



**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

**PRESS RELEASE
PERFORMANCE HIGHLIGHTS – 30.06.2012**

**ADVANCES
(YOY)
24.52%**



**TOTAL
BUSINESS
(YOY)
23.28%**



**NII
(Q1)
11.84%**



**DEPOSITS
(YOY)
22.30%**



**NET
PROFIT
(YOY)
13.55%**



1. TOTAL BUSINESS: Total business grew from ₹ 2,70,320 crore as on 30.06.2011 to ₹ 3,33,248 crore as on 30.06.2012 recording a year on year growth of 23.28%.

2. DEPOSITS: Total Deposits grew from ₹ 1,51,173 crore as on 30.06.2011 to ₹ 1,84,882 crore as on 30.06.2012 recording a year on year growth of 22.30 %.

3. ADVANCES: Gross Advances increased from ₹ 1,19,148 crore as on 30.06.2011 to ₹ 1,48,366 crore as on 30.06.2012 registering a growth of 24.52% .

4. OPERATING PROFIT: Operating Profit for the three months ended 30.06.2012 is ₹ 846.78 crore as against ₹ 802.60 crore for the corresponding quarter of last year registering a growth of 5.50%

5. NET PROFIT: Net Profit for the three months period ended 30/06/2012 is ₹. 233.44 Crore as against ₹. 205.58 Crore for the corresponding quarter of last year registering a growth of 13.55%.





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: 2:

6. TOTAL INCOME: Total Income for the quarter ended 30.06.2012 is at ₹. 5,402.85 Crore as against ₹ 4,331.77 crore for the corresponding quarter of last year, registering a growth of 24.73%

7. INTEREST INCOME: Interest income for the quarter ended 30.06.2012 is at ₹. 5,026.16 Crore as against ₹. 3,992.58 Crore for the corresponding quarter of last year, registering a growth of 25.89%

8. NON INTEREST INCOME: Non interest income for the quarter ended 30.06.2012 is at ₹. 376.69 Crore as against ₹. 339.19 Crore for the corresponding quarter of last year, registering a growth of 11.05%.

9. INTEREST EXPENSES: Interest Expenses for the quarter ended 30.06.2012 stood at ₹ 3,697.89 Crore as against ₹ 2,804.95 crore for the corresponding quarter of last year.

10. (A) NET INTEREST INCOME: Net interest income increased from ₹ 1,187.63 Crore from Q1 of 2011-12 to ₹ 1,328.28 crore for Q1 of 2012-13 recording a percentage growth of 11.84%.

(B) NET INTEREST MARGIN: NIM stood at **2.59%** during the quarter ending 30.06.2012.

11. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	7.22	7.92
Tier II	4.25	4.67
Total	11.47	12.59

Total Capital funds of the Bank stands at ₹. 17,549.22 crore as on 30.06.2012 as against ₹ 15,217 crore as on 30.06.2011.



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12. BUSINESS PER EMPLOYEE: As on 30.06.2012, business per employee improved to ₹ 12.27 crore from ₹ 10.71 crore as at 30.06.2011.

13. CREDIT DEPOSIT RATIO: CD Ratio stood at 80.25% as on 30.06.2012.

14. CASA RATIO: CASA Ratio stood at 25.07% as on 30.06.2012.

15. BOOK VALUE PER SHARE: Book value per share has gone up from ₹ 118.71 as on 30.06.2011 to ₹ 125.98 as at the end of 30.06.2012.

16. EARNINGS PER SHARE (annualized): EPS for the quarter ended 30.06.2012 stood at ₹. 11.72.

17. NPA Management: Gross NPA as on 30.06.2012 stood at ₹ 4,409.70 crore as against ₹ 3,291.64 crore as on 30.06.2011, with Gross NPA percentage of 2.97% and 2.76% respectively.

Net NPA as on 30.06.2012 stood at ₹ 2,152.09 crore as against ₹ 1,258.16 crore as on 30.06.2011, with Net NPA percentage of 1.48% and 1.08% respectively.

18. PROVISION COVERAGE RATIO: Provision Coverage Ratio (PCR) stood at 67.11 as on 30.06.2012.

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