



Finance Division, Head Office, Lahore

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

(Rs. in Million)

	<b>31.03.2019</b>	<b>31.12.2018</b>
	<b>(Un-Audited)</b>	<b>(Audited)</b>
- 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
	<b>Three months ended</b>	<b>Three months ended</b>
	<b>31.03.2019</b>	<b>31.03.2018</b>
	<b>(Un-Audited)</b>	<b>(Un-Audited)</b>
- 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)

	<b>31.03.2019</b>	<b>31.12.2018</b>
	<b>(Un-Audited)</b>	<b>(Audited)</b>
- 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
	<b>Three months ended</b>	<b>Three months ended</b>
	<b>31.03.2019</b>	<b>31.03.2018</b>
	<b>(Un-Audited)</b>	<b>(Un-Audited)</b>
- 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>
<b>NON MARK-UP / INTEREST INCOME</b>			
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>
<b>NON MARK-UP / INTEREST EXPENSES</b>			
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		-	-
<b>PROFIT BEFORE TAXATION</b>		<u>3,578,348</u>	<u>3,011,561</u>
Taxation - net	32	1,609,218	1,068,866
<b>PROFIT AFTER TAXATION</b>		<u>1,969,130</u>	<u>1,942,695</u>
<b>Basic earnings per share - Rupees</b>	33	<u>0.74</u>	<u>0.73</u>
<b>Diluted earnings per share - Rupees</b>	34	<u>0.74</u>	<u>0.73</u>
<b>PROFIT ATTRIBUTABLE TO :</b>			
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



