

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020**
**₹ in Lakhs**

Particulars	Quarter ended			Year ended
	30.06.2020 Unaudited	31.03.2020 Audited *	30.06.2019 Unaudited	31.03.2020 Audited
1. Interest earned (a) + (b) + (c) + (d)	188,688	194,767	189,485	776,380
(a) Interest/discount on advances/bills	149,938	154,507	150,697	615,917
(b) Income on investments	33,348	34,767	34,000	139,106
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	1,339	702	866	3,997
(d) Others	4,063	4,791	3,922	17,360
2. Other Income	28,498	39,421	18,191	104,575
3. Total income (1+2)	217,186	234,188	207,676	880,955
4. Interest Expended	129,999	135,191	135,919	544,630
5. Operating Expenses (i) + (ii)	46,819	45,655	39,994	171,761
(i) Employees cost	28,030	24,501	22,362	94,135
(ii) Other operating expenses	18,789	21,154	17,632	77,626
6. Total expenditure (4) + (5) excluding provisions and contingencies	176,818	180,846	175,913	716,391
7. Operating Profit before Provisions and Contingencies (3) - (6)	40,368	53,342	31,763	164,564
8. Provisions (other than tax) and Contingencies	29,308	72,380	20,501	149,609
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	11,060	(19,038)	11,262	14,955
11. Tax expense	2,895	(4,669)	3,936	4,496
12. Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	8,165	(14,369)	7,326	10,459
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	8,165	(14,369)	7,326	10,459
15. Paid-up Equity Share Capital (Face Value ₹ 1)	18,097	18,097	18,097	18,097
16. Reserves excluding Revaluation Reserves				497,273
17. Analytical Ratios				
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - BASEL III	13.49	13.41	12.17	13.41
iii) Earnings Per Share (EPS)				
(a) Basic EPS - before and after Extraordinary items (₹)*	0.45	(0.79)	0.40	0.58
(b) Diluted EPS - before and after Extraordinary items (₹)*	0.45	(0.79)	0.40	0.58
iv) NPA Ratios				
(a) Gross NPA	324,544	326,177	315,422	326,177
(b) Net NPA	199,286	215,078	213,473	215,078
(c) % of Gross NPA	4.93	4.98	4.96	4.98
(d) % of Net NPA	3.09	3.34	3.41	3.34
(e) Return on Assets (Annualised)	0.33	(0.59)	0.31	0.11

\* Quarterly numbers are not annualised

\* Refer Note No. 5



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

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**Segmentwise Results**

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2020 Unaudited	31.03.2020 Audited #	30.06.2019 Unaudited	31.03.2020 Audited
<b>1. Segment Revenue</b>				
a) Treasury	49,341	57,248	41,057	184,600
b) Corporate/ Wholesale Banking	76,941	87,042	83,668	338,069
c) Retail Banking	84,603	80,807	77,042	327,314
d) Other Banking Operations	6,301	9,091	5,909	30,972
<b>Total</b>	<b>217,186</b>	<b>234,188</b>	<b>207,676</b>	<b>880,955</b>
Less : Inter segment Revenue	-	-	-	-
Net Income from Operations	217,186	234,188	207,676	880,955
<b>2. Segment Results (net of provisions)</b>				
a) Treasury	14,264	(12,822)	1,348	(8,166)
b) Corporate/ Wholesale Banking	(21,573)	(13,564)	(6,996)	(42,751)
c) Retail Banking	13,426	30	12,139	40,939
d) Other Banking Operations	4,943	7,318	4,771	24,933
<b>Total</b>	<b>11,060</b>	<b>(19,038)</b>	<b>11,262</b>	<b>14,955</b>
Less: unallocated expenditure	-	-	-	-
<b>Profit/(Loss) Before Tax</b>	<b>11,060</b>	<b>(19,038)</b>	<b>11,262</b>	<b>14,955</b>
<b>3. Segment Assets</b>				
a) Treasury	2,077,790	2,158,660	2,141,466	2,158,660
b) Corporate/ Wholesale Banking	3,842,462	3,826,223	3,939,272	3,826,223
c) Retail Banking	3,410,648	3,423,268	3,038,987	3,423,268
d) Other Banking Operations	1,432	1,086	1,371	1,086
e) Un allocated	299,879	294,053	259,275	294,053
<b>Total</b>	<b>9,632,211</b>	<b>9,703,290</b>	<b>9,380,371</b>	<b>9,703,290</b>
<b>4. Segment Liabilities</b>				
a) Treasury	1,975,542	2,063,339	2,036,454	2,063,339
b) Corporate/ Wholesale Banking	3,687,936	3,689,877	3,774,346	3,689,877
c) Retail Banking	3,273,487	3,301,282	2,911,754	3,301,282
d) Other Banking Operations	-	-	-	-
e) Un allocated	138,078	101,312	107,196	101,312
<b>Total</b>	<b>9,075,043</b>	<b>9,155,810</b>	<b>8,829,750</b>	<b>9,155,810</b>
<b>5. Capital Employed (Segment Assets-Segment Liabilities)</b>				
a) Treasury	102,248	95,321	105,012	95,321
b) Corporate/ Wholesale Banking	154,526	136,346	164,926	136,346
c) Retail Banking	137,161	121,986	127,233	121,986
d) Other Banking Operations	1,432	1,086	1,371	1,086
e) Unallocated	161,801	192,741	152,079	192,741
<b>Total</b>	<b>557,168</b>	<b>547,480</b>	<b>550,621</b>	<b>547,480</b>

\* Refer Note No. 5

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.



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