

UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED 31st DECEMBER 2009

Particulars	(Rs. in lakhs)				
	3 months ended 31.12.09 un audited	3 months ended 31.12.08 unaudited	9 months ended 31.12.09 unaudited	9 months ended 31.12.08 unaudited	Year ended 31.03.09 Audited
1. Interest earned (a)+(b)+(c)+(d)	45122	37514	129209	106138	144609
a) Interest / discount on advances /bills	34391	30249	99577	83200	114033
b) Income on Investments	10617	6689	28155	20749	27641
c) Interest on balances with RBI and other inter bank funds	6	455	534	618	1439
d) Others	108	121	943	1571	1496
2. Other Income	6571	13130	20430	21473	26521
3. Total Income (1+2)	51693	50644	149639	127611	171130
4. Interest Expended	30005	25823	89138	75050	103568
5. Operating Expenses (i+ii)	8282	6430	25465	18317	25760
(i) Employees cost	3837	3280	10413	9195	12286
(ii) Other operating expenses	4445	3150	15052	9122	13474
6. Total Expenditure (4+5) excluding prov and contingencies	38287	32253	114603	93367	129328
7. Operating Profit before Pro-visions and Contingencies (3-6)	13406	18391	35036	34244	41802
8. Provisions (other than tax) and Contingencies	3143	1111	3824	7297	8708
9. Exceptional items	0	0	0	0	0
10. Profit /Loss from Ordinary activities before tax (7-8-9)	10263	17280	31212	26947	33094
11. Tax expense	2676	11355	7500	11745	9510
12. Net Profit from ordinary activities after tax(10-11)	7587	5925	23712	15202	23584
13. Extraordinary items (net of tax expense)	0	0	0	0	0.00
14. Net Profit for the period (12-13)	7587	5925	23712	15202	23584
15. Paid-up equity share capital (FV- Rs.10/-)	5396	5395	5396	5395	5395
16. Reserves excluding Revaluation Reserve as per balance sheet of previous accounting year	129621	113606	129621	113606	129621



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17. Analytical Ratios					
(i) % of shares held by Government of India	%	0%	0%	0%	0%
(ii) Capital Adequacy Ratio -Basel I	13.15%	13.66%	13.15%	13.66%	13.08%
Basel II	15.66%	-	15.66%	-	14.92%
(iii) Earnings per share (EPS)					
a) Basic and diluted EPS before extraordinary items (not to be annualized)*	14.06	10.98	43.95	28.18	40.71
b) Basic and diluted EPS after extraordinary items (not to be annualized)*	14.06	10.98	43.95	28.18	43.71
(iv) NPA Ratios					
a) Gross NPA (in lakhs)	21311	22617	21311	22617	20586
b) Net NPA (in lakhs)	2423	4606	2423	4606	2582
c) % of Gross NPA	1.69%	2.26%	1.69%	2.26%	1.95%
d) % of Net NPA	0.19%	0.47%	0.19%	0.47%	0.25%
e) Return on Assets*	1.54%	1.51%	1.72%	1.30%	1.49%
18. Public Shareholding					
Number of Shares	51993013	51915680	51993013	51915680	51920587
% of Shareholding	96.36%	96.23%	96.36%	96.23%	96.24%
19. Promoters and Promoter Group Shareholding					
a) Pledged / Encumbered	355683	-	355683	-	384364
-Number of Shares					
-Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	18.11%	-	18.11%	-	18.93%
-Percentage of Shares (as a % of the total share capital of the Company)	0.66%	-	0.66%	-	0.71%
b) Non - encumbered	1608233	-	1608233	-	1646668
- Number of Shares					
- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	81.90%	-	81.90%	-	81.07%
-Percentage of Shares (as a % of the total share capital of the Company)	2.98%	-	2.98%	-	3.05%

* Annualized

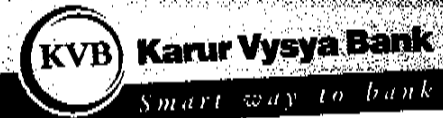

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**Notes:**

- The above financial results have been arrived at after considering provision for Non-Performing Assets, Standard Assets and Depreciation on Investments as per RBI guidelines. Provision for Income Tax, Wage revision, Diminution in fair value of Advances in respect of Restructured Accounts and other usual provisions are made on an estimated basis subject to adjustment at the yearend.
- The financial results have been subjected to Limited Review by Statutory Central Auditors of the Bank in terms of RBI guidelines and SEBI Listing Agreement and reviewed by the Board. The financial results have been taken on record and approved by the Board of Directors of the Bank at its meeting held at Karur on 29th January 2010.
- Pending finalization of industry level settlement of wage revision, a sum of Rs.10.50 crore has been provided on an estimated basis during the nine months period in addition to the adhoc payment paid to the employees.
- Details of Investor Complaints for the quarter ended 31st December 2009.
 - Beginning at quarter:0
 - Received: 106
 - Disposed off:106
 - End of the quarter:0
- Corresponding period / year figures have been regrouped / rearranged, wherever necessary.

Segment Results

(Rs. in lakhs)

	Quarter Ended (Three months)		Period Ended (Nine months)		Year ended
	31.12.09	31.12.08	31.12.09	31.12.08	31.03.09
	Reviewed				Audited
(a) Segment Revenue					
1. Treasury Operations	12634	16673	35549	31988	40451
2. Corporate/Wholesale Banking Operations	18093	13333	48753	40563	54875
3. Retail Banking Operations	20848	20564	65022	54861	75465
4. Other Banking Operations	118	73	315	199	339
Total	51693	50643	149639	127611	171130
(b) Segment Results					
1. Treasury Operations	340	9630	5897	11685	11777
2. Corporate/Wholesale Banking Operations	4791	3920	11168	10611	13197
3. Retail Banking Operations	10340	8953	23748	18961	25452
4. Other Banking Operations	109	68	294	184	314
Total	15580	22571	41107	41441	50740
(c) Unallocated Income/Expenses	2174	4181	6070	7197	8938
(d) Operating Profit	13406	18391	35036	34244	41802
(e) Income Taxes	2676	11354	7500	11744	9510
(f) Other Provisions	3143	1111	3824	7297	8708
(g) Net Profit	7587	5925	23712	15202	23584



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(h) Other Information					
Segment Assets @					
1. Treasury Operations	612524	417369	612524	417369	512633
2. Corporate/Wholesale Banking Operations	648724	472324	648724	472324	499565
3. Retail Banking Operations	599241	511503	599241	511503	541423
4. Other Banking Operations	0	0	0	0	0
5. Unallocated Assets *	164740	168120	164740	168120	152453
Total	2025229	1569316	2025229	1569316	1706074
(j) Segment Liabilities @					
1. Treasury Operations	60619	15710	60619	15710	53326
2. Corporate/Wholesale Banking Operations	899739	655427	899739	655427	700223
3. Retail Banking Operations	831110	709796	831110	709796	758894
4. Other Banking Operations	0	0	0	0	0
5. Unallocated Liabilities	75029	54173	75029	54173	58615
Capital Employed					
i) Treasury Operations	48124	36729	48124	36729	40738
ii) Corporate/Wholesale Banking Operations	50974	41562	50974	41562	39688
iii) Retail Banking Operations	47086	45002	47086	45002	43021
iv) Other Banking Operations	0	0	0	0	0
v) Unallocated	12548	10917	12548	10917	11569
Total Liabilities	2025229	1569316	2025229	1569316	1706074

* Cash, Bank balances and RBI balances have been included.

@ Segment Assets/Liabilities are considered only those directly attributable to the respective segment.

There are no significant residual operations carried on by the Bank.

PART B: GEOGRAPHIC SEGMENTS:

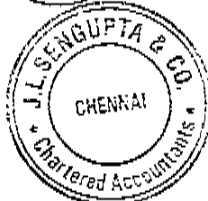
The Bank operates only in Domestic segment.

For and on behalf of Board of Directors

Place: Karur

Date: 29.01.2010

P.T.Kuppuswamy
Managing Director & C.E.O



J.L.SENGUPTA & Co.
Chartered Accountants

Partner
S. R. ANANTHAKRISHNAN
M.No:18073

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