

Item 21: Tier 1 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,291,935,960.00	3,548,077.00
b	General Reserves	2,327,363,725.56	2,381,549.55
c	Share Premium Account	-	34,022.97
d	Retained Earnings	41,531,256.39	175,466.13
Less:-			
e	Losses for the Current Year	(87,136,905.65)	-
f	Holdings of Tier 1 Instruments issued by FIs	(3,732,957.00)	-

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	131,941,850.60	106,542.97
d	Investment Fluctuation Reserve		-
e	Research and Development Fund	354,000,000.00	354,000.00
f	General Provision	216,459,992.63	211,674.35
g	Capital Grants		-
h	Subordinated Debt	850,000,000.00	850,000.00
i	Profit for the Year		192,143.63
Less: amount of subordinated debt to be reduced from Tier II capital		(259,337,349.40)	-

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	8,109,137,837.78	0%	-
2	20% Risk Weighted Assets	4,050,491,244.98	20%	810,098,249.00
3	50% Risk Weighted Assets	608,657,744.52	50%	304,328,872.26
4	100% Risk Weighted Assets	25,872,044,638.72	100%	25,872,044,638.72
5	150% Risk Weighted Assets	895,270,504.45	150%	1,342,905,756.67
6	200% Risk Weighted Assets		200%	-
7	250% Risk Weighted Assets		250%	-
8	300% Risk Weighted Assets		300%	-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	4,227,218.96	0%	-
2	20% Risk Weighted Assets	2,900,183.06	20%	580,036.61
3	50% Risk Weighted Assets	831,391.67	50%	415,695.83
4	100% Risk Weighted Assets	13,506,215.45	100%	14,205,496.59
5	150% Risk Weighted Assets	10,909,801.25	150%	17,279,748.54
6	200% Risk Weighted Assets		200%	-
7	250% Risk Weighted Assets		250%	-
8	300% Risk Weighted Assets	369,990.14	300%	1,109,970.42

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,569,961,079.30	6,139,115.65
a	Of which Counter-cyclical Capital Buffer (Ccb) (if applicable)	2,557,464,696.35	-
b	Of which Sectoral Capital Requirements (SCR) (if applicable)		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	1,293,064,493.83	1,714,360.95
3	Total Qualifying Capital	6,787,619,270.79	7,607,919.88
4	Core CAR	18.03%	18.28%
a	Of which Ccb (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	21.98%	22.65%
6	Leverage Ratio	14.09%	18.75%

Item 25: Loans and NPL by Sectoral Classification

Sl.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	714,485.21	714,485.21	726,251.54	410,165.67
b.	Manufacturing/Industry	3,940,642,138.08	540,802,496.90	3,076,915,995.55	450,477,438.79
c.	Service & Tourism	4,274,197,806.35	337,459,102.16	3,636,829,611.84	356,037,206.58
d.	Trade & Commerce	6,407,897,847.26	1,449,127,450.65	6,875,495,810.29	937,557,081.66
e.	Housing	6,964,055,127.47	409,465,640.48	6,665,291,862.03	371,484,449.59
f.	Transport	1,335,080,274.37	118,391,142.62	1,041,487,122.70	91,654,097.20
g.	Loans to Purchase Securities	58,640,578.16	26,987,684.19	77,870,627.39	822,116.34
h.	Personal Loan/LDCL/CC	356,969,262.36	154,354,002.18	436,432,911.17	113,667,758.99
i.	Education Loan				
j.	Loan Against Term Deposit				
k.	Loans to FI (s)	96,234,573.15	1,331,687.94	104,298,274.88	1,159,360.19
l.	Infrastructure Loan				
m.	Staff Loan (incentive)	304,177,416.75	3,506,984.34	277,002,204.84	1,784,171.37
n.	Loans to Govt. Owned Corporation			534,040,829.26	(0.58)
o.	Consumer Loan (GE)	786,284,611.52	17,812,615.06	563,841,910.84	15,100,143.81
		<b>24,524,894,120.67</b>	<b>3,059,953,491.73</b>	<b>23,090,233,412.33</b>	<b>2,320,154,289.61</b>

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

Sl.No	Counter- party	Current Period	COPPY
1	Overdrafts		
a.	Governments		
b.	Governments Corporation		
c.	Public Companies	17,116,740.90	18,990,397.72
d.	Private Companies	5,601,825,574.15	5,044,440,272.28
e.	Individuals	122,910,858.38	135,002,136.26
f.	Commercial Banks		
g.	Non-Bank Financial Institutions	676,498,815.83	705,214,759.56
2	Term Loans		
a.	Governments	297,498.48	
b.	Governments Corporation		
c.	Public Companies	515,192,032.82	534,285,716.61
d.	Private Companies	5,819,802,145.17	5,857,795,536.11
e.	Individuals	11,771,250,454.94	10,785,946,347.60
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		
		<b>24,524,894,120.67</b>	<b>23,081,584,966.14</b>

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

As of period ending 30.06.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,102,798,725.02	-	-	-	-	-	-	6,102,798,725.02
Govt. Securities	2,974,200,000.00	-	-	-	-	-	-	2,974,200,000.00
Investment securities	-	-	-	2,749,228,267.53	1,206,812,328.77	-	-	4,196,289,078.86
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(264,928.92)	356,503,787.51	783,854,386.42	2,186,671,741.53	901,122,872.88	1,459,145,650.93	16,672,912,694.12	22,359,946,204.47
Other assets	361,796.87	(4,023,958.00)	72,109,388.00	1,349,279.20	-	733,465,809.34	-	809,291,459.75
<b>TOTAL</b>	<b>9,077,095,592.97</b>	<b>352,479,829.51</b>	<b>855,963,774.42</b>	<b>4,937,249,288.26</b>	<b>2,107,935,201.65</b>	<b>1,465,174,795.27</b>	<b>17,646,626,986.02</b>	<b>36,442,525,468.10</b>
Amounts owed to other banks ***	61,1854,142.65	432,990,147.13	150,772,602.74	707,061,547.44	1,035,040.93	-	138,750,411.60	2,042,463,892.49
Demand deposits	4,078,313,548.10	-	-	-	-	-	-	4,078,313,548.10
Savings deposits	6,299,509,327.87	-	-	-	-	-	-	6,299,509,327.87
Time deposits	20,000.00	2,187,113,306.32	2,984,205,982.43	1,492,319,732.18	680,717,481.41	735,379,379.50	8,520,386,126.21	16,600,142,008.06
Bonds & other negotiable instruments	-	-	-	-	-	-	-	871,690,410.96
Other liabilities	250,008,152.67	4,535,206.55	7,962,113.67	20,336,195.33	8,910,311.77	14,996,565.18	6,243,657,735.46	6,550,406,280.63
<b>TOTAL</b>	<b>11,239,765,171.29</b>	<b>2,624,638,660.00</b>	<b>3,142,940,699.84</b>	<b>2,219,717,474.95</b>	<b>690,662,834.11</b>	<b>750,375,944.68</b>	<b>15,774,484,684.23</b>	<b>36,442,525,468.10</b>
Assets/Liabilities	807,591.97	134,296.52	272,344.87	2,224,269.23	3,052,046.67	1,952,587.64	1,118,681.68	1.00
Net Mismatch in each Time Interval	(2,162,609,578.32)	(2,272,158,830.49)	(2,286,976,924.42)	2,717,531,813.31	1,417,272,367.54	714,798,850.59	1,872,142,301.79	0.00
Cumulative Net Mismatch	(2,162,609,578.32)	(4,434,768,408.81)	(6,721,745,333.23)	(4,004,213,519.92)	(2,586,941,152.37)	(1,872,142,301.79)	0.00	0.00

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

As of period ending 30.06.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,102,798,725.02	-	-	-	-	-	-	6,102,798,725.02
Govt. Securities	2,974,200,000.00	-	-	-	-	-	-	2,974,200,000.00
Investment securities	-	-	-	2,749,228,267.53	1,206,812,328.77	-	-	4,196,289,078.86
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(264,928.92)	356,503,787.51	783,854,386.42	2,186,671,741.53	901,122,872.88	1,459,145,650.93	16,672,912,694.12	22,359,946,204.47
Other assets	361,796.87	(4,023,958.00)	72,109,388.00	1,349,279.20	-	6,029,144.34	-	809,291,459.75
<b>TOTAL</b>	<b>9,077,095,592.97</b>	<b>352,479,829.51</b>	<b>855,963,774.42</b>	<b>4,937,249,288.26</b>	<b>2,107,935,201.65</b>	<b>1,465,174,795.27</b>	<b>17,646,626,986.02</b>	<b>36,442,525,468.10</b>
Amounts owed to other banks ***	61,1854,142.65	432,990,147.13	150,772,602.74	707,061,547.44	1,035,040.93	-	138,750,411.60	2,042,463,892.49
Demand deposits	4,078,313,548.10	-	-	-	-	-	-	4,078,313,548.10
Savings deposits	6,299,509,327.87	-	-	-	-	-	-	6,299,509,327.87
Time deposits	20,000.00	2,187,113,306.32	2,984,205,982.43	1,492,319,732.18	680,717,481.41	735,379,379.50	8,520,386,126.21	16,600,142,008.06
Bonds & other negotiable instruments	-	-	-	-	-	-	-	871,690,410.96
Other liabilities	250,008,152.67	4,535,206.55	7,962,113.67	20,336,195.33	8,910,311.77	14,996,565.18	6,243,657,735.46	6,550,406,280.63
<b>TOTAL</b>	<b>11,239,765,171.29</b>	<b>2,624,638,660.00</b>	<b>3,142,940,699.84</b>	<b>2,219,717,474.95</b>	<b>690,662,834.11</b>	<b>750,375,944.68</b>	<b>15,774,484,684.23</b>	<b>36,442,525,468.10</b>
Assets/Liabilities	807,591.97	134,296.52	272,344.87	2,224,269.23	3,052,046.67	1,952,587.64	1,118,681.68	1.00
Net Mismatch in each Time Interval	(2,162,609,578.32)	(2,272,158,830.49)	(2,286,976,924.42)	2,717,531,813.31	1,417,272,367.54	714,798,850.59	1,872,142,301.79	0.00
Cumulative Net Mismatch	(2,162,609,578.32)	(4,434,768,408.81)	(6,721,745,333.23)	(4,004,213,519.92)	(2,586,941,152.37)	(1,872,142,301.79)	0.00	0.00

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

As of period ending 30.06.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,102,798,725.02	-	-	-	-	-	-	6,102,798,725.02
Govt. Securities	-	-	-	-	2,974,200,000.00	-	-	2,974,200,000.00
Investment securities	-	-	551,685,006.36	2,796,319,973.51	608,035,616.44	-	-	4,196,289,078.86
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(264,928.92)	26,503.54	5,774,771.44	8,071,011.88	35,086,945.05	680,737,449.47	21,630,514,452.01	22,359,946,204.47
Other assets	361,796.87	(4,023,958.00)	72,109,388.00	1,349,279.20	-	6,029,144.34	-	809,291,459.75
<b>TOTAL</b>	<b>6,102,895,592.97</b>	<b>(3,997,454.46)</b>	<b>629,569,165.80</b>	<b>2,805,740,264.58</b>	<b>3,617,322,561.49</b>	<b>686,766,593.81</b>	<b>22,604,228,743.91</b>	<b>36,442,525,468.10</b>
Amounts owed to other banks ***	61,1854,142.65	-	-	-	261,224,347.42	1,028,157,795.41	-	141,227,606.98
Demand deposits	4,078,313,548.10	-	-	-	-	-	-	4,078,313,548.10
Savings deposits	6,299,509,327.87	-	-	-	-	-	-	6,299,509,327.87
Time deposits	-	386,558,163.01	-	3,618,619,596.56	271,857,614.69	1,377,012,126.18	10,946,094,507.62	16,600,142,008.06
Bonds & other negotiable instruments	-	-	-	-	-	-	-	871,690,410.96
Other liabilities	250,008,152.67	798,710.67	57,063.74	69,504.39	334,870.53	6,434,866.99	6,292,703,111.63	6,550,406,280.63
<b>TOTAL</b>	<b>11,239,685,171.29</b>	<b>387,356,973.68</b>	<b>57,063.74</b>	<b>3,879,913,448.37</b>	<b>1,300,350,280.66</b>	<b>1,383,446,993.17</b>	<b>18,251,715,637.19</b>	<b>36,442,525,468.10</b>
Assets/Liabilities	542,977.45	(10,319.82)	11,032,736,529.76	223,145.07	2,781,806.57	496,416.99	1,238,471.45	1.00
Net Mismatch in each Time Interval	(5,136,789,578.32)	(391,354,328.14)	629,512,102.06	(1,074,173,183.79)	2,316,972,280.83	(696,680,399.36)	4,352,513,106.72	0.00
Cumulative Net Mismatch	(5,136,789,578.32)	(5,528,143,906.46)	(4,898,631,804.40)	(5,972,804,988.18)	(3,655,832,707.35)	(4,352,513,106.72)	0.00	0.00

Item 29 Non Performing Loans and Provisions

	Current Period	COPPY
<b>Amount of NPLs (Gross)</b>		
Substandard	660,956,756.02	538,563,507.03
Doubtful	1,023,878,628.22	785,489,407.53
Loss	1,375,118,107.49	996,101,375.20
<b>Specific Provisions</b>		
Substandard	136,494,518.98	108,662,893.58
Doubtful	493,298,462.06	335,928,643.45
Loss	1,303,910,867.49	937,521,238.08
<b>Interest - in -Suspense</b>		
Substandard	27,110,764.90	20,599,040.05
Doubtful	67,935,261.56	58,505,378.54
Loss	135,933,112.31	106,658,360.13
<b>Net NPLs</b>		
Substandard	497,351,472.14	409,301,573.40
Doubtful	462,644,904.60	391,055,385.54
Loss	(64,725,872.30)	(48,078,223.00)
<b>Gross NPLs to Gross Loans</b>	12.48%	10.05%
<b>Net NPLs to Net Loans</b>	4.00%	4.50%
<b>General Provision</b>		
Standard	199,161,483.89	189,405,199.24
Watch	17,298,508.76	22,269,149.48

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a	RWA Securities	2,962,400,000.00	-
b	RGDB Bonds/Securities	-	-
c	Corporate Bonds	115,332,000.00	115,332,000.00
d	Others	587,175,342.46	-
	<b>Sub-total</b>	<b>3,664,907,342.46</b>	<b>115,332,000.00</b>
<b>2</b>	<b>Equity Investments</b>		
	Public Companies	119,562,558.00	119,562,558.00
	Private Companies	-	-
	Commercial Banks	2,500,000.00	2,500,000.00
	Non-Bank Financial Institutions	40,793,957.00	40,793,957.00
	Less		
i	Specific Provisions	-	-
<b>3</b>	<b>Fixed Assets</b>		
j	Fixed Assets (Gross)	726,838,472.86	615,140,505.25
	Less		
k	Accumulated Depreciation	265,057,948.10	230,475,540.45
l	Fixed Assets (Net Book Value)	461,780,524.76	384,664,964.80

Item 31: Geographical Distribution of Exposures

Sl.No		Domestic		Abta		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	926,571,657.99	517,796,257.37	151,818,156.43	141,991,712.75	(26,038,429.80)	106,055,085.42
2	Time deposits held with other banks	3,077,806,849.33	1,872,353,142.08			288,835,073.58	284,584,675.32
3	Borrowings	871,690,410.96	871,745,901.64				

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
<b>1</b>	<b>Secured Loans</b>	<b>24,524,894,120.67</b>	<b>23,090,233,412.33</b>
a.	Loans secured by physical/real estate collateral	23,577,716,725.94	22,334,503,217.44
b.	Loans secured by financial collateral	154,875,151.31	182,152,139.78
c.	Loans secured by guarantees	792,302,243.42	573,578,055.11
<b>2</b>	<b>Unsecured Loans</b>	-	-
<b>3</b>	<b>Total Loans</b>	<b>24,524,894,120.67</b>	<b>23,090,233,412.33</b>

