PUNJAB NATIONAL BANK

ANNUAL FINANCIAL RESULTS FOR THE PERIOD ENDED 31st MARCH, 2013

₹ In lacs

S.No.	Particulars	Quarter Ended (Solo)			Year Ended (Solo)		Year Ended (Consolidated)	
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
		AUDITED	REVIEWD	AUDITED	AUDITED		AUDITED	
1.	**Interest Earned (a+b+c+d)**	**1037880**	**1052876**	**968851**	**4189333**	**3647613**	**4307811**	**3749540**
	a) Interest/discount on advances/bills	779255	788690	749404	3185455	2843544	3271117	2896427
	b) Income on Investments	240563	250723	213558	952995	773921	985200	821922
	c) Interest on Balances with RBI & other Inter Bank Funds	10228	10771	5053	32486	22498	32517	24656
	d) Others	7834	2692	836	18397	7650	18977	6535
2.	Other Income	117404	97050	127599	421592	420261	430203	423951
3.	**TOTAL INCOME (1+2)**	**1155284**	**1149926**	**1096450**	**4610925**	**4067874**	**4738014**	**4173491**
4.	Interest Expended	660013	679543	637857	2703682	2306170	2780243	2378949
5.	**Operating Expenses (i+ii)**	**210100**	**202192**	**164977**	**816506**	**700275**	**833730**	**712191**
	(i) Employees' Cost	142127	140747	100680	567472	472348	575148	477514
	(ii) Other operating expenses	67973	61445	64297	249034	227927	258582	234677
6.	**TOTAL EXPENSES (4+5)** (excluding provisions & contingencies)	**870113**	**881735**	**802834**	**3520188**	**3006445**	**3613973**	**3091140**
7.	**Operating Profit (3-6)** (Profit before Provisions & Contingencies)	**285171**	**268191**	**293616**	**1090737**	**1061429**	**1124041**	**1082351**
8	Provisions (other than tax) and contingencies	147770	80159	102731	438561	357725	445295	365222
9.	Exceptional items	0	0	0	0	0	0	0
10.	**Profit (+)/Loss (-) from ordinary activities before tax (7-8+9)**	**137401**	**188032**	**190885**	**652176**	**703704**	**678746**	**717129**
11.	Tax Expense (Including FBT)	24321	57470	48479	177409	215284	186022	219648
12	Less : Minority Interest	NA	NA	NA	NA	NA	6539	2703
13	Add : Share of earnings in Associates	NA	NA	NA	NA	NA	9236	7768
14	**Net Profit (+)/Loss(-) from ordinary activities after tax (10-11-12-13)**	**113080**	**130562**	**142406**	**474767**	**488420**	**495421**	**502546**
15	Extraordinary items (net of tax expense)	0	0	0	0	0	0.00	0.00
16	**Net Profit (+)/Loss(-) for the period (14-15)**	**113080**	**130562**	**142406**	**474767**	**488420**	**495421**	**502546**
17	Paid up equity Share Capital (Face value Rs.10/-each)	35347	33918	33917	35347	33917	35347	33917
18	Reserves excluding revaluation reserves	3089458	2602837	2602837	3089458	2602837	3268096	2740918
19	**Analytical Ratios**							
	(i) Share holding of Govt. of India (%)	57.87	56.10	56.10	57.87	56.10		
	(iia) Capital Adequacy Ratio (%) as per Basel-I	12.28	11.17	11.59	12.28	11.59	12.70	12.30
	(iib) Capital Adequacy Ratio (%) as per Basel-II	12.72	11.66	12.63	12.72	12.63	13.16	13.12
	(iii) Earnings per Share (EPS) not annualized in Rs.							
	(a) Basic & diluted EPS before extraordinary items	32.91	38.49	44.78	139.52	154.02	140.16	148.17
	(b) Basic & diluted EPS after extraordinary items	32.91	38.49	44.78	139.52	154.02	140.16	148.17
	(iv) **NPA Ratios:**							
	(a) Amount of gross non-performing assets	1346579	1399782	871962	1346579	871962		
	(b) Amount of net non-performing assets	723650	758617	445423	723650	445423		
	(c) % of gross NPAs	4.27	4.61	2.93	4.27	2.93		
	(d) % of net NPAs	2.35	2.56	1.52	2.35	1.52		
	(v) Return on Assets (Annualised) %	0.93	1.09	1.28	1.00	1.19		
20	**Public Shareholding**							
	(i) No. of Shares	148901807	148901807	148901807	148901807	148901807		
	(ii) Percentage of Share holding	42.13	43.90	43.90	42.13	43.90		
21	**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	204571589	190276876	190276876	204571589	190276876		
	--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)	57.87	56.10	56.10	57.87	56.10		

Not Applicable