

THE ASSAM CO-OPERATIVE APEX BANK LIMITED :
HEAD OFFICE : GUWAHATI :
A/CS & F.M. Department
ANNEXURE



Format for abridged Balance Sheet and Working results

Audited Position		(Rs. in lakh)	
PARTICULARS	Previous Year	Current Year	
Balance Sheet	31-03-2014	31-03-2015	
Capital	973.91	1083.62	
Reserves & Surplus	4303.55	5077.35	
Deposits	195091.97	188849.75	
Borrowings	737.27	486.82	
Other Liabilities	24145.29	16766.84	
Total Liabilities	225251.99	212264.38	
Cash and Bank Balances	6384.17	8572.89	
Investments	126827.82	102856.49	
Loans and Advances	68663.36	78733.24	
Other Assets	23376.64	22101.76	
Total Assets	225251.99	212264.38	
Profit & Loss Account			
Interest Income	15577.05	18212.59	
Other Income	490.38	195.48	
Total Income	16067.43	18408.07	
Interest Expenditure	9213.27	10945.22	
Other Expenditure	5958.68	6688.26	
Total Expenditure	15171.95	17633.48	
Profit & Loss Account	895.48	774.59	
Other Working Results (as per NABARD Assessment)			
CD Ratio (%)	35.20%	41.69%	
Recovery performance (%)	48.89%	52.15%	
Gross NPAs	10523.71	11128.68	
Net NPAs	3661.66	6354.61	
% of Gross NPAs to total advances	15.33%	14.13%	
% of net NPA s to net loans	5.92%	8.59%	
Capital adequacy ratio (%)	9.21%	10.10%	
Net Worth	3514.59	4306.88	


General Manager(A&FM)