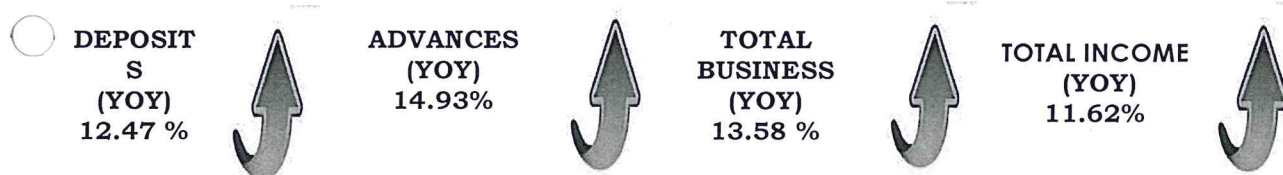




INDIAN OVERSEAS BANK  
CENTRAL OFFICE  
CHENNAI

PRESS RELEASE

PERFORMANCE HIGHLIGHTS FOR THE HALF YEAR ENDED  
30.09.2013



1. **TOTAL BUSINESS:** Total business grew from ₹ 3,42,508 crore as on 30.09.2012 to ₹ 3,89,005 crore as on 30.09.2013 recording a year on year growth of 13.58%.

2. **DEPOSITS:** Total deposits grew from ₹ 1,89,115 crore as on 30.09.2012 to ₹ 2,12,705 crore as on 30.09.2013 recording a year on year growth of 12.47 %.

3. **ADVANCES:** Total gross advances increased from ₹ 1,53,393 crore as on 30.09.2012 to ₹ 1,76,300 crore as on 30.09.2013 registering a year on year growth of 14.93 %.

4. **OPERATING PROFIT:** Operating Profit for H1 (2013-14) stood at ₹1,845.42 crore as against ₹ 1,653.81 crore for the corresponding period of the previous year (2012-13) representing a growth of 11.59%

5. **NET PROFIT:** Net Profit for H1 (2013-14) stood at ₹ 258.34 crore. The reduction in Net Profit is mainly due to the recognition of category transfer loss of Rs.95.98 crore during the second quarter.

6. **TOTAL INCOME:** Total income of H1 (2013-14) increased to ₹ 12186.90 crore from ₹ 10917.87 crore for the corresponding period of the previous year (2012-13) registering a growth of 11.62%.

7. **INTEREST INCOME:** Interest income for H1 (2013-14) increased to ₹ 11071.47 crore from ₹ 10130.17 crore for the corresponding period of the previous year (2012-13) registering a growth of 9.29 %.



**8. NON INTEREST INCOME:** Non interest income for H1 (2013-14) stood at ₹ 1115.43 crore as against ₹ 787.70 crore as against H1 of FY12-13 registering a growth of 41.68%.

**9. INTEREST EXPENSES:** Interest Expenses for the half year ended 30.09.2013 stood at ₹ 8303.43 crore.

**10. NET INTEREST INCOME:** Net interest income for the H1 (2013-14) stood at ₹2,768.04 crore as against ₹ 2,574.47 crore for the corresponding H1 (2012-13) registering growth of 7.52%

**11. CAPITAL ADEQUACY RATIO (CRAR) as on 30.09.2013**

Under Basel III	
Tier I	7.02%
Tier II	3.64%
Total	10.66%
CET 1	6.66%

Total Capital funds of the Bank stands at ₹17745.42 crore as on 30.09.2013 (under Basel III) as against ₹ 17,137.83 crore as on 30.09.2012 (under Basel II).

**12. BUSINESS PER EMPLOYEE:** As on 30<sup>th</sup> September 2013, business per employee has improved to ₹12.69 crore as against ₹ 12.45 crore as at 30<sup>th</sup> September 2012.

**13. CREDIT DEPOSIT RATIO:** CD ratio is increased to 82.88% as on 30.09.2013 from 81.11% as on 30.09.2012.

**14. CASA RATIO:** CASA ratio stood at 25.37 % as on 30.09.2013 as against 25.00% as on 30.09.2012.

**15. BOOK VALUE PER SHARE:** Book value per share stood at ₹120.48 as on 30.09.2013 as against ₹ 125.79 as on 30.09.2012.

**16. EARNINGS PER SHARE:** EPS for the half year ended 30<sup>th</sup> September 2013 stood at ₹ 5.59.

**17. NPA Management:** Gross NPA as on 30<sup>th</sup> September 2013 stood at ₹ 8202 crore with Gross NPA ratio of 4.65%. Net NPA as at 30.09.2013 stood at ₹4875 crore with Net NPA ratio of 2.83%. respectively.

**18. PROVISION COVERAGE RATIO:** Provision Coverage Ratio (PCR) stood at 59.34 % as on 30.09.2013 as against 58.53% as on 30.09.2012.

**19. Net Interest Margin (NIM):** Net Interest Margin stood at 2.31% as on 30.09.2013.

