

PUNJAB NATIONAL BANK
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/HALF-YEAR ENDED 30th SEPTEMBER, 2010

						Rs. In lacs
	Particulars	Quarter Ended		Half-Year Ended		Year Ended
		30.09.2010	30.09.2009	30.09.2010	30.09.2009	31.03.2010
		REVIEWED		REVIEWED		AUDITED
1.	Interest Earned (a+b+c+d)	645543	530452	1242707	1044866	2142209
	a) Interest/discount on advances/bills	503520	415019	971108	817523	1667717
	b) Income on Investments	139718	109247	267252	216224	455605
	c) Interest on Balances with RBI & other Inter Bank Funds	2045	5014	3645	9537	14921
	d) Others	261	1172	702	1582	3966
2.	Other Income	71825	77134	160999	180478	345731
3.	TOTAL INCOME (1+2)	717368	607586	1403706	1225344	2487940
4.	Interest Expended	347874	331229	685203	665790	1294402
5.	Operating Expenses (i+ii)	159485	115727	298677	241990	476192
	(i) Employees' Cost	111309	72760	210831	163524	312114
	(ii) Other operating expenses	48176	42967	87846	78466	164078
6.	TOTAL EXPENSES (4+5) (excluding provisions & contingencies)	507359	446956	983880	907780	1770594
7.	Operating Profit (3-6) (Profit before Provisions & Contingencies)	210009	160630	419826	317564	717346
8.	Provisions (other than tax) and contingencies	51603	21597	105016	51776	142150
9.	Exceptional items	0	0	0	0	15282
10.	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	158406	139033	314810	265788	590478
11.	Tax Expense (Including FBT)	50952	46337	100527	89887	199943
12.	Net Profit (+)/Loss(-) from ordinary activities after tax (10-11)	107454	92696	214283	175901	390535
13.	Extraordinary items (net of tax expense)	0	0	0	0	0
14.	Net Profit (+)/Loss(-) for the period (12-13)	107454	92696	214283	175901	390535
15.	Paid up equity Share Capital (Face value Rs.10/-)	31530	31530	31530	31530	31530
16.	Reserves excluding revaluation reserves	1805790	1458304	1805790	1458304	1591562
17.	Analytical Ratios					
	(i) Share holding of Govt. of India (%)	57.80	57.80	57.80	57.80	57.80
	(iia) Capital Adequacy Ratio (%) as per Basel-I	11.65	13.54	11.65	13.54	12.97
	(iib) Capital Adequacy Ratio (%) as per Basel-II	12.60	14.74	12.60	14.74	14.16
	(iii) Earnings per Share (EPS) not annualized in Rs.					
	(a) Basic & diluted EPS before extraordinary items	34.08	29.40	67.96	55.79	123.86
	(b) Basic & diluted EPS after extraordinary items	34.08	29.40	67.96	55.79	123.86
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	402482	261861	402482	261861	321441
	(b) Amount of net non-performing assets	142550	23267	142550	23267	98169
	(c) % of gross NPAs	1.91	1.58	1.91	1.58	1.71
	(d) % of net NPAs	0.69	0.14	0.69	0.14	0.53
	(v) Return on Assets (Annualised) %	1.36	1.39	1.37	1.35	1.44
18.	Public Shareholding					
	(i) No. of Shares	133061200	133061200	133061200	133061200	133061200
	(ii) Percentage of Share holding	42.20	42.20	42.20	42.20	42.20
19.	Promoters and Promoter Group Share Holding					
a)	Pledged/Encumbered					
	--Number of shares	Nil	Nil	Nil	Nil	Nil
	--Percentage of shares(as % of the total shareholding of promoter & promoter group)	Nil	Nil	Nil	Nil	Nil
	--Percentage of shares(as % of the total share capital of the bank)	Nil	Nil	Nil	Nil	Nil
b)	Non-Encumbered					
	--Number of shares	182241300	182241300	182241300	182241300	182241300
	--Percentage of shares(as % of the total shareholding of promoter & promoter group)	100%	100%	100%	100%	100%
	--Percentage of shares(as % of the total share capital of the bank)	57.80%	57.80%	57.80%	57.80%	57.80%
						Rs. In lacs
Foot Note To The Financial Results				As On 30.09.10	As On 30.09.09	
CAPITAL & LIABILITIES				REVIEWED	NOT REVIEWED	
Capital				31530	31530	
Reserves & surplus				1953927	1608590	
Deposits				27339445	23082293	
Borrowings				2492347	1308246	
Other Liabilities and Provisions				1003525	1048180	
TOTAL				32820774	27078839	
ASSETS						
Cash & Balances with Reserve Bank of India				1878310	1520409	
Balances with Banks & Money at Call & Short Notice				412749	275334	
Investments				8627379	7026703	
Advances				20876435	16355877	
Fixed Assets				255218	247323	
Other Assets				770683	1653193	
TOTAL				32820774	27078839	