

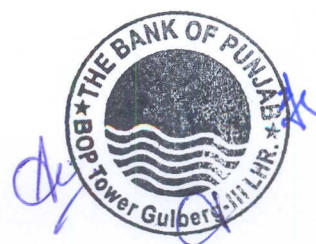


Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2016

UNCONSOLIDATED		
(Rs. in Million)		
	30.09.2016	31.12.2015
	(Un-Audited)	(Audited)
- Equity	27,110.429	22,678.340
- Deposits	420,464.385	374,961.096
- Advances - net	241,508.164	219,398.631
- Investments - net	209,095.836	176,043.046
	Nine months ended	Nine months ended
	30.09.2016	30.09.2015
	(Un-Audited)	(Un-Audited)
- Profit before taxation	6,035.857	5,638.561
- Profit after taxation	3,930.502	3,682.592
- Earnings per share (Rs.)	2.53	2.37

CONSOLIDATED		
(Rs. in Million)		
	30.09.2016	31.12.2015
	(Un-Audited)	(Audited)
- Equity	27,113.685	22,677.763
- Deposits	420,464.385	374,960.986
- Advances - net	241,459.659	219,356.020
- Investments - net	209,140.309	176,079.793
	Nine months ended	Nine months ended
	30.09.2016	30.09.2015
	(Un-Audited)	(Un-Audited)
- Profit before taxation	6,039.707	5,608.413
- Profit after taxation	3,934.335	3,652.403
- Earnings per share (Rs.)	2.53	2.35



The Bank of Punjab
Unconsolidated Condensed Interim Profit and Loss Account
For the Nine Months Ended September 30, 2016 (Un-audited)

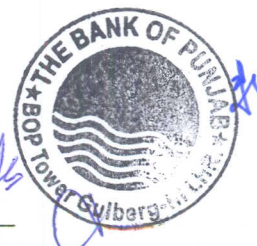
" Standalone "
 Annexure 'B'

	Three Months Ended September 30, 2016	Nine Months Ended September 30, 2016	Three Months Ended September 30, 2015	Nine Months Ended September 30, 2015
Rupees in '000'				
Mark-up / return / interest earned	7,328,050	21,930,613	7,465,126	23,682,060
Mark-up / return / interest expensed	4,371,674	13,025,201	4,746,183	15,535,856
Net mark-up / return / interest income	2,956,376	8,905,412	2,718,943	8,146,204
Provision against non-performing loans and advances - net	(252,609)	883,713	874,998	2,821,816
Provision for diminution in the value of investments - net	-	97,987	78,225	64,815
Bad debts written off directly	-	-	-	-
	(252,609)	981,700	953,223	2,886,631
Net mark-up / return / interest income after provisions	3,208,985	7,923,712	1,765,720	5,259,573
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	204,762	732,221	146,559	666,444
Dividend income	11,952	42,406	9,157	37,395
Income from dealing in foreign currencies	9,760	51,060	20,304	83,723
Gain on sale and redemption of securities - net	268,422	2,013,748	1,170,720	3,891,381
Unrealized (loss) / gain on revaluation of investments classified as held for trading	(11,050)	(11,668)	3,289	(11,609)
Other income	250,879	1,137,648	234,332	1,214,897
Total non-markup / interest income	734,725	3,965,415	1,584,361	5,882,231
	3,943,710	11,889,127	3,350,081	11,141,804
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	2,149,135	6,243,236	1,922,139	5,440,229
(Reversal of provision) / provision against other assets	(593)	30,042	2,230	10,901
(Reversal of provision) / provision against off balance sheet obligations	-	(453,394)	-	32,274
Other charges	3,855	33,386	187	19,839
Total non-markup / interest expenses	2,152,397	5,853,270	1,924,556	5,503,243
	1,791,313	6,035,857	1,425,525	5,638,561
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,791,313	6,035,857	1,425,525	5,638,561
Taxation - Current	344,252	712,172	90,495	295,643
- Prior years	-	-	-	-
- Deferred	283,476	1,393,183	416,004	1,660,326
	627,728	2,105,355	506,499	1,955,969
PROFIT AFTER TAXATION	1,163,585	3,930,502	919,026	3,682,592
Earnings per share - basic and diluted (Rupees) - Note 15	0.75	2.53	0.59	2.37

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

President

Director



1/2.

The Bank of Punjab Group
Consolidated Condensed Interim Profit and Loss Account
For the Nine Months Ended September 30, 2016 (Un-audited)

"Consolidated"

Annexure B'

	Three Months Ended September 30, 2016	Nine Months Ended September 30, 2016	Three Months Ended September 30, 2015	Nine Months Ended September 30, 2015
	Rupees in '000'			
Mark-up / return / interest earned	7,327,270	21,928,388	7,464,187	23,679,394
Mark-up / return / interest expensed	4,371,674	13,025,201	4,746,183	15,535,856
Net mark-up / return / interest income	2,955,596	8,903,187	2,718,004	8,143,538
Provision against non-performing loans and advances - net	(252,609)	883,713	874,998	2,821,816
Provision for diminution in the value of investments - net	(4,835)	90,261	80,592	93,206
Bad debts written off directly	-	-	-	-
	(257,444)	973,974	955,590	2,915,022
Net mark-up / return / interest income after provisions	3,213,040	7,929,213	1,762,414	5,228,516
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	206,478	733,937	150,662	670,547
Dividend income	11,952	42,406	9,157	37,395
Income from dealing in foreign currencies	9,760	51,060	20,304	83,723
Gain on sale and redemption of securities - net	268,422	2,013,748	1,170,720	3,891,381
Unrealized (loss) / gain on revaluation of investments classified as held for trading	(11,050)	(11,668)	3,289	(11,609)
Other income	249,979	1,137,648	234,332	1,214,897
Total non-markup / interest income	735,541	3,967,131	1,588,464	5,886,334
	3,948,581	11,896,344	3,350,878	11,114,850
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	2,150,161	6,246,603	1,923,139	5,443,423
(Reversal of provision) / provision against other assets	(593)	30,042	2,230	10,901
(Reversal of provision) / provision against off balance sheet obligations	-	(453,394)	-	32,274
Other charges	3,855	33,386	187	19,839
Total non-markup / interest expenses	2,153,423	5,856,637	1,925,556	5,506,437
	1,795,158	6,039,707	1,425,322	5,608,413
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,795,158	6,039,707	1,425,322	5,608,413
Taxation - Current	344,260	712,189	90,536	295,684
- Prior years	-	-	-	-
- Deferred	283,476	1,393,183	416,004	1,660,326
	627,736	2,105,372	506,540	1,956,010
PROFIT AFTER TAXATION	1,167,422	3,934,335	918,782	3,652,403
Earnings per share - basic and diluted (Rupees) - Note 15	0.75	2.53	0.59	2.35

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

President

Director



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