

High-tech Banking Multi - dimensional excellence

Financial Results: Q1 (FY 2022-23)

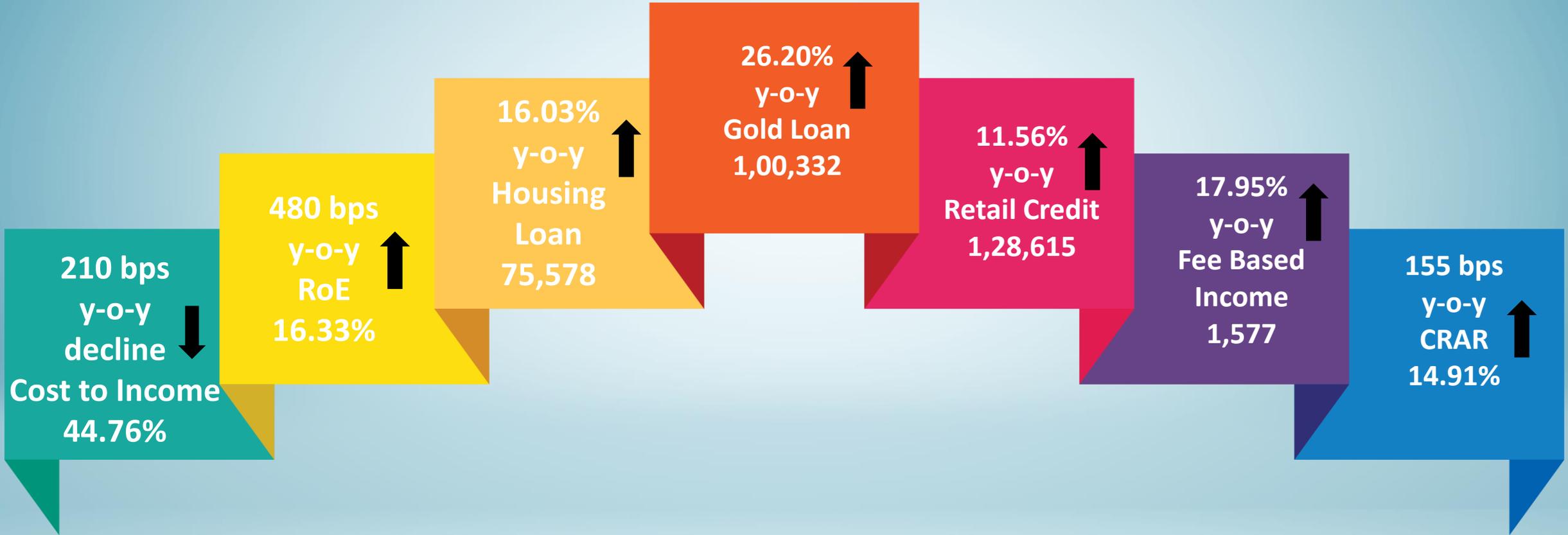
Performance Highlights



Key Highlights



₹ in Crore





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Business Performance



Business Performance



₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22	Growth (%)	
				Q-o-Q	Y-o-Y
Global Gross Business	1706422	1827556	1901776	4.06	11.45
Domestic Gross Business	1631717	1738813	1801047	3.58	10.38
Overseas Gross Business	74705	88743	100729	13.51	34.84
Global Gross Advances	684585	741147	783654	5.74	14.47
Domestic Gross Advances	661236	711046	748140	5.22	13.14
Overseas Gross Advances	23349	30101	35514	17.98	52.10
Global Deposits	1021837	1086409	1118122	2.92	9.42
Domestic Deposits	970481	1027767	1052907	2.45	8.49
Overseas Deposits	51356	58642	65215	11.21	26.99
Global C-D Ratio (%)	67.00	68.22	70.09	--	--

Domestic Deposit Mix



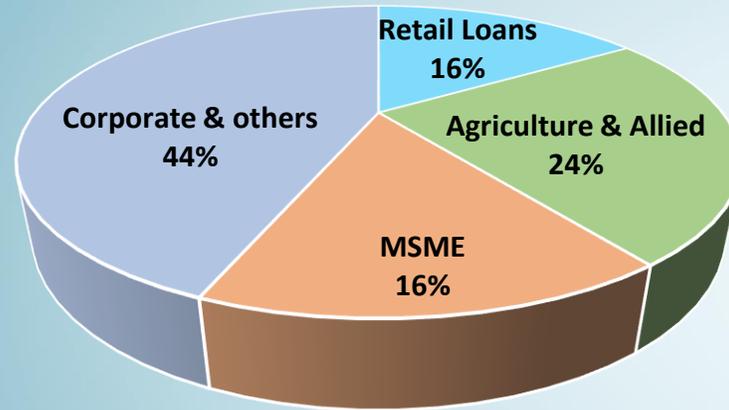
₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22	Growth (%)	
				Q-o-Q	Y-o-Y
CASA Deposits	332040	368732	361125	(2.06)	8.76
Term Deposits	638441	659035	691782	4.97	8.35
Retail Term Deposits	424946	441777	451083	2.11	6.15
Total Domestic Deposits	970481	1027767	1052907	2.45	8.49
Global Deposits	1021837	1086409	1118122	2.92	9.42



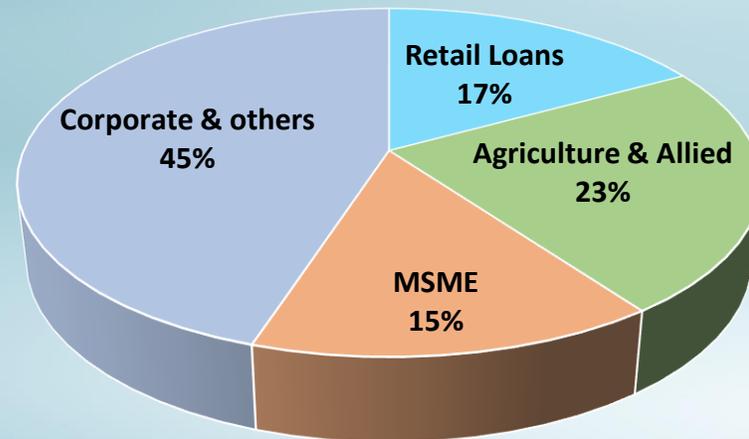
RAM: 56%

Jun'22



RAM: 55%

Jun'21



Parameters	Jun'21	Mar'22	Jun'22	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	379050	421258	435346	3.34	14.85
Retail	115291	126277	128615	1.85	11.56
Agriculture & Allied	156801	175955	185680	5.53	18.42
MSME	106958	119026	121051	1.70	13.18
Corporate & others	305535	319889	348308	8.88	14.00
Domestic Gross Advances	661236	711046	748140	5.22	13.14
Global Gross Advance	684585	741147	783654	5.74	14.47

Exceeded the Mandated Targets under Priority Sector

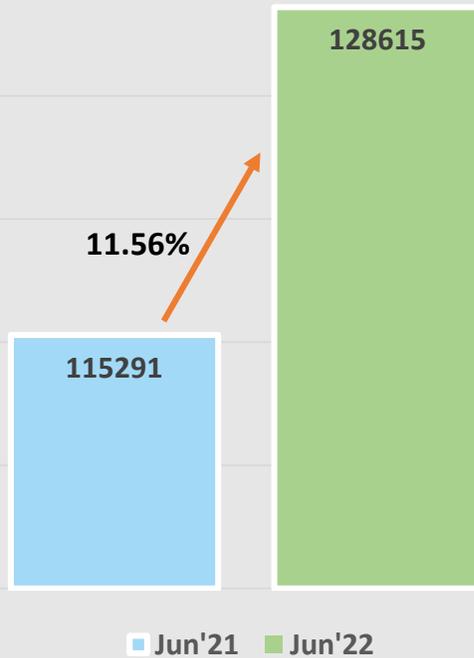


Mandated Norms under Priority Sector

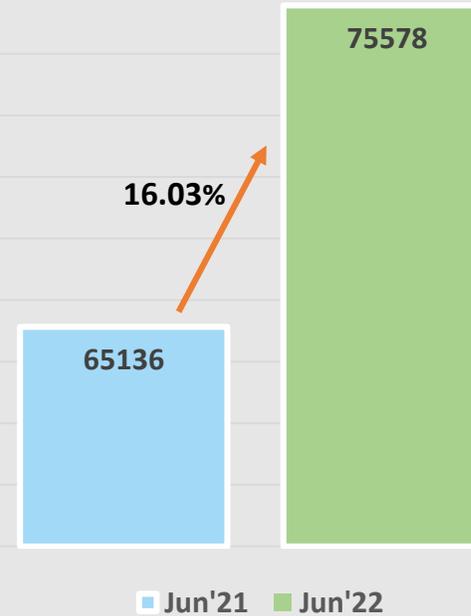
Achieved the mandated norms in respect of:

- Total Priority (51.32% to ANBC against 40% norm)
- Agriculture (24.22% to ANBC against 18% norm)
- Small and Marginal Farmers (18.20% to ANBC against 9.50% norm)
- Non Corporate Farmers (19.25% to ANBC against 12.73% norm)
- Weaker Section (24.25% to ANBC against 11.50% norm)
- Micro Enterprises (10.02% to ANBC against 7.50% norm)

Retail Loans



Housing Loans



Gold Loan Portfolio



₹ in Crore

Gold Loan crossed 1,00,000 Cr milestone

Recorded Y-o-Y growth of 26.20%

Recorded Q-o-Q growth of 8.99%



Outstanding Amount



Sector/Scheme	Jun'21	Mar'22	Jun'22	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	88384	94677	105194	11.11	19.02
NBFCs	88647	106698	122307	14.63	37.97
Textile	17472	18991	18705	(1.51)	7.06
Iron & Steel	16807	13850	16473	18.94	(1.99)
Commercial Real Estate	14081	16516	15414	(6.67)	9.47
Food Processing	13050	13673	13575	(0.72)	4.02
Engineering	12423	12063	12914	7.05	3.95
Petroleum, Coal products & Nuclear Fuels	7659	12039	11840	(1.65)	54.59
Construction	7457	8756	9454	7.97	26.78
Chemicals & Chemical Products	5799	5859	6731	14.88	16.07

Rating Profile

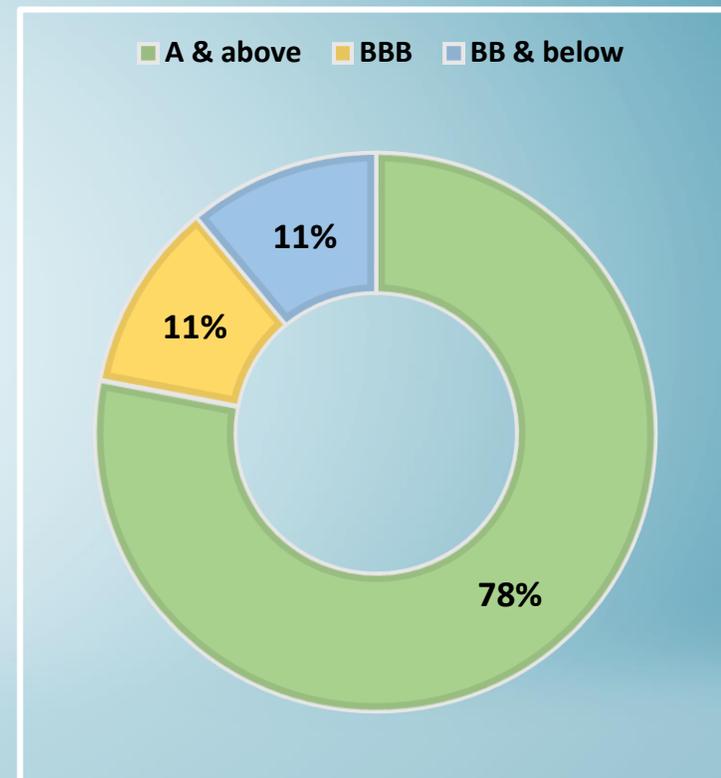


₹ in Crore

External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore

(% of Total rated loan book above Rs 25 crore)

External Rating	Jun'21		Mar'22		Jun'22	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	146722	69	175380	77	193935	78
BBB	28006	13	22351	10	27732	11
BB and below	38420	18	30805	13	28319	11
Total	213148	100	228536	100	249986	100



PSU PSE Customers (Jun'22)

Central Govt. Guarantee	State Govt. Guarantee
5580	45798



Rating Profile of Standard NBFC Domestic Exposure						
	Jun'21		Mar'22		Jun'22	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	60620	94	104997	98	121168	98
BBB	426	1	678	1	722	1
BB and below	3137	5	185	1	196	1
Total	64183	100	105860	100	122086	100



Financial Performance

Total Income



₹ in Crore

Parameters	Quarterly				
	Jun'21	Mar'22	Jun'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Income	16785	17861	18177	1.77	8.29
Interest on Advances	12026	12757	12949	1.51	7.68
Interest on Investments	4163	4569	4481	(1.93)	7.64
Other Interest Income	596	535	747	39.63	25.34
Non-Interest Income	4155	4462	5175	15.98	24.55
Total Income	20940	22323	23352	4.61	11.52

Non-Interest Income



₹ in Crore

Parameters	Quarterly				
	Jun'21	Mar'22	Jun'22	Growth	Growth
				Q-o-Q(%)	Y-o-Y(%)
Fee Based Income	1337	1892	1577	(16.65)	17.95
Commission Exchange & Brokerage	266	395	256	(35.19)	(3.76)
Service Charges	640	897	809	(9.81)	26.41
Miscellaneous	431	600	512	(14.67)	18.79
Treasury Income	1265	1394	1849	32.64	46.17
Profit on Sale of Investments	617	523	889	69.98	44.08
Profit on Exchange Transactions	647	857	952	11.09	47.14
Dividend Income	1	14	8	--	--
Recoveries in Written Off A/cs	600	793	635	(19.92)	5.83
Other Receipts(PSLC & Others)	953	383	1114	190.86	16.89
Total Non-Interest Income	4155	4462	5175	15.98	24.55

Total Expense



₹ in Crore

Parameters	Quarterly				
	Jun'21	Mar'22	Jun'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Expenses	10625	10856	11392	4.94	7.22
Interest Paid on Deposits	9882	10037	10583	5.44	7.09
Other Interests	743	819	809	(1.22)	8.88
Operating Expenses	4834	5265	5354	1.69	10.76
Staff Cost	3365	3228	3416	5.82	1.52
Other Operating Expenses	1469	2037	1938	(4.86)	31.93
Total Expenses	15459	16121	16746	3.88	8.33

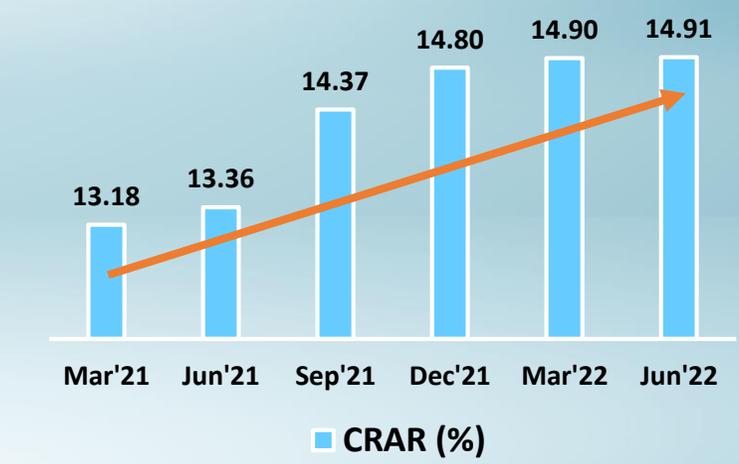
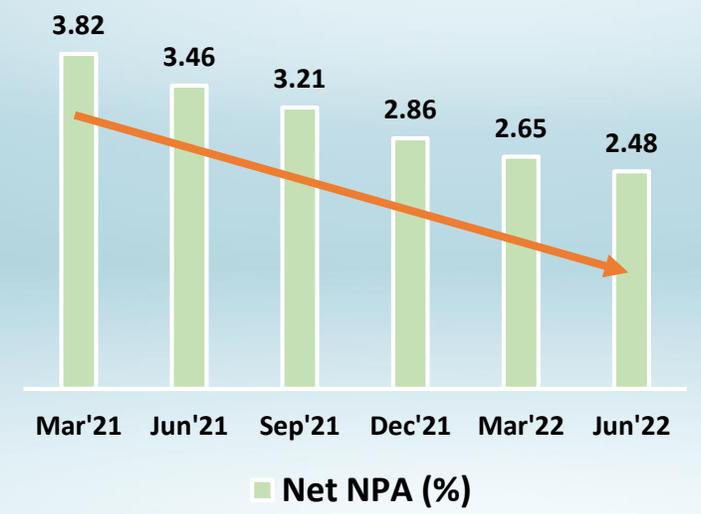
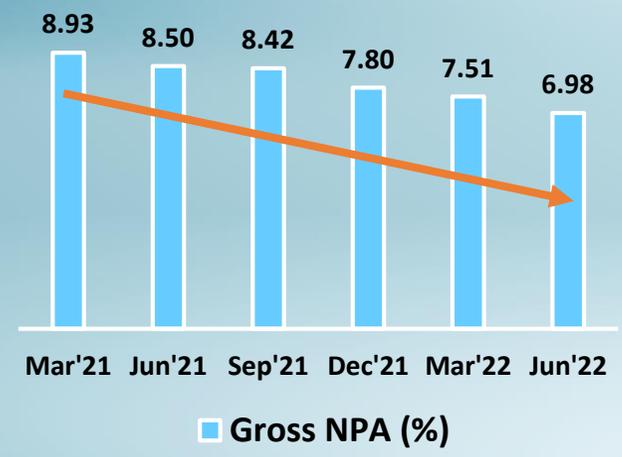
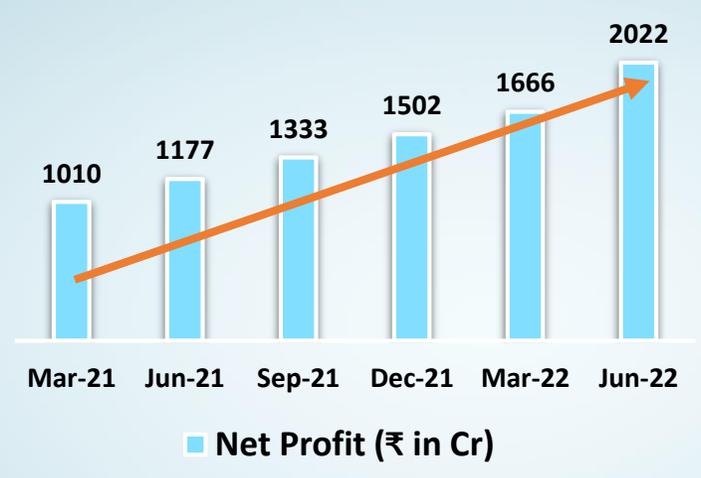
Financials at a Glance



₹ in Crore

Parameters	Quarterly				
	Jun'21	Mar'22	Jun'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Net Interest Income	6160	7005	6785	(3.14)	10.15
Total Interest Income	16785	17861	18177	1.77	8.29
Total Interest Expenses	10625	10856	11392	4.94	7.22
Total Income	20940	22323	23352	4.61	11.52
Total Expenditure	15459	16122	16746	3.87	8.33
Operating Profit	5481	6202	6606	6.52	20.53
Provisions	4304	4536	4584	1.06	6.51
Net Profit	1177	1666	2022	21.40	71.79

Continuous & Consistent Growth





Parameters	Quarterly				
	Jun'21	Mar'22	Jun'22	Growth Q-o-Q(%)	Growth Y-o-Y (%)
Total Provision	4304	4536	4584	1.06	6.51
NPAs	2335	2130	2673	25.49	14.48
Standard Asset	0	(223)	133	--	--
Non Performing Investment	(220)	1035	1535	48.31	--
Income Tax	845	827	894	8.10	5.80
Others	1344	767	(651)	--	--

Key Ratios

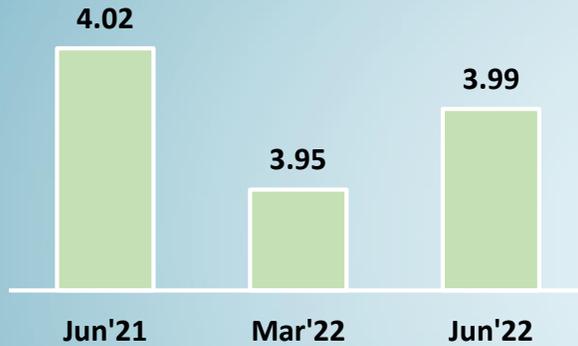


(%)

Ratios	Jun'21		Mar'22		Jun'22	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.41	0.41	0.57	0.48	0.65	0.65
Return on Net-worth	11.53	11.53	15.25	12.82	16.33	16.33
Cost to Income	46.86	46.86	45.92	46.16	44.76	44.76
CD Ratio	67.00	67.00	68.22	68.22	70.09	70.09
EPS (Annualized)	28.69	28.69	37.25	32.49	44.71	44.71
Book Value (In Rs)	254.23	254.23	268.41	268.41	279.37	279.37
NIM	2.71	2.71	2.93	2.82	2.78	2.78



Cost Of Deposits (%)



Yield on Advances(%)



NIM(%)



Cost Of Funds (%)



Yield on Funds(%)



Yield on Investments(%)





Investments



Sl. No	Parameters	Jun'21	Mar'22	Jun'22
(1)	Domestic Investments	274865	283916	309482
(a)	SLR	232856	243115	269616
(b)	Non SLR	42009	40801	39866
	SLR as % to Dom. Investments	84.72	85.63	87.12
(i)	Held To Maturity (HTM)	206051	238549	249809
(ii)	Available For Sale (AFS)	68689	45243	59549
(iii)	Held For Trading (HFT)	124	124	124
(2)	Investment by Overseas Branches	2862	2521	3619
(3)	Total Gross Investment (1+2)	277727	286437	313101
	HTM To Investment (%)	74.96	84.02	80.72

Non SLR Portfolio



₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22	% Share (Jun'22)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4450	4060	4039	10.13	(411)	(9.24)
Corporate and Other Bonds	8231	7848	7548	18.93	(683)	(8.30)
Special Govt. Sec excl. Recap Bonds	2590	2412	2407	6.04	(183)	(7.07)
CG Recap. Bond	18238	18238	18238	45.75	0	0.00
Share of PSU/Corporate/Others	4320	4308	4391	11.01	71	1.64
Venture Capital Fund	331	370	356	0.89	25	7.55
Regional Rural Bank	67	286	286	0.72	219	326.87
Security Receipts	2673	1525	853	2.14	(1820)	(68.09)
Subsidiaries JV	888	836	836	2.10	(52)	(5.86)
Other	221	918	912	2.29	691	312.67
Total Non SLR Investment	42009	40801	39866	100	(2143)	550.19

A S S E T S

Asset Quality



Asset Quality Ratios



₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22
Gross NPA	58215	55652	54734
Gross NPA (%)	8.50	7.51	6.98
Net NPA	22434	18668	18505
Net NPA (%)	3.46	2.65	2.48
Provision Coverage Ratio (%)	81.18	84.17	84.51
Credit Cost (%)	2.04	1.53	1.38
Slippage Ratio (%)	0.69	0.38	0.36

Movement of NPA



₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22
NPA as at the beginning of the period	60288	56893	55652
-Cash Recovery towards Book Liability(i)	1598	2146	1886
-Up-gradation(ii)	2292	842	756
-Write Off(iii)	2574	2989	2225
Total Reduction(i+ii+iii)	6464	5977	4867
Fresh Addition	4391	4736	3949
-Fresh Slippages	4253	3619	3606
-Debits in existing NPA A/c	138	1117	343
Gross NPAs at end of the period	58215	55652	54734
Eligible Deductions incl. Provisions	35781	36984	36229
Net NPAs	22434	18668	18505
Recoveries in Written Off A/c	680	1011	711
Total Cash recovery including Recovery in Written off A/cs	2458	3157	2597

NPA Classification: Sector Wise



₹ in Crore

Parameters	Jun'21	Mar'22	Jun'22	Advance O/s (Jun'22)	GNPA (%) Jun'22
Domestic Gross NPA	52703	50794	49810	748140	6.66
Global Gross NPA	58215	55652	54734	783654	6.98
Retail	1765	1671	1844	128615	1.43
Housing Loans	745	485	674	75578	0.89
Vehicle Loans	288	302	256	14305	1.79
Other Personal Loans	516	596	396	25588	1.55
Agriculture & Allied	9239	9879	8554	185680	4.61
MSME	15590	14253	13273	121051	10.96
Corporate & Others	31621	29849	31063	348308	8.92

NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Jun'21	Mar'22	Jun'22	GNPA (%)
Infrastructure	7761	8979	9027	8.58
Iron & Steel	1005	813	909	5.52
Textile	1349	1229	1429	7.64
Food Processing	1294	1349	1337	9.85
Engineering	757	960	988	7.65

Special Mention Accounts (SMA)



₹ in Crore

SMA Position of the Bank (Rs. 5 Cr and above)

Parameters	Mar'22			Jun'22		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	152	2300	0.27	288	3439	0.38
SMA 1	252	3737	0.43	113	1734	0.19
TOTAL SMA 1 & 2	404	6037	0.7	401	5173	0.56
SMA 0	318	7208	0.83	283	6612	0.72
TOTAL	722	13245	1.53	684	11785	1.29
SMA 0,1 & 2% TO GROSS ADVANCES	1.53			1.29		

Accounts referred to NCLT



₹ in Crore

Parameters	Jun'21				Jun'22			
	No of Accounts	Book Liability	Provision	Provision Coverage(%)	No of Accounts	Book Liability	Provision	Provision Coverage(%)
1st List - RBI	7	3052	3052	100	6	2345	2345	100
2nd List – RBI	14	5568	5522	99	13	5614	5601	99
Total RBI 1 & 2	21	8620	8574	99	19	7959	7946	99
Others	376	38391	34492	90	359	37659	33306	88
Total	397	47011	43066	91	378	45618	41252	90

NCLT Resolution Status

	Cumulative Recovery (FY 2022-23)		Jun'21		Jun'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	10	42	6	25	10	42
Under Liquidation	46	334	26	52	46	334
Total	56	376	32	77	56	376

Capital & Shareholding

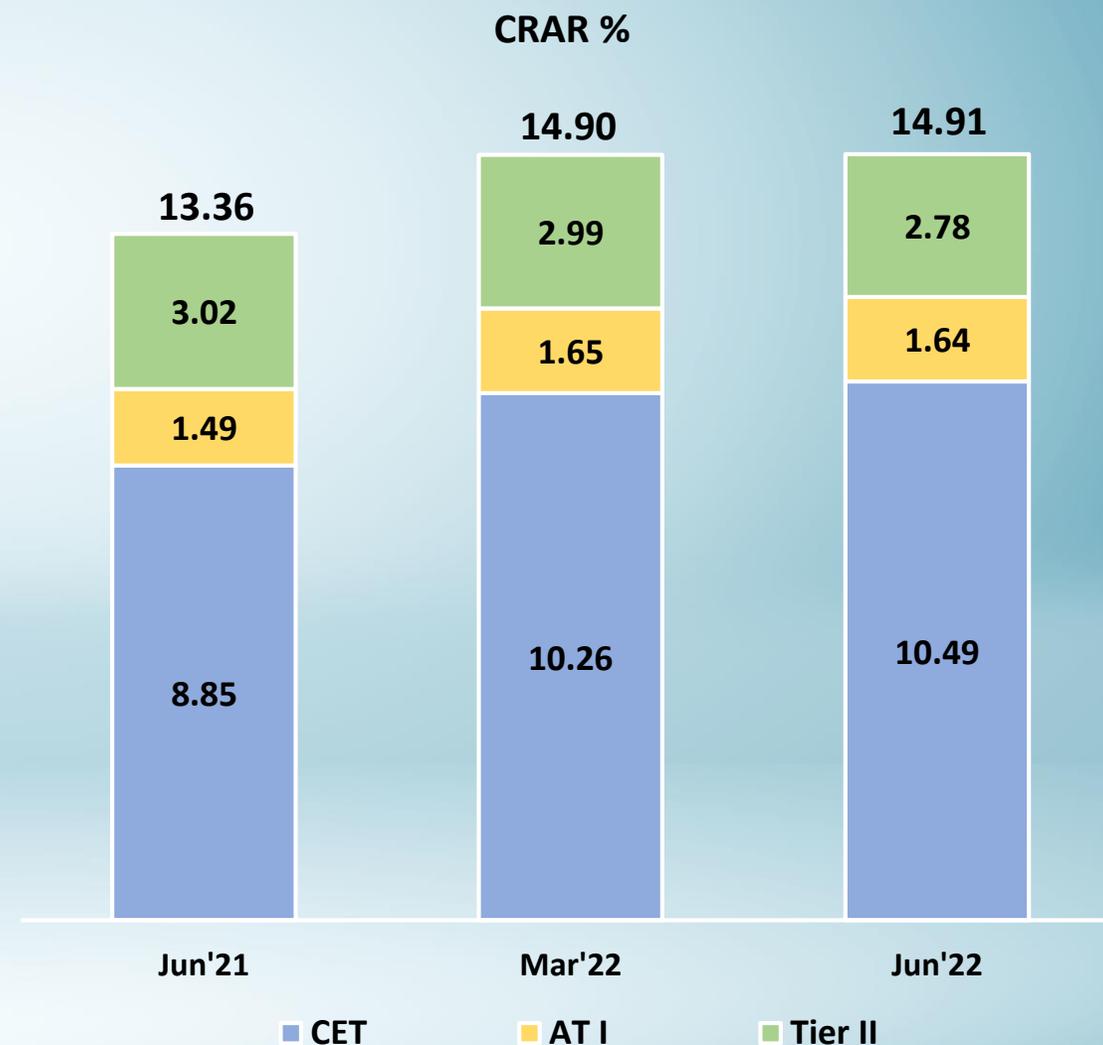


Capital Funds (Basel III)



₹ in Crore

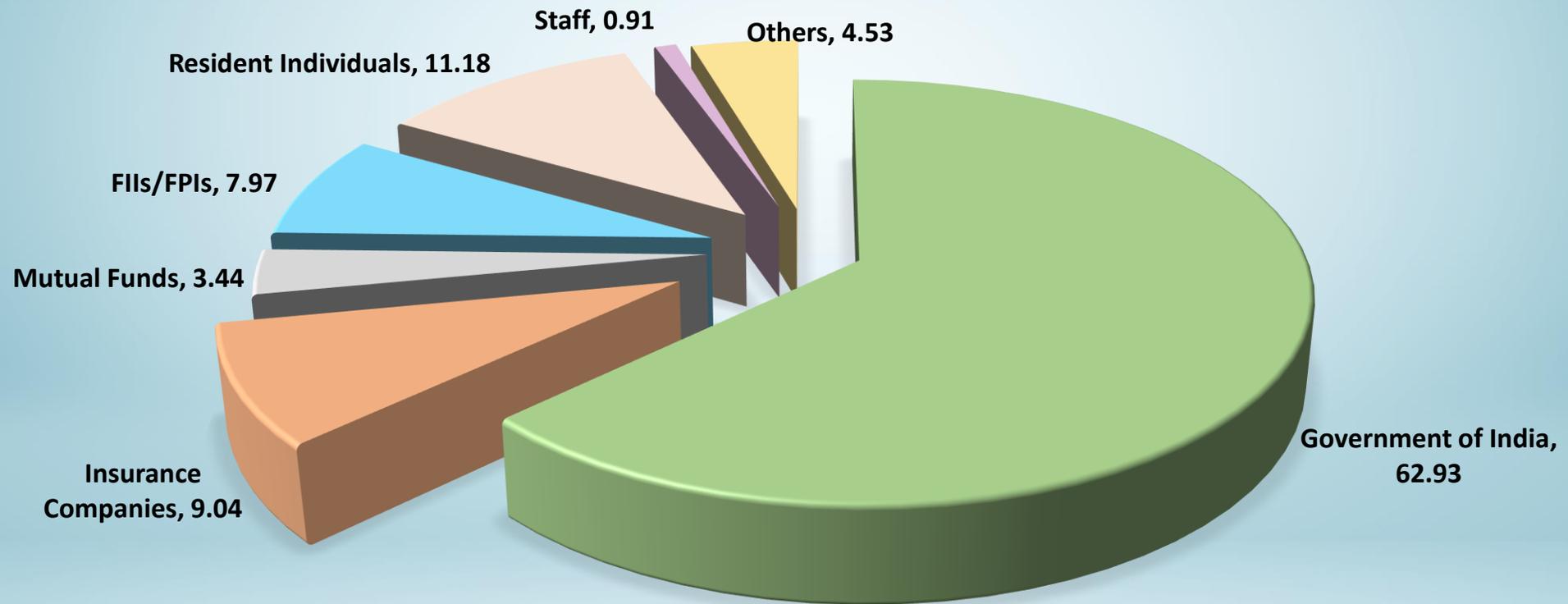
Parameters	Jun'22	Mar'22	Jun'21
Tier I	65869	64133	54278
Common Equity	56983	55247	46465
Additional Tier I	8886	8886	7813
Tier II	15138	16083	15854
Total (Tier I+II)	81007	80216	70132
Risk-weighted Assets	543229	538283	524921
Gross Advances	783654	741147	684585
RWA to Gross Advances (%)	69.32	72.63	76.68
Tier I (%)	12.13	11.91	10.34
Common Equity (%)	10.49	10.26	8.85
Additional Tier I (%)	1.64	1.65	1.49
Tier II (%)	2.78	2.99	3.02
Total (Tier I+II) %	14.91	14.90	13.36



Shareholding Pattern as on June 30th, 2022



₹ in Crore





**Environmental, Social
& Governance**

Environmental, Social & Governance (ESG) Practices



Environmental

- As a part of Green initiatives, Bank proposes to obtain IGBC Certification for 100 Branches during FY2022-23, installation of rooftop solar power systems in Bank owned properties Pan India, usage of LED light, BEE rated AC units and phasing our DG sets gradually.
- Bank has various products under sustainable financing segment viz Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Canara Green Wheels scheme for E vehicles.
- We have joined hands in pro-environment campaigns viz ISHA foundation for tree plantation.
- We have also put in place guidelines on extending concessional pricing terms to ZED (Zero Effect Zero Defect) certified borrowers accredited by MoMSME.



Social

- Within our communities, we engage in helping and uplifting the underserved communities through our non profit organizations viz Canara Centenary Rural Development Trust, Canara Financial Advisory Trust, Canara Golden Jubilee Education Fund, Canara Relief and Welfare Society, 39 RSETIs and 27 RUDSETIs which have impacted the people and Society at large.
- Within our Organization, we have created an employee friendly working environment through various welfare measures, training setups, health facilities, Grievances Reddressal Policy for Employees etc.
- To promote diversity , equity & inclusive growth, we have formed an all women, Women Empowerment Committee named as 'Advaitha' at Bank level with representatives from all levels of the Bank.



Governance

- Bank has formed ESG Committee and Working Group to oversee the implementation of ESG initiatives and frame the overarching ESG Policy & Framework.
- The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- Bank is in process of appointing Chief Ethics Officer to oversee the implementation of business ethics in the organization.
- Bank has developed a system based Canara Public Grievance Redressal System(CPGRS) to address Customers concerns.
- Bank is in readiness for disclosure under SEBI's Business Responsibility and Reporting System starting FY 2022-23.

Distribution Network

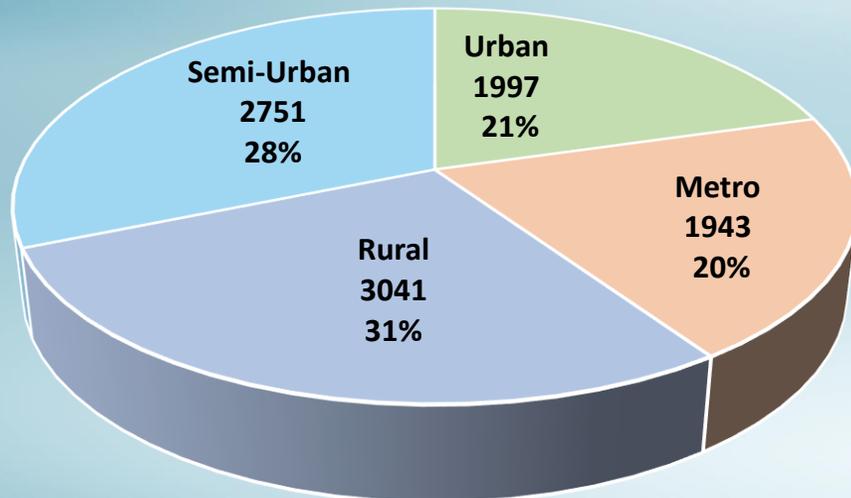


Distribution Network



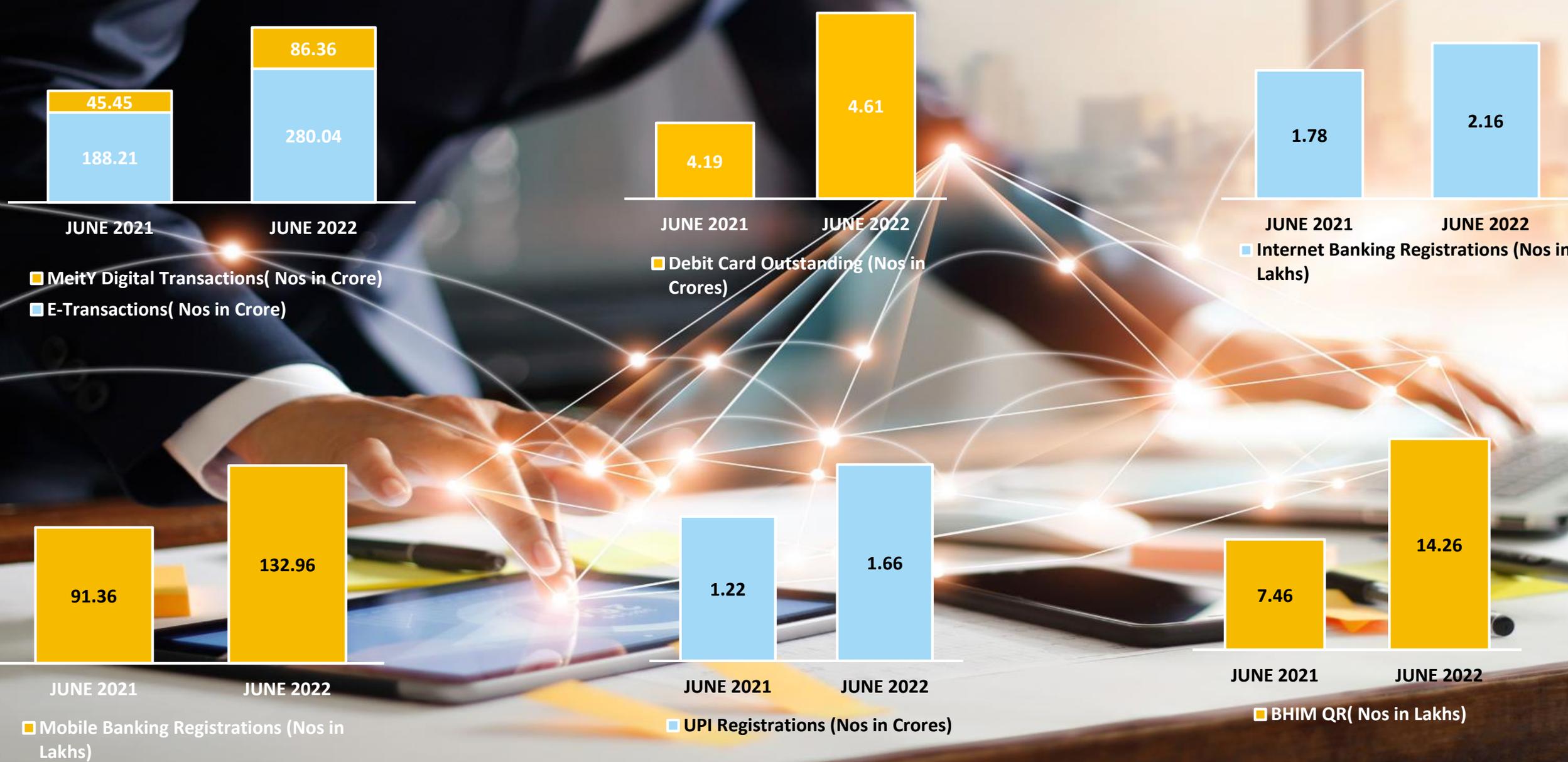
Parameters	Jun'21	Mar'22	Jun'22
General Branches (a)	9235	8957	8927
Specialised Branches (b)	642	777	805
Total Domestic Branches (a+b)	9877	9734	9732
Overseas Branches	4	3	3
BC Points	9053	8906	8906
Total Banking Outlets	18934	18643	18641
ATM	11819	10817	10802
Recycler	1305	1391	1399

Presence across Urban & Rural areas Jun'22



3 International Branches

- New York
- London
- Dubai





1st

Canara Bank is the 1st Public Sector Bank to launch Sound Box for BHIM QR Merchants.

Digital Lending

In tune with the latest market trend, Bank is in the process of introducing “End-to-End Digital lending” platform to provide credit facility to our customers through online or digital mode.

Revamped Mobile Banking App

In order to compete with new Generation Banks and remain ahead of peers, Bank has launched the “All in One” Mobile Banking Application. This SUPER App has been bundled with more than 250 features catering to the needs of customers in a single platform. The application is also available in 9 regional languages.

New Digital Initiatives

Canara Bank has gone LIVE (16 July 2022) on Account Aggregator Platform for both FIU (Financial Information User) and FIP (Financial Information Provider who provides the customer information with customer consent). Bank is one among the three PSBs which has gone live in the Account Aggregator Platform.

Account Aggregator

In view of the increasing usage of Smart Phones and availability of Internet connectivity in India, GOI has announced the establishment of DBUs to provide Banking services through the digital Mode. Our Bank has proposed to open 6 DBUs across various locations in India.

Digital Banking Units

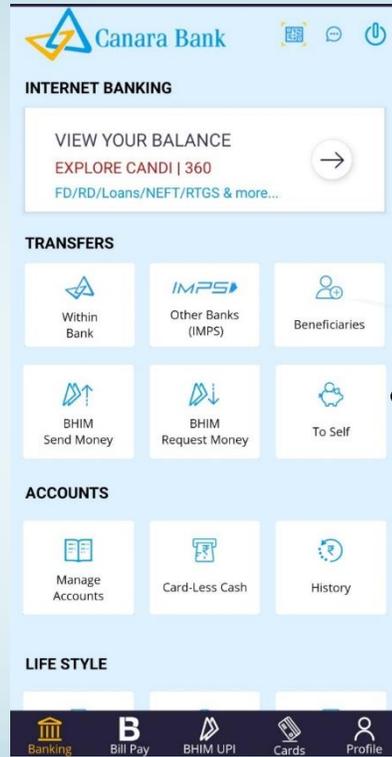
Evolution of Canara Mobile Banking App



2011 CanMobile

Enhanced CanMobile

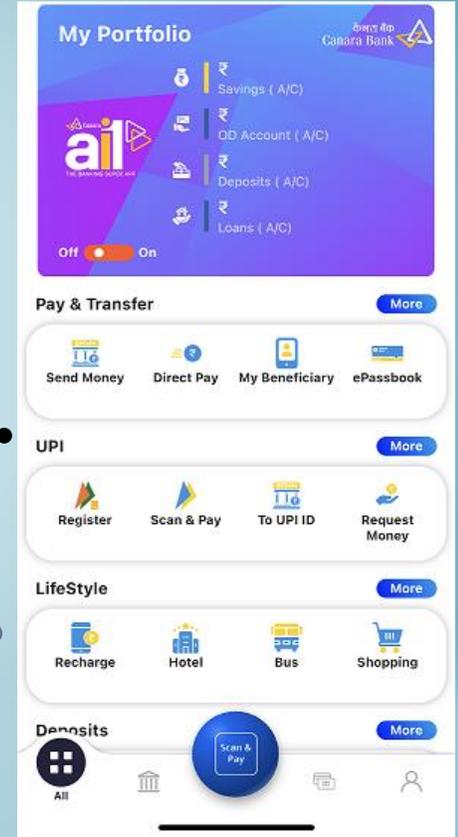
2015



Canara All-in-one

2022

2019 Candi 2.0



Canara Super App Features

- Pay & Transfer Funds
- UPI
- Lifestyle Services
- Deposits & Loans
- Invest & Insure
- Bill Payments
- Debit / Credit Card
- Govt Schemes

Subsidiaries, Associates & Joint Ventures



₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Jun'22	
SUBSIDIARIES			
Canara Robeco Asset Management Company Ltd.	51	14.89	7.60
Canara HSBC Life Insurance Company Ltd.	51	8.01	4.08
Canbank Factors Ltd.	70	4.61	3.22
Canbank Computer Services Ltd.	69.14	2.42	1.67
Canara Bank Securities Ltd.	100	1.63	1.63
Canbank Financial Services Ltd.	100	1.12	1.12
Canara Bank (Tanzania) Ltd.	100	0.55	0.55
Canbank Venture Capital Fund Ltd.	100	0.12	0.12
Synd Bank Services Ltd	100	(0.17)	(0.17)
Total		33.18	19.82
ASSOCIATES & JOINT VENTURES			
Andhra Pragathi Grameena Bank	35	158.54	55.49
Can Fin Homes Ltd.	29.99	162.63	48.77
Kerala Gramin Bank	35	62.62	21.91
Karnataka Vikas Grameena Bank	35	16.66	5.83
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	7.75	3.10
Karnataka Gramin Bank	35	8.01	2.81
Total		416.21	137.91

Goals for Mar 2023 vs Actuals for Jun 2022



Parameters	Guidance (31.03.2023)	Actuals as on 30.06.2022
Business Growth (Global)	8.30%	11.45%
Advances Growth (Global)	8.00%	14.47%
Deposits Growth (Global)	8.50%	9.42%
CASA (Domestic CASA to Domestic Deposit)	38.00%	34.30%
NIM (Global)(Annualized)	2.90%	2.78%
Gross NPA (Global)	6.00%	6.98%
Net NPA (Global)	2.00%	2.48%
PCR (Global)	85.00%	84.51%
Slippage Ratio (Global)(Annualized)	1.75%	1.44%
Credit Cost (Global)(Annualized)	1.40%	1.38%
Return on Equity (RoE)	15.00%	16.33%
Earning per share (EPS)(Annualized)	40.00	44.71
Return on Average Assets (RoA)	0.70%	0.65%
Capital Raising Plan	Particulars	Plan for FY 2022-23
	Additional Tier-I Bonds	5500
	Tier-II Bonds	3500
	Total	9000

Bank raised AT-1 Bonds of ₹2000 Cr on 19.07.2022 @8.24% which was oversubscribed by 2.91 times



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

Together We Can

Thank You

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.