ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹ ॥
पंजाब एण्ड सिंध बैंक
Punjab & Sind Bank
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
q· - -(1 m i /A Gov. of India Underaking)

, c , - a विभाग
"शेयर q &" ' > तल,
21, राजेन्द्र प्लेस, नई दिल्ली-110008
H.O. Account & Audit Department
"SHARES CELL" Bank House, 1st Floor
21, Rajendra Place, New Delhi-110008
Phone : 011-25782926, 25812922, 25817353, 25728930, Telefax : 25781639, 15728919, Email : complianceoficer@psb.co.in

/Ref. No. /Dated: ....

Ref: PSB/HO/Shares Cell/ /2018-19 tz[th] **February, 2019**

To,

Bombay Stock Exchange Limited, **Department of Corporate Services,** 25th floor, Phiroze Jeejeebhoy Towers. Dalal Street, Fort, Mumbai – 400 001. **SCRIP ID : PSB** **SCRIP CODE : 533295**	**National Stock Exchange of India Ltd.,** Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East). Mumbai – 400 051. **SYMBOL: PSB SERIES: EQ**

Dear Sir,

Reg: Punjab & Sind Bank – Press Release dated 12.02.2019

We are forwarding a copy of Press Release dated 12.02.2019 issued by the Bank on Financial Results of the Bank for the Nine month period / Quarter (Q3) ended 31.12.2018.The same can also be viewed on the website of the Bank i.e. www.psbindia.com

Yours faithfully,

[Ajit Singh Ahuja]
Company Secretary

(भारत सरकार का उपक्रम)
प्र.क. जन सम्पर्क विभाग
दूसरा तल, बैंक हाउस
21, राजेंद्र प्लेस,
नई दिल्ली- 110008

Punjab & Sind Bank
(A Govt. Of India Undertaking)
H.O. Public Relation Dept.
Bank House, 2nd Floor
21, Rajendra Place
New Delhi-110008

PRESS RELEASE

Punjab & Sind Bank declares Financial Results of the Bank for the Quarter and Nine months ended 31.12.2018

Punjab & Sind Bank today announced financial results for the Quarter/Nine months ended 31.12.2018. The Net Profit for the quarter ended 31.12.2018 improved to Rs.22 crore against net loss of Rs.258 crore for the quarter ended 31.12.2017. Gross Advances increased from Rs.64,273 crore as on 31.12.2017 to Rs.71,405 crore as on 31.12.2018 registering a growth of 11.10% (YoY). Total Business of the Bank increased from Rs.1,60,882 crore as on 31.12.2017 to Rs.1,71,157 crore as on 31.12.2018 registering a growth of 6.39 % (YoY). Operating income of the Bank increased to Rs.7083 crore as on 31.12.2018 from Rs.6408 crore (YoY).

CASA improved from Rs.23,277 crore as on 31.12.2017 to Rs.24,429 crore as on 31.12.2018 registering an increase of 4.95% (YoY). Retail Lending of the Bank increased to Rs.15,634 crore as on 31.12.2018 from Rs.14,153 crore as on 31.12.2017 registering a growth of 10.46% (YoY). Provision Coverage Ratio (PCR) has improved to 60.03% as on 31.12.2018 as compared to 51.65% as on 31.12.2017 and 54.41% as on 31.03.2018.

Capital Adequacy Ratio (Basel III) is 10.78% as on 31.12.2018 against 10.66% as on 30.09.2018 and 10.46% as on 30.06.2018. CET-I stood at 7.74% as on 31.12.2018 against 7.65% as on 30.09.2018. Yield on investment including Trading Profit has improved from 8.0% for quarter ended September'18 to 8.59% for quarter ended December'18.

Gross NPAs of the Bank stood at Rs.7,991 crore (11.19%) as on 31.12.2018 and Net NPA for the quarter ended 31.12.2018 stood at Rs. 4,696 crore (6.90%). Net NPA ratio has improved from 7.20% as on 31.12.2017 to 6.90% as on 31.12.2018.

12/02/2019

Chief Manager (PR)