



Punjab & Sind Bank

H.O. Risk Management Department

Net Stable Funding Ratio for Quarter Ending 31.12.2022

NSFR - BLR 7

					Amount in Rs. Lakhs	
S.NO	A.	Components of ASF category (liability categories)	Unweighted_Amount	Associated_ASF_factors	Weighted_Amount	
1 i.		Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	1499876	100%	1499876	
2 ii.		Other capital instruments with effective residual maturity of one year or more	0	100%	0	
3 iii.		Other liabilities with effective residual maturity of one year or more	1562071	100%	1562071	
4 iv.		Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	100392	95%	95372	
5 v.		Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	6333375	90%	5700038	
6 vi.		Funding with residual maturity of less than one year provided by non-financial corporate customers	1164183	50%	582092	
7 vii.		Operational deposits	0	50%	0	
8 viii.		Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	1095826	50%	547913	
9 ix.		Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	130789	50%	65395	
10 x.		All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	675649	0%	0	
11 xi.		NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	41766	0%	0	
12 xii.		Trade date payables arising from purchases of financial instruments, foreign currencies	0	0%	0	
B. Total Available Stable Funding			12603927		10052757	
S.NO	C	Components of RSF category (liability categories)	Unweighted_Amount	Associated_ASF_factors	Weighted_Amount	
1 i.		Coins and banknotes	36221	0%	0	
2 ii.		Cash Reserve Ratio (CRR) including excess CRR	496500	0%	0	
3 iii.		All claims on central banks with residual maturities of less than six months	194200	0%	0	
4 iv.		Trade date receivables arising from sales of financial instruments, foreign currencies and commodities.	0	0%	0	
5 v.		Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	0	5%	0	
6 vi.		Unencumbered SLR Securities	2343773	5%	117189	
7 vii.		Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	0	10%	0	
8 viii.		All other standard unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	558856	15%	83828	
9 ix.		Unencumbered Level 2A assets	50526	15%	7579	
10 x.		Unencumbered Level 2B assets	1528	50%	764	
11 xi.		HQLA encumbered for a period of six months or more and less than one year	0	50%	0	
12 xii.		Standard Loans to financial institutions and central banks with residual maturities between six months and less than one year	189294	50%	94647	
13 xiii.		Deposits held at other financial institutions for operational purposes	0	50%	0	
14 xiv.		All other assets not included in the above categories with residual maturity of less than one year, including standard loans to non-financial corporate clients, to retail and small business customers, and standard loans to sovereigns and PSEs	2764347	50%	1382174	
15 xv.		Unencumbered standard residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	496829		322939	



16	xvi.	Other unencumbered standard loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	1109941	65%	721462
17	xvii.	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	53493	85%	45469
18	xviii.	Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	2024874	85%	1721143
19	xix.	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	1473847	85%	1252770
20	xx.	Physical traded commodities, including gold	0	85%	0
21	xxi.	All assets that are encumbered for a period of one year or more	0	100%	0
22	xxii.	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	0	100%	0
23	xxiii.	5% of derivative liabilities	2088	100%	2088
24	xxiv.	All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities	1982381	100%	1982381
25	xxv.	All restructured standard loans which attract higher risk weight and additional provisions	84519	100%	84519
D. Required Stable Funding ? On Balance Sheet Assets [(I)+(II)+_(xxiv)]			13863217		7818952.00
E. Off-Balance Sheet Assets					
1	(i)	Irrevocable and conditionally revocable credit and liquidity facilities to any client	383292	5%	19165
2	(ii)	Other contingent funding obligations, including products and instruments (a) + (b) + ©	926160		38485
	(a)	Unconditionally revocable credit and liquidity facilities	534992	5%	26750
	(b)	Trade finance-related obligations (including guarantees and letters of credit)	16364	3%	491
	(c)	Guarantees and letters of credit unrelated to trade finance obligation	374804	3%	11244
3	(iii)	Non-contractual obligations (a) + (b) + (c)	0		
	(a)	potential requests for debt repurchases of the banks own debt or that of related conduits, securities investment vehicles and other such financing facilities	0.00	5%	
	(b)	structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	0.00	5%	
	(c)	managed funds that are marketed with the objective of maintaining a stable value	0.00	5%	
F. Required Stable Funding - Off Balance Sheet Items (I)+(ii)+(iii)			1309452		57650
G. Total Required Stable Funding (D+F)			16172669		7876602
H. NSFR % (B / G)			83.07		127.63


Chief Manager
(RMD)


Asst. General Manager
(RMD)


Chief Risk Officer
(RMD)




For Manohar Chowdhry & Associates
FRN : 0019975
Name: CA Sandeep Mogalapalli - Partner
Membership No.: 221848



Punjab & Sind Bank

H.O. Risk Management Department

Net Stable Funding Ratio for Quarter Ending 31.12.2022

NSFR Disclosure

Amount in Rs. Lakhs

Sr. No.	Category	No maturity	< 6 months	6 months to < 1yr	>=1yr	Weighted value
1	Capital: (2+3)	1376146	0	0	123730	1499876
2	Regulatory capital	1376146	0	0	123730	1499876
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	3481914	1637011	1314842	1252028	7047437
5	Stable deposits	53946	26759	19687	19191	114563
6	Less stable deposits	3427968	1610252	1295155	1232836	6932874
7	Wholesale funding: (8+9)	164039	1748548	1153859	240990	1436388
8	Operational deposits	0	0	0	0	-
9	Other wholesale funding	164039	1748548	1153859	240990	1436388
10	Other liabilities: (11+12)	0	0	41766	69054	69054
11	NSFR derivative liabilities	0	0	41766	0	0
12	All other liabilities and equity not included in the above categories	0	0	0	69054	69054
13	Total ASF (1+4+7+10)	5022099	3385559	2510467	1685802	10052755
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					125532
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities: (17+18+19+21+23)	0	2012726	1374763	5105490	5516458
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	558856	189294	0	178475
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to overreigns, central banks and PSEs, of which:	0	1446084	1178914	3095655	3721817
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	1109941	721462
21	Performing residential mortgages, of which:	0	7786	6555	535989	363395
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	496829	322939
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	1473847	1252770
24	Other assets: (sum of rows 25 to 29)	2088	0	125008	2120393	2176961
25	Physical traded commodities, including gold	0	0	0	0	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	53493	45469
27	NSFR derivative assets	0	0	0	0	-
28	NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	-
29	All other assets not included in the above categories	2088	0	125008	2066900	2131492
30	Off-balance sheet items	0	0	0	1309453	57649
31	Total RSF (14+15+16+24+30)	2088	2012726	1499771	8535336	7876600
32	Net Stable Funding Ratio (%)					127.63



Chief Manager
(RMD)

Asst. General Manager
(RMD)

Chief Risk Officer
(RMD)



For M/s Manohar Chowdhry & Associates

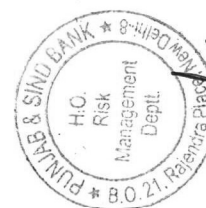
FRN :0019875

Name: CA Sandeep Mogalpalii - Partner
Membership No.:221848



Punjab & Sind Bank
H.O. Risk Management Department
Liquidity Coverage Ratio for Quarter Ending **31.12.2022**
Disclosure Format

Rs. in Lakhs				
31.12.2022				
30.09.2022				
30.06.2022				
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets				
1 Total High Quality Liquid Assets		2576972		2719653
Cash Outflows				
2 Retail deposits and deposits from small business customers, of which	6666902	664002	6772589	674531
(i) Stable Deposits	53771	2689	54570	2729
(ii) Less stable deposits	6613131	661313	6718019	671802
3 Unsecured wholesale funding of which	1173822	526527	1099655	506835
(i) Operational Deposits (all counterparties)	0	0	0	0
(ii) Non-operational deposits (all counterparties)	1173822	526527	1099655	506835
(iii) Unsecured debt	0	0	0	0
4 Secured wholesale funding	0	0	0	0
5 Additional requirements, of which	0	97708	0	81993
(i) Outflows related to derivative exposures	83966	83966	69696	69696
(ii) Outflows related to bbs of funding on Credit and liquidity facilities	0	0	0	0
(iii) Other contractual funding obligations	268966	13742	235693	12297
6 Other contingent funding obligations	0	0	0	0
7 Total Cash Outflows	1053603	45158	994891	42888
Cash Inflows				
8 Secured lending (e.g. reverse repos)	64020	0	4420	0
9 Inflows from fully performing exposures	127497	75646	210882	120397
10 Other Cash Inflows	53857	53749	74866	74866
11 Total Cash Inflows	245374	129395	290168	195263
Liquidity Coverage Ratio(%)				
12 TOTAL HQLA		2576972		2719653
13 Total Net Cash Outflows		1204000		1110984
14 Liquidity Coverage Ratio(%)		214.03%		244.80%
15				
The Liquidity Coverage Ratio arrived for the quarter ended 30.06.2022 is 214.03% (on basis of simple averages of daily observations during the period 01-04-2022 to 30-06-2022) against the regulatory requirement of 100%				
The Liquidity Coverage Ratio arrived for the quarter ended 30.09.2022 is 244.80% (on basis of simple averages of daily observations during the period 01-07-2022 to 30-09-2022) against the regulatory requirement of 100%				
The Liquidity Coverage Ratio arrived for the quarter ended 31.12.2022 is 242.40% (on basis of simple averages of daily observations during the period 01-10-2022 to 31-12-2022) against the regulatory requirement of 100%				



Chief Manager
(RMD)

Asst. General Manager
(RMD)

Chief Risk Officer
(RMD)

For M/s Manshar Chowdhry & Associates
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