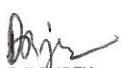


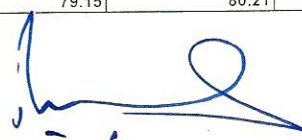
CENTRAL BANK OF INDIA
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2012

[₹ 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.

CENTRAL BANK OF INDIA

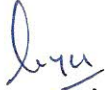
SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2012

(Rs in Lacs)

Sl. No.	Particulars	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2012	31.03.2012	30.06.2011	31.03.2012
a.	Segment Revenue				
	1. Treasury Operations	126206	115640	117791	496407
	2. Retail Banking Operations	125820	116025	108511	446263
	3. Wholesale Banking Operations	309393	301277	257712	1107577
	4. Other Banking Operations	0	0	0	0
	5. Unallocated	1078	4233	0	4233
	Total	562497	537175	484014	2054480
b.	Segment Results				
	1. Treasury Operations	18140	29935	32587	139800
	2. Retail Banking Operations	17364	7757	13800	39478
	3. Wholesale Banking Operations	42699	19352	32777	97984
	4. Other Banking Operations	0	0	0	0
	Total	78203	57044	79164	277262
c.	Unallocated Income/ (Expenses)	1078	4233	0	4233
d.	Operating Profit	79281	61277	79164	281495
e.	Provisions & Contingencies	35294	85869	39273	216861
f.	Income Tax	10392	(14069)	11813	11330
g.	Net Profit	33595	(10523)	28078	53304
h.	Other Information				
i.	Segment Assets				
	1. Treasury Operations	2008256	2674274	3453715	2674274
	2. Retail Banking Operations	6120291	5764848	5375667	5764848
	3. Wholesale Banking Operations	15049860	14307743	12766984	14307743
	4. Other Banking Operations	0	0	0	0
	5. Unallocated Assets	209107	233110	168348	233110
	Total	23387514	22979975	21764714	22979975
j.	Segment Liabilities				
	1. Treasury Operations	6882033	7373961	3082941	7373961
	2. Retail Banking Operations	4396248	4101742	5183555	4101742
	3. Wholesale Banking Operations	10810420	10180090	12310723	10180090
	4. Other Banking Operations	0	0	0	0
	5. Unallocated Liabilities	1298813	1324182	1187495	1324182
	Total	23387514	22979975	21764714	22979975

* Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible & figures have been regrouped wherever considered necessary to conform to current years classification.


R.K. DUBEY
Executive Director


V.R. IYER
Executive Director


M.V. TANKSALE
Chairman & Managing Director

Place: Mumbai
Date: July 27, 2012

**NOTES ON ACCOUNTS FORMING PART OF REVIEWED UNAUDITED
FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2012**

1. The financial results for the quarter ended 30th June 2012 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2012.
2. The above financial results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank and have been approved by the Board of Directors at its meeting held on July 27, 2012.
3. The Financial Results for the quarter ended June 30, 2012 have been arrived at after considering extant guidelines of Reserve Bank of India (RBI) on prudential norms for Income Recognition, Asset Classification and Provisioning on Advances/ Investments. Provision for Depreciation on Fixed Assets has been made on proportionate basis. Employee benefits, provision for taxes and other necessary provisions have been provided on estimated basis.
4. In accordance with circular No. DBOD No. BP.BC.80/21.04.018/2010-11, dated 09-02-2011, issued by Reserve Bank of India, the Bank has opted to amortise the additional liability on account of re-opening of Pension option for existing employees who have not opted for pension earlier, as well as the enhancement in the Gratuity limit over a period of five years beginning with the financial year ended 31st March 2011. Accordingly, out of the unamortized amount, the Bank has amortised ₹ 59.99 crore for Pension and ₹ 13.85 crore for Gratuity being proportionate amount for the quarter ended 30th June, 2012.



...2/-

5. The Bank has recognized Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

6. Status of Investors' Complaints :

Complaints at the beginning of the Quarter	Received during the Quarter	Disposed Of during the Quarter	Pending as on 30.06.2012
NIL	32	32	NIL

7. Figures of the previous period have been regrouped/ reclassified wherever necessary to conform to current period classification.



R.K.DUBEY
EXECUTIVE DIRECTOR



V.R.IYER
EXECUTIVE DIRECTOR



M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai,

Date : July 27, 2012

M/s. GSA & Associates
16 DDA Flat, Ground Floor
Panchsheel Shivalik Mor
Near Malviya Nagar
New Delhi - 110 017

M/s. Sagar & Associates
H.No: 6-3-244/5, Saradadevi
Street
Premnagar
Hyderabad - 500 004

M/s. D. Rangaswamy & Co.
RC Towers, II Floor,
New 82, Old No.27,
Josier Street,
Nungambakkam
Chennai - 600 034.

M/s. K. S. Aiyar & Co.
F-7, Laxmi Mills
Shakti Mills Lane,
(Off Dr. E. Moses Road)
Mahalaxmi
Mumbai - 400 011.

M/s. Ghiya & Co.
E-68, Ghiya Hospital Complex,
Sector - 12, Malviya Nagar,
Jaipur - 302 017.

M/s. Samsand & Associates,
4800/24, Bharat Ram Road
Daryaganj
New Delhi - 110 002

Review Report to the Board of Directors of Central Bank of India

We have reviewed the accompanying statements of unaudited financial results of Central Bank of India for the Quarter ended June 30, 2012. These statements are the responsibility of the Bank's management and have been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

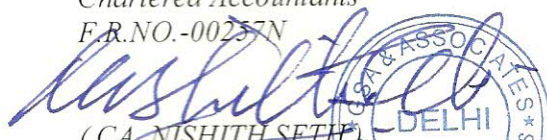
We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

In the conduct of our Review, we have relied on the review report in respect of non-performing assets received from concurrent auditor of one branch. The review report along with the reports of the 20 branches reviewed by us cover 57.51% of the advances portfolio, excluding Food Credit and advances of Asset Recovery branches, of the Bank and 58.68% of the Non-performing Assets of the Bank. Apart from these, in the conduct of our review, we have also relied upon various returns received from the branches of the bank.



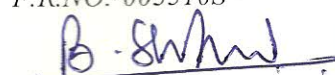
Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

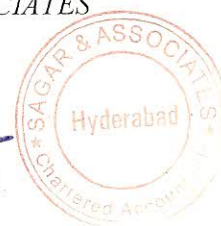
For M/S. G.S.A. & ASSOCIATES
Chartered Accountants
F.R.NO.-00237N


(CA NISHITH SETHI)
Partner
M.No.093896

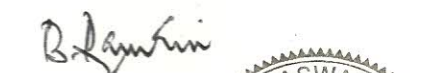


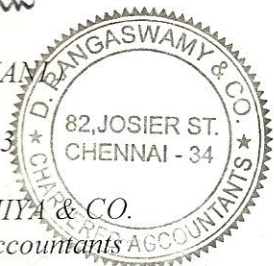
For M/S. SAGAR & ASSOCIATES
Chartered Accountants
F.R.NO.-003510S


(CA B. SRINIVASA RAO)
Partner
M.No.202352



For M/S. D. RANGASWAMY & CO.
Chartered Accountants
F.R.NO.-003073S


(CA B. RAMANI)
Partner
M.No. 019603



For M/S. K. S. AIYAR & CO.
Chartered Accountants
F.R.NO.-100186W


(CA. SATISH KELKAR)
Partner
M.No. 38934

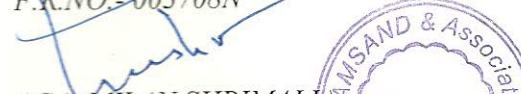


For M/S GHIYA & CO.
Chartered Accountants
F.R.NO.-1088C


(CA. SANJAY GHIMLA)
Partner
M.No. 072467



For M/S. SAMSAND & ASSOCIATES,
Chartered Accountants
F.R.NO.-003708N


(CA. MILAN SHRIMALI)
Partner
M.No.088578



Place: Mumbai

Date : July 27, 2012