



NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER ENDING 30TH SEPTEMBER 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 11.53%, retail deposits (including deposits from small sized business customers) formed 63.37% and wholesale funding formed 25.10% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 85.95% 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 1.72 % 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 12.33% of the Required Stable Funding.

Internal

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	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
NSFR (Consolidated)	121.05%	123.06%	123.09%	137.38%	133.76%	131.62%	133.29%	135.48%	127.28%	128.65%

Bank's NSFR at consolidated level comes to 128.65 % as at the end of the quarter Q2 (FY 2025-26) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 30th September 2025 stood at Rs. 11,87,840 Crores and amount of Required Stable Funding (RSF) as on 30th September 2025 was Rs. 9,23,305 crores.

QUANTITATIVE DISCLOSURE

NSFR Disclosure Template										
(Rs. in Crore)	Q2 FY 2025-26									
	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)	3,000	22,903	4,905	1,10,889	1,36,987	3,000	22,903	4,905	1,10,889	1,36,987
2 Regulatory capital	-	22,903	1,755	1,10,829	1,35,487	-	22,903	1,755	1,10,829	1,35,487
3 Other capital instruments	3,000	-	3,150	-	1,500	3,000	-	3,150	-	1,500
4 Retail deposits and deposits from small business customers: (5+6)	1,62,478	1,28,377	2,07,534	3,28,610	7,52,747	1,62,478	1,28,377	2,07,534	3,28,610	7,52,747
5 Stable deposits	23,154	16,358	26,257	1,03,203	1,60,523	23,154	16,358	26,257	1,03,203	1,60,523
6 Less stable deposits	1,39,324	1,12,019	1,81,277	2,25,407	5,92,224	1,39,324	1,12,019	1,81,277	2,25,407	5,92,224
7 Wholesale funding: (8+9)	1,72,701	1,03,234	3,77,598	97,237	2,98,105	1,72,701	1,03,234	3,77,598	97,237	2,98,105
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other wholesale funding	1,72,701	1,03,234	3,77,598	97,237	2,98,105	1,72,701	1,03,234	3,77,598	97,237	2,98,105
10 Other liabilities: (11+12)	-	-	-	50,469	-	-	-	-	50,569	-
11 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	-	-	-	50,469	-	-	-	-	50,569	-
13 Total ASF (1+4+7+10)					11,87,840					11,87,840

Internal

(Rs. in Crore)		Q2 FY 2025-26									
		Solo				Weighted Value	Consolidated				Weighted Value
		Unweighted value by residual maturity					Unweighted value by residual maturity				
		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)					15,911					15,911
15	Deposits held at other financial institutions for operational purposes	.	.	.	.	.	.	.	.	.	.
16	Performing loans and securities: (17+18+19+21+23)	2,32,417	6,66,764	3,07,481	27,338	7,93,585	2,32,417	6,66,764	3,07,481	27,338	7,93,585
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	163	.	25	-	-	163	.	25
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	12,345	1,06,899	95,235	10,968	1,29,002	12,345	1,06,899	95,235	10,968	1,29,002
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:	2,18,909	4,42,361	2,10,385	.	5,68,302	2,18,909	4,42,361	2,10,385	.	5,68,302
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	1,08,507	.	.	70,530	.	1,08,507	.	.	70,530
21	Performing residential mortgages, of which:	.	1,07,659	.	.	69,978	.	1,07,659	.	.	69,978
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	1,07,659	.	.	69,978	.	1,07,659	.	.	69,978
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,163	9,845	1,698	16,370	26,278	1,163	9,845	1,698	16,370	26,278
24	Other assets: (sum of rows 25 to 29)	.	.	24,860	78,495	1,00,416	.	.	24,860	78,595	1,00,516
25	Physical traded commodities, including gold	.				.	.				.
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,407	.	1,196			1,407	.	1,196
27	NSFR derivative assets			.	.	.			.	.	.
28	NSFR derivative liabilities before deduction of variation margin posted			311	51	362			311	51	362
29	All other assets not included in the above categories	.	.	23,141	78,444	98,857	.	.	23,141	78,544	98,957
30	Off-balance sheet items			.	2,99,207	13,293			.	2,99,207	13,293
31	Total RSF (14+15+16+24+30)					9,23,205					9,23,305
32	Net Stable Funding Ratio (%)					128.66%					128.65%

Divisional Manager

Internal

Chartered Accountant