SHIVALIK

Shivalik Small Finance Bank

Net Stable Funding Ratio

SHIVALIK SMALL FINANCE BANK LIMITED						
CIN NO. U65900DL2020PLC366027						
(Amounts in INR Crore)						
Particulars		**Quarter September 30, 2024**				
		Unweighted Value by residual maturity				**Weighted Value**
		No Maturity	less than 6 Months	6 Months to 1 year	More Than 1year	
ASF Item						
1	Capital (2+3)	0.00	0.00	0.00	375.81	375.81
2	Regulatory Capital	0.00	0.00	0.00	328.27	328.27
3	Other Capital Instruments	0.00	0.00	0.00	47.54	47.54
4	Retail deposits and deposits from small business customers:(5+6)	617.53	515.78	982.85	5.73	1942.79
5	Stable Deposits	125.90	178.32	346.20	0.00	617.89
6	Less Stable Deposits	491.63	337.46	636.65	5.73	1324.89
7	Wholesale funding :(8+9)	60.30	509.71	158.78	94.09	326.01
8	Operational Deposits	0.00	0.00	0.00	0.00	0.00
9	Other Wholesale Funding	60.30	509.71	158.78	94.09	326.01
10	Other Liabilities (11+12)	95.06	10.04	0.00	0.00	0.00
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	95.06	10.04	0.00	0.00	0.00
13	Total ASF (1+4+7+10)	**772.89**	**1035.53**	**1141.62**	**475.63**	**2644.61**

RSF Items						
14	Total NSFR high quality liquid assets (HQLA)	124.99	93.19	0.00	456.52	24.98
15	Deposits held at other financial institutions for operationalpurposes	7.27	0.00	0.00	0.00	3.63
16	Performing loans and securities: (17+18+19+21+23)	0.20	450.74	702.13	1357.81	1666.16
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 1HQLA and unsecured performing loans to financial institutions	0.00	120.24	20.44	107.07	135.33
19	Performing loans to nonfinancial corporate clients, loans to retailand small business customers, and loans to sovereigns, central banks, and PSEs, of which:	0.00	330.46	681.63	1,073.14	1409.06
20	With a risk weight of less than or equal to 35% under the Basel IIStandardised Approach for credit risk	0.00	160.86	381.00	45.73	300.65
21	Performing residential mortgages, of which:	0.00	0.04	0.06	177.60	121.59
22	With a risk weight of less than or equal to 35% under the Basel IIStandardised Approach for credit risk	0.00	0.04	0.06	147.08	95.65
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	0.20	0.00	0.00	0.00	0.17

24	Other assets: (sum of rows 25 to 29)	173.86	3.31	3.31	49.97	230.45
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	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	173.86	3.31	3.31	49.97	230.45
30	Off-balance sheet item	0.00	3.37	0.00	246.26	12.41
31	Total RSF (14+15+16+24+30)	306.32	550.61	705.44	2110.55	1937.64
32	**Net Stable Funding Ratio (%)**	**2.52**	**1.88**	**1.62**	**0.23**	**136.49%**

Net Stable Funding Ratio	**136.49%**