

Habib Metropolitan Bank Limited
 Unconsolidated Condensed Interim Profit And Loss Account (Un-Audited)
 For the quarter ended 31 March 2015

	31 March 2015	31 March 2014
	Rupees in '000	
Mark-up / return / interest earned	9,202,521	7,137,418
Mark-up / return / interest expensed	(5,954,716)	(4,615,792)
Net mark-up / interest income	3,247,805	2,521,626
Provision against non-performing loans and advances	750,000	490,855
Provision for diminution in the value of investments	16,924	(3,276)
Bad debts written-off directly	-	-
	(766,924)	(487,579)
Net mark-up / interest income after provisions	2,480,881	2,034,047
Non mark-up / interest income		
Fee, commission and brokerage income	643,615	569,306
Dividend income	21,518	8,887
Income from dealing in foreign currencies	286,250	179,451
Gain on sale / redemption of securities - net	768,516	330,197
Unrealized gain / (loss) on revaluation of investments classified as 'held-for-trading'	-	-
Other income	79,636	73,160
Total non mark-up / interest income	1,799,535	1,161,001
	4,280,416	3,195,048
Non mark-up / interest expenses		
Administrative expenses	1,995,714	1,765,085
Other provisions / write offs	-	-
Other charges	100,143	34,445
Total non mark-up / interest expenses	(2,095,857)	(1,799,530)
	2,184,559	1,395,518
Extra ordinary / unusual items	-	-
Profit before taxation	2,184,559	1,395,518
Taxation - Current	943,188	559,601
- Prior years	-	-
- Deferred	(171,301)	(159,937)
	(771,887)	(399,664)
Profit after taxation	1,412,672	995,854
Basic and diluted earnings per share (Rupees)	1.35	0.95



Fuzail Abbas
 Chief Financial Officer