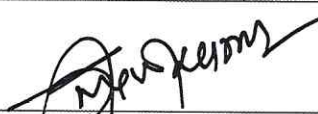
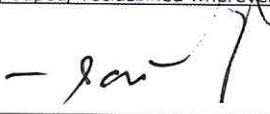
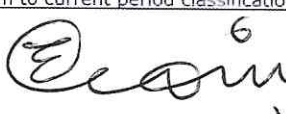


Reviewed Standalone Segment Wise Results for the Quarter/ Half year ended 30th September 2022

(Rs. in Crores)

Particulars	Quarter Ended			Half Year Ended		Year ended
	30.09.2022 (Reviewed)	30.06.2022 (Reviewed)	30.09.2021 (Reviewed)	30.09.2022 (Reviewed)	30.09.2021 (Reviewed)	31.03.2022 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	3 603.20	3 235.43	3 293.60	6 838.63	6 839.56	13 767.26
(b) Corporate / Wholesale Banking	4 266.22	4 188.59	4 063.13	8 454.81	8 225.22	16 082.40
(c) Retail Banking	4 538.20	4 221.23	3 967.62	8 759.43	7 621.70	15 415.12
(d) Other Banking operations	130.39	113.04	116.07	243.43	198.21	506.89
Total	12 538.01	11 758.29	11 440.42	24 296.30	22 884.69	45 771.67
Less : Inter segment Revenue	.00	0.00	0.00	0.00	0.00	0.00
Income from operations	12 538.01	11 758.29	11 440.42	24 296.30	22 884.69	45 771.67
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 541.69	1 419.74	1 505.44	2 961.43	3 212.32	6 355.67
(b) Corporate / Wholesale Banking	974.04	1 038.38	857.40	2 012.42	1 742.62	3 079.29
(c) Retail Banking	1 025.88	1 037.10	837.35	2 062.98	1 611.32	2 938.78
(d) Other Banking Operations	87.64	69.16	75.31	156.80	125.09	343.16
Total	3 629.25	3 564.38	3 275.50	7 193.63	6 691.35	12 716.90
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	2 058.55	2 218.93	2 547.16	4 277.48	5 105.73	9 512.67
III.Total Profit Before Tax	1 570.70	1 345.45	728.34	2 916.15	1 585.62	3 204.23
Less : Provisions for taxation	345.48	132.01	(360.83)	477.49	(685.21)	(740.59)
IV.Profit after tax	1 225.22	1 213.44	1 089.17	2 438.66	2 270.83	3 944.82
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 16 865.74	2 22 572.85	2 28 850.13	2 16 865.74	2 28 850.13	2 40 001.83
(b) Corporate / Wholesale Banking	2 19 502.29	2 15 223.07	2 09 487.80	2 19 502.29	2 09 487.80	2 15 377.81
(c) Retail Banking	2 27 065.88	2 16 105.01	1 93 638.46	2 27 065.88	1 93 638.46	2 06 008.16
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	9 822.15	10 158.01	10 187.22	9 822.15	10 187.22	10 280.25
Total	6 73 256.06	6 64 058.94	6 42 163.61	6 73 256.06	6 42 163.61	6 71 668.05
Segment Liabilities						
(a) Treasury Operations	2 01 993.25	2 07 514.24	2 13 764.76	2 01 993.25	2 13 764.76	2 24 383.64
(b) Corporate / Wholesale Banking	2 04 448.99	2 00 661.72	1 95 678.77	2 04 448.99	1 95 678.77	2 01 362.03
(c) Retail Banking	2 11 493.88	2 01 483.99	1 80 874.19	2 11 493.88	1 80 874.19	1 92 602.11
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	9 148.55	9 470.75	9 515.70	9 148.55	9 515.70	9 611.47
(f) Capital, Reserves and Surplus	46 171.39	44 928.24	42 330.19	46 171.39	42 330.19	43 708.80
Total	6 73 256.06	6 64 058.94	6 42 163.61	6 73 256.06	6 42 163.61	6 71 668.05
VI.Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury Operations	14 872.49	15 058.61	15 085.37	14 872.49	15 085.37	15 618.19
(b) Corporate / Wholesale Banking	15 053.30	14 561.35	13 809.03	15 053.30	13 809.03	14 015.78
(c) Retail Banking	15 572.00	14 621.02	12 764.27	15 572.00	12 764.27	13 406.05
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	673.60	687.26	671.52	673.60	671.52	668.78
Total	46 171.39	44 928.24	42 330.19	46 171.39	42 330.19	43 708.80
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	12 314.55	11 650.89	11 369.20	23 965.44	22 732.56	45 463.98
(b) Foreign Operations	223.46	107.40	71.22	330.86	152.13	307.69
Total	12 538.01	11 758.29	11 440.42	24 296.30	22 884.69	45 771.67
II. Assets						
(a) Domestic Operations	6 45 056.85	6 36 330.80	6 28 552.81	6 45 056.85	6 28 552.81	6 49 993.31
(b) Foreign Operations	28 199.21	27 728.14	13 610.80	28 199.21	13 610.80	21 674.74
Total	6 73 256.06	6 64 058.94	6 42 163.61	6 73 256.06	6 42 163.61	6 71 668.05
Notes: 1. Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible						
2. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification						
 Ashwani Kumar Executive Director		 Imran Amin Siddiqui Executive Director		 S L Jain Managing Director & CEO		
Place : Chennai						
Date : 03.11.2022						

