



SHIVALIK
Shivalik Small Finance Bank

Net Stable Funding Ratio

SHIVALIK SMALL FINANCE BANK LIMITED

CIN NO. U65900DL2020PLC366027

Notes to the financial statements

(Amounts in INR thousands, unless otherwise stated)

Net Stable Funding Ratio

Particulars		Quarter ended June 30,2022				
		Unweighted Value by residual maturity				Weighted Value
		No Maturity	less than 6 Months	6 Months to 1 year	More Than 1 year	
ASF Item						
1	Capital (2+3)	0.00	0.00	0.00	1502404.85	1502404.85
2	Regulatory Capital	0.00	0.00	0.00	1448844.85	1448844.85
3	Other Capital Instruments	0.00	0.00	0.00	53560.00	53560.00
4	Retail deposits and deposits from small business customers:(5+6)	4789700.00	2934800.00	3010100.00	3338600.00	13150245.00
5	Stable Deposits	2227700.00	1356200.00	1310900.00	1386900.00	5857765.00
6	Less Stable Deposits	2562000.00	1578600.00	1699200.00	1951700.00	7292480.00
7	Wholesale funding :(8+9)	0.00	977400.00	827500.00	664100.00	1234500.00
8	Operational Deposits	0.00	0.00	0.00	0.00	0.00
9	Other Wholesale Funding	0.00	977400.00	827500.00	664100.00	1234500.00
10	Other Liabilities (11+12)	0.00	1476740.21	0.00	1285324.76	1581943.15
11	NSFR Derivative liabilities	0.00	0.00	0.00	0.00	0.00
12	All other liabilities and equity not included in the above categories		1476740.21	0.00	1285324.76	1581943.15
13	Total ASF (1+4+7+10)	4789700.00	5388940.21	3837600.00	6790429.61	17469093.00

RSF Items						
14	Total NSFR high quality liquid assets (HQLA)	798375.00	0.00	0.00	3683592.08	184179.60
15	Deposits held at other financial institutions for operational purposes	42800.00	0.00	0.00	0.00	21400.00
16	Performing loans and securities: (17+18+19+21+23)	0.00	5769600.00	3598400.00	4668411.00	9517037.19
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	355900.00	864200.00	318500.00	803985.00
19	Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	0.00	4906300.00	2510800.00	4347311.00	8089662.19
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	0.00	0.00
21	Performing residential mortgages, of which:	0.00	0.00	0.00	0.00	0.00

22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	1067987.00	694191.55
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	0.00	507400.00	223400.00	2600.00	623390.00
24	Other assets: (sum of rows 25 to 29)	0.00	250000.00	0.00	927504.73	1177504.74
25	Physical traded commodities, including gold	0.00	0.00	0.00	0.00	0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0.00	0.00	0.00	0.00	
27	NSFR derivative assets	0.00	0.00	0.00	0.00	0.00
28	NSFR derivative liabilities before deduction margin posted	0.00	0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	0.00	250000.00	0.00	887402.73	1137402.74
30	Off-balance sheet item		29149.00			874.47
31	Total RSF (14+15+16+24+30)	841175.00	6019600.00	3598400.00	9279507.81	10900996.00
32	Net Stable Funding Ratio (%)	5.69	0.90	1.07	0.73	1.60

Net Stable Funding Ratio: 160.24%