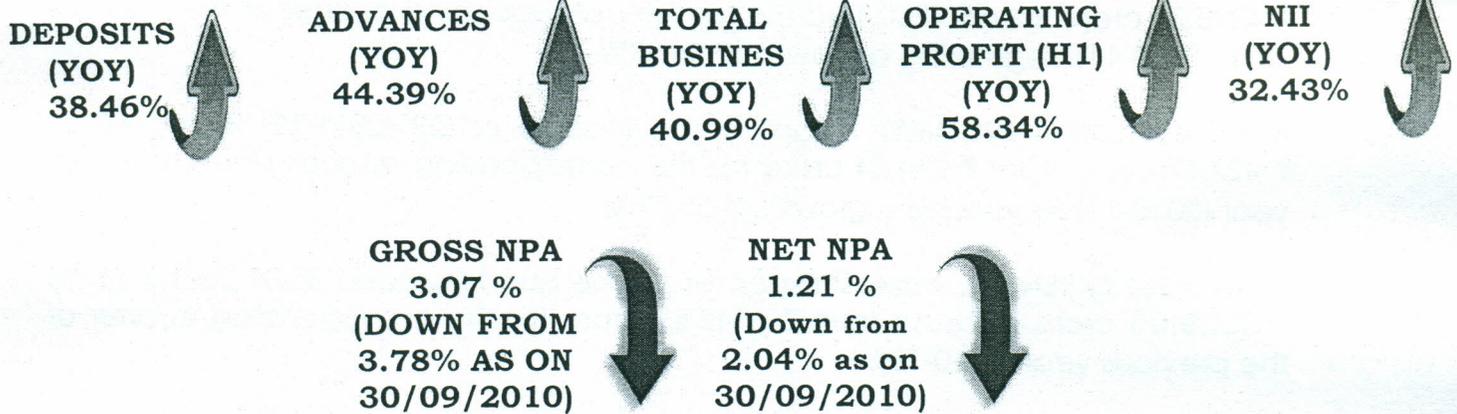




INDIAN OVERSEAS BANK  
CENTRAL OFFICE  
CHENNAI

PRESS RELEASE

PERFORMANCE HIGHLIGHTS FOR THE HALF YEAR ENDED  
30.09.2011



1. **TOTAL BUSINESS:** Total business grew from ₹ 206214 crore as on 30.09.2010 to ₹ 290744 crore as on 30.09.2011 recording a year on year growth of 40.99 %.

2. **DEPOSITS:** Total deposits grew from ₹ 118142 crore as on 30.09.2010 to ₹ 163579 crore as on 30.09.2011 recording a year on year growth of 38.46%.

3. **ADVANCES:** Total gross advances increased from ₹ 88072 crore as on 30.09.2010 to ₹ 127166 crore as on 30.09.2011 registering a year on year growth of 44.39%.

4. **OPERATING PROFIT:** Operating Profit for H1 (2011-12) increased to ₹ 1709.43 crore from ₹ 1079.57 crore of the corresponding period of the previous year (2010-11) registering a growth of 58.34%.

Operating Profit for Q2 (2011-12) increased to ₹ 906.83 crore from ₹ 615.66 crore of the corresponding quarter of the previous year (2010-11) registering a growth of 47.29%.

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**5. NET PROFIT:** Net Profit for H1 (2011-12) increased to ₹ 413.04 crore from ₹ 406.59 crore of the corresponding period (H1 (2010-11) of previous year.

Net Profit for Q2 (2011-12) increased to ₹ 207.46 crore from ₹ 206.15 crore of the corresponding quarter of the previous year (2010-11).

**6. TOTAL INCOME:** Total income of Q2 (2011-12) increased to ₹ 4822.56 crore from ₹ 3074.74 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 56.84%.

**7. INTEREST INCOME :** Interest income of Q2 (2011-12) increased to ₹ 4395.39 crore from ₹ 2800.19 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 56.97%.

**8. NON INTEREST INCOME:** Non interest income of Q2 (2011-12) increased to ₹ 427.17 crore from ₹ 274.54 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 55.59%.

**9. INTEREST EXPENSES:** Interest Expenses for the quarter ended 30.09.2011 is at ₹ 3129.00 crore increase from ₹ 1843.89 crore for the corresponding quarter of the previous year (2010-11).

**10. NET INTEREST INCOME:** Net interest income increased to ₹ 1266.39 crore for Q2 of 2011-12 from ₹ 956.30 crore of the corresponding quarter of previous year (2010-11) recording a percentage increase of 32.43%.

**11. CAPITAL ADEQUACY RATIO (CRAR):**

	Basel I	Basel II
Tier I	6.45%	7.02%
Tier II	4.97%	5.41%
Total	11.42%	12.43%

Total Capital funds of the Bank stands at ₹ 15144.07 crore as on 30.09.2011 as against ₹ 11611.76 crore as on 30.09.2010.



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**12. BUSINESS PER EMPLOYEE:** As on 30<sup>th</sup> September 2011, business per employee has improved to ₹ 11.58 crore as against ₹ 7.81 crore as at 30<sup>th</sup> September 2010.

**13. CREDIT DEPOSIT RATIO:** CD ratio is at 77.74% as on 30.09.2011 as against 74.55% as on 30.09.2010.

**14. CASA RATIO:** CASA ratio is at 27.46% as on 30.09.2011 as against 33.09% as on 30.09.2010.

**15. BOOK VALUE PER SHARE:** Book value per share has gone up from ₹ 120.88 (as on 30.09.2010) to ₹ 123.71 during the one year period ended 30<sup>th</sup> September 2011.

**16. EARNINGS PER SHARE:** EPS for the quarter ended 30<sup>th</sup> September 2011 stood at ₹ 13.41 as against ₹ 15.14 for the corresponding quarter of the previous year (2010-11).

**17. NPA Management:** Gross NPA as on 30<sup>th</sup> September 2011 is at ₹ 3898 crore as against ₹ 3326 crore as on 30<sup>th</sup> September 2010. **In percentage terms, Gross NPA has improved to 3.07% from 3.78% for corresponding period(30.09.2010).**

Net NPA as at 30.09.2011 is ₹ 1505 crore as against ₹ 1765 crore as on 30.9.2010 with net NPA Ratio of 1.21% and 2.04% respectively. The position has improved both in absolute and percentage terms.

**18. PROVISION COVERAGE RATIO:** Provision Coverage Ratio (PCR) is at 71.77% as on 30.09.2011 as against 60.02% as on 30.09.2010.

