RMA Disclosure as on September 30, 2026 ***All items in 000' Ngultrum**

Item 21: Tier 1 Capital and its sub-components

Sl. No.		30/09/2026	30/09/2025
1	**Total Tier 1 Capital**	**3,675,318**	**3,751,273**
a	Paid up Capital	1,946,415	1,946,415
b	General Reserves	1,459,562	969,457
c	Share premium Account	0	0
d	Retained Earnings	286,716	852,776
	Less:-		
e	Losses for the Current Year		0
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

Item 22: Tier 2 Capital and its sub-components

Sl. No.		30/09/2026	30/09/2025
1	**Total Tier II Capital**	**2,042,558**	**2,223,111**
a	Capital Reserve	0	0
b	Fixed Assets Revaluation Reserve	0	0
c	Exchange Fluctuation Reserve	0	0
d	Investment Fluctuation Reserve	0	0
e	Research and Development Fund	0	0
f	Asset Pending Foreclosure Reserve	0	0
g	Bond Redemption Reserve	0	0
h	General Provision	364,561	345,611
i	Capital Grants	0	0
j	Subordinated Debt	1,478,681	1,772,359
k	Profit for the Year	199,315	105,142

Item 23: Risk Weighted Assets (Current Year and Previous Year)

30/09/2026		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
Sl. No.	Assets			
1	Zero - Risk Weighted Assets	11,101,983	0%	0
2	20% - Risk Weighted Assets	3,695,278	20%	739,056
3	50% - Risk Weighted Assets	11,430,566	50%	5,715,283
4	100% - Risk Weighted Assets	21,030,740	100%	21,030,740
5	150% - Risk Weighted Assets	789,333	150%	1,183,999
6	200% - Risk Weighted Assets	0	200%	0
7	250% - Risk Weighted Assets	0	250%	0
8	300% - Risk Weighted Assets	0	300%	0

	Add: Risk Weighted Assets for Operational Risk			1,646,827
	Off Balance Sheet Items (After applying CCF)	495,777	100%	495,777
Grand Total		**48,543,678**		**30,811,682**

30/09/2025		**Balance Sheet Amount**	**Risk Weight (%)**	**Risk Weighted Asset**
Sl. No.	**Assets**			
1	Zero - Risk Weighted Assets	10,063,621	0%	0
2	20% - Risk Weighted Assets	4,608,423	20%	921,685
3	50% - Risk Weighted Assets	8,485,350	50%	4,242,675
4	100% - Risk Weighted Assets	14,333,918	100%	14,333,918
5	150% - Risk Weighted Assets	5,200,270	150%	7,800,405
6	200% - Risk Weighted Assets	0	200%	0
7	250% - Risk Weighted Assets	0	250%	0
8	300% - Risk Weighted Assets	0	300%	0
	Add: Risk Weighted Assets for Operational Risk			1,016,517
	Off Balance Sheet Items (After applying CCF)	372,413	100%	372,413
Grand Total		**42,691,582**		**28,687,613**

Item 24: Capital Adequacy Ratios

Sl. No.		**30/09/2026**	**30/09/2025**
1	**Tier 1 Capital**	3,675,318	3,751,273
a	Of which Counter-Cyclical 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**	2,042,558	2,223,111
3	**Total qualifying capital**	**5,717,566**	**5,973,829**
	Less: Total NPL of Related Parties	309.48	555.75
4	**Core CAR**	**11.93%**	**13.08%**
a	Of which CCyB (if applicable) expressed as % of RWA		
b	Of which SCR (if applicable) expressed as % of Sectoral RWA		
	i Sector 1		
	ii Sector 2		
	iii Sector 3		

5	**CAR**	**18.56%**	**20.82%**
6	**Leverage ratio**	**7.50%**	**8.64%**

Item 25: Loans and NPL by Sectoral Classification

Sl. No.	Sector	30/09/2026		30/09/2025	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,965,635.21	685,843	5,052,974	553,492
b	Forestry & Logging	17,656	4,004	20,235	3,981
c	Production & Manufacturing	4,560,241	266,615	3,336,084	169,004
d	Mining & Quarrying	234,429	17,920	191,406	10,480
e	Hotel & Tourism	2,678,283	107,237	1,848,105	98,838
f	Service	1,331,308	187,613	1,623,150	163,433
g	Loans to Contractors	874,514	172,906	967,367	82,296
h	Trade & Commerce	2,863,138	321,138	2,631,561	240,612
i	Housing	12,112,692	334,453	8,597,645	229,218
j	Transport	763,974	120,488	812,025	130,104
k	Personal loan	1,528,155	125,455	1,481,098	104,903
l	Credit Cards	0	0	0	0
m	Staff Incentive Loan	772,162	0	547,365	469
n	Loan Against Term Deposits	120,488	0	144,970	0
o	Loan to Government	0	0	0	0
p	Loans to Financial Service Providers	113,663	0	80,604	0
q	Loans for shares & securities	18,850	0	25,719	0
r	Education Loan	215,203	0	211,570	102
s	Medical Loan	0	0	0	0
	Total	**33,170,392**	**2,343,672**	**27,571,878**	**1,786,932**

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

Sl. No.	Counter party	30/09/2026	30/09/2025
1	**Overdrafts**	**3,398,702**	**3,314,555**
a	Government	0	0
b	State Owned Enterprises	70,941	303,760
c	Public Companies	248,576	65,695
d	Private Companies	213,979	417,977
e	Individuals	1,808,674	2,098,295
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	550	6,224

h	NGO	0	0
i	Sole Proprietorship	1,055,983	422,603
2	**Term Loans**	**29,771,690**	**24,257,323**
a	Government	0	0
b	Government Corporation	799,169	1,031,686
c	Public Companies	496,831	103,284
d	Private Companies	2,511,544	1,711,118
e	Individuals	23,247,148	20,002,185
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	113,113	74,380
h	NGO	0	0
i	Sole Proprietorship	2,603,885	1,334,670

Item 27: Assets (net of provisions) and liabilities by Residual Maturity (Current Year and Previous Year)

30/09/2026	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	688,696	0	0	0	0	0	0	688,696
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,972,414	0	0	3,135,086	5,107,500
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,935	22,443	7,589	689,819	30,328,805	31,051,592
Others Assets	3,202,251	309,558	340,986	2,902,124	11,508	61,756	4,147,957	10,976,141
Total	**3,890,947**	**309,558**	**343,922**	**4,896,981**	**19,097**	**751,576**	**37,611,849**	**47,823,930**
Amounts Owed to Others Bank	0	0	0	0	0	0	2,888,232	2,888,232
Demand Deposits	79,702	0	0	0	0	0	451,644	531,346
Savings Deposits	2,032,613	0	0	0	0	0	18,293,521	20,326,134
Time Deposit	1,469	0	528,417	1,185,025	22,450	562,939	14,318,387	16,618,688
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,713,341	1,713,341
Other Liabilities	445	30,607	169,914	381,048	6,655	110,634	5,046,887	5,746,189
Total	**2,114,229**	**30,607**	**698,331**	**1,566,073**	**29,104**	**673,573**	**42,712,012**	**47,823,930**
Assets/Liabilities	**184%**	**1011%**	**49%**	**313%**	**66%**	**112%**	**88%**	**100%**
Net Mismatch in Each Time Interval	**-1,776,718**	**-278,951**	**354,409**	**-3,330,909**	**10,007**	**-78,002**	**5,100,163**	**0**
Cumulative Net Mismatch	**-1,776,718**	**-2,055,669**	**-1,701,259**	**-5,032,168**	**-5,022,161**	**-5,100,163**	**0**	**0**

30/09/2025	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	661,573	0	0	0	0	0	0	661,573
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	4,352,443	4,352,443
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	565	7,007	1,921	738,628	25,734,840	26,482,959
Others Assets	2,606,929	529,526	639,745	3,067,081	-88,905	19,640	4,437,964	11,211,981
Total	**3,268,502**	**529,526**	**640,309**	**3,074,088**	**-86,984**	**758,268**	**34,525,247**	**42,708,956**
Amounts Owed to Others Bank	0	0	0	0	0	0	225,186	225,186
Demand Deposits	444,480	0	0	0	0	0	0	444,480
Savings Deposits	16,274,059	0	0	0	0	0	0	16,274,059
Time Deposit	6,392	307,803	0	269,934	15,845	188,723	13,515,433	14,304,130
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,772,359	1,772,359
Other Liabilities	2,277	200,325	0	97,927	1,819	10,004	5,833,511	6,145,863
Total	**16,727,208**	**508,128**	**0**	**367,861**	**17,664**	**198,727**	**21,346,488**	**39,166,076**
Assets/Liabilities	**20%**	**104%**	**0%**	**836%**	**-492%**	**382%**	**162%**	**109%**
Net Mismatch in Each Time Interval	**13,458,706**	**-21,398**	**-640,309**	**-2,706,226**	**104,648**	**-559,541**	**-13,178,759**	**-3,542,880**
Cumulative Net Mismatch	**13,458,706**	**13,437,308**	**12,796,998**	**10,090,772**	**10,195,420**	**9,635,879**	**(3,542,880)**	**(7,085,760)**

Item 28: Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)

30/09/2026	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	688,696	0	0	0	0	0	0	688,696
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,972,414	0	0	3,135,086	5,107,500
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,935	22,443	7,589	689,819	30,328,805	31,051,592
Others Assets	3,202,251	309,558	340,986	2,902,124	11,508	61,756	4,147,957	10,976,141
Total	**3,890,947**	**309,558**	**343,922**	**4,896,981**	**19,097**	**751,576**	**37,611,849**	**47,823,930**
Amounts owed to Others Bank	0	0	0	0	0	0	2,888,232	2,888,232
Demand Deposits	79,702	0	0	0	0	0	451,644	531,346
Savings Deposits	2,032,613	0	0	0	0	0	18,293,521	20,326,134
Time Deposit	1,469	0	528,417	1,185,025	22,450	562,939	14,318,387	16,618,688
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,713,341	1,713,341

Other liabilities	445	30,607	169,914	381,048	6,655	110,634	5,046,887	5,746,189
Total	**2,114,229**	**30,607**	**698,331**	**1,566,073**	**29,104**	**673,573**	**42,712,012**	**47,823,930**
Assets/Liabilities	**184%**	**1011%**	**49%**	**313%**	**66%**	**112%**	**88%**	**100%**
Net Mismatch in each Time Interval	**-1,776,718**	**-278,951**	**354,409**	**-3,330,909**	**10,007**	**-78,002**	**5,100,163**	**0**
Cumulative Net Mismatch	**-1,776,718**	**-2,055,669**	**-1,701,259**	**-5,032,168**	**-5,022,161**	**-5,100,163**	**0**	**0**

30/09/2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	661,573	0	0	0	0	0	0	661,573
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	4,352,443	4,352,443
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	565	7,007	1,921	738,628	25,734,840	26,482,959
Others Assets	2,606,929	529,526	639,745	3,067,081	-88,905	19,640	4,437,964	11,211,981
Total	**3,268,502**	**529,526**	**640,309**	**3,074,088**	**-86,984**	**758,268**	**34,525,247**	**42,708,956**
Amounts owed to Others Bank	0	0	0	0	0	0	225,186	225,186
Demand Deposits	444,480	0	0	0	0	0	0	444,480
Savings Deposits	16,274,059	0	0	0	0	0	0	16,274,059
Time Deposit	6,392	307,803	0	269,934	15,845	188,723	13,515,433	14,304,130
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,772,359	1,772,359
Other liabilities	2,277	200,325	0	97,927	1,819	10,004	5,833,511	6,145,863
Total	**16,727,208**	**508,128**	**0**	**367,861**	**17,664**	**198,727**	**21,346,488**	**39,166,076**
Assets/Liabilities	**20%**	**104%**	**0%**	**836%**	**-492%**	**382%**	**162%**	**109%**
Net Mismatch in each Time Interval	**13,458,706**	**-21,398**	**-640,309**	**-2,706,226**	**104,648**	**-559,541**	**-13,178,759**	**-3,542,880**
Cumulative Net Mismatch	**13,458,706**	**13,437,308**	**12,796,998**	**10,090,772**	**10,195,420**	**9,635,879**	**-3,542,880**	**-7,085,760**

Item 29: Non Performing Loans and Provisions

Sl. No.		30/09/2026	30/09/2025
1	**Amount of NPLs (Gross)**	**2,343,672**	**1,786,932**
a	Substandard	411,473	416,993
b	Doubtful	624,568	588,055
c	Loss	1,307,631	781,884
2	**Specific Provisions**	**1,445,181**	**996,443**
a	Substandard	79,669	79,441
b	Doubtful	252,003	251,437
c	Loss	1,113,510	665,565

3	**Interest-in-Suspense**	**327,811**	**221,289**
a	Substandard	13,127	19,791
b	Doubtful	120,563	85,180
c	Loss	194,121	116,319
4	**Net NPLs**	**570,680**	**569,200**
a	Substandard	318,677	317,762
b	Doubtful	252,003	251,437
c	Loss	0	0
5	**Gross NPLs to Gross Loans**	**7.07%**	**6.48%**
6	**Net NPLs to Net Loans**	**1.82%**	**2.16%**
7	**General Provisions**	**281,475**	**254,422**
a	Standard	252,003	235,814
b	Watch	29,473	18,608

Item 30: Assets and Investments

Sl. No.	Investment	30/09/2026	30/09/2025
1	**Marketable Securities (Interest Earning)**		
a	RMA securities	1,998,404	0
b	RGOB Bonds/Securities	800,000	2,429,334
c	Corporate Bonds	2,224,110	1,865,915
d	Others	0	0
	Sub-total	**5,022,515**	**4,295,249**
2	**Equity Investments**		
e	Public Companies	27,013	1,258
f	Private Companies	0	0
g	Commercial Banks	17,375	17,375
h	Non- Bank Financial Institutions	38,561	38,561
	Less		
i	Specific Provisions	0	0
	Sub-total	**82,949**	**57,194**
3	**Fixed Assets**		
j	Fixed Assets (Gross)	801,366	711,297
	Less		
k	Accumulated Depreciation	493,017	545,465
l	**Fixed Assets (Net Book Value)**	**308,349**	**165,832**

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30/09/2026	30/09/2025	30/09/2026	30/09/2025	30/09/2026	30/09/2025
Demand Deposits held With others banks	595,101	200,160	448,414	17,430	0	0
Time Deposits held with others banks	1,492,171	3,023,585	0	0	0	0
Borrowings	2,790,822	3,649,331	0	0	97,410	118,735

Item 32: Credit Risk Exposure by Collateral

Sl. No.	Particulars	30/09/2026	30/09/2025
1	**Secured Loans**	**32,212,820**	**26,729,431**
a	Loans Secured by Physical/Real Estate collateral	30,755,453	25,327,936
b	Loans Secured by Financial Collateral	105,945	144,970
c	Loan Secured by Guarantees	1,351,422	1,256,525
2	**Unsecured Loans**	**957,570**	**842,446**
3	**Total Loans**	**33,170,390**	**27,571,878**