



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	31.03.2025	31.03.2026
Capital	98244.00	107508.70
Reserves & Surplus	164266.63	205278.79
Deposits	1427504.62	1543883.64
Borrowings	1699751.68	1829294.50
Other Liabilities & Provisions	118737.43	137560.56
Total Liabilities	3508504.36	3823526.19
Cash & Bank Balance	278689.55	134638.20
Investments	544058.16	743908.70
Loans & Advances	2669239.23	2892079.80
Other Assets	16517.42	52899.49
Total Assets	3508504.36	3823526.19
Profit & Loss Account		
Interest Income	228453.58	251496.66
Other Income	4303.99	3913.15
Total Income	232757.57	255409.81
Interest Expenditure	181447.22	192862.22
Other Expenditure	14281.07	17799.31
Total Expenditure	195728.29	210661.53
Net Profit	6700.00	7500.00
Other Working Results		
CD Ratio(%)	85.35%	85.74%
Gross NPAs	141128.44	192854.22
Net NPAs	80880.47	124141.71
% of Gross NPAs Total Advance	5.29%	6.67%
% of Net NPAs to Net Loans	3.12%	4.40%
Capital Adequacy Ratio (%)	10.59%	11.42%
Net Worth	249481.18	284823.35


Chief Executive Officer