

THE BANK OF KHYBER  
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE PERIOD ENDED MARCH 31, 2014

| Note                                                                           | Three months ended<br>March 31,<br>2014 | Three months ended<br>March 31,<br>2014 | Three months ended<br>March 31,<br>2013 | Three months ended<br>March 31,<br>2013 |
|--------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
|                                                                                | Rupees in '000'                         |                                         |                                         |                                         |
| Mark-up / return / interest earned                                             | 2,182,223                               | 2,182,223                               | 1,785,767                               | 1,785,767                               |
| Mark-up / return / interest expensed                                           | 1,373,863                               | 1,373,863                               | 1,038,421                               | 1,038,421                               |
| Net mark-up / interest income                                                  | 808,360                                 | 808,360                                 | 747,346                                 | 747,346                                 |
| Provision/(Reversal) against non-performing loans and advances - net           | 74,766                                  | 74,766                                  | (2,457)                                 | (2,457)                                 |
| (Reversal of provision) for diminution in the value of investments - net       | (1,548)                                 | (1,548)                                 | (31,621)                                | (31,621)                                |
| Bad debts written off directly                                                 | 747                                     | 747                                     | -                                       | -                                       |
| Net mark-up / interest income after provisions                                 | 73,965                                  | 73,965                                  | (34,078)                                | (34,078)                                |
|                                                                                | 734,395                                 | 734,395                                 | 781,424                                 | 781,424                                 |
| <b>NON MARK-UP / INTEREST INCOME</b>                                           |                                         |                                         |                                         |                                         |
| Fee, commission and brokerage income                                           | 46,024                                  | 46,024                                  | 54,263                                  | 54,263                                  |
| Dividend income                                                                | 35,946                                  | 35,946                                  | 23,016                                  | 23,016                                  |
| Income from dealing in foreign currencies                                      | 49,567                                  | 49,567                                  | 62,949                                  | 62,949                                  |
| Gain on sale of securities - net                                               | 56,363                                  | 56,363                                  | 9,955                                   | 9,955                                   |
| Unrealised (loss) on revaluation of investments classified as held-for-trading | (10,227)                                | (10,227)                                | (4,451)                                 | (4,451)                                 |
| Other income                                                                   | 15,311                                  | 15,311                                  | 18,475                                  | 18,475                                  |
| Total non mark-up / interest income                                            | 192,984                                 | 192,984                                 | 164,207                                 | 164,207                                 |
|                                                                                | 927,379                                 | 927,379                                 | 945,631                                 | 945,631                                 |
| <b>NON MARK-UP / INTEREST EXPENSES</b>                                         |                                         |                                         |                                         |                                         |
| Administrative expenses                                                        | 548,150                                 | 548,150                                 | 460,804                                 | 460,804                                 |
| Other provisions / write offs                                                  | 139                                     | 139                                     | -                                       | -                                       |
| Other charges                                                                  | 6,507                                   | 6,507                                   | 7,500                                   | 7,500                                   |
| Total non mark-up / interest expenses                                          | 554,796                                 | 554,796                                 | 468,304                                 | 468,304                                 |
|                                                                                | 372,583                                 | 372,583                                 | 477,327                                 | 477,327                                 |
| Extra ordinary / unusual item                                                  | -                                       | -                                       | -                                       | -                                       |
| <b>PROFIT BEFORE TAXATION</b>                                                  | 372,583                                 | 372,583                                 | 477,327                                 | 477,327                                 |
| Taxation                                                                       |                                         |                                         |                                         |                                         |
| Current                                                                        | 129,182                                 | 129,182                                 | 164,972                                 | 164,972                                 |
| Prior                                                                          | -                                       | -                                       | -                                       | -                                       |
| Deferred                                                                       | (3,470)                                 | (3,470)                                 | 2,155                                   | 2,155                                   |
|                                                                                | 125,712                                 | 125,712                                 | 167,127                                 | 167,127                                 |
| <b>PROFIT AFTER TAXATION</b>                                                   | 246,871                                 | 246,871                                 | 310,200                                 | 310,200                                 |
| Unappropriated profit brought forward                                          |                                         | 741,920                                 |                                         | 836,654                                 |
| Accumulated loss carried forward                                               |                                         | 988,791                                 |                                         | 1,146,854                               |
|                                                                                |                                         |                                         |                                         | (Restated)                              |
| Earnings per share - Basic and Diluted (in Rupees)                             | 15                                      | 0.25                                    |                                         | 0.31                                    |

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