

INDIAN BANK					
Unaudited (Reviewed) Financial Results for the quarter / nine months ended 31st December, 2009					
(Rs. in Lakhs)					
Particulars	Quarter ended		9 months ended		Year ended
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	31.03.2009
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	201477.99	178403.63	583219.01	497396.39	683032.99
(a) Interest/discount on advances/bills	146560.90	136352.13	429724.93	370848.30	508678.09
(b) Income on investments	53686.12	40061.99	148580.09	122544.02	168733.36
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1230.97	1987.01	4913.99	3996.81	5621.54
(d) Others	0.00	2.50	0.00	7.26	0.00
2. Other Income	29350.06	28733.57	88085.96	74333.13	103544.47
3. Total Income (1 + 2)	230828.05	207137.20	671304.97	571729.52	786577.46
4. Interest Expended	114181.08	106442.73	346242.35	303300.37	422181.82
5. Operating Expenses (i) + (ii)	47580.43	42826.12	137561.73	118117.75	158812.62
(i) Employees cost	34079.22	32367.79	99737.46	86395.61	115276.16
(ii) Other Operating expenses	13501.21	10458.33	37824.27	31722.14	43536.46
6. Total Expenditure (4 + 5) excluding provisions and contingencies	161761.51	149268.85	483804.08	421418.12	580994.44
7. Operating Profit before Provisions and Contingencies (3-6)	69066.54	57868.35	187500.89	150311.40	205583.02
8. Provisions (other than tax) and Contingencies	3204.41	9598.15	18218.12	32891.70	27023.74
9. Exceptional items	0.00	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	65862.13	48270.20	169282.77	117419.70	178559.28
11. Tax expense	21723.95	13200.00	54780.03	32294.80	54026.98
12. Net profit from Ordinary Activities after tax (10-11)	44138.18	35070.20	114502.74	85124.90	124532.30
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)	44138.18	35070.20	114502.74	85124.90	124532.30
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)	505052.63	411549.57	505052.63	411549.57	505052.63
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	13.15%	12.68%	13.15%	12.68%	13.27%
b) Capital Adequacy Ratio (Basel II)	13.75%	13.09%	13.75%	13.09%	13.98%
(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)	*10.00	*7.92	*25.83	*19.09	27.96
(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)	*10.00	*7.92	*25.83	*19.09	27.96
(iv) NPA Ratios					
(a) Gross NPA	51427.41	46246.46	51427.41	46246.46	45918.00
(b) Net NPA	8973.01	8029.04	8973.01	8029.04	9381.00
(c) % of Gross NPA	0.89	0.92	0.89	0.92	0.89
(d) % of Net NPA	0.16	0.16	0.16	0.16	0.18
(e) Return on Assets	1.86	1.83	1.68	1.53	1.62
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20
19. Promoters and Promoter Group Share holding					
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 Company)					
b) Non - encumbered					
- Number of Shares	343820000	343820000	343820000	343820000	343820000
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Company)	80	80	80	80	80

* Not Annualised