



Bank AL Habib Limited

through PUCARS

April 23, 2026

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

Dear Sir,

FINANCIAL RESULTS FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

We wish to inform you that the Board of Directors of the Bank in their meeting held on April 23, 2026 at 12:30 p.m. at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the three months period ended March 31, 2026 and recommended the following:

- (i) **Cash Dividend**
An Interim cash dividend for the quarter ended March 31, 2026 at Rs. 3.50 per share i.e. 35%.
- (ii) **Bonus Shares**
NIL
- (iii) **Right Shares**
NIL
- (iv) **Any Other Entitlement / Corporate Action**
NIL
- (v) **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 May 05, 2026 to May 07, 2026 (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 May 04, 2026 will be treated in time for the purpose of above entitlement to transferees.

The Quarterly Report of the Bank for the period ended March 31, 2026 will be transmitted through PUCARS separately, within the specified time.

Regards,

Yours sincerely,

Mohammad Taqi Lakhani
Company Secretary

Encl.: **As Above**

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

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

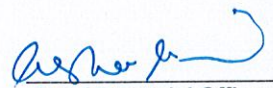
REGISTERED OFFICE: 126-C, OLD BAHAWALPUR ROAD, MULTAN

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	Note	(Un-audited) 31 March 2026	(Audited) 31 December 2025
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks	6	194,938,264	189,466,913
Balances with other banks	7	9,256,215	7,196,550
Lendings to financial institutions	8	60,885,532	24,453,908
Investments	9	2,236,069,281	2,028,480,131
Advances	10	824,207,159	792,050,395
Property and equipment	11	83,022,199	82,542,745
Right-of-use assets	12	18,553,603	16,828,865
Intangible assets	13	29,732	63,301
Deferred tax assets	14	17,357,973	-
Other assets	15	187,134,096	162,681,089
Total Assets		3,631,454,054	3,303,763,897
LIABILITIES			
Bills payable	17	44,559,951	59,749,478
Borrowings	18	457,405,802	290,260,824
Deposits and other accounts	19	2,796,442,715	2,599,087,013
Lease liabilities	20	22,641,502	20,845,724
Subordinated debt	21	25,958,018	25,983,600
Deferred tax liabilities	14	-	1,479,140
Other liabilities	22	128,179,156	135,089,767
Total Liabilities		3,475,187,144	3,132,495,546
NET ASSETS		156,266,910	171,268,351
REPRESENTED BY			
Share capital		11,114,254	11,114,254
Reserves		35,947,843	35,220,243
Surplus on revaluation of assets	23	12,385,532	29,514,238
Unappropriated profit		96,819,281	95,419,616
		156,266,910	171,268,351
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



Director

Director

Chairman



Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	Note	Three months period ended	
		31 March 2026	31 March 2025
(Rupees in '000)			
Mark-up / return / interest earned	26	82,528,369	92,887,069
Mark-up / return / interest expensed	27	(49,958,437)	(59,330,859)
Net mark-up / interest income		32,569,932	33,556,210
NON MARK-UP / INTEREST INCOME			
Fee and commission income	28	5,042,358	5,458,635
Dividend income		67,742	68,913
Foreign exchange income		2,267,336	2,108,149
Income / (loss) from derivatives		-	-
Loss on securities - net	29	(169,245)	(244,455)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-
Other income	30	232,459	346,286
Total non mark-up / interest income		7,440,650	7,737,528
Total income		40,010,582	41,293,738
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	31	(23,676,565)	(21,426,618)
Workers' welfare fund		(323,440)	(420,341)
Other charges	32	(3,267)	(6,941)
Total non mark-up / interest expenses		(24,003,272)	(21,853,900)
Profit before credit loss allowance		16,007,310	19,439,838
Credit loss allowance and write-offs - net	33	(982,388)	1,156,860
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		15,024,922	20,596,698
Taxation	34	(7,936,728)	(10,383,425)
PROFIT AFTER TAXATION		7,088,194	10,213,273
(Rupees)			
Basic and diluted earnings per share	35	6.38	9.19

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


Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	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
Balance as at 01 January 2025 - restated	11,114,254	26,686,231	4,997,625	126,500	540,000	7,570,243	15,568,934	166,063	87,246,120	153,715,970
Profit after taxation for the three months period ended 31 March 2025	-	-	-	-	-	-	-	-	10,213,273	10,213,273
Other comprehensive income for the three months period ended 31 March 2025 - net of tax	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	122,557	-	-	-	-	-	-	122,557
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(2,080,614)	-	-	-	(2,080,614)
Movement in deficit on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	(40,627)	-	-	-	(40,627)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	124,117	-	-	124,117
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741
Total other comprehensive income - net of tax	-	-	122,557	-	-	(2,121,241)	124,117	741	-	(1,873,826)
Transfer to statutory reserve	-	1,021,327	-	-	-	-	-	-	(1,021,327)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(52,737)	-	(32)	52,769	-
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)
Balance as at 31 March 2025 - unaudited	11,114,254	27,707,558	4,820,182	126,500	540,000	5,449,002	15,640,314	166,772	89,266,570	154,831,152
Profit after taxation for the nine months period ended 31 December 2025	-	-	-	-	-	-	-	-	20,424,135	20,424,135
Other comprehensive income for the nine months period ended 31 December 2025 - net of tax	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(16,411)	-	-	-	-	-	-	(16,411)
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	7,990,483	-	-	-	7,990,483
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	359,347	-	-	-	359,347
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(705,627)	(705,627)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	(105)	-	-	-	(105)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	55,344	-	55,344
Total other comprehensive income - net of tax	-	-	(16,411)	-	-	8,349,830	(105)	55,344	(705,627)	7,683,031
Transfer to statutory reserve	-	2,042,414	-	-	-	-	-	-	(2,042,414)	-
Loss on sale of equity instruments - FVOCI	-	-	-	-	-	11,390	-	-	(11,390)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(158,211)	(98)	158,309	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
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)
Interim cash dividend (Rs. 3.5 per share) - September 2025	-	-	-	-	-	-	-	-	(11,669,967)	(11,669,967)

Company Secretary
BANK AL HABIB LIMITED



BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	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		
Balance as at 31 December 2025 - audited	11,114,254	29,749,972	4,803,771	126,500	540,000	13,810,222	15,481,998	222,018	95,419,616	171,288,351
Impact of change in accounting policy - note 4.1	-	-	-	-	-	-	-	-	(31,065)	(31,065)
Profit after taxation for the three months period ended 31 March 2026	-	-	-	-	-	-	-	-	7,088,194	7,088,194
Other comprehensive income for the three months period ended 31 March 2026 - net of tax	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	18,781	-	-	-	-	-	-	18,781
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(16,803,268)	-	-	-	(16,803,268)
Movement in deficit on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	(272,669)	-	-	-	(272,669)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	(17,075,937)	-	-	-	(17,075,156)
Total other comprehensive income - net of tax	-	-	18,781	-	-	(17,075,937)	-	-	(708,819)	-
Transfer to statutory reserve	-	708,819	-	-	-	-	-	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(52,737)	(32)	52,769	-
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	(5,001,414)	(5,001,414)
Final cash dividend (Rs. 4.5 per share) - December 2025	-	-	-	-	-	-	-	-	96,819,281	96,819,281
Balance as at 31 March 2026 - unaudited	11,114,254	30,458,791	4,822,552	126,500	540,000	(3,265,715)	15,429,261	221,986	96,819,281	156,266,910

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


Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	31 March 2026	31 March 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	15,024,922	20,596,698
Less: dividend income	(67,742)	(68,913)
	<u>14,957,180</u>	<u>20,527,785</u>
Adjustments:		
Net mark-up / interest income	(32,569,932)	(33,556,210)
Depreciation	2,156,927	1,804,230
Depreciation on non-banking assets acquired in satisfaction of claims	152	152
Depreciation on right-of-use assets	817,553	670,405
Amortisation	33,569	23,559
Workers' welfare fund	323,440	420,341
Credit loss allowance and write-offs - net	982,388	(1,156,860)
Gain on sale of property and equipment - net	(215,781)	(309,537)
Gain on termination of leases - net	(6,725)	(28,801)
Unrealised loss on revaluation of securities classified as FVPL	839,255	266,775
Charge for defined benefit plan	438,000	315,000
Charge for compensated absences	168,864	85,000
	<u>(27,032,290)</u>	<u>(31,465,946)</u>
	<u>(12,075,110)</u>	<u>(10,938,161)</u>
(Increase) / decrease in operating assets		
Lendings to financial institutions	(36,436,543)	18,027,630
Securities classified as FVPL	3,278,807	1,340,655
Advances	(33,585,579)	(36,078,188)
Other assets (excluding advance taxation and mark-up receivable)	5,440,730	(8,073,436)
	<u>(61,302,585)</u>	<u>(24,783,339)</u>
Increase / (decrease) in operating liabilities		
Bills payable	(15,189,527)	(19,297,562)
Borrowings	167,981,890	34,186,993
Deposits and other accounts	197,355,702	101,465,396
Other liabilities (excluding mark-up payable)	(10,392,154)	(19,481,379)
	<u>339,755,911</u>	<u>96,873,448</u>
	<u>266,378,216</u>	<u>61,151,948</u>
Interest received	53,802,451	60,053,747
Interest paid	(46,893,900)	(54,863,663)
Income tax paid	(9,371,398)	(18,551,062)
Net cash flow generated from operating activities	<u>263,915,369</u>	<u>47,790,970</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(38,041,768)	(1,243,308)
Net investments in securities classified as FVOCI	(214,835,717)	(52,142,986)
Net investments in associates	6,000,000	-
Dividends received	56,492	57,663
Investments in property and equipment	(2,642,241)	(5,159,109)
Proceeds from sale of property and equipment	221,641	317,775
Effect of translation of net investment in foreign branches	18,781	122,557
Net cash flow used in investing activities	<u>(249,222,812)</u>	<u>(58,047,408)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(1,000)	(1,000)
Dividend paid	(4,895,288)	(7,134,257)
Payments of lease obligations against right-of-use assets	(1,485,209)	(1,220,356)
Net cash flow used in financing activities	<u>(6,381,497)</u>	<u>(8,355,613)</u>
Increase / (decrease) in cash and cash equivalents	<u>8,311,060</u>	<u>(18,612,051)</u>
Cash and cash equivalents at beginning of the period	194,948,585	205,187,585
Cash and cash equivalents at end of the period	<u>203,259,645</u>	<u>186,575,534</u>

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

Chief Executive

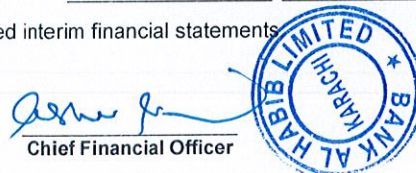
Chief Financial Officer

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED



BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	(Un-audited) 31 March 2026	(Audited) 31 December 2025
	Note	(Rupees in '000)
ASSETS		
Cash and balances with treasury banks	6	195,944,362
Balances with other banks	7	9,672,119
Lendings to financial institutions	8	60,885,532
Investments	9	2,238,770,494
Advances	10	824,120,126
Property and equipment	11	83,188,654
Right-of-use assets	12	18,591,049
Intangible assets	13	129,775
Deferred tax assets	14	17,390,196
Other assets	15	188,118,679
Total Assets		3,636,810,986
LIABILITIES		
Bills payable	17	44,559,951
Borrowings	18	457,405,802
Deposits and other accounts	19	2,795,716,661
Lease liabilities	20	22,683,562
Subordinated debt	21	25,958,018
Deferred tax liabilities	14	-
Other liabilities	22	128,984,234
Total Liabilities		3,475,308,228
NET ASSETS		161,502,758
REPRESENTED BY		
Share capital		11,114,254
Reserves		35,947,843
Surplus on revaluation of assets	23	12,408,672
Unappropriated profit		101,842,847
Equity attributable to the shareholders of the Holding Company		161,313,616
Non-controlling interest	24	189,142
		161,502,758
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



Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	Note	Three months period ended	
		31 March 2026	31 March 2025
(Rupees in '000)			
Mark-up / return / interest earned	27	82,581,835	92,970,508
Mark-up / return / interest expensed	28	(49,944,902)	(59,325,588)
Net mark-up / interest income		32,636,933	33,644,920
NON MARK-UP / INTEREST INCOME			
Fee and commission income	29	5,725,793	6,059,886
Dividend income		67,742	68,913
Foreign exchange income		2,266,633	2,168,689
Income / (loss) from derivatives		-	-
Loss on securities - net	30	(922,343)	(244,455)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-
Share of profit from associates		629,395	212,182
Other income	31	222,506	338,365
Total non mark-up / interest income		7,989,726	8,603,580
Total income		40,626,659	42,248,500
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	32	(23,993,986)	(21,631,268)
Workers' welfare fund		(332,035)	(431,459)
Other charges	33	(3,267)	(6,941)
Total non mark-up / interest expenses		(24,329,288)	(22,069,668)
Profit before credit loss allowance		16,297,371	20,178,832
Credit loss allowance and write-offs - net	34	(982,388)	1,156,860
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		15,314,983	21,335,692
Taxation	35	(8,040,244)	(10,611,725)
PROFIT AFTER TAXATION		7,274,739	10,723,967
Attributable to:			
Shareholders of the Holding Company		7,267,294	10,720,557
Non-controlling interest		7,445	3,410
		7,274,739	10,723,967
(Rupees)			
Basic and diluted earnings per share attributable to shareholders of the Holding Company	36	6.54	9.65

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

Chief Executive



Chief Financial Officer



Director

Director

Chairman



Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	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				
Balance as at 01 January 2025 - restated	11,114,254	26,686,231	4,697,625	126,500	540,000	7,590,380	15,568,934	166,063	90,285,442	156,775,429	155,523	156,930,952
Profit after taxation for the three months period ended 31 March 2025	-	-	-	-	-	-	-	-	10,720,557	10,720,557	3,410	10,723,967
Other comprehensive income for the three months period ended 31 March 2025 - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	122,557	-	-	-	-	-	-	122,557	-	122,557
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(2,073,874)	-	-	-	(2,073,874)	3,367	(2,070,507)
Movement in deficit on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	4,730	-	-	-	4,730	(4,730)	-
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	124,117	-	-	124,117	-	124,117
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741	-	741
Total other comprehensive income - net of tax	-	-	122,557	-	-	(2,069,144)	124,117	741	-	(1,821,729)	(1,363)	(1,823,092)
Transfer to statutory reserve	-	1,021,327	-	-	-	-	-	-	(1,021,327)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(52,737)	-	(32)	52,769	-	-	-
Transaction 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)
Balance as at 31 March 2025 - unaudited	11,114,254	27,707,558	4,820,182	126,500	540,000	5,521,236	15,640,314	166,772	92,813,176	158,449,992	157,570	158,607,562
Profit after taxation for the nine months period ended 31 December 2025	-	-	-	-	-	-	-	-	21,721,995	21,721,995	21,262	21,743,257
Other comprehensive income for the nine months period ended 31 December 2025 - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(16,411)	-	-	-	-	-	-	(16,411)	-	(16,411)
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	7,991,482	-	-	-	7,991,482	498	7,991,980
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	332,153	-	-	-	332,153	13,819	345,972
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(705,627)	(705,627)	-	(705,627)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(105)	-	-	(105)	-	(105)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	55,344	-	55,344	-	55,344
Total other comprehensive income - net of tax	-	-	(16,411)	-	-	8,323,635	(105)	55,344	(705,627)	7,656,836	14,317	7,671,153
Transfer to statutory reserve	-	2,042,414	-	-	-	-	-	-	(2,042,414)	-	-	-
Loss on sale of equity instruments - FVOCI	-	-	-	-	-	11,390	-	-	(11,390)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(158,211)	(98)	158,309	-	-	-

BANK AL HABIB LIMITED
Company Secretary



BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	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 Property and Equipment	Non Banking Assets	Unappropriated Profit	Sub Total		
				Special Reserve	General Reserve	Investments						
Transactions with owners, recorded directly in equity												
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)
Interim cash dividend (Rs. 3.5 per share) - September 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Balance as at 31 December 2025 - audited	11,114,254	29,749,972	4,803,771	126,500	540,000	13,856,261	15,481,998	222,018	100,264,082	176,158,856	193,149	176,352,005
Impact of change in accounting policy - note 4.1	-	-	-	-	-	-	-	-	(31,065)	(31,065)	-	(31,065)
Profit after taxation for the three months period ended 31 March 2026	-	-	-	-	-	-	-	-	7,267,294	7,267,294	7,445	7,274,739
Other comprehensive income for the three months period ended 31 March 2026 - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	18,781	-	-	-	-	-	-	18,781	-	18,781
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(16,804,526)	-	-	-	(16,804,526)	(629)	(16,805,155)
Movement in deficit on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	(294,310)	-	-	-	(294,310)	(10,823)	(305,133)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	(17,098,836)	-	-	-	(17,098,836)	(11,452)	(17,091,507)
Total other comprehensive income - net of tax	-	-	18,781	-	-	(17,098,836)	-	-	(708,819)	(17,080,055)	(11,452)	(17,091,507)
Transfer to statutory reserve	-	708,819	-	-	-	-	-	-	-	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(52,737)	(32)	52,769	-	-	-
Transaction with owners, recorded directly in equity												
Final cash dividend (Rs. 4.5 per share) - December 2025	-	-	-	-	-	-	-	-	(5,001,414)	(5,001,414)	-	(5,001,414)
Balance as at 31 March 2026 - unaudited	11,114,254	30,458,791	4,822,552	126,500	540,000	(3,242,575)	15,429,261	221,986	101,842,847	161,313,616	189,142	161,502,758

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


Company Secretary
BANK AL HABIB LIMITED

Chief Executive


Chief Financial Officer

Director

Director

Chairman



BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

	31 March 2026	31 March 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	15,314,983	21,335,692
Less: dividend income	(67,742)	(68,913)
	<u>15,247,241</u>	<u>21,266,779</u>
Adjustments:		
Net mark-up / interest income	(32,636,933)	(33,644,920)
Depreciation	2,169,107	1,812,042
Depreciation on non-banking assets acquired in satisfaction of claims	152	152
Depreciation on right-of-use assets	821,555	674,135
Amortisation	37,166	26,864
Workers' welfare fund	332,035	431,459
Credit loss allowance and write-offs - net	982,388	(1,156,860)
Gain on sale of property and equipment - net	(215,781)	(309,564)
Gain on termination of leases - net	(6,725)	(28,801)
Unrealised loss on revaluation of securities classified as FVPL	839,255	266,775
Charge for defined benefit plan	443,552	315,000
Charge for compensated absences	168,864	85,000
Share of profit from associates	(629,395)	(212,182)
	<u>(27,694,760)</u>	<u>(31,740,900)</u>
	<u>(12,447,519)</u>	<u>(10,474,121)</u>
(Increase) / decrease in operating assets		
Lendings to financial institutions	(36,436,543)	18,027,630
Securities classified as FVPL	3,278,807	1,340,655
Advances	(34,058,076)	(36,197,846)
Other assets (excluding advance taxation and mark-up receivable)	6,758,745	(7,974,654)
	<u>(60,457,067)</u>	<u>(24,804,215)</u>
Increase / (decrease) in operating liabilities		
Bills payable	(15,189,527)	(19,297,562)
Borrowings	167,943,712	34,186,993
Deposits and other accounts	197,719,513	101,787,067
Other liabilities (excluding mark-up payable)	(11,236,068)	(19,488,697)
	<u>339,237,630</u>	<u>97,187,801</u>
	<u>266,333,044</u>	<u>61,909,465</u>
Interest received	53,813,183	60,078,839
Interest paid	(46,878,544)	(54,854,576)
Income tax paid	(9,576,433)	(18,791,422)
Net cash flow generated from operating activities	<u>263,691,250</u>	<u>48,342,306</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(37,734,372)	(1,263,046)
Net investments in securities classified as FVOCI	(214,836,707)	(52,143,979)
Net investments in associates	6,401,732	(185,505)
Dividends received	56,492	57,663
Investments in property and equipment	(2,652,385)	(5,155,801)
Proceeds from sale of property and equipment	221,641	317,838
Effect of translation of net investment in foreign branches	18,781	122,557
Net cash flow used in investing activities	<u>(248,524,818)</u>	<u>(58,250,273)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(1,000)	(1,000)
Dividend paid	(4,895,288)	(7,134,257)
Payments of lease obligations against right-of-use assets	(1,489,724)	(1,224,373)
Net cash flow used in financing activities	<u>(6,386,012)</u>	<u>(8,359,630)</u>
Increase / (decrease) in cash and cash equivalents	<u>8,780,420</u>	<u>(18,267,597)</u>
Cash and cash equivalents at beginning of the period	195,901,227	205,641,643
Cash and cash equivalents at end of the period	<u>204,681,647</u>	<u>187,374,046</u>

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

Chief Executive


Chief Financial Officer



Director

Director

Chairman


Company Secretary
BANK AL HABIB LIMITED