


**CENTRAL BANK OF INDIA**

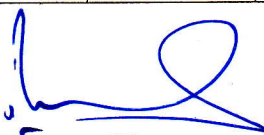
**REVIEWED FINANCIAL RESULTS  
FOR THE QUARTER ENDED JUNE 30, 2012**

[ ₹ in lacs ]

	Particulars	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2012	31.03.2012	30.06.2011	31.03.2012
1	Interest earned (a)+(b)+(c)+(d)	530262	494011	455827	1914950
	a) Interest/ discount on advances/ Bills	416829	373195	352436	1442048
	b) Income on Investments	112282	112950	101040	434735
	c) Interest on balances with Reserve Bank of India and other inter bank funds.	73	-29141	2351	1160
	d) Others	1078	37007	0	37007
2	Other Income	32235	43164	28187	139530
3	Total Income (1+2)	562497	537175	484014	2054480
4	Interest Expended	392497	367652	322792	1398086
5	Operating Expenses (i)+(ii)	90719	108246	82058	374899
	i) Employees cost	64090	63119	58752	250624
	ii) Other Operating Expenses	26629	45127	23306	124275
6	Total Expenditure (4+5) excluding provisions and contingencies	483216	475898	404850	1772985
7	Operating Profit before Provisions and contingencies (3-6)	79281	61277	79164	281495
8	Provisions (other than tax) and Contingencies	35294	85869	39273	216861
9	Exceptional Items(Reversal of earlier year's tax provision)	0	0	0	-11238
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	43987	-24592	39891	75872
11	Tax expense	10392	-14069	11813	22568
12	Net Profit(+)/ Loss (-) from Ordinary Activities after tax (10-11)	33595	-10523	28078	53304
13	Extraordinary items (net of tax expense)	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	33595	-10523	28078	53304
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	73611	73611	64661	73611
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	489815	489815	395909	489815
17	Analytical Ratios :				
	i) Percentage of shares held by Government of India	79.15	79.15	80.21	79.15
	ii) Capital Adequacy Ratio				
	As per Basel -I	11.32	11.96	12.33	11.96
	As per Basel -II	11.58	12.40	12.68	12.40
	iii) Earnings Per share (EPS) (Not annualised)				
	a) Basic and diluted EPS before Extraordinary items	3.97	-2.07	3.87	5.95
	b) Basic and diluted EPS after Extraordinary items	3.97	-2.07	3.87	5.95
	iv) NPA Ratios :				
	a) i) Gross NPA	750972	727346	288283	727346
	ii) Net NPA	485348	455677	108224	455677
	b) i) % of Gross NPA	4.87	4.83	2.29	4.83
	ii) % of Net NPA	3.22	3.09	0.87	3.09
	c) Return on Assets	0.61	-	0.56	0.26
18	Public Shareholding :				
	- No. of shares	153479990	153479990	127979990	153479990
	- Percentage of shareholding	20.85	20.85	19.79	20.85
19	Promoters & Promoter Group Shareholding				
	a) Pledged/Encumbered	Nil	Nil	Nil	Nil
	Number of Shares	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil
	b) Non-encumbered				
	Number of Shares	582635426	582635426	518626336	582635426
	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 Bank)	79.15	79.15	80.21	79.15

  
R.K. DUBEY  
EXECUTIVE DIRECTOR

  
V.R. IYER  
EXECUTIVE DIRECTOR

  
M.V. TANKSALE  
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai  
Date : July 27, 2012.