

[Subsidiary of Habib Bank AG Zurich]

HABIB METROPOLITAN BANK LTD.

[Subsidiary of Habib Bank AG Zurich]

Consolidated Accounts for the nine months ended 30 September 2026 (Un-audited)

CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2026

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	**95,228,015**	89,075,960
Balances with other banks	8	**18,124,668**	13,571,386
Lendings to financial institutions	9	**–**	45,950,890
Investments	10	**889,628,221**	859,675,397
Advances	11	**584,700,832**	551,696,111
Property and equipment	12	**18,313,138**	17,644,748
Right-of-use assets	13	**9,689,603**	9,016,711
Intangible assets	14	**715,216**	692,789
Deferred tax assets	15	**1,311,741**	–
Other assets	16	**127,574,705**	104,358,100
Total Assets		**1,745,286,139**	1,691,682,092
LIABILITIES			
Bills payable	17	**26,413,132**	29,736,142
Borrowings	18	**216,200,944**	298,634,511
Deposits and other accounts	19	**1,241,794,767**	1,118,287,222
Lease liabilities	20	**12,297,741**	11,313,588
Subordinated debt		**–**	–
Deferred tax liabilities	15	**–**	4,677,042
Other liabilities	21	**116,755,169**	94,959,176
Total Liabilities		**1,613,461,753**	1,557,607,681
NET ASSETS		**131,824,386**	134,074,411
REPRESENTED BY			
Share capital		**10,478,315**	10,478,315
Reserves		**41,443,281**	39,583,458
Surplus on revaluation of assets - net of tax	22	**9,844,263**	16,541,636
Unappropriated profit		**64,463,936**	62,271,555
		126,229,795	128,874,964
Non-controlling interest		**5,594,591**	5,199,447
		131,824,386	134,074,411
CONTINGENCIES AND COMMITMENTS	23		

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

FUZAIL ABBAS	KHURRAM SHAHZAD KHAN	MOHSIN A. NATHANI	RASHID AHMED JAFER	MOHAMEDALI R. HABIB
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	Quarter ended		Nine months ended	
		30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
		Rupees in '000			
Mark-up / return / interest earned	25	**41,025,523**	39,931,953	**123,807,484**	123,796,102
Mark-up / return / interest expensed	26	**(25,668,575)**	(23,560,933)	**(77,675,645)**	(71,395,332)
Net mark-up / interest income		**15,356,948**	16,371,020	**46,131,839**	52,400,770
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	**2,837,977**	2,800,384	**8,444,906**	8,427,860
Dividend income		**247,266**	181,627	**881,947**	629,046
Foreign exchange income		**2,237,450**	1,934,371	**7,116,341**	6,124,128
Income / (loss) from derivatives		**–**	–	**–**	–
Gain on securities - net	28	**628,992**	1,363,326	**1,659,965**	2,750,093
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**–**	–	**–**	–
Other income	29	**1,385**	37,563	**77,670**	117,950
Total non mark-up / interest income		**5,953,070**	6,317,271	**18,180,829**	18,049,077
Total Income		**21,310,018**	22,688,291	**64,312,668**	70,449,847
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	**11,646,562**	9,931,180	**34,202,873**	29,825,223
Workers' welfare fund		**199,497**	254,682	**609,259**	784,671
Other charges	31	**990**	4,321	**1,992**	292,218
Total non-mark-up / interest expenses		**(11,847,049)**	(10,190,183)	**(34,814,124)**	(30,902,112)
Profit before credit loss allowance		**9,462,969**	12,498,108	**29,498,544**	39,547,735
Credit loss allowance and write offs - net	32	**281,002**	(53,068)	**240,871**	(1,173,348)
PROFIT BEFORE TAXATION		**9,743,971**	12,445,040	**29,739,415**	38,374,387
Taxation	33	**(5,135,672)**	(6,690,374)	**(15,431,752)**	(20,612,176)
PROFIT AFTER TAXATION		**4,608,299**	5,754,666	**14,307,663**	17,762,211
PROFIT ATTRIBUTABLE TO:					
Equity shareholders of the holding company		**4,439,047**	5,592,581	**13,691,242**	17,229,359
Non-controlling interest		**169,252**	162,085	**616,421**	532,852
		4,608,299	5,754,666	**14,307,663**	17,762,211
		Rupees			
Basic and diluted earnings per share	34	**4.24**	5.34	**13.07**	16.44

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

FUZAIL ABBAS	KHURRAM SHAHZAD KHAN	MOHSIN A. NATHANI	RASHID AHMED JAFER	MOHAMEDALI R. HABIB
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

	Quarter ended		Nine months ended	
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	Rupees in '000			
Profit after taxation	**4,608,299**	5,754,666	**14,307,663**	17,762,211
Other comprehensive income				
Items that may be reclassified to profit and loss account in subsequent periods:				
Effect of translation of net investment in an offshore branch	**(927)**	(2,469)	**(1,631)**	3
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	**(1,368,584)**	(1,412,134)	**(5,459,252)**	(1,158,623)
	(1,369,511)	(1,414,603)	**(5,460,883)**	(1,158,620)
Items that will not be reclassified to profit and loss account in subsequent periods:				
Remeasurement gain / (loss) on defined benefit obligations - net of tax	**83,974**	65,258	**(61,953)**	(81,784)
Movement in (deficit) / surplus on revaluation of equity securities measured at FVOCI - net of tax	**(629,744)**	1,562,589	**(810,820)**	1,872,821
Movement in surplus on revaluation of property and equipment - net of tax	**–**	–	**–**	25,924
Movement in surplus on revaluation of non-banking assets - net of tax	**–**	–	**–**	477,760
	(545,770)	1,627,847	**(872,773)**	2,294,721
Total comprehensive income	**2,693,018**	5,967,910	**7,974,007**	18,898,312
Equity shareholders of the holding company	**2,512,619**	5,796,028	**7,365,728**	18,362,974
Non-controlling interest	**180,399**	171,882	**608,279**	535,338
	2,693,018	5,967,910	**7,974,007**	18,898,312

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

FUZAIL ABBAS	**KHURRAM SHAHZAD KHAN**	**MOHSIN A. NATHANI**	**RASHID AHMED JAFER**	**MOHAMEDALI R. HABIB**
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Share capital	Reserves						Surplus / (deficit) on revaluation		Un-appropriated profit	Sub total	Non-controlling interest	Total
		Exchange translation reserve	Share premium	Statutory reserve	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment & Non-banking assets				
	Rupees in '000												
Balance as at 31 December 2024 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,498,341	6,872,955	54,342,480	116,049,612	4,843,038	120,892,650
Impact of adoption of IFRS 9 as at 1 January 2025 - net of tax	–	–	–	–	–	–	–	31,462	–		31,462	–	31,462
Balance as at 1 January 2025 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,529,803	6,872,955	54,342,480	116,081,074	4,843,038	120,924,112
Profit after taxation for the period	–	–	–	–	–	–	–	–	–	17,229,359	17,229,359	532,852	17,762,211
Other comprehensive income													
Effect of translation of net investment in an offshore branch	–	3	–	–	–	–	–	–	–	–	3	–	3
Movement in deficit on revaluation of debt securities measured at FVOCI-net of tax	–	–	–	–	–	–	–	(1,158,623)	–	–	(1,158,623)	–	(1,158,623)
Remeasurement loss on defined benefit obligations - net of tax	–	–	–	–	–	–	–	–	–	(79,281)	(79,281)	(2,503)	(81,784)
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	–	–	–	–	–	–	–	1,867,832	–	–	1,867,832	4,989	1,872,821
Movement in surplus on revaluation of property and equipment - net of tax	–	–	–	–	–	–	–	–	25,924	–	25,924	–	25,924
Movement in surplus on revaluation of non-banking assets - net of tax	–	–	–	–	–	–	–	–	477,760	–	477,760	–	477,760
Total comprehensive income	–	3	–	–	–	–	–	709,209	503,684	(79,281)	1,133,615	2,486	1,136,101
Gain on sale of equity investments FVOCI - net of tax	–	–	–	–	–	–	–	(482,981)	–	482,981	–	–	–
Transfer to statutory reserve	–	–	–	2,214,805	–	–	–	–	–	(2,214,805)	–	–	–
Transfer from surplus on revaluation of assets to unappropriated profit -net of tax	–	–	–	–	–	–	–	–	(114,329)	114,329	–	–	–
Transactions with owners, recorded directly in equity													
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2024	–	–	–	–	–	–	–	–	–	(4,715,242)	(4,715,242)	–	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2025	–	–	–	–	–	–	–	–	–	(2,619,579)	(2,619,579)	–	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2025	–	–	–	–	–	–	–	–	–	(2,619,579)	(2,619,579)	–	(2,619,579)
Profit distribution by First Habib Modaraba (Rs. 2.25 per certificate) for the period ended 30 June 2025	–	–	–	–	–	–	–	–	–	–	–	(210,891)	(210,891)
Disposal of shares	–	–	–	–	(31,002)	–	–	–	–	(29,830)	(60,832)	60,832	–
Balance as at 30 September 2025 (Un-Audited)	10,478,315	11,363	2,550,985	34,638,618	–	340,361	1,500,000	7,756,031	7,262,310	59,890,833	124,428,816	5,228,317	129,657,133

	Reserves							Surplus / (deficit) on revaluation					
	Share capital	Exchange translation reserve	Share premium	Statutory reserve	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment & Non-banking assets	Un-appropriated profit	Sub total	Non-controlling interest	Total
	Rupees in '000												
Profit after taxation for the period	–	–	–	–	–	–	–	–	–	5,434,056	5,434,056	(37,233)	5,396,823
Other comprehensive income													
Effect of translation of net investment in an offshore branch	–	(1,532)	–	–	–	–	–	–	–	–	(1,532)	–	(1,532)
Movement in surplus on revaluation of debt securities measured at FVOCI- net of tax	–	–	–	–	–	–	–	1,145,339	–	–	1,145,339	–	1,145,339
Remeasurement gain on defined benefit obligations-net of tax	–	–	–	–	–	–	–	–	–	45,545	45,545	(3,950)	41,595
Movement in surplus on revaluation of equity securities measured at FVOCI -net of tax	–	–	–	–	–	–	–	442,319	–	–	442,319	12,313	454,632
Movement in surplus on revaluation of property and equipment - net of tax	–	–	–	–	–	–	–	–	–	–	–	–	–
Movement in surplus on revaluation of non-banking assets- net of tax	–	–	–	–	–	–	–	–	–	–	–	–	–
Total comprehensive income	–	(1,532)	–	–	–	–	–	1,587,658	–	45,545	1,631,671	8,363	1,640,034
Gain on sale of equity investments FVOCI-net of tax	–	–	–	–	–	–	–	(25,836)	–	25,836	–	–	–
Transfer to statutory reserve	–	–	–	543,663	–	–	–	–	–	(543,663)	–	–	–
Transfer from surplus on revaluation of assets to unappropriated profit -net of tax	–	–	–	–	–	–	–	–	(38,527)	38,527	–	–	–
Transactions with owners, recorded directly in equity													
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 September 2025	–	–	–	–	–	–	–	–	–	(2,619,579)	(2,619,579)	–	(2,619,579)
Balance as at 31 December 2025 (Audited)	10,478,315	9,831	2,550,985	35,182,281	–	340,361	1,500,000	9,317,853	7,223,783	62,271,555	128,874,964	5,199,447	134,074,411

	Share capital	Reserves						Surplus / (deficit) on revaluation		Un-appropriated profit	Sub total	Non-controlling interest	Total
		Exchange translation reserve	Share premium	Statutory reserve	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment & Non-banking assets				
	Rupees in '000												
Impact of adoption of IFRS 9 - net of tax (note 3.1)	-	-	-	-	-	-	-	-	-	(56,497)	(56,497)	-	(56,497)
Balance as at 1 January 2026 (Un-Audited)	10,478,315	9,831	2,550,985	35,182,281	-	340,361	1,500,000	9,317,853	7,223,783	62,215,058	128,818,467	5,199,447	134,017,914
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	13,691,242	13,691,242	616,421	14,307,663
Other comprehensive income													
Effect of translation of net investment in an offshore branch	-	(1,631)	-	-	-	-	-	-	-	-	(1,631)	-	(1,631)
Movement in deficit on revaluation of debt securities measured at FVOCI- net of tax	-	-	-	-	-	-	-	(5,459,252)	-	-	(5,459,252)	-	(5,459,252)
Remeasurement loss on defined benefit obligations- net of tax	-	-	-	-	-	-	-	-	-	(57,870)	(57,870)	(4,083)	(61,953)
Movement in deficit on revaluation of equity securities measured at FVOCI- net of tax	-	-	-	-	-	-	-	(806,761)	-	-	(806,761)	(4,059)	(810,820)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(1,631)	-	-	-	-	-	(6,266,013)	-	(57,870)	(6,325,514)	(8,142)	(6,333,656)
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-	-	-	-	(317,031)	-	317,031	-	-	-
Transfer to statutory reserve	-	-	-	1,861,454	-	-	-	-	-	(1,861,454)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(114,329)	114,329	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2025	-	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)	-	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2026	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2026	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Profit distribution by First Habib Modaraba (Rs. 2.25 per certificate) for the period ended 30 June 2026	-	-	-	-	-	-	-	-	-	-	-	(213,135)	(213,135)
Balance as at 30 September 2026 (Un-Audited)	10,478,315	8,200	2,550,985	37,043,735	-	340,361	1,500,000	2,734,809	7,109,454	64,463,936	126,229,795	5,594,591	131,824,386

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

FUZAIL ABBAS	KHURRAM SHAHZAD KHAN	MOHSIN A. NATHANI	RASHID AHMED JAFER	MOHAMEDALI R. HABIB
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	30 September 2026	30 September 2025
		Rupees in '000	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		**29,739,415**	38,374,387
Less: Dividend income		**(881,947)**	(629,046)
		28,857,468	37,745,341
Adjustments			
Net mark-up / interest income (excluding mark-up on lease liabilities against right-of-use assets)		**(47,235,138)**	(53,369,193)
Depreciation on property and equipment	30	**2,344,372**	2,120,599
Depreciation on right-of-use assets	30	**1,392,737**	1,204,853
Depreciation on non-banking assets	30	**2,988**	1,710
Amortisation	30	**265,610**	219,970
Mark-up on lease liabilities against right-of-use assets	26	**1,103,299**	968,423
Credit loss allowance (excluding recoveries of written-off / charged off bad debts)	32	**(240,871)**	1,385,190
Gain on sale of property and equipment - net	29	**(31,357)**	(36,728)
Gain on termination of right-of-use assets	29	**(34,127)**	–
Gain on sale of ijarah assets	29	**(10,914)**	(44,081)
Unrealized loss / (gain) on FVTPL securities	28	**107,098**	(857,107)
Unrealized loss on forward purchase of federal Government securities transactions		**132,304**	–
Provision against workers' welfare fund		**609,259**	784,671
Provision against compensated absences		**224,195**	187,684
Provision against defined benefit plan		**307,125**	275,924
		(41,063,420)	(47,158,085)
		(12,205,952)	(9,412,744)
(Increase) / decrease in operating assets			
Lendings to financial institutions		**45,951,231**	(39,736,173)
Securities classified as FVTPL		**5,833,309**	(700,837)
Advances		**(32,412,330)**	(8,502,667)
Other assets (excluding dividend, non-banking assets and advance taxation)		**(5,928,989)**	(1,889,517)
		13,443,221	(50,829,194)
Increase / (decrease) in operating liabilities			
Bills payable		**(3,323,010)**	(2,856,980)
Borrowings from financial institutions		**(84,090,060)**	24,386,473
Deposits and other accounts		**123,507,545**	112,138,028
Other liabilities (excluding unclaimed dividend)		**6,691,529**	19,194,419
		42,786,004	152,861,940
		44,023,273	92,620,002
Payment against compensated absences		**(79,970)**	(71,284)
Contribution to the defined benefit plan		**(60,000)**	(215,000)
Mark-up / Interest received		**116,748,043**	118,822,642
Mark-up / Interest paid		**(71,874,961)**	(76,274,034)
Income tax paid		**(16,365,949)**	(27,840,445)
Net cash flow from operating activities		**72,390,436**	107,041,881
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investment in securities classified as amortised cost		**18,235,092**	8,280,347
Net Investment in securities classified as FVOCI		**(67,223,563)**	(81,125,948)
Dividend received		**881,947**	629,046
Investment in property and equipment		**(3,025,072)**	(2,430,255)
Investment in intangible assets		**(288,037)**	(165,119)
Proceeds from sale of property and equipment		**43,666**	53,564
Proceeds from sale of ijarah assets		**77,101**	172,784
Effect of translation of net investment in an offshore branch		**(1,631)**	3
Net cash flow used in investing activities		**(51,300,497)**	(74,585,578)
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividend paid		**(10,021,814)**	(9,790,398)
Payment of lease liabilities against right-of-use assets		**(2,150,313)**	(1,904,862)
Net cash used in financing activities		**(12,172,127)**	(11,695,260)
Increase in cash and cash equivalents		**8,917,812**	20,761,043
Cash and cash equivalents at the beginning of the period		**94,336,543**	86,852,153
Cash and cash equivalents at the end of the period		**103,254,355**	107,613,196

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

FUZAIL ABBAS	KHURRAM SHAHZAD KHAN	MOHSIN A. NATHANI	RASHID AHMED JAFER	MOHAMEDALI R. HABIB
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

1. STATUS AND NATURE OF BUSINESS

The Group comprises Habib Metropolitan Bank Limited (the holding company), Habib Metropolitan Financial Services Limited, Habib Metropolitan Modaraba Management Company (Private) Limited and HABIBMETRO Exchange Services Limited (wholly owned subsidiary companies) and First Habib Modaraba (managed by Habib Metropolitan Modaraba Management Company (Private) Limited).

1.1 Holding Company

Habib Metropolitan Bank Limited (the Bank) was incorporated in Pakistan on 3 August 1992, as a public limited company, under the repealed Companies Ordinance, 1984 (now Companies Act, 2017) and is engaged in commercial banking and related services. Its shares are listed on the Pakistan Stock Exchange. The Bank operates 575 (31 December 2025: 562) branches, including 254 (31 December 2025: 243) Islamic banking branches, an offshore branch (Karachi Export Processing Zone branch) (31 December 2025: 1) and 1 sub branch (31 December 2025:1) in Pakistan. The Bank is a subsidiary of Habib Bank AG Zurich - Switzerland (the ultimate parent company with 51% shares in the Bank) which is incorporated in Switzerland.

1.2 Subsidiary Companies

1.2.1 Habib Metropolitan Financial Services Limited - 100% holding

Habib Metropolitan Financial Services Limited was incorporated in Pakistan on 28 September 2007 as a public limited company under the repealed Companies Ordinance, 1984 (now Companies Act, 2017). The registered office of the subsidiary company is located at 1st Floor, GPC 2, Block 5, Kehkashan Clifton, Karachi. The subsidiary company is a corporate member of the Pakistan Stock Exchange Limited and is engaged in equity brokerage services.

1.2.2 Habib Metropolitan Modaraba Management Company (Private) Limited - 100% holding

Habib Metropolitan Modaraba Management Company (Private) Limited (Modaraba management company) was incorporated in Pakistan on 01 June 2015 as a private limited company under the repealed Companies Ordinance, 1984 (now Companies Act, 2017) and Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980. The registered office of the subsidiary company is located at 6th Floor, HBZ Plaza, I.I. Chundrigar Road, Karachi. The Company is the Modaraba Management Company of First Habib Modaraba.

1.2.3 HABIBMETRO Exchange Services Limited - 100% holding

HABIBMETRO Exchange Services Limited, a wholly owned subsidiary of Habib Metropolitan Bank Limited, is incorporated in Pakistan with the objective of dealing in foreign exchange and facilitating remittances. The Company has its registered office at Ground Floor Al Manzoor Building, I.I. Chundrigar Road, Karachi.

1.2.4 First Habib Modaraba - 14.43% holding

First Habib Modaraba (FHM) is a perpetual, multi-purpose modaraba having its registered office at 6th Floor, HBZ Plaza, I.I. Chundrigar Road, Karachi. It is listed on the Pakistan Stock Exchange and is engaged in the business of leasing (Ijarah), Musharaka, Murabaha financing and other related business.

2. BASIS OF PRESENTATION

2.1 These consolidated condensed interim financial statements represent financial statements of the Group. The unconsolidated financial statements of the Bank and its subsidiary companies are being separately issued.

2.2 Statement of Compliance

These consolidated condensed interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards for interim financial reporting consist of:

- International Accounting Standard (IAS) 34 "Interim Financial Reporting" issued by the IFRS Accounting Standards Board (IASB) as notified under the Companies Act, 2017;
- Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan (ICAP), as are notified under the Companies Act, 2017;
- Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP) from time to time.

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ from the requirements of the IFRS or IFAS, requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives shall prevail.

The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment Property' for banking companies through BSD Circular Letter No. 10 dated August 26, 2002 till further instructions. The SBP through BPRD Circular No. 04 of 2015 dated February 25, 2015 has deferred the applicability of Islamic Financial Accounting Standard for Profit and Loss Sharing on Deposits (IFAS-3) issued by the ICAP and notified by the SECP, vide their SRO No. 571 of 2013 dated June 12, 2013 for Institutions offering Islamic Financial Services (IIFS). Accordingly, the requirements of these standards have not been considered in the preparation of these consolidated condensed interim financial statements.

The SBP has adopted the requirements of IFRS 9 along with the application instructions through BPRD Circular No. 07 of 2023 dated April 13, 2023, while deferring certain requirements. For its Islamic Banking Window operations, Islamic banking institutions are allowed to follow Islamic Financial Accounting Standards (IFAS) 1 & 2 where applicable and continue existing accounting practices for other Islamic products until further instructions. However, if these relaxations had not been granted by the SBP, the unappropriated profit of the Group as at 30 September 2026 would have been higher by Rs 489,440 thousand (net of tax).

The disclosures and presentation made in these consolidated condensed interim financial statements are based on a format prescribed by the SBP vide BPRD Circular Letter No. 2 dated February 09, 2023 and IAS 34, Interim Financial Reporting. They do not include all the disclosures required for annual financial statements, and these consolidated condensed interim financial statements should be read in conjunction with the audited consolidated financial statements of the Group for the year ended 31 December 2025.

2.3 Standards, interpretations of and amendments to published approved accounting and reporting standards that are effective in the current period

There are certain new and amended standards, interpretations and amendments that are mandatory for the Group's accounting periods beginning on or after January 1, 2026 but are considered not to be relevant

or do not have any material effect on the Group's operations and are therefore not detailed in these consolidated condensed interim financial statements except for the following:

– IFRS 9 – Certain Requirements of IFRS 9 were deferred by the SBP as explained in Note 3.1

2.4 Standards, interpretations of and amendments to published approved accounting and reporting standards that are not yet effective

There are certain new and amended standards, issued by the IFRS International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Group's accounting periods beginning on or after January 1, 2027 but are considered not to be relevant or do not have any material effect on the Group's operations.

The following standards, amendments and interpretations with respect to the accounting and reporting standards would be effective from the dates mentioned below against the respective standards, amendments or interpretations:

Standards, interpretations of and amendments:	Effective date (annual periods beginning on or after)
Presentation and Disclosure in Financial Statements - IFRS 18	1 January 2027

The above amendments are not expected to have any material impact on the consolidated condensed interim financial statements of the Group.

3. MATERIAL ACCOUNTING POLICY INFORMATION

The material accounting policies applied in the preparation of these consolidated condensed interim financial statements are consistent with those applied in the preparation of consolidated annual financial statements of the Group for the year ended December 31, 2025 except for the requirements of IFRS 9 relating to Effective Interest Rate (EIR) Method as explained in note 3.1.

3.1 Change in accounting policy

IFRS 9 'Financial Instruments' - mark-up / return earned and mark-up / return expensed

The Group adopted IFRS 9 – Financial Instruments effective January 1, 2024, except for certain relaxations and extensions granted by the SBP from time to time. The effects of these relaxations and extensions were incorporated in the Group's audited financial statements for the years ended December 31, 2024 and 2025, using the modified retrospective approach, as permitted under IFRS 9.

Further, vide SBP instruction BPRD/RPD/822456/25 dated January 22, 2025, the Group was allowed an extension for the application of recognition of mark-up / interest income and expense using Effective Interest Rate (EIR) method up to December 31, 2025. Accordingly, the Group has adopted the EIR method with effect from January 1, 2026 and has recognized the cumulative impact of this transition in equity at the beginning of the current accounting period, applying the modified retrospective approach for transition permitted under IFRS 9. The resulting change to the material accounting policy is as follows:

Mark-up / return earned and mark-up / return expensed are recognised in the consolidated profit and loss account under the Effective Interest Rate (EIR). The 'effective interest rate' is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to:

– the gross carrying amount of the financial asset; or

– the amortised cost of the financial liability.

The calculation of the EIR includes all transaction costs, fees, and points paid or received between parties to the contract that are an integral part of the effective interest rate. Transaction costs include incremental costs that are directly attributable to the acquisition or issuance of a financial asset or financial liability.

When calculating the EIR for financial instruments other than purchased or originated credit-impaired assets, the Group estimates future cash flows considering all contractual terms of the financial instrument, but not ECL. For purchased or originated credit-impaired financial assets, a credit-adjusted EIR is calculated using estimated future cash flows including ECL.

For financial assets that were credit-impaired on initial recognition, mark-up income is calculated by applying the credit-adjusted effective interest rate to the amortised cost of the asset. The calculation of mark-up income does not revert to a gross basis, even if the credit risk of the asset is improved.

The impact of application as at January 1, 2026 is shown below:

Financial Assets / Liabilities	Balances as of 31 December 2025	Impact due to remeasurements	Taxation	Impact - net of tax	Balances as of 1 January 2026
	Rupees in '000				
Assets					
Advances	551,696,111	(117,998)	–	(117,998)	551,578,113
Lendings to Financial Institutions	45,950,890	185	–	185	45,951,075
Liabilities					
Borrowings	298,634,511	(111)	–	(111)	298,634,400
Deferred tax liabilities	4,677,042	(61,205)	–	(61,205)	4,615,837
Equity					
Unappropriated profit	62,271,555	(117,702)	61,205	(56,497)	62,215,058

4. BASIS OF MEASUREMENT

These consolidated condensed interim financial statements have been prepared under the historical cost convention except for certain property and equipment and non-banking assets acquired in satisfaction of claims which are stated at revalued amounts; certain investments and derivative contracts which have been marked to market and are carried at fair value, obligation in respect of staff retirement benefits and lease liability which have been carried at present value and right-of-use assets which are initially measured at an amount equal to the corresponding lease liabilities (adjusted for any lease payment and costs) and depreciated over the respective lease term.

5. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The basis for accounting estimates adopted in the preparation of these consolidated condensed interim financial statements are the same as those applied in the preparation of the consolidated audited financial statements for the year ended December 31, 2025.

6. FINANCIAL RISK MANAGEMENT

The financial risk management policies adopted by the Group are consistent with those disclosed in the consolidated audited financial statements for the year ended December 31, 2025.

		30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
7.	**CASH AND BALANCES WITH TREASURY BANKS**		
	In hand		
	Local currency	**15,275,016**	13,170,491
	Foreign currencies	**1,814,946**	1,569,548
		17,089,962	14,740,039
	With State Bank of Pakistan in		
	Local currency current accounts	**45,506,367**	45,337,177
	Foreign currencies current accounts	**3,708,703**	3,192,545
	Foreign currencies deposit accounts		
	- cash reserve accounts	**9,266,587**	8,015,602
	- special cash reserve	**17,463,836**	14,633,400
		75,945,493	71,178,724
	With National Bank of Pakistan in		
	Local currency current accounts	**2,157,278**	3,218,028
	Local currency deposit accounts	**37,687**	67,225
		2,194,965	3,285,253
	National Prize Bonds	**2,135**	7,410
	Less: Credit loss allowance held against cash and balances with treasury banks - stage 1	**(4,540)**	(135,466)
	Cash and balances with treasury banks - net of credit loss allowance	**95,228,015**	89,075,960
8.	**BALANCES WITH OTHER BANKS**		
	In Pakistan		
	In current accounts	**117,004**	69,485
	In deposit accounts	**240,315**	4,326
		357,319	73,811
	Outside Pakistan		
	In current accounts	**17,767,521**	13,497,853
	Less: Credit loss allowance held against balances with other banks - stage 1	**(172)**	(278)
	Balances with other banks - net of credit loss allowance	**18,124,668**	13,571,386
9.	**LENDINGS TO FINANCIAL INSTITUTIONS**		
	Call / clean money lendings	**–**	2,801,231
	Repurchase agreement lendings (reverse repo)	**–**	10,000,000
	Musharaka placements	**–**	33,150,000
	Less: Credit loss allowance held against lendings to financial institutions - stage 1	**–**	(341)
	Lendings to financial institutions - net of credit loss allowance	**–**	45,950,890
	9.1 Particulars of lendings - gross		
	In local currency - secured	**–**	43,150,000
	In foreign currency - unsecured	**–**	2,801,231
		–	45,951,231

		30 September 2026 (Un-Audited)		31 December 2025 (Audited)	
		Lendings	**Credit loss allowance held**	Lendings	Credit loss allowance held
		Rupees in '000			
9.2 Lendings to FIs - Particulars of credit loss allowance					
Domestic					
Performing	Stage 1	–	–	43,150,000	127
Under-performing	Stage 2	–	–	–	–
Non-performing	Stage 3				
Substandard		–	–	–	–
Doubtful		–	–	–	–
Loss		–	–	–	–
		–	–	–	–
Total Domestic		–	–	43,150,000	127
Overseas					
Performing	Stage 1	–	–	2,801,231	214
Under-performing	Stage 2	–	–	–	–
Non-performing	Stage 3				
Substandard		–	–	–	–
Doubtful		–	–	–	–
Loss		–	–	–	–
		–	–	–	–
Total Overseas		–	–	2,801,231	214
Total		–	–	45,951,231	341

10. INVESTMENTS

10.1 Investments by type

	30 September 2026 (Un-Audited)				31 December 2025 (Audited)			
	Cost / amortised cost	**Credit loss allowance**	**Surplus / (deficit)**	**Carrying value**	Cost / amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value
	Rupees in '000							
FVTPL								
Federal Government securities	**26,447,310**	**–**	**6,326**	**26,453,636**	32,219,761	–	105,026	32,324,787
Non-Government debt securities	**1,997,125**	**–**	**2,257**	**1,999,382**	1,997,423	–	(5,346)	1,992,077
Real estate investment trust units	**1,709,926**	**–**	**1,941,373**	**3,651,299**	1,770,486	–	1,984,463	3,754,949
	30,154,361	**–**	**1,949,956**	**32,104,317**	35,987,670	–	2,084,143	38,071,813
FVOCI								
Federal Government securities	**732,008,493**	**–**	**350,825**	**732,359,318**	663,529,789	–	11,846,864	675,376,653
Non-Government debt securities	**1,994,446**	**(414,595)**	**–**	**1,579,851**	3,494,447	(414,700)	–	3,079,747
Shares	**8,119,164**	**–**	**5,379,086**	**13,498,250**	6,851,251	–	7,555,324	14,406,575
Mutual funds	**229,628**	**–**	**(52,690)**	**176,938**	592,199	–	3,771	595,970
	742,351,731	**(414,595)**	**5,677,221**	**747,614,357**	674,467,686	(414,700)	19,405,959	693,458,945
Amortised Cost								
Federal Government securities	**109,909,547**	**–**	**–**	**109,909,547**	128,144,639	–	–	128,144,639
Total investments	**882,415,639**	**(414,595)**	**7,627,177**	**889,628,221**	838,599,995	(414,700)	21,490,102	859,675,397

		30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
10.1.1	**Investments given as collateral against repo borrowings**		
	The market value of investments given as collateral against borrowings is as follows:		
	Federal Government securities		
	Market treasury bills	**–**	2,912,934
	Pakistan investment bonds	**94,466,291**	181,798,076
		94,466,291	184,711,010

10.2 Credit loss allowance for diminution in value of investments

Opening balance	**414,700**	426,154
Charge / (reversal)		
Charge for the period / year	**–**	–
Reversal for the period / year	**(105)**	(11,454)
Reversal on disposal	**–**	–
Net reversal for the period / year	**(105)**	(11,454)
Amounts written off	**–**	–
Closing balance	**414,595**	414,700

10.3 Particulars of credit loss allowance against debt securities

		30 September 2026 (Un-Audited)		31 December 2025 (Audited)	
		Outstanding amount	**Credit loss allowance held**	Outstanding amount	Credit loss allowance held
		Rupees in '000			
Category of classification					
Performing	Stage 1	**1,580,000**	**149**	3,080,000	253
Under-performing	Stage 2	**–**	**–**	–	–
Non–performing	Stage 3				
Substandard		**–**	**–**	–	–
Doubtful		**–**	**–**	–	–
Loss		**414,446**	**414,446**	414,447	414,447
		414,446	**414,446**	414,447	414,447
Total		**1,994,446**	**414,595**	3,494,447	414,700

10.4 The market value of federal Government securities classified at amortised cost is Rs. 111,334,733 thousand (31 December 2025: 131,607,541 thousand).

11. ADVANCES

	Performing / Under-Performing		Non-Performing		Total	
	30 September 2026 (Un-Audited)	31 December 2025 (Audited)	**30 September 2026** (Un-Audited)	31 December 2025 (Audited)	**30 September 2026** (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000					
Loans, cash credits, running finances, etc.	**329,281,301**	315,897,047	**18,190,361**	19,020,911	**347,471,662**	334,917,958
Islamic financing and related assets	**209,134,367**	183,018,601	**3,429,031**	3,294,627	**212,563,398**	186,313,228
Bills discounted and purchased	**50,500,366**	57,182,825	**5,650,975**	5,529,373	**56,151,341**	62,712,198
Advances - gross	**588,916,034**	556,098,473	**27,270,367**	27,844,911	**616,186,401**	583,943,384
Credit loss allowance against advances						
-Stage 1	**(592,526)**	(246,757)	**–**	–	**(592,526)**	(246,757)
-Stage 2	**(3,887,870)**	(4,572,812)	**–**	–	**(3,887,870)**	(4,572,812)
-Stage 3	**–**	–	**(27,005,173)**	(27,427,704)	**(27,005,173)**	(27,427,704)
	(4,480,396)	(4,819,569)	**(27,005,173)**	(27,427,704)	**(31,485,569)**	(32,247,273)
Advances - net of credit loss allowance	**584,435,638**	551,278,904	**265,194**	417,207	**584,700,832**	551,696,111

11.1 Particulars of advances – gross

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
In local currency	**500,250,415**	487,403,266
In foreign currencies	**115,935,986**	96,540,118
	616,186,401	583,943,384

11.2 Advances include Rs. 27,270,367 thousand (31 December 2025: Rs. 27,844,911 thousand) which have been placed under non–performing / Stage 3 status as detailed below:

	30 September 2026 (Un-Audited)		31 December 2025 (Audited)	
	Non-performing loans	**Credit loss allowance held**	Non-performing loans	Credit loss allowance held
	Rupees in '000			
Category of classification in Stage 3				
Domestic				
Other asset especially mentioned (OAEM)	**30,257**	**13,142**	302,729	150,945
Substandard	**97,337**	**53,476**	103,417	49,634
Doubtful	**279,433**	**184,040**	119,741	63,824
Loss	**26,863,340**	**26,754,515**	27,319,024	27,163,301
	27,270,367	**27,005,173**	27,844,911	27,427,704

11.3 Particulars of credit loss allowance against advances

	30 September 2026 (Un-Audited)				31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	Rupees in '000							
Opening balance	246,757	4,572,812	27,427,704	32,247,273	1,450,792	4,615,450	24,408,347	30,474,589
Charge for the period / year	445,452	1,211,790	1,187,877	2,845,119	119,777	2,943,412	5,260,164	8,323,353
Reversals for the period / year	(99,683)	(1,896,732)	(1,610,408)	(3,606,823)	(1,323,812)	(2,986,050)	(2,240,807)	(6,550,669)
Net charge / (reversal) for the period / year	345,769	(684,942)	(422,531)	(761,704)	(1,204,035)	(42,638)	3,019,357	1,772,684
Amounts written off	–	–	–	–	–	–	–	–
Closing balance	592,526	3,887,870	27,005,173	31,485,569	246,757	4,572,812	27,427,704	32,247,273

11.4 Consideration of forced sales value (FSV) for the purposes of provisioning against non-performing loans

During the period, the Group decided not to avail the benefit of Forced Sales Value (FSV) against non-performing loans, as available under BSD Circular No. I of 21 October 2011 issued by the SBP.

11.5 Advances - Particulars of credit loss allowance

		30 September 2026 (Un-Audited)			31 December 2025 (Audited)		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
		Rupees in '000					
11.5.1	Opening balance	246,757	4,572,812	27,427,704	1,450,792	4,615,450	24,408,347
	New advances	382,553	1,188,220	685,397	118,116	2,700,624	1,097,187
	Advances derecognised or repaid	(55,999)	(1,674,042)	(1,586,571)	(583,822)	(2,583,342)	(2,240,807)
	Transfer to stage 1	62,899	(43,224)	(19,675)	1,661	(1,661)	–
	Transfer to stage 2	(19,408)	23,570	(4,162)	(63,755)	63,755	–
	Transfer to stage 3	(662)	(90,068)	90,730	(591,081)	(401,047)	992,128
		369,383	(595,544)	(834,281)	(1,118,881)	(221,671)	(151,492)
	Amounts written off / charged off	–	–	–	–	–	–
	Changes in risk parameters	(23,614)	(89,398)	411,750	(85,154)	179,033	3,170,849
	Closing balance	592,526	3,887,870	27,005,173	246,757	4,572,812	27,427,704

		30 September 2026 (Un-Audited)		31 December 2025 (Audited)	
		Outstanding amount	**Credit loss allowance**	Outstanding amount	Credit loss allowance
11.5.2 Advances - Category of classification		Rupees in '000			
Domestic					
Performing	Stage 1	**490,111,944**	**592,526**	441,222,571	246,757
Under-performing	Stage 2	**98,804,090**	**3,887,870**	114,875,902	4,572,812
Non-Performing	Stage 3				
OAEM		**30,257**	**13,142**	302,729	150,945
Substandard		**97,337**	**53,476**	103,417	49,634
Doubtful		**279,433**	**184,040**	119,741	63,824
Loss		**26,863,340**	**26,754,515**	27,319,024	27,163,301
		27,270,367	**27,005,173**	27,844,911	27,427,704
Total		**616,186,401**	**31,485,569**	583,943,384	32,247,273

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
12. PROPERTY AND EQUIPMENT			
Capital work-in-progress	12.1	**901,953**	917,133
Property and equipment		**17,411,185**	16,727,615
		18,313,138	17,644,748
12.1 Capital work-in-progress			
Civil works	12.1.1	**855,555**	448,002
Advance to suppliers		**46,398**	469,131
		901,953	917,133

12.1.1 This represents advance against purchase and renovation being carried out at various locations.

	30 September 2026 (Un-Audited)	30 September 2025 (Un-Audited)
12.2 Additions to property and equipment	Rupees in '000	
The following additions have been made to property and equipment during the period:		
Capital work-in-progress (transfer to property and equipment) / additions - net	**(15,180)**	265,668
Property and equipment		
Freehold land	**269,925**	–
Leasehold land	**621,249**	–
Buildings on freehold land	**36,975**	–
Buildings on leasehold land	**18,751**	180,000
Furniture and fixtures	**83,667**	155,926
Electrical, office and computer equipment	**1,688,326**	1,419,858
Vehicles	**26,717**	5,045
Lease hold improvements	**294,975**	403,499
	3,040,585	2,164,328
Total	**3,025,405**	2,429,996
12.3 Disposal of property and equipment		
The net book value of property and equipment disposed off during the period is as follows:		
Furniture and fixture	**159**	392
Electrical, office and computer equipment	**705**	1,639
Vehicles	**11,445**	14,805
Total	**12,309**	16,836

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
13. RIGHT-OF-USE ASSETS		
Cost	**16,415,525**	15,058,181
Accumulated depreciation	**(7,398,814)**	(6,403,736)
Net carrying amount as at the start of the period / year	**9,016,711**	8,654,445
Additions during the period / year	**2,181,875**	2,029,416
Modification during the period / year	**–**	12,200
Termination / maturities during the period / year - Cost	**(599,169)**	(684,272)
Termination / maturities during the period / year - Accumulated Depreciation	**482,923**	649,502
Depreciation charge for the period / year	**(1,392,737)**	(1,644,580)
Closing carrying amount as at the end of the period / year	**9,689,603**	9,016,711
14. INTANGIBLE ASSETS		
Capital work-in-progress - computer software	**298,181**	141,554
Computer Software	**375,435**	509,635
Management rights	**41,600**	41,600
	715,216	692,789

	30 September 2026	30 September 2025
	(Un-Audited)	
	Rupees in '000	
14.1 Additions to intangible assets		
Capital work-in-progress additions - net	**156,627**	61,708
Computer Software	**131,410**	103,411
	288,037	165,119

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
15. DEFERRED TAX ASSETS / (LIABILITIES)		
Deductible temporary differences on		
- Credit loss allowance for diminution in value of investments	**215,592**	215,683
- Credit loss allowance against advances	**2,366,797**	4,369,667
- Credit loss allowance against off-balance sheet obligations	**740,824**	227,026
- Credit loss allowance - Others	**235,432**	465,816
- Right-of-use assets and related lease liabilities	**651,977**	667,839
- Deferred mark-up income	**53,625**	–
- Accelerated tax depreciation	**794,539**	565,026
- Deferred liability on defined benefit plan	**147,639**	41,731
- Surplus on revaluation of investments	**(2,911,371)**	(10,035,935)
- Others	**75,303**	(11,423)
	2,370,357	(3,494,570)
Taxable temporary differences on		
- Surplus on revaluation of property and equipment	**(1,058,616)**	(1,182,472)
	1,311,741	(4,677,042)

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
16. OTHER ASSETS			
Income / mark-up / profit accrued in local currency		**35,690,781**	28,698,774
Income / mark-up / profit accrued in foreign currencies		**334,174**	266,740
Advances, deposits, advance rent and other prepayments		**1,405,116**	984,014
Advance taxation		**8,100,542**	6,165,447
Non-banking assets acquired in satisfaction of claim		**3,900,448**	3,903,436
Mark-to-market gain on forward foreign exchange contracts		**6,010,693**	3,025,313
Mark-to-market gain on forward purchase of federal Government securities transactions		**–**	122,190
Acceptances		**50,369,160**	42,280,823
Receivable against rebate and remittances		**2,569,745**	4,386,735
Receivable from the SBP against encashment of Government securities		**90,419**	10,317
Stationery and stamps on hand		**442,487**	393,740
Receivable from 1Link		**8,452,496**	4,846,526
Prepaid employment benefit		**7,494,291**	6,525,898
Others		**719,916**	1,089,474
		125,580,268	102,699,427
Credit loss allowance / provision held against other assets	16.1	**(578,434)**	(914,198)
Other Assets (Net of credit loss allowance / provision)		**125,001,834**	101,785,229
Surplus on revaluation of non-banking assets acquired in satisfaction of claims	16.2	**2,572,871**	2,572,871
Other assets - Total		**127,574,705**	104,358,100

16.1 Credit loss allowance / provision held against other assets

Receivable against fraud and forgery	**564,050**	563,043
Acceptances	**14,384**	351,155
	578,434	914,198

16.1.1 Movement in credit loss allowance / provision held against other assets

Opening balance	**914,198**	416,280
Charge for the period / year	**–**	333,659
Reversal for the period / year	**(335,764)**	–
Net (reversal) / charge for the period / year	**(335,764)**	333,659
Transfer in	**–**	164,259
Closing balance	**578,434**	914,198

16.1.2 Particulars of credit loss allowance / provision held against other assets

Stage 1	**7,479**	1,014
Stage 2	**6,905**	6,170
Stage 3 / others	**564,050**	907,014
	578,434	914,198

16.2 Non-banking assets acquired in satisfaction of claims have been revalued as at June 30, 2026 by M/s Akbani & Javed Associates. The valuation was performed by the independent professional valuer on the basis of assessment of present market values. The revaluation has resulted in no incremental surplus over the existing revaluation surplus carried in the books. The total surplus arising on revaluation of Non-banking assets acquired in satisfaction of claims as at September 30, 2026 amounted to Rs. 2,572,871 thousand.

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
17. BILLS PAYABLE		
In Pakistan	**26,304,420**	29,634,183
Outside Pakistan	**108,712**	101,959
	26,413,132	29,736,142
18. BORROWINGS		
Secured		
Borrowings from the SBP under		
- Export refinance scheme	**27,549,002**	42,610,243
- Long term financing facility - renewable energy scheme	**1,418,351**	1,702,102
- Long term financing facility	**9,333,520**	11,814,747
- Temporary economic refinance facility	**13,955,758**	16,290,260
- Long term financing facility - for storage of agricultural produce scheme	**397,774**	516,269
- Refinance facility for modernization of SME	**150,908**	219,118
- Refinance facility for combating COVID-19	**–**	2,590
- Refinance and credit guarantee scheme for women entrepreneurs	**36,156**	50,398
	52,841,469	73,205,727
Repurchase agreement borrowings (Repo) - secured	**94,136,468**	182,762,717
Due against bills rediscounting - secured	**431,244**	2,066,279
Total secured	**147,409,181**	258,034,723
Unsecured		
Certificates of investment	**29,327,913**	18,705,639
Call borrowing	**–**	5,602,462
Musharaka borrowing	**29,360,810**	7,845,140
Overdrawn nostro accounts	**10,103,040**	8,446,547
Total unsecured	**68,791,763**	40,599,788
Total borrowings	**216,200,944**	298,634,511

19. DEPOSITS AND OTHER ACCOUNTS

	30 September 2026 (Un-Audited)			31 December 2025 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	Rupees in '000					
Customers						
Current deposits	**363,180,177**	**71,919,093**	**435,099,270**	341,881,250	68,736,399	410,617,649
Savings deposits	**358,443,631**	**14,774,375**	**373,218,006**	364,698,241	14,914,346	379,612,587
Term deposits	**236,459,412**	**95,042,964**	**331,502,376**	98,777,194	92,354,106	191,131,300
Others	**26,205,795**	**13,226**	**26,219,021**	31,094,342	7,461	31,101,803
	984,289,015	**181,749,658**	**1,166,038,673**	836,451,027	176,012,312	1,012,463,339
Financial institutions						
Current deposits	**3,905,966**	**1,621,701**	**5,527,667**	2,284,174	173,906	2,458,080
Savings deposits	**69,922,975**	**–**	**69,922,975**	103,077,540	–	103,077,540
Term deposits	**283,096**	**22,356**	**305,452**	265,666	22,597	288,263
Others	**–**	**–**	**–**	–	–	–
	74,112,037	**1,644,057**	**75,756,094**	105,627,380	196,503	105,823,883
	1,058,401,052	**183,393,715**	**1,241,794,767**	942,078,407	176,208,815	1,118,287,222

		30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
20. LEASE LIABILITIES			
Opening balance		**11,313,588**	10,519,685
Additions during the period / year		**2,180,826**	2,029,464
Modification during the year		**–**	12,200
Deletions during the period / year		**(149,658)**	(42,144)
Lease payments including interest		**(2,150,313)**	(2,532,575)
Interest expense		**1,103,298**	1,326,958
Closing balance		**12,297,741**	11,313,588
20.1. Liabilities Outstanding			
Not later than one year		**1,443,867**	1,272,107
Later than one year and up to five years		**6,549,294**	5,948,511
Over five years		**4,304,580**	4,092,970
Total as at the period / year end		**12,297,741**	11,313,588

Aggregate 12.31% (31 December 2025: 12.35%) is used as discounting factor for the calculation of lease liabilities.

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
21. OTHER LIABILITIES			
Mark-up / return / interest payable in local currency		**17,971,557**	12,995,280
Mark-up / return / interest payable in foreign currencies		**1,204,086**	1,482,978
Unearned commission and income on bills discounted		**1,289,099**	1,071,473
Accrued expenses		**5,009,775**	3,406,074
Acceptances		**50,369,160**	42,280,823
Clearing and settlement account		**16,433,637**	14,832,413
Unclaimed dividend		**393,919**	234,459
Dividend payable		**–**	13,739
Branch adjustment account		**11,718**	9,330
Mark-to-market loss on forward foreign exchange contracts		**7,117,149**	4,428,601
Mark-to-market loss on forward purchase of federal Government securities transactions		**10,114**	–
Provision for compensated absences		**557,703**	413,478
Deferred liability on defined benefit plan		**566,665**	162,375
Credit loss allowance against off-balance sheet obligations	21.1	**1,424,662**	436,587
Workers' welfare fund	21.2	**6,574,622**	5,975,853
Charity fund		**732**	126
Excise duty payable		**3,258**	2,676
Locker deposits		**1,255,135**	1,205,428
Advance against diminishing musharaka		**–**	152,755
Advance rental for ijarah		**20,235**	20,354
Security deposits against leases / ijarah		**72,313**	75,860
Sundry creditors		**4,971,384**	4,187,524
Payable to 1Link		**–**	
Withholding tax / duties		**1,121,742**	1,199,912
Deferred grant income		**68,933**	99,269
Others		**307,571**	271,809
		116,755,169	94,959,176
21.1 Credit loss allowance against off-balance sheet obligations			
Opening balance		**436,587**	353,883
Charge for the period / year		**988,075**	82,704
Reversal for the period / year		**–**	–
Net charge for the period / year		**988,075**	82,704
Closing balance		**1,424,662**	436,587

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
21.1.1 Particulars of credit loss allowance against off-balance sheet obligations		
Stage 1	**56,593**	17,307
Stage 2	**132,249**	88,713
Stage 3	**1,235,820**	330,567
	1,424,662	436,587

21.2 Under the Workers' Welfare Ordinance, 1971, the Bank is liable to pay workers' welfare fund (WWF) @ 2% of accounting profit before tax or taxable income, whichever is higher. The Bank has made full provision for WWF based on profit for the respective years.

The Supreme Court of Pakistan vide its order dated 10 November 2016 has held that the amendments made in the law introduced by the Federal Government for the levy of WWF were not lawful. The Federal Board of Revenue has filed review petitions against this order which are currently pending.

Legal advice obtained on the matter indicates that following the filing of these review petitions the judgement may not currently be treated as conclusive. Accordingly, the Bank maintains its provision in respect of WWF.

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
22. SURPLUS ON REVALUATION OF ASSETS - NET OF TAX			
Surplus on revaluation of			
- Securities measured at FVOCI - Debt	10.1	**350,825**	11,846,864
- Securities measured at FVOCI - Equity	10.1	**5,326,396**	7,559,095
- Property and Equipment		**5,595,199**	5,833,385
- Non-banking assets acquired in satisfaction of claims		**2,572,871**	2,572,871
		13,845,291	27,812,215
Less: Deferred tax on surplus on revaluation of			
- Securities measured at FVOCI - Debt		**123,547**	6,160,335
- Securities measured at FVOCI - Equity		**2,770,752**	3,875,600
- Property and Equipment		**1,058,616**	1,182,472
- Non-banking assets acquired in satisfaction of claims		**–**	–
		(3,952,915)	(11,218,407)
		9,892,376	16,593,808
Less: Surplus pertaining to non-controlling interest		**(48,113)**	(52,172)
Surplus pertaining to equity holder's share		**9,844,263**	16,541,636
23. CONTINGENCIES AND COMMITMENTS			
Guarantees	23.1	**132,486,404**	166,456,804
Commitments	23.2	**1,060,397,992**	844,219,120
Other contingent liabilities	23.3	**2,670,338**	2,880,338
		1,195,554,734	1,013,556,262
23.1 Guarantees			
Financial guarantees		**29,722,861**	35,104,991
Performance guarantees		**42,645,416**	45,403,766
Other guarantees		**60,118,127**	85,948,047
		132,486,404	166,456,804

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
23.2 Commitments			
Documentary credits and short-term trade-related transactions:			
- Letters of credit		**343,201,490**	208,094,052
Commitments in respect of:			
- Forward foreign exchange contracts	23.2.1	**713,580,334**	607,256,815
- Forward Government securities transactions	23.2.2	**440,786**	26,408,764
- Forward lendings	23.2.3	**1,872,000**	1,904,976
Commitments for:			
- Acquisition of property and equipment		**1,303,382**	554,513
		1,060,397,992	844,219,120
23.2.1 Commitments in respect of forward foreign exchange contracts			
Purchase		**384,801,827**	332,412,173
Sale		**328,778,507**	274,844,642
		713,580,334	607,256,815
23.2.2 Commitments in respect of forward Government securities transactions			
Purchase		**440,786**	26,408,764
Sale		**–**	–
		440,786	26,408,764

23.2.3 Commitments in respect of forward lendings

The Group has made commitments to extend credit in the normal course of its business, but none of these commitments is irrevocable or attract any penalty if the facility is unilaterally withdrawn, except for:

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
Commitments in respect of syndicate financing		**–**	74,976
Commitments in respect of other financing transactions		**1,872,000**	1,830,000
		1,872,000	1,904,976

23.3 Other contingent liabilities

Claims against the bank not acknowledged as debt	23.3.1	**2,670,338**	2,880,338

23.3.1 These mainly represent counter claims by borrowers for damages. Based on legal advice and internal assessments, management is confident that the matters will be decided in the Group's favour and the possibility of any adverse outcome is remote. Accordingly, no provision has been made in these consolidated condensed interim financial statements.

24. DERIVATIVE FINANCIAL INSTRUMENTS

The Bank deals in derivative financial instruments, namely forward foreign exchange contracts and foreign currency swaps with the principal view of hedging the risks arising from its trade business.

As per the Bank's policy, these contracts are reported at their fair value at the statement of financial position date. The gains and losses from revaluation of these contracts are included under "Foreign exchange income". Mark-to-market gains and losses on these contracts are recorded in the statement of financial position under "other assets / other liabilities".

These products are offered to the holding company's customers to protect them against unfavorable movements in foreign currencies. The holding company hedges such exposures in the inter-bank foreign exchange market.

These positions are reviewed on a regular basis by the holding company's Asset and Liability Committee (ALCO).

24.1 Product Analysis

	Forward foreign exchange contracts			
	30 September 2026 (Un-Audited)		31 December 2025 (Audited)	
Counter Parties	Notional Principal	Mark-to-market Gain / (Loss)	Notional Principal	Mark-to-market Gain / (Loss)
	Rupees in '000			
Banks				
Hedging	**537,156,015**	**1,538,793**	448,643,639	412,051
Other Entities				
Hedging	**176,424,319**	**(2,645,249)**	158,613,176	(1,815,339)
Total				
Hedging	**713,580,334**	**(1,106,456)**	607,256,815	(1,403,288)

	Note	30 September 2026	30 September 2025
		(Un-Audited)	
		Rupees in '000	
25. MARK-UP / RETURN / INTEREST EARNED			
Loans and advances		**42,041,940**	43,438,603
Investments	25.1	**78,968,491**	77,578,872
Lendings with financial institutions		**2,455,839**	2,446,228
Balances with banks		**341,214**	332,399
		123,807,484	123,796,102
25.1 Interest income (calculated using effective interest rate method) recognised on:			
Financial assets measured at amortised cost;		**10,872,550**	8,186,743
Financial assets measured at FVTPL		**3,890,392**	4,896,939
Financial assets measured at FVOCI		**64,205,549**	64,495,190
		78,968,491	77,578,872
26. MARK-UP / RETURN / INTEREST EXPENSED			
Deposits		**53,358,050**	40,180,909
Borrowings		**18,399,007**	27,118,427
Cost of foreign currency swaps against foreign currency deposits / borrowings		**4,815,289**	3,127,573
Lease liabilities against right-of-use assets		**1,103,299**	968,423
		77,675,645	71,395,332

	Note	30 September 2026	30 September 2025
		(Un-Audited)	
		Rupees in '000	
27. FEE & COMMISSION INCOME			
Branch banking customer fees		**1,136,241**	1,128,600
Credit related fees		**99,133**	36,305
Card related fees		**946,874**	1,009,882
Commission on trade		**4,850,105**	4,715,503
Commission on guarantees		**934,640**	1,022,290
Commission on remittances including home remittances		**5,081**	40,831
Commission on bancassurance		**112,379**	132,442
Commission on cash management		**179,363**	154,961
Investment banking fee		**53,480**	63,346
Others		**127,610**	123,700
		8,444,906	8,427,860
28. GAIN ON SECURITIES - NET			
Realised	28.1	**1,899,367**	1,932,648
Unrealised - Measured at FVTPL		**(107,098)**	857,107
Unrealised - forward purchase of federal Government securities transactions		**(132,304)**	(39,662)
		1,659,965	2,750,093
28.1 Realised gain on:			
Federal Government securities - net		**1,894,736**	1,829,097
Mutual funds		**–**	103,551
Real estate investment trust - net		**4,631**	–
		1,899,367	1,932,648
28.2 Net gain on financial assets / liabilities measured at FVTPL:			
Designated upon initial recognition		**–**	–
Mandatorily measured at FVTPL		**143,442**	1,266,167
		143,442	1,266,167
Net gain on financial assets measured at FVOCI - Debt		**1,516,523**	1,483,926
		1,659,965	2,750,093
29. OTHER INCOME			
Rent on properties		**1,272**	37,083
Gain on termination of right-of-use assets		**34,127**	–
Gain on sale of fixed assets - net		**31,357**	36,728
Gain on sale of ijarah assets - net		**10,914**	44,081
Staff notice period and other recoveries		**–**	58
		77,670	117,950

	30 September 2026	30 September 2025
	(Un-Audited)	
	Rupees in '000	
30. OPERATING EXPENSES		
Total compensation expense	**13,284,330**	12,566,337
Property expense		
Rent & taxes	**182,159**	119,664
Insurance	**9,249**	14,994
Utilities cost	**1,377,266**	1,157,636
Security	**1,067,094**	1,026,557
Repair & maintenance	**797,672**	861,640
Depreciation on property and equipment	**817,897**	835,239
Depreciation on right-of-use assets	**1,392,737**	1,204,853
Depreciation on non-banking assets	**2,988**	1,710
	5,647,062	5,222,293
Information technology expenses		
Software maintenance	**994,492**	986,808
Hardware maintenance	**470,816**	405,441
Depreciation	**710,280**	523,061
Amortisation	**265,610**	219,970
Network charges	**518,998**	345,949
	2,960,196	2,481,229
Other operating expenses		
Directors' fees and allowances	**24,001**	20,554
Fees and allowances to Shariah Board	**26,409**	26,949
Legal & professional charges	**311,108**	202,742
Outsourced services costs	**346,422**	326,061
Travelling & conveyance	**1,337,502**	992,529
NIFT clearing charges	**113,729**	120,700
Depreciation	**816,195**	762,299
Training & development	**59,180**	52,632
Postage & courier charges	**143,547**	147,070
Communication	**550,405**	683,631
Subscription	**860,974**	696,434
Entertainment	**178,676**	205,099
Repair & maintenance	**342,027**	243,712
Brokerage & commission	**276,089**	193,871
Stationery & printing	**326,240**	358,086
Marketing, advertisement & publicity	**2,494,868**	424,335
Management fee	**1,725,251**	1,569,522
Insurance	**1,289,632**	1,204,199
Donations	**367,870**	394,949
Auditors' Remuneration	**42,283**	43,799
Security	**431,787**	373,935
Others	**247,090**	512,256
	12,311,285	9,555,364
	34,202,873	29,825,223

		30 September 2026	30 September 2025
		(Un-Audited)	
		Rupees in '000	

31. OTHER CHARGES

Penalties imposed by the SBP		**1,992**	292,218

32. CREDIT LOSS ALLOWANCE & WRITE OFFS - NET

Credit loss allowance against cash and balances with banks		**(131,032)**	98,579
Credit loss allowance against lendings to financial institutions		**(341)**	380
Credit loss allowance for diminution in value of investments	10.2	**(105)**	(1,687)
Credit loss allowance against advances	11.3	**(761,704)**	503,187
Credit loss allowance against other assets		**(335,764)**	6,318
Credit loss allowance against off-balance sheet obligations		**988,075**	778,413
Recovery of written off / charged off bad debts		**–**	(211,842)
		(240,871)	1,173,348

33. TAXATION

Current		
- For the period	**14,095,976**	19,511,715
- Prior year	**–**	579,141
	14,095,976	20,090,856
Deferred		
- For the period	**1,335,776**	1,278,937
- Prior year	**–**	(757,617)
	1,335,776	521,320
	15,431,752	20,612,176

34. BASIC AND DILUTED EARNINGS PER SHARE

Profit attributable to equity shareholders of the holding company	**13,691,242**	17,229,359
	Number in '000	
Weighted average number of ordinary shares	**1,047,831**	1,047,831
	Rupees	
Basic and diluted earnings per share	**13.07**	16.44

35. FAIR VALUE MEASUREMENTS

The fair value of quoted securities other than investment in subsidiaries and those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at cost. The fair value of unquoted equity securities, other than investments in subsidiaries, is measured using replacement price determined by the investee company on which shares can be surrendered.

The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

The fair values of the remaining financial assets and liabilities is not significantly different from their carrying values since they are either short-term in nature or, in the case of customer advances, deposits and certain long-term borrowings are frequently repriced.

35.1 Fair value of financial assets

The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using inputs for the assets or liabilities that are not based on observable market data (i.e. unobservable inputs).

The table below analyses financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

On balance sheet financial instruments

	30 September 2026 (Un-Audited)			
	Fair value			
	Level 1	Level 2	Level 3	Total
	Rupees in '000			
Financial assets measured at fair value				
Investments				
– Federal Government securities	–	758,812,954	–	758,812,954
– Non Government debt securities	–	3,579,233	–	3,579,233
– Shares				
– Listed companies	13,374,732	–	–	13,374,732
– Unlisted companies	–	–	123,518	123,518
– Mutual funds	176,938	–	–	176,938
– Real estate investment trust	3,651,299	–	–	3,651,299
Financial assets - disclosed but not measured at fair value				
Investments				
– Federal Government securities	–	111,334,733	–	111,334,733
	17,202,969	873,726,920	123,518	891,053,407
Off-balance sheet financial instruments measured at fair value				
Forward purchase of foreign exchange contracts	–	377,742,674	–	377,742,674
Forward sale of foreign exchange contracts	–	334,731,204	–	334,731,204
Forward purchase of federal Government securities transactions	–	430,672	–	430,672

On balance sheet financial instruments

	31 December 2025 (Audited)			
	Fair value			
	Level 1	Level 2	Level 3	Total
	Rupees in '000			
Financial assets measured at fair value				
Investments				
– Federal Government securities	46,580,000	661,121,441	–	707,701,441
– Non Government debt securities	–	5,071,823	–	5,071,823
– Shares				
– Listed companies	14,311,105	–	–	14,311,105
– Unlisted companies	–	–	95,470	95,470
– Mutual funds	595,970	–	–	595,970
– Real estate investment trust	3,754,949	–	–	3,754,949
Financial assets - disclosed but not measured at fair value				
Investments				
– Federal Government securities	–	131,607,541	–	131,607,541
	65,242,024	797,800,805	95,470	863,138,299
Off–balance sheet financial instruments measured at fair value				
Forward purchase of foreign exchange contracts	–	328,217,866	–	328,217,866
Forward sale of foreign exchange contracts	–	277,635,661	–	277,635,661
Forward purchase of federal Government securities transactions	–	26,530,954	–	26,530,954

35.2 Fair value of non-financial assets

	30 September 2026 (Un-Audited)			
	Fair value			
	Level 1	Level 2	Level 3	Total
	Rupees in '000			
Non-financial assets measured at fair value				
– Property and equipment	**–**	**11,213,998**	**–**	**11,213,998**
– Non-banking assets acquired in satisfaction of claim	**–**	**6,473,319**	**–**	**6,473,319**
	–	**17,687,317**	**–**	**17,687,317**

	31 December 2025 (Audited)			
	Fair value			
	Level 1	Level 2	Level 3	Total
	Rupees in '000			
Non-financial assets measured at fair value				
– Property and equipment	–	9,864,231	–	9,864,231
– Non-banking assets acquired in satisfaction of claim	–	6,476,307	–	6,476,307
	–	16,340,538	–	16,340,538

35.3 Valuation techniques used in determination of fair value of financial instruments within level 2 and level 3

Federal Government debt securities	The fair value of Government securities is valued using PKRV, PKFRV, PKISRV and PSX rates.
Debt securities other than Federal Government securities	The fair value is determined using the prices / rates available on Mutual Funds Association of Pakistan (MUFAP) / Reuters website and PSX.
Unquoted equity securities	The fair value is determined using the replacement price determined by the company at which the shares can be surrendered.
Forward contracts	The fair values are derived using forward exchange rates applicable to their respective remaining maturities.
Mutual funds	The fair value is determined based on the net asset values published at the close of each business day.

Valuation techniques used in determination of fair value of non-financial assets within level 2

Property and equipment and non-banking assets acquired in satisfaction of claim	Property and equipment and non-banking assets are valued by professionally qualified valuators. The valuation is based on their assessment of the market value of the assets. In determining the valuation for land and buildings the valuer refers to numerous independent market inquiries from local estate agents / realtors in the vicinity to establish the present market value. The fair valuations of land and building are considered to represent a level 2 valuation based on significant non-observable inputs being the location and condition of the assets. The fair value is subject to change owing to changes in the input. However, management does not expect there to be a material sensitivity to the fair value arising from the non-observable inputs.

36. SEGMENT INFORMATION

36.1 Segment details with respect to business activities

	30 September 2026 (Un-Audited)				
	Trade & Sales	Retail Banking	Commercial Banking	Islamic Banking	Total
			Rupees in '000		
Profit and Loss					
Net mark-up / return / profit	46,969,807	(16,148,933)	3,240,622	12,070,343	46,131,839
Inter segment revenue - net	(36,093,630)	26,642,048	9,451,582	–	–
Non mark-up / return / interest income	4,505,310	2,744,302	9,450,511	1,480,706	18,180,829
Total Income	15,381,487	13,237,417	22,142,715	13,551,049	64,312,668
Segment direct expenses	(4,401,025)	(6,685,242)	(5,299,362)	(9,755,043)	(26,140,672)
Inter segment expense allocation	–	(3,474,810)	(5,198,642)	–	(8,673,452)
Total expenses	(4,401,025)	(10,160,052)	(10,498,004)	(9,755,043)	(34,814,124)
Credit loss allowance	(896)	(43,439)	552,124	(266,918)	240,871
Profit before tax	10,979,566	3,033,926	12,196,835	3,529,088	29,739,415
Balance Sheet					
Cash and bank balances	18,552,124	25,170,920	46,877,971	22,751,668	113,352,683
Investments - net	710,390,305	–	–	179,237,916	889,628,221
Net inter segment lending	–	363,823,944	197,523,155	–	561,347,099
Lendings to financial institutions	–	–	–	–	–
Advances - performing	–	9,235,294	412,397,285	167,283,455	588,916,034
Advances - non-performing	–	594,141	24,210,308	2,465,918	27,270,367
Credit loss allowance against advances	–	(740,932)	(26,985,280)	(3,759,357)	(31,485,569)
Others	27,082,932	7,771,018	102,274,387	20,476,066	157,604,403
Total assets	756,025,361	405,854,385	756,297,826	388,455,666	2,306,633,238
Borrowings	129,839,904	–	60,796,251	25,564,789	216,200,944
Deposits and other accounts	–	363,617,155	559,297,164	318,880,448	1,241,794,767
Net inter segment borrowing	561,347,099	–	–	–	561,347,099
Others	7,381,718	10,509,427	110,406,459	27,168,438	155,466,042
Total liabilities	698,568,721	374,126,582	730,499,874	371,613,675	2,174,808,852
Equity	57,456,640	31,727,803	25,797,952	16,841,991	131,824,386
Total equity and liabilities	756,025,361	405,854,385	756,297,826	388,455,666	2,306,633,238
Contingencies and commitments	713,580,334	–	412,403,972	69,570,428	1,195,554,734

	30 September 2025 (Un-Audited)				
	Trade & Sales	Retail Banking	Commercial Banking	Islamic Banking	Total
	Rupees in '000				
Profit and Loss					
Net mark-up / return / profit	45,245,851	(12,880,494)	7,675,981	12,359,432	52,400,770
Inter segment revenue - net	(29,368,399)	21,834,635	7,533,764	–	–
Non mark-up / return / interest income	9,470,128	989,994	6,393,103	1,195,852	18,049,077
Total Income	25,347,580	9,944,135	21,602,848	13,555,284	70,449,847
Segment direct expenses	(627,586)	–	–	–	(627,586)
Inter segment expense allocation	–	(7,212,855)	(15,350,548)	(7,711,123)	(30,274,526)
Total expenses	(627,586)	(7,212,855)	(15,350,548)	(7,711,123)	(30,902,112)
Credit loss allowance	(803)	(112,656)	(2,857,534)	1,797,645	(1,173,348)
Profit before tax	24,719,191	2,618,624	3,394,766	7,641,806	38,374,387

	31 December 2025 (Audited)				
	Trade & Sales	Retail Banking	Commercial Banking	Islamic Banking	Total
	Rupees in '000				
Balance Sheet					
Cash and bank balances	18,872,975	19,021,823	44,182,612	20,569,936	102,647,346
Investments - net	707,782,204	–	–	151,893,193	859,675,397
Net inter segment lending	–	361,185,084	120,582,648	–	481,767,732
Lendings to financial institutions	12,801,016	–	–	33,149,874	45,950,890
Advances - performing	–	11,594,844	398,270,868	146,232,761	556,098,473
Advances - non-performing	–	623,207	25,193,260	2,028,444	27,844,911
Credit loss allowance against advances	–	(606,497)	(28,148,533)	(3,492,243)	(32,247,273)
Others	17,051,797	7,254,819	86,935,581	20,470,151	131,712,348
Total assets	756,507,992	399,073,280	647,016,436	370,852,116	2,173,449,824
Borrowings	198,878,005	–	75,509,790	24,246,716	298,634,511
Deposits and other accounts	–	352,604,651	460,269,382	305,413,189	1,118,287,222
Net inter segment borrowing	481,767,732	–	–	–	481,767,732
Others	18,279,119	9,305,727	88,067,788	25,033,314	140,685,948
Total liabilities	698,924,856	361,910,378	623,846,960	354,693,219	2,039,375,413
Equity	57,583,136	37,162,902	23,169,476	16,158,897	134,074,411
Total equity and liabilities	756,507,992	399,073,280	647,016,436	370,852,116	2,173,449,824
Contingencies and commitments	633,665,579	–	340,441,533	39,449,150	1,013,556,262

37. RELATED PARTY TRANSACTIONS

The Group has related party relationships with its ultimate parent company, associates, companies with common directorship, key management personnel, directors and employees' retirement benefit plans.

The Group enters into transactions with related parties in the ordinary course of business and on substantially the same terms as those applicable to comparable transactions with persons of similar standing. Contributions in respect of charge for employees' retirement benefits are made in accordance with the actuarial valuation and terms of the contribution plan. Salaries and allowances of the key management personnel are in accordance with the terms of their employment. Other transactions are at agreed terms.

Details of transactions with related parties during the period are as follows:

	30 September 2026 (Un-Audited)					
	Ultimate parent company	Directors	Key management personnel	Associates	Retirement benefit plans	Total
	Rupees in '000					
Balances with other banks						
In current accounts	67,277	–	–	196,627	–	263,904
Advances						
Opening balance	–	–	321,011	9,513,516	–	9,834,527
Addition during the period	–	–	77,723	52,691,956	–	52,769,679
Repaid during the period	–	–	(42,978)	(53,458,213)	–	(53,501,191)
Closing balance	–	–	355,756	8,747,259	–	9,103,015
Other Assets						
Mark-up / return / interest receivable	–	–	–	55,903	–	55,903
Prepayments / advance deposits / other receivables	936	–	–	25,330	–	26,266
	936	–	–	81,233	–	82,169
Deposits and other accounts						
Opening balance	201,788	1,154,837	363,831	9,440,245	1,504,642	12,665,343
Received during the period	8,111,312	4,818,258	1,287,678	2,982,465,580	3,499,524	3,000,182,352
Withdrawn during the period	(8,055,618)	(4,135,847)	(1,262,306)	(2,973,487,578)	(3,317,935)	(2,990,259,284)
Closing balance	257,482	1,837,248	389,203	18,418,247	1,686,231	22,588,411
Other Liabilities						
Mark-up / return / interest payable	–	21,757	5,512	747,353	142,287	916,909
Management fee payable for technical and consultancy services *	447,515	–	–	–	–	447,515
Other payables	–	1,215	–	630	566,665	568,510
	447,515	22,972	5,512	747,983	708,952	1,932,934
Contingencies and commitments						
Transaction-related contingent liabilities	–	–	–	8,316,729	–	8,316,729
Trade-related contingent liabilities	–	–	–	20,654,516	–	20,654,516
	–	–	–	28,971,245	–	28,971,245

* Management fee is as per the agreement with the ultimate parent company .

	31 December 2025 (Audited)					
	Ultimate parent company	Directors	Key management personnel	Associates	Retirement benefit plans	Total
	Rupees in '000					
Balances with other banks						
In current accounts	65,299	–	–	112,618	–	177,917
Advances						
Opening balance	–	–	331,041	6,504,983	–	6,836,024
Addition during the year	–	–	47,302	86,787,944	–	86,835,246
Repaid during the year	–	–	(57,332)	(83,779,411)	–	(83,836,743)
Closing balance	–	–	321,011	9,513,516	–	9,834,527
Other Assets						
Mark-up / return / interest receivable	–	–	–	41,867	–	41,867
Prepayments / advance deposits / other receivables	936	–	–	13,354	–	14,290
	936	–	–	55,221	–	56,157
Deposits and other accounts						
Opening balance	231,356	967,344	224,702	5,396,118	2,340,225	9,159,745
Received during the year	10,777,547	3,691,691	1,605,130	3,434,650,149	6,065,042	3,456,789,559
Withdrawn during the year	(10,807,115)	(3,504,198)	(1,466,001)	(3,430,606,021)	(6,900,625)	(3,453,283,960)
Closing balance	201,788	1,154,837	363,831	9,440,246	1,504,642	12,665,344
Other Liabilities						
Mark-up / return / interest payable	–	15,333	6,868	67,445	58,504	148,150
Other payables	–	955	–	802	162,375	164,132
	–	16,288	6,868	68,247	220,879	312,282
Contingencies and commitments						
Transaction-related contingent liabilities	–	–	–	17,838,094	–	17,838,094
Trade-related contingent liabilities	–	–	–	6,410,580	–	6,410,580
	–	–	–	24,248,674.00	–	24,248,674

	For the period ended 30 September 2026 (Un-Audited)					
	Ultimate parent company	Directors	Key management personnel	Associates	Retirement benefit plans	Total
	Rupees in '000					
Transactions during the period						
Income						
Mark-up / return / interest earned	–	–	11,231	134,978	–	146,209
Fee and commission income	1	183	–	453,745	8	453,937
Rent income	4,211	–	–	7,755	–	11,966
Expense						
Mark-up / return / interest expensed	–	64,070	15,778	1,042,965	211,723	1,334,536
Commission / brokerage / bank charges paid	495	–	–	7,045	–	7,540
Salaries and allowances	–	–	806,174	–	–	806,174
Directors' fees and allowances	-	24,001	–	–	–	24,001
Charge to defined benefit plan	–	–	–	–	315,882	315,882
Contribution to defined contribution plan	–	–	–	–	383,262	383,262
Insurance premium expenses	–	–	–	32,413	–	32,413
Management fee expense for technical and consultancy services*	1,682,324	–	–	–	–	1,682,324

* Management fee is as per the agreement with the ultimate parent company.

	For the period ended 30 September 2025 (Un-Audited)					
	Ultimate parent company	Directors	Key management personnel	Associates	Retirement benefit plans	Total
	Rupees in '000					
Transactions during the period						
Income						
Mark-up / return / interest earned	–	–	13,001	104,998	–	117,999
Fee and commission income	–	73	–	537,953	16	538,042
Rent income	4,211	–	–	7,755	–	11,966
Expenses						
Mark-up / return / interest expensed	–	46,213	15,969	353,024	438,426	853,632
Commission / brokerage / bank charges paid	716	–	–	2,313	–	3,029
Salaries and allowances	–	–	630,455	–	–	630,455
Directors' fees and allowances	–	20,554	–	–	–	20,554
Charge to defined benefit plan	–	–	–	–	275,924	275,924
Contribution to defined contribution plan	–	–	–	–	329,008	329,008
Insurance premium expenses	–	–	–	36,647	–	36,647
Management fee expense for technical and consultancy services *	1,541,388	–	–	–	–	1,541,388

* Management fee is as per the agreement with the ultimate parent company.

38. CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
Minimum Capital Requirement (MCR):		
Paid-up capital (net of losses)	**10,478,315**	10,478,315
Capital Adequacy Ratio (CAR):		
Eligible common equity tier 1 (CET 1) Capital	**115,470,017**	111,758,017
Eligible additional tier 1 (ADT 1) Capital	**71,497**	60,446
Total eligible tier 1 capital	**115,541,514**	111,818,463
Eligible tier 2 capital	**11,919,063**	18,941,247
Total eligible capital (tier 1 + tier 2)	**127,460,577**	130,759,710
Risk Weighted Assets (RWAs):		
Credit risk	**637,974,542**	581,882,084
Market risk	**28,613,979**	37,920,028
Operational risk	**169,363,827**	169,363,827
Total	**835,952,348**	789,165,939
CET 1 capital adequacy ratio	**13.81%**	14.16%
Tier 1 capital adequacy ratio	**13.82%**	14.17%
Total capital adequacy ratio	**15.25%**	16.57%
Minimum capital requirements prescribed by SBP		
CET 1 capital adequacy ratio	**6.00%**	6.00%
Tier 1 capital adequacy ratio	**7.50%**	7.50%
Total capital adequacy ratio	**11.50%**	11.50%

The Group uses the simple approch, the maturity method and the basic indicator approach for credit risk, market risk and operational risk exposures respectively, in the capital adequacy calculation.

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
Leverage Ratio (LR):		
Eligible tier-1 capital	**115,541,514**	111,818,463
Total exposures	**2,253,778,150**	2,126,298,395
Leverage ratio	**5.13%**	5.26%

39. ISLAMIC BANKING BUSINESS

The bank operates 254 (31 December 2025: 243) Islamic banking branches and 311 (31 December 2025: 311) Islamic banking windows at the end of the period.

	Note	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks		**22,692,866**	20,514,058
Balances with other banks		**58,802**	55,878
Due from financial institutions	39.1	**–**	33,149,874
Investments	39.2	**179,237,916**	151,893,193
Islamic financing and related assets - net	39.3	**165,990,016**	144,768,962
Property and equipment		**889,671**	859,544
Right-of-use assets		**3,934,593**	3,797,340
Intangible assets		**–**	–
Due from Head Office		**–**	6,274,499
Other assets		**15,651,802**	9,538,768
Total Assets		**388,455,666**	370,852,116
LIABILITIES			
Bills payable		**5,882,510**	7,862,011
Due to financial institutions		**25,564,789**	24,246,716
Deposits and other accounts	39.4	**318,880,448**	305,413,189
Due to Head Office		**6,251,658**	–
Lease liabilities		**4,946,363**	4,666,814
Subordinated debt		**–**	–
Deferred tax liabilities		**153,209**	989,235
Other liabilities		**9,934,698**	11,515,254
		371,613,675	354,693,219
NET ASSETS		**16,841,991**	16,158,897
REPRESENTED BY			
Islamic Banking Fund		**15,006,928**	11,007,003
Reserves		**–**	–
Surplus on revaluation of assets		**141,423**	913,140
Unappropriated profit	39.5	**1,693,640**	4,238,754
		16,841,991	16,158,897
CONTINGENCIES AND COMMITMENTS	39.6		

The profit and loss account of the Bank's Islamic banking branches for the nine months ended 30 September 2026 is as follows:

	Note	(Un-Audited)	
		30 September 2026	30 September 2025
		Rupees in '000	
PROFIT AND LOSS ACCOUNT			
Profit / return earned	39.7	**27,938,535**	24,592,519
Profit / return expensed	39.8	**(15,868,192)**	(11,982,507)
Net Profit / return		**12,070,343**	12,610,012
Other income			
Fee and Commission Income		**1,090,907**	990,393
Dividend Income		**–**	–
Foreign Exchange Income		**372,642**	139,674
Income / (loss) from derivatives		**–**	-
(Loss) / gain on securities - net		**(124)**	18,439
Other Income		**17,281**	47,346
Total other income		**1,480,706**	1,195,852
Total Income		**13,551,049**	13,805,864
Other expenses			
Operating expenses		**9,683,841**	7,801,364
Workers' welfare fund		**70,582**	156,249
Other charges		**620**	4,090
Total other expenses		**9,755,043**	7,961,703
Profit before credit loss allowance		**3,796,006**	5,844,161
Credit loss allowance and write offs - net		**(266,918)**	1,797,645
PROFIT BEFORE TAXATION		**3,529,088**	7,641,806
Taxation		**(1,835,448)**	(4,052,325)
PROFIT AFTER TAXATION		**1,693,640**	3,589,481

39.1 Due from Financial Institutions

	30 September 2026 (Un-Audited)			31 December 2025 (Audited)		
	In Local Currency	In Foreign Currencies	Total	In Local Currency	In Foreign Currencies	Total
	Rupees in '000					
Unsecured						
- Musharaka placements	–	–	–	33,150,000	–	33,150,000
Less: Credit loss allowance						
Stage 1		–	–	(126)	–	(126)
Stage 2	–	–	–	–	–	–
Stage 3	–	–	–	–	–	–
	–	–	–	(126)	–	(126)
Due from financial institutions - net of credit loss allowances	–	–	–	33,149,874	–	33,149,874

39.2 Investments by segments

	30 September 2026 (Un-Audited)			
	Cost / amortised cost	Credit loss allowance held	Surplus / (deficit)	Carrying value
	Rupees in '000			
Debt Instruments				
Measured at amortised cost				
Federal Government securities				
– Bai Muajjal	47,941,244	–	–	47,941,244
– Ijarah Sukuk	2,993,290	–	–	2,993,290
	50,934,534	–	–	50,934,534
Certificate of investment	1,200,000	(5)	–	1,199,995
	52,134,534	(5)	–	52,134,529
Measured at FVOCI				
Federal Government securities				
– Ijarah Sukuk	125,143,067	–	294,632	125,437,699
Non Government debt securities	340,000	(340,000)	–	–
	125,483,067	(340,000)	294,632	125,437,699
Instruments mandatory classified / measured at FVTPL	1,669,984	–	(4,296)	1,665,688
Total investments	179,287,585	(340,005)	290,336	179,237,916

	31 December 2025 (Audited)			
	Cost / amortised cost	Credit loss allowance held	Surplus / (deficit)	Carrying value
	Rupees in '000			
Debt Instruments				
Measured at amortised cost				
Federal Government securities				
– Bai Muajjal	51,937,179	–	–	51,937,179
– Ijarah Sukuk	2,984,563	–	–	2,984,563
	54,921,742	–	–	54,921,742
Certificate of investment	4,500,000	(75)	–	4,499,925
	59,421,742	(75)	–	59,421,667
Measured at FVOCI				
Federal Government securities				
– Ijarah Sukuk	89,374,624	–	1,902,375	91,276,999
Non Government debt securities	340,000	(340,000)	–	–
	89,714,624	(340,000)	1,902,375	91,276,999
Instruments mandatory classified / measured at FVTPL	1,198,698	–	(4,171)	1,194,527
Total investments	150,335,064	(340,075)	1,898,204	151,893,193

39.2.1 Particulars of credit loss allowance

	30 September 2026 (Un-Audited)			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
	Rupees in '000			
Certificate of investment	**5**	**–**	**–**	**5**
Non Government debt securities	**–**	**–**	**340,000**	**340,000**
	5	**–**	**340,000**	**340,005**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
	Rupees in '000			
Certificate of investment	75	–	–	75
Non Government debt securities	–	–	340,000	340,000
	75	–	340,000	340,075

39.3 Islamic financing and related assets - net

	30 September 2026 (Un-Audited)			
	Financing	Advances	Inventory	Total
	Rupees in '000			
Ijarah	11,321,136	119,345	–	11,440,481
Ijarah - islamic long term financing facility	–	–	–	–
Murabaha	4,373,557	2,426,467	–	6,800,024
Working capital musharaka	46,229,577	–	–	46,229,577
Diminishing musharaka	29,187,969	3,186,005	–	32,373,974
Istisna	2,029,739	4,524,312	2,755,674	9,309,725
Al-bai	2,965,701	–	4,967,798	7,933,499
Bai Muajjal	8,884,597	–	–	8,884,597
Diminishing musharaka:				
Islamic long term financing facility	3,313,670	3,017,961	–	6,331,631
Islamic refinance scheme for payment of wages and salaries	–	–	–	–
Islamic financing facility for storage of agricultural produce	218,737	–	–	218,737
Islamic temporary economic refinance facility	6,543,030	–	–	6,543,030
Islamic financing facility for renewable energy	309,541	–	–	309,541
Islamic export refinance:				
Working capital musharaka	26,135,557	–	–	26,135,557
Istisna	260,227	5,110,015	429,807	5,800,049
Al-bai	427,033	–	1,011,918	1,438,951
Gross islamic financing and related assets	142,200,071	18,384,105	9,165,197	169,749,373
Less: Credit loss allowance held against islamic financing and related assets				
– Stage 1	(206,982)	(51,387)	(3,066)	(261,435)
– Stage 2	(739,543)	(128,098)	(173,903)	(1,041,544)
– Stage 3	(2,456,378)	–	–	(2,456,378)
	(3,402,903)	(179,485)	(176,969)	(3,759,357)
Islamic financing and related assets - net of credit loss allowance held	138,797,168	18,204,620	8,988,228	165,990,016

	31 December 2025 (Audited)			
	Financing	Advances	Inventory	Total
	Rupees in '000			
Ijarah	1,108,225	7,553,007	–	8,661,232
Ijarah – islamic long term financing facility	4,885	–	–	4,885
Murabaha	1,999,743	12,393,946	–	14,393,689
Working capital musharaka	33,803,189	–	–	33,803,189
Diminishing musharaka	23,005,880	9,158,861	–	32,164,741
Istisna	2,053,496	5,052,247	3,837,993	10,943,736
Al-bai	4,810,457	–	3,653,715	8,464,172
Diminishing musharaka:				
Islamic long term financing facility	2,420,220	1,227,100	–	3,647,320
Islamic financing facility for storage of agricultural produce	276,710	–	–	276,710
Islamic temporary economic refinance facility	7,577,657	–	–	7,577,657
Islamic financing facility for renewable energy	376,236	–	–	376,236
Islamic export refinance:				
Working capital musharaka	20,916,761	–	–	20,916,761
Istisna	980,928	3,507,686	1,169,132	5,657,746
Al-bai	90,604	–	1,282,527	1,373,131
Gross islamic financing and related assets	99,424,991	38,892,847	9,943,367	148,261,205
Less: Credit loss allowance against Islamic financing and related assets				
– Stage 1	(52,825)	(7,703)	(3,359)	(63,887)
– Stage 2	(931,571)	(145,337)	(332,667)	(1,409,575)
– Stage 3	(1,740,518)	(278,263)	–	(2,018,781)
	(2,724,914)	(431,303)	(336,026)	(3,492,243)
Islamic financing and related assets – net of credit loss allowance held	96,700,077	38,461,544	9,607,341	144,768,962

39.4 Deposits

	30 September 2026 (Un-Audited)			31 December 2025 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	Rupees in '000					
Customers						
Current deposits	**106,386,811**	**15,422,298**	**121,809,109**	98,513,134	15,779,080	114,292,214
Savings deposits	**109,219,330**	**1,442,663**	**110,661,993**	96,079,646	934,265	97,013,911
Term deposits	**47,913,315**	**5,253,984**	**53,167,299**	25,444,133	6,105,300	31,549,433
Others	**3,904,333**	**–**	**3,904,333**	3,402,462	–	3,402,462
	267,423,789	**22,118,945**	**289,542,734**	223,439,375	22,818,645	246,258,020
Financial Institutions						
Current deposits	**812,762**	**–**	**812,762**	463,673	–	463,673
Savings deposits	**28,524,952**	**–**	**28,524,952**	58,528,651	–	58,528,651
Term deposits	**–**	**–**	**–**	162,845	–	162,845
Others	**–**	**–**	**–**	–	–	–
	29,337,714	**–**	**29,337,714**	59,155,169	–	59,155,169
	296,761,503	**22,118,945**	**318,880,448**	282,594,544	22,818,645	305,413,189

	30 September 2026 (Un-Audited)	31 December 2025 (Audited)
	Rupees in '000	
39.5 Unappropriated profit		
Opening balance	**4,238,754**	2,874,296
Add: Islamic banking profit for the period / year	**3,529,088**	9,023,575
Less: Taxation	**(1,835,448)**	(4,784,821)
Less: Transferred to head office	**(4,238,754)**	(2,874,296)
Closing balance	**1,693,640**	4,238,754
39.6 Contingencies and commitments		
Guarantees	**17,987,433**	18,572,365
Commitments	**51,582,995**	20,876,785
	69,570,428	39,449,150

		30 September 2026	30 September 2025
		(Un-Audited)	
		Rupees in '000	
39.7	**Profit / return earned on:**		
	Financing	**11,774,448**	10,675,019
	Investments	**15,229,377**	13,421,912
	Placements	**934,710**	495,588
		27,938,535	24,592,519
39.8	**Profit / return expensed on:**		
	Deposits and other accounts	**14,293,675**	9,178,114
	Due to financial institutions	**1,127,342**	2,422,458
	Lease liabilities against right-of-use assets	**447,175**	381,935
		15,868,192	11,982,507

40. GENERAL

40.1 The figures have been rounded off to the nearest thousand rupees, unless otherwise stated.

40.2 Comparative information has been re-classified, re-arranged or additionally incorporated in these consolidated condensed interim financial statements wherever necessary to facilitate comparison and better presentation.

41. NON-ADJUSTING EVENT AFTER STATEMENT OF FINANCIAL POSITION / DATE OF AUTHORISATION FOR ISSUE

41.1 The Board of Directors at its meeting held on 22 October 2026, approved an interim cash dividend of Rs. 2.50 per share (30 September 2025: interim cash dividend of Rs. 2.50 per share).

41.2 These consolidated condensed interim financial statements were authorised for issue on 22 October 2026 by the Board of Directors of the Bank.

FUZAIL ABBAS	KHURRAM SHAHZAD KHAN	MOHSIN A. NATHANI	RASHID AHMED JAFER	MOHAMEDALI R. HABIB
Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

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