

Coastal Local Area Bank Ltd.,

Corporate Office: Vijayawada

KEY FINANCIAL INDICATORS OF BANK

Sl. No.	Particulars	31.03.2010	31.03.2009
1	Deposits (in Lakhs)	10096.55	7342.22
2	Advances (in Lakhs)	8373.91	5669.76
3	Borrowings (in Lakhs)	Nil	Nil
4	Total Business (in Lakhs)	18470.46	13011.98
5	Non SLR investments(in Lakhs)	Nil	Nil
6	Capital and Reserves (in Lakhs)	1877.93	1542.07
7	CRAR	28.31%	27.78 %
8	Low cost and no cost deposits to total deposits	36.89 %	43.02 %
9	Savings deposits to total deposits	30.63%	35.99%
10	Current deposits to total deposits	6.26%	7.03%
11	Priority sector advances to total advances	47.16%	40.94%
12	Gross N P A to total advances	0.09%	0.53%
13	Net N P A to total advances	NIL	0.27%
14	Non interest income to total income	25.93 %	27.92 %
15	Operating cost to total income	45.80%	46.58%
16	Staff cost to total income	13.44%	14.30%
17	Cost of deposit	5.92%	6.12%
18	Yield on advances	13.50%	12.97%
19	Spread	7.58%	6.85%
20	C D Ratio	82.94%	77.23%
21	Cost of funds	4.74%	4.62%*
22	Return on asset	3.50 %	3.00 %
23	Return on equity	18.85 %	16.64 %
24	Cost/ income ratio	0.78%	0.76%
25	Yield on investments	4.89%	6.69%
26	Per employee business	155.21 Lakhs	122.75 Lakhs
27	Per employee deposit	84.84 Lakhs	69.26 Lakhs
28	Per employee advance	70.37 Lakhs	53.49 Lakhs
29	Per employee net profit	2.29 Lakhs	2.07 Lakhs*
30	Operating cost per employee	9.50 Lakhs	7.90 Lakhs
31	Operating income per employee	12.10 Lakhs	10.30 Lakhs
32	Net interest margin	5.55 %	5.80 %
*33	Average age of employee	34 years	33 years
34	Bank's Urban Branches CD Ratio	71%	65 %
35	Bank's Semi-Urban Branches CD Ratio	99%	92 %
36	Bank's Rural Branches CD Ratio	103%	116 %

In this context, it may also be noted that CD ratios of our Bank's Urban, Semi-Urban and Rural Branches as on March 31st 2010 are 71%, 99% and 103% respectively . **This indicates that our Bank is enabling flow of Urban Savings for deployment in Semi-Urban and Rural centers.**

* Corrected to the parameters applied during 2009-10