63,332,575.56	0.85
CAD	13,942,710.40	-	13,942,710.40	-	-	-	13,942,710.40	0.19
HKD	446,367.00	-	446,367.00	-	-	-	446,367.00	0.01
GBP	40,283,213.24	-	40,283,213.24	-	-	-	40,283,213.24	0.54
CHF	31,310,954.14	1,246,248.14	30,064,706.00	-	-	-	30,064,706.00	0.40
JPY	32,053,455.31	-	32,053,455.31	-	-	-	32,053,455.31	0.43
DKK	33,960.00	-	33,960.00	-	-	-	33,960.00	0.00
SEK	-	-	-	-	-	-	-	-
NOK	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,178,824,315.82</b>	<b>1,273,403,156.29</b>	<b>(94,578,840.46)</b>	<b>43,075,639.83</b>	<b>-</b>	<b>43,075,639.83</b>	<b>(51,503,200.63)</b>	<b>(0.69)</b>
						<b>Core Capital</b>	<b>7,450,378,499.76</b>	



**Item 13: Geographical Distribution of Exposures**

Particulars	Domestic		India		Other	
	December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
Demand Deposits held with other banks	200,000.00	200,000.00	485,912,385.39	533,136,187.96	1,223,124,527.08	917,416,426.75
Time deposits held with other banks	1,343,756,704.00	1,200,000,000.00	-	-	258,398,400.00	232,377,600.00
Borrowings	-	-	-	-	-	-

**Item 14: Credit Risk Exposure by Collateral**

Sl.No.	Particulars	December 31, 2022 #	December 31, 2021 *
1	<b>Secured Loans</b>	<b>63,917,721,123.33</b>	<b>52,921,806,100.63</b>
a	Loans secured by physical/real estate collateral	52,082,804,066.01	46,685,727,665.88
b	Loans Secured by financial collateral	927,464,708.40	780,939,207.36
c	Loans secured by guarantees	10,907,452,348.92	5,455,139,227.39
2	Unsecured Loans	1,046,645,416.00	2,480,486.72
3	<b>Total Loans</b>	<b>64,964,366,539.33</b>	<b>52,924,286,587.35</b>

# Includes gross loans and advance of Nu. 64,964,366,539.33 and Bills discounted & purchased of Nil

\* Includes gross loans and advance of Nu.52,922,796,987.35. and Bills discounted & purchased of Nu. 1,489,600.





**Item 15: Earnings Ratios**

Sl.No.	Ratio	December 31, 2022
1	Interest Income as a percentage of Average	1.29%
2	Non-interest income as a percentage of Average	0.51%
3	Operating Profit as a percentage of Average	0.94%
4	Return on Assets	0.63%
5	Business (Deposits plus Advances) per employee	209.62
6	Profit per employee (Nu. In million)	0.88

**Item 16: Penalties imposed by RMA in the past**

Sl. No.	December 31, 2022		December 31, 2021	
	Reason for Penalty	Penalty	Reason for Penalty	Penalty
1	Disruption of critical	6,199,340.56	NIL	NIL
2	Cash Reserve Ratio figure	150,000.00		
3	Failed to generate CIB	150,000.00		
4	Failed to generate CIB	3,099,670.23		
5	RAA Audits (IPS)	63,691.29		
	<b>Total</b>	<b>9,662,702.08</b>		

**Item 17: Customer Complaints**

Sl.No.	Particular	December 31, 2022	December 31, 2021
1	No. of complaints pending at the beginning of the year	29.00	51
2	No. of complaints received during the year	11,949.00	15,129
3	No. of complaints redressed during the year	11,943.00	15,151
4	No. of complaints pending at the end of the year	35.00	29

**Item 18: Provision Coverage Ratio (PCR)**

Year	Gross NPL	Additional NPL	Additional Impairment Provisions	Additional Interest in Suspense A/c	PCR
1	2	3	4	5	6= (4/5)
December 31, 2022	1,304,006,110.26	(400,841,856.49)	(59,546,292.59)	15,775,001.76	(3.77)
December 31,	1,704,847,966.75	(1,808,701,395.0)	(497,321,520.77)	(61,526,485.2)	8.08

Year	Gross NPA	Impairment Provision	Interest Impairment
2020	3,513,549,361.77	1,468,508,527.05	205,369,393.31
2021	1,704,847,966.75	971,187,006.28	143,842,908.09
2022	1,304,006,110.26	911,640,713.69	159,617,909.85



**Item 19: Concentration of Credit and**

Sl.No.	Particulars	December 31, 2022	December 31, 2021
1	Total loans to 10 largest borrowers	10,241,496,859.90	10,147,609,611.91
2	As % of total loans	15.76%	19.17%
3	Total deposits of the 10 largest depositors	13,975,664,060.87	15,438,048,187.21
4	As % of total deposits	14.43%	17.44%

**Item 20: Exposure to 5 Largest NPL**

Sl.No.	Particulars	December 31, 2022	December 31, 2021
1	Five largest NPL accounts	499,601,349.43	256,573,850.91
2	% of Total NPLs	38.31%	15.05%

