

Annexure – I

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS AND NINE MONTHS ENDED SEPTEMBER 30, 2014

	Three months ended September 30, 2014	Nine months ended September 30, 2014	Three months ended September 30, 2013	Nine months ended September 30, 2013	
	Rupees in '000'				
Mark-up / return / interest earned	2,507,503	6,894,919	1,837,259	5,303,060	
Mark-up / return / interest expensed	1,633,513	4,361,757	1,101,403	3,109,407	
Net mark-up / interest income	873,990	2,533,162	735,856	2,193,653	
Provisions against non-performing loans and advances - net	156,242	197,912	74,879	173,439	
Reversal of provision for diminution in the value of investments - net	(1,745)	(25,876)	(13,675)	(53,112)	
Bad debts written off directly	-	747	-	-	
	154,497	172,783	61,204	120,327	
Net mark-up / interest income after provisions	719,493	2,360,379	674,652	2,073,326	
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income	52,360	168,412	60,067	181,661	
Dividend income	15,794	67,188	28,174	61,263	
Income from dealing in foreign currencies	40,539	150,297	41,186	155,425	
Gain on sale of securities - net	36,972	265,557	30,246	65,261	
Unrealized gain / (loss) on revaluation of investments classified as held-for-trading - net	1,146	(7,687)	(28,425)	(40,159)	
Other income	16,422	63,633	14,734	72,549	
Total non mark-up / interest income	163,233	707,400	145,982	496,000	
	882,726	3,067,779	820,634	2,569,326	
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses	612,720	1,791,969	494,492	1,417,164	
Provisions against other assets	-	139	-	(14,047)	
Other charges	11,002	47,446	2,256	19,157	
Total non mark-up / interest expenses	623,722	1,839,554	496,748	1,422,274	
	259,004	1,228,225	323,886	1,147,052	
Extra ordinary / unusual item	-	-	-	-	
PROFIT BEFORE TAXATION	259,004	1,228,225	323,886	1,147,052	
Taxation - Current year	(83,435)	(401,953)	(72,530)	(359,012)	
- Prior year	-	-	-	-	
- Deferred	16,882	(87)	2,136	18,372	
	(66,553)	(402,040)	(70,394)	(340,640)	
PROFIT AFTER TAXATION	192,451	826,185	253,492	806,412	
			Restated	Restated	
Earnings per share - Basic and Diluted (Rupees)	15	0.19	0.83	0.25	0.81

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

J.M. 