IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, (Cantonment), Pune 411 001

Unaudited Financial Results for the quarter/nine months ended December 31, 2012

(Rs. in crores)

Sr. No.	Particulars	Quarter ended 31.12.2012 (unaudited)	Quarter ended 30.09.2012 (unaudited)	Quarter ended 31.12.2011 (unaudited)	Nine Months ended 31.12.2012 (unaudited)	Nine Months ended 31.12.2011 (unaudited)	Year ended 31.03.2012 (audited)
1.	**Interest Earned**	1,800.49	1,727.93	1,389.74	5,160.46	3,878.18	5,359.20
	(a)+(b)+(c)+(d)						
(a)	Interest / Discount on Advances / Bills	1,454.81	1,381.93	1,082.69	4,148.80	3,020.48	4,216.62
(b)	Income on Investments	324.56	323.75	293.58	951.20	809.18	1,078.20
(c)	Interest on balances with Reserve Bank of India and other inter bank funds	21.09	18.01	3.45	55.75	12.14	23.86
(d)	Others	0.03	4.24	10.02	4.71	37.38	40.52
2.	Other Income	355.80	320.49	265.12	995.07	719.73	1,011.78
3.	**Total Income (1+2)**	2,156.29	2,048.42	1,654.86	6,155.53	4,597.91	6,370.98
4.	Interest Expended	1,222.69	1,219.20	959.09	3,588.83	2,638.33	3,654.95
5.	Operating Expenses (i)+(ii)	461.44	410.40	346.53	1,270.69	965.64	1,343.00
(i)	Employees Cost	168.48	162.05	126.12	483.09	352.05	485.47
(ii)	Other Operating Expenses	292.96	248.35	220.41	787.60	613.59	857.53
6.	**Total Expenditure (4+5) Excluding Provisions and Contingencies**	1,684.13	1,628.60	1,305.62	4,859.52	3,603.97	4,997.95
7.	***Operating Profit Before Provisions and Contingencies (3-6)***	***472.16***	***419.82***	***349.24***	***1,296.01***	***993.94***	***1,373.03***
8.	Provisions (other than tax) and Contingencies	78.68	49.07	42.83	181.25	134.39	180.38
9.	Exceptional Items	-	-	-	-	-	-
10.	**Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)**	393.48	370.75	306.41	1,114.76	859.55	1,192.65
11.	Tax Expense	126.21	120.50	100.45	360.98	280.32	390.04
12.	**Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)**	267.27	250.25	205.96	753.78	579.23	802.61
13.	Extraordinary Items (net of tax expense)	-	-	-	-	-	-
14.	***Net Profit for the period (12-13)***	***267.27***	***250.25***	***205.96***	***753.78***	***579.23***	***802.61***
15.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	522.25	469.72	466.92	522.25	466.92	467.70
16.	Reserves excluding revaluation reserves						4,054.67
17.	**Analytical Ratios**						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%)	15.01	11.76	13.43	15.01	13.43	13.85
(iii)	**Earnings per share - (Basic and Diluted) (Rs.)**						
(a)	Basic EPS before / after Extraordinary items (not annualized)	5.51	5.33	4.41	15.90	12.43	17.20
(b)	Diluted EPS before / after Extraordinary items (not annualized)	5.40	5.23	4.33	15.59	12.18	16.86
(iv)	**NPA Ratios**						
(a)	Gross NPA	421.62	409.52	334.18	421.62	334.18	347.08
	Net NPA	125.24	114.31	93.55	125.24	93.55	94.67
(b)	Gross NPA (%)	0.99	1.03	1.02	0.99	1.02	0.98
	Net NPA (%)	0.30	0.29	0.29	0.30	0.29	0.27
(c)	Return on Assets (%) (annualized)	1.60	1.56	1.55	1.58	1.56	1.57
18.	Public Shareholding						
	- No. of Shares	44,21,59,106	37,85,32,745	37,57,32,190	44,21,59,106	37,57,32,190	37,65,10,017
	- Percentage of Shareholding	84.70	80.62	80.50	84.70	80.50	80.54
19.	Promoters and Promoter Group Shareholding						
(a)	Pledged / Encumbered						
	- Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of total share capital)	Nil	Nil	Nil	Nil	Nil	Nil
(b)	Non-encumbered						
	- Number of Shares	7,98,99,984	9,09,99,984	9,09,99,984	7,98,99,984	9,09,99,984	9,09,99,984
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
	- Percentage of Shares (as a % of total share capital)	15.30	19.38	19.50	15.30	19.50	19.46

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