AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2012

[₹ in Lakhs]

Particulars	3 months ended			Year Ended	
	31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011
				Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	99386	94361	70371	358343	244601
(a) Interest/discount on advances/bills	80327	75296	55666	286808	193002
(b) Income on investments	16439	16115	13236	62111	48151
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	2620	2950	1469	9424	3448
(d) Others	-	-	-	-	-
2. Other Income	8250	5986	6048	24707	19669
3. Total income (1+2)	107636	100347	76419	383050	264270
4. Interest expended	70930	67017	48208	256169	165492
5. Operating Expenses (i) + (ii)	20403	15430	12892	61729	46254
(i) Employees cost	12806	8931	7589	37411	28982
(ii) Other operating expenses	7597	6499	5303	24318	17272
6. Total expenditure (4)+ (5) excluding provisions & contingencies	91333	82447	61100	317898	211746
7. Operating Profit before provisions and contingencies (3) - (6)	16303	17900	15319	65152	52524
8. Provisions (other than tax) and contingencies	1233	2219	2641	7918	7975
9. Exceptional Items	-	-	-	-	-
10. Profit from Ordinary Activities before tax (7)-(8)-(9)	15070	15681	12678	57234	44549
11.Tax expense - Current Tax	4475	5769	3783	19728	14650
- Deferred Tax (net)	(1600)	(312)	718	(2659)	643
12.Net Profit from Ordinary Activities after tax (10)-(11)	12195	10224	8177	40165	29256
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-	-
14. Net Profit for the period (12+13)	12195	10224	8177	40165	29256
15. Paid up Equity Share Capital (Face Value ₹ 1)	11337	11301	11301	11337	11301
16. Reserves excluding revaluation reserves				190949	158053
17. Analytical Ratios					
i) Percentage of shares held by Goverment of India	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) a) BASEL I	11.64	10.91	13.17	11.64	13.17
b) BASEL II	14.00	12.03	14.01	14.00	14.01
iii) Earning Per Share (EPS)					
(a) Basic EPS - before and after Extraordinary items (₹)	1.08 *	0.90 *	0.72 *	3.55	2.59
(b) Diluted EPS - before and after Extraordinary items (₹)	1.06 *	0.90 *	0.72 *	3.50	2.58
iv) NPA Ratios (a) Gross NPA	26716	23422	23034	26716	23034
Net NPA	7651	5813	6002	7651	6002
(b) % of Gross NPA	0.97	0.94	1.11	0.97	1.11
% of Net NPA	0.28	0.24	0.29	0.28	0.29
v) Return on Assets (Annualised)	1.27	1.11	1.08	1.12	1.05
18. Public Shareholding					
- No.of Shares (in lakhs)	11337	11301	11301	11337	11301
- Percentage of shareholding	100%	100%	100%	100%	100%
19. Promoters and promoter group shareholding					
(a) Pledged/ Encumbered					
- Number of shares	NIL	NIL	NIL	NIL	NIL
- Percentage of shares[as a % of the total shareholding of promoter and promoter group]	NIL	NIL	NIL	NIL	NIL
- Percentage of shares [as a % of the total share capital of the company]	NIL	NIL	NIL	NIL	NIL
(b) Non Encumbered					
- Number of shares	NIL	NIL	NIL	NIL	NIL
- Percentage of shares[as a % of the total shareholding of promoter and promoter group]	NIL	NIL	NIL	NIL	NIL
- Percentage of shares [as a % of the total share capital of the company]	NIL	NIL	NIL	NIL	NIL

** Not annualised*

THE SOUTH INDIAN BANK LTD. CFM DEPT. H.O. THRISSUR