



**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

31.07.2010

PRESS RELEASE

PERFORMANCE HIGHLIGHTS : 30.06.2010

1) TOTAL BUSINESS : Total Business grew from Rs. 177670 crore as on 30.06.2009 to Rs. 192412 crore as on 30.06.2010 recording a year- on- year growth of 8.30%.

2) TOTAL DEPOSITS: Total Deposits grew from Rs. 100806 crore as on 30.06.2009 to Rs. 109461 crore as on 30.06.2010 recording a year on year growth of 8.59%.

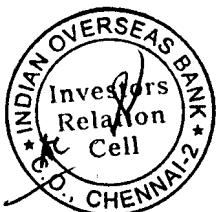
3) ADVANCES : Gross Advances increased from Rs. 76864 crore as on 30.06.2009 to Rs. 82951 crore as on 30.06.2010 registering a growth of 7.92%.

4) OPERATING PROFIT : Operating Profit for the three months period ended 30.06.2010 improved by 8.23% to Rs. 463.90 crore as against Rs. 428.62 crore for the corresponding quarter last year.

5) NET PROFIT : Net Profit for the three months period ended 30.06.2010 is at Rs. 200.44 crore as against Rs. 301.78 crore for the corresponding quarter last year.

6) TOTAL INCOME : Total Income for the quarter ended 30.06.2010 is at Rs. 2882.38 crore as against Rs. 2808.51 crore for the corresponding quarter last year.

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7) INTEREST INCOME : Interest Income for the quarter ended 30.06.2010 is at Rs. 2667.52 crore as against Rs. 2577.85 crore for the corresponding quarter last year, registering an increase of 3.48%.

8) NON INTEREST INCOME : Non Interest Income for the quarter ended 30.06.2010 is at Rs. 214.87 crore as against Rs. 230.66 crore for the corresponding quarter last year.

9) INTEREST EXPENSES : Interest Expenses for the quarter ended 30.06.2010 at Rs. 1761.26 crore as against Rs. 1809.43 crore for the corresponding quarter last year registered a decrease of 2.66%.

10) NET INTEREST INCOME: Net Interest Income increased from Rs. 768.42 crore for Q1 of 2008-09 to Rs. 906.26 crore for Q1 of 2009-2010 recording a percentage increase of 17.94%.

11) CAPITAL ADEQUACY RATIO (CRAR)

	Basel I	Basel II
Tier I	7.94%	8.26%
Tier II	5.70%	5.93%
Total	13.64%	14.19%

Total Capital funds of the Bank has improved from Rs. 10563 crore as on 30.06.2009 to Rs. 11787 crore as on 30.06.2010 due to raising of Tier I and Tier II bonds aggregating to Rs. 1100 crores during August / September 2009 apart from retention of profits.

12) BUSINESS PER EMPLOYEE : improved from Rs. 6.97 crore (as on 30.06.2009) to Rs. 7.23 crore (as on 30.06.2010).

13) CREDIT DEPOSIT RATIO: As on 30.06.2009, the ratio was at 76.25%. This stands at 75.78% as on 30.06.2010.

14) CASA RATIO at 33.12 % as on 30.06.2010 increased from 29.24% as on 30.06.2009.



15) BOOK VALUE PER SHARE at Rs. 117.08 as on 30.06.2010 is above the value of Rs. 105.99 as on 30.06.2009.

16) EARNINGS PER SHARE (annualized): EPS stands at Rs. 14.72 on 30.06.2010.

17) NPA MANAGEMENT: Gross NPA as at 30.06.2010 was at Rs. 3571 crore as against Rs. 2337 crore as on 30.06.2009 and Rs. 3611 crore as on 31.03.2010 with Gross NPA ratio of 4.30%, 3.04% and 4.47% respectively.

Net NPA as at 30.06.2010 was Rs. 1794 crore as against Rs. 1202 crore as on 30.06.2009 and Rs. 1995 crore as on 31.03.2010, with Net NPA ratio of 2.21%, 1.59% and 2.52% respectively.

18) PROVISION COVERAGE RATIO : Provision Coverage Ratio has improved to 57.85% as on 30.06.2010.

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