

CO:MBD:2015-16

12TH February, 2016

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Fax No. : 6641 8126 / 25 / 26 2659 8237 / 38 / 2659 8348	General Manager, Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001 Fax : 2272 2061 / 41 / 39/ 37
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Dear Sir/Madam,

Sub: Analyst Presentation for the 3rd Quarter and 9 months ended 31st December, 2015

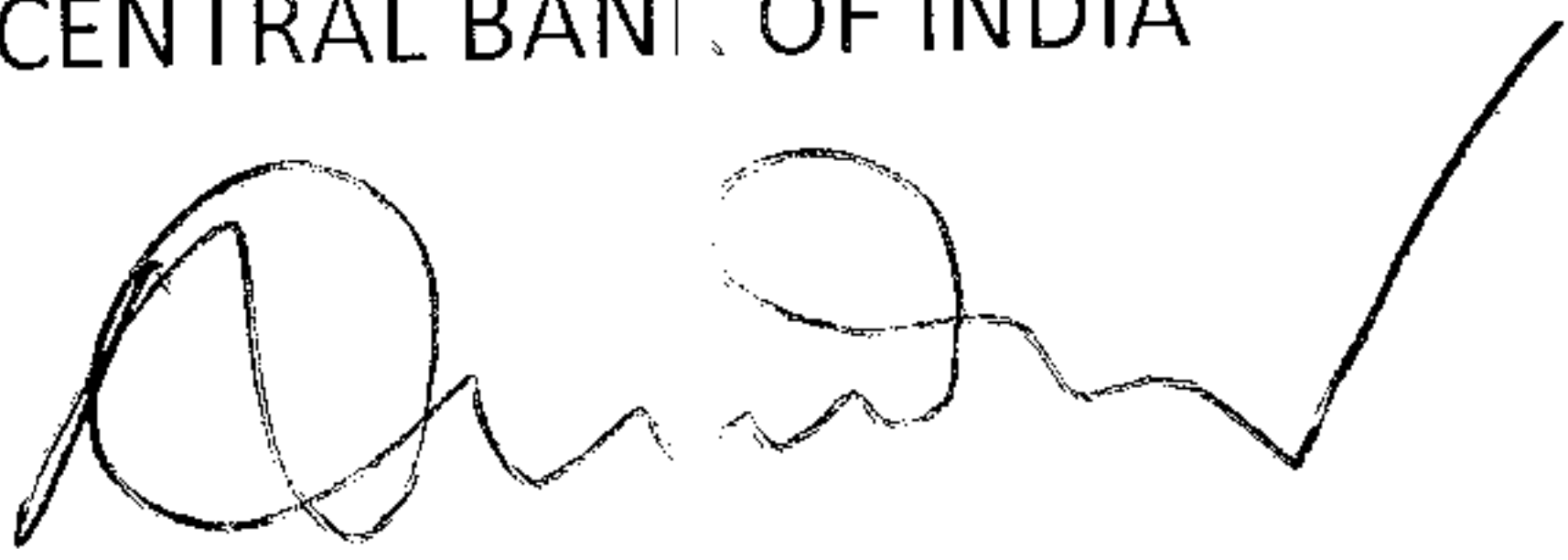
We submit herewith the Presentation made to Analysts today on Financial Performance of the Bank for the 3rd Quarter and 9 months ended 31st December, 2015.

Please take the above on record.

Thanking You,

Yours faithfully,

For CENTRAL BANK OF INDIA



ANAND KUMAR DAS
ASST GENERAL MANAGER – MBD/
COMPANY SECRETARY

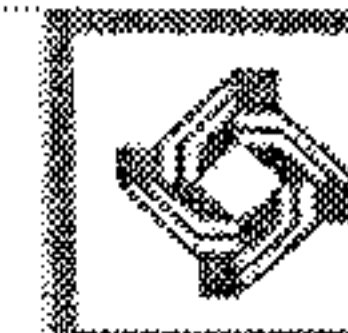




**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER / NINE
MONTHS ENDED
31ST DECEMBER 2015**



PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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- ❖ *Total Business of the Bank increased to Rs. 4,59,266 crore from Rs. 4,41,510 crore in December 2014, recording Y-o-Y growth of 4.02 %.*
- ❖ *Total Deposits of the Bank increased to Rs. 2,62,937 crore from Rs. 2,51,338 crore in December 2014, recording Y-o-Y growth of 4.61 %.*
- ❖ *Total Advances stood at Rs. 1,96,329 crore against Rs. 1,90,172 crore in December 2014, recording Y-o-Y growth of 3.24 %.*
- ❖ *CASA increased to Rs. 90,420 crore from Rs. 81,377 crore in December 2014, recording Y-o-Y growth of 11.11 % . Share of CASA in total deposits stood at 34.39 % as against 32.38 % in December 2014.*
- ❖ *Core Deposits increased to Rs. 2,48,020 crore from Rs. 2,17,376 crore in December 2014, recording Y-o-Y growth of 14.10 %.*
- ❖ *Total Income increased to Rs. 21,114 crore in 9 months ended December 2015 from Rs. 20,982 crore in 9 months ended December 2014 recording Y-o-Y growth of 0.63 % .*
- ❖ *Provision Coverage Ratio stood at 52.95 % in December 2015.*
- ❖ *CRAR under BASEL II is at 11.63 % with Tier I at 8.34 % whereas CRAR under BASEL III is 10.44 % with Tier I at 7.63 %.*
- ❖ *NIM has improved from 2.56 % to 2.71% on Y-o-Y basis.*

PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



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(Rs. in crore)

PARAMETERS	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 o - Q3 FY 15) (%)
Total Business	4,41,510	4,50,539	4,51,739	4,63,347	4,59,266	4.02
Total Deposits	2,51,338	2,55,572	2,58,607	2,68,753	2,62,937	4.61
Of which Core Deposits	2,17,376	2,28,137	2,37,572	2,52,674	2,48,020	14.10
Of which HighCost Deposits (% to total deposits)	33,962 (13.51)	27,435 (10.73)	21,035 (8.13)	16,079 (5.98)	14,917 (5.67)	(56.08)
Total Loans and Advances	1,90,172	1,94,967	1,93,132	1,94,594	1,96,329	3.24
Investments	90,926	95,655	91,505	85,865	82,842	(8.89)
CD Ratio	75.66	76.29	74.68	72.41	76.72	