

Item 1: Tier 1 Capital and Its Sub-components

S.No.		31.12.2018	31.12.2017
1.	Total Tier 1 Capital	5,348,733,914.83	5,336,007,914.84
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	1,333,120,806.30	1,333,120,806.30
c.	Share Premium Account	-	-
d.	Retained Earnings	1,015,613,108.53	1,015,613,108.54
Less:-			
e.	Losses for the Current Year	-	-
f.	Buyback of FI's own shares	-	-
	Holdings of Tier 1 instruments		
g.	issued by FIs	-	(12,726,000.00)

Item 2: Tier 2 Capital and Its Sub-components

S.No.		31.12.2018	31.12.2017
1.	Tier II Capital	1,572,784,720.46	808,450,003.09
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	205,731,717.74	205,731,717.74
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	353,249,428.55	258,010,321.51
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	1,013,803,574.17	344,707,963.84



Item 3: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	31.12.2018		31.12.2017	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	13,362,517,024.06	-	18,634,300,893.60	-
2.	20% Risk Weighted Assets	20%	4,677,784,771.17	935,556,954.23	5,163,575,851.77	1,032,715,170.35
3.	50% Risk Weighted Assets	50%	644,599,629.21	322,299,814.61	293,020,757.56	146,510,378.78
4.	100% Risk Weighted Assets	100%	40,843,978,374.32	40,843,978,374.32	31,511,159,817.18	31,511,159,817.18
5.	150% Risk Weighted Assets	150%	34,629,441.64	51,944,162.46	33,213,237.25	49,819,855.88
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	Grand Totals		59,563,509,240.40	42,153,779,305.61	55,635,270,557.36	32,740,205,222.19

Item 4: Capital Adequacy Ratios

S.No.		31.12.2018	31.12.2017
1.	Tier 1 Capital	5,348,733,914.83	5,336,007,914.84
a.	<i>of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)</i>		
b.	<i>Requirements (SCR) (If applicable)</i>		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
2.	Tier 2 Capital	1,572,784,720.46	808,450,003.09
3.	Total qualifying Capital	6,921,518,635.29	6,144,457,917.93
4.	Core CAR	12.69%	16.30%
3.	BIA	2,693,516,356.74	2,580,612,757.40
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	15.43%	17.40%
6.	Leverage Ratio	8.98%	9.59%



Item 5: Loans and NPL by Sectoral Classification

Sl No	Sector	31.12.2018		31.12.2017	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	153,757,485.64	523,004.77	58,844,642.65	-
2	Manufacturing/Industry	3,616,611,647.02	12,187,054.58	3,212,233,731.49	12,055,264.44
3	Service & Tourism	9,729,859,973.16	151,859,692.75	6,564,002,688.07	163,279,029.10
4	Trade & Commerce	2,331,237,623.67	143,877,394.87	1,690,977,704.64	51,400,085.88
5	Housing	10,331,651,406.41	350,194,039.40	6,723,056,769.41	367,733,388.53
6	Transport	2,020,875,150.53	144,248,107.77	1,205,149,275.38	65,322,731.32
7	Loans to Purchase Securities	381,552,540.70	-	250,253,021.06	3,029,898.74
8	Personal Loans	1,022,440,353.43	109,292,272.09	1,266,117,450.32	136,719,981.23
9	Education Loan	498,799,843.85	6,438,797.05	259,554,949.96	3,654,186.75
10	Loan against term deposits	124,483,888.20	453,695.18	63,248,137.57	226,871.10
11	Loans to FI (s)	-	-	380,457,125.80	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	459,778,658.41	-	542,002,017.50	58,273.77
14	Loans to govt Owned Companies	1,693,342,045.36	-	1,669,149,520.58	-
15	Consumer Loan	4,067,996,915.09	37,050,061.35	3,329,219,226.16	50,874,228.89
	Total	36,432,387,531.47	956,124,119.81	27,214,266,260.59	854,353,939.75



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

Sl No	Counter Party	31.12.2018	31.12.2017
1	Overdrafts	5,530,615,333.46	4,449,242,309.80
a	Government	-	-
b	Government Corporations	144,669,449.52	70,835,969.72
c	Public Companies	391,767,611.41	180,065,902.54
d	Private Companies	4,557,096,241.99	3,255,568,361.98
e	Individuals	437,082,030.54	562,314,949.76
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	380,457,125.80
2	Term Loans	30,885,263,089.61	22,753,999,171.73
a	Government	-	-
b	Government Corporations	1,548,672,595.84	1,598,313,550.86
c	Public Companies	293,237,246.11	140,471,573.40
d	Private Companies	9,713,266,152.81	6,733,485,923.32
e	Individuals	19,330,087,094.85	14,281,728,124.15
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	36,415,878,423.07	27,203,241,481.53
	Bills	193,305.00	477,994.50
	Credit Cards	16,315,803.40	10,546,784.56
	Total Loan Outstanding	36,432,387,531.47	27,214,266,260.59



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

As of period ending 31.12.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	866,748,643.45							866,748,643.45
Gov't Securities		5,479,582,200.00						5,479,582,200.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks		300,000,000.00			988,666,700.00			1,288,666,700.00
Loans & advances to customers	0.00	208,164,167.50	1,556,657,272.97	1,032,158,999.88	1,526,468,197.76	811,974,003.01	30,375,276,907.18	35,510,699,548.30
Other assets		8,706,024,307.58	820,697,276.21				760,625,746.59	10,287,347,330.38
TOTAL ASSETS	866,748,643.45	14,693,770,675.08	2,377,354,549.18	1,032,158,999.88	2,515,134,897.76	811,974,003.01	33,475,589,364.22	55,772,731,132.58
Amounts owed to other banks	49,906,617.31							49,906,617.31
Demand deposits	20,307,918,179.25							20,307,918,179.25
Savings deposits	15,553,389,348.67							15,553,389,348.67
Time deposits	43,343,086.28	205,142,792.29	1,358,010,763.94	887,295,685.95	804,549,069.25	743,999,802.50	6,576,803,238.18	10,619,144,438.39
Bonds & other negotiable instruments								0.00
Other liabilities			2,320,853,913.67				6,921,518,635.29	9,242,372,548.96
TOTAL LIABILITIES	35,954,557,231.51	205,142,792.29	3,678,864,677.61	887,295,685.95	804,549,069.25	743,999,802.50	13,498,321,873.47	55,772,731,132.58
Assets/Liabilities	0.02	71.63	0.65	1.16	3.13	1.09	2.48	1.00
Net Mismatch in each Time Interval	(35,087,808,588.06)	14,488,627,882.79	(1,301,510,128.43)	144,863,313.93	1,710,585,828.51	67,974,200.51	19,977,267,490.75	0.00
Cumulative Net Mismatch	(35,087,808,588.06)	14,488,627,882.79	13,187,117,754.35	13,331,981,068.28	15,042,566,896.80	15,110,541,097.31	35,087,808,588.06	35,087,808,588.06

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

As of period ending 31.12.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	768,699,868.86							768,699,868.86
Gov't Securities			6,671,021,000.00					6,671,021,000.00
Investment securities			98,235,616.44				2,339,686,710.45	2,437,922,326.89
Loans & advances to banks			300,000,000.00		700,615,600.00	750,000,000.00		1,750,615,600.00
Loans & advances to customers	0.00	127,925,717.07	922,437,226.51	903,278,522.86	983,317,285.48	628,675,753.42	22,820,580,305.64	26,386,214,810.97
Other assets		12,106,670,892.33	569,818,522.05				664,567,550.99	13,341,056,965.37
TOTAL ASSETS	768,699,868.86	12,234,596,609.40	8,561,512,365.00	903,278,522.86	1,683,932,885.48	1,378,675,753.42	25,824,834,567.08	51,355,530,572.09
Amounts owed to other banks	58,726,219.18							58,726,219.18
Demand deposits	18,663,015,013.94							18,663,015,013.94
Savings deposits	12,818,463,287.29							12,818,463,287.29
Time deposits	12,462.13		321,933,211.54	900,886,482.71	1,442,972,954.49	887,407,660.85	7,803,496,103.75	11,356,708,875.47
Bonds & other negotiable instruments								0.00
Other liabilities			2,301,433,258.46				6,157,183,917.75	8,458,617,176.21
TOTAL LIABILITIES	31,540,216,982.54	0.00	2,623,366,470.00	900,886,482.71	1,442,972,954.49	887,407,660.85	13,960,680,021.50	51,355,530,572.09
Assets/Liabilities	0.02	#DIV/0!	3.26	1.00	1.17	1.55	1.85	1.00
Net Mismatch in each Time Interval	(30,771,517,113.68)	12,234,596,609.40	5,938,145,895.00	2,392,040.15	240,959,930.99	491,268,092.57	11,864,154,545.58	0.00
Cumulative Net Mismatch	(30,771,517,113.68)	12,234,596,609.40	18,172,742,504.39	18,175,134,544.55	18,416,094,475.53	18,907,362,568.10	30,771,517,113.68	30,771,517,113.68

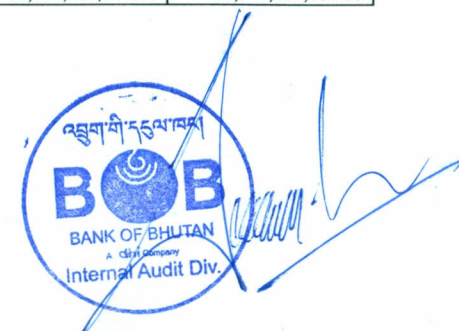


Item 8: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.12.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	866,748,643.45							866,748,643.45
Gov't Securities		5,479,582,200.00						5,479,582,200.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks		300,000,000.00			988,666,700.00			1,288,666,700.00
Loans & advances to customers	-	15,219,658.01	5,636,633.24	128,144,492.60	61,188,322.33	473,961,894.38	34,826,548,547.73	35,510,699,548.30
Other assets	-	8,706,024,307.58	820,697,276.21	-	-	-	760,625,746.59	10,287,347,330.38
TOTAL ASSETS	866,748,643.45	14,500,826,165.59	826,333,909.45	128,144,492.60	1,049,855,022.33	473,961,894.38	37,926,861,004.78	55,772,731,132.58
Amounts owed to other banks	49,906,617.31							49,906,617.31
Demand deposits	20,307,918,179.25							20,307,918,179.25
Savings deposits	15,553,389,348.67							15,553,389,348.67
Time deposits	-	-	-	13,667,878.08	10,919,000.00	1,351,979,475.91	9,242,578,084.40	10,619,144,438.39
Bonds & other negotiable instruments							-	0.00
Other liabilities	-	-	2,320,853,913.67	-	-	-	6,921,518,635.29	9,242,372,548.96
TOTAL LIABILITIES	35,911,214,145.23	0.00	2,320,853,913.67	13,667,878.08	10,919,000.00	1,351,979,475.91	16,164,096,719.69	55,772,731,132.58
Assets/Liabilities	0.02	#DIV/0!	0.36	9.38	96.15	0.35	2.35	1.00
Net Mismatch in each Time Interval	(35,044,465,501.78)	14,500,826,165.59	(1,494,520,004.22)	114,476,614.52	1,038,936,022.33	(878,017,581.53)	21,762,764,285.09	0.00
Cumulative Net Mismatch	(35,044,465,501.78)	14,500,826,165.59	13,006,306,161.37	13,120,782,775.89	14,159,718,798.22	13,281,701,216.69	35,044,465,501.78	35,044,465,501.78

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

As of period ending 31.12.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	768,699,868.86							768,699,868.86
Gov't Securities				6,671,021,000.00				6,671,021,000.00
Investment securities					98,235,616.44		2,339,686,710.45	2,437,922,326.89
Loans & advances to banks						1,678,790,000.00	71,825,600.00	1,750,615,600.00
Loans & advances to customers	-	0.00	10,996,229.02	213,940,205.87	100,737,572.67	155,073,346.21	25,905,467,457.21	26,386,214,810.97
Other assets	0	12106670892	569818522	0	0	0	664,567,550.99	13,341,056,965.37
TOTAL ASSETS	768,699,868.86	12,106,670,892.33	580,814,751.07	6,884,961,205.87	198,973,189.11	1,833,863,346.21	28,981,547,318.65	51,355,530,572.09
Amounts owed to other banks	58,726,219.18							58,726,219.18
Demand deposits	18,663,015,013.94							18,663,015,013.94
Savings deposits	12,818,463,287.29							12,818,463,287.29
Time deposits	-	25,587,000.00	46,205,102.00	76,300,732.88	75,737,463.01	4,048,899,946.84	7,083,978,630.74	11,356,708,875.47
Bonds & other negotiable instruments							-	0.00
Other liabilities	0	0	2301433258	0	0	0	6157183918	8,458,617,176.21
TOTAL LIABILITIES	31,540,204,520.41	25,587,000.00	2,347,638,360.46	76,300,732.88	75,737,463.01	4,048,899,946.84	13,241,162,548.49	51,355,530,572.09
Assets/Liabilities	0.02	473.16	0.25	90.23	2.63	0.45	2.19	1.00
Net Mismatch in each Time Interval	(30,771,504,651.55)	12,081,083,892.33	(1,766,823,609.39)	6,808,660,472.99	123,235,726.10	(2,215,036,600.63)	15,740,384,770.16	0.00
Cumulative Net Mismatch	(30,771,504,651.55)	12,081,083,892.33	10,314,260,282.94	17,122,920,755.92	17,246,156,482.02	15,031,119,881.39	30,771,504,651.55	30,771,504,651.55



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

As of period ending 31.12.18	Time to re-pricing				Non-interest bearing	Total
	0-90 days	91-180 days	181-365 days	366<=		
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks	866,748,643.45	-	-	-	8,705,831,002.58	9,572,579,646.03
Treasury Bills	5,479,582,200.00	-	-	-	-	5,479,582,200.00
Loans and Advances	2,064,821,440.47	1,032,158,999.88	3,327,108,900.77	30,375,276,907.18	-	36,799,366,248.30
Investment Securities			-	2,339,686,710.45	-	2,339,686,710.45
Other Assets	193,305.00				1,581,323,022.80	1,581,516,327.80
Total financial assets	8,411,345,588.92	1,032,158,999.88	3,327,108,900.77	32,714,963,617.63	10,287,154,025.38	55,772,731,132.58
Liabilities						
Deposits	1,606,496,642.51	887,295,685.95	1,548,548,871.75	6,576,803,238.18	35,911,214,145.23	46,530,358,583.62
Borrowings				-		-
Other Liabilities					9,242,372,548.96	9,242,372,548.96
Total financial liabilities	1,606,496,642.51	887,295,685.95	1,548,548,871.75	6,576,803,238.18	45,153,586,694.19	55,772,731,132.58
Total interest Re-pricing gap	6,804,848,946.41	144,863,313.93	1,778,560,029.02	26,138,160,379.45	(34,866,432,668.81)	0.00

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

As of period ending 31.12.2017	Time to re-pricing				Non-interest bearing	Total
	0-90 days	91-180 days	181-365 days	366<=		
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks	768,699,868.86	-	-	-	12,106,192,897.83	12,874,892,766.69
Treasury Bills	6,671,021,000.00	-	-	-	-	6,671,021,000.00
Loans and Advances	1,350,362,943.58	903,278,522.86	3,062,608,638.89	22,820,580,305.64	-	28,136,830,410.97
Investment Securities			-	2,339,686,710.45	-	2,339,686,710.45
Other Assets	477,994.50				1,234,386,073.04	1,234,864,067.54
Total financial assets	8,790,561,806.94	903,278,522.86	3,062,608,638.89	25,160,267,016.09	13,340,578,970.87	51,257,294,955.65
Liabilities						
Deposits	321,945,673.67	900,886,482.71	2,330,380,615.34	7,803,496,103.75	31,540,204,520.41	42,896,913,395.88
Borrowings				-		-
Other Liabilities					8,458,617,176.21	8,458,617,176.21
Total financial liabilities	321,945,673.67	900,886,482.71	2,330,380,615.34	7,803,496,103.75	39,998,821,696.62	51,355,530,572.09
Total interest Re-pricing gap	8,468,616,133.27	2,392,040.15	732,228,023.55	17,356,770,912.34	(26,658,242,725.75)	(98,235,616.44)



Item 10: Non performing Loans and Provisions

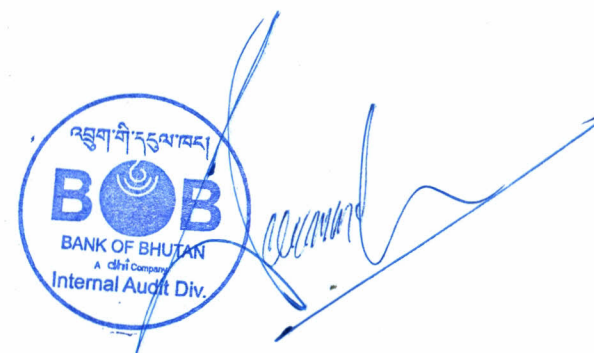
Sl.No.	Particulars	31.12.18	31.12.2017
1	Amount of NPL's (Gross)	956,124,119.81	854,353,939.74
a	Substandard	114,389,130.74	101,101,009.44
b	Doubtful	111,290,650.24	64,985,869.50
c	Loss	730,444,338.83	688,267,060.80
2	Specific Provisions	697,546,906.23	568,853,447.74
a	Substandard	23,206,984.25	25,474,865.35
b	Doubtful	54,944,135.80	31,871,853.12
c	Loss	619,395,786.19	511,506,729.27
3	Interest in Suspense	223,947,771.94	182,845,947.57
a	Substandard	3,003,317.77	2,422,128.69
b	Doubtful	5,970,174.84	3,663,487.34
c	Loss	214,974,279.33	176,760,331.54
4	Net NPLs	138,555,168.32	102,654,544.44
a	Substandard	88,178,828.72	73,204,015.40
b	Doubtfull	50,376,339.60	29,450,529.04
c	Loss	-	-
5	Gross NPL's to Gross Loans	2.62%	3.14%
6	Net NPLs to net Loans	0.38%	0.38%
7	General Provisions	353,249,428.55	258,081,189.34
a	Standard	333,518,943.78	248,989,255.30
b	Watch	19,730,484.77	9,091,934.04

Gross Loans	36,432,387,531.47	27,214,266,260.59
Gross NPL	956,124,119.81	854,353,939.75
Net NPLs	138,555,168.32	102,654,544.44
NET LOANS	35,510,892,853.30	26,462,566,865.28



Item 11: Assets and Investments

S.No.	Investment	31.12.2018	31.12.2017
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	5,479,582,200.00	6,671,021,000.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,221,682,000.00	2,319,917,616.44
d.	Others	-	-
	Sub-Total	7,701,264,200.00	8,990,938,616.44
2.	Equity Investments		
a.	Public Companies	85,467,710.45	85,467,710.45
b.	Private Companies		
c.	Commercial Banks	12,726,000.00	12,726,000.00
d.	Non-Bank Financial Institutions	19,811,000.00	19,811,000.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	118,004,710.45	118,004,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,282,689,280.72	1,107,510,625.38
Less:			
b.	Accumulated Depreciation	522,063,534.13	442,943,074.39
c.	Fixed Assets (Net Book Value)	760,625,746.59	664,567,550.99


Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017	31.12.2018	31.12.2017
Demand Deposits held with other banks	200,000.00	200,000.00	644,599,629.21	293,020,757.56	1,172,526,071.17	1,195,836,911.46
Time deposits held with other banks	800,000,000.00	1,550,000,000.00	-	-	488,666,700.00	200,615,600.00
Borrowings	-	-	-	-	-	-

Item 12: Foreign exchange assets and liabilities as at 31.12.2018

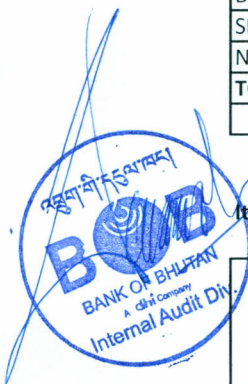
Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	475,167,788.61	622,043,182.27	(146,875,393.66)	526,753,830.60		526,753,830.60	379,878,436.94	7.12
SGD	139,556,799.59	433,844.95	139,122,954.64			-	139,122,954.64	2.61
EURO	41,860,677.13	13,881,591.13	27,979,086.00			-	27,979,086.00	0.52
AUD	465,096,730.65	51,507.58	465,045,223.07			-	465,045,223.07	8.72
CAD	9,778,895.86	-	9,778,895.86			-	9,778,895.86	0.18
HKD	1,019,258.10	-	1,019,258.10			-	1,019,258.10	0.02
GBP	6,619,353.02	-	6,619,353.02			-	6,619,353.02	0.12
CHF	27,000,336.53	312,398.58	26,687,937.95			-	26,687,937.95	0.50
JPY	34,286,271.07	-	34,286,271.07			-	34,286,271.07	0.64
DKK	19,994,296.45	-	19,994,296.45			-	19,994,296.45	0.37
SEK	10,179.00	-	10,179.00			-	10,179.00	0.00
NOK	124,310.00	-	124,310.00			-	124,310.00	0.00
TOTAL	1,220,514,896.01	636,722,524.51	583,792,371.50	526,753,830.60	-	526,753,830.60	1,110,546,202.10	20.81
Core Capital							5,336,007,914.83	

Item 12: Foreign exchange assets and liabilities as at 31.12.2017

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	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	783,335,025.26	1,026,012,571.48	(242,677,546.22)	162,879,152.81		162,879,152.81	(79,798,393.41)	(1.60)
SGD	10,828,432.35		10,828,432.35			-	10,828,432.35	0.22
EURO	62,504,555.40	13,044,021.75	49,460,533.65			-	49,460,533.65	0.99
AUD	234,524,432.29	3,834.09	234,520,598.20			-	234,520,598.20	4.71
CAD	5,045,158.21		5,045,158.21			-	5,045,158.21	0.10
HKD	4,391,269.40		4,391,269.40			-	4,391,269.40	0.09
GBP	36,672,208.01		36,672,208.01			-	36,672,208.01	0.74
CHF	33,973,202.83		33,973,202.83			-	33,973,202.83	0.68
JPY	46,498,070.87		46,498,070.87			-	46,498,070.87	0.93
DKK	8,784,184.32		8,784,184.32			-	8,784,184.32	0.18
SEK	-		-			-	-	-
NOK	-		-			-	-	-
TOTAL	1,226,556,538.94	1,039,060,427.32	187,496,111.62	162,879,152.81	-	162,879,152.81	350,375,264.43	7.03

Core Capital

4,981,971,637.72



Item: 14 Credit Risk Exposure by Collateral

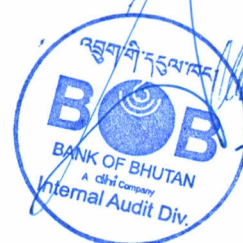
Sl No	Particular	31.12.2018	31.12.2017
1	Secured Loans	36,417,107,315.62	27,198,486,044.74
a	Loans secured by physical/real estate collateral	30,913,277,795.30	22,276,831,037.90
b	Loans Secured by financial collateral	509,880,419.29	740,713,850.76
c	Loans secured by guarantees	4,993,949,101.03	4,180,941,156.08
2	Unsecured Loans	15,280,215.85	15,780,215.85
3	Total Loans	36,432,387,531.47	27,214,266,260.59



Item 15: Earnings Ratios

Sl.No.	Ratio	31.12.2018
1	Interest Income as a percentage of Average Assets	6.28%
2	Non-interest income as a percentage of Average Assets	1.00%
3	Operating Profit as a percentage of Average Assets	2.71%
4	Return on Assets	1.82%
5	Business (Deposits plus Advances) per employee (Nu. In million)	106.96
6	Profit per employee (Nu. In million)	1.32

Interest Income	3,351.44
Non-Interest Income	532.18
Operating Profit	1,448.29
Profit After Tax	1,013.80
Average Assets	53,369.14
Deposits	46,530.36
Loans	35,510.89
Number of employees	767
Total Assets	55,606.00
Opening total Asset	51,132.28



Item 16: Penalties imposed by RMA in the past period

Sl No	31.12.2018		31.12.2017	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
	NIL	NIL	NIL	NIL



Item 17: Customer Complaints

Sl No	Particular	31.12.2018	31.12.2017
1	No. of complaints pending at the beginnin of the year	632	75
2	No. of complaints received during the year	53,716	40,954.00
3	No. of complaints redressed during the year	53,958	40,397.00
4	No. of compalints pending at the end of the year	390	632



Item 18: Provision Coverage Ratio

Year	Gross NPL	Additional NPL	Additional Specific Pro	Additional Interest Suspense	Required PCR (60% of Add NPL	Accretion to the buffer	Countercyclical provision buffer (Stock)
1	2	3	4	5	6=(60%*Col.3)	7=(6-5-4)	8
31.12.2018	956,124,119.81	101,770,180.06	128,693,458.49	41,101,824.37	61,062,108.04	(108,733,174.83)	
31.12.2017	854,353,939.75	(102,811,572.16)	5,625,464.60	33,344,213.00	(61,686,943.30)	(100,656,620.90)	

YEAR	GROSS NPA	SPECIFIC PROVISION	INTEREST SUSPENSE
2015	862,160,785.24	503,466,927.17	157,796,944.25
2016	957,165,511.91	563,227,983.14	149,501,734.57
2017	854,353,939.75	568,853,447.74	182,845,947.57
2018	956,124,119.81	697,546,906.23	223,947,771.94



Item 19: Concentration of Credit and Deposits

Sl.No.	Particulars	31.12.2018	31.12.2017
1	Total loans to 10 largest borrowers	6,268,325,202.32	6,101,939,638.08
2	As % of total loans	17.21%	22.42%
3	Total deposits of the 10 largest depositors	12,522,728,615.97	10,020,054,381.85
4	As % of total deposits	26.91%	23.36%



Item 20: Exposure to 5 Largest NPL accounts

Sl No	Particulars	31.12.2018	31.12.2017
1	Five largest NPL accounts	436,597,123.45	356,093,635.99
2	% of Total NPLs	45.66%	41.74%

