

PUNJAB NATIONAL BANK
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER / HALF-YEAR ENDED 30th SEPTEMBER, 2013

₹ In lacs

	Particulars	Quarter Ended			Half-Year Ended		Year Ended
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1.	Interest Earned (a+b+c+d)	1073351	1040454	1042799	2113805	2098195	4188582
	a) Interest/discount on advances/bills	802284	787473	798272	1589757	1617163	3184704
	b) Income on Investments	256830	243932	232162	500762	461777	952995
	c) Interest on Balances with RBI & other Inter Bank Funds	10090	7857	5596	17947	11384	32486
	d) Others	4147	1192	6769	5339	7871	18397
2.	Other Income	89933	134205	90718	224138	207519	422343
3.	TOTAL INCOME (1+2)	1163284	1174659	1133517	2337943	2305714	4610925
4.	Interest Expended	671797	649703	678042	1321500	1364125	2703682
5.	Operating Expenses (i+ii)	238003	227576	202189	465579	404214	816506
	(i) Employees' Cost	165870	161593	142625	327463	284598	567472
	(ii) Other operating expenses	72133	65983	59564	138116	119616	249034
6.	TOTAL EXPENSES (4+5) (excluding provisions & contingencies)	909800	877279	880231	1787079	1768339	3520188
7.	Operating Profit (3-6) (Profit before Provisions & Contingencies)	253484	297380	253286	550864	537375	1090737
8.	Provisions (other than tax) and contingencies	189873	106648	107383	296521	210632	438561
9.	Exceptional items	0	0	0	0	0	0
10.	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	63611	190732	145903	254343	326743	652176
11.	Tax Expense	13062	63200	39345	76262	95618	177409
12.	Net Profit (+)/Loss(-) from ordinary activities after tax (10-11)	50549	127532	106558	178081	231125	474767
13.	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14.	Net Profit (+)/Loss(-) for the period (12-13)	50549	127532	106558	178081	231125	474767
15.	Paid up equity Share Capital (Face value ₹10/-)	35347	35347	33918	35347	33918	35347
16.	Reserves excluding revaluation reserves (As per Balance Sheet of previous year)	3089458	3089458	2602837	3089458	2602837	3089458

17.	Analytical Ratios						
	(i) Share holding of Govt. of India (%)	57.87	57.87	56.10	57.87	56.10	57.87
	(iia) Capital Adequacy Ratio (%) as per Basel-II	12.32	12.44	11.73	12.32	11.73	12.72
	(iib) Capital Adequacy Ratio (%) as per Basel-III	11.62	11.79	NA	11.62	NA	NA
	(iii) Earnings per Share (EPS) not annualized in ₹						
	(a) Basic & diluted EPS before extraordinary items	14.30	36.08	31.42	50.38	68.14	139.52
	(b) Basic & diluted EPS after extraordinary items	14.30	36.08	31.42	50.38	68.14	139.52
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	1652626	1509063	1402388	1652626	1402388	1346579
	(b) Amount of net non-performing assets	960902	906001	788343	960902	788343	723650
	(c) % of gross NPAs	5.14	4.84	4.66	5.14	4.66	4.27
	(d) % of net NPAs	3.07	2.98	2.69	3.07	2.69	2.35
	(v) Return on Assets (Annualised) %	0.40	1.04	0.91	0.71	1.00	1.00
18.	Public Shareholding						
	(i) No. of Shares	148901807	148901807	148901807	148901807	148901807	148901807
	(ii) Percentage of Share holding	42.13	42.13	43.90	42.13	43.90	42.13
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	204571589	204571589	190276876	204571589	190276876	204571589
	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)	57.87	57.87	56.10	57.87	56.10	57.87