

Habib Metropolitan Bank Limited

Unconsolidated Condensed Interim Profit And Loss Account (Un-Audited)

For the quarter and nine months ended 30 September 2014

Annexure - A

	30 September 2014		30 September 2013	
	Quarter ended	Nine Months ended	Quarter ended	Nine Months ended
	----- (Rupees in '000) -----			
Mark-up / return / interest earned	8,149,806	23,543,211	6,018,411	18,527,659
Mark-up / return / interest expensed	(5,228,808)	(15,496,731)	(3,705,903)	(11,987,314)
Net mark-up / interest income	2,920,998	8,046,480	2,312,508	6,540,345
Provision against non-performing loans and advances - net	108,605	1,071,284	298,925	1,334,563
Provision for diminution in the value of investments - net	21,363	17,479	(2,288)	(2,993)
Bad debts written-off directly	-	-	-	-
	(129,968)	(1,088,763)	(296,637)	(1,331,570)
Net mark-up / interest income after provisions	2,791,030	6,957,717	2,015,871	5,208,775
Non mark-up / interest income				
Fee, commission and brokerage income	593,066	1,773,127	555,463	1,655,523
Dividend income	18,931	37,122	3,123	42,675
Income from dealing in foreign currencies - net	302,634	720,702	172,062	483,490
Gain on sale / redemption of securities -net	(3,258)	801,584	162,455	1,314,691
Unrealized gain / (loss) on revaluation of investments classified as 'held-for-trading'	-	-	-	-
Other income	79,695	230,619	112,334	228,001
Total non mark-up / interest income	991,068	3,563,154	1,005,437	3,724,380
	3,782,098	10,520,871	3,021,308	8,933,155
Non mark-up / interest expenses				
Administrative expenses	1,882,288	5,505,675	1,602,298	4,743,318
Other provisions / write offs	299,000	299,000	-	-
Other charges	34,530	88,753	34,590	120,730
Total non mark-up / interest expenses	(2,215,818)	(5,893,428)	(1,636,888)	(4,864,048)
	1,566,280	4,627,443	1,384,420	4,069,107
Extra ordinary / unusual items	-	-	-	-
Profit before taxation	1,566,280	4,627,443	1,384,420	4,069,107
Taxation - Current	508,205	1,696,797	490,937	1,506,320
- Prior years	-	-	110,772	284,139
- Deferred	37,087	(194,198)	(52,120)	(337,087)
	(545,292)	(1,502,599)	(549,589)	(1,453,372)
Profit after taxation	1,020,988	3,124,844	834,831	2,615,735
Basic earnings per share (Rupees)	0.97	2.98	0.80	2.50



Fuzail Abbas
Chief Financial Officer

