Annexure-'A'

THE BANK OF PUNJAB
Passion Reborn

Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2018

UNCONSOLIDATED

(Rs. in Million)

	31.12.2018	31.12.2017
	(Audited)	(Audited)
- Equity	37,720.291	29,731.760
- Deposits	595,581.962	556,281.156
- Advances - net	381,877.256	295,751.721
- Investments - net	210,071.483	242,506.452

	31.12.2018	31.12.2017
	(Audited)	(Audited)
- Profit before taxation	12,208.355	(4,697.942)
- Profit after taxation	7,563.693	(3,322.055)
- Earnings per share (Rs.)	2.86	(1.62)

CONSOLIDATED

(Rs. in Million)

	31.12.2018	31.12.2017
	(Audited)	(Audited)
- Equity	37,875.744	29,839.878
- Deposits	595,561.963	556,191.873
- Advances - net	382,109.763	295,841.425
- Investments - net	210,052.628	242,487.965

	31.12.2018	31.12.2017
	(Audited)	(Audited)
- Profit before taxation	12,272.044	(4,696.145)
- Profit after taxation	7,621.378	(3,317.076)
- Earnings per share (Rs.)	2.85	(1.65)

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

Annexure-'B'
Page 1/2

THE BANK OF PUNJAB
UNCONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2018

	Note	2018	2017
		Rupees in '000'	
Mark-up / return / interest earned	24	**46,893,398**	34,668,327
Mark-up / return / interest expensed	25	**26,840,110**	19,094,699
Net mark-up / interest income		**20,053,288**	15,573,628
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	**3,245,309**	2,806,780
Dividend income		**81,661**	90,939
Foreign exchange income		**226,675**	109,173
Income / (loss) from derivatives		**-**	-
Gain on securities - net	27	**27,767**	1,315,868
Other income - net	28	**91,518**	268,514
Total non-markup / interest income		**3,672,930**	4,591,274
Total income		**23,726,218**	20,164,902
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	**12,612,663**	10,089,062
Workers welfare fund		**-**	-
Other charges	30	**53,565**	43,003
Total non-markup / interest expenses		**12,666,228**	10,132,065
Profit before provisions		**11,059,990**	10,032,837
(Reversals) / provisions and write offs - net	31	**(1,148,365)**	14,730,779
Extra ordinary / unusual items		**-**	-
PROFIT / (LOSS) BEFORE TAXATION		**12,208,355**	(4,697,942)
Taxation - net	32	**4,644,662**	(1,375,887)
PROFIT / (LOSS) AFTER TAXATION		**7,563,693**	(3,322,055)
Basic earnings / (loss) per share	33	**2.86**	(1.62)
Diluted earnings / (loss) per share	34	**2.86**	(1.62)

The annexed notes 1 to 46 and annexures I and II form an integral part of these unconsolidated financial statements.

THE BANK OF PUNJAB BOP Head Office L.R.

Chief Financial Officer **President** **Chairman** **Director** **Director**

Annexure- 'B'
Page 2/2

THE BANK OF PUNJAB AND ITS SUBSIDIARIES
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2018

	Note	2018	2017
		Rupees in '000'	
Mark-up / return / interest earned	24	**46,958,070**	34,749,428
Mark-up / return / interest expensed	25	**26,837,368**	19,094,707
Net mark-up / interest income		**20,120,702**	15,654,721
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	**3,266,117**	2,817,820
Dividend income		**82,083**	91,361
Foreign exchange income		**226,675**	109,173
Income / (loss) from derivatives		**-**	-
Gain on securities - net	27	**27,767**	1,316,235
Other income - net	28	**97,092**	269,128
Total non-markup / interest income		**3,699,734**	4,603,717
Total income		**23,820,436**	20,258,438
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	**12,716,976**	10,174,996
Workers welfare fund		**-**	-
Other charges	30	**53,565**	43,003
Total non-markup / interest expenses		**12,770,541**	10,217,999
Profit before provisions		**11,049,895**	10,040,439
(Reversals) / provisions and write offs - net	31	**(1,222,149)**	14,736,584
Extra ordinary / unusual items		**-**	-
PROFIT / (LOSS) BEFORE TAXATION		**12,272,044**	(4,696,145)
Taxation - net	32	**4,650,666**	(1,379,069)
PROFIT / (LOSS) AFTER TAXATION		**7,621,378**	(3,317,076)
PROFIT / (LOSS) ATTRIBUTABLE TO:			
Equity holders of the parent		**7,537,296**	(3,383,805)
Non controlling interest		**84,082**	66,729
		7,621,378	(3,317,076)
Basic earnings / (loss) per share attributable to equity holders of the parent	33	**2.85**	(1.65)
Diluted earnings / (loss) per share attributable to equity holders of the parent	34	**2.85**	(1.65)

The annexed notes 1 to 46 and annexures I and II form an integral part of these consolidated financial statements.

Chief Financial Officer **President** **Chairman** **Director** **Director**

THE BANK OF PUNJAB BOP