

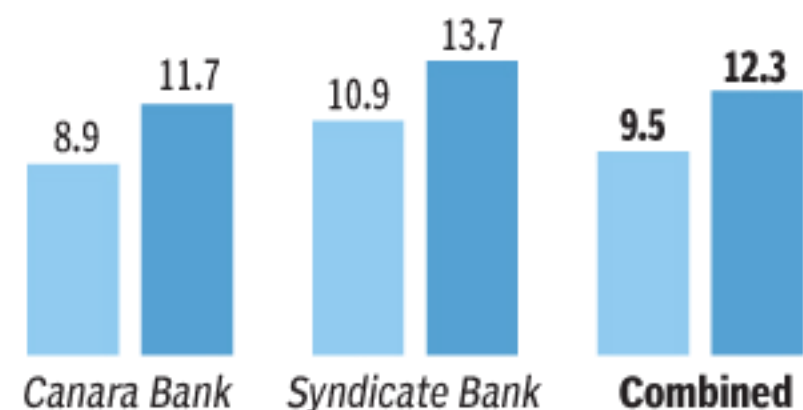
CANARA BANK + SYNDICATE BANK

	Canara Bank	Syndicate Bank	Combined expected growth % [#]
Loans CAGR (FY14-FY19)%	7.9	4.3	11-12%
Deposit CAGR (FY14-FY19) %	7.7	4.1	
1QFY20 financial metrics			
Loans (₹ cr)	4,49,290	2,16,002	6,65,292
Loans growth % YoY	11	3.2	
Deposits (₹ cr)	6,10,674	2,59,223	8,69,897
Deposits growth % YoY	14.5	-2.4	
Net profit (₹ cr)	329	-980	
CASA deposits (₹ cr)	1,70,319	84,615	2,54,934
CASA% of deposits	29.46	36.7	29.3
Return on assets % (annualised)	0.19	-1.3	
Return on equity % (annualised)	4.94	-32.16	
Gross NPA (₹ cr)	39,399	25,403	64,802
Gross NPA%	8.77	11.76	9.7

[#]in the year following the merger

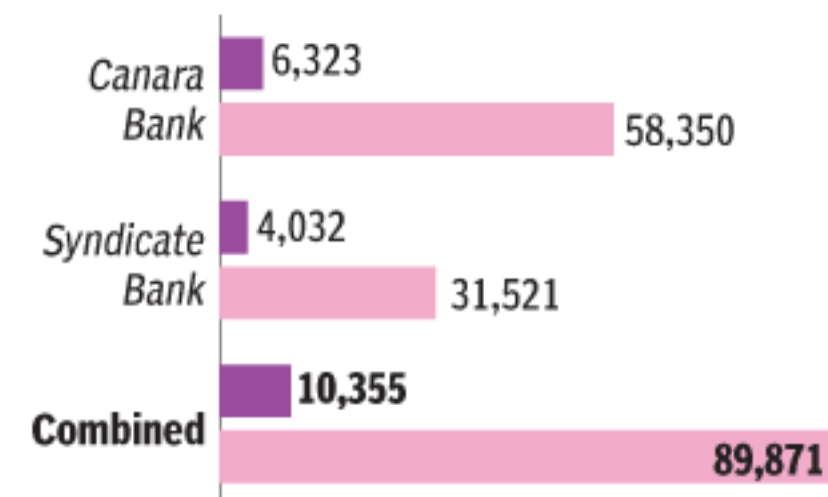
Capital adequacy ratios (%)

■ Tier-1 (%) ■ Total CAR (%)



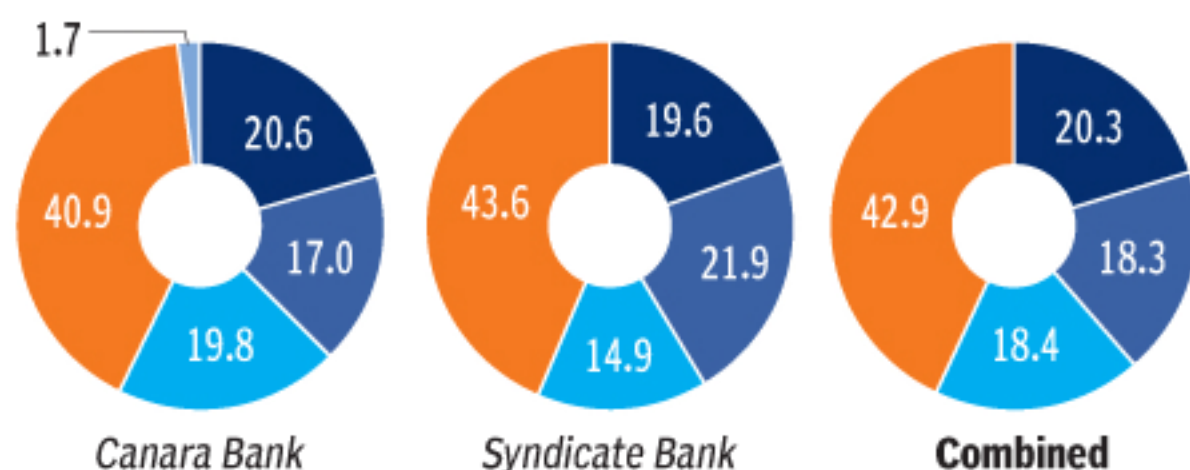
Business metrics (in numbers)

■ Branches ■ Employees as of March 2019



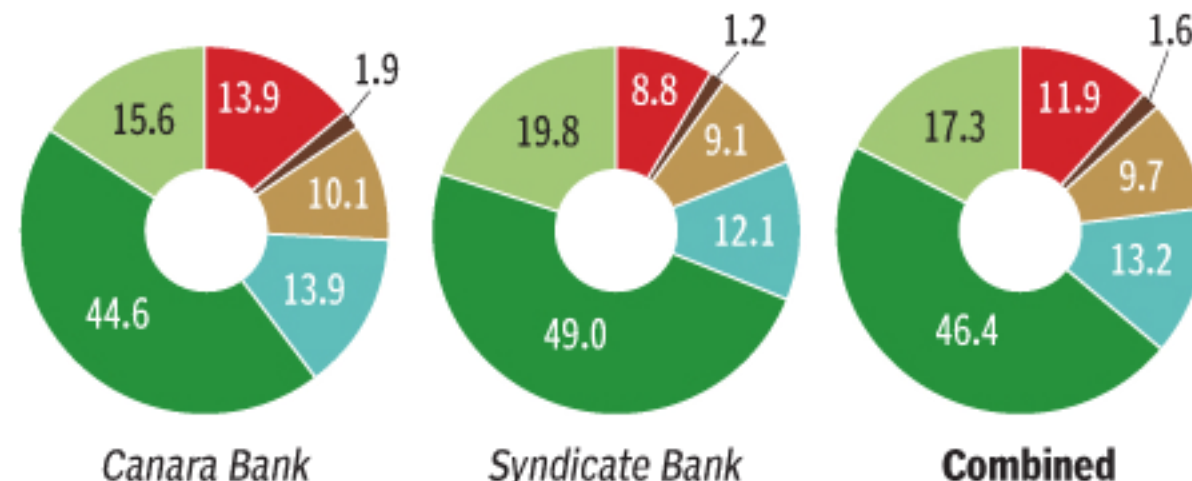
Advances mix (%)

● Agri ● Retail ● MSME ● Corporate loans ● Others



Branches mix (%)

● East ● North East ● West ● North ● South ● Central



Source: Annual reports, company presentation, RBI

Branches mix: where not available, numbers are compiled from RBI data on region-wise functional offices. Numbers for combined entity have been arrived by adding each line item. Overlaps have not been considered