

**NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER
ENDING 31ST MARCH 2026**

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 11.87%, retail deposits (including deposits from small sized business customers) formed 63.65% and wholesale funding formed 24.48% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 90.15% 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 1.76% 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 8.09% 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-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
NSFR (Consolidated)	137.38%	133.76%	131.62%	133.29%	135.48%	127.28%	128.65%	129.59%	126.86%

Bank's NSFR at consolidated level comes to 126.86% as at the end of the quarter Q4 (FY 2025-26) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31st March 2026 stood at Rs. 12,45,329 Crores and amount of Required Stable Funding (RSF) as on 31st March 2026 was Rs. 9,81,682 crores.

QUANTITATIVE DISCLOSURE

NSFR Disclosure Template										
(Rs. in Crore)	Q4 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)	4,000	27,403	3,000	1,16,377	1,47,780	4,000	27,403	3,000	1,16,377	1,47,780
2 Regulatory capital	4,000	27,403	-	1,16,377	1,47,780	4,000	27,403	-	1,16,377	1,47,780
3 Other capital instruments	-	-	3,000	-	-	-	-	3,000	-	-
4 Retail deposits and deposits from small business customers: (5+6)	1,86,328	1,44,202	1,84,761	3,50,840	7,92,653	1,86,328	1,44,202	1,84,761	3,50,840	7,92,653
5 Stable deposits	47,486	35,506	49,368	1,30,340	2,49,565	47,486	35,506	49,368	1,30,340	2,49,565
6 Less stable deposits	1,38,842	1,08,696	1,35,393	2,20,500	5,43,087	1,38,842	1,08,696	1,35,393	2,20,500	5,43,087
7 Wholesale funding: (8+9)	2,38,399	91,262	4,26,234	75,093	3,04,896	2,38,399	91,262	4,26,234	75,093	3,04,896
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other wholesale funding	2,38,399	91,262	4,26,234	75,093	3,04,896	2,38,399	91,262	4,26,234	75,093	3,04,896
10 Other liabilities: (11+12)	-	-	-	35,960	-	-	-	-	35,970	-
11 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	-	-	-	35,960	-	-	-	-	35,970	-
13 Total ASF (1+4+7+10)					12,45,329					12,45,329

(Rs. in Crore)	Q4 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	
RSF Item										
14 Total NSFR high-quality liquid assets (HQLA)					17,233					17,233
15 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16 Performing loans and securities: (17+18+19+21+23)	2,53,772	7,03,087	4,03,360	28,206	8,85,033	2,53,772	7,03,087	4,03,360	28,206	8,85,033
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	5,131	-	770	-	-	5,131	-	770
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	18,547	1,52,789	1,17,729	11,861	1,81,501	18,547	1,52,789	1,17,729	11,861	1,81,501
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:	2,30,106	4,29,273	2,77,195	-	6,02,406	2,30,106	4,29,273	2,77,195	-	6,02,406
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	61,856	-	-	40,206	-	61,856	-	-	40,206
21 Performing residential mortgages, of which:	-	1,12,588	-	-	73,182	-	1,12,588	-	-	73,182
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	1,12,588	-	-	73,182	-	1,12,588	-	-	73,182
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	5,119	8,435	3,306	16,346	27,174	5,119	8,435	3,306	16,346	27,174
24 Other assets: (sum of rows 25 to 29)	-	-	24,749	58,429	66,017	-	-	24,749	58,439	66,027
25 Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	1,822	-	1,549	-	-	1,822	-	1,549
27 NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	3,059	283	3,342	-	-	3,059	283	3,342
29 All other assets not included in the above categories	-	-	19,867	58,146	61,126	-	-	19,867	58,156	61,136
30 Off-balance sheet items	-	-	-	3,03,371	13,389	-	-	-	3,03,371	13,389
31 Total RSF (14+15+16+24+30)					9,81,672					9,81,682
32 Net Stable Funding Ratio (%)					126.86%					126.86%

Divisional Manager

Chartered Accountant