

**INDIAN BANK**  
**Reviewed Financial Results for the quarter / nine months ended 31st December 2011**

(₹ in Lakhs)

Particulars	Quarter ended	Quarter ended	Quarter ended	Nine Months ended	Nine Months ended	Year ended
	31.12.2011	30.09.2011	31.12.2010	31.12.2011	31.12.2010	31.03.2011
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	322400.87	303481.52	239189.77	904026.49	676684.66	936102.80
(a) Interest/discount on advances/bills	249416.41	235617.34	180290.13	701033.23	511334.45	709760.54
(b) Income on investments	72532.01	67521.66	58249.71	201764.05	162509.65	223025.03
(c) Interest on balances with Reserve Bank of India and other inter bank funds	452.45	342.52	649.93	1229.21	2840.56	3317.23
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Income	28124.65	34231.65	24868.80	87286.38	91026.88	118188.85
<b>3. Total Income ( 1 + 2 )</b>	<b>350525.52</b>	<b>337713.17</b>	<b>264058.57</b>	<b>991312.87</b>	<b>767711.54</b>	<b>1054291.65</b>
4. Interest Expended	205397.94	189944.99	135420.28	570486.42	384174.50	532491.59
5. Operating Expenses (i) + (ii)	53971.52	55680.39	47448.17	159470.54	144670.69	192631.64
(i) Employees cost	37205.76	36668.25	33279.10	109749.96	102350.17	133268.51
(ii) Other Operating expenses	16765.76	19012.14	14169.07	49720.58	42320.52	59363.13
<b>6. Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>259369.46</b>	<b>245625.38</b>	<b>182868.45</b>	<b>729956.96</b>	<b>528845.19</b>	<b>725123.23</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>91156.06</b>	<b>92087.79</b>	<b>81190.12</b>	<b>261355.91</b>	<b>238866.35</b>	<b>329168.42</b>
8. Provisions (other than tax) and Contingencies	23612.61	22033.92	5355.38	63342.33	53042.65	65722.38
9. Exceptional items (refer note No.4)	-5233.00	0.00	0.00	-5233.00	0.00	0.00
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	72776.45	70053.87	75834.74	203246.58	185823.70	263446.04
11. Tax expense	20183.81	23184.67	26705.33	63091.64	58301.98	92038.58
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>52592.64</b>	<b>46869.20</b>	<b>49129.41</b>	<b>140154.94</b>	<b>127521.72</b>	<b>171407.46</b>
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
<b>14. Net Profit for the period (12-13)</b>	<b>52592.64</b>	<b>46869.20</b>	<b>49129.41</b>	<b>140154.94</b>	<b>127521.72</b>	<b>171407.46</b>
15. Paid-up equity share capital (Face Value of each share - Rs.10/-)	42977.00	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	749677.34	749677.34	621725.30	749677.34	621725.30	749677.34
<b>17. Analytical Ratios</b>						
(i) Percentage of shares held by Government of India	80	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	10.98%	11.62%	11.75%	10.98%	11.75%	12.83%
b) Capital Adequacy Ratio (Basel II)	11.84%	12.23%	12.35%	11.84%	12.35%	13.56%
(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)	*11.97	*10.64	*11.16	*31.80	*28.86	38.79
(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)	*11.97	*10.64	*11.16	*31.80	*28.86	38.79
(iv) NPA Ratios						
(a) Gross NPA	119040.67	104755.29	75221.37	119040.67	75221.37	74030.82
(b) Net NPA	69531.10	59599.31	41719.80	69531.10	41719.80	39703.92
(c) % of Gross NPA	1.35	1.21	1.02	1.35	1.02	0.98
(d) % of Net NPA	0.80	0.69	0.57	0.80	0.57	0.53
(e) Return on Assets	1.53	1.42	1.73	1.42	1.55	1.53
18. Public Shareholding						
- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20	20
19. Promoters and Promoter Group Shareholding						
a) Pledged / Encumbered						
- Number of Shares						
- Percentage of Shares ( as a % of the total shareholding 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	343820000	343820000	343820000
- Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	80	80	80	80	80	80

\* Not annualised