



Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE THREE MONTHS ENDED MARCH 31, 2016

UNCONSOLIDATED		
(Rs. in Million)		
	<u>31.03.2016</u>	<u>31.12.2015</u>
	(Un-Audited)	(Audited)
- Equity	24,862.254	22,678.340
- Deposits	377,803.448	374,961.096
- Advances - net	240,312.225	219,398.631
- Investments - net	150,835.898	176,043.046
	Three months ended	Three months ended
	<u>31.03.2016</u>	<u>31.03.2015</u>
	(Un-Audited)	(Un-Audited)
- Profit before taxation	2,241.594	2,006.348
- Profit after taxation	1,457.686	1,308.735
- Earnings per share (Rs.)	0.94	0.84

CONSOLIDATED		
(Rs. in Million)		
	<u>31.03.2016</u>	<u>31.12.2015</u>
	(Un-Audited)	(Audited)
- Equity	24,862.589	22,677.763
- Deposits	377,803.338	374,960.986
- Advances - net	240,267.773	219,356.020
- Investments - net	150,875.096	176,079.793
	Three months ended	Three months ended
	<u>31.03.2016</u>	<u>31.03.2015</u>
	(Un-Audited)	(Un-Audited)
- Profit before taxation	2,242.506	2,007.865
- Profit after taxation	1,458.598	1,310.252
- Earnings per share (Rs.)	0.94	0.84



The Bank of Punjab
Unconsolidated Condensed Interim Profit and Loss Account
For the Three Months Ended March 31, 2016 (Un-audited)

Annexure - B'

Three months ended
 March 31, 2016 March 31, 2015
 Rupees in '000'

Mark-up / return / interest earned	7,066,586	8,169,783
Mark-up / return / interest expensed	4,414,949	5,666,318
Net mark-up / return / interest income	2,651,637	2,503,465
Provision against non-performing loans and advances - net	396,730	606,985
Provision for diminution in the value of investments - net	97,499	5,776
Bad debts written off directly	-	-
	494,229	612,761
Net mark-up / return / interest income after provisions	2,157,408	1,890,704
NON MARK-UP / INTEREST INCOME		
Fee, commission and brokerage income	180,189	165,971
Dividend income	20,648	15,773
Income from dealing in foreign currencies	18,773	42,463
Gain on sale and redemption of securities - net	962,262	984,007
Unrealized loss on revaluation of investments classified as held for trading	(1,800)	(22,130)
Other income	491,143	685,019
Total non-markup / interest income	1,671,215	1,871,103
	3,828,623	3,761,807
NON MARK-UP / INTEREST EXPENSES		
Administrative expenses	1,944,803	1,714,545
Provision against other assets	250	8,331
(Reversal of provision) / Provision against off balance sheet obligations	(358,042)	32,274
Other charges	18	309
Total non-markup / interest expenses	1,587,029	1,755,459
	2,241,594	2,006,348
Extra ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	2,241,594	2,006,348
Taxation - Current	87,378	100,409
- Prior years	-	-
- Deferred	696,530	597,204
	783,908	697,613
PROFIT AFTER TAXATION	1,457,686	1,308,735
Earnings per share - basic and diluted (Rupees) - Note 15	0.94	0.84

The annexed notes from 1 to 19 and Annexure - I form an integral part of this unconsolidated condensed interim financial information.

 President

 Director



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The Bank of Punjab Group
Consolidated Condensed Interim Profit and Loss Account
For the Three Months Ended March 31, 2016 (Un-audited)

Annexure - B'

Three months ended
March 31, March 31,
2016 2015
Rupees in '000'

Mark-up / return / interest earned	7,065,879	8,168,952
Mark-up / return / interest expensed	4,414,949	5,666,318
Net mark-up / return / interest income	2,650,930	2,502,634
Provision against non-performing loans and advances - net	396,730	606,985
Provision for diminution in the value of investments - net	95,048	2,712
Bad debts written off directly	-	-
Net mark-up / return / interest income after provisions	491,778	609,697
	2,159,152	1,892,937
NON MARK-UP / INTEREST INCOME		
Fee, commission and brokerage income	180,189	165,971
Dividend income	20,648	15,773
Income from dealing in foreign currencies	18,773	42,463
Gain on sale and redemption of securities - net	962,262	984,007
Unrealized loss on revaluation of investments classified as held for trading	(1,800)	(22,130)
Other income	491,143	685,019
Total non-markup / interest income	1,671,215	1,871,103
	3,830,367	3,764,040
NON MARK-UP / INTEREST EXPENSES		
Administrative expenses	1,945,635	1,715,261
Provision against other assets	250	8,331
(Reversal of provision) / Provision against off balance sheet obligations	(358,042)	32,274
Other charges	18	309
Total non-markup / interest expenses	1,587,861	1,756,175
	2,242,506	2,007,865
Extra ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	2,242,506	2,007,865
Taxation - Current	87,378	100,409
- Prior years	-	-
- Deferred	696,530	597,204
	783,908	697,613
PROFIT AFTER TAXATION	1,458,598	1,310,252
Earnings per share - basic and diluted (Rupees) - Note 15	0.94	0.84

The annexed notes from 1 to 19 and Annexure - I form an integral part of this consolidated condensed interim financial information.

President

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