

**THE MEGHALAYA COOPERATIVE APEX BANK LTD.,
HEAD OFFICE, SHILLONG - 793001**

Audited Abridged Balance Sheet and Working Results of the Bank

(₹ in Lakh)

Particulars	Position as on	Position as on	Position as on
Balance Sheet	31-03-2024	31-03-2025	31-03-2026
Capital	1022.45	1092.78	1173.57
Reserves & Surplus	20771.02	22508.14	24508.04
Deposits	376429.24	396569.04	413665.09
Borrowings	6036.08	5606.55	16243.30
Other Liabilities	34216.24	34727.81	35662.13
Total Liabilities	438475.03	460504.32	491252.13
Cash and bank balances	23925.95	24398.18	25512.16
Investments	210691.01	229364.28	254389.46
Loans and advances	187443.01	190940.21	195792.62
Other Assets	16415.06	15801.65	15557.89
Total Assets	438475.03	460504.32	491252.13
Profit & Loss Account			
Interest Income	26551.25	28867.91	30362.52
Other Income	1766.36	1965.55	1979.04
Total Income	28317.61	30833.46	32341.56
Interest Expenditure	15357.59	16986.63	17647.86
Other Expenditure	11290.49	12015	12664.8
Total Expenditure	26648.08	29001.63	30312.66
Net Profit	1669.53	1831.83	2028.90
Other Working Results			
CD Ratio (%)	50.00%	48.00%	48.15%
Recovery performance (%)	57.99%	37.65%	28.13%
Gross NPAs	14991.21	13881.35	15534.70
Net NPAs	3165.40	1040.00	2090.72
% of gross NPAs to total advances	8.00%	7.27%	7.93%
% of Net NPAs to Net loans	1.80%	0.58%	1.15%
Capital adequacy ratio (%)	24.58%	23.01%	23.18%
Net Worth	20146.79	23600.92	25681.61

Sd/-
(O.E.J. NONGBRI)
MANAGING DIRECTOR