ANDHRA BANK
:: HYDERABAD::

FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED 31ST DECEMBER, 2012

Sl. No.	PARTICULARS	QUARTER ENDED			NINE MONTHS ENDED		(₹ in Lacs) YEAR ENDED
		31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
				REVIEWED			AUDITED
1	**Interest Earned (a) + (b) + (c) + (d)**	**323105**	**319816**	**292300**	**955070**	**833975**	**1133873**
	(a) Interest / Discount on Advances/Bills	261108	255090	239061	768228	684827	927824
	(b) Income on investments	60299	60227	49863	178434	142813	197353
	(c) Interest on inter bank funds	1698	2734	3376	6643	5153	7514
	(d) Others	-	1765	-	1765	1182	1182
2	**Other Income**	**23816**	**21946**	**23526**	**69335**	**63001**	**85993**
3	**Total Income (1+2)**	**346921**	**341762**	**315826**	**1024405**	**896976**	**1219866**
4	**Interest Expended**	**225967**	**230441**	**193915**	**674709**	**549428**	**757941**
5	**Operating Expenses (i)+(ii)**	**49745**	**47510**	**45151**	**144338**	**132143**	**180425**
	(i) Employees cost	31206	29695	28470	90576	83136	114993
	(ii) Other Operating expenses	18539	17815	16681	53762	49007	65432
6	**Total Expenditure (4+5) (Excluding Provisions & Contingencies)**	**275712**	**277951**	**239066**	**819047**	**681571**	**938366**
7	**Operating Profit (3-6) (Before Provisions & Contingencies)**	**71209**	**63811**	**76760**	**205358**	**215405**	**281500**
8	Provisions (other than tax) and Contingencies	28500	13948	30943	63103	74705	99073
	Out of which provision towards non performing assets	14920	12131	3947	42776	37748	48168
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+) / Loss (-) from ordinary activities before tax (7-8-9)	42709	49863	45817	142255	140700	182427
11	Tax expense	17000	17300	15500	47800	40200	47960
12	Net Profit (+) / Loss (-) from ordinary activities after tax (10-11)	25709	32563	30317	94455	100500	134467
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	**Net Profit (+) / Loss (-) for the period (12-13)**	**25709**	**32563**	**30317**	**94455**	**100500**	**134467**
15	Paid-up equity share capital (Face value of each share ₹ 10/-)	55958	55958	55958	55958	55958	55958
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	691981	691981	593284	691981	593284	691981
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	58.00	58.00	58.00	58.00	58.00	58.00
	(ii)Capital Adequacy Ratio - BASEL-I (%)	11.64	12.15	12.08	11.64	12.08	12.34
	Capital Adequacy Ratio - BASEL-II (%)	11.86	12.39	12.58	11.86	12.58	13.18
	(iii)Earnings per share in ₹ (* not annualised)						
	Basic and Diluted EPS before/after Extraordinary items (net of tax expense)	*4.59	*5.82	*5.42	*16.88	*17.96	24.03
	(iv) NPA Ratios						
	a. Gross Non Performing Assets	330196	301379	188413	330196	188413	179801
	b. Net Non Performing Assets	202332	183059	94327	202332	94327	75585
	c. % of Gross NPAs	3.66	3.48	2.38	3.66	2.38	2.12
	d. % of Net NPAs	2.29	2.16	1.21	2.29	1.21	0.91
	(v) Return on Assets (Annualised) (%)	0.79	1.02	1.07	0.99	1.21	1.19
18	Public Shareholding						
	Number of Shares (in Lacs)	2350	2350	2350	2350	2350	2350
	Percentage of Shareholding	42.00	42.00	42.00	42.00	42.00	42.00
19	Promoters and Promoter Group Shareholding						
	(a) Pledged / Encumbered						
	Number of Shares	NIL					
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)						
	Percentage of Shares (as a % of the total share capital of the Bank)						
	(b) Non-encumbered						
	Number of Shares	324580364	324580364	324580364	324580364	324580364	324580364
	Percentage of Shares (as a % of the total shareholding of promoter)	100	100	100	100	100	100
	Percentage of Shares (as a % of the total share capital of the Bank)	58.00	58.00	58.00	58.00	58.00	58.00

SEGMENT REPORT

Part A: Business Segments (₹ in Lakhs)

	Particulars	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
				REVIEWED			AUDITED
1	**Segment Revenue**						
	(a) Treasury	62793	76677	52526	196692	147448	206055
	(b) Corporate/Wholesale Banking	178960	127836	137596	472801	415526	580881
	(c) Retail Banking	62732	108419	120017	261856	280021	359031
	(d) Other Banking Operations	42436	28830	5687	93056	53981	73899
	Total	346921	341762	315826	1024405	896976	1219866
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income from Operations	**346921**	**341762**	**315826**	**1024405**	**896976**	**1219866**
2	**Segment Results**						
	(a) Treasury	12917	14524	12764	39430	35409	47550
	(b) Corporate/Wholesale Banking	36596	23404	33481	94780	99787	134046
	(c) Retail Banking	13064	20425	29074	52493	67246	82851
	(d) Other Banking Operations	8632	5458	1441	18655	12963	17053
	Total	**71209**	**63811**	**76760**	**205358**	**215405**	**281500**
	Less : Other Un-allocable Expenditure	28500	13948	30943	63103	74705	99073
	Total Profit Before Tax	**42709**	**49863**	**45817**	**142255**	**140700**	**182427**
	Income tax and other taxes paid	17000	17300	15500	47800	40200	47960
	Net Profit	**25709**	**32563**	**30317**	**94455**	**100500**	**134467**
3	**Segment Assets**						
	(a) Treasury	3359383	3203774	2732493	3359383	2732493	2962890
	(b) Corporate/Wholesale Banking	5735417	5424675	4841702	5735417	4841702	5306084
	(c) Retail Banking	3038998	2881726	2727720	3038998	2727720	2694394
	(d) Other Banking Business	126923	223487	253428	126923	253428	363705
	(e) Unallocable Assets	1168874	1067724	1205875	1168874	1205875	1169351
	Total Assets	**13429595**	**12801386**	**11761218**	**13429595**	**11761218**	**12496424**
4	**Segment liabilities**						
	(a) Treasury	277725	253704	281457	277725	281457	240639
	(b) Corporate/Wholesale Banking	3424827	3425343	2927079	3424827	2927079	3311789
	(c) Retail Banking	5926623	5828478	5153603	5926623	5153603	5426054
	(d) Other Banking Operations	1893307	1610877	1787337	1893307	1787337	1847279
	e) Unallocable Liabilities	1064719	866299	862000	1064719	862000	922724
	Total	**12587201**	**11984701**	**11011476**	**12587201**	**11011476**	**11748485**
	Capital & Reserves	842394	816685	749742	842394	749742	747939
	Total Liabilities	**13429595**	**12801386**	**11761218**	**13429595**	**11761218**	**12496424**

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

Notes:

1) These unaudited financial results for the quarter / nine months ended 31st December, 2012 have been compiled as per clause 41 of the listing agreement with Stock Exchanges and have been prepared based on the same set of accounting policies and practices followed for the year ended 31st March , 2012.

2) The above financial results, subjected to " Limited Review " by Statutory Central Auditors, have been reviewed by the Audit Committee of the Board, approved and taken on record by the Board of Directors of the Bank at the meeting held on 24.01.2013

3) These financial results have been arrived at, after considering provisions for standard assets, non performing assets, restructured advances, depreciation on investments on the basis of prudential norms issued by Reserve Bank of India from time to time. Provision for tax expense (including Deferred Tax), Employees' benefits (including gratuity, pension, leave encashment etc.), depreciation on fixed assets, other usual and necessary expenses have been made on estimated basis.

4) Out of the unamortized amount of ₹ 379.99 crore towards Pension and Gratuity carried forward as on 31.03.2012 in terms of RBI Notification no.DBOD.No.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of ₹ 31.67 crore (₹ 95.01 crore for the nine months ended 31st December, 2012) has been debited to Profit and Loss Account for the quarter being 1/4th of the annual amount to be amortized. The balance amount of ₹ 284.98 crore has been carried forward.

5) In terms of RBI circular no DBOD.No.BP.BC.63/21.04.048/2012-13 dated 26.11.2012, additional provision of ₹ 44 crore @ 0.75% on restructured advances has been made during the quarter ended December, 2012.

6) Provision Coverage Ratio stands at 52.44% as on 31st December, 2012.

7) Status of Investor Complaints : No Investor complaints were pending as on 30th September, 2012. Complaints received and disposed off during the quarter : 07. Pending as on 31st December, 2012 : Nil.

S.K.KALRA	**K.K.MISRA**	**B.A.PRABHAKAR**
EXECUTIVE DIRECTOR	**EXECUTIVE DIRECTOR**	**CHAIRMAN & MANAGING DIRECTOR**

Hyderabad
24.01.2013