

# Financial Results 30<sup>th</sup> September 2014

*DELIVERING CONSISTENT RESULTS  
POISED FOR ACCELERATED GROWTH*



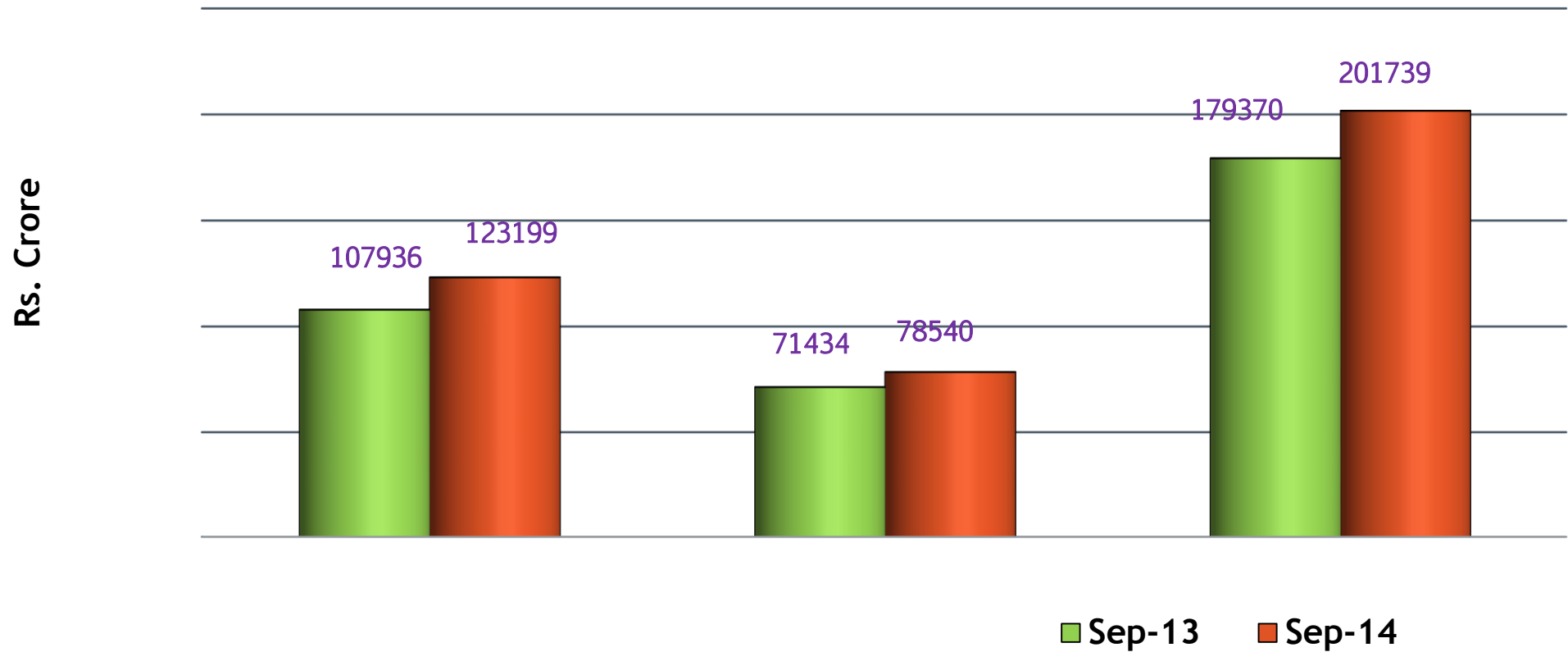
# Performance Highlights – Quarter ended September 2014

## Major Highlights (Y-o-Y)

- Deposits grew by 14.14%
- Advances up by 9.95%
- Interest income up by 14.62%
- Total Income up by 15.64%
- Operating Profit up by 12.17%
- Net Profit up by 5.53%
- Gross NPA ratio at 2.85% and Net NPA at 1.88%.
- Provision Coverage Ratio is 63.10%
- Capital Adequacy is 10.21% (Basel III)



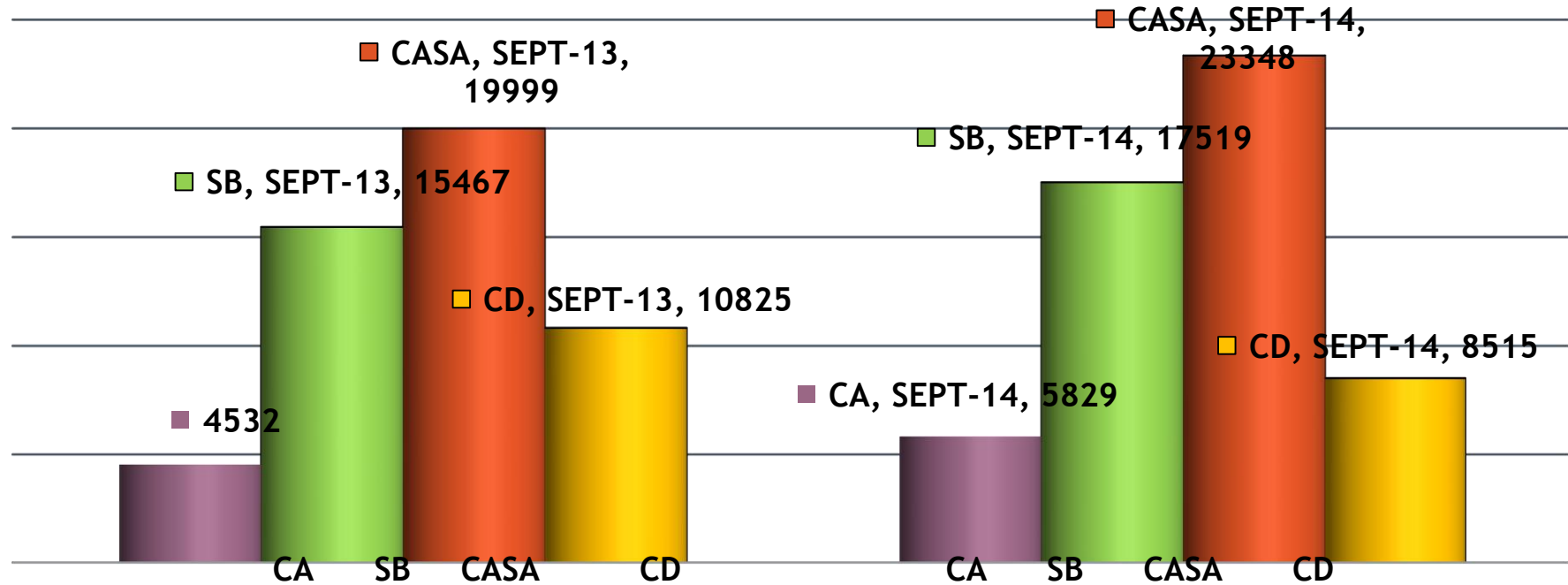
# Business Mix



	Sep'2013	Sep'2014	Growth (%)
Total Deposits	107936	123199	14.14
Gross Advances	71434	78540	9.95
Total Business	179370	201739	12.47



# CASA & Retail Term Deposits



	Sep' 2013	Sep' 2014	Growth (%)
Current	4532	5829	28.62
Savings	15467	17519	13.27
CASA	19999	23348	16.75
CASA % to Total Deposits	18.53	18.95	
Certificate of Deposits	10825	8515	(21.34)



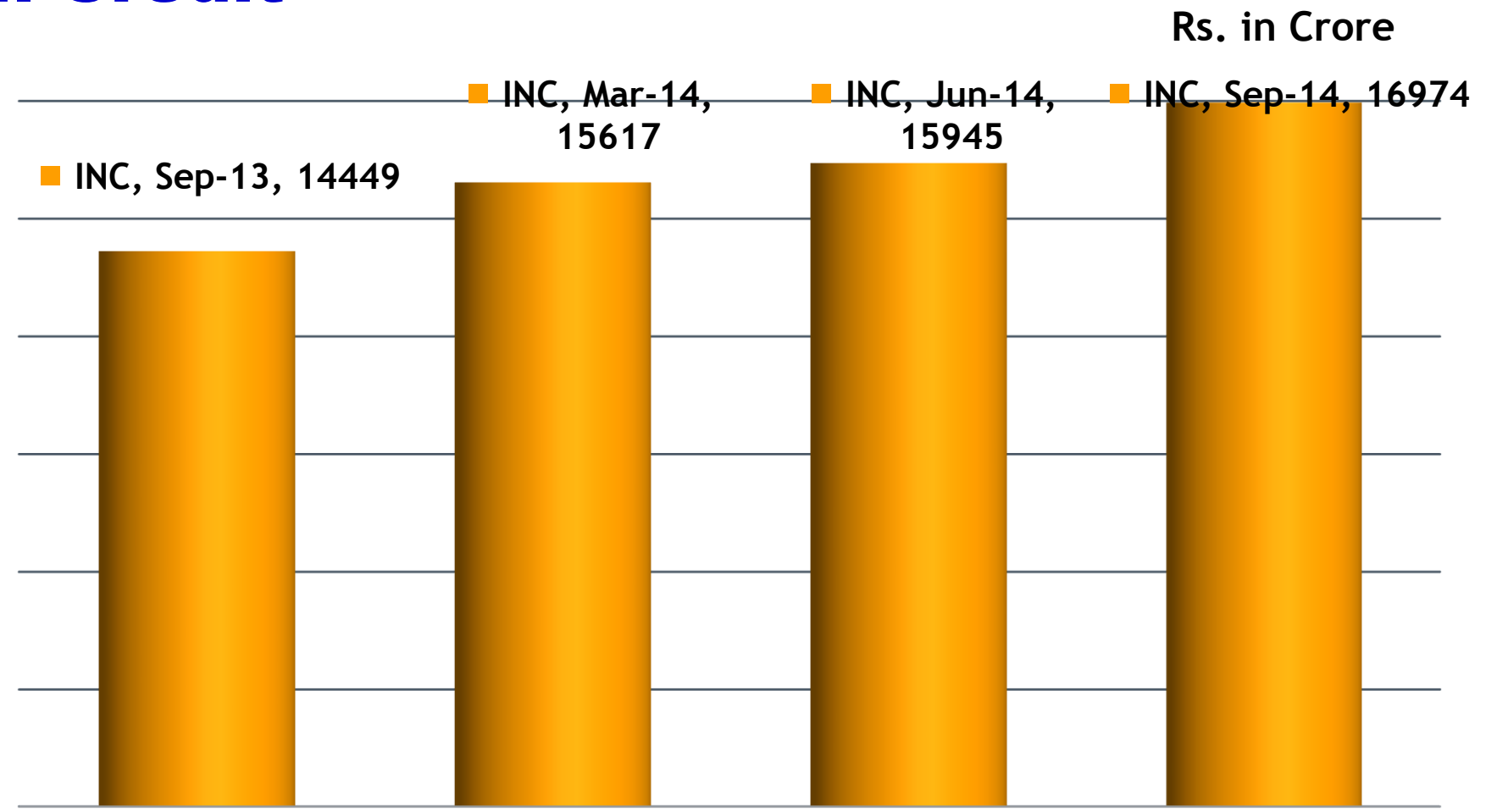
# Credit Portfolio

Rs. in Crore

	Sept'13	Sept'14	Growth (%)
Gross Advances	71434	78540	9.95
Priority Sector Advances	20816	26482	27.22
% to ANBC	29.51	31.01	
Total Agriculture	6713	10769	60.42
MSME	12162	12966	6.61
Retail Advances	14449	16974	17.48
Housing Loans	5177	5818	12.38
Education Loans	727	857	17.88



# Retail Credit



Retail Credit accounts for 21.61 % of Gross Advances



# Infrastructure Advances

Rs. in Crore

Sectors	Sept'13	Sept'14	Growth (%)
Energy	15804	15218	(3.71)
Transport	4147	4429	6.81
Communication	667	846	26.84
Social & Commercial Infrastructure	982	1509	53.67
Water & Sanitation	217	610	181.11
Total Infrastructure Lending	21816	22612	3.65



# Sector wise Credit Portfolio

Amt. in Rs. Crore

	Sept'13	Sept'14	Growth %(y-o-y)
Infrastructure	21816	22612	3.65
Real Estate	10811	13849	28.10
NBFC	9719	9795	0.78
Capital Market	25	24	(4)
Food Credit	1547	1656	7.04
Others	27517	30604	11.22
Total Gross Credit	71434	78540	9.95





# Exposure to Power Sector

Rs. in Crore

## Exposure as on 30.09.2014

Sectors	Generation	Transmission	Distribution	Total
Central Govt. Undertakings	1185	0	0	1185
State Govt. Undertakings	2646	1767	6742	11155
Private Sector	4651	379	0	5030
Total Exposure	8482	2146	6742	17370

## State Wise Exposure 30.09.2014

Sectors	Generation	Transmission	Distribution	Total
Karnataka	776	1287	636	2699
Andhra Pradesh	375	0	609	984
Gujarat	930	430	192	1552
Rajasthan	0	0	1542	1542
Uttar Pradesh	0	0	1057	1057
Haryana	250	0	909	1159
Tamil Nadu	0	0	957	957
Kerala	0	0	302	302
Punjab	0	0	538	538
Maharashtra	200	50	0	250
WB	116	0	0	116
TOTAL	2646	1767	6742	11156



# Investments

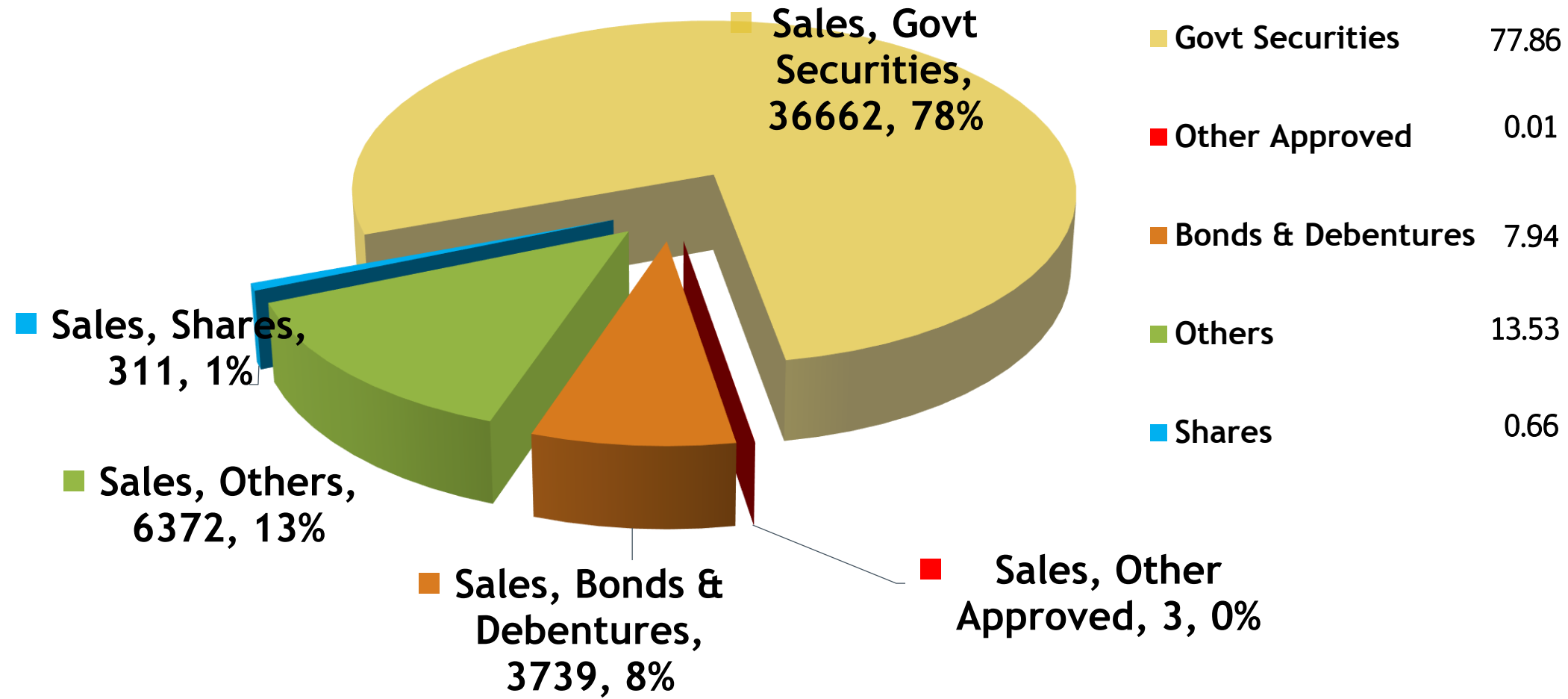
Rs. in Crore

	Sept' 13	Sept' 14	Growth (%)
Govt. Securities	29565	36662	24.00
Other Approved Securities	03	03	0.00
Shares	332	311	(6.32)
Debentures & Bonds	1727	3739	116.50
Others	4163	6372	53.06
Total	35790	47087	31.56



# Investments

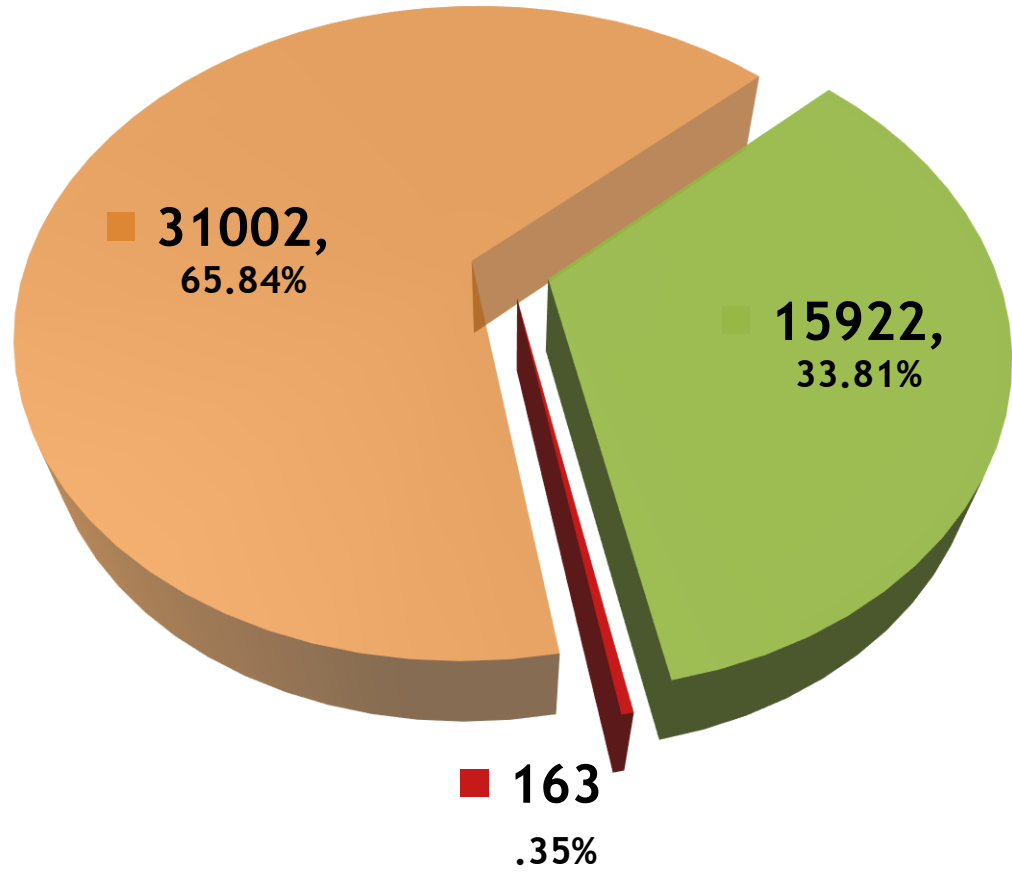
Rs. in Crore





# Investments

Rs. in Crore



Mod. Duration of AFS : 4.22  
Mod. Duration of entire portfolio : 3.57

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



# Income & Expenditure

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Total Income	2813.66	3253.75	15.64
Interest Income	2690.56	3083.90	14.62
Other Income	123.10	169.85	37.98
Total Expenditure	2540.77	2947.65	16.01
Interest Expenditure	2109.07	2505.20	18.78
Operating Expenditure	431.70	442.45	2.49



# Interest Income

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Interest on Advances	1962.88	2179.11	11.02
Interest on Investments	655.48	838.66	27.95
Other Interest	71.80	65.11	(9.32)
Total Interest Income	2690.56	3083.90	14.62



# Non-Interest Income

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Trading Income	8.11	19.20	136.74
Recovery in AUC	19.18	49.35	157.30
Commission, Exchange & Brokerage	23.46	25.61	9.16
Profit on Foreign Exchange	17.14	4.15	(75.79)
Charges – PC,IC, Service Charges etc.	50.13	63.17	26.01
Others	5.08	8.37	64.76
Non-Interest Income	123.10	169.85	37.98



# Interest Expenditure

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Interest on Deposits	2037.35	2446.13	20.06
Interest on Borrowings/others	71.72	59.07	(17.64)
Total Interest Expenses	2109.07	2505.20	18.78





# Operating Expenses

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Staff Cost	285.43	260.38	(8.78)
Other Operating Expenses	146.27	182.07	24.48
Total Operating Expenses	431.70	442.45	2.49



# Provisions

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Total Provisions & Contingencies	136.67	162.35	18.79
Provisions for NPA	118.55	139.28	17.49
Provisions for Investment	20.53	10.57	(48.51)
Provision for Taxation	4.98	10.63	113.45
Other Provisions	(41.82)	(17.98)	57.01



# Profit And Profitability

Rs. in Crore

	Q2		
	Sept' 13	Sept' 14	Growth (%)
Net Interest Income	581.49	578.70	(0.48)
Operating Profit	272.89	306.10	12.17
Net Profit	136.22	143.75	5.53



# Income & Expenditure

Rs. in Crore

	Half-year		
	Sept' 13	Sept' 14	Growth (%)
Total Income	5512.48	6443.70	16.89
Interest Income	5122.48	6107.65	19.23
Other Income	390.00	336.05	(13.83)
Total Expenditure	4909.20	5847.55	19.11
Interest Expenditure	4060.16	4993.47	22.99
Operating Expenditure	849.04	854.08	0.59



# Profit And Profitability

Rs. in Crore

	Half-year		
	Sept' 13	Sept' 14	Growth (%)
Net Interest Income	1062.32	1114.18	4.88
Operating Profit	603.28	596.15	(1.18)
Net Profit	268.68	305.21	13.60



# Key Ratios (Annualised)

## Quarterly

In Percent

	Sept' 13	March'14	June'14	Sept' 14
Cost of Deposits	7.89	8.05	8.07	8.15
Yield on Advances	11.49	11.10	11.26	11.61
Cost of Funds	7.48	7.84	7.44	7.50
Yield on Funds	9.55	9.63	9.04	9.23
NIM	2.26	1.92	1.87	1.96
RoA	0.46	0.42	0.49	0.43
Return on Net-worth	12.78	10.75	11.29	9.79



# Productivity

Rs. in Crore

	Sept'13	Sept'14
Business per Employee	13	15
Business per Branch	123	132



# Capital Funds

Rs. in Crore

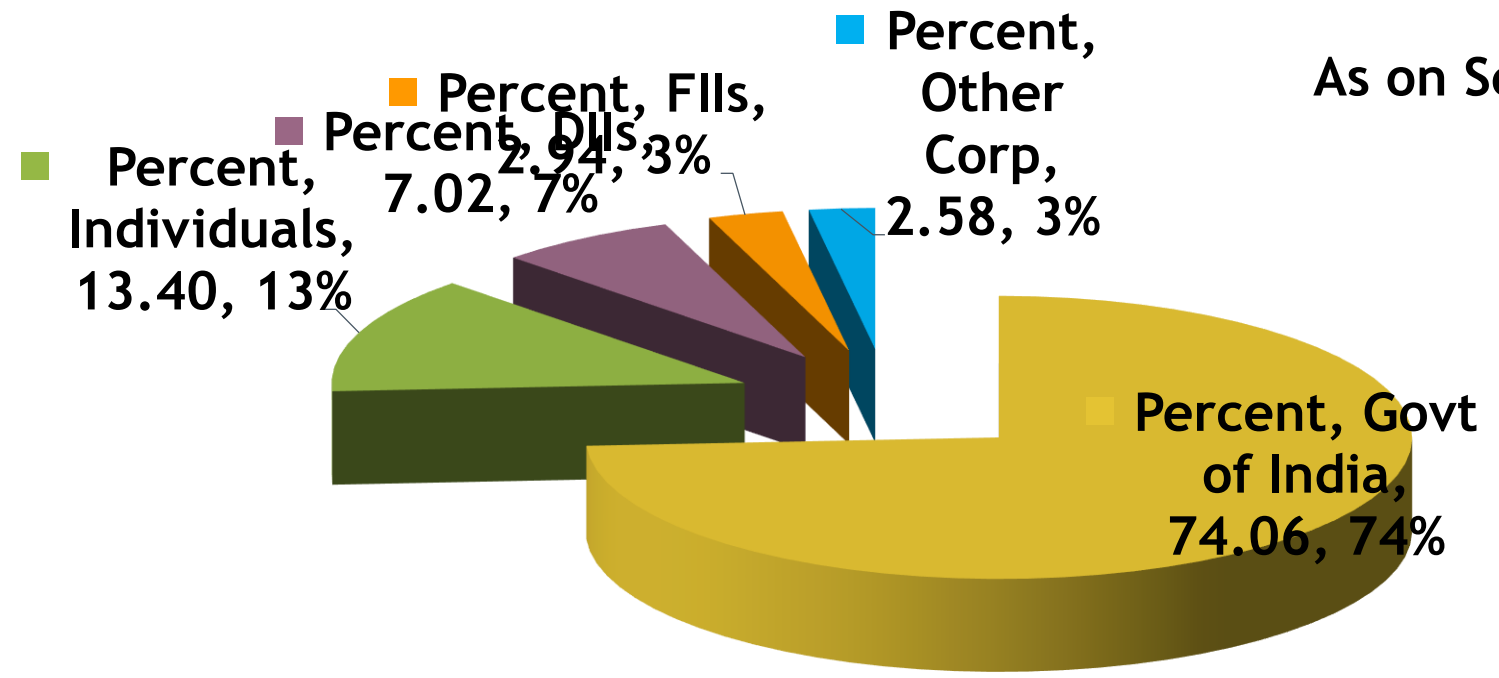
	Sept'2013	Sept'2014
	Basel III	Basel III
Capital	6428.32	7108.70
Tier-I / Common Equity Tier-1	3896.54	5576.34
Additional Tier - 1	-	-
Tier - II	1024.30	1532.36
Total Risk Weighted Assets	60448.49	69615.56
CRAR		
Tier-I (%)	8.14	8.01
Tier -II (%)	2.49	2.20
CRAR (%)	10.63	10.21





# Shareholding Pattern

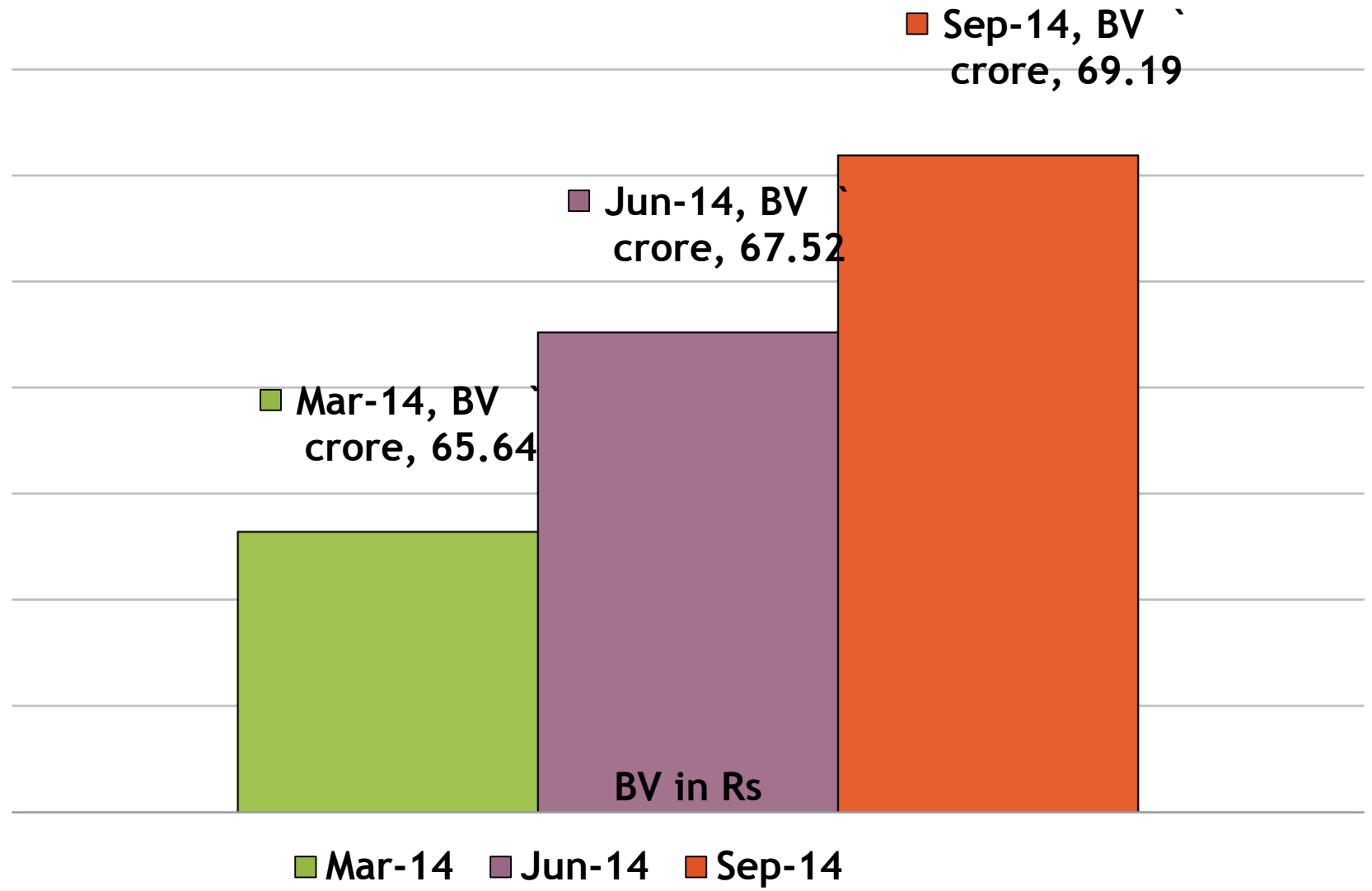
As on Sept.30, 2014



■ Govt of India   ■ Individuals   ■ DIs   ■ FIs   ■ Other Corp



# Book Value





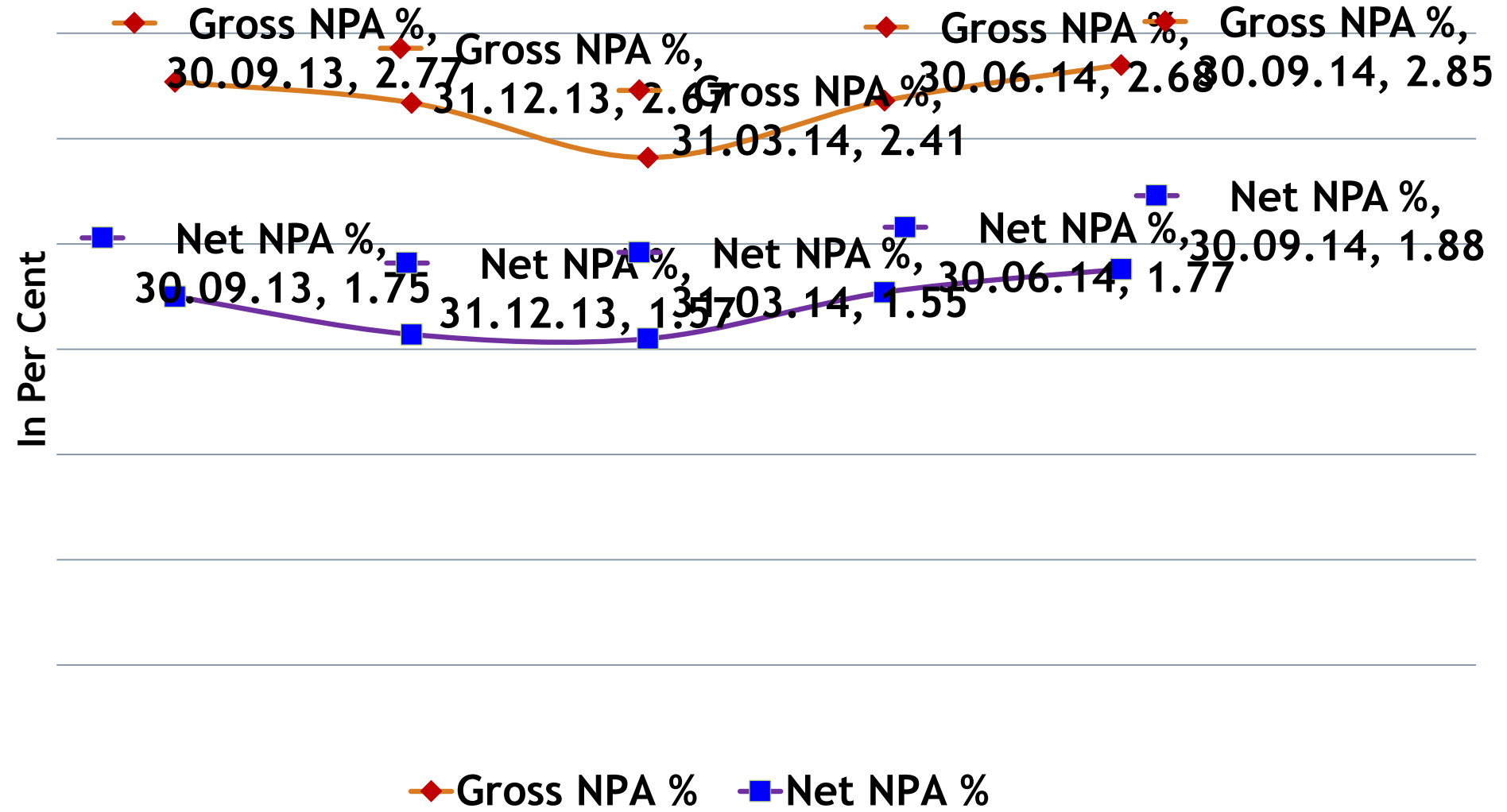
# Asset Quality

Rs. in Crore

	30.09.2013	31.03.2014	30.09.2014
Gross NPA	1981	1986	2239
Gross NPA (%)	2.77	2.41	2.85
Net NPA	1232	1262	1462
Net NPA (%)	1.75	1.55	1.88
Provision Coverage Ratio (%)	63.17	64.05	63.10



# Gross NPA & Net NPA





# NPA Movement

Rs. in Crore

	30.09.14 (Q2)	30.09.14 (6 Months)
Opening Balance	2069	1986
Additions	731	1292
Reductions	561	1039
Cash Recovery-Ledger Balance	221	333
(Total Cash Recovery incl. interest etc.)	306	465
Upgradation	214	441
Write-Off	126	265
Gross NPA	2239	2239



# Sector Wise Classification of NPAs

Rs. in Crore

	30.09.2013	31.03.2014	30.09.2014
Agriculture	371	323	370
MSME	258	311	348
Education Loans	27	36	33
Housing Loans	89	75	85
Personal Loans	6	17	5
CRE	171	171	118
Others	1060	1053	1281
Total	1981	1986	2239



# Restructuring

Rs. in Crore

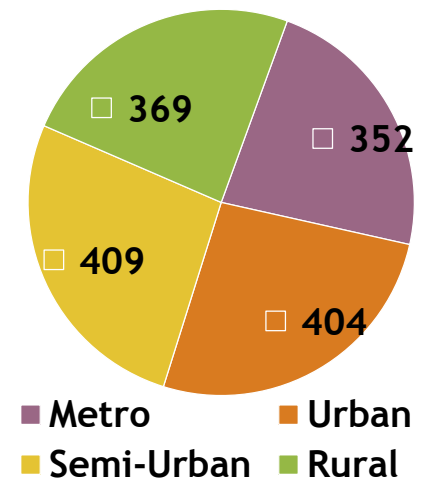
	Total Loans Restructured	
	Position as on 30.06.2014	Position as on 30.09.2014
Industrial Loans	817	856
MSME	363	368
Agricultural Loans	178	181
Housing Loans	304	304
Infrastructure	4971	4975
CRE	273	273
Other Loans	868	905
Total	7774	7862
Balance Outstanding	5218	5179
O/w NPA	450	681



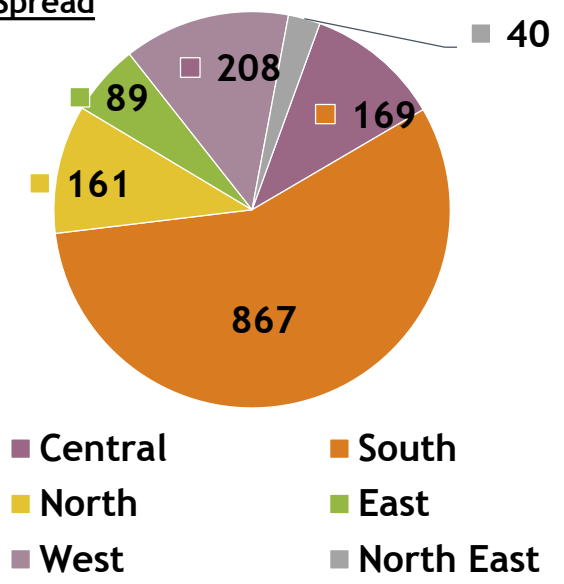
# Expanding Network

	Sept 2013	Sept 2014
Branch Network	1457	1534
ATM Strength	1001	1554

Population Group Wise Branches



Branch Spread







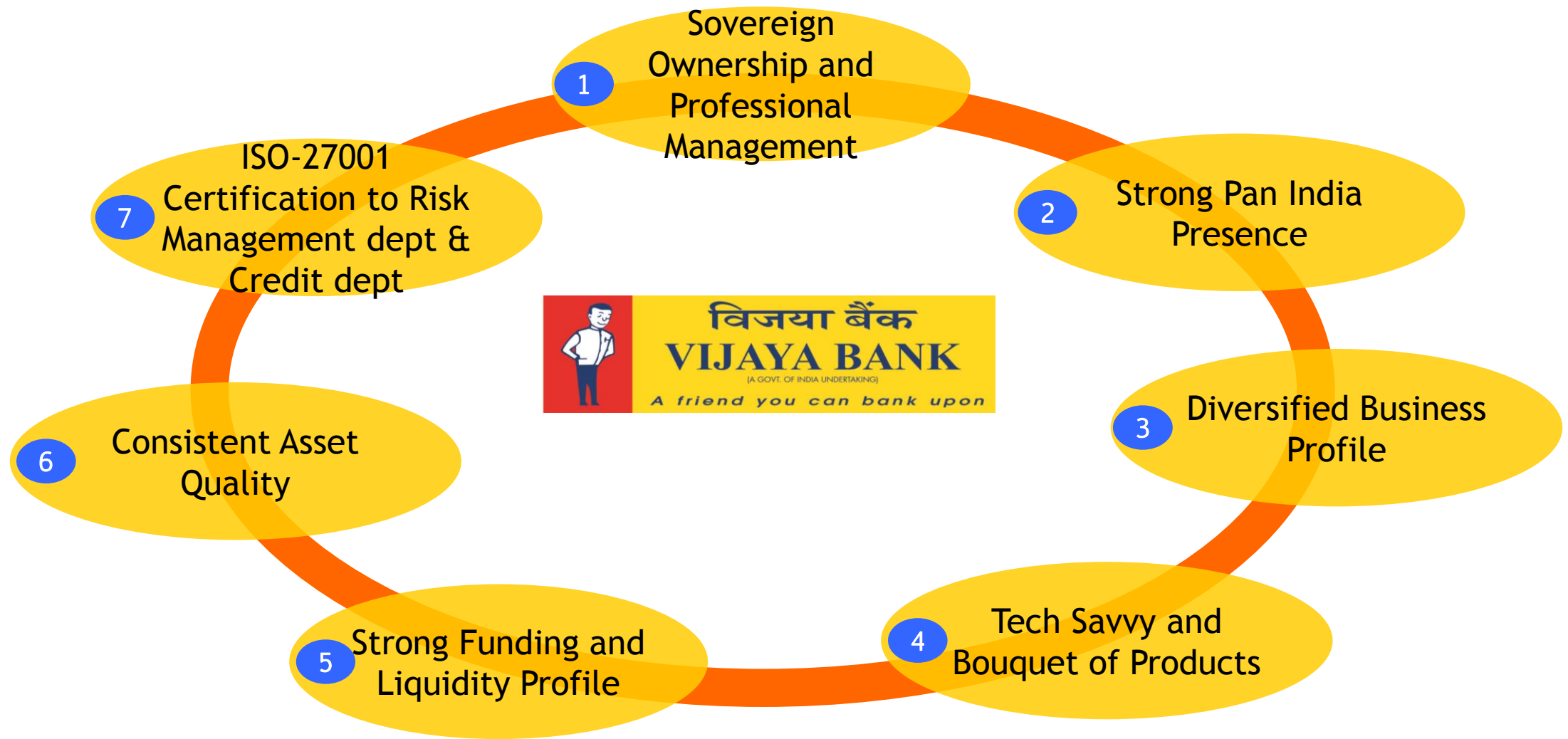
# IMPAIRED ASSETS

Amt. in Rs. Crore

	Sep'13	Mar'14	Sep'14	Sep'14
Gross NPA	1981	1986	2239	2239
Standard Restructured	4760	3979	4498	2014*
Total Impaired Assets	6741	5965	6758	4253*
Total Advances	71434	82424	78540	78540
% of Total Impaired Assets to Total Advances	9.44	7.23	8.58	5.41
Note - * Excluding Restructured portion of SEB's – Rs.2484 crore.				



# KEY CREDENTIALS





*Thank you*



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