

**Habib Metropolitan Bank Limited**  
 Unconsolidated Condensed Interim Profit And Loss Account (Un-Audited)  
 For the quarter ended 31 March 2014

**Annexure - A**

	2014	2013
	Rupees in '000	
Mark-up / return / interest earned	7,137,418	6,426,432
Mark-up / return / interest expensed	<u>(4,615,792)</u>	<u>(4,261,493)</u>
<b>Net mark-up / interest income</b>	<b>2,521,626</b>	<b>2,164,939</b>
Provision against non-performing loans and advances	490,855	658,562
Provision for diminution in the value of investments	(3,276)	(8,616)
Bad debts written-off directly	-	-
	<u>(487,579)</u>	<u>(649,946)</u>
<b>Net mark-up / interest income after provisions</b>	<b>2,034,047</b>	<b>1,514,993</b>
<b>Non mark-up / interest income</b>		
Fee, commission and brokerage income	569,306	547,424
Dividend income	8,887	35,029
Income from dealing in foreign currencies	179,451	53,938
Gain / (loss) on sale / redemption of securities	330,197	501,021
Unrealized gain / (loss) on revaluation of investments classified as 'held-for-trading'	-	-
Other income	73,160	57,501
<b>Total non mark-up / interest income</b>	<b>1,161,001</b>	<b>1,194,913</b>
	<b>3,195,048</b>	<b>2,709,906</b>
<b>Non mark-up / interest expenses</b>		
Administrative expenses	1,765,085	1,562,001
Other provisions / write offs	-	-
Other charges	34,445	34,500
<b>Total non mark-up / interest expenses</b>	<b>(1,799,530)</b>	<b>(1,596,501)</b>
	<b>1,395,518</b>	<b>1,113,405</b>
Extra ordinary / unusual items	-	-
<b>Profit before taxation</b>	<b>1,395,518</b>	<b>1,113,405</b>
Taxation - Current	559,601	489,041
- Prior years	-	-
- Deferred	(159,937)	(133,568)
	<u>(399,664)</u>	<u>(355,473)</u>
<b>Profit after taxation</b>	<b>995,854</b>	<b>757,932</b>
<b>Basic and diluted earnings per share (Rupees)</b>	<b>0.95</b>	<b>0.72</b>

  
 Fuzail Abbas  
 Chief financial Officer

