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

Sl.No		Current Period	COPPY
1	**Total Tier 1 Capital**		
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
1	**Tier II Capital**		
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 t	(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
1	Tier 1 Capital	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	-
2	Tier 2 Capital	1,352.59	1,293.06
3	Total Qualifying capital	7,171.95	6,787.62
4	Core CAR	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		
5	CAR	21.95%	21.98%
6	Leverage Ratio	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 & Toursim	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	-	-
		26,613.22	***2,792.38***	***24,524.89***	***3,059.95***

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

S.No	Counter- party	Current Period	COPPY
1	**Overdrafts**	**6,281.64**	**6,418.35**
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
2	**Term Loans**	**20,295.98**	**18,106.54**
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	-	
		26,577.61	**24,524.89**

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

As of period ending 30.06.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,881.15	-	-	-	-	-	-	6,881.15
Govt. Securities	-	-	1,047.42	-	-	-	-	1,047.42
Investment securities	-	1,619.96	155.38	350.29	-	-	239.75	2,365.38
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.36)	431.44	904.29	1,632.40	1,343.79	1,572.27	18,831.20	24,715.04
Other assets	0.58	(4.06)	50.98	1.40	-	6.89	876.73	932.52
TOTAL	**6,881.37**	**2,047.34**	**2,158.08**	**1,984.08**	**1,343.79**	**1,579.17**	**19,947.68**	**35,941.51**
Amounts owed to other banks ***	670.06	232.57	577.66	583.16	1.25	-	-	2,064.69
Demand deposits	4,197.09	-	-	-	-	-	-	4,197.09
Savings deposits	7,678.82	-	-	-	-	-	-	7,678.82
Time deposits	0.65	1,694.84	1,583.00	795.42	552.63	2,512.59	7,106.22	14,245.35
Bonds & other negotiable instrumen	-	-	-	364.79	-	-	506.90	871.69
Other liabilities	139.91	11.56	8.57	16.19	13.39	15.96	6,678.28	6,883.86
TOTAL	**12,686.54**	**1,938.96**	**2,169.24**	**1,759.55**	**567.27**	**2,528.55**	**14,291.40**	**35,941.51**
Assets/Liabilities	0.54	1.06	0.99	1.13	2.37	0.62	1.40	1.00
Net Mismatch in each Time Interval	(5,805.16)	108.38	(11.16)	224.53	776.53	(949.39)	5,656.27	0.00
Cumulative Net Mismatch	(5,805.16)	(5,696.79)	(5,707.95)	(5,483.42)	(4,706.89)	(5,656.27)	0.00	0.00

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	6,102.80	-	-	-	-	-	-	6,102.80
Govt. Securities	2,974.20	-	-	-	-	-	-	2,974.20
Investment securities	-	-	-	2,749.23	1,206.81	-	240.25	4,196.29
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.26)	356.50	783.85	2,186.67	901.12	1,459.15	16,672.91	22,359.95
Other assets	0.36	(4.02)	72.11	1.35	-	6.03	733.47	809.29
TOTAL	**9,077.10**	**352.48**	**855.96**	**4,937.25**	**2,107.94**	**1,465.17**	**17,646.63**	**36,442.53**
Amounts owed to other banks ***	611.85	432.99	150.77	707.06	1.04	-	138.75	2,042.46
Demand deposits	4,078.31	-	-	-	-	-	-	4,078.31
Savings deposits	6,299.51	-	-	-	-	-	-	6,299.51
Time deposits	0.02	2,187.11	2,984.21	1,492.32	680.72	735.38	8,520.39	16,600.14
Bonds & other negotiable instrumen	-	-	-	-	-	-	871.69	871.69
Other liabilities	250.01	4.54	7.96	20.34	8.91	15.00	6,243.66	6,550.41
TOTAL	**11,239.71**	**2,624.64**	**3,142.94**	**2,219.72**	**690.66**	**750.38**	**15,774.48**	**36,442.53**
Assets/Liabilities	0.81	0.13	0.27	2.22	3.05	1.95	1.12	1.00
Net Mismatch in each Time Interval	(2,162.61)	(2,272.16)	(2,286.98)	2,717.53	1,417.27	714.80	1,872.14	0.00
Cumulative Net Mismatch	(2,162.61)	(4,434.77)	(6,721.75)	(4,004.21)	(2,586.94)	(1,872.14)	0.00	0.00

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

As of period ending 30.06.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,881.15	-	-	-	-	-	-	6,881.15
Govt. Securities	-	-	1,047.42	-	-	-	-	1,047.42
Investment securities	-	-	-	1,921.27	204.36	-	239.75	2,365.38
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.36)	21.50	1.21	50.30	125.44	840.72	23,676.22	24,715.04
Other assets	0.58	(4.06)	50.98	1.40	-	6.89	876.73	932.52
TOTAL	6,881.37	17.44	1,099.62	1,972.98	329.80	847.61	24,792.69	35,941.51
Amounts owed to other banks ***	670.06	-	-	516.41	700.86	29.25	148.12	2,064.69
Demand deposits	4,197.09	-	-	-	-	-	-	4,197.09
Savings deposits	7,678.82	-	-	-	-	-	-	7,678.82
Time deposits	0.14	-	-	-	1,049.43	1,909.23	11,286.55	14,245.35
Bonds & other negotiable instrumer	-	-	-	-	-	-	871.69	871.69
Other liabilities	139.91	7.51	0.01	0.49	1.42	8.10	6,726.42	6,883.86
TOTAL	12,686.03	7.51	0.01	516.90	1,751.71	1,946.58	19,032.77	35,941.51
Assets/Liabilities	0.54	2.32	90,690.30	3.82	0.19	0.44	1.30	1.00
Net Mismatch in each Time Interval	(5,804.66)	9.93	1,099.61	1,456.07	(1,421.91)	(1,098.96)	5,759.92	0.00
Cumulative Net Mismatch	(5,804.66)	(5,794.73)	(4,695.12)	(3,239.05)	(4,660.96)	(5,759.92)	0.00	0.00

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	6,102.80	-	-	-	-	-	-	6,102.80
Govt. Securities	-	-	-	-	2,974.20	-	-	2,974.20
Investment securities	-	-	551.69	2,796.32	608.04	-	240.25	4,196.29
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.26)	0.03	5.77	8.07	35.09	680.74	21,630.51	22,359.95
Other assets	0.36	(4.02)	72.11	1.35	-	6.03	733.47	809.29
TOTAL	6,102.90	(4.00)	629.57	2,805.74	3,617.32	686.77	22,604.23	36,442.53
Amounts owed to other banks ***	611.85	-	-	261.22	1,028.16	-	141.23	2,042.46
Demand deposits	4,078.31	-	-	-	-	-	-	4,078.31
Savings deposits	6,299.51	-	-	-	-	-	-	6,299.51
Time deposits	-	386.56	-	3,618.62	271.86	1,377.01	10,946.09	16,600.14
Bonds & other negotiable instrumer	-	-	-	-	-	-	871.69	871.69
Other liabilities	250.01	0.80	0.06	0.07	0.33	6.43	6,292.70	6,550.41
TOTAL	11,239.69	387.36	0.06	3,879.91	1,300.35	1,383.45	18,251.72	36,442.53
Assets/Liabilities	0.54	(0.01)	11,032.74	0.72	2.78	0.50	1.24	1.00
Net Mismatch in each Time Interval	(5,136.79)	(391.35)	629.51	(1,074.17)	2,316.97	(696.68)	4,352.51	0.00
Cumulative Net Mismatch	(5,136.79)	(5,528.14)	(4,898.63)	(5,972.80)	(3,655.83)	(4,352.51)	0.00	0.00

Item 29: Non Performing Loans and Provisions

		Current Period	COPPY
1	**Amount of NPLs (Gross)**	**2,792.38**	**3,059.95**
a.	Substandard	942.87	660.96
b.	Doubtful	560.10	1,023.88
c.	Loss	1,289.41	1,375.12
2	**Specific Provisions**	**1,684.19**	**1,933.70**
a.	Substandard	208.80	136.49
b.	Doubtful	269.56	493.30
c.	Loss	1,205.83	1,303.91
3	**Interest - in -Suspense**	**213.62**	**230.98**
a.	Substandard	39.66	27.11
b.	Doubtful	42.10	67.94
c.	Loss	131.87	135.93
4	**Net NPLs**	**894.57**	**895.27**
a.	Substandard	694.41	497.35
b.	Doubtful	248.45	462.64
c.	Loss	(48.28)	(64.73)
5	**Gross NPLs to Gross Loans**	10.49%	12.48%
6	**Net NPLs to Net Loans**	3.62%	4.00%
7	**General Provision**	**241.07**	**216.46**
a.	Standard	220.81	199.16
b.	Watch	20.27	17.30

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	**Marketable Securities (Interest Earning)**		
a	RMA Securities	1,045.61	2,962.40
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115.33	115.33
d	Others	-	587.18
	Sub-total	**1,160.94**	**3,664.91**
2	**Equity Investments**		
	Public Companies	119.56	119.56
	Private Companies	-	-
	Commercial Banks	2.50	2.50
	Non-Bank Financial Institutions	40.29	40.79
Less			
i	Specific Provisions	-	-
3	**Fixed Assets**		
j	Fixed Assets (Gross)	860.15	726.84
Less			
k	Accumulated Depreciation	302.55	265.06
l	Fixed Assets (Net Book Value)	557.59	461.78

Item 31: Geographical Distribution of Exposures

	Domestic		India	Other	
	COPPY	Current Period	COPPY	COPPY	Current Period
Demand Deposits held with other banks	926.57	599.44	151.82	(26.04)	155.87
Time deposits held with other banks	3,077.81	2,023.06		288.84	102.57
Borrowings	871.69	871.69			

Item 32: Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	**Secured Loans**	**26,224.31**	**24,524.89**
a.	Loans secured by physical/real estate collateral	25,268.43	23,577.72
b.	Loans secured by finar	179.67	154.88
c.	Loans secured by gua	776.20	792.30
2	**Unsecured Loans**		-
3	Total Loans	26,224.31	24,524.89