



Ref: SD:459/460/11/12::2025-26

29.01.2026

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

**Sub: Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter & Nine Months ended 31.12.2025.**

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 Third Quarter & Nine Months ended 31.12.2025.

This is for your information & records.

Yours faithfully,

**Santosh Kumar Barik**  
**Company Secretary**

सचिवीय विभाग  
प्रधान कार्यालय  
112, जे सी रोड, बेंगलूरु - 560002  
E-Mail - [hosecretarial@canarabank.com](mailto:hosecretarial@canarabank.com)

Secretarial Department  
Head Office  
112 J C Road, Bengaluru - 560002  
[www.canarabank.bank.in](http://www.canarabank.bank.in)

F +91 80 22248831  
T +91 80 22100250



# Financial Results: Q3 (FY 2025-26)



A Legacy of  
Trust  
Togetherness  
Transformation



1 Bank  
Number



1800 1030



www.canarabank.bank.in

# Performance Highlights

₹ in Crore

## Global Business

↑ 13.23%  
y-o-y  
27,13,594

## Global Deposits

↑ 12.95%  
y-o-y  
15,21,268

## Global Advances

↑ 13.59%  
y-o-y  
11,92,326

## Operating Profit

↑ 16.36%  
y-o-y  
9,119

## Net Profit

↑ 25.61%  
y-o-y  
5,155

## Return on Assets

↑ 1.13%  
y-o-y  
9 bps

## PCR

↑ 94.19%  
y-o-y  
293 bps

## Credit Cost

↓ 0.64%  
y-o-y  
25 bps

## Gross NPA

↓ 2.08%  
y-o-y decline  
126 bps

## Net NPA

↓ 0.45%  
y-o-y decline  
44 bps

Confidential

# Key Highlights

₹ in Crore

## RAM Credit



18.70%  
y-o-y  
7,04,041

## Retail Credit



31.37%  
y-o-y  
2,73,395

## Housing Loan



17.58%  
y-o-y  
1,21,172

## Vehicle Loan



26.20%  
y-o-y  
25,098

## MSME Credit



13.74%  
y-o-y  
1,60,636

## EPS



22.11%  
y-o-y  
21.48

## CET-1



40 bps  
y-o-y  
12.37%

## Slippage Ratio



32 bps  
y-o-y decline  
0.64%

Confidential

# Contents

06-13	Business Performance
15-22	Financial Performance
24-25	Investments
27-32	Asset Quality
34-35	Capital & Shareholding
37-37	Environmental, Social & Governance
39-42	Distribution Network & Digital Footprint
43-43	Subsidiaries & Associates
44-44	Guidance for March 2026 Vs Actuals for December 2025

Confidential

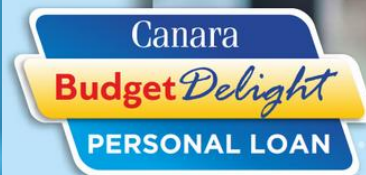


A Legacy of  
Trust  
Togetherness  
Transformation



Business Performance

Confidential



# Business Performance

₹ in Crore

Parameters	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2396607	2503194	2540143	2651322	2713594	2.35	13.23
Domestic Gross Business	2245017	2339808	2370884	2476427	2516334	1.61	12.09
Overseas Gross Business	151590	163386	169259	174895	197260	12.79	30.13
Global Gross Advances	1049706	1073332	1096329	1151041	1192326	3.59	13.59
Domestic Gross Advances	987591	1008671	1032142	1081428	1119289	3.50	13.34
Overseas Gross Advances	62115	64661	64187	69613	73037	4.92	17.58
Global Deposits	1346901	1429862	1443814	1500281	1521268	1.40	12.95
Domestic Deposits	1257426	1331137	1338742	1394999	1397045	0.15	11.10
Overseas Deposits*	89475	98725	105072	105282	124223	18.00	38.84
Global C-D Ratio (%)	77.93	75.07	75.93	76.72	78.38	--	--

\* Previous quarter's figures have been reclassified to match with current quarter's classification.

Confidential

# Domestic Deposit Mix

₹ in Crore

Parameters	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	329680	337135	341696	352195	357742	1.57	8.51
Current Deposits	47527	77841	54045	75920	54617	(28.06)	14.92
CASA Deposits	377207	414976	395741	428115	412359	(3.68)	9.32
Term Deposit	880219	916161	943001	966884	984686	1.84	11.87
Retail Term Deposit	521315	532187	548025	563683	572353	1.54	9.79
Total Domestic Deposit	1257426	1331137	1338742	1394999	1397045	0.15	11.10
Global Deposits*	1346901	1429862	1443814	1500281	1521268	1.40	12.95

\*Previous quarter's figures have been reclassified to match with current quarter's classification.

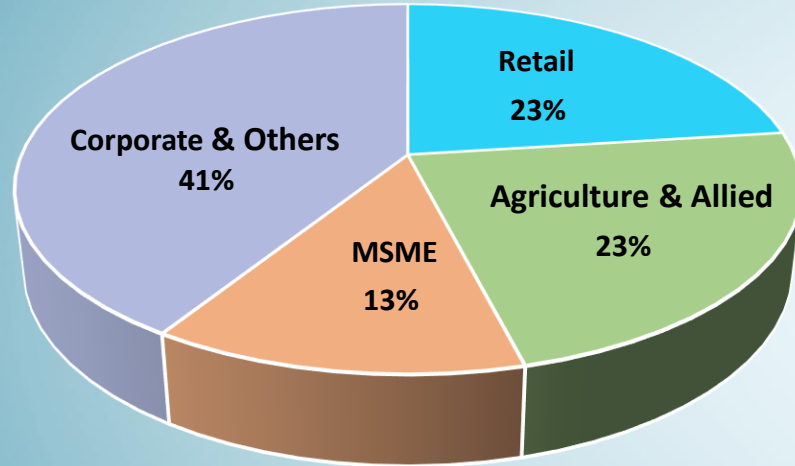
Confidential



# Advances Mix

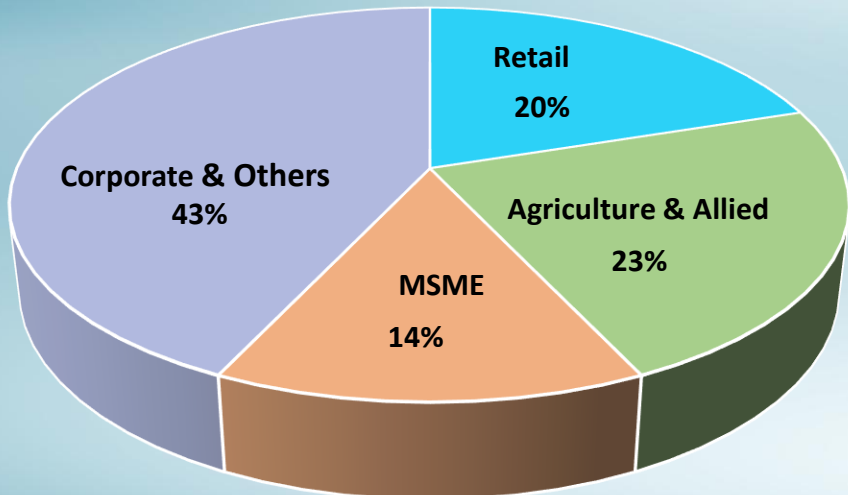
RAM: 59%

Dec'25



RAM: 57%

Dec'24



₹ in Crore

Parameters	Dec'24	Sep'25	Dec'25	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	593137	671141	704041	4.90	18.70
Retail	208116	251190	273395	8.84	31.37
Agriculture & Allied	243787	266174	270010	1.44	10.76
MSME	141234	153777	160636	4.46	13.74
Corporate & others	456569	479900	488285	1.75	6.95
Domestic Gross Advances	987591	1081428	1119289	3.50	13.34
Global Gross Advance	1049706	1151041	1192326	3.59	13.59

Confidential

# Exceeded the Mandated Targets under Priority Sector

## Mandated Norms under Priority Sector

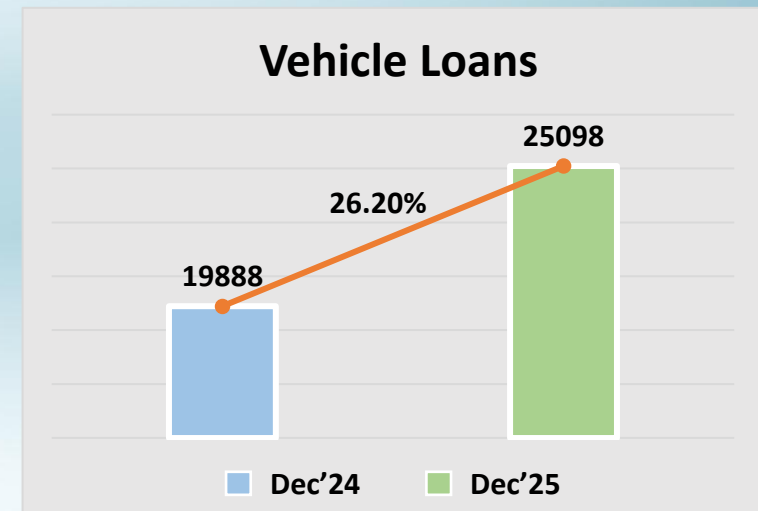
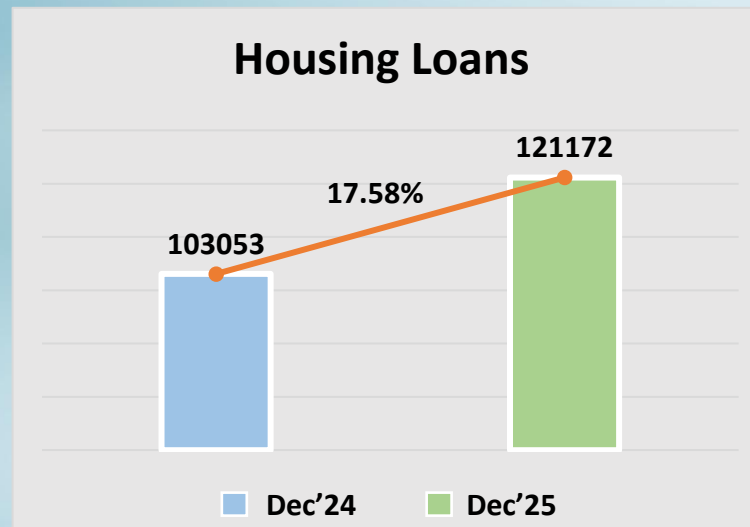
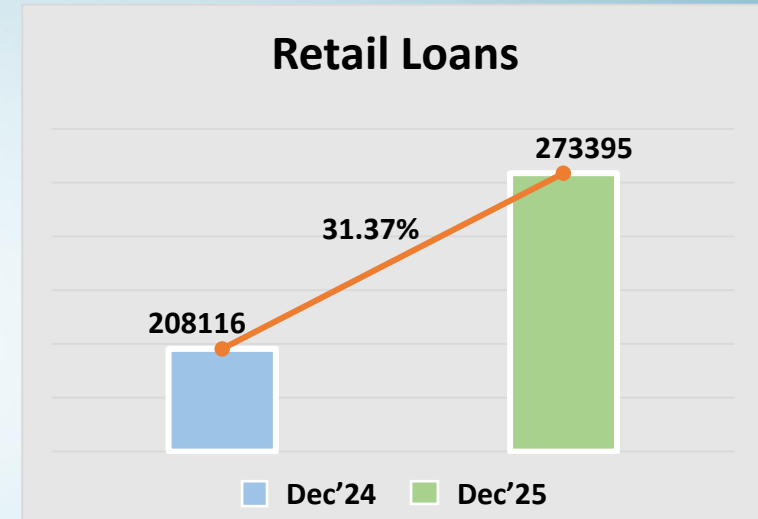
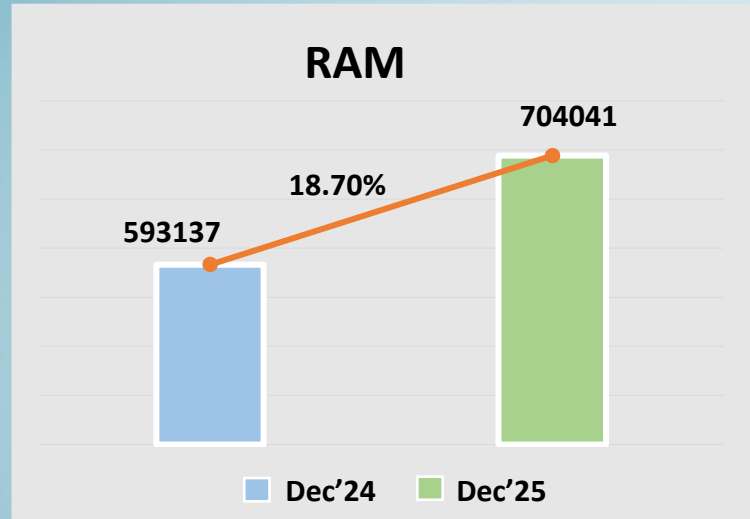
### Exceeded the mandated norms in respect of:

- Total Priority (45.25% to ANBC against 40.00% norm)
- Agriculture (20.11% to ANBC against 18.00% norm)
- Small and Marginal Farmers (13.07% to ANBC against 10.00% norm)
- Non Corporate Farmers (15.62% to ANBC against 14.00% norm)
- Weaker Section (19.05% to ANBC against 12.00% norm)
- Micro Enterprises (9.84% to ANBC against 7.50% norm)

Confidential

# RAM & Retail Credit

₹ in Crore



Confidential

# Industry Credit

₹ in Crore

Sector/Scheme	Dec'24	Sep'25	Dec'25	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	132672	145069	137098	(5.49)	3.34
NBFC	142731	146473	151419	3.38	6.09
Textile	19224	18677	19170	2.64	(0.28)
Iron & Steel	18226	17486	17426	(0.34)	(4.39)
Commercial Real Estate	19024	21628	23613	9.18	24.12
Food Processing	12632	12180	12720	4.43	0.70
Engineering	14211	15399	15562	1.06	9.51
Petroleum, Coal products & Nuclear Fuels	7524	10338	11281	9.12	49.93
Construction	9306	9888	10130	2.45	8.85
Chemicals & Chemical Products	11400	12030	12873	7.01	12.92

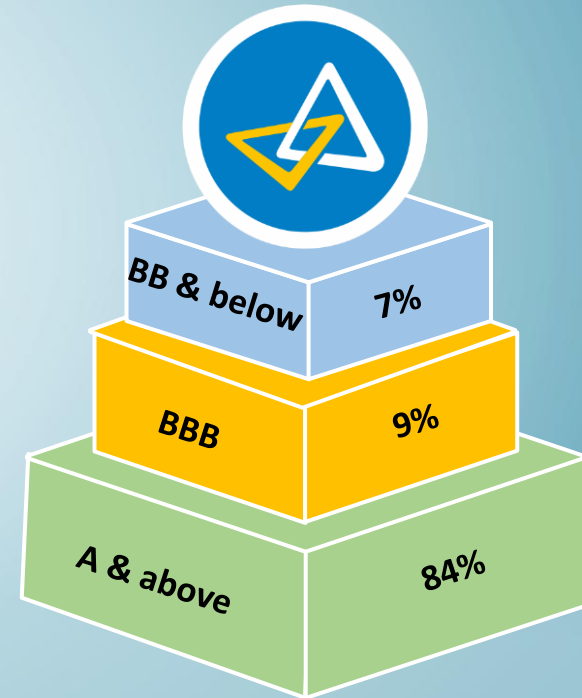
Confidential



# Rating Profile

₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 50 crore*						
(% of Total rated loan book above ₹ 50 crore)						
	Dec'24		Sep'25		Dec'25	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	244149	81	257186	83	264236	84
BBB	32957	11	35565	12	29177	9
BB and below	23138	8	15882	5	19597	7
Total	300244	100	308633	100	313010	100



PSU Customers (Dec'25)	
Central Govt. Guarantee	State Govt. Guarantee
23587	46578

\*W.e.f 01.04.25 the requirement for External Rating has increased from 25 Cr & above to 50 Cr & above.

# Rating Profile

₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure						
	Dec'24		Sep'25		Dec'25	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	141511	99	145344	99	152188	100
BBB	79	1	1061	1	57	0
BB and below	1735		49		35	
Total	143325	100	146454	100	152280	100

Confidential

A Legacy of  
Trust  
Togetherness  
Transformation

Financial Performance

Confidential



# Total Income

₹ in Crore

Parameters	Quarterly						
	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Interest Income	30312	31002	31003	31544	31981	1.39	5.51
Interest on Advances	22446	22807	22618	23081	23597	2.24	5.13
Interest on Investments	6186	6273	6193	6307	6303	(0.06)	1.89
Other Interest Income	1680	1922	2192	2156	2081	(3.48)	23.87
Non-Interest Income	5802	6351	7060	7054	7900	11.99	36.16
Total Income	36114	37353	38063	38598	39881	3.32	10.43

Confidential



# Non-Interest Income

₹ in Crore

Parameters	Quarterly						
	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Fee Based Income	2185	2335	2223	2586	2327	(10.02)	6.50
Commission Exchange & Brokerage	499	465	378	447	408	(8.72)	(18.24)
Service Charges	939	944	918	960	1030	7.29	9.69
Miscellaneous	747	926	927	1179	889	(24.60)	19.01
Treasury Income	1226	995	1993	1583	3056	93.05	149.27
Profit on Sale of Investment	945	711	1617	1217	2590	112.82	174.07
Profit on Exchange Transactions	228	276	376	327	414	26.61	81.58
Dividend Income	53	8	0	39	52	33.33	(1.89)
Recoveries in Written Off A/cs	2008	2471	1160	1680	2051	22.08	2.14
Other Receipts( PSLC & Others)	383	550	1684	1205	466	(61.33)	21.67
Total Non-Interest Income	5802	6351	7060	7054	7900	11.99	36.16

Confidential

# Total Expenses

₹ in Crore

Parameters	Quarterly						
	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Interest Expenses	21163	21560	21994	22403	22729	1.46	7.40
Interest Paid on Deposits*	18792	19300	19834	20067	20369	1.50	8.39
Other Interests*	2371	2260	2160	2336	2360	1.03	(0.46)
Operating Expenses	7114	7509	7516	7607	8033	5.60	12.92
Staff Cost	4480	4783	4796	4822	4906	1.74	9.51
Other Operating Expenses	2634	2726	2720	2785	3127	12.28	18.72
Total Expenses	28277	29069	29510	30010	30762	2.51	8.79

\*Previous quarter's figures have been reclassified to match with current quarter's classification.

Confidential

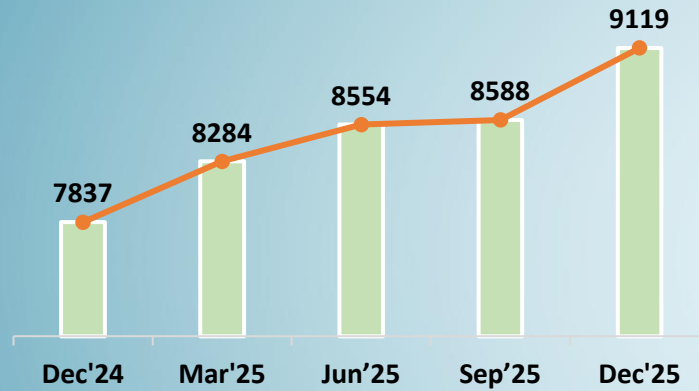
# Financials at a Glance

₹ in Crore

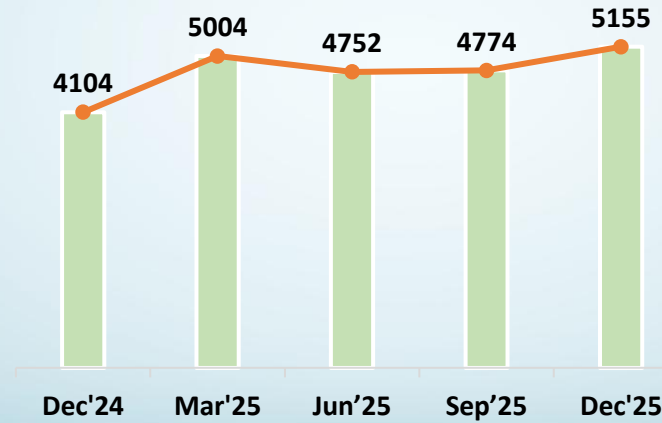
Parameters	Quarterly						
	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Net Interest Income	9149	9442	9009	9141	9252	1.21	1.13
Total Interest Income	30312	31002	31003	31544	31981	1.39	5.51
Total Interest Expenses	21163	21560	21994	22403	22729	1.46	7.40
Total Income	36114	37353	38063	38598	39881	3.32	10.43
Total Expenditure	28277	29069	29510	30010	30762	2.51	8.79
Operating Profit	7837	8284	8554	8588	9119	6.18	16.36
Provisions	3733	3280	3802	3814	3964	3.93	6.19
Net Profit	4104	5004	4752	4774	5155	7.98	25.61

Confidential

# Continuous & Consistent Performance



Operating Profit (₹ in Cr)



Net Profit (₹ in Cr)



PCR (%)



Gross NPA (%)



Net NPA (%)

Confidential



# Provisions

₹ in Crore

Parameters	Quarterly						
	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Growth (%)	
						Q-o-Q	Y-o-Y
Total Provision	3733	3280	3802	3814	3964	3.93	6.19
NPAs	1982	2846	1845	1504	1650	9.71	(16.75)
Standard Asset	126	55	113	336	286	(14.88)	126.98
Non Performing Investment	440	(1334)	(55)	(36)	(53)	47.22	(112.05)
Income Tax	1333	1450	1450	1460	1550	6.16	16.28
Others	(148)	263	449	550	531	(3.45)	458.78

Confidential

# Key Ratios

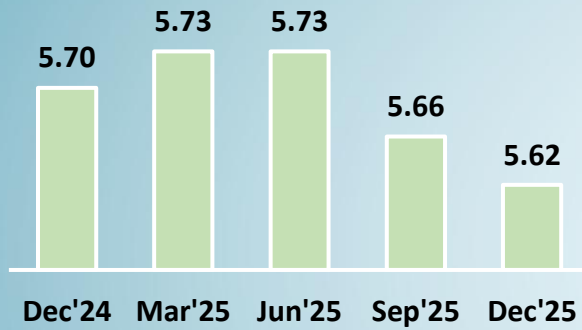
(%)

Ratios	Dec'24		Mar'25		Sep'25		Dec'25	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.03	1.04	1.25	1.09	1.10	1.12	1.16	1.13
Return on Net-worth	19.09	20.18	23.23	21.28	20.00	20.56	20.65	20.55
Cost to Income	47.58	47.16	47.55	47.27	46.97	46.87	46.83	46.86
CD Ratio	77.93	77.93	75.07	75.07	76.72	76.72	78.38	78.38
EPS (Annualized) (In ₹)	17.95	17.59	22.37	18.77	21.05	21.01	22.55	21.48
Book Value (In ₹)	95.26	95.26	97.28	97.28	106.55	106.55	111.87	111.87
NIM	2.71	2.83	2.73	2.80	2.50	2.52	2.45	2.50

Confidential

# Key Ratios

## Cost Of Deposits(%)



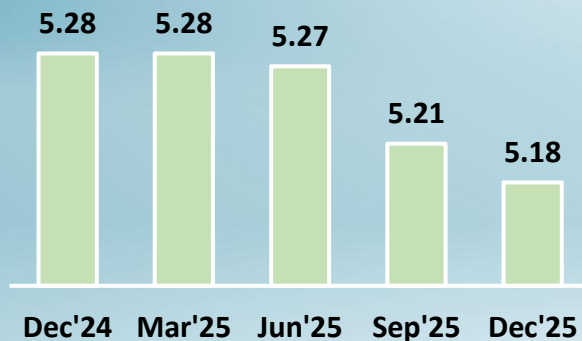
## Yield on Advances(%)



## NIM(%)



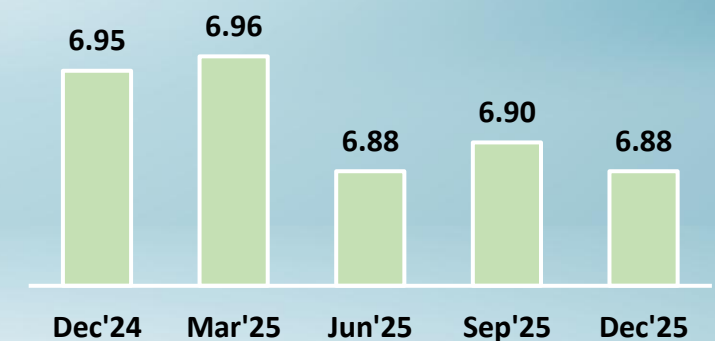
## Cost Of Funds(%)



## Yield on Funds(%)



## Yield on Investments(%)



Previous quarter's figures have been reclassified to match with current quarter's classification.

Confidential



A Legacy of  
Trust  
Togetherness  
Transformation

Investments

Confidential



# Investment Portfolio

₹ in Crore

Sl. No	Parameters	Dec'24	Sep'25	Dec'25
1	Domestic Investments	383054	395043	395448
(a)	SLR	333068	340888	341034
(b)	Non SLR	49986	54155	54414
	SLR as % to Dom. Investments	86.95	86.29	86.24
(i)	Held To Maturity (HTM)	305208	304960	305341
(ii)	Available For Sale (AFS)	52920	59089	59031
(iii)	Fair Value Through Profit & Loss (FVTPL) (Including HFT)	23350	29432	29658
(iv)	Subsidiaries & Joint Ventures	1576	1562	1418
2	Investment by Overseas Branches	2119	3675	3381
3	Total Gross Investment (1+2)	385173	398718	398829
	HTM To Investment (%)	79.68	77.20	77.21

Confidential

# Non SLR Portfolio

₹ in Crore

Parameters	Dec'24	Sep'25	Dec'25	% Share (Dec'25)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4310	5827	5513	10.13	1203	27.91
Corporate and Other Bonds	7926	7246	6835	12.56	(1091)	(13.76)
Special Govt. Sec excl. Recap Bonds	630	301	299	0.55	(331)	(52.54)
Central Government Recapitalization Bond	18238	18238	18238	33.52	0	--
Share of PSU/Corporate/Others	6140	6497	6459	11.87	319	5.20
Venture Capital Fund	400	410	431	0.79	31	7.75
Regional Rural Bank	333	318	318	0.59	(15)	(4.50)
Security Receipts	1440	2025	1944	3.57	504	35.00
Subsidiaries JV	1244	1244	1100	2.02	(144)	(11.58)
Other	9325	12049	13277	24.40	3952	42.38
<b>Total Non SLR Investment</b>	<b>49986</b>	<b>54155</b>	<b>54414</b>	<b>100.00</b>	<b>4428</b>	<b>8.86</b>

Confidential



A Legacy of  
Trust  
Togetherness  
Transformation

Asset Quality



Confidential



# Asset Quality Ratios

₹ in Crore

Parameters	Dec'24	Mar'25	Sep'25	Dec'25
Gross NPA	35061	31530	27040	24833
Gross NPA (%)	3.34	2.94	2.35	2.08
Net NPA	9081	7353	6113	5322
Net NPA (%)	0.89	0.70	0.54	0.45
Provision Coverage Ratio (%)	91.26	92.70	93.59	94.19
Credit Cost (%) <i>(Annualised)</i>	0.89	0.92	0.68	0.64
Slippage Ratio (%)	0.24	0.26	0.19	0.16

Confidential

# Movement of NPA

₹ in Crore

Parameters	Dec'24	Mar'25	Sep'25	Dec'25
NPA as at the beginning of the period	37733	35061	29518	27040
Cash Recovery towards Book Liability(i)	780	791	580	595
Up-gradation (ii)	460	420	537	391
Write Off (iii)	3896	5022	3463	3120
<b>Total Reduction(i+ii+iii)</b>	<b>5136</b>	<b>6233</b>	<b>4580</b>	<b>4106</b>
Fresh Addition	2464	2702	2102	1899
-Fresh Slippages	2363	2655	2031	1857
-Debits in existing NPA A/c	101	47	71	42
Gross NPAs at end of the period	35061	31530	27040	24833
Eligible Deductions incl. Provisions	25980	24177	20927	19511
<b>Net NPAs</b>	<b>9081</b>	<b>7353</b>	<b>6113</b>	<b>5322</b>
Recoveries in Written Off A/c	2398	3049	1975	2309
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>3178</b>	<b>3840</b>	<b>2555</b>	<b>2904</b>

Confidential



# NPA Classification: Sector Wise

₹ in Crore

Parameters	Dec'24	Mar'25	Sep'25	Dec'25	Advance O/s (Dec'25)	GNPA (%)
Domestic Gross NPA	32585	30351	25866	23921	1119289	2.14
Global Gross NPA	35061	31530	27040	24833	1192326	2.08
Retail	2049	2189	1717	1351	273395	0.49
Housing Loans	1162	1197	945	726	121172	0.60
Vehicle Loans	274	277	225	163	25098	0.65
Other Personal Loans	315	393	333	280	107751	0.26
Agriculture & Allied	8970	8375	7486	6954	270010	2.58
MSME	9995	7915	7985	7208	160636	4.49
Corporate & Others	14047	13051	9852	9320	488285	1.91

Confidential

# NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Dec'24	Mar'25	Sep'25	Dec'25	GNPA (%)
Infrastructure	5179	4080	3495	3484	2.54
Iron & Steel	397	412	395	407	2.34
Textile	794	689	724	693	3.62
Food Processing	985	969	934	882	6.93
Engineering	742	744	744	741	4.76

Confidential

# Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
	Dec'24			Sep'25			Dec'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	157	7422	0.71	111	3321	0.29	125	3462	0.29
SMA 1	98	3901	0.37	54	541	0.05	103	3910	0.33
TOTAL SMA 1 & 2	255	11323	1.08	165	3862	0.34	228	7372	0.62
SMA 0	83	704	0.06	99	3606	0.31	65	881	0.07
TOTAL	338	12027	1.14	264	7468	0.65	293	8253	0.69

Confidential

# Accounts referred to NCLT

₹ in Crore

Parameters	Dec'24				Dec'25			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	922	922	100%	4	900	900	100%
2nd List – RBI	9	4654	4654	100%	8	4015	4015	100%
Total RBI 1 & 2	13	5576	5576	100%	12	4915	4915	100%
Others	347	31851	31463	99%	350	25950	25554	98%
Total	360	37427	37039	99%	362	30865	30469	99%

## NCLT Resolution Status

	Cumulative Recovery (FY 2025-26)		Dec'24		Dec'25	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	34	468	13	87	20	233
Through Liquidation	39	189	17	91	18	86
Through 12A Settlement	1	235	3	137	1	173
Through Pre-Packaged Insolvency Resolution Process (PPIRP)	0	0	1	1	0	0
Through Individual Insolvency Process (IIP)	1	2	0	0	0	0
Through ARC/NARCL SALE	3	190	2	54	0	0
Through Other Mode under NCLT	13	80	8	285	8	23
Total	91	1164	44	655	47	515

Confidential





A Legacy of  
Trust  
Togetherness  
Transformation



Capital & Shareholding

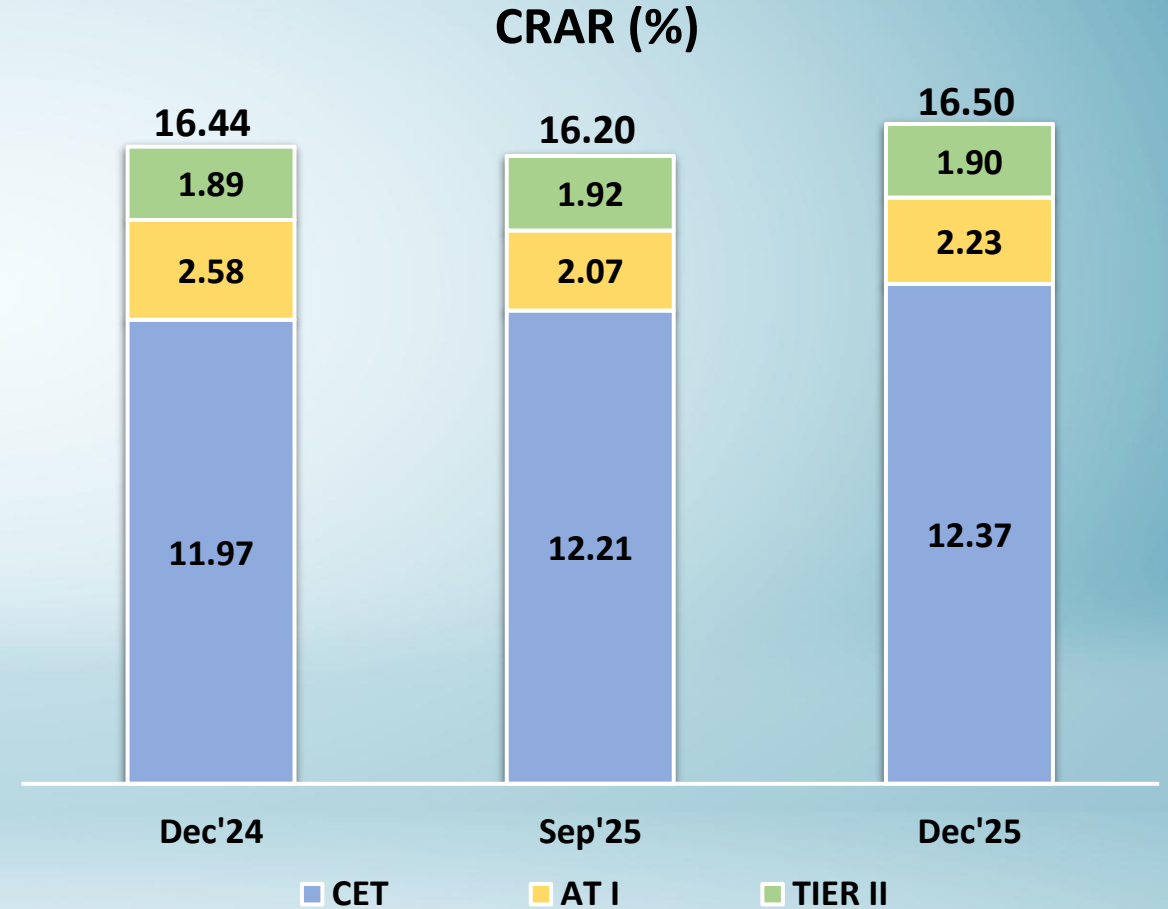
Confidential



# Capital Funds (Basel III)

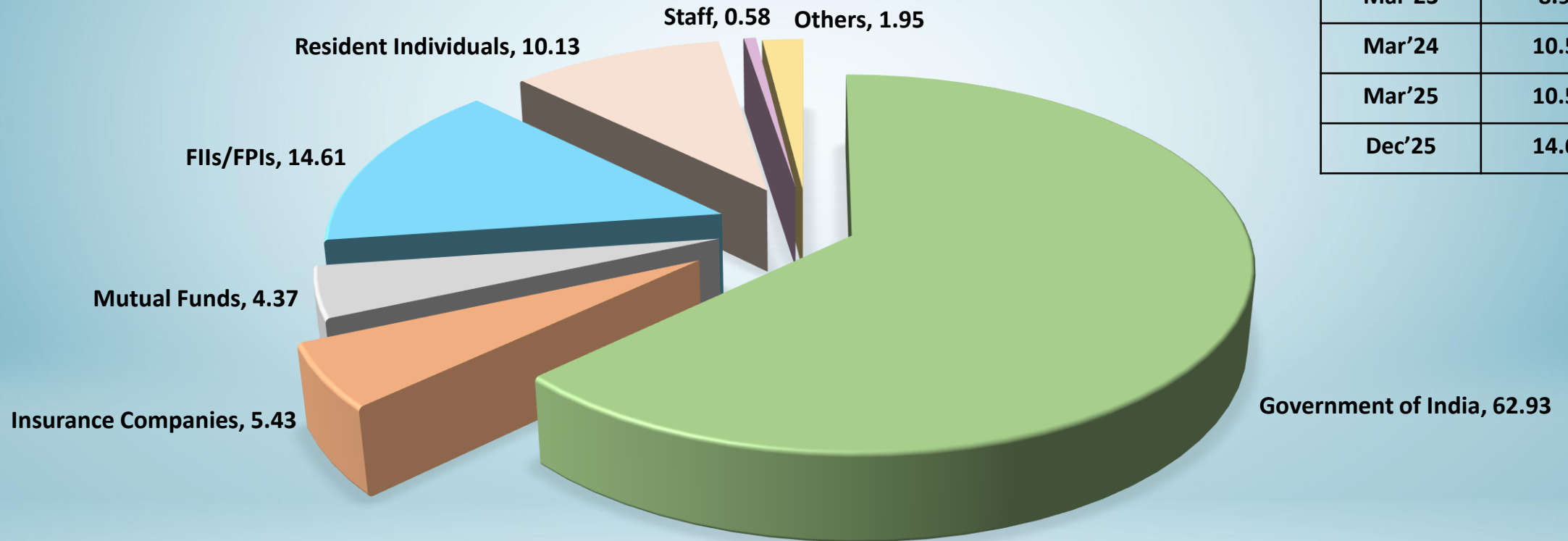
₹ in Crore

Parameters	Dec'24	Sep'25	Dec'25
Tier I	106057	111690	117727
Common Equity	87228	95532	99754
Additional Tier I	18828	16158	17973
Tier II	13770	15005	15303
<b>Total (Tier I+II)</b>	<b>119827</b>	<b>126695</b>	<b>133030</b>
Risk-weighted Assets	728892	782134	806269
Gross Advances	1049706	1151041	1192326
RWA to Gross Advances (%)	69.44	67.95	67.62
Tier I (%)	14.55	14.28	14.60
Common Equity (%)	11.97	12.21	12.37
Additional Tier I (%)	2.58	2.07	2.23
Tier II (%)	1.89	1.92	1.90
<b>Total (Tier I+II) %</b>	<b>16.44</b>	<b>16.20</b>	<b>16.50</b>



Confidential

# Shareholding Pattern as on December 31<sup>st</sup>, 2025



Year ended	FII/FPIs holding (%)
Mar'23	8.95
Mar'24	10.57
Mar'25	10.55
Dec'25	14.61

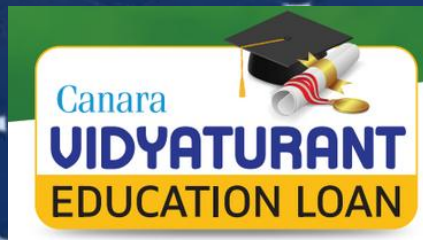
Confidential



A Legacy of  
Trust  
Togetherness  
Transformation

Environmental, Social & Governance

Confidential







## 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 25 Green building certifications, including 23 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 December 2025 quarter, Bank has conducted 2,364 awareness programs and 548 training programs through its RSETIs and RUDSETIs, benefiting 16,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 7,344 camps have been conducted and 7,77,516 persons were extended Financial Literacy during December 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.

Confidential



## 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.
- With the theme "Empowering People, Protecting Planet, Preparing for Tomorrow" Bank has published its 2nd Sustainability Report for FY 2024-25, reinforcing its dedication to environmental stewardship, social empowerment, and long term resilience.
- 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.





A Legacy of  
Trust  
Togetherness  
Transformation

Distribution Network

Confidential

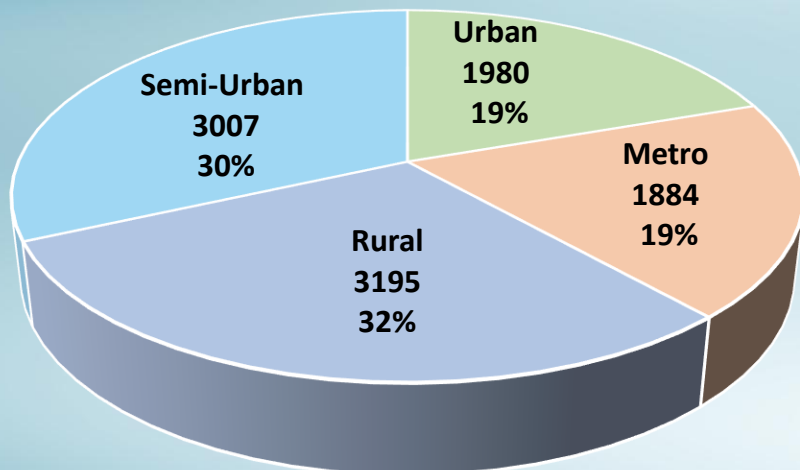




# Distribution Network

Parameters	Dec'24	Sep'25	Dec'25
General Branches(a)	9190	9321	9438
Specialised Branches(b)	626	627	628
<b>Total Domestic Branches(a+b)</b>	<b>9816</b>	<b>9948</b>	<b>10066</b>
Overseas Branches	4	4	4
BC Points	13177	11076	12000
<b>Total Banking Outlets</b>	<b>22997</b>	<b>21028</b>	<b>22070</b>
ATM	9715	7405	7048
Recycler	2311	3461	3740

## Presence across Urban & Rural areas Dec'25



## 4 International Branches

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

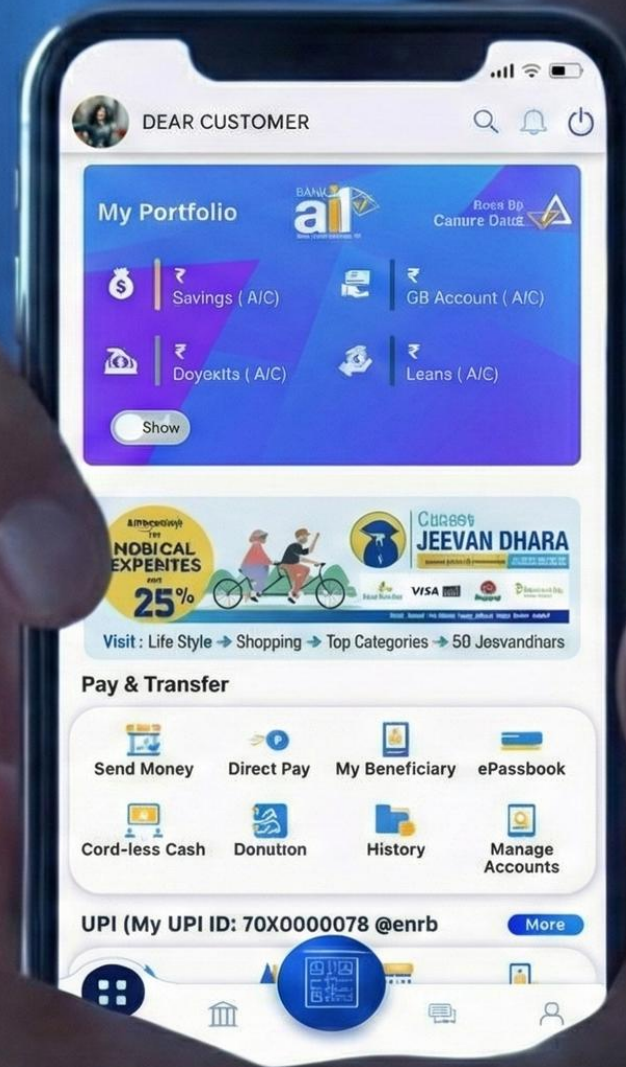
Confidential



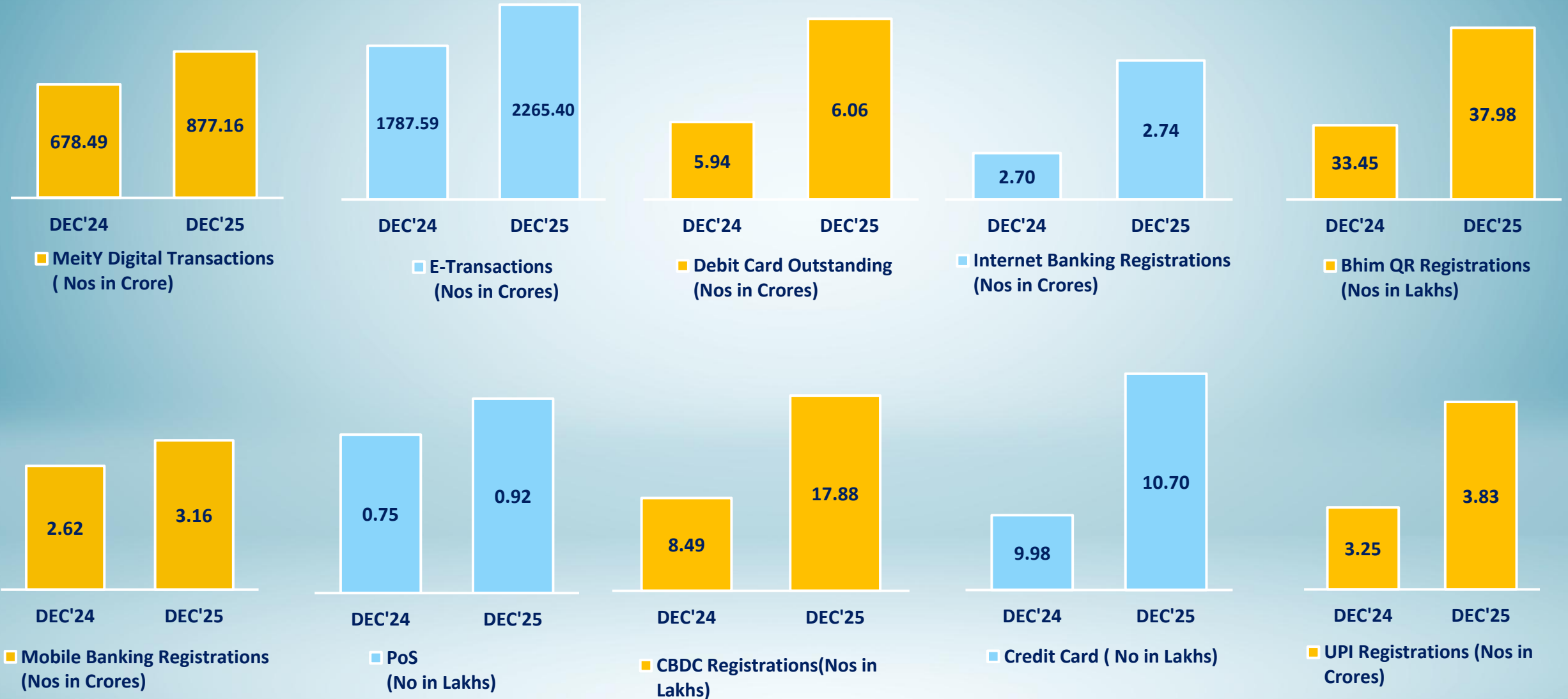
A Legacy of  
Trust  
Togetherness  
Transformation

Digital Footprint

Confidential



# Digital Footprint



Confidential

# New Digital Initiatives

## Canara ai1Pe

An Exclusive Canara Bank UPI application powered by BHIM that allows customers of any bank to link their accounts for seamless digital payment and transfers.

## Digital Lending

Digital Renewal of Working Capital Loan up to 10 Lakhs

## Mobile Banking & Internet Banking

Multiple Nominee updating facility for CASA, Recurring and Fixed Deposit Accounts is enabled in Internet Banking and Mobile Banking

## Internet Banking

Apply and Manage MPoS facility in Internet Banking

## Credit Cards

Enablement of all merchants to process international transaction for Canara Credit and Prepaid Cards

Confidential



# Subsidiaries & Associates

₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Dec'25(9M)	
Subsidiaries			
Canbank Factors Ltd.	70	3.21	2.25
Canbank Computer Services Ltd.	69.14	12.15	8.40
Canara Bank Securities Ltd.	100	4.61	4.61
Canbank Financial Services Ltd.	100	5.84	5.84
Canbank Venture Capital Fund Ltd.	100	0.60	0.60
Total		26.41	21.70
Associates			
Can Fin Homes Ltd.	29.99	740.08	221.95
Kerala Gramin Bank	35	644.34	225.52
Karnataka Grameena Bank (w.e.f 01.05.2025)^	35	16.26	5.69
Canara Robeco Asset Management Company Ltd. (w.e.f 16.10.2025)*	38	149.52	56.82
Canara HSBC Life Insurance Company Ltd. (w.e.f 17.10.2025)*	36.50	91.88	33.54
Total		1642.08	543.51

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

\*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. The net gain will be ₹ 1930 Crore after factoring our share of IPO expenses of ₹ 76 Cr.

Confidential



# Guidance for March 2026 Vs Actuals for December 2025

Parameters	Guidance (31.03.2026)	Actuals as on 31.12.2025
Business Growth (Global)	10.50%	13.23%
Advances Growth (Global)	10%-11%	13.59%
Deposits Growth (Global)	9%-10%	12.95%
CASA (Domestic CASA to Domestic Deposit)	32.00%	29.52%
NIM (Global)(Annualized)	2.75%-2.80%	2.50%
Gross NPA (Global)	2.50%	2.08%
Net NPA (Global)	0.60%	0.45%
PCR (Global)	93.00%	94.19%
Slippage Ratio (Global)(Annualized)	0.90%	0.64%
Credit Cost (Global)(Annualized)	0.90%	0.64%
Return on Equity (RoE)	18.50%	20.55%
Earning per share (EPS)( Annualized) (Face Value Rs.2/- per share)	19.00	21.48
Return on Average Assets (RoA)	1.05%	1.13%

Confidential

# 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.

Confidential

*Together We Can*

# *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.*

Confidential