




JS BANK LIMITED

**INTERIM CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	March 31, 2009
	----- (Rupees in '000) -----	
Mark-up / return / interest earned	781,137	599,525
Mark-up / return / interest expensed	543,965	408,917
Net mark-up / interest income	237,172	190,608
Provision against non-performing loans and advances	(66,316)	(109,022)
Provision for impairment in value of investments	-	(149,196)
Bad debts written off directly	-	-
Net mark-up / interest income after provisions	170,856	(67,610)
NON MARK-UP / INTEREST INCOME		
Fee, commission and brokerage income	37,389	22,406
Dividend income	11,350	1,753
Income from dealing in foreign currencies	1,337	(95)
Gain on sale / redemption of securities	22,445	45,366
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	3,957
Other income	(792)	-
Total non-markup / interest income	71,729	73,387
NON MARK-UP / INTEREST EXPENSES		
Administrative expenses	426,843	353,082
Other (reversal) / provisions / write offs	-	-
Other charges	50	182
Total non-markup / interest expenses	426,893	353,264
Extra ordinary / unusual items	(184,308)	(347,487)
LOSS BEFORE TAXATION	(184,308)	(347,487)
Taxation		
- Current	4,264	-
- Prior years	-	-
- Deferred	-	-
LOSS AFTER TAXATION	(188,572)	(347,487)
Accumulated (loss) / Unappropriated profit brought forward	(523,192)	71,744
Accumulated loss	(711,764)	(275,743)
Basic and diluted (loss) per share (Rupee)	(0.3077)	(0.5749)

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