

INDIAN BANK

(Rs. in lakhs)

Unaudited (Reviewed) Financial Results for the half-year ended 30th September, 2008

Particulars	3 months ended		6 months ended		Year ended 31.03.2008 (Audited)
	30.09.2008 (Reviewed)	30.09.2007 (Reviewed)	30.09.2008 (Reviewed)	30.09.2007 (Reviewed)	
1. Interest earned (a)+(b)+(c)+(d)	168815.05	125739.17	318992.76	245258.94	521297.93
(a) Interest/discount on advances/bills	129839.60	81054.11	234496.17	156383.63	350268.49
(b) Income on investments	38340.97	43542.52	82482.03	84991.50	166503.37
(c) Interest on balances with Reserve Bank of India and other inter bank funds	629.72	1138.54	2009.80	3874.81	4517.00
(d) Others	4.76	4.00	4.76	9.00	9.07
2. Other Income	21277.97	23573.93	45599.56	41728.51	100568.78
3. Total Income (1+2)	190093.02	149313.10	364592.32	286987.45	621866.71
4. Interest Expended	100632.41	78619.49	196857.64	149857.87	315907.67
5. Operating Expenses (i) + (ii)	36180.47	36349.91	70791.63	69812.86	140029.41
(i) Employees cost	24747.06	25197.14	49527.82	49291.35	96739.47
(ii) Other Operating expenses	11433.41	11152.77	21263.81	20521.51	43289.94
6. Total Expenditure (4+5) excluding provisions and contingencies	136812.88	114969.40	267649.27	219670.73	455937.08
7. Operating Profit before Provisions and Contingencies (3-6)	53280.14	34343.70	96943.05	67316.72	165929.63
8. Provisions (other than tax) and Contingencies	10893.10	4970.28	27793.54	14040.39	42432.00
9.** Exceptional items	0.00	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	42387.04	29373.42	69149.51	53276.33	123497.63
11. Tax expense	14094.80	4614.16	19094.80	7314.16	22623.70
12. Net profit from Ordinary Activities after tax (10-11)	28292.23	24759.26	50054.70	45962.17	100873.93
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)	28292.23	24759.26	50054.70	45962.17	100873.93
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)	411549.57	279154.84	411549.57	279154.84	411549.57
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	11.70	13.85	11.70	13.85	12.74
b) Capital Adequacy Ratio (Basel II)	11.27		11.27		12.90
(iii) Earnings Per Share (EPS)(in Rs)					
(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))	* 6.35	* 5.54	* 11.17	* 10.26	22.52
(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)	* 6.35	* 5.54	* 11.17	* 10.26	22.52
(iv) NPA Ratios					
(a) Gross NPA	47040.23	51556.00	47040.23	51556.00	48687.00
(b) Net NPA	8525.92	8659.00	8525.92	8659.00	9759.00
(c) % of Gross NPA	0.98	1.58	0.98	1.58	1.21
(d) % of Net NPA	0.18	0.27	0.18	0.27	0.24
(e) Return on Assets	1.60	1.66	1.38	1.57	1.64
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20
* Not Annualised					