

# Financial Results 31<sup>st</sup> December 2014



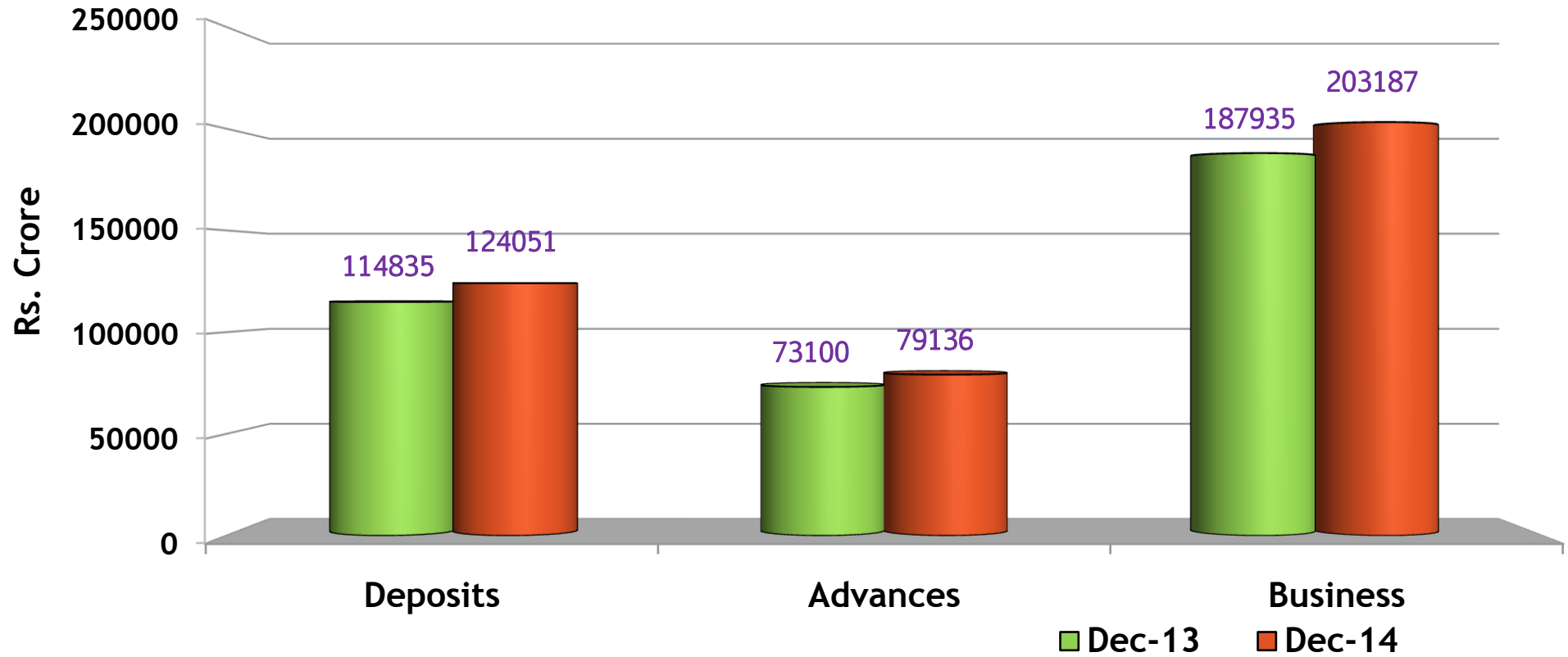
# Performance Highlights – Quarter ended December 2014

## Q3 Highlights (Y-o-Y)

- Deposits up by 8.03%
- Advances up by 8.26%
- Interest income up by 10.51%
- Net Interest income up by 12.14%
- Total income up by 14.89%
- Operating Profit up by 109%.
- Net profit up by 228%
- Gross NPA at 2.92%
- Net NPA at 1.89%
- Provision Coverage Ratio at 65.77%
- CRAR (Basel III) at 10.57%



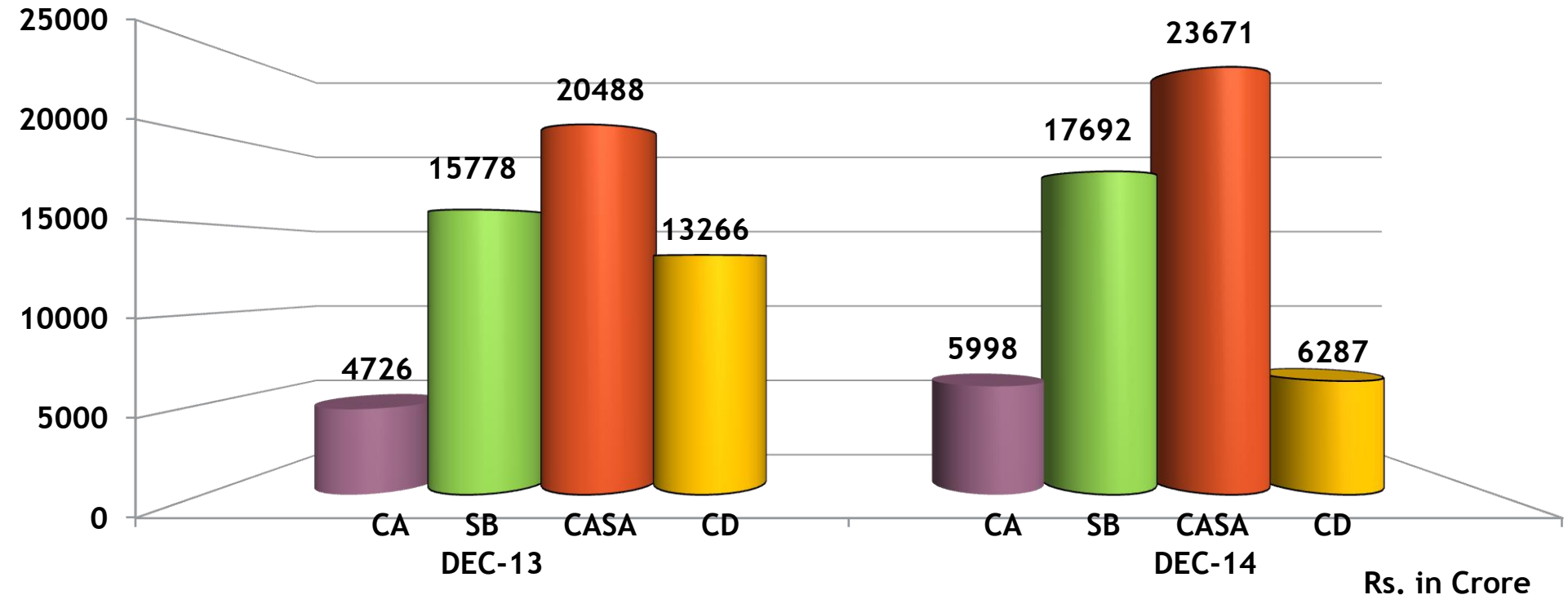
# Business Mix



	Dec'2013	Dec'2014	Growth (%)
Total Deposits	114835	124051	8.03
Gross Advances	73100	79136	8.26
Total Business	187935	203187	8.12



# CASA & CDs



	Dec' 2013	Dec' 2014	Growth (%)
Current	4726	5998	26.91
Savings	15778	17692	12.13
CASA	20488	23671	15.54
CASA % to Total Deposits	17.84	19.08	
Certificate of Deposits	13266	6287	(52.61)



# Credit Portfolio

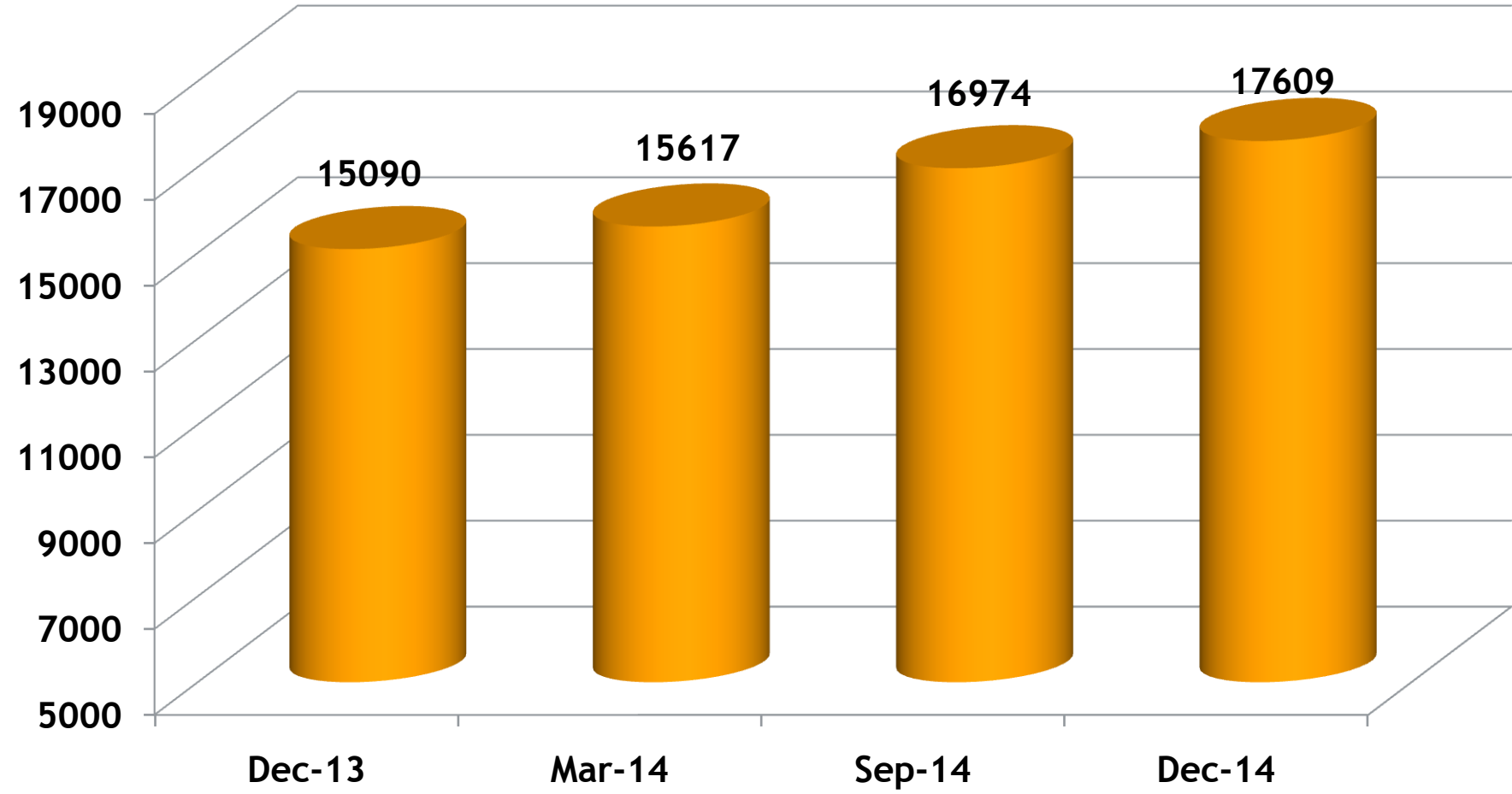
Rs. in Crore

	Dec'13	Dec'14	Growth (%)
Gross Advances	73100	79136	8.26
Priority Sector Advances	22008	27450	24.73
% to ANBC	31.20	32.14	
Total Agriculture	6903	10917	58.15
MSE	10255	11005	7.31
MSME	12953	12737	(1.67)
Retail Advances	15090	17609	16.69
Housing Loans	5435	6066	11.61
Education Loans	742	874	17.79



# Retail Credit

Rs. in Crore



Retail Credit accounts for 22.25% of Gross Advances



# Infrastructure Advances

Rs. in Crore

Sectors	Dec'13	Dec'14	Growth (%)
Energy	14723	15105	2.59
Transport	4175	4491	7.57
Communication	641	711	10.92
Social & Commercial Infrastructure	1193	1194	0.08
Water & Sanitation	253	611	141.50
Total Infrastructure Lending	20985	22112	5.37



# Sector wise Credit Portfolio

Amt. in Rs. Crore

	Dec'13	Dec'14	Growth %(y-o-y)
Infrastructure	20984	22112	5.38
Real Estate	11391	13043	14.50
NBFC	9769	8868	(9.22)
Capital Market	22	25	13.64
Food Credit	1747	1705	(2.40)
Others	29187	33383	14.38
Total Gross Credit	73100	79136	8.26





# Exposure to Power Sector

Rs. in Crore

## Exposure as on 31.12.2014

Sectors	Generation	Transmission	Distribution	Total
Central Govt. Undertakings	1260.38	0	0	1260.38
State Govt. Undertakings	2910.81	1809.76	6669.66	11390.23
Private Sector	4936.38	401.17	0	5337.55
Total Exposure	9107.57	2210.93	6669.66	17988.16

## State Wise Exposure 31.12.2014

Sectors	Generation	Transmission	Distribution	Total
Karnataka	800.86	1326.85	640.03	2767.74
Andhra Pradesh	550.00	0	605.71	1155.71
Gujarat	999.05	436.00	125.86	1560.91
Rajasthan	0	0	1534.98	1534.98
Uttar Pradesh	0	0	1055.99	1055.99
Haryana	250.00	0	912.05	1162.05
Tamil Nadu	0	0	957.14	957.14
Kerala	0	0	300.00	300.00
Punjab	0	0	537.91	537.91
Maharashtra	200.00	46.90	0	246.90
WB	110.90	0	0	110.90
TOTAL	2910.81	1809.75	6669.67	11390.23



# Investments

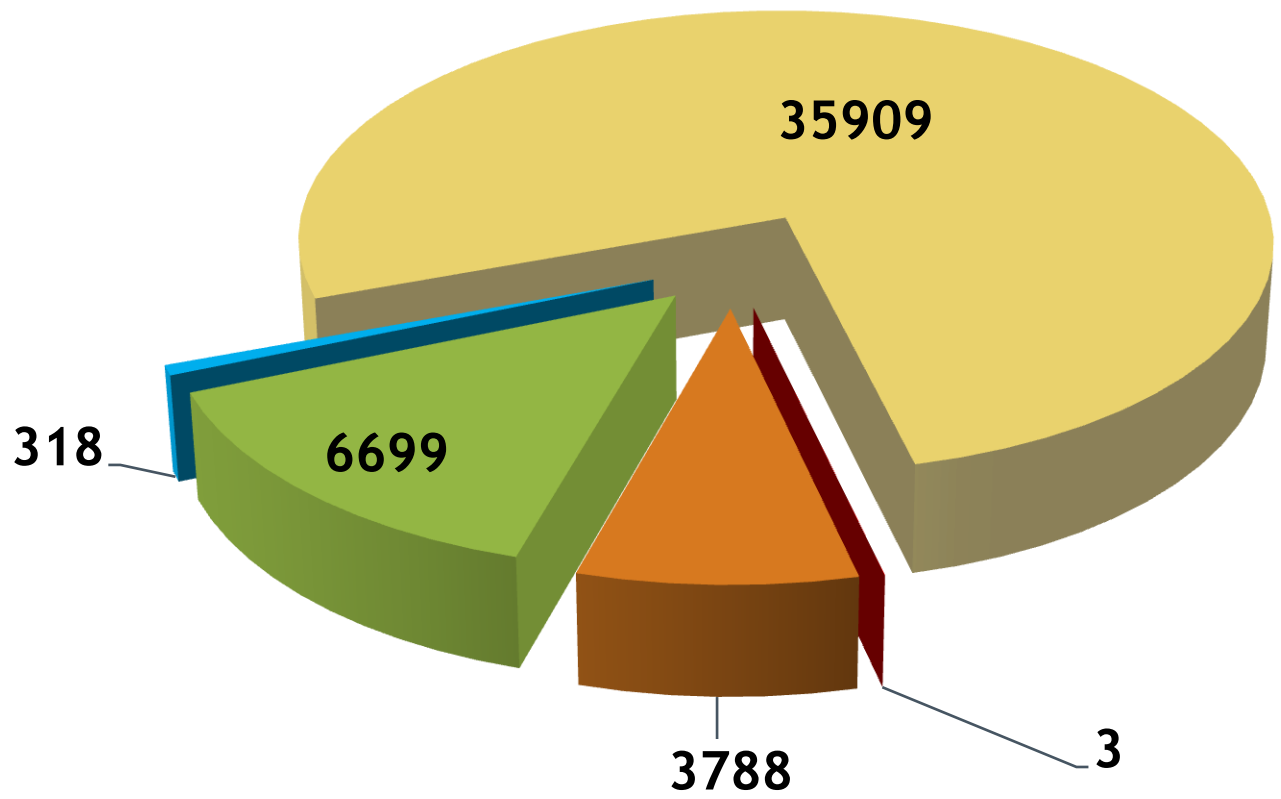
Rs. in Crore

	Dec'13	Dec'14	Growth (%)
Govt. Securities	30436	35909	17.98
Other Approved Securities	3	3	-
Shares	332	318	(4.22)
Debentures & Bonds	3245	3788	16.73
Others	4815	6699	39.13
Total	38831	46717	20.31



# Investments

Rs. in Crore

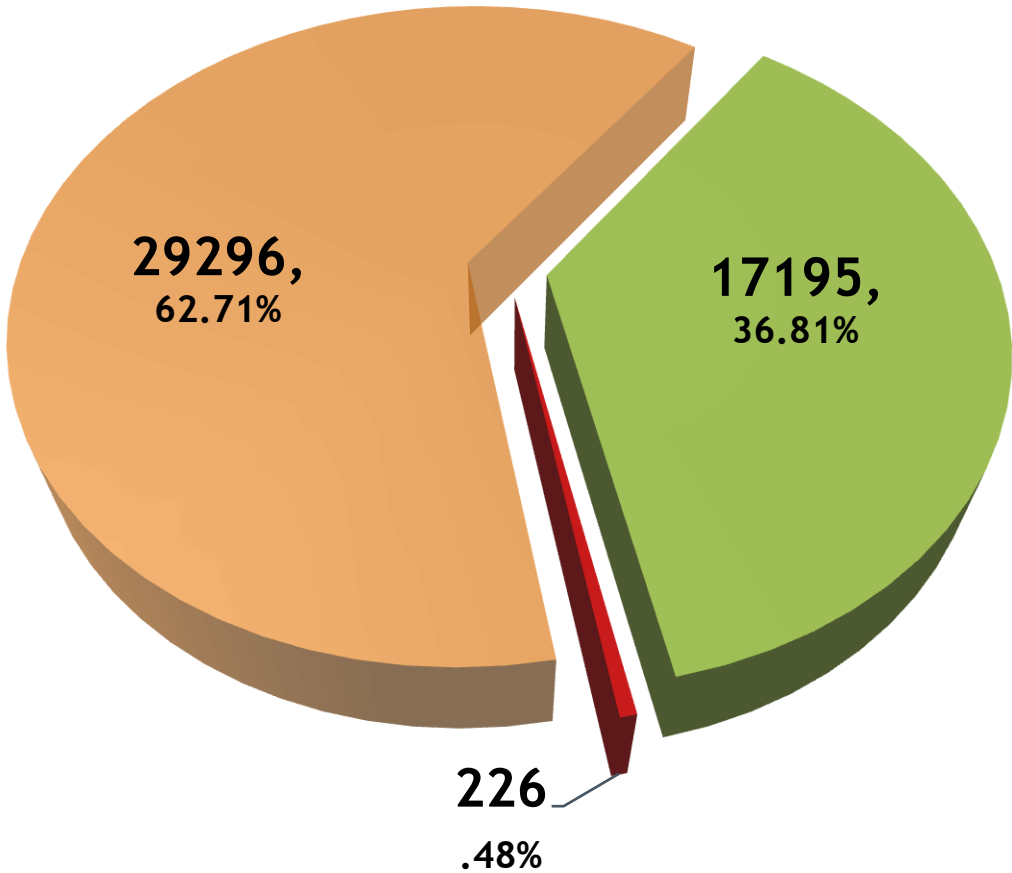


	%
Govt Securities	76.87
Other Approved	0.01
Bonds & Debentures	0.11
Others	14.34
Shares	0.68



# Investments

Rs. in Crore



Mod. Duration of AFS : 3.10  
Mod. Duration of entire portfolio : 3.33

■ Held to Maturity ■ Available for Sale ■ Held for Trading



# Income & Expenditure

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Total Income	2875	3303	14.89
Interest Income	2746	3034	10.49
Other Income	129	269	108.53
Total Expenditure	2707	2952	9.05
Interest Expenditure	2250	2479	10.18
Operating Expenditure	457	473	3.50



# Interest Income

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Interest on Advances	1943	2140	10.14
Interest on Investments	662	824	24.47
Other Interest	141	70	(50.35)
Total Interest Income	2746	3034	10.49



# Non-Interest Income

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Trading Income	16	158	887.50
Recovery in AUC	22	18	(18.18)
Commission, Exchange & Brokerage	23	26	13.04
Profit on Foreign Exchange	21	11	(47.62)
Charges – PC,IC, Service Charges etc.	43	52	20.93
Others	4	4	-
Non-Interest Income	129	269	108.53



# Interest Expenditure

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Interest on Deposits	2190	2421	10.55
Interest on Borrowings/others	60	58	(3.33)
Total Interest Expenses	2250	2479	10.18





# Operating Expenses

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Staff Cost	298	288	(3.36)
Other Operating Expenses	159	185	16.35
Total Operating Expenses	457	473	3.50



# Provisions

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Total Provisions & Contingencies	156	313	100.64
Provisions for NPA	83	328	295.18
Provisions for Investment	26	(23)	(188.46)
Provision for Taxation	(3)	5	266.67
Other Provisions	50	3	(94)



# Profit And Profitability

Rs. in Crore

	Q3		
	Dec' 13	Dec' 14	Growth (%)
Net Interest Income	494.72	554.80	12.14
Operating Profit	167.72	350.53	109
Net Profit	11.39	37.40	228.36



# Income & Expenditure

Rs. in Crore

	Nine-Months		
	Dec' 13	Dec' 14	Growth (%)
Total Income	8387	9746	16.20
Interest Income	7868	9141	16.18
Other Income	519	605	16.57
Total Expenditure	7616	8800	15.55
Interest Expenditure	6311	7473	18.41
Operating Expenditure	1305	1327	1.69



# Profit And Profitability

Rs. in Crore

	Nine-Months		
	Dec' 13	Dec' 14	Growth (%)
Net Interest Income	1557.04	1668.98	7.19
Operating Profit	771.00	946.68	22.79
Net Profit	280.07	342.61	22.33



# Key Ratios (Annualised)

Quarterly

In Percent

	Dec' 13	March'14	Sept'14	Dec' 14
Cost of Deposits	8.09	8.05	8.15	8.11
Yield on Advances	11.32	11.10	11.61	11.30
Cost of Funds	7.78	7.84	7.50	7.43
Yield on Funds	9.49	9.63	9.23	9.10
NIM	1.90	1.92	1.96	1.88
RoA	0.04	0.42	0.43	0.11
Return on Net-worth	1.04	10.75	9.79	2.51



# Productivity

Rs. in Crore

	Dec' 13	Dec' 14
Business per Employee	13.52	14.86
Business per Branch	125.29	129.83



# Capital Funds

Rs. in Crore

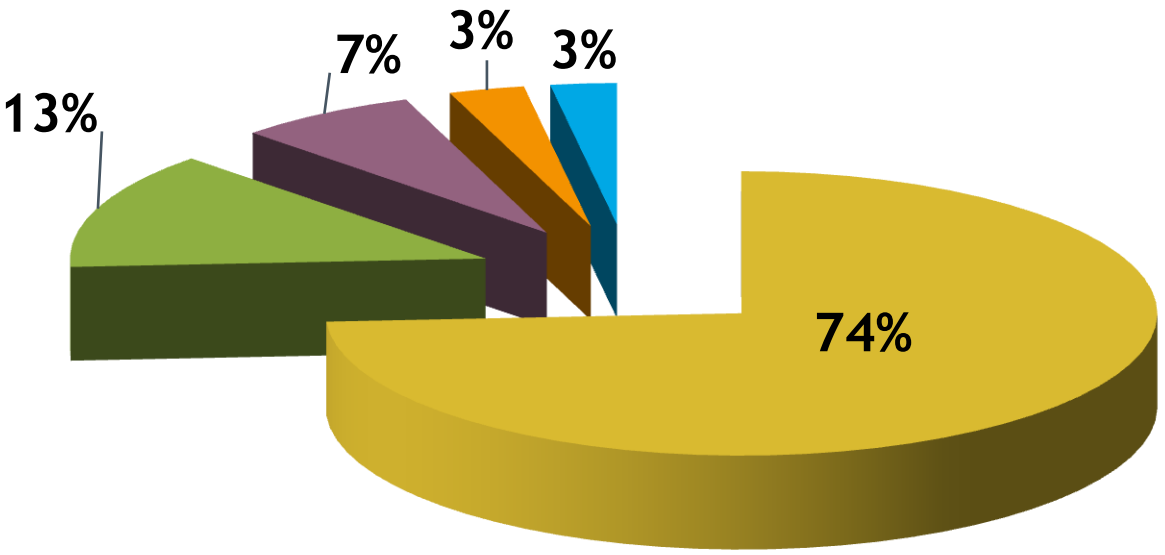
	Dec' 2013	Dec' 2014
	Basel III	Basel III
Capital	6960.10	7573.50
Tier-I / Common Equity Tier-1	4156.70	5605.08
Additional Tier - 1	1080.89	0
Tier - II	1722.51	1968.42
Total Risk Weighted Assets	64535.46	71641.88
CRAR		
Tier-I (%)	8.11	7.82
Tier -II (%)	2.67	2.75
CRAR (%)	10.78	10.57





# Shareholding Pattern

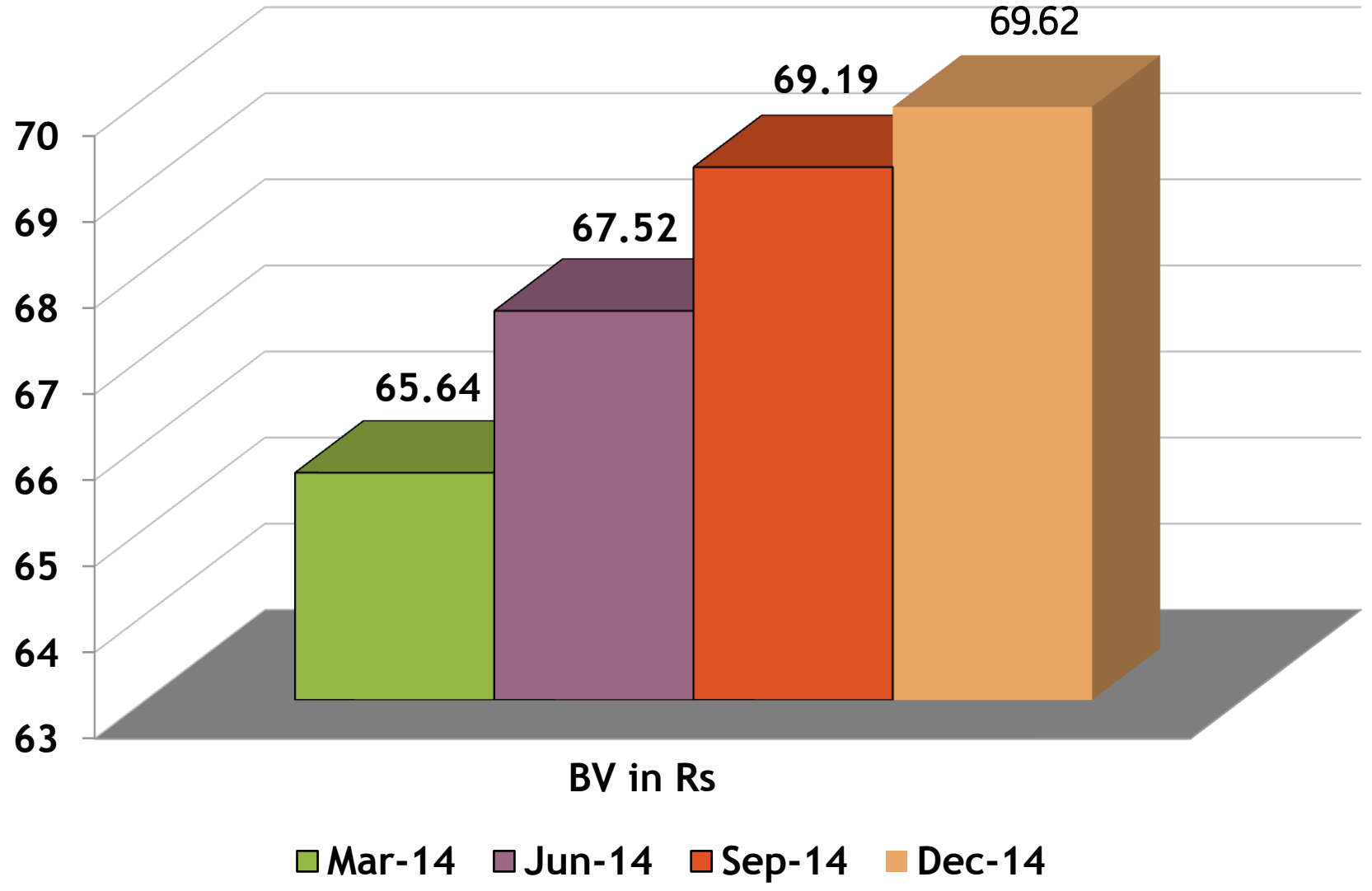
As on Dec.31, 2014



■ Govt of India   ■ Individuals   ■ DIIs   ■ FII   ■ Other Corp



# Book Value





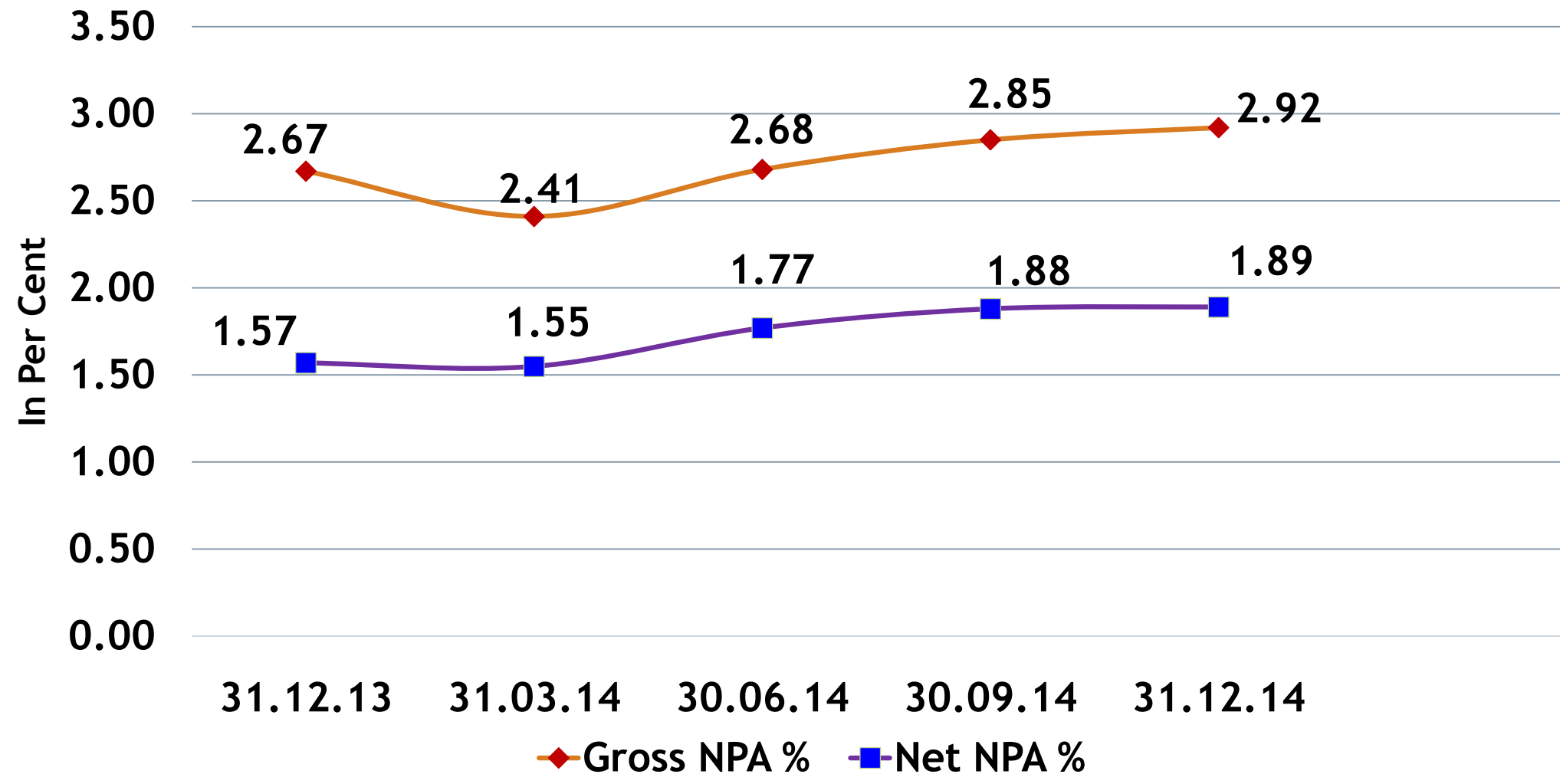
# Asset Quality

Rs. in Crore

	31.12.2013	31.03.2014	31.12.2014
Gross NPA	1953	1986	2311
Gross NPA (%)	2.67	2.41	2.92
Net NPA	1131	1262	1476
Net NPA (%)	1.57	1.55	1.89
Provision Coverage Ratio (%)	66.08	64.05	65.77



# Gross NPA & Net NPA





# NPA Movement

Rs. in Crore

	31.12.14 (9 Months)	31.12.14 (Q3)
Opening Balance	1986	2239
Additions	2034	742
Reductions	1709	670
Cash Recovery-Ledger Balance	<i>439</i>	<i>106</i>
Upgradation	<i>701</i>	<i>260</i>
Write-Off	<i>569</i>	<i>304</i>
Gross NPA	2311	2311



# Sector Wise Classification of NPAs

Rs. in Crore

	31.12.2013	31.03.2014	31.12.2014
Agriculture	371	323	352
MSME	267	311	433
Education Loans	31	36	31
Housing Loans	88	75	82
Personal Loans	6	17	5
CRE	171	171	113
Others	1018	1053	1295
Total	1953	1986	2311



# Restructuring

Rs. in Crore

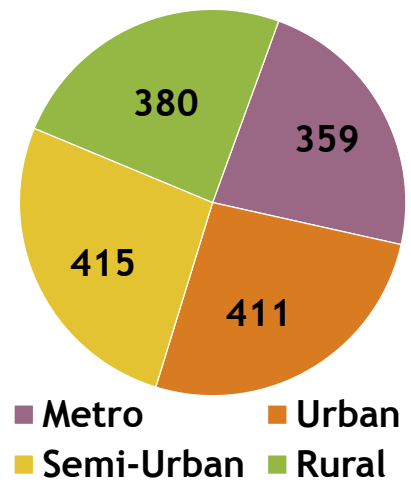
	Total Loans Restructured	
	Position as on 30.09.2014	Position as on 31.12.2014
Industrial Loans	856	869
MSME	368	367
Agricultural Loans	181	187
Housing Loans	304	304
Infrastructure	4975	4970
CRE	273	273
Other Loans	905	1031
Total	7862	8003
Balance Outstanding	5179	5290
O/w NPA	681	729



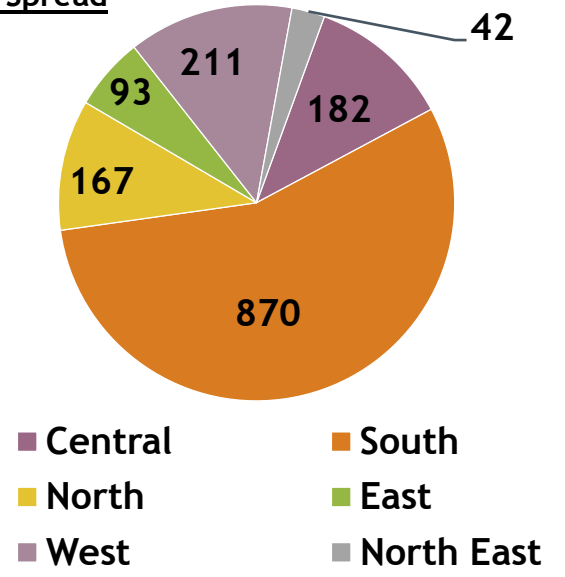
# Expanding Network

	Dec 2013	Dec 2014
Branch Network	1500	1565
ATM Strength	1500	1568

Population Group Wise Branches



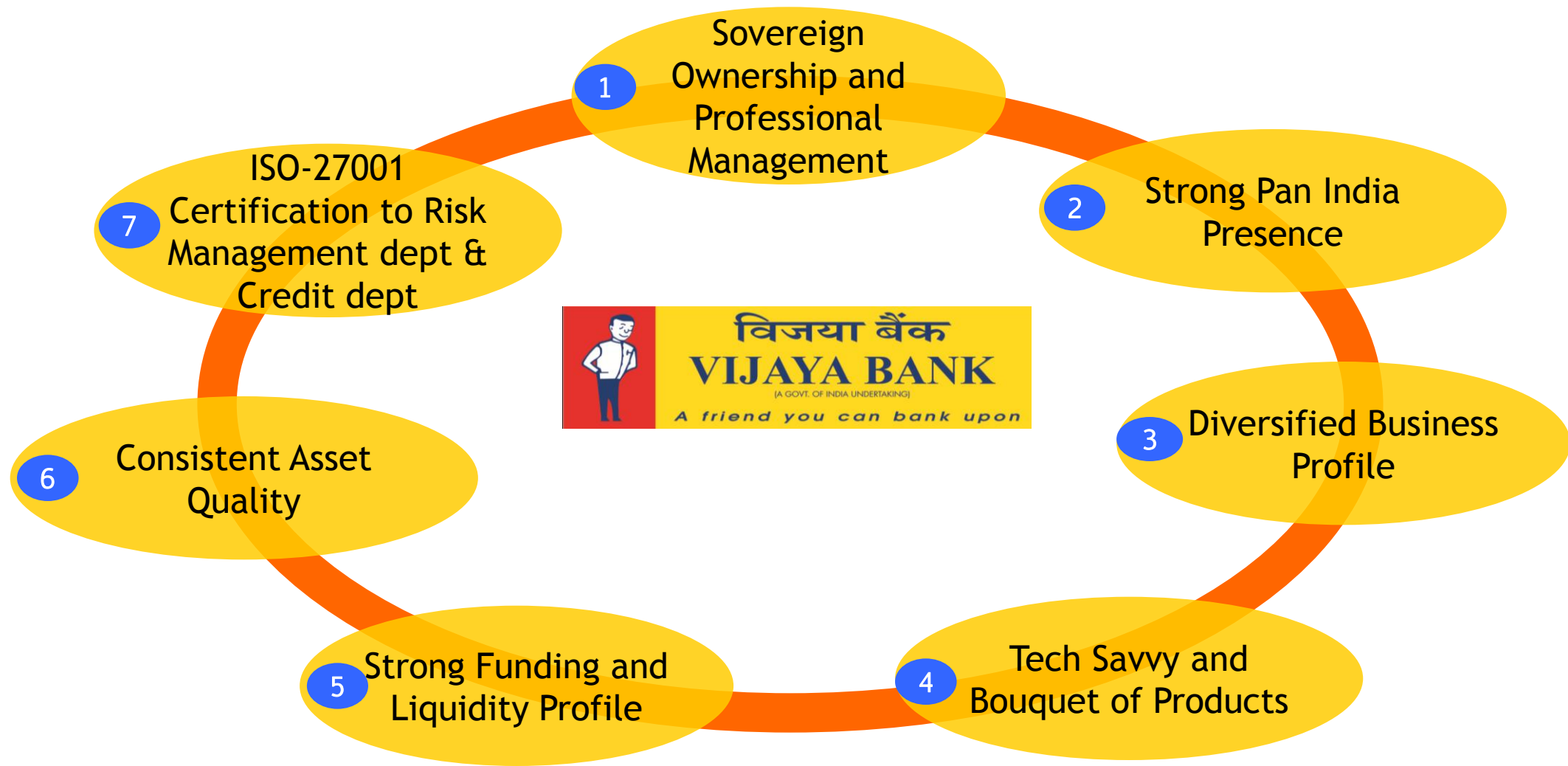
Branch Spread







# KEY CREDENTIALS





*Thank you*



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