



**VIJAYA BANK**  
HEAD OFFICE :: BANGLORE

**UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2011**

(₹ In lakhs)

Sl. No.	Particulars	Quarter ended (Reviewed)		Nine Months ended (Reviewed)		Year Ended (Audited)
		31.12.2011	30.09.2011	31.12.2010	31.12.2011	
01	Interest earned [(a)+(b)+(c)+(d)]	205826	199266	148251	583588	423528
	(a) Interest/discount on advances/bills	156888	150255	103687	440321	301497
	(b) Income from Investments	47602	45833	42831	139068	118492
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	32	2	54	52	85
	(d) Others	1204	3178	1979	5147	3474
02	Other Income	11688	10567	10189	36977	39030
03	<b>TOTAL INCOME (1+2)</b>	<b>217392</b>	<b>209833</b>	<b>158440</b>	<b>622585</b>	<b>462558</b>
04	Interest Expended	158366	147931	94519	442491	276684
05	Operating Expenses (i + (ii))	28852	27928	31161	83375	92203
	(i) Employee costs	17045	16517	20820	50510	62336
	(ii) Other operating expenses	11807	11411	10341	32865	29867
06	<b>TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)</b>	<b>187218</b>	<b>175859</b>	<b>125780</b>	<b>525866</b>	<b>368887</b>
07	<b>OPERATING PROFIT (3-6)</b>	<b>30174</b>	<b>33974</b>	<b>32660</b>	<b>96639</b>	<b>93671</b>
08	(Profit before provisions and contingencies)	16724	9587	11480	49440	27712
09	Provisions (other than tax) and Contingencies	-	-	-	-	-
10	Profit/(Loss) from Ordinary Activities before tax (7-3-9)	13450	24387	21180	47259	68959
11	Tax Expenses	1023	4034	6000	7257	9415
12	<b>Net Profit/(Loss) from Ordinary Activities after tax (10-11)</b>	<b>12427</b>	<b>20353</b>	<b>15180</b>	<b>40002</b>	<b>48599</b>
13	Extraordinary Items (Net of Tax Expense)	-	-	-	-	-
14	<b>Net Profit/(Loss) for the period (12-13)</b>	<b>12427</b>	<b>20353</b>	<b>15180</b>	<b>40002</b>	<b>48599</b>
15	Paid up equity share capital (Face value of each share-₹ 10/-)	47267	47267	43352	47267	43352
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	285050	285050	222995	285050	222995
17	Analytical Ratios					
	(i) Percentage of shares held by Government of India	57.69	57.69	53.87	57.69	53.87
	(ii) Capital Adequacy Ratio (%)					
	Basel I	10.94	11.27	12.85	10.84	12.85
	Basel II	12.39	12.63	13.87	12.39	13.87
	(iii) Earnings per share (EPS) (Not annualized)					
	(a) Basic and Diluted EPS before Extraordinary Items (Net of Tax Expenses for the period, for the year to date and for the previous year)	2.83	4.31	3.09	8.46	9.83
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	2.83	4.31	3.09	8.46	9.83
	(iv) NPA Ratios					
	a) Amount of Gross Non Performing Assets	166717	138118	107290	166717	107290
	b) Amount of Net Non Performing Assets	99710	78115	59854	99710	59854
	c) Percentage of Gross Non Performing Assets	2.98	2.54	2.46	2.98	2.46
	d) Percentage of Net Non Performing Assets	1.81	1.42	1.38	1.81	1.38
	(v) Return on Assets (Annualised) (%)	0.55	0.95	0.88	0.62	0.88
18	Public share holding	200000000	200000000	200000000	200000000	200000000
	- Number of shares	42.31	42.31	46.13	42.31	46.13
	- Percentage of share holding					
19	Promoters and Promoter Group Shareholding					
	a) Pledged / Encumbered					
	Number of Shares	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered					
	Number of Shares (in million)	272.66	272.66	233.52	272.66	233.52
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00	100.00
	Percentage of shares (as a percentage of total share capital of the company)	57.69	57.69	53.87	57.69	53.87

(₹ In lakhs)

SEGMENT-WISE RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2011						
Sl. No.	Particulars	Quarter Ended 31.12.2011 (Reviewed)	Quarter Ended 30.09.2011 (Reviewed)	Quarter Ended 31.12.2010 (Reviewed)	Nine Months Ended 31.12.2011 (Reviewed)	Nine Months Ended 31.12.2010 (Reviewed)
a)	<b>Segment Revenue #</b>					
i)	Treasury Operations	51727	48902	48105	152501	133101
ii)	Whole Sale Banking	107184	99079	52519	292623	172890
iii)	Retail Banking	49804	51178	41068	147898	128607
iv)	Other Banking Operations	8679	10885	8948	28745	27960
	<b>Total</b>	<b>217394</b>	<b>209833</b>	<b>158440</b>	<b>622567</b>	<b>462558</b>
b)	<b>Segment Result</b>					
i)	Treasury Operations	7338	8089	9878	24345	27892
ii)	Whole Sale Banking	15415	16475	13396	48714	38230
iii)	Retail Banking	7055	8505	8823	23578	26950
iv)	Other Banking Operations	1192	1810	1892	4749	5861
	<b>Total</b>	<b>30998</b>	<b>34859</b>	<b>33959</b>	<b>99386</b>	<b>96933</b>
c)	Unallocated Expenses	524	895	1299	2686	3292
d)	Operating Profit	30174	33974	32660	96639	93671
e)	Provisions & Contingencies	16724	9587	11480	49440	27712
f)	Tax Expenses (including earlier years)	1023	4034	6000	7257	9415
g)	Extraordinary Profit	12427	20353	15180	40002	48599
h)	<b>Net Profit</b>	<b>12427</b>	<b>20353</b>	<b>15180</b>	<b>40002</b>	<b>48599</b>
i)	Other Information					
j)	<b>Segment Assets</b>					
i)	Treasury Operations	2999787	2875782	2602484	2999787	2602484
ii)	Whole Sale Banking	4072368	3887561	2896197	4072368	2896197
iii)	Retail Banking	1891028	1818159	1737148	1891028	1737148
iv)	Other Banking Operations	24927	38056	27424	24927	27424
v)	Unallocated Assets	139185	130746	99726	139185	99726
	<b>Total Assets</b>	<b>9127313</b>	<b>8828304</b>	<b>7264979</b>	<b>9127313</b>	<b>7264979</b>
k)	<b>Segment Liabilities</b>					
i)	Treasury Operations	2872630	2750894	2375683	2872630	2375683
ii)	Whole Sale Banking	3899629	3699603	2751206	3899629	2751206
iii)	Retail Banking	1810805	1834858	1643043	1810805	1640043
iv)	Other Banking Operations	23869	34490	28033	23869	28033
v)	Unallocated Liabilities	520479	508459	463134	520479	463134
	<b>Total Liabilities</b>	<b>9127313</b>	<b>8828304</b>	<b>7264979</b>	<b>9127313</b>	<b>7264979</b>

# The Bank operates only in domestic segment

NOTES:

- The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 25.01.2012.
- There has been no change in the Accounting Policies and Practices in preparation of these financial statements as compared to those followed in the preceding financial year ended 31.03.2011.
- The above financial results have been subjected to 'limited review' by the Statutory Central Auditors of the Bank in terms of RBI guidelines and SEBI Listing Agreement.
- Working results for nine months ended on 31.12.2011 have been arrived at after making necessary provisions for Income Tax, provision for depreciation, provision for Employee Benefits, provisions for NPAs, Standard Assets and Depreciation on Investment on the basis of prudential norms issued by the Reserve Bank of India.
- RBI vide circular no. DRBD.BP.BC.84/21.048/2011-12 dated 18.05.2011 has enhanced the minimum provisioning rates for non-performing advances and restructured standard advances. Provision for NPA advances and the year ended 31.12.2011 has been made in compliance with the above referred circular. Accordingly an additional provision of ₹. 120.57 crore has been made on NPA advances for the nine months ended 31.12.2011.
- In accordance with RBI circular DRBD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, the Bank has to amortize the pension scheme and enhancement core towards reopening of the pension scheme and enhancement of the gratuity limit, during the year ending on 31.03.2012. Accordingly the Bank has charged a sum of ₹. 89.30 crore to the Profit & Loss account for the nine months ended 31.12.2011.
- The figures of the previous period have been regrouped / rearranged, wherever necessary.
- Provision Coverage Ratio (PCR) is 51.94% as on 31.12.2011.
- The number of investors complaints pending in the beginning of the quarter is Nil. Number of complaints received and resolved during the quarter is 814.

**SHUBHALAKSHMI PANSE**  
Executive Director

**H. S. UPENDRA KAMATH**  
Chairman & Managing Director