



Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE THREE MONTHS ENDED MARCH 31, 2019**UNCONSOLIDATED**

	(Rs. in Million)	
	31.03.2019 (Un-Audited)	31.12.2018 (Audited)
- Equity	37,687.404	37,720.291
- Deposits	593,042.285	595,581.962
- Advances - net	384,780.072	381,877.256
- Investments - net	203,769.089	210,071.483
	Three months ended	Three months ended
	31.03.2019	31.03.2018
	(Un-Audited)	(Un-Audited)
- Profit before taxation	3,574.157	3,008.824
- Profit after taxation	1,965.487	1,940.252
- Earnings per share (Rs.)	0.74	0.73

CONSOLIDATED

	(Rs. in Million)	
	31.03.2019 (Un-Audited)	31.12.2018 (Audited)
- Equity	37,846.500	37,875.744
- Deposits	593,041.985	595,561.963
- Advances - net	385,056.582	382,109.763
- Investments - net	203,751.932	210,052.628
	Three months ended	Three months ended
	31.03.2019	31.03.2018
	(Un-Audited)	(Un-Audited)
- Profit before taxation	3,578.348	3,011.561
- Profit after taxation	1,969.130	1,942.695
- Earnings per share (Rs.)	0.74	0.73



THE BANK OF PUNJAB AND ITS SUBSIDIARIES
 CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
 FOR THE THREE MONTHS ENDED MARCH 31, 2019 (UN-AUDITED)

		March 31, 2019	March 31, 2018
	Note	Rupees in '000'	
Mark-up / return / interest earned	24	16,108,362	9,799,764
Mark-up / return / interest expensed	25	9,569,958	5,110,885
Net mark-up / interest income		<u>6,538,404</u>	<u>4,688,879</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	774,388	768,111
Dividend income		28,205	20,183
Foreign exchange (loss) / income		(2,690)	67,806
Income / (loss) from derivatives		-	-
Gain on securities - net	27	13,990	26,048
Other income - net	28	6,054	38,614
Total non-markup / interest income		819,947	920,762
Total income		<u>7,358,351</u>	<u>5,609,641</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	3,532,989	2,754,618
Workers welfare fund		-	-
Other charges	30	1,021	-
Total non-markup / interest expenses		3,534,010	2,754,618
Profit before provisions		3,824,341	2,855,023
Provisions / (reversals) and write offs - net	31	245,993	(156,538)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>3,578,348</u>	<u>3,011,561</u>
Taxation - net	32	1,609,218	1,068,866
PROFIT AFTER TAXATION		<u>1,969,130</u>	<u>1,942,695</u>
Basic earnings per share - Rupees	33	<u>0.74</u>	<u>0.73</u>
Diluted earnings per share - Rupees	34	<u>0.74</u>	<u>0.73</u>
PROFIT ATTRIBUTABLE TO :			
Equity holders of the parent		1,941,603	1,939,879
Non-controlling interest		27,527	2,816
		<u>1,969,130</u>	<u>1,942,695</u>

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

Chief Financial Officer

Chairman

Director

Director



THE BANK OF PUNJAB
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
FOR THE THREE MONTHS ENDED MARCH 31, 2019 (UN-AUDITED)

	March 31, 2019	March 31, 2018	
Note	Rupees in '000'		
Mark-up / return / interest earned	24	16,086,993	9,786,424
Mark-up / return / interest expensed	25	9,571,166	5,110,885
Net mark-up / interest income		<u>6,515,827</u>	<u>4,675,539</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	767,182	766,790
Dividend income		28,205	20,183
Foreign exchange (loss) / income		(2,690)	67,806
Income / (loss) from derivatives		-	-
Gain on securities - net	27	13,990	26,048
Other income - net	28	4,911	34,330
Total non-markup / interest income		<u>811,598</u>	<u>915,157</u>
Total income		<u>7,327,425</u>	<u>5,590,696</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	3,502,085	2,734,932
Workers welfare fund		-	-
Other charges	30	1,021	-
Total non-markup / interest expenses		<u>3,503,106</u>	<u>2,734,932</u>
Profit before provisions		<u>3,824,319</u>	2,855,764
Provisions / (reversals) and write offs - net	31	250,162	(153,060)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>3,574,157</u>	<u>3,008,824</u>
Taxation - net	32	1,608,670	1,068,572
PROFIT AFTER TAXATION		<u>1,965,487</u>	<u>1,940,252</u>
Basic earnings per share - Rupees	33	<u>0.74</u>	<u>0.73</u>
Diluted earnings per share - Rupees	34	<u>0.74</u>	<u>0.73</u>

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

Chairman

Director

Director

