



Ref: SD:177/178/11/12:2025-26

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
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Sub: Investor Presentation/Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the First Quarter/Three Months ended 30.06.2025.

Pursuant to Regulation 30 and other applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) of the Bank for the First Quarter/Three Months ended 30.06.2025.

The same is also available on the website of the Bank and can be accessed using the below link <http://canarabank.com/pages/investor-presentation>

This is for your information & records.

Yours faithfully,

Santosh Kumar Barik
Company secretary



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Togetherness
Transformation



Financial Results: Q1 (FY 2025-26)

केनरा बैंक Canara Bank 
भारत सरकार का उपक्रम A Government of India Undertaking
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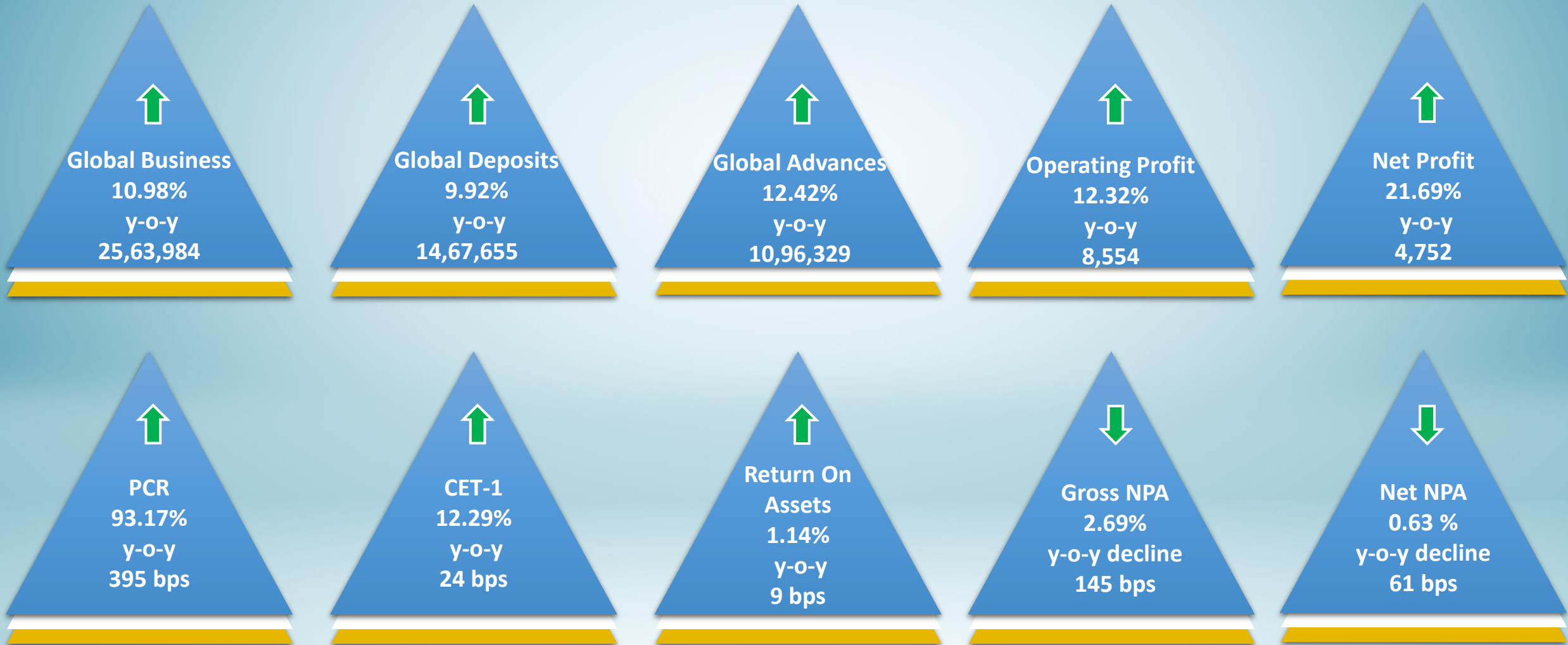
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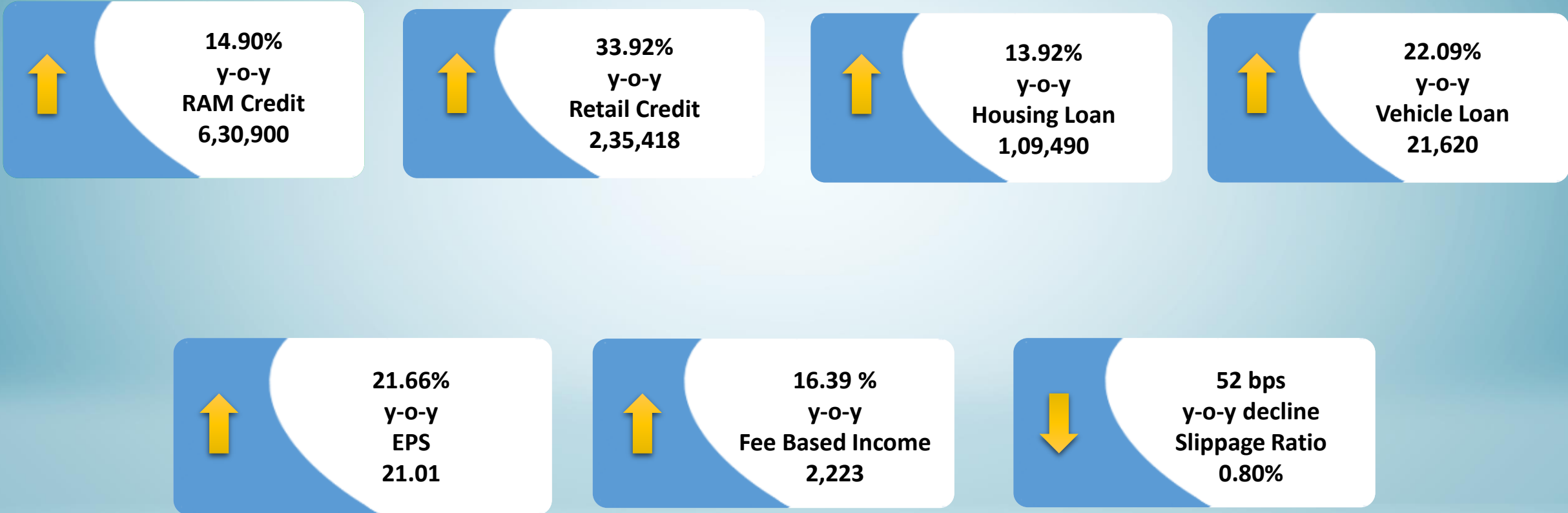
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Performance Highlights

₹ in Crore



Key Highlights



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1800 1030



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Business Performance

**Don't trust pop-ups
Or unsolicited calls!**
Verify tech support directly

Business Performance



₹ in Crore

Parameters	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Global Gross Business	2310350	2530215	2563984	1.33	10.98
Domestic Gross Business	2151518	2339808	2370884	1.33	10.20
Overseas Gross Business	158832	190407	193100	1.41	21.57
Global Gross Advances	975183	1073332	1096329	2.14	12.42
Domestic Gross Advances	920334	1008671	1032142	2.33	12.15
Overseas Gross Advances	54849	64661	64187	(0.73)	17.02
Global Deposits	1335167	1456883	1467655	0.74	9.92
Domestic Deposits	1231184	1331137	1338742	0.57	8.74
Overseas Deposits	103983	125746	128913	2.52	23.98
Global C-D Ratio (%)	73.04	73.67	74.70	--	--

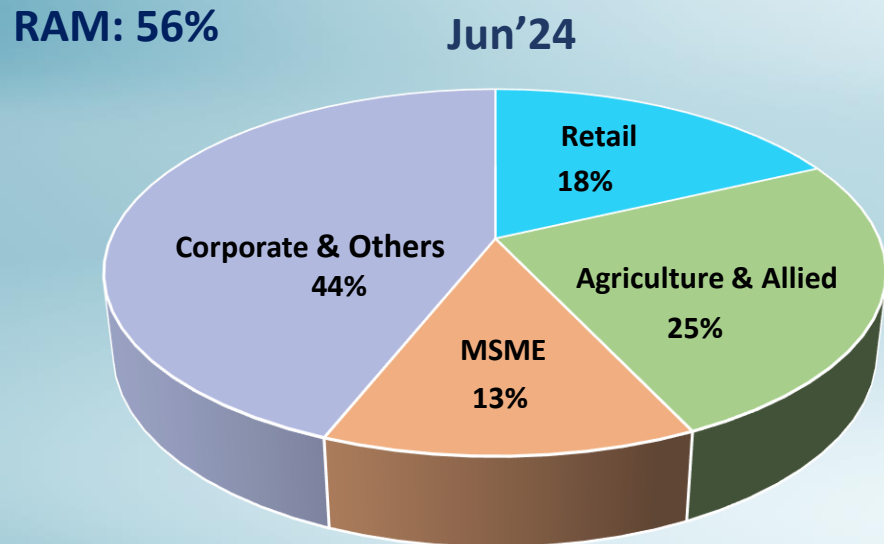
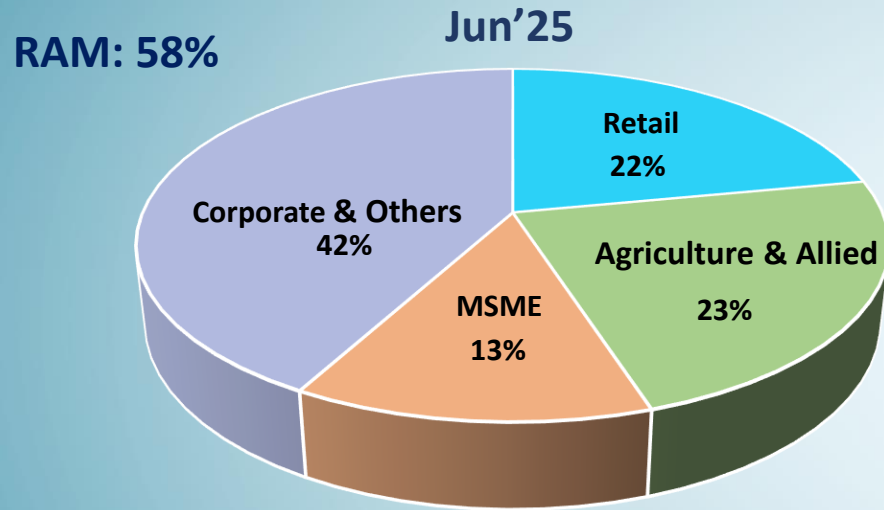
Domestic Deposit Mix

₹ in Crore

Parameters	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Saving Deposits	332248	337135	341696	1.35	2.84
Current Deposits	49200	77841	54045	(30.57)	9.85
CASA Deposits	381448	414976	395741	(4.64)	3.75
Term Deposit	849736	916161	943001	2.93	10.98
Retail Term Deposit	514572	532187	548025	2.98	6.50
Total Domestic Deposit	1231184	1331137	1338742	0.57	8.74
Global Deposits	1335167	1456883	1467655	0.74	9.92

Advances Mix

₹ in Crore



Parameters	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	549098	610127	630900	3.40	14.90
Retail	175794	223366	235418	5.40	33.92
Agriculture & Allied	240894	246904	248836	0.78	3.30
MSME	132410	139857	146646	4.85	10.75
Corporate & others	426085	463205	465429	0.48	9.23
Domestic Gross Advances	920334	1008671	1032142	2.33	12.15
Global Gross Advance	975183	1073332	1096329	2.14	12.42

Exceeded the Mandated Targets under Priority Sector

Mandated Norms under Priority Sector

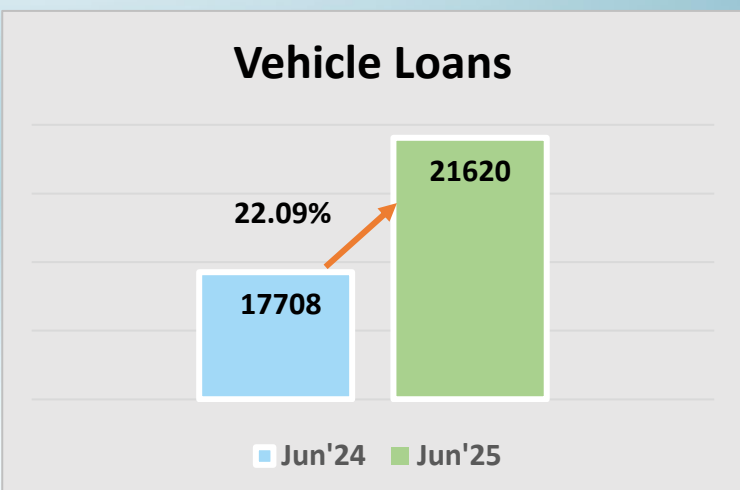
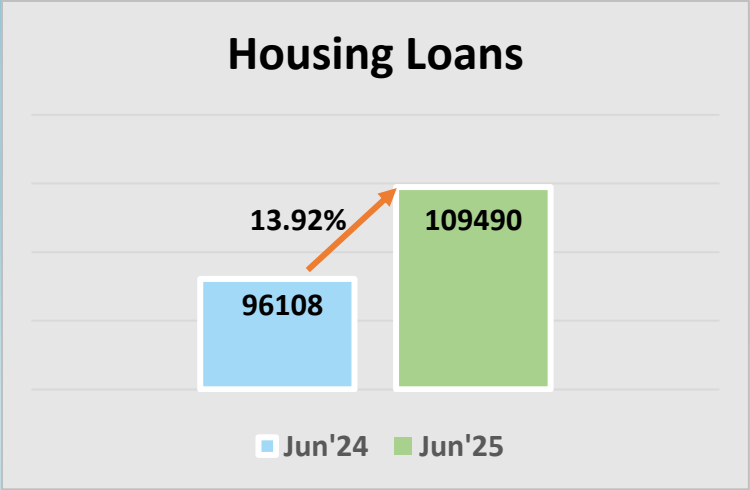
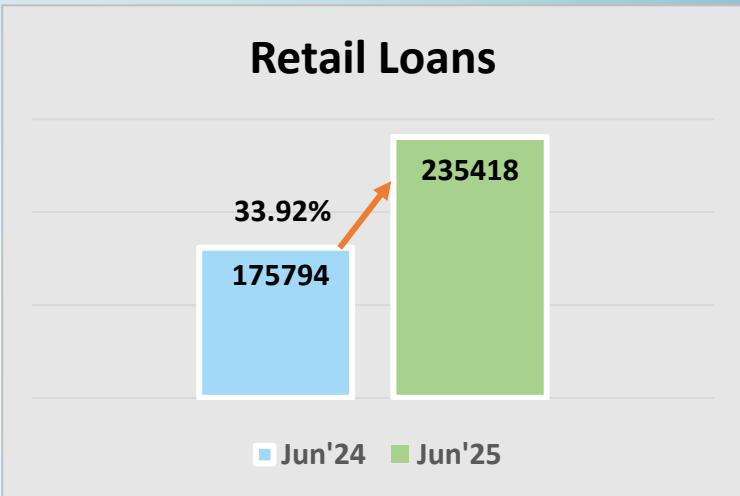
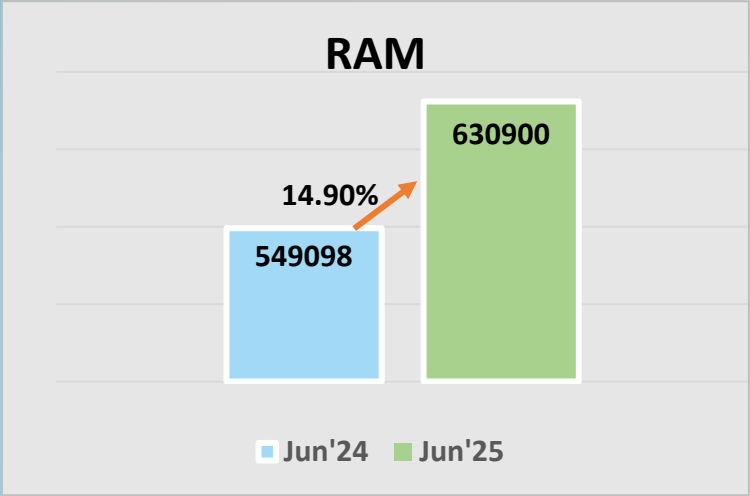
Exceeded the mandated norms in respect of:

- Total Priority (45.63% to ANBC against 40% norm)
- Agriculture (23.25% to ANBC against 18% norm)
- Small and Marginal Farmers (16.57% to ANBC against 10.00% norm)
- Non Corporate Farmers (19.25% to ANBC against 13.78% norm)
- Weaker Section (22.28% to ANBC against 12.00% norm)
- Micro Enterprises (9.82% to ANBC against 7.50% norm)

RAM & Retail Credit



₹ in Crore



Industry Credit

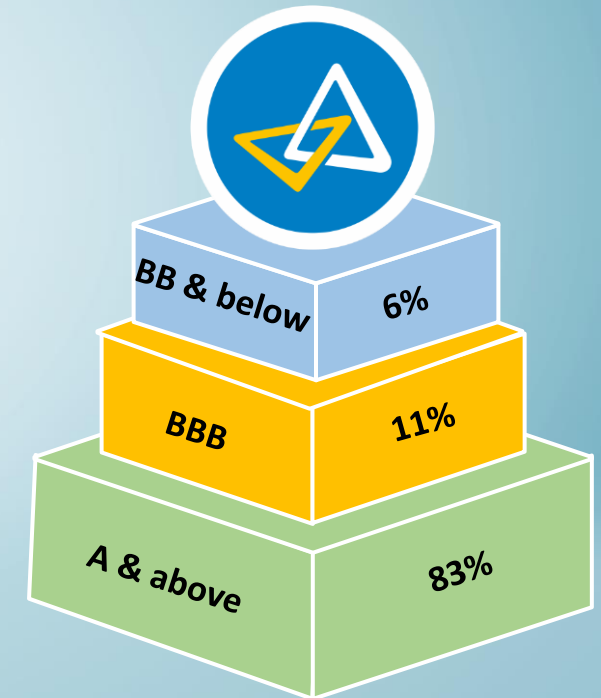


₹ in Crore

Sector/Scheme	Jun'24	Mar'25	Jun'25	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	132942	139182	144445	3.78	8.65
NBFC	118529	138116	133910	(3.05)	12.98
Textile	18863	18990	18588	(2.12)	(1.46)
Iron & Steel	18767	16612	17517	5.45	(6.66)
Commercial Real Estate	16438	19236	20984	9.09	27.66
Food Processing	12451	12627	12539	(0.70)	0.71
Engineering	14135	14109	14638	3.75	3.56
Petroleum, Coal products & Nuclear Fuels	10291	9572	8795	(8.12)	(14.54)
Construction	9036	8549	9026	5.58	(0.11)
Chemicals & Chemical Products	11383	11404	11004	(3.51)	(3.33)

Rating Profile

External Rating - Wise Distribution of Domestic Advances above ₹ 50 crore*						
(% of Total rated loan book above ₹ 50 crore)						
	Jun'24		Mar'25		Jun'25	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	210979	80	245983	82	244095	83
BBB	32390	12	32025	11	33854	11
BB and below	21025	8	19854	7	17583	6
Total	264394	100	297862	100	295532	100



PSU Customers (Jun'25)	
Central Govt. Guarantee	State Govt. Guarantee
26406	45270

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

Rating Profile

Rating Profile of Standard NBFC Domestic Exposure

	Jun'24		Mar'25		Jun'25	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	136866	99	134565	98	134962	99
BBB	74	1	1070	1	1079	1
BB and below	46		1687	1	15	
Total	136986	100	137322	100	136056	100



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Financial
Performance

**An 'urgent' message
could be a scam**

Verify before you transfer!

Total Income



₹ in Crore

Parameters	Quarterly				
	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Interest Income	28701	31002	31003	0.01	8.02
Interest on Advances	20778	22807	22618	(0.83)	8.86
Interest on Investments	6078	6273	6193	(1.28)	1.89
Other Interest Income	1845	1922	2192	14.05	18.81
Non-Interest Income	5319	6351	7060	11.16	32.73
Total Income	34020	37353	38063	1.90	11.88

Non-Interest Income



₹ in Crore

Parameters	Quarterly				
	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Fee Based Income	1910	2335	2223	(4.80)	16.39
Commission Exchange & Brokerage	353	465	378	(18.71)	7.08
Service Charges	798	944	918	(2.75)	15.04
Miscellaneous	759	926	927	0.11	22.13
Treasury Income	503	995	1993	100.30	296.22
Profit on Sale of Investments	349	711	1617	127.43	363.32
Profit on Exchange Transactions	151	276	376	36.23	149.01
Dividend Income	3	8	0	--	--
Recoveries in Written Off A/cs	1158	2471	1160	(53.06)	0.17
Other Receipts(PSLC & Others)	1748	550	1684	206.18	(3.66)
Total Non-Interest Income	5319	6351	7060	11.16	32.73

Total Expenses



₹ in Crore

Parameters	Quarterly				
	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Interest Expenses	19535	21560	21994	2.01	12.59
Interest Paid on Deposits	18352	19588	20165	2.95	9.88
Other Interests	1183	1972	1829	(7.25)	54.61
Operating Expenses	6869	7509	7516	0.09	9.42
Staff Cost	4230	4783	4796	0.27	13.38
Other Operating Expenses	2639	2726	2720	(0.22)	3.07
Total Expenses	26404	29069	29510	1.52	11.76

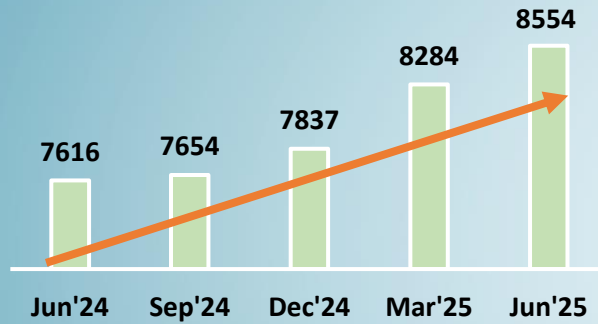
Financials at a Glance

₹ in Crore

Parameters	Quarterly				
	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Net Interest Income	9166	9442	9009	(4.59)	(1.71)
Total Interest Income	28701	31002	31003	0.00	8.02
Total Interest Expenses	19535	21560	21994	2.01	12.59
Total Income	34020	37353	38063	1.90	11.88
Total Expenditure	26404	29069	29510	1.52	11.76
Operating Profit	7616	8284	8554	3.26	12.32
Provisions	3711	3280	3802	15.91	2.45
Net Profit	3905	5004*	4752	(5.04)	21.69

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

Continuous & Consistent Performance



Operating Profit (₹ in Cr)

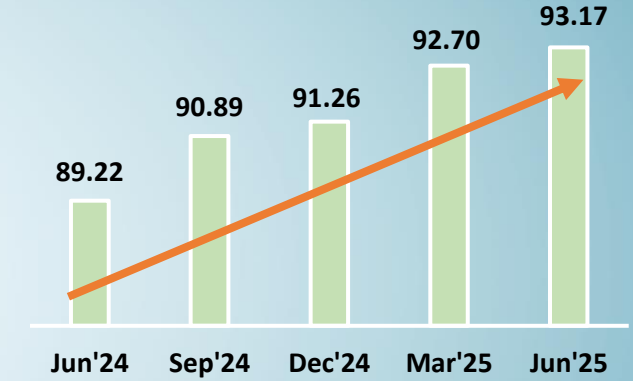


Gross NPA (%)



Net Profit (₹ in Cr)

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



PCR (%)



Net NPA (%)

Provisions



₹ in Crore

Parameters	Quarterly				
	Jun'24	Mar'25	Jun'25	Growth (%)	
				Q-o-Q	Y-o-Y
Total Provision	3711	3280	3802	15.91	2.45
NPAs	2171	2846	1845	(35.17)	(15.02)
Standard Asset	21	55	113	105.45	438.10
Non Performing Investment	(125)	(1334)	(55)	---	---
Income Tax	1428	1450	1450	0.00	1.54
Others	216	263	449	70.72	107.87

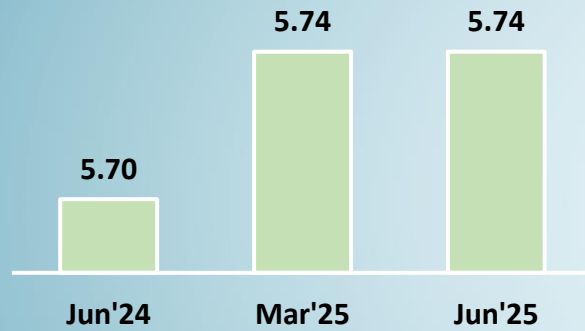
Key Ratios

(%)

Ratios	Jun'24		Mar-25		Jun'25	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.05	1.05	1.25	1.09	1.14	1.14
Return on Net-worth	20.88	20.88	23.23	21.28	21.05	21.05
Cost to Income	47.42	47.42	47.55	47.27	46.77	46.77
CD Ratio	73.04	73.04	73.67	73.67	74.70	74.70
EPS (Annualized)	17.27	17.27	22.37	18.77	21.01	21.01
Book Value (In ₹)	86.29	86.29	97.28	97.28	102.33	102.33
NIM	2.90	2.90	2.73	2.80	2.55	2.55

Key Ratios

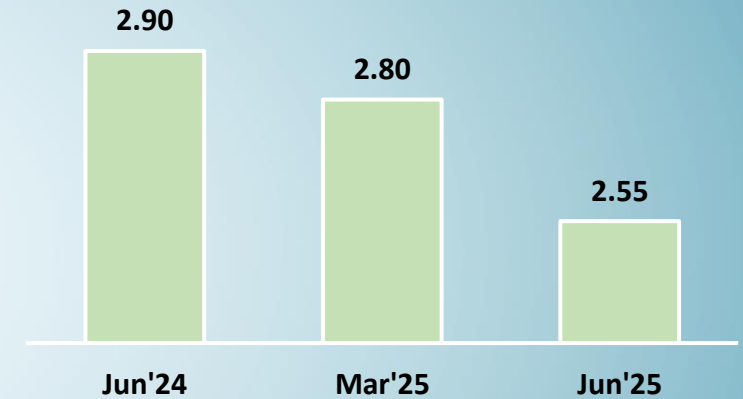
Cost Of Deposits (%)



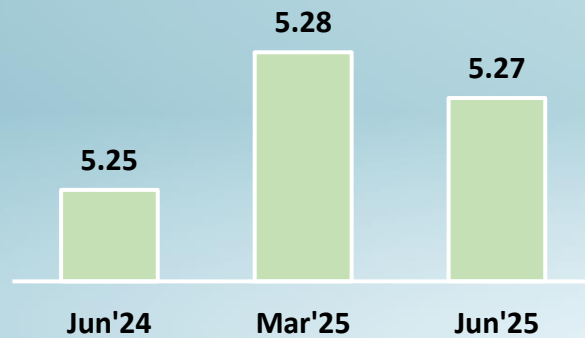
Yield on Advances(%)



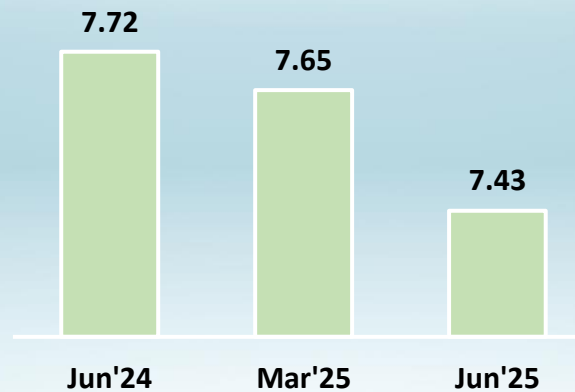
NIM(%)



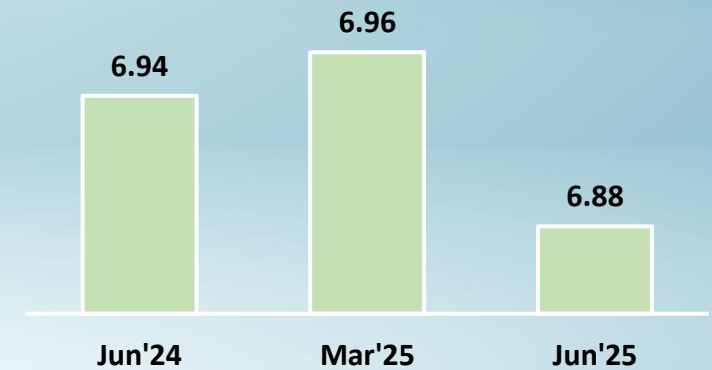
Cost Of Funds (%)



Yield on Funds(%)



Yield on Investments(%)



Investments



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**Real policies come
with real proof**

Verify before you invest!

Investment Portfolio



₹ in Crore

Sl. No	Parameters	Jun'24	Mar'25	Jun'25
1	Domestic Investments	373591	381386	398689
(a)	SLR	324203	330910	342441
(b)	Non SLR	49388	50476	56248
	SLR as % to Dom. Investments	86.78	86.77	85.89
(i)	Held To Maturity (HTM)	298077	301807	306660
(ii)	Available For Sale (AFS)	54730	56017	61176
(iii)	Fair Value Through Profit & Loss (FVTPL) (Including HFT)	19253	21985	29291
(iv)	Subsidiaries & Joint Ventures	1531	1577	1562
2	Investment by Overseas Branches	1911	3281	2932
3	Total Gross Investment (1+2)	375502	384667	401621
	HTM To Investment (%)	79.79	79.13	76.92

Non SLR Portfolio



₹ in Crore

Parameters	Jun'24	Mar'25	Jun'25	% Share (Jun'25)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4138	4860	5670	10.08	1532	37.02
Corporate and Other Bonds	7434	6752	7209	12.82	(225)	(3.03)
Special Govt. Sec excl. Recap Bonds	633	301	301	0.54	(332)	(52.45)
CG Recap. Bond	18238	18238	18238	32.42	0	--
Share of PSU/Corporate/Others	5342	6101	6015	10.69	673	12.60
Venture Capital Fund	380	414	419	0.74	39	10.26
Regional Rural Bank	287	333	318	0.57	31	10.80
Security Receipts	1041	2095	2058	3.66	1017	97.69
Subsidiaries JV	1244	1244	1244	2.21	0	--
Other	10651	10138	14776	26.27	4125	38.73
Total Non SLR Investment	49388	50476	56248	100.00	6860	13.89



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Asset Quality

Think before you tap
Smishing is the trap

Do not respond to messages
without verifying their authenticity

Asset Quality Ratios

₹ in Crore

Parameters	Jun'24	Mar'25	Jun'25
Gross NPA	40356	31530	29518
Gross NPA (%)	4.14	2.94	2.69
Net NPA	11702	7353	6765
Net NPA (%)	1.24	0.70	0.63
Provision Coverage Ratio (%)	89.22	92.70	93.17
Credit Cost (%) <i>(Annualised)</i>	0.90	0.92	0.72
Slippage Ratio (%)	0.33	0.26	0.20

Movement of NPA

Parameters	Jun'24	Mar'25	Jun'25
NPA as at the beginning of the period	40605	35061	31530
Cash Recovery towards Book Liability(i)	780	791	505
Up-gradation (ii)	495	420	558
Write Off (iii)	2311	5022	3115
Total Reduction(i+ii+iii)	3586	6233	4178
Fresh Addition	3337	2702	2166
-Fresh Slippages	3015	2655	2129
-Debits in existing NPA A/c	322	47	37
Gross NPAs at end of the period	40356	31530	29518
Eligible Deductions incl. Provisions	28654	24177	22753
Net NPAs	11702	7353	6765
Recoveries in Written Off A/c	1371	3049	1414
Total Cash recovery including Recovery in Written off A/cs	2151	3840	1919

NPA Classification: Sector Wise



₹ in Crore

Parameters	Jun'24	Mar'25	Jun'25	Advance O/s (Jun'25)	GNPA (%)
Domestic Gross NPA	37235	30351	28334	1032142	2.75
Global Gross NPA	40356	31530	29518	1096329	2.69
Retail	2249	2189	1811	235418	0.77
Housing Loans	900	1197	1013	109490	0.93
Vehicle Loans	283	277	236	21620	1.09
Other Personal Loans	353	393	348	86721	0.40
Agriculture & Allied	8815	8375	8011	248836	3.22
MSME	11365	7915	7836	146646	5.34
Corporate & Others	17927	13051	11860	465429	2.55

NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Jun'24	Mar'25	Jun'25	GNPA (%)
Infrastructure	5861	4080	3481	2.41
Iron & Steel	561	412	397	2.27
Textile	1499	689	676	3.64
Food Processing	1222	969	958	7.64
Engineering	812	744	746	5.10

Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
	Jun'24			Mar'25			Jun'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	167	4134	0.42	106	3256	0.30	162	6856	0.63
SMA 1	65	881	0.09	119	4214	0.39	57	455	0.04
TOTAL SMA 1 & 2	232	5015	0.51	225	7470	0.70	219	7311	0.67
SMA 0	148	6033	0.62	95	2835	0.26	103	1440	0.13
TOTAL	380	11048	1.13	320	10305	0.96	322	8751	0.80

Accounts referred to NCLT

Parameters	Jun'24				Jun'25			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1094	1094	100%	4	920	920	100%
2nd List – RBI	9	4676	4676	100%	8	4016	4016	100%
Total RBI 1 & 2	13	5770	5770	100%	12	4936	4936	100%
Others	358	31759	30037	95%	355	29133	28898	99%
Total	371	37529	35807	95%	367	34069	33834	99%

NCLT Resolution Status

	Cumulative Recovery (FY 2025-26)		Jun'24		Jun'25	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	10	57	12	59	10	57
Through Liquidation	12	29	26	55	12	29
Through 12A Settlement	0	0	1	16	0	0
Through PPIRP	0	0	1	1	0	0
Through ARC/NARCL SALE	1	88	0	0	1	88
Through Other Mode under NCLT	3	33	5	5	3	33
Total	26	207	45	136	26	207

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Capital & Shareholding

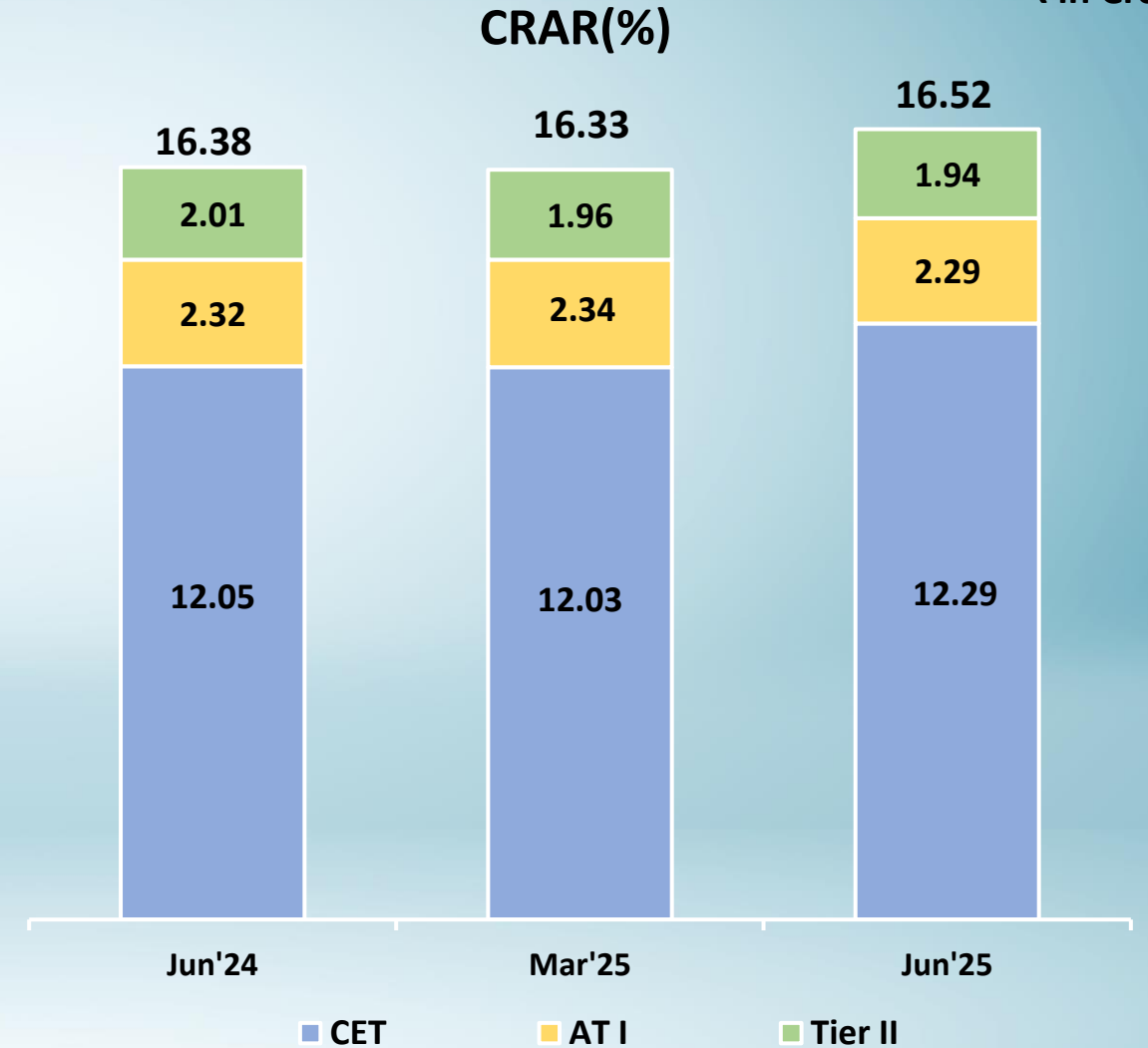
**Don't Be an
easy Target**

Be Careful what you post Online

Capital Funds (Basel III)

₹ in Crore

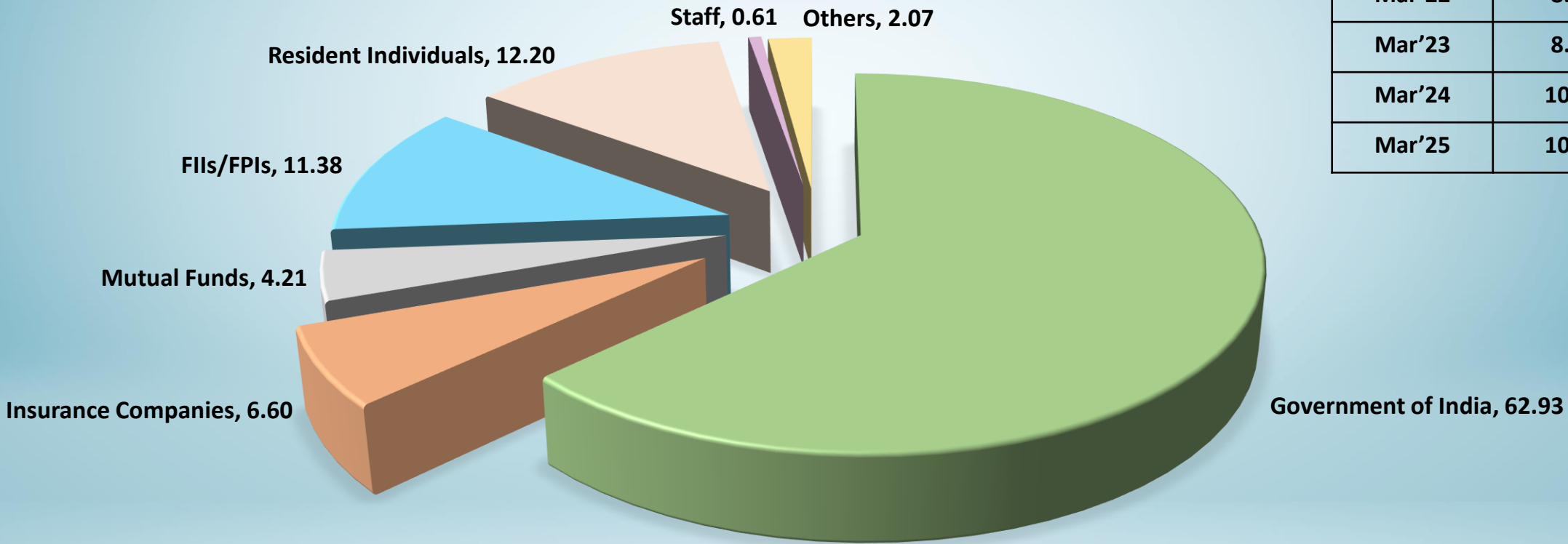
Parameters	Jun'24	Mar'25	Jun'25
Tier I	98104	106379	110172
Common Equity	82265	89040	92833
Additional Tier I	15839	17339	17339
Tier II	13779	14536	14646
Total (Tier I+II)	111883	120915	124818
Risk-weighted Assets	682900	740322	755624
Gross Advances	975183	1073332	1096329
RWA to Gross Advances (%)	70.03	68.97	68.92
Tier I (%)	14.37	14.37	14.58
Common Equity (%)	12.05	12.03	12.29
Additional Tier I (%)	2.32	2.34	2.29
Tier II (%)	2.01	1.96	1.94
Total (Tier I+II) %	16.38	16.33	16.52



Shareholding Pattern as on June 30th, 2025



Year ended	FII/FPIs holding (%)
Mar'22	8.48
Mar'23	8.95
Mar'24	10.57
Mar'25	10.55



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Environmental, Social & Governance

Avoid Phishing attacks
"Validate the URL"
For the websites you access before
providing your personal data

Environmental, Social & Governance (ESG) Practices



Environmental

- As part of Green initiatives, Bank has undertaken:
 - ✓ Increased usage of LED light, BEE rated AC units
 - ✓ Gradual phasing out of DG sets
 - ✓ Installed Rain Water Harvesting system in 122 Bank owned properties and Rooftop Solar Power system in 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.
- Canara Institute of Bank Management-Manipal, Sarakki Layout Branch-Bengaluru, Townhall Welfare Branch-Bengaluru and Ranjangaon Branch-Pune achieved a Silver rating under IGBC Green Campus Certification system.
- Bank's Residential building at 221, RMV Extension, Bengaluru 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 quarter ending June 2025, Bank has conducted 3,060 awareness programs and 534 training programs through its RSETIs and RUDSETIs, benefiting 15,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 5,655 camps have been conducted and 5,34,159 persons were extended Financial Literacy during quarter ending June 2025.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



Governance

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

A Legacy of
Trust
Togetherness
Transformation



Distribution Network

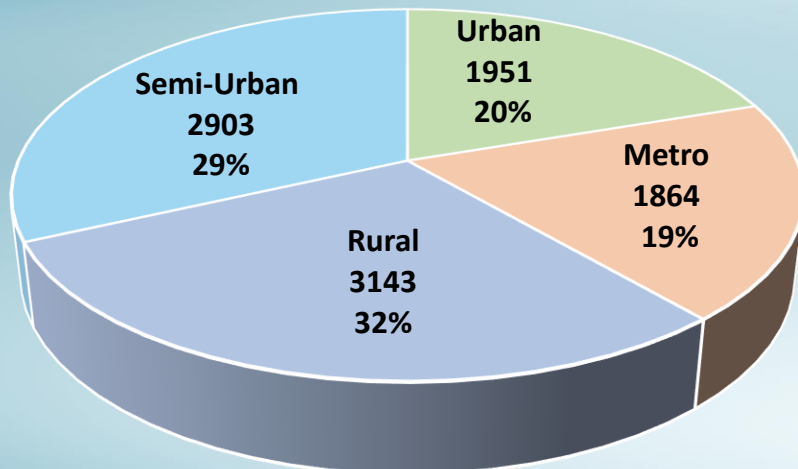
**Watch out for
“Malvertising”**

Clicking a malicious ad can expose
your device to Malware

Distribution Network

Parameters	Jun'24	Mar'25	Jun'25
General Branches(a)	8997	9224	9233
Specialised Branches(b)	626	625	628
Total Domestic Branches(a+b)	9623	9849	9861
Overseas Branches	4	4	4
BC Points	13167	7819	9640
Total Banking Outlets	22794	17672	19505
ATM	10014	9579	7907
Recycler	2242	2375	2940

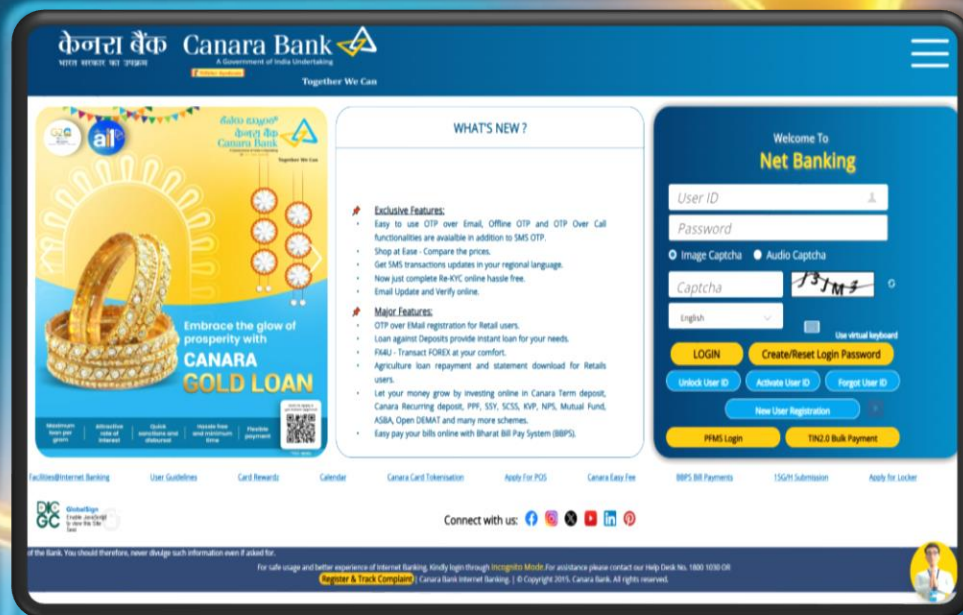
Presence across Urban & Rural areas Jun'25



4 International Branches

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

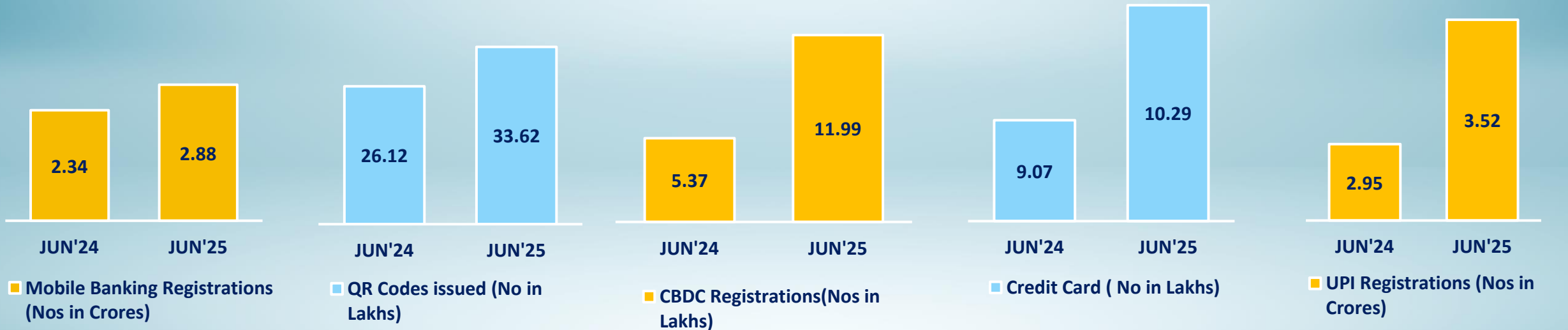
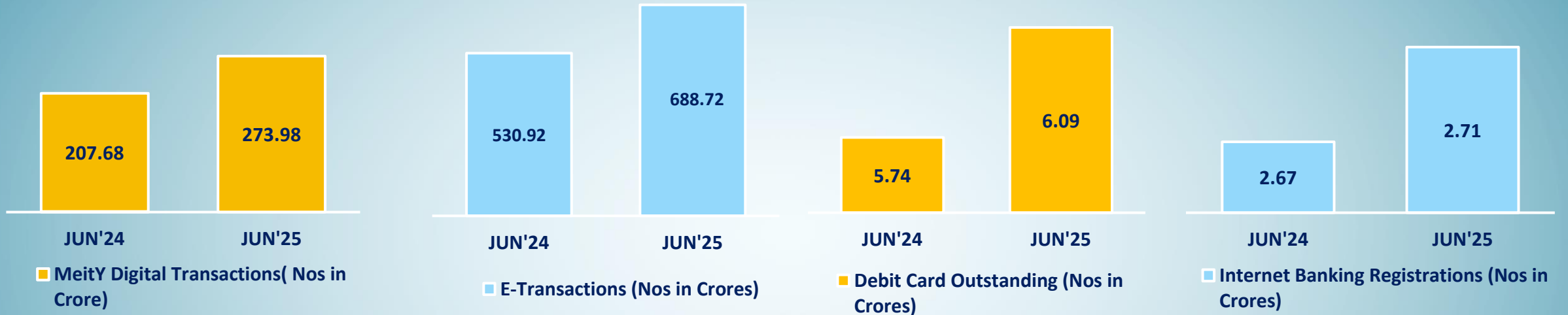
A Legacy of Trust Togetherness Transformation



Digital Footprint

"Together We Can"
Secure the Cyber Seas
Community Vigilance,
Cyber resilience

Digital Footprint



New Digital Initiatives



Digital Lending

Loan Against Mutual Fund: Credit Facility against Mutual Fund through Digital Lending Platform.

BBPS Billers Integration

Punjab State Power Corporation Limited (PSPCL), HPA-Madhuban, Kalimata Charitable Trust, Achyut Maharaj Janmbhumi Sansthan & Anand Vilas are the five billers integrated in our BBPS Platform.

Partial Loan Payoff

Internet Banking users can now make partial payoff to his/her loan accounts by adjusting EMI or loan tenor.

Increased Daily Limit

Daily transaction limit through Mobile Banking application has been enhanced to Rs. 15.25 lakhs including Rs.7.5 lakhs for Interbank, Rs.7.5 lakhs for Intrabank and Rs.0.25 lakhs for Direct pay option.

Subsidiaries & Associates

Name of the Entity	Holding(%)	Total Profit	Our share
		Jun'25	
Subsidiaries			
Canara Robeco Asset Management Company Ltd.	51	47.90	24.43
Canara HSBC Life Insurance Company Ltd.	51	23.42	11.94
Canbank Factors Ltd.	70	4.83	3.38
Canbank Computer Services Ltd.	69.14	4.23	2.92
Canara Bank Securities Ltd.	100	1.92	1.92
Canbank Financial Services Ltd.	100	3.78	3.78
Canbank Venture Capital Fund Ltd.	100	0.32	0.32
Canara (Tanzania) Ltd.*	100	(2.34)	(2.34)
CRMF Trustee Pvt Ltd	51	0.09	0.05
Total		84.15	46.40
Associates			
Andhra Pragathi Grameena Bank (Till 30.04.2025)**	--	48.54	16.99
Can Fin Homes Ltd.	29.99	223.87	67.14
Kerala Gramin Bank	35	297.24	104.03
Karnataka Grameena Bank (w.e.f 01.05.2025)#	35	117.99	41.30
Total		687.64	229.46

*Canara (Tanzania) Ltd has transferred asset and liabilities to Exim Bank Tanzania Ltd and has ceased its business operations with effect from 21.12.2024.

**Andhra Pragathi Grameena Bank got merged with other RRBs under one state one RRB policy and presently under the sponsorship of Union Bank of India w.e.f 01.05.2025.

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

Guidance for March 2026 Vs Actuals for June 2025

Parameters	Guidance (31.03.2026)	Actuals as on 30.06.2025
Business Growth (Global)	10.50%	10.98%
Advances Growth (Global)	10%-11%	12.42%
Deposits Growth (Global)	9%-10%	9.92%
CASA (Domestic CASA to Domestic Deposit)	32.00%	29.56%
NIM (Global)(Annualized)	2.75%-2.80%	2.55%
Gross NPA (Global)	2.50%	2.69%
Net NPA (Global)	0.60%	0.63%
PCR (Global)	93.00%	93.17%
Slippage Ratio (Global)(Annualized)	0.90%	0.80%
Credit Cost (Global)(Annualized)	0.90%	0.72%
Return on Equity (RoE)	18.50%	21.05%
Earning per share (EPS)(Annualized) (Face Value Rs.2/- per share)	19.00	21.01
Return on Average Assets (RoA)	1.05%	1.14%

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.

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.