

| INDIAN OVERSEAS BANK | | | | | | |
|--|--|-------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------|
| CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 | | | | | | |
| UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2010 | | | | | | |
| ₹ in lacs | | | | | | |
| SL. NO | Particulars | Quarter ended 30.09.2010 (Reviewed) | Quarter ended 30.09.2009 (Reviewed) | Half year ended 30.9.2010 (Reviewed) | Half year ended 30.9.2009 (Reviewed) | Year ended 31.3.2010 (Audited) |
| 1 | Interest Earned (a) + (b) +(c)+ (d) | 280019.03 | 254995.15 | 546770.95 | 512780.49 | 1024577.34 |
| | (a) Interest/discount on advances/bills | 201552.76 | 192383.51 | 395936.39 | 388192.50 | 765948.16 |
| | (b) Income on Investments | 71885.45 | 58385.48 | 138658.84 | 115184.67 | 238160.10 |
| | (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds | 6580.82 | 4226.16 | 12175.72 | 9403.32 | 19260.64 |
| | (d) Others | - | - | - | - | 1208.44 |
| 2 | Other Income | 27454.48 | 37238.79 | 48940.97 | 60304.80 | 114325.36 |
| 3 | TOTAL INCOME (1+2) | 307473.51 | 292233.94 | 595711.92 | 573085.29 | 1138902.70 |
| 4 | Interest Expended | 184388.84 | 176532.76 | 360514.75 | 357475.96 | 707790.95 |
| 5 | Operating Expenses (i) + ii) | 61518.21 | 60239.95 | 127240.35 | 117286.17 | 246649.69 |
| | (i) Employees Cost | 42034.12 | 42643.43 | 89480.91 | 83398.24 | 173474.90 |
| | (ii) Other Operating expenses | 19484.09 | 17596.52 | 37759.44 | 33887.93 | 73174.79 |
| 6 | TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies) | 245907.05 | 236772.71 | 487755.10 | 474762.13 | 954440.64 |
| 7 | OPERATING PROFIT before Provisions & Contingencies(3-6) | 61566.46 | 55461.23 | 107956.82 | 98323.16 | 184462.06 |
| 8 | Provisions (other than tax) and Contingencies | 30513.27 | 12204.45 | 38197.01 | 10530.15 | 78349.10 |
| 9 | Exceptional Items | 0.00 | 8217.00 | 8217.00 | 8217.00 | 8217.00 |
| 10 | Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9) | 31053.19 | 35039.78 | 61542.81 | 79576.01 | 97895.96 |
| 11 | Tax expenses | 10438.33 | 17435.53 | 20883.99 | 31794.23 | 27199.81 |
| 12 | Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11) | 20614.86 | 17604.25 | 40658.82 | 47781.78 | 70696.15 |
| 13 | Extraordinary items (net of tax expense) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14 | Net Profit (+) / Loss (-) for the period (12-13) | 20614.86 | 17604.25 | 40658.82 | 47781.78 | 70696.15 |
| 15 | Paid up equity share capital (Face value of each share - Rs10/-) | 54480.00 | 54480.00 | 54480.00 | 54480.00 | 54480.00 |
| 16 | Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) | 580417.90 | 539659.43 | 580417.90 | 539659.43 | 580417.90 |
| 17 | Analytical Ratios | | | | | |
| | (i) Percentage of shares held by Govt. of India | 61.23 | 61.23 | 61.23 | 61.23 | 61.23 |
| | (ii) (a) Capital Adequacy Ratio (%) (Basel I) | 12.55 | 14.27 | 12.55 | 14.27 | 14.26 |
| | (b) Capital Adequacy Ratio (%) (Basel II) | 13.16 | 14.65 | 13.16 | 14.65 | 14.78 |
| | (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) | 3.78 | 3.23 | 7.46 | 8.77* | 12.98 |
| | b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) | 3.78 | 3.23 | 7.46 | 8.77* | 12.98 |
| | (iv) NPA Ratios | | | | | |
| | a) Gross NPA | 332637.74 | 268476.65 | 332637.74 | 268476.65 | 361108.00 |
| | b) Net NPA | 176489.26 | 122409.83 | 176489.26 | 122409.83 | 199497.00 |
| | c) % of Gross NPA | 3.78 | 3.42 | 3.78 | 3.42 | 4.47 |
| | d) % of Net NPA | 2.04 | 1.59 | 2.04 | 1.59 | 2.52 |
| | e) Return on assets | 0.58 | 0.53 | 0.58 | 0.73 | 0.53 |
| 18 | Public Shareholding | | | | | |
| | - No. of Shares | 211200000 | 211200000 | 211200000 | 211200000 | 211200000 |
| | - Percentage of share holding | 38.77 | 38.77 | 38.77 | 38.77 | 38.77 |
| | * Not Annualised | | | | | |



