

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2014

	Nine months period ended		Quarter ended	
	30 September 2014	30 September 2013	30 September 2014	30 September 2013
	(Rupees in '000)			
Mark-up / return / interest earned	31,789,432	28,132,851	11,191,692	8,924,049
Mark-up / return / interest expensed	(18,108,182)	(17,537,092)	(6,187,305)	(5,339,442)
Net mark-up / return / interest income	13,681,250	10,595,759	5,004,387	3,584,607
Provision against non-performing loans and advances - net	(305,942)	(505,013)	(185,004)	(250,774)
Provision for diminution in the value of investments	-	-	-	-
Bad debts written-off directly	-	(96)	-	-
	(305,942)	(505,109)	(185,004)	(250,774)
Net mark-up / return / interest income after provisions	13,375,308	10,090,650	4,819,383	3,333,833
NON MARK-UP / INTEREST INCOME				
Fee, commission and brokerage income	1,462,513	1,404,629	429,595	563,888
Dividend income	303,166	192,892	80,762	122,570
Income from dealing in foreign currencies	654,607	487,174	127,534	220,476
Gain on sale / redemption of securities - net	302	533,839	(3,599)	161,431
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	-	-	-
Other income	377,780	398,770	115,000	138,531
Total non mark-up / interest income	2,798,368	3,017,304	749,292	1,206,896
	16,173,676	13,107,954	5,568,675	4,540,729
NON MARK-UP / INTEREST EXPENSES				
Administrative expenses	(9,203,249)	(7,488,361)	(3,209,986)	(2,695,680)
Other provisions / write-offs	(9,249)	(11,076)	(4,624)	(11,568)
Other charges	(148,639)	(115,666)	(51,440)	(36,772)
Total non mark-up / interest expenses	(9,361,137)	(7,615,103)	(3,266,050)	(2,744,020)
	6,812,539	5,492,851	2,302,625	1,796,709
Extra-ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	6,812,539	5,492,851	2,302,625	1,796,709
Taxation - Current	(2,562,963)	(1,759,778)	(878,192)	(511,782)
- Prior years	-	(98,839)	-	(98,839)
- Deferred	199,524	56,371	84,647	71,183
	(2,363,439)	(1,802,246)	(793,545)	(539,438)
PROFIT AFTER TAXATION	4,449,100	3,690,605	1,509,080	1,257,271
Basic and diluted earnings per share - Rupees				
	4.00	3.32	1.36	1.13



H. Saad Siddiqui
Company Secretary
BANK AL HABIB LIMITED