

Unconsolidated Condensed Interim Profit and Loss Account

(Un-audited) for the nine months ended September 30, 2010

Note	Nine Months ended		Quarter ended		
	September 30, 2010	September 30, 2009	September 30, 2010	September 30, 2009	
Rupees in '000					
Mark-up / return / interest earned	14	33,254,106	30,418,946	11,407,004	10,418,731
Mark-up/return / interest expensed	15	16,703,756	16,790,843	5,436,413	5,477,870
Net mark-up / interest income		16,550,350	13,628,103	5,970,591	4,940,861
Provision against non-performing loans and advances and general provision-net		2,837,331	2,568,953	1,030,999	698,535
Provision / (reversal of provision) against lending to Financial Institutions		(280,195)	189,750	-	123,250
Provision for diminution in the value of investments - net		595,729	579,719	(6,024)	59,778
Bad debts written off directly		-	282	-	-
		3,152,865	3,338,704	1,024,975	881,563
Net mark-up/interest income after provisions		13,397,485	10,289,399	4,945,616	4,059,298
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income		1,842,985	2,163,794	486,247	517,974
Dividend income		828,758	1,092,982	292,147	344,147
Income from trading in government securities		-	-	-	-
Income from dealing in foreign currencies		230,608	565,177	130,906	98,719
Gain from sale and purchase of other securities		684,972	835,992	87,018	351,878
Unrealised (loss) / gain on revaluation of investments classified as held for trading - net		(8,124)	4,205	352	4,149
Other income		77,199	32,723	39,079	14,562
Total non-mark-up/interest income		3,656,398	4,694,873	1,035,749	1,331,429
		17,053,883	14,984,272	5,981,365	5,390,727
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses	16	8,146,683	6,968,206	2,684,899	2,423,867
Provision against other assets - net		-	143,000	(12,000)	12,000
Provision / (reversal of provision) against off-balance sheet obligations - net		(99,778)	187,554	3,400	167,453
Workers welfare fund		191,013	158,399	70,823	45,516
Other charges		65,891	51,554	2,327	(106,878)
Total non-mark-up / interest expenses		8,303,809	7,508,713	2,749,449	2,541,958
		8,750,074	7,475,559	3,231,916	2,848,769
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		8,750,074	7,475,559	3,231,916	2,848,769
Taxation					
- Current		3,135,532	2,771,984	1,166,367	796,526
- Prior years		373,941	-	-	-
- Deferred		(608,123)	(309,753)	(162,964)	99,453
		2,901,350	2,462,231	1,003,403	895,979
PROFIT AFTER TAXATION		5,848,724	5,013,328	2,228,513	1,952,790
Earning per share - Basic and Diluted (in Rupees)	17	748	641	2.85	2.50

The annexed notes 1 to 21 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive Officer

Director

Director

Chairman