

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2010

(Rs. in lakhs)

Particulars	Quarter ended 30.06.10	Quarter ended 30.06.09	Year ended 31.03.10 Audited
	Unaudited		
1. Interest earned (a)+(b)+(c)+(d)	49208	40690	175794
a) Interest / discount on advances /bills	37160	31878	133811
b) Income on Investments	12044	8285	39628
c) Interest on balances with RBI and other inter bank funds	4	527	541
d) Others	0	0	1814
2. Other Income	5219	8047	24698
3. Total Income (1+2)	54427	48737	200492
4. Interest Expended	32146	29648	119305
5. Operating Expenses (i+ii)	9281	9672	34865
(i) Employees cost	5032	3841	16327
(ii) Other operating expenses	4249	5831	18538
6. Total Expenditure (4+5) excluding provision and contingencies	41427	39320	154170
7. Operating Profit before Pro- visions and Contingencies (3-6)	13000	9417	46322
8. Provisions (other than tax) and Contingencies	340	-2118	3735
9. Exceptional Items	0	0	0
10. Profit /Loss from Ordinary activities before tax (7-8-9)	12660	11535	42587
11. Tax expense	4212	4500	8984
12. Net Profit from ordinary activities after tax(10-11)	8448	7035	33603
13. Extraordinary items (net of tax expense)	0	0	0
14. Net Profit for the period (12-13)	8448	7035	33603
15. Paid-up equity share capital (FV- Rs.10/-)	5444	5395	5444
16. Reserves excluding Revaluation Reserve as per balance sheet of previous accounting year	156554	129621	156554
Particulars			
17. Analytical Ratios			
(i) % of shares held by Government of India	0%	0%	0%
(ii) Capital Adequacy Ratio			
a) Basel I	12.70%	13.11%	12.48%
b) Basel II	14.52%	15.88%	14.49%
(iii) Earnings per share (EPS)			
a) Basic and diluted EPS before extraordinary items (not annualized)*	15.52*	13.04*	62.23
b) Basic and diluted EPS after extraordinary items (not annualized)*	15.52*	13.04*	62.23



THE KARUR VYSYA BANK LIMITED
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(iv) NPA Ratios			
a) Gross NPA (in lakhs)	23669	19477	23534
b) Net NPA (In lakhs)	2431	2651	3095
c) % of Gross NPA	1.67%	1.76%	1.72%
d) % of Net NPA	0.17%	0.24%	0.23%
e) Return on Assets	1.50%	1.64%	1.76%
18. Public Shareholding			
Number of Shares	52491499	51938160	52493026
% of Shareholding	96.43%	96.27%	96.43%
19. Promoters and Promoter Group Shareholding			
a) Pledged / Encumbered			
-Number of Shares	355683	374364	355683
-Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	18.30%	18.59%	18.31%
-Percentage of Shares (as a % of the total share capital of the Company)	0.65%	0.69%	0.65%
b) Non - encumbered			
- Number of Shares	1588397	1639095	1586870
- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	81.70%	81.41%	81.69%
-Percentage of Shares (as a % of the total share capital of the Company)	2.92%	3.04%	2.92%

Notes:

- The above results have been approved by Board of Directors at its meeting held on 21st July 2010. The same have been audited by the Central Statutory Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India.
- The working results for the quarter ended 30th June 2010 have been arrived at after making provisions for Non-Performing Assets, Standard Assets, and Depreciation on Investments, Taxes on income, and other usual and necessary provision.
- Information on Investor complaints for quarter ended 30.06.2010 is as under:
Pending at the beginning of the quarter: Nil; Received during the quarter: 7
Redressed during the quarter: 7; Pending at the end of the quarter: Nil
- Previous year's figures have been regrouped / rearranged wherever necessary.



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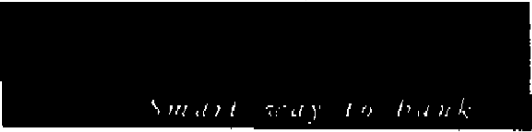
Segment Results

(Rs. in lakhs)

		Quarter ended	Quarter ended	Year ended
		30.06.10	30.06.09	31.03.10
		Un audited		Audited
(a)	Segment Revenue			
	1. Treasury Operations	12568	12718	47673
	2. Corporate/Wholesale Banking Operations	19589	14922	68216
	3. Retail Banking Operations	22173	21014	84110
	4. Other Banking Operations	97	83	493
	Total	54427	48737	200492
(b)	Segment Results			
	1. Treasury Operations	2890	2758	12558
	2. Corporate/Wholesale Banking Operations	5458	2504	16533
	3. Retail Banking Operations	7221	6498	25673
	4. Other Banking Operations	88	77	453
	Total	15657	11837	55217
(c)	Unallocated Income/Expenses	2657	2419	8895
(d)	Operating Profit	13000	9417	46322
(e)	Income Taxes	4212	4500	8984
(f)	Other Provisions	341	-2118	3735
(g)	Net Profit	8448	7035	33603
(h)	Other Information			
	Segment Assets @			
	1. Treasury Operations	702636	500934	663873
	2. Corporate/Wholesale Banking Operations	725802	538677	694038
	3. Retail Banking Operations	675238	552598	673462
	4. Other Banking Operations	0	0	0
	5. Unallocated Assets *	204899	143772	167976
	Total	2308575	1735981	2199349
(i)	Segment Liabilities @			
	1. Treasury Operations	77444	9042	80466
	2. Corporate/Wholesale Banking Operations	1032507	752590	961405
	3. Retail Banking Operations	960577	772038	932903
	4. Other Banking Operations	0	0	0
	5. Unallocated Liabilities	67601	60259	62578
	Capital Employed			
	i) Treasury Operations	51843	41006	48437
	ii). Corporate/Wholesale Banking Operations	53550	44096	50645
	iii) Retail Banking Operations	49825	45243	49134
	iv) Other Banking Operations	0	0	0
	v) Unallocated	15228	11707	13781
	Total Liabilities	2308575	1735981	2199349



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* 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.

Place: Karur

Date: 21.07.2010

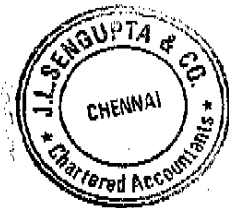
For and on behalf of Board of Directors




P.T. Kuppuswamy
M D & C.E.O

J.L. SENGUPTA & CO.,
Chartered Accountants,


PARTNER,
PARTHASARATHY,
M.No.19410



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