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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Ref: SD:81/07:2026-27 **11.05.2026**

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 - Integrated Filing (Financial) - Audited Financial Results (Standalone & Consolidated) for the Fourth Quarter / Financial Year ended 31.03.2026.

Ref: SD:62/07:2026-27 dated 04.05.2026

This is to inform that the Board of Directors of the Bank at its meeting held today on 11.05.2026 (Monday) has considered and approved the following.

- Audited Financial Results (Standalone & Consolidated) for the Fourth Quarter / Financial Year ended 31.03.2026
- Recommended Dividend of Rs. 4.20 per equity share (210%) of face value of Rs.2/- each for FY 2025-26, subject to approval of the shareholders at the ensuing Annual General Meeting of the Bank.

A copy of the Audited Financial Results (Standalone & Consolidated) is enclosed along with the Report of the Auditors. Further, we are enclosing the following:

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- Declaration regarding Audit Report with unmodified opinion [Reg. 33(3) of SEBI LODR Regulations]
- NIL Statement of Deviation/variation in utilization of proceeds of issue of equity shares and Non-Convertible Debt Securities for the Quarter ended 31.03.2026 - 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 31.03.2026 [Regulation 23(9) of the SEBI (LODR) Regulations, 2015].
- Security Cover Certificate as on 31.03.2026. [Regulation 54 and 56 of the SEBI (LODR) Regulations, 2015]
- Statement of Cash Flow for the financial year ended 31.03.2026 [Regulation 33(3) of the SEBI (LODR) Regulations, 2015]
- Statement on outstanding Default on Loans and Debt Securities.

The meeting of the Board of Directors commenced at 10:30 a.m. and concluded at 12:55 p.m.

This is for your information and records.

Yours faithfully,

Santosh Kumar Barik
Company Secretary

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केनरा बैंक Canara Bank
Together We Can

(Head Office : Bengaluru - 2)

STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2026

(₹.in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			YEAR ENDED	
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
1	INTEREST EARNED (a)+(b)+(c)+(d)	**31,837.85**	**31,981.60**	**31,002.04**	**1,26,366.17**	**1,19,755.07**
	(a) Interest/discount on advances/bills	23,951.33	23,596.85	22,807.70	93,247.55	87,789.30
	(b) Income on Investments	6,318.48	6,303.21	6,271.91	25,121.76	24,595.57
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,412.73	1,560.71	1,388.94	5,928.18	4,661.47
	(d) Others	155.31	520.83	533.49	2,068.68	2,708.73
2	Other Income	**4,824.36**	**7,899.36**	**6,350.76**	**26,838.04**	**22,452.80**
3	TOTAL INCOME (1+2)	**36,662.21**	**39,880.96**	**37,352.80**	**1,53,204.21**	**1,42,207.87**
4	Interest Expended	22,029.88	22,729.28	21,560.12	89,155.93	82,683.11
5	Operating Expenses (i)+(ii)	**7,874.95**	**8,032.21**	**7,509.01**	**31,029.71**	**28,134.50**
	(i) Employees Cost	4,743.64	4,904.57	4,782.79	19,266.00	17,856.09
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	3,131.31	3,127.64	2,726.22	11,763.71	10,278.41
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**29904.83**	**30,761.49**	**29,069.13**	**1,20,185.64**	**1,10,817.61**
7	Operating Profit before Provisions and Contingencies (3-6)	**6,757.38**	**9,119.47**	**8,283.67**	**33,018.57**	**31,390.26**
8	Provisions (Other than Tax) and Contingencies	991.81	2,414.36	1,831.71	8,111.90	8,763.59
	of which provisions for Non-performing assets	1,311.57	1,650.02	2,847.09	6,310.48	9,586.44
9	Exceptional items	-	-	-	-	-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**5,765.57**	**6,705.11**	**6,451.96**	**24,906.67**	**22,626.67**
11	Tax expense	1,260.00	1,550.00	1,449.30	5,720.00	5,600.00
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4505.57**	**5,155.11**	**5,002.66**	**19,186.67**	**17,026.67**
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**4505.57**	**5,155.11**	**5,002.66**	**19,186.67**	**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
16	Reserves excluding Revaluation Reserves				**1,05,144.54**	**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%
	(ii) Capital Adequacy Ratio - Basel III	17.04%	16.50%	16.33%	17.04%	16.33%
	(a) Common Equity Tier I Ratio	12.44%	12.37%	12.03%	12.44%	12.03%
	(b) Additional Tier 1 Ratio	2.15%	2.23%	2.34%	2.15%	2.34%
	(iii) Earnings per Share (EPS)					
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	4.97	5.68	5.52	21.15	18.77
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	4.97	5.68	5.52	21.15	18.77
	(iv) NPA Ratios					
	(a) Amount of Gross Non Performing Assets	22,740.01	24,832.58	31,530.03	22,740.01	31,530.03
	(b) Amount of Net Non Performing Assets	5,209.37	5,322.30	7,353.31	5,209.37	7,353.31
	(c) Percentage of Gross Non Performing Assets	1.84%	2.08%	2.94%	1.84%	2.94%
	(d) Percentage of Net Non Performing Assets	0.43%	0.45%	0.70%	0.43%	0.70%
	(v) Return on Assets (Annualised)	1.01%	1.16%	1.25%	1.10%	1.09%
	(vi) Debt Equity Ratio*	0.55	0.52	0.59	0.55	0.59
	(vii) Total Debts to Total Assets Ratio**	8.25%	8.12%	6.93%	8.25%	6.93%
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NOT APPLICABLE				
	(ix) Outstanding Redeemable Preference Shares	NOT APPLICABLE				
	(x) Operating Margin (%)	18.43%	22.87%	22.18%	21.55%	22.07%
	(xi) Net Profit Margin (%)	12.29%	12.93%	13.39%	12.52%	11.97%
	(xii) Net Worth	1,03,453.87	1,01,472.54	88,241.41	1,03,453.87	88,241.41

* Debt represents Borrowings with residual maturity of more than one year.
** Total Debt represents total Borrowings of the Bank.
Figures of the previous period have been regrouped/reclassified wherever considered necessary to conform to current period classification.

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केनरा बैंक Canara Bank

(Head Office : Bengaluru)

STANDALONE SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2026

(₹. in crore)

	BUSINESS SEGMENTS	QUARTER ENDED			YEAR ENDED	
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
(1)	**Segment Revenue**					
a	Treasury Operations	6,843.30	9,984.35	7,035.25	33,700.31	27,686.00
b	Retail Banking Operations	17,186.92	17,173.97	16,707.05	69,000.39	65,261.71
	i) Digital Banking*	1.77	1.58	1.33	6.38	4.42
	ii) Other Retail Banking	17,185.15	17,172.39	16,705.72	68,994.01	65,257.29
c	Wholesale Banking Operations	12,631.99	12,722.64	13,610.50	50,503.51	49,260.16
d	Life Insurance Operation	-	-	-	-	-
e	Other Banking Operation	-	-	-	-	-
f	Unallocated	-	-	-	-	-
	Total	**36,662.21**	**39,880.96**	**37,352.80**	**1,53,204.21**	**1,42,207.87**
	Less: Inter Segment Revenue	-	-	-	-	-
	Income from operations	**36,662.21**	**39,880.96**	**37,352.80**	**1,53,204.21**	**1,42,207.87**
(2)	**Segment Results**					
a	Treasury Operations	2,129.99	4,764.29	3,047.98	12,604.98	7,839.68
b	Retail Banking Operations	3,475.86	2,591.43	3,124.09	13,944.51	15,780.13
	i) Digital Banking*	(0.44)	(0.52)	(0.73)	(2.09)	(3.31)
	ii) Other Retail Banking	3,476.30	2,591.95	3,124.82	13,946.60	15,783.44
c	Wholesale Banking Operations	159.72	(650.61)	279.89	(1642.82)	(993.14)
d	Life Insurance Operation	-	-	-		-
e	Other Banking Operations	-	-	-		-
	Total	**5,765.57**	**6,705.11**	**6,451.96**	**24,906.67**	**22,626.67**
	Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-
	Total Profit Before tax	**5,765.57**	**6,705.11**	**6,451.96**	**24,906.67**	**22,626.67**
	Income tax	1260.00	1,550.00	1,449.30	5,720.00	5,600.00
	Net Profit/(Loss)	**4,505.57**	**5,155.11**	**5,002.66**	**19,186.67**	**17,026.67**
(3)	**Segment Assets**					
a	Treasury Operations	4,59,960.31	4,41,039.76	4,68,923.63	4,59,960.31	4,68,923.63
b	Retail Banking Operations	7,03,100.25	6,77,142.88	5,92,632.60	7,03,100.25	5,92,632.60
	i) Digital Banking*	72.04	60.97	47.08	72.04	47.08
	ii) Other Retail Banking	7,03,028.21	6,77,081.91	5,92,585.52	7,03,028.21	5,92,585.52
c	Wholesale Banking Operations	6,15,299.99	6,03,003.70	5,57,950.21	6,15,299.99	5,57,950.21
d	Life Insurance Operation	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-
f	Unallocated	1,04,841.34	1,01,170.44	65,179.14	1,04,841.34	65,179.14
	Total Assets	**18,83,201.89**	**18,22,356.78**	**16,84,685.58**	**18,83,201.89**	**16,84,685.58**
(4)	**Segment Liabilities**					
a	Treasury Operations	4,45,342.13	4,30,247.11	4,40,869.83	4,45,342.13	4,40,869.83
b	Retail Banking Operations	6,71,519.21	6,53,642.40	5,68,978.05	6,71,519.21	5,68,978.05
	i) Digital Banking*	38.68	39.66	25.33	38.68	25.33
	ii) Other Retail Banking	6,71,480.53	6,53,602.74	5,68,952.72	6,71,480.53	5,68,952.72
c	Wholesale Banking Operations	5,92,136.93	5,85,280.62	5,40,959.31	5,92,136.93	5,40,959.31
d	Life Insurance Operation	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-
f	Unallocated	60,821.00	39,947.42	33,978.27	60,821.00	33,978.27
	Total Liabilities	**17,69,819.27**	**17,09,117.55**	**15,84,785.46**	**17,69,819.27**	**15,84,785.46**
(5)	**Capital Employed**					
a	Treasury Operations	14,618.18	10,792.65	28,053.80	14,618.18	28,053.80
b	Retail Banking Operations	31,581.04	23,500.48	23,654.55	31,581.04	23,654.55
	i) Digital Banking*	33.36	21.31	21.75	33.36	21.75
	ii) Other Retail Banking	31,547.68	23,479.17	23,632.80	31,547.68	23,632.80
c	Wholesale Banking Operations	23,163.06	17,723.08	16,990.90	23,163.06	16990.90
d	Life Insurance Operation	-	-	-	-	-
e	Other Banking Operations	-	-	-	-	-
f	Unallocated	44,020.34	61,223.02	31,200.87	44,020.34	31,200.87
	Total Capital Employed	**1,13,382.62**	**1,13,239.23**	**99,900.12**	**1,13,382.62**	**99,900.12**

	GEOGRAPHICAL SEGMENTS	QUARTER ENDED			YEAR ENDED	
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
(1)	**Revenue**					
a	Domestic	35,033.15	38,156.71	35,657.75	1,46,264.86	1,35,506.77
b	International	1,629.06	1,724.25	1,695.05	6,939.35	6,701.10
	Total	**36,662.21**	**39,880.96**	**37,352.80**	**1,53,204.21**	**1,42,207.87**
(2)	**Assets**					
a	Domestic	17,04,817.68	16,46,277.66	15,42,135.12	17,04,817.68	15,42,135.12
b	International	1,78,384.21	1,76,079.12	1,42,550.46	1,78,384.21	1,42,550.46
	Total	**18,83,201.89**	**18,22,356.78**	**16,84,685.58**	**18,83,201.89**	**16,84,685.58**

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.
Segment revenue represents revenue from external customers.

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

3 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.

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(Head Office : Bengaluru)

CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2026

(₹. in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			YEAR ENDED	
		(AUDITED) 31-03-2026	(REVIEWED) 31-12-2025	(AUDITED) 31-03-2025	(AUDITED) 31-03-2026	(AUDITED) 31-03-2025
1	INTEREST EARNED (a)+(b)+(c)+(d)	**31,838.54**	**30,937.71**	**31,495.57**	**1,26,371.20**	**1,21,601.12**
	(a) Interest/discount on advances/bills	23,951.33	23,596.85	22,806.92	93,247.55	87,798.81
	(b) Income on Investments	6,318.48	5,273.96	6,736.78	25,121.76	26,418.99
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	1,418.84	1,558.91	1,392.79	5,951.16	4,678.05
	(d) Others	149.89	507.99	559.08	2,050.73	2,705.27
2	Other Income	**4,700.07**	**2,151.65**	**8,760.62**	**26,712.02**	**31,056.77**
3	TOTAL INCOME (1+2)	**36,538.61**	**33,089.36**	**40,256.19**	**1,53,083.22**	**1,52,657.89**
4	Interest Expended	22,024.35	22,708.79	21,555.96	89,137.52	82,680.68
5	Operating Expenses (i)+(ii)	**7,878.38**	**1,584.48**	**10,293.57**	**31,141.86**	**38,188.55**
	(i) Employees Cost	4,746.79	4,508.12	5,008.73	19,279.00	18,605.76
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	3,131.59	-2,923.64	5,284.84	11,862.86	19,582.79
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	**29,902.73**	**24,293.27**	**31,849.53**	**1,20,279.38**	**1,20,869.23**
7	Operating Profit before Provisions and Contingencies (3-6)	**6,635.88**	**8,796.09**	**8,406.66**	**32,803.84**	**31,788.66**
8	Provisions (Other than Tax) and Contingencies	992.12	2,417.28	1,830.73	8,122.38	8,763.64
	of which provisions for Non-performing assets	1,311.57	1,652.41	2,849.35	6,320.00	9,590.62
9	Exceptional items	-	-	-		-
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	**5,643.76**	**6,378.81**	**6,575.93**	**24,681.46**	**23,025.02**
11	Tax expense	1,262.98	1,510.33	1,478.48	5,730.23	5,689.03
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	**4,380.78**	**4,868.48**	**5,097.45**	**18,951.23**	**17,335.99**
13	Extraordinary items (net of tax expense)	-	-	-	(1833.03)	-
14	Net Profit (+) / Loss (-) for the period (12-13)	**4,380.78**	**4,868.48**	**5,097.45**	**17,118.20**	**17,335.99**
15	Add: Share of Earnings in Associates	194.33	305.89	13.78	760.36	355.91
16	Less: Minority Interest	0.88	-79.30	41.04	5.68	152.28
17	Net Profit (+) / Loss(-) after Minority Interest (14+15-16)	**4,574.23**	**5,253.67**	**5,070.19**	**17,872.88**	**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
19	Reserves excluding Revaluation Reserves				1,09,466.57	97,152.80
20	Analytical Ratios					
	(i) Percentage of shares held by Government of India	62.93%	62.93%	62.93%	62.93%	62.93%
	(ii) Capital Adequacy Ratio - Basel III	17.07%	16.53%	16.39%	17.07%	16.39%
	(a) Common Equity Tier I Ratio	12.47%	12.40%	12.09%	12.47%	12.09%
	(b) Additional Tier 1 Ratio	2.15%	2.23%	2.34%	2.15%	2.34%
	(iii) Earnings per Share (EPS)					
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	5.04	5.79	5.59	21.73	19.34
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not anualised)	5.04	5.79	5.59	21.73	19.34
	(iv) NPA Ratios					
	(a) Amount of Gross Non Performing Assets	22,749.44	24,842.01	31,548.32	22,749.44	31,548.32
	(b) Amount of Net Non Performing Assets	5,209.37	5,322.30	7,356.95	5,209.37	7,356.95
	(c) Percentage of Gross Non Performing Assets	1.84%	2.08%	2.94%	1.84%	2.94%
	(d) Percentage of Net Non Performing Assets	0.43%	0.45%	0.70%	0.43%	0.70%
	(v) Return on Assets (Annualised)	1.02%	1.19%	1.23%	1.11%	1.09%

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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

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केनरा बैंक Canara Bank

(Head Office : Bengaluru)

CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2026

(₹. in crore)

	BUSINESS SEGMENTS	QUARTER ENDED			YEAR ENDED	
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
(1)	**Segment Revenue**					
a	Treasury Operations	6,843.30	9,984.35	7,035.25	33,700.31	27,686.00
b	Retail Banking Operations	17,115.55	16,766.58	16,643.65	68,930.52	64,972.82
	i) Digital Banking*	1.77	1.58	1.33	6.38	4.42
	ii) Other Retail Banking	17,113.78	16,765.00	16,642.32	68,924.14	64,968.40
c	Wholesale Banking Operations	12,579.76	12,426.87	13,557.99	50,452.39	49,042.10
d	Life Insurance Operation	0.00	-6,088.44	3,019.30		10,956.97
e	Other Banking Operation	-	-	-	-	-
f	Unallocated	-	-	-	-	-
	Total	**36,538.61**	**33,089.36**	**40,256.19**	**1,53,083.22**	**1,52,657.89**
	Less: Inter Segment Revenue	-	-	-	-	-
	Income from operations	**36,538.61**	**33,089.36**	**40,256.19**	**1,53,083.22**	**1,52,657.89**
(2)	**Segment Results**					
a	Treasury Operations	2,129.99	4,764.29	3,047.98	12,604.98	7,839.68
b	Retail Banking Operations	3,405.56	2,439.75	3,171.14	13,814.48	15,931.70
	i) Digital Banking*	(0.44)	(0.52)	(0.73)	(2.09)	(3.31)
	ii) Other Retail Banking	3,406.00	2,440.27	3,171.87	13,816.57	15,935.01
c	Wholesale Banking Operations	108.21	(761.02)	317.55	(1738.00)	(878.73)
d	Life Insurance Operation	0.00	-64.21	39.26		132.38
e	Other Banking Operations	-	-	-	-	-
	Total	**5,643.76**	**6,378.81**	**6,575.93**	**24,681.46**	**23,025.03**
	Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-
	Total Profit Before tax	**5,643.76**	**6,378.81**	**6,575.93**	**24,681.46**	**23,025.03**
	Income tax	1,262.99	1,510.34	1,478.48	5,730.24	5,689.03
	Extraordinary Items				-1,833.03	
	Net Profit/(Loss)	**4,380.77**	**4,868.47**	**5,097.45**	**17,118.19**	**17,336.00**
	ADD: Share of Earnings in Associates	194.34	305.90	13.78	760.37	355.90
	Less: Minority Interest	0.88	-79.30	41.04	5.68	152.28
	Consolidated Profit (+) / Loss(-) after Minority Interest	**4,574.23**	**5,253.67**	**5,070.19**	**17,872.88**	**17,539.62**
(3)	**Segment Assets**					
a	Treasury Operations	4,59,960.31	4,41,039.76	4,68,923.63	4,59,960.31	4,68,923.63
b	Retail Banking Operations	7,03,100.25	6,77,142.88	5,92,632.60	7,03,100.25	5,92,632.60
	i) Digital Banking*	72.03	60.97	47.08	72.03	47.08
	ii) Other Retail Banking	7,03,028.22	6,77,081.91	5,92,585.52	7,03,028.22	5,92,585.52
c	Wholesale Banking Operations	6,15,299.99	6,03,003.70	5,57,950.21	6,15,299.99	5,57,950.21
d	Life Insurance Operation	0.00		42,914.28		42,914.28
e	Other Banking Operations	-	-	0.00	-	-
f	Unallocated	1,08,964.56	1,05,185.24	70,106.66	1,08,964.56	70,106.66
	Total Assets	**18,87,325.11**	**18,26,371.58**	**17,32,527.38**	**18,87,325.11**	**17,32,527.38**
(4)	**Segment Liabilities**					
a	Treasury Operations	4,45,342.12	4,30,247.11	4,40,869.83	4,45,342.12	4,40,869.83
b	Retail Banking Operations	6,71,519.21	6,53,642.40	5,68,978.05	6,71,519.21	5,68,978.05
	i) Digital Banking*	38.68	39.66	25.33	38.68	25.33
	ii) Other Retail Banking	6,71,480.53	6,53,602.74	5,68,952.72	6,71,480.53	5,68,952.72
c	Wholesale Banking Operations	5,92,136.93	5,85,280.62	5,40,959.31	5,92,136.93	5,40,959.31
d	Life Insurance Operation	0.00	0.00	41,397.42		41,397.42
e	Other Banking Operations	-	-	0.00	-	-
f	Unallocated	60,549.30	39,761.58	33,716.21	60,549.30	33,716.21
	Total Liabilities	**17,69,547.56**	**17,08,931.71**	**16,25,920.82**	**17,69,547.56**	**16,25,920.82**
(5)	**Capital Employed**					
a	Treasury Operations	14,618.19	10,792.65	28,053.80	14,618.18	28,053.80
b	Retail Banking Operations	31,581.04	23,500.48	23,654.55	31,581.04	23,654.55
	i) Digital Banking*	33.36	21.31	21.75	33.36	21.75
	ii) Other Retail Banking	31,547.69	23,479.17	23,632.80	31,547.69	23,632.80
c	Wholesale Banking Operations	23,163.05	17,723.08	16,990.90	23,163.06	16,990.90
d	Life Insurance Operation	0.00	0.00	1,516.85		1,516.85
e	Other Banking Operations	-	-	-	-	-
f	Unallocated	48,415.26	65,423.66	36,390.46	48,415.26	36,390.46
	Total Capital Employed	**1,17,777.55**	**1,17,439.87**	**1,06,606.56**	**1,17,777.55**	**1,06,606.56**

	GEOGRAPHICAL SEGMENTS	QUARTER ENDED			YEAR ENDED	
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
(1)	**Revenue**					
a	Domestic	34,909.26	31,363.20	38,555.91	1,46,146.51	1,45,931.19
b	International	1,629.35	1,726.15	1,700.28	6,936.71	6,726.70
	Total	**36,538.61**	**33,089.35**	**40,256.19**	**1,53,083.22**	**1,52,657.89**
(2)	**Assets**					
a	Domestic	17,08,927.05	16,50,278.51	15,89,876.67	17,08,927.05	15,89,876.67
b	International	1,78,398.06	1,76,093.07	1,42,650.71	1,78,398.06	1,42,650.71
	Total	**18,87,325.11**	**18,26,371.58**	**17,32,527.38**	**18,87,325.11**	**17,32,527.38**

1 **Notes on Segment Reporting:**

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

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

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

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

Restricted

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

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

ABARNA & ANANTHAM (FRN 0000035) Chartered Accountants

S R GOYAL & CO FRN: 001537C Chartered Accountants

M C BHANDARI & CO FRN: 303002E Chartered Accountants

Restricted

STATEMENT OF ASSETS AND LIABILITIES				
				(₹ in crore)
PARTICULARS	**Standalone**		**Consolidated**	
	As on 31.03.2026 (AUDITED)	**As on 31.03.2025 (AUDITED)**	**As on 31.03.2026 (AUDITED)**	**As on 31.03.2025 (AUDITED)**
CAPITAL AND LIABILITIES				
CAPITAL	1814.13	1814.13	1814.13	1814.13
RESERVES AND SURPLUS	111568.48	98085.98	115890.51	103602.63
MINORITY INTEREST	-	-	72.91	1189.80
DEPOSITS	1568678.15	1429862.18	1568333.40	1456495.03
BORROWINGS	155287.68	116686.12	155287.68	89665.12
OTHER LIABILITIES AND PROVISIONS	45853.45	38237.18	45926.48	79760.68
TOTAL	**1883201.89**	**1684685.58**	**1887325.11**	**1732527.38**
ASSETS				
CASH & BALANCES WITH RESERVE BANK OF INDIA	54053.90	89998.57	54053.90	90047.68
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	152249.44	115341.61	152276.53	115842.43
INVESTMENTS	403414.58	382179.38	407388.93	428024.48
ADVANCES	1220017.47	1049155.02	1220017.72	1049332.06
FIXED ASSETS	10570.44	10215.15	10595.20	10301.59
OTHER ASSETS	42896.06	37795.85	42992.83	38979.15
TOTAL	**1883201.89**	**1684685.58**	**1887325.11**	**1732527.38**

Restricted

Notes forming part of Standalone and Consolidated Financial Results for the quarter and year ended 31.03.2026.

1. The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their respective meetings held on 11.05.2026. The results have been audited 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.

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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

2. The above financial results for the quarter and year ended 31.03.2026 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, Employee benefit expenses, Appreciation / Depreciation / Amortization on Investments & Derivatives, depreciation on Fixed Assets as per RBI's specific directions, judicial pronouncements and applicable Accounting Standards issued by the Institute of Chartered Accountants of India. Provision for employee benefits and other usual necessary provisions including income tax have been made on estimated basis.

3. 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.

4. 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.

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

6. In accordance with provision under SEBI (LODR) regulations, 2015 (as amended) for the purpose of consolidated financial results for quarter and year ended 31.03.2026, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to audit.

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:

Sl 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%

Sl No	Name of Company	Type of Incorporation	Country of Incorporation	% of Ownership Interest
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 Grameena 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 with effect from 21.12.2024. Bank has received payment of USD 10 mn during the current FY and balance amount of USD 1.68 mn has been deposited in an escrow account towards retention money (till 20.12.2026 i.e. 2 years from 21.12.2024) in compliance with local regulatory requirement.

#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 they are consolidated as associates as on 31.03.2026. 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) The Bank had sponsored 4 RRBs till April 2025. 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),the two Regional Rural Banks 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.

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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 surplus being difference in carrying amount of investment in APGB mentioned in Consolidated Financial Statements and actual amount received is ₹1833.03 crore and the said surplus is reported under extraordinary items in Consolidated Financial Results.

Restricted

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 year ended 31.03.2026, an amount of ₹ 54.16 Crores has been amortized and balance amount of ₹162.47 Crores will be amortized till 31.03.2029. Had the entire additional liability be accounted as expense in the Profit and Loss Account, the net loss for the year ended 31.03.2026 of newly formed entity Karnataka Grameena Bank would have increased by ₹ 162.47Crore.

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

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Restricted

8. 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 Company registered under Section 8 of the Companies Act 2013 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.

9. 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 ₹4908.35 crore (100% of total outstanding of ₹4908.35 crore) as on 31.03.2026 (₹4936.11 crore as at 31.03.2025).

10. 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 ₹73.02 Crore as on 31.03.2026 (₹32.47cr as at 31.03.2025).

11. 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 Q4	NIL	NIL
Cumulative FY 2025-26	NIL	NIL
PSLC-Sold		
During Q4	19,540	18.69
Cumulative FY 2025-26	3,47,540	2326.68

12. Provision Coverage Ratio of the Bank as on 31.03.2026 is 94.21% on standalone basis (92.70% as at 31.03.2025).

13. 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.

14. 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

https://www.canarabank.bank.in/basel-iii-disclosures

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

15. During the year ended 31.03.2026, Bank issued Basel III Compliant Additional Tier I Bonds aggregating to ₹ 3500 crore and redeemed Basel III Compliant Additional Tier I Bonds aggregating to ₹ 2936.10 crore. Further, during the year ended 31.03.2026, Bank issued Basel III Compliant Tier II Bonds aggregating to ₹ 5000 crores and redeemed Basel III Compliant Tier II Bonds aggregating to ₹ 4150 crore.

16. 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, the Bank is holding provision of ₹291.08 crores in 5 accounts as detailed below.

(₹ in crore)

Amount of loans impacted by RBI Circular (a)	Amount of loans & Investment to be classified as NPA (b)	Amount of loans as on 31.03.2026 out of (b) classified as NPA (c)	Provision held as on 31.03.2025 (d)	Additional provision/ (Reversal) made during the period ended 31.03.2026 (e)	Provision held as on 31.03.2026 (f)
2328.97	1728.02	1728.02	430.76	(139.68)	291.08

17. There were 3 borrower accounts having an aggregate exposure of ₹10.86 crore, where resolution plans have 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.

18. 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 31.03.2026 is as under:

Number of Accounts Restructured	Amount as on 31.03.2026 (₹ in crore)
5503	554.43

19. In accordance with RBI circular No: RBI/DOR/2025-26/159 DOR.STR.REC.No 78/21.04.048/2025-26 dated 28.11.2025, the details of loans transferred /acquired during the quarter/year ended 31.03.2026 are given below:

Restricted

Restricted

19.1. Details of loan acquired not in default during the quarter ended 31.03.2026 are as under.

Particulars	Retail	MSME	AGRI
Mode of Acquisition	Co- Lending	Co-Lending	Co-Lending
Aggregate Outstanding (Rs in crore)	18.95	102.59	0.01
Weighted Average maturity (In months)	204.76	114.25	25.05
Weighted Average Holding Period (In months)	6.16	5.86	6.10
Retention of Beneficial Economic Interest	HL-20%	MSME-20%	PC-20%
Coverage of tangible security (%)	171.20	229.61	185.57
Rating Wise Distribution of Rated Loans#	Not Applicable	Not Applicable	Not Applicable

#The Co Lending Loans are not individually rated. However, credit assessment is carried out based on internal risk assessment model as of the co lending partners in line with RBI.

19.2. The Bank has not acquired any Stressed Loans (NPAs)/ Special Mentioned Accounts (SMA) during the quarter/year ended on 31.03.2026.

Restricted

19.3. Details of Stressed Loans (NPAs) transferred during the quarter ended 31.03.2026.

Particulars	To ARCs	To permitted Transferees	To Other Transferees (Please Specify)
No of Accounts	04	NIL	
Aggregate principal outstanding of loans transferred (₹ in Crore)	748.99		
Weighted average residual tenor of the loans transferred	NIL		
Net book value of the loans transferred (at the time of transfer) (₹ in Crore)	748.99		
Aggregate consideration (₹ in Crore)	156.15		
Additional consideration realized in respect of accounts transferred in earlier years	NIL		

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M C BHANDARI & CO FRN: 303002E Chartered Accountants
Restricted

Restricted

19.4. 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.

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 31.03.2026 is given as under:

Recovery Rating Band	Book Cost (₹ in crore)
RR1	1667.95
RR1+	36.12
RR2	18.99
Total	**1723.06**

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

20. In terms of Reserve of Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025, necessary details of Co-Lending Arrangement (CLAs) on an aggregate basis are as under:

Restricted

Sl	Particulars	As at 31.03.2026		
		Retail	MSME	AGRI
1	Number of CLAs Partners	02	03	02
2	Quantum of CLAs (Rs in crore)	18.95	451.89	1.84
3	Weighted Average Rate of Interest	8.00%	8.85%	10.78%
4	Fees Paid (Exclusive of GST) (₹ in crore)	0.00	0.91	0.00
5	Broad Sectors	RETAIL	MSME	AGRI
6	Performance of Loans under CLAs (₹ in crore)	SMA-NIL NPA-0.49	SMA-41.62 NPA-22.28	SMA-1.31 NPA-0.51
7	Details of Default Loss Guarantee	NIL	NIL	NIL

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21. 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.

22. The current tax expenses and deferred tax expenses are determined in accordance with the provisions of the Income Tax Act, 1961- Judicial Pronouncement, Orders of the Appellate Authorities in respect of Banks own assessment proceedings of prior years, expert opinion of tax consultants/advisors 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.

23. 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, 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 exceeds 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.

24. During the year ended March 31,2026, 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 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. Details of resolution plan implemented under Resolution framework for Covid 19 related stress as per RBI circular RBI/2020-21/16 DOR. No.BP.BC/3/ 21.04.048/ 2020-21 dated 06.08.2020 and RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021 are given as under:

(₹. 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*	282.62	4.27	0.00	19.22	259.13
Corporate Persons**	408.25	0.00	0.00	7.57	400.68
Of which MSMEs	19.68	2.26	0.00	3.22	14.20
Others	10.90	0.19	0.00	1.53	9.18
Total OTR 1.0	**721.45**	**6.72**	**0.00**	**31.54**	**683.19**
Personal Loan	5283.93	55.49	0.00	725.65	4744.91
Business Loan	1259.38	36.92	0.00	288.86	973.90
Small Business	375.41	10.65	0.00	75.31	290.65
Total OTR 2.0	**6918.72**	**103.06**	**0.00**	**1089.82**	**6009.46**
Grand Total	**7640.17**	**109.78**	**0.00**	**1121.36**	**6692.65**

*Retail Loans are disclosed under the Head "Personal Loan)".
** As defined in Section 3(7) of the Insolvency and Bankruptcy Code 2016.

26. 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.

Restricted

(₹ in crore)

Sl	Item Description	Number of Accounts	Total Outstanding
1	Projects under implementation accounts at the beginning of the quarter	759*	32755.55*
2	Projects under implementation accounts during the quarter	178	1014.07
3	Projects under implementation accounts where DCCO has been achieved during the quarter	146	3520.95
4	Projects under implementation accounts at the end of the quarter (1+2-3)	791	30248.67
5	Out of 4- accounts in respect of which resolution process involving extension in original/extended DCCO as the case may be has been invoked	79	7347.47
5.1	Out of 5- accounts in respect of which resolution plan has been implemented	74	6819.14
5.2	Out of 5- accounts in respect of which resolution plan is under implementation	5	528.33
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	2	155.05
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
7.2	Out of 7-accounts where SBCF was not pre sanctioned or 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

*The opening balance is reworked by removing ineligible accounts in comparison with previous quarter.

Restricted
Restricted
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 302002E Chartered Accountants

Restricted

27. Disclosure related to Miscellaneous Income under the head Other Income exceeding 1% of the total income 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:

For year ended 31.03.2026	Item under the Subhead/ Head	₹ in Cr	%
Any Item under the subhead "Miscellaneous Income under the head "Schedule14 - Other Income" exceeds one percent of the total income.	Recovery from Technical Written off Accounts	6520.57	4.26
	Other Miscellaneous Income (including PSLC Commission)	6024.75	3.93
	Service Charges	3550.25	2.32
	Commission on Card Services	1723.63	1.13

28. Number of Investors' complaints received and disposed-off during the quarter ended 31.03.2026.

i)	Pending at the beginning of the quarter	NIL
ii)	Received during the quarter	50
iii)	Resolved during the quarter	50
iv)	Lying unresolved at the end of the quarter	NIL

Restricted

29. The Board has recommended dividend @ 210% i.e ₹4.20/- per share (Face Value of ₹2/- per share) for the Financial Year 2025-26 subject to requisite approval from Shareholders.

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

31. The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective financial year.

CHIRAGKUMAR R AMIN DIVISIONAL MANAGER	SHEIKH MOHD. WASEEM ASSISTANT GENERAL MANAGER	DEEPAK KUMAR JENA ASSISTANT GENERAL MANAGER
R MAHENDRAN ASSISTANT GENERAL MANAGER	AMIT MITTAL GENERAL MANAGER & GCFO	

Restricted

Restricted

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

ABHA SINGH YADUVANSHI
DIRECTOR

GUNJEET SINGH PANNU
DIRECTOR

BALAKRISHNA RAGHAVENDRA RAO
DIRECTOR

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

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

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

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

(DABIR SUDHIR DIWAKARRAO)
PARTNER
MEMBERSHIP NO: 039984

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

ABARNA & ANANTHAN FRN : 000003S Chartered Accountants

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867

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

S R GOYAL & CO FRN : 001537C Chartered Accountants

(ANIL GOYAL)
PARTNER
MEMBERSHIP NO: 071158

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

M C BHANDARI & CO FRN : 303002E Chartered Accountants

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO:053126

Place: Bengaluru
Date: 11.05.2026

Restricted

Restricted

केनरा बैंक Canara Bank

HEAD OFFICE, BENGALURU

STANDALONE CASH FLOW STATEMENT FOR THE PERIOD ENDED 31.03.2026

Particulars	(Rs in Crores)	
	31-03-2026	31-03-2025
	(AUDITED)	(AUDITED)
CASH FLOW FROM OPERATING ACTIVITIES		
NET PROFIT AFTER TAX	19,186.67	17,026.67
ADD: PROVISION FOR TAX (INCL PROVISION FOR DEFERRED TAX)	5,720.00	5,600.00
NET PROFIT BEFORE TAX	24,906.67	22,626.67
ADJUSTMENTS FOR:		
Depreciation	917.36	837.19
(Profit)/Loss on revaluation of Investments	(1,429.25)	(400.93)
Provision for NPAs	6,310.48	9,586.44
Provision for Standard assets	1,008.17	336.13
Interest paid on bonds	2,580.42	2,685.24
Provision for contingencies and others	865.37	(68.29)
(Profit) / Loss on sale of Fixed Assets	71.61	(2.27)
Income from Investment in subsidiaries, JVs, etc	(111.92)	(115.38)
Provision for Non Performing Investments	(72.12)	(1,090.70)
SUB TOTAL	10,140.13	11,767.45
ADJUSTMENTS FOR:		
(Increase)/ Decrease in Investments	(24,496.39)	(17,993.74)
(Increase)/ Decrease in Advances	(1,77,172.93)	(1,27,128.63)
Increase/ (Decrease) in Borrowings	64,208.66	29,972.84
Increase/ (Decrease) in Deposits	1,11,794.97	1,44,516.56
(Increase)/ Decrease in Other Assets	(7,087.41)	(571.04)
Increase/ (Decrease) in Other Liabilities and Provisions	7,397.30	798.60
	(25,355.80)	29,594.60
LESS: NET INCOME TAX (PAID) / REFUND	(2,905.06)	(4,042.16)
NET CASH GENERATED FROM OPERATING ACTIVITIES (A)	6,785.94	59,946.56
CASH FLOW FROM INVESTING ACTIVITIES		
Income from investment in subsidiaries and/or JVs	111.92	115.38
Investment in JVs, Subsidiaries, etc	204.06	(527.03)
Net inflow/ outflow from sale/ purchase of fixed assets	(1,343.98)	(1,448.46)
NET CASH GENERATED FROM INVESTING ACTIVITIES (B)	(1,028.00)	(1,860.12)
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of interest on bonds	(2,580.42)	(2,685.24)
Fresh issue of bonds including sub-ordinated debts	8,500.00	7,000.00
Redemption of bonds including sub-ordinated debts	(7,086.10)	(4,900.00)
Payment of Dividend of Previous Year	(3,628.26)	(2,920.75)
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	(4,794.78)	(3,505.99)
NET INCREASE/ (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	963.16	54,580.45
OPENING CASH AND CASH EQUIVALENTS	2,05,340.18	1,50,759.72
CLOSING CASH AND CASH EQUIVALENTS	2,06,303.34	2,05,340.18

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

Restricted

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

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

BARNA & 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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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	31-03-2026 (Audited)	31-03-2025 (Audited)
Cash & Balance with RBI	54,053.90	89,998.57
Balances with Banks and Money at Call and Short Notice	1,52,249.44	1,15,341.61
Total	2,06,303.34	2,05,340.18

CHIRAGKUMAR R AMIN
DIVISIONAL MANAGER

SHEIKH MOHD. WASEEM
ASSISTANT GENERAL MANAGER

DEEPAK KUMAR JENA
ASSISTANT GENERAL MANAGER

R MAHENDRAN
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

Restricted

PARSHANT KUMAR GOYAL
DIRECTOR

ROHIT P. DAS
DIRECTOR

ABHA SINGH YADUVANSHI
DIRECTOR

GUNJEET SINGH PANNU
DIRECTOR

BALAKRISHNA RAGHVENDRA 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

(ANIL GOYAL)
PARTNER
MEMBERSHIP NO: 071158

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126

Place: Bengaluru
Date: 11.05.2026

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केनरा बैंक Canara Bank

Syndicate

HEAD OFFICE, BENGALURU

CONSOLIDATED CASH FLOW STATEMENT FOR THE PERIOD ENDED 31-03-2026.

Particulars	(Rs in Crore)	
	31.03.2026	31.03.2025
	(AUDITED)	(AUDITED)
CASH FLOW FROM OPERATING ACTIVITIES		
NET PROFIT AFTER TAX	17,872.87	17,539.62
ADD: PROVISION FOR TAX (INCL PROVISION FOR DEFERRED TAX)	5,730.23	5,689.03
NET PROFIT BEFORE TAX	**23,603.11**	**23,228.65**
ADJUSTMENTS FOR:		
Depreciation	924.53	869.77
(Profit)/Loss on revaluation of Investments	(1,429.25)	(403.28)
Provision for NPAs	6,320.01	9,590.62
Provision for Standard assets	1,008.17	335.96
Interest paid on bonds	2,580.42	2,685.24
Provision for contingencies and others	865.37	(68.29)
(Profit) / Loss on sale of Investment	(3,634.17)	(3,307.71)
(Profit) / Loss on sale of Fixed Assets	71.61	(2.27)
Provision for Non Performing Investments	(71.17)	(1,094.65)
SUB TOTAL	**6,635.53**	**8,605.39**
ADJUSTMENTS FOR:		
(Increase)/ Decrease in Investments	23,575.86	(18,480.56)
(Increase)/ Decrease in Advances	(1,77,005.68)	(1,27,136.10)
Increase/ (Decrease) in Borrowings	64,208.66	30,027.57
Increase/ (Decrease) in Deposits	1,11,838.37	1,44,252.56
(Increase)/ Decrease in Other Assets	(6,829.66)	(760.45)
Increase/ (Decrease) in Other Liabilities and Provisions	(34,053.12)	4,845.52
Increase/ (Decrease) in Minority Interest	(1,116.88)	189.36
SUB TOTAL	**(19,382.44)**	**32,937.90**
LESS: NET INCOME TAX (PAID) / REFUND	**(2,914.25)**	**(4,103.36)**
NET CASH GENERATED FROM OPERATING ACTIVITIES (A)	**7,941.94**	**60,668.58**
CASH FLOW FROM INVESTING ACTIVITIES		
(Increase)/Decrease in Investment in Associates	358.24	(818.66)
Increase / (Decrease) in Other Reserves	(1,880.68)	(2,804.46)
Net inflow/ outflow from sale/ purchase of fixed assets	(1,289.77)	1,161.87
NET CASH GENERATED FROM INVESTING ACTIVITIES (B)	**(2,812.20)**	**(2,461.25)**
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of Dividend	(3,628.26)	(2,920.75)
Payment of interest on bonds	(2,580.42)	(2,685.24)
Fresh issue of bonds including sub-ordinated debts	8,500.00	7,000.00
Redemption of bonds including sub-ordinated debts	(7,086.10)	(4,900.00)
Fresh issue of capital & Security premium	0.00	0.00
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	**(4,794.78)**	**(3,505.99)**
Net Cash Flows on Account Of Excahnge Fluctuation (D)	**105.36**	**24.07**
NET INCREASE/ (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	**440.32**	**54,725.41**
OPENING CASH AND CASH EQUIVALENTS	**2,05,890.11**	**1,51,164.69**
CLOSING CASH AND CASH EQUIVALENTS	**2,06,330.43**	**2,05,890.11**

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.

Restricted

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

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

ABARNA & ANANTHAN FRN: 000007 Chartered Accountants

S.K. GOYAL & CO FRN 001537C Chartered Accountants

M C BHANDARI & CO FRN: 303002E Chartered Accountants

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Components of Cash & Cash Equivalents	31-03-2026 (AUDITED)	31-03-2025 (AUDITED)
Cash & Balance with RBI	54,053.90	90,047.68
Balances with Banks and Money at Call and Short Notice	1,52,276.53	1,15,842.43
Total	**2,06,330.43**	**2,05,890.11**

CHIRAGKUMAR R AMIN
DIVISIONAL MANAGER

SHEIKH MOHD. WASEEM
ASSISTANT GENERAL MANAGER

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ASSISTANT GENERAL MANAGER

R MAHENDRAN
ASSISTANT GENERAL MANAGER

AMIT MITTAL
GENERAL MANAGER & GCFO

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

Restricted

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DIRECTOR

GUNJEET SINGH PANNU
DIRECTOR

BALAKRISHNA RAGHVENDRA 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 SUBHIR 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

(ANIL GOYAL)
PARTNER
MEMBERSHIP NO: 071158

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126

Place: Bengaluru
Date: 11.05.2026

Restricted

Restricted

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' Report on the Annual Standalone Quarterly and Year-to-date Financial Results of Canara Bank under 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.

Opinion

1. We have audited the accompanying standalone financial results of Canara Bank (the "Bank") for the quarter and year ended March 31, 2026 ("the Statement"), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at March 31, 2026 , 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 audited by us.

   The Statement includes returns for the year ended on that date of:
   i) The Head Office, 20 Branches, 1 Integrated Treasury Wing audited by us.
   ii) 2886 domestic branches audited by statutory branch auditors.
   iii) 4 Foreign branches audited by respective local auditors.

   The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India ("RBI"). Also incorporated in the Balance Sheet, the Profit and Loss Account and Statement of Cash Flows are the returns from 7519 domestic branches which have not been subjected to audit. These unaudited branches account for 24.30% of advances, 48.60% of deposits, 24.84% of interest income and 46.90% of interest expenses.

2. In our opinion and to the best of our information and according to the explanations given to us, the statement:
   i. is presented in accordance with the requirements of Regulation 33 & Regulation 52 read with Regulation 63(2) of the Listing Regulation in this regard except for the disclosures relating to Pillar 3 disclosure as at March 31 2026, including leverage ratio, net stable funding ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the financial results and have not been audited by us; and

   ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, relevant provisions of Banking Regulation Act, 1949, circulars, guidelines and directions issued by RBI and other accounting principles generally accepted in India of the standalone net profit and other financial information for the quarter and year ended March 31, 2026 as well as the year to date results for the period from April 1, 2025 to March 31,2026 .

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Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the standalone financial results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Board of Directors' Responsibility for the Standalone Financial Results

4. The statement has been compiled from the related audited Annual Standalone Financial Statements and approved by the Board of Directors in their meeting held on 11.05.2026. The Bank's Board of Directors are responsible for the preparation of these standalone Financial Results that give a true and fair view of the net profit and other financial information of the Bank in accordance with the relevant Accounting Standards, issued by the 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 and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error which been used for the purpose of preparation of the Statement by the Board of Directors of the bank as aforesaid.

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5. In preparing the standalone financial results, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

6. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

7. Our objectives are to obtain reasonable assurance about whether the standalone statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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
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i. Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. As required by the Reserve Bank of India letter DOS.ARG.No.6270/08.91.001/2019-20 dated March 17,2020 (as amended), we are also responsible for expressing our opinion on whether the bank has adequate internal financial controls with reference to the Statement in place and the operating effectiveness of such controls.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

v. Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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Materiality is the magnitude of misstatements in the Standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (I) planning the scope of our audit work and in evaluating the results of our work; and (II) to evaluate the effect of any identified misstatements in the Standalone financial statements.

8. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

10. These standalone financial results incorporate the relevant returns of 20 branches, Integrated Treasury Wing audited by us and 2886 branches (including 4 foreign branches) audited by the other auditors specially appointed for this purpose. These branches audited by other auditors cover 43.42 % of advances, 46.34 % of deposits and 53.02 % of Non-performing assets as on March 31, 2026 and 43.34 % of revenue for the financial year ended March 31, 2026. The financial statements and relevant returns of these branches audited by the Bank's Statutory Branch Auditors whose reports have been furnished to us by the

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

Restricted

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management of the Bank and our opinion so far as it relates to the amounts and disclosure included in respect of branches, is based solely on the reports of such Statutory Branch Auditors.

11. In conduct of our audit, we have taken note of the unaudited returns in respect of 7519 branches certified by the respective branch's management. These unaudited branches cover 24.30 % of advances, 48.60 % of deposits, 18.27 % of Non-performing assets as on March 31, 2026 and 25.67 % of revenue for the year ended March 31, 2026 .

12. We report that the figures for the quarter ended March 31, 2026 as reported in the Statements, represent the balancing figures between the audited figures in respect of the financial year ended March 31, 2026 , and the published year-to-date figures up to December 31, 2025 which were previously subjected to limited review by us as required under listing regulations.

Our opinion is not modified in respect of these matters.

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

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159
UDIN: 26018159TKGRHK3642

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN: 108846W

(DABIR SUDHIR DIWAKARRAO)
PARTNER
MEMBERSHIP NO: 039984
UDIN: 26039984VRKFRD2828

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN: 26207867HPRRIZ5301

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

(ANIL GOYAL)
PARTNER
MEMBERSHIP NO: 071158
UDIN:26071158GATMUF8707

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN: 26053126THWOJY6143

Place of Signature: Bengaluru
Date of Report: 11.05.2026

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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' Report on Consolidated Financial Results for Quarter and Year ended 31st March 2026 of Canara Bank pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors,
Canara Bank,
Bengaluru

Report on the Audit of the Consolidated Financial Results

Opinion

1. We have audited the accompanying statement of consolidated 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 after tax of its associates for the quarter and year ended 31st March, 2026 ("the Statement") attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Listing Regulations"), except for the disclosures relating to Pillar 3 disclosure as at 31st March, 2026, 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, have not been audited by us.

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2. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate audited financial statements of 6 subsidiaries and 3 associates and the management's certified financial statements of 1 subsidiary and 2 associates, the aforesaid Consolidated Financial Results:

   a. Include the financial results of the following entities:

Name of the Entity	Relationship
Canara Bank	Parent
Canbank Financial Services Limited	Subsidiary
Canbank Factors Limited	Subsidiary
Canbank Computer Services Limited	Subsidiary
Canara Bank Securities Limited	Subsidiary
Canbank Venture Capital Fund Limited	Subsidiary
Canara Tanzania Limited	Subsidiary
CRMF Trustee Private Limited	Subsidiary
Canfin Homes Limited	Associate

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants
Rodi Dabir & Co. (FRN 108844W) Chartered Accountants
ABARNA & ANANTHAN FRN: 000003S Chartered Accountants
S R GOYAL & CO FRN: 001537C Chartered Accountants
M C BHANDARI & CO FRN: 303002B Chartered Accountants
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Kerala Grameena Bank	Associate
Karnataka Grameena Bank	Associate
Canara Robeco Asset Management Company Limited	Associate
Canara HSBC Life Insurance Company Limited	Associate

b. Are presented in accordance with the requirements of Regulation 33 & Regulation 52 of the Listing Regulations except for the disclosures relating to consolidated Pillar 3 disclosure as at 31st March, 2026, 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 consolidated Financial Results and have not been audited by us; and

c. Give a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards, relevant provisions of Banking Regulation Act 1949, Circulars, Guidelines and directions issued by Reserve Bank of India from time to time (RBI Guidelines) and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group and its associates for the quarter and year ended 31st March, 2026.

Basis for Opinion

Restricted

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 and the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the consolidated financial Results' section of our report. We are independent of the Group and its associates in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the consolidated financial Result, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our audit opinion.

Board of Directors' Responsibility for the Consolidated Financial Results:

4. These Consolidated Financial Results has been compiled from the related audited Annual Consolidated Financial Statements. The Bank's Board of Directors are responsible for the preparation of these Consolidated Financial results that give a true and fair view of the financial position and financial performance and other financial information of the Group including its associates in accordance with the recognition and measurement principles laid down in Accounting Standards issued by the 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, judicial pronouncements and other accounting principles generally accepted in India and in compliance with Regulation 33 & Regulation 52 of the Listing Regulations. The

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respective Board of Directors of the entities included in the Group and of its associates are responsible for maintenance of adequate accounting records in accordance with the provisions of the Banking Regulations Act, 1949 for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively, for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Consolidated Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Bank, as aforesaid.

5. In preparing the consolidated financial results, the respective Board of Directors of the entities included in the Group and of its associates are responsible for assessing the ability of the Group and of its associates to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group and of its associates or to cease operations, or has no realistic alternative but to do so.

6. The respective Board of Directors of the entities included in the Group and of its associates are responsible for overseeing the financial reporting process of the Group and of its associates.

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Auditors' Responsibilities for the Audit of the Consolidated Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Results.

   As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

   i. Identify and assess the risks of material misstatement of the Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associates to cease to continue as a going concern.

v. Evaluate the overall presentation, structure and content of the Consolidated Financial Results, including the disclosures, and whether the Consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

vi. Obtain sufficient appropriate audit evidence regarding the Consolidated Financial Results/Financial Information of the entities within the Group and its associates to express an opinion on the Consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Consolidated Financial Results of which we are the independent auditors. For the other entities included in the Consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

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Materiality is the magnitude of misstatements in the consolidated financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Consolidated Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the consolidated financial statements.

8. We communicate with those charged with governance of the Bank and such other entities included in the consolidated financial results of which we are the independent auditors regarding, amongst other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Rodi Dabir & Co. (FRN 108845W) 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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9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

10. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other Matters

11. (i) The consolidated financial results include audited financial results/statements and other financial information, in respect of:

    a. Six (06) subsidiaries whose financial results/statements reflect total assets of Rs. 492.35 crores as of 31st March 2026, total revenues of Rs. 32.60 crores and Rs. 234.04 crores, and total Net Profit After Tax of Rs. 4.37 crores and Rs. 30.95 crores for the quarter and year ended 31st March 2026 respectively as considered in the Statement.

    b. During the current year, **Canara Robeco Asset Management Company Limited** and **Canara HSBC Life Insurance Company Limited**, which were subsidiaries of the Group up to 30th September 2025, have been reclassified as associates thereafter due to divestment of equity shares. The Group's shareholding in Canara Robeco Asset Management Company Limited has reduced from 51% to 38%, and in Canara HSBC Life Insurance Company Limited from 51% to 36.50% as explained in Note 7(a) to the Statement. The Statement also include the Group's share of net profit after tax of Rs. 34.40 Crores and Rs. 124.75 crores Crores for the quarter and year ended 31st March 2026.

    c. One (01) associate whose financial results/statement reflect Net Profit after Tax of Rs. 103.67 crores and Rs 325.62 crores for the quarter and year ended 31st March 2026 as considered in the Statement.

    Their respective independent Auditors have audited the same and these independent auditors' reports on financial statements/results of these entities have been furnished to us by the management and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of such auditors and the procedures performed by us are as stated in paragraph above.

    (ii) The consolidated financial results also include the unaudited financial results/statements and other financial information, in respect of:

    a. One (01) subsidiary reflecting total assets of Rs. 13.86 crores as of 31st March 2026, and (2.64) crores erosion in revenue and Net Loss after Tax of Rs. (9.12) crores for the year ended 31st March 2026.

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b. Two (02) associates, which include Group's share in net profit after tax of Rs. 56.27 crores and Rs 287.48 crores for the quarter and year ended 31st March 2026 respectively, as considered in the Statement.

These financial statements are unaudited and have been certified and furnished to us by the Management and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of these associates and our report in so far as it relates to the aforesaid associates, is based solely on such unaudited financial statements/financial information. In our opinion and according to the information and explanations given to us by the Management, these financial statements are not material to the Group.

Our opinion on the consolidated financial results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors and the financial statements / financial information certified by the Management.

12. The auditors of Canbank Venture Capital Fund Limited, a subsidiary, have reported under 'Emphasis of Matter' para of their Audit Report that, as a matter of practice the company files Return of Income in respect of accrued income from investment based on Form No 64 issued by the venture capital funds. Although the company does not recognize the accrued income from venture capital funds in the books of accounts as brought out in Note No. 2(c) of notes to accounts, the company is declaring the same in their Return of Income and paying taxes thereon. Our opinion is not modified in respect of this matter.

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13. The auditors of Canbank Financial Services Limited, a subsidiary, have reported under 'Material uncertainty relating to Going Concern' para of their Audit Report that the Company had prepared its financial statements on a going concern basis notwithstanding the fact that the Company is not carrying out the primary NBFC activities stipulated by RBI and the Company is also trying to dispose-off its financial assets. The Auditor further reported that in the preparation of the financial statements, the management has made an assessment on its working capital sufficiency with the support of a cash projection. The management has concluded that the Company shall have sufficient working capital to finance their operations, and the management believes that no material uncertainty exists over the ability of the Company to continue on a going concern basis. Accordingly, the financial statements do not include any adjustments relating to the recoverability and classification of recorded asset amounts or to the amounts and classification of liabilities that may be necessary if the Company is unable to continue as a going concern. The Auditor had not modified his opinion in respect of the matter. Our opinion is not modified in this regard.

14. Figures for the quarter ended 31st March, 2026 represent the balancing figures between the audited figures in respect of the financial year ended 31st March 2026 and the published unaudited year-to-date figures up to 31st December, 2025 which were subjected to limited review by us.

Our opinion on the consolidated financial results is not modified in respect of above matter.

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

Rodi Dabir & Co. (FRN 108946W) Chartered Accountants

ABARNA & ANANTHAN FRN: 000003S Chartered Accountants

S R GOYAL & CO FRN: 001537C Chartered Accountants

M C BHANDARI & CO FRN: 303002E Chartered Accountants

Restricted

Restricted

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

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

(A GOPALAKRISHNAN)
PARTNER
MEMBERSHIP NO: 018159
UDIN: 26018159PWWRNR9708

For RODI DABIR & CO
CHARTERED ACCOUNTANTS
FRN : 108846W

(DABIR SUDHIR DIWAKARRAO)
PARTNER
MEMBERSHIP NO: 039984
UDIN: 26039984EULELS1496

For ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
FRN : 000003S

(LALITHA RAMESWARAN)
PARTNER
MEMBERSHIP NO: 207867
UDIN: 26207867NYCPSZ3165

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

(ANIL GOYAL)
PARTNER
MEMBERSHIP NO: 071158
UDIN: 26071158GFDSNE2905

Restricted

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

(CHANDRA BHUSAN DEY)
PARTNER
MEMBERSHIP NO: 053126
UDIN: 26053126ULZJXL9975

Date of Report: 11.05.2026
Place of Signature: Bengaluru

Restricted

Consolidated disclosure of related party transactions and balances for the Half Year Ended 31st March 2026

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 (Superannuated on 31.12.2025)
ii) Shri Debashish Mukherjee, Ex- Executive Director (Superannuated on 31.05.2025)
iii) Shri Ashok Chandra, Ex- Executive Director (till 16.01.2025)
iv) Shri Hardeep Singh Ahluwalia, Executive Director
v) Shri Bhavendra Kumar, Executive Director
vi) Shri Sunil Kumar Chug, Executive Director
vii) Shri S K Majumdar, Executive Director
viii) Shri Amit Mittal, Group Chief Financial Officer
ix) Santosh Kumar Barik, Company Secretary

Parent-

i) Canara Bank

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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

Restricted

1.2 Remuneration to Key Management Personnel during year ended 31st March, 2026 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	67,29,756.00
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	10,15,993.54
Sri HARDEEP SINGH AHLUWALIA	Executive Director	34,66,935.00	35,77.812.00
Sri BHAVENDRA KUMAR (From 09.10.2023)	Executive Director	35,27,076.00	51,37,753.42
Sri S K MAJUMDAR (From 24.03.2025)	Executive Director	69,807.48	42,46,672.52
Sri SUNIL KUMAR CHUG (From 24.11.2025)	Executive Director	-	17,10,454.07
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	34,85,181.11
Sri SANTOSH KUMAR BARIK (From 21.04.2023)	Company Secretary of The Bank	25,01,214.81	28,71,698.30
	Total	**2,84,33,220.82**	**3,28,33,870.96**

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.

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Related Party Transactions for half year ended 31st Mar, 2026

(Amount in Rs Cr.)

Sr.No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		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 the		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							
			Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (As on 01st Oct, 2025)	Closing balance (As on 31st,Mar, 2026)	In case any financial indebtedness is incurred			Details of the loans, inter-corporate deposits, advances or investments				
									Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	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)		3.28	0.00	0.00								
2	Canara Bank	Subsidiaries		Bank Balance		0.06	0.64	0.22								
3	Canara Bank	Subsidiaries		Rendering of Services		26.77	0.00	0.00								
4	Canara Bank	Subsidiaries		Bank Deposit placed with Canara bank		134.93	81.36	80.91					NA			
5	Canara Bank	Subsidiaries		Premium Paid		0.00	0.00	0.00								
6	Canara Bank	Subsidiaries		Receving of Services		32.46	11.79	9.62								
7	Canara Bank	Subsidiaries		Dividend Received		5.00	0.00	0.00								
8	Canara Bank	Subsidiaries		Interest Paid/ Payable		48.90	0.29	1.08								
9	Canara Bank	Subsidiaries		Reimbursement of Salaries /allowances/ sitting Fees to Directors		3.67	0.20	0.18								
10	Canara Bank	Subsidiaries		Rent Received/Receivable		0.34	0.21	0.20								
11	Canara Bank	Associates & JV		Bank Balance		0.86	217.98	81.76								
12	Canara Bank	Associates & JV		Rendering of Services		337.34	5.90	16.61					NA			
13	Canara Bank	Associates & JV		Bank Deposit placed with Canara Bank		0.00	301.31	301.31								
14	Canara Bank	Associates & JV		Dividend Received		39.32	0.00	0.00								
15	Canara Bank	Associates & JV		Interest Paid		79.45	0.00	0.00								
16	Canara Bank	Associates & JV		Interest Received		10.09	0.00	0.00								
17	Canara Bank	Associates & JV		Investment in Canara Bank Share		0.00	0.00	0.00								
17	Canara Bank	Associates & JV		Premium Paid		324.89	0.00	3.03								
0.14	Canara Bank	Associates & JV		Reimbursement of Salaries /allowances/ sitting Fees to Directors		3.90	0.14	0.05								
1.64	Canara Bank	Associates & JV		Rent Received		1.64	0.00	0.08								
20	Canara Bank	Associates & JV		Brokerage paid		0.00	0.00	0.00								
39.3	Canara Bank	Associates & JV		Dividend paid		0.00	0.00	0.00								
22	Group Entity	Group Entity		Bank Balance		0.00	5.09	2.53					NA			
23	Group Entity	Group Entity		Rendering of Services		27.63	1.01	0.07								
24	Group Entity	Group Entity		Premium paid		48.06	0.00	1.26								
25	Group Entity	Group Entity		Investment in Mutual Funds		5.80	27.40	25.63								
26	Group Entity	Group Entity		Premium Received		63.80	0.00	0.00								
27	Group Entity	Group Entity		Brokerage paid		0.00	0.00	0.00								
28	Group Entity	Group Entity		Brokerage Received		0.38	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.

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To
The Debenture Trustees / Stock Exchanges

Certificate of Security Cover for the quarter ended 31ST March 2026 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	Facility	Nature of Charge	Sanctioned Amount	Outstanding as on 31.03.2026	Cover Required	Assets Required
1	INE476A08159	BASEL III AT I 2021-22 SR III	Unsecured	1,000.00	1,000.00	Nil	Nil
2	INE476A08050	BASEL III TIER II 2016-17	Unsecured	3,000.00	3,000.00	Nil	Nil
3	INE476A08167	BASEL III AT I 2022-23 Series I	Unsecured	2,000.00	2,000.00	Nil	Nil
4	INE476A08175	BASEL III TIER II S-1	Unsecured	2,000.00	2,000.00	Nil	Nil
5	INE476A08183	BASEL III TIER I S-II	Unsecured	2,000.00	2,000.00	Nil	Nil
6	INE476A08126	BASEL III AT I 2021 S1	Unsecured	1,500.00	1,500.00	Nil	Nil
7	INE476A08134	BASEL III AT I 2021-22 SR II	Unsecured	1,500.00	1,500.00	Nil	Nil
8	INE476A08142	BASEL III TIER II S 1	Unsecured	2,500.00	2,500.00	Nil	Nil
9	INE476A08191	LTB 2023 - 1	Unsecured	5,000.00	5,000.00	Nil	Nil
10	INE476A08209	LTB 2023 - 2	Unsecured	5,000.00	5,000.00	Nil	Nil
11	INE476A08217	BASEL III AT I 2023-24 Series I	Unsecured	1,403.00	1,403.00	Nil	Nil
12	INE476A08225	BASEL III AT I 2023-24 Series II	Unsecured	2,000.00	2,000.00	Nil	Nil
13	INE476A08233	CB LTB 2034	Unsecured	10,000.00	10,000.00	Nil	Nil
14	INE476A08241	BASEL III AT I 2024-25 Series I	Unsecured	3,000.00	3,000.00	Nil	Nil
15	INE476A08258	BASEL III TIER II 2024-25 Series I	Unsecured	4,000.00	4,000.00	Nil	Nil
16	INE476A08266	BASEL III AT I 2025-26 Series I	Unsecured	3,500.00	3,500.00	Nil	Nil
17	INE476A08274	BASEL III TIER II 2025-26 Series I	Unsecured	5,000.00	5,000.00	Nil	Nil
GRAND TOTAL				**54,403.00**	**54,403.00**		

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

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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 31.03.2026.

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

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

M SIVAKUMAR
PARTNER
M. No. – 023844
UDIN: 26018159PEORVT2927

Place: BENGALURU
Date: 11.05.2026

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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 certifica te 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 (excludin g items covered		debt amount considere d 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)	
					With pari- passu charge)	In column F)						Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment															
Capital Work-in- Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															Please refer Annexure I for Calculation of Security Cover ratio for Unsecured Bonds
Loans															
Inventories															
Trade Receivable s															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents															
Others															
Total															
LIABILITIES															
Debt securities to which this certificate pertains															

NIL

NIL

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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															
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**										

NIL

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

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 Q4 FY 2025-26
Amount Raised	NOT APPLICABLE FOR Q4 FY 2025-26
Report filed for Quarter ended	31st March 2026
Monitoring Agency	NOT APPLICABLE FOR Q4 FY 2025-26
Monitoring Agency Name, if applicable	NOT APPLICABLE FOR Q4 FY 2025-26
Is there a Deviation / Variation in use of funds raised	NOT APPLICABLE FOR Q4 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: 11.05.2026

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

[As per Regulation 52(7) & 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 TIER II 2025-26 Series I	27-02-2026	5,000	5,000	No	NA	NA
Total					**5,000**	**5,000**			

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

Place: **Bengaluru**
Date : **11.05.2026**

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

[As per Regulation 52(7) 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	27.02.2026
Amount Raised in Crores	5,000
Report filed for Quarter ended	31.03.2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the Quarter according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

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

Place: Bengaluru
Date : 11.05.2026

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

Format for Disclosing Outstanding default on Loans and Debt Securities as on 31.03.2026

Rs. in Lakhs

Sr. No.	Particulars	Amount	Remarks
1.	**Loans / revolving facilities like cash credit from banks / financial institutions**		
A	Total amount outstanding as on date	0.00	
B	Of the total amount outstanding, amount of default as on date	0.00	
2.	**Unlisted debt securities i.e. NCDs and NCRPS**		
A	Total amount outstanding as on date	0.00	
B	Of the total amount outstanding, amount of default as on date	0.00	
3.	**Total financial indebtedness of the listed entity including short-term and long-term debt (Domestic)**	1,90,42,255.13	

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Amit Mittal
General Manager & GCFO

Date: 11.05.2026
Place: Bengaluru

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