

# Apex Bank - Financial Snapshot

Dummy data prepared for demonstration. All figures are illustrative only and do not represent any real bank.

## Executive Summary

- Deposits grew **11.2% YoY** to **INR 51,300 Cr**; advances grew **11.8% YoY** to **INR 46,800 Cr**.
- FY2025 PAT of **INR 870 Cr** with a cost-to-income ratio of **56.9%** and weighted GNPA of **2.90%**.
- Total new loans disbursed: **95,950** accounts amounting to **INR 17,900 Cr** across five key branches.
- Top-performing branch (composite score): **Mumbai** (strong profitability, low GNPA, efficient cost base).
- Underperforming branch: **Delhi** (elevated GNPA and provisioning leading to weak profitability).

Balance Sheet Summary	FY2025 (Cr)	FY2024 (Cr)	Income Statement Summary	FY2025 (Cr)	FY2024 (Cr)
Deposits	51,300	46,141	Net Interest Income (NII)	2,990	2,719
Borrowings	3,800	3,600	Fee & Other Income	705	652
Equity & Reserves	6,200	5,900	Treasury/Other Income	260	220
Total Liabilities	61,300	55,641	Total Operating Income	3,955	3,591
Advances	46,800	41,862	Operating Expenses	2,250	2,101
Investments	10,800	9,800	Pre-Provision Operating Profit	1,705	1,490
Cash & Balances	2,600	2,450	Provisions & Contingencies	505	481
Other Assets	1,100	1,529	Profit Before Tax (PBT)	1,200	1,009
Total Assets	61,300	55,641	Tax	330	280
			Profit After Tax (PAT)	870	729

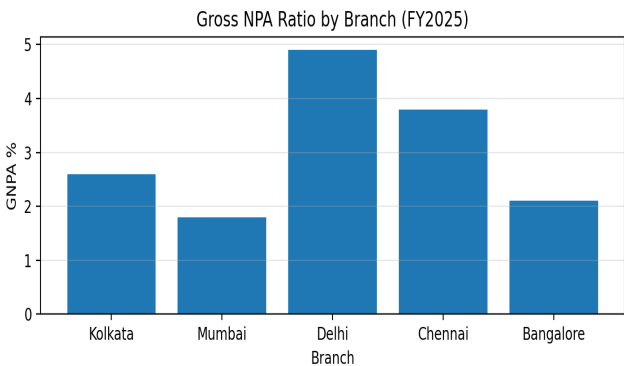
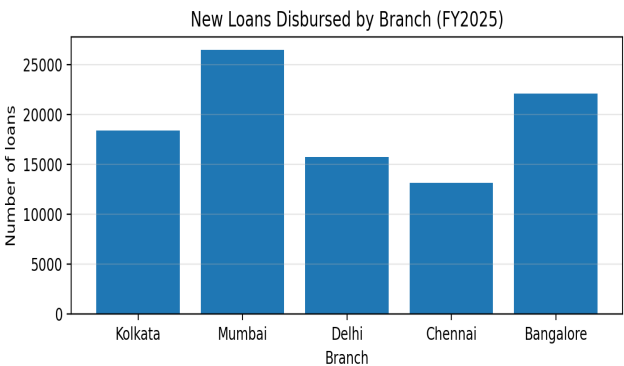
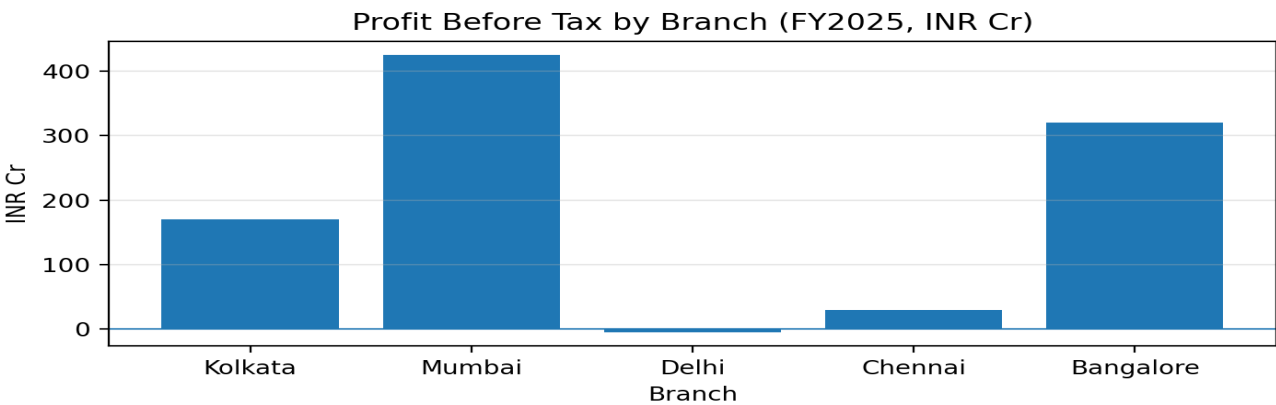
Key Ratios	FY2025	FY2024
Deposit growth (YoY)	11.2%	—
Advance growth (YoY)	11.8%	—
Credit-to-Deposit ratio	91.2%	90.7%
Gross NPA ratio (weighted)	2.90%	2.73%
Cost-to-Income ratio	56.9%	58.5%
Net Interest Margin (NIM)	3.35%	3.28%
Return on Assets (ROA)	1.49%	1.31%
Return on Equity (ROE)	14.4%	12.4%
Capital adequacy (CRAR)	15.8%	15.3%
CASA ratio	42.0%	41.5%

Note: NIM, CRAR and CASA are illustrative. GNPA is computed as an advances-weighted average of branch-level GNPA ratios.

## Branch Performance Dashboard

Branch-level view of deposits, advances, new loan disbursement, profitability and asset quality for FY2025.

Branch	Deposits (Cr)	Advances (Cr)	New loans (#)	New loans (Cr)	GNPA %	Cost/Income %	PBT (Cr)
Kolkata	8,200	6,900	18,400	3,250	2.6	61.9	170
Mumbai	14,500	13,200	26,500	5,200	1.8	52.3	425
Delhi	9,800	9,100	15,750	2,900	4.9	75.2	-5
Chennai	7,600	7,200	13,200	2,450	3.8	71.3	30
Bangalore	11,200	10,400	22,100	4,100	2.1	54.3	320

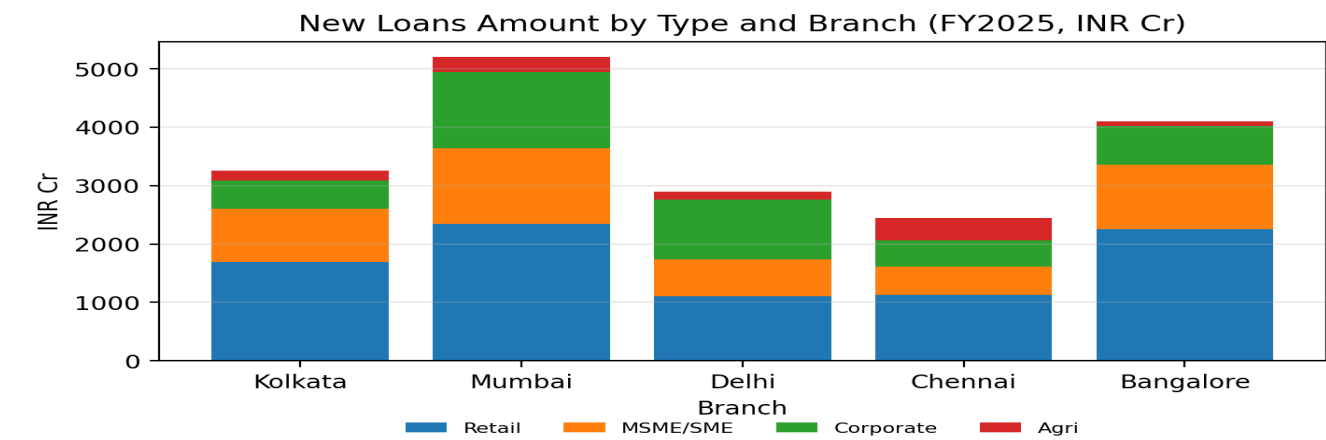


### What went well / needs attention

- **Mumbai** leads on profitability (PBT INR 425 Cr) and maintains the lowest GNPA (1.8%).
- **Bangalore** shows strong scale and efficiency, with high loan volumes and a low cost-to-income ratio (54.3%).
- **Delhi** underperforms with negative PBT and the highest GNPA (4.9%), driving elevated provisioning.
- **Chennai** delivers modest profits but remains cost-heavy and more rural/agri-exposed, reflected in higher delinquency.

## Loans & Portfolio Details

Breakdown of new loan disbursements by segment, along with portfolio quality and operational metrics.



### New Loan Disbursement Mix (Amount, INR Cr)

Branch	Retail	MSME/SME	Corporate	Agri	Total
Kolkata	1,690.0	910.0	487.5	162.5	3,250.0
Mumbai	2,340.0	1,300.0	1,300.0	260.0	5,200.0
Delhi	1,102.0	638.0	1,015.0	145.0	2,900.0
Chennai	1,127.0	490.0	441.0	392.0	2,450.0
Bangalore	2,255.0	1,107.0	656.0	82.0	4,100.0

### Portfolio Quality & Operations (selected)

Branch	Curr %	1-30 %	31-90 %	90+ %	Branch	Apps	Approved	Appr %	TAT	Ticket L
Kolkata	94.3	2.1	1.0	2.6	Kolkata	24,500	18,400	75.1	5.8	17.7
Mumbai	96.0	1.4	0.7	1.8	Mumbai	33,500	26,500	79.1	4.2	19.6
Delhi	88.2	3.9	2.9	4.9	Delhi	21,000	15,750	75.0	7.9	18.4
Chennai	90.9	3.0	2.3	3.8	Chennai	17,800	13,200	74.2	6.6	18.6
Bangalore	95.4	1.7	0.8	2.1	Bangalore	29,200	22,100	75.7	4.8	18.6

### Interpretation notes (for demo)

- Loan counts represent **new** disbursements in FY2025 (not outstanding accounts).
- GNPA is shown at a point-in-time snapshot; delinquency buckets are simplified for illustration.
- Branch performance is influenced by mix (Retail vs Corporate), cost base, and provisioning intensity.