

Quarterly Disclosure : 3rd Quarter 2024

Item 21: Tier 1 Capital and its sub-components

Amount '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital	7,560,361	7,388,715
a	Paid-Up Capital	4,882,192	4,882,192
b	General Reserves	2,521,074	2,448,051
c	Share Premium Account	-	-
d	Retained Earnings	160,328	59,204
Less:-			
e	Losses for the Current Year	-	-
f	Buyback of FI's own shares	-	-
g	Holdings of Tier 1 instruments issued by FIs	3,233	733

Item 22: Tier 2 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	233,565	217,567
d	Investment Fluctuation Reserve	-	-
e	Bond Redemption Reserve	-	-
f	Reserve For loan Loss	96,039	226,432
g	General Provision	510,201	466,467
h	Subordinated Debt	970,137	51,781
i	Profit for the Year	279,289	516,297

Item 23: Risk weighted Exposure Table (Current Year and COPPY)

Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,737,187	0%	-
2	20% Risk Weighted Assets	4,723,722	20%	944,744
3	50% Risk Weighted Assets	2,727,033	50%	1,363,517
4	100% Risk Weighted Assets	54,268,300	100%	54,268,300
5	150% Risk Weighted Assets	883,711	150%	1,325,567
6	Risk-weight for operational risk	3,137,602		3,137,602
				-
				-


61,039,729.59

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,362,914	0%	-
2	20% Risk Weighted Assets	3,689,446	20%	737,889
3	50% Risk Weighted Assets	3,012,307	50%	1,506,154
4	100% Risk Weighted Assets	51,438,603	100%	51,438,603
5	Risk-weight for operational risk	2,486,286		2,486,286

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,560,361	7,388,715
	Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)		
a			
	Of which Sectoral Capital Requirements (SCR) (if applicable)		
b			
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
2	Tier 2 Capital	2,089,232	1,478,544
3	Total Qualifying capital	9,637,207	8,854,890
4	Core CAR	12.39%	13.15%
	a Of which CcyB (if applicable) expressed as % of RWA	-	-
	Of which SCR (if applicable) expressed as % of		
b	Sectoral RWA	-	-
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
5	CAR	15.79%	15.76%
6	Leverage Ratio	9.95%	10.19%

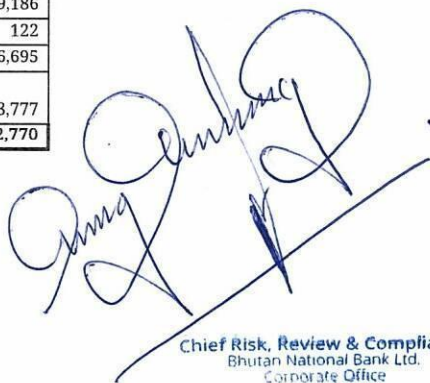
  
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Item 25: Loans and NPL by Sectoral Classification

SL.No	Sector	Current Period		COPPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	55,098	7,090	70,360	12,757
b.	Manufacturing/Industry	6,487,293	349,612	4,794,013	362,390
c.	Service & Tourism	11,331,663	157,600	10,220,186	392,338
d.	Trade & Commerce	11,828,298	1,283,202	10,895,080	1,185,914
e.	Housing	18,205,488	354,963	16,397,088	333,073
f.	Transport	1,196,444	100,682	1,615,640	155,872
g.	Loans to Purchase Securities	393,351	-	202,635	-
h.	Personal Loan/LDCL/CC	100,625	9,776	100,129	11,789
i.	Education Loan	371,402	8,702	1,185,596	-
j.	Loan Against Term Deposit	1,753,215	913	2,711,539	2,835
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	411,598	680	438,259	1,212
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	1,766,365	45,758	1,657,293	65,037
p.	Others	90,535	7,304	44,951	1,174
		<b>53,991,376</b>	<b>2,326,283</b>	<b>50,332,770</b>	<b>2,524,390</b>

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	9,745,204	8,880,634
a	Governments	-	-
b	Governments Corporation	-	51,172
c	Public Companies	-	-
d	Private Companies	9,593,856	8,790,865
e	Individuals	151,349	38,598
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
2	Term Loans	44,162,941	41,408,358
a	Governments	-	-
b	Governments Corporation	371,846	-
c	Public Companies	0	96
d	Private Companies	41,880,802	12,912,258
e	Individuals	1,909,321	28,489,186
f	Commercial Banks	-	122
g	Non-Bank Financial Institutions	971	6,695
	Bills Discounted and Purchased		
3	(Interest Earning)	83,231	43,777
		<b>53,991,376</b>	<b>50,332,770</b>

  
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## Item 27:

## Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY)

As of period ending 30.09.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,387,844	-	-	-	-	-	-	7,387,844
Govt. Securities	-	-	-	-	-	-	6,786,268	6,786,268
Investment securities	1,690,214	-	-	2,572,878	49,110	-	190,145	4,502,347
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	598,093	941,011	2,332,577	1,996,124	2,028,076	2,978,744	41,188,353	52,062,978
Other assets	151,252	7,338	686,146	87,776	-	28,284	1,575,379	2,536,174
<b>TOTAL</b>	<b>9,827,402</b>	<b>948,349</b>	<b>3,018,723</b>	<b>4,656,778</b>	<b>2,077,186</b>	<b>3,007,028</b>	<b>49,740,145</b>	<b>73,275,610</b>
Amounts owed to other banks ***	502,267	5,162,612	1,354,246	200,066	-	1,013,525	159,101	8,391,817
Demand deposits	5,834,669	-	-	-	-	-	-	5,834,669
Savings deposits	14,859,955	-	-	-	-	-	-	14,859,955
Time deposits	108,031	1,825,956	1,990,489	856,152	1,186,219	2,426,480	25,585,759	33,979,086
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,139	1,012,139
Other liabilities	354,252	114,444	22,654	19,721	20,022	30,583	8,636,268	9,197,944
<b>TOTAL</b>	<b>21,659,174</b>	<b>7,103,012</b>	<b>3,367,389</b>	<b>1,075,939</b>	<b>1,206,241</b>	<b>3,470,587</b>	<b>35,393,268</b>	<b>73,275,610</b>
Assets/Liabilities	0	0	1	4	2	1	1	1
Net Mismatch in each Time Interval	(11,831,772)	(6,154,664)	(348,666)	3,580,839	870,945	(463,559)	14,346,877	0
Cumulative Net Mismatch	(11,831,772)	(17,986,436)	(18,335,102)	(14,754,263)	(13,883,317)	(14,346,877)	0	0

## COPPY

As of period ending 30.09.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,221,617	-	-	-	-	-	-	7,221,617
Govt. Securities	-	-	-	-	-	-	5,763,915	5,763,915
Investment securities	-	-	-	3,501,444	-	-	303,708	3,805,151
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	506,366	1,402,927	1,865,647	1,336,945	2,680,099	2,641,355	37,838,963	48,272,302
Other assets	251,511	9,339	112,741	52,493	-	138,414	1,483,641	2,048,138
<b>TOTAL</b>	<b>7,979,494</b>	<b>1,412,266</b>	<b>1,978,387</b>	<b>4,890,881</b>	<b>2,680,099</b>	<b>2,779,769</b>	<b>45,390,226</b>	<b>67,111,122</b>
Amounts owed to other banks ***	291,761	3,057,200	1,309,504	252,027	-	-	14,983	4,925,475
Demand deposits	4,753,287	-	-	-	-	-	-	4,753,287
Savings deposits	13,710,684	-	-	-	-	-	-	13,710,684
Time deposits	(17,781)	534,363	1,026,102	1,780,444	1,710,071	1,461,196	26,560,602	33,054,997
Bonds & other negotiable instruments	-	-	-	-	514,466	-	-	514,466
Other liabilities	1,100,607	208,035	18,588	12,909	26,616	26,232	8,759,226	10,152,214
<b>TOTAL</b>	<b>19,838,558</b>	<b>3,799,597</b>	<b>2,354,195</b>	<b>2,045,380</b>	<b>2,251,152</b>	<b>1,487,428</b>	<b>35,334,811</b>	<b>67,111,122</b>
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,859,065)	(2,387,332)	(375,808)	2,845,501	428,947	1,292,341	10,055,415	0
Cumulative Net Mismatch	(11,859,065)	(14,246,396)	(14,622,204)	(11,776,703)	(11,347,756)	(10,055,415)	0	0

## Item 28:

## Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)

As of period ending 30.09.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,387,844	-	-	-	-	-	-	7,387,844
Govt. Securities	-	-	-	-	-	-	6,786,268	6,786,268
Investment securities	-	-	-	4,143,551	-	49,110	309,685	4,502,347
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,355,578	993,994	2,365,521	1,993,939	2,050,272	2,808,868	40,494,807	52,062,978
Other assets	151,252	7,338	686,146	87,776	-	28,284	1,575,379	2,536,174
<b>TOTAL</b>	<b>8,894,674</b>	<b>1,001,332</b>	<b>3,051,666</b>	<b>6,225,266</b>	<b>2,050,272</b>	<b>2,886,262</b>	<b>49,166,139</b>	<b>73,275,610</b>
Amounts owed to other banks ***	502,267	6,314,169	-	402,754	-	1,013,525	159,101	8,391,817
Demand deposits	5,834,669	-	-	-	-	-	-	5,834,669
Savings deposits	14,859,955	-	-	-	-	-	-	14,859,955
Time deposits	107,730	551,018	-	104,988	141,693	2,086,879	30,986,778	33,979,086
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,139	1,012,139
Other liabilities	348,030	105,947	3,392	221	9,996	11,245	8,719,114	9,197,944
<b>TOTAL</b>	<b>21,652,651</b>	<b>6,971,134</b>	<b>3,392</b>	<b>507,963</b>	<b>151,689</b>	<b>3,111,648</b>	<b>40,877,133</b>	<b>73,275,610</b>
Assets/Liabilities	0	0	900	12	14	1	1	1
Net Mismatch in each Time Interval	(12,757,978)	(5,969,803)	3,048,274	5,717,303	1,898,583	(225,387)	8,289,007	0
Cumulative Net Mismatch	(12,757,978)	(18,727,780)	(15,679,506)	(9,962,203)	(8,063,620)	(8,289,007)	0	0

## COPPY

As of period ending 30.09.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,221,617	-	-	-	-	-	-	7,221,617
Govt. Securities	-	-	-	-	-	-	5,763,915	5,763,915
Investment securities	-	-	-	3,501,444	-	-	303,708	3,805,151
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	970,505	1,403,557	1,878,784	1,350,555	2,680,109	2,604,708	37,384,083	48,272,302
Other assets	251,511	9,339	112,741	52,493	-	138,414	1,483,641	2,048,138
<b>TOTAL</b>	<b>8,443,632</b>	<b>1,412,896</b>	<b>1,991,525</b>	<b>4,904,491</b>	<b>2,680,109</b>	<b>2,743,122</b>	<b>44,935,346</b>	<b>67,111,122</b>
Amounts owed to other banks ***	291,761	3,056,236	-	1,562,496	-	-	14,983	4,925,475
Demand deposits	4,753,287	-	-	-	-	-	-	4,753,287
Savings deposits	13,710,684	-	-	-	-	-	-	13,710,684
Time deposits	(18,140)	71,877	-	179,592	48,914	1,386,558	31,386,195	33,054,997
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	1,095,486	194,665	10,077	1,052	565	12,655	8,837,714	10,152,214
<b>TOTAL</b>	<b>19,833,078</b>	<b>3,322,777</b>	<b>10,077</b>	<b>1,743,140</b>	<b>49,480</b>	<b>1,399,213</b>	<b>40,753,358</b>	<b>67,111,122</b>
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,389,446)	(1,909,881)	1,981,448	3,161,351	2,630,630	1,343,909	4,181,988	0
Cumulative Net Mismatch	(11,389,446)	(13,299,326)	(11,317,878)	(8,156,527)	(5,525,898)	(4,181,988)	0	0

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Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)	2,326,283	2,524,390
a	Substandard	661,553	482,325
b	Doubtful	516,660	327,674
c	Loss	1,148,070	1,714,391
2	Specific Provisions	1,683,423	1,791,623
a	Substandard	96,048	101,330
b	Doubtful	281,841	162,417
c	Loss	1,305,534	1,527,876
3	Interest - in -Suspense	244,976	268,854
a	Substandard	17,585	15,981
b	Doubtful	36,621	20,467
c	Loss	190,770	232,406
4	Net NPLs	398	463,913
a	Substandard	548	365,014
b	Doubtful	198	144,790
c	Loss	(348)	(45,891)
5	Gross NPLs to Gross Loans	4.31%	5.02%
6	Net NPLs to Net Loans	0.76%	0.96%
7	General Provision	510,201	466,467
a	Standard	478,431	452,353
b	Watch	31,770	14,114

Item 30: Assets and Investments


Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	-	-
b	RGOB Bonds/Securities	6,687,999	5,687,999
c	Corporate Bonds	115,332	115,332
d	Others	-	-
	Sub-total	6,803,331	5,803,331
2	Equity Investments	229,706	42,794
a	Public Companies	120,110	-
b	Private Companies	-	-
c	Commercial Banks	69,302	2,500
d	Non-Bank Financial Institutions	40,294	40,294
	Less		
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	2,317,121	1,734,476
	Less		
k	Accumulated Depreciation	857,697	700,494
l	Fixed Assets (Net Book Value)	1,459,424	1,033,982

Item 31: Geographical Distribution of Exposures

Sl.No		Domestic		India		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	52,369	5,131,476	101,957	524,350	997,952	721,952
2	Time deposits held with other banks	3,957,419	3,316,736	49,110	-	186,132	184,708
3	Borrowings	1,012,139	514,466	-	-	-	-

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	53,991,376.24	50,282,900.76
	Loans secured by physical/real estate collateral	50,078,446	45,711,433
b	Loans secured by financial collateral	2,146,565	2,914,174
c	Loans secured by guarantees	1,766,365	1,657,293
2	Unsecured Loans	-	49,869
3	Total Loans	53,991,376	50,332,770

  
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