



INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI

PRESS RELEASE

FINANCIAL PERFORMANCE HIGHLIGHTS FOR THE PERIOD
ENDED 31.12.2012 (9 months)

DEPOSITS
(YOY)
11.12%



ADVANCES
(YOY)
18.91%



TOTAL
BUSINES
(YOY)
14.57%



OPERATING
PROFIT (9M)
(YOY)
5.49%



- 1. TOTAL BUSINESS:** Total Business grew from ₹ 2,99,555 crore as on 31.12.2011 to ₹. 3,43,186 crore as on 31.12.2012 recording a year on year growth of 14.57 %.
- 2. DEPOSITS:** Total Deposits grew from ₹ 1,67,006 crore as on 31.12.2011 to ₹. 1,85,573 crore as on 31.12.2012 recording a year on year growth of 11.12%.
- 3. ADVANCES:** Total Gross Advances increased from ₹ 1,32,549 crore as on 31.12.2011 to ₹. 1,57,613 crore as on 31.12.2012 registering a year on year growth of 18.91%.
- 4. OPERATING PROFIT:** Operating Profit for 9 months ended 31st December 2012 increased by 5.49% to ₹. 2670.86 crore from ₹. 2,531.79 crore of the corresponding period of the previous year.
- 5. NET PROFIT:** Net Profit for 9 months ended 31.12.2012 stood at ₹. 508.36 crore as against Rs. 521.31 crore for the corresponding period of the previous year and marginally decreasing by 2.48%.
- 6. TOTAL INCOME:** Total income of Q3 (2012-13) increased to ₹. 5,846.98 crore from ₹ 5,007.14 crore for the corresponding quarter of the previous year (2011-12) registering a growth of 16.77%.



7. INTEREST INCOME: Interest income of Q3 (2012-13) increased to ₹ 5,333.14 crore from ₹ 4,596.08 crore for the corresponding quarter of the previous year (2011-12) registering a growth of 16.04%.

8. NON INTEREST INCOME: Non interest income of Q3 (2012-13) increased to ₹. 513.84 crore from ₹ 411.06 crore for the corresponding quarter of the previous year (2011-12) registering a growth of 25%.

9. INTEREST EXPENSES: Interest Expenses for the quarter ended 31.12.2012 stood at ₹.3,951.59 crore as against ₹ 3,374.50 crore for the corresponding quarter of the previous year (2011-12).

10. NET INTEREST INCOME: Net interest income increased to ₹. 1,381 crore for Q3 of 2012-13 from ₹ 1,221 crore of the corresponding quarter of the previous year (2011-12).

11. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	6.78%	7.33%
Tier II	4.00%	4.32%
Total	10.78%	11.65%

Total Capital funds of the Bank stands at ₹. 17,219.94 crore as on 31.12.2012 as against ₹ 15,137.30 crore as on 31.12.2011. The increase in capital fund is due to infusion of capital to the extent of ₹. 1743 crore from Govt. of India and LIC of India and addition of net profit for the year 2011-12.

12. BUSINESS PER EMPLOYEE: As on 31st December 2012, business per employee has improved to ₹. 12.17 crore as against ₹ 11.55 crore as at 31st December 2011.

13. CREDIT DEPOSIT RATIO: CD ratio is at 84.93% as on 31.12.2012 as against 79.37% as on 31.12.2011.

14. CASA RATIO: CASA ratio stood at 24.97% as on 31.12.2012.

15. BOOK VALUE PER SHARE: Book value per share is ₹. 127.25 as on 31.12.2012 as against ₹ 124.90 as on 31.12.2011.

16. EARNINGS PER SHARE: EPS for the quarter ended 31.12.2012 stood at ₹. 5.85 (annualized).



17. NPA Management: Gross NPA as on 31.12.2012 stood at ₹. 6,516.00 crore and Net NPA as on 31.12.2012 stood at ₹. 3,595 crore.

We give below the sector wise break up of Gross NPA (Domestic – Rs. 5909.17 crore) as on 31.12.2012.

Category	NPA (Rs in Crore)	% to total Domestic NPA
Agriculture	794.82	13.45
Industry	2848.48	48.21
Services	1664.67	28.17
Personal	358.85	6.07
Others	242.35	4.10
Total - Domestic NPA	5909.17	100.00
Overseas NPA	606.40	
Grand Total	6515.57	

18. PROVISION COVERAGE RATIO: Provision Coverage Ratio (PCR) stood at 59% as on 31.12.2012.

19. Net Interest Margin: Net interest Margin for the quarter ended 31.12.2012 stood at 2.51% as against 2.33% for the previous quarter ended 30.09.2012.

