

CO:IRD:2022-23:137

25th July, 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 First Quarter ended 30th June 2022

We submit herewith Press Release on performance of the Bank for the First Quarter ended 30th June 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA


SMRUTI RANJAN DASH
GENERAL MANAGER




MAJOR HIGHLIGHTS-Q1-FY'23

- ❖ Bank earned Net Profit of ₹ **235** crore during the current quarter against Net Profit of ₹ 206 crore in June'21, with increase in net profit by **14.08%**.
- ❖ Net Interest Income (NII) for the quarter improved to ₹ **2142** crore as at the end of June'22 from ₹ 2127 crore as at the end of June'21, registering a Y-o-Y growth of ₹ **15** crore (**0.71%**).
- ❖ Operating Profit for the quarter has marginally declined from ₹ 1232 crore as of June'21 to ₹ **1221** crore in June'22 due to provision for revaluation of investments by ₹132.80 crore, when compared to the same figure last year.
- ❖ Gross Advances increased by ₹ **19419** crore (**11.08%**) on Y-o-Y basis and stood at ₹ **194648** crore in June'22 as against ₹ 175229 crore in June'21.
- ❖ Net NPA reduced from 5.09% to **3.93%** on Y-o-Y basis registering an improvement of **116 bps**.
- ❖ PCR as at June'22 stands at **86.61** % as against 84.28 % as at same quarter last year registering an improvement of **233 bps**.

BUSINESS HIGHLIGHTS

- ❖ Total Business of the Bank, stood at ₹ **537309** crore as on June'22 as against ₹ 506712 crore registering growth of ₹ 30597 crore(**6.04%**) on Y-o-Y basis.
- ❖ Total Deposits have increased by ₹ **11178** crore and stood at ₹ **342661** crore as on June'22 as compared to ₹ 331483 crore as at the end of June'21 reflecting an increase of **3.37%** on Y o Y basis.
- ❖ CASA Deposits have increased by ₹ **11864** crore to ₹ **174562** crore reflecting Y-o-Y growth of **7.29%**. CASA share in Total Deposits has improved from 49.20% as at the end of June 2021 to **51.15%** as at the end of June'22.

ASSET QUALITY

- ❖ Gross NPA reduced from 15.92% to **14.90** % on Y-o-Y basis registering an improvement of **102** bps.
- ❖ Net NPA reduced from 5.09% to **3.93**% on Y-o-Y basis registering an improvement of **116** bps.
- ❖ PCR as at June 30, 2022 stands at **86.61** % as against 84.28 % as at same quarter last year registering an improvement of **233** bps.

PROFITABILITY

- ❖ Net Interest Income (NII) for the June'22 has improved from ₹ 2127 Crore to **₹ 2142 Crore (0.71%)**, Y-o-Y, despite having dip of ₹ 245 crore in investment coupon income.
- ❖ Net Interest Margin (NIM) for the Q1-FY'23 has improved from 2.83% to **2.88** % registering an improvement of **5 bps** on Y-o-Y basis.
- ❖ Operating Profit for the quarter has marginally declined from ₹ 1232 crore as of June'21 to **₹ 1221** crore in June'22 due to provision for revaluation of investments by ₹132.80 crore, when compared to the same figure last year.
- ❖ Cost to Income Ratio is **58.92** % for the quarter ended June'22 as compared to 58.31 % for the corresponding quarter previous year.
- ❖ ROA improved from 0.24 % to **0.27** % during Q1-FY'23.
- ❖ Business per employee for the June'22 has increased from ₹ 16.00 Crore to **₹ 17.14** Crore on **(7.13%)** Y-o-Y basis.

DIGITAL BANKING

- ❖ Bank has registered a growth of **32.58%**, in Internet Banking, Mobile Banking & IMPS transactions during 12 months period ended June'22, against corresponding period ended June'21.

BRANCH SEGMENTATION

- ❖ Bank is having pan India presence with network of 4528 branches with 65% (2934 branches) in rural & semi-urban areas, 2999 ATMs and 10644 BC Points with total 18171 Touch Points as on June'22.