

CO:IRD:2026:27:183

Date: 17th October, 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
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Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Second Quarter and Half year ended 30th September, 2026.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Second Quarter and Half year ended 30th September, 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: 2026.10.17 13:33:36 +05'30'

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer

Encl.: As above

YEAR OF BUSINESS EXCELLENCE

2026-27

Financial Result Analysis

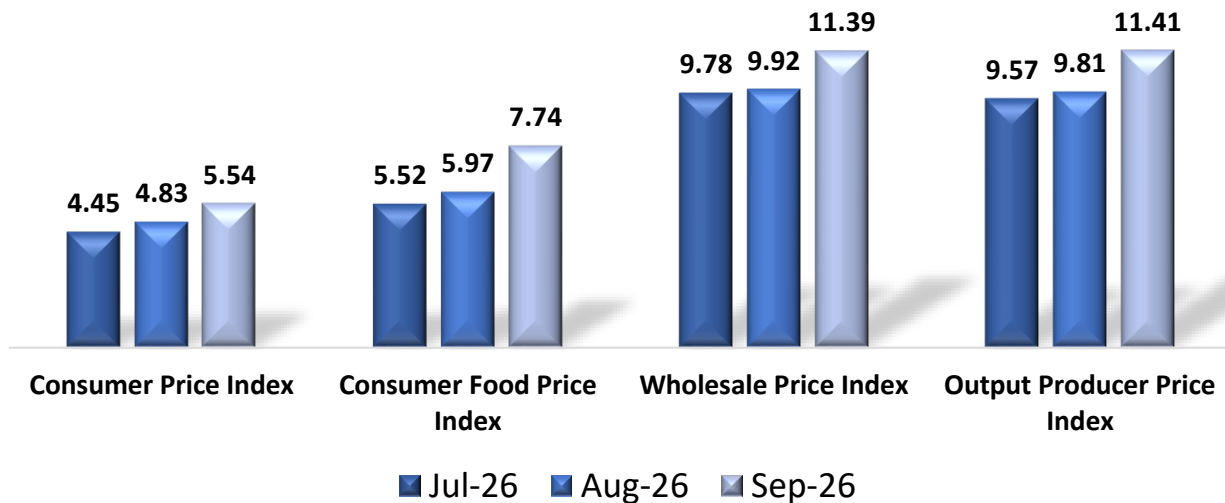
Quarter & Half Year ended 30th Sep'2026



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IMF World Economic Outlook Growth Projections			
	2025	2026	2027
World Economy	3.50	3.10	3.40
Advanced Economies	2.00	2.10	1.80
US	2.30	2.30	2.30
Euro Area	1.20	1.10	1.20
Japan	1.20	0.70	0.70
United Kingdom	1.20	1.30	1.20
Emerging Market & Developing Economies	4.50	3.70	4.40
China	5.00	4.50	4.00
India	7.80	7.00	7.00
Russia	1.00	0.90	0.90

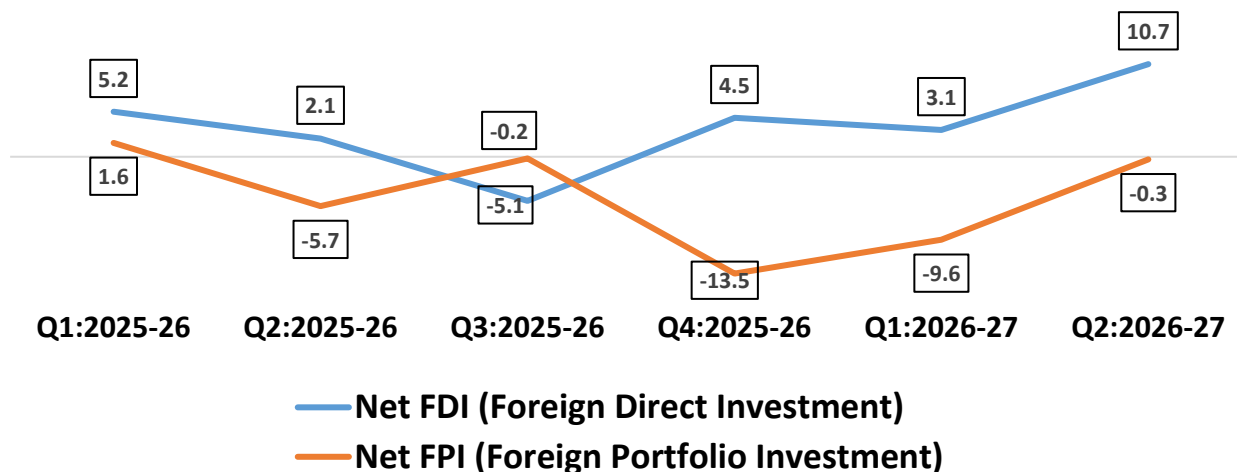
INFLATION (YEAR-ON-YEAR GROWTH)



Economic Outlook & Projections

- As per latest assessment of International Monetary Fund (IMF) released on 13th October 2026, global growth is projected to decelerate from 3.5% in 2025 to 3.1% in 2026 before recovering to 3.4% in 2027.
- The global economic outlook is weighed down by higher energy costs and financial instability. The conflict in West Asia pushed Brent crude prices from around \$70 per barrel to more than \$110 in the weeks after its outbreak, putting additional pressure on energy-import-dependent developing economies and poorer households.
- Acceleration of inflation in key economies has prompted a shift towards hawkish monetary policy. Indian economy is well placed to absorb disruptions from the imposition of American tariffs, as expanding free trade partnerships aid the discovery of new markets, foreign direct investment and productivity gains.
- Global headline inflation is projected to rise to 4.7% in 2026, reflecting primarily higher commodity prices, and to fall back to 4.1% in 2027; the pass through to core inflation is expected to be limited.
- India remains among the fastest-growing major economies, with growth in 2026 projected at 7%. This reflects stronger-than-expected momentum, supported by resilient domestic demand and robust services activity.
- Retail inflation growth reached 5.54% in September 2026, and the major component of this increase in highest food inflation since dec 2024 at 7.74%. This indicates further raises possibility of monetary tightening in coming months which may impact domestic household investment and consumption demand.
- The similar trend is observed in rising WPI numbers at 11.39% in September, elevated due to higher fuel and food cost (uptick in vegetable prices due to uneven monsoon).

FOREIGN INVESTMENT TRENDS (US\$ BILLION)



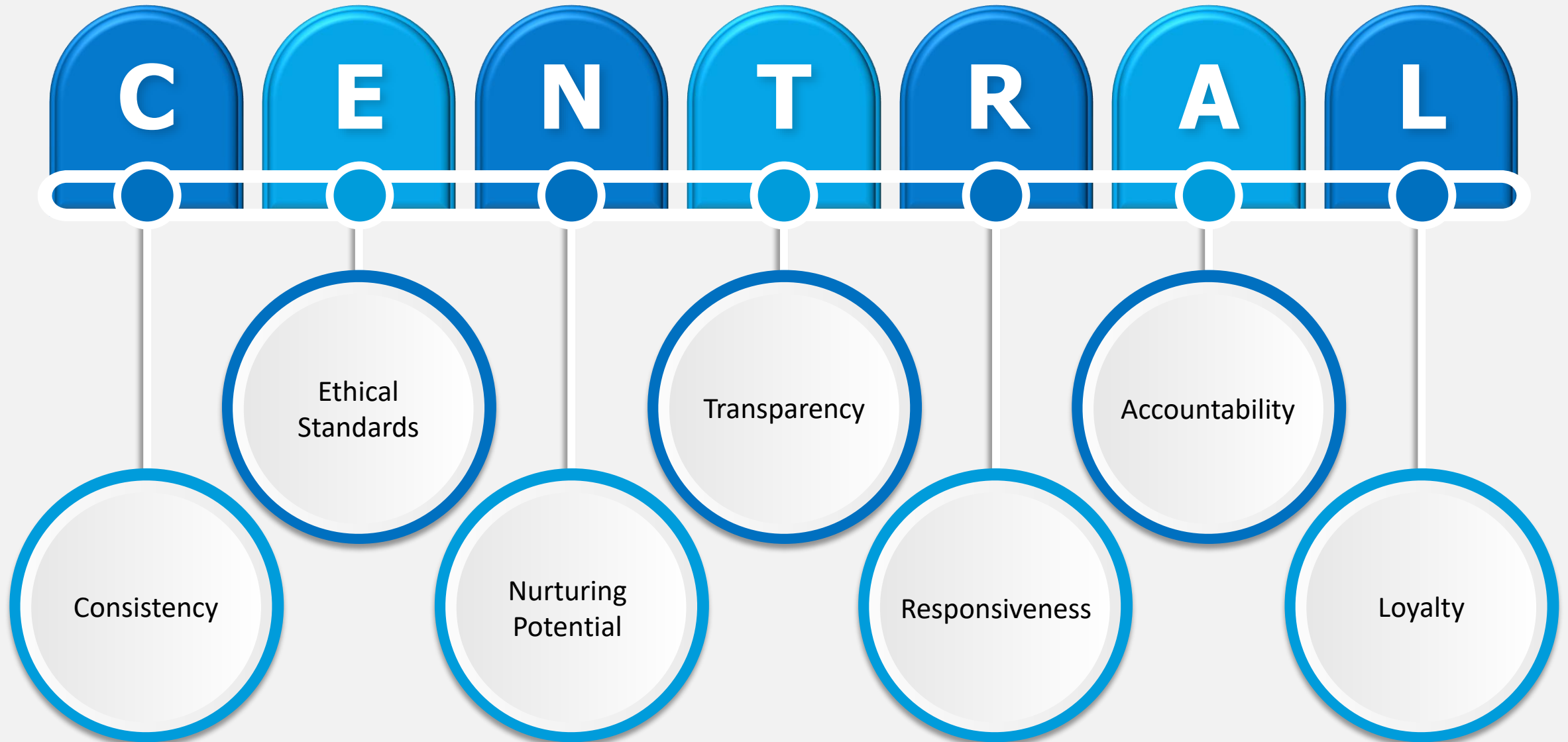
Data on Sectoral Deployment of Credit (Year-on-Year Growth,%)

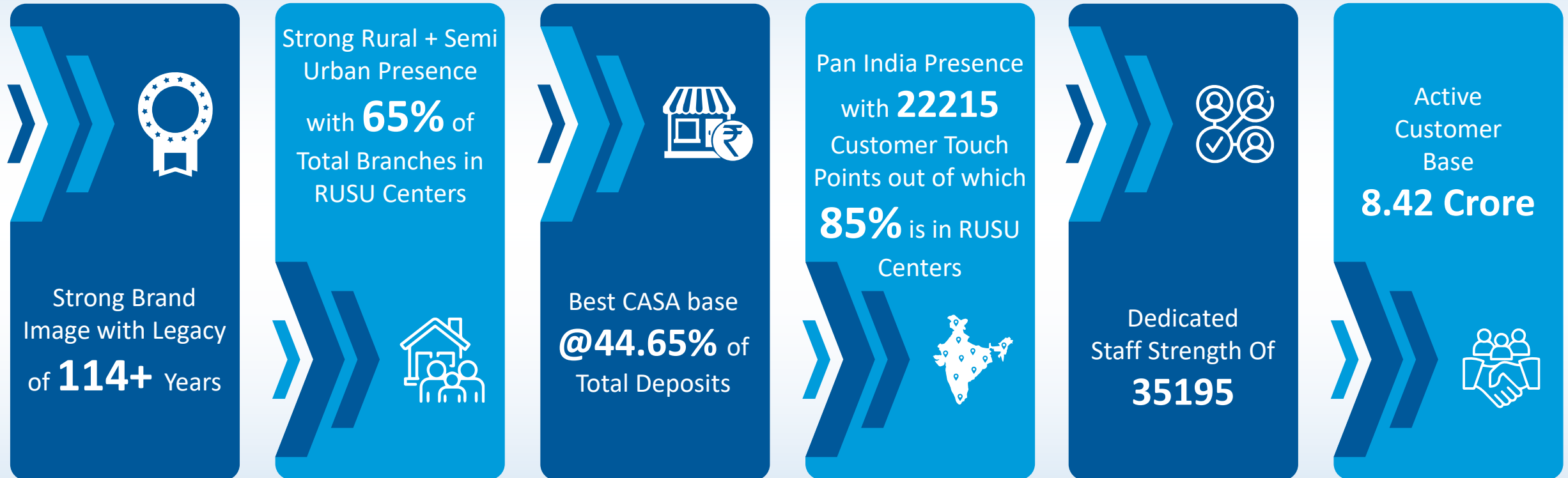
	Apr-26	May-26	Jun-26	Jul-26	Aug-26
Gross Bank Credit	16.00	17.60	18.60	19.30	19.10
Non-food Credit	15.80	17.40	18.30	19.10	18.80
Agriculture & allied Activities	13.70	14.90	16.80	17.00	17.20
Industry	15.10	17.50	19.20	20.00	18.20
Services	18.60	20.40	21.40	22.90	24.30
Housing Loans	11.40	10.90	15.80	16.20	16.90
Vehicle Loans	18.00	17.30	17.30	18.80	19.70
Renewable Energy	15.60	17.50	20.20	31.70	26.00
Gold Loans	121.20	105.50	93.80	88.10	83.20

Economic Outlook & Projections

- Foreign institutional investors' holdings in Indian equities have grown 3.6 times since 2012 to around \$783 billion, even as their share of the market has fallen to a 17-year low of 15.1%. The decline in foreign ownership share reflects the faster growth of domestic participation, including retail investors, rather than simply a reduction in foreign holdings. Domestic equity participation in India remains below developed-market levels, suggesting there could be room for further growth in domestic flows.
- During H1:2026-27, money market rates softened and remained mostly range bound amid large surplus liquidity conditioned by robust capital inflows, especially from FCNR(B) deposits under the Reserve Bank's swap facility announced in June 2026, which attracted \$143 billion. However, owing to rise in inflation and deteriorating global environment, central bank has also tightened liquidity through OMO (open market operations) sales of G-secs, VRRR auctions and stricter daily CRR maintenance, following its recent shift to a tightening stance and the start of a rate-hike cycle by increasing repo rate from 5.25% to 5.5% in October MPC.
- On a year-on-year (y-o-y) basis, non-food bank credit grew by 18.8% as on the fortnight ended August 31, 2026, compared to 10.2% during the corresponding fortnight of the previous year (September 5, 2025).
- Credit to agriculture and allied activities registered a y-o-y growth of 17.2% vis-a-vis 7.6% in the corresponding fortnight of the previous year. Credit to services sector registered a y-o-y growth of 24.3% (10.3% in the corresponding fortnight of the previous year).
- Credit to personal loans segment recorded a y-o-y growth of 16.9%, as compared with 11.9% a year ago. Segments such as 'housing' and 'vehicle loans' sustained double-digit growth, indicating steady demand. Growth then slowed quickly, from about 121% in April 2026 to 83.2% in August 2026, partly because of base effects and a possible cooling in gold prices or tighter regulatory norms on gold lending.

VALUES THAT SET US APART





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Information**



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

Y-o-Y

₹ **889541** Cr
Global Business

• **↑ 20.54%**



₹ **508509** Cr
Total Deposits

• **↑ 14.41%**



₹ **226774** Cr
CASA

• **↑ 9.23%**



₹ **381032** Cr
Global Advances

• **↑ 29.83%**



₹ **254273** Cr
RAM

• **↑ 21.11 %**



₹ **11737** Cr
Total Income

• **↑ 14.92%**



₹ **10357** Cr
Interest Income

• **↑ 18.45%**



1.03%
ROA

• **↑ 2 bps**



₹ **2268** Cr
Operating Profit

• **↑ 26.99 %**



₹ **1469** Cr
Net Profit

• **↑ 21.10%**



2.39%
Gross NPA %

• **↓ 62 bps**



0.31%
Net NPA %

• **↓ 17 bps**

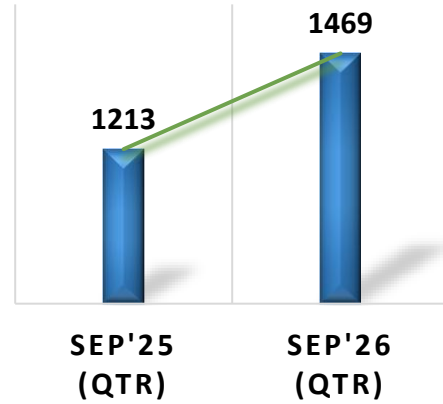


PROFITABILITY – SUSTAINED GROWTH

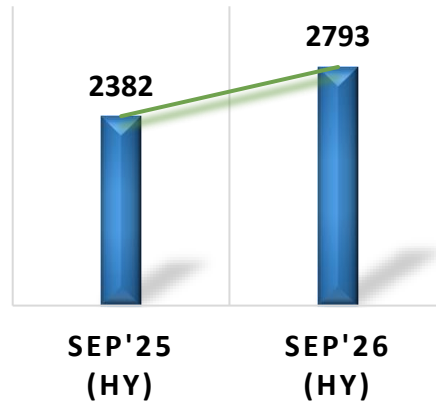
NET PROFIT

₹ in Cr

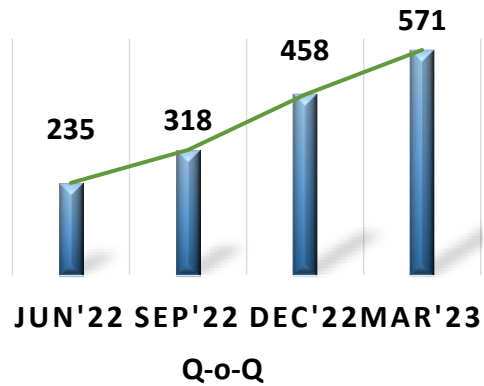
21.10%



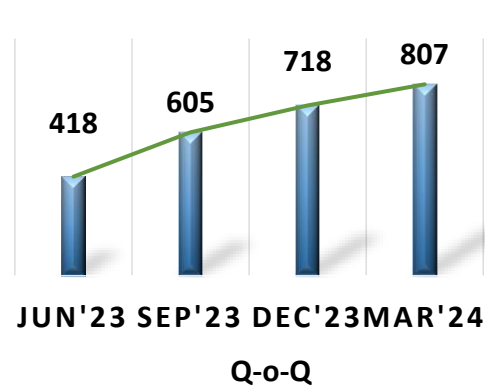
17.25%



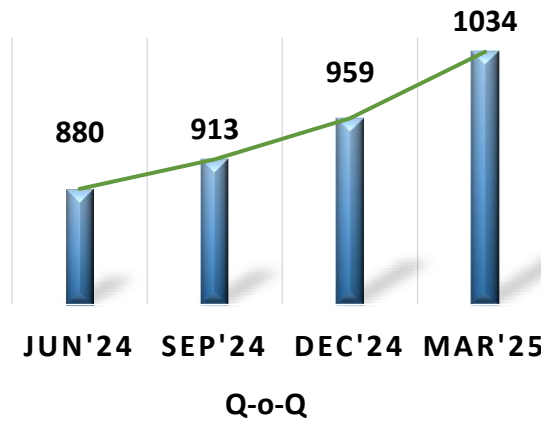
FY 2022-23



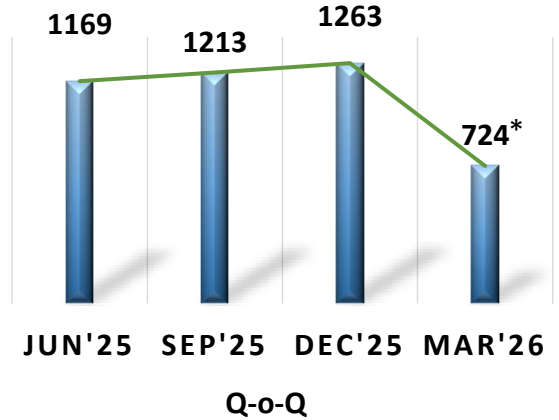
FY 2023-24



FY 2024-25



FY 2025-26



*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)	Sep'25	Sep'26	Y-o-Y
Yield on Advances (%)	8.21	8.36	7.87	(49 bps) ↓
Yield on Investments (%)	6.74	6.77	6.82	5 bps ↑
Yield on Funds (%)	7.82	7.71	7.52	(19 bps) ↓
Cost of Deposits (%)	4.82	4.88	4.60	(28 bps) ↓
Cost of Funds (%)	4.83	4.88	4.63	(25 bps) ↓
NIM (%)	3.07	2.89	3.01	12 bps ↑
ROE (%)	13.00*	14.22	15.78	156 bps ↑
Book Value of Share	38.23	37.70	41.15	9.15% ↑
Credit Cost(%)	0.52	0.21	0.53	32 bps ↑
Slippage Ratio (%)	1.16	0.30**	0.24**	(6 bps) ↓
Staff Cost Share in Cost to Income(%) (a)	37.01	39.83	37.49	(234 bps) ↓
Other Operating Exp in Cost to Income (%) (b)	21.60	22.59	21.46	(113 bps) ↓
Cost to Income(%) (a+b)	58.61	62.42	58.95	(347 bps) ↓
Liquidity Coverage Ratio (%) (average)	210.35	241.96	155.17	(8679 bps) ↓
Net Stable Funding Ratio (%)	136.91	150.47	126.38	(2409 bps) ↓
Earning Per Share	4.83*	1.34**	1.62 **	20.90% ↑
ROA (%)	0.89*	1.01	1.03	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



₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
Interest on Advances	6756	5668	7231	27.58	7.03	11600	13987	20.58
Interest on Investments	2645	2588	2718	5.02	2.76	4928	5363	8.83
Interest on balances with RBI and Other Banks	253	454	364	(19.82)	43.87	729	617	(15.36)
Others	37	34	44	29.41	18.92	75	81	8.00
Total Interest Income	9691	8744	10357	18.45	6.87	17332	20048	15.67



NON-INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
Fee Based Income (i + ii + iii)	487	611	635	3.93	30.39	1054	1122	6.45
Commission Exchange & Brokerage (i)	93	101	105	3.96	12.90	181	198	9.39
- Commission on LC/BG/DDs	49	43	42	(2.33)	(14.29)	86	91	5.81
- Govt. Business	13	17	16	(5.88)	23.08	29	29	-
- Banc assurance	31	41	47	14.63	51.61	66	78	18.18
Service Charges (ii)	296	354	310	(12.43)	4.73	618	606	(1.94)
Miscellaneous (iii)	98	156	220	41.03	124.49	255	318	24.71
Treasury Income	276	186	128	(31.18)	(53.62)	850	404	(52.47)
- Profit on Sale of Investments	102	190	133	(30.00)	30.39	767	235	(69.36)
- Profit/Loss on Revaluation of Investment	101	(51)	(87)	70.59	(186.14)	(3)	14	(566.67)
- Profit on Exchange Transactions	73	45	82	82.22	12.33	84	155	84.52
- Dividend Income	-	2	-	-	-	2	-	-
Other Receipts (Recovery in Written off & Others)	224	672	617	(8.18)	175.45	1336	841	(37.05)
Total Non-Interest Income	987	1469	1380	(6.06)	39.82	3240	2367	(26.94)

TOTAL EXPENSES



₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
Interest Expenses	5777	5461	6211	13.73	7.51	10666	11988	12.39
Interest Paid on Deposits	5365	5326	5752	8.00	7.21	10415	11117	6.74
Other Interest	412	135	459	240.00	11.41	251	871	247.00
Operating Expenses	2715	2966	3258	9.84	20.00	5816	5973	2.70
Staff Cost	1759	1893	2072	9.46	17.79	3727	3831	2.79
Other Operating Expenses	956	1073	1186	10.53	24.06	2089	2142	2.54
Total Expenses	8492	8427	9469	12.37	11.50	16482	17961	8.97



OPERATING EXPENSES

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
Employee Benefit	1420	1392	1487	6.82	4.72	2711	2907	7.23
Retrial Benefit	339	501	585	16.77	72.57	1016	924	(9.06)
Rent, Taxes and Lighting	139	182	217	19.23	56.12	314	356	13.38
Depreciation	121	108	124	14.81	2.48	299	245	(18.06)
Insurance	82	133	78	(41.35)	(4.88)	269	160	(40.52)
Legal Expenses	11	14	15	7.14	36.36	27	26	(3.70)
Professional Fees	101	87	150	72.41	48.51	199	251	26.13
Postage	24	24	24	-	-	46	48	4.35
Repair and Maintenance	49	50	47	(6.00)	(4.08)	102	96	(5.88)
Printing and stationery	8	9	11	22.22	37.50	15	19	26.67
Travelling Expenses	61	65	77	18.46	26.23	111	138	24.32
CGTMSE and other guarantee Fees	7	3	2	(33.33)	(71.43)	7	9	28.57
ATM Issuer Fees	90	91	91	-	1.11	167	181	8.38
Other	263	307	350	14.01	33.08	533	613	15.01
Operating Expenses	2715	2966	3258	9.84	20.00	5816	5973	2.70

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
NPAs	346	143	490	242.66	41.62	611	836	36.82
Standard Assets	81	30	379	1163.33	367.90	(137)	460	435.80
Investment Including SRs	(45)	(11)	(336)	(2954.55)	(646.67)	(25)	(381)	(1424.00)
Income Tax	461	259	236	(8.88)	(48.81)	873	697	(20.16)
Others	35	39	54	38.46	54.29	37	89	140.50
Restructured A/c's	(16)	113	(24)	(121.24)	(50.00)	349	(40)	(111.50)
Total Provision	862	573	799	39.44	(7.31)	1708	1661	(2.75)

STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'26	Sep'25	Sep'26	Y-o-Y (%)	Q-o-Q (%)	Sep'25	Sep'26	Y-o-Y (%)
Total Interest Income	9691	8744	10357	18.45	6.87	17332	20048	15.67
Total Interest Expenses	5777	5461	6211	13.73	7.51	10666	11988	12.39
Net Interest Income	3914	3283	4146	26.29	5.93	6666	8060	20.91
Net Interest Income (excluding one off item)	3881	3255	4105	26.11	5.77	6604	7986	20.93
Total Income	10678	10213	11737	14.92	9.92	20572	22415	8.96
Total Expenditure	8492	8427	9469	12.37	11.50	16482	17961	8.97
Operating Profit	2186	1786	2268	26.99	3.75	4090	4454	8.90
Operating Profit (excluding one off item)	2153	1758	2227	26.68	3.44	4028	4380	8.74
Provisions	862	573	799	39.44	(7.31)	1708	1661	(2.75)
Net Profit	1324	1213	1469	21.10	10.95	2382	2793	17.25

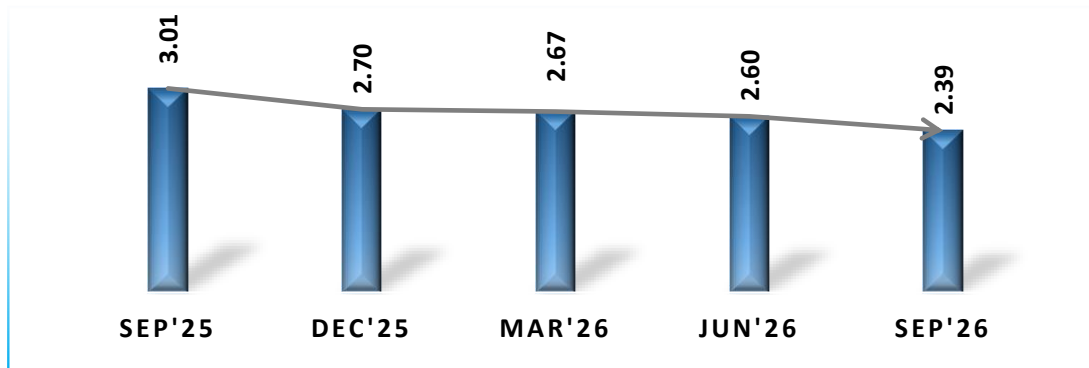
BALANCE SHEET – STAND ALONE

₹ in Cr

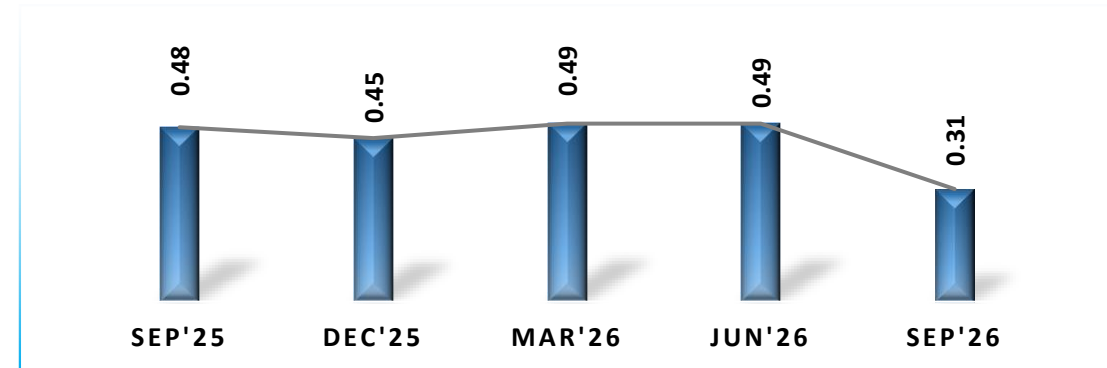
Particulars	As on 31 st Mar'26	As on 30 th Sep'25	As on 30 th Sep'26
<u>CAPITAL & LIABILITIES</u>			
Capital	9051	9051	9051
Reserves and Surplus	29419	28976	32041
Deposits	467923	444451	508509
Borrowings	31481	12104	38287
Other Liabilities and Provisions	11606	8768	9425
Total	549480	503350	597313
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	18953	21700	17809
Balances with Banks and Money at Call and Short Notice	18882	16593	25135
Investments	157320	160297	164110
Loans & Advances	336997	286024	373070
Fixed Assets	5125	5036	5162
Other Assets	12203	13700	12027
Total	549480	503350	597313

**ASSET
QUALITY
& CAPITAL
ADEQUACY**

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Sep'25	Dec'25	Mar'26	Jun'26	Sep'26
Global Gross Advances	293488	323531	344516	354348	381032
Net Advances	286024	316219	336997	346837	373070
Gross NPA	8827	8726	9185	9225	9109
Net NPA	1364	1414	1666	1715	1146
Gross NPA %	3.01	2.70	2.67	2.60	2.39
Net NPA %	0.48	0.45	0.49	0.49	0.31

₹ in Cr

Particulars	Sep'25 (QTR)	FY 25-26	JUN'26(QTR)	Sep'26 (QTR)	Sep'26 (HY)
Opening Gross NPAs	8638	9225	9185	9225	9185
Add: Slippage of PA to NPAs	733	2968	939	734	1386
Increase in Balance of existing NPAs	64	299	47	96	114
Sub-Total	797	3267	986	830	1500
Less:					
Up-gradation	244	443	311	247	369
Recovery	313	1120	261	613	747
Regular Write-off	37	283	59	76	135
Technical Write-off	1	1435	309	-	309
Other Recovery by Adjustment	13	26	6	10	16
Sub-Total	608	3307	946	946	1576
Gross NPAs	8827	9185	9225	9109	9109
% of Gross NPAs to Gross Advances	3.01	2.67	2.60	2.39	2.39

NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

NPA Classification: Sector-Wise

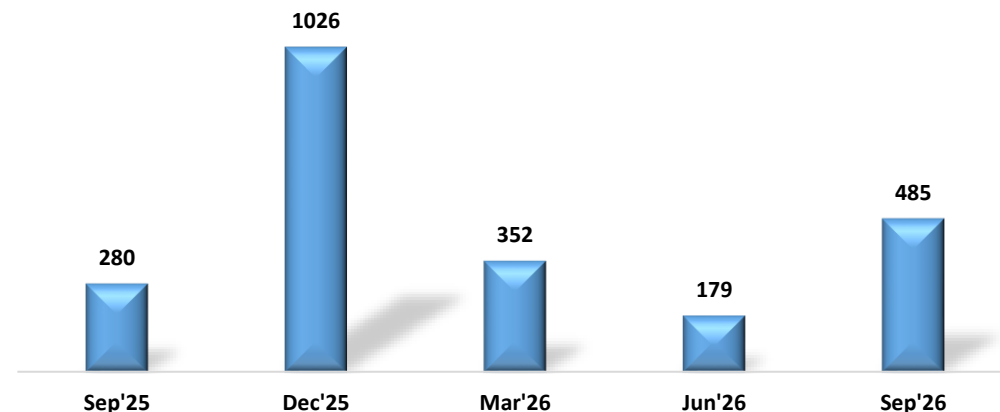
₹ in Cr

Particulars	GNPA			Advances (Sep'26)	GNPA %	TOTAL NNPA	NNPA %
	Sep'25	Jun'26	Sep'26				
Total NPA	8827	9225	9109	381032	2.39	1146	0.31
Retail	944	1050	1040	112299	0.93	124	0.11
Agriculture & Allied	3378	3743	3598	67778	5.31	564	0.87
MSME	3226	3701	3673	74196	4.95	450	0.63
Corporate & Others	1279	732	798	126759	0.63	8	0.01

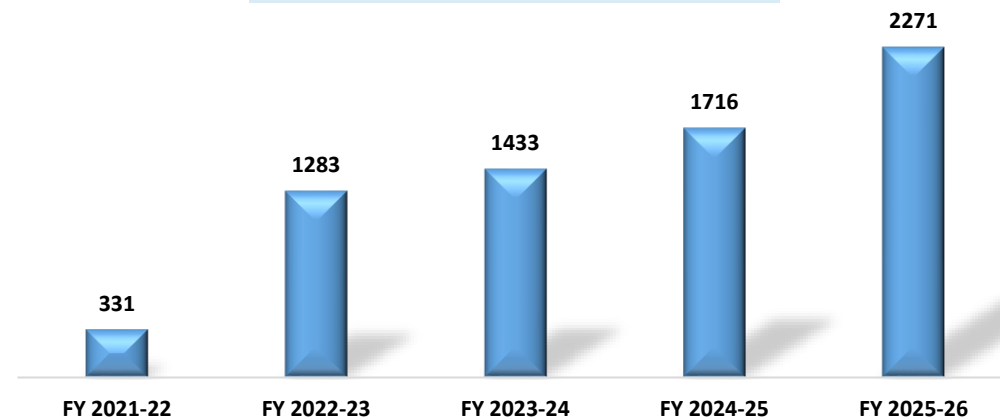
NPA Classification: Retail Sector

Particulars	GNPA			Advances (Sep'26)	GNPA %	TOTAL NNPA	NNPA %
	Sep'25	Jun'26	Sep'26				
Total Retail NPA	944	1050	1040	112299	0.93	124	0.11
Housing Loan	616	743	747	62259	1.20	59	0.10
Vehicle Loan	48	53	53	4665	1.15	5	0.11
Education Loan	112	86	82	6954	1.18	6	0.09
Other Personal Loans	168	168	158	38421	0.41	54	0.14

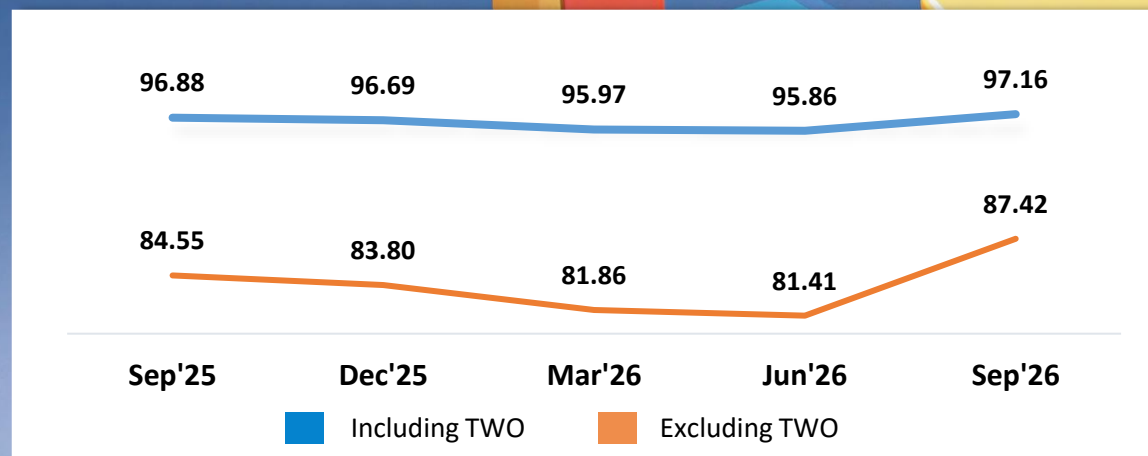
Recovery in Written Off Accounts (Quarterly)



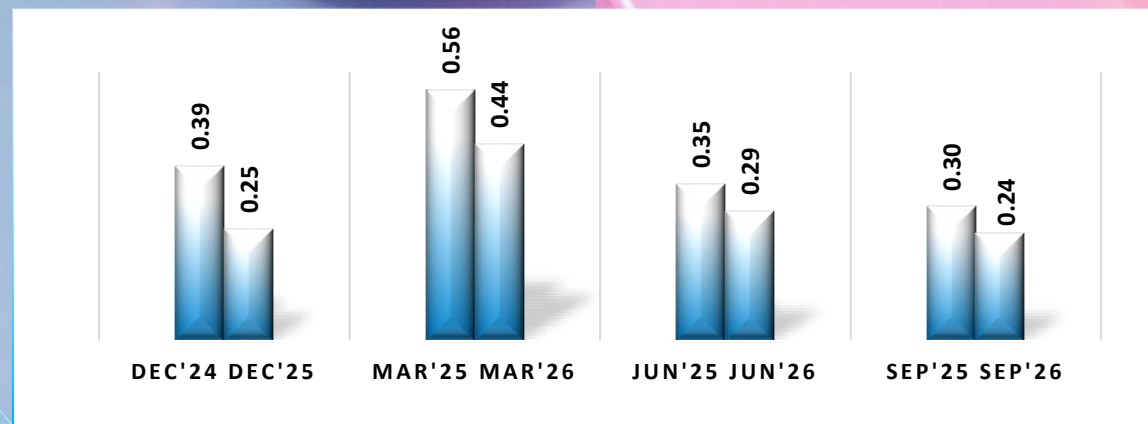
Recovery in Written Off Accounts



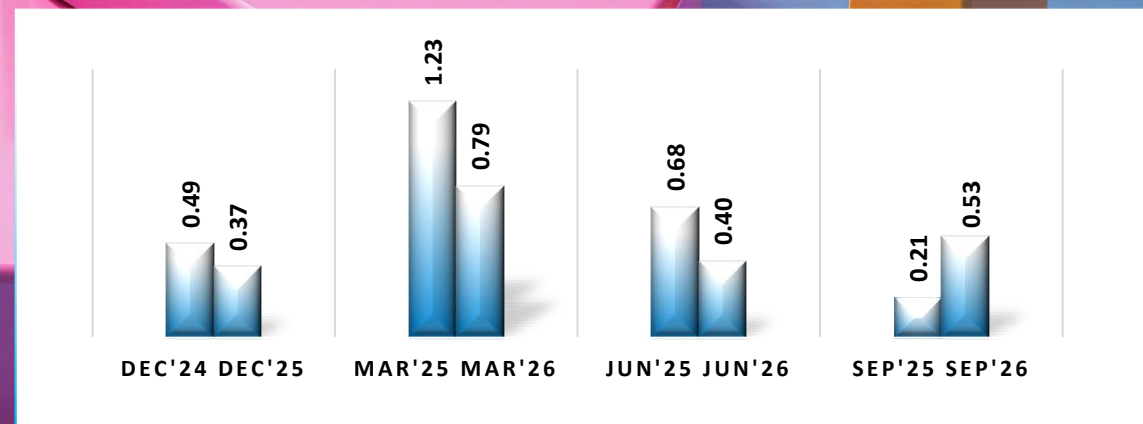
PROVISION COVERAGE RATIO



SLIPPAGE RATIO (Non-Annualized)



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

Segment	Sep'25	Dec'25	Mar'26	Jun'26	Sep'26
Retail	538	490	505	481	463
Agriculture	99	88	90	80	76
MSME	534	497	468	449	429
Corporate	765	684	607	605	324
TOTAL	1936	1759	1670	1615	1292

Standard Restructured: Covid-19 Resolution Framework

Segment	Sep'25	Dec'25	Mar'26	Jun'26	Sep'26
Retail	1332	1248	1251	1184	1133
Agriculture	141	121	119	112	106
MSME	828	768	740	686	663
Corporate	254	217	219	221	218
TOTAL	2555	2354	2329	2203	2120

Total Standard Restructured Book

Segment	Sep'25	Dec'25	Mar'26	Jun'26	Sep'26
Retail	1870	1738	1756	1665	1596
Agriculture	240	209	209	192	182
MSME	1362	1265	1208	1135	1092
Corporate	1019	901	826	826	542
TOTAL	4491	4113	3999	3818	3412

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

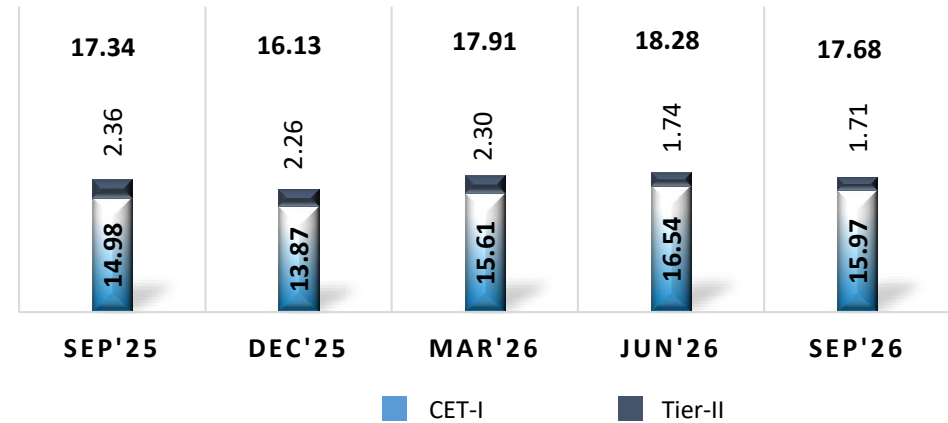
Asset Quality Sep'25	No. of A/Cs	Amount	% of Global Advance
SMA 0	19	427	0.15
SMA 1	7	214	0.07
SMA 2	8	52	0.02
TOTAL	34	693	0.24

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

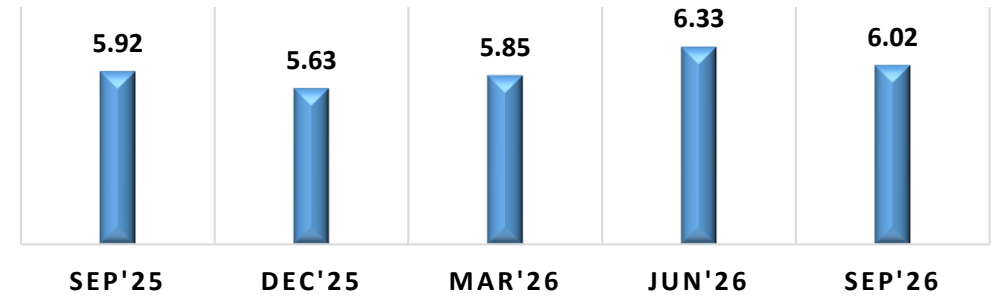
Asset Quality Sep'26	No. of A/Cs	Amount	% of Global Advance
SMA 0	16	308	0.08
SMA 1	9	284	0.07
SMA 2	10	108	0.03
TOTAL	35	700	0.18

- Accounts (₹ 5 Crore and above) of ₹ 12.19 Cr are common between SMA and Restructured Accounts. (SMA0 – ₹ 6.55 Cr; SMA1 - ₹ 5.64 Cr; SMA2 - ₹ NIL)

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



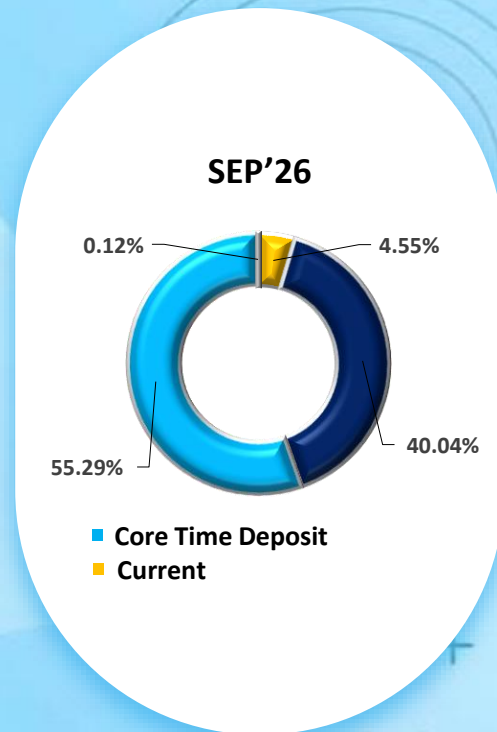
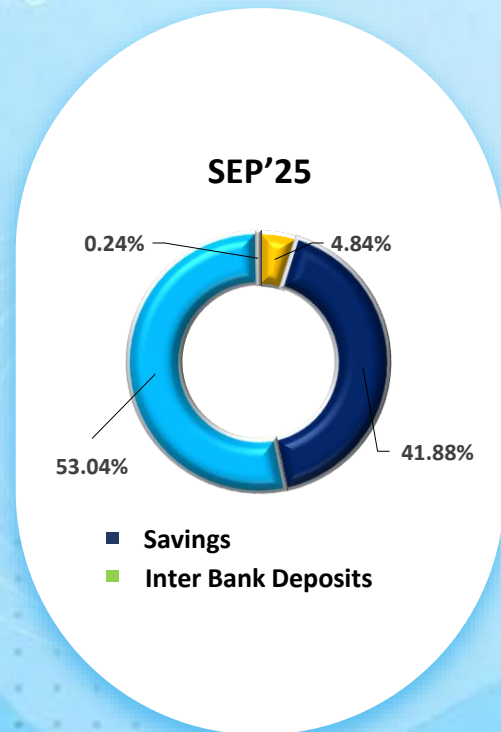


BUSINESS PERFORMANCE

₹ in Cr

PARTICULARS	SEP'25	SEP'26	Y-o-Y Growth %
Global Business	737938	889541	20.54
Total Deposits (Including Interbank Deposits)	444450	508509	14.41
Certificate of Deposit (Included in Total Deposits)	NIL	9550	-
CASA Deposits	207616	226774	9.23
CASA %	46.83	44.65	(218 bps)
Global Advances	293488	381032	29.83
RAM	209948	254273	21.11
Corporate	83540	118666	42.05
Overseas Advances	-	8093	-
CD Ratio (excluding interbank deposit)	66.20	75.02	882 bps

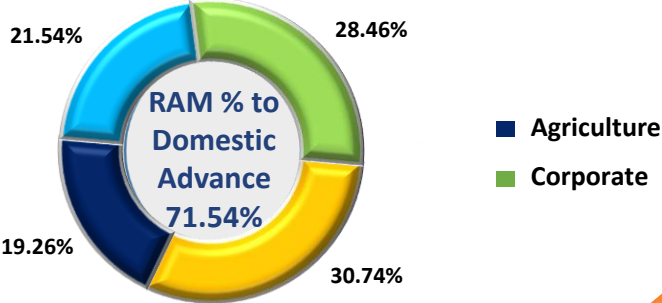




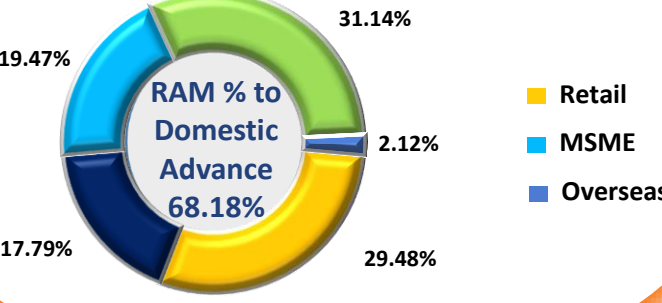
₹ in Cr

PARTICULARS	SEP'25	SEP'26	Y-o-Y Growth %
Current	21501	23174	7.78
Savings	186115	203600	9.39
Total CASA Deposits	207616	226774	9.23
CASA %	46.83	44.65	(218 bps)
Core Time Deposits	235749	281143	19.26
Total Core Deposits	443365	507917	14.56
Inter Bank Deposits	1085	592	(45.44)
Total Deposits	444450	508509	14.41

SEP'25



SEP'26



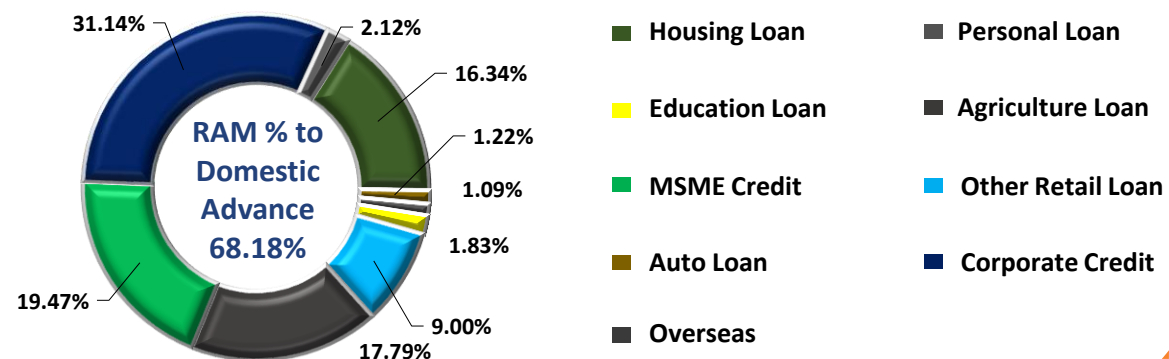
₹ in Cr

SECTOR	SEP'25	SEP'26	Y-o-Y Growth %
Retail	90204	112299	24.49
Agriculture	56521	67778	19.92
MSME	63223	74196	17.36
RAM	209948	254273	21.11
Corporate	83540	118666	42.05
Domestic Advances	293488	372939	27.07
Overseas Advances	-	8093	-
Global Advances	293488	381032	29.83
TOTAL Credit RWA	176679	202227	14.46
CRWA % of Global Advance	60.20	53.07	(713 bps)

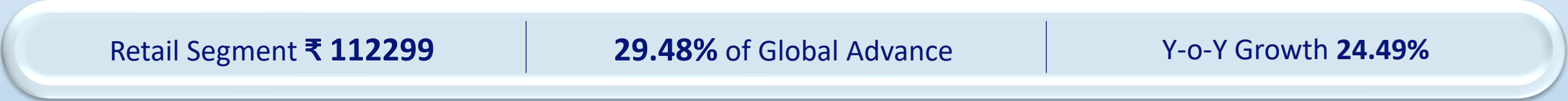
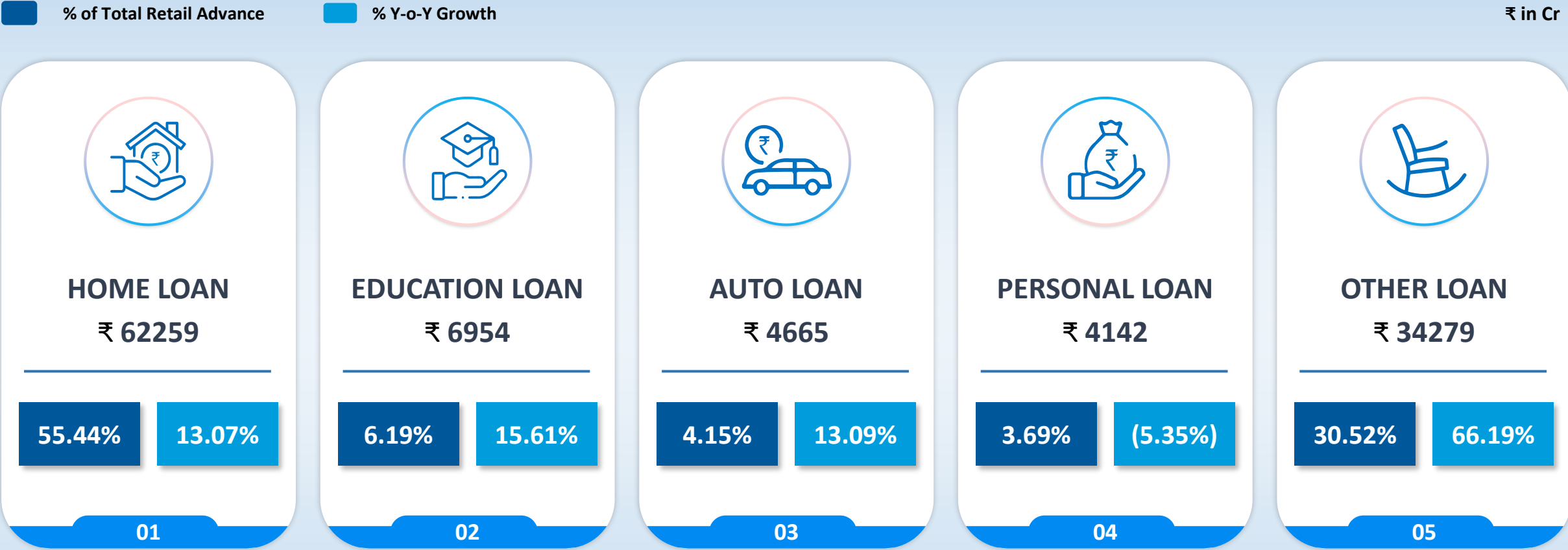
₹ in Cr

SECTOR	Amount
Housing Loan	62259
Auto Loan	4665
Personal Loan	4142
Education Loan	6954
Other Retail Loan	34279
Total Retail	112299
Agriculture Loan	67778
MSME Credit	74196
Corporate Credit	118666
Domestic Advances	372939
Overseas Advances	8093
Global Advances	381032

As on 30th SEP'2026



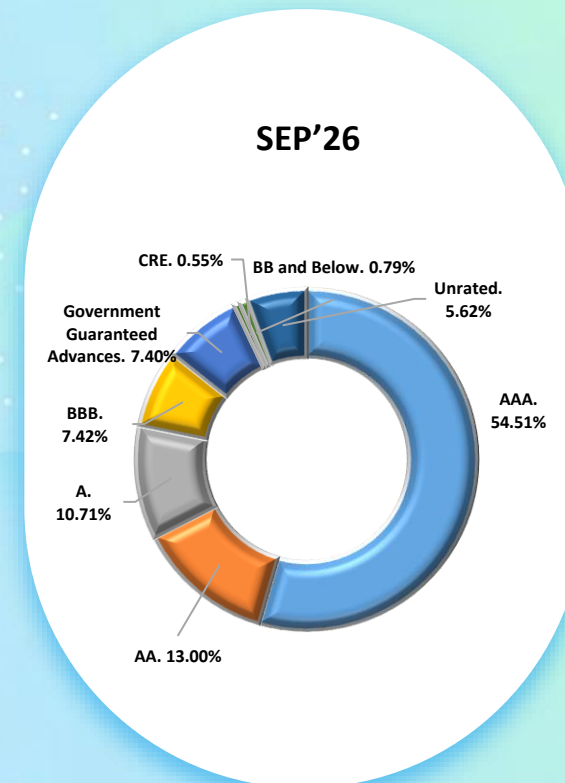
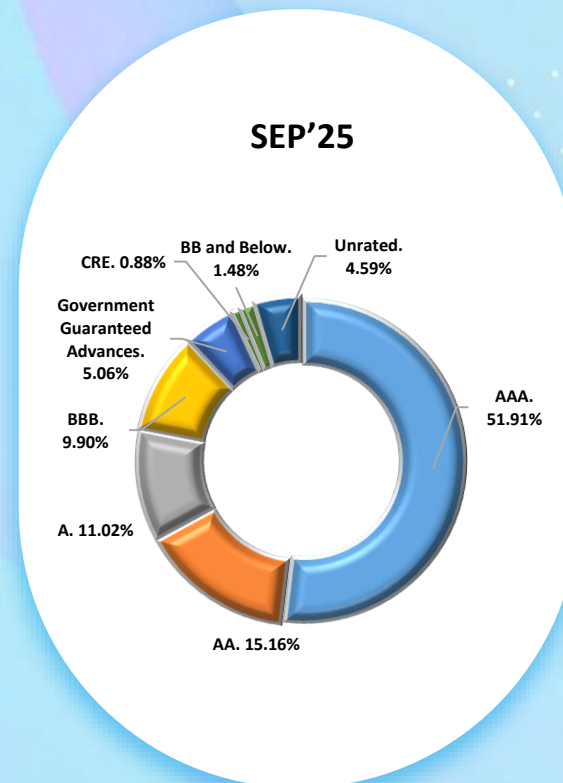
As on 30th SEP'2026



RATED STANDARD ADVANCES

₹ in Cr

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹ 25 Crore and above)	SEP'25	SEP'26	Y-o-Y (%)
AAA	44288	65739	48.44
AA	12934	15677	21.21
A	9408	12916	37.29
% of A & above rated advances to Total Standard Rated Advances	78.08	78.22	14 bps
BBB	8451	8948	5.88
Govt Guaranteed Advances	4321	8926	106.57
CRE	753	658	(12.62)
Sub-Total	80155	112864	40.81
% of BBB & above rated advances to Total Standard Rated Advances	93.93	93.59	(34 bps)
BB and Below	1259	958	(23.91)
Unrated	3920	6778	72.91
Total	85334	120600	41.33



ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES

@ **55.23%** of ANBC against norm of 40%



SURPASSED THE MANDATED NORMS IN RESPECT OF

ADVANCES TO MICRO ENTERPRISES

@ **15.49%** of ANBC against norm of 7.50%



ADVANCES TO SMALL AND MARGINAL FARMERS

@ **10.60%** of ANBC against norm of 10.00%



WEAKER SECTOR

@ **15.40%** of ANBC against norm of 12.00%



AGRICULTURE ADVANCES

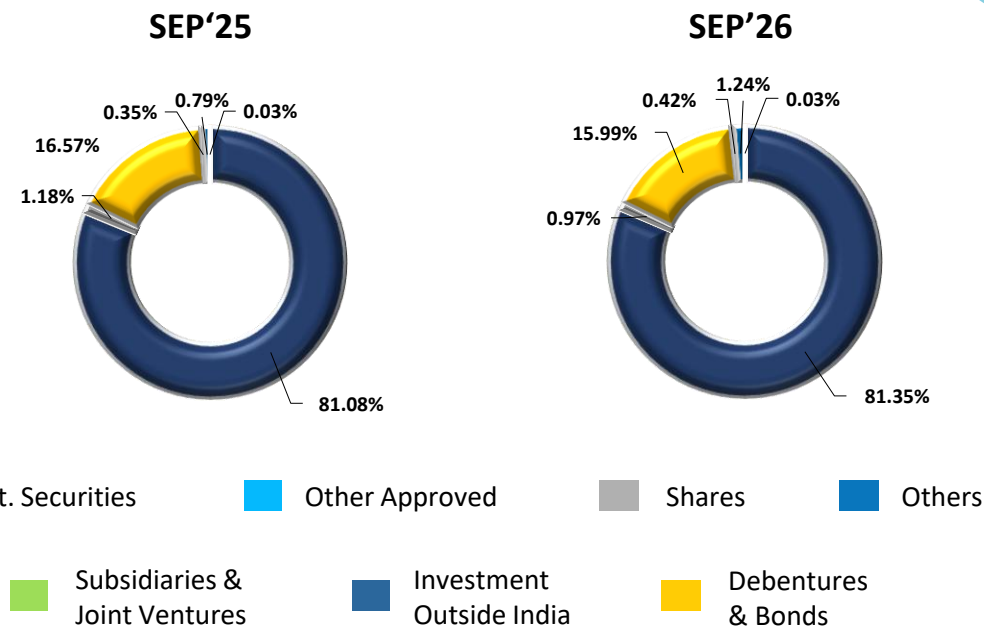
@ **20.72%** of ANBC against norm of 18%



PSLC Sold ₹ 6500 Crore



INVESTMENTS

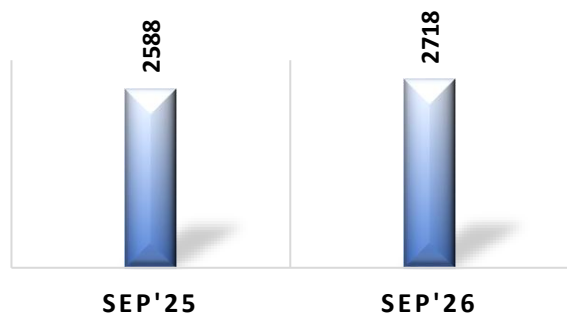


₹ in Cr

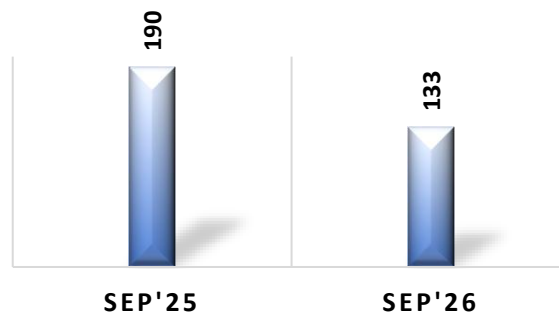
Particulars	SEP'25	SEP'26
Govt. Securities	131243	134399
Other Approved	-	-
Shares	1910	1600
Debentures & Bonds	26830	26427
Subsidiaries & Joint Ventures	573	702
Others	1277	2049
Total Investment In India	161833	165176
Investment Outside India	47	47
Grand Total	161880	165223

₹ in Cr

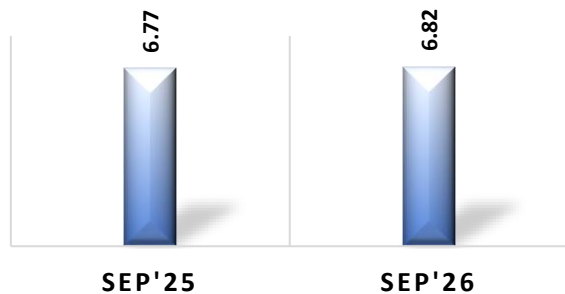
INTEREST ON INVESTMENT



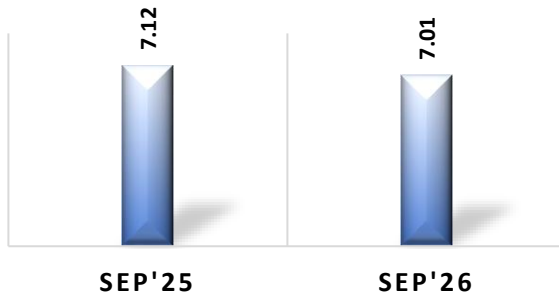
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT (Including Trading Profit) %



Particulars	Sep'25 (QTR)	Sep'26 (QTR)
Aggregate Investment	161880	165223
Interest on Investment	2588	2718
Yield on Investment %	6.77	6.82
Profit on Sale of Investments	190	133
Profit on Exchange Transaction	45	82
Dividend Income	2	-
Profit/Loss on Revaluation of Investment	(51)	(87)
Yield on Investment (Including Trading Profit)%	7.12	7.01
M - Duration (AFS)	3.93	5.36
10 Year Bench Mark %	6.58	7.18

TOTAL INVESTMENT BOOK	SEP'25				SEP'26			
AGGREGATE INVESTMENT	161880				165223			
PORTFOLIO	HTM	AFS	FVTPL	SAJV	HTM	AFS	FVTPL	SAJV
INVESTMENT	111865	42823	6559	633	123025	37761	3688	749
PERCENTAGE	69.10	26.45	4.05	0.40	74.46	22.86	2.23	0.45
TOTAL SLR	131243				134399			
PERCENTAGE	81.07%				81.33%			
CATEGORY WISE	90519	37584	3140	-	101954	31842	603	-

AFS BOOK

SEP'25

Modified Duration: **3.93**
SLR (MD) : **4.02**
P.V. 01 (SLR+NSLR): **16.47**

- G-sec & T-bill
- CP
- SDL

SEP'26

Modified Duration: **5.36**
SLR (MD) : **5.85**
P.V. 01 (SLR+NSLR): **19.80**

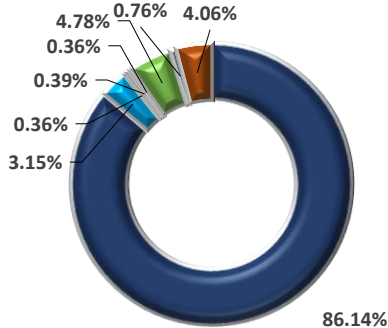
- Corporate Bond
- PSU
- Others

The background features a dark blue, isometric cityscape with glowing orange light trails that curve through the scene. Four blue location pin icons, each containing an orange 'Q' logo, are positioned along these light trails. On the right side, a large blue circle with a white border contains the text 'DIGITAL JOURNEY'.

DIGITAL JOURNEY

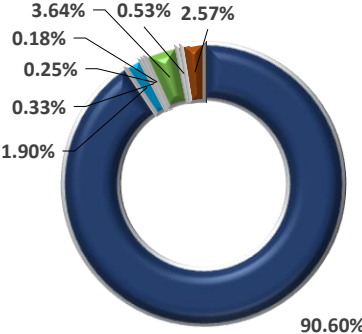
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Oct'24 to Sep'25

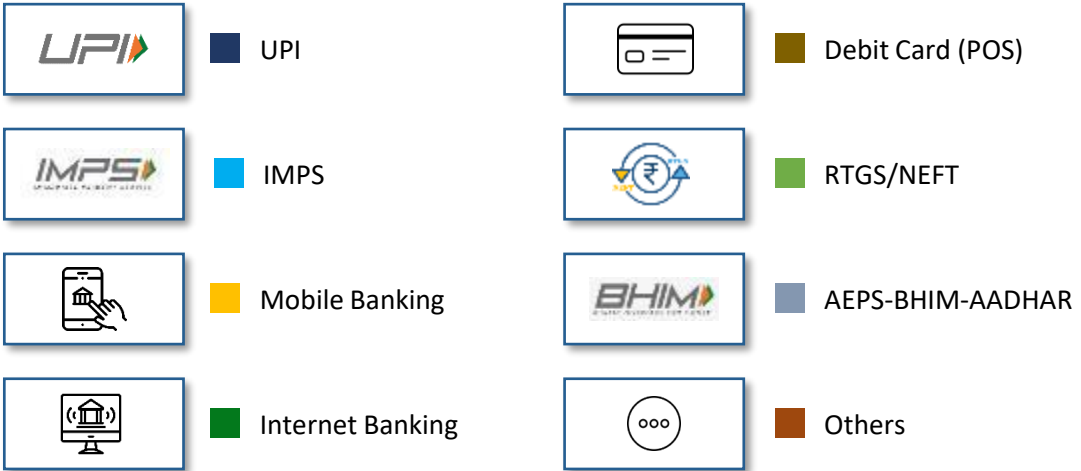


Share of Digital Txns through ADC 88.29%

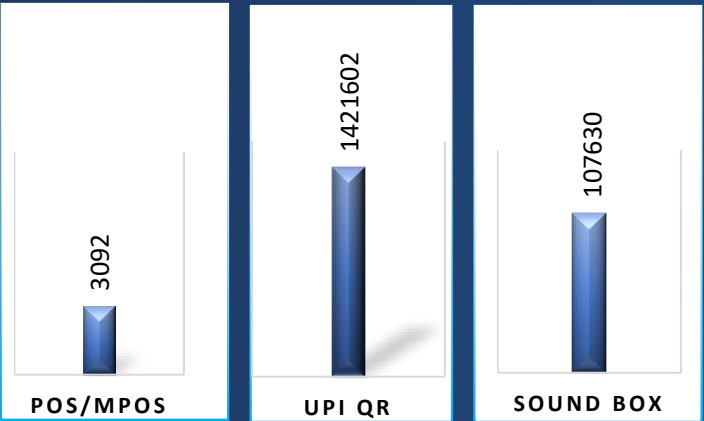
Oct'25 to Sep'26



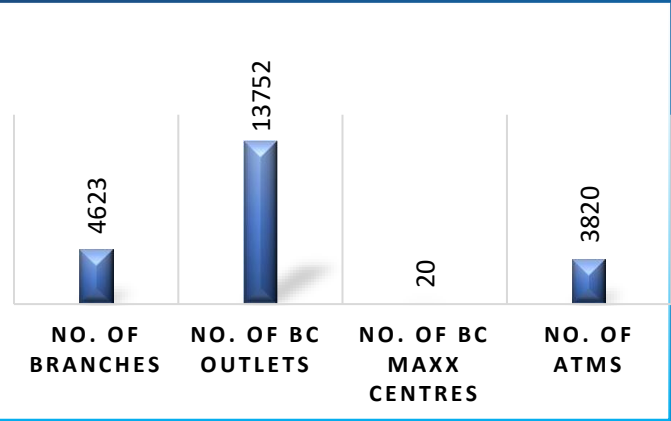
Share of Digital Txns through ADC 92.24%



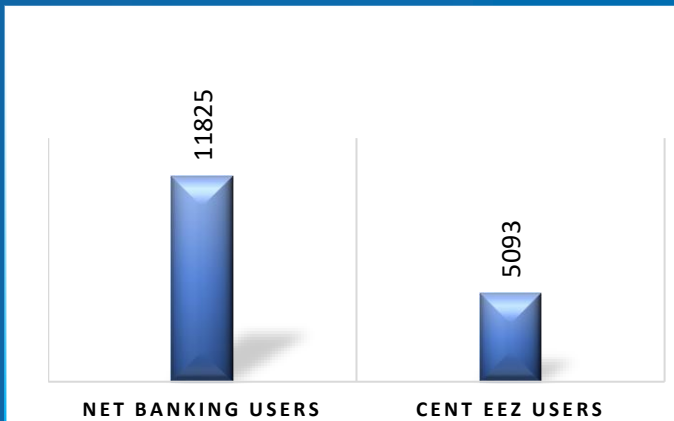
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



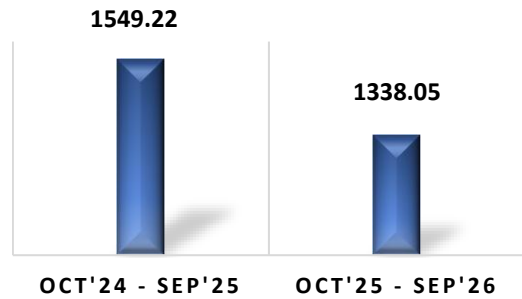
DIGITAL TOUCH POINTS (IN'000)



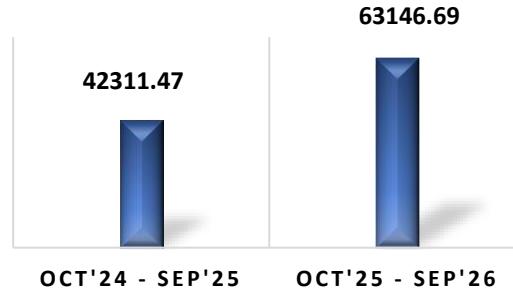
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



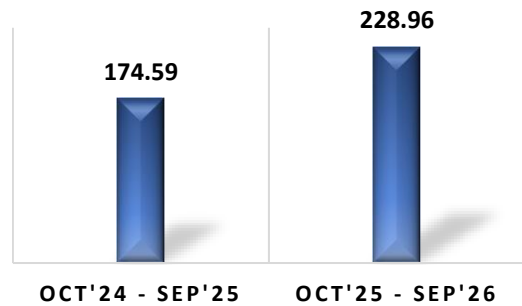
IMPS TRANSACTIONS



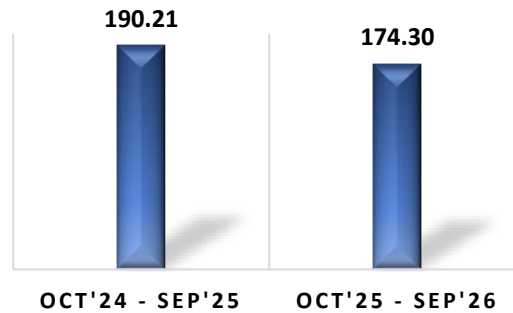
UPI (Remitter + Beneficiary)



MOBILE BANKING

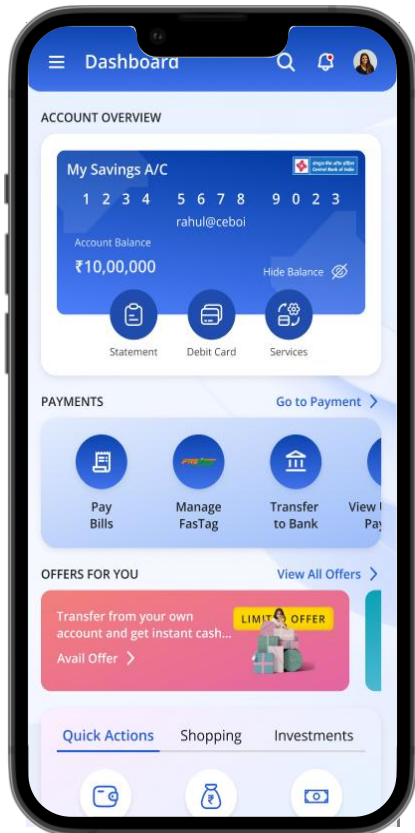


INTERNET BANKING



TRANSACTIONS (in Lakhs)





Cent eeZ : New Features Launched

- **Cent eeZ**, the digital onboarding and banking platform of the Bank has successfully onboarded **53.26 lakh customers**.
- Seamless Customer Experience
- Sustained Customer Acquisition
- Improved Operational Efficiency
- Strengthening Retail Banking
- **New Feature Added:**
 - Pre Qualified Personal Loan (PQPL) addition.
 - RBI Retail Direct investment option addition in Govt Schemes.
 - Integration of Olive Crypto for UPI Services
 - Integration of Protect.AI full version for App Security
 - Heal Integration for App level observation.

Cent eeZ Vyapaar Saathi Corporate Net Banking platform

- 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:

- 40000+ Customers Onboarded
- More than 11.74 lakh financial transactions performed through the platform
- Total ₹ 6000 cr+ successful financial transactions performed

- **New Initiatives**

Business registration made live on NBBL (NPCI Bharat Billpay Limited).

Gold Loan Journey (AGL, RGL & MSME)

- Online gold loan appointment and quick evaluation
- Pre-filled Loan Application, Process Note, Sanction Letter & other documents
- Digital Documentation through E-Sign and E-Stamp facilities
- One-click Account Opening at Branch

Cent Kudumbashree SHG

- Digital offer generation based on the corpus amount
- Automated real-time assessment and Go/No-Go decisioning
- Auto Generated Loan Application Form and Loan documents
- One click account opening at RAC

Cent Kisan Vahan

- Automated real time CIC assessment and Go/No-Go decisioning
- Geo tagged field inspection facility
- Auto Generated Loan Application Form and Loan documents
- One click account opening at RAC

CKCC PAHSKY (Maharashtra State)

- Automated real-time assessment and Go/No-Go decisioning
- Digital Offer generation based on the master
- Geo-tagged field inspection facility
- Auto Generated Loan Application Form and Loan documents
- Digital Documentation through E-Sign and E-Stamp facilities
- One click solution for RAC to open account

Cent Naari Shakti

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

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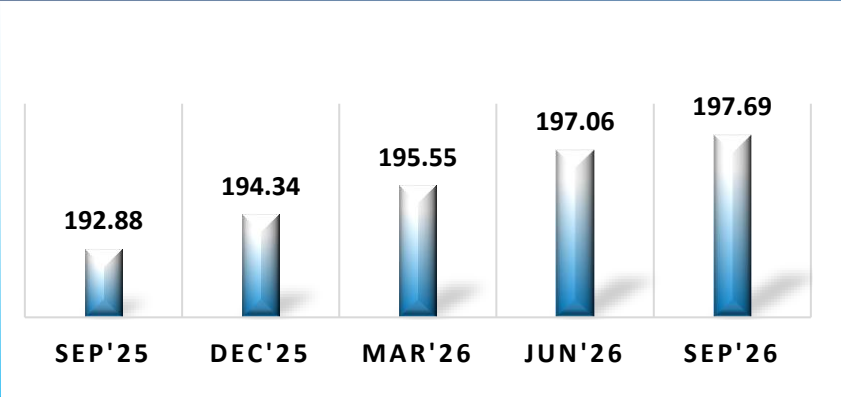
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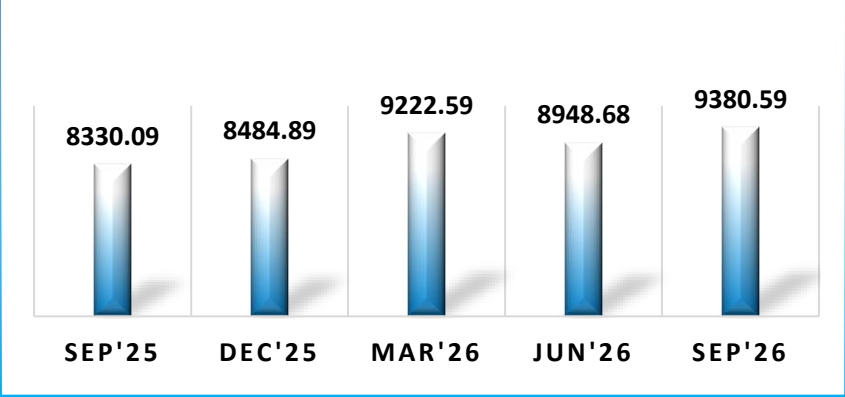
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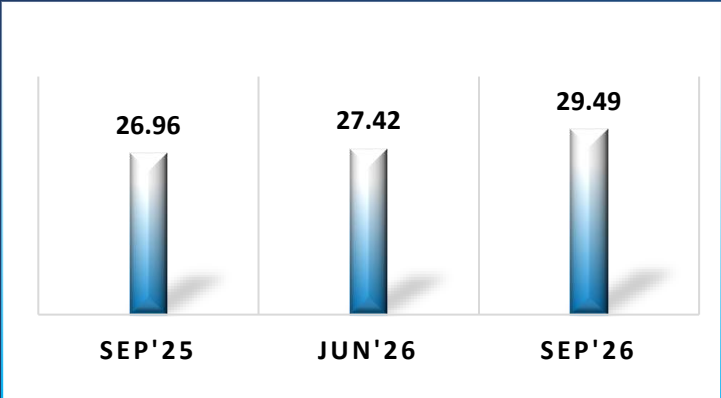
No. of Accounts (in Lakhs)



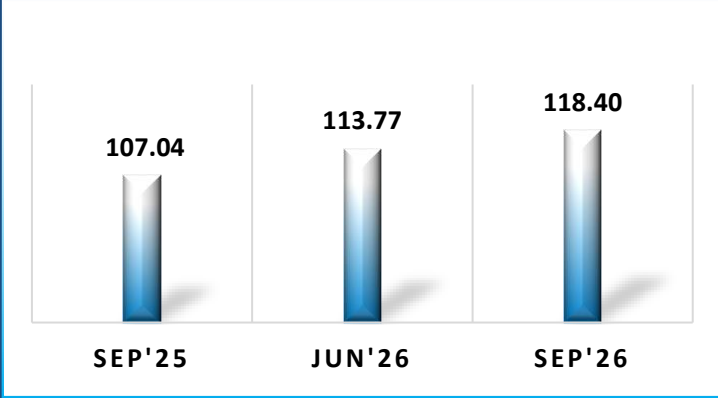
Balance Outstanding (₹ in Cr)



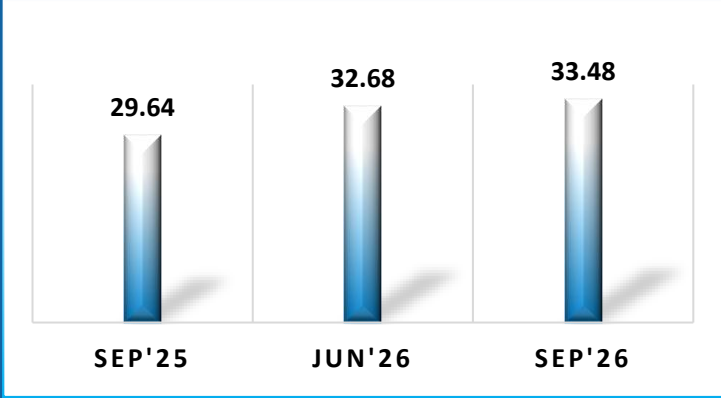
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

₹ in Cr

Subsidiaries	Shareholding	Particulars	Sep'25 (HY)	Sep'26 (HY)
Cent Bank Home Finance Ltd. Engaged into Housing Finance Activity - Presence in 12 States through 38 Branches - Advances & Investment Portfolio of ₹ 1800.96 Cr	64.40%	Total Income	90.40	96.42
		Net Profit/(Loss)	12.51	11.09
		Total Assets	1795.31	1842.72
		Capital & Reserves	251.74	267.24
Centbank Financial Services Ltd. Engaged mainly into Trusteeship Services	100%	Total Income	5.52	5.95
		Net Profit/(Loss)	3.12	2.68
		Total Assets	60.66	73.12
		Capital & Reserves	45.85	55.68

Associates	Shareholding	Particulars	Sep'25 (HY)	Sep'26 (HY)
Generali Central Life Insurance Company Ltd#	25.32%	Net Profit/(Loss)	(23.46)	(42)
Generali Central Insurance Company Ltd#	26.00%	Net Profit/(Loss)	9.66	(148.59)
Indo Zambia Bank Limited, Zambia	20%	Net Profit/(Loss)	197.71	282.99

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

Group Position

₹ in Cr

Particulars	As on 30 th Sep'25	As on 30 th Sep'26
<u>CAPITAL & LIABILITIES</u>		
Capital	9051	9051
Reserves and Surplus	29483	32587
Minorities Interest	90	95
Deposits	445053	508863
Borrowings	12399	38908
Other Liabilities and Provisions	8847	9518
Total	504923	599022
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	21700	17810
Balances with Banks and Money at Call and Short Notice	16608	25135
Investments	160642	164475
Loans & Advances	287209	374377
Fixed Assets	5037	5163
Other Assets	13718	12053
Goodwill on Consolidation	9	9
Total	504923	599022

Group Performance

₹ in Cr

Particulars	Half Year ended	
	SEP'25	SEP'26
<u>INCOME</u>		
Interest and Dividend Earned	17400	20120
Other Income	3327	2369
Total	20727	22489
<u>EXPENDITURE</u>		
Interest Expended	10698	12021
Operating Expenses	5833	5993
Provisions and Contingencies	1716	1671
Total	18247	19685
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	2480	2804
Less: Minority Interest	4	4
Consolidated Net Profit/(Loss) after deducting Minority's Interest	2476	2800
Add: Share of Earnings in Associates	38	9
Consolidated Net Profit/(Loss) Attributable to the Group	2514	2809

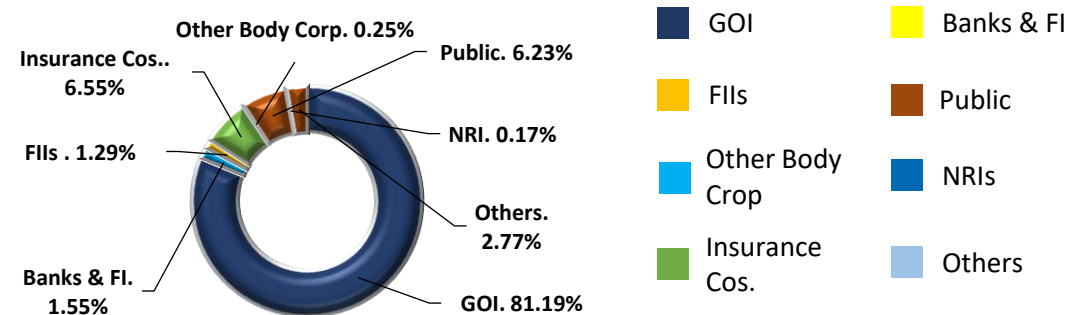
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

As on 30th Sep'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+

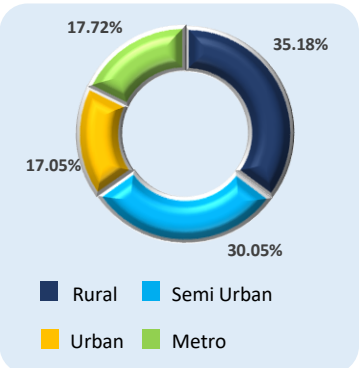
As on 30th Sep'2026



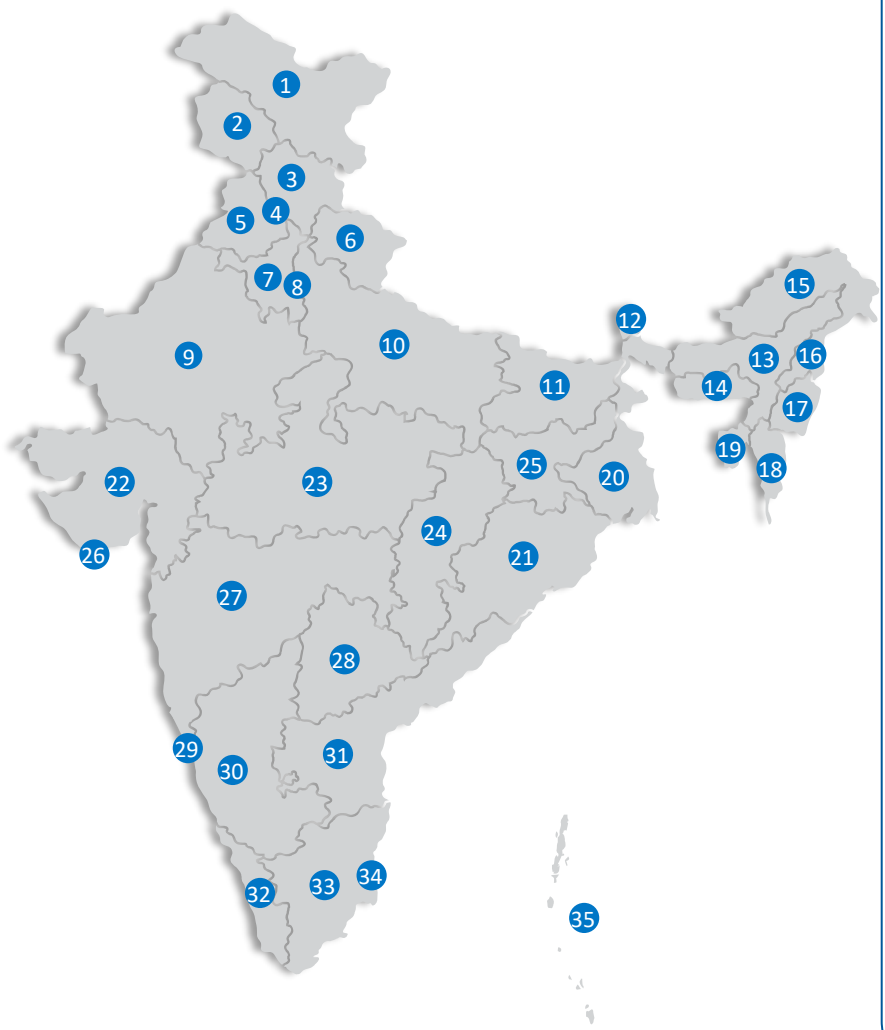
NETWORK OF BRANCHES

As on 30th Sep'2026

Domestic Branches	4622
Rural	1626
Semi Urban	1389
Urban	788
Metro	819
IFSC Banking Unit (IBU)- GIFT City	1
Total Branches	4623
Total ATMs	3820
Total BC Outlets	13752
BC MAXX Centres	20
Total Customer Touch Points	22215



	% Share	No. of Branches
Western & Central	32.89	1520
Northern	27.78	1284
North East	3.94	182
Eastern	20.57	951
Southern	14.82	685



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	➤	194
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	➤	471
24. Chhattisgarh	➤	116
25. Jharkhand	➤	89
26. Dadra & Nagar Haveli and Daman & Diu	➤	3
27. Maharashtra	➤	589
28. Telangana	➤	109
29. Goa	➤	30
30. Karnataka	➤	107
31. Andhra Pradesh	➤	138
32. Kerala	➤	125
33. Tamil Nadu	➤	203
34. Puducherry	➤	3
35. Andaman and Nicobar Islands	➤	1
IFSC Banking Unit (IBU)- GIFT City		➤ 1



PARAMETERS	GUIDANCE FOR FY 26-27	ACHIVEMENTS (QTR Sep'2026)	
Business Growth	14-15%	20.54%	↑
Deposit Growth	10-12%	14.41%	↑
Advances Growth	14-16%	29.83%	↑
CASA	48%(+/- 1%)	44.65%	↓
RAM: Corporate Credit Ratio	65:35 (+/-5%)	68:32	↑
NIM	Above 3%	3.01%	↑
Gross NPA	Below 2.50%	2.39%	↓
Net NPA	Below 0.50%	0.31%	↓
PCR	96 – 98%	97.16%	↑
Slippage Ratio	Less than 0.25% on Q-o-Q basis	0.24%	↓
Credit Cost (Annualized)	Upto 0.75%	0.53%	↓
Return on Assets	1 % and above	1.03%	↑
Cost to Income Ratio	< 56%	58.95%	↓



Environment

- ❑ The Bank has become a signatory of Partnership for Carbon Accounting Financials (PCAF). PCAF is a global non-profit organization that enables Banks to assess and disclose greenhouse gas (GHG) emissions (under Category 15 of Scope 3) associated with loans and investments.
- ❑ The Bank has financed numerous projects pertaining to renewable energy. As on 30th September 2026, corporate financing is ₹ 2392.57 crores towards renewable energy.
- ❑ In MSME segment, Bank has financed ₹20.17 crores towards green financing. Further, 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 ₹ 0.09 crores in the two schemes respectively as on 30th September 2026.
- ❑ Bank has recently launched Cent Green Home scheme on 31.08.2026 wherein first housing loan of ₹ 22.5 crore has been sanctioned. Green certification is mandatory for eligibility/availing benefits under the Scheme. Under PM Surya Ghar Muft Bijli Yojana sanctioned amount is ₹502.04 crores.
- ❑ Adoption of rooftop solar across owned premises, replacement of DG sets with inverters and usage of environment friendly gases in air conditioners are some of the operational level initiatives, Bank is adopting to reduce its Scope 1, Scope 2 emissions.
- ❑ Under PM Kusum and Compressed Biogas Scheme, the Bank has financed ₹363.18 crores and ₹ 36.44 crores respectively as on 30th September 2026.
- ❑ Bank has a special term deposit scheme named 'Cent Green Deposit' with periods of deposit being 1111, 2222, 3333 days. As on 30th September 2026, the Bank has mobilized ₹ 463.76 crores under the same.



Social

- ❑ The Bank sanctioned ₹ 1.65 crores worth of CSR funds on activities as mentioned below as on 30.09.2026:
 - Assistance to hospitals for installation of dialysis machine, donation of ambulance, transport vehicles for cancer patients
 - Tree plantation
 - Strengthening ICT infrastructure and solar energy facilities in educational institutes
- ❑ The Bank has a number of schemes regarding 'reward and recognition' for the employees to incentivise and motivate them. The Bank conducts regular awareness programs on the same to disseminate information.
- ❑ In order to provide relief to flood affected areas of Assam, the employees of the Bank were encouraged to give voluntary contribution of one day privilege leave towards Chief Minister's Relief Fund. Many employees of the Bank participated whole heartedly in this initiative.
- ❑ Bank has Cent Naari Shakthi scheme for women entrepreneurs. Bank has financed ₹9.74 crores under the scheme as on 30th September 2026.



Governance

- ❑ The Bank issues guidelines regularly for maintaining professional conduct, workplace discipline and mutual respect. The guidelines encourage employees to adhere to the highest standards of integrity, discipline, professionalism and teamwork.
- ❑ The Bank has integrated ESG parameters for borrower rating in its ICON rating credit assessment. This will evaluate borrowers on material ESG parameters, enabling the Bank to integrate sustainability into lending decisions

AWARDS AND RECOGNITION



Central Bank of India's Cyber Security Team has been honoured with the Cyber Security Team of the Year award at the 5th IBA CISO Summit & Citations 2026, reinforcing its commitment to secure and trusted banking.



For the exemplary implementation of Rajbhasha, Central Bank of India has received the Rajbhasha Kirti Pratham Award in the category of major bank financial institutions from the Government of India, Ministry of Home Affairs.



Central Bank of India has been honoured by PFRDA under the Atal Pension Yojana campaigns "APY Trendsetters" and "Retirement Revolutionaries", recognising the Bank's contribution towards promoting pension awareness & expanding APY coverage.



Central Bank of India has been honoured with two prestigious FINNOVITI Awards 2026, reaffirming its commitment to digital transformation, innovation, and delivering smarter banking experiences



Central Bank of India's three flagship initiatives have been conferred with the prestigious SKOCH award:

- Cent Grih Laxmi
- Cent Saarthi
- PM Krishak Mitra Surya Yojana



Central Bank of India has been recognized as the Best Bank in four major categories: Retail Loans, Housing Loans, Education Loans, and Digital Lending at the 11th Excellence in Digital Banking Leadership Summit & Awards 2026, organized by the Indian Investors Federation

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- ₹5 lakh accidental insurance
- RuPay Classic card

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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.



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