

# Result Update



Kyon ki bhaiya, sabse bada rupaiya.

(Rs. In Cr.)

Corporation Bank Ltd	Q4FY10	Q4FY09	% Chg.	Q4FY10	Q3FY09	% Chg.	FY201003	FY200903	% Chg.
Interest Earned	1922.2	1706.4	12.7	1922.2	1860.6	3.3	7294.6	6067.4	20.2
Interest on Advances	1301.2	1165.1	11.7	1301.2	1254.1	3.8	4979.2	4384.9	13.6
% of Total Int. Earned	67.7%	68.3%	-	67.7%	67.4%	-	68.3%	72.3%	-
Interest on Balances with RBI	1.7	21.4	-92.1	1.7	1.4	19.7	3.8	85.0	-95.6
% of Total Int. Earned	0.1%	1.3%	-	0.1%	0.1%	-	0.1%	1.4%	-
Income From Investments	551.2	463.5	18.9	551.2	544.6	1.2	2091.4	1507.7	38.7
% of Total Int. Earned	28.7%	27.2%	-	28.7%	29.3%	-	28.7%	24.9%	-
Others	68.1	56.5	20.6	68.1	60.5	12.6	220.2	89.8	145.3
% of Total Int. Earned	3.5%	3.3%	-	3.5%	3.3%	-	3.0%	1.5%	-
Other Income	272.7	493.3	-44.7	272.7	251.7	8.3	1186.4	1107.2	7.2
Total Income	2194.9	2199.6	-0.2	2194.9	2112.3	3.9	8481.0	7174.6	18.2
Interest Expended	1282.5	1278.1	0.3	1282.5	1261.2	1.7	5084.4	4376.4	16.2
Operating Expenses	367.4	291.8	25.9	367.4	299.5	22.7	1260.0	1046.6	20.4
Payment to provisions for Employee	202.6	148.9	36.1	202.6	131.0	54.6	631.7	513.0	23.2
% of Opt. Expenses	55.2%	51.0%	-	55.2%	43.8%	-	50.1%	49.0%	-
Other Opt. Expenses	164.8	142.9	15.3	164.8	168.4	-2.2	628.3	533.6	17.7
% of Opt. Expenses	44.9%	49.0%	-	44.9%	56.2%	-	49.9%	51.0%	-
Total Expenses	367.4	291.8	25.9	367.4	299.5	22.7	1260.0	1046.6	20.4
Operating Profit before prov. & cont.	545.0	629.7	-13.5	545.0	551.6	-1.2	2136.7	1751.6	22.0
% of Total Int. Earned	28.4%	36.9%	-	28.4%	29.7%	-	29.3%	28.9%	-
Provisions and Contingencies	165.1	165.7	-0.4	165.1	127.1	29.9	474.4	340.9	39.2
PBT	379.9	464.0	-18.1	379.9	424.5	-10.5	1662.3	1410.8	17.8
% of Total Int. Earned	19.8%	27.2%	-	19.8%	22.8%	-	22.8%	23.3%	-
Tax	67.6	203.5	-66.8	67.6	119.5	-43.5	492.1	518.0	-5.0
PAT	312.3	260.5	19.9	312.3	305.0	2.4	1170.3	892.8	31.1
% of Total Int. Earned	16.3%	15.3%	-	16.3%	16.4%	-	16.0%	14.7%	-
Paid up equity share capital	143.4	143.4	0.0	143.4	143.4	0.0	143.4	143.4	0.0
EPS (Rs.)	21.8	18.2	19.9	21.8	21.3	2.4	81.6	62.2	31.1
Capital Adequacy Ratio	15.0	13.7	134.0bps	15.0	15.5	-48.0bps	15.0	13.7	134.0bps
NII	639.8	428.3	49.4	639.8	599.4	6.7	2210.3	1691.0	30.7
NIM									
Gross NPA	650.9	559.2	16.4	650.9	752.3	-13.5	650.9	559.2	16.4
% of Gross NPA	1.0	1.1	-12.0bps	1.0	1.3	-30.0bps	1.0	1.1	-12.0bps
Net NPA	197.3	138.3	42.6	197.3	257.9	-23.5	197.3	138.3	42.6
% of Net NPA	0.3	0.3	2.0bps	0.3	0.5	-14.0bps	0.3	0.3	2.0bps
ROA(%)	1.2	1.3	-11.0bps	1.2	1.3	-7.0bps	1.3	1.3	0.0bps

Source: ACE Equity

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