

CO:IRD:2025:26:105

Date: 19th July, 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 First quarter and Three months ended 30th June, 2025.

We submit herewith the enclosed Press Release on performance of the Bank for the First Quarter and Three months ended 30th June, 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 June 30th, 2025.

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

- ❖ Total Business grew by 10.84 % to ₹ 704485 crore from ₹ 635564 crore.
- ❖ Total Deposits up by 11.41 % to ₹ 428890 crore from ₹384949 crore.
- ❖ CASA Deposits is 46.88 % of total deposits & the same has increased by ₹ 11659 crore to ₹ 200522 crore, from ₹ 188863 crore, registering a Y-o-Y growth of 6.17 %.
- ❖ Gross Advance increased by 9.97 % to ₹ 275595 crore, from ₹ 250615 crore.
- ❖ Gross NPA stood at 3.13%, from 4.54 %, registering an improvement of 141 bps.
- ❖ Net NPA stood at 0.49 %, from 0.73%, registering an improvement of 24 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 97.02%, from 96.17 %, an improvement of 85 bps.
- ❖ Net Profit up by 32.84 % to ₹ 1169 crore, from ₹ 880 crore.
- ❖ Operating Profit increased by 15.60 % to ₹ 2304 crore, from ₹ 1993 crore.
- ❖ Net Interest Income for the Q/E June 30th, 2025, stood at ₹ 3383 crore.
- ❖ Net Interest Margin stood at 3.16 %.
- ❖ Cost to Income ratio improved to 55.43 % from 57.71 % as on 30th June 2024.
- ❖ Return on Assets (ROA) improved to 1.02 % for June 2025, from 0.82 % at June 2024, registering an improvement of 20 bps.
- ❖ Return on Equity (ROE) improved to 14.17 % for June 2025, from 12.60 % at June 2024, registering an improvement of 157 bps.
- ❖ CRAR improved to 17.66 %, of which Tier I at 15.48 %, registering an improvement of 198 bps over 15.68 % of corresponding period of previous year.

PRESS RELEASE

Profitability:

- ❖ Total Income (Interest Income plus Non-Interest Income) for Q1FY26 improved by 9.20 %, from ₹ 9500 crore in Q1FY25 to ₹ 10374 crore for Q1FY26.
- ❖ Operating Profit improved to ₹ 2304 crore for Q1FY26 as against ₹ 1993 crore for Q1FY25.
- ❖ Net Interest Income for the Q/E June 30th, 2025, stood at ₹ 3383 crore, registering a de-growth of 4.65 %, over ₹ 3548 crore of corresponding period of previous year.
- ❖ Cost to Income ratio improved to 55.43 % in Q1FY26 as against 57.71 % in Q1FY25.
- ❖ Return on Asset (ROA) improved to 1.02 % in Q1FY26 as against 0.82 % in Q1FY25.
- ❖ Return on Equity (ROE) improved to 14.17 % in Q1FY26 as against 12.60 % in Q1FY25.

Business Highlights:

- ❖ Total Business of the Bank, stood at ₹ 704485 crores as on June 30, 2025, as against ₹ 635564 crores, registering growth of ₹ 68921 crores (10.84 %) on YoY basis.
- ❖ Total Deposit of the Bank, stood at ₹ 428890 crores as on June 30, 2025, as against ₹ 384949 crores, registering growth of ₹ 43941 crores (11.41 %) on YoY basis.
- ❖ Gross Advance of the Bank, stood at ₹ 275595 crores as on June 30, 2025, as against ₹ 250615 crores, registering growth of ₹ 24980 crores (9.97 %) on YoY basis.
- ❖ RAM (Retail, Agriculture & MSME) business grew by 15.71 %. The individual sector wise growth stood at 17.51 % (₹ 85156 crore), 12.70 % (₹ 53057 core) & 15.94 % (₹ 60416 crore), respectively, for Retail, Agriculture & MSME.
- ❖ Business per Employee has improved to ₹ 21.07 crores during quarter ended June 30, 2025 from ₹ 20.31 crores on YoY basis.

Asset Quality:

- ❖ Gross NPA stood at 3.13%, from 4.54 %, registering an improvement of 141 bps.
- ❖ Net NPA stood at 0.49 %, from 0.73%, registering an improvement of 24 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 97.02%, from 96.17 %, an improvement of 85 bps.

Capital Adequacy:

- ❖ Total BASEL III Capital Adequacy Ratio improved to 17.66 % (with Common Equity Tier 1 ratio of 15.48 %), as on 30th June 2025, registering a growth of 198 bps Y-o-Y.

Branch Segmentation:

- ❖ Bank is having pan India presence with total 21015 Touch Points, with 4552 Branches, with network of 2969 branches in rural & semi-urban areas (65.22 %), 4115 ATMs and 12323 BC Points and 25 BC Maxx Points as on June 30th, 2025.