

**Indian Bank**  
**Segment Wise Results**

(Rs in Lakhs)

Particulars	3 Months ended		6 Months ended		Year ended
	30.09.2009	30.09.2008	30.09.2009	30.09.2008	31.03.2009
<b>Part A. Business Segments</b>	<b>(Reviewed)</b>	<b>(Reviewed)</b>	<b>(Reviewed)</b>	<b>(Reviewed)</b>	<b>(Audited)</b>
<b>I. Segment Revenue</b>					
(a) Treasury Operations	56 149.31	40 248.60	1 12 827.17	89 120.31	1 96 680.03
(b) Corporate Banking	83 008.47	78 069.52	1 69 242.97	1 42 054.03	3 06 042.36
(c) Retail Banking	76 203.69	68 804.04	1 54 319.51	1 28 220.76	2 72 518.06
(d) Other Banking Operations	2 076.08	2 970.86	4 087.27	5 197.22	11 337.01
<b>Total</b>	<b>2 17 437.55</b>	<b>1 90 093.02</b>	<b>4 40 476.92</b>	<b>3 64 592.32</b>	<b>7 86 577.46</b>
Less: Inter Segment Revenue					
<b>Net Sales/Income from operations</b>	<b>2 17 437.55</b>	<b>1 90 093.02</b>	<b>4 40 476.92</b>	<b>3 64 592.32</b>	<b>7 86 577.46</b>
<b>2. Segment Results (Profit)</b>					
(a) Treasury Operations	13 680.94	7 346.31	32 385.86	23 180.20	73 945.76
(b) Corporate Banking	21 613.44	21 761.44	44 596.67	36 660.95	69 400.59
(c) Retail Banking	18 662.58	17 988.82	38 689.77	29 907.73	55 322.69
(d) Other Banking Operations	1 428.70	1 683.57	2 762.05	2 694.17	6 913.98
<b>Total</b>	<b>55 385.66</b>	<b>48 780.14</b>	<b>1 18 434.35</b>	<b>92 443.05</b>	<b>2 05 583.02</b>
Less: (i) Interest					
(ii) Other Un-allocable Expenditure	2 927.81	6 393.10	15 013.71	23 293.54	27 023.74
(iii) Un-allocable income					
<b>Total Profit Before Tax</b>	<b>52 457.85</b>	<b>42 387.04</b>	<b>1 03 420.64</b>	<b>69 149.51</b>	<b>1 78 559.28</b>
<b>3. Capital Employed</b>					
<b>(Segment Assets - Segment Liabilities)</b>					
(a) Treasury Operations	2 72 927.76	1 48 040.53	2 72 927.76	1 48 040.53	2 03 240.73
(b) Corporate Banking	2 49 867.11	1 86 870.08	2 49 867.11	1 86 870.08	2 44 727.37
(c) Retail Banking	2 35 837.04	1 70 819.49	2 35 837.04	1 70 819.49	2 24 736.61
(d) Other Banking Operations	2 666.49	4 408.63	2 666.49	4 408.63	2 962.81
(e) Unallocated	21 130.97	55 754.46	21 130.97	55 754.46	37 923.65
<b>Total</b>	<b>7 82 429.37</b>	<b>5 65 893.19</b>	<b>7 82 429.37</b>	<b>5 65 893.19</b>	<b>7 13 591.17</b>
<b>Part B - Geographic Segments</b>					
<b>I. Revenue</b>					
a) Domestic Operations	2 13 278.43	1 86 090.33	4 31 798.98	3 55 593.95	7 66 587.39
b) Foreign Operations	4 159.12	4 002.69	8 677.94	8 998.37	19 990.07
<b>Total</b>	<b>2 17 437.55</b>	<b>1 90 093.02</b>	<b>4 40 476.92</b>	<b>3 64 592.32</b>	<b>7 86 577.46</b>
<b>II. Assets</b>					
a) Domestic Operations	87 87 283.38	71 68 098.47	87 87 283.38	71 68 098.47	80 13 645.64
b) Foreign Operations	3 86 916.71	3 72 246.36	3 86 916.71	3 72 246.36	3 98 528.95
<b>Total</b>	<b>91 74 200.09</b>	<b>75 40 344.83</b>	<b>91 74 200.09</b>	<b>75 40 344.83</b>	<b>84 12 174.59</b>

Note : Segmental expenses have been apportioned / allocated on the basis of segmental assets, wherever direct allocation is not possible.

**A.S. BHATTACHARYA**  
Executive Director

**M.S. SUNDARA RAJAN**  
Chairman & Managing Director

Place : Chennai  
Date : 23.10.2009