



# THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.,

(A Scheduled Bank)

Chamarajpet, Bengaluru - 560018

## ABRIDGED BALANCE SHEET & WORKING RESULTS

(Amt. in Lakhs)

PARTICULARS	Previous Year	Current Year
<b>BALANCE SHEET</b>	<b>31.03.2021</b>	<b>31.03.2022</b>
Capital	84588.62	88041.10
Reserves & Surplus	111152.95	131319.32
Deposits	1186872.79	1219534.25
Borrowings	1054303.51	1245954.53
Other Liabilites & Provisions	93480.99	117142.89
<b>Total Liabilites</b>	<b>2530398.86</b>	<b>2801992.09</b>
Cash & Bank Balance	66297.68	74356.41
Investments	549120.60	593771.02
Loans & Advances	1783841.50	2055438.24
Other Assets	131139.08	78426.42
<b>Total Assets</b>	<b>2530398.86</b>	<b>2801992.09</b>
<b>Profit &amp; Loss Account</b>		
Interest Income	148276.01	157942.17
Other Income	1569.51	3152.14
<b>Total Income</b>	<b>149845.52</b>	<b>161094.31</b>
Interest Expenditure	108845.95	103089.21
Other Expenditure	10958.49	13111.04
<b>Total Expenditure</b>	<b>119804.44</b>	<b>116200.25</b>
<b>Net Profit</b>	<b>6000.00</b>	<b>9000.00</b>
<b>Other Working Results</b>		
CD Ratio(%)	79.60%	83.37%
Recovery Performance ( % )	97.77%	98.12%
Gross NPAs	80892.63	81032.15
Net NPAs	45027.44	31852.22
% of Gross NPAs Total Advance	4.53%	3.94%
% of Net NPAs to Net Loans	2.58%	1.59%
Capital Adequacy Ratio (%)	10.73%	11.10%
<b>Net Worth</b>	<b>193153.76</b>	<b>194520.00</b>

Chief General Manager (F & A)