IDBI BANK LIMITED

Financial Results Reviewed for Quarter /Nine Months Ended December 31, 2010

(₹ Lakh)

		Quarter Ended		Nine Months Ended		Year Ended
		Dec 31, 2010	Dec 31, 2009	Dec 31, 2010	Dec 31, 2009	Mar 31, 2010
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**4712 33**	**4006 05**	**13575 71**	**11178 03**	**15261 32**
	(a) Interest/discount on advances/bills	3488 90	2681 31	10028 69	7854 26	10774 76
	(b) Income on investments	1208 96	1160 70	3524 27	3077 04	4224 14
	(c) Interest on balances with RBI and other inter bank funds	6 68	1 67	12 61	10 11	10 05
	(d) Others	7 79	162 37	10 14	236 62	252 37
2	Other Income	447 21	427 35	1408 11	1757 11	2301 73
3	**Total Income (1+2)**	**5159 54**	**4433 40**	**14983 82**	**12935 14**	**17563 05**
4	Interest Expended	3508 30	3289 07	10355 35	9684 01	13005 22
5	**Operating Expenses (i)+(ii)**	**516 71**	**504 13**	**1637 43**	**1218 14**	**1831 42**
	(i) Employees cost	165 84	196 60	741 73	487 90	773 44
	(ii) Other operating expenses	350 87	307 53	895 70	730 24	1057 98
6	**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**4025 01**	**3793 20**	**11992 78**	**10902 15**	**14836 64**
7	**Operating profit(3-6) before Provisions and Contingencies**	**1134 53**	**640 20**	**2991 04**	**2032 99**	**2726 41**
8	Provisions (other than tax)and Contingencies (Net)	651 95	246 55	1594 97	1139 76	1681 69
9	Exceptional items	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	482 58	393 65	1396 07	893 23	1044 72
11	Tax expense	28 50	106 50	262 00	180 50	13 59
12	**Net Profit (+) /Loss(-) from ordinary activities for the period ((10-11))**	**454 08**	**287 15**	**1134 07**	**712 73**	**1031 13**
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	**Net Profit(+)/Loss(-) for the period((12-13))**	**454 08**	**287 15**	**1134 07**	**712 73**	**1031 13**
15	Paid-up equity share capital (Face Value Rs.10)	984 53	724 83	984 53	724 83	724 86
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)					7471 67
17	**Analytical Ratios**					
	(i) Percentage of shares held by GOI	65.14	52.67	65.14	52.67	52.67
	(ii) Capital Adequacy Ratio (%)	14.10	11.54	14.10	11.54	11.31
	(iii) Earning Per Share (EPS) (Rupees) not annualised					
	a) Before Extraordinary items					
	-Basic	4.61	3.96	13.03	9.83	14.23
	-Diluted	4.61	3.96	13.03	9.83	14.22
	b) After Extraordinary items					
	-Basic	4.61	3.96	13.03	9.83	14.23
	-Diluted	4.61	3.96	13.03	9.83	14.22
	(iv) NPA Ratios					
	a) Amount of gross NPA	3020 51	2317 47	3020 51	2317 47	2129 38
	Amount of net NPA	1609 51	1553 51	1609 51	1553 51	1406 32
	b) % of gross NPAs	2.22	2.07	2.22	2.07	1.53
	% of net NPAs	1.20	1.40	1.20	1.40	1.02
	c) Return on assets (annualised)	0.83%	0.57%	0.68%	0.51%	0.53%
18	Public Shareholding					
	No. of shares	343243759	343047308	343243759	343047308	343083921
	Percentage of Shareholding	34.86	47.33	34.86	47.33	47.33
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	641287110	381778000	641287110	381778000	381778000
	- 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
	- Percentage of Shares (as a % of the total share capital of the Company)	65.14	52.67	65.14	52.67	52.67