Bank Alfalah

LDN/MEA/1878
23rd April 2015

The General Manager
Karachi Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

By Fax and Hand Delivery
Fax No. 111-573-329
Total pages: 02 (two)

Dear Sir,

Financial Results for the quarter ended 31st March 2015 of Bank Alfalah Limited

We have to inform you that the Board of Directors of our Bank in their meeting held on 22nd April 2015 at 04:30 PM (UAE time) at Abu Dhabi recommended the following:

(i) **CASH DIVIDEND** - Nil

(ii) **BONUS SHARES** - Nil

(iii) **RIGHT SHARES** - Nil

(iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION** - Nil

(v) **ANY OTHER PRICE-SENSITIVE INFORMATION** - Nil

The financial results of the Bank as on 31st March 2015 are enclosed as Annexure "A".

We will be sending you 200 copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,

MIAN EJAZ AHMAD
Company Secretary

Encl: as above

Head Office: B. A. Building, I. I. Chundrigar Road, Karachi, Pakistan.
T: (92-21) 32414030-10 UAN: 111 777 786 Fax: 32461275 P. O. Box 6773 Postal Code: 74000 www.bankalfalah.com

Bank Alfalah

LDN/MEA/1879
23rd April 2015

The Company Secretary
Lahore Stock Exchange Limited
LSE Plaza, 19,
Khayaban-e-Aiwan-e-Iqbal
Lahore-54000

By Fax and Courier
Fax No. 042-3636 8485
Total pages: 02 (two)

Dear Sir,

Financial Results for the quarter ended 31st March 2015 of Bank Alfalah Limited

We have to inform you that the Board of Directors of our Bank in their meeting held on 22nd April 2015 at 04:30 PM (UAE time) at Abu Dhabi recommended the following:

(i) **CASH DIVIDEND** - Nil

(ii) **BONUS SHARES** - Nil

(iii) **RIGHT SHARES** - Nil

(iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION** - Nil

(v) **ANY OTHER PRICE-SENSITIVE INFORMATION** - Nil

The financial results of the Bank as on 31st March 2015 are enclosed as Annexure "A".

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Yours truly,

MIAN EJAZ AHMAD
Company Secretary

Encl: as above

Annexure 'A'

BANK ALFALAH LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2015

	Three months period ended March 31, 2015	Three months period ended March 31, 2014
	(Rupees in '000)	
Mark-up / return / interest earned	15,900,137	11,918,640
Mark-up / return / interest expensed	9,097,672	7,630,314
Net mark-up / interest income	6,802,465	4,288,326
Provision against loans and advances - net	683,656	62,131
Provision for diminution in value of investments - net	13,828	66,848
Bad debts written off directly	-	-
	697,484	128,979
Net mark-up / interest income after provisions	6,104,981	4,159,347
Non mark-up / interest income		
Fee, commission and brokerage income	620,365	741,294
Dividend income	106,740	102,375
Income from dealing in foreign currencies	403,816	379,250
Gain on sale of securities - net	607,076	271,156
Unrealized gain on revaluation of investments classified as held for trading - net	48,007	89,616
Other income	369,784	471,616
Total non mark-up / interest income	2,155,788	2,055,307
	8,260,769	6,214,654
Non mark-up / interest expenses		
Administrative expenses	5,075,302	4,326,396
Provision against off balance sheet obligations	8,789	1,050
Provision against other assets	51,116	147,938
Other charges	86,251	35,711
Total non mark-up / interest expenses	5,221,458	4,511,095
	3,039,311	1,703,559
Extra ordinary / unusual items	-	-
Profit before taxation	3,039,311	1,703,559
Taxation		
Current	1,443,755	604,066
Deferred	(386,458)	(28,991)
Prior years	-	-
	1,057,297	575,075
Profit after taxation	1,982,014	1,128,484
	(Rupees)	
Basic earnings per share	1.25	0.82
Diluted earnings per share	1.24	0.82

BANK AlFALAH LIMITED FINANCE D 'ISION Karachi