



Financial Results

Third Quarter and Period ended 31 December 2009

Investor Presentation

Bangalore – 21 January 2010
www.ingvysyabank.com

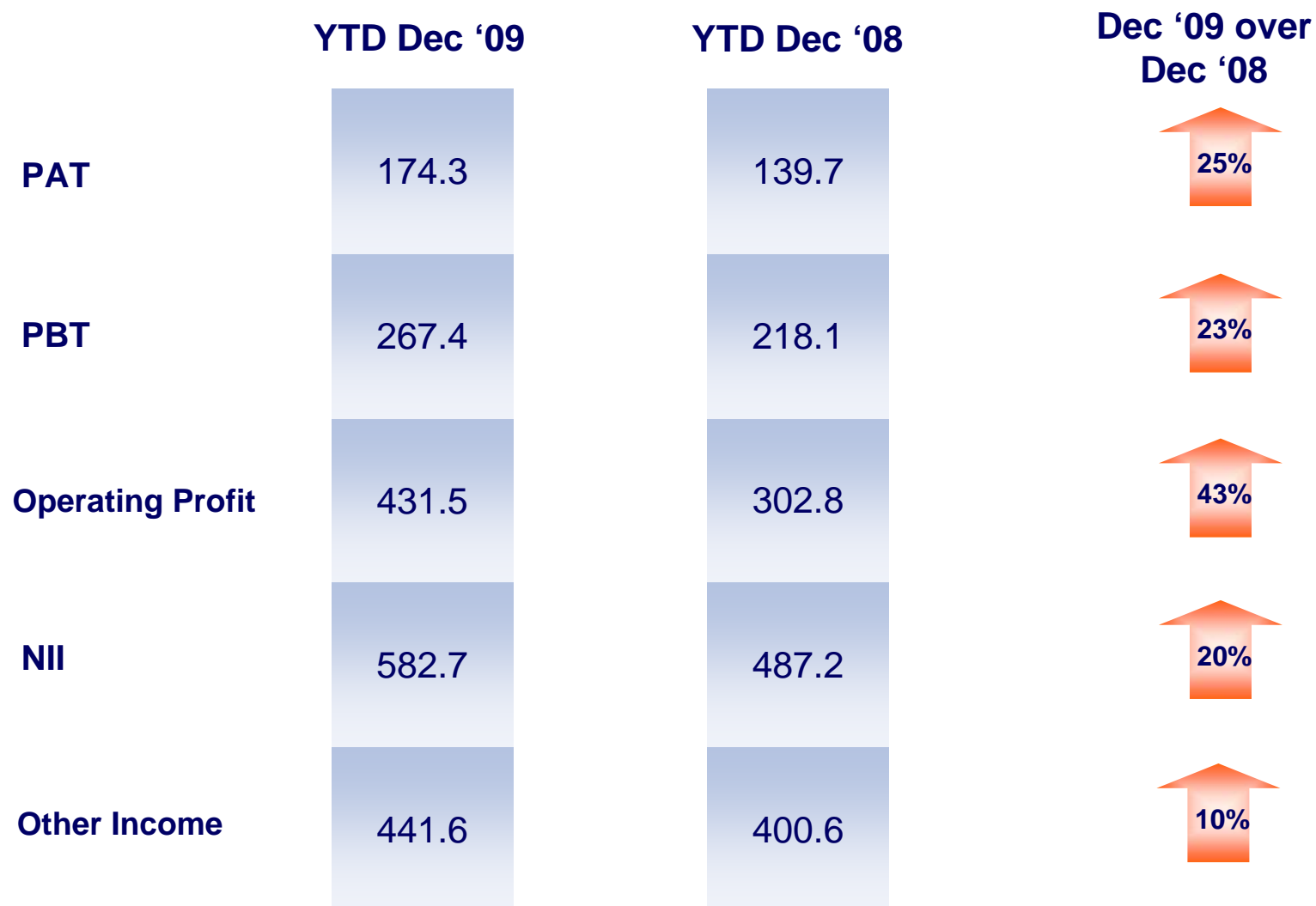


Key Performance Highlights – Q3 2010

- Improvement in Bank's core operating parameters
 - Operating Profit up 37% YoY
 - Net Interest Income (NII) up 27% YoY
 - Q3 Net Interest Margin (NIM) at 3.41%; up from 3.09% in Q2 2010
 - Cost Income Ratio down to 58%
 - CASA up 30% YoY and CASA Ratio at 32%
 - Advances up 7% on sequential basis (QoQ)
 - ROA up from 0.74% to 0.80% on sequential basis
- Capital Adequacy Ratio at 13.72% (Basel II –14.47%) and Tier I Capital Adequacy Ratio at 9.3% (Basel II – 9.8%)
- Q3 Net Profit up 16%; YTD Dec '09 Net Profit up 25%

Performance Highlights – YTD Dec 2009

Rs. Crore



Performance Highlights – Q3 2010

Rs. Crore

	Q3 2010	Q3 2009	Q3 '10 over Q3 '09
PAT	60.6	52.0	↑ 16%
PBT	93.0	84.9	↑ 10%
Operating Profit	145.8	106.5	↑ 37%
NII	219.4	172.7	↑ 27%
Other Income	130.3	149.1	↓ 13%



Performance Highlights – Dec '09

Rs. Crore

	Dec '09	Dec '08	Dec '09 over Dec '08
Advances	17,515	16,014	↑ 9%
Deposits	23,462	22,401	↑ 5%
CASA	7,564	5,818	↑ 30%
Gross NPA	2.68%	1.84%	
Net NPA	1.67%	1.09%	



Balance Sheet

Rs. Crore

	As at 31 Dec '09	As at 31 Dec '08	Y/Y %
Capital and Reserves	2,300	1,677	37%
Deposits	23,462	22,401	5%
Borrowings	1,760	1,847	-5%
Other Liab. & Provisions	2,997	3,125	-4%
Total Liabilities	30,519	29,050	5%
Cash, Inter-bank, etc.	1,966	2,436	-19%
Investments	9,128	8,327	10%
Advances	17,515	16,014	9%
Fixed & Other Assets	1,911	2,274	-16%
Total Assets	30,519	29,050	5%
<i>(In Rs. Crore)</i>			
	As at 31 Dec '09	As at 31 Dec '08	Y/Y %
CA	3,576	2,680	33%
SA	3,988	3,139	27%
TD	13,444	14,521	-7%
CD	2,454	2,062	19%
Total deposits	23,462	22,401	5%
CASA %	32.2%	26.0%	



Profit and Loss

Rs. Crore

	Q3 '10	Q3 '09	Q3 '10/ Q3 '09 (%)	YTD Dec '09	YTD Dec '08	Variance (%)
Net Interest Income	219.4	172.7	27%	582.7	487.2	20%
Other Income	130.3	149.1	-13%	441.6	400.6	10%
Total Income	349.7	321.8	9%	1,024.3	887.8	15%
Staff expenses	111.2	118.5	-6%	314.9	303.4	4%
Other expenses	92.7	96.8	-4%	277.9	281.6	-1%
Total Expenses	204.0	215.3	-5%	592.8	585.0	1%
Operating Profit	145.8	106.5	37%	431.5	302.8	43%
Provisions	52.8	21.6	144%	164.1	84.7	94%
Profit before tax	93.0	84.9	10%	267.4	218.1	23%
Taxes	32.4	32.8	-1%	93.1	78.4	19%
Net Profit	60.6	52.0	16%	174.3	139.7	25%

Key Ratios

	Q3 '10	Q3 '09	YTD Dec '09	YTD Dec '08
Net Interest Margin	3.41%	2.92%	3.06%	2.95%
Yield on Advances	10.17%	12.21%	10.65%	11.38%
Cost of Deposits	5.00%	7.54%	5.61%	6.77%
Cost Income Ratio	58.32%	66.91%	57.87%	65.90%
Return on Assets	0.80%	0.73%	0.79%	0.71%
Return on Equity	10.60%	12.51%	11.82%	11.58%
CASA Ratio **	32.24%	25.97%	32.24%	25.97%
Credit-Deposit Ratio	74.65%	71.48%	74.65%	71.48%
Gross NPA Ratio	2.68%	1.84%	2.68%	1.84%
Net NPA Ratio	1.67%	1.09%	1.67%	1.09%
Capital Adequacy Ratio*	13.72%	10.72%	13.72%	10.72%

*Capital Adequacy as per Basel II –14.47%

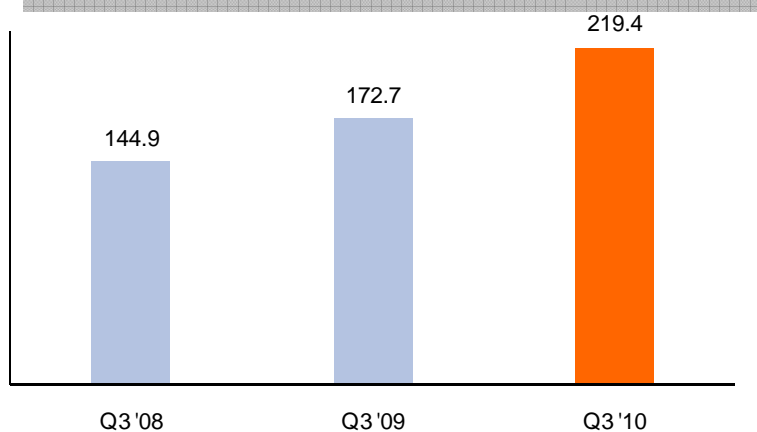
** Core CASA Ratio of Q3 '10 at 31.6%



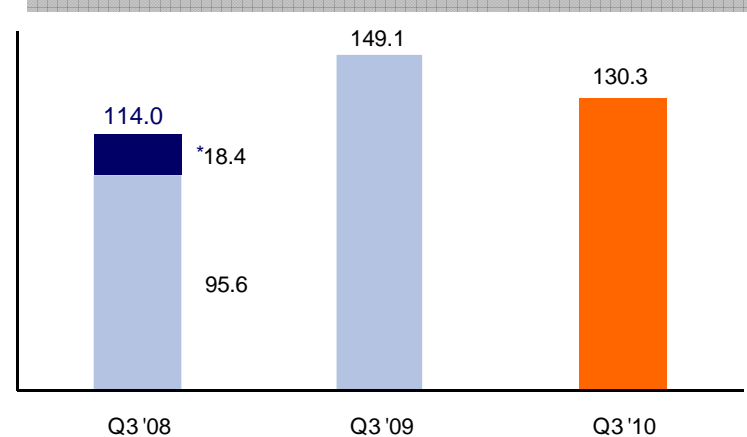
Performance Trends

Rs. Crore

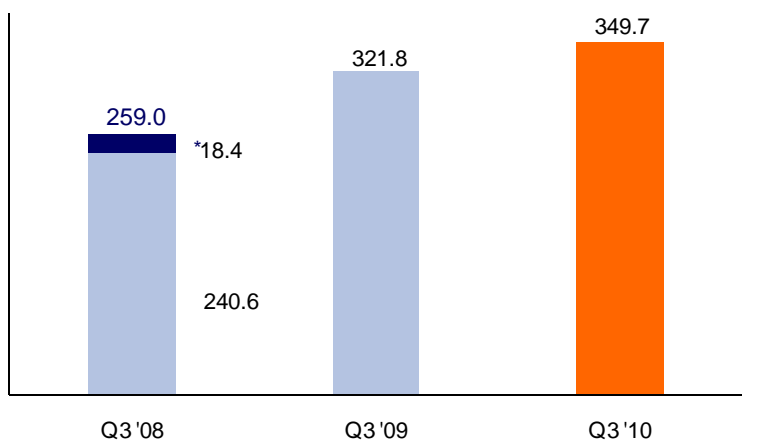
Net Interest Income



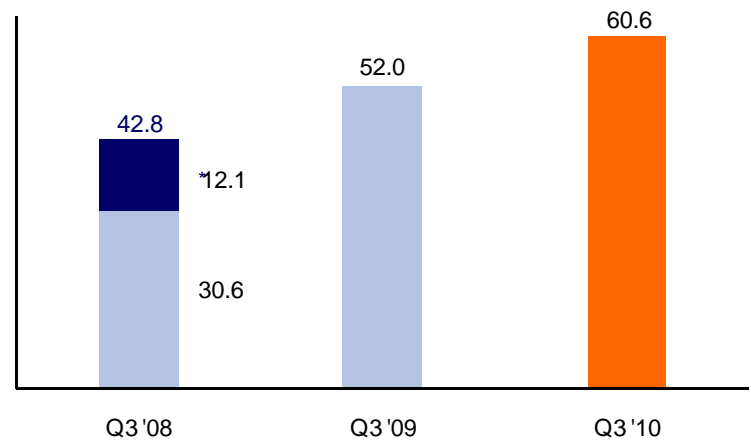
Other Income



Total Income



Net Profit

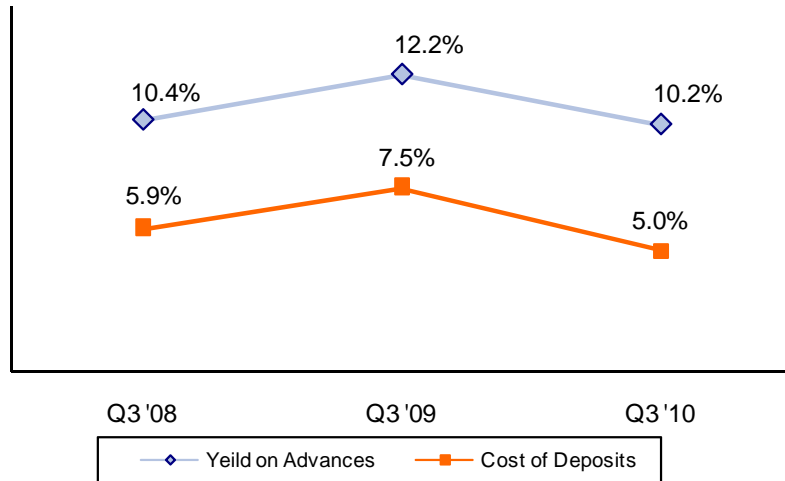


* Exceptional items reported in respective periods

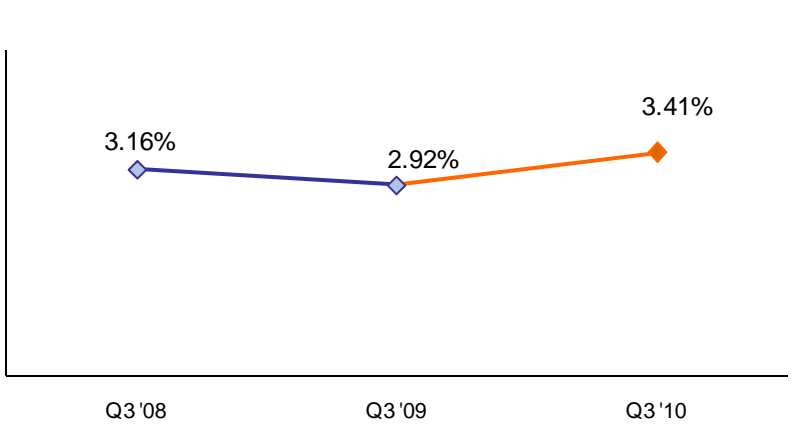


Performance Trends

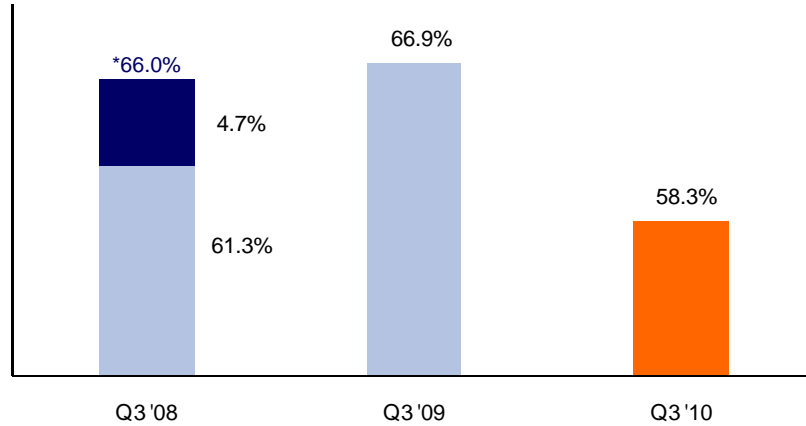
Yield on Advances & Cost of Deposits



Net Interest Margin



Cost Income Ratio



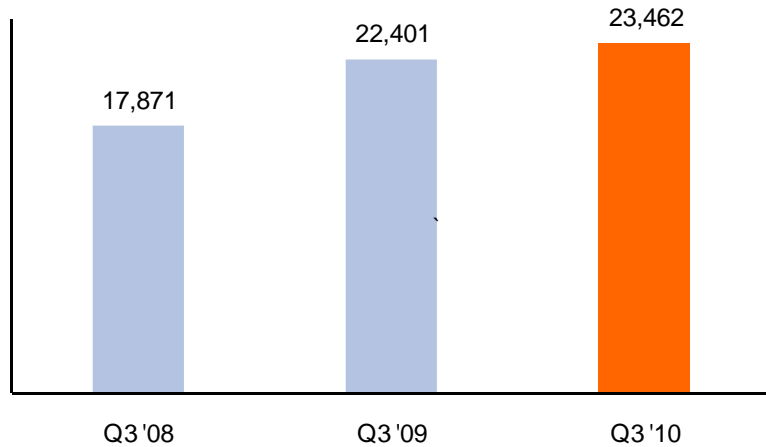
* Excluding exceptional items reported in respective periods



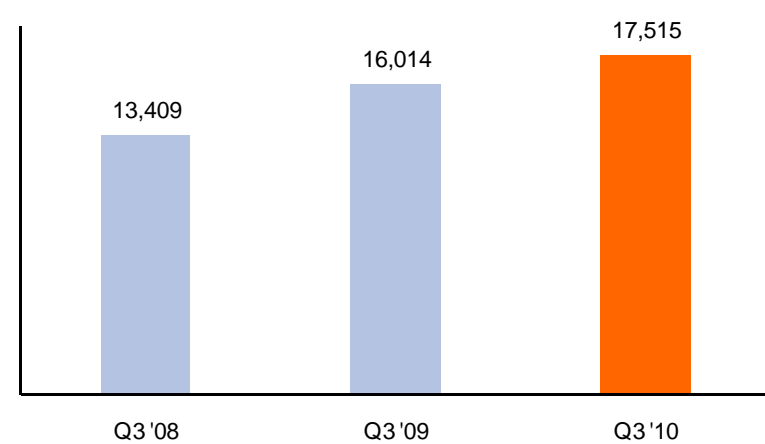
Advances and Deposits Trend

Rs. Crore

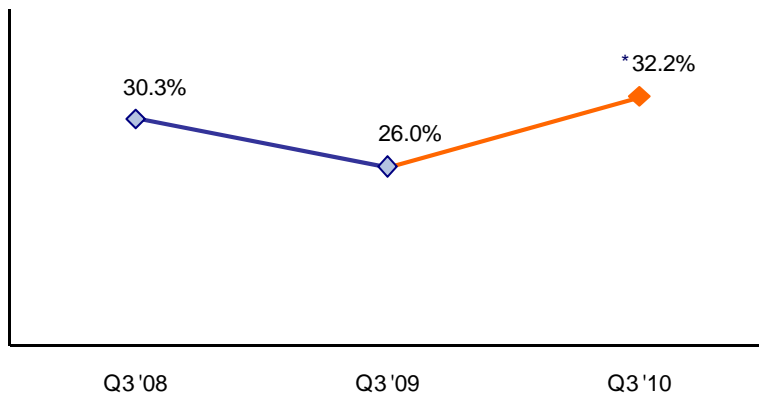
Total Deposits



Net Advances



CASA Ratio

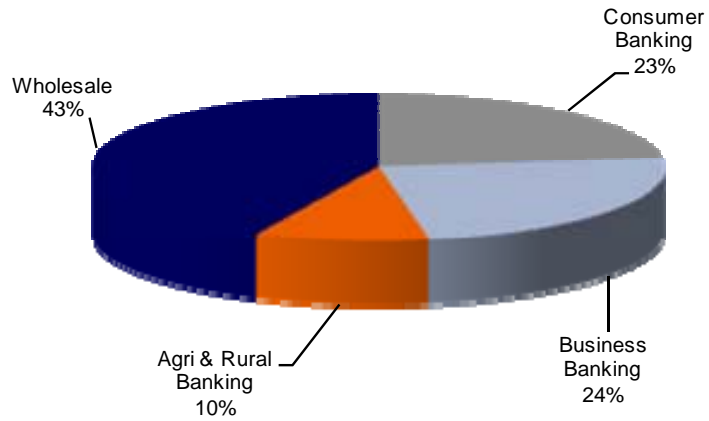


* Adjusting for certain large CASA deposits, which flowed in towards the end of the period, CASA Ratio stands at 31.6%

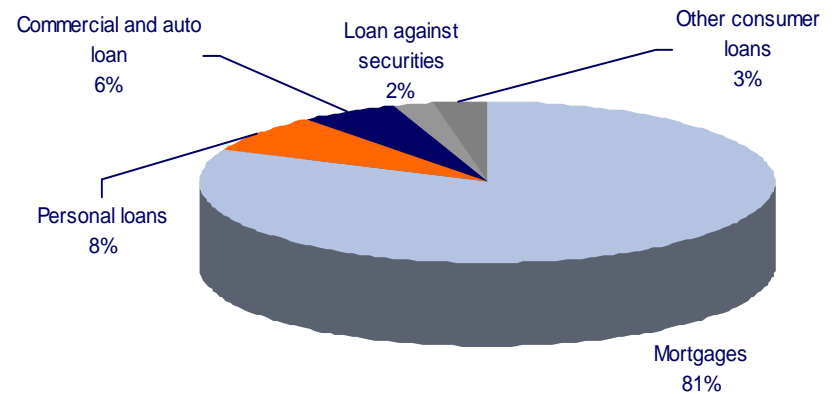


Composition of Advances

Segment wise Composition of Advances – Dec '09



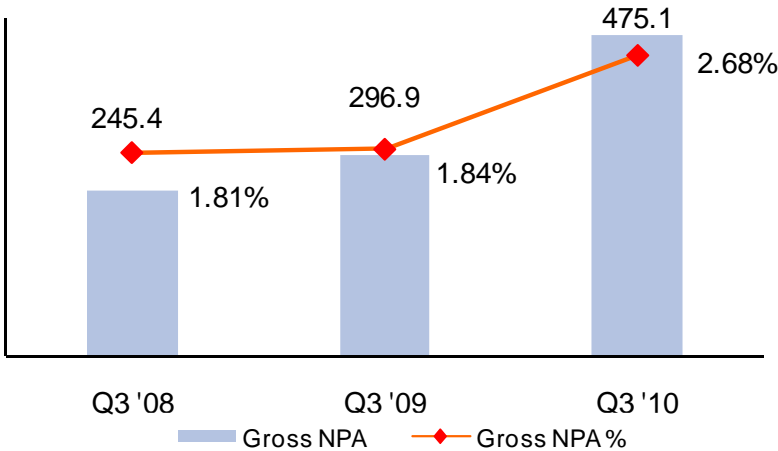
Consumer Banking Composition – Dec '09



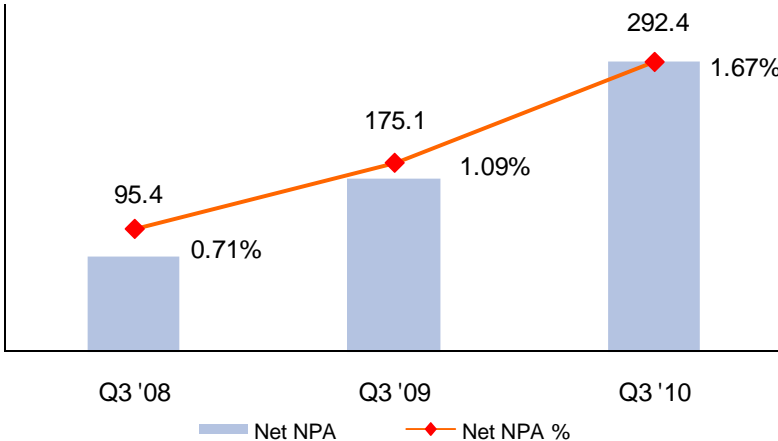
Asset Quality

Rs. Crore

Gross NPA

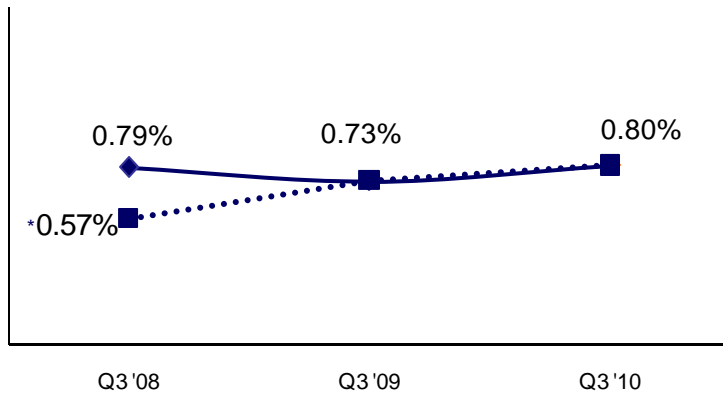


Net NPA

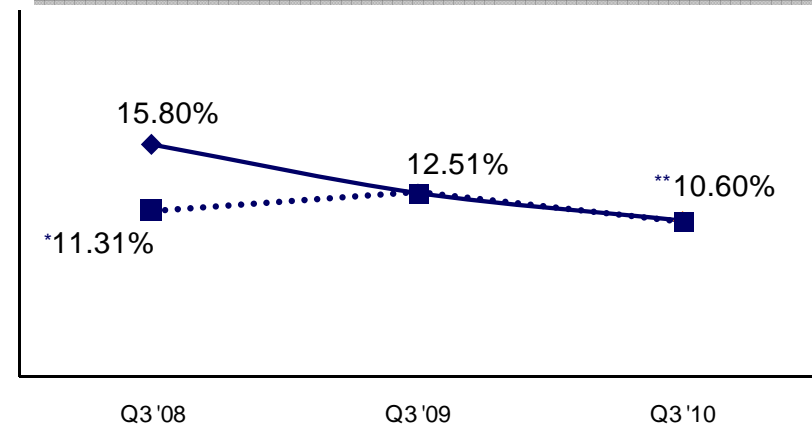


Shareholders' Information

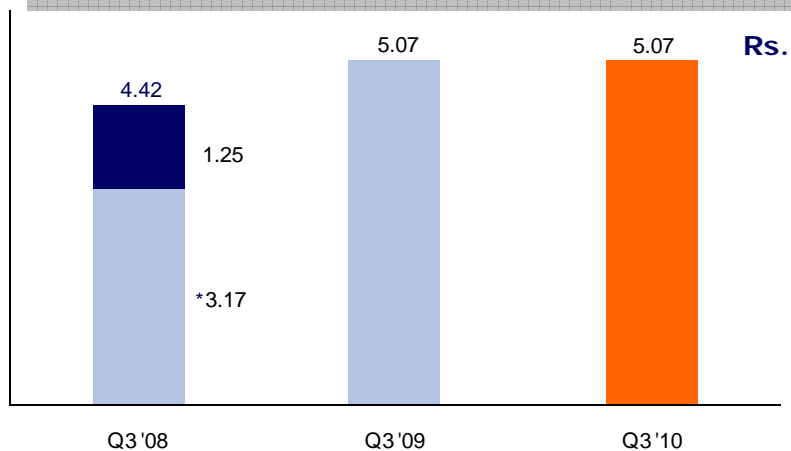
Return on Assets



Return on Equity



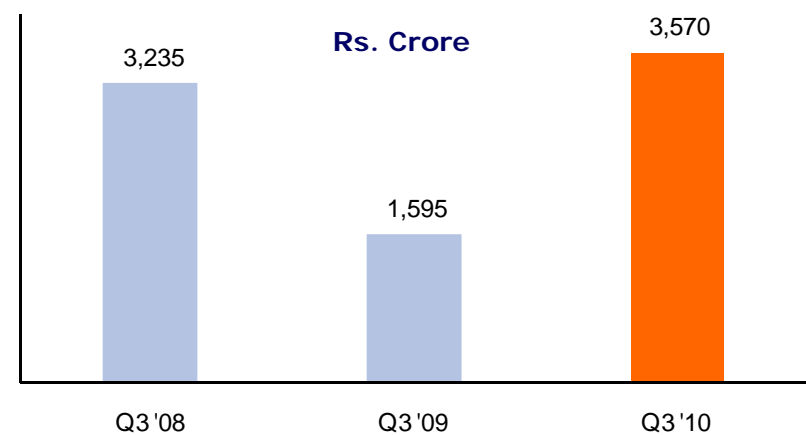
Earnings per Share



* Excluding exceptional item reported in respective periods

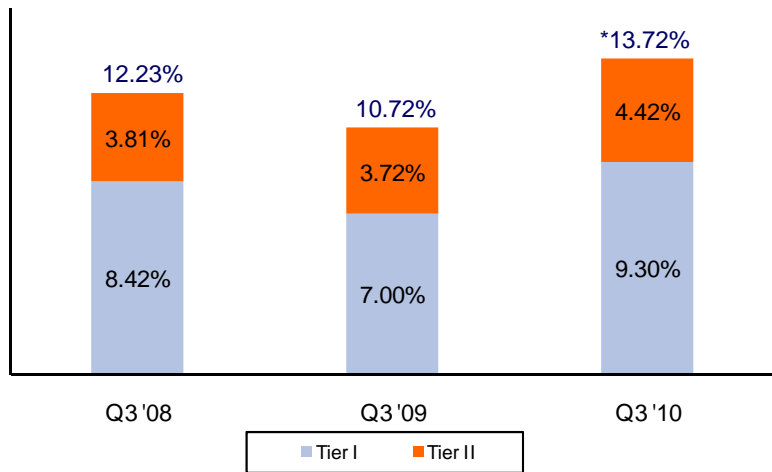
** Decrease due to Capital Infusion in Q2 '10

Market Capitalisation



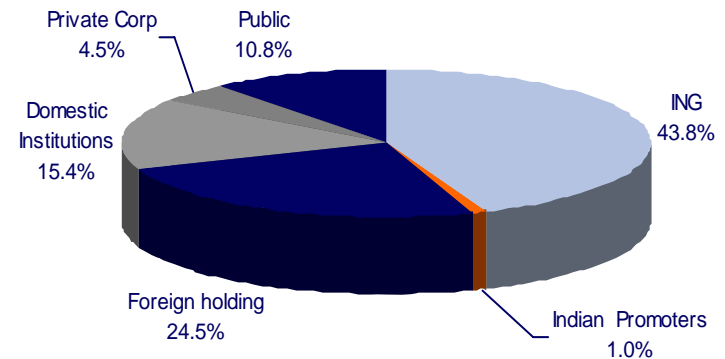
Capital Adequacy and Shareholding Pattern

Capital Adequacy



*Capital Adequacy as per Basel II – 14.47%

Shareholding Pattern**



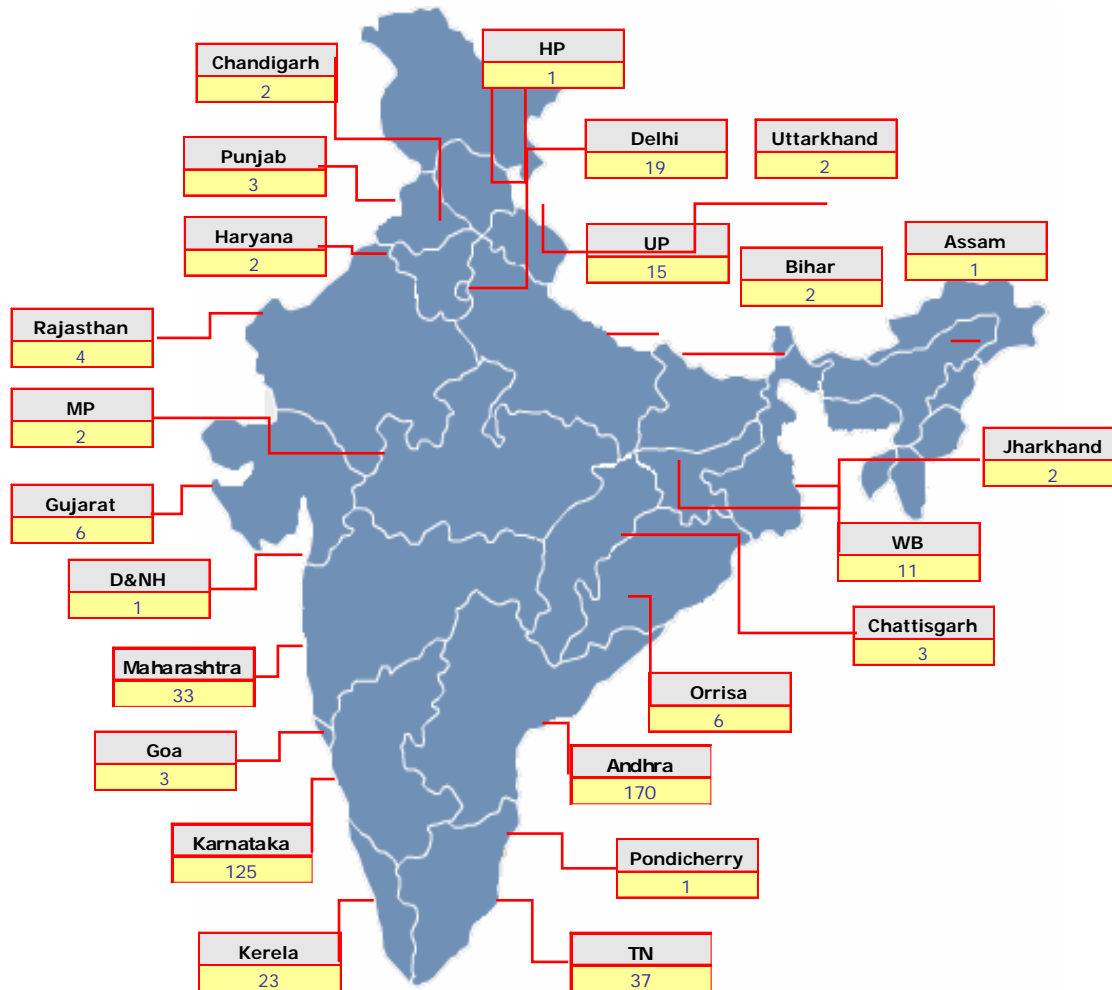
** As on 31st Dec 2009



Network Distribution

Break-up of 859 Outlets

Particulars	No.
Branches	460
Extension Counters	14
Satellite Office	28
ATMs	357



* Includes branches and ECs



