

# Coastal Local Area Bank Ltd.

Corporate Office :: Vijayawada

## FINANCIAL PERFORMANCE OF BANK

(Rs in lakhs)

Particulars	31-03-05	31-03-06	31-03-07	31.03.08	31.03.09	31.03.10	31.03.11
	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>
Share Capital	502.33	502.33	750.96	982.02	982.02	982.02	1039.58
Reserves & Surplus	183.68	250.98	376.00	316.11	560.05	894.53	1599.68
Deposits	3566.28	4962.25	4544.40	5552.69	7342.22	10096.55	12178.66
Advances	1955.29	2986.36	3208.26	4260.98	5669.76	8373.91	10011.54
Total Business	5521.57	7948.61	7752.66	9813.67	13011.98	18470.46	22190.20
<b>Net Profit(Loss)</b>	<b>(11.20)**</b>	<b>11.00***</b>	<b>125.02</b>	<b>171.18</b>	<b>243.94</b>	<b>334.47</b>	<b>483.51</b>
Net NPAs (%)	19.00 (0.74%)	23.12 (0.93%)	6.42 (0.20%)	8.90 (0.21%)	15.02 (0.27%)	NIL	NIL
Priority sector advances (%)	956.00 (49%)	1473.43 (42%)	1536.99 (48%)	1858.99 (43.63%)	2320.69 (40.94%)	3948.78 (47.16)	4523.46 (45.18)
Advances to agriculture (%)	814.00 (42%)	1223.39 (41%)	1380.20 (43%)	1584.84 (37.19%)	1799.30 (31.74%)	2464.92 (29.43%)	2789.05 (27.86%)
Advances to Weaker sections (%)	277.00 (14%)	360.04 (12%)	347.15 (11%)	652.18 (15.31%)	1180.97 (31.73%)	3020.93 (36.08%)	3360.65 (33.56%)
Return on Equity(%)	Negative	8.50	11.77	14.37	16.64	17.82	18.34
Return on Assets	Negative	0.87	1.50	2.87	3.00	3.31	3.93
Net Interest Margin(%)	3.39	3.89	5.92	5.49	5.80	5.55	6.75
CD ratio in %	54.83	60.18	70.60	76.73	77.23	82.94	82.20
CRAR in %	32.82	20.87	28.25	32.23	27.78	28.22	36.20
Cost of deposits in %	4.89	4.64	4.27	5.16	6.12	5.92	6.01
Yield on advances in %	12.76	14.76	12.39	12.39	12.97	13.50	13.80
No. of employees	77	93	101	99	106	119	129
Per employee business	71.71	85.47	76.76	99.13	122.75	155.21	172.02
No. of branches	13	15	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.