

Unaudited Results for the Quarter ended June 2017



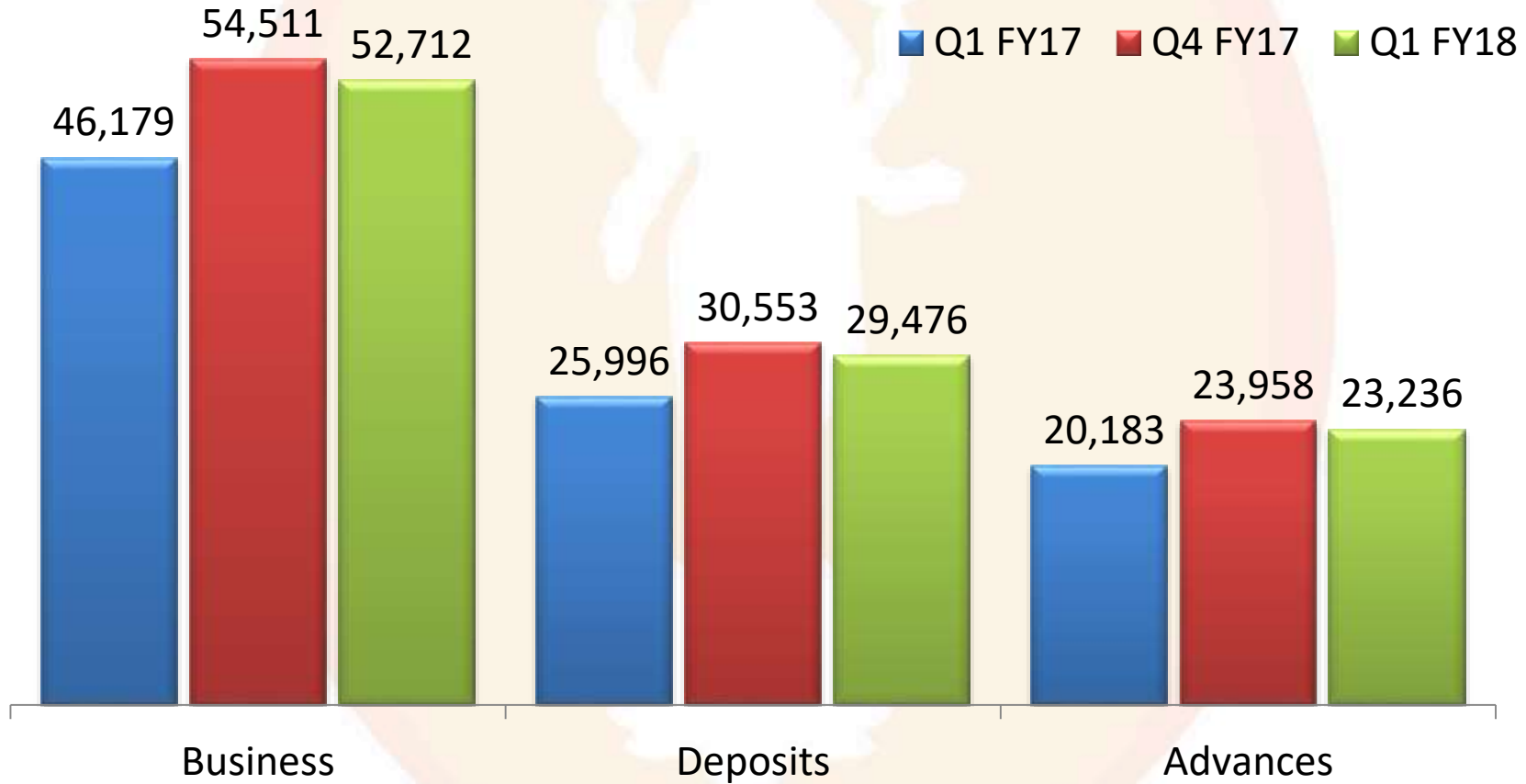
LAKSHMI VILAS BANK LTD.
QUARTERLY PERFORMANCE

June 2017

Performance Highlights

Business

Rs. In Cr

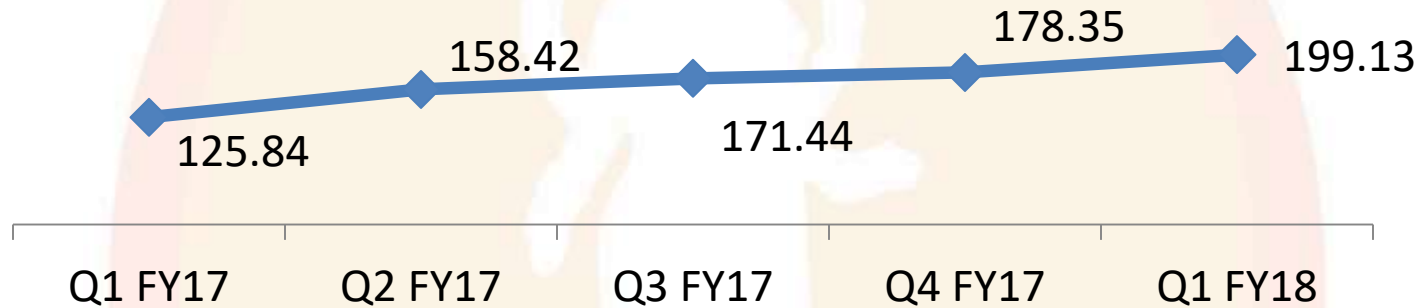


Performance Highlights

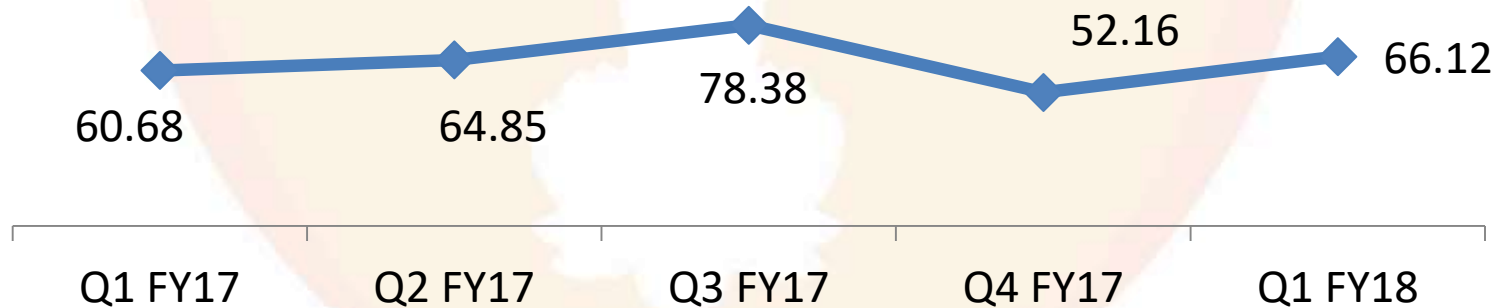
Profitability

Rs. In Cr

OPERATING PROFIT



NET PROFIT

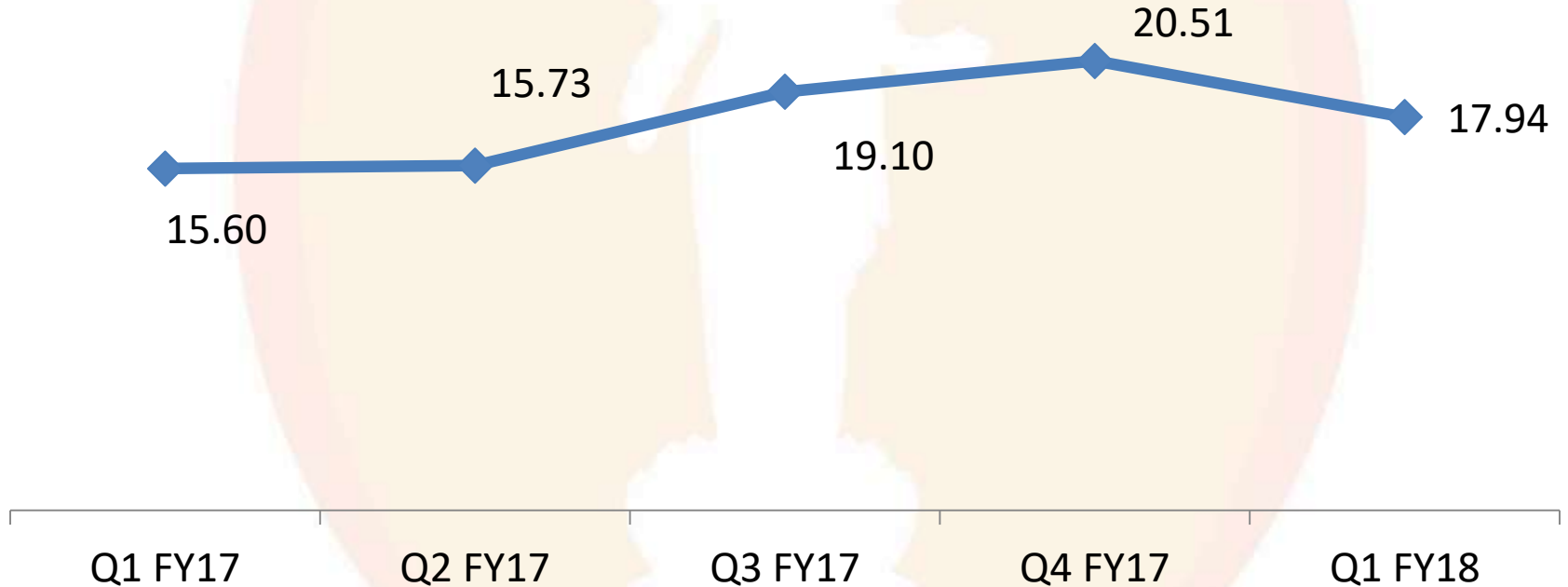


Deposits

As on	30 Jun' 17	Y-o-Y %	30Jun'16	31 Mar 17
Total Deposits	29,476	↑13.39	25,996	30,553
CASA Deposits	5,708	↑36.53	4,181	5,839
Avg. CASA Deposits	5,214	↑31.84	3,955	4,075
Bank Deposits	1,252	↑16.19	1,078	2,147
Avg. Deposits	29,060	↑14.65	25,348	26,633
Int. on Deposits	498	↑2.45	486	1,938
Cost of Deposits	6.86%	↓81bps	7.67%	7.28%
CASA %	19.36%	↑328bps	16.08%	19.11%
Avg. CASA%	17.94%	↑234bps	15.60%	17.67%







Deposits – Avg. CASA

Quarterly Avg. CASA Movement



Advances

Rs. In Cr

As on	30 Jun' 17	Y-o-Y %	30Jun'16	31 Mar 17
Gross Advances	23,236	 15.13	20,183	23,958
Net Advances	23,005	 15.05	19,996	23,729
Avg. Gross Advances	22,940	 17.97	19,445	19,831
C-D Ratio	78.83%	 119bps	77.64%	78.42%
Int. on Advances	613	 8.64	558	2,240
Yield on Advances	10.69%	 80bps	11.49%	11.29%

Investments

Rs. In Cr

As on

30 Jun' 17

Y-o-Y %

30Jun'16

31 Mar 17

Gross Investments

7,601

↑ 13.56

6,694

8,703

SLR Securities

6,866

↑ 14.57

5,993

7,911

Non SLR Securities

735

↑ 4.91

701

792

Less: Depreciation

71

↑ 51.73

47

51

Net investments

7,530

↑ 13.29

6,647

8,652

Int. on Investments

152

↑ 20.62

126

578

Avg. Investments

8,964

↑ 31.19

6,833

8,137

Avg. Int. yield on Investments

6.77%

↓ 119bps

7.96%

7.63%

Investment – Deposit Ratio

25.79%

↑ 4bps

25.75%

28.49%

Income

Rs. In Cr

	Q1 FY 18	Y-o-Y %	Q1 FY 17	FY 16-17
1. Total Interest Income	769.96	↑ 12.29	685.66	2,846.66
Int. on Advances	612.84	↑ 9.74	558.47	2,239.71
Int. on Investments	151.66	↑ 20.62	125.74	577.59
Int. on Bal. with RBI and Others	5.07	↑ 397.06	1.02	12.28
Others	0.38	↓ 12.04	0.42	17.08
2. Non Interest Income	157.30	↑ 76.32	89.21	502.77
Total Income (1+2)	927.26	↑ 19.67	774.87	3,349.43

Expenditure

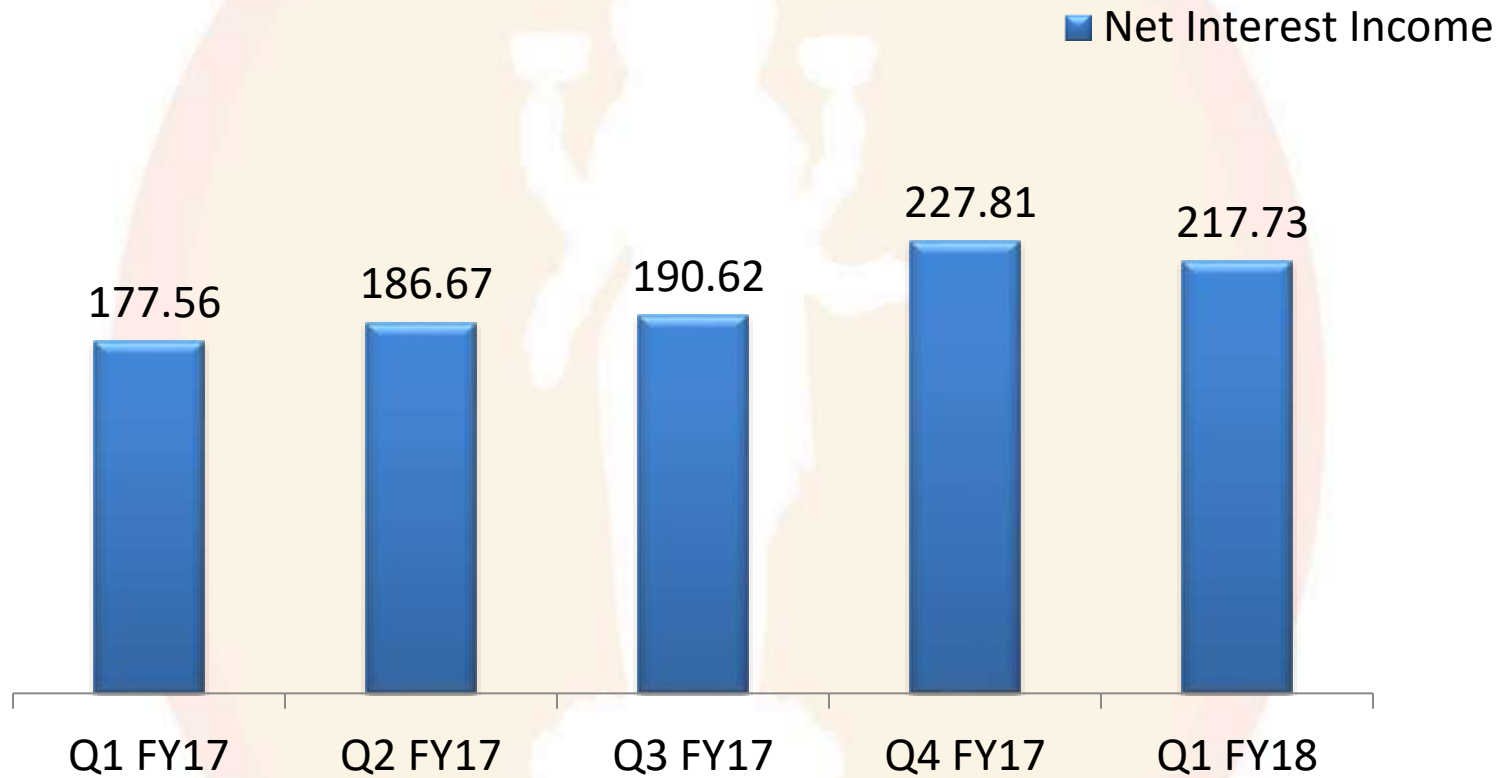
Rs. In Cr

	Q1 FY 18	Y-o-Y %	Q1 FY 17	FY 16-17
1. Total Interest Expenditure	552.23	8.68	508.11	2,064.00
2. Operating Expenditure	175.90	24.82	140.92	651.37
Staff Expenditure	85.88	12.42	76.39	334.71
Other Operating Expenditure	90.02	39.50	64.53	316.66
Total Expenditure (1+2)	728.13	12.19	649.03	2,715.37

Quarterly Performance

Rs. In Cr

Net Interest Income



Net Profit

Rs. In Cr

	Q1 FY 18	Y-o-Y %	Q1 FY 17	FY 16-17
Operating Profit	199.13	58.24	125.84	634.06
Prov. For NPA	82.60		34.10	235.49
Dep. On Investments	23.96		-2.20	2.36
Prov. For Restr. Advances	4.95		1.96	0.33
Prov. For Std. Advances	0		1.26	15.17
Other Provisions	0.49		0.04	0.64
Profit Before Tax	87.12		90.68	380.07
Prov. For Tax	21.00		30.00	124.00
Net Profit	66.12	8.96	60.68	256.07

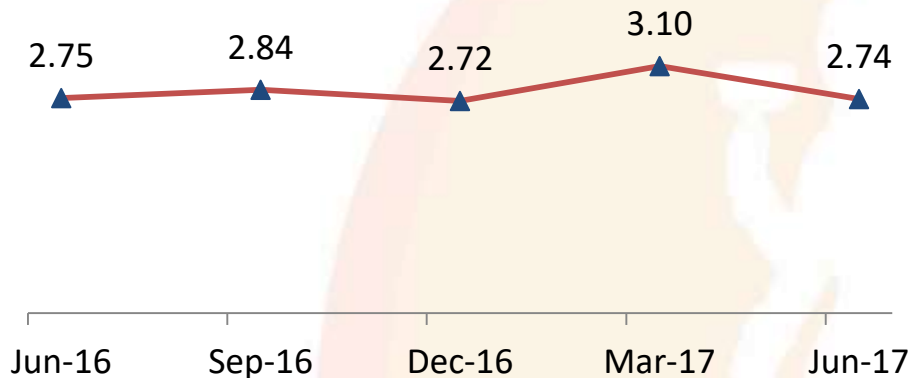
Capital Adequacy

Rs. In Cr

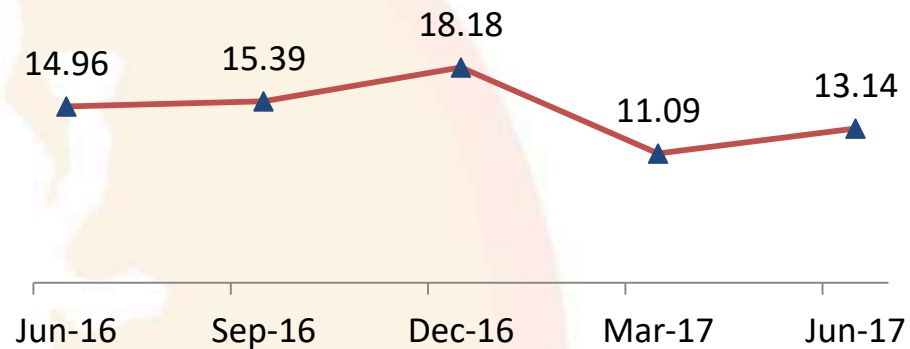
	Jun' 17	Y-o-Y %	Jun' 16	MAR' 17
Balance Sheet Size	33,737	15.37	29,242	35,245
Risk Weighted Assets				
Basel - II	20,874	14.38	18,250	22,185
Basel - III	21,037	13.19	18,586	22,360
Capital Funds (Basel – II)				
Tier – I	1,982	25.19	1,583	1,956
Tier - II	476	25.28	380	368
Capital Funds (Basel – III)				
Tier – I	1,982	25.20	1,583	1,956
Tier - II	474	26.55	375	366
Capital Adequacy Ratio				
Basel - II	11.78%		10.76%	10.48%
Basel - III	11.67%		10.52%	10.38%

Analytical Ratios - Quarterly

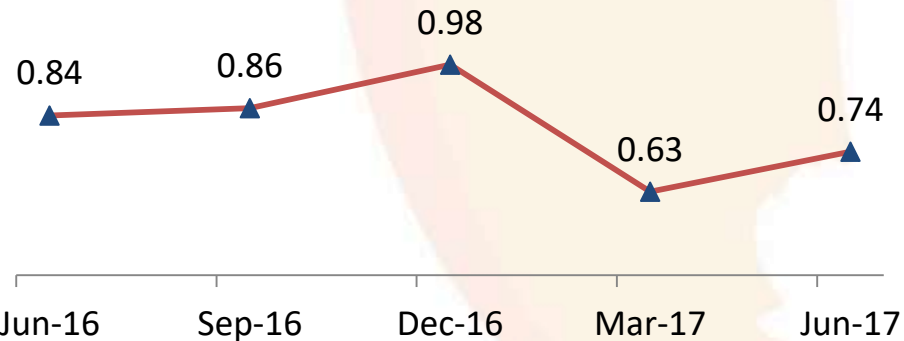
NET INTEREST MARGIN(%)



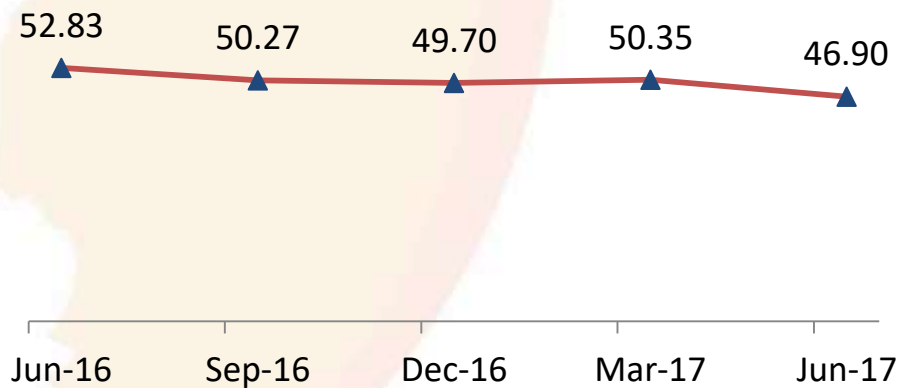
RETURN ON EQUITY (ROE%)



RETURN ON ASSETS(ROA%)

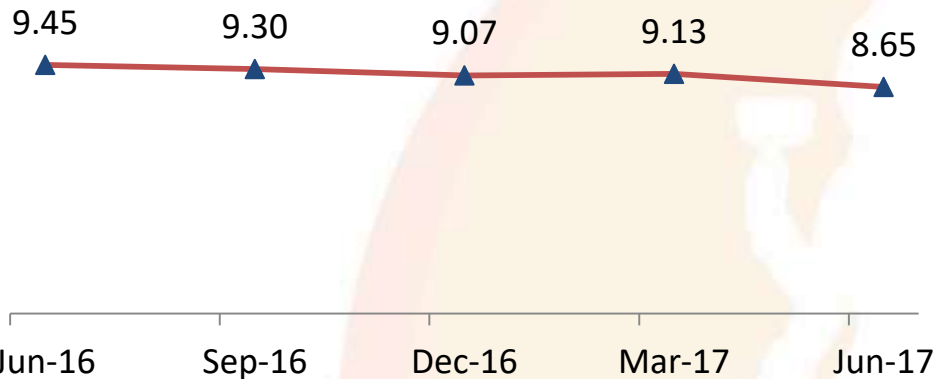


COST TO INCOME RATIO(%)

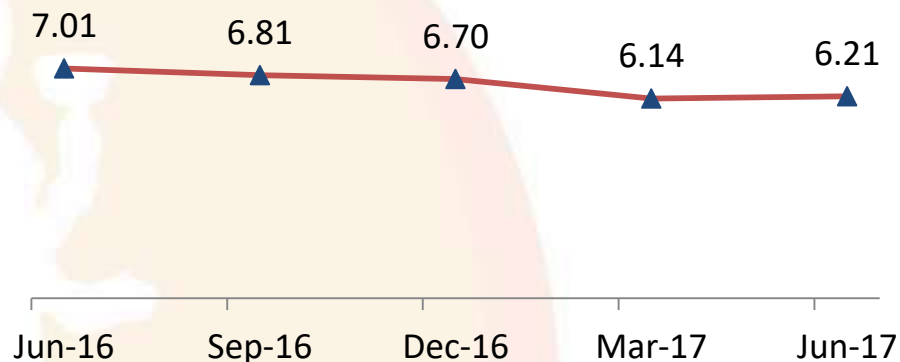


Analytical Ratios - Quarterly

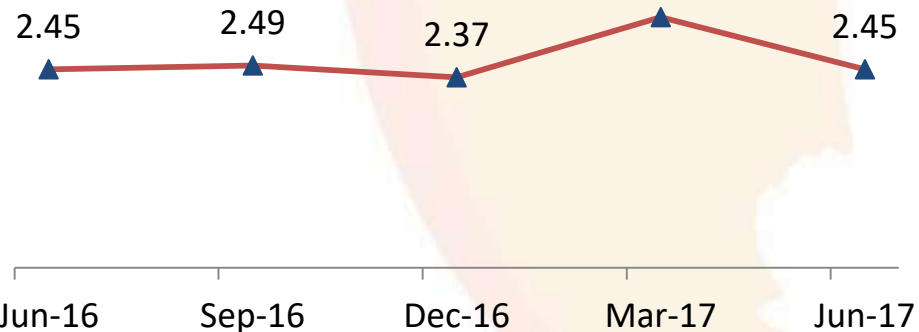
YIELD ON FUNDS (%)



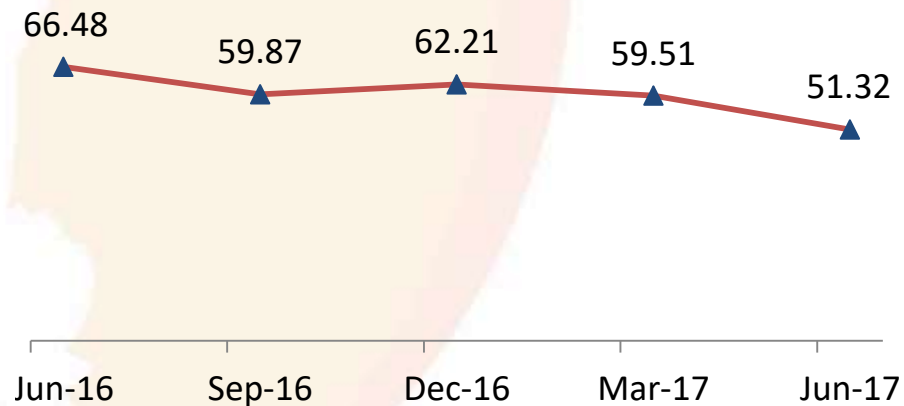
COST OF FUNDS(%)



INTEREST SPREAD (%)



PROVISION COVERAGE RATIO(%)

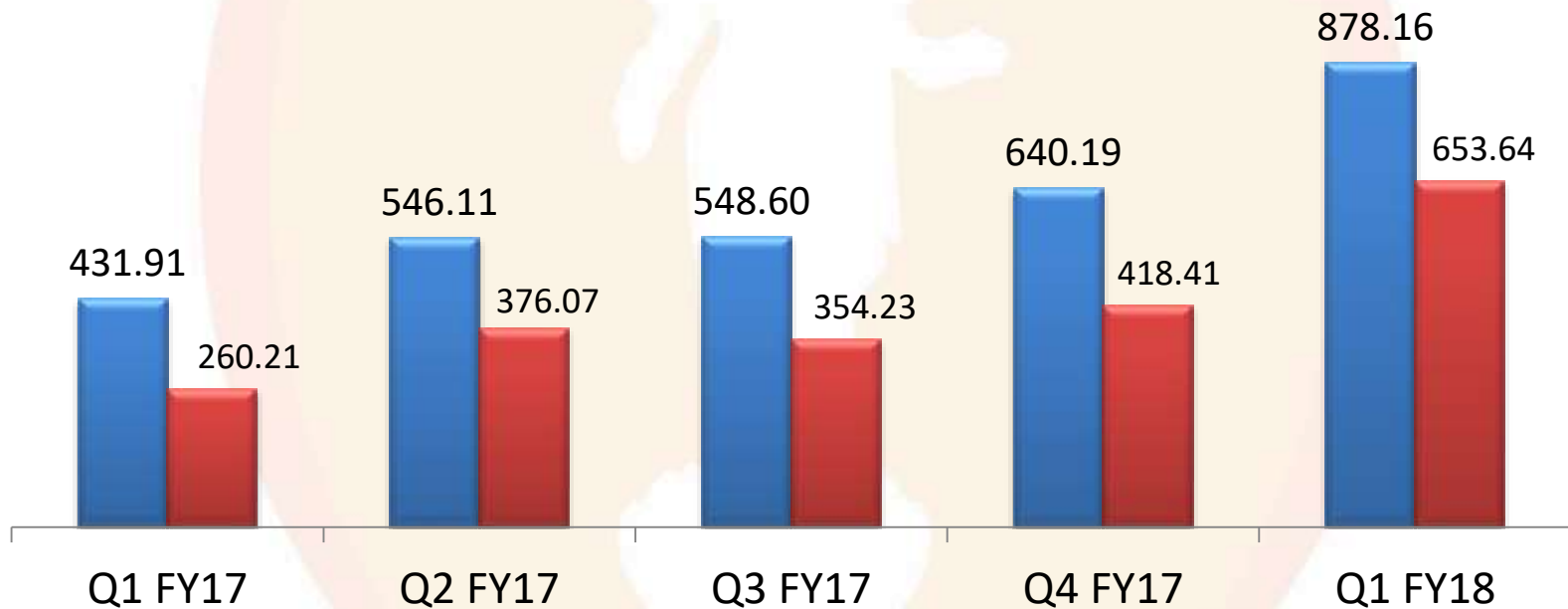


Quarterly Performance

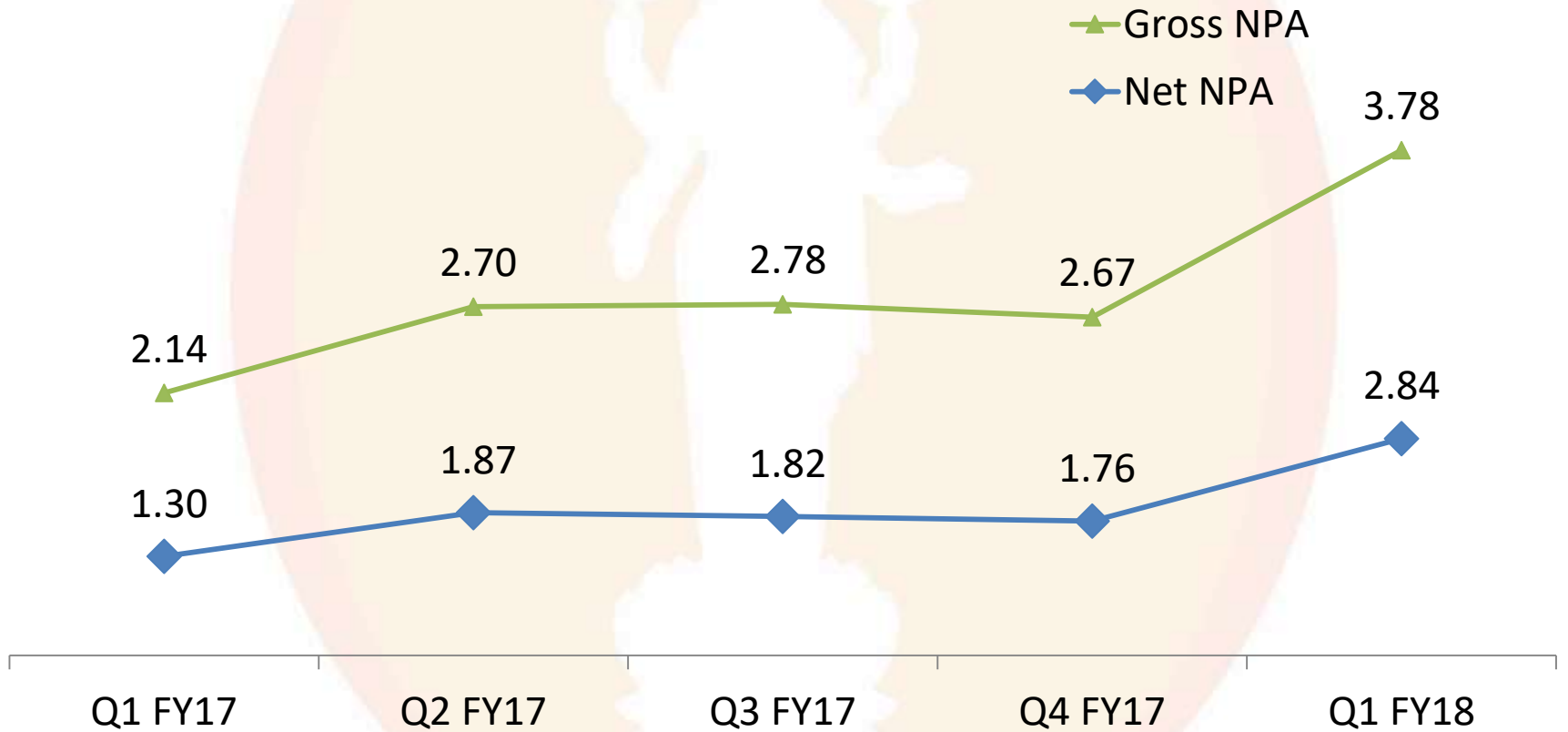
Rs. In Cr

Gross NPA & Net NPA

■ Gross NPA ■ Net NPA

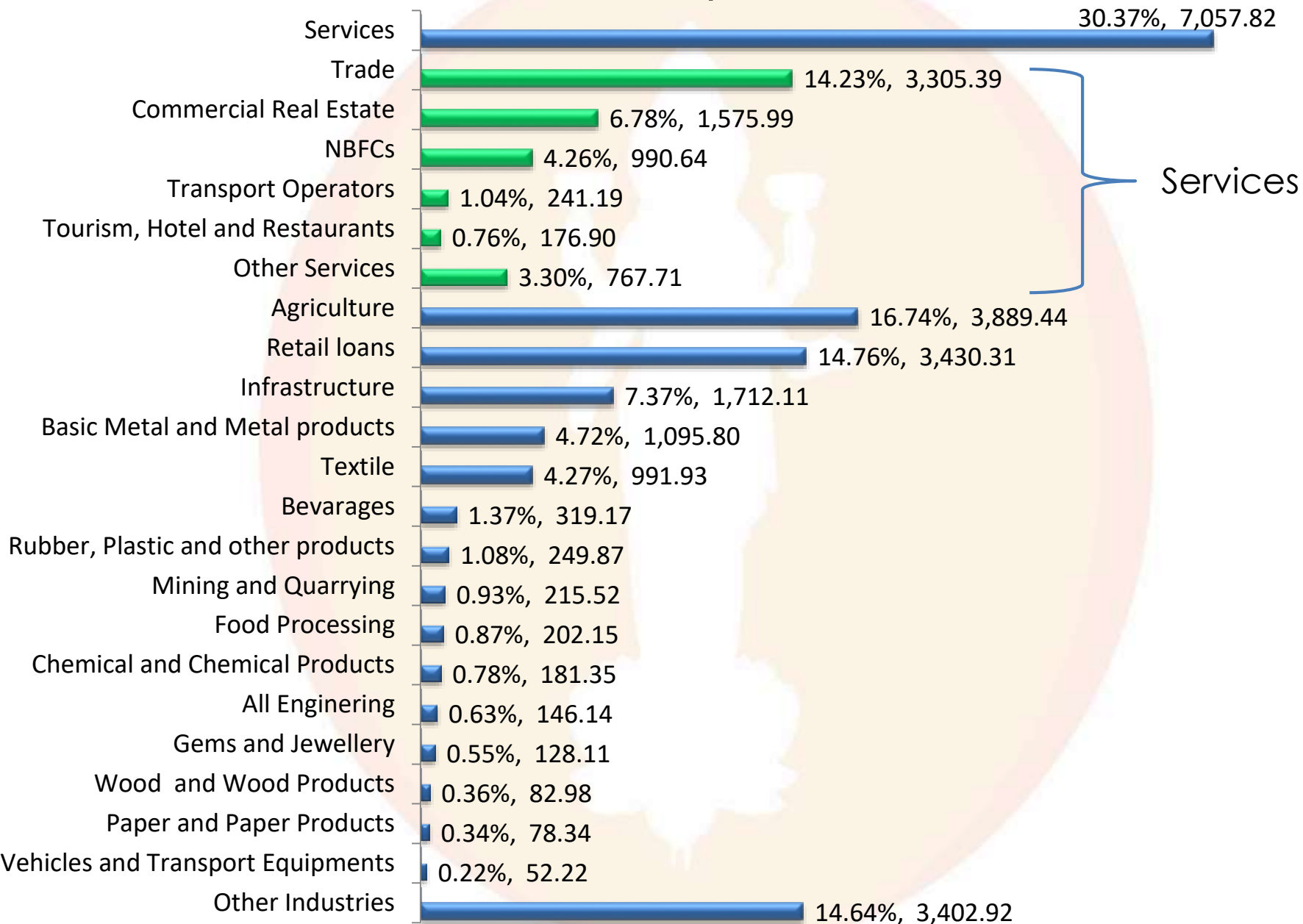


Non Performing Assets



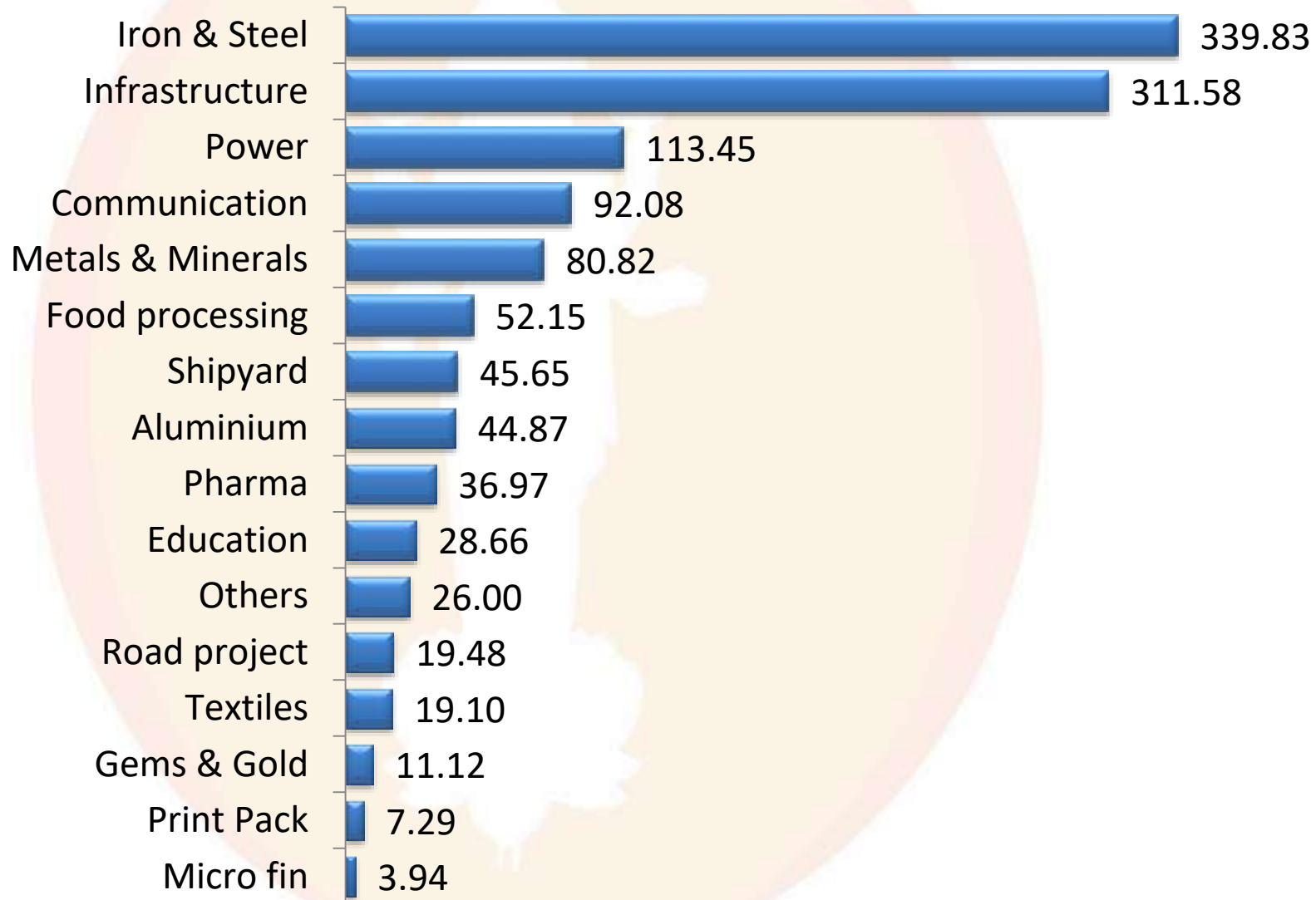
Gross Advance – Industry Wise

(%), (Rs. In Cr)



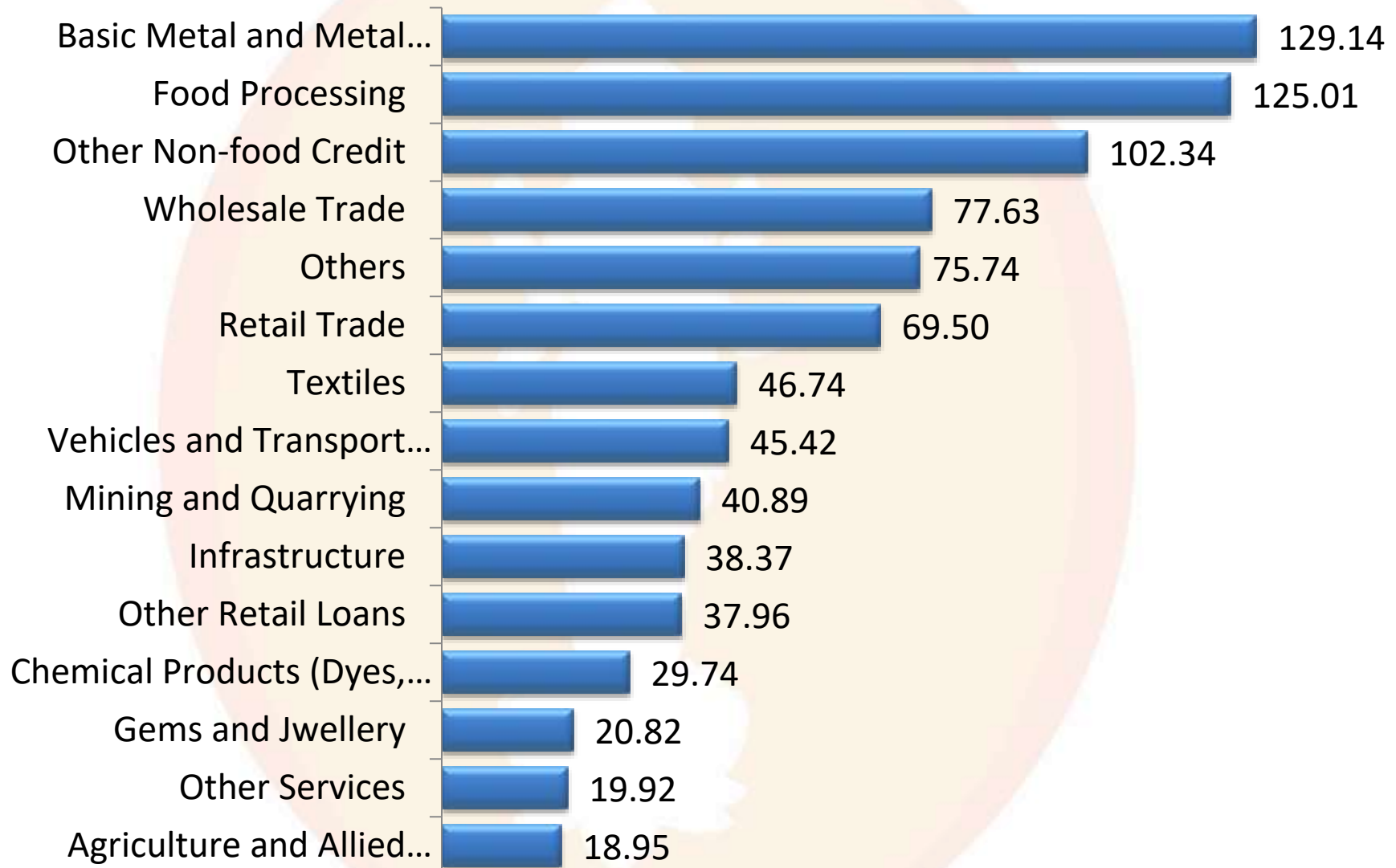
Restructured Assets – Industry Wise

Rs. In Cr



Non Performing Assets – Industry Wise

Rs. In Cr



Thank you...

