

**NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER
ENDING 31ST DECEMBER 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 11.80%, retail deposits (including deposits from small sized business customers) formed 63.94% and wholesale funding formed 24.26% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 90.40% 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 1.87 % 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 7.73% 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	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
NSFR (Consolidated)	123.09%	137.38%	133.76%	131.62%	133.29%	135.48%	127.28%	128.65%	129.59%

Bank's NSFR at consolidated level comes to 129.59 % as at the end of the quarter Q3 (FY 2025-26) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31st December 2025 stood at Rs. 11,98,351 Crores and amount of Required Stable Funding (RSF) as on 31st December 2025 was Rs. 9,24,702 crores.

QUANTITATIVE DISCLOSURE

NSFR Disclosure Template										
(Rs. in Crore)	Q3 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)	1,14,931	3,000	23,403	4,020	1,41,454	1,14,931	3,000	23,403	4,020	1,41,454
2 Regulatory capital	1,14,931	3,000	23,403	120	1,41,454	1,14,931	3,000	23,403	120	1,41,454
3 Other capital instruments	-	-	-	3,900	-	-	-	-	3,900	-
4 Retail deposits and deposits from small business customers: (5+6)	3,38,147	1,68,523	1,61,645	1,73,304	7,66,186	3,38,147	1,68,523	1,61,645	1,73,304	7,66,186
5 Stable deposits	1,07,759	23,276	19,782	23,776	1,65,863	1,07,759	23,276	19,782	23,776	1,65,863
6 Less stable deposits	2,30,389	1,45,247	1,41,862	1,49,528	6,00,323	2,30,389	1,45,247	1,41,862	1,49,528	6,00,323
7 Wholesale funding: (8+9)	71,693	1,79,929	99,564	4,32,253	2,90,711	71,693	1,79,929	99,564	4,32,253	2,90,711
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other wholesale funding	71,693	1,79,929	99,564	4,32,253	2,90,711	71,693	1,79,929	99,564	4,32,253	2,90,711
10 Other liabilities: (11+12)	51,945	-	-	-	-	51,956	-	-	-	-
11 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	51,945	-	-	-	-	51,956	-	-	-	-
13 Total ASF (1+4+7+10)					11,98,351					11,98,351

(Rs. in Crore)	Q3 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)					17,301					17,301
15 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16 Performing loans and securities: (17+18+19+21+23)	28,554	2,33,995	6,58,902	3,97,753	8,35,938	28,554	2,33,995	6,58,902	3,97,753	8,35,938
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	9,564	1,435	-	-	-	9,564	1,435
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	12,538	7,153	1,08,352	80,441	1,25,875	12,538	7,153	1,08,352	80,441	1,25,875
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:	-	2,24,709	4,31,097	3,05,803	6,11,081	-	2,24,709	4,31,097	3,05,803	6,11,081
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	1,03,032	-	66,971	-	-	1,03,032	-	66,971
21 Performing residential mortgages, of which:	-	-	1,10,125	-	71,582	-	-	1,10,125	-	71,582
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	1,10,125	-	71,582	-	-	1,10,125	-	71,582
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	16,017	2,133	9,328	1,945	25,966	16,017	2,133	9,328	1,945	25,966
24 Other assets: (sum of rows 25 to 29)	53,402	-	-	19,861	58,058	53,413	-	-	19,861	58,069
25 Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	1,552	1,319	-	-	-	1,552	1,319
27 NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	695	1,486	-	-	-	695	1,486
29 All other assets not included in the above categories	52,611	-	-	17,614	55,253	52,622	-	-	17,614	55,264
30 Off-balance sheet items	-	-	-	-	13,393	-	-	-	-	13,393
31 Total RSF (14+15+16+24+30)					9,24,691					9,24,702
32 Net Stable Funding Ratio (%)					129.59%					129.59%

Divisional Manager

Chartered Accountant