

HO:SBoD:
August 26, 2021

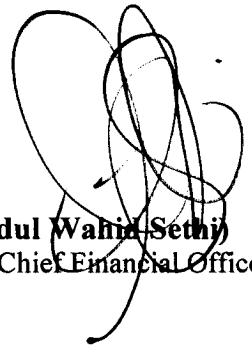
The General Manager
Pakistan Stock Exchange Ltd.
Stock Exchange Building
Stock Exchange Road
Karachi.

Dear Sir,

FINANCIAL RESULTS FOR THE HALF YEAR PERIOD ENDED JUNE 30, 2021.

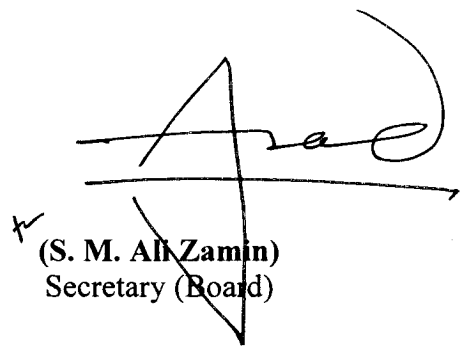
We have to inform you that the Board of Directors of National Bank of Pakistan in its meeting held at **02:00 P.M. on Thursday, the August 26, 2021**, has not recommended any Cash Dividend, Bonus issue / Right Shares or any other entitlement. The financial results of the Bank for the half year ended June 30, 2021 are enclosed.

The Half Yearly Report of the Company for the period ended June 30, 2021 will be transmitted through PUCARS separately.



(Abdul Wahid Sethi)
SEVP / Chief Financial Officer

Yours truly,



(S. M. Ali Zamin)
Secretary (Board)

Encl. (a.a)

Secretary Board of Directors

2nd Floor, Head Office: I.I. Chundrigar Road, Karachi. Ph: 99220224 Fax: 99220239
website:www.nbp.com.pk

NATIONAL BANK OF PAKISTAN
CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2021

	Quarter ended		Half Year ended	
	June 30, 2021	June 30, 2020	June 30, 2021	June 30, 2020
	(Rupees in '000)			
Mark-up / return / interest earned	59,566,827	72,788,477	108,089,589	145,393,598
Mark-up / return / interest expensed	33,718,391	40,841,155	60,606,162	96,807,886
Net mark-up / return / interest income	25,848,436	31,947,322	47,483,427	48,585,712
NON MARK-UP / INTEREST INCOME				
Fee and commission income	5,437,874	4,427,954	9,536,612	9,313,718
Dividend income	699,482	636,251	1,469,666	1,020,312
Foreign exchange income	1,822,208	2,022,930	2,775,020	2,828,022
Gain on securities - net	1,540,202	2,000,357	4,156,340	3,328,867
Share of profit / (loss) from joint venture - net of tax	69,261	(208,763)	56,209	(217,623)
Share of profit / (loss) from associates - net of tax	24,060	67,633	30,939	(62,966)
Other income	493,322	1,243,345	955,223	2,544,203
Total non-mark-up / interest income	10,086,409	10,189,707	18,980,009	18,754,533
Total income	35,934,845	42,137,029	66,463,436	67,340,245
NON MARK-UP / INTEREST EXPENSES				
Operating expenses	16,646,686	15,985,078	31,326,608	29,873,564
Workers welfare fund	-	-	-	-
Other charges	21,355	14,624	24,872	294,452
Total non-mark-up / interest expenses	16,668,041	15,999,702	31,351,480	30,168,016
Profit before provisions	19,266,804	26,137,327	35,111,956	37,172,229
Provisions and write offs - net	3,900,569	11,610,877	6,937,884	15,581,459
PROFIT BEFORE TAXATION	15,366,235	14,526,450	28,174,072	21,590,770
Taxation	6,163,316	3,553,583	11,126,699	6,479,356
PROFIT AFTER TAXATION	9,202,919	10,972,867	17,047,373	15,111,414
Attributable to:				
Shareholders of the Bank	9,165,467	10,946,729	16,980,180	15,066,590
Non-controlling interest	37,452	26,138	67,193	44,824
	9,202,919	10,972,867	17,047,373	15,111,414
(Rupees)				
Earnings per share - Basic and diluted	4.31	5.15	7.98	7.08

Abdul Wahid Sethi
Chief Financial Officer

Abdul Rahim
EVP / Divisional Head

NATIONAL BANK OF PAKISTAN
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2021

	Quarter ended		Half Year ended	
	June 30, 2021	June 30, 2020	June 30, 2021	June 30, 2020
	----- (Rupees in '000) -----			
Mark-up / return / interest earned	59,523,706	72,721,670	107,995,528	145,258,636
Mark-up / return / interest expensed	33,722,402	40,852,587	60,600,289	96,815,107
Net mark-up / return / interest income	25,801,304	31,869,083	47,395,239	48,443,529

NON MARK-UP / INTEREST INCOME

Fee and commission income	5,083,179	4,216,904	8,820,756	8,723,923
Dividend income	692,224	648,267	1,462,408	1,032,328
Foreign exchange income	1,750,847	1,958,625	2,659,249	2,698,964
Gain on securities - net	1,528,527	1,973,847	4,141,735	3,335,162
Other income	495,775	1,247,403	958,741	2,550,548
Total non-mark-up / interest income	9,550,552	10,045,046	18,042,889	18,340,925
Total income	35,351,856	41,914,129	65,438,128	66,784,454

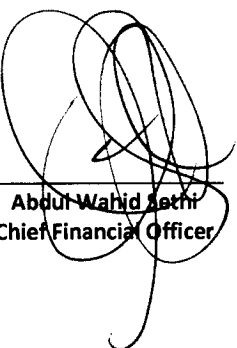
NON MARK-UP / INTEREST EXPENSES

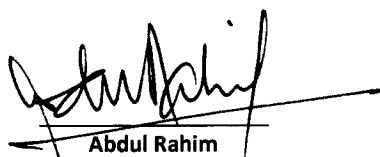
Operating expenses	16,289,344	15,719,109	30,623,671	29,250,357
Workers welfare fund	-	-	-	-
Other charges	21,362	14,578	24,374	293,238
Total non-markup / interest expenses	16,310,706	15,733,687	30,648,045	29,543,595
Profit before provisions	19,041,150	26,180,442	34,790,083	37,240,859
Provisions and write offs - net	3,660,582	11,580,825	6,772,774	15,638,432
PROFIT BEFORE TAXATION	15,380,568	14,599,617	28,017,309	21,602,427
Taxation	6,123,324	3,528,189	11,051,996	6,412,058
PROFIT AFTER TAXATION	9,257,244	11,071,428	16,965,313	15,190,369

----- (Rupees) -----

Earnings per share - basic and diluted

4.35	5.20	7.97	7.14
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Abdul Wahid Sethi
Chief Financial Officer


Abdul Rahim
EVP / Divisional Head