

**REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2013**

(₹ in lakhs)

Particulars	3 Months ended			Year ended
	30-Jun-13	31-Mar-13	30-Jun-12	31-Mar-13
	Reviewed	Audited	Reviewed	Audited
1. Interest earned (a)+(b)+(c)+(d)	122253	112615	100553	424243
a) Interest / discount on advances /bills	92072	87187	77336	327436
b) Income on Investments	28054	24972	22694	95035
c) Interest on balances with RBI and other interbank funds	118	363	523	1620
d) Others	2009	93	0	152
2. Other Income	20693	15780	10428	45256
3. Total Income (1+2)	142946	128395	110981	469499
4. Interest Expended	89065	81583	75159	308396
5. Operating Expenses (i+ii)	22009	22826	15554	76220
(i) Employees cost	10777	10020	7493	34362
(ii) Other operating expenses	11232	12806	8061	41858
6. Total Expenditure (4+5) excluding provision and contingencies	111074	104409	90713	384616
7. Operating Profit before Provisions and Contingencies (3-6)	31872	23986	20268	84883
8. Provisions (other than tax) and Contingencies	16316	8876	-998	12339
9. Exceptional items	0	0	0	0
10. Profit /(Loss) from Ordinary activities before tax (7-8-9)	15556	15110	21266	72544
11. Tax expense	3526	-748	6671	17512
12. Net Profit from ordinary activities after tax(10-11)	12030	15858	14595	55032
13. Extraordinary items (net of tax expense)	0	0	0	0
14. Net Profit for the period (12-13)	12030	15858	14595	55032
15. Paid-up equity share capital (FV Rs.10/-)	10718	10718	10718	10718
16. Reserves excluding Revaluation Reserve (as per balance sheet of previous accounting year)	297801	297801	260104	297801


**THE KARUR VYSYA BANK LIMITED**

 Finance & Control Department  
 Central Office, Erode Road, KARUR-639 002.

 ☎ (04324) 269326, 269328, 269343,  
 269344, 269352 FAX : 225595

E-mail : fcd@kvbmail.com

	3 Months ended			Year ended
	30-Jun-13	31-Mar-13	30-Jun-12	31-Mar-13
	Reviewed	Audited	Reviewed	Audited
<b>17. Analytical Ratios</b>				
(i) % of shares held by Government of India	0%	0%	0%	0%
(ii) Capital Adequacy Ratio-Basel II	12.86%	14.41%	14.72%	14.41%
Capital Adequacy Ratio-Basel III	12.52%	NA	NA	NA
(iii) Earnings per share (EPS)				
a) Basic EPS before and after extraordinary items (not to be annualized)	11.22	14.8	13.62	51.35
b) Diluted EPS before and after extraordinary items (not to be annualized)	11.14	14.68	13.62	50.94
(iv) NPA Ratios				
a) Gross NPA	46642	28586	37690	28586
b) Net NPA	15453	10874	9229	10874
c) % of Gross NPA	1.51%	0.96%	1.53%	0.96%
d) % of Net NPA	0.50%	0.37%	0.38%	0.37%
e) Return on Asset(annualized)	1.00%	1.44%	1.53%	1.35%
<b>18. Public Shareholding</b>				
Number of Shares	103876425	103878383	103809272	103878383
% of Shareholding	96.92%	96.92%	96.85%	96.92%
<b>19. Promoters and Promoter Group Shareholding</b>				
a) Pledged / Encumbered				
-Number of Shares	461003	461028	761343	461028
-Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	13.95%	13.96%	22.58%	13.96%
-Percentage of Shares (as a % of the total share capital of the Company)	0.43%	0.43%	0.71%	0.43%
b) Non - encumbered				
- Number of Shares	2843678	2841695	2609991	2841695
- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	86.05%	86.04%	77.42%	86.04%
-Percentage of Shares (as a % of the total share capital of the company)	2.65%	2.65%	2.44%	2.65%


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Business Segments	3 Months ended			Year ended
	30-Jun-13 Reviewed	31-Mar-13 Audited	30-Jun-12 Reviewed	31-Mar-13 Audited
<b>Segment Revenue</b>				
1. Treasury Operations	39605	31144	26082	107619
2. Corporate/Wholesale Banking Operations	35537	33311	30203	124894
3. Retail Banking Operations	67333	63435	54244	235110
4. Other Banking Operations	472	505	452	1876
<b>Total</b>	<b>142947</b>	<b>128395</b>	<b>110981</b>	<b>469499</b>
<b>Segment Results</b>				
1. Treasury Operations	14605	8077	6270	22081
2. Corporate/Wholesale Banking Operations	7851	6819	6251	25750
3. Retail Banking Operations	16203	16622	14241	63301
4. Other Banking Operations	454	482	441	1815
<b>Total</b>	<b>39113</b>	<b>32000</b>	<b>27203</b>	<b>112947</b>
<b>Unallocated Income/Expenses</b>	<b>7241</b>	<b>8014</b>	<b>6935</b>	<b>28064</b>
<b>Operating Profit</b>	<b>31872</b>	<b>23986</b>	<b>20268</b>	<b>84883</b>
<b>Income Taxes</b>	<b>3526</b>	<b>-748</b>	<b>6671</b>	<b>17512</b>
<b>Other Provisions</b>	<b>16316</b>	<b>8876</b>	<b>-998</b>	<b>12339</b>
<b>Net Profit</b>	<b>12030</b>	<b>15858</b>	<b>14595</b>	<b>55032</b>
<b>Other Information</b>				
<b>Segment Assets</b>				
1. Treasury Operations	1548577	1390470	1085197	1390470
2. Corporate/Wholesale Banking Operations	1121149	1118073	952886	1118073
3. Retail Banking Operations	1940264	1829940	1479131	1829940
4. Other Banking Operations	0	0	0	0
5. Unallocated Assets	386322	334851	316623	334851
<b>Total</b>	<b>4996312</b>	<b>4673334</b>	<b>3833837</b>	<b>4673334</b>
<b>Segment Liabilities</b>				
1. Treasury Operations	1655443	1487313	1073516	1487313
2. Corporate/Wholesale Banking Operations	981903	979784	857879	979784
3. Retail Banking Operations	1699077	1604028	1331870	1604028
4. Other Banking Operations	0	0	0	0
5. Unallocated Liabilities	338678	293690	285154	293690
<b>Capital Employed</b>	<b>321211</b>	<b>308519</b>	<b>285418</b>	<b>308519</b>
<b>Total Liabilities</b>	<b>4996312</b>	<b>4673334</b>	<b>3833837</b>	<b>4673334</b>

**GEOGRAPHIC SEGMENTS:** The Bank operates only in Domestic segment.

Notes:

1) The above financial results for the quarter ended 30th June 2013 have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at their meeting held on 6th August 2013. The same has been subjected to limited review by the Statutory Central Auditors of the Bank.

2) There has been no change in the accounting policies followed during the quarter ended 30th June 2013 as compared to those followed in the preceding financial year ended 31st March 2013.



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3) The financial results for the quarter ended 30th June 2013 have been arrived after considering provision for non performing assets, depreciation on investments and fixed assets on actual basis. Provision for employees benefits, income tax and other contingencies are on an estimated and proportionate basis and are subject to adjustment at the year end.

4) In terms of the Reserve Bank of India circular DBOD.No.BP.BC.80/21.4.018/2010-11 dated 9th February 2011 on amortization of expenses towards pension and gratuity liabilities, a proportionate sum of Rs.4.23 crore has been provided for the quarter ended 30th June 2013 out of Rs.16.92 crore to be provided for the financial year ending 31st March 2014.

5) In terms of RBI circular DBOD No.BP.BC.88/21.06.201/2012-13 dated 28-03-2013 , banks have been advised to disclose capital adequacy ratio computed under Basel III regulations for the quarter ended 30th June 2013. Accordingly, corresponding details for the previous year/period are not furnished.

6) The figures for the quarter ended 31st March 2013 are the balancing figures between the audited figures in respect of the full financial year ended 31st March 2013 and the published year-to-date figure up to the end of the third quarter of the financial year ended 31st March 2013.

7) Details of Investor Complaints for the quarter ended 30th June 2013

i) Pending at the beginning of the quarter	0	ii) Received during the quarter	3
iii) Redressed during the quarter	3	iv) Pending at end of the quarter	0

8) Provision Coverage Ratio is 75.03% as on 30.06.2013

9) Figures of the corresponding period have been re-classified/regrouped wherever considered necessary.

Place : Karur

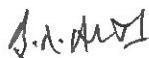
Date : 6th August 2013

For and on behalf of Board of Directors

  
K.Venkataraman  
Managing Director & C.E.O

"As per our report of even date"

For R K Kumar & Co.,  
Chartered Accountants  
Firm Registration No.0015955



B.R.Ashok  
Partner  
Membership No.023313



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