

**INDIAN BANK**  
**Unaudited (Reviewed) Financial Results for the quarter ended 30th June, 2010**

(Rs. in Lakhs)			
Particulars	3 months ended		Year ended
	30.06.2010	30.06.2009	31.03.2010
	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	212178.61	188023.85	785705.95
(a) Interest/discount on advances/bills	158457.84	141934.81	579982.85
(b) Income on investments	52623.34	44503.89	199737.72
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1097.43	1585.15	5985.38
(d) Others	0.00	0.00	0.00
2. Other Income	35545.94	35015.52	117371.80
<b>3. Total Income ( 1 + 2)</b>	<b>247724.55</b>	<b>223039.37</b>	<b>903077.75</b>
4. Interest Expended	119513.79	114256.41	455318.38
5. Operating Expenses (i) + (ii)	44428.75	45734.27	173024.59
(i) Employees cost	32149.02	34607.83	121239.27
(ii) Other Operating expenses	12279.73	11126.44	51785.32
<b>6. Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>163942.54</b>	<b>159990.68</b>	<b>628342.97</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>83782.01</b>	<b>63048.69</b>	<b>274734.78</b>
8. Provisions (other than tax) and Contingencies	34390.32	12085.90	39574.06
9. Exceptional items	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	49391.69	50962.79	235160.72
11. Tax expense	12576.75	17796.61	79662.01
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>36814.94</b>	<b>33166.18</b>	<b>155498.71</b>
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00
<b>14. Net Profit for the period (12-13)</b>	<b>36814.94</b>	<b>33166.18</b>	<b>155498.71</b>
15. Paid-up equity share capital (Face Value of each share - Rs.10/-)	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	621725.30	505052.63	621725.30
<b>17. Analytical Ratios</b>			
(i) Percentage of shares held by Government of India	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.16%	12.86%	12.16%
b) Capital Adequacy Ratio (Basel II)	12.50%	13.38%	12.71%
(iii) Earnings Per Share (EPS)(in Rupees)			
(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)	*8.29	*7.44	35.09
(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)	*8.29	*7.44	35.09
(iv) NPA Ratios			
(a) Gross NPA	98836.65	47437.38	51009.88
(b) Net NPA	51139.86	10089.33	14493.13
(c) % of Gross NPA	1.45	0.91	0.81
(d) % of Net NPA	0.76	0.19	0.23
(e) Return on Assets	1.42	1.54	1.67
18. Public Shareholding			
- No. of shares	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20
19. Promoters and Promoter Group Share holding			
a) Pledged / Encumbered			
- Number of Shares			
- Percentage of Shares ( as a % of the total share holding of promoter and promoter group)			
- Percentage of Shares (as a % of the total share capital of the Bank)			
b) Non - encumbered			
- Number of Shares	343820000	343820000	343820000
- Percentage of Shares ( as a % of the total share holding of promoter and promoter group)	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	80	80	80

\* Not Annualised