FORM-7

August 6, 2026

MEBL/CS/PSX-21/078/2026

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

Dear Sir,

السَّلاَمُ عَلَيْكُمْ

FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2026

We have to inform you that the Board of Directors of our Bank in their meeting held on August 6, 2026 at 11:00 a.m. (PST) at Karachi, Pakistan, recommended the following

i. CASH DIVIDEND

An interim Cash Dividend for the half year ended June 30, 2026 at **Rs 8/-** per share i.e. **80%**. This is in addition to interim Dividend already paid at **Rs. 7.50** per share i.e. **75%**.

AND/OR

ii. BONUS SHARES

It has been recommended by the Board of Directors to issue Bonus Shares in the proportion of **NIL** share(s) for every **NIL** share(s) held i.e. **NIL** %. This is in addition to the interim Bonus Shares already issued @ **NIL**.

AND/OR

iii. RIGHT SHARES

The Board has recommended to issue **NIL** % Right Shares at par/at a discount / premium of Rs. **NIL** per shares in proportion of **NIL** share(s) for every **NIL** share(s). The entitlement of right shares being declared simultaneously will be / will not be applicable on Bonus Shares as declared above.

AND/OR

iv. ANY OTHER ENTITLEMENT/CORPORATE ACTION

---------------NIL---------------

AND/OR

v. ANY OTHER PRICE-SENSITIVE INFORMATION

---------------NIL---------------

Reference: Letter No. MEBL/CS/PSX-21/078/2026 dated August 6, 2026

The financial results of the Bank, comprising the Standalone and Consolidated Statements of Financial Position, Statements of Profit and Loss, Statements of Changes in Equity, and Statements of Cash Flows for the half year ended June 30, 2026 are enclosed herewith as:

- **Annexure - 'A' (Standalone)**
- **Annexure - 'B' (Consolidated)**

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on **August 18, 2026**

The Share Transfer Books of the Bank will be closed from **August 19, 2026 to August 20, 2026** (both days inclusive). Transfers received at our Shares Registrar, **M/s. THK Associates (Pvt.) Ltd., Plot No. 32-C, Jami Commercial Street 2, D.H.A Phase VII, Karachi, 75500, Pakistan,** at the close of business on **August 18, 2026** will be treated in time for the purpose of above entitlement to the transferees.

The half year Report of the Bank for the period ended **June 30, 2026** will be transmitted through PUCARS separately, within the specified time.

Yours truly,

Muhammad Sohail Khan
Company Secretary

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

Encls. As above

Annexure 'A' - Standalone
Letter Reference No. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	326,087,709	330,542,818
Balances with other banks	7	35,269,314	15,388,174
Due from financial institutions	8	5,563,224	12,325,225
Investments	9	2,903,071,322	2,596,837,140
Islamic financing and related assets	10	1,592,269,620	1,640,934,798
Property and equipment	11	54,124,955	50,038,251
Right-of-use assets	12	24,957,531	21,777,193
Intangible assets	13	3,475,023	3,429,762
Deferred tax assets	14	21,500,064	-
Other assets	15	175,695,487	135,287,558
Total Assets		5,142,014,249	4,806,560,919
LIABILITIES			
Bills payable	16	128,592,031	73,767,955
Due to financial institutions	17	743,259,516	887,048,227
Deposits and other accounts	18	3,735,167,166	3,302,842,200
Lease liability against right-of-use assets	19	32,704,310	28,428,316
Sub-ordinated sukuks	20	16,990,000	16,990,000
Deferred tax liabilities	14	-	1,654,497
Other liabilities	21	196,644,741	216,572,601
Total Liabilities		4,853,357,764	4,527,303,796
NET ASSETS		288,656,485	279,257,123
REPRESENTED BY			
Share capital		18,005,546	18,005,546
Advance against issue of shares	34.2	655,603	-
Reserves		63,183,699	57,960,448
(Deficit) / surplus on revaluation of assets - net of tax	22	(41,504)	14,380,110
Unappropriated profit		206,853,141	188,911,019
		288,656,485	279,257,123
CONTINGENCIES AND COMMITMENTS	23		

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chairman	President and Chief Executive	Director	Director	Financial Controller, officiating as CFO

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'A' - Standalone
Letter Reference No. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter ended June 30, 2026	Quarter ended June 30, 2025	Half year ended June 30, 2026	Half year ended June 30, 2025
		(Rupees in '000)			
Profit / return earned on Islamic financing and related assets, investments and placements	24	116,955,530	101,909,368	222,786,477	209,525,897
Profit / return on deposits and other dues expensed	25	49,596,060	37,943,930	94,000,217	83,770,048
Net profit / return		67,359,470	63,965,438	128,786,260	125,755,849
OTHER INCOME					
Fee and commission income	26	6,557,080	5,342,308	13,511,834	10,872,870
Dividend income		980,009	177,001	2,096,337	884,137
Foreign exchange income		2,453,092	1,172,332	4,251,524	2,768,230
Gain on securities	27	59,770	658,139	1,010,792	669,304
Net gains on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	28	424,741	395,526	755,029	728,567
Total other income		10,474,692	7,745,306	21,625,516	15,923,108
Total income		77,834,162	71,710,744	150,411,776	141,678,957
OTHER EXPENSES					
Operating expenses	29	20,966,699	15,022,683	43,163,592	33,633,322
Workers welfare fund		1,138,331	1,153,016	2,091,033	2,169,016
Other charges	30	1,611	51,123	2,256	55,729
Total other expenses		22,106,641	16,226,822	45,256,881	35,858,067
Profit before credit loss allowance / provisions		55,727,521	55,483,922	105,154,895	105,820,890
Credit loss allowance / provisions and write offs - net	31	2,154,834	1,520,212	2,603,630	3,378,592
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		53,572,687	53,963,710	102,551,265	102,442,298
Taxation	32	28,097,500	29,847,504	53,671,401	56,278,494
PROFIT AFTER TAXATION		25,475,187	24,116,206	48,879,864	46,163,804
		Rupees			
Basic earnings per share	33	14.15	13.44	27.15	25.72
Diluted earnings per share	34	14.06	13.35	26.97	25.57

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chairman	President and Chief Executive	Director	Director	Financial Controller, officiating as CFO

MEEZAN BANK LIMITED

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'A' - Standalone
Letter Reference No. MEBL/CS/PSX - 21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Advance against issue of shares	Capital reserves: Share premium	Capital reserves: Statutory reserve*	Capital reserves: Non Distributable Capital Reserve - Gain on Bargain Purchase	Capital reserves: Employee share option compensation reserve	Revenue reserves: General reserve	Surplus / (deficit) on revaluation of: Investments	Surplus / (deficit) on revaluation of: Non-banking assets	Unappropriated profit	Total
	(Rupees in '000)										
Balance as at January 01, 2025 (Audited)	17,947,407	-	3,104,253	40,767,834	3,117,547	945,867	66,766	22,141,192	-	158,893,426	246,984,292
Profit after taxation for the half year ended June 30, 2025	-	-	-	-	-	-	-	-	-	46,163,804	46,163,804
Other comprehensive income / (loss) for the half year ended June 30, 2025 - net of tax											
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(4,357,892)	-	-	(4,357,892)
- Gain on sale of debt investments carried at FVOCI – reclassified to the statement of profit and loss account - net of tax	-	-	-	-	-	-	-	(314,361)	-	-	(314,361)
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	329,136	-	-	329,136
Total other comprehensive loss - net of tax	-	-	-	-	-	-	-	(4,343,117)	-	-	(4,343,117)
Total comprehensive income	-	-	-	-	-	-	-	(4,343,117)	-	46,163,804	41,820,687
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(218,813)	-	218,813	-
Recognition of share based compensation	-	-	-	-	-	342,406	-	-	-	-	342,406
Other appropriations											
Transfer to statutory reserve*	-	-	-	4,616,380	-	-	-	-	-	(4,616,380)	-
Transactions with owners recognised directly in equity											
Final cash dividend for the year 2024 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,563,185)	(12,563,185)
Frist interim cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,563,185)	(12,563,185)
	-	-	-	-	-	-	-	-	-	(25,126,370)	(25,126,370)
Advance received against issue of 5,813,938 shares under the Employees shares option scheme (note 34.2)	-	417,509	-	-	-	-	-	-	-	-	417,509
Balance as at June 30, 2025 (Unaudited)	17,947,407	417,509	3,104,253	45,384,214	3,117,547	1,288,273	66,766	17,579,262	-	175,533,293	264,438,524
Profit after taxation for the half year ended December 31, 2025	-	-	-	-	-	-	-	-	-	42,877,446	42,877,446
Other comprehensive income / (loss) for the half year ended December 31, 2025 - net of tax											
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(4,296,782)	-	-	(4,296,782)
- Gain on sale of debt investments carried at FVOCI – reclassified to the statement of profit and loss account - net of tax	-	-	-	-	-	-	-	(141,152)	-	-	(141,152)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(78,863)	(78,863)
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	1,259,224	-	-	1,259,224
Total other comprehensive loss - net of tax	-	-	-	-	-	-	-	(3,178,710)	-	(78,863)	(3,257,573)
Total comprehensive income	-	-	-	-	-	-	-	(3,178,710)	-	42,798,583	39,619,873
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(20,442)	-	20,442	-
Recognition of share based compensation	-	-	-	-	-	406,492	-	-	-	-	406,492
Other appropriations											
Transfer to statutory reserve*	-	-	-	4,287,745	-	-	-	-	-	(4,287,745)	-
Transactions with owners recognised directly in equity											
Second interim cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	(12,603,883)
Third interim cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	(12,603,883)
	-	-	-	-	-	-	-	-	-	(25,207,766)	(25,207,766)
Issue of 5,813,938 shares under the Employees shares option scheme	58,139	(417,509)	774,981	-	-	(469,823)		-	-	54,212	-
Balance as at December 31, 2025 (Audited)	18,005,546	-	3,879,234	49,671,959	3,117,547	1,224,942	66,766	14,380,110	-	188,911,019	279,257,123

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'A' - Standalone
Letter Reference No. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

			Capital reserves				Revenue reserves	Surplus / (deficit) on revaluation of			
	Share capital	Advance against issue of shares	Share premium	Statutory reserve*	Non Distributable Capital Reserve - Gain on Bargain Purchase	Employee share option compensation reserve	General reserve	Investments	Non-banking assets	Unappropriated profit	Total
	(Rupees in '000)										
Balance as at December 31, 2025 (Audited)	18,005,546	-	3,879,234	49,671,959	3,117,547	1,224,942	66,766	14,380,110	-	188,911,019	279,257,123
Profit after taxation for the half year ended June 30, 2026	-		-	-	-	-	-	-	-	48,879,864	48,879,864
Other comprehensive income / (loss) for the half year ended June 30, 2026- net of tax											
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(14,137,823)	-	-	(14,137,823)
- Gain on sale of debt investments carried at FVOCI – reclassified to the statement of profit and loss account - net of tax	-	-	-	-	-	-	-	(475,241)	-	-	(475,241)
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	249,737	-	-	249,737
Total other comprehensive loss - net of tax	-	-	-	-	-	-	-	(14,363,327)	-	-	(14,363,327)
Total comprehensive income	-	-	-	-	-	-	-	(14,363,327)	-	48,879,864	34,516,537
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(58,287)	-	58,287	-
Recognition of share based compensation	-	-	-	-	-	335,265	-	-	-	-	335,265
Other appropriations											
Transfer to statutory reserve*	-	-	-	4,887,986	-	-	-	-	-	(4,887,986)	-
Transactions with owners recognised directly in equity											
Final cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	(12,603,883)
Frist interim cash dividend for the year 2026 @ Rs. 7.5 per share	-	-	-	-	-	-	-	-	-	(13,504,160)	(13,504,160)
	-	-	-	-	-	-	-	-	-	(26,108,043)	(26,108,043)
Advance received against issue of 6,541,796 shares under the Employees shares option scheme (note 34.2)	-	655,603	-	-	-	-	-	-	-	-	655,603
Balance as at June 30, 2026 (Unaudited)	18,005,546	655,603	3,879,234	54,559,945	3,117,547	1,560,207	66,766	(41,504)	-	206,853,141	288,656,485

*This represents reserve created under section 21(i)(b) of the Banking Companies Ordinance ,1962.

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chairman	President and Chief Executive	Director	Director	Financial Controller, officiating as CFO

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'A' - Standalone
Letter Reference No. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half year ended June 30, 2026	Half year ended June 30, 2025
		-----------(Rupees in '000)-----------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		102,551,265	102,442,298
Less: Dividend income		(2,096,337)	(884,137)
		100,454,928	101,558,161
Adjustments:			
Depreciation	29	4,108,728	3,373,054
Net profit / return		(131,135,155)	(127,772,404)
Amortisation	29	425,660	394,075
Depreciation on right-of-use-assets	29	1,577,479	1,418,699
Amortisation of lease liability against right-of-use assets	25	2,348,895	2,016,555
Credit loss allowance / provisions and write offs - net	31	2,603,630	3,378,592
Share based compensation expense		335,265	342,406
Unrealised loss / (gain) - FVTPL	27	376	(450)
Gain on sale of property and equipment	28	(166,538)	(320,565)
		(119,901,660)	(117,170,038)
		(19,446,732)	(15,611,877)
Decrease / (increase) in operating assets			
Due from financial institutions		6,762,188	(34,186,910)
Islamic financing and related assets		48,488,550	365,602,217
Other assets (excluding advance taxation and profit receivable)		(8,472,966)	(8,727,832)
		46,777,772	322,687,475
Increase / (decrease) in operating liabilities			
Bills payable		54,824,076	(18,329,794)
Due to financial institutions		(141,441,908)	(205,400,507)
Deposits and other accounts		432,324,966	457,667,350
Other liabilities (excluding current taxation and profit payable)		(2,509,268)	(8,106,296)
		343,197,866	225,830,753
		370,528,906	532,906,351
Net profit / return received		189,350,769	209,781,509
Net profit / return paid		(93,783,260)	(86,362,849)
Income tax paid		(77,309,155)	(48,669,723)
Net cash generated from operating activities		388,787,260	607,655,288
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost securities		(32,363,087)	(67,627,222)
Net investments in securities classified as FVOCI		(303,045,860)	(464,947,608)
Net (investments) / divestments in securities classified as FVTPL		(367,534)	3,353,741
Investments in subsidiaries		(500,000)	-
Net investments in associates		(2,851)	-
Dividends received		2,042,229	812,982
Investments in property and equipment		(8,313,750)	(5,275,970)
Investments in intangible assets		(470,921)	(852,101)
Proceeds from sale of property and equipment		284,856	664,801
Net cash used in investing activities		(342,736,918)	(533,871,377)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use assets		(2,830,718)	(2,264,397)
Redemption of subordinated sukuks		-	(4,000,000)
Advance received against issue of shares		655,603	417,509
Dividend paid		(26,100,690)	(25,119,633)
Net cash used in financing activities		(28,275,805)	(30,966,521)
Net increase in cash and cash equivalents		17,774,537	42,817,390
Cash and cash equivalents at the beginning of the period		343,157,486	272,075,918
Expected credit loss allowance on cash and cash equivalents - net		(1,703)	(9,815)
Cash and cash equivalents at the end of the period	35	360,930,320	314,883,493

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chairman	**President and Chief Executive**	**Director**	**Director**	**Financial Controller, officiating as CFO**

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'B' - consolidated
Letter Reference NO. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	326,589,013	330,810,281
Balances with other banks	35,089,416	15,439,064
Due from financial institutions	5,563,224	12,325,225
Investments	2,913,422,934	2,608,334,204
Islamic financing and related assets	1,592,269,620	1,640,934,798
Property and equipment	54,952,602	50,826,681
Right-of-use assets	25,396,325	22,174,737
Intangible assets	3,521,865	3,493,490
Deferred tax asset	19,686,436	-
Other assets	176,149,964	135,596,974
Total Assets	5,152,641,399	4,819,935,454
LIABILITIES		
Bills payable	128,592,031	73,767,955
Due to financial institutions	743,259,516	887,048,227
Deposits and other accounts	3,734,933,978	3,302,337,407
Lease liability against right-of-use assets	33,195,416	28,889,130
Sub-ordinated sukuks	16,990,000	16,990,000
Deferred tax liabilities	-	3,607,635
Other liabilities	199,270,900	219,097,035
Total Liabilities	4,856,241,841	4,531,737,389
NET ASSETS	296,399,558	288,198,065
REPRESENTED BY		
Share capital	18,005,546	18,005,546
Advance against issue of shares	655,603	-
Reserves	63,208,015	57,984,764
Surplus on revaluation of assets - net of tax	(41,504)	14,380,110
Unappropriated profit	212,468,993	195,304,919
	294,296,653	285,675,339
Non- Controlling Interest	2,102,905	2,522,726
	296,399,558	288,198,065

The annexed notes 1 to 5 form an integral part of these consolidated condensed interim financial statements.

Chairman	President and Chief Executive Officer	Director	Director	Financial Controller, officiating as CFO

MEEZAN BANK LIMITED

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'B' - consolidated
Letter Reference No. MEBL/CS/PSX - 21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UNAUDITED)

FOR THE HALF YEAR ENDED JUNE 30, 2026

	Quarter ended June 30, 2026	Quarter ended June 30, 2025	Half Year ended June 30, 2026	Half Year ended June 30, 2025
	(Rupees in '000)			
Profit / return earned on Islamic financing and related assets, investments and placements	116,975,323	101,915,283	222,821,361	209,535,252
Profit / return on deposits and other dues expensed	49,610,827	37,956,961	94,025,550	83,794,414
Net profit / return	67,364,496	63,958,322	128,795,811	125,740,838
OTHER INCOME				
Fee and commission income	8,757,190	6,812,895	17,842,956	14,024,872
Dividend income	113,950	116,073	255,278	173,209
Foreign exchange Income	2,532,385	1,170,975	4,330,817	2,768,725
Gain on securities	64,631	658,139	1,017,434	669,304
Other income	411,577	439,989	775,749	804,078
Total other income	11,879,733	9,198,071	24,222,234	18,440,188
Total income	79,244,229	73,156,393	153,018,045	144,181,026
OTHER EXPENSES				
Operating expenses	22,190,917	15,739,012	45,276,873	34,906,409
Workers welfare fund	1,176,289	1,173,651	2,141,512	2,217,630
Other charges	1,611	54,119	2,256	62,882
Total other expenses	23,368,817	16,966,782	47,420,641	37,186,921
	55,875,412	56,189,611	105,597,404	106,994,105
Share of profit of associates	1,475,039	372,722	261,823	711,214
Profit before credit loss allowance / provisions	57,350,451	56,562,333	105,859,227	107,705,319
Credit loss allowance / provisions and write offs - net	2,154,834	1,520,212	2,603,630	3,378,592
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	55,195,617	55,042,121	103,255,597	104,326,727
Taxation	28,956,803	30,320,050	54,614,458	57,186,365
PROFIT AFTER TAXATION	26,238,814	24,722,071	48,641,139	47,140,362
Attributable to:				
Shareholders of the Holding company	25,784,823	24,497,477	48,099,635	46,604,314
Non-controlling interest	453,991	224,594	541,504	536,048
	26,238,814	24,722,071	48,641,139	47,140,362
	Rupees			
Basic earnings per share	14.32	13.65	26.71	25.97
Diluted earnings per share	14.23	13.57	26.54	25.81

The annexed notes 1 to 5 form an integral part of these consolidated condensed interim financial statements.

Chairman	President and Chief Executive Officer	Director	Director	Financial Controller, officiating as CFO

MEEZAN BANK LIMITED

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'B' - consolidated
Letter Reference NO. MEBL/CS/PSX - 21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Advance against issue of shares	Capital reserves				Revenue reserves	Surplus / (deficit) on revaluation of		Unappro-priated profit	Non controlling interest	Total
			Share Premium	Statutory reserve *	Non Distributable Capital Reserve - Gain on Bargain Purchase	Employee share option compensation reserve	General reserve	Investments	Non-banking assets			
	(Rupees in '000)											
Balance as at January 01, 2025	17,947,407	-	3,104,253	40,767,834	3,117,547	945,867	91,082	22,141,192	-	163,601,395	1,913,643	253,630,220
Profit after taxation for the half year ended June 30, 2025	-	-	-	-	-	-	-	-	-	46,604,314	536,048	47,140,362
Other comprehensive income / (loss) for the year												
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(4,357,892)	-	-	-	(4,357,892)
- Gain on sale of debt investments carried at FVOCI – reclassified to the consolidated statement of profit and loss account - net of tax	-	-	-	-	-	-	-	(314,361)	-	-	-	(314,361)
- Transfer from revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(218,813)	-	218,813	-	-
- Remeasurement of post retirement benefits Obligation - net of tax	-	-	-	-	-	-	-	-	-	9,946	5,356	15,302
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	329,136	-	-	-	329,136
Total other comprehensive income/(loss) - net of tax	-	-	-	-	-	-	-	(4,561,930)	-	228,759	5,356	(4,327,815)
Recognition of share based compensation	-	-	-	-	-	342,406	-	-	-	-	-	342,406
Other appropriations												
Transfer to statutory reserve*	-	-	-	4,616,380	-	-	-	-	-	(4,616,380)	-	-
Transactions with owners recognised directly in equity												
Final cash dividend for the year 2024 @ Rs 7 per share	-	-	-	-	-	-	-	-	-	(12,563,185)	-	(12,563,185)
Frist interim cash dividend for the year 2025 @ Rs 7 per share	-	-	-	-	-	-	-	-	-	(12,563,185)	-	(12,563,185)
	-	-	-	-	-	-	-	-	-	(25,126,370)	-	(25,126,370)
Dividend payout by Subsidiary	-	-	-	-	-	-	-	-	-	-	(350,000)	(350,000)
Advance received against issue of 5,813,938 shares under Employee shares option scheme	-	417,509	-	-	-	-	-	-	-	-	-	417,509
Balance as at June 30, 2025	17,947,407	417,509	3,104,253	45,384,214	3,117,547	1,288,273	91,082	17,579,262	-	180,691,718	2,105,047	271,726,312
Profit after taxation for the year	-		-	-	-	-	-	-	-	44,112,921	925,179	45,038,100
Other comprehensive (loss) / income for the year												
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(4,296,782)	-	-	-	(4,296,782)
- Gain on sale of debt investments carried at FVOCI – reclassified to the consolidated statement of profit and loss account - net of tax	-	-	-	-	-	-	-	(141,152)	-	-	-	(141,152)
- Remeasurement loss on valuation of employee retirement benefits	-	-	-	-	-	-	-	-	-	(78,863)	-	(78,863)
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	1,259,224	-	-	-	1,259,224
Total other comprehensive loss - net of tax	-	-	-	-	-	-	-	(3,178,710)	-	(78,863)	-	(3,257,573)
Transfer from surplus on revaluation of assets to unapprorpriated profit - net of tax	-	-	-	-	-	-	-	(20,442)	-	20,442	-	-
Recognition of share based compensation	-	-	-	-	-	406,492	-		-	-	-	406,492
Other appropriations												
Transfer to statutory reserve*	-	-	-	4,287,745	-	-	-	-	-	(4,287,745)	-	-
Transactions with owners recognised directly in equity												
Second interim cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	-	(12,603,883)
Third interim cash dividend for the year 2025 @ Rs. 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	-	(12,603,883)
	-	-	-	-	-	-	-	-	-	(25,207,766)	-	(25,207,766)
Issue of 5.813.938 shares under the Emolovees shares ootion scheme (note 38.4)	58,139	(417,509)	774,981	-	-	(469,823)	-	-	-	54,212	-	-
Dividend payout by Subsidiary	-	-	-	-	-	-	-	-	-	-	(507,500)	(507,500)
Balance as at December 31, 2025 (Audited)	18,005,546	-	3,879,234	49,671,959	3,117,547	1,224,942	91,082	14,380,110	-	195,304,919	2,522,726	288,198,065

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'B' - Consolidated
Letter Reference No. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Advance against issue of shares	Capital reserves				Revenue reserves	Surplus / (deficit) on revaluation of		Unappro-priated profit	Non controlling interest	Total
			Share Premium	Statutory reserve *	Non Distributable Capital Reserve - Gain on Bargain	Employee share option compensation reserve	General reserve	Investments	Non-banking assets			
	-----(Rupees in '000)-----											
Balance as at December 31, 2025	18,005,546	-	3,879,234	49,671,959	3,117,547	1,224,942	91,082	14,380,110	-	195,304,919	2,522,726	288,198,065
Profit after taxation for the half year ended June 30, 2026	-	-	-	-	-	-	-	-	-	48,099,635	541,504	48,641,139
Other comprehensive income / (loss) for the half year ended June 30, 2026- net of tax												
- Movement in deficit on revaluation of debt investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	(14,137,823)	-	-	-	(14,137,823)
- Gain on sale of debt investments carried at FVOCI – reclassified to the consolidated statement of profit and loss - net of tax	-	-	-	-	-	-	-	(475,241)	-	-	-	(475,241)
- Transfer from revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(58,287)	-	58,287	-	-
- Remeasurement of post retirement benefits Obligation - net of tax	-	-	-	-	-	-	-	-	-	2,181	1,175	3,356
- Movement in surplus on revaluation of equity investments carried at FVOCI - net of tax	-	-	-	-	-	-	-	249,737	-	-	-	249,737
Total other comprehensive income/(loss) - net of tax	-	-	-	-	-	-	-	(14,421,614)	-	60,468	1,175	(14,359,971)
Recognition of share based compensation	-	-	-	-	-	335,265	-	-	-	-	-	335,265
Other appropriations												
Transfer to statutory reserve*	-	-	-	4,887,986	-	-	-	-	-	(4,887,986)	-	-
Transactions with owners recognised directly in equity												
Final cash dividend for the year 2025 @ Rs 7 per share	-	-	-	-	-	-	-	-	-	(12,603,883)	-	(12,603,883)
Frist interim cash dividend for the year 2026 @ Rs 7.5 per share	-	-	-	-	-	-	-	-	-	(13,504,160)	-	(13,504,160)
	-	-	-	-	-	-	-	-	-	(26,108,043)	-	(26,108,043)
Advance received against issue of 6,541,796 shares under the Employees shares option scheme	-	655,603	-	-	-	-	-	-	-	-	-	655,603
Dividend payout by Subsidiary	-	-	-	-	-	-	-	-	-	-	(962,500)	(962,500)
Balance as at June 30, 2026	18,005,546	655,603	3,879,234	54,559,945	3,117,547	1,560,207	91,082	(41,504)	-	212,468,993	2,102,905	296,399,558

*This represents reserve created under section 21(i)(b) of the Banking Companies Ordinance ,1962.

The annexed notes 1 to 5 form an integral part of these consolidated condensed interim financial statements.

Chairman	President and Chief Executive Officer	Director	Director	Financial Controller, officiating as CFO

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED

Annexure 'B' - Consolidated
Letter Reference NO. MEBL/CS/PSX-21/078/2026
dated August 6, 2026

MEEZAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Half Year ended June 30, 2026	Half Year ended June 30, 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	103,255,597	104,326,727
Less: Dividend income	(255,278)	(173,209)
	103,000,319	104,153,518
Adjustments:		
Depreciation	4,231,045	3,440,817
Net profit / return	(131,175,829)	(127,787,195)
Amortization	442,546	416,550
Depreciation on right-of-use-assets	1,638,522	1,472,905
Amortisation of Lease liability against Right-of-Use asset	2,380,018	2,046,357
Credit loss allowance / provisions and write offs - net	2,603,630	3,378,592
Share based compensation expense	335,265	342,406
Unrealised gain - FVTPL	376	(450)
Gain on sale of property and equipment	(173,153)	(328,871)
Share of results of associates	(261,823)	(711,214)
	(119,979,403)	(117,730,103)
	(16,979,084)	(13,576,585)
Decrease / (Increase) in operating assets		
Due from financial institutions	6,762,188	(34,186,910)
Islamic financing and related assets	48,488,550	365,602,217
Other assets (excluding advance taxation and profit receivable)	(8,618,027)	(7,929,651)
	46,632,711	323,485,656
Decrease / (Increase) in operating assets		
Bills payable	54,824,076	(18,329,794)
Due to financial institutions	(141,441,908)	(205,400,506)
Deposits and other accounts	432,596,571	457,507,839
Other liabilities (excluding current taxation and profit payable)	(1,718,090)	(7,553,233)
	344,260,649	226,224,306
	373,914,276	536,133,377
Net profit / return received	189,385,653	209,790,864
Net profit / return paid	(93,808,593)	(86,387,215)
Income tax paid	(79,046,692)	(49,730,747)
Net cash generated from operating activities	390,444,644	609,806,279
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(32,652,622)	(67,627,224)
Net investments in securities classified as FVOCI	(303,045,853)	(464,947,606)
Net (investments) / divestments in securities classified as FVTPL	(236,968)	3,353,741
Net investments in associates	1,063,382	(358,164)
Dividends received	201,170	102,054
Investments in property and equipment	(8,490,396)	(5,486,198)
Investments in intangible assets	(470,921)	(865,706)
Proceeds from sale of property and equipment	306,583	675,255
Net cash used in investing activities	(343,325,625)	(535,153,848)
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of lease liability against right-of-use assets	(2,933,842)	(2,356,233)
Redemption of subordinated sukuks	-	(4,000,000)
Advance received against issue of shares	655,603	417,509
Dividend paid to equity shareholders of the Bank	(26,100,690)	(25,119,633)
Dividend paid to non-controlling interest	(962,500)	(350,000)
Net cash used in financing activities	(29,341,429)	(31,408,357)
Decrease in cash and cash equivalent	17,777,590	43,244,074
Cash and cash equivalents at the beginning of the period	343,475,839	272,080,803
Impact of net credit loss allowance on cash and cash equivalents during the period	(1,703)	(9,815)
Cash and cash equivalents at the end of the period	361,251,726	315,315,062

The annexed notes 1 to 5 form an integral part of these consolidated condensed interim financial statements.

Chairman	President and Chief Executive Officer	Director	Director	Financial Controller, officiating as CFO

MEEZAN BANK LIMITED

MUHAMMAD SOHAIL KHAN
Company Secretary
MEEZAN BANK LIMITED