

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

	Three months ended June 30, 2014	Six months ended June 30, 2014	Three months ended June 30, 2013	Six months ended June 30, 2013	
Note					
	Rupees in '000'				
Mark-up / return / interest earned	2,205,193	4,387,416	1,680,034	3,465,801	
Mark-up / return / interest expensed	1,354,381	2,728,244	969,583	2,008,004	
Net mark-up / interest income	850,812	1,659,172	710,451	1,457,797	
Provision / (reversal of provision) against non-performing loans and advances - net	(33,096)	41,670	130,181	98,560	
(Reversal of provision) / provision for diminution in the value of investments - net	(22,583)	(24,131)	(36,980)	(39,437)	
Bad debts written off directly	-	747	-	-	
	(55,679)	18,286	93,201	59,123	
Net mark-up / interest income after provisions	906,491	1,640,886	617,250	1,398,674	
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income	70,028	116,052	67,331	121,594	
Dividend income	15,448	51,394	10,073	33,089	
Income from dealing in foreign currencies	60,191	109,758	51,290	114,239	
Gain / (loss) on sale of securities - net	172,222	228,585	25,060	35,015	
Unrealised gain/ (loss) on revaluation of investments classified as held-for-trading	1,394	(8,833)	(7,283)	(11,734)	
Other income	31,900	47,211	39,340	57,815	
Total non mark-up / interest income	351,183	544,167	185,811	350,018	
	1,257,674	2,185,053	803,061	1,748,692	
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses	631,099	1,179,249	461,868	922,672	
Other provisions / (reversals) / write offs	-	139	(14,047)	(14,047)	
Other charges	29,937	36,444	9,401	16,901	
Total non mark-up / interest expenses	661,036	1,215,832	457,222	925,526	
	596,638	969,221	345,839	823,166	
Extra ordinary / unusual item	-	-	-	-	
PROFIT BEFORE TAXATION	596,638	969,221	345,839	823,166	
Taxation					
Current	(189,336)	(318,518)	(121,510)	(286,482)	
Prior	-	-	-	-	
Deferred	(20,439)	(16,969)	18,391	16,236	
	(209,775)	(335,487)	(103,119)	(270,246)	
PROFIT AFTER TAXATION	386,863	633,734	242,720	552,920	
Unappropriated profit brought forward					
Accumulated loss carried forward	386,863	633,734	242,720	552,920	
			Restated	Restated	
Earnings per share - Basic and Diluted (in Rupees)	15	0.39	0.63	0.24	0.55

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

Handwritten signature

Handwritten signature