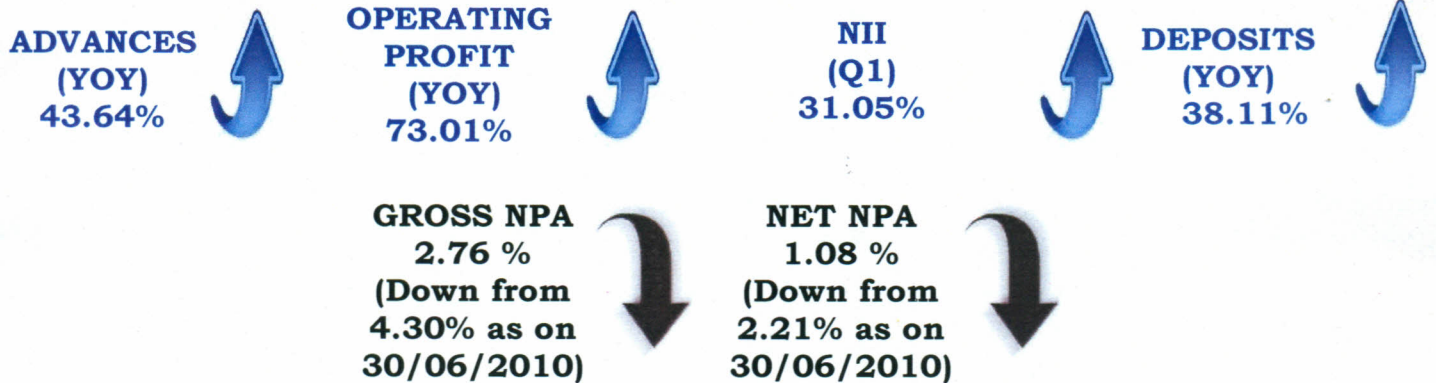




**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

PRESS RELEASE

PERFORMANCE HIGHLIGHTS – 30.06.2011

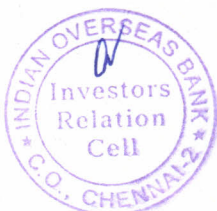


1. TOTAL BUSINESS: Total business grew from ₹ 1,92,412 crore as on 30.06.2010 to ₹ 2,70,320 crore as on 30.06.2011 recording a year on year growth of 40.49%.

2. DEPOSITS: Total Deposits grew from ₹ 1,09,461 crore as on 30.06.2010 to ₹ 1,51,173 crore as on 30.06.2011 recording a year on year growth of 38.11%.

3. ADVANCES: Gross Advances increased from ₹ 82,951 crore as on 30.06.2010 to ₹ 1,19,148 crore as on 30.06.2011 registering a growth of 43.64%.

4. OPERATING PROFIT: Operating Profit for the three months ended 30.06.2011 increased by 73.01% to ₹ 802.60 crore from ₹ 463.90 crore for the corresponding quarter of last year.





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5. NET PROFIT: Net Profit for the three months period ended 30/06/2011 is ₹. 205.58 Crore as against ₹. 200.44 Crore for the corresponding quarter last year.

6. TOTAL INCOME: Total Income for the quarter ended 30.06.2011 is at ₹. 4,331.77 Crore as against ₹. 2,882.38 crore for the corresponding quarter last year.

7. INTEREST INCOME: Interest income for the quarter ended 30.06.2011 is at ₹. 3,992.58 Crore as against ₹. 2,667.52 Crore for the corresponding quarter last year, registering an increase of 49.67%

8. NON INTEREST INCOME: Non interest income for the quarter ended 30.06.2011 is at ₹. 339.19 Crore as against ₹. 214.86 Crore for the corresponding quarter last year.

9. INTEREST EXPENSES: Interest Expenses for the quarter ended 30.06.2011 stood at ₹ 2,804.95 crore as against ₹ 1,761.26 crore for the corresponding quarter of last year.

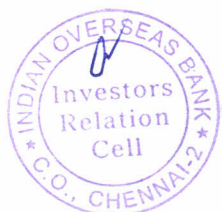
10. (A) NET INTEREST INCOME: Net interest income increased from ₹ 906.26 crore from Q1 of 2010-11 to ₹ 1,187.63 crore for Q1 of 2011-12 recording a percentage increase of 31.05%.

(B) NET INTEREST MARGIN: NIM stood at **2.85%** during the quarter ending 30.06.2011.

11. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	6.97	7.52
Tier II	5.42	5.86
Total	12.39	13.38

Total Capital funds of the Bank stands at ₹ 15,217 crore as on 30.06.2011 as against ₹ 11,787 crore as on 30.06.2010.



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12. BUSINESS PER EMPLOYEE: As on 30.06.2011, business per employee improved to ₹ 10.71 crore from ₹ 7.23 crore as at 30.06.2010.

13. CREDIT DEPOSIT RATIO: CD ratio is higher at 78.82% as on 30.06.2011 as against 75.78% as on 30.06.2010.

14. CASA RATIO: CASA Ratio stood at 27.56% as on 30.06.2011.

15. BOOK VALUE PER SHARE: Book value per share has gone up from ₹ 117.08 as on 30.06.2010 to ₹ 118.71 as at the end of 30.06.2011.

16. EARNINGS PER SHARE (annualized): EPS for the quarter ended 30.06.2011 stood at ₹.13.29.

17. NPA Management: Gross NPA as on 30.06.2011 is at ₹ 3,292 crore as against ₹ 3,571 crore as on 30.06.2010, with Gross NPA ratio reduced to 2.76% from 4.30% .

Net NPA as on 30.06.2011 is ₹ 1,258 crore as against ₹ 1,794 crore as on 30.06.2010, with Net NPA ratio decreased to 1.08% from 2.21%.

18. PROVISION COVERAGE RATIO: Provision Coverage Ratio (PCR) has improved to 73.50% as on 30.06.2011

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