

Coastal Local Area Bank Ltd.,

Corporate Office: Vijayawada

FINANCIAL PERFORMANCE OF BANK

(Rs in lakhs)

Particulars	31-03-03	31-03-04	31-03-05	31-03-06	31-03-07	31.03.08	31.03.09	31.03.10
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
Share Capital	502.33	502.33	502.33	502.33	750.96	982.02	982.02	982.02
Reserves & Surplus	173.84	222.31	183.68	250.98	376.00	316.11	560.05	895.91
Deposits	2,410.40	3,163.37	3,566.28	4,962.25	4,544.40	5552.69	7342.22	10096.55
Advances	1,802.76	1,905.79	1,955.29	2,986.36	3,208.26	4260.98	5669.76	8373.91
Total Business	4,213.16	5,069.16	5,521.57	7,948.61	7,752.66	9813.67	13011.98	18470.46
Net Profit(Loss)	51.40	90.41	(11.20)**	11.00***	125.02	171.18	243.94	335.86
Net NPAs (%)	44.33 (2.53%)	Nil	19.00 (0.74%)	23.12 (0.93%)	6.42 (0.20%)	8.90 (0.21%)	15.02 (0.27%)	NIL
Priority sector advances (%)	875.68 (49%)	1000.28 (52%)	956.00 (49%)	1473.43 (42%)	1536.99 (48%)	1858.99 (43.63%)	2320.69 (40.94%)	3948.78 (47.16%)
Advances to agriculture (%)	459.19 (25%)	741.70 (39%)	814.00 (42%)	1223.39 (41%)	1380.20 (43%)	1584.84 (37.19%)	1799.30 (31.74%)	2464.92 (29.43%)
Advances to Weaker sections (%)	147.62 (8%)	253.92 (13%)	277.00 (14%)	360.04 (12%)	347.15 (11%)	652.18 (15.31%)	1180.97 (31.73%)	3020.93 (36.08%)
Return on Equity(%)	7.60	12.47	Negative	8.50	11.77	14.37	16.64	18.85%
Return on Assets	1.60	2.14	Negative	0.87	1.50	2.87	3.00	3.50%
Net Interest Margin(%)	6.40	3.98	3.39	3.89	5.92	5.49	5.80	5.04%
CD ratio in %	74.79	60.25	54.83	60.18	70.60	76.73	77.23	82.94%
CRAR in %	29.00	29.00	32.82	20.87	28.25	32.23	27.78	28.31%
Cost of deposits in %	6.83	5.96	4.89	4.64	4.27	5.16	6.12	5.92%
Yield on advances in %	14.92	15.32	12.76	14.76	12.39	12.39	12.97	13.50%
No. of employees	56	59	77	93	101	99	106	119
Per employee business	75.24	85.92	71.71	85.47	76.76	99.13	122.75	155.21
No. of branches	10	11	13	15	15	15	15	15

** Due to provision of depreciation of Rs.55.38 lakhs in market prices of G-Securities.

*** With write-back of provision on Govt. Securities(Which were sold during the year), actual net profit would be Rs.59.15 lakhs.