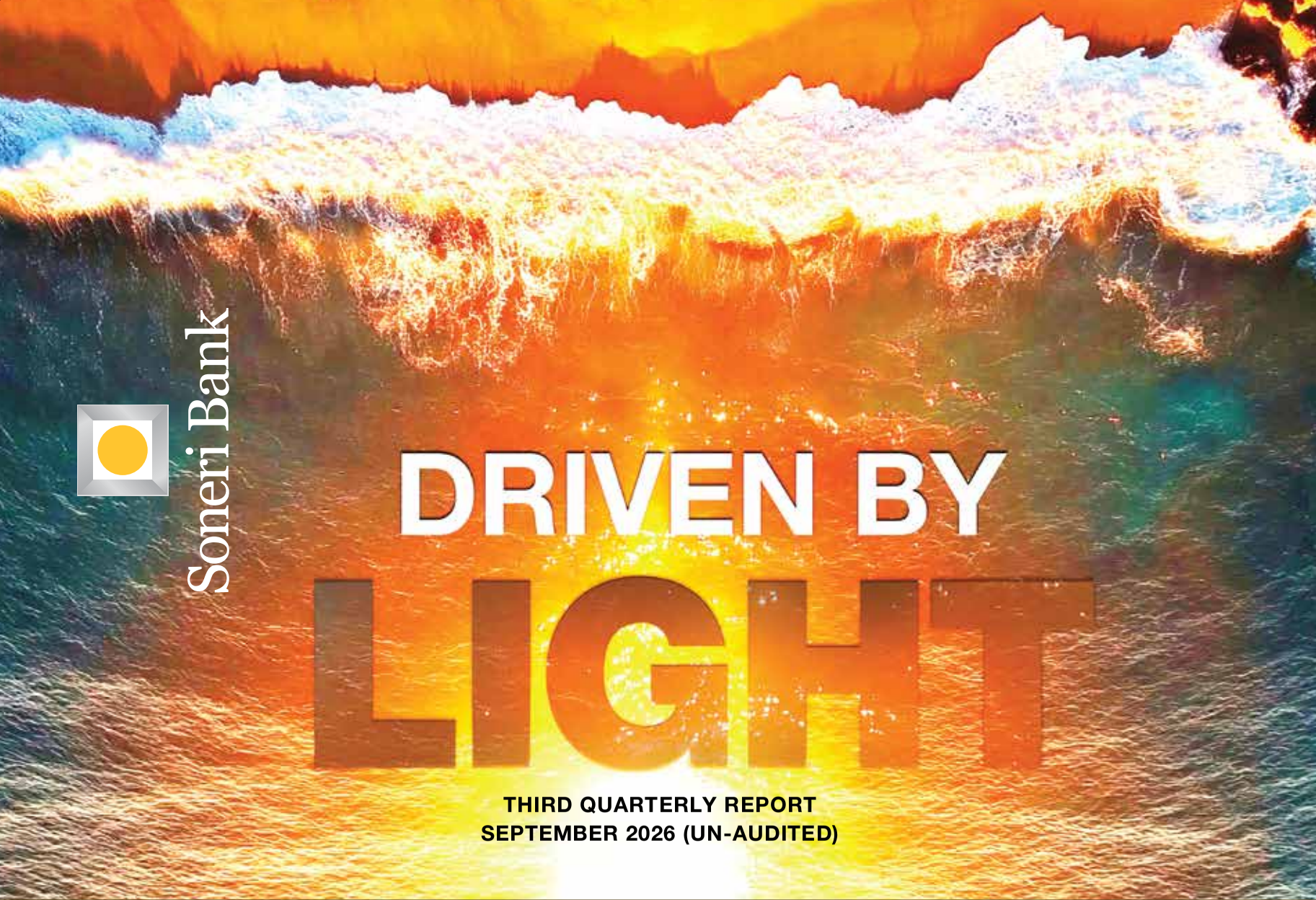
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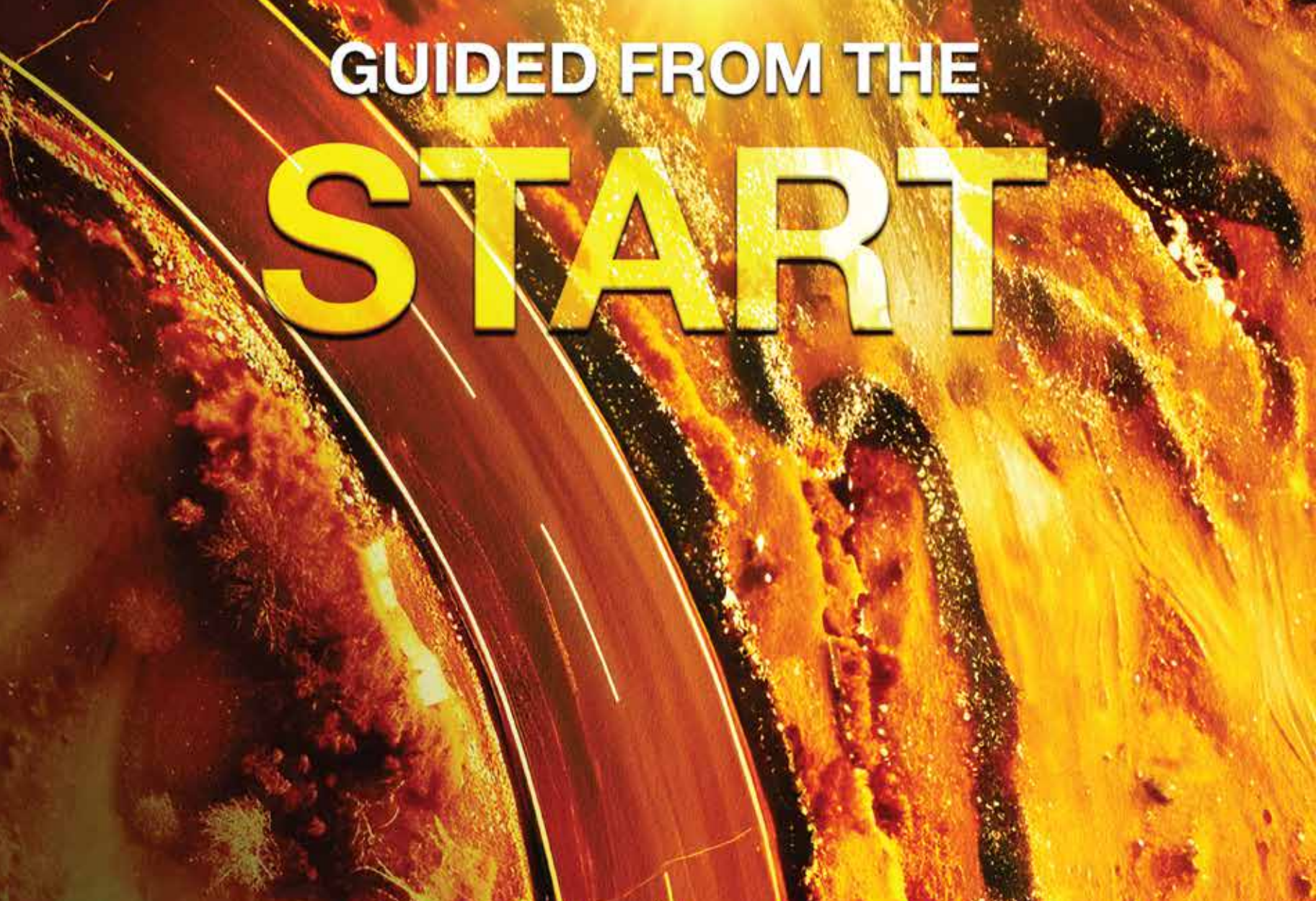
THIRD QUARTERLY REPORT
SEPTEMBER 2026 (UN-AUDITED)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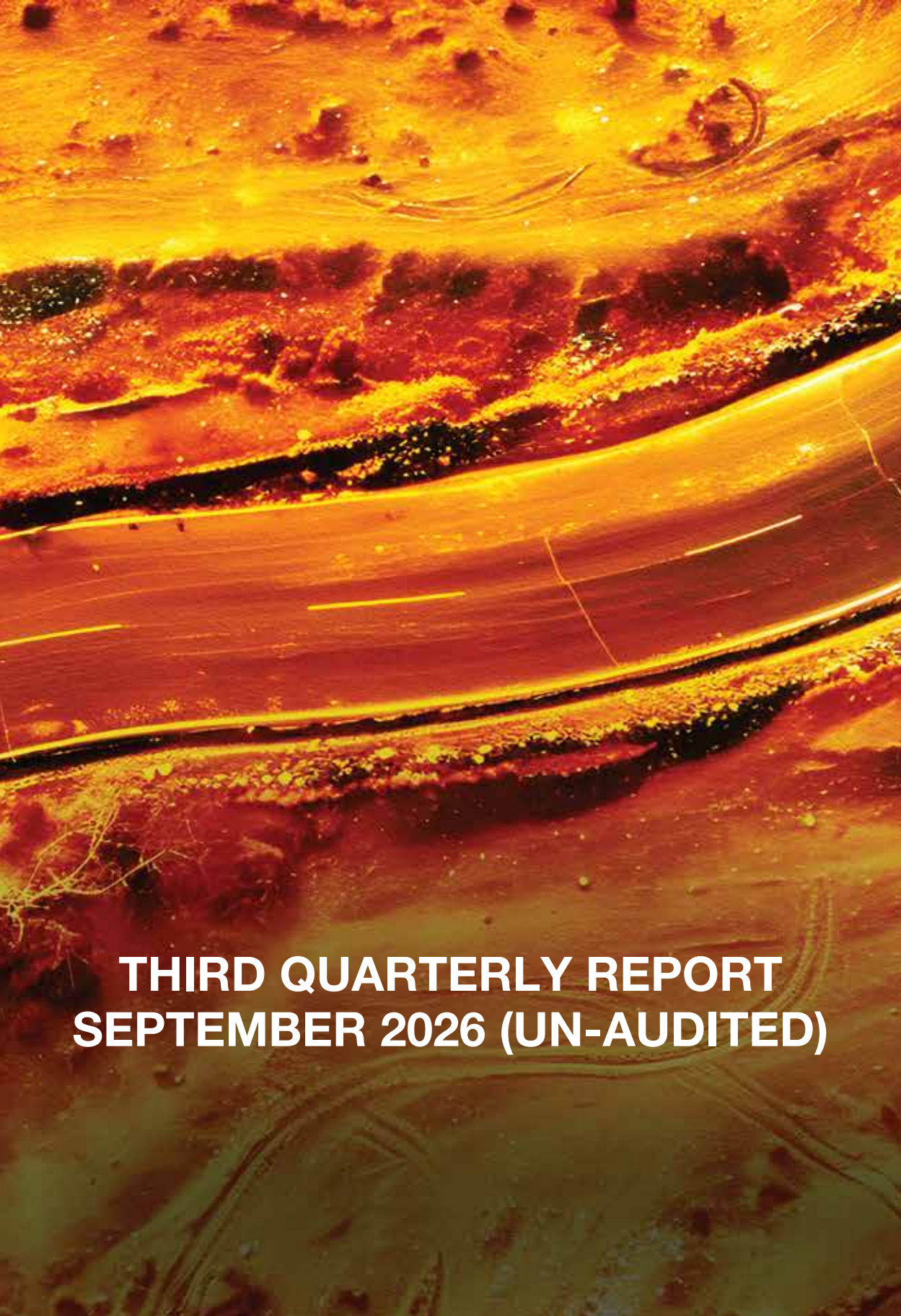

THIRD QUARTERLY REPORT SEPTEMBER 2026 (UN-AUDITED)

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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 & HEAD OF LEGAL
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,
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**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*

DIRECTORS' REVIEW REPORT
FOR THIRD QUARTERLY REPORT SEPTEMBER 2026

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 nine months ended 30 September 2026.

Economic Review

Pakistan's economy maintained its recovery momentum during the first nine months of calendar year 2026, supported by improving industrial activity, resilient external sector inflows, prudent macroeconomic management, and continued progress under the structural reform agenda. Despite pressures arising from elevated global energy prices and persistent geopolitical tensions in the Middle East during the third quarter, key economic indicators continued to demonstrate resilience, reflecting the strengthening of the country's macroeconomic fundamentals.

Inflationary pressures remained elevated during the period under review, driven primarily by higher international oil prices, domestic energy tariff adjustments, and food price inflation. Following a peak of 11.7 percent in May 2026, headline inflation moderated and stood at 11.1 percent in August before easing further to approximately 10.3 percent by September. While inflation remained concentrated in food, energy and transportation categories, core inflation remained relatively contained, indicating that broader inflation expectations and demand-side pressures remained manageable.

Monetary policy remained focused on preserving price stability amid heightened uncertainty in global commodity markets. Following the increase in the policy rate from 10.5 percent to 11.5 percent in April 2026, the Monetary Policy Committee maintained the policy rate at 11.5 percent through September 2026. The Committee assessed that the prevailing monetary policy stance remained appropriate to guide inflation towards its medium-term target range of 5 to 7 percent while supporting macroeconomic and external sector stability.

Pakistan's external sector continued to demonstrate considerable resilience despite the impact of higher oil prices and a widening trade deficit. Strong growth in workers' remittances, continued expansion in information technology exports and improving services exports helped contain pressures on the current account. Investor confidence strengthened further following Pakistan's successful return to international capital markets through a US$3 billion Eurobond issuance in September 2026 and Moody's upgrade of Pakistan's sovereign credit rating to B3 with a Stable Outlook. Consequently, the State Bank of Pakistan's foreign exchange reserves increased to over US$21 billion by the end of September 2026, significantly strengthening the country's external buffers.

Fiscal performance remained supportive of macroeconomic stability during the review period. Fiscal consolidation during FY2026 exceeded budgetary targets, supported by expenditure discipline and lower debt servicing costs. Revenue collection during the opening months of FY2027 remained broadly aligned with targets, while the transfer of higher-than-budgeted profits by the State Bank of Pakistan further strengthened the fiscal outlook. Continued commitment to fiscal consolidation and structural reforms under the IMF-supported program reinforced policy credibility and supported improvements in investor sentiment. The recent staff-level agreement between Pakistan and the IMF on reviews under the Extended Fund Facility and the Resilience and Sustainability Facility further strengthened confidence in the country's economic reform trajectory.

Growth indicators remained encouraging during the review period, reflecting improvements across manufacturing, agriculture, and services sectors. While large-scale manufacturing growth moderated towards the end of FY2026 due to conflict-related disruptions, economic activity showed signs of recovery during subsequent months. Strong performances in automobiles, textiles and selected industrial sectors, together with rising private sector credit, supported the recovery in domestic demand. Prospects for the agriculture sector also improved owing to increased acreage under key Kharif crops and encouraging cotton arrivals, while continued expansion in information and communication services supported growth in the services sector.

Financial markets remained among the strongest-performing segments of the economy. Strengthening external buffers, improving sovereign ratings, renewed access to international capital markets and continued reform momentum supported investor confidence throughout the period. These developments underscored the progress achieved in restoring macroeconomic stability and strengthening Pakistan's economic outlook.

Overall, economic conditions during the first nine months of 2026 reflected growing resilience, strengthening external and fiscal positions and continued progress towards sustainable economic growth.

Outlook Going Forward

The outlook for Pakistan's economy remains broadly positive, supported by improving business confidence, strengthening industrial activity, growth in private sector credit and favorable prospects for the agriculture sector. The State Bank of Pakistan expects economic growth during FY2027 to remain within the range of 3.5 to 4.5 percent, supported by continued recovery across manufacturing, services and agriculture.

Inflation is expected to remain elevated in the near term due to higher energy costs, global commodity price volatility, and food price pressures. Nevertheless, supported by prudent monetary and fiscal policies and positive real interest rates, inflation is expected to gradually ease towards the upper bound of the State Bank's target range of 5 to 7 percent by June 2027.

The external sector outlook remains manageable, supported by strong workers' remittances, continued growth in information technology exports, improving foreign exchange reserves and renewed access to international capital markets. The State Bank expects the current account deficit to remain contained within 0 to 1 percent of GDP during FY2027, while continued foreign inflows and reserve accumulation are expected to further strengthen external buffers.

While risks associated with geopolitical tensions, global energy price volatility, supply chain disruptions, and adverse weather conditions remain, Pakistan's stronger reserve position, improving fiscal discipline and sustained reform momentum provide greater resilience against potential economic shocks. Continued progress on structural reforms will remain critical to enhancing productivity, strengthening economic resilience, and supporting sustainable long-term growth.

The Bank's Financial Position and Operating Results:

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

FINANCIAL POSITION	As at 30 September 2026	As at 31 September 2025
	----------(Rupees in '000)----------	
Advances	237,830,327	214,324,449
Investments	517,819,086	479,247,393
Total Assets	893,454,710	852,476,620
Total Deposits	736,484,486	689,106,187
Total Borrowings	65,749,264	61,644,422
Shareholders' Equity	36,226,011	36,786,866

FINANCIAL PERFORMANCE	Nine months ended 30 September 2026	Nine months ended 31 September 2025
	----------(Rupees in '000)----------	
Net mark-up / Interest income	17,533,902	20,988,262
Non mark-up / Interest income	7,595,817	6,518,130
Total income	25,129,719	27,506,392
Non mark-up / Interest Expenses	20,616,668	17,824,061
Profit before credit loss allowance	4,513,051	9,682,331
Credit loss allowance - (Reversals)	(1,513,764)	77,970
Profit before taxation	6,026,815	9,604,361
Profit after taxation	2,941,336	3,303,808
Earnings per share (Rupee)	2.6680	2.9968

DIRECTORS' REVIEW REPORT
FOR THIRD QUARTERLY REPORT SEPTEMBER 2026

The Bank posted a Profit Before Tax (PBT) of Rs. 6.027 billion and a Profit After Tax (PAT) of Rs. 2.941 billion for the period ended September 30, 2026, compared to Rs. 9.604 billion and Rs. 3.304 billion, respectively, in the prior period. Earnings Per Share (EPS) was recorded at Rs. 2.6680 per share, as compared to Rs. 2.9968 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 16.46% period-on-period by Rs. 3.454 billion due to margin compression, this was effectively cushioned by an exceptional 16.54% surge in non-interest income, which reached Rs. 7.596 billion up from Rs. 6.518 billion last year. This strong performance in non-funded streams was driven by increase in foreign exchange income of Rs. 0.813 billion and fee and commission income of Rs. 0.143 billion, underscoring the Bank's successful revenue diversification strategy.

The Bank's investment portfolio increased to Rs. 517.819 billion by period-end, reflecting an 8.05% 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. 505.890 billion compared to prior period of Rs. 474.464 billion. Investment income, however declined to Rs. 42.893 billion compared to prior period of Rs. 46.189 billion. This contraction was primarily driven by a compression in net investment yields, which averaged 11.34% for the current period compared to 13.02% 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 11.14%, compared to 11.78% in the prior period. Despite this yield compression, the Bank successfully expanded its lending activity, with average net advances growing to Rs. 223.666 billion from Rs. 195.572 billion last year. Strategic volume expansion completely neutralized the downward pressure on margins during the period. As a result, total income from advances increased by 8.17%, ending the period at Rs. 18.628 billion compared to Rs. 17.221 billion for the same period last year.

The Bank's deposit base stood at Rs. 736.484 billion at period-end, reflecting a decent growth of 6.88% as against the year-end 2025 position of Rs. 689.106 billion. The portfolio demonstrated strong momentum in average volumes, which grew by Rs. 86.736 billion as compared to the prior period. Notable improvements were achieved in the deposit mix, with the CASA ratio strengthening to 86.33% (December 2025: 81.86%) and the Current Account composition rising to 33.04%. This favourable shift, supported by a 12.06% growth in average current account volumes, successfully drove the cost of deposits down from 7.17% for the Nine months ended 30 September 2025 to 6.86% in the current period. The Bank remains committed to optimizing its funding mix and rationalizing costs while maintaining premium service standards. The Bank's period-end net IDR slightly increase to 70.31 % as against 69.18 % as at year-end 2025.

The Bank's borrowings were reported at Rs. 65.749 billion as at September 30, 2026 versus Rs. 61.644 billion as of year-end 2025, while overall costs during the nine months decreased to 10.38 % as against 10.57 % for the comparative period of prior year.

The Bank's cost of funds decreased to 7.36% for the period ended September 30, 2026, down from 7.83% 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. 20.616 billion for the period ended September 30, 2026 as against Rs. 17.824 billion in the comparative period of 2025, indicating an increase of 15.67 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 73 branches since September 30, 2025 and as of September 30, 2026, the total number of our branches stands at 691 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 September 30, 2026. Driven by effective recovery initiatives, the Non-Performing Loan (NPL) ratio declined sharply to 1.93%, down from 3.41% as of December 31, 2025. This reduction was supported by the strategic recovery & reclassification of Rs. 0.525 billion into regular loans, alongside the contraction of Rs. 0.739 billion in fully provisioned NPLs charged off into memorandum accounts. This favourable asset performance enabled a net reversal of Rs. 1.514 billion in credit loss allowances, compared to a charge of Rs. 0.077 billion in the prior period. Despite this net reversal, the Bank sustained its prudent provisioning posture, strengthening its loan loss coverage ratio to 108.13% as compared to year end position of 96.77%. Management remains highly vigilant in monitoring the credit portfolio to prevent portfolio infection and preserve optimal coverage thresholds.

The Bank's Capital Adequacy Ratio as at September 30, 2026 stands at 12.93%, while the Leverage Ratio is at 3.14%. The Bank's Liquidity Coverage Ratio and Net Stable Funding Ratios have been reported at 189.64% and 176.68% 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: 26 October 2026

ڈائریکٹرز کی جائزہ رپورٹ

30 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ

ہم نہایت مسرت کے ساتھ سونیری بینک لمیٹڈ (’بینک‘) کے بورڈ آف ڈائریکٹرز کی جانب سے 30 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ بمع مختصر عبوری مالیاتی گوشوارے پیش کر رہے ہیں۔

معاشی جائزہ

پاکستانی معیشت میں سال 2026 کے پہلے نو ماہ کے دوران صنعتی سرگرمیوں میں بہتری، بیرونی شعبے سے رقوم کی مستحکم آمد محتاط معاشی انتظام اور ساختی اصلاحات کے ایجنڈے کی وجہ سے بحالی کی پیش رفت برقرار رہی۔ تیسری سہ ماہی کے دوران عالمی سطح پر توانائی کی بلند قیمتوں اور مشرقِ وسطیٰ میں جاری جغرافیائی و سیاسی کشیدگی کے باعث دباؤ کے باوجود، اہم معاشی اشاریوں نے استحکام کا مظاہرہ جاری رکھا، جو ملک کے معاشی بنیادی عوامل میں بہتری کی عکاسی کرتا ہے۔

زیرِ جائزہ مدت کے دوران عالمی منڈی میں تیل کی قیمتوں میں اضافہ، ملک میں توانائی کے نرخوں میں ردوبدل اور اشیائے خورونوش کی قیمتوں میں اضافہ کی بنیادی وجوہات کی بنا پر مہنگائی کی شرح بدستور بلند رہی۔ مئی 2026 میں مہنگائی کی شرح 7.11 فیصد کی بلند ترین سطح پر پہنچنے کے بعد اگست میں کم ہو کر 1.11 فیصد رہی، جبکہ ستمبر تک اس میں مزید کمی آئی اور یہ تقریباً 10.3 فیصد پر آ گئی۔ مہنگائی کا زیادہ تر دباؤ اشیائے خورونوش، توانائی اور ٹرانسپورٹ کے شعبوں تک محدود رہا، جبکہ بنیادی مہنگائی نسبتاً قابو میں رہی۔ اس سے ظاہر ہوتا ہے کہ مہنگائی کے حوالے سے عمومی خدشات اور طلب کے باعث پیدا ہونے والا دباؤ قابو میں رہا۔

عالمی منڈیوں میں اشیائے ضرورت کی قیمتوں کے حوالے سے بڑھتی ہوئی غیر یقینی صورتحال کے باوجود، مانیٹری پالیسی قیمتوں کو مستحکم رکھنے پر مرکوز رہی۔ اپریل 2026 میں پالیسی ریٹ 10.5 فیصد سے بڑھا کر 11.5 فیصد کرنے کے بعد، مانیٹری پالیسی کمیٹی نے ستمبر 2026 تک اسے 11.5 فیصد پر برقرار رکھا۔ کمیٹی کے مطابق، موجودہ مانیٹری پالیسی مہنگائی کو درمیانی مدت کے لیے مقررہ 5 سے 7 فیصد کی حد میں لانے کے لیے مناسب ہے۔ اس کے ساتھ ساتھ ملکی معیشت اور بیرونی شعبے میں استحکام برقرار رکھنے میں بھی معاون ہے۔

عالمی منڈی میں تیل کی قیمتوں میں اضافہ اور تجارتی خسارہ بڑھنے کے باوجود پاکستان کے بیرونی شعبے میں مجموعی استحکام برقرار رہا۔ بیرونِ ملک مقیم پاکستانیوں کی جانب سے ترسیلاتِ زر میں نمایاں اضافہ، انفارمیشن ٹیکنالوجی کی برآمدات میں مسلسل اضافہ اور خدمات کی برآمدات میں بہتری سے کرنٹ اکاؤنٹ پر دباؤ کم ہوا۔ ستمبر 2026 میں 3 بلین ڈالر کے یورو بانڈ کے اجرا سے پاکستان کی عالمی سرمایہ منڈیوں میں کامیاب واپسی اور عالمی ریٹنگ ایجنسی موڈیز کی جانب سے پاکستان کی خودمختار کریڈٹ ریٹنگ مستحکم آؤٹ لک کے ساتھ B3 کیے جانے کے بعد سرمایہ کاروں کے اعتماد میں مزید اضافہ ہوا۔ اس کے نتیجے میں ستمبر 2026 کے اختتام تک اسٹیٹ بینک آف پاکستان کے زرمبادلہ کے ذخائر بڑھ کر 21 بلین ڈالر سے تجاوز کر گئے، جس سے ملک کی بیرونی مالیاتی پوزیشن مزید مستحکم ہوئی۔

زیرِ جائزہ مدت کے دوران مالیاتی کارکردگی نے معاشی استحکام برقرار رکھنے میں معاون کردار ادا کیا۔ مالی سال 2026 کے دوران مالیاتی استحکام کے لیے کیے گئے اقدامات کے نتیجے میں اخراجات پر سخت کنٹرول اور قرضوں کی ادائیگی پر کم لاگت کے باعث بجٹ کے مقررہ اہداف سے بہتر نتائج حاصل ہوئے۔ مالی سال 2027 کے ابتدائی مہینوں میں محصولات کی وصولی مجموعی طور پر مقررہ اہداف کے مطابق رہی جبکہ اسٹیٹ بینک آف پاکستان کی جانب سے بجٹ میں تخمینہ شدہ رقم سے زیادہ منافع کی منتقلی سے مالیاتی صورتحال مزید بہتر ہوئی۔ آئی ایم ایف سپورٹ پروگرام کے تحت مالیاتی استحکام اور معاشی اصلاحات کی مسلسل کوششوں سے حکومتی پالیسیوں پر اعتماد بڑھا اور سرمایہ کاروں کے اعتماد میں بہتری آئی۔ پاکستان اور آئی ایم ایف کے درمیان ایکسٹینڈڈ فنڈ فیسلٹی اور ریزیلینس اینڈ سسٹین ایبلٹی فیسلٹی کے تحت جائزوں پر حالیہ اسٹاف لیول معاہدے نے ملک میں معاشی اصلاحات کے تسلسل پر اعتماد میں مزید اضافہ کیا۔

زیرِ جائزہ مدت کے دوران معاشی ترقی کے حوصلہ افزا اشاریے مینوفیکچرنگ، زراعت اور خدمات کے شعبوں میں بہتری کی عکاسی کرتے ہیں۔ مالی سال 2026 کے اختتام کے قریب تنازعات کے باعث پیدا ہونے والی رکاوٹوں کی وجہ سے بڑی صنعتوں کی پیداوار میں اضافہ کی رفتار کم ہوئی، تاہم اس کے بعد کے مہینوں میں معاشی سرگرمیاں دوبارہ بہتر ہونے لگیں۔ گاڑیوں، ٹیکسٹائل اور بعض دیگر صنعتی شعبوں کی بہتر کارکردگی اور نجی شعبے کو قرضوں کی فراہمی میں اضافے نے ملکی طلب میں بحالی میں مدد دی۔ اہم خریف فصلوں کے زیرِ کاشت رقبے میں اضافے اور کپاس کی آمد کی حوصلہ افزا صورتحال کے باعث زرعی شعبے میں بہتری کی امید میں اضافہ ہوا، جبکہ معلومات اور مواصلات کے شعبے میں مسلسل ترقی سے خدمات کے شعبے کو بھی فروغ حاصل ہوا۔

زیرِ جائزہ مدت کے دوران مالیاتی منڈیاں معیشت کے سب سے بہتر کارکردگی دکھانے والے شعبوں میں شامل رہیں۔ زرمبادلہ کے ذخائر اور بیرونی مالی صورتحال میں بہتری، کریڈٹ ریٹنگ میں اضافہ، عالمی مالیاتی منڈیوں سے دوبارہ سرمایہ حاصل کرنے کے مواقع اور معاشی اصلاحات کا عمل جاری رہنے سے سرمایہ کاروں کا اعتماد بڑھا۔ یہ ظاہر کرتا ہے کہ پاکستان نے معیشت کے استحکام اور مستقبل میں معاشی صورتحال بہتر بنانے کے لیے اہم اقدامات کیے ہیں۔

مجموعی طور پر، 2026 کے پہلے نو ماہ کے دوران معیشت میں مشکلات کا مقابلہ کرنے کی صلاحیت بڑھی، بیرونی مالی صورتحال اور مالی معاملات بہتر ہوئے اور پائیدار معاشی ترقی کی جانب پیش رفت جاری رہی۔

ڈائریکٹرز کی جائزہ رپورٹ

30 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ

مستقبل کا منظر نامہ

پاکستانی معیشت کے مستقبل کے مجموعی امکانات بہتر نظر آ رہے ہیں۔ کاروباری اعتماد میں بہتری، صنعتی سرگرمیوں میں اضافہ، نجی شعبے کو قرضوں کی فراہمی میں اضافے اور زراعت کے شعبے کے بہتر امکانات سے معیشت کو سہارا ملنے کی توقع ہے۔ اسٹیٹ بینک آف پاکستان کے مطابق، مالی سال 2027 کے دوران مینوفیکچرنگ، خدمات اور زراعت کے شعبوں میں مسلسل بہتری کی وجہ سے معاشی ترقی کی شرح 3.5 سے 4.5 فیصد کے درمیان رہنے کی توقع ہے۔

توانائی کی بڑھتی ہوئی قیمتوں، عالمی منڈی میں اشیاء کی قیمتوں میں اتار چڑھاؤ اور خوراک کی قیمتوں میں اضافے کے باعث مستقبل قریب میں مہنگائی زیادہ رہنے کی توقع ہے۔ تاہم محتاط زری اور مالیاتی پالیسیوں اور مثبت حقیقی شرحِ سود سے مہنگائی میں بتدریج کمی آنے کی توقع ہے، اور جون 2027 تک اسٹیٹ بینک کی مقرر کردہ 5 سے 7 فیصد کی حد کے قریب آنے کا امکان ہے۔

بیرونِ ملک مقیم پاکستانیوں کی جانب سے رقوم کی مسلسل آمد، انفارمیشن ٹیکنالوجی کی برآمدات میں اضافہ، زرمبادلہ کے ذخائر میں بہتری اور عالمی مالیاتی منڈیوں سے دوبارہ سرمایہ حاصل کرنے کے مواقعوں کی وجہ سے ملک کی بیرونی مالی صورتحال مستحکم رہنے کی توقع ہے۔ اسٹیٹ بینک کے مطابق، مالی سال 2027 کے دوران کرنٹ اکاؤنٹ کا خسارہ جی ڈی پی کے 0 سے 1 فیصد کے درمیان رہنے کی توقع ہے۔ اس کے علاوہ، بیرونِ ملک سے رقوم کی مسلسل آمد اور زرمبادلہ کے ذخائر میں اضافے سے ملک کی بیرونی مالی صورتحال میں مزید بہتری کی توقع ہے۔

جغرافیائی و سیاسی کشیدگی، عالمی منڈی میں توانائی کی قیمتوں میں اتار چڑھاؤ، سپلائی چین میں رکاوٹوں اور خراب موسمی حالات کے خطرات اب بھی موجود ہیں۔ تاہم، پاکستان کے زرمبادلہ کے ذخائر کی بہتر صورتحال، سرکاری اخراجات اور آمدنی کے انتظام میں بہتری اور اصلاحات جاری رہنے سے ملک میں معاشی مشکلات کا مقابلہ کرنے کی صلاحیت میں اضافہ ہوا ہے۔ کام کرنے کی صلاحیت اور پیداوار میں اضافہ، معیشت کو معاشی جھٹکوں کا سامنا کرنے کے قابل بنانے اور طویل مدت میں پائیدار معاشی ترقی کے فروغ کے لیے معاشی اصلاحات پر مسلسل عمل کرنا ضروری ہے۔

بینک کی مالی پوزیشن اور آپریٹنگ نتائج:

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

	30 ستمبر 2026 کو	31 دسمبر 2025 کو
	(روپے 000 میں)	
مالیاتی کیفیت		
ایڈوانسز	237,830,327	214,324,449
سرمایہ کاری	517,819,086	479,247,393
مجموعی اثاثے	893,454,710	852,476,620
مجموعی ڈپازٹس	736,484,486	689,106,187
مجموعی قرضے	65,749,264	61,644,422
حصص یافتگان کی ایکویٹی	36,226,011	36,786,866

	30 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے	30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے
	(روپے 000 میں)	
مالیاتی کارکردگی		
خالص مارک اپ آمدنی	17,533,902	20,988,262
نان مارک اپ آمدنی	7,595,817	6,518,130
مجموعی محصولات	25,129,719	27,506,392
نان مارک اپ اخراجات	20,616,668	17,824,061
پرووژنز اور ٹیکسیشن سے قبل منافع	4,513,051	9,682,331
پرووژنز/ (ریورسلز) اور نقصان	(1,513,764)	77,970
منافع قبل از ٹیکس	6,026,815	9,604,361
منافع بعد از ٹیکس	2,941,336	3,303,808
فی حصص آمدنی (روپے میں)	2.6680	2.9968

ڈائریکٹرز کی جائزہ رپورٹ

30 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ

بینک نے 30 ستمبر 2026 کو ختم ہونے والی مدت کیلئے منافع قبل از ٹیکس (PBT) 6.027 بلین روپے اور منافع بعد از ٹیکس (PAT) 2.941 بلین روپے حاصل کیا جو گذشتہ سال اسی مدت میں بالترتیب 9.604 بلین روپے اور 3.304 بلین روپے تھا۔ فی حصص آمدنی (EPS) گزشتہ مدت کے 2.9968 روپے فی حصص کے مقابلے میں 2.6680 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۔

شرح سود کے ناموافق حالات کے باوجود، بینک اپنی مجموعی آمدنی مستحکم رکھی۔ منافع کی شرح میں کمی کے باعث خالص سودی آمدنی (NII) گزشتہ مدت کے مقابلے میں مدت بہ مدت 16.46 فیصد، یعنی 3.454 بلین روپے کم ہوئی۔ تاہم، اس کے اثرات کو غیر سودی آمدنی میں 16.54 فیصد کے غیر معمولی اضافہ نے کافی حد تک کم کر دیا جو گزشتہ سال کے 6.518 بلین روپے سے بڑھ کر 7.596 بلین روپے ہوگئی۔ نان فنڈڈ آمدنی میں یہ بہتری زرمبادلہ کی آمدنی میں 0.813 بلین روپے اور فیس و کمیشن کی آمدنی میں 0.143 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 517.819 بلین روپے ہوگیا، جو گزشتہ سال کے 479.247 بلین روپے کے مقابلے میں 8.05 فیصد اضافہ ہے۔ اس مدت کے دوران سرمایہ کاری کی اوسط مالیت بھی بڑھ کر 505.890 بلین روپے ہوگئی، جبکہ گزشتہ مدت میں یہ 474.464 بلین روپے تھی۔ تاہم، سرمایہ کاری سے حاصل ہونے والی آمدنی کم ہو کر 42.893 بلین روپے رہ گئی، جو گزشتہ مدت میں 46.189 بلین روپے تھی۔ اس کمی کی بنیادی وجہ خالص سرمایہ کاری منافع کی شرح میں کمی تھی، جو موجودہ مدت میں اوسطاً 11.34 فیصد رہی، جبکہ گزشتہ سال یہ 13.02 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 11.14 فیصد رہ گئی، جبکہ گزشتہ مدت میں یہ 11.78 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 195.572 بلین روپے کے مقابلے میں بڑھ کر 223.666 بلین روپے ہوگئے۔ اس مدت کے دوران قرضوں کے حجم میں اضافے کی حکمتِ عملی نے منافع کی شرح میں کمی کے اثرات کو مکمل طور پر پورا کر دیا۔ اس کے نتیجے میں قرضوں سے حاصل ہونے والی مجموعی آمدنی میں 8.17 فیصد اضافہ ہوا اور یہ گزشتہ سال کی اسی مدت کے 17.221 بلین روپے کے مقابلے میں بڑھ کر 18.628 بلین روپے ہوگئی۔

مدت کے اختتام پر بینک کے ڈپازٹس 736.484 بلین روپے رہے، جو 2025 کے اختتام پر 689.106 بلین روپے کے مقابلے میں 6.88 فیصد کا مناسب اضافہ ہے۔ اوسط ڈپازٹس کے حجم میں بھی نمایاں اضافہ ہوا، اور گزشتہ مدت کے مقابلے میں یہ 86.736 بلین روپے بڑھ گئے۔ ڈپازٹس مکس میں نمایاں بہتری دیکھی گئی، جس میں CASA ریشو بڑھ کر 86.33 فیصد (دسمبر 2025: 81.86 فیصد) کرنٹ اکاؤنٹ کا تناسب بڑھ کر 33.04 فیصد تک پہنچ گیا۔ کرنٹ اکاؤنٹس کے اوسط حجم میں 12.06 فیصد اضافے سے ڈپازٹس کی لاگت کم کرنے میں مدد ملی۔ 30 ستمبر 2025 کو ختم ہونے والے نو ماہ کے دوران ڈپازٹس کی لاگت 7.17 فیصد تھی، جو موجودہ مدت میں کم ہو کر 6.86 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۔ مدت کے اختتام پر بینک کا نیٹ آئی ڈی آر (IDR) معمولی اضافے کے ساتھ 70.31 فیصد ہوگیا، جبکہ 2025 کے اختتام پر یہ 69.18 فیصد تھا۔

30 ستمبر 2026 کو بینک کے قرضے 65.749 بلین روپے ریکارڈ کیے گئے، جبکہ 2025 کے اختتام پر یہ 61.644 بلین روپے تھے۔ دوسری جانب، نو ماہ کے دوران مجموعی لاگت کم ہو کر 10.38 فیصد رہ گئی، جبکہ گزشتہ سال کی اسی مدت میں یہ 10.57 فیصد تھی۔

30 ستمبر 2026 کو ختم ہونے والی مدت کے دوران بینک کے فنڈز کی لاگت کم ہو کر 7.36 فیصد رہ گئی، جبکہ گزشتہ مدت میں یہ 7.83 فیصد تھی۔ اس کمی کی بنیادی وجہ اسٹیٹ بینک آف پاکستان کی جانب سے پالیسی ریٹ میں کمی ہے۔

30 ستمبر 2026 کو ختم ہونے والی مدت کے دوران نان مارک اپ اخراجات 20.616 بلین روپے رہے، جبکہ 2025 کی اسی مدت میں یہ 17.824 بلین روپے تھے۔ اس طرح ان اخراجات میں 15.67 فیصد اضافہ ہوا، 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 ستمبر 2025 سے 30 ستمبر 2026 تک 73 نئی برانچز کھولنے کا ہدف حاصل کیا۔ جس کے بعد 30 ستمبر 2026 تک بینک کی مجموعی برانچز کی تعداد 691 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 ستمبر 2026 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ

30 ستمبر 2026 کو ختم ہونے والی مدت کے دوران بینک نے اپنے اثاثوں کے معیار میں نمایاں بہتری حاصل کی۔ قرضوں کی وصولی کے مؤثر اقدامات کے نتیجے میں نان پرفارمنگ لونز (NPLs) کی شرح 31 دسمبر 2025 کے 3.41 فیصد سے نمایاں طور پر کم ہوکر 1.93 فیصد رہ گئی۔ اس کمی کی ایک وجہ 0.525 بلین روپے کے قرضوں کی وصولی اور انہیں دوبارہ باقاعدہ قرضوں میں شامل کرنا تھی۔ اس کے علاوہ 0.739 بلین روپے کے ایسے نادہندہ قرضے، جن کے ممکنہ نقصان کے لیے پوری رقم مختص کی جا چکی تھی، ریکارڈ سے خارج کر کے میمورنڈم اکاؤنٹس میں منتقل کر دیے گئے۔ اثاثوں کی بہتر کارکردگی کے باعث قرضوں کے ممکنہ نقصان کے لیے مختص رقم میں 1.514 بلین روپے کا نیٹ ریورسل ہوا، جبکہ گزشتہ مدت میں اس مد میں 0.077 بلین روپے کا چارج ریکارڈ کیا گیا تھا۔ اس نیٹ ریورسل کے باوجود، بینک نے ممکنہ نقصانات کے لیے احتیاط سے رقم مختص کرنے کی پالیسی برقرار رکھی۔ اس کے نتیجے میں، قرضوں کے ممکنہ نقصان کو پورا کرنے کی شرح سال 2025 کے اختتام پر 96.77 فیصد کے مقابلے میں بڑھ کر 108.13 فیصد ہوگئی۔ انتظامیہ قرضوں کے پورٹ فولیو کی مسلسل کڑی نگرانی کر رہی ہے تاکہ قرضوں کا معیار برقرار رہے اور ممکنہ نقصانات کو پورا کرنے کے لیے مناسب رقم برقرار رکھی جا سکے۔

30 ستمبر 2026 کو بینک کا کیپٹل ایڈیکوایسی ریشو 12.93 فیصد اور لیوریج ریشو 3.14% ہے۔ بینک کے لیکویڈیٹی کوریج ریشو اور خالص مستحکم فنڈنگ ریشو اس وقت بالترتیب 189.64 فیصد اور 176.68 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) کر دی 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 اندازے 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) کر دی ہے ['A+':2025 (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) کر دی گئی ہے ['A':2025 (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 پختہ 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، سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان اور دیگر ریگولیٹری اتھارٹیز کی مسلسل رہنمائی اور سرپرستی کیلئے ان کے شکر گزار 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 فیرا ستہ
چیئرمین

کراچی: 26 اکتوبر 2026

STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2026

	Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
		---------- (Rupees in '000) ----------	
ASSETS			
Cash and balances with treasury banks	6	**51,888,704**	60,332,835
Balances with other banks	7	**2,177,004**	2,513,518
Lendings to financial institutions	8	**13,312,729**	30,597,679
Investments	9	**517,819,086**	479,247,393
Advances	10	**237,830,327**	214,324,449
Property and equipment	11	**20,802,126**	18,834,797
Right-of-use assets	12	**11,296,188**	8,283,554
Intangible assets	13	**329,800**	492,742
Deferred tax assets		**-**	-
Other assets	14	**37,998,746**	37,849,653
Total Assets		**893,454,710**	852,476,620
LIABILITIES			
Bills payable	16	**8,846,179**	17,082,793
Borrowings	17	**65,749,264**	61,644,422
Deposits and other accounts	18	**736,484,486**	689,106,187
Lease liabilities	19	**13,350,947**	9,771,027
Subordinated debt	20	**7,994,400**	7,995,200
Deferred tax liabilities - net	21	**2,031,876**	4,862,431
Other liabilities	22	**22,771,547**	25,227,694
Total Liabilities		**857,228,699**	815,689,754
NET ASSETS		**36,226,011**	36,786,866
REPRESENTED BY			
Share capital	23	**11,024,636**	11,024,636
Reserves		**7,813,129**	7,224,862
Surplus on revaluation of assets	24	**5,699,084**	7,568,001
Unappropriated profit		**11,689,162**	10,969,367
		36,226,011	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	Ahmed Feerasta	Jamil Hassan Hamdani
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

STATEMENT OF PROFIT AND LOSS ACCOUNT

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	Quarter Ended		Nine Months Ended	
		(Un-audited) 30 September 2026	(Un-audited) 30 September 2025	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		(Rupees in '000)			
Mark-up / Return / Interest earned	26	**22,057,700**	20,852,174	**62,441,349**	64,382,704
Mark-up / Return / Interest expensed	27	**15,959,760**	14,122,601	**44,907,447**	43,394,442
Net mark-up / interest income		**6,097,940**	6,729,573	**17,533,902**	20,988,262
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	**1,316,932**	1,238,246	**3,745,616**	3,602,993
Dividend income		**-**	-	**160,927**	140,847
Foreign exchange income		**616,349**	526,046	**1,947,519**	1,134,832
Gain on securities	29	**232,784**	1,179,594	**1,623,741**	1,553,751
Other income	30	**61,755**	18,696	**118,014**	85,707
Total non mark-up / interest income		**2,227,820**	2,962,582	**7,595,817**	6,518,130
Total income		**8,325,760**	9,692,155	**25,129,719**	27,506,392
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	**7,396,607**	6,261,100	**20,485,229**	17,282,161
Workers' Welfare Fund	32	**24,643**	58,424	**120,536**	192,121
Other charges	33	**289**	224,459	**10,903**	349,779
Total non mark-up / interest expenses		**7,421,539**	6,543,983	**20,616,668**	17,824,061
Profit before credit loss allowance		**904,221**	3,148,172	**4,513,051**	9,682,331
Credit loss allowance and write-offs - net	34	**(327,935)**	228,650	**(1,513,764)**	77,970
PROFIT BEFORE TAXATION		**1,232,156**	2,919,522	**6,026,815**	9,604,361
Taxation	35	**686,702**	2,112,613	**3,085,479**	6,300,553
PROFIT AFTER TAXATION		**545,454**	806,909	**2,941,336**	3,303,808
		(Rupees)			
Basic and diluted earnings per share	36	**0.4948**	0.7319	**2.6680**	2.9968

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

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Ahmed Feerasta	Jamil Hassan Hamdani
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

STATEMENT OF COMPREHENSIVE INCOME

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	Quarter Ended		Nine Months Ended	
		(Un-audited) 30 September 2026	(Un-audited) 30 September 2025	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		(Rupees in '000)			
Profit after taxation for the period		**545,454**	806,909	**2,941,336**	3,303,808
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	**298,934**	(23,961)	**(786,187)**	1,124,610
Movement in surplus on sale of debt instruments carried at FVOCI reclassified to statement of profit and loss account - net of tax		**(128,632)**	(567,041)	**(800,000)**	(590,164)
		170,302	(591,002)	**(1,586,187)**	534,446
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		**(10,969)**	7,018	**(203,986)**	191,119
Total comprehensive income		**704,787**	222,925	**1,151,163**	4,029,373

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

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Ahmed Feerasta	Jamil Hassan Hamdani
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

STATEMENT OF CHANGES IN EQUITY

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 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 nine months ended 30 September 2025	-	-	-	-	-	3,303,808	3,303,808
Other comprehensive income - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	1,124,610	-	-	-	1,124,610
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(590,164)	-	-	-	(590,164)
- Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	191,119	-	-	-	191,119
- Movement in surplus on revaluation of operating fixed assets - net of tax	-	-	-	-	-	-	-
Total other comprehensive income - net of tax	-	-	725,565	-	-	-	725,565
Transfer to statutory reserve	-	660,762	-	-	-	(660,762)	-
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	-	-	-	(74,203)	(320)	74,523	-
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 September 2025 (un-audited) - restated	11,024,636	6,974,077	3,800,043	2,459,796	69,347	9,991,013	34,318,912
Profit after taxation for the quarter ended 31 December 2025	-	-	-	-	-	1,253,926	1,253,926
Other comprehensive income / (loss) - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	1,085,175	-	-	-	1,085,175
- Loss on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	-	-	42,622	-	-	-	42,622
- Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	136,044	-	-	-	136,044
- Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(49,813)	(49,813)
Total other comprehensive income / (loss) - net of tax	-	-	1,263,841	-	-	(49,813)	1,214,028
Transfer to statutory reserve	-	250,785	-	-	-	(250,785)	-
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	-	-	-	(24,889)	(137)	25,026	-
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 nine months ended 30 September 2026	-	-	-	-	-	2,941,336	2,941,336
Other comprehensive loss - net of tax							
- Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	(786,187)	-	-	-	(786,187)
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(800,000)	-	-	-	(800,000)
- Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	(203,986)	-	-	-	(203,986)
Total other comprehensive loss - net of tax	-	-	(1,790,173)	-	-	-	(1,790,173)
Transfer to statutory reserve	-	588,267	-	-	-	(588,267)	-
Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax	-	-	-	(74,356)	(228)	74,584	-
Transfer from surplus on revaluation of non-banking assets to unappropriated profit on disposal - net of tax	-	-	-	-	(4,160)	4,160	-
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 September 2026 (unaudited)	11,024,636	7,813,129	3,273,711	2,360,551	64,822	11,689,162	36,226,011

(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	Ahmed Feerasta	Jamil Hassan Hamdani
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

CASH FLOW STATEMENT

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		----------(Rupees in '000)----------	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		**6,026,815**	9,604,361
Less: Dividend income		**(160,927)**	(140,847)
		5,865,888	9,463,514
Adjustments:			
Net mark-up / Interest income		**(18,889,866)**	(21,938,928)
Depreciation on property and equipment	31	**1,671,428**	1,324,820
Depreciation on right-of-use assets	12	**1,208,265**	947,216
Depreciation on non-banking assets	31	**21,581**	12,129
Amortisation	13	**197,334**	153,609
Mark-up expense on lease liability against right-of-use assets	27	**1,355,964**	950,666
Loss on termination of leases	30	**(30,115)**	(1,797)
Gain on termination of Ijarah financing	30	**(483)**	-
Staff loans - deferred cost unwinding		**219,967**	538,879
Credit loss allowance and write-offs - net	34	**(1,487,028)**	77,970
Gain on sale of property and equipment - net	30	**(22,675)**	(25,216)
Gain on sale of non-banking assets	30	**(4,680)**	-
Provision for Workers' Welfare Fund - net	32	**120,536**	192,121
Charge for defined benefit plan		**225,000**	169,000
Unrealised loss / (gain) on revaluation of investments classified as FVPL	29	**48,128**	(75,212)
		(15,366,644)	(17,674,743)
		(9,500,756)	(8,211,229)
(Increase) / decrease in operating assets			
Lendings to financial institutions		**17,326,547**	2,100,000
Securities classified as FVPL		**(2,393,249)**	10,000,024
Advances		**(22,005,863)**	47,492,634
Other assets (excluding advance taxation and mark-up receivable)		**6,172,349**	3,626,226
		(900,216)	63,218,884
Increase / (decrease) in operating liabilities			
Bills payable		**(8,236,614)**	(6,405,473)
Borrowings		**3,298,280**	378,608
Deposits		**47,378,299**	85,982,306
Other liabilities (excluding mark-up payable)		**(929,128)**	(1,145,172)
		41,510,837	78,810,269
Mark-up / Return / Interest received		**55,649,411**	59,712,744
Mark-up / Return / Interest paid		**(45,446,338)**	(45,139,647)
Income tax paid		**(3,927,390)**	(7,020,378)
Net cash flow generated from operating activities		**37,385,548**	141,370,643
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities classified as FVOCI		**(17,474,197)**	(128,157,502)
Net (investments) / divestment in securities at amortised cost		**(22,481,870)**	4,704,447
Dividend received		**160,927**	140,847
Investments in property and equipment		**(3,686,211)**	(3,903,040)
Investments in intangible assets		**-**	(123,098)
Proceeds from sale of non-banking assets		**99,999**	-
Proceeds from sale of property and equipment		**31,753**	28,524
Net cash flow used in investing activities		**(43,349,599)**	(127,309,822)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of subordinated debt		**(800)**	(800)
Payment of lease liability against right-of-use assets		**(1,966,828)**	(1,645,399)
Dividend paid		**(1,655,242)**	(1,908,501)
Net cash flow used in financing activities		**(3,622,870)**	(3,554,700)
(Decrease) / Increase in cash and cash equivalents		**(9,586,921)**	10,506,121
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		**(286)**	(160)
Cash and cash equivalents at the end of the period	37	**52,642,561**	57,698,781

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

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Ahmed Feerasta	Jamil Hassan Hamdani
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 691 branches including 215 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. 30.185 million (net of tax) recognised as increase 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. 0.801 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.

6 CASH AND BALANCES WITH TREASURY BANKS

	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	---------(Rupees in '000)---------	
In hand		
- Local currency	**13,976,573**	14,145,795
- Foreign currencies	**486,292**	926,758
	14,462,865	15,072,553
With State Bank of Pakistan in		
- Local currency current accounts	**31,279,772**	37,790,883
- Foreign currency current accounts	**1,665,185**	1,904,001
- Foreign currency deposit accounts	**3,034,261**	3,819,562
	35,979,218	43,514,446
With National Bank of Pakistan in		
- Local currency current accounts	**1,425,361**	1,724,462
Prize bonds	**21,260**	21,374
	51,888,704	60,332,835
Less: credit loss allowance held against balances with treasury banks	**-**	-
Cash and balances with treasury banks - net of credit loss allowance	**51,888,704**	60,332,835

7 BALANCES WITH OTHER BANKS

	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	---------(Rupees in '000)---------	
In Pakistan		
- In current accounts	**709**	710
- In deposit accounts	**-**	32
	709	742
Outside Pakistan		
- In current accounts	**2,176,867**	2,513,062
	2,177,576	2,513,804
Less: credit loss allowance held against balances with other banks	**(572)**	(286)
Balances with others banks - net of credit loss allowance	**2,177,004**	2,513,518

		Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
8	**LENDINGS TO FINANCIAL INSTITUTIONS**		---------(Rupees in '000)---------	
	Call money lendings		**1,000,000**	5,000,000
	Reverse repo agreements	8.2	**12,313,640**	23,640,187
	Letters of placements		**-**	2,000,000
			13,313,640	30,640,187
	Less: credit loss allowance held against lendings to financial institutions		**(911)**	(42,508)
	Lending to financial institutions - net of credit loss allowance		**13,312,729**	30,597,679

8.1 Particulars of Lendings - gross

In local currency	**13,313,640**	30,640,187
	13,313,640	30,640,187

8.2 Securities held as collateral against Lendings to financial institutions

	30 September 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	**7,318,576**	**-**	**7,318,576**	1,271,990	-	1,271,990
Pakistan Investment Bonds	**5,035,780**	**-**	**5,035,780**	22,294,538	-	22,294,538
Total	**12,354,356**	**-**	**12,354,356**	23,566,528	-	23,566,528

8.3 Lendings to Financial Institutions - Particulars of credit loss allowance

		(Un-audited) 30 September 2026		(Audited) 31 December 2025	
		Lendings	Credit loss allowance held	Lendings	Credit loss allowance held
		---------- (Rupees in '000) ----------			
Domestic					
Performing	Stage 1	**13,313,640**	**911**	30,640,187	42,508
Under performing	Stage 2	**-**	**-**	-	-
Non-performing	Stage 3				
Substandard		**-**	**-**	-	-
Doubtful		**-**	**-**	-	-
Loss		**-**	**-**	-	-
		-	**-**	-	-
Total		**13,313,640**	**911**	30,640,187	42,508

8.4 Lendings to Financial Institutions - Particulars of credit loss allowance

	30 September 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	**911**	**-**	**-**	**911**	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	**911**	**-**	**-**	**911**	42,508	-	-	42,508

9 INVESTMENTS

9.1 Investments by type

	30 September 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	49,798,926	-	-	49,798,926	27,317,056	-	-	27,317,056
Non Government debt securities	51,635	(51,635)	-	-	51,635	(51,635)	-	-
	49,850,561	(51,635)	-	49,798,926	27,368,691	(51,635)	-	27,317,056
Classified / measured at FVOCI								
Federal Government securities	457,150,886	-	3,662,077	460,812,963	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
	457,451,225	(300,339)	3,662,077	460,812,963	440,018,748	(300,369)	6,966,633	446,685,012
Classified / measured at FVPL								
Federal Government securities	2,413,661	-	(200)	2,413,461	20,412	-	44	20,456
	2,413,661	-	(200)	2,413,461	20,412	-	44	20,456
Instruments mandatorily classified / measured at FVPL								
Non Government debt securities	1,005,230	-	(3,630)	1,001,600	1,005,230	-	(3,739)	1,001,491
	1,005,230	-	(3,630)	1,001,600	1,005,230	-	(3,739)	1,001,491
Equity Instruments								
Classified / measured at FVPL								
Units of REIT Funds	491,265	-	(28,002)	463,263	491,265	-	20,142	511,407
Shares unlisted	11,100	-	37,939	49,039	11,100	-	37,942	49,042
	502,365	-	9,937	512,302	502,365	-	58,084	560,449
Classified / measured at FVOCI								
Shares of								
- Listed companies	71,679	-	(8,845)	62,834	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	-	3,158,155	3,279,834	79,805	-	3,583,124	3,662,929
Total investments	511,344,721	(351,974)	6,826,339	517,819,086	468,995,251	(352,004)	10,604,146	479,247,393

9.2 Investments given as collateral

	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	(Rupees in '000)	
Pakistan Investment Bonds	26,417,500	14,485,500
	26,417,500	14,485,500

9.3 Particulars of credit loss allowance

9.3.1 Investments - exposure

	30 September 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	209,172,765	-	-	390,812,155	-	-
Investments derecognised or repaid	(166,865,169)	-	-	(303,097,544)	-	-
Transfer to Stage 1	-	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-
	42,307,596	-	-	87,714,611	-	-
Closing balance	510,368,703	-	351,974	468,061,107	-	351,974

9.3.2 Investments - credit loss allowance

	30 September 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 September 2026		(Audited) 31 December 2025	
		Outstanding Amount	Credit loss allowance	Outstanding Amount	Credit loss allowance
		(Rupees in '000)			
Performing	Stage 1	510,368,703	-	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		510,720,677	351,974	468,413,081	352,004

	30 September 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
Balance as at 1 January	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 September 2026 amounted to Rs. 49,742.913 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. 509,363.473 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 September 2026	(Audited) 31 December 2025	(Un-audited) 30 September 2026	(Audited) 31 December 2025	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	(Rupees in '000)					
Loans, cash credits, running finances, etc.	197,643,362	179,266,256	4,528,419	7,393,980	202,171,781	186,660,236
Islamic financing and related assets	31,524,694	26,410,559	41,306	39,899	31,566,000	26,450,458
Bills discounted and purchased	9,043,850	8,403,836	124,999	124,999	9,168,849	8,528,835
Advances - gross	238,211,906	214,080,651	4,694,724	7,558,878	242,906,630	221,639,529
Credit loss allowance						
- Stage 1	(246,337)	(241,013)	-	-	(246,337)	(241,013)
- Stage 2	(804,431)	(559,770)	-	-	(804,431)	(559,770)
- Stage 3	-	-	(4,025,535)	(6,514,297)	(4,025,535)	(6,514,297)
	(1,050,768)	(800,783)	(4,025,535)	(6,514,297)	(5,076,303)	(7,315,080)
Advances - net of credit loss allowance	237,161,138	213,279,868	669,189	1,044,581	237,830,327	214,324,449

10.1 Particulars of advances (Gross)

	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	(Rupees in '000)	
In local currency	222,883,919	207,168,579
In foreign currencies	20,022,711	14,470,950
	242,906,630	221,639,529

10.2 Advances in Stage 3 include Rs. 4,694.724 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 September 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	57,620	31,173	18,118	9,802
Substandard		47,128	26,117	1,454,292	1,001,012
Doubtful		702,455	461,616	1,078,385	605,649
Loss		3,887,521	3,506,629	5,008,083	4,897,834
Total		4,694,724	4,025,535	7,558,878	6,514,297

10.2.1 The OAEM category pertains to agriculture finance and consumer finance amounting to Rs. 51.536 million (31 December 2025: Rs. 2.123 million) and Rs. 6.085 million (31 December 2025: Rs. 15.995 million) respectively.

10.3 Particulars of credit loss allowance against advances

10.3.1 Advances - Exposure

	Note	30 September 2026 (Un-audited)			31 December 2025 (Audited)		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
		(Rupees in '000)					
Opening balance		188,506,559	25,574,092	7,558,878	226,405,058	15,561,770	7,882,882
New advances		59,572,519	4,938,190	9,931	78,420,936	4,709,826	121,538
Advances derecognised or repaid		(34,492,385)	(7,580,685)	(441,223)	(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		(9,514,491)	11,958,868	(2,444,377)	(53,741,972)	54,412,152	(670,180)
Transfer to Stage 3		(696,325)	(54,436)	750,761	(196,070)	(1,482,626)	1,678,696
		15,257,845	8,873,410	(2,124,908)	(37,898,499)	10,012,322	(4,391)
Amount written off		-	-	-	-	-	(1,640)
Amount charged off	10.6	-	-	(739,246)	-	-	(317,973)
Closing balance		203,764,404	34,447,502	4,694,724	188,506,559	25,574,092	7,558,878

10.3.2 Advances - Credit loss allowance

	30 September 2026 (Un-audited)			31 December 2025 (Audited)		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
	(Rupees in '000)					
Opening balance	241,013	559,770	6,514,297	539,223	476,004	7,096,391
New advances / charge	102,639	271,053	63	174,974	60,818	58,694
Advances derecognised / repaid / reversals	(34,910)	(461,165)	(360,210)	(90,036)	(340,074)	(830,267)
Transfer to Stage 1	594	(594)	-	11,018	(11,018)	-
Transfer to Stage 2	(9,625)	2,099,659	(2,090,034)	(68,138)	738,317	(670,179)
Transfer to Stage 3	(1,702)	(601)	2,303	(580)	(55,050)	55,630
	56,996	1,908,352	(2,447,878)	27,238	392,993	(1,386,122)
Amount written off	-	-	-	-	-	(1,640)
Amount charged off	-	-	(739,246)	-	-	(317,973)
Changes in risk parameters (PDs/LGDs)	(51,672)	(1,663,691)	698,362	(325,448)	(309,227)	1,123,641
Closing balance	246,337	804,431	4,025,535	241,013	559,770	6,514,297

10.4 Particulars of credit loss allowance against advances

	30 September 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	125,094	2,559,042	740,573	3,424,709	185,992	799,135	1,237,965	2,223,092
Reversals for the period / year	(119,770)	(2,314,382)	(2,490,089)	(4,924,241)	(484,202)	(715,369)	(1,500,446)	(2,700,017)
	5,324	244,660	(1,749,516)	(1,499,532)	(298,210)	83,766	(262,481)	(476,925)
Amount written off	-	-	-	-	-	-	(1,640)	(1,640)
Amount charged off (note 10.6)	-	-	(739,246)	(739,246)	-	-	(317,973)	(317,973)
Closing balance	246,337	804,430	4,025,535	5,076,302	241,013	559,770	6,514,297	7,315,080

10.4.1 The credit exposure (in local currency) amounted to Rs. 5,127.928 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. 607.698 million (31 December 2025: Rs. 342.482 million). The additional profit arising from availing this benefit - net of the tax amounts to Rs. 291.695 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 September 2026		(Audited) 31 December 2025	
		Outstanding amount	Credit loss allowance held	Outstanding amount	Credit loss allowance held
		(Rupees in '000)			
Domestic					
Performing	Stage 1	203,764,404	246,337	188,506,559	241,013
Under Performing	Stage 2	34,447,502	804,431	25,574,092	559,770
Non-performing	Stage 3				
Other Assets Especially Mentioned (OAEM)		57,620	31,173	18,118	9,802
Substandard		47,128	26,117	1,454,292	1,001,012
Doubtful		702,455	461,616	1,078,385	605,649
Loss		3,887,521	3,506,629	5,008,083	4,897,834
		4,694,724	4,025,535	7,558,878	6,514,297
		242,906,630	5,076,303	221,639,529	7,315,080

10.6 Charged off Loans and Advances

	(Un-audited) 30 September 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	1	739,246	7	317,973
Recoveries made during the period / year	(1)	(26,736)	-	(87,872)
Closing Balance	17	3,254,428	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.

11 PROPERTY AND EQUIPMENT

	Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
		(Rupees in '000)	
Capital work-in-progress	11.1	2,501,581	1,779,754
Property and equipment		18,300,545	17,055,043
		20,802,126	18,834,797

11.1 Capital work-in-progress

Civil works	396,596	197,326
Advances to suppliers and contractors	1,480,169	939,778
Advances against purchase of premises	330,012	372,147
Core banking system	185,423	185,423
Consultant's fee and other charges	109,381	85,080
	2,501,581	1,779,754

11.2 Additions to property and equipment

	Un-audited	
	30 September 2026	30 September 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	**721,827**	1,857,190
Building on freehold land	**7,881**	11,963
Building on leasehold land	**110,650**	61,260
Leasehold improvements	**695,111**	700,514
Furniture and fixtures	**211,198**	189,971
Electrical, office and computer equipment	**1,654,538**	874,364
Vehicles	**244,633**	207,778
	2,924,011	2,045,850
Total	**3,645,838**	3,903,040

11.3 Disposal of property and equipment

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

Leasehold improvements	**3,342**	9
Furniture and fixtures	**650**	549
Electrical, office and computer equipment	**5,086**	2,750
Total	**9,078**	3,308

11.4 Fixed assets written off

Leasehold improvements	**3,963**	12,593
Furniture and fixtures	**-**	78
Electrical office equipment	**21**	-
Total	**3,984**	12,671

12 RIGHT-OF-USE ASSETS

	Note	(Un-audited) 30 September 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		**4,223,930**	4,220,927
Modification during the period / year		**(3,031)**	-
Adjustments / termination during the period / year		**-**	9,454
Depreciation for the period / year	31	**(1,208,265)**	(1,296,745)
Closing net carrying amount		**11,296,188**	8,283,554

13 INTANGIBLE ASSETS

Opening net book value		**492,742**	394,493
Additions - directly purchased		**34,392**	309,609
Amortisation charge	31	**(197,334)**	(211,360)
Closing net book value		**329,800**	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.1,843.254 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 September 2026	(Audited) 31 December 2025
14	**OTHER ASSETS**		----------(Rupees in '000)----------	
	Income / mark-up accrued in local currency		**19,780,667**	13,235,779
	Income / mark-up accrued in foreign currencies		**112,922**	85,839
	Advances, deposits, advance rent and other prepayments		**4,675,555**	3,694,503
	Advance taxation (payments less provisions)		**4,312,567**	4,298,679
	Non-banking assets acquired in satisfaction of claims	14.1	**1,829,692**	1,937,449
	Stationery and stamps on hand		**108,383**	59,033
	Due from the State Bank of Pakistan		**39,876**	28,370
	Acceptances		**6,752,398**	7,081,700
	Clearing and settlement account		**-**	6,998,257
	Claims against fraud and forgeries	14.2	**143,443**	143,443
	Others		**386,793**	394,997
			38,142,296	37,958,049
	Less: Credit loss allowance held against other assets	14.3	**(278,595)**	(252,584)
	Other assets - net of credit loss allowance		**37,863,701**	37,705,465
	Surplus on revaluation of non-banking assets acquired in satisfaction of claims		**135,045**	144,188
	Other assets - total		**37,998,746**	37,849,653

14.1	Market value of non-banking assets acquired in satisfaction of claims	14.1.1 & 14.1.2	**1,964,737**	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 September 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	**(95,319)**	-
	Revaluation	14.1.1	**-**	-
	Depreciation	31	**(21,581)**	(17,053)
	Closing balance		**1,964,737**	2,081,637

			(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
14.1.3	**Gain on disposal of non-banking assets acquired in satisfaction of claims**		----------(Rupees in '000)----------	
	Disposal proceeds		**100,000**	-
	Less			
	- Cost		**(97,363)**	-
	- Accumulated depreciation		**2,043**	-
			(95,320)	-
	Gain on disposal	30	**4,680**	-

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 September 2026	(Audited) 31 December 2025
		----------(Rupees in '000)----------	
14.3	**Credit loss allowance held against other assets**		
	Receivable against fraud and forgeries	**143,443**	143,443
	Expected credit loss	**39,784**	13,773
	Others	**95,368**	95,368
		278,595	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	**31,754**	5,522
	Reversal for the period / year	**(5,743)**	(149,882)
		26,011	(144,360)
	Closing balance	**278,595**	252,584
14.3.2	**Particulars of credit loss allowance against other assets**		
	- Stage 1	**5,338**	4,726
	- Stage 2	**34,446**	9,047
	- Stage 3	**238,811**	238,811
		278,595	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 September 2026	(Audited) 31 December 2025
		----------(Rupees in '000)----------	
16	**BILLS PAYABLE**		
	In Pakistan	**8,846,179**	17,082,793
17	**BORROWINGS**		
	Secured		
	Borrowings from State Bank of Pakistan		
	Under export refinance scheme	**1,536,000**	7,037,816
	Long term financing facility for plant and machinery	**1,202,762**	1,568,069
	Temporary economic refinance scheme	**1,018,133**	982,013
	Financing facility for storage of agriculture produce	**-**	7,157
	Financing facility for Renewable Energy	**586,753**	639,344
	Under Rupee based discounting	**1,936,649**	1,950,675
	Refinance scheme for women entrepreneurs	**1,667**	-
	Repurchase agreement borrowings	**24,337,250**	-
		30,619,214	12,185,074
	Repurchase agreement borrowings - other banks	**1,985,000**	14,214,226
	Total secured	**32,604,214**	26,399,300
	Unsecured		
	Call borrowings	**20,637,327**	24,824,228
	Borrowings from other financial institutions - foreign	**11,084,576**	9,804,309
	Overdrawn nostro accounts	**1,423,147**	616,585
	Total unsecured	**33,145,050**	35,245,122
		65,749,264	61,644,422
17.1	**Particulars of borrowings with respect to currencies**		
	In local currency	**53,241,541**	51,223,528
	In foreign currencies	**12,507,723**	10,420,894
		65,749,264	61,644,422

18 DEPOSITS AND OTHER ACCOUNTS

	30 September 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	**204,161,684**	**13,800,079**	**217,961,763**	168,032,578	14,432,301	182,464,879
Savings deposits	**242,285,334**	**9,084,309**	**251,369,643**	251,412,201	11,067,888	262,480,089
Term deposits	**85,815,905**	**6,801,374**	**92,617,279**	101,575,934	8,092,096	109,668,030
Others	**18,943,450**	**-**	**18,943,450**	18,350,970	-	18,350,970
	551,206,373	**29,685,762**	**580,892,135**	539,371,683	33,592,285	572,963,968
Financial Institutions						
Current deposits	**4,500,447**	**1,939,041**	**6,439,488**	4,024,349	1,124,823	5,149,172
Savings deposits	**141,087,052**	**11**	**141,087,063**	95,658,245	5	95,658,250
Term deposits	**8,037,540**	**27,711**	**8,065,251**	15,334,797	-	15,334,797
Others	**549**	**-**	**549**	-	-	-
	153,625,588	**1,966,763**	**155,592,351**	115,017,391	1,124,828	116,142,219
	704,831,961	**31,652,525**	**736,484,486**	654,389,074	34,717,113	689,106,187

18.1 Composition of deposits

	(Un-audited) 30 September 2026	(Audited) 31 December 2025
	(Rupees in '000)	
- Individuals	**296,880,734**	262,323,265
- Government (Federal and Provincial)	**34,191,100**	34,435,073
- Public Sector Entities	**23,878,926**	26,262,856
- Banking Companies	**12,303,487**	10,292,609
- Non-Banking Financial Institutions	**143,288,864**	105,849,610
- Private Sector	**225,941,375**	249,942,774
	736,484,486	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 September 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		**4,223,930**	4,220,927
Modification during the period / year		**(33,146)**	-
Adjustments / termination during the period / year		**-**	7,657
Finance charges on leased assets	27	**1,355,964**	1,329,690
Lease payments including interest		**(1,966,828)**	(2,168,774)
Closing balance		**13,350,947**	9,771,027

19.1 Contractual maturity of lease liabilities

Short-term lease liabilities - within one year	**873,152**	479,930
Long-term lease liabilities		
- 1 to 5 years	**6,121,409**	3,083,318
- 5 to 10 years	**6,262,929**	5,661,777
- More than 10 years	**93,457**	546,002
	12,477,795	9,291,097
Total	**13,350,947**	9,771,027

20 SUBORDINATED DEBT	Note	(Un-audited) 30 September 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 September 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 / Retained Earnings	At 30 September
	(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)	(130,954)	-	(1,311,644)
- Credit loss allowance against other financial asset	(39,554)	-	(39,554)	(57,167)	-	(96,721)
- Modification and other remeasurements	(300,252)	(63,184)	(363,436)	(50,986)	-	(414,422)
- Post retirement employee benefits	(180,835)	-	(180,835)	(58,500)	-	(239,335)
- Provision against Workers' Welfare Fund	(680,313)	-	(680,313)	(62,679)	-	(742,992)
- Accelerated tax depreciation on non-banking assets	(22,439)	-	(22,439)	(14,697)	-	(37,136)
- Deficit on revaluation of FVPL investments	-	-	-	(25,027)	-	(25,027)
- Lease liabilities	(5,080,934)	-	(5,080,934)	(1,861,558)	-	(6,942,492)
- Unrealised loss on forward foregin exchange contracts	-	-	-	(157,751)	-	(157,751)
	(7,572,953)	(63,184)	(7,636,137)	(2,433,773)	-	(10,069,910)
Taxable temporary differences on						
- Surplus on revaluation of property and equipment	1,419,673	-	1,419,673	(80,552)	-	1,339,121
- Surplus on revaluation of non-banking assets	74,978	-	74,978	(4,755)	-	70,223
- Surplus on revaluation of FVOCI investments	5,485,873	-	5,485,873	-	(1,939,352)	3,546,521
- Accelerated tax depreciation	1,147,412	-	1,147,412	124,491	-	1,271,903
- Right-of-use assets	4,307,448	-	4,307,448	1,566,570	-	5,874,018
	12,435,384	-	12,435,384	1,605,754	(1,939,352)	12,101,786
	4,862,431	(63,184)	4,799,247	(828,019)	(1,939,352)	2,031,876

	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)	2,101,223	4,862,431

22 OTHER LIABILITIES

	Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
		(Rupees in '000)	
Mark-up / return / interest payable in local currency		7,221,204	9,038,048
Mark-up / return / interest payable in foreign currencies		152,076	230,087
Unearned commission and income on bills discounted		286,146	295,866
Accrued expenses		1,052,864	1,399,266
Acceptances		6,752,398	7,081,700
Unclaimed dividends		187,953	189,500
Mark to market loss on forward foreign exchange contracts - net		303,368	211,508
Payable to defined benefit plan		225,000	-
Credit loss allowance against off-balance sheet obligations	22.1	144,734	120,884
Payable to workers' welfare fund		1,428,831	1,308,295
Sundry deposits		841,667	778,289
Clearing and settlement account		3,009,819	3,265,529
Others		1,165,487	1,308,722
		22,771,547	25,227,694

		Note	(Un-audited) 30 September 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		**123,894**	82,306
	Reversals for the period / year		**(100,044)**	(176,566)
		34	**23,850**	(94,260)
	Closing balance		**144,734**	120,884

23 SHARE CAPITAL

23.1 Authorized Capital

(Un-audited) 30 September 2026	(Audited) 31 December 2025		(Un-audited) 30 September 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 September 2026	(Audited) 31 December 2025		Note	(Un-audited) 30 September 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		
Surplus on revaluation of :			
- Securities measured at FVOCI-Debt		**3,662,077**	6,966,633
- Securities measured at FVOCI-Equity		**3,158,155**	3,583,124
- Property and Equipment	24.1	**3,699,671**	3,854,580
- Non-banking assets acquired in satisfaction of claims	24.2	**135,045**	144,188
		10,654,948	14,548,525
Deferred tax on surplus on revaluation of :			
- Securities measured at FVOCI-Debt		**(1,904,280)**	(3,622,649)
- Securities measured at FVOCI-Equity		**(1,642,241)**	(1,863,224)
- Property and Equipment	24.1	**(1,339,120)**	(1,419,673)
- Non-banking assets acquired in satisfaction of claims	24.2	**(70,223)**	(74,978)
		(4,955,864)	(6,980,524)
		5,699,084	7,568,001

		Note	(Un-audited) 30 September 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		**(154,909)**	(206,441)
	Surplus on revaluation of property and equipment as at period / year end		**3,699,671**	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		**80,553**	107,349
			(1,339,120)	(1,419,673)
			2,360,551	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		**(8,667)**	-
	Transferred to unappropriated profit in respect of incremental depreciation charged during the period / year		**(476)**	(952)
	Surplus on revaluation as at period / year end		**135,045**	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		**4,507**	-
	- effect of rate change		**-**	-
	- incremental depreciation charged during the period / year		**248**	495
			(70,223)	(74,978)
			64,822	69,210
24.3	**Particulars of recycling of investment securities - net of deferred tax**			
	- Will be recycled to statement of profit & loss		**1,757,797**	3,343,984
	- Will not be recycled to statement of profit & loss		**1,515,914**	1,719,900
			3,273,711	5,063,884
25	**CONTINGENCIES AND COMMITMENTS**			
	- Guarantees	25.1	**51,634,306**	63,635,579
	- Commitments	25.2	**289,723,585**	347,935,525
			341,357,891	411,571,104
25.1	**Guarantees:**			
	- Financial guarantees		**14,458,970**	14,778,521
	- Performance guarantees		**36,214,758**	44,009,627
	- Other guarantees		**960,578**	4,847,431
			51,634,306	63,635,579

		Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
			----------(Rupees in '000)----------	
25.2	**Commitments:**			
	Documentary credits and short-term trade-related transactions			
	- letters of credit		**112,629,010**	84,474,494
	Commitments in respect of:			
	- forward foreign exchange contracts	25.2.1	**175,031,779**	253,239,325
	- forward lending	25.2.2	**1,282,747**	9,147,406
	Commitments for acquisition of:			
	- property and equipment		**718,131**	1,012,382
	- intangible assets		**61,918**	61,918
			289,723,585	347,935,525
25.2.1	**Commitments in respect of forward foreign exchange contracts**			
	Purchase		**96,561,570**	137,650,554
	Sale		**78,470,209**	115,588,771
	The maturities of the above contracts are spread over a period of one year.			
25.2.2	**Commitments in respect of forward lending**			
	Undrawn formal standby facilities, credit lines and other commitments to lend	25.2.2.1	**1,282,747**	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. 1,540.54 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.
- Appellate Tribunal Inland Revenue has passed order in favor of the bank for Tax Year 2023 resulted all the issues assailed before the ATIR are decided in the Bank's favor and alleged demand of Rs. 4,823.77 million has been deleted.
- Appellate Tribunal Inland Revenue has passed order in favor of the bank for Tax Year 2014 and remanded the Section 21(c) issue back to the assessing officer for reconciliation. Although the alleged demand of Rs. 60.67 million is no more exist but the Bank has filed a tax reference number 57064/2026 before Lahore High Court against the ATIR order being not decided the matter on legal grounds.
- Punjab Revenue Authority has passed order for year 2015 on non-deduction of Punjab sales tax withholding and created demand of Rs. 144.69 million. The Bank preferred an appeal before Appellate Tribunal Punjab Revenue Authority after Commissioner (Appeals) PRA order against the bank. ATPRA remanded the case back to Commissioner (Appeals) PRA, who accepted the bank's contentions upto Rs. 130.22 million and passed order against the bank for alleged demand of Rs. 14.47 Million for which is being filed before Appellate Tribunal Inland Revenue.

		Un-audited	
		30 September 2026	30 September 2025
26	**MARK-UP / RETURN / INTEREST EARNED**	----------(Rupees in '000)----------	
	Loans and advances	**18,628,167**	17,221,091
	Investments	**42,892,876**	46,188,988
	Lendings to financial institutions	**338,419**	265,108
	Balances with others banks	**171,606**	194,561
	Placement and call lendings	**410,281**	512,956
		62,441,349	64,382,704

		Note	Un-audited 30 September 2026	30 September 2025
			----------(Rupees in '000)----------	
26.1	**Interest income (calculated using effective interest rate method) recognised on:**			
	Financial assets measured at amortised cost		**22,890,520**	
	Financial assets measured at FVOCI		**38,798,783**	
		27.1.1	**61,689,303**	
27	**MARK-UP / RETURN / INTEREST EXPENSED**			
	Deposits		**34,397,773**	31,315,252
	Borrowings		**7,419,061**	9,709,699
	Subordinated debt		**792,410**	823,057
	Cost of foreign currency swaps against foreign currency deposits / borrowings	27.2	**942,239**	595,768
	Mark-up expense on lease liability against right-of-use assets	27.3	**1,355,964**	950,666
			44,907,447	43,394,442
27.1	**Interest expense calculated using effective interest rate method:**			
	Other financial liabilities	27.1.1	**43,965,208**	
			43,965,208	

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 September 2026	30 September 2025
			----------(Rupees in '000)----------	
28	**FEE AND COMMISSION INCOME**			
	Branch banking customer fees		**973,382**	860,166
	Consumer finance related fees		**31,456**	24,106
	Card related fees		**634,785**	459,732
	Investment banking / arrangement fees		**1,722**	2,677
	Credit related fees		**144,364**	110,013
	Commission on trade		**1,150,724**	1,319,867
	Commission on guarantees		**247,482**	198,956
	Commission on cash management		**41,257**	27,691
	Commission on remittances including home remittances		**9,707**	11,369
	Commission on bancassurance		**5,850**	7,090
	Wealth management income		**3,407**	5,477
	Rebate income		**498,168**	544,649
	Others		**3,312**	31,200
			3,745,616	3,602,993
29	**GAIN / (LOSS) ON SECURITIES**			
	Realised	29.1	**1,671,869**	1,478,539
	Unrealised - measured at FVPL		**(48,128)**	75,212
			1,623,741	1,553,751
29.1	**Realised gain on:**			
	Federal Government securities		**1,671,054**	1,134,660
	Shares		**-**	343,609
	Ijarah Sukuks		**815**	270
			1,671,869	1,478,539
29.2	**Net gain / (loss) on financial assets**			
	Measured at FVPL:			
	Designated upon initial recognition		**(42,926)**	460,322
	Mandatorily measured at FVPL		**-**	-
			(42,926)	460,322
	Measured at FVOCI		**1,666,667**	1,093,429
			1,623,741	1,553,751

		Note	Un-audited 30 September 2026	Un-audited 30 September 2025
30	**OTHER INCOME**		(Rupees in '000)	
	Gain on sale of property and equipment - net		**22,675**	25,216
	Gain on termination of leases		**30,115**	1,797
	Insurance claim recovered		**8,816**	8,566
	Staff notice period and other recoveries		**44,832**	25,055
	Gain on sale of non-banking assets	14.1.3	**4,680**	-
	Rental income on properties	30.1	**6,413**	6,263
	Gain on termination of Ijarah financing		**483**	1,518
	Other income		**-**	17,292
			118,014	85,707

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

		Note	Un-audited 30 September 2026	Un-audited 30 September 2025
31	**OPERATING EXPENSES**		(Rupees in '000)	
	Total compensation expense		**8,364,711**	6,912,063
	Property expense			
	Rent & taxes		**255,667**	219,507
	Insurance		**69,869**	74,428
	Utilities cost		**1,080,348**	883,336
	Security (including guards)		**999,581**	772,879
	Repair & maintenance (including janitorial charges)		**569,005**	509,194
	Depreciation on non-banking assets	14.1.2	**21,581**	12,129
	Depreciation on right-of-use assets	12	**1,208,265**	947,216
	Depreciation on property		**452,831**	373,631
			4,657,147	3,792,320
	Information technology expenses			
	Software maintenance		**1,005,915**	923,966
	Hardware maintenance		**142,034**	208,879
	Depreciation on computer equipment		**355,338**	303,744
	Amortisation of intangibles	13	**197,334**	153,609
	Network charges		**289,610**	315,915
	Others		**406,369**	416,115
			2,396,600	2,322,228
	Other operating expenses			
	Directors' fees and allowances		**32,240**	27,200
	Fees and allowances to Shariah Board		**11,250**	7,130
	Legal & professional charges		**76,932**	35,600
	Outsourced services costs		**7,324**	10,323
	Travelling & conveyance		**39,407**	38,405
	NIFT clearing charges		**110,296**	81,486
	Depreciation		**863,259**	647,445
	Training & development		**23,819**	40,988
	Postage & courier charges		**71,759**	93,008
	Communication		**118,358**	93,069
	Stationery & printing		**376,554**	419,948
	Marketing, advertisement & publicity		**138,262**	124,971
	Donations		**69,400**	11,950
	Auditors' remuneration		**41,264**	30,920
	Brokerage and commission		**30,670**	29,454
	Entertainment		**462,376**	407,012
	Fees and subscription		**123,575**	108,867
	Motor vehicles running expenses		**848,675**	633,662
	Service charges		**317,550**	283,697
	Insurance		**38,027**	62,655
	Repair & maintenance		**287,070**	279,588
	Deposit protection insurance premium	31.1	**408,280**	395,647
	Others		**570,424**	392,525
			5,066,771	4,255,550
			20,485,229	17,282,161

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.

			Un-audited	
			30 September 2026	30 September 2025
32	**WORKERS' WELFARE FUND**	**Note**	----------(Rupees in '000)----------	
	Workers' Welfare Fund	32.1	**120,536**	192,121

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.

			Un-audited	
			30 September 2026	30 September 2025
33	**OTHER CHARGES**	**Note**	----------(Rupees in '000)----------	
	Penalties imposed by State Bank of Pakistan (SBP)		**10,903**	349,779
			10,903	349,779

34 CREDIT LOSS ALLOWANCE AND WRITE-OFFS - NET

(Reversal) / 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	**(1,499,532)**	155,202
Credit loss allowance against balances with treasury banks		**-**	574
Credit loss / (reversal) of allowance against balances with other banks		**286**	(414)
Reversal of credit loss allowance against lendings to financial institution		**(41,597)**	(548)
Credit loss / (reversal) of allowance against other assets	14.3.1	**26,011**	(140,087)
Credit loss / (reversal) of allowance against off-balance sheet obligations	22.1	**23,850**	(46,766)
Recovery against charged-off loans		**(26,736)**	-
Property and equipment written off		**3,984**	12,671
		(1,513,764)	77,970

35 TAXATION

Current	35.2	**3,913,502**	5,918,451
Prior years		**-**	1,774,677
Deferred		**(828,023)**	(1,392,575)
		3,085,479	6,300,553

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 nine months ended	
	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
	----------(Rupees in '000)----------			
Profit for the period	**545,454**	806,909	**2,941,336**	3,303,808
	----------(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	**0.4948**	0.7319	**2.6680**	2.9968

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 September 2026	(Un-audited) 30 September 2025
		----------(Rupees in '000)----------	
Cash and balances with treasury banks	6	**51,888,704**	56,739,832
Balances with other banks	7	**2,177,576**	2,493,468
Overdrawn nostro accounts	17	**(1,423,147)**	(1,532,575)
Less : Expected credit loss		**(572)**	(1,944)
		52,642,561	57,698,781

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 September 2026	(Audited) 31 December 2025
	-------(Number of employees)-------	
Permanent	**6,037**	5,542
On Bank contract	**123**	115
Bank's own staff strength at the end of the period / year	**6,160**	5,657

39.1 In addition to the above, 12 (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, 1,272 (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 September 2026 (Un-audited)			
	Level 1	Level 2	Level 3	Total
	(Rupees in '000)			
On balance sheet financial instruments				
Financial assets - measured at fair value				
Investments				
Federal Government securities	-	463,226,424	-	463,226,424
Shares	62,834	-	3,266,039	3,328,873
Non-Government debt securities	-	1,001,600	-	1,001,600
Units of REIT fund	463,263	-	-	463,263
Financial assets - disclosed but not measured at fair value				
Investments				
Federal Government securities	-	49,742,913	-	49,742,913
Non-Government debt securities	-	-	-	-
Off-balance sheet financial instruments - measured at fair value				
Forward purchase of foreign exchange	-	95,089,471	-	95,089,471
Forward sale of foreign exchange	-	77,301,478	-	77,301,478
Non-Financial Assets				
Land and Building (owned properties and non-banking assets)	-	-	8,387,588	8,387,588
	526,097	686,361,886	11,653,627	698,541,610

	31 December 2025 (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	-	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
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	**- ISE REIT** Fair value is determined by assessing the underlying value of investee's net assets. For valuations driven by asset market multiples, the Price-to-Book(P/B) ratios of comparable listed Real Estate Investment Trusts (REITs) are computed. The average P/B ratio of these comparable listed REITs is utilized as a primary benchmark input. To reflect the specific risks and economic constraints inherent in holding unquoted, minority equity stakes, this average market multiple is systematically adjusted by incorporating the factor for lack of control and lack of marketability. **- 1Link (Private) Limited** 1Link (Private) Limited has been valued based on the dividend valuation model. Future profitability was projected based on the reasonable assumptions aligned with the company's historical performance. The discount rate was derived using the Capital Asset Pricing Model (CAPM), given that the company is currently unlevered. The CAPM inputs included the equity risk premium (ERP), PKRV rates, and the ungeared beta of comparable companies, adjusted for Pakistan's country risk premium (CRP).
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.

Item	Valuation techniques and input used
Term Finance Certificates, Bonds and Sukuk certificates	Investments in debt securities (comprising term finance certificates, bonds, 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		Unobservable inputs*	Discount rate	Relationship of unobservable inputs to fair value
	(Un-audited) 30 September 2026	(Audited) 31 December 2025			
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 verification held constant, would (decrease) / increase the fair value by Rs. 228.076 million and Rs. 254.481 million respectively.
Ordinary shares - unlisted (market multiple)	**49,039**	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 September 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 September 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	**-**	**-**	**7,881**	**110,650**	**-**	**118,531**
Amounts recognised in the profit or loss as depreciation and impairment	**-**	**-**	**(19,526)**	**(179,766)**	**(21,581)**	**(220,873)**
Other adjustments / transfers	**-**	**-**	**-**	**-**	**(95,319)**	**(95,319)**
Closing balance 30 September 2026	**1,999,546**	**527,784**	**551,049**	**3,344,472**	**1,964,737**	**8,387,588**

41 SEGMENT INFORMATION

41.1 Segment details with respect to business activities

	30 September 2026 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Profit and loss						
Net mark-up / return / profit	(21,708,281)	6,849,634	1,684,310	32,499,793	(1,791,554)	17,533,902
Inter segment revenue - net	37,913,754	(5,783,172)	-	(31,645,603)	(484,979)	-
Non mark-up / return / interest income	4,194,035	1,101,566	338,635	4,353,269	(2,391,689)	7,595,817
Total income	20,399,508	2,168,028	2,022,945	5,207,459	(4,668,222)	25,129,719
Segment direct expenses	13,390,348	358,691	4,341,787	189,592	2,336,250	20,616,668
Inter segment expense allocation	(76,819)	(1,059)	(27,179)	(455)	105,512	-
Total expenses	13,313,529	357,632	4,314,608	189,137	2,441,762	20,616,668
Credit loss allowance	(162,249)	(1,304,364)	(3,236)	(41,627)	(2,287)	(1,513,764)
Profit / (loss) before tax	7,248,228	3,114,760	(2,288,427)	5,059,949	(7,107,697)	6,026,815

	30 September 2026 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Balance sheet						
Cash & bank balances	43,666,864	861,244	7,856,310	1,681,290	-	54,065,708
Investments	-	-	67,048,037	450,771,049	-	517,819,086
Net inter segment lendings	489,964,944	-	-	-	22,088,109	512,053,053
Lendings to financial institutions	-	-	-	13,312,729	-	13,312,729
Advances - performing	80,486,159	119,567,331	31,443,185	-	5,664,463	237,161,138
- non-performing	337,269	313,233	1,663	-	17,024	669,189
Others	9,576,579	3,091,110	10,454,852	13,693,477	33,610,842	70,426,860
Total assets	624,031,815	123,832,918	116,804,047	479,458,545	61,380,438	1,405,507,763
Borrowings	1,465,591	4,391,551	424,822	59,467,300	-	65,749,264
Subordinated debt	-	-	-	-	7,994,400	7,994,400
Deposits & other accounts	604,141,020	41,024,967	91,318,500	-	-	736,484,486
Net inter segment borrowings	-	73,863,920	18,960,308	419,228,825	-	512,053,053
Others	18,425,204	4,552,480	6,100,417	762,420	17,160,027	47,000,549
Total liabilities	624,031,815	123,832,918	116,804,047	479,458,545	25,154,427	1,369,281,752
Equity	-	-	-	-	36,226,011	36,226,011
Total equity & liabilities	624,031,815	123,832,918	116,804,047	479,458,545	61,380,438	1,405,507,763
Contingencies & commitments						
In respect of letter of credit / guarantees	108,496,617	46,585,307	9,181,392	-	-	164,263,316
In respect of forward foreign exchange contracts	-	-	-	175,031,779	-	175,031,779
In respect of forward lendings	-	1,282,747	-	-	-	1,282,747
In respect of property and equipment	-	-	-	-	780,049	780,049
Total	108,496,617	47,868,054	9,181,392	175,031,779	780,049	341,357,891

	30 September 2025 (Un-audited)					
	Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
	(Rupees in '000)					
Profit and loss						
Net mark-up / return / profit	(20,794,427)	7,496,126	1,475,647	33,757,578	(937,803)	20,997,121
Inter segment revenue - net	35,362,334	(5,614,626)	-	(29,160,077)	(587,631)	-
Non mark-up / return / interest income	3,995,336	1,046,735	144,742	2,783,209	(1,451,892)	6,518,130
Total income	18,563,243	2,928,235	1,620,389	7,380,710	(2,977,326)	27,515,251
Segment direct expenses	11,841,857	281,152	1,690,440	156,673	3,862,798	17,832,920
Inter segment expense allocation	(35,345)	(495)	(5,677)	(215)	41,732	-
Total expenses	11,806,512	280,657	1,684,763	156,458	3,904,530	17,832,920
Credit loss allowance	404,230	(362,421)	(99,100)	182	135,079	77,970
Profit / (loss) before tax	6,352,501	3,009,999	34,726	7,224,070	(7,016,935)	9,604,361

	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. 512.053 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 September 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	2,018	215,106	1,896,031	7,661	205,109	651,388
Repaid during the period / year	(6,020)	(115,513)	(2,110,641)	(153,503)	(104,567)	(266,802)
Transfer in / (out) - net	2,794	45,928	-	-	104,413	35,919
Closing balance	4,491	626,993	364,077	5,699	481,472	578,687
Credit loss allowance held against advances	-	2,111	518	8	1,603	1,180
Other assets						
Interest / mark-up accrued	268	33	4,215	60	43	10,115
Other receivable against E-banking settlement	-	-	-	-	-	1,214,597
	268	33	4,215	60	43	1,224,712
Other balances						
Balances maintained in IPS accounts	-	177,000	4,700,000	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	2,641,844	1,982,392	146,128,387	2,591,508	1,693,014	103,077,997
Withdrawn during the period / year	(2,576,547)	(1,898,813)	(133,312,193)	(2,573,873)	(1,756,378)	(101,869,549)
Transfer in / (out) - net	(591)	(108,278)	179,569	-	50,158	-
Closing balance	1,130,592	271,688	19,208,748	1,065,886	296,387	6,212,985
Subordinated debt						
Opening balance	-	-	229,724	-	-	229,816
Repayment during the period / year	-	-	(46)	-	-	(92)
Closing balance	-	-	229,678	-	-	229,724
Other liabilities						
Interest / mark-up payable	14,339	2,399	250,527	14,810	3,579	66,843
Payable to staff retirement fund	-	-	225,000	-	-	-
Payable against E-banking settlement	-	-	169,481	-	-	-
	14,339	2,399	645,008	14,810	3,579	66,843
Contingencies and Commitments						
Letters of credit	-	-	615,913	-	-	225,790
Credit loss allowance held against LC	-	-	164	-	-	129

Particulars	30 September 2026 (Un-audited)			30 September 2025 (Un-audited)		
	Directors (b)	Key management personnel (a) & (b)	Other related parties	Directors (b)	Key management personnel (a) & (b)	Other related parties
	(Rupees in '000)					
Profit and loss account						
Income						
Mark-up / return / interest earned	489	25,524	52,477	3,825	19,819	20,125
Fee and commission income	121	300	3,293	96	348	819
Fee and commission expense	-	-	(3,155)	-	-	(1,727)
Rent Income	-	-	6,413	-	-	6,263
Dividend income	-	-	158,803	-	-	140,847
Expense						
Mark-up / return / interest paid	78,584	18,807	900,821	105,265	40,627	531,193
Directors' fee and allowance	32,240	-	-	30,240	-	-
Compensation Expense	3,805	945,503	-	3,332	-	-
Rent expense (c)	-	-	28,217	-	-	23,604
ATM and ADC charges	-	-	26,211	-	-	27,074
Scheme charges	-	-	54,109	-	-	36,079
Stationery & printing charges	-	-	26,817	-	-	28,283
Repair & maintenance expense	-	-	144,294	-	-	64,913
Charge for defined benefit plan	-	-	225,000	-	-	169,000
Contribution to defined contribution plan	-	-	290,232	-	-	240,672
Other Transactions						
Purchase of supplies	-	-	61,961	-	-	50,995
Additions in fixed assets / CWIP - net	-	-	859,615	-	-	1,294,143

(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 September 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	**30,166,424**	28,685,049
Eligible Additional Tier 1 (ADT 1) Capital	**3,584,770**	3,584,770
Total Eligible Tier 1 Capital	**33,751,194**	32,269,819
Eligible Tier 2 Capital	**9,892,064**	10,169,613
Total Eligible Capital (Tier 1 + Tier 2)	**43,643,258**	42,439,432
Risk Weighted Assets (RWAs):		
Credit Risk	**272,852,954**	221,132,275
Market Risk	**5,256,040**	4,707,426
Operational Risk	**59,358,784**	59,358,784
Total	**337,467,778**	285,198,485
Common Equity Tier 1 Capital Adequacy ratio	**8.94%**	10.06%
Tier 1 Capital Adequacy Ratio	**10.00%**	11.31%
Total Capital Adequacy Ratio	**12.93%**	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	**33,751,194**	32,269,819
Total Exposures	**1,074,632,021**	999,792,608
Leverage Ratio - percentage	**3.14%**	3.23%
Liquidity Coverage Ratio (LCR):		
Total High Quality Liquid Assets	**463,190,484**	421,672,008
Total Net Cash Outflow	**244,249,502**	212,490,723
Liquidity Coverage Ratio - percentage	**189.64%**	198.44%
Net Stable Funding Ratio (NSFR):		
Total Available Stable Funding	**510,630,953**	476,319,573
Total Required Stable Funding	**289,018,216**	248,754,151
Net Stable Funding Ratio - percentage	**176.68%**	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

During the period, the State Bank of Pakistan (SBP) communicated the implementation of the revised instructions for the Basel III Phase II Capital Framework, issued via BPRD Circular No. 03 of 2025 (dated September 24, 2025) and effective September 30, 2026. Following the conclusion of the regulatory parallel run period, these updated guidelines introduce a highly risk-sensitive framework. This framework specifically modifies the risk-weighting regimes under the Standardized Approach for Credit Risk, primarily impacting foreign currency exposures (such as FE-25 loans and Foreign LCs), project finance, unlisted equities, and undrawn lending limits. Had the previous methodology been applied as of 30 September 2026, the Bank's Capital Adequacy Ratio (CAR) would have stood at 14.64%.

44 ISLAMIC BANKING BUSINESS

The Bank is operating with 215 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 September 2026	(Audited) 31 December 2025
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks		7,358,298	8,539,323
Balances with other banks		498,012	374,703
Due from financial institutions	44.1	-	2,000,000
Investments	44.2	67,048,037	44,519,976
Islamic financing and related assets - net	44.3	31,444,848	26,326,853
Property and equipment		4,417,121	3,647,235
Right-of-use assets		2,708,577	2,442,328
Intangible assets		13,126	14,756
Due from head office		-	6,820,395
Other assets		3,316,028	2,463,847
Total assets		116,804,047	97,149,416
LIABILITIES			
Bills payable		859,690	3,498,330
Due to financial institutions		424,822	472,863
Deposits and other accounts	44.4	91,318,500	85,668,650
Lease liabilities		3,177,043	2,621,572
Due to head office		13,376,501	-
Other liabilities		2,063,684	1,401,953
Total liabilities		111,220,240	93,663,368
NET ASSETS		5,583,807	3,486,048
REPRESENTED BY:			
Islamic banking fund		8,000,000	3,500,000
Unappropriated profit	44.6	(2,288,427)	(229,464)
Surplus on revaluation of assets - net of tax		(127,766)	215,512
		5,583,807	3,486,048
CONTINGENCIES AND COMMITMENTS	44.7		

	Note	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		(Rupees in '000)	
Profit / return earned	44.8	6,718,787	5,152,498
Profit / return expensed	44.9	5,034,477	3,676,851
Net profit / return		1,684,310	1,475,647
Other income			
Fee and commission income		338,617	203,249
Foreign exchange loss		(3,519)	(61,694)
Gain / (loss) on securities		-	-
Other income		3,537	3,187
Total other income		338,635	144,742
		2,022,945	1,620,389
Other expenses			
Operating expenses		4,314,478	1,684,763
Other charges		130	-
Total other expenses		4,314,608	1,684,763
(Loss) / profit before credit loss allowance		(2,291,663)	(64,374)
Reversal of credit loss allowance and write-offs - net		3,236	99,100
(Loss) / profit before tax		(2,288,427)	34,726

44.1 Due from Financial Institutions

	30 September 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	-	-	-	2,000,000	-	2,000,000
	-	-	-	2,000,000	-	2,000,000

44.2 Investments by segments:

	30 September 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	60,458,890	-	(166,040)	60,292,850	38,037,258	-	172,492	38,209,750
-Bai Muajjal With GOP	6,705,187	-	-	6,705,187	6,176,759	-	-	6,176,759
	67,164,077	-	(166,040)	66,998,037	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	67,534,276	(320,199)	(166,040)	67,048,037	44,662,966	(320,228)	177,238	44,519,976

44.2.1 Particulars of credit loss allowance

	30 September 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 September 2026	(Audited) 31 December 2025
	(Rupees in '000)	
Ijarah	775,914	2,884,467
Murabaha	273,966	207,147
Musharaka	10,996,848	9,461,445
Diminishing Musharaka	10,467,799	5,934,033
Bai Muajjal	3,135,123	3,540,461
Istisna	119,567	914,444
Salam	2,172,933	26,867
Other islamic modes	6,498	105,145
Advances against islamic assets		
Murabaha	-	-
Ijarah	60,992	97,746
Diminishing musharakah	368,829	73,201
Salam	527,216	1,503,177
Istisna	2,660,315	1,702,325
Gross Islamic financing and related assets	31,566,000	26,450,458
Less: Credit loss allowance against Islamic financing		
- Stage 1	30,902	29,938
- Stage 2	50,607	56,747
- Stage 3	39,643	36,920
	121,152	123,605
Islamic financing and related assets - net of credit loss allowance	31,444,848	26,326,853

44.4 Deposits and other accounts

	30 September 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	**25,805,539**	**1,299,733**	**27,105,272**	16,094,778	1,090,241	17,185,019
Savings deposits	**33,526,863**	**31,308**	**33,558,171**	29,171,194	31,488	29,202,682
Term deposits	**3,396,128**	**-**	**3,396,128**	5,715,354	-	5,715,354
Others	**1,060,343**	**-**	**1,060,343**	1,849,081	-	1,849,081
	63,788,873	**1,331,041**	**65,119,914**	52,830,407	1,121,729	53,952,136
Financial Institutions						
Current deposits	**2,012,976**	**188,608**	**2,201,584**	115,785	55,632	171,417
Savings deposits	**23,088,502**	**-**	**23,088,502**	28,652,597	-	28,652,597
Term deposits	**908,500**	**-**	**908,500**	2,892,500	-	2,892,500
	26,009,978	**188,608**	**26,198,586**	31,660,882	55,632	31,716,514
	89,798,851	**1,519,649**	**91,318,500**	84,491,289	1,177,361	85,668,650

		(Un-audited) 30 September 2026	(Audited) 31 December 2025
		(Rupees in '000)	
44.4.1	**Composition of deposits**		
	- Individuals	**33,670,203**	24,005,201
	- Government (Federal and Provincial)	**4,174,778**	2,617,131
	- Public Sector Entities	**148,998**	200,698
	- Banking Companies	**78**	46
	- Non-Banking Financial Institutions	**26,198,508**	31,772,100
	- Private Sector	**27,125,935**	27,073,474
		91,318,500	85,668,650
44.5	**Charity Fund**		
	Opening balance	**8**	-
	Additions during the period / year		
	Received from customers on account of delayed payment	**4,821**	1,493
	Payments / utilization during the period / year		
	Health	**-**	1,485
	Closing balance	**4,829**	8
44.6	**Islamic Banking Business - Unappropriated Profit**		
	Opening balance	**(229,464)**	1,879,028
	Add: Islamic Banking profit for the period / year	**(2,288,427)**	(229,464)
	Less: Transferred / remitted to Head Office	**229,464**	(1,879,028)
	Closing balance	**(2,288,427)**	(229,464)
44.7	**CONTINGENCIES AND COMMITMENTS**		
	Guarantees	**2,643,627**	2,893,750
	Other contingent liabilities	**6,537,765**	2,837,718
		9,181,392	5,731,468

		(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		(Rupees in '000)	
44.8	**Profit / Return Earned of Financing, Investments and Placement**		
	Financing	**2,333,961**	1,587,779
	Investments	**4,176,162**	3,186,519
	Placements	**208,664**	378,200
		6,718,787	5,152,498
44.9	**Profit on Deposits and Other Dues Expensed**		
	Deposits and other accounts	**4,609,557**	3,331,880
	Due to financial institutions	**19,663**	37,446
	Others	**405,257**	307,525
		5,034,477	3,676,851

44.9.1 Deposits and other accounts include redeemable capital of Rs. 60,951.301 million (31 December 2025: Rs. 66,463.133 million) and deposits on Qard basis of Rs. 30,367.199 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 September 2026 (Un-audited)			31 December 2025 (Audited)		
	Normal Pool	Special Pool	Total	Normal Pool	Special Pool	Total
	(Rupees in '000)					
Chemical and Pharmaceuticals	46,554	2,001,520	2,048,074	1,008,359	2,577,357	3,585,716
Agri, forestry, hunting, fishing	-	90,000	90,000	-	-	-
Textile	119,145	2,523,506	2,642,651	155,751	3,643,656	3,799,407
Cement	-	-	-	-	-	-
Sugar	-	2,125,690	2,125,690	1,471,551	450,000	1,921,551
GOP Bai Muajjal / Ijarah Sukuk	9,612,858	40,899,688	50,512,546	3,580,140	42,939,836	46,519,976
Automobile and transportation equipment	-	-	-	-	91,702	91,702
Financial	-	-	-	4,223	-	4,223
Electronics and electrical appliances	-	800,000	800,000	277,884	300,000	577,884
Production and transmission of energy	-	709,096	709,096	417,075	7,352,469	7,769,544
Exports Imports	-	199,485	199,485	-	199,485	199,485
Wholesale & Retail Trade	-	1,021,193	1,021,193	100,000	4,685,754	4,785,754
Construction	-	7,873	7,873	718	2,917	3,635
Food and allied	29,215	1,984,251	2,013,466	1,314,838	280,384	1,595,222
Services	-	63,425	63,425	248,165	1,335,048	1,583,213
Iron & Steel	-	-	-	-	-	-
Individual	64,463	956,646	1,021,109	82,162	598,702	680,864
Others	-	457,205	457,205	-	256,855	256,855
	9,872,235	53,839,578	63,711,813	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	2,333,961	-	-	2,333,961
Investments	4,176,162	-	-	4,176,162
Due from financial institutions	208,664	-	-	208,664
Others	-	(2,764)	-	(2,764)
	6,718,787	(2,764)	-	6,716,023

44.12 Incentive profits (Hiba)

The Bank paid an aggregate amount of Rs. 292.401 million as incentive profits (Hiba), which includes Rs. 25.796 million for normal pool and Rs. 266.604 million for special pool during the quarter ended 30 September 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 September 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	4,304,627	2,072,281	654,285	274,400	1,284,548	13,100	6,013	-
Savings Deposits	50,707,632	50,707,632	-	-	-	-	-	-
Current Account - Remunerative	5,935,040	5,935,040	-	-	-	-	-	-
	60,947,299	58,714,953	654,285	274,400	1,284,548	13,100	6,013	-

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	7.11%	103,805	27.86%	268,807	36.07%	Monthly	4.53%
Special Pool	85 : 15	10.54%	578,259	86.80%	90,979	2.22%	Monthly	10.28%
Total	79 : 21	9.75%	682,064	65.47%	359,786	7.42%	Monthly	9.06%

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%
	0.5997	13,157	-	Quarterly	14.35%

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 September 2026, the Bank charged 7.42% (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

	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
	(Rupees in '000)	
a) Following are material items of revenues, expenses, gains and losses		
Profit / return earned on financings, investments and placements	5,205,892	4,004,411
Directly related costs attributable to pool	(68,278)	(144,103)
	5,137,614	3,860,308

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	Minimum weightage	Maximum weightage
Savings Account	83.20%	0.34783	0.99993
Current Account - Remunerative	9.74%	0.00435	0.00435
Time Deposits - Soneri Meadi	7.06%	0.50000	1.00000

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, except below.

45.3 Reclassification

Reclassified from	Reclassified to	Rupees in '000
Other charges	Mark-up / return / interest earned	8,859

46 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on **26th October 2026** by the Board of Directors of the Bank.

Amin A. Feerasta	Ahsan Mushahid Siddiqui	Adnan Khaleeq	Ahmed Feerasta	Jamil Hassan Hamdani
Chairman	President & Chief Executive Officer (A)	Chief Financial Officer	Director	Director

LIST OF BRANCHES

AS AT 30 SEPTEMBER 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

LIST OF BRANCHES

AS AT 30 SEPTEMBER 2026

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

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

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

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

91 Islamic Banking 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 Islamic Banking 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 Ayubia Market Branch, Lahore
Tel. No: (042) 35920557-8 & 35920560 & 8

99 DHA Phase-VI Branch, Lahore
Tel. No: 36612557

LIST OF BRANCHES

AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

126 66 JB Dhandra Branch, Distt.
Faisalabad
Tel. No: 0311-4996984, 7 & 9

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

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

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

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

131 Islamic Banking Mamu Kanjan
Branch, District Faisalabad
Tel. No: 0310-6739603

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

163 Islamic Banking Sheikhupura Bypass Chowk Br., Sheikhupura
Tel. No: (056) 3500560 & 2

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

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

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

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

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

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

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

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

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

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

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

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

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

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

178 Islamic Banking MDA Chowk Branch, Multan
Tel. No: (061) 4500230-1

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

194 Sui Wala Branch, Lodhran
Tel. No: 0311-6209558-9

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

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

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

220 Islamic Banking Jahanian Branch,
District Khanewal
Tel. No: (065) 2211224-5

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

247 Islamic Banking Bangla Kamboh
Branch, District Kasur
Tel. No: 0317-1179178-83

248 Islamic Banking Dingarh Branch,
District Kasur
Tel. No: (049) 2761601-5

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

250 Changa Manga Branch, District Kasur
Tel. No: (0494) 381331-2

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

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

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

254 Ellahabad Branch
Tel. No: (049) 4751130

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

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

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

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

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

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

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

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

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

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

265 Islamic Banking Malakwal Branch,
Mandi Bahauddin
Tel. No: (0546) 582907-9

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

284 Islamic Banking Piplan Branch, District Mianwali
Tel. No: 0319-6787120

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

SOUTH REGION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

356 26th Commercial Street Branch, Karachi
Tel. No: (021) 35290094, 5 & 6

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

408. Cattle Colony Branch, Karachi
Tel. No:

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

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

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

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

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

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

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

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

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

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

419. Unit No: 9, Latifabad, Hyderabad
Tel. No: (022) 3865961 to 4

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

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

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

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

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

LIST OF BRANCHES
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425. Islamic Banking Sabzi Mandi Br., Hyderabad
Tel. No: 0317-1179204 & 6

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

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

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

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

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

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

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

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

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

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

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

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

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

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

440. Kandiari Branch, District Sanghar
Tel. No:

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

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

443. Sinjhoro Branch, District Sanghar
Tel. No:

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

445. Khipro Branch, District Sanghar
Tel. No:

446. Jhol Branch, District Sanghar
Tel. No: (0235) 546203

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

475. Ubauro Branch, Ghotki
Tel. No:

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

477. Thull Branch
Tel. No: 0316-7673237

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

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

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

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

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

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

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

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

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

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

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

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

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

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

491. Jati Branch, District Sujawal
Tel. No:

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

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

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

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

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

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

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

NORTH REGION

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

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

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

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

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

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

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

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

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

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

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

510. Charsadda Road Branch, Peshawar
Tel. No: (091) 5243242

511. Islamic Banking Hayatabad Branch, Peshawar
Tel. No: (091) 5812351-2

512. Islamic Banking Deans Trade Centre Br., Peshawar
Tel. No: (091) 5276974-76

513. Main Branch, Rawalpindi
Tel. No: (051) 5123123, 4, 5 & 8 & 5123136-7

514. Chandni Chowk Branch, Rawalpindi
Tel. No: (051) 4571160, 63, 86 & 87 & 4571301

515. 22 Number Chungi Branch, Rawalpindi
Tel. No: (051) 5563576-7

516. Muslim Town Branch, Rawalpindi
Tel. No: (051) 5405506 & 4931112-3

517. Pindora Branch, Rawalpindi
Tel. No: (051) 4419020-22

518. Gulraiz Branch, Rawalpindi
Tel. No: (051) 5595148-9 & 5974073

519. Islamic Banking
Peshawar Road Br., Rawalpindi
Tel. No: (051) 5460113-7

520. Bahria Town Branch, Rawalpindi
Tel. No: (051) 5733772-3 & 5733768-9

521. Islamic Banking
Chaklala Scheme-III Branch, Rawalpindi
Tel. No: (051) 5766345-7

522. Adyala Road Branch, Rawalpindi
Tel. No: (051) 5569091, 96, 97 & 99

523. Bahria Town Phase-VII Branch, Rawalpindi
Tel. No: (051) 5400259-60 & 5400255 & 58

524. Bahria Town Phase-VIII Branch, Rawalpindi
Tel. No: (051) 5195232, 4, 5 & 6

525. Islamic Banking
Faisal Town Branch, Rawalpindi
Tel. No: (051) 2720670-5

526. Bewal Br., Distt. Rawalpindi
Tel. No: (051) 3360274-5

527. Wah Cantt. Branch, Distt. Rawalpindi
Tel. No: (051) 4511140-1 &
0317-4484551-3

528. Kallar Syedan Branch, Distt. Rawalpindi
Tel. No: (051) 3570903

529. Islamic Banking
Satellite Town Branch, Rawalpindi
Tel. No: 0310-8143237 & 0310-8153237

530. Liaqat Road Branch, Rawalpindi
Tel. No: (051) 5534111, 22, 33 & 66

531. Top City Branch, District Rawalpindi
Tel. No: 0316-8226466-7

532. Islamic Banking
Central Business District Branch, Rawalpindi
Tel. No: 0316-8226462, 3 & 5

533. Chakri Road Branch, District Rawalpindi
Tel. No: (051) 5438771, 3 & 4

LIST OF BRANCHES
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534. Islamic Banking
Chakri Interchange Br., Distt. Rawalpindi
Tel. No: 0316-8226072-3 & 94

535. Kamalabad Br., Jhawara, Distt. Rawalpindi
Tel. No: (051) 5681213-5

536. Khanna Dak Br., Distt. Rawalpindi
Tel. No: (051) 4801790, 93 & 94

537. Islamic Banking G. T. Road Br., Rawalpindi
Tel. No: 0316-8226462-3

538. Islamic Banking Murree Road Br., Rawalpindi
Tel. No: (051) 5910224-5

539. Islamic Banking Kahuta Br., Distt. Rawalpindi
Tel. No: (0995) 661115

540. Islamic Banking Committee Chowk Br., Rawalpindi
Tel. No: (051) 5184724

541. Islamic Banking Railway Workshop Road Branch, Rawalpindi
Tel. No: (051) 5149672-3

542. Islamic Banking Misrial Chowk Branch, District Rawalpindi
Tel. No: (051) 5166509, 10 & 11

543. Islamic Banking New Metro City Branch, District Rawalpindi
Tel. No: 0311-2742876 & 891

544. Gulzar-e-Quaid Branch, Rawalpindi
Tel. No: (051) 5191604 & 54, 5708013

545. Range Road Branch, Rawalpindi
Tel. No: (051) 5166803, 5165661 & 4800389

546. Shamsabad Branch, Rawalpindi
Tel. No: (051) 4854327-9

547. Islamic Banking
Khudadad City Branch, Rawalpindi
Tel. No:0311-6208849 & 0310-7779372

548. Islamic Banking
New City Phase-II Branch, District Rawalpindi
Tel. No: (051) 4592276 & 70

549. Sagri Branch, District Rawalpindi
Tel. No:

550. Iqbal Road Branch, Rawalpindi
Tel. No: (051) 5767648-50

551. Islamic Banking Jinnah Road Br., Rawalpindi
Tel. No: (051) 5750571, 2 & 3

552. Islamic Banking Chowk Pindori Br., Rawalpindi
Tel. No: (051) 3593294-5

Islamic Banking
553. Asghar Mall Road Branch, Rawalpindi
Tel. No: (051) 2755316, 7 & 8

554. Faizabad Branch, Rawalpindi
Tel. No:

555. DHA Phase-I Branch, Rawalpindi
Tel. No:

556. Main Branch, Islamabad
Tel. No: (051) 2348174 & 78 & 111-567-890

557. G-9 Markaz Branch, Islamabad
Tel. No: (051) 2850171-3

558. Islamic Banking
I-10 Markaz Branch, Islamabad
Tel. No: (051) 4101733-5

559. I-9 Markaz Branch, Islamabad
Tel. No: (051) 4858101-3

560. E-11 Branch, Islamabad
Tel. No: (051) 2228757-8

561. DHA Phase-II Br., Islamabad
Tel. No: (051) 5161967-9 & 5161970-72

562. Islamic Banking
F-8 Markaz Branch, Islamabad
Tel. No: (051) 2818019-21

563. G-11 Markaz Branch, Islamabad
Tel. No: (051) 2363366-68

564. F-11 Markaz Branch, Islamabad
Tel No: (051) 2101076-7 & 0316-8226282-4

565. DHA Phase-II (Corporate) Branch, Islamabad
Tel. No: (051) 5419578-9 & 2826573-4

566. PWD Branch, Islamabad
Tel. No: (051) 5708789, 90 & 91

567. I-8 Markaz Branch, Islamabad
Tel. No: (051) 2719242-44

568. Gulberg Greens Branch, Islamabad
Tel. No: 0312-4015609, 0312-4019186

569. Lathrar Road Branch, Tarlai, Distt. Islamabad
Tel. No: (051) 2241661-5

570. Soan Garden Br., Distt. Islamabad
Tel. No: (051) 5738940-2

571. Bahria Enclave Br., Islamabad
Tel. No: 0310-4755851-2 & 6 & 0316-8226091

572. G-13 Markaz Br., Islamabad
Tel. No: (051) 2301101-3

573 Bhara Kahu Br., Distt. Islamabad
Tel. No: 0316-8226092, 0311-4463237 & 0311-4883237 & 0311-4993237

574 Rawat Branch, Distt. Islamabad
Tel. No: 0311-6203237 & 0311-6903237

575 Alipur Farash Branch, Distt. Islamabad
Tel. No: (051) 2616202-3 & 2615418-20

576 Islamic Banking B-17 Markaz Branch, Islamabad
Tel. No: (051) 2763592-5

577 D-12 Markaz Branch, Islamabad
Tel. No: (051) 2750011-2 & 2750035-6

578 Islamic Banking Jhangi Syedan Branch, Distt. Islamabad
Tel. No: 0316-8226113, 5 & 8

579 Islamic Banking
Tarnol Branch, Distt. Islamabad
Tel. No: (051) 2358700, 1 & 4

580 DHA Phase-V Branch, Islamabad
Tel. No: 0316-2280838, 39, 40 & 58

581 Kuri Road Branch, District Islamabad
Tel. No: (051) 5402124-5

582 Islamic Banking G-15 Markaz Br., Islamabad
Tel. No: (051) 2743303 & 5

583 Islamic Banking Park View City Br., Distt. Islamabad
Tel. No: 0326-8315947-9

584 Sabzi Mandi Branch, Islamabad
Tel. No: (051) 4107945-6

585 F-10 Markaz Branch, Islamabad
Tel. No: (051) 2153543

586 Islamic Banking
Ghouri Town Branch, Islamabad
Tel. No:

587 F-7 Markaz Branch, Islamabad
Tel. No: (051) 2748778, 79 & 80

LIST OF BRANCHES
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588 Islamic Banking E-11 Markaz Br., Islamabad
Tel. No: (051) 2762135 & 2762078

589 Islamic Banking G-8 Markaz Br., Islamabad
Tel. No: (051)2858281, 82 & 83

590 Jinnah Garden Branch, Islamabad
Tel. No: (051) 4485686 & 5965134

591 G-10 Markaz Branch, Islamabad
Tel. No:

592 Gujar Khan Branch
Tel. No: (051) 3516328, 29 & 30

593 Gujrat Branch
Tel. No: (053) 3520591, 2 & 4

594 Lalamusa Branch, Distt. Gujrat
Tel. No: (053) 7513001-2

595 Dinga Branch, Distt. Gujrat
Tel. No: (053) 7400250-2

596 New Metro City Br., Distt. Gujrat
Tel. No: 0310-2282646-7

597 Kotla Arab Ali Khan, Distt. Gujrat
Tel. No: (053) 7575501 & 3

598 Islamic Banking Jalalpur Jattan Road Br., Gujrat
Tel. No: (053) 3601260 to 2

599 Islamic Banking Daulat Nagar Branch, District Gujrat
Tel. No: (053) 3572180-3

600 Kharian Branch
Tel. No: (053) 7602904, 5 & 7

601 Islamic Banking
Kharian Branch, Distt. Gujrat
Tel. No: (053) 7532636, 7 & 8

602 Mangowal Branch, Distt. Gujrat
Tel. No: (053) 3545730-2

603 Islamic Banking Sarai Alamgir Branch, District Gujrat
Tel. No: (0544) 286232-4

604 Waisa Branch, Distt. Attock
Tel. No: (057) 2651068-9

605 Attock Branch
Tel. No: 0316-8226540-2

606 Islamic Banking
Hazro Branch, District Attock
Tel. No: (057) 2310581-2

607 Islamic Banking Fateh Jang Branch, Distt. Attock
Tel. No: (057) 2210148-9

608 Islamic Banking Pindi Gheb Branch, Attock
Tel. No: (057) 2352106

609 Islamic Banking
Ghorghushti Branch, District Attock
Tel. No: (057) 2870098, 99 & 100

610 Islamic Banking Hassan Abdal Br., Distt. Attock
Tel. No: 0311-6202697-8 & 0311-6208231

611 Islamic Banking Jand Branch, District Attock
Tel. No: (057) 2621852-3

612 Islamic Banking
Swabi Branch, Distt. Swabi
Tel. No: (0938) 221741-45

613 Islamic Banking Shewa Adda Br., Distt. Swabi
Tel. No: (0938) 313041

614 Mirpur Branch, (AJK)
Tel. No: (05827) 444488 & 448044

615 Sector F-3 Branch, Mirpur (AJK)
Tel. No: (05827) 432690-1

616 Islamgarh Branch, (AJK)
Tel. No: (05827) 423981-2

617 Jattlan Branch, Distt. Mirpur (AJK)
Tel. No: (05827) 403591-4

618 Bhimber Branch, (AJK)
Tel. No: (05828) 444200-2

619 Islamic Banking Kaladab Branch, Distt. Kotli (AJK)
Tel. No: 0311-6201538, 45 & 47

620 Muzaffarabad Branch
Tel. No: (0582) 2920025-6

621 CMH Road Branch, Muzaffarabad (AJK)
Tel. No: (0582) 2443535-7

622 Bagh AJK Branch, AJK
Tel. No: (05823) 444664, 5 & 7

623 Gilgit Branch
Tel. No: (05811) 453749, 450504, (05811) 450498 & 451838

624 Kashrote Branch, Gilgit
Tel. No: (05811) 450802, 4 & 5

625 Denyore Branch, Distt. Gilgit
Tel. No: (05811) 459986-7

626 Jutial Branch, Distt. Gilgit
Tel. No: (05811) 457233-5

627 Nomal Branch, Distt. Gilgit
Tel. No: 0315-5265014

628 Shaheed-e-Millat Road Branch, Gilgit
Tel. No: (05811) 459080, 3 & 4

629 Secretriat Branch, Gilgit
Tel. No: (05811) 420001-2, 05811-420020

630 Astore Branch, Distt. Astore
Tel. No: (05817) 451113

631 Aliabad Branch, Hunza
Tel. No: (05813) 455000, 455001 & 455022

632 Summayar Nagar-1 Branch, District Nagar
Tel. No: (05813) 420015, 6, 7 & 9

633 Gahkuch Branch
Tel. No: (05814) 450409-10

634 Skardu Branch
Tel. No: (05815) 450327 & 450188-9

635 Khaplu Branch
Tel. No: (05816) 450872

636 Benazir Chowk Branch, District Skardu
Tel. No: (05815) 457453

637 Abbottabad Branch
Tel. No: (0992) 385231-3 & 383073-75

638 Islamic Banking Murree Road Branch, Abbottabad
Tel. No: (0992) 330641-2

639 Jhelum Branch
Tel. No: (0544) 625794-5

640 Dina Branch, District Jhelum
Tel. No: 0310-4755851, 2 & 6

641 Islamic Banking Citi Housing Branch, Jhelum
Tel. No: (0544) 226433 & 34

642 Islamic Banking
Sohawa Branch, Distt. Jhelum
Tel. No: 0370-1175176-7

643 Islamic Banking
G. T. Road Branch, Jhelum
Tel. No: (0544) 275445-6

LIST OF BRANCHES
AS AT 30 SEPTEMBER 2026

644 Chitral Branch, Distt. Chitral
Tel. No: (0943) 412078-9

645 Chakwal Branch
Tel. No: (0543) 543128-30 &
0316-8226045

646 Talagang Branch, District Chakwal
Tel. No: (0543) 413461

647 Mardan Branch
Tel. No: (0937) 864753-7

648 Islamic Banking
Chillas Branch, Distt. Diamer
Tel. No: (05812) 450631-2

649 Islamic Banking
Mingora Branch, Swat
Tel. No: (0946) 714355, 714400 &
0316-8226273-75

650 Islamic Banking
Matta Branch, District Swat
Tel. No: (0946) 790704

651 Islamic Banking Airport Road Branch,
District Swat
Tel. No: 0318-4304583-5

652 Islamic Banking
Khawaza Khela Branch, Distt. Swat
Tel. No: (0946) 745284-8

653 Islamic Banking
Kabal Branch, District Swat
Tel. No: (0946) 755387-8

654 Islamic Banking
Qamber Bypass Branch, Distt. Swat
Tel. No: (0946) 725190-2

655 Islamic Banking
Shahdara Watkay Branch, Distt. Swat
Tel. No: (0946) 817281, 3 & 4

656 Islamic Banking
Kokarai Branch, Distt. Swat
Tel. No: (0946) 860201,2 & 3

657 Barikot Branch, District Swat
Tel. No: (046) 751480-2

658 Islamic Banking
Taj Chowk Branch, Mingora, Distt.
Swat
Tel. No:

659 Islamic Banking Battagram Branch
Tel. No: (0997) 311044-6

660 Mansehra Branch
Tel. No: (0997) 301931-6

661 Oghi Branch, Distt. Mansehra
Tel. No:

662 Islamic Banking
Dera Ismail Khan Branch
Tel. No: (0966) 718010-4 & 718091-4

663 Kohat Branch, Distt. Kohat
Tel. No: (0922) 511011 & 511033

664 Islamic Banking Dara Adam Khel
Branch, Distt. Kohat
Tel. No: (0922) 810333 & 111

665 Islamic Banking
Kohat Branch, District Kohat
Tel. No: (0922) - 511911

666 Islamic Banking Kohat Enclave Br.,
Distt. Kohat
Tel. No:

667 Islamic Banking
Nowshera Branch, Distt. Nowshera
Tel. No: (0923) 611545-8

668 Islamic Banking Pabbi Branch, Distt.
Nowshera
Tel. No: (0923) 564380-81

669 G. T. Road Branch, Jahangira, Distr.
Nowshera
Tel. No: (0923) 510401, 2 & 4

670 Islamic Banking
Shakas Branch, Distt. Khyber Agency
Tel. No: 0316-8226101 &
0316-8226091, 2 & 9

671 Islamic Banking Bara Branch, Distt.
Khyber Agency
Tel. No: 0317-1179208 & 9210

672 Batkhela Branch
Tel. No: (0932) 411115, 6 & 7

673 Islamic Banking
Dargai Branch, Distt. Malakand
Tel. No: (0932) 333376-8

674 Islamic Banking Thana Branch, Distt.
Malakand
Tel. No: (0932) 440474

675 Islamic Banking
Timergara Branch, District Lower Dir.
Tel. No: (0945) 822081, 2 & 3

676 Islamic Banking Chakdara Br., Distt.
Lower Dir.
Tel. No: (0945) 703516-7

677 Islamic Banking Munda Branch,
District Lower Dir.
Tel. No: (0945) 830787& 788

678 Islamic Banking Samar Bagh Br.,
Distt. Lower Dir
Tel. No: (0945) 850372-3

679 Islamic Banking Talash Branch, Distt.
Lower Dir.
Tel. No:

680 Shigar Branch, District Shigar
Tel. No: (05815) 467029, 31 & 35

681 Sikanderabad Branch, District Nagar
Tel. No: 0316-8226075, 8 & 9

682 Islamic Banking Kotli Branch, AJK
Tel. No: (05826) 449060-1 & 449057 &
94

683 Islamic Banking Haripur Branch,
District Haripur
Tel. No: (0995) 613184-6

684 Islamic Banking
Ghazi Branch, Distt. Haripur
Tel. No: (0995) 661114-6

685 Islamic Banking
Shabqadar Branch, Dist. Charsadda
0314-8752232 & 4

686 Islamic Banking
Battagram Branch, District Charsadda
Tel. No: 0314-8752232

687 Islamic Banking Mardan Road Br.,
Charsadda
Tel. No: 0317-1179219 & 220

688 Islamic Banking Bannu Branch,
District Bannu
Tel. No: (0928) 623807

689 Karak Branch, District Karak
Tel. No: (0927) 210380-4

Islamic Banking
690 Sawari Branch, District Buner
Tel. No: (0939) 55772-4

691 Islamic Banking Bajaur Br., Distt.
Bajaur
Tel. No: (0942) 250345-6

Registered Office: 2nd Floor, 307 - Upper Mall
Scheme, Lahore-54000, Pakistan.
Phone No.: (021) 32444401-05
UAN: (021) 111-567-890

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M.T. Khan Road, Karachi-74000, Pakistan.
UAN: (021) 111-567-890

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