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	3,950.32	3,291.94
b	General Reserves	2,070.48	2,544.82
c	Share Premium Account	-	-
d	Retained Earnings	205.67	37.47
Less:-		-	-
e	Losses for the Current Year	(15.13)	-
f	Holdings of Tier 1 instruments issued by FI	-	(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	151.22	146.72
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	479.00	429.00
f	General Provision	281.80	241.07
g	Capital Grants	500.00	-
h	Subordinated Debt	22.74	850.00
i	Profit for the Year	-	15.09
j	Less: amount of subordinated debt to be	-	(329.30)

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	5,441.28	0%	-
2	20% Risk Weighted Assets	3,567.60	20%	713.52
3	50% Risk Weighted Assets	1,066.99	50%	533.49
4	100% Risk Weighted Assets	31,335.21	100%	31,335.21
5	150% Risk Weighted Assets	733.48	150%	1,100.21
6	200% Risk Weighted Assets	-	200%	-
7	250% Risk Weighted Assets	-	250%	-
8	Operational Risk	2,643.85		2,643.85

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	6,780.53	20%	-
2	20% Risk Weighted Assets	2,727.52	50%	545.50
3	50% Risk Weighted Assets	731.73	100%	365.86
4	100% Risk Weighted Assets	27,776.27	150%	27,776.27
5	150% Risk Weighted Assets	894.57	200%	1,341.86
6	200% Risk Weighted Assets	-	250%	-
7	250% Risk Weighted Assets	-	300%	-
8	300% Risk Weighted Assets	-	300%	-

Item 24: **Capital Adequacy ratios**

Sl.No		Current Period	COPPY
1	Tier 1 Capital	6,211.34	5,871.00
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	1,389.27	1,352.59
3	Total Qualifying capital	7,556.18	7,171.95
4	Core CAR	17.10%	17.97%
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	20.80%	21.95%
6	Leverage Ratio	14.74%	15.09%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY (June 2018)	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	65.29	2.31	13.00	0.43
b.	Manufacturing/Industry	4,579.53	680.91	4,438.67	537.15
c.	Service & Toursim	5,833.86	294.62	4,706.49	381.45
d.	Trade & Commerce	6,964.75	1,270.78	5,934.15	1,131.82
e.	Housing	8,811.77	289.34	7,727.03	470.48
f.	Transport	1,884.23	182.57	1,753.39	152.41
g.	Loans to Purchase Securities	60.74	9.48	56.02	-
h.	Personal Loan/LDCL/CC	168.17	55.05	251.94	90.89
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	291.13	0.97	123.66	-
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	339.36	1.74	345.13	3.47
n.	Loans to Govt. Owned Corporation	393.95	-	445.30	-
o.	Consumer Loan (GE)	753.21	13.72	778.74	20.18
p.	Others	66.85	0.02	39.70	4.09
		30,212.83	***2,801.50***	***26,613.22***	***2,792.38***

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

S.No	Counter- party	COPPY	Current Period
1	**Overdrafts**		
a.	Governments		
b.	Governments Corporation		
c.	Public Companies	19.77	-
d.	Private Companies	6,177.96	7,436.45
e.	Individuals	83.91	30.75
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	0.00	-
2	**Term Loans**	-	0
a.	Governments	0.25	0.20
b.	Governments Corporation	-	0
c.	Public Companies	498.60	403.59
d.	Private Companies	6,803.39	7,618.31
e.	Individuals	12,993.41	14,656.42
f.	Commercial Banks	0.32	0.26
g.	Non-Bank Financial Institutions	-	-
		26,577.61	**30,145.99**

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

As of period ending 30.06.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,481.50	-	-	-	-	-	-	6,481.50
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	1,363.92	1,057.28	916.97	-	-	239.75	3,577.92
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	443.69	766.12	1,543.44	1,811.41	2,163.01	21,417.14	28,144.80
Other assets	0.78	(0.94)	68.16	2.16	-	9.30	1,168.72	1,248.18
TOTAL	**6,482.28**	**1,806.67**	**1,891.56**	**2,462.56**	**1,811.41**	**2,172.31**	**22,825.61**	**39,452.40**
Amounts owed to other banks ***	195.78	891.78	1,358.82	632.35	100.02	-	-	3,178.75
Demand deposits	3,343.93	-	-	-	-	-	-	3,343.93
Savings deposits	8,584.98	-	-	-	-	-	-	8,584.98
Time deposits	(7.34)	319.10	884.56	819.50	545.74	453.03	13,576.85	16,591.43
Bonds & other negotiable instruments	-	-	-	-	-	-	506.90	506.90
Other liabilities	91.26	5.60	7.83	16.08	18.57	22.11	7,084.94	7,246.40
TOTAL	**12,208.61**	**1,216.48**	**2,251.21**	**1,467.92**	**664.34**	**475.14**	**21,168.69**	**39,452.40**
Assets/Liabilities	0.53	1.49	0.84	1.68	2.73	4.57	1.08	1.00
Net Mismatch in each Time Interval	(5,726.34)	590.19	(359.65)	994.64	1,147.07	1,697.17	1,656.92	0.00
Cumulative Net Mismatch	(5,726.34)	(5,136.15)	(5,495.80)	(4,501.16)	(3,354.08)	(1,656.92)	0.00	0.00

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 instruments	-	-	-	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

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

As of period ending 30.06.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,481.50	-	-	-	-	-	-	6,481.50
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	300.09	700.78	1,217.61	756.08	-	603.36	3,577.92
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	66.83	2.79	51.46	60.14	858.43	27,105.15	28,144.80
Other assets	0.78	(0.94)	68.16	2.16	-	9.30	1,168.72	1,248.18
TOTAL	**6,482.28**	**365.98**	**771.74**	**1,271.23**	**816.21**	**867.73**	**28,877.22**	**39,452.40**
Amounts owed to other banks ***	195.78	950.35	-	975.34	1,027.19	30.09	-	3,178.75
Demand deposits	3,343.93	-	-	-	-	-	-	3,343.93
Savings deposits	8,584.98	-	-	-	-	-	-	8,584.98
Time deposits	(7.64)	-	-	-	48.95	695.80	15,854.33	16,591.43
Bonds & other negotiable instruments	-	-	-	-	-	-	506.90	506.90
Other liabilities	91.26	0.90	0.03	0.51	0.59	8.80	7,144.30	7,246.40
TOTAL	**12,208.31**	**951.25**	**0.03**	**975.85**	**1,076.73**	**734.69**	**23,505.53**	**39,452.40**
Assets/Liabilities	0.53	0.38	28,244.35	1.30	0.76	1.18	1.23	1.00
Net Mismatch in each Time Interval	(5,726.03)	(585.28)	771.71	295.38	(260.52)	133.04	5,371.69	0.00
Cumulative Net Mismatch	(5,726.03)	(6,311.31)	(5,539.60)	(5,244.22)	(5,504.74)	(5,371.69)	0.00	0.00

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 instruments	-	-	-	-	-	-	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

Item 29: Non Performing Loans and Provisions

		Current Period	COPPY
1	**Amount of NPLs (Gross)**		
a.	Substandard	675.06	942.87
b.	Doubtful	603.51	560.10
c.	Loss	1,522.94	1,289.41
2	**Specific Provisions**		
a.	Substandard	142.82	208.80
b.	Doubtful	286.01	269.56
c.	Loss	1,392.76	1,205.83
3	**Interest - in -Suspense**		
a.	Substandard	27.38	39.66
b.	Doubtful	42.85	42.10
c.	Loss	176.21	131.87
4	**Net NPLs**		
a.	Substandard	504.86	694.41
b.	Doubtful	274.65	248.45
c.	Loss	(46.03)	(48.28)
5	**Gross NPLs to Gross Loans**	9.27%	10.49%
6	**Net NPLs to Net Loans**	2.61%	3.62%
7	**General Provision**		
a.	Standard	245.36	220.81
b.	Watch	36.43	20.27

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	**Marketable Securities (Interest Earning)**		
a	RMA Securities	-	1,045.61
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115.33	115.33
d	Others	-	-
	Sub-total	**115.33**	**1,160.94**
2	**Equity Investments**		
	Public Companies	119.56	119.56
	Private Companies	-	-
	Commercial Banks	2.50	2.50
	Non-Bank Financial Institutions	40.29	40.29
Less			
i	Specific Provisions	Sub-total	Sub-total
3	**Fixed Assets**		
j	Fixed Assets (Gross)	1,120.22	860.15
Less			
k	Accumulated Depreciation	300.03	302.55
l	Fixed Assets (Net Book Value)	820.19	557.59

Item 31: Geographical Distribution of Exposures

	Domestic		India	Other	
	Current Period	COPPY	Current Period	Current Period	COPPY
Demand Deposits held with other banks	669.69	599.44	867.82	305.30	155.87
Time deposits held with other banks	3,234.60	2,023.06	0	103.57	102.57
Borrowings	506.90	871.69			

Item 32: Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	**Secured Loans**	**30,212.83**	**26,224.31**
a.	Loans secured by physical/real estate collateral	29,108.06	25,268.43
b.	Loans secured by financial collateral	351.86	179.67
c.	Loans secured by guarantees	752.90	776.20
2	**Unsecured Loans**	**-**	**-**
3	Total Loans	30,212.83	26,224.31