

PUNJAB NATIONAL BANK
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/HALF-YEAR ENDED 30th SEPTEMBER, 2011

						Rs. In lacs
	Particulars	Quarter Ended		Half-Year Ended		Year Ended
		30.09.2011	30.09.2010	30.09.2011	30.09.2010	31.03.2011
		REVIEWED	REVIEWED	REVIEWED	REVIEWED	AUDITED
1.	Interest Earned (a+b+c+d)	895201	645544	1726725	1242707	2698648
	a) Interest/discount on advances/bills	704475	503520	1362060	971108	2110455
	b) Income on Investments	185238	139718	353819	267252	563755
	c) Interest on Balances with RBI & other Inter Bank Funds	4835	2045	8203	3645	8420
	d) Others	653	261	2643	702	16018
2.	Other Income	88886	71824	197253	160999	361258
3.	TOTAL INCOME (1+2)	984087	717368	1923978	1403706	3059906
4.	Interest Expended	549944	347874	1069940	685203	1517914
5.	Operating Expenses (i+ii)	181366	159485	353868	298677	636422
	(i) Employees' Cost	124042	111309	245306	210831	446110
	(ii) Other operating expenses	57324	48176	108562	87846	190312
6.	TOTAL EXPENSES (4+5) (excluding provisions & contingencies)	731310	507359	1423808	983880	2154336
7.	Operating Profit (3-6) (Profit before Provisions & Contingencies)	252777	210009	500170	419826	905570
8.	Provisions (other than tax) and contingencies	71032	51603	160384	105016	249198
9.	Exceptional items	0	0	0	0	0
10.	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	181745	158406	339786	314810	656372
11.	Tax Expense	61242	50952	108776	100527	213022
12.	Net Profit (+)/Loss(-) from ordinary activities after tax (10-11)	120503	107454	231010	214283	443350
13.	Extraordinary items (net of tax expense)	0	0	0	0	0
14.	Net Profit (+)/Loss(-) for the period (12-13)	120503	107454	231010	214283	443350
15.	Paid up equity Share Capital (Face value Rs.10/-)	31681	31530	31681	31530	31681
16.	Reserves excluding revaluation reserves (As per Balance Sheet of previous year)	1972099	1591562	1972099	1591562	1972099
17.	Analytical Ratios					
	(i) Share holding of Govt. of India (%)	58.00	57.80	58.00	57.80	58.00
	(ia) Capital Adequacy Ratio (%) as per Basel-I	11.07	11.65	11.07	11.65	11.76
	(iib) Capital Adequacy Ratio (%) as per Basel-II	12.23	12.60	12.23	12.60	12.42
	(iii) Earnings per Share (EPS) not annualized in Rs.					
	(a) Basic & diluted EPS before extraordinary items	38.04	34.08	#REF!	67.96	140.60
	(b) Basic & diluted EPS after extraordinary items	38.04	34.08	#REF!	67.96	140.60
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	515011	402482	515011	402482	437939
	(b) Amount of net non-performing assets	208851	142550	208851	142550	203863
	(c) % of gross NPAs	2.05	1.91	2.05	1.91	1.79
	(d) % of net NPAs	0.84	0.69	0.84	0.69	0.85
	(v) Return on Assets (Annualised) %	1.21	1.36	#REF!	1.37	1.34
18.	Public Shareholding					
	(i) No. of Shares	133061200	133061200	133061200	133061200	133061200
	(ii) Percentage of Share holding	42.00	42.20	42.00	42.20	42.00
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	183750957	182241300	183750957	182241300	183750957
	--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)	58.00%	57.80%	58.00%	57.80%	58.00%
						Hs. In lacs
Foot Note To The Financial Results				As On 30.09.11	As On 30.09.10	
CAPITAL & LIABILITIES				Unaudited	Unaudited	
Capital				31681	31530	
Reserves & surplus				2349122	1953927	
Deposits				34178318	27339445	
Borrowings				2473127	2492347	
Other Liabilities and Provisions				1263005	1003525	
TOTAL				40295253	32820774	
ASSETS						
Cash & Balances with Reserve Bank of India				2297191	1878310	
Balances with Banks & Money at Call & Short Notice				578803	412749	
Investments				11054248	8627379	
Advances				24901956	20876435	
Fixed Assets				314690	255218	
Other Assets				1148365	770683	
TOTAL				40295253	32820774	