

# Consolidated Condensed Interim Profit and Loss Account (Un-audited) for the quarter ended March 31, 2009

Note	Quarter Ended March 31, 2009	Quarter Ended March 31, 2008
	Rupees in '000'	
Mark-up/return/interest earned	10,238,753	6,410,480
Mark-up/return/interest expended	5,919,655	3,510,494
Net mark-up/interest income	4,319,098	2,899,986
Provision against non-performing loans and advances (including general/other provision) – net	815,009	404,159
Provision/(Reversal) of provision for diminution in the value of investments – net	131,556	(1,791)
Bad debts written off directly	282	1
	946,847	402,369
Net mark-up/ interest income after provisions	3,372,251	2,497,617
<b>NON MARK-UP/INTEREST INCOME</b>		
Fee, commission and brokerage income	646,886	619,758
Dividend income	261,888	251,466
Income from trading in government securities	–	–
Income from dealing in foreign currencies	287,570	88,824
Income from sale and purchase of other securities	19,455	90,335
Unrealised gain/(loss) on revaluation of investments classified as held for trading	2,590	(2,525)
Other income	5,710	10,556
<b>Total non-mark-up/interest income</b>	1,224,099	1,058,414
	4,596,350	3,556,031
<b>NON MARK-UP/INTEREST EXPENSES</b>		
Administrative expenses	2,129,435	1,556,112
Provision against other assets	32,000	–
Provision/(reversal) of provision against off-balance sheet obligations	90,681	(12,719)
Other charges	110,659	2,984
<b>Total non-mark-up/interest expenses</b>	2,362,775	1,546,377
	2,233,575	2,009,654
Extra ordinary/unusual items	–	–
<b>PROFIT BEFORE TAXATION</b>	2,233,575	2,009,654
<b>Taxation</b>		
Current	841,432	637,296
Prior years	–	–
Deferred	(51,683)	13,720
	789,749	651,016
<b>PROFIT AFTER TAXATION</b>	1,443,826	1,358,638
Unappropriated profit brought forward	8,475,791	6,973,227
Transfer from surplus on revaluation of fixed assets – net of tax	8,090	4,386
	8,483,881	6,977,613
<b>PROFIT AVAILABLE FOR APPROPRIATION</b>	9,927,707	8,336,251
Earning per share – Basic and Diluted (in Rupees)	13 2.23	2.10

The annexed notes 1 to 17 form an integral part of these consolidated condensed interim financial statements.

The detail of valuation of investment, impairment and impact on profit and loss account are given in note 6.2.

Chief Financial Officer

President and Chief Executive

Director

Director

Director