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

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER ENDING 30TH SEPTEMBER 2026

QUALITATIVE DISCLOSURE

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. 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.

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 11.80%, retail deposits (including deposits from small sized business customers) formed 65.81% and wholesale funding formed 22.39% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 90.31% 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 7.83% 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	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
NSFR (Consolidated)	131.62%	133.29%	135.48%	127.28%	128.65%	129.59%	126.86%	127.79%	125.73%

Bank's NSFR at consolidated level comes to 125.82% as at the end of the quarter Q2 (FY 2026-27) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 30th September 2026 stood at Rs. 13,40,385 Crores and amount of Required Stable Funding (RSF) as on 30th September 2026 was Rs. 10,66,089 Crores.

QUANTITATIVE DISCLOSURE

NSFR Disclosure Template											
(Rs. in Crore)		Q2 FY 2026-27									
		Solo					Consolidated				
		Unweighted value by residual maturity				Weighted Value	Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 Months	6 Months to <1	>=1yr		No Maturity	< 6 Months	6 Months to <1yr	>=1yr	
ASF Item											
1	Capital: (2+3)	**4,000**	**25,445**	**4,000**	**1,24,764**	**1,58,209**	**4,000**	**25,445**	**4,000**	**1,24,764**	**1,58,209**
2	Regulatory capital	4,000	25,445	4,000	1,24,764	1,58,209	4,000	25,445	4,000	1,24,764	1,58,209
3	Other capital instruments	-	-	-	.	-	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (5+6)**	**1,58,817**	**2,26,829**	**2,09,460**	**3,69,952**	**8,82,097**	**1,58,817**	**2,26,829**	**2,09,460**	**3,69,952**	**8,82,097**
5	Stable deposits	43,204	42,789	49,872	1,35,026	2,57,347	43,204	42,789	49,872	1,35,026	2,57,347
6	Less stable deposits	1,15,614	1,84,040	1,59,588	2,34,926	6,24,751	1,15,614	1,84,040	1,59,588	2,34,926	6,24,751
7	**Wholesale funding: (8+9)**	**1,88,800**	**1,02,597**	**5,10,137**	**73,482**	**3,00,078**	**1,88,800**	**1,02,597**	**5,10,137**	**73,482**	**3,00,078**
8	Operational deposits	-	-	-	.	.	-	-	-	-	-
9	Other wholesale funding	1,88,800	1,02,597	5,10,137	73,482	3,00,078	1,88,800	1,02,597	5,10,137	73,482	3,00,078
10	**Other liabilities: (11+12)**	**.**	**.**	**-**	**36,856**	**-**	**-**	**-**	**-**	**36,856**	**-**
11	NSFR derivative liabilities		.	-	.			-	-	-	
12	All other liabilities and equity not included in the above categories	.	.	.	36,856	-	-	-	-	36,856	-
13	**Total ASF (1+4+7+10)**					**13,40,385**					**13,40,385**

	(Rs. in Crore)	Q2 FY 2026-27									
		Solo					Consolidated				
		Unweighted value by residual maturity				Weighted Value	Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 Months	6 Months to <1	>=1yr		No Maturity	< 6 Months	6 Months to <1yr	>=1yr	
	RSF Item										
14	Total NSFR high-quality liquid assets (HQLA)					**19,828**					**19,828**
15	Deposits held at other financial institutions for operational purposes	.	.	.	.	.	-	-	-	-	.
16	Performing loans and securities: (17+18+19+21+23)	**3,13,731**	**7,81,709**	**3,79,331**	**22,738**	**9,62,738**	**2,53,772**	**7,03,087**	**4,03,360**	**28,206**	**9,62,738**
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	2,998	.	**450**	-	-	5,131	.	**450**
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	23,774	1,45,259	1,03,560	14,690	**1,74,883**	23,774	1,45,259	1,03,560	14,690	**1,74,883**
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:	**2,88,185**	**5,06,850**	**2,67,805**	**.**	**6,90,720**	**2,88,185**	**5,06,850**	**2,67,805**	**.**	**6,90,720**
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	74,990	.	.	**48,744**	.	74,990	.	.	**48,744**
21	Performing residential mortgages, of which:	**.**	**1,19,742**	**.**	**.**	**77,832**	**.**	**1,19,742**	**.**	**.**	**77,832**
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	.	1,19,742	.	.	**77,832**	.	1,19,742	.	.	**77,832**
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,772	9,858	4,968	8,049	**18,852**	1,772	9,858	4,968	8,049	**18,852**
24	Other assets: (sum of rows 25 to 29)	**.**	**6,039**	**19,826**	**56,180**	**69,724**	**.**	**.**	**19,826**	**56,180**	**69,729**
25	Physical traded commodities, including gold	.				.	.				.
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		.	1,639	.	1,393		.	1,639	.	1,393
27	NSFR derivative assets		.	.	.	.		.	.	.	.
28	NSFR derivative liabilities before deduction of variation margin posted		.	3,982	804	4,786		.	3,982	804	4,786
29	All other assets not included in the above categories	.	.	14,205	55,376	63,545	.	.	14,205	55,376	63,550
30	Off-balance sheet items		.	.	3,16,072	13,795		.	.	3,16,072	13,795
31	**Total RSF (14+15+16+24+30)**					**10,66,085**					**10,66,089**
32	**Net Stable Funding Ratio (%)**					**125.73%**					**125.73%**

Deputy General Manager

Chartered Accountant