



Ref: SD:317/318/11/12:2025-26

30.10.2025

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400 001 Scrip Code: 532483	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI - 400 051 Scrip Code: CANBK
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Sub: Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter & Half Year ended 30.09.2025.

Pursuant to Regulation 30 and other applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the Second Quarter & Half Year ended 30.09.2025.

This is for your information & records.

Yours faithfully,

Santosh Kumar Barik
Company Secretary

Internal

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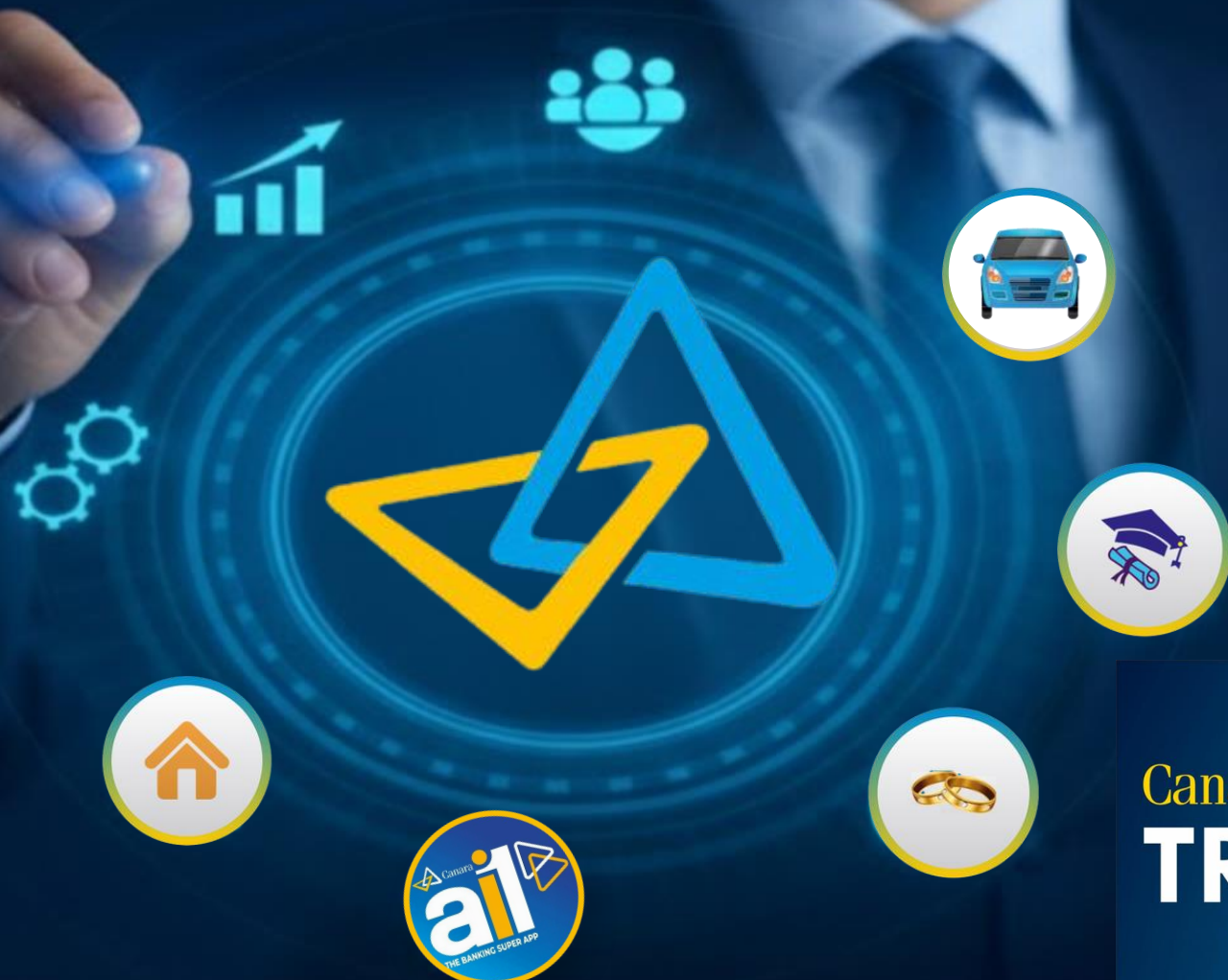
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Financial Results: Q2 (FY 2025-26)



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Canara
TRUEEDGE
Savings & Current Account

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
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1 Bank Number **1800 1030**



www.canarabank.com

Performance Highlights

₹ in Crore

Global Business

13.55% ↑
y-o-y
26,78,963

Global Deposits

13.40% ↑
y-o-y
15,27,922

Global Advances

13.74% ↑
y-o-y
11,51,041

Operating Profit

12.20% ↑
y-o-y
8,588

Net Profit

18.93% ↑
y-o-y
4,774

Return on Assets

1.12% ↑
y-o-y
7 bps

PCR

93.59% ↑
y-o-y
270 bps

Credit Cost

0.68% ↓
y-o-y
29 bps

Gross NPA

2.35% ↓
y-o-y decline
138 bps

Net NPA

0.54% ↓
y-o-y decline
45 bps

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Key Highlights

₹ in Crore

16.94%
y-o-y
RAM Credit ↑
6,71,141

29.11%
y-o-y
Retail Credit ↑
2,51,190

15.25%
y-o-y
Housing Loan ↑
1,14,615

25.58%
y-o-y
Vehicle Loan ↑
23,367

12.70 %
y-o-y
MSME Credit ↑
1,53,777

20.68%
y-o-y
EPS ↑
21.01

24 bps
y-o-y decline
Slippage Ratio ↓
0.76%

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Business Performance

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Business Performance

₹ in Crore

Parameters	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Global Gross Business	2359344	2530215	2563984	2678963	4.48	13.55
Domestic Gross Business	2192862	2339808	2370884	2476427	4.45	12.93
Overseas Gross Business	166482	190407	193100	202536	4.89	21.66
Global Gross Advances	1011997	1073332	1096329	1151041	4.99	13.74
Domestic Gross Advances	954149	1008671	1032142	1081428	4.78	13.34
Overseas Gross Advances	57848	64661	64187	69613	8.45	20.34
Global Deposits	1347347	1456883	1467655	1527922	4.11	13.40
Domestic Deposits	1238713	1331137	1338742	1394999	4.20	12.62
Overseas Deposits	108634	125746	128913	132923	3.11	22.36
Global C-D Ratio (%)	75.11	73.67	74.70	75.33	--	--

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Domestic Deposit Mix

₹ in Crore

Parameters	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Saving Deposits	340705	337135	341696	352195	3.07	3.37
Current Deposits	46622	77841	54045	75920	40.48	62.84
CASA Deposits	387327	414976	395741	428115	8.18	10.53
Term Deposit	851386	916161	943001	966884	2.53	13.57
Retail Term Deposit	513372	532187	548025	563683	2.86	9.80
Total Domestic Deposit	1238713	1331137	1338742	1394999	4.20	12.62
Global Deposits	1347347	1456883	1467655	1527922	4.11	13.40

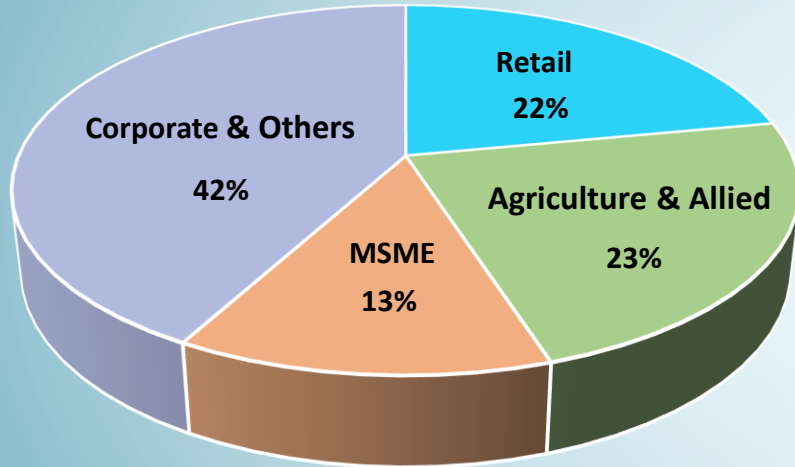
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Advances Mix

₹ in Crore

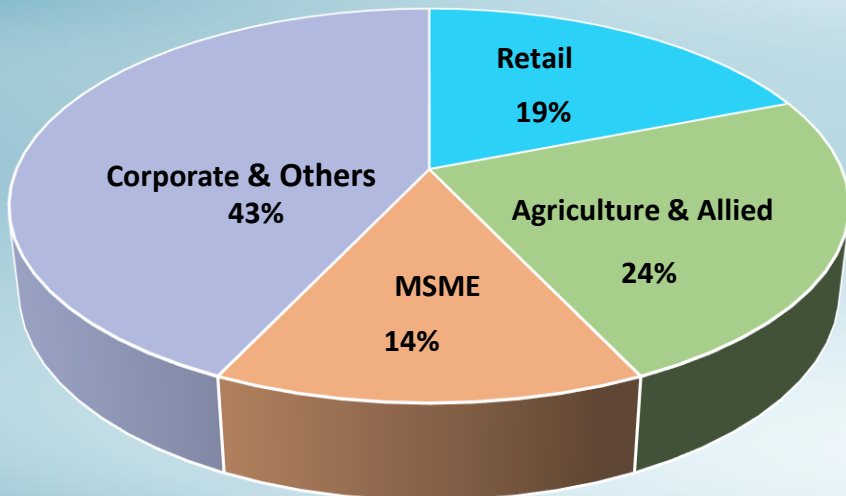
RAM: 58%

Sep'25



RAM: 57%

Sep'24



Parameters	Sep'24	Jun'25	Sep'25	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	573937	630900	671141	6.38	16.94
Retail	194556	235418	251190	6.70	29.11
Agriculture & Allied	242930	248836	266174	6.97	9.57
MSME	136451	146646	153777	4.86	12.70
Corporate & others	438060	465429	479900	3.11	9.55
Domestic Gross Advances	954149	1032142	1081428	4.78	13.34
Global Gross Advance	1011997	1096329	1151041	4.99	13.74

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Exceeded the Mandated Targets under Priority Sector

Mandated Norms under Priority Sector

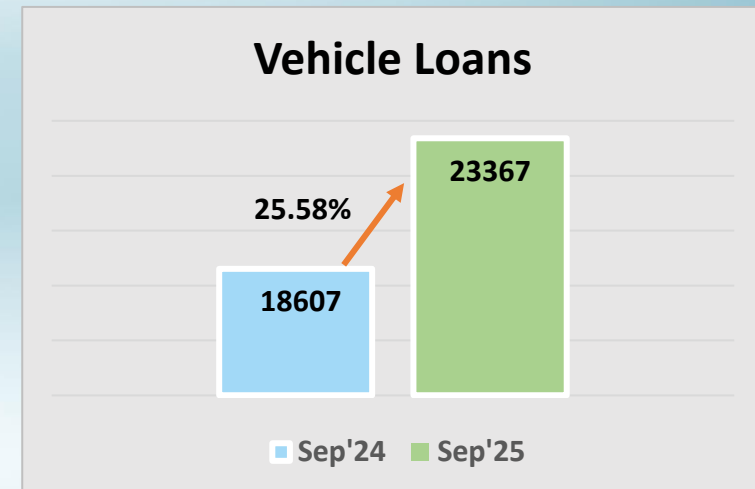
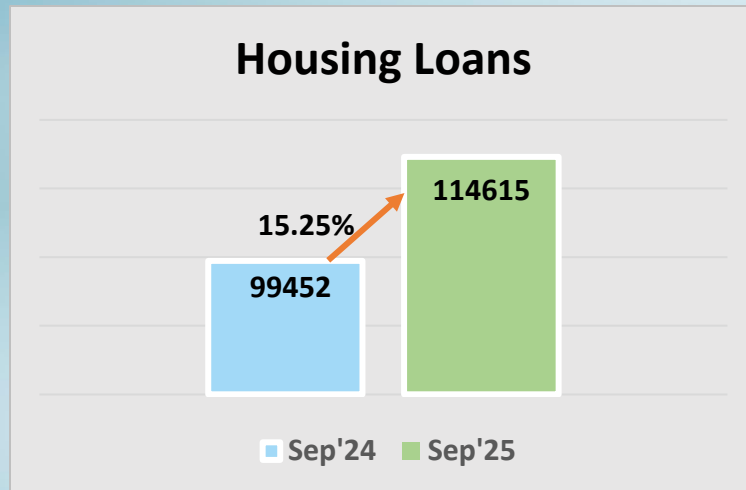
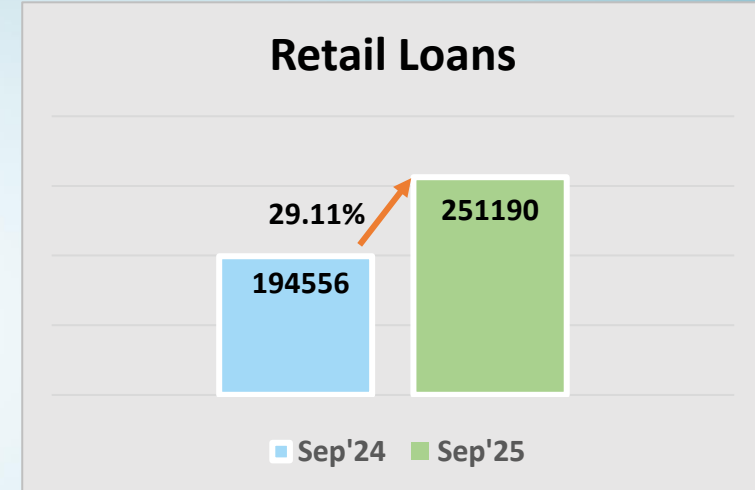
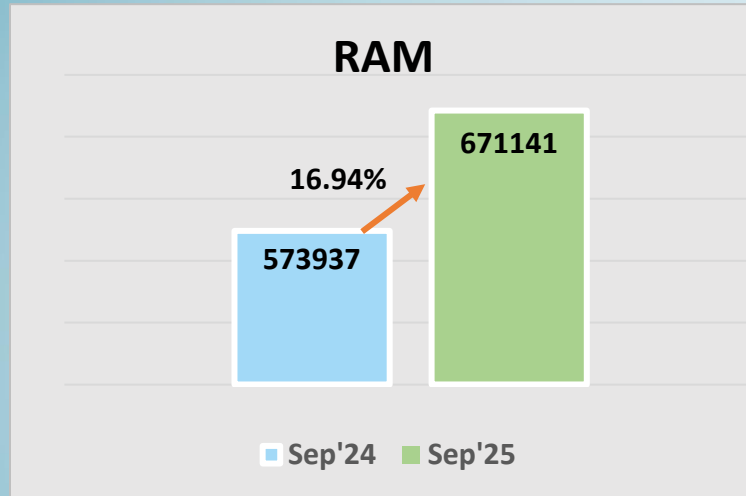
Exceeded the mandated norms in respect of:

- Total Priority (44.56% to ANBC against 40.00% norm)
- Agriculture (21.44% to ANBC against 18.00% norm)
- Small and Marginal Farmers (14.38% to ANBC against 10.00% norm)
- Non Corporate Farmers (17.12% to ANBC against 14.00% norm)
- Weaker Section (20.14% to ANBC against 12.00% norm)
- Micro Enterprises (9.98% to ANBC against 7.50% norm)

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RAM & Retail Credit

₹ in Crore



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Industry Credit

₹ in Crore

Sector/Scheme	Sep'24	Jun'25	Sep'25	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	128931	144445	145069	0.43	12.52
NBFC	127976	133910	146473	9.38	14.45
Textile	19074	18588	18677	0.48	(2.08)
Iron & Steel	17569	17517	17486	(0.18)	(0.47)
Commercial Real Estate	17861	20984	21628	3.07	21.09
Food Processing	12206	12539	12180	(2.86)	(0.21)
Engineering	13830	14638	15399	5.20	11.34
Petroleum, Coal products & Nuclear Fuels	10467	8795	10338	17.54	(1.23)
Construction	9196	9026	9888	9.55	7.53
Chemicals & Chemical Products	11313	11004	12030	9.32	6.34

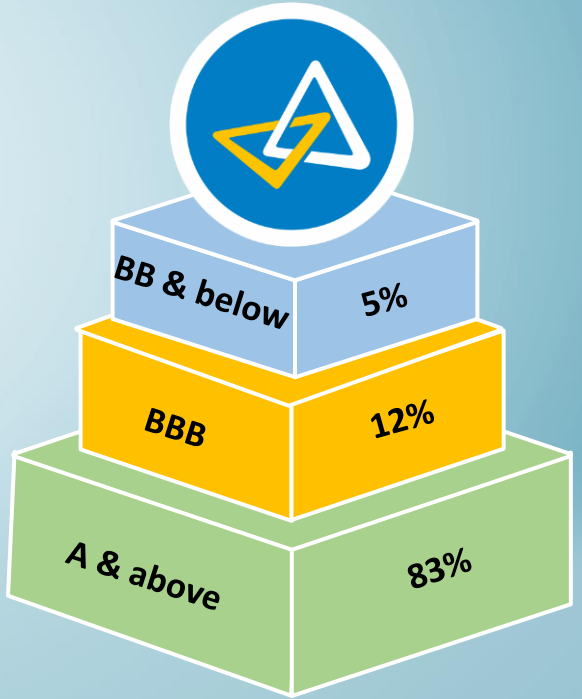
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Rating Profile

₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 50 crore*						
(% of Total rated loan book above ₹ 50 crore)						
	Sep'24		Jun'25		Sep'25	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	217718	81	244095	83	257186	83
BBB	30983	11	33854	11	35565	12
BB and below	21338	8	17583	6	15882	5
Total	270039	100	295532	100	308633	100

PSU Customers (Sep'25)	
Central Govt. Guarantee	State Govt. Guarantee
21406	51285



*W.e.f 01.04.2025 the requirement for External Rating has increased from 25 Cr & above to 50 Cr & above.

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Rating Profile

₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure						
	Sep'24		Jun'25		Sep'25	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	126036	99	134962	99	145344	99
BBB	72	1	1079	1	1061	1
BB and below	39		15		49	
Total	126147	100	136056	100	146454	100

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Financial Performance

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Total Income

₹ in Crore

Parameters	Quarterly					
	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Interest Income	29740	31002	31003	31544	1.74	6.07
Interest on Advances	21758	22807	22618	23081	2.05	6.08
Interest on Investments	6059	6273	6193	6307	1.84	4.09
Other Interest Income	1923	1922	2192	2156	(1.64)	12.12
Non-Interest Income	4981	6351	7060	7054	(0.08)	41.62
Total Income	34721	37353	38063	38598	1.41	11.17

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Non-Interest Income

₹ in Crore

Parameters	Quarterly					
	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Fee Based Income	2436	2335	2223	2586	16.33	6.16
Commission Exchange & Brokerage	382	465	378	447	18.25	17.02
Service Charges	880	944	918	960	4.58	9.09
Miscellaneous	1174	926	927	1179	27.18	0.43
Treasury Income	885	995	1993	1583	(20.57)	78.87
Profit on Sale of Investments	661	711	1617	1217	(24.74)	84.11
Profit on Exchange Transactions	173	276	376	327	(13.03)	89.02
Dividend Income	51	8	0	39	--	(23.53)
Recoveries in Written Off A/cs	1191	2471	1160	1680	44.83	41.06
Other Receipts(PSLC & Others)	469	550	1684	1205	(28.44)	156.93
Total Non-Interest Income	4981	6351	7060	7054	(0.08)	41.62

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Total Expenses

₹ in Crore

Parameters	Quarterly					
	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Interest Expenses	20425	21560	21994	22403	1.86	9.68
Interest Paid on Deposits	18652	19588	20165	20383	1.08	9.28
Other Interests	1773	1972	1829	2020	10.44	13.93
Operating Expenses	6642	7509	7516	7607	1.21	14.53
Staff Cost	4363	4783	4796	4822	0.54	10.52
Other Operating Expenses	2279	2726	2720	2785	2.39	22.20
Total Expenses	27067	29069	29510	30010	1.69	10.87

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Financials at a Glance

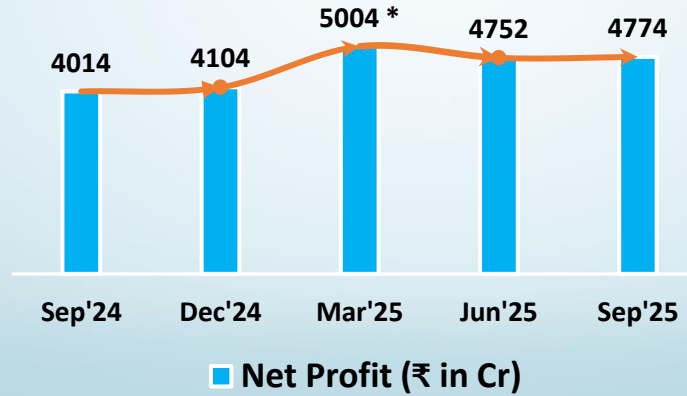
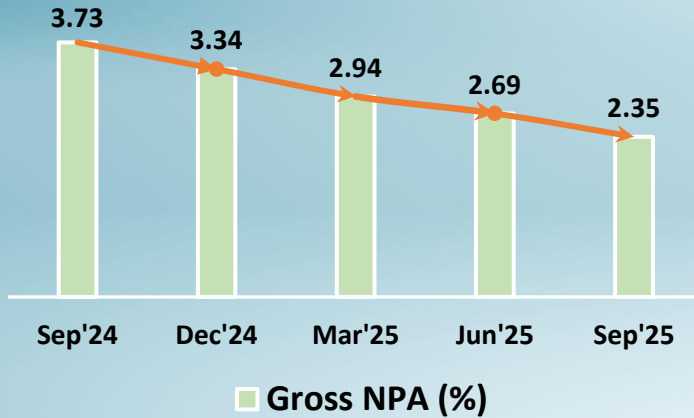
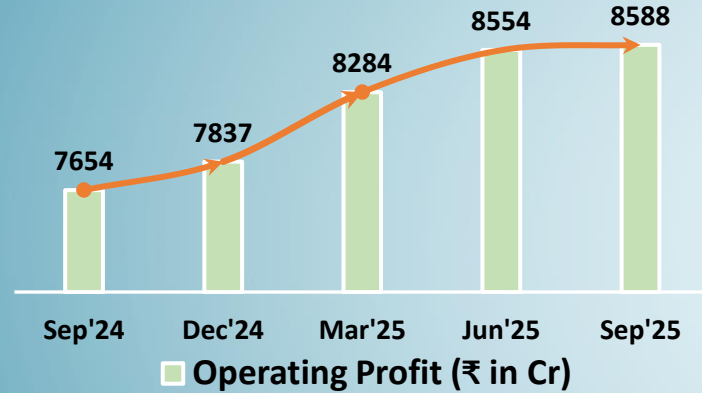
₹ in Crore

Parameters	Quarterly					
	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Net Interest Income	9315	9442	9009	9141	1.47	(1.87)
Total Interest Income	29740	31002	31003	31544	1.74	6.07
Total Interest Expenses	20425	21560	21994	22403	1.86	9.68
Total Income	34721	37353	38063	38598	1.41	11.17
Total Expenditure	27067	29069	29510	30010	1.69	10.87
Operating Profit	7654	8284	8554	8588	0.40	12.20
Provisions	3640	3280	3802	3814	0.32	4.78
Net Profit	4014	5004*	4752	4774	0.46	18.93

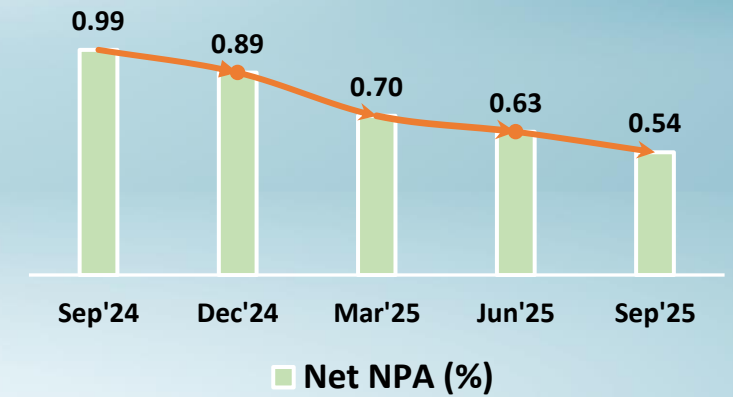
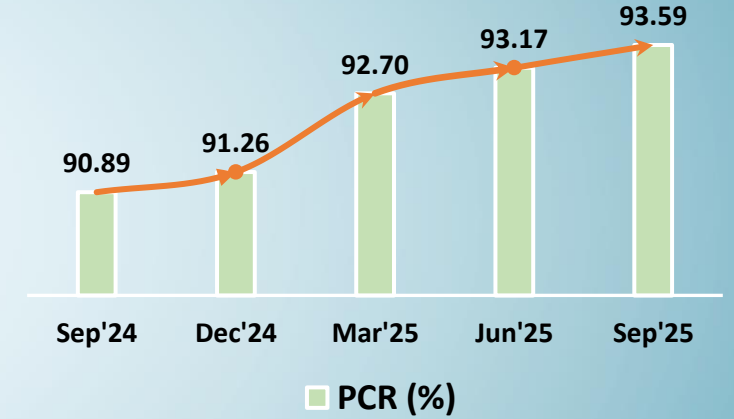
* Mar'25 includes one time profit from reversal of provision relating to Security Receipts issued by NARCL amounting Rs.500 Cr.

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Continuous & Consistent Performance



* Mar'25 includes one time profit from reversal of provision relating to Security Receipts issued by NARCL amounting Rs.500 Cr.



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Provisions

₹ in Crore

Parameters	Quarterly					
	Sep'24	Mar'25	Jun'25	Sep'25	Growth (%)	
					Q-o-Q	Y-o-Y
Total Provision	3640	3280	3802	3814	0.32	4.78
NPAs	2587	2846	1845	1504	(18.48)	(41.86)
Standard Asset	134	55	113	336	197.35	150.75
Non Performing Investment	(72)	(1334)	(55)	(36)	---	---
Income Tax	1389	1450	1450	1460	0.69	5.11
Others	(398)	263	449	550	22.49	238.19

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Key Ratios

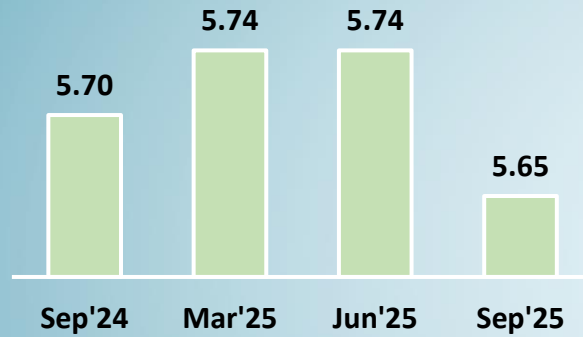
(%)

Ratios	Sep'24		Mar'25		Jun'25		Sep'25	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.05	1.05	1.25	1.09	1.14	1.14	1.10	1.12
Return on Net-worth	19.78	20.44	23.23	21.28	21.05	21.05	20.00	20.56
Cost to Income	46.46	46.94	47.55	47.27	46.77	46.77	46.97	46.87
CD Ratio	75.11	75.11	73.67	73.67	74.70	74.70	75.33	75.33
EPS (Annualized)	17.56	17.41	22.37	18.77	21.01	21.01	21.05	21.01
Book Value (In ₹)	91.29	91.29	97.28	97.28	102.33	102.33	106.55	106.55
NIM	2.86	2.88	2.73	2.80	2.55	2.55	2.50	2.52

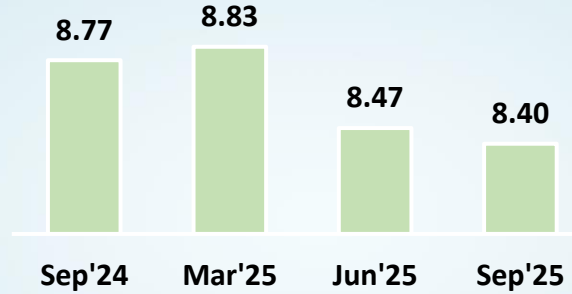
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Key Ratios

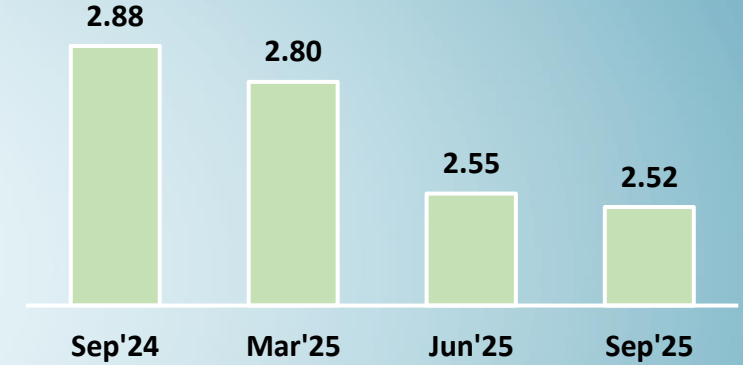
Cost Of Deposits (%)



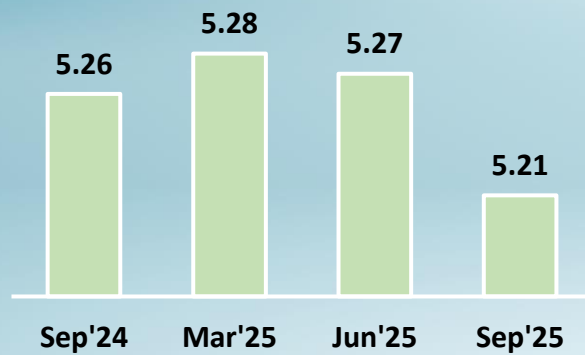
Yield on Advances(%)



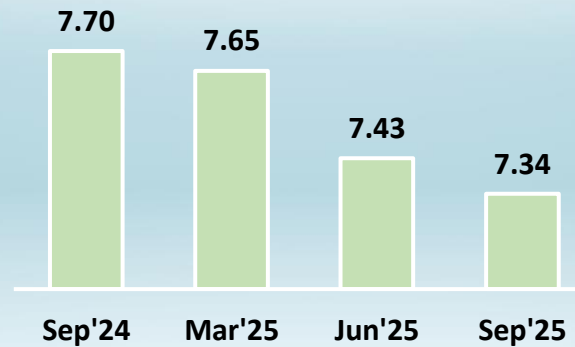
NIM(%)



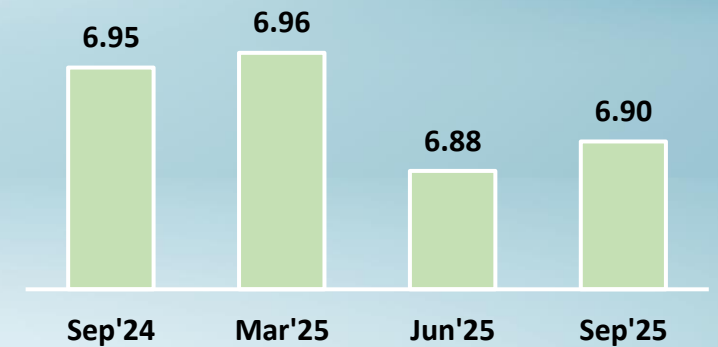
Cost Of Funds (%)



Yield on Funds(%)



Yield on Investments(%)



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Investments

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Investment Portfolio

₹ in Crore

Sl. No	Parameters	Sep'24	Jun'25	Sep'25
1	Domestic Investments	375568	398689	395043
(a)	SLR	326523	342441	340888
(b)	Non SLR	49047	56248	54155
	SLR as % to Dom. Investments	86.94	85.89	86.29
(i)	Held To Maturity (HTM)	300563	306660	304960
(ii)	Available For Sale (AFS)	52044	61176	59089
(iii)	Fair Value Through Profit & Loss (FVTPL) (Including HFT)	21432	29291	29432
(iv)	Subsidiaries & Joint Ventures	1531	1562	1562
2	Investment by Overseas Branches	2740	2932	3675
3	Total Gross Investment (1+2)	378308	401621	398718
	HTM To Investment (%)	80.03	76.92	77.20

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Non SLR Portfolio

₹ in Crore

Parameters	Sep'24	Jun'25	Sep'25	% Share (Sep'25)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4173	5670	5827	10.76	1654	39.64
Corporate and Other Bonds	8500	7209	7246	13.38	(1254)	(14.75)
Special Govt. Sec excl. Recap Bonds	633	301	301	0.56	(332)	(52.45)
CG Recap. Bond	18238	18238	18238	33.68	0	--
Share of PSU/Corporate/Others	5598	6015	6497	12.00	899	16.06
Venture Capital Fund	381	419	410	0.76	29	7.61
Regional Rural Bank	287	318	318	0.59	31	10.80
Security Receipts	977	2058	2025	3.73	1048	107.27
Subsidiaries JV	1244	1244	1244	2.29	0	--
Other	9016	14776	12049	22.25	3033	33.64
Total Non SLR Investment	49047	56248	54155	100.00	5108	10.41

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Asset Quality



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Asset Quality Ratios

₹ in Crore

Parameters	Sep'24	Mar'25	Jun'25	Sep'25
Gross NPA	37733	31530	29518	27040
Gross NPA (%)	3.73	2.94	2.69	2.35
Net NPA	9777	7353	6765	6113
Net NPA (%)	0.99	0.70	0.63	0.54
Provision Coverage Ratio (%)	90.89	92.70	93.17	93.59
Credit Cost (%) (Annualised)	0.97	0.92	0.72	0.68
Slippage Ratio (%)	0.25	0.26	0.20	0.19

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Movement of NPA

₹ in Crore

Parameters	Sep'24	Mar'25	Jun'25	Sep'25
NPA as at the beginning of the period	40356	35061	31530	29518
Cash Recovery towards Book Liability(i)	1188	791	505	580
Up-gradation (ii)	659	420	558	537
Write Off (iii)	3121	5022	3115	3463
Total Reduction(i+ii+iii)	4968	6233	4178	4580
Fresh Addition	2345	2702	2166	2102
-Fresh Slippages	2309	2655	2129	2031
-Debits in existing NPA A/c	36	47	37	71
Gross NPAs at end of the period	37733	31530	29518	27040
Eligible Deductions incl. Provisions	27956	24177	22753	20927
Net NPAs	9777	7353	6765	6113
Recoveries in Written Off A/c	1717	3049	1414	1975
Total Cash recovery including Recovery in Written off A/cs	2905	3840	1919	2555

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NPA Classification: Sector Wise

₹ in Crore

Parameters	Sep'24	Mar'25	Jun'25	Sep'25	Advance O/s (Sep'25)	GNPA (%)
Domestic Gross NPA	34689	30351	28334	25866	1081428	2.39
Global Gross NPA	37733	31530	29518	27040	1151041	2.35
Retail	2067	2189	1811	1717	251190	0.68
Housing Loans	1156	1197	1013	945	114615	0.82
Vehicle Loans	284	277	236	225	23367	0.96
Other Personal Loans	313	393	348	333	94421	0.35
Agriculture & Allied	9022	8375	8011	7486	266174	2.81
MSME	10713	7915	7836	7985	153777	5.19
Corporate & Others	15931	13051	11860	9852	479900	2.05

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NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Sep'24	Mar'25	Jun'25	Sep'25	GNPA (%)
Infrastructure	5619	4080	3481	3495	2.41
Iron & Steel	508	412	397	395	2.26
Textile	1251	689	676	724	3.88
Food Processing	1087	969	958	934	7.67
Engineering	741	744	746	744	4.83

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Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)

	Sep'24			Jun'25			Sep'25		
Parameters	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	160	10938	1.08	162	6856	0.63	111	3321	0.29
SMA 1	47	691	0.07	57	455	0.04	54	541	0.05
TOTAL SMA 1 & 2	207	11629	1.15	219	7311	0.67	165	3862	0.34
SMA 0	97	3315	0.33	103	1440	0.13	99	3606	0.31
TOTAL	304	14944	1.48	322	8751	0.80	264	7468	0.65

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Accounts referred to NCLT

₹ in Crore

Parameters	Sep'24				Sep'25			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1055	1055	100%	4	920	920	100%
2nd List – RBI	9	4666	4666	100%	8	4016	4016	100%
Total RBI 1 & 2	13	5721	5721	100%	12	4936	4936	100%
Others	358	31467	31016	99%	351	26318	26065	99%
Total	371	37188	36737	99%	363	31254	31001	99%

NCLT Resolution Status

	Cumulative Recovery (FY 2025-26)		Sep'24		Sep'25	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	22	235	22	196	15	179
Through Liquidation	26	103	34	168	17	73
Through 12A Settlement	1	62	3	33	1	62
Through Individual Insolvency Process (IIP)	1	2	0	0	1	2
Through ARC/NARCL SALE	3	190	0	0	2	102
Through Other Mode under NCLT	4	57	13	152	1	24
Total	57	649	72	549	37	442

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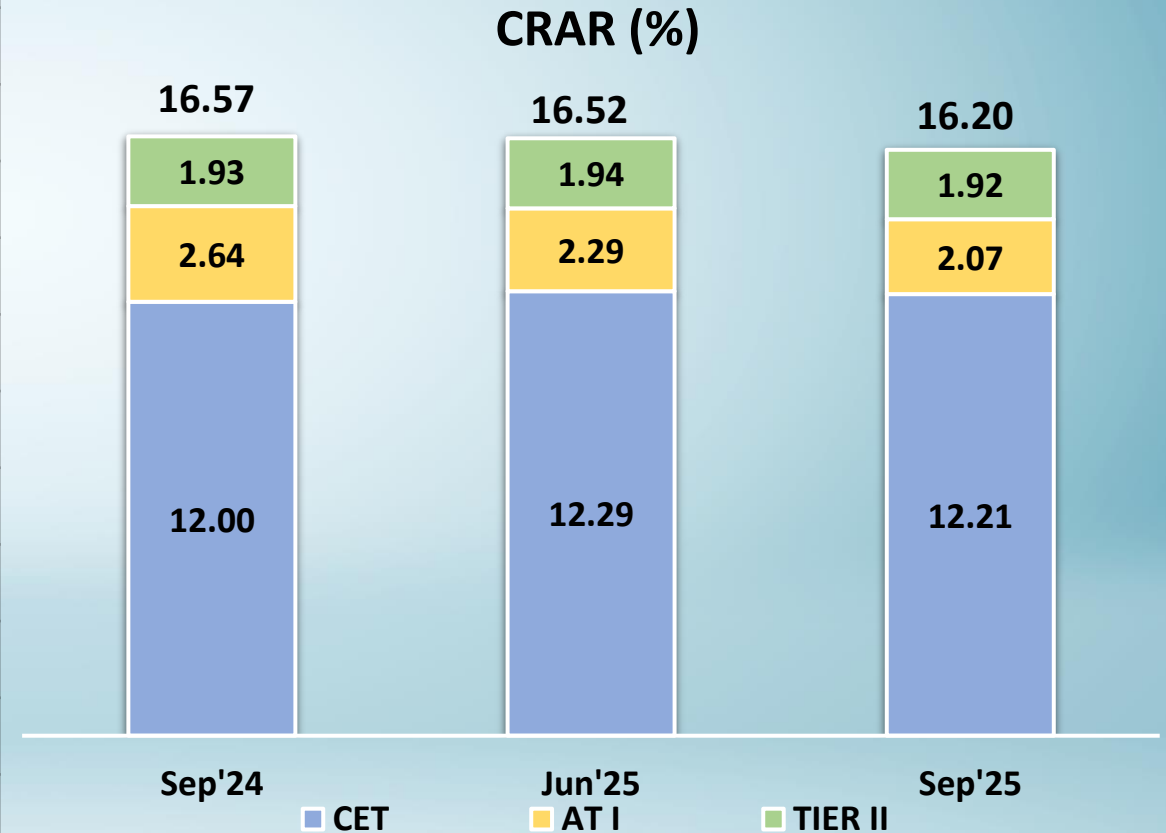
Capital & Shareholding

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Capital Funds (Basel III)

₹ in Crore

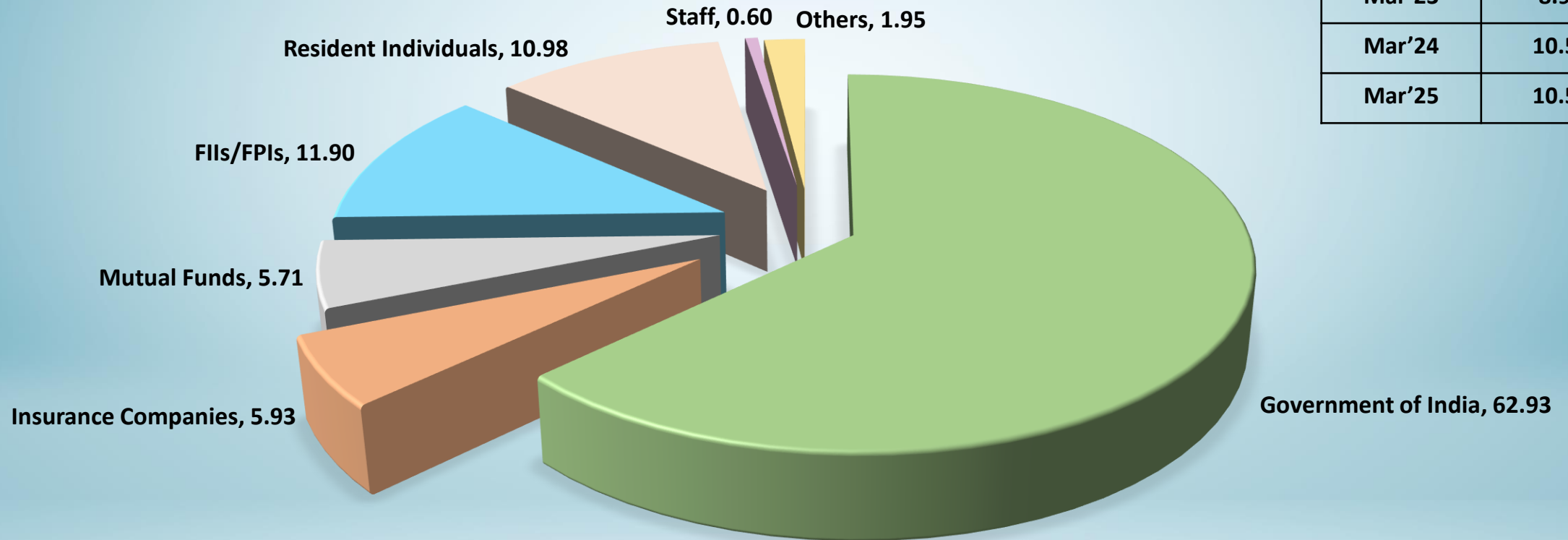
Parameters	Sep'24	Jun'25	Sep'25
Tier I	104313	110172	111690
Common Equity	85486	92833	95532
Additional Tier I	18827	17339	16158
Tier II	13741	14646	15005
Total (Tier I+II)	118054	124818	126695
Risk-weighted Assets	712625	755624	782134
Gross Advances	1011997	1096329	1151041
RWA to Gross Advances (%)	70.42	68.92	67.95
Tier I (%)	14.64	14.58	14.28
Common Equity (%)	12.00	12.29	12.21
Additional Tier I (%)	2.64	2.29	2.07
Tier II (%)	1.93	1.94	1.92
Total (Tier I+II) %	16.57	16.52	16.20



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Shareholding Pattern as on September 30th, 2025

Year ended	FII/FPIs holding (%)
Mar'23	8.95
Mar'24	10.57
Mar'25	10.55

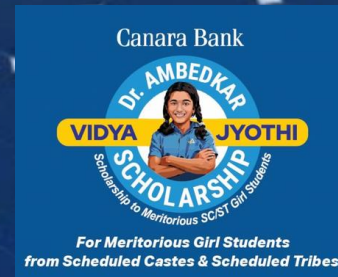
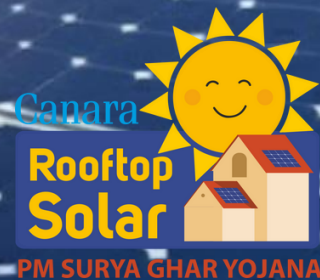


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Environmental, Social & Governance





Environmental, Social & Governance (ESG) Practices

Environmental

- As part of Green initiatives, Bank has undertaken:
 - ✓ Increased usage of LED light, BEE rated AC units
 - ✓ Gradual phasing out of DG sets
 - ✓ Installed Rain Water Harvesting system in all 122 feasible Bank owned properties and Solar Rooftop Power system across 165 Bank owned properties, with a total capacity of 4133 kWp.
- EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Bank has been awarded a total of 19 Green building certifications, including 17 office premises and one training center (Canara Institute of Bank Management-Manipal) accredited under the IGBC Green Building certification framework, of which 4 buildings have been accorded Silver rating. Further, Bank's 1 Residential building has been certified under GRIHA (Green Rating for Integrated Habitat).
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.
- Scope 1 & Scope 2 emissions of the bank accounts for a total of 17262.96 tCO₂ and 157897.79 tCO₂ respectively for the financial year 2024-25.



Social

- Bank is impacting the Society by engaging in helping and uplifting the underserved communities through non profit organizations viz
 - ✓ Canara Centenary Rural Development Trust
 - ✓ Canara Financial Advisory Trust
 - ✓ Canara Golden Jubilee Education Fund
 - ✓ Canara Relief and Welfare Society
 - ✓ Financial Literacy Centres (FLC)
 - ✓ Rural Self Employment Training Institutes (RSETIs)
 - ✓ Rural Development & Self Employment Training Institutes (RUDSETIs.)
- During September 2025 quarter, Bank has conducted 1,673 awareness programs and 639 training programs through its RSETIs and RUDSETIs, benefiting 21,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 5,984 camps have been conducted and 5,87,740 persons were extended Financial Literacy during September 2025 quarter.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



Governance

- For the Bank's journey towards Sustainability, Bank has in place:
 - ✓ Board approved ESG Policy.
 - ✓ Green Deposit Policy & Lending Framework.
- Published its third BRSR report as part of Annual Report for FY 2024-25.
- Bank has a Chief Ethics Officer and an exclusive 'Ethics Section' is in place to oversee the implementation of business ethics in the organization.
- Bank has been recognized for "Excellent Practices and Adoption of ESG Initiatives" at the 2nd ICC Emerging Asia Conclave 2024, organized by the Indian Chamber of Commerce.
- Bank's ESG Risk Rating has been improved from High to Medium by Sustainalytics, reflecting its enhanced sustainability performance.

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Distribution Network

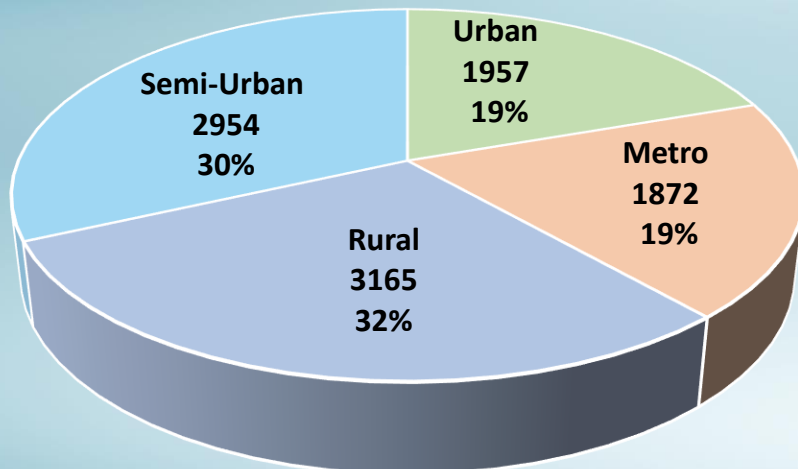
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Distribution Network

Parameters	Sep'24	Jun'25	Sep'25
General Branches(a)	9032	9233	9321
Specialised Branches(b)	626	628	627
Total Domestic Branches(a+b)	9658	9861	9948
Overseas Branches	4	4	4
BC Points	13173	9640	11076
Total Banking Outlets	22835	19505	21028
ATM	9881	7907	7405
Recycler	2310	2940	3461

Presence across Urban & Rural areas Sep'25

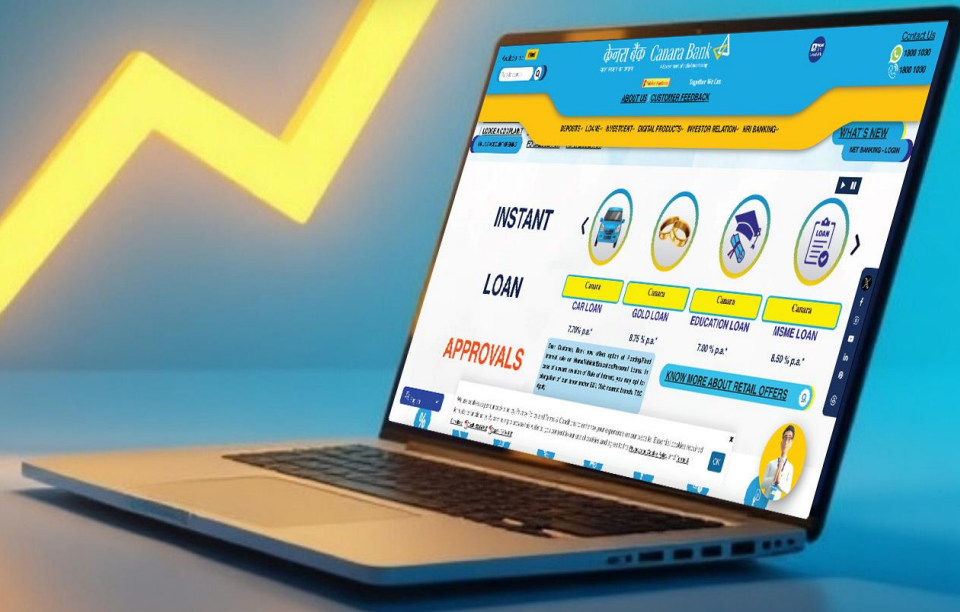


4 International Branches

- New York
- London
- DIFC Dubai
- IBU, Gift City, Gujarat

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A Legacy of Trust Togetherness Transformation

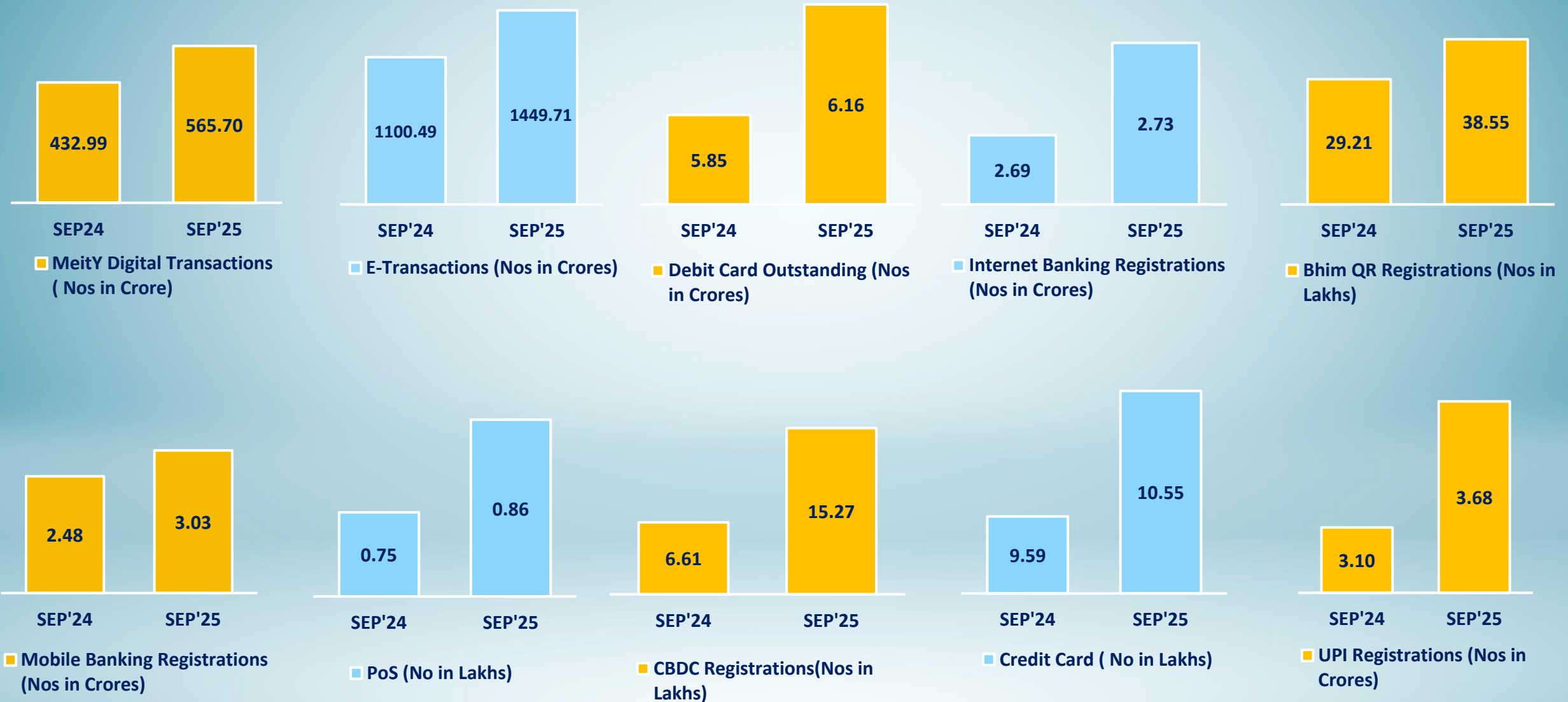


Digital Footprint

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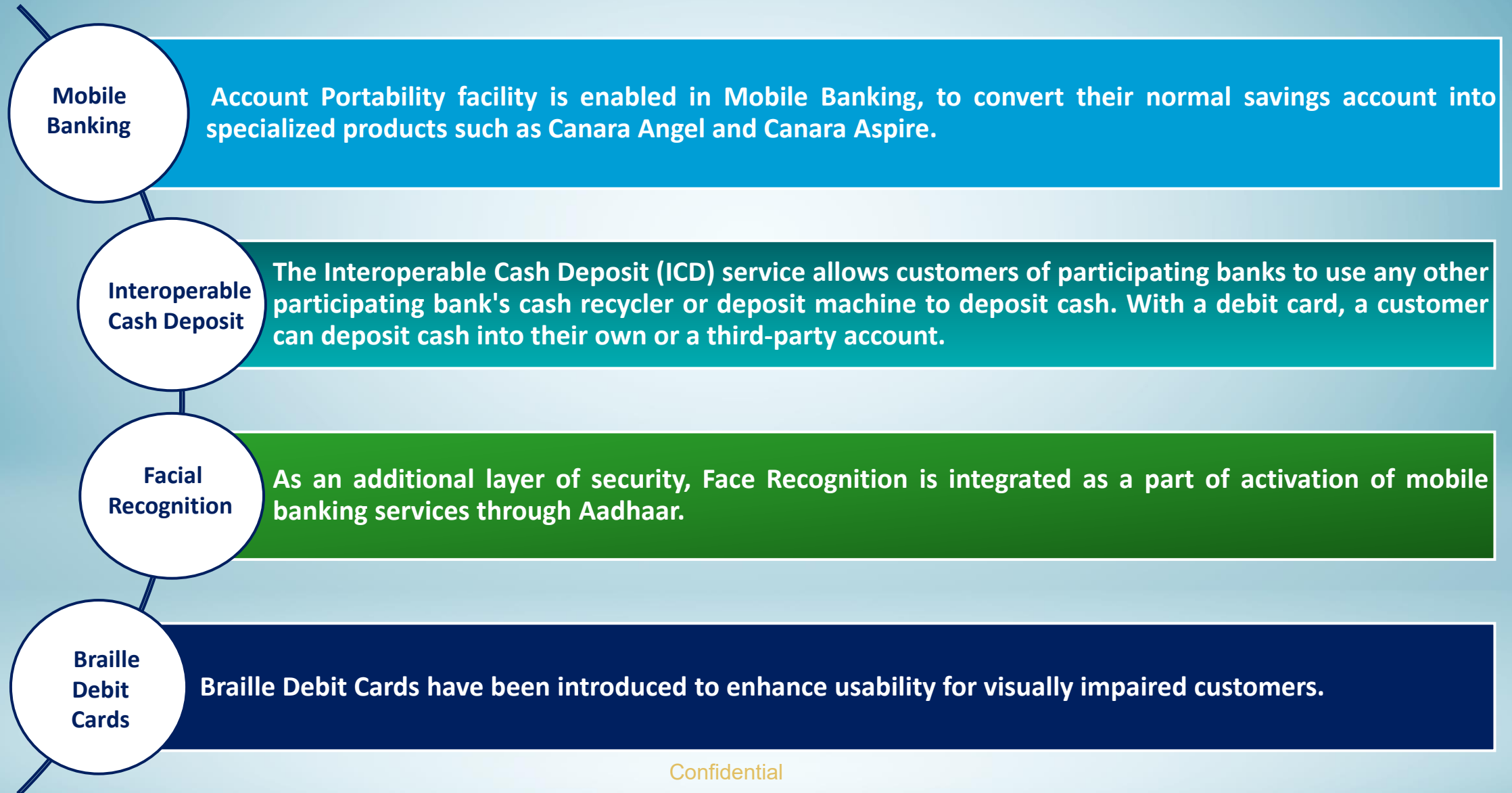


Digital Footprint



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New Digital Initiatives



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Subsidiaries & Associates

₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Sep'25	
Subsidiaries			
Canara Robeco Asset Management Company Ltd.*	51	99.03	50.51
Canara HSBC Life Insurance Company Ltd.*	51	64.23	32.76
Canbank Factors Ltd.	70	5.11	3.58
Canbank Computer Services Ltd.	69.14	8.10	5.60
Canara Bank Securities Ltd.	100	4.13	4.13
Canbank Financial Services Ltd.	100	4.79	4.79
Canbank Venture Capital Fund Ltd.	100	0.43	0.43
Total		185.82	101.80
Associates			
Can Fin Homes Ltd.	29.99	251.43	75.40
Kerala Gramin Bank	35	496.96	173.94
Karnataka Grameena Bank (w.e.f 01.05.2025)^	35	(33.46)	(11.71)
Total		714.93	237.63

*Following the listing of Canara Robeco and Canara HSBC(Subsidiaries as on 30.09.2025) with stock exchanges on 16.10.2025 and 17.10.2025 respectively, Bank's shareholding in these companies have reduced from 51% to 38% and 36.50% respectively pursuant to sale of shareholding through OFS-IPO. Consequently, these companies have ceased to be a subsidiary of the Bank and became an associate of the Bank from the listing date.

^Karnataka Gramin Bank and Karnataka Vikas Grameena Bank have merged into a single RRB called Karnataka Grameena Bank w.e.f 01.05.2025

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Guidance for March 2026 Vs Actuals for September 2025

Parameters	Guidance (31.03.2026)	Actuals as on 30.09.2025
Business Growth (Global)	10.50%	13.55%
Advances Growth (Global)	10%-11%	13.74%
Deposits Growth (Global)	9%-10%	13.40%
CASA (Domestic CASA to Domestic Deposit)	32.00%	30.69%
NIM (Global)(Annualized)	2.75%-2.80%	2.52%
Gross NPA (Global)	2.50%	2.35%
Net NPA (Global)	0.60%	0.54%
PCR (Global)	93.00%	93.59%
Slippage Ratio (Global)(Annualized)	0.90%	0.76%
Credit Cost (Global)(Annualized)	0.90%	0.68%
Return on Equity (RoE)	18.50%	20.56%
Earning per share (EPS)(Annualized) (Face Value Rs.2/- per share)	19.00	21.01
Return on Average Assets (RoA)	1.05%	1.12%

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Disclaimer

This presentation has been prepared solely for information purposes only. It has no regard to any financial situations or informational needs of any particular reason. The forward looking statements involve a number of risk, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Canara Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

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Thank You

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.

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