

Bank - Maturity Profile of Assets & Liabilities

	Up to 3 Months	3-12 Months	1-3 Years	3-5 Years	Over 5 Years	Provisions	Total
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
ASSETS							
Cash and Short Term Funds	17,524,560	-	-	-	-	-	17,524,560
Balance with Central Bank	12,731,328	-	-	-	-	-	12,731,328
Treasury Bills/Repo Agreements	10,908,608	14,221,099	-	-	-	-	25,129,707
Treasury Bonds	1,092,167	378,804	7,977,290	766,955	-	(249,383)	9,965,833
Bills of Exchange	4,948,607	-	-	-	-	(839,605)	4,109,002
Loans and Advances*	45,113,215	39,115,158	23,062,843	16,359,665	10,218,066	(15,529,398)	118,339,548
Investments							
-Dealing Securities	254,579	-	-	-	-	(27,913)	226,666
-Unquoted Bond/Shares	41,534	118,063	2,270,969	500,000	764,749	(16,512)	3,678,803
-Subsidiaries	-	-	-	-	669,950	-	669,950
-Associates	-	-	-	-	82,500	(25,000)	57,500
GOSL Bonds	-	-	10,056,320	-	7,323,000	-	17,379,320
Leases	2,140	2,336	24,328	-	-	-	28,804
Total Interest Earning Assets	92,616,737	44,148,600	29,442,843	25,941,135	24,906,336	(16,369,003)	209,841,021
Total Non-Interest Earnings Assets	11,250,561	1,269,939	1,113,405	811,616	137,107	(249,902)	14,332,726
Total Assets	103,867,297	45,418,539	30,556,247	26,752,752	25,043,443	(16,618,905)	224,173,747
LIABILITIES							
Deposits	91,476,342	51,435,435	30,483,831	4,027,000	8,175,787	-	185,598,395
Amount due to Banks	750,884	-	-	-	-	-	750,884
Borrowings - Money Markets	5,085,613	-	-	-	-	-	5,085,613
Borrowings - REPO Agreements	12,870,613	3,517,469	162,085	-	-	-	16,550,167
Borrowings - Refinance/Others	-	-	3,289,420	-	-	-	3,289,420
Pension Liabilities	264,980	-	-	-	-	-	264,980
Total Interest Bearing Liabilities	110,448,432	54,952,904	33,935,336	4,027,000	8,175,787	-	211,539,459
Total Non-Interest Bearing Liabilities	10,168,121	1,415,876	515,950	258,340	144,833	-	12,503,120
Share Holders' Fund	-	-	-	-	131,168	-	131,168
Total Liabilities	120,616,553	56,368,780	34,451,286	4,285,340	8,451,788	-	224,173,747
Net Liquidity Gap	(16,749,255)	(10,950,241)	(3,895,039)	22,467,411	16,591,655	(16,618,905)	-

* Including Group balances receivable.