

LAKSHMI VILAS BANK

**UNAUDITED WORKING RESULTS
FOR THE NINE MONTHS ENDED DEC 2016**



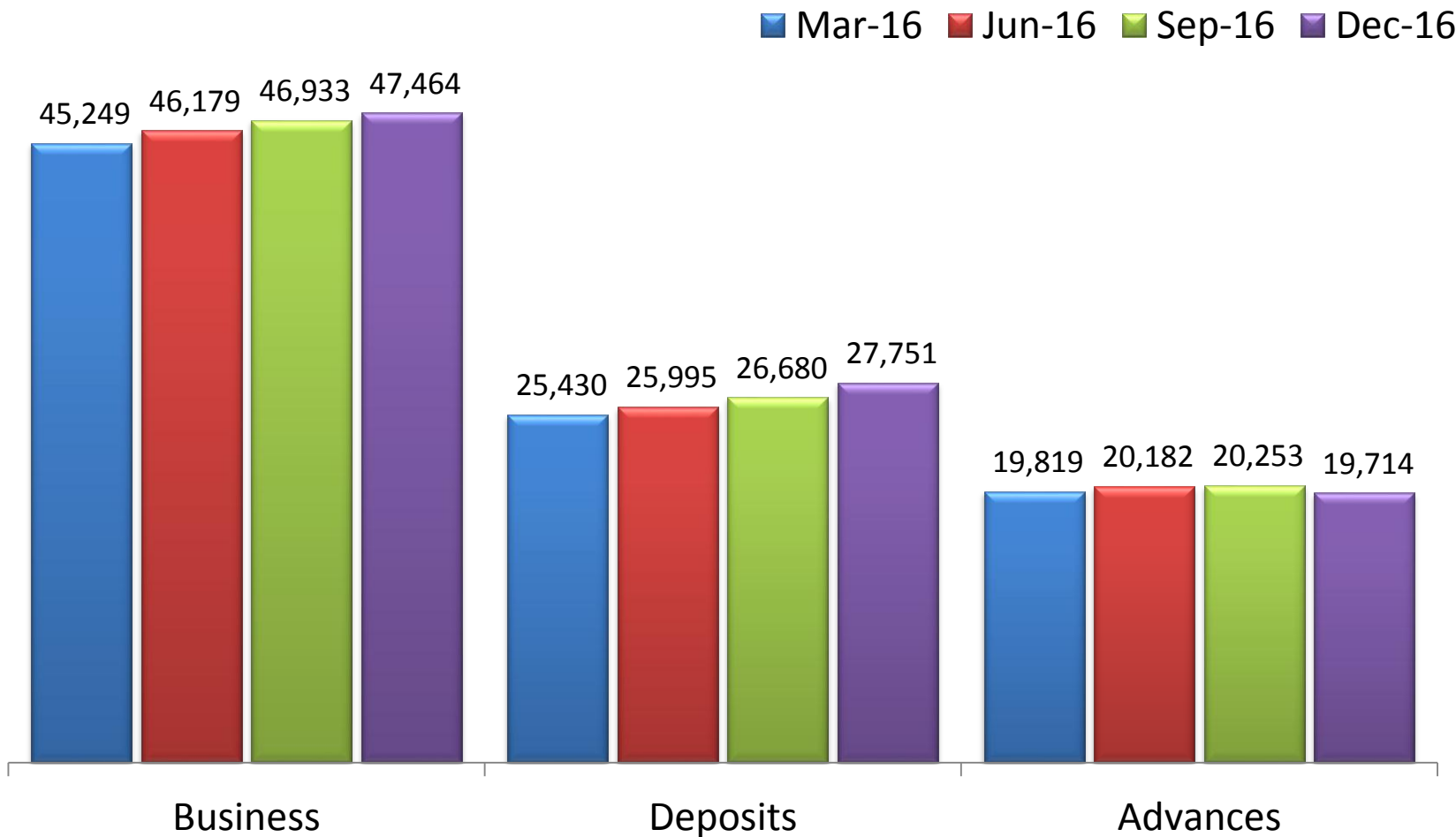
**BY
ACCOUNTS TEAM**



Performance Highlights

Rs. In Cr

Business



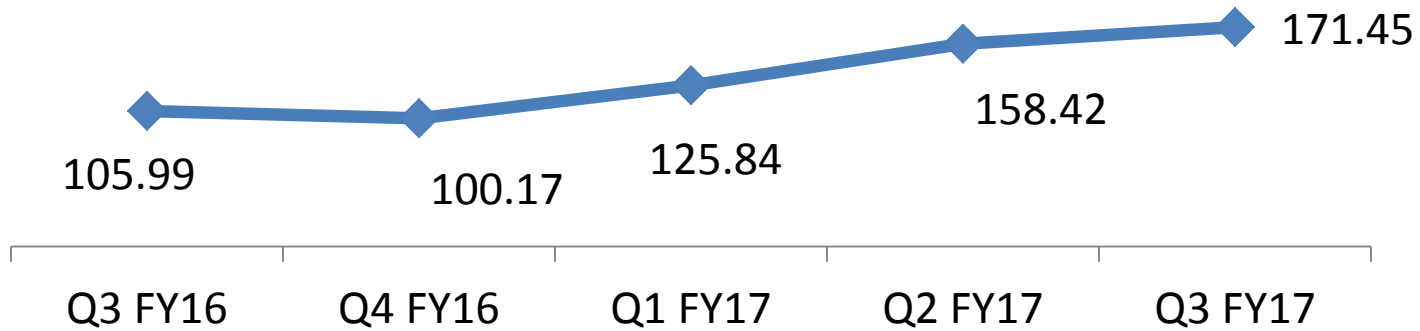
LAKSHMI VILAS BANK

Performance Highlights

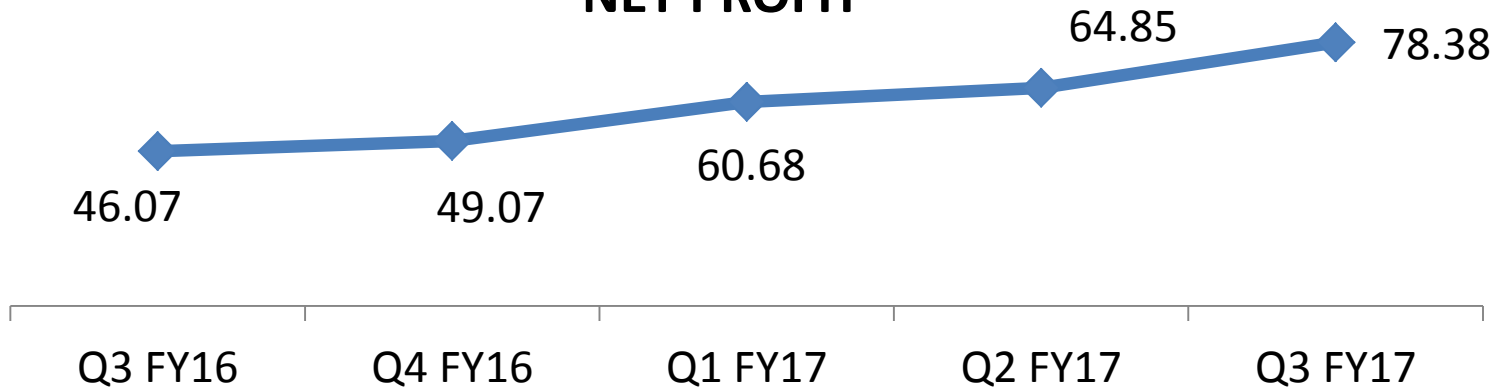
Profitability

Rs. In Cr

OPERATING PROFIT



NET PROFIT



LAKSHMI VILAS BANK

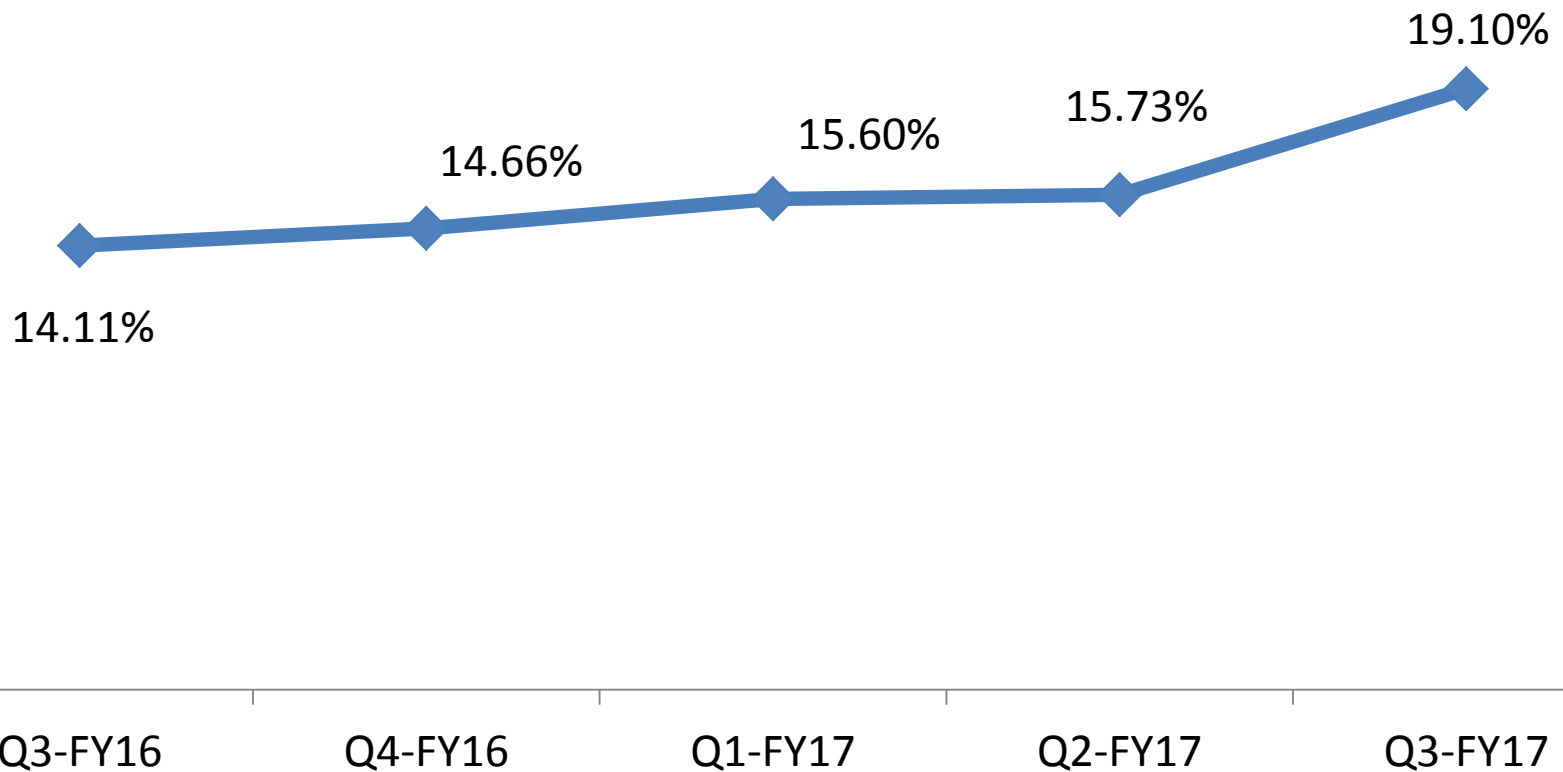
Deposits

	Dec'16	Y-o-Y %	Dec'15	SEP' 16	Rs. In Cr MAR' 16
Total Deposits	27,750.59	↑ 15.93	23,937.67	26,680.14	25,430.96
CASA Deposits	5,943.49	↑ 49.77	3,968.31	4,619.09	4,415.51
Avg. CASA Deposits	4,403.73	↑ 40.79	3,127.80	4,026.22	3,204.78
Bank Deposits	1,188.57	↓ 7.68	1,287.51	1,210.12	1,166.37
Avg. Deposits	26,287.65	↑ 18.98	22,093.95	25,698.68	22,442.79
Int. on Deposits	1,469.71	↑ 7.71	1,364.51	974.38	1,833.29
Cost of Deposits	7.45%	↓ 78 bps	8.23%	7.58%	8.17%
CASA %	21.42%	↑ 484 bps	16.58%	17.31%	17.36%
Avg. CASA%	16.75%	↑ 259 bps	14.16%	15.67%	14.27%



Deposits – Average CASA

Quarterly Avg. CASA movement



Advances




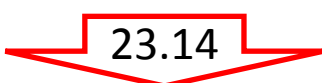





Rs. In Cr

	Dec'16	Y-o-Y %	Dec'15	SEP' 16	MAR' 16
Gross Advances	19,713.57	↑ 8.49	18,170.63	20,253.32	19,818.93
Net Advances	19,510.39	↑ 8.58	17,969.13	20,069.16	19,643.74
Avg. Gross Advances	19,589.28	↑ 19.96	16,330.32	19,586.20	16,692.12
C-D Ratio	71.04%	↓ 487 bps	75.91%	75.91%	77.93%
Int. on Advances	1,685.96	↑ 12.10	1,503.98	1,123.30	2,038.27
Yield on Advances	11.48%	↓ 80 bps	12.28%	11.47%	12.21%



Investments















Rs. In Cr

	Dec'16	Y-o-Y %	Dec'15	SEP' 16	MAR' 16
Gross Investments	8,802.21	 33.58	6,589.64	7,268.99	6,594.45
SLR Investments	7,936.88	 38.73	5,721.09	6,577.25	5,849.43
Non SLR Investments	865.33	 0.37	868.55	691.74	745.02
Less: Depreciation	44.16	 23.14	57.46	42.79	49.04
Net Investments	8,758.05	 34.08	6,532.18	7,226.19	6,545.40
Int. on Investments	414.89	 6.74	388.70	256.21	519.40
Avg. Int. Yield on Investments	7.78%	 24 bps	8.02%	7.82%	8.02%
Investment- Deposit Ratio	31.72%	 419 bps	27.53%	27.24%	25.93%
Average Investment	9,261.74	 39.68	6,630.88	7,559.40	6,927.45

LAKSHMI VILAS BANK

Income

Rs. In Cr

	9M FY16	Y-o-Y %	9M FY15	Q3 FY17		Q2 FY17
1.Total Interest Income (A+B+C+D)	2,113.10	 11.10	1,901.97	729.04	 4.39	698.40
A. Int. on Advances	1,685.96	 12.10	1,503.98	562.66	 0.38	564.83
B. Int. on Investments	414.89	 6.74	388.70	158.68	 21.62	130.47
C. Int. on Bal. with RBI & Others	10.85	 314.02	2.62	7.16	 168.56	2.67
D. Others	1.40	 79.07	6.68	0.54	 25.46	0.43
2. Non Interest Income	371.33	 75.14	212.02	150.22	 13.89	131.90
Total Income (1+2)	2,484.43	 17.52	2113.99	879.26	 5.90	830.29



Expenditure

Rs. In Cr

Y-o-Y %

Quarterly Growth

9M FY16

9M FY15

Q3 FY17

Q2 FY17

1. Interest
Expenditure

1,558.25

9.02

1,429.36

538.42

5.22

511.72

2. Operating
Expenditure (A+B)

470.47

24.57

377.67

169.39

5.77

160.15

A. Staff Expenditure

249.31

30.48

191.07

91.23

11.68

81.69

B. Other Operating
Expenditure

221.17

18.52

186.60

78.16

0.40

78.47

Total Expenditure (1+2)

2,028.73

12.27

1807.04

707.81

5.35

671.88

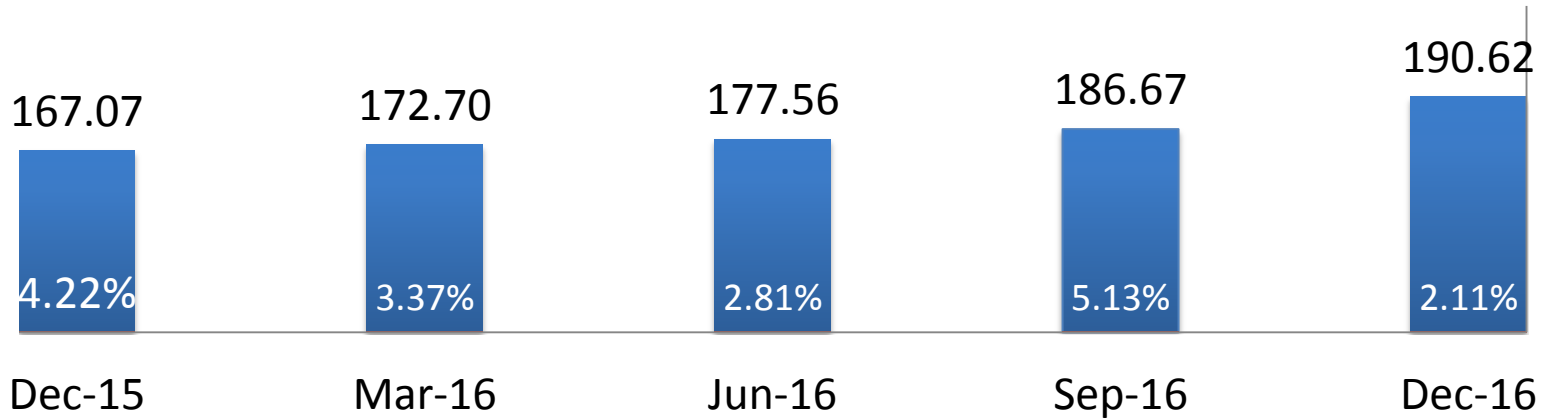


LAKSHMI VILAS BANK

Quarterly Performance

NET INTEREST INCOME

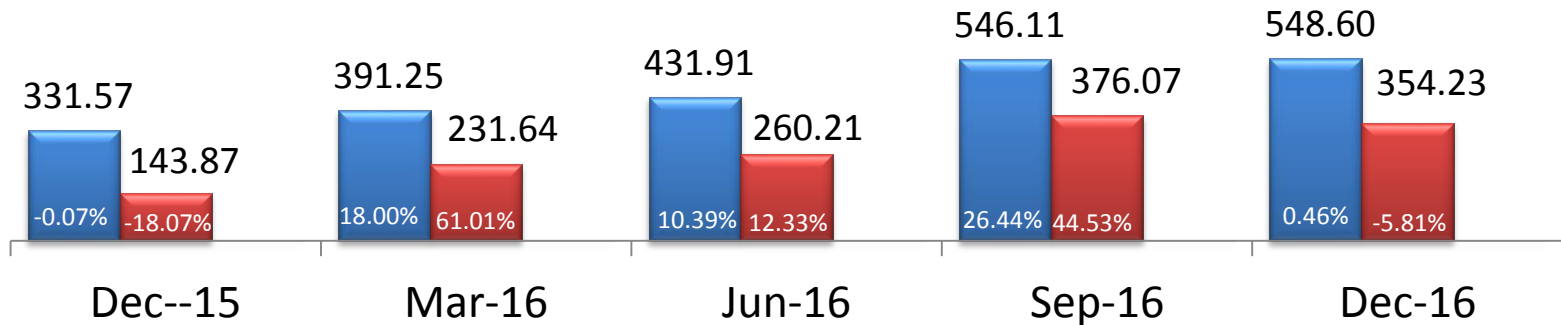
in Cr



GROSS NPA & NET NPA

in Cr

■ Gross NPA ■ Net NPA ■ % of increase

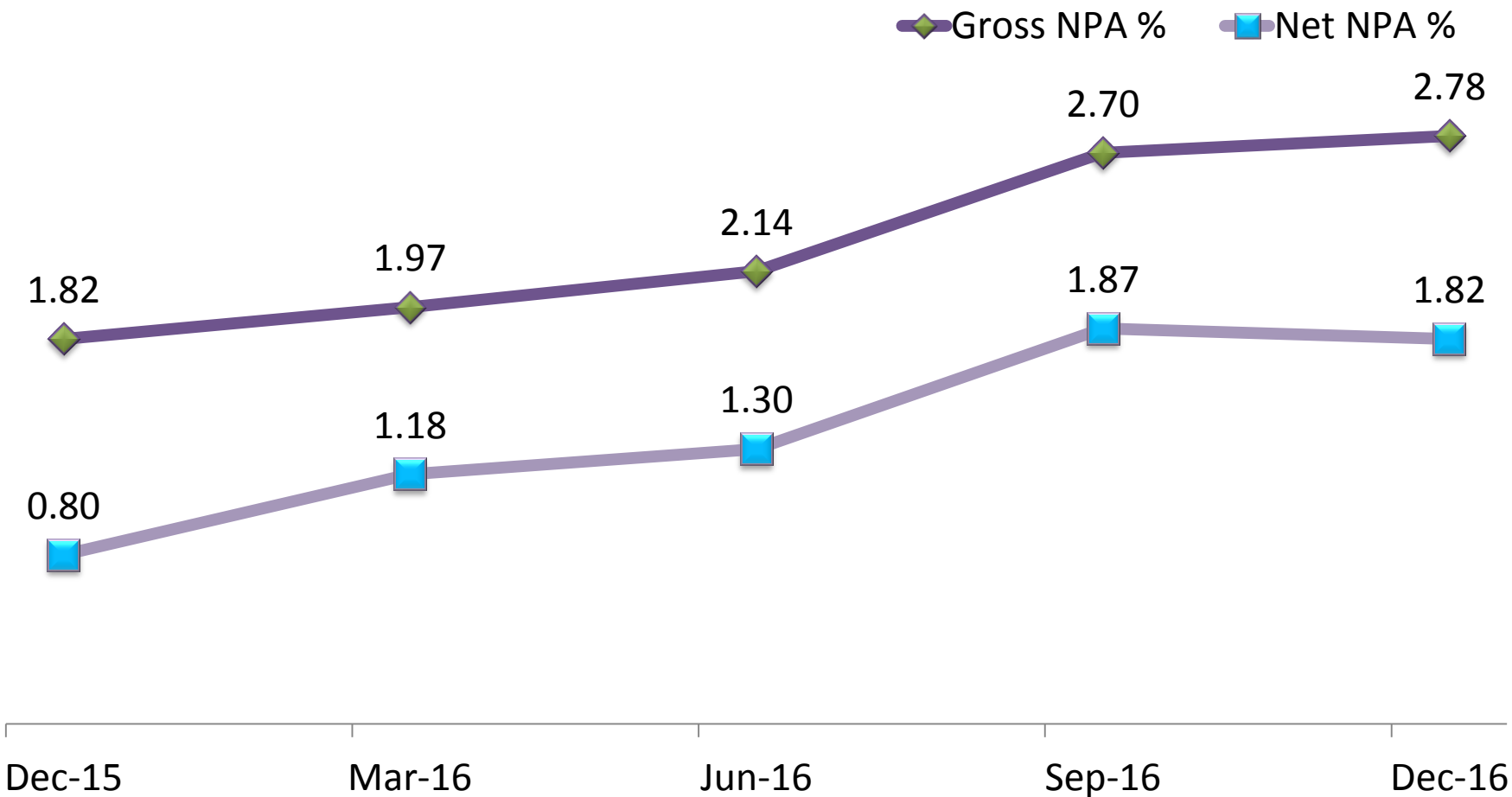


% increase over previous quarter is shown inside the bar



LAKSHMI VILAS BANK

Non Performing Assets



Net Profit

Rs. In Cr

Nine months ended

Quarter ended

Dec-16

Y-o-Y %

Dec-15

Dec-16

Y-o-Y %

Dec-15

OPERATING PROFIT

455.70

48.46

306.95

171.45

58.76

105.99

PROVISION FOR NPA

142.21

111.36

38.28

41.25

DEP. ON INVESTMENTS

(4.85)

15.77

1.39

13.08

PROV. FOR RESTR. ADV.

3.28

12.03

5.03

(1.72)

PROV. ON STD. ADV.

1.52

10.17

0.00

5.18

OTHER PROVISIONS

3.63

0.46

3.37

0.13

PROFIT BEFORE TAX

309.91

97.21

157.16

123.38

156.64

48.07

PROVISION FOR TAX

106.00

26.00

45.00

2.00

NET PROFIT

203.91

55.47

131.16

78.38

70.11

46.07



LAKSHMI VILAS BANK

Capital Adequacy

Rs. In Cr

BALANCE SHEET SIZE

Dec'16	Y-o-Y %	Dec'15	MAR' 16
31,690.23	18.10	26833.47	28,732.16

RISK WEIGHTED ASSETS
BASEL - II
BASEL - III

18,964.91	18.43	16,013.92	17,723.50
19,312.35	18.12	16,349.57	18,045.72

CAPITAL FUNDS (BASEL – II)
TIER- I
TIER- II

1,607.89	22.84	1,308.95	1,568.73
368.95	18.33	451.74	376.89

CAPITAL FUNDS (BASEL – III)
TIER- I
TIER- II

1,607.75	22.84	1,308.80	1,568.50
363.55	15.80	431.75	356.90

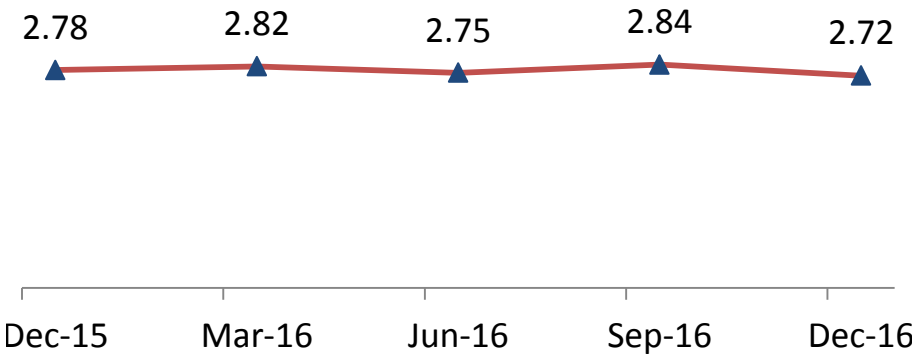
CAPITAL ADEQUACY RATIO
BASEL - II
BASEL - III

10.42%		10.99%	10.98%
10.21%		10.01%	10.67%

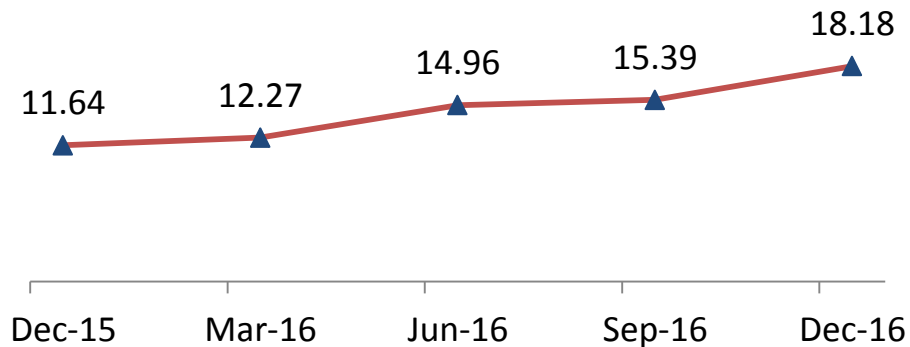


Analytical Ratios - Quarterly

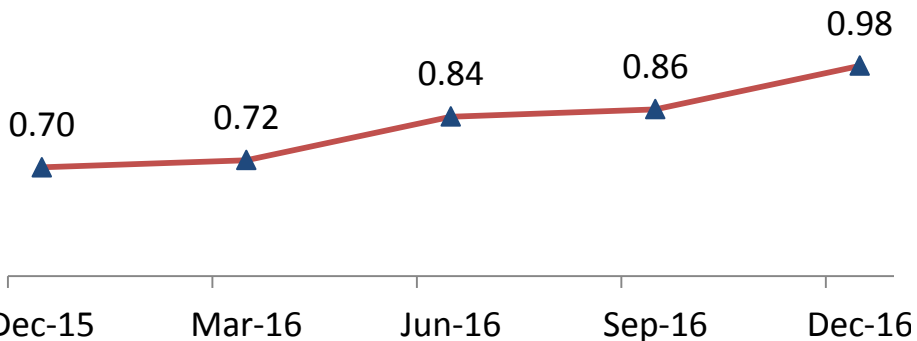
NET INTEREST MARGIN(%)



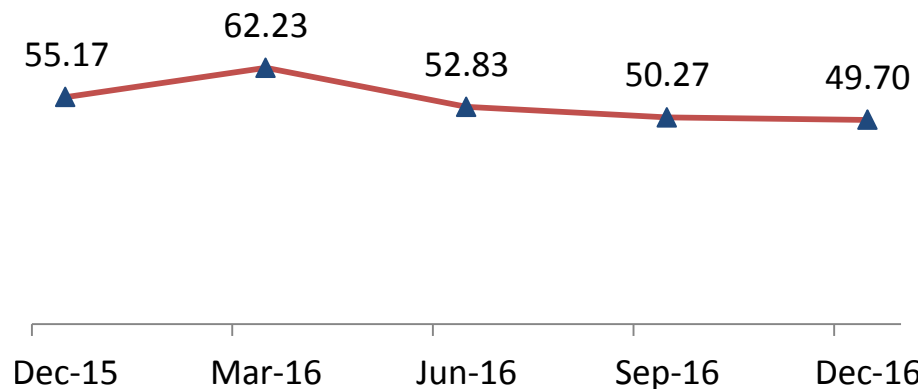
RETURN ON EQUITY (ROE%)



RETURN ON ASSETS(ROA%)

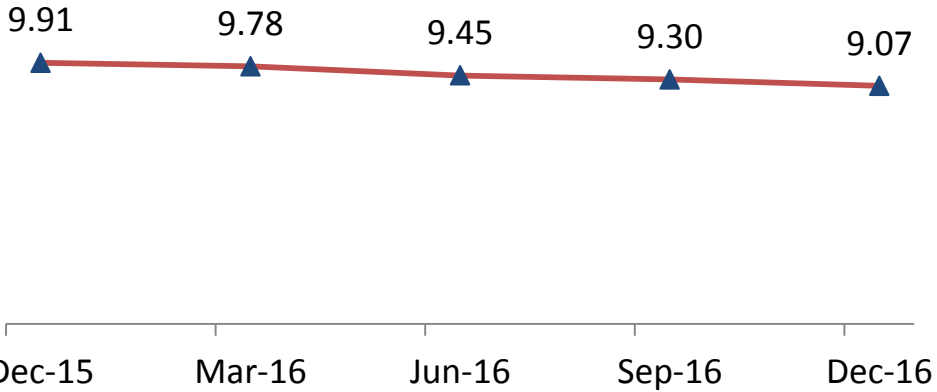


COST TO INCOME RATIO(%)

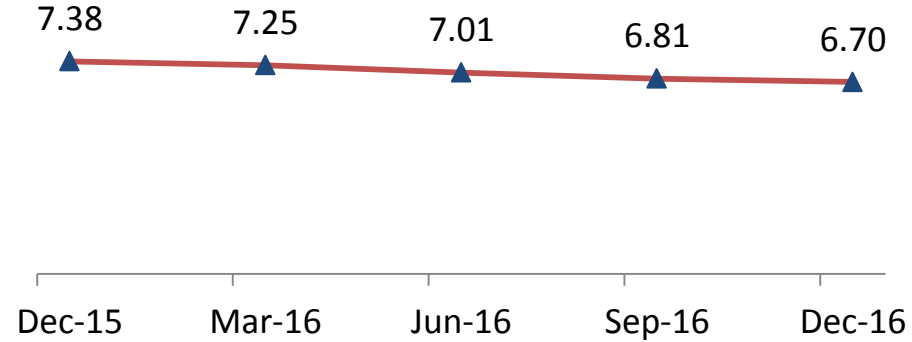


Analytical Ratios - Quarterly

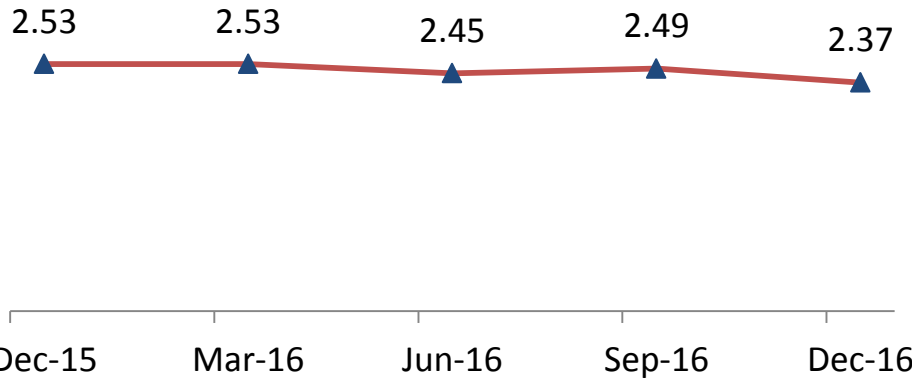
YIELD ON FUNDS (%)



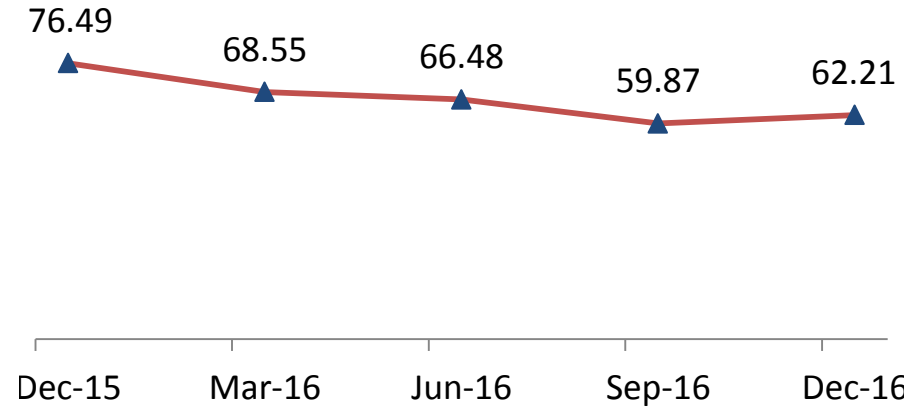
COST OF FUNDS(%)



INTEREST SPREAD (%)



PROVISION COVERAGE RATIO(%)



Movement Of Gross NPA – Q3 FY17

Rs. In Cr

OPENING BALANCE	546.11
ADD : ADDITIONS DURING Q3 FY17	87.76
SUB TOTAL	633.86
LESS : REDUCTIONS DURING Q3 FY17	
CASH RECOVERIES	79.08
PURCHASE OF NON BANKING ASSETS	2.22
UPGRADATION	3.91
WRITE OFF	0.06
TOTAL	85.26
CLOSING BALANCE	548.60



THANK

YOU



LAKSHMI VILAS BANK