



## Financials

### Repco Bank Posts 46% growth in net

#### Financial Results (FY-10-Q4 Vs FY-09-Q4)

**Net Profit** up 46% to Rs.44 Crore during FY 10

**Fee Based Income** grew by 76% to Rs.28.13 Crore (Previous Year 15.96 Crore)

**NIM** stood at 3.33%

**Business** up 30% to Rs.3915.70 Crore (Previous Year Rs.3026.19 Crore)

**Deposits** increased by 29% to Rs.2293.96 Crore (Previous Year Rs.1784.17 Crore)

**Advances** up by 31% to Rs.1621.74 Crore (Previous Year Rs.1242.02 Crore)

**Per Employee Business** Rs.8.94 Crore (Previous Year 8.29 Crore)

#### Working Results:

(Rs. in Crore)

Particulars	FY-10-Q4	FY-09-Q4
<b>Total Income</b>	<b>312.65</b>	<b>223.12</b>
Interest Income	284.52	207.16
Non-Interest Income	28.13	15.96
<b>Total Expenses</b>	<b>228.56</b>	<b>164.50</b>
Interest Expenses	192.47	137.47
Operating Expenses	36.09	27.03
<b>Operating Profit</b>	<b>84.09</b>	<b>58.62</b>
<b>Provisions (Net)</b>	<b>40.32</b>	<b>28.59</b>
<b>Net Profit</b>	<b>43.77</b>	<b>30.03</b>

Key Parameters	Benchmark	FY-10-Q4	FY-09-Q4
Earnings Per Share (Rs.)	-	76	148
Book Value Per Share (Rs.) (Face Value Rs.100)	-	229	293
Return on Assets (%)	More than 1%	1.85	1.73
Return on Net Worth (%)	More than 18%	33	50
Return on Equity (%)	-	76	569
Cost to Income Ratio (%)	Less than 40%	30	32
Net NPA (%)	Less than 1%	Nil	Nil
CRAR	9% (Stipulated)	10.35	7.77
Core CRAR	6% (Stipulated)	9.61	4.19

### Profitability:

Repco Bank reported a **net profit** of Rs.43.77 Crore for the year ended March 31, 2010 as against Rs.30.03 Crore for the year ended March 31, 2009. This amounts to an increase in net profit by 46% for the year ended 31 March 2010 compared to corresponding period of last year.

**Net Interest Margin (NIM)** for the year ended March 31, 2010 stood at 3.33%

**Fee Based Income** during the year has shown considerable improvement to Rs.28.13 Crore as against Rs.15.96 Crore in the previous year, recording a growth of 76%

### Business:

As of March 31, 2010 Repco's **total business** (Deposits and Advances) stood at Rs.3916 Crore as against Rs.3026 Crore as of March 31, 2009 recording a growth of 30%.

**Deposits** increased to Rs.2294 Crore at end March 2010 from Rs.1784 Crore at end March 2009, registering a growth of 29%.

**Advances** also increased by 31% to Rs.1622 Crore, as compared to Rs.1242 Crore as at end March 2009.

**Credit Deposit Ratio** stood at a highly comfortable level of 71%

**Net NPA** is maintained at 'Nil'

### BALANCE SHEET

(Rs. in Crore)

As on 31.03.2009	Capital & Liabilities	As on 31.03.2010	As on 31.03.2009	Assets	As on 31.03.2010
5.27	Capital	57.51	1.82	Cash Balance	1.77
84.82	Reserves & Surplus	125.80	666.35	Balances with Banks	881.60
1784.17	Deposits	2293.96	160.73	Investments	278.46
62.34	Borrowings	126.91	1198.12	Advances	1557.68
162.26	Other Liabilities & Provisions	208.08	10.70	Fixed Assets	12.82
			61.14	Other Assets	79.93
2098.86	<b>Total</b>	2812.26	2098.86	<b>Total</b>	2812.26