ANDHRA BANK::HYDERABAD

SEGMENT REPORTING(AS17)

Part A: Business Segments **(₹ in Lakhs)**

Segmentwise Results				
	Particulars	**Quarter Ended**		**Year Ended**
		30.06.2011	**30.06.2010**	**31.03.2011**
		REVIEWED		**AUDITED**
1	**Segment Revenue**			
	(a) Treasury	52344	40548	178879
	(b) Corporate/Wholesale Banking	135116	76364	382447
	(c) Retail Banking	77073	77803	288718
	(d) Other Banking Operations	20585	12609	68779
	Total	285118	207324	918823
	Less: Inter Segment Revenue	0	0	0
	Income from Operations	**285118**	**207324**	**918823**
2	**Segment Results**			
	(a) Treasury	12845	10046	46975
	(b) Corporate/Wholesale Banking	33157	18593	100434
	(c) Retail Banking	18913	19277	75820
	(d) Other Banking Operations	5051	3124	18077
	Total	**69966**	**51040**	**241306**
	Less : Other Un-allocable Expenditure	17695	5199	64599
	Total Profit Before Tax	52271	45841	176707
	Income tax and other taxes paid	13700	13800	50000
	Net Profit	**38571**	**32041**	**126707**
3	**Segment Assets**			
	(a) Treasury	2533874	2197004	2420400
	(b) Corporate/Wholesale Banking	4539353	3021106	4235394
	(c) Retail Banking	2595737	2480353	2558095
	(d) Other Banking Business	352399	171994	350047
	(e) Unallocable Assets	930757	896185	1326136
	Total Assets	**10952120**	**8766642**	**10890072**
4	**Segment liabilities**			
	(a) Treasury	248283	114628	184379
	(b) Corporate/Wholesale Banking	2525186	2039377	2448733
	(c) Retail Banking	4803904	4708507	4717664
	(d) Other Banking Operations	1760974	673320	2049231
	e) Unallocable Liabilities	925961	757765	840823
	Total	**10264308**	**8293597**	**10240830**
	Capital & Reserves	687812	473045	649242
	Total Liabilities	**10952120**	**8766642**	**10890072**

Part B: Geographic Segments: There is only one segment i.e. Domestic Segment

A.A. TAJ
Executive Director

ANIL GIROTRA
Executive Director

R. RAMACHANDRAN
Chairman & Managing Director

Place: HYDERABAD
Date: 28.07.2011