

**Axis Bank**

Regd. Office : 'Trishul', 3<sup>rd</sup> floor, Opp. Samarsheshwar Temple, Law Garden, Ellisbridge,  
Ahmedabad - 380 006.

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup>JUNE, 2009**

(Rs. in crores)

PARTICULARS	FOR THE	FOR THE	FOR THE
	QUARTER ENDED 30.06.2009 (Unaudited)	QUARTER ENDED 30.06.2008 (Unaudited)	YEAR ENDED 31.03.2009 (Audited)
1. Interest earned (a)+(b)+(c)+(d)	2,905.56	2,266.44	10,835.48
(a) Interest/discount on advances/bills	1,973.56	1,549.22	7,465.86
(b) Income on Investments	867.31	652.84	3,051.50
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	35.43	50.75	210.19
(d) Others	29.26	13.63	107.93
2. Other Income	958.57	624.80	2,896.88
3. TOTAL INCOME (1+2)	3,864.13	2,891.24	13,732.36
4. Interest Expended	1,859.93	1,455.98	7,149.27
5. Operating expenses (i)+(ii)	827.84	632.94	2,858.21
(i) Employees cost	309.33	213.68	997.66
(ii) Other operating expenses	518.51	419.26	1,860.55
6. TOTAL EXPENDITURE (4)+(5) (Excluding Provisions and Contingencies)	2,687.77	2,088.92	10,007.48
7. OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)	1,176.36	802.32	3,724.88
8. Provisions (other than tax) and Contingencies (Net)	315.29	296.73	939.68
9. Exceptional Items	-	-	-
10. Profit/(Loss) from Ordinary Activities before Tax (7-8-9)	861.07	505.59	2,785.20
11. Tax expense	299.03	175.45	969.84
12. Net Profit/(Loss) from Ordinary Activities after Tax (10-11)	562.04	330.14	1,815.36
13. Extraordinary Items (net of tax expense)	-	-	-
14. Net Profit/(Loss) for the period (12-13)	562.04	330.14	1,815.36
15. Paid-up equity share capital (Face value Rs. 10/- per share)	359.76	358.56	359.01
16. Reserves excluding revaluation reserves			9,854.58
17. Analytical Ratios			
(i) Percentage of Shares held by Government of India	NIL	NIL	NIL
(ii) Capital Adequacy Ratio	15.28%	13.25%	13.69%
(iii) Earnings per Share (EPS) for the period / year (before and after extraordinary items)			
- Basic	15.64	9.22	50.61
- Diluted	15.50	9.03	50.27
(iv) NPA Ratios			
(a) Amount of Gross Non Performing assets	915.31	638.33	897.77
(b) Amount of Net Non Performing assets	367.12	325.66	327.13
(c) % of Gross NPAs	1.01	0.92	0.96
(d) % of Net NPAs	0.41	0.47	0.35
(v) Return on Assets (annualized)	1.63	1.19	1.44
18. Public Shareholding			
- Number of shares	180,867,355	192,755,252	178,930,292
- Percentage of shareholding	50.27%	53.76%	49.84%

19. Promoters and promoter group shareholding			
Pledged/Encumbered			
- Number of shares	NIL		NIL
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	-		-
- Percentage of shares (as a % of the total share capital)	-		-
Non Encumbered			
- Number of shares	151,877,320		152,227,205
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%		100.00%
- Percentage of shares (as a % of the total share capital)	42.22%		42.40%

Notes:

- The results above have been approved by the Board of Directors of the Bank at its meeting held at Mumbai today.
- 'Other income' includes gains from securities' transactions, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products and ATM sharing fees.
- Disclosure about investor complaints:

Complaints at the beginning of the quarter	Received during the quarter	Disposed off during the quarter	Unresolved as on 30.6.2009
1	169	169	1

- These results for the quarter ended 30<sup>th</sup> June 2009, have been subjected to a "Limited Review" by the statutory auditors of the Bank.
- Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current quarter figures.

Place: Mumbai  
Date : 13.07.2009

**SHIKHA SHARMA**  
MD & CEO

[www.axisbank.com](http://www.axisbank.com)

**AXIS BANK**  
**Segmental Results**

(Rs. in crores)

		For the quarter ended 30-06-2009	For the quarter ended 30-06-2008	For the year ended 31-03-2009
<b>1</b>	<b>Segment Revenue</b>			
a	Treasury	5,339.13	4,172.16	20,279.20
b	Corporate/Wholesale Banking	1,878.91	1,555.54	7,279.24
c	Retail Banking	1,822.42	1,431.10	6,675.24
d	Other Banking Business	(1.39)	(0.16)	(5.40)
	<b>Total</b>	<b>9,039.07</b>	<b>7,158.64</b>	<b>34,228.28</b>
	Less Inter segment revenue	5,174.94	4,267.40	20,495.92
	<b>Income from Operations</b>	<b>3,864.13</b>	<b>2,891.24</b>	<b>13,732.36</b>
<b>2</b>	<b>Segment Results After Provisions &amp; Before Tax</b>			
a	Treasury	440.02	(30.88)	806.25
b	Corporate/Wholesale Banking	471.53	512.75	1,782.23
c	Retail Banking	(49.03)	23.88	202.40
d	Other Banking Business	(1.45)	(0.16)	(5.68)
	<b>Total Profit Before Tax</b>	<b>861.07</b>	<b>505.59</b>	<b>2,785.20</b>
<b>3</b>	<b>Capital Employed</b>			
a	Treasury	(4,124.29)	(1,564.42)	(3,828.77)
b	Corporate/Wholesale Banking	31,236.20	20,202.85	30,103.59
c	Retail Banking	(18,076.77)	(10,823.95)	(17,331.16)
d	Other Banking Business	1,749.02	1,308.00	1,269.93
	<b>Total</b>	<b>10,784.16</b>	<b>9,122.48</b>	<b>10,213.59</b>

Notes:

1. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current quarter figures.