



Note 6.0 - MACRO PRUDENTIAL DISCLOSURES

a. Quantitative Disclosures:

Item 1: Tier 1 Capital and Its Sub-components			
S.No.		31.12.2016	31.12.2015
1.	Total Tier 1 Capital	5,309,508,203.66	3,778,716,906.91
a.	Paid-Up Capital	3,000,000,000.00	1,500,000,000.00
b.	General Reserves	979,362,937.39	1,908,383,187.85
c.	Share Premium Account	-	-
d.	Retained Earnings	1,330,145,266.27	370,333,719.06
<i>Less:-</i>			
e.	Losses for the Current Year	-	-

Item 2: Tier 2 Capital and Its Sub-components			
S.No.		31.12.2016	31.12.2015
1.	Tier II Capital	896,958,185.74	1,670,805,326.25
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	196,681,812.67	152,000,000.00
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	200,276,373.07	191,234,067.03
g.	Capital Grants	-	-
h.	Subordinated Debt	500,000,000.00	500,000,000.00
i.	Profit for the Year	-	827,571,260.22



Item 3: Risk Weighted Exposure Table

S.No.	Assets	Risk Weight %	31.12.2016		31.12.2015	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,057,002,681.18	-	13,822,739,169.37	-
2.	20% Risk Weighted Assets	20%	4,920,259,711.48	984,051,942.30	5,746,195,849.10	1,149,239,169.82
3.	50% Risk Weighted Assets	50%	598,983,452.58	299,491,726.29	3,384,537,757.56	1,692,268,878.78
4.	100% Risk Weighted Assets	100%	24,725,821,670.95	24,725,821,670.95	11,246,663,846.94	11,246,663,846.94
5.	150% Risk Weighted Assets	150%	236,056,224.81	354,084,337.22	3,358,858,071.70	5,038,287,107.56
6.	200% Risk Weighted Assets	200%	-	-	5,138,965,860.40	10,277,931,720.79
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	1,803,863,454.06	5,411,590,362.19
Grand Totals			48,538,123,741.00	26,363,449,676.75	44,501,824,009.13	34,815,981,086.08

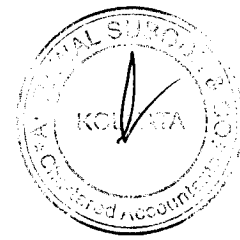
(Handwritten signature)

(Handwritten signature)



Item 4: Capital Adequacy Ratios			
S.No.		31.12.2016	31.12.2015
1.	Tier 1 Capital	5,309,508,203.66	3,778,716,906.91
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.	Secotr 3		
2.	Tier 2 Capital	896,958,185.74	1,670,805,326.25
3.	Total qualifying Capital	6,206,466,389.40	5,449,522,233.16
4.	Core CAR	20.14%	10.85%
3.	BIA	2,362,431,957.68	
a.	<i>of which CCyB (If applicable) expressed as % of RWA</i>		
b.	<i>of which SCR (If applicable) expressed as % of RWA</i>		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
5.	CAR	21.61%	15.65%
6.	Leverage Ratio	10.94%	8.49%





Item 5: Loans and NPL by Sectoral Classification

Sl #	Sector	31.12.2016		31.12.2015	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	36,512,615.30	-	21,849,841.53	-
2	Manufacturing/Industry	3,134,943,641.46	21,938,450.18	2,829,740,398.37	18,601,531.12
3	Service & Tourism	4,061,622,343.70	220,292,337.69	2,933,768,917.60	67,240,677.76
4	Trade & Commerce	1,414,517,007.74	51,702,189.97	1,634,229,871.24	147,620,111.33
5	Housing	5,456,667,072.61	323,305,405.07	5,372,658,833.88	262,897,528.59
6	Transport	790,439,485.53	90,674,339.97	586,185,859.66	77,350,196.72
7	Loans to Purchase Securities	173,318,012.71	-	179,921,028.19	-
8	Personal Loans	1,443,012,199.35	184,849,404.87	1,790,495,462.93	221,470,081.22
9	Education Loan	67,994,508.02	6,633,162.63	46,505,775.76	9,288,939.66
10	Loan against term deposits	102,444,107.38	3,545,116.04	92,762,653.81	-
11	Loans to FI (s)	596,875,658.86	-	378,961,826.57	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	424,291,766.45	1,037,074.22	309,721,535.54	2,386,939.81
14	Loans to govt. Owned Companies	697,394,844.19	-	645,713,506.85	-
15	Consumer Loan	3,115,228,121.10	53,188,031.27	3,090,351,562.00	55,304,779.03
	Total	21,515,261,384.40	957,165,511.91	19,912,867,073.93	862,160,785.24



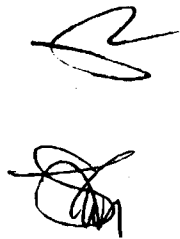

Item 6: Loans (Overdrafts and term loans) by type of counter- party

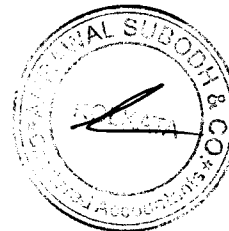
Sl #	Counter Party	31.12.2016	31.12.2015
1	Overdrafts	4,300,868,436.41	3,207,415,532.93
a	Government	-	-
b	Government Corporations	101,517,547.64	957,802.91
c	Public Companies	378,021,396.68	320,922,113.32
d	Private Companies	2,656,764,456.59	2,208,131,438.06
e	Individuals	567,689,376.64	298,442,352.07
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	596,875,658.86	378,961,826.57
2	Term Loans	17,207,976,679.43	16,665,011,800.47
a	Government	-	-
b	Government Corporations	595,877,296.55	644,755,703.94
c	Public Companies	216,633,659.81	182,756,308.76
d	Private Companies	3,998,219,520.65	3,977,645,122.84
e	Individuals	12,397,246,202.42	11,859,854,664.93
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	21,508,845,115.84	19,872,427,333.40
	Bills	529,042.50	34,517,674.60
	Credit Cards	5,887,226.06	5,922,065.93
	Total Loan Outstanding	21,515,261,384.40	19,912,867,073.93



Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

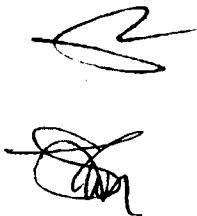
As of period ending 31.12.15	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	683,542,660.91	-	-	-	-	-	-	683,542,660.91
Government Securities	-	2,977,500,000.00	2,487,687,500.00	-	-	-	-	5,465,187,500.00
Investment securities	-	-	-	-	-	-	2,320,436,710.45	2,320,436,710.45
Loans & advances to banks	1,426,393,849.10	133,020,000.00	300,000,000.00	500,000,000.00	1,165,100,000.00	-	-	3,524,513,849.10
Loans & advances to customers	45,041.40	43,494,069.98	294,561,813.84	667,480,440.75	1,118,710,761.04	279,280,816.67	16,713,364,930.60	19,116,937,874.27
Other assets	-	7,235,789,789.49	268,145,442.24	-	-	-	523,763,569.31	8,027,698,801.04
TOTAL ASSETS	2,109,981,551.41	10,389,803,859.47	3,350,394,756.08	1,167,480,440.75	2,283,810,761.04	279,280,816.67	19,557,565,210.36	39,138,317,395.77
Amounts owed to other banks	715,599,025.65	-	-	-	-	-	-	715,599,025.65
Demand deposits	14,417,876,584.79	-	-	-	-	-	-	14,417,876,584.79
Savings deposits	8,603,961,888.48	-	-	-	-	-	-	8,603,961,888.48
Time deposits	2,000.00	127,795,089.82	484,438,914.39	472,109,924.38	1,551,649,128.99	1,086,556,501.03	4,790,098,554.31	8,512,650,112.92
Bonds & other negotiable instruments	-	-	-	-	-	-	500,000,000.00	500,000,000.00
Other liabilities	-	-	1,438,707,550.77	-	-	-	4,949,522,233.16	6,388,229,783.93
TOTAL LIABILITIES	23,737,439,498.92	127,795,089.82	1,923,146,465.16	472,109,924.38	1,551,649,128.99	1,086,556,501.03	10,239,620,787.47	39,138,317,395.77
Assets/Liabilities	0.09	81.30	1.74	2.47	1.47	0.26	1.91	1.00
Net Mismatch in each Time Interval	(21,627,457,947.51)	10,262,008,769.65	1,427,248,290.91	695,370,516.37	732,161,632.05	(807,275,684.36)	9,317,944,422.89	-
Cumulative Net Mismatch	(21,627,457,947.51)	10,262,008,769.65	11,689,257,060.56	12,384,627,576.92	13,116,789,208.97	12,309,513,524.61	21,627,457,947.51	21,627,457,947.51





Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.12.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	744,021,387.03							744,021,387.03
Gov't Securities		1,488,700,800.00	1,792,244,000.00					3,280,944,800.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	1,311,661,164.06		1,685,900,000.00	300,000,000.00				3,297,561,164.06
Loans & advances to customers	0.00	58,547,422.40	1,360,153,947.94	570,204,517.60	917,536,638.41	543,352,711.77	17,275,083,564.12	20,724,878,802.24
Other assets		13,335,272,098.22	456,936,240.71				594,067,738.63	14,386,276,077.56
TOTAL ASSETS	2,055,682,551.09	14,882,520,320.62	5,295,234,188.64	870,204,517.60	917,536,638.41	543,352,711.77	20,208,838,013.20	44,773,368,941.34
Amounts owed to other banks	477,794,543.81							477,794,543.81
Demand deposits	15,268,082,401.53							15,268,082,401.53
Savings deposits	10,808,920,368.95							10,808,920,368.95
Time deposits	4,650,729.17	217,174,577.30	642,633,944.34	1,077,746,772.04	1,013,960,618.55	2,087,752,201.85	5,034,114,909.74	10,078,033,752.99
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			1,934,071,484.66				5,706,466,389.40	7,640,537,874.06
TOTAL LIABILITIES	26,559,448,043.46	217,174,577.30	2,576,705,429.00	1,077,746,772.04	1,013,960,618.55	2,087,752,201.85	11,240,581,299.14	44,773,368,941.34
Assets/Liabilities	0.08	68.53	2.06	0.81	0.90	0.26	1.80	1.00
Net Mismatch in each Time Interval	(24,503,765,492.37)	14,665,345,743.32	2,718,528,759.64	(207,542,254.44)	(96,423,980.14)	(1,544,399,490.08)	8,968,256,714.07	(0.00)
Cumulative Net Mismatch	(24,503,765,492.37)	14,665,345,743.32	17,383,874,502.96	17,176,332,248.52	17,079,908,268.38	15,535,508,778.30	24,503,765,492.37	24,503,765,492.37





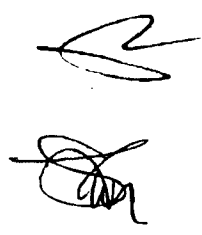
Item 8: Assets (net of provisions) and Liabilities by Original Maturity

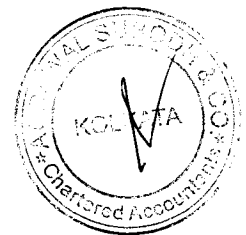
As of period ending 31.12.15	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	683,542,660.91	-	-	-	-	-	-	683,542,660.91
Government Securities	-	-	5,465,187,500.00	-	-	-	-	5,465,187,500.00
Investment securities	-	-	-	-	-	-	2,320,436,710.45	2,320,436,710.45
Loans & advances to banks	1,426,393,849.10	-	133,020,000.00	-	-	665,100,000.00	1,300,000,000.00	3,524,513,849.10
Loans & advances to customers	-	-	29,912,287.67	3,801,822.25	136,582,226.58	150,383,570.12	18,796,257,967.65	19,116,937,874.27
Other assets	-	7,235,789,789.49	268,145,442.24	-	-	-	523,763,569.31	8,027,698,801.04
TOTAL ASSETS	2,109,936,510.01	7,235,789,789.49	5,896,265,229.91	3,801,822.25	136,582,226.58	815,483,570.12	22,940,458,247.41	39,138,317,395.77
Amounts owed to other banks	715,599,025.65	-	-	-	-	-	-	715,599,025.65
Demand deposits	14,417,876,584.79	-	-	-	-	-	-	14,417,876,584.79
Savings deposits	8,603,961,888.48	-	-	-	-	-	-	8,603,961,888.48
Time deposits	-	-	-	11,146,301.37	102,899,100.00	253,326,867.03	8,145,277,844.52	8,512,650,112.92
Bonds & other negotiable instruments	-	-	-	-	-	-	500,000,000.00	500,000,000.00
Other liabilities	-	-	1,438,707,550.77	-	-	-	4,949,522,233.16	6,388,229,783.93
TOTAL LIABILITIES	23,737,437,498.92	0.00	1,438,707,550.77	11,146,301.37	102,899,100.00	253,326,867.03	13,594,800,077.68	39,138,317,395.77
Assets/Liabilities	0.09	-	4.10	0.34	1.33	3.22	1.69	1.00
Net Mismatch in each Time Interval	(21,627,500,988.91)	7,235,789,789.49	4,457,557,679.14	(7,344,479.12)	33,683,126.58	562,156,703.09	9,345,658,169.73	-0.00
Cumulative Net Mismatch	(21,627,500,988.91)	7,235,789,789.49	11,693,347,468.63	11,686,002,989.51	11,719,686,116.09	12,281,842,819.17	21,627,500,988.91	21,627,500,988.91



Item 8: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.12.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	744,021,387.03							744,021,387.03
Gov't Securities			3,280,944,800.00					3,280,944,800.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	1,311,661,164.06	500,000,000.00	935,900,000.00	250,000,000.00	-	300,000,000.00		3,297,561,164.06
Loans & advances to customers	-	26,673,244.73	20,142,404.44	154,110,747.03	5,388,134.93	241,754,365.63	20,276,809,905.48	20,724,878,802.24
Other assets		13,335,272,098.22	456,936,240.71				594,067,738.63	14,386,276,077.56
TOTAL ASSETS	2,055,682,551.09	13,861,945,342.95	4,693,923,445.14	404,110,747.03	5,388,134.93	541,754,365.63	23,210,564,354.56	44,773,368,941.34
Amounts owed to other banks	477,794,543.81							477,794,543.81
Demand deposits	15,268,082,401.53							15,268,082,401.53
Savings deposits	10,808,920,368.95							10,808,920,368.95
Time deposits	-	5,987,729.17	11,410,978.81	36,475,965.85	51,807,997.17	3,029,305,552.51	6,943,045,529.48	10,078,033,752.99
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			1,934,071,484.66				5,706,466,389.40	7,640,537,874.06
TOTAL LIABILITIES	26,554,797,314.29	5,987,729.17	1,945,482,463.47	36,475,965.85	51,807,997.17	3,029,305,552.51	13,149,511,918.88	44,773,368,941.34
Assets/Liabilities	0.08	2,315.06	2.41	11.08	0.10	0.18	1.77	1.00
Net Mismatch in each Time Interval	(24,499,114,763.20)	13,855,957,613.78	2,748,440,981.67	367,634,781.18	(46,419,862.24)	(2,487,551,186.88)	10,061,052,435.68	0.00
Cumulative Net Mismatch	(24,499,114,763.20)	13,855,957,613.78	16,604,398,595.46	16,972,033,376.64	16,925,613,514.40	14,438,062,327.52	24,499,114,763.20	24,499,114,763.20



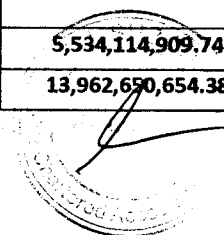
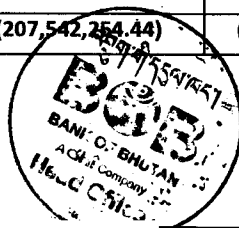


Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.2015	Time to re-pricing				Non-interest bearing	Total
	0-3 months	3-6 months	6-12 months	More than 12 months		
Assets						
Cash and Balances with Banks	433,020,000.00	500,000,000.00	1,165,100,000.00	-	9,311,208,624.90	11,409,328,624.90
Treasury Bills	5,465,187,500.00	-	-	-	-	5,465,187,500.00
Loans and Advances	338,100,925.21	667,480,440.75	1,397,991,577.71	16,713,364,930.60	-	19,116,937,874.27
Investment Securities	-	-	-	2,221,682,000.00	98,754,710.45	2,320,436,710.45
Other Assets	34,517,674.60	-	-	-	791,909,011.55	826,426,686.15
Total financial assets	6,270,826,099.81	1,167,480,440.75	2,563,091,577.71	18,935,046,930.60	10,201,872,346.90	39,138,317,395.77
Liabilities						
Deposits	612,236,004.21	472,109,924.38	2,638,205,630.02	4,790,098,554.31	23,737,437,498.92	32,250,087,611.84
Borrowings	-	-	-	500,000,000.00	-	500,000,000.00
Other Liabilities	-	-	-	-	6,388,229,783.93	6,388,229,783.93
Total financial liabilities	612,236,004.21	472,109,924.38	2,638,205,630.02	5,290,098,554.31	30,125,667,282.85	39,138,317,395.77
Total interest Re-pricing gap	5,658,590,095.60	695,370,516.37	(75,114,052.31)	13,644,948,376.29	(19,923,794,935.95)	-

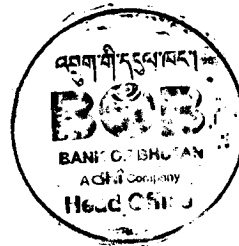
Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.2016	Time to re-pricing				Non-interest bearing	Total
	0-3 months	3-6 months	6-12 months	More than 12. months		
Assets						
Cash and Balances with Banks	1,685,900,000.00	300,000,000.00	-	-	15,390,425,606.81	17,376,325,606.81
Treasury Bills	3,280,944,800.00	-	-	-	-	3,280,944,800.00
Loans and Advances	1,418,701,370.33	570,204,517.60	1,460,889,350.18	17,275,083,564.12	-	20,724,878,802.24
Investment Securities	-	-	-	2,221,682,000.00	118,004,710.45	2,339,686,710.45
Other Assets	529,042.50	-	-	-	1,051,003,979.34	1,051,533,021.84
Total financial assets	6,386,075,212.83	870,204,517.60	1,460,889,350.18	19,496,765,564.12	16,559,434,296.60	44,773,368,941.34
Liabilities						
Deposits	864,459,250.81	1,077,746,772.04	3,101,712,820.40	5,034,114,909.74	26,554,797,314.29	36,632,831,067.28
Borrowings	-	-	-	500,000,000.00	-	500,000,000.00
Other Liabilities	-	-	-	-	7,640,537,874.06	7,640,537,874.06
Total financial liabilities	864,459,250.81	1,077,746,772.04	3,101,712,820.40	5,534,114,909.74	34,195,335,188.35	44,773,368,941.34
Total interest Re-pricing gap	5,521,615,962.02	(207,542,254.44)	(1,640,823,470.22)	13,962,650,654.38	(17,635,900,891.75)	(0.00)

Item 10: Nonperforming Loans and Provisions

Sl #	Particulars	31.12.16	31.12.2015
1	Amount of NPL's (Gross)		
a	Substandard	273,436,959.42	131,049,713.21
b	Doubtful	105,681,116.05	244,524,677.33
c	Loss	578,047,436.44	486,586,394.70
2	Specific Provisions		
a	Substandard	63,858,549.94	29,256,313.81
b	Doubtful	53,633,542.83	115,265,966.75
c	Loss	445,735,890.38	358,944,646.61
3	Interest in Suspense		
a	Substandard	10,179,052.11	4,551,036.02
b	Doubtful	7,011,136.40	25,604,160.14
c	Loss	132,311,546.06	127,641,748.09
4	Net NPLs		
a	Substandard	199,399,357.37	97,242,363.38
b	Doubtful	45,036,436.82	103,654,550.44
c	Loss	-	-
5	Gross NPL's to Gross Loans	4.45%	4.33%
6	Net NPLs to net Loans	1.14%	1.01%
7	General Provisions	200,276,373.07	191,234,067.03
a	Standard	193,932,850.15	172,099,545.34
b	Watch	6,343,522.92	19,134,521.69



Item 11: Assets and Investments

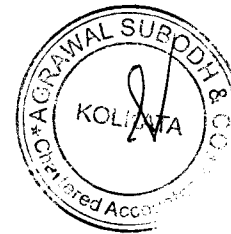
S.No.	Investment	31.12.2016	31.12.2015
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,280,944,800.00	5,465,187,500.00
b.	RGOB Bonds/Securities	-	-
c.	Corporate Bonds	2,221,682,000.00	2,221,682,000.00
d.	Others		
	<i>Sub-Total</i>	5,502,626,800.00	7,686,869,500.00
2.	Equity Investments		
a.	Public Companies	85,467,710.45	65,717,710.45
b.	Private Companies	-	-
c.	Commercial Banks	12,726,000.00	12,726,000.00
d.	Non-Bank Financial Institutions	19,811,000.00	20,311,000.00
	<i>Less</i>		
e.	Specific Provisions	-	-
	<i>Sub-Total</i>	118,004,710.45	98,754,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	965,062,344.24	828,801,443.48
	<i>Less:</i>		
b.	Accumulated Depreciation	370,994,605.61	305,037,874.17
c.	Fixed Assets (Net Book Value)	594,067,738.63	523,763,569.31






Item 12: Foreign exchange assets and liabilities

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			31.12.2015	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
US Dollar	320,850,133.52	821,880,190.66	(501,030,057.14)	827,450,910.00	-	827,450,910.00	326,420,852.86	8.64
Singaporean Dollar	8,871,180.59	-	8,871,180.59	-	-	-	8,871,180.59	0.23
Euro	45,048,299.88	10,715,690.89	34,332,608.99	-	-	-	34,332,608.99	0.91
Australian Dollar	122,906,734.40	-	122,906,734.40	-	-	-	122,906,734.40	3.25
Canadian Dollar	3,875,863.52	-	3,875,863.52	-	-	-	3,875,863.52	0.10
Hong Kong Dollar	469,138.50	-	469,138.50	-	-	-	469,138.50	0.01
British Pound	15,676,916.73	-	15,676,916.73	-	-	-	15,676,916.73	0.41
Swiss Franc	4,264,211.66	-	4,264,211.66	-	-	-	4,264,211.66	0.11
Japanese Yen	12,663,334.12	-	12,663,334.12	-	-	-	12,663,334.12	0.34
Danish Kroner	24,260,475.14	-	24,260,475.14	-	-	-	24,260,475.14	0.64
Swedish Kroner	3,975.00	-	3,975.00	-	-	-	3,975.00	0.00
Norwegian Kroner	35,626.00	-	35,626.00	-	-	-	35,626.00	0.00
Core Capital							3,778,716,906.91	-



Item 12: Foreign exchange assets and liabilities

Monthly/Year /Weekly	LIQUID FOREIGN CURRENCY HOLDINGS (Upto one week)			LONG TERM FOREIGN CURRENCY HOLDINGS (More than one week)			Nu. In millions	31.12.2016
<u>CURRENCY</u>	Assets in Foreign Currency	Liabilities in Foreign Currency	NET SHORT TERM POSITION	Assets in Foreign Currency	Liabilities in Foreign Currency	LONG TERM NET POSITION	OVERALL NET POSITION	OVERALL NET POSITION*/ CORE CAPITAL
	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7 = 3 + 6	8
USD	554,655,537.71	824,839,490.33	(270,183,952.62)	171,981,450.00	-	171,981,450.00	(98,202,502.62)	-2.21
SGD	15,206,997.81	-	15,206,997.81	-	-	-	15,206,997.81	0.34
EURO	13,486,705.15	32,191,676.12	(18,704,970.97)	-	-	-	(18,704,970.97)	-0.42
AUD	87,423,764.81	-	87,423,764.81	-	-	-	87,423,764.81	1.97
CAD	2,929,811.16	-	2,929,811.16	-	-	-	2,929,811.16	0.07
HKD	725,240.40	-	725,240.40	-	-	-	725,240.40	0.02
GBP	25,010,650.62	-	25,010,650.62	-	-	-	25,010,650.62	0.56
CHF	7,131,593.73	-	7,131,593.73	-	-	-	7,131,593.73	0.16
JPY	30,156,134.88	-	30,156,134.88	-	-	-	30,156,134.88	0.68
DKK	16,131,015.95	-	16,131,015.95	-	-	-	16,131,015.95	0.36
SEK	3,745.00	-	3,745.00	-	-	-	3,745.00	0.00
NOK	40,239.00	-	40,239.00	-	-	-	40,239.00	0.00
TOTAL	752,901,436.22	857,031,166.45	-104,129,730.23	171,981,450.00	0.00	171,981,450.00	67,851,719.77	1.53

Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Demand Deposits held with other banks	14,268,055.55	200,000.00	598,983,452.58	898,292,591.41	698,409,655.93	527,901,257.69
Time deposits held with other banks	1,850,000,000.00	1,300,000,000.00	-	-	135,900,000.00	798,120,000.00
Borrowings	500,000,000.00	500,000,000.00	-	-	-	-



Item: 14 Credit Risk Exposure by Collateral

Sl #	Particular	31.12.2016	31.12.2015
1	Secured Loans	21,499,481,168.55	19,895,806,373.48
a	Loans secured by physical/real estate collateral	16,799,983,121.50	15,359,885,604.09
b	Loans Secured by financial collateral	894,269,991.02	687,175,596.36
c	Loans secured by guarantees	3,805,228,056.03	3,848,745,173.03
2	Unsecured Loans	15,780,215.85	17,060,700.45
3	Total Loans	21,515,261,384.40	19,912,867,073.93

Item 15: Earnings Ratios

Sl.No.	Ratio	31.12.2016
1	Interest Income as a percentage of Average Assets	6.53%
2	Non-interest income as a percentage of Average Assets	1.02%
3	Operating Profit as a percentage of Average Assets	3.49%
4	Return on Assets	2.37%
5	Business (Deposits plus Advances) per employee (Nu. In million)	81.73
6	Profit per employee (Nu. In million)	1.60

Item 16: Penalties imposed by RMA in the past period

SL#	31.12.2016		31.12.2015	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
	NIL		NIL	

Item 17: Customer Complaints

SL#	Particular	31.12.2016	31.12.2015
1	No. of complaints pending at the beginning of the year	34	45
2	No. of complaints received during the year	1,1086	10,865
3	No. of complaints redressed during the year	1,1045	10,876
4	No. of complaints pending at the end of the year	75	34





Item 18: Provision Coverage Ratio

Year	Gross NPL	Additional NPL	Additional Specific Provision	Additional Interest Suspense	Required PCR (60% of Add NPL 6=(60%*Col.3)	Accretion to the buffer 7=(6-5-4)	Countercyclical provision buffer (Stock) 8
1	2	3	4	5			
31.12.2016	957,165,511.91	95,004,726.67	59,761,055.97	(8,295,209.68)	57,002,836.00	5,536,989.71	
31.12.2015	862,160,785.24	(93,082,844.87)	9,212,682.51	20,871,336.67	(55,849,706.92)	(85,933,726.10)	

Item 19: Concentration of Credit and Deposits

SI #	Particulars	31.12.2016	31.12.2015
1	Total loans to 10 largest borrowers	5,697,943,726.59	5,097,157,105.31
2	<i>As % of total loans</i>	29.57%	26.45%
3	Total deposits of the 10 largest depositors	18,320,177,708.27	10,232,860,480.62
4	<i>As % of total deposits</i>	54.70%	30.55%

Item 20: Exposure to 5 Largest NPL accounts

SI #	Particulars	31.12.2016	31.12.2015
1	Five largest NPL accounts	360,038,881.64	354,908,184.48
2	% of Total NPLs	37.62%	41.24%