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24.07.2025

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 Scrip Code: 532483	The Vice President Listing Department National Stock Exchange of India Ltd Exchange Plaza Bandra-Kurla Complex, Bandra [E] Mumbai - 400 051 Scrip Code: CANBK
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Sub: Press Release-Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the First Quarter/Three Months ended 30.06.2025

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, we herewith enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the First Quarter/Three Months ended 30.06.2025.

This is for your information & records.

Yours faithfully,

Internal

Santosh Kumar Barik
Company secretary

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FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 30th June 2025

Global Business Up by 10.98% YoY

Global Deposit up by 9.92% YoY

Gross Advances up by 12.42% YoY

Net Profit up by 21.69% YoY

Key Highlights

(June 2025 V/s June 2024)

- Global Business stood at ₹25,63,984 Cr, grew by 10.98%.
- Global Deposit stood at ₹ 14,67,655 Cr grew by 9.92%.
- Gross Advances stood at ₹10,96,329 Cr, grew by 12.42%.
- RAM Credit grew by 14.90%.
- Retail Credit grew by 33.92% with Housing loan growth at 13.92% and Vehicle loan at 22.09%
- Fee Base Income stood at ₹ 2,223 Cr grew by 16.39%.
- Operating Profit stood at ₹ 8,554 Cr grew by 12.32%
- Net Profit for stood at ₹4,752 Cr grew by 21.69%.
- Provision Coverage Ratio (PCR) at 93.17% improved by 395 bps.
- CET-1 stood at 12.29% improved by 24 bps.
- Return on Assets stood at 1.14% improved by 9 bps.
- Earnings per share stood at 21.01 up by 21.66% YoY.
- Gross NPA Ratio stood at 2.69%, improved by 145 bps.
- Net NPA Ratio stood at 0.63%, improved by 61 bps.
- Credit Cost stood at 0.72% improved by 18 bps
- Slippage Ratio stood at 0.80% improved by 52 bps.

Key Summary of Business Performance (as on 30.06.2025)

Business

- ✚ Global Business increased by 10.98% (y.o.y) to ₹25,63,984 Cr as at June 2025, Global Deposits increased by 9.92% (y.o.y) to ₹14,67,655 Cr and Global Advance (gross) increased by 12.42% (y.o.y) to ₹10,96,329 Cr.
- ✚ Domestic Deposit of the Bank stood at ₹13,38,742 Cr as at June 2025 with growth of 8.74% (y.o.y).
- ✚ Domestic Advances(gross) of the Bank stood at ₹10,32,142 Cr as at June 2025 grew by 12.15% (y.o.y).
- ✚ RAM credit increased by 14.90% (y.o.y) to ₹ 6,30,900 Cr
- ✚ Retail lending Portfolio increased to ₹2,35,418 Cr i.e., grew by 33.92% (y.o.y).
- ✚ Housing Loan Portfolio increased by 13.92% (y.o.y) to ₹1,09,490 Cr.

Asset Quality

- ✚ Gross Non-Performing Assets (GNPA) ratio improved at 2.69% as at June 2025 down from 2.94% as at March 2025, 4.14% as at June 2024.
- ✚ Net Non-Performing Assets (NNPA) ratio improved to 0.63% as at June 2025 down from 0.70% as at March 2025, 1.24% as at June 2024.
- ✚ Provision Coverage Ratio (PCR) stood to 93.17% as at June 2025 against 92.70% as at March 2025, 89.22% as at June 2024.

Capital Adequacy

- ✚ CRAR stood at 16.52% as at June 2025. Out of which CET1 is 12.29%, Tier-I is 14.58% and Tier-II is 1.94%.

Priority Sector & Financial Inclusion

- ✚ The Bank has achieved Targets in Priority Sector at 45.63% and Agricultural Credit at 23.25% of ANBC as at June 2025, as against the norm of 40% and 18% respectively.
- ✚ Credit to Small and Marginal Farmers stood at 16.57% of ANBC, against the norm of 10.00%.
- ✚ Credit to Weaker Sections stood at 22.28% of ANBC, against the norm of 12.00%.
- ✚ Credit to Micro Enterprises stood at 9.82% of ANBC, against the norm of 7.50%.
- ✚ Credit to Non-Corporate Farmers stood at 19.25% of ANBC, against the norm of 13.78%.

Network

- ✚ As on 30.06.2025, the Bank has 9861 Number of Branches, out of which 3143 are Rural, 2903 Semi Urban, 1951 Urban & 1864 Metro along with 7907 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.