Annexure - 'A'

BOP
THE BANK OF PUNJAB
Passion Reborn

Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2017

UNCONSOLIDATED

	(Rs. in Million)	
	30.09.2017	**31.12.2016**
	(Un-Audited)	**(Audited)**
- Equity	36,046.085	27,854.498
- Deposits	505,203.575	453,219.740
- Advances - net	299,339.280	262,067.924
- Investments - net	228,285.769	199,741.990
	Nine months ended	**Nine months ended**
	30.09.2017	**30.09.2016**
	(Un-Audited)	**(Un-Audited)**
- Profit before taxation	5,283.262	6,035.857
- Profit after taxation	3,160.539	3,930.502
- Earnings per share (Rs.)	1.70	2.53

CONSOLIDATED

	(Rs. in Million)	
	30.09.2017	**31.12.2016**
	(Un-Audited)	**(Audited)**
- Equity	36,047.470	27,859.487
- Deposits	505,203.575	453,219.740
- Advances - net	299,290.025	262,025.131
- Investments - net	228,328.042	199,784.353
	Nine months ended	**Nine months ended**
	30.09.2017	**30.09.2016**
	(Un-Audited)	**(Un-Audited)**
- Profit before taxation	5,279.686	6,039.707
- Profit after taxation	3,156.935	3,934.335
- Earnings per share (Rs.)	1.70	2.53

THE BANK OF PUNJAB BOP Head Office Gulberg-III LHR.

Annexure- B'

The Bank of Punjab
Unconsolidated Condensed Interim Profit and Loss Account (Un-audited)
For the Nine Months Ended September 30, 2017

	Three Months Ended September 30, 2017	Nine Months Ended September 30, 2017	Three Months Ended September 30, 2016	Nine Months Ended September 30, 2016
		Rupees in '000'		
Mark-up / return / interest earned	8,745,484	24,747,659	7,328,050	21,930,613
Mark-up / return / interest expensed	4,879,530	13,721,468	4,371,674	13,025,201
Net mark-up / return / interest income	3,865,954	11,026,191	2,956,376	8,905,412
Provision / (Reversal of provision) against non-performing advances - net	492,186	1,944,629	(252,609)	883,713
Provision for diminution in the value of investments - net	47,388	45,853	-	97,987
Bad debts written off directly	-	-	-	-
	539,574	1,990,482	(252,609)	981,700
Net mark-up / return / interest income after provisions	3,326,380	9,035,709	3,208,985	7,923,712
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	269,389	839,837	204,762	732,221
Dividend income	17,064	59,816	11,952	42,406
(Loss) / Income from dealing in foreign currencies	(3,201)	44,246	9,760	51,060
Gain on sale and redemption of securities - net	116,811	1,301,673	268,422	2,013,748
Unrealized gain / (loss) on revaluation of investments classified as held for trading	2,409	1,470	(11,050)	(11,668)
Other income	333,824	1,497,396	250,879	1,137,648
Total non-markup / interest income	736,296	3,744,438	734,725	3,965,415
	4,062,676	12,780,147	3,943,710	11,889,127
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	2,577,989	7,419,007	2,149,135	6,243,236
Provision / (Reversal of provision) against other assets	2,493	35,875	(593)	30,042
Reversal of provision against off balance sheet obligations	-	-	-	(453,394)
Other charges	-	42,003	3,855	33,386
Total non-markup / interest expenses	2,580,482	7,496,885	2,152,397	5,853,270
	1,482,194	5,283,262	1,791,313	6,035,857
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,482,194	5,283,262	1,791,313	6,035,857
Taxation - Current	436,034	1,812,691	344,252	712,172
- Prior years	-	264,576	-	-
- Deferred	74,984	45,456	283,476	1,393,183
	511,018	2,122,723	627,728	2,105,355
PROFIT AFTER TAXATION	971,176	3,160,539	1,163,585	3,930,502
Earnings per share - basic and diluted (Rupees) - Note 17	0.52	1.70	0.75	2.53

The annexed notes from 1 to 21 and Annexure - I form an integral part of this unconsolidated condensed interim financial information.

President **Director**

THE BANK OF PUNJAB BOP ★ Head Office Gulberg-III LHR. ★

Annexure – B'

The Bank of Punjab Group
Consolidated Condensed Interim Profit and Loss Account (Un-audited)
For the Nine Months Ended September 30, 2017

	Three Months Ended September 30, 2017	Nine Months Ended September 30, 2017	Three Months Ended September 30, 2016	Nine Months Ended September 30, 2016
	Rupees in '000'			
Mark-up / return / interest earned	8,744,672	24,745,457	7,327,270	21,928,388
Mark-up / return / interest expensed	4,879,530	13,721,468	4,371,674	13,025,201
Net mark-up / return / interest income	3,865,142	11,023,989	2,955,596	8,903,187
Provision / (Reversal of provision) against non-performing advances - net	492,186	1,944,629	(252,609)	883,713
Provision / (Reversal of provision) for diminution in the value of investments - net	45,430	45,941	(4,835)	90,261
Bad debts written off directly	-	-	-	-
	537,616	1,990,570	(257,444)	973,974
Net mark-up / return / interest income after provisions	3,327,526	9,033,419	3,213,040	7,929,213
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	272,061	842,509	206,478	733,937
Dividend income	17,064	59,816	11,952	42,406
(Loss) / Income from dealing in foreign currencies	(3,201)	44,246	9,760	51,060
Gain on sale and redemption of securities - net	116,811	1,301,673	268,422	2,013,748
Unrealized gain / (loss) on revaluation of investments classified as held for trading	2,409	1,470	(11,050)	(11,668)
Other income	333,902	1,497,474	249,979	1,137,648
Total non-markup / interest income	739,046	3,747,188	735,541	3,967,131
	4,066,572	12,780,607	3,948,581	11,896,344
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	2,578,963	7,423,043	2,150,161	6,246,603
Provision / (Reversal of provision) against other assets	2,493	35,875	(593)	30,042
Reversal of provision against off balance sheet obligations	-	-	-	(453,394)
Other charges	-	42,003	3,855	33,386
Total non-markup / interest expenses	2,581,456	7,500,921	2,153,423	5,856,637
	1,485,116	5,279,686	1,795,158	6,039,707
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,485,116	5,279,686	1,795,158	6,039,707
Taxation - Current	436,062	1,812,719	344,260	712,189
- Prior years	-	264,576	-	-
- Deferred	74,984	45,456	283,476	1,393,183
	511,046	2,122,751	627,736	2,105,372
PROFIT AFTER TAXATION	974,070	3,156,935	1,167,422	3,934,335
Earnings per share - basic and diluted (Rupees) - Note 17	0.53	1.70	0.75	2.53

The annexed notes from 1 to 21 and Annexure - I form an integral part of this consolidated condensed interim financial information.

President **Director**

THE BANK OF PUNJAB BOP Head Office Gulberg-III LHR.