

सार्वजनिक क्षेत्र का अग्रणी बैंक A Premier Public Sector Bank

निवेशक सेवा विभाग

INVESTOR SERVICES DEPARTMENT

संदर्भ Ref.: नि.से.वि. ISD/286/2019-20

दिनांक Date: 14th नवंबर November 2019

To, BSE Ltd, Corporate Relationship Department 1st Floor, New Trading Ring Rotunda Building, P J Towers Dalal Street, Fort MUMBAI - 400 001 http://listing.bseindia.com -Listing Centre Ref. Code No.532179	To, The Manager Listing Department, National Stock Exchange of India Ltd. Exchange Plaza, 5 th Floor, Plot No.C/1, G Block Bandra Kurla Complex, Bandra (E) MUMBAI - 400 051 https://www.connect2nse.com/LISTING/ -NEAPS Symbol: CORPBANK
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महोदय Sir,

Subject: Update

This has reference to our earlier letter ISD/275/2019-20 dated 6th November 2019, Further to submit the missed out segment report to stock exchange, now we herewith submit the Standalone and Consolidated Segment Reports of the Financial Results for the second quarter / half year ended on 30th September 2019, further we have already submitted the standalone and consolidated segment result to NSE within stipulated time.

भवदीय Yours faithfully,

(एस. के. दाश S. K. Dash)

उप महाप्रबंधक (कंपनी सचिव)

Deputy General Manager (Company Secretary)



CORPORATION BANK

HEAD OFFICE : MANGALADEVI TEMPLE ROAD, MANGALURU - 575001

STANDALONE SEGMENT REPORTING FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2019

Part A: Business Segment

(Rs. in Lakh)

Particulars	Quarter ended			Half Year ended		Year Ended
	30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Reviewed)	30.09.2019 (Reviewed)	30.09.2018 (Reviewed)	31.03.2019 (Audited)
1 Segment Revenue						
i) Treasury Operations	1,28,946.83	1,21,420.25	98,302.43	2,50,367.08	2,09,731.68	4,12,160.73
ii) Wholesale Banking Operations	1,95,274.96	1,54,560.33	1,53,067.94	3,49,835.29	3,65,890.12	7,08,752.40
iii) Retail Banking Operations	1,23,654.90	1,38,482.33	1,51,658.31	2,62,137.23	2,98,589.97	5,32,024.52
iv) Other Banking Operations	8,536.08	9,742.11	9,808.68	18,278.19	19,090.24	38,862.63
v) Unallocated	14,885.06	17,583.36	8,842.32	32,468.42	26,170.04	57,669.62
Income from Operations	4,71,297.83	4,41,788.38	4,21,679.68	9,13,086.21	9,19,472.05	17,49,469.90
2 Segment Result						
Profit (+)/ Loss (-) before tax and after interest from each segment						
i) Treasury Operations	19,539.79	21,279.62	(3,601.07)	40,819.41	(1,912.96)	(4,813.19)
ii) Wholesale Banking Operations	17,149.34	3,747.87	12,777.43	20,897.21	(18,224.93)	(7,78,280.68)
iii) Retail Banking Operations	3,579.22	10,105.03	27,153.70	13,684.25	57,427.94	49,879.51
iv) Other Banking Operations	8,531.03	9,737.28	9,804.18	18,268.31	19,076.88	38,848.74
Total	48,799.38	44,869.80	46,134.24	93,669.18	56,366.93	(6,94,365.62)
Less: Unallocated Expenses (net off unallocable income)	26,102.31	32,327.07	37,061.04	58,429.38	55,433.09	1,10,502.91
Profit / (Loss) after Provisions & Contingencies before Tax	22,697.07	12,542.73	9,073.20	35,239.80	933.84	(8,04,868.53)
Less / (Add) : Tax Expenses	9,720.82	2,214.98	(1,228.18)	11,935.80	(17,863.98)	(1,71,570.23)
Extra-ordinary Items	-	-	-	-	-	-
Net Profit / (Loss)	12,976.25	10,327.75	10,301.38	23,304.00	18,797.82	(6,33,298.30)
3 Segment Assets						
i) Treasury Operations	61,85,529.29	60,75,327.10	55,20,275.61	61,85,529.29	55,20,275.61	60,94,396.24
ii) Wholesale Banking Operations	65,95,047.37	66,20,049.69	63,30,611.58	65,95,047.37	63,30,611.58	65,20,454.88
iii) Retail Banking Operations	60,93,642.00	62,05,757.38	60,74,218.64	60,93,642.00	60,74,218.64	63,08,165.09
iv) Other Banking Operations	296.80	297.50	403.31	296.80	403.31	221.03
v) Unallocated Assets	26,52,824.95	27,39,711.50	22,19,623.15	26,52,824.95	22,19,623.15	24,34,548.15
Total Assets	2,15,27,340.41	2,16,41,143.17	2,01,45,132.29	2,15,27,340.41	2,01,45,132.29	2,13,57,785.39
4 Segment Liabilities						
i) Treasury Operations	55,55,450.59	55,58,754.66	49,81,560.06	55,55,450.59	49,81,560.06	54,10,978.42
ii) Wholesale Banking Operations	60,25,459.72	59,35,025.37	58,02,064.49	60,25,459.72	58,02,064.49	58,91,743.35
iii) Retail Banking Operations	57,31,129.08	58,82,883.79	58,61,340.24	57,31,129.08	58,61,340.24	60,92,939.33
iv) Other Banking Operations	266.56	262.47	362.73	266.56	362.73	196.33
v) Unallocated Liabilities	25,35,244.33	25,97,402.98	21,13,924.33	25,35,244.33	21,13,924.33	23,05,441.82
Total Liabilities	1,98,47,550.28	1,99,74,329.27	1,87,59,251.85	1,98,47,550.28	1,87,59,251.85	1,97,01,299.25
5 Capital Employed (Segment assets - Segment liabilities)						
i) Treasury Operations	6,30,078.70	5,16,572.44	5,38,715.55	6,30,078.70	5,38,715.55	6,83,417.82
ii) Wholesale Banking Operations	5,69,587.66	6,85,024.32	5,28,547.09	5,69,587.66	5,28,547.09	6,28,711.53
iii) Retail Banking Operations	3,62,512.93	3,22,873.59	2,12,878.39	3,62,512.93	2,12,878.39	2,15,225.76
iv) Other Banking Operations	30.23	35.03	40.58	30.23	40.58	24.70
v) Unallocated Assets	1,17,580.62	1,42,308.53	1,05,698.82	1,17,580.62	1,05,698.82	1,29,106.33
Total Capital Employed	16,79,790.13	16,66,813.91	13,85,880.43	16,79,790.13	13,85,880.43	16,56,486.14

Part B : Geographic Segment

The Geographic segment consists of only domestic segment as the Bank does not have any foreign branch.

Notes on Segment Reporting:

- As per guidelines of RBI on compliance with Accounting Standards, the Bank has adopted "Treasury Operations", "Wholesale", "Retail" and "Other Banking Operations" as Primary segments under "Domestic Segment" for the purpose of compliance with AS-17 on "Segment Reporting" issued by ICAI.
- Segment Liabilities are distributed in the ratio of their respective Segment Assets.
- Figures of the previous period / year have been regrouped / reclassified based on current quarter / period's presentation.





CORPORATION BANK
HEAD OFFICE : MANGALADEVI TEMPLE ROAD, MANGALURU - 575001
CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2019

Part A: Business Segment

[Rs. in Lakh]

Particulars	Quarter ended			Half Year ended		Year Ended
	30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Reviewed)	30.09.2019 (Reviewed)	30.09.2018 (Reviewed)	31.03.2019 (Audited)
1 Segment Revenue						
i) Treasury Operations	1,28,946.83	1,21,420.25	98,302.43	2,50,367.08	2,09,731.68	4,12,160.73
ii) Wholesale Banking Operations	1,95,274.96	1,54,560.33	1,53,067.94	3,49,835.29	3,65,890.12	7,08,752.40
iii) Retail Banking Operations	1,23,654.90	1,38,482.33	1,51,658.31	2,62,137.23	2,98,589.97	5,32,024.52
iv) Other Banking Operations	8,735.84	10,069.66	9,939.09	18,805.50	19,342.97	39,801.72
v) Unallocated	14,885.06	17,583.36	8,842.32	32,468.42	26,170.04	57,669.63
Income from Operations	4,71,497.59	4,42,115.93	4,21,810.09	9,13,613.52	9,19,724.78	17,50,409.00
2 Segment Result						
Profit (+)/ Loss (-) before tax and after interest from each segment						
i) Treasury Operations	19,539.79	21,279.62	(3,601.07)	40,819.41	(1,912.96)	(4,813.19)
ii) Wholesale Banking Operations	17,149.34	3,747.87	12,777.43	20,897.21	(18,224.93)	(7,78,280.68)
iii) Retail Banking Operations	3,579.22	10,105.03	27,153.70	13,684.25	57,427.94	49,879.51
iv) Other Banking Operations	8,713.01	10,031.41	9,907.43	18,744.42	19,289.66	39,717.28
Total	48,981.36	45,163.93	46,237.49	94,145.29	56,579.71	(6,93,497.08)
Less: Unallocated Expenses (net off unallocable income)	26,102.31	32,327.07	37,061.04	58,429.38	55,433.09	1,10,502.89
Profit / (Loss) after Provisions & Contingencies before Tax	22,879.05	12,836.87	9,176.45	35,715.91	1,146.62	(8,03,999.97)
Less / (Add) : Tax Expenses	9,761.05	2,303.90	(1,193.18)	12,064.95	(17,803.99)	(1,71,470.08)
Extra-ordinary Items						
Net Profit / (Loss)	13,118.00	10,532.97	10,369.63	23,650.96	18,950.61	(6,32,529.89)
3 Segment Assets						
i) Treasury Operations	61,85,529.29	60,75,327.10	55,20,275.61	61,85,529.29	55,20,275.61	60,94,396.24
ii) Wholesale Banking Operations	65,95,047.37	66,20,049.69	63,30,611.58	65,95,047.37	63,30,611.58	65,20,454.88
iii) Retail Banking Operations	60,93,642.00	62,05,757.38	60,74,218.64	60,93,642.00	60,74,218.64	63,08,165.09
iv) Other Banking Operations	5,540.93	5,203.93	4,448.48	5,540.93	4,448.48	4,847.12
v) Unallocated Assets	26,52,824.95	27,39,711.50	22,19,623.15	26,52,824.95	22,19,623.15	24,34,548.15
Total Assets	2,15,32,584.54	2,16,46,049.60	2,01,49,177.46	2,15,32,584.54	2,01,49,177.46	2,13,62,411.48
4 Segment Liabilities						
i) Treasury Operations	55,55,450.59	55,58,754.66	49,81,560.06	55,55,450.59	49,81,560.06	54,10,978.42
ii) Wholesale Banking Operations	60,25,459.72	59,35,025.37	58,02,064.49	60,25,459.72	58,02,064.49	58,91,404.36
iii) Retail Banking Operations	57,31,129.08	58,82,883.79	58,61,340.24	57,31,129.08	58,61,340.24	60,92,939.33
iv) Other Banking Operations	198.68	262.47	58.42	198.68	58.42	196.32
v) Unallocated Liabilities	25,35,244.33	25,97,402.98	21,13,924.33	25,35,244.33	21,13,924.33	23,05,441.82
Total Liabilities	1,98,47,482.40	1,99,74,329.27	1,87,58,947.54	1,98,47,482.40	1,87,58,947.54	1,97,00,960.25
5 Capital Employed (Segment assets - Segment liabilities)						
i) Treasury Operations	6,30,078.70	5,16,572.44	5,38,715.55	6,30,078.70	5,38,715.55	6,83,417.82
ii) Wholesale Banking Operations	5,69,587.66	6,85,024.32	5,28,547.09	5,69,587.66	5,28,547.09	6,29,050.52
iii) Retail Banking Operations	3,62,512.93	3,22,873.59	2,12,878.40	3,62,512.93	2,12,878.40	2,15,225.76
iv) Other Banking Operations	5,342.24	4,941.46	4,390.06	5,342.24	4,390.06	4,650.80
v) Unallocated Assets	1,17,580.62	1,42,308.52	1,05,698.82	1,17,580.62	1,05,698.82	1,29,106.33
Total Capital Employed	16,85,102.14	16,71,720.33	13,90,229.92	16,85,102.14	13,90,229.92	16,61,451.23

Part B : Geographic Segment

The Geographic segment consists of only domestic segment as the Bank does not have any foreign branch.

Notes on Segment Reporting:

- As per guidelines of RBI on compliance with Accounting Standards, the Bank has adopted "Treasury Operations", "Wholesale", "Retail" and "Other Banking Operations" as Primary segments under "Domestic Segment" for the purpose of compliance with AS-17 on "Segment Reporting" issued by ICAI.
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