



Ref: SD:345/346/11/12:2026-27

14.10.2026

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

Pursuant to Regulation 30 and other applicable provisions of the SEBI (LODR) Regulations, 2015, a copy of Investor Presentation on the Financial Results (Standalone & Consolidated) of the Bank for the Second Quarter & Half-year ended 30.09.2026 is enclosed herewith.

This is for your information & records.

Thanking You,

SANTOSH
KUMAR BARIK

Digitally signed by
SANTOSH KUMAR BARIK
Date: 2026.10.14
12:11:48 +05'30'

Santosh Kumar Barik
Company Secretary

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Financial Results: Q2 (FY 2026-27)



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Performance Highlights

₹ in Crore

Global Business

15.88%
y-o-y
30,72,365



Global Deposits

13.13%
y-o-y
16,97,305



Global Advances

19.46%
y-o-y
13,75,060



Net Interest Income

20.39%
y-o-y
11,005



Net Profit

8.40%
y-o-y
5,175



CRAR
17.19%
y-o-y
99 bps



PCR
95.34%
y-o-y
175 bps



Gross NPA
1.33%
y-o-y
102 bps



Net NPA
0.30%
y-o-y
24 bps



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Key Highlights

₹ in Crore

21.03%
y-o-y
RAM Credit
8,12,310



31.61%
y-o-y
Retail Credit
3,30,587



17.35%
y-o-y
Housing Loan
1,34,501



25.50%
y-o-y
Vehicle Loan
29,326



15.49%
y-o-y
MSME
1,77,600



5.00%
y-o-y
EPS
22.06



21 bps
y-o-y
Credit Cost
0.47%



18 bps
y-o-y
Slippage Ratio
0.58%



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Business Performance

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Business Performance

₹ in Crore

Parameters	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Global Gross Business	2651322	2806226	2905066	3072365	5.76	15.88
Domestic Gross Business	2476427	2598048	2680534	2812732	4.93	13.58
Overseas Gross Business	174895	208178	224532	259633	15.63	48.45
Global Gross Advances	1151041	1237548	1293381	1375060	6.32	19.46
Domestic Gross Advances	1081428	1161143	1207087	1264753	4.78	16.95
Overseas Gross Advances	69613	76405	86294	110307	27.83	58.46
Global Deposits	1500281	1568678	1611685	1697305	5.31	13.13
Domestic Deposits	1394999	1436905	1473447	1547979	5.06	10.97
Overseas Deposits*	105282	131773	138238	149326	8.02	41.83
Global C-D Ratio (%)	76.72	78.89	80.25	81.01	--	--

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

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Domestic Deposit Mix

₹ in Crore

Parameters	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Saving Deposits	352195	366581	377245	385653	2.23	9.50
SB-Individual	295817	314752	323271	330436	2.22	11.70
SB-Institutional	56378	51829	53974	55217	2.30	(2.06)
Current Deposits	75920	62223	60401	63236	4.69	(16.71)
CASA Deposits	428115	428804	437646	448889	2.57	4.85
Term Deposit	966884	1008101	1035801	1099090	6.11	13.67
Retail Term Deposit	563683	581851	597921	660476	10.46	17.17
Total Domestic Deposit	1394999	1436905	1473447	1547979	5.06	10.97
Global Deposits*	1500281	1568678	1611685	1697305	5.31	13.13

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

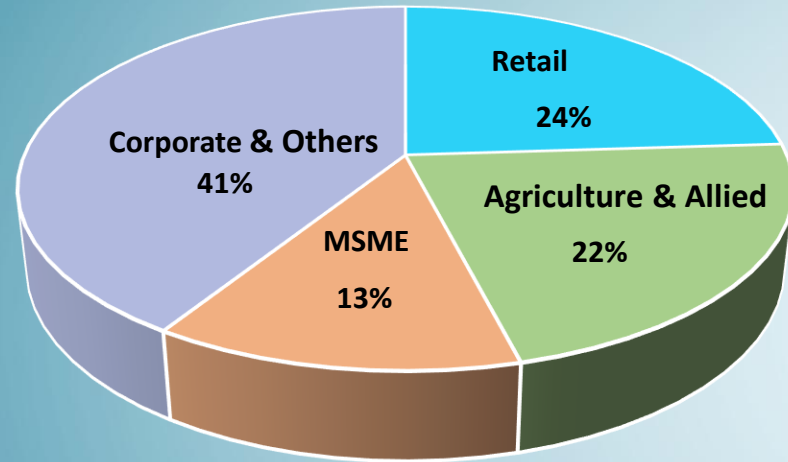
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Advances Mix

₹ in Crore

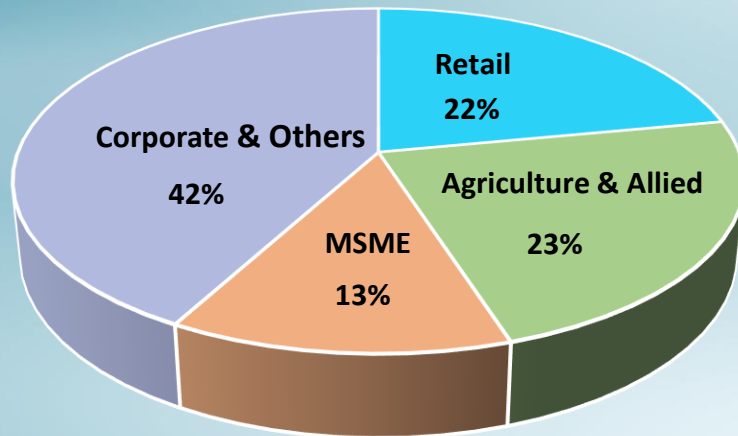
Sep'26

RAM: 59%



Sep'25

RAM: 58%



Parameters	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
RAM Credit	671141	730520	764675	812310	6.23	21.03
Retail	251190	296912	319893	330587	3.34	31.61
Agriculture & Allied	266174	275777	275967	304123	10.20	14.26
MSME	153777	157831	168815	177600	5.20	15.49
Corporate & others	479900	507028	528706	562750	6.44	17.26
Domestic Gross Advances	1081428	1161143	1207087	1264753	4.78	16.95
Global Gross Advance	1151041	1237548	1293381	1375060	6.32	19.46

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Mandated Targets under Priority Sector

Exceeded the mandated norms in respect of:

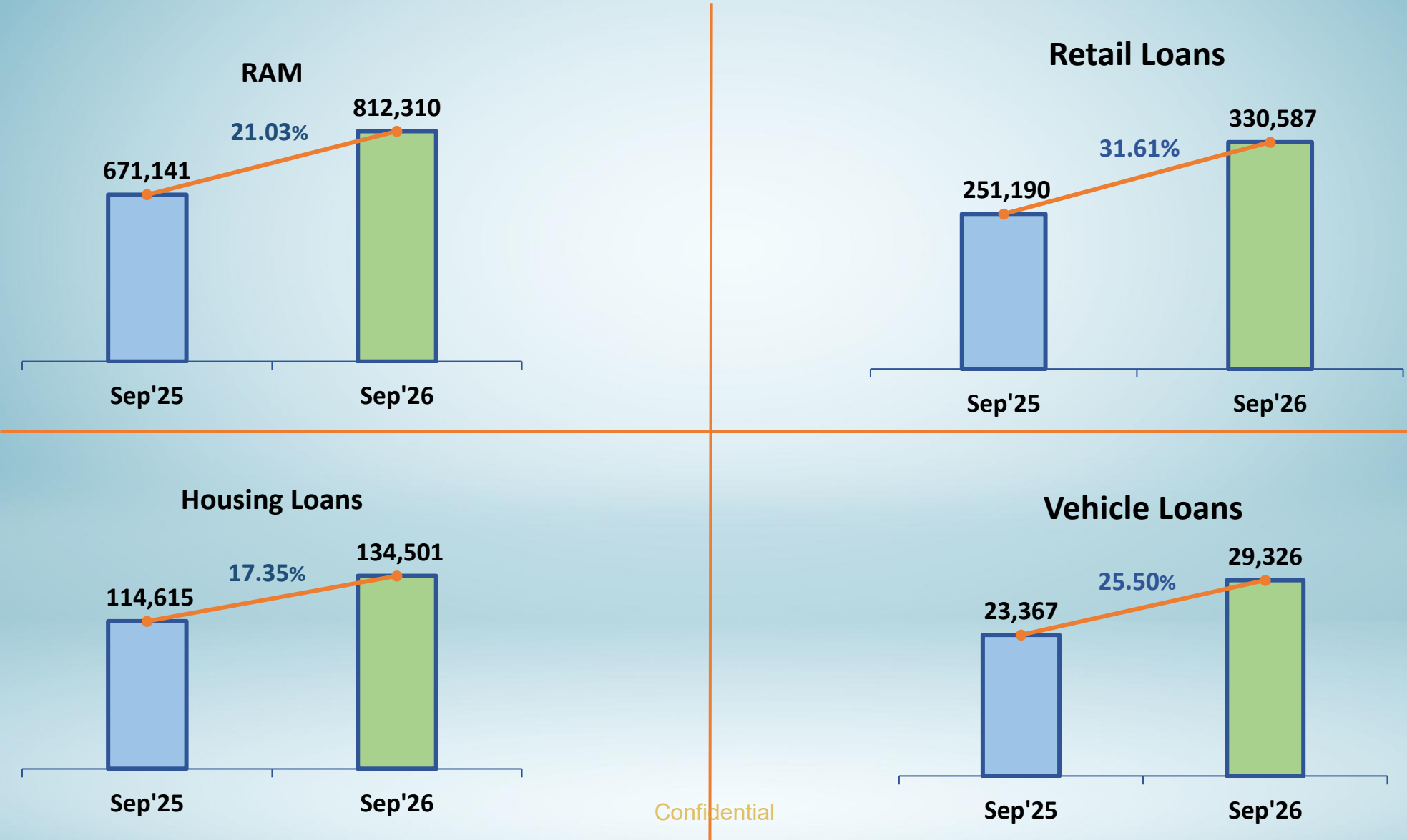
- Total Priority (44.99% to ANBC against 40% norm)
- Agriculture (20.61% to ANBC against 18% norm)
- Small and Marginal Farmers (12.74% to ANBC against 10.00% norm)
- Non Corporate Farmers (15.55% to ANBC against 14.00% norm)
- Weaker Section (18.73% to ANBC against 12.00% norm)
- Micro Enterprises (9.22% to ANBC against 7.50% norm)

**Mandated
Norms under
Priority Sector**

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RAM & Retail Credit

₹ in Crore



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Industry Credit

₹ in Crore

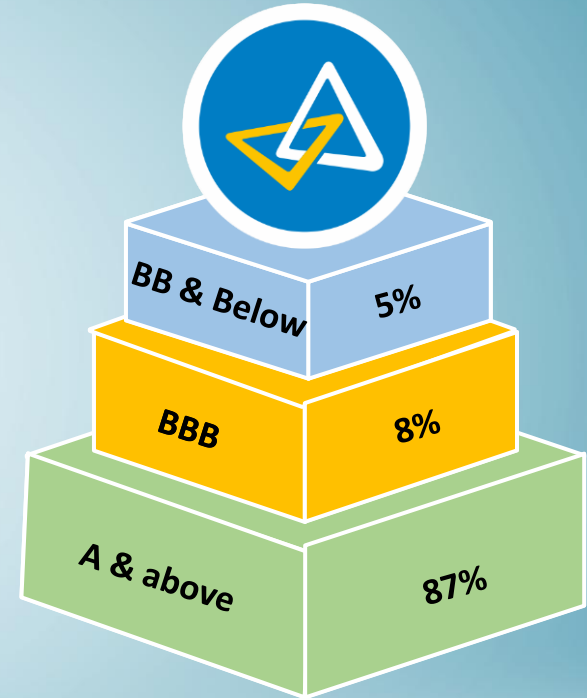
Sector/Scheme	Sep'25	Jun'26	Sep'26	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	145069	125325	131631	5.03	(9.26)
NBFC	146473	174864	177763	1.66	21.36
Textile	18677	19601	20278	3.45	8.57
Iron & Steel	17486	19531	19725	0.99	12.80
Commercial Real Estate	21628	22186	24373	9.86	12.69
Food Processing	12180	14344	14865	3.63	22.04
Engineering	15399	16335	17262	5.67	12.10
Petroleum, Coal products & Nuclear Fuels	10338	13054	11913	(8.74)	15.24
Construction	9888	12986	13488	3.87	36.41
Chemicals & Chemical Products	12030	13384	14591	9.02	21.29

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Rating Profile

₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 50 crore*						
(% of Total rated loan book above ₹ 50 crore)						
	Sep'25		Jun'26		Sep'26	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	257186	83	282507	86	302293	87
BBB	35565	12	29840	9	29463	8
BB and below	15882	5	16106	5	15730	5
Total	308633	100	328453	100	347486	100



PSU Customers (Sep'26)	
Central Govt. Guarantee	State Govt. Guarantee
48716	51665

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

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Rating Profile

₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure						
External Rating	Sep'25		Jun'26		Sep'26	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	145447	99	171069	100	176302	100
BBB	1061	1	42	--	46	--
BB and below	49		22		22	
Total	146557	100	171133	100	176370	100

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Financial Performance

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Total Income

₹ in Crore

Parameters	Quarterly					
	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Interest Income	31544	31838	32957	35159	6.68	11.46
Interest on Advances	23081	23951	24685	26754	8.38	15.91
Interest on Investments	6307	6319	6464	6584	1.86	4.39
Other Interest Income	2156	1568	1808	1821	0.72	(15.54)
Non-Interest Income	7054	4824	6727	5772	(14.20)	(18.17)
Total Income	38598	36662	39684	40931	3.14	6.04

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Non-Interest Income

₹ in Crore

Parameters	Quarterly					
	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Fee Based Income	2586	2513	2342	2755	17.63	6.54
Commission Exchange & Brokerage	447	559	410	449	9.51	0.45
Service Charges	960	1006	934	1093	17.02	13.85
Miscellaneous	1179	948	998	1213	21.54	2.88
Treasury Income	1583	272	1057	499	(52.79)	(68.48)
Profit on Sale of Investments	1217	(103)	654	153	(76.61)	(87.43)
Profit on Exchange Transactions	327	354	401	278	(30.67)	(14.98)
Dividend Income	39	21	2	68	--	74.36
Recoveries in Written Off A/cs	1680	1646	1381	1260	(8.76)	(25.00)
Other Receipts (PSLC & Others)	1205	393	1947	1258	(35.39)	4.40
Total Non-Interest Income	7054	4824	6727	5772	(14.20)	(18.17)

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Total Expenses

₹ in Crore

Parameters	Quarterly					
	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Interest Expenses	22403	22030	22742	24154	6.21	7.82
Interest Paid on Deposits*	20067	19727	20241	21343	5.44	6.36
Other Interests*	2336	2303	2501	2811	12.40	20.33
Operating Expenses	7607	7874	8306	8019	(3.46)	5.42
Staff Cost	4822	4742	5091	4809	(5.54)	(0.27)
Other Operating Expenses	2785	3132	3215	3210	(0.16)	15.26
Total Expenses	30010	29904	31048	32173	3.62	7.21

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

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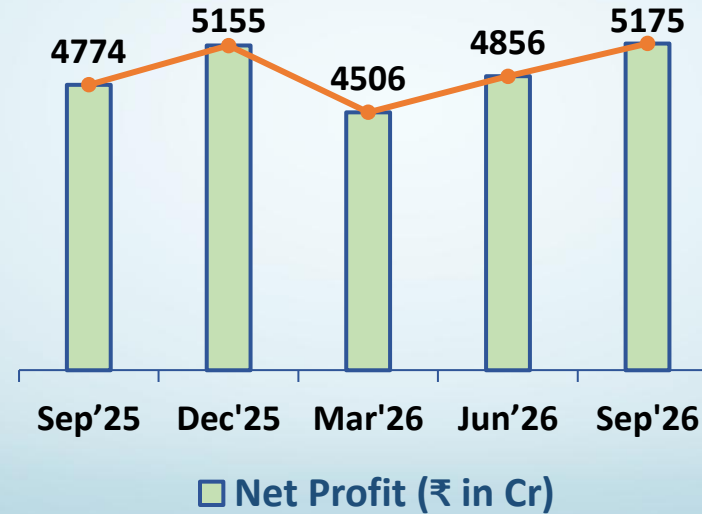
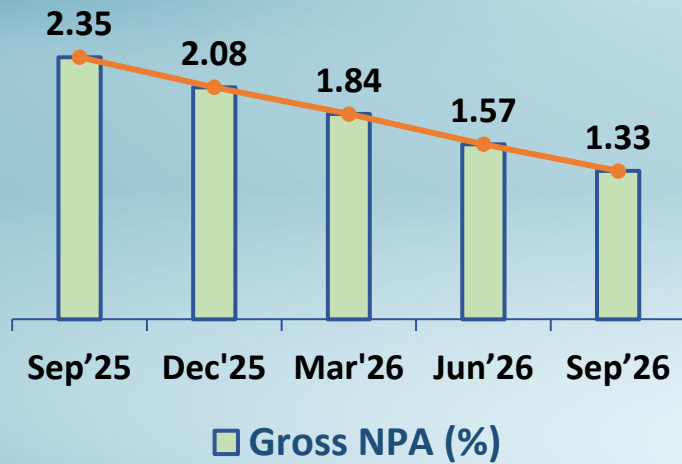
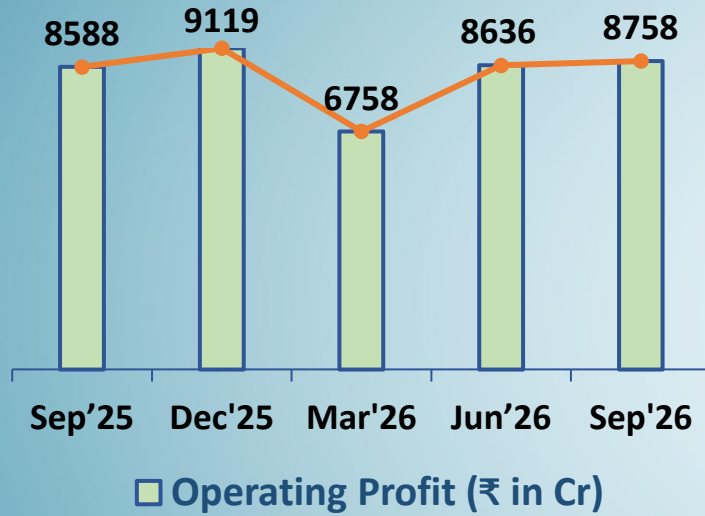
Financials at a Glance

₹ in Crore

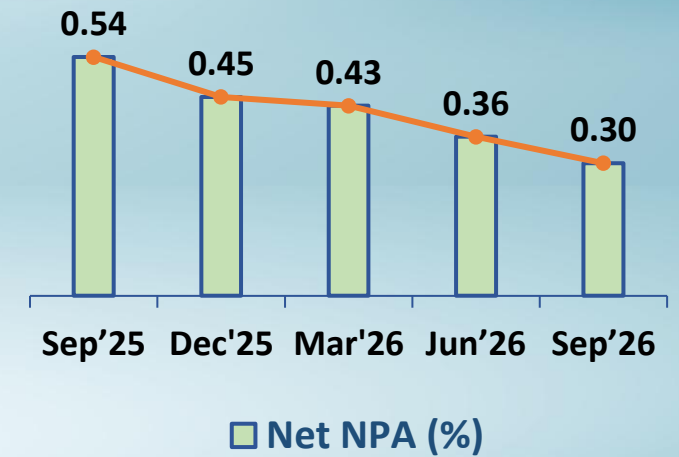
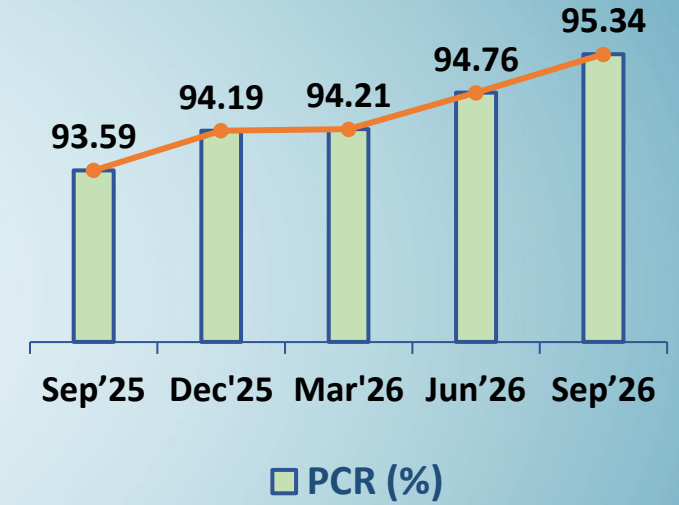
Parameters	Quarterly					
	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Net Interest Income	9141	9808	10215	11005	7.73	20.39
Total Interest Income	31544	31838	32957	35159	6.68	11.46
Total Interest Expenses	22403	22030	22742	24154	6.21	7.82
Total Income	38598	36662	39684	40931	3.14	6.04
Total Expenditure	30010	29904	31048	32173	3.62	7.21
Operating Profit	8588	6758	8636	8758	1.41	1.98
Provisions	3814	2252	3780	3583	(5.21)	(6.06)
Net Profit	4774	4506	4856	5175	6.57	8.40

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Profitability & Asset Quality Performance



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Provisions

₹ in Crore

Parameters	Quarterly					
	Sep'25	Mar'26	Jun'26	Sep'26	Growth (%)	
					Q-o-Q	Y-o-Y
Total Provision	3814	2252	3780	3583	(5.21)	(6.06)
NPAs	1504	1311	1399	1339	(4.29)	(10.97)
Standard Asset	336	273	185	311	68.11	(7.44)
Non Performing Investment*	(334)	277	7	(441)	--	32.34
Income Tax	1460	1260	1700	1801	5.94	23.36
Others*	848	(869)	489	573	17.38	(32.31)

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

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Key Ratios

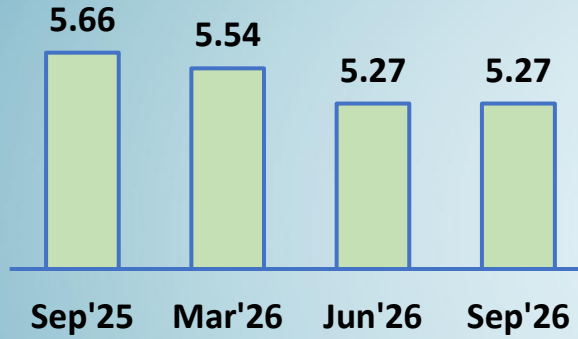
(%)

Ratios	Sep'25		Mar'26		Jun'26		Sep'26	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.10	1.12	1.01	1.10	1.04	1.04	1.05	1.04
Return on Equity/Net-worth	20.00	20.56	18.27	19.61	18.31	18.31	18.47	18.49
Cost to Income	46.97	46.87	53.81	48.45	49.03	49.03	47.80	48.41
CD Ratio	76.72	76.72	78.89	78.89	80.25	80.25	81.01	81.01
EPS (Annualized) (In ₹)	21.05	21.01	20.15	21.15	21.47	21.47	22.63	22.06
Book Value (In ₹)	106.55	106.55	114.05	114.05	120.48	120.48	124.56	124.56
NIM	2.50	2.52	2.54	2.51	2.52	2.52	2.55	2.53

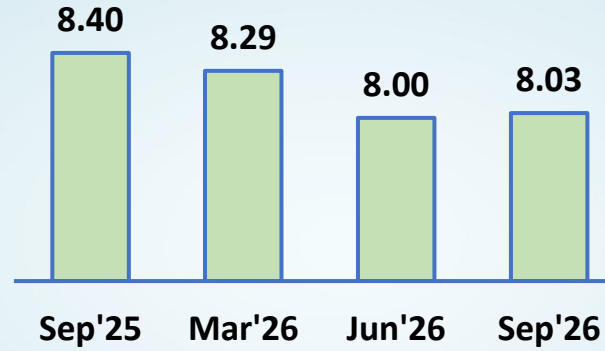
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Key Ratios

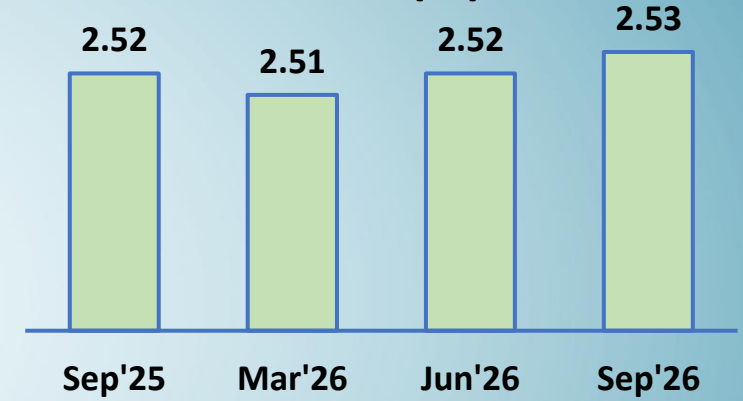
Cost Of Deposits (%)



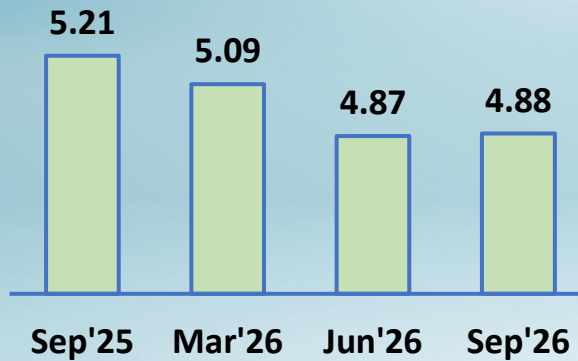
Yield on Advances (%)



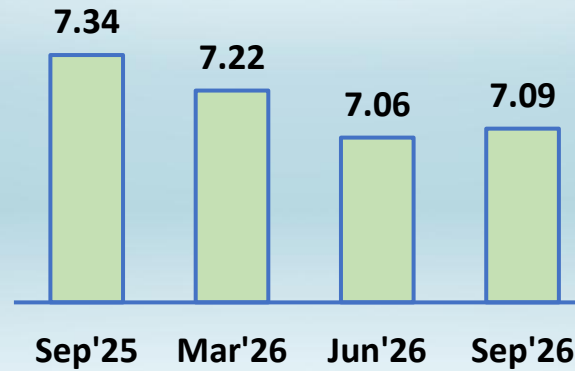
NIM (%)



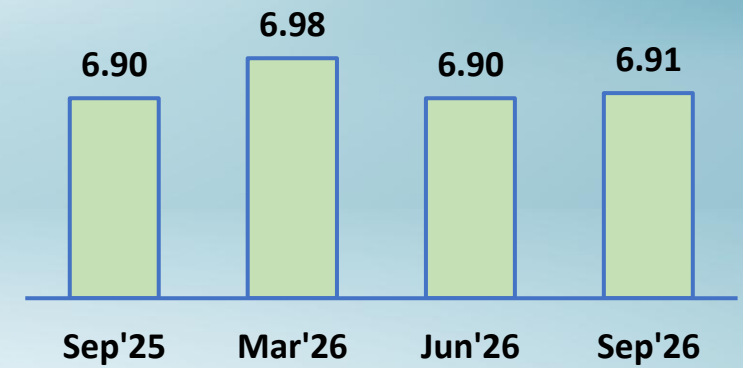
Cost Of Funds (%)



Yield on Funds (%)



Yield on Investments (%)



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Investments

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Investment Portfolio

₹ in Crore

Sl. No	Parameters	Sep'25	Jun'26	Sep'26
1	Domestic Investments	395043	396958	407466
(a)	SLR	340888	350316	362238
(b)	Non SLR	54155	46642	45228
	SLR as % to Dom. Investments	86.29	88.25	88.90
(i)	Held To Maturity (HTM)	304960	321784	325099
(ii)	Available For Sale (AFS)	59089	58930	63633
(iii)	Fair Value Through Profit & Loss (FVTPL) (Including HFT)	29432	14878	17409
(iv)	Subsidiaries & Joint Ventures	1562	1366	1325
2	Investment by Overseas Branches	3675	5243	6014
3	Total Gross Investment (1+2)	398718	402201	413480
	HTM To Domestic Investment (%)	77.20	81.06	79.79

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Non SLR Portfolio

₹ in Crore

Parameters	Sep'25	Jun'26	Sep'26	% Share (Sep'26)	Y-o-Y Variation	
					Amount	%
PSU Bonds	5827	4307	4377	9.68	(1450)	(24.88)
Corporate and Other Bonds	7246	7352	8414	18.60	1168	16.12
Special Govt. Sec excl. Recap Bonds	301	241	241	0.53	(60)	(19.93)
Central Government Recapitalization Bond	18238	18238	18238	40.33	0	0.00
Share of PSU/Corporate/Others	6497	6681	6487	14.34	(10)	(0.15)
Venture Capital Fund	410	473	442	0.98	32	7.80
Regional Rural Bank	318	318	318	0.70	0	0.00
Security Receipts	2025	1458	1421	3.14	(604)	(29.83)
Subsidiaries JV	1244	1049	1007	2.23	(237)	(19.05)
Other	12049	6525	4283	9.47	(7766)	(64.45)
Total Non SLR Investment	54155	46642	45228	100.00	(8927)	(16.48)

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Asset Quality

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Internal

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SAVINGS ACCOUNT

Asset Quality Ratios

₹ in Crore

Parameters	Sep'25	Mar'26	Jun'26	Sep'26
Gross NPA	27040	22740	20354	18299
Gross NPA (%)	2.35	1.84	1.57	1.33
Net NPA	6113	5209	4653	4053
Net NPA (%)	0.54	0.43	0.36	0.30
Provision Coverage Ratio (%)	93.59	94.21	94.76	95.34
Credit Cost (%) <i>(Annualised)</i>	0.68	0.59	0.49	0.47
Slippage Ratio (%)	0.19	0.24	0.15	0.15

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Movement of NPA

₹ in Crore

Parameters	Sep'25	Mar'26	Jun'26	Sep'26
NPA as at the beginning of the period	29518	24833	22740	20354
Cash Recovery towards Book Liability(i)	580	768	624	719
Up-gradation (ii)	537	354	527	452
Write Off (iii)	3463	3771	3036	2800
Total Reduction (i+ii+iii)	4580	4893	4187	3971
Fresh Addition	2102	2800	1801	1916
-Fresh Slippages	2031	2771	1781	1844
-Debits in existing NPA A/c	71	29	20	72
Gross NPAs at end of the period	27040	22740	20354	18299
Eligible Deductions incl. Provisions	20927	17531	15701	14246
Net NPAs	6113	5209	4653	4053
Recoveries in Written Off A/c	1975	1944	1579	1558
Total Cash recovery including Recovery in Written off A/cs	2555	2712	2203	2277

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NPA Classification: Sector Wise

₹ in Crore

Parameters	Sep'25	Mar'26	Jun'26	Sep'26	Advance O/s (Sep'26)	GNPA (%)
Domestic Gross NPA	25866	21874	19489	17424	1264753	1.38
Global Gross NPA	27040	22740	20354	18299	1375060	1.33
Retail	1717	1223	1157	1068	330587	0.32
Housing Loans	945	660	599	554	134501	0.41
Vehicle Loans	225	145	135	135	29326	0.46
Other Personal Loans	333	272	274	256	145355	0.18
Agriculture & Allied	7486	6296	5695	5009	304123	1.65
MSME	7985	7321	7079	6927	177600	3.90
Corporate & Others	9852	7900	6423	5295	562750	0.94

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NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Sep'25	Mar'26	Jun'26	Sep'26	GNPA (%)
Infrastructure	3495	2323	1986	1560	1.19
Iron & Steel	395	436	421	400	2.03
Textile	724	731	708	746	3.68
Food Processing	934	925	952	915	6.16
Engineering	744	740	737	737	4.27

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Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
	Sep'25			Jun'26			Sep'26		
Parameters	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	111	3321	0.29	117	3482	0.27	112	2838	0.21
SMA 1	54	541	0.05	92	649	0.05	95	1304	0.09
TOTAL SMA 1 & 2	165	3862	0.34	209	4131	0.32	207	4142	0.30
SMA 0	99	3606	0.31	71	3315	0.26	70	2901	0.21
TOTAL	264	7468	0.65	280	7446	0.58	277	7043	0.51

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Accounts referred to NCLT

₹ in Crore

Parameters	Sep'25				Sep'26			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	920	920	100%	4	899	899	100%
2nd List – RBI	8	4016	4016	100%	8	3910	3910	100%
Total RBI 1 & 2	12	4936	4936	100%	12	4809	4809	100%
Others	351	26318	26065	99%	362	23213	23030	99%
Total	363	31254	31001	99%	374	28022	27839	99%

NCLT Resolution Status

	Cumulative Recovery (FY 2026-27)		Sep'25		Sep'26	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	22	355	15	179	13	191
Through Liquidation	35	130	17	73	19	64
Through 12A Settlement	3	27	1	62	3	27
Through PRIRP/PIRP	2	3	1	2	1	0
Through ARC/NARCL SALE	0	0	2	102	0	0
Through Other Mode under NCLT	19	95	1	24	16	80
Total	81	610	37	442	52	362

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Capital & Shareholding Confidential

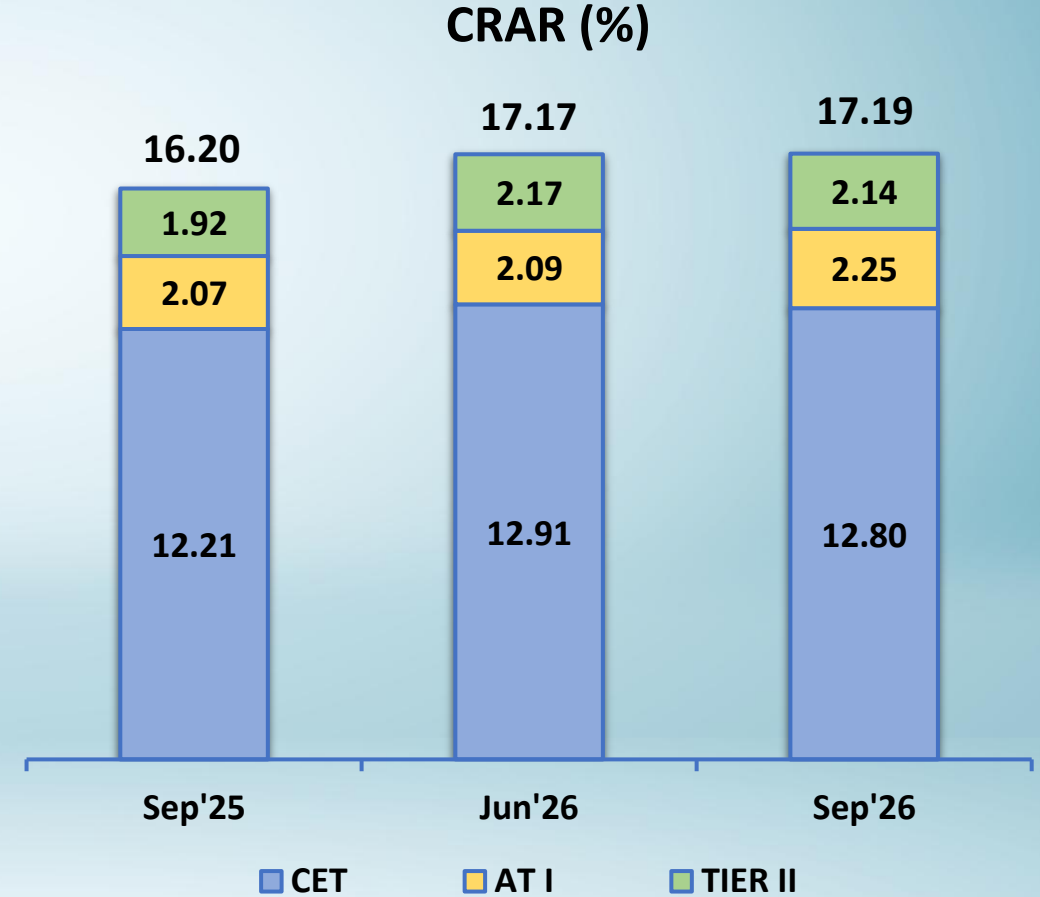


Capital Funds (Basel III)

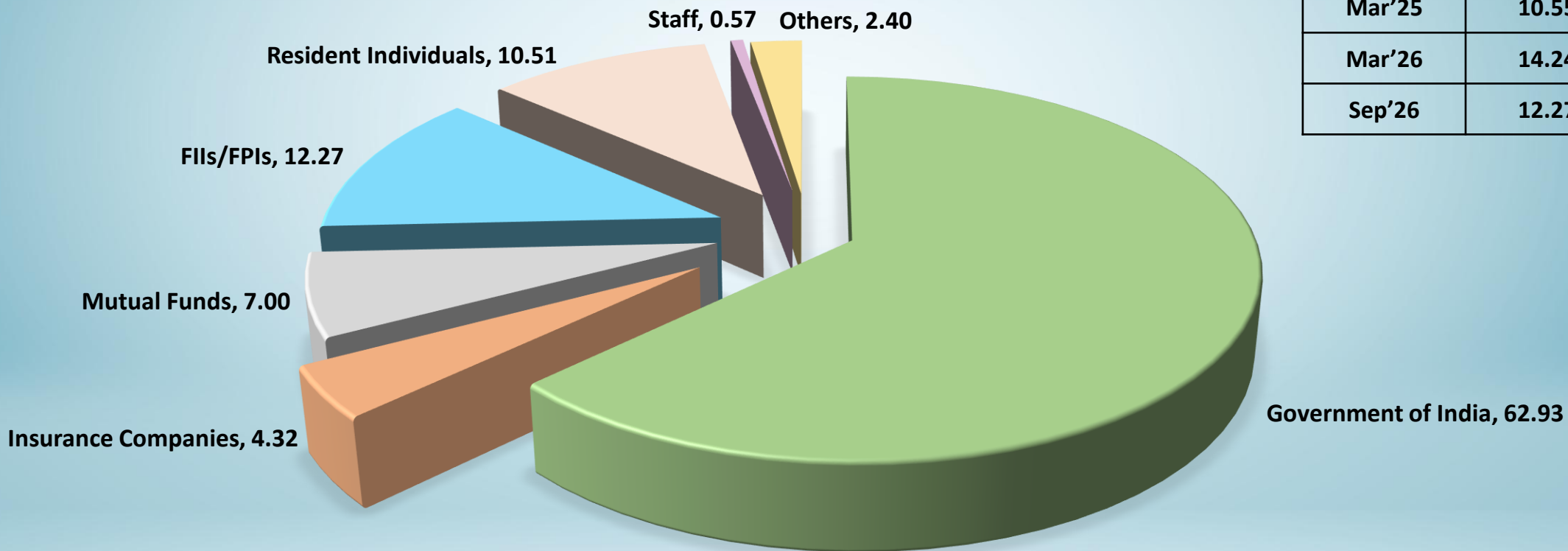
₹ in Crore

Parameters	Sep'25	Jun'26	Sep'26
Tier I	111690	127932	132848
Common Equity Tier I	95532	110079	112952
Additional Tier I	16158	17853	19896
Tier II	15005	18538	18850
Total (Tier I+II)	126695	146470	151698
Risk-weighted Assets	782134	852991	882732
Gross Advances	1151041	1293381	1375060
RWA to Gross Advances (%)	67.95	65.95	64.20
Tier I (%)	14.28	15.00	15.05
Common Equity Tier I (%)	12.21	12.91	12.80
Additional Tier I (%)	2.07	2.09	2.25
Tier II (%)	1.92	2.17	2.14
Total (Tier I+II) %	16.20	17.17	17.19

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Shareholding Pattern as on September 30th, 2026



Year ended	FII/FPIs holding (%)
Mar'25	10.55
Mar'26	14.24
Sep'26	12.27

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Environmental, Social & Governance

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Environmental, Social & Governance (ESG) Practices



Environmental

- As part of Green initiatives, Bank has undertaken:
 - ✓ Increased usage of **LED light, BEE rated AC units**
 - ✓ **Gradual phasing out of DG sets**
 - ✓ Installed **Rain Water Harvesting system in all 122 feasible Bank owned properties and Solar Rooftop Power system across 174 Bank owned properties, with a total capacity of 4417 kWp.**
- **EV charging station** has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Bank has been awarded a **total of 44 Green building certifications**, including 42 office premises and one training center (Canara Institute of Bank Management-Manipal) accredited under the IGBC Green Building certification framework, of which **7 buildings have been accorded Silver rating**. Further, Bank's **1 Residential building** has been certified under GRIHA (Green Rating for Integrated Habitat).
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.
- **Scope 1 & Scope 2** emissions of the bank accounts for a total of **11272.51 tCO2** and **165168.84 tCO2** respectively for the financial year 2025-26.



Social

- Bank is impacting the Society by engaging in **helping and uplifting 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 Centers (FLC)**
 - ✓ **Rural Self Employment Training Institutes (RSETIs)**
 - ✓ **Rural Development & Self Employment Training Institutes (RUDSETIs.)**
- **During September 2026 quarter**, Bank has conducted **1260** awareness programs and **729** training programs through its **RSETIs** and **RUDSETIs**, benefiting **20,000** plus candidates to upgrade their skill sets.
- Bank has **150 Financial Literacy Centers (FLCs)** through which **7,550 camps** have been conducted and **7,91,056 persons were extended Financial Literacy** during **September 2026 quarter**.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as '**Advaita**' to support the women employee fraternity of the Bank.

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Governance

- For the Bank's journey towards Sustainability, Bank has in place:
 - ✓ Board approved **ESG Policy**.
 - ✓ **Green Deposit Policy & Lending Framework**.
- The Bank publishes its **BRSR** annually as part of the Annual Report, along with a dedicated **Sustainability Report** that highlights its initiatives in environmental stewardship, social empowerment, and long-term resilience.
- Bank has a **Chief Ethics Officer** and an exclusive '**Ethics Section**' is in place to oversee the implementation of business ethics in the organization.
- Bank has been recognized for "**Excellent Practices and Adoption of ESG Initiatives**" at the 2nd ICC Emerging Asia Conclave 2024, organized by the Indian Chamber of Commerce.
- Bank's **ESG Risk Rating** has been improved from **High to Medium** by Sustainalytics, reflecting its enhanced sustainability performance.

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24/7
Customer
Support

Distribution Network

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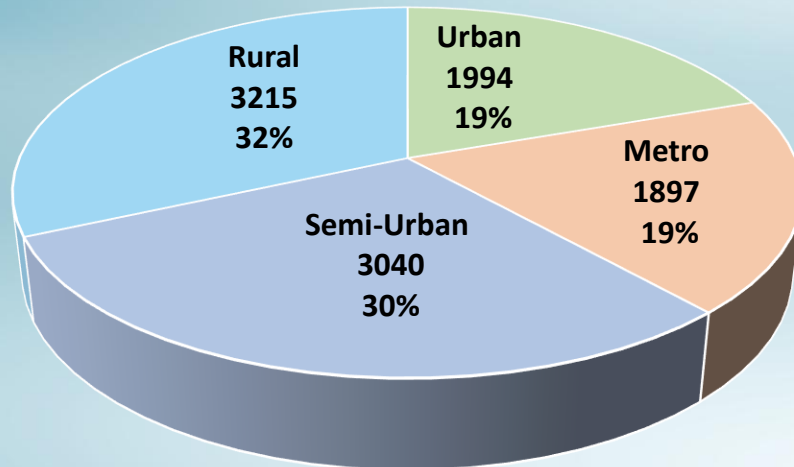
CanExplore
Products & Services



Distribution Network

Parameters	Sep'25	Jun'26	Sep'26
General Branches(a)	9321	9497	9512
Specialised Branches(b)	627	634	634
Total Domestic Branches(a+b)	9948	10131	10146
Overseas Branches	4	4	4
BC Points	11076	12490	13087
Total Banking Outlets	21028	22625	23237
Total ATM & Recycler	10866	11047	10764

Presence across Urban & Rural areas Sep'26



4 International Branches

- New York
- London
- DIFC Dubai
- IBU Gift City Branch

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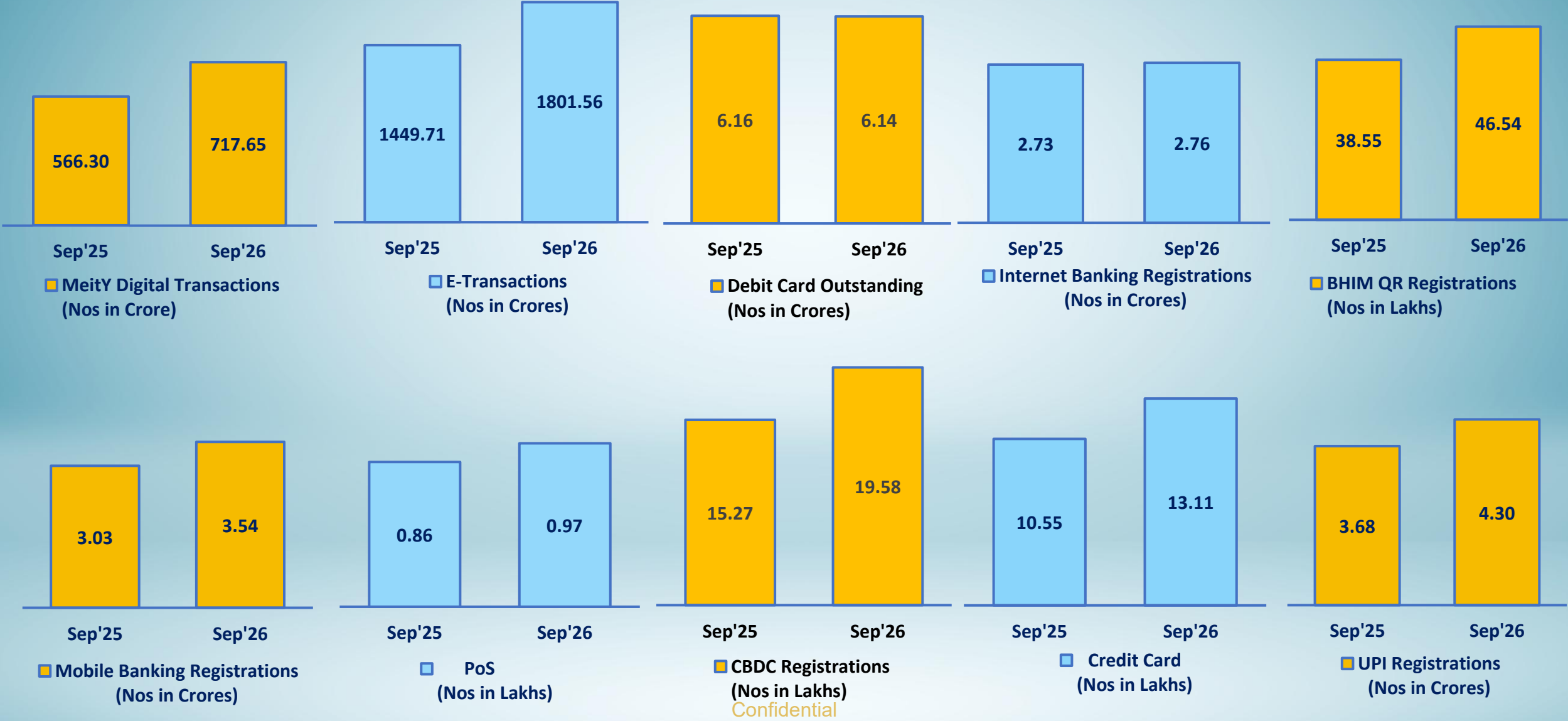
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Digital Footprint

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Digital Footprint



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New Digital Initiatives

Internet Banking

Introduced scheduled bulk payment option and fund transfer facility for future date

UPI

Biometric Authentication for approving UPI transactions up to ₹ 10,000/-

CBDC

Programmable CBDC Wallet integration in BHIM

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Subsidiaries & Associates

₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Sep'26 (6M)	
Subsidiaries			
Canbank Factors Ltd.	70	(0.13)	(0.09)
Canbank Computer Services Ltd.	69.14	8.27	5.72
Canara Bank Securities Ltd. (CBSL)	100	2.94	2.94
Canbank Financial Services Ltd.	100	3.39	3.39
Canbank Venture Capital Fund Ltd.	100	0.96	0.96
Total		15.43	12.92
Associates			
Can Fin Homes Ltd.	29.99	542.43	162.67
Kerala Grameena Bank	35	612.82	214.49
Karnataka Grameena Bank	35	197.20	69.02
Canara Robeco Asset Management Company Ltd.	38	122.61	46.59
Canara HSBC Life Insurance Company Ltd.	36.50	71.19	25.98
Total		1546.25	518.75

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Guidance For March 2027 Vs Actuals For September 2026

Parameters	Guidance	Actuals as on 30.09.2026
	(31.03.2027)	
Business Growth (Global)	10%-11%	15.88%
Advances Growth (Global)	11%-12%	19.46%
Deposits Growth (Global)	9%-10%	13.13%
CASA (Domestic CASA to Domestic Deposit)	30%-32%	29.00%
NIM (Global)(Annualized)	2.50%-2.60%	2.53%
Gross NPA (Global)	1.50%	1.33%
Net NPA (Global)	0.40%	0.30%
PCR (Global)	94.50%	95.34%
Slippage Ratio (Global)(Annualized)	0.80%	0.58%
Credit Cost (Global)(Annualized)	0.75%	0.47%
Return on Equity (RoE)	16.50%	18.49%
Earning per share (EPS)(Annualized) (Face Value Rs.2/- per share)	20.00	22.06
Return on Average Assets (RoA)	1.01%-1.05%	1.04%

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Disclaimer

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

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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.

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