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	219.41	183.38
f	Holdings of Tier 1 instruments issued by FIs	-	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	278.88	245.73
g	Subordinated Debt	500.00	850.00
i	Profit for the Year		

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	6,595.78	0%	-
2	20% Risk Weighted Assets	4,679.18	20%	935.84
3	50% Risk Weighted Assets	506.12	50%	253.06
4	100% Risk Weighted Assets	31,357.63	100%	31,357.63
5	150% Risk Weighted Assets	1,463.53	150%	2,195.30
6	Risk-weight for 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	6,903.98	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
	Risk-weight for operational risk	2,642.91		2,642.91

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	6,007.06	5,687.61
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	1,409.10	1,671.46
3	Total Qualifying capital	7,305.32	6,944.51
4	Core CAR	16.07%	16.94%
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	19.54%	20.68%
6	Leverage Ratio	12.71%	13.39%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	75.34	14.73	38.75	0.93
b.	Manufacturing/Industry	4,636.43	938.57	4,625.30	1,109.22
c.	Service & Toursim	6,229.25	359.35	5,101.73	434.11
d.	Trade & Commerce	7,171.63	1,577.63	6,420.74	1,446.03
e.	Housing	9,470.66	747.64	7,942.73	536.10
f.	Transport	1,886.11	313.87	1,779.81	196.61
g.	Loans to Purchase Securities	48.65	-	57.00	-
h.	Personal Loan/LDCL/CC	153.22	45.71	236.24	85.47
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	212.18	-	133.00	0.19
k.	Loans to FI (s)	15.52	-	10.76	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	353.76	2.40	334.76	1.78
n.	Loans to Govt. Owned Corpora	-	-	456.52	-
o.	Consumer Loan (GE)	764.26	17.14	780.16	17.99
p.	Others	55.50	0.16	36.99	(0.06)
		31,072.50	***4,017.18***	***27,954.48***	***3,828.36***

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

S.No	Counter- party	Current Period	COPPY
1	**Overdrafts**	**7,760.55**	**6,747.63**
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	20.24
d.	Private Companies	7,725.85	6,614.81
e.	Individuals	19.18	101.82
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	15.52	10.76
2	**Term Loans**	**23,311.95**	**21,169.80**
a.	Governments	-	0.23
b.	Governments Corporation	-	-
c.	Public Companies	9.90	514.11
d.	Private Companies	7,776.53	7,196.02
e.	Individuals	15,525.27	13,459.12
f.	Commercial Banks	0.25	0.31
g.	Non-Bank Financial Institutions	-	-
		31,072.50	**27,917.43**

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

As of period ending 30.09.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,885.07	-	-	-	-	-	-	6,885.07
Govt. Securities	-	299.48	-	-	-	-	-	299.48
Investment securities	-	1,208.21	2,508.48	705.46	-	-	242.36	4,664.51
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	0.52	497.79	1,002.88	1,866.50	1,825.67	1,862.05	21,463.45	28,518.85
Other assets	0.78	(0.15)	96.19	1.42	-	9.33	1,203.94	1,311.51
TOTAL	**6,886.37**	**2,005.32**	**3,607.55**	**2,573.38**	**1,825.67**	**1,871.38**	**22,909.75**	**41,679.42**
Amounts owed to other banks ***	213.86	1,672.23	2,076.26	894.81	-	-	-	4,857.16
Demand deposits	4,280.91	-	-	-	-	-	-	4,280.91
Savings deposits	8,109.67	-	-	-	-	-	-	8,109.67
Time deposits	(7.49)	530.90	351.99	1,288.04	437.17	548.49	13,669.02	16,818.11
Bonds & other negotiable instruments	-	-	-	-	-	-	514.47	514.47
Other liabilities	146.26	5.54	10.04	18.61	18.92	18.69	6,881.04	7,099.10
TOTAL	**12,743.22**	**2,208.67**	**2,438.29**	**2,201.46**	**456.09**	**567.18**	**21,064.53**	**41,679.42**
Assets/Liabilities	0.54	0.91	1.48	1.17	4.00	3.30	1.09	1.00
Net Mismatch in each Time Interval	(5,856.84)	(203.35)	1,169.26	371.92	1,369.58	1,304.20	1,845.22	0.00
Cumulative Net Mismatch	(5,856.84)	(6,060.19)	(4,890.93)	(4,519.01)	(3,149.43)	(1,845.22)	0.00	0.00

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)

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

As of period ending 30.09.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,885.07	-	-	-	-	-	-	6,885.07
Govt. Securities	-	-	299.48	-	-	-	-	299.48
Investment securities	-	300.12	1,887.94	1,309.51	556.12	-	610.82	4,664.51
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	55.34	2.72	32.35	69.25	851.92	27,507.29	28,518.85
Other assets	0.78	(0.15)	96.19	1.42	-	9.33	1,203.94	1,311.51
TOTAL	**6,885.85**	**355.31**	**2,286.33**	**1,343.27**	**625.37**	**861.25**	**29,322.05**	**41,679.42**
Amounts owed to other banks ***	213.86	2,351.08	-	1,431.75	830.08	30.39	-	4,857.16
Demand deposits	4,280.91	-	-	-	-	-	-	4,280.91
Savings deposits	8,109.67	-	-	-	-	-	-	8,109.67
Time deposits	(7.81)	0.53	-	760.45	27.32	367.31	15,670.30	16,818.11
Bonds & other negotiable instruments	-	-	-	-	-	-	514.47	514.47
Other liabilities	146.25	0.77	0.03	0.32	0.68	9.36	6,941.69	7,099.10
TOTAL	**12,742.89**	**2,352.39**	**0.03**	**2,192.51**	**858.08**	**407.07**	**23,126.46**	**41,679.42**
Assets/Liabilities	0.54	0.15	65,334.77	0.61	0.73	2.12	1.27	1.00
Net Mismatch in each Time Interval	(5,857.04)	(1,997.08)	2,286.30	(849.24)	(232.71)	454.18	6,195.59	0.00
Cumulative Net Mismatch	(5,857.04)	(7,854.12)	(5,567.83)	(6,417.07)	(6,649.77)	(6,195.59)	0.00	0.00

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)

Item 29: **Item 10: Non Performing Loans and Provisions**

	Current Period	COPPY
Amount of NPLs (Gross)		
Substandard	1,743.27	1,656.85
Doubtful	555.70	636.53
Loss	1,718.21	1,534.97
Specific Provisions	0	0
Substandard	388.28	345.31
Doubtful	263.94	310.41
Loss	3,587.87	1,403.68
Interest - in -Suspense	0	0
Substandard	69.33	65.54
Doubtful	44.72	50.26
Loss	494.38	189.48
Net NPLs	0	0
Substandard	1,285.67	1,246.00
Doubtful	247.04	275.86
Loss	(2,364.05)	(58.18)
Gross NPLs to Gross Loans	12.93%	13.69%
Net NPLs to Net Loans	5.13%	5.72%
General Provision		
Standard	240.91	220.89
Watch	37.97	24.84

Item 30: **Assets and Investments**

Sl.No		Investment	Current Period	COPPY
	1	**Marketable Securities (Interest Earning)**		
a		RMA Securities	298.43	1,992.32
b		RGOB Bonds/Securities	-	-
c		Corporate Bonds	115.33	115.33
d		Others	-	-
		Sub-total	**413.76**	**2,107.65**
	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	-	-
	3	**Fixed Assets**		
j		Fixed Assets (Gross)	1,198.17	940.68
Less				
k		Accumulated Depreciation	302.18	274.47
l		Fixed Assets (Net Book Value)	895.98	666.21

Item 31: **Geographical Distribution of Exposures**

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	5,369.96	3,748.88	338.07	344.90	307.83	917.79
Time deposits held with other banks	4,386.68	2,017.38	-	-	35.40	108.39
Borrowings	514.47	884.55		-		

Item 32: **Credit Risk Exposures by Collateral**

Sl.No	Particular	Current Period	COPPY
1	**Secured Loans**	**31,072.50**	**27,954.48**
a.	Loans secured by physical/real estate collateral	30,811.68	27,764.48
b.	Loans secured by financial collateral	260.83	190.00
c.	Loans secured by guarantees		
2	**Unsecured Loans**	-	-
3	Total Loans	31,072.50	27,954.48