

INDIAN BANK

(Rs. in lakhs)

Unaudited (Reviewed) Financial Results for the quarter ended 31st December, 2008

Particulars	3 months ended		9 months ended		Year ended 31.03.2008 (Audited)
	31.12.2008 (Reviewed)	31.12.2007 (Reviewed)	31.12.2008 (Reviewed)	31.12.2007 (Reviewed)	
1. Interest earned (a)+(b)+(c)+(d)	178403.63	139107.86	497396.39	384366.80	521297.93
(a) Interest/discount on advances/bills	136352.13	96629.19	370848.30	253012.82	350268.49
(b) Income on investments	40061.99	41957.01	122544.02	126948.51	166503.37
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1987.01	517.09	3996.81	4391.90	4517.00
(d) Others	2.50	4.57	7.26	13.57	9.07
2. Other Income	28733.57	28492.16	74333.13	70220.67	100568.78
3. Total Income (1+2)	207137.20	167600.02	571729.52	454587.47	621866.71
4. Interest Expended	106442.73	81372.36	303300.37	231230.23	315907.67
5. Operating Expenses (i) + (ii)	38326.12	39905.62	109117.75	109718.48	140029.41
(i) Employees cost	27867.79	27433.51	77395.61	76724.86	96739.47
(ii) Other Operating expenses	10458.33	12472.11	31722.14	32993.62	43289.94
6. Total Expenditure (4+5) excluding provisions and contingencies	144768.85	121277.98	412418.12	340948.71	455937.08
7. Operating Profit before Provisions and Contingencies (3-6)	62368.35	46322.04	159311.40	113638.76	165929.63
8. Provisions (other than tax) and Contingencies	14098.15	10571.64	41891.69	24612.03	42432.00
9.** Exceptional items	0.00	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	48270.20	35750.40	117419.71	89026.73	123497.63
11. Tax expense	13200.00	5000.00	32294.80	12314.16	22623.70
12. Net profit from Ordinary Activities after tax (10-11)	35070.20	30750.40	85124.90	76712.57	100873.93
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	35070.20	30750.40	85124.90	76712.57	100873.93
15. Paid-up equity share capital (Face Value of each share - Rs.10)	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	411549.57	279154.85	411549.57	279154.85	411549.57
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.68%	13.51%	12.68%	13.51%	12.74%
b) Capital Adequacy Ratio (Basel II)	13.09%		13.09%		12.90%
(iii) Earnings Per Share (EPS)(in Rs)					
(a) Basic and diluted EPS before Extraordinary items (net of tax expenses for the period, for the year to date and for the previous year (not to be annualized)	*7.92	*6.92	*19.09	*17.13	22.52
(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)	*7.92	*6.92	*19.09	*17.13	22.52
(iv) NPA Ratios					
(a) Gross NPA	46246.46	51047.00	46246.46	51047.00	48687.00
(b) Net NPA	8029.04	7779.00	8029.04	7779.00	9759.00
(c) % of Gross NPA	0.92	1.39	0.92	1.39	1.21
(d) % of Net NPA	0.16	0.21	0.16	0.21	0.24
(e) Return on Assets	1.83	1.99	1.53	1.71	1.64
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20
* Not Annualised					