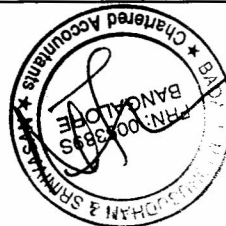
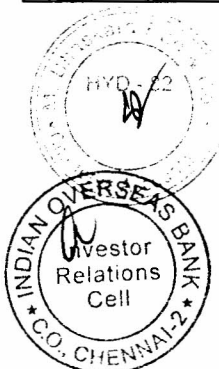




INDIAN OVERSEAS BANK
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002
UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2012

Rs. In Lacs					
SL.NO	Particulars	Quarter ended 30.06.2012 (Reviewed)	Quarter ended 31.03.2012 (Audited)	Quarter ended 30.06.2011 (Reviewed)	Year ended 31.03.2012 (Audited)
1	Interest Earned (a) + (b) +(c)+ (d)	5 02 615.91	4 91 147.30	3 99 258.18	17 89 708.42
	(a)Interest/discount on advances/bills	3 90 907.97	3 74 056.45	3 00 893.50	13 58 985.93
	(b) Income on Investments	1 03 451.44	1 05 019.71	89 320.28	3 94 136.43
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	8 256.50	7 739.09	9 044.40	32 254.01
	(d) Others	0.00	4 332.05	0.00	4 332.05
2	Other Income	37 668.92	50 361.49	33 918.91	1 68 104.30
3	TOTAL INCOME (1+2)	5 40 284.83	5 41 508.79	4 33 177.09	19 57 812.72
4	Interest Expended	3 69 788.43	3 57 089.34	2 80 495.09	12 88 091.21
5	Operating Expenses (i) + (ii)	85 818.12	84 184.33	72 421.51	3 16 306.95
	(i) Employees Cost	56 202.17	50 821.36	50 229.75	2 08 298.05
	(ii) Other Operating Expenses	29 615.95	33 362.97	22 191.76	1 08 008.90
6	TOTAL EXPENDITURE (4+ 5) excluding Provisions & Contingencies	4 55 606.55	4 41 273.67	3 52 916.60	16 04 398.16
7	OPERATING PROFIT Provisions & Contingencies (3-6) before	84 678.28	1 00 235.12	80 260.49	3 53 414.56
8	Provisions (other than tax) and Contingencies	52 042.46	38 759.10	54 494.79	2 23 643.76
9	Exceptional Items	0.00	0.00	0.00	0.00
10	Net Profit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9)	32 635.82	61 476.02	25 765.70	1 29 770.80
11	Tax Expense	9 292.23	8 594.55	5 207.56	24 758.17
12	Net Profit(+) / Loss(-) from Ordinary Activities after Tax (10-11)	23 343.59	52 881.47	20 558.14	1 05 012.63
13	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit(+) / Loss(-) for the period (12-13)	23 343.59	52 881.47	20 558.14	1 05 012.63
15	Paid-up Equity Share Capital (Face Value of each share - Rs.10/-)	79 699.82	79 699.82	61 874.93	79 699.82
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of Previous Accounting Year)	9 98 939.60	9 98 939.60	7 54 618.62	9 98 939.60
17	Analytical Ratios				
	(i) Percentage of shares held by Govt. of India	69.62	69.62	65.87	69.62
	(ii) (a) Capital Adequacy Ratio (%) (Basel I)	11.47	11.95	12.39	11.95
	(b) Capital Adequacy Ratio (%) (Basel II)	12.59	13.32	13.38	13.32
	(iii) Earning per share (EPS) - in rupees				
	a) Basic and Diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	2.93	8.47	3.32	16.93
	b) Basic and Diluted EPS after Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	2.93	8.47	3.32	16.93
	(iv) NPA Ratios				
	(a) Gross NPA	4 40 969.61	3 92 006.87	3 29 164.46	3 92 006.87
	(b) Net NPA	2 15 209.16	1 90 743.97	1 25 816.12	1 90 743.97
	(c) % of Gross NPA	2.97	2.74	2.76	2.74
	(d) % of Net NPA	1.48	1.35	1.08	1.35
	(e) Return on Assets (Annualized)	0.41	0.72	0.44	0.52





INDIAN OVERSEAS BANK
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002
UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2012

18	Public Shareholding				
	Number of shares	242137467	242137467	211200000	242137467
	Percentage of Share holding	30.38	30.38	34.13	30.38
19	Promoters and Promoter Group Shareholding				
	(a) Pledged/Encumbered				
	- Number of Shares.				
	- Percentage of Shares (as a % of the total shareholding of promoter & promoter group)			Nil	
	- Percentage of Shares (as a % of the total share capital of the company)				
	(b) Non-encumbered				
	- Number of Shares.	55 48 60 731	55 48 60 731	40 75 49 343	55 48 60 731
	- Percentage of Shares (as a % of the total shareholding of promoter & promoter group)	100.00	100.00	100.00	100.00
	- Percentage of shares (as a % of the total share capital of the company)	69.62	69.62	65.87	69.62

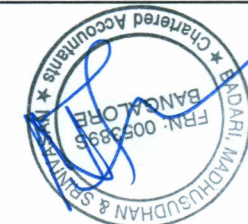
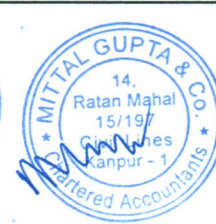
NOTES

- The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank.
- The working results for the Quarter ended 30/06/2012 have been arrived at after considering provision for NPAs, Standard Assets, Restructured Advances & Non-Performing Investments, as per RBI guidelines. Provision for taxes, Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate basis and are subject to adjustment, if any, at the year end.
- In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs. 12.33 crore has been charged to Profit & Loss Account for the quarter towards the additional Gratuity fund requirement of Rs. 246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/06/2012 is Rs.135.61 crore.
- Additional Pension Fund Liability crystallised as a result of exercise of second pension option of serving employee was Rs. 758.65 crore. In accordance with RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09/02/2011, this liability is to be amortized over a period of five years and Rs. 37.93 crore has been reckoned for this quarter. Remaining unamortized Pension Fund liability carried forward as on 30/06/2012 is Rs. 417.26 crore.
- The Provision Coverage Ratio of the Bank as on 30.06.2012 stood at 67.11%. The Bank has created Counter-cyclical Provisioning Buffer of Rs. 689.06 crore as on 30.06.2012 as against the total requirement of Rs 811.06 crore as on 30.09.2010 (the cut off date prescribed by RBI). The bank is in the process of building up the balance amount before 31.03.2013 as permitted by RBI.
- Previous period/year figures have been regrouped/reclassified wherever necessary.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 30th July, 2012.
- The position of Investors' Complaints for the period 01/04/2012 to 30/06/2012 is as under:
 Pending complaints at the beginning of the Quarter - 0
 Complaints received during the Quarter - 104
 Complaints redressed during the Quarter - 104
 Closing balance at the end of the Quarter - 0





PLACE : CHENNAI **A D M CHAVALI** **A K BANSAL** **M NARENDRA**
Date : 30.07.2012 **EXECUTIVE DIRECTORS** **CHAIRMAN & MANAGING DIRECTOR**





INDIAN OVERSEAS BANK
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002
SEGMENT RESULTS FOR THE QUARTER ENDED 30TH JUNE 2012

Rs in Lacs

Particulars	Quarter ended 30.06.2012 (Reviewed)	Quarter ended 31.03.2012 (Audited)	Quarter ended 30.6.2011 (Reviewed)	Year ended 31.3.2012 (Audited)
1) Segment Revenue				
a) Treasury Operations	1 14 239	1 23 695	97 306	4 52 006
b) Corporate / Wholesale Banking	2 66 664	2 69 185	2 08 289	9 56 512
c) Retail Banking	1 45 269	1 28 061	1 09 746	4 82 400
d) Other Banking Operations	14 111	16 214	17 815	62 312
e) Unallocated	2	4 354	21	4 582
Total	5 40 285	5 41 509	4 33 177	19 57 812
Less: Inter segment Revenue				
Income from Operations	5 40 285	5 41 509	4 33 177	19 57 812
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	13 419	13 839	6 347	42 366
b) Corporate / Wholesale Banking	44 193	36 765	42 678	1 86 783
c) Retail Banking	27 537	43 060	26 588	1 10 578
d) Other Banking Operations	- 443	2 121	4 631	9 161
e) Unallocated	- 28	4 450	16	4 527
Operating Profit	84 678	1 00 235	80 260	3 53 415
Less: Provisions & Contingencies including taxes & Exceptional Items	61 334	47 354	59 702	2 48 402
Net Profit	23 344	52 881	20 558	1 05 013
3) Capital Employed : Segment Assets-Segment Liabilities				
a) Treasury Operations	3 99 048	4 00 163	3 00 551	4 00 163
b) Corporate / Wholesale Banking	5 43 625	5 40 560	3 72 383	5 40 560
c) Retail Banking	1 90 462	1 75 402	74 912	1 75 402
d) Other Banking Operations	31 141	5 905	1 49 841	5 905
e) Unallocated	51 417	70 735	55 368	70 735
Total	12 15 693	11 92 765	9 53 055	11 92 765
GEOGRAPHIC SEGMENTS				
Revenue				
Domestic	5 16 353	5 20 195	4 16 586	18 80 139
Overseas	23 932	21 314	16 591	77 674
Total	5 40 285	5 41 509	4 33 177	19 57 813
Assets				
Domestic	205 11 506	201 52 180	175 59 715	201 52 180
Overseas	20 72 217	18 12 638	14 27 235	18 12 638
Total	225 83 723	219 64 818	189 86 950	219 64 818

PLACE : CHENNAI

Date : 30.07.2012

A.M CHAVALI

EXECUTIVE DIRECTORS

A.K BANSAI

M NARENDRA

CHAIRMAN & MANAGING DIRECTOR

