LAKSHMI VILAS BANK

Secretarial Department

Ref/Sec/205/173/2013-14 November 13, 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 30.09.2013)** 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.

November 13, 2013

PRESS RELEASE

Headlines

Operating Profit of the bank up by 53.95%, Y-o-Y.

Total Income of the Bank for the first half year, up by 13.96%, Y-o-Y.

Total Business improved to ₹28788 Crs, registering a Y-o-Y growth of 12.70%.

Total interest income stood at ₹963.60 Crores for the first half year of the current financial year, posting a growth of 13.51%, Y-o-Y.

Other Income of the bank for the first half year of FY14 grew by 18.21%, Y-o-Y and stood at ₹105.63 Crores compared to ₹89.36 Crores in the first half year of FY13.

Total Income of the bank for the first half year ended September 2013 has registered a growth of 13.96%, stood at ₹1069.22 Crores compared to ₹938.26 Crores during the same period of FY13.

Operating profit of the bank for the first half year grown by 53.96% and stood at ₹155.74 Crores as against ₹101.16 Crores during the same period of previous year.

Net Profit of the bank stood at ₹31.20 Crores during the first half year of FY14 as against ₹43.16 for the same period of FY13, on account of higher provisions made for NPA during the 2nd quarter.

Total Deposits rose from ₹14639 Crores to ₹16455 Crores registering Y-o-Y growth of 12.41%.

Credit portfolio expanded from ₹10906 Crores to ₹12333 Crores registering a Y-o-Y growth of 13.08%.

The Total Business Mix improved to ₹28788 Crores from ₹25545 Crores (increase by 12.70% year on year basis).

Gross NPA at 5.22% and Net NPA at 4.50%.

The Capital Adequacy Ratio stood at 11.29%, as per Basel II.

The Bank has a national presence serving over 2.35 million satisfied customers through its 308 branches, spread across 15 States and 1 Union Territory. The bank has a network of 688 ATMs; however, customers can access over 130000+ ATMs across the country. The Bank continues to invest behind its network for improved reach and customer service.

The limited, reviewed unaudited financial results for the first Half Year of the current fiscal were taken on record by the Board in its meeting held on 13.11.2013 at Karur.

(K S R Anjaneyulu)
Managing Director & CEO.

SECRETARIAL DEPARTMENT LVB A.O KARUR-6

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