CENTRAL BANK OF INDIA

REVIEWED FINANCIAL RESULTS
FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2012

[₹ in lacs]

		Particulars	Quarter ended			Nine Months Ended		Year ended
			Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
			31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
1	Interest earned (a)+(b)+(c)+(d)		546196	532857	474149	1609315	1420939	1914950
	a)	Interest/ discount on advances/ Bills	422397	415597	354666	1254823	1068853	1442048
	b)	Income on Investments	120982	116299	111991	349563	321785	434735
	c)	Interest on balances with Reserve Bank of India and other inter bank	2817	849	7492	3739	30301	33934
	d)	Others	0	112	0	1190	0	4233
2	Other Income		35685	35206	35737	103126	96366	139530
3	Total Income (1+2)		581881	568063	509886	1712441	1517305	2054480
4	Interest Expended		405229	391271	356293	1188997	1030434	1398086
5	Operating Expenses (i)+(ii)		98763	95152	92208	284634	266653	374899
	i)	Employees cost	66538	62018	64092	192646	187505	250624
	ii)	Other Operating Expenses	32225	33134	28116	91988	79148	124275
6	Total Expenditure (4+5) excluding provisions and contingencies		503992	486423	448501	1473631	1297087	1772985
7	Operating Profit before Provisions and contingencies (3-6)		77889	81640	61385	238810	220218	281495
8	Provisions (other than tax) and Contingencies		62767	42712	48636	140773	130992	216861
9	Exceptional Items(Reversal of earlier year'stax provision)		0	0	(11238)	0	(11238)	(11238)
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)		15122	38928	23987	98037	100464	75872
11	Tax expense		(2872)	5936	12663	13456	36637	22568
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)		17994	32992	11324	84581	63827	53304
13	Extraordinary items (net of tax expense)		0	0	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)		17994	32992	11324	84581	63827	53304
15	Paid up equity share capital (Face Value of the Share Rs.10/-).		73611	73611	64661	73611	64661	73611
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).		820145	820145	489815	820145	489815	820145
17	Analytical Ratios :							
	i)	Percentage of shares held by Government of India	79.15	79.15	80.21	79.15	80.21	79.15
	ii)	Capital Adequacy Ratio						
		As per Basel -I	10.82	11.31	12.20	10.82	12.20	11.96
		As per Basel -II	10.75	11.51	12.86	10.75	12.86	12.40
	iii)	Earnings Per share (EPS) (Not annualised)						
	a)	Basic and diluted EPS before Extraordinary items	1.85	3.88	0.94	9.69	8.02	5.95
	b)	Basic and diluted EPS after Extraordinary items	1.85	3.88	0.94	9.69	8.02	5.95
	iv)	NPA Ratios :						
	a)	i) Gross NPA	893847	850707	492241	893847	492241	727346
		ii) Net NPA	586362	569570	266880	586362	266880	455677
	b)	i) % of Gross NPA	5.64	5.54	3.69	5.64	3.69	4.83
		ii) % of Net NPA	3.79	3.80	2.04	3.79	2.04	3.09
	c)	Return on Assets	0.31	0.58	0.22	0.50	0.41	0.26
18	Public Shareholding :							
	- No. of shares		153479990	153479990	127979990	153479990	127979990	153479990
	- Percentage of shareholding		20.85	20.85	19.79	20.85	19.79	20.85
19	Promoters & Promoter Group Shareholding							
	a)	Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil	Nil
		Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
		Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
		Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
	b)	Non-encumbered						
		Number of Shares	582635426	582635426	518626336	582635426	518626336	582635426
		Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
		Percentage of shares (as a percentage of total share capital of the Bank)	79.15	79.15	80.21	79.15	80.21	79.15

R.K.GOYAL
EXECUTIVE DIRECTOR

MALAY MUKHERJEE
EXECUTIVE DIRECTOR

M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date :Jan 30 ,2013.