



HABIB BANK LIMITED
UNCONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE SIX MONTHS ENDED JUNE 30, 2012

ANNEXURE B

	June 30 2012	June 30 2011
	(Rupees in '000)	
Mark-up / return / interest earned	53,423,836	45,246,473
Non mark-up / interest income	6,280,957	6,529,295
	<u>59,704,793</u>	<u>51,775,768</u>
Mark-up / return / interest expensed	(25,127,434)	(19,006,516)
Provisions and Write offs	(2,289,352)	(4,702,507)
Operating Expenditure	(14,352,949)	(13,554,412)
	<u>(41,769,735)</u>	<u>(37,263,435)</u>
Profit before taxation	<u>17,935,058</u>	<u>14,512,333</u>
Taxation	(6,948,529)	(5,224,618)
Profit after taxation	<u>10,986,529</u>	<u>9,287,715</u>
	(Rupees)	
Basic and Diluted earnings per share	<u>9.06</u>	<u>7.66</u>

10