Bank AL Habib Limited

August 20, 2026

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

through PUCARS

Dear Sir,

FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2026

We wish to inform you that the Board of Directors of the Bank in their meeting held on August 20, 2026 at 12:30 p.m. at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the 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. 3.50 per share i.e. 35%. This is in addition to the Interim Cash Dividend already paid at Rs. 3.50 per share i.e. 35%.

(ii) **Bonus Shares**
NIL

(iii) **Right Shares**
NIL

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

(v) **Any Other Price-Sensitive Information**
The Material Information in accordance with sections 96 and 131 of the Securities Act, 2015 will be disclosed separately for the information of the shareholders.

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

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

The Share Transfer Book of the Bank will remain closed from September 01, 2026 to September 03, 2026 (both days inclusive). Transfers received at our Share Registrar's Office, CDC Share Registrar Services Limited, Located at CDC House 99-B, Block B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi - 74400 at the close of business on August 31, 2026 will be treated in time for the purpose of above entitlement to transferees.

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

Regards,

Yours sincerely,

Mohammad Taqi Lakhani
Company Secretary

Encl.: **As Above**

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

ANNEXURE A

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

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	228,430,577	189,466,913
Balances with other banks	7	5,781,631	7,196,550
Lendings to financial institutions	8	4,999,325	24,453,908
Investments	9	2,269,377,443	2,028,480,131
Advances	10	862,956,662	792,050,395
Property and equipment	11	105,786,648	82,542,745
Right-of-use assets	12	19,351,181	16,828,865
Intangible assets	13	13,121	63,301
Deferred tax assets	14	1,370,023	-
Other assets	15	182,685,672	162,681,089
Total Assets		3,680,752,283	3,303,763,897
LIABILITIES			
Bills payable	17	87,028,572	59,749,478
Borrowings	18	330,236,508	290,260,824
Deposits and other accounts	19	2,880,666,503	2,599,087,013
Lease liabilities	20	23,895,228	20,845,724
Subordinated debt	21	25,942,306	25,983,600
Deferred tax liabilities	14	-	1,479,140
Other liabilities	22	152,539,111	135,089,767
Total Liabilities		3,500,308,228	3,132,495,546
NET ASSETS		180,444,055	171,268,351
REPRESENTED BY			
Share capital		11,114,254	11,114,254
Reserves		36,640,130	35,220,243
Surplus on revaluation of assets	23	32,489,806	29,514,238
Unappropriated profit		100,199,865	95,419,616
		180,444,055	171,268,351
CONTINGENCIES AND COMMITMENTS	24		

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

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE A

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

	Note	Half year ended 30 June 2026	Half year ended 30 June 2025	Three months period ended 30 June 2026	Three months period ended 30 June 2025
		(Rupees in '000)			
Mark-up / return / interest earned	26	167,460,508	177,976,326	84,932,139	85,089,257
Mark-up / return / interest expensed	27	(102,497,761)	(111,641,632)	(52,539,324)	(52,310,773)
Net mark-up / interest income		64,962,747	66,334,694	32,392,815	32,778,484
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	10,374,031	10,668,020	5,331,673	5,209,385
Dividend income		826,985	961,577	759,243	892,664
Foreign exchange income		6,393,413	3,546,299	4,126,077	1,438,150
Income / (loss) from derivatives		-	-	-	-
Gain / (loss) on securities - net	29	433,956	(433,896)	603,201	(189,441)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	648,684	599,627	416,225	253,341
Total non mark-up / interest income		18,677,069	15,341,627	11,236,419	7,604,099
Total income		83,639,816	81,676,321	43,629,234	40,382,583
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	(51,511,040)	(44,413,052)	(27,834,475)	(22,986,434)
Workers' welfare fund		(672,473)	(797,628)	(349,033)	(377,287)
Other charges	32	(6,769)	(30,595)	(3,502)	(23,654)
Total non mark-up / interest expenses		(52,190,282)	(45,241,275)	(28,187,010)	(23,387,375)
Profit before credit loss allowance		31,449,534	36,435,046	15,442,224	16,995,208
Credit loss allowance and write-offs - net	33	(18,825)	2,648,755	963,563	1,491,895
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		31,430,709	39,083,801	16,405,787	18,487,103
Taxation	34	(16,340,261)	(19,759,465)	(8,403,533)	(9,376,040)
PROFIT AFTER TAXATION		15,090,448	19,324,336	8,002,254	9,111,063
		(Rupees)			
Basic and diluted earnings per share	35	13.58	17.39	7.20	8.20

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

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

Annexure A

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

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of			Unappropriated Profit	Total
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets		
						(Rupees in '000)				
Balance as at 01 January 2025 - restated	11,114,254	26,686,231	4,697,625	126,500	540,000	7,570,243	15,568,934	166,063	87,246,120	153,715,970
Profit after taxation for the half year ended 30 June 2025	-	-	-	-	-	-	-	-	19,324,336	19,324,336
Other comprehensive income for the half year ended 30 June 2025 - net of tax										
Effect of translation of net investment in foreign branches	-	-	152,590	-	-	-	-	-	-	152,590
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	2,006,737	-	-	-	2,006,737
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	122,401	-	-	-	122,401
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	125,643	-	-	125,643
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741
Total other comprehensive income - net of tax	-	-	152,590	-	-	2,129,138	125,643	741	-	2,408,112
Transfer to statutory reserve	-	1,932,434	-	-	-	-	-	-	(1,932,434)	-
Loss on sale of equity instruments - FVOCI	-	-	-	-	-	11,390	-	-	(11,390)	
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(105,473)	(64)	105,537	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
	-	-	-	-	-	-	-	-	(11,114,254)	(11,114,254)
Balance as at 30 June 2025 - unaudited	11,114,254	28,618,665	4,850,215	126,500	540,000	9,710,771	15,589,104	166,740	93,617,915	164,334,164
Profit after taxation for half year ended 31 December 2025	-	-	-	-	-	-	-	-	11,313,072	11,313,072
Other comprehensive income for the half year ended 31 December 2025 - net of tax										
Effect of translation of net investment in foreign branches	-	-	(46,444)	-	-	-	-	-	-	(46,444)
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	3,903,132	-	-	-	3,903,132
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	196,319	-	-	-	196,319
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(705,627)	(705,627)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(1,631)	-	-	(1,631)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	55,344	-	55,344
Total other comprehensive income - net of tax	-	-	(46,444)	-	-	4,099,451	(1,631)	55,344	(705,627)	3,401,093
Transfer to statutory reserve	-	1,131,307	-	-	-	-	-	-	(1,131,307)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(105,475)	(66)	105,541	

Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
KARACHI

ANNEXURE A

BANK AL HABIB LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY

FOR THE HALF YEAR ENDED 30 JUNE 2026

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of			Unappropriated Profit	Total
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets		
	(Rupees in '000)									
Transactions with owners, recorded directly in equity										
Interim cash dividend (Rs. 3.5 per share) - June 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - September 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
	-	-	-	-	-	-	-	-	(7,779,978)	(7,779,978)
Balance as at 31 December 2025 - audited	11,114,254	29,749,972	4,803,771	126,500	540,000	13,810,222	15,481,998	222,018	95,419,616	171,268,351
Impact of change in accounting policy - note 4.1	-	-	-	-	-	-	-	-	(31,403)	(31,403)
Profit after taxation for the half year ended 30 June 2026	-	-	-	-	-	-	-	-	15,090,448	15,090,448
Other comprehensive income for the half year ended 30 June 2026 - net of tax										
Effect of translation of net investment in foreign branches	-	-	(89,158)	-	-	-	-	-	-	(89,158)
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(10,724,639)	-	-	-	(10,724,639)
Movement in deficit on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	(4,699)	-	-	-	(4,699)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	13,826,558	-	-	13,826,558
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income - net of tax	-	-	(89,158)	-	-	(10,729,338)	13,826,558	-	-	3,008,062
Transfer to statutory reserve	-	1,509,045	-	-	-	-	-	-	(1,509,045)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(121,588)	(64)	121,652	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 4.5 per share) - December 2025	-	-	-	-	-	-	-	-	(5,001,414)	(5,001,414)
Interim cash dividend (Rs. 3.5 per share) - March 2026	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
	-	-	-	-	-	-	-	-	(8,891,403)	(8,891,403)
Balance as at 30 June 2026 - unaudited	11,114,254	31,259,017	4,714,613	126,500	540,000	3,080,884	29,186,968	221,954	100,199,865	180,444,055

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

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

Annexure A

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

	30 June 2026	30 June 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	31,430,709	39,083,801
Less: dividend income	(826,985)	(961,577)
	30,603,724	38,122,224
Adjustments:		
Net mark-up / interest income	(64,962,747)	(66,334,694)
Depreciation	4,422,818	3,682,447
Depreciation on non-banking assets acquired in satisfaction of claims	304	304
Depreciation on right-of-use assets	1,655,559	1,355,777
Amortisation	57,227	98,858
Workers' welfare fund	672,473	797,628
Credit loss allowance and write-offs - net	18,825	(2,648,755)
Gain on sale of property and equipment - net	(621,660)	(498,210)
Gain on termination of leases - net	(7,895)	(85,578)
Unrealised loss on revaluation of securities classified as FVPL	214,435	314,331
Charge for defined benefit plan	876,000	630,000
Charge for compensated absences	337,213	161,708
	(57,337,448)	(62,526,184)
	(26,733,724)	(24,403,960)
(Increase) / decrease in operating assets		
Lendings to financial institutions	19,457,210	19,251,900
Securities classified as FVPL	3,401,241	1,494,669
Advances	(72,907,324)	7,997,973
Other assets (excluding advance taxation and mark-up receivable)	(1,887,597)	(8,968,500)
	(51,936,470)	19,776,042
Increase / (decrease) in operating liabilities		
Bills payable	27,279,094	21,434,949
Borrowings	37,020,138	(227,124,187)
Deposits and other accounts	281,579,490	197,950,786
Other liabilities (excluding mark-up payable)	15,255,662	(29,489,267)
	361,134,384	(37,227,719)
	282,464,190	(41,855,637)
Interest received	157,013,941	191,287,147
Interest paid	(100,993,695)	(112,032,982)
Income tax paid	(23,071,923)	(36,001,895)
Net cash flow generated from operating activities	315,412,513	1,396,633
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(123,675,845)	(5,449,829)
Net investments in securities classified as FVOCI	(144,700,524)	(993,731)
Net investments in associates	3,000,000	-
Dividends received	801,929	837,878
Investments in property and equipment	(5,518,615)	(9,030,992)
Proceeds from sale of property and equipment	630,195	512,618
Effect of translation of net investment in foreign branches	(89,158)	152,590
Net cash flow used in investing activities	(269,552,018)	(13,971,466)
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(2,400)	(2,400)
Dividend paid	(8,735,771)	(10,985,247)
Payments of lease obligations against right-of-use assets	(2,660,364)	(2,198,107)
Net cash flow used in financing activities	(11,398,535)	(13,185,754)
Increase / (decrease) in cash and cash equivalents	34,461,960	(25,760,587)
Cash and cash equivalents at beginning of the period	194,948,585	205,187,585
Cash and cash equivalents at end of the period	229,410,545	179,426,998

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

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE B

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

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	**229,119,287**	190,063,529
Balances with other banks	7	**5,983,253**	7,552,576
Lendings to financial institutions	8	**4,999,325**	24,453,908
Investments	9	**2,272,185,603**	2,031,294,437
Advances	10	**862,351,820**	791,490,864
Property and equipment	11	**105,965,565**	82,711,235
Right-of-use assets	12	**19,384,625**	16,869,099
Intangible assets	13	**113,747**	166,943
Deferred tax assets	14	**1,331,514**	-
Other assets	15	**184,251,417**	164,906,911
Total Assets		**3,685,686,156**	3,309,509,502
LIABILITIES			
Bills payable	17	**87,028,572**	59,749,478
Borrowings	18	**330,236,508**	290,299,002
Deposits and other accounts	19	**2,879,111,114**	2,597,997,148
Lease liabilities	20	**23,932,897**	20,889,071
Subordinated debt	21	**25,942,306**	25,983,600
Deferred tax liabilities	14	**-**	1,514,392
Other liabilities	22	**153,576,492**	136,724,806
Total Liabilities		**3,499,827,889**	3,133,157,497
NET ASSETS		**185,858,267**	176,352,005
REPRESENTED BY			
Share capital		**11,114,254**	11,114,254
Reserves		**36,640,130**	35,220,243
Surplus on revaluation of assets	23	**32,543,327**	29,560,277
Unappropriated profit		**105,349,871**	100,264,082
Equity attributable to the shareholders of the Holding Company		**185,647,582**	176,158,856
Non-controlling interest	24	**210,685**	193,149
		185,858,267	176,352,005
CONTINGENCIES AND COMMITMENTS	25		

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

Chief Executive

Chief Financial Officer

BANK AL HABIB LIMITED KARACHI

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE B

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

	Note	Half year ended 30 June 2026	Half year ended 30 June 2025	Three months period ended 30 June 2026	Three months period ended 30 June 2025
		(Rupees in '000)			
Mark-up / return / interest earned	27	**167,563,090**	178,130,720	**84,981,255**	85,160,212
Mark-up / return / interest expensed	28	**(102,466,795)**	(111,623,007)	**(52,521,893)**	(52,297,419)
Net mark-up / interest income		**65,096,295**	66,507,713	**32,459,362**	32,862,793
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	**11,966,380**	12,114,137	**6,240,587**	6,054,251
Dividend income		**372,240**	353,192	**304,498**	284,279
Foreign exchange income		**6,395,094**	3,553,548	**4,128,461**	1,384,859
Income / (loss) from derivatives		**-**	-	**-**	-
(Loss) / gain on securities - net	30	**(319,142)**	(433,646)	**603,201**	(189,191)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Share of profit from associates		**902,927**	437,257	**273,532**	225,075
Other income	31	**629,546**	583,815	**407,040**	245,450
Total non mark-up / interest income		**19,947,045**	16,608,303	**11,957,319**	8,004,723
Total income		**85,043,340**	83,116,016	**44,416,681**	40,867,516
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	**(52,179,833)**	(44,929,922)	**(28,185,847)**	(23,298,654)
Workers' welfare fund		**(694,741)**	(820,040)	**(362,706)**	(388,581)
Other charges	33	**(6,769)**	(30,595)	**(3,502)**	(23,654)
Total non mark-up / interest expenses		**(52,881,343)**	(45,780,557)	**(28,552,055)**	(23,710,889)
Profit before credit loss allowance		**32,161,997**	37,335,459	**15,864,626**	17,156,627
Credit loss allowance and write-offs - net	34	**(18,825)**	2,648,755	**963,563**	1,491,895
Extra ordinary / unusual items		**-**	-	**-**	-
PROFIT BEFORE TAXATION		**32,143,172**	39,984,214	**16,828,189**	18,648,522
Taxation	35	**(16,733,389)**	(20,194,025)	**(8,693,145)**	(9,582,300)
PROFIT AFTER TAXATION		**15,409,783**	19,790,189	**8,135,044**	9,066,222
Attributable to:					
Shareholders of the Holding Company		**15,395,988**	19,781,509	**8,128,694**	9,060,952
Non-controlling interest		**13,795**	8,680	**6,350**	5,270
		15,409,783	19,790,189	**8,135,044**	9,066,222
		(Rupees)			
Basic and diluted earnings per share attributable to the shareholders of the Holding Company	36	**13.85**	17.80	**7.31**	8.15

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

BANK AL HABIB LIMITED KARACHI

Chief Executive

Chief Financial Officer

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE B

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

	Attributable to shareholders of the Holding Company										Non-controlling Interest	Total
				Revenue Reserves		Surplus / (deficit) on revaluation of						
	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets	Unappropriated Profit	Sub Total		
	(Rupees in '000)											
Balance as at 01 January 2025 - restated	**11,114,254**	**26,686,231**	**4,697,625**	**126,500**	**540,000**	**7,590,380**	**15,568,934**	**166,063**	**90,285,442**	**156,775,429**	**155,523**	**156,930,952**
Profit after taxation for the half year ended 30 June 2025	-	-	-	-	-	-	-	-	19,781,509	19,781,509	8,680	19,790,189
Other comprehensive income for the half year ended 30 June 2025 - net of tax												
Effect of translation of net investment in foreign branches	-	-	152,590	-	-	-	-	-	-	152,590	-	152,590
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	2,014,342	-	-	-	2,014,342	3,800	2,018,142
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	116,452	-	-	-	116,452	(2,973)	113,479
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	125,643	-	-	125,643	-	125,643
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	741	-	741
Total other comprehensive income - net of tax	-	-	152,590	-	-	2,130,794	125,643	741	-	2,409,768	827	2,410,595
Transfer to statutory reserve	-	1,932,434	-	-	-	-	-	-	(1,932,434)	-	-	-
Loss on sale of equity instruments - FVOCI	-	-	-	-	-	11,390	-	-	(11,390)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(105,473)	(64)	105,537	-	-	-
Transactions with owners, recorded directly in equity												
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)	-	(7,224,265)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
	-	-	-	-	-	-	-	-	(11,114,254)	(11,114,254)	-	(11,114,254)
Balance as at 30 June 2025 - unaudited	**11,114,254**	**28,618,665**	**4,850,215**	**126,500**	**540,000**	**9,732,564**	**15,589,104**	**166,740**	**97,114,410**	**167,852,452**	**165,030**	**168,017,482**
Profit after taxation for the half year ended 31 December 2025	-	-	-	-	-	-	-	-	12,661,043	12,661,043	15,992	12,677,035
Other comprehensive income for the half year ended 31 December 2025 - net of tax												
Effect of translation of net investment in foreign branches	-	-	(46,444)	-	-	-	-	-	-	(46,444)	-	(46,444)
Movement in surplus on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	3,903,266	-	-	-	3,903,266	65	3,903,331
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	220,431	-	-	-	220,431	12,062	232,493
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(705,627)	(705,627)	-	(705,627)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(1,631)	-	-	(1,631)	-	(1,631)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	55,344	-	55,344	-	55,344
Total other comprehensive income - net of tax	-	-	(46,444)	-	-	4,123,697	(1,631)	55,344	(705,627)	3,425,339	12,127	3,437,466
Transfer to statutory reserve	-	1,131,307	-	-	-	-	-	-	(1,131,307)	-	-	
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(105,475)	(66)	105,541		-	

Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED KARACHI

ANNEXURE B

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

	Attributable to shareholders of the Holding Company										Non-controlling Interest	Total
				Revenue Reserves		Surplus / (deficit) on revaluation of						
	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets	Unappropriated Profit	Sub Total		
	(Rupees in '000)											
Transactions with owners, recorded directly in equity												
Interim cash dividend (Rs. 3.5 per share) - June 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - September 2025	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
	-	-	-	-	-	-	-	-	(7,779,978)	(7,779,978)	-	(7,779,978)
Balance as at 31 December 2025 - audited	**11,114,254**	**29,749,972**	**4,803,771**	**126,500**	**540,000**	**13,856,261**	**15,481,998**	**222,018**	**100,264,082**	**176,158,856**	**193,149**	**176,352,005**
Impact of change in accounting policy - note 4.1	-	-	-	-	-	-	-	-	(31,403)	(31,403)	-	(31,403)
Profit after taxation for the half year ended 30 June 2026	-	-	-	-	-	-	-	-	15,395,988	15,395,988	13,795	15,409,783
Other comprehensive income for the half year ended 30 June 2026 - net of tax												
Effect of translation of net investment in foreign branches	-	-	(89,158)	-	-	-	-	-	-	(89,158)	-	(89,158)
Movement in deficit on revaluation of investment in debt instruments - net of tax	-	-	-	-	-	(10,725,733)	-	-	-	(10,725,733)	(547)	(10,726,280)
Movement in surplus on revaluation of investment in equity instruments - net of tax	-	-	-	-	-	3,877	-	-	-	3,877	4,288	8,165
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	13,826,558	-	-	13,826,558	-	13,826,558
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income - net of tax	-	-	(89,158)	-	-	(10,721,856)	13,826,558	-	-	3,015,544	3,741	3,019,285
Transfer to statutory reserve	-	1,509,045	-	-	-	-	-	-	(1,509,045)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(121,588)	(64)	121,652	-	-	-
Transactions with owners, recorded directly in equity												
Final cash dividend (Rs. 4.5 per share) - December 2025	-	-	-	-	-	-	-	-	(5,001,414)	(5,001,414)	-	(5,001,414)
Interim cash dividend (Rs. 3.5 per share) - March 2026	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
	-	-	-	-	-	-	-	-	(8,891,403)	(8,891,403)	-	(8,891,403)
Balance as at 30 June 2026 - unaudited	**11,114,254**	**31,259,017**	**4,714,613**	**126,500**	**540,000**	**3,134,405**	**29,186,968**	**221,954**	**105,349,871**	**185,647,582**	**210,685**	**185,858,267**

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

Chief Executive | **Chief Financial Officer**

BANK AL HABIB LIMITED KARACHI

Director | **Director** | **Chairman**

Company Secretary
BANK AL HABIB LIMITED

ANNEXURE B

BANK AL HABIB LIMITED

CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE HALF YEAR ENDED 30 JUNE 2026

	30 June 2026	30 June 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	32,143,172	39,984,214
Less: dividend income	(372,240)	(353,192)
	31,770,932	39,631,022
Adjustments:		
Net mark-up / interest income	(65,096,295)	(66,507,713)
Depreciation	4,447,918	3,701,908
Depreciation on non-banking assets acquired in satisfaction of claims	304	304
Depreciation on right-of-use assets	1,663,564	1,361,094
Amortisation	64,109	104,848
Workers' welfare fund	694,741	820,040
Credit loss allowance and write-offs - net	18,825	(2,648,755)
Gain on sale of property and equipment - net	(621,651)	(498,237)
Gain on termination of leases - net	(7,895)	(85,578)
Unrealised loss on revaluation of securities classified as FVPL	214,435	314,331
Charge for defined benefit plan	887,106	630,000
Charge for compensated absences	337,202	161,708
Share of profit from associates	(902,927)	(437,257)
	(58,300,564)	(63,083,307)
	(26,529,632)	(23,452,285)
(Increase) / decrease in operating assets		
Lendings to financial institutions	19,457,210	19,251,900
Securities classified as FVPL	3,401,241	1,494,669
Advances	(72,862,013)	8,051,465
Other assets (excluding advance taxation and mark-up receivable)	(1,247,599)	(9,485,719)
	(51,251,161)	19,312,315
Increase / (decrease) in operating liabilities		
Bills payable	27,279,094	21,434,949
Borrowings	36,981,960	(227,124,187)
Deposits and other accounts	281,113,966	198,223,390
Other liabilities (excluding mark-up payable)	14,625,554	(29,596,990)
	360,000,574	(37,062,838)
	282,219,781	(41,202,808)
Interest received	157,108,804	191,442,252
Interest paid	(100,959,743)	(111,800,024)
Income tax paid	(23,433,995)	(36,418,177)
Net cash flow generated from operating activities	314,934,847	2,021,243
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(123,369,691)	(5,481,576)
Net investments in securities classified as FVOCI	(144,702,518)	(993,671)
Net investments in associates	3,616,136	164,513
Dividends received	347,184	229,493
Investments in property and equipment	(5,558,038)	(9,084,367)
Proceeds from sale of property and equipment	630,214	512,681
Effect of translation of net investment in foreign branches	(89,158)	152,590
Net cash flow used in investing activities	(269,125,871)	(14,500,337)
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(2,400)	(2,400)
Dividend paid	(8,735,771)	(10,985,247)
Payments of lease obligations against right-of-use assets	(2,671,155)	(2,206,121)
Net cash flow used in financing activities	(11,409,326)	(13,193,768)
Increase / (decrease) in cash and cash equivalents	34,399,650	(25,672,862)
Cash and cash equivalents at beginning of the period	195,901,227	205,641,643
Cash and cash equivalents at end of the period	230,300,877	179,968,781

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

Chief Executive **Chief Financial Officer**

BANK AL HABIB LIMITED KARACHI

Director **Director** **Chairman**

Company Secretary
BANK AL HABIB LIMITED