

**INDIAN BANK**

**Unaudited (Reviewed) Financial Results for the quarter / nine months ended 31st December, 2010**

Rs. in lakhs					
Particulars	Quarter ended		9 months ended		Year ended
	31.12.2010	31.12.2009	31.12.2010	31.12.2009	31.03.2010
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	239189.77	196880.99	676684.66	571180.01	771436.95
(a) Interest/discount on advances/bills	180290.13	146560.90	511334.45	429724.93	579982.85
(b) Income on investments	58249.71	49089.12	162509.65	136541.09	185468.72
(c) Interest on balances with Reserve Bank of India and other inter bank funds	649.93	1230.97	2840.56	4913.99	5985.38
(d) Others	0.00	0.00	0.00	0.00	0.00
2. Other Income	24868.80	33947.06	91026.88	100124.96	131640.80
<b>3. Total Income ( 1 + 2 )</b>	<b>264058.57</b>	<b>230828.05</b>	<b>767711.54</b>	<b>671304.97</b>	<b>903077.75</b>
4. Interest Expended	135420.28	114181.08	384174.50	346242.35	455318.38
5. Operating Expenses (i) + (ii)	47448.17	47580.43	144670.69	137561.73	173024.59
(i) Employees cost	33279.10	34079.22	102350.17	99737.46	121239.27
(ii) Other Operating expenses	14169.07	13501.21	42320.52	37824.27	51785.32
<b>6. Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>182868.45</b>	<b>161761.51</b>	<b>528845.19</b>	<b>483804.08</b>	<b>628342.97</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>81190.12</b>	<b>69066.54</b>	<b>238866.35</b>	<b>187500.89</b>	<b>274734.78</b>
8. Provisions (other than tax) and Contingencies	5355.38	3204.41	53042.65	18218.12	39574.06
9. Exceptional items	0.00	0.00	0.00	0.00	0.00
10 Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	75834.74	65862.13	185823.70	169282.77	235160.72
11. Tax expense	26705.33	21723.95	58301.98	54780.03	79662.01
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>49129.41</b>	<b>44138.18</b>	<b>127521.72</b>	<b>114502.74</b>	<b>155498.71</b>
13. Extraordinary items (net of tax expense)		0.00	0.00	0.00	0.00
<b>14. Net Profit for the period (12-13)</b>	<b>49129.41</b>	<b>44138.18</b>	<b>127521.72</b>	<b>114502.74</b>	<b>155498.71</b>
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)	621725.30	505052.63	621725.30	505052.63	621725.30
<b>17. Analytical Ratios</b>					
(i) Percentage of shares held by Government of India	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	11.75%	11.26%	11.75%	11.26%	12.16%
b) Capital Adequacy Ratio (Basel II)	12.35%	11.77%	12.35%	11.77%	12.71%
(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)	*11.16	*10.00	*28.86	*25.83	35.09
(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)	*11.16	*10.00	*28.86	*25.83	35.09
(iv) NPA Ratios					
(a) Gross NPA	75221.37	51427.41	75221.37	51427.41	51009.88
(b) Net NPA	41719.80	8973.01	41719.80	8973.01	14493.13
(c) % of Gross NPA	1.02	0.89	1.02	0.89	0.81
(d) % of Net NPA	0.57	0.16	0.57	0.16	0.23
(e) Return on Assets	1.73	1.90	1.55	1.69	1.67
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	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)			<b>Nil</b>		
- Percentage of Shares (as a % of the total share capital of the Bank)					
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 Bank)	80	80	80	80	80

\* Not annualised