

PRESS RELEASE

26th October 2017



Financial Results for the Quarter ended 30th September 2017

The Board of Directors of Vijaya Bank today approved the reviewed financial results of the Bank for the Quarter ended 30th September, 2017.

Q2 HIGHLIGHTS (Y-o-Y)

**Operating Profit up by 28.57 % at Rs.733.96 Cr
Net Profit up by 20.00 % at Rs. 185.46 cr**

Net Interest Income up by 21.81 % at Rs. 1008.41 Cr

NIM improved by 43 bps to 3.04 %

**Retail Credit up by 20.32 %
Housing loans portfolio up by 26.29 %**

CASA up from 22.65 % to 27.03 %

Gross NPA down from 7.07 % to 7.06 %

Net NPA down from 5.10 % to 4.86 %

Provision Coverage Ratio at 59.29 %

ROA at 0.46%

CRAR (Basel III) at 13.31 %

We have added 100 branches, 100 ATMs and 100 digital villages taking the total strength of branches to 2133, ATMs to 2177 and digital villages to 105.

Bank successfully raised equity capital of Rs.700 Cr through Qualified Institutional Placement(QIP)