LAKSHMI VILAS BANK

Secretarial Department

Ref/Sec/205/276/2012-13

February 14, 2013

To
The Manager
Listing Department
M/s.National Stock Exchange of India Limited
"Exchange Plaza,"
Bandra-Kurla Complex,
Bandra (E)
Mumbai – 400 051.

Symbol	Series
LAKSHVILAS	EQ

Dear Sir,

Sub: Compliance under Clause 36 of listing agreement.

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We are enclosing the press release **(LVB's Un-Audited Financial Results for the Quarter Ended 31.12.2012)** as disclosure pursuant to clause 36 of Listing Agreement.

Thanking You,

Yours faithfully,

N. Ramanathan
Company Secretary

SECRETARIAL DEPARTMENT LVB A.O KARUR-8

Encl: As above.

The Lakshmi Vilas Bank Ltd., Regd. & Admn. Office, Salem Road, Kathaparai, Karur- 639006
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LAKSHMI VILAS BANK

14th February 2013

PRESS RELEASE – Q3 Performance

Operating Profit up by 46.83% compared to the Q3 performance of FY12.

Net Profit rose by 10.44% to ₹31.31 Crs from ₹28.35 Crs of third quarter of FY12.

74.62% growth registered in Net Profit compared to second quarter of FY13.

Total Business improved to ₹25830 Crs from ₹22625 Crs, growing at 14.17%, Y-o-Y.

- Total Deposits rose from **₹13281 Crs** to **₹14780 Crs**, registering Y-o-Y growth of **11.28%.** Average deposit, registered a growth of **18.21%**, Y-o-Y.
- Retail Deposits grew from **₹8124 Crs** to **₹9705 Crs**, registered a Y-o-Y growth of **19.46%.**
- Gross Credit expanded from **₹9344 Crs** to **₹11051 Crs** registering Y-O-Y growth of **18.27%.** Average gross advances grew by **24.19%** over the previous year.
- The bank posted a Net profit of **₹31.31 Crs** for Q3 of FY13 compared with **₹28.35 Crs** of corresponding quarter ended 31st Dec 2011.
- The Other Income rose to **₹47.32 Crs** and up by **34.36%** as compared to that of Dec'11 quarter.
- Total Income of the bank for Q3 of FY13 was **₹499 Crs** recording a growth of 16.08% over Q3 of FY12.
- Gross NPA is **4.41%** and Net NPA is **2.97%** as of 31st Dec 2012.
- The Capital Adequacy Ratio stood at **12.20%**, as per Basel II as at 31st Dec 2012.

The Bank has a national presence serving over 16 lakhs satisfied customers through its **291** branches and 631 ATMs, spread across **15** States and **1** Union Territory. Bank has been permitted by RBI to open 71 branches across the country under the Branch Expansion Plan for FY14.

The bank has already completed the first phase of Financial Inclusion by covering 50 allotted villages. In addition, the bank also completed 3 more villages in the subsequent phase of allotment of 82 villages in the state of Tamilnadu and responding to the call of regulator for increasing the outreach of Banking to the under privileged sections of the society.

The bank is into many specialized services like Door Step Banking, Point of Sales, New Pension Scheme, E-Tax Payment, etc., across the counters to enhance customer service.

The unaudited results have been subjected to limited review by the statutory auditors as per clause 41 of the Listing Agreement with the stock exchanges and the same was taken on record by the Board in its meeting held on 14th February 2013 at Karur.

(K.S.R.ANJANEYULU)
Managing Director & CEO

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