Annexure-'A'

THE BANK OF PUNJAB
Passion Reborn

Finance Division, Head Office, Lahore

FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2019

UNCONSOLIDATED

	(Rs. in Million)	
	31.12.2019	**31.12.2018**
	(Audited)	**(Audited)**
- Equity	46,682.334	37,720.291
- Deposits	691,017.447	595,581.962
- Advances - net	383,313.380	381,877.256
- Investments - net	361,452.930	210,071.483
	31.12.2019	**31.12.2018**
	(Audited)	**(Audited)**
- Profit before taxation	14,043.887	12,208.355
- Profit after taxation	8,248.529	7,563.693
- Earnings per share (Rs.)	3.12	2.86

CONSOLIDATED

	(Rs. in Million)	
	31.12.2019	**31.12.2018**
	(Audited)	**(Audited)**
- Equity	46,866.808	37,875.744
- Deposits	691,015.859	595,561.963
- Advances - net	383,646.616	382,109.763
- Investments - net	361,467.822	210,052.628
	31.12.2019	**31.12.2018**
	(Audited)	**(Audited)**
- Profit before taxation	14,071.981	12,272.044
- Profit after taxation	8,277.550	7,621.378
- Earnings per share (Rs.)	3.09	2.85

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

Annexure - 'B'

THE BANK OF PUNJAB
UNCONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2019

	Note	2019	2018
		Rupees in '000'	
Mark-up / return / interest earned	24	80,866,848	46,908,234
Mark-up / return / interest expensed	25	54,110,056	26,845,191
Net mark-up / interest income		26,756,792	20,063,043
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	3,530,097	3,245,309
Dividend income		103,925	81,661
Foreign exchange income		10,598	216,920
Income / (loss) from derivatives		-	-
Gain on securities - net	27	221,564	27,767
Other income - net	28	73,427	91,518
Total non-markup / interest income		3,939,611	3,663,175
Total income		30,696,403	23,726,218
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	14,452,774	12,612,663
Workers welfare fund		284,961	-
Other charges	30	138,697	53,565
Total non-markup / interest expenses		14,876,432	12,666,228
Profit before provisions		15,819,971	11,059,990
Provisions / (reversals) and write offs - net	31	1,776,084	(1,148,365)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		14,043,887	12,208,355
Taxation - net	32	5,795,358	4,644,662
PROFIT AFTER TAXATION		8,248,529	7,563,693
Basic earnings per share	33	3.12	2.86
Diluted earnings per share	34	3.12	2.86

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.

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

Chief Financial Officer	President	Chairman	Director	Director

Annexure-'B'

THE BANK OF PUNJAB AND ITS SUBSIDIARIES
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2019

	Note	2019	2018
		Rupees in '000'	
Mark-up / return / interest earned	24	80,961,051	46,972,906
Mark-up / return / interest expensed	25	54,113,537	26,842,449
Net mark-up / interest income		26,847,514	20,130,457
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	3,554,915	3,266,117
Dividend income		103,925	82,083
Foreign exchange income		10,598	216,920
Income / (loss) from derivatives		-	-
Gain on securities - net	27	221,564	27,767
Other income - net	28	72,173	97,092
Total non-markup / interest income		3,963,175	3,689,979
Total income		30,810,689	23,820,436
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	14,587,962	12,716,976
Workers welfare fund		284,961	-
Other charges	30	138,697	53,565
Total non-markup / interest expenses		15,011,620	12,770,541
Profit before provisions		15,799,069	11,049,895
Provisions / (reversals) and write offs - net	31	1,727,088	(1,222,149)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		14,071,981	12,272,044
Taxation - net	32	5,794,431	4,650,666
PROFIT AFTER TAXATION		8,277,550	7,621,378
PROFIT ATTRIBUTABLE TO:			
Equity holders of the parent		8,160,271	7,537,296
Non controlling Interest		117,279	84,082
		8,277,550	7,621,378
Basic earnings per share attributable to equity holders of the parent	33	3.09	2.85
Diluted earnings per share attributable to equity holders of the parent	34	3.09	2.85

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.

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

President | Chief Financial Officer | Chairman | Director | Director