Annexure - A

FAYSAL BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2011

	Quarter ended		Half year ended	
	June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
	Rupees in '000			
Mark-up / return / interest earned	7,076,956	4,384,676	13,756,058	8,705,201
Mark-up / return / interest expensed	4,794,508	2,936,545	9,313,042	6,037,517
Net mark-up / interest income	2,282,448	1,448,131	4,443,016	2,667,684
Provision / (reversal) against non-performing loans and advances - net	(501,168)	331,056	(25,860)	628,981
Reversal of provision for consumer loans - general	(50,747)	(17,554)	(43,461)	(19,586)
Provision / (reversal) for diminution in the value of investments	227,414	182,757	228,681	(6,348)
(Recovery) of / Bad debts bad debts written off	8,415	-	(30,916)	-
	(316,086)	496,259	128,444	603,047
Net mark-up / return / interest income after provisions	2,598,534	951,872	4,314,572	2,064,637
Non mark-up / return / interest income				
Fee, commission and brokerage income	522,795	216,223	939,124	468,079
Dividend income	88,450	50,648	213,888	171,251
Income from dealing in foreign currencies	234,134	103,421	423,867	239,996
Gain / (loss) on sale of securities	338,942	(451,133)	486,611	1,251,545
Unrealised (loss) / gain on revaluation of investments classified as held for trading	(82,754)	(62,233)	186,249	(154,955)
Other income	164,906	27,871	399,829	66,875
Total non mark-up / return / interest income / (loss)	1,266,473	(115,203)	2,649,568	2,042,791
	3,865,007	836,669	6,964,140	4,107,428
Non mark-up / return / interest expenses				
Administrative expenses	2,808,516	1,324,726	5,572,935	2,538,458
Other provisions - net	48,746	-	46,076	-
Other charges	62,741	39,960	69,969	39,960
Total non mark-up / return / interest expenses	2,920,003	1,364,686	5,688,980	2,578,418
	945,004	(528,017)	1,275,160	1,529,010
Extraordinary / unusual items	-	-	-	-
Profit before taxation	945,004	(528,017)	1,275,160	1,529,010
Taxation - Current period	92,279	(39,768)	185,445	293,310
- Prior years	277,753	(254,920)	277,753	(239,872)
- Deferred	22,482	(281,515)	18,214	(258,207)
	392,514	(576,203)	481,412	(204,769)
Profit after taxation	552,490	48,186	793,748	1,733,779
	Rupees			
Basic and diluted earnings per share	0.75	0.07	1.08	2.37

Certified to be true copy

Company Secretary & Head of Legal
FAYSAL BANK LIMITED