

UNAUDITED WORKING RESULTS FOR THE QUARTER ENDED JUNE 2016

**BY
ACCOUNTS TEAM**

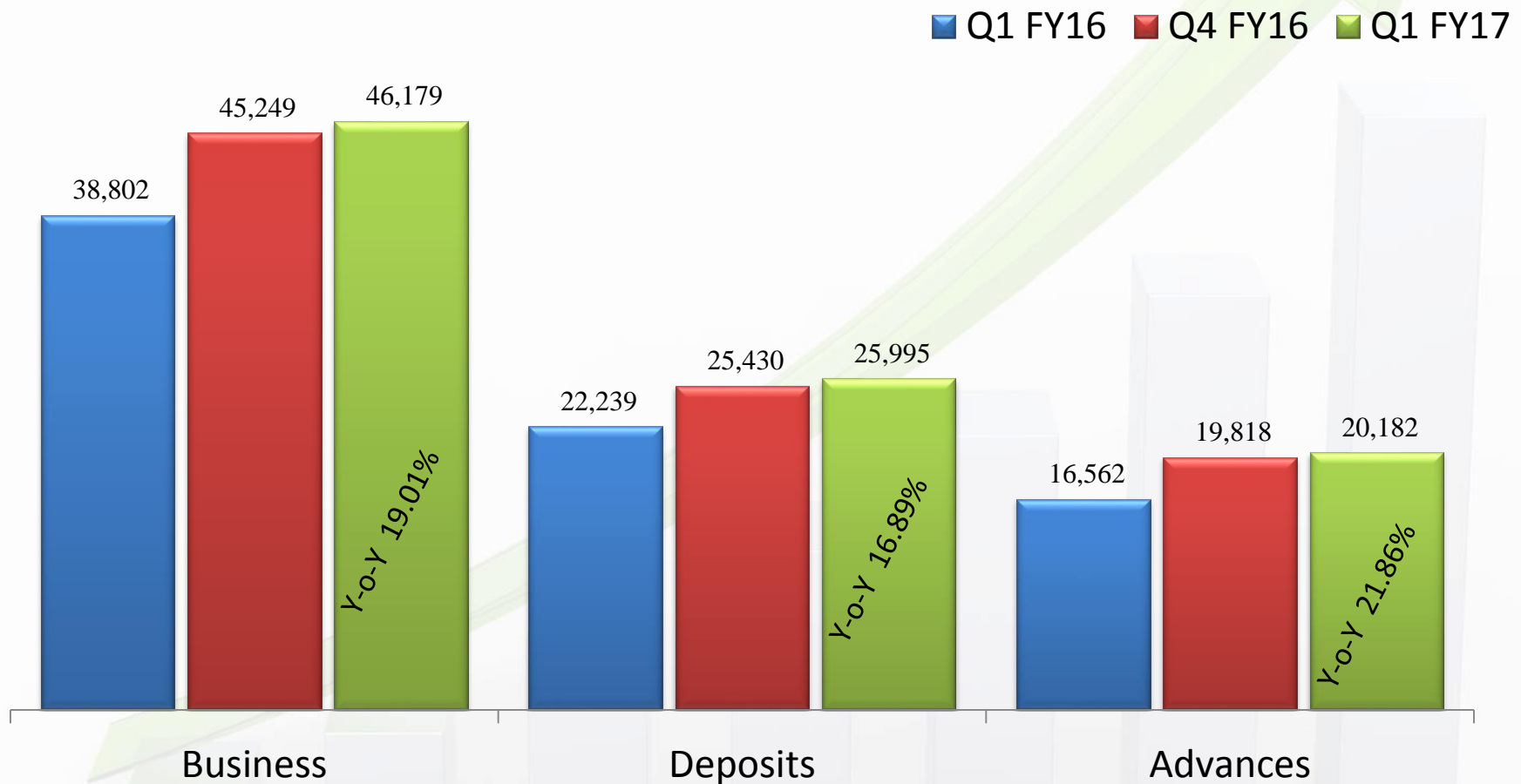


LAKSHMI VILAS BANK

Performance Highlights

Rs. In Crs

Business



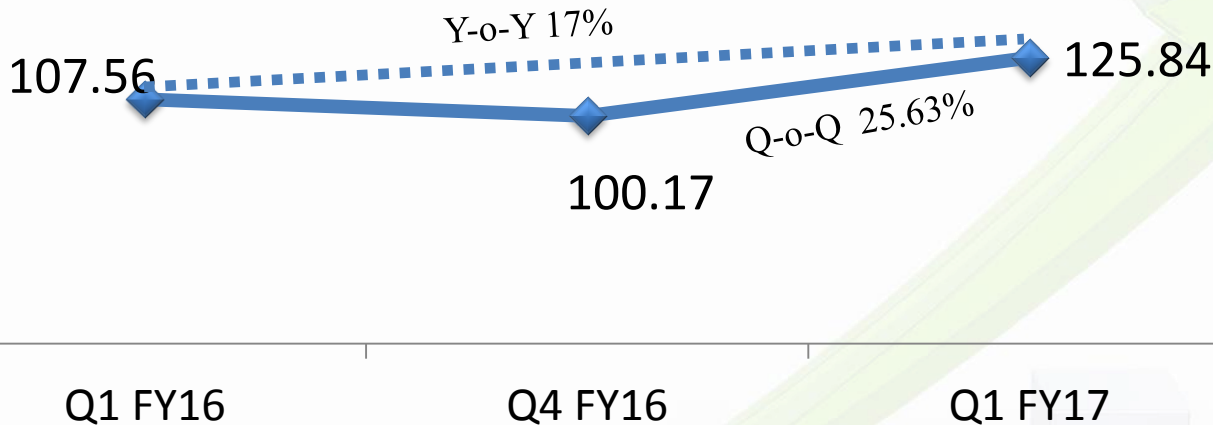
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Performance Highlights

Rs. In Crs

Profitability

Operating Profit



Net Profit



Deposits

	JUN'16	Y-o-Y %	JUN'15	Rs. In Crs MAR' 16
TOTAL DEPOSITS	25,995.86	16.89	22,239.48	25,430.96
CASA DEPOSITS	4,180.65	7.90	3,874.44	4,415.51
AVG. CASA DEPOSITS	3,954.65	29.75	3,048.16	3,204.78
BANK DEPOSITS	1,077.71	15.56	932.59	1,166.37
AVG. DEPOSITS	25,347.63	18.17	21,449.61	22,442.79
INT. ON DEPOSITS	486.19	8.55	447.91	1,833.29
COST OF DEPOSIT	7.67%		8.35%	8.17%
CASA %	16.08%		17.42%	17.36%
AVG. CASA %	15.60%		14.21%	14.27%



Advances

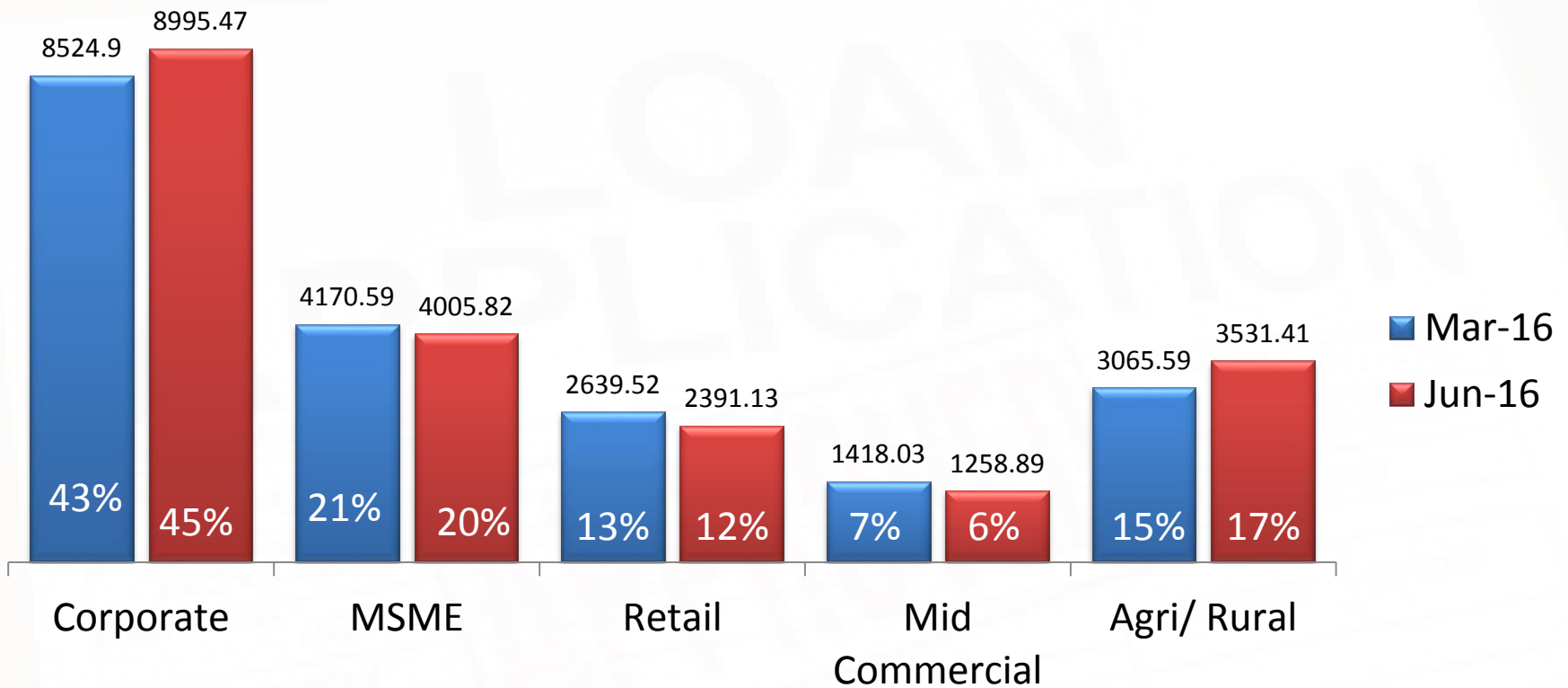
Rs. In Crs

	JUN'16	Y-o-Y %	JUN'15	MAR' 16
GROSS ADVANCES	20182.72	21.86	16,562.87	19,818.93
NET ADVANCES	19,995.99	22.05	16,383.06	19,643.74
AVG. GROSS ADVANCES	19,445.26	22.24	15,907.49	16,692.12
C-D RATIO	77.64%		74.48%	77.93%
INT. ON ADVANCES	558.47	15.02	485.55	2,038.27
YIELD ON ADVANCES	11.49%		12.21%	12.21%



Segment-wise - Gross Advances

Rs. In Crs



% to gross advances is mentioned inside the bar



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Investments

Rs. In Crs

	JUN'16	Y-o-Y %	JUN'15	MAR' 16
GROSS INVESTMENTS	6,693.82	0.53	6,729.61	6,594.45
SLR SECURITIES	5993.06	4.53	5,733.30	5849.43
NON SLR SECURITIES	700.76	29.66	996.31	745.02
LESS : DEPRECIATION	46.84	27.04	64.20	49.04
NET INVESTMENTS	6646.98	0.28	6,665.40	6,545.40
INT ON INVESTMENTS	125.74	0.31	126.13	519.40
AVG. INT YIELD ON INVESTMENTS	7.96%		8.08%	8.02%
INVESTMENT-DEPOSIT RATIO	25.75%		30.26%	25.93%



Income

Rs. In Crs

	JUN'16	Y-o-Y %	JUN'15	MAR' 16
1.TOTAL INTEREST INCOME (A+B+C+D)	685.66	↑ 11.65	614.09	2,568.30
A. INT ON ADVANCES	558.47	↑ 15.02	485.55	2,038.27
B. INT ON INVESTMENTS	125.74	↓ 0.31	126.13	519.40
C.INT ON BAL WITH RBI,& OTHERS	1.02	↓ 34.62	1.56	3.27
D.OTHERS	0.42	↓ 49.90	0.85	7.36
2.NON INTEREST INCOME	89.21	↑ 12.97	78.97	304.53
TOTAL INCOME (1+2)	774.87	↑ 11.80	693.06	2,872.83



Expenditure

Rs. In Crs

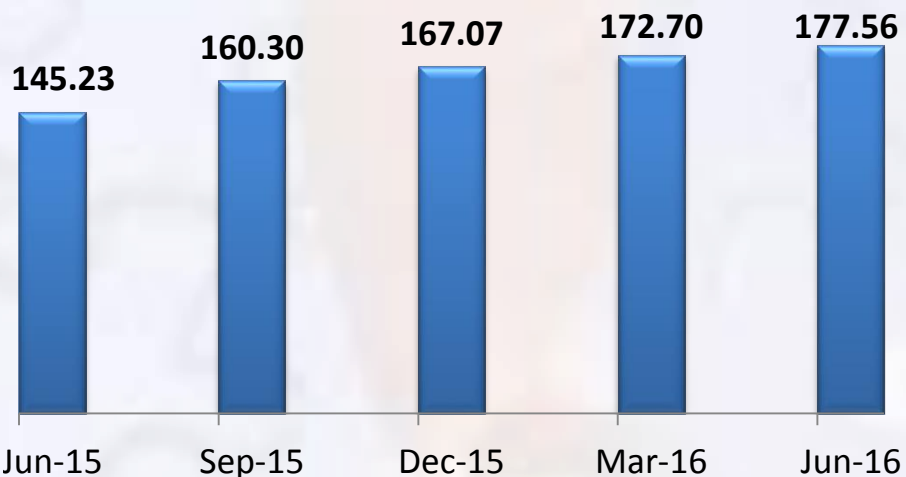
	JUN'16	Y-o-Y %	JUN'15	MAR' 16
1.INTEREST EXPENDITURE	508.11	8.37	468.85	1,922.99
2.OPERATING EXPENDITURE (A+B)	140.92	20.80	116.65	542.71
A. STAFF EXPENDITURE	76.39	26.16	60.55	275.35
B.OTHER OPERATING EXPENDITURE	64.53	15.03	56.10	267.36
TOTAL EXPENDITURE(1+2)	649.03	10.85	585.50	2,465.70



Quarterly Performance

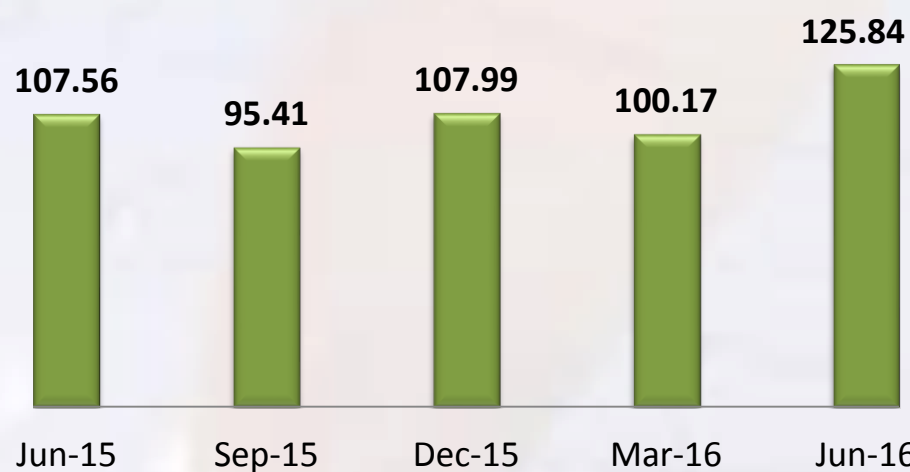
NET INTEREST INCOME

in Crs



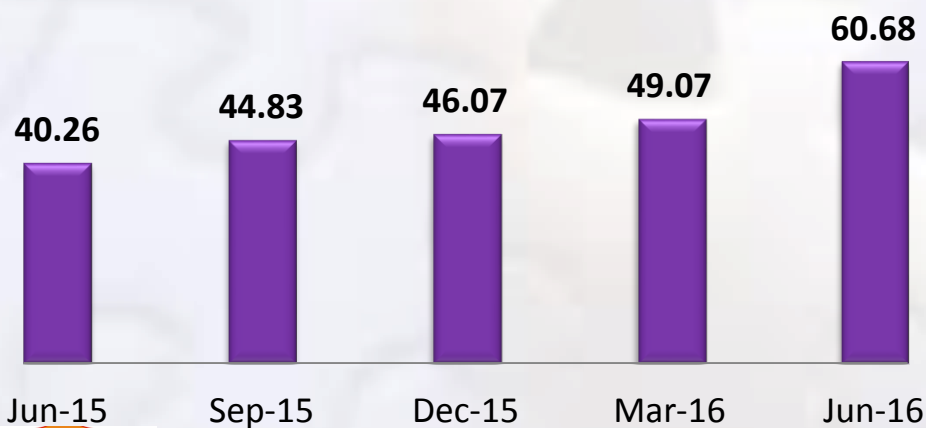
OPERATING PROFIT

in Crs



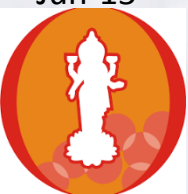
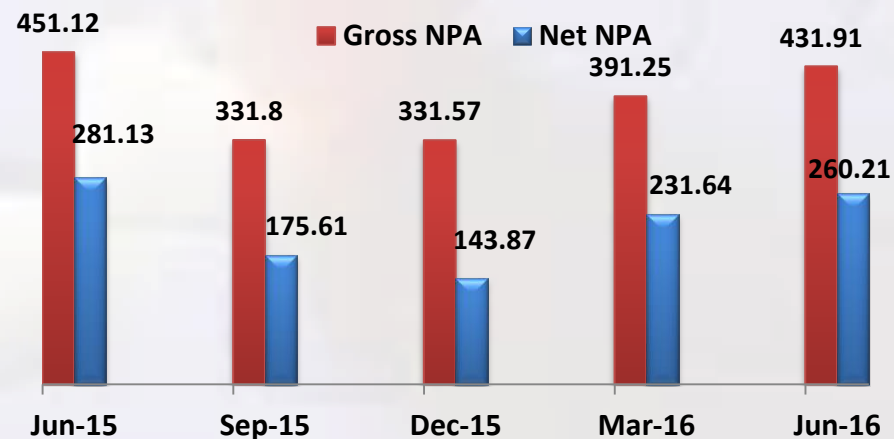
NET PROFIT

in Crs



GROSS NPA & NET NPA

in Crs



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Net Profit

Rs. In Crs

	Q1FY17	Q1FY16	FY16
OPERATING PROFIT	125.84	107.56	407.13
PROVISION FOR NPA	34.10	29.23	176.76
DEP. ON INVESTMENTS	-2.20	22.51	8.65
PROV. FOR RESTR. ADV.	1.96	5.56	-7.38
PROV. ON STD. ADV.	1.26	0.68	17.00
OTHER PROVISIONS	0.04	0.33	0.86
PROFIT BEFORE TAX (PBT)	90.68	49.26	230.24
PROVISION FOR TAX	30.00	9.00	50.00
NET PROFIT	60.68	40.26	180.24



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Capital Adequacy

Rs. In Crs

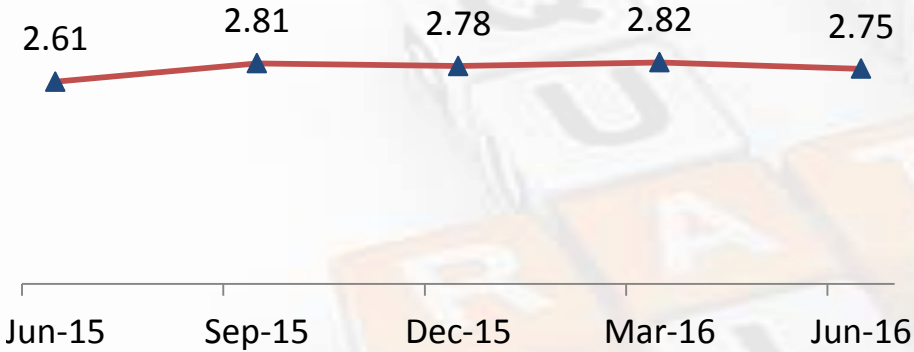
	JUN'16	Y-o-Y %	JUN'15	MAR' 16
BALANCE SHEET SIZE	29,242.47	15.51	25,316.04	28,732.16
RISK WEIGHTED ASSETS				
BASEL - II	18,250.08	23.31	14,800.68	17,723.50
BASEL - III	18,585.65	20.91	15,372.04	18,045.72
CAPITAL FUNDS (BASEL – II)				
TIER- I	1,583.30	21.39	1,304.26	1,568.73
TIER- II	380.02	25.15	303.66	376.89
CAPITAL FUNDS (BASEL – III)				
TIER- I	1,583.07	21.39	1,304.11	1,568.50
TIER- II	374.62	35.89	275.67	356.90
CAPITAL ADEQUACY RATIO				
BASEL - II	10.76%		10.86%	10.98%
BASEL - III	10.52%		10.28%	10.67%



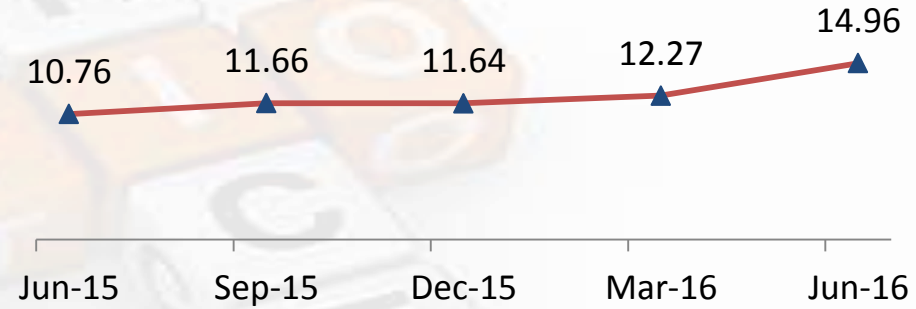
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Analytical Ratios - Quarterly

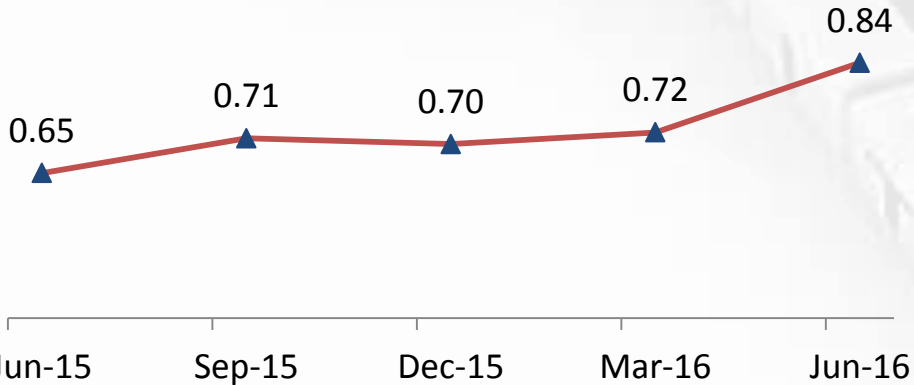
NET INTEREST MARGIN in Crs



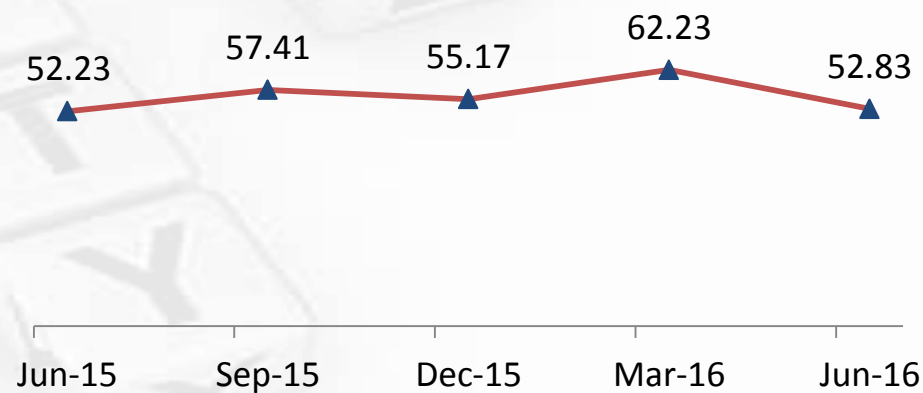
RETURN ON EQUITY (ROE%) in Crs



RETURN ON ASSETS (ROA%) in Crs



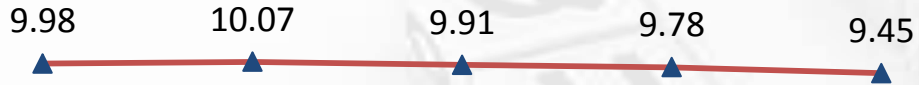
COST TO INCOME RATIO (%) in Crs



Analytical Ratios - Quarterly

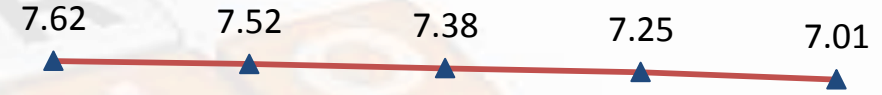
YIELD ON FUNDS (%)

in Crs



COST OF FUNDS(%)

in Crs



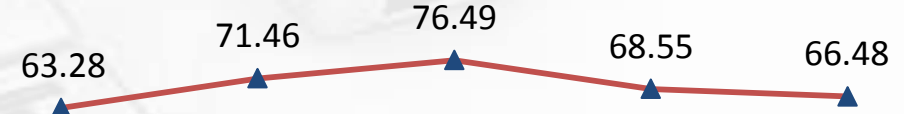
INTEREST SPREAD (%)

in Crs



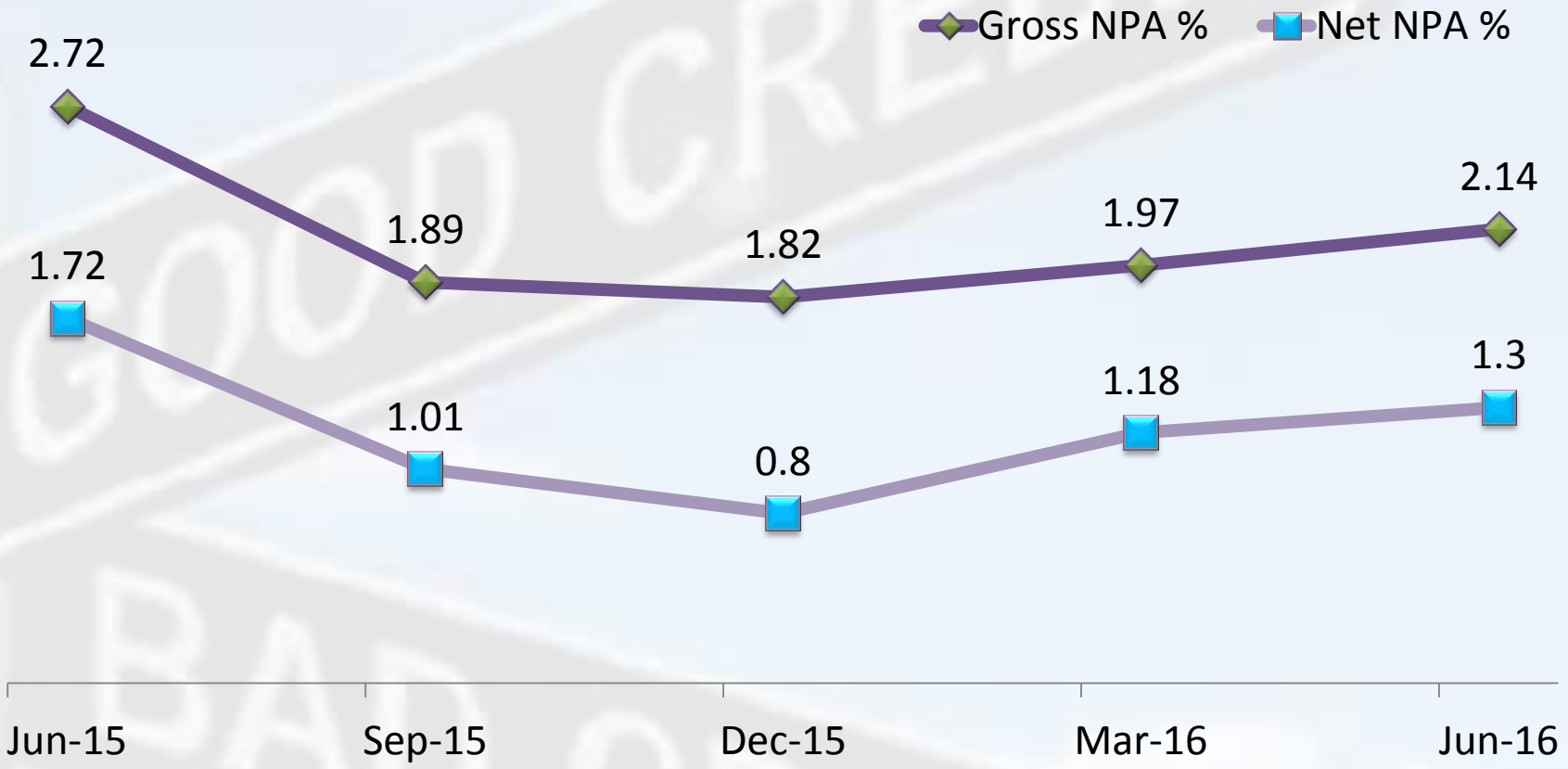
PROVISION COVERAGE RATIO

in Crs



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Non Performing Assets



Movement Of Gross NPA – Q1 FY17

Rs. In Crs

OPENING BALANCE	391.25
ADD : ADDITIONS DURING Q1 FY17	62.28
SUB TOTAL	453.53
LESS : REDUCTIONS DURING Q1 FY17	
CASH RECOVERIES	10.86
UPGRADATION	10.75
WRITE OFF	0.01
TOTAL	21.62
CLOSING BALANCE	431.91



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Thank
you



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