केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

Ref:SD:173/174/11/12:2025-26 **24.07.2025**

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**

Sub: Outcome of Board Meeting - Integrated Filing (Financial) - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the First Quarter/Three Months ended 30.06.2025

Ref: 1. Regulation 30, 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
2. Prior Intimation SD:194/195/11/12:2025-26 dated 15.07.2025

This is to inform that the Board of Directors of the Bank has approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the First Quarter/ Three Months ended 30.06.2025 at its meeting held today on 24.07.2025 (Thursday).

A copy of the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) is enclosed along with the Limited Review Report of the Auditors.

Further, we enclose the following:

- NIL Statement of Deviation / Variation in utilization of proceeds of issue of equity shares and Non-Convertible Debt Securities for the Quarter ended 30.06.2025 - Disclosure under Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015.

- Security Cover Certificate as on 30.06.2025 - Disclosure under Regulation 54 (2) and 54(3) of the SEBI (LODR) Regulations, 2015.

- Statement on outstanding Default on Loans and Debt Securities

The meeting of the Board of Directors commenced at 11.00 A.M.(IST) and concluded at 01.10 P.M.(IST)

The Financial Results are also available in the Bank's website (www.canarabank.com).

This is for your information and records.

Yours faithfully,

SANTOSH KUMAR BARIK
Digitally signed by SANTOSH KUMAR BARIK
Date: 2025.07.24 13:11:06 +05'30'

Santosh Kumar Barik
Company Secretary

सचिवीय विभाग
प्रधान कार्यालय
112, जे सी रोड, बेंगलूरु - 560002
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केनरा बैंक Canara Bank

सिंडिकेट Syndicate

Together We Can

(Head Office : Bengaluru - 2)

STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2025

(₹.in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			YEAR ENDED
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
		30-06-2025	31-03-2025	30-06-2024	31-03-2025
1	INTEREST EARNED (a)+(b)+(c)+(d)	**31,002.83**	**31,002.04**	**28,701.35**	**1,19,755.07**
	(a) Interest/discount on advances/bills	22,618.32	22,807.70	20,777.89	87,789.30
	(b) Income on Investments	6,193.19	6,271.91	6,077.65	24,595.57
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,469.97	1,388.94	1,064.47	4,661.47
	(d) Others	721.35	533.49	781.34	2,708.73
2	Other Income	**7,060.48**	**6,350.76**	**5,318.88**	**22,452.80**
3	TOTAL INCOME (1+2)	**38,063.31**	**37,352.80**	**34,020.23**	**1,42,207.87**
4	Interest Expended	21,994.07	21,560.12	19,535.08	82,683.11
5	Operating Expenses (i)+(ii)	**7,515.65**	**7,509.01**	**6,869.01**	**28,134.50**
	(i) Employees Cost	4,795.54	4,782.79	4,229.57	17,856.09
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	2,720.11	2,726.22	2,639.44	10,278.41
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**29509.72**	**29,069.13**	**26,404.09**	**1,10,817.61**
7	Operating Profit before Provisions and Contingencies (3-6)	**8,553.59**	**8,283.67**	**7,616.14**	**31,390.26**
8	Provisions (Other than Tax) and Contingencies #	2,351.56	1,831.71	2,282.34	8,763.59
	of which provisions for Non-performing assets	1,845.26	2,847.09	2,170.86	9,586.44
9	Exceptional items		-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**6,202.03**	**6,451.96**	**5,333.80**	**22,626.67**
11	Tax expense	1,450.00	1,449.30	1,428.52	5,600.00
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4752.03**	**5,002.66**	**3,905.28**	**17,026.67**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**4752.03**	**5,002.66**	**3,905.28**	**17,026.67**
15	Paid up Equity Share Capital (Face Value of each share-Rs.2/-)	1,814.13	1,814.13	1,814.13	1,814.13
16	Reserves excluding Revaluation Reserves				**91,636.14**
17	Analytical Ratios				
	(i) Percentage of shares held by Government of India	62.93%	62.93%	62.93%	62.93%
	(ii) Capital Adequacy Ratio - Basel III	16.52%	16.33%	16.38%	16.33%
	(a) Common Equity Tier I Ratio	12.29%	12.03%	12.05%	12.03%
	(b) Additional Tier 1 Ratio	2.29%	2.34%	2.32%	2.34%
	(iii) Earnings per Share (EPS)				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	5.24	5.52	4.31	18.77
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	5.24	5.52	4.31	18.77
	(iv) NPA Ratios				
	(a) Amount of Gross Non Performing Assets	29,518.43	31,530.03	40,356.38	31,530.03
	(b) Amount of Net Non Performing Assets	6,765.24	7,353.31	11,701.77	7,353.31
	(c) Percentage of Gross Non Performing Assets	2.69%	2.94%	4.14%	2.94%
	(d) Percentage of Net Non Performing Assets	0.63%	0.70%	1.24%	0.70%
	(v) Return on Assets (Annualised)	1.14%	1.25%	1.05%	1.09%
	(vi) Debt Equity Ratio**	0.60	0.59	0.49	0.59
	(vii) Total Debts to Total Assets Ratio***	6.93%	5.33%	4.74%	5.33%
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NOT APPLICABLE			
	(ix) Outstanding Redeemable Preference Shares	NOT APPLICABLE			
	(x) Operating Margin (%)	22.47%	22.18%	22.39%	22.07%
	(xi) Net Profit Margin (%)	12.48%	13.39%	11.48%	11.97%
	(xii) Net Worth	92,822.53	88,241.41	78,266.24	88,241.41

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

*** Total Debt represents total Borrowings of the Bank.

Due to reversal of provision on security receipts,total provision is appearing lower than NPA Provision for the period and quarter ended 31.03.2025.

CANARA BANK B.S. & C.A. Section F. M. Wing H.O. BENGALURU - 560 002

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

Rodi Dabir & Co. (FRN 108846W) Chartered Accountants

ABARNA & ANANTHAN FRN : 000003S Chartered Accountants

S R GOYAL & CO FRN : 001537C Chartered Accountants

MC BHANDARI & CO FRN : 303002E Chartered Accountants

Canara Bank

(Head Office : Bengaluru)

STANDALONE SEGMENT REPORTING FOR THE QUARTER ENDED 30TH JUNE 2025

(₹. in crore)

BUSINESS SEGMENTS		QUARTER ENDED			YEAR ENDED
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
		30-06-2025	31-03-2025	30-06-2024	31-03-2025
(1)	**Segment Revenue**				
a	Treasury Operations	7,950.78	7,035.25	6,648.22	27,686.00
b	Retail Banking Operations	17,561.44	16,707.05	16,214.17	65,261.71
	i) Digital Banking*	1.55	1.33	0.86	4.42
	ii) Other Retail Banking	17,559.89	16,705.72	16,213.31	65,257.29
c	Wholesale Banking Operations	12,551.09	13,610.50	11,157.84	49,260.16
d	Life Insurance Operation	-	-	-	-
e	Other Banking Operation	-	-	-	-
f	Unallocated	-	-	-	-
	Total	**38,063.31**	**37,352.80**	**34,020.23**	**1,42,207.87**
	Less: Inter Segment Revenue	-	-	-	-
	Income from operations	**38,063.31**	**37,352.80**	**34,020.23**	**1,42,207.87**
(2)	**Segment Results**				
a	Treasury Operations	2,173.11	3,047.98	1,406.51	7,839.68
b	Retail Banking Operations	4,606.50	3,124.09	4,445.57	15,780.13
	i) Digital Banking*	(0.51)	(0.73)	(0.92)	(3.31)
	ii) Other Retail Banking	4,607.01	3,124.82	4,446.49	15,783.44
c	Wholesale Banking Operations	(577.58)	279.89	(518.28)	(993.14)
d	Life Insurance Operation	-	-	-	
e	Other Banking Operations	-	-	-	
	Total	**6,202.03**	**6,451.96**	**5,333.80**	**22,626.67**
	Unallocated Income/Expenses (including Provisions and contingencies)		-	-	-
	Total Profit Before tax	**6,202.03**	**6,451.96**	**5,333.80**	**22,626.67**
	Income tax	1450.00	1,449.30	1,428.52	5,600.00
	Net Profit/(Loss)	**4,752.03**	**5,002.66**	**3,905.28**	**17,026.67**
(3)	**Segment Assets**				
a	Treasury Operations	4,75,188.26	4,67,087.65	4,17,860.86	4,67,087.65
b	Retail Banking Operations	6,14,213.96	5,92,632.60	5,52,798.50	5,92,632.60
	i) Digital Banking*	53.76	47.08	27.83	47.08
	ii) Other Retail Banking	6,14,160.20	5,92,585.52	5,52,770.67	5,92,585.52
c	Wholesale Banking Operations	5,68,980.16	5,57,950.21	5,32,487.13	5,57,950.21
d	Life Insurance Operation	-	-	-	-
e	Other Banking Operations	-	-	-	-
f	Unallocated	69,251.02	65,179.14	29,046.97	65,179.14
	Total Assets	**17,27,633.40**	**16,82,849.60**	**15,32,193.46**	**16,82,849.60**
(4)	**Segment Liabilities**				
a	Treasury Operations	4,33,770.32	4,19,200.86	3,86,383.32	4,19,200.86
b	Retail Banking Operations	5,96,088.28	5,79,144.81	4,93,505.51	5,79,144.81
	i) Digital Banking*	29.07	25.33	21.38	25.33
	ii) Other Retail Banking	5,96,059.21	5,79,119.48	4,93,484.13	5,79,119.48
c	Wholesale Banking Operations	5,57,036.32	5,50,625.55	5,30,224.26	5,50,625.55
d	Life Insurance Operation	-	-	-	-
e	Other Banking Operations	-	-	-	-
f	Unallocated	36,283.72	33,978.27	29,414.83	33,978.27
	Total Liabilities	**16,23,178.64**	**15,82,949.49**	**14,39,527.92**	**15,82,949.49**
(5)	**Capital Employed**				
a	Treasury Operations	41,417.94	47,886.79	31,477.53	47,886.79
b	Retail Banking Operations	18,125.68	13,487.79	59,292.98	13,487.79
	i) Digital Banking*	24.69	21.75	6.45	21.75
	ii) Other Retail Banking	18,100.99	13,466.04	59,286.53	13,466.04
c	Wholesale Banking Operations	11,943.84	7,324.66	2,262.88	7,324.66
d	Life Insurance Operation	-	-	-	-
e	Other Banking Operations	-	-	-	-
f	Unallocated	32,967.30	31,200.87	(367.85)	31,200.87
	Total Capital Employed	**1,04,454.76**	**99,900.11**	**92,665.54**	**99,900.11**

GEOGRAPHICAL SEGMENTS		QUARTER ENDED			YEAR ENDED
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
		30-06-2025	31-03-2025	30-06-2024	31-03-2025
(1)	**Revenue**				
a	Domestic	36,269.82	35,657.75	32,464.77	1,35,506.77
b	International	1,793.49	1,695.05	1,555.46	6,701.10
	Total	**38,063.31**	**37,352.80**	**34,020.23**	**1,42,207.87**
(2)	**Assets**				
a	Domestic	15,73,524.02	15,40,299.14	14,13,374.16	15,40,299.14
b	International	1,54,109.38	1,42,550.46	1,18,819.30	1,42,550.46
	Total	**17,27,633.40**	**16,82,849.60**	**15,32,193.46**	**16,82,849.60**

Notes on Segment Reporting:

As per guidelines of RBI on compliance with Accounting Standards, Bank has adopted "Treasury Operations",whole sale, Retail & Other BankingOperations" as Primary business segments. Domestic and International as Secondary/geographic segments for purpose of compliance with AS-17 on segment Reporting issued by ICAI.

Segment revenue represents revenue from external customers.

Capital employed for each segment has been allocated proportionate to the assets of the segment.

TheFigures of the previous period/year have been regrouped and/or restated wherever necessary so as to make them comparable with those of the current period.

Allocation of Interest paid for deposit and Borrowings is based on outstanding of Advances and Investment portfolio.

Since there is no major direct related expenses to treasury segment, the result of treasury segment is declined.

Canara Bank B.S. & C.A. Section F. M. Wing H.O. Bengaluru - 560 002

K Venkatachalam Aiyer & Co. Chartered Accountants (FRN 004610S)

Rodi Dabir & Co. Chartered Accountants (FRN 108846W)

Abarna & Ananthan Chartered Accountants FRN : 000003S

S R Goyal & Co Chartered Accountants FRN : 001537C

MC Bhandari & Co Chartered Accountants FRN : 303002E

केनरा बैंक Canara Bank

सिंडिकेट Syndicate Together We Can

(Head Office : Bengaluru)

CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2025

(₹. in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			YEAR ENDED
		(REVIEWED) 30-06-2025	(AUDITED) 31-03-2025	(REVIEWED) 30-06-2024	(AUDITED) 31-03-2025
1	**INTEREST EARNED (a)+(b)+(c)+(d)**	**31,522.98**	**31,495.57**	**29,172.97**	**1,21,601.11**
	(a) Interest/discount on advances/bills	22,618.32	22,806.92	20,781.80	87,798.81
	(b) Income on Investments	6,710.71	6,736.78	6,552.84	26,418.99
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,474.05	1,392.79	1,068.32	4,678.05
	(d) Others	719.90	559.08	770.01	2,705.27
2	Other Income	**9,918.53**	**8,760.62**	**7,792.78**	**31,056.77**
3	TOTAL INCOME (1+2)	**41,441.51**	**40,256.19**	**36,965.75**	**1,52,657.89**
4	Interest Expended	21,992.16	21,555.96	19,534.13	82,680.68
5	Operating Expenses (i)+(ii)	**10,782.04**	**10,293.58**	**9,727.48**	**38,188.56**
	(i) Employees Cost	4,996.31	5,008.74	4,411.12	18,605.76
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	5,785.73	5,284.84	5,316.36	19,582.79
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**32,774.20**	**31,849.54**	**29,261.61**	**1,20,869.23**
7	Operating Profit before Provisions and Contingencies (3-6)	**8,667.31**	**8,406.66**	**7,704.14**	**31,788.66**
8	Provisions (Other than Tax) and Contingencies #	2,358.96	1,830.73	2,282.11	8,763.64
	of which provisions for Non-performing assets	1,852.35	2,849.35	2,170.69	9,590.62
9	Exceptional items	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**6,308.35**	**6,575.93**	**5,422.03**	**23,025.02**
11	Tax expense	1,472.14	1,478.48	1,444.81	5,689.03
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4,836.21**	**5,097.45**	**3,977.22**	**17,335.99**
13	Extraordinary items	(1,833.03)	-	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**3,003.18**	**5,097.45**	**3,977.22**	**17,335.99**
15	Add: Share of Earnings in Associates	229.47	13.78	121.02	355.91
16	Less: Minority Interest	37.70	41.04	30.73	152.28
17	Net Profit (+) / Loss(-) after Minority Interest (14+15-16)	**3,194.95**	**5,070.19**	**4,067.51**	**17,539.62**
18	Paid up Equity Share Capital (Face Value of each share-Rs.2/-)	1,814.13	1,814.13	1,814.13	1,814.13
19	Reserves excluding Revaluation Reserves				97,152.80
20	Analytical Ratios				
	(i) Percentage of shares held by Government of India	62.93%	62.93%	62.93%	62.93%
	(ii) Capital Adequacy Ratio - Basel III	16.59%	16.39%	16.44%	16.39%
	(a) Common Equity Tier I Ratio	12.37%	12.09%	12.11%	12.09%
	(b) Additional Tier 1 Ratio	2.29%	2.34%	2.31%	2.34%
	(iii) Earnings per Share (EPS) *				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	3.52	5.59	4.48	19.34
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	3.52	5.59	4.48	19.34
	(iv) NPA Ratios				
	(a) Amount of Gross Non Performing Assets	29,535.08	31,548.32	40,408.26	31,548.32
	(b) Amount of Net Non Performing Assets	6,774.67	7,356.95	11,709.78	7,356.95
	(c) Percentage of Gross Non Performing Assets	2.69%	2.94%	4.14%	2.94%
	(d) Percentage of Net Non Performing Assets	0.63%	0.70%	1.24%	0.70%
	(v) Return on Assets (Annualised)	1.17%	1.23%	1.06%	1.09%

Due to reversal of provision on Security receipts, total provision is appearing lower than NPA Provision for the period & quarter ended 31.03.2025.

Canara Bank B.S. & C.A. Section F.M. Wing H.O. Bengaluru - 560 002

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

Rodi Dabir & Co. (FRN 108846W) Chartered Accountants

Abarna & Ananthan FRN : 000003S Chartered Accountants

S R Goyal & Co FRN : 001537C Chartered Accountants

M C Bhandari & Co FRN : 303002E Chartered Accountants

Canara Bank

(Head Office : Bengaluru)

CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER 30TH JUNE 2025

(₹. in crore)

	BUSINESS SEGMENTS	QUARTER ENDED			YEAR ENDED
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
		30-06-2025	31-03-2025	30-06-2024	31-03-2025
(1)	**Segment Revenue**				
a	Treasury Operations	7,950.78	7,035.25	6,648.22	27,686.00
b	Retail Banking Operations	17,392.56	16,643.65	16,100.79	64,972.82
	i) Digital Banking*	1.55	1.33	0.86	4.42
	ii) Other Retail Banking	17,391.01	16,642.32	16,099.93	64,968.40
c	Wholesale Banking Operations	12,430.38	13,557.99	11,079.82	49,042.10
d	Life Insurance Operation	3,667.79	3,019.30	3,136.92	10,956.97
e	Other Banking Operation	-	-	-	-
f	Unallocated	-	-	-	-
	Total	**41,441.51**	**40,256.19**	**36,965.75**	**1,52,657.89**
	Less: Inter Segment Revenue		-	-	-
	Income from operations	**41,441.51**	**40,256.19**	**36,965.75**	**1,52,657.89**
(2)	**Segment Results**				
a	Treasury Operations	2,173.11	3,047.98	1,406.51	7,839.68
b	Retail Banking Operations	4,654.83	3,171.14	4,486.76	15,931.70
	i) Digital Banking*	(0.51)	(0.73)	(0.92)	(3.31)
	ii) Other Retail Banking	4,655.34	3,171.87	4,487.68	15,935.01
c	Wholesale Banking Operations	(543.02)	317.55	(489.94)	(878.74)
d	Life Insurance Operation	23.43	39.26	18.70	132.38
e	Other Banking Operations		-	-	-
	Total	**6,308.35**	**6,575.93**	**5,422.03**	**23,025.02**
	Unallocated Income/Expenses (including Provisions and contingencies)		-	-	-
	Total Profit Before tax	**6,308.35**	**6,575.93**	**5,422.03**	**23,025.02**
	Income tax	1,472.14	1,478.48	1,444.81	5,689.03
	Extraordinary items	(1833.03)			
	Net Profit/(Loss)	**3,003.18**	**5,097.45**	**3,977.22**	**17,335.99**
	ADD: Share of Earnings in Associates	229.47	13.78	121.02	355.91
	Less: Minority Interest	37.70	41.04	30.73	152.28
	Consolidated Profit (+) / Loss(-) after Minority Interest	**3,194.95**	**5,070.19**	**4,067.51**	**17,539.62**
(3)	**Segment Assets**				
a	Treasury Operations	4,75,188.26	4,67,087.65	4,17,860.86	4,67,087.65
b	Retail Banking Operations	6,14,213.96	5,92,632.60	5,52,798.50	5,92,632.60
	i) Digital Banking*	53.76	47.08	27.83	47.08
	ii) Other Retail Banking	6,14,160.20	5,92,585.52	5,52,770.67	5,92,585.52
c	Wholesale Banking Operations	5,68,980.15	5,57,950.21	5,32,487.13	5,57,950.21
d	Life Insurance Operation	44,870.86	42,914.28	38,845.32	42,914.28
e	Other Banking Operations	-	-	-	-
f	Unallocated	74,538.83	70,106.60	34,487.46	70,106.60
	Total Assets	**17,77,792.06**	**17,30,691.34**	**15,76,479.27**	**17,30,691.34**
(4)	**Segment Liabilities**				
a	Treasury Operations	4,33,770.32	4,19,200.86	3,86,383.32	4,19,200.86
b	Retail Banking Operations	5,96,088.28	5,79,144.81	4,93,505.51	5,79,144.81
	i) Digital Banking*	29.07	25.33	21.38	25.33
	ii) Other Retail Banking	5,96,059.21	5,79,119.48	4,93,484.13	5,79,119.48
c	Wholesale Banking Operations	5,57,036.32	5,50,625.55	5,30,224.26	5,50,625.55
d	Life Insurance Operation	43,330.58	41,397.42	37,407.74	41,397.42
e	Other Banking Operations	-	-	-	-
f	Unallocated	37,816.76	33,716.15	29,918.46	33,716.15
	Total Liabilities	**16,68,042.26**	**16,24,084.79**	**14,77,439.29**	**16,24,084.79**
(5)	**Capital Employed**				
a	Treasury Operations	41,417.94	47,886.79	31,477.53	47,886.79
b	Retail Banking Operations	18,125.68	13,487.79	59,292.98	13,487.79
	i) Digital Banking*	24.69	21.75	6.45	21.75
	ii) Other Retail Banking	18,100.99	13,466.04	59,286.53	13,466.04
c	Wholesale Banking Operations	11,943.84	7,324.66	2,262.88	7,324.66
d	Life Insurance Operation	1,540.28	1,516.86	1,437.58	1,516.86
e	Other Banking Operations	-	-	-	-
f	Unallocated	36,722.07	36,390.45	4,569.01	36,390.45
	Total Capital Employed	**1,09,749.81**	**1,06,606.55**	**99,039.98**	**1,06,606.55**

	GEOGRAPHICAL SEGMENTS	QUARTER ENDED			YEAR ENDED
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
		30-06-2025	31-03-2025	30-06-2024	31-03-2025
(1)	**Revenue**				
a	Domestic	39,648.03	38,555.91	35,402.90	1,45,931.19
b	International	1,793.48	1,700.28	1,562.85	6,726.70
	Total	**41,441.51**	**40,256.19**	**36,965.75**	**1,52,657.89**
(2)	**Assets**				
a	Domestic	16,23,682.68	15,88,040.64	14,57,339.52	15,88,040.64
b	International	1,54,109.38	1,42,650.71	1,19,139.75	1,42,650.71
	Total	**17,77,792.06**	**17,30,691.35**	**15,76,479.27**	**17,30,691.35**

1 **Notes on Segment Reporting:**

As per RBI guidelines and in compliance with the applicable Accounting Standards, the Bank has classified "Treasury Operations", "Retail Banking Operations", "Wholesale Banking Operations","Life Insurance Operations" and "Other Banking Operations" as primary business segments and "Domestic" and "International" as secondary/geographic segments for the purpose of compliance with AS-17 on Segment Reporting issued by ICAI.

*As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 7, 2022 on establishment of Digital Banking Units (DBUs), the RBI has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard -17 "Segment Accounting". The information about Digital Banking Segment reported as a sub segment of Retail Banking Segment is related to the Digital Banking Units of the Bank.

2 Capital employed for each segment has been allocated proportionate to the assets of the segment.

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

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MC Bhandari & Co FRN: 303002E Chartered Accountants

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

Together We Can

(HEAD OFFICE: BENGALURU)

STATEMENT OF ASSETS AND LIABILITIES

(₹. in Crore)

PARTICULARS	STANDALONE			CONSOLIDATED		
	As on 30.06.2025 (REVIEWED)	As on 30.06.2024 (REVIEWED)	As on 31.03.2025 (AUDITED)	As on 30.06.2025 (REVIEWED)	As on 30.06.2024 (REVIEWED)	As on 31.03.2025 (AUDITED)
CAPITAL AND LIABILITIES						
CAPITAL	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13
RESERVES AND SURPLUS	102640.63	90851.40	98085.98	106813.31	96230.93	103602.63
MINORITY INTEREST	-	-	-	1122.37	994.92	1189.80
DEPOSITS	1467655.32	1335166.88	1456883.18	1467949.45	1335067.23	1456495.03
BORROWINGS	119668.92	72554.74	89665.12	119668.92	72973.41	89665.12
OTHER LIABILITIES AND PROVISIONS	35854.40	31806.31	36401.19	80423.88	69398.65	77924.64
TOTAL	**1727633.40**	**1532193.46**	**1682849.60**	**1777792.06**	**1576479.27**	**1730691.35**
ASSETS						
CASH & BALANCES WITH RESERVE BANK OF INDIA	63118.19	63328.34	89998.57	63139.05	63344.39	90047.68
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	141953.36	97899.78	115341.61	142759.11	98039.21	115842.43
INVESTMENTS	397323.44	370024.55	380343.40	444179.08	412066.16	426188.44
ADVANCES	1073576.24	946353.05	1049155.02	1073774.51	946536.24	1049332.06
FIXED ASSETS	10127.09	12153.65	10215.15	10210.93	12250.52	10301.59
OTHER ASSETS	41535.08	42434.09	37795.85	43729.38	44242.75	38979.15
TOTAL	**1727633.40**	**1532193.46**	**1682849.60**	**1777792.06**	**1576479.27**	**1730691.35**

CANARA BANK B.S. & C.A. Section F.M. Wing H.O. BENGALURU

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MC BHANDARI & CO FRN: 303002E Chartered Accountants

Notes forming part of Standalone and Consolidated (Reviewed) Financial Results for the quarter ended 30.06.2025.

1. The above financial results of the Bank for the quarter ended 30.06.2025 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors in their respective meetings held on 24.07.2025. The results have been subjected to limited review by the Statutory Central Auditors of the Bank and are in compliance with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

2. The above financial results for the quarter ended 30.06.2025 have been arrived at after considering Provision for Standard Assets, Non-performing Assets, Restructured Assets, Stressed Sector Accounts, Unhedged Foreign Currency Exposure, Income tax, Deferred tax, Depreciation / Amortization on Investments and Fixed Assets, Employee Benefits, Other necessary Provisions and Contingencies as per RBI's specific directions, judicial pronouncements and applicable Accounting Standards issued by the Institute of Chartered Accountants of India.

   The Bank has applied its significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended 31.03.2025.

3. The financial statements of the Bank for the quarter ended 30.06.2025 have been prepared in accordance with Accounting Standard-25 “Interim Financial Reporting” issued by the Institute of Chartered Accountants of India.

4. Provision for employee benefits and other usual necessary provisions including income tax have been made on estimated basis. Expenses are estimated and provided for on a proportionate basis and are subject to adjustments during subsequent quarters.

5. The consolidated financial results are prepared in accordance with Accounting Standard 21 on "Accounting for Consolidated Financial Statements", Accounting Standard 23 on "Accounting for Investment in Associates", using equity method for associates and proportionate method for subsidiaries and Accounting Standard 27 on "Financial Reporting of Interest in Joint Ventures" issued by the Institute of Chartered Accountants of India and guidelines issued by the RBI.

6. In accordance with SEBI regulations, for the purpose of consolidated financial results for quarter ended 30.06.2025, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.

7. a) The Consolidated Financial Statement (CFS) of the Group comprises the results of the following 9 (Nine) Subsidiaries, 6 (Six) Associates including 5 (Five) Regional Rural Bank (RRBs) as per details given below

Sl No	Name of Company	Type of Incorporation	Country of Incorporation	Percentage of Ownership Interest
1	Canbank Venture Capital Fund Ltd	Subsidiary	India	100%
2	Canbank Financial Services Ltd	Subsidiary	India	100%
3	Canara Bank Securities Ltd	Subsidiary	India	100%
4	Canbank Factors Ltd	Subsidiary	India	70%
5	Canbank Computer Services Ltd	Subsidiary	India	69.14%
6	Canara Robeco Asset Management Company Ltd	Subsidiary	India	51%
7	Canara HSBC Life Insurance Company Ltd	Subsidiary	India	51%
8	Canara Tanzania Ltd (In Liquidation) *	Subsidiary	Tanzania	100%
9	CRMF Trustee Private Limited	Subsidiary	India	51%
10	Canfin Homes Ltd	Associate	India	29.99%
11	Karnataka Grameena Bank (With effectfrom 01.05.2025)	Associate	India	35%
12	Kerala Gramin Bank	Associate	India	35%
13	Andhra Pragathi Grameena Bank (APGB) (Up to 30.04.2025)	Associate	India	Nil (At the end of the quarter)
14	Karnataka Vikas Grameena Bank (Up to 30.04.2025)	Associate	India	Nil (At the end of the quarter)
15	Karnataka Gramin Bank (Up to 30.04.2025)	Associate	India	Nil (At the end of the quarter)

* Canara Tanzania Ltd (In Liquidation) (CTL), a wholly owned subsidiary of the Bank has transferred its major assets and liabilities to M/s Exim Bank Tanzania Ltd and surrendered the license. Thereafter the company CTL has started the process of liquidation.

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b) In Compliance to the Gazette Notification CG-DL-E07042025-262329 dated April 07, 2025 issued by Government of India for amalgamation of erstwhile Regional Rural Banks- Karnataka Vikas Grameena Bank and Karnataka Gramin Bank (operating in the state of Karnataka and sponsored by Canara bank) amalgamated into a single Regional Rural Bank i.e. Karnataka Grameena Bank (Sponsored by Canara Bank), under the concept "One State-One RRB" w.e.f May 01, 2025.

The Bank presently holds 35% of Equity of the newly Formed entity Karnataka Grameena Bank effective May,01,2025 and the same is recognised as "Associate". The Investment in associate has been accounted for under equity method as per AS 23 (Accounting for Investment in Associates).

As both amalgamating RRBs were sponsored by Canara Bank, the carrying amount of investment of Amalgamating RRBs in consolidated financial statements is equal to the carrying amount of investment of newly formed entity.

c) In respect of erstwhile associate, Andhra Pragathi Grameena Bank (APGB) (sponsored by Canara Bank), Central Government, vide gazette notification No. CG-DL-E-07042025-262329 dated 07.04.2025 Para S.O. 1626(E) notified amalgamation of Andhra Pradesh Grameena Bank (sponsored by Union Bank of India) with effect from 01.05.2025.

On Amalgamation as mentioned above, carrying amount of Bank investment in equity shares of Andhra Pragathi Grameena Bank of Rs.14.82 Crore has been received.

The difference in carrying amount of Investment in APGB mentioned in Consolidated Financial and actual amount received is Rs.1833.03 Crore and the same is reported under exceptional items in Consolidated financial results.

d) The Reserve Bank of India, vide its letter no. RBI/2024-25/127 DOR.ACC.REC No. 67/21.04.018/2024-25 dated 20.03.2025, permitted RRBs specifically to amortize the additional pension liability over a period not exceeding five years, beginning with the financial year 2024-25, subject to a minimum of 20 percent of the total pension liability being expensed every year. Among the RRBs, two erstwhile RRBs of the bank i.e., Karnataka Gramin Bank (e-KGB) and Karnataka Vikas Grameena Bank (e-KVGB) opted for this provision of amortization of additional pension liability. Accordingly, an amount of ₹54.16 Crores which is 20 percent of the total additional pension liability of ₹.270.79 Crores of e-KGB and e-KVGB, was charged to the Profit and Loss Account for the period

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ended March 31, 2025 and the balance unamortized expense of ₹216.63 Crores have been carried forward. Had the KGB and KVGB charged the entire additional liability to the Profit and Loss Accounts, the net profit (after tax) for the period ended on March 31,2025 would have been lowered by ₹ 216.63 Crores.
Further, during the quarter e-KVGB, e-KVB and newly formed entity Karnataka Grameena Bank has amortized ₹13.54 Crores as expense and unamortized amount at the end of the quarter being ₹.203.09 Crores, which will be amortized till 31.03.2029.

e) In addition to above, Higher Education Financing Agency (HEFA) is a joint venture of MHRD, Government of India (90.91%) and Canara Bank (9.09%) for financing towards creation of capital assets in premier educational institutions in India. HEFA is registered under Section 8 (Not-for-profit) under the Companies Act 2013 as a Government company and as Non–deposit taking NBFC registered with RBI.

Since there is no right over the profits of Section 8 Company and considering the long term restrictions over transfer of funds by HEFA, the financials of the HEFA has not been considered in Consolidated Financial Statements of the Bank.

8. As per RBI Letters No DBR.No.BP.15199/21.04.048/2016-17 and DBR. No.BP.BC. 1941/21.04.048/2017-18 dated June 23,2017 and August 28, 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of ₹4936.11 crore (100% of total outstanding of ₹4936.11 crore) as on 30.06.2025.
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 DOR.MRG.REC.76/00-00-007/2022-23 dated 11.10.2022 and holds a provision of ₹36.76 Crore as on 30.06.2025.
10. Details of Priority Sector Lending Certificate (PSLC) purchased and sold are as under:

Particulars	Units (in numbers)	Commission Paid / Earned (₹ in crore)
PSLC-Purchased		
During Q1	NIL	-
Cumulative FY 2025-26	NIL	-
PSLC-Sold		
During Q1	180000	1247.96
Cumulative FY 2025-26	180000	1247.96

11. Provision Coverage Ratio of the Bank as on 30.06.2025 is 93.17% on standalone basis.

CANARA BANK B.S.&C.A. Section F.M. Wing BENGALURU

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12. In terms of RBI circular no. DOR.AUT.REC.12|22.01.001 /2022-23 dated April 7, 2022 on establishment of Digital Banking Units (DBUs) and reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard - 17 "Segment Reporting", Bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment.

13. In accordance with the RBI guidelines, the Banks are required to make consolidated Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures will be made available at the following link at our Bank's website"www.canarabank.com".

"https://canarabank.com/pages/regulatory-disclosures"

These disclosures have not been subjected to review by the auditors.

14. Details of loans transferred /acquired during the quarter ended 30.06.2025 under the RBI Master Direction on transfer of loan exposures dated 24.09.2021 are given below: -
    a) Bank has not transferred/acquired any Loans not in default during the quarter ended 30.06.2025.
    b) The Bank has not acquired any Stressed Loans (NPAs)/ Special Mentioned Accounts (SMA) during the quarter ended 30.06.2025.
    c) Details of Stressed Loans (NPAs) transferred during the quarter ended 30.06.2025

(₹ in Crore)

Particulars	To ARCs	To permitted Transferees	To Other Transferees (Please Specify)
No of Accounts	01	NIL	
Aggregate principal outstanding of loans transferred	36.76		
Weighted average residual tenor of the loans transferred	NIL		
Net book value of the loans transferred (at the time of transfer)	36.76		
Aggregate consideration	88.00		
Additional consideration realized in respect of accounts transferred in earlier years	NIL		

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d) Distribution of the SRs held by the Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on 30.06.2025 is given as under:

Recovery Rating Band	**Book Cost (₹. in crore)**
RR1	1106.05
RR1+	102.61
RR2	88.14
RR3	6.95
RR4	0.00
RR5	90.73
NR	609.79
Rating Withdrawn	52.69
Total	**2056.96**

e) Quantum of excess provision reversed to the P & L account on account of sale of stressed loans: NIL.

As per RBI Circular no. RBI/DOR/2024-25/135 DOR.STR.REC.72/21.04.048/2024-25 dated March 29,2025, SRs backed by Government guarantee shall be valued periodically by reckoning the Net Asset Value (NAV) declared by the ARC based on the recovery ratings received for such instruments w.e.f. March 29,2025.

15. As per the RBI Circular DBR. No. BP. BC. 45/21.04.048/2018-19 dated 07.06.2019 on prudential framework for Resolution of Stressed Assets, Bank holds an additional provision of ₹411.72 crores in 9 accounts as detailed below.

(₹.in crore)

Amount of loans impacted by RBI Circular (a)	**Amount of loans to be classified as NPA (b)**	**Amount of loans as on 30.06.2025 out of (b) classified as NPA (c)**	**Provision held as on 31.03.2025 (d)**	**Additional provision/ (Reversal) made during quarter ended 30.06.2025 (e)**	**Provision held as on 30.06.2025 (f)**
4676.77	4676.77	4676.77	430.76	(19.04)	411.72

Canara Bank B.S. & C.A. Section F.M. Wing Bengaluru-560 002

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16. The current tax expenses and deferred tax expenses are determined in accordance with the provisions of the Income Tax Act, 1961 and as per the Accounting Standard 22-"Accounting for Taxes on Income" issued by the Institute of Chartered Accountants of India respectively after taking into account taxes paid at the foreign offices, which are based on the tax laws of respective jurisdictions.

17. In accordance with RBI circular no. DBR.No.BP. BC.18/21.04.048/2018-19 dated 01.01.2019,DOR.No.BP.BC.34/21.4.048/2019-20 dated 11.02.2020 and DOR.No. BP.BC/4/ 21.04.048/ 2020-21 dated 06.08.2020, on "Relief for MSME borrowers either exempted or registered under Goods and Service Tax (GST)", the details of MSME Restructured Accounts as on 30.06.2025 is as under:

Number of Accounts Restructured	Amount as on 30.06.2025 (₹. in crore)
10107	736.47

18. There were 3 borrower accounts having an aggregate exposure of ₹12.78 crore, where resolution plans had been implemented under RBI's Resolution Framework 1.0 dated August 6, 2020 and as modified under RBI's Resolution Framework 2.0 dated May 5, 2021.

19. Other income includes profit/loss on sale of assets, profit/loss on revaluation of investments (net), earnings from foreign exchange and derivative transactions, recoveries from accounts previously written off, dividend income etc.

20. As per RBI Master direction no. RBI/DOR/ 2021-22/ 83 DOR. ACC. REC. No. 45/21.04.018/2021-22 dated 30.08.2021 (Updated as on 01.04.2024), the details of the item under Schedule 14 i.e. Other Income exceeding 1% of the total Income are as under:

For quarter ended 30.06.2025	Item under the Subhead/ Head	₹. in Crore	%
Any Item under the subhead "Miscellaneous Income under the head "Schedule14- Other Income" exceeds one percent of the total income.	Write Back in Technical Written off Accounts	1159.53	3.05%
	Other Misc Income	1971.01	5.18%
	Commission on sale of PSLC	1247.96	3.28%
	Service Charges	828.12	2.18%
	Commission on Card Services	449.36	1.18%
	Profit on Sale of Investment (HFT& HTM)	1171.88	3.08%

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21. Number of Investors' complaints received and disposed-off during the quarter ended 30.06.2025.

i)	Pending at the beginning of the quarter	NIL
ii)	Received during the quarter	44
iii)	Resolved during the quarter	44
iv)	Lying unresolved at the end of the quarter	NI

22. The figures for the March 2025 quarter are the balancing figures between the audited figures in respect of full financial year upto March 31st 2025 and the unaudited year to date figures up to the December 31st 2024 being the date of the end of the third quarter of the financial year 2024-25 which were subjected to limited review.

23. Figures for the corresponding periods have been regrouped/reclassified wherever considered necessary.

CHIRAGKUMAR R AMIN
DIVISIONAL MANAGER

SHEIKH MOHD. WASEEM
DIVISIONAL MANAGER

DEEPAK KUMAR JENA
ASSISTANT GENERAL MANAGER

MOHD. MOIN
ASSISTANT GENERAL MANAGER

AMIT MITTAL
GENERAL MANAGER & GCFO

S K MAJUMDAR
EXECUTIVE DIRECTOR

BHAVENDRA KUMAR
EXECUTIVE DIRECTOR

HARDEEP SINGH AHLUWALIA
EXECUTIVE DIRECTOR

K. SATYANARAYANA RAJU
MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

VIJAY SRIRANGAN
CHAIRMAN

PARSHANT KUMAR GOYAL
DIRECTOR

ROHIT DAS
DIRECTOR

NALINI PADMANABHAN
DIRECTOR

BIMAL PRASAD SHARMA
DIRECTOR

ABHA SINGH YADUVANSHI
DIRECTOR

For K VENKATACHALAM AIYER & CO
CHARTERED ACCOUNTANTS
FRN : 004610S

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(DILIP GOVIND RODI)
PARTNER
MEMBERSHIP NO: 035810

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867

For S R GOYAL & CO
CHARTERED ACCOUNTANTS
FRN : 001537C

(AJAY KUMAR ATOLIA)
PARTNER
MEMBERSHIP NO: 077201

For M C BHANDARI & CO
CHARTERED ACCOUNTANTS
FRN : 303002E

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126

PLACE: BENGALURU
DATE: 24.07.2025

K. VENKATACHALAM AIYER & CO
CHARTERED ACCOUNTANTS

RODI DABIR & CO
CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS

S R GOYAL & CO
CHARTERED ACCOUNTANTS

M C BHANDARI & CO
CHARTERED ACCOUNTANTS

Independent Auditors' Review Report on Unaudited Standalone Financial Results for the quarter ended 30th June, 2025 of Canara Bank pursuant to the Regulation 33 & Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Canara Bank,
Bengaluru

1. We have reviewed the accompanying statement of Unaudited Standalone Financial results ("the Statement") of Canara Bank ("the Bank") for the quarter ended 30th June, 2025 attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations"), except for the disclosures relating to Pillar 3 disclosure as at 30th June, 2025, including "leverage ratio" and "liquidity coverage ratio" and "net stable funding ratio" 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 financial results and have not been reviewed by us.

2. The Statement, which is the responsibility of Bank's management and has been approved by the Bank'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, 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 express a conclusion on the statement based on our 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 Institute of Chartered Accountants of India. 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 persons

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

Rodi Dabir & Co. (FRN 108846W) Chartered Accountants

Abarna & Ananthan FRN : 000003S Chartered Accountants

S R Goyal & Co FRN : 001537C Chartered Accountants

M C Bhandari & Co FRN : 303002E Chartered Accountants

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. We have not performed an audit and accordingly, we do not express an audit opinion.

4. The Unaudited Standalone Financial results incorporate relevant returns of 20 Domestic Branches, Treasury Wing reviewed by us and 2 Overseas branches reviewed by local auditors of overseas branches specially appointed for this purpose and reports from inspecting officials for 683 branches. These review reports cover 51.78% percent of the advance portfolio of the Bank (excluding the advances of the ARM Branches & Food Credit) and 74.29% percent of the non-performing assets of the Bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the un-reviewed 9158 Domestic Branches and 2 Overseas Branches of the Bank. We have also relied upon various information and returns of these unreviewed branches generated through the centralised data base at Bank's Head Office.

5. Based on our review conducted as above, subject to limitation in scope as mentioned in Para 3 and 4 above, nothing has come to our attention that causes us to believe that the accompanying statement read with notes to the unaudited standalone financial results, has not been 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 LODR Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to Pillar 3 disclosures as at June 30, 2025, 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.

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

Rodi Dabir & Co. (FRN 108846W) Chartered Accountants

Abarna & Ananthan FRN : 000003S Chartered Accountants

S R Goyal & Co FRN : 001537C Chartered Accountants

MC Bhandari & Co FRN : 303002E Chartered Accountants

Other Matter

6. The unaudited standalone financial results of the bank for the corresponding quarter ended June 30, 2024 were reviewed by five joint auditors of the bank, three of whom were predecessor audit firms and they had expressed an unmodified conclusion vide their respective audit / limited review reports on such financial results.

   Our conclusion is not modified in respect of this matter.

For K VENKATACHALAM AIYER & CO
CHARTERED ACCOUNTANTS
FRN : 004610S

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159
UDIN:25018159BMOSRJ7133

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(DILIP GOVIND RODI)
PARTNER
MEMBERSHIP NO: 035810
UDIN:25035810BMOLMM7148

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN:25207867BMLKWR2296

For S R GOYAL & CO
CHARTERED ACCOUNTANTS
FRN : 001537C

(AJAY KUMAR ATOLIA)
PARTNER
MEMBERSHIP NO: 077201
UDIN:25077201BMLJPF1082

For M C BHANDARI & CO
CHARTERED ACCOUNTANTS
FRN : 303002E

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN:25053126BMLNEQ9933

Place : Bengaluru
Date : July 24, 2025

K. VENKATACHALAM AIYER & CO
CHARTERED ACCOUNTANTS

RODI DABIR & CO
CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS

S R GOYAL & CO
CHARTERED ACCOUNTANTS

M C BHANDARI & CO
CHARTERED ACCOUNTANTS

Independent Auditors` Limited Review Report on Consolidated Unaudited Financial Results of Canara Bank for the Quarter ended 30th June, 2025 pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors,
Canara Bank,
Bengaluru

1. We have reviewed the accompanying statement of Consolidated Unaudited Financial Results of **Canara Bank** ("the Parent"/"the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit /loss after tax of its associates for the Quarter ended 30th June, 2025 and for the period from 1st April 2025 to 30th June 2025 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 & Regulation 52 read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended , except for the disclosures relating to Consolidated Pillar 3 disclosure as at June 30th 2025 ,including "Leverage Ratio" , "net stable funding ratio" and "Liquidity Coverage Ratio" 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 aforesaid Statement and have not been reviewed by us. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended 30th June 2025 and the corresponding period from 1st April 2025 to 30th June 2025, as reported in these financial results have been approved by the Parent's Board of Director, but have not been subjected to review.

2. The Statement, which is the responsibility of the Parent's Management and approved by 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 The Institute of Chartered

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants
Rodi Dabir & Co. (FRN 108846W) Chartered Accountants
ABARNA & ANANTHAN FRN: 000003S Chartered Accountants
S R GOYAL & CO FRN: 001537C Chartered Accountants
MC BHANDARI & CO FRN: 303002E Chartered Accountants

Accountants of India and the relevant provisions of the Banking Regulation Act, 1949, 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 express a conclusion on the Statement based on our reviews.

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 Institute of Chartered Accountants of India. 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 persons 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. We have not performed an audit and 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:

Name of the Entity	***Relationship***
Canara Bank	Parent
Canbank Financial Services Limited	Subsidiary
Canbank Factors Limited	Subsidiary
Canara Robeco Asset Management Company Limited	Subsidiary

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ABARNA & ANANTHAN FRN : 000003S Chartered Accountants
S R GOYAL & CO FRN : 001537C Chartered Accountants
MC BHANDARI & CO FRN 303002E Chartered Accountants

Canbank Computer Services Limited	Subsidiary
Canara Bank Securities Limited	Subsidiary
Canara HSBC Life Insurance Company Limited	Subsidiary
Canbank Venture Capital Fund Limited	Subsidiary
Canara Tanzania Limited (In Liquidation)	Subsidiary
CRMF Trustee Private Limited	Subsidiary
Canfin Homes Limited	Associate
Andhra Pragati Grameena Bank (APGB) (Up to 30.04.2025)	Associate
Karnataka Vikas Grameena Bank (Up to 30.04.2025)	Associate
Karnataka Gramin Bank (Up to 30.04.2025)	Associate
Karnataka Grameena Bank (With effect from 01.05.2025)	Associate
Kerala Gramin Bank	Associate

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 prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard(s), RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 33 and Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 as amended including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2025, including leverage ratio and liquidity coverage ratio 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 guidelines/directions/prudential norms issued by the Reserve Bank of India in

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S R Goyal & Co FRN : 001537C Chartered Accountants
M C Bhandari & Co FRN : 303002E Chartered Accountants

respect of income recognition, asset classification, provisioning and other related matters.

6. We did not review the interim financial results of 685 (including 2 Overseas) Branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect Total Advances of Rs. 2,32,012.20 crores as of 30th June, 2025 and Total Revenue of Rs. 6264.03 Crores for the Quarter ended 30th June, 2025. The interim financial results of these branches have been reviewed by local auditors/inspection teams of the Bank 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 local auditors/inspection teams and the procedures performed by us as stated in paragraph 3 above.

   We did not review the interim financial results of 7 subsidiaries included in the unaudited consolidated financial results, whose results reflect Total Advances of Rs. 205.46 crores as of 30th June, 2025 and Total Revenues of Rs. 3813.44 Crores for the quarter ended 30th June, 2025 respectively, as considered in the unaudited consolidated financial results.

   The unaudited consolidated financial results also include the Group`s share of net profit after tax of Rs. 89.65 Crores for the quarter ended 30th June, 2025, in respect of 4 associates, whose interim financial results have not been reviewed by us.

   These above interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management of Parent and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

   Our Conclusion on the statement is not modified in respect of the above matter.

K Venkatachalam Aiyer & Co. (FRN 004610S) ★ Chartered Accountants ★

Rodi Dabir & Co. (FRN 108846W) ★ Chartered Accountants ★

ABARNA & ANANTHAN ★ FRN : 000003S ★ Chartered Accountants

S R GOYAL & CO ★ FRN : 001537C ★ Chartered Accountants

M C BHANDARI & CO ★ FRN 303002E ★ Chartered Accountants

7. The unaudited consolidated financial results include the interim financial results of 9160 (including 2 overseas) branches which have not been reviewed and are included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect Total Advances of Rs. 4,99,222.45 Crores and Total Revenue of Rs. 12165.76 Crores as at 30th June 2025 as considered in the respective unaudited standalone financial results of the Parent included in the Group.

   The unaudited financial results also include the interim financial information of 2 subsidiaries which have not been reviewed by their auditors whose interim financial information reflect total asset of Rs. 114.83 crores as at 30 June 2025 and Total Revenue of Rs 48.63 Crores for the quarter ended 30th June 2025. However the Financial Result of the above entities are certified by their respective management.

   The unaudited consolidated financial results also include the Group's share of net profit after tax of Rs. 139.81 Crores for the quarter ended 30th June, 2025, as considered in the unaudited consolidated financial results, in respect of 2 associates, based on their interim financial results which have not been reviewed by their auditors.

   According to the information and explanations given to us by the Management, the above interim financial results are not material to the Group.

   Our Conclusion on the statement is not modified in respect of the above matter.

8. The auditors of Canara HSBC Life Insurance Company Ltd., a subsidiary, have reported that the actuarial valuation of liabilities for life policies in force is the responsibility of the Company's Appointed Actuary ('the Appointed Actuary'). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 30th June, 2025 has been duly certified by the Appointed Actuary. The Appointed Actuary has also certified that the method and assumptions used for such valuations are in accordance with the guidelines and norms issued by the Insurance Regulatory and

Development Authority of India (IRDAI) and the Institute of Actuaries of India in concurrence with the Authority.

Further, the concerned Component Auditor has reported that they had relied upon the Appointed Actuary's certificate in this regard for forming their opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as contained in the interim financial information of the company.

Our Conclusion on the statement is not modified in respect of the above matter.

9. The unaudited Consolidated financial results of the bank for the corresponding quarter ended June 30th, 2024 were reviewed by five joint auditors of the bank, three of whom were predecessor audit firms and they had expressed an unmodified conclusion vide their respective audit / limited review reports on such financial results.

Our conclusion is not modified in respect of this matter.

For K VENKATACHALAM AIYER & CO
CHARTERED ACCOUNTANTS
FRN : 004610S

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159
UDIN:25018159BMOSRK5117

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(DILIP GOVIND RODI)
PARTNER
MEMBERSHIP NO: 035810
UDIN:25035810BMOLMN3098

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN: 25207867BMLKWS8700

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Rodi Dabir & Co. (FRN 108846W) Chartered Accountants

ABARNA & ANANTHAN FRN : 000003S Chartered Accountants

K. VENKATACHALAM AIYER & CO
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ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS

S R GOYAL & CO
CHARTERED ACCOUNTANTS

M C BHANDARI & CO
CHARTERED ACCOUNTANTS

For S R GOYAL & CO
CHARTERED ACCOUNTANTS
FRN : 001537C

(AJAY KUMAR ATOLIA)
PARTNER
MEMBERSHIP NO: 077201
UDIN:25077201BMLJPG9198

For M C BHANDARI & CO
CHARTERED ACCOUNTANTS
FRN : 303002E

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN:25053126BMLNER8025

Place: Bengaluru
Date : July 24, 2025

To
The Debenture Trustees / Stock Exchanges

Certificate with reference to Security Cover/ Covenants in respect of Listed Secured Non-Convertible Debt Securities quarter ended 30.06.2025

Ref: Regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 (as amended from time to time) & SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19.05.2022

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

a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed Non-Convertible Debt Securities:

ISIN NO.	Private Placement/ Public Issue	Secured/Unsecured	TOTAL AMT IN CRORES
INE476A08043	Private placement	Unsecured	900.00
INE476A08118	Private placement	Unsecured	120.00
INE476A08159	Private placement	Unsecured	1,000.00
INE476A08050	Private placement	Unsecured	3,000.00
INE476A08167	Private placement	Unsecured	2,000.00
INE476A08175	Private placement	Unsecured	2,000.00
INE476A08084	Private placement	Unsecured	1,012.00
INE476A08183	Private placement	Unsecured	2,000.00
INE667A08039	Private placement	Unsecured	1,000.00
INE476A08092	Private placement	Unsecured	169.10
INE476A08126	Private placement	Unsecured	1,500.00
INE476A08134	Private placement	Unsecured	1,500.00
INE667A08047	Private placement	Unsecured	750.00
INE476A08142	Private placement	Unsecured	2,500.00
INE476A09264	Private placement	Unsecured	1,500.00
INE476A08100	Private placement	Unsecured	1,635.00
INE476A08191	Private placement	Unsecured	5,000.00
INE476A08209	Private placement	Unsecured	5,000.00
INE476A08217	Private placement	Unsecured	1,403.00
INE476A08225	Private placement	Unsecured	2,000.00
INE476A08233	Private placement	Unsecured	10,000.00
INE476A08241	Private placement	Unsecured	3,000.00
INE476A08258	Private placement	Unsecured	4,000.00
GRAND TOTAL			**52,989.10**

b) Security Cover for listed unsecured debt securities:

As per Annexure attached.

ABARNA & ANANTHAN * Chartered Accountants * FRN : 000003S

Column A	Column B	Column C i	Column Dii	Column Eiii	Column Fiv	Column Gv	Column Hvi	Column Ivii	Column J	Column K	Column L	Column M	Column N	Column O	Column P
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					Unsecured Bonds
		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 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)	
												Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															Please refer Annexure I for Calculation of Security Cover ratio for Unsecured Bonds
Property, Plant and Equipment															
Capital Work-in-Progress															
Right of Use Assets				NIL											

ABARNA & ANANTHAN ★ Chartered Accountants ★ FRN : 000003S

Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															
Loans															
Inventories															
Trade Receivable s															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents															
Others															
Total															
LIABILITIES															
Debt securities to which this certificate pertains									**NIL**						
Other debt sharing pari-passu charge with above debt		*not to be filled*													
Other Debt															
Subordinated debt															

ABARNA & ANANTHAN
FRN : 000003S
Chartered Accountants

Borrowings															
Bank															
Debt Securities															
Others															
Trade payables															
Lease Liabilities															
Provisions															
Others															
Total										**NIL**					
Cover on Book Value															
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**										

i *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*

ii *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*

iii *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*

iv *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari-passu charge along with debt for which certificate is issued.*

v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*

vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*

vii *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*

viii *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*

ix *The market value shall be calculated as per the total value of assets mentioned in Column O.*

Annexure – I

Calculation of Security / Asset Cover for listed Non-Convertible debt securities

i. The financial information as on 30.06.2025 has been extracted from the books of accounts for the period ended 30.06.2025 and other relevant records of the listed entity;

ii. The assets of the listed entity provide coverage of …… times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table – I): **Not Applicable**

iii. The total assets of the listed entity provide coverage of 1.84 times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

Table –I:

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' – (secured by either pari-passu or exclusive charge on assets)	A	NA
	Property Plant & Equipment (Fixed assets) - movable/immovable property etc.		NA
	Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		NA
	Receivables including interest accrued on Term loan/ Debt Securities etc		NA
	Investment(s)		NA
	Cash and cash equivalents and other current/ Non-current assets		NA
ii.	Total borrowing through issue of secured Debt Securities (secured by either	B	NA
	Debt Securities (Provide details as per table below)		
	IND - AS adjustment for effective Interest rate on secured Debt Securities		
	Interest accrued/payable on secured Debt Securities		
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information	A/B	NA

ABARNA & ANANTHAN FRN : 000003S Chartered Accountants

ISIN wise details

Rs. In Crore

Sl No.	ISIN NO.	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 30-09-24	Cover Required	Assets Required
1	INE476A08043	BASEL III TIER II SERIES II - 2015-16	NA	900.00	900.00	Nil	Nil
2	INE476A08118	BASEL III AT I S-IV FY 2020-21	NA	120.00	120.00	Nil	Nil
3	INE476A08159	BASEL III AT I 2021-22 SR III	NA	1,000.00	1,000.00	Nil	Nil
4	INE476A08050	BASEL III TIER II 2016-17	NA	3,000.00	3,000.00	Nil	Nil
5	INE476A08167	BASEL III AT I 2022-23 Series I	NA	2,000.00	2,000.00	Nil	Nil
6	INE476A08175	BASEL III TIER II S-1	NA	2,000.00	2,000.00	Nil	Nil
7	INE476A08084	BASEL III AT I Bonds S-1 2020-21	NA	1,012.00	1,012.00	Nil	Nil
8	INE476A08183	BASEL III TIER I S-II	NA	2,000.00	2,000.00	Nil	Nil
9	INE667A08039	BASEL III TIER II	NA	1,000.00	1,000.00	Nil	Nil
10	INE476A08092	BASEL III AT I Bonds S-2 2020-21	NA	169.10	169.10	Nil	Nil
11	INE476A08126	BASEL III AT I 2021 S1	NA	1,500.00	1,500.00	Nil	Nil
12	INE476A08134	BASEL III AT I 2021-22 SR II	NA	1,500.00	1,500.00	Nil	Nil
13	INE667A08047	BASEL III TIER II	NA	750.00	750.00	Nil	Nil
14	INE476A08142	BASEL III TIER II S 1	NA	2,500.00	2,500.00	Nil	Nil
15	INE476A09264	BASEL III TIER II SERIES I - 2015-16	NA	1,500.00	1,500.00	Nil	Nil
16	INE476A08100	BASEL III AT I Bonds S-3 2020-21	NA	1,635.00	1,635.00	Nil	Nil
17	INE476A08191	LTB 2023 - 1	NA	5,000.00	5,000.00	Nil	Nil
18	INE476A08209	LTB 2023 - 2	NA	5,000.00	5,000.00	Nil	Nil
19	INE476A08217	BASEL III AT I 2023-24 Series I	NA	1,403.00	1,403.00	Nil	Nil
20	INE476A08225	BASEL III AT I 2023-24 Series II	NA	2,000.00	2,000.00	Nil	Nil
21	INE476A08233	CB LTB 2034	NA	10,000.00	10,000.00	Nil	Nil
22	INE476A08241	BASEL III AT I 2024-25 Series I	NA	3,000.00	3,000.00	Nil	Nil
23	INE476A08258	BASEL III TIER II 2024-25 Series I	NA	4,000.00	4,000.00	Nil	Nil
GRAND TOTAL				**52,989.10**	**52,989.10**		

ABARNA & ANANTHAN
FRN : 000003S
Chartered Accountants

Table-II

S.N.	Particulars		Amount (Rs. In Crore)
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	97319.77
ii.	Total Borrowings (unsecured)	B	
	□ Term loan		
	□ Non-convertible Debt Securities		
	□ CC/ OD Limits		
	□ Other Borrowings		52989.10
	□ IND - AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	**1.84**

ABARNA & ANANTHAN
FRN : 000003S
Chartered Accountants

c) Compliance of all the covenants / terms of the issue in respect of listed non-convertible debt securities Information under SEBI (LISTING OBLIGATION & DISCLOSURE REQUIREMENTS) Regulation, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time – Covenant Compliance Certificate as on 30.06.2025

We have examined the compliances made by the Bank in respect of the covenants / terms of the issue of the listed debt securities and certify that the covenants/terms of the issue have been complied by the Bank.

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

We certify that the company 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 below list of the covenant which the company has failed to comply for the quarter:

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

Sign & Stamp of Statutory Auditor

For ABARNA & ANANTHAN
Chartered Accountants
F.R. No. – 000003S

ABARNA & ANANTHAN FRN : 000003S Chartered Accountants

Lalitha Rameswaran
PARTNER
M. No. – 207867
UDIN: 25207867BMLKWU2407

Place: BENGALURU
Date: 24.07.2025

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

Head office - Bengaluru

Format for Disclosing Outstanding default on Loans and Debt Securities as on 30.06.2025

Rs. in Crore

Sr. No.	Particulars	Amount
1.	**Loans / revolving facilities like cash credit from banks / financial institutions**	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
2.	**Unlisted debt securities i.e. NCDs and NCRPS**	
A	Total amount outstanding as on date	
B	Of the total amount outstanding, amount of default as on date	-
3.	**Total financial indebtedness of the listed entity including short-term and long-term debt**	1,73,11,664.74

Amit Mittal
General Manager & GCFO

Date: 24.07.2025
Place: Bengaluru

Statement of Deviation/Variation in Utilization of Funds Raised

[As per Regulation 32(1) of SEBI (LODR) Regulations, 2015]

Name of listed entity	CANARA BANK					
Mode of Fund Raising	Public Issues/Rights Issues/Preferential issues/QIP/Others					
Date of Raising Funds	NOT APPLICABLE FOR Q1 FY 2025-26					
Amount Raised	NOT APPLICABLE FOR Q1 FY 2025-26					
Report filed for Quarter ended	30TH June 2025					
Monitoring Agency	NOT APPLICABLE FOR Q1 FY 2025-26					
Monitoring Agency Name, if applicable	NOT APPLICABLE FOR Q1 FY 2025-26					
Is there a Deviation / Variation in use of funds raised	NOT APPLICABLE FOR Q1 FY 2025-26					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-					
If Yes, Date of shareholder Approval	-					
Explanation for the Deviation / Variation	-					
Comments of the Audit Committee after review	-					
Comments of the auditors, if any	-					
Objects for which funds have been raised and where there has been a deviation, in the following table	-					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Same as above	-	-	-	-	-	-

Deviation or variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
(c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc

Name of Signatory Amit Mittal
Designation GENERAL MANAGER & GCFO

Place: Bengaluru
Date: 24/07/2025

Statement of Utilization of Issue Proceeds and Statement of Deviation/Variation in Use of Proceeds of Issue of Listed Non-Convertible Debt Securities

[As per Regulation 52(7) of SEBI (LODR) Regulations, 2015]

A. Statement of utilization of issue proceeds:

(Rs. in Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ 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						
Total									

Name of Signatory	Amit Mittal	Place: Bengaluru
Designation	GENERAL MANAGER & GCFO	Date: 24/07/2025

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
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Statement of Utilization of Issue Proceeds and Statement of Deviation/Variation in Use of Proceeds of Issue of Listed Non-Convertible Debt Securities

[As per Regulation 52(7) of SEBI (LODR) Regulations, 2015]

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

Name of listed entity						CANARA BANK
Mode of Fund Raising						Private Placement
Type of instrument						Non-Convertible Debentures
Date of Raising Funds						NOT APPLICABLE FOR Q1 FY 2025-26
Amount Raised						NOT APPLICABLE FOR Q1 FY 2025-26
Report filed for Quarter ended						30.06.2025
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 document?						Not Applicable
If yes, details of the approval so required?						Not Applicable
Date of approval						Not Applicable
Explanation for the Deviation / Variation						Not Applicable
Comments of the audit committee after review						Not Applicable
Comments of the auditors, if any						Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the Quarter according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

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.

Name of Signatory: Amit Mittal
Designation: GENERAL MANAGER & GCFO

Place: Bengaluru
Date: 24/07/2025