Bank AL Habib Limited

October 23, 2025

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

through PUCARS also

Dear Sir,

FINANCIAL RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

We wish to inform you that the Board of Directors of the Bank in their meeting held on October 23, 2025 at 12:00 noon at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi, approved the un-audited Accounts of the Bank for the nine months ended September 30, 2025 and recommended the following:

(i) **Cash Dividend**
An Interim cash dividend for the 3rd quarter ended September 30, 2025 at Rs. 3.50 per share i.e. 35%. This is in addition to the Interim Cash Dividends already paid at Rs. 7.00 per share i.e. 70%.

(ii) **Bonus Shares**
NIL

(iii) **Any Other Entitlement / Corporate Action**
NIL

(iv) **Any Other Price-Sensitive Information**
NIL

The required Standalone and Consolidated Statements of Financial Position, Statements of Profit and Loss, Statements of Changes in Equity and Statements of Cash Flows are attached as:

Annexure – A (Standalone)
Annexure – B (Consolidated)

The Share Transfer Book of the Bank will remain closed from November 03, 2025 to November 05, 2025 (both days inclusive). Transfers received at our Share Registrar's Office, CDC Share Registrar Services Limited, located at CDC House 99-B, Block B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi - 74400 at the close of business on October 31, 2025 will be treated in time for the purpose of above entitlement to transferees.

The Quarterly Report of the Bank for the 3rd Quarter ended September 30, 2025 will be transmitted through PUCARS separately, within the specified time.

Regards,

Yours sincerely,

Mohammad Taqi Lakhani
Company Secretary

Encl.: **As Above**

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

PRINCIPAL OFFICE 2nd FLOOR MACKINNONS BUILDING, I.I. CHUNDRIGAR ROAD, KARACHI-PAKISTAN
PHONES : (92-21) 32412421-32412986 & 111-786-110 FAX (92-21) 32419752 & 32401171
EMAIL: info@bankalhabib.com WEBSITE: www.bankalhabib.com
REGISTERED OFFICE: 126-C, OLD BAHAWALPUR ROAD, MULTAN

ANNEXURE A-1

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025

	Note	(Un-audited) 30 September 2025	(Audited) 31 December 2024
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	**180,583,654**	201,532,248
Balances with other banks	7	**4,300,783**	5,836,908
Lendings to financial institutions	8	**54,407,328**	38,941,542
Investments	9	**1,847,289,396**	1,924,732,913
Advances	10	**906,613,199**	910,850,199
Property and equipment	11	**81,818,644**	75,939,019
Right-of-use assets	12	**16,313,280**	13,679,198
Intangible assets	13	**96,870**	129,154
Deferred tax assets	14	**3,269,140**	4,535,942
Other assets	15	**188,401,901**	143,858,082
Total Assets		**3,283,094,195**	3,320,035,205
LIABILITIES			
Bills payable	17	**40,327,362**	52,263,043
Borrowings	18	**413,153,590**	667,043,213
Deposits and other accounts	19	**2,497,969,001**	2,278,956,911
Lease liabilities	20	**20,082,842**	16,848,698
Subordinated debt	21	**25,985,000**	25,988,400
Deferred tax liabilities		**-**	-
Other liabilities	22	**119,398,722**	126,946,320
Total Liabilities		**3,116,916,517**	3,168,046,585
NET ASSETS		**166,177,678**	151,988,620
REPRESENTED BY			
Share capital		**11,114,254**	11,114,254
Reserves		**34,651,054**	32,050,356
Surplus on revaluation of assets	23	**25,169,848**	21,604,223
Unappropriated profit		**95,242,522**	87,219,787
		166,177,678	151,988,620
CONTINGENCIES AND COMMITMENTS	24		

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE A-2

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Note	Nine months period ended 30 September 2025	Nine months period ended 30 September 2024 (Restated)	Three months period ended 30 September 2025	Three months period ended 30 September 2024 (Restated)
		(Rupees in '000)			
Mark-up / return / interest earned	26	**260,404,000**	367,161,608	**82,427,674**	123,414,850
Mark-up / return / interest expensed	27	**(161,087,818)**	(249,756,869)	**(49,446,186)**	(80,645,160)
Net mark-up / return / interest income		**99,316,182**	117,404,739	**32,981,488**	42,769,690
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	**14,169,553**	14,141,668	**3,501,533**	4,689,218
Dividend income		**996,122**	867,949	**34,545**	1,535
Foreign exchange income		**5,665,122**	3,862,206	**2,118,823**	398,444
Income / (loss) from derivatives		**-**	-	**-**	-
Gain / (loss) on securities - net	29	**551,417**	(234,312)	**985,313**	(66,125)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Other income	30	**768,236**	904,551	**168,609**	349,937
Total non mark-up / interest income		**22,150,450**	19,542,062	**6,808,823**	5,373,009
Total income		**121,466,632**	136,946,801	**39,790,311**	48,142,699
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	**(68,994,525)**	(60,119,965)	**(24,581,473)**	(20,350,059)
Workers welfare fund		**(1,091,909)**	(1,412,504)	**(294,281)**	(501,646)
Other charges	32	**(76,271)**	(306,918)	**(45,676)**	(179,072)
Total non mark-up / interest expenses		**(70,162,705)**	(61,839,387)	**(24,921,430)**	(21,030,777)
Profit before credit loss allowance		**51,303,927**	75,107,414	**14,868,881**	27,111,922
Credit loss allowance and write offs - net	33	**2,199,596**	(11,874,577)	**(449,159)**	(4,482,861)
Extra ordinary / unusual items		**-**	-	**-**	-
PROFIT BEFORE TAXATION		**53,503,523**	63,232,837	**14,419,722**	22,629,061
Taxation	34	**(28,110,493)**	(30,087,444)	**(8,351,028)**	(10,621,782)
PROFIT AFTER TAXATION		**25,393,030**	33,145,393	**6,068,694**	12,007,279
		(Rupees)			
Basic and diluted earnings per share	35	**22.85**	29.82	**5.46**	10.80

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

Chief Executive **Chief Financial Officer**

BANK AL HABIB LIMITED KARACHI

Director **Director** **Chairman**

Company Secretary
BANK AL HABIB LIMITED

Annexure A-3(a)

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of			Unappropriated Profit	Total
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets		
						(Rupees in '000)				
Balance as at 01 January 2024 - audited	**11,114,254**	**22,700,012**	**4,818,360**	**126,500**	**540,000**	**1,130,027**	**16,433,449**	**200,858**	**72,595,629**	**129,659,089**
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	(1,773,407)	-	-	(3,510,353)	(5,283,760)
Profit after taxation for the nine months period ended 30 September 2024 - restated	-	-	-	-	-	-	-	-	33,145,393	33,145,393
Other comprehensive income for the nine months period ended 30 September 2024 - net of tax										
Effect of translation of net investment in foreign branches	-	-	(134,749)	-	-	-	-	-	-	(134,749)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	8,081,367	-	-	-	8,081,367
Movement in deficit on revaluation of investments in equity securities - net of tax	-	-	-	-	-	(475,897)	-	-	-	(475,897)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	309,511	-	-	309,511
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(31,013)	-	(31,013)
Total other comprehensive income - net of tax	-	-	(134,749)	-	-	7,605,470	309,511	(31,013)	-	7,749,219
Transfer to statutory reserve	-	3,314,539	-	-	-	-	-	-	(3,314,539)	-
Loss on sale of equity securities - FVOCI	-	-	-	-	-	826,620	-	-	(826,620)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(165,991)	(509)	166,500	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 5.0 per share) - December 2023	-	-	-	-	-	-	-	-	(5,557,127)	(5,557,127)
Interim cash dividend (Rs. 3.5 per share) - March 2024									(3,889,989)	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - June 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
	-	-	-	-	-	-	-	-	(13,337,105)	(13,337,105)
Balance as at 30 September 2024 - unaudited - restated	**11,114,254**	**26,014,551**	**4,683,611**	**126,500**	**540,000**	**7,788,710**	**16,576,969**	**169,336**	**84,918,905**	**151,932,836**
Profit after taxation for the three months period ended 31 December 2024	-	-	-	-	-	-	-	-	6,716,794	6,716,794
Other comprehensive income for the three months period ended 31 December 2024 - net of tax										
Effect of translation of net investment in foreign branches	-	-	14,014	-	-	-	-	-	-	14,014
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	(1,968,835)	-	-	-	(1,968,835)
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	49,351	-	-	-	49,351
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	61,809	61,809
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(924,079)	-	-	(924,079)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(3,281)	-	(3,281)
Total other comprehensive income - net of tax	-	-	14,014	-	-	(1,919,484)	(924,079)	(3,281)	61,809	(2,771,021)

Annexure A-3(b)

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of			Unappropriated Profit	Total
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets		
						(Rupees in '000)				
Transfer to statutory reserve	-	671,680	-	-	-	-	-	-	(671,680)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(83,956)	8	83,948	-
Transaction with owners, recorded directly in equity										
Interim cash dividend (Rs. 3.5 per share) - September 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
Balance as at 31 December 2024 - audited	11,114,254	26,686,231	4,697,625	126,500	540,000	5,869,226	15,568,934	166,063	87,219,787	151,988,620
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	800,750	-	-	26,333	827,083
Profit after taxation for the nine months period ended 30 September 2025	-	-	-	-	-	-	-	-	25,393,030	25,393,030
Other comprehensive income for the nine months period ended 30 September 2025 - net of tax										
Effect of translation of net investment in foreign branches	-	-	61,395	-	-	-	-	-	-	61,395
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	2,700,132	-	-	-	2,700,132
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	86,871	-	-	-	86,871
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	124,049	-	-	124,049
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741
Total other comprehensive income - net of tax	-	-	61,395	-	-	2,787,003	124,049	741	-	2,973,188
Transfer to statutory reserve	-	2,539,303	-	-	-	-	-	-	(2,539,303)	-
Loss on sale of equity securities - FVOCI	-	-	-	-	-	11,390	-	-	(11,390)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(158,211)	(97)	158,308	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - June 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
	-	-	-	-	-	-	-	-	(15,004,243)	(15,004,243)
Balance as at 30 September 2025 - unaudited	11,114,254	29,225,534	4,759,020	126,500	540,000	9,468,369	15,534,772	166,707	95,242,522	166,177,678

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Company Secretary
BANK AL HABIB LIMITED

Chairman

Annexure A-4

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	30 September 2025	30 September 2024
	(Rupees in '000)	
		(Restated)
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	53,503,523	63,232,837
Less: dividend income	(996,122)	(867,949)
	52,507,401	62,364,888
Adjustments:		
Net mark-up / return / interest income	(99,316,182)	(117,404,739)
Depreciation	5,608,890	4,037,208
Depreciation on right-of-use assets	2,120,045	1,821,307
Amortisation	132,610	141,444
Workers welfare fund	1,091,909	1,412,504
Credit loss allowance and write-offs - net	(2,199,596)	11,874,577
Gain on sale of property and equipment - net	(641,678)	(834,455)
Gain on termination of leases and RoU - net	(102,374)	(58,345)
Unrealised (gain) / loss measured at FVPL	(660,016)	253,672
Charge for defined benefit plan	945,000	900,000
Charge for compensated absences	237,565	317,717
	(92,783,827)	(97,539,110)
	(40,276,426)	(35,174,222)
(Increase) / decrease in operating assets		
Lendings to financial institutions	(15,467,874)	1,649,716
Securities classified as FVPL	19,654	2,708,139
Advances	3,254,096	82,071,183
Other assets (excluding advance taxation and markup receivable)	(13,263,113)	4,733,909
	(25,457,237)	91,162,947
(Decrease) / increase in operating liabilities		
Bills payable	(11,935,681)	(18,907,494)
Borrowings	(253,471,011)	(11,665,541)
Deposits and other accounts	219,012,090	288,271,139
Other liabilities (excluding markup payable)	(10,668,726)	10,823,210
	(57,063,328)	268,521,314
	(122,796,991)	324,510,039
Mark-up / return / interest received	243,136,783	306,671,776
Mark-up / return / interest paid	(158,506,331)	(243,609,686)
Income tax paid	(44,161,665)	(27,694,858)
Net cash (used in) / generated from operating activities	(82,328,204)	359,877,271
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(791,797)	20,775,171
Net investments in securities classified as FVOCI	90,799,553	(314,979,091)
Net investments in subsidiaries	-	(3,000,000)
Net investments in associates	(1,426,998)	-
Dividends received	996,122	878,996
Investments in property and equipment and intangible assets	(11,842,128)	(9,379,702)
Proceeds from sale of property and equipment	665,006	806,886
Effect of translation of net investment in foreign branches	61,395	(134,749)
Net cash generated from / (used in) investing activities	78,461,153	(305,032,489)
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(3,400)	(3,995,400)
Dividend paid	(14,794,866)	(13,150,218)
Payments of lease obligations against right-of-use assets	(3,352,269)	(3,780,564)
Net cash used in financing activities	(18,150,535)	(20,926,182)
(Decrease) / increase in cash and cash equivalents	(22,017,586)	33,918,600
Cash and cash equivalents at beginning of the period	205,187,585	147,202,286
Cash and cash equivalents at end of the period	183,169,999	181,120,886

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

Chief Executive | Chief Financial Officer

Director | Director | Chairman

BANK AL HABIB LIMITED KARACHI

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE B-1

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025

	Note	(Un-audited) 30 September 2025	(Audited) 31 December 2024
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	**181,004,708**	201,935,630
Balances with other banks	7	**4,673,906**	5,887,584
Lendings to financial institutions	8	**54,407,328**	38,941,542
Investments	9	**1,849,674,047**	1,926,109,064
Advances	10	**905,988,830**	910,279,117
Property and equipment	11	**81,967,806**	76,057,034
Right-of-use assets	12	**16,357,202**	13,731,222
Intangible assets	13	**198,419**	237,024
Deferred tax assets	14	**3,273,817**	4,529,802
Other assets	15	**190,092,571**	145,422,433
Total Assets		**3,287,638,634**	3,323,130,452
LIABILITIES			
Bills payable	17	**40,327,362**	52,263,043
Borrowings	18	**413,153,590**	667,043,213
Deposits and other accounts	19	**2,496,971,026**	2,277,961,527
Lease liabilities	20	**20,128,144**	16,897,021
Subordinated debt	21	**25,985,000**	25,988,400
Deferred tax liabilities		**-**	-
Other liabilities	22	**120,378,068**	127,773,646
Total Liabilities		**3,116,943,190**	3,167,926,850
NET ASSETS		**170,695,444**	155,203,602
REPRESENTED BY			
Share capital		**11,114,254**	11,114,254
Reserves		**34,651,054**	32,050,356
Surplus on revaluation of assets	23	**25,202,731**	21,624,360
Unappropriated profit		**99,548,277**	90,259,109
Equity attributable to the equity holders of the Holding company		**170,516,316**	155,048,079
Non-controlling interest	24	**179,128**	155,523
Total Equity		**170,695,444**	155,203,602
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Company Secretary
BANK AL HABIB LIMITED

Director

Director

Chairman

ANNEXURE B-2

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Note	Nine months period ended		Three months period ended	
		30 September 2025	30 September 2024	**30 September 2025**	30 September 2024
		(Rupees in '000)			
			(Restated)		(Restated)
Mark-up / return / interest earned	27	**260,631,796**	367,165,146	**82,501,076**	123,442,445
Mark-up / return / interest expensed	28	**(161,046,771)**	(249,635,913)	**(49,423,764)**	(80,616,767)
Net mark-up / return / interest income		**99,585,025**	117,529,233	**33,077,312**	42,825,678
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	**16,258,229**	15,815,721	**4,144,092**	5,487,301
Dividend income		**387,737**	361,598	**34,545**	-
Foreign exchange income		**5,665,122**	3,862,206	**2,111,574**	398,444
Income / (loss) from derivatives		**-**	-	**-**	-
Gain / (loss) on securities - net	30	**541,090**	(234,238)	**974,736**	(66,125)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Share of profit from associates		**1,015,054**	1,016,059	**577,797**	354,358
Other income	31	**744,079**	892,800	**160,264**	345,784
Total non mark-up / interest income		**24,611,311**	21,714,146	**8,003,008**	6,519,762
Total income		**124,196,336**	139,243,379	**41,080,320**	49,345,440
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	**(69,783,967)**	(60,553,755)	**(24,854,045)**	(20,537,136)
Workers welfare fund		**(1,126,995)**	(1,444,736)	**(306,955)**	(517,025)
Other charges	33	**(76,271)**	(306,918)	**(45,676)**	(179,072)
Total non mark-up / interest expenses		**(70,987,233)**	(62,305,409)	**(25,206,676)**	(21,233,233)
Profit before credit loss allowance		**53,209,103**	76,937,970	**15,873,644**	28,112,207
Credit loss allowance and write offs - net	34	**2,199,596**	(11,877,077)	**(449,159)**	(4,485,361)
Extra ordinary / unusual items		**-**	-	**-**	-
PROFIT BEFORE TAXATION		**55,408,699**	65,060,893	**15,424,485**	23,626,846
Taxation	35	**(28,732,006)**	(30,649,525)	**(8,537,981)**	(10,881,333)
PROFIT AFTER TAXATION		**26,676,693**	34,411,368	**6,886,504**	12,745,513
Attributable to:					
Equity holders of the Holding Company		**26,659,463**	34,403,547	**6,877,654**	12,742,872
Non-controlling interest		**17,230**	7,821	**8,850**	2,641
		26,676,693	34,411,368	**6,886,504**	12,745,513
		(Rupees)			
Basic and diluted earnings per share attributable to the equity holders of the Holding Company	36	**23.99**	30.95	**6.19**	11.47

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Company Secretary
BANK AL HABIB LIMITED

Chairman

Annexure B-3(a)

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Attributable to shareholders of the Holding Company										Non-controlling Interest	Total
				Revenue Reserves		Surplus / (deficit) on revaluation of						
	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets	Unappropriated Profit	Sub-total		
	(Rupees in '000)											
Balance as at 01 January 2024 - audited	**11,114,254**	**22,700,012**	**4,818,360**	**126,500**	**540,000**	**1,124,652**	**16,433,449**	**200,858**	**73,595,373**	**130,653,458**	**125,536**	**130,778,994**
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	(1,773,407)	-	-	(3,510,353)	(5,283,760)	-	(5,283,760)
Profit after taxation for the nine months period ended 30 September 2024 - restated	-	-	-	-	-	-	-	-	34,403,547	34,403,547	7,821	34,411,368
Other comprehensive income for the nine months period ended 30 September 2024 - net of tax												
Effect of translation of net investment in foreign branches	-	-	(134,749)	-	-	-	-	-	-	(134,749)	-	(134,749)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	8,087,541	-	-	-	8,087,541	3,087	8,090,628
Movement in deficit on revaluation of investments in equity securities - net of tax	-	-	-	-	-	(470,962)	-	-	-	(470,962)	2,468	(468,494)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	309,511	-	-	309,511	-	309,511
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(31,013)	-	(31,013)	-	(31,013)
Total other comprehensive income - net of tax	-	-	(134,749)	-	-	7,616,579	309,511	(31,013)	-	7,760,328	5,555	7,765,883
Transfer to statutory reserve	-	3,305,733	-	-	-	-	-	-	(3,305,733)	-	-	-
Loss on sale of equity securities - FVOCI	-	-	-	-	-	826,620	-	-	(826,620)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(165,991)	(509)	166,500	-	-	-
Transactions with owners, recorded directly in equity												
Final cash dividend (Rs. 5.0 per share) - December 2023	-	-	-	-	-	-	-	-	(5,557,127)	(5,557,127)	-	(5,557,127)
Interim cash dividend (Rs. 3.5 per share) - March 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - June 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
	-	-	-	-	-	-	-	-	(13,337,105)	(13,337,105)	-	(13,337,105)
Balance as at 30 September 2024 - unaudited - restated	**11,114,254**	**26,005,745**	**4,683,611**	**126,500**	**540,000**	**7,794,444**	**16,576,969**	**169,336**	**87,185,609**	**154,196,468**	**138,912**	**154,335,380**
Profit after taxation for the three months period ended 31 December 2024	-	-	-	-	-	-	-	-	7,498,218	7,498,218	7,809	7,506,027
Other comprehensive income for the three months period ended 31 December 2024 - net of tax												
Effect of translation of net investment in foreign branches	-	-	14,014	-	-	-	-	-	-	14,014	-	14,014
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	(1,974,934)	-	-	-	(1,974,934)	(3,049)	(1,977,983)
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	69,853	-	-	-	69,853	11,851	81,704
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	61,809	61,809	-	61,809
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(924,079)	-	-	(924,079)	-	(924,079)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(3,281)	-	(3,281)	-	(3,281)
Total other comprehensive income - net of tax	-	-	14,014	-	-	(1,905,081)	(924,079)	(3,281)	61,809	(2,756,618)	8,802	(2,747,816)

Annexure B-3 (b)

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	Attributable to shareholders of the Holding Company										Non-controlling Interest	Total
	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of			Unappropriated Profit	Sub-total		
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets				
	(Rupees in '000)											
Transfer to statutory reserve	-	680,486	-	-	-	-	-	-	(680,486)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(83,956)	8	83,948	-	-	-
Transaction with owners, recorded directly in equity												
Interim cash dividend (Rs. 3.5 per share) - September 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Balance as at 31 December 2024 - audited	11,114,254	26,686,231	4,697,625	126,500	540,000	5,889,363	15,568,934	166,063	90,259,109	155,048,079	155,523	155,203,602
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	800,750	-	-	26,333	827,083	-	827,083
Profit after taxation for the nine months period ended 30 September 2025	-	-	-	-	-	-	-	-	26,659,463	26,659,463	17,230	26,676,693
Other comprehensive income for the nine months period ended 30 September 2025 - net of tax												
Effect of translation of net investment in foreign branches	-	-	61,395	-	-	-	-	-	-	61,395	-	61,395
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	2,707,504	-	-	-	2,707,504	3,681	2,711,185
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	92,245	-	-	-	92,245	2,694	94,939
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	124,049	-	-	124,049	-	124,049
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741	-	741
Total other comprehensive income - net of tax	-	-	61,395	-	-	2,799,749	124,049	741	-	2,985,934	6,375	2,992,309
Transfer to statutory reserve	-	2,539,303	-	-	-	-	-	-	(2,539,303)	-	-	-
Loss on sale of equity securities - FVOCI						11,390			(11,390)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(158,211)	(97)	158,308	-	-	-
Transactions with owners, recorded directly in equity												
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)	-	(7,224,265)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - June 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
	-	-	-	-	-	-	-	-	(15,004,243)	(15,004,243)	-	(15,004,243)
Balance as at 30 September 2025 - unaudited	11,114,254	29,225,534	4,759,020	126,500	540,000	9,501,252	15,534,772	166,707	99,548,277	170,516,316	179,128	170,695,444

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Company Secretary
BANK AL HABIB LIMITED

Director

Director

Chairman

Annexure B-4

BANK AL HABIB LIMITED

CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025

	30 September 2025	30 September 2024
	(Rupees in '000)	
		(Restated)
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	55,408,699	65,060,893
Less: dividend income	(387,737)	(361,598)
	55,020,962	64,699,295
Adjustments:		
Net mark-up / return / interest income	(99,585,025)	(117,529,233)
Depreciation	5,636,254	4,048,265
Depreciation on right-of-use assets	2,131,428	1,829,925
Amortisation	142,283	146,670
Workers welfare fund	1,126,995	1,444,736
Credit loss allowance and write-offs - net	(2,199,596)	11,877,077
Gain on sale of property and equipment - net	(641,704)	(834,455)
Gain on termination of leases and RoU - net	(102,375)	(58,345)
Unrealised (gain) / loss measured at FVPL	(660,016)	253,672
Charge for defined benefit plan	945,000	900,000
Charge for compensated absences	237,565	317,717
Share of profit from associates	(1,015,054)	(1,016,059)
	(93,984,245)	(98,620,030)
	(38,963,283)	(33,920,735)
(Increase) / decrease in operating assets		
Lendings to financial institutions	(15,467,874)	1,649,716
Securities classified as FVPL	8,812	2,708,139
Advances	3,307,383	81,665,327
Other assets (excluding advance taxation and markup receivable)	(13,413,192)	442,262
	(25,564,871)	86,465,444
(Decrease) / increase in operating liabilities		
Bills payable	(11,935,681)	(18,907,494)
Borrowings	(253,471,011)	(11,665,541)
Deposits and other accounts	219,009,499	287,230,438
Other liabilities (excluding markup payable)	(10,551,792)	13,471,282
	(56,948,985)	270,128,685
	(121,477,139)	322,673,394
Mark-up / return / interest received	243,324,923	308,820,379
Mark-up / return / interest paid	(158,458,500)	(244,798,178)
Income tax paid	(44,732,683)	(28,220,115)
Net cash (used in) / generated from operating activities	(81,343,399)	358,475,480
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(628,611)	19,210,755
Net investments in securities classified as FVOCI	90,797,076	(314,981,944)
Net investments in associates	(1,550,599)	(53,216)
Dividends received	387,737	372,645
Investments in property and equipment and intangible assets	(11,902,556)	(9,534,801)
Proceeds from sale of property and equipment	665,112	807,268
Effect of translation of net investment in foreign branches	61,395	(134,749)
Net cash generated from / (used in) investing activities	77,829,554	(304,314,042)
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(3,400)	(3,995,400)
Dividend paid	(14,794,866)	(13,150,218)
Payments of lease obligations against right-of-use assets	(3,365,356)	(2,792,676)
Net cash used in financing activities	(18,163,622)	(19,938,294)
(Decrease) / increase in cash and cash equivalents	(21,677,467)	34,223,144
Cash and cash equivalents at beginning of the period	205,641,643	147,284,561
Cash and cash equivalents at end of the period	183,964,176	181,507,705

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Company Secretary
BANK AL HABIB LIMITED

Director

Director

Chairman