

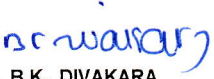
**CENTRAL BANK OF INDIA**

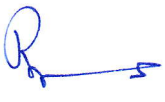
**UNAUDITED (REVIEWED) FINANCIAL RESULTS  
FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2015**

[ ₹ in lacs ]

Particulars	Quarter ended			Nine Months Ended		Year ended
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1 Interest earned (a)+(b)+(c)+(d)	642,030	663,094	652,397	1,973,650	1,963,919	2,640,878
a) Interest/ discount on advances/ Bills	470,114	490,929	483,684	1,452,728	1,464,116	1,951,728
b) Income on Investments	160,031	161,454	167,250	488,727	496,861	670,706
c) Interest on balances with Reserve Bank of India and other inter bank funds	4,137	1,762	1,463	6,485	2,942	3,146
d) Others	7,748	8,949	-	25,710	-	15,298
2 Other Income	49,132	47,325	50,873	137,830	134,232	189,423
3 Total Income (1+2)	691,162	710,419	703,270	2,111,480	2,098,151	2,830,301
4 Interest Expended	467,550	471,752	484,761	1,423,414	1,431,375	1,916,171
5 Operating Expenses (i)+(ii)	157,429	153,907	132,345	447,800	398,626	558,218
i) Employees cost	113,388	106,471	92,217	315,326	274,289	382,494
ii) Other Operating Expenses	44,041	47,436	40,128	132,474	124,337	175,724
6 Total Expenditure (4+5) excluding provisions and contingencies	624,979	625,659	617,106	1,871,214	1,830,001	2,474,389
7 Operating Profit before Provisions and contingencies (3-6)	66,183	84,760	86,164	240,266	268,150	355,912
8 Provisions (other than tax) and Contingencies	149,905	64,544	69,897	272,524	205,155	266,872
9 Exceptional Items(Reversal of earlier year's tax provision)	-	-	-	-	-	-
10 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	(83,722)	20,216	16,267	(32,258)	62,995	89,040
11 Tax expense	(60)	8,929	2,502	19,757	19,779	28,395
12 Net Profit(+)/ Loss (-) from Ordinary Activities after tax (10-11)	(83,662)	11,287	13,765	(52,015)	43,216	60,645
13 Extraordinary items (net of tax expense)	-	-	-	-	-	-
14 Net Profit (+)/ Loss (-) for the period (12-13)	(83,662)	11,287	13,765	(52,015)	43,216	60,645
15 Paid up equity share capital (Face Value of the Share Rs.10/-)	165,827	165,827	142,151	165,827	142,151	165,827
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1,398,448	1,398,448	1,098,100	1,398,448	1,098,100	1,398,448
17 Analytical Ratios :						
i) Percentage of shares held by Government of India	81.46%	81.46%	84.20%	81.46%	84.20%	81.46%
ii) Capital Adequacy Ratio						
As per Basel -II	11.63	11.48	11.27	11.63	11.27	11.89
As per Basel -III	10.44	10.70	10.20	10.44	10.20	10.90
iii) Earnings Per share (EPS) (Not annualised) (in Rs.)						
a) Basic and diluted EPS before Extraordinary items	(5.05)	0.68	0.66	(3.14)	2.19	4.27
b) Basic and diluted EPS after Extraordinary items	(5.05)	0.68	0.66	(3.14)	2.19	4.27
iv) NPA Ratios :						
a) i) Gross NPA	1,756,383	1,335,815	1,179,250	1,756,383	1,179,250	1,187,306
ii) Net NPA	995,847	719,291	657,711	995,847	657,711	680,745
b) i) % of Gross NPA	8.95	6.86	6.20	8.95	6.20	6.09
ii) % of Net NPA	5.30	3.83	3.58	5.30	3.58	3.61
c) Return on Assets ( Annualised ) %	(1.15)	0.15	0.19	(0.24)	0.21	0.21

  
R.C. LODHA  
EXECUTIVE DIRECTOR

  
B.K. DIVAKARA  
EXECUTIVE DIRECTOR

  
R.K. GOYAL  
EXECUTIVE DIRECTOR

  
RAJEEV RISHI  
CHAIRMAN & MANAGING DIRECTOR

Place : New Delhi  
Date : February 09, 2016

