



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
BALANCE SHEET	31.03.2022	31.03.2023
Capital	88041.10	95801.30
Reserves & Surplus	131319.32	154669.40
Deposits	1219534.25	1265412.29
Borrowings	1245954.53	1480596.77
Other Liabilites & Provisions	117142.89	69758.06
Total Liabilites	2801992.09	3066237.82
Cash & Bank Balance	74356.41	43563.93
Investments	593771.02	548616.53
Loans & Advances	2055438.24	2444345.10
Other Assets	78426.42	29712.26
Total Assets	2801992.09	3066237.82
Profit & Loss Account		
Interest Income	157942.17	194487.93
Other Income	3152.14	784.54
Total Income	161094.31	195272.47
Interest Expenditure	103089.21	129420.69
Other Expenditure	13111.04	13562.66
Total Expenditure	116200.25	142983.35
Net Profit	9000.00	11000.00
Other Working Results		
CD Ratio(%)	83.37%	89.01%
Recovery Performance (%)	98.12%	98.06%
Gross NPAs	81032.15	107670.83
Net NPAs	31852.22	42421.28
% of Gross NPAs Total Advance	3.94%	4.40%
% of Net NPAs to Net Loans	1.59%	1.78%
Capital Adequacy Ratio (%)	11.10%	11.37%
Net Worth	194520.00	220335.34


Chief Executive Officer