Item 21: Tier 1 Capital and Its Sub-components

Sl.No.	Particulars	Sept 30, 2026 #	Sept 30, 2025 *
	Total Tier 1 Capital	**9,619,950,604.26**	**8,294,887,749.24**
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)	2,933,511,556.19	2,278,649,846.59
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	Sept 30, 2026 #	Sept 30, 2025 *
	Tier II Capital	**7,507,890,266.73**	**6,069,233,922.80**
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	829,080,719.50	1,232,094,142.76
g.	Asset Pending Foreclosure Reserve		
h.	Capital Grants		
i.	Subordinated Debt	4,080,150,000.00	2,680,150,000.00
j.	Other Comphrensine Income/(Loss)		
k.	Profit for the Year (After profit is appropriate)	1,836,371,286.24	1,463,594,262.60

The report is prepared based on BAS
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Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

Sl.No.	Assets	Risk Weight %	Sept 30, 2026 #		Sept 30, 2025 *	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1	Zero-Risk Weighted Assets	0%	57,889,460,219.53	-	44,376,094,116.04	-
2	20% Risk Weighted Assets	20%	4,266,195,361.51	853,239,072.30	8,368,159,404.55	1,673,631,880.91
3	50% Risk Weighted Assets	50%	8,955,796,255.37	4,477,898,127.69	6,968,929,036.44	3,484,464,518.22
4	100% Risk Weighted Assets	100%	99,866,754,272.26	99,866,754,272.26	88,234,173,906.66	88,234,173,906.66
5	150% Risk Weighted Assets	150%	-	-	3,450,174,076.72	5,175,261,115.08
	Grand Totals		**170,978,206,108.67**	**105,197,891,472.24**	**151,397,530,540.42**	**98,567,531,420.88**

The report is prepared based on BAS
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Item 24: Capital Adequacy Ratios

Sl.No.	Particulars	Sept 30, 2026 #	Sept 30, 2025 *
1	Tier 1 Capital	9,619,950,604.26	8,294,887,749.24
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	7,507,890,266.73	6,069,233,922.80
3	Total qualifying Capital	17,127,840,870.99	14,364,121,672.04
4	Core CAR	8.60%	8.02%
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	15.31%	13.89%
7	Leverage Ratio	5.63%	5.48%

The report is prepared based on BAS
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Item 25: Loans and NPL by Sectoral Classification

Sl.No.	Sector	Sept 30, 2026		Sept 30, 2025	
		Total Loans *	NPL #	Total Loans	NPL #
1	AGRICULTURE AND LIVESTOCK	231,411,920.07	18,672,044.35	265,791,847.79	18,256,672.24
2	EDUCATION LOANS	8,198,073,425.66	113,082,524.08	7,239,435,109.32	109,937,151.47
3	FORESTRY AND LOGGING	8,285,398.45	-	8,083,521.82	3,181,150.21
4	HOTEL AND TOURISM SECTOR	14,087,861,964.62	204,055,562.58	13,341,795,822.97	87,839,891.23
5	HOUSING SECTOR	28,889,988,287.94	883,595,346.62	29,864,200,929.86	940,162,805.60
6	LOAN AGAINST TERM DEPOSITS	859,885,247.03	947,137.74	767,847,714.25	24,232,124.97
7	LOANS FOR SHARES AND SECURITIES	494,624,523.14	-	495,869,484.42	16,164,445.50
8	LOANS TO CONTRACTORS	2,601,801,634.01	56,173,921.98	2,788,017,513.72	152,723,558.86
9	LOANS TO FINANCIAL SERVICE PROVIDERS	466,608.75	-	6,272,480.02	-
10	MEDICAL LOANS	2,323,366.15	-	2,716,995.29	-
11	MINING AND QUARRYING	8,853,221,355.97		6,317,561,803.57	74,769,249.09
12	PERSONAL LOANS	10,093,752,016.90	36,265,096.70	7,279,729,137.98	63,981,484.53
13	PRODUCTION & MANUFACTURING	11,929,189,011.91	69,165,167.58	9,769,980,753.04	84,459,413.63
14	SERVICE SECTOR	6,410,647,314.51	75,580,407.99	5,385,364,402.85	62,978,007.22
15	STAFF INCENTIVE LOANS	1,138,142,941.72	-	1,115,661,374.66	6,496,427.86
16	TRADE AND COMMERCE	4,048,963,654.66	658,081,468.78	3,856,361,937.13	683,805,214.11
17	TRANSPORT LOANS	1,693,699,850.78	137,674,063.82	1,437,748,367.68	234,534,316.42
18	CREDIT CARDS	74,649,349.94	22,574,514.11	50,432,443.75	21,770,580.05
	Grand Total	**99,616,987,872.21**	**2,275,867,256.33**	**89,992,871,640.12**	**2,585,292,492.99**

*Credit card Nu. 74.65 M added to Personal Loans & Bills Nu. 9.15 M added to Trade & Commerce

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	Sept 30, 2026	Sept 30, 2025
1	**Overdrafts**	**13,580,187,196.61**	**11,134,982,439.45**
a	Government	3,143,142.21	3,141,380.49
b	Gelephu Mindfulness City	-	-
c	State Owned Enterprises	824,846,766.11	536,885,379.69
d	Public Companies	397,047,155.78	444,501,004.06
e	Private Companies	6,982,277,862.49	5,391,656,004.29
f	Individuals	1,050,274,141.91	924,406,341.99
g	Commercial Banks	-	-
h	Non-Bank Financial Institutions	466,608.75	6,272,480.02
i	NGO	9,039,437.15	1,977,399.99
j	Sole Proprietorship	4,313,092,082.21	3,826,142,448.92
2	**Term Loans**	**85,953,003,725.66**	**78,796,379,256.92**
a	Government	364,161,866.34	-
b	Gelephu Mindfulness City	176,100,917.95	-
c	State Owned Enterprises	4,100,330,789.61	4,474,950,563.00
d	Public Companies	1,255,002,532.56	1,166,160,156.56
e	Private Companies	18,081,029,006.04	15,526,066,005.99
f	Individuals	51,010,586,956.89	48,079,545,235.50
g	NGO	310,491,294.77	555,358,864.44
h	Sole Proprietorship	10,655,300,361.50	8,994,298,431.43
	Total	**99,533,190,922.27**	**89,931,361,696.37**
	Bills	9,147,600.00	11,077,500.00
	Credit Cards	74,649,349.94	50,432,443.75
	Total Loan Outstanding	**99,616,987,872.21**	**89,992,871,640.12**



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

As of period ending Sept 30, 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	26,679,621,415.16	11,002,746,841.25	-	-	-	-	-	**37,682,368,256.41**
Govt. Securities	-	1,000,000,000.00	4,878,506,800.00	1,107,500,000.00	431,500,000.00	-	13,574,818,000.00	**20,992,324,800.00**
Investment securities	-	-	90,709,142.84	47,142,139.15	-	309,353,418.00	5,324,369,861.64	**5,771,574,561.63**
Loans & advances to banks	-	-	192,160,000.00	200,000,000.00	192,898,709.95	-	107,609,600.00	**692,668,309.95**
Loans & advances to customers	477,201,790.34	2,535,068,002.88	3,760,654,536.25	2,402,950,986.04	2,278,861,835.79	3,043,194,822.54	83,023,035,851.89	**97,520,967,825.73**
Other assets	-	(22,259,647.86)	1,360,818.00	59,760,159.86	608,046,454.49	-	2,222,812,299.16	**2,869,720,083.65**
TOTAL ASSETS	**27,156,823,205.50**	**14,515,555,196.27**	**8,923,391,297.09**	**3,817,353,285.05**	**3,511,307,000.23**	**3,352,548,240.54**	**104,252,645,612.69**	**165,529,623,837.37**
Amounts owed to other banks	5,791.70	-	-	-	-	-	-	**5,791.70**
Demand deposits	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	30,991,647,317.73	**47,456,841,861.54**
Savings deposits	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	27,160,090,917.41	**51,760,776,290.60**
Time deposits	648,000.00	769,321,060.37	1,957,474,338.90	2,454,596,684.24	3,156,579,936.43	4,286,084,910.53	30,995,929,221.91	**43,620,634,152.38**
Bonds & other negotiable instruments							4,280,150,000.00	**4,280,150,000.00**
Other liabilities	-	617,975,982.65	352,339,245.34	242,141,623.44	2,440,700,116.37	-	14,758,058,773.35	**18,411,215,741.15**
TOTAL LIABILITIES	**6,844,967,111.20**	**8,231,610,362.52**	**9,154,126,903.74**	**9,541,051,627.18**	**12,441,593,372.30**	**11,130,398,230.03**	**108,185,876,230.41**	**165,529,623,837.37**
Assets/Liabilities	**3.97**	**1.76**	**0.97**	**0.40**	**0.28**	**0.30**	**0.96**	**1.00**
Net Mismatch in each Time Interval	**20,311,856,094.30**	**6,283,944,833.75**	**(230,735,606.65)**	**(5,723,698,342.13)**	**(8,930,286,372.07)**	**(7,777,849,989.49)**	**(3,933,230,617.71)**	**(0.00)**
Cumulative Net Mismatch	**20,311,856,094.30**	**26,595,800,928.05**	**26,365,065,321.40**	**20,641,366,979.27**	**11,711,080,607.20**	**3,933,230,617.71**	**(0.00)**	**(0.00)**

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

As of period ending Sept 30, 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	2,816,920,856.75	-	-	-	-	-	-	**2,816,920,856.75**
Govt. Securities		-	2,450,000,000.00	381,000,000.00	1,026,500,000.00	131,500,000.00	8,648,817,000.00	**12,637,817,000.00**
Investment securities	-		97,287,670.00		-	-	5,052,098,475.20	**5,149,386,145.20**
Loans & advances to banks	2,529,641,742.43	-	3,977,680,000.00	200,000,000.00	192,898,709.95	-	99,500,800.00	**6,999,721,252.38**
Loans & advances to customers	24,047,428.12	927,952,654.77	2,248,135,888.57	1,589,142,606.35	1,363,750,029.24	3,041,796,714.48	79,273,994,228.31	**88,468,819,549.84**
Other assets	17,979,600,486.88	11,037,062,923.23					2,223,856,249.82	**31,240,519,659.93**
TOTAL ASSETS	**23,350,210,514.18**	**11,965,015,577.99**	**8,773,103,558.57**	**2,170,142,606.35**	**2,583,148,739.19**	**3,173,296,714.48**	**95,298,266,753.34**	**147,313,184,464.11**
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	**132,181.32**
Demand deposits	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	28,511,000,280.97	**48,487,777,991.95**
Savings deposits	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	23,727,025,122.49	**36,179,324,387.76**
Time deposits	32,000.00	4,314,520,679.20	1,407,124,422.49	2,488,456,444.52	2,959,289,832.06	2,784,132,200.91	28,804,616,017.85	**42,758,171,597.03**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	17,107,628,306.05	**17,107,628,306.05**
TOTAL LIABILITIES	**5,405,010,344.03**	**9,719,366,841.91**	**6,811,970,585.20**	**7,893,302,607.23**	**8,364,135,994.77**	**8,188,978,363.62**	**100,930,419,727.36**	**147,313,184,464.11**
Assets/Liabilities	**4.32**	**1.23**	**1.29**	**0.27**	**0.31**	**0.39**	**0.94**	**1.00**
Net Mismatch in each Time Interval	**17,945,200,170.15**	**2,245,648,736.08**	**1,961,132,973.37**	**(5,723,160,000.88)**	**(5,780,987,255.57)**	**(5,015,681,649.14)**	**(5,632,152,974.02)**	**0.00**
Cumulative Net Mismatch	**17,945,200,170.15**	**20,190,848,906.24**	**22,151,981,879.61**	**16,428,821,878.73**	**10,647,834,623.16**	**5,632,152,974.02**	**0.00**	**0.00**

The report is prepared based on BAS

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

As of period ending Sept 30, 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	26,679,621,415.16	11,002,746,841.25	-	-	-	-	-	**37,682,368,256.41**
Govt. Securities	-	-	-	3,997,506,800.00	1,000,000,000.00	1,539,000,000.00	14,455,818,000.00	**20,992,324,800.00**
Investment securities	-	-	-	47,142,139.15	26,507,061.40	373,555,499.44	5,324,369,861.64	**5,771,574,561.63**
Loans & advances to banks	-	-	-	392,160,000.00	-	192,898,709.95	107,609,600.00	**692,668,309.95**
Loans & advances to customers	-	-	5,026,356.16	2,410,204,695.28	230,450,469.70	1,388,077,083.51	93,487,209,221.08	**97,520,967,825.73**
Other assets	-	(22,259,647.86)	1,360,818.00	59,760,159.86	608,046,454.49	-	2,222,812,299.16	**2,869,720,083.65**
TOTAL ASSETS	**26,679,621,415.16**	**10,980,487,193.39**	**6,387,174.16**	**6,906,773,794.29**	**1,865,003,985.59**	**3,493,531,292.90**	**115,597,818,981.88**	**165,529,623,837.37**
Amounts owed to other banks	5,791.70	-	-	-	-	-	-	**5,791.70**
Demand deposits	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	2,744,199,090.64	30,991,647,317.73	**47,456,841,861.54**
Savings deposits	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	4,100,114,228.86	27,160,090,917.41	**51,760,776,290.60**
Time deposits	-	2,853,470.00	205,186,300.00	301,214,547.39	215,704,052.08	3,958,210,638.38	38,937,465,144.53	**43,620,634,152.38**
Bonds & other negotiable instruments							4,280,150,000.00	**4,280,150,000.00**
Other liabilities	-	617,975,982.65	352,339,245.34	242,141,623.44	2,440,700,116.37	-	14,758,058,773.35	**18,411,215,741.15**
TOTAL LIABILITIES	**6,844,319,111.20**	**7,465,142,772.15**	**7,401,838,864.84**	**7,387,669,490.33**	**9,500,717,487.95**	**10,802,523,957.88**	**116,127,412,153.03**	**165,529,623,837.37**
Assets/Liabilities	**3.90**	**1.47**	**0.00**	**0.93**	**0.20**	**0.32**	**1.00**	**1.00**
Net Mismatch in each Time Interval	**19,835,302,303.96**	**3,515,344,421.24**	**(7,395,451,690.68)**	**(480,895,696.04)**	**(7,635,713,502.36)**	**(7,308,992,664.98)**	**(529,593,171.14)**	**(0.00)**
Cumulative Net Mismatch	**19,835,302,303.96**	**23,350,646,725.20**	**15,955,195,034.52**	**15,474,299,338.48**	**7,838,585,836.12**	**529,593,171.14**	**(0.00)**	**(0.00)**

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

As of period ending Sept 30, 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	2,816,920,856.75	-	-	-	-	-		**2,816,920,856.75**
Govt. Securities	-	-	-	-	-	-	12,637,817,000.00	**12,637,817,000.00**
Investment securities	-	-	-	97,287,670.00	-	-	5,052,098,475.20	**5,149,386,145.20**
Loans & advances to banks	2,529,641,742.43	-	3,800,000,000.00	377,680,000.00	-	192,898,709.95	99,500,800.00	**6,999,721,252.38**
Loans & advances to customers	-	-	44,822,761.62	63,123,548.57	185,840,951.67	1,251,643,225.43	86,923,389,062.56	**88,468,819,549.84**
Other assets	17,979,600,486.88	11,037,062,923.23	-	-	-	-	2,223,856,249.82	**31,240,519,659.93**
TOTAL ASSETS	**23,326,163,086.06**	**11,037,062,923.23**	**3,844,822,761.62**	**538,091,218.57**	**185,840,951.67**	**1,444,541,935.38**	**106,936,661,587.59**	**147,313,184,464.11**
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	**132,181.32**
Demand deposits	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	28,511,000,280.97	**48,487,777,991.95**
Savings deposits	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	23,727,025,122.49	**36,179,324,387.76**
Time deposits	-	100,000,000.00	3,750,032,000.00	455,490,493.88	1,239,074,848.05	2,749,922,108.74	34,463,652,146.36	**42,758,171,597.03**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	17,107,628,306.05	**17,107,628,306.05**
TOTAL LIABILITIES	**5,404,978,344.03**	**5,504,846,162.71**	**9,154,878,162.71**	**5,860,336,656.59**	**6,643,921,010.76**	**8,154,768,271.45**	**106,589,455,855.87**	**147,313,184,464.11**
Assets/Liabilities	**4.32**	**2.00**	**0.42**	**0.09**	**0.03**	**0.18**	**1.00**	**1.00**
Net Mismatch in each Time Interval	**17,921,184,742.03**	**5,532,216,760.52**	**(5,310,055,401.09)**	**(5,322,245,438.02)**	**(6,458,080,059.09)**	**(6,710,226,336.07)**	**347,205,731.72**	**0.00**
Cumulative Net Mismatch	**17,921,184,742.03**	**23,453,401,502.55**	**18,143,346,101.46**	**12,821,100,663.44**	**6,363,020,604.35**	**(347,205,731.72)**	**0.00**	**0.00**

The report is prepared based on BAS

* The report are prepared based on RMA PR

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Item 29: Non performing Loans and Provisions as per BAS

As of period ending Sept 30, 2026			
Stage	**Amount of NPL's (Gross)**	**Total Impairment Provision**	**Net NPL's**
Stage 1	-	649,237,747.29	(649,237,747.29)
Stage 2	-	126,480,594.59	(126,480,594.59)
Stage 3	2,389,161,869.78	1,778,343,511.11	610,818,358.67
Total Collective Impairment	**2,389,161,869.78**	**2,554,061,852.99**	**(164,899,983.21)**
Individual Impairment	5,647,566.76	53,362,377.62	(47,714,810.86)
Total Impairment (Collective+Individual)	**2,394,809,436.54**	**2,607,424,230.61**	**(212,614,794.07)**
Impairment Provision Coverage Ratio against GNPA			**108.88%**

*Gross NPA reporting is as per group status.

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

Sl.No.	Particulars	Sept 30, 2025
1	**Amount of NPL's (Gross)**	**2,585,292,492.99**
a	Substandard	1,137,133,119.86
b	Doubtful	576,817,357.39
c	Loss	871,342,015.74
2	**Specific Provisions**	**1,238,260,732.48**
a	Substandard	222,379,551.27
b	Doubtful	271,043,057.82
c	Loss	744,838,123.40
3	**Interest in Suspense**	**186,470,497.62**
a	Substandard	25,235,363.52
b	Doubtful	34,731,241.76
c	Loss	126,503,892.34
4	**Net NPLs**	**1,160,561,262.89**
a	Substandard	889,518,205.07
b	Doubtfull	271,043,057.82
c	Loss	
5	**Gross NPL's to Gross Loans***	**2.87%**
6	**Net NPLs to net Loans**	**1.31%**
7	**General Provisions**	**847,535,854.46**
a	Standard	815,634,662.74
b	Watch	31,901,191.73

Gross Loans	**89,992,871,640.12**
Additional Provision	959,365,837.55
Charge-off (LOS)	2,091,948,041.05
Gross NPL	**2,585,292,492.99**
Net NPLs	**1,160,561,262.89**
NET LOANS	**88,568,140,410.02**

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



Item 30: Assets and Investments

Sl.No.	Investment	Sept 30, 2026	Sept 30, 2025
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	3,997,506,800.00	-
b.	RGOB Bonds/Securities	16,994,818,000.00	12,637,817,000.00
c.	Corporate Bonds	4,527,286,000.00	4,154,316,000.00
d.	Others	847,204,699.99	497,287,670.00
	Sub-Total	**26,366,815,499.99**	**17,289,420,670.00**
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)	3,833,299,385.06	3,649,147,972.98
b.	Less: Accumulated Depreciation	1,711,719,296.75	1,446,920,968.29
c.	**Fixed Assets (Net Book Value)**	**2,121,580,088.31**	**2,202,227,004.69**

Item 31: Geographical Distribution of Exposures

Particulars	Domestic		India		Other	
	Sept 30, 2026	Sept 30, 2025	Sept 30, 2026	Sept 30, 2025	Sept 30, 2026	Sept 30, 2025
Demand Deposits held with other banks	345,022.36	267,909.49	283,104,664.78	218,625,434.24	2,033,643,676.11	2,310,748,398.70
Time deposits held with other banks	200,000,000.00	4,000,000,000.00	192,898,709.95	192,898,709.95	299,769,600.00	277,180,800.00



Item 32: Credit Risk Exposure by Collateral

Sl.No.	Particulars	Sept 30, 2026 #	Sept 30, 2025
1	**Secured Loans**	**99,616,987,872.21**	**89,989,730,259.63**
a.	Loans secured by physical/real estate collateral	84,833,020,046.28	78,060,481,999.07
b.	Loans Secured by financial collateral	1,462,531,957.64	1,342,108,716.38
c.	Loans secured by guarantees	13,321,435,868.29	10,587,139,544.18
2	**Unsecured Loans**	**-**	**3,141,380.49**
3	**Total Loans**	**99,616,987,872.21**	**89,992,871,640.12**

Credit card Nu. 74.65 M & Bills Nu. 9.15 M added to Loans Secured by Financial Collateral

