केंद्रीय कार्यालय INVESTORS RELATION DIVISION Central Office

CO:IRD:2026:27:108 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: Press Release on Performance of the Bank for the First quarter and Three months ended 30th June, 2026.

We submit herewith the enclosed Press Release on performance of the Bank for the First Quarter and Three months ended 30th June, 2026.

A copy of press release 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 13:33:33 +05'30'
CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl:- As above.

PRESS RELEASE

Central Bank of India

Date: 17th July 2026

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2026

Bank has made its international footprint by opening an IFSC Banking Unit at Gift City, Gandhinagar, Gujarat & canvassed business to the tune of ₹. 472.67 crore, till the reporting date.

RESULTS AT A GLANCE

Quarter ended 30th June 2026 vis-a-vis Quarter ended 30th June 2025.

- **T**otal **G**lobal **B**usiness grew by 18.29% to ₹ 833320 crore (Q1FY-26 - ₹ 704485 crore).
- **T**otal **D**eposits increased by 11.68% to ₹ 478972 crore (Q1FY-26 - ₹ 428890 crore).
- **C**ASA **D**eposits stand at 46.61% of total deposits.
- **G**ross **G**lobal **A**dvance increased by 28.58% to ₹ 354348 crore (Q1FY-26 - ₹ 275595 crore).
- **C**redit – **D**eposit ratio stood at 74.10.
- **G**ross **N**PA stood at 2.60%, registering an improvement of 53 bps.
- **N**et **N**PA stood 0.49%, maintaining stability.
- **P**rovision **C**overage Ratio stood at 95.86%.
- **O**perating **P**rofit for the FY stood at ₹ 2186 crores from ₹ 2304 crores.
- **N**et **P**rofit for the Quarter has increased by 13.26% to ₹ 1324 crores from ₹ 1169 crores.
- **N**et **I**nterest **M**argin (NIM) stood at 3.06%, with a marginal decline, post absorption of the Regulatory rate cuts.
- **R**OA (**R**eturn on Asset) is 1.00%.
- **R**OE (**R**eturn on Equity) improved to 14.92% from 14.17%.
- **C**ost to **I**ncome ratio stood at 55.40%.
- **S**lippage **R**atio stood at 0.29% for Quarter, registering an improvement of 6 bps.
- **C**RAR improved to 18.28 %, out of which **T**ier **I** is 16.54 %.

Profitability (Quarter Ended June 30th, 2026)-

- Net Profit for the Quarter has increased by 13.26% to ₹ 1324 crores from ₹ 1169 crores.
- Operating Profit for the FY stood at ₹ 2186 crores from ₹ 2304 crores, with a slight dip.
- Net Interest Income (NII) grew by 15.70 % on YoY basis to ₹ 3914 crore in Q1FY27 as against ₹ 3383 crore in Q1FY26.
- Total Income (Interest Income plus Non-Interest Income) for Q1FY27 improved by 3.08% from ₹ 10678 crore for Q1FY27 to ₹ 10359 crore for Q1FY26.
- Cost to Income ratio slightly reduced to 55.40 % for Q1FY27 as against 55.30 % Q1FY26 by 10 bps.
- Cost of Deposit has improved to 4.60% from 4.93% (Annualised).

PRESS RELEASE

Date: 17th July 2026

Profitability (Quarter Ended June 30th, 2026)-

- Net Profit increased by 13.26 % to ₹ 1324 crore on YoY basis against ₹ 1169 crore for the quarter ended 30/06/2025.
- Operating Profit for the FY stood at ₹ 2186 crores from ₹ 2304 crores, with a slight dip.
- ROA (Return on Asset) is 1.00%.
- ROE (Return on Equity) improved to 14.92% from 14.17%.

Business Highlights-

- Total **G**lobal Business grew by 18.29% to ₹ 833320 crore (Q1FY-26 - ₹ 704485 crore).
- Total Deposits increased by 11.68% to ₹ 478972 crore (Q1FY-26 - ₹ 428890 crore).
- CASA Deposits stand at 46.61% of total deposits.
- Gross Global Advance increased by 28.58% to ₹ 354348 crore (Q1FY-26 - ₹ 275595 crore).
- Gross NPA stood at 2.60%, registering an improvement of 53 bps.
- Net NPA stood 0.49%, maintaining stability.
- Business per Employee has improved to ₹ 24.40 crore on YoY basis, against ₹ 21.07 crore for the quarter ended 30/06/2025.
- RAM (Retail, Agriculture & MSME) Business grew by 21.38%. The individual sector wise growth stood at 23.92% (₹ 105523), 21.14% (₹ 64274) & 18.03% (₹ 71308), respectively for Retail, Agriculture & MSME.

Asset Quality-

- **G**ross **N**PA improved to 2.60% as on 30.06.26, registering an improvement of 53 bps, from 3.13% as on 30.06.25.
- **Net N**PA stable at 0.49% as on 30.06.2026.
- **P**rovision **C**overage Ratio stood at 95.86%.
- Credit Cost 0.40% for the quarter ended 30/06/26, as against 0.68% for the quarter ended 30/06/2025

Capital Adequacy-

- Total BASEL III CRAR for the quarter ended 30/06/26 is 18.28 % (with Tier I of 16.54%) as against 17.66 % for the quarter ended 30/06/25, registering an increase of 92 bps.

Branch Segmentation-

- Bank is having pan India presence with total 22346 Touch Points, with 4605 Branches, with network of Branches in rural & semi urban areas (66.31%) & 1 IFSC Banking Unit, 3820 ATMs and 13890 BC outlets & 30 BC Maxx Centres as on 30/06/2026.