



INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI

PRESS RELEASE
Part-A

29.04.2013

FINANCIAL PERFORMANCE HIGHLIGHTS FOR THE YEAR ENDED 31ST MARCH
2013 (12 MONTHS)

DEPOSITS (YOY) 13.28%		ADVANCES (YOY) 14.72%		TOTAL BUSINES (YOY) 13.92%		OPERATING PROFIT (12M) (YOY) 8.00%	
-----------------------------	--	-----------------------------	--	-------------------------------------	--	--	--

(1) **TOTAL BUSINESS:** Total business grew from Rs 3,21,707 crore as on 31st March 2012 to Rs. 3,66,501 crore as on 31st March 2013 recording a year on year **growth of 13.92%**

(2) **DEPOSITS:** Total deposits grew from **Rs.** 1,78,434 crore as on 31st March 2012 to Rs 2,02,135 crore as on 31st March 2013 recording a year on year **growth of 13.28%**.

(3) **ADVANCES:** Gross Advances increased from Rs. 1,43,273 crore as on 31st March 2012 to Rs. 1,64,366 crore as on 31st March 2013 registering a **growth of 14.74%**.

(4) **OPERATING PROFIT:** Operating Profit for the year ended 31st March 2013 stood at Rs 3817.01 crore as against Rs. 3,534.15 crore for the year ended 31st March 2012, registering a **growth of 8%**

(5) **NET PROFIT:** Net Profit for the year ended 31st March 2013 is Rs 567.23 crore.

(6) **TOTAL INCOME:** Total income recorded a growth of **15.69%** during the year ended 31st March 2013. The increase was from Rs 19,578.13 crore for the year ended 31st March 2012 to Rs. 22,649.63 crore.

(7) **INTEREST INCOME:** Interest income increased to Rs. 20,676.73 crore for the year ended 31st March 2013 from Rs. 17,897.08 crore for the year ended 31st March 2012 - **an increase of 15.53%**.





(8) NET INTEREST INCOME: Increased to Rs 5,251.95 crore during 2012-13 from Rs. 5,016.17 crore during 2011-12 registering a growth of 4.70%.

(9) NON INTEREST INCOME: Noninterest income is Rs. 1,972.90 crore (for the year ended 31st March 2013) as against Rs. 1681.04 crore (for the year ended 31st March 2012) registering an increase of **17.36%**

(10) INTEREST EXPENSES: The interest expenses for the year ended 31st March 2013 is Rs. 15,424.78 crore as against Rs. 12,880.91 crore for the year ended 31st March 2012.

(11) NPA MANAGEMENT: Gross NPA as at 31st March 2013 is at Rs. 6,607.96 crore as against Rs. 3,920.07 crore as on 31st March 2012, with Gross NPA ratio of 4.02% and 2.74% respectively.

Net NPA as at 31st March 2013 is Rs. 4,027.21 crore as against Rs. 1,907.44 crore as on 31st March 2012, with Net NPA ratio of 2.50% and 1.35% respectively.

We give below the sector-wise break up of Gross NPA (Domestic Rs. crore) as on 31.03.2013.

Category	NPA (Rs in Crore)	% to total Domestic NPA
Agriculture	685.25	13.37
Industry	2653.73	51.77
Services	1527.41	29.80
Personal	259.91	5.07
	5126.30	
	148.29	100.00
Of which		
Commercial Real Estate	148.29	2.89

(12) PROVISION COVERAGE RATIO stood at 58.89% as of 31.03.2013.

13. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	7.07%	7.80%
Tier II	3.67%	4.05%
Total	10.74%	11.85%





Total **Capital funds** of the Bank has **improved** from Rs. 17,603.57 crore as on 31.03.2012 to Rs. 18,366.03 crore as on 31.03.2013 due to allotment of shares to Government of India on preferential basis amounting to Rs. 1,000.00 crore (including share premium) apart from retention of profits.

14. BUSINESS PER EMPLOYEE: Increased from Rs. 11.76 crore (as on 31.3.2012) to Rs. 12.88 crore (as on 31.3.2013).

15. PROFIT PER EMPLOYEE: Profit per employee stood at Rs. 1.99 lacs as on 31.03.2013.

16. KEY FINANCIAL RATIOS:

16.1. Net Interest Margin: For the year ended 31.3.2012: 2.75%
For the year ended 31.3.2013: 2.43%

16.2. Return on Average Assets: For the year ended 31.3.2012: 0.52%
For the year ended 31.3.2013: 0.24%

16.3. Earnings Per Share (EPS): For the year ended 31.3.2012: Rs. 13.18
For the year ended 31.3.2013: Rs. 6.14

16.4. Book Value per share: Book value per share stood at Rs. 117.68.

16.5. Credit Deposit Ratio: Stood at 81.32% as on 31.03.2013 as against 80.29% as on 31.03.2012.

16.6. CASA ratio: The ratio on global basis is 26.51% as on 31.03.2013 as against 26.42% as on 31.03.2012.

16.7. Cost to income ratio: The ratio for the year 2012-13 is 47.17%





**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

**PRESS RELEASE
Part-B**

29.04.2013

**FINANCIAL PERFORMANCE HIGHLIGHTS FOR THE QUARTER ENDED 31ST
MARCH 2013 (3 MONTHS)**

1. TOTAL BUSINESS: Total business grew from Rs. 3,43,186 crore as on 31st December 2012 to Rs. 3,66,501 crore as on 31st March 2013 recording a **growth of 6.79%** during the quarter.

2. DEPOSITS: Total deposits grew from Rs. 1,85,573 crore as on 31st December 2012 to Rs. 2,02,135 crore as on 31st March 2013 recording a **growth of 8.92%** during the quarter.

3. ADVANCES: Gross Advances increased from Rs. 1,57,613 crore as on 31st December 2012 to Rs. 1,64,366 crore as on 31st March 2013 registering a **growth of 4.28%**.

4. OPERATING PROFIT: Operating Profit for the quarter ended 31st March 2013 stood at Rs. 1,145.88 crore as against Rs. 1,002.41 crore for the quarter ended 31st March, 2012.

5. NET PROFIT: Net Profit for the quarter ended 31st March 2013 is Rs. 58.60 crore as against Rs. 528.88 crore for the corresponding quarter of the previous year. This is due to increased provision for bad and doubtful debts and Restructured Accounts.

6 (a) TOTAL INCOME: Total income for the quarter ended 31.3.2013 is Rs. 5,897.89 crore as against Rs. 5,415.09 crore for the corresponding quarter of the previous year, registering a growth of 8.92%

6 (b) NET INTEREST INCOME: The Net Interest Income of the Bank for the quarter ended 31.03.2013 stood at 1,295.93 crore as against Rs. 1,340.58 crore during 4th quarter of 2011-12.

7. INTEREST RECEIVED ON ADVANCES: For the quarter ended 31.3.2013, the amount is Rs. 3,999.82 crore as against the amount of Rs. 3,740.59 crore for the quarter ended 31.3.2012, registering a growth of 6.93%





8. INTEREST EXPENSES: Interest expenses increased to Rs. 3,930.87 crore for the quarter ended 31.3.2013 from Rs. 3,570.89 crore for the quarter ended 31.3.2012.

9. CRAR: under BASEL II, CRAR as on 31.12.2012 was at 11.65%. As on 31.3.2013, the ratio stands at 11.85%.

10. KEY FINANCIAL RATIOS:

11.1. Net Interest Margin: NIM for the quarter ended 31.03.2013 is at 2.30%

11.2. Return on Average Assets: Return on Average Assets for the quarter ended 31.03.2013 is at 0.09%

11.3. Earnings per Share (EPS): EPS for the quarter ended 31.03.2013 stood at Rs. 2.54%

