



**The Andhra Pradesh State Cooperative Bank Limited**  
**Profit and Loss Account for the year ended on 31-Mar-2026**

Income	Schedule No	Year ended on 31-Mar-2026 (Current Year) Rs.	Year ended on 31-Mar-2025 (Previous Year) Rs.
Interest Earned	13	32,04,77,60,976.14	29,99,04,66,812.09
Other Income	14	26,15,57,702.99	10,61,33,924.24
<b>Total</b>		<b>32,30,93,18,679.13</b>	<b>30,09,66,00,736.33</b>
Expenditure	Schedule No	Year ended on 31-Mar-2026 (Current Year) Rs.	Year ended on 31-Mar-2025 (Previous Year) Rs.
Interest Expended	15	27,16,82,35,339.67	25,82,33,06,988.55
Operating Expenses	16	1,17,36,76,114.78	93,34,32,223.54
Provisions & Contingencies		1,00,62,92,000.00	40,28,32,681.82
<b>Total</b>		<b>29,34,82,03,454.45</b>	<b>27,15,95,71,893.91</b>
<b>Net profit before the Tax (AB)</b>		<b>2,96,11,15,224.68</b>	<b>2,93,70,28,842.42</b>
Income Tax :			
a) Current tax		99,86,22,000.00	84,10,00,000.00
b) Deferred Tax (Asset)/Liability		(31,99,01,847.02)	(1,18,01,496.19)
<b>Total Tax (a+b)</b>		<b>67,87,20,152.98</b>	<b>82,91,98,503.81</b>
<b>Profit After Tax</b>		<b>2,28,23,95,071.70</b>	<b>2,10,78,30,338.61</b>
Deferred Tax Income		0.00	0.00
Surplus Brought forward		89,63,30,338.61	1,01,26,66,060.99
<b>Total</b>		<b>3,17,87,25,410.31</b>	<b>3,12,04,96,399.60</b>
<b>Appropriations</b>			
Transfer to Statutory reserve		87,86,57,144.14	59,55,47,375.53
Transfer to Agricultural Credit Stabilization fund		47,00,00,000.00	42,66,00,000.00
Transfer to Other Reserves *		61,88,46,123.65	52,50,21,623.25
Towards Tax Liability and Deficit in previous years		1,514.00	5,002.21
Dividend *		41,49,25,556.82	67,69,92,060.00
Balance Carried Over to Balance Sheet		79,62,95,071.70	89,63,30,338.61
<b>Total</b>		<b>3,17,87,25,410.31</b>	<b>3,12,04,96,399.60</b>
Basic Earnings per Share		154.01	147.83
Diluted Earnings per Share		154.01	147.83
Significant Accounting Policies	17		

\* Appropriation out of the previous year's profit as per General Body decision

For The Andhra Pradesh State Cooperative Bank Limited

sd/-  
Chairman

sd/-  
Managing Director

sd/-  
Director

sd/-  
Director

In terms of report attached  
For M/s. RAO & KUMAR  
Chartered Accountants  
FRN: 003089S

sd/-  
CA. C. M Ravi Prasad  
Partner  
M.No:211322

Place: Vijayawada  
Date : 22-05-2026

UDIN: 26211322ZHLPEG9062