PRESS RELEASE

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

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).
- CASA **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 **NPA** stood at 2.60%, registering an improvement of 53 bps.
- **N**et **NPA** 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.
- **ROA** (**R**eturn on Asset) is 1.00%.
- **ROE** (**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.
- **CRAR** 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 increased 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).

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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.