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**