



Bank AL Habib Limited

August 27, 2025

The General Manager,
Pakistan Stock Exchange Limited (PSX),
Stock Exchange Building,
Stock Exchange Road,
Karachi.

through PUCARS also

Dear Sir,

FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2025

We wish to inform you that the Board of Directors of the Bank in their meeting held on August 27, 2025 at 12:30 p.m. at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the half year ended June 30, 2025 and recommended the following:

- (i) **Cash Dividend**
An Interim Cash Dividend for the half year ended June 30, 2025 at Rs. 3.50 per share i.e. 35%. This is in addition to the Interim Cash Dividend already paid at Rs. 3.50 per share i.e. 35%.
- (ii) **Bonus Shares**
NIL
- (iii) **Any Other Entitlement / Corporate Action**
NIL
- (iv) **Any Other Price-Sensitive Information**
NIL

The required Standalone and Consolidated Statements of Financial Position, Statements of Profit and Loss, Statements of Changes in Equity and Statements of Cash Flows are attached as:

Annexure – A (Standalone)

Annexure – B (Consolidated)

The Share Transfer Book of the Bank will remain closed from September 05, 2025 to September 09, 2025 (both days inclusive). Transfers received at our Share Registrar's Office, CDC Share Registrar Services Limited, Located at CDC House 99-B, Block B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi - 74400 at the close of business on September 04, 2025 will be treated in time for the purpose of above entitlement to transferees.

The Half Yearly Report of the Bank for the period ended June 30, 2025 will be transmitted through PUCARS separately, within the specified time.

Regards,

Yours sincerely,

Mohammad Taqi Lakhani
Company Secretary

Encl.: **As Above**

C.C.: Securities and Exchange Commission of Pakistan, Enforcement & Monitoring Division, Islamabad.

PRINCIPAL OFFICE 2nd FLOOR MACKINNON'S BUILDING, I.I. CHUNDRIGAR ROAD, KARACHI-PAKISTAN

PHONES : (92-21) 32412421-32412986 & 111-786-110 FAX (92-21) 32419752 & 32401171

EMAIL: info@bankalhabib.com WEBSITE: www.bankalhabib.com

REGISTERED OFFICE: 126-C, OLD BAHAWALPUR ROAD, MULTAN

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2025

	(Un-audited)	(Audited)
	30 June	31 December
Note	2025	2024
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	6 178,196,880	201,532,248
Balances with other banks	7 4,650,050	5,836,908
Lendings to financial institutions	8 19,692,241	38,941,542
Investments	9 1,936,820,666	1,924,732,913
Advances	10 903,460,113	910,850,199
Property and equipment	11 81,176,125	75,939,019
Right-of-use assets	12 15,373,786	13,679,198
Intangible assets	13 127,326	129,154
Deferred tax assets	14 4,786,622	4,535,942
Other assets	15 152,957,531	143,858,082
Total Assets	3,297,241,340	3,320,035,205
LIABILITIES		
Bills payable	17 73,697,992	52,263,043
Borrowings	18 441,230,500	667,043,213
Deposits and other accounts	19 2,476,907,697	2,278,956,911
Lease liabilities	20 18,870,951	16,848,698
Subordinated debt	21 25,986,000	25,988,400
Deferred tax liabilities	-	-
Other liabilities	22 97,114,303	126,946,320
Total Liabilities	3,133,807,443	3,168,046,585
NET ASSETS	163,433,897	151,988,620
REPRESENTED BY		
Share capital	11,114,254	11,114,254
Reserves	34,135,380	32,050,356
Surplus on revaluation of assets	23 24,566,348	21,604,223
Unappropriated profit	93,617,915	87,219,787
	163,433,897	151,988,620
CONTINGENCIES AND COMMITMENTS	24	

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

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Chief Executive

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Chief Financial Officer



Director

Director

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Chairman

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Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

Note	Half year ended		Three months period ended		
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	
	(Rupees in '000)				
		(Restated)		(Restated)	
Mark-up / return / interest earned	26	177,976,326	243,746,758	85,089,257	123,942,468
Mark-up / return / interest expensed	27	(111,641,632)	(169,111,709)	(52,310,773)	(86,400,789)
Net mark-up / return / interest income		66,334,694	74,635,049	32,778,484	37,541,679
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	10,668,020	9,452,450	5,209,385	5,188,365
Dividend income		961,577	866,414	892,664	563,452
Foreign exchange income		3,546,299	3,463,762	1,438,150	975,837
Income / (loss) from derivatives		-	-	-	-
Loss on securities - net	29	(433,896)	(168,187)	(189,441)	(388,699)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	599,627	554,614	253,341	238,141
Total non mark-up / interest income		15,341,627	14,169,053	7,604,099	6,577,096
Total income		81,676,321	88,804,102	40,382,583	44,118,775
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	(44,413,052)	(39,769,906)	(22,986,434)	(21,736,080)
Workers welfare fund		(797,628)	(910,858)	(377,287)	(489,910)
Other charges	32	(30,595)	(127,846)	(23,654)	(1,628)
Total non mark-up / interest expenses		(45,241,275)	(40,808,610)	(23,387,375)	(22,227,618)
Profit before credit loss allowance		36,435,046	47,995,492	16,995,208	21,891,157
Credit loss allowance and write offs - net	33	2,648,755	(7,391,716)	1,491,895	(516,584)
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		39,083,801	40,603,776	18,487,103	21,374,573
Taxation	34	(19,759,465)	(19,465,662)	(9,376,040)	(10,268,528)
PROFIT AFTER TAXATION		19,324,336	21,138,114	9,111,063	11,106,045
		(Rupees)			
Basic and diluted earnings per share	35	17.39	19.02	8.20	9.99

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

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Chief Executive

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 Chief Financial Officer

Director

Director

Chairman

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 Company Secretary
 BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2025

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves			Surplus / (deficit) on revaluation of		Unappropriated Profit	Total
				Special Reserve	General Reserve	Investments	Property and Equipment	Non Banking Assets		
Balance as at 01 January 2024 - audited	11,114,254	22,700,012	4,818,360	126,500	540,000	1,130,027	16,433,449	200,858	72,595,629	129,659,089
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	(1,773,407)	-	-	(3,510,353)	(5,283,760)
Profit after taxation for the half year ended 30 June 2024 - restated	-	-	-	-	-	-	-	-	21,138,114	21,138,114
Other comprehensive income for the half year ended 30 June 2024 - net of tax	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(73,231)	-	-	-	-	-	-	(73,231)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	1,817,105	-	-	-	1,817,105
Movement in deficit on revaluation of investments in equity securities - net of tax	-	-	-	-	-	(491,503)	-	-	-	(491,503)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	203,480	-	-	203,480
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(31,013)	-	(31,013)
Total other comprehensive income - net of tax	-	-	(73,231)	-	-	1,325,602	203,480	(31,013)	-	1,424,838
Transfer to statutory reserve	-	2,113,811	-	-	-	-	-	-	(2,113,811)	-
Loss on sale of equity investments - FVOCI	-	-	-	-	-	826,620	-	-	(826,620)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(110,659)	(477)	111,136	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	(5,557,127)	(5,557,127)
Final cash dividend (Rs. 5.0 per share) - December 2023	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - March 2024	-	-	-	-	-	-	-	-	(9,447,116)	(9,447,116)
Balance as at 30 June 2024 - unaudited - restated	11,114,254	24,813,823	4,745,129	126,500	540,000	1,508,842	16,526,270	169,368	77,946,979	137,491,165
Profit after taxation for the half year ended 31 December 2024	-	-	-	-	-	-	-	-	18,724,073	18,724,073
Other comprehensive income for the half year ended 31 December 2024 - net of tax	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(47,504)	-	-	-	-	-	-	(47,504)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	4,295,427	-	-	-	4,295,427
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	64,957	-	-	-	64,957
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	61,809	61,809
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(818,048)	-	-	(818,048)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(3,281)	-	(3,281)
Total other comprehensive income - net of tax	-	-	(47,504)	-	-	4,360,384	(818,048)	(3,281)	61,809	3,553,360



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Company Secretary
BANK AL HABIB LIMITED

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BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2025

	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of	Property and Equipment		Unappropriated Profit	Total
				Special Reserve	General Reserve		Investments	Non Banking Assets		
Transfer to statutory reserve	-	1,872,408	-	-	-	-	-	-	(1,872,408)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(139,286)	(24)	139,312	-	-
Transactions with owners, recorded directly in equity										
Interim cash dividend (Rs. 3.5 per share) - June 2024	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - September 2024	-	-	-	-	-	-	-	(7,779,978)	(7,779,978)	(7,779,978)
Balance as at 31 December 2024 - audited	11,114,254	26,686,231	4,697,625	126,500	540,000	15,568,934	166,063	87,219,787	151,988,620	
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	-	-	26,333	-	827,083
Profit after taxation for the half year ended 30 June 2025	-	-	-	-	-	800,750	-	-	-	800,750
Other comprehensive income for the half year ended 30 June 2025 - net of tax										
Effect of translation of net investment in foreign branches	-	-	152,590	-	-	-	-	-	-	152,590
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	-	2,006,737	-	-	-	2,006,737
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	-	-	122,401	-	-	-	122,401
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	125,643	-	-	125,643
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	741	-	-	741
Total other comprehensive income - net of tax										
Transfer to statutory reserve	-	1,932,434	-	-	-	-	-	(1,932,434)	-	-
Loss on sale of equity investments	-	-	-	-	-	-	-	(11,390)	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(105,473)	(64)	105,537	-	-
Transactions with owners, recorded directly in equity										
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	(7,224,265)	(7,224,265)	(7,224,265)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	(3,889,989)
Balance as at 30 June 2025 - unaudited	11,114,254	28,618,665	4,850,215	126,500	540,000	15,589,104	166,740	93,617,915	163,433,897	

The annexed notes 1 to 43 form an integral part of these unaudited condensed interim financial statements.

Chief Executive

Director

Chief Financial Officer



Company Secretary
BANK AL HABIB LIMITED

Chairman

Director

BANK AL HABIB LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	30 June 2025	30 June 2024 (Restated)
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	39,083,801	40,603,776
Less: Dividend income	(961,577)	(866,414)
	<u>38,122,224</u>	<u>39,737,362</u>
Adjustments:		
Net mark-up / return / interest income	(66,334,694)	(74,635,049)
Depreciation	3,682,751	2,578,339
Depreciation on right-of-use assets	1,355,777	1,198,462
Amortisation	98,858	105,530
Workers welfare fund	797,628	910,858
Credit loss allowance and write-offs - net	(2,648,755)	7,391,716
Gain on sale of property and equipment - net	(498,210)	(500,528)
Gain on termination of leases and RoU - net	(85,578)	(46,488)
Unrealised loss measured at FVPL	314,331	237,212
Charge for defined benefit plan	630,000	600,000
Charge for compensated absences	161,708	211,733
	<u>(62,526,184)</u>	<u>(61,948,215)</u>
	<u>(24,403,960)</u>	<u>(22,210,853)</u>
Decrease / (increase) in operating assets		
Lendings to financial institutions	19,251,900	1,649,716
Securities classified as FVPL	1,494,669	2,865,881
Advances	7,997,973	62,379,929
Other assets (excluding advance taxation and markup receivable)	(8,968,500)	(2,213,200)
	<u>19,776,042</u>	<u>64,682,326</u>
(Decrease) / Increase in operating liabilities		
Bills payable	21,434,949	836,099
Borrowings	(227,124,187)	26,398,438
Deposits and other accounts	197,950,786	288,158,447
Other liabilities (excluding markup payable)	(29,489,267)	10,918,678
	<u>(37,227,719)</u>	<u>326,311,662</u>
	<u>(41,855,637)</u>	<u>368,783,135</u>
Mark-up / return / interest received	191,287,147	236,480,896
Mark-up / return / interest paid	(112,032,982)	(166,849,998)
Income tax paid	(36,001,895)	(18,797,429)
Net cash generated from operating activities	<u>1,396,633</u>	<u>419,616,604</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(5,449,829)	3,015,522
Net investments in securities classified as FVOCI	(993,731)	(333,222,664)
Net investments in subsidiaries	-	(1,000,000)
Dividends received	837,878	867,904
Investments in property and equipment and intangible assets	(9,030,992)	(6,689,158)
Proceeds from sale of property and equipment	512,618	473,741
Effect of translation of net investment in foreign branches	152,590	(73,231)
Net cash used in investing activities	<u>(13,971,466)</u>	<u>(336,627,886)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(2,400)	(3,994,400)
Dividend paid	(10,985,247)	(9,315,446)
Payments of lease obligations against right-of-use assets	(2,198,107)	(1,834,574)
Net cash used in financing activities	<u>(13,185,754)</u>	<u>(15,144,420)</u>
(Decrease) / Increase in cash and cash equivalents	<u>(25,760,587)</u>	<u>67,844,298</u>
Cash and cash equivalents at beginning of the period	<u>205,187,585</u>	<u>147,202,286</u>
Cash and cash equivalents at end of the period	<u>179,426,998</u>	<u>215,046,584</u>

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2025

	Note	(Un-audited) 30 June 2025	(Audited) 31 December 2024
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks	6	178,576,445	201,935,630
Balances with other banks	7	4,812,268	5,887,584
Lendings to financial institutions	8	19,692,241	38,941,542
Investments	9	1,938,505,788	1,926,109,064
Advances	10	902,835,539	910,279,117
Property and equipment	11	81,329,831	76,057,034
Right-of-use assets	12	15,421,603	13,731,222
Intangible assets	13	229,566	237,024
Deferred tax assets	14	4,798,321	4,529,802
Other assets	15	155,000,165	145,422,433
Total Assets		3,301,201,767	3,323,130,452
LIABILITIES			
Bills payable	17	73,697,992	52,263,043
Borrowings	18	441,230,500	667,043,213
Deposits and other accounts	19	2,476,184,917	2,277,961,527
Lease liabilities	20	18,919,112	16,897,021
Subordinated debt	21	25,986,000	25,988,400
Deferred tax liabilities		-	-
Other liabilities	22	98,066,031	127,773,646
Total Liabilities		3,134,084,552	3,167,926,850
NET ASSETS		167,117,215	155,203,602
REPRESENTED BY			
Share capital		11,114,254	11,114,254
Reserves		34,135,380	32,050,356
Surplus on revaluation of assets	23	24,588,141	21,624,360
Unappropriated profit		97,114,410	90,259,109
Equity attributable to the equity holders of the Holding company		166,952,185	155,048,079
Non-controlling interest	24	165,030	155,523
Total equity		167,117,215	155,203,602
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive



Chief Financial Officer



Director

Director



Company Secretary
BANK AL HABIB LIMITED

Chairman

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

Note	Half year ended		Three months period ended		
	30 June 2025	30 June 2024 (Restated)	30 June 2025	30 June 2024 (Restated)	
	(Rupees in '000)				
Mark-up / return / interest earned	27	178,130,720	243,722,701	85,160,212	123,938,415
Mark-up / return / interest expensed	28	(111,623,007)	(169,019,146)	(52,297,419)	(86,362,069)
Net mark-up / return / interest income		66,507,713	74,703,555	32,862,793	37,576,346
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	12,114,137	10,328,420	6,054,251	5,736,544
Dividend income		353,192	361,598	284,279	276,062
Foreign exchange income		3,553,548	3,463,762	1,384,859	975,837
Income / (loss) from derivatives		-	-	-	-
Loss on securities - net	30	(433,646)	(168,113)	(189,191)	(388,625)
Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Share of profit from associates	31	437,257	661,701	225,075	353,821
Other income		583,815	547,016	245,450	233,956
Total non mark-up / interest income		16,608,303	15,194,384	8,004,723	7,187,595
Total income		83,116,016	89,897,939	40,867,516	44,763,941
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	(44,929,922)	(40,016,619)	(23,298,654)	(21,873,918)
Workers welfare fund		(820,040)	(927,711)	(388,581)	(500,621)
Other charges	33	(30,595)	(127,846)	(23,654)	(1,628)
Total non mark-up / interest expenses		(45,780,557)	(41,072,176)	(23,710,889)	(22,376,167)
Profit before credit loss allowance		37,335,459	48,825,763	17,156,627	22,387,774
Credit loss allowance and write offs - net	34	2,648,755	(7,391,716)	1,491,895	(517,347)
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		39,984,214	41,434,047	18,648,522	21,870,427
Taxation	35	(20,194,025)	(19,768,192)	(9,582,300)	(10,457,638)
PROFIT AFTER TAXATION		19,790,189	21,665,855	9,066,222	11,412,789
Attributable to:					
Equity holders of the Holding Company		19,781,509	21,660,675	9,060,952	11,408,985
Non-controlling interest		8,680	5,180	5,270	3,804
		19,790,189	21,665,855	9,066,222	11,412,789
(Rupees)					
Basic and diluted earnings per share attributable to the equity holders of the Holding Company	36	17.80	19.49	8.15	10.27

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Chief Financial Officer

Director

Director

Chairman

Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2025

	Attributable to shareholders of the Holding Company										Non-controlling Interest	Total
	Share Capital	Statutory Reserve	Foreign Currency Translation Reserve	Revenue Reserves			Surplus / (deficit) on revaluation of Property and Equipment	Non Banking Assets	Unappropriated Profit	Sub-total		
				Special Reserve	General Reserve							
Balance as at 01 January 2024 - audited	11,114,254	22,700,012	4,818,360	126,500	540,000	1,124,652	16,433,449	200,858	73,595,373	130,653,458	125,536	130,778,994
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	(1,773,407)	-	-	(3,510,353)	(5,283,760)	-	(5,283,760)
Profit after taxation for the half year ended 30 June 2024 - restated	-	-	-	-	-	-	-	-	21,660,675	21,660,675	5,190	21,665,865
Other comprehensive income for the half year ended 30 June 2024 - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(73,231)	-	-	-	-	-	-	(73,231)	-	(73,231)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	1,817,105	-	-	-	1,817,105	200	1,817,305
Movement in deficit on revaluation of investments in equity securities - net of tax	-	-	-	-	-	(487,652)	-	-	-	(487,652)	1,725	(485,927)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	203,480	-	-	203,480	-	203,480
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	(73,231)	-	-	-	-	(31,013)	-	(31,013)	-	(31,013)
Total other comprehensive income - net of tax	-	-	-	-	-	1,329,453	203,480	(31,013)	-	1,428,689	1,925	1,430,614
Transfer to statutory reserve	-	2,113,811	-	-	-	-	-	-	(2,113,811)	-	-	-
Loss on sale of equity investments - FVOCI	-	-	-	-	-	826,620	-	-	(826,620)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(110,659)	(477)	111,136	-	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend (Rs. 5.0 per share) - December 2023	-	-	-	-	-	-	-	-	(5,557,127)	(5,557,127)	-	(5,557,127)
Interim cash dividend (Rs. 3.5 per share) - March 2024	-	-	-	-	-	-	-	-	(3,889,989)	(3,889,989)	-	(3,889,989)
Balance as at 30 June 2024 - unaudited - restated	11,114,254	24,813,823	4,745,129	126,500	540,000	1,507,318	16,526,270	169,368	79,465,284	139,011,946	132,641	139,144,587
Profit after taxation for the half year ended 31 December 2024	-	-	-	-	-	-	-	-	20,241,090	20,241,090	10,450	20,251,540
Other comprehensive income for the half year ended 31 December 2024 - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches	-	-	(47,504)	-	-	-	-	-	-	(47,504)	-	(47,504)
Movement in surplus on revaluation of investments in debt securities - net of tax	-	-	-	-	-	4,295,502	-	-	-	4,295,502	(162)	4,295,340
Movement in surplus on revaluation of investments in equity securities - net of tax	-	-	-	-	-	86,543	-	-	-	86,543	12,594	99,137
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	61,809	61,809	-	61,809
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(818,048)	-	-	(818,048)	-	(818,048)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	(47,504)	-	-	-	-	(3,281)	-	(3,281)	-	(3,281)
Total other comprehensive income - net of tax	-	-	-	-	-	4,382,045	(818,048)	(3,281)	61,809	3,575,021	12,432	3,587,453
Transfer to statutory reserve	-	1,872,408	-	-	-	-	-	-	(1,872,408)	-	-	-

(1,872,408)

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Company Secretary
BANK AL HABIB LIMITED



BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2025

	Attributable to shareholders of the Holding Company							Non-controlling Interest	Total		
	Share Capital	Statutory Reserve	Revenue Reserves		Surplus / (deficit) on revaluation of		Sub-total				
			Foreign Currency Translation Reserve	Special Reserve	General Reserve	Investments				Property and Equipment	Non Banking Assets
	-	-	-	-	-	(139,298)	(24)	139,312	-	-	
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	-	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	
Interim cash dividend (Rs. 3.5 per share) - June 2024	-	-	-	-	-	-	-	(3,889,989)	-	(3,889,989)	
Interim cash dividend (Rs. 3.5 per share) - September 2024	-	-	-	-	-	-	-	(3,889,989)	-	(3,889,989)	
Balance as at 31 December 2024 - audited	11,114,254	26,686,231	4,697,625	126,500	540,000	5,889,363	15,568,934	166,063	90,269,109	155,523	155,203,602
Effect of adoption of IFRS 9 (net of tax)	-	-	-	-	-	800,750	-	-	26,333	-	827,083
Profit after taxation for the half year ended 30 June 2025	-	-	-	-	-	-	-	-	19,781,509	8,680	19,790,189
Other comprehensive income for the half year ended 30 June 2025 - net of tax											
Effect of translation of net investment in foreign branches	-	-	152,590	-	-	-	-	-	-	-	152,590
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	-	2,014,342	-	-	-	3,800	2,018,142
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	-	-	116,452	-	-	-	(2,973)	113,479
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	125,643	-	-	-	125,643
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	741	-	-	741
Total other comprehensive income - net of tax			152,590			2,130,794		741		827	2,410,595
Transfer to statutory reserve	-	1,932,434	-	-	-	-	-	-	(1,932,434)	-	-
Loss on sale of equity investments	-	-	-	-	-	11,390	-	-	(11,390)	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	-	(105,473)	(64)	105,537	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	(7,224,265)	-	(7,224,265)
Final cash dividend (Rs. 6.5 per share) - December 2024	-	-	-	-	-	-	-	-	(3,889,989)	-	(3,889,989)
Interim cash dividend (Rs. 3.5 per share) - March 2025	-	-	-	-	-	-	-	-	(11,114,254)	-	(11,114,254)
Balance as at 30 June 2025 - unaudited	11,114,254	28,618,665	4,850,215	126,500	540,000	8,832,297	15,589,104	166,740	97,114,410	165,030	167,117,215

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Director

Chief Financial Officer

Director

Chairman



Company Secretary
BANK AL HABIB LIMITED

BANK AL HABIB LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	30 June 2025	30 June 2024 (Restated)
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	39,984,214	41,434,047
Less: dividend income	(353,192)	(361,598)
	<u>39,631,022</u>	<u>41,072,449</u>
Adjustments:		
Net mark-up / return / interest income	(66,507,713)	(74,703,555)
Depreciation	3,702,212	2,584,413
Depreciation on right-of-use assets	1,361,094	1,205,254
Amortisation	104,848	107,472
Workers welfare fund	820,040	927,711
Credit loss allowance and write-offs - net	(2,648,755)	7,391,716
Gain on sale of property and equipment - net	(498,237)	(500,528)
Gain on termination of leases and RoU - net	(85,578)	(46,488)
Unrealised loss measured at FVPL	314,331	237,212
Charge for defined benefit plan	630,000	600,000
Charge for compensated absences	161,708	211,733
Share of profit from associates	(437,257)	(661,701)
	<u>(63,083,307)</u>	<u>(62,646,761)</u>
	<u>(23,452,285)</u>	<u>(21,574,312)</u>
Decrease / (increase) in operating assets		
Lendings to financial institutions	19,251,900	1,649,716
Securities classified as FVPL	1,494,669	2,865,807
Advances	8,051,465	62,159,637
Other assets (excluding advance taxation and markup receivable)	(9,485,719)	(2,149,105)
	<u>19,312,315</u>	<u>64,526,055</u>
(Decrease) / increase in operating liabilities		
Bills payable	21,434,949	836,099
Borrowings	(227,124,187)	26,398,438
Deposits and other accounts	198,223,390	287,397,895
Other liabilities (excluding markup payable)	(29,596,990)	11,990,666
	<u>(37,062,838)</u>	<u>326,623,098</u>
	<u>(41,202,808)</u>	<u>369,574,841</u>
Mark-up / return / interest received	191,442,252	236,447,800
Mark-up / return / interest paid	(111,800,024)	(167,495,321)
Income tax paid	(36,418,177)	(19,025,206)
Net cash generated from operating activities	<u>2,021,243</u>	<u>419,502,114</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost securities	(5,481,576)	2,868,157
Net investments in securities classified as FVOCI	(993,671)	(333,224,595)
Net investments in associates	164,513	218,779
Dividends received	229,493	363,088
Investments in property and equipment and intangible assets	(9,084,367)	(6,765,800)
Proceeds from sale of property and equipment	512,681	473,792
Effect of translation of net investment in foreign branches	152,590	(73,231)
Net cash used in investing activities	<u>(14,500,337)</u>	<u>(336,139,810)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of subordinated debt	(2,400)	(3,994,400)
Dividend paid	(10,985,247)	(9,315,446)
Payments of lease obligations against right-of-use assets	(2,206,121)	(1,853,033)
Net cash used in financing activities	<u>(13,193,768)</u>	<u>(15,162,879)</u>
(Decrease) / increase in cash and cash equivalents	<u>(25,672,862)</u>	<u>68,199,425</u>
Cash and cash equivalents at beginning of the period	205,641,643	147,284,561
Cash and cash equivalents at end of the period	<u>179,968,781</u>	<u>215,483,986</u>

The annexed notes 1 to 44 form an integral part of these consolidated condensed interim financial statements.

Chief Executive

Director

Director

Chief Financial Officer

Company Secretary
BANK AL HABIB LIMITED

Chairman