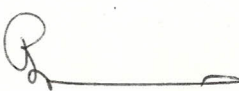


CENTRAL BANK OF INDIA

CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2013

[₹ in lacs]

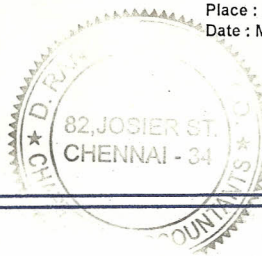
	Particulars	Year ended	Year ended
		Audited 31.03.2013	Audited 31.03.2012
1	Interest earned (a)+(b)+(c)+(d)	2189676	1916893
a)	Interest/ discount on advances/ Bills	1695737	1443940
b)	Income on Investments	477897	434783
c)	Interest on balances with Reserve Bank of India and other inter bank	7968	33935
d)	Others	8074	4235
2	Other Income	167667	140937
3	Total Income (1+2)	2357343	2057830
4	Interest Expended	1614090	1398605
5	Operating Expenses (i)+(ii)	423998	375570
i)	Employees cost	289522	250904
ii)	Other Operating Expenses	134476	124666
6	Total Expenditure (4+5) excluding provisions and contingencies	2038088	1774175
7	Operating Profit before Provisions and contingencies (3-6)	319254	283655
8	Provisions (other than tax) and Contingencies	185095	216957
9	Exceptional Items(Reversal of earlier year's tax provision)	-	(11238)
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	134159	77936
11	Tax expense	31147	23295
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	103012	54641
13	Extraordinary items (net of tax expense)	0	0
14	Add/Less Share of earnings from Associates	4134	6928
15	Add/Less Minorities Interest	(408)	(232)
14	Net Profit (+)/ Loss (-) for the period (12-13)	106738	61337
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	104458	73611
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1100928	841228
17	Analytical Ratios :		
i)	Percentage of shares held by Government of India	85.31	79.15
ii)	Capital Adequacy Ratio		
	As per Basel -I	11.33	11.96
	As per Basel -II	11.49	12.40
iii)	Earnings Per share (EPS) (Not annualised)		
a)	Basic and diluted EPS before Extraordinary items	11.94	7.20
b)	Basic and diluted EPS after Extraordinary items	11.94	7.20
iv)	NPA Ratios :		
a)	i) Gross NPA	845618	727346
	ii) Net NPA	498755	455677
b)	i) % of Gross NPA	4.80	4.83
	ii) % of Net NPA	2.90	3.09
c)	Return on Assets	0.44	0.26
18	Public Shareholding :		
-	No. of shares	153479990	153479990
-	Percentage of shareholding	14.69	20.85
19	Promoters & Promoter Group Shareholding		
a)	Pledged/Encumbered	Nil	Nil
	Number of Shares	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil
b)	Non-encumbered		
	Number of Shares	891096964	582635426
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%
	Percentage of shares (as a percentage of total share capital of the Bank)	85.31	79.15


R. K. GOYAL
EXECUTIVE DIRECTOR


MALAY MUKHERJEE
EXECUTIVE DIRECTOR


M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 31, 2013

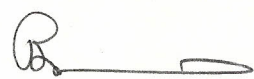


CENTRAL BANK OF INDIA

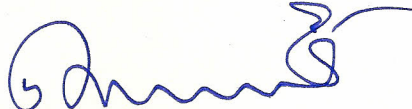
CONSOLIDATED SEGMENT REPORT FOR THE YEAR ENDED MARCH 31, 2013

(₹ in Lacs)

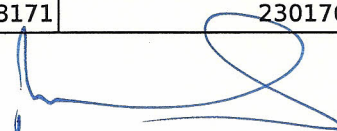
Sl. No.	Particulars	Year ended 31.03.2013 (Audited)	Year ended 31.03.2012 (Audited)
a.	Segment Revenue		
	1. Treasury Operations	518879	496407
	2. Retail Banking Operations	589889	455554
	3. Wholesale Banking Operations	1244635	1108564
	4. Other Banking Operations	0	0
	5. Unallocated	7666	4004
	Total	2361069	2064529
b.	Segment Results		
	1. Treasury Operations	32642	68349
	2. Retail Banking Operations	95158	67738
	3. Wholesale Banking Operations	187515	150261
	4. Other Banking Operations	0	0
	Total	315315	286348
c.	Unallocated Income/ (Expenses)	7666	4004
d.	Operating Profit	322981	290352
e.	Provisions & Contingencies	185096	216957
f.	Income Tax	31147	12058
g.	Net Profit	106738	61337
h.	Other Information		
i.	Segment Assets		
	1. Treasury Operations	3745385	2700348
	2. Retail Banking Operations	7303870	5812763
	3. Wholesale Banking Operations	15608292	14269219
	4. Other Banking Operations	0	0
	5. Unallocated Assets	210624	235298
	Total	26868171	23017628
j.	Segment Liabilities		
	1. Treasury Operations	3736412	2866119
	2. Retail Banking Operations	6869919	5427028
	3. Wholesale Banking Operations	14679387	13410278
	4. Other Banking Operations	0	0
	5. Unallocated Liabilities	1582453	1314203
	Total	26868171	23017628



R. K. GOYAL
EXECUTIVE DIRECTOR

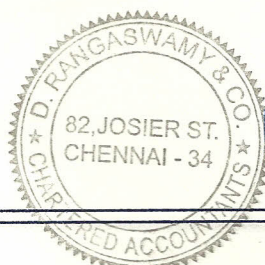
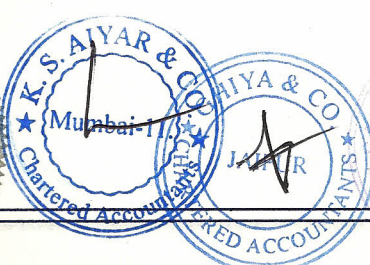
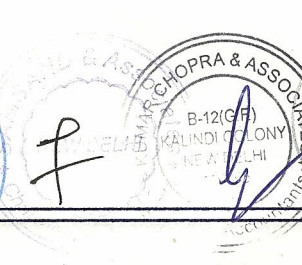


MALAY MUKHERJEE
EXECUTIVE DIRECTOR



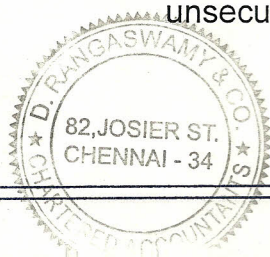
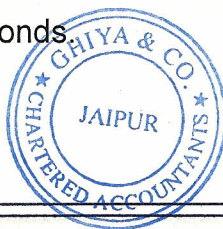
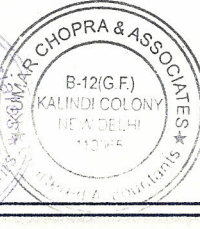
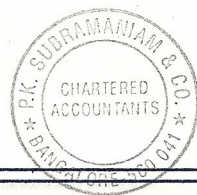
M. V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date: Mar 31, 2013



NOTES FORMING PART OF AUDITED CONSOLIDATED FINANCIAL RESULTS
FOR THE YEAR ENDED MARCH 31, 2013

1. The Consolidated Financial Results for the year ended March 31, 2013 have been approved by the Board of Directors of the Bank at its meeting held on May 31, 2013.
2. The consolidated financial results have been prepared in accordance with the Accounting Standard 21 - "Consolidated Financial Statements" and Accounting Standard 23 - "Accounting for Investments in Associates in Consolidated Financial Statements", issued by the Institute of Chartered Accountants of India and the guidelines issued by the Reserve Bank of India.
3. The Consolidated Financial Results comprise financial statements of Central Bank of India [Parent Bank], its two Subsidiaries and Associates consisting of five Regional Rural Banks and Indo-Zambia Bank Ltd.
4. The Consolidated Financial results of the group for the year ended March 31, 2013 have been arrived at after considering, provision for Non Performing Assets, Standard Assets, Investment Depreciation and other usual and necessary Provisions in the case of Parent Bank as per Prudential Norms issued by Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans & Advances norms laid down by National Housing Bank [NHB].
5. During the year, Bank has raised Rs.2406 crore from preferential allotment of 30,84,60,538 equity shares of the face value of Rs.10/- each at an issue price of Rs.78/- per equity share (including premium of Rs.68/- per equity share) to Government of India. Consequently the Government of India holding has increased from 79.15% to 85.31%. In addition, the Bank has also raised Rs.500 crore through unsecured perpetual Tier I Bonds.



6. In accordance with circular No. DBOD No. BP.BC.80/21.04.018/2010-11 dated 09/02/2011, issued by the Reserve Bank of India, the Bank has opted to amortize 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 liability on enhancement in 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 amortized Rs.239.98 crore for Pension and Rs.55.40 crore for Gratuity being proportionate amount for the year ended March 31, 2013.

7. Previous years' figures have been regrouped/ rearranged wherever necessary.



R. K. GOYAL
EXECUTIVE DIRECTOR



MALAY MUKHERJEE
EXECUTIVE DIRECTOR



M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai

Date : May 31, 2013

