

HO/CS/18889/2026
October 22, 2026

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

Dear Sir,

FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2026

We are pleased to inform you that the Board of Directors in their meeting held at Karachi on October 22, 2026 at 03:00 p.m. have approved the un-audited accounts of the Bank for the quarter and nine months ended September 30, 2026 and recommended the following:

- i) **CASH DIVIDEND:**
An interim cash dividend for the quarter and nine months ended September 30, 2026 at Rs. 2.50 per share i.e. 25%. This is in addition to the interim cash dividend already paid at Rs. 5/- per share i.e. 50%.
- ii) **BONUS ISSUE:**
NIL
- iii) **RIGHT SHARES:**
NIL
- iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION:**
NIL
- v) **ANY OTHER PRICE-SENSITIVE INFORMATION:**
NIL

The share transfer books of the Bank will remain closed from November 3, 2026 to November 5, 2026 (both days inclusive). Transfers received in order at the office of the Company's Share Registrar Messrs CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahra-e-Faisal, Karachi, at the close of business on November 2, 2026 will be treated in time for the purpose of above entitlement to the transferees.

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

The quarterly report of the Bank for the period ended September 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Yours sincerely,



Mehvish Muneera
Head of Legal & Company Secretary

Enclosure:

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

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

Habib Metropolitan Bank Ltd.
(Subsidiary of Habib Bank AG Zurich)
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HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	Note	30 September 2026 (Un-Audited) ----- (Rupees in '000) -----	31 December 2025 (Audited)
ASSETS			
Cash and balances with treasury banks	7	94,362,484	88,751,233
Balances with other banks	8	17,731,885	13,542,382
Lendings to financial institutions	9	-	45,950,890
Investments	10	892,246,315	864,651,712
Advances	11	542,874,174	514,782,767
Property and equipment	12	18,112,414	17,446,345
Right-of-use assets	13	9,647,673	8,969,420
Intangible assets	14	660,704	641,326
Deferred tax assets	15	894,966	-
Other assets	16	127,543,759	104,141,556
Total Assets		1,704,074,374	1,658,877,631
LIABILITIES			
Bills payable	17	26,413,132	29,736,142
Borrowings	18	182,681,373	272,083,732
Deposits and other accounts	19	1,243,027,782	1,119,625,165
Lease liabilities	20	12,242,818	11,253,857
Subordinated debt		-	-
Deferred tax liabilities	15	-	5,095,030
Other liabilities	21	114,619,278	93,274,221
Total Liabilities		1,578,984,383	1,531,068,147
NET ASSETS		125,089,991	127,809,484
REPRESENTED BY			
Share capital		10,478,315	10,478,315
Reserves		38,969,576	37,609,753
Surplus on revaluation of assets - net of tax	22	9,775,696	16,471,384
Unappropriated profit		65,866,404	63,250,032
		125,089,991	127,809,484
CONTINGENCIES AND COMMITMENTS	23		

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM
PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

		Quarter ended		Nine months ended	
	Note	30 September 2026	30 September 2025	30 September 2026	30 September 2025
----- (Rupees in '000) -----					
Mark-up / return / interest earned	25	39,458,290	38,873,962	119,792,621	120,573,786
Mark-up / return / interest expensed	26	(24,599,261)	(22,929,756)	(75,137,712)	(69,624,842)
Net mark-up / interest income		14,859,029	15,944,206	44,654,909	50,948,944

NON MARK-UP / INTEREST INCOME

Fee and commission income	27	2,815,500	2,761,786	8,357,309	8,340,657
Dividend income		246,185	173,262	865,589	605,082
Foreign exchange income		2,209,158	1,927,675	7,037,279	6,086,871
Income / (loss) from derivatives		-	-	-	-
Gain on securities - net	28	616,438	1,353,463	1,644,514	2,732,869
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	18,987	20,369	97,055	103,892
Total non mark-up / interest income		5,906,268	6,236,555	18,001,746	17,869,371
Total Income		20,765,297	22,180,761	62,656,655	68,818,315

NON MARK-UP / INTEREST EXPENSES

Operating expenses	30	11,442,400	9,715,586	33,519,122	29,230,721
Workers' welfare fund		192,529	247,078	584,231	761,954
Other charges	31	990	3,666	1,992	291,563
Total non-mark-up / interest expenses		(11,635,919)	(9,966,330)	(34,105,345)	(30,284,238)
Profit before credit loss allowance		9,129,378	12,214,431	28,551,310	38,534,077
Credit loss allowance and write offs - net	32	304,607	(107,596)	76,042	(1,198,356)
PROFIT BEFORE TAXATION		9,433,985	12,106,835	28,627,352	37,335,721
Taxation	33	(5,017,386)	(6,528,359)	(15,012,808)	(20,187,676)
PROFIT AFTER TAXATION		4,416,599	5,578,476	13,614,544	17,148,045

----- (Rupees) -----					
Basic and diluted earnings per share	34	4.21	5.32	12.99	16.37

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED

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

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Reserves						Surplus / (deficit) on revaluation			
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Total
	(Rupees in '000)									
Balance as at 31 December 2024 (Audited)	10,478,315	11,360	2,550,985	31,050,108	240,361	1,500,000	7,460,729	6,872,955	54,867,002	115,031,815
Impact of adoption of IFRS 9 as at 1 January 2025 - net of tax	-	-	-	-	-	-	31,462	-	-	31,462
Balance as at 1 January 2025 (Audited)	10,478,315	11,360	2,550,985	31,050,108	240,361	1,500,000	7,492,191	6,872,955	54,867,002	115,063,277
Profit after taxation for the period	-	-	-	-	-	-	-	-	17,148,045	17,148,045
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	3	-	-	-	-	-	-	-	3
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	(1,157,953)	-	-	(1,157,953)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(78,824)	(78,824)
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	1,852,834	-	-	1,852,834
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	25,924	-	25,924
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	477,760	-	477,760
Total comprehensive income	-	3	-	-	-	-	694,881	503,684	(78,824)	1,119,744
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(482,981)	-	482,981	-
Transfer to statutory reserve	-	-	-	1,714,805	-	-	-	-	(1,714,805)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(114,329)	114,329	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2024	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 30 September 2025 (Un-audited)	10,478,315	11,363	2,550,985	32,764,913	240,361	1,500,000	7,704,091	7,262,310	60,864,328	123,376,666



	Reserves						Surplus / (deficit) on revaluation			
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Total
	(Rupees in '000)									
Profit after taxation for the period	-	-	-	-	-	-	-	-	5,436,638	5,436,638
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	(1,532)	-	-	-	-	-	-	-	(1,532)
Movement in surplus on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	1,145,273	-	-	1,145,273
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	47,945	47,945
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	424,073	-	-	424,073
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(1,532)	-	-	-	-	1,569,346	-	47,945	1,615,759
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(25,836)	-	25,836	-
Transfer to statutory reserve	-	-	-	543,663	-	-	-	-	(543,663)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(38,527)	38,527	-
Transactions with owners, recorded directly in equity										
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 September 2025	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 31 December 2025 (Audited)	10,478,315	9,831	2,550,985	33,308,576	240,361	1,500,000	9,247,601	7,223,783	63,250,032	127,809,484



	Reserves					Surplus / (deficit) on revaluation				
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Total
	(Rupees in '000)									
Impact of adoption of IFRS 9 as at 1 January 2026										
- net of tax (note 3.1)	-	-	-	-	-	-	-	-	(56,497)	(56,497)
Balance as at 1 January 2026 (Un-audited)	10,478,315	9,831	2,550,985	33,308,576	240,361	1,500,000	9,247,601	7,223,783	63,193,535	127,752,987
Profit after taxation for the period	-	-	-	-	-	-	-	-	13,614,544	13,614,544
Other comprehensive income										
Effect of translation of net investment in an offshore branch	-	(1,631)	-	-	-	-	-	-	-	(1,631)
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	(5,547,128)	-	-	(5,547,128)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	(57,181)	(57,181)
Movement in deficit on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	(717,200)	-	-	(717,200)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(1,631)	-	-	-	-	(6,264,328)	-	(57,181)	(6,323,140)
Gain on sale of equity investments - FVOCI - net of tax	-	-	-	-	-	-	(317,031)	-	317,031	-
Transfer to statutory reserve	-	-	-	1,361,454	-	-	-	-	(1,361,454)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(114,329)	114,329	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2025	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2026	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2026	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)
Balance as at 30 September 2026 (Un-audited)	10,478,315	8,200	2,550,985	34,670,030	240,361	1,500,000	2,666,242	7,109,454	65,866,404	125,089,991

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

Chief Financial Officer



President &
Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	30 September 2026	30 September 2025
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		28,627,352	37,335,721
Less: Dividend income		(865,589)	(605,082)
		27,761,763	36,730,639
Adjustments			
Net mark-up / interest income (excluding mark-up on lease liabilities against right-of-use assets)		(45,750,343)	(51,912,542)
Depreciation on property and equipment	30	2,296,467	2,084,755
Depreciation on right-of-use assets	30	1,383,689	1,197,004
Depreciation on non-banking assets	30	2,988	1,710
Amortisation	30	259,325	214,845
Mark-up on lease liabilities against right-of-use assets	26	1,095,434	963,598
Credit loss allowance (excluding recoveries of written off / charged off bad debts)	32	(76,042)	1,410,198
Gain on sale of investment in subsidiary		-	(5,576)
Gain on sale of property and equipment - net	29	(26,741)	(36,504)
Gain on termination of right-of-use assets	29	(34,127)	-
Gain on sale of ijarah assets	29	(10,914)	(44,081)
Unrealised loss / (gain) on FVTPL securities	28	122,631	(840,068)
Unrealised - forward purchase of federal Government securities transactions	28	132,304	-
Provision against workers' welfare fund		584,231	761,954
Provision against compensated absences		224,195	187,684
Provision against defined benefit plan		306,709	268,339
		(39,490,194)	(45,748,684)
		(11,728,431)	(9,018,045)
(Increase) / decrease in operating assets			
Lendings to financial institutions		45,951,231	(39,736,173)
Securities classified as FVTPL		5,833,309	(494,251)
Advances		(27,664,922)	(2,288,273)
Other assets (excluding dividend, non-banking assets and advance taxation)		(6,324,709)	(1,811,206)
		17,794,909	(44,329,903)
Increase / (decrease) in operating liabilities			
Bills payable		(3,323,010)	(2,856,980)
Borrowings from financial institutions		(91,058,852)	19,716,047
Deposits and other accounts		123,402,617	110,909,122
Other liabilities (excluding unclaimed dividend)		6,779,708	19,141,135
		35,800,463	146,909,324
		41,866,941	93,561,376
Payment against compensated absences		(79,970)	(71,284)
Contribution to the defined benefit plan		(60,000)	(215,000)
Mark-up / Interest received		112,773,792	115,589,736
Mark-up / Interest paid		(69,595,905)	(74,309,634)
Income tax paid		(15,813,051)	(27,482,491)
Net cash flow generated from operating activities		69,091,807	107,072,703
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as amortised cost		21,535,081	7,778,175
Net investment in securities classified as FVOCI		(67,447,688)	(81,124,262)
Net investment in subsidiaries		(700,000)	38,724
Dividend received		865,589	599,239
Investment in property and equipment		(2,970,603)	(2,332,091)
Investment in intangible assets		(278,703)	(164,660)
Proceeds from sale of property and equipment		34,475	50,098
Proceeds from sale of ijarah assets		77,101	172,784
Effect of translation of net investment in an offshore branch		(1,630)	3
Net cash flow used in investing activities		(48,886,378)	(74,981,950)
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		(10,057,912)	(10,055,033)
Payment of lease liabilities against right-of-use assets		(2,134,288)	(1,896,923)
Net cash flow used in financing activities		(12,192,200)	(11,951,956)
Increase in cash and cash equivalents		8,013,229	20,138,757
Cash and cash equivalents at the beginning of the period		93,982,812	86,737,498
Cash and cash equivalents at the end of the period		101,996,041	106,876,255

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman

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

	Note	30 September 2026 (Un-Audited) ----- Rupees in '000 -----	31 December 2025 (Audited)
ASSETS			
Cash and balances with treasury banks	7	95,228,015	89,075,960
Balances with other banks	8	18,124,668	13,571,386
Lendings to financial institutions	9	-	45,950,890
Investments	10	889,628,221	859,675,397
Advances	11	584,700,832	551,696,111
Property and equipment	12	18,313,138	17,644,748
Right-of-use assets	13	9,689,603	9,016,711
Intangible assets	14	715,216	692,789
Deferred tax assets	15	1,311,741	-
Other assets	16	127,574,705	104,358,100
Total Assets		1,745,286,139	1,691,682,092
LIABILITIES			
Bills payable	17	26,413,132	29,736,142
Borrowings	18	216,200,944	298,634,511
Deposits and other accounts	19	1,241,794,767	1,118,287,222
Lease liabilities	20	12,297,741	11,313,588
Subordinated debt		-	-
Deferred tax liabilities	15	-	4,677,042
Other liabilities	21	116,755,169	94,959,176
Total Liabilities		1,613,461,753	1,557,607,681
NET ASSETS		131,824,386	134,074,411
REPRESENTED BY			
Share capital		10,478,315	10,478,315
Reserves		41,443,281	39,583,458
Surplus on revaluation of assets - net of tax	22	9,844,263	16,541,636
Unappropriated profit		64,463,936	62,271,555
		126,229,795	128,874,964
Non-controlling interest		5,594,591	5,199,447
		131,824,386	134,074,411

CONTINGENCIES AND COMMITMENTS

23

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM
PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

		Quarter ended		Nine months ended	
	Note	30 September 2026	30 September 2025	30 September 2026	30 September 2025
-----Rupees in '000-----					
Mark-up / return / interest earned	25	41,025,523	39,931,953	123,807,484	123,796,102
Mark-up / return / interest expensed	26	(25,668,575)	(23,560,933)	(77,675,645)	(71,395,332)
Net mark-up / interest income		15,356,948	16,371,020	46,131,839	52,400,770
Non mark-up / interest income					
Fee and commission income	27	2,837,977	2,800,384	8,444,906	8,427,860
Dividend income		247,266	181,627	881,947	629,046
Foreign exchange income		2,237,450	1,934,371	7,116,341	6,124,128
Income / (loss) from derivatives		-	-	-	-
Gain on securities - net	28	628,992	1,363,326	1,659,965	2,750,093
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	1,385	37,563	77,670	117,950
Total non mark-up / interest income		5,953,070	6,317,271	18,180,829	18,049,077
Total Income		21,310,018	22,688,291	64,312,668	70,449,847
Non mark-up / interest expenses					
Operating expenses	30	11,646,562	9,931,180	34,202,873	29,825,223
Workers' welfare fund		199,497	254,682	609,259	784,671
Other charges	31	990	4,321	1,992	292,218
Total non-mark-up / interest expenses		(11,847,049)	(10,190,183)	(34,814,124)	(30,902,112)
Profit before credit loss allowance		9,462,969	12,498,108	29,498,544	39,547,735
Credit loss allowance and write offs - net	32	281,002	(53,068)	240,871	(1,173,348)
PROFIT BEFORE TAXATION		9,743,971	12,445,040	29,739,415	38,374,387
Taxation	33	(5,135,672)	(6,690,374)	(15,431,752)	(20,612,176)
PROFIT AFTER TAXATION		4,608,299	5,754,666	14,307,663	17,762,211
PROFIT ATTRIBUTABLE TO:					
Equity shareholders of the holding company		4,439,047	5,592,581	13,691,242	17,229,359
Non-controlling interest		169,252	162,085	616,421	532,852
		4,608,299	5,754,666	14,307,663	17,762,211
-----Rupees-----					
Basic and diluted earnings per share	34	4.24	5.34	13.07	16.44

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED

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

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Reserves						Surplus / (deficit) on revaluation		Property, equipment and Non-banking assets	Un- appropriated profit	Sub Total	Non- controlling Interest	Total
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments					
	(Rupees in '000)												
Balance as at 31 December 2024 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,498,341	6,872,955	54,342,480	116,049,612	4,843,038	120,892,650
Impact of adoption of IFRS 9 as at 1 January 2025 - net of tax	-	-	-	-	-	-	-	31,462	-	-	31,462	-	31,462
Balance as at 1 January 2025 (Audited)	10,478,315	11,360	2,550,985	32,423,813	31,002	340,361	1,500,000	7,529,803	6,872,955	54,342,480	116,081,074	4,843,038	120,924,112
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	17,229,359	17,229,359	532,852	17,762,211
Other comprehensive income													
Effect of translation of net investment in an offshore branch	-	3	-	-	-	-	-	-	-	-	3	-	3
Movement in deficit on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	(1,158,623)	-	-	(1,158,623)	-	(1,158,623)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(79,281)	(79,281)	(2,503)	(81,784)
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	1,867,832	-	-	1,867,832	4,989	1,872,821
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	25,924	-	25,924	-	25,924
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	477,760	-	477,760	-	477,760
Total comprehensive income	-	3	-	-	-	-	-	709,209	503,684	(79,281)	1,133,615	2,486	1,136,101
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-	-	-	-	(482,981)	-	482,981	-	-	-
Transfer to statutory reserve	-	-	-	2,214,805	-	-	-	-	-	(2,214,805)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(114,329)	114,329	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend (Rs. 4.50 per share) for the year ended 31 December 2024	-	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)	-	(4,715,242)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 31 March 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 June 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Profit distribution by First Habib Modaraba (Rs. 2.25 per certificate) for the period ended 30 June 2025	-	-	-	-	-	-	-	-	-	-	-	(210,891)	(210,891)
Disposal of shares	-	-	-	-	(31,002)	-	-	-	-	(29,830)	(60,832)	60,832	-
Balance as at 30 September 2025 (Un-Audited)	10,478,315	11,363	2,550,985	34,638,618	-	340,361	1,500,000	7,756,031	7,262,310	59,890,833	124,428,816	5,228,317	129,657,133



	Reserves						Surplus / (deficit) on revaluation						
	Share Capital	Exchange Translation Reserve	Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets	Un-appropriated profit	Sub Total	Non-controlling Interest	Total
	(Rupees in '000)												
Profit after taxation for the period	-	-	-	-	-	-	-	-	-	5,434,056	5,434,056	(37,233)	5,396,823
Other comprehensive income													
Effect of translation of net investment in an offshore branch	-	(1,532)	-	-	-	-	-	-	-	-	(1,532)	-	(1,532)
Movement in surplus on revaluation of debt securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	1,145,339	-	-	1,145,339	-	1,145,339
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	45,545	45,545	(3,950)	41,595
Movement in surplus on revaluation of equity securities measured at FVOCI - net of tax	-	-	-	-	-	-	-	442,319	-	-	442,319	12,313	454,632
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	(1,532)	-	-	-	-	-	1,587,658	-	45,545	1,631,671	8,363	1,640,034
Gain on sale of equity investments FVOCI - net of tax	-	-	-	-	-	-	-	(25,836)	-	25,836	-	-	-
Transfer to statutory reserve	-	-	-	543,663	-	-	-	-	-	(543,663)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(38,527)	38,527	-	-	-
Transactions with owners, recorded directly in equity													
Interim cash dividend (Rs. 2.50 per share) for the quarter ended 30 September 2025	-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
Balance as at 31 December 2025 (Audited)	10,478,315	9,831	2,550,985	35,182,281	-	340,361	1,500,000	9,317,853	7,223,783	62,271,555	128,874,964	5,199,447	134,074,411



Impact of adoption of IFRS 9 as at 1 January 2026
- net of tax (note 3.1)

Balance as at 1 January 2026 (Un-Audited)

Profit after taxation for the period

Other comprehensive income

Effect of translation of net investment in an
offshore branch

Movement in deficit on revaluation of debt
securities measured at FVOCI - net of tax

Remeasurement loss on defined benefit
obligations - net of tax

Movement in deficit on revaluation of equity
securities measured at FVOCI - net of tax

Movement in surplus on revaluation of property
and equipment - net of tax

Movement in surplus on revaluation of non-banking
assets - net of tax

Total comprehensive income

Gain on sale of equity investments FVOCI - net of tax

Transfer to statutory reserve

Transfer from surplus on revaluation of assets
to unappropriated profit - net of tax

Transactions with owners, recorded directly in equity

Final cash dividend (Rs. 4.50 per share) for the
year ended 31 December 2025

Interim cash dividend (Rs. 2.50 per share) for the
for the quarter ended 31 March 2026

Interim cash dividend (Rs. 2.50 per share) for the
for the quarter ended 30 June 2026

Profit distribution by First Habib Modaraba (Rs. 2.25 per
certificate) for the period ended 30 June 2026

Disposal of shares

Balance as at 30 September 2026 (Un-Audited)

Share Capital	Exchange Translation Reserve	Reserves					Surplus / (deficit) on revaluation		Un-appropriated profit	Sub Total	Non-controlling Interest	Total
		Share premium	Statutory reserves	Merger reserve	Special reserve	Revenue reserve	Investments	Property, equipment and Non-banking assets				
----- (Rupees in '000) -----												
-	-	-	-	-	-	-	-	-	(56,497)	(56,497)	-	(56,497)
10,478,315	9,831	2,550,985	35,182,281	-	340,361	1,500,000	9,317,853	7,223,783	62,215,058	128,818,467	5,199,447	134,017,914
-	-	-	-	-	-	-	-	-	13,691,242	13,691,242	616,421	14,307,663
-	(1,631)	-	-	-	-	-	-	-	-	(1,631)	-	(1,631)
-	-	-	-	-	-	-	(5,459,252)	-	-	(5,459,252)	-	(5,459,252)
-	-	-	-	-	-	-	-	-	(57,870)	(57,870)	(4,083)	(61,953)
-	-	-	-	-	-	-	(806,761)	-	-	(806,761)	(4,059)	(810,820)
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	(1,631)	-	-	-	-	-	(6,266,013)	-	(57,870)	(6,325,514)	(8,142)	(6,333,656)
-	-	-	-	-	-	-	(317,031)	-	317,031	-	-	-
-	-	-	1,861,454	-	-	-	-	-	(1,861,454)	-	-	-
-	-	-	-	-	-	-	-	(114,329)	114,329	-	-	-
-	-	-	-	-	-	-	-	-	(4,715,242)	(4,715,242)	-	(4,715,242)
-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
-	-	-	-	-	-	-	-	-	(2,619,579)	(2,619,579)	-	(2,619,579)
-	-	-	-	-	-	-	-	-	-	-	(213,135)	(213,135)
-	-	-	-	-	-	-	-	-	-	-	-	-
10,478,315	8,200	2,550,985	37,043,735	-	340,361	1,500,000	2,734,809	7,109,454	84,463,936	126,229,795	5,594,591	131,824,386

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



Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

HABIB METROPOLITAN BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	30 September 2026	30 September 2025
		(Rupees in '000)	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		29,739,415	38,374,387
Less: Dividend income		(881,947)	(629,046)
		28,857,468	37,745,341
Adjustments			
Net mark-up / interest income (excluding mark-up on lease liabilities against right-of-use assets)		(47,235,138)	(53,389,193)
Depreciation on property and equipment	30	2,344,372	2,120,599
Depreciation on right-of-use assets	30	1,392,737	1,204,853
Depreciation on non-banking assets	30	2,988	1,710
Amortisation	30	265,610	219,970
Mark-up on lease liabilities against right-of-use assets	26	1,103,299	968,423
Credit loss allowance (excluding recoveries of written off / charged off bad debts)	32	(240,871)	1,385,190
Gain on sale of property and equipment - net	29	(31,357)	(36,728)
Gain on termination of right-of-use assets		(34,127)	-
Gain on sale of ijarah assets	29	(10,914)	(44,081)
Unrealized loss / (gain) on FVTPL securities	28	107,098	(857,107)
Unrealized loss on forward purchase of federal Government securities transactions		132,304	-
Provision against workers' welfare fund		609,259	784,671
Provision against compensated absences		224,195	187,684
Provision against defined benefit plan		307,125	275,924
		(41,063,420)	(47,158,085)
		(12,205,952)	(9,412,744)
(Increase) / decrease in operating assets			
Lendings to financial institutions		45,951,231	(39,736,173)
Securities classified as FVTPL		5,833,309	(700,837)
Advances		(32,412,330)	(8,502,667)
Other assets (excluding dividend, non-banking assets and advance taxation)		(5,928,989)	(1,889,517)
		13,443,221	(50,829,194)
Increase / (decrease) in operating liabilities			
Bills payable		(3,323,010)	(2,856,980)
Borrowings from financial institutions		(84,090,060)	24,386,473
Deposits and other accounts		123,507,545	112,138,028
Other liabilities (excluding unclaimed dividend)		6,691,529	19,194,419
		42,786,004	152,861,940
		44,023,273	92,620,002
Payment against compensated absences		(79,970)	(71,284)
Contribution to the defined benefit plan		(60,000)	(215,000)
Mark-up / Interest received		116,748,043	118,822,642
Mark-up / Interest paid		(71,874,961)	(76,274,034)
Income tax paid		(16,365,949)	(27,840,445)
Net cash flow from operating activities		72,350,436	107,041,881
Net investment in securities classified as amortised cost		18,235,092	8,280,347
Net Investment in securities classified as FVOCI		(67,223,563)	(81,125,948)
Dividend received		881,947	629,046
Investment in property and equipment		(3,025,072)	(2,430,255)
Investment in intangible assets		(288,037)	(165,119)
Proceeds from sale of property and equipment		43,666	53,564
Proceeds from sale of ijarah assets		77,101	172,784
Effect of translation of net investment in an offshore branch		(1,631)	3
Net cash flow used in investing activities		(51,300,497)	(74,585,578)
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividend paid		(10,021,814)	(9,790,398)
Payment of lease liabilities against right-of-use assets		(2,150,313)	(1,904,862)
Net cash used in financing activities		(12,172,127)	(11,695,260)
Increase in cash and cash equivalents		8,917,812	20,761,043
Cash and cash equivalents at the beginning of the period		94,336,543	86,852,153
Cash and cash equivalents at the end of the period		103,254,355	107,613,196

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



Chief Financial Officer

President &
Chief Executive Officer

Director

Director

Chairman