

DhanlaxmiBank 
established 1927

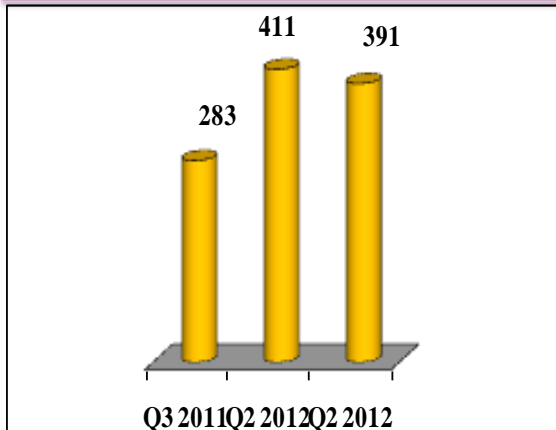
Financial Results for the quarter ended December 31, 2011

February 2012

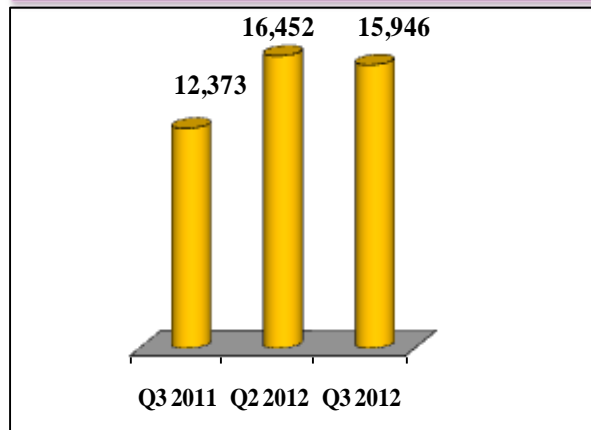
Snapshot for the quarter

- Total asset base stood at Rs.159 billion as at December 31, 2011
- Capital adequacy as at December 31, 2011
 - As per Basel II- 9.88% with a Tier-I ratio of 8.00%
- Employee strength fell to 4,552 as on December 31, 2011 from 4,779 as on September 30, 2011
- Provision coverage ratio stood at 55.34% on December 31, 2011

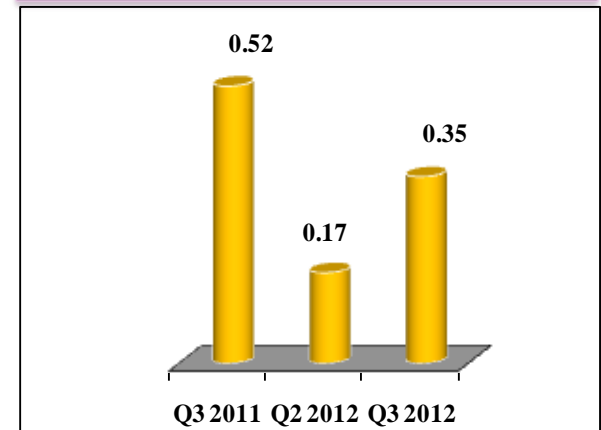
Total Income (Rs. cr)



Total Assets (Rs. cr)



Net NPA (%)



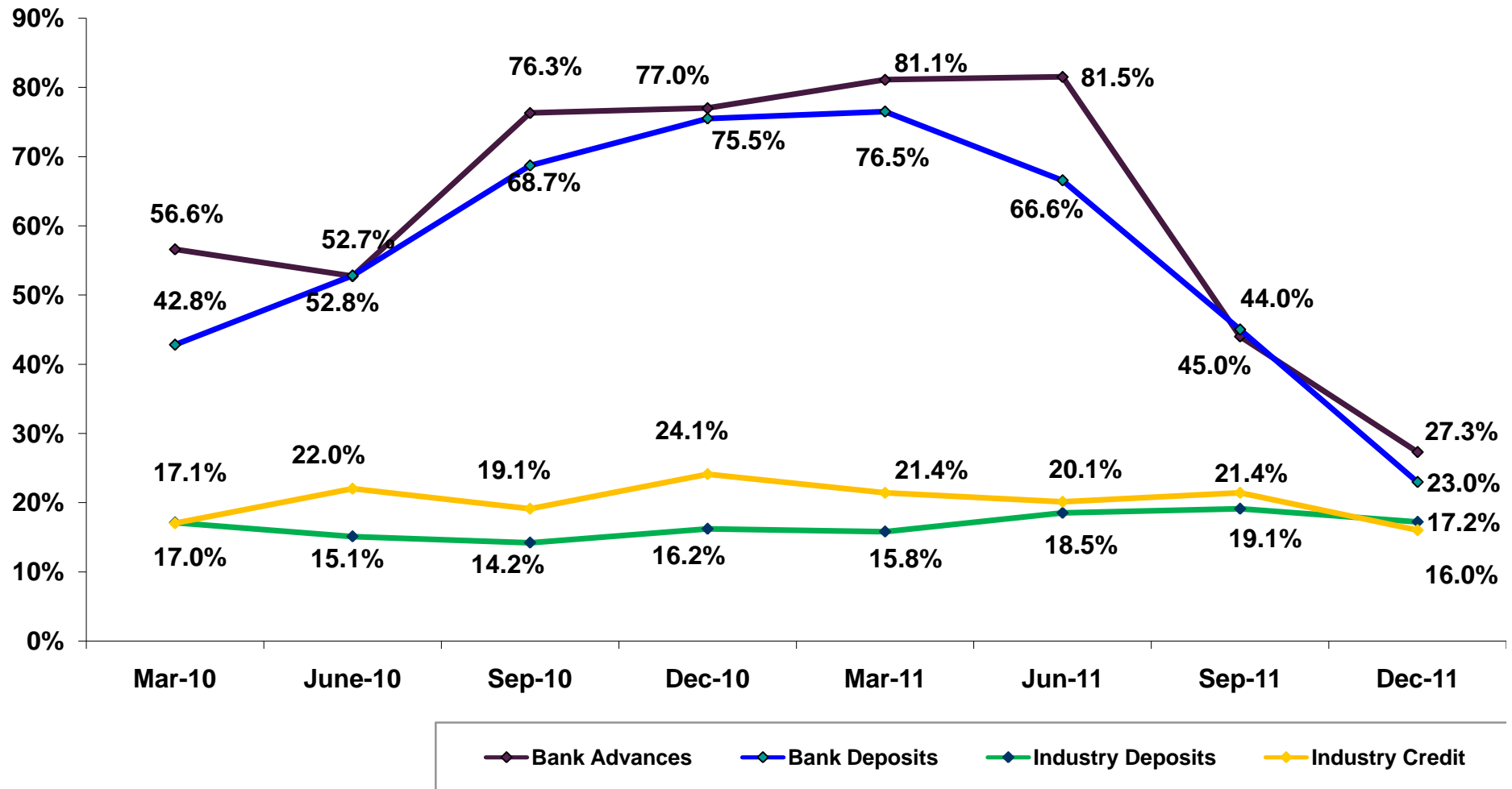


Financials

Balance Sheet

(Rs. in Crores)	31-Dec-11	30-Sep-11	Q-o-Q growth	31-Dec- 10	Y-o-Y growth
Capital	85	85	0.0%	85	0.0%
Reserves	730	766	(4.8%)	751	(2.9%)
Deposits	13,406	13,815	(2.7%)	10,532	27.3%
Borrowings	1,209	1,285	(5.9%)	506	138.9%
Other Liabilities	517	501	3.2%	499	(3.7%)
Total	15,946	16,452	(3.7%)	12,373	28.9%
Cash / Bank balance	1,439	1,261	14.1%	847	69.8%
Investments	4,326	4,409	(1.9%)	3,287	31.6%
Advances	9,553	10,130	(5.7%)	7,771	22.9%
Fixed assets	144	140	2.8%	124	15.9%
Other Assets	484	511	(5.5%)	343	40.9%
Total	15,946	16,452	(3.1%)	12,373	28.9%

Deposits - Advances Growth Better Than the Industry

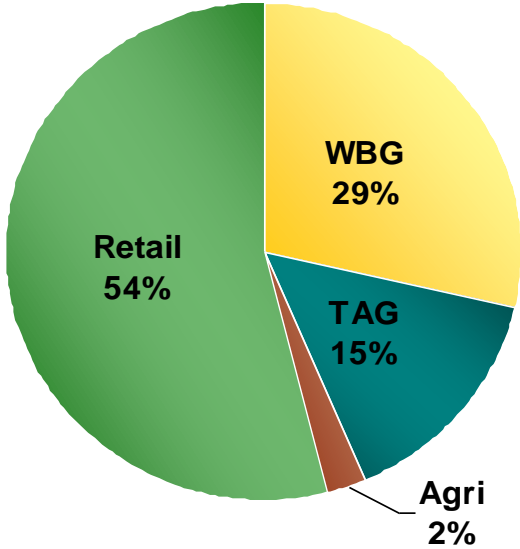


Deposits

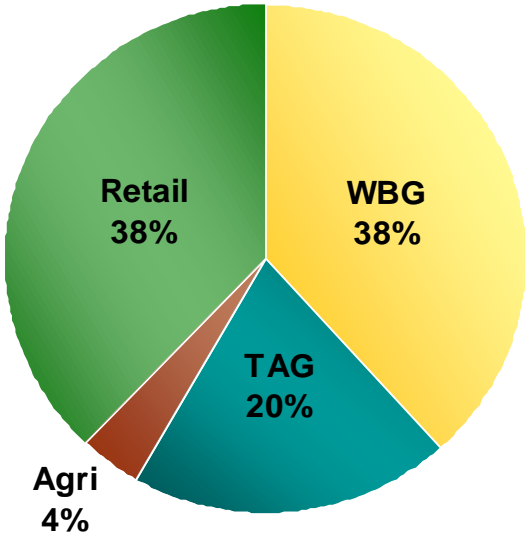
(Rs. in Crores)	31-Dec-11	30-Sep-11	Q-o-Q growth	31-Dec-10	Y-o-Y growth
Current Deposits	1,293	1,265	2.2%	912	41.8%
Saving Deposits	1,425	1,452	(1.9%)	1,215	17.2%
CASA	2,718	2,717	0.04%	2,127	27.8%
CASA (%)	20.27%	19.67%		20.20%	
Term Deposits	10,688	11,098	(3.7%)	8,404	27.2%
Total	13,406	13,815	(3.0%)	10,532	27.3%

Business Mix

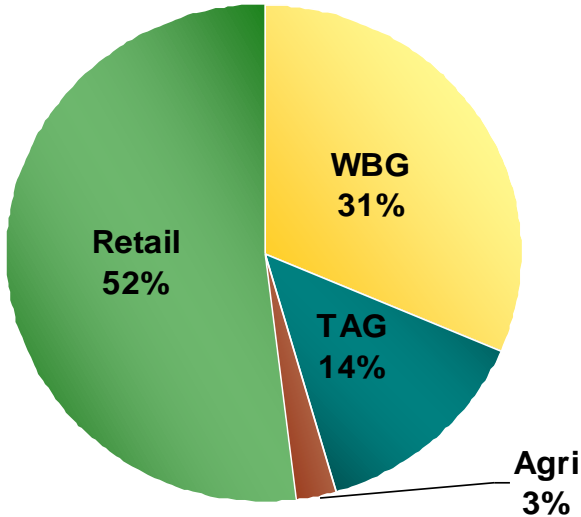
As at December 31, 2011



As at December 31, 2010



As at September 30, 2011



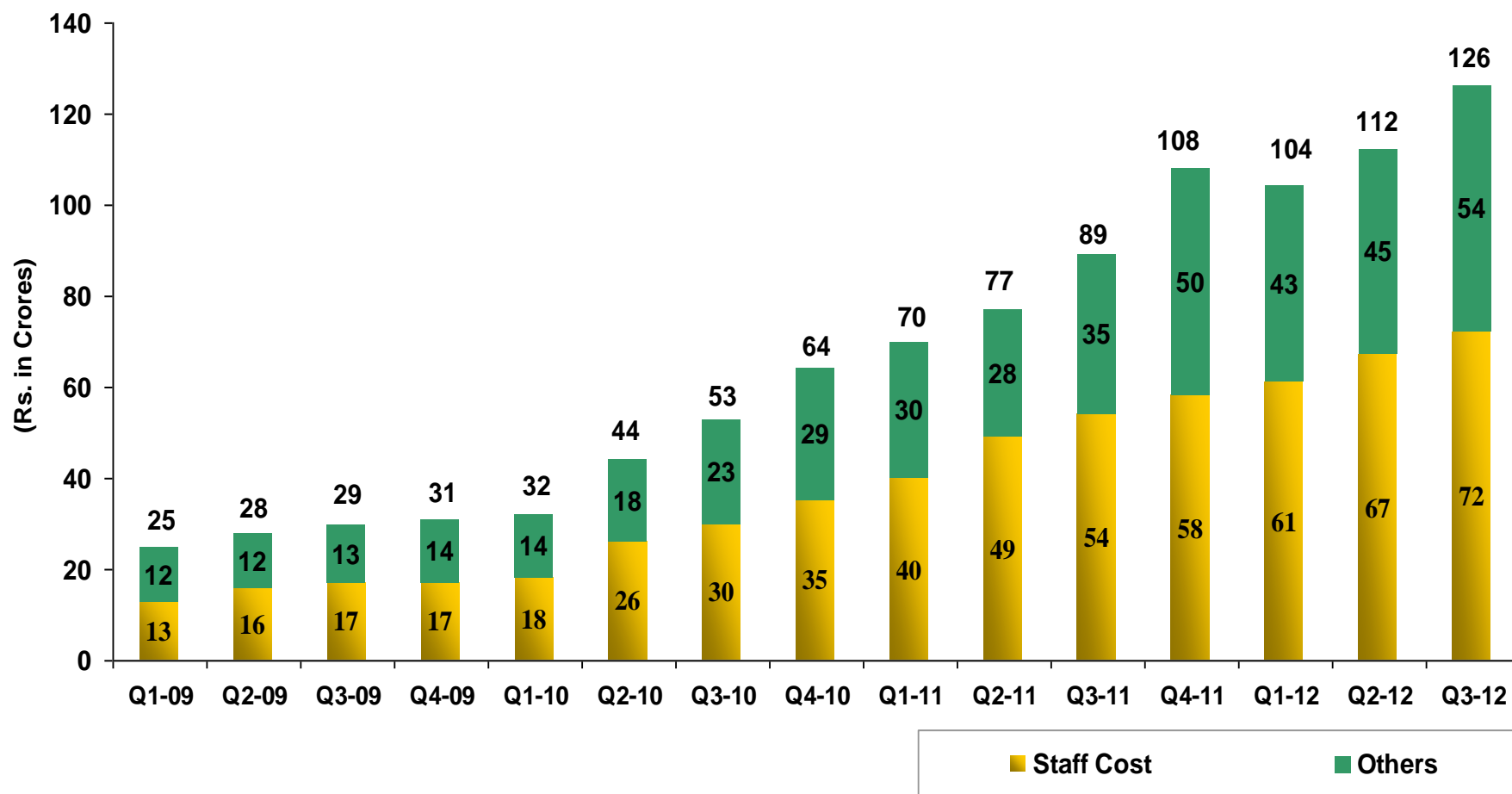
Profit and Loss Statement

(Rs. in Crores)	Q3FY11	Q2FY11	Q-o-Q growth	Q3FY10	y-o-y growth
Interest income	364.3	366.1	(0.5%)	249.9	45.8%
Interest expenses	300.8	298.2	0.9%	176.3	70.6%
Net interest income	63.5	67.9	(6.5%)	73.4	(13.7%)
Non Interest income	26.6	44.4	(40.1%)	33.4	(20.3%)
Operating expenses	126.6	111.7	(13.3%)	89.3	41.7%
<i>Staff cost</i>	72.8	67.5	7.8%	54.1	34.5%
Provisions	0.4	(5.3)	(106.9%)	7.9	(95.4%)
Profit before tax	(36.8)	5.9	726.7%	9.7	
Provisions for tax	0.0	1.5	(97.3%)	2.5	(98.3%)
Profit after tax	(36.9)	4.3		7.3	

Net Interest Income

(Rs. in Crores)	Q3 FY12	Q2 FY12	Q-o-Q growth	Q3 FY11	Y-o-Y growth
Interest income	364.3	366.1	(0.5%)	249.9	45.8%
<i>from Advances</i>	282.7	281.9	0.3%	188.2	50.2%
<i>from Investments</i>	81.1	83.6	(3.0%)	60.4	34.4%
<i>Others</i>	0.4	0.5	(27.3%)	1.3	(69.4%)
Interest expenses	300.8	298.2	0.84%	176.3	70.6%
<i>On Deposits</i>	255.0	268.1	(4.9%)	157.2	62.2%
<i>On Borrowings</i>	45.8	30.1	52.0%	19.1	140.3%
Net Interest Income	63.5	67.9	(6.5%)	73.6	(13.7%)

Trend in Operating Expenses



Key Ratios (%)

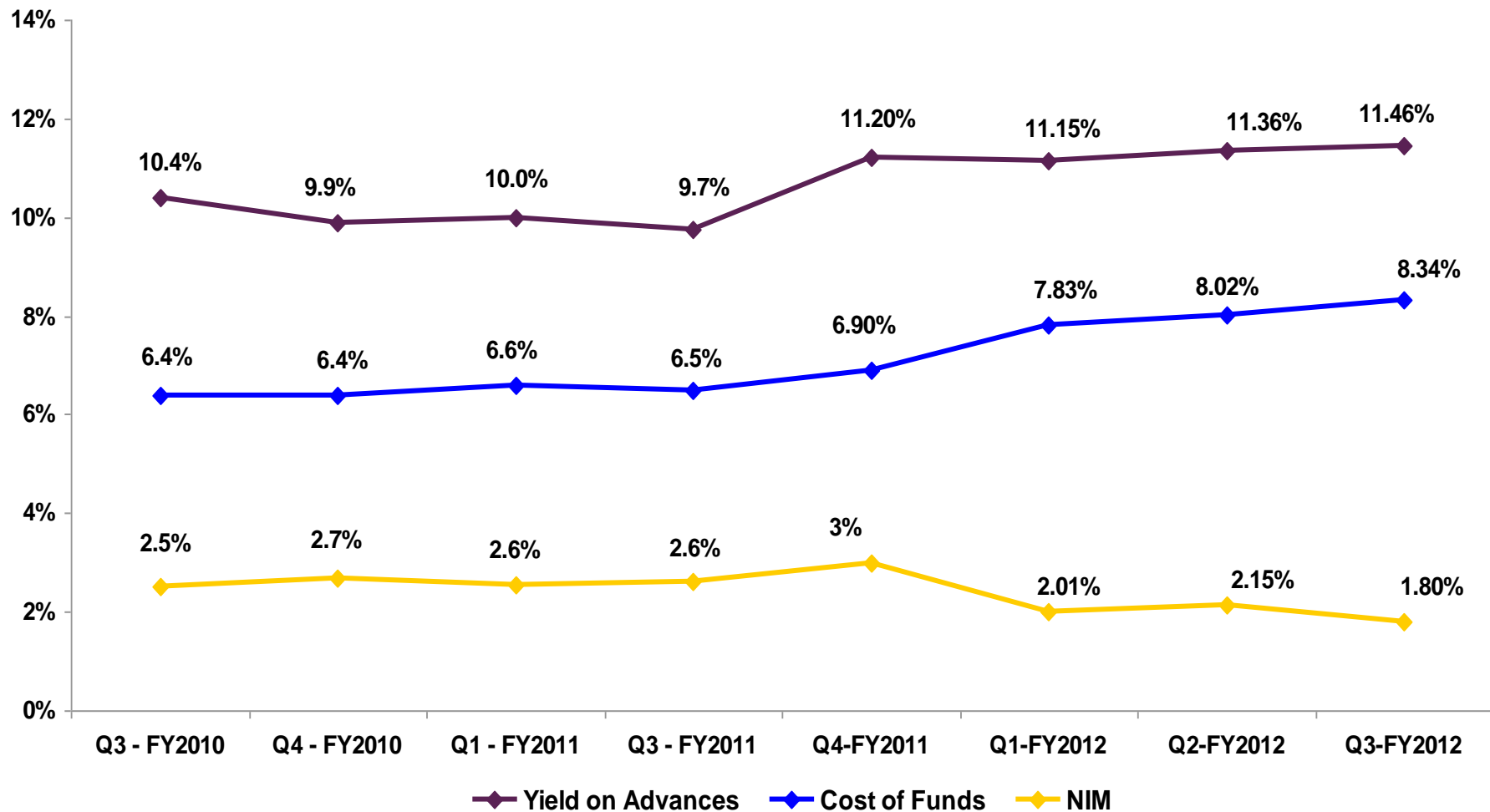
	Q3- FY2012	Q2- FY2012	Q3- FY2011
Credit - Deposit ratio	71.26	73.34	73.48
Return on Equity	NM	2.03	3.44
Return on Assets	NM	0.11	0.24

	Dec 31, 2011	Sept 30, 2011	Dec 31, 2010
Gross NPAs (Rs. in crores)	73.38	56.00	89.71
Net NPAs (Rs. in crores)	33.82	17.50	50.41
<i>Gross NPA ratio</i>	<i>0.77%</i>	<i>0.55%</i>	<i>1.05%</i>
<i>Net NPA ratio</i>	<i>0.35%</i>	<i>0.17%</i>	<i>0.52%</i>

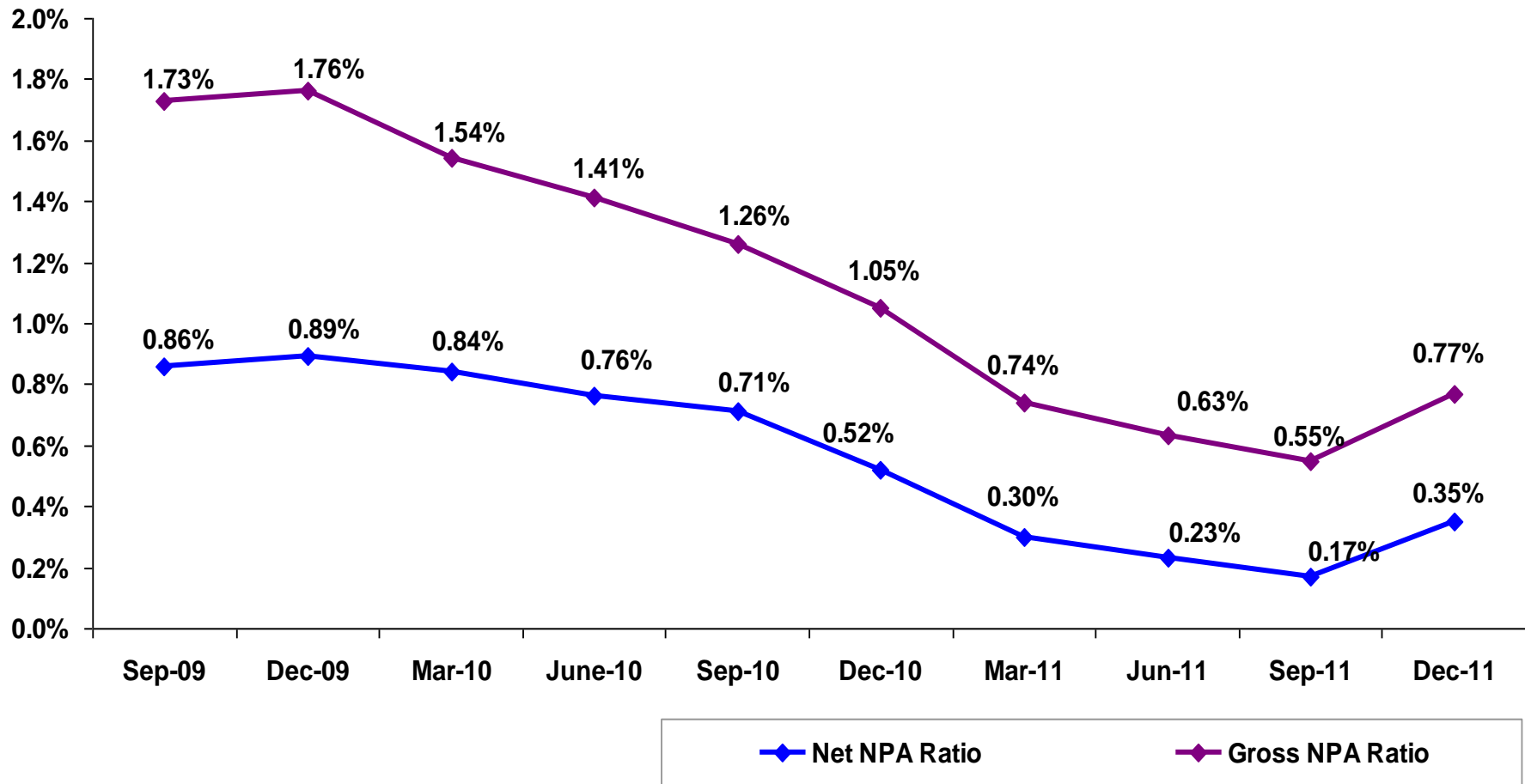
Basel II

Capital adequacy	9.88	10.70	13.39
- Tier I	8.00	8.73	10.68

Trends in Net Interest Margin



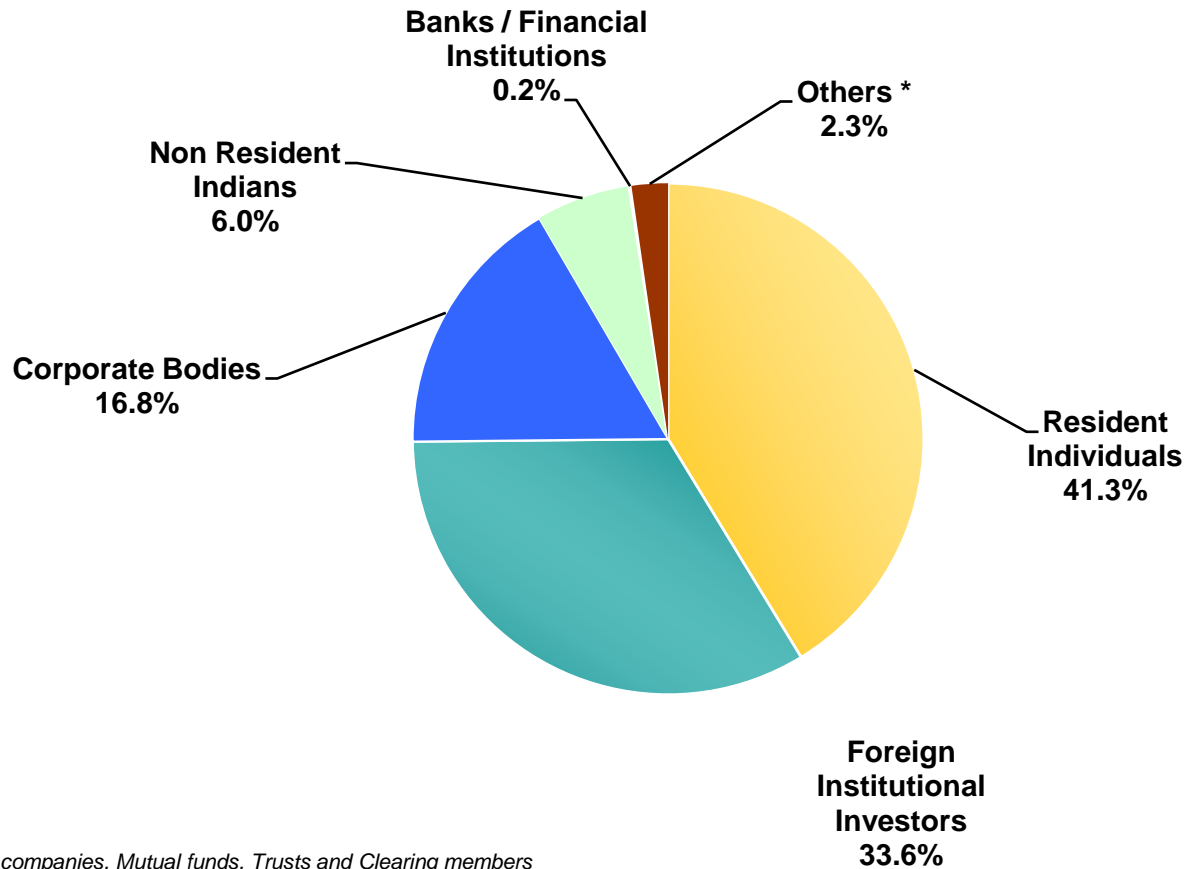
Asset Quality



■ Provision coverage ratio stands at 55.43% as on 31st December 2011

Nearly 72,000 Shareholders form Part of the Dhanlaxmi Family

Shareholding Pattern as at December 31, 2011



Investment limits for FIIs / NRIs at 49% and 24% respectively
FIPB approval received – FDI limit at 74%



Thank You