

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	183.38	-
f	Holdings of Tier 1 instruments issued by Fls	3.23	-

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	245.73	223.55
g	Subordinated Debt	850.00	850.00
i	Profit for the Year	-	16.46

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	6,903.98	0%	-
2	20% Risk Weighted Assets	3,027.67	20%	605.53
3	50% Risk Weighted Assets	589.09	50%	294.54
4	100% Risk Weighted Assets	27,835.21	100%	27,835.21
5	150% Risk Weighted Assets	1,463.68	150%	2,195.52
6	Risk-weight for operational risk	2,642.91		2,642.91
		-		-
		-		-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	7,268.46	0%	-
2	20% Risk Weighted Assets	3,321.04	20%	664.21
3	50% Risk Weighted Assets	737.61	50%	368.81
4	100% Risk Weighted Assets	25,792.09	100%	25,792.09
5	150% Risk Weighted Assets	1,156.30	150%	1,734.45
6	Risk-weight for operational risk	2,557.46		2,557.46

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,687.61	5,657.10
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	1,324.52	1,298.98
3	Total Qualifying capital	6,944.51	6,902.51
4	Core CAR	16.94%	18.18%
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	20.68%	22.18%
6	Leverage Ratio	13.39%	13.85%

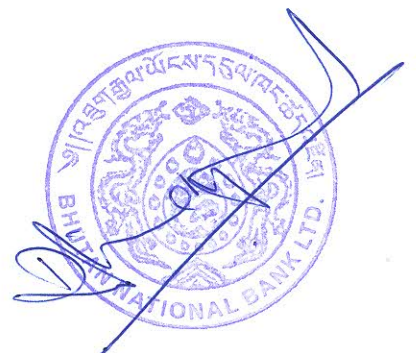


Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	38.75	0.93	478.14	0.48
b.	Manufacturing/Industry	4,625.30	1,109.22	4,092.49	745.53
c.	Service & Tourism	5,101.73	434.11	4,413.33	274.92
d.	Trade & Commerce	6,420.74	1,446.03	6,816.45	1,697.34
e.	Housing	7,942.73	536.10	7,126.64	409.52
f.	Transport	1,779.81	196.61	1,396.84	155.68
g.	Loans to Purchase Securities	57.00	-	52.67	0.02
h.	Personal Loan/LDCL/CC	236.24	85.47	341.56	165.96
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	133.00	0.19	128.16	(0.05)
k.	Loans to FI (s)	10.76	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	334.76	1.78	360.37	3.51
n.	Loans to Govt. Owned Corporation	456.52	-	-	-
o.	Consumer Loan (GE)	780.16	17.99	771.35	20.37
p.	Others	36.99	(0.00)	-	-
		27,954.48	3,828.36	25,978.01	3,473.26

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	6,747.63	6,545.38
a.	Governments	-	-
b.	Governments Corporation	-	0.00
c.	Public Companies	20.24	5,996.29
d.	Private Companies	6,614.81	129.27
e.	Individuals	101.82	-
f.	Commercial Banks	-	419.82
g.	Non-Bank Financial Institutions	10.76	-
2	Term Loans	21,169.80	18,907.65
a.	Governments	0.23	0.29
b.	Governments Corporation	-	-
c.	Public Companies	514.11	504.09
d.	Private Companies	7,196.02	6,250.03
e.	Individuals	13,459.12	12,153.25
f.	Commercial Banks	0.31	-
g.	Non-Bank Financial Institutions	-	-
		27,917.43	25,453.04



Item 27:

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

As of period ending 30.09.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,287.03	-	-	-	-	-	-	6,287.03
Govt. Securities	-	-	1,995.61	-	-	-	-	1,995.61
Investment securities	-	1,160.72	58.19	907.18	-	-	242.36	2,368.45
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	14.67	507.55	1,136.95	1,443.79	1,562.44	1,428.97	19,495.05	25,589.43
Other assets	0.04	(1.18)	62.13	0.77	-	13.82	990.82	1,066.40
TOTAL	6,301.74	1,667.09	3,252.88	2,351.74	1,562.44	1,442.79	20,728.24	37,306.93
Amounts owed to other banks ***	275.60	668.21	649.14	537.31	-	-	-	2,130.25
Demand deposits	5,503.05	-	-	-	-	-	-	5,503.05
Savings deposits	7,885.23	-	-	-	-	-	-	7,885.23
Time deposits	2.31	454.42	322.94	632.76	2,501.89	1,135.08	9,069.78	14,119.19
Bonds & other negotiable instruments	-	370.08	-	-	-	-	514.47	884.55
Other liabilities	235.95	5.38	9.86	14.34	15.18	14.11	6,489.84	6,784.66
TOTAL	13,902.14	1,498.09	981.94	1,184.41	2,517.07	1,149.19	16,074.09	37,306.93
Assets/Liabilities	0.45	1.11	3.31	1.99	0.62	1.26	1.29	1.00
Net Mismatch in each Time Interval	(7,600.39)	169.00	2,270.94	1,167.33	(954.63)	293.60	4,654.15	(0.00)
Cumulative Net Mismatch	(7,600.39)	(7,431.39)	(5,160.45)	(3,993.12)	(4,947.75)	(4,654.15)	(0.00)	(0.00)

As of period ending 30.09.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,293.83	-	-	-	-	-	-	5,293.83
Govt. Securities	2,992.60	-	-	-	-	-	-	2,992.60
Investment securities	-	-	-	-	2,723.08	251.75	242.86	3,217.70
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.47)	289.18	1,429.37	1,096.31	1,360.63	1,815.40	17,192.49	23,182.91
Other assets	1.41	(3.01)	71.35	0.82	-	6.41	760.34	837.32
TOTAL	8,287.37	286.17	1,500.72	1,097.14	4,083.71	2,073.56	18,195.70	35,524.36
Amounts owed to other banks ***	364.94	313.89	754.10	225.93	-	168.74	1.19	1,828.80
Demand deposits	4,955.83	-	-	-	-	-	-	4,955.83
Savings deposits	6,989.68	-	-	-	-	-	-	6,989.68
Time deposits	0.66	1,259.60	1,796.54	703.92	641.75	2,304.19	7,480.89	14,187.55
Bonds & other negotiable instruments	-	-	-	-	-	-	884.55	884.55
Other liabilities	256.85	10.63	13.32	11.30	13.56	17.81	6,354.50	6,677.97
TOTAL	12,567.95	1,584.12	2,563.96	941.16	655.32	2,490.74	14,721.12	35,524.36
Assets/Liabilities	0.66	0.18	0.59	1.17	6.23	0.83	1.24	1.00
Net Mismatch in each Time Interval	(4,280.58)	(1,297.95)	(1,063.24)	155.97	3,428.39	(417.17)	3,474.58	(0.00)
Cumulative Net Mismatch	(4,280.58)	(5,578.53)	(6,641.77)	(6,485.80)	(3,057.41)	(3,474.58)	(0.00)	(0.00)

Item 28:

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

As of period ending 30.09.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,287.03	-	-	-	-	-	-	6,287.03
Govt. Securities	-	-	1,995.61	-	-	-	-	1,995.61
Investment securities	-	-	108.71	1,110.20	907.18	-	242.36	2,368.45
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1.84	4.13	11.50	122.26	85.83	910.83	24,453.03	25,589.43
Other assets	0.04	(1.18)	62.13	0.77	-	13.82	990.82	1,066.40
TOTAL	6,288.92	2.95	2,177.95	1,233.23	993.01	924.65	25,686.22	37,306.93
Amounts owed to other banks ***	275.60	200.25	-	744.44	908.70	-	1.27	2,130.25
Demand deposits	5,503.05	-	-	-	-	-	-	5,503.05
Savings deposits	7,885.23	-	-	-	-	-	-	7,885.23
Time deposits	0.23	-	-	-	77.85	2,018.10	12,023.00	14,119.19
Bonds & other negotiable instruments	-	-	-	-	-	-	884.55	884.55
Other liabilities	235.86	0.40	0.11	1.22	0.58	7.83	6,538.66	6,784.66
TOTAL	13,899.98	200.65	0.11	745.65	987.13	2,025.93	19,447.47	37,306.93
Assets/Liabilities	0.45	0.01	19,151.29	1.65	1.01	0.46	1.32	1.00
Net Mismatch in each Time Interval	(7,611.06)	(197.70)	2,177.83	487.58	5.88	(1,101.28)	6,238.74	(0.00)
Cumulative Net Mismatch	(7,611.06)	(7,808.76)	(5,630.92)	(5,143.34)	(5,137.46)	(6,238.74)	(0.00)	(0.00)

As of period ending 30.09.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,293.83	-	-	-	-	-	-	5,293.83
Govt. Securities	-	-	-	-	2,992.60	-	-	2,992.60
Investment securities	-	300.30	201.29	2,013.41	459.84	-	242.86	3,217.70
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(0.47)	0.02	13.73	56.70	47.40	843.72	22,221.82	23,182.91
Other assets	1.41	(3.01)	71.35	0.82	-	6.41	760.34	837.32
TOTAL	5,294.77	297.30	286.37	2,070.93	3,499.83	850.13	23,225.03	35,524.36
Amounts owed to other banks ***	364.94	-	-	463.16	828.25	28.82	143.63	1,828.80
Demand deposits	4,955.83	-	-	-	-	-	-	4,955.83
Savings deposits	6,989.68	-	-	-	-	-	-	6,989.68
Time deposits	0.56	-	-	1,583.89	277.60	1,403.49	10,922.01	14,187.55
Bonds & other negotiable instruments	-	-	-	-	-	-	884.55	884.55
Other liabilities	256.85	7.79	0.14	0.56	0.43	7.75	6,404.46	6,677.97
TOTAL	12,567.84	7.79	0.14	2,047.61	1,106.28	1,440.06	18,354.64	35,524.36
Assets/Liabilities	0.42	38.19	2,097.61	1.01	3.16	0.59	1.27	1.00
Net Mismatch in each Time Interval	(7,273.07)	289.52	286.23	23.32	2,393.55	(589.93)	4,870.39	(0.00)
Cumulative Net Mismatch	(7,273.07)	(6,983.56)	(6,697.33)	(6,674.01)	(4,280.46)	(4,870.39)	(0.00)	(0.00)



Item 29:

Non Performing Loans and Provisions

	Current Period	COPPY
Amount of NPLs (Gross)		
Substandard	1,656.85	1,063.51
Doubtful	636.53	927.65
Loss	1,534.97	1,482.10
Specific Provisions	0	0
Substandard	345.31	215.87
Doubtful	310.41	440.83
Loss	1,403.68	1,390.22
Interest - in -Suspense	0	0
Substandard	65.54	39.02
Doubtful	50.26	75.55
Loss	189.48	155.47
Net NPLs	0	0
Substandard	1,246.00	808.61
Doubtful	275.86	411.27
Loss	(58.18)	(63.58)
Gross NPLs to Gross Loans	13.69%	0.14
Net NPLs to Net Loans	5.72%	4.06%
General Provision		
Standard	220.89	200.70
Watch	24.84	22.85

Item 30:

Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	1,992.32	2,962.40
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115.33	115.33
d	Others	-	-
	Sub-total	2,107.65	3,077.73
2	Equity Investments	0	0
	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)	940.68	769.67
Less			
k	Accumulated Depreciation	274.47	272.53
l	Fixed Assets (Net Book Value)	666.21	497.14

Item 31:

Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	3,748.88	3,649.21	344.90	298.31	917.79	454.69
Time deposits held with other banks	2,017.38	2,681.56	0		108.71	293.27
Borrowings	884.55	884.55	0			

Item 32:

Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	27,954.48	25,500.35
a.	Loans secured by physical/real estate collateral	27,764.48	24,543.53
b.	Loans secured by financial collat	190.00	180.83
c.	Loans secured by guarantees	-	775.99
2	Unsecured Loans		
3	Total Loans	27,954.48	25,500.35

