

**Item 21: Tier 1 Capital and its sub-components** Amount 'Mns

Sl.No		Current Period	COPPY
<b>1</b>	<b>Total Tier 1 Capital</b>		
a	Paid-Up Capital	3,291.94	3,291.94
b	General Reserves	2,544.82	2,327.36
c	Share Premium Account	-	-
d	Retained Earnings	37.47	41.53
Less:-		-	-
e	Losses for the Current Year	-	(87.14)
f	Holdings of Tier 1 instruments issued b	(3.23)	(3.73)

**Item 22: Tier 2 Capital and its sub-components**

Sl.No		Current Period	COPPY
<b>1</b>	<b>Tier II Capital</b>		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	146.72	131.94
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	429.00	354.00
f	General Provision	241.07	216.46
g	Capital Grants	-	-
h	Subordinated Debt	850.00	850.00
i	Profit for the Year	15.09	-
j	Less: amount of subordinated debt f	(329.30)	(259.34)

**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	6,780.53	0%	-
2	20% Risk Weighted Assets	2,727.52	20%	545.50
3	50% Risk Weighted Assets	731.73	50%	365.86
4	100% Risk Weighted Assets	27,776.27	100%	27,776.27
5	150% Risk Weighted Assets	894.57	150%	1,341.86
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	8,109.14	0%	-
2	20% Risk Weighted Assets	4,050.49	20%	810.10
3	50% Risk Weighted Assets	608.66	50%	304.33
4	100% Risk Weighted Assets	25,872.04	100%	25,872.04
5	150% Risk Weighted Assets	895.27	150%	1,342.91
6	200% Risk Weighted Assets	-	200%	-
7	250% Risk Weighted Assets	-	250%	-
8	300% Risk Weighted Assets	-	300%	-

**Item 24: Capital Adequacy ratios**

Sl.No		Current Period	COPPY
<b>1</b>	<b>Tier 1 Capital</b>	5,871.00	5,569.96
a	Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)	-	2,557.46
b	Of which Sectoral Capital Requirements (SCR) (if applicable)	0	-
i	Sector 1	0	-
ii	Sector 2	0	-
iii	Sector 3	0	-
<b>2</b>	<b>Tier 2 Capital</b>	1,352.59	1,293.06
<b>3</b>	<b>Total Qualifying capital</b>	7,171.95	6,787.62
<b>4</b>	<b>Core CAR</b>	17.97%	18.03%
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		
<b>5</b>	<b>CAR</b>	21.95%	21.98%
<b>6</b>	<b>Leverage Ratio</b>	15.09%	14.09%

## Item 25:

## Loans and NPL by Sectoral Classification

.S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	13.00	0.43	0.71	0.71
b.	Manufacturing/Industry	4,438.67	537.15	3,940.64	540.80
c.	Service & Tourism	4,706.49	381.45	4,274.20	337.46
d.	Trade & Commerce	5,934.15	1,131.82	6,407.90	1,449.13
e.	Housing	7,727.03	470.48	6,964.06	409.47
f.	Transport	1,753.39	152.41	1,335.08	118.39
g.	Loans to Purchase Securities	56.02	-	58.64	26.99
h.	Personal Loan/LDCL/CC	251.94	90.89	356.97	154.35
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	123.66	-	96.23	1.33
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	345.13	3.47	304.18	3.51
n.	Loans to Govt. Owned Corporation	445.30	-	-	-
o.	Consumer Loan (GE)	778.74	20.18	786.28	17.81
p.	Others	39.70	4.09	-	-
		<b>26,613.22</b>	<b>2,792.38</b>	<b>24,524.89</b>	<b>3,059.95</b>

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

S.No	Counter- party	Current Period	COPPY
<b>1</b>	<b>Overdrafts</b>	<b>6,281.64</b>	<b>6,418.35</b>
a.	Governments		
b.	Governments Corporation		
c.	Public Companies	19.77	17.12
d.	Private Companies	6,177.96	5,601.83
e.	Individuals	83.91	122.91
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	0.00	676.50
<b>2</b>	<b>Term Loans</b>	<b>20,295.98</b>	<b>18,106.54</b>
a.	Governments	0.25	0.30
b.	Governments Corporation	-	0
c.	Public Companies	498.60	515.19
d.	Private Companies	6,803.39	5,819.80
e.	Individuals	12,993.41	11,771.25
f.	Commercial Banks	0.32	-
g.	Non-Bank Financial Institutions	-	-
		<b>26,577.61</b>	<b>24,524.89</b>

