



# Punjab & Sind Bank

H.O. Risk Management Department

Net Stable Funding Ratio for Quarter Ending 30.09.2022

## NSFR Disclosure

Amount in Rs. Lakhs

| Sr. No.  | Category                                                                                                                                                      | No maturity | < 6 months | 6 months to < 1yr | >=1yr   | Weighted value |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-------------------|---------|----------------|
| 1        | Capital: (2+3)                                                                                                                                                | 1372773     | 0          | 0                 | 123730  | 1496503        |
| 2        | Regulatory capital                                                                                                                                            | 1372773     | 0          | 0                 | 123730  | 1496503        |
| 3        | Other capital instruments                                                                                                                                     | -           | -          | -                 | -       | -              |
| 4        | Retail deposits and deposits from small business customers: (5+6)                                                                                             | 3348846     | 1487681    | 1674558           | 944551  | 6809847        |
| 5        | Stable deposits                                                                                                                                               | 56656       | 26033      | 23676             | 16639   | 117686         |
| 6        | Less stable deposits                                                                                                                                          | 3292190     | 1461648    | 1650883           | 927912  | 6692161        |
| 7        | Wholesale funding: (8+9)                                                                                                                                      | 161400      | 1345531    | 1379898           | 214176  | 1415262        |
| 8        | Operational deposits                                                                                                                                          | 0           | 0          | 0                 | 0       | -              |
| 9        | Other wholesale funding                                                                                                                                       | 161400      | 1345531    | 1379898           | 214176  | 1415262        |
| 10       | Other liabilities: (11+12)                                                                                                                                    | 125         | 0          | 67622             | 53298   | 53298          |
| 11       | NSFR derivative liabilities                                                                                                                                   | 0           | 0          | 67622             | 0       | 0              |
| 12       | All other liabilities and equity not included in the above categories                                                                                         | 125         | 0          | 0                 | 53298   | 53298          |
| 13       | Total ASF (1+4+7+10)                                                                                                                                          | 4883144     | 2833212    | 3122078           | 1395755 | 9774909        |
| RSF Item |                                                                                                                                                               |             |            |                   |         |                |
| 14       | Total NSFR high-quality liquid assets (HQLA)                                                                                                                  |             |            |                   |         | 129602         |
| 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           | 1975739    | 1344107           | 4676520 | 5186949        |
| 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           | 613126     | 103764            | 0       | 143851         |
| 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           | 1355047    | 1233137           | 2694835 | 3445552        |
| 20       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                      | 0           | 0          | 0                 | 695752  | 452239         |
| 21       | Performing residential mortgages, of which:                                                                                                                   | 0           | 7565       | 7206              | 515341  | 351154         |
| 22       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                      | 0           | 0          | 0                 | 471358  | 306383         |
| 23       | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities                                                             | 0           | 0          | 0                 | 1466344 | 1246992        |
| 24       | Other assets: (sum of rows 25 to 29)                                                                                                                          | 3381        | 0          | 129207            | 2255116 | 2315106        |
| 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                 | 53287   | 45294          |
| 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                                                                                                         | 3381        | 0          | 129207            | 2201828 | 2269813        |
| 30       | Off-balance sheet items                                                                                                                                       | 0           | 0          | 0                 | 1248132 | 54738          |
| 31       | Total RSF (14+15+16+24+30)                                                                                                                                    | 3381        | 1975739    | 1479314           | 8179768 | 7686395        |
| 32       | Net Stable Funding Ratio (%)                                                                                                                                  |             |            |                   |         | 127.17         |

Chief Manager  
(RMD)

Asst. General Manager  
(RMD)

Chief Risk Officer  
(RMD)

For M/s Manohar Chowdhry & Associates  
Name: M. S. Sandeep Mogalapalli - Partner  
Membership No.: 221848





**Punjab & Sind Bank**

H.O Risk Management Department

Liquidity Coverage Ratio for Quarter Ending 30.09.2022

Disclosure Format

|                                   |                                                                      |         |         | Rs. In Lakhs                                                                                                                                                                                                               |            |
|-----------------------------------|----------------------------------------------------------------------|---------|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
|                                   |                                                                      |         |         | 30.06.2022                                                                                                                                                                                                                 | 30.09.2022 |
| <b>High Quality Liquid Assets</b> |                                                                      |         |         |                                                                                                                                                                                                                            |            |
| 1                                 | Total High Quality Liquid Assets                                     |         |         | 2576972                                                                                                                                                                                                                    | 2719653    |
| <b>Cash Outflows</b>              |                                                                      |         |         |                                                                                                                                                                                                                            |            |
| 2                                 | Retail deposits and deposits from small business customers, of which |         |         |                                                                                                                                                                                                                            |            |
| (i)                               | Stable Deposits                                                      | 6666902 | 664002  | 672589                                                                                                                                                                                                                     | 674531     |
| (ii)                              | Less stable deposits                                                 | 53771   | 2689    | 54570                                                                                                                                                                                                                      | 2729       |
| 3                                 | Unsecured wholesale funding of which                                 | 6613131 | 661313  | 6718019                                                                                                                                                                                                                    | 671802     |
| (i)                               | Operational Deposits (all counterparties)                            | 1173822 | 526527  | 1096655                                                                                                                                                                                                                    | 506835     |
| (ii)                              | Non-operational deposits (all counterparties)                        | 1173822 | 526527  | 1096655                                                                                                                                                                                                                    | 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 loss of funding on                               | 0       | 0       | 0                                                                                                                                                                                                                          | 0          |
| (iii)                             | Credit and liquidity facilities                                      | 268966  | 13742   | 235693                                                                                                                                                                                                                     | 12297      |
| 6                                 | Other contractual funding obligations                                | 0       | 0       | 0                                                                                                                                                                                                                          | 0          |
| 7                                 | Other contingent funding obligations                                 | 1053603 | 45158   | 994891                                                                                                                                                                                                                     | 42888      |
| 8                                 | Total Cash Outflows                                                  |         | 1333595 |                                                                                                                                                                                                                            | 1306247    |
| <b>Cash Inflows</b>               |                                                                      |         |         |                                                                                                                                                                                                                            |            |
| 9                                 | Secured lending (e.g.reverse repos)                                  | 64020   | 0       | 4420                                                                                                                                                                                                                       | 0          |
| 10                                | Inflows from fully performing exposures                              | 127497  | 75646   | 210882                                                                                                                                                                                                                     | 120397     |
| 11                                | Other Cash Inflows                                                   | 53957   | 53749   | 74866                                                                                                                                                                                                                      | 74866      |
| 12                                | Total Cash Inflows                                                   | 245374  | 129395  | 290168                                                                                                                                                                                                                     | 195263     |
| 13                                | TOTAL HOLA                                                           |         | 2576972 |                                                                                                                                                                                                                            | 2719653    |
| 14                                | Total Net Cash Outflows                                              |         | 1204000 |                                                                                                                                                                                                                            | 1110984    |
| 15                                | Liquidity Coverage Ratio(%)                                          |         | 214.03% |                                                                                                                                                                                                                            | 244.80%    |
|                                   |                                                                      |         |         | 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% |            |

**Chief Manager**  
(RMD)

**Asst. General Manager**  
(RMD)



**Chief Risk Officer**  
(RMD)



**Name:** CA Sandeep Mogalapalli - Partner  
**Membership No.:** 221848

**CA Sandeep Mogalapalli**