

Financial Highlights

Last Six Years of Escorts Bank At a Glance

(Rupees in '000')

	2023	2022		2021	2020	2019	2018
FINANCIAL DATA							
Share Capital	1,356,000	1,356,000	-	1,356,000	1,356,000	441,000	441,000
Reserves	(779,202)	(731,511)	(47,691)	(536,259)	(454,332)	(410,241)	(360,942)
Shareholders' Equity	594,627	624,489	(29,862)	819,740	901,668	30,758	80,057
Subordinated Loan	-	-	-	-	137,694	787,694	787,694
Deposits	-	-	-	41,250	51,250	189,711	282,940
Borrowings	-	-	-	-	-	68,894	-
Current Liabilities	117,509	136,171	-	151,360	343,828	651,854	650,940
Total Liabilities	171,826	196,635	-	217,087	456,681	1,385,322	1,419,940
Tangible Fixed Assets	152,906	180,251	-	211,745	203,228	127,138	115,572
Intangible Fixed Assets	4,503	16,909	-	17,808	16,799	128,823	12,826
Financing - Net of Provision	168,914	187,338	-	270,455	241,133	112,782	10,420
Net Investment in Finance Lease	2,166	2,166	-	2,166	2,166	2,166	2,166
Investments & Placements	144,988	81,860	-	149,810	227,213	230,504	279,159
Current Assets	378,852	379,965	-	464,560	709,710	933,529	1,221,108
Total Assets	766,453	839,891	-	1,056,582	1,376,345	1,435,024	1,519,940
OPERATING RESULTS							
Total Revenue	110,651	97,167	13,484	112,325	147,438	112,796	31,809
Markup Expense	-	-	-	-	16,766	39,946	58,572
Operating & Other Expenses	154,609	224,063	(69,454)	174,593	158,886	122,357	206,397
Provision against Non-Performing Loans	3,007	7,970	(4,963)	15,162	143	-	21,158
Profit/(loss) before Tax	(46,966)	(134,866)	87,900	(77,431)	(28,215)	(49,508)	(233,161)
Profit/(loss) after Tax	(48,629)	(196,422)	147,793	(81,482)	(29,910)	(50,296)	(154,409)
FINANCIAL RATIOS							
Loss per Share (Rs.)	(0.36)	(1.45)		(0.60)	(0.22)	(1.14)	(3.50)
Net Asset Value per Share (Rs.)	4.39	4.61		6.05	6.65	0.70	1.82
Market Value per Share (Rs.)	3.12	6.69		10.09	7.80	12.15	32.39
High	6.70	13.04		14.20	14.09	33.49	52.54
Low	2.90	5.99		7.55	6.17	11.94	13.46
Loss Before Tax Ratio (%)	(42.44)	(138.80)		(68.93)	(19.14)	(43.89)	(733.00)
Revenue to Expenses (Times)	0.70	0.42		0.64	0.84	0.69	0.12
Total Assets Turnover Ratio (Times)	0.14	0.12		0.11	0.11	0.08	0.02
Advances to Deposits (Times)	-	-		6.56	4.71	0.59	0.04
Borrowings to Equity (Times)	-	-		-	-	2.24	-
Total Liabilities to Equity (Times)	0.29	0.31		0.26	0.51	45.04	17.74
Current Ratio	3.22	2.79		3.07	2.06	1.43	1.88