IDBI BANK LIMITED

Unaudited Financial Results for quarter/ nine months ended December 31, 2012

(₹ in Lacs)

Sr. No.	Particulars		Quarter Ended			Nine Months Ended		Year Ended
			Dec 31,2012	Sept 30, 2012	Dec 31,2011	Dec 31, 2012	Dec 31, 2011	Mar 31, 2012
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**6200 36**	**6197 23**	**5849 21**	**18667 41**	**17290 46**	**23369 93**
	(a)	Interest/discount on advances/bills	4833 51	4849 72	4494 55	14609 44	13271 93	17971 49
	(b)	Income on investments	1315 02	1315 92	1349 40	3957 93	3962 85	5290 74
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	46 19	31 38	5 18	92 78	14 50	46 24
	(d)	Others	5 64	21	8	7 26	41 18	61 46
2		Other Income	869 83	682 78	432 62	2072 62	1325 68	2112 18
3		**Total Income (1+2)**	**7070 19**	**6880 01**	**6281 83**	**20740 03**	**18616 14**	**25482 11**
4		Interest Expended	4787 18	4947 91	4789 74	14734 28	13956 53	18825 08
5		**Operating Expenses (i)+(ii)**	**730 55**	**752 51**	**666 96**	**2141 62**	**1814 16**	**2607 45**
	(i)	Employees cost	333 01	386 43	294 12	1035 72	803 82	1187 04
	(ii)	Other operating expenses	397 54	366 08	372 84	1105 90	1010 34	1420 41
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**5517 73**	**5700 42**	**5456 70**	**16875 90**	**15770 69**	**21432 53**
7		**Operating profit(3-6) before Provisions and Contingencies**	**1552 46**	**1179 59**	**825 13**	**3864 13**	**2845 45**	**4049 58**
8		Provisions (other than tax) and Contingencies	962 95	494 58	407 23	1967 36	1136 53	1419 88
9		Exceptional items	-	-	-	-	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	589 51	685 01	417 90	1896 77	1708 92	2629 70
11		Tax expense	172 75	201 48	8 09	569 13	448 09	598 09
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**416 76**	**483 53**	**409 81**	**1327 64**	**1260 83**	**2031 61**
13		Extraordinary items (net of tax expense)	-	-	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**416 76**	**483 53**	**409 81**	**1327 64**	**1260 83**	**2031 61**
15		Paid-up equity share capital (Face Value Rs.10)	1278 42	1278 42	984 62	1278 42	984 62	1278 38
16		Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	16265 74
17		**Analytical Ratios**						
	(i)	Percentage of shares held by Government of India	70.52	70.52	65.13	70.52	65.13	70.52
	(ii)	Capital Adequacy Ratio (%)	14.19	13.91	13.53	14.19	13.53	14.58
	(iii)	Earning Per Share (EPS) (Rupees) (not annualised)						
	(a)	Before and After Extraordinary items						
		Basic	3.26	3.78	4.16	10.38	12.81	20.58
		Diluted	3.26	3.78	3.90	10.38	11.96	20.58
	(iv)	NPA Ratios						
	(a)	Amount of gross NPA	6401 43	5848 13	4639 92	6401 43	4639 92	4551 37
		Amount of net NPA	3302 05	3394 83	3057 87	3302 05	3057 87	2910 93
	(b)	% of gross NPAs	3.67	3.45	2.94	3.67	2.94	2.49
		% of net NPAs	1.93	2.04	1.96	1.93	1.96	1.61
	(c)	Return on assets (annualised)	0.64%	0.73%	0.66%	0.67%	0.68%	0.81%
18		Public Shareholding						
		No. of shares	376888288	376886733	343333267	376888288	343333267	376850283
		Percentage of Shareholding	29.48	29.48	34.87	29.48	34.87	29.48
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 Bank)	Nil	Nil	Nil	Nil	Nil	Nil
	(b)	Non-encumbered						
		Number of Shares	901531379	901531379	641287110	901531379	641287110	901531379
		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 Bank)	70.52	70.52	65.13	70.52	65.13	70.52

IDBI BANK LTD.

Segment Information Reviewed for the quarter / nine months ended December 31, 2012

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Nine Months Ended		Year Ended
		Dec 31, 2012	Sept 30, 2012	Dec 31, 2011	Dec 31, 2012	Dec 31, 2011	Mar 31, 2012
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a.	**Segment Revenue**						
	Corporate/Wholesale banking	6127 19	5927 02	5877 76	17783 99	17475 19	23706 07
	Retail banking	4538 78	4493 25	3852 17	13537 18	10952 42	15011 19
	Treasury	100 43	125 65	83 82	329 57	243 19	416 38
	Other banking operations						
	TOTAL	**10766 40**	**10545 92**	**9813 75**	**31650 74**	**28670 80**	**39133 64**
	Less :- Inter-segment revenue	3696 21	3665 91	3531 92	10910 71	10054 66	13651 53
	Net sales / income from operations	**7070 19**	**6880 01**	**6281 83**	**20740 03**	**18616 14**	**25482 11**
b.	**Segment Results -Profit/(loss) before tax**						
	Corporate/Wholesale banking	480 44	600 44	330 23	1587 17	1691 82	2466 95
	Retail banking	87 65	58 00	77 19	233 26	(54 23)	47 59
	Treasury	21 42	26 57	10 48	76 34	71 33	115 16
	TOTAL	**589 51**	**685 01**	**417 90**	**1896 77**	**1708 92**	**2629 70**
	Unallocable expenditure	-	-	-	-	-	-
	Unallocable income	-	-	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-	-	-
	Total profit before tax	**589 51**	**685 01**	**417 90**	**1896 77**	**1708 92**	**2629 70**
	Income taxes	172 75	201 48	8 09	569 13	448 09	598 09
	Net profit	**416 76**	**483 53**	**409 81**	**1327 64**	**1260 83**	**2031 61**
c.	**Capital employed (Segment assets-Segment liabilities)**						
	Corporate/Wholesale banking	60440 95	50868 98	24654 76	60440 95	24654 76	30187 41
	Retail banking	(37664 51)	(29541 11)	(14273 10)	(37664 51)	(14273 10)	(18651 29)
	Treasury	(3450 22)	(2447 81)	3736 54	(3450 22)	3736 54	6387 77
	Other banking operations	(454 34)	(424 96)	(215 03)	(454 34)	(215 03)	(379 76)
	Total	**18871 88**	**18455 10**	**13903 17**	**18871 88**	**13903 17**	**17544 13**

1 As per RBI guidelines and in compliance with the applicable Accounting Standard - 17 on Segment Reporting issued by ICAI, the Bank has adopted Wholesale Banking, Retail Banking and Treasury Services as Primary Business Segments. The Bank primarily operates in India, hence the Bank has been considered to operate predominantly in the domestic segment and as such there are no reportable geographical segments.

2 These segments have been identified in line with the said standard after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.

3 In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.

4 Results, Revenue and Capital Employed of International operations are included in Wholesale Banking segment.

Notes forming part of the Unaudited Financial Results for the quarter/nine months ended December 31, 2012

1. The above results have been approved by the Board of Directors of IDBI Bank Limited at its meeting held on January 18, 2013 and are subjected to Limited Review by the Statutory Auditors. 2. Tax expenses for the quarter are net of Deferred Tax Credit ₹ 26,353 Lacs (for the quarter ended December 31, 2011: ₹ 10,720 Lacs). 3. Number of Investors' complaints (i) Pending at the beginning of the quarter-4 (ii) Received during the quarter-6 (iii) Disposed of during the quarter-7 (iv) Lying unresolved at the end of the quarter-3. 4. The figures for the previous period/ year have been regrouped/ rearranged wherever considered necessary.

By order of the Board

Mumbai
January 18, 2013

(R.M. Malla)
Chairman & Managing Director