"Annexure A"

BANK AL HABIB LIMITED
UNCONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2015

	2015	2014
	(Rupees in '000)	
Mark - up / return / interest earned	50,293,226	44,001,196
Mark - up / return / interest expensed	(25,476,349)	(24,936,885)
Net mark - up / return / interest income	24,816,877	19,064,311
Provision against non - performing loans and advances - net	(1,763,279)	(552,989)
Provision for diminution in the value of investments	(196,992)	-
Bad debts written - off directly	(34)	-
	(1,960,305)	(552,989)
Net mark - up / return / interest income after provisions	22,856,572	18,511,322
NON MARK - UP / INTEREST INCOME		
Fees, commission and brokerage income	2,286,952	1,950,797
Dividend income	601,701	364,618
Income from dealing in foreign currencies	707,484	854,437
Gain on sale / redemption of securities - net	217,254	294
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	-
Other income	697,475	637,546
Total non mark-up / interest income	4,510,866	3,807,692
	27,367,438	22,319,014
NON MARK - UP / INTEREST EXPENSES		
Administrative expenses	(14,695,040)	(12,189,767)
Other provisions / write - offs	(38,535)	(9,249)
Other charges	(302,204)	(202,884)
Total non mark - up / interest expenses	(15,035,779)	(12,401,900)
Extra - ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	12,331,659	9,917,114
Taxation - Current	(4,503,771)	(3,497,316)
- Prior years	(500,484)	-
- Deferred	77,508	(70,856)
	(4,926,747)	(3,568,172)
PROFIT AFTER TAXATION	7,404,912	6,348,942
Basic and diluted earnings per share - Rupees	6.66	5.71

Company Secretary
BANK AL HABIB LIMITED

"Annexure B"

BANK AL HABIB LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2015

	2015	2014
	(Rupees in '000)	
Mark - up / return / interest earned	50,310,263	44,007,124
Mark - up / return / interest expensed	(25,475,557)	(24,933,172)
Net mark - up / return / interest income	24,834,706	19,073,952
Provision against non - performing loans and advances - net	(1,763,279)	(552,989)
Provision for diminution in the value of investments	(202,022)	(5,463)
Bad debts written - off directly	(34)	-
	(1,965,335)	(558,452)
Net mark - up / return / interest income after provisions	22,869,371	18,515,500
NON MARK - UP / INTEREST INCOME		
Fees, commission and brokerage income	2,320,893	1,984,114
Dividend income	536,664	328,596
Income from dealing in foreign currencies	707,484	854,437
Gain on sale / redemption of securities - net	136,864	22,560
Unrealised gain / (loss) on revaluation of investments classified as held for trading	-	-
Share of profit from associates	89,066	124,033
Other income	695,498	636,131
Total non mark-up / interest income	4,486,469	3,949,871
	27,355,840	22,465,371
NON MARK - UP / INTEREST EXPENSES		
Administrative expenses	(14,749,244)	(12,249,905)
Other provisions / write - offs	(38,535)	(9,249)
Other charges	(302,412)	(202,978)
Total non mark - up / interest expenses	(15,090,191)	(12,462,132)
Extra - ordinary / unusual items	-	-
PROFIT BEFORE TAXATION	12,265,649	10,003,239
Taxation - Current	(4,509,205)	(3,498,182)
- Prior years	(500,484)	-
- Deferred	75,792	(68,687)
	(4,933,897)	(3,566,869)
PROFIT AFTER TAXATION	7,331,752	6,436,370
Attributable to :		
Shareholders of the Holding company	7,332,742	6,432,145
Non - controlling interest	(990)	4,225
	7,331,752	6,436,370
Basic and diluted earnings per share attributable to equity holders of the Holding company - Rupees	6.60	5.79

Company Secretary
BANK AL HABIB LIMITED