

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED MARCH 31, 2015

Note	Three months ended March 31, 2015	Three months ended March 31, 2015	Three months ended March 31, 2014	Three months ended March 31, 2014
	Rupees in '000'			
Mark-up / return / interest earned	2,856,071	2,856,071	2,182,223	2,182,223
Mark-up / return / interest expensed	1,694,320	1,694,320	1,373,863	1,373,863
Net mark-up / interest income	1,161,751	1,161,751	808,360	808,360
Provision against non-performing loans and advances - net	307,671	307,671	74,766	74,766
Reversal of provision for diminution in the value of investments - net	(146)	(146)	(1,548)	(1,548)
Bad debts written off directly	-	-	747	747
Net mark-up / interest income after provisions	854,226	854,226	734,395	734,395
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	62,479	62,479	46,024	46,024
Dividend income	31,775	31,775	35,946	35,946
Income from dealing in foreign currencies	30,506	30,506	49,567	49,567
Gain on sale of securities - net	77,382	77,382	56,363	56,363
Unrealised gain / (loss) on revaluation of investments classified as held-for-trading	17,116	17,116	(10,227)	(10,227)
Other income	21,053	21,053	15,311	15,311
Total non mark-up / interest income	240,311	240,311	192,984	192,984
	1,094,537	1,094,537	927,379	927,379
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	636,118	636,118	548,150	548,150
Other provisions / write offs	-	-	139	139
Other charges	8,012	8,012	6,507	6,507
Total non mark-up / interest expenses	644,130	644,130	554,796	554,796
Extra ordinary / unusual item	450,407	450,407	372,583	372,583
	-	-	-	-
PROFIT BEFORE TAXATION	450,407	450,407	372,583	372,583
Taxation				
Current	145,817	145,817	129,182	129,182
Prior	-	-	-	-
Deferred	(4,015)	(4,015)	(3,470)	(3,470)
PROFIT AFTER TAXATION	308,605	308,605	246,871	246,871
Unappropriated profit brought forward		1,778,056		741,920
Accumulated profit carried forward		2,086,661		988,791
Earnings per share - Basic and Diluted (in Rupees)	15	0.31		0.25

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

Managing Director

Director

Director

Director