



आईडीबीआई बैंक लिमिटेड
 पंजीकृत कार्यालय : आईडीबीआई टॉवर,
 उन्व्यूटीसी कॉम्प्लेक्स, कफ परेड,
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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)
1	Interest earned (a)+(b)+(c)+(d)	5849 21	5812 32	4701 68	17280 48	13617 83	18541 24
	(a) Interest/discount on advances/bills	4492 84	4475 32	3488 90	13288 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 68
	(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	13856 53	10355 35	14271 93
5	Operating Expenses (i)+(ii)	666 96	594 65	516 71	1814 16	1837 43	2254 69
	(i) Employees cost	294 12	265 67	165 84	803 92	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	11892 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)	0.68%	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.	Segment Revenue						
	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 86
	Other banking operations						
	TOTAL	9812 96	9624 91	7604 84	28686 95	22092 79	30564 67
	Less :- Inter-segment revenue	3531 92	3333 49	2445 30	10054 66	7108 97	9880 20
	Net sales / income from operations	6281 04	6291 42	5159 54	18632 29	14983 82	20684 47
b.	Segment Results -Profit/(loss) before tax						
	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
	TOTAL	417 90	685 91	482 58	1708 92	1396 07	2280 98
	Unallocable expenditure						
	Unallocable income						
	Less: Other unallocable expenditure net of unallocable income						
	Total profit before tax	417 90	685 91	482 58	1708 92	1396 07	2280 98
	Income taxes	8 09	170 00	28 50	448 09	262 00	630 66
	Net profit	409 81	515 91	454 08	1260 83	1134 07	1650 32
c.	Capital employed (Segment assets-Segment liabilities)						
	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
	Total	13903 17	13493 30	12452 08	13903 17	12452 08	12641 81