



## **NET STABLE FUNDING RATIO (NSFR) DISCLOSURE FOR QUARTER ENDING 30<sup>TH</sup> JUNE 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 1<sup>st</sup> 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 11.78%, retail deposits (including deposits from small sized business customers) formed 63.91% and wholesale funding formed 24.31% of the total Available Stable Funding, after applying the relevant weights.

The Stable Funding required for performing loans and securities constituted 80.84% 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 1.62 % 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 17.54% 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-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
NSFR (Consolidated)	136.52%	121.05%	123.06%	123.09%	137.38%	133.76%	131.62%	133.29%	135.48%	127.28%

Bank's NSFR at consolidated level comes to 127.28 % as at the end of the quarter Q1 (FY 2025-26) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 30<sup>th</sup> June 2025 stood at Rs. 11,56,224 Crores and amount of Required Stable Funding (RSF) as on 30<sup>th</sup> June 2025 was Rs. 9,08,433 crores.

## QUANTITATIVE DISCLOSURE

NSFR Disclosure Template										
(Rs. in Crore)	Q1 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)	7,155	22,903	2,931	1,07,713	1,36,252	7,155	22,903	2,931	1,07,713	1,36,252
2 Regulatory capital	1,755	22,903	1,181	1,07,713	1,33,552	1,755	22,903	1,181	1,07,713	1,33,552
3 Other capital instruments	5,400	-	1,750	-	2,700	5,400	-	1,750	-	2,700
4 Retail deposits and deposits from small business customers: (5+6)	1,52,943	1,39,149	1,98,203	3,21,679	7,38,929	1,52,943	1,39,149	1,98,203	3,21,679	7,38,929
5 Stable deposits	21,395	17,636	24,937	99,101	1,54,915	21,395	17,636	24,937	99,101	1,54,915
6 Less stable deposits	1,31,548	1,21,513	1,73,266	2,22,578	5,84,015	1,31,548	1,21,513	1,73,266	2,22,578	5,84,015
7 Wholesale funding: (8+9)	2,14,528	1,04,959	3,59,241	71,841	2,81,042	2,14,528	1,04,959	3,59,241	71,841	2,81,042
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other wholesale funding	2,14,528	1,04,959	3,59,241	71,841	2,81,042	2,14,528	1,04,959	3,59,241	71,841	2,81,042
10 Other liabilities: (11+12)	-	-	607	23,782	-	-	-	607	23,782	-
11 NSFR derivative liabilities		-	607	-			-	607	-	
12 All other liabilities and equity not included in the above categories	-	-	-	23,782	-	-	-	-	23,782	-
13 Total ASF (1+4+7+10)					11,56,224					11,56,224

(Rs. in Crore)		Q1 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)					14,717					14,717
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	2,10,987	6,21,244	2,60,706	28,449	7,34,420	2,10,987	6,21,244	2,60,706	28,449	7,34,420
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	10,025	-	4	-	-	10,025	-	4
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,320	92,569	43,123	12,024	1,02,501	3,320	92,569	43,123	12,024	1,02,501
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:	2,01,613	4,15,328	2,06,901	-	5,36,098	2,01,613	4,15,328	2,06,901	-	5,36,098
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	97,161	-	-	63,155	-	97,161	-	-	63,155
21	Performing residential mortgages, of which:	-	1,03,821	-	-	67,484	-	1,03,821	-	-	67,484
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	1,03,821	-	-	67,484	-	1,03,821	-	-	67,484
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	6,055	9,525	656	16,424	28,334	6,055	9,525	656	16,424	28,334
24	Other assets: (sum of rows 25 to 29)	7,962	20,177	1,22,981	64,996	1,47,271	7,962	20,177	1,22,981	65,096	1,47,372
25	Physical traded commodities, including gold	-				-	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	1,320	-	1,122		-	1,320	-	1,122
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	43	76	119		-	43	76	119
29	All other assets not included in the above categories	7,962	20,177	1,21,618	64,920	1,46,030	7,962	20,177	1,21,618	65,020	1,46,130
30	Off-balance sheet items		-	-	2,70,433	11,924		-	-	2,70,433	11,924
31	Total RSF (14+15+16+24+30)					9,08,333					9,08,433
32	Net Stable Funding Ratio (%)					127.29%					127.28%

Divisional Manager

Chartered Accountant