

Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2020	31.03.2019
1.	Total Tier 1 Capital	5,885,151,055.61	6,414,654,442.42
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,098,677,529.55	1,853,534,689.42
c.	Share Premium Account	-	-
d.	Retained Earnings	1,084,543,541.02	1,561,119,753.00
Less:-			
e.	Losses for the Current Year(including OCI/(Loss))	(298,070,014.95)	-
f.	Buyback of FI's own shares	-	-
g.	Holdings of Tier 1 instruments issued by FIs	-	-

Item 22: Tier 2 Capital and Its Sub-components

S.No.		31.03.2020	31.03.2019
1.	Tier II Capital	698,128,062.48	416,000,685.25
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	256,931,397.82	236,607,530.61
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	441,196,664.65	13,898,351.43
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	-	165,494,803.21

Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	31.03.2020		31.03.2019	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,162,606,502.82	-	12,297,548,411.43	-
2.	20% Risk Weighted Assets	20%	7,370,043,806.48	1,474,008,761.30	4,804,482,049.62	960,896,409.92
3.	50% Risk Weighted Assets	50%	646,152,846.00	323,076,423.00	456,465,604.69	228,232,802.35
4.	100% Risk Weighted Assets	100%	46,000,077,071.39	46,000,077,071.39	43,245,727,925.75	43,245,727,925.75
5.	150% Risk Weighted Assets	150%	1,463,064,682.52	2,194,597,023.78	233,935,090.16	350,902,635.24
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
Grand Totals			73,641,944,909.21	49,991,759,279.47	61,038,159,081.65	44,785,759,773.26

* includes total assets of Nu. 72,519,844,651.98 and Contingent Liabilities of Nu.1,122,100,257.23

Item 24: Capital Adequacy Ratios

S.No.		31.03.2020	31.03.2019
1.	Tier 1 Capital	5,885,151,055.61	6,414,654,442.42
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.	Secotr 3		
2.	Tier 2 Capital	698,128,062.48	416,000,685.25
3.	Total qualifying Capital	6,583,279,118.09	6,830,655,127.67
4.	Core CAR	11.77%	14.32%
3.	BIA	3,458,909,110.49	3,076,240,704.14
a.	of which CCyB (If applicable) expressed as % of RWA		
b.	of which SCR (If applicable) expressed as % of RWA		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
5.	CAR	12.32%	14.27%
6.	Leverage Ratio	7.99%	10.51%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2020		31.03.2019	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	213,717,764.44	11,174,238.53	187,831,346.88	1,917,421.86
2	Manufacturing/Industry	4,851,441,892.34	429,697,755.96	4,116,334,665.69	86,672,916.27
3	Service & Tourism	12,351,413,193.70	880,317,951.75	10,086,347,055.67	240,270,144.85
4	Trade & Commerce	2,611,949,382.80	523,979,044.19	2,373,239,557.56	224,935,217.64
5	Housing	14,732,814,518.49	668,065,608.32	11,021,840,118.77	431,520,651.85
6	Transport	1,848,239,771.80	690,698,424.05	2,104,638,998.60	177,560,910.20
7	Loans to Purchase Securities	312,295,528.90	-	367,037,495.21	11,276,870.76
8	Personal Loans	832,843,266.92	163,162,917.12	971,741,122.78	128,286,512.04
9	Education Loan	729,339,921.29	29,633,981.39	544,711,396.24	8,510,178.86
10	Loan against term deposits	136,403,235.98	17,166,012.10	128,238,790.07	8,343,489.34
11	Loans to FI (s)	3,436,084.98	3,436,084.98	579,935.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	359,503,834.07	359,911.25	433,520,330.60	3,595,738.60
14	Loans to govt Owned Companies	1,768,713,656.94	-	1,616,417,205.27	-
15	Consumer Loan	4,898,085,150.67	52,080,389.90	4,227,498,271.07	40,300,867.70
	Total	45,650,197,203.32	3,469,772,319.54	38,179,976,290.39	1,363,190,919.97



