

PUNJAB NATIONAL BANK
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/HALF-YEAR ENDED 30th SEPTEMBER, 2012

₹ In lacs

	Particulars	Quarter Ended			Half-Year Ended		Year Ended
		30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1.	Interest Earned (a+b+c+d)	1042111	1054497	895201	2096608	1726725	3642803
	a) Interest/discount on advances/bills	798726	819651	704475	1618377	1362060	2844668
	b) Income on Investments	231101	228306	185238	459407	353819	769234
	c) Interest on Balances with RBI & other Inter Bank Funds	5515	5438	4835	10953	8203	21251
	d) Others	6769	1102	653	7871	2643	7650
2.	Other Income	90538	116600	88886	207138	197253	420260
3.	TOTAL INCOME (1+2)	1132649	1171097	984087	2303746	1923978	4063063
4.	Interest Expended	677174	684983	549944	1362157	1069940	2301359
5.	Operating Expenses (i+ii)	202189	202025	181366	404214	353868	700275
	(i) Employees' Cost	142625	141973	124042	284598	245306	472348
	(ii) Other operating expenses	59564	60052	57324	119616	108562	227927
6.	TOTAL EXPENSES (4+5) (excluding provisions & contingencies)	879363	887008	731310	1766371	1423808	3001634
7.	Operating Profit (3-6) (Profit before Provisions & Contingencies)	253286	284089	252777	537375	500170	1061429
8.	Provisions (other than tax) and contingencies	107383	103249	71032	210632	160384	357725
9.	Exceptional items	0	0	0	0	0	0
10.	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	145903	180840	181745	326743	339786	703704
11.	Tax Expense	39345	56273	61242	95618	108776	215284
12.	Net Profit (+)/Loss(-) from ordinary activities after tax (10-11)	106558	124567	120503	231125	231010	488420
13.	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14.	Net Profit (+)/Loss(-) for the period (12-13)	106558	124567	120503	231125	231010	488420
15.	Paid up equity Share Capital (Face value Rs.10/-)	33918	33918	31681	33918	31681	33918
16.	Reserves excluding revaluation reserves (As per Balance Sheet of previous year)	2602837	2602837	1972099	2602837	1972099	2602837
17.	Analytical Ratios						
	(i) Share holding of Govt. of India (%)	56.10	56.10	58.00	56.10	58.00	56.10
	(iia) Capital Adequacy Ratio (%) as per Basel-I	11.25	11.45	11.07	11.25	11.07	11.59
	(iib) Capital Adequacy Ratio (%) as per Basel-II	11.73	12.57	12.23	11.73	12.23	12.63
	(iii) Earnings per Share (EPS) not annualized in Rs.						
	(a) Basic & diluted EPS before extraordinary items	31.42	36.73	38.04	68.14	72.92	154.02
	(b) Basic & diluted EPS after extraordinary items	31.42	36.73	38.04	68.14	72.92	154.02
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	1402388	998817	515011	1402388	515011	871962
	(b) Amount of net non-performing assets	788343	491703	208851	788343	208851	445423
	(c) % of gross NPAs	4.66	3.34	2.05	4.66	2.05	2.93
	(d) % of net NPAs	2.69	1.68	0.84	2.69	0.84	1.52
	(v) Return on Assets (Annualised) %	0.91	1.08	1.21	1.00	1.18	1.19
18.	Public Shareholding						
	(i) No. of Shares	148901807	148901807	133061200	148901807	133061200	148901807
	(ii) Percentage of Share holding	43.90	43.90	42.00	43.90	42.00	43.90
19.	Promoters and Promoter Group Share Holding						
a)	Pledged/Encumbered						
	--Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
	--Percentage of shares(as % of the total shareholding of promoter & promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	--Percentage of shares(as % of the total share capital of the bank)	Nil	Nil	Nil	Nil	Nil	Nil
b)	Non-Encumbered						
	--Number of shares	190276876	190276876	183750957	190276876	183750957	190276876
	--Percentage of shares(as % of the total shareholding of promoter & promoter group)	100%	100%	100%	100%	100%	100%
	--Percentage of shares(as % of the total share capital of the bank)	56.10	56.10%	58.00%	56.10	58.00%	56.10