Corporation Bank

HEAD OFFICE, MANGALADEVI TEMPLE ROAD, MANGALORE

UNAUDITED FINANCIAL RESULTS FOR THE 9 MONTHS PERIOD ENDED 31ST DECEMBER 2011

(Rs. in lakhs)

Sl. No.	Particulars	Quarter ended 31.12.2011 (Unaudited)	Quarter ended 30.09.2011 (Unaudited)	Quarter ended 31.12.2010 (unaudited)	9 Months ended 31.12.2011 (unaudited)	9 Months ended 31.12.2010 (Unaudited)	Year ended 31.03.2011 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	336284.38	309074.23	245364.43	943190.68	657986.77	913524.82
	(a) Interest / Discount on Advances / Bills	245736.27	221042.32	172139.47	687194.92	459295.13	647520.90
	(b) Income on Investments	81631.17	78952.90	61321.39	226536.23	173674.41	232767.41
	(c)Interest on balances with Reserve Bank of India and other inter bank funds	1162.59	861.22	696.19	2485.58	1053.48	1488.66
	(d) Others	7754.35	8217.79	11207.38	26973.95	23963.75	31747.85
2	Other Income	44165.28	39872.80	28209.49	113007.33	83396.87	132436.96
3	TOTAL INCOME (1+2)	380449.66	348947.03	273573.92	1056198.01	741383.64	1045961.78
4	Interest Expended	250103.56	234714.16	162886.84	711893.83	440189.91	619550.53
5	Operating Expenses (i) + (ii)	47753.51	44219.62	42492.58	134057.47	113611.38	164170.99
	(i) Employees cost	24731.50	23473.07	23799.39	69715.92	59536.49	89493.62
	(ii) Other Operating Expenses	23022.01	20746.55	18693.19	64341.55	54074.89	74677.37
	(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)						
6	TOTAL EXPENDITURE (4+5) Excluding Provisions and contingencies)	297857.07	278933.78	205379.42	845951.30	553801.29	783721.52
7	Operating Profit before Provisions and Contingencies (3-6)	82592.59	70013.25	68194.50	210246.71	187582.35	262240.26
8	Provisions (other than tax) and Contingencies	30148.82	20475.22	19502.24	67349.67	41926.67	68876.49
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+)/Loss (-) from ordinary Activities before tax (7-8-9)	52443.77	49538.03	48692.26	142897.04	145655.69	193363.77
11	Tax Expense	12222.02	9426.91	10450.00	27419.04	38861.98	52036.98
12	Net Profit (+)/Loss (-) from ordinary Activities after tax (10-11)	40221.75	40111.12	38242.26	115478.00	106793.71	141326.79
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit (+)/Loss (-) for the period (12-13)	40221.75	40111.12	38242.26	115478.00	106793.71	141326.79
15	Paid-up equity share capital (Face value of the Share is Rs. 10)	14813.08	14813.08	14343.79	14813.08	14343.79	14813.06
16	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	698967.83	698967.83	563142.82	698967.83	563142.82	698967.83
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	58.52%	58.52%	57.17%	58.52%	57.17%	58.52%
	(ii) Capital Adequacy Ratio						
	Basel I	12.34%	13.31%	13.12%	12.34%	13.12%	12.90%
	Tier I	7.57%	8.19%	7.47%	7.57%	7.47%	7.95%
	Tier II	4.77%	5.12%	5.65%	4.77%	5.65%	4.95%
	Basel II	12.84%	13.58%	14.27%	12.84%	14.27%	14.11%
	Tier I	7.87%	8.36%	8.13%	7.87%	8.13%	8.69%
	Tier II	4.97%	5.22%	6.14%	4.97%	6.14%	5.42%
	(iii) Earning Per Share (EPS) (in Rs.)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Not annualised)	27.15	27.08	26.66	77.96	74.45	98.50
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	27.15	27.08	26.66	77.96	74.45	98.50
	(iv) NPA Ratios						
	(a) Gross NPA	124917.42	107997.54	91375.71	124917.42	91375.71	79023.44
	(b) Net NPA	88528.63	74501.41	41351.69	88528.63	41351.69	39774.35
	(c) % of Gross NPA	1.35%	1.32%	1.26%	1.35%	1.26%	0.91%
	(d) % of Net NPA	0.96%	0.91%	0.58%	0.96%	0.58%	0.46%
	(v) Return on Assets	1.12%	1.17%	1.23%	1.11%	1.24%	1.21%
18	Public Shareholding						
	Number of Shares (in lakhs)	614.40	614.40	614.40	614.40	614.40	614.40
	Percentage of Share Holding	41.48%	41.48%	42.83%	41.48%	42.83%	41.48%
19	Promoters and Promoter Group Shareholding						
	(a) Pledged/ Encumbered						
	Number of Shares	0.00	0.00	0.00	0.00	0.00	0.00
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	0.00	0.00	0.00	0.00	0.00	0.00
	Percentage of Shares (as a % of the total share capital of the Company)	0.00	0.00	0.00	0.00	0.00	0.00
	(b) Non-encumbered						
	Number of Shares (in lakhs)	866.93	866.93	820.00	866.93	820.00	866.93
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
	Percentage of Shares (as a % of the total share capital of the Company)	58.52%	58.52%	57.17%	58.52%	57.17%	58.52%