

## Economy / Banking

Table 83.1: Consolidated Interim Profit and Loss Statement - Aggregates per Year

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Treasury Bills	302,514	342,970	290,888	286,367	349,810	466,627	464,709	560,882	622,815	735,710	1,146,853	1,477,942
Other Government Securities	-	-	-	0.0	4,155	5,218	7,075	15,234	18,952	57,921	47,745	95,564
Interest Income from Securities	302,514	342,970	290,888	286,367	353,965	471,845	471,784	576,116	641,767	793,631	1,194,598	1,573,506
Loans to Private Sector	168,600	183,711	235,084	216,852	254,737	297,026	347,596	402,173	363,308	383,364	451,409	443,596
Overdrafts to Private Sectors	104,638	191,403	206,226	114,779	231,139	522,004	452,343	491,876	473,823	489,758	504,394	340,749
Other Loans/Overdrafts	7,443	-2,554.0	3,056	13,560	58,454	226,439	78,963	64,916	52,604	36,965	74,488	41,994
Interests on Loans & Advances	370,008	372,560	444,366	456,015	567,608	1,045,469	878,902	958,965	889,735	910,087	1,030,291	826,339
Interest from Deposit with Banks	58,529	85,302	71,352	92,304	94,860	81,863	59,501	30,367	19,974	35,506	25,825	142,501
Interest from Bills Purchased/Discounted	909	764	1,592	1,254	877	5,073	8,646	3,060	15.0	7,012	858	577
<b>TOTAL INTEREST INCOME</b>	<b>731,960</b>	<b>801,596</b>	<b>808,198</b>	<b>835,940</b>	<b>1,017,310</b>	<b>1,604,250</b>	<b>1,418,833</b>	<b>1,568,508</b>	<b>1,551,491</b>	<b>1,746,236</b>	<b>2,251,572</b>	<b>2,542,923</b>
Interest on Bal. Due Other Banks	672	1,105	1,404	1,365	3,437	11,562	11,398	8,939	16,294	50,273	67,885	64,187
Demand Deposit	77,199	7,651	3,456	4,359	9,670	13,554	13,945	15,205	20,483	25,865	17,534	22,037
Savings	108,502	106,726	73,941	97,563	95,392	129,893	130,319	152,954	178,541	208,038	227,572	273,166
Time Deposits	141,668	141,668	125,036	195,003	195,003	370,519	425,944	460,400	402,528	342,783	356,453	386,218
Interest on Deposit	224,419	256,045	202,433	212,291	300,065	513,966	570,208	628,559	601,552	576,686	601,559	681,421
Other Interest Expense	49,673	49,974	54,068	78,111	117,272	197,546	78,479	37,261	12,033	14,866	20,483	25,997
<b>TOTAL INTEREST EXPENSE</b>	<b>274,764</b>	<b>307,124</b>	<b>257,905</b>	<b>291,767</b>	<b>420,774</b>	<b>723,074</b>	<b>660,085</b>	<b>674,759</b>	<b>629,879</b>	<b>641,825</b>	<b>689,927</b>	<b>771,605</b>
<b>NET INTEREST INCOME</b>	<b>457,196</b>	<b>494,472</b>	<b>550,293</b>	<b>544,173</b>	<b>596,536</b>	<b>881,176</b>	<b>758,748</b>	<b>893,749</b>	<b>921,612</b>	<b>1,104,411</b>	<b>1,561,645</b>	<b>1,771,318</b>
Provision for Credit Losses	7,415	72,726	93,657	25,833	41,105	199,399	99,162	147,905	145,817	84,287	59,653	100,691
<b>NET INT. INCOME AFTER PROV. FOR CREDIT LOSSES</b>	<b>449,781</b>	<b>421,746</b>	<b>456,636</b>	<b>518,340</b>	<b>555,431</b>	<b>681,777</b>	<b>659,586</b>	<b>745,844</b>	<b>775,795</b>	<b>1,020,124</b>	<b>1,501,992</b>	<b>1,670,627</b>
Services charge on Deposits	41,368	45,339	55,008	61,607	73,613	87,832	116,554	117,319	121,617	156,593	152,561	157,921
Acceptance Guarantee L/C Fees	15,185	17,711	25,461	25,233	27,016	78,000	82,636	76,116	83,041	124,126	137,408	125,389
Fees/Other Charges on FX Transaction	166,216	175,745	197,408	283,497	330,143	387,585	492,083	504,764	556,906	573,955	593,476	576,353
Unrealized Foreign Currency Transaction	11,190	10,696	13,256	-146,629.0	45,192	267,788	158,287	76,947	106,524	187,762	111,868	117,660
Other Non-Interest Income	187,324	186,565	194,289	245,641	240,292	88,451	102,247	136,041	200,530	139,441	241,682	288,219
Non-interest Income	421,283	436,056	485,422	469,349	716,256	909,656	951,807	911,187	1,068,618	1,181,877	1,236,995	1,265,542
<b>NET INTEREST &amp; OTHER INCOME</b>	<b>871,064</b>	<b>857,802</b>	<b>942,058</b>	<b>987,689</b>	<b>1,271,687</b>	<b>1,591,433</b>	<b>1,611,393</b>	<b>1,657,031</b>	<b>1,844,413</b>	<b>2,202,001</b>	<b>2,738,987</b>	<b>2,936,169</b>
Full Time Employees Salaries	93,972	11,171	138,237	163,401	203,014	288,902	312,834	336,649	364,052	387,797	426,393	449,477
Pension/ Bonus & Other Benefits	35,142	40,955	39,439	80,567	123,761	185,713	167,335	161,401	174,775	226,181	220,441	250,143
Salaries & Other Comp. Benefits	129,114	152,726	177,676	243,968	326,775	474,615	480,169	498,050	538,827	613,978	646,834	699,620
Premises & Other Expenses including Depreciation.	87,631	112,630	130	164,940	201,378	324,366	305,140	340,368	322,382	339,981	331,964	387,379
Shortages & Losses	1,218	1,191	445	884	3,332	10,971	37,041	84,634	21,407	21,254	4,216	34.0
Other General Expenses	186,635	217,720	234,024	314,198	375,189	605,447	525,148	555,845	613,125	730,478	897,197	957,683
Other Expenses	187,853	218,911	234,469	315,082	378,521	616,418	562,189	640,479	634,532	751,732	901,413	957,717
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>404,598</b>	<b>484,297</b>	<b>542,629</b>	<b>723,990</b>	<b>906,674</b>	<b>1,415,399</b>	<b>1,347,498</b>	<b>1,478,897</b>	<b>1,495,741</b>	<b>1,705,691</b>	<b>1,880,211</b>	<b>2,044,716</b>
<b>PROFIT/LOSS BEFORE TAXES</b>	<b>466,466</b>	<b>373,535</b>	<b>399,429</b>	<b>263,699</b>	<b>365,013</b>	<b>176,034</b>	<b>263,895</b>	<b>178,134</b>	<b>348,672</b>	<b>496,310</b>	<b>858,776</b>	<b>891,453</b>
Provision for Income Taxes	164,032	129,251	139,663	100,830	142,182	142,040	148,001	139,444	161,059	181,155	234,344	287,895
<b>NET INC. BEFORE EXTRA ORDIN.</b>	<b>302,434</b>	<b>244,284</b>	<b>259,766</b>	<b>162,869</b>	<b>222,831</b>	<b>33,994</b>	<b>115,894</b>	<b>38,690</b>	<b>187,613</b>	<b>315,155</b>	<b>624,432</b>	<b>603,558</b>
Extra Ordinary Items (specify)	-	-	12,035	0.0	-	-	1,999	1,992	296	-25,468.0	-	-
<b>NET INCOME</b>	<b>302,434</b>	<b>244,284</b>	<b>247,731</b>	<b>162,869</b>	<b>222,831</b>	<b>33,994</b>	<b>113,895</b>	<b>36,698</b>	<b>187,317</b>	<b>340,623</b>	<b>624,432</b>	<b>603,558</b>