Annexure 'A'

THE BANK OF PUNJAB

Passion Reborn

Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2014.

	(Rs. in Million)	
	30.09.2014 (Un-Audited)	**31.12.2013 (Audited)**
- Equity	15,261.026	13,481.298
- Deposits	327,240.303	306,560.767
- Advances	164,216.138	157,285.598
- Investments	131,489.435	123,956.143
	Nine months ended 30.09.2014 (Un-Audited)	**Nine months ended 30.09.2013 (Un-Audited)**
- Profit before taxation	3,142.392	2,048.196
- Profit after taxation	2,028.994	1,328.082
- Earnings per share (Rs.)	1.45	1.77

THE BANK OF PUNJAB * BOP Tower Gulberg-III LHR. *

Annexure-'B'

The Bank of Punjab
Unconsolidated Condensed Interim Profit and Loss Account
For the Nine Months Ended September 30, 2014 (Un-audited)

	Three months ended September 30, 2014	Nine months ended September 30, 2014	Three months ended September 30, 2013	Nine months ended September 30, 2013
		(Rupees in thousand)		
Mark-up/return/interest earned	7,401,876	21,203,451	5,776,560	17,301,901
Mark-up/return/interest expensed	5,522,019	16,548,012	4,746,003	15,166,887
Net mark-up/interest income	1,879,857	4,655,439	1,030,557	2,135,014
(Reversal of provision) / provision against non-performing loans and advances-net	(141,221)	(1,212,030)	50,284	(882,380)
Provision for diminution in the value of investments - net	5,759	92,210	3,258	5,968
Bad debts written off directly	-	-	106	241
	(135,462)	(1,119,820)	53,648	(876,171)
Net mark-up/return/interest income after provisions	2,015,319	5,775,259	976,909	3,011,185
NON MARK-UP/INTEREST INCOME				
Fee, commission and brokerage income	224,094	596,682	210,622	617,787
Dividend income	4,695	27,631	13,725	117,919
Income from dealing in foreign currencies	52,457	146,547	58,475	111,812
Gain on sale and redemption of securities - net	63,018	306,782	331,878	1,250,925
Unrealized loss on revaluation of investments classified as held for trading	(4,763)	(2,298)	(7,239)	(14,280)
Other income	341,962	868,877	248,368	821,906
Total non-markup/interest income	681,463	1,944,221	855,829	2,906,069
	2,696,782	7,719,480	1,832,738	5,917,254
NON MARK-UP/INTEREST EXPENSES				
Administrative expenses	1,603,314	4,541,831	1,314,674	3,860,055
(Reversal) / Charge of provision against other assets	-	(2,422)	1,583	(1,168)
Provision against off balance sheet obligations	18,200	18,200	-	325
Other charges	-	19,479	9,810	9,846
Total non-markup/interest expenses	1,621,514	4,577,088	1,326,067	3,869,058
	1,075,268	3,142,392	506,671	2,048,196
Extra ordinary/unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,075,268	3,142,392	506,671	2,048,196
Taxation - Current	80,834	231,477	66,324	202,080
- Deferred	302,676	881,921	115,741	518,034
	383,510	1,113,398	182,065	720,114
PROFIT AFTER TAXATION	691,758	2,028,994	324,606	1,328,082
Earnings per share - basic and diluted (Rupees) - Note 16	0.49	1.45	0.43	1.77

The annexed notes from 1 to 20 and Annexure - I form an integral part of this unconsolidated condensed interim financial information.

THE BANK OF PUNJAB BOP Gulberg-III LHR.

President

Director