

CO:IRD:2025:26:229

Date: 16th January, 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: Outcome of Board Meeting of the Bank held on 16th January, 2026.

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, we wish to inform that the Board of Directors of Bank at their meeting held today i.e. Friday, 16th January, 2026 at Mumbai inter-alia has considered and approved the following:

1. The Unaudited standalone and consolidated financial results of the Bank for the Third quarter and Nine months ended 31st December, 2025.
2. Declaration of 03rd Interim Dividend for the FY 2025-26 at the rate of 2% (₹0.20) per equity share having Face value of ₹10 each of Bank.

Further, pursuant to Regulation 33, 52 and other applicable provisions of the SEBI (LODR) Regulations 2015, we enclose herewith the following documents:-

- ✓ Copy of the unaudited standalone and consolidated financial results of the Bank along with Auditors Limited Review Report thereon, for the Third Quarter and Nine Months ended 31st December, 2025
- ✓ Declaration on Audit report with unmodified opinion for quarter ended 31.12.2025 [Regulation 33 (3) of SEBI (LODR), Regulations, 2015]
- ✓ Statement of deviation(s) or variation(s) for quarter ended 31.12.2025 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR), Regulations, 2015]
- ✓ Security Cover Certificate as on 31.12.2025 - [Regulation 54 of SEBI (LODR), Regulations, 2015]

The meeting of Board of Directors commenced at 11.30 AM and concluded at 01.30 PM.

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

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh- 211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram – 122018



Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Central Bank of India for the Quarter and Nine Months ended December 31st, 2025, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying statement of unaudited standalone Financial Results of Central Bank of India ("the Bank") for the Quarter and Nine Months ended December 31st, 2025 ("the Statement") attached herewith, being prepared and submitted by the bank pursuant to the requirement of regulation 33 and regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures related to Pillar 3 disclosures as at ended December 31st, 2025, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India ("RBI") as have been disclosed in the Bank's website and in respect of which a link has been provided in the aforesaid financial results and have not been reviewed by us. We have initialled the Statement for identification purposes only.
2. The statement, which is the responsibility of the Bank's Management and has been reviewed by the Audit Committee of the Board and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered Accountants of India ("ICAI"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the Reserve Bank of India from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.



ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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SCOPE OF REVIEW

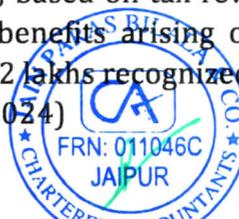
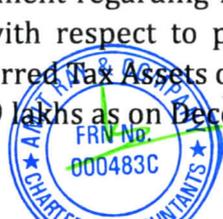
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”, issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of Bank’s personnel responsible for financial and accounting matters and applying analytical procedures and other review procedures to the financial data. A Review is substantially less in scope than an Audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. The Statements incorporates the relevant returns of the Top 20 branches, Integrated Treasury Branch and various returns of Central Office Departments reviewed by us and un-reviewed returns of other branches/offices. In the conduct of our review, we have relied on the review reports received from the concurrent auditors of 230 branches specifically appointed for this purpose. Apart from these review reports, in the conduct of our review at the Central Office Departments, we have also relied upon various information and returns received from the branches of the bank.

CONCLUSION

5. Based on our review conducted as above and subject to limitations as mentioned in paragraph 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies have not disclosed the information required to be disclosed in terms of Regulation 33 of the LODR Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant guidelines /prudential norms issued by the Reserve Bank of India in respect of Income Recognition, Asset Classification, Provisioning and other Related Matters.

EMPHASIS OF MATTER

6. We draw attention to the following notes:
 - a. Note No. 5 of the statement regarding Deferred Tax, based on tax review made by the Bank’s Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of Rs. 2,16,642 lakhs recognized as on December 31st, 2025 (Rs. 3,27,049 lakhs as on December 31st, 2024)



ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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b. Note No. 25 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in decrease in depreciation and increase in net profit by Rs. 93.92 lakhs for the Nine Months ended December 31st, 2025.

Our Conclusion is not modified in respect of the above matters.

OTHER MATTER

The Statement includes comparative figures for the quarter ended September 30, 2025, year ended March 31, 2025 and quarter and nine months ended December 31, 2024, which were reviewed by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion/opinion vide their report dated October 17th 2025, April 28th 2025, and January 20th 2025.

Our Conclusion is not modified in respect of the above matters.

For ADB & Company
Chartered Accountants
F.R. No.: 005593C

CA. Anil Kumar Agrawal
PARTNER
M. No.: 056993
UDIN: 26056993SBLRDE9333



For Jain Paras Bilala & Co.
Chartered Accountants
F.R. No.: 011046C

CA. Paras Bilala
PARTNER
M. No.: 400917
UDIN: 26400917UHDZAK3268



For Amit Ray & CO.
Chartered Accountants
F.R. No.: 000483C

CA. Abhishek Sharma
PARTNER
M. No.: 403861
UDIN: 26403861BFNPNS6894



For Garg Ashok & Co.
Chartered Accountants
F.R. No.: 012127N

CA. Ashok Kumar
PARTNER
M. No.: 090991
UDIN: 26090991GEHVKX8742



Place: Mumbai

Date: 16th January 2026

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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Independent Auditors' Limited Review Report on Consolidated Unaudited Financial Results of Central Bank of India for the Quarter and Nine Months ended December 31st, 2025, pursuant to the Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Central Bank of India ("the Parent" or "the Bank") and its subsidiaries (the Parent and its Subsidiaries collectively referred to as "the Group") and its share of the net profit/(loss) after tax of its associates for the Quarter and Nine Months ended December 31st, 2025 ("the Statement"), being prepared and submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with the regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosures as at December 31st, 2025, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NFSR) under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.
2. The Statement, which is the responsibility of the Parent's Management, has been reviewed by the Audit Committee of the Parent's Board and been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered Accountants of India ("ICAI"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.



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SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”, issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of the Bank’s personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

I. SUBSIDIARIES

- a. Cent Bank Home Finance Limited
- b. Cent Bank Financial Services Limited

II. ASSOCIATES

- a. Insurance Companies:
 - i. Generali Central Insurance Company Limited
 - ii. Generali Central Life Insurance Company Limited
- b. Regional Rural Gramin Banks (*Associates till 30th April 2025*):
 - i. Uttar Bihar Gramin Bank, (UBGB), Muzaffarpur
 - ii. Uttar Banga Kshetriya Gramin Bank (UBKGB), Cooch Behar
- c. Indo-Zambia Bank Limited, Zambia



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CONCLUSION

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes to consolidated unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the LODR Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosures as at December 31st 2025, including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

EMPHASIS OF MATTER

6. We draw attention to the following notes:
- a. Note No. 5 of the Statement regarding Deferred Tax, based on tax review made by Bank's management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of Rs. 2,15,562 lakhs recognized as at December 31st, 2025 (Rs. 3,26,033 lakhs as at December 31st, 2024)
 - b. Note No. 8 of statement regarding income booked during quarter-1 of financial year 2025-26 under exceptional item amounting to Rs. 8,485 lakhs being the difference in carrying amount of investment in associates (RRB's) mentioned in consolidated financials & actual amount received on disposal of investment.
 - c. Note No. 25 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in decrease in depreciation and increase in net profit by Rs. 93.92 lakhs for the Quarter and Nine Months ended December 31st, 2025.

Our conclusion is not modified in respect of the above matters.



<p>ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001</p>	<p>JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005</p>
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OTHER MATTER

7. We did not review the interim financial statements of 230 concurrent audit branches included in the standalone unaudited/reviewed interim financial statements of the Parent Entity included in the Group, whose results reflect total assets of Rs. 71,53,444 lakhs as of December 31st, 2025, and total revenues of Rs. 3,40,849 lakhs for the Quarter and Nine Months ended December 31st, 2025, as considered in the respective standalone unaudited/reviewed interim financial statements of the Parent Entity included in the Group.

The interim financial statements of these 230 concurrent audit branches have been reviewed by the concurrent auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches is based solely on the report of such concurrent auditors and the procedures performed by us as stated in paragraph 3 above.

8. We did not review the interim financial statements of 2 subsidiaries included in the consolidated unaudited/reviewed financial results, whose interim financial statements reflect total assets of Rs. 1,92,785 lakhs as of December 31st, 2025, and total revenues of Rs. 14,501 lakhs for the Quarter and Nine Months ended December 31st, 2025, and total net profit after tax of Rs. 1,798 lakhs for the Quarter and Nine Months ended December 31st, 2025, as considered in the consolidated unaudited financial results.

The interim financial statements of 2 subsidiaries have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the management's estimates. According to the information and explanations given to us by the management, these interim financial statements are not material to the group.

9. The consolidated unaudited/reviewed financial results include the interim financial results which have not been reviewed of 4317 branches, included in the standalone unaudited/reviewed interim financial results of the Parent included in the Group.

10. The consolidated unaudited/reviewed financial results include the interim financial results of 5 associates out of which 2 are Insurance Companies, 1 is foreign associate and 2 are Regional Rural Gramin Banks (associates till April 30th 2025) as mentioned in above Para 4 (II), whose interim financial results reflect a total net profit of Rs. 21,016 lakhs for the Quarter and Nine Months ended December 31st, 2025 considered in proportion to shareholding pattern (Parent's share being Rs. 3,802 lakhs) in the consolidated unaudited/reviewed financial results. According to the information and explanations given to us by the Management, these interim financial statements are not material to the Group.



ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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11. The Statement includes comparative figures of the group for the quarter ended September 30, 2025, year ended March 31, 2025 and quarter and nine months ended December 31, 2024, which were reviewed by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion/opinion vide their report dated October 17th 2025, April 28th 2025, and January 20th 2025.

Our conclusion is not modified in respect of the above matters.

For ADB & Company
Chartered Accountants
F.R. No.: 005593C

CA. Anil Kumar Agrawal
PARTNER
M. No.: 056993
UDIN: 26056993XFFGXJ9991



For Jain Paras Bilala & Co.
Chartered Accountants
F.R. No.: 011046C

CA. Paras Bilala
PARTNER
M. No.: 400917
UDIN: 26400917YFRSEX5136



For Amit Ray & CO.
Chartered Accountants
F.R. No.: 000483C

CA. Abhishek Sharma
PARTNER
M. No.: 403861
UDIN: 26403861EFNKHZ1126



For Garg Ashok & Co.
Chartered Accountants
F.R. No.: 012127N



CA. Ashok Kumar
PARTNER
M. No.: 090991
UDIN: 26090991WYRAVL4833

Place: Mumbai

Date: 16th January 2026



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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Unaudited Standalone Financial Results for the Quarter and Nine Months Ended December 31, 2025

(₹ in Lakh)

Particulars	Standalone					
	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Interest earned (a) + (b) + (c) + (d)	9,03,336	8,74,311	8,50,944	26,36,501	25,04,685	33,66,585
(a) Interest/discount on advances/bills	6,09,072	5,66,757	5,68,868	17,69,060	16,49,277	22,33,908
(b) Income on investments	2,68,196	2,58,762	2,59,017	7,60,973	7,60,022	10,09,240
(c) Interest on balances with Reserve Bank of India and other inter bank funds	25,569	45,409	19,402	98,515	68,639	91,640
(d) Others	499	3,383	3,657	7,953	26,747	31,797
2 Other Income	1,93,532	1,50,662	1,22,920	5,22,752	4,04,103	5,85,459
A. TOTAL INCOME (1+2)	10,96,868	10,24,973	9,73,864	31,59,253	29,08,788	39,52,044
3 Interest Expended	5,53,095	5,46,029	4,96,932	16,19,653	14,54,852	19,76,896
4 Operating Expenses (e) + (f)	3,14,523	3,00,382	2,80,601	9,01,390	8,41,801	11,62,717
(e) Employees cost	2,05,477	1,89,287	1,79,263	5,78,209	5,33,332	7,21,857
(f) Other operating expenses	1,09,046	1,11,095	1,01,338	3,23,181	3,08,469	4,40,860
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,67,618	8,46,411	7,77,533	25,21,043	22,96,653	31,39,613
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,29,250	1,78,562	1,96,331	6,38,210	6,12,135	8,12,431
D. Provisions (other than tax) and Contingencies. (Of which: provisions for Non-Performing Assets)	70,429	31,414	55,664	1,53,954	2,34,555	3,19,004
	27,619	14,374	30,977	88,748	1,97,206	2,80,174
E. Exceptional Items	-	-	-	-	-	-
F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,58,821	1,47,148	1,40,667	4,84,256	3,77,580	4,93,427
G. Tax Expenses	32,561	25,860	44,774	1,19,839	1,02,409	1,14,901
H. Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	1,26,260	1,21,288	95,893	3,64,417	2,75,171	3,78,526
I. Extraordinary Items (net of tax expense)	-	-	-	-	-	-
J. Net Profit / (Loss) for the period (H-I)	1,26,260	1,21,288	95,893	3,64,417	2,75,171	3,78,526
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	8,68,094	9,05,140	8,68,094	9,05,140
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	23,53,305
7 Analytical Ratios						
(i) Percentage of shares held by Government of India	89.27%	89.27%	93.08%	89.27%	93.08%	89.27%
Capital Adequacy Ratio-Basel III (%)	16.13%	17.34%	16.43%	16.13%	16.43%	17.02%
(ii) (a) CET 1 Ratio (%)	13.87%	14.98%	14.21%	13.87%	14.21%	14.73%
(b) Additional Tier 1 Ratio (%)	-	-	-	-	-	-
(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.39	1.34	1.10	4.03	3.17	4.36
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.39	1.34	1.10	4.03	3.17	4.36
(iv) (a) Amount of Gross Non-performing Assets	8,72,600	8,82,702	10,45,989	8,72,600	10,45,989	9,22,478
(b) Amount of Net Non-Performing Assets	1,41,366	1,36,367	1,55,498	1,41,366	1,55,498	1,54,326
(c) % of Gross Non-performing Assets	2.70%	3.01%	3.86%	2.70%	3.86%	3.18%
(d) % of Net Non-Performing Assets	0.45%	0.48%	0.59%	0.45%	0.59%	0.55%
(v) Return on Assets (Annualised) (%)	1.01%	1.01%	0.86%	1.02%	0.84%	0.86%
(vi) Networth (excluding Revaluation Reserve)	35,10,764	34,12,602	29,98,259	35,10,764	29,98,259	32,57,454
(vii) Debt** Equity Ratio	0.05	0.15	0.19	0.05	0.19	0.16
(viii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(ix) Capital Redemption Reserve/Debt Redemption Reserve	-	-	-	-	-	-
(x) Paid-up Debt Capital/Outstanding Debt***(%)	4.57%	12.39%	7.35%	4.57%	7.35%	9.26%
(xi) Total Debt*** to Total Assets (%)	6.17%	2.40%	5.83%	6.17%	5.83%	4.51%
(xii) Operating Margin (%)	20.90%	17.42%	20.16%	20.20%	21.04%	20.56%
(Xiii) Net Profit Margin (%)	11.51%	11.83%	9.85%	11.53%	9.46%	9.58%

** Debt represents borrowings with residual maturity of more than one year. *** Total Debt and Outstanding Debt represent total borrowings of the Bank.

Note 1 : Disclosure of Interest Service Coverage Ratio and Debt Service Coverage Ratio is not applicable to Bank.

Note 2 : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director



KALYAN KUMAR
MANAGING DIRECTOR & CEO



Place : Mumbai
Date : January 16, 2026

CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE NINE MONTHS ENDED DECEMBER 31, 2025

(₹ In Lakh)

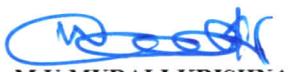
Sl. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
A.	Segment Revenue						
	1. Treasury Operations	3,41,034	3,60,781	3,01,908	10,47,979	9,35,017	12,61,940
	2. Retail Banking Operations	4,87,837	4,38,419	4,30,960	13,84,002	13,03,617	18,08,398
	3. Wholesale Banking Operations	2,67,997	2,22,962	2,38,219	7,21,027	6,46,393	8,53,634
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	-	2,811	2,777	6,245	23,761	28,072
	Total	10,96,868	10,24,973	9,73,864	31,59,253	29,08,788	39,52,044
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	10,96,868	10,24,973	9,73,864	31,59,253	29,08,788	39,52,044
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	43,374	45,357	31,824	1,73,333	1,58,237	2,47,105
	2. Retail Banking Operations	87,382	77,261	54,226	2,18,409	1,63,423	2,23,048
	3. Wholesale Banking Operations	37,720	31,506	62,697	1,22,887	67,508	44,770
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(9,655)	(6,976)	(8,080)	(30,373)	(11,588)	(21,496)
	Total	1,58,821	1,47,148	1,40,667	4,84,256	3,77,580	4,93,427
	Less: (i) Interest	-	-	-	-	-	-
	(ii) Other Un-allocable income/Expenditure net off	-	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-	-
	Total Profit Before Tax	1,58,821	1,47,148	1,40,667	4,84,256	3,77,580	4,93,427
	Income Tax	32,561	25,860	44,774	1,19,839	1,02,409	1,14,901
	Net Profit/(Loss)	1,26,260	1,21,288	95,893	3,64,417	2,75,171	3,78,526
C.	Segment Assets						
	1. Treasury Operations	2,09,38,270	2,04,51,758	1,89,16,775	2,09,38,270	1,89,16,775	1,83,66,454
	2. Retail Banking Operations	1,99,26,601	1,88,71,421	1,72,79,217	1,99,26,601	1,72,79,217	1,75,90,237
	3. Wholesale Banking Operations	1,12,04,657	99,18,386	92,27,328	1,12,04,657	92,27,328	1,08,09,006
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Assets	11,19,738	10,93,427	12,98,664	11,19,738	12,98,664	11,47,116
	Total	5,31,89,266	5,03,34,992	4,67,21,984	5,31,89,266	4,67,21,984	4,79,12,813
D.	Segment Liabilities						
	1. Treasury Operations	2,00,90,376	1,99,25,607	1,82,03,128	2,00,90,376	1,82,03,128	1,73,22,059
	2. Retail Banking Operations	1,81,08,431	1,73,08,127	1,62,42,573	1,81,08,431	1,62,42,573	1,65,58,214
	3. Wholesale Banking Operations	1,10,91,063	92,98,529	88,80,548	1,10,91,063	88,80,548	1,03,81,931
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	4,92,89,870	4,65,32,263	4,33,26,249	4,92,89,870	4,33,26,249	4,42,62,204
E.	Capital Employed						
	1. Treasury Operations	8,47,894	5,26,151	7,13,647	8,47,894	7,13,647	10,44,395
	2. Retail Banking Operations	18,18,170	15,63,294	10,36,644	18,18,170	10,36,644	10,32,023
	3. Wholesale Banking Operations	1,13,594	6,19,857	3,46,780	1,13,594	3,46,780	4,27,075
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	11,19,738	10,93,427	12,98,664	11,19,738	12,98,664	11,47,116
	Total	38,99,396	38,02,729	33,95,735	38,99,396	33,95,735	36,50,609

1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

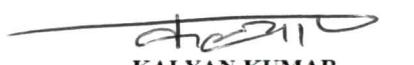
3) The Bank has only one geographical segment i.e. Domestic Segment

4) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.


M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai

Date: January 16, 2026



Unaudited Consolidated Financial Results for the Quarter and Nine Months ended December 31, 2025

(₹ in Lakh)

Particulars	Consolidated					
	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Interest earned (a) + (b) + (c) + (d)	9,06,998	8,77,654	8,54,183	26,46,990	25,14,418	33,79,744
(a) Interest/discount on advances/bills	6,12,376	5,69,698	5,71,849	17,78,493	16,58,159	22,45,633
(b) Income on investments	2,68,302	2,58,867	2,59,104	7,61,282	7,60,308	10,09,620
(c) Interest on balances with Reserve Bank of India and other inter bank funds	25,569	45,409	19,402	98,515	68,639	91,640
(d) Others	751	3,680	3,828	8,700	27,312	32,851
2 Other Income	1,93,696	1,50,717	1,23,242	5,23,086	4,04,772	5,87,051
A. INCOME (1+2)	11,00,694	10,28,371	9,77,425	31,70,076	29,19,190	39,66,795
3 Interest Expended	5,55,174	5,47,604	4,98,356	16,24,953	14,59,156	19,82,967
4 Operating Expenses (e) + (f)	3,15,829	3,01,225	2,81,397	9,04,349	8,44,212	11,66,318
(e) Employees cost	2,06,004	1,89,718	1,79,675	5,79,600	5,34,529	7,23,485
(f) Other operating expenses	1,09,825	1,11,507	1,01,722	3,24,749	3,09,683	4,42,833
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,71,003	8,48,829	7,79,753	25,29,302	23,03,368	31,49,285
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,29,691	1,79,542	1,97,672	6,40,774	6,15,822	8,17,510
D. Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	70,463	31,622	55,903	1,54,332	2,35,073	3,19,703
E. Exceptional Items***	-	-	-	8,485	-	-
F. Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	1,59,228	1,47,920	1,41,769	4,94,927	3,80,749	4,97,807
G. Tax Expenses	32,734	25,961	44,951	1,20,428	1,03,171	1,16,027
H. Net Profit / (Loss) from Ordinary Activities	1,26,494	1,21,959	96,818	3,74,499	2,77,578	3,81,780
I. Extraordinary items (net of tax expense)	-	-	-	-	-	-
J Add: Share of Profit in Associates	(15)	1,447	(213)	3,802	6,094	12,541
K Less: Share of Minority Interest	50	227	267	495	709	900
L Net Profit / (Loss) for the period (H-I+J-K)	1,26,429	1,23,179	96,338	3,77,806	2,82,963	3,93,421
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	8,68,094	9,05,140	8,68,094	9,05,140
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						23,90,844
7 Analytical Ratios						
(i) Percentage of shares held by Government of India	89.27%	89.27%	93.08%	89.27%	93.08%	89.27%
(ii) Capital Adequacy Ratio-Basel III (%)						
(a) CET 1 Ratio (%)						
(b) Additional Tier 1 Ratio (%)						
(iii) (a) Basic Earning per Share (in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.40	1.36	1.11	4.17	3.26	4.53
(b) Diluted Earning per Share (in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.40	1.36	1.11	4.17	3.26	4.53
(iv) (a) Amount of Gross Non-performing Assets	8,80,110	8,90,112	10,53,956	8,80,110	10,53,956	9,28,929
(b) Amount of Net Non-Performing Assets	1,45,872	1,40,813	1,60,628	1,45,872	1,60,628	1,58,183
(c) % of Gross Non-performing Assets	2.71%	3.02%	3.87%	2.71%	3.87%	3.18%
(d) % of Net Non-Performing Assets	0.46%	0.49%	0.61%	0.46%	0.61%	0.56%
(v) Return on Assets (Annualised) (%)	1.01%	1.02%	0.87%	1.05%	0.87%	0.89%
(vi) Network (excluding Revaluation Reserve and Goodwill)	35,54,232	34,55,898	30,27,806	35,54,232	30,27,806	32,94,104
(vii) Paid up debt Capital/ Outstanding Debt**	4.52%	12.10%	7.29%	4.52%	7.29%	9.17%
(viii) Debt* Equity Ratio	0.06	0.15	0.19	0.06	0.19	0.16
(ix) Total Debt** to Total Assets	6.22%	2.46%	5.86%	6.22%	5.86%	4.54%
(x) Operating Margin	20.87%	17.46%	20.22%	20.21%	21.10%	20.61%
(xi) Net Profit Margin	11.49%	11.98%	9.86%	11.92%	9.69%	9.92%
(xii) Outstanding Redeemable Preference Share	-	-	-	-	-	-
(xiii) Capital Redemption Reserve/Debtenture Redemption Reserve	-	-	-	-	-	-

* Debt represents borrowings with residual maturity of more than one year.

**Total Debt and Outstanding Debt represents total borrowings of the Bank.

***Exceptional item represents profit on disposal of investment in Uttar Bihar Gramin Bank amount to 20,222 lakh and loss on sale of investment in Uttar Banga Kshetriya Gramin Bank Rs. 11,737 lakh i.e. net profit of Rs. 8485 lakh.

Note : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.


M.V. MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: January 16, 2026



CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE NINE MONTHS ENDED DECEMBER 31, 2025

(₹ In Lakh)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
A.	Segment Revenue						
	1. Treasury Operations	3,41,034	3,60,781	3,01,908	10,47,979	9,35,017	12,61,940
	2. Retail Banking Operations	4,91,476	4,41,555	4,34,324	13,94,298	13,13,396	18,22,108
	3. Wholesale Banking Operations	2,67,997	2,22,962	2,38,219	7,21,027	6,46,393	8,53,634
	4. Other Banking Operations	187	262	197	527	623	1,041
	5. Unallocated	-	2,811	2,777	6,245	23,761	28,072
	Total	11,00,694	10,28,371	9,77,425	31,70,076	29,19,190	39,66,795
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	11,00,694	10,28,371	9,77,425	31,70,076	29,19,190	39,66,795
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	43,374	45,357	31,824	1,73,333	1,58,237	2,47,105
	2. Retail Banking Operations	87,715	77,871	55,167	2,20,319	1,66,078	2,26,537
	3. Wholesale Banking Operations	37,720	31,506	62,697	1,22,887	67,508	44,770
	4. Other Banking Operations	74	162	161	276	514	891
	5. Unallocated	(9,655)	(6,976)	(8,080)	(30,373)	(11,588)	(21,496)
	Total	1,59,228	1,47,920	1,41,769	4,86,442	3,80,749	4,97,807
	Other Un-allocable income/Expenditure net off*	-	-	-	8,485	-	-
	Total Profit Before Tax	1,59,228	1,47,920	1,41,769	4,94,927	3,80,749	4,97,807
	Income Tax	32,734	25,961	44,951	1,20,428	1,03,171	1,16,027
	Net Profit/(Loss)	1,26,494	1,21,959	96,818	3,74,499	2,77,578	3,81,780
	Add:- Share of Earnings in Associates	(15)	1,447	(212)	3,802	6,094	12,541
	Less:- Minority Interest	50	227	267	495	709	900
	Consolidated Profit/(Loss) after Minority Interest	1,26,429	1,23,179	96,338	3,77,806	2,82,963	3,93,421
C.	Segment Assets						
	1. Treasury Operations	2,09,38,270	2,04,51,758	1,89,16,775	2,09,38,270	1,89,16,775	1,83,66,454
	2. Retail Banking Operations	2,00,85,963	1,90,26,859	1,74,04,957	2,00,85,963	1,74,04,957	1,77,22,926
	3. Wholesale Banking Operations	1,12,04,657	99,18,386	92,27,328	1,12,04,657	92,27,328	1,08,09,006
	4. Other Banking Operations	2,503	2,526	805	2,503	805	1,017
	5. Unallocated Assets	11,19,226	10,92,729	12,97,987	11,19,226	12,97,987	11,46,281
	Total	5,33,50,619	5,04,92,258	4,68,47,852	5,33,50,619	4,68,47,852	4,80,45,684
D.	Segment Liabilities						
	1. Treasury Operations	2,00,90,376	1,99,25,607	1,82,03,128	2,00,90,376	1,82,03,128	1,73,22,059
	2. Retail Banking Operations	1,82,17,289	1,74,13,152	1,63,35,643	1,82,17,289	1,63,35,643	1,66,51,697
	3. Wholesale Banking Operations	1,10,91,063	92,98,529	88,80,548	1,10,91,063	88,80,548	1,03,81,931
	4. Other Banking Operations	1,566	1,481	2,361	1,566	2,361	1,849
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	4,94,00,294	4,66,38,769	4,34,21,680	4,94,00,294	4,34,21,680	4,43,57,536
E.	Capital Employed						
	1. Treasury Operations	8,47,894	5,26,151	7,13,647	8,47,894	7,13,647	10,44,395
	2. Retail Banking Operations	18,68,674	16,13,707	10,69,314	18,68,674	10,69,314	10,71,229
	3. Wholesale Banking Operations	1,13,594	6,19,857	3,46,780	1,13,594	3,46,780	4,27,075
	4. Other Banking Operations	937	1,045	(1,556)	937	(1,556)	(832)
	5. Unallocated	11,19,226	10,92,729	12,97,987	11,19,226	12,97,987	11,46,281
	Total	39,50,325	38,53,489	34,26,172	39,50,325	34,26,172	36,88,148

1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments.

There are no secondary reporting segments.

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

3) Other Un-allocable income/Expenditure net off represents net profit/loss on sale of RRB's Investment as per GOI direction.

4) The Group has only one geographical segment i.e. Domestic Segment

5) Figures have been regrouped wherever considered necessary to conform to current year classification.


M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director




KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: January 16, 2026



**STATEMENT OF ASSETS AND LIABILITIES**

(₹ in Lakh)

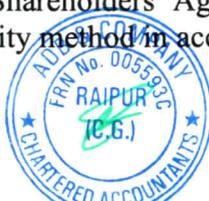
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	31.12.2025	31.03.2025	31.12.2024	31.12.2025	31.03.2025	31.12.2024
	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed
CAPITAL & LIABILITIES						
Capital	9,05,140	9,05,140	8,68,094	9,05,140	9,05,140	8,68,094
Reserves and Surplus	29,94,255	27,45,468	25,27,641	30,45,185	27,83,008	25,58,077
Minorities Interest				9,012	8,517	8,325
Deposits	4,50,57,472	4,12,69,714	3,97,90,745	4,51,18,325	4,13,27,098	3,98,47,745
Borrowings	32,83,010	21,59,195	27,21,568	33,16,264	21,81,964	27,43,396
Other Liabilities and Provisions	9,49,388	8,33,296	8,13,936	9,56,693	8,39,957	8,22,215
TOTAL	5,31,89,265	4,79,12,813	4,67,21,984	5,33,50,619	4,80,45,684	4,68,47,852
ASSETS						
Cash and Bal. with Reserve Bank of India	16,19,388	22,93,110	20,06,754	16,19,399	22,93,143	20,06,759
Balances with Banks and Money at Call and short Notice	20,75,405	13,26,575	12,09,494	20,76,856	13,26,597	12,09,516
Investments	1,58,95,999	1,41,43,525	1,51,24,765	1,59,23,930	1,41,65,226	1,51,40,021
Advances	3,16,21,867	2,82,41,987	2,61,87,441	3,17,44,326	2,83,50,540	2,62,95,607
Fixed Assets	5,02,893	5,20,428	5,17,596	5,02,972	5,20,514	5,17,683
Other Assets	14,73,713	13,87,188	16,75,934	14,75,673	13,88,775	16,77,377
Goodwill on Consolidation				7,463	889	889
TOTAL	5,31,89,265	4,79,12,813	4,67,21,984	5,33,50,619	4,80,45,684	4,68,47,852

NOTES TO ACCOUNTS FORMING PART OF REVIEWED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS YEAR ENDED 31st DECEMBER 2025.

- The above Financial Results have been reviewed and recommended by the Audit Committee of the Board and after that approved by the Board of Directors of the Bank in their respective meeting held on 16th January 2026. These results have been reviewed by the Statutory Central Auditors of the Bank as per the requirements of SEBI (Listing Obligations and Disclosures Requirement) Regulation 2015.
- The Consolidated Financial Results include the financial results of two subsidiaries and the share of its profit in the three associates as per details given below:

Type of Associations	Name of the Entity	Proportion of Ownership of Bank
Subsidiaries	Cent Bank Home Finance Limited	64.40%
	Cent Bank Financial Services Limited	100.00%
Associates*	Generali Central Insurance Company Limited (GCICL)	24.91%
	Generali Central Life Insurance Company Limited (GCLICL)	25.22%
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%

*GCICL (Generali Central Insurance Company Limited) and GCLICL (Generali Central Life Insurance Company Limited) have become associate companies of the Bank effective 5th June 2025, pursuant to the execution of the Shareholders' Agreement (SHA) dated 27th June 2025. These entities have been accounted for under the equity method in accordance with applicable accounting standards. During Quarter-2 bank





has infused additional capital in Generali Central Life Insurance Company Limited, which leads to increase in bank's holding from 25.18% to 25.22%.

3. The Standalone / Consolidated Financial Results for the Quarter and Nine Months ended 31st December 2025 have been prepared in accordance with Recognition and measurement principals laid down in Accounting Standards issued by the ICAI. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – “Consolidated Financial Statements” and Accounting Standard 23 – “Accounting for Investments in associates in consolidated financial Statements”, using the equity method for associates and proportionate method for subsidiaries, issued by ICAI and the guidelines issued by the Reserve Bank of India. The financial statements are in accordance with relevant provisions of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time and in compliance with presentation and disclosure requirements of regulation 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“the Listing Regulations”) as amended including relevant circulars issued by the SEBI from time to time.
4. The Consolidated Financial Results for the Group for Quarter and Nine Months ended 31st December 2025, have been arrived at after considering provisions for Non-Performing Assets, Restructured Accounts, Standard Assets,(including COVID-19 related provisions) Standard Derivative Exposures and Investment, Depreciation, etc. as applicable in the case of the Parent Bank, which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans and Advances norms laid down by National Housing Bank (NHB) and judicial pronouncement, applicable laws & regulations and accounting standards issued by the ICAI. Further, the amount of advances of the subsidiary is not material in nature at the group level.
5. Review of Deferred Tax Assets has been carried out based on Bank management's estimate of possible tax benefits against timing differences as per applicable Accounting Standard issued by the ICAI and the Net Deferred Tax Assets of ₹2,16,642 lakh is recognized as at 31st December 2025, (₹3,27,049 lakh as of 31st December 2024) in the standalone financial statements. The net deferred tax assets of ₹2,15,562 lakh recognized as at 31st December 2025, (₹3,26,033 lakh as of 31st December 2024) in the consolidated financial statements.
6. Section 115BAA in the Income Tax Act 1961 (“Act”) provides a non-reversible option to domestic companies to pay corporate tax at a reduced rate effective from April 01, 2019, subject to certain conditions. The parent Bank has assessed the applicability of the Act and opted to continue the existing tax rate (i.e. 34.944%) for Quarter and Nine Months ended 31st December 2025.
7. The Income Tax Appellate Tribunal, ‘Special Bench’ Mumbai, vide order dated 06/09/2024 has held that clause (b) to sub section (2) of section 115JB of the Income-tax Act inserted by Finance Act, 2012 w.e.f. 1-4-2013, that is, from assessment year 2013-14 onwards, is not applicable to the banks constituted as 'corresponding new bank' in terms of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and therefore, the provision of Section 115JB cannot be applied and consequently, the tax on





book profits (MAT) are not applicable to the banks. The Income Tax Department has filed appeal before Honorable High court of Bombay against the judgement of 'special Bench' of The Income Tax Appellate Tribunal.

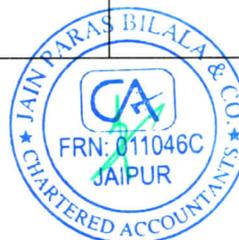
The Income Tax Department has completed the Income Tax Assessment for the Assessment Year (A.Y.) 2023-24 vide order u/s 143(3) read with section 144B of the Income Tax Act dated 14/03/2025 where the Income Tax Department has not accepted the above said judgement of Income Tax Appellate Tribunal, 'Special Bench' Mumbai and treated Section 115JB as applicable to the Bank against which Bank has already filed appeal before appellate authority. As a matter of prudence and considering the above assessment order of A.Y. 2023-24, the Bank has continued to make the provision of Minimum Alternative Tax (MAT) u/s 115JB. The Bank has also recognized corresponding MAT credit entitlement (₹ 2,21,122 Lakh as on 31.12.2025) as an asset under section 115 JAA of the Income Tax Act, 1961 and the said MAT credit along with interest is receivable/adjusted from/by the Income tax Department. The said being an interim / part order, execution will take place on award of final order. Management will continue to contest the applicability of Section 115JB of the Income Tax Act, 1961 before appropriate authorities.

8. Other Income includes income / commission from non-fund-based banking activities, fees, foreign exchange earnings, profit / loss on sale of assets, profit / loss (including revaluation) from investments, dividends from subsidiaries, MTM on investments under FVTPL /HFT, recovery in written-off accounts, etc.

Exceptional item reported amounting to ₹8,485 lakh is due to difference in carrying amount of investment in associates (RRBs) mentioned in Consolidated financials & actual amount received.

9. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular RBI/2022-23/131 DOR.MRG.REC.76/00-00-007/2022-23 dated 11th October 2022 and holds a provision of ₹ 2,404 lakh for the Quarter and Nine Months ended 31st December 2025, (₹ 866 Lakh as on 31st December 2024).
10. During the Quarter and Nine Months ended 31st December 2025, the Bank has continued the provision of ₹ 500 lakh in respect of investment in Alternate Investment Fund (AIF), made in March 2024, as per RBI circular RBI/2023-24/140 DOR. STR. REC.85/21.04.048/2023-24 dated 27th March,2024.
11. As per RBI guidelines, DOR.ACC.REC. No.91/21.04.018/2022-23 dated 13th December 2022, the details of the item under schedule 14 i.e. Other Income exceeding 1% of the total income is as under: -

For the Quarter and Nine Months ended 31 st December 2025,	Item under the Sub-head/ Head	Amount (₹ in lakh)	%
Any Item under the subhead "Miscellaneous Income Under the head "Schedule 14 – Other Income" Exceeding 1% (one per cent) of Total Income	Recovery in Write-Off	1,91,916	6.07
	Royalty Fees	35,000	1.11





12. Details of the outstanding Basel III Compliant Tier II Bonds as Quarter and Nine Months ended 31st December 2025, are as under: -

S.No.	Series	(₹ in lakh)
1	Basel III Compliant Tier II Bonds (Series VI)	1,50,000.00
	Total	1,50,000.00

During the Quarter December,2025 Bank has not redeemed any bond.

13. The Provision Coverage Ratio (PCR) as of 31st December 2025, of the Bank is 96.69 % (96.54 % as of 31st December 2024).

14. In terms of the Reserve Bank of India (RBI) circular RBI/2025-26/08, DOR.CAP.REC.2/21.06.201/2025-26 dated April 01, 2025, on 'Basel III Capital Adequacy' and RBI circulars DBR.No.BP.BC.80/21.06.201/2014-15 dated 31st March 2015 on 'Prudential Guidelines and RBI/2017-18/178 DBR.BP.BC.NO. 106/21.04.098/2017-18 dated May 17, 2018, amended by latest circular on December 29th, 2023, on Capital Adequacy and Liquidity Standard Amendments, Banks are required to make applicable Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures are being made available on the Parent Bank's website https://centralbank.bank.in/en/regulatory_disclosures along with the publication of financial results. These disclosures have not been subjected to review /Audit by the Statutory Central Auditors of the Bank.

15. In terms of RBI Circular RB1/2015-16/376/DBR No. BP.BC.92/21.04.048/2015-16 dated 18.04.2016 details of Fraud and Provision are as below. Bank holds full provision as applicable against outstanding balance as of 31.12.2025 in respect of frauds reported during the Quarter ended 31st December 2025.

Particulars		(₹ in lakh)	
		During the Quarter ended 31.12.2025	During the Quarter ended 31.12.2024
Number of Frauds Reported	Borrowal	07	22
	Non-Borrowal	05	07
	Digital Frauds	00	01
	Total	12	30
Amount involved in Frauds	Borrowal	2,146	1,331
	Non-Borrowal	164	46
	Digital Frauds	0.00	1
	Total	2,310	1,378
Amount of Provision made for such frauds	Borrowal	2,146	1,163
	Non-Borrowal	145	29
	Digital Frauds	0.00	01
	Total	2,291	1,193
Amount of unamortized Provisions debited from other reserves as at the end of the year		Nil	Nil





16. As per RBI Circular Nos. DBR No.BP.15199/21.04.048/2016-17 dated 23rd June 2017 and DBR No.BP.1906/ 21.04.048/2017-18, dated 28th August 2017 respectively , for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding a total provision of ₹5,66,335 lakh including FITL of ₹11,891 Lakh as at 31st December 2025 (₹5,85,440 lakh as at 31st December 2024, including FITL of ₹12,500 lakh) i.e. 100 % of total outstanding including Investment as at 31st December 2025.
17. RBI, vide their Circular no. RBI/ 2018-19/ 203 DBR. No. BP. BC. 45/21.04.048/2018-19 dated 7th June 2019 on Prudential Framework for Resolution of Stressed Asset issued guidelines for implementation of Resolution Plan, also containing requirements of additional provision as per Para 17 of this RBI circular. The outstanding in such cases as at 31st December 2025, is ₹31,651 Lakh (₹36,780 Lakh as at 31st December 2024,) and in compliance with the above RBI circular, the Bank has held an additional provision of ₹9,590 lakh as at 31st December 2025, (₹16,943 lakh as at 31st December 2024) and holds total provision of ₹13,920 lakh as at 31st December 2025, (₹20,652 lakh as at 31st December 2024).
18. As per RBI Circular DBR.No.BP.BC.45/21.04.048/2018-19 dated 7th June 2019, the Bank has implemented Resolution Plans for 12 borrowers (Total 9 borrowers was there at 31st December 2024,) having total exposure of ₹5,40,111 lakh (₹4,11,112 lakh as at 31st December 2024,) at the time of implementation. The total exposure outstanding in such resolved accounts as at 31st December 2025,) is ₹1,49,408 lakh (₹1,33,521 lakh as at 31st December 2024).
19. Details of loans transferred/ acquired during the Quarter and Nine Months ended 31st December 2025, under the RBI Master Direction on Transfer of Loan Exposures dated 24th September 2021 are given below: (RBI Circular DBR. No. STR.REC.51/21.04.048/2021-22 dated 24.09.2021).

- I. Details of non-performing assets (NPA) transferred during the Quarter ended 31st December 2025.
(₹ in lakh)

Particulars	To ARC / NARCL		To Permitted Transferees		To Other Transferees	
	Qtr. Ended 31.12.2025	Qtr. Ended 31.12.2024	Qtr. Ended 31.12.2025	Qtr. Ended 31.12.2024	Qtr. Ended 31.12.2025	Qtr. Ended 31.12.2024
No. of Accounts	1	2				
Aggregate principal outstanding of loans transferred	7,529	8,042				
Weighted average residual tenor of the loans transferred	0	0	NIL	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)	0	0.00				
Aggregate Consideration	2,275	3,416				
Additional consideration realized in respect of accounts transferred in earlier years	2,107	5				





II. The Bank has not acquired any stressed loan during the Quarter and Nine Months ended 31st December 2025.

III. Details of Standard Assets Acquired through assignment/Novation and Loan Participation (Co-Lending):

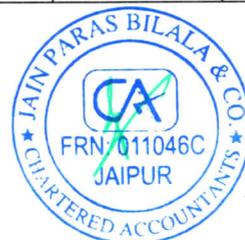
(₹ in lakh)

Sn	Particulars	Qtr. Ended 31.12.2025	Year Ended 31.03.2025	Qtr. Ended 31.12.2024
1	No. of accounts Purchased during the Quarter-3 (FY 2025-26)	27,215	1,32,194	16,156
2	Aggregate outstanding (₹ in lakh)	1,75,615	3,63,556	1,60,352
3	Weighted average maturity (in months)	93.50	123.54	129.89
4	Weighted average holding period (in months)	NA	NA	NA
5	Retention of beneficial economic interest	20%	20%	20%
6	Coverage of tangible security coverage	86.87%	75.75%	86.38%
7	Rating-wise distribution of rated loans	NA	NA	NA

IV. Details of Standard Assets Acquired through Assignment / Novation and Loan Participation (Pool Buy-out):

(₹ in lakh)

Sn	Particulars	Quarter Ended 31.12.2025	Year Ended 31.03.2025	Quarter Ended 31.12.2024
1	No. of accounts Purchased during the Quarter-3 (FY 2025-26)	54,421	0	0
2	Aggregate outstanding (₹ in lakh)	1,49,779	0	0
3	Weighted average maturity (in months)	19.69	0	0
4	Weighted average holding period (in months)	3.87	0	0
5	Retention of beneficial economic interest	10%	0	0
6	Coverage of tangible security	100%	0	0
7	Rating-wise distribution of rated loans	NA	NA	NA





- V. Bank is holding an investment of ₹ 77,687 Lakh in Security Receipts as of 31st December 2025. Rating-wise distribution of the same is as under:

(₹ in lakh)

Rating of SR	Carrying Value
R1+	4,264
R1	23,113
R2	3,854
R3	0.00
R4	0.00
R5	0.00
Rating withdrawn	45,861
Unrated	596
Total	77,687

20. Notes on Segment Reporting: -

- A. As per the guidelines of RBI on compliance with the Accounting Standards, the Parent Bank has adopted “Treasury Operations”, “Wholesale”, “Retail” and “Other Banking Operations”, as primary business segments for compliance with Accounting Standard 17 on Segment Reporting issued by Institute of Chartered Accountants of India (ICAI). There are no secondary reporting segments.
- B. Segment revenue represents revenue from external customers.
- C. Segment Revenue and Expenses have been apportioned based on the Segment Assets, wherever direct allocation is not possible
- D. Capital employed for each segment has been allocated proportionately to assets of the respective segment.
- E. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for disclosure under Accounting Standard 17, Segment reporting, ‘Digital Banking’ has been identified as a sub-segment under Retail Banking by the Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations, hence applicability of the said reporting will be on approval of RBI.

21. Status of Investors’ complaints for the Quarter and Nine Months ended 31st December,2025:

Sr. No.	Particulars	No. of Complaints
1.	No. of Complaints pending at the beginning of the Year	Nil
2.	No. of Complaints received during the Year	
3.	No. of Complaints disposed of during the Year	
	No. of Complaints unresolved as of the quarter ended 31 st December 2025.	





22. During the Quarter and Nine Months ended 31st December,2025, penalties imposed by Reserve Bank of India is NIL.
23. The balances of the amount transferred to Depositor Education and Awareness Fund (DEAF) are included under “Schedule 12 – Contingent Liabilities – Other items for which the bank is contingent liable” or “Contingent Liabilities – Other” as the case may be.

The details of fund transferred to the DEAF under RBI circular RBI/2023-24/71 DOR. STR. REC.47/21.04.018/2023-24 dated 25th October,2023 is as under: -

(₹ in lakh)

	Particulars	Quarter ended 31.12.2025	Quarter ended 30.09.2025
i)	Opening balance of amounts transferred to DEA Fund	2,13,671	2,09,193
ii)	Add: Amount transferred to DEA Fund during the QTR	9,427	10,175
iii)	Less: Amount reimbursed by DEA Fund towards claims	7,580	5,697
iv)	Closing balance of amounts transferred to DEA Fund	2,15,518	2,13,671

24. With reference to the RBI Guideline DBOD No. BP.BC.57/62-88 dated Dec 31st ,1988, Interbank Participation Certificate (IBPC) lending has been undertaken by the Bank and accordingly the outstanding Quarter and Nine Months ended 31st December,2025, is ₹ 10,00,000 Lakh.
25. From 01.04.2025 there is change in method of Depreciation on fixed Assets. The Bank has shifted depreciation method from Written Down Value (WDV) to Straight Line Method (SLM) and change in estimated useful life with respect to fixed Assets, impact due to the said change has resulted in decrease in depreciation and increase in Net Profit by ₹ 93.92 Lakh for the Quarter and Nine Months ended 31st December,2025.
26. In terms of RBI circular RBI/2025-26/59 DOR.STR.REC.34/21.04.048/2025-26 June 19, on Project Finance, the details of resolution plan implemented are as under:

Sl No.	Item Description	Number of accounts	Total outstanding (₹ in Lakh)
1	Project under implementation accounts at the beginning of the quarter	183	349397.00
2	Project under implementation accounts sanctioned during the quarter	32	35537.00
3	Project under implementation accounts where DCCO has been archived during the quarter	70	167326.00
4	Projects under implementation accounts at the end of the quarter (1-2-3)	145	217608.00
5	Out of 4-accounts in respect of which resolution process involving 5 extension in original/extended DCCD, as the case may be, has been invoked	-	-
5.1	Out of 5-accounts in respect of which Resolution plan has been implemented	-	-
5.2	Out of 5-accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of 5-accounts in respect of which Resolution plan has failed	-	-





6	Out of 5-accounts in respect of which resolution process involving 6extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of 5-accounts in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of 7-accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of 7-accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of 4-accounts in respect of which resolution process not 8 involving extension in original/extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of B-accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of 8-accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of 8-accounts in respect of which Resolution plan has failed	-	-

27. The Bank has exposure to India Infrastructure Finance Company Limited (IIFCL) and Bank's Managing Director & CEO holds a position on the Board of IIFCL as nominee director.

28. Board of Directors in its meeting dated 16th January 2026 has approved Interim Dividend @ 2% i.e. ₹ 0.20 per equity share (Face Value of 10/- per share).

29. During the Nine Months ended 31 December 2025, the Bank has done following PSLC transactions in e-Kuber portal of RBI:

(₹ in lakh)				
PSLC Category	Amount Sold	Amount purchased	Commission earned	Commission paid
PSLC-Agri	6,00,000	-	914	-

30. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary, to conform to the current period's classification.


M V MURALI KRISHNA
EXECUTIVE DIRECTOR


MAHENDRA DOHARE
EXECUTIVE DIRECTOR


E RATAN KUMAR
EXECUTIVE DIRECTOR


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Date: 16th January 2026
Place: Mumbai





सेन्ट्रल बँक ऑफ़ इंडिया
Central Bank of India



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Central Office, Chander Mukhi Building, Nariman Point - 400021

DECLARATION OF LIMITED REVIEW REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter and Nine Months Ended December 31, 2025 contain unmodified opinion.

(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai

Date : January 16, 2026



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

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Central Office, Chander Mukhi Building, Nariman Point - 400021

CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

The Board of Directors
Central Bank of India

This is to certify that:

- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Nine Months ended December 31, 2025, and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 - II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into, by the Bank during the Quarter and Nine Months ended December 31, 2025, which is fraudulent, illegal or violative of the Bank's code of conduct.
- c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and the Audit Committee:
 - I. Significant changes in internal control over financial reporting during the Quarter and Nine Months ended December 31, 2025.
 - II. There is no significant changes in accounting policies during the Quarter and Nine Months ended December 31, 2025 and the same have been disclosed in the notes to the financial statement. In this Financial Year, w.e.f. April 01, 2025, there is change in depreciation method resulting change in estimates and,
 - III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.

(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : January 16, 2026



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

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केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

Statement of deviation/variation in use of issue proceeds for the quarter ended 31.12.2025
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Particulars	Remarks
Name of listed entity	Central Bank of India
Mode of Fund raising	Public issues/ Rights issues / Preferential issue / Others
Type of Instrument	NA
Date of raising funds	NA
Amount raised	Nil
Report filed for Quarter ended	31 st December, 2025
Is there a deviation / variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised.

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER



Date :- 16/01/2026

Place :- Mumbai



Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 31.12.2025
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

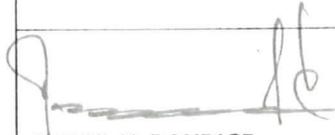
Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	IF 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

B. Statement of deviation/variation in use of issue proceeds:

Particulars	Remarks					
Name of listed entity	Central Bank of India					
Mode of Fund raising	Public Issue/Private Placement					
Type of Instrument	NA					
Date of raising funds	NA					
Amount raised	Nil					
Report filed for Quarter ended	31 st December, 2025					
Is there a deviation / variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA					
If yes, details of the approval so required?	-					
Date of approval	-					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised.						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
<p>MUKUL N. DANDIGE CHIEF FINANCIAL OFFICER</p> <p>Date :- 16/01/2026 Place :- Mumbai</p>						

C. Format for Disclosing Outstanding Default on Loans and Debt Securities for the Quarter ended 31.12.2025:

S.NO.	Particulars	In INR Crore
1.	Loans/revolving facilities like cash credit from Banks/ Financial Institutions	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
2.	Unlisted debt securities i.e. NCDs and NCRPs	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
3.	Total Financial indebtedness of the listed entity including short-term and long-term debt	32,830.10


MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER



Date :- 16/01/2026
Place :- Mumbai

Date 16-01-2026

To
Board of Directors
Central Bank of India
Mumbai

CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 31.12.2025

We have been requested by Central Bank of India vide its appointment letter CO:IRD:OM:2025-26:227, dated 13/01/2026 to verify and certify, compliance with respect to Security Cover in respect of listed unsecured debt securities as per regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD CRADT/CIR/P/2022/67 dated 19th May, 2022. This certificate is required for the onward submission to stock exchanges and debenture trustee only.

Management's Responsibilities

The responsibility for compliance with regard to instructions contained in Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 published on 2nd September, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD/CRADT/CIR/P/2022/67 dated 19th May, 2022 is that of the management of the Bank. The Bank's responsibility is to put in place controls and suitable triggers to ensure that above regulations are adhered to.

Auditor's Responsibility

Our responsibility is to provide the reasonable assurance on Bank's compliance with respect to Security Cover in respect of listed debt securities as per regulation 54(2) read with regulation 56(1)(d) of SEBI (LODR) Regulation, 2015, as to the accuracy in the computation of Security Coverage Ratio in respect of listed debt securities.

We conducted our independent review in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

AUDIT PROCEDURES PERFORMED:

- Verification of terms / covenants of the issue of the listed debt securities.
- Verification / tracing of relevant figures from Unaudited Financial Statements of Accounts & Books of Accounts for the quarter ended 31.12.2025
- Verification of SEBI Circular regarding Security Coverage Ratio.



OPINION

Based on examination of audited books of accounts and other relevant records/documents, we hereby certify that:

- a) **The Central Bank of India has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:**

(₹ in crore)

ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
INE483A08049	Private Placement	Unsecured	1500
Total			1500

- b) **Securities Cover for listed debt securities:**

Based on our examination and procedures performed by us, as referred above and according to the information & explanations given to us, we report that the data related to security cover as laid down in Annexure as at December 31, 2025 has been extracted accurately from the Books of account for the quarter ended December 31, 2025 pursuant to the requirements of Regulations 54 read under Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 (the "SEBI Regulations") and circular No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19,2022.

The Security cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/RBI Master Circular no. DBR.No.BP.BC.4/21.06.001/2015-16 dated July 1, 2015 for Basel II compliant bonds, as amended time, and the terms of issue.

- c) Compliance of all the covenants/terms of the issue in respect of listed debt securities information under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time- Covenant Compliance Certificate as on 31.12.2025

We have examined the compliances made by the Bank in respect of the covenants / terms of the issue of the listed debt securities. Based on examination of the audited books of accounts and other relevant records/documents, we hereby certify that:

The Bank has complied with all the covenant/terms of the issue mentioned in the offer document/ Information Memorandum and/or Debenture Trust Deed for the above mentioned Non-convertible debt securities.

Further, please find the below list of the covenant which the Bank has failed to comply for the quarter

Covenant	Document reference	Date of breach	Cure period (if any)
NIL			



Restriction on use

This certificate has been issued at the request of the Bank for onward submission to stock exchanges and debenture trustee only. It should not be used by any other person, without our consent. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For ADB & Company

Chartered Accountants

F.R. No. 005593C



Bankim Shukla

(**BANKIM SHUKLA**)

PARTNER

M.No. 074272

UDIN: 26074272 SCLT BB8757

Place - Mumbai

Date - 16/01/2026

Encl: Annexure I (Format of Security cover)

SECURITY COVER

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ⁽ⁱⁱⁱ⁾	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														

NIL



SECURITY COVER

contd.....

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F			
LIABILITIES															
	Debt securities to which this certificate pertains														
	Other debt sharing pari-passu charge with above debt														
	Other Debt														
	Subordinated debt														
	Borrowings														
	Bank														
	Debt Securities														
	Others														
	Trade payables														
	Lease Liabilities														
	Provisions														
	Others														
	Total														
	Cover on Book Value														
	Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

NIL

