IndusInd Bank

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

Segment Reporting for the quarter / nine months ended December 31, 2012

Business Segments:

(Rs in crores)

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)
(a) Segment Revenue :						
i) Treasury Operations	446.42	436.24	383.19	1,311.65	1,081.43	1,442.39
ii) Corporate / Wholesale Banking	859.49	858.94	626.65	2,518.42	1,769.89	2,456.61
iii) Retail Banking	1,174.24	1,066.42	864.44	3,231.35	2,380.81	3,333.16
iv) Other Banking Business	5.91	5.23	(1.11)	16.88	(0.38)	(0.22)
Total [Items (i) to (iv)]	**2,486.06**	**2,366.83**	**1,873.17**	**7,078.30**	**5,231.75**	**7,231.94**
Less : Inter-segment Revenue	(329.77)	(318.41)	(218.31)	(922.77)	(633.84)	(860.96)
Total Income	**2,156.29**	**2,048.42**	**1,654.86**	**6,155.53**	**4,597.91**	**6,370.98**
(b) Segment Results :						
i) Treasury Operations	29.08	21.55	26.46	83.55	72.61	94.30
ii) Corporate / Wholesale Banking	143.20	138.14	109.72	416.29	315.45	438.26
iii) Retail Banking	316.02	272.56	232.42	843.04	661.09	915.49
iv) Other Banking Business	1.59	1.34	(0.32)	4.40	(0.11)	(0.06)
Total [Items (i) to (iv)]	**489.89**	**433.59**	**368.28**	**1,347.28**	**1,049.04**	**1,447.99**
Add: Unallocated Revenue	-	-	-	-	-	-
Less: Unallocated Expenses	(17.73)	(13.77)	(19.04)	(51.27)	(55.10)	(74.96)
Operating Profit	**472.16**	**419.82**	**349.24**	**1,296.01**	**993.94**	**1,373.03**
Less: Provisions & Contingencies	(78.68)	(49.07)	(42.83)	(181.25)	(134.39)	(180.38)
Net Profit before tax	**393.48**	**370.75**	**306.41**	**1,114.76**	**859.55**	**1,192.65**
Less: Taxes including Deferred Taxes	(126.21)	(120.50)	(100.45)	(360.98)	(280.32)	(390.04)
Extraordinary Profit / Loss	-	-	-	-	-	-
Net Profit	**267.27**	**250.25**	**205.96**	**753.78**	**579.23**	**802.61**
(c) Other Information :						
Segment Assets						
i) Treasury Operations	19,050.12	17,743.83	18,389.31	19,050.12	18,389.31	19,307.19
ii) Corporate / Wholesale Banking	14,308.20	13,275.30	11,732.95	14,308.20	11,732.95	12,127.37
iii) Retail Banking	32,594.12	28,900.72	22,503.72	32,594.12	22,503.72	24,753.55
iv) Other Banking Business	-	-	-	-	-	-
Unallocated Assets	1,944.46	2,141.55	2,506.63	1,944.46	2,506.63	1,407.96
Total Assets	**67,896.89**	**62,061.40**	**55,132.61**	**67,896.89**	**55,132.61**	**57,596.07**
Segment Liabilities						
i) Treasury Operations	6,674.32	6,811.79	8,216.06	6,674.32	8,216.06	8,708.99
ii) Corporate / Wholesale Banking	33,388.72	31,662.67	26,004.94	33,388.72	26,004.94	26,822.41
iii) Retail Banking	19,020.14	17,142.90	15,355.48	19,020.14	15,355.48	16,220.12
iv) Other Banking Business	-	-	-	-	-	-
Unallocated Liabilities	1,318.06	1,201.53	920.72	1,318.06	920.72	1,102.84
Capital & Other Reserves	7,495.65	5,242.51	4,635.41	7,495.65	4,635.41	4,741.71
Total Liabilities	**67,896.89**	**62,061.40**	**55,132.61**	**67,896.89**	**55,132.61**	**57,696.07**

Mumbai
January 9, 2013

5/5

Romesh Sobti
Managing Director

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