

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	4,882,192	4,882,192
b	General Reserves	2,521,074	2,448,051
c	Share Premium Account	-	-
d	Retained Earnings	160,328	59,204
Less:-		-	-
e	Losses for the Current Year	-	-
f	Crossholdings of Tier 1 instruments issue	(733)	(733)

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	233,565	217,567
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	482,059	456,008
g	Reserve For loan Loss	98,666	232,672
h	Subordinated Debt	500,000	500,000
	Less: amount of subordinated debt to be	1,096	423,014
i	Profit	42,649	369,115

Item 23: Risk weighted Exposure Table (Current Year and COPPY)

Current Year

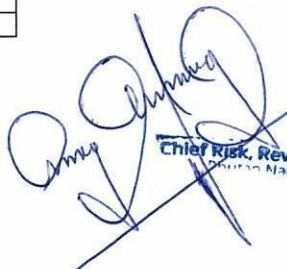
Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	15,399,437	0%	-
2	20% Risk Weighted Assets	3,843,109	20%	768,622
3	50% Risk Weighted Assets	2,854,882	50%	1,427,441
4	100% Risk Weighted Assets	55,572,374	100%	55,572,374
5	Operational Risk	3,137,602		3,137,602

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	13,855,006	0%	-
2	20% Risk Weighted Assets	2,852,902	20%	570,580
3	50% Risk Weighted Assets	3,132,765	50%	1,566,382
4	100% Risk Weighted Assets	50,340,815	100%	50,340,815
5	Operational Risk	2,486,286		2,486,286

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,562,861	7,388,715
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	1,355,844	1,352,348
3	Total Qualifying capital	8,906,362	8,740,710
4	Core CAR	12.42%	13.44%
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	14.62%	15.90%
6	Leverage Ratio	9.74%	10.53%


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Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	56,690	6,056	70,519	11,070
b.	Manufacturing/Industry	5,379,228	621,360	4,649,278	348,781
c.	Service & Tourism	10,958,461	163,522	9,745,275	229,648
d.	Trade & Commerce	11,022,253	1,033,059	10,816,273	1,225,731
e.	Housing	17,802,595	280,842	15,561,463	271,446
f.	Transport	1,257,350	97,940	1,755,439	131,283
g.	Loans to Purchase Securities	511,662	2,769	104,816	-
h.	Personal Loan/LDCL/CC	101,799	9,802	98,227	9,440
i.	Education Loan	612,332	5,958	1,874,370	-
j.	Loan Against Term Deposit	1,759,566	-	2,081,552	1,484
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	397,739	1,533	419,994	332
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	1,681,971	51,734	1,538,815	61,751
p.	Others	73,702	11,471	72,636	4,767
		51,615,349	2,286,047	48,788,654	2,295,733


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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	8,989,568	8,637,167
a.	Governments		-
b.	Governments Corporation		49,089
c.	Public Companies		-
d.	Private Companies	8,932,968	8,558,019
e.	Individuals	56,599	30,058
f.	Commercial Banks		-
g.	Non-Bank Financial Institutions		-
2	Term Loans	42,625,781	40,151,488
a.	Governments	-	-
b.	Governments Corporation		-
c.	Public Companies	4,087	97
d.	Private Companies	40,654,781	12,517,989
e.	Individuals	1,964,496	27,625,170
f.	Commercial Banks		133
g.	Non-Bank Financial Institutions	2,418	8,099
		51,615,349	

(0.00)

Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
1 Amount of NPLs (Gross)	1,737,027	1,875,199
a. Sub-Standard	549,020	420,534
b. Doubtful	434,258	335,193
c. Loss	1,302,769	1,540,006
2 Specific Provisions	1,470,785	1,641,594
a. Substandard	106,140	89,996
b. Doubtful	204,764	166,166
c. Loss	1,159,881	1,385,432
3 Interest - in -Suspense	221,819	237,449
a. Substandard	18,320	13,433
b. Doubtful	24,730	21,290
c. Loss	178,769	202,726
4 Net NPLs	593,443	416,690
a. Substandard	424,560	317,104
b. Doubtful	204,764	147,737
c. Loss	(35,881)	(48,151)
5 Gross NPLs to Gross Loans	4.43%	4.71%
6 Net NPLs to Net Loans	1.19%	-0.08%
7 General Provision	482,059	456,008
a. Standard	453,400	439,450
b. Watch	28,660	16,557


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Item 27:

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

As of period ending 30.06.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,577,104	0	0	0	0	0	0	7,577,104
Govt. Securities	0	0	0	0	0	0	6,771,016	6,771,016
Investment securities	0	0	0	3,759,073	0	48,299	184,110	3,991,482
Loans & advances to banks	0	0	0	0	0	0	0	0
Loans & advances to customers	796,829	703,346	1,769,355	3,769,871	1,878,815	2,165,578	38,838,951	49,922,745
Other assets	107,743	6,811	205,036	53,047	0	19,359	1,565,578	1,957,574
TOTAL	8,481,676	710,157	1,974,391	7,581,991	1,878,815	2,233,235	47,359,655	70,219,920
Amounts owed to other banks ***	597,416	4,156,557	1,652,257	200,678	0	500,246	156,903	7,264,056
Demand deposits	5,356,824	0	0	0	0	0	0	5,356,824
Savings deposits	14,985,926	0	0	0	0	0	0	14,985,926
Time deposits	7,891	1,453,608	883,574	3,169,929	858,033	1,168,172	25,752,189	33,293,395
Bonds & other negotiable instruments	0	0	0	0	0	0	500,557	500,557
Other liabilities	338,920	22,098	17,468	35,584	18,477	21,470	8,365,144	8,819,161
TOTAL	21,286,977	5,632,263	2,553,299	3,406,191	876,510	1,689,887	34,774,793	70,219,920
Assets/Liabilities	398	126	773	2,226	2,144	1,322	1,362	1,000
Net Mismatch in each Time Interval	(12,805,301)	(4,922,106)	(578,908)	4,175,800	1,002,305	543,348	12,584,862	0
Cumulative Net Mismatch	(12,805,301)	(17,727,407)	(18,306,315)	(14,130,515)	(13,128,210)	(12,584,862)	0	0

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

As of period ending 30.06.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,499,001	-	-	-	-	-	-	7,499,001
Govt. Securities	-	-	-	1,004,890	-	-	4,750,309	5,755,198
Investment securities	-	-	-	2,697,363	-	-	234,290	2,931,653
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	11,145,155	473,440	1,264,205	2,511,391	1,532,675	2,284,732	27,698,012	46,909,611
Other assets	256,370	8,705	112,129	54,542	-	13,432	1,489,087	1,934,264
TOTAL	18,900,527	482,144	1,376,334	6,268,187	1,532,675	2,298,164	34,171,697	65,029,728
Amounts owed to other banks ***	456,691	1,806,281	200,096	500,096	-	-	14,719	2,977,882
Demand deposits	4,707,233	-	-	-	-	-	-	4,707,233
Savings deposits	14,782,685	-	-	-	-	-	-	14,782,685
Time deposits	16,468	293,139	665,065	1,389,317	1,684,505	1,814,750	26,294,440	32,124,747
Bonds & other negotiable instruments	-	-	-	-	-	506,904	-	506,904
Other liabilities	1,201,182	141,105	12,537	24,377	15,117	22,576	8,513,383	9,930,276
TOTAL	21,131,323	2,240,524	877,697	1,913,789	1,699,622	2,344,230	34,822,542	65,029,728
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	- 2,230,797	- 1,758,380	- 498,636	- 4,354,397	- 166,946	- 46,066	- 650,844	0
Cumulative Net Mismatch	- 2,230,797	- 3,989,176	- 3,490,540	- 863,857	- 696,911	- 650,844	0	0

Item 28:

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

As of period ending 30.06.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,577,104	0	0	0	0	0	0	7,577,104
Govt. Securities	0	0	0	0	0	0	6,771,016	6,771,016
Investment securities	0	0	0	3,642,155	0	48,299	301,028	3,991,482
Loans & advances to banks	0	0	0	0	0	0	0	0
Loans & advances to customers	1,619,780	720,585	1,774,115	3,808,353	1,894,432	2,061,418	38,044,061	49,922,745
Other assets	107,743	6,811	205,036	53,047	0	19,359	1,565,578	1,957,574
TOTAL	9,304,627	727,397	1,979,151	7,503,555	1,894,432	2,129,075	46,681,684	70,219,920
Amounts owed to other banks ***	597,416	5,407,459	0	602,033	0	500,246	156,903	7,264,056
Demand deposits	5,356,824	0	0	0	0	0	0	5,356,824
Savings deposits	14,985,926	0	0	0	0	0	0	14,985,926
Time deposits	5,862	883,352	0	46,508	155,732	1,079,671	31,122,271	33,293,395
Bonds & other negotiable instruments	0	0	0	0	0	0	500,557	500,557
Other liabilities	330,505	16,397	3,941	142	9,898	12,061	8,446,217	8,819,161
TOTAL	21,276,534	6,307,207	3,941	648,682	165,630	1,591,978	40,225,948	70,219,920
Assets/Liabilities	437	115	502,141	11,567	11,438	1,337	1,160	1,000
Net Mismatch in each Time Interval	(11,971,906)	(5,579,811)	1,975,209	6,854,872	1,728,803	537,097	6,455,736	0
Cumulative Net Mismatch	(11,971,906)	(17,551,717)	(15,576,508)	(8,721,635)	(6,992,833)	(6,455,736)	0	0

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

As of period ending 30.06.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,499,001	-	-	-	-	-	-	7,499,001
Govt. Securities	-	-	-	-	-	-	5,755,198	5,755,198
Investment securities	-	-	-	2,697,363	-	-	234,290	2,931,653
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	11,537,146	484,728	1,297,674	2,588,429	1,590,124	2,253,858	27,157,652	46,909,611
Other assets	256,370	8,705	112,129	54,542	-	13,432	1,489,087	1,934,264
TOTAL	19,292,517	493,432	1,409,803	5,340,334	1,590,124	2,267,290	34,636,227	65,029,728
Amounts owed to other banks ***	456,691	1,503,308	-	1,003,164	-	-	14,719	2,977,882
Demand deposits	4,707,233	-	-	-	-	-	-	4,707,233
Savings deposits	14,782,685	-	-	-	-	-	-	14,782,685
Time deposits	16,827	25,509	-	101,877	67,374	1,580,968	30,365,847	32,124,747
Bonds & other negotiable instruments	-	-	-	-	-	-	506,904	506,904
Other liabilities	1,193,627	137,075	1,689	1,217	1,507	4,374	8,590,786	9,930,276
TOTAL	21,123,409	1,665,892	1,689	1,106,258	68,881	1,585,342	39,478,256	65,029,728
Assets/Liabilities	0	0	1	0	0	0	0	0
Net Mismatch in each Time Interval	- 1,830,892	- 1,172,460	1,408,114	4,234,076	1,521,243	681,948	- 4,842,029	0
Cumulative Net Mismatch	- 1,830,892	- 3,003,352	- 1,595,238	2,638,838	4,160,081	4,842,029	0	0


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Item 30: Assets and Investments

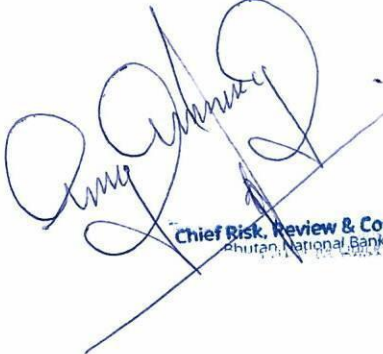
Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities		-
b	RGOB Bonds/Securities	6,687,999	5,687,999
c	Corporate Bonds	115,326	115,332
d	Others		
	<i>Sub-total</i>	5,803,331	7,377,935
2	Equity Investments		
	Public Companies	114,075	114,075
	Private Companies		-
	Commercial Banks	69,302	2,500
	Non-Bank Financial Institutions	40,294	40,294
<i>Less</i>			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	2,276,730	1,724,663
<i>Less</i>			
k	Accumulated Depreciation	823,114	673,205
l	Fixed Assets (Net Book Value)	1,453,615	1,051,457

Item 31: Geographical Distribution of Exposures

SL#		Domestic		India		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	(168,343)	46,086	85,917	817,369	757,715	575,715
2	Time deposits held with other banks	3,456,614	2,515,247	48,299		185,541	182,117

Item 32: Credit Risk Exposures by collateral

SL#	Particular	Current Period	COPPY
	Secured Loans	51,615,349	48,743,867
1	Loans secured by physical/real estate collateral	47,682,758	44,681,324
2	Loans secured by financial collateral	2,243,677	2,531,485
3	Loans secured by guarantees	1,688,914	1,531,058
	Unsecured Loans	-	44,787
	Total Loans	51,615,349	48,788,654


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