

CENTRAL BANK OF INDIA

**AUDITED FINANCIAL RESULTS
FOR THE YEAR ENDED MARCH 31, 2010**

(Rs. in lacs)

	Particulars	Quarter ended		Year Ended	Year ended
		31.03.2010	31.03.2009	31.03.2010	31.03.2009
		Audited	Audited	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	315501	264728	1206431	1045519
a)	Interest/ discount on advances/ Bills	222352	196376	864784	775345
b)	Income on Investments	90493	66511	330779	256318
c)	Interest on balances with Reserve Bank of India and	2060	3513	10265	13152
d)	Others	596	-1672	603	704
2	Other Income	56894	50305	173524	106997
3	Total Income (1+2)	372395	315033	1379955	1152516
4	Interest Expended	249135	221385	951901	822672
5	Operating Expenses (i)+(ii)	63857	48193	222202	186170
i)	Employees cost	43824	30437	154419	127259
ii)	Other Operating Expenses	20033	17756	67783	58911
6	Total Expenditure (4+5) excluding provisions and contingencies	312992	269578	1174103	1008842
7	Operating Profit before Provisions and contingencies (3-6)	59403	45455	205852	143674
8	Provisions (other than tax) and Contingencies	29150	34728	50898	51176
	Of which Provisions for Non-performing assets (Gross)	17420	26784	28840	32234
9	Exceptional Items	0	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	30253	10727	154954	92498
11	Tax expense	13147	4476	49131	35374
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	17106	6251	105823	57124
13	Extraordinary items (net of tax expense)	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	17106	6251	105823	57124
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	40414	40414	40414	40414
16	Reserves excluding Revaluation Reserves (as per balance)	396853	308199	396853	308199
17	Analytical Ratios :				
i)	Percentage of shares held by Government of India	80.20	80.20	80.20	80.20
ii)	Capital Adequacy Ratio				
	As per Basel -I	10.82	11.75	10.82	11.75
	As per Basel -II	12.24	13.12	12.24	13.12
iii)	Earnings Per share (EPS)				
a)	Basic and diluted EPS before Extraordinary items	3.85	1.05	24.65	12.17
b)	Basic and diluted EPS after Extraordinary items	3.85	1.05	24.65	12.17
ii)	NPA Ratios :				
a)	i) Gross NPA	245788	231655	245788	231655
	ii) Net NPA	72739	106342	72739	106342
b)	i) % of Gross NPA	2.29	2.67	2.29	2.67
	ii) % of Net NPA	0.69	1.24	0.69	1.24
c)	Return on Assets	0.40	0.19	0.66	0.45
18	Public Shareholding :				
	- No. of shares	80000000	80000000	80000000	80000000
	- Percentage of shareholding	19.80	19.80	19.80	19.80
19	Promoters & Promoter Group Shareholding				
a)	Pledged/Encumbered	Nil	NA	Nil	Nil
	Number of Shares	Nil	NA	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	NA	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	NA	Nil	Nil
b)	Non-encumbered				
	Number of Shares	324141460	324141460	324141460	324141460
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%
	Percentage of shares (as a percentage of total share capital of the company)	80.20	80.20	80.20	80.20

ARUN KAUL
EXECUTIVE DIRECTOR

RAMNATH PRADEEP
EXECUTIVE DIRECTOR CHAIRMAN & MANAGING DIRECTOR

S.SRIDHAR

Mumbai,
May 2, 2010.

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