

INDIAN OVERSEAS BANK
SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)
AS AT 31.12.2015

Financial Parameters	Bank		Group	
	31/12/15	31/03/15	31/12/15	31/03/15
	in LKR milion	in LKRmilion (Audited)	in INR milion	in INR milion (Audited)
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs.'000	6,516	5,699	14,221	141,846
Total Capital Base, Rs.'000	6,544	5,623	1,93,152	196,442
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	49.85%	40.18%	7.16%	7.30%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	50.05%	39.65%	9.73%	10.11%
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	3.41%	4.02%	12.64%	8.33%
Net-Non Performing Advances, % (net of interest in suspense and provision)	0.00%	0.01%	8.32%	5.68%
Profitability				
Interest Margin, %	4.90%	3.48%	1.96%	2.06%
Return on Assets (befor Tax), %	3.81%	2.56%	-ve%	
Return on Equity, %	23.27%	13.37%	-ve%	
Regulatory Liquidity				
Statutory Liquid Assets, Rs. '000	12,419	15,001	7,97,328	6,58,620
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit	115.38%	119.32%		
Off - shore Banking Unit	149.06%	104.80%		

Certification

We, the undersigned, being the Chief Executive Officer and the Finance Officer of Indian Overseas Bank certify jointly that:

- (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
- (b) The information contained in these statements have been extracted from the unaudited financial statement of the Bank, unless indicated as audited.

S Revathi
Senior Manager (Finance)

Vairam Somasunderam
Country Head

Date:18.02.2016