

# Coastal Local Area Bank Ltd.,

Corporate Office :: Vijayawada

## KEY FINANCIAL INDICATORS OF BANK

(Rs. in lakhs)

Sl. No.	Particulars	31.03.2011	31.03.2010
1	Deposits	12178.66	10096.55
2	Advances	10011.54	8373.91
3	Borrowings	Nil	Nil
4	Total Business	22190.20	18470.46
5	Non SLR investments	Nil	Nil
6	Capital and Reserves	2639.26	1876.55
7	CRAR	36.20%	28.24%
8	Low cost and no cost deposits to total deposits	33.05%	36.89 %
9	Savings deposits to total deposits	27.43%	30.63%
10	Current deposits to total deposits	5.62%	6.26%
11	Priority sector advances to total advances	45.18%	47.16%
12	Gross N P A to total advances	0.08%	0.08%
13	Net N P A to total advances	Nil	Nil
14	Non interest income to total income	19.94 %	25.93 %
15	Operating cost to total income	41.09%	45.80%
16	Staff cost to total income	12.90%	13.44%
17	Cost of deposit	6.01%	5.92%
18	Yield on advances	13.80%	13.50%
19	Spread	7.79%	7.58%
20	C D Ratio	82.20%	82.94%
21	Cost of funds	4.79%	4.74%
22	Return on asset	3.93%	3.31%
23	Return on equity	18.34%	17.82%
24	Cost/ income ratio	0.75%	0.78%
25	Yield on investments	6.04%	4.89%
26	Per employee business (Rs.)	172.02	155.21
27	Per employee deposit (Rs.)	94.41	84.84
28	Per employee advance (Rs.)	77.61	70.37
29	Per employee net profit (Rs.)	3.74	2.28
30	Operating cost per employee (Rs.)	10.50	9.50
31	Operating income per employee (Rs.)	14.00	12.10
32	Net interest margin	6.75%	5.55 %
33*	Average age of employee	33 years	34 years
34**	Bank's Urban Branches CD Ratio	67%	71%
35**	Bank's Semi-Urban Branches CD Ratio	94%	99%
36**	Bank's Rural Branches CD Ratio	65%	103%

\*\* It clearly indicates that our Bank is deploying the urban savings in Semi-urban areas, which is a welcome feature and we are with the Government policy in improving the credit.

\* Corrected to the parameters applied during 2010-11.