Item 21: Tier 1 Capital and Its Sub-components

Sl.No.	Particulars	March 31, 2026 #	March 31, 2025 *
	Total Tier 1 Capital	**9,579,476,861.77**	**8,445,507,113.17**
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	3,686,439,048.07	3,016,237,902.65
c.	Share Premium Account		
d.	Retained Earnings (FY 2026 after AUIR)	2,893,037,813.70	2,429,269,210.52
Less:-			
e.	Losses for the Current Year(Other Comphrensive Loss)		
f.	Buyback of FI's own shares		
g.	Holdings of Tier 1 instruments issued by FIs		

The report is prepared based on BAS

* The report are prepared based on RMA PR

Item 22: Tier 2 Capital and Its Sub-components

Sl.No.	Particulars	March 31, 2026 #	March 31, 2025 *
	Tier II Capital	**6,214,291,565.28**	**5,006,459,051.45**
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	322,593,730.98	322,593,730.98
c.	Exchange Fluctuation Reserve	439,694,530.02	370,801,786.46
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	ECL Stage 1 and Stage 2	832,200,199.39	1,124,792,634.89
g.	Asset Pending Foreclosure Reserve		
h.	Capital Grants		
i.	Subordinated Debt	4,180,150,000.00	2,780,150,000.00
j.	Other Comphrensine Income/(Loss)		
k.	Profit for the Year (After profit is appropriate)	439,653,104.89	408,120,899.12

The report is prepared based on BAS

* The report are prepared based on RMA PR

Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

Sl.No.	Assets	Risk Weight %	March 31, 2026 #		March 31, 2025 *	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1	Zero-Risk Weighted Assets	0%	54,437,158,216.55	-	33,560,743,171.55	-
2	20% Risk Weighted Assets	20%	7,423,378,764.59	1,484,675,752.92	6,182,195,029.47	1,236,439,005.89
3	50% Risk Weighted Assets	50%	12,492,880,362.81	6,246,440,181.41	7,208,612,379.84	3,604,306,189.92
4	100% Risk Weighted Assets	100%	94,305,790,774.12	94,305,790,774.12	82,091,159,385.57	82,091,159,385.57
5	150% Risk Weighted Assets	150%	4,208,766,025.92	6,313,149,038.88	2,034,337,473.37	3,051,506,210.06
	Grand Totals		**172,867,974,143.99**	**108,350,055,747.33**	**131,077,047,439.80**	**89,983,410,791.44**

The report is prepared based on BAS

* The report are prepared based on RMA PR

Item 24: Capital Adequacy Ratios

Sl.No.	Particulars	March 31, 2026 #	March 31, 2025 *
1	Tier 1 Capital	9,579,476,861.77	8,445,507,113.17
a.	*of which Counter-Cylical Capital Buffer (CCyB) (If applicable)*		
b.	*of which Sectoral Capital Requirements (SCR) (If applicable)*		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
2	Tier 2 Capital	6,214,291,565.28	5,006,459,051.45
3	Total qualifying Capital	15,793,768,427.05	13,451,966,164.62
4	Core CAR	8.33%	8.90%
5	BIA	6,686,711,232.55	4,881,819,866.20
a.	*of which CCyB (If applicable) expressed as % of RWA*		
b.	*of which SCR (If applicable) expressed as % of RWA*		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
6	CAR	13.73%	14.18%
7	Leverage Ratio	5.54%	6.44%

The report is prepared based on BAS

* The report are prepared based on RMA PR

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Item 25: Loans and NPL by Sectoral Classification

Sl.No.	Sector	March 31, 2026		March 31, 2025	
		Total Loans	NPL*	Total Loans	NPL
1	Agriculture	260,228,534.88	41,271,101.30	269,293,186.87	14,093,113.32
2	Manufacturing/Industry	17,808,281,137.55	85,380,679.83	14,782,852,203.81	164,180,815.42
3	Service & Tourism	20,243,649,513.04	295,807,550.03	18,026,839,961.68	51,058,527.39
4	Trade & Commerce	7,969,699,479.19	1,015,177,082.75	6,067,539,810.33	931,046,347.20
5	Housing	29,109,589,852.08	1,030,281,763.37	29,417,248,801.23	306,331,254.45
6	Transport	1,541,714,596.14	180,029,990.22	1,344,890,468.71	227,463,210.38
7	Loans to Purchase Securities + medical loan	505,169,881.29	-	517,354,277.77	9,896.11
8	Personal Loans	785,508,735.43	37,349,507.41	1,045,805,843.37	36,885,762.49
9	Education Loan	8,464,316,739.24	83,470,380.38	6,493,131,885.22	53,351,916.52
10	Loan against term deposits	888,361,100.84	19,212,672.53	737,253,613.58	22,286,386.09
11	Loans to FI (s)	970,388.32	-	149,914,924.38	-
12	Staff Loans (incentives)	1,152,884,144.11	2,766,757.73	965,152,297.11	-
13	Loans to govt Owned Companies	104,024,094.95	-	3,166,663.51	-
14	Consumer Loan	8,291,070,841.68	22,108,121.77	5,409,440,449.81	34,952,527.00
	Total	**97,125,469,038.73**	**2,812,855,607.32**	**85,229,884,387.38**	**1,841,659,756.37**

*GNPA consists of loan exposures that are classified as Stage 3 as per individual exposure.

Item 26: Loans (Overdraft and Term Loans) by type of Counter-Party

Sl.No.		Counter Party	March 31, 2026	March 31, 2025
1		**Overdrafts**	**14,495,348,416.46**	**10,824,232,977.88**
	a	Government	104,024,094.95	3,166,663.51
	b	Gelephu Mindfulness City	-	1,379,710,063.44
	c	State Owned Enterprises	1,399,897,731.50	317,347,553.99
	d	Public Companies	475,400,237.68	4,614,589,898.44
	e	Private Companies	7,548,051,208.91	834,985,740.97
	f	Individuals	1,042,853,071.68	-
	g	Commercial Banks	970,388.32	149,914,924.38
	h	Non-Bank Financial Institutions	2,885,558.90	-
	i	Sole Proprietorship	3,921,266,124.53	3,524,518,133.15
2		**Term Loans**	**82,554,850,077.61**	**74,354,037,178.34**
	a	Government	182,934,246.63	-
	b	Gelephu Mindfulness City	169,233,936.28	-
	c	State Owned Enterprises	4,219,870,227.16	4,545,942,921.02
	d	Public Companies	1,208,638,825.13	1,506,091,743.31
	e	Private Companies	16,451,391,910.45	13,742,699,947.09
	f	Individuals	50,418,423,318.05	46,309,656,623.15
	g	NGO	304,664,649.63	307,988,743.02
	h	Sole Proprietorship	9,599,692,964.28	7,941,657,200.75
		Total	**97,050,198,494.07**	**85,178,270,156.22**
		Bills	777,759.36	-
		Credit Cards	74,492,785.30	51,614,231.16
		Total Loan Outstanding	**97,125,469,038.73**	**85,229,884,387.38**

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

As of period ending March 31, 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	33,670,330,985.64	11,144,535,651.43	-	-	-	-	-	**44,814,866,637.07**
Govt. Securities	-	-	431,500,000.00	987,999,000.00	1,881,000,000.00	1,107,500,000.00	11,274,818,000.00	**15,682,817,000.00**
Investment securities	-	-	174,113,069.59	24,260,275.00	64,202,081.44	-	4,951,399,861.64	**5,213,975,287.67**
Loans & advances to banks	-	2,950,000,000.00	189,840,000.00	200,000,000.00	-	192,898,709.95	106,310,400.00	**3,639,049,109.95**
Loans & advances to customers	601,368,500.56	62,623,203.09	3,459,998,858.49	5,484,985,375.59	1,804,683,038.49	2,529,879,881.07	80,912,847,681.60	**94,856,386,538.88**
Other assets	-	523,950,660.59	2,113,389.00	41,167,035.42	667,733,506.06	-	2,276,896,215.69	**3,511,860,806.76**
TOTAL ASSETS	**34,271,699,486.20**	**14,681,109,515.11**	**4,257,565,317.08**	**6,738,411,686.01**	**4,417,618,625.99**	**3,830,278,591.02**	**99,522,272,158.93**	**167,718,955,380.33**
Amounts owed to other banks	17,738.51	-	-	-	-	-	-	**17,738.51**
Demand deposits	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	31,114,843,827.17	**50,135,243,591.05**
Savings deposits	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	26,869,341,050.50	**42,742,998,362.82**
Time deposits	1,096,238.00	4,646,123,303.09	8,955,747,762.96	4,426,713,651.39	2,212,001,044.24	2,486,348,900.46	31,040,715,148.40	**53,768,746,048.54**
Bonds & other negotiable instruments	-	-	-	-	-	-	4,280,150,000.00	**4,280,150,000.00**
Other liabilities	-	1,853,356,437.02	377,328,354.83	7,000,000.00	2,433,073,261.56	-	12,121,041,585.72	**16,791,799,639.13**
TOTAL LIABILITIES	**5,816,790,155.88**	**12,315,155,919.48**	**15,148,752,297.16**	**10,249,389,830.76**	**10,460,750,485.17**	**8,302,025,079.83**	**105,426,091,611.78**	**167,718,955,380.05**
Assets/Liabilities	**5.89**	**1.19**	**0.28**	**0.66**	**0.42**	**0.46**	**0.94**	**1.00**
Net Mismatch in each Time Interval	**28,454,909,330.32**	**2,365,953,595.63**	**(10,891,186,980.08)**	**(3,510,978,144.75)**	**(6,043,131,859.19)**	**(4,471,746,488.81)**	**(5,903,819,452.86)**	**0.27**
Cumulative Net Mismatch	**28,454,909,330.32**	**30,820,862,925.95**	**19,929,675,945.88**	**16,418,697,801.12**	**10,375,565,941.94**	**5,903,819,453.13**	**0.27**	**0.55**

The report is prepared based on BAS

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

As of period ending March 31, 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	2,464,786,300.23	-	-	-	-	-	-	**2,464,786,300.23**
Govt. Securities	-	-	-	-	2,450,000,000.00	1,107,500,000.00	8,725,317,000.00	**12,282,817,000.00**
Investment securities	-	-	48,520,550.00	-	-	-	897,782,475.20	**946,303,025.20**
Loans & advances to banks	2,256,888,553.18	3,771,130,000.00	-	200,000,000.00	-	192,898,709.95	95,832,800.00	**6,516,750,063.13**
Loans & advances to customers	59,126,232.81	2,415,368,717.05	1,365,736,062.71	2,523,706,248.90	2,073,530,801.50	871,148,169.00	74,405,013,582.04	**83,713,629,814.01**
Other assets	9,117,624,355.99	10,820,011,392.80					2,288,643,458.92	**22,226,279,207.71**
TOTAL ASSETS	**13,898,425,442.21**	**17,006,510,109.85**	**1,414,256,612.71**	**2,723,706,248.90**	**4,523,530,801.50**	**2,171,546,878.95**	**86,412,589,316.16**	**128,150,565,410.28**
Amounts owed to other banks	142,181.32	-	-	-	-	-	-	**142,181.32**
Demand deposits	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	28,121,771,318.32	**40,118,796,188.09**
Savings deposits	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	23,616,582,066.49	**32,839,303,083.52**
Time deposits	32,000.00	2,720,880,869.76	1,697,350,941.02	2,070,414,971.51	1,659,587,896.79	2,265,909,142.28	26,202,527,594.94	**36,616,703,416.30**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	15,795,470,541.13	**15,795,470,541.13**
TOTAL LIABILITIES	**3,536,798,495.79**	**6,257,505,184.23**	**5,233,975,255.49**	**5,607,039,285.98**	**5,196,212,211.26**	**5,802,533,456.75**	**96,516,501,520.88**	**128,150,565,410.36**
Assets/Liabilities	**3.93**	**2.72**	**0.27**	**0.49**	**0.87**	**0.37**	**0.90**	**1.00**
Net Mismatch in each Time Interval	**10,361,626,946.43**	**10,749,004,925.62**	**(3,819,718,642.78)**	**(2,883,333,037.08)**	**(672,681,409.76)**	**(3,630,986,577.79)**	**(10,103,912,204.73)**	**(0.08)**
Cumulative Net Mismatch	**10,361,626,946.43**	**21,110,631,872.05**	**17,290,913,229.27**	**14,407,580,192.19**	**13,734,898,782.44**	**10,103,912,204.64**	**(0.08)**	**(0.17)**

* The report are prepared based on RMA PR

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

As of period ending March 31, 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	33,670,330,985.64	11,144,535,651.43	-	-	-	-	-	44,814,866,637.07
Govt. Securities	-	-	-	-	1,000,000,000.00	1,107,500,000.00	13,575,317,000.00	15,682,817,000.00
Investment securities	-	-	98,520,550.00	99,852,794.59	-	64,202,081.44	4,951,399,861.64	5,213,975,287.67
Loans & advances to banks	-	-	2,950,000,000.00	389,840,000.00	-	192,898,709.95	106,310,400.00	3,639,049,109.95
Loans & advances to customers	-	-	221,142,429.68	1,902,514,579.34	159,809,425.10	1,503,200,985.83	91,069,719,118.93	94,856,386,538.88
Other assets	-	523,950,660.59	2,113,389.00	41,167,035.42	667,733,506.06	-	2,276,896,215.69	3,511,860,806.76
TOTAL ASSETS	**33,670,330,985.64**	**11,668,486,312.02**	**3,271,776,368.68**	**2,433,374,409.35**	**1,827,542,931.16**	**2,867,801,777.22**	**111,979,642,596.26**	**167,718,955,380.33**
Amounts owed to other banks	17,738.51	-	-	-	-	-	-	17,738.51
Demand deposits	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	3,170,066,627.31	31,114,843,827.17	50,135,243,591.05
Savings deposits	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	2,645,609,552.05	26,869,341,050.50	42,742,998,362.82
Time deposits	-	7,278,920.00	2,952,194,520.00	388,234,950.00	10,239,589,852.83	2,723,890,614.96	37,457,557,190.75	53,768,746,048.54
Bonds & other negotiable instruments	-	-	-	-	-	-	4,280,150,000.00	4,280,150,000.00
Other liabilities	-	1,853,356,437.02	377,328,354.83	7,000,000.00	2,433,073,261.56	-	12,121,041,585.72	16,791,799,639.13
TOTAL LIABILITIES	**5,815,693,917.88**	**7,676,311,536.39**	**9,145,199,054.20**	**6,210,911,129.37**	**18,488,339,293.76**	**8,539,566,794.33**	**111,842,933,654.13**	**167,718,955,380.05**
Assets/Liabilities	**5.79**	**1.52**	**0.36**	**0.39**	**0.10**	**0.34**	**1.00**	**1.00**
Net Mismatch in each Time Interval	**27,854,637,067.76**	**3,992,174,775.63**	**(5,873,422,685.52)**	**(3,777,536,720.02)**	**(16,660,796,362.60)**	**(5,671,765,017.11)**	**136,708,942.12**	**0.27**
Cumulative Net Mismatch	**27,854,637,067.76**	**31,846,811,843.39**	**25,973,389,157.88**	**22,195,852,437.86**	**5,535,056,075.26**	**(136,708,941.85)**	**0.27**	**0.55**

The report is prepared based on BAS

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

As of period ending March 31, 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	2,464,786,300.23	-	-	-	-	-		2,464,786,300.23
Govt. Securities	-	-	-	-	-	-	12,282,817,000.00	12,282,817,000.00
Investment securities	-	-	-	48,520,550.00	-	-	897,782,475.20	946,303,025.20
Loans & advances to banks	2,256,888,553.18	1,300,000,000.00	2,300,000,000.00	371,130,000.00	-	192,898,709.95	95,832,800.00	6,516,750,063.13
Loans & advances to customers	-	(0.00)	69,384,533.88	180,647,709.44	192,751,467.06	660,841,451.45	82,610,004,652.18	83,713,629,814.01
Other assets	9,117,624,355.99	10,820,011,392.80	-	-	-	-	2,288,643,458.92	22,226,279,207.71
TOTAL ASSETS	**13,839,299,209.40**	**12,120,011,392.80**	**2,369,384,533.88**	**600,298,259.44**	**192,751,467.06**	**853,740,161.40**	**98,175,080,386.30**	**128,150,565,410.28**
Amounts owed to other banks	142,181.32	-	-	-	-	-	-	142,181.32
Demand deposits	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	28,121,771,318.32	40,118,796,188.09
Savings deposits	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	23,616,582,066.49	32,839,303,083.52
Time deposits	-	-	2,100,032,000.00	404,327,342.36	145,147,253.03	2,155,450,681.75	31,811,746,139.16	36,616,703,416.30
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	2,780,150,000.00
Other liabilities	-	-	-	-	-	-	15,795,470,541.13	15,795,470,541.13
TOTAL LIABILITIES	**3,536,766,495.79**	**3,536,624,314.47**	**5,636,656,314.47**	**3,940,951,656.83**	**3,681,771,567.50**	**5,692,074,996.22**	**102,125,720,065.10**	**128,150,565,410.36**
Assets/Liabilities	**3.91**	**3.43**	**0.42**	**0.15**	**0.05**	**0.15**	**0.96**	**1.00**
Net Mismatch in each Time Interval	**10,302,532,713.62**	**8,583,387,078.33**	**(3,267,271,780.59)**	**(3,340,653,397.39)**	**(3,489,020,100.44)**	**(4,838,334,834.81)**	**(3,950,639,678.81)**	**(0.08)**
Cumulative Net Mismatch	**10,302,532,713.62**	**18,885,919,791.95**	**15,618,648,011.36**	**12,277,994,613.97**	**8,788,974,513.53**	**3,950,639,678.72**	**(0.08)**	**(0.17)**

* The report are prepared based on RMA PR

Item 29: Non performing Loans and Provisions as per BAS

As of period ending March 31, 2026			
Stage	**Amount of NPL's (Gross)**	**Total Impairment Provision**	**Net NPL's**
Stage 1	-	617,956,269.48	-
Stage 2	-	109,478,537.91	(109,478,537.91)
Stage 3	2,977,803,217.58	1,969,243,459.63	1,008,559,757.95
Total Collective Impairment	**2,977,803,217.58**	**2,696,678,267.02**	**899,081,220.04**
Individual Impairment	16,025,004.51	120,790,382.00	(104,765,377.49)
Total Impairment (Collective+Individual)	**2,993,828,222.09**	**2,817,468,649.02**	**794,315,842.55**
Impairment Provision Coverage Ratio against GNPA			**94.11%**

Item 29: Non performing Loans and Provisions as per RMA PR

Sl.No.	Particulars	March 31, 2025
1	**Amount of NPL's (Gross)**	**1,841,659,756.37**
a	Substandard	270,113,727.37
b	Doubtful	462,014,822.64
c	Loss	1,109,531,206.36
2	**Specific Provisions**	**1,225,188,771.14**
a	Substandard	52,204,402.55
b	Doubtful	214,126,147.52
c	Loss	958,858,221.07
3	**Interest in Suspense**	**193,527,227.50**
a	Substandard	9,091,714.61
b	Doubtful	33,762,527.60
c	Loss	150,672,985.29
4	**Net NPLs**	**422,943,757.73**
a	Substandard	208,817,610.21
b	Doubtfull	214,126,147.52
c	Loss	
5	**Gross NPL's to Gross Loans***	**2.16%**
6	**Net NPLs to net Loans**	**0.50%**
7	**General Provisions**	**837,599,384.31**
a	Standard	730,215,968.12
b	Watch	107,383,416.19

Gross Loans	**85,229,884,387.38**
Additional Provision	995,519,906.37
Charge-off (LOS)	1,737,977,005.59
Gross NPL	**1,841,659,756.37**
Net NPLs	422,943,757.73
NET LOANS	**83,811,168,388.74**

**Gross NPA reporting is as per individual status.*

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Item 30: Assets and Investments

Sl.No.	Investment	March 31, 2026	March 31, 2025
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	15,682,817,000.00	12,282,817,000.00
c.	Corporate Bonds	4,154,316,000.00	-
d.	Others	662,575,426.03	448,520,550.00
	Sub-Total	**20,499,708,426.03**	**12,731,337,550.00**
2	**Equity Investments**		
a.	Public Companies	329,498,768.64	416,985,831.20
b.	Commercial Banks	25,999,218.00	24,421,194.00
c.	Non-Bank Financial Institutions	41,585,875.00	56,375,450.00
d.	Less: Specific Provisions	-	-
	Sub-Total	**397,083,861.64**	**497,782,475.20**
3	**Fixed Assets**		
a.	Fixed Assets (Gross)	3,763,526,189.63	3,596,698,061.80
b.	Less: Accumulated Depreciation	1,587,810,852.73	1,329,683,848.01
c.	**Fixed Assets (Net Book Value)**	**2,175,715,336.90**	**2,267,014,213.79**

Item 31: Geographical Distribution of Exposures

Particulars	Domestic		India		Other	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Demand Deposits held with other banks	377,448.90	305,760.72	4,971,521,450.58	597,565,300.36	2,503,960,640.39	1,659,017,492.10
Time deposits held with other banks	3,150,000,000.00	3,800,000,000.00	192,898,709.95	192,898,709.95	296,150,400.00	266,962,800.00

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Item 32: Credit Risk Exposure by Collateral

Sl.No.	Particulars	March 31, 2026	March 31, 2025
1	**Secured Loans**	**97,117,956,578.46**	**85,168,990,807.94**
a.	Loans secured by physical/real estate collateral	83,355,351,928.67	74,479,743,137.31
b.	Loans Secured by financial collateral	1,521,668,069.84	1,399,508,741.58
c.	Loans secured by guarantees	12,240,936,579.95	9,289,738,929.05
2	**Unsecured Loans**	**7,512,460.27**	**9,279,348.28**
3	**Total Loans**	**97,125,469,038.73**	**85,178,270,156.22**

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