



Q2FY19 Earnings Report

Standalone Report

Bank of India

INE084A01016

NII

Rs. 2926.79 Cr **0.64%**

GNPA Ratio

16.36% **29.64 bps**

NPA Ratio

7.64% **18.08 bps**

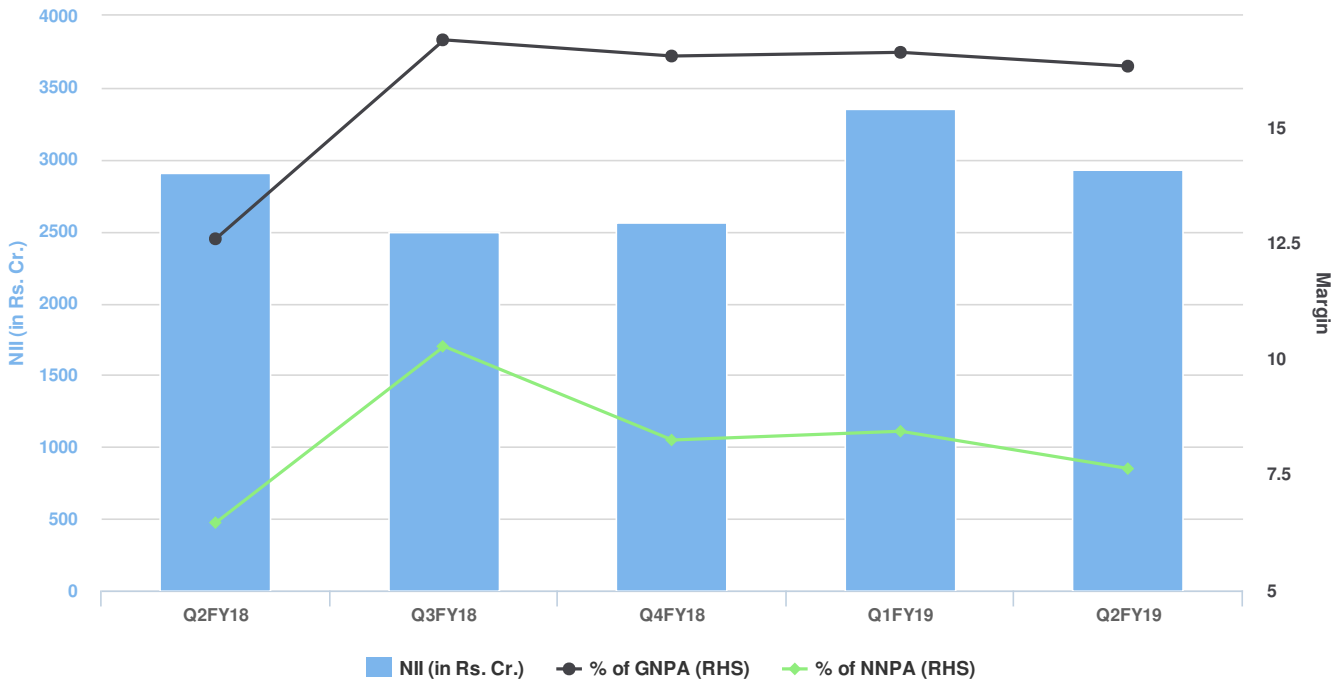
PPOP

Rs. 1647.01 Cr **26.24%**

Date : 13th November 2018

Note : Values compared with Q2FY18

Overview

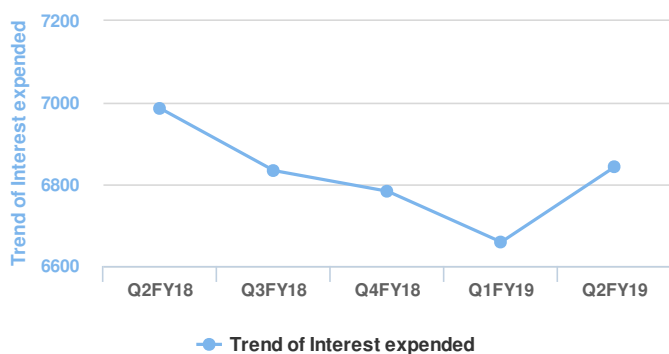


NII fell to Rs. 2926.79 Cr in Q2FY19 compared to Rs. 3354.3 Cr in Q1FY19. NII rose by **0.64%** (**Rs. 18.55 Cr**) when compared with the same period last year. The NII had been increasing from Q4FY18 to Q1FY19. The NII decreased in Q3FY18 and Q2FY19.

GNPA increased to Rs. 61560.65 Cr this quarter, a rise of **Rs. 956.19 Cr (1.58%)** compared to Q1FY19 .Compared to Q2FY18, the GNPA grew by **Rs. 12253.75 Cr (24.85%)** in Q2FY19 . The GNPA had been decreasing in the period Q4FY18 to Q1FY19. The GNPA increased in Q3FY18 and Q2FY19. GNPA ratio was at 16.36 this quarter, while it was 16.66 in Q1FY19 .It was 12.62 in Q2FY18. It displayed an erratic but decreasing trend from Q2FY18 to Q2FY19.

The NNPA increased by **Rs. 2428.42 Cr (10.3%)** as compared to Q2FY18. It fell to Rs. 25994.15 Cr this quarter from Rs. 27932.25 Cr in Q1FY19. The NNPA had been decreasing in the period Q4FY18 to Q2FY19. The NNPA increased in Q3FY18. It plummeted in Q2FY18. It fell by **81.0 bps** to 7.64 in Q2FY19 .As of Q2FY18, the NNPA Ratio was 6.47 . It displayed an erratic but decreasing trend from Q3FY18 to Q2FY19. It plummeted in Q2FY18.

Trend of Interest expended



Q2FY19 saw a fall of **Rs. 222.18 Cr (11.89%)** QoQ thus placing this quarter's PPOP at Rs. 1647.01 Cr.The year on year drop of the PPOP was **Rs. 586.04 Cr**, a drop of nearly **26.24%**.

There was a loss of Rs. 1156.25 Cr this quarter. Net Profit was Rs. 95.11 Cr in the previous quarter. Net Profit was Rs. 179.07 Cr in the same quarter last year.

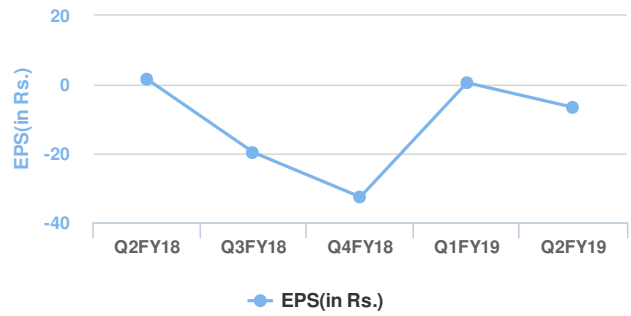




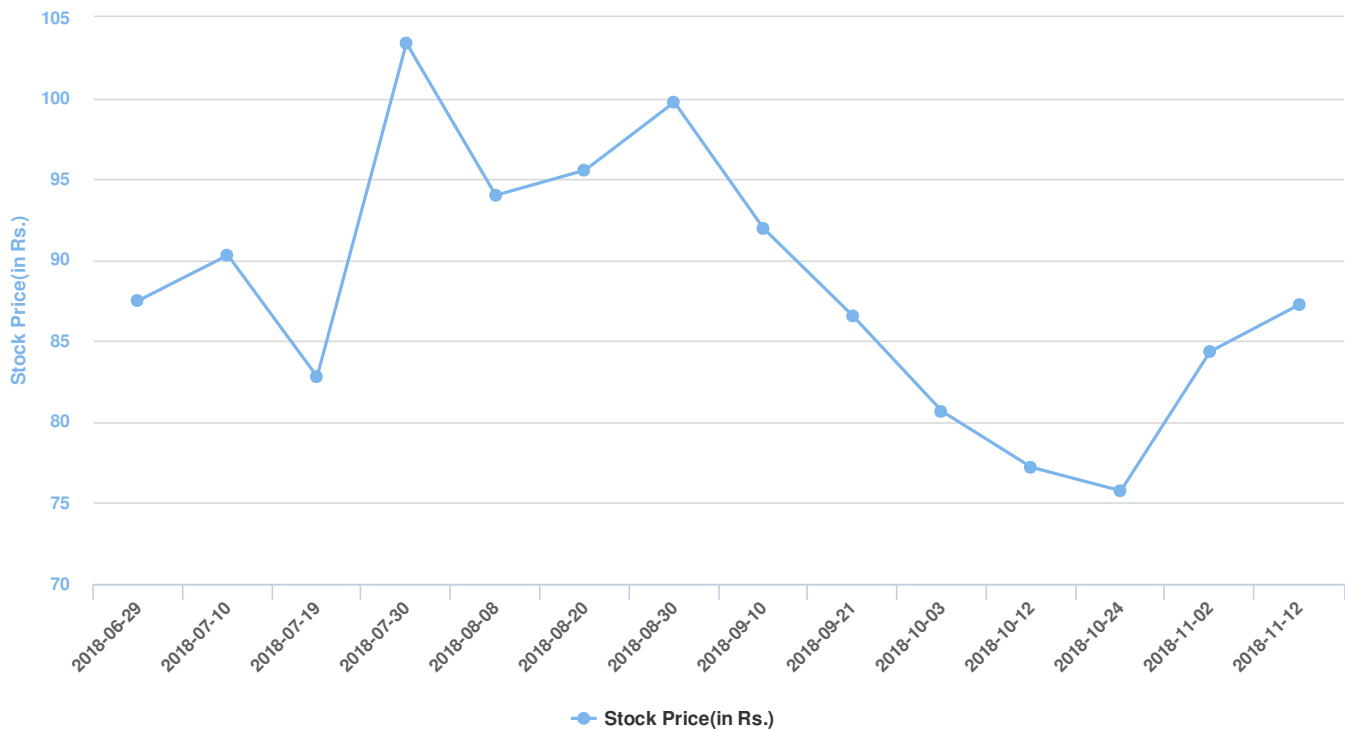
The EPS decreased this quarter to Rs. -6.63 from Rs. 0.55 in Q1FY19. In Q2FY18 it was Rs. 1.57.

The stock price of Bank of India remained nearly the same at Rs. 87.25 when compared with Q1FY19.

EPS Trend



Stock Price





	2nd Qtr 201809	2nd Qtr 201709	VAR [%]	1st Qtr 201806	VAR (%)
QUARTERLY - REPORTED - Bank of India As on 13/11/2018					
Interest Earned	9769.82	9894.09	-1.3	10012.9	-2.43
Other Income	1030.42	1706.38	-39.6	830.1	24.13
Total Income	10800.2	11600.5	-6.9	10843	-0.39
Operating Expenses	9153.23	9367.42	-2.3	8973.77	2.00
Payments to / Provisions for employees	1390.31	1269.06	9.6	1089.45	27.62
Other operating expenses	919.89	1112.51	-17.3	1225.76	-24.95
Interest	6843.03	6985.85	-2	6658.56	2.77
TOTAL OPERATING EXPENSES	9153.23	9367.42	-2.3	8973.77	2.00
Operating Profit Before Prov. & Cont.	1647.01	2233.05	-26.2	1869.19	-11.89
Provisions & Contingencies	3343.27	1953.3	71.2	2564.19	30.38
PBT	-1696.26	279.75	-706.3	-695	144.07
Provision for Taxes	-540.01	100.68	-636.4	-790.11	-31.65
Net Profit	-1156.25	179.07	-745.7	95.11	-1315.70
Adjusted Profit After Extra-ordinary item	-1156.25	179.07	-745.7	95.11	-1315.70
Basic:					
EPS before Exceptional/Extraordinary items-Basic	-6.63	1.57	-522.3	0.55	-1305.45
EPS after Exceptional/Extraordinary items-Basic	-6.63	1.57	-522.3	0.55	-1305.45
Diluted:					
EPS before Exceptional/Extraordinary items-Diluted	-6.63	1.57	-522.3	0.55	-1305.45
EPS after Exceptional/Extraordinary items-Diluted	-6.63	1.57	-522.3	0.55	-1305.45
Equity	1743.72	1185.29	47.1	1743.72	0.00
Face Value	10	10		10	0.00

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