



Standard Chartered Bank (Pakistan) Limited
Condensed Interim Consolidated Profit and Loss Account (Un-audited)
For the three months period ended 31 March 2012

	March 31, 2012	March 31, 2011
	(Rupees in 000')	
Mark-up / return / interest earned	7,971,953	7,886,588
Mark-up / return / interest expensed	(2,945,128)	(2,824,531)
Net mark-up / return / interest income	5,026,825	5,062,057
Provision against non-performing loans and advances	(730,376)	(986,071)
Recovery of amounts written off	72,926	136,269
Provision for diminution in the value of investments	112	-
Bad debts written off directly	(83,591)	(107,492)
Net mark-up / return / interest income after provisions	4,285,896	4,104,763
NON MARK-UP / NON INTEREST INCOME		
Fees, commission and brokerage income	841,140	864,036
Dividend income	-	-
Income from dealing in foreign currencies	545,015	415,000
Gain on sale of securities	104,763	118,388
Unrealized gain on revaluation of investments classified as held for trading	30,861	108,714
Other income	168,882	(105,390)
Total non mark-up / non interest income	1,690,661	1,400,748
	5,976,557	5,505,511
NON MARK-UP / NON INTEREST EXPENSES		
Administrative expenses	(3,452,574)	(3,526,784)
Other provisions / asset write-offs	10,313	-
Other charges	(61,603)	(46,535)
Total non mark-up / non interest expenses	(3,503,864)	(3,573,319)
	2,472,693	1,932,192
Extra-ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	2,472,693	1,932,192
Taxation - current	(555,138)	(564,183)
- prior years'	-	-
- deferred	(311,383)	(156,912)
	(866,521)	(721,095)
PROFIT AFTER TAXATION	1,606,172	1,211,097
Attributable to :		
Equity holders of the bank	1,583,530	1,184,439
Minority shareholders	22,642	26,658
	1,606,172	1,211,097
BASIC / DILUTED EARNINGS PER SHARE	Rupees 0.41	Rupees 0.31


Company Secretary
Asif Iqbal Alam

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