

**IDBI BANK LIMITED**  
**Financial Results Reviewed for Quarter /Nine Months Ended December 31, 2011**

(₹ Lakh)

Sr.No	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Dec 31, 2011 (Reviewed)	Sept 30, 2011 (Reviewed)	Dec 31, 2010 (Reviewed)	Dec 31, 2011 (Reviewed)	Dec 31, 2010 (Reviewed)	Mar 31, 2011 (Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>5849 21</b>	<b>5812 32</b>	<b>4701 58</b>	<b>17290 46</b>	<b>13517 83</b>	<b>18541 24</b>
	(a) Interest/discount on advances/bills	4492 84	4475 32	3488 90	13268 06	10028 69	13750 40
	(b) Income on investments	1349 40	1331 86	1198 22	3962 85	3466 39	4751 94
	(c) Interest on balances with RBI and other inter bank funds	5 18	3 70	6 68	14 50	12 61	17 66
	(d) Others	1 79	1 44	7 78	45 05	10 14	21 24
2	Other Income	431 83	479 10	457 96	1341 83	1465 99	2143 23
<b>3</b>	<b>Total Income (1+2)</b>	<b>6281 04</b>	<b>6291 42</b>	<b>5159 54</b>	<b>18632 29</b>	<b>14983 82</b>	<b>20684 47</b>
4	Interest Expended	4789 74	4690 31	3508 31	13956 53	10355 35	14271 93
<b>5</b>	<b>Operating Expenses (i)+(ii)</b>	<b>666 96</b>	<b>594 65</b>	<b>516 71</b>	<b>1814 16</b>	<b>1637 43</b>	<b>2254 69</b>
	(i) Employees cost	294 12	265 67	165 84	803 82	741 73	1046 24
	(ii) Other operating expenses	372 84	328 98	350 87	1010 34	895 70	1208 45
<b>6</b>	<b>Total Expenditure ((4)+(5) excluding provisions and contingencies)</b>	<b>5456 70</b>	<b>5284 96</b>	<b>4025 02</b>	<b>15770 69</b>	<b>11992 78</b>	<b>16526 62</b>
<b>7</b>	<b>Operating profit before Provisions and Contingencies (3-6)</b>	<b>824 34</b>	<b>1006 46</b>	<b>1134 52</b>	<b>2861 60</b>	<b>2991 04</b>	<b>4157 85</b>
8	Provisions (other than tax)and Contingencies (Net)	406 44	320 55	651 94	1152 68	1594 97	1876 87
9	Exceptional items	-	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	417 90	685 91	482 58	1708 92	1396 07	2280 98
11	Tax expense	8 09	170 00	28 50	448 09	262 00	630 66
<b>12</b>	<b>Net Profit (+) /Loss(-) from ordinary activities after tax ((10-11))</b>	<b>409 81</b>	<b>515 91</b>	<b>454 08</b>	<b>1260 83</b>	<b>1134 07</b>	<b>1650 32</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
<b>14</b>	<b>Net Profit(+)/Loss(-) for the period((12-13))</b>	<b>409 81</b>	<b>515 91</b>	<b>454 08</b>	<b>1260 83</b>	<b>1134 07</b>	<b>1650 32</b>
15	Paid-up equity share capital (Face Value ₹ 10)	984 62	984 61	984 53	984 62	984 53	984 57
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)						11657 24
<b>17</b>	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	65.13	65.13	65.14	65.13	65.14	65.13
	(ii) Capital Adequacy Ratio (%)	13.53	13.34	14.10	13.53	14.10	13.64
	(iii) Earning Per Share (EPS) (Rupees) not annualised (net of tax expense)						
	a) Before Extraordinary items						
	-Basic	4.16	5.24	4.61	12.81	13.03	18.37
	-Diluted	3.90	5.24	4.61	11.96	13.03	18.36
	b) After Extraordinary items						
	-Basic	4.16	5.24	4.61	12.81	13.03	18.37
	-Diluted	3.90	5.24	4.61	11.96	13.03	18.36
	(iv) NPA Ratios						
	a) Amount of gross NPA	4639 92	3889 45	3020 51	4639 92	3020 51	2784 73
	Amount of net NPA	3057 87	2442 87	1609 51	3057 87	1609 51	1677 91
	b) % of gross NPAs	2.94	2.47	2.22	2.94	2.22	1.76
	% of net NPAs	1.96	1.57	1.20	1.96	1.20	1.06
	c) Return on assets (annualised)	0.66%	0.84%	0.83%	0.68%	0.68%	0.73%
18	Public Shareholding						
	No. of shares	343333267	343327551	343243759	343333267	343243759	343280989
	Percentage of Shareholding	34.87	34.87	34.86	34.87	34.86	34.87
19	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares ( as a % of the total share capital of the Company )	Nil	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered						
	- Number of Shares	641287110	641287110	641287110	641287110	641287110	641287110
	- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
	- Percentage of Shares ( as a % of the total share capital of the Company )	65.13	65.13	65.14	65.13	65.14	65.13

**IDBI BANK LIMITED**  
**Segment Information reviewed for the quarter/nine months ended December 31, 2011**

(₹ lakh)

Sr.No	Particulars	Quarter ended			Nine Months Ended		Year Ended
		Dec 31, 2011	Sept 30, 2011	Dec 31, 2010	Dec 31, 2011	Dec 31, 2010	Mar 31, 2011
a.	<b><u>Segment Revenue</u></b>						
	Corporate/Wholesale banking	5876 97	5890 20	4712 70	17491 34	13937 35	19190 75
	Retail banking	3852 17	3658 10	2787 47	10952 42	7952 62	11086 04
	Treasury	83 82	76 61	104 67	243 19	202 82	287 88
	Other banking operations						
	<b>TOTAL</b>	<b>9812 96</b>	<b>9624 91</b>	<b>7604 84</b>	<b>28686 95</b>	<b>22092 79</b>	<b>30564 67</b>
	Less :- Inter-segment revenue	3531 92	3333 49	2445 30	10054 66	7108 97	9880 20
	<b>Net sales / income from operations</b>	<b>6281 04</b>	<b>6291 42</b>	<b>5159 54</b>	<b>18632 29</b>	<b>14983 82</b>	<b>20684 47</b>
b.	<b><u>Segment Results -Profit/(loss) before tax</u></b>						
	Corporate/Wholesale banking	330 23	642 14	560 93	1691 82	1251 43	1879 45
	Retail banking	77 19	20 47	-108 94	-54 23	69 67	273 63
	Treasury	10 48	23 30	30 59	71 33	74 97	127 90
	<b>TOTAL</b>	<b>417 90</b>	<b>685 91</b>	<b>482 58</b>	<b>1708 92</b>	<b>1396 07</b>	<b>2280 98</b>
	Unallocable expenditure						
	Unallocable income						
	Less: Other unallocable expenditure net of unallocable income						
	<b>Total profit before tax</b>	<b>417 90</b>	<b>685 91</b>	<b>482 58</b>	<b>1708 92</b>	<b>1396 07</b>	<b>2280 98</b>
	Income taxes	8 09	170 00	28 50	448 09	262 00	630 66
	<b>Net profit</b>	<b>409 81</b>	<b>515 91</b>	<b>454 08</b>	<b>1260 83</b>	<b>1134 07</b>	<b>1650 32</b>
c.	<b><u>Capital employed (Segment assets-Segment liabilities)</u></b>						
	Corporate/Wholesale banking	24654 76	20287 09	13566 50	24654 76	13566 50	10272 76
	Retail banking	-14273 10	-10306 29	-1078 11	-14273 10	-1078 11	-275 13
	Treasury	3736 54	4061 46	412 11	3736 54	412 11	3392 60
	Other banking operations	-215 03	-548 96	-448 42	-215 03	-448 42	-748 42
	<b>Total</b>	<b>13903 17</b>	<b>13493 30</b>	<b>12452 08</b>	<b>13903 17</b>	<b>12452 08</b>	<b>12641 81</b>

**Notes:**

(1) The above results have been taken on record by the Board of Directors of IDBI Bank Ltd. at its meeting held on 31st January, 2012 and have been subjected to Limited Review by the Statutory Auditors. (2) The figures of the current period include working results of the two erstwhile wholly owned subsidiaries namely IDBI Homefinance Ltd. and IDBI Gilts Ltd. consequent to their merger with the Bank w.e.f. January 1, 2011. Accordingly the figures of the previous period are not strictly comparable. (3) Government of India in month of November 2011 agreed, in principle to convert the Tier- I Bonds of ₹ 2,130.50 Crore into equity, subject to all regulatory and statutory requirements. The conversion price and other details are being finalized and the effect thereof shall be given on the completion of the stipulated formalities. (4) The Bank during the quarter acquired 14.92% additional shareholding in IDBI Trusteeship Services Ltd (ITSL). Bank's total shareholding stands at 54.70% in the said Company. Consequently ITSL is now a subsidiary of IDBI Bank Ltd. with effect from October 01, 2011. (5) Tax expenses for the Quarter is net of Deferred Tax Credit ₹ 10,720 Lakhs (Quarter ended 31-12-2010 : ₹ 27,815 Lakhs).

( 6 ) Status of investor complaints are as under :

Category of investors	Pending as at 1/10/2011	Received during the quarter	Disposed during the quarter	Unresolved as at 31/12/2011
Shareholders	1	7	7	1
Bondholders	0	9	5	4
Total	1	16	12	5

**( 7 ) Board of Directors at its meeting held on January 31, 2012, has declared an interim dividend of ₹ 2/- per share for the financial year 2011-12.**

( 8 ) The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.

By order of the Board

Mumbai  
January 31, 2012

(R.M.Malla)  
Chairman & Managing Director