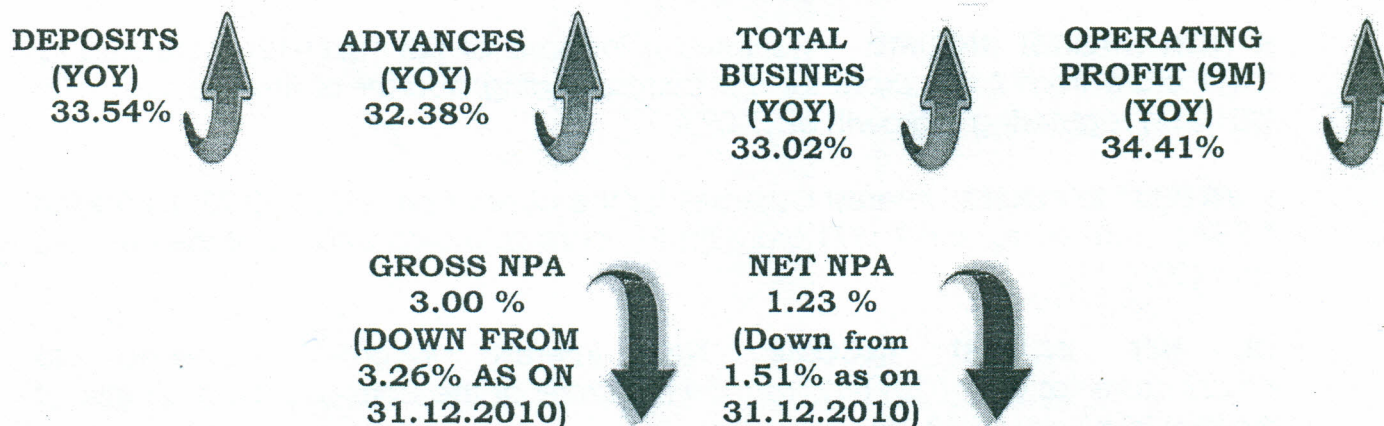




**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

PRESS RELEASE

**PERFORMANCE HIGHLIGHTS FOR THE PERIOD ENDED
31.12.2011**



- 1. TOTAL BUSINESS:** Total Business grew from ₹ 225191 crore as on 31.12.2010 to ₹ 299555 crore as on 31.12.2011 recording a year on year growth of 33.02%.
- 2. DEPOSITS:** Total Deposits grew from ₹ 125062 crore as on 31.12.2010 to ₹ 167006 crore as on 31.12.2011 recording a year on year growth of 33.54%.
- 3. ADVANCES:** Total Gross Advances increased from ₹ 100129 crore as on 31.12.2010 to ₹ 132549 crore as on 31.12.2011 registering a year on year growth of 32.38%.
- 4. OPERATING PROFIT:** Operating Profit for the nine months ended December 2011 increased by 34.41 % to ₹ 2532 crore from ₹ 1884 crore of the corresponding period of the previous year.

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5. NET PROFIT: Net Profit for nine months ended 31.12.2011 is ₹ 521 crore as against ₹ 638 crore for the corresponding period of the previous year due to higher provisions.

6. TOTAL INCOME: Total income of Q3 (2011-12) increased to ₹ 5015 crore from ₹ 3453 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 45.25%.

7. INTEREST INCOME: Interest income of Q3 (2011-12) increased to ₹ 4604 crore from ₹ 3102 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 48.42 %.

8. NON INTEREST INCOME: Noninterest income of Q3 (2011-12) increased to ₹ 411 crore from ₹ 351 crore for the corresponding quarter of the previous year (2010-11) registering a growth of 17.09%.

9. INTEREST EXPENSES: Interest Expenses for the quarter ended 31.12.2011 stood at ₹ 3383 crore as against ₹ 1971 crore for the corresponding quarter of the previous year (2010-11).

10. NET INTEREST INCOME: Net interest income increased to ₹ 1222 crore for Q3 of 2011-12 from ₹ 1130 crore of the corresponding quarter of the previous year (2010-11).

11. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	6.14%	6.68%
Tier II	4.75%	5.16%
Total	10.89%	11.84%

Total Capital funds of the Bank stands at ₹ 15137crore as on 31.12.2011 as against ₹ 12582 crore as on 31.12.2010.



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12. BUSINESS PER EMPLOYEE: As on 31st December 2011, business per employee has improved to ₹ 11.55 crore as against ₹ 8.61 crore as at 31st December 2010.

13. CREDIT DEPOSIT RATIO: CD ratio is at 79.37% as on 31.12.2011 as against 80.06% as on 31.12.2010.

14. CASA RATIO: CASA ratio is at 26.15% as on 31.12.2011 as against 30.97% as on 31.12.2010.

15. BOOK VALUE PER SHARE: Book value per share is ₹ 124.90 as on 31.12.2011 as against ₹ 125.13 as on 31.12.2010.

16. EARNINGS PER SHARE: EPS for the quarter ended 31.12.2011 stood at ₹ 7.00.

17. NPA Management: Gross NPA as on 31st December 2011 is at ₹ 3972 crore. In percentage terms, Gross NPA has improved to 3.00% from 3.26% for the corresponding period (31.12.2010).

Net NPA as on 31.12.2011 is ₹ 1600 crore. In percentage terms, Net NPA has improved to 1.23% from 1.51% for the corresponding period (31.12.2010).

18. PROVISION COVERAGE RATIO: Provision Coverage Ratio (PCR) has improved and is at 71.70% as on 31.12.2011 as against 65.37% as on 31.12.2010.

