



INDIAN OVERSEAS BANK  
CENTRAL OFFICE  
CHENNAI

PRESS RELEASE

10.02.2016

FINANCIAL PERFORMANCE HIGHLIGHTS FOR THE QUARTER  
ENDED 31<sup>ST</sup> DECEMBER 2015

**(1) TOTAL BUSINESS:** Total business grew from Rs. 4,09,542 crore as on 30.09.2015 to Rs.4,10,019 Crore as on 31.12.2015.

**(2) DEPOSITS:** Total deposits stood at Rs.2,30,670 crore as on 31.12.2015.

**(3) ADVANCES:** Gross Advances increased from Rs.1,76,516 crore as on 30.09.2015 to Rs.1,79,349 crore as on 31.12.2015.

**(4) OPERATING PROFIT:** Operating Profit for the three months period ended 31.12.2015 stood at Rs.625 crore as against Rs.990 crore for Q2 2015-16.

**(5) NET PROFIT:** On account of increased provisions for Domestic and Overseas Advances including provisions made for Asset Quality Review as per RBI directions resulted in Net Loss of Rs 1,425 crore for the quarter ended 31.12.2015.

**(6) TOTAL INCOME:** Total income for the quarter ended 31.12.2015 stood at Rs.6,446 crore as against Rs. 6,770 crore for the previous quarter ended 30.09.2015.

**(7) INTEREST INCOME:** Interest income for the quarter ended 31.12.2015 stood at Rs.5,912 as against Rs.5,996 crore as on 30.09.2015.

**(8) NON INTEREST INCOME:** Non-interest income for the quarter ended 31.12.2015 stood at Rs.534 crore as against Rs 774 crore as on 30.09.2015.

**(9) INTEREST EXPENDED:** The interest expenses for the quarter ended 31.12.2015 stood at Rs.4,565 crore as against Rs. 4,598 crore for the previous quarter ended 30.09.2015.

**(10) NET INTEREST INCOME:** Net interest income stood at Rs.1,347 crore for Q3 of 2015-16 as against Rs.1,398 crore for Q2 of 2015-16.

**(11) NPA MANAGEMENT:** Gross NPA as on 31.12.2015 stood at Rs.22,672 crore with Gross NPA ratio of 12.64%.

Net NPA as on 31.12.2015 stood at Rs.14,174 crore with Net NPA ratio of 8.32%.





**(12) PROVISION COVERAGE RATIO:** Provision Coverage Ratio (PCR) stood at 50.36% as on 31.12.2015.

**(13) CAPITAL ADEQUACY RATIO (CRAR):**

Basel III (31.12.2015)	
CET 1	6.43
Tier I	7.16
Tier II	2.57
Total	9.73

**(14) BUSINESS PER EMPLOYEE:** Business per employee for the quarter ended 31.12.2015 stood at Rs.12.59 crore.

**15. KEY FINANCIAL RATIOS:**

**(15.1) NET INTEREST MARGIN:** NIM stood at 1.93% during the quarter ended 31.12.2015. NIM stood at 2.03% during the quarter ended 30.09.2015.

**(15.2) CREDIT DEPOSIT RATIO:** CD Ratio for Q3 of 2015-16 stood at 77.75% as against 75.75% for Q2 of 2015-16.

**(15.3) CASA RATIO:** CASA Ratio stood at 26.32% as on 31.12.2015 as against 26.14% as on 30.09.2015.

**(15.4) BOOK VALUE PER SHARE:** Book value per share stood at Rs.72.61 as on 31.12.2015.

**(15.5) COST TO INCOME RATIO:** The ratio for the quarter ended 31.12.2015 stood at 66.79% as against 54.42% as on 30.09.2015.

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