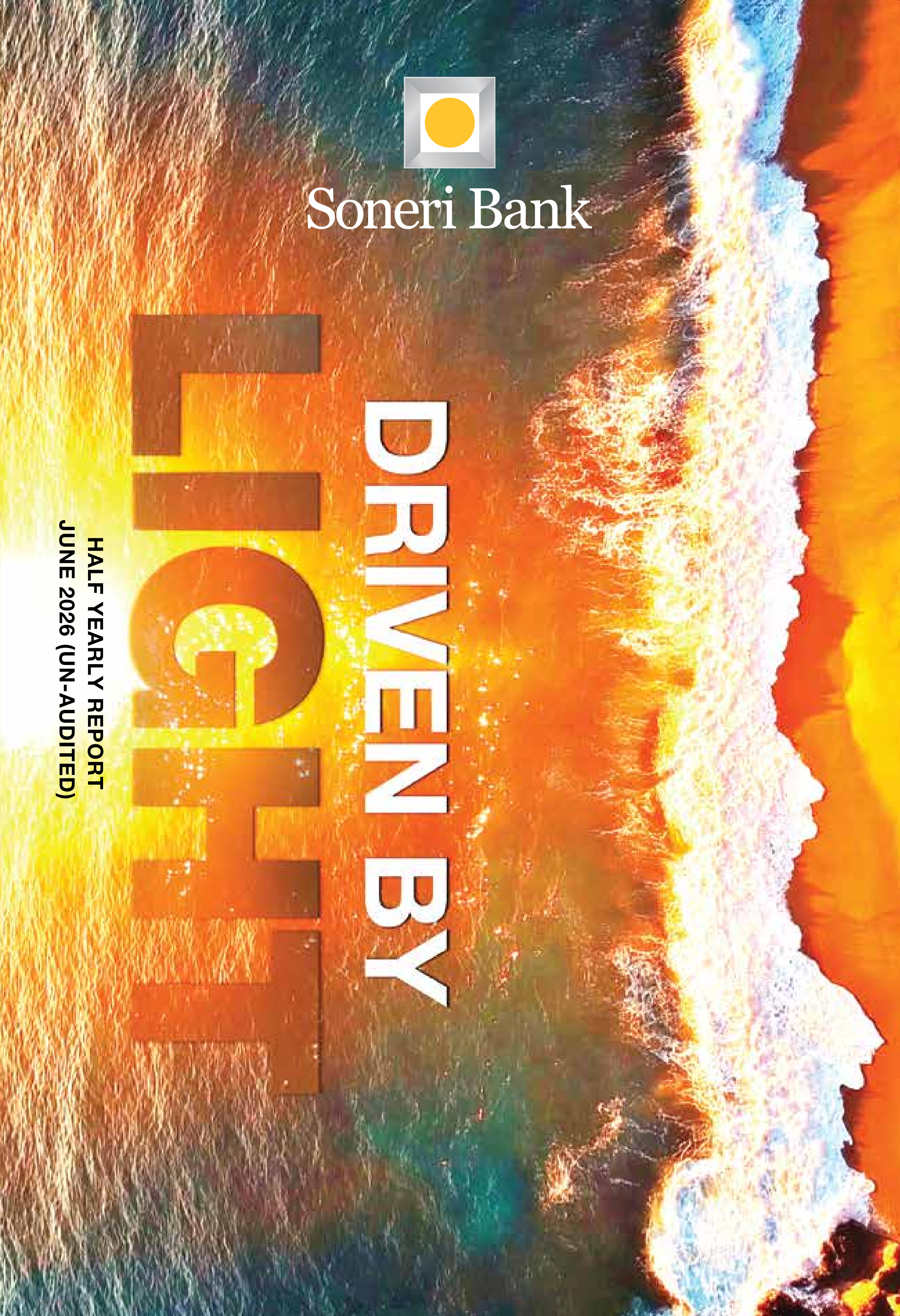
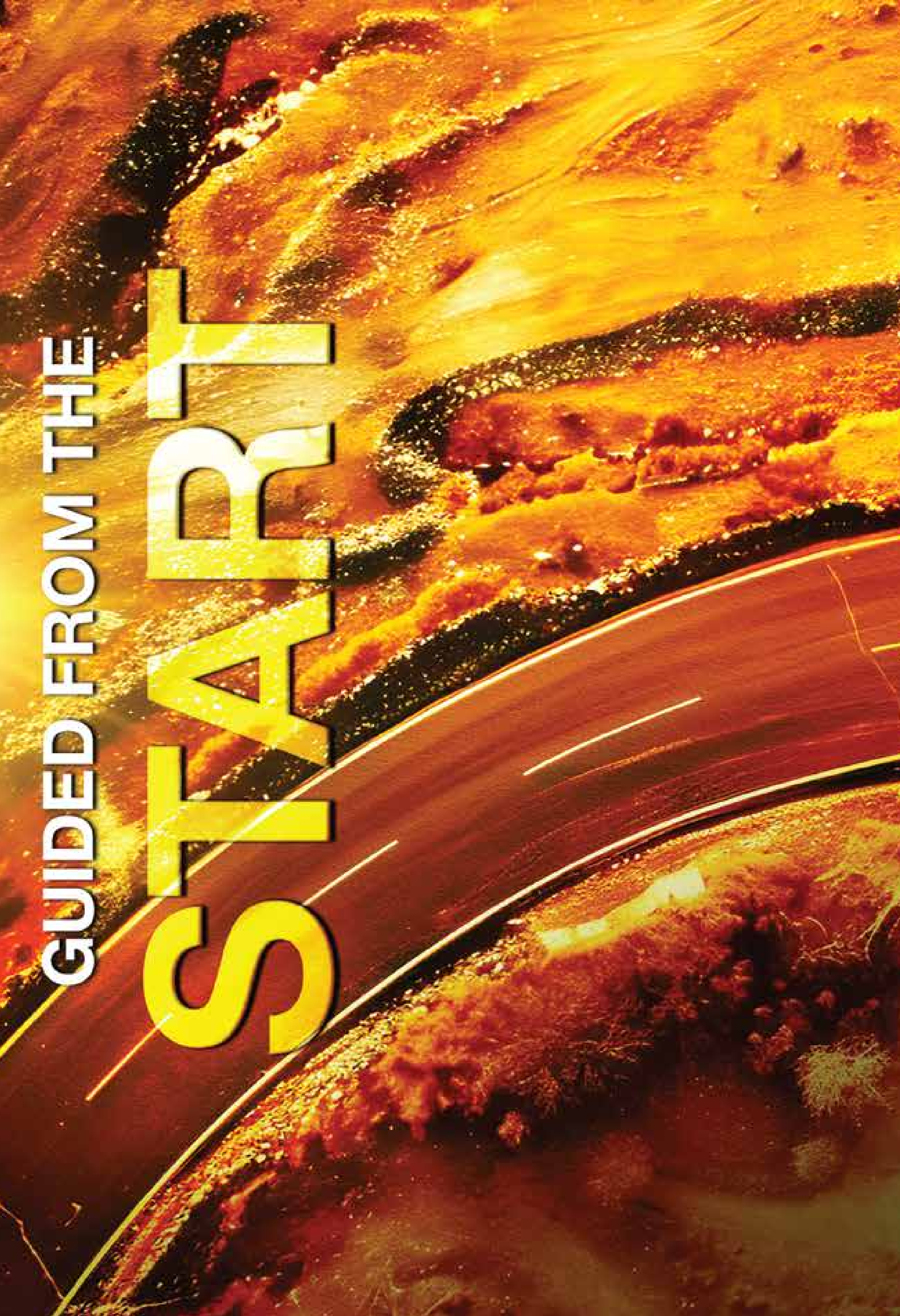


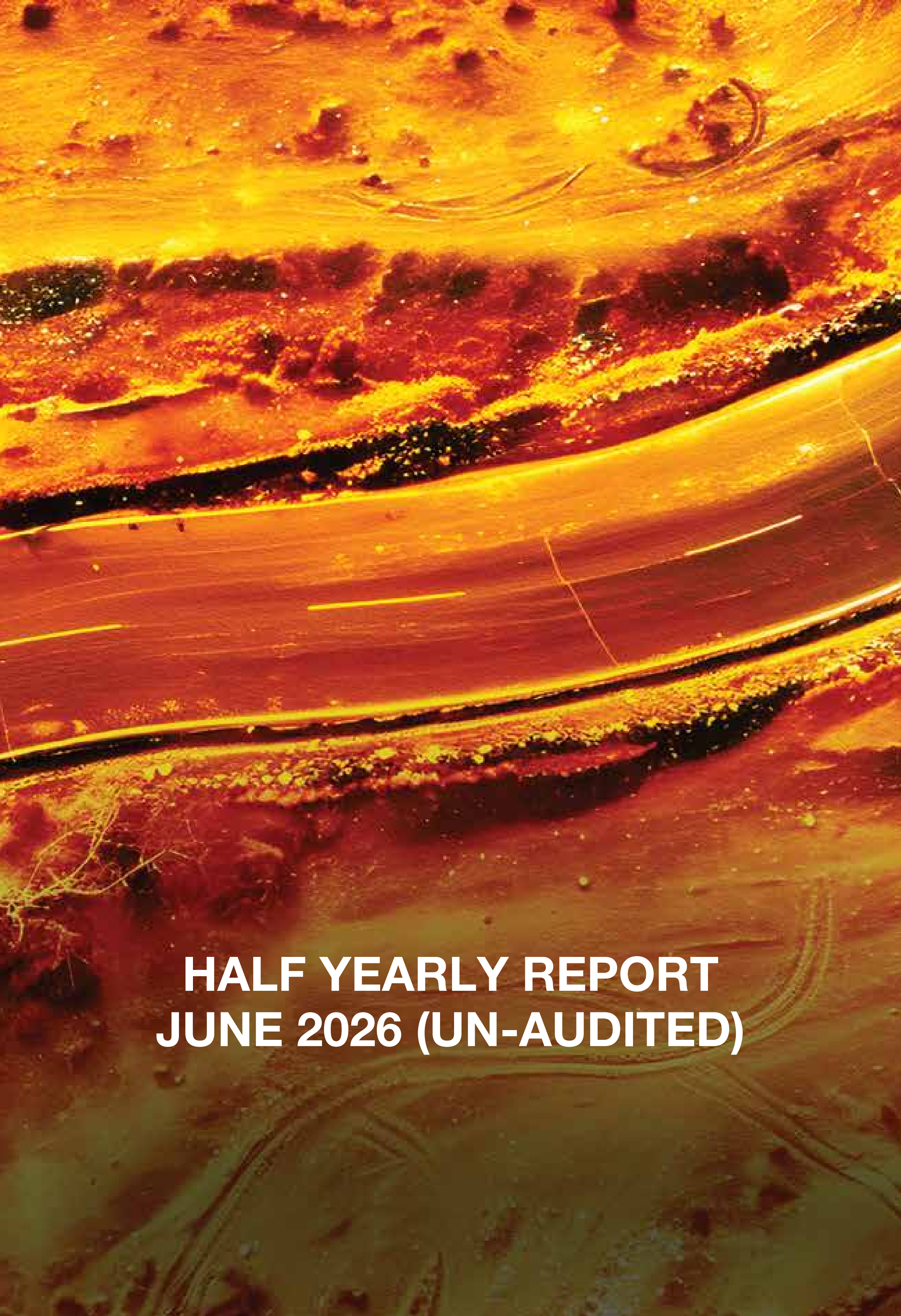
Soneri Bank

DRIVEN BY LIGHT

HALF YEARLY REPORT
JUNE 2026 (UN-AUDITED)

GUIDED FROM THE START





HALF YEARLY REPORT
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CORPORATE INFORMATION

CHAIRMAN*
MR. AMIN A. FEERASTA

ACTING PRESIDENT & CHIEF EXECUTIVE OFFICER*
MR. AHSAN MUSHAHID SIDDIQUI

DIRECTORS*
MR. NOORUDDIN FEERASTA
MR. AHMED A. FEERASTA
MR. MANZOOR AHMED (NIT NOMINEE)
MR. JAMIL HASSAN HAMDANI
DR. SOHAIL RAZI KHAN
MS. NAVIN SALIM MERCHANT

CHIEF FINANCIAL OFFICER
MR. ADNAN KHALEEQ

COMPANY SECRETARY
MR. MUHAMMAD ALTAF BUTT

AUDITORS
M/S. A.F. FERGUSON & COMPANY
CHARTERED ACCOUNTANTS

SHARIAH BOARD
MUFTI EHSAN WAQUAR AHMAD - CHAIRMAN
MUFTI MUHAMMAD ZAHID - RSBM
MUFTI BILAL AHMED QAZI
MUFTI SYED ABID SHAH
MUFTI SAMI ULLAH

LEGAL ADVISORS
M/S MANNAN LAW ASSOCIATES

REGISTERED OFFICE
2ND FLOOR, 307 – UPPER MALL SCHEME,
LAHORE, PUNJAB – 54000

CENTRAL OFFICE
10TH FLOOR, PNSC BUILDING,
M.T. KHAN ROAD,
KARACHI – 74000.

SHARES REGISTRAR AND TRANSFER AGENT
THK ASSOCIATES (PRIVATE) LIMITED
PLOT NO. 32 – C, JAMI COMMERCIAL,
STREET – 2, D.H.A., PHASE – 7
KARACHI – 75500
UAN: (021) 111-000-322
FAX: (021) 35310191

**The FPT Clearance of the elected Directors and Mr. Ahsan Mushahid Siddiqui, in his capacity as President and CEO is currently under process with State Bank of Pakistan*

On behalf of the Board of Directors, we are pleased to present the Directors' Review of Soneri Bank Limited ('the Bank') along with the condensed interim financial statements for the half year ended 30 June 2026.

Economic Review

Pakistan's economy continued to strengthen during the first half of calendar year 2026, building on the macroeconomic stabilization achieved over the previous year. Economic activity remained broadly resilient, supported by recovering industrial production, improving private sector credit uptake, stable external sector conditions and continued implementation of economic reforms. While the resurgence of geopolitical tensions in the Middle East during the second quarter introduced volatility in global energy markets and temporarily increased inflationary pressures, overall macroeconomic indicators remained considerably stronger than in preceding years.

Inflation emerged as the principal macroeconomic challenge during the period under review. Following historically low inflation levels in 2025, headline inflation accelerated during the second quarter of 2026 amid higher international energy prices, supply chain disruptions and adjustments in domestic energy tariffs. Inflation rose from 7.3 percent in March 2026 to 11.7 percent in May before easing slightly to 11.1 percent in June. Core inflation also increased, reflecting the broader pass-through of cost pressures across the economy. The State Bank of Pakistan expects inflationary pressures to moderate gradually owing to easing global fuel prices, contained inflation expectations and the re-emergence of favourable base effects in the coming quarters.

The State Bank of Pakistan maintained a cautious monetary policy stance throughout the period. Following a prolonged easing cycle during 2025, the Monetary Policy Committee increased the policy rate from 10.5 percent to 11.5 percent in April 2026 in response to rising inflationary pressures associated with higher global energy prices and geopolitical uncertainty. The Committee subsequently maintained the policy rate in June and July 2026, assessing that the prevailing monetary policy stance remained sufficiently prudent to guide inflation towards its medium-term target range of 5 to 7 percent while preserving macroeconomic stability.

Pakistan's external sector remained resilient during the first half of 2026. Foreign exchange reserves strengthened considerably during the first half of 2026, supported by record-high workers' remittances, strong ICT exports and continued current account discipline. The State Bank's foreign exchange reserves exceeded the end-June 2026 target and reached approximately US$18.4 billion, strengthening the country's external buffers.

Fiscal indicators continued to improve, supported by higher revenue collection, disciplined expenditure management and lower debt servicing costs. Continued progress under the IMF-supported reform program contributed to stronger investor confidence and improvements in Pakistan's sovereign credit ratings.

Economic activity continued to recover during the review period. Large-scale manufacturing posted robust growth, supported by improving domestic demand, easing financial conditions and stronger performance across automobiles, textiles, food products and petroleum-related industries. The agriculture sector also remained broadly stable, while continued growth in information and communication services supported expansion in the services sector.

Financial markets remained one of the strongest-performing segments of the economy. Following temporary corrections during periods of geopolitical uncertainty, the Pakistan Stock Exchange regained momentum and reached historic highs during 2026.

Overall, economic conditions during the first half of 2026 demonstrated increasing resilience and strengthening macroeconomic fundamentals.

Outlook Going Forward

The outlook for Pakistan's economy remains broadly positive, supported by improving business confidence, continued recovery in industrial activity, growth in private sector credit and encouraging prospects for the agriculture sector. The State Bank of Pakistan expects economic activity to strengthen further over the coming months, with GDP growth projected to remain within the range of 3.5 to 4.5 percent.

Inflation is expected to remain elevated in the near term due to higher food and commodity prices as well as lingering external pressures. Nevertheless, in the medium term favourable base effects and the continuation of prudent monetary and fiscal policies are expected to gradually moderate inflationary pressures.

The external sector outlook remains manageable, supported by strong workers' remittances, continued growth in information technology exports and improving foreign exchange reserves. At the same time, the Government's commitment to fiscal consolidation and ongoing structural reforms is expected to further strengthen macroeconomic stability and investor confidence.

While risks from geopolitical tensions, global commodity price volatility and adverse weather conditions remain, Pakistan's improved external buffers, stronger fiscal position and sustained reform momentum provide greater resilience against potential economic shocks.

The Bank's Financial Position and Operating Results:

The summarized financial position and operating results of the Bank for the period ended 30 June 2026 are as follows:

FINANCIAL POSITION	As at 30 June 2026	As at at 31 Dec 2025
	----------(Rupees in '000)----------	
Advances	235,840,680	214,324,449
Investments	509,110,375	479,247,393
Total Assets	885,727,517	852,476,620
Total Deposits	784,226,187	689,106,187
Total Borrowings	12,095,083	61,644,422
Shareholders' Equity	35,521,224	36,786,866

FINANCIAL PERFORMANCE	Half Year Ended 30 June 2026	Half Year Ended 30 June 2025
	----------(Rupees in '000)----------	
Net mark-up / Interest income	11,435,962	14,258,689
Non mark-up / Interest income	5,367,997	3,555,548
Total income	16,803,959	17,814,237
Non mark-up / Interest Expenses	13,195,129	11,280,078
Profit before credit loss allowance	3,608,830	6,534,159
Credit loss allowance - (Reversals)	(1,185,829)	(150,680)
Profit before taxation	4,794,659	6,684,839
Profit after taxation	2,395,882	2,496,899
Earnings per share (Rupee)	2.1732	2.2648

The Bank posted a Profit Before Tax (PBT) of Rs. 4.795 billion and a Profit After Tax (PAT) of Rs. 2.396 billion for the period ended June 30, 2026, compared to Rs. 6.685 billion and Rs. 2.497 billion, respectively, in the prior period. Earnings Per Share (EPS) was recorded at Rs. 2.1732 per share, as compared to Rs. 2.2648 per share for the previous period. The stable bottom line demonstrates the Bank's ability to maintain steady shareholder returns despite economic stress and geopolitical challenges.

Despite a challenging interest rate environment, the Bank maintained a robust gross revenue base. While Net Interest Income (NII) declined by 19.80% period-on-period by Rs. 2.823 billion due to margin compression, this was effectively cushioned by an exceptional 50.96% surge in non-interest income, which reached Rs. 5.368 billion up from Rs. 3.556 billion last year. This strong performance in non-funded streams was driven by increase in foreign exchange income of Rs. 0.722 billion, capital gains of Rs. 1.017 billion, and fee and commission income of Rs. 0.064 billion, underscoring the Bank's successful revenue diversification strategy.

The Bank's investment portfolio increased to Rs. 509.110 billion by period-end, reflecting a 6.23% growth over the previous year's position of Rs. 479.247 billion. Average volume of investments for the period also showed an upward trend, rising to Rs. 501.123 billion compared to prior period of Rs. 462.446 billion. Investment income, however declined to Rs. 27.843 billion compared to prior period of Rs. 31.185 billion. This contraction was primarily driven by a compression in net investment yields, which averaged 11.20% for the current period compared to 13.60% in the prior year.

In line with the State Bank of Pakistan's downward policy rate revisions from last year, the Bank's loan book underwent gradual repricing. This led to a contraction in net yields on advances to 10.89%, compared to 11.86% in the prior period. Despite this yield compression, the Bank successfully expanded its lending activity, with average net advances growing to Rs. 221.092 billion from Rs. 199.055 billion last year. This volume growth effectively mitigated the margin drop, allowing total income from advances to rise marginally by 1.9% to Rs. 11.936 billion, up from Rs. 11.708 billion in the corresponding period.

The Bank's deposit base stood at Rs. 784.226 billion at period-end, reflecting a robust year-on-year growth of 13.8% as against the year-end 2025 position of Rs. 689.106 billion. The portfolio demonstrated strong momentum in average volumes, which grew by Rs. 84.934 billion as compared to the prior period. Notable improvements were achieved in the deposit mix, with the CASA ratio strengthening to 87.17% (December 2025: 81.86%) and the Current Account composition rising to 34.51%. This favourable shift, supported by a 13.35% growth in average current account volumes, successfully drove the cost of deposits down from 7.43% for the half year ended 30 June 2025 to 6.65% in the current period. The Bank remains committed to optimizing its funding mix and rationalizing costs while maintaining premium service standards.

The Bank's borrowings were reported at Rs. 12.095 billion as at June 30, 2026 versus Rs. 61.644 billion as of year-end 2025, while overall costs during the current half-year decreased to 10.51 % as against 10.70 % for the comparative half-year. The Bank's period-end net IDR slightly decreased to 64.92 % as against 69.55 % as at year-end 2025.

The Bank's cost of funds decreased to 6.68% for the period ended June 30, 2026, down from 7.44% in the prior period. This reduction directly aligns with the downward policy rate revisions by the State Bank of Pakistan.

Non-Markup expenses were reported at Rs. 13.195 billion for the period ended June 30, 2026 as against Rs. 11.280 billion in the comparative period of 2025, indicating an increase of 16.98 percent, which coincides with elevated inflation levels during the period. However, this was in line with our expectations considering the Bank's branch expansion plan, under which we achieved the milestone of opening 110 branches since June 30, 2025 and as of June 30, 2026, the total number of our branches stands at 682 branches. The Board has given firm directions, and the management remains committed on practicing rigorous cost control measures to keep costs within strict budgets, and with the inflation now expected to be contained in the medium term, we expect good progress in this area as well.

The Bank achieved a significant improvement in asset quality during the period ended June 30, 2026. Effective recovery initiatives resulted in the Non-Performing Loan (NPL) ratio declining to 2.48%, compared to 3.41% as of December 31, 2025. This favourable trend enabled a net reversal of Rs. 1.186 billion in credit loss allowances, a significant increase from the Rs. 0.151 billion net reversal recorded in the prior period. Despite this reversal, the Bank continued its prudent provisioning policy, strengthening the loan loss coverage ratio to 102.35%, compared to 96.77% as of December 31, 2025. Management remains vigilant in monitoring the portfolio to mitigate potential credit infection and maintain optimal coverage levels.

The Bank's Capital Adequacy Ratio as at June 30, 2026 stands at 14.10%, while the Leverage Ratio is at 3.18%. The Bank's Liquidity Coverage Ratio and Net Stable Funding Ratios have been reported at 198.73% and 175.81% respectively, which are also comfortably above the regulatory requirements.

Credit Rating:

Alhamdulillah, during the period under review, the Pakistan Credit Rating Agency (PACRA) has upgraded the Bank's long-term entity rating to 'AA' (Double A). This upgrade represents a significant milestone, moving up from the previous long-term rating of 'AA-' (Double A minus). PACRA has also reaffirmed the short-term rating at the highest level of 'A1+' (A One Plus), with a Stable Outlook.

Furthermore, PACRA has upgraded the credit ratings of the Bank's unsecured, subordinated, and listed Term Finance Certificates (TFC–3) issue of Rs. 4 billion at 'AA' (Double A) [2025: 'A+' (Single A plus)], and the unsecured, subordinated, rated, listed, perpetual and non-cumulative TFC issue of Rs. 4 billion at 'A+' (Single A plus) [2025: 'A' (Single A)], both with a Stable Outlook.

The upgraded entity and its instruments ratings reflect the Bank's growing financial strength, sound corporate governance, prudent risk management, and consistent business performance. These ratings indicate a very low expectation of credit risk, a strong capacity for timely repayment of long-term financial commitments, and the highest capacity for timely repayment in the short term.

Acknowledgment:

On behalf of the Board, we thank the State Bank of Pakistan, the Ministry of Finance, the Securities and Exchange Commission of Pakistan, and all other regulatory authorities for their continued guidance. We remain indebted to our valued customers for their patronage, and express our gratitude to our shareholders for their unwavering trust and support.

On behalf of the Board of Directors,

AHSAN MUSHAHID SIDDIQUI
President & Chief Executive Officer (A)

AMIN A. FEERASTA
Chairman

Karachi: 19 August 2026

ڈائریکٹرز کی جائزہ رپورٹ

30 جون 2026 کو ختم ہونے والی ششماہی کیلئے ڈائریکٹرز کی جائزہ رپورٹ

ہم نہایت مسرت کے ساتھ سونیری بینک لمیٹڈ ('بینک') کے بورڈ آف ڈائریکٹرز کی جانب سے 30 جون 2026 کو ختم ہونے والی ششماہی کیلئے ڈائریکٹرز کی جائزہ رپورٹ بمع مختصر عبوری مالیاتی گوشوارے پیش کر رہے ہیں۔

معاشی جائزہ

سال 2026 کی پہلی ششماہی کے دوران پاکستانی معیشت نے گزشتہ سال حاصل ہونے والے معاشی استحکام کی بنیاد پر بہتری کا سفر جاری رکھا اور اس میں مزید مضبوطی آئی۔ صنعتی پیداوار میں بحالی، نجی شعبے کی جانب سے قرضوں کے حصول میں بہتری، بیرونی شعبے کے مستحکم حالات اور معاشی اصلاحات پر مسلسل عمل درآمد کی وجہ سے معاشی سرگرمیاں مجموعی طور پر مستحکم رہیں۔ اگرچہ دوسری سہ ماہی کے دوران مشرقِ وسطیٰ میں جغرافیائی سیاسی کشیدگی میں دوبارہ اضافے کے باعث عالمی توانائی کی منڈیوں میں اتار چڑھاؤ پیدا ہوا اور عارضی طور پر مہنگائی کے دباؤ میں اضافہ ہوا، تاہم مجموعی معاشی اشاریے گزشتہ برسوں کے مقابلے میں نمایاں طور پر زیادہ مضبوط رہے۔

زیرِ جائزہ مدت کے دوران مہنگائی کو سب سے بڑا معاشی چیلنج قرار دیا گیا۔ 2025 میں تاریخی کم سطح پر رہنے والی مہنگائی کے بعد، 2026 کی دوسری سہ ماہی کے دوران عالمی سطح پر توانائی کی قیمتوں میں اضافے، سپلائی چین میں رکاوٹوں اور ملکی توانائی کے نرخوں میں تبدیلی کے باعث عمومی مہنگائی میں تیزی آئی۔ مہنگائی مارچ 2026 میں 7.3 فیصد سے بڑھ کر مئی میں 11.7 فیصد ہوگئی، تاہم جون میں معمولی کمی کے بعد 11.1 فیصد پر آ گئی۔ بنیادی مہنگائی میں بھی اضافہ ہوا، جس سے ظاہر ہوتا ہے کہ اخراجات میں اضافے کا دباؤ معیشت کے مختلف شعبوں تک بھی پہنچا۔ اسٹیٹ بینک آف پاکستان کے مطابق، آنے والی سہ ماہیوں میں عالمی سطح پر ایندھن کی قیمتوں میں کمی، مہنگائی کی توقعات پر قابو اور سازگار بنیادی اثرات کے دوبارہ سامنے آنے کے باعث مہنگائی کے دباؤ میں بتدریج کمی متوقع ہے۔

اسٹیٹ بینک آف پاکستان نے اس عرصے کے دوران محتاط زری پالیسی اختیار کیے رکھی۔ 2025 میں طویل عرصے تک شرحِ سود میں کمی کے بعد، بڑھتی ہوئی مہنگائی کے دباؤ، عالمی سطح پر توانائی کی قیمتوں میں اضافے اور جغرافیائی غیر یقینی سیاسی صورتحال کے پیشِ نظر زری پالیسی کمیٹی نے اپریل 2026 میں پالیسی ریٹ 10.5 فیصد سے بڑھا کر 11.5 فیصد کر دیا۔ کمیٹی نے بعد میں جون اور جولائی 2026 میں پالیسی ریٹ برقرار رکھا۔ کمیٹی کے مطابق موجودہ زری پالیسی مہنگائی کو درمیانی مدت کے 5 سے 7 فیصد کے ہدف کی حد تک لانے اور مجموعی معاشی استحکام برقرار رکھنے کے لیے مناسب ہے۔

پاکستان کا بیرونی شعبہ 2026 کی پہلی ششماہی کے دوران مضبوط اور مستحکم رہا۔ 2026 کی پہلی ششماہی کے دوران زرمبادلہ کے ذخائر میں نمایاں اضافہ ہوا، جس میں ریکارڈ سطح پر پہنچنے والی ترسیلاتِ زر، آئی سی ٹی برآمدات میں مضبوط کارکردگی اور کرنٹ اکاؤنٹ کے محتاط انتظام نے اہم کردار ادا کیا۔ اسٹیٹ بینک کے زرمبادلہ کے ذخائر جون 2026 کے اختتام کے مقررہ ہدف سے بھی تجاوز کرتے ہوئے تقریباً 18.4 بلین ڈالر تک پہنچ گئے، جس سے ملک کے بیرونی بفرز میں بہتری آئی۔

مالی صورتحال میں مزید بہتری آئی، جس کی وجہ زیادہ ٹیکس اور دیگر آمدنی کا حصول، اخراجات پر بہتر کنٹرول اور قرضوں کی ادائیگی کی کم لاگت رہی۔ آئی ایم ایف کے تعاون سے جاری اصلاحاتی پروگرام میں مسلسل پیش رفت سے سرمایہ کاروں کا اعتماد بڑھا اور پاکستان کی خودمختار کریڈٹ ریٹنگز میں بھی بہتری آئی۔

زیرِ جائزہ مدت کے دوران معاشی سرگرمیوں میں بحالی کا سلسلہ جاری رہا۔ ملکی طلب میں اضافہ، مالی حالات میں بہتری اور گاڑیوں، ٹیکسٹائل، غذائی مصنوعات اور پٹرولیم سے متعلق صنعتوں کی بہتر کارکردگی کی وجہ سے بڑے پیمانے کی صنعتی پیداوار میں نمایاں اضافہ ہوا۔ زرعی شعبہ بھی مجموعی طور پر مستحکم رہا، جبکہ معلومات و مواصلات کی خدمات میں مسلسل اضافہ خدمات کے شعبے میں بہتری کا باعث بنا۔

مالیاتی منڈیاں معیشت کے بہترین کارکردگی دکھانے والے شعبوں میں شامل رہیں۔ جغرافیائی غیر یقینی سیاسی صورتحال کے دوران عارضی اتار چڑھاؤ کے بعد پاکستان اسٹاک ایکسچینج نے دوبارہ بہتری دکھائی اور 2026 کے دوران تاریخی بلند ترین سطحوں تک پہنچ گئی۔

مجموعی طور پر، 2026 کی پہلی ششماہی کے دوران معاشی حالات میں مضبوطی اور بہتری کے واضح آثار نظر آئے، جبکہ معیشت کی بنیادی صورتحال بھی مزید مستحکم ہوئی۔

30 جون 2026 کو ختم ہونے والی ششماہی کیلئے ڈائریکٹرز کی جائزہ رپورٹ

مستقبل کا منظر نامہ

کاروباری اعتماد میں بہتری، صنعتی سرگرمیوں میں مسلسل بحالی، نجی شعبے کے قرضوں میں اضافہ اور زرعی شعبے کے حوصلہ افزا امکانات کے باعث پاکستانی معیشت کے مستقبل کے امکانات مجموعی طور پر مثبت ہیں۔ اسٹیٹ بینک آف پاکستان کے مطابق، آنے والے مہینوں میں معاشی سرگرمیوں میں مزید بہتری کی توقع ہے، جبکہ جی ڈی پی کی شرحِ نمو 3.5 سے 4.5 فیصد کے درمیان رہنے کا امکان ہے۔

مدتِ قریب میں خوراک اور دیگر اشیائے ضرورت کی بلند قیمتوں اور بیرونی دباؤ کے اثرات کے باعث مہنگائی بلند سطح پر رہنے کا امکان ہے۔ تاہم، درمیانی مدت میں سازگار بنیادی اثرات اور محتاط زری و مالیاتی پالیسیوں کے تسلسل کے باعث مہنگائی کے دباؤ میں بتدریج کمی متوقع ہے۔

بیرونی شعبے کی صورتحال بھی آگے مجموعی طور پر قابو میں رہنے کی توقع ہے، جس کی وجہ کارکنوں کی ترسیلاتِ زر میں اضافہ، آئی ٹی برآمدات میں مسلسل ترقی اور زرمبادلہ کے ذخائر میں بہتری ہے۔ دوسری جانب، حکومت کی جانب سے مالیاتی استحکام کے لیے اقدامات اور جاری ساختی اصلاحات سے معاشی استحکام اور سرمایہ کاروں کے اعتماد میں مزید بہتری آنے کی توقع ہے۔

اگرچہ جغرافیائی سیاسی کشیدگی، عالمی اجناس کی قیمتوں میں اتار چڑھاؤ اور خراب موسمی حالات جیسے خطرات موجود ہیں، تاہم پاکستان کے بہتر زرمبادلہ کے ذخائر، مضبوط مالی صورتحال اور جاری اصلاحات کی وجہ سے ملک ممکنہ معاشی مشکلات کا بہتر مقابلہ کرسکتا ہے۔

بینک کی مالی پوزیشن اور آپریٹنگ نتائج:

30 جون 2026 کو ختم ہونے والی مدت کیلئے بینک کی مالی پوزیشن اور مالی نتائج کا خلاصہ مندرجہ ذیل ہے۔

	30 جون 2026 کو	**31 دسمبر 2025 کو**
	ـــــ(روپے 000 میں)ـــــ	
مالیاتی کیفیت		
ایڈوانسز	235,840,680	214,324,449
سرمایہ کاری	509,110,375	479,247,393
مجموعی اثاثے	885,727,517	852,476,620
مجموعی ڈپازٹس	784,226,187	689,106,187
مجموعی قرضے	12,095,083	61,644,422
حصص یافتگان کی ایکویٹی	35,521,224	36,786,866

مالیاتی کارکردگی	**30 جون 2026 کو** ختم ہونے والی ششماہی کیلئے	**30 جون 2025 کو** ختم ہونے والی ششماہی کیلئے
	ـــــ(روپے 000 میں)ـــــ	
خالص مارک اپ آمدنی	11,435,962	14,258,689
نان مارک اپ آمدنی	5,367,997	3,555,548
مجموعی محصولات	16,803,959	17,814,237
نان مارک اپ اخراجات	13,195,129	11,280,078
پروویژنز اور ٹیکسیشن سے قبل منافع	3,608,830	6,534,159
پروویژنز/ (ریورسلز) اور نقصان	(1,185,829)	(150,680)
منافع قبل از ٹیکس	4,794,659	6,684,839
منافع بعد از ٹیکس	2,395,882	2,496,899
فی حصص آمدنی (روپے میں)	2.1732	2.2648

ڈائریکٹرز کی جائزہ رپورٹ

30 جون 2026 کو ختم ہونے والی ششماہی کیلئے ڈائریکٹرز کی جائزہ رپورٹ

بینک نے 30 جون 2026 کو ختم ہونے والی مدت کیلئے منافع قبل از ٹیکس (PBT) 4.795 بلین روپے اور منافع بعد از ٹیکس (PAT) 2.396 بلین روپے حاصل کیا جو گزشتہ سال اسی مدت میں بالترتیب 6.685 بلین روپے اور 2.497 بلین روپے تھا۔ فی حصص آمدنی (EPS) گزشتہ مدت کے 2.2648 روپے فی حصص سے بڑھ کر 2.1732 روپے فی حصص ریکارڈ کی گئی۔ مستحکم مالی نتائج ظاہر کرتے ہیں کہ بینک معاشی دباؤ اور جغرافیائی سیاسی مشکلات کے باوجود اپنے شیئر ہولڈرز کو مسلسل منافع دینے کی صلاحیت رکھتا ہے۔

مشکل شرحِ سود کے ماحول کے باوجود، بینک نے مجموعی آمدنی کی مضبوط بنیاد برقرار رکھی۔ اگرچہ منافع کے مارجن میں کمی کے باعث خالص سودی آمدنی (NII) میں گزشتہ مدت کے مقابلے میں مدت بہ مدت 19.80 فیصد، یعنی 2.823 بلین روپے کی کمی ہوئی، تاہم غیر سودی آمدنی میں 50.96 فیصد کا نمایاں اضافہ ہوا، جس سے یہ گزشتہ سال کے 3.556 بلین روپے کے مقابلے میں بڑھ کر 5.368 بلین روپے ہوگئی۔ نان فنڈڈ آمدنی میں یہ بہتری زرمبادلہ کی آمدنی میں 0.722 بلین روپے، کیپٹل گینز میں 1.017 بلین روپے، اور فیس و کمیشن کی آمدنی میں 0.064 بلین روپے کے اضافے کی وجہ سے ہوئی جو بینک کی آمدنی کے ذرائع کو متنوع بنانے کی کامیاب حکمتِ عملی ظاہر کرتی ہے۔

بینک کا سرمایہ کاری پورٹ فولیو مدت کے اختتام تک بڑھ کر 509.110 بلین روپے ہوگیا، جو گزشتہ سال کے 479.247 بلین روپے کے مقابلے میں 6.23 فیصد اضافہ ہے۔ اس مدت کے دوران سرمایہ کاری کی اوسط مالیت بھی بڑھ کر 501.123 بلین روپے ہوگئی، جبکہ گزشتہ مدت میں یہ 462.446 بلین روپے تھی۔ تاہم، سرمایہ کاری سے حاصل ہونے والی آمدنی کم ہو کر 27.843 بلین روپے رہ گئی، جو گزشتہ مدت میں 31.185 بلین روپے تھی۔ اس کمی کی بنیادی وجہ خالص سرمایہ کاری منافع کی شرح میں کمی تھی، جو موجودہ مدت میں اوسطاً 11.20 فیصد رہی، جبکہ گزشتہ سال یہ 13.60 فیصد تھی۔

گزشتہ سال اسٹیٹ بینک آف پاکستان کی جانب سے پالیسی ریٹ میں کمی کے مطابق، بینک کے قرضہ جاتی پورٹ فولیو کی قیمتوں میں بتدریج ردوبدل ہوا، جس کے نتیجے میں ایڈوانسز پر خالص منافع کی شرح کم ہو کر 10.89 فیصد رہ گئی، جبکہ گزشتہ مدت میں یہ 11.86 فیصد تھی۔ منافع میں اس کمی کے باوجود، بینک نے اپنی قرضوں کی سرگرمیوں میں کامیابی سے اضافہ کیا، اور اوسط خالص ایڈوانسز گزشتہ سال کے 199.055 بلین روپے کے مقابلے میں بڑھ کر 221.092 بلین روپے ہوگئے۔ قرضوں کے حجم میں اس اضافے نے منافع کے مارجن میں کمی کے اثرات کو مؤثر طور پر کم کیا، جس کے نتیجے میں ایڈوانسز سے حاصل ہونے والی مجموعی آمدنی میں 1.9 فیصد کا معمولی اضافہ ہوا اور یہ 11.936 بلین روپے تک پہنچ گئی، جبکہ گزشتہ مدت میں یہ 11.708 بلین روپے تھی۔

مدت کے اختتام پر بینک کے ڈپازٹس 784.226 بلین روپے رہے، جو 2025 کے اختتام پر 689.106 بلین روپے کے مقابلے میں 13.8% کا نمایاں سال بسال اضافہ ہے۔ اوسط ڈپازٹس کے حجم میں بھی نمایاں اضافہ ہوا، اور گزشتہ مدت کے مقابلے میں یہ 84.934 بلین روپے بڑھ گئے۔ ڈپازٹس مکس میں نمایاں بہتری دیکھی گئی، جس میں CASA ریشو بڑھ کر 87.17 فیصد (دسمبر 2025: 81.86 فیصد) کرنٹ اکاؤنٹ کا تناسب بڑھ کر 34.51 فیصد تک پہنچ گیا۔ اوسط کرنٹ اکاؤنٹ ڈپازٹس کے حجم میں 13.35 فیصد اضافے کی وجہ سے ڈپازٹس کی لاگت 30 جون 2025 کو ختم ہونے والی ششماہی میں 7.43 فیصد سے کم ہو کر موجودہ مدت میں 6.65 فیصد رہ گئی۔ بینک فنڈنگ مکس کی بہتری اور اخراجات معقول بنانے کے لیے پُرعزم ہے اور معیاری خدمات کی فراہمی برقرار رکھنا بھی اس کی ترجیحات میں شامل ہے۔

بینک کے قرضے 30 جون 2026 تک 12.095 بلین روپے رپورٹ کیے گئے، جبکہ سال 2025 کے اختتام پر 61.644 بلین روپے تھے۔ موجودہ ششماہی میں مجموعی لاگت کم ہو کر 10.51 فیصد رہ گئی، جبکہ گزشتہ مدت میں یہ 10.70 فیصد تھی۔ مدت کے اختتام پر بینک کا خالص IDR معمولی کمی کے ساتھ 64.92 فیصد ہوگیا، جو سال 2025 کے اختتام پر 69.55 فیصد تھا۔

30 جون 2026 کو ختم ہونے والی مدت میں فنڈز کی لاگت بھی کم ہو کر 6.68 فیصد رہ گئی، جبکہ گزشتہ مدت میں یہ 7.44 فیصد تھی۔ یہ کمی اسٹیٹ بینک آف پاکستان کی جانب سے پالیسی ریٹ میں کی جانے والی کمی کے عین مطابق ہے۔

30 جون 2026 کو ختم ہونے والی مدت کے لیے نان مارک اپ اخراجات 13.195 بلین روپے رپورٹ کیے گئے، جبکہ گزشتہ مدت میں یہ 11.280 بلین روپے تھے جو 16.98 فیصد اضافہ کی نشاندہی کرتا ہے، جو اس مدت کے دوران بلند افراطِ زر کی سطح کے باعث ہوا۔ تاہم یہ اضافہ ہماری توقعات کے مطابق ہے، کیونکہ بینک کے برانچ نیٹ ورک میں توسیع کے منصوبے کے تحت بینک نے 30 جون 2025 سے 30 جون 2026 تک 110 نئی برانچز کھولنے کا ہدف حاصل کیا۔ جس کے بعد 30 جون 2026 تک بینک کی مجموعی برانچز کی تعداد 682 ہوگئی ہے۔ بورڈ نے اس حوالے سے واضح ہدایات دی ہیں اور انتظامیہ بجٹ کے اندر اخراجات کو برقرار رکھنے کیلئے لاگت پر قابو پانے کے سخت اقدامات کیلئے پُرعزم ہے۔ اب جبکہ توقع ہے کہ درمیانی مدت میں افراطِ زر قابو میں رہے گی، ہمیں اس شعبے میں بھی اچھی پیش رفت کی امید ہے۔

ڈائریکٹرز کی جائزہ رپورٹ

30 جون 2026 کو ختم ہونے والی ششماہی کیلئے ڈائریکٹرز کی جائزہ رپورٹ

بینک نے 30 جون 2026 کو ختم ہونے والی مدت کے دوران اثاثہ جاتی معیار میں نمایاں بہتری حاصل کی۔ ریکوری کے مؤثر اقدامات کے نتیجے میں نان پرفارمنگ لونز (NPLs) کی شرح کم ہو کر 2.48 فیصد رہ گئی، جبکہ 31 دسمبر 2025 کو یہ 3.41 فیصد تھی۔ اس مثبت رجحان کے باعث کریڈٹ لاس الاؤنسز میں 1.186 بلین روپے کی خالص ریورسل ہوئی، جو گزشتہ مدت میں 0.151 بلین روپے کی نیٹ ریورسل کے برعکس ایک واضح بہتری ہے۔ اس ریورسل کے باوجود، بینک نے محتاط پرووِیژننگ پالیسی جاری رکھی اور لون لاس کوریج ریشو کو مزید مضبوط کرتے ہوئے 102.35 فیصد تک بڑھا دیا، جبکہ 31 دسمبر 2025 کو یہ 96.77 فیصد تھا۔ انتظامیہ نے احتیاط کے ساتھ مجموعی پورٹ فولیو کی نگرانی جاری رکھی ہے تاکہ انفیکشن کے خطرے سے بچیں اور مناسب سطح پر کوریج کو برقرار رکھیں۔

30 جون 2026 کو بینک کا کیپٹل ایڈیکویسی ریشو 14.10 فیصد اور لیوریج ریشو 3.18 فیصد ہے۔ بینک کے لیکویڈیٹی کوریج ریشو اور خالص مستحکم فنڈنگ ریشو اس وقت بالترتیب 198.73 فیصد اور 175.81 فیصد ہیں، جو ریگولیٹری تقاضوں سے کافی زیادہ ہیں۔

ساکھ کی درجہ بندی (کریڈٹ ریٹنگ):

الحمدللہ، زیرِ جائزہ مدت کے دوران پاکستان کریڈٹ ریٹنگ ایجنسی (PACRA) نے بینک کی طویل مدتی کریڈٹ ریٹنگ بڑھا کر 'AA' (ڈبل اے) کردی ہے۔ یہ ایک اہم سنگِ میل ہے، کیونکہ پہلے بینک کی طویل مدتی ریٹنگ '-AA' (ڈبل اے مائنس) تھی۔ پاکرا نے بینک کی مختصر مدتی ریٹنگ بھی بلند ترین سطح '+A1' (اے ون پلس) پر مستحکم انداز ے کے ساتھ برقرار رکھی ہے۔

مزید برآں، پاکرا نے بینک کے 4 بلین روپے کے غیر محفوظ، ذیلی اور درجہ بند ٹرم فنانس سرٹیفکیٹس (TFC-3) کی کریڈٹ ریٹنگ بھی بڑھا کر 'AA' (ڈبل اے) کردی ہے [2025: '+A' (سنگل اے پلس)] اور 4 بلین روپے کے غیر محفوظ، ماتحت، درجہ بند، لسٹڈ، دائمی اور غیر مجموعی ٹرم فنانس سرٹیفکیٹس کی ریٹنگ بھی بڑھا کر '+A' (سنگل اے پلس) کردی گئی ہے [2025: 'A' (سنگل اے]۔ دونوں ریٹنگز مستقبل میں مستحکم رہنے کی توقع ہے۔

بینک اور اس کے انسٹرومنٹس کی ریٹنگ میں یہ بہتری بینک کی مضبوط ہوتی مالی حالت، بہترین کارپوریٹ گورننس محتاط رسک مینجمنٹ اور مسلسل بہتر کاروباری کارکردگی کی عکاسی کرتی ہے۔ یہ ریٹنگز کریڈٹ رسک کی کم توقع اور طویل مدت تک مالی وعدوں کی بروقت ادائیگی کی کافی صلاحیت اور قلیل مدت تک مالی وعدوں کی بروقت ادائیگی کی اعلیٰ صلاحیت کی نشاندہی کرتی ہے۔

ستائشی کلمات:

بورڈ کی جانب سے ہم اسٹیٹ بینک آف پاکستان، وزارت خزانہ، سیکیوریٹیز اینڈ ایکسچینج کمیشن آف پاکستان اور دیگر ریگولیٹری اتھارٹیز کی مسلسل رہنمائی اور سرپرستی کیلئے ان کے شکرگزار ہیں۔ ہم سرپرستی کیلئے اپنے قابل قدر صارفین اور مسلسل اعتماد و تعاون کیلئے اپنے شیئر ہولڈرز کا بھی شکریہ ادا کرنا چاہیں گے۔

منجانب بورڈ آف ڈائریکٹرز،

احسن مشاہد صدیقی
پریزیڈنٹ اور چیف ایگزیکٹو آفیسر (اے)

امین اے فیراستہ
چیئرمین

کراچی: 19 اگست 2026

INDEPENDENT AUDITOR'S REVIEW REPORT
FOR THE HALF YEARLY ENDED 30 JUNE 2026

To the members of Soneri Bank Limited

Report on review of Interim Financial Statements

Introduction

We have reviewed the accompanying condensed interim statement of financial position of Soneri Bank Limited ("the Bank") as at June 30, 2026 and the related condensed interim statement of profit and loss account, the condensed interim statement of comprehensive income, condensed interim statement of changes in equity, and condensed interim cash flow statement, and notes to the condensed interim financial statements for the half year then ended (here-in-after referred to as the "interim financial statements"). Management is responsible for the preparation and presentation of these interim financial statements in accordance with accounting and reporting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements are not prepared, in all material respects, in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting.

Other Matter

Pursuant to the requirement of Section 237 (1) (b) of the Companies Act, 2017, only cumulative figures for the half year, presented in the second quarter accounts are subject to a limited scope review by the statutory auditors of the Bank. Accordingly, the figures of the condensed interim statement of profit and loss account and condensed interim statement of comprehensive income for the quarter ended June 30, 2026 have not been reviewed by us.

The engagement partner on the audit resulting in this independent auditor's report is **Junaid Mesia.**

A.F. Ferguson & Co.
Chartered Accountants
Place: Karachi
Dated: August 28, 2026
UDIN: RR202610611Hoy34Ic0b

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	**49,980,185**	60,332,835
Balances with other banks	7	**9,144,424**	2,513,518
Lendings to financial institutions	8	**18,189,276**	30,597,679
Investments	9	**509,110,375**	479,247,393
Advances	10	**235,840,680**	214,324,449
Property and equipment	11	**20,142,631**	18,834,797
Right-of-use assets	12	**10,011,536**	8,283,554
Intangible assets	13	**377,342**	492,742
Deferred tax assets		**-**	-
Other assets	14	**32,931,068**	37,849,653
Total Assets		**885,727,517**	852,476,620
LIABILITIES			
Bills payable	16	**11,922,143**	17,082,793
Borrowings	17	**12,095,083**	61,644,422
Deposits and other accounts	18	**784,226,187**	689,106,187
Lease liabilities	19	**11,898,342**	9,771,027
Subordinated debt	20	**7,994,400**	7,995,200
Deferred tax liabilities - net	21	**2,857,289**	4,862,431
Other liabilities	22	**19,212,849**	25,227,694
Total Liabilities		**850,206,293**	815,689,754
NET ASSETS		**35,521,224**	36,786,866
REPRESENTED BY			
Share capital	23	**11,024,636**	11,024,636
Reserves		**7,704,038**	7,224,862
Surplus on revaluation of assets	24	**5,568,709**	7,568,001
Unappropriated profit		**11,223,841**	10,969,367
		35,521,224	36,786,866
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

STATEMENT OF PROFIT AND LOSS ACCOUNT

FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2026

	Note	Quarter Ended (Un-audited) 30 June 2026	Quarter Ended (Un-audited) 30 June 2025	Half Year Ended (Un-audited) 30 June 2026	Half Year Ended (Un-audited) 30 June 2025
		(Rupees in '000)			
Mark-up / Return / Interest earned	26	**20,741,991**	21,250,686	**40,383,649**	43,530,530
Mark-up / Return / Interest expensed	27	**15,285,536**	14,280,620	**28,947,687**	29,271,841
Net mark-up / interest income		**5,456,455**	6,970,066	**11,435,962**	14,258,689
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	**1,127,366**	1,161,853	**2,428,684**	2,364,747
Dividend income		**158,803**	140,847	**160,927**	140,847
Foreign exchange income		**567,116**	276,839	**1,331,170**	608,786
Income / (loss) from derivatives		**-**	-	**-**	-
Gain on securities	29	**679,564**	385,122	**1,390,957**	374,157
Net gain / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Other income	30	**18,225**	27,383	**56,259**	67,011
Total non mark-up / interest income		**2,551,074**	1,992,044	**5,367,997**	3,555,548
Total income		**8,007,529**	8,962,110	**16,803,959**	17,814,237
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	**6,453,226**	5,880,443	**13,088,622**	11,021,061
Workers' Welfare Fund	32	**40,557**	59,516	**95,893**	133,697
Other charges	33	**10,567**	125,320	**10,614**	125,320
Total non mark-up / interest expenses		**6,504,350**	6,065,279	**13,195,129**	11,280,078
Profit before credit loss allowance		**1,503,179**	2,896,831	**3,608,830**	6,534,159
Credit loss allowance and write-offs - net	34	**(496,544)**	(451,317)	**(1,185,829)**	(150,680)
Extra ordinary / unusual items		**-**	-	**-**	-
PROFIT BEFORE TAXATION		**1,999,723**	3,348,148	**4,794,659**	6,684,839
Taxation	35	**942,875**	1,998,517	**2,398,777**	4,187,940
PROFIT AFTER TAXATION		**1,056,848**	1,349,631	**2,395,882**	2,496,899
		(Rupees)			
Basic and diluted earnings per share	36	**0.9586**	1.2242	**2.1732**	2.2648

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

STATEMENT OF COMPREHENSIVE INCOME

FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2026

	Note	Quarter Ended		Half Year Ended	
		(Un-audited) 30 June 2026	(Un-audited) 30 June 2025	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
		--------------------------(Rupees in '000)--------------------------			
Profit after taxation for the period		**1,056,848**	1,349,631	**2,395,882**	2,496,899
Other comprehensive income					
Items that may be reclassified to profit and loss account in subsequent periods:					
Movement in surplus on revaluation of investment in debt instruments classified at FVOCI - net of tax	24	**1,177,341**	1,925,971	**(1,085,121)**	1,148,571
Movement in surplus on sale of debt instruments carried at FVOCI reclassified to statement of profit and loss account - net of tax		**(269,748)**	-	**(671,368)**	(23,123)
		907,593	1,925,971	**(1,756,489)**	1,125,448
Items that will not be reclassified to profit and loss account in subsequent periods:					
Movement in (deficit) / surplus on revaluation of investment in equity instruments classified at FVOCI - net of tax		**(183,910)**	172,194	**(193,017)**	184,101
Total comprehensive income		**1,780,531**	3,447,796	**446,376**	3,806,448

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

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

	Share capital	Statutory reserve (a)	Surplus / (deficit) on revaluation of			Unappro-priated profit	Total
			Investments	Property and equipment	Non-banking assets		
				(Rupees in '000)			
Balance as at 1 January 2025 before adoption of IFRS 9	11,024,636	6,313,315	1,682,958	2,533,999	69,667	9,185,171	30,809,746
Impact of adoption of IFRS 9 on unquoted securities - net of tax	-	-	1,391,520	-	-	17,585	1,409,105
Balance as at 1 January 2025 after adoption of IFRS 9	11,024,636	6,313,315	3,074,478	2,533,999	69,667	9,202,756	32,218,851
Profit after taxation for the half year ended 30 June 2025	-	-	-	-	-	2,496,899	2,496,899
Other comprehensive income / (loss) - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	1,148,571	-	-	-	1,148,571
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(23,123)	-	-	-	(23,123)
- Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	184,101	-	-	-	184,101
- Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-
Total other comprehensive income / (loss) - net of tax	-	-	1,309,549	-	-	2,496,899	3,806,448
Transfer to statutory reserve	-	499,380	-	-	-	(499,380)	-
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	-	-	-	(49,477)	(191)	49,668	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended 31 December 2024 at Rs 1.75 per share	-	-	-	-	-	(1,929,312)	(1,929,312)
Balance as at 30 June 2025 (un-audited) - restated	11,024,636	6,812,695	4,384,027	2,484,522	69,476	9,320,631	34,095,987
Profit after taxation for the half year ended 31 December 2025	-	-	-	-	-	2,060,835	2,060,835
Other comprehensive income / (loss) - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	1,061,214	-	-	-	1,061,214
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(524,419)	-	-	-	(524,419)
- Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	143,062	-	-	-	143,062
- Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(49,813)	(49,813)
Total other comprehensive income - net of tax	-	-	679,857	-	-	2,011,022	2,690,879
Transfer to statutory reserve	-	412,167	-	-	-	(412,167)	-
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	-	-	-	(49,615)	(266)	49,881	-
Balance as at 31 December 2025 (audited)	11,024,636	7,224,862	5,063,884	2,434,907	69,210	10,969,367	36,786,866
Impact of adoption of IFRS 9 (Effective interest rate - net of tax) - (note 4.1)	**-**	**-**	**-**	**-**	**-**	**(58,323)**	**(58,323)**
Balance as at 1 January 2026 after adoption of IFRS 9 - restated	**11,024,636**	**7,224,862**	**5,063,884**	**2,434,907**	**69,210**	**10,911,044**	**36,728,543**
Profit after taxation for the half year ended 30 June 2026	**-**	**-**	**-**	**-**	**-**	**2,395,882**	**2,395,882**
Other comprehensive income / (loss) - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	**-**	**-**	**(1,085,121)**	**-**	**-**	**-**	**(1,085,121)**
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	**-**	**-**	**(671,368)**	**-**	**-**	**-**	**(671,368)**
- Movement in surplus on revaluation of investments in equity instruments - net of tax	**-**	**-**	**(193,017)**	**-**	**-**	**-**	**(193,017)**
Total other comprehensive (loss) / income - net of tax	**-**	**-**	**(1,949,506)**	**-**	**-**	**2,395,882**	**446,376**
Transfer to statutory reserve	**-**	**479,176**	**-**	**-**	**-**	**(479,176)**	**-**
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	**-**	**-**	**-**	**(49,558)**	**(228)**	**49,786**	**-**
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended 31 December 2025 at Rs. 1.5 per share	**-**	**-**	**-**	**-**	**-**	**(1,653,695)**	**(1,653,695)**
Balance as at 30 June 2026 (unaudited)	**11,024,636**	**7,704,038**	**3,114,378**	**2,385,349**	**68,982**	**11,223,841**	**35,521,224**

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

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED 30 JUNE 2026

	Note	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
		------------(Rupees in '000)------------	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		4,794,659	6,684,839
Less: Dividend income		(160,927)	(140,847)
		4,633,732	6,543,992
Adjustments:			
Net mark-up / Interest income		(12,292,705)	(14,869,726)
Depreciation on property and equipment	31	1,091,772	862,752
Depreciation on right-of-use assets	12	778,520	622,911
Depreciation on non-banking assets	31	14,393	8,099
Amortisation	13	136,574	101,379
Mark-up expense on lease liability against right-of-use assets	27	856,743	611,037
Loss/ (gain) on termination of leases	30	4,831	(1,797)
Gain on termination of Ijarah financing	30	(359)	(900)
Staff loans - deferred cost unwinding		197,987	372,458
Credit loss allowance and write-offs - net	34	(1,163,215)	(150,680)
Gain on sale of property and equipment - net	30	(17,502)	(21,512)
Gain on sale of non-banking assets	30	(7,053)	-
Provision for Workers' Welfare Fund - net	32	95,893	133,697
Charge for defined benefit plan		150,000	112,000
Unrealised loss on revaluation of investments classified as FVPL	29	10,062	57,336
		(10,144,059)	(12,162,946)
		(5,510,327)	(5,618,954)
(Increase) / decrease in operating assets			
Lendings to financial institutions		12,449,662	(6,859,600)
Securities classified as FVPL		(14,972,623)	2,723,075
Advances		(20,352,706)	50,074,373
Other assets (excluding advance taxation and mark-up receivable)		5,091,524	863,311
		(17,784,143)	46,801,159
Increase / (decrease) in operating liabilities			
Bills payable		(5,160,650)	(1,258,693)
Borrowings		(48,959,078)	(15,192,374)
Deposits		95,120,000	90,232,942
Other liabilities (excluding mark-up payable)		(3,313,823)	(2,924,913)
		37,686,449	70,856,962
Mark-up / Return / Interest received		39,713,641	43,570,596
Mark-up / Return / Interest paid		(31,066,118)	(31,957,765)
Income tax paid		(2,096,139)	(6,111,324)
Net cash flow generated from operating activities		20,943,363	117,540,674
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestment / (investments) in securities classified as FVOCI		3,467,218	(111,266,684)
Net investments at amortised cost		(22,429,078)	(200,394)
Dividend received		160,927	140,847
Investments in property and equipment		(2,427,375)	(2,375,861)
Investments in intangible assets		-	(97,709)
Proceeds from sale of non-banking assets		31,000	-
Proceeds from sale of property and equipment		20,734	23,497
Net cash flow used in investing activities		(21,176,574)	(113,776,304)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of subordinated debt		(800)	(800)
Payment of lease liability against right-of-use assets		(1,240,761)	(1,115,593)
Dividend paid		(1,654,885)	(1,910,598)
Net cash flow used in financing activities		(2,896,446)	(3,026,991)
(Decrease) / Increase in cash and cash equivalents		(3,129,657)	737,379
Cash and cash equivalents at the beginning of the period		62,229,768	47,192,820
Impact of expected credit loss allowance on cash and cash equivalents		(1,826)	(961)
Cash and cash equivalents at the end of the period	37	59,098,285	47,929,238

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

1 STATUS AND NATURE OF BUSINESS

Soneri Bank Limited (the Bank) was incorporated in Pakistan on 28 September 1991 as a public limited company under the repealed Companies Ordinance, 1984 (now Companies Act, 2017). Its registered office and central office are situated at 2nd Floor, 307- Upper Mall Scheme, Lahore, Punjab and at 10th Floor, PNSC Building, M.T. Khan Road, Karachi respectively. The shares of the Bank are quoted on Pakistan Stock Exchange Limited. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and operates with 682 branches including 199 Islamic banking branches,10 Islamic banking windows (31 December 2025: 670 branches including 186 Islamic banking branches,15 Islamic banking windows) in Pakistan. The credit rating of the Bank is disclosed in note 38 to these condensed interim financial statements.

2 BASIS OF PRESENTATION

2.1 These condensed interim financial statements have been prepared in conformity with the format of financial statements prescribed by the State Bank of Pakistan (SBP) vide BPRD Circular No. 2 dated 09 February 2023.

2.2 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic mode, the State Bank of Pakistan has issued various circulars from time to time. Permissible forms of trade-related modes of financing include purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these condensed interim financial statements as such but are restricted to the amount of facility actually utilised and appropriate portion of mark-up thereon.

2.3 The financial results of all Islamic banking branches and windows of the Bank have been consolidated in these condensed interim financial statements for reporting purposes, after eliminating material intra branch transactions / balances. The financial results of Islamic banking branches and windows are disclosed in note 44 to these condensed interim financial statements.

3 STATEMENT OF COMPLIANCE

3.1 These condensed interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards comprise of:

- International Accounting Standards (IAS) 34 "Interim Financial Reporting" issued by the International Accounting Standards Board (IASB) as notified under the Companies Act 2017;

- Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan (ICAP) as are notified under the Companies Act, 2017;

- Provisions of, directives and notifications issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and

- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

Wherever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017, or the directives and notifications issued by the SBP and the SECP differ with the requirements of IAS 34 or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives and notifications, shall prevail.

3.2 The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment Property' for banking companies through BSD Circular Letter No. 10 dated 26 August 2002 till further instructions. Further, the SECP has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banks through its notification S.R.O 411(I)/2008 dated 28 April 2008. The State Bank of Pakistan through BPRD Circular No. 04 of 2015 dated 25 February 2015 has deferred the applicability of Islamic Financial Accounting Standard (IFAS) 3, 'Profit and Loss Sharing on Deposits' issued by the Institute of Chartered Accountants of Pakistan (ICAP) and notified by the SECP, vide their S.R.O. No. 571/2013 dated 12 June 2013 for Institutions offering Islamic Financial Services (IIFS). Accordingly, the requirements of these standards have not been considered in the preparation of these condensed interim financial statements.

3.3 The disclosures made in these condensed interim financial statements have been limited based on the format prescribed by the SBP vide BPRD Circular No. 2 dated 09 February 2023 and International Accounting Standards IAS 34, "Interim Financial Reporting". They do not include all the information and disclosures required for annual financial statements, and these condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Bank for the year ended 31 December 2025.

3.4 The management of the Bank believes that there is no significant doubt on the Bank's ability to continue as a going concern. Therefore, these condensed interim financial statements have been prepared on a going concern basis.

3.5 Standards, interpretations of and amendments to published accounting and reporting standards that are effective in the current period:

There are certain new and amended standards, issued by the International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after January 01, 2026 but are not considered relevant or are not expected to have any material effect on the Bank's condensed interim financial statements except for the following:

- Certain amendments to IFRS-7 'Financial Instruments: Disclosures' and IFRS-9 'Financial Instruments' have become applicable on the Bank which clarify the date of recognition and derecognition of a financial asset or financial liability. These amendments do not have any material impact and therefore, have not been detailed in these condensed interim financial statements.
- IFRS 7, 'Financial Instruments: Disclosures', the SECP through S.R.O. 742(I)/2025 dated 16 April 2025 has required disclosures regarding the significance of financial instruments to the Bank's financial position and performance, as well as the nature, extent, and management of risks arising from such instruments. Accordingly, the Bank will adopt IFRS 7 in preparing its annual financial statements for the year ending 31 December 2026. However, the disclosure requirements of IFRS 7 do not apply to these condensed interim financial statements except for those specified in paragraph 16A(j) of IAS 34, 'Interim Financial Reporting'.

3.6 Standards, interpretations and amendments to published accounting and reporting standards that are not yet effective:

There are certain new and amended standards, issued by the International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after 1 January 2027 but are considered not to be relevant or will not have any material effect on the these condensed interim financial statements except for:

- the new standard - IFRS 18 'Presentation and Disclosure in Financial Statements (published in April 2024) with applicability date of 1 January 2027 by IASB. The application of IFRS 18 will impact the presentation of 'Statement of Profit and Loss Account' with certain additional disclosures as and when instructed by the SBP.

3.7 Functional and presentation currency

Items included in these condensed interim financial statements are measured using the currency of the primary economic environment in which the Bank operates. These financial statements are presented in Pakistani Rupee which is the Bank's functional and presentation currency.

4 MATERIAL ACCOUNTING POLICY INFORMATION

The material accounting policies applied in the preparation of these condensed interim financial statements are consistent with those applied in the preparation of the annual audited financial statements of the Bank for the year ended 31 December 2025 except for matters related to IFRS 9 which have been disclosed in note 4.1 to these condensed interim financial statements.

4.1 IFRS 9- 'Financial Instruments'

4.1.1 The Bank adopted IFRS 9 effective 01 January 2024, subject to specific relaxations and extensions granted by the State Bank of Pakistan (SBP) from time to time. In line with the transition provisions of IFRS 9, the Bank applied the modified retrospective approach for the financial years ended 31 December 2024, and 31 December 2025, incorporating the impacts of these SBP relaxations accordingly.

Furthermore, pursuant to SBP instruction vide SBPHOK-BPRD-RPD-SBL-821860 dated 22 January 2025, the Bank availed an extension for the implementation of the Effective Interest Rate (EIR) method upto 31 December 2025. Consequently, during the current period, the Bank has applied the EIR method to financial instruments held as of 01 January 2026.

Under this approach, the Bank has recognised the cumulative effect by reducing opening retained earnings by Rs. 58.323 million (net of tax) and Rs. 7.866 million (net of tax) recognised as decrease in the profit and loss account for the period.

4.1.2 As per the BPRD circular letter no. 01 of 2025 dated 22 January 2025, the Banks are allowed to continue the existing accounting methodology for Islamic products, including the requirements of IFAS 1 and IFAS 2 until further instructions. Had IFRS 9 Effective Interest Rate (EIR) methodology been applied, the retained earnings would have been lowered by Rs. 1.038 million net of tax.The current period's profit after tax would have been higher by Rs. 0.451 million.

5 BASIS OF MEASUREMENT

5.1 These condensed interim financial statements have been prepared under the historical cost convention except that certain property and equipment and non banking assets acquired in satisfaction of claims are stated at revalued amounts; investments classified at fair value through profit or loss and fair value through other comprehensive income, foreign exchange contracts are measured at fair value; defined benefit obligations are carried at present value; right of use of assets and related lease liabilities are measured at present value on initial recognition; and all financial instruments are measured at fair value on initial recognition.

5.2 Critical accounting estimates and judgements

The preparation of these condensed interim financial statements in conformity with accounting and reporting standards as applicable in Pakistan requires management to make judgments, estimates and assumptions that affect the application of policies and reported amount of assets and liabilities and income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form basis of making the judgments about carrying values of assets and liabilities which are not readily apparent from other sources. Actual results may differ from these estimates. These estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate are revised if the revision affects only that period, or in the period of its revision and future periods if the revision affects both current and future periods.

The significant judgments made by management in applying the Bank's accounting policies and the key sources of estimation uncertainty were the same as those applied in the preparation of annual audited financial statements of the Bank for the year ended 31 December 2025, except for matters related to IFRS 9 which have been disclosed in note 4.1 to these condensed interim financial statements.

5.3 The financial risk management objectives and policies adopted by the Bank are consistent with those disclosed in the annual audited financial statements for the year ended 31 December 2025.

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
6 CASH AND BALANCES WITH TREASURY BANKS	---------(Rupees in '000)---------	
In hand		
- Local currency	**16,653,023**	14,145,795
- Foreign currencies	**499,995**	926,758
	17,153,018	15,072,553
With State Bank of Pakistan in		
- Local currency current accounts	**25,767,641**	37,790,883
- Foreign currency current accounts	**1,798,039**	1,904,001
- Foreign currency deposit accounts	**3,305,712**	3,819,562
	30,871,392	43,514,446
With National Bank of Pakistan in		
- Local currency current accounts	**1,933,851**	1,724,462
Prize bonds	**21,924**	21,374
	49,980,185	60,332,835
Less: credit loss allowance held against balances with treasury banks	**-**	-
Cash and balances with treasury banks - net of credit loss allowance	**49,980,185**	60,332,835
7 BALANCES WITH OTHER BANKS		
In Pakistan		
- In current accounts	**710**	710
- In deposit accounts	**32**	32
	742	742
Outside Pakistan		
- In current accounts	**9,145,794**	2,513,062
	9,146,536	2,513,804
Less: credit loss allowance held against balances with other banks	**(2,112)**	(286)
Balances with others banks - net of credit loss allowance	**9,144,424**	2,513,518

8 LENDINGS TO FINANCIAL INSTITUTIONS

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	---------(Rupees in '000)---------	
Call money lendings	**-**	5,000,000
Reverse repo agreements	**10,190,525**	23,640,187
Letters of placements	**8,000,000**	2,000,000
	18,190,525	30,640,187
Less: credit loss allowance held against lendings to financial institutions	**(1,249)**	(42,508)
Lending to financial institutions - net of credit loss allowance	**18,189,276**	30,597,679

8.1 Particulars of Lendings - gross

In local currency	**18,190,525**	30,640,187
In foreign currency	**-**	-
	18,190,525	30,640,187

8.2 Securities held as collateral against Lendings to financial institutions

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Held by the Bank	Further given as collateral	Total	Held by the Bank	Further given as collateral	Total
	(Rupees in '000)					
Market Treasury Bills	**2,492,920**	**-**	**2,492,920**	1,271,990	-	1,271,990
Pakistan Investment Bonds	**7,422,026**	**-**	**7,422,026**	22,294,538	-	22,294,538
Total	**9,914,946**	**-**	**9,914,946**	23,566,528	-	23,566,528

8.3 Lendings to Financial Institutions - Particulars of credit loss allowance

		(Un-audited) 30 June 2026		(Audited) 31 December 2025	
		Lendings	Credit loss allowance held	Lendings	Credit loss allowance held
		(Rupees in '000)			
Domestic					
Performing	Stage 1	**18,190,525**	**1,249**	30,640,187	42,508
Under performing	Stage 2	**-**	**-**	-	-
Non-performing	Stage 3				
Substandard		**-**	**-**	-	-
Doubtful		**-**	**-**	-	-
Loss		**-**	**-**	-	-
		-	**-**	-	-
Total		**18,190,525**	**1,249**	30,640,187	42,508

8.4 Lendings to Financial Institutions - Particulars of credit loss allowance

	30 June 2026 (Un-audited)				31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	(Rupees in '000)							
Opening balance	**42,508**	**-**	**-**	**42,508**	1,581	-	-	1,581
New lendings originated or purchased	**1,249**	**-**	**-**	**1,249**	42,508	-	-	42,508
Lendings derecognised or repaid	**(42,508)**	**-**	**-**	**(42,508)**	(1,581)	-	-	(1,581)
Transfer to Stage 1	**-**	**-**	**-**	**-**	-	-	-	-
Transfer to Stage 2	**-**	**-**	**-**	**-**	-	-	-	-
Transfer to Stage 3	**-**	**-**	**-**	**-**	-	-	-	-
Closing balance	**1,249**	**-**	**-**	**1,249**	42,508	-	-	42,508

9 INVESTMENTS

9.1 Investments by type

	30 June 2026 (Un-audited)				31 December 2025 (Audited)			
	Fair value / Amortised cost	Credit loss allowance	Surplus / (Deficit)	Carrying value	Fair value / Amortised cost	Credit loss allowance	Surplus / (Deficit)	Carrying value
	(Rupees in '000)							
Debt Instruments								
Classified / measured at amortised cost								
Federal Government securities	49,746,134	-	-	49,746,134	27,317,056	-	-	27,317,056
Non Government debt securities	51,635	(51,635)	-	-	51,635	(51,635)	-	-
	49,797,769	(51,635)	-	49,746,134	27,368,691	(51,635)	-	27,317,056
Classified / measured at FVOCI								
Federal Government securities	436,211,036	-	3,307,282	439,518,318	439,639,659	-	6,961,887	446,601,546
Non Government debt securities	300,339	(300,339)	-	-	379,089	(300,369)	4,746	83,466
	436,511,375	(300,339)	3,307,282	439,518,318	440,018,748	(300,369)	6,966,633	446,685,012
Classified / measured at FVPL								
Federal Government securities	14,993,035	-	12,385	15,005,420	20,412	-	44	20,456
Non Government debt securities	-	-	-	-	-	-	-	-
	14,993,035	-	12,385	15,005,420	20,412	-	44	20,456
Instruments mandatorily classified / measured at FVPL								
Non Government debt securities	1,005,230	-	(4,280)	1,000,950	1,005,230	-	(3,739)	1,001,491
Preference Shares	-	-	-	-	-	-	-	-
	1,005,230	-	(4,280)	1,000,950	1,005,230	-	(3,739)	1,001,491
Equity Instruments								
Classified / measured at FVPL								
Units of REIT Funds	491,265	-	(3,439)	487,826	491,265	-	20,142	511,407
Shares unlisted	11,100	-	37,942	49,042	11,100	-	37,942	49,042
	502,365	-	34,503	536,868	502,365	-	58,084	560,449
Classified / measured at FVOCI								
Shares of								
- Listed companies	71,679	-	14,006	85,685	29,805	-	28,124	57,929
- Unlisted companies	50,000	-	3,167,000	3,217,000	50,000	-	3,555,000	3,605,000
	121,679	-	3,181,006	3,302,685	79,805	-	3,583,124	3,662,929
Total investments	502,931,453	(351,974)	6,530,896	509,110,375	468,995,251	(352,004)	10,604,146	479,247,393

9.2 Investments given as collateral

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	(Rupees in '000)	
Pakistan Investment Bonds	-	14,485,500
	-	14,485,500

9.3 Particulars of credit loss allowance

9.3.1 Investments - exposure

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
	(Rupees in '000)					
Opening balance	468,061,107	-	351,974	380,346,496	-	351,974
New Investments	143,743,286	-	-	390,812,155	-	-
Investments derecognised or repaid	(109,848,958)	-	-	(303,097,544)	-	-
Transfer to Stage 1	-	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-
	33,894,328	-	-	87,714,611	-	-
Closing balance	501,955,435	-	351,974	468,061,107	-	351,974

9.3.2 Investments - credit loss allowance

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
	(Rupees in '000)					
Opening balance	30	-	351,974	230	-	254,638
New Investments	-	-	-	-	-	97,336
Investments derecognised or repaid	(30)	-	-	(200)	-	-
Transfer to Stage 1	-	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-
	(30)	-	-	(200)	-	97,336
Closing balance	-	-	351,974	30	-	351,974

9.3.3 Particulars of credit loss allowance against debt securities

Domestic		(Un-audited) 30 June 2026		(Audited) 31 December 2025	
		Outstanding Amount	Credit loss allowance held	Outstanding Amount	Credit loss allowance held
		(Rupees in '000)			
Performing	Stage 1	501,955,435	-	468,061,107	30
Under performing	Stage 2	-	-	-	-
Non-performing	Stage 3				
Substandard		-	-	-	-
Doubtful		-	-	-	-
Loss		351,974	351,974	351,974	351,974
		351,974	351,974	351,974	351,974
Total		502,307,409	351,974	468,413,081	352,004

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
	(Rupees in '000)					
Opening balance	30	-	351,974	230	-	254,638
Charge for the period / year	-	-	-	-	-	97,336
Reversal for the period / year	(30)	-	-	(200)	-	-
	(30)	-	-	(200)	-	97,336
Closing balance	-	-	351,974	30	-	351,974

9.4 The market value of securities classified under amortised cost as at 30 June 2026 amounted to Rs. 49,712.417 million (31 December 2025: Rs. 27,449.955 million).

9.5 Investments include certain approved government securities which are held by the Bank to comply with the Statutory Liquidity Requirement determined on the basis of the Bank's demand and time liabilities as set out under section 29 of the Banking Companies Ordinance, 1962.

9.6 Debt securities amounting to Rs. 500,950.205 million (31 December 2025 Rs. 466,977.127 million) pertains to Government securities held in functional currencies. Under the IFRS 9 application instruction directed by State Bank of Pakistan, the exposure is exempted from the application of expected credit loss framework.

10 ADVANCES

	Performing		Non performing		Total	
	(Un-audited) 30 June 2026	(Audited) 31 December 2025	(Un-audited) 30 June 2026	(Audited) 31 December 2025	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	---	---	---	(Rupees in '000)	---	---
Loans, cash credits, running finances, etc.	195,937,261	179,266,256	5,838,885	7,393,980	201,776,146	186,660,236
Islamic financing and related assets	33,848,616	26,410,559	47,061	39,899	33,895,677	26,450,458
Bills discounted and purchased	6,195,772	8,403,836	124,999	124,999	6,320,771	8,528,835
Advances - gross	235,981,649	214,080,651	6,010,945	7,558,878	241,992,594	221,639,529
Credit loss allowance						
- Stage 1	(235,452)	(241,013)	-	-	(235,452)	(241,013)
- Stage 2	(783,936)	(559,770)	-	-	(783,936)	(559,770)
- Stage 3	-	-	(5,132,526)	(6,514,297)	(5,132,526)	(6,514,297)
	(1,019,388)	(800,783)	(5,132,526)	(6,514,297)	(6,151,914)	(7,315,080)
Advances - net of credit loss allowance	234,962,261	213,279,868	878,419	1,044,581	235,840,680	214,324,449

10.1 Particulars of advances (Gross)

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	(Rupees in '000)	
In local currency	230,811,965	207,168,579
In foreign currencies	11,180,629	14,470,950
	241,992,594	221,639,529

10.2 Advances in Stage 3 include Rs. 6,010.945 million (31 December 2025: Rs. 7,558.878 million) which have been placed under non-performing status as detailed below:

Category of Classification in Stage 3	Note	(Un-audited) 30 June 2026		(Audited) 31 December 2025	
		Non-performing loans	Credit loss allowance	Non-performing loans	Credit loss allowance
			(Rupees in '000)		
Domestic					
Other Assets Especially Mentioned (OAEM)	10.2.1	24,751	13,390	18,118	9,802
Substandard		40,405	21,901	1,454,292	1,001,012
Doubtful		1,360,894	906,438	1,078,385	605,649
Loss		4,584,895	4,190,797	5,008,083	4,897,834
Total		6,010,945	5,132,526	7,558,878	6,514,297

10.2.1 The OAEM category pertains to agriculture finance and consumer finance amounting to Rs. 7.427 million (31 December 2025: Rs. 2.123 million) and Rs. 17.324 million (31 December 2025: Rs. 15.995 million) respectively.

10.3 Particulars of credit loss allowance against advances

	Note	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
				(Rupees in '000)			
10.3.1 Advances - Exposure							
Opening balance		188,506,559	25,574,092	7,558,878	226,405,058	15,561,770	7,882,882
New advances		48,121,130	3,874,575	13,013	78,420,936	4,709,826	121,538
Advances derecognised or repaid		(24,063,169)	(7,315,325)	(277,159)	(63,390,303)	(46,618,120)	(1,134,445)
Transfer to Stage 1		388,527	(388,527)	-	1,008,910	(1,008,910)	-
Transfer to Stage 2		(12,107,500)	14,025,886	(1,918,386)	(53,741,972)	54,412,152	(670,180)
Transfer to Stage 3		(614,604)	(19,995)	634,599	(196,070)	(1,482,626)	1,678,696
		11,724,384	10,176,614	(1,547,933)	(37,898,499)	10,012,322	(4,391)
Amount written off		-	-	-	-	-	(1,640)
Amount charged off	10.6	-	-	-	-	-	(317,973)
Closing balance		200,230,943	35,750,706	6,010,945	188,506,559	25,574,092	7,558,878
10.3.2 Advances - Credit loss allowance							
Opening balance		241,013	559,770	6,514,297	539,223	476,004	7,096,391
New advances / charge		67,818	835,329	1,066	174,974	60,818	58,694
Advances derecognised / repaid / reversals		(30,108)	(192,772)	(212,079)	(90,036)	(340,074)	(830,267)
Transfer to Stage 1		594	(594)	-	11,018	(11,018)	-
Transfer to Stage 2		(10,362)	1,574,405	(1,564,043)	(68,138)	738,317	(670,179)
Transfer to Stage 3		(1,202)	(392)	1,594	(580)	(55,050)	55,630
		26,740	2,215,976	(1,773,462)	27,238	392,993	(1,386,122)
Amount written off		-	-	-	-	-	(1,640)
Amount charged off		-	-	-	-	-	(317,973)
Changes in risk parameters (PDs/LGDs)		(32,301)	(1,991,810)	391,691	(325,448)	(309,227)	1,123,641
Closing balance		235,452	783,936	5,132,526	241,013	559,770	6,514,297

10.4 Particulars of credit loss allowance against advances

	30 June 2026 (Un-audited)				31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	(Rupees in '000)							
Opening balance	241,013	559,770	6,514,297	7,315,080	539,223	476,004	7,096,391	8,111,618
Charge for the period / year	89,092	2,587,172	447,859	3,124,123	185,992	799,135	1,237,965	2,223,092
Reversals for the period / year	(94,653)	(2,363,006)	(1,829,630)	(4,287,289)	(484,202)	(715,369)	(1,500,446)	(2,700,017)
	(5,561)	224,166	(1,381,771)	(1,163,166)	(298,210)	83,766	(262,481)	(476,925)
Amount written off	-	-	-	-	-	-	(1,640)	(1,640)
Amount charged off (note 10.6)	-	-	-	-	-	-	(317,973)	(317,973)
Closing balance	235,452	783,936	5,132,526	6,151,914	241,013	559,770	6,514,297	7,315,080

10.4.1 The credit exposure (in local currency) amounted to Rs. 8,151.61 million (31 December 2025: Rs. 7,059.82 million) pertains to Government guaranteed exposure held in functional currency. Under the IFRS 9 application instruction directed by State Bank of Pakistan, the exposure is exempted from the application of expected credit loss framework.

10.4.2 The Bank has availed the benefit of forced sale value of pledged stocks, mortgaged residential and commercial properties held as collateral against non-performing advances as allowed under the Prudential Regulations issued by the State Bank of Pakistan. Had the benefit not been taken by the Bank, the specific provision against non-performing advances would have been higher by Rs. 610.851 million (31 December 2025: Rs. 342.482 million). The additional profit arising from availing this benefit - net of the tax amounts to Rs. 293.208 million (31 December 2025: Rs. 164.391 million). The FSV benefit is not available for distribution either as cash or stock dividend to shareholders and bonus to employees.

10.4.3 The Bank has made provision against its non-performing portfolio as per the category of classification of the loans. However, the Bank still holds enforceable collateral realisable through litigation. This enforceable collateral includes mortgage charge, etc. against various tangible assets of the borrower including land, building and machinery, stock in trade, etc.

10.5 Advances - Category of classification

		(Un-audited) 30 June 2026		(Audited) 31 December 2025	
		Outstanding amount	Credit loss allowance held	Outstanding amount	Credit loss allowance held
Domestic		(Rupees in '000)			
Performing	Stage 1	200,230,943	235,452	188,506,559	241,013
Under Performing	Stage 2	35,750,706	783,936	25,574,092	559,770
Non-performing	Stage 3				
Other Assets Especially Mentioned (OAEM)		24,751	13,390	18,118	9,802
Substandard		40,405	21,901	1,454,292	1,001,012
Doubtful		1,360,894	906,438	1,078,385	605,649
Loss		4,584,895	4,190,797	5,008,083	4,897,834
		6,010,945	5,132,526	7,558,878	6,514,297
		241,992,594	6,151,914	221,639,529	7,315,080

10.6 Charged off Loans and Advances

	(Un-audited) 30 June 2026		(Audited) 31 December 2025	
	No. of Borrowers	Amount in Rs. '000	No. of Borrowers	Amount in Rs. '000
Opening Balance	17	2,541,918	10	2,311,817
Charged off during the period / year	-	-	7	317,973
Recoveries made during the period / year	(1)	(22,614)	-	(87,872)
Closing Balance	16	2,519,304	17	2,541,918

10.6.1 The Bank has adopted the requirements of the State Bank of Pakistan (SBP) BPRD Circular No. 02 of 2024, dated July 22, 2024 regarding the "Charging-off of Loans, Advances, and Finances". This regulatory framework allows the Bank to address legacy non-performing loans (NPLs) by removing fully provisioned "Loss" category loans.

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
11 PROPERTY AND EQUIPMENT		(Rupees in '000)	
Capital work-in-progress	11.1	2,318,690	1,779,754
Property and equipment		17,823,941	17,055,043
		20,142,631	18,834,797
11.1 Capital work-in-progress			
Civil works		221,336	197,326
Advances to suppliers and contractors		1,557,268	939,778
Advances against purchase of premises		260,689	372,147
Core banking system		185,423	185,423
Consultant's fee and other charges		93,974	85,080
		2,318,690	1,779,754

11.2 Additions to property and equipment

	Un-audited 30 June 2026	Un-audited 30 June 2025
	--------(Rupees in '000)--------	
The following additions have been made to property and equipment during the period:		
Capital work-in-progress - net of transferred out for capitalisation	**538,936**	1,263,624
Building on freehold land	**7,799**	11,663
Building on leasehold land	**106,302**	54,472
Leasehold improvements	**529,520**	284,063
Furniture and fixtures	**178,824**	94,165
Electrical, office and computer equipment	**929,881**	478,812
Vehicles	**116,641**	189,062
	1,868,967	1,112,237
Total	**2,407,903**	2,375,861

11.3 Disposal of property and equipment

The net book value of property and equipment disposed off during the period is as follows:

	30 June 2026	30 June 2025
Furniture and fixtures	**433**	512
Electrical, office and computer equipment	**2,799**	1,473
Total	**3,232**	1,985

11.4 Fixed assets written off

	30 June 2026	30 June 2025
Leasehold improvements	**3,342**	9,770
Furniture and fixtures	**-**	78
Electrical office equipment	**21**	-
Total	**3,363**	9,848

12 RIGHT-OF-USE ASSETS

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		Buildings	
		----------(Rupees in '000)----------	
At 01 January			
Cost		**13,830,208**	9,599,827
Accumulated depreciation		**(5,546,654)**	(4,249,909)
Opening net carrying amount		**8,283,554**	5,349,918
Additions during the period / year		**2,491,585**	4,220,927
Modification during the period / year		**14,917**	-
Adjustments / termination during the period / year		**-**	9,454
Depreciation for the period / year	31	**(778,520)**	(1,296,745)
Closing net carrying amount		**10,011,536**	8,283,554

13 INTANGIBLE ASSETS

	Note	30 June 2026	31 December 2025
Opening net book value		**492,742**	394,493
Additions - directly purchased		**21,174**	309,609
Amortisation charge	31	**(136,574)**	(211,360)
Closing net book value		**377,342**	492,742

13.1 The Bank controls significant intangible assets including internally developed customer relationships, and brand value, which support its operations. Certain internally generated intangible assets are not recognised in the statement of financial position as they do not meet the recognition criteria prescribed under IAS 38.

13.2 The Bank has certain fully amortised intangible assets, mainly comprising different IT application of core banking software and supporting IT applications, which are still in operational use amounting to Rs. 1,822.199 million (31 December 2025: Rs. 1,714.700 million). These assets continue to provide economic benefits and support the Bank's routine banking operations.

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
14	**OTHER ASSETS**		----------(Rupees in '000)----------	
	Income / mark-up accrued in local currency		**13,733,676**	13,235,779
	Income / mark-up accrued in foreign currencies		**59,963**	85,839
	Advances, deposits, advance rent and other prepayments		**4,278,225**	3,694,503
	Advance taxation (payments less provisions)		**4,166,046**	4,298,679
	Non-banking assets acquired in satisfaction of claims	14.1	**1,899,585**	1,937,449
	Mark to market gain on forward foreign exchange contracts - net		**35,552**	-
	Stationery and stamps on hand		**69,218**	59,033
	Due from the State Bank of Pakistan		**135,090**	28,370
	Acceptances		**7,730,955**	7,081,700
	Clearing and settlement account		**374,630**	6,998,257
	Claims against fraud and forgeries	14.2	**143,443**	143,443
	Others		**420,160**	394,997
			33,046,543	37,958,049
	Less: Credit loss allowance held against other assets	14.3	**(259,187)**	(252,584)
	Other assets - net of credit loss allowance		**32,787,356**	37,705,465
	Surplus on revaluation of non-banking assets acquired in satisfaction of claims		**143,712**	144,188
	Other assets - total		**32,931,068**	37,849,653
14.1	Market value of non-banking assets acquired in satisfaction of claims	14.1.1 & 14.1.2	**2,043,297**	2,081,637

14.1.1 The non-banking assets acquired in satisfaction of claims by the Bank were revalued by independent and professional valuers in 31 December 2024 and 31 December 2025. The valuations were carried out by M/s Harvester Services (Private) Limited, M/s Arch-e-Decon, M/s. K.G. Traders, M/s. Oceanic Surveyors, M/s Indus Surveyors, M/s Asrem (Private) Limited, M/s Tristar International Consultant (Pvt) Limited, M/s RBS Associates (Private) Limited and Al Hadi Financial and Legal Consultant on the basis of professional assessment of present market values.

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
14.1.2	**Non-banking assets acquired in satisfaction of claims**		----------(Rupees in '000)----------	
	Opening balance		**2,081,637**	1,490,350
	Acquired		**-**	608,340
	Disposal	14.1.3	**(23,947)**	-
	Revaluation	14.1.1	**-**	-
	Depreciation	31	**(14,393)**	(17,053)
	Closing balance		**2,043,297**	2,081,637

		Note	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
14.1.3	**Gain on disposal of non-banking assets acquired in satisfaction of claims**		----------(Rupees in '000)----------	
	Disposal proceeds		**31,000**	-
	Less			
	- Cost		**(24,902)**	-
	- Accumulated depreciation		**955**	-
			(23,947)	-
	Gain on disposal	30	**7,053**	-

14.2 This represents amount in respect of fraud and forgery claims relating to cash embezzlement made in the Bank. The Bank has initiated legal proceedings against the alleged and has also taken necessary steps to further strengthen its internal control system.

		(Un-audited) 30 June 2026	(Audited) 31 December 2025
14.3	**Credit loss allowance held against other assets**	----------(Rupees in '000)----------	
	Receivable against fraud and forgeries	**143,443**	143,443
	Expected credit loss	**20,376**	13,773
	Others	**95,368**	95,368
		259,187	252,584
14.3.1	**Movement in credit loss allowance held against other assets**		
	Opening balance	**252,584**	396,944
	Charge for the period / year	**8,838**	5,522
	Reversal for the period / year	**(2,235)**	(149,882)
		6,603	(144,360)
	Closing balance	**259,187**	252,584
14.3.2	**Particulars of credit loss allowance against other assets**		
	- Stage 1	**5,125**	4,726
	- Stage 2	**15,251**	9,047
	- Stage 3	**238,811**	238,811
		259,187	252,584

14.3.3 The Expected Credit Loss (ECL) impact of acceptances has been presented in Other Liabilities along with ECL provision required for other off balance sheet obligations in note 22.1.

15 CONTINGENT ASSETS

There were no contingent assets as at the balance sheet date.

		(Un-audited) 30 June 2026	(Audited) 31 December 2025
16	**BILLS PAYABLE**	----------(Rupees in '000)----------	
	In Pakistan	**11,922,143**	17,082,793
17	**BORROWINGS**		
	Secured		
	Borrowings from State Bank of Pakistan		
	Under export refinance scheme	**3,295,500**	7,037,816
	Long term financing facility for plant and machinery	**1,292,166**	1,568,069
	Temporary economic refinance scheme	**1,071,450**	982,013
	Financing facility for storage of agriculture produce	**-**	7,157
	Financing facility for Renewable Energy	**634,428**	639,344
	Under Rupee based discounting	**1,600,711**	1,950,675
	Refinance scheme for women entrepreneurs	**2,083**	-
	Repurchase agreement borrowings	**-**	-
		7,896,338	12,185,074
	Repurchase agreement borrowings - other banks	**-**	14,214,226
	Total secured	**7,896,338**	26,399,300
	Unsecured		
	Call borrowings	**-**	24,824,228
	Borrowings from other financial institutions - foreign	**4,172,421**	9,804,309
	Overdrawn nostro accounts	**26,324**	616,585
	Total unsecured	**4,198,745**	35,245,122
		12,095,083	61,644,422
17.1	**Particulars of borrowings with respect to currencies**		
	In local currency	**7,896,338**	51,223,528
	In foreign currencies	**4,198,745**	10,420,894
		12,095,083	61,644,422

18 DEPOSITS AND OTHER ACCOUNTS

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	-----(Rupees in '000)-----					
Customers						
Current deposits	197,791,344	14,635,506	212,426,850	168,032,578	14,432,301	182,464,879
Savings deposits	241,075,867	9,970,220	251,046,087	251,412,201	11,067,888	262,480,089
Term deposits	83,976,299	6,580,770	90,557,069	101,575,934	8,092,096	109,668,030
Others	48,801,941	-	48,801,941	18,350,970	-	18,350,970
	571,645,451	31,186,496	602,831,947	539,371,683	33,592,285	572,963,968
Financial Institutions						
Current deposits	8,602,036	836,194	9,438,230	4,024,349	1,124,823	5,149,172
Savings deposits	161,907,445	11	161,907,456	95,658,245	5	95,658,250
Term deposits	10,048,005	-	10,048,005	15,334,797	-	15,334,797
Others	549	-	549	-	-	-
	180,558,035	836,205	181,394,240	115,017,391	1,124,828	116,142,219
	752,203,486	32,022,701	784,226,187	654,389,074	34,717,113	689,106,187

18.1 Composition of deposits

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	---(Rupees in '000)---	
- Individuals	292,776,739	262,323,265
- Government (Federal and Provincial)	38,853,177	34,435,073
- Public Sector Entities	27,305,484	26,262,856
- Banking Companies	10,282,788	10,292,609
- Non-Banking Financial Institutions	171,111,452	105,849,610
- Private Sector	243,896,547	249,942,774
	784,226,187	689,106,187

18.2 Deposits eligible under Insurance arrangements

The State Bank of Pakistan (SBP) established the Deposit Protection Corporation (DPC) under the Deposit Protection Corporation Act, 2016. Membership is mandatory for all scheduled banks. The primary objective of the DPC is to provide protection to eligible depositors up to a guaranteed limit in the event a member bank is notified as a failed institution by the SBP.

In accordance with the DPC framework, the Bank pays a quarterly premium based on its eligible deposit. As of 31 December 2025, the deposits eligible for protection under this scheme amounted to Rs. 340,233 million.

19 LEASE LIABILITIES

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		---(Rupees in '000)---	
Opening balance as at January 01		9,771,027	6,381,527
Additions during the period / year		2,491,585	4,220,927
Modification during the period / year		19,748	-
Adjustments / termination during the period / year		-	7,657
Finance charges on leased assets	27	856,743	1,329,690
Lease payments including interest		(1,240,761)	(2,168,774)
Closing balance		11,898,342	9,771,027

19.1 Contractual maturity of lease liabilities

Short-term lease liabilities - within one year	778,619	479,930
Long-term lease liabilities		
- 1 to 5 years	5,455,282	3,083,318
- 5 to 10 years	5,581,359	5,661,777
- More than 10 years	83,082	546,002
	11,119,723	9,291,097
Total	11,898,342	9,771,027

20 SUBORDINATED DEBT

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		-----------(Rupees in '000)-----------	
Listed Term Finance Certificates - Additional Tier I	20.1	**4,000,000**	4,000,000
Listed Term Finance Certificates - Tier II (TFC III)	20.2	**3,994,400**	3,995,200
		7,994,400	7,995,200

20.1 Listed Term Finance Certificates - Additional Tier I

The Bank issued Rs. 4,000 million of listed, fully paid up, rated, perpetual, unsecured, subordinated, non-cumulative and contingent convertible debt instruments in the nature of Term Finance Certificates (TFCs) issued as instruments of redeemable capital under Section 66 of the Companies Act 2017. The funds raised by the Bank through the issuance of these TFCs have contributed towards the Bank's Additional Tier 1 Capital for meeting its capital adequacy requirements as per Basel III Guidelines set by SBP under BPRD Circular No. 6 dated 15 August 2013. The instrument is sub-ordinated as to the payment of principal and profit to all other indebtedness of the Bank (including the listed term finance certificates - Tier II previously issued by the Bank) and is not redeemable before maturity without prior approval of SBP. Furthermore, these funds are intended to be utilized for the Bank's ongoing business operations in accordance with the Bank's Memorandum and Articles of Association. The key features of the issue are as follows:

Issue amount	Rs. 4,000 million
Issue date	06 December 2018
Maturity date	Perpetual
Rating (Note 38)	"A+" (Single A plus) with Stable Outlook by The Pakistan Credit Rating Agency Limited on 30 June 2026.
Security	Unsecured
Ranking	Subordinated to all other indebtedness of the Bank including deposits but superior to equity.
Profit payment frequency	Payable semi-annually in arrears
Redemption	No fixed or final redemption date
Mark-up	For the period at end of which the Bank is in compliance with Minimum Capital Requirement (MCR) and Capital Adequacy Ratio (CAR) requirements of the SBP, mark-up rate will be Base rate + 2.00% per annum. Base rate will be set on a semi-annual basis using the 6-Month KIBOR (Ask side) prevailing on one (1) working day prior to each profit payment date.
Call option	The Bank may call the TFCs (either partially or in full), after five (5) years from the date of issuance with the prior approval of SBP. Moreover, and as per Clause iv(b) of Annexure 2 of the Basel III Circular, the Issuer shall not exercise a call option unless the called instrument is replaced with capital of same or better quality. The Call must be subject to a prior notice of not less than 60 days given by the Bank to the investors. The Call Option once announced will not be revocable.
Lock-in-clause	The TFCs contain a lock-in clause which stipulates that no profit payments would be made if such payments result in a shortfall in the Bank's Minimum Capital Requirement (MCR) or Capital Adequacy Requirement (CAR) or increase any existing shortfalls in MCR and / or CAR.
Loss absorbency clause	The TFCs are also subject to loss absorbency and / or any other requirements under SBP's Basel III Capital Rules. Upon the occurrence of a Point of Non-Viability event as defined by SBP's Basel III Capital Rule, SBP may at its option, fully and permanently convert the TFCs into common shares of the Bank and / or have them immediately written off (either partially or in full). Number of shares to be issued to TFC Holders at the time of conversion will be equal to the 'Outstanding Face Value of the TFC' divided by market value per share of the Bank's common equity on the date of trigger of the non-viability event as declared by SBP, subject to a cap of 360,000,000 shares.

20.2 Listed Term Finance Certificates - Tier II

The Bank issued Rs. 4,000 million of privately placed, fully paid up, rated, unsecured, non-cumulative and subordinated debt instruments in the nature of Term Finance Certificates (TFCs) as instruments of redeemable capital with a tenor of 10 years under Section 66 of the Companies Act, 2017. The instrument was privately placed and was subsequently listed on the PSX as per the regulatory requirements for listing of privately placed debt securities. The instrument is sub-ordinated as to the payment of principal and profit to all other indebtedness of the Bank, and is not redeemable before maturity without prior approval of SBP. The key features of the issue are as follows:

Issue amount	Rs. 4,000 million
Issue date	26 December 2022
Maturity date	26 December 2032
Rating (Note 38)	"AA-" (Double A minus) with Stable Outlook by The Pakistan Credit Rating Agency Limited on 30 June 2026.
Security	Unsecured
Ranking	The Instrument will be unsecured and subordinated as to payment of principal and profit to other indebtedness of the Bank, including deposits, but will rank pari passu with other Tier 2 instruments and superior to Additional Tier 1 instruments. The instrument will not be redeemable before maturity without approval of SBP.
Profit payment frequency	Payable semi-annually in arrears.
Redemption	The instrument is redeemable semi-annually in such a way that 0.36% of the issue amount will be redeemed in the first 9 years after the issue date and the remaining issue amount of 99.64% in two (2) equal semi annual installments of 49.82% each in the last year.
Mark-up	The mark-up rate will be Base rate + 1.70% per annum. Base rate is defined as the six months KIBOR (Ask side) prevailing on one (1) business day before the start of each six-monthly period.
Call option	The Bank may call the TFCs (either partially or in full), with prior approval of SBP, any time after five years from the date of issue, subject to not less than 30 days prior notice being given to the investors.
Lock-in-clause	The TFCs contain a lock-in clause which stipulates that neither interest nor principal may be paid (even at maturity) if such payments will result in shortfall in the Bank's Minimum Capital Requirement (MCR) or Capital Adequacy Requirement (CAR) or Leverage Ratio (LR) or result in an increase in any existing shortfall in MCR or CAR or LR.
Loss absorbency clause	The instrument will be subject to loss absorbency and / or any other requirements under SBP's Basel III Capital Rules. Upon the occurrence of a Point of Non-Viability event as defined by SBP's Basel III Capital Rule, SBP may at its option, fully and permanently convert the TFCs into common shares of the Bank and / or have them immediately written off (either partially or in full). Number of shares to be issued to TFC Holders at the time of conversion will be equal to the 'Outstanding Face Value of the TFC' divided by market value per share of the Bank's common equity on the date of trigger of the non-viability event as declared by SBP, subject to the cap of 484,000,000 shares.

21 DEFERRED TAX LIABILITIES - NET

	30 June 2026 (Un-audited)					
	At 1 January	Impact of adoption of IFRS 9	At 1 January after adoption of IFRS 9	Recognised in profit and loss account	Recognised in Other Comprehensive Income	At 30 June
	-----------------	-----------------	-----------------	(Rupees in '000)	-----------------	-----------------
Deductible temporary differences on						
- Credit loss allowance against investments	**(87,936)**	**-**	**(87,936)**	**(14,454)**	**-**	**(102,390)**
- Credit loss allowance against advances	**(1,180,690)**	**-**	**(1,180,690)**	**712,804**	**-**	**(467,886)**
- Credit loss allowance against other financial asset	**(39,554)**	**-**	**(39,554)**	**(50,962)**	**-**	**(90,516)**
- Modification and other remeasurements	**(300,252)**	**(63,184)**	**(363,436)**	**(149,300)**	**-**	**(512,736)**
- Post retirement employee benefits	**(180,835)**	**-**	**(180,835)**	**(39,000)**	**-**	**(219,835)**
- Provision against Workers' Welfare Fund	**(680,313)**	**-**	**(680,313)**	**(49,865)**	**-**	**(730,178)**
- Accelerated tax depreciation on non-banking assets	**(22,439)**	**-**	**(22,439)**	**(6,988)**	**-**	**(29,427)**
- Deficit on revaluation of FVPL investments	**-**	**-**	**-**	**(5,232)**	**-**	**(5,232)**
- Lease liabilities	**(5,080,934)**	**-**	**(5,080,934)**	**(1,106,204)**	**-**	**(6,187,138)**
	(7,572,953)	**(63,184)**	**(7,636,137)**	**(709,201)**	**-**	**(8,345,338)**
Taxable temporary differences on						
- Surplus on revaluation of property and equipment	**1,419,673**	**-**	**1,419,673**	**(53,688)**	**-**	**1,365,985**
- Surplus on revaluation of non-banking assets	**74,978**	**-**	**74,978**	**(248)**	**-**	**74,730**
- Surplus on revaluation of FVOCI investments	**5,485,873**	**-**	**5,485,873**	**-**	**(2,111,963)**	**3,373,910**
- Accelerated tax depreciation	**1,147,412**	**-**	**1,147,412**	**16,104**	**-**	**1,163,516**
- Right-of-use assets	**4,307,448**	**-**	**4,307,448**	**898,551**	**-**	**5,205,999**
- Unrealised gain on forward foregin exchange contracts	**-**	**-**	**-**	**18,487**	**-**	**18,487**
	12,435,384	**-**	**12,435,384**	**879,206**	**(2,111,963)**	**11,202,627**
	4,862,431	**(63,184)**	**4,799,247**	**170,005**	**(2,111,963)**	**2,857,289**

	31 December 2025 (Audited)					
	At 1 January	Impact of adoption of IFRS 9	At 1 January after adoption of IFRS 9	Recognised in profit and loss account	Recognised in Other Comprehensive Income	At 31 December
	-----------------	-----------------	-----------------	(Rupees in '000)	-----------------	-----------------
Deductible temporary differences on						
- Credit loss allowance against investments	(37,425)	-	(37,425)	(50,511)	-	(87,936)
- Credit loss allowance against advances	(1,643,989)	-	(1,643,989)	463,299	-	(1,180,690)
- Credit loss allowance against other financial assets	(99,340)	-	(99,340)	59,786	-	(39,554)
- Modification and other remeasurements	(436,091)	-	(436,091)	135,839	-	(300,252)
- Post retirement employee benefits	(95,227)	-	(95,227)	(31,644)	(53,964)	(180,835)
- Provision against Workers' Welfare Fund	(192,603)	-	(192,603)	(487,710)	-	(680,313)
- Accelerated tax depreciation on non-banking assets	-	-	-	(22,439)	-	(22,439)
- Lease liabilities	-	-	-	(5,080,934)	-	(5,080,934)
	(2,504,675)	-	(2,504,675)	(5,014,314)	(53,964)	(7,572,953)
Taxable temporary differences on						
- Surplus on revaluation of property and equipment	1,527,022	-	1,527,022	(107,349)	-	1,419,673
- Surplus on revaluation of non-banking assets	75,473	-	75,473	(495)	-	74,978
- Surplus on revaluation of FVOCI investments	1,823,206	1,507,480	3,330,686	-	2,155,187	5,485,873
- Accelerated tax depreciation	1,151,472	-	1,151,472	(4,060)	-	1,147,412
- Right-of-use assets	-	-	-	4,307,448	-	4,307,448
	4,577,173	1,507,480	6,084,653	4,195,544	2,155,187	12,435,384
	2,072,498	1,507,480	3,579,978	(818,770)	2,101,22	4,862,431

22 OTHER LIABILITIES

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		--------(Rupees in '000)--------	
Mark-up / return / interest payable in local currency		**6,108,438**	9,038,048
Mark-up / return / interest payable in foreign currencies		**184,523**	230,087
Unearned commission and income on bills discounted		**318,757**	295,866
Accrued expenses		**995,004**	1,399,266
Acceptances		**7,730,955**	7,081,700
Unclaimed dividends		**188,310**	189,500
Mark to market loss on forward foreign exchange contracts - net		**-**	211,508
Payable to defined benefit plan		**150,000**	-
Credit loss allowance against off-balance sheet obligations	22.1	**150,332**	120,884
Payable to workers' welfare fund		**1,404,188**	1,308,295
Sundry deposits		**861,716**	778,289
Clearing and settlement account		**440,003**	3,265,529
Others		**680,623**	1,308,722
		19,212,849	25,227,694

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
			--------(Rupees in '000)--------	
22.1	**Credit loss allowance against off-balance sheet obligations**			
	Opening balance		120,884	215,144
	Charge / (reversals)			
	Charge for the period / year		101,592	82,306
	Reversals for the period / year		(72,144)	(176,566)
		34	29,448	(94,260)
	Closing balance		150,332	120,884

23 SHARE CAPITAL

23.1 Authorized Capital

(Un-audited) 30 June 2026	(Audited) 31 December 2025		(Un-audited) 30 June 2026	(Audited) 31 December 2025
------(Number of shares)------			--------(Rupees in '000)--------	
2,100,000,000	2,100,000,000	Ordinary shares of Rs. 10 /- each	21,000,000	21,000,000

23.2 Issued, subscribed and paid-up capital

(Un-audited) 30 June 2026	(Audited) 31 December 2025		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
------(Number of shares)------				--------(Rupees in '000)--------	
		Ordinary shares			
387,397,655	387,397,655	Fully paid in cash		3,873,977	3,873,977
715,065,826	715,065,826	Issued as bonus shares		7,150,659	7,150,659
1,102,463,481	1,102,463,481			11,024,636	11,024,636

24 SURPLUS ON REVALUATION OF ASSETS

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
Surplus on revaluation of :			
- Securities measured at FVOCI-Debt		3,307,282	6,966,633
- Securities measured at FVOCI-Equity		3,181,006	3,583,124
- Property and Equipment	24.1	3,751,335	3,854,580
- Non-banking assets acquired in satisfaction of claims	24.2	143,712	144,188
		10,383,335	14,548,525
Deferred tax on surplus on revaluation of :			
- Securities measured at FVOCI-Debt		(1,719,787)	(3,622,649)
- Securities measured at FVOCI-Equity		(1,654,123)	(1,863,224)
- Property and Equipment	24.1	(1,365,986)	(1,419,673)
- Non-banking assets acquired in satisfaction of claims	24.2	(74,730)	(74,978)
		(4,814,626)	(6,980,524)
		5,568,709	7,568,001

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
			--------(Rupees in '000)--------	
24.1	**Surplus on revaluation of property and equipment**			
	Surplus on revaluation of property and equipment as at 1 January		**3,854,580**	4,061,021
	Recognised during the period / year		**-**	-
	Other adjustments during the period / year		**-**	-
	Transferred to unappropriated profit in respect of incremental depreciation charged during the period / year		**(103,245)**	(206,441)
	Surplus on revaluation of property and equipment as at period / year end		**3,751,335**	3,854,580
	Less: related deferred tax liability on:			
	- revaluation as at 1 January		**(1,419,673)**	(1,527,022)
	- effect of rate change		**-**	-
	- incremental depreciation charged during the period / year		**53,687**	107,349
			(1,365,986)	(1,419,673)
			2,385,349	2,434,907
24.2	**Surplus on revaluation of non-banking assets acquired in satisfaction of claims**			
	Surplus on revaluation as at 1 January		**144,188**	145,140
	Adjustment / recognised during the period / year		**-**	-
	Realised on disposal during the period / year		**-**	-
	Transferred to unappropriated profit in respect of incremental depreciation charged during the period / year		**(476)**	(952)
	Surplus on revaluation as at period / year end		**143,712**	144,188
	Less: related deferred tax liability on:			
	- revaluation as at 1 January		**(74,978)**	(75,473)
	- revaluation recognised during the period / year		**-**	-
	- realised on disposal during the period / year		**-**	-
	- effect of rate change		**-**	-
	- incremental depreciation charged during the period / year		**248**	495
			(74,730)	(74,978)
			68,982	69,210
24.3	**Particulars of recycling of investment securities - net of deferred tax**			
	- Will be recycled to statement of profit & loss		**1,587,495**	3,343,984
	- Will not be recycled to statement of profit & loss		**1,526,883**	1,719,900
			3,114,378	5,063,884
25	**CONTINGENCIES AND COMMITMENTS**			
	- Guarantees	25.1	**52,405,812**	63,635,579
	- Commitments	25.2	**343,443,146**	347,935,525
			395,848,958	411,571,104
25.1	**Guarantees:**			
	- Financial guarantees		**13,621,733**	14,778,521
	- Performance guarantees		**36,002,004**	44,009,627
	- Other guarantees		**2,782,075**	4,847,431
			52,405,812	63,635,579

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
25.2	**Commitments:**		--------(Rupees in '000)--------	
	Documentary credits and short-term trade-related transactions			
	- letters of credit		**88,303,934**	84,474,494
	Commitments in respect of:			
	- forward foreign exchange contracts	25.2.1	**246,588,790**	253,239,325
	- forward lending	25.2.2	**8,062,580**	9,147,406
	Commitments for acquisition of:			
	- property and equipment		**425,924**	1,012,382
	- intangible assets		**61,918**	61,918
			343,443,146	347,935,525
25.2.1	**Commitments in respect of forward foreign exchange contracts**			
	Purchase		**129,289,519**	137,650,554
	Sale		**117,299,271**	115,588,771

The maturities of the above contracts are spread over a period of one year.

		Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
25.2.2	**Commitments in respect of forward lending**			
	Undrawn formal standby facilities, credit lines and other commitments to lend	25.2.2.1	**8,062,580**	9,147,406

25.2.2.1 These represent commitments that are irrevocable because they cannot be withdrawn at the discretion of the Bank without the risk of incurring significant penalty or expense. The Bank has certain other commitments to extend credit that represent revocable commitments and do not attract any significant penalty or expense in case the facility is withdrawn unilaterally.

25.3 Other contingent liabilities

There is no material change in Bank's contingencies as disclosed in note 25.3.1 to the annual financial statements for the year ended 31 December 2025 except for following:

25.3.1 Tax Contingencies

- Additional Commissioner Inland Revenue (ACIR) has finalized order for Tax Year 2025 (Accounting Year 2024) by disallowing certain expenses resulting in an impact of Rs. 8,587.05 million. The Bank filed an appeal before Commissioner Inland Revenue (Appeals) against the above mentioned order.

- Commissioner (Appeals) Punjab Revenue Authority has passed an appellate order against the bank for tax years 2021 and 2022 on Punjab Sales Tax on Service on Fee, Commissioner Income and Sales Tax Withholding Contraventions. The resulted aggregate alleged tax demand stands at Rs. 1,467.18 million. The Bank has filed an appeal before Appellate Tribunal Punjab Revenue Authority (ATPRA) against the above mentioned order.

- Assistant Commissioner Sindh Revenue Board (SRB) passed two orders against the bank for tax year 2018 and 2019 related to alleged short payment of Sindh Sales Tax on Services (SST) on Fee and Commission Income. The aggregate tax exposure stands at Rs. 97.37 million. The bank has filed appeals before Commissioner Appeals Sindh Revenue Board against the assessment orders.

- Appellate Tribunal Inland Revenue has passed order in favor of the bank for Tax Year 2024 resulted all the issues assailed before the ATIR are decided in the Bank's favor and alleged demand of Rs. 7,308.32 million has been deleted.

		Note	Un-audited 30 June 2026	Un-audited 30 June 2025
26	**MARK-UP / RETURN / INTEREST EARNED**		--------(Rupees in '000)--------	
	Loans and advances		**11,936,290**	11,708,535
	Investments		**27,842,628**	31,184,804
	Lendings to financial institutions		**241,178**	223,391
	Balances with others banks		**124,228**	127,428
	Placement and call lendings		**239,325**	286,372
			40,383,649	43,530,530
26.1	**Interest income (calculated using effective interest rate method) recognised on:**			
	Financial assets measured at amortised cost		**14,419,702**	
	Financial assets measured at FVOCI		**25,626,639**	
		27.1.1	**40,046,341**	

		Note	Un-audited 30 June 2026	30 June 2025
27	**MARK-UP / RETURN / INTEREST EXPENSED**		--------(Rupees in '000)--------	
	Deposits		**21,584,664**	20,996,829
	Borrowings		**5,353,504**	6,736,355
	Subordinated debt		**511,126**	560,344
	Cost of foreign currency swaps against foreign currency deposits / borrowings	27.2	**641,650**	367,276
	Mark-up expense on lease liability against right-of-use assets	27.3	**856,743**	611,037
			28,947,687	29,271,841
27.1	**Interest expense calculated using effective interest rate method:**			
	Other financial liabilities	27.1.1	**28,306,037**	
			28,306,037	

27.1.1 As disclosed in note 4.1.1, the Bank has applied the effective interest rate method during the current period under the modified retrospective approach. The impact has been recognised in opening equity, and accordingly, prior information has not been presented.

27.2 A corresponding income of the same amount is recognised in foreign exchange income.

27.3 This represents finance cost of lease liability against right-of-use assets.

		Note	Un-audited 30 June 2026	30 June 2025
28	**FEE AND COMMISSION INCOME**		--------(Rupees in '000)--------	
	Branch banking customer fees		**645,918**	529,387
	Consumer finance related fees		**19,200**	14,909
	Card related fees		**393,315**	306,582
	Investment banking / arrangement fees		**1,716**	2,657
	Credit related fees		**72,603**	80,518
	Commission on trade		**759,982**	889,457
	Commission on guarantees		**148,543**	130,196
	Commission on cash management		**25,952**	19,811
	Commission on remittances including home remittances		**4,112**	8,496
	Commission on bancassurance		**4,396**	4,417
	Wealth management income		**2,297**	3,287
	Rebate income		**335,203**	368,004
	Others		**15,447**	7,026
			2,428,684	2,364,747
29	**GAIN / (LOSS) ON SECURITIES**			
	Realised	29.1	**1,401,019**	431,493
	Unrealised - measured at FVPL		**(10,062)**	(57,336)
			1,390,957	374,157
29.1	**Realised gain on:**			
	Federal Government securities		**1,400,566**	87,884
	Shares		**-**	343,609
	Ijara Sukuks		**453**	-
			1,401,019	431,493
29.2	**Net gain / (loss) on financial assets**			
	Measured at FVPL:			
	Designated upon initial recognition		**(7,727)**	329,689
	Measured at FVOCI		**1,398,684**	44,468
			1,390,957	374,157

		Note	Un-audited 30 June 2026	Un-audited 30 June 2025
30	**OTHER INCOME**		--------(Rupees in '000)--------	
	Gain on sale of property and equipment - net		17,502	21,512
	(Loss) / gain on termination of leases		(4,831)	1,797
	Insurance claim recovered		5,945	5,869
	Staff notice period and other recoveries		25,094	15,516
	Gain on sale of non-banking assets	14.1.3	7,053	-
	Rental income on properties	30.1	4,275	4,125
	Liabilities no longer required written back		862	17,292
	Gain on termination of Ijarah financing		359	900
			56,259	67,011

30.1 This includes rent earned through certain spaces / floors of the Bank's properties let out on rental basis.

		Note	Un-audited 30 June 2026	Un-audited 30 June 2025
31	**OPERATING EXPENSES**		--------(Rupees in '000)--------	
	Total compensation expense		5,519,987	4,470,607
	Property expense			
	Rent & taxes		131,864	88,215
	Insurance		55,056	48,608
	Utilities cost		586,327	498,063
	Security (including guards)		656,951	494,454
	Repair & maintenance (including janitorial charges)		365,461	284,247
	Depreciation on non-banking assets	14.1.2	14,393	8,099
	Depreciation on right-of-use assets	12	778,520	622,911
	Depreciation on property		299,133	245,856
			2,887,705	2,290,453
	Information technology expenses			
	Software maintenance		601,376	632,350
	Hardware maintenance		108,734	128,719
	Depreciation on computer equipment		230,790	200,886
	Amortisation of intangibles	13	136,574	101,379
	Network charges		168,996	189,366
	Others		248,618	261,441
			1,495,088	1,514,141
	Other operating expenses			
	Directors' fees and allowances		22,720	20,000
	Fees and allowances to Shariah Board		7,500	7,130
	Legal & professional charges		37,177	22,134
	Outsourced services costs		4,621	7,947
	Travelling & conveyance		30,034	23,023
	NIFT clearing charges		67,617	62,063
	Depreciation		561,849	416,010
	Training & development		19,869	23,345
	Postage & courier charges		45,933	68,453
	Communication		74,906	56,731
	Stationery & printing		273,842	266,948
	Marketing, advertisement & publicity		92,743	91,863
	Donations		69,400	10,950
	Auditors' remuneration		27,564	22,789
	Brokerage and commission		19,962	18,958
	Entertainment		295,092	271,448
	Fees and subscription		76,583	73,007
	Motor vehicles running expenses		514,326	402,255
	Service charges		168,850	169,531
	Insurance		20,070	42,917
	Repair & maintenance		163,212	162,457
	Deposit protection insurance premium	31.1	272,187	263,765
	Others		319,785	242,136
			3,185,842	2,745,860
			13,088,622	11,021,061

31.1 This represents the insurance premium paid to the Deposit Protection Corporation (DPC) at the rate of 0.16% per annum. The premium is calculated based on the Bank's eligible deposits in accordance with the DPC's specified mechanism on the eligible deposit position as of 31 December 2025.

For the financial year ending 31 December 2026, the premium expense amounted to Rs. 544.373 million payable on quarterly basis.

		Note	Un-audited 30 June 2026	Un-audited 30 June 2025
32	**WORKERS' WELFARE FUND**		--------(Rupees in '000)--------	
	Workers' Welfare Fund	32.1	**95,893**	133,697

32.1 The Bank considers a charge for Workers' Welfare Fund (WWF) based on profits earned for respective years, adjusted for any change in expectation of provisions required to be held, in the light of relevant orders / judgements, and legal opinions.

		Note	Un-audited 30 June 2026	Un-audited 30 June 2025
33	**OTHER CHARGES**		--------(Rupees in '000)--------	
	Penalties imposed by State Bank of Pakistan (SBP)		**10,614**	117,460
	Amortisation of deferred modification loss		**-**	7,860
			10,614	125,320
34	**CREDIT LOSS ALLOWANCE AND WRITE-OFFS - NET**			
	Credit loss allowance for diminution in the value of investments	9.3.2	**(30)**	97,338
	(Reversal) / credit loss allowance against loans & advances - net	10.4	**(1,163,166)**	(222,207)
	(Reversal) / credit loss allowance against balances with treasury banks		**-**	447
	Credit loss / (reversal) of allowance against balances with other banks		**1,826**	514
	(Reversal) / credit loss allowance against lendings to financial institution		**(41,259)**	874
	Credit loss / (reversal) of allowance against other assets	14.3.1	**6,603**	(46,201)
	Credit loss allowance against off-balance sheet obligations	22.1	**29,448**	8,707
	Recovery against charged-off loans		**(22,614)**	-
	Property and equipment written off		**3,363**	9,848
			(1,185,829)	(150,680)
35	**TAXATION**			
	Current	35.2	**2,228,772**	3,814,180
	Prior years		**-**	1,558,328
	Deferred		**170,005**	(1,184,568)
			2,398,777	4,187,940

35.1 The income tax returns of the Bank have been filed up to tax year 2025 (accounting year ended 31 December 2024).

35.2 The Income Tax (Amendment) Ordinance, 2024 abolished the provisions for additional tax on income from Federal Government securities as was previously linked to ADR threshold. The said ordinance also prescribed that the rate of tax on taxable income for Banking Companies shall be 44% instead of previously prescribed rate of 39% for Tax Year 2025 which shall be reduced to 43% for Tax Year 2026 and to 42% for Tax Year 2027 and onwards.

35.3 Tax related contingencies are disclosed in note 25.3.1.

36 BASIC AND DILUTED EARNINGS PER SHARE	For the quarter ended		For the half year ended	
	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
	(Rupees in '000)			
Profit for the period	1,056,848	1,349,631	2,395,882	2,496,899
	(Number of shares)			
Weighted average number of ordinary shares	1,102,463,481	1,102,463,481	1,102,463,481	1,102,463,481
	(Rupees)			
Basic and diluted earnings per share	0.9586	1.2242	2.1732	2.2648

36.1 Diluted earnings per share has not been presented separately as the Bank does not have any convertible instruments in issue.

37 CASH AND CASH EQUIVALENTS	Note	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
		(Rupees in '000)	
Cash and balances with treasury banks	6	49,980,185	46,347,882
Balances with other banks	7	9,146,536	3,300,067
Overdrawn nostro accounts	17	(26,324)	(1,715,966)
Less : Expected credit loss		(2,112)	(2,745)
		59,098,285	47,929,238

38 CREDIT RATING

The Pakistan Credit Rating Agency (PACRA) has upgraded the long term credit rating to 'AA' (Double A) from 'AA-' (Double A minus) and maintained short term rating of 'A1+' (A One Plus) with Stable Outlook of the Bank through its notification dated 30 June 2026 [31 December 2025: long term 'AA-' (Double A Minus): short term 'A1+' (A One Plus)].

Furthermore, the credit rating of the Bank's unsecured, subordinated, rated, listed perpetual and non-cumulative Term Finance Certificates of Rs. 4,000 million has also upgraded to 'A+' (Single A Plus) with Stable Outlook by PACRA through their notification dated 30 June 2026 [31 December 2025 : 'A' (Single A)].

PACRA had also upgraded the credit rating of the Bank's unsecured, subordinated and listed Term Finance Certificates (TFC – 3) issue of Rs. 4,000 million to 'AA' (Double A) with Stable Outlook through its notification dated 30 June 2026 [31 December 2025 : 'A+' (Single A plus)].

39 STAFF STRENGTH	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	(Number of employees)	
Permanent	5,967	5,542
On Bank contract	118	115
Bank's own staff strength at the end of the period / year	6,085	5,657

39.1 In addition to the above, 11 (31 December 2025: 10) employees of third party contractor / agency were posted in the Bank as at the end of the period to perform services other than guarding and janitorial services.

39.2 Further, 1,252 (31 December 2025: 1,207) employees of third party contractor / agency were posted in the Bank as at the end of the period to perform janitorial services

40 FAIR VALUE MEASUREMENTS

Fair value measurement defines fair value as the price that would be received from the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value of quoted securities other than those classified as amortised cost, is based on quoted market price. Quoted debt securities classified as amortised cost are carried at cost. The fair value of unquoted equity securities, other than investments in associates and subsidiary, is determined on the basis of valuation methodologies which are best reflective of their business model. The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

In the opinion of the management, the fair value of the remaining financial assets and liabilities are not significantly different from their carrying values since these are either short term in nature or, in the case of customer loans and deposits, are frequently repriced.

40.1 Fair value of financial assets

The Bank measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using input for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

The table below analyses financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	30 June 2026 (Un-audited)			
	Level 1	Level 2	Level 3	Total
On balance sheet financial instruments	(Rupees in '000)			
Financial assets - measured at fair value				
Investments				
Federal Government securities	-	454,523,738	-	454,523,738
Shares	85,685	-	3,266,042	3,351,727
Non-Government debt securities	-	1,000,950	-	1,000,950
Units of REIT fund	487,826	-	-	487,826
Financial assets - disclosed but not measured at fair value				
Investments				
Federal Government securities	-	49,712,417	-	49,712,417
Non-Government debt securities	-	-	-	-
Off-balance sheet financial instruments - measured at fair value				
Forward purchase of foreign exchange	-	128,456,907	-	128,456,907
Forward sale of foreign exchange	-	116,431,107	-	116,431,107
Non-Financial Assets				
Land and Building (owned properties and non-banking assets)	-	-	8,528,475	8,528,475
	573,511	750,125,119	11,794,517	762,493,147

On balance sheet financial instruments	31 December 2025 (Audited)			
	Level 1	Level 2	Level 3	Total
	(Rupees in '000)			
Financial assets - measured at fair value				
Investments				
Federal Government securities	-	446,622,002	-	446,622,002
Shares	57,929	-	3,654,042	3,711,971
Non-Government debt securities	-	1,084,957	-	1,084,957
Units of REIT fund	511,407	-	-	511,407
Financial assets - disclosed but not measured at fair value				
Investments				
Federal Government securities	-	27,449,955	-	27,449,955
Non-Government debt securities	-	-	-	-
Off-balance sheet financial instruments - measured at fair value				
Forward purchase of foreign exchange	-	136,320,991	-	136,320,991
Forward sale of foreign exchange	-	114,470,717	-	114,470,717
Non-Financial Assets				
Land and Building (owned properties and non-banking assets)	-	-	8,585,249	8,585,249
	569,336	725,948,622	12,239,291	738,757,249

The Bank's policy is to recognise transfers into and out of the different fair value hierarchy levels at the date the event or change in circumstances that caused the transfer occurred. There were no transfers between levels 1 and 2 during the Period.

(a) Financial instruments in level 1

Financial instruments included in level 1 comprise of investments in listed ordinary shares and units of mutual funds / REIT funds.

(b) Financial instruments in level 2

Financial instruments included in level 2 comprise of GoP Ijarah Sukuks, Pakistan Investment bonds, Market Treasury bills, Corporate bonds, Term finance certificates, Sukuk certificates.

(c) Financial instruments in level 3

Financial instruments included in level 3 comprise of own properties (land and building), non-banking assets and unquoted equity securities.

Fair Value of non-financial assets

Certain categories of properties (land and building) and non-banking assets acquired in satisfaction of claims are carried at revalued amounts (level 3 measurement) determined by professional valuers based on their assessment of the market values as disclosed in notes. The valuations are conducted by the valuation experts appointed by the Bank which are also on the panel of the State Bank of Pakistan.

Valuation techniques and inputs used in determination of fair values

Item	Valuation techniques and input used
Fully paid-up ordinary shares / REIT funds - listed	Fair values of investments in listed equity securities and REIT fund units are valued on the basis of closing quoted market prices available at the Pakistan Stock Exchange.
Ordinary shares - unlisted	The fair values are determined using valuation techniques such as discounted cash flow models, comparable company analysis, and other market-based approaches that require the application of key assumptions including future cash flow projections, discount rates, growth rates, and valuation multiples.
Pakistan Investment Bonds / Market Treasury Bills	The fair value of MTBs and fixed PIBs are derived using PKRV rates. Floating rate PIBs are revalued using PKFRV rates.
Term Finance Certificates, Bonds and Sukuk certificates	Investments in debt securities (comprising term finance certificates, sukuk certificates and any other security issued by a company or a body corporate for the purpose of raising funds in the form of redeemable capital) are valued on the basis of the rates announced by the Mutual Funds Association of Pakistan (MUFAP) in accordance with the methodology prescribed by the Securities and Exchange Commission of Pakistan. In the determination of the rates, MUFAP takes into account the holding pattern of these securities and categorises them as traded, thinly traded and non-traded securities.
Government of Pakistan - Ijarah Sukuks	Fair values of GoP Ijarah Sukuks are derived using the PKISRV rates announced by the Financial Markets Association of Pakistan (FMAP) through Reuters. These rates denote an average of quotes received from pre-defined / approved dealers / brokers.
Forward foreign exchange contracts	The valuation has been determined by interpolating the FX revaluation rates announced by the SBP.
Land and Building (property and equipment & non-banking assets)	The valuation experts used a market based approach to arrive at the fair value of the Bank's properties. The market approach used prices and other relevant information generated by market transactions involving identical, comparable or similar properties.

The following table summarises the quantitative information about the significant unobservable inputs used in level 3 fair value measurements of investments (The valuation techniques are stated above)

Description	Fair value (Un-audited) 30 June 2026	Fair value (Audited) 31 December 2025	Unobservable inputs*	Discount rate	Relationship of unobservable inputs to fair value
Ordinary shares - unlisted (income approach)	**3,217,000**	3,605,000	Discount rate	20.00%	Increase / (decrease) in discount rate by 1% with all other verfications held constant, would (decrease) / increase the fair value by Rs. 228.076 million and Rs. 254.481 million respectively.
Ordinary shares - unlisted (market multiple)	**49,042**	49,042	Discount rate	N/A	N/A

* There were no significant inter-relationships between unobservable inputs that materially affect fair values

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	------(Rupees in '000)------	
Opening balance	**3,592,942**	-
Impact of adoption of IFRS 9	**-**	2,935,636
Balance as at 01 January after adopting IFRS 9	**3,592,942**	2,935,636
Remeasurement recognised in OCI or profit and loss	**(388,000)**	657,306
Closing balance	**3,204,942**	3,592,942

40.2 The following table presents the changes in level 3 items for the year and period ended 31 December 2025 and 30 June 2026 respectively for recurring fair value measurements:

	Freehold land	Leasehold land	Building on freehold land	Building on leasehold land	Non-banking assets	Total
	(Rupees in '000)					
Opening balance 1 January 2025	1,999,546	527,784	576,229	3,564,514	1,490,350	8,158,423
Acquisitions	-	-	11,963	84,177	608,340	704,480
Amounts recognised in the profit or loss for depreciation and impairment	-	-	(25,498)	(235,103)	(17,053)	(277,654)
Other adjustments / transfers	-	-	-	-	-	-
Closing balance 31 December 2025	**1,999,546**	**527,784**	**562,694**	**3,413,588**	**2,081,637**	**8,585,249**
Acquisitions	**-**	**-**	**7,799**	**106,302**	**-**	**114,101**
Amounts recognised in the profit or loss as depreciation and impairment	**-**	**-**	**(12,984)**	**(119,551)**	**(14,393)**	**(146,928)**
Other adjustments / transfers	**-**	**-**	**-**	**-**	**(23,947)**	**(23,947)**
Closing balance 30 June 2026	**1,999,546**	**527,784**	**557,509**	**3,400,339**	**2,043,297**	**8,528,475**

41 SEGMENT INFORMATION

41.1 Segment details with respect to business activities

	30 June 2026 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Profit and loss						
Net mark-up / return / profit	(13,396,293)	4,640,140	708,544	21,020,129	(1,536,558)	11,435,962
Inter segment revenue - net	24,298,347	(3,896,065)	-	(20,363,295)	(38,987)	-
Non mark-up / return / interest income	2,714,036	685,651	199,022	3,344,232	(1,574,945)	5,367,997
Total income	13,616,090	1,429,726	907,566	4,001,066	(3,150,490)	16,803,959
Segment direct expenses	8,586,329	227,544	2,552,086	125,269	1,703,901	13,195,129
Inter segment expense allocation	(58,587)	(732)	(18,791)	(1,099)	79,209	-
Total expenses	8,527,742	226,812	2,533,295	124,170	1,783,110	13,195,129
Credit loss allowance	(807,061)	(356,885)	(217)	(41,259)	19,594	(1,185,829)
Profit / (loss) before tax	5,895,409	1,559,799	(1,625,512)	3,918,155	(4,953,194)	4,794,659

	30 June 2026 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Balance sheet						
Cash & bank balances	41,359,043	1,189,402	7,808,499	8,767,665	-	59,124,609
Investments	-	-	49,293,827	459,816,548	-	509,110,375
Net inter segment lendings	526,805,087	-	2,475,644	-	14,342,049	543,622,780
Lendings to financial institutions	-	-	8,000,000	10,189,276	-	18,189,276
Advances - performing	77,791,881	118,164,642	33,764,248	-	5,241,490	234,962,261
- non-performing	303,160	541,049	6,268	-	27,942	878,419
Others	4,413,222	2,727,320	11,561,423	8,541,129	36,219,483	63,462,577
Total assets	650,672,393	122,622,413	112,909,909	487,314,618	55,830,964	1,429,350,297
Borrowings	1,795,760	5,674,392	426,186	4,198,745	-	12,095,083
Subordinated debt	-	-	-	-	7,994,400	7,994,400
Deposits & other accounts	628,444,896	49,813,654	105,967,638	-	-	784,226,187
Net inter segment borrowings	-	60,564,683	-	483,058,097	-	543,622,780
Others	20,431,737	6,569,684	6,516,085	57,776	12,315,340	45,890,623
Total liabilities	650,672,393	122,622,413	112,909,909	487,314,618	20,309,740	1,393,829,073
Equity	-	-	-	-	35,521,224	35,521,224
Total equity & liabilities	650,672,393	122,622,413	112,909,909	487,314,618	55,830,964	1,429,350,297
Contingencies & commitments						
In respect of letter of credit / guarantees	91,577,788	42,198,620	6,933,338	-	-	140,709,746
In respect of forward foreign exchange contracts	-	-	-	246,588,790	-	246,588,790
In respect of forward lendings	-	2,479,208	5,583,372	-	-	8,062,580
In respect of property and equipment	-	-	-	-	487,842	487,842
In respect of government securities	-	-	-	-	-	-
In respect of equity securities	-	-	-	-	-	-
Total	91,577,788	44,677,828	12,516,710	246,588,790	487,842	395,848,958

	30 June 2025 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Profit and loss						
Net mark-up / return / profit	(14,634,888)	5,448,115	937,494	22,704,924	(196,956)	14,258,689
Inter segment revenue - net	23,568,650	(4,168,982)	-	(18,864,820)	(534,848)	-
Non mark-up / return / interest income	2,610,181	707,432	79,486	899,259	(740,810)	3,555,548
Total income	11,543,943	1,986,565	1,016,980	4,739,363	(1,472,614)	17,814,237
Segment direct expenses	7,794,978	178,300	988,706	100,408	2,217,686	11,280,078
Inter segment expense allocation	(27,359)	(403)	(2,883)	(125)	30,770	-
Total expenses	7,767,619	177,897	985,823	100,283	2,248,456	11,280,078
Credit loss allowance	380,261	(701,559)	(30,470)	97,324	103,764	(150,680)
Profit / (loss) before tax	3,396,063	2,510,227	61,627	4,541,756	(3,824,834)	6,684,839

	31 December 2025 (Audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Balance sheet						
Cash & bank balances	50,478,193	1,314,519	8,914,026	2,139,615	-	62,846,353
Investments	-	-	44,519,976	434,727,417	-	479,247,393
Net inter segment lendings	454,004,281	-	3,334,347	52,763,676	21,447,423	531,549,727
Lendings to financial institutions	-	-	2,000,000	28,597,679	-	30,597,679
Advances - performing	62,850,286	119,182,310	26,323,406	-	4,923,866	213,279,868
- non-performing	696,597	325,645	3,447	-	18,892	1,044,581
Others	20,239,384	2,696,103	8,568,166	8,584,141	25,372,952	65,460,746
Total assets	588,268,741	123,518,577	93,663,368	526,812,528	51,763,133	1,384,026,347
Borrowings	3,437,978	8,201,941	472,863	49,531,640	-	61,644,422
Subordinated debt	-	-	-	-	7,995,200	7,995,200
Deposits & other accounts	550,007,880	53,429,657	85,668,650	-	-	689,106,187
Net inter segment borrowings	-	55,289,717	-	476,260,010	-	531,549,727
Others	34,822,883	6,597,262	7,521,855	1,020,878	6,981,067	56,943,945
Total liabilities	588,268,741	123,518,577	93,663,368	526,812,528	14,976,267	1,347,239,481
Equity	-	-	-	-	36,786,866	36,786,866
Total equity & liabilities	588,268,741	123,518,577	93,663,368	526,812,528	51,763,133	1,384,026,347
Contingencies & commitments						
In respect of letter of credit / guarantees	89,882,478	52,496,127	5,731,468	-	-	148,110,073
In respect of forward foreign exchange contracts	-	-	-	253,239,325	-	253,239,325
In respect of forward lendings	-	9,147,406	-	-	-	9,147,406
In respect of property and equipment	-	-	-	-	1,074,300	1,074,300
In respect of other contingencies	-	-	-	-	21,639,821	21,639,821
Total	89,882,478	61,643,533	5,731,468	253,239,325	22,714,121	433,210,925

41.1.1 The operations of the Bank are currently based only in Pakistan, therefore, geographical segment is not relevant.

41.1.2 Segment Assets include inter segment lending, while inter segment borrowings forms part of Segment Liabilities, at gross level. Segment Wise Total Assets as well as Total Liabilities therefore appear higher by Rs. 543.623 million (December 2025: 531.550 million) , when compared to Total Assets / Liabilities reported at Bank Level, where inter segment lending / borrowing stands eliminated.

42 RELATED PARTY TRANSACTIONS

The Bank has related party transactions with its related group companies, major shareholders, staff retirement funds, directors and their close family members (including their associates) and key management personnel.

The Bank enters into transactions with related parties in the ordinary course of business and on substantially the same terms as for comparable transactions with person of similar standing. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

Details of transactions with related parties during the period, other than those which have been disclosed elsewhere in these condensed interim financial statements are as follows:

Particulars	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Directors (b)	Key management personnel (a) & (b)	Other related parties	Directors (b)	Key management personnel (a) & (b)	Other related parties
	----------(Rupees in '000)----------					
Statement of financial position						
Investments						
Opening balance	-	-	3,605,000	-	-	50,000
Investment made during the period / year	-	-	-	-	-	-
Revaluation (deficit) / surplus during the period / year	-	-	(388,000)	-	-	3,555,000
Closing balance	-	-	3,217,000	-	-	3,605,000
Advances						
Opening balance	5,699	481,472	578,687	151,541	276,517	158,182
Addition during the period / year	1,234	81,669	1,531,947	7,661	205,109	651,388
Repaid during the period / year	(4,853)	(76,533)	(1,560,667)	(153,503)	(104,567)	(266,802)
Transfer in / (out) - net	2,794	45,871	-	-	104,413	35,919
Closing balance	4,874	532,479	549,967	5,699	481,472	578,687
Credit loss allowance held against advances	1	1,761	1,139	8	1,603	1,180
Other assets						
Interest / mark-up accrued	193	23	11,027	60	43	10,115
Other receivable against E-banking settlement	-	-	2,814,351	-	-	1,214,597
	193	23	2,825,378	60	43	1,224,712
Other balances						
Balances maintained in IPS accounts	-	180,750	4,800,000	106,750	170,950	5,021,000
Deposits and other accounts						
Opening balance	1,065,886	296,387	6,212,985	1,048,251	309,593	5,004,537
Received during the period / year	2,087,883	1,414,832	42,672,642	2,591,508	1,693,014	103,077,997
Withdrawn during the period / year	(1,944,399)	(1,417,012)	(41,282,374)	(2,573,873)	(1,756,378)	(101,869,549)
Transfer in / (out) - net	(783)	8,569	177,823	-	50,158	-
Closing balance	1,208,587	302,776	7,781,076	1,065,886	296,387	6,212,985
Other liabilities						
Interest / mark-up payable	10,169	4,690	8,676	14,810	3,579	66,843
Payable to staff retirement fund	-	-	150,000	-	-	-
	10,169	4,690	158,676	14,810	3,579	66,843

Particulars	30 June 2026 (Un-audited) Directors (b)	Key management personnel (a) & (b)	Other related parties	31 December 2025 (Audited) Directors (b)	Key management personnel (a) & (b)	Other related parties
	----------(Rupees in '000)----------					
Contingencies and Commitments						
Letters of credit	-	-	254,182	-	-	225,790
Credit loss allowance held against LC	-	-	39	-	-	129

Particulars	30 June 2026 (Un-audited) Directors (b)	Key management personnel (a) & (b)	Other related parties	30 June 2025 (Un-audited) Directors (b)	Key management personnel (a) & (b)	Other related parties
	----------(Rupees in '000)----------					
Profit and loss account						
Income						
Mark-up / return / interest earned	345	17,037	40,122	3,825	12,677	13,515
Fee and commission income	81	134	2,129	60	260	664
Fee and commission expense	-	-	(2,780)	-	-	(626)
Rent Income	-	-	4,275	-	-	4,125
Dividend income	-	-	158,803	-	-	140,847
Expense						
Mark-up / return / interest paid	49,385	18,510	316,450	99,279	25,995	442,793
Directors' fee and allowance	22,720	-	-	20,000	-	-
Compensation Expense	2,606	640,069	-	1,672	528,416	-
Rent expense (c)	-	-	18,640	-	-	15,103
ATM and ADC charges	-	-	17,073	-	-	10,134
Scheme charges	-	-	28,150	-	-	25,434
Stationery & printing charges	-	-	6,617	-	-	18,856
Repair & maintenance expense	-	-	74,415	-	-	27,845
Charge for defined benefit plan	-	-	150,000	-	-	90,000
Contribution to defined contribution plan	-	-	191,341	-	-	158,985
Other Transactions						
Purchase of supplies	-	-	47,850	-	-	29,181
Additions in fixed assets / CWIP - net	-	-	663,699	-	-	650,525

(a) including President and CEO

(b) including their relatives

(c) Actual rent expense is disclosed as part of related party transactions. While accounting for branches / locations on lease for the purpose of financial statements, the bank applies the requirements of IFRS 16 - Leases.

43 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	-------------(Rupees in '000)-------------	
Minimum Capital Requirement (MCR):		
Paid-up capital (net of losses)	11,024,636	11,024,636
Capital Adequacy Ratio (CAR):		
Eligible Common Equity Tier 1 (CET 1) Capital	29,311,186	28,685,049
Eligible Additional Tier 1 (ADT 1) Capital	3,584,770	3,584,770
Total Eligible Tier 1 Capital	32,895,956	32,269,819
Eligible Tier 2 Capital	9,763,697	10,169,613
Total Eligible Capital (Tier 1 + Tier 2)	42,659,653	42,439,432
Risk Weighted Assets (RWAs):		
Credit Risk	236,632,271	221,132,275
Market Risk	6,479,452	4,707,426
Operational Risk	59,358,784	59,358,784
Total	302,470,507	285,198,485
Common Equity Tier 1 Capital Adequacy ratio	9.69%	10.06%
Tier 1 Capital Adequacy Ratio	10.88%	11.31%
Total Capital Adequacy Ratio	14.10%	14.88%

In line with Basel III capital adequacy guidelines, the following capital requirements are applicable to the Bank:

Common Equity Tier 1 Capital Adequacy Ratio	6.00%	6.00%
Tier 1 Capital Adequacy Ratio	7.50%	7.50%
Total Capital Adequacy Ratio	11.50%	11.50%
Leverage Ratio (LR):		
Eligible Tier-1 Capital	32,895,956	32,269,819
Total Exposures	1,035,047,399	999,792,608
Leverage Ratio - percentage	3.18%	3.23%
Liquidity Coverage Ratio (LCR):		
Total High Quality Liquid Assets	453,494,462	421,672,008
Total Net Cash Outflow	228,199,638	212,490,723
Liquidity Coverage Ratio - percentage	198.73%	198.44%
Net Stable Funding Ratio (NSFR):		
Total Available Stable Funding	529,558,280	476,319,573
Total Required Stable Funding	301,213,433	248,754,151
Net Stable Funding Ratio - percentage	175.81%	191.48%

43.1 The Bank follows the below mentioned approach for determining credit risk, market risk and operational risk exposures in the capital adequacy calculation:

Risk Type	Approach adopted by the Bank
Credit Risk	Standardised Approach
Market Risk	Standardised Approach
Operational Risk	Basic Indicator Approach

44 ISLAMIC BANKING BUSINESS

The Bank is operating with 199 Islamic Banking Branches (31 December 2025: 186) and 10 Islamic Banking Windows (31 December 2025: 15). The statement of financial position and profit and loss account of these branches and windows (including Islamic Banking Division) are as follows:

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		-----------(Rupees in '000)-----------	
ASSETS			
Cash and balances with treasury banks		7,431,859	8,539,323
Balances with other banks		376,640	374,703
Due from financial institutions	44.1	8,000,000	2,000,000
Investments	44.2	49,293,827	44,519,976
Islamic financing and related assets - net	44.3	33,770,516	26,326,853
Property and equipment		4,059,241	3,647,235
Right-of-use assets		2,590,952	2,442,328
Intangible assets		13,415	14,756
Due from head office		7,181,351	6,820,395
Other assets		4,897,815	2,463,847
Total assets		117,615,616	97,149,416
LIABILITIES			
Bills payable		1,355,495	3,498,330
Due to financial institutions		426,186	472,863
Deposits and other accounts	44.4	105,967,638	85,668,650
Lease liabilities		3,018,330	2,621,572
Due to head office		-	-
Other liabilities		2,142,260	1,401,953
Total liabilities		112,909,909	93,663,368
NET ASSETS		4,705,707	3,486,048
REPRESENTED BY:			
Islamic banking fund		6,500,000	3,500,000
Unappropriated profit	44.6	(1,625,512)	(229,464)
Surplus on revaluation of assets - net of tax		(168,781)	215,512
		4,705,707	3,486,048
CONTINGENCIES AND COMMITMENTS	44.7		

	Note	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
		-----------(Rupees in '000)-----------	
Profit / return earned	44.8	3,876,664	3,247,743
Profit / return expensed	44.9	3,168,120	2,310,249
Net profit / return		708,544	937,494
Other income			
Fee and commission Income		213,370	127,846
Foreign exchange loss		(16,683)	(50,208)
Gain / (loss) on securities		-	-
Other income		2,335	1,848
Total other income		199,022	79,486
		907,566	1,016,980
Other expenses			
Operating expenses		2,533,165	985,823
Other charges		130	-
Total other expenses		2,533,295	985,823
(Loss) / profit before credit loss allowance		(1,625,729)	31,157
Reversal of credit loss allowance and write-offs - net		217	30,470
(Loss) / profit before tax		(1,625,512)	61,627

44.1 Due from Financial Institutions

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	In local Currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	--------------------(Rupees in '000)--------------------					
Musharaka placement	**8,000,000**	**-**	**8,000,000**	2,000,000	-	2,000,000
	8,000,000	**-**	**8,000,000**	2,000,000	-	2,000,000

44.2 Investments by segments:

	30 June 2026 (Un-audited)				31 December 2025 (Audited)			
	Cost / amortised cost	Credit loss allowance for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Credit loss allowance for diminution	Surplus / (deficit)	Carrying value
	--------------------(Rupees in '000)--------------------							
Federal Government securities:								
-Ijarah sukuks	**42,924,354**	**-**	**(207,054)**	**42,717,300**	38,037,258	-	172,492	38,209,750
-Bai Muajjal With GOP	**6,526,527**	**-**	**-**	**6,526,527**	6,176,759	-	-	6,176,759
	49,450,881	**-**	**(207,054)**	**49,243,827**	44,214,017	-	172,492	44,386,509
Non-Government debt securities								
-Listed	**50,000**	**-**	**-**	**50,000**	50,000	-	-	50,000
-Unlisted	**320,199**	**(320,199)**	**-**	**-**	398,949	(320,228)	4,746	83,467
	370,199	**(320,199)**	**-**	**50,000**	448,949	(320,228)	4,746	133,467
Total Investments	**49,821,080**	**(320,199)**	**(207,054)**	**49,293,82**	44,662,966	(320,228)	177,238	44,519,976

44.2.1 Particulars of credit loss allowance

	30 June 2026 (Un-audited)				31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	--------------------(Rupees in '000)--------------------							
Federal Government securities	**-**	**-**	**-**	**-**	-	-	-	-
Non-Government debt securities	**-**	**-**	**320,199**	**320,199**	30	-	320,199	320,229
	-	**-**	**320,199**	**320,199**	30	-	320,199	320,229

44.3 Islamic financing and related assets

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	----------(Rupees in '000)---------	
Ijarah	**568,691**	2,884,467
Murabaha	**481,514**	207,147
Musharaka	**13,480,678**	9,461,445
Diminishing Musharaka	**9,955,032**	5,934,033
Bai Muajjal	**3,273,098**	3,540,461
Istisna	**587,701**	914,444
Salam	**1,048,164**	26,867
Other islamic modes	**51,959**	105,145
Advances against islamic assets		
Murabaha	**-**	-
Ijarah	**218,367**	97,746
Diminishing musharakah	**302,984**	73,201
Salam	**2,357,606**	1,503,177
Istisna	**1,569,883**	1,702,325
Gross Islamic financing and related assets	**33,895,677**	26,450,458
Less: Credit loss allowance against Islamic financing		
- Stage 1	**34,369**	29,938
- Stage 2	**49,998**	56,747
- Stage 3	**40,794**	36,920
	125,161	123,605
Islamic financing and related assets - net of credit loss allowance	**33,770,516**	26,326,853

44.4 Deposits and other accounts

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	(Rupees in '000)					
Customers						
Current deposits	23,079,006	1,244,720	24,323,726	16,094,778	1,090,241	17,185,019
Savings deposits	26,652,495	34,589	26,687,084	29,171,194	31,488	29,202,682
Term deposits	4,289,276	-	4,289,276	5,715,354	-	5,715,354
Others	6,469,358	-	6,469,358	1,849,081	-	1,849,081
	60,490,135	1,279,309	61,769,444	52,830,407	1,121,729	53,952,136
Financial Institutions						
Current deposits	1,844,448	42,972	1,887,420	115,785	55,632	171,417
Savings deposits	40,412,274	-	40,412,274	28,652,597	-	28,652,597
Term deposits	1,898,500	-	1,898,500	2,892,500	-	2,892,500
	44,155,222	42,972	44,198,194	31,660,882	55,632	31,716,514
	104,645,357	1,322,281	105,967,638	84,491,289	1,177,361	85,668,650

	(Un-audited) 30 June 2026	(Audited) 31 December 2025
	(Rupees in '000)	
44.4.1 Composition of deposits		
- Individuals	30,709,391	24,005,201
- Government (Federal and Provincial)	1,304,121	2,617,131
- Public Sector Entities	228,154	200,698
- Banking Companies	78	46
- Non-Banking Financial Institutions	44,198,116	31,772,100
- Private Sector	29,527,778	27,073,474
	105,967,638	85,668,650
44.5 Charity Fund		
Opening balance	8	-
Additions during the period / year		
Received from customers on account of delayed payment	2,406	1,493
Payments / utilization during the period / year		
Health	-	1,485
Closing balance	2,414	8
44.6 Islamic Banking Business - Unappropriated Profit		
Opening balance	(229,464)	1,879,028
Add: Islamic Banking profit for the period / year	(1,625,512)	(229,464)
Less: Transferred / remitted to Head Office	229,464	(1,879,028)
Closing balance	(1,625,512)	(229,464)
44.7 CONTINGENCIES AND COMMITMENTS		
Guarantees	2,894,527	2,893,750
Other contingent liabilities	9,622,183	2,837,718
	12,516,710	5,731,468

	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
	(Rupees in '000)	
44.8 Profit / Return Earned of Financing, Investments and Placement		
Financing	1,329,176	997,586
Investments	2,429,737	2,078,385
Placements	117,751	171,772
	3,876,664	3,247,743
44.9 Profit on Deposits and Other Dues Expensed		
Deposits and other accounts	2,852,255	2,065,357
Due to financial institutions	13,213	22,442
Others	302,652	222,450
	3,168,120	2,310,249

44.9.1 Deposits and other accounts include redeemable capital of Rs. 73,287.134 million (31 December 2025: Rs. 66,463.133 million) and deposits on Qard basis of Rs. 32,680.504 million (31 December 2025: Rs. 19,205.517 million). Remunerative deposits which are on Mudaraba basis are considered as Redeemable capital and non-remunerative deposits are classified as being on Qard basis.

44.10 Pool Management

	30 June 2026 (Un-audited)			31 December 2025 (Audited)		
	Normal Pool	Special Pool	Total	Normal Pool	Special Pool	Total
	(Rupees in '000)					
Chemical and Pharmaceuticals	189,159	3,780,952	3,970,111	1,008,359	2,577,357	3,585,716
Agri, forestry, hunting, fishing	-	77,959	77,959	-	-	-
Textile	150,805	2,487,431	2,638,236	155,751	3,643,656	3,799,407
Cement	-	-	-	-	-	-
Sugar	1,668,899	1,168,301	2,837,200	1,471,551	450,000	1,921,551
GOP Bai Muajjal / Ijarah Sukuk	7,266,234	27,809,211	35,075,445	3,580,140	42,939,836	46,519,976
Automobile and transportation equipment	-	-	-	-	91,702	91,702
Financial	-	997	997	4,223	-	4,223
Electronics and electrical appliances	-	800,000	800,000	277,884	300,000	577,884
Production and transmission of energy	118,078	7,829,861	7,947,939	417,075	7,352,469	7,769,544
Exports Imports	-	199,485	199,485	-	199,485	199,485
Wholesale & Retail Trade	16,709	1,019,548	1,036,257	100,000	4,685,754	4,785,754
Construction	2,096	8,497	10,593	718	2,917	3,635
Food and allied	31,103	1,588,295	1,619,398	1,314,838	280,384	1,595,222
Services	6,999	151,236	158,235	248,165	1,335,048	1,583,213
Iron & Steel	-	-	-	-	-	-
Individual	98,354	760,341	858,695	82,162	598,702	680,864
Others	27,979	14,025	42,004	-	256,855	256,855
	9,576,415	47,696,139	57,272,554	8,660,866	64,714,165	73,375,031

Musharaka investments from the SBP under Islamic Export Refinance Scheme (IERS) are channelled towards the export sector of the economy and other financings as per SBP guidelines.

44.11 Key features and risk and reward characteristics of all pools

The 'Mudaraba Pool' for Local Currency caters to all Soneri Bank Limited - Islamic Banking depositors and provides profit / loss based on Mudaraba.

The IERS Pool caters to the 'Islamic Export Refinance' requirements based on the guidelines issued by the SBP.

The risk characteristic of each pool mainly depends on the asset and liability profile of each pool.

Jointly financed by the Bank and unrestricted investments / PLS deposit account holders

This represents all earning assets of the Bank except those tagged to the Islamic Export Refinance Scheme. Major categories include:

	Funded Income	Expenses	Gains / (loss) on sale of securities	Total
	(Rupees in '000)			
Islamic financing and related assets	1,329,176	-	-	1,329,176
Investments	2,429,737	-	-	2,429,737
Due from financial institutions	117,751	-	-	117,751
Others	-	(789)	-	(789)
	3,876,664	(789)	-	3,875,875

44.12 Incentive profits (Hiba)

The Bank paid an aggregate amount of Rs. 219.287 million as incentive profits (Hiba), which includes Rs. 43.684 million for normal pool and Rs. 175.603 million for special pool during the quarter ended 30 June 2026. The following guidelines are approved by the Bank's Sharia Advisor for determination of incentive profits (Hiba):

- Special weightage deposits in designated tiers / slabs in Mudaraba Pool shall be offered extra weightages outside the Mudaraba Pool, provided the specified parameters are met ;
- The deposit deal shall be at least of Rs 100 thousands ;
- In case a Term Deposit is pre-maturely encashed, profit shall be paid at the expected rate of completed tenor;
- The payment of Hiba on deposits will be at the sole discretion of the Bank and could be decreased or / and removed any time during the tenure of the deposit, under intimation to the customer, if the customer fails to meet the prerequisites at any time during the tenure of the deposit and / or the profit rate no longer remains sustainable from Bank's share; and
- The Bank shall ensure that all the operational procedures and controls to the satisfaction of Shariah are in place.

44.13 Contractual maturities of mudaraba based deposit accounts

Particulars	30 June 2026 (Un-audited)							
	Total	Upto 1 Month	Over 1 to 3 Months	Over 3 to 6 Months	Over 6 Months to 1 Year	Over 1 to 2 Years	Over 2 to 3 Years	Over 3 to 5 Years
	---(Rupees in '000)---							
Fixed Deposits	5,878,997	3,994,204	571,154	138,100	1,163,726	4,200	7,613	-
Savings Deposits	50,890,218	50,890,218	-	-	-	-	-	-
Current Account - Remunerative	3,513,125	3,513,125	-	-	-	-	-	-
	60,282,340	58,397,547	571,154	138,100	1,163,726	4,200	7,613	-

44.14 Profit / (loss) distribution to depositor's pool

General Remunerative Depositor's Pools	Profit Sharing Ratio (Depositor: Mudarib)	Profit rate return earned	Mudarib Share transferred to the Depositors through Hiba (Rs in '000)	Mudarib Share transferred to the Depositors through Hiba (Percentage)	Mudarib share Net of Hiba (Rs in '000)	Mudarib share Net of Hiba Percent	Profit rate and weightage announcement period	Profit rate return distributed
Mudaraba Pool								
Normal Pool	50 : 50	6.53%	78,008	35.57%	141,325	32.22%	Monthly	4.42%
Special Pool	85 : 15	10.25%	311,654	80.95%	73,332	2.89%	Monthly	9.92%
Total	79 : 21	9.39%	389,663	64.48%	214,657	7.21%	Monthly	8.75%

IERS Musharaka Pool	Ratio of weightage of Bank to SBP	Share of profit to SBP (Rupees in '000)	HIBA (Rupees in '000)	Profit rate and weightage announcement period	Profit rate return earned by SBP
Musharaka Pool SBP's Islamic Export Refinance Scheme					
	0.7708	13,847	-	Quarterly	15.19%
	0.7321	9,468	-	Quarterly	9.54%

Parameters used for allocation of profit, charging expenses and provisions, etc. along with a brief description of their major components:

Income generated from relevant assets, calculated at the end of each month is first set aside for the Musharaka pool arrangement between the Bank and the State Bank of Pakistan. It is then allocated between the participants of the pool as per the agreed weightages and rates.

The Mudaraba Pool profit is divided between the Bank and depositors in the ratio of Bank's average equity (pertaining to Islamic banking branches) and average depositors balances commingled in each pool on a pro-rata basis. The depositors' share of profit is allocated amongst them on the basis of weightages declared before start of each month, after deduction of a mudarib fee. During the quarter ended 30 June 2026, the Bank charged 7.21% (31 December 2025: 12.78%) of the profit as Mudarib fee. These weightages are declared by the Bank in compliance with the requirements of the SBP and Shariah.

The allocation (of income and expenses to different pools) is made on a pre-defined basis and accounting principles / standards. Provisions against any non-performing assets of the pool are not passed on to the pool.

44.15 Allocation of Income and Expenses to Depositors' Pools

a) Following are material items of revenues, expenses, gains and losses

	(Un-audited) 30 June 2026	(Un-audited) 30 June 2025
	--------(Rupees in '000)-------	
Profit / return earned on financings, investments and placements	3,876,664	1,203,890
Other income (including other charges)	-	-
Directly related costs attributable to pool	(25,614)	(44,948)
	3,851,050	1,158,942

The Bank shares all its revenue generated through banking operations with the deposit account (pertaining to Islamic Operation) holders.

b) Following weightages have been assigned to different products under the Mudaraba Pool during the period:

	Percentage of total Mudaraba based deposits	Minimum weightage	Maximum weightage
Savings Account	84.42%	0.33333	1.00000
Current Account - Remunerative	5.83%	0.00417	0.56917
Time Deposits - Soneri Meadi	9.75%	0.47917	0.83333

The Bank shares all its revenue generated through banking operations with the deposit account (pertaining to Islamic Operation) holders.

45 GENERAL

45.1 Figures have been rounded off to the nearest thousand rupees unless otherwise stated.

45.2 Comparative

Comparative information has been re-classified, re-arranged or additionally incorporated in these condensed interim financial statements, wherever necessary to facilitate comparison and better presentation. There were no significant reclassifications during the current period.

46 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on **19 August 2026** by the Board of Directors of the Bank.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Manzoor Ahmed	Navin Merchant
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

LIST OF BRANCHES
AS AT 30 JUNE 2026

REGISTERED OFFICE
2nd Floor, 307-Upper Mall Scheme,
Lahore-54000 - Pakistan
Tel. No: (+92-21) 32444401-5 & 111-567-890

CENTRAL OFFICE
10th Floor, PNSC Building,
M.T. Khan Road Karachi
Tel. No: (+92-21) 32444401-5 & 111-567-890
Swift: SONEPKKAXXX

CENTRAL REGION

1 Main Branch, Lahore
Tel: (042) 36368141-8 & 111-567-890

2 Defence Branch, Lahore
Tel. No: (042) 35730760-1, 3574616 & 35691037-9

3 Gulberg Branch, Lahore
Tel. No: (042) 35713445-8, 35759273 & 35772294-5

4 Circular Road Branch, Lahore
Tel. No: (042) 37670483, 86, 89 & 37379319

5 Model Town Branch, Lahore
Tel. No: (042) 35889311-2 & 35915666

6 PECO Road Branch, Lahore
Tel. No: (042) 35222306-7, 35203050-1, 35177804 & 35173392

7 Cavalry Ground Branch, Lahore
Tel. No: (042) 36653728-30 & 36619702

8 Islamic Banking
Temple Road Branch, Lahore
Tel. No: (042) 36376341, 2 & 6

9 Allama Iqbal Town Branch, Lahore
Tel. No: (042) 37812395-7

10 Baghbanpura Branch, Lahore
Tel. No: (042) 36832811-3

11 Thokar Niaz Baig Branch, Lahore
Tel. No: (042) 35313651, 3 & 4 35963292-3 & 0317-4484542-3

12 Ghazi Chowk Branch, Lahore
Tel. No: (042) 35188505-7 & 35185661-3

13 Islamic Banking
New Garden Town Branch, Lahore
Tel. No: (042) 35940611-616

14 DHA Phase-III Branch, Lahore
Tel. No: (042) 35734081, 2, 3 & 5

15 Chungi Amer Sadhu Branch, Lahore
Tel. No: (042) 35922182,184 & 186

16 Johar Town Branch, Lahore
Tel. No: (042) 35204191-3

17 Wahdat Road Branch, Lahore
Tel. No: (042) 37424821-7 & 37420591

18 Urdu Bazar Circular Road Branch, Lahore
Tel. No: (042) 37361607-9

19 Airport Road Branch, Lahore
Tel. No: (042) 35700115-8

20 Timber Market Branch, Lahore
Tel. No: (042) 37725353-8

21 Shahdara Branch, Lahore
Tel. No: (042) 37920085, 37941741-3 & 37921743-8

22 Manga Mandi Branch, Lahore
Tel. No: (042) 35383516-9

23 Badian Road Branch, Lahore
Tel. No: (042) 37165390-2

24 Mughalpura Branch, Lahore
Tel. No: (042) 36880892-4

25 Upper Mall (Corporate) Branch, Lahore
Tel. No: (042) 35789346, 49, 51 & 55

26 Islampura Branch, Lahore
Tel. No: (042) 37214394-7

27 Garhi Shahu Branch, Lahore
Tel. No: (042) 36294201-3 & 36376096

28 Zarrar Shaheed Road Br., Lahore
Tel. No: (042) 36635167-8

29 Hamdard Chowk Kot Lakhpat Br., Lahore
Tel. No: (042) 35140261-3

30 Kana Kacha Branch, Lahore
Tel. No: (042) 35472222 & 0316-8226316-8

31 Sabzazar Branch, Lahore
Tel. No: (042) 37830881-6

32 DHA Phase-IV Br., Lahore
Tel. No: (042) 35694156-7

33 College Road Branch, Lahore
Tel. No: (042) 35116435-8

34 Jail Road Branch, Lahore
Tel. No: (042) 35408936-8

35 Badami Bagh Branch, Lahore
Tel. No: (042) 37731601, 2 & 4

36 Montgomery Road Branch, Lahore
Tel. No: (042) 36291013-4

37 Islamic Banking
DHA Phase: VI Branch, Lahore
Tel. No: (042) 37180535-7

38 Bahria Town Branch, Lahore
Tel. No: (042) 35976354 & 0316-8226346-9

39 Expo Centre Branch, Lahore
Tel. No: (042) 35314087, 88, 90 & 91

40 WAPDA Town Branch, Lahore
Tel. No: (042) 35187611-2

41 Shah Alam Market Branch, Lahore
Tel. No: (042) 37376213-4 & 0316-8226277-8

42 DHA Phase-V Branch, Lahore
Tel. No: (042) 35695678 & 0316-8226322-3

43 Block-L Gulberg-III Branch, Lahore
Tel. No: (042) 35861052-4 & 0316-8226326-7

44 Walton Road Branch, Lahore
Tel. No: (042) 36672305 & 0316-8226339, 40 & 41

45 Faisal Town Branch, Lahore
Tel. No: (042) 35170540 & 0316-8226335, 7 & 8

46 Karim Block Branch, Lahore
Tel. No: (042) 35417757 & 0316-8226412, 3 & 4

47 Defence Road Branch, Lahore
Tel. No: 0316-8226415-8

48 Safari Garden Branch, District Lahore
Tel. No: 0317-4484537-9

49 Islamic Banking Raiwind Branch, District Lahore
Tel. No: (042) 35398661-2 & 0317-4484562-4

50 Main Boulevard Branch, Gulberg, Lahore
Tel. No: (042) 35759924-5 & 0316-8226086-9

LIST OF BRANCHES
AS AT 30 JUNE 2026

51 Islamic Banking
Township Branch, Lahore
Tel. No: (042) 35113105

52 EME Housing Society Branch, Lahore
Tel. No: 0318-4178733-4

53 Lake City Branch, Lahore
Tel. No: 0318-4178739

54 Sundar Industrial Estate Branch, Lahore
Tel. No: 0315-4980731 &
0315-4980742

55 Islamic Banking
Allama Iqbal Town Branch, Lahore
Tel. No: 0310-4031793 &
0310-4031781

56 Canal View Co-Operative Housing Society Branch, Lahore
Tel. No: 0315-4304582-5

57 'K' Block Model Town Branch, Lahore
Tel. No: (042) 35880241-5

58 Lalik Chowk Branch, Lahore
Tel No: (042) 35749534-5 &
35707640-1

59 Valencia Town Branch, Lahore
Tel. No: (042) 35210593-5

60 Shadbagh Branch, Lahore
Tel. No: (042) 37608161-2

61 DHA Phase-VIII Branch, Lahore
Tel. No: (042) 37139050-3

62 Park Avenue Branch, District Lahore
0311-8252472, 0311-8252376

63 Islamic Banking
Johar Town Branch, Lahore
Tel. No: (042) 35136006 &
042-35136009

64 State Life Housing Society Br., Lahore
Tel. No: (042) 35800492 & 35800983

65 Khayaban-e-Jinnah Road Br., Lahore
Tel. No: (042) 35132290-3

66 Fazaia Housing Scheme Phase-1 Br., Lahore
Tel. No: 0316-8226024-9

67 Islamic Banking
Bahria Town Branch, Lahore
Tel. No: 0316-8226030-4

68 DHA RAYA Branch, Lahore
Tel. No: 0310-7603237, 0310-8133237

69 Hadyara Branch, Lahore
Tel. No: 0316-8226040-1

70 Muridke Branch
Tel. No: (042) 37166511-4 & 37981100

71 Sukh Chayn Garden Branch, Lahore
Tel. No: (042) 35971286 & 8

72 Bahria Orchard Branch, Lahore
Tel. No: (042) 37894671 & 5

73 Islamic Banking
DHA Phase-V Branch, Lahore
Tel. No: (042) 35695631-2

74 LDA Avenue-I Chowk Branch, Lahore
Tel. No: (042) 35320841-44

75 Multan Road Chung Branch, Lahore
Tel. No: (042) 35404921-2

76 Islamic Banking Heir Branch, District Lahore
Tel. No: (042) 35600311-3

77 Islamic Banking Kahna Nau Branch, Lahore
Tel. No: 0316-2280894-5

78 Main Market Gulberg Branch, Lahore
Tel. No: (042) 37897014-8

79 Islamic Banking
PIA Housing Society Branch, Lahore
Tel. No: (042) 36431111-5

80 Islamic Banking Park View City Branch, Lahore
Tel. No: (042) 36432040-44

81 Manga Raiwind Road Br., Distt. Lahore
Tel. No: (042) 35398403

82 Khayaban-e-Iqbal Branch, Lahore
Tel. No: (042) 37199426-7

83 Islamic Banking Bismillah Housing Scheme Branch, Lahore
Tel. No: 0317-1772438-9

84 Islamic Banking Izmir Town Branch, Lahore
Tel. No: (042) 36433047

85 Islamic Banking Tufail Road Branch, Lahore
Tel. No: (042) 36610387

86 Islamic Banking
Shamkay Bhattain Branch, Distt. Lahore
Tel. No: 0316-2280904

87 Islamic Banking
Pine Avenue Branch, Lahore
Tel. No: 0317-1703294-5 &
0317-1711525-6

88 Gulshan-e-Ravi Branch, Lahore
Tel. No: 0311-4819453, 458, 461, 467 & 473

89 Islamic Banking Ichra Branch, Lahore
Tel. No: 0311-4819558

90 Central Park Housing Scheme Br., Lahore
Tel. No: 0319-6322674 &
0310-7020883

91 Doctor's Hospital Johar Town Br., Lahore
Tel. No: 0310-7021688

92 Ferozepur Road Branch, Lahore
Tel. No: (042) 37452455 & 88

93 Islamic Banking Liaquat Chowk Sabzazar Br., Lahore
Tel. No: (042) 37495607

94 Mowlana Shaukat Ali Road Br., Lahore
Tel. No: (042) 35194855

95 Branderth Road Branch, Lahore
Tel. No: 0310-6791008 &
0310-7021688

96 Islamic Banking
Liberty Roundabout Branch, Lahore
Tel. No: (042) 37897903

97 Multan Road Maraka, Distt. Lahore
Tel. No: 0312-3995436 &
0311-2747099

98 Main Branch, Gujranwala
Tel. No: (055) 3843560-2 &
111-567-890

99 Islamic Banking
Gujranwala Cantt. Branch, Gujranwala
Tel. No: (055) 3861931-3 & 5

100 WAPDA Town Branch, Gujranwala
Tel. No: (055) 4291136-7

101 Kamokee Branch, Distt. Gujranwala
Tel. No: (055) 6813501-6

102 Sheikhupura Road Branch, Gujranwala
Tel. No: 055-4219661-5

103 Eminabad More Branch, Gujranwala
Tel. No: 0311-8252247 &
0310-2282642-3

104 D.C. Colony Branch, Gujranwala
Cantt.
Tel. No: 055-3783251-4

105 Islamic Banking
Citi Housing Branch, Gujranwala
Tel. No: (055) 4287156-7

106 Peoples Colony Branch, Gujranwala
Tel. No: (055) 4243510-4

107 Qila Deedar Singh, Distt. Gujranwala
Tel. No: (055) 4711729, 30 & 31

108 Wazirabad Branch
Tel. No: (055) 6603703-4 & 6608555

109 Islamic Banking G. T. Road Branch,
Wazirabad
Tel. No: 0316-2280850-1

110 Ghakkar Mandi Branch
Tel. No: (055) 3832611-2

111 Main Branch, Faisalabad
Tel. No: (041) 2639873, 7-8 &
111-567-890

112 Peoples Colony Branch, Faisalabad
Tel. No: (041) 8555714 & 8555720

113 Ghulam Muhammadabad
Branch, Faisalabad
Tel. No: (041) 2680114, 110 & 117

114 Islamic Banking
East Canal Road Branch, Faisalabad
Tel. No: (041) 2421381-2

115 Civil Lines Branch, Faisalabad
Tel. No: (041) 2648105, 8 & 11

116 Madina Town Branch, Faisalabad
Tel. No: (041) 8735551-2 &
0316-8226451-3

117 Jaranwala Branch, Distt. Faisalabad
Tel: No: (041) 4312201-6

118 Samundri Branch, Distt. Faisalabad
Tel. No: (041) 3423983-4

119 Painsera Branch, Distt. Faisalabad
Tel. No: (041) 2557100-11 & 2574300

120 Killianwala Branch, Distt. Faisalabad
Tel. No: (041) 3214151, 2 & 3

121 Adda Zafar Chowk Br., Distt.
Faisalabad
Tel. No: (041) 3529051-4

122 FIEDMC (Sahianwala) Branch, Distt.
Faisalabad
Tel. No: 0370-1175165-8

123 Narwala Bangla Branch, Distt.
Faisalabad
Tel. No: (041) 8797075 to 78

124 66 JB Dhandra Branch, Distt.
Faisalabad
Tel. No: 0311-4996984, 7 & 9

125 Islamic Banking Tandlianwala Branch,
District Faisalabad
Tel. No: (041) 3442252-5

126 Islamic Banking
Miani Branch, District Faisalabad
Tel. No: (041) 2679171-5

127 Islamic Banking
Nalay Wala Branch, District Faislabad
Tel. No: (041) 8451061-2

128 Islamic Banking Tata Bazar Br.,
Faisalabad
Tel. No: 0317-1703291, 0317-1711506,
7 & 8

129 Mamu Kanjan Branch, District
Faisalabad
Tel. No: 0310-6739603

130 Khurrianwala Branch
Tel. No: (041) 4360701-2

131 Chiniot Branch
Tel. No: (047) 6333840-4

132 Jhang Branch
Tel. No: (047) 7651601-2

133 Chenab Nagar Branch, Distt. Chiniot
Tel. No: (047) 6216217-21

134 Shorkot City Branch, Distt. Jhang
Tel. No: 0316-8226093, 95, 97 & 98

135 Small Industrial Estate Branch, Sialkot
Tel. No: (052) 3242607-9

136 Pasrur Road Branch, Sialkot
Tel. No: (052) 3521655, 755 & 855 &

137 Islamic Banking
Sialkot Cantt. Branch, Sialkot
Tel. No: (052) 4560023-7

138 Godhpur Branch, Sialkot
Tel. No: (052) 4563932-3

139 Daska Branch, Distt. Sialkot
Tel. No: (052) 6617847-8

140 Daska Road Br., Addah, Distt. Sialkot
Tel. No: (052) 3525337 & 9

141 Wazirabad Road Br., Harrar, Sialkot
Tel. No: (052) 3253752-4

142 Islamic Banking Pasrur Branch,
District Sialkot
Tel. No: (052) 6443317-8

143 Paris Road Branch, Sialkot
Tel. No: (052) 4271544-5

144 Smart City Housing Scheme Br., Distt.
Sialkot
Tel. No: 0316-2280754-5

145 Citi Housing Society Br., Sialkot
Tel. No: 0315-4979265 &
0310-4031755

146 Hajipura Br., Sialkot
Tel. No: (052) 3563966-70

147 Ugoki Branch, District Sialkot
Tel. No: (052) 3513181

148 Circular Road Branch, Sialkot
Tel. No: (052) 6617811-15

149 Raja Road Branch, Sialkot
Tel. No: 052-4587101-2

150 Oora Chowk Branch, Sialkot
Tel. No: 0311-4819426 &
0311-4819452

151 Puli Tope Khana Branch, Sialkot
Tel. No: (052) 4263385-6

152 Kotli Loharan Br., Sialkot
Tel. No: 0311-4819473

153 Sheikhupura Branch
Tel. No: (056) 3810933 & 3813133

154 Sharaqpur Sharif Br., Distt.
Sheikhupura
Tel. No: (056) 3542963-6

155 Kot Abdul Malik Br., Distt.
Sheikhupura
Tel. No: 0316-2280& 4

156 Islamic Banking Burj Attari Br., Distt.
Sheikhupura
Tel. No: 0316-22820853 & 763

157 Feroze Wattwan Br., Distt.
Sheikhupura
Tel. No: 0314-8752204

158 Islamic Banking Safdarabad Branch,
Distt. Sheikhupura
Tel. No: 0370-1175184

159 Qila Sattar Shah Branch, Distt. Sheikhupura
Tel. No: (042) 37168852-3

160 Islamic Banking Manawala Branch, District Sheikhupura
Tel. No: 0317-1772442 & 6

161 Sheikhupura Bypass Chowk Br., Sheikhupura
Tel. No: (056) 3500560 & 2

162 Sheikhupura - Faisalabad Bypass Road Br., Distt. Sheikhupura
Tel. No: 0319-6824591, 0310-6704874

163 SA Garden Branch, Distt. Sheikhupura
Tel. No:

164 Civil Lines Branch, Sheikhupura
Tel. No: 0310-3610685 & 03103610694

165 Nankana Sahib Branch
Tel. No: (056) 2876342-3

166 Islamic Banking Sangla Hill Branch, Distt. Nankana Sahib
Tel. No: (056) 3548341

167 Islamic Banking Shahkot Branch, Distt. Nankana Sahib
Tel. No: (056) 3711013

168 Farooqabad Branch, District Sheikhupura
Tel. No: (056) 3876041-4

169 Islamic Banking Omega Residencia, District Sheikhupura
Tel. No: 0316-8226071

170 Main Branch, Multan
Tel. No: (061) 4504018, 4504118, 4519927 & 4512884

171 Islamic Banking
Shah Rukn-e-Alam Branch, Multan
Tel. No: (061) 6784051-4 & 6782081

172 Bosan Road Branch, Multan
Tel. No: (061) 6210690-2

173 Mumtazabad Branch, Multan
Tel No: (061) 6760212-4

174 Gulgasht Colony Branch, Multan
Tel. No: (061)-6222701 & 0316-8226393-5

175 WAPDA Town Branch, Multan
Tel. No: (061) 6213011 & 0316-8226441-2

176 MDA Chowk Branch, Multan
Tel. No: (061) 4500230-1

177 Buch Villas Branch, Multan
Tel. No: (061) 4746433 & 458-9

178 Northern Bypass Branch, Multan
Tel. No: (061) 6752781-4

179 Islamic Banking Ghalla Mandi Branch, Multan
Tel. No: (061) 4230481-2

180 Islamic Banking Budhla Santt. Branch, Distt. Multan
Tel. No: 0370-1175179 to 183

181 Islamic Banking
Shershah Road Br., Multan
Tel. No: (061) 6514232-3

182 Islamic Banking
Rasheedabad Chowk Branch, Multan
Tel. No:

183 Islamic Banking Shujabad Br., Multan
Tel. No: (061) 4398692-3

184 Gulshan Market Branch, Multan
Tel. No: (061) 6773821-4

185 Vehari Road Branch, Multan
Tel. No: 0317-1711506

186 Azmat Road Br., Dera Ghazi Khan
Tel. No: (064) 2471630-6

187 Islamic Banking Sangam Chowk Branch, D. G. Khan
Tel. No: (064) 2401732-5

188 Taunsa Branch, Distt. Dera Ghazi Khan
Tel. No: 0317-1179221

189 Lodhran Branch
Tel. No: (0608) 364766-7

190 Islamic Banking
Dunyapur Branch, District Lodhran
Tel. No: 0312-6486943, 987

191 Adda Parmat Branch, District Lodhran
Tel. No: 0319-6709861, 0319-6309371 & 0310-6762984

192 Rahim Yar Khan Branch
Tel. No: (068) 5886042-4

193 Factory Area Br., Rahim Yar Khan
Tel. No: (068) 5906032, 4 & 5

194 Liaqatpur Br., Distt. Rahim Yar Khan
Tel. No: (068) 5792041-4

195 Sadiqabad Branch
Tel. No: (068) 5702162, 5800161, 5800661 & 5801161

196 KLP Road Branch, Sadiqabad, Distt. RYK
Tel. No: (068) 5803377 & 5802277

197 Nishtar Road Branch, Sadiqabad, Distt. RYK
Tel. No: (068) 5959801-5

198 Wireless Pull Branch, Rahim Yar Khan
Tel. No: (068) 5877050

199 Bahawalpur Branch
Tel. No: (062) 2731703-1

200 Satellite Town Branch, Bahawalpur
Tel. No: (062) 2280602-3

201 Ahmedpur Sharqia Branch
District Bahawalpur
Tel. No: (062) 2271345 & 0316-8226404, 6 & 8

202 Yazman City Branch, District Bahawalpur
Tel. No: (062) 2702334 & 2702336

203 Yazman Road Branch, Bahawalpur
Tel. No: (062) 2504413-5

204 Model Town-B Branch, Bahawalpur
Tel. No: (062) 2881703

205 Hasilpur Branch
Tel. No: (062) 2441481-7 & 2441478

206 Club Road Branch, Sargodha
Tel. No: (048) 3726021-3

207 Pull-111 Branch, Distt. Sargodha
Tel. No: (048) 3791403-4 & 0316-8226449 & 50

208 Sillanwali Branch, Distt. Sargodha
Tel. No: 048-6532292-3

209 Islamic Banking
Sahiwal Khurd Branch, District Sargodha
Tel. No: (048) 6786611-4

210 Chak No-47 Branch, District Sargodha
Tel. No: (048) 3259640-2

211 Jauharabad Branch, District Khushab
Tel. No: (0454) 723011-2

212 Khushab Branch, District Khushab
Tel. No: (0454) 710294, 5 & 6

213 Bhalwal Branch
Tel. No: (048) 6642224 & 0316-8226331-2

214 Khanewal Branch
Tel. No: (065) 2551560-3

215 Kabirwala Br., Distt. Khanewal
Tel. No: (065) 2400910-3

216 Abdul Hakeem Br., Distt. Khanewal
Tel. No: (065) 2441888 &
0316-8226310-2

217 Jahanian Branch, District Khanewal
Tel. No: (065) 2211224-5

218 Mian Channu Branch
Tel. No: (065) 2662201-2

219 Depalpur Branch
Tel. No: (044) 4541341-2

220 Okara Branch
Tel. No: (044) 2553012-4 & 2552200

221 Hujra Shah Muqeem Branch
District Okara
Tel. No: (044) 4860401-3 &
0316-8226419-21

222 Haveli Lakha Branch, Distt Okara
Tel. No: (044) 4775412-3

223 Renala Khurd Branch, Distt. Okara
Tel. No: 044-2621501, 2 & 3

224 Islamic Banking Depalpur Chowk
Branch, Okara
Tel. No: (044) 2701092

225 Islamic Banking
Basirpur Branch, District Okara
Tel. No: 0316-8226064

226 Sahiwal Branch
Tel. No: (040) 4467742-3

227 Farid Town Branch, Sahiwal
Tel. No: (040) 4272173, 4 & 5

228 Chichawatni Br., Distt. Sahiwal
Tel. No: (040) 5484852-3

229 Layyah Branch
Tel. No: (060) 6414205-7

230 Chowk Azam Br., District Layyah
Tel. No: (060) 372412

231 Fatehpur Branch, District Layyah
Tel. No: (060) 6374502

232 Jampur Branch, District Rajanpur
Tel. No: (060) 4567787 & 4567325

233 Kharoor Pacca Branch
Tel. No: (0608) 341041-2

234 Muzafargarh Branch
Tel. No: (066) 2422901, 3 & 5

235 Fazal Garh Sanawan Branch,
Distt. Muzafargarh
Tel. No: (066) 2250214-5

236 Sheikho Sugar Mills Branch
Distt. Muzafargarh
Tel. No: 0345-8530242-4

237 Kot Addu Branch
Tel. No: (066) 2239161-3

238 Shahbaz Khan Road Branch, Kasur
Tel. No: (0492) 764890-3

239 Kot Radha Kishan Br., Distt. Kasur
Tel. No: (049) 2382040, 2 & 3

240 Phool Nagar Branch, Distt. Kasur
Tel. No: (049) 4511706 & 7

241 Chunian Branch, District Kasur
Tel. No: (049) 4530400-1

242 Mustafa Abad Lalyani Br., Distt. Kasur
Tel. No: (049) 2450450 & 440

243 Islamic Banking Dina Nath Branch,
District Kasur
Tel. No: (049) 4540221-25

244 Bangla Kamboh Branch, District
Kasur
Tel. No: 0317-1179178-83

245 Dingarh Branch, District Kasur
Tel. No: (049) 2761601-5

246 Jamber Branch, District Kasur
Tel. No: (049) 4388550-4

247 Jalalpur Bhattian Br., Distt. Hafizabad
Tel. No: (0547) 500848-50

248 Hafizabad Branch
Tel. No: (0547) 541641-4

249 Pattoki Branch
Tel. No: (049) 4422435-6

250 Ellahabad Branch
Tel. No: (049) 4751130

251 Khudian Branch
Tel. No: (049) 2791595-6

252 Sambrial Branch
Tel. No: (052) 6523451-3

253 Vehari Branch
Tel. No: (067) 3361370-2

254 Gagoo Mandi Branch, Distt. Vehari
Tel. No: (067) 3500311-2

255 Mailsi Branch, Distt. Vehari
Tel. No: (067) 3750140-5

256 Islamic Banking Tibba Sultanpur Br.,
Distt. Vehari
Tel. No: (067) 3692559-60 & 3692714

257 Burewala Branch, Distt. Vehari
Tel. No: (067) 3773110 & 20 &
3355779

258 Mandi Bahauddin Branch
Tel. No: (0546) 507602, 3 & 8

259 Phalia Branch, Distt. Mandi
Bahauddin
Tel. No: (0546) 586050-3

260 Islamic Banking Miana Gondal
Branch, Distt. Mandi Bahauddin
Tel. No: (0546) 550581 & 2

261 Malakwal Branch, Mandi Bahauddin
Tel. No: (0546) 582907-9

262 Bahawalnagar Branch
Tel. No: (063) 2274795-6

263 Haroonabad Br., Distt. Bahawalnagar
Tel. No: (063) 2251664-5

264 Dahranwala Branch, Distt.
Bahawalnagar
Tel. No: 0370-1175170 to 73

265 Islamic Banking Fort Abbas Branch,
Distt. Bahawalnagar
Tel. No: (063) 2510232-4

266 Islamic Banking
Grain Market Branch, Bahawalnagar
Tel. No: 0316-7856446 &
0316-3175968

267 Toba Tek Singh Branch
Tel. No: (046) 2513203-4

268 Gojra Branch, Distt. Toba Tek Singh
Tel. No: (046) 3516392 & 3515577

269 Kamalia Branch, Distt. Toba Tek Singh
Tel. No: (046) 3411405-6

270 Islamic Banking
Pakka Anna Branch, Distt. Toba Tek
Singh
Tel. No: (046) 3774003-4

271 Pir Mahal Branch
Tel. No: (046) 3361690 & 5

LIST OF BRANCHES
AS AT 30 JUNE 2026

272 Pak Pattan Br., Distt. Pak Pattan
Tel.: (0457) 371781-5

273 Arif wala Br., Distt. Pak Pattan
Tel.: (0457) 834013, 5 & 6

274 Chishtian Branch
Tel. No: (063) 2501141-2 &
0316-8226304-6

275 Khanpur Branch
Tel. No: (068) 5577719-20 &
0316-8226307-9

276 Narowal Branch
Tel. No: (0542) 411405 &
0316-8226328-30

277 Islamic Banking Shakargarh Branch,
District Narowal
Tel. No: 0542-452002-3

278 Rajanpur Branch
Tel. No: (0604) 688108 &
0316-8226396-8

279 Mianwali Branch
Tel. No: (0459) 230825, 6 & 7

280 Piplan Branch, District Mianwali
Tel. No: 0319-6787120

281 Bhakkar Branch, Distt. Bhakkar
Tel. No: (045) 3510590,1 & 2

SOUTH REGION

282 Main Branch, Karachi
Tel. No: (021) 32436990 & 111-567-890

283 Clifton Branch, Karachi
Tel. No: (021) 35877773-4, 35861286

284 Garden Branch, Karachi
Tel. No: (021) 32232877-8
0316-8226125-30

285 F. B. Area Branch, Karachi
Tel. No: (021) 36373782-3 & 36811646
0316-8226180-7

286 Korangi Industrial Area Br., Karachi
Tel. No: (021) 35113898-9, 35113900-1
& 0316-8226189-92

287 AKU Branch, Karachi
Tel. No: (021) 34852251-3 &
33102498-9

288 Haidery Branch, Karachi
Tel. No: (021) 36638617,
36630409-410 &
0316-8226231-8

289 Jodia Bazar Branch, Karachi
Tel. No: (021) 32441786, 32442208,
32463894 &
0316-8226202-10

290 Shahrah-e-Faisal Branch, Karachi
Tel. No: (021) 34316128, 34316395,
34322150,
34398430 & 34535545-46, 53-54

291 DHA Branch, Karachi
Tel. No: (021) 35852209, 35845211 &
35340825

292 Gulshan-e-Iqbal Branch, Karachi
Tel. No: (021) 34811830-33 &
0316-8226239-45

293 SITE Branch, Karachi
Tel. No: (021) 32568330, 32550997 &
32550903-4

294 Zamzama Branch, Karachi
Tel. No: (021) 35375835 & 35293435

295 Gole Market Branch, Karachi
Tel. No: (021) 36618932, 36618925 &
0316-8226154-62

296 Gulistan-e-Jauhar Branch, Karachi
Tel. No: (021) 34020943-5

297 M. A. Jinnah Road Branch, Karachi
Tel. No: (021) 32213972 & 32213498

298 Lea Market Branch, Karachi
Tel. No: (021) 32526193-4

299 Timber Market Branch, Karachi
Tel. No: (021) 32742491-2

300 Gulbahar Branch, Karachi
Tel. No: (021) 36607744 &
0316-8226434-5

301 North Karachi Branch, Karachi
Tel. No: (021) 36920140-5 &
0316-8226171-2

302 Block-7 Gulshan-e-Iqbal Branch,
Karachi
Tel. No: (021) 34815811-2, 34833728
& 777

303 Islamic Banking
Cloth Market Branch, Karachi
Tel. No: (021) 32442961 & 32442977

304 Paria Street Kharadar Branch, Karachi
Tel. No: (021) 32201059, 60 & 61

305 SUPARCO Branch, Karachi
Tel. No: (021) 34970560, 34158325-6,
37080810 & 0316-8226457

306 Chandni Chowk Branch, Karachi
Tel. No: (021) 34937933 & 34141296

307 Allama Iqbal Road Branch, Karachi
Tel. No: (021) 34387673-4

308 Nishtar Road Branch, Karachi
Tel. No: (021) 32239711-3 & 32239678

309 Islamic Banking
Waterpump Branch, Karachi
Tel. No: (021) 36312113 & 36312108,
36312349 & 36311908

310 APWA Complex Branch, Karachi
Tel. No: (021) 32253143 & 32253216

311 Clifton Block-2 Branch, Karachi
Tel. No: (021) 35361115-7

312 Malir Branch, Karachi
Tel. No: (021) 34517982-3

313 Bahadurabad Branch, Karachi
Tel. No: (021) 34135842-3

314 New Challi Branch, Karachi
Tel. No: (021) 32625246 & 32625279

315 Shah Faisal Colony Branch, Karachi
Tel. No: (021) 34602446-7

316 Zaibunissa Street Saddar Br., Karachi
Tel. No: (021) 35220025-7

317 Liaquatabad Branch, Karachi
Tel No: (021) 34860723-25

318 Korangi Township No: 2 Branch,
Karachi
Tel. No: (021) 35058041 & 35071181

319 North Karachi Ind. Area Branch,
Karachi
Tel. No: (021) 36962851, 52 & 55

320 F. B. Industrial Area Branch, Karachi
Tel. No: (021) 36829961-4 &
0316-8226180-6

321 Napier Road Branch, Karachi
Tel. No: (021) 32713539-40

322 Gulshan-e-Hadeed Branch, Karachi
Tel. No: (021) 34710252 & 256

323 Metroville Branch, Karachi
Tel. No: (021) 36752206-7

324 Defence Phase-II Extension Br.,
Karachi
Tel. No: (021) 35386910-12

325 North Karachi Township Branch, Karachi
Tel. No: (021) 36968604-7

326 Stock Exchange Branch, Karachi
Tel. No: (021) 32414003-4 & 32415927-8

327 Gulshan-e-Jamal Branch, Karachi
Tel. No: (021) 34682682-4

328 Alyabad Branch, Karachi
Tel. No: (021) 36826727 & 36332517

329 Saudabad Branch, Malir, Karachi
Tel. No: (021) 34111901-5

330 Shireen Jinnah Colony Branch, Karachi
Tel. No: (021) 34166262-4

331 Islamic Banking
Al-Tijarah Centre Branch, Karachi
Tel. No: (021) 34169251-3

332 Barkat-e-Haidery Branch, Karachi
Tel. No: (021) 36645688-9

333 Shadman Town Branch, Karachi
Tel. No: (021) 36903038-9

334 Enquiry Office Nazimabad
No: 2 Branch, Karachi
Tel. No: (021) 36601502-5

335 Islamic Banking
Rashid Minhas Road Br., Karachi
Tel. No: (021) 34983878 & 34837443-4

336 Khayaban-e-Ittehad Branch, Karachi
Tel. No: (021) 35347413-6

337 Bahria Complex-III (Corporate) Branch, Karachi
Tel. No: (021) 35640731-6 35640235-7

338 New M. A. Jinnah Road Branch, Karachi
Tel. No: (021) 34894941-3

339 DHA Phase-IV Branch, Karachi
Tel. No: (021) 35311491-2 & 0316-8226285-7

340 Gulberg Branch, Karachi
Tel. No: (021) 36340553, 549 & 0316-8226291-2

341 New Sabzi Mandi Branch, Karachi
Tel. No: (021) 36870506-7 & 0316-8226409-11

342 Clifton Block-08 Branch, Karachi
Tel. No: (021) 35867435-6 & 0316-8226425-7

343 Block-02 Gulshan-e-Iqbal Br., Karachi
Tel. No: (021) 34988781-2

344 Garden Market Branch, Karachi
Tel. No: (021) 32244195-6 & 0316-8226431-3

345 Block-N North Nazimabad Branch, Karachi
Tel. No: (021) 36641623-4 & 0316-8226436-38

346 Marriot Road Branch, Karachi
Tel. No: (021) 32461840-42 & 0316-8226428-30

347 SITE-II Branch, Karachi
Tel. No: (021) 36881235-6 & 0316-8226445-47

348 Shersha Branch, Karachi
Tel. No: (021) 32583001-3 & 0317-4484534-6

349 DHA Phase-VIII Branch, Karachi
Tel. No: 0315-4979265, 328 & 445

350 Khalid Bin Waleed Road Branch, Karachi
Tel. No: (021) 34522044, 5 & 6

351 Bokhari Commercial Branch, Karachi
Tel. No: (021) 35170651, 2 & 3

352 26th Commercial Street Branch, Karachi
Tel. No: (021) 35290094, 5 & 6

353 Bahria Town Branch, Karachi
Tel. No: 0318-4304576-7

354 Islamic Banking
Gulistan-e-Jauhar Branch, Karachi
Tel. No: 0318-4304615, 7 & 8

355 Islamic Banking
North Karachi Township Branch, Karachi
Tel. No: 021-36948010, 1 & 2

356 Islamic Banking
Korangi Industrial Area Branch, Karachi
Tel. No: 0312-3995436 & 0312-6255436

357 Islamic Banking
Dhoraji Colony Branch, Karachi
Tel. No: (021) 34120053-4

358. Shaheed-e-Millat Road Br., Karachi
Tel. No: (021) 34550381-5

359. Nursery Branch, Karachi
Tel. No: (021) 34374631-2

360. Malir Cantt. Branch, Karachi
Tel. No: (021) 34904901-4

361. Khayaban-e-Shahbaz Branch, Karachi
Tel. No: (021) 35161007-9

362. Block-H North Nazimabad Branch, Karachi
Tel. No: 0316-8226155

363. Scheme 33 Branch, Karachi
Tel. No: (021) 34691462-3

364. Islamic Banking
Saba Avenue Branch, Karachi
Tel. No: (021) 35845124

365. Khayaban-e-Seher Branch, Karachi
Tel. No: (021) 35171292

366. Shahrah-e-Faisal-II Branch, Karachi
Tel. No: (021) 34325321-2

367. Dastagir Branch, Karachi
Tel. No: (021) 36377131-3

368. Islamic Banking Soldier Bazar Branch, Karachi
Tel. No: (021) 32220751-2

369. Baber Market Branch, Karachi
Tel. No: (021) 35025821-5

370. Paposh Nagar Branch, Karachi
Tel. No: (021) 36674141-4

371. Islamic Banking Alamgir Road Branch, Karachi
Tel. No: (021) 34890591-5

372. Cloth Market Branch, Karachi
Tel. No: (021) 32424575-8

373. Hussainabad Branch, Karachi
Tel. No: (021) 36321022 & 4

374. Dawood Chowrangi Branch, Karachi
Tel. No: 0370-1175162

375. Khayaban-e-Shamsheer Branch, Karachi
Tel. No: (021) 35171881 - 3

376. Islamic Banking Orangi Town Branch, Karachi
Tel. No: (021) 36691119

377. Pakistan Chowk Branch, Karachi
Tel. No: (021) 32632137-40

378. Khayaban-e-Rahat Branch, Karachi
Tel. No: (021) 35149546

379. Islamic Banking Jodia Bazar Branch, Karachi
Tel. No: (021) 32470181-4

380. Islamic Banking Block: 13/A Gulshan-e-Iqbal Br., Karachi
Tel. No: (021) 34155961-2 & 34155965

381. Korangi Industrial Area-II Branch, Karachi
Tel. No: (021) 35122331, 2 & 3

382. Islamic Banking Khayaban-e-Jami Branch, Karachi
Tel. No: (021) 35390614-6

383. Islamic Banking Safoora Chowrangi Branch, Karachi
Tel. No: (021) 34690541, 2 & 4

384. Abul Hassan Isphani Road Branch, Karachi
Tel. No: (021) 34650153-4

385. Islamic Banking Muhammad Ali Co-operative Housing Society Br., Karachi
Tel. No: (021) 34322803-4

386. Korangi Creek Branch, Karachi
Tel. No: 0311-4819509 & 0311-4819530

387. Khayaban-e-Ittehad-II Branch, Karachi
Tel. No: (021) 35894416-8

388. Islamic Banking SITE Binoria Br., Karachi
Tel. No: (021) 32578241-3

389. Islamic Banking Portway Trade Centre Br., Karachi
Tel. No: (021) 34390195-6

390. Islamic Banking Gulzar-e-Hijri Br., Karachi
Tel. No: (021) 34655601-4

391. Islamic Banking F.B. Area Block-6 Br., Karachi
Tel. No: (021) 36800455

392. Islamic Banking Power House 4k Chowrangi Br., Karachi
Tel. No:

393. Sharfabad Branch, Karachi
Tel. No: (021) 34897641-5

394. Islamic Banking Naval Colony Br., Karachi
Tel. No: (021) 32364371 - 374

395. Islamic Banking Gulistan-e-Johar Block-01 Br., Karachi
Tel. No: (021) 34013354 & 34618916

396. Islamic Banking Gulberg Block-12 Br., Karachi
Tel. No: (021) 36365902, 919 & 948

397. Islamic Banking Siemens Chowrangi Br., Karachi
Tel. No: (021) 32583453-5

398. Islamic Banking Bufferzone Br., Karachi
Tel. No: (021) 36990141-2

399. Islamic Banking Ghani Chowrangi Br., Karachi
Tel. No: (021) 32589517-20

400. Islamic Banking Manzoor Colony Br., Karachi
Tel. No: (021) 35890721-4

401. Mithadar Branch, Karachi
Tel. No: (021) 32500008, 9 & 10

402. Gulistan-e-Johar Block-17 Branch, Karachi
Tel. No: (021) 34611960-1

403. Walika Chowrangi Branch, Karachi
Tel. No: (021) 32576055, 32576665 & 32593013

404. Main Branch, Hyderabad
Tel. No: (022) 2781528-9, 2782347 & 111-567-890, 0316-8226044-5

405. F. J. Road Branch, Hyderabad
Tel. No: (022) 2728131 & 2785997 2780205

406. Latifabad Branch, Hyderabad
Tel. No: (022) 3816309 & 3816625

407. Qasimabad Branch, Hyderabad
Tel. No: (022) 2651968 & 70

408. Islamic Banking Isra University Br., Distt. Hyderabad
Tel. No: (022) 2032322 & 2030161-4

409. Prince Ali Road Branch, Hyderabad
Tel. No: (022) 2638514 & 2622122

410. S.I.T.E. Branch, Hyderabad
Tel. No: (022) 3886861-2

411. Faqir Jo Pir Branch, Hyderabad
Tel. No: (022) 2612685-6 & 0316-8226096

412. Auto Bhan Road Branch, Hyderabad
Tel. No: (022) 2100062-3 & 0316-8226313-4

413. Hala Naka Branch, Hyderabad
Tel. No: 0317-4484560

414. Unit No: 9, Latifaabad, Hyderabad
Tel. No: (022) 3865961 to 4

415. Signature Tower Branch, Hyderabad
Tel. No: (022) 3669173 & 74

416. Tando Jam Branch, District Hyderabad
Tel. No: (022) 3418042-3

417. Islamic Banking Wadhu Wah Road Qasimabad Branch, Hyderabad
Tel. No: (022) 2677366-8

418. Islamic Banking Kotri Branch, Jamshoro
Tel. No: (022) 3870977

419. Islamic Banking Unit No-10 Latifabad, Hyderabad
Tel. No: (022) 3868093 & 3868113

420. Islamic Banking Sabzi Mandi Br., Hyderabad
Tel. No: 0317-1179204 & 6

421. Matyari Branch, Distt. Matyari
Tel. No: (022) 2760125-6

422. Islamic Banking Hala Branch, District Matyari
Tel. No: 0311-6208378 & 89

423. Saeedabad Branch, Distt. Matyari
Tel. No: (022) 2767215

424. Tando Allah Yar Branch
Tel. No: (022) 3890260-4

425. Tando Muhammad Khan Branch
Tel. No: (022) 3340371-2 & 0316-8226267-8

426. Pano Aqil Branch, District Sukkur
Tel. No: (071) 5690081, 2 & 3

427. Sukkur Branch
Tel. No: (071) 5622382, 5622925 & 0316-8226055-63

428. IBA Road Branch, Sukkur
Tel. No: (071) 5804439 & 552

LIST OF BRANCHES
AS AT 30 JUNE 2026

429. Islamic Banking Clock Tower Branch, Sukkur
Tel. No: (071) 5612121

430. Islamic Banking
Military Road Branch, Sukkur
Tel. No: (071) 5816500-2

431. Sanghar Branch, Distt. Sanghar
Tel. No: (0235) 543376-7 & 0316-8226246-7

432. Tando Adam Branch, Distt. Sanghar
Tel. No: (0235) 571640-44

433. Shahdadpur Br., Distt. Sanghar
Tel. No: (0235) 841982-4

434. Shahpur Chakar Br., Distt. Sanghar
Tel. No: (0235) 846010-12

435. Kandiari Branch, District Sanghar
Tel. No:

436. Sarhari Branch, District Sanghar
Tel. No: (0235) 867044-5

437. Kandiaro Branch, Distt. Kandiaro
Tel. No: (0242) 449882-3

438. Sinjhoro Branch, District Sanghar
Tel. No:

439. Nauabad Branch, Distt. Sanghar
Tel. No:

440. Khipro Branch, District Sanghar
Tel. No:

441. Golarchi Branch, Distt. Badin
Tel. No: (0297) 853192-4

442. Talhar Branch, Distt. Badin
Tel. No: (0297) 830387-9

443. Deh. Sonhar Branch, Distt. Badin
Tel. No: (0297) 870729 & 870781-3

444. Matli Branch
Tel. No: (0297) 840171-2

445. Buhara Branch, Distt. Thatta
Tel. No: 0316-8226439-40

446. Dhabeji Branch, Distt. Thatta
Tel. No: (021) 34420030, 31 & 39

447. Makli Branch, Distt. Thatta
Tel. No: (0298) 581807, 8 & 9

448. Islamic Banking
Deh Chandki Var Br., Distt. Thatta
Tel. No: (0298) 774064-5

449. Thatta Branch, District Thatta
Tel. No: (0298) 550041-2

450. Garho Branch, Distt. Thatta
Tel. No:

451. Deh Kharisar Branch, Distt. Thatta
Tel. No:

452. Hub Branch, Distt. Lasbela
Tel. No: (0853) 310225-7

453. Umerkot Branch
Tel. No: (0238) 571350 & 356

454. Kunri Branch, District Umerkot
Tel. No: 0310-3581250

455. Nawabshah Branch
Tel. No: (0244) 363918-9

456. Sakrand Branch, Distt. Nawabshah
Tel. No: 0318-4244919 & 0318-4244922 & 3

457. Islamic Banking Masjid Road Branch, Nawabshah
Tel. No: 0317-4484561

458. Islamic Banking Qazi Ahmed Branch, District Nawabshah
Tel. No: (0244) 321182

459. Nawab Wali Muhammad Branch
District Shaheed Benazirabad
Tel. No: (0244) 311069, 70 & 71

460. Islamic Banking
GECHS Branch, District Shaheed Benazirabad
Tel. No: (0244) 360012 & 3

461. Mirpurkhas Branch
Tel. No: (0233) 821221 & 821317-8

462. Digri Branch, District Mirpurkhas
Tel. No: (0233) 869661, 2 & 3

463. Islamic Banking Umerkot Road Branch, Mirpurkhas
Tel. No: (0233) 823042 & 29

464. Larkana Branch
Tel. No: (074) 4058211-13

465. State Life Building Br., Larkana
Tel. No: (074) 4040612

466. Industrial Area Branch, Larkana
Tel. No: (074) 4753428, 30 to 33

467. Panjhatti Branch
Tel. No: (0243) 552183-6

468. Ghotki Branch
Tel. No: (0723) 680305-6

469. Deharki Branch
Tel. No: (0723) 644156, 158 & 160

470. Thull Branch
Tel. No: 0316-7673237

471. Kandkhot Branch
Tel. No: (0722) 572883-6

472. Jacobabad Branch
Tel. No: (0722) 654041-5

473. Shahdadkot Br., Distt. Qamber Shahdadkot
Tel. No: (074) 4012401-2

474. Qambar Branch, District Shahdadkot
Tel. No: (074) 4210795, 6 & 7

475. Dadu Branch
Tel. No: (025) 4711417-8 & 0316-8226294-6

476. Mehar Branch, District Dadu
Tel. No: (025) 4731113-4

477. Bhan Sayedabad Br., Distt. Jamshoro
Tel. No: 0316-8226296-7

478. Shikarpur Branch
Tel. No: (0726) 540381-3 & 0316-8226319-21

479. Moro Branch, District Naushero Feroze
Tel. No: (0242) 4102000, 4102001 & 4102002

480. Islamic Banking Mehrabpur Branch, District Naushero Feroze
Tel. No: 0310-5707237, 0310-5707319 & 39

481. Naushero Feroze Br., Distt. Naushero Feroze
Tel. No:

482. Mith Branch, District Tharparkar
Tel. No: (0232) 261291, 2 & 3

483. Chuhar Jamali Branch, District Sujawal
Tel. No: 0311-6202689, 91 & 95

484. Jati Branch, District Sujawal
Tel. No:

485. Gambat Branch, District Khairpur Mirs.
Tel. No: (0243) 640177

486. Islamic Banking
Station Road Branch, Khairpur
Tel. No:

487. Islamic Banking Mirpur Bathoro Road Br., Distt. Sujawal
Tel. No:

488. Main Branch, Quetta
Tel. No: (081) 2821610 & 2821641

489. Islamic Banking
Shahrah-e-Iqbal Branch, Quetta
Tel. No: (081) 2820227-30 & 37

490. Islamic Banking Sirki Road Branch, Quetta
Tel. No: 0311-6209560-1

491. Islamic Banking Hazar Ganji Branch, Quetta
Tel. No: (081) 2470265 & 0311-6209558-9

NORTH REGION

492. Main Branch, Peshawar
Tel. No: (091) 5277914-8 & 5277394

493. Chowk Yadgar Branch, Peshawar
Tel. No: (091) 2573335-7 & 2220006

494. Islamic Banking
Khyber Bazar Branch, Peshawar
Tel. No: (091) 2566811-3

495. Islamic Banking
G. T. Road Branch, Peshawar
Tel. No: 091-2263347-8 & 2263323-53

496. University Road Branch, Peshawar
Tel. No: 091-5711382, 4 & 5

497. Islamic Banking Ring Road Branch, Peshawar
Tel. No: 0316-8226455-7

498. Warsak Road Branch, Peshawar
Tel. No: (091) 2617393-5

499. Islamic Banking Chamkani Branch, Peshawar
Tel. No: 0316-4268017-9

500. Kohat Road Branch, Peshawar
Tel. No: 091-2320204, 207 & 452

501. Islamic Banking Gulbahar Branch, Peshawar
Tel. No: (091) 2600862 & 2600844

502. Islamic Banking Inqalab Branch, Peshawar
Tel. No: 091-2671691-3

503. Charsadda Road Branch, Peshawar
Tel. No: (091) 5243242

504. Islamic Banking Hayatabad Branch, Peshawar
Tel. No: (091) 5812351-2

505. Islamic Banking Deans Trade Centre Br., Peshawar
Tel. No: (091) 5276974-76

506. Main Branch, Rawalpindi
Tel. No: (051) 5123123, 4, 5 & 8 & 5123136-7

507. Chandni Chowk Branch, Rawalpindi
Tel. No: (051) 4571160, 63, 86 & 87 & 4571301

508. 22 Number Chungi Branch, Rawalpindi
Tel. No: (051) 5563576-7

509. Muslim Town Branch, Rawalpindi
Tel. No: (051) 5405506 & 4931112-3

510. Pindora Branch, Rawalpindi
Tel. No: (051) 4419020-22

511. Gulraiz Branch, Rawalpindi
Tel. No: (051) 5595148-9 & 5974073

512. Islamic Banking
Peshawar Road Br., Rawalpindi
Tel. No: (051) 5460113-7

513. Bahria Town Branch, Rawalpindi
Tel. No: (051) 5733772-3 & 5733768-9

514. Islamic Banking
Chaklala Scheme-III Branch, Rawalpindi
Tel. No: (051) 5766345-7

515. Adyala Road Branch, Rawalpindi
Tel. No: (051) 5569091, 96, 97 & 99

516. Bahria Town Phase-VII Branch, Rawalpindi
Tel. No: (051) 5400259-60 & 5400255 & 58

517. Bahria Town Phase-VIII Branch, Rawalpindi
Tel. No: (051) 5195232, 4, 5 & 6

518. Islamic Banking
Faisal Town Branch, Rawalpindi
Tel. No: (051) 2720670-5

519. Bewal Br., Distt. Rawalpindi
Tel. No: (051) 3360274-5

520. Wah Cantt. Branch, Distt. Rawalpindi
Tel. No: (051) 4511140-1 & 0317-4484551-3

521. Kallar Syedan Branch, Distt. Rawalpindi
Tel. No: (051) 3570903

522. Islamic Banking
Satellite Town Branch, Rawalpindi
Tel. No: 0310-8143237 & 0310-8153237

523. Liaqat Road Branch, Rawalpindi
Tel. No: (051) 5534111, 22, 33 & 66

524. Top City Branch, District Rawalpindi
Tel. No: 0316-8226466-7

525. Islamic Banking
Central Business District Branch, Rawalpindi
Tel. No: 0316-8226462, 3 & 5

526. Chakri Road Branch, District Rawalpindi
Tel. No: (051) 5438771, 3 & 4

527. Islamic Banking
Chakri Interchange Br., Distt. Rawalpindi
Tel. No: 0316-8226072-3 & 94

528. Kamalabad Br., Jhawara, Distt. Rawalpindi
Tel. No: (051) 5681213-5

529. Khanna Dak Br., Distt. Rawalpindi
Tel. No: (051) 4801790, 93 & 94

530. Islamic Banking G. T. Road Br., Rawalpindi
Tel. No: 0316-8226462-3

531. Islamic Banking Murree Road Br., Rawalpindi
Tel. No: (051) 5910224-5

532. Islamic Banking Kahuta Br., Distt. Rawalpindi
Tel. No: (0995) 661115

533. Islamic Banking Committee Chowk Br., Rawalpindi
Tel. No: (051) 5184724

534. Islamic Banking Railway Workshop Road Branch, Rawalpindi
Tel. No: (051) 5149672-3

535. Islamic Banking Misrial Chowk Branch, District Rawalpindi
Tel. No: (051) 5166509, 10 & 11

LIST OF BRANCHES
AS AT 30 JUNE 2026

536. Islamic Banking New Metro City Branch, District Rawalpindi
Tel. No: 0311-2742876 & 891

537. Gulzar-e-Quaid Branch, Rawalpindi
Tel. No: (051) 5191604 & 54, 5708013

538. Range Road Branch, Rawalpindi
Tel. No: (051) 5166803, 5165661 & 4800389

539. Shamsabad Branch, Rawalpindi
Tel. No: (051) 4854327-9

540. Islamic Banking
Khudadad City Branch, Rawalpindi
Tel. No:0311-6208849 & 0310-7779372

541. Islamic Banking
New City Phase-II Branch, District Rawalpindi
Tel. No: (051) 4592276 & 70

542. Sagri Branch, District Rawalpindi
Tel. No:

543. Iqbal Road Branch, Rawalpindi
Tel. No: (051) 5767648-50

544. Islamic Banking Jinnah Road Br., Rawalpindi
Tel. No: (051) 5750571, 2 & 3

545. Islamic Banking Chowk Pindori Br., Rawalpindi
Tel. No: (051) 3593294-5

546. Asghar Mall Road Branch, Rawalpindi
Tel. No: (051) 2755316, 7 & 8

547. Faizabad Branch, Rawalpindi
Tel. No:

548. Main Branch, Islamabad
Tel. No: (051) 2348174 & 78 & 111-567-890

549. G-9 Markaz Branch, Islamabad
Tel. No: (051) 2850171-3

550. Islamic Banking
I-10 Markaz Branch, Islamabad
Tel. No: (051) 4101733-5

551. I-9 Markaz Branch, Islamabad
Tel. No: (051) 4858101-3

552. E-11 Branch, Islamabad
Tel. No: (051) 2228757-8

553. DHA Phase-II Br., Islamabad
Tel. No: (051) 5161967-9 & 5161970-72

554. Islamic Banking
F-8 Markaz Branch, Islamabad
Tel. No: (051) 2818019-21

555. G-11 Markaz Branch, Islamabad
Tel. No: (051) 2363366-68

556. F-11 Markaz Branch, Islamabad
Tel No: (051) 2101076-7 & 0316-8226282-4

557. DHA Phase-II (Corporate) Branch, Islamabad
Tel. No: (051) 5419578-9 & 2826573-4

558. PWD Branch, Islamabad
Tel. No: (051) 5708789, 90 & 91

559. I-8 Markaz Branch, Islamabad
Tel. No: (051) 2719242-44

560. Gulberg Greens Branch, Islamabad
Tel. No: 0312-4015609, 0312-4019186

561. Lathrar Road Branch, Tarlai, Distt. Islamabad
Tel. No: (051) 2241661-5

562. Soan Garden Br., Distt. Islamabad
Tel. No: (051) 5738940-2

563. Bahria Enclave Br., Islamabad
Tel. No: 0310-4755851-2 & 6 & 0316-8226091

564. G-13 Markaz Br., Islamabad
Tel. No: (051) 2301101-3

565. Bhara Kahu Br., Distt. Islamabad
Tel. No: 0316-8226092, 0311-4463237 & 0311-4883237 & 0311-4993237

566. Rawat Branch, Distt. Islamabad
Tel. No: 0311-6203237 & 0311-6903237

567. Alipur Farash Branch, Distt. Islamabad
Tel. No: (051) 2616202-3 & 2615418-20

568. Islamic Banking B-17 Markaz Branch, Islamabad
Tel. No: (051) 2763592-5

569. D-12 Markaz Branch, Islamabad
Tel. No: (051) 2750011-2 & 2750035-6

570. Islamic Banking Jhangi Syedan Branch, Distt. Islamabad
Tel. No: 0316-8226113, 5 & 8

571. Islamic Banking
Tarnol Branch, Distt. Islamabad
Tel. No: (051) 2358700, 1 & 4

572. DHA Phase-V Branch, Islamabad
Tel. No: 0316-2280838, 39, 40 & 58

573 Kuri Road Branch, District Islamabad
Tel. No: (051) 5402124-5

574 Islamic Banking G-15 Markaz Br., Islamabad
Tel. No: (051) 2743303 & 5

575 Islamic Banking Park View City Br., Distt. Islamabad
Tel. No: 0326-8315947-9

576 Sabzi Mandi Branch, Islamabad
Tel. No: (051) 4107945-6

577 F-10 Markaz Branch, Islamabad
Tel. No: (051) 2153543

578 Islamic Banking
Ghouri Town Branch, Islamabad
Tel. No:

579 F-7 Markaz Branch, Islamabad
Tel. No: (051) 2748778, 79 & 80

580 Islamic Banking E-11 Markaz Br., Islamabad
Tel. No: (051) 2762135 & 2762078

581 Islamic Banking G-8 Markaz Br., Islamabad
Tel. No: (051)2858281, 82 & 83

582 Jinnah Garden Branch, Islamabad
Tel. No: (051) 4485686 & 5965134

583 Gujar Khan Branch
Tel. No: (051) 3516328, 29 & 30

584 Gujrat Branch
Tel. No: (053) 3520591, 2 & 4

585 Lalamusa Branch, Distt. Gujrat
Tel. No: (053) 7513001-2

586 Dinga Branch, Distt. Gujrat
Tel. No: (053) 7400250-2

587 New Metro City Br., Distt. Gujrat
Tel. No: 0310-2282646-7

588 Kotla Arab Ali Khan, Distt. Gujrat
Tel. No: (053) 7575501 & 3

589 Islamic Banking Jalalpur Jattan Road Br., Gujrat
Tel. No: (053) 3601260 to 2

590 Daulat Nagar Branch, District Gujrat
Tel. No: (053) 3572180-3

591 Kharian Branch
Tel. No: (053) 7602904, 5 & 7

592 Islamic Banking
Kharian Branch, Distt. Gujrat
Tel. No: (053) 7532636, 7 & 8

593 Mangowal Branch, Distt. Gujrat
Tel. No: (053) 3545730-2

594 Islamic Banking Sarai Alamgir Branch, District Gujrat
Tel. No: (0544) 286232-4

595 Waisa Branch, Distt. Attock
Tel. No: (057) 2651068-9

596 Attock Branch
Tel. No: 0316-8226540-2

597 Islamic Banking
Hazro Branch, District Attock
Tel. No: (057) 2310581-2

598 Islamic Banking Fateh Jang Branch, Distt. Attock
Tel. No: (057) 2210148-9

599 Islamic Banking Pindi Gheb Branch, Attock
Tel. No: (057) 2352106

600 Islamic Banking
Ghorghushti Branch, District Attock
Tel. No: (057) 2870098, 99 & 100

601 Islamic Banking Hassan Abdal Br., Distt. Attock
Tel. No: 0311-6202697-8 & 0311-6208231

602 Islamic Banking Jand Branch, District Attock
Tel. No: (057) 2621852-3

603 Islamic Banking
Swabi Branch, Distt. Swabi
Tel. No: (0938) 221741-45

604 Islamic Banking Shewa Adda Br., Distt. Swabi
Tel. No: (0938) 313041

605 Mirpur Branch, (AJK)
Tel. No: (05827) 444488 & 448044

606 Sector F-3 Branch, Mirpur (AJK)
Tel. No: (05827) 432690-1

607 Islamgarh Branch, (AJK)
Tel. No: (05827) 423981-2

608 Jattlan Branch, Distt. Mirpur (AJK)
Tel. No: (05827) 403591-4

609 Bhimber Branch, (AJK)
Tel. No: (05828) 444200-2

610 Islamic Banking Kaladab Branch, Distt. Kotli (AJK)
Tel. No: 0311-6201538, 45 & 47

611 Muzaffarabad Branch
Tel. No: (0582) 2920025-6

612 CMH Road Branch, Muzaffarabad (AJK)
Tel. No: (0582) 2443535-7

613 Bagh AJK Branch, AJK
Tel. No: (05823) 444664, 5 & 7

614 Gilgit Branch
Tel. No: (05811) 453749, 450504, (05811) 450498 & 451838

615 Kashrote Branch, Gilgit
Tel. No: (05811) 450802, 4 & 5

616 Denyore Branch, Distt. Gilgit
Tel. No: (05811) 459986-7

617 Jutial Branch, Distt. Gilgit
Tel. No: (05811) 457233-5

618 Nomal Branch, Distt. Gilgit
Tel. No: 0315-5265014

619 Shaheed-e-Millat Road Branch, Gilgit
Tel. No: (05811) 459080, 3 & 4

620 Secretriat Branch, Gilgit
Tel. No: (05811) 420001-2, 05811-420020

621 Astore Branch, Distt. Astore
Tel. No: (05817) 451113

622 Aliabad Branch, Hunza
Tel. No: (05813) 455000, 455001 & 455022

623 Summayar Nagar-1 Branch, District Nagar
Tel. No: (05813) 420015, 6, 7 & 9

624 Gahkuch Branch
Tel. No: (05814) 450409-10

625 Skardu Branch
Tel. No: (05815) 450327 & 450188-9

626 Khaplu Branch
Tel. No: (05816) 450872

627 Benazir Chowk Branch, District Skardu
Tel. No: (05815) 457453

628 Abbottabad Branch
Tel. No: (0992) 385231-3 & 383073-75

629 Islamic Banking Murree Road Branch, Abbottabad
Tel. No: (0992) 330641-2

630 Jhelum Branch
Tel. No: (0544) 625794-5

631 Dina Branch, District Jhelum
Tel. No: 0310-4755851, 2 & 6

632 Islamic Banking Citi Housing Branch, Jhelum
Tel. No: (0544) 226433 & 34

633 Islamic Banking
Sohawa Branch, Distt. Jhelum
Tel. No: 0370-1175176-7

634 Islamic Banking
G. T. Road Branch, Jhelum
Tel. No: (0544) 275445-6

635 Chitral Branch, Distt. Chitral
Tel. No: (0943) 412078-9

636 Chakwal Branch
Tel. No: (0543) 543128-30 & 0316-8226045

637 Talagang Branch, District Chakwal
Tel. No: (0543) 413461

638 Mardan Branch
Tel. No: (0937) 864753-7

639 Islamic Banking
Chillas Branch, Distt. Diamer
Tel. No: (05812) 450631-2

640 Islamic Banking
Mingora Branch, Swat
Tel. No: (0946) 714355, 714400 & 0316-8226273-75

641 Islamic Banking
Matta Branch, District Swat
Tel. No: (0946) 790704

642 Islamic Banking Airport Road Branch, District Swat
Tel. No: 0318-4304583-5

643 Islamic Banking
Khawaza Khela Branch, Distt. Swat
Tel. No: (0946) 745284-8

644 Islamic Banking
Kabal Branch, District Swat
Tel. No: (0946) 755387-8

645 Islamic Banking
Qamber Bypass Branch, Distt. Swat
Tel. No: (0946) 725190-2

LIST OF BRANCHES
AS AT 30 JUNE 2026

646 Islamic Banking
Shahdara Watkay Branch, Distt. Swat
Tel. No: (0946) 817281, 3 & 4

647 Islamic Banking
Kokarai Branch, Distt. Swat
Tel. No: (0946) 860201,2 & 3

648 Barikot Branch, District Swat
Tel. No: (046) 751480-2

649 Islamic Banking
Taj Chowk Branch, Mingora, Distt. Swat
Tel. No:

650 Islamic Banking Battagram Branch
Tel. No: (0997) 311044-6

651 Mansehra Branch
Tel. No: (0997) 301931-6

652 Oghi Branch, Distt. Mansehra
Tel. No:

653 Islamic Banking
Dera Ismail Khan Branch
Tel. No: (0966) 718010-4 & 718091-4

654 Kohat Branch, Distt. Kohat
Tel. No: (0922) 511011 & 511033

655 Islamic Banking Dara Adam Khel Branch, Distt. Kohat
Tel. No: (0922) 810333 & 111

656 Islamic Banking
Kohat Branch, District Kohat
Tel. No: (0922) - 511911

657 Islamic Banking Kohat Enclave Br., Distt. Kohat
Tel. No:

658 Islamic Banking
Nowshera Branch, Distt. Nowshera
Tel. No: (0923) 611545-8

659 Islamic Banking Pabbi Branch, Distt. Nowshera
Tel. No: (0923) 564380-81

660 G. T. Road Branch, Jahangira, Distr. Nowshera
Tel. No: (0923) 510401, 2 & 4

661 Islamic Banking
Shakas Branch, Distt. Khyber Agency
Tel. No: 0316-8226101 &
0316-8226091, 2 & 9

662 Islamic Banking Bara Branch, Distt. Khyber Agency
Tel. No: 0317-1179208 & 9210

663 Batkhela Branch
Tel. No: (0932) 411115, 6 & 7

664 Islamic Banking
Dargai Branch, Distt. Malakand
Tel. No: (0932) 333376-8

665 Islamic Banking Thana Branch, Distt. Malakand
Tel. No: (0932) 440474

666 Islamic Banking
Timergara Branch, District Lower Dir.
Tel. No: (0945) 822081, 2 & 3

667 Islamic Banking Chakdara Br., Distt. Lower Dir.
Tel. No: (0945) 703516-7

668 Islamic Banking Munda Branch, District Lower Dir.
Tel. No: (0945) 830787& 788

669 Islamic Banking Samar Bagh Br., Distt. Lower Dir
Tel. No: (0945) 850372-3

670 Islamic Banking Talash Branch, Distt. Lower Dir.
Tel. No:

671 Shigar Branch, District Shigar
Tel. No: (05815) 467029, 31 & 35

672 Sikanderabad Branch, District Nagar
Tel. No: 0316-8226075, 8 & 9

673 Islamic Banking Kotli Branch, AJK
Tel. No: (05826) 449060-1 & 449057 & 94

674 Islamic Banking Haripur Branch, District Haripur
Tel. No: (0995) 613184-6

675 Islamic Banking
Ghazi Branch, Distt. Haripur
Tel. No: (0995) 661114-6

676 Islamic Banking
Shabqadar Branch, Dist. Charsadda
0314-8752232 & 4

677 Islamic Banking
Battagram Branch, District Charsadda
Tel. No: 0314-8752232

678 Islamic Banking Mardan Road Br., Charsadda
Tel. No: 0317-1179219 & 220

679 Islamic Banking Bannu Branch, District Bannu
Tel. No: (0928) 623807

680 Karak Branch, District Karak
Tel. No: (0927) 210380-4

681 Islamic Banking
Sawari Branch, District Buner
Tel. No: (0939) 55772-4

682 Islamic Banking Bajaur Br., Distt. Bajaur
Tel. No: (0942) 250345-6

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