

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

[₹ in Lakhs]

Particulars	Quarter ended			Year Ended	
	31.03.2020	31.12.2019	31.03.2019	31.03.2020	31.03.2019
	Audited #	Unaudited	Audited #	Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	194,767	196,731	179,094	776,380	687,652
(a) Interest/discount on advances/bills	154,507	155,682	141,281	615,917	539,644
(b) Income on investments	34,767	35,033	32,811	139,106	128,614
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	702	1,511	1,109	3,997	3,552
(d) Others	4,791	4,505	3,893	17,360	15,842
2. Other Income	39,421	22,042	23,565	104,575	72,621
3. Total income (1+2)	234,188	218,773	202,659	880,955	760,273
4. Interest expended	135,191	136,553	129,158	544,630	485,682
5. Operating Expenses (i) + (ii)	45,655	43,906	40,746	171,761	150,693
(i) Employees cost	24,501	23,956	21,191	94,135	82,143
(ii) Other operating expenses	21,154	19,950	19,555	77,626	68,550
6. Total expenditure (4)+(5) excluding provisions and contingencies	180,846	180,459	169,904	716,391	636,375
7. Operating Profit before provisions and contingencies (3) - (6)	53,342	38,314	32,755	164,564	123,898
8. Provisions (other than tax) and contingencies	72,380	26,094	21,915	149,609	85,848
9. Exceptional Items	-	-	-	-	-
10. Profit/(Loss) from Ordinary activities before tax (7)-(8)-(9)	(19,038)	12,220	10,840	14,955	38,050
11. Tax expense	(4,669)	3,166	3,789	4,496	13,297
12. Net Profit/(Loss) from Ordinary activities after tax (10)-(11)	(14,369)	9,054	7,051	10,459	24,753
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-	-
14. Net Profit/(Loss) for the period (12+13)	(14,369)	9,054	7,051	10,459	24,753
15. Paid up Equity Share Capital (Face Value ₹ 1)	18,097	18,097	18,097	18,097	18,097
16. Reserves excluding revaluation reserves				497,273	491,577
17. Analytical Ratios					
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - BASEL III	13.41	12.02	12.61	13.41	12.61
iii) Earnings Per Share (EPS)					
(a) Basic EPS - before and after Extraordinary items (₹)	(0.79) *	0.50 *	0.39 *	0.58	1.37
(b) Diluted EPS - before and after Extraordinary items (₹)	(0.79) *	0.50 *	0.39 *	0.58	1.37
iv) NPA Ratios (a) Gross NPA	326,177	324,369	313,167	326,177	313,167
Net NPA	215,078	221,188	216,362	215,078	216,362
(b) % of Gross NPA	4.98	4.96	4.92	4.98	4.92
% of Net NPA	3.34	3.44	3.45	3.34	3.45
v) Return on Assets (Annualised)	(0.59)	0.37	0.31	0.11	0.29

* Not annualised

Refer Note 4



The South Indian Bank Ltd., Regd. Office: Thrissur, Kerala

 Head Office: S.I.B. House, T.B. Road, P.B. No: 28, Thrissur - 680 001, Kerala. (Tel) 0487-2420 020, (Fax) 91 487-244 2021
 e-mail: sibcorporate@sib.co.in, CIN: L65191KL 1929PLC001017, Toll Free (India) 1800-102-9408, 1800-425-1809 (BSNL)

www.southindianbank.com

Segmentwise Results

[₹ in Lakhs]

	Quarter ended			Year Ended	
	31.03.2020	31.12.2019	31.03.2019	31.03.2020	31.03.2019
	Audited #	Unaudited	Audited #	Audited	Audited
1. Segment Revenue					
a) Treasury	57,248	40,761	41,928	184,600	148,482
b) Corporate/ Wholesale Banking	87,042	85,050	82,582	338,069	330,228
c) Retail Banking	80,807	83,671	71,330	327,314	256,470
d) Other Banking Operations	9,091	9,291	6,819	30,972	25,093
Total	234,188	218,773	202,659	880,955	760,273
Less: Inter - segment Revenue	-	-	-	-	-
Net Income from Operations	234,188	218,773	202,659	880,955	760,273
2. Segment Results (net of provisions)					
a) Treasury	(12,822)	(1,300)	2,037	(8,166)	(4,197)
b) Corporate/ Wholesale Banking	(13,564)	(4,876)	(3,916)	(42,751)	(12,664)
c) Retail Banking	30	10,953	7,271	40,939	34,792
d) Other Banking Operations	7,318	7,443	5,448	24,933	20,119
Total	(19,038)	12,220	10,840	14,955	38,050
Less: unallocated expenditure	-	-	-	-	-
Profit/(Loss) Before Tax	(19,038)	12,220	10,840	14,955	38,050
3. Segment Assets					
a) Treasury	2,158,660	2,159,744	2,016,258	2,158,660	2,016,258
b) Corporate/ Wholesale Banking	3,826,223	3,890,465	4,032,712	3,826,223	4,032,712
c) Retail Banking	3,423,268	3,316,278	2,944,695	3,423,268	2,944,695
d) Other Banking Operations	1,086	1,324	1,396	1,086	1,396
e) Un allocated	294,053	285,204	232,861	294,053	232,861
Total	9,703,290	9,653,015	9,227,922	9,703,290	9,227,922
4. Segment Liabilities					
a) Treasury	2,063,339	2,056,447	1,912,833	2,063,339	1,912,833
b) Corporate/ Wholesale Banking	3,689,877	3,733,790	3,857,688	3,689,877	3,857,688
c) Retail Banking	3,301,282	3,182,727	2,816,893	3,301,282	2,816,893
d) Other Banking Operations	-	-	-	-	-
e) Un allocated	101,312	115,174	106,975	101,312	106,975
Total	9,155,810	9,088,138	8,694,389	9,155,810	8,694,389
5. Capital Employed (Segment Assets-Segment Liabilities)					
a) Treasury	95,321	103,297	103,425	95,321	103,425
b) Corporate/ Wholesale Banking	136,346	156,675	175,024	136,346	175,024
c) Retail Banking	121,986	133,551	127,802	121,986	127,802
d) Other Banking Operations	1,086	1,324	1,396	1,086	1,396
e) Unallocated	192,741	170,030	125,886	192,741	125,886
Total	547,480	564,877	533,533	547,480	533,533

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in Compliance with the revised RBI Guidelines. The Bank operates in India.

Refer Note 4

Notes:

1 Statement of Assets and Liabilities as at March 31, 2020 is given below:

[₹ in Lakhs]

	As at	
	31.03.2020	31.03.2019
	Audited	Audited
CAPITAL AND LIABILITIES		
Capital	18,097	18,097
Employees Stock Option Outstanding	255	175
Reserves and Surplus	529,383	515,436
Deposits	8,303,389	8,042,012
Borrowings	689,323	490,320
Other Liabilities and Provisions	162,843	161,882
Total	9,703,290	9,227,922
ASSETS		
Cash and Balances with Reserve Bank of India	280,598	366,182
Balances with Banks and money at call & short notice	138,378	116,094
Investments	2,062,528	1,908,138
Advances	6,443,947	6,269,374
Fixed Assets	80,004	70,866
Other Assets	697,835	497,268
Total	9,703,290	9,227,922

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