HABIBMETRO

HO/CS/18859/2026
August 13, 2026

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

Dear Sir,

FINANCIAL RESULTS FOR THE HALF-YEAR ENDED JUNE 30, 2026

We are pleased to inform you that the Board of Directors in their meeting held at Karachi on August 13, 2026 at 12:00 noon have approved the un-audited accounts of the Bank for the half-year ended June 30, 2026 and recommended the following:

i) **CASH DIVIDEND**:
An interim cash dividend for the half-year ended June 30, 2026 at Rs. 2.50/- per share, i.e. 25%. This is in addition to the interim cash dividend already paid at Rs. 2.50/- per share, i.e. 25%.

ii) **BONUS ISSUE**:
NIL

iii) **RIGHT SHARES**:
NIL

iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION**:
NIL

v) **ANY OTHER PRICE-SENSITIVE INFORMATION**:
NIL

The share transfer books of the Bank will remain closed from August 25, 2026 to August 27, 2026 (both days inclusive). Transfers received in order at the office of the Company's Share Registrar Messrs CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahra-e-Faisal, Karachi, at the close of business on August 24, 2026 will be treated in time for the purpose of above entitlement to the transferees.

The financial results of the Bank for the half-year ended June 30, 2026 are enclosed herewith as Annexure-A & B.

The half-yearly report of the Bank for the period ended June 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Yours truly

Mehvish Muneera
Head of Legal & Company Secretary

Enclosure:
Copies of Un-Consolidated & Consolidated Profit and Loss Accounts (Un-audited)

c.c.: The Director / HOD (Supervision Division), Securities & Exchange Commission of Pakistan

HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Note	30 June 2026 (Un-Audited)	31 December 2025 (Audited)
		------- (Rupees in '000) ---------	
ASSETS			
Cash and balances with treasury banks	7	**86,971,023**	88,751,233
Balances with other banks	8	**19,779,363**	13,542,382
Lendings to financial institutions	9	**14,449,926**	45,950,890
Investments	10	**1,022,172,188**	864,651,712
Advances	11	**534,118,556**	514,782,767
Property and equipment	12	**17,970,280**	17,446,345
Right-of-use assets	13	**9,741,391**	8,969,420
Intangible assets	14	**620,891**	641,326
Deferred tax assets	15	**610,407**	-
Other assets	16	**107,322,419**	104,141,556
Total Assets		**1,813,756,444**	1,658,877,631
LIABILITIES			
Bills payable	17	**42,541,375**	29,736,142
Borrowings	18	**281,299,405**	272,083,732
Deposits and other accounts	19	**1,243,394,098**	1,119,625,165
Lease liabilities	20	**12,178,346**	11,253,857
Subordinated debt		-	-
Deferred tax liabilities	15	-	5,095,030
Other liabilities	21	**109,135,841**	93,274,221
Total Liabilities		**1,688,549,065**	1,531,068,147
NET ASSETS		**125,207,379**	127,809,484
REPRESENTED BY			
Share capital		**10,478,315**	10,478,315
Reserves		**38,528,844**	37,609,753
Surplus on revaluation of assets - net of tax	22	**12,059,205**	16,471,384
Unappropriated profit		**64,141,015**	63,250,032
		125,207,379	127,809,484
CONTINGENCIES AND COMMITMENTS	23		

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

HABIB METROPOLITAN BANK LTD. H.O. KAR ★

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Chairman

HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2026

	Note	Quarter ended		Half year ended	
		30 June 2026	30 June 2025	**30 June 2026**	30 June 2025
		(Rupees in '000)			
Mark-up / return / interest earned	25	**41,424,417**	39,944,455	**80,334,331**	81,699,824
Mark-up / return / interest expensed	26	**(26,911,313)**	(22,574,144)	**(50,538,451)**	(46,695,086)
Net mark-up / interest income		**14,513,104**	17,370,311	**29,795,880**	35,004,738
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	**2,744,819**	2,752,611	**5,541,809**	5,578,871
Dividend income		**199,600**	171,446	**619,404**	431,820
Foreign exchange income		**2,636,098**	2,150,451	**4,828,121**	4,159,196
Income / (loss) from derivatives		**-**	-	**-**	-
Gain / (loss) on securities - net	28	**562,125**	1,132,255	**1,028,076**	1,379,406
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Other income	29	**59,593**	20,301	**78,068**	83,523
Total non mark-up / interest income		**6,202,235**	6,227,064	**12,095,478**	11,632,816
Total Income		**20,715,339**	23,597,375	**41,891,358**	46,637,554
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	**11,149,518**	10,378,832	**22,076,722**	19,515,135
Workers' welfare fund		**184,128**	254,027	**391,702**	514,876
Other charges	31	**125**	271,317	**1,002**	287,897
Total non-mark-up / interest expenses		**(11,333,771)**	(10,904,176)	**(22,469,426)**	(20,317,908)
Profit before credit loss allowance		**9,381,568**	12,693,199	**19,421,932**	26,319,646
Credit loss allowance and write offs - net	32	**(368,589)**	(426,458)	**(228,565)**	(1,090,760)
PROFIT BEFORE TAXATION		**9,012,979**	12,266,741	**19,193,367**	25,228,886
Taxation	33	**(4,708,893)**	(6,750,690)	**(9,995,422)**	(13,659,317)
PROFIT AFTER TAXATION		**4,304,086**	5,516,051	**9,197,945**	11,569,569
		(Rupees)			
Basic and diluted earnings per share	34	**4.11**	5.26	**8.78**	11.04

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

HABIB METROPOLITAN BANK LTD. H.O. KAR

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Chairman

HABIB METROPOLITAN BANK LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

		Reserves					Surplus / (deficit) on revaluation			
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Total
	(Rupees in '000)									
Balance as at 31 December 2024 (Audited)	10,478,315	11 360	2,550,985	31,050 108	240 361	1,500,000	7,460,729	6 872,955	54,867,002	115 031,815
Impact of adoption of IFRS 9 as at 1 January 2025 - net of tax	-	-	-	-	-	-	31,462	-	-	31,462
Balance as at 1 January 2025 (Audited)	10,478,315	11 360	2,550,985	31,050,108	240,361	1,500,000	7 492,191	6,872,955	54 867,002	115 063,277
Profit after taxation for the period	-	-	-	-	-	-	-	-	11,569,569	11,569,569
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	2,472	-	-	-	-	-	-	-	2,472
Movement in surplus on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	254,178	-	-	254,178
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(144,082)	(144,082)
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	315,560	-	-	315,560
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	25,924	-	25,924
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	477,760	-	477,760
Total comprehensive income	-	2,472	-	-	-	-	569,738	503,684	(144,082)	931,812
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(356,161)	-	356,161	-
Transfer to statutory reserve	-	-	-	1,156,957	-	-	-	-	(1,156,957)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(75,800)	75,800	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2024	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 30 June 2025 (Un-audited)	10,478,315	13,832	2,550,985	32,207,065	240,361	1,500,000	7,705,768	7,300,839	58,232,672	120,229,837
Profit after taxation for the period	-	-	-	-	-	-	-	-	11,015,114	11,015,114
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	(4,001)	-	-	-	-	-	-	-	(4,001)
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	(266,858)	-	-	(266,858)
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	113,203	113,203
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	1,961,347	-	-	1,961,347
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(4,001)	-	-	-	-	1,694,489	-	113,203	1,803,691
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(152,656)	-	152,656	-
Transfer to statutory reserve	-	-	-	1,101,511	-	-	-	-	(1,101,511)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(77,056)	77,056	-
Transactions with owners, recorded directly in equity										
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 September 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 31 December 2025 (Audited)	10,478,315	9,831	2,550,985	33,308,576	240,361	1,500,000	9,247,601	7,223,783	63,250,032	127,809,484
Impact of adoption of IFRS 9 as at 1 January 2026 - net of tax (note 3.1)	-	-	-	-	-	-	-	-	(56,497)	(56,497)
Balance as at 1 January 2026 (Un-audited)	10,478,315	9,831	2,550,985	33,308,576	240,361	1,500,000	9,247,601	7,223,783	63,193,535	127,752,987
Profit after taxation for the period	-		-	-	-	-	-	-	9,197,945	9,197,945
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	(704)	-	-	-	-	-	-	-	(704)
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	(4,090,771)	-	-	(4,090,771)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(135,992)	(135,992)
Movement in deficit on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	(181,265)	-	-	(181,265)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(704)	-	-	-	-	(4,272,036)	-	(135,992)	(4,408,732)
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(64,343)	-	64,343	-
Transfer to statutory reserve	-	-	-	919,795	-	-	-	-	(919,795)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(75,800)	75,800	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2025	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2026	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 30 June 2026 (Un-audited)	10,478,315	9,127	2,550,985	34,228,371	240,361	1,500,000	4,911,222	7,147,983	64,141,015	125,207,379

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

Chief Financial Officer — President & Chief Executive Officer — Director — Director — Chairman

HABIB METROPOLITAN BANK LTD.
H.O.
KAR

HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2026

	Note	30 June 2026	30 June 2025
		(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		19,193,367	25,228,886
Less: Dividend income		(619,404)	(431,820)
		18,573,963	24,797,066
Adjustments			
Net mark-up / interest income (excluding mark-up on lease liabilities against right-of-use assets)		(30,501,024)	(35,635,833)
Depreciation on property and equipment	30	1,520,062	1,362,173
Depreciation on right-of-use assets	30	906,808	782,496
Depreciation on non-banking assets	30	1,980	-
Amortisation	30	183,154	136,740
Mark-up on lease liabilities against right-of-use assets	26	705,144	631,095
Credit loss allowance (excluding recoveries of written off / charged off bad debts)	32	228,565	1,302,601
Gain on sale of property and equipment - net	29	(18,926)	(31,921)
Gain on termination of right-of-use assets	29	(34,127)	-
Gain on sale of ijarah assets	29	(8,324)	(36,760)
Unrealised loss / (gain) on FVTPL securities	28	108,812	(233,161)
Unrealised - forward purchase of federal Government security transactions	28	33,132	-
Provision against workers' welfare fund		391,702	514,876
Provision against compensated absences		128,859	98,850
Provision against defined benefit plan		197,738	177,759
		(26,156,445)	(30,931,065)
		(7,582,482)	(6,134,019)
(Increase) / decrease in operating assets			
Lendings to financial institutions		31,501,379	(5,592,172)
Securities classified as FVTPL		(37,646,309)	(2,203,876)
Advances		(17,782,018)	(18,410,621)
Other assets (excluding dividend, non-banking assets and advance taxation)		2,286,321	(385,528)
		(21,640,627)	(26,592,197)
Increase / (decrease) in operating liabilities			
Bills payable		12,805,233	8,477,009
Borrowings from financial institutions		4,282,772	(71,808,320)
Deposits and other accounts		123,768,933	135,330,051
Other liabilities (excluding unclaimed dividend)		3,783,712	1,486,806
		144,640,650	73,485,546
		115,417,541	40,759,330
Payment against compensated absences		(29,416)	(32,250)
Contribution to the defined benefit plan		(30,000)	(175,000)
Mark-up / Interest received		82,070,905	81,838,301
Mark-up / Interest paid		(46,995,664)	(49,721,629)
Income tax paid		(11,636,895)	(20,358,588)
Net cash flow generated from operating activities		138,796,471	52,310,164
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as amortised cost		22,610,075	(501,940)
Net investment in securities classified as FVOCI		(150,806,968)	(33,816,798)
Net investment in subsidiaries		(700,000)	-
Dividend received		625,247	425,977
Investment in property and equipment		(2,051,831)	(1,589,194)
Investment in intangible assets		(162,719)	(89,410)
Proceeds from sale of property and equipment		26,590	44,738
Proceeds from sale of ijarah assets		47,524	128,308
Effect of translation of net investment in an offshore branch		(704)	2,472
Net cash flow used in investing activities		(130,412,786)	(35,395,847)
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		(7,438,318)	(7,435,431)
Payment of lease liabilities against right-of-use assets		(1,425,307)	(1,239,363)
Net cash flow used in financing activities		(8,863,625)	(8,674,794)
(Decrease) / increase in cash and cash equivalents		(479,940)	8,239,523
Cash and cash equivalents at the beginning of the period		93,982,812	86,737,498
Cash and cash equivalents at the end of the period		93,502,872	94,977,021

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

METROPOLITAN BANK H.O. KAR

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Chairman

HABIB METROPOLITAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Note	30 June 2026 (Un-Audited)	31 December 2025 (Audited)
		------- Rupees in '000 ---------	
ASSETS			
Cash and balances with treasury banks	7	**87,332,944**	89,075,960
Balances with other banks	8	**20,350,120**	13,571,386
Lendings to financial institutions	9	**14,449,926**	45,950,890
Investments	10	**1,018,832,066**	859,675,397
Advances	11	**574,249,067**	551,696,111
Property and equipment	12	**18,160,295**	17,644,748
Right-of-use assets	13	**9,786,459**	9,016,711
Intangible assets	14	**677,526**	692,789
Deferred tax assets	15	**1,038,803**	-
Other assets	16	**107,494,576**	104,358,100
Total Assets		**1,852,371,782**	1,691,682,092
LIABILITIES			
Bills payable	17	**42,541,375**	29,736,142
Borrowings	18	**312,292,289**	298,634,511
Deposits and other accounts	19	**1,242,340,153**	1,118,287,222
Lease liabilities	20	**12,233,940**	11,313,588
Subordinated debt		**-**	-
Deferred tax liabilities	15	**-**	4,677,042
Other liabilities	21	**110,999,943**	94,959,176
Total Liabilities		**1,720,407,700**	1,557,607,681
NET ASSETS		**131,964,082**	134,074,411
REPRESENTED BY			
Share capital		**10,478,315**	10,478,315
Reserves		**40,502,549**	39,583,458
Surplus on revaluation of assets - net of tax	22	**12,139,103**	16,541,636
Unappropriated profit		**63,216,788**	62,271,555
		126,336,755	128,874,964
Non-controlling interest		**5,627,327**	5,199,447
		131,964,082	134,074,411
CONTINGENCIES AND COMMITMENTS	23		

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

HABIB METROPOLITAN BANK LTD. H.O. KAR

Chief Financial Officer	**President & Chief Executive Officer**	**Director**	**Director**	**Chairman**

HABIB METROPOLITAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2026

	Note	Quarter ended		Half year ended	
		30 June 2026	30 June 2025	**30 June 2026**	30 June 2025
		Rupees in '000			
Mark-up / return / interest earned	25	**42,658,385**	41,083,681	**82,781,961**	83,864,149
Mark-up / return / interest expensed	26	**(27,640,365)**	(23,129,443)	**(52,007,070)**	(47,834,399)
Net mark-up / interest income		**15,018,020**	17,954,238	**30,774,891**	36,029,750
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	**2,772,556**	2,776,417	**5,606,929**	5,627,476
Dividend income		**209,021**	178,304	**634,681**	447,419
Foreign exchange income		**2,666,075**	2,170,630	**4,878,891**	4,189,757
Income / (loss) from derivatives		**-**	-	**-**	-
Gain / (loss) on securities - net	28	**562,045**	1,136,045	**1,030,973**	1,386,767
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Other income	29	**65,671**	19,442	**76,285**	80,387
Total non mark-up / interest income		**6,275,368**	6,280,838	**12,227,759**	11,731,806
Total Income		**21,293,388**	24,235,076	**43,002,650**	47,761,556
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	**11,401,234**	10,593,586	**22,556,311**	19,894,043
Workers' welfare fund		**191,484**	262,521	**409,762**	529,989
Other charges	31	**125**	271,317	**1,002**	287,897
Total non-mark-up / interest expenses		**(11,592,843)**	(11,127,424)	**(22,967,075)**	(20,711,929)
Profit before credit loss allowance		**9,700,545**	13,107,652	**20,035,575**	27,049,627
Credit loss allowance and write offs - net	32	**(344,235)**	(441,949)	**(40,131)**	(1,120,280)
PROFIT BEFORE TAXATION		**9,356,310**	12,665,703	**19,995,444**	25,929,347
Taxation	33	**(4,798,720)**	(6,901,891)	**(10,296,080)**	(13,921,802)
PROFIT AFTER TAXATION		**4,557,590**	5,763,812	**9,699,364**	12,007,545
PROFIT ATTRIBUTABLE TO:					
Equity shareholders of the holding company		**4,337,599**	5,558,127	**9,252,195**	11,636,778
Non-controlling interest		**219,991**	205,685	**447,169**	370,767
		4,557,590	5,763,812	**9,699,364**	12,007,545
		Rupees			
Basic and diluted earnings per share	34	**4.14**	5.30	**8.83**	11.11

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

HABIB METROPOLITAN BANK LTD. H.O. KAR

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Chairman

HABIB METROPOLITAN BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

		Reserves						Surplus / (deficit) on revaluation					
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Sub Total	Non-controlling Interest	Total
	(Rupees in '000)												
Balance as at 31 December 2024 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,498,341	6,872,955	54,342,480	116,049,612	4,843,038	120,892,650
Impact of adoption of IFRS 9 as at 1 January 2025 - net of tax	-	-	-	-	-	-	-	31,462	-	-	31,462	-	31,462
Balance as at 1 January 2025 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,529,803	6,872,955	54,342,480	116,081,074	4,843,038	120,924,112
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	11,636,778	11,636,778	370,767	12,007,545
Other comprehensive income													
Effect of translation of net investment in an offshore branch - net of tax	-	2,472	-	-	-	-	-	-	-	-	2,472	-	2,472
Movement in surplus on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	253,511	-	-	253,511	-	253,511
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(144,539)	(144,539)	(2,503)	(147,042)
Movement in surplus / (deficit) on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	315,039	-	-	315,039	(4,807)	310,232
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	25,924	-	25,924	-	25,924
Movement in surplus on revaluation of non-banking asset - net of tax	-	-	-	-	-	-	-	-	477,760	-	477,760	-	477,760
Total comprehensive income	-	2,472	-	-	-	-	-	568,550	503,684	(144,539)	930,167	(7,310)	922,857
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-	-	-	-	(356,161)	-	356,161	-	-	-
Transfer to statutory reserve	-	-	-	1,156,957	-	-	-	-	-	(1,156,957)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(75,800)	75,800	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2024	[illegible]	-	[illegible]	-	-	-	-	-	-	(4,715,242)	(4,715,242)	-	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Balance as at 30 June 2025 (Un-Audited)	10,478,315	13,832	2,550,985	33,580,770	31,002	340,361	1,500,000	7,742,192	7,300,839	57,774,902	121,313,198	5,206,495	126,519,693

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HABIB METROPOLITAN BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

	Share Capital	Reserves						Surplus / (deficit) on revaluation		Un-appropriated profit	Sub Total	Non-controlling Interest	Total
		Exchange Translation Reserve	Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets				
	(Rupees in '000)												
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	11,026,637	11,026,637	124,852	11,151,489
Other comprehensive income													
Effect of translation of net investment in an offshore branch - net of tax	-	(4,001)	-	-	-	-	-	-	-	-	(4,001)	-	(4,001)
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	(266,795)	-	-	(266,795)	-	(266,795)
Remeasurement gain / (loss) on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	110,803	110,803	(3,950)	106,853
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	1,995,112	-	-	1,995,112	22,109	2,017,221
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking asset - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(4,001)	-	-	-	-	-	1,728,317	-	110,803	1,835,119	18,159	1,853,278
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-		-	-	(152,656)	-	152,656	-	-	-
Transfer to statutory reserve	-	-	-	1,601,511	-	-	-	-	-	(1,601,511)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(77,056)	77,056	-	-	-
Transactions with owners, recorded directly in equity													
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Profit distribution by First Habib Modaraba (Rs. 2.25 per certificate) for the period ended 30 June 2025	-	-	-	-	-	-	-	-	-	-	-	(210,891)	(210,891)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 September 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Disposal Of Shares	-	-	-	-	(31,002)	-	-	-	-	(29,830)	(60,832)	60,832	-
Balance as at 31 December 2025 (Audited)	10,478,315	9,831	2,550,985	35,182,281	-	340,361	1,500,000	9,317,853	7,223,783	62,271,555	128,874,964	5,199,447	134,074,411

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HABIB METROPOLITAN BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

		Reserves						Surplus / (deficit) on revaluation					
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Sub Total	Non-controlling Interest	Total
	(Rupees in '000)												
Impact of adoption of IFRS 9 - net of tax (note 3.1)	-	-	-	-	-	-	-	-	-	(56,497)	(56,497)	-	(56,497)
Balance as at 1 January 2026 (Un-Audited)	10,478,315	9,831	2,550,985	35,182,281	-	340,361	1,500,000	9,317,853	7,223,783	62,215,058	128,818,467	5,199,447	134,017,914
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	9,252,195	9,252,195	447,169	9,699,364
Other comprehensive income													
Effect of translation of net investment in an offshore branch - net of tax	-	(704)	-	-	-	-	-	-	-	-	(704)	-	(704)
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	(4,090,668)	-	-	(4,090,668)	-	(4,090,668)
Movement in deficit on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	(171,722)	-	-	(171,722)	(9,354)	(181,076)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(135,992)	(135,992)	(9,935)	(145,927)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking asset - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(704)	-	-	-	-	-	(4,262,390)	-	(135,992)	(4,399,086)	(19,289)	(4,418,375)
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-	-	-	-	(64,343)	-	64,343	-	-	-
Transfer to statutory reserve	-	-	-	919,795	-	-	-	-	-	(919,795)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(75,800)	75,800	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2025	-	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)	-	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the for the quarter ended 31 March 2026	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Balance as at 30 June 2026 (Un-Audited)	10,478,315	9,127	2,550,985	36,102,076	-	340,361	1,500,000	4,991,120	7,147,983	63,216,788	126,336,755	5,627,327	131,964,082

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

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Chairman

HABIB METROPOLITAN BANK LIMITED

CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

	Note	30 June 2026	30 June 2025
CASH FLOWS FROM OPERATING ACTIVITIES		(Rupees in '000)	
Profit before taxation		19,995,444	25,929,347
Less: Dividend income		(634,681)	(447,419)
		19,360,763	25,481,928
Adjustments			
Net mark-up / interest income (excluding mark-up on lease liabilities against right-of-use assets)		(31,485,265)	(36,664,063)
Depreciation on property and equipment	30	1,551,017	1,383,994
Depreciation on right-of-use assets	30	912,717	786,935
Depreciation on non-banking assets	30	1,980	-
Amortisation	30	187,075	140,179
Mark-up on lease liabilities against right-of-use assets	26	710,374	634,313
Credit loss allowance (excluding recoveries of written off / charged off bad debts)	32	40,131	1,332,122
Gain on sale of property and equipment - net	29	(19,220)	(31,910)
Gain on termination of right-of-use assets	29	(34,127)	-
Gain on sale of ijarah assets	29	(8,324)	(36,760)
Unrealized loss / (gain) on FVTPL securities	28	105,834	(240,522)
Unrealised - forward purchase of federal Government security transactions	28	33,132	-
Provision against workers' welfare fund		409,762	529,989
Provision against compensated absences		128,859	98,850
Provision against defined benefit plan		197,161	182,958
		(27,268,894)	(31,883,915)
		(7,908,131)	(6,401,987)
(Increase) / decrease in operating assets			
Lendings to financial institutions		31,501,231	(5,592,172)
Securities classified as FVTPL		(37,646,309)	(2,302,256)
Advances		(20,831,306)	(23,213,587)
Other assets (excluding dividend, non-banking assets and advance taxation)		2,459,301	(185,730)
		(24,517,083)	(31,293,745)
Increase / (decrease) in operating liabilities			
Bills payable		12,805,233	8,477,009
Borrowings from financial institutions		8,724,877	(67,241,194)
Deposits and other accounts		124,052,931	135,843,112
Other liabilities (excluding unclaimed dividend)		3,551,319	1,692,919
		149,134,360	78,771,846
		116,709,146	41,076,113
Payment against compensated absences		(29,416)	(32,250)
Contribution to the defined benefit plan		(30,000)	(175,000)
Mark-up / Interest received		84,536,339	83,982,954
Mark-up / Interest paid		(48,234,103)	(50,934,062)
Income tax paid		(12,046,638)	(20,627,626)
Net cash flows generated from operating activities		140,905,328	53,290,129
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investment in securities classified as amortised cost		20,310,104	(1,144,976)
Net Investment in securities classified as FVOCI		(150,845,993)	(33,818,233)
Dividend received		640,524	447,419
Investment in property and equipment		(2,074,582)	(1,638,702)
Investment in intangible assets		(162,719)	(89,410)
Proceeds from sale of property and equipment		27,067	44,760
Proceeds from sale of ijarah assets		47,524	128,308
Effect of translation of net investment in an offshore branch		(704)	2,472
Net cash flows used in investing activities		(132,058,779)	(36,068,362)
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividend paid		(7,438,340)	(7,435,565)
Payment of lease liabilities against right-of-use assets		(1,439,076)	(1,241,657)
Net cash flows used in financing activities		(8,877,416)	(8,677,222)
(Decrease) / increase in cash and cash equivalents		(30,867)	8,544,545
Cash and cash equivalents at the beginning of the period		94,336,543	86,852,153
Cash and cash equivalents at the end of the period		94,305,676	95,396,698

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

HABIB METROPOLITAN BANK LTD. H.O. KAR

Chief Financial Officer | **President & Chief Executive Officer** | **Director** | **Director** | **Chairman**