



INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI

PRESS RELEASE
Part-A

05.05.2012

PERFORMANCE HIGHLIGHTS FOR THE YEAR ENDED 31ST MARCH 2012

TOTAL BUSINESS (YOY) 24.20%		TOTAL DEPOSITS (YOY) 22.86%		TOTAL ADVANCES (YOY) 25.91%		OPERATING PROFIT (YOY) 23.54%	
		TOTAL INCOME (YOY) 46.91%				NET INTEREST INCOME 19.20%	

(1) **TOTAL BUSINESS:** Total business grew from ₹ 259020 crore as on 31st March 2011 to ₹ 321707 crore as on 31st March 2012 recording a year on year **growth of 24.20%**

(2) **DEPOSITS:** Total deposits grew from ₹ 145229 crore as on 31st March 2011 to ₹ 178434 crore as on 31st March 2012 recording a year on year **growth of 22.86 %.**

(3) **ADVANCES:** Gross Advances increased from ₹ 113791 crore as on 31st March 2011 to ₹ 143273 crore as on 31st March 2012 registering a **growth of 25.91%.**

(4) **OPERATING PROFIT:** Operating Profit for the year ended 31st March 2012 is ₹ 3534.15 crore from ₹ 2860.63 crore for the year ended 31st March 2011, registering a **growth of 23.54%**





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(5) **NET PROFIT:** Net Profit for the year ended 31st March 2012 is ₹ 1050.13 crore.

(6) **TOTAL INCOME:** Total income recorded a growth of 46.91% during the year ended 31st March 2012. The increase was from ₹ 13326.56 crore for the year ended 31st March 2011 to ₹ 19578.13 crore.

(7) **INTEREST INCOME:** Interest income increased to ₹ 17897.08 crore for the year ended 31st March 2012 from ₹ 12101.46 crore for the year ended 31st March 2011 - **an increase of 47.89%.**

Interest income from Advances registered **an increase of 53.28%** from ₹ 8848.57 crore to ₹ 13589.86 crore.

(8) **NET INTEREST INCOME:** Increased to ₹ 5016.17 crore during 2011-12 from ₹ 4208.03 crore during 2010-11- **an increase of ₹ 808.14 crore (19.20%)**

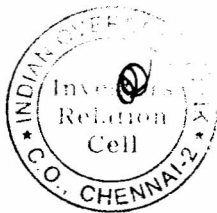
(9) **NON INTEREST INCOME:** Non interest income is ₹ 1681.04 crore (for the year ended 31st March 2012) as against ₹ 1225.10 crore (for the year ended 31st March 2011) registering an increase of 37.22%

(10) **INTEREST EXPENSES:** The interest expenses for the year ended 31st March 2012 is ₹ 12880.91 crore as against ₹ 7893.44 crore for the year ended 31st March 2011.

(11) **NPA MANAGEMENT:** Gross NPA as at 31st March 2012 is at ₹ 3920.07 crore as against ₹ 3089.59 crore as on 31st March 2011, with Gross NPA ratio of 2.74% and 2.72% respectively.

Net NPA as at 31st March 2012 is ₹ 1907.44 crore as against ₹ 1328.42 crore as on 31st March 2011, with Net NPA ratio of 1.35% and 1.19% respectively.

(12) **PROVISION COVERAGE RATIO is 67.68%**





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13. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	7.49%	8.35%
Tier II	4.46%	4.97%
Total	11.95%	13.32%

Total **Capital funds** of the Bank has **improved** from ₹ 15255.90 crore as on 31.03.2011 to ₹ 17603.57 crore as on 31.03.2012 due to allotment of shares to Government of India and LIC of India and its various schemes on preferential basis amounting to ₹. 1743.63 crore (including share premium) apart from retention of profits.

14. BUSINESS PER EMPLOYEE: Increased from ₹ 10.05 crore (as on 31.3.2011) to ₹ 11.76 crore (as on 31.3.2012).

15. PROFIT PER EMPLOYEE: ₹ 3.84 lacs as on 31.03.2012 as against ₹ 4.16 lacs as on 31.3.2011.

16. KEY FINANCIAL RATIOS:

16.1. Net Interest Margin: For the year ended 31.3.2011: 3.11%
For the year ended 31.3.2012: 2.75%

16.2. Return on Average Assets: For the year ended 31.3.2011: 0.71%
For the year ended 31.3.2012: 0.52%

16.3. Earnings Per Share (EPS): For the year ended 31.3.2011: ₹ 17.33
For the year ended 31.3.2012: ₹ 13.18

16.4. Book Value per share: Book value per share increased from ₹ 115.41 to ₹ 123.52.

16.5. Credit Deposit Ratio: Stands at 80.29% as on 31.03.2012 as against 78.35% as on 31.03.2011.

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

16.7. Cost to income ratio: The ratio for the year 2011-12 is 47.23%

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**INDIAN OVERSEAS BANK
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**PRESS RELEASE
Part-B**

05.05.2012

PERFORMANCE HIGHLIGHTS FOR THE QUARTER ENDED 31ST MARCH 2012

1.TOTAL BUSINESS: Total business grew from ₹ 299555 crore as on 31st December 2011 to ₹ 321707 crore as on 31st March 2012 recording a **growth of 7.39 %** during the quarter.

2.DEPOSITS: Total deposits grew from ₹ 167006 crore as on 31st December 2011 to ₹ 178434 crore as on 31st March 2012 recording a **growth of 6.84%** during the quarter.

3.ADVANCES: Gross Advances increased from ₹ 132549 crore as on 31st December 2011 to ₹ 143273 crore as on 31st March 2012 registering a **growth of 8.09 %**.

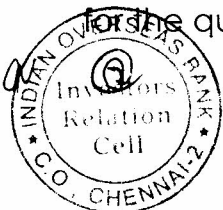
4.OPERATING PROFIT: Operating Profit for the quarter ended 31st March 2012 stood at ₹ **1002.35** crore as against ₹976.95 crore for the quarter ended 31.03.2011.

5.NET PROFIT: Net Profit for the quarter ended 31st March 2012 is ₹ 528.81 crore as against ₹ 434.30 crore for the corresponding quarter of the previous year, recording a growth of 21.76%

6(a) TOTAL INCOME: Total income is ₹ 5415.09 crore for the quarter ended 31.3.2012 as against ₹ 3916.58 crore for the corresponding quarter of the previous year, registering a growth of 38.26%

6 (b) NET INTEREST INCOME: The Net Interest Income of the Bank increased from ₹ 1215.28 crore during 4th quarter of 2010-11 to ₹ 1340.58 crore during the 4th quarter of 2011-12- **an increase of ₹ 125.30 crore.**

7. INTEREST RECEIVED ON ADVANCES: For the quarter ended 31.3.2012, the amount is ₹. 3740.56 crore as against the amount of ₹ 2615.64 crore for the quarter ended 31.3.2011, registering a growth of 43%





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8.INTEREST EXPENSES: Interest expenses increased to ₹ 3570.89 crore for the quarter ended 31.3.2012 from ₹ 2316.83 crore for the quarter ended 31.3.2011.

9.CRAR: under BASEL II, CRAR as on 31.12.2011 was at 11.84%. As on 31.3.2012, the ratio stands at **13.32%**.

10.BUSINESS PER EMPLOYEE: Increased from ₹ 10.05 crore as on 31.03.2011 to ₹ 11.76 crore as on 31.03.2012.

11.KEY FINANCIAL RATIOS:

11.1. Net Interest Margin: NIM for the quarter ended 31.03.2012 is at 2.74%

11.2. Return on Average Assets: Return on Average Assets for the quarter ended 31.03.2012 is at 0.72 %

11.3. Earnings per Share (EPS): EPS for the quarter ended 31.03.2012 is ₹ 19.80



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