

Consolidated Condensed Interim Profit and Loss Account

(Un-audited) for the quarter ended March 31, 2010

	Note	Quarter Ended March 31, 2010	Quarter Ended March 31, 2009
Rupees in '000			
Mark-up/return/interest earned	15	10,939,724	10,238,753
Mark-up/return/interest expensed	16	5,565,786	5,914,499
Net mark-up/interest income		5,373,938	4,324,254
Provision against non-performing loans and advances and general provision-net		783,765	815,009
Provision for diminution in the value of investments - net		477,799	1,31,556
Bad debts written off directly		-	282
		1,261,564	946,847
Net mark-up/interest income after provisions		4,112,374	3,377,407
NON MARK-UP/INTEREST INCOME			
Fee, commission and brokerage income		864,791	646,886
Dividend income		354,776	261,888
Income from trading in government securities		-	-
Income from dealing in foreign currencies		127,183	287,570
Gain from sale and purchase of other securities		238,876	19,455
Unrealised Gain on revaluation of investments classified as held for trading - net		17,075	2,590
Other income		22,045	5,710
Total non-mark-up/interest income		1,624,746	1,224,099
		5,737,120	4,601,506
NON MARK-UP/INTEREST EXPENSES			
Administrative expenses	17	2,846,238	2,134,591
Provision against other assets - net		-	32,000
Provision against off-balance sheet obligations - net		58,354	90,681
Workers welfare fund		71,357	45,725
Other charges		54,819	64,934
Total non-mark-up/interest expenses		3,030,768	2,367,931
		2,706,352	2,233,575
Extra ordinary/unusual items		-	-
PROFIT BEFORE TAXATION		2,706,352	2,233,575
Taxation			
- Current		1,330,753	841,432
- Prior years		373,941	-
- Deferred		(796,831)	(51,683)
		907,863	789,749
PROFIT AFTER TAXATION		1,798,489	1,443,826
Unappropriated profit brought forward		12,164,662	8,475,791
Transfer from surplus on revaluation of fixed assets - net of tax		7,686	8,090
		12,172,348	8,483,881
PROFIT AVAILABLE FOR APPROPRIATION		13,970,837	9,927,707
Earning per share - Basic and Diluted (in Rupees)	18	2.30	1.85

The annexed notes 1 to 22 form an integral part of these consolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman