

THE KANARA DCC BANK LTD,SIRSI

ANNEXURE

Abridged BalanceSheet and Working results

(Rs. in lakh)

| PARTICULARS | Previous Year | Current Year |
|-----------------------------------|----------------------|---------------------|
| Balance Sheet | 31/03/2016 | 31/03/2017 |
| Capital | 4015.13 | 5052.51 |
| Reserves & Surplus | 8107.55 | 8631.80 |
| Deposits | 144136.05 | 168210.05 |
| Borrowings | 31655.26 | 37074.00 |
| Other liabilities | 10560.20 | 9984.89 |
| Total Liabilities | 198474.19 | 228953.25 |
| | | |
| Cash and Bank balances | 7732.10 | 9538.06 |
| Investments | 69608.36 | 79010.17 |
| Loans and advances | 115236.12 | 133777.27 |
| Other assets | 5897.61 | 6627.75 |
| Total Assets | 198474.19 | 228953.25 |
| | | |
| Profit & LossAccount | | |
| Interest Income | 15818.35 | 17494.48 |
| Other Income | 322.16 | 419.10 |
| Total Income | 16140.51 | 17913.58 |
| Interest Expenditure | 12290.53 | 13383.00 |
| Other Expenditure | 3158.73 | 3807.07 |
| Total Expenditure | 15449.26 | 17190.07 |
| Profit / Loss | 691.25 | 723.51 |
| | | |
| Other Working Results | | |
| CD Ratio (%) | 79.95 | 79.53 |
| Recovery performance (%) | 97.89 | 98.00 |
| Gross NPAs | 4897.21 | 4415.20 |
| Net NPAs | 2679.62 | 1646.68 |
| % of Gross NPAs to total advances | 4.25 | 3.30 |
| % of Net NPAs to net loans | 2.37 | 1.26 |
| Capital adequacy ratio (%) | 10.50 | 10.47 |
| Net Worth | 9138.67 | 10582.36 |