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Date: 30.04.2026

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: Press Release on Performance of the Bank for the Quarter/Financial year ended 31st March, 2026.

We submit herewith the enclosed Press Release on performance of the Bank for the Quarter/Financial year ended 31st March, 2026.

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

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl:- As above.

*Date: 30th April 2026***FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31st MARCH 2026**

As per the Finance Act 2026, Bank has taken a onetime impact of ₹ 632 crore due to recognition of Deferred Tax Asset @ 25.168% as against 34.944%. Major ratio impacted due to the above cited action are –

- Net Profit impacted.
- ROA down to 0.56% from 0.91% for quarter-4 of Previous FY.
- ROE down to 8.43% from 13.40% for quarter-4 of Previous FY.
- EPS down to ₹ 0.80 from ₹ 1.19 for quarter-4 of Previous FY.

RESULTS AT A GLANCE**Year 31st March 2026 vis a vis Year 31st March 2025**

- Total Business grew by 15.60% to ₹ 812439 crore (Q4FY-25 - ₹ 702798 crore).
- Total Deposits increased by 13.38% to ₹ 467923 crore (Q4FY-25 - ₹ 412697 crore).
- CASA Deposits stand at 47.30% of total deposits.
- Gross Advance increased by 18.76% to ₹ 344516 crore (Q4FY-25 - ₹ 290101 crore).
- Credit – Deposit ratio stood at 73.80.
- Gross NPA stood at 2.67%, registering an improvement of 51 bps.
- Net NPA stood 0.49%, registering an improvement of 6 bps.
- Provision Coverage Ratio stood at 95.97%.
- Operating Profit for the FY has increased by 4.37% to ₹ 8479 crores from ₹ 8124 crores.
- Net Profit for the FY has increased by 15.43% to ₹ 4369 crores from ₹ 3785 crores.
- Net Interest Margin (NIM) stood at 3.07%, with a marginal decline, post absorption of the Regulatory rate cuts.
- ROA (Return on Asset) improved to 0.89% from 0.86%.
- ROE (Return on Equity) improved to 13.00% from 12.48%.
- Cost to Income ratio stood at 58.61%.
- Slippage Ratio stood at 1.16%, registering an improvement of 29 bps.
- CRAR improved to 17.91%, out of which Tier I is 15.61%.

Profitability (Quarter Ended March 31st, 2026)-

- Net Profit decreased to ₹ 724 crore in Q4FY26 on YoY basis as against ₹ 1034 crore, as bank has taken onetime impact of ₹ 632 crore due to recognition of Deferred Tax Asset @ 25.168% as against 34.944%.

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- Operating Profit has shown a growth of 4.64% on YoY basis to ₹ 2096 crore for Q4FY26 as against ₹2003 crores for Q4FY25.
- Net Interest Income (NII) grew by 17.74% on YoY basis to ₹ 4002 crore in Q4FY26 as against ₹3399 crore in Q4FY25.
- Total Income (Interest Income plus Non-Interest Income) for Q4FY26 improved by 4.63% from ₹ 10333 crore for Q4FY25 to ₹ 10811 crore for Q4FY26.
- Cost to Income ratio improved to 59.31% for Q4FY26 as against 60.82% Q4FY25.

Profitability (Year Ended March 31st, 2026)-

- Net Profit increased by 15.43% to ₹ 4369 crore on YoY basis against ₹ 3785 crore for the year ended 31.03.2025.
- Operating Profit has shown a growth of 4.37 % to ₹ 8479 crore on YoY basis against ₹ 8124 crore for the year ended 31.03.2025.
- Net Interest Income grew by 1.97 % to ₹ 14171 crore on YoY basis against ₹ 13897 crore for the year ended 31.03.2025.
- ROA (Return on Asset) improved to 0.89% from 0.86%.
- ROE (Return on Equity) improved to 13.00% from 12.48%.

Business Highlights-

- Total Business grew by 15.60% to ₹ 812439 crore (Q4FY-25 - ₹ 702798 crore).
- Total Deposits increased by 13.38% to ₹ 467923 crore (Q4FY-25 - ₹ 412697 crore).
- CASA Deposits stand at 47.30% of total deposits.
- Gross Advance increased by 18.76% to ₹ 344516 crore (Q4FY-25 - ₹ 290101 crore).
- Gross NPA stood at 2.67%, registering an improvement of 51 bps.
- Net NPA stood 0.49%, registering an improvement of 6 bps.
- Business per Employee has improved to ₹ 23.89 crore on YoY basis, against ₹ 21.31 crore for the year ended 31.03.2025.
- RAM (Retail, Agriculture & MSME) Business grew by 20.86%. The individual sector wise growth stood at 25.67% (₹ 103533), 17.60% (₹ 61687) & 17.06% (₹ 69351), respectively for Retail, Agriculture & MSME.

Asset Quality-

- Gross NPA improved to 2.67% as on 31.03.26, registering an improvement of 51 bps, from 3.18% as on 31.03.25.
- Net NPA improved to 0.49% as on 31.03.26, registering an improvement of 6 bps, from 0.55% as on 31.03.25.
- Provision Coverage Ratio stood at 95.97%.

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Capital Adequacy-

- Total BASEL III CRAR for the financial year is 17.91% (with Tier I of 15.61%) as against 17.02% for the financial year ended 31.03.25, registering an increase of 89 bps.

Branch Segmentation-

- Bank is having pan India presence with total 22129 Touch Points, with 4585 Branches, with network of Branches in rural & semi urban areas (65.19%), 3819 ATMs and 13685 BC outlets & 40 BC Maxx Centres as on 31.03.26.

Proposed Dividend-

- Interim Dividend @ 6 % (i.e. @ 0.60 per equity share) is proposed for the Q4 - 2025-26. The same is in addition to the Interim Dividend declared and paid @ 2% quarterly (for previous 3 quarters).

