



Net Stable Funding Ratio

SHIVALIK SMALL FINANCE BANK LIMITED

CIN NO. U65900DL2020PLC366027

(Amounts in INR Crore)

Particulars		Quarter June 30, 2024				Weighted Value
		Unweighted Value by residual maturity				
		No Maturity	less than 6 Months	6 Months to 1 year	More Than 1 year	
ASF Item						
1	Capital (2+3)	328.52	0.00	0.00	47.74	376.26
2	Regulatory Capital	328.52	0.00	0.00	0.00	328.52
3	Other Capital Instruments	0.00	0.00	0.00	47.74	47.74
4	Retail deposits and deposits from small business customers:(5+6)	67.29	928.98	916.21	6.20	1756.55
5	Stable Deposits	21.31	254.53	306.29	0.00	553.02
6	Less Stable Deposits	45.99	674.45	609.93	6.20	1,203.52
7	Wholesale funding :(8+9)	11.28	596.64	227.66	99.97	329.30
8	Operational Deposits	0.00	0.00	0.00	0.00	0.00
9	Other Wholesale Funding	11.28	596.64	227.66	99.97	329.30
10	Other Liabilities (11+12)	90.99	29.77	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	90.99	29.77	0.00	0.00	0.00
13	Total ASF (1+4+7+10)	498.08	1,555.39	1,143.87	153.91	2,462.11

RSF Items						
14	Total NSFR high quality liquid assets (HQLA)	118.32	234.26	0.00	433.19	22.97
15	Deposits held at other financial institutions for operational purposes	2.71	0.00	0.00	0.00	1.36
16	Performing loans and securities: (17+18+19+21+23)	0.11	265.84	911.43	1,173.43	1,558.68
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	25.53	76.43	101.47	143.51
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	240.30	834.89	922.86	1313.77
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	128.57	377.67	41.26	279.94
21	Performing residential mortgages, of which:	0.00	0.02	0.11	149.09	101.30
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.02	0.11	127.45	82.91
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	0.11	-	-	-	0.09

24	Other assets: (sum of rows 25 to 29)	163.83	3.89	3.89	40.34	211.95
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	163.83	3.89	3.89	40.34	211.95
30	Off-balance sheet item	0.00	3.38	0.00	284.85	14.34
31	Total RSF (14+15+16+24+30)	284.98	507.38	915.31	1,931.81	1,809.30
32	Net Stable Funding Ratio (%)	1.75	3.07	1.25	0.08	136.08%

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