"Annexure A"

BANK AL HABIB LIMITED
INTERIM CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2014

	Three months period ended	
	March 31, 2014	March 31, 2013
	(Rupees in '000)	
Mark-up / return / interest earned	**9,680,948**	9,684,628
Mark-up / return / interest expensed	**(5,602,382)**	(6,156,496)
Net mark-up / return / interest income	**4,078,566**	3,528,132
Provision against non-performing loans and advances	**(88,998)**	(162,098)
Provision for diminution in the value of investments	-	-
Bad debts written-off directly	-	-
	(88,998)	(162,098)
Net mark-up / return / interest income after provisions	**3,989,568**	3,366,034
NON MARK-UP / INTEREST INCOME		
Fees, commission and brokerage income	**460,090**	417,967
Dividend income	**118,638**	61,614
Income from dealing in foreign currencies	**263,296**	129,625
Gain on sale / redemption of securities - net	**3**	61,455
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	-
Other income	**146,687**	130,736
Total non mark-up / interest income	**988,714**	801,397
	4,978,282	4,167,431
NON MARK-UP / INTEREST EXPENSES		
Administrative expenses	**(2,895,146)**	(2,362,049)
Other provisions / write-offs	**(4,625)**	(10,372)
Other charges	**(41,570)**	(35,373)
Total non mark-up / interest expenses	**(2,941,341)**	(2,407,794)
	2,036,941	1,759,637
Extra-ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	**2,036,941**	1,759,637
Taxation - Current	**(776,606)**	(605,748)
- Prior years	-	-
- Deferred	**93,419**	2,159
	(683,187)	(603,589)
PROFIT AFTER TAXATION	**1,353,754**	1,156,048
		Restated
Basic and diluted earnings per share - Rupees	**1.22**	1.04

Bank AL Habib Limited Karachi

Company Secretary
BANK AL HABIB LIMITED