

Ref: SD:467/07:2025-26

29.01.2026

To,  
Singapore Stock Exchange,  
11 North Buona Vista Drive,  
#06-07 The Metropolis Tower 2,  
Singapore – 138589.

Dear Sir/Madam,

**Sub: Outcome of Board Meeting - Unaudited (Reviewed) Financial Results  
(Standalone & Consolidated) or the Third Quarter & Nine Months ended 31.12.2025  
Ref: SD:446/07::2025-26 dated 20/01/2026**

This is to inform that the Board of Directors of the Bank has approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter & Nine Months ended 31.12.2025 at its meeting held on 29.01.2026 (Thursday).

Further, we enclose the following:

- NIL Statement of Deviation / Variation in utilization of proceeds of issue of equity shares and Non-Convertible Debt Securities Third Quarter & Nine Months ended 31.12.2025 -Disclosure under Regulation 32(1), 52(7) & 52(7 A) of SEBI (LODR) Regulations, 2015.
- Security Cover Certificate as on 31.12.2025 – Disclosure under Regulation 54 (2) and 54(3) of the SEBI (LODR) Regulations, 2015.

The meeting of the Board of Directors commenced at 10:00 a.m. and concluded at 12:55 p.m.

The Financial Results are also available in the Bank's website ([www.canarabank.bank.in](http://www.canarabank.bank.in)).

This is for your information and records.

**Yours faithfully,**

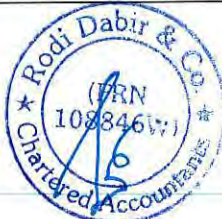
**Santosh Kumar Barik**  
**Company Secretary**

**STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2025**

(₹ in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED (AUDITED)
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	
1	INTEREST EARNED (a)+(b)+(c)+(d)	31,981.60	31,543.89	30,311.61	94,528.32	88,753.03	1,19,755.07
	(a) Interest/discount on advances/bills	23,596.85	23,081.05	22,445.62	69,296.22	64,981.60	87,789.30
	(b) Income on Investments	6,303.21	6,306.88	6,186.34	18,803.28	18,323.66	24,595.57
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,560.71	1,484.77	1,079.78	4,515.45	3,272.53	4,661.47
	(d) Others	520.83	671.19	599.87	1,913.37	2,175.24	2,708.73
2	Other Income	7,899.36	7,053.84	5,802.16	22,013.68	16,102.04	22,452.80
3	TOTAL INCOME (1+2)	39,880.96	38,597.73	36,113.77	1,16,542.00	1,04,855.07	1,42,207.87
4	Interest Expended	22,729.28	22,402.70	21,163.04	67,126.05	61,122.99	82,683.11
5	Operating Expenses (i)+(ii)	8,032.21	7,606.90	7,114.11	23,154.76	20,625.49	28,134.50
	(i) Employees Cost	4,904.57	4,822.25	4,480.52	14,522.36	13,073.30	17,856.09
	(ii) Other Operating Expenses ( All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	3,127.64	2,784.65	2,633.59	8,632.40	7,552.19	10,278.41
6	TOTAL EXPENSES ((4)+5) excluding Provisions & Contingencies)	30,761.49	30,009.60	28,277.15	90,280.81	81,748.48	1,10,817.61
7	Operating Profit before Provisions and Contingencies (3-6)	9,119.47	8,588.13	7,836.62	26,261.19	23,106.59	31,390.26
8	Provisions (Other than Tax) and Contingencies	2,414.36	2,354.17	2,398.25	7,120.09	6,931.88	8,763.59
	of which provisions for Non-performing assets	1,650.02	1,503.63	1,981.84	4,998.91	6,739.35	9,586.44
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	6,705.11	6,233.96	5,438.37	19,141.10	16,174.71	22,626.67
11	Tax expense	1,550.00	1,460.00	1,334.17	4,460.00	4,150.70	5,600.00
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	5,155.11	4,773.96	4,104.20	14,681.10	12,024.01	17,026.67
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	5,155.11	4,773.96	4,104.20	14,681.10	12,024.01	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	16.50%	16.20%	16.44%	16.50%	16.44%	16.33%
	(a) Common Equity Tier I Ratio	12.37%	12.21%	11.97%	12.37%	11.97%	12.03%
	(b) Additional Tier 1 Ratio	2.23%	2.07%	2.58%	2.23%	2.58%	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)	5.68	5.26	4.52	16.19	13.26	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)	5.68	5.26	4.52	16.19	13.26	18.77
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	24,832.58	27,040.27	35,060.64	24,832.58	35,060.64	31,530.03
	(b) Amount of Net Non Performing Assets	5,322.30	6,113.22	9,081.10	5,322.30	9,081.10	7,353.31
	(c) Percentage of Gross Non Performing Assets	2.08%	2.35%	3.34%	2.08%	3.34%	2.94%
	(d) Percentage of Net Non Performing Assets	0.45%	0.54%	0.89%	0.45%	0.89%	0.70%
	(v) Return on Assets (Annualised)	1.16%	1.10%	1.03%	1.13%	1.04%	1.09%
	(vi) Debt Equity Ratio*	0.52	0.55	0.53	0.52	0.53	0.59
	(vii) Total Debts to Total Assets Ratio**	8.12%	6.71%	7.22%	8.12%	7.22%	6.93%
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NOT APPLICABLE					
	(ix) Outstanding Redeemable Preference Shares	NOT APPLICABLE					
	(x) Operating Margin (%)	22.87%	22.25%	21.70%	22.53%	22.04%	22.07%
	(xi) Net Profit margin (%)	12.93%	12.37%	11.36%	12.60%	11.47%	11.97%
	(xii) Net Worth	1,01,472.54	96,628.16	86,406.46	1,01,472.54	86,406.46	88,241.41

\* Debt represents borrowings with residual maturity of more than one year.  
\*\*Total Debts represent total borrowings of the Bank.





(Head Office : Bengaluru )

**STANDALONE SEGMENT REPORTING FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2025**

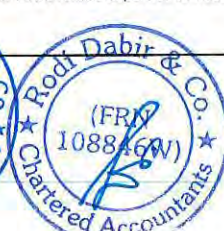
(₹ in Crore)

BUSINESS SEGMENTS	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
<b>(1) Segment Revenue</b>						
a Treasury Operations	9,984.35	8,921.88	7,226.30	26,857.01	20,650.75	27,686.00
b Retail Banking Operations	17,173.97	17,078.05	16,084.69	51,813.47	48,554.66	65,261.71
i) Digital Banking	1.58	1.48	1.20	4.61	3.09	4.42
ii) Other Retail Banking	17,172.39	17,076.57	16,083.49	51,808.86	48,551.57	65,257.29
c Wholesale Banking Operations	12,722.64	12,597.80	12,802.78	37,871.52	35,649.66	49,260.16
d Life Insurance Operation	-	-	-	-	-	-
e Other Banking Operation	-	-	-	-	-	-
f Unallocated	-	-	-	-	-	-
<b>Total</b>	<b>39,880.96</b>	<b>38,597.73</b>	<b>36,113.77</b>	<b>1,16,542.00</b>	<b>1,04,855.07</b>	<b>1,42,207.87</b>
Less: Inter Segment Revenue	-	-	-	-	-	-
<b>Income from operations</b>	<b>39,880.96</b>	<b>38,597.73</b>	<b>36,113.77</b>	<b>1,16,542.00</b>	<b>1,04,855.07</b>	<b>1,42,207.87</b>
<b>(2) Segment Results</b>						
a Treasury Operations	4,764.29	3,537.59	1,750.91	10,474.99	4,791.70	7,839.68
b Retail Banking Operations	2,591.43	3,270.73	3,956.02	10,468.65	12,656.04	15,780.13
i) Digital Banking	(0.52)	(0.62)	(0.81)	(1.65)	(2.58)	(3.31)
ii) Other Retail Banking	2,591.95	3,271.35	3,956.83	10,470.30	12,658.62	15,783.44
c Wholesale Banking Operations	(650.61)	(574.36)	(268.56)	(1802.54)	(1273.03)	(993.14)
d Life Insurance Operation	-	-	-	-	-	-
e Other Banking Operations	-	-	-	-	-	-
<b>Total</b>	<b>6,705.11</b>	<b>6,233.96</b>	<b>5,438.37</b>	<b>19,141.10</b>	<b>16,174.71</b>	<b>22,626.67</b>
Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
<b>Total Profit Before tax</b>	<b>6,705.11</b>	<b>6,233.96</b>	<b>5,438.37</b>	<b>19,141.10</b>	<b>16,174.71</b>	<b>22,626.67</b>
Income tax	1,550.00	1,460.00	1,334.17	4,460.00	4,150.70	5,600.00
<b>Net Profit/(Loss)</b>	<b>5,155.11</b>	<b>4,773.96</b>	<b>4,104.20</b>	<b>14,681.10</b>	<b>12,024.01</b>	<b>17,026.67</b>
<b>(3) Segment Assets</b>						
a Treasury Operations	4,41,039.76	4,59,769.04	4,33,319.10	4,41,039.76	4,33,319.10	4,67,087.65
b Retail Banking Operations	6,77,142.88	6,43,475.40	5,70,782.16	6,77,142.88	5,70,782.16	5,92,632.60
i) Digital Banking	60.97	54.75	36.36	60.97	36.36	47.08
ii) Other Retail Banking	6,77,081.91	6,43,420.65	5,70,745.80	6,77,081.91	5,70,745.80	5,92,585.52
c Wholesale Banking Operations	6,03,003.70	5,82,179.42	5,48,584.50	6,03,003.70	5,48,584.50	5,57,950.21
d Life Insurance Operation	-	-	-	-	-	-
e Other Banking Operations	-	-	-	-	-	-
f Unallocated	1,01,170.44	79,461.03	39,962.58	1,01,170.44	39,962.58	65,179.14
<b>Total Assets</b>	<b>18,22,356.78</b>	<b>17,64,884.89</b>	<b>15,92,648.34</b>	<b>18,22,356.78</b>	<b>15,92,648.34</b>	<b>16,82,849.60</b>
<b>(4) Segment Liabilities</b>						
a Treasury Operations	4,30,247.11	4,44,408.84	4,17,943.76	4,30,247.11	4,17,943.76	4,39,033.85
b Retail Banking Operations	6,53,642.40	6,13,652.12	5,31,743.70	6,53,642.40	5,31,743.70	5,68,978.05
i) Digital Banking	39.66	35.06	22.07	39.66	22.07	25.33
ii) Other Retail Banking	6,53,602.74	6,13,617.06	5,31,721.63	6,53,602.74	5,31,721.63	5,68,952.72
c Wholesale Banking Operations	5,85,280.62	5,60,768.99	5,14,626.33	5,85,280.62	5,14,626.33	5,40,959.31
d Life Insurance Operation	-	-	-	-	-	-
e Other Banking Operations	-	-	-	-	-	-
f Unallocated	39,947.42	37,764.14	30,112.70	39,947.42	30,112.70	33,978.27
<b>Total Liabilities</b>	<b>17,09,117.55</b>	<b>16,56,594.09</b>	<b>14,94,426.49</b>	<b>17,09,117.55</b>	<b>14,94,426.49</b>	<b>15,82,949.48</b>
<b>(5) Capital Employed</b>						
a Treasury Operations	10,792.65	15,360.20	15,375.34	10,792.65	15,375.34	26,053.80
b Retail Banking Operations	23,500.48	29,823.29	39,038.46	23,500.48	39,038.46	23,654.55
i) Digital Banking	21.31	19.68	14.29	21.31	14.29	21.75
ii) Other Retail Banking	23,479.17	29,803.61	39,024.17	23,479.17	39,024.17	23,632.80
c Wholesale Banking Operations	17,723.08	21,410.44	33,958.17	17,723.08	33,958.17	16,990.90
d Life Insurance Operation	-	-	-	-	-	-
e Other Banking Operations	-	-	-	-	-	-
f Unallocated	61,223.02	41,696.87	9,849.88	61,223.02	9,849.88	31,200.87
<b>Total Capital Employed</b>	<b>1,13,239.23</b>	<b>1,08,290.80</b>	<b>98,221.85</b>	<b>1,13,239.23</b>	<b>98,221.85</b>	<b>99,900.12</b>

GEOGRAPHICAL SEGMENTS	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
<b>(1) Revenue</b>						
a Domestic	38,156.71	36,805.17	34,308.32	1,11,231.71	99,849.02	1,35,506.77
b International	1,724.25	1,792.56	1,805.45	5,310.29	5,006.05	6,701.10
<b>Total</b>	<b>39,880.96</b>	<b>38,597.73</b>	<b>36,113.77</b>	<b>1,16,542.00</b>	<b>1,04,855.07</b>	<b>1,42,207.87</b>
<b>(2) Assets</b>						
a Domestic	16,46,277.66	16,06,825.33	14,63,834.56	16,46,277.66	14,63,834.56	15,40,299.14
b International	1,76,079.12	1,58,059.56	1,28,813.78	1,76,079.12	1,28,813.78	1,42,550.46
<b>Total</b>	<b>18,22,356.78</b>	<b>17,64,884.89</b>	<b>15,92,648.34</b>	<b>18,22,356.78</b>	<b>15,92,648.34</b>	<b>16,82,849.60</b>

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







(Head Office : Bengaluru )

**CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2025**

(₹ in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
1	INTEREST EARNED (a)+(b)+(c)+(d)	30,937.71	32,071.97	30,750.73	94,532.66	90,105.55	1,21,601.11
	(a) Interest/discount on advances/bills	23,596.85	23,081.05	22,448.43	69,296.22	64,991.89	87,798.81
	(b) Income on Investments	5,273.96	6,818.61	6,625.17	18,803.28	19,682.21	26,418.99
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,558.91	1,499.36	1,084.30	4,532.32	3,285.26	4,678.05
	(d) Others	507.99	672.95	592.83	1,900.84	2,146.19	2,705.27
2	Other Income	2,151.65	9,941.77	6,679.17	22,011.95	22,296.15	31,056.77
3	TOTAL INCOME (1+2)	33,089.36	42,013.74	37,429.90	1,16,544.61	1,12,401.70	1,52,657.89
4	Interest Expended	22,708.79	22,412.22	21,163.40	67,113.17	61,124.72	82,680.68
5	Operating Expenses (i)+(ii)	1,584.48	10,896.96	8,353.15	23,263.48	27,894.98	38,188.56
	(i) Employees Cost	4,508.12	5,027.78	4,648.91	14,532.21	13,597.03	18,605.76
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	(2,923.64)	5,869.18	3,704.24	8,731.27	14,297.95	19,582.79
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	24,293.27	33,309.18	29,516.55	90,376.65	89,019.70	1,20,869.23
7	Operating Profit before Provisions and Contingencies (3-6)	8,796.09	8,704.56	7,913.35	26,167.96	23,382.00	31,788.66
8	Provisions (Other than Tax) and Contingencies	2,417.28	2,354.02	2,398.80	7,130.26	6,932.91	8,763.64
	of which provisions for Non-performing assets	1,652.41	1,503.67	1,982.82	5,008.43	6,741.27	9,590.62
9	Exceptional items	-	-	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	6,378.81	6,350.54	5,514.55	19,037.70	16,449.09	23,025.02
11	Tax expense	1,510.33	1,484.78	1,353.55	4,467.25	4,210.55	5,689.03
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	4,868.48	4,865.76	4,161.00	14,570.45	12,238.54	17,335.99
13	Extraordinary items (net of tax expense)	-	-	-	(1,833.03)	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	4,868.48	4,865.76	4,161.00	12,737.42	12,238.54	17,335.99
15	Add: Share of Earnings in Associates	305.89	30.67	94.68	566.03	342.13	355.91
16	Less: Minority Interest	(79.30)	46.40	41.52	4.80	111.24	152.28
17	Net Profit (+) / Loss(-) after Minority Interest (14+15-16)	5,253.67	4,850.03	4,214.16	13,298.65	12,469.43	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	16.53%	16.26%	16.49%	16.53%	16.49%	16.39%
	(a) Common Equity Tier I Ratio	12.40%	12.28%	12.03%	12.40%	12.03%	12.09%
	(b) Additional Tier 1 Ratio	2.23%	2.06%	2.58%	2.23%	2.58%	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/NINE MONTHS numbers are not annualised)	5.79	5.35	4.65	16.68	13.75	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/NINE MONTHS numbers are not annualised)	5.79	5.35	4.65	14.66	13.75	19.34
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	24,842.01	27,049.70	35,084.28	24,842.01	35,084.28	31,548.32
	(b) Amount of Net Non Performing Assets	5,322.30	6,115.48	9,087.15	5,322.30	9,087.15	7,356.95
	(c) Percentage of Gross Non Performing Assets	2.08%	2.35%	3.34%	2.08%	3.34%	2.94%
	(d) Percentage of Net Non Performing Assets	0.45%	0.54%	0.89%	0.45%	0.89%	0.70%
	(v) Return on Assets (Annualised)	1.19%	1.10%	1.03%	1.12%	1.05%	1.09%







(Head Office : Bengaluru )

CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2025

(₹ in Crore)

BUSINESS SEGMENTS		QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
(1)	Segment Revenue						
a	Treasury Operations	9,984.35	8,921.88	7,226.30	26,857.01	20,650.75	27,686.00
b	Retail Banking Operations	16,766.58	17,655.84	16,046.78	51,814.97	48,329.17	64,972.82
i)	Digital Banking *	1.58	1.48	1.20	4.61	3.09	4.42
ii)	Other Retail Banking	16,765.00	17,654.36	16,045.58	51,810.36	48,326.08	64,968.40
c	Wholesale Banking Operations	12,426.86	13,015.38	12,769.21	37,872.63	35,484.11	49,042.10
d	Life Insurance Operation	(6,068.44)	2,420.64	1,387.61	-	7,937.67	10,956.97
e	Other Banking Operation	-	-	-	-	-	-
f	Unallocated	-	-	-	-	-	-
	Total	33,089.35	42,013.74	37,429.90	1,16,544.61	1,12,401.70	1,52,657.89
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income from operations	33,089.35	42,013.74	37,429.90	1,16,544.61	1,12,401.70	1,52,657.89
(2)	Segment Results						
a	Treasury Operations	4,764.29	3,537.59	1,750.91	10,474.99	4,791.70	7,839.68
b	Retail Banking Operations	2,439.74	3,314.33	3,976.83	10,408.92	12,760.56	15,931.70
i)	Digital Banking *	(0.52)	(0.62)	(0.81)	(1.65)	(2.58)	(3.31)
ii)	Other Retail Banking	2,440.26	3,314.95	3,977.64	10,410.57	12,763.14	15,935.01
c	Wholesale Banking Operations	(761.02)	(542.17)	(250.74)	(1846.21)	(1196.29)	(878.73)
d	Life Insurance Operation	(64.21)	40.79	37.55	-	93.12	132.38
e	Other Banking Operations	-	-	-	-	-	-
	Total	6,378.80	6,350.54	5,514.55	19,037.70	16,449.09	23,025.03
	Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
	Total Profit Before tax	6,378.80	6,350.54	5,514.55	19,037.70	16,449.09	23,025.03
	Income tax	1,510.32	1,484.78	1,353.55	4,467.25	4,210.55	5,689.03
	Extraordinary items	-	-	-	(1833.03)	-	-
	Net Profit/(Loss)	4,868.48	4,865.76	4,161.00	12,737.42	12,238.54	17,336.00
	ADD: Share of Earnings in Associates	305.90	30.67	94.68	566.04	342.13	355.91
	Less: Minority Interest	(79.30)	46.40	41.52	4.80	111.24	152.28
	Consolidated Profit (+) / Loss(-) after Minority Interest	5,253.68	4,850.03	4,214.16	13,298.66	12,469.43	17,539.63
(3)	Segment Assets						
a	Treasury Operations	4,41,039.76	4,59,769.05	4,33,319.10	4,41,039.76	4,33,319.10	4,67,087.65
b	Retail Banking Operations	6,77,142.88	6,43,475.40	5,70,782.16	6,77,142.88	5,70,782.16	5,92,632.60
i)	Digital Banking *	60.97	54.75	36.36	60.97	36.36	47.08
ii)	Other Retail Banking	6,77,081.91	6,43,420.65	5,70,745.80	6,77,081.91	5,70,745.80	5,92,585.52
c	Wholesale Banking Operations	6,03,003.70	5,82,179.42	5,48,584.50	6,03,003.70	5,48,584.50	5,57,950.21
d	Life Insurance Operation	-	45,473.83	41,198.08	-	41,198.08	42,914.28
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	1,05,185.24	82,881.21	44,948.31	1,05,185.24	44,948.31	70,106.61
	Total Assets	18,26,371.58	18,13,778.91	16,38,832.15	18,26,371.58	16,38,832.15	17,30,691.35
(4)	Segment Liabilities						
a	Treasury Operations	4,30,247.11	4,44,408.84	4,17,943.76	4,30,247.11	4,17,943.76	4,39,033.85
b	Retail Banking Operations	6,53,642.40	6,13,652.12	5,31,743.70	6,53,642.40	5,31,743.70	5,68,978.05
i)	Digital Banking *	39.66	35.06	22.07	39.66	22.07	25.33
ii)	Other Retail Banking	6,53,602.74	6,13,617.06	5,31,721.63	6,53,602.74	5,31,721.63	5,68,952.72
c	Wholesale Banking Operations	5,85,280.62	5,60,768.99	5,14,626.33	5,85,280.62	5,14,626.33	5,40,959.31
d	Life Insurance Operation	-	43,930.74	39,713.31	-	39,713.31	41,397.42
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	39,761.59	37,430.01	29,931.09	39,761.59	29,931.09	33,716.16
	Total Liabilities	17,08,931.72	17,00,190.70	15,33,958.19	17,08,931.72	15,33,958.19	16,24,084.79
(5)	Capital Employed						
a	Treasury Operations	10,792.65	15,360.20	15,375.34	10,792.65	15,375.34	28,053.80
b	Retail Banking Operations	23,500.48	29,823.29	39,038.46	23,500.48	39,038.46	23,654.54
i)	Digital Banking *	21.31	19.69	14.29	21.31	14.29	21.75
ii)	Other Retail Banking	23,479.17	29,803.60	39,024.17	23,479.17	39,024.17	23,632.80
c	Wholesale Banking Operations	17,723.08	21,410.44	33,958.18	17,723.08	33,958.18	16,990.90
d	Life Insurance Operation	-	1,543.08	1,484.77	-	1,484.77	1,516.86
e	Other Banking Operations	-	-	-	-	-	-
f	Unallocated	65,423.66	45,451.20	15,017.21	65,423.66	15,017.21	36,390.46
	Total Capital Employed	1,17,439.86	1,13,588.21	1,04,873.96	1,17,439.86	1,04,873.96	1,06,606.56

GEOGRAPHICAL SEGMENTS		QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
(1)	Revenue						
a	Domestic	31,363.20	40,226.02	35,618.32	1,11,237.25	1,07,375.28	1,45,931.19
b	International	1,726.15	1,787.72	1,811.58	5,307.36	5,026.42	6,726.70
	Total	33,089.35	42,013.74	37,429.90	1,16,544.61	1,12,401.70	1,52,657.89
(2)	Assets						
a	Domestic	16,50,278.51	16,55,609.82	15,09,914.78	16,50,278.51	15,09,914.78	15,88,040.64
b	International	1,76,093.07	1,58,169.09	1,28,917.37	1,76,093.07	1,28,917.37	1,42,650.71
	Total	18,26,371.58	18,13,778.91	16,38,832.15	18,26,371.58	16,38,832.15	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 DORAUT.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.



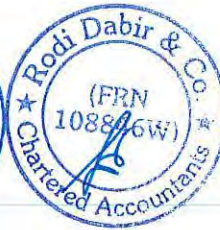


(HEAD OFFICE: BENGALURU)

STATEMENT OF ASSETS AND LIABILITIES

(₹ in Crore)

PARTICULARS	STANDALONE			CONSOLIDATED		
	As on 31.12.2025	As on 31.12.2024	As on 31.03.2025	As on 31.12.2025	As on 31.12.2024	As on 31.03.2025
	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(AUDITED)
<b>CAPITAL AND LIABILITIES</b>						
CAPITAL	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13
RESERVES AND SURPLUS	111425.09	96407.73	98085.98	115553.70	101929.41	103602.63
MINORITY INTEREST	-	-	-	72.02	1130.42	1189.80
DEPOSITS	1521268.31	1346903.68	1429862.18	1521004.50	1346597.98	1429474.03
BORROWINGS	147902.37	115053.81	116686.12	147902.37	115053.81	116686.12
OTHER LIABILITIES AND PROVISIONS	39946.87	32468.99	36401.19	40024.86	72306.40	77924.64
<b>TOTAL</b>	<b>1822356.77</b>	<b>1592648.34</b>	<b>1682849.60</b>	<b>1826371.58</b>	<b>1638832.15</b>	<b>1730691.35</b>
<b>ASSETS</b>						
CASH & BALANCES WITH RESERVE BANK OF INDIA	49715.83	58803.66	89998.57	49715.84	58814.01	90047.68
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	152708.42	81626.47	115341.61	152798.54	81821.32	115842.43
INVESTMENTS	394736.39	379372.06	380343.40	398514.72	424040.62	426188.44
ADVANCES	1172815.69	1023726.85	1049155.02	1172816.18	1023894.36	1049332.06
FIXED ASSETS	10341.84	9847.73	10215.15	10368.22	9935.77	10301.59
OTHER ASSETS	42038.60	39271.57	37795.85	42158.08	40326.07	38979.15
<b>TOTAL</b>	<b>1822356.77</b>	<b>1592648.34</b>	<b>1682849.60</b>	<b>1826371.58</b>	<b>1638832.15</b>	<b>1730691.35</b>





**Notes forming part of Standalone and Consolidated (Reviewed) Financial Results for the quarter and nine months ended 31.12.2025.**

1. The above financial results of the Bank for the quarter and nine months ended 31.12.2025 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 29.01.2026. 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 ("RBI") 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 nine months ended 31.12.2025 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 results of the Bank for the quarter and nine months ended 31.12.2025 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 in consolidated financial statements" 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 nine months ended 31.12.2025, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.





7. a) The Consolidated Financial Statement (CFS) of the Group comprises the results of the following 7 (Seven) Subsidiaries, 5 (Five) Associates including 2 (Two) Regional Rural Bank (RRBs) as per details given below:

SI No	Name of Company	Type of Incorporation	Country of Incorporation	% 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 Tanzania Ltd (In Liquidation) **	Subsidiary	Tanzania	100%
7	CRMF Trustee Private Limited	Subsidiary	India	51%
8	Canfin Homes Ltd	Associate	India	29.99%
9	Canara Robeco Asset Management Company Ltd #	Associate	India	38% (wef 16.10.2025)
10	Canara HSBC Life Insurance Company Ltd #	Associate	India	36.50% (Wef 17.10.2025)
11	Karnataka Grameena Bank (With effect from 01.05.2025)	Associate	India	35%
12	Kerala Gramin Bank	Associate	India	35%

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

\*\* 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 and received part payment of USD 10 million during current quarter.

#Canara Robeco Asset Management Company Ltd and Canara HSBC Life Insurance Company Limited 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 became associate of the Bank and the same is consolidated as an associate as on 31.12.2025. The aforesaid divestment resulted in a pre tax profit (net of expenses) of ₹ 1929.56 crore in standalone basis and ₹ 1800.93 crore in consolidated basis as per applicable Accounting Standards on Consolidated Financial Statements.



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 in consolidated financial statements).

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 Statements and actual amount received is ₹ 1833.03 crore and the same is reported under extraordinary items in Consolidated Financial Results.

d) The Reserve Bank of India, vide its letter no. RBI/2024-25/127 DOR.ACC.REC No. 67/21.04.018/2024-25 dated 20.03.2025, permitted RRBs specifically to amortize the additional pension liability over a period not exceeding five years, beginning with the financial year 2024-25, subject to a minimum of 20 percent of the total pension liability being expensed every year.

Karnataka Gramin Bank (e-KGB) and Karnataka Vikas Grameena Bank (e-KVGB) had opted for amortization of the additional pension liability of ₹270.79 Crores, to be amortized over a period of 5 years. The total unamortized liability of e-KGB and e-KVGB as on 31.03.2025 was ₹216.63 Crores. For the nine months ended on 31.12.2025, an amount of ₹ 38.82 Crores has been amortized and balance amount of ₹177.81 Crores will be amortized till 31.03.2029. Had the entire additional liability being amortized as expense in the Profit and Loss Account, the net loss for the nine months ended on 31.12.2025 of newly formed entity Karnataka Grameena Bank would have increased by ₹ 177.81Crore.





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) of the Companies Act 2013 as a Government company and as a Non-deposit taking NBFC registered with RBI.

Since there is no right over the profits of a Section 8 Company and considering the long term restrictions over transfer of funds by HEFA, the financial results of the HEFA has not been considered in Consolidated Financial Results 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 ₹ 4914.79 crore (100% of total outstanding of ₹ 4914.79 crore) as on 31.12.2025.
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 RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025 dated 28.11.2025 and holds a provision of ₹36.48 Crore as on 31.12.2025.
10. Details of Priority Sector Lending Certificate (PSLC) purchased and sold are as under:

Particulars	Units (In numbers)	Commission Paid / Earned (₹ in crore)
<b>PSLC-Purchased</b>		
During Q3	NIL	-
Cumulative FY 2025-26	NIL	-
<b>PSLC-Sold</b>		
During Q3	28,000	142.00
Cumulative FY 2025-26	3,28,000	2307.99

11. Provision Coverage Ratio of the Bank as on 31.12.2025 is 94.19% 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.



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.bank.in](http://www.canarabank.bank.in).

["https://www.canarabank.bank.in/web/guest/search?q=regulatory"](https://www.canarabank.bank.in/web/guest/search?q=regulatory)

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

14. As per the RBI Circular RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025 dated 28.11.2025, Bank holds an additional provision of ₹292.47 crores in 5 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 31.12.2025 out of (b) classified as NPA (c)	Provision held as on 31.03.2025 (d)	Additional provision/ (Reversal) made during the period ended 31.12.2025 (e)	Provision held as on 31.12.2025 (f)
2959.56	2959.56	2959.56	430.76	(138.29)	292.47

15. There were 3 borrower accounts having an aggregate exposure of ₹11.37 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 31.12.2025 is as under:

Number of Accounts Restructured	Amount as on 31.12.2025 (₹ in crore)
7003	624.58





17. During the quarter and nine months ended 31.12.2025, Bank issued Basel III Compliant Tier I Bonds aggregating to ₹ 3500 crores.

During the nine months ended 31.12.2025, Bank has redeemed by way of exercising call option for Basel III Compliant Tier I Bonds of ₹2816.10 crores (for the quarter ended 31.12.2025 - ₹1635 crores).

During the nine months ended 31.12.2025, Bank also redeemed Basel III Compliant Tier II Bonds of ₹ 3250 crores (for the quarter ended 31.12.2025 - ₹2250 crores) 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.

19. Details of loans transferred /acquired during the quarter ended 31.12.2025 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 31.12.2025 are as under.

Particulars	Retail	MSME
Mode of Acquisition	Co- Lending	Co-Lending
Aggregate Outstanding (Rs in crore)	21.01	47.97
Weighted Average maturity (In months)	195.70	115.17
Weighted Average Holding Period (In months)	1.95	1.32
Retention of Beneficial Economic Interest	20%	20%
Coverage of tangible security coverage (%)	163.00	226.92
Rating Wise Distribution of Rated Loans	See Note (#)	See Note (@)

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

@ In case of MSME, loans are not required to be rated individually.

- b. The Bank has not acquired any Stressed Loans (NPAs)/ Special Mentioned Accounts (SMA) during the quarter ended 31.12.2025.



- c. Details of Stressed Loans (NPAs) transferred during the quarter ended 31.12.2025.

Particulars	To ARCs	To permitted Transferees	To Other Transferees (Please Specify)
No of Accounts	01	NIL	
Aggregate principal outstanding of loans transferred (₹ in Crore)	271.83		
Weighted average residual tenor of the loans transferred	NIL		
Net book value of the loans transferred (at the time of transfer) (₹ in Crore)	271.83		
Aggregate consideration (₹ in Crore)	318.65		
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 31.12.2025 is given as under:

Recovery Rating Band	Book Cost (₹ in crore)
RR1	1668.48
RR1+	56.14
RR2	76.09
RR5	90.73
Non Rated	52.41
<b>Total</b>	<b>1943.85</b>

- e. Quantum of excess provision reversed to the Profit & Loss account during the current quarter on account of sale of stressed loans: NIL

As per RBI Circular no. RBI/DOR/2025-26/159 DOR.STR.REC. No.78/ 21.04.048/ 2025-26 Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025 dated 28.11.2025, 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. On November 21, 2025, the Government of India notified four Labour Codes- The Code on Wages, 2019, The Industrial Relations Code, 2020, The Code on Social Security, 2020, and The Occupational Safety, Health and Working Conditions Code, 2020 collectively referred to as the "New Labour Codes". The rules relating to said labour codes are yet to be notified. Based on the broad assessment carried by the management, the Bank continues to comply with the major provisions and any consequential impact arising therefrom will be assessed and appropriately accounted to upon such notification.

21. As per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 bearing reference number RBI/DOR/2025-26/167 DOR.ACC.REC. No.86/21.04.018/2025-26 dated November 28, 2025, divergence in asset classification and provisioning, a bank shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

- a) the additional provisioning for NPAs assessed by RBI as part of its supervisory process, exceeds five per cent of the reported profit before provisions and contingencies for the reference period, and
- b) the additional Gross NPAs identified by the RBI as part of its supervisory process exceed five per cent of the reported incremental Gross NPAs for the reference period.

No disclosure is required with respect to RBI's annual supervisory process for FY 2024-25 as the divergence are within the threshold limits.

22. Disclosure related to project finance as per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 bearing reference number RBI/DOR/2025-26/167 DOR. ACC. REC.No.86 /21.04.018/ 2025-26 dated November 28, 2025, is given as below.

SI No	Item Description	Number of Accounts	Total Outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	917	37043.94
2	Projects under implementation accounts during the quarter	328	656.23
3	Projects under implementation accounts where DCCO has been achieved during the quarter	194	2177.83
4	Projects under implementation accounts at the end of the quarter (1+2-3)	1051	35522.34
5	Out of 4- accounts in respect of which resolution process involving extension in	48	3922.12



SI No	Item Description	Number of Accounts	Total Outstanding (₹ in crore)
	original/extended DCCO as the case may be has been invoked		
5.1	Out of 5- accounts in respect of which resolution plan is under implementation	48	3922.12
5.2	Out of 5- accounts in respect of which resolution plan has been implemented	0	0
5.3	Out of 5- accounts in respect of which resolution plan has failed	0	0
6	Out of 5- accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project	0	0
7	Out of 5- accounts in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	0
7.1	Out of 7-accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
8	Out of 4-accounts in respect of which resolution process not involving extension in original/extended DCCO as the case may be has been invoked	0	0
8.1	Out of 8-accounts in respect of which resolution plan has been implemented	0	0
8.2	Out of 8-accounts in respect of which resolution plan is under implementation	0	0
8.3	Out of 8-accounts in respect of which resolution plan has failed	0	0

23. 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.

24. During the nine months ended December 31, 2025, the Bank has reclassified its deposit of its four (4) overseas branches into borrowing from other banks to comply with the terms of agreement with other banks. Accordingly, an amount of ₹33,733.00 crores has been reclassified from deposits to Borrowing from banks with consequent reclassification of interest expenditure of deposit to interest paid on interbank borrowings. Previous year figures have been regrouped and rearranged accordingly.



25. As per RBI Master direction no. RBI/DOR/2025-26/167 DOR.ACC.REC. No. 86/21.04.018/2025-26 Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, the details of the item under Schedule 14 i.e. Other Income exceeding 1% of the total Income are as under:

For nine months ended 31.12.2025	Item under the Subhead/ Head	₹ in Crore	%
Any Item under the subhead	Write Back in Technical Written off Accounts	4874.86	4.18
"Miscellaneous Income under the head	Other Misc Income	4964.00	4.26
	Service Charges	2635.48	2.26
	Commission on Card Services	1368.27	1.17
	Profit on revaluation of Investment	1609.08	1.38
"Schedule 14- Other Income" exceeds one percent of the total income.	Profit on Sale of Investment (HFT)	2992.79	2.57

26. Number of Investors' complaints received and disposed-off during the quarter ended 31.12.2025.

i)	Pending at the beginning of the quarter	NIL
ii)	Received during the quarter	41
iii)	Resolved during the quarter	41
iv)	Lying unresolved at the end of the quarter	NIL

27. The figures for the quarter ended December 31, 2025 are the balancing figures between the unaudited (reviewed) figures in respect of the nine months ended December 31, 2025 and the unaudited (reviewed) figures for the half year ended September 30, 2025.




(HEAD OFFICE: BENGALURU)

28. 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

  
SUNIL KUMAR CHUGH  
EXECUTIVE DIRECTOR

  
S K MAJUMDAR  
EXECUTIVE DIRECTOR

  
BHAVENDRA KUMAR  
EXECUTIVE DIRECTOR

  
HARDEEP SINGH AHLUWALIA  
MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER (I/C)  
AND EXECUTIVE DIRECTOR

PARSHANT KUMAR GOYAL  
DIRECTOR

ROHIT P. DAS  
DIRECTOR

  
NALINI PADMANABHAN  
DIRECTOR

  
ABHA SINGH YADUVANSHI  
DIRECTOR

  
GUNJEET SINGH PANNU  
DIRECTOR

  
BALAKRISHNA RAGHAVENDRA RAO  
DIRECTOR



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



(A GOPALAKRISHNAN)  
PARTNER  
MEMBERSHIP NO: 018159



For RODI DABIR & CO  
CHARTERED ACCOUNTANTS  
FRN : 108846W



(DABIR SUDHIR DIWAKARRAO)  
PARTNER  
MEMBERSHIP NO: 039984



For ABARNA & ANANTHAN  
CHARTERED ACCOUNTANTS  
FRN : 000003S



(LALITHA RAMESWARAN)  
PARTNER  
MEMBERSHIP NO: 207867



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



(ANURAG GOYAL)  
PARTNER  
MEMBERSHIP NO: 412538



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



(CHANDRA BHUSAN DEY)  
PARTNER  
MEMBERSHIP NO: 053126



PLACE: BENGALURU  
DATE : 29.01.2026



**Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results for the Quarter and nine months ended 31<sup>st</sup> December, 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

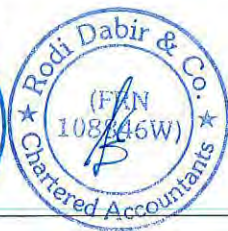
1. We have reviewed the accompanying statement of Unaudited Standalone Financial results ("the Statement") of **Canara Bank** ("the Bank") for the quarter and nine months ended 31<sup>st</sup> December, 2025 attached herewith, being prepared and submitted by the Bank pursuant to the requirement of Regulation 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 31<sup>st</sup> December, 2025, including "Leverage Ratio" "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 reviewed by the Audit Committee of the Board and 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 713 branches. These review reports cover 50.74 percent of the advance portfolio of the Bank (excluding the advances of the ARM Branches & Food Credit) and 72.40 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 9333 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 31<sup>st</sup> December, 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.
6. The unaudited standalone financial results of the bank for the corresponding quarter and nine months ended 31<sup>st</sup> December, 2024, year ended 31<sup>st</sup> March, 2025 & quarter ended 30th September, 2025 were reviewed by us, five joint auditors of the bank and we have expressed an unmodified conclusion vide our respective audit / limited review reports on such financial results.





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

Our conclusion is not modified in respect of this matter.

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

UDIN:26018159XPKKWT4684



(SUDHIR DABIR)  
PARTNER

MEMBERSHIP NO: 039984

UDIN:26039984IHJIBC1663



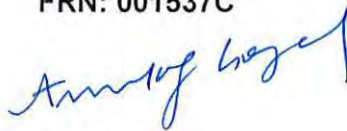
(LALITHA RAMESWARAN)  
PARTNER

MEMBERSHIP NO: 207867

UDIN:26207867ULELBP1515



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



(ANURAG GOYAL)  
PARTNER

MEMBERSHIP NO: 412538

UDIN:26412538BKGBUK7785



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



(CHANDRA BHUSAN DEY)  
PARTNER

MEMBERSHIP NO: 053126

UDIN:26053126UQWMXT7761



Place : Bengaluru  
Date : 29<sup>th</sup> January, 2026



**Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results for the Quarter and Nine months ended 31<sup>st</sup> December, 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 ("the Statement") 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 nine months ended 31<sup>st</sup> December, 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 31<sup>st</sup> December, 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:

<b>Name of the Entity</b>	<b>Relationship</b>
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 (With effect from 16.10.2025)	Associate
Canara HSBC Life Insurance Company Limited (With effect from 17.10.2025)	Associate
Canara Bank (Tanzania) Limited	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 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 31<sup>st</sup> December, 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 715 (including 2 Overseas) Branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect Total Advances of Rs. 2,51,875.33 crores as at 31<sup>st</sup> December, 2025 and Total Revenue of Rs. 6,857.86 Crores and Rs. 20,216.08 Crores for the quarter and nine months ended 31<sup>st</sup> December, 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 5 subsidiaries included in the Statement, whose results reflect Total Advances of Rs. 0.49 crores as at 31<sup>st</sup> December, 2025 and Total Revenues of Rs. 48.15 Crores and Rs. 200.53 Crores for the quarter and nine months ended 31<sup>st</sup> December, 2025 respectively, as considered in the Statement.

During the current quarter, **Canara Robeco Asset Management Company Limited** and **Canara HSBC Life Insurance Company Limited**, which were subsidiaries of the Group as at **30 September 2025**, have been reclassified as associates as at **31 December 2025** due to divestment of equity shares. The Group's shareholding in **Canara Robeco Asset Management Company Limited** has reduced from **51% as at 30 September 2025 to 38% as at 31 December 2025** and in **Canara HSBC Life Insurance Company Limited** from **51% as at 30 September 2025 to 36.50% as at 31 December 2025** as explained in Note 7(a) to the Statement. The Statement include the Group's share of net profit after tax of Rs. 29.28 Crores and Rs. 112.54 Crores for the quarter and nine months ended 31<sup>st</sup> December 2025, in respect of these 2 associates, whose interim financial results have not been reviewed by us.





The Statement also include the Group's share of net profit after tax of Rs. 163.95 Crores and Rs. 250.16 Crores for the quarter and nine months ended 31<sup>st</sup> December, 2025, in respect of the 5 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.

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

7. The Statement include the interim financial results of 9,335 (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. 5,59,378.35 Crores as at 31<sup>st</sup> December, 2025 and Total Revenue of Rs. 12,855.97 Crores and Rs. 37,699.86 Crores for the quarter and nine months ended 31<sup>st</sup> December, 2025, respectively, as considered in the respective unaudited standalone financial results of the Parent included in the Group.

The Statement 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. 14.34 crores as at 31<sup>st</sup> December 2025 and Total Revenue of Rs 2.21 Crores and (2.03) respectively for the quarter and nine months ended 31<sup>st</sup> December 2025. However, the Financial Result of the above entities are certified by their respective management.

The Statement also include the Group's share of net profit after tax of Rs. 51.58 Crores and Rs. 225.52 Crores respectively for the quarter and nine months ended 31<sup>st</sup> December, 2025, as considered in the Statement, in respect of 1 associate, based on their interim financial results which have not been reviewed by their auditors. However, the Financial Result of the above entities are certified by their respective management.

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.





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

8. The Statement of the bank for the corresponding quarter and nine months ended 31<sup>st</sup> December, 2024, year ended 31<sup>st</sup> March, 2025 and quarter ended 30<sup>th</sup> September, 2025 were reviewed by us, five joint auditors of the bank and we had expressed an unmodified conclusion vide respective audit / limited review reports on such financial results.

Our conclusion is not modified in respect of this matter.

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



(A GOPALAKRISHNAN)  
PARTNER

MEMBERSHIP NO: 018159  
UDIN:26018159KTXRZQ2648



For RODI DABIR & CO  
CHARTERED ACCOUNTANTS  
FRN: 108846W



(SUDHIR DABIR)  
PARTNER

MEMBERSHIP NO: 039984  
UDIN:26039984BYYGQQ4236



For ABARNA & ANANTHAN  
CHARTERED COUNTANTS  
FRN: 000003S



(LALITHA RAMESWARAN)  
PARTNER

MEMBERSHIP NO: 207867  
UDIN:26207867DAJUDH6909



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



(ANURAG GOYAL)  
PARTNER

MEMBERSHIP NO: 412538  
UDIN:26412538JKBFW2179



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



(CHANDRA BHUSAN DEY)  
PARTNER

MEMBERSHIP NO: 053126  
UDIN:26053126QSLHKZ8826



Place: Bengaluru

Date : 29<sup>th</sup> January, 2026



To  
The Debenture Trustees / Stock Exchanges

**Certificate of Security Cover for the quarter ended 31<sup>ST</sup> December 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 31-12-2025	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	INE476A08142	BASEL III TIER II S 1	Unsecured	2,500.00	2,500.00	Nil	Nil
11	INE476A08191	LTB 2023 - 1	Unsecured	5,000.00	5,000.00	Nil	Nil
12	INE476A08209	LTB 2023 - 2	Unsecured	5,000.00	5,000.00	Nil	Nil
13	INE476A08217	BASEL III AT I 2023-24 Series I	Unsecured	1,403.00	1,403.00	Nil	Nil
14	INE476A08225	BASEL III AT I 2023-24 Series II	Unsecured	2,000.00	2,000.00	Nil	Nil
15	INE476A08233	CB LTB 2034	Unsecured	10,000.00	10,000.00	Nil	Nil
16	INE476A08241	BASEL III AT I 2024-25 Series I	Unsecured	3,000.00	3,000.00	Nil	Nil
17	INE476A08258	BASEL III TIER II 2024-25 Series I	Unsecured	4,000.00	4,000.00	Nil	Nil
18	INE476A08258	BASEL III AT I 2025-26 Series I	Unsecured	3,500.00	3,500.00	Nil	Nil
GRAND TOTAL				50,423.00	50,423.00		





**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 31.12.2025.

**For K VENKATACHALAM AIYER & CO.**

Chartered Accountants

F.R. No. – 004610S



**M SIVAKUMAR**

PARTNER

M. No. – 023844

UDIN: 26023844AMBYIO2325



Place: BENGALURU

Date: 29.01.2026

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## 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	Other assets on which there is pari-Passu charge (excluding items covered		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying value /book value for exclusive 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 <sup>viii</sup>	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)	
					With pari-passu charge)	In column F)									
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>ASSETS</b>															
	Property, Plant and Equipment														
	Capital Work-in-Progress														
	Right of Use Assets														
	Goodwill														
	Intangible Assets														
	Intangible Assets under Development														
	Investments														
	Loans														
	Inventories														
	Trade Receivables														
	Cash and Cash Equivalents														
	Bank Balances other than Cash and Cash Equivalents														
	Others														
	<b>Total</b>														
<b>LIABILITIES</b>															
	Debt securities to which this certificate pertains														

Please refer Annexure I for Calculation of Security Cover ratio for Unsecured Bonds

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[illegible]

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

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

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

*vi* 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.

<sup>ix</sup> The market value shall be calculated as per the total value of assets mentioned in Column O.







**Format for Disclosing Outstanding default on Loans and Debt Securities as on 31.12.2025**

Rs. in Lakhs

Sr. No.	Particulars	Amount	Remarks
<b>1.</b>	<b>Loans / revolving facilities like cash credit from banks / financial institutions</b>		
A	Total amount outstanding as on date	0.00	
B	Of the total amount outstanding, amount of default as on date	0.00	
<b>2.</b>	<b>Unlisted debt securities i.e. NCDs and NCRPS</b>		
A	Total amount outstanding as on date	0.00	
B	Of the total amount outstanding, amount of default as on date	0.00	
<b>3.</b>	<b>Total financial indebtedness of the listed entity including short-term and long-term debt (Domestic)</b>	1,57,53,844.78	

  
**Amit Mittal**  
 General Manager & GCFO

Date: 29.01.2026  
 Place: Bengaluru





### Statement of Deviation/Variation in Utilization of Funds Raised

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

Name of listed entity	CANARA BANK					
Mode of Fund Raising	Public Issues/Rights Issues/Preferential issues/QIP/Others					
Date of Raising Funds	NOT APPLICABLE FOR Q3 FY 2025-26					
Amount Raised	NOT APPLICABLE FOR Q3 FY 2025-26					
Report filed for Quarter ended	31 <sup>st</sup> December 2025					
Monitoring Agency	NOT APPLICABLE FOR Q3 FY 2025-26					
Monitoring Agency Name, if applicable	NOT APPLICABLE FOR Q3 FY 2025-26					
Is there a Deviation / Variation in use of funds raised	NOT APPLICABLE FOR Q3 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** Place: **Bengaluru**  
Designation **General Manager & GCFO** Date: **29.01.2026**





**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 for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
CANARA BANK	INE476A08266	Private Placement	BASEL III AT 1 2025-26 Series I	02-12-2025	3,500	3,500	No	NA	NA
<b>Total</b>					<b>3,500</b>	<b>3,500.00</b>			

**Name of Signatory:** Amit Mittal  
**Designation:** General Manager & GCFO

**Place:** Bengaluru  
**Date :** 29.01.2026





**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:**

Name of listed entity						CANARA BANK
Mode of Fund Raising						Private Placement
Type of instrument						Non-Convertible Debentures
Date of Raising Funds						02.12.2025
Amount Raised in Crores						3,500
Report filed for Quarter ended						31.12.2025
Is there a Deviation / Variation in use of funds raised?						No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?						Not Applicable
If yes, details of the approval so required?						Not Applicable
Date of approval						Not Applicable
Explanation for the Deviation / Variation						Not Applicable
Comments of the audit committee after review						Not Applicable
Comments of the auditors, if any						Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the Quarter according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						
<p><b>Deviation could mean:</b></p> <p>(a) Deviation in the objects or purposes for which the funds have been raised</p> <p>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						
Name of Signatory		 <b>Amit Mittal</b>				Place: Bengaluru
Designation		General Manager & GCFO				Date : 29.01.2026