

केन्द्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2026:27:184

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: Press Release on Performance of the Bank for the Second Quarter and Half year ended 30th September, 2026.

We submit herewith the enclosed Press Release on performance of the Bank for the Second Quarter and Half year ended 30th September, 2026.

A copy of press release 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 13:59:12 +05'30'

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer

Encl:- As above.

Date: 17th October 2026

FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30th SEPTEMBER 2026.

Sep'26 (QTR) vis-a-vis Sep'25 (QTR)				Y-o-Y
₹889541 Cr Global Business 	₹508509 Cr Total Deposits 	₹226774 Cr CASA 	₹381032 Cr Global Advances 	
₹254273 Cr RAM 	₹11737 Cr Total Income 	₹10357 Cr Interest Income 	1.03% ROA 	
₹2268 Cr Operating Profit 	₹1469 Cr Net Profit 	2.39% Gross NPA % 	0.31% Net NPA % 	

RESULTS AT A GLANCE (Including IFSC Banking Unit) –

BUSINESS-

- Total Global Business grew by 20.54% to ₹ 889541 crore (Q2FY-26 - ₹ 737938 crore).
- Total Domestic Deposits increased by 14.41% to ₹ 508509 crore (Q2FY-26 - ₹ 444450 crore).
- CASA Deposits stand at 44.65% of total deposits.
- Global Advances increased by 29.83% to ₹ 381032 crore (Q2FY-26 - ₹ 293488 crore).
 - Domestic Advance stood at ₹ 372939 crore.
 - Overseas Advance (Gift City- IBU) stood at ₹ 8093 crore.
- Business per Employee has improved to ₹ 25.26 crore on YoY basis, as against ₹ 21.48 crore for the quarter ended 30/09/2025.
- **RAM (Retail, Agriculture & MSME)** Business grew by 21.11%. The individual sector wise growth stood at 24.49% (₹ 112299), 19.92% (₹ 67778) & 17.36% (₹ 74196), respectively for Retail, Agriculture & MSME.

PROFITABILITY – (Y-O-Y)- FOR SEPTEMBER QUARTER-

- Net Profit for the Quarter has increased by 21.10% to ₹ 1469 crore from ₹ 1213 crore.
- Operating Profit for the Quarter stood at ₹ 2268 crore from ₹ 1786 crore, with a growth of 26.9%.
- Net Interest Income (NII) grew by 26.28 % on YoY basis to ₹ 4146 crore in Q2FY27 as against ₹ 3283 crore in Q2FY26.
- Total Income (Interest Income plus Non-Interest Income) for Q2FY27 improved by 14.92 % from ₹ 10213 crore for Q2FY26 to ₹ 11737 crore for Q2FY27.
- Cost to Income ratio reduced to 58.95 % for Q2FY27 as against 62.42 % Q2FY26.

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PROFITABILITY – (Y-O-Y)- FOR SEPTEMBER HALF YEAR-

- Net Profit increased by 17.25 % to ₹ 2793 crore for the Half year ended September 2026 on YoY basis against ₹ 2382 crore.
- Operating Profit for the Half Year stood at ₹ 4454 crore as against ₹ 4090 crore, registering a growth of 8.90%.
- Net Interest Income grew by 20.91 % to ₹ 8060 crore for the Half year ended September 2026, on YoY basis as against ₹ 6666 crore.
- ROA (Return on Asset) remained stable at 1.02%.
- ROE (Return on Equity) improved to 15.50% from 14.24%.

PROFITABILITY – Q2 over Q1- FY 2026-27

- Net Profit grew by 10.95% (₹ 145 crore) to ₹ 1469 crore.
- Operating Profit grew by 3.75% (₹ 82 crore) to ₹ 2268 crore.
- Net Interest Income grew by 5.93% (₹ 232 crore) to ₹ 4146 crore.
- Interest Income grew by 6.87% (₹ 666 crore) to ₹ 10357 crore.
- ROA improved by 3 bps & stood at 1.03%.

ASSET QUALITY-

- Gross NPA stood at 2.39%, registering an improvement of 62 bps, from 3.01%, when compared on Y-o-Y basis.
- Net NPA stood 0.31%, registering an improvement of 17 bps, from 0.48%, when compared on Y-o-Y basis.
- Provision Coverage Ratio stood at 97.16%, registering a growth of 28 bps, from 96.88%, when compared on Y-o-Y basis.
- Slippage Ratio stood at 0.24% for Quarter & 0.45% for the Half Year, registering an improvement of 6 bps / 11 bps, respectively.

BRANCH SEGMENTATION-

- Bank is having pan India presence with total 22215 Touch Points, (85% of touchpoints in RU/SU centres) with 4622 Branches, with network of Branches in rural & semi urban areas (65.24%) & 1 IFSC Banking Unit, 3820 ATMs and 13752 BC outlets & 20 BC Maxx Centres as on 30/09/2026.

CAPITAL ADEQUACY-

- Total BASEL III CRAR for the Quarter / Half Year ended 30/09/26 is 17.68% (with Tier I of 15.97 %) as against 17.34 % for the quarter / Half Year ended 30/09/25, registering an improvement of 34 bps.

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