

NATIONAL BANK OF PAKISTAN
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2020

| | 2020 | 2019 |
|--|------------------------------|--------------------|
| | ----- (Rupees in '000) ----- | |
| Mark-up / return / interest earned | 258,031,378 | 239,710,290 |
| Mark-up / return / interest expensed | <u>153,651,948</u> | <u>167,556,408</u> |
| Net mark-up / return / interest income | 104,379,430 | 72,153,882 |

NON MARK-UP / INTEREST INCOME

| | | |
|---|--------------------|--------------------|
| Fee and commission income | 19,480,452 | 20,416,642 |
| Dividend income | 1,835,129 | 3,099,277 |
| Foreign exchange income | 4,342,201 | 6,320,455 |
| Gain on securities - net | 7,912,766 | 2,165,524 |
| Share of loss from joint venture - net of tax | (219,389) | (96,336) |
| Share of profit from associates - net of tax | 42,813 | 37,331 |
| Other income | <u>3,965,483</u> | <u>5,816,974</u> |
| Total non-markup / interest income | 37,359,455 | 37,759,867 |
| Total income | <u>141,738,885</u> | <u>109,913,749</u> |

NON MARK-UP / INTEREST EXPENSES

| | | |
|--------------------------------------|-------------------|-------------------|
| Operating expenses | 64,126,064 | 67,228,062 |
| Workers welfare fund | - | - |
| Other charges | <u>316,439</u> | <u>150,585</u> |
| Total non-markup / interest expenses | 64,442,503 | 67,378,647 |
| Profit before provisions | 77,296,382 | 42,535,102 |
| Provisions and write offs - net | <u>30,911,976</u> | <u>13,557,101</u> |
| PROFIT BEFORE TAXATION | 46,384,406 | 28,978,001 |


| | | |
|------------------------------|-------------------|-------------------|
| Taxation | 15,798,487 | 12,330,809 |
| PROFIT AFTER TAXATION | <u>30,585,919</u> | <u>16,647,192</u> |


Attributable to:

| | | |
|--------------------------|-------------------|-------------------|
| Shareholders of the Bank | 30,489,753 | 16,582,705 |
| Non-controlling interest | <u>96,166</u> | <u>64,487</u> |
| | <u>30,585,919</u> | <u>16,647,192</u> |

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

| | | |
|-----------------------------------|--------------|-------------|
| Basic earnings per share | <u>14.33</u> | <u>7.79</u> |
| Diluted earnings per share | <u>14.33</u> | <u>7.79</u> |


Abdul Wahid Sethi
Chief Financial Officer


Abdul Rahim
EVP / Divisional Head