

CO:MBD:2022-23: 58

9th May, 2022

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051 Scrip code - CENTRALBK	BSE Ltd. Corporate Relationship Deptt Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 Scrip Code - 532885
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Dear Sir/Madam,

Sub: Press Release on Performance of the Bank for the Fourth Quarter and Financial Year ended 31st March 2022

We submit herewith Press Release on performance of the Bank for the Fourth Quarter and Financial Year ended 31st March 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



ANAND KUMAR DAS
DEPUTY GENERAL MANAGER/
COMPANY SECRETARY



MAJOR HIGHLIGHTS-Q4-FY'22

- ❖ Bank has turnaround and recorded Net Profit of **₹ 1045 Crore (217.68%)** during the year compared to Net Loss of ₹ (888) Crore on Y-o-Y basis and **₹ 310 Crore (11.11%)** during Q4-FY'22 on Q-o-Q basis.
- ❖ The Bank has earned Operating Profit of **₹ 5742 Crore (25.40%)** compared to ₹ 4579 Crore on Y-o-Y basis and **₹ 1813 crore (44.69%)** during Q4 FY'22 on Q-o-Q basis.
- ❖ CASA deposit has increased to **₹ 172480 Crore** from ₹ 161926 Crore registering a growth of **6.52%** on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to **50.58% in Mar'22**.
- ❖ Gross NPA reduced from 16.55% to **14.84 %** on Y-o-Y basis registering an improvement of **171 bps** and from 15.16% to 14.84% on Q-o-Q basis registering an improvement of **32 bps**.
- ❖ Net NPA reduced from 5.77% to **3.97%** on Y-o-Y basis registering an improvement of **180 bps** and from 4.39 % to 3.97 % on Q-o-Q basis registering an improvement of **42 bps**.
- ❖ Provision coverage ratio (PCR) improved from 82.54% for the F.Y. 2020-21 to **86.69% for the F.Y. 2021-22** registering an improvement of **415 bps**.

BUSINESS HIGHLIGHTS

- ❖ Total Business has increased to **₹ 532404 Crore** from ₹ 506886 Crore registering a growth of **5.03 %** on Y-o- Y basis.
- ❖ Total Deposits have increased by **₹12719 Crore** and stood at **₹ 342692 Crore** as on March 31st 2022 as compared to ₹ 329973 Crore as at the end of March 31st , 2021 reflecting increase of **3.85 %** on Y-o-Y basis.
- ❖ CASA deposit has increased to **₹ 172480 Crore** from ₹ 161926 Crore registering a growth of **6.52%** on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to **50.58% in Mar'22**.

ASSET QUALITY

- ❖ Gross NPA reduced from 16.55% to **14.84 %** on Y-o-Y basis registering an improvement of **171 bps** and from 15.16% to **14.84%** on Q-o-Q basis registering an improvement of **32 bps**.
- ❖ Net NPA reduced from 5.77% to **3.97%** on Y-o-Y basis registering an improvement of **180 bps** and from 4.39 % to **3.97 %** on Q-o-Q basis registering an improvement of **42 bps**.
- ❖ Provision coverage ratio (PCR) improved from 82.54% for the F.Y. 2020-21 to **86.69%** for the F.Y. 2021-22 registering an improvement of 415 bps.
- ❖ Credit Cost for the FY'22 improved from 2.95 % to **1.41 %** on Y-o-Y basis, registering an improvement of **154 bps**.
- ❖ Slippage Ratio for the F.Y. 2021-22 stood at **3.20%** compared to 4.40% during the F.Y. 2020-21 registering an improvement of **120 bps**.

PROFITABILITY

- ❖ Net Interest Income (NII) for the F.Y. 2021-22 has improved from ₹ 8245 Crore to **₹ 9487 Crore (15.07%)**.
- ❖ Net Interest Margin (NIM) for the FY'22 has improved from 2.78% to **3.21 %** registering an improvement of **43 bps**. During Q4 FY'22 it has improved to **3.26%** from 2.04%, during Q4-FY'21.
- ❖ With sustained performance, the Bank has earned Operating Profit of **₹ 5742 Crore (25.40%)** compared to ₹ 4579 Crore on Y-o-Y basis and **₹ 1813 crore (44.69%)** during Q4-FY'22 on Q-o-Q basis.
- ❖ Cost to Income Ratio for the F.Y. 2021-22 has improved from 59.70% to **53.90%** registering an improvement of **580 bps**. During Q4-FY'22 it has improved to **40.56 % (2046 bps) on Q-o-Q basis**.
- ❖ ROA improved from -0.26 % to **0.30 % (56 bps)** during Q4-Y'22. During FY-22 it has improved to 0.36% from 0.33% (3 bps) on Q-o-Q basis.

Financial Results for the Quarter & Year ended March 31st 2022

- ❖ Yield on Advances stood at **6.54 % for Q4'22** as against 4.98 % in Q4'21.
- ❖ Business per employee for the FY' 22 has increased from ₹ 15.60 Crore to ₹ **17.15** Crore on **(9.93%)** Y-o-Y basis and during Q4-FY'22 it has improved to **17.52 crore** from 16.87 crore (3.85%) on Q-o-Q basis.

DIGITAL BANKING

- ❖ Share of Digital Transaction through ADC (Alternative Delivery Channel) improved from 77.63 % to **78.05 %** during 12 months period ended March 31st 2022, against corresponding period ended March 31st 2021.

BRANCH SEGMENTATION

- ❖ Bank is having pan India presence with network of 4528 branches spanning 65% (2934 branches) in rural & semi-urban areas, 2976 ATMs and 10299 BC Points with total 17803 Touch Points as on 31st March 2022.