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**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

**PRESS RELEASE
Part-B**

05.05.2012

PERFORMANCE HIGHLIGHTS FOR THE QUARTER ENDED 31ST MARCH 2012

1.TOTAL BUSINESS: Total business grew from ₹ 299555 crore as on 31st December 2011 to ₹ 321707 crore as on 31st March 2012 recording a growth of 7.39 % during the quarter.

2.DEPOSITS: Total deposits grew from ₹ 167006 crore as on 31st December 2011 to ₹ 178434 crore as on 31st March 2012 recording a growth of 6.84% during the quarter.

3.ADVANCES: Gross Advances increased from ₹ 132549 crore as on 31st December 2011 to ₹ 143273 crore as on 31st March 2012 registering a growth of 8.09 %.

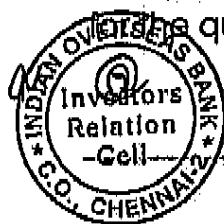
4.OPERATING PROFIT: Operating Profit for the quarter ended 31st March 2012 stood at ₹ 1002.35 crore as against ₹976.95 crore for the quarter ended 31.03.2011.

5.NET PROFIT: Net Profit for the quarter ended 31st March 2012 is ₹ 528.81 crore as against ₹ 434.30 crore for the corresponding quarter of the previous year, recording a growth of 21.76%

6(a) TOTAL INCOME: Total income is ₹ 5415.09 crore for the quarter ended 31.3.2012 as against ₹ 3916.58 crore for the corresponding quarter of the previous year, registering a growth of 38.26%

6 (b) NET INTEREST INCOME: The Net Interest Income of the Bank increased from ₹ 1215.28 crore during 4th quarter of 2010-11 to ₹ 1340.58 crore during the 4th quarter of 2011-12- an increase of ₹ 125.30 crore.

7. INTEREST RECEIVED ON ADVANCES: For the quarter ended 31.3.2012, the amount is ₹. 3740.56 crore as against the amount of ₹ 2615.64 crore for the quarter ended 31.3.2011, registering a growth of 43%



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8.INTEREST EXPENSES: Interest expenses increased to ₹ 3570.89 crore for the quarter ended 31.3.2012 from ₹ 2316.83 crore for the quarter ended 31.3.2011.

9.CRAR: under BASEL II, CRAR as on 31.12.2011 was at 11.84%. As on 31.3.2012, the ratio stands at 13.32%.

10.BUSINESS PER EMPLOYEE: Increased from ₹ 10.05 crore as on 31.03.2011 to ₹ 11.76 crore as on 31.03.2012.

11.KEY FINANCIAL RATIOS:

11.1. Net Interest Margin: NIM for the quarter ended 31.03.2012 is at 2.74%

11.2. Return on Average Assets: Return on Average Assets for the quarter ended 31.03.2012 is at 0.72 %

11.3. Earnings per Share (EPS): EPS for the quarter ended 31.03.2012 is ₹ 19.80



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