

**Indian Bank  
Segment Wise Results**

₹ in Lakhs

| Particulars                                  | Quarter ended            |                          |                          | Half-year ended          |                          | Year ended              |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|
|  | 30.09.2012<br>(Reviewed) | 30.06.2012<br>(Reviewed) | 30.09.2011<br>(Reviewed) | 30.09.2012<br>(Reviewed) | 30.09.2011<br>(Reviewed) | 31.03.2012<br>(Audited) |
| <b>Part A. Business Segments</b>             |                          |                          |                          |                          |                          |                         |
| <b>Segment Revenue</b>                       |                          |                          |                          |                          |                          |                         |
| (a) Treasury Operations                      | 83 437.88                | 78 696.11                | 70 222.78                | 1 62 133.99              | 1 37 064.53              | 2 92 628.81             |
| (b) Corporate Banking                        | 1 56 780.26              | 1 56 173.84              | 1 52 608.47              | 3 12 954.10              | 2 88 026.54              | 5 93 916.53             |
| (c) Retail Banking                           | 1 25 612.74              | 1 22 941.36              | 1 08 015.20              | 2 48 554.10              | 2 07 514.45              | 4 45 792.30             |
| (d) Other Banking operations                 | 11 545.05                | 1 839.11                 | 6 866.72                 | 13 384.16                | 8 181.83                 | 8 777.70                |
| <b>Total</b>                                 | <b>3 77 375.93</b>       | <b>3 59 650.42</b>       | <b>3 37 713.17</b>       | <b>7 37 026.35</b>       | <b>6 40 787.35</b>       | <b>13 41 115.34</b>     |
| <b>Income from operations</b>                | <b>3 77 375.93</b>       | <b>3 59 650.42</b>       | <b>3 37 713.17</b>       | <b>7 37 026.35</b>       | <b>6 40 787.35</b>       | <b>13 41 115.34</b>     |
| <b>Segment Results (Profit)</b>              |                          |                          |                          |                          |                          |                         |
| (a) Treasury Operations                      | 10 842.71                | 12 301.98                | 13 435.56                | 23 144.69                | 25 394.83                | 53 203.55               |
| (b) Corporate Banking                        | 39 241.19                | 40 067.47                | 44 718.52                | 79 308.66                | 83 927.13                | 1 63 083.03             |
| (c) Retail Banking                           | 29 096.68                | 29 814.89                | 27 066.99                | 58 911.57                | 52 696.06                | 1 16 019.24             |
| (d) Other Banking Operations                 | 11 545.04                | 1 839.11                 | 6 866.72                 | 13 384.15                | 8 181.83                 | 8 777.70                |
| <b>Total</b>                                 | <b>90 725.62</b>         | <b>84 023.45</b>         | <b>92 087.79</b>         | <b>1 74 749.07</b>       | <b>1 70 199.85</b>       | <b>3 41 083.52</b>      |
| Less: Other Un-allocable Expenditure         | 20 217.15                | 14 570.23                | 22 033.92                | 34 787.38                | 39 729.72                | 1 19 527.20             |
| Less: (i) Un-allocated Income                |                          |                          |                          |                          |                          | 5 233.00                |
| (ii) Exceptional Item                        | 116.55                   |                          |                          | 116.55                   |                          | .00                     |
| <b>Total Profit Before Tax</b>               | <b>70 625.02</b>         | <b>69 453.22</b>         | <b>70 053.87</b>         | <b>1 40 078.24</b>       | <b>1 30 470.13</b>       | <b>2 26 789.32</b>      |
| <b>Capital Employed</b>                      |                          |                          |                          |                          |                          |                         |
| <b>Segment Assets - Segment Liabilities)</b> |                          |                          |                          |                          |                          |                         |
| (a) Treasury Operations                      | 5 61 015.00              | 5 25 690.02              | 4 04 406.86              | 5 61 015.00              | 4 04 406.86              | 2 61 974.65             |
| (b) Corporate Banking                        | 4 29 584.13              | 4 48 537.52              | 3 36 386.43              | 4 29 584.13              | 3 36 386.43              | 5 98 577.74             |
| (c) Retail Banking                           | 3 35 070.73              | 3 46 147.06              | 2 94 418.77              | 3 35 070.73              | 2 94 418.77              | 4 56 564.43             |
| (d) Other Banking Operations                 | 4 063.08                 | 7 053.24                 | 10 671.78                | 4 063.08                 | 10 671.78                | 1 871.23                |
| (e) Unallocated                              | - 1 54 417.26            | - 2 01 990.22            | - 7 737.46               | - 1 54 417.26            | - 7 737.46               | - 2 38 844.25           |
| <b>Total</b>                                 | <b>11 75 315.68</b>      | <b>11 25 437.62</b>      | <b>10 38 146.38</b>      | <b>11 75 315.68</b>      | <b>10 38 146.38</b>      | <b>10 80 143.80</b>     |
| <b>Part B - Geographic Segments</b>          |                          |                          |                          |                          |                          |                         |
| <b>Revenue</b>                               |                          |                          |                          |                          |                          |                         |
| Domestic Operations                          | 3 69 576.74              | 3 52 483.38              | 3 31 092.09              | 7 22 060.12              | 6 29 686.24              | 13 16 827.70            |
| Foreign Operations                           | 7 799.19                 | 7 167.04                 | 6 621.08                 | 14 966.23                | 11 101.11                | 24 287.64               |
| <b>Total</b>                                 | <b>3 77 375.93</b>       | <b>3 59 650.42</b>       | <b>3 37 713.17</b>       | <b>7 37 026.35</b>       | <b>6 40 787.35</b>       | <b>13 41 115.34</b>     |
| <b>Assets</b>                                |                          |                          |                          |                          |                          |                         |
| Domestic Operations                          | 1 43 97 374.65           | 1 41 79 437.50           | 1 28 48 988.46           | 1 43 97 374.65           | 1 28 48 988.46           | 1 35 65 927.44          |
| Foreign Operations                           | 6 81 416.11              | 6 83 161.60              | 5 92 393.41              | 6 81 416.11              | 5 92 393.41              | 5 75 992.54             |
| <b>Total</b>                                 | <b>1 50 78 790.76</b>    | <b>1 48 62 599.10</b>    | <b>1 34 41 381.87</b>    | <b>1 50 78 790.76</b>    | <b>1 34 41 381.87</b>    | <b>1 41 41 919.98</b>   |

Parent Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible

|                  |                    |                    |                              |
|------------------|--------------------|--------------------|------------------------------|
| Place: Chennai   | B. Raj Kumar       | Rajeev Rishi       | T M Bhasin                   |
| Date: 20.10.2012 | Executive Director | Executive Director | Chairman & Managing Director |

