ARIF HABIB LIMITED

August 24, 2026

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

Subject: FINANCIAL RESULTS FOR THE YEAR ENDED JUNE 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of our Company, Arif Habib Limited (AHL), in their meeting held on Friday, August 21, 2026 at 04:00 p.m. at Arif Habib Centre and through video-link facility, recommended the following:

(i) **CASH DIVIDEND**

A final Cash Dividend for the year ended on June 30, 2026 at Rs. 12.50 per share i.e. 125%. This is in addition to interim dividend already paid at Rs. Nil per share i.e. Nil%.

(ii) **BONUS SHARES**

It has been recommended by the Board of Directors to issue Bonus Shares in the proportion of Nil shares for every Nil shares held i.e. Nil%. This is in addition to the interim bonus shares already issued @ Nil%.

(iii) **RIGHT SHARES**

The Board has recommended to issue Nil% Right Shares at par/at a discount/premium of Rs. Nil per share 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.

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

(v) **ANY OTHER PRICE SENSITIVE INFORMATION** NIL

The financial results of the Company are attached herewith:

Taher Siddiqui

ARIF HABIB LIMITED KARACHI

Head Office / Corporate Office: Arif Habib Centre, 23 M.T. Khan Road, Karachi | UAN: +92 21 111 245 111 | Fax: +92 21 3242 9653
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TREC Holder of the Pakistan Stock Exchange Ltd. I Branch Reg No. BOA-050 / 01

UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	2026	2025
ASSETS	Rupees	
Non-current assets		
Property and equipment	**141,419,079**	97,683,590
Right-of-use assets	**43,940,946**	46,279,162
Intangible assets	**5,268,301**	5,285,389
Long term investment	**103,185,203**	81,118,461
Investment property	**2,500,000**	38,900,000
Long-term advances, deposits and other receivable	**20,265,372**	18,447,706
Deferred tax - net	**27,238,545**	33,170,953
	343,817,446	320,885,261
Current assets		
Short term investments	**2,659,337,522**	1,101,582,754
Trade debts	**384,364,371**	435,131,703
Receivable against margin financing	**475,060,438**	270,374,543
Advances, deposits and prepayments	**676,161,499**	292,831,417
Accrued markup on margin financing	**15,365,702**	8,448,874
Receivable against trading of securities - net	**17,817,813**	683,091,537
Other receivables	**143,891,001**	336,091,573
Cash and bank balances	**6,186,142,010**	3,728,716,369
	10,558,140,356	6,856,268,770
Total assets	**10,901,957,802**	7,177,154,031
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorized capital	**750,000,000**	750,000,000
Issued, subscribed and paid-up capital	**653,400,000**	653,400,000
Capital reserves		
Surplus on revaluation of property	**-**	7,835,000
Revenue reserves		
Unappropriated profits	**1,795,972,320**	1,264,508,728
Total equity	**2,449,372,320**	1,925,743,728
Non-current liabilities		
Lease liability	**28,224,545**	25,552,453
Current liabilities		
Short term borrowings - secured	**1,546,910,316**	861,773,903
Current portion of lease liability	**23,390,217**	33,456,840
Trade and other payables	**6,648,389,540**	4,087,900,898
Unclaimed dividend	**25,485,474**	22,829,563
Accrued markup	**32,201,765**	7,472,966
Income tax payable	**147,983,625**	212,423,680
	8,424,360,937	5,225,857,850
Contingencies and commitments		
Total equity and liabilities	**10,901,957,802**	7,177,154,031

ARIF HABIB LIMITED KARACHI

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	---------- Rupees	----------
Operating revenue	**2,247,109,204**	1,537,003,012
Realized gain on disposal of investments	**1,160,295,774**	1,097,129,004
	3,407,404,978	2,634,132,016
Net change in unrealized gain on investments	**46,230,561**	8,054,067
	3,453,635,539	2,642,186,083
Administrative and operating expenses	**(1,975,065,920)**	(1,513,391,388)
Other charges	**(21,623,760)**	(67,299,977)
Other operating income	**371,462,803**	375,454,299
	1,828,408,662	1,436,949,017
Finance costs	**(148,814,438)**	(85,567,144)
Profit before levies and taxation	**1,679,594,224**	1,351,381,873
Levies	**(18,301,837)**	(4,237,019)
Profit before taxation	**1,661,292,387**	1,347,144,854
Taxation	**(484,263,795)**	(367,882,866)
Profit after taxation	**1,177,028,592**	979,261,988
Earnings per share - basic and diluted	**18.01**	14.99

Taha Siddiqui

ARIF HABIB LIMITED KARACHI

ARIF HABIB LIMITED

UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED JUNE 30, 2026

		Revenue reserve	*Capital reserves*	
	Issued, subscribed and paid up capital	**Unappropriated profits**	**Surplus on revaluation of property**	**Total**
	Rupees			
Balance as at June 30, 2024	653,400,000	611,946,740	7,835,000	1,273,181,740
Total comprehensive income for the year ended June 30, 2025				
- Profit for the year	-	979,261,988	-	979,261,988
- Other comprehensive income for the year	-	-	-	-
	-	979,261,988	-	979,261,988
Transactions with owners				
Cash dividend paid @ 50% for the year ended June 30, 2024	-	(326,700,000)	-	(326,700,000)
Balance as at June 30, 2025	**653,400,000**	**1,264,508,728**	**7,835,000**	**1,925,743,728**
Total comprehensive income for the year ended June 30, 2026				
- Profit for the year	-	**1,177,028,592**	-	**1,177,028,592**
- Other comprehensive income for the	-	-	-	-
	-	**1,177,028,592**	-	**1,177,028,592**
Transactions with owners				
Cash dividend paid @ 100% for the year ended June 30, 2025	-	**(653,400,000)**	-	**(653,400,000)**
Transferred to retained earnings	-	**7,835,000**	**(7,835,000)**	-
Balance as at June 30, 2026	**653,400,000**	**1,795,972,320**	-	**2,449,372,320**

Tahir Siddiqui

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ARIF HABIB
LIMITED

UNCONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES	——— Rupees	———
Cash generated from operating activities	**2,651,251,831**	781,916,445
Income tax and levies paid	**(561,073,279)**	(181,331,914)
Finance costs paid	**(124,085,639)**	(78,094,179)
Net cash generated from operating activities	**1,966,092,913**	522,490,352
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	**(75,965,225)**	(54,529,640)
Proceed from disposal of property and equipment	**70,510**	29,000
Profit on savings accounts received during the year	**305,233,293**	308,043,504
Profit on exposure deposit received during the year	**32,221,827**	17,952,341
Proceeds from reverse repo receivable	**233,790,804**	(92,315,977)
Long term investment	**(1,344,410)**	-
Long-term advances and deposits	**(1,817,666)**	(13,853,374)
Net cash generated from investing activities	**492,189,133**	165,325,854
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of lease liabilities	**(35,248,729)**	(23,187,219)
Dividend paid	**(650,744,089)**	(325,530,262)
Net cash used in financing activities	**(685,992,818)**	(348,717,481)
Net increase in cash and cash equivalents	**1,772,289,228**	339,098,725
Cash and cash equivalents at the beginning of the year	**2,866,942,466**	2,527,843,741
Cash and cash equivalents at the end of the year	**4,639,231,694**	2,866,942,466

Tahir Siddiqui

ARIF HABIB LIMITED KARACHI

ARIF HABIB LIMITED

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	2026	2025
	Rupees	
ASSETS		
Non-current assets		
Property and equipment	**169,509,554**	99,947,598
Right-of-use assets	**43,940,946**	46,279,162
Intangible assets	**6,268,301**	6,285,389
Long term investment	**65,185,203**	43,118,461
Investment property	**2,500,000**	38,900,000
Long-term advances, deposits and other receivable	**29,165,373**	27,347,707
Deferred tax - net	**26,484,817**	33,170,953
	343,054,194	295,049,270
Current assets		
Short term investments	**2,659,337,522**	1,101,582,754
Trade debts	**383,089,913**	435,131,703
Receivable against margin financing	**475,060,438**	270,374,543
Receivable under margin trading system	**4,965,495**	2,675,008
Advances, deposits and prepayments	**677,676,557**	294,041,070
Accrued markup on margin financing	**15,365,702**	8,448,874
Receivable against trading of securities - net	**17,817,813**	683,091,537
Other receivables	**143,281,546**	335,482,118
Income tax refundable	**-**	-
Cash and bank balances	**6,215,985,391**	3,750,647,326
	10,592,580,377	6,881,474,933
Total assets	**10,935,634,571**	7,176,524,203
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorized capital	**750,000,000**	750,000,000
Issued, subscribed and paid-up capital	**653,400,000**	653,400,000
Capital reserves		
Surplus on revaluation of property	**-**	7,835,000
Revenue reserves		
Unappropriated profits	**1,821,611,042**	1,287,019,249
Total equity	**2,475,011,042**	1,948,254,249
Non-current liabilities		
Lease liability	**28,224,545**	25,552,453
Current liabilities		
Short term borrowings - secured	**1,546,910,316**	861,773,903
Current portion of lease liability	**23,390,217**	33,456,840
Trade and other payables	**6,653,021,735**	4,064,332,693
Unclaimed dividend	**25,485,473**	22,829,563
Accrued markup	**32,201,765**	7,472,966
Income tax payable	**151,389,478**	212,851,536
	8,432,398,984	5,202,717,501
Contingencies and commitments	**-**	-
Total equity and liabilities	**10,935,634,571**	7,176,524,203

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ARIF HABIB LIMITED KARACHI

CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	---------- Rupees ----------	
Operating revenue	**2,289,094,690**	1,575,924,164
Realized gain on disposal of investments	**1,160,295,774**	1,097,129,004
	3,449,390,464	2,673,053,168
Net change in unrealized gain on investments	**46,230,561**	8,054,067
	3,495,621,025	2,681,107,235
Administrative and operating expenses	**(2,015,262,441)**	(1,555,857,724)
Other charges	**(21,623,760)**	(67,299,977)
Other operating income	**377,882,262**	382,283,111
	1,836,617,086	1,440,232,645
Finance costs	**(148,864,760)**	(85,613,172)
Profit before levies and taxation	**1,687,752,326**	1,354,619,473
Levies	**(18,375,537)**	(4,237,019)
Profit before taxation	**1,669,376,789**	1,350,382,454
Taxation	**(489,219,996)**	(368,853,003)
Profit after taxation	**1,180,156,793**	981,529,451
Earnings per share - basic and diluted	**18.06**	15.02

Tahir Siddiqui

ARIF HABIB LIMITED KARACHI

ARIF HABIB LIMITED

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED JUNE 30, 2026

		Revenue reserve	*Capital reserves*	
	Issued, subscribed and paid up capital	**Unappropriated profits**	**Surplus on revaluation of property**	**Total**
		Rupees		
Balance as at June 30, 2024	653,400,000	632,189,798	7,835,000	1,293,424,798
Total comprehensive income for the year ended June 30, 2025				
- Profit for the year	-	981,529,451	-	981,529,451
- Other comprehensive loss for the year	-	-	-	-
	-	981,529,451	-	981,529,451
Transactions with owners				
Cash dividend paid @ 50% for the year ended June 30, 2024	-	(326,700,000)	-	(326,700,000)
	-	(326,700,000)	-	(326,700,000)
Balance as at June 30, 2025	**653,400,000**	**1,287,019,249**	**7,835,000**	**1,948,254,249**
Total comprehensive income for the year ended June 30, 2026				
- Profit for the year	-	**1,180,156,793**	-	**1,180,156,793**
- Other comprehensive loss for the year	-	-	-	-
	-	**1,180,156,793**	-	**1,180,156,793**
Transactions with owners				
Cash dividend paid @ 100% for the year ended June 30, 2025	-	**(653,400,000)**	-	**(653,400,000)**
Transferred to retained earnings	-	**7,835,000**	**(7,835,000)**	-
Balance as at June 30, 2026	**653,400,000**	**1,821,611,042**	-	**2,475,011,042**

ARIF HABIB LIMITED KARACHI

ARIF HABIB LIMITED

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES	Rupees	
Profit before levies and taxation	**1,687,752,326**	1,354,619,473
Adjustments for:		
- Depreciation on property and equipment	**44,397,700**	15,773,293
- Depreciation on right-of-use-assets	**30,192,414**	26,036,545
- Amortization of intangible assets	**17,088**	151,330
- Provision for expected credit losses on trade debts	**18,352,761**	30,242,864
- Net change in unrealized (gain) / loss on short term investments	**(25,508,229)**	4,602,786
- Net change in unrealized (gain) / loss on long term investments	**(20,722,332)**	(12,656,853)
- Gain on sale of short term investment	**(1,160,295,774)**	(1,097,129,004)
- Advance against equity written off	**-**	37,000,000
- Loss on disposal of property and equipment	**(2,801)**	57,113
- Mark up on reverse repo transactions	**(34,007,683)**	(49,458,454)
- Profit on savings accounts	**(307,661,579)**	(311,219,771)
- Profit on exposure deposit	**(36,024,686)**	(17,952,341)
- Finance costs	**148,864,760**	85,613,172
	(1,342,398,361)	(1,288,939,320)
Cash generated from operating activities before working capital changes	**345,353,965**	65,680,153
Effect on cash flow due to working capital changes		
(Increase)/decrease in current assets		
- Short-term investments	**(371,950,765)**	541,649,106
- Trade debts	**33,689,029**	(130,080,122)
- Receivable / payable against sales / purchase of securities - net	**665,273,724**	(881,812,743)
- Receivable against margin financing	**(204,685,895)**	(152,987,540)
- Receivable under margin trading system	**(2,290,487)**	9,956,261
- Advances, deposits and prepayments	**(383,635,487)**	(107,231,893)
- Accrued markup on margin financing	**(6,916,828)**	(3,922,583)
- Other receivables	**(7,582,549)**	804,466,552
Increase/(decrease) in current liabilities		
- Trade and other payables	**2,588,689,042**	635,255,520
	2,310,589,784	715,292,558
Cash generated from operations	**2,655,943,749**	780,972,711
Taxes paid	**(562,371,455)**	(182,677,635)
Finance costs paid	**(124,135,961)**	(78,140,207)
Net cash generated from operating activities	**1,969,436,333**	520,154,869
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	**(77,627,365)**	(55,513,640)
Proceed from disposal of property and equipment	**70,510**	29,000
Profit on savings accounts received during the year	**307,661,579**	311,219,771
Profit on exposure deposit received during the year	**36,024,686**	17,952,341
Proceeds from reverse repo receivable	**233,790,804**	(92,315,977)
Long term investment	**(1,344,410)**	-
Long-term advances and deposits	**(1,817,666)**	(13,853,374)
Net cash generated from investing activities	**496,758,138**	167,518,121
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of lease liability (principal)	**(35,248,729)**	(23,187,219)
Dividend paid	**(650,744,090)**	(325,530,262)
Net cash used in financing activities	**(685,992,819)**	(348,717,481)
Net increase in cash and cash equivalents	**1,780,201,652**	338,955,509
Cash and cash equivalents at the beginning of the year	**2,888,873,423**	2,549,917,914
Cash and cash equivalents at the end of the year	**4,669,075,075**	2,888,873,423

Talha Siddiqui

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The Annual General Meeting of the Company will be held on **Friday, September 25, 2026** at *10:00 a.m.* at PSX Auditorium, Stock Exchange Building, Stock Exchange Road, Karachi as well through Video conferencing link.

The Share Transfer Books of the Company will be closed from September 19, 2026 to September 25, 2026 (both days inclusive). Transfers received in order at the office of our Shares Registrar M/s. CDC Share Registrar Services Limited, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi, at the close of business on September 18, 2026 will be considered in time for the determination of the entitlement of shareholders to cash dividend and to attend and vote at the meeting.

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

The Annual Report of the Company will be transmitted through PUCARS atleast 21 days before holding of Annual General Meeting.

Yours faithfully,

ARIF HABIB LIMITED
KARACHI

Muhammad Taha Siddiqui
Company Secretary

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