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

Ref:: SD:315/316/11/12:2025-26 **30.10.2025**

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 LtdExchange 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 Second Quarter & Half Year ended 30.09.2025

Ref: 1. Regulation 30, 33, 52 and other applicable provisions of SEBI (LODR) Regulations, 2015.
2. Prior Intimation SD: 304/305/11/12:2025-26 dated 17.10.2025

This is to inform that the Board of Directors of the Bank has approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter / Half Year ended 30.09.2025 at its meeting held today on 30.10.2025 (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 Second Quarter & Half Year ended 30.09.2025 -Disclosure under Regulation 32(1), 52(7) & 52(7 A) of SEBI (LODR) Regulations, 2015.
- Disclosure of Related Party Transactions on consolidated basis, for the Half-Year ended 30.09.2025 [Regulation 23(9) of the SEBI (LODR) Regulations, 2015].
- Security Cover Certificate as on 30.09.2025 - Disclosure under Regulation 54 (2) and 54(3) of the SEBI (LODR) Regulations, 2015.
- Statement of Cash Flow for the Half-year ended 30.09.2025 [Regulation 33(3) of the SEBI (LODR) Regulations, 2015]

The meeting of the Board of Directors commenced at 10.00 a.m. and concluded at 12.25 p.m.

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

This is for your information and records.

Yours faithfully,

Santosh Kumar Barik
Company Secretary

सचिवीय विभाग
प्रधान कार्यालय
112, जे सी रोड, बेंगलूरु - 560002
E-Mail - hosecretarial@canarabank.com

Secretarial Department
Head Office
112 J C Road, Bengaluru - 560002
www.canarabank.com

F +91 80 22248831
T +91 80 22100250

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(Head Office : Bengaluru)

STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2025

(₹ in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED) 30.09.2025	(REVIEWED) 30.06.2025	(REVIEWED) 30.09.2024	(REVIEWED) 30.09.2025	(REVIEWED) 30.09.2024	(AUDITED) 31.03.2025
1	**INTEREST EARNED (a)+(b)+(c)+(d)**	**31,543.89**	**31,002.83**	**29,740.07**	**62,546.72**	**58,441.42**	**1,19,755.07**
	(a) Interest/discount on advances/bills	23,081.05	22,618.32	21,758.09	45,699.37	42,535.98	87,789.30
	(b) Income on Investments	6,306.88	6,193.19	6,059.67	12,500.07	12,137.32	24,595.57
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,484.77	1,469.97	1,128.28	2,954.74	2,192.75	4,661.47
	(d) Others	671.19	721.35	794.03	1,392.54	1,575.37	2,708.73
2	Other Income	**7,053.84**	**7,060.48**	**4,981.00**	**14,114.32**	**10,299.88**	**22,452.80**
3	TOTAL INCOME (1+2)	**38,597.73**	**38,063.31**	**34,721.07**	**76,661.04**	**68,741.30**	**1,42,207.87**
4	Interest Expended	22,402.70	21,994.07	20,424.87	44,396.77	39,959.95	82,683.11
5	Operating Expenses (i)+(ii)	**7,606.90**	**7,515.65**	**6,642.37**	**15,122.55**	**13,511.38**	**28,134.50**
	(i) Employees Cost	4,822.25	4,795.54	4,363.21	9,617.79	8,592.78	17,856.09
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	2,784.65	2,720.11	2,279.16	5,504.76	4,918.60	10,278.41
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**30,009.60**	**29,509.72**	**27,067.24**	**59,519.32**	**53,471.33**	**1,10,817.61**
7	Operating Profit before Provisions and Contingencies (3-6)	**8,588.13**	**8,553.59**	**7,653.83**	**17,141.72**	**15,269.97**	**31,390.26**
8	Provisions (Other than Tax) and Contingencies	2,354.17	2,351.56	2,251.29	4,705.73	4,533.63	8,763.59
	of which provisions for Non-performing assets	1,503.63	1,845.26	2,586.65	3,348.89	4,757.51	9,586.44
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**6,233.96**	**6,202.03**	**5,402.54**	**12,435.99**	**10,736.34**	**22,626.67**
11	Tax expense	1,460.00	1,450.00	1,388.01	2,910.00	2,816.53	5,600.00
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4,773.96**	**4,752.03**	**4,014.53**	**9,525.99**	**7,919.81**	**17,026.67**
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**4,773.96**	**4,752.03**	**4,014.53**	**9,525.99**	**7,919.81**	**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	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%	62.93%	62.93%
	(ii) Capital Adequacy Ratio - Basel III	16.20%	16.52%	16.57%	16.20%	16.57%	16.33%
	(a) Common Equity Tier I Ratio	12.21%	12.29%	12.00%	12.21%	12.00%	12.03%
	(b) Additional Tier 1 Ratio	2.07%	2.29%	2.64%	2.07%	2.64%	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/Half year numbers are not annualised)	5.26	5.24	4.43	10.50	8.73	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/Half year numbers are not annualised)	5.26	5.24	4.43	10.50	8.73	18.77
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	27,040.27	29,518.43	37,733.30	27,040.27	37,733.30	31,530.03
	(b) Amount of Net Non Performing Assets	6,113.22	6,765.24	9,777.44	6,113.22	9,777.44	7,353.31
	(c) Percentage of Gross Non Performing Assets	2.35%	2.69%	3.73%	2.35%	3.73%	2.94%
	(d) Percentage of Net Non Performing Assets	0.54%	0.63%	0.99%	0.54%	0.99%	0.70%
	(v) Return on Assets (Annualised)	1.10%	1.14%	1.05%	1.12%	1.05%	1.09%
	(vi) Debt Equity Ratio*	0.55	0.60	0.63	0.55	0.63	0.59
	(vii) Total Debts to Total Assets Ratio**	5.16%	6.93%	6.02%	5.16%	6.02%	5.33%
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NOT APPLICABLE					
	(ix) Outstanding Redeemable Preference Shares	NOT APPLICABLE					
	(x) Operating Margin (%)	22.25%	22.47%	22.04%	22.36%	22.21%	22.07%
	(xi) Net Profit margin (%)	12.37%	12.48%	11.56%	12.43%	11.52%	11.97%
	(xii) Net Worth	96,628.16	92,822.53	82,808.07	96,628.16	82,808.07	88,241.41

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

**Total Debts represent total borrowings of the Bank.

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)

STANDALONE SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2025

(₹ in Crore)

	BUSINESS SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
(1)	**Segment Revenue**						
a	Treasury Operations	8,921.88	7,950.78	6,776.23	16,872.66	13,424.45	27,686.00
b	Retail Banking Operations	17,078.05	17,561.44	16,255.80	34,639.49	32,469.97	65,261.71
	i) Digital Banking	1.48	1.55	1.03	3.03	1.89	4.42
	ii) Other Retail Banking	17,076.57	17,559.89	16,254.77	34,636.46	32,468.08	65,257.29
c	Wholesale Banking Operations	12,597.80	12,551.09	11,689.04	25,148.89	22,846.88	49,260.16
d	Life Insurance Operation	-	-	-	-	-	-
e	Other Banking Operation	-	-	-	-	-	-
f	Unallocated	-	-	-	-	-	-
	Total	**38,597.73**	**38,063.31**	**34,721.07**	**76,661.04**	**68,741.30**	**1,42,207.87**
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income from operations	**38,597.73**	**38,063.31**	**34,721.07**	**76,661.04**	**68,741.30**	**1,42,207.87**
(2)	**Segment Results**						
a	Treasury Operations	3,537.59	2,173.11	1,634.28	5,710.70	3,040.79	7,839.68
b	Retail Banking Operations	3,270.73	4,606.50	4254.45	7,877.23	8,700.02	15,780.13
	i) Digital Banking	(0.62)	(0.51)	(0.84)	(1.13)	(1.76)	(3.31)
	ii) Other Retail Banking	3,271.35	4,607.01	4,255.29	7,878.36	8,701.78	15,783.44
c	Wholesale Banking Operations	(574.36)	(577.58)	(486.19)	(1151.94)	(1004.47)	(993.14)
d	Life Insurance Operation	-	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-	-
	Total	**6,233.96**	**6,202.03**	**5,402.54**	**12,435.99**	**10,736.34**	**22,626.67**
	Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
	Total Profit Before tax	**6,233.96**	**6,202.03**	**5,402.54**	**12,435.99**	**10,736.34**	**22,626.67**
	Income tax	1,460.00	1,450.00	1,388.01	2,910.00	2,816.53	5,600.00
	Net Profit/(Loss)	**4,773.96**	**4,752.03**	**4,014.53**	**9,525.99**	**7,919.81**	**17,026.67**
(3)	**Segment Assets**						
a	Treasury Operations	4,59,769.04	4,75,188.26	4,04,806.35	4,59,769.04	4,04,806.35	4,67,087.65
b	Retail Banking Operations	6,43,475.40	6,14,213.96	5,78,521.67	6,43,475.40	5,78,521.67	5,92,632.60
	i) Digital Banking	54.75	53.76	31.32	54.75	31.32	47.08
	ii) Other Retail Banking	6,43,420.65	6,14,160.20	5,78,490.35	6,43,420.65	5,78,490.35	5,92,585.52
c	Wholesale Banking Operations	5,82,179.42	5,68,980.16	5,49,301.45	5,82,179.42	5,49,301.45	5,57,950.21
d	Life Insurance Operation	-	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	79,461.03	69,251.02	43,078.45	79,461.03	43,078.45	65,179.14
	Total Assets	**17,64,884.89**	**17,27,633.40**	**15,75,707.92**	**17,64,884.89**	**15,75,707.92**	**16,82,849.60**
(4)	**Segment Liabilities**						
a	Treasury Operations	4,23,920.09	4,33,770.32	3,90,883.94	4,23,920.09	3,90,883.94	4,19,200.86
b	Retail Banking Operations	6,24,357.65	5,96,088.28	5,11,688.51	6,24,357.65	5,11,688.51	5,79,144.81
	i) Digital Banking	35.06	29.07	21.26	35.06	21.26	25.33
	ii) Other Retail Banking	6,24,322.59	5,96,059.21	5,11,667.25	6,24,322.59	5,11,667.25	5,79,119.48
c	Wholesale Banking Operations	5,70,552.21	5,57,036.32	5,42,492.99	5,70,552.21	5,42,492.99	5,50,625.55
d	Life Insurance Operation	-	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	37,764.15	36,283.72	33,566.23	37,764.15	33,566.23	33,978.27
	Total Liabilities	**16,56,594.10**	**16,23,178.64**	**14,78,631.67**	**16,56,594.10**	**14,78,631.67**	**15,82,949.49**
(5)	**Capital Employed**						
a	Treasury Operations	35,848.95	41,417.94	13,922.41	35,848.95	13,922.41	47,886.79
b	Retail Banking Operations	19,117.75	18,125.68	66,833.16	19,117.75	66,833.16	13,487.79
	i) Digital Banking	19.69	24.69	10.06	19.69	10.06	21.75
	ii) Other Retail Banking	19,098.06	18,100.99	66,823.10	19,098.06	66,823.10	13,466.04
c	Wholesale Banking Operations	11,627.21	11,943.84	6,808.46	11,627.21	6,808.46	7,324.66
d	Life Insurance Operation	-	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	41,696.88	32,967.30	9,512.22	41,696.88	9,512.22	31,200.87
	Total Capital Employed	**1,08,290.79**	**1,04,454.76**	**97,076.25**	**1,08,290.79**	**97,076.25**	**99,900.11**

	GEOGRAPHICAL SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
(1)	**Revenue**						
a	Domestic	36,805.17	36,269.82	33,075.94	73,074.99	65,540.71	1,35,506.77
b	International	1,792.56	1,793.49	1,645.13	3,586.05	3,200.59	6,701.10
	Total	**38,597.73**	**38,063.31**	**34,721.07**	**76,661.04**	**68,741.30**	**1,42,207.87**
(2)	**Assets**						
a	Domestic	16,06,825.33	15,73,524.02	14,45,232.74	16,06,825.33	14,45,232.74	15,40,299.14
b	International	1,58,059.56	1,54,109.38	1,30,475.18	1,58,059.56	1,30,475.18	1,42,550.46
	Total	**17,64,884.89**	**17,27,633.40**	**15,75,707.92**	**17,64,884.89**	**15,75,707.92**	**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 Banking operations" 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.

The figures 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.

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

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

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HEAD OFFICE, BENGALURU

STANDALONE CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

Particulars	(Rs in Crores)	
	30-09-2025	30-09-2024
	(REVIEWED)	(REVIEWED)
CASH FLOW FROM OPERATING ACTIVITIES		
NET PROFIT AFTER TAX	9,525.98	7,919.81
ADD: PROVISION FOR TAX (INCL PROVISION FOR DEFERRED TAX)	2,910.00	2,816.53
NET PROFIT BEFORE TAX	12,435.98	10,736.34
ADJUSTMENTS FOR:		
Depreciation	420.10	446.91
(Profit)/Loss on revaluation of investments	(1,211.39)	(418.23)
Provision for NPAs	3,348.89	4,757.51
Provision for Standard assets	449.32	155.45
Interest paid on bonds	1,328.93	1,314.70
Provision for contingencies and others	998.18	(182.30)
(Profit) / Loss on sale of Fixed Assets	(0.68)	(0.32)
Income from Investment in subsidiaries, JVs, etc	(39.32)	(54.16)
Provision for Non Performing Investments	(90.65)	(197.02)
SUB TOTAL	5,203.38	5,822.54
ADJUSTMENTS FOR:		
(Increase)/ Decrease in Investments	(14,170.87)	(11,472.10)
(Increase)/ Decrease in Advances	(84,307.76)	(57,185.91)
Increase/ (Decrease) in Borrowings	2,646.55	34,189.90
Increase/ (Decrease) in Deposits	71,038.72	34,980.04
(Increase)/ Decrease in Other Assets	(5,599.83)	(3,596.71)
Increase/ (Decrease) in Other Liabilities and Provisions	3,321.19	4,823.21
	(27,072.00)	1,738.43
LESS: NET INCOME TAX (PAID) / REFUND	1,724.80	(4,295.34)
NET CASH GENERATED FROM OPERATING ACTIVITIES (A)	(7,707.83)	14,001.97
CASH FLOW FROM INVESTING ACTIVITIES		
Income from investment in subsidiaries and/or JVs	39.32	54.16
Investment in JVs, Subsidiaries, etc	14.82	(481.25)
Net inflow/ outflow from sale/ purchase of fixed assets	(352.20)	(467.20)
NET CASH GENERATED FROM INVESTING ACTIVITIES (B)	(298.06)	(894.29)
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of interest on bonds	(1,328.93)	(1,314.70)
Fresh issue of bonds including sub-ordinated debts	-	3,000.00
Redemption of bonds including sub-ordinated debts	(1,181.10)	-
Payment of Dividend of Previous Year	(3,628.26)	(2,920.75)
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	(6,138.29)	(1,235.45)
NET INCREASE/ (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	(14,144.19)	11,872.23
OPENING CASH AND CASH EQUIVALENTS	2,05,340.18	1,50,759.72
CLOSING CASH AND CASH EQUIVALENTS	1,91,195.99	1,62,631.95

NOTES TO CASH FLOW STATEMENT:

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

Rodi Dabir & Co. 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

1. The Cash Flow Statement has been prepared under the Indirect Method (AS-3) and figures has been re-grouped wherever considered necessary

2.Cash and Cash equivalents includes Cash on hand, Balance with RBI & Other Banks and Money at Call and Short Notice:

Components of Cash & Cash Equivalents	30-09-2025 (Reviewed)	30-09-2024 (Reviewed)
Cash & Balance with RBI	68,903.99	59,595.41
Balances with Banks and Money at Call and Short Notice	1,22,291.99	1,03,036.54
Total	1,91,195.99	1,62,631.95

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 P. DAS
DIRECTOR

NALINI PADMANABHAN
DIRECTOR

ABHA SINGH YADUVANSHI
DIRECTOR

BALAKRISHNA RAGHVENDRA RAO
DIRECTOR

GUNJEET SINGH PANNU
DIRECTOR

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

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(VISHAL JAWAHAR NABIRA)
PARTNER
MEMBERSHIP NO: 125356

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867

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

(ASHISH GUPTA)
PARTNER
MEMBERSHIP NO: 400968

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126

Place: Bengaluru
Date: 30.10.2025

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(Head Office : Bengaluru)

CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2025

(₹ in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED) 30.09.2025	(REVIEWED) 30.06.2025	(REVIEWED) 30.09.2024	(REVIEWED) 30.09.2025	(REVIEWED) 30.09.2024	(AUDITED) 31.03.2025
1	**INTEREST EARNED (a)+(b)+(c)+(d)**	**32,071.97**	**31,522.98**	**30,181.85**	**63,594.95**	**59,354.82**	**1,21,601.11**
	(a) Interest/discount on advances/bills	23,081.05	22,618.32	21,761.66	45,699.37	42,543.46	87,798.81
	(b) Income on Investments	6,818.61	6,710.71	6,504.20	13,529.32	13,057.04	26,418.99
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,499.36	1,474.05	1,132.64	2,973.41	2,200.96	4,678.05
	(d) Others	672.95	719.90	783.35	1,392.85	1,553.36	2,705.27
2	Other Income	**9,941.77**	**9,918.53**	**7,824.20**	**19,860.30**	**15,616.98**	**31,056.77**
3	TOTAL INCOME (1+2)	**42,013.74**	**41,441.51**	**38,006.05**	**83,455.25**	**74,971.80**	**1,52,657.89**
4	Interest Expended	22,412.22	21,992.16	20,427.19	44,404.38	39,961.32	82,680.68
5	Operating Expenses (i)+(ii)	**10,896.96**	**10,782.04**	**9,814.35**	**21,679.00**	**19,541.83**	**38,188.56**
	(i) Employees Cost	5,027.78	4,996.31	4,537.00	10,024.09	8,948.12	18,605.76
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	5,869.18	5,785.73	5,277.35	11,654.91	10,593.71	19,582.79
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**33,309.18**	**32,774.20**	**30,241.54**	**66,083.38**	**59,503.15**	**1,20,869.23**
7	Operating Profit before Provisions and Contingencies (3-6)	**8,704.56**	**8,667.31**	**7,764.51**	**17,371.87**	**15,468.65**	**31,788.66**
8	Provisions (Other than Tax) and Contingencies	2,354.02	2,358.96	2,252.00	4,712.98	4,534.11	8,763.64
	of which provisions for Non-performing assets	1,503.67	1,852.35	2,587.76	3,356.02	4,758.45	9,590.62
9	Exceptional items	-	-	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**6,350.54**	**6,308.35**	**5,512.51**	**12,658.89**	**10,934.54**	**23,025.02**
11	Tax expense	1,484.78	1,472.14	1,412.19	2,956.92	2,857.00	5,689.03
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4,865.76**	**4,836.21**	**4,100.32**	**9,701.97**	**8,077.54**	**17,335.99**
13	Extraordinary items (net of tax expense)	-	(1,833.03)	-	(1,833.03)	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**4,865.76**	**3,003.18**	**4,100.32**	**7,868.94**	**8,077.54**	**17,335.99**
15	Add: Share of Earnings in Associates	30.67	229.47	126.43	260.14	247.45	355.91
16	Less: Minority Interest	46.40	37.70	38.99	84.10	69.72	152.28
17	Net Profit (+) / Loss(-) after Minority Interest (14+15-16)	**4,850.03**	**3,194.95**	**4,187.76**	**8,044.98**	**8,255.27**	**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	1,814.13	1,814.13
19	Reserves excluding Revaluation Reserves						**97152.80**
20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	62.93%	62.93%	62.93%	62.93%	62.93%	62.93%
	(ii) Capital Adequacy Ratio - Basel III	16.26%	16.59%	16.62%	16.26%	16.62%	16.39%
	(a) Common Equity Tier I Ratio	12.28%	12.37%	12.06%	12.28%	12.06%	12.09%
	(b) Additional Tier 1 Ratio	2.06%	2.29%	2.64%	2.06%	2.64%	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/Half year numbers are not annualised)	5.35	3.52	4.62	10.89	9.10	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/Half year numbers are not annualised)	5.35	3.52	4.62	8.87	9.10	19.34
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	27,049.70	29,535.08	37,785.09	27,049.70	37,785.09	31,548.32
	(b) Amount of Net Non Performing Assets	6,115.48	6,774.67	9,785.18	6,115.48	9,785.18	7,356.95
	(c) Percentage of Gross Non Performing Assets	2.35%	2.69%	3.73%	2.35%	3.73%	2.94%
	(d) Percentage of Net Non Performing Assets	0.54%	0.63%	0.99%	0.54%	0.99%	0.70%
	(v) Return on Assets (Annualised)	1.10%	1.17%	1.05%	1.11%	1.06%	1.09%

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

Rodi Dabir & Co. Chartered Accountants

Abarna & Ananthan FRN: 000003S Chartered Accountants

S R Goyal & Co Chartered Accountants

M C Bhandari & Co Chartered Accountants

केनरा बैंक Canara Bank

(Head Office : Bengaluru)

CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2025

(₹ in Crore)

	BUSINESS SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
(1)	**Segment Revenue**						
a	Treasury Operations	8,921.68	7,950.78	6,776.23	16,872.66	13,424.45	27,686.00
b	Retail Banking Operations	17,655.84	17,392.56	16,181.60	35,048.40	32,282.39	64,972.82
	i) Digital Banking *	1.48	1.55	1.03	3.03	1.89	4.42
	ii) Other Retail Banking	17,654.36	17,391.01	16,180.57	35,045.37	32,280.50	64,968.40
c	Wholesale Banking Operations	13,015.38	12,430.38	11,635.08	25,445.76	22,714.90	49,042.10
d	Life Insurance Operation	2,420.64	3,667.79	3,413.14	6,088.43	6,550.06	10,956.97
e	Other Banking Operation	-	-	-	-	-	-
f	Unallocated	-	-	-	-	-	-
	Total	42,013.74	41,441.51	38,006.05	83,455.25	74,971.80	1,52,657.89
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income from operations	42,013.74	41,441.51	38,006.05	83,455.25	74,971.80	1,52,657.89
(2)	**Segment Results**						
a	Treasury Operations	3,537.59	2,173.11	1,634.28	5,710.70	3,040.79	7,839.68
b	Retail Banking Operations	3,314.33	4,654.83	4,296.97	7,969.16	8,783.73	15,931.70
	i) Digital Banking *	(0.62)	(0.51)	(0.85)	(1.13)	(1.77)	(3.31)
	ii) Other Retail Banking	3,314.95	4,655.34	4,297.82	7,970.29	8,785.50	15,935.01
c	Wholesale Banking Operations	(542.17)	(543.02)	(455.61)	(1085.19)	(945.55)	(878.74)
d	Life Insurance Operation	40.79	23.43	36.87	64.22	55.57	132.38
e	Other Banking Operations	-	-	-	-	-	-
	Total	6,350.54	6,308.35	5,512.51	12,658.89	10,934.54	23,025.02
	Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
	Total Profit Before tax	6,350.54	6,308.35	5,512.51	12,658.89	10,934.54	23,025.02
	Income tax	1,484.78	1,472.14	1,412.19	2,956.92	2,857.00	5,689.03
	Extraordinary items		(1833.03)	-	(1833.03)	-	-
	Net Profit/(Loss)	4,865.76	3,003.18	4,100.32	7,868.94	8,077.54	17,335.99
	ADD: Share of Earnings in Associates	30.67	229.47	126.43	260.14	247.45	355.91
	Less: Minority Interest	46.40	37.70	38.99	84.10	69.72	152.28
	Consolidated Profit (+) / Loss(-) after Minority Interest	4,850.03	3,194.95	4,187.76	8,044.98	8,255.27	17,539.62
(3)	**Segment Assets**						
a	Treasury Operations	4,59,769.05	4,75,188.26	4,04,806.35	4,59,769.05	4,04,806.35	4,67,087.65
b	Retail Banking Operations	6,43,475.40	6,14,213.96	5,78,521.67	6,43,475.40	5,78,521.67	5,92,632.60
	i) Digital Banking *	54.75	53.76	31.32	54.75	31.32	47.08
	ii) Other Retail Banking	6,43,420.65	6,14,160.20	5,78,490.35	6,43,420.65	5,78,490.35	5,92,585.52
c	Wholesale Banking Operations	5,82,179.42	5,68,980.15	5,49,301.45	5,82,179.42	5,49,301.45	5,57,950.21
d	Life Insurance Operation	45,473.83	44,870.86	40,794.68	45,473.83	40,794.68	42,914.28
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	82,881.21	74,538.83	48,147.24	82,881.21	48,147.24	70,106.60
	Total Assets	18,13,778.91	17,77,792.06	16,21,571.39	18,13,778.91	16,21,571.39	17,30,691.34
(4)	**Segment Liabilities**						
a	Treasury Operations	4,23,920.09	4,33,770.32	3,90,883.94	4,23,920.09	3,90,883.94	4,19,200.86
b	Retail Banking Operations	6,24,357.65	5,96,088.28	5,11,688.51	6,24,357.65	5,11,688.51	5,79,144.81
	i) Digital Banking *	35.05	29.07	21.26	35.05	21.26	25.33
	ii) Other Retail Banking	6,24,322.59	5,96,059.21	5,11,667.25	6,24,322.59	5,11,667.25	5,79,119.48
c	Wholesale Banking Operations	5,70,552.21	5,57,036.32	5,42,492.99	5,70,552.21	5,42,492.99	5,50,625.55
d	Life Insurance Operation	43,930.74	43,330.58	39,339.23	43,930.74	39,339.23	41,397.42
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	37,430.01	37,816.76	33,563.63	37,430.01	33,563.63	33,716.15
	Total Liabilities	17,00,190.70	16,68,042.26	15,17,968.30	17,00,190.70	15,17,968.30	16,24,084.79
(5)	**Capital Employed**						
a	Treasury Operations	35,848.96	41,417.94	13,922.41	35,848.96	13,922.41	47,886.79
b	Retail Banking Operations	19,117.75	18,125.68	66,833.16	19,117.75	66,833.16	13,487.79
	i) Digital Banking *	19.69	24.69	10.06	19.69	10.06	21.75
	ii) Other Retail Banking	19,098.06	18,100.99	66,823.10	19,098.06	66,823.10	13,466.04
c	Wholesale Banking Operations	11,627.22	11,943.84	6,808.46	11,627.22	6,808.46	7,324.66
d	Life Insurance Operation	1,543.08	1,540.28	1,455.45	1,543.08	1,455.45	1,516.86
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	45,451.20	36,722.07	14,583.61	45,451.20	14,583.61	36,390.45
	Total Capital Employed	1,13,588.21	1,09,749.81	1,03,603.09	1,13,588.21	1,03,603.09	1,06,606.55

	GEOGRAPHICAL SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
(1)	Revenue						
a	Domestic	40,226.02	39,648.03	36,354.06	79,874.05	71,756.96	1,45,931.19
b	International	1,787.72	1,793.48	1,651.99	3,581.20	3,214.84	6,726.70
	Total	42,013.74	41,441.51	38,006.05	83,455.25	74,971.80	1,52,657.89
(2)	Assets						
a	Domestic	16,55,609.82	16,23,682.68	14,90,781.45	16,55,609.82	14,90,781.45	15,88,040.64
b	International	1,58,169.09	1,54,109.38	1,30,789.94	1,58,169.09	1,30,789.94	1,42,650.71
	Total	18,13,778.91	17,77,792.06	16,21,571.39	18,13,778.91	16,21,571.39	17,30,691.35

Notes on Segment Reporting:

1. 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 periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

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 | M C Bhandari & Co Chartered Accountants

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

HEAD OFFICE, BENGALURU

CONSOLIDATED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

Particulars	30.09.2025 (REVIEWED)	30.09.2024 (REVIEWED)
	(Rs in Crore)	
CASH FLOW FROM OPERATING ACTIVITIES		
NET PROFIT AFTER TAX	8,044.98	8,255.27
ADD: PROVISION FOR TAX (INCL PROVISION FOR DEFERRED TAX)	2,956.92	2,857.00
NET PROFIT BEFORE TAX	**11,001.90**	**11,112.27**
ADJUSTMENTS FOR:		
Depreciation	435.71	463.76
(Profit)/Loss on revaluation of Investments	(1,747.34)	(420.59)
Provision for NPAs	3,356.02	4,758.45
Provision for Standard assets	449.42	154.91
Interest paid on bonds	1,260.53	1,314.70
Provision for contingencies and others	998.17	(182.27)
(Profit) / Loss on sale of Investment	(2,004.31)	(2,946.25)
(Profit) / Loss on sale of Fixed Assets	(0.68)	(0.32)
Provision for Non Performing Investments	(90.64)	(196.97)
SUB TOTAL	**2,656.88**	**2,945.42**
ADJUSTMENTS FOR:		
(Increase)/ Decrease in Investments	(23,091.34)	(10,781.41)
(Increase)/ Decrease in Advances	(1,49,331.37)	(57,278.33)
Increase/ (Decrease) in Borrowings	(2,458.05)	34,232.16
Increase/ (Decrease) in Deposits	1,80,255.99	34,973.97
(Increase)/ Decrease in Other Assets	(2,725.90)	(3,592.39)
Increase/ (Decrease) in Other Liabilities and Provisions	7,786.64	6,826.32
Increase/ (Decrease) in Minority Interest	79.91	88.47
	10,515.88	**4,468.79**
LESS: NET INCOME TAX (PAID) / REFUND	**4,684.47**	**(4,301.10)**
NET CASH GENERATED FROM OPERATING ACTIVITIES (A)	**28,859.13**	**14,226.38**
CASH FLOW FROM INVESTING ACTIVITIES		
(Increase)/Decrease in Investment in Associates	1,429.23	(714.46)
Increase / (Decrease) in Other Reserves	2,578.31	(76.59)
Net inflow/ outflow from sale/ purchase of fixed assets	1,686.11	(476.47)
NET CASH GENERATED FROM INVESTING ACTIVITIES (B)	**5,693.65**	**(1,267.52)**
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of Dividend	(3,628.26)	(2,920.75)
Payment of interest on bonds	(1,260.53)	(1,314.70)
Fresh issue of bonds including sub-ordinated debts	0.00	3,000.00
Redemption of bonds including sub-ordinated debts	(1,181.10)	-
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	**(6,069.89)**	**(1,235.45)**
Net Cash Flows on Account Of Excahnge Fluctuation (D)	68.26	15.81
NET INCREASE/ (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	**28,551.15**	**11,738.22**
OPENING CASH AND CASH EQUIVALENTS	**1,62,902.91**	**1,51,164.69**
CLOSING CASH AND CASH EQUIVALENTS	**1,91,454.06**	**1,62,902.91**

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

NOTES TO CASH FLOW STATEMENT:

1. The Cash Flow Statement has been prepared under the Indirect Method (AS-3) and figures has been re-grouped wherever considered necessary

2. Cash and Cash equivalents includes Cash on hand, Balance with RBI & Other Banks and Money at Call and Short Notice:

Components of Cash & Cash Equivalents	30-09-2025 (Reviewed)	30-09-2024 (Reviewed)
Cash & Balance with RBI	68,928.59	59,616.74
Balances with Banks and Money at Call and Short Notice	1,22,525.46	1,03,286.17
Total	1,91,454.05	1,62,902.91

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 P. DAS
DIRECTOR

NALINI PADMANABHAN
DIRECTOR

ABHA SINGH YADUVANSHI
DIRECTOR

BALAKRISHNA RAGHVENDRA RAO
DIRECTOR

GUNJEET SINGH PANNU
DIRECTOR

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

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(VISHAL JAWAHAR NABIRA)
PARTNER
MEMBERSHIP NO: 125356

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867

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

(ASHISH GUPTA)
PARTNER
MEMBERSHIP NO: 400968

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126

Place: Bengaluru
Date: 30.10.2025

कॆनरा बैंक Canara Bank

सिंडिकेट Syndicate

Together We Can

(HEAD OFFICE: BENGALURU)

STATEMENT OF ASSETS AND LIABILITIES

(₹ in Crore)

PARTICULARS	STANDALONE			CONSOLIDATED		
	As on 30.09.2025	As on 30.09.2024	As on 31.03.2025	As on 30.09.2025	As on 30.09.2024	As on 31.03.2025
	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(AUDITED)
CAPITAL AND LIABILITIES						
CAPITAL	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13
RESERVES AND SURPLUS	106476.68	95262.12	98085.98	113387.88	100700.06	103602.63
MINORITY INTEREST	-	-	-	1168.81	1088.90	1189.80
DEPOSITS	1527921.89	1347346.65	1456883.18	1527472.43	1347216.44	1456495.03
BORROWINGS	91130.57	94782.18	89665.12	91130.57	94769.72	89665.12
OTHER LIABILITIES AND PROVISIONS	37541.62	36502.84	36401.19	76528.89	75982.14	77924.64
TOTAL	**1764884.89**	**1575707.92**	**1682849.60**	**1811502.71**	**1621571.39**	**1730691.35**
ASSETS						
CASH & BALANCES WITH RESERVE BANK OF INDIA	68903.99	59595.41	89998.57	68928.59	59616.74	90047.68
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	122291.99	103036.54	115341.61	122525.46	103286.17	115842.43
INVESTMENTS	394610.93	372944.96	380343.40	444689.26	417188.60	426188.44
ADVANCES	1130113.89	984041.23	1049155.02	1130281.81	984306.46	1049332.06
FIXED ASSETS	10147.93	12248.77	10215.15	10222.85	12343.99	10301.59
OTHER ASSETS	38816.16	43841.01	37795.85	34854.74	44829.43	38979.15
TOTAL	**1764884.89**	**1575707.92**	**1682849.60**	**1811502.71**	**1621571.39**	**1730691.35**

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M C Bhandari & Co FRN: 303002E Chartered Accountants

Notes forming part of Standalone and Consolidated (Reviewed) Financial Results for the quarter and half year ended 30.09.2025.

1. The above financial results of the Bank for the quarter and half year ended 30.09.2025 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 30.10.2025. 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 and half year ended 30.09.2025 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, Appreciation/Depreciation/ Amortization on Investments and Fixed Assets 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 and half year ended 30.09.2025 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 in the 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 proportionate method for subsidiaries and equity method for associates 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 the quarter and half year ended 30.09.2025, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.

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M C Bhandari & Co. Chartered Accountants

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 effect from 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 (wef 01.05.2025)
14	Karnataka Vikas Grameena Bank (Up to 30.04.2025)	Associate	India	NIL (wef 01.05.2025)
15	Karnataka Gramin Bank (Up to 30.04.2025)	Associate	India	NIL (wef (01.05.2025)

#Canara Robeco Asset Management Company Ltd and Canara HSBC Life Insurance Company Limited (Subsidiaries as on 30.09.2025) were listed on BSE and NSE on 16.10.2025 and 17.10.2025 respectively, pursuant to sale of shareholding through Offer for Sale (Offer For Sale -IPO). Following the listing and sale of shares, the Bank's shareholding in these companies reduced from 51% in each company to 38% and 36.50% respectively. Consequently, with effect from the respective listing dates, these companies have ceased to be subsidiaries and are associate of the Bank.

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* 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.

** The Bank has decided to disinvest its stake in Canbank Factors Ltd and has obtained requisite regulatory approvals.

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 consolidated as an Associate. The Investment in the associate has been accounted under equity method as per AS 23 (Accounting for Investment in Associates).

As both the amalgamating RRBs were sponsored by Canara Bank, the carrying amount of investment of the amalgamated RRB in the consolidated financial statements is equal to the carrying amount of investment of the respective RRBs.

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, the carrying amount of Bank's investment in equity shares of APGB of ₹14.82 Crore has been received. The difference in carrying amount of investment in APGB mentioned in Consolidated Financial Statement and actual amount received is ₹ 1833.03 crore and the same is reported under extraordinary items in Consolidated Financial result.

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.

Karnataka Gramin Bank (e-KGB) and Karnataka Vikas Grameena Bank (e-KVGB) had opted for amortization of the additional pension liability ₹270.79 Crores as on 31.03.2025 of e-KGB and e-KVGB over a period of 5 years. For the period ended on 30.09.2025, an amount of ₹ 25.28 Crores has been amortized and balance amount of ₹191.35 Crores will be amortized till 31.03.2029. Had the entire additional liability is charged to the Profit and Loss Accounts, the net loss for the period ended on 30.09.2025 of newly formed entity Karnataka Grameena Bank would have been increased by ₹ 191.35 Crore.

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Kerala Gramin Bank has absorbed the entire additional pension liability as on 31.03.2025.

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 30.09.2025.
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 ₹32.47 Crore as on 30.09.2025.
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 Q2	NIL	-
Cumulative FY 2025-26	NIL	-
PSLC-Sold		
During Q2	1,20,000	918.03
Cumulative FY 2025-26	3,00,000	2165.99

11. Provision Coverage Ratio of the Bank as on 30.09.2025 is 93.59% on standalone basis.
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.

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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.bank.in/pages/regulatory-disclosures"

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

14. 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 ₹311.91 crores in 7 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 30.09.2025 out of (b) classified as NPA (c)	Provision held as on 31.03.2025 (d)	Additional provision/ (Reversal) made during half year ended 30.09.2025 (e)	Provision held as on 30.09.2025 (f)
4133.46	4133.46	4133.46	430.76	(118.85)	311.91

15. There were 3 borrower accounts having an aggregate exposure of ₹12.09 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.

16. 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 30.09.2025 is as under:

Number of Accounts Restructured	Amount as on 30.09.2025 (₹ in crore)
8465	677.96

17. During the quarter and half year ended 30.09.2025, Bank redeemed Basel III Compliant Tier II Bonds of ₹1000 crore and Basel III AT I Bonds of ₹ 1181.10 crore on maturity.

18. 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.

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19. Details of loans transferred /acquired during the quarter ended 30.09.2025 under the RBI Master Direction on transfer of loan exposures dated 24.09.2021 are given below:

a. Details of loan acquired not in default during the quarter ended 30.09.2025 are as under.

Particulars	**Retail**	**MSME**
Mode of Acquisition	Co- Lending	Co-Lending
Aggregate Outstanding (Rs in crore)	5.93	68.90
Weighted Average maturity (In months)	209.65	112.67
Weighted Average Holding Period (In months)	1.00	1.02
Retention of Beneficial Economic Interest	20%	20%
Coverage of tangible security coverage (%)	175.66	206.65
Rating Wise Distribution of Rated Loans	See Note (#)	See Note (#)

#The loans acquired are not rated as these are to non-corporate borrower.

b. The Bank has not acquired any Stressed Loans (NPAs)/ Special Mentioned Accounts (SMA) during the quarter ended 30.09.2025.

c. Details of Stressed Loans (NPAs) transferred during the quarter ended 30.09.2025.

Particulars	**To ARCs**	**To permitted Transferees**	**To Other Transferees (Please Specify)**
No of Accounts	04		
Aggregate principal outstanding of loans transferred (₹ in Crore)	984.94		
Weighted average residual tenor of the loans transferred	NIL	NIL	
Net book value of the loans transferred (at the time of transfer) (₹ in Crore)	984.94		
Aggregate consideration (₹ in Crore)	173.85		
Additional consideration realized in respect of accounts transferred in earlier years	NIL		

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 30.09.2025 is given as under:

Recovery Rating Band	Book Cost (₹. in crore)
RR1	1694.99
RR1+	81.87
RR2	105.13
RR5	90.73
Non Rated	52.41
Total	**2025.13**

e. Quantum of excess provision reversed to the P & L account during the current quarter 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 is 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.

20. Details of resolution plan implemented under Resolution Framework for Covid 19 related stress as per RBI Circular dated 06.08.2020 (RF 1.0) and 05.05.2021(RF 2.0) as on 30.09.2025 are given below.

(₹ in crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loan	6091.71	92.63	0	769.64	5505.50
Corporate Persons*	382.58	0	0	47.49	408.25
MSMEs	1612.31	64.37	0	358.83	1262.30
Others	499.36	41.53	0.00	89.09	385.05
Total	**8585.96**	**198.53**	**0.00**	**1265.05**	**7561.10**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code 2016.

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21. 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.

22. 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 half year ended 30.09.2025	**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	2824.13	3.68
	Other Misc Income	4085.06	5.33
	Service Charges	1724.44	2.25
	Profit on revaluation of Investment	1211.39	1.58
	Profit on Sale of Investment (HFT& HTM)	1622.50	2.12

23. Number of Investors' complaints received and disposed-off during the quarter ended 30.09.2025.

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

24. The figures for the quarter ended Sept 2025 are the balancing figures between the unaudited (reviewed) figures in respect of the half year ended Sept 2025 and the unaudited (reviewed) figures for the quarter ended June 2025.

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25. 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 P. DAS DIRECTOR	NALINI PADMANABHAN DIRECTOR
ABHA SINGH YADUVANSHI DIRECTOR	GUNJEET SINGH PANNU DIRECTOR	BALAKRISHNA RAGHVENDRA RAO DIRECTOR

For K VENKATACHALAM AIYER & CO CHARTERED ACCOUNTANTS FRN : 004610S	For RODI DABIR & CO CHARTERED ACCOUNTANTS FRN : 108846W	For ABARNA & ANANTHAN CHARTERED ACCOUNTANTS FRN : 000003S
(A GOPALAKRISHNAN) PARTNER MEMBERSHIP NO: 018159	(VISHAL JAWAHAR NABIRA) PARTNER MEMBERSHIP NO: 125356	(LALITHA RAMESWARAN) PARTNER MEMBERSHIP NO: 207867

For S R GOYAL & CO CHARTERED ACCOUNTANTS FRN : 001537C	For M C BHANDARI & CO CHARTERED ACCOUNTANTS FRN : 303002E
(ASHISH GUPTA) PARTNER MEMBERSHIP NO: 400968	(CHANDRA BHUSAN DEY) PARTNER MEMBERSHIP NO: 053126

PLACE: BENGALURU
DATE : 30.10.2025

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 Unaudited Consolidated Financial Results for the Quarter and Half Year ended 30th September, 2025 of Canara Bank pursuant to the Regulation 33 and 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 consolidated unaudited financial results of **Canara Bank** ("the Parent"/"the Bank"), 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 and half year ended 30th September, 2025 ("the Statement"), being prepared and submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations"), except for the disclosures relating to Pillar 3 disclosure as at 30th September, 2025, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) 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.

2. This Statement, which is the responsibility of the Parent's Management and approved by the 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 Institute of Chartered Accountants of India, 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"), other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. 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 Statement is 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. 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 Venture Capital Fund Limited	Subsidiary
Canbank Financial Services Limited	Subsidiary
Canara Bank Securities Limited	Subsidiary
Canbank Factors Limited	Subsidiary
Canbank Computer Services Limited	Subsidiary
Canara Robeco Asset Management Company Limited	Subsidiary
Canara HSBC Life Insurance Company Limited	Subsidiary
Canara Tanzania Limited (under Liquidation)	Subsidiary
CRMF Trustee Private Limited	Subsidiary
Canfin Homes Limited	Associate
Karnataka Grameena Bank (With effect from 01.05.2025)	Associate
Kerala Gramin Bank	Associate
Andhra Pragathi Grameena Bank (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

5. Based on our review conducted as above and subject to limitation in scope and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of inspection teams and reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes thereon, prepared in accordance with the recognition and

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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 Regulations including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at 30th September 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 respect of income recognition, asset classification, provisioning and other related matters.

6. We did not review the interim financial results of 680 (including 2 Overseas) Branches included in the unaudited standalone financial results of the Parent included in the Group, with Total Advances of Rs. 2,46,729.30 crores as at 30th September 2025, Total Revenue of Rs. 7094.19 Crores and Rs. 13,358.22 Crores for the Quarter and Half Year ended 30th September 2025 respectively. 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, with Total Advances of Rs. 167.92 crores as at 30th September 2025 and Total Revenues of Rs. 2,645.12 Crores and Rs.6,458.56 Crores for the quarter and half year ended 30th September, 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. 8.27 Crores and Rs. 97.92 Crores for the quarter and half year ended 30th September 2025, in respect of 4 associates, whose interim financial results have not been reviewed by us.

   The 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.

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MC Bhandari & Co (FRN 303002E) Chartered Accountants

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

7. The unaudited consolidated financial results include the interim financial results of 9252 (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. 5,34,940.01 Crores as at 30th September, 2025 and Total Revenue of Rs. 12,678.13 Crores and Rs. 24,843.89 Crores for the quarter and half year ended 30th September 2025, respectively, 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. 109.87 crores as at 30 September 2025 and Total Revenue of Rs (52.87) Crores and (4.24) respectively for the quarter and half year ended 30th September 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. 22.42 Crores and Rs. 162.23 Crores respectively for the quarter and half year ended 30th September 2025, as considered in the unaudited consolidated financial results, in respect of 4 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 September 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 and half year ended September 30 2024, Year ended March 31 2025 & quarter ended June 30 2025 were reviewed by us and we had expressed an unmodified conclusion vide respective audited / 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:25018159BMOSRM7714

For RODI DABIR & CO
CHARTERED ACCOUNTANTS

FRN: 108846W

(VISHAL JAWAHAR NABIRA)
PARTNER
MEMBERSHIP NO: 125356
UDIN:25125356BMKTNQ1539

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN: 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN:25207867BMLKWZ2679

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

(ASHISH GUPTA)
PARTNER
MEMBERSHIP NO: 400968
UDIN: 25400968BMKZXQ3741

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN:25053126BMLNFG8266

Place: Bengaluru
Date : October 30, 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 Unaudited Standalone Financial Results for the Quarter and Half year ended 30th September 2025 of Canara Bank pursuant to the Regulation 33 and Regulation 52 read with 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 and half year ended 30th September, 2025 attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and 52 read with 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 September 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 the 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 Statement is 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.

4. The Unaudited Standalone Financial results incorporate relevant returns of 20 Domestic Branches, Integrated 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 678 branches. These review reports cover 51.32 percent of the advance portfolio of the Bank (excluding the advances of the ARM Branches & Food Credit) and 73 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 9250 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 database 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, 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 Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to pillar III disclosures as at 30th September 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

M C Bhandari & Co Chartered Accountants

6. The unaudited standalone financial results of the bank for the corresponding quarter and half year ended September 30 2024, Year ended March 31 2025 & quarter ended June 30 2025 were reviewed by us and we have expressed an unmodified conclusion vide our respective audited / 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:25018159BMOSRL6104

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN: 108846W

(VISHAL JAWAHAR NABIRA)
PARTNER
MEMBERSHIP NO: 125356
UDIN:25125356BMKTNP3020

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN: 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN:25207867BMLKWY2408

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

(ASHISH GUPTA)
PARTNER
MEMBERSHIP NO: 400968
UDIN: 25400968BMKZXP8929

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN: 25053126BMLNFF8995

Place : Bengaluru
Date : October 30, 2025

Consolidated disclosure of related party transactions and balances for the Half Year Ended 30th September, 2025

Names of related parties and their relationship with the Bank- Parent – Canara Bank

1. Names of Related parties and their relationship with the Bank- Parent Canara Bank

Key Management Personnel –

i) Shri. K. Satyanarayana Raju, Managing Director & Chief Executive Officer
ii) Shri Debashish Mukherjee, Ex-Executive Director (Superannuated on 31.05.2025)
iii) Shri Hardeep Singh Ahluwalia, Executive Director
iv) Shri Bhavendra Kumar, Executive Director
v) Shri S K Majumdar, Executive Director
vi) Shri Amit Mittal, Group Chief Financial Officer
vii) Santosh Kumar Barik, Company Secretary

Parent-

i) Canara Bank

Subsidiaries –

i) Canbank Financial Services Ltd.
ii) Canbank Venture Capital Fund Ltd.
iii) Canbank Factors Ltd.
iv) Canara Robecco Asset Management Company Ltd.
v) Canbank Computer Services Ltd.
vi) Canara Bank Securities Ltd. (formerly GILT Securities Trading Corpn. Ltd)
vii) Canara HSBC Life Insurance Company Ltd
viii) CRMF Trustee Pvt. ltd
ix) Canara (Tanzania) Ltd.

Joint Ventures

Nil

Associates –

i) Canfin Homes Ltd.
ii) Regional Rural Banks sponsored by the Bank

a) Karnataka Grameena Bank
b) Kerala Gramin Bank

1.2 Remuneration to Key Management Personnel during year ended 30th September,2025 are as under

(Amount in Rs.)

NAME & PERIOD	DESIGNATION	2024-2025	2025-2026
Sri K SATYANARAYANA RAJU	Managing Director & Chief Executive Officer	42,41,160.00	21,00,384.00
Sri DEBASHISH MUKHERJEE (Superannuated on 31.05.2025)	Ex-Executive Director	39,12,885.00	40,58,550.00
Sri ASHOK CHANDRA (Till 16.01.2025)	Ex-Executive Director	30,57,596.00	-
Sri HARDEEP SINGH AHLUWALIA	Executive Director	34,66,935.00	17,55,936.00
Sri BHAVENDRA KUMAR (From 09.10.2023)	Executive Director	35,27,076.00	29,94,073.42
Sri S K MAJUMDAR (From 24.03.2025)	Executive Director	69,807.48	21,02,992.52
Sri S K MAJUMDAR (Till 23.03.2025)	Group Chief Financial Officer (GCFO)	75,92,849.87	-
Sri Amit Mittal (From 25.03.2025)	Group Chief Financial Officer (GCFO)	63,696.66	16,86,670.00
Sri SANTOSH KUMAR BARIK (From 21.04.2023)	Company Secretary of The Bank	25,01,214.81	12,79,280.95
	Total	**2,84,33,220.82**	**1,59,77,886.89**

In terms of paragraph 5 of AS 18, transactions in the nature of Banker-Customer relationship including those with Key Management Personnel and relatives of Key Management Personnel have not been disclosed.

Related Party Transactions for half year ended 30th September, 2025

(Amount in Rs Cr.)

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was

Sr.No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty: Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of: Opening balance (As on 01st Apr, 2025)	Closing balance (As on 30th Sep, 2025)	In case any financial indebtedness is incurred: Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Details of the loans, inter-corporate deposits, advances or investments: Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Canara Bank	Directors/KMP	Remmuneration paid to Directors/ KMP (FY 2025)		1.60	0.00	0.00								
2	Canara Bank	Subsidiaries	Bank Balance		0.07	150.48	132.79								
3	Canara Bank	Subsidiaries	Rendering of Services		193.81	4.57	5.90								
4	Canara Bank	Subsidiaries	Bank Deposit placed with Canara bank		138.33	0.00	81.36								
5	Canara Bank	Subsidiaries	Premium Paid		512.44	0.00	0.00					NA			
6	Canara Bank	Subsidiaries	Receving of Services		31.62	0.00	11.79								
7	Canara Bank	Subsidiaries	Dividend Received		15.25	0.00	0.00								
8	Canara Bank	Subsidiaries	Interest Paid/ Payable		4.91	1.22	0.29								
9	Canara Bank	Subsidiaries	Reimbursement of Salaries /allowances/ sitting Fees to Directors		2.05	0.13	0.34								
10	Canara Bank	Subsidiaries	Rent Received/Receivable		1.15	0.03	0.21								
11	Canara Bank	Associates & JV	Bank Balance		3.29	43.10	85.83								
12	Canara Bank	Associates & JV	Rendering of Services		0.16	0.00	0.00					NA			
13	Canara Bank	Associates & JV	Bank Deposit placed with Canara Bank		300.02	0.00	301.31								
14	Canara Bank	Associates & JV	Dividend Received		0.00	0.00	0.00								
15	Canara Bank	Associates & JV	Interest Paid		10.34	0.00	0.00								
16	Canara Bank	Associates & JV	Interest Received		94.68	0.00	0.00								
17	Canara Bank	Associates & JV	Investment in Canara Bank Share		0.00	0.00	0.00								
18	Canara Bank	Associates & JV	Reimbursement of Salaries /allowances/ sitting Fees to Directors		2.58	0.00	0.00								
19	Canara Bank	Associates & JV	Rent Received		0.40	0.00	0.00								

20	Canara Bank	Associates & JV	Brokerage paid			0.00	0.00	0.00	NA
21	Canara Bank	Associates & JV	Dividend paid			0.10	0.00	0.00	
22	Group Entity	Group Entity	Bank Balance			0.00	12.91	5.09	
23	Group Entity	Group Entity	Rendering of Services			14.69	8.66	3.19	
24	Group Entity	Group Entity	Premium paid			0.00	0.00	0.00	
25	Group Entity	Group Entity	Investment in Mutual Funds			0.87	42.47	27.40	
26	Group Entity	Group Entity	Premium Received			100.20	0.00	0.00	
27	Group Entity	Group Entity	Brokerage paid			0.00	0.00	0.00	
28	Group Entity	Group Entity	Brokerage Received			0.78	0.00	0.00	

1. The above disclosure on related party transactions is pursuant to regulation 23(9) of SEBI (Listing Obligations Disclosure Requirements)

2. As Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks, such disclosures have not been made.

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	NOT APPLICABLE FOR Q2 FY 2025-26					
Date of Raising Funds	NOT APPLICABLE FOR Q2 FY 2025-26					
Amount Raised	NOT APPLICABLE FOR Q2 FY 2025-26					
Report filed for Quarter ended	30TH September 2025					
Monitoring Agency	NOT APPLICABLE FOR Q2 FY 2025-26					
Monitoring Agency Name, if applicable	NOT APPLICABLE FOR Q2 FY 2025-26					
Is there a Deviation / Variation in use of funds raised	NOT APPLICABLE FOR Q2 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: 30.10.2025

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) & 52(7A) 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
Designation: General Manager & GCFO

Place: Bengaluru
Date : 30/10/2025

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) 52(7A) of SEBI (LODR) Regulations, 2015]

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

<table>
<tr><td colspan="6">Name of listed entity</td><td>CANARA BANK</td></tr>
<tr><td colspan="6">Mode of Fund Raising</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Type of instrument</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Date of Raising Funds</td><td>Not Applicable for Q2 FY 2025-26</td></tr>
<tr><td colspan="6">Amount Raised</td><td>Not Applicable for Q2 FY 2025-26</td></tr>
<tr><td colspan="6">Report filed for Quarter ended</td><td>30.09.2025</td></tr>
<tr><td colspan="6">Is there a Deviation / Variation in use of funds raised?</td><td>No</td></tr>
<tr><td colspan="6">Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?</td><td>Not Applicable</td></tr>
<tr><td colspan="6">If yes, details of the approval so required?</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Date of approval</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Explanation for the Deviation / Variation</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Comments of the audit committee after review</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Comments of the auditors, if any</td><td>Not Applicable</td></tr>
<tr><td colspan="6">Objects for which funds have been raised and where there has been a deviation, in the following table</td><td></td></tr>
<tr><td>Original Object</td><td>Modified Object, if any</td><td>Original Allocation</td><td>Modified allocation, if any</td><td>Funds Utilized</td><td>Amount of Deviation/Variation for the Quarter according to applicable object (INR Crores and in %)</td><td>Remarks, if any</td></tr>
<tr><td colspan="7">Not Applicable</td></tr>
</table>

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**	**Place: Bengaluru**
Designation	**General Manager & GCFO**	**Date : 30.10.2025**

Disclosure of outstanding default on Loans and Deby Securities as on 30.09.2025

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**	**1,39,51,816.06**

Amit Mittal
General Manager & GCFO

Date: 30.10.2025
Place: Bengaluru

To

The Debenture Trustees / Stock Exchanges

Certificate of Security Cover for the quarter ended 30th September 2025 for Listed Unsecured Non-Convertible Securities and compliance status of Covenants

Ref: Regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 (as amended from time to time) and SEBI Circular SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024

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

a) The Bank has vide its Board Resolutions of various dates, offer document and under various Debenture Trust Deeds, issued the following listed Non-Convertible Unsecured Debt Securities:

Rs. In Crore

Sl No.	ISIN NO.	Facility	Nature of Charge	Sanctioned Amount	Outstanding As on 30-09-2025	Cover Required	Assets Required
1	INE476A08043	BASEL III TIER II SERIES II - 2015-16	Unsecured	900.00	900.00	Nil	Nil
2	INE476A08118	BASEL III AT I S-IV FY 2020-21	Unsecured	120.00	120.00	Nil	Nil
3	INE476A08159	BASEL III AT I 2021-22 SR III	Unsecured	1,000.00	1,000.00	Nil	Nil
4	INE476A08050	BASEL III TIER II 2016-17	Unsecured	3,000.00	3,000.00	Nil	Nil
5	INE476A08167	BASEL III AT I 2022-23 Series I	Unsecured	2,000.00	2,000.00	Nil	Nil
6	INE476A08175	BASEL III TIER II S-1	Unsecured	2,000.00	2,000.00	Nil	Nil
7	INE476A08183	BASEL III TIER I S-II	Unsecured	2,000.00	2,000.00	Nil	Nil
8	INE476A08126	BASEL III AT I 2021 S1	Unsecured	1,500.00	1,500.00	Nil	Nil
9	INE476A08134	BASEL III AT I 2021-22 SR II	Unsecured	1,500.00	1,500.00	Nil	Nil
10	INE667A08047	BASEL III TIER II	Unsecured	750.00	750.00	Nil	Nil
11	INE476A08142	BASEL III TIER II S 1	Unsecured	2,500.00	2,500.00	Nil	Nil
12	INE476A09264	BASEL III TIER II SERIES I - 2015-16	Unsecured	1,500.00	1,500.00	Nil	Nil
13	INE476A08100	BASEL III AT I Bonds S-3 2020-21	Unsecured	1,635.00	1,635.00	Nil	Nil
14	INE476A08191	LTB 2023 - 1	Unsecured	5,000.00	5,000.00	Nil	Nil
15	INE476A08209	LTB 2023 - 2	Unsecured	5,000.00	5,000.00	Nil	Nil
16	INE476A08217	BASEL III AT I 2023-24 Series I	Unsecured	1,403.00	1,403.00	Nil	Nil
17	INE476A08225	BASEL III AT I 2023-24 Series II	Unsecured	2,000.00	2,000.00	Nil	Nil
18	INE476A08233	CB LTB 2034	Unsecured	10,000.00	10,000.00	Nil	Nil
19	INE476A08241	BASEL III AT I 2024-25 Series I	Unsecured	3,000.00	3,000.00	Nil	Nil
20	INE476A08258	BASEL III TIER II 2024-25 Series I	Unsecured	4,000.00	4,000.00	Nil	Nil
GRAND TOTAL				**50,808.00**	**50,808.00**		

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

Security cover for listed unsecured non-convertible securities

The bank has issued unsecured non-convertible securities and hence the requirement of providing the particulars of the security and security coverage against interest and principal amount is not applicable.

(As per clarification received from NSE, entities having only unsecured debts securities are required to submit a "NIL" report in prescribed format with reference to SEBI Circular No: SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024.)

And the said NIL report is given in **Annexure – I**

b) 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

Based on the examination of the books of accounts, other relevant records/documents relating to compliances made by the bank received from the management, we hereby certify that the bank has complied with all the covenants of the above-mentioned listed unsecured non-convertible debt securities as on 30.09.2025.

For K VENKATACHALAM AIYER & CO.
Chartered Accountants
F.R. No. – 004610S

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

A GOPALAKRISHNAN
PARTNER
M. No. – 018159
UDIN: 25018159BMOSRO6994

Place: BENGALURU
Date: 30.10.2025

ANNEXURE I

Particulars		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
	Description of asset for which this certificate relate	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															
Property, Plant and Equipment															Please refer Annexure I for Calculation of Security Cover ratio for Unsecured Bonds
Capital Work-in- Progress															
Right of Use Assets															
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															

NIL

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LIABILITIES														
Debt securities to which this certificate pertains										NIL				
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings		*not to be filled*												
Bank														
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value										NIL				
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.*

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