



Bank AL Habib Limited

August 04, 2021

The General Manager,
Pakistan Stock Exchange Limited (PSX),
Stock Exchange Building,
Stock Exchange Road,
Karachi.

through PUCARS also

Dear Sir,

FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2021

We wish to inform you that the Board of Directors of the Bank in their meeting held on August 04, 2021 at 12:00 noon at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the half year ended June 30, 2021 and recommended the following:

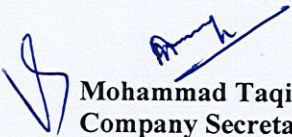
- (i) **Cash Dividend**
NIL
- (ii) **Bonus Shares**
NIL
- (iii) **Any Other Entitlement / Corporate Action**
NIL
- (iv) **Any Other Price-Sensitive Information**
NIL

The Financial Results (unconsolidated and consolidated) approved by the Board of Directors of Bank AL Habib Limited are appended in Annexure "A" and Annexure "B" respectively.

The Quarterly Report of the Bank's for the period ended June 30, 2021 will be transmitted through PUCARS separately, within the specified time.

Regards,

Yours sincerely,


Mohammad Taqi Lakhani
Company Secretary

Encl.: **As Above**

C.C.: Securities and Exchange Commission of Pakistan, Enforcement & Monitoring Division, Islamabad.

PRINCIPAL OFFICE: 2ND FLOOR MACKINNONS BUILDING, I.I. CHUNDRIGAR ROAD, KARACHI-PAKISTAN.

PHONES : (92-21) 32412421-32412986 & 111-786-110 FAX : (92-21) 32419752 & 32401171

EMAIL: info@bankalhabib.com WEBSITE: www.bankalhabib.com

REGISTERED OFFICE: 126-C, OLD BAHAWALPUR ROAD, MULTAN

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2021

	Half year ended		Three months period ended	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	(Rupees in '000)			
Mark-up / return / interest earned	55,061,207	65,374,204	29,120,016	33,009,236
Mark-up / return / interest expensed	(27,658,345)	(38,304,141)	(14,826,916)	(17,186,643)
Net mark-up / interest income	27,402,862	27,070,063	14,293,100	15,822,593
NON MARK-UP / INTEREST INCOME				
Fee and commission income	4,307,315	3,018,529	2,047,818	1,385,460
Dividend income	245,733	195,615	149,591	119,033
Foreign exchange income	1,049,000	810,759	399,214	436,437
Income / (loss) from derivatives	-	-	-	-
Gain on securities - net	8,608	17	7,968	-
Other income	467,649	255,943	303,699	58,374
Total non mark-up / interest income	6,078,305	4,280,863	2,908,290	1,999,304
Total income	33,481,167	31,350,926	17,201,390	17,821,897
NON MARK-UP / INTEREST EXPENSES				
Operating expenses	(18,871,500)	(16,781,274)	(9,549,840)	(8,493,898)
Workers welfare fund	(295,523)	(289,656)	(151,467)	(180,316)
Other charges	(2,078)	(502)	(1,295)	(254)
Total non mark-up / interest expenses	(19,169,101)	(17,071,432)	(9,702,602)	(8,674,468)
Profit before provisions	14,312,066	14,279,494	7,498,788	9,147,429
Reversals / (provisions) and write offs - net	28,720	(2,178,272)	(216,724)	(1,836,445)
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	14,340,786	12,101,222	7,282,064	7,310,984
Taxation	(5,302,557)	(4,876,203)	(2,844,553)	(2,945,249)
PROFIT AFTER TAXATION	9,038,229	7,225,019	4,437,511	4,365,735
Basic and diluted earnings per share - Rupees	8.13	6.50	3.99	3.93

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Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2021

	Half year ended		Three months period ended	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	(Rupees in '000)			
Mark-up / return / interest earned	55,062,074	65,380,723	29,119,826	33,012,502
Mark-up / return / interest expensed	(27,655,595)	(38,302,576)	(14,825,780)	(17,185,884)
Net mark-up / interest income	27,406,479	27,078,147	14,294,046	15,826,618
NON MARK-UP / INTEREST INCOME				
Fee and commission income	4,436,173	3,055,468	2,113,713	1,402,917
Dividend income	162,802	144,195	101,619	96,717
Foreign exchange income	1,049,000	810,759	399,214	436,437
Income / (loss) from derivatives	-	-	-	-
Gain on securities - net	14,339	17	10,409	-
Share of profit from associates	139,074	42,398	91,179	31,975
Other income	467,698	277,534	304,221	73,326
Total non mark-up / interest income	6,269,086	4,330,371	3,020,355	2,041,372
Total income	33,675,565	31,408,518	17,314,401	17,867,990
NON MARK-UP / INTEREST EXPENSES				
Operating expenses	(18,940,345)	(16,827,300)	(9,580,129)	(8,512,349)
Workers welfare fund	(297,272)	(289,656)	(152,501)	(180,316)
Other charges	(2,078)	(502)	(1,295)	(254)
Total non mark-up / interest expenses	(19,239,695)	(17,117,458)	(9,733,925)	(8,692,919)
Profit before provisions	14,435,870	14,291,060	7,580,476	9,175,071
Reversals / (provisions) and write offs - net	28,230	(2,198,638)	(217,214)	(1,856,811)
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	14,464,100	12,092,422	7,363,262	7,318,260
Taxation	(5,329,090)	(4,848,777)	(2,861,297)	(2,915,745)
PROFIT AFTER TAXATION	9,135,010	7,243,645	4,501,965	4,402,515
Attributable to:				
Shareholders of the Holding Company	9,126,642	7,243,753	4,497,474	4,402,862
Non - controlling interest	8,368	(108)	4,491	(347)
	9,135,010	7,243,645	4,501,965	4,402,515
Basic and diluted earnings per share attributable to equity holders of the Holding company - Rupees	8.21	6.52	4.05	3.96

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Company Secretary
BANK AL HABIB LIMITED