



Indian Overseas Bank
Central Office
Chennai

PRESS RELEASE

Performance Highlights – 31.03.2023

(Rs. in Crores)

| | 31.03.2023 (3 Months) | 31.03.2022 (3 Months) | | 31.03.2023 (12Months) | 31.03.2022 (12Months) | |
|----------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|---|
| Operating Profit | 1882 | 1614 | ↑ | 5942 | 5763 | ↑ |
| Net Profit / Loss | 650 | 552 | ↑ | 2099 | 1709 | ↑ |
| Deposits | 260883 | 262159 | ↓ | 260883 | 262159 | ↓ |
| Gross Advances | 189009 | 155801 | ↑ | 189009 | 155801 | ↑ |
| Investments | 94170 | 100615 | ↓ | 94170 | 100615 | ↓ |
| Business Mix | 449892 | 417960 | ↑ | 449892 | 417960 | ↑ |
| CASA | 114113 | 113877 | ↑ | 114113 | 113877 | ↑ |
| CASA Ratio | 43.74 | 43.44 | ↑ | 43.74 | 43.44 | ↑ |
| Gross NPA | 14072 | 15299 | ↓ | 14072 | 15299 | ↓ |
| Net NPA | 3266 | 3825 | ↓ | 3266 | 3825 | ↓ |
| Net Interest Margin | 3.20 | 2.41 | ↑ | 2.93 | 2.41 | ↑ |
| Gross NPA Ratio | 7.44% | 9.82% | ↓ | 7.44% | 9.82% | ↓ |
| Net NPA Ratio | 1.83% | 2.65% | ↓ | 1.83% | 2.65% | ↓ |
| Cost to Income Ratio | 49.23% | 48.15% | ↑ | 51.94% | 48.61 | ↑ |
| PCR | 92.63% | 91.66% | ↑ | 92.63% | 91.66% | ↑ |
| CRAR | 16.10% | 13.83% | ↑ | 16.10% | 13.83% | ↑ |
| RoE | 18.32% | 18.12% | ↑ | 15.55% | 17.89% | ↓ |
| CD Ratio | 72.45% | 59.43% | ↑ | 72.45% | 59.43% | ↑ |
| RoA | 0.83% | 0.74% | ↑ | 0.68% | 0.59% | ↑ |

| | 12(M) | | Variance | |
|------------------|------------|------------|--------------|----------|
| | 31.03.2023 | 31.03.2022 | Rs. in crore | % Growth |
| Operating Profit | 5942 | 5763 | 179 | 3.11% |
| Net Profit | 2099 | 1709 | 390 | 22.82% |

- ❖ Net Profit for the quarter ended 31.03.2023 recorded at Rs.650 Crores.
 - ❖ Net NPA has improved to 1.83 % on 31.03.2023 as against 2.65% on 31.03.2022
 - ❖ During the quarter GNPA reduced by Rs. 262 Crores. GNPA ratio has improved to 7.44 % on 31.03.2023 as against 9.82% on 31.03.2022
- The provision coverage ratio recorded at 92.63 % (December 2022 PCR is 91.34%)

