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	Sept 30, 2011	Dec 31, 2010	Dec 31, 2011	Dec 31, 2010	Mar 31, 2011
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**5849 21**	**5812 32**	**4701 58**	**17290 46**	**13517 83**	**18541 24**
	(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
3	**Total Income (1+2)**	**6281 04**	**6291 42**	**5159 54**	**18632 29**	**14983 82**	**20684 47**
4	Interest Expended	4789 74	4690 31	3508 31	13956 53	10355 35	14271 93
5	**Operating Expenses (i)+(ii)**	**666 96**	**594 65**	**516 71**	**1814 16**	**1637 43**	**2254 69**
	(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
6	**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**5456 70**	**5284 96**	**4025 02**	**15770 69**	**11992 78**	**16526 62**
7	**Operating profit before Provisions and Contingencies (3-6)**	**824 34**	**1006 46**	**1134 52**	**2861 60**	**2991 04**	**4157 85**
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
12	**Net Profit (+) /Loss(-) from ordinary activities after tax ((10-11))**	**409 81**	**515 91**	**454 08**	**1260 83**	**1134 07**	**1650 32**
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	**Net Profit(+)/Loss(-) for the period((12-13))**	**409 81**	**515 91**	**454 08**	**1260 83**	**1134 07**	**1650 32**
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
17	**Analytical Ratios**						
	(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