



The General Manager

Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

October 22, 2026

Dear Sir,

Subject: Announcement of Financial Results for the Third Quarter Ended September 30, 2026

This is to inform that the Board of Directors of Habib Bank Limited, in their meeting held on Thursday, October 22, 2026, at 10:00 A.M. at Karachi, inter-alia recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the third quarter ended September 30, 2026, at Rs. 6.00/- per share i.e., 60.00%. This is in addition to the Interim Cash dividend already paid at Rs. 12.00/- per share i.e., 120.00%.

AND / OR

(ii) BONUS SHARES

NIL

AND / OR

(iii) RIGHT SHARES

NIL

AND / OR

(iv) ANY OTHER ENTITLEMENT / CORPORATE ACTION

NIL

AND / OR

(v) ANY OTHER PRICE-SENSITIVE INFORMATION

NIL

The consolidated and unconsolidated Statement of Financial Position, Statement of Profit & Loss, Statement of Changes in Equity, and Cash Flow Statement are attached as under:

- Annexure A (Consolidated Financial Results)
- Annexure B (Unconsolidated Financial Results)



BOOK CLOSURE DATES

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on November 02, 2026.

The Share Transfer Books of the Bank will be closed from November 03, 2026 to November 04, 2026 (both days inclusive). Transfers received at the office of the Bank's Share Registrar, Messers CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal Karachi, at the close of business on November 02, 2026, will be treated as being in time for the purpose of the above entitlement to the transferees.

The Quarterly Financial Statements (Quarterly Report) of the Bank for the period ended September 30, 2026, will be transmitted through PUCARS separately, within the specified time.

Yours faithfully,

Uzman Naveed Chaudhary
Company Secretary & Head Regulatory Affairs

Cc:

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

Habib Bank Limited
Condensed Interim Consolidated Statement of Financial Position
As at September 30, 2026

Note	(Unaudited) September 30, 2026	(Audited) December 31, 2025
	----- (Rupees in '000) -----	

ASSETS

Cash and balances with treasury banks	5	542,510,227	564,755,888
Balances with other banks	6	54,446,333	53,972,937
Lendings to financial institutions	7	71,808,192	247,784,847
Investments	8	5,427,456,581	4,186,245,908
Advances	9	2,157,142,306	2,076,777,374
Property and equipment	10	174,000,114	144,059,161
Right-of-use assets	11	34,878,220	30,696,325
Intangible assets	12	31,847,895	30,696,658
Deferred tax assets		-	-
Other assets	13	432,184,095	373,155,122
		<u>8,926,273,963</u>	<u>7,708,144,220</u>

LIABILITIES

Bills payable	14	60,856,759	59,422,812
Borrowings	15	2,045,740,768	1,216,019,536
Deposits and other accounts	16	5,893,764,222	5,546,000,371
Lease liabilities	17	46,111,692	40,115,807
Subordinated debt	18	20,374,000	20,374,000
Deferred tax liabilities	19	19,864,289	43,836,151
Other liabilities	20	337,191,902	293,760,838
		<u>8,423,903,632</u>	<u>7,219,529,515</u>

NET ASSETS

<u>502,370,331</u>	<u>488,614,705</u>
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REPRESENTED BY

Shareholders' equity

Share capital		14,668,525	14,668,525
Reserves		112,202,156	108,660,604
Surplus on revaluation of assets - net of tax	21	77,926,731	90,203,622
Unappropriated profit		295,938,028	273,410,965

Total equity attributable to the equity holders of the Bank		500,735,440	486,943,716
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Non-controlling interest		1,634,891	1,670,989
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<u>502,370,331</u>	<u>488,614,705</u>
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CONTINGENCIES AND COMMITMENTS

22

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

President and
Chief Executive Officer

Chief Financial Officer

Director

Director

Director

Classified: Confidential

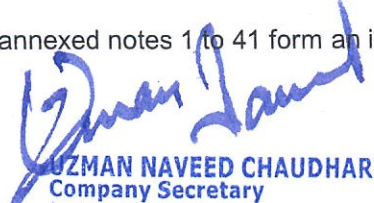
UZMAN NAVEED CHAUDHARY
 Company Secretary
 Habib Bank Limited
 HBL Corporate Office
 F-14, Block-5, Clifton, Karachi

Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 16th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Consolidated Statement of Profit and Loss Account (Unaudited)
For the nine months ended September 30, 2026

	Note	January 01 to September 30, 2026	January 01 to September 30, 2025	July 01 September 30, 2026	July 01 September 30, 2025
------(Rupees in '000)'-----					
Mark-up / return / profit / interest earned	24	581,561,712	503,403,470	207,937,845	179,851,687
Mark-up / return / profit / interest expensed	25	371,128,286	296,075,925	137,797,446	110,167,162
Net mark-up / return / profit / interest income		210,433,426	207,327,545	70,140,399	69,684,525
Non mark-up / interest income					
Fee and commission income	26	39,404,317	34,253,423	13,591,255	11,920,984
Dividend income		5,534,519	2,914,350	710,491	1,150,387
Share of profit of associates		5,354,604	4,879,139	1,932,903	1,530,646
Foreign exchange income		11,919,112	6,773,407	4,355,538	2,667,005
Income from derivatives		1,607,532	1,978,242	647,769	1,027,726
Gain on securities - net	27	7,080,557	14,049,921	3,948,430	4,607,149
Other income	28	1,765,335	2,686,880	859,282	358,134
Total non mark-up / interest income		72,665,976	67,535,362	26,045,668	23,262,031
Total income		283,099,402	274,862,907	96,186,067	92,946,556
Non mark-up / interest expenses					
Operating expenses	29	161,443,017	152,655,918	54,577,025	52,273,672
Workers' Welfare Fund		2,293,717	2,125,541	853,072	681,315
Other charges	30	224,813	112,426	45,382	471
Total non mark-up / interest expenses		163,961,547	154,893,885	55,475,479	52,955,458
Profit before credit loss allowance and taxation		119,137,855	119,969,022	40,710,588	39,991,098
Credit loss allowance / (reversals) and write offs - net	31	4,088,837	7,812,913	(1,237,733)	3,182,214
Profit before taxation		115,049,018	112,156,109	41,948,321	36,808,884
Taxation	32	60,937,132	60,776,019	22,372,855	19,876,795
Profit after taxation		54,111,886	51,380,090	19,575,466	16,932,089
Attributable to:					
Equity holders of the Bank		54,041,454	51,293,098	19,553,053	16,906,282
Non-controlling interest		70,432	86,992	22,413	25,807
		54,111,886	51,380,090	19,575,466	16,932,089
-----Rupees-----					
Basic and diluted earnings per share	33	36.84	34.97	13.33	11.53

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


UZMAN NAVEED CHAUDHARY
 Company Secretary
 Habib Bank Limited
 HBL Corporate Office
 F-14, Block-5, Clifton, Karachi

**President and
Chief Executive Officer**

Chief Financial Officer

Director

Director

Director


Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 5th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Consolidated Statement of Changes In Equity
For the nine months ended September 30, 2026

	Attributable to shareholders of the Bank										Non-controlling interest	Total		
	Share capital	Statutory		Reserves			Cash flow hedge (Note 3.3)	Surplus / (deficit) on revaluation of		Unappropriated profit			Sub Total	
		Subsidiary	Bank	Exchange translation	Non-distributable	On acquisition of common control entity		Investments	Property & Equipment / Non Banking Assets					
(Rupees in '000)														
Balance as at December 31, 2024 - as reported	14,668,525	1,417,027	54,492,258	42,003,241	547,115	(156,706)	-	14,634,684	42,736,097	238,813,471	409,155,712	1,642,382	410,798,094	
Change in accounting policy as at January 01, 2025	-	-	-	-	-	-	-	3,120,285	-	1,280,345	4,400,630	-	4,400,630	
Balance as at January 01, 2025 - as restated	14,668,525	1,417,027	54,492,258	42,003,241	547,115	(156,706)	-	17,754,969	42,736,097	240,093,816	413,556,342	1,642,382	415,198,724	
Comprehensive income for the nine months ended September 30, 2025	-	-	-	-	-	-	-	-	-	51,293,098	51,293,098	86,992	51,380,090	
Profit after taxation for the nine months ended September 30, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income / (loss)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	2,929,004 (52,480)	-	-	-	-	-	-	2,929,004 (52,480)	-	2,929,004 (52,480)	
Decrease in share of exchange translation reserve of associates - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	
Share of net remeasurement gain on defined benefit obligations of associates - net of tax	-	-	-	-	-	-	-	-	11,754	11,754	-	-	11,754	
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	2,445,121	-	2,445,121	-	-	2,445,121	
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	10,246,857	-	10,246,857	(6,301)	-	10,240,556	
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	83,729	-	83,729	-	83,729	
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	2,206,293	-	2,206,293	-	-	2,206,293	
Transferred to statutory reserves	-	-	-	2,876,524	-	-	-	14,898,271	83,729	51,304,852 (4,946,700)	69,163,376	80,691	69,244,067	
Net gain transferred on sale of equity investments - net of tax	-	207,950	4,738,750	-	-	-	-	(200,086)	-	200,086	-	-	-	
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(67,852)	67,852	-	-	-	
Exchange gain realised on closure of the Bank's branch - net of tax	-	-	-	(931,277)	-	-	-	-	-	-	(931,277)	-	(931,277)	
Acquisition of additional interest in subsidiary	-	-	-	-	-	-	-	4,549	5,127	26,416	36,092	(36,092)	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	
Final cash dividend - Rs 4.25 per share declared subsequent to the year ended December 31, 2024	-	-	-	-	-	-	-	-	-	(6,234,123)	(6,234,123)	-	(6,234,123)	
1st interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	-	-	(6,800,836)	(6,800,836)	-	(6,800,836)	
2nd interim cash dividend - Rs 4.50 per share	-	-	-	-	-	-	-	-	-	(6,800,836)	(6,800,836)	-	(6,800,836)	
Balance as at September 30, 2025	14,668,525	1,624,977	59,231,008	43,948,488	547,115	(156,706)	-	32,457,703	42,757,101	267,310,527	462,388,738	1,666,981	464,075,719	
Comprehensive income / (loss) for the three months ended December 31, 2025	-	-	-	-	-	-	-	-	-	15,423,092	15,423,092	(39,266)	15,383,826	
Profit after taxation for the three months ended December 31, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income / (loss)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	1,551,272 367,581	-	-	-	-	-	-	1,551,272 367,581	-	1,551,272 367,581	
Increase in share of exchange translation reserve of associates - net of tax	-	-	-	-	-	-	-	1,595,917	-	1,595,917	-	-	1,595,917	
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	11,046,403	-	11,046,403	16,720	-	11,063,123	
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	-	-	838,055	838,055	6,554	844,609	
Net remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	1,066,921	-	1,066,921	-	-	1,066,921	
Transferred to statutory reserves	-	36,377	1,510,492	1,918,853	-	-	-	13,709,241	-	16,261,147 (1,546,869)	31,889,241	(15,992)	31,873,249	
Net loss transferred on sale of equity investments - net of tax	-	-	-	-	-	-	-	1,333,066	-	(1,333,066)	-	-	-	
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(53,489)	53,489	-	-	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	(7,334,263)	(7,334,263)	-	(7,334,263)	
3rd interim cash dividend - Rs 5.00 per share	-	-	-	-	-	-	-	-	-	(7,334,263)	(7,334,263)	-	(7,334,263)	
Balance as at December 31, 2025 - as reported	14,668,525	1,661,354	60,741,500	45,867,341	547,115	(156,706)	-	47,500,010 (106,706)	42,703,612	273,410,965 (1,715,457)	486,943,716 (1,822,163)	1,670,989 (78,829)	488,614,705 (1,900,992)	
Change in accounting policy as at January 01, 2026 - note 3.2	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance as at January 01, 2026 - as restated	14,668,525	1,661,354	60,741,500	45,867,341	547,115	(156,706)	-	47,393,304	42,703,612	271,695,508	485,121,553	1,592,160	486,713,713	
Comprehensive income for the nine months ended September 30, 2026	-	-	-	-	-	-	-	-	-	54,041,454	54,041,454	70,432	54,111,886	
Profit after taxation for the nine months ended September 30, 2026	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income / (loss)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	-	-	-	(993,105) (187,751)	-	-	-	-	-	-	(993,105) (187,751)	-	(993,105) (187,751)	
Decrease in share of exchange translation reserve of associates - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	
Share of net remeasurement gain on defined benefit obligations of associates - net of tax	-	-	-	-	-	-	-	-	9,061	9,061	-	-	9,061	
Movement in fair value of effective portion of hedging instruments - net of tax	-	-	-	-	-	-	-	(694,329)	-	(694,329)	-	-	(694,329)	
Movement in surplus / deficit on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	(892,428)	-	(892,428)	-	-	(892,428)	
Movement in surplus / deficit on revaluation of debt investments - net of tax	-	-	-	-	-	-	-	(24,022,675)	-	(24,022,675)	(34,317)	-	(24,056,992)	
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	15,192,111 (2,468)	15,192,111 (2,468)	6,616	-	15,198,727 (2,468)	
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	-	-	-	-	-	(432,638)	-	(432,638)	-	-	(432,638)	
Transferred to statutory reserves	-	248,393	5,168,344	(1,180,856)	-	-	-	(694,329)	25,347,741	15,189,643	54,050,515 (5,416,737)	42,017,232	42,731	42,059,963
Net gain transferred on sale of equity investments - net of tax	-	-	-	-	-	-	-	-	(402,598)	-	-	-	-	
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	-	(1,609,489)	1,609,489	-	-	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	
Final cash dividend - Rs 6.00 per share declared subsequent to the year ended December 31, 2025	-	-	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)	-	(8,801,115)	
1st interim cash dividend - Rs 6.00 per share	-	-	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)	-	(8,801,115)	
2nd interim cash dividend - Rs 6.00 per share	-	-	-	-	-	-	-	-	-	(8,801,115)	(8,801,115)	-	(8,801,115)	
Balance as at September 30, 2026	14,668,525	1,909,747	65,909,844	44,686,485	547,115	(156,706)	(694,329)	21,642,965	56,283,766	295,938,028	500,735,440	1,634,891	502,370,331	

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

President and
Chief Executive Officer

Chief Financial Officer

Director

Director

Director


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 Company Secretary
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 F-14, Block-5, Clifton, Karachi


Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 16th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Consolidated Cash Flow Statement (Unaudited)
For the nine months ended September 30, 2026

	January 01 to September 30, 2026	January 01 to September 30, 2025
	----- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	115,049,018	112,156,109
Dividend income	(5,534,519)	(2,914,350)
Share of profit of associates	(5,354,604)	(4,879,139)
Mark-up / return / profit / interest expensed on subordinated debt	1,968,211	1,910,653
	<u>(8,920,912)</u>	<u>(5,882,836)</u>
	106,128,106	106,273,273
Adjustments:		
Depreciation	8,919,996	8,989,731
Amortisation	2,079,064	2,110,795
Depreciation on right-of-use assets	3,785,351	3,550,982
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	4,072,613	2,905,202
Reversal of credit loss allowance against investments	(106,464)	(599,611)
Credit loss allowance against loans and advances	2,589,589	9,797,341
Charge of credit loss allowance against other assets	529,106	365,926
Charge / (reversal) of credit loss allowance against off-balance sheet obligations	1,980,864	(704,054)
Unrealised (gain) / loss on securities designated at fair value through profit and loss (FVTPL)	(361,094)	256,158
Exchange gain on goodwill	(115,323)	(352,929)
Exchange gain realised on closure of the Bank's branch	-	(1,940,160)
(Gain) / loss on sale of property and equipment - net	(288,750)	19,933
Workers' Welfare Fund	2,293,717	2,125,541
	<u>25,378,669</u>	<u>26,524,855</u>
	131,506,775	132,798,128
(Increase) / decrease in operating assets		
Lendings to financial institutions	175,976,655	(51,361,009)
FVTPL securities	(394,562,478)	(72,710,061)
Advances	(82,954,521)	451,429,314
Other assets (excluding advance taxation)	(34,424,151)	(34,087,230)
	<u>(335,964,495)</u>	<u>293,271,014</u>
Increase in operating liabilities		
Bills payable	1,433,947	(37,625,387)
Borrowings from financial institutions	829,721,232	444,833,958
Deposits and other accounts	347,763,851	713,285,335
Other liabilities	5,210,329	18,166,376
	<u>1,184,129,359</u>	<u>1,138,660,282</u>
	979,671,639	1,564,729,424
Income tax paid	(77,590,518)	(76,566,092)
Net cash flows generated from operating activities	<u>902,081,121</u>	<u>1,488,163,332</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investment in FVOCI securities	(691,077,781)	(1,328,981,774)
Net investment in securities carried at Amortised Cost	(182,654,378)	(64,398,298)
Net investment in associates	2,169,464	(3,802,282)
Dividend received	5,464,053	2,885,071
Investments in property and equipment	(21,468,478)	(18,434,707)
Investments in intangible assets	(3,326,502)	(5,582,600)
Proceeds from sale of property and equipment	2,220,913	66,497
Effect of translation of net investment in foreign branches, subsidiaries and associates - net of tax	(1,180,856)	2,876,524
Net cash flows used in investing activities	<u>(889,853,565)</u>	<u>(1,415,371,569)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of mark-up on subordinated debt	(1,941,912)	(1,920,380)
Payment of lease liability against right-of-use assets	(5,782,857)	(5,659,854)
Dividend paid	(26,275,052)	(19,305,920)
Net cash flows used in financing activities	<u>(33,999,821)</u>	<u>(26,886,154)</u>
	(21,772,265)	45,905,609
(Decrease) / increase in cash and cash equivalents during the period		
Cash and cash equivalents at the beginning of the period	616,902,932	516,465,509
Effect of exchange rate changes on cash and cash equivalents	1,825,893	(4,945,981)
	<u>618,728,825</u>	<u>511,519,528</u>
Cash and cash equivalents at the end of the period	<u>596,956,560</u>	<u>557,425,137</u>

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

UZMAN NAVEED CHAUDHARY
 Company Secretary
 Habib Bank Limited
 HBL Corporate Office
 E-14, Block-5, Clifton, Karachi

President and Chief Executive Officer Chief Financial Officer Director

Director Director

Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Financial Position
As at September 30, 2026

(Unaudited) (Audited)
Note September 30, December 31,
2026 2025
----- (Rupees in '000) -----

ASSETS

Cash and balances with treasury banks	5	522,954,512	534,020,346
Balances with other banks	6	34,783,441	40,891,524
Lendings to financial institutions	7	53,301,983	234,948,139
Investments	8	5,334,246,605	4,072,488,000
Advances	9	1,911,332,973	1,849,212,700
Property and equipment	10	167,372,083	134,006,176
Right-of-use assets	11	28,609,045	27,253,275
Intangible assets	12	23,565,980	22,221,191
Deferred tax assets		-	-
Other assets	13	414,895,277	352,329,424
		8,491,061,899	7,267,370,775

LIABILITIES

Bills payable	14	60,195,260	58,852,506
Borrowings	15	2,037,633,170	1,179,248,080
Deposits and other accounts	16	5,558,676,013	5,230,771,466
Lease liabilities	17	39,301,019	36,122,376
Subordinated debt	18	18,874,000	18,874,000
Deferred tax liabilities	19	2,050,243	26,247,774
Other liabilities	20	314,717,831	271,250,924
		8,031,447,536	6,821,367,126

NET ASSETS

REPRESENTED BY

Shareholders' equity

Share capital		14,668,525	14,668,525
Reserves		94,165,901	90,097,602
Surplus on revaluation of assets - net of tax	21	75,333,463	86,973,861
Unappropriated profit		275,446,474	254,263,661
		459,614,363	446,003,649

CONTINGENCIES AND COMMITMENTS

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

**President and
Chief Executive Officer**

Chief Financial Officer

Director

Director

Director


UZMAN NAVEED CHAUDHARY
 Company Secretary
 Habib Bank Limited
 HBL Corporate Office
 F-14, Block-5, Clifton, Karachi


Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 16th Floor, HBL Tower, Karachi

Classified: Confidential

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Profit and Loss Account (Unaudited)
For the nine months ended September 30, 2026

	Note	January 01 to September 30, 2026	January 01 to September 30, 2025	July 01 to September 30, 2026	July 01 to September 30, 2025
----- (Rupees in '000) -----					
Mark-up / return / profit / interest earned	24	544,611,777	468,273,076	196,148,034	167,695,843
Mark-up / return / profit / interest expensed	25	354,620,871	280,412,300	132,480,026	104,840,793
Net mark-up / return / profit / interest income		189,990,906	187,860,776	63,668,008	62,855,050
Non mark-up / interest income					
Fee and commission income	26	33,732,692	27,713,909	11,417,205	10,031,122
Dividend income		7,390,701	4,565,123	773,292	1,217,978
Foreign exchange income		11,135,067	6,702,659	4,168,198	2,379,613
Income from derivatives		1,607,532	1,978,242	647,769	1,027,726
Gain on securities - net	27	7,692,092	13,987,409	4,028,386	4,659,545
Other income	28	1,018,040	2,489,745	458,484	167,418
Total non mark-up / interest income		62,576,124	57,437,087	21,493,334	19,483,402
Total income		252,567,030	245,297,863	85,161,342	82,338,452
Non mark-up / interest expenses					
Operating expenses	29	140,550,904	133,962,088	47,312,589	45,788,376
Workers' Welfare Fund		2,188,381	2,102,484	783,208	677,031
Other charges	30	224,813	112,426	45,382	471
Total non mark-up / interest expenses		142,964,098	136,176,998	48,141,179	46,465,878
Profit before credit loss allowance and taxation		109,602,932	109,120,865	37,020,163	35,872,574
Credit loss allowance / (reversals) and write offs - net	31	262,245	4,078,174	(2,100,502)	1,466,512
Profit before taxation		109,340,687	105,042,691	39,120,665	34,406,062
Taxation	32	57,657,245	57,655,191	20,980,558	18,437,103
Profit after taxation		51,683,442	47,387,500	18,140,107	15,968,959
----- (Rupees) -----					
Basic and diluted earnings per share	33	35.23	32.31	12.36	10.89

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


UZMAN NAVEED CHAUDHARY
 Company Secretary
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Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
 14th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Unconsolidated Statement of Changes In Equity
For the nine months ended September 30, 2026

Share capital	Reserves				Surplus / (deficit) on revaluation of		Unappropriated profit	Total
	Statutory	Capital		Cash flow hedge (Note 3.3)	Investments	Property & Equipment / Non Banking Assets		
		Exchange Translation	Non-distributable					
(Rupees in '000)								
14,668,525	54,492,258	27,597,510	547,115	-	15,363,056	42,125,832	222,991,000	377,785,296
-	-	-	-	-	3,120,285	-	1,945,829	5,066,114
14,668,525	54,492,258	27,597,510	547,115	-	18,483,341	42,125,832	224,936,829	382,851,410
-	-	-	-	-	-	-	47,387,500	47,387,500
-	-	548,317	-	-	-	-	-	548,317
-	-	-	-	-	2,445,121	-	-	2,445,121
-	-	-	-	-	10,185,016	-	-	10,185,016
-	-	-	-	-	-	83,729	-	83,729
-	-	548,317	-	-	12,630,137	83,729	47,387,500	60,649,683
-	4,738,750	-	-	-	-	-	(4,738,750)	-
-	-	-	-	-	(200,086)	-	200,086	-
-	-	-	-	-	-	(60,166)	60,166	-
-	-	(931,277)	-	-	-	-	-	(931,277)
-	-	-	-	-	-	-	(6,234,123)	(6,234,123)
-	-	-	-	-	-	-	(6,600,836)	(6,600,836)
-	-	-	-	-	-	-	(6,600,836)	(6,600,836)
-	-	-	-	-	-	-	(19,435,795)	(19,435,795)
14,668,525	59,231,008	27,214,550	547,115	-	30,913,392	42,149,395	248,410,036	423,134,021
-	-	-	-	-	-	-	15,104,917	15,104,917
-	-	1,594,437	-	-	-	-	-	1,594,437
-	-	-	-	-	1,595,917	-	-	1,595,917
-	-	-	-	-	11,002,152	-	-	11,002,152
-	-	-	-	-	-	-	906,468	906,468
-	-	1,594,437	-	-	12,598,069	-	16,011,385	30,203,891
-	1,510,492	-	-	-	-	-	(1,510,492)	-
-	-	-	-	-	1,333,066	-	(1,333,066)	-
-	-	-	-	-	-	(20,061)	20,061	-
-	-	-	-	-	-	-	(7,334,263)	(7,334,263)
-	-	-	-	-	-	-	(7,334,263)	(7,334,263)
14,668,525	60,741,500	28,808,987	547,115	-	44,844,527	42,129,334	254,263,661	446,003,649
-	-	-	-	-	(106,706)	-	(934,646)	(1,041,352)
14,668,525	60,741,500	28,808,987	547,115	-	44,737,821	42,129,334	253,329,015	444,962,297
-	-	-	-	-	-	-	51,683,442	51,683,442
-	-	(405,716)	-	-	-	-	-	(405,716)
-	-	-	-	(694,329)	-	-	-	(694,329)
-	-	-	-	-	(892,428)	-	-	(892,428)
-	-	-	-	-	(23,603,057)	-	-	(23,603,057)
-	-	-	-	-	-	14,969,967	-	14,969,967
-	-	-	-	-	-	(2,468)	-	(2,468)
-	-	(405,716)	-	(694,329)	(24,495,485)	14,967,499	51,683,442	41,055,411
-	5,168,344	-	-	-	-	-	(5,168,344)	-
-	-	-	-	-	(402,598)	-	402,598	-
-	-	-	-	-	-	(1,603,108)	1,603,108	-
-	-	-	-	-	-	-	(8,801,115)	(8,801,115)
-	-	-	-	-	-	-	(8,801,115)	(8,801,115)
-	-	-	-	-	-	-	(8,801,115)	(8,801,115)
-	-	-	-	-	-	-	(26,403,345)	(26,403,345)
14,668,525	65,909,844	28,403,271	547,115	(694,329)	19,839,738	55,493,725	275,446,474	459,614,363

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

President and
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Chief Financial Officer

Director

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IMRAN NAVEED CHAUDHARY
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Imran Ahmed
Head of Reporting
Finance
Habib Bank Limited
16th Floor, HBL Tower, Karachi

Habib Bank Limited
Condensed Interim Unconsolidated Cash Flow Statement (Unaudited)
For the nine months ended September 30, 2026

	January 01 to September 30, 2026	January 01 to September 30, 2025
	----- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	109,340,687	105,042,691
Dividend income	(7,390,701)	(4,565,123)
Mark-up / return / profit / interest expensed on subordinated debt	1,840,348	1,910,653
	103,790,334	102,388,221
Adjustments:		
Depreciation	8,055,660	8,353,350
Amortisation	1,862,371	1,931,932
Depreciation on right-of-use assets	3,031,632	2,861,831
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	3,619,517	2,515,145
Charge / (reversal) of credit loss allowance against investments	30,430	(658,634)
(Reversal) / charge of credit loss allowance against loans and advances	(1,244,680)	4,826,463
Credit loss allowance against other assets	450,525	350,604
Credit loss allowance against off-balance sheet obligations	1,980,864	87,029
Unrealised (gain) / loss on securities designated at fair value through profit and loss (FVTPL)	(409,852)	342,190
Gain realised on closure of the Bank's branch	-	(1,940,160)
(Gain) / loss on sale of property and equipment - net	(271,029)	33,378
Workers' Welfare Fund	2,188,381	2,102,484
	19,293,819	20,805,612
	123,084,153	123,193,833
(Increase) / decrease in operating assets		
Lendings to financial institutions	181,646,156	(46,059,319)
FVTPL securities	(399,580,710)	(97,843,459)
Advances	(60,875,593)	493,416,653
Other assets (excluding advance taxation)	(43,792,704)	(40,550,279)
	(322,602,851)	308,963,596
Increase in operating liabilities		
Bills payable	1,342,754	(36,860,257)
Borrowings from financial institutions	858,385,090	449,499,336
Deposits and other accounts	327,904,547	700,537,909
Other liabilities	7,268,997	16,681,936
	1,194,901,388	1,129,858,924
	995,382,690	1,562,016,353
	(74,962,695)	(73,863,305)
Income tax paid	920,419,995	1,488,153,048
Net cash flows generated from operating activities		
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investment in FVOCI securities	(713,226,356)	(1,324,503,221)
Net investment in securities carried at Amortised Cost	(173,262,897)	(66,120,716)
Net investment in subsidiaries	90,261	(4,933,019)
Net (investment) / divestment in associates	(1,672)	9,195
Dividend received	7,320,235	4,535,844
Investments in property and equipment	(24,282,510)	(11,869,849)
Investments in intangible assets	(3,185,552)	(5,108,300)
Proceeds from sale of property and equipment	2,163,949	42,545
Effect of translation of net investment in foreign branches - net of tax	(405,716)	548,317
Net cash flows used in investing activities	(904,790,258)	(1,407,399,204)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of mark-up on subordinated debt	(1,844,091)	(1,920,116)
Payment of lease liability against right-of-use assets	(4,684,511)	(3,751,733)
Dividend paid	(26,275,052)	(19,305,920)
Net cash flows used in financing activities	(32,803,654)	(24,977,769)
(Decrease) / increase in cash and cash equivalents during the period	(17,173,917)	55,776,075
Cash and cash equivalents at the beginning of the period	573,618,947	465,385,544
Effect of exchange rate changes on cash and cash equivalents	1,292,923	(2,199,292)
	574,911,870	463,186,252
Cash and cash equivalents at the end of the period	557,737,953	518,962,327

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

Uzma Naveed Chaudhary
 Company Secretary
 Habib Bank Limited
 HBL Corporate Office
 14, Block-5, Clifton, Karachi

President and Chief Executive Officer

Chief Financial Officer

Director

Director

Director

Imran Ahmed
 Head of Reporting
 Finance
 Habib Bank Limited
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