

**CENTRAL BANK OF INDIA**

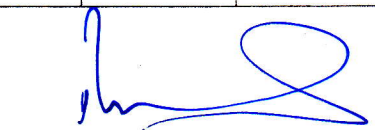
**REVIEWED FINANCIAL RESULTS  
FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2012**

[ ₹ in lacs ]

| Particulars  | Quarter ended |            |            | Half Year Ended |            | Year ended |
|--|---------------|------------|------------|-----------------|------------|------------|
|  | Reviewed      | Reviewed   | Reviewed   | Reviewed        | Reviewed   | Audited    |
|  | 30.09.2012    | 30.06.2012 | 30.09.2011 | 30.09.2012      | 30.09.2011 | 31.03.2012 |
| 1 Interest earned (a)+(b)+(c)+(d)  | 532857        | 530262     | 490963     | 1063119         | 946790     | 1914950    |
| a) Interest/ discount on advances/ Bills   | 415597        | 416829     | 361751     | 832426          | 714187     | 1442048    |
| b) Income on Investments   | 116299        | 112282     | 108754     | 228581          | 209794     | 434735     |
| c) Interest on balances with Reserve Bank of India and other inter bank funds.                 | 849           | 73         | 20458      | 922             | 22809      | 1160       |
| d) Others  | 112           | 1078       | 0          | 1190            | 0          | 37007      |
| 2 Other Income   | 35206         | 32235      | 32442      | 67441           | 60629      | 139530     |
| 3 Total Income (1+2)   | 568063        | 562497     | 523405     | 1130560         | 1007419    | 2054480    |
| 4 Interest Expended  | 391271        | 392497     | 351349     | 783768          | 674141     | 1398086    |
| 5 Operating Expenses (i)+(ii)  | 95152         | 90719      | 92387      | 185871          | 174445     | 374899     |
| i) Employees cost  | 62018         | 64090      | 64661      | 126108          | 123413     | 250624     |
| ii) Other Operating Expenses   | 33134         | 26629      | 27726      | 59763           | 51032      | 124275     |
| 6 Total Expenditure (4+5) excluding provisions and contingencies                               | 486423        | 483216     | 443736     | 969639          | 848586     | 1772985    |
| 7 Operating Profit before Provisions and contingencies (3-6)                                   | 81640         | 79281      | 79669      | 160921          | 158833     | 281495     |
| 8 Provisions (other than tax) and Contingencies  | 42712         | 35294      | 43083      | 78006           | 82356      | 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)                            | 38928         | 43987      | 36586      | 82915           | 76477      | 75872      |
| 11 Tax expense   | 5936          | 10392      | 12161      | 16328           | 23974      | 22568      |
| 12 Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)                        | 32992         | 33595      | 24425      | 66587           | 52503      | 53304      |
| 13 Extraordinary items (net of tax expense)  | 0             | 0          | 0          | 0               | 0          | 0          |
| 14 Net Profit (+)/ Loss (-) for the period (12-13)   | 32992         | 33595      | 24425      | 66587           | 52503      | 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  | 11.31         | 11.32      | 12.24      | 11.31           | 12.24      | 11.96      |
| As per Basel -II   | 11.51         | 11.58      | 12.76      | 11.51           | 12.76      | 12.40      |
| iii) Earnings Per share (EPS) (Not annualised)   |               |            |            |                 |            |            |
| a) Basic and diluted EPS before Extraordinary items  | 3.88          | 3.97       | 3.21       | 7.85            | 7.08       | 5.95       |
| b) Basic and diluted EPS after Extraordinary items   | 3.88          | 3.97       | 3.21       | 7.85            | 7.08       | 5.95       |
| iv) NPA Ratios :   |               |            |            |                 |            |            |
| a) i) Gross NPA  | 850707        | 750972     | 383951     | 850707          | 383951     | 727346     |
| ii) Net NPA  | 569570        | 485348     | 175502     | 569570          | 175502     | 455677     |
| b) i) % of Gross NPA   | 5.54          | 4.87       | 2.94       | 5.54            | 2.94       | 4.83       |
| ii) % of Net NPA   | 3.80          | 3.22       | 1.37       | 3.80            | 1.37       | 3.09       |
| c) Return on Assets  | 0.58          | 0.61       | 0.46       | 0.59            | 0.51       | 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      |

  
MALAY MUKHERJEE  
EXECUTIVE DIRECTOR

  
R. K. DOUBEY  
EXECUTIVE DIRECTOR

  
M. V. TANKSALE  
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai  
Date : Nov 06, 2012.