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

August 04, 2026

Dear Sir,

Subject: Announcement of Financial Results for the Half-Year Ended June 30, 2026

This is to inform that the Board of Directors of Habib Bank Limited, in their meeting held on August 04, 2026, at 11:00 A.M. at Karachi, inter-alia recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the half year ended June 30, 2026, at Rs. 6.00/- per share i.e., 60.00%. This is in addition to the Interim Cash dividend already paid at Rs. 6.00/- per share i.e., 60.00%.

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 above entitlement will be paid to the shareholders whose names will appear in the Register of Members on August 13, 2026.

The Share Transfer Books of the Bank will be closed from August 17, 2026 to August 18, 2026 (both days inclusive). 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 August 13, 2026, will be treated as being in time for the purpose of the above entitlement to the transferees.

The Quarterly Financial Statements (Quarterly Report) of the Bank for the period ended June 30, 2026, 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.

Registered Office: Habib Bank Limited 9th Floor, Habib Bank Tower, Jinnah Avenue, Blue Area, Islamabad, Pakistan
Phone: (92-51) 2270856, (92-51) 2821183 | Fax: (92-51) 2872205

Annexure A- 1/4

Habib Bank Limited
Condensed Interim Consolidated Statement of Financial Position
As at June 30, 2026

	Note	(Unaudited) June 30, 2026	(Audited) December 31, 2025
		--------(Rupees in '000)--------	
ASSETS			
Cash and balances with treasury banks	5	567,916,983	564,755,888
Balances with other banks	6	54,340,017	53,972,937
Lendings to financial institutions	7	141,091,532	247,784,847
Investments	8	4,530,159,097	4,186,245,908
Advances	9	2,142,471,736	2,076,777,374
Property and equipment	10	150,095,555	144,059,161
Right-of-use assets	11	34,049,411	30,696,325
Intangible assets	12	31,421,924	30,696,658
Deferred tax assets		-	-
Other assets	13	397,449,102	373,155,122
		8,048,995,357	7,708,144,220
LIABILITIES			
Bills payable	14	84,224,281	59,422,812
Borrowings	15	1,148,926,434	1,216,019,536
Deposits and other accounts	16	5,919,909,789	5,546,000,371
Lease liabilities	17	44,906,865	40,115,807
Subordinated debt	18	20,374,000	20,374,000
Deferred tax liabilities	19	26,352,454	43,836,151
Other liabilities	20	318,647,904	293,760,838
		7,563,341,727	7,219,529,515
NET ASSETS		485,653,630	488,614,705
REPRESENTED BY			
Shareholders' equity			
Share capital		14,668,525	14,668,525
Reserves		110,727,116	108,660,604
Surplus on revaluation of assets - net of tax	21	71,953,608	90,203,622
Unappropriated profit		286,689,294	273,410,965
Total equity attributable to the equity holders of the Bank		484,038,543	486,943,716
Non-controlling interest		1,615,087	1,670,989
		485,653,630	488,614,705
CONTINGENCIES 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	Chief Financial Officer	Director	Director	Director

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

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Annexure A-2/4

Habib Bank Limited
Condensed Interim Consolidated Statement of Profit and Loss Account (Unaudited)
For the six months ended June 30, 2026

	Note	January 01 to June 30, 2026	January 01 to June 30, 2025	April 01 to June 30, 2026	April 01 to June 30, 2025
		(Rupees in '000)			
Mark-up / return / profit / interest earned	24	373,623,867	323,551,783	189,389,353	166,856,795
Mark-up / return / profit / interest expensed	25	233,330,840	185,908,763	120,468,602	97,964,347
Net mark-up / return / profit / interest income		140,293,027	137,643,020	68,920,751	68,892,448
Non mark-up / interest income					
Fee and commission income	26	25,813,062	22,332,439	13,229,213	10,744,053
Dividend income		4,824,028	1,763,963	1,247,298	379,529
Share of profit of associates		3,421,701	3,348,493	2,123,779	1,999,238
Foreign exchange income		7,563,574	4,106,402	5,316,622	1,931,337
Income from derivatives		959,763	950,516	838,507	169,742
Gain on securities - net	27	3,132,127	9,442,772	2,835,561	5,275,062
Other income	28	906,053	2,328,746	525,437	2,160,384
Total non mark-up / interest income		46,620,308	44,273,331	26,116,417	22,659,345
Total income		186,913,335	181,916,351	95,037,168	91,551,793
Non mark-up / interest expenses					
Operating expenses	29	106,865,992	100,382,246	53,736,096	50,109,437
Workers' Welfare Fund		1,440,645	1,444,226	779,043	746,811
Other charges	30	179,431	111,955	165,734	100,664
Total non mark-up / interest expenses		108,486,068	101,938,427	54,680,873	50,956,912
Profit before credit loss allowance and taxation		78,427,267	79,977,924	40,356,295	40,594,881
Credit loss allowance / (reversals) and write offs - net	31	5,326,570	4,630,699	994,482	1,887,505
Profit before taxation		73,100,697	75,347,225	39,361,813	38,707,376
Taxation	32	38,564,277	40,899,224	20,975,466	20,886,136
Profit after taxation		34,536,420	34,448,001	18,386,347	17,821,240
Attributable to:					
Equity holders of the Bank		34,488,401	34,386,816	18,352,064	17,781,731
Non-controlling interest		48,019	61,185	34,283	39,509
		34,536,420	34,448,001	18,386,347	17,821,240
		Rupees			
Basic and diluted earnings per share	33	23.51	23.44	12.51	12.12

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

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

President and Chief Executive Officer | **Chief Financial Officer** | **Director** | **Director** | **Director**

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Classified: Confidential

Annexure A 3/4

Habib Bank Limited
Condensed Interim Consolidated Statement of Changes In Equity
For the six months ended June 30, 2026

	Attributable to shareholders of the Bank												
		Reserves						Surplus / (deficit) on revaluation of				Non-controlling interest	Total
		Statutory		Capital									
	Share capital	Subsidiary	Bank	Exchange translation	Non-distributable	On acquisition of common control entity	Cash flow hedge (Note 3.3)	Investments	Property & Equipment / Non Banking Assets	Unappropriated profit	Sub Total		
	(Rupees in '000)												
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	409,155,712	1,642,382	410,798,094
Change in accounting policy as at January 01, 2025	-	-	-	-	-	-	-	3,120,285	-	1,280,345	4,400,630	-	4,400,630
Balance as at January 01, 2025 - as restated	14,668,525	1,417,027	54,492,258	42,003,241	547,115	(156,706)	-	17,754,969	42,736,097	240,093,816	413,556,342	1,642,382	415,198,724
Comprehensive income for the six months ended June 30, 2025													
Profit after taxation for the six months ended June 30, 2025	-	-	-	-	-	-	-	-	-	34,386,816	34,386,816	61,185	34,448,001
Other comprehensive income / (loss)													
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	3,947,585	-	-	-	-	-	-	3,947,585	-	3,947,585
Decrease in share of exchange translation reserve of associates - net of tax	-	-	-	(46,736)	-	-	-	-	-	-	(46,736)	-	(46,736)
Share of net remeasurement gain on defined benefit obligations of associates - net of tax	-	-	-	-	-	-	-	-	-	11,754	11,754	-	11,754
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	369,273	-	-	369,273	-	369,273
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	8,543,672	-	-	8,543,672	17,296	8,560,968
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	1,691,063	-	-	1,691,063	-	1,691,063
	-	-	-	3,900,849	-	-	-	10,604,008	-	34,398,570	48,903,427	78,481	48,981,908
Transferred to statutory reserves	-	244,327	3,141,854	-	-	-	-	-	-	(3,386,181)	-	-	-
Net gain transferred on sale of equity investments - net of tax	-	-	-	-	-	-	-	(108,610)	-	108,610	-	-	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(50,442)	50,442	-	-	-
Exchange gain realised on closure of the Bank's branch - net of tax	-	-	-	(931,277)	-	-	-	-	-	-	(931,277)	-	(931,277)
Acquisition of additional interest in subsidiary	-	-	-	-	-	-	-	4,549	5,127	26,416	36,092	(36,092)	-
Transactions with owners, recorded directly in equity													
Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024	-	-	-	-	-	-	-	-	-	(6,234,123)	(6,234,123)	-	(6,234,123)
1st interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	-	-	(6,600,836)	(6,600,836)	-	(6,600,836)
	-	-	-	-	-	-	-	-	-	(12,834,959)	(12,834,959)	-	(12,834,959)
Balance as at June 30, 2025	14,668,525	1,661,354	57,634,112	44,972,813	547,115	(156,706)	-	28,254,916	42,690,782	258,456,714	448,729,625	1,684,771	450,414,396
Comprehensive income for the six months ended December 31, 2025													
Profit after taxation for the six months ended December 31, 2025	-	-	-	-	-	-	-	-	-	32,329,374	32,329,374	(13,459)	32,315,915
Other comprehensive income / (loss)													
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	532,691	-	-	-	-	-	-	532,691	-	532,691
Increase in share of exchange translation reserve of associates - net of tax	-	-	-	361,837	-	-	-	-	-	-	361,837	-	361,837
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	3,671,765	-	-	3,671,765	-	3,671,765
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	12,749,588	-	-	12,749,588	(6,877)	12,742,711
Net remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	838,055	838,055	6,554	844,609
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	83,729	-	83,729	-	83,729
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	1,582,151	-	-	1,582,151	-	1,582,151
	-	-	-	894,528	-	-	-	18,003,504	83,729	33,167,429	52,149,190	(13,782)	52,135,408
Transferred to statutory reserves	-	-	3,107,388	-	-	-	-	-	-	(3,107,388)	-	-	-
Net loss transferred on sale of equity investments - net of tax	-	-	-	-	-	-	-	1,241,590	-	(1,241,590)	-	-	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(70,899)	70,899	-	-	-
Transactions with owners, recorded directly in equity													
2nd interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	-	-	(6,600,836)	(6,600,836)	-	(6,600,836)
3rd interim cash dividend - Rs 5.00 per share	-	-	-	-	-	-	-	-	-	(7,334,263)	(7,334,263)	-	(7,334,263)
	-	-	-	-	-	-	-	-	-	(13,935,099)	(13,935,099)	-	(13,935,099)
Balance as at December 31, 2025 - as reported	14,668,525	1,661,354	60,741,500	45,867,341	547,115	(156,706)	-	47,500,010	42,703,612	273,410,965	486,943,716	1,670,989	488,614,705
Change in accounting policy as at January 01, 2026 - note 3.2	-	-	-	-	-	-	-	(106,706)	-	(1,739,763)	(1,846,469)	(81,288)	(1,927,757)
Balance as at January 01, 2026 - as restated	14,668,525	1,661,354	60,741,500	45,867,341	547,115	(156,706)	-	47,393,304	42,703,612	271,671,202	485,097,247	1,589,701	486,686,948
Comprehensive income for the six months ended June 30, 2026													
Profit after taxation for the six months ended June 30, 2026	-	-	-	-	-	-	-	-	-	34,488,401	34,488,401	48,019	34,536,420
Other comprehensive income / (loss)													
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	(1,054,081)	-	-	-	-	-	-	(1,054,081)	-	(1,054,081)
Increase in share of exchange translation reserve of associates - net of tax	-	-	-	10,012	-	-	-	-	-	-	10,012	-	10,012
Share of net remeasurement gain on defined benefit obligations of associates - net of tax	-	-	-	-	-	-	-	-	-	9,061	9,061	-	9,061
Movement in fair value of effective portion of hedging instruments - net of tax	-	-	-	-	-	-	(411,998)	-	-	-	(411,998)	-	(411,998)
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	33,816	-	-	33,816	-	33,816
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	(16,394,223)	-	-	(16,394,223)	(22,633)	(16,416,856)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(2,468)	-	(2,468)	-	(2,468)
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	(134,994)	-	-	(134,994)	-	(134,994)
	-	-	-	(1,044,069)	-	-	(411,998)	(16,495,401)	(2,468)	34,497,462	16,543,526	25,386	16,568,912
Transferred to statutory reserves	-	93,255	3,429,324	-	-	-	-	-	-	(3,522,579)	-	-	-
Net gain transferred on sale of equity investments - net of tax	-	-	-	-	-	-	-	(217,196)	-	217,196	-	-	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(1,428,243)	1,428,243	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend - Rs 6.00 per share declared subsequent to the year ended December 31, 2025	-	-	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)	-	(8,801,115)
1st interim cash dividend - Rs 6.00 per share	-	-	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)	-	(8,801,115)
	-	-	-	-	-	-	-	-	-	(17,602,230)	(17,602,230)	-	(17,602,230)
Balance as at June 30, 2026	14,668,525	1,754,609	64,170,824	44,823,272	547,115	(156,706)	(411,998)	30,680,707	41,272,901	286,689,294	484,038,543	1,615,087	485,653,630

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	Director	Director

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

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Annexure A 4/4

Habib Bank Limited
Condensed Interim Consolidated Cash Flow Statement (Unaudited)
For the six months ended June 30, 2026

	January 01 to June 30, 2026	January 01 to June 30, 2025
	--------(Rupees in '000)--------	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	73,100,697	75,347,225
Dividend income	(4,824,028)	(1,763,963)
Share of profit of associates	(3,421,701)	(3,348,493)
Mark-up / return / profit / interest expensed on subordinated debt	1,195,456	1,296,266
	(7,050,273)	(3,816,190)
	66,050,424	71,531,035
Adjustments:		
Depreciation	5,781,546	5,871,162
Amortisation	1,385,384	1,392,077
Depreciation on right-of-use assets	2,496,184	2,395,508
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	2,619,906	2,093,763
(Reversal) / charge of credit loss allowance against investments	(128,507)	119,615
Credit loss allowance against loans and advances	4,703,663	9,175,850
Charge / (reversal) of credit loss allowance against other assets	48,078	(35,083)
Charge / (reversal) of credit loss allowance against off-balance sheet obligations	1,378,710	(4,299,988)
Unrealised (gain) / loss on securities designated at fair value through profit and loss (FVTPL)	(290,372)	198,202
Exchange gain on goodwill	(112,934)	(483,197)
Exchange gain realised on closure of the Bank's branch	-	(1,940,160)
Gain on sale of property and equipment - net	(119,782)	(2,133)
Workers' Welfare Fund	1,440,645	1,444,226
	19,202,521	15,929,842
	85,252,945	87,460,877
(Increase) / decrease in operating assets		
Lendings to financial institutions	106,693,315	(49,190,667)
FVTPL securities	(25,033,226)	(207,002,889)
Advances	(70,398,025)	452,156,363
Other assets (excluding advance taxation)	(5,908,805)	(17,255,786)
	5,353,259	178,707,021
Increase / (decrease) in operating liabilities		
Bills payable	24,801,469	(22,226,060)
Borrowings from financial institutions	(67,093,102)	698,104,974
Deposits and other accounts	373,909,418	823,571,082
Other liabilities	2,629,422	17,539,880
	334,247,207	1,516,989,876
	424,853,411	1,783,157,774
Income tax paid	(56,963,602)	(49,263,975)
Net cash flows generated from operating activities	367,889,809	1,733,893,799
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investment in FVOCI securities	(317,267,820)	(1,477,939,741)
Net investment in securities carried at Amortised Cost	(16,922,259)	(60,853,996)
Net investment in associates	2,632,662	826,024
Dividend received	4,082,387	1,067,676
Investments in property and equipment	(13,318,443)	(13,645,429)
Investments in intangible assets	(2,206,481)	(2,776,389)
Proceeds from sale of property and equipment	1,971,985	55,890
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	(1,044,069)	3,900,849
Net cash flows used in investing activities	(342,072,038)	(1,549,365,116)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of mark-up on subordinated debt	(1,199,199)	(1,305,729)
Payment of lease liability against right-of-use assets	(3,580,786)	(3,630,561)
Dividend paid	(17,509,611)	(12,738,430)
Net cash flows used in financing activities	(22,289,596)	(17,674,720)
Increase in cash and cash equivalents during the period	3,528,175	166,853,963
Cash and cash equivalents at the beginning of the period	617,324,045	519,005,250
Effect of exchange rate changes on cash and cash equivalents	1,404,780	(7,485,722)
	618,728,825	511,519,528
Cash and cash equivalents at the end of the period	622,257,000	678,373,491

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	Director	Director

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

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Annexure B- 1/4

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Financial Position
As at June 30, 2026

	Note	(Unaudited) June 30, 2026	(Audited) December 31, 2025
		--------(Rupees in '000)--------	
ASSETS			
Cash and balances with treasury banks	5	543,921,714	534,020,346
Balances with other banks	6	35,274,414	40,891,524
Lendings to financial institutions	7	128,485,949	234,948,139
Investments	8	4,416,768,232	4,072,488,000
Advances	9	1,905,030,453	1,849,212,700
Property and equipment	10	142,955,444	134,006,176
Right-of-use assets	11	27,722,663	27,253,275
Intangible assets	12	23,081,129	22,221,191
Deferred tax assets		-	-
Other assets	13	378,534,673	352,329,424
		7,601,774,671	7,267,370,775
LIABILITIES			
Bills payable	14	83,604,857	58,852,506
Borrowings	15	1,122,719,254	1,179,248,080
Deposits and other accounts	16	5,588,963,434	5,230,771,466
Lease liabilities	17	37,892,844	36,122,376
Subordinated debt	18	18,874,000	18,874,000
Deferred tax liabilities	19	8,675,859	26,247,774
Other liabilities	20	297,221,978	271,250,924
		7,157,952,226	6,821,367,126
NET ASSETS		443,822,445	446,003,649
REPRESENTED BY			
Shareholders' equity			
Share capital		14,668,525	14,668,525
Reserves		92,487,500	90,097,602
Surplus on revaluation of assets - net of tax	21	69,058,030	86,973,861
Unappropriated profit		267,608,390	254,263,661
		443,822,445	446,003,649
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	Director	Director

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

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Profit and Loss Account (Unaudited)
For the six months ended June 30, 2026

	Note	January 01 to June 30, 2026	January 01 to June 30, 2025	April 01 to June 30, 2026	April 01 to June 30, 2025
		---------- (Rupees in '000) ----------			
Mark-up / return / profit / interest earned	24	348,463,743	300,577,233	176,329,475	155,047,661
Mark-up / return / profit / interest expensed	25	222,140,845	175,571,507	114,768,021	92,875,614
Net mark-up / return / profit / interest income		126,322,898	125,005,726	61,561,454	62,172,047
Non mark-up / interest income					
Fee and commission income	26	22,315,487	17,682,787	11,491,873	8,596,647
Dividend income		6,617,409	3,347,145	2,619,006	1,776,885
Foreign exchange income		6,966,869	4,323,046	5,049,677	2,099,657
Income from derivatives		959,763	950,516	838,507	169,742
Gain on securities - net	27	3,663,706	9,327,864	2,763,486	5,141,603
Other income	28	559,556	2,322,327	301,678	2,139,877
Total non mark-up / interest income		41,082,790	37,953,685	23,064,227	19,924,411
Total income		167,405,688	162,959,411	84,625,681	82,096,458
Non mark-up / interest expenses					
Operating expenses	29	93,238,315	88,173,712	46,885,910	43,715,232
Workers' Welfare Fund		1,405,173	1,425,453	747,071	741,402
Other charges	30	179,431	111,955	165,734	100,664
Total non mark-up / interest expenses		94,822,919	89,711,120	47,798,715	44,557,298
Profit before credit loss allowance and taxation		72,582,769	73,248,291	36,826,966	37,539,160
Credit loss allowance / (reversals) and write offs - net	31	2,362,747	2,611,662	(954,154)	1,122,908
Profit before taxation		70,220,022	70,636,629	37,781,120	36,416,252
Taxation	32	36,676,687	39,218,088	19,653,291	20,113,261
Profit after taxation		33,543,335	31,418,541	18,127,829	16,302,991
		---------- (Rupees) ----------			
Basic and diluted earnings per share	33	22.87	21.42	12.36	11.12

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

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

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Changes In Equity
For the six months ended June 30, 2026

	Share capital	Reserves				Surplus / (deficit) on revaluation of		Unappropriated profit	Total
			Capital		Cashflow hedge Note 3.3	Investments	Property & Equipment / Non Banking Assets		
		Statutory	Exchange Translation	Non - distributable					
	(Rupees in '000)								
Balance as at December 31, 2024 - as reported	14,668,525	54,492,258	27,597,510	547,115	-	15,363,056	42,125,832	222,991,000	377,785,296
Change in accounting policy as at January 01, 2025	-	-	-	-	-	3,120,285	-	1,945,829	5,066,114
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	382,851,410
Comprehensive income for the six months ended June 30, 2025									
Profit after taxation for the six months ended June 30, 2025	-	-	-	-	-	-	-	31,418,541	31,418,541
Other comprehensive income									
Effect of translation of net investment in foreign branches - net of tax	-	-	1,129,921	-	-	-	-	-	1,129,921
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	369,273	-	-	369,273
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	8,352,465	-	-	8,352,465
	-	-	1,129,921	-	-	8,721,738	-	31,418,541	41,270,200
Transferred to statutory reserve	-	3,141,854	-	-	-	-	-	(3,141,854)	-
Net gain transferred on sale of equity investments - net of tax	-	-	-	-	-	(108,610)	-	108,610	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	(40,108)	40,108	-
Exchange gain realised on closure of the Bank's branch - net of tax	-	-	(931,277)	-	-	-	-	-	(931,277)
Transactions with owners, recorded directly in equity									
Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024	-	-	-	-	-	-	-	(6,234,123)	(6,234,123)
1st interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	(6,600,836)	(6,600,836)
	-	-	-	-	-	-	-	(12,834,959)	(12,834,959)
Balance as at June 30, 2025	14,668,525	57,634,112	27,796,154	547,115	-	27,096,469	42,085,724	240,527,275	410,355,374
Comprehensive income for the six months ended December 31, 2025									
Profit after taxation for the six months ended December 31, 2025	-	-	-	-	-	-	-	31,073,876	31,073,876
Other comprehensive Income									
Effect of translation of net investment in foreign branches - net of tax	-	-	1,012,833	-	-	-	-	-	1,012,833
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	3,671,765	-	-	3,671,765
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	12,834,703	-	-	12,834,703
Net remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	906,468	906,468
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	83,729	-	83,729
	-	-	1,012,833	-	-	16,506,468	83,729	31,980,344	49,583,374
Transferred to statutory reserve	-	3,107,388	-	-	-	-	-	(3,107,388)	-
Net loss transferred on sale of equity investments - net of tax	-	-	-	-	-	1,241,590	-	(1,241,590)	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	(40,119)	40,119	-
Transactions with owners, recorded directly in equity									
2nd interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	(6,600,836)	(6,600,836)
3rd interim cash dividend - Rs 5.00 per share	-	-	-	-	-	-	-	(7,334,263)	(7,334,263)
	-	-	-	-	-	-	-	(13,935,099)	(13,935,099)
Balance as at December 31, 2025 - as reported	14,668,525	60,741,500	28,808,987	547,115	-	44,844,527	42,129,334	254,263,661	446,003,649
Change in accounting policy as at January 01, 2026 - note 3.2	-	-	-	-	-	(106,706)	-	(1,041,352)	(1,148,058)
Balance as at January 01, 2026 - as restated	14,668,525	60,741,500	28,808,987	547,115	-	44,737,821	42,129,334	253,222,309	444,855,591
Comprehensive income for the six months ended June 30, 2026									
Profit after taxation for the six months ended June 30, 2026	-	-	-	-	-	-	-	33,543,335	33,543,335
Other comprehensive income / (loss)									
Effect of translation of net investment in foreign branches - net of tax	-	-	(552,438)	-	-	-	-	-	(552,438)
Movement in fair value of effective portion of hedging instruments - net of tax	-	-	-	-	(411,998)	-	-	-	(411,998)
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	33,815	-	-	33,815
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	(16,041,162)	-	-	(16,041,162)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(2,468)	-	(2,468)
	-	-	(552,438)	-	(411,998)	(16,007,347)	(2,468)	33,543,335	16,569,084
Transferred to statutory reserve	-	3,354,334	-	-	-	-	-	(3,354,334)	-
Net gain transferred on sale of equity investments - net of tax	-	-	-	-	-	(217,196)	-	217,196	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	(1,582,114)	1,582,114	-
Transactions with owners, recorded directly in equity									
Final cash dividend - Rs 6.00 per share declared subsequent to the year ended December 31, 2025	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)
1st interim cash dividend - Rs 6.00 per share	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)
	-	-	-	-	-	-	-	(17,602,230)	(17,602,230)
Balance as at June 30, 2026	14,668,525	64,095,834	28,256,549	547,115	(411,998)	28,513,278	40,544,752	267,608,390	443,822,445

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

Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Annexure B-4/4

Habib Bank Limited
Condensed Interim Unconsolidated Cash Flow Statement (Unaudited)
For the six months ended June 30, 2026

	January 01 to June 30, 2026	January 01 to June 30, 2025
	(Rupees in '000)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	70,220,022	70,636,629
Dividend income	(6,617,409)	(3,347,145)
Mark-up / return / profit / interest expensed on subordinated debt	1,195,456	1,296,266
	64,798,069	68,585,750
Adjustments:		
Depreciation	5,231,785	5,431,287
Amortisation	1,242,550	1,286,597
Depreciation on right-of-use assets	1,989,731	1,937,819
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	2,310,157	1,835,814
Credit loss allowance / (reversal) against investments	9,333	(24,386)
Credit loss allowance against loans and advances	1,625,855	6,556,777
Charge / (reversal) of credit loss allowance against other assets	48,078	(29,605)
Charge / (reversal) of credit loss allowance against off-balance sheet obligations	1,378,710	(3,561,429)
Unrealised (gain) / loss on securities designated at fair value through profit and loss (FVTPL)	(328,386)	361,422
Gain realised on closure of the Bank's branch	-	(1,940,160)
(Gain) / loss on sale of property and equipment - net	(100,774)	7,415
Workers' Welfare Fund	1,405,173	1,425,453
	14,812,212	13,287,004
	79,610,281	81,872,754
(Increase) / decrease in operating assets		
Lendings to financial institutions	106,462,190	(49,190,667)
FVTPL securities	(33,474,834)	(218,823,652)
Advances	(57,443,608)	482,330,383
Other assets (excluding advance taxation)	(6,338,111)	(23,457,289)
	9,205,637	190,858,775
Increase / (decrease) in operating liabilities		
Bills payable	24,752,351	(21,492,812)
Borrowings from financial institutions	(56,528,826)	693,238,813
Deposits and other accounts	358,191,968	819,931,792
Other liabilities	3,349,377	23,873,919
	329,764,870	1,515,551,712
	418,580,788	1,788,283,241
Income tax paid	(55,272,729)	(47,818,412)
Net cash flows generated from operating activities	363,308,059	1,740,464,829
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investment in FVOCI securities	(319,741,247)	(1,483,059,421)
Net investment in securities carried at Amortised Cost	(6,866,318)	(60,737,248)
Net investment in subsidiaries	-	(5,006,435)
Net divestment / (investment) in associates	4,699	(9,472)
Dividend received	5,875,768	2,650,858
Investments in property and equipment	(15,919,309)	(8,219,507)
Investments in intangible assets	(2,078,437)	(2,590,246)
Proceeds from sale of property and equipment	1,934,882	37,092
Effect of translation of net investment in foreign branches - net of tax	(552,438)	1,129,921
Net cash flows used in investing activities	(337,342,400)	(1,555,804,458)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of mark-up on subordinated debt	(1,199,199)	(1,305,729)
Payment of lease liability against right-of-use assets	(2,972,591)	(2,096,406)
Dividend paid	(17,509,611)	(12,738,430)
Net cash flows used in financing activities	(21,681,401)	(16,140,565)
Increase in cash and cash equivalents during the period	4,284,258	168,519,806
Cash and cash equivalents at the beginning of the period	574,023,433	466,913,869
Effect of exchange rate changes on cash and cash equivalents	888,437	(3,727,617)
	574,911,870	463,186,252
Cash and cash equivalents at the end of the period	579,196,128	631,706,058

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
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F-14, Block-5, Clifton, Karachi

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