

Smart way to bank

REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2011

(Rs. in lakhs)

Particulars	Quarter ended 30.06.11	Quarter ended 30.06.10	Year ended 31.03.11
	Reviewed		Audited
1. Interest earned (a)+(b)+(c)+(d)	69452	49208	221769
a) Interest / discount on advances /bills	54785	37160	168306
b) Income on Investments	14620	12044	52356
c) Interest on balances with RBI and other inter bank funds	47	4	16
d) Others	0	0	1091
2. Other Income	7420	5219	26433
3. Total Income (1+2)	76872	54427	248202
4. Interest Expended	48953	32146	145084
5. Operating Expenses (i+ii)	11393	9281	43060
(i) Employees cost	6226	5032	22950
(ii) Other operating expenses	5167	4249	20110
6. Total Expenditure (4+5) excluding provision and contingencies	60346	41427	188144
7. Operating Profit before Pro- visions and Contingencies (3-6)	16526	13000	60058
8. Provisions (other than tax) and Contingencies	3761	340	3931
9. Exceptional items	0	0	0
10. Profit /Loss from Ordinary activities before tax (7-8-9)	12765	12660	56127
11. Tax expense	1095	4212	14568
12. Net Profit from ordinary activities after tax(10-11)	11670	8448	41559
13. Extraordinary items (net of tax expense)	0	0	0
14. Net Profit for the period (12-13)	11670	8448	41559
15. Paid-up equity share capital	10092	5444	9449
16. Reserves excluding Revaluation Reserve as per balance sheet of previous accounting year	202004	156554	202004
17. Analytical Ratios			
(i) % of shares held by Government of India	0%	0%	0%
(ii) Capital Adequacy Ratio			
a) Basel I	12.72%	12.70%	12.16%
b) Basel II	14.83%	14.52%	14.41%
(iii) Earnings per share (EPS)			
a) Basic EPS before extraordinary items (not annualized)	11.56*	15.52*	44.90
b) Diluted EPS before extraordinary items (not annualized)	11.56*	15.52*	44.83
c) Basic EPS after extraordinary items (not annualized)	11.56*	15.52*	44.90
d) Diluted EPS after extraordinary items (not annualized)	11.56*	15.52*	44.83
e) Adjusted EPS	N.A.	9.08*	N.A.

**THE KARUR VYSYA BANK LIMITED**Accounts & Funds Management Department,
Central Office, Erode Road, KARUR-639 002.

© (04324) 226402, 225402, 225409

226635, 226641, 225058 Fax : 225595

E.mail : kvbafmd@kvbmail.com



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(iv) NPA Ratios			
a) Gross NPA (in lakhs)	27509	23669	22815
b) Net NPA (in lakhs)	3883	2431	1387
c) % of Gross NPA	1.48%	1.67%	1.26%
d) % of Net NPA	0.21%	0.17%	0.07%
e) Return on Assets	1.65%	1.50%	1.71%
18. Public Shareholding			
Number of Shares	103476615	52491499	102973411
% of Shareholding	96.55%	96.43%	96.53%
19. Promoters and Promoter Group Shareholding			
a) Pledged / Encumbered			
-Number of Shares	773788	355683	764288
-Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	20.89%	18.30%	20.66%
-Percentage of Shares (as a % of the total share capital of the Company)	0.72%	0.65%	0.72%
b) Non - encumbered			

3. The financial results for the quarter ended 30th June 2011 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.4.22 crore has been provided for the quarter ended 30th June 2011 out of Rs16.90 crore to be provided for the financial year ending 31st March 2012.
5. Information on Investor complaints for quarter ended 30.06.2011 is as under:

Pending at the beginning of the quarter	0	Received during the quarter	29
Redressed during the quarter	29	Pending at the end of the quarter	0
6. Provision Coverage Ratio is 85.88% as on 30.06.2011
7. Previous year's figures have been regrouped / rearranged wherever necessary.

For and on behalf of Board of Directors

Place: Karur

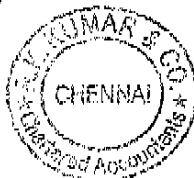
Date: 27.07.2011


K.Venkataraman
M D & C.E.O.

"As per our report of even date"

For R K Kumar & Co.,
Chartered Accountants
Firm Registration No.001595S


(C.R.Sundararajan)
Partner
Membership No.025400



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