LAKSHMI VILAS BANK

Secretarial Department

Ref/Sec/205/98/2013-14 August 10, 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 30.06.2013**) as disclosure pursuant to Clause 36 of Listing Agreement.

Thanking You,

Yours faithfully,

N. Ramanathan
Company Secretary

SECRETARIAL DEPARTMENT LVB A.O KARUR-6

Encl: As above.

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

Planning & Development Department, A.O., Karur-6.

PRESS RELEASE

August 10, 2013

Consistent Growth in a challenging environment, Operating Profit up by 81%, Y-o-Y, Net Profit rises marginally to ₹25.35 Crs.

- Operating profit for the first quarter ended June 2013 stood at ₹84.25 Crs as against ₹46.62 Crs during the corresponding period of the previous year, with a remarkable growth of 80.70%.
- Net Profit for the first quarter ended June 2013 at ₹25.35 Crs is marginally ahead of ₹25.23 Crs for the corresponding quarter of the previous financial year and sequentially it has grown by 48%.
- Total interest income for the quarter ended June 2013 grew by 14.05%, to ₹477.92 Crs against ₹419.05 Crs in the corresponding period of previous financial year.
- Other income for Q1 of FY14 has also shown a growth of 29.24%, at ₹54.53 Crs, up from ₹42.19 Crs in Q1 of FY13.
- Total Income of the Bank for Q1 of FY14 at ₹532.45 Crs is up from ₹461.25 Crs for Q1 of the previous year with a growth of 15.44% (Y-o-Y).
- Total Deposits stood at ₹15,688.93 Crs from ₹14,135.60 Crs for the corresponding period of previous financial year, registering 11% growth.
- Gross Advances grew by 12.80%, ₹11,848.66 Crs as at 30th June 2013, up from ₹10,503.94 Crs as at 30th June 2012.
- Total Business has grown to ₹27,537.59 Crs from ₹24,639.54 Crs of the corresponding period of previous FY with an increase of 11.76% YOY.
- Percentage of Gross and Net NPA as on 30th June 2013 stood at 5.27% and 3.74% respectively against 3.58% and 2.21% respectively as at 30th June 2012. The Bank is confident that these slippages are short term and will be addressed within FY14.
- Gross investment increased from ₹4272.00Crs to ₹4533.27 Crs ,registering y-o-y growth of 6.12%
- NIM improved to 2.85% as of 30th June 2013 against 2.17% in the previous year.
- The Capital Adequacy Ratio at 12.04%, as per BASEL-II against 13.51% as per BASEL-II as at 30th June 2012.
- Capital Adequacy Ratio as per BASEL III stood at 11.52%.

The Bank has a national presence serving over 2 million customers through its 299 branches, spread across 15 States and 1 Union Territory, and having added 27 new ATMs during the first quarter, with a total ATM network of 684 as on date. The Bank continues to invest on increasing its network for improved reach and customer service.

The limited, reviewed unaudited financial results for the first quarter of the current fiscal were taken on record by the Board in its meeting held on 10.08.2013 at Karur.

(K S R Anjaneyulu)
Managing Director & CEO

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