LIQUIDITY COVERAGE RATIO (LCR) DISCLOSURE FOR QUARTER ENDING 30-JUNE-2026

QUALITATIVE DISCLOSURE:

Liquidity Coverage Ratio (LCR) standard has been introduced with the objective that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30-calendar day time horizon under a significantly severe liquidity stress scenario.

Minimum requirement of LCR as stipulated by RBI is 100% for the calendar year 2019 onwards. RBI has mandated the management of LCR at solo and consolidated level.

HQLA comprises of Level 1 assets (0% hair-cut), Level 2A assets (15% hair-cut) and Level 2B assets (50% hair-cut). Level 1 assets comprising of cash, excess CRR, excess SLR securities, government securities to the extent allowed by RBI under Marginal Standing Facility (MSF) [2% of the Bank's Net Demand & Time Liabilities (NDTL)] and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR) [16% of the Bank's NDTL]. Level 2A assets comprises of sovereign guaranteed marketable securities, corporate bonds or commercial papers which are rated AA- and better, issued by non-financial institutions.

Expected net cash outflows under stress are the weighted sum of outflows minus inflows in the next 30 days. The inflows are taken with pre-defined haircuts and the outflows are taken at pre-defined run off factors. Funding from retail and small business customers carries lower run-off factor as compared to wholesale funding.

Composition of HQLA: The Bank during the three months ended 30th Jun 2026 maintained the average HQLA of Rs. 3,02,157.33 crores. Level 1 assets contribute to 99.27% of the total stock of HQLA. Facility to avail Liquidity for Liquidity Coverage Ratio constitutes the highest portion to HQLA i.e. around 78.37% of the total HQLA. Level 2 assets which are lower in quality as compared to Level 1 assets, constitute 0.73% of the total stock of HQLA against maximum permissible level of 40%.

Funding Profile: Unsecured wholesale funding constitutes major portion of total weighted cash outflow. Retail deposits and deposits from small business customers put together contributed around 22.60% of the total weighted cash outflows. Deposits from Non-financial corporates, sovereigns, central banks, multilateral development banks and PSEs contributed around 31.64% of the total weighted cash outflows. Bank's exposure is mainly in Indian Rupee.

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

Quarter Ended	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Daily Avg. LCR (Consolidated)	146.54%	137.43%	123.11%	125.26%	144.22%	132.30%	126.06%	116.93%	115.25%

The daily average LCR of Canara Bank (Consolidated) for the quarter ended 30th June 2026 was 115.25%. The Bank has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. The Bank has consistently kept a healthy funding profile with a major portion of funding through deposits. Retail deposits constitute major portion of total funding sources which are well diversified. In addition to daily/monthly LCR reporting, Bank also monitors the liquidity position through various regulatory statements viz. Structural Liquidity Statement and Stock Ratios. Derivative exposures are considered insignificant due to almost matching inflows and outflows position. During the quarter, LCR for USD (significant foreign currency constituting more than 5% of the Balance sheet of the Bank) was 99.76% on average.

Liquidity Management in the Bank is driven by the ALM Policy of the Bank and regulatory prescriptions. The ALCO has been empowered by the Bank's Board to formulate the Bank's funding strategies to ensure that the funding sources are well diversified and is consistent with the operational requirements of the Bank. Adequate Contingency Funding Plan is also in place, which is reviewed on periodic basis to ensure the availability of funds to meet any stressed liquidity event. Monitoring of liquidity is centralized at Risk Management Wing, Head Office and managed centrally at Integrated Treasury Wing, Head Office.

The following table summarizes the average of unweighted and weighted value of the LCR components for the quarter Q1 of FY 2026-27. The simple average has been computed based on daily values for the three months of the quarter.

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

LIQUIDITY COVERAGE RATIO (LCR)
DISCLOSURE FOR QUARTER ENDING 30-JUN-2026

Quantitative Disclosure:

Rs. in Crores

		Q1 FY 2026-27			
		Solo-Basis		Consolidated-Basis	
Particulars		Unweighted*	Weighted*	Unweighted*	Weighted*
High Quality Liquid Assets					
1	**Total High Quality Liquid Assets (HQLA)**		**3,02,157.33**		**3,02,157.33**
Cash Outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**8,54,823.09**	**85,594.89**	**8,54,823.09**	**85,594.89**
(i)	Stable Deposits	2,60,283.09	17,006.49	2,60,283.09	17,006.49
(ii)	Less Stable Deposits	5,94,540.00	68,588.40	5,94,540.00	68,588.40
3	**Unsecured wholesale funding, of which:**	**4,33,011.45**	**2,53,260.16**	**4,33,011.45**	**2,53,260.16**
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational Deposits (all counterparties)	4,22,909.81	2,43,158.52	4,22,909.81	2,43,158.52
(iii)	Unsecured Debt	10,101.64	10,101.64	10,101.64	10,101.64
4	**Secured Wholesale Funding**	46,282.38	1.69	46,282.38	1.69
5	**Additional Requirements, of which**	**2,05,697.04**	**33,911.15**	**2,05,697.04**	**33,911.15**
(i)	Outflows related to derivative exposures and other collateral requirements	571.84	571.84	571.84	571.84
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	2,05,125.20	33,339.31	2,05,125.20	33,339.31
6	**Other Contractual Funding Obligations**	**2,663.57**	**2,663.57**	**2,663.57**	**2,663.57**
7	**Other Contingent Funding Obligations**	**1,02,403.40**	**3,304.32**	**1,02,403.40**	**3,304.32**
8	**Total Cash Outflows**		**3,78,735.77**		**3,78,735.77**
Cash Inflows					
9	Secured Lending (e.g. reverse repos)	1,611.30	2.23	1,611.30	2.23
10	Inflows from Fully Performing Exposures	1,30,734.68	1,10,069.80	1,30,734.68	1,10,069.80
11	Other Cash Inflows	6,476.90	6,476.90	6,476.90	6,476.90
12	**Total Cash Inflows**	**1,38,822.87**	**1,16,548.93**	**1,38,822.87**	**1,16,548.93**
Total Adjusted Value					
13	**Total HQLA**		**3,02,157.33**		3,02,157.33
14	**Total Net Cash Outflows**		**2,62,186.84**		2,62,186.84
15	**Liquidity Coverage Ratio (%)**		**115.25%**		**115.25%**
16	**Total number of observations/days in quarter**		**73**		73

** The average weighted and unweighted amounts are calculated taking simple average based on daily observation for 73 days of the Q1 FY26-27.*

Liquidity Coverage Ratio (LCR) has been calculated as per extant guidelines issued by RBI in subject matter.

Divisional Manager **Chartered Accountant**

Internal