

Unaudited Results for the Half year ended September 2017



LAKSHMI VILAS BANK

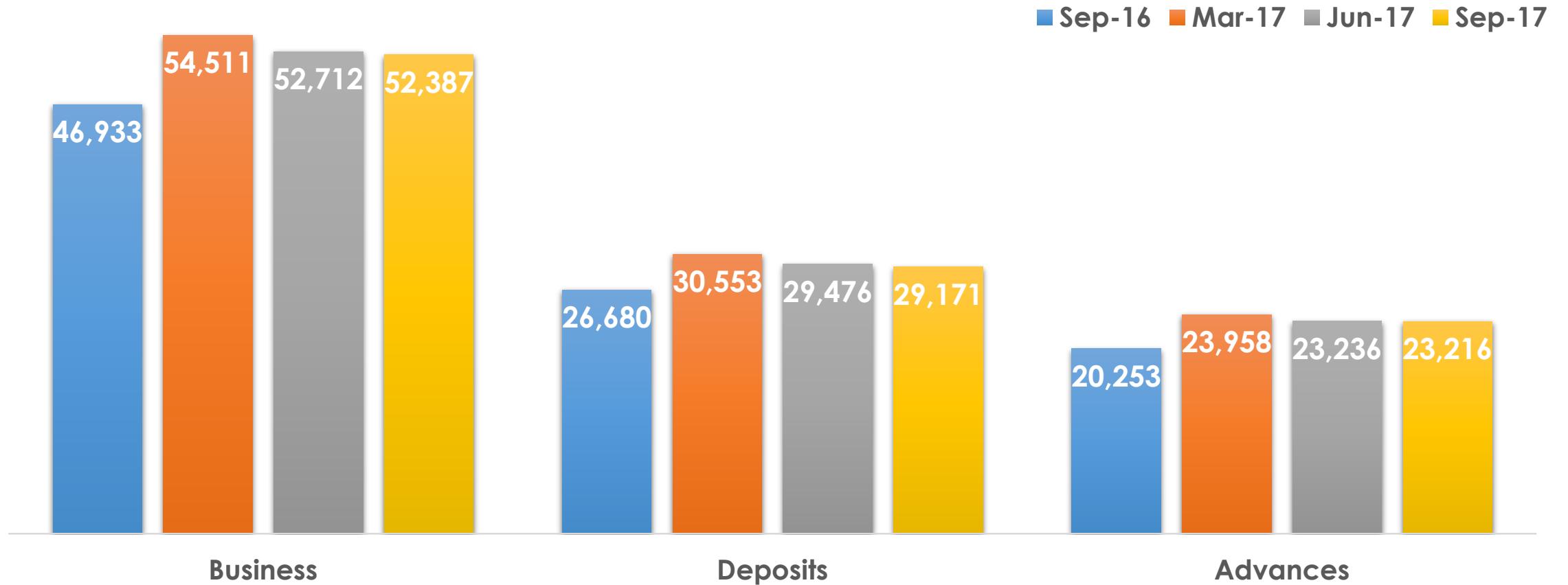
HALF YEARLY PERFORMANCE

September 2017

Performance Highlights

Rs. in cr.

Business



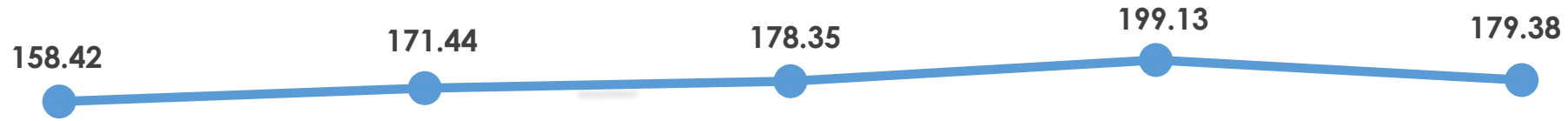
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Performance Highlights

Rs. in cr.

Profitability

Operating Profit



Q2 FY17

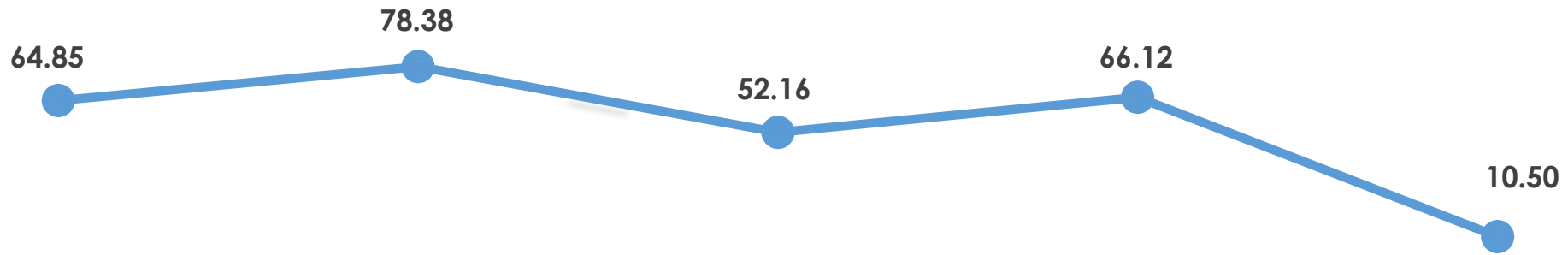
Q3 FY17

Q4 FY17

Q1 FY18

Q2 FY18

Net Profit



Q2 FY17

Q3 FY17

Q4 FY17

Q1 FY18

Q2 FY18



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Deposits

Rs. in cr.

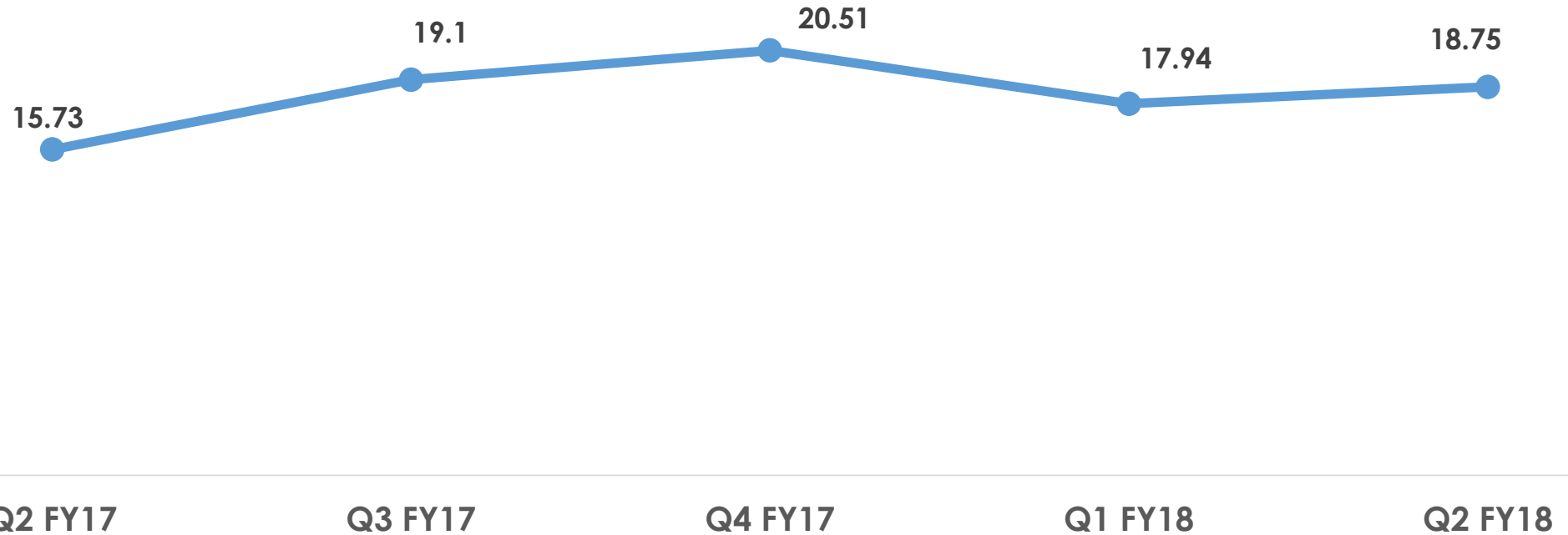
As on	30 th Sep 2017	30 th Jun 2017	31 st Mar 2017	Y-o-Y %	30 th Sep 2016
Total Deposits	29,171	29,476	30,553	9.37%	26,680
CASA Deposits	6,118	5,708	5,839	32.45%	4,619
Avg. CASA Deposits	5,399	5,214	4,705	34.10%	4,026
Bank Deposits	1,054	1,252	2,147	(12.92%)	1,210
Avg. Deposits	28,787	29,060	26,633	12.02%	25,699
Int. on Deposits	986	498	1,938	1.24%	974
Cost of Deposits (%)	6.76%	6.86%	7.28%	(82 bps)	7.58%
CASA (%)	20.97%	19.36%	19.11%	366 bps	17.31%
Avg. CASA (%)	18.75%	17.94%	17.67%	308 bps	15.67%



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Deposits – Avg. CASA

Quarterly Avg. CASA Movement



Advances

Rs. in cr.

As on	30 th Sep 2017	30 th Jun 2017	31 st Mar 2017	Y-o-Y %	30 th Sep 2016
Gross Advances	23,216	23,236	23,958	14.63%	20,253
Net Advances	22,926	23,005	23,729	14.24%	20,069
Avg. Gross Advances	22,493	22,940	19,831	14.84%	19,586
C-D Ratio (%)	79.59%	78.83%	78.42%	368bps	75.91%
Int. on Advances	1,226	613	2,240	9.14%	1,123
Yield on Advances (%)	10.90%	10.69%	11.29%	(57 bps)	11.47%



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Investments

Rs. in cr.

As on	30 th Sep 2017	30 th Jun 2017	31 st Mar 2017	Y-o-Y %	30 th Sep 2016
Gross Investments	11,294	7,601	8,703	55.37%	7,269
SLR Securities	10,410	6,866	7,911	58.28%	6,577
Non SLR Securities	883	735	792	27.65%	692
Less : Depreciation	79	71	51	82.80%	43
Net Investments	11,215	7,530	8,652	55.21%	7,226
Int. on Investments	316	152	578	23.14%	256
Avg. Investments	9,659	8,964	8,137	36.08%	7098
Avg. Int. Yield on Investments (%)	6.53%	7.24%	7.63%	(1.29%)	7.82%
Investment – Deposit Ratio (%)	38.72%	25.79%	28.49%	11.48%	27.24%



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Income

Rs. in cr.

For the period ended	30 th Sep 2017 (6M)	30 th Jun 2017 (3M)	31 st Mar 2017 (12M)	Y-o-Y %	30 th Sep 2016 (6M)
1. Total Interest Income	1,548.83	769.96	2,846.66	11.90%	1,384.06
Int. on Advances	1,225.92	612.84	2,239.71	9.14%	1,123.30
Int. on Investments	315.51	151.66	577.59	23.14%	256.21
Int. on Bal with RBI & Others	5.48	5.07	12.28	48.50%	3.69
Others	1.92	0.37	17.07	123.53%	0.86
2. Non Interest Income	281.18	157.30	502.77	27.17%	221.11
Of which Trading Profit	136.33	100.45	259.96	34.07%	101.68
Total Income (1+2)	1,830.01	927.25	3,349.43	14.01%	1,605.17
Net Interest Income	450.47	217.73	782.66	23.68%	364.23



Income

Rs. in cr.

For the quarter ended	Q2 FY18	Q-o-Q %	Q1 FY18	Q4 FY17	Y-o-Y %	Q2 FY17
1. Total Interest Income	778.87	1.16%	769.96	733.56	11.52%	698.39
Int. on Advances	613.08	0.04%	612.84	553.75	8.54%	564.83
Int. on Investments	163.85	8.04%	151.66	162.70	25.58%	130.47
Int. on Bal with RBI & Others	0.41	(91.92%)	5.07	1.44	(84.65%)	2.66
Others	1.55	305.89%	0.37	15.67	258.69%	0.43
2. Non Interest Income	123.88	(21.25%)	157.30	131.43	(6.08%)	131.90
Of which Trading Profit	35.88	(64.28%)	100.45	58.08	(52.90%)	76.17
Total Income (1+2)	902.76	(2.64%)	927.25	864.99	8.73%	830.29
Net Interest Income	232.74	6.89%	217.73	227.81	24.67%	186.68



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Expenditure

Rs. in cr.

For the period ended	30 th Sep 2017 (6M)	30 th Jun 2017 (3M)	31 st Mar 2017 (12M)	Y-o-Y %	30 th Sep 2016 (6M)
1. Total Interest Expenditure	1,098.36	552.23	2,064.00	7.70%	1,019.83
2. Operating Expenditure	353.14	175.90	651.37	17.29%	301.08
Staff Expenditure	176.57	85.88	334.71	11.70%	158.08
Other Operating Expenditure	176.57	90.02	316.66	23.47%	143.00
Total Expenditure (1+2)	1,451.50	728.13	2,715.37	9.89%	1,320.91



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Expenditure

Rs. in cr.

For the quarter ended	Q2 FY18	Q-o-Q %	Q1 FY18	Q4 FY17	Y-o-Y %	Q2 FY17
1. Total Interest Expenditure	546.13	(1.10%)	552.23	505.75	6.72%	511.72
2. Operating Expenditure	177.24	0.76%	175.90	180.89	10.66%	160.16
Staff Expenditure	90.69	5.60%	85.88	85.40	11.02%	81.69
Other Operating Expenditure	86.55	(3.86%)	90.02	95.49	10.29%	78.47
Total Expenditure (1+2)	723.37	(0.65%)	728.13	686.64	7.66%	671.88



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Net Profit

Rs. in cr.

For the period ended	30 th Sep 2017 (6M)	30 th Jun 2017 (3M)	31 st Mar 2017 (12M)	Y-o-Y %	30 th Sep 2016 (6M)
Operating Profit	378.51	199.13	634.06	33.16%	284.26
Prov. For NPA	282.00	82.60	235.49	171.34%	103.93
Dep. On Investments	31.49	23.96	2.36		(6.25)
Prov. For Standard & Restr. Advances	(14.89)	4.95	15.55		(0.22)
Other Provisions	0.79	0.50	0.63		0.26
Profit before Tax	79.12	87.12	380.07	(57.58%)	186.53
Prov. for Tax	2.50	21.00	124.00		61.00
Net Profit	76.62	66.12	256.07	(38.96%)	125.53



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Net Profit

Rs. in cr.

For the quarter ended	Q2 FY18	Q-o-Q %	Q1 FY18	Q4 FY17	Y-o-Y %	Q2 FY17
Operating Profit	179.38	(9.92%)	199.13	178.35	13.23%	158.42
Prov. For NPA	199.40		82.60	93.27		69.84
Dep. On Investments	7.53		23.96	7.22		(4.05)
Prov. for Standard & Restr. Advances	(19.84)		4.95	10.70		(3.44)
Other Provisions	0.30		0.49	(3.00)		0.22
Profit before Tax	(8.00)	(109.18%)	87.12	70.16	(108.35%)	95.85
Prov. for Tax	(18.50)		21.00	18.00		31.00
Net Profit	10.50	(84.12%)	66.12	52.16	(83.81%)	64.85



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Capital Adequacy

Rs. In Crs.

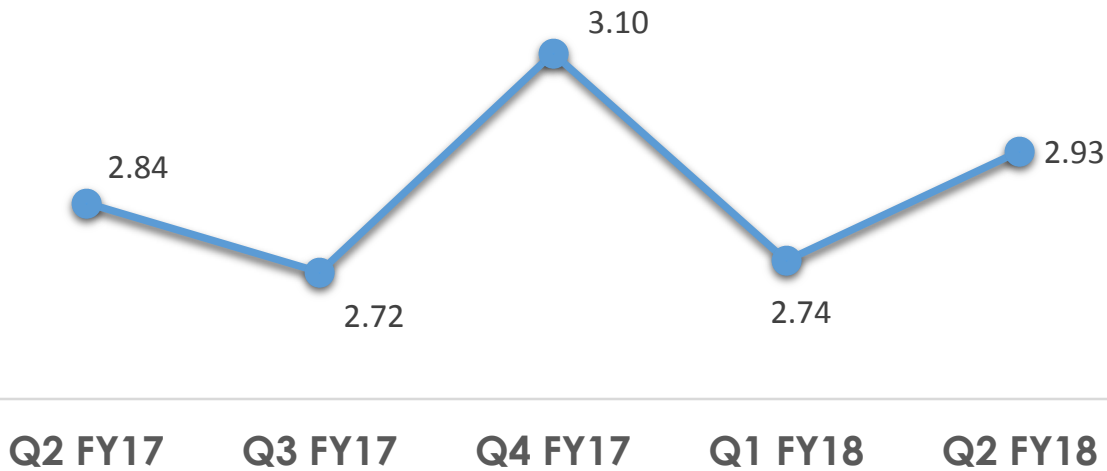
As on	30 th Sep 2017	30 th Jun 2017	31 st Mar 2017	Y-o-Y %	30 th Sep 2016
Balance Sheet Size	37,151	33,737	35,245	24.24%	29,903
Risk Weighted Assets Basel III	22,627	21,037	22,360	16.25%	19,464
Capital Funds (Basel II)					
Tier I	1,934	1,982	1,956	21.11%	1,597
Tier II	474	474	366	24.29%	368
Capital Adequacy Ratio Basel III	10.57%	11.67%	10.38%	47 bps	10.10%



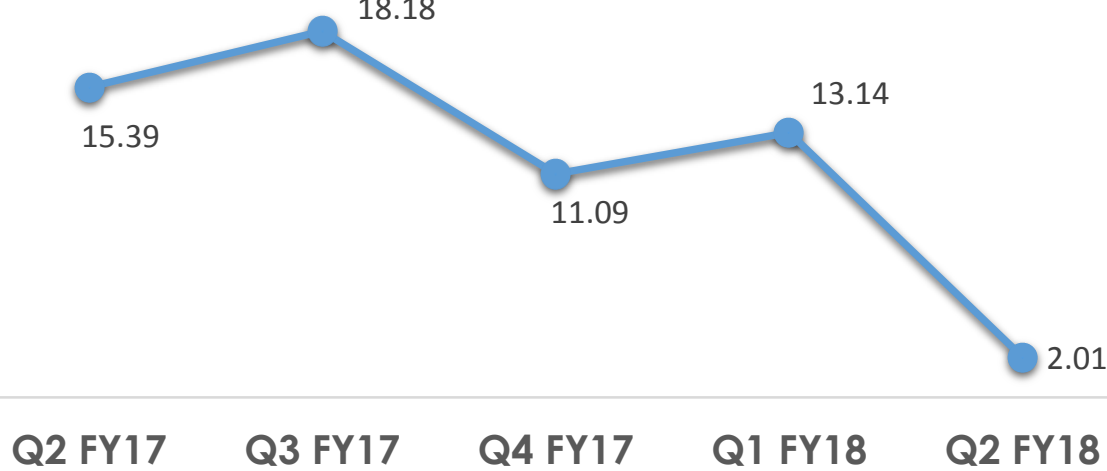
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Analytical Ratios - Quarterly

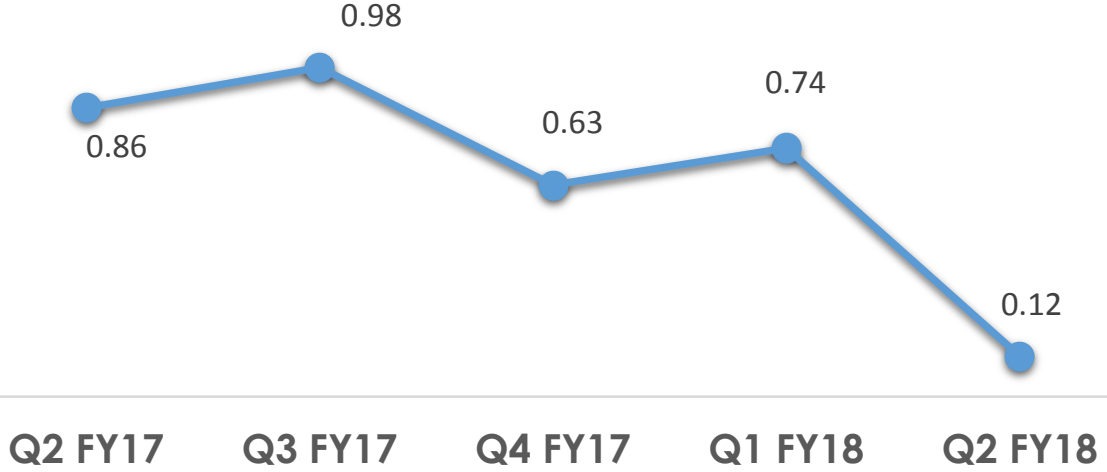
Net Interest Margin (%)



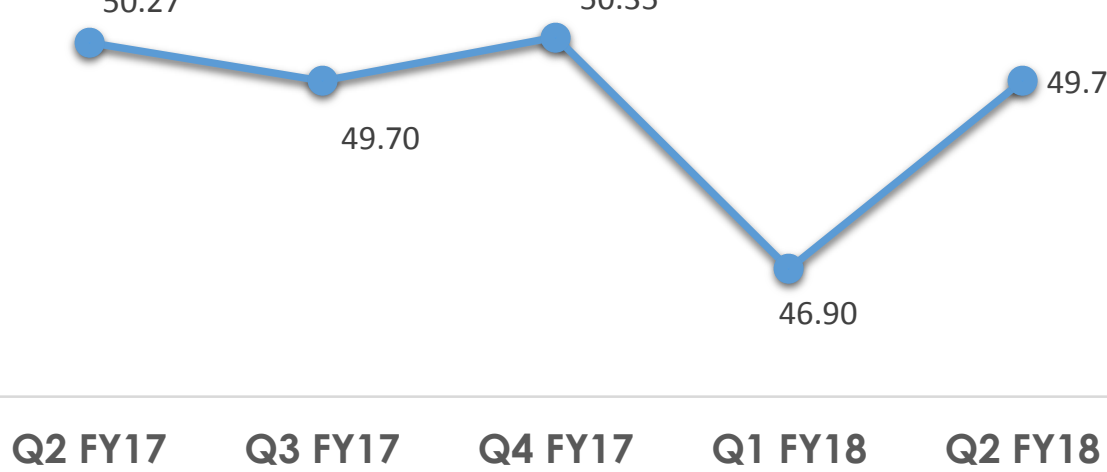
Return on Equity (ROE %)



Return on Assets (ROA %)

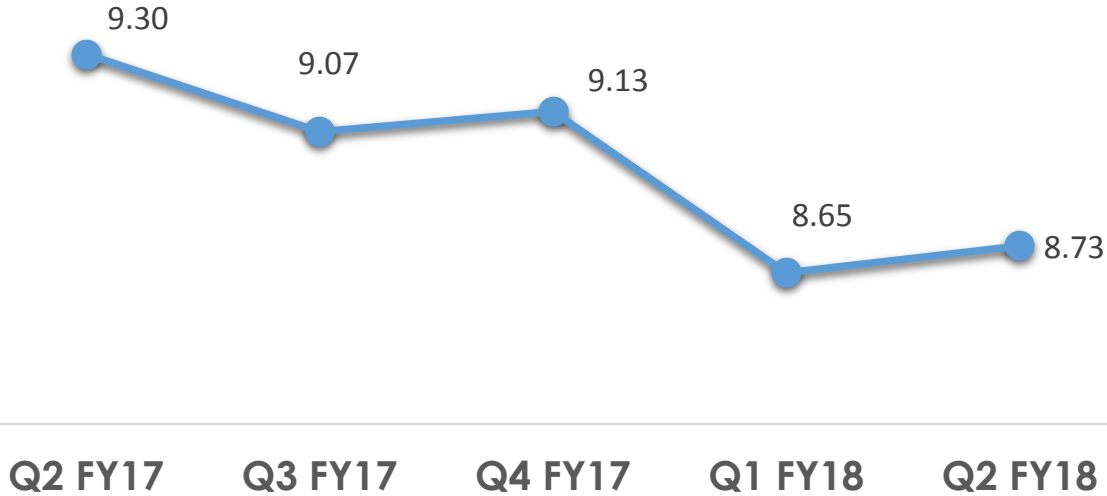


Cost to Income Ratio (%)

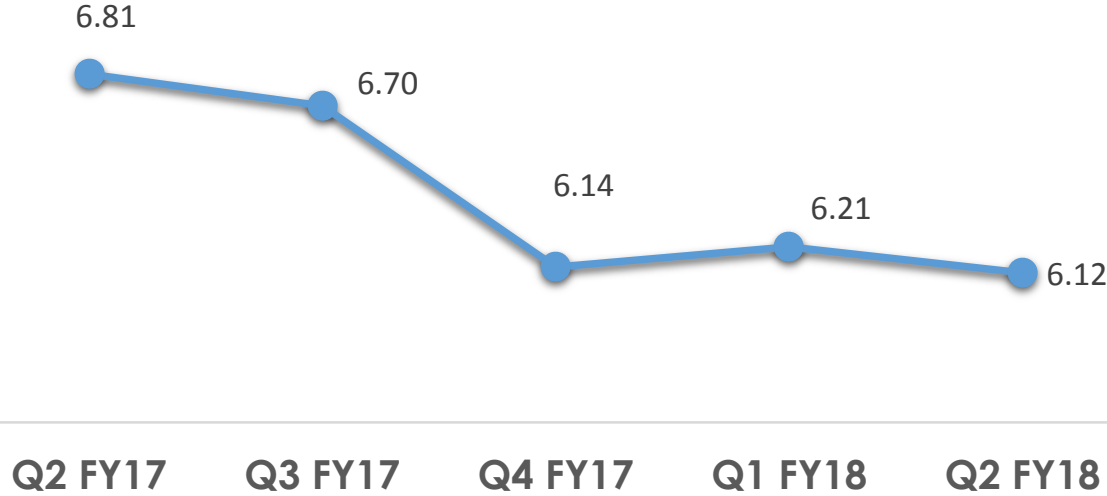


Analytical Ratios - Quarterly

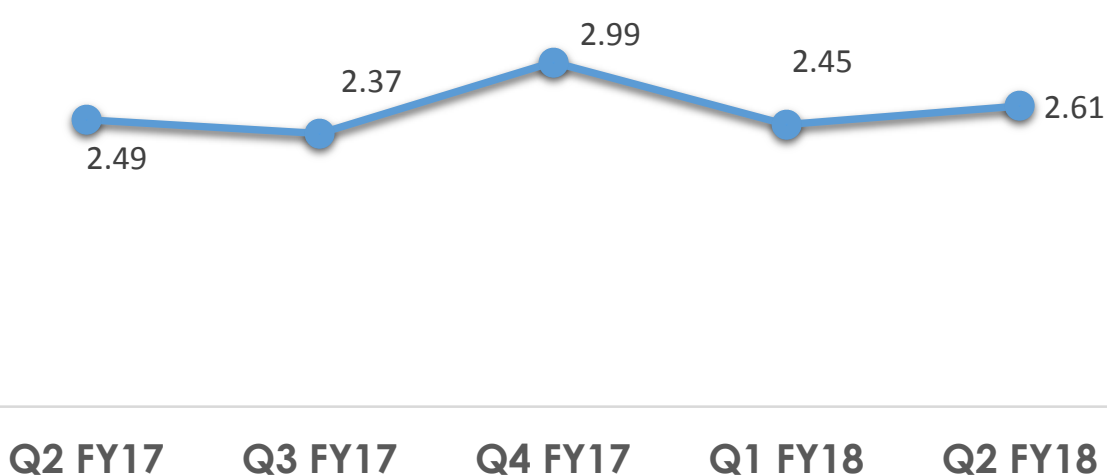
Yield of Funds (%)



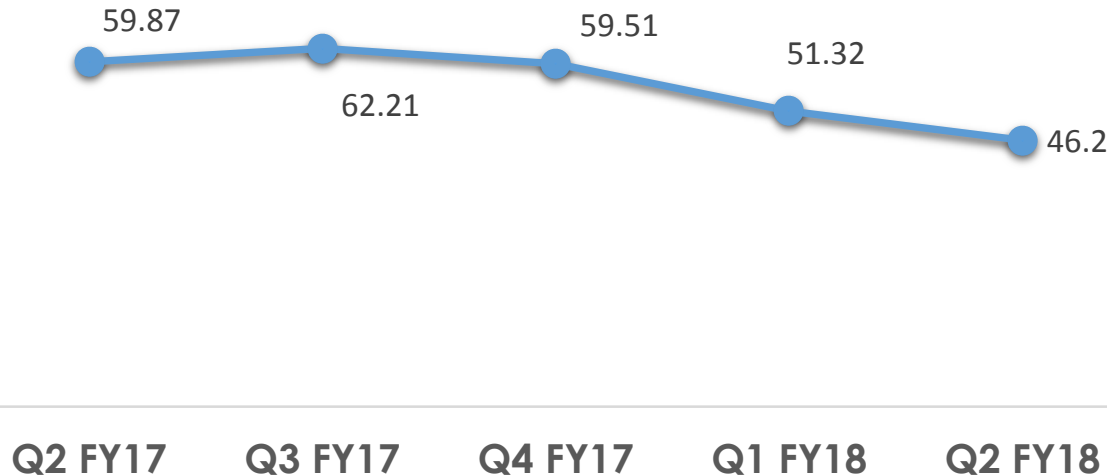
Cost of Funds (%)



Interest Spread (%)



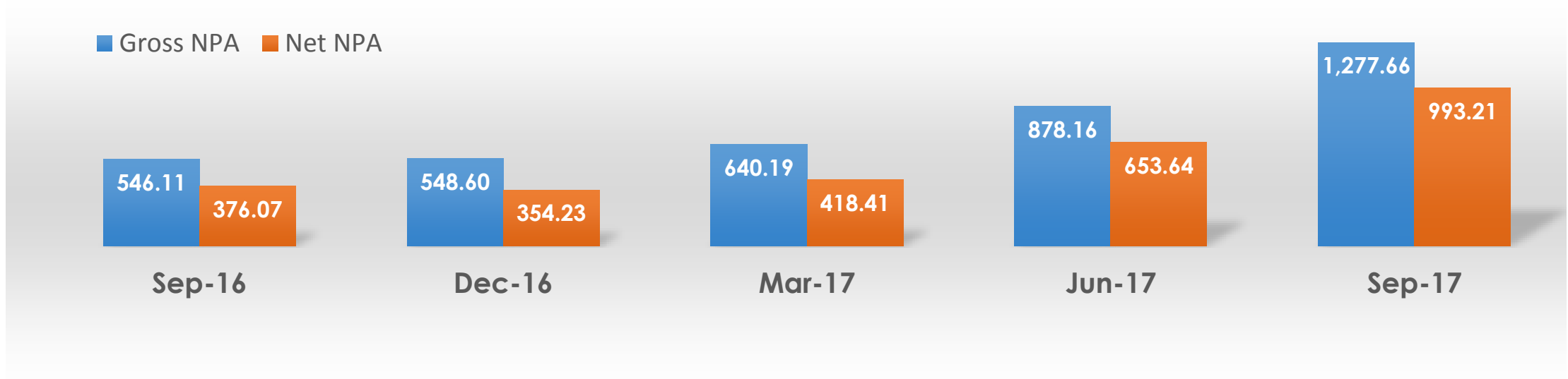
Provision Coverage Ratio (%)



Non Performing Assets

Rs. in cr.

Gross NPA & Net NPA – As on

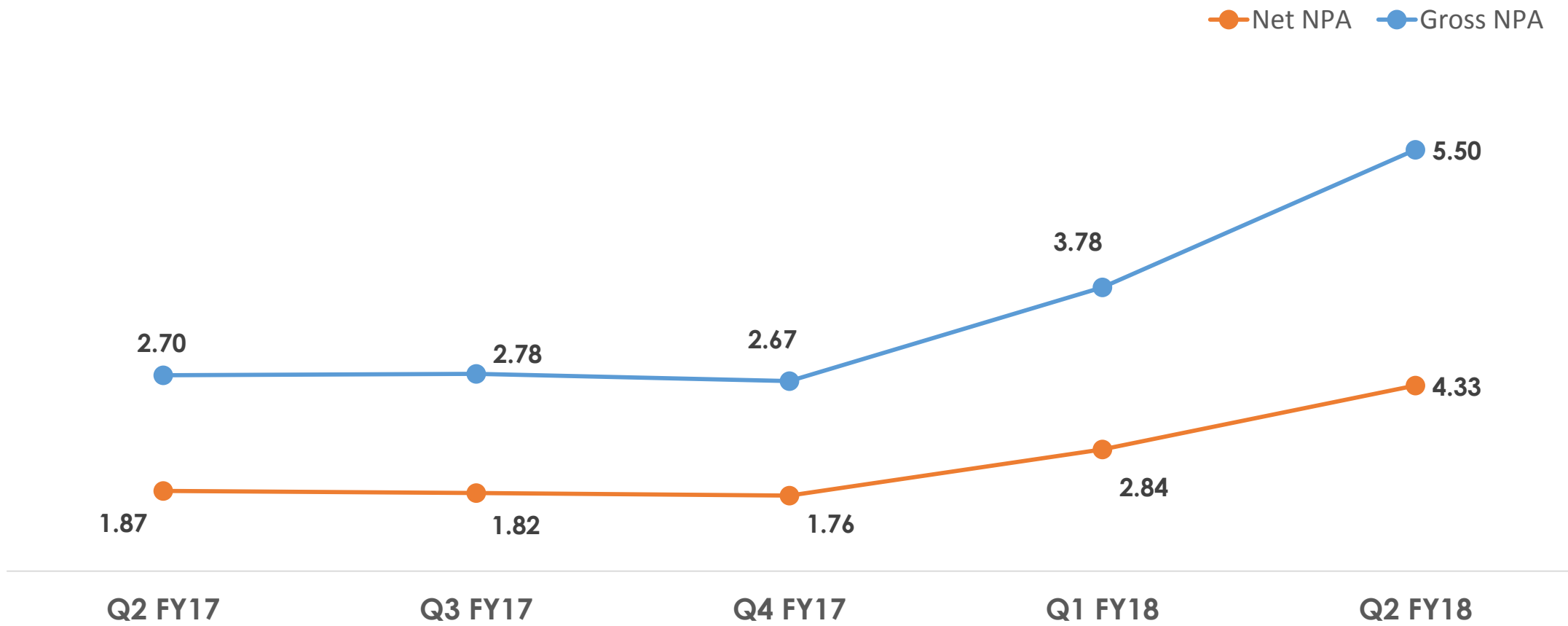


As on	30/09/2017	Q-o-Q	30/06/2017	31/03/2017	Y-o-Y %	30/09/2016
Gross NPA	1,277.66	45.49%	878.16	640.19	133.96%	546.11
Net NPA	993.21	51.95%	653.64	418.41	164.10%	376.07



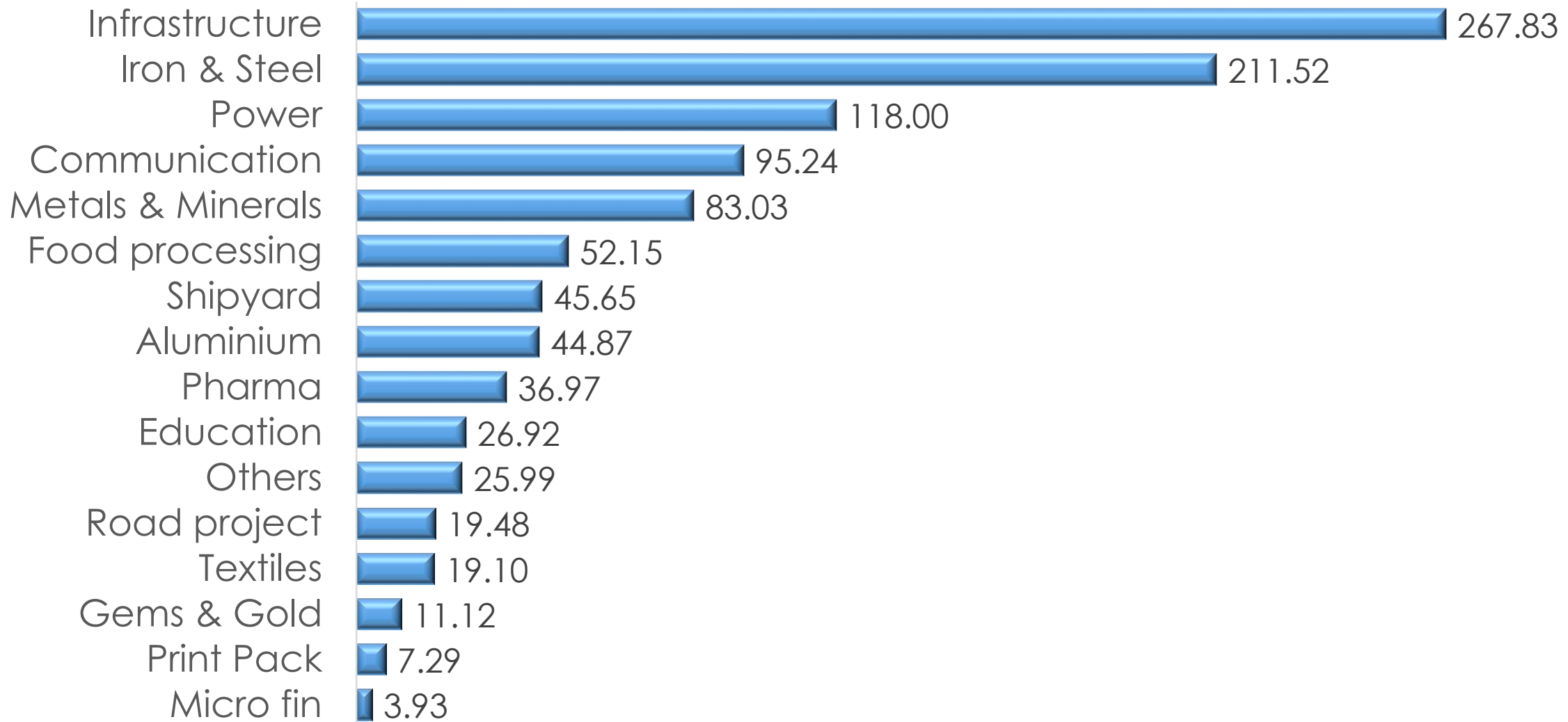
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Non Performing Assets (%)



Restructured Assets - Industry Wise

Rs. in cr.



Thank you

