

CENTRAL BANK OF INDIA


**AUDITED FINANCIAL RESULTS
FOR THE QUARTER / YEAR ENDED MARCH 31, 2013**

[₹ in lacs]

Particulars	Quarter ended			Year ended	Year ended
	Audited	Reviewed	Audited	Audited	Audited
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
1 Interest earned (a)+(b)+(c)+(d)	576750	546196	494011	2186065	1914950
a) Interest/ discount on advances/ Bills	437430	422397	373195	1692253	1442048
b) Income on Investments	128303	120982	112950	477866	434735
c) Interest on balances with Reserve Bank of India and other inter bank funds.	4130	2817	3633	7869	33934
d) Others	6887	0	4233	8077	4233
2 Other Income	63607	35685	43164	166733	139530
3 Total Income (1+2)	640357	581881	537175	2352798	2054480
4 Interest Expended	423311	405229	367652	1612308	1398086
5 Operating Expenses (i)+(ii)	138599	98763	108246	423233	374899
i) Employees cost	96509	66538	63119	289155	250624
ii) Other Operating Expenses	42090	32225	45127	134078	124275
6 Total Expenditure (4+5) excluding provisions and contingencies	561910	503992	475898	2035541	1772985
7 Operating Profit before Provisions and contingencies (3-6)	78447	77889	61277	317257	281495
8 Provisions (other than tax) and Contingencies	44508	62767	85869	185281	216861
9 Exceptional Items(Reversal of earlier year's tax provision)	0	0	0	0	-11238
10 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	33939	15122	-24592	131976	75872
11 Tax expense	17024	-2872	-14069	30480	22568
12 Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	16915	17994	-10523	101496	53304
13 Extraordinary items (net of tax expense)	0	0	0	0	0
14 Net Profit (+)/ Loss (-) for the period (12-13)	16915	17994	-10523	101496	53304
15 Paid up equity share capital (Face Value of the Share Rs.10/-).	104458	73611	73611	104458	73611
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	820145	820145	489815	820145	489815
17 Analytical Ratios :					
i) Percentage of shares held by Government of India	85.31	79.15	79.15	85.31	79.15
ii) Capital Adequacy Ratio					
As per Basel -I	11.33	10.82	11.96	11.33	11.96
As per Basel -II	11.49	10.75	12.40	11.49	12.40
iii) Earnings Per share (EPS) (Not annualised)					
a) Basic and diluted EPS before Extraordinary items	1.63	1.85	-2.07	11.24	5.95
b) Basic and diluted EPS after Extraordinary items	1.63	1.85	-2.07	11.24	5.95
iv) NPA Ratios :					
a) i) Gross NPA	845618	893847	727346	845618	727346
ii) Net NPA	498755	586362	455677	498755	455677
b) i) % of Gross NPA	4.80	5.64	4.83	4.80	4.83
ii) % of Net NPA	2.90	3.79	3.09	2.90	3.09
c) Return on Assets	0.28	0.31	-	0.44	0.26
18 Public Shareholding :					
- No. of shares	153479990	153479990	153479990	153479990	153479990
- Percentage of shareholding	14.69	20.85	20.85	14.69	20.85
19 Promoters & Promoter Group Shareholding					
a) Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil
Number of Shares	Nil	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil
b) Non-encumbered					
Number of Shares	89109664	582635426	582635426	89109664	582635426
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%
Percentage of shares (as a percentage of total share capital of the Bank)	85.31	79.15	79.15	85.31	79.15


R. K. GOYAL
EXECUTIVE DIRECTOR


MALAY MUKHERJEE
EXECUTIVE DIRECTOR


M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 10, 2013