CO:IRD:2026:27:107 **Date: 17th July, 2026**

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 **Scrip Code-CENTRALBK**	**BSE Limited** Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 **Scrip Code-532 885**

Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the First Quarter and Three months ended 30th June, 2026.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the First Quarter and Three months ended 30th June, 2026.

A copy of presentation will also be made available on Bank's website i.e. https://www.centralbank.bank.in/en/investor-relations

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**
CHANDRAKANT C BHAGWAT Digitally signed by CHANDRAKANT C BHAGWAT Date: 2026.07.17 13:25:50 +05'30'
CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

YEAR OF BUSINESS EXCELLENCE

2026-27

Financial Result Analysis

Quarter ended 30th June 2026

GENERALI Central INSURANCE

CFS Centbank Financial Services Limited
Wholly-owned subsidiary of Central Bank of India

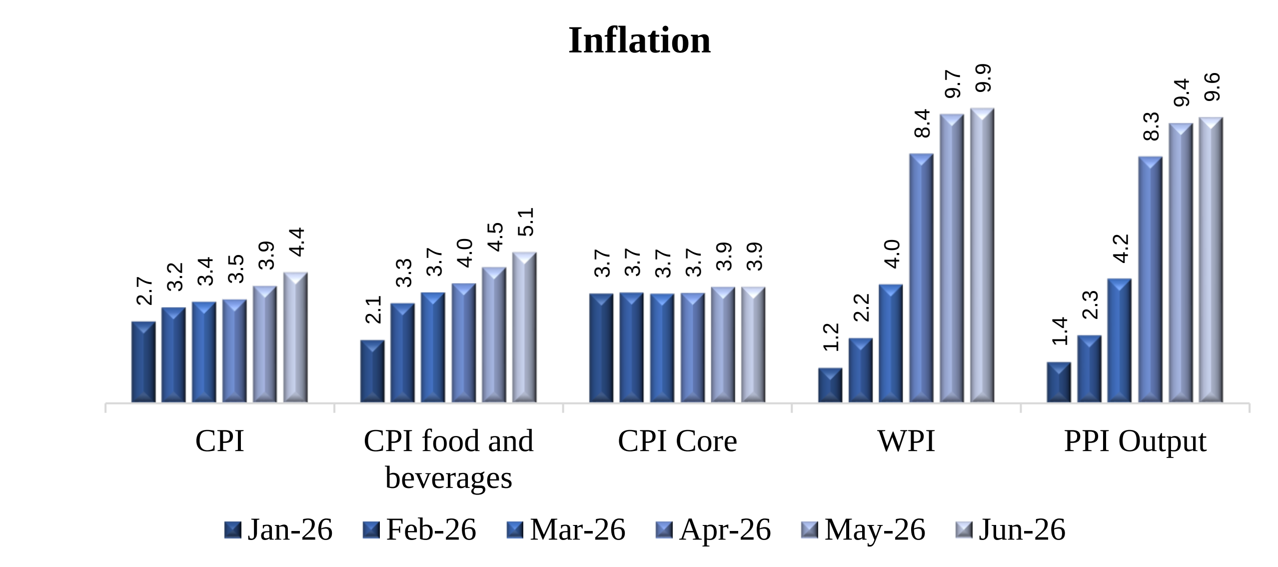
सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

GENERALI Central LIFE INSURANCE

Visit us at **www.centralbank.bank.in**

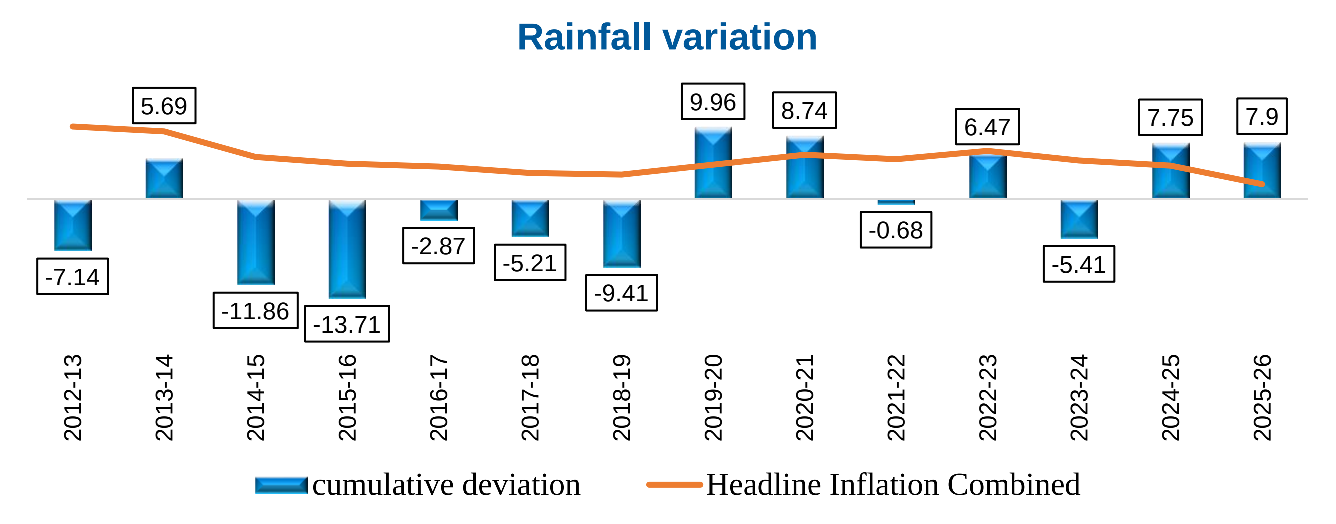
MACRO ECONOMIC INDICATORS (1/2)

IMF World Economic Outlook Growth July 2026 Projections			
	2025	2026	2027
World Economy	3.50	3.00	3.40
Advanced Economies	1.90	1.70	1.80
US	2.10	2.30	2.20
Euro Area	1.40	0.90	1.20
Japan	1.10	0.60	0.70
United Kingdom	1.40	1.00	1.30
Emerging Market & Developing Economies	4.50	3.80	4.50
China	5.00	4.60	4.10
India	7.70	6.40	6.70
Russia	1.00	1.10	1.10



Economic Outlook & Projections

- The uncertainty regarding the geopolitical tensions still persists. Retail gasoline prices in emerging Asia (which includes India) have already risen by 30 percent since the onset of the war. The global inflation outlook by IMF has already been revised upward to 4.7 percent in 2026 (an upward revision of 0.3 percentage points from April release).
- The International Monetary Fund July 2026 issue of World Economic Outlook projected Global growth to be 3.0 percent in 2026 and 3.4 percent in 2027. This 2026 figure is a slight 0.1 percentage point downgrade from the April forecast, reflecting the impact of the war in the Middle East.
- The IMF projects India as a leading fast-growing economy (6.4% in 2026; 6.7% in 2027) while MoSPI's updated 2022-23 base year uses wider market data to capture shifting consumption and production landscapes. The new series pushes FY26 real GDP and GVA to multi-year highs of 7.6% and 7.7%.
- India's CPI inflation climbed steadily to 4.4% in June 2026 from 3.9% in May, while CPI food and beverages showed steep rise to 5.1%, pointing to food as a key upward driver. CPI Core stayed stable (3.6%–3.9%), showing underlying demand-side inflation remains well-anchored. The sharpest rise came in WPI surged from 1.1% to 9.9% and PPI Output from 1.3% to 9.6% This wide gap between retail and wholesale inflation signals building input-cost pressures yet to be passed to customers.



Year-on-Year Growth in Outstanding Credit of SCBs

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Gross Bank Credit	14.60	14.50	16.10	16.01	17.65
Non-Food Credit	14.40	14.30	15.90	15.83	17.36
Agriculture & Allied Activities	11.40	12.30	15.70	13.70	14.91
Industry	12.10	13.50	15.00	15.06	17.55
Services	15.50	16.30	19.00	18.58	20.41
Housing Loans	11.10	11.00	11.50	11.39	10.92
Vehicle Loans	17.10	17.10	18.60	17.97	17.33
Renewable Energy	62.00	64.40	13.40	15.64	17.46
Gold Loans	128.80	127.90	123.10	121.21	105.50

Economic Outlook & Projections

- With El Niño conditions developing during the 2026 IMD projected seasonal rainfall at 90% of long-period average (LPA). June 2026 has turned out to be the driest June in 12 years for India, and Kharif sowing is running 23% below last year's pace, making July a season-defining month. While the loose inverse relationship suggests limited impact, the food inflation monitoring is critical.
- The RBI's June 2026 Financial Stability Report confirms that despite global geopolitical tensions and AI disruptions, the Indian economy remains resilient. Key findings show domestic banks and NBFCs maintain robust capital, low bad loans, and steady profitability. Stress tests verify that institutions are well-equipped to manage risks like inflation and market volatility, while ongoing regulatory and supervisory initiatives continue to foster a stable, inclusive, and efficient financial system.
- Overall credit growth in the banking system has picked up sharply in recent months, indicating improved consumption and investment demand , gross bank credit growth rose from 14.60% in Jan-26 to 17.65% in May-26.
- The services sector has emerged as the strongest driver of credit growth, accelerating from 15.50% to 20.41% between Jan-26 and May-26, followed closely by industry, which nearly matched pace, rising from 12.10% to 17.55%. Agriculture & allied activities also picked up, growing from 11.40% to 14.91%. Gold loans, though still growing at a very high rate (105.50% in May-26), have decelerated meaningfully from the extraordinary 120–130% levels seen earlier in the year.

VALUES THAT SET US APART

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" 'CENTRAL' TO YOU SINCE 1911

C	E	N	T	R	A	L
Consistency	Ethical Standards	Nurturing Potential	Transparency	Responsiveness	Accountability	Loyalty

C Customer Service Excellence

A Aspirational and Sustainable Growth

R Role in Nation Building & Viksit Bharat

E Employee Well-Being Including Families

STRENGTHS

Strong Brand Image with Legacy of **114+** Years

Strong Rural + Semi Urban Presence with **65%** of Total Branches in RUSU Centers

Best CASA base **@46.61%** of Total Deposits

Pan India Presence with **22346** Customer Touch Points out of which 85% is in RUSU Centers

Dedicated Staff Strength Of **34125**

Active Customer Base **8.33 Crore**

CONTENTS

PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS

Central Bank of India

Jun'26 (QTR) vis-a-vis Jun'25 (QTR)

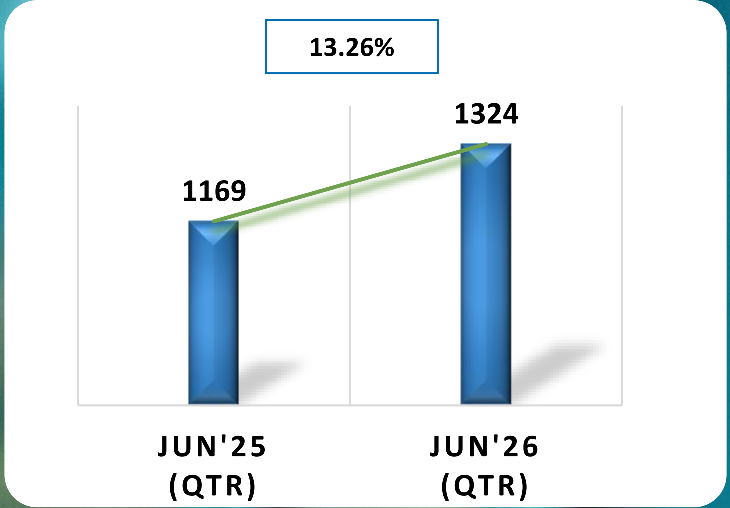
Y-o-Y

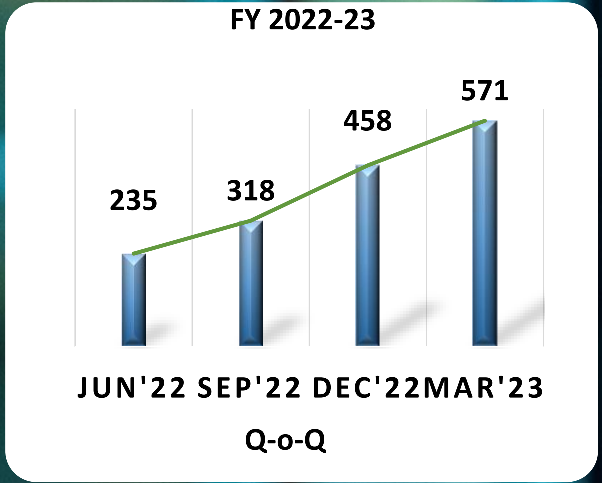
Global Business	₹ 833320 Cr	↑ 18.29%
Total Deposits	₹ 478972 Cr	↑ 11.68%
CASA	₹ 222892 Cr	↑ 11.16%
Global Advances	₹ 354348 Cr	↑ 28.58%
RAM	₹ 241105 Cr	↑ 21.38 %
Total Income	₹ 10678 Cr	↑ 3.08%
Interest Income	₹ 9691 Cr	↑ 12.84%
Net Profit	₹ 1324 Cr	↑ 13.26%
Gross NPA %	2.60%	↓ 53 bps
Net NPA %	0.49%	↔ 0 bps
Credit Cost	0.40%	↓ 28 bps
ROE	14.92%	↑ 75 bps

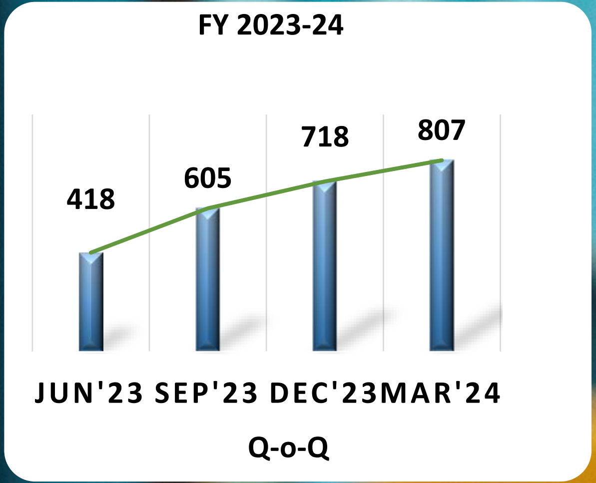
PROFITABILITY – SUSTAINED GROWTH

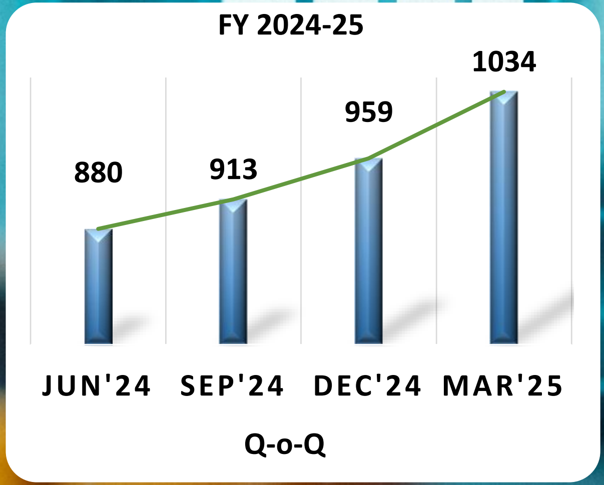
Central Bank of India

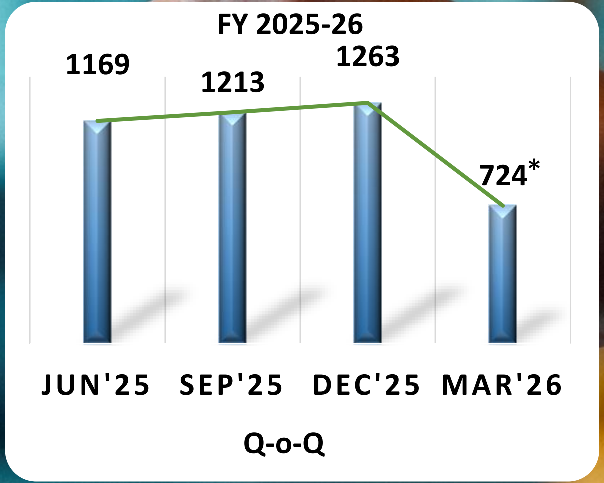
NET PROFIT ₹ in Cr











*After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.

SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'26 (FY)	Jun'25	Jun'26	Y-o-Y
Yield on Advances (%)	8.21	8.58	7.89	(69 bps)
Yield on Investments (%)	6.74	6.76	6.76	-
Yield on Funds (%)	7.82	8.02	7.58	(44 bps)
Cost of Deposits (%)	4.82	4.93	4.60	(33 bps)
Cost of Funds (%)	4.83	4.95	4.65	(30 bps)
NIM (%)	3.07	3.16	3.06	(10 bps)
ROE (%)	13.00*	14.17	14.92	75 bps
Book Value of Share	38.23	37.06	40.41	9.04 %
Credit Cost(%)	0.52	0.68	0.40	(28 bps)
Slippage Ratio (%)	1.16	0.35**	0.29**	(6 bps)
Staff Cost Share in Cost to Income(%) (a)	37.01	35.59	35.88	29 bps
Other Operating Exp in Cost to Income (%) (b)	21.60	19.71	19.52	(19 bps)
Cost to Income(%) (a+b)	58.61	55.30	55.40	10 bps
Liquidity Coverage Ratio (%) (average)	210.35	235.08	156.49	(7859 bps)
Net Stable Funding Ratio (%)	136.91	146.90	128.25	(1865 bps)
Earning Per Share	4.83*	1.29**	1.46**	13.18 %
ROA (%)	0.89*	1.02	1.00	(2 bps)

After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.** *(Non-annualised)**

FINANCIAL PERFORMANCE

INTEREST INCOME

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
Interest on Advances	24050	6359	5932	6756	13.89	6.24
Interest on Investments	10210	2600	2340	2645	13.03	1.73
Interest on balances with RBI and Other Banks	1254	269	275	253	(8.00)	(5.95)
Others	512	433	41	37	(9.76)	(91.45)
Total Interest Income	**36026**	**9661**	**8588**	**9691**	**12.84**	**0.31**

NON-INTEREST INCOME

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
Fee Based Income (i + ii + iii)	**2233**	**655**	**443**	**487**	**9.93**	**(25.65)**
Commission Exchange & Brokerage (i)	**406**	**125**	**80**	**93**	**16.25**	**(25.60)**
- Commission on LC/BG/DDs	181	51	43	49	13.95	(3.92)
- Govt. Business	64	20	12	13	8.33	(35.00)
- Banc assurance	161	54	25	31	24.00	(42.59)
Service Charges (ii)	**1287**	**355**	**264**	**296**	**12.12**	**(16.62)**
Miscellaneous (iii)	**540**	**175**	**99**	**98**	**(1.01)**	**(44.00)**
Treasury Income	**1162**	**9**	**664**	**276**	**(58.43)**	**2966.67**
- Profit on Sale of Investments	1054	91	577	102	(82.32)	12.09
- Profit/Loss on Revaluation of Investment	(93)	(144)	48	101	110.42	(170.14)
- Profit on Exchange Transactions	183	46	39	73	87.18	58.70
- Dividend Income	18	16	-	-	-	-
Other Receipts (Recovery in Written off & Others)	**2921**	**486**	**664**	**224**	**(66.27)**	**(53.91)**
Total Non-Interest Income	**6316**	**1150**	**1771**	**987**	**(44.27)**	**(14.17)**

TOTAL EXPENSES

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
Interest Expenses	**21855**	**5659**	**5205**	**5777**	**10.99**	**2.09**
Interest Paid on Deposits	21001	5275	5089	5365	5.42	1.71
Other Interest	854	384	116	412	255.17	7.29
Operating Expenses	**12008**	**3056**	**2850**	**2715**	**(4.74)**	**(11.16)**
Staff Cost	7581	1799	1834	1759	(4.09)	(2.22)
Other Operating Expenses	4427	1257	1016	956	(5.91)	(23.95)
Total Expenses	**33863**	**8715**	**8055**	**8492**	**5.43**	**(2.56)**

OPERATING EXPENSES

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
Employee Benefit	5552	1444	1319	1420	7.66	(1.66)
Retrial Benefit	2029	355	515	339	(34.17)	(4.51)
Rent, Taxes and Lighting	686	202	133	139	4.51	(31.19)
Depreciation	530	123	191	121	(36.65)	(1.63)
Insurance	580	169	135	82	(39.26)	(51.48)
Legal Expenses	62	16	14	11	(21.43)	(31.25)
Professional Fees	443	115	111	101	(9.01)	(12.17)
Postage	94	25	22	24	9.09	(4.00)
Repair and Maintenance	217	59	51	49	(3.92)	(16.95)
Printing and stationery	35	13	6	8	33.33	(38.46)
Travelling Expenses	240	59	47	61	29.79	3.39
CGTMSE and other guarantee Fees	8	1	4	7	75.00	600.00
ATM Issuer Fees	344	91	76	90	18.42	(1.10)
Other	1188	384	226	263	16.37	(31.51)
Operating Expenses	**12008**	**3056**	**2850**	**2715**	**(4.74)**	**(11.16)**

PROVISIONS

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
NPAs	1534	647	468	346	(26.07)	(46.52)
Standard Assets	(115)	(128)	(167)	81	148.50	163.28
Depreciation/ Provisions on Investment Including SRs	(121)	(19)	(14)	(45)	(221.43)	(136.84)
Income Tax	2066	868	614	461	(24.92)	(46.89)
Others	58	11	(2)	35	1850.00	218.18
Restructured A/c's	688	(7)	236	(16)	(106.78)	(128.57)
Total Provision	**4110**	**1372**	**1135**	**862**	**(24.05)**	**(37.17)**

STATEMENT OF INCOME & EXPENDITURE

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1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'26	Mar'26	Jun'25	Jun'26	Y-o-Y (%)	Q-o-Q (%)
Total Interest Income	36026	9661	8588	9691	12.84	0.31
Total Interest Expenses	21855	5659	5205	5777	10.99	2.09
Net Interest Income	14171	4002	3383	3914	15.70	(2.20)
Net Interest Income (excluding one off item)	13680	3574	3349	3881	15.89	8.59
Total Income	42342	10811	10359	10678	3.08	(1.23)
Total Expenditure	33863	8715	8055	8492	5.43	(2.56)
Operating Profit	8479	2096	2304	2186	(5.12)	4.29
Operating Profit (excluding one off item)	7988	1668	2270	2153	(5.15)	29.08
Provisions	4110	1372	1135	862	(24.05)	(37.17)
Net Profit	**4369**	**724**	**1169**	**1324**	**13.26**	**82.87**

***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

BALANCE SHEET – STAND ALONE

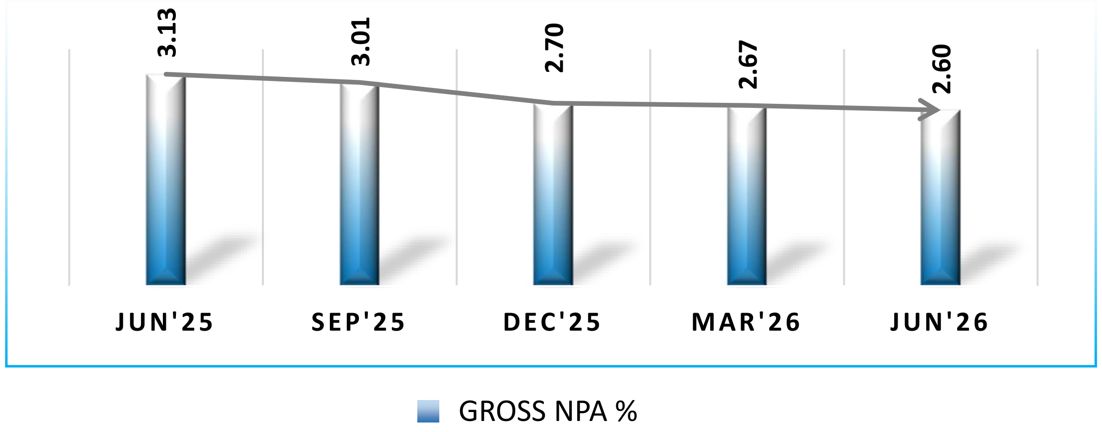
Central Bank of India

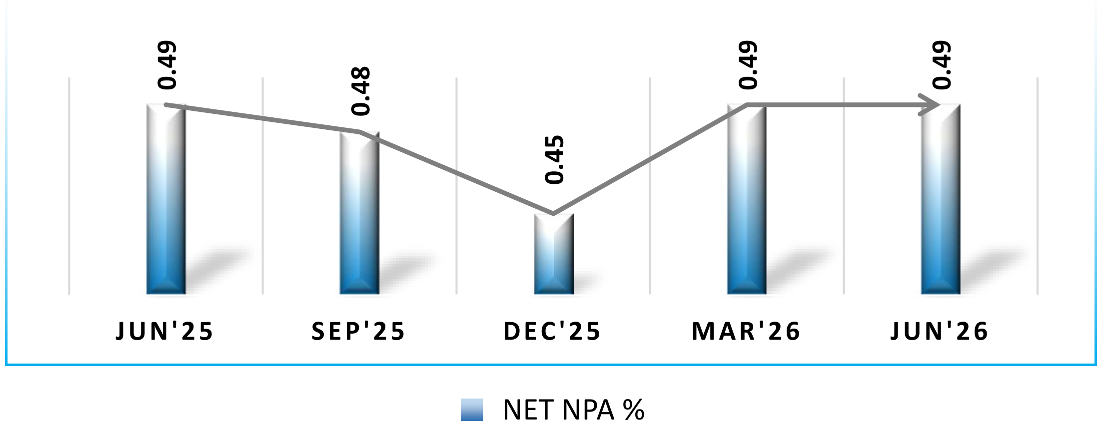
₹ in Cr

Particulars	As on 31st Mar'26	As on 30th Jun'25	As on 30th Jun'26
CAPITAL & LIABILITIES			
Capital	9051	9051	9051
Reserves and Surplus	29419	28409	31377
Deposits	467923	428890	478972
Borrowings	31481	6842	28376
Other Liabilities and Provisions	11606	7994	9235
Total	**549480**	**481186**	**557011**
ASSETS			
Cash and Balances with Reserve Bank of India	18953	25921	18081
Balances with Banks and Money at Call and Short Notice	18882	22096	19023
Investments	157320	146369	154579
Loans & Advances	336997	268266	346837
Fixed Assets	5125	5075	5148
Other Assets	12203	13459	13343
Total	**549480**	**481186**	**557011**

ASSET QUALITY & CAPITAL ADEQUACY

Central Bank of India





₹ in Cr

Particulars	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Global Gross Advances	275595	293488	323531	344516	354348
Net Advances	268266	286024	316219	336997	346837
Gross NPA	8638	8827	8726	9185	9225
Net NPA	1308	1364	1414	1666	1715
Gross NPA %	3.13	3.01	2.70	2.67	2.60
Net NPA %	0.49	0.48	0.45	0.49	0.49

NPA MOVEMENT

₹ in Cr

Particulars	JUN'25(QTR)	SEP'25 (QTR)	DEC'25 (QTR)	MAR'26 (QTR)	FY 25-26	JUN'26(QTR)
Opening Gross NPAs	9225	8638	8827	8726	9225	9185
Add: Slippage of PA to NPAs	839	733	658	1301	2968	939
Increase in Balance of existing NPAs	151	64	52	84	299	47
Sub-Total	990	797	710	1385	3267	986
Less:						
Up-gradation	340	244	144	154	443	311
Recovery	372	313	262	307	1120	261
Regular Write-off	33	37	63	151	283	59
Technical Write-off	810	1	336	288	1435	309
Other Recovery by Adjustment	22	13	6	26	26	6
Sub-Total	1577	608	811	926	3307	946
Gross NPAs	**8638**	**8827**	**8726**	**9185**	**9185**	**9225**
% of Gross NPAs to Gross Advances	**3.13**	**3.01**	**2.70**	**2.67**	**2.67**	**2.60**

NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

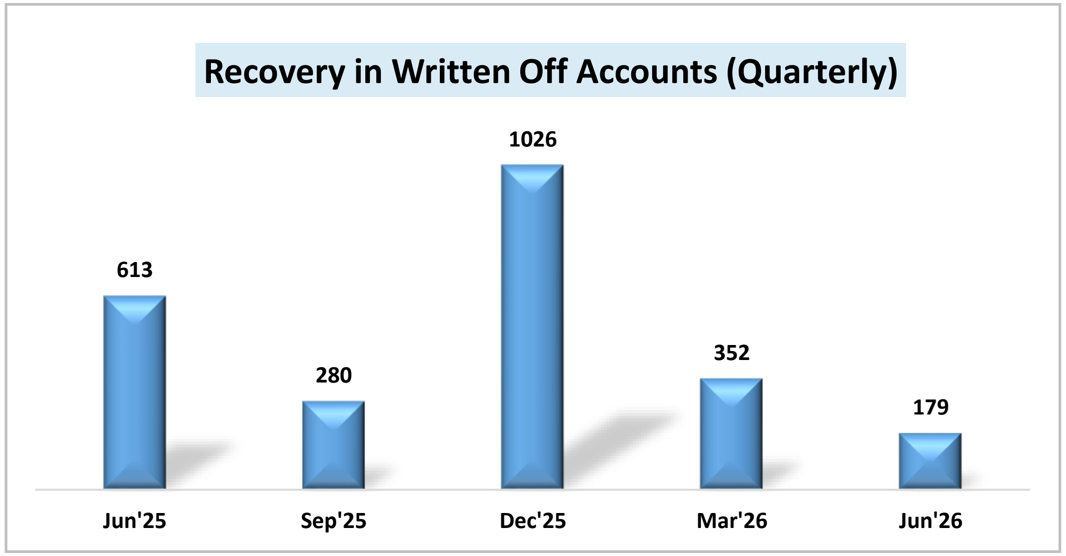
NPA Classification: Sector-Wise

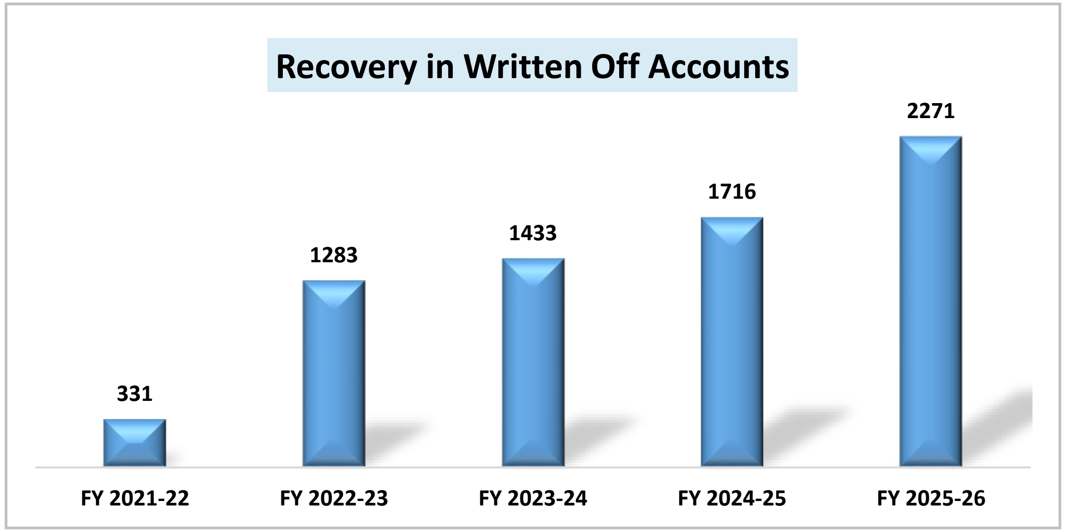
₹ in Cr

Particulars	GNPA			Advances (Jun'26)	GNPA %	TOTAL NNPA	NNPA %
	Jun'25	Mar'26	Jun'26				
Total NPA	8638	9185	9225	354348	2.60	1715	0.49
Retail	920	986	1050	105523	1.00	199	0.19
Agriculture & Allied	3344	3645	3743	64274	5.82	1049	1.70
MSME	3100	3713	3701	71308	5.19	372	0.55
Corporate & Others	1274	841	732	113243	0.65	95	0.08

NPA Classification: Retail Sector

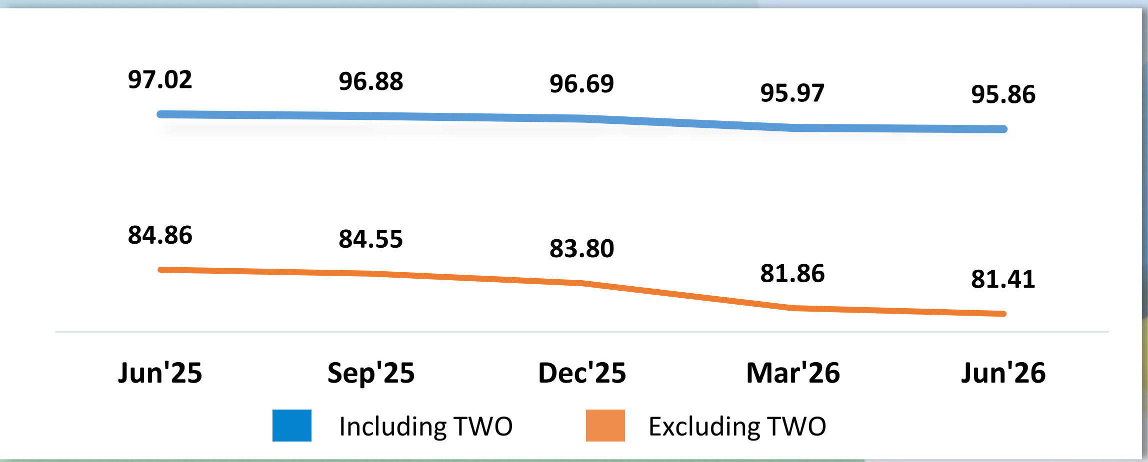
Particulars	GNPA			Advances (Jun'26)	GNPA %	TOTAL NNPA	NNPA %
	Jun'25	Mar'26	Jun'26				
Total Retail NPA	920	986	1050	105523	1.00	199	0.19
Housing Loan	592	693	743	59946	1.24	131	0.21
Vehicle Loan	47	49	53	4638	1.14	8	0.18
Education Loan	118	83	86	6655	1.29	13	0.19
Other Personal Loans	163	161	168	34284	0.49	47	0.15



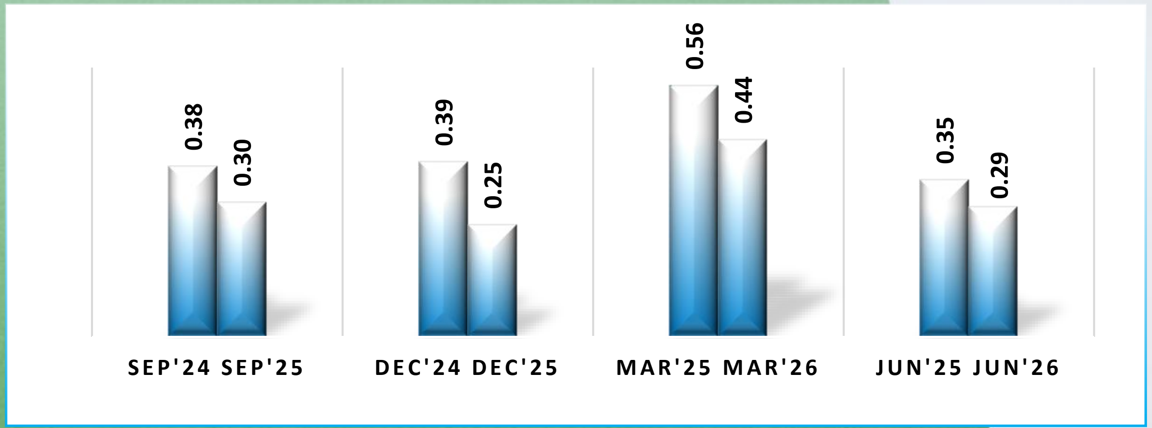


OTHER MAJOR RATIOS

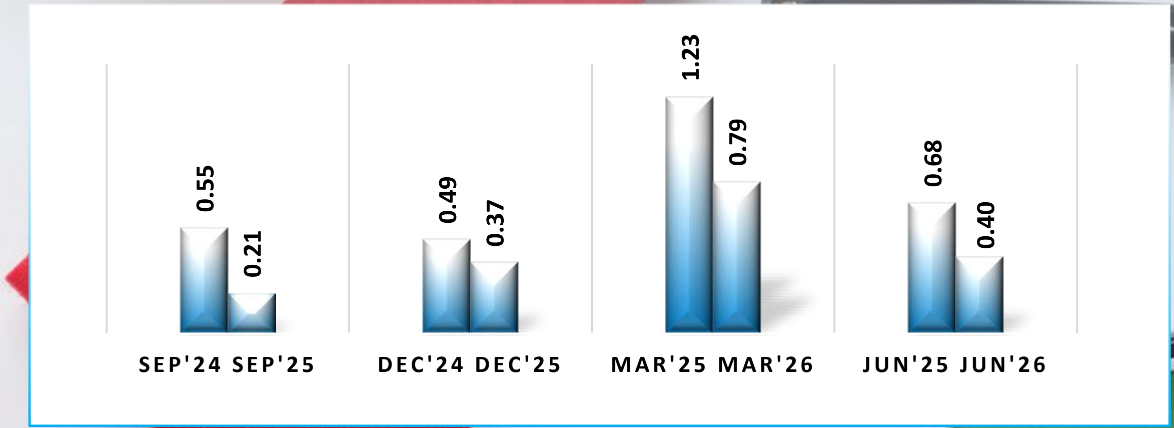
PROVISION COVERAGE RATIO



SLIPPAGE RATIO (Non-Annualized)



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

Segment	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Retail	550	538	490	505	481
Agriculture	100	99	88	90	80
MSME	554	534	497	468	449
Corporate	907	765	684	607	605
TOTAL	**2111**	**1936**	**1759**	**1670**	**1615**

Standard Restructured: Covid-19 Resolution Framework

Segment	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Retail	1381	1332	1248	1251	1184
Agriculture	148	141	121	119	112
MSME	898	828	768	740	686
Corporate	410	254	217	219	221
TOTAL	**2837**	**2555**	**2354**	**2329**	**2203**

Total Standard Restructured Book

Segment	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Retail	1931	1870	1738	1756	1665
Agriculture	248	240	209	209	192
MSME	1452	1362	1265	1208	1135
Corporate	1317	1019	901	826	826
TOTAL	**4948**	**4491**	**4113**	**3999**	**3818**

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

Asset Quality Jun'25	No. of A/Cs	Amount	% of Global Advance
SMA 0	20	537	0.19
SMA 1	6	402	0.15
SMA 2	9	69	0.03
TOTAL	**35**	**1008**	**0.37**

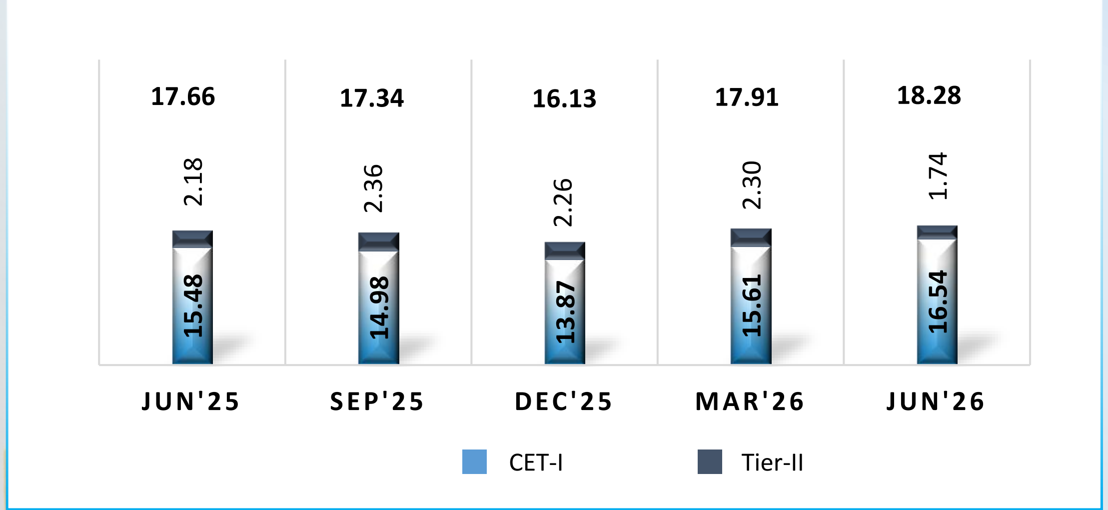
Asset Quality Mar'26	No. of A/Cs	Amount	% of Global Advance
SMA 0	20	477	0.14
SMA 1	29	494	0.14
SMA 2	6	43	0.01
TOTAL	**55**	**1014**	**0.29**

Asset Quality Jun'26	No. of A/Cs	Amount	% of Global Advance
SMA 0	17	448	0.13
SMA 1	13	310	0.09
SMA 2	10	92	0.02
TOTAL	**40**	**850**	**0.24**

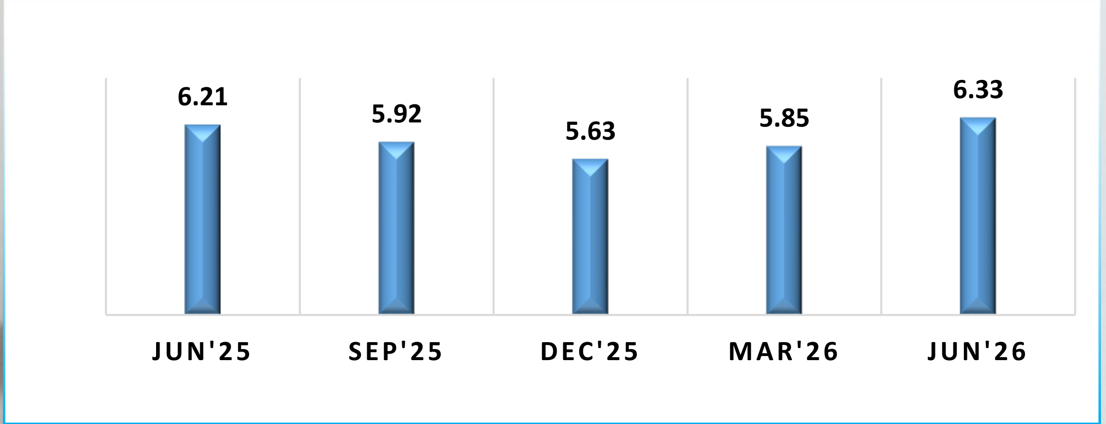
- Accounts (₹ 5 Crore and above) of ₹ 17.89 Cr are common between SMA and Restructured Accounts. (SMA0 - NIL; SMA1 - NIL; SMA2 - ₹ 17.89 Cr)

Central Bank of India

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO

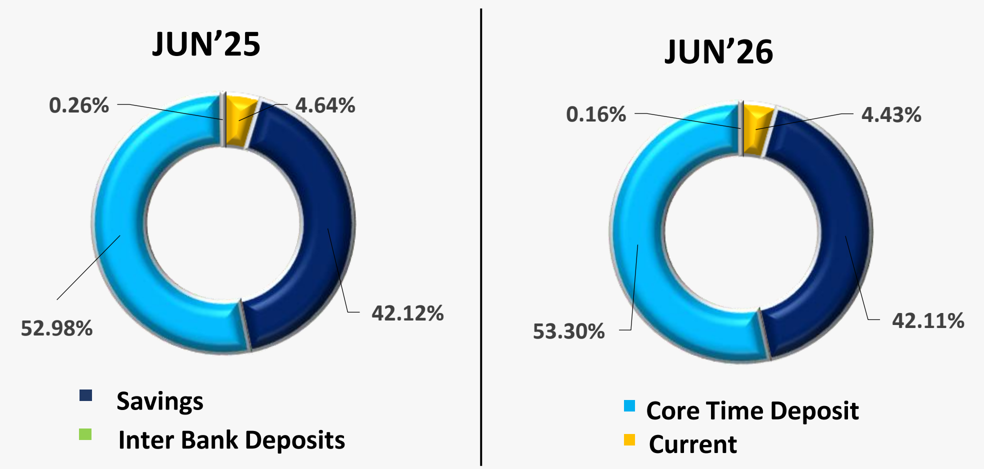


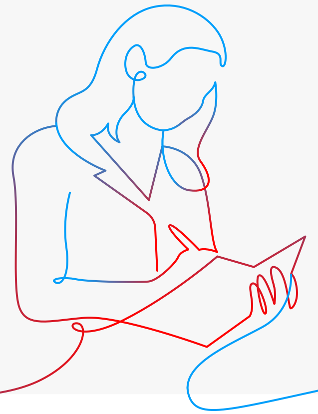
BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

₹ in Cr

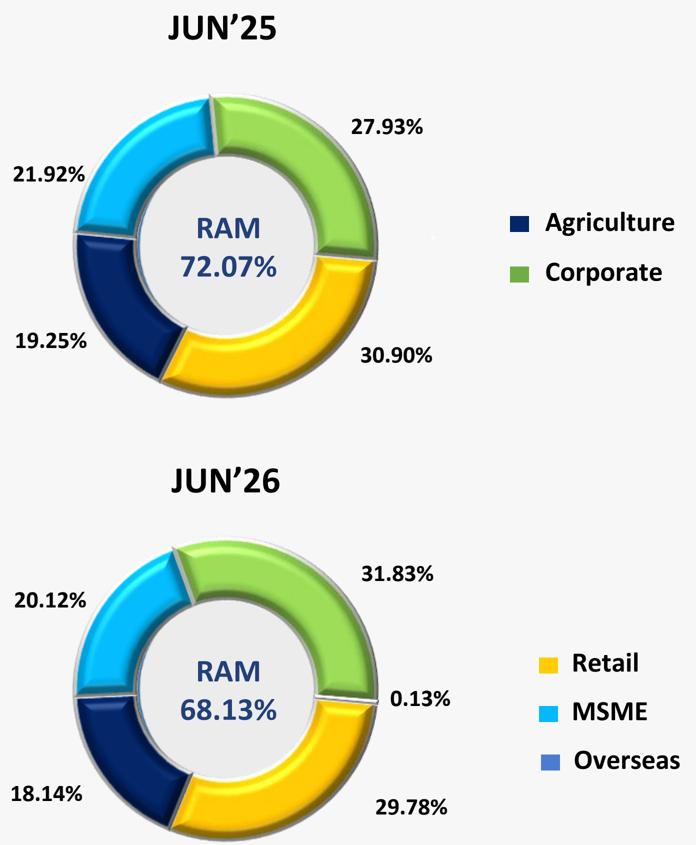
PARTICULARS	JUN'25	JUN'26	Y-o-Y Growth %
Global Business	704485	833320	18.29
Total Deposits (Including Interbank Deposits)	428890	478972	11.68
Certificate of Deposit (Included in Total Deposits)	-	9535	-
CASA Deposits	200522	222892	11.16
CASA %	46.88	46.61	(27 bps)
Global Advances	**275595**	**354348**	**28.58**
RAM	**198629**	**241105**	**21.38**
Corporate	76966	112770	46.52
Overseas Advances	-	473	-
CD Ratio (excluding interbank deposit)	**64.43**	**74.10**	**967 bps**





₹ in Cr

PARTICULARS	JUN'25	JUN'26	Y-o-Y Growth %
Current	19889	21201	6.60
Savings	180633	201691	11.66
Total CASA Deposits	200522	222892	11.16
CASA %	46.88	46.61	(27 bps)
Core Time Deposits	227220	255315	12.36
Total Core Deposits	**427742**	**478207**	**11.80**
Inter Bank Deposits	1148	765	(33.36)
Total Deposits	**428890**	**478972**	**11.68**



₹ in Cr

SECTOR	JUN'25	JUN'26	Y-o-Y Growth %
Retail	85156	105523	23.92
Agriculture	53057	64274	21.14
MSME	60416	71308	18.03
RAM	**198629**	**241105**	**21.38**
Corporate	76966	112770	46.52
Domestic Advances	**275595**	**353875**	**28.4**
Overseas Advances	-	473	-
Global Advances	**275595**	**354348**	**28.58**
TOTAL Credit RWA	**170860**	**191905**	**12.32**
CRWA % of Global Advance	**62.00**	**54.16**	**(784 bps)**

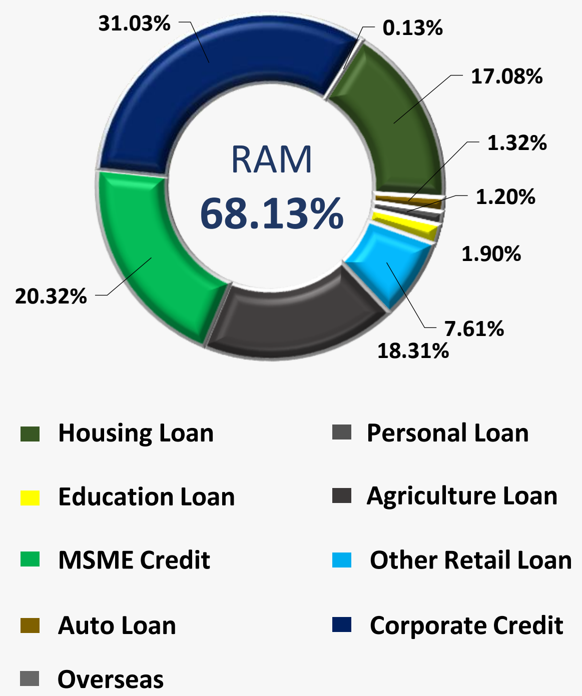
DIVERSIFIED LOAN BOOK

Central Bank of India

₹ in Cr

SECTOR	Amount
Housing Loan	59946
Auto Loan	4638
Personal Loan	4226
Education Loan	6655
Other Retail Loan	30058
Total Retail	**105523**
Agriculture Loan	64274
MSME Credit	71308
Corporate Credit	112770
Domestic Advances	**353875**
Overseas Advances	473
Global Advances	**354348**

As on 30th Jun'2026



RETAIL SEGMENT

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As on 30th Jun'2026

% of Total Retail Advance | % Y-o-Y Growth

₹ in Cr

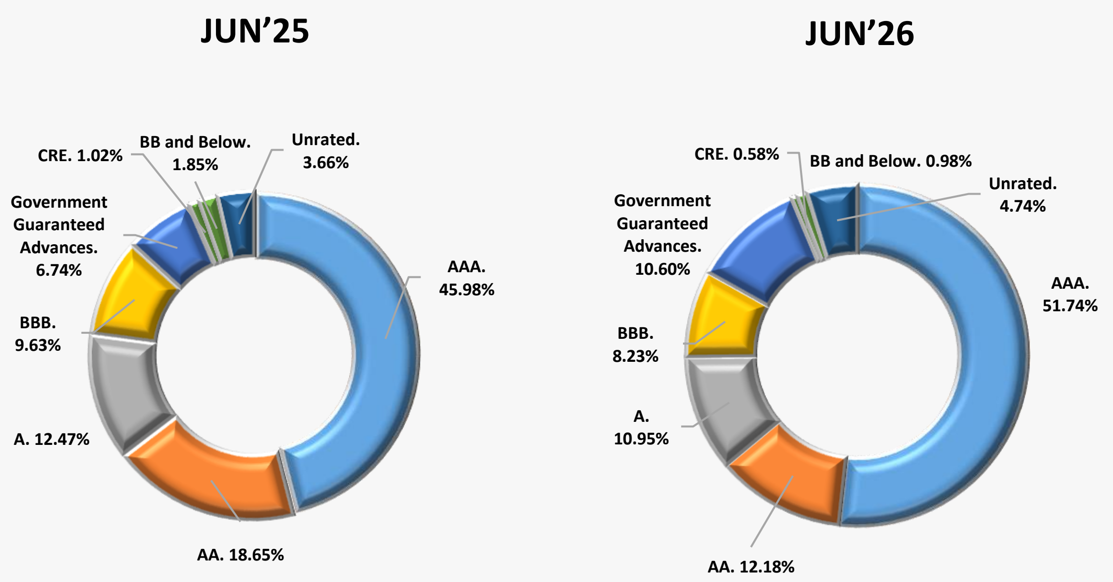
No.	Loan	Amount	% of Total Retail Advance	% Y-o-Y Growth
01	HOME LOAN	₹ 59946	56.81%	12.47%
02	EDUCATION LOAN	₹ 6655	6.31%	16.69%
03	AUTO LOAN	₹ 4638	4.40%	16.30%
04	PERSONAL LOAN	₹ 4226	4.00%	(4.93%)
05	OTHER LOAN	₹ 30058	28.48%	69.62%

Retail Segment **₹ 105523** | **29.78%** of Global Advance | Y-o-Y Growth **23.92%**

RATED STANDARD ADVANCES

₹ in Cr

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹ 25 Crore and above)	JUN'25	JUN'26	Y-o-Y (%)
AAA	35707	59837	67.58
AA	14483	14087	(2.73)
A	9686	12660	30.70
% of A & above rated advances to Total Standard Rated Advances	**77.11**	**74.87**	**(224 bps)**
BBB	7480	9515	27.21
Govt Guaranteed Advances	5230	12260	134.42
CRE	792	672	(15.15)
Sub-Total	**73378**	**109031**	**48.59**
% of BBB & above rated advances to Total Standard Rated Advances	**94.49**	**94.28**	**(21 bps)**
BB and Below	1435	1135	(20.91)
Unrated	2841	5485	93.07
Total	**77654**	**115650**	**48.93**



C Customer Service Excellence
A Aspirational and Sustainable Growth
R Role in Nation Building & Viksit Bharat
E Employee Well-Being Including Families

ACHIEVEMENT UNDER MANDATED TARGETS

SURPASSED THE MANDATED NORMS IN RESPECT OF

TOTAL PRIORITY SECTOR ADVANCES

@ 58.00% of ANBC against norm of 40%

ADVANCES TO MICRO ENTERPRISES

@ 15.73% of ANBC against norm of 7.50%

WEAKER SECTOR

@ 17.35% of ANBC against norm of 12.00%

ADVANCES TO SMALL AND MARGINAL FARMERS

@ 11.16% of ANBC against norm of 10.00%

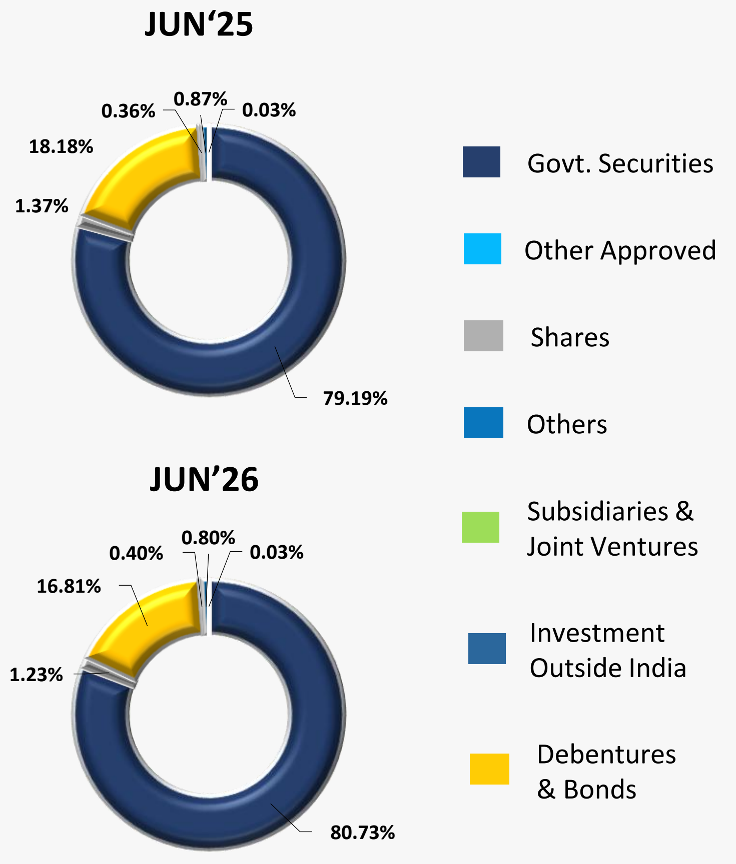
AGRICULTURE ADVANCES

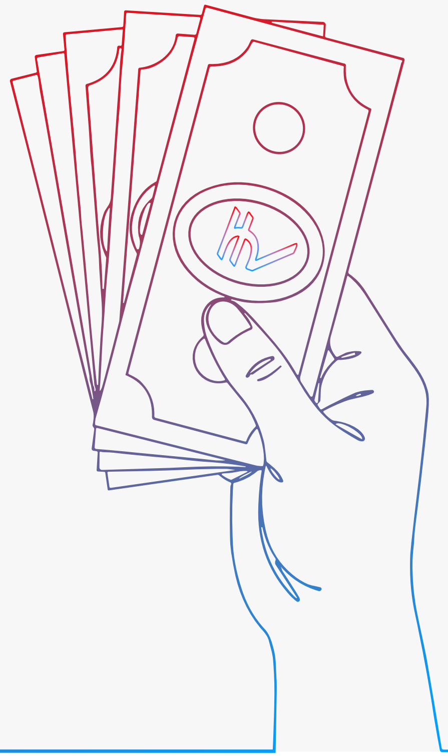
@ 22.41% of ANBC against norm of 18%

PSLC Sold ₹ 2000 Crore

INVESTMENTS

Central Bank of India



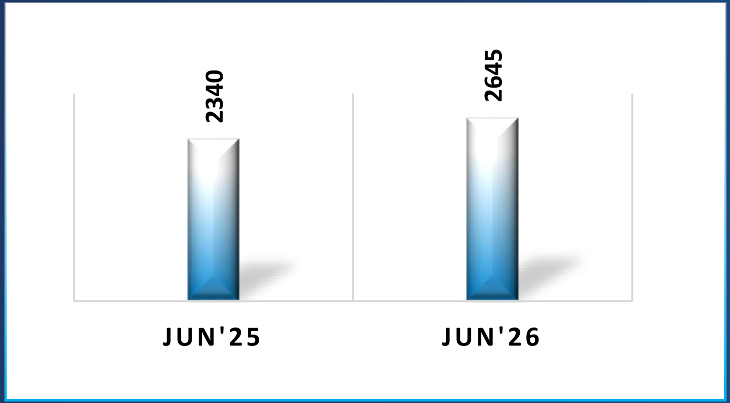


₹ in Cr

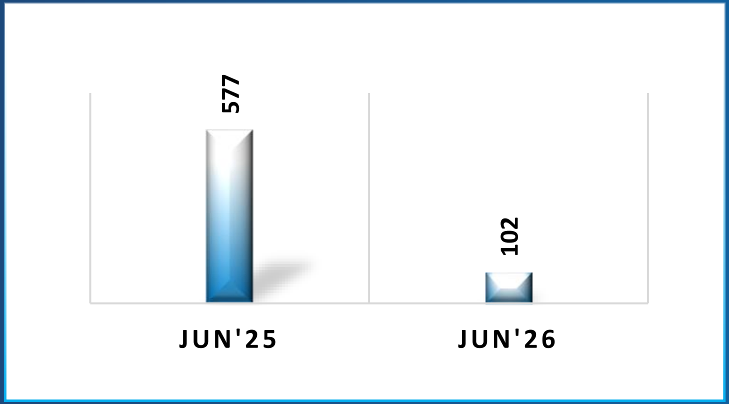
Particulars	JUN'25	JUN'26
Govt. Securities	117166	125975
Other Approved	-	-
Shares	2026	1915
Debentures & Bonds	26904	26232
Subsidiaries & Joint Ventures	535	627
Others	1283	1249
Total Investment In India	**147914**	**155998**
Investment Outside India	47	47
Grand Total	**147961**	**156045**

TREASURY PERFORMANCE

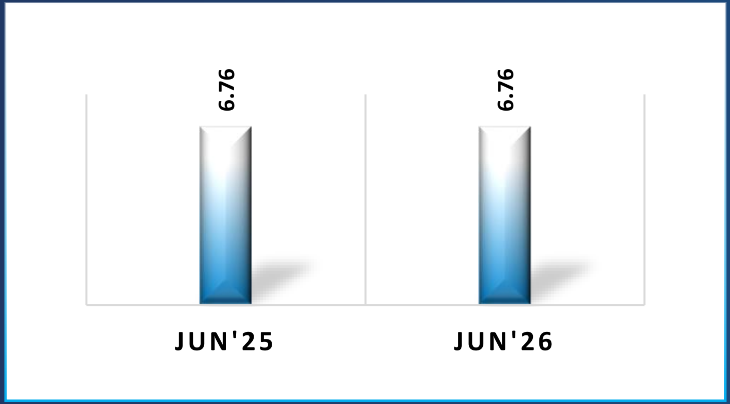
INTEREST ON INVESTMENT



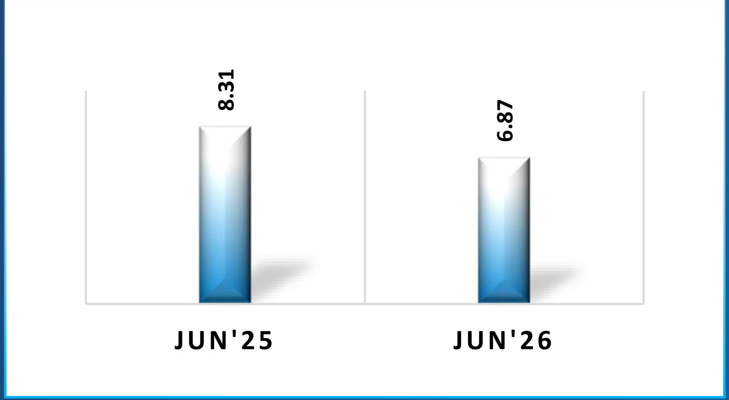
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT (Including Trading Profit) %



₹ in Cr

Particulars	JUN'25	JUN'26
Aggregate Investment	147961	156045
Interest on Investment	2340	2645
Yield on Investment %	6.76	6.76
Profit on Sale of Investments	577	102
Profit on Exchange Transaction	39	73
Dividend Income	-	-
Profit/Loss on Revaluation of Investment	48	101
Yield on Investment (Including Trading Profit)%	8.31	6.87
M - Duration (AFS)	3.67	5.47
10 Year Bench Mark %	6.39	6.74

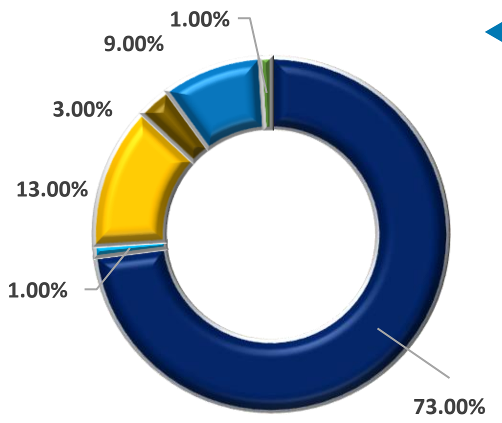
TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	JUN'25				JUN'26			
AGGREGATE INVESTMENT	147961				156045			
PORTFOLIO	HTM	AFS	FVTPL	SAJV	HTM	AFS	FVTPL	SAJV
INVESTMENT	101823	41123	4364	651	114711	36727	3932	675
PERCENTAGE	68.82%	27.79%	2.95%	0.44%	73.51%	23.54%	2.51%	0.44%
TOTAL SLR	117166				125975			
PERCENTAGE	79.19%				80.72%			
CATEGORY WISE	80648	35684	835	-	93694	31572	709	-

AFS BOOK

JUN'25



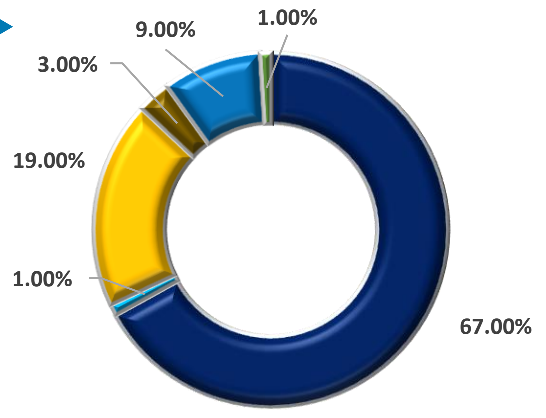
Modified Duration:**3.67**
SLR (MD) : **3.75**

P.V. 01 (SLR+NSLR): **14.76**

Modified Duration:**5.47**
SLR (MD) : **5.85**

P.V. 01 (SLR+NSLR): **19.62**

JUN'26



- G-sec & T-bill
- CP
- SDL
- Corporate Bond
- PSU
- Others

Customer Service Excellence
Aspirational and Sustainable Growth
Role in Nation Building & Viksit Bharat
Employee Well-Being Including Families

DIGITAL JOURNEY

DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

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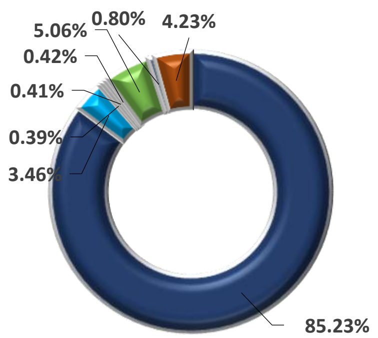
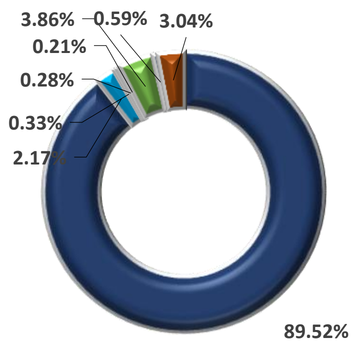
July’24 to June’25



Share of Digital Txns through ADC 87.19%

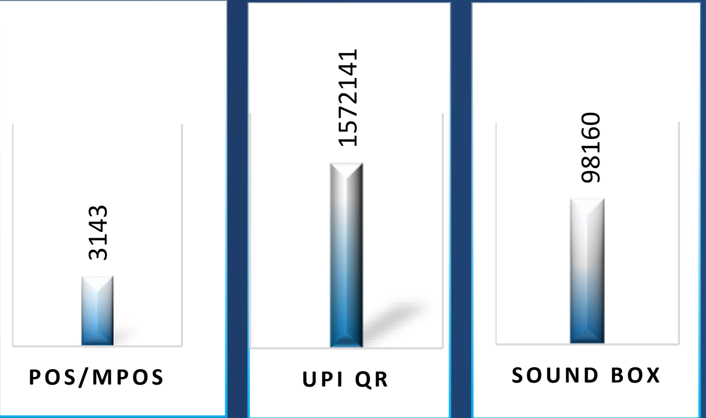
July’25 to June’26



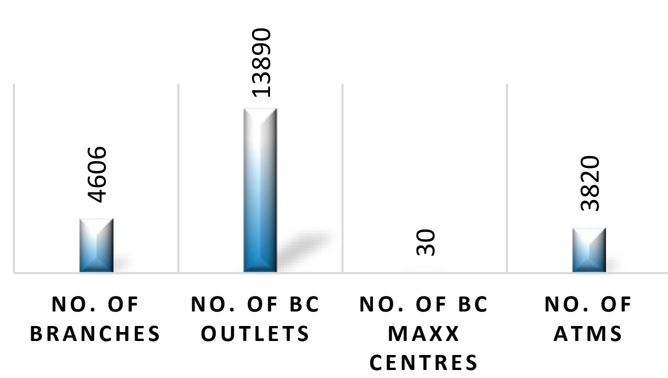
Share of Digital Txns through ADC 91.57%

- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit Card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

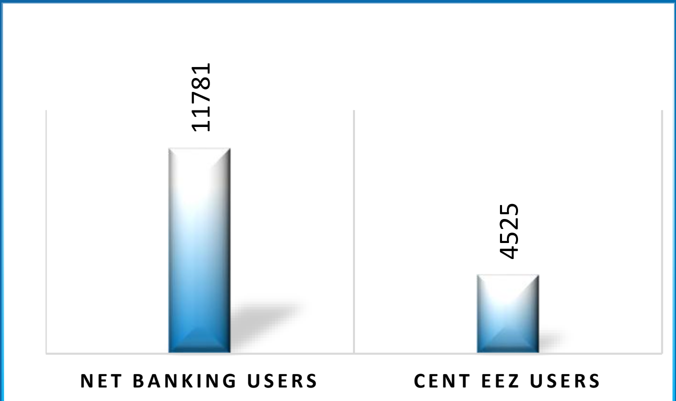
PAYMENT ACCEPTANCE TOUCH POINTS



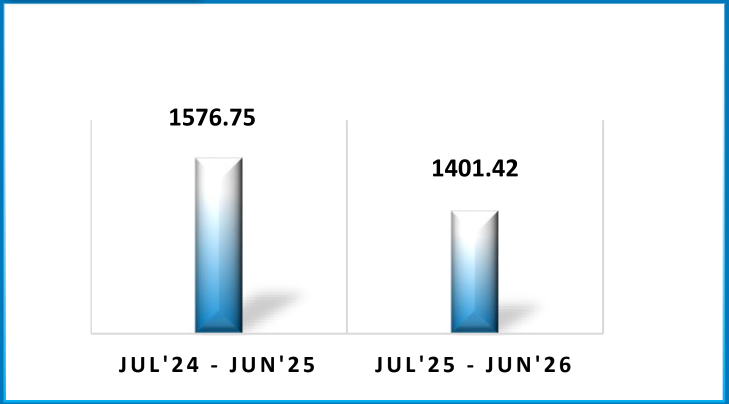
OTHER TOUCH POINTS



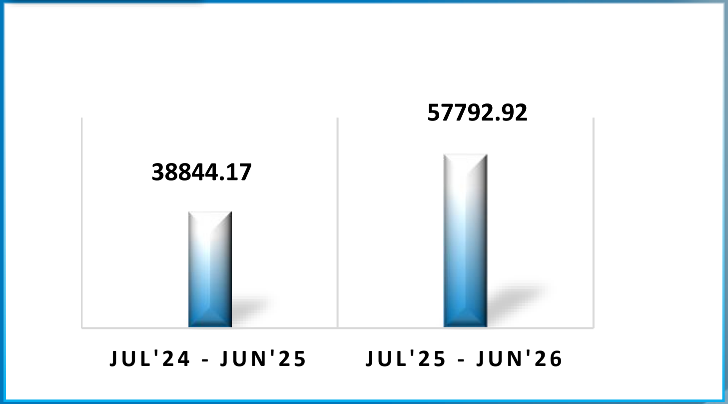
DIGITAL TOUCH POINTS (IN’000)



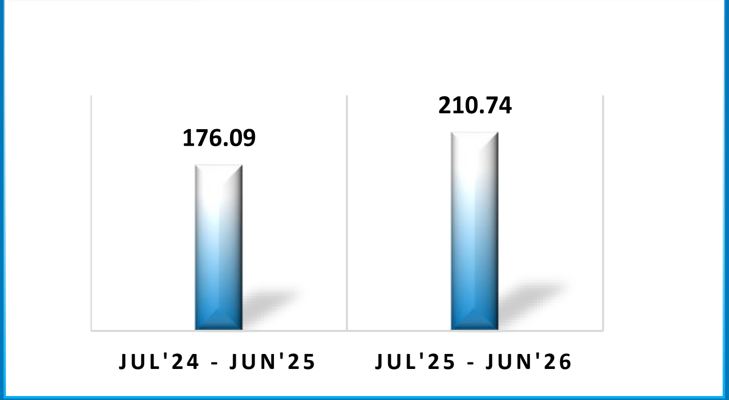
IMPS TRANSACTIONS



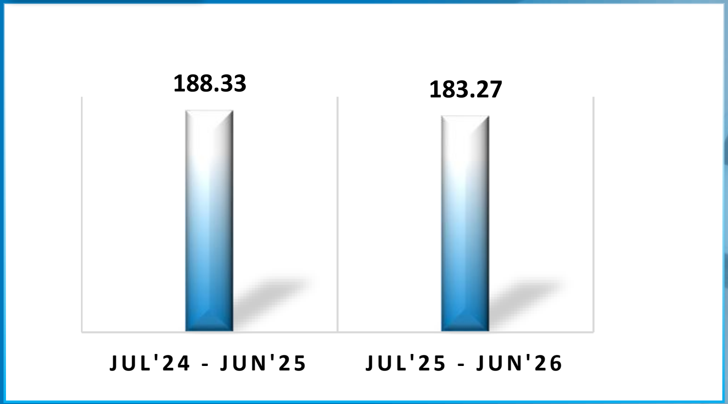
UPI (Remitter + Beneficiary)



MOBILE BANKING



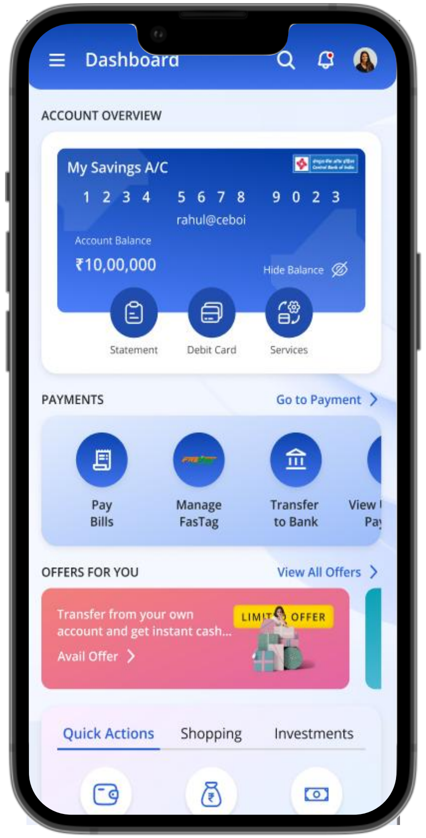
INTERNET BANKING



TRANSACTIONS (in Lakhs)

Cent eeZ

Ab Life Aasan



Cent eeZ : New Features Launched

- **Cent eeZ**, the digital onboarding and banking platform of the Bank has successfully onboarded **44.50 lakh customers**.
- The platform offers a seamless, paperless, and user-friendly digital account opening experience.
- Customer acquisition continues to grow steadily, supporting the Bank's digital transformation agenda.
- Enhanced digital processes have improved onboarding efficiency, customer convenience, and reach across geographies.
- Cent eeZ contributes significantly to expanding the Bank's retail customer base through digital channels.
- **New Enhancement:** Cent eeZ now supports customer onboarding using **foreign/mobile numbers registered outside India**, enabling **NRI and overseas customers** to access digital onboarding services more conveniently.

Cent eeZ Vyapaar Saathi
Corporate Net Banking platform

- Cent eeZ Vyapaar Saathi was launched in March 2026 to provide SMEs and Corporate Clients of the Bank a comprehensive, secure and efficient digital banking solution through an advanced corporate net banking platform.

Business Achievements:

- 4000+ Customers Onboarded
- More than 1.50 lakh financial transactions performed through the platform
- Total ₹ 950 cr+ successful financial transactions performed

Cent Diary

- Automated real-time CIC assessment and Go/No-Go decisioning
- Geo-tagged field inspection facility
- Pre-filled Loan Application, Process Note, Sanction Letter & other documents
- Digital Documentation through E-Sign and E-Stamp facilities
- One-click Account Opening at RAC.

ECLGS 5.0

- Seamless real-time application fetching from the Jan Samarth Portal
- Digital offer generation based on the master.
- Automated real-time CIC assessment and Go/No-Go decisioning
- Auto Generated Loan Application Form and Loan documents
- One click account opening at RAC
- End-to-end automated updation of sanction and disbursement details on the Jan Samarth Portal

MSME Composite

- Multiple credit facilities (e.g., Term Loan and Cash Credit) can be sanctioned through a single application
- Automated real-time CIC assessment and Go/No-Go decisioning
- Automated Credit summation analysis
- Automated business turnover assessment through GST integration
- Geo-tagged field inspection facility
- Auto Generated Loan Application Form and Loan documents
- One click solution for RAC to renew account

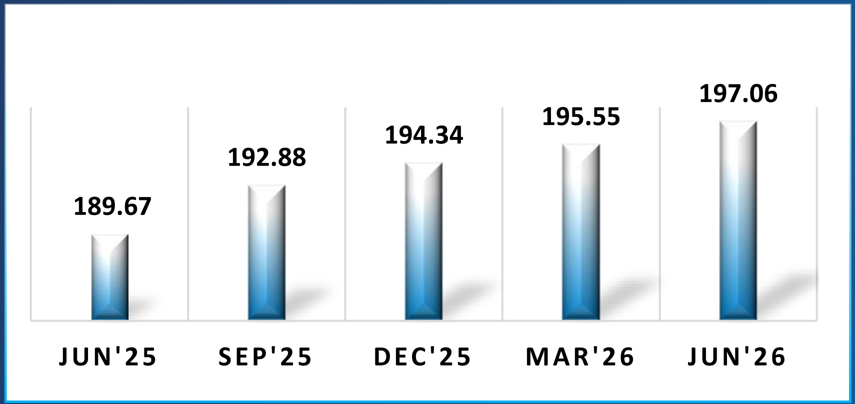
FINANCIAL INCLUSION

Central Bank of India

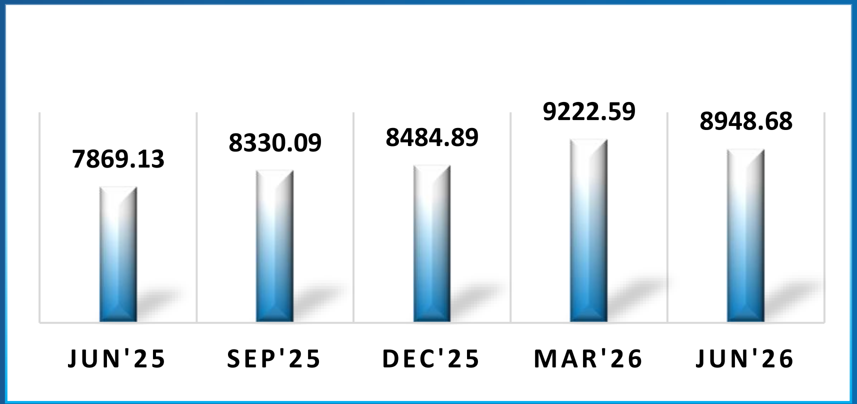
SOCIAL SECURITY SCHEME

PMJDY

No. of Accounts (in Lakhs)

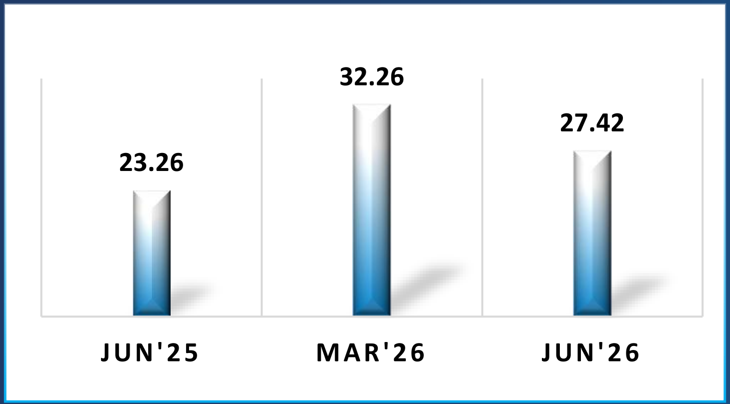


Balance Outstanding (₹ in Cr)



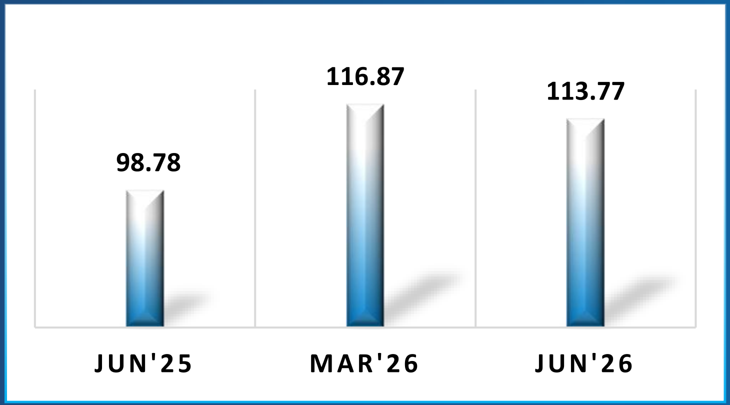
Pradhan Mantri Jeevan Jyoti Bima Yojana

PMJJBY



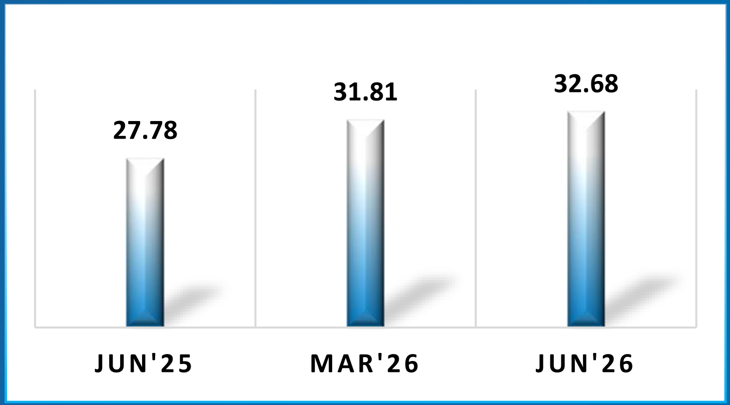
प्रधानमंत्री सुरक्षा बीमा योजना (PMSBY)

PMSBY



Atal Pension Yojana

APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP

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Central Bank of India
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₹ in Cr

Subsidiaries	Shareholding	Particulars	Jun'25 (Qtr)	Jun'26 (Qtr)
Cent Bank Home Finance Ltd. **(Unaudited)** • Engaged into Housing Finance Activity • Presence in 12 States through 38 Branches & 3 SPOKE Locations • Advances & Investment Portfolio of ₹ 1816.08 Cr	64.40%	Total Income	45.49	46.83
		Net Profit/(Loss)	6.14	4.14
		Total Assets	1732.19	1846.28
		Capital & Reserves	245.37	260.30
Centbank Financial Services Ltd. **(Unaudited)** • Engaged mainly into Trusteeship Services	100%	Total Income	1.48	2.81
		Net Profit/(Loss)	0.78	1.21
		Total Assets	66.14	77.69
		Capital & Reserves	45.52	56.21

Associates	Shareholding	Particulars	Jun'25 (Qtr)	Jun'26 (Qtr)
Generali Central Life Insurance Company Ltd# **(Unaudited)**	25.27%	Net Profit/(Loss)	(4.02)	(56.94)
Generali Central Insurance Company Ltd# **(Unaudited)**	24.91%	Net Profit/(Loss)	13.09	(88.92)
Indo Zambia Bank Limited, Zambia **(Unaudited)**	20%	Net Profit/(Loss)	96.95	154.62

Both the insurance companies became the associates effective June 05, 2025.

Group Position

₹ in Cr

Particulars	As on 30th Jun'25	As on 30th Jun'26
CAPITAL & LIABILITIES		
Capital	9051	9051
Reserves and Surplus	28897	31907
Minorities Interest	87	93
Deposits	429428	479410
Borrowings	7111	28819
Other Liabilities and Provisions	8068	9323
Total	**482642**	**558603**
ASSETS		
Cash and Balances with Reserve Bank of India	25922	18081
Balances with Banks and Money at Call and Short Notice	22101	19025
Investments	146636	154863
Loans & Advances	269363	348041
Fixed Assets	5076	5149
Other Assets	13471	13368
Goodwill on Consolidation	73	76
Total	**482642**	**558603**

Group Performance

₹ in Cr

Particulars	Quarter ended	
	JUN'25	JUN'26
INCOME		
Interest and Dividend Earned	8623	9726
Other Income	1872	988
Total	**10495**	**10714**
EXPENDITURE		
Interest Expended	5222	5794
Operating Expenses	2873	2724
Provisions and Contingencies	1140	867
Total	**9235**	**9385**
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	**1260**	**1329**
Less: Minority Interest	2	2
Consolidated Net Profit/(Loss) after deducting Minority's Interest	**1258**	**1328**
Add: Share of Earnings in Associates	24	(4)
Consolidated Net Profit/(Loss) Attributable to the Group	**1282**	**1324**

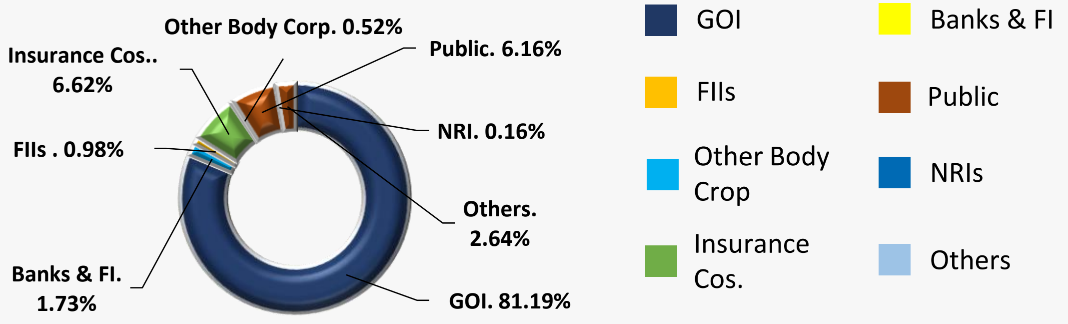
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

As on 30th June’2026

- Share Capital : **₹ 9051.40 Cr**
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices

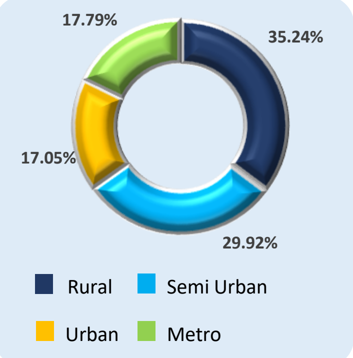
Agency	Long Term Rating	Tier1 Bonds	Tier2 Bonds	Certificate of Deposits
CRISIL	AA (Stable)	AA- (Stable)	AA (Stable)	A1+
India Rating	AA (Stable)	-	AA (Stable)	-
ICRA	-	AA-(Stable)	AA (Stable)	-
CARE	-	-	-	A1+

As on 30th June’2026

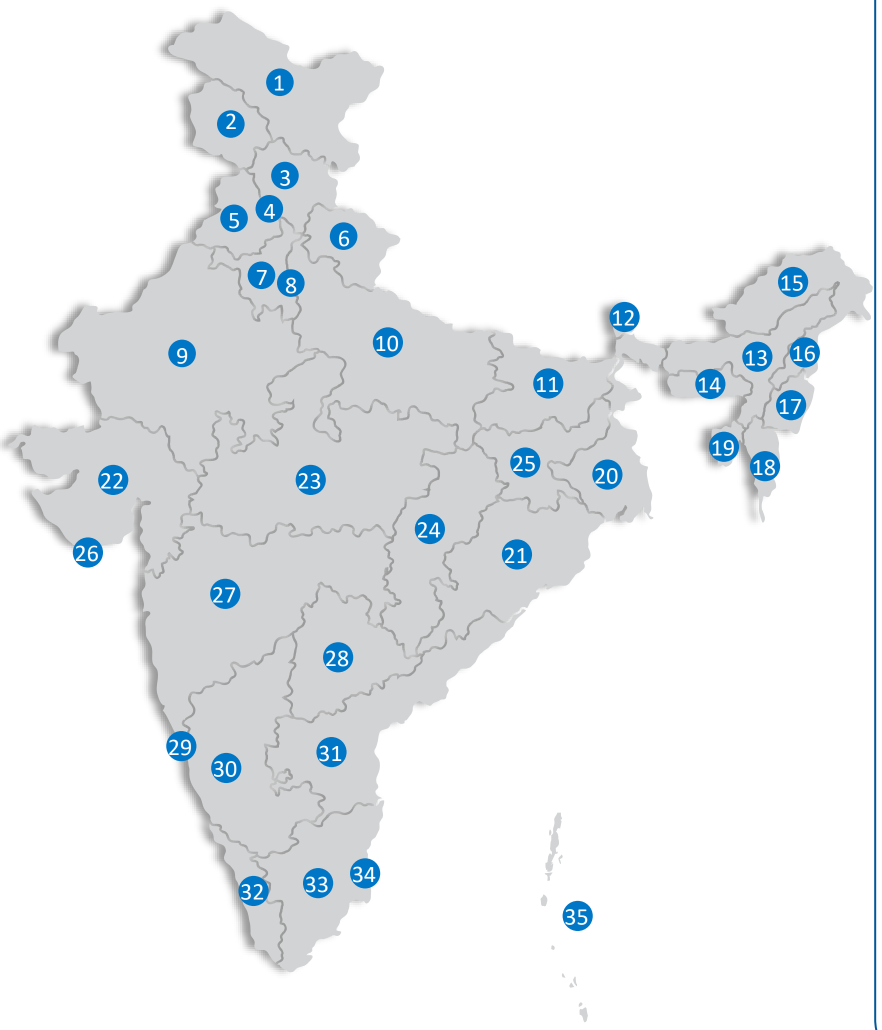


NETWORK OF BRANCHES

As on 30th June'2026	
Domestic Branches	**4605**
Rural	1623
Semi Urban	1378
Urban	785
Metro	819
IFSC Banking Unit (IBU)- GIFT City	1
Total Branches	**4606**
Total ATMs	3820
Total BC Outlets	13890
BC MAXX Centres	30
Total Customer Touch Points	**22346**



	% Share	No. of Branches
Western & Central	32.86	1513
Northern	27.84	1282
North East	3.95	182
Eastern	20.65	951
Southern	14.70	677



1.	Ladakh	1
2.	Jammu and Kashmir	15
3.	Himachal Pradesh	57
4.	Chandigarh	11
5.	Punjab	143
6.	Uttarakhand	42
7.	Haryana	139
8.	National Capital Territory of Delhi	98
9.	Rajasthan	192
10.	Uttar Pradesh	584
11.	Bihar	437
12.	Sikkim	16
13.	Assam	122
14.	Meghalaya	9
15.	Arunachal Pradesh	10
16.	Nagaland	8
17.	Manipur	9
18.	Mizoram	2
19.	Tripura	6
20.	West Bengal	319
21.	Odisha	105
22.	Gujarat	311
23.	Madhya Pradesh	464
24.	Chhattisgarh	116
25.	Jharkhand	89
26.	Dadra & Nagar Haveli and Daman & Diu	3
27.	Maharashtra	589
28.	Telangana	107
29.	Goa	30
30.	Karnataka	107
31.	Andhra Pradesh	133
32.	Kerela	124
33.	Tamil Nadu	203
34.	Puducherry	3
35.	Andaman and Nicobar Islands	1
	IFSC Banking Unit (IBU)- GIFT City	1

GUIDANCE

PARAMETERS	GUIDANCE FOR FY 26-27	ACHIVEMENTS (QTR June'2026)
Business Growth	14-15%	18.29%
Deposit Growth	10-12%	11.68%
Advances Growth	14-16%	28.58%
CASA	48%(+/- 1%)	46.61%
RAM: Corporate Credit Ratio	65:35 (+/-5%)	68:32
NIM	Above 3%	3.06%
Gross NPA	Below 2.50%	2.60%
Net NPA	Below 0.50%	0.49%
PCR	96 – 98%	95.86%
Slippage Ratio	Less than 0.25% on Q-o-Q basis	0.29%
Credit Cost (Annualized)	Upto 0.75%	0.40%
Return on Assets	1 % and above	1.00%
Cost to Income Ratio	< 56%	55.40%

ENVIRONMENT, SOCIAL AND GOVERNANCE

Environment

- The Bank is committed to reduce the usage of fossil fuels. 39% of diesel generator sets have been replaced with inverter in the Bank to reduce carbon footprint.
- Bank has a special term deposit scheme named 'Cent Green Deposit' with periods of deposit being 1111, 2222, 3333 days. These deposits help enhance the Bank's participation in projects directly supporting UNSDGs and empower our depositors to opt for financial products that have a positive impact on the environment and society at large. As on 30th June 2026, the Bank has mobilized ₹ 462.51 crores under the same.
- The Bank has MSE GIFT Scheme to promote adoption of sustainable and eco-friendly practices, technologies and renewable energy sources in MSME enterprises sector. The Bank also has a scheme for the promotion of circular economy MSME SPICE incentivising MSEs to adopt circular economy. Bank has sanctioned ₹ 1.51 crores and ₹ 0.14 crores in the two schemes respectively as on 30th June 2026. Under Solar Vendor scheme ₹ 1.9 crores has been sanctioned as on 30th June 2026.
- In order to facilitate and promote financing under energy efficiency projects, the Bank has a Cent Corporate Energy efficiency scheme. As on 30th June 2026, ₹ 93.04 crores is outstanding amount.
- The Bank has Cent Go Green scheme for electric vehicles. As on 30th June 2026, ₹ 134.58 crores has been sanctioned.
- Our Bank invests in Green Bonds (G-Sec). As on 30th June 2026, the total amount invested in Green Bonds is ₹ 353.48 crores.

Social

- Bank has always remained committed to fostering a healthy, inclusive and supportive work environment for its employees. A 'Charter of Well Being' for employees and retirees has been formulated to provide a structured framework across the organization. The Charter seeks to provide a structured framework for promoting wellness, encouraging employee engagement and fostering a culture of care and support across the organization. The Charter encompasses various dimensions of well-being including physical, emotional, social, financial and digital well-being, and serves as a guiding framework for the Bank's existing and future well-being initiatives.

- The Bank motivates its employees on a regular basis to plant trees to reduce carbon footprint. A facility of green birthday has been introduced wherein such plantation initiatives on the respective employee's birthday will be documented.

Governance

- The Bank has introduced New Branch Channel for better customer experience, enhanced performance, modern user interface. The New Branch Channel has multi-tasking capability and will facilitate improved security.

- The governance of ESG matters is approached with a top-down strategy, ensuring that leadership at the highest level sets the tone and direction for sustainable and responsible practices throughout the organization.

IFSC BANKING UNIT (GIFT CITY)

RBI Approval
Aug 2025

SWIFT Application
Nov 2025

SEZ Approval
Nov 2025

IFSCA License
Apr 2026

Operation Started
June 2026

IBU Capital
USD 20 Mn
Provided by the bank

Treasury Book
USD 50 Mn
Treasury Borrowing

Advances Sanctioned
USD 50 Mn
ECB

Profit
USD 0.49 Mn
As on 30th June 2026

Product Expansion
ECB & syndicated lending, buyer's credit, trade finance, derivatives & hedging solutions

Business Growth
Deposits of USD 200 Mn and a credit book of USD 500 Mn over the next **5** years

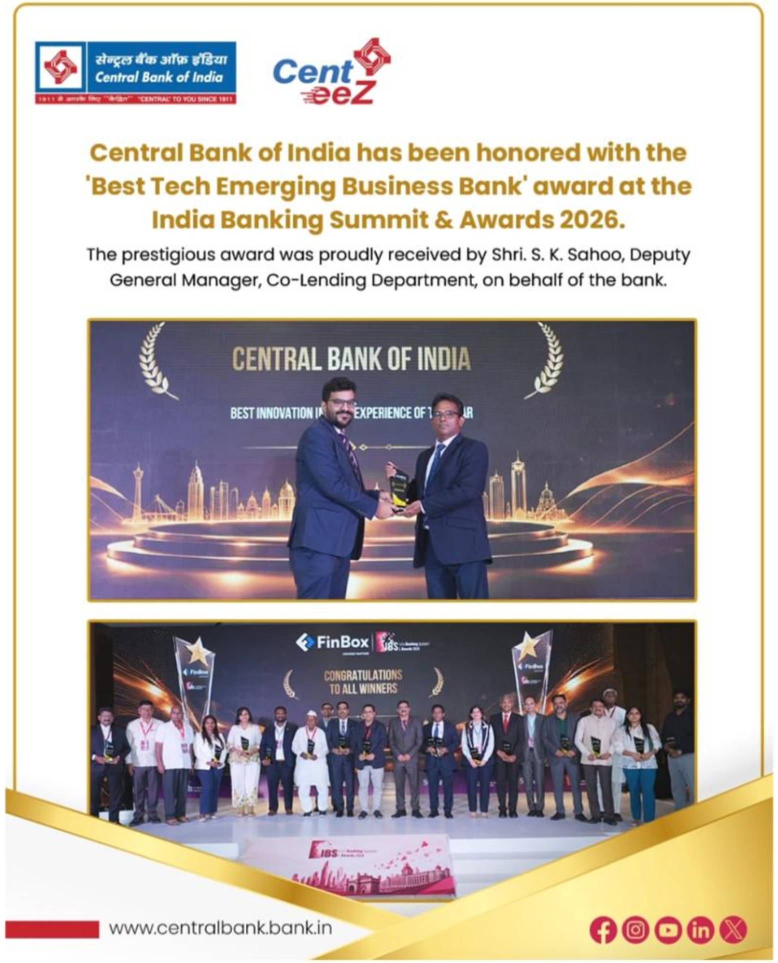
Global Client Franchise
NRI deposits, FPI banking, correspondent relationships & overseas Indian corporates

Digital & Operations
Straight-through processing, ISO 20022-ready SWIFT and a robust risk & compliance framework

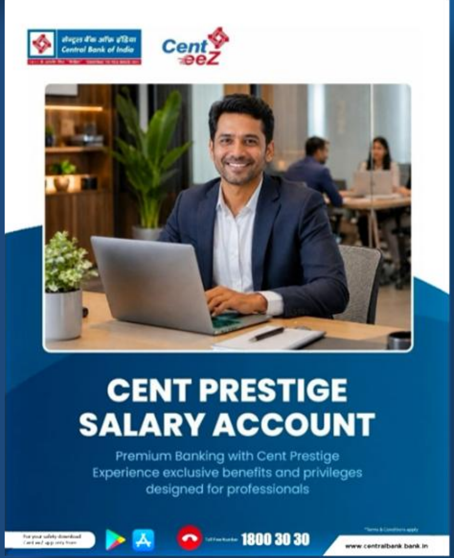
VISION

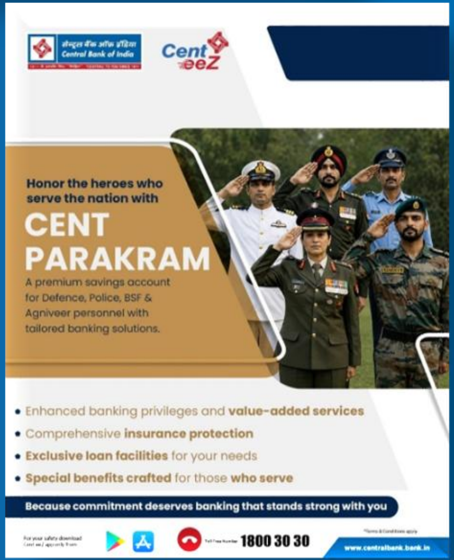
To emerge as a preferred IFSC banking partner for global Indian businesses focusing on existing clients, NRIs and institutional investors — delivering the full spectrum of international banking from GIFT City.

Recognized as the "Most Preferred Workplace 2026-27" by Marksmen Daily



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए 'केंद्रित' 'CENTRAL' TO YOU SINCE 1911





DISCLAIMER

Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.

THANK YOU

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