



LAKSHMI VILAS BANK

Unaudited Financial Results

June - 2018



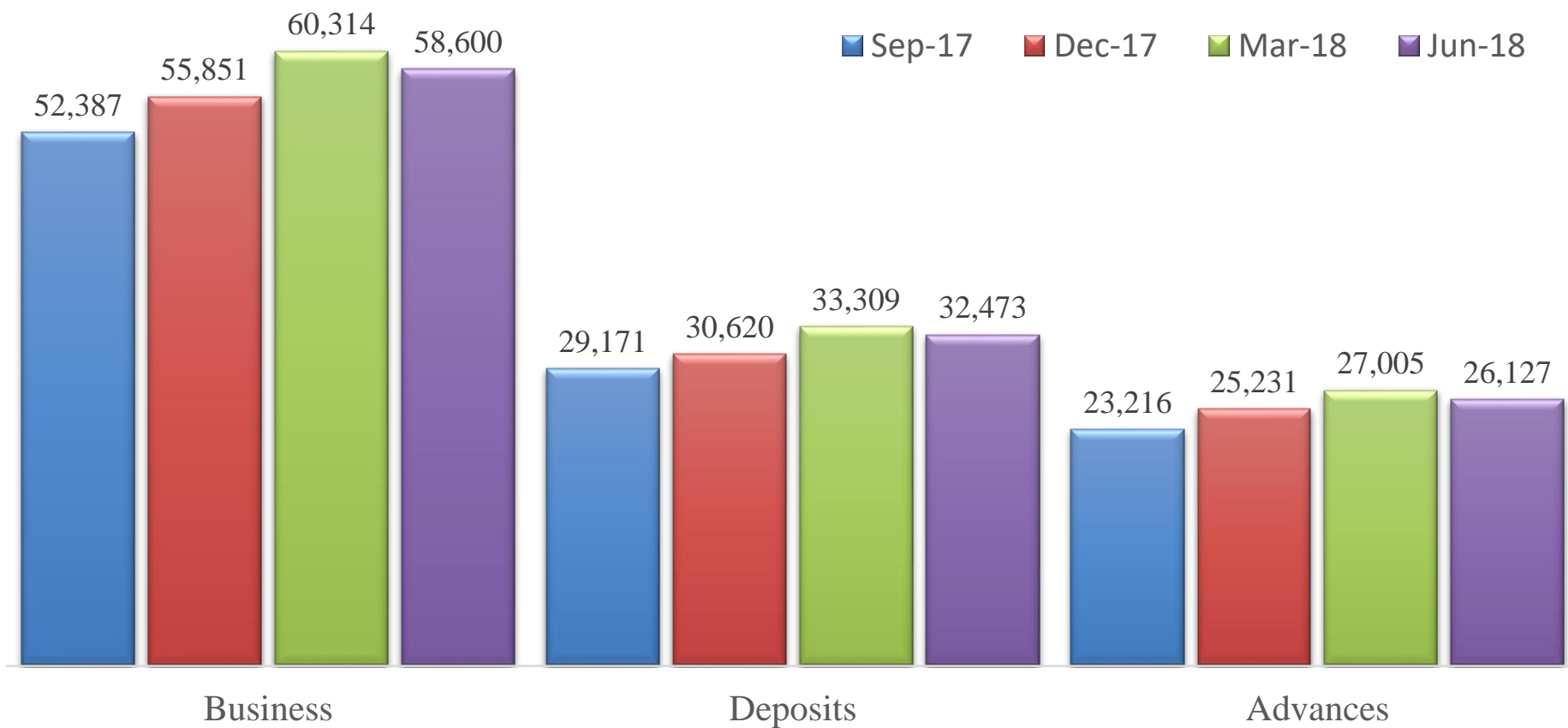
Highlights

- ✓ Business increased by Rs.5889 cr. i.e., 11.17% Y-o-Y.
- ✓ CASA portfolio has grown by Rs.1256 cr. i.e., 22.01% Y-o-Y.
- ✓ Operating Profit is at 6.76 cr. compared to 69.25 cr. operating loss in the previous quarter (109.76% Q-o-Q).
- ✓ Operating Expenditure has reduced by 44.04 cr. Compared to previous quarter (19.31% Q-o-Q).
- ✓ Other Income excluding Treasury grew by 6.94% Q-o-Q and 35.77% Y-o-Y.



Performance Highlights Business

₹. in crore





Deposits

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Total Deposits	32,473	29,476	10.17%	33,309	-2.51%
SB Deposits	5,093	3,924	29.79%	4,925	3.42%
Current Deposits	1,870	1,783	4.88%	2,090	-10.51%
CASA Deposits	6,963	5,707	22.01%	7,015	-0.74%
Int. paid on Deposits - Quarterly	551	498	10.65%	512	7.60%
Cost of total Deposits	6.76%	6.86%		6.60%	
CASA %	21.45%	19.36%		21.06%	



Advances

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Gross Advances	26,127	23,236	12.44%	27,005	-3.25%
C - D Ratio	80.46%	78.83%		81.07%	
Int. on Advances - Quarterly	556	613	-9.29%	514	8.12%
Yield on Gross Advances (Annualized)	8.85%	10.69%		8.26%	



Investments

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Gross Investments	9,880	7,601	29.97%	10,868	-9.09%
SLR Securities	8,675	6,866	26.35%	9,641	-10.02%
Non SLR Securities	1,205	735	63.85%	1,227	-1.85%
Int. on Investments - Quarterly	169	152	11.58%	183	-7.54%
Avg. Int. Yield on Investments	6.86%	7.24%		6.83%	
I - D Ratio	30.42%	25.79%		32.63%	



Net Interest Income – Quarterly

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Total Interest Income	726.99	769.95	-5.58%	702.62	3.47%
Int. on Advances	555.91	612.84	-9.29%	514.15	8.12%
Int. on Investments	169.24	151.66	11.59%	183.02	-7.53%
Others	1.84	5.45	-66.18%	5.45	-66.21%
Total Interest Expenditure	596.79	552.23	8.07%	582.16	2.51%
Int. on Deposits	551.13	498.07	10.65%	512.18	7.60%
Int. on Borrowings	45.66	54.16	-15.69%	69.98	-34.75%
Net Interest Income	130.20	217.72	-40.20%	120.46	8.08%



Other Income – Quarterly

₹. in Crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Commission , Exchange And brokerage	34.78	30.96	12.36%	32.22	7.95%
Trading Profit	(16.67)	100.45	-116.60%	(33.89)	NA
Exchange Profit	3.11	2.49	25.11%	3.19	-2.32%
Others	39.29	23.40	67.88%	36.77	6.86%
Total Other Income	60.52	157.30	-61.53%	38.28	58.07%
Other Income excluding Trading Profit	77.19	56.85	35.77%	72.18	6.94%



Operating Expenditure – Quarterly

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Operating Expenditure	183.96	175.90	4.58%	228.00	-19.31%
Staff Expenditure	97.19	85.88	13.16%	114.92	-15.43%
Other Operating Expenditure	86.77	90.02	-3.60%	113.08	-23.26%
Burden (Operating Expenditure-Other Income)	123.45	18.60	563.60%	189.71	-34.93%
Burden (excl. trading profit)	106.78	119.05	-10.31%	155.82	-31.48%
Cost to Income Ratio	96.46%	46.90%		143.62%	
Cost to Income Ratio (excl. trading profit/loss)	88.70%	64.06%		118.35%	



Net Profit – Quarterly

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18	Q-o-Q
Net Interest Income	130.20	217.72	-40.20%	120.46	8.08%
Less: Burden	123.45	18.60	563.60%	189.71	-34.93%
Operating Profit	6.76	199.12	-96.61%	(69.25)	-109.76%
<i>Operating Profit (excluding Trading Profit/Loss)</i>	<i>23.43</i>	<i>98.67</i>	<i>-76.25%</i>	<i>(35.36)</i>	<i>166.26%</i>
Prov. For NPA	109.38	82.60	32.42%	922.84	-88.15%
Dep. on Investments	54.06	23.96	125.61%	32.76	65.01%
Other Provisions	(1.91)	5.44	-135.09%	(34.18)	NA
Profit before Tax	(154.77)	87.12	-277.65%	(990.67)	NA
Prov. for Tax	(30.90)	21.00	-247.14%	(368.41)	NA
Profit after Tax	(123.87)	66.12	-287.34%	(622.26)	NA



Capital Adequacy

₹. in crore

Particulars	Jun-18	Jun-17	Y-o-Y	Mar-18
Balance Sheet Size	38,407	33,737	13.84%	40,429
Risk Weighted Assets	23,063	21,037	9.63%	23,923
Capital Funds (Basel III)				
Tier I	1,762	1,982	-11.12%	1,927
Tier II	418	474	-11.77%	421
Capital Adequacy Ratio				
Basel III	9.45%	11.67%		9.81%
Tier I	7.64%	9.42%		8.05%



Key Ratios(%) - Quarterly

Particulars	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Net Interest Margin	1.48	1.34	2.63	2.93	2.74
Return on Equity	(23.72)	(117)	(8.02)	2.01	13.14
Return on Assets	(1.25)	(6.22)	(0.42)	0.12	0.74
Cost to Income Ratio	96.46	143.62	81.33	49.70	46.90
Yield on Funds	7.34	7.03	8.41	8.73	8.65
Cost of Funds	6.02	5.82	6.07	6.12	6.21
Interest Spread	1.31	1.21	2.34	2.61	2.44



Non Performing Assets

₹. in crore

Particulars	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Gross NPA	2,804.72	2,694.21	1,427.01	1,277.66	878.16
Net NPA	1,478.90	1,457.89	1,060.46	993.21	653.64
Gross NPA %	10.73%	9.98%	5.66%	5.50%	3.78%
Net NPA %	5.96%	5.66%	4.27%	4.33%	2.84%
Provision Coverage Ratio %	55.80	55.07	46.75	46.27	51.32



Movement of NPA

₹. in crore

Particulars	Jun-18	Mar-18	Dec-17
Opening Balance	2,694.21	1,427.01	1,277.66
Add: Addition during the period	395.10	1,608.12	286.21
Sub-Total	3,089.31	3,035.13	1,563.87
Less: Reduction during the period			
1. Cash Recoveries	82.95	214.60	64.17
2. Up gradation	182.97	51.66	72.09
3. Assets sold to ARC			
of which Cash	-	2.37	-
SR	-	13.42	-
4. Technical write-off/OTS	18.68	58.87	0.59
Total	284.59	340.92	136.85
Closing Balance	2,804.72	2,694.21	1,427.01



Thank
you!

