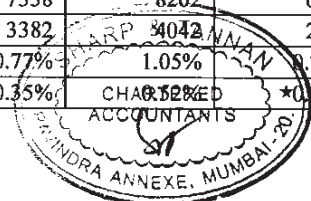


DHANLAXMI BANK LIMITED.
Registered & Corporate Office: P. B No.9, Dhanalakshmi Buildings,
Naickanal, Thrissur – 680 001

UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2011

(Rs. in Lakhs)

Particulars	For the Quarter ended			For the nine months ended		For the Year ended
	Dec 31, 2011	Sept 30, 2011	Dec 31, 2010	Dec 31, 2011	Dec 31, 2010	March 31, 2011
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	36427	36614	24987	104596	61025	90642
(a) Interest/discount on advances/bills	28274	28194	18819	81615	45715	69910
(b) Income on investments	8113	8365	6037	22788	14847	20173
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	39	52	131	165	463	559
(d) Others	1	3	-	28	-	-
2. Other income	2658	4439	3335	12592	10069	14677
3.Total Income (1 + 2)	39085	41053	28322	117188	71094	105319
4. Interest expended	30076	29824	17629	85078	43555	64129
5. Operating expenses (a) +(b)	12655	11172	8928	34229	23653	34447
(a) Employees cost	7279	6751	5411	20101	14327	20146
(b) Other operating expenses	5376	4421	3517	14128	9326	14301
6. Total Expenditure (4+5) (excluding provisions and contingencies)	42731	40996	26557	119307	67208	98576
7. Operating Profit(+)/Loss(-) before provisions and contingencies (3-6)	(3646)	57	1765	(2119)	3886	6743
8. Provisions (other than tax) and Contingencies	41	(531)	791	471	1821	2771
9. Exceptional items	-	-	-	-	-	-
10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	(3687)	588	974	(2590)	2065	3972
11. Tax expense	-	153	248	322	574	1366
12.Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)	(3687)	435	726	(2912)	1491	2606
13. Extraordinary items	-	-	-	-	-	-
14.Net Profit (+)/Loss (-) for the period (12-13)	(3687)	435	726	(2912)	1491	2606
15. Paid-up equity share capital (Face value Rs.10 each)	8514	8514	8514	8514	8514	8514
16. Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year						74278
17. Analytical Ratios						
(a) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(b) Capital Adequacy Ratio	9.88%	10.70%	13.39%	9.88%	13.39%	11.80%
(c) Earnings Per Share (EPS) (in Rupees) EPS for the quarter/year (before and after extraordinary items)						
- Basic	*(4.33)	*0.51	*0.85	*(3.42)	*1.95	3.31
- Diluted	*(4.33)	*0.51	*0.84	*(3.42)	*1.93	3.29
(d) NPA Ratios						
- Gross NPA	7338	5564	8202	7338	8202	6709
- Net NPA	3382	1714	4042	3382	4042	2747
- % of Gross NPA	0.77%	0.55%	1.05%	0.77%	1.05%	0.74%
- % of Net NPA	0.35%	0.17%	0.52%	0.35%	0.30%	0.30%



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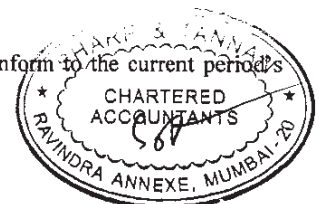
by CWC

(e) Return on Assets (average) – (Annualised)	(0.93)%	0.11%	0.24%	(0.25)%	0.19%	0.23%
18. Public Shareholding						
- Number of shares	85136319	85136319	85135100	85136319	85135100	85135749
- Percentage of shareholding	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
19. Promoters and promoter group shareholding						
(a) Pledged/Encumbered						
- Number of shares						
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
- Percentage of shares (as a % of the total share capital)						
(b) Non-encumbered						
- Number of Shares						
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
- Percentage of shares (as a % of the total share capital)						

*Not annualised

Notes

- The above financial results have been approved by the Board of Directors at its meeting held on February 14, 2012. The same have been subjected to limited review by the Central Statutory Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India (RBI) and as per the requirements of the Listing Agreement with the Stock Exchanges.
- The working results for the quarter ended December 31, 2011 have been arrived at after making provision for income tax and other usual and necessary provisions. Provisions for Non-Performing Assets, Standard Assets, Non-Performing Investments and Depreciation on Investments are made as per the guidelines issued by the RBI.
- An amount of Rs. 128.75 Lakhs, being the proportionate amount of unamortized transitional liability consequent on the reopening of the pension option and enhancement of the gratuity limit following the amendments to the Payment of Gratuity Act, 1972 has been written-off during the quarter. The balance unamortized amount carried forward is Rs.1658.36 Lakhs. In addition, a sum of Rs. 38.51 Lakhs has been charged to the Profit and Loss Account towards transitional liability as per the Accounting Standard (AS) 15 "Employee Benefits", notified by the Companies (Accounting Standards) Rules, 2006 and the balance unrecognized is Rs. 37.68 Lakhs for the period up to March 31, 2012.
- The consolidated preliminary claim of Agriculture Debt Relief Scheme, 2008 of Rs.15.09 Lakhs was submitted to RBI on January 27, 2010 and claim amount of Rs.15.09 Lakhs was received from RBI during 2010-11. Government had extended the period of payment of 75% overdue amount portion by "other farmer" under Debt Relief Scheme, 2008 up to June 30, 2010. Accordingly, additional claim amount of Rs.2.20 Lakhs pertaining to the extended period is due from Government of India under Agricultural Debt Relief Scheme, 2008 and the claim in this regard has been submitted to RBI on August 10, 2011.
- Pursuant to the approval of the Board of Directors in October 2010, the Bank made a strategic investment into a securities trading company in February 2011, subject to regulatory approvals. The Bank has been recently designated as a 'Dominant Promoter' by National Stock Exchange in relation to the said strategic investment made by it. The Bank has therefore once again filed an application on July 20, 2011, to the RBI, requesting the latter to allow categorization of such investment as 'Held Till Maturity' (HTM). Pending such approval from RBI, diminution in the value of the investment, which is not permanent in nature, is not required to be provided for in the books of account. In the limited review report issued by the joint statutory auditors of the bank, this matter has been emphasized.
- Details of investor complaints for the quarter ended December 31, 2011: Beginning - Nil; Received - Nil; Disposed off - Nil; Closing - Nil.
- The figures for the previous periods/year have been regrouped wherever necessary to conform to the current periods classification.



by CWCC)

Segmental Results

Part A: Business Segments

(Rs in Lakhs)

Particulars	For the quarter ended			For the nine months ended		Year ended
	Dec 31, 2011	Sept 30, 2011	Dec 31, 2010	Dec 31, 2011	Dec 31, 2010	March 31, 2011
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Segment Revenue						
(a) Treasury	8617	8261	6301	24177	15779	22265
(b) Retail Banking	20588	15437	12619	53226	26504	44901
(c) Corporate/Wholesale Banking	9947	17357	9399	39652	28765	38700
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	(67)	(2)	3	133	46	53
Total	39085	41053	28322	117188	71094	105319
Less: Inter Segment Revenue	-	-	-	-	-	-
Income from Operations	39085	41053	28322	117188	71094	105319
2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)						
(a) Treasury	(62)	(300)	121	(193)	1154	1534
(b) Retail Banking	(1679)	397	1052	(417)	2256	3573
(c) Corporate/Wholesale Banking	(1555)	223	636	(816)	1953	2582
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	-	-	-	-	-	-
Total	(3296)	320	1809	(1426)	5363	7689
Less : (i) Interest	-	-	-	-	-	-
(ii) Other Un-allocable expenditure net off	391	(268)	835	1164	3298	3717
(iii) Un-allocable income	-	-	-	-	-	-
Profit Before Tax	(3687)	588	974	(2590)	2065	3972
3. Capital Employed						
(a) Treasury	38902	13528	26795	38902	26795	22944
(b) Retail Banking	20510	36014	24575	20510	24575	29312
(c) Corporate/Wholesale Banking	15473	28436	27173	15473	27173	25994
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	6590	7184	5049	6590	5049	6214
Total	81475	85162	83592	81475	83592	84464

"Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organization structure, the internal business reporting system and the guidelines prescribed by Reserve Bank of India."

Part B: Geographical segments

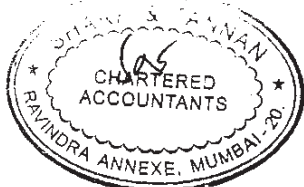
The Bank is having domestic operations only; hence no reporting is necessary under this segment.

By order of the Board



P.G. JAYAKUMAR
(MD & CEO in Charge)

Kochi,
February 14, 2012



by (WCC)