

**Indian Overseas Bank  
Central Office  
Chennai**

**PRESS RELEASE**

**Performance Highlights – 31.12.2022**

	(Rs. in Crores)					
	31.12.2022 (3 Months)	31.12.2021 (3 Months)		31.12.2022 (9 Months)	31.12.2021 (9 Months)	
Operating Profit	1,540	1,461	↑	4,060	4,247	↓
Net Profit / Loss	555	454	↑	1,449	1,157	↑
Deposits	2,57,480	2,47,118	↑	2,57,480	2,47,118	↑
Gross Advances	1,75,050	1,48,316	↑	1,75,050	1,48,316	↑
Investments	94,388	97,073	↓	94,388	97,073	↓
Business Mix	4,32,530	3,95,434	↑	4,32,530	3,95,434	↑
CASA	1,14,591	1,05,105	↑	1,14,591	1,05,105	↑
CASA Ratio	44.75%	42.53%	↑	44.75%	42.53%	↑
Gross NPA	14,333	15,426	↓	14,333	15,426	↓
Net NPA	4,000	3,587	↑	4,000	3,587	↑
Net Interest Margin	3.27%	2.40%	↑	2.86%	2.42%	↑
Gross NPA Ratio	8.19%	10.40%	↓	8.19%	10.40%	↓
Net NPA Ratio	2.43%	2.63%	↓	2.43%	2.63%	↓
Cost to Income Ratio	52.21%	44.62%	↑	53.10%	48.79%	↑
PCR	91.34%	92.33%	↓	91.34%	92.33%	↓
CRAR	15.16%	15.41%	↓	15.16%	15.41%	↓
RoE	16.43%	15.37%	↑	14.80%	16.42%	↓
CD Ratio	67.99%	60.02%	↑	67.99%	60.02%	↑
RoA	0.73%	0.62%	↑	0.63%	0.54%	↑

- ❖ Profit for the quarter ended 31.12.2022 recorded at Rs. 555 crore.
- ❖ Net NPA has stood at 2.43 % which is within prescribed RBI guidelines.
- ❖ During the quarter GNPA reduced by Rs. 393.14 Crore. GNPA ratios improved to 8.19 % from 8.53 % September 2022 (QoQ)
- ❖ The provision coverage ratio recorded at 91.34 % (September 2022 PCR is 90.94%)

**Performance Highlights for the Quarter ended 31<sup>st</sup> December 2022 (QoQ)  
(Sequential)**

- ❖ **Total Business** stood at Rs.4,32,530 crore as on 31<sup>st</sup> December 2022 as against Rs. 4,34,441 crore as on 30<sup>th</sup> September 2022.
- ❖ **Total Deposits** stood at Rs. 2,57,480 crore as on 31<sup>st</sup> December 2022 as against Rs. 2,61,728 crore as on 30<sup>th</sup> September 2022.
- ❖ **CASA** of the Bank stood Rs. 1,14,591 Crore at 44.75% as on 31<sup>st</sup> December 2022 against Rs. 1,11,924 Crore at 42.76 % as on 30<sup>th</sup> September 2022.
- ❖ **Gross Advances** stood at Rs. 1,75,050 crore as on 31<sup>st</sup> December 2022 as against Rs. 1,72,713 crore as on 30<sup>th</sup> September 2022. The Bank has grown under RAM Segment and rebalanced the advance portfolio by consciously reduced the stressed sector in corporate segment.
- ❖ **Operating Profit** as on 31<sup>st</sup> December 2022 stood at Rs. 1,540 crore as against Rs. 1,494 crore for the quarter ended 30<sup>th</sup> September 2022.
- ❖ **Net profit** for quarter ended 31<sup>st</sup> December 2022 stood at Rs. 555 crore as against Rs. 501 crore for quarter ended 30<sup>th</sup> September 2022.
- ❖ **Total Income** for the quarter ended 31<sup>st</sup> December 2022 is Rs. 6,006 crore as against Rs. 5,852 crore for the quarter ended 30<sup>th</sup> September 2022.
- ❖ **Interest Income** stood at Rs.5,056 crore for the quarter ended 31<sup>st</sup> December 2022 as against Rs. 4,718 crore for the quarter ended 30<sup>th</sup> September 2022.
- ❖ **Non-Interest Income** stood at Rs. 950 crore for the quarter ended 31<sup>st</sup> December 2022 as against Rs.1,135 crore for the quarter ended 30<sup>th</sup> September 2022.