

**NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER
ENDING 31ST MARCH 2025**

QUALITATIVE DISCLOSURE

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.

RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation is effective from 1st October, 2021. NSFR is applicable to Bank's individual operations as well as group operations and computed at standalone and consolidated level. The entities included while computing consolidated NSFR are Canara Bank Solo (Domestic & Overseas Operation) & Canara Bank (Tanzania) Limited.

Available Stable Funding (ASF) is defined as the portion of total regulatory capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year, which is determined by various factor weights according to the nature and maturity of liabilities with liabilities having maturity of 1 year or more receiving 100% weight.

Required Stable Funding (RSF) is defined as the portion of on balance sheet and off-balance sheet exposures which is required to be funded on an ongoing basis. The amount of such stable funding required is a function of the liquidity characteristics and residual maturities of the various assets held.

KEY DRIVERS

The main drivers of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The capital base formed around 11.52%, retail deposits (including deposits from small sized business customers) formed 62.63% and wholesale funding formed 25.85% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 84.13% of the total RSF after applying the relevant weights. The stock of High-Quality Liquid Assets which majorly includes cash and reserve balances with the RBI, government debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, Stable Funding required for the HQLA constituted only 1.86% of the total RSF after applying the relevant weights. Other assets and Contingent funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 13.73% of the Required Stable Funding.

NSFR OF THE BANK

Bank has maintained NSFR well above the minimum regulatory level on an ongoing basis. Historical trend of Consolidated NSFR of the Bank is as follows:

Quarter Ended	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
NSFR (Consolidated)	136.52%	121.05%	123.06%	123.09%	137.38%	133.76%	131.62%	133.29%	135.48%

Bank's NSFR at consolidated level comes to 135.48% as at the end of the quarter Q4 (FY 2024-25) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31st March 2025 stood at Rs. 11,50,659 crores and amount of Required Stable Funding (RSF) as on 31st March 2025 was Rs. 8,49,339 crores.

QUANTITATIVE DISCLOSURE

NSFR Disclosure Template										
(Rs. in Crore)	Q4 FY24-25									
	Solo					Consolidated				
	Unweighted value by residual maturity				Weighted Value	Unweighted value by residual maturity				Weighted Value
	No Maturity	< 6 Months	6 Months to <1yr	>=1yr		No Maturity	< 6 Months	6 Months to <1yr	>=1yr	
ASF Item										
1 Capital: (2+3)	1,03,772	1,181	1,755	25,903	1,32,611	1,03,772	1,181	1,755	25,903	1,32,611
2 Regulatory capital	1,03,772	1,181	1,755	23,503	1,30,211	1,03,772	1,181	1,755	23,503	1,30,211
3 Other capital instruments	.	.	.	2,400	2,400	.	.	.	2,400	2,400
4 Retail deposits and deposits from small business customers: (5+6)	3,15,064	1,63,000	1,89,717	1,24,254	7,20,601	3,15,064	1,63,000	1,89,717	1,24,254	7,20,601
5 Stable deposits	94,369	21,382	23,824	15,827	1,47,631	94,369	21,382	23,824	15,827	1,47,631
6 Less stable deposits	2,20,695	1,41,618	1,65,893	1,08,427	5,72,969	2,20,695	1,41,618	1,65,893	1,08,427	5,72,969
7 Wholesale funding: (8+9)	97,462	3,31,974	2,13,550	90,006	2,97,448	97,462	3,31,974	2,13,550	90,006	2,97,448
8 Operational deposits	.	.	.	.	.	.	.	.	.	.
9 Other wholesale funding	97,462	3,31,974	2,13,550	90,006	2,97,448	97,462	3,31,974	2,13,550	90,006	2,97,448
10 Other liabilities: (11+12)	24,668	476	.	.	-	24,668	476	.	.	-
11 NSFR derivative liabilities		476	.	.			476	.	.	
12 All other liabilities and equity not included in the above categories	24,668	.	.	.	-	24,768	.	.	.	-
13 Total ASF (1+4+7+10)					11,50,659					11,50,659

(Rs. in Crore)		Q4 FY24-25									
		Solo					Consolidated				
		Unweighted value by residual maturity				Weighted Value	Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 Months	6 Months to <1yr	>=1yr		No Maturity	< 6 Months	6 Months to <1yr	>=1yr	
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					15,836					15,836
15	Deposits held at other financial institutions for operational purposes	.	.	.	.	.	.	.	.	.	.
16	Performing loans and securities: (17+18+19+21+23)	25,949	2,62,661	1,85,226	5,98,591	7,14,511	25,949	2,62,661	1,85,226	5,98,591	7,14,511
17	Performing loans to financial institutions secured by Level 1 HQLA	.	9,102	-	-	1,365	.	9,102	-	-	1,365
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	10,964	28,504	3,959	85,669	93,569	10,964	28,504	3,959	85,669	93,569
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	.	2,24,731	1,75,625	4,02,991	5,27,961	.	2,24,731	1,75,625	4,02,991	5,27,961
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	.	.	68,244	44,359	.	.	.	68,244	44,359
21	Performing residential mortgages, of which:	.	.	.	1,01,161	65,755	.	.	.	1,01,161	65,755
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	.	.	1,01,161	65,755	.	.	.	1,01,161	65,755
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	14,984	325	5,642	8,769	25,861	14,984	325	5,642	8,769	25,861
24	Other assets: (sum of rows 25 to 29)	49,694	96,540	7,572	23,127	1,07,616	49,694	96,540	7,572	23,127	1,07,616
25	Physical traded commodities, including gold	.				.	.				.
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,236	.	.	1,051		1,236	.	.	1,051
27	NSFR derivative assets		.	.	.	.		.	.	.	.
28	NSFR derivative liabilities before deduction of variation margin posted		-	.	.	1,324		-	.	.	1,324
29	All other assets not included in the above categories	48,370	95,305	7,572	23,127	1,05,242	48,470	95,305	7,572	23,127	1,05,342
30	Off-balance sheet items		.	.	.	11,276		.	.	.	11,276
31	Total RSF (14+15+16+24+30)					8,49,238					8,49,339
32	Net Stable Funding Ratio (%)					135.49%					135.48%

Divisional Manager

Chartered Accountant