

LAKSHMI VILAS BANK

**FINANCIAL RESULTS
FOR THE YEAR ENDED MAR 2017**



**BY
ACCOUNTS TEAM**

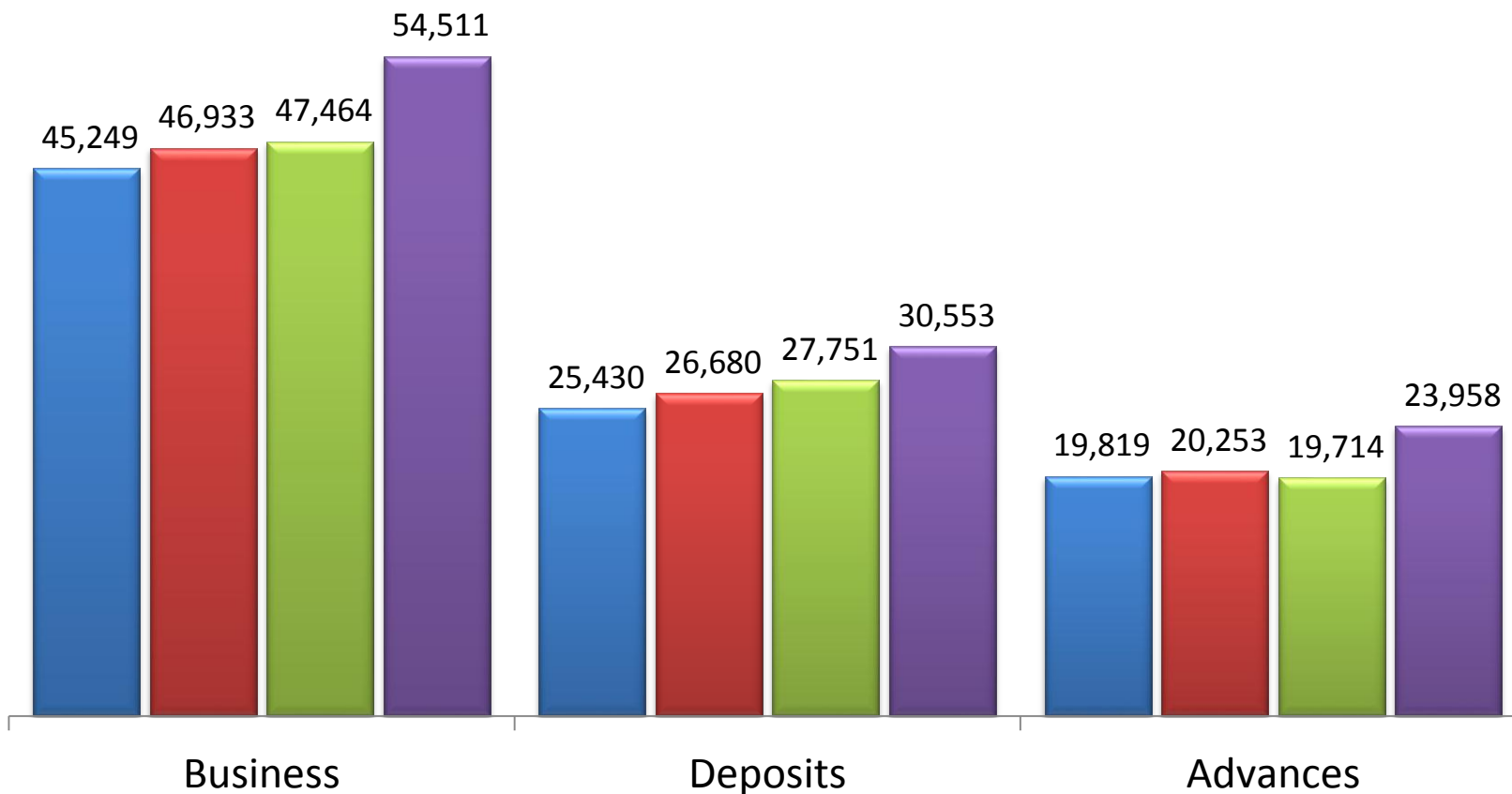


Performance Highlights

Rs. In Cr

Business

■ Mar-16 ■ Sep-16 ■ Dec-16 ■ Mar-17

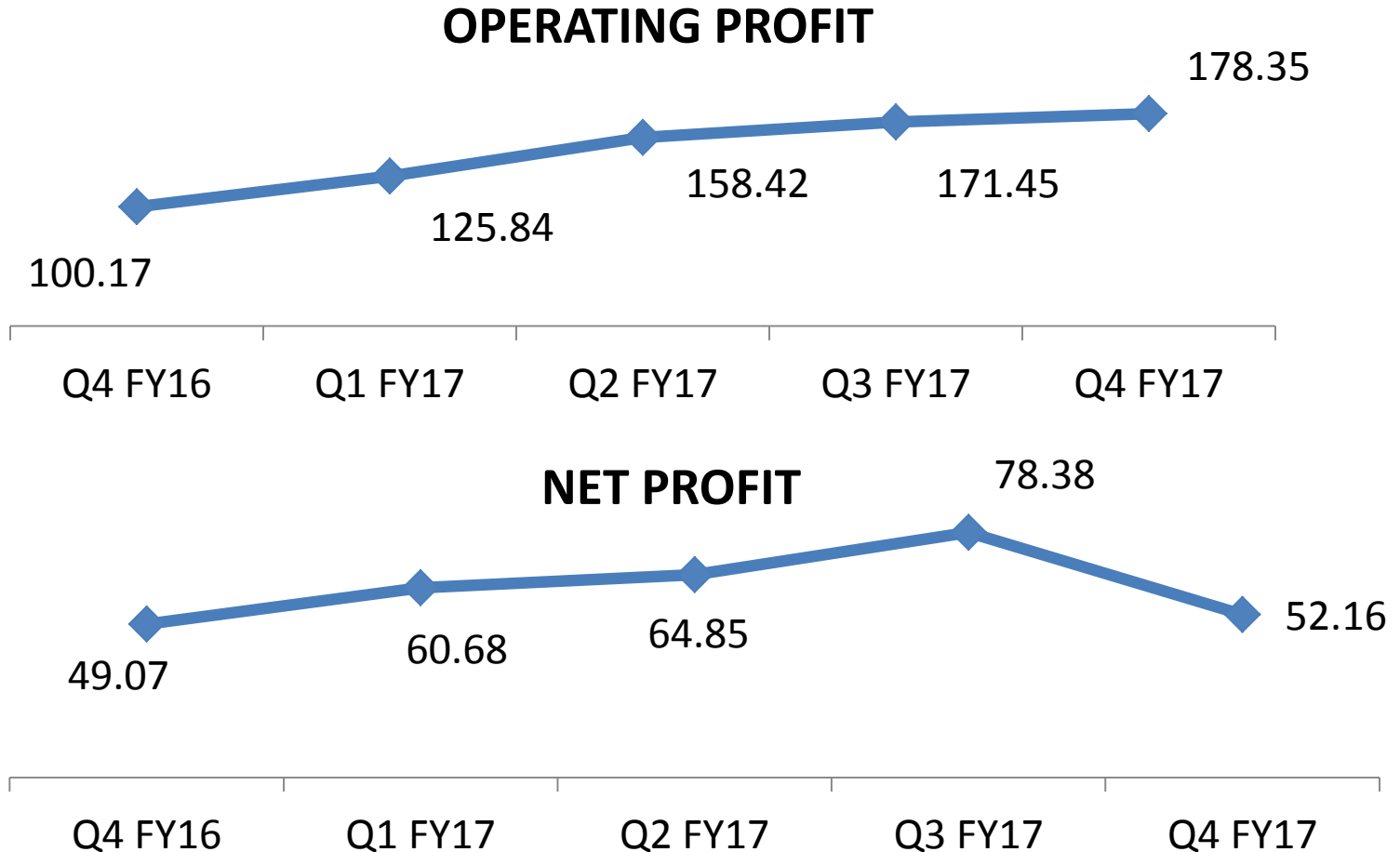


LAKSHMI VILAS BANK

Performance Highlights

Rs. In Cr

Profitability



LAKSHMI VILAS BANK

Deposits

Rs. In Cr

Sep 16

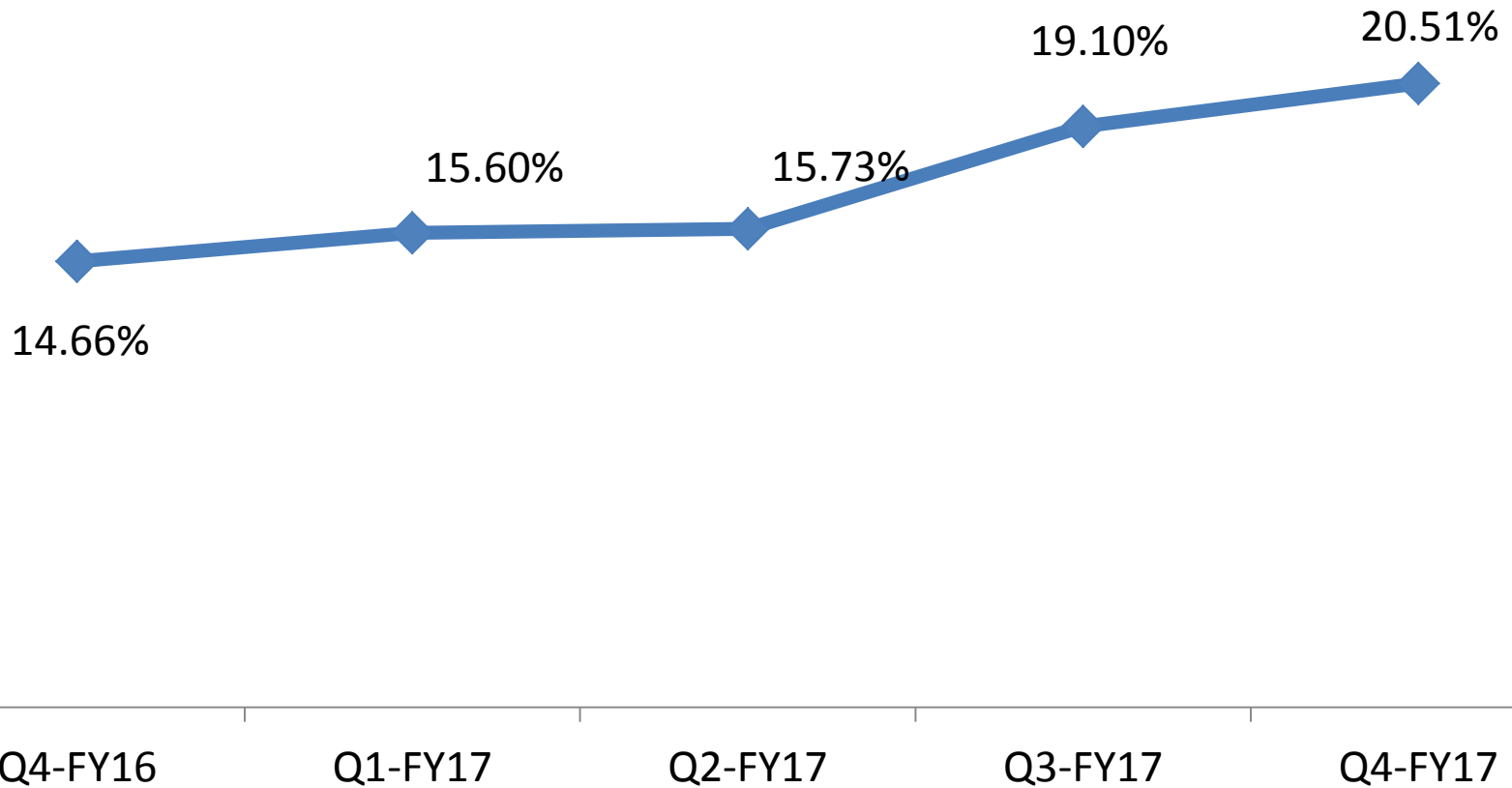
	Mar 17	Y-o-Y %	Mar 16	Dec 16	Sep 16
Total Deposits	30,553.35	20.14	25,430.96	27,750.59	26,680.14
CASA Deposits	5,838.98	32.24	4,415.51	5,943.49	4,619.09
Avg. CASA Deposits	4,704.79	46.81	3,204.78	4,403.73	4,026.22
Bank Deposits	2,141.82	83.63	1,166.37	1,188.57	1,210.12
Avg. Deposits	26,633.17	18.67	22,442.79	26,287.65	25,698.68
Int. on Deposits	1,938.16	5.72	1,833.29	1,469.71	974.38
Cost of Deposits	7.28%	(-)89 bps	8.17%	7.45%	7.58%
CASA %	19.11%	175 bps	17.36%	21.42%	17.31%
Avg. CASA%	17.67%	340 bps	14.27%	16.75%	15.67%



LAKSHMI VILAS BANK

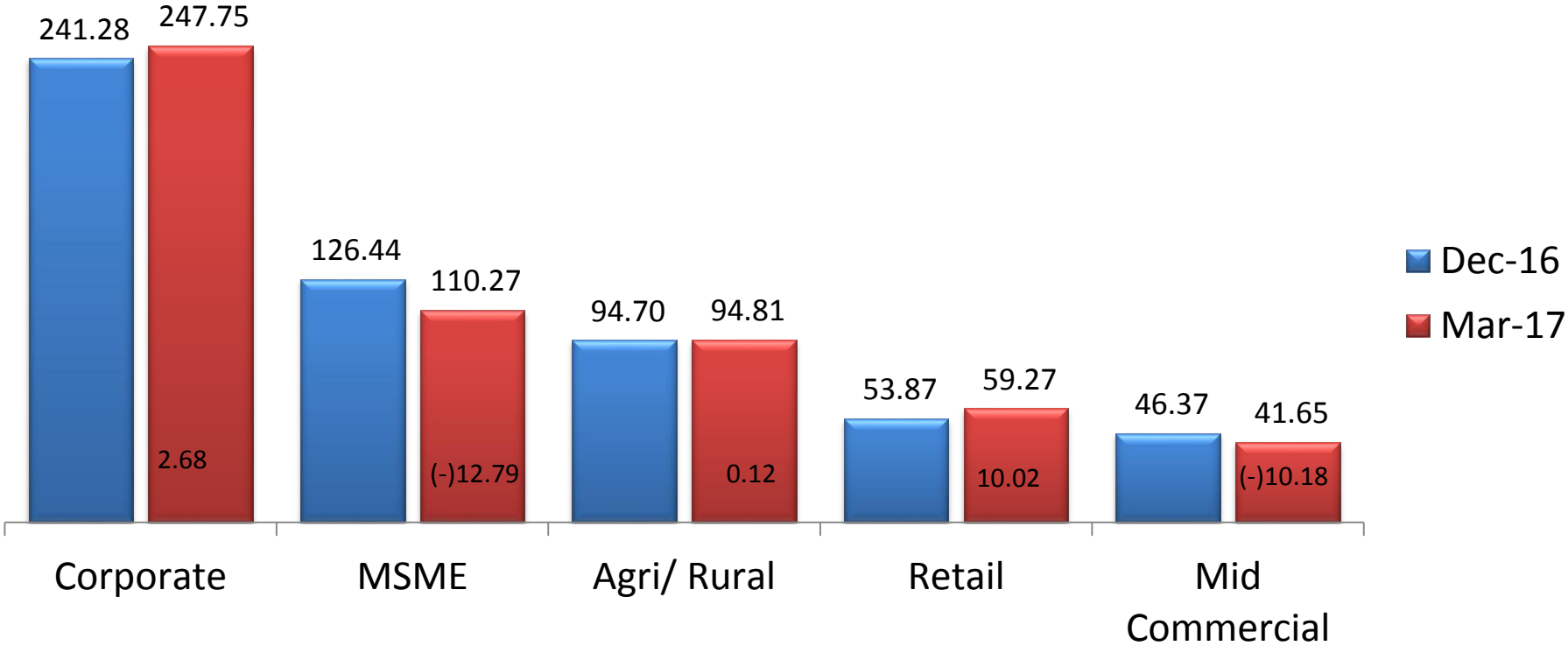
Deposits – Average CASA

Quarterly Avg. CASA movement



Segment-wise – Interest on Advances

Rs. In Cr



% of achievement over last quarter is shown inside the bar



Advances

Rs. In Cr

	Mar 17	Y-o-Y %	Mar 16	Dec 16	Sep 16
Gross Advances	23,958.46	20.89	19,818.93	19,713.57	20,253.32
Net Advances	23,728.91	20.80	19,643.74	19,510.39	20,069.16
Avg. Gross Advances	19,830.92	18.80	16,692.12	19,589.28	19,586.20
C-D Ratio	78.42%	49 bps	77.93%	71.04%	75.91%
Int. on Advances	2,239.71	9.88	2,038.27	1,685.96	1,123.30
Yield on Advances	11.29%	(-)92 bps	12.21%	11.48%	11.47%



Investments

Rs. In Cr

	Mar 17	Y-o-Y %	Mar 16	Dec 16	Sep 16
Gross Investments	8,703.13	31.98	6,594.45	8,802.21	7,268.99
SLR Investments	7,910.70	35.24	5,849.43	7,936.88	6,577.25
Non SLR Investments	792.42	6.36	745.02	865.33	691.74
Less: Depreciation	51.40	4.80	49.04	44.16	42.79
Net Investments	8,651.73	32.18	6,545.40	8,758.05	7,226.19
Int. on Investments	577.59	11.20	519.40	414.89	256.21
Avg. Int. Yield on Investments	7.63%	(-)39 bps	8.02%	7.78 %	7.82 %
Investment- Deposit Ratio	28.49%	256 bps	25.93 %	31.72 %	27.24 %
Average Investment	8,008.63	15.61	6,927.45	9,261.74	7,559.40

LAKSHMI VILAS BANK

Income

Rs. In Cr

	FY17	Y-o-Y %	FY16	Q4 FY17	Q-o-Q %	Q4 FY16
1.Total Interest Income (A+B+C+D)	2,846.66	10.84	2568.30	733.56	10.09	666.33
A. Int. on Advances	2,239.71	9.88	2038.27	553.75	3.64	534.29
B. Int. on Investments	577.59	11.20	519.40	162.71	24.49	130.70
C. Int. on Bal. with RBI & Others	12.28	275.82	3.27	1.43	118.18	0.66
D. Others	17.07	131.91	7.36	15.67		0.68
2. Non Interest Income	502.77	65.10	304.53	131.44	42.07	92.51
Total Income (1+2)	3,349.43	16.59	2872.83	864.99	13.99	758.84



Expenditure

Y-o-Y % Quarterly Growth Rs. In Cr

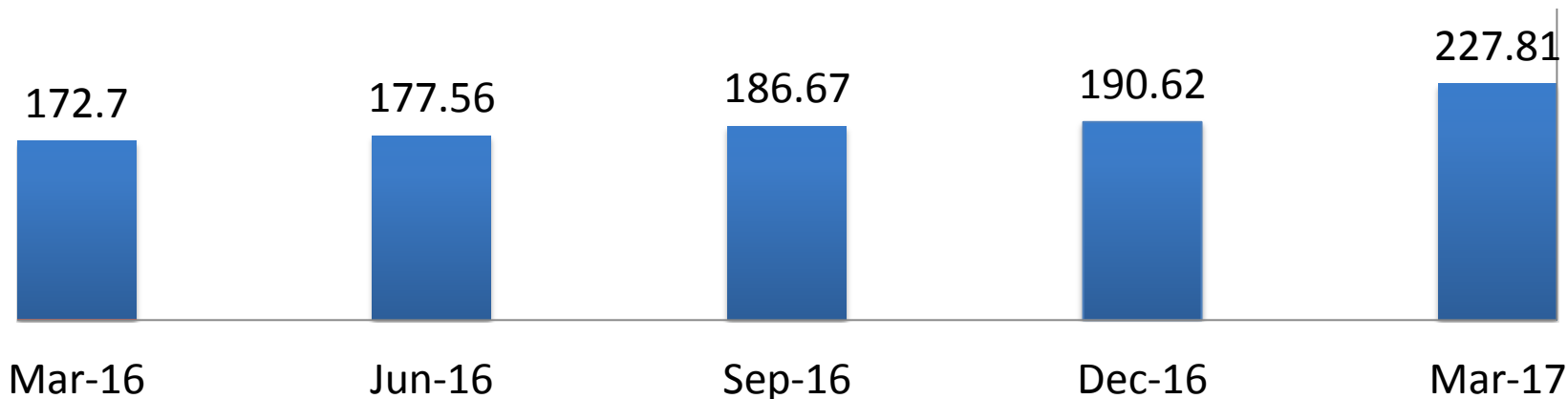
	FY17		FY16		Q4 FY17		Q4 FY16
1. Interest Expenditure	2,064.00	7.33	1922.99	505.75	2.46	493.63	
2. Operating Expenditure (A+B)	651.37	20.02	542.71	180.89	9.60	165.04	
A. Staff Expenditure	334.71	21.56	275.35	85.40	1.33	84.28	
B. Other Operating Expenditure	316.66	18.44	267.36	95.49	18.24	80.76	
Total Expenditure (1+2)	2,715.37	10.13	2465.70	686.64	4.25	658.67	



Quarterly Performance

NET INTEREST INCOME

in Cr

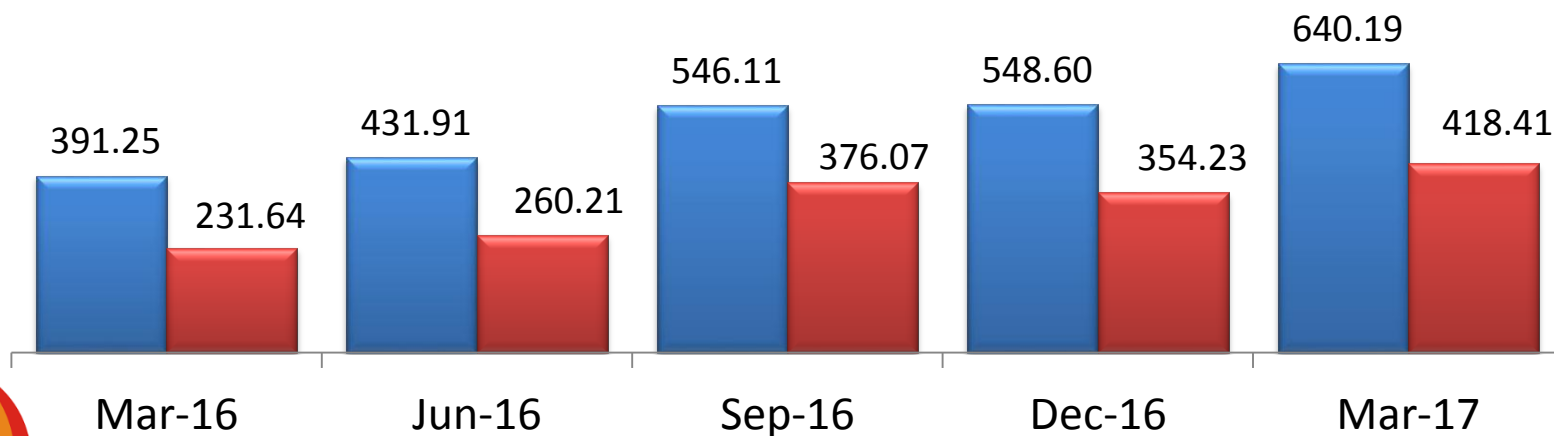


GROSS NPA & NET NPA

in Cr

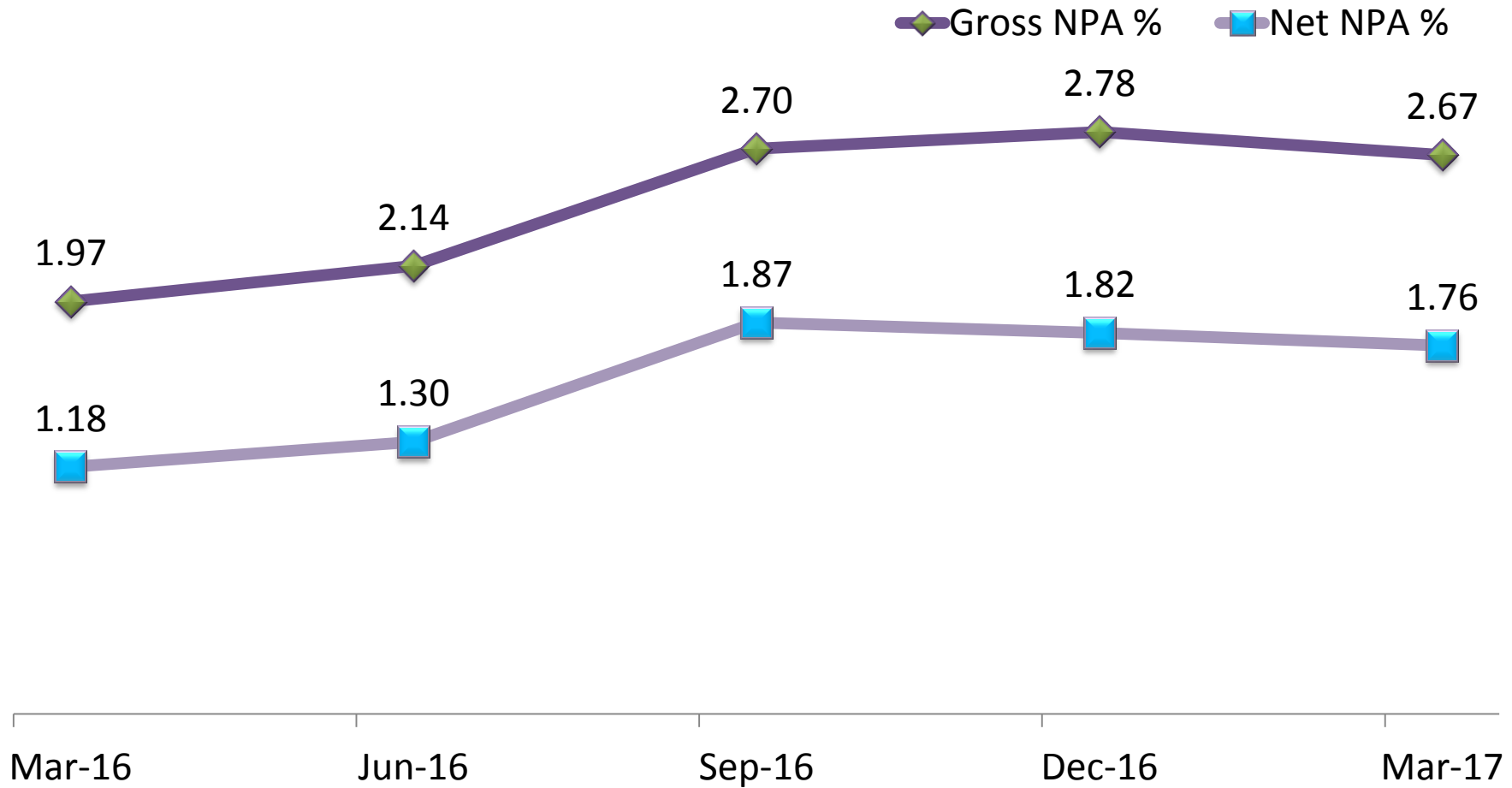
■ Gross NPA

■ Net NPA



LAKSHMI VILAS BANK

Non Performing Assets



Net Profit

Rs. In Cr

Year ended

Quarter ended

	Mar-17	Y-o-Y %	Mar-16	Mar-17	Y-o-Y %	Mar-16
OPERATING PROFIT	634.06	55.74	407.12	178.35	78.05	100.17
PROVISION FOR NPA	235.49		176.76	93.27		65.40
DEP. ON INVESTMENTS	2.36		8.65	7.22		(-)7.12
PROV. FOR RESTR. ADV.	0.33		(-)7.38	(-)2.95		(-)19.41
PROV. ON STD. ADV.	15.17		17.00	13.65		6.83
OTHER PROVISIONS	0.64		(-)18.15	(-)3.00		(-)18.60
PROFIT BEFORE TAX	380.07	65.08	230.24	70.16	3.98	73.07
PROVISION FOR TAX	124.00		50.00	18.00		24.00
NET PROFIT	256.07	42.08	180.24	52.16	6.30	49.07



LAKSHMI VILAS BANK

Capital Adequacy

Rs. In Cr

Dec'16

31,690.23

MAR' 16

28,732.16

Y-o-Y %

22.67

Mar'17

35,244.72

BALANCE SHEET SIZE

RISK WEIGHTED ASSETS

BASEL - II

BASEL - III

22,185.05

22,360.14

25.17

23.91

17,723.50

18,045.72

18,964.91

19,312.35

CAPITAL FUNDS (BASEL – II)

TIER- I

TIER- II

1,955.89

367.51

24.24

2.49

1,568.73

376.89

1,607.89

368.95

CAPITAL FUNDS (BASEL – III)

TIER- I

TIER- II

1,955.74

365.51

24.25

2.41

1,568.50

356.90

1,607.75

363.55

CAPITAL ADEQUACY RATIO

BASEL - II

BASEL - III

10.48%

10.38%

10.98%

10.67%

10.42%

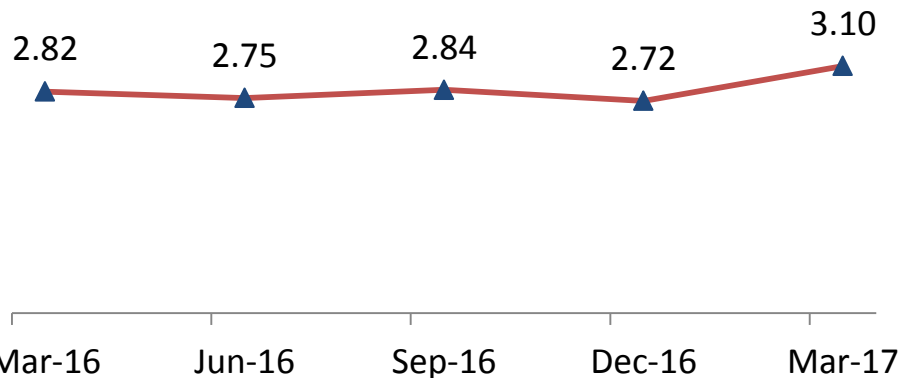
10.21%



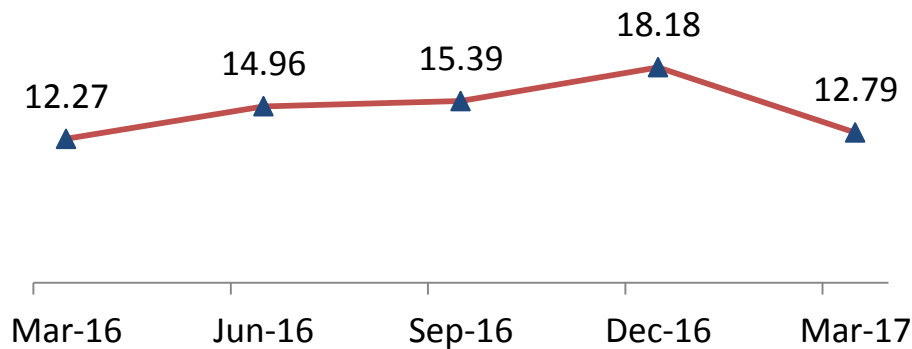
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Analytical Ratios - Quarterly

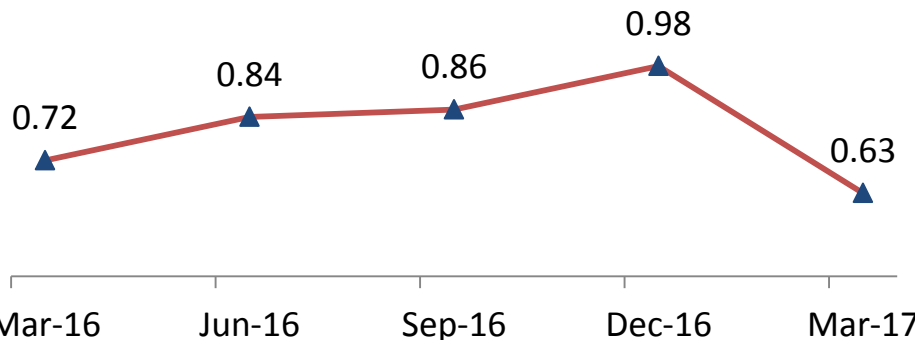
NET INTEREST MARGIN(%)



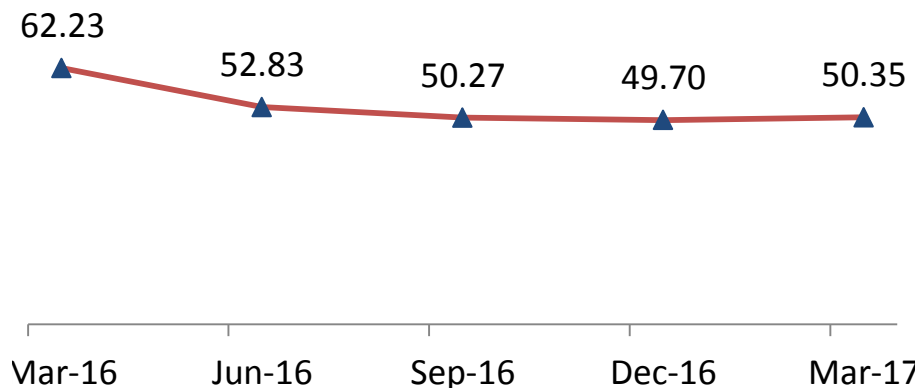
RETURN ON EQUITY (ROE%)



RETURN ON ASSETS(ROA%)

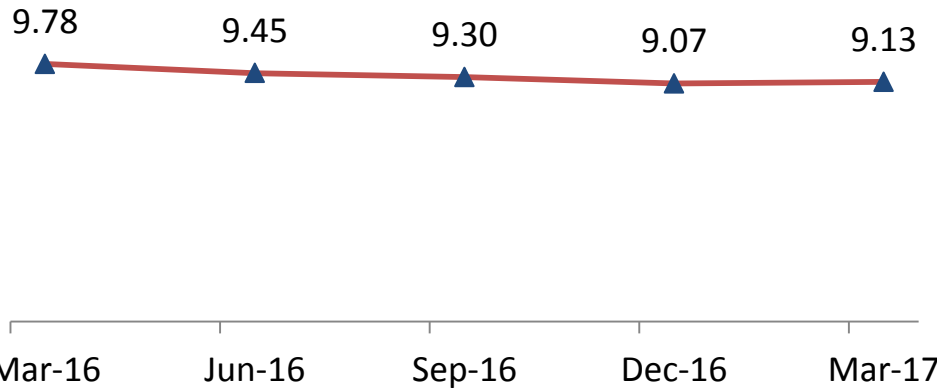


COST TO INCOME RATIO(%)

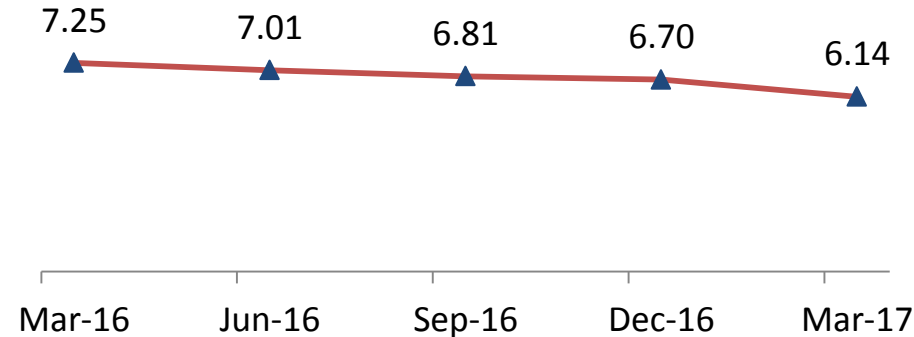


Analytical Ratios - Quarterly

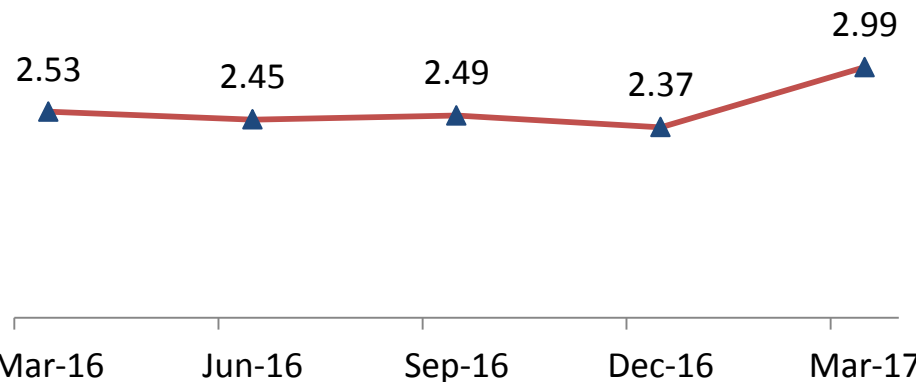
YIELD ON FUNDS (%)



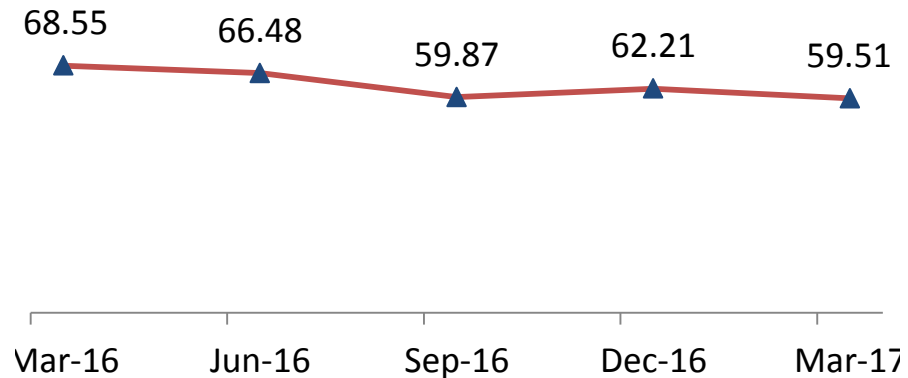
COST OF FUNDS(%)



INTEREST SPREAD (%)



PROVISION COVERAGE RATIO(%)



Thank you...



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