



Mumbai
27th July, 2009

PRESS RELEASE

HIGHLIGHTS FOR THE QUARTER ENDED 30th JUNE 2009

- **Business Mix** reaches **Rs.342831 crores** - robust rise of 21.52 % .
- **Net Profit up by 3.91% from Rs.562 crores to Rs.584 crores.**
- **Operating Profit** up by 2.05% (**Rs. 1094 Crore**) supported by growth in net interest income as well as other income.
- **Net Interest Income** rises by 10.16% to **Rs. 1301Cr** from Rs. 1181 Cr, despite challenging conditions.
- **Net Interest Margin** at **2.42%**.
- **Non Interest Income** rises by 14.13% from Rs 566 crores to Rs 646 crores.
- **Gross NPA** ratio at **1.89%** .
- **Net NPA** ratio at **0.84%** as against **0.52%** as on June 2008 (*).
- **Provision coverage** stands at **67.41%** (*).

(*) Due to change in Accounting treatment of floating provisions as per RBI guidelines

- **Cost to Income Ratio** is at **43.82%**.
- **Return on Assets** is at **1.03%** .
- **Total Income** for the Quarter rose to Rs.5024 Crore from Rs.4115 Crore , showing a growth of 22.09%.
- Bank has made **adequate provisions** for terminal benefits, in line with **AS 15** requirements. Rs. 105.77Cr estimated and provided .
- **CASA** amounted to **Rs. 51333** crores constituting **32%** of Total Deposits as against **31%** in March'09.
- **Earnings per share** for 12 months goes up from **Rs. 10.70** to **Rs.11.13**.
- **Book value** per share rises from Rs. **174.74** to **Rs.223.00**.

- **Capital Adequacy Ratio** rises to **13.26%** from **12.39 %** as per **Basel II** .
- **Deposits** grew by **22.47%** on YoY basis to **Rs.1,95,021** crores.
- **Advances** rose by **20.28%** to reach **Rs.1,47,809** crores.
- Total no of branches are 3031.
- **All** branches are functioning on **CBS** platform, spanning over 1920 **cities & towns**.
- **Networth of the Bank** is at **Rs.11728** 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)