"Annexure A"

BANK AL HABIB LIMITED

UNCONSOLIDATED PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2014

	2014	2013
	(Rupees in '000)	
Mark - up / return / interest earned	**44,001,196**	37,255,749
Mark - up / return / interest expensed	**(24,936,885)**	(22,994,393)
Net mark - up / return / interest income	**19,064,311**	14,261,356
Provision against non - performing loans and advances - net	**(552,989)**	(479,695)
Provision for diminution in the value of investments	**-**	-
Bad debts written - off directly	**-**	(96)
	(552,989)	(479,791)
Net mark - up / return / interest income after provisions	**18,511,322**	13,781,565
NON MARK - UP / INTEREST INCOME		
Fees, commission and brokerage income	**1,950,797**	1,894,163
Dividend income	**364,618**	253,682
Income from dealing in foreign currencies	**854,437**	675,489
Gain on sale / redemption of securities - net	**294**	538,546
Unrealised gain / (loss) on revaluation of investments classified as held for trading	**-**	-
Other income	**637,546**	546,088
Total non mark-up / interest income	**3,807,692**	3,907,968
	22,319,014	17,689,533
NON MARK - UP / INTEREST EXPENSES		
Administrative expenses	**(12,189,767)**	(10,008,680)
Other provisions / write - offs	**(9,249)**	(11,076)
Other charges	**(202,884)**	(156,802)
Total non mark - up / interest expenses	**(12,401,900)**	(10,176,558)
Extra - ordinary / unusual items	**-**	-
PROFIT BEFORE TAXATION	**9,917,114**	7,512,975
Taxation - Current	**(3,497,316)**	(2,450,671)
- Prior years	**-**	190,885
- Deferred	**(70,856)**	(98,640)
	(3,568,172)	(2,358,426)
PROFIT AFTER TAXATION	**6,348,942**	5,154,549
Basic and diluted earnings per share - Rupees	**5.71**	4.64

Bank AL Habib Limited Karachi

Company Secretary
BANK AL HABIB LIMITED