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Date: 17th October, 2025

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 Second Quarter and Half Year ended 30th September, 2025.

We submit herewith the enclosed Press Release on performance of the Bank for the Second Quarter and Half Year ended 30th September, 2025.

A copy of press release will also be made available on Bank's website i.e. <https://www.centralbankofindia.co.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.

PRESS RELEASE

Financial Results for the Quarter Ended September 30th, 2025.

Quarter ended 30th September 2025 vis-a-vis Quarter ended 30th September 2024.

- ❖ Total Business grew by 14.43% to ₹737938 crore from ₹644858 crore.
- ❖ Total Deposits up by 13.40% to ₹444450 crore from ₹391914 crore.
- ❖ CASA Deposits is 46.83% of total deposits & the same has increased by ₹16346 crore to ₹207616 crore, from ₹191270 crore, registering a Y-o-Y growth of 8.55%.
- ❖ Gross Advance increased by 16.03% to ₹293488 crore, from ₹252944 crore.
- ❖ Gross NPA stood at 3.01%, from 4.59%, registering an improvement of 158 bps.
- ❖ Net NPA stood at 0.48%, from 0.69%, registering an improvement of 21 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 96.88%, from 96.31%, registering an improvement of 57 bps.
- ❖ Net Profit for the quarter is up by 32.86% to ₹1213 crore, from ₹913 crore.
- ❖ Operating Profit for the Quarter has declined to ₹1786 crore as of September 30, 2025, from ₹2165 crore on September 30, 2024, due to decline in Net-Interest Income & Non-Interest Income on YoY basis.
- ❖ Net Interest Income for the Q/E September 30th, 2025, stood at ₹3283 crore.
- ❖ Net Interest Margin stood at 2.89%.
- ❖ Cost to Income ratio stood at 62.72%.
- ❖ Return on Assets (ROA) improved to 1.01% for September 2025, from 0.84% at September 2024, registering an improvement of 17 bps.
- ❖ Return on Equity (ROE) improved to 14.22% for September 2025, from 12.67% at September 2024, registering an improvement of 155 bps.
- ❖ CRAR improved to 17.34%, of which Tier I at 14.98%, registering an improvement of 107 bps over 16.27% of corresponding period of previous year.

PRESS RELEASE

Profitability:

- ❖ Total Income (Interest Income plus Non-Interest Income) for Q2FY26 improved by 4.07%, from ₹9849 crore in Q2FY25 to ₹10250 crore for Q2Y26.
- ❖ Operating Profit for the Quarter has declined to ₹1786 crore as of September 30, 2025, from ₹2165 crore on September 30, 2024, due to decline in Net-Interest Income & Non-Interest Income on YoY basis.
- ❖ Net Interest Income for the Q/E September 30th, 2025, stood at ₹3283 crore, registering a de-growth of 3.72%, over ₹3410 crore of corresponding period of previous year.
- ❖ Cost to Income ratio stood at 62.72% in Q2FY26.
- ❖ Return on Asset (ROA) improved to 1.01 % in Q2FY26 as against 0.84 % in Q2FY25.
- ❖ Return on Equity (ROE) improved to 14.22% in Q2FY26 as against 12.67% in Q2FY25.

Business Highlights:

- ❖ Total Business of the Bank, stood at ₹737938 crores as on September 30, 2025, as against ₹644858 crores, registering growth of ₹93080 crores (14.43%) on YoY basis.
- ❖ Total Deposit of the Bank, stood at ₹444450 crores as on September 30, 2025, as against ₹391914 crores, registering growth of ₹52536 crores (13.40 %) on YoY basis.
- ❖ Gross Advances increased by ₹40544 crore (16.03%) on YoY basis and stood at ₹293488 crore as on September 30, 2025, as against ₹252944 crore as on September 30, 2024.
- ❖ RAM (Retail, Agriculture & MSME) business grew by 15.23 %. The individual sector wise growth stood at 18.11 % (₹90204 crore), 12.41% (₹56521 crore) & 13.81% (₹63223 crore), respectively, for Retail, Agriculture & MSME.
- ❖ Business per Employee has improved to ₹ 21.48 crore during quarter ended September 30, 2025, from ₹ 19.02 crore on YoY basis.

Asset Quality:

- ❖ Gross NPA stood at 3.01%, from 4.59 %, registering an improvement of 158 bps.
- ❖ Net NPA stood at 0.48 %, from 0.69%, registering an improvement of 21 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 96.88%, from 96.31 %, an improvement of 57 bps.

Capital Adequacy:

- ❖ Total BASEL III CRAR improved to 17.34%, of which Tier I at 14.98%, registering an improvement of 107 bps over 16.27% of corresponding period of previous year.

Branch Segmentation:

- ❖ Bank is having pan India presence with total 21492 Touch Points, with 4556 Branches, with network of branches in rural & semi-urban areas (65.14%), 4174 ATMs and 12728 BC Points and 34 BC Maxx Points as on September 30th, 2025.