

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001  
CIN : L65191PN1994PLC076333

**IndusInd Bank**

Unaudited Standalone Financial Results for the quarter ended June 30, 2022

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 30.06.2022 (unaudited)	Quarter ended 31.03.2022 (audited) (Refer Note 4)	Quarter ended 30.06.2021 (unaudited)	Year ended 31.03.2022 (audited)
<b>1.</b>	<b>Interest Earned (a)+(b)+(c)+(d)</b>	818177	785989	757470	3082244
(a)	Interest / Discount on Advances / Bills	672009	638841	618118	2514344
(b)	Income on Investments	105334	103837	99838	405288
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	34753	32288	29966	128836
(d)	Others	6081	11023	9548	33776
2.	Other Income	192870	190010	171638	733420
<b>3.</b>	<b>Total Income (1+2)</b>	<b>1011047</b>	<b>975999</b>	<b>929108</b>	<b>3815664</b>
4.	Interest Expended	405652	387473	401099	1582160
5.	Operating Expenses (i)+(ii)	266028	255865	221422	955929
(i)	Employees Cost	66036	65852	60817	248834
(ii)	Other Operating Expenses	199992	190013	160605	707095
<b>6.</b>	<b>Total Expenditure Excluding Provisions and Contingencies (4+5)</b>	<b>671680</b>	<b>643338</b>	<b>622521</b>	<b>2538089</b>
<b>7.</b>	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>339367</b>	<b>332661</b>	<b>306587</b>	<b>1277575</b>
8.	Provisions (other than tax) and Contingencies	125099	146162	177933	660210
9.	Exceptional items	-	-	-	-
<b>10.</b>	<b>Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)</b>	<b>214268</b>	<b>186499</b>	<b>128654</b>	<b>617365</b>
11.	Tax Expense	53939	50362	31159	156253
<b>12.</b>	<b>Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)</b>	<b>160329</b>	<b>136137</b>	<b>97495</b>	<b>461112</b>
13.	Extraordinary items (net of tax expense)	-	-	-	-
<b>14.</b>	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	<b>160329</b>	<b>136137</b>	<b>97495</b>	<b>461112</b>
15.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77510	77466	77388	77466
16.	Reserves excluding revaluation reserves				<b>4661493</b>
<b>17.</b>	<b>Analytical Ratios</b>				
(i)	Percentage of shares held by Government of India	0.00	0.00	0.00	0.00
(ii)	Capital Adequacy Ratio (%) - Basel III	18.14	18.42	17.57	18.42
(a)	CET 1 Ratio	16.06	15.96	15.59	15.96
(b)	Additional Tier 1 Ratio	0.49	0.84	1.28	0.84
(iii)	<b>Earnings per share (EPS) - (Basic and Diluted) (Rs.)</b>				
(a)	Basic EPS for the period/ year before Extraordinary items (not annualized)	20.69	17.57	12.60	59.57
	Diluted EPS for the period/ year before Extraordinary items (not annualized)	20.67	17.55	12.58	59.47
(b)	Basic EPS for the period/ year after Extraordinary items (not annualized)	20.69	17.57	12.60	59.57
	Diluted EPS for the period/ year after Extraordinary items (not annualized)	20.67	17.55	12.58	59.47
(iv)	<b>NPA Ratios</b>				
(a)	Gross NPA	593290	551715	618576	551715
	Net NPA	166121	152983	175959	152983
(b)	Gross NPA (%)	2.35	2.27	2.88	2.27
	Net NPA (%)	0.67	0.64	0.84	0.64
(v)	Return on Assets (%) (annualized)	1.70	1.47	1.12	1.28
(vi)	Net Worth (Refer Note 11 a)	4691586	4549395	4207333	4549395
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-
(ix)	Debt Equity Ratio (Refer Note 11 b)	0.80	0.76	0.79	0.76
(x)	Total Debt to Total Assets (Refer Note 11 c)	0.10	0.12	0.13	0.12

**Notes:**

- 1 There has been no material change in the accounting policies adopted during the quarter ended June 30, 2022 as compared to those followed for the year ended March 31, 2022.
- 2 The working results for the quarter ended June 30, 2022 have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- 3 These financial results were reviewed by the Audit Committee and subsequently have been taken on record and approved by the Board of Directors at its meeting held on July 20, 2022. The above financial results for the quarter ended June 30, 2022 were subjected to a limited review by the Statutory Auditors (M.P.Chitale & Co. Chartered Accountants) of the Bank. An unqualified / unmodified opinion has been issued by them thereon. The financial results for the quarter ended June 30, 2021 were reviewed by another firm of chartered accountants, Haribhakti & Co. LLP on which they had issued an unqualified / unmodified opinion. The financial results for the quarter ended March 31, 2022 and FY 2021-22 were audited by Joint statutory auditors (M.P.Chitale & Co. Chartered Accountants and Haribhakti & Co. LLP) on which they had issued an unqualified / unmodified opinion.
- 4 The figures for last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter. The figures up to the end of the third quarter were reviewed by the Joint Statutory Auditors of the Bank and not subjected to audit.
- 5 RBI Guidelines on Basel III Capital Regulations require Bank to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link:  
<https://www.indusind.com/in/en/personal/regulatory-disclosure.html>  
These disclosures have neither been audited nor reviewed by the Statutory Auditors.
- 6 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- 7 India is coming out of the disruptions caused by the COVID-19 pandemic. The extent to which any new wave of COVID-19 will impact the Bank's operations is dependent on future developments. In view of the same, the Bank continues to hold contingent provisions of Rs. 3,003 crores as of June 30, 2022, including an amount of Rs. 950 crores in respect of borrower accounts restructured in accordance with Resolution Framework for COVID-19 related stress. The provisions held by the Bank are higher than the provision required under the RBI Master Circular on Income Recognition and Asset Classification and the RBI Circulars on COVID-19 Regulatory Package on Asset Classification and Provisioning and Resolution framework.
- 8 Details of loan transferred/acquired during the quarter ended June 30, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) Details of loans not in default acquired are given below:

Mode of Acquisition	Novation
Aggregate amount of loans acquired (Rs. in Crores)	98.29
Weighted average residual maturity (in years)	2.60
Weighted average holding period by originator (in years)	3.68
Retention of beneficial economic interest by the originator	Nil
Tangible security coverage	Unsecured
Rating wise distribution of loans acquired by value	
B+	100%

(ii) Details of loans not in default transferred are given below:

Mode of Transfer	Assignment Cum Novation
Aggregate amount of loans transferred (Rs. in Crores)	39.49
Weighted average residual maturity (in years)	2.59
Weighted average holding period (in years)	3.21
Retention of beneficial economic interest	Nil
Tangible security coverage	Unsecured
Rating wise distribution of loans Transferred by value :	
B+	100%

(iii) The Bank has not transferred any stressed loans (NPA and SMA accounts).

(iv) The Bank has not acquired any stressed loans (NPA and SMA accounts).

(v) Details on recovery ratings assigned for Security Receipts as on June 30, 2022:

Recovery Rating	Anticipated recovery as per recovery rating	Book Value (Rs. In Crores)
RR1*	100%-150%	2,210.71
RR2	75%-100%	288.82
RR3	50%-75%	5.78
RR4	25%-50%	134.50
RR5	0%-25%	44.07
Unrated	0%	33.03
Total		2,716.91

\* Includes Rs 282.20 crores of Security Receipts (SR) on which, pursuant to regulatory norms, the ARC shall obtain initial rating of Security Receipts(SR) from an approved credit rating agency within a period of 6 months from the date of acquisition.

- 9 During the quarter ended June 30, 2022, the Bank allotted 4,39,476 shares, pursuant to the exercise of stock options by certain employees.
- 10 As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which included representatives of banks and RBI), held on July 14, 2022, reporting of the Digital Banking as a separate sub-segment in the Segment reporting will be done from the quarter ending September 30, 2022.
- 11 a) Networth is calculated as per the Master Circular - Exposure Norms issued by the RBI  
b) Debt represents borrowing with Residual maturity of more than one year.  
c) Total Debt represents total borrowings of the Bank.
- 12 Previous periods / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Segment Reporting for the quarter ended June 30, 2022

Business Segments:

(Rs. in lakhs)

Sr. No.	Particulars	Standalone			
		Quarter ended			Year ended
		30.06.2022 (unaudited)	31.03.2022 (audited)	30.06.2021 (unaudited)	31.03.2022 (audited)
<b>(a)</b>	<b>Segment Revenue :</b>				
(i)	Treasury Operations	158061	168426	189030	693065
(ii)	Corporate / Wholesale Banking	290072	222525	218973	873708
(iii)	Retail Banking	603270	627320	570222	2430186
(iv)	Other Banking Business	2077	5938	2843	11546
	<b>Total [ Items (i) to (iv) ]</b>	<b>1053480</b>	<b>1024209</b>	<b>981068</b>	<b>4008505</b>
	Less : Inter-segment Revenue	42433	48210	51960	192841
	<b>Total Income</b>	<b>1011047</b>	<b>975999</b>	<b>929108</b>	<b>3815664</b>
<b>(b)</b>	<b>Segment Results :</b>				
(i)	Treasury Operations	30108	26930	49125	132841
(ii)	Corporate / Wholesale Banking	108114	85718	73413	325956
(iii)	Retail Banking	208837	226023	190645	846547
(iv)	Other Banking Business	774	2262	1018	4352
	<b>Total [ Items (i) to (iv) ]</b>	<b>347833</b>	<b>340933</b>	<b>314201</b>	<b>1309696</b>
	Add: Unallocated Revenue	-	-	-	-
	Less: Unallocated Expenses	8466	8272	7614	32121
	<b>Operating Profit</b>	<b>339367</b>	<b>332661</b>	<b>306587</b>	<b>1277575</b>
	Less: Provisions & Contingencies	125099	146162	177933	660210
	<b>Net Profit before tax</b>	<b>214268</b>	<b>186499</b>	<b>128654</b>	<b>617365</b>
	Less: Taxes including Deferred Taxes	53939	50362	31159	156253
	Extraordinary Profit / Loss				
	<b>Net Profit</b>	<b>160329</b>	<b>136137</b>	<b>97495</b>	<b>461112</b>
<b>(c)</b>	<b>Other Information :</b>				
	<b>Segment Assets</b>				
(i)	Treasury Operations	9725040	8723282	8570491	8723282
(ii)	Corporate / Wholesale Banking	10586895	11387970	9678559	11387970
(iii)	Retail Banking	19021038	18765244	17692371	18765244
(iv)	Other Banking Business	-	-	-	-
	Unallocated Assets	1672545	1320962	1377027	1320962
	<b>Total Assets</b>	<b>41005518</b>	<b>40197458</b>	<b>37318448</b>	<b>40197458</b>
	<b>Segment Liabilities</b>				
(i)	Treasury Operations	4220417	4805393	5007185	4805393
(ii)	Corporate / Wholesale Banking	10260782	9964575	9447587	9964575
(iii)	Retail Banking	20235941	19546015	17464653	19546015
(iv)	Other Banking Business	-	-	-	-
	Unallocated Liabilities	1353359	1111752	961873	1111752
	Capital & Other Reserves	4935019	4769723	4437150	4769723
	<b>Total Liabilities</b>	<b>41005518</b>	<b>40197458</b>	<b>37318448</b>	<b>40197458</b>

Previous periods / year figures have been regrouped / reclassified, where necessary to conform to current period classification.



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**IndusInd Bank**

Unaudited Consolidated Financial Results for the quarter ended June 30, 2022

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 30.06.2022 (unaudited)	Quarter ended 31.03.2022 (audited) (Refer Note 5)	Quarter ended 30.06.2021 (unaudited)	Year ended 31.03.2022 (audited)
<b>1.</b>	<b>Interest Earned (a)+(b)+(c)+(d)</b>	818177	785989	757470	3082244
(a)	Interest / Discount on Advances / Bills	672009	638841	618118	2514344
(b)	Income on Investments	105334	103837	99838	405288
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	34753	32288	29966	128836
(d)	Others	6081	11023	9548	33776
2.	Other Income	193152	190312	172337	734478
<b>3.</b>	<b>Total Income (1+2)</b>	<b>1011329</b>	<b>976301</b>	<b>929807</b>	<b>3816722</b>
4.	Interest Expended	405651	387473	401099	1582160
5.	Operating Expenses (i)+(ii)	262605	250878	216628	931071
(i)	Employees Cost	92809	91630	84285	347354
(ii)	Other Operating Expenses	169796	159248	132343	583717
<b>6.</b>	<b>Total Expenditure Excluding Provisions and Contingencies (4+5)</b>	<b>668256</b>	<b>638351</b>	<b>617727</b>	<b>2513231</b>
<b>7.</b>	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>343073</b>	<b>337950</b>	<b>312080</b>	<b>1303491</b>
8.	Provisions (other than tax) and Contingencies	125099	146162	177933	660210
9.	Exceptional items	-	-	-	-
<b>10.</b>	<b>Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)</b>	<b>217974</b>	<b>191788</b>	<b>134147</b>	<b>643281</b>
11.	Tax Expense	54872	51736	32542	162818
<b>12.</b>	<b>Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)</b>	<b>163102</b>	<b>140052</b>	<b>101605</b>	<b>480463</b>
13.	Extraordinary items (net of tax expense)	-	-	-	-
<b>14.</b>	<b>Net Profit before share of Associate (12-13)</b>	<b>163102</b>	<b>140052</b>	<b>101605</b>	<b>480463</b>
15.	Share in profit/(loss) of Associate	12	12	6	40
<b>16.</b>	<b>Net Profit (+) / Loss (-) for the period (14+15)</b>	<b>163114</b>	<b>140064</b>	<b>101611</b>	<b>480503</b>
17.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77510	77466	77388	77466
18.	Reserves excluding revaluation reserves				<b>4725172</b>
<b>19.</b>	<b>Analytical Ratios</b>				
(i)	Percentage of shares held by Government of India	0.00	0.00	0.00	0.00
(ii)	Capital Adequacy Ratio (%) - Basel III	18.14	18.42	17.57	18.42
(a)	CET 1 Ratio	16.06	15.96	15.59	15.96
(b)	Additional Tier 1 Ratio	0.49	0.84	1.28	0.84
(iii)	<b>Earnings per share (EPS) - (Basic and Diluted) (Rs.)</b>				
(a)	Basic EPS for the period/ year before Extraordinary items (not annualized)	21.05	18.08	13.14	62.07
	Diluted EPS for the period/ year before Extraordinary items (not annualized)	21.03	18.06	13.11	61.97
(b)	Basic EPS for the period/ year after Extraordinary items (not annualized)	21.05	18.08	13.14	62.07
	Diluted EPS for the period/ year after Extraordinary items (not annualized)	21.03	18.06	13.11	61.97
(iv)	<b>NPA Ratios</b>				
(a)	Gross NPA	593290	551715	618576	551715
	Net NPA	166121	152983	175959	152983
(b)	Gross NPA (%)	2.35	2.27	2.88	2.27
	Net NPA (%)	0.67	0.64	0.84	0.64
(v)	Return on Assets (%) (annualized)	1.73	1.51	1.17	1.33
(vi)	Net Worth (Refer Note 12 a)	4726451	4581650	4224261	4581650
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-
(ix)	Debt Equity Ratio (Refer Note 12 b)	0.79	0.76	0.78	0.76
(x)	Total Debt to Total Assets (Refer Note 12 c)	0.10	0.12	0.13	0.12

**Notes:**

- 1 The consolidated financial statements of the Group comprise the financial statements of IndusInd Bank Limited (the Bank), Bharat Financial Inclusion Limited (BFIL), a wholly owned subsidiary, and IndusInd Marketing and Financial Services Private Limited (IMFS), an Associate of the Bank.
- 2 There has been no material change in the accounting policies adopted during the quarter ended June 30, 2022 as compared to those followed for the year ended March 31, 2022.
- 3 The working results for the quarter ended June 30, 2022 have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- 4 These financial results were reviewed by the Audit Committee and subsequently have been taken on record and approved by the Board of Directors at its meeting held on July 20, 2022. The above financial results for the quarter ended June 30, 2022 were subjected to a limited review by the Statutory Auditors (M.P.Chitale & Co. Chartered Accountants) of the Bank. An unqualified / unmodified opinion has been issued by them thereon. The financial results for the quarter ended June 30, 2021 were reviewed by another firm of chartered accountants, Haribhakti & Co. LLP on which they had issued an unqualified / unmodified opinion. The financial results for the quarter ended March 31, 2022 and FY 2021-22 were audited by Joint statutory auditors (M.P.Chitale & Co. Chartered Accountants and Haribhakti & Co. LLP) on which they had issued an unqualified / unmodified opinion.
- 5 The figures for last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter. The figures up to the end of the third quarter were reviewed by the Joint Statutory Auditors of the Bank and not subjected to audit.
- 6 RBI Guidelines on Basel III Capital Regulations require Bank to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link:  
<https://www.indusind.com/in/en/personal/regulatory-disclosure.html>  
These disclosures have neither been audited nor reviewed by the Statutory Auditors.
- 7 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- 8 India is coming out of the disruptions caused by the COVID-19 pandemic. The extent to which any new wave of COVID-19 will impact the Bank's operations is dependent on future developments. In view of the same, the Bank continues to hold contingent provisions of Rs. 3,003 crores as of June 30, 2022, including an amount of Rs. 950 crores in respect of borrower accounts restructured in accordance with Resolution Framework for COVID-19 related stress. The provisions held by the Bank are higher than the provision required under the RBI Master Circular on Income Recognition and Asset Classification and the RBI Circulars on COVID-19 Regulatory Package on Asset Classification and Provisioning and Resolution framework.
- 9 Details of loan transferred/acquired during the quarter ended June 30, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) Details of loans not in default acquired are given below:

Mode of Acquisition	Novation
Aggregate amount of loans acquired (Rs. in Crores)	98.29
Weighted average residual maturity (in years)	2.60
Weighted average holding period by originator (in years)	3.68
Retention of beneficial economic interest by the originator	Nil
Tangible security coverage	Unsecured
Rating wise distribution of loans acquired by value	
B+	100%

(ii) Details of loans not in default transferred are given below:

Mode of Transfer	Assignment Cum Novation
Aggregate amount of loans transferred (Rs. in Crores)	39.49
Weighted average residual maturity (in years)	2.59
Weighted average holding period (in years)	3.21
Retention of beneficial economic interest	Nil
Tangible security coverage	Unsecured
Rating wise distribution of loans Transferred by value :	
B+	100%

(iii) The Bank has not transferred any stressed loans (NPA and SMA accounts).

(iv) The Bank has not acquired any stressed loans (NPA and SMA accounts).

(v) Details on recovery ratings assigned for Security Receipts as on June 30, 2022:

Recovery Rating	Anticipated recovery as per recovery rating	Book Value (Rs. In Crores)
RR1*	100%-150%	2,210.71
RR2	75%-100%	288.82
RR3	50%-75%	5.78
RR4	25%-50%	134.50
RR5	0%-25%	44.07
Unrated	0%	33.03
Total		2,716.91

\* Includes Rs 282.20 crores of Security Receipts (SR) on which, pursuant to regulatory norms, the ARC shall obtain initial rating of Security Receipts(SR) from an approved credit rating agency within a period of 6 months from the date of acquisition.

- 10 During the quarter ended June 30, 2022, the Bank allotted 4,39,476 shares, pursuant to the exercise of stock options by certain employees.
- 11 As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which included representatives of banks and RBI), held on July 14, 2022, reporting of the Digital Banking as a separate sub-segment in the Segment reporting will be done from the quarter ending September 30, 2022.
- 12 a) Networth is calculated as per the Master Circular - Exposure Norms issued by the RBI  
b) Debt represents borrowing with Residual maturity of more than one year.  
c) Total Debt represents total borrowings of the Bank.
- 13 Previous periods / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Segment Reporting for the quarter ended June 30, 2022

Business Segments:

(Rs. in lakhs)

Sr. No.	Particulars	Consolidated			
		Quarter ended			Year ended
		30.06.2022 (unaudited)	31.03.2022 (audited)	30.06.2021 (unaudited)	31.03.2022 (audited)
<b>(a)</b>	<b>Segment Revenue :</b>				
(i)	Treasury Operations	158061	168426	189030	693065
(ii)	Corporate / Wholesale Banking	290072	222525	218973	873708
(iii)	Retail Banking	603552	627622	570921	2431244
(iv)	Other Banking Business	2077	5938	2843	11546
	<b>Total [ Items (i) to (iv) ]</b>	<b>1053762</b>	<b>1024511</b>	<b>981767</b>	<b>4009563</b>
	Less : Inter-segment Revenue	42433	48210	51960	192841
	<b>Total Income</b>	<b>1011329</b>	<b>976301</b>	<b>929807</b>	<b>3816722</b>
<b>(b)</b>	<b>Segment Results :</b>				
(i)	Treasury Operations	30108	26930	49125	132841
(ii)	Corporate / Wholesale Banking	108114	85718	73413	325956
(iii)	Retail Banking	212543	231312	196138	872463
(iv)	Other Banking Business	774	2262	1018	4352
	<b>Total [ Items (i) to (iv) ]</b>	<b>351539</b>	<b>346222</b>	<b>319694</b>	<b>1335612</b>
	Add: Unallocated Revenue	-	-	-	-
	Less: Unallocated Expenses	8466	8272	7614	32121
	<b>Operating Profit</b>	<b>343073</b>	<b>337950</b>	<b>312080</b>	<b>1303491</b>
	Less: Provisions & Contingencies	125099	146162	177933	660210
	<b>Net Profit before tax</b>	<b>217974</b>	<b>191788</b>	<b>134147</b>	<b>643281</b>
	Less: Taxes including Deferred Taxes	54872	51736	32542	162818
	Extraordinary Profit / Loss				
	<b>Net Profit before share of Associate</b>	<b>163102</b>	<b>140052</b>	<b>101605</b>	<b>480463</b>
	Add: Share in profit/loss of Associate	12	12	6	40
	<b>Net profit</b>	<b>163114</b>	<b>140064</b>	<b>101611</b>	<b>480503</b>
<b>(c)</b>	<b>Other Information :</b>				
	<b>Segment Assets</b>				
(i)	Treasury Operations	9720963	8719194	8566369	8719194
(ii)	Corporate / Wholesale Banking	10586895	11387970	9678559	11387970
(iii)	Retail Banking	19029584	18768612	17677601	18768612
(iv)	Other Banking Business	-	-	-	-
	Unallocated Assets	1672545	1320962	1377027	1320962
	<b>Total Assets</b>	<b>41009987</b>	<b>40196738</b>	<b>37299556</b>	<b>40196738</b>
	<b>Segment Liabilities</b>				
(i)	Treasury Operations	4220417	4805393	5007185	4805393
(ii)	Corporate / Wholesale Banking	10260782	9964575	9447587	9964575
(iii)	Retail Banking	20204711	19512378	17428121	19512378
(iv)	Other Banking Business	-	-	-	-
	Unallocated Liabilities	1353359	1111752	961873	1111752
	Capital & Other Reserves	4970718	4802638	4454790	4802638
	<b>Total Liabilities</b>	<b>41009987</b>	<b>40196738</b>	<b>37299556</b>	<b>40196738</b>

Previous periods / year figures have been regrouped / reclassified, where necessary to conform to current period classification.