Soneri Bank Limited

Soneri Bank

Profit and Loss Account (Un-Audited)
For Quarter Ended 31 March 2014

Annexure "A"

	2014	2013
	(Rupees in ' 000)	
Mark-up / return / interest earned	**3,749,553**	3,364,953
Mark-up / return / interest expensed	**(2,388,884)**	(2,176,939)
Net mark-up / return / interest income	**1,360,669**	1,188,014
Provision against non - performing loans and advances - net	**(165,666)**	(229,586)
(Provision) for /Reversal in diminution in the value of investments	**(1,024)**	24,501
Bad debts written off directly	**-**	-
	(166,690)	(205,085)
Net mark-up / return / interest income after provisions	**1,193,979**	982,929
Non mark-up / interest income		
Fee, commission and brokerage income	**310,333**	246,027
Dividend income	**46,802**	33,420
Income from dealing in foreign currencies	**138,299**	42,979
Unrealised (loss) / gain on revaluation of investments classified as held-for-trading / future contracts - net	**(39,110)**	6,266
Gain on sale of securities - net	**171,355**	138,978
Other income	**43,918**	47,181
Total non mark-up / interest income	**671,597**	514,851
	1,865,576	1,497,780
Non mark-up / interest expenses		
Administrative expenses	**(1,393,199)**	(1,036,429)
Reversal against other assets - net	**-**	3,901
Other charges	**(13,221)**	(7,784)
Total non mark-up / interest expenses	**(1,406,420)**	(1,040,312)
Profit before taxation	**459,156**	457,468
Taxation - Current	**(168,000)**	(138,000)
- Prior	**-**	-
- Deferred	**10,089**	(19,660)
	(157,911)	(157,660)
Profit after taxation	**301,245**	299,808
		(Restated)
	(Rupee)	
Earnings per share - basic and diluted	**0.27**	0.27

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Anjum Hai
Chief Financial Officer