



केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2025:26:231

Date: 16<sup>th</sup> January, 2026

<p><b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 <b>Scrip Code-CENTRALBK</b></p>	<p><b>BSE Limited</b> Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 <b>Scrip Code-532 885</b></p>
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Dear Sir/Madam,

**Sub: Press Release on Performance of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2025.**

We submit herewith the enclosed Press Release on performance of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2025.

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.



## PRESS RELEASE

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### Financial Results for the Quarter Ended December 31<sup>st</sup>, 2025.

*Quarter ended 31<sup>st</sup> December 2025 vis-a-vis Quarter ended 31<sup>st</sup> December 2024.*

- ❖ Total Business grew by 15.77% to ₹774106 crore from ₹668686 crore.
- ❖ Total Deposits up by 13.24% to ₹450575 crore from ₹397907 crore.
- ❖ CASA Deposits is 47.13% of total deposits.
- ❖ Gross Advance increased by 19.48 % to ₹323531 crore, from ₹270779 crore.
- ❖ Gross NPA stood at 2.70 %, from 3.86 %, registering an improvement of 116 bps.
- ❖ Net NPA stood at 0.45%, from 0.59%, registering an improvement of 14 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 96.69%, from 96.54%, registering an improvement of 15 bps.
- ❖ Net Profit for the quarter is up by 31.70% to ₹1263 crore, from ₹959 crore.
- ❖ Operating Profit registered a growth of 16.76% and stood at ₹2292 crores from ₹ 1963 crores.
- ❖ Net Interest Income for the Q/E December 31<sup>st</sup>, 2025, stood at ₹3502 crore.
- ❖ Net Interest Margin stood at 2.96% for the Q/E December 2025.
- ❖ Cost to Income ratio stood at 57.84% registering an improvement of 99 bps
- ❖ Return on Assets (ROA) improved to 1.01% for December 2025, from 0.87% at December 2024, registering an improvement of 14 bps.
- ❖ Return on Equity (ROE) improved to 14.47 % for December 2025, from 12.85 % at December 2024, registering an improvement of 162 bps.
- ❖ CRAR improved to 16.13%, of which Tier I at 13.87%.



## PRESS RELEASE

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### **Profitability:**

- ❖ Total Income (Interest Income plus Non-Interest Income) for Q3FY26 improved by 12.62%, from ₹9739 crore in Q3FY25 to ₹10968 crore for Q3Y26.
- ❖ Operating Profit grew at 16.76% & 4.26% respectively, for the quarter & YTD and stood at ₹2292 / ₹6382 crores.
- ❖ Net Interest Income for the Q/E December 31<sup>st</sup>, 2025, stood at ₹3502 crore, declined by 1.07%, over ₹3540 crore of corresponding period of previous year.
- ❖ Cost to Income ratio stood at 57.84% in Q3FY26 registering a growth of 99 bps.
- ❖ Return on Asset (ROA) improved to 1.01 % in Q3FY26 as against 0.87 % in Q3FY25.
- ❖ Return on Equity (ROE) improved to 14.47% in Q3FY26 as against 12.85% in Q3FY25.

### **Business Highlights:**

- ❖ Total Business of the Bank, stood at ₹774106 crores as on December 31, 2025, as against ₹668686 crores, registering growth of ₹105420 crores (15.77%) on YoY basis.
- ❖ Total Deposit of the Bank, stood at ₹450575 crores as on December 31, 2025, as against ₹397907 crores, registering growth of ₹52668 crores (13.24 %) on YoY basis.
- ❖ Gross Advances increased by ₹52752 crore (19.48%) on YoY basis and stood at ₹323531 crore as on December 31, 2025, as against ₹270799 crore as on December, 2024.
- ❖ RAM (Retail, Agriculture & MSME) business grew by 17.89 %. The individual sector wise growth stood at 20.93 % (₹96652 crore), 15.41% (₹59176 core) & 15.90% (₹67338 crore), respectively, for Retail, Agriculture & MSME.
- ❖ Business per Employee has improved to ₹ 22.65 crore during quarter ended December 31, 2025, from ₹19.95 crore on YoY basis.

### **Asset Quality:**

- ❖ Gross NPA stood at 2.70%, from 3.86 %, registering an improvement of 116 bps.
- ❖ Net NPA stood at 0.45 %, from 0.59%, registering an improvement of 14 bps.
- ❖ Provision Coverage Ratio (PCR) improved to 96.69%, from 96.54 %, an improvement of 15 bps.

### **Capital Adequacy:**

- ❖ Total BASEL III CRAR stood at 16.13%, of which Tier I at 13.87%.

### **Branch Segmentation:**

- ❖ Bank is having pan India presence with total 21817 Touch Points, with 4567 Branches, with network of branches in rural & semi-urban areas (65.22%), 4111 ATMs and 13099 BC Points and 40 BC Maxx Points as on December 31<sup>st</sup>, 2025.