



Ref: SD:461/462/11/12::2025-26

29.01.2026

<p><b>The Vice President BSE Ltd. Phiroze Jeejeebhoy TowersDalal Street Mumbai - 400 001</b>  Scrip Code: 532483</p>	<p><b>The Vice President Listing Department National Stock Exchange of India Ltd Exchange Plaza Bandra-Kurla Complex, Bandra [E] Mumbai - 400 051</b>  Scrip Code: CANBK</p>
--	--

**Sub: Press Release - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter & Nine Months ended 31.12.2025**

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, we enclose herewith a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the Third Quarter & Nine Months ended 31.12.2025.

This is for your information & records.

**Yours faithfully,**

**Santosh Kumar Barik  
Company Secretary**

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31<sup>st</sup> DECEMBER 2025

**Global Business Up by 13.23% YoY**

**Global Deposit up by 12.95% YoY**

**Global Advances up by 13.59% YoY**

**Net Profit up by 25.61% YoY**

**Key Highlights**

**(December 2025 V/s December 2024)**

- ▲ Global Business stood at ₹27,13,594 Cr, grew by 13.23%.
- ▲ Global Deposit stood at ₹ 15,21,268 Cr grew by 12.95%.
- ▲ Gross Advances stood at ₹11,92,326 Cr, grew by 13.59%.
- ▲ RAM Credit grew by 18.70%.
- ▲ Retail Credit grew by 31.37% with Housing loan growth at 17.58% and Vehicle loan at 26.20%
- ▲ Fee Base Income stood at ₹ 2,327 Cr grew by 6.50 %.
- ▲ Operating Profit stood at ₹ 9,119 Cr grew by 16.36%
- ▲ Net Profit for stood at ₹5,155 Cr grew by 25.61%.
- ▲ Provision Coverage Ratio (PCR) at 94.19% improved by 293 bps.
- ▲ Earnings per share grew by 22.11%.
- ▲ Gross NPA Ratio stood at 2.08%, improved by 126 bps.
- ▲ Net NPA Ratio stood at 0.45%, improved by 44 bps.
- ▲ Credit Cost stood at 0.64% improved by 25 bps
- ▲ Slippage Ratio stood at 0.64% improved by 32 bps.

## Key Summary of Business Performance (as on 31.12.2025)

### Business

- ▲ Global Business increased by 13.23% (y.o.y) to ₹27,13,594 Cr as at December 2025, Global Deposits increased by 12.95% (y.o.y) to ₹15,21,268 Cr and Global Advance (gross) increased by 13.59% (y.o.y) to ₹11,92,326 Cr.
- ▲ Domestic Deposit of the Bank stood at ₹13,97,045 Cr as at December 2025 with growth of 11.10% (y.o.y).
- ▲ Domestic Advances (gross) of the Bank stood at ₹11,19,289 Cr as at December 2025 grew by 13.34% (y.o.y).
- ▲ RAM credit increased by 18.70% (y.o.y) to ₹ 7,04,041 Cr
- ▲ Retail lending Portfolio increased by 31.37% (y.o.y) to ₹2,73,395 Cr.
- ▲ Housing Loan Portfolio increased by 17.58% (y.o.y) to ₹1,21,172 Cr.

### Asset Quality

- ▲ Gross Non-Performing Assets (GNPA) ratio improved at 2.08% as at December 2025 reduced from 2.35% as at September 2025, 3.34% as at December 2024.
- ▲ Net Non-Performing Assets (NNPA) ratio improved to 0.45% as at December 2025 reduced from 0.54% as at September 2025, 0.89 % as at December 2024.
- ▲ Provision Coverage Ratio (PCR) stood to 94.19% as at December 2025 against 93.59% as at September 2025, 91.26% as at December 2024.

### Capital Adequacy

- ▲ CRAR stood at 16.50% as at December 2025. Out of which CET1 is 12.37%, Tier-I is 14.60% and Tier-II is 1.90%.

### Priority Sector & Financial Inclusion

- ▲ The Bank has achieved Targets in Priority Sector at 45.25% and Agricultural Credit at 20.11% of ANBC as at December 2025, as against the norm of 40% and 18% respectively.
- ▲ Credit to Small and Marginal Farmers stood at 13.07% of ANBC, against the norm of 10.00%.
- ▲ Credit to Weaker Sections stood at 19.05% of ANBC, against the norm of 12.00%.
- ▲ Credit to Micro Enterprises stood at 9.84% of ANBC, against the norm of 7.50%.
- ▲ Credit to Non-Corporate Farmers stood at 15.62% of ANBC, against the norm of 14.00%.

### Network

- ▲ As on 31.12.2025, the Bank has 10066 Number of Branches, out of which 3195 are Rural,3007 Semi Urban,1980 Urban & 1884 Metro along with 7048 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City Gujrat.