



CIN: L65190MH2004GOI148838.

आईडीबीआई बैंक लिमिटेड  
पंजीकृत कार्यालय : आईडीबीआई टॉवर,  
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अगस्त १४, २०१८

The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

**Un- audited Financial Results for the quarter  
ended June 30, 2018**

Further to our letter dated August 14, 2018 on the captioned subject, we send herewith a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

भवदीय,  
कृते आईडीबीआई बैंक लिमिटेड

 14/08/18

[पवन अग्रवाल]

कंपनी सचिव



प्रेस विज्ञप्ति  
PRESS RELEASE

For Immediate Publication / Broadcast / Telecast

PR/\_\_\_\_\_

**IDBI Bank exhibits improved Operating Performance.**

**Highlights of Q1 FY 19 (Quarter ending June 30, 2018) Financial Results**

**Capital**

- CET 1 capital of the Bank stands at 5.84% as on June 30, 2018 as against 5.71% as on June 30, 2017. CRAR stood at 8.18% as on June 30, 2018.
- Risk Weighted Assets (RWA) reduced by 23% to Rs.1,99,823 crore over June 30, 2017.

**Profitability**

- Operating Profit increased by 28% to Rs.1,081 crore for QE June 2018 against Rs.843 crore for the QE June 2017.
- Net Interest Income increased by 17% to Rs.1,639 crore for the QE June 2018 from Rs.1,402 crore for QE June 2017.
- Interest Expenditure reduced by 11% to Rs.4,121 crore for QE June 2018 from Rs.4,609 crore for QE June 2017.
- Net Interest Margin improved by 45 bps to 2.17% in QE June 2018 from 1.72% in QE June 2017.
- Operating Expenditure reduced by 4% to Rs.1,200 crore in QE June 2018 as compared to Rs.1,245 crore in QE June 2017.
- Net Loss stands at Rs.2,410 crore for QE June 2018 as against Net Loss of Rs.853 crore for QE June 2017 on account of higher provisioning.

## Asset Quality

- **Provision Coverage Ratio (PCR)** improved to 64.45% as on June 30, 2018 from 52.42% as on June 30, 2017.
- **Gross NPA and Net NPA Ratio** stood at 30.78% and 18.76% respectively as on June 30, 2018.
- **Recovery from written-off accounts** increased by 188% to Rs.69 crore for QE June 2018 from Rs.24 crore for QE June 2017.

## Business

- **CASA** increased by 4% to Rs.85,180 crore as on June 30, 2018 from Rs.81,837 crore as on June 30, 2017. CASA as June 2018 stood at 35.51% of total deposits.
- **Savings Bank Deposits** increased by 11% to Rs.54,772 crore as on June 30, 2018 from Rs.49,521 crore as on June 30, 2017.
- The composition of Advances portfolio Corporate Vs Retail was realigned. (53:47 as on June 30, 2018 as against 61:39 as on June 30, 2017).
- **Cost of Funds** reduced by 27 bps to 5.72% for QE June 2018 from 5.99% for QE June 2017.
- **Cost of Deposits** reduced by 37 bps to 5.41% for QE June 2018 from 5.78% for QE June 2017.
- **Cost to Income Ratio** reduced to 52.62% as on June 30, 2018 from 59.61% as on June 30, 2017.
- **Mumbai, August 14, 2018:** The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in **Mumbai** today to consider the financial results for the quarter ended June 30, 2018.

All representatives of Print, Wire and Electronic Media.

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