



Mumbai
29th October, 2009

PRESS RELEASE

HIGHLIGHTS FOR THE QUARTER ENDED 30th SEPTEMBER 2009

- **Business Mix** reaches **Rs.348953 crores** - robust rise of 18.87 % .
- **Net Profit at Rs.323 Cr.**
- **Operating Profit at Rs. 1206 Cr.**
- **Net Interest Income** rises by **3.37%** to **Rs.1409Cr** from Rs.1363 Cr YoY.
- **Net Interest Margin at 2.57%.**
- **Non Interest Income** rises by 4% from Rs.650 Cr to Rs.676 Cr YoY.
- **Gross NPA ratio at 2.61% .**
- **Net NPA ratio at 1.08% .**
- **Provision coverage stands at 59.06%.**

- **Cost to Income Ratio** is at **42.16%**.
- **Return on Assets** is at **0.55%** .
- **Total Income** for the Quarter rose to Rs.5165 Cr from Rs.4612 Cr in Sep'08, showing a growth of 11.99%.
- Bank has made **adequate provisions** for terminal benefits, in line with **AS 15** requirements. Rs. 105.75Cr estimated and provided during the quarter.
- **CASA** amounted to **Rs. 52766 Cr** constituting **32%** of Total Deposits as against **31%** in March'09.
- **Earnings per share** at 6.16.
- **Book value** per share rises from Rs. **189.24** in Sep'08 to **Rs.229.15**.

- **Capital Adequacy Ratio** rises to **13.52%** in Sep'09 from **12.26 %** as per Basel II .
- **Deposits** grew by **20.99%** on YoY basis to **Rs.1,98,715 Cr.**
- **Advances** rose by **16.18%** to reach **Rs.1,50,238 crores.**
- Total no of branches are 3097.
- **All** branches are functioning on **CBS** platform, spanning over 1920 **cities & towns.**
- **Networth of the Bank** is at **Rs.12051 crores.**

Other Highlights

- **Bank of India** has been rated by **Economic Times /The Nielsen** company survey

“The Most Trusted Brands “ (MTB) 2009 as follows:

- **Under PSU Banking Category –2nd Next TO SBI**
- **Under Top Service Brands–8th**
- **The Debutant –first time in the Top 100**

In the MTB , Bank of India ranked 92nd - 54 rankings ahead of last year rankings (146th Rank during 2008)

- **NDTV Profit Business Leadership Awards 2009**

Bank of India adjudged the **“Best Bank”** in **public sector bank category.**