

Item 21: Tier 1 Capital and its sub-components

Sl.No		Current Period	COPPY
1	<b>Total Tier 1 Capital</b>		
a	Paid-Up Capital	3,291,935.96	3,291,935.96
b	General Reserves	2,327,363.73	2,157,135.73
c	Share Premium Account		-
d	Retained Earnings	41,531.26	-
Less:-			-
e	Losses for the Current Year		(227,504.51)

Item 22: Tier 2 Capital and its sub-components

Sl.No		Current Period	COPPY
1	<b>Tier II Capital</b>		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	131,941.85	106,542.97
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	354,000.00	354,000.00
f	General Provision	223,550.52	200,978.19
g	Capital Grants		-
h	Subordinated Debt	850,000.00	850,000.00
i	Profit for the Year	16,457.91	-

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	7,268,457.96	0%	-
2	20% Risk Weighted Assets	3,321,039.73	20%	664,207.95
3	50% Risk Weighted Assets	737,614.75	50%	368,807.37
4	100% Risk Weighted Assets	25,792,095.00	100%	25,792,095.00
5	150% Risk Weighted Assets	1,156,300.40	150%	1,734,450.60
6	Risk-weight for operational risk	2,557,464.70	100%	2,557,464.70
				-
				-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,968,115.26	0%	-
2	20% Risk Weighted Assets	3,020,016.65	20%	604,003.33
3	50% Risk Weighted Assets	-	50%	-
4	100% Risk Weighted Assets	23,519,555.85	100%	23,519,555.85
5	150% Risk Weighted Assets	1,321,673.73	150%	1,982,510.60

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,657,097.98	5,217,834.22
a	<i>Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)</i>		
b	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	1,298,978.75	1,304,511.30
3	Total Qualifying capital	6,902,509.87	6,470,444.56
4	Core CAR	18.18%	18.40%
a	<i>Of which CcyB (if applicable) expressed as % of RWA</i>		
b	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	22.18%	22.82%
6	Leverage Ratio	13.85%	15.42%



Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	478.14	478.14	735.06	735.06
b.	Manufacturing/Industry	4,092,492.86	745,533.19	3,759,261.95	760,353.15
c.	Service & Tourism	4,413,328.05	274,921.64	3,652,711.21	677,092.70
d.	Trade & Commerce	6,816,450.14	1,697,342.04	6,341,333.31	1,362,012.06
e.	Housing	7,126,642.66	409,517.73	6,781,612.75	645,042.71
f.	Transport	1,396,842.55	155,679.24	1,106,998.48	131,098.66
g.	Loans to Purchase Securities	52,667.41	15.04	68,533.15	27,249.70
h.	Personal Loan/LDCL/CC	341,562.38	165,955.84	423,549.26	196,156.32
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	128,161.77	(54.65)	97,743.35	10,945.20
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	360,369.93	3,509.01	284,173.75	4,023.70
n.	Loans to Govt. Owned Corporation	-	-	523,961.92	(0.00)
o.	Consumer Loan (GE)	771,354.03	20,365.58	586,567.43	16,970.50
		<b>25,500,349.91</b>	<b>3,473,262.80</b>	<b>23,627,181.62</b>	<b>3,831,679.77</b>

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

Sl.No	Counter- party	Current Period	COPPY
<b>1</b>	<b>Overdrafts</b>	-	-
a.	Governments	0	0.00
b.	Governments Corporation	4.0655	0.00
c.	Public Companies	5,996,294.59	4,340.10
d.	Private Companies	129,267.76	5,273,653.83
e.	Individuals	-	134,634.29
f.	Commercial Banks	419,817.81	-
g.	Non-Bank Financial Institutions	-	422,417.62
<b>2</b>	<b>Term Loans</b>	-	-
a.	Governments	285.57762	-
b.	Governments Corporation	0	-
c.	Public Companies	504,088.87	524,114.75
d.	Private Companies	6,250,031.37	6,231,649.49
e.	Individuals	12,153,247.05	11,013,307.27
f.	Commercial Banks	-	0.00
g.	Non-Bank Financial Institutions	-	3620.41117
		<b>25,453,037.10</b>	<b>23,607,737.77</b>

Item 29: Non Performing Loans and Provisions

		Current Period	COPPY
<b>1</b>	<b>Amount of NPLs (Gross)</b>		
a.	Substandard	1,063,506.12	1,550,717.41
b.	Doubtful	927,652.15	788,335.28
c.	Loss	1,482,104.53	1,492,627.08
<b>2</b>	<b>Specific Provisions</b>	0	0
a.	Substandard	215,872.55	332,934.87
b.	Doubtful	440,834.38	376,413.07
c.	Loss	1,390,216.28	1,555,520.61
<b>3</b>	<b>Interest - in -Suspense</b>	0	0
a.	Substandard	39,022.36	61,723.29
b.	Doubtful	75,546.61	58,379.99
c.	Loss	155,470.23	125,034.21
<b>4</b>	<b>Net NPLs</b>	0	0
a.	Substandard	808,611.21	1,156,059.25
b.	Doubtful	411,271.16	353,542.22
c.	Loss	(63,581.97)	(187,927.73)
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	0.14	0.16
<b>6</b>	<b>Net NPLs to Net Loans</b>	4.06%	5.36%
<b>7</b>	<b>General Provision</b>		
a.	Standard	200,702.36	181,124.08
b.	Watch	22,848.16	19,854.11



Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a	RMA Securities	2,962,400.00	1,495,431.55
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115,332.00	165,332.00
d	Others	-	-
	<b>Sub-total</b>	<b>3,077,732.00</b>	<b>1,660,763.55</b>
<b>2</b>	<b>Equity Investments</b>		
	Public Companies	119,562.56	119,562.56
	Private Companies	-	-
	Commercial Banks	2,500.00	2,500.00
	Non-Bank Financial Institutions	40,793.96	40,793.96
	<i>Less</i>		
i	Specific Provisions	-	-
<b>3</b>	<b>Fixed Assets</b>		
j	Fixed Assets (Gross)	769,665.99	637,298.60
	<i>Less</i>		
k	Accumulated Depreciation	272,530.52	238,439.48
l	Fixed Assets (Net Book Value)	497,135.47	398,859.12

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	3,649,213.70	2,380,519.80	298,314.36	197,528.85	454,686.05	224,539.70
Time deposits held with other banks	2,681,563.70	1,883,465.16	0		293,267.36	307,934.86
Borrowings	884,545.21	854,430.14	0			

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
<b>1</b>	<b>Secured Loans</b>	<b>25,500,349.91</b>	<b>23,627,181.62</b>
a.	Loans secured by physical/real estate collateral	24,543,526.12	22,868,660.78
b.	Loans secured by financial collateral	180,829.18	166,276.50
c.	Loans secured by guarantees	775,994.61	592,244.35
<b>2</b>	<b>Unsecured Loans</b>	-	-
<b>3</b>	<b>Total Loans</b>	<b>25,500,349.91</b>	<b>23,627,181.62</b>

