

October 23, 2026



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

Our Ref: BIPL/CSD/2026/313

Subject: Financial Results for the quarter and nine months ended September 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of BankIslami Pakistan Limited (the Bank) in their meeting held on Friday, October 23, 2026 at 10:00 a.m. (PST) at Karachi has approved the Financial Statements for the quarter and nine months ended September 30, 2026 and recommended the following:

- | | | |
|----|--|-------|
| 1. | Cash Dividend | : NIL |
| 2. | Bonus Shares | : NIL |
| 3. | Right Shares | : NIL |
| 4. | Any Other Entitlement / Corporate Action | : NIL |
| 5. | Any Other Price Sensitive Information | : NIL |

The Financial Statements of the Bank for the quarter and nine months ended September 30, 2026 are attached as:

Annexure - A (Unconsolidated)

1. Unconsolidated Statement of Financial Position
2. Unconsolidated Profit and Loss Account
3. Unconsolidated Statement of Changes in Equity
4. Unconsolidated Cash Flow Statement

Annexure - B (Consolidated)

1. Consolidated Statement of Financial Position
2. Consolidated Profit and Loss Account
3. Consolidated Statement of Changes in Equity
4. Consolidated Cash Flow Statement

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,

Hasan Shahid
Company Secretary

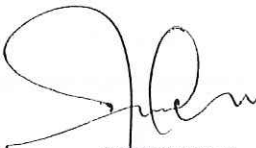
CC:

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

BankIslami Pakistan Limited
Condensed Interim Unconsolidated Statement of Financial Position
As At September 30, 2026

		(Un-audited)	(Audited)
		September 30, 2026	December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	45,841,648	71,821,007
Balances with other banks	8	1,275,161	1,067,562
Due from financial institutions	9	19,699,341	18,999,952
Investments	10	323,221,330	322,887,104
Islamic financing, related assets and advances	11	303,596,999	291,750,609
Property and equipment	12	24,116,134	25,405,457
Right-of-use assets	13	5,663,631	5,655,325
Intangible assets	14	4,970,763	4,694,747
Deferred tax assets	15	4,751,449	4,404,883
Other assets	16	34,467,969	24,656,232
Total Assets		767,604,425	771,342,878
LIABILITIES			
Bills payable	17	6,404,202	9,895,158
Due to financial institutions	18	47,579,967	14,613,108
Deposits and other accounts	19	630,727,246	660,183,339
Lease liabilities	20	6,740,632	6,604,095
Subordinated sukuks	21	3,000,000	3,000,000
Deferred tax liabilities		-	-
Other liabilities	22	25,509,847	28,433,270
Total Liabilities		719,961,894	722,728,970
NET ASSETS		47,642,531	48,613,908
REPRESENTED BY			
Share capital - net	23	11,007,991	11,007,991
Reserves	23	8,981,940	8,367,375
Surplus on revaluation of assets	24	3,288,159	4,315,560
Unappropriated profit		24,364,441	24,922,982
		47,642,531	48,613,908
CONTINGENCIES AND COMMITMENTS			
	25		

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


**PRESIDENT /
CHIEF EXECUTIVE
OFFICER**


**CHIEF FINANCIAL
OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR





BankIslami Pakistan Limited
Condensed Interim Unconsolidated Profit and Loss Account (Un-audited)
For The Quarter and Nine Months Ended September 30, 2026

		Quarter Ended		Nine Months Ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Note		Rupees in '000			
Profit / return earned	26	18,255,099	17,191,281	52,623,396	56,089,043
Profit / return expensed	27	8,576,295	9,363,777	25,326,349	29,738,348
Net profit / return		9,678,804	7,827,504	27,297,047	26,350,695
OTHER INCOME					
Fee and commission income	28	1,016,635	780,721	2,721,281	2,563,545
Dividend income		57,332	54,690	191,234	165,842
Foreign exchange income		637,657	806,642	1,714,101	1,053,251
Loss from shariah compliant alternative of forward foreign exchange contracts		(129,516)	(342,267)	(138,467)	(54,672)
Gain / (loss) on securities - net	29	132,419	976,363	(7,294)	3,364,401
Net gains on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	49,146	62,653	141,721	142,558
Total other income		1,763,673	2,338,802	4,622,576	7,234,925
Total Income		11,442,477	10,166,306	31,919,623	33,585,620
OTHER EXPENSES					
Operating expenses	31	9,513,176	8,013,787	26,608,341	23,026,403
Workers' welfare fund		43,117	39,182	131,099	221,961
Other charges	32	255	1,825	14,547	188,611
Total other expenses		9,556,548	8,054,794	26,753,987	23,436,975
Profit before credit loss allowance		1,885,929	2,111,512	5,165,636	10,148,645
Reversal of provisions / credit loss allowance and write offs - net	33	(226,843)	191,582	(1,258,232)	(727,463)
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		2,112,772	1,919,930	6,423,868	10,876,108
Taxation	34	1,060,206	1,251,832	3,351,042	5,799,003
PROFIT AFTER TAXATION		1,052,566	668,098	3,072,826	5,077,105
Basic and Diluted earnings per share					
	35	0.95	0.60	2.77	4.58

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


**PRESIDENT /
CHIEF EXECUTIVE
OFFICER**


**CHIEF FINANCIAL
OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR





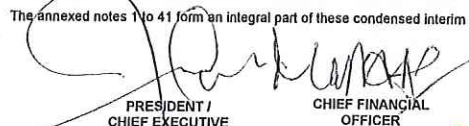
BankIslami Pakistan Limited
Condensed Interim Unconsolidated Statement of Changes in Equity
For The Nine Months Ended September 30, 2026

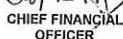
Annexure A-3

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on revaluation of		Unappropriated profit	Total
				Investments	Property & Equipment / Non Banking Assets		
Rupees in '000							
Opening Balance as at January 01, 2025	11,087,033	(79,042)	7,166,819	5,848,559	1,547,510	22,738,397	48,309,276
Profit after taxation for the nine months ended September 30, 2025	-	-	-	-	-	5,077,105	5,077,105
Other comprehensive (loss) / income for the nine months ended September 30, 2025 :							
Movement in surplus on revaluation of investments in debt instruments - net of tax reclassified to the statement of profit and loss account - net of tax	-	-	-	(1,925,826)	-	-	(1,925,826)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(1,504,717)	-	-	(1,504,717)
	-	-	-	700,063	-	-	700,063
	-	-	-	(2,730,480)	-	-	(2,730,480)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	(62,407)	62,407	-
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(96)	96	-
Gain on sale of equity Instruments - FVOCI	-	-	-	(18,881)	-	18,881	-
Transfer to statutory reserve	-	-	1,015,421	-	-	(1,015,421)	-
Transactions with owners, recorded directly in equity							
Final cash dividend to shareholders for the year 2024 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)
First Interim cash dividend to shareholders for the year 2025 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)
Opening Balance as at October 01, 2025 (Un-audited)	11,087,033	(79,042)	8,182,240	3,099,198	1,485,007	23,832,531	47,606,967
Profit after taxation for the period from October 01, 2025 to December 31, 2025	-	-	-	-	-	925,677	925,677
Other comprehensive (loss) / income for the period from October 01, 2025 to December 31, 2025:							
Movement in surplus on revaluation of investments in debt Instruments - net of tax	-	-	-	(966,598)	-	-	(966,598)
Gain on sale of debt investments carried at FVOCI reclassified to the statement of profit and loss account - net of tax	-	-	-	(371,460)	-	-	(371,460)
Movement in surplus on revaluation of Investments in equity Instruments - net of tax	-	-	-	42,426	-	-	42,426
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(32,064)	(32,064)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	1,410,267	-	1,410,267
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	(1,307)	-	(1,307)
	-	-	-	(1,295,632)	1,408,960	(32,064)	81,264
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	(109,157)	109,157	-
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	88	(88)	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	(27,713)	27,713	-
Transfer from surplus on revaluation of non-banking assets on sale to unappropriated profit - net of tax	-	-	-	-	(184,884)	184,884	-
Gain on sale of equity Instruments - FVOCI	-	-	-	(60,307)	-	60,307	-
Transfer to statutory reserve	-	-	185,135	-	-	(185,135)	-
Closing Balance as at December 31, 2025 (Audited)	11,087,033	(79,042)	8,367,375	1,743,259	2,572,301	24,922,982	48,613,908
Profit after taxation for the nine months ended September 30, 2026	-	-	-	-	-	3,072,826	3,072,826
Other comprehensive (loss) / income for the nine months ended September 30, 2026 :							
Movement in surplus on revaluation of investments in debt Instruments - net of tax	-	-	-	(888,276)	-	-	(888,276)
Loss on sale of debt Investments carried at FVOCI reclassified to the statement of profit and loss account - net of tax	-	-	-	160	-	-	160
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(107,153)	-	-	(107,153)
	-	-	-	(995,269)	-	-	(995,269)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	(28,899)	28,899	-
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(8)	8	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	(400)	400	-
Gain on sale of equity instruments - FVOCI	-	-	-	(2,825)	-	2,825	-
Transfer to statutory reserve	-	-	614,565	-	-	(614,565)	-
Transactions with owners, recorded directly in equity							
Final cash dividend to shareholders for the year 2025 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)
First Interim cash dividend to shareholders for the year 2026 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)
Closing Balance as at September 30, 2026 (Un-audited)	11,087,033	(79,042)	8,981,940	745,165	2,542,994	24,364,441	47,642,531

*This represents reserve created under section 21(1) of the Banking Companies Ordinance, 1962.

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


PRESIDENT /
CHIEF EXECUTIVE


CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

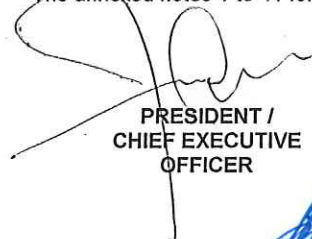
DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Unconsolidated Cash Flow Statement (Un-audited)
For The Nine Months Ended September 30, 2026

		Nine Months Ended	
		September 30, 2026	September 30, 2025
Note		----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		6,423,868	10,876,108
Less: Dividend income		(191,234)	(165,842)
		6,232,634	10,710,266
Adjustments for non-cash charges and other items:			
Net profit / return		(27,983,002)	(27,017,485)
Depreciation on property and equipment	31	1,970,006	1,547,446
Depreciation on non-banking assets	31	163	1,769
Depreciation on right-of-use assets	31	1,486,045	1,264,133
Amortisation		492,251	281,701
Depreciation on operating Ijarah assets		2,376,081	138,530
Finance charges on leased assets	27	685,955	666,790
Reversal of provisions / credit loss allowance and write offs - net	33	(1,258,232)	(727,463)
Unrealized loss on revaluation of investments classified as FVPL	29	21,981	9,840
Charge for defined benefit plan		145,912	265,438
Gain on sale of property and equipment	30	(34,885)	(55,108)
Gain on termination of lease	30	(5,668)	(8,959)
		(22,103,393)	(23,633,368)
		(15,870,759)	(12,923,102)
(Increase) / decrease in operating assets			
Due from financial institutions		(699,748)	(4,912,037)
Securities classified as FVPL		(2,155,031)	(9,606)
Islamic financing, related assets and advances		(12,601,572)	36,875,410
Other assets (excluding advance taxation)		(5,635,690)	(27,211,474)
		(21,092,041)	4,742,293
(Decrease) / increase in operating liabilities			
Bills payable		(3,490,956)	(8,357,953)
Due to financial institutions		32,966,859	(25,054,691)
Deposits and other accounts		(29,456,093)	46,345,410
Other liabilities (excluding current taxation)		(775,809)	5,606,446
		(755,999)	18,539,212
		(37,718,799)	10,358,403
Profit / return received		48,318,354	53,148,389
Profit / return paid		(25,609,867)	(30,804,192)
Income tax paid		(3,855,293)	(7,439,010)
Payment to gratuity fund		(200,000)	-
Net cash (used in) / generated from operating activities		(19,065,605)	25,263,590
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortized cost securities		(41,666,349)	-
Net Investments in securities classified as FVOCI		41,385,834	(11,187,343)
Dividends received		191,234	165,842
Investments in property and equipment		(1,166,080)	(9,267,490)
Investments in intangible assets		(769,017)	(611,048)
Proceeds from disposal of property and equipment		365,361	63,176
Net cash used in investing activities		(1,659,017)	(20,836,863)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(2,076,906)	(1,153,895)
Dividend paid		(2,970,232)	(2,967,345)
Net cash used in financing activities		(5,047,138)	(4,121,240)
(Decrease) / Increase in cash and cash equivalents		(25,771,760)	305,487
Cash and cash equivalents at the beginning of the period		72,888,569	42,076,616
Cash and cash equivalents at the end of the period		47,116,809	42,382,103

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







PRESIDENT /
CHIEF EXECUTIVE
OFFICER

CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Consolidated Statement of Financial Position
As At September 30, 2026

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	45,841,685	71,821,007
Balances with other banks	8	1,277,556	1,069,764
Due from financial institutions	9	19,699,341	18,999,952
Investments	10	322,201,856	321,687,104
Islamic financing, related assets and advances	11	303,596,999	291,750,609
Property and equipment	12	24,135,538	25,407,260
Right-of-use assets	13	5,677,120	5,655,325
Intangible assets	14	5,019,443	4,743,612
Deferred tax assets	15	4,631,217	4,286,765
Other assets	16	34,490,816	24,664,577
Total Assets		766,571,571	770,085,975
LIABILITIES			
Bills payable	17	6,404,202	9,895,158
Due to financial institutions	18	47,579,967	14,613,108
Deposits and other accounts	19	629,738,699	658,990,028
Lease liabilities	20	6,752,427	6,604,095
Subordinated sukuks	21	3,000,000	3,000,000
Deferred tax liabilities		-	-
Other liabilities	22	25,535,965	28,462,093
Total Liabilities		719,011,260	721,564,482
NET ASSETS		47,560,311	48,521,493
REPRESENTED BY			
Share capital - net	23	11,007,991	11,007,991
Reserves	23	8,983,959	8,367,355
Surplus on revaluation of assets	24	3,279,094	4,306,495
Unappropriated profit		24,289,267	24,839,652
		47,560,311	48,521,493
CONTINGENCIES AND COMMITMENTS			
	25		

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


**PRESIDENT /
CHIEF EXECUTIVE
OFFICER**


**CHIEF FINANCIAL
OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR





BankIslami Pakistan Limited
Condensed Interim Consolidated Profit and Loss Account (Un-audited)
For The Quarter and Nine Months Ended September 30, 2026

		Quarter Ended		Nine Months Ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Note		Rupees in '000			
Profit / return earned	26	18,260,045	17,191,313	52,631,029	56,089,075
Profit / return expensed	27	8,550,178	9,361,715	25,243,915	29,736,286
Net profit / return		9,709,867	7,829,598	27,387,114	26,352,789
OTHER INCOME					
Fee and commission income	28	1,016,635	780,721	2,721,281	2,563,545
Dividend income		57,332	54,690	191,234	165,842
Foreign exchange income		638,350	806,642	1,714,892	1,053,251
Loss from shariah compliant alternative of forward foreign exchange contracts		(129,516)	(342,267)	(138,467)	(54,672)
Gain / (loss) on securities - net	29	132,419	976,363	(7,294)	3,364,401
Net gains on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	48,846	62,653	140,921	142,558
Total other income		1,764,066	2,338,802	4,622,567	7,234,925
Total Income		11,473,933	10,168,400	32,009,681	33,587,714
OTHER EXPENSES					
Operating expenses	31	9,540,507	8,024,052	26,678,949	23,036,668
Workers' welfare fund		43,117	39,019	131,099	221,798
Other charges	32	255	1,825	14,547	188,611
Total other expenses		9,583,879	8,064,896	26,824,595	23,447,077
Profit before credit loss allowance		1,890,054	2,103,504	5,185,086	10,140,637
Reversal of provisions / credit loss allowance and write offs - net	33	(226,843)	191,582	(1,258,232)	(727,463)
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		2,116,897	1,911,922	6,443,318	10,868,100
Taxation	34	1,063,351	1,247,587	3,360,297	5,794,758
PROFIT AFTER TAXATION		1,053,546	664,335	3,083,021	5,073,342
ATTRIBUTABLE TO:					
Equity Shareholders of the Holding Company		1,053,546	664,335	3,083,021	5,073,342
Non-controlling interest		-	-	-	-
		1,053,546	664,335	3,083,021	5,073,342
Rupees					
Basic and Diluted earnings per share	35	0.95	0.60	2.78	4.58

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


**PRESIDENT /
CHIEF EXECUTIVE
OFFICER**


**CHIEF FINANCIAL
OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Consolidated Statement of Changes in Equity
For The Nine Months Ended September 30, 2026

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on revaluation of		Unappropriated profit	Sub total	Non-Controlling Interest	Total
				Investments	Property & Equipment / Non Banking Assets				
Rupees in '000									
Opening Balance as at January 01, 2025	11,087,033	(79,042)	7,166,799	5,848,559	1,538,445	22,653,174	48,214,988	-	48,214,988
Profit after taxation for the nine months ended September 30, 2025	-	-	-	-	-	5,073,342	5,073,342	-	5,073,342
Other comprehensive (loss) / Income for the nine months ended September 30, 2025 :									
Movement in surplus on revaluation of investments in debt instruments - net of tax reclassified to the statement of profit and loss account - net of tax	-	-	-	(1,925,826)	-	-	(1,925,826)	-	(1,925,826)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(1,504,717)	-	-	(1,504,717)	-	(1,504,717)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	700,063	-	-	700,063	-	700,063
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	(2,730,480)	-	-	(2,730,480)	-	(2,730,480)
Gain on sale of equity instruments - FVOCI	-	-	-	-	(62,407)	62,407	-	-	-
Transfer to statutory reserve	-	-	-	-	96	96	-	-	-
Transactions with owners, recorded directly in equity	-	-	1,014,668	-	-	(1,014,668)	-	-	-
Final cash dividend to shareholders for the year 2024 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)	-	(1,385,879)
First Interim cash dividend to shareholders for the year 2025 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)	-	(1,663,055)
Opening Balance as at October 01, 2025 (Un-audited)	11,087,033	(79,042)	8,181,467	3,099,198	1,475,942	23,744,298	47,508,896	-	47,508,896
Profit after taxation for the period from October 01, 2025 to December 31, 2025	-	-	-	-	-	931,333	931,333	-	931,333
Other comprehensive (loss) / Income for the period from October 01, 2025 to December 31, 2025:									
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(2,080,547)	-	-	(2,080,547)	-	(2,080,547)
Gain on sale of debt investments carried at FVOCI reclassified to the statement of profit and loss account - net of tax	-	-	-	742,489	-	-	742,489	-	742,489
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	42,428	-	-	42,428	-	42,428
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(32,064)	(32,064)	-	(32,064)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	1,410,267	-	1,410,267	-	1,410,267
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	(1,295,632)	(1,307)	-	(1,307)	-	(1,307)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	1,408,960	(32,064)	81,264	-	81,264
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(109,157)	109,157	-	-	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	88	(88)	-	-	-
Transfer from surplus on revaluation of non-banking assets on sale to unappropriated profit - net of tax	-	-	-	-	(27,713)	27,713	-	-	-
Gain on sale of equity instruments - FVOCI	-	-	-	(60,307)	-	60,307	-	-	-
Transfer to statutory reserve	-	-	185,888	-	-	(185,888)	-	-	-
Closing Balance as at December 31, 2025 (Audited)	11,087,033	(79,042)	8,367,355	1,743,259	2,563,236	24,839,652	48,521,493	-	48,521,493
Profit after taxation for the nine months ended September 30, 2026	-	-	-	-	-	3,083,021	3,083,021	-	3,083,021
Other comprehensive (loss) / Income for the nine months ended September 30, 2026 :									
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(888,276)	-	-	(888,276)	-	(888,276)
Loss on sale of debt investments carried at FVOCI reclassified to the statement of profit and loss account - net of tax	-	-	-	160	-	-	160	-	160
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(107,153)	-	-	(107,153)	-	(107,153)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	(995,269)	-	-	(995,269)	-	(995,269)
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(28,899)	28,899	-	-	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	(8)	8	-	-	-
Gain on sale of equity instruments - FVOCI	-	-	-	(2,825)	-	2,825	-	-	-
Transfer to statutory reserve	-	-	616,604	-	-	(616,604)	-	-	-
Transactions with owners, recorded directly in equity									
Final cash dividend to shareholders for the year 2025 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)	-	(1,385,879)
First Interim cash dividend to shareholders for the year 2026 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)	-	(1,663,055)
Closing Balance as at September 30, 2026 (Un-audited)	11,087,033	(79,042)	8,983,959	745,165	2,533,929	24,289,267	47,560,311	-	47,560,311

*This represents reserve created under section 21(1) of the Banking Companies Ordinance, 1962.

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

PRESIDENT /
CHIEF EXECUTIVE

CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Consolidated Cash Flow Statement (Un-audited)
For The Nine Months Ended September 30, 2026

		Nine Months Ended	
		September 30, 2025	September 30, 2025
Note		----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
	Profit before taxation	6,443,318	10,868,100
	Less: Dividend income	(191,234)	(165,842)
		6,252,084	10,702,258
Adjustments for non-cash charges and other items:			
	Net profit / return	(28,074,394)	(26,352,789)
31	Depreciation on property and equipment	1,968,450	1,547,446
31	Depreciation on non-banking assets	163	1,769
31	Depreciation on right-of-use assets	1,488,426	1,264,133
	Amortisation	492,436	281,701
	Depreciation on operating Ijarah assets	2,376,081	138,530
27	Finance charges on leased assets	687,280	666,790
33	Reversal of provisions / credit loss allowance and write offs - net	(1,258,232)	(727,463)
29	Unrealized loss on revaluation of investments classified as FVPL	21,981	9,840
	Charge for defined benefit plan	145,912	265,438
30	Gain on sale of property and equipment	(34,885)	(55,108)
30	Gain on termination of lease	(5,668)	(8,959)
		(22,192,450)	(22,968,672)
		(15,940,366)	(12,266,414)
(Increase) / decrease in operating assets			
	Due from financial institutions	(699,748)	(4,912,037)
	Securities classified as FVPL	(2,155,031)	(9,606)
	Islamic financing, related assets and advances	(12,601,572)	36,875,410
	Other assets (excluding advance taxation)	(5,643,776)	(27,196,497)
		(21,100,127)	4,757,270
(Decrease) / increase in operating liabilities			
	Bills payable	(3,490,956)	(8,357,953)
	Due to financial institutions	32,966,859	(25,054,691)
	Deposits and other accounts	(29,251,329)	45,258,633
	Other liabilities (excluding current taxation)	(783,107)	5,595,801
		(558,533)	17,441,790
		(37,599,026)	9,932,646
	Profit / return received	48,319,570	53,148,389
	Profit / return paid	(25,515,913)	(31,470,982)
	Income tax paid	(3,868,035)	(7,424,281)
	Payment to gratuity fund	(200,000)	-
	Net cash (used in) / generated from operating activities	(18,863,404)	24,185,772
CASH FLOW FROM INVESTING ACTIVITIES			
	Net investments in amortized cost securities	(41,666,349)	-
	Net Investments in securities classified as FVOCI	41,205,308	(10,100,566)
	Dividends received	191,234	165,842
	Investments in property and equipment	(1,182,125)	(9,267,490)
	Investments in intangible assets	(769,017)	(611,048)
	Proceeds from disposal of property and equipment	365,361	63,176
	Net cash used in investing activities	(1,855,588)	(19,750,086)
CASH FLOW FROM FINANCING ACTIVITIES			
	Payments of lease obligations against right-of-use assets	(2,082,306)	(1,162,854)
	Dividend paid	(2,970,232)	(2,967,345)
	Net cash used in financing activities	(5,052,538)	(4,130,199)
	(Decrease) / Increase in cash and cash equivalents	(25,771,530)	305,487
	Cash and cash equivalents at the beginning of the period	72,890,771	42,078,818
	Cash and cash equivalents at the end of the period	47,119,241	42,384,305

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

PRESIDENT /
CHIEF EXECUTIVE
OFFICER

CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR

