Notes:

1) The Bank has followed the same accounting policies in the preparation of the financial results as those followed in the annual financial statements for the year ended March 31, 2012.

2) The working results for the quarter and nine months ended December 31, 2012 have been arrived at after considering provision for standard assets, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.

3) The above financial results for the quarter and nine months ended December 31, 2012 were subjected to a "Limited Review" by the Statutory Auditors of the Bank. A clean report has been issued by them thereon. These financial results were reviewed by the Audit Committee and subsequently have been taken on record and approved by the Board of Directors at its meeting held on January 09, 2013.

4) The Bank issued 5,21,00,000 equity shares of Rs. 10/- each at a price of Rs. 384.00 per share, aggregating to Rs. 2,000.64 crores on December 5, 2012 through a Qualified Institutions Placement (QIP).

5) During the quarter ended September 30, 2012, the Bank revised the estimates of useful life of automated teller machines (ATMs), software and certain other items of fixed assets. As per AS-6, whenever there is a revision in the estimated useful life of an asset, the unamortised depreciable amount is charged over the revised remaining useful life of the said asset. This revision in the estimates has resulted in the profit after tax for the quarter and nine months ended December 31, 2012 being higher by Rs 3.79 crs and Rs. 8.81 crs respectively.

6) During the quarter and nine months ended December 31, 2012, the Bank allotted 4,26,361 shares and 24,49,089 shares respectively, pursuant to the exercise of stock options by certain employees.

7) The position of investor complaints is as under:
No. of complaints pending resolution at the beginning of the quarter 3; received during the quarter 22; resolved during the quarter 22; closing position 3.

8) Previous period / year figures have been regrouped / reclassified, where necessary to confirm to current period / year classification.

Romesh Sobti
Managing Director

Mumbai
January 9, 2013

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