

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

October 23, 2025

Dear Sir,

Subject: Announcement of Financial Results for the Third Quarter Ended September 30, 2025

We hereby inform you that the Board of Directors of Habib Bank Limited in their meeting held at 10:00 A.M. on October 23, 2025 at HBL Corporate Office Karachi, recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the third quarter ended September 30, 2025, at Rs. 5.0/- per share i.e., 50.00%. This is in addition to the interim Cash Dividend already paid at Rs. 9.00/- per share i.e., 90.00%.

AND / OR

(ii) BONUS SHARES

NIL

AND / OR

(iii) RIGHT SHARES

NIL

AND / OR

(iv) ANY OTHER ENTITLEMENT / CORPORATE ACTION

NIL

AND / OR

(v) ANY OTHER PRICE-SENSITIVE INFORMATION

NIL

The consolidated and unconsolidated Statement of Financial Position, Statement of Profit & Loss, Statement of Changes in Equity, and Cash Flow Statement are attached as under:

- Annexure A (Consolidated Financial Results)
- Annexure B (Unconsolidated Financial Results)



BOOK CLOSURE DATES

The Share Transfer Books of the Bank will be closed from November 4, 2025 to November 5, 2025. Transfers received at the office of the Bank's Share Registrar, Messers CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal Karachi, at the close of business on November 3, 2025, will be treated as being in time for the purpose of the above entitlement to the transferees.

The Quarterly Report of the Bank for the period ended September 30, 2025, will be transmitted through PUCARS separately, within the specified time.

Yours faithfully,

Uzman Naveed Chaudhary

Company Secretary & Head Regulatory Affairs

Cc:

1. Executive Director/HOD, Offsite-II Department, Supervision Division, Securities & Exchange Commission of Pakistan, 63, NIC Building, Jinnah Avenue, Blue Area, Islamabad.

Habib Bank Limited Condensed Interim Consolidated Statement of Financial Position As at September 30, 2025

	Note	(Unaudited) September 30, 2025 (Rupees	(Audited) December 31, 2024 in '000)
ASSETS			
Cash and balances with treasury banks Balances with other banks Lendings to financial institutions Investments Advances Property and equipment Right-of-use assets Intangible assets Deferred tax assets Other assets	5 6 7 8 9 10 11 12	502,834,395 54,590,742 135,654,931 4,021,327,701 1,974,208,217 140,881,657 27,349,160 28,880,500	460,194,916 51,324,612 84,293,922 2,528,200,439 2,435,434,872 130,825,175 27,408,020 24,848,435
		7,243,403,116	6,055,112,877
LIABILITIES			
Bills payable Borrowings Deposits and other accounts Lease liabilities Subordinated debt Deferred tax liabilities Other liabilities	14 15 16 17 18 19 20	58,478,764 1,271,717,358 5,083,655,977 36,252,724 20,374,000 22,329,058 286,519,516 6,779,327,397	96,104,151 826,883,400 4,370,370,642 35,869,231 20,374,000 7,995,007 286,718,352 5,644,314,783
NET ASSETS		464,075,719	410,798,094
REPRESENTED BY	:		
Shareholders' equity Share capital Reserves Surplus on revaluation of assets - net of tax Unappropriated profit	21	14,668,525 105,194,882 75,214,804 267,310,527	14,668,525 98,302,935 57,370,781 238,813,471
Total equity attributable to the equity holders of the Bank		462,388,738	409,155,712
Non-controlling interest		1,686,981	1,642,382
		464,075,719	410,798,094
CONTINCENCIES AND COMMITMENTS	22		

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

President and Chief Executive Officer

CONTINGENCIES AND COMMITMENTS

Chief Financial Officer
UZMAN NAVEED CHAUDHARY
Company Secretary
Habib Bank Limited
HBL Corporate Office
F-14, Block-5, Clifton, Karachi

Director

22

Director

Manager Manage

Annexure - A 2/4

Habib Bank Limited Condensed Interim Consolidated Statement of Profit and Loss Account (Unaudited) For the nine months ended September 30, 2025

	Note	January 01 to September 30, 2025	January 01 to September 30, 2024 (Rupees	July 01 to September 30, 2025 in '000)	2024
Mark-up / return / profit / interest earned	24	E02 402 470	007 005 440	470.054.007	040.040.004
Mark-up / return / profit / interest earned	24 25	503,403,470 296,075,925	627,335,410	179,851,687	218,613,371
Net mark-up / return / profit / interest income		207,327,545	<u>440,160,149</u> 187,175,261	<u>110,167,162</u> 69,684,525	<u>154,172,294</u> 64,441,077
Non mark-up / interest income		* Application	3 30 304 305 50		- 1, 1,
Fee and commission income	26	34,253,423	36,578,176	11,920,984	12,418,458
Dividend income		2,914,350	2,707,304	1,150,387	1,281,086
Share of profit of associates		4,879,139	3,859,798	1,530,646	1,423,046
Foreign exchange income / (loss)		6,773,407	5,577,357	2,667,005	(583,158)
Income from derivatives		1,978,242	4,947,966	1,027,726	1,479,890
Gain on securities - net	27	14,049,921	6,565,936	4,607,149	4,989,325
Other income	28	2,686,880	469,136	358,134	170,859
Total non mark-up / interest income		67,535,362	60,705,673	23,262,031	21,179,506
Total income		274,862,907	247,880,934	92,946,556	85,620,583
Non mark-up / interest expenses					
Operating expenses	29	152,655,918	140,855,255	52,273,672	47,881,653
Workers' Welfare Fund		2,125,541	1,766,365	681,315	584,737
Other charges	30	112,426	350,644	471	191,807
Total non mark-up / interest expenses	1	154,893,885	142,972,264	52,955,458	48,658,197
Profit before credit loss allowance and taxation	on	119,969,022	104,908,670	39,991,098	36,962,386
Credit loss allowance and write offs - net	31	7,812,913	19,031,536	3,182,214	8,933,344
Profit before taxation		112,156,109	85,877,134	36,808,884	28,029,042
Taxation	32	60,776,019	42,622,238	19,876,795	13,831,193
Profit after taxation		51,380,090	43,254,896	16,932,089	14,197,849
Attributable to:					
Equity holders of the Bank		51,293,098	44,044,843	16,906,282	14,450,194
Non-controlling interest		86,992	(789,947)	25,807	(252,345)
		51,380,090	43,254,896	16,932,089	14,197,849
	8		Rup	ees	
Basic and diluted earnings per share	33	34.97	30.03	11.53	9.85

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

President and Chief Executive Officer Chief Financial Officer

Director
UZMAN NAVEED CHAUDHARY
Company Secretary
Habib Bank Limited
HBL Corporate Office

F-14, Block-5, Clifton, Karachi

Director

Ahmed Manar Deputy General Manar Head Financial Report Head Financial Report Tibe Control one 18 H.B. Plan

Habib Bank Limited Condensed Interim Consolidated Statement of Changes In Equity (Unaudited) For the nine months ended September 30, 2025

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Part Section Part	la d					Dutable to Sharer	loiders of the Ba		deficit) on			1 1	
See mark			State	atory		Capital		revalua	ition of				- 1
Part									Property &	Unappropriated			Total
Balance and Description (1982) as responsed 1982 as responsed	. }	Share capital	0.1.14	0	Exchange	Non-distribu-		Investments	Equipment /		Sub Total	interest	
Marches or all Decision 1, 2001—1 reported MARSAS 1, 20020 MARS	٦		Subsidiary	Bank	translation	table		investments					- 1
March Marc	<u></u>						A STATE OF THE STATE OF		Assets				
Companies and service (1998) Companies (1998)	· ·						(Rupe	es in '000)					
Marche Marchan March	Balance as at December 31, 2023 - as reported	14,668,525	1,293,922	48,815,676	50,305,150	547,115	(156,706)		43,139,284				366,020,653
Comparison increase of the value work sected all planter 79, 2004 144, 2014 179, 200		44 000 505	4 000 000	4D 04E 070		EA7 445	/460 700V		42 420 284				(14,811,324) 351,209,329
Part March		14,668,525	1,293,922	48,010,070	30,303,130	347,113	(150,700)	(10,230,003)	43,133,204	200,047,000	040,720,704	2,400,070	001,200,020
### Commonwealth and Commonwealth Commonweal	Comprehensive income for the nine months ended September 30, 2024												
Section Sect	Profit / (loss) after taxation for the nine months ended September 30, 2024	-			-	-	-		-	44,044,843	44,044,843	(/89,94/)	43,254,896
Part													
Part		_			1 642 968		2	500		9	1,642,968	140	1,642,968
Page		-	- 2						-	2		-	(684,243)
Applicated an assession and state 1,200		,	8	150	(004,240)								
Minimark in simple delicate mulations of alth numbers - ord for Minimark in State 1,100,000 1,10		- ,		-	2	2	2		-	5,262	5,262		5,262
Manual Induser of membrane of everywhere of exclusions of everywhere of exclusions o			- E	-									2,310,422
### 1979 ### 4.71150 ### 1979 ### 4.71150 ### 1970 ### 19		-					-	31,558,895	-		31,558,895	56,391	31,615,286
Ministrate in the state of early investments - relativa 19,244 43,2303 41,000,000 71,0			22		2			(97.906)			(97,906)		(97,906)
Marchange place sealed effective place and effective places and effect	UI GSSUGIGISS - II GLUI IGA				958,725	-			740			(733,556)	78,046,685
Transcriber ungline in southern of clearly set of the Appendix of Station of Control (1998) 1,000	Transferred to statutory reserves		97,864	4,338,994	*	-	9			100000000000000000000000000000000000000	-		
Part Content	Net realised gain on sale of equity investments - net of tax	8	-		€.	9	-	(451,190)			=	9	(-)
Team can decide of Action prime decide from prime of the Person and Control of Action prime decide from prime of the Person and Control of Action prime of Action prime of the Person and Control of Action of A		-	2	-	-		~				257.000	(DE7 000)	
Fine case deficiency - 18, 400 per time souther changement in its year medicated interpretation 19, 120 per times to the year medicated from the control of								(4,749)	33,766	228,051	257,068	(257,068)	
Single was desired December 31, 2021 In thinking and Single College C	Transactions with owners, recorded directly in equity		-			,							
Is listen case delicated. Pix 40 gar share			2	-	-	12	· ·	-					(5,867,410)
Section Company Comp	1st interim cash dividend - Rs 4.00 per share		2	2	9	-		-	-				(5,867,410) (5,867,410)
Selection of the force and of the forc	2nd interim cash dividend - Rs 4.00 per share		- :			- :			:				(17,602,230)
Port that brauches for the first months model December 31, 2024 Cheer comprehensive incomes of local part of the first months model processing of the first standards of self-transferred feedings without the supplier of certainings without the supplier of the first standards of self-transferred of self-tr	Balance as at September 30, 2024	14,668,525	1,391,786	53,154,670	51,263,875	547,115	(156,706	15,078,607	43,075,044	231,135,917		1,494,951	411,653,784
Port that brauches for the first months model December 31, 2024 Cheer comprehensive incomes of local part of the first months model processing of the first standards of self-transferred feedings without the supplier of certainings without the supplier of the first standards of self-transferred of self-tr	Comprehensive income for the three months ended December 31, 2024												
Comparation		-							-	14,412,928	14,412,928	136,835	14,549,763
Effect dramation of authorisation in forught branches, addition and autocides and of cides and the process and the complex of the cides and		-											
December is shared exchange presentation received of susceptions and of the Movement in region (4 decide) are manufactor of supplier (4 decide)	Effect of translation of net investment in foreign	l											
December Institution Control	•	-							*				(3,606,641)
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Netermanument (a)	Movement in surplus / deficit on revaluation of equity investments - net of tax		-	-							53		968,529
State of the framework in control defended sending augment and formation of sending sending and equipment in the following sending sen	Movement in surplus / deficit on revaluation of debt investments - net of tax						- 5	(819,924)	70				(817,554)
Singlyations of associations acted text on reconstruction are upon a decipient of the control of	Net remeasurement (loss) / gain on defined benefit obligations - net of tax		55		-	-		-	-	(141,928)	(141,928)	8,226	(133,702)
Recrease in deferred fact rate on revolutation suphar of property and equipment (231,851) (2										(240)	(240)		(240)
Decrease in surpline on revolutation of non-banking assets - net of tax 22,730 22,730 22,730	obligations of associates - net of tax				-		-	-		2000			(310)
Movement in where of surplus if deficill on revaluation of assets in disconsisters – net of tax 1,769,592 68,599 (14,275) (14,205,690 (14,46,51) (14,45) (10,45) (13,05,28) (14,46,51) (14,45) (10,45) (13,05,28) (14,46,51) (14,45) (10,45) (14,	Increase in deferred tax rate on revaluation surplus of property and equipment		2.	7.0				-		-			(231,851)
Company Comp	Increase in surplus on revaluation of non-banking assets - net of tax			7.0	405	151			29,730	2	29,730	-	29,730
Comprehensive income for the nine months ended September 30, 2025 14,608,502 14,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 10,708,603 14,74,511 14,74,511 10,708,603 14,74,511 14,74,511 10,708,603 14,74,511 14,74,511 10,708,603 14,74,511 14,74,511 10,708,603 14,74,511								(00.000)	(40.455)		(00.054)	,	(92,251)
Not reached on such or clump' reserved 25,241 1,337,588 (\$12,432) 512,432	of associates - net of tax	<u> </u>			(3 708 892)					14.270,690			10,563,462
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Transferred from supplus on revaluations of assets —net of tax Exchange gain residined on closure / sale of the Bank's branches —net of tax Comprehensive income for the nine months ended September 30, 2025	The state of the s		20,241	1,007,000	5 5			/E10 A20\			2		
Exchange gain resiliend on dosure I asia of the Bank's branches - net of fax Transactions with owners, recorded directly in equity 3rd interim cash dividend - Ret Job per share 14,666,525 1477,027 54,482,258 42,003,241 547,115 (156,706) 14,634,684 42,736,097 238,813,471 409,155,712 1,642,382 410 Change in accounting picity and Lanuary 07, 2025 - note 3.3 Balance as at Devember 31, 2024 - as reported 14,666,525 1477,027 54,482,258 42,003,241 547,115 (156,706) 14,634,684 42,736,097 238,813,471 409,155,712 1,642,382 410 Change in accounting picity and Lanuary 07, 2025 - as restated 14,666,525 1477,027 54,482,258 42,003,241 547,115 (156,706) 17,784,684 42,736,097 238,813,471 409,155,712 1,642,382 410 Comprehensive income for the nine membre anded September 30, 2025 Charge in membre ander 30, 2025 Charg		€ = :					1.5	(312,432)	(404.074)		100		
Transactions with owners, recorded directly in equity 3rd interim cash dividend - Ret. 4,00 per share 14,668,525 1,417,027 54,492,258 42,083,241 547,115 (166,768) 14,554,584 42,786,097 238,813,471 409,1557,12 1,942,322 410 Change in accounting policy as at January 91, 2025 - note 3.3 Balance as at January 91, 2025 - as restaled 14,668,525 1,417,027 54,492,258 42,083,241 547,115 (166,768) 14,554,585 42,736,097 240,932,816 413,556,342 410,566,342 410,	Transferred from surplus on revaluation of assets - net of tax	9.50	-		(T)		-		(124,6/1)	124,6/1			-
Selection Case of Middend - Re 4.00 per share	Exchange gain realised on closure / sale of the Bank's branches - net of tax				(5,551,742)		5.7			0.50	(5,551,742	-	(5,551,742)
Balance as at December 31, 2024 – as reported 14,668,525 1,417,027 54,492,258 42,003,241 547,115 (156,706) 14,634,684 42,736,097 238,813,471 499,155,712 1,842,382 410 Change in accounting policy as at January 01, 2025 – note 3.3 Balance as at January 01, 2025 – sa restated 14,668,525 1,417,027 54,492,258 42,003,241 547,115 (156,706) 17,754,969 42,736,097 240,083,816 413,356,342 1,842,382 410 Comprehensive income for the nine months ended September 30, 2025 Profit after taxak on for the nine months ended September 30, 2025 Other comprehensive income if Joss Effect of translation of netinvestment in foreign branches, subsidiaries and associaties – net of tax Decrease in share of exchange translation revealuation of opuly investments – net of tax Owement in surplas / deficit on revaluation of opuly investments – net of tax Movement in surplas / deficit on revaluation of opuly investments – net of tax Movement in share of surplas / deficit on revaluation of opuly investments – net of tax Movement in share of surplas / deficit on revaluation of opuly investments – net of tax Movement in share of surplas / deficit on revaluation of opuly investments – net of tax Movement in share of surplas / deficit on revaluation of newsiments of tax Movement in share of surplas / deficit on revaluation of newsiments of tax Movement in share of surplas / deficit on revaluation of newsiments of tax Movement in share of surplas / deficit on revaluation of opuly investments – net of tax Transferred from surplas / deficit on revaluation of newsiments of tax Transferred from surplas / deficit on revaluation of opuly investments – net of tax Transferred from surplas on revaluation of opuly investments – net of tax Transferred from surplas on revaluation of opuly investments – net of tax Transferred from surplas on revaluation of opuly investments – net of tax Transferred from surplas on revaluation of opuly investments – net of tax Transferred from surplas on revaluation of opuly investments – net of tax Transfe	Transactions with owners, recorded directly in equity												
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Change in accounting policy as at January 01, 2025 - note 3.3 Balance as at January 01, 2025 - as restated 14,668,525 1,417,027 54,492,256 42,003,241 547,115 (156,705) 117,754,969 42,736,087 240,093,816 413,356,342 1,542,382 415 Comprehensive income for the nine months ended September 30, 2025 Chief comprehensive income of the nine months ended September 30, 2025 Chief comprehensive income (Joss) Effect of translation of entire visuation of entire visuation of the service of associates - net of tax Uncrease in whate of exchange translation reserver of associates - net of tax Uncrease in whate of exchange translation of equily investments in the origin branches, and the original continues according to the service of associates - net of tax Wovement in surplas / deficit on revaluation of equily investments - net of tax Movement in surplas / deficit on revaluation of equily investments - net of tax Movement in surplas / deficit on revaluation of equily investments - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investments of associates - net of tax Movement in share of surplas / deficit on revaluation of investme							-						(5,867,410)
Balance sat January 01, 2025 – as restated 14,668,525 1,417,027 54,492,258 42,003,241 547,115 (156,706) 17,754,969 42,736,067 240,093,816 413,565,342 1,542,382 415 Comprehensive income for the nine months ended September 30, 2025 Print after taxation for the nine months ended September 30, 2025 Print affer taxation of the nine months ended September 30, 2025 Chirac comprehensive income [10 set) Effect of translation of net investment in forcing branches, subsidiaries and associates - net of tax Decrease in have of exchange translation reserve of associates - net of tax Share of net remeasurement gain on defined benefit obligations of associates - net of tax Movement in surplus deficition revaluation of depity investments - net of tax Movement in surplus of deficition revaluation of of obligations assets - net of tax Movement in surplus of deficition revaluation of of obligations assets - net of tax Movement in surplus of deficition revaluation of of obligations assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax Movement in surplus of deficition revaluation of one-banking assets - net of tax 10,246,857 -		14,668,525	1,417,027	54,492,258	42,003,241	547,115	(156,706		42,736,097				410,798,094
Comprehensive income for the nine months ended September 30, 2025 Profit affer taxation for the nine months ended September 30, 2025 Other comprehensive income / Joss) Effect of translation of net inventment in foreign branches, subsidiaries and associates – net of tax Decrease in hair or dexchange paralstion reserved associates – net of tax Share of net remeasurement gain on defined benefit objection of associates – net of tax Overement in surplus / deficit on revaluation of equity investments – net of tax Movement in surplus / deficit on revaluation of debit investments – net of tax Movement in surplus / deficit on revaluation of debit investments – net of tax Movement in surplus / deficit on revaluation of debit investments – net of tax Movement in surplus / deficit on revaluation of investments – net of tax Movement in share of surplus / deficit on revaluation of investments – net of tax Movement in share of surplus / deficit on revaluation of investments – net of tax Movement in share of surplus / deficit on revaluation of investments of associates – net of tax 11,754 11,754 2,445,121 2,445,121 2,445,121 2,445,121 3,729 83,729		14 668 535	1 4 17 027	54 492 258	42,003,241	547 115	(156 706		42.736 097				4,400,630 415,198,724
Profit after taxaation for the nine months ended September 30, 2025 Other comprehensive income // [052] Effect of translation of net investment in foreign branches, substitiaries and associates - net of fax Decrease in whater of exchange paramelation reserve of associates - net of fax Share of net remeasurement gain on defined benefit obligations of associates - net of tex Movement in surplus / deficit on revaluation of oquity investments - net of tex Movement in surplus / deficit on revaluation of odupli vines thrents - net of tex Movement in surplus / deficit on revaluation of optimizer in surplus / deficit on revaluation of investments - net of tex Movement in surplus / deficit on revaluation of investments - net of tex Movement in surplus / deficit on revaluation of investments - net of tex Movement in surplus / deficit on revaluation of investments - net of tex Movement in surplus / deficit on revaluation of investments - net of tex Movement in surplus / deficit on revaluation of investments 2,205,293 Movement in surplus / deficit on revaluation of investments 2,205,293 Transferred to statutory reserves 2,206,293 Transferred to statutory reserves 2,207,950 4,738,750 Transferred to statutory reserves 2,207,950 4,738,750 Transferred to statutory reserves 2,207,950 1,207,95	Delance as at Jalinal y v1, 2020 - as restated	1-1,000,323	1,711,021	01,102,200	12,000,241	WH, 110	(100,100	,		,,		1	
Other comprehensive income / (joss) Effect of translation of net investment in foreign branches, substitutions and associates - net of tax Decrease in share of exchange translation reserve of associates - net of tax Share of net remeasurement gain on defined benefit objection of exchange translation reserve of associates - net of tax Movement in surplus / deficit on revaluation of equity investments - net of tax Movement in surplus / deficit on revaluation of dobt investments - net of tax Movement in surplus / deficit on revaluation of or revaluation of investments - net of tax Movement in surplus / deficit on revaluation of investments - net of tax Movement in surplus / deficit on revaluation of investments - net of tax Movement in surplus / deficit on revaluation of investments - net of tax Movement in share of surplus / deficit on revaluation of investments of associates - net of tax Transferred to statutory reserves 2205.293 Transferred to statutory reserves 2207.950 4,738,750 2206.293 2206.293 2206.293 2206.293 2206.293 2206.293 2206.293 2206.293 200.086 Transferred from surplus on revaluation of assets - net of tax (531,277) - (4,946,700) Transferred from surplus on revaluation of assets - net of tax (67,852) 67,852 67,852 67,852 68,092) Transactions with owners, recorded directly in equity Final cash dividend - Rs 4,25 per share declared subsequent to the year ended December 31, 2024 10 the year ended December 31, 2024 20 dilentificación dividend - Rs 4,55 per share declared subsequent to the year ended December 31, 2024 20 dilentificación dividend - Rs 4,55 per share declared subsequent to the year ended December 31, 2024 20 dilentificación dividend - Rs 4,55 per share declared subsequent to the year ended December 31, 2024 21 dilentificación dividend - Rs 4,55 per share declared subsequent 10 dividend - Rs 4,55 per share declared subsequent 10 dividend - Rs 4,55 per share declared subsequent 10 dividend - Rs 4,55 per share declared subsequent 10 dividend	Comprehensive income for the nine months ended September 30, 2025												
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax					-	-	-			51,293,098	51,293,098	86,992	51,380,090
Substitiaries and associates - net of tax 2,929,004 - 2,929,004		1											
Decrease in share of exchange translation reserve of associates - net of tax (52,480) - (5			-		2.929.004	-	-	-	-	-	2,929,004		2,929,004
obligations of associates - net of tax Movement in surplus / deficit on revaluation of equity investments - net of tax Movement in surplus / deficit on revaluation of of oth tinvestments - net of tax Movement in surplus / deficit on revaluation of of one-banking assets - net of tax Movement in surplus / deficit on revaluation of non-banking assets - net of tax Movement in share of surplus / deficit on revaluation of non-banking assets - net of tax Movement in share of surplus / deficit on revaluation of investments of associates - net of tax 2,262,293 Transferred to stalutory reserves 227,950 A738,750 Net realised gain on sale of equity investments - net of tax 2,876,524 14,882,71 83,729 51,304,852 69,163,376 80,691 68 68 68 69,163,376 69,16			-	2		-	-		-		(52,480	-	(52,480)
Movement in surplas / deficit on revaluation of equity investments - net of tax Movement in surplas / deficit on revaluation of debit investments - net of tax Movement in surplas / deficit on revaluation of debit investments - net of tax Movement in surplas / deficit on revaluation of debit investments - net of tax Movement in surplas / deficit on revaluation of non-banking assets - net of tax Movement in surplas / deficit on revaluation of non-banking assets - net of tax Movement in surplas / deficit on revaluation of investments of associates - net of tax		ı								11.751	44 754		11,754
Novement in surplay 2 deficit on revaluation of debt investments – net of tax 10,246,857 6,301 10 10 10 10 10 10 10							-	2 445 121		11,734			2,445,121
Movement in surplus / deficit on revaluation of non-banking assets - net of tax of associates - net of surplus / deficit on revaluation of investments of associates - net of surplus / deficit on revaluation of investments of associates - net of surplus / deficit on revaluation of investments of associates - net of surplus / deficit on revaluation of investments - 2,876,524 - 14,898,271 83,729 51,304,852 69,163,376 80,691 69 Transferred to statutory reserves - 207,950 4,738,750 - (4,946,700) Net realised again on sale of equity investments - net of tax - (200,086) - 200,086 - (4,946,700) Transferred from surplus on revaluation of assets - net of tax - (200,086) - 200,086 - (7,852) 67,852 67,852 Exchange gain realised on closure of the Benk's branch - net of tax Acquisition of additional interest in subsidiary Transactions with owners, recorded directly in equity Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024 1st interim cash dividend - Rs 4.50 per share - (6,600,356) (6,600,356) (6,000,356) - (6,000,356) (6,000,356) - (6,000,356) (6,000,356) - (6,000,356) (6,000,356) - (6,000,356) (6,000,356) (6,000,356) - (6,000,356) (6,000,356) (6,000,356) - (6,000,356) (6,000,356) (6,000,356) - (6,000,356) (6,000,356) - (6,000,356) (6,000		1 :			25						10,246,857	(6,301)	10,240,556
of associates - net of tax - 2,06,293 - 2,06,293 - 2,06,293 - 2 Transferred to statutory reserves - 207,950 4,738,750 (4,946,700) Net realised gain on sale of equity investments - net of tax - (200,086) - 200,086 (4,946,700) Net realised gain on sale of equity investments - net of tax - (200,086) - 200,086 (931,277) Transferred from surplus on revaluation of assets - net of tax - (67,852) 67,852 Exchange gain realised on coloure of the Banks branch - net of tax - (931,277) (931,277) Acquisition of additional interest in subsidiary Transactions with owners, recorded directly in equity Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024 (6,000,351) (6,000,351	Movement in surplus / deficit on revaluation of non-banking assets - net of tax		-				-		83,729				83,729
2,876,524				100	650	85		2 208 202	200		2 206 203		2,206,293
Transferred to statutory reserves 207,950 4,738,750 - (4,946,700) Net realised gain on sale of equity investments - net of tax - (200,086) - 200,086 - 200,086 Transferred from surplus on revaluation of sasets - net of tax - (67,852) 67,852 Exchange gain realised on closure of the Banks branch - net of tax - (931,277) Acquisition of additional interest in subsidiary Transactions with owners, recorded directly in equity Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024 1st Interim cash dividend - Rs 4.50 per share 2nd interim cash dividend - Rs 4.50 per share - (6,00,035) (6,00,035) (6,00,035) (6,00,035) (6,00,035) (6,00,035) (6,00,035) (6,00,035) (7,00,	of associates - net of tax	<u> </u>			2.876.524				83,729	51,304,852			69,244,067
Net realised gain on sale of equity investments – net of tax Transferred from surplus on revaluation of assets – net of tax Exchange gain realised on closure of the Bank's banch – net of tax Acquisition of additional interest in sub sidiary Transactions with owners, recorded directly in equity Final cash dividend – Rs 4.25 per share declared subsequent to the year ended December 31, 2024 1st Interim cash dividend – Rs 4.50 per share 2nd interim cash dividend – Rs 4.50 per share - (6,00,356) (Transferred to statutory reserves		207,950			-		,	-				
Transferred from surplus on revaluation of assets - not of tax Exchange gain realized on closure of the Bank's branch - not of tax Adquistion of additional interest in subsidiary Transactions with owners, recorded directly in equity Final cash dividend - Re 4.25 per share declared subsequent to the year ended December 31, 2024 1st Interin cash dividend - Re 4.50 per share 2nd interim cash dividend - Re 4.50 per share (67,852) (67,852) (931,277) (86,092) (86,092) (86,092) (86,093) (80,033) (80,033) (80,033) (90,033) (90,033) (19,435,795) (19,435,795) (19,435,795) (19,435,795)		-		-			-	(200,086) -			2	520
Acquisition of additional interest in sub sidiary Acquisition of additional interest in sub sidiary Transactions with owners, recorded directly in equity Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024 1st Interim cash dividend - Rs 4.50 per share - (6,00,356) (6,00,356) (6,00,356) (6,00,356) (6,00,356) (7,0	Transferred from surplus on revaluation of assets - net of tax									67,852			
Transactions with owners, recorded directly in equity Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024					(931,277) -	-		E 407	26.446			(931,277)
Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024			-	-				4,549	5,12/	20,416	30,092	(30,032)	
to the year ended December 31, 2024 (6,234,123) (6,234,123) (7,234,123) (7,234,123) (8,234													
1st Interim cash dividend - Rs 4,50 per share			-							(6.234,123) (6,234,123	3) -	(6,234,123)
2nd interim cash dividend - Rs 4,50 per share - (6,600,835) (6,600,835) (6,600,835) (6,600,835) (6,600,835) (6,600,835) (7,900		1 :	5		, 5 ; 5				-	(6,600,836	(6,600,831	6) -	(6,600,836)
			-	-	-								(6,600,836)
Balance as at September 30, 2025 14,668,525 1,624,977 59,231,008 43,948,488 547,115 [156,706] 32,457,703 42,757,101 257,310,527 462,388,738 1,686,981 464					-								(19,435,795)
	Balance as at September 30, 2025	14,668,525	1,624,977	59,231,008	43,948,488	547,115	5 (156,70	6) 32,457,703	42,757,101	267,310,527	462,388,73	8 1,686,981	464,075,719

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

President and Chief Executive Officer

Chief Financial Officer
Company Sec
Habib Bank Li
HBL Corporat

UZMAN NAVEED CHAUDHARY Company Secretary Habib Bank Limited HBL Corporate Office F-14, Block-5, Clifton, Karachi

Director

Deputy General Manager Head Financial Reporting Directar Bank Limited One-A, 18 H.B. Plaza M Habib Bank Limited Condensed Interim Consolidated Cash Flow Statement (Unaudited) For the nine months ended September 30, 2025

January 01 to September 30, 2025

January 01 to September 30, 2024

-----(Rupees in '000)-----

Profit before taxation	
Dividend income	
Share of profit of associates	
Mark-up / return / profit / interest expensed on subordinated	debt

CASH FLOWS FROM OPERATING ACTIVITIES

Adjustments: Depreciation Amortisation

112,156,109	85,877,134
(2,914,350)	(2,707,304)
(4,879,139)	(3,859,798)
1,910,653	3,234,146
(5,882,836)	(3,332,956)
106,273,273	82,544,178

Depreciation on right-of-use assets	1
Mark-up / return / profit / interest expensed on le	ease liability against right-of-use assets
Reversal of credit loss allowance against investi	ments
Credit loss allowance against loans and advance	es
Credit loss allowance against other assets	
(Reversal) / charge of credit loss allowance again	inst off-balance sheet obligations
Unrealised loss / (gain) on securities designated	at fair value through profit and loss (FVTPL)
Exchange (gain) / loss on goodwill	
Exchange gain realised on closure of the Bank's	s branch
Loss / (gain) on sale of property and equipment	- net
Workers' Welfare Fund	

8;989,731	8,073,306
2,110,795	2,038,826
3,550,982	3,380,134
2,905,202	2,626,452
(599,611)	(1,090,312)
9,797,341	17,389,317
365,926	344,847
(704,054)	2,553,118
256,158	(2,604,456)
(352,929)	166,919
(1,940,160)	-
19,933	(32,040)
2,125,541	1,766,365
26,524,855	34,612,476
132,798,128	117,156,654

(Increase) / decrease in operating assets	
Lendings to financial institutions	
Net investment in FVTPL securities	
Advances	
Other assets (excluding advance taxation)	

 (51,361,009)	47,208,349
(72,710,061)	65,843,672
451,429,314	(30,903,597)
(34,087,230)	(45,101,849)
293 271 014	37.046.575

Increase / (decrease) in operating liabilities
Bills payable
Borrowings from financial institutions
Deposits and other accounts
Other liabilities

(37,625,387)	(3,350,929)
444,833,958	(125,084,546)
713,285,335	666,999,878
18,166,376	77,474,468
1,138,660,282	616,038,871
1,564,729,424	770,242,100
(76,566,092)	(58, 359, 343)
1,488,163,332	711,882,757

Income tax paid
Net cash flows generated from operating activities

CASH FLOWS FROM INVESTING ACTIVITIES

	(1,415,371,569)	(667,657,903)
1	2,876,524	958,725
1	66,497	84,384
	(5,582,600)	(2,379,072)
1	(18,434,707)	(19,551,522)
1	2,885,071	2,631,790
1	(3,802,282)	(1,903,059)
1	(64,398,298)	(11,485,609)
Г	(1,328,981,774)	(636,013,540)

Net investment in FVOCI securities
Net investment in securities carried at Amortised Cost
Net investment in associates

Dividend received
Investments in property and equipment
Investments in intangible assets
Proceeds from sale of property and equipment
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax
Net cash flows used in investing activities

	675,000
(1,920,380)	(3,256,522)
(5,659,854)	(3,141,378)
(19,305,920)	(19,390,196)
(26,886,154)	(25,113,096)
45,905,609	19,111,758
516,465,509	621,766,036
(4.945.981)	(17,633,907)

511,519,528

CASH FLOWS FROM FINANCING ACTIVITIES

Proceeds from issuance of subordinated debt
Payment of mark-up on subordinated debt
Payment of lease liability against right-of-use assets
Dividend paid
Net cash flows used in financing activities
Increases in each and each equivalents during the period

Cash and cash equivalents at the beginning of the period	
Effect of exchange rate changes on cash and cash equivale	nts

Cook and	cash equivalents	at the and c	of the period
Cash and	cash equivalents	at the end t	n the period

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

President and Chief Executive Officer Chief Financial Office MAN NAVEED CHIEDHARY
Company Secretary
Habib Bank Limited
HBL Corporate Office
F-14, Block-5, Clifton, Karachi

Director

Anmed Manager Seputy General Manager Head Financial Reporting Habib Bank H.B. Plaza Pone-A. 18 H.B. Po

604,132,129

Habib Bank Limited Condensed Interim Unconsolidated Statement Of Financial Position As at September 30, 2025

		(Unaudited)	(Audited)
	Note	September 30,	December 31,
		2025	2024
		(Rupee	s in '000)
ASSETS			
ASSETS			
Cash and balances with treasury banks	5	478,824,465	421,135,641
Balances with other banks	6	40,137,862	42,050,611
Lendings to financial institutions	7	130,353,241	84,293,922
Investments	8	3,908,386,251	2,398,928,165
Advances	9	1,758,667,144	2,254,964,431
Property and equipment	10	130,541,733	126,902,235
Right-of-use assets	11	23,740,558	23,402,937
Intangible assets	12	20,396,729	17,022,673
Deferred tax assets	19	-	3,213,765
Other assets	13	336,372,391	287,889,450
		6,827,420,374	5,659,803,830
LIABILITIES			
Bills payable	14	57,993,367	94,853,624
Borrowings	15	1,237,245,835	787,746,499
Deposits and other accounts	16	4,791,706,288	4,091,168,379
Lease liabilities	17	32,081,966	30,788,980
Subordinated debt	18	18,874,000	18,874,000
Deferred tax liabilities	19	6,894,046	-
Other liabilities	20	259,490,851	258,587,052
	_	6,404,286,353	5,282,018,534
NET ASSETS	=	423,134,021	377,785,296
REPRESENTED BY			
Shareholders' equity			
Share capital		14,668,525	14,668,525
Reserves		86,992,673	82,636,883
Surplus on revaluation of assets - net of tax	21	73,062,787	57,488,888
Unappropriated profit		248,410,036	222,991,000
	-	423,134,021	377,785,296
CONTINGENCIES AND COMMITMENTS	22		

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

President and **Chief Executive Officer** Chief Financial Officer

Director

F-14, Block-5, Clifton, Karachi

UZMAN NAVEED CHAUDHARY Company Secretary Habib Bank Limited HBL Corporate Office

Man Ahmed reputy General Manager tead Fipancial Reporting labib Burectonited one-A 18 H.B. Plaza Ka

Habib Bank Limited Condensed Interim Unconsolidated Statement Of Profit And Loss Account (Unaudited) For the nine months ended September 30, 2025

	Note	January 01 to September 30, 2025	January 01 to September 30, 2024 (Rupe	July 01 to September 30, 2025 es in '000)	July 01 to September 30, 2024
Mark-up / return / profit / interest earned	24	468,273,076	594,296,194	167,695,843	208,498,930
Mark-up / return / profit / interest expensed	25	280,412,300	419,162,015	104,840,793	147,460,493
Net mark-up / return / profit / interest income	5	187,860,776	175,134,179	62,855,050	61,038,437
Non mark-up / interest income					
Fee and commission income	26	27,713,909	31,988,252	10,031,122	10,719,292
Dividend income		4,565,123	4,232,600	1,217,978	1,350,318
Foreign exchange income / (loss)		6,702,659	5,090,464	2,379,613	(323,775)
Income from derivatives		1,978,242	4,947,966	1,027,726	1,479,890
Gain on securities - net	27	13,987,409	6,439,110	4,659,545	4,868,915
Other income	28	2,489,745	511,006	167,418	159,614
Total non mark-up / interest income		57,437,087	53,209,398	19,483,402	18,254,254
Total income		245,297,863	228,343,577	82,338,452	79,292,691
Non mark-up / interest expenses					
Operating expenses	29	133,962,088	125,840,819	45,788,376	42,657,471
Workers' Welfare Fund	120140	2,102,484	1,733,191	677,031	574,210
Other charges	30	112,426	350,644	471	191,807
Total non mark-up / interest expenses		136,176,998	127,924,654	46,465,878	43,423,488
Profit before credit loss allowance and taxation		109,120,865	100,418,923	35,872,574	35,869,203
Credit loss allowance and write offs - net	31	4,078,174	13,747,391	1,466,512	7,144,476
Profit before taxation		105,042,691	86,671,532	34,406,062	28,724,727
Taxation	32	57,655,191	43,281,595	18,437,103	13,985,335
Profit after taxation		47,387,500	43,389,937	15,968,959	14,739,392
			(Rı	ıpees)	
Basic and diluted earnings per share	33	32.31	29.58	10.89	10.05

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

President and Chief Executive Officer **Chief Financial Officer**

Director

Director

Director

UZMAN NAVEED CHAUDHARY Company Secretary Habib Bank Limited HBL Corporate Office F-14, Block-5, Clifton, Karachi

2

Head Financial Reporting Rabib Bank Limited 18 H.B. Plaza R

Annexure-B 3/4

Habib Bank Limited Condensed Interim Unconsolidated Statement Of Changes In Equity (Unaudited) For the nine months ended September 30, 2025

			Reserves		Surplus / (deficit) on			
	1 1		Capital		revalu	ation of		
	Share capital	Statutory	Exchange Translation	Non - distributable	Investments	Property & Equipment / Non Banking Assets	Unappropriated profit	Total
				(Rupees	in '000)			
Balance as at December 31, 2023 - as reported Change in accounting policy as at January 01, 2024	14,668,525	48,815,676	36,876,909	547,115 -	(16,152,001) (954,905)	42,531,539	206,491,645 (12,152,096)	333,779,408 (13,107,001
Balance as at January 01, 2024 - as restated	14,668,525	48,815,676	36,876,909	547,115	(17,106,906)	42,531,539	194,339,549	320,672,407
Comprehensive income for the nine months ended September 30, 2024								
Profit after taxation for the nine months ended September 30, 2024			87			-	43,389,937	43,389,937
Other comprehensive income / (loss)			(2,560,531)	-	120			(2,560,531
Effect of translation of net investment in foreign branches - net of tax Movement in surplus / deficit on revaluation of equity investments - net of tax			(2,000,001)	-	2,310,422		*	2,310,422
Movement in surplus / deficit on revaluation of debt investments - net of tax	-				30,924,467		40.000.007	30,924,467
Transferred to statutory reserve	· .	4,338,994	(2,560,531)		33,234,889		43,389,937 (4,338,994)	74,064,295
Net realised gain on equity investments designated at FVOCI- net of tax	-				(451,190)		451,190	- 8
Transferred from surplus on revaluation of assets - net of tax		-	82	-		(90,494)	90,494	-
Transactions with owners, recorded directly in equity								
Final cash dividend - Rs 4.00 per share declared subsequent							/5 0C7 /40\	(5,867,410
to the year ended December 31, 2023				1.50	=	1.5	(5,867,410) (5,867,410)	(5,867,410
1st interim cash dividend - Rs 4.00 per share		-		-			(5,867,410)	(5,867,410
2nd interim cash dividend - Rs 4.00 per share	<u> </u>		-	#2.			(17,602,230)	(17,602,230
Balance as at September 30, 2024	14,668,525	53,154,670	34,316,378	547,115	15,676,793	42,441,045		377,134,472
Comprehensive income for the three months ended December 31, 2024	14,000,020	00,101,010	0 1,0 10,010		1-1-1-1			
Profit after taxation for the three months ended December 31, 2024		5.	•	-	-	-	13,375,882	13,375,882
Other comprehensive income / (loss)								(1.107.10)
Effect of translation of net investment in foreign branches - net of tax		-	(1,167,126)	2	- 000 500	•	-	(1,167,126 968,529
- Movement in surplus / deficit on revaluation of equity investments - net of tax		•	*		968,529	(5)		(769,834
- Movement in surplus / deficit on revaluation of debt investments - net of tax				-	(769,834)	(225,276)		(225,27)
Movement in surplus on revaluation of Property and equipment - net of tax Increase in surplus on revaluation of non-banking assets - net of tax						29,730		29,73
Net remeasurement loss on defined benefit obligations - net of tax	1		_			-	(141,929)	(141,92
, (a)			(1,167,126)		198,695	(195,546	at the same and th	12,069,97
Transferred to statutory reserve	153	1,337,588	in <u>.</u>	-	Ě		(1,337,588)	12
Net realised gain on sale of equity investments - net of tax	(4)	-	-	-	(512,432		512,432	-
Transferred from surplus on revaluation of assets - net of tax			-		-	(119,667		-
Exchange gain realised on closure / sale of the Bank's branches - net of tax Transactions with owners, recorded directly in equity		-	(5,551,742)		-		(5.007.110)	(5,551,74
3rd interim cash dividend - Rs 4.00 per share	<u>.</u>		-	-	-		(5,867,410) (5,867,410)	(5,867,41
Balance as at December 31, 2024 - as reported Change in accounting policy as at January 01, 2025 - note 3.3	14,668,525	54,492,258	27,597,510	547,115	15,363,056 3,120,285	42,125,832		377,785,29 5,066,11
Balance as at January 01, 2025 - as restated	14,668,525	54,492,258	27,597,510	547,115	18,483,341	42,125,832	224,936,829	382,851,41
Comprehensive income for the nine months ended September 30, 2025								
Profit after taxation for the nine months ended September 30, 2025 Other comprehensive income		-	-			-	47,387,500	47,387,50
Effect of translation of net investment in foreign branches - net of tax			548,317	(*)			(5)	548,31
Movement in surplus / deficit on revaluation of equity investments - net of tax Movement in surplus / deficit on revaluation of debt investments - net of tax	0	3.73 343	-	-	2,445,121 10,185,016	-		2,445,12 10,185,01
Movement in surplus / deficit on revaluation of deot investments - net of tax Movement in surplus / deficit on revaluation of non-banking assets - net of tax			-			83,729		83,72
e de la desta de la companio del companio de la companio del companio de la companio del la companio de la companio del la companio de la companio del			548,317	11075	12,630,137	83,729		60,649,68
Transferred to statutory reserve		4,738,750	-	-	-		(4,738,750)	-
Net realised gain on sale of equity investments - net of tax Transferred from surplus on revaluation of assets - net of tax	2	-	200		(200,086) - (60,166	200,086	-
Transactions with owners, recorded directly in equity		1.00	(931,277) -	2.5	(,100	-	(931,27
Final cash dividend - Rs 4.25 per share declared subsequent							/a aa	10.001
to the year ended December 31, 2024	•	(#)	3.51	0 - 0	20 0 0	··· 元 位	(6,234,123) (6,600,836)	(6,234,12
1st interim cash dividend - Rs 4.50 per share 2nd interim cash dividend - Rs 4.50 per share	, g	2	-	7.0			(6,600,836)	(6,600,83
Balance as at September 30, 2025	14,668,525	59,231,008	27,214,550	547,115	30,913,392	42,149,39	5 248,410,036	423,134,02

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

President and Chief Executive Officer Chief Financial Office

Director
UZMAN NAVEED CHAUDHARY
Company Secretary
Habib Bank Limited
HBL Corporate Office
F-14, Block-5, Clifton, Karachi

Director

Director Habib Bank Limited
One-A 18 H B Plaza

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Annexume - B 4/4

Habib Bank Limited Condensed Interim Unconsolidated Cash Flow Statement (Unaudited) For the nine months ended September 30, 2025

7 St. die Tille Metale Grace Geptember 30, 2025		
	January 01 to	January 01 to
	September 30,	September 30,
	2025 (Rupees	2024 in '000)
CASH FLOWS FROM OPERATING ACTIVITIES	(Kupees	111 000)
Profit before taxation	105,042,691	86,671,532
Dividend income	(4,565,123)	(4,232,600)
Mark-up / return / profit / interest expensed on subordinated debt	1,910,653	3,234,146
F	102,388,221	85,673,078
Adjustments:		
Depreciation	8,353,350	7,518,831
Amortisation	1,931,932	1,921,368
Depreciation on right-of-use assets	2,861,831	2,849,531
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets Reversal of credit loss allowance against investments	2,515,145	2,328,345
Credit loss allowance against loans and advances	(658,634)	(987,219)
Credit loss allowance against todas and advances Credit loss allowance against other assets	4,826,463 350,604	12,002,079 343,210
Credit loss allowance against off-balance sheet obligations	87,029	2,553,118
Unrealised loss / (gain) on fair value through profit and loss (FVTPL) securities	342,190	(2,500,772)
Gain realised on closure of the Bank's branch	(1,940,160)	(2,000,772)
(Gain) / loss on sale of property and equipment - net	33,378	(27,746)
Workers' Welfare Fund	2,102,484	1,733,191
	20,805,612	27,733,936
	123,193,833	113,407,014
(Increase) / decrease in operating assets		
Lendings to financial institutions	(46,059,319)	47,208,341
Net investment in FVTPL securities Advances	(97,843,459)	62,333,897
	493,416,653	(39,876,710)
Other assets (excluding advance taxation)	(40,550,279) 308,963,596	(58,945,952) 10,719,576
Increase / (decrease) in operating liabilities	300,903,390	10,719,570
Bills payable	(36,860,257)	(3,264,033)
Borrowings from financial institutions	449,499,336	(130,258,895)
Deposits and other accounts	700,537,909	661,456,175
Other liabilities	16,681,936	48,942,163
	1,129,858,924	576,875,410
	1,562,016,353	701,002,000
Income tax paid	(73,863,305)	(56,616,630)
Net cash flows generated from operating activities	1,488,153,048	644,385,370
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investment in FVOCI securities	(1,324,503,221)	(565,107,576)
Net investment in securities carried at Amortised Cost	(66,120,716)	(12,796,316)
Net investment in subsidiaries	(4,933,019)	(7,875,572)
Net investment in associates	9,195	4,366
Dividend received	4,535,844	4,157,086
Investments in property and equipment Investments in intangible assets	(11,869,849)	(18,689,237)
Proceeds from sale of property and equipment	(5,108,300) 42,545	(2,275,244)
Effect of translation of net investment in foreign branches - net of tax	548,317	73,803 (2,560,531)
Net cash flows used in investing activities	(1,407,399,204)	(605,069,221)
	(1,101,000,201)	(000,000,221)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of mark-up on subordinated debt	(1,920,116)	(3,362,251)
Payment of lease liability against right-of-use assets	(3,751,733)	(3,517,846)
Dividend paid Not each flows used in financing activities	(19,305,920)	(13,522,786)
Net cash flows used in financing activities	(24,977,769)	(20,402,883)
Increase in cash and cash equivalents during the period	55,776,075	18,913,266
Cash and cash equivalents at the beginning of the period	465,385,544	567,431,489
Effect of exchange rate changes on cash and cash equivalents	(2,199,292)	(19,237,406)
	463,186,252	548,194,083
Cash and cash aguivalents at the and of the period	E40 000 207	EC7 407 240
Cash and cash equivalents at the end of the period	518,962,327	567,107,349

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

President and **Chief Executive Officer**

Chief Financial OfficeMAN NAVEE DITENTO HARY Company Secretary

Habib Bank Limited HBL Corporate Office F-14, Block-5, Clifton, Karachi Deputy General Manage Dead Financial Reporti Sastional Limited One-A, 18 H.B. Plaza

Director

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