

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2014

	Half year ended		Quarter ended	
	30 June 2014	30 June 2013	30 June 2014	30 June 2013
	(Rupees in '000)			
Mark-up / return / interest earned	20,597,740	19,208,802	10,916,792	9,524,174
Mark-up / return / interest expensed	(11,920,877)	(12,197,650)	(6,318,495)	(6,041,154)
Net mark-up / return / interest income	8,676,863	7,011,152	4,598,297	3,483,020
Provision against non-performing loans and advances - net	(120,938)	(254,239)	(31,940)	(92,141)
Provision for diminution in the value of investments	-	-	-	-
Bad debts written-off directly	-	(96)	-	(96)
	(120,938)	(254,335)	(31,940)	(92,237)
Net mark-up / return / interest income after provisions	8,555,925	6,756,817	4,566,357	3,390,783
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	1,032,918	840,741	572,828	422,774
Dividend income	222,404	70,322	103,766	8,708
Income from dealing in foreign currencies	527,073	266,698	263,777	137,073
Gain on sale / redemption of securities - net	3,901	372,408	3,898	310,953
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	-	-	-
Other income	262,780	260,239	116,093	129,503
Total non mark-up / interest income	2,049,076	1,810,408	1,060,362	1,009,011
	10,605,001	8,567,225	5,626,719	4,399,794
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	(5,993,263)	(4,792,681)	(3,098,117)	(2,430,632)
Other (provisions) / reversals / write-offs	(4,625)	492	-	10,864
Other charges	(97,199)	(78,894)	(55,629)	(43,521)
Total non mark-up / interest expenses	(6,095,087)	(4,871,083)	(3,153,746)	(2,463,289)
	4,509,914	3,696,142	2,472,973	1,936,505
Extra-ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	4,509,914	3,696,142	2,472,973	1,936,505
Taxation: - Current	(1,684,771)	(1,247,996)	(908,185)	(642,248)
- Prior years	-	-	-	-
- Deferred	114,877	(14,812)	21,458	(16,971)
	(1,569,894)	(1,262,808)	(886,707)	(659,219)
PROFIT AFTER TAXATION	2,940,020	2,433,334	1,586,266	1,277,286
Basic and diluted earnings per share - Rupees	2.65	2.19	1.43	1.15



H. Saad Khan
 Company Secretary

BANK AL HABIB LIMITED