

Soneri Bank

MAPPING OUR MILESTONES

THIRD QUARTERLY REPORT
SEPTEMBER 2025 (UN-AUDITED)

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CORPORATE INFORMATION

CHAIRMAN

MR. AMIN A. FEERASTA

PRESIDENT & CHIEF EXECUTIVE OFFICER

MR. MUHTASHIM AHMAD ASHAI

DIRECTORS

MR. NOORUDDIN FEERASTA

MR. AHMED A. FEERASTA

MR. MANZOOR AHMED (NIT NOMINEE)

MR. JAMIL HASSAN HAMDANI

MR. TARIQ HAFEEZ MALIK

MS. NAVIN SALIM MERCHANT

ACTING CHIEF FINANCIAL OFFICER

MR. ADNAN KHALEEQ

COMPANY SECRETARY

MR. MUHAMMAD ALTAF BUTT

AUDITORS

M/S. A.F. FERGUSON & COMPANY

CHARTERED ACCOUNTANTS

SHAHRIAH 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,
KARACHI – 74000.

SHARES REGISTRAR AND TRANSFER AGENT

THK ASSOCIATES (PRIVATE) LIMITED
PLOT NO. 32 – C, JAMI COMMERCIAL,
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DIRECTORS' REVIEW REPORT

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 2025.

Economic Review

Pakistan's economy continued on its course of stabilization and moderate growth during the first quarter of FY2026, supported by prudent fiscal and monetary policies, improved external buffers, and a continued build-up of investor confidence. Despite the adverse impact of floods since July 2025, the economy has shown resilience, with key indicators reflecting steady activity and contained macroeconomic imbalances supported by relatively weak global commodity price outlook.

The State Bank of Pakistan (SBP), in its latest Monetary Policy Committee (MPC) meeting, maintained the policy rate at 11 percent, citing moderate inflation and stable financial conditions. Inflation averaged 3.5 percent during July–August 2025, sharply lower than 10.4 percent in the same period last year; however, CPI rose to 5.6 percent in September 2025 driven by higher food price attributable to flood-related disruptions. The SBP expects inflation to temporarily rise above the 5–7 percent target range in the second half of FY2026, before stabilizing in FY2027. Core inflation, however, continues its gradual downward trend, reflecting anchored expectations and tight monetary management.

High-frequency data indicate continued momentum in the real sector. Large-Scale Manufacturing (LSM) grew 9.0 percent year-on-year in July 2025, driven by robust activity in textiles, cement, automobiles, and pharmaceuticals. Cement dispatches surged 20.9 percent, automobile production in its various categories recorded 50 to 100 percent growth in output, and overall, 16 of 22 industries posted gains. While the floods have dampened the short-term agricultural outlook—causing crop and livestock losses—the impact is expected to be partly offset by a likely rebound in Rabi crops supported by better water availability and enhanced agricultural financing, which rose 19.5 percent year-on-year in Jul–Aug 2025.

Broad money (M2) growth slowed slightly to 13.9 percent year-on-year, primarily due to seasonal factors and reduced government borrowing. Private sector credit, however, expanded by 14.1 percent, reflecting improved business sentiment and financing demand across key sectors such as textiles, telecommunications, and trade. The Pakistan Stock Exchange maintained its bullish momentum, with the KSE-100 Index closing at 165,494 points in September 2025—an increase of over 100 percent year-on-year—supported by easing inflation, improving liquidity, and positive earnings expectations.

On the external front, Pakistan's position remained broadly stable despite temporary pressures from higher import demand. The current account deficit widened modestly to \$624 million in Jul–Aug 2025 compared to \$430 million last year, reflecting increased imports amid expanding activity. Nonetheless, exports grew 10.2 percent to \$5.3 billion during Jul–Aug 2025, supported by double-digit growth in textiles. Remittances in the same period increased 7 percent YoY to \$6.4 billion, led by better inflows from Saudi Arabia and the UAE, while foreign exchange reserves stood at \$19.8 billion by mid-September, including \$14.4 billion with the SBP. The exchange rate remained broadly stable around PKR 281 per USD, indicating strengthened market confidence.

The fiscal sector continued to demonstrate discipline, with the primary surplus improving to Rs. 228.9 billion (0.2% of GDP) during Jul–Aug 2025, up from Rs. 107.1 billion last year. During the same period, FBR revenues grew 14.1 percent year-on-year to Rs. 1.66 trillion, supported by higher non-tax collections. Additionally, a substantial SBP profit transfer of Rs. 2.4 trillion is expected to further supplement the primary surplus. However, the floods may increase current expenditures and modestly slow revenue mobilization in the coming months. The country remains committed to sustaining consolidation through tax base broadening, rationalization of expenditures, and reforms in state-owned enterprises.

Pakistan's external and fiscal buffers have strengthened considerably over the past two years, enabling the country to better absorb shocks like previous flood episodes. With lower inflation, manageable external account pressures, and continued IMF program engagement under the Extended Fund Facility (EFF) and Resilience and Sustainability Facility (RSF), the macroeconomic environment remains relatively stable.

At the global level, growth prospects have softened modestly amid ongoing trade tensions and elevated geopolitical risks. According to Fitch Ratings, global growth is projected at 2.4 percent for 2025 and 2.3 percent for 2026, while commodity prices have largely stabilized or weakened, helping to contain Pakistan's import bill. Improved external demand conditions in Pakistan's key export markets—such as the U.S., China, and the Eurozone—are expected to support the country's export momentum in the coming quarters.

Outlook

Looking ahead, Pakistan's economic outlook remains prudently optimistic. Real GDP growth for FY2026 is projected to remain near the lower end of the 3.25–4.25 percent range due to flood-related disruptions, but is expected to regain strength in subsequent quarters as reconstruction activity accelerates. Inflation is likely to stabilize within the 5–7 percent target range over the medium term, though short-term volatility over the upper bound may be expected. The current account deficit is anticipated to stay manageable at 0–1 percent of GDP. With arranged external inflows, stable monetary settings, and continued reform momentum, foreign exchange reserves are projected to touch \$15.5 billion by December 2025.

Overall, the macroeconomic stabilization achieved over the past year appears to be consolidating. Sustained reform implementation, prudent policy continuity, and effective management of climate-related challenges will be critical to preserve this progress and support a gradual transition toward higher, more inclusive growth in the coming years.



The Bank's Financial Position and Operating Results:

The summarized financial position and operating results of the Bank for the period ended 30 September 2025 are as follows:

FINANCIAL POSITON

	As at 30 Sept 2025	As at 31 Dec 2024
	------(Rupees in '000)-----	
Advances – net	194,090,256	241,738,092
Investments – net	499,944,055	384,305,619
Total Assets	820,443,691	739,499,353
Total Deposits	629,128,188	543,145,882
Shareholders' Equity	33,243,858	30,809,746

FINANCIAL PERFORMANCE


	Nine month ended 30 Sept 2025	Nine month ended 30 Sept 2024
	------(Rupees in '000)-----	
Net mark-up / interest income	20,997,121	18,836,365
Non mark-up / interest income	6,518,130	5,224,736
Total income	27,515,251	24,061,101
Non markup / interest expenses	17,832,920	14,519,603
Profit before credit loss allowance	9,682,331	9,541,498
Credit loss allowance / (reversals)	77,970	(192,036)
Profit before taxation	9,604,361	9,733,534
Profit after taxation	3,303,808	4,765,783
Earnings per share (Rupee)	2.9968	4.3228

The Bank posted Profit before tax (PBT) of Rs. 9,604.361 million and Profit after tax (PAT) of Rs. 3,303.808 million for the nine months ended 30 September 2025, as compared to Rs. 9,733.534 million and Rs. 4,765.783 million respectively for the comparative period last year. Earnings per share (EPS) was recorded at Rs. 2.9968 per share for the current reporting period, as compared to Rs. 4.3228 per share for the comparative prior period, declining by 30.7 percent mainly due to the impact of windfall tax recorded in the current period.

The Bank's net interest income for the nine months ended 30 September 2025 improved to Rs. 20,997.121 million from Rs. 18,836.365 million for the comparative prior period, reflecting a growth of 11.5 percent as volume and spreads continued to strengthen. Non-interest income for the period end was reported at Rs. 6,518.130 million compared to Rs. 5,224.736 million in the prior period, mainly driven by higher trade business volumes, which increased to Rs. 1,000.880 billion during the nine months ended 30 September 2025 from Rs. 889.327 billion in the comparative period last year. Consequently, fee and commission income also recorded an increase, reflecting improved market activity and higher transactional volumes. Overall, the Bank's total revenue improved by Rs. 3,454.150 million, or 14.4 percent over comparative period last year.

The Bank's average net investments volumes ended at Rs. 474.464 billion for the nine months ended 30 September 2025 as against Rs. 372.415 billion maintained in the comparative prior period. The yield on investments declined to 13.02 percent for the nine months ended 30 September 2025 as against 19.72 percent for the comparative prior period. Therefore, the Bank's income from investments decreased to Rs. 46,188.988 million for the current period, as against Rs. 54,971.213 million for the comparative prior period.

At the same time, net yields on advances also declined year on year, ending at 11.78 percent as against 19.72 percent for the comparative prior period, reflecting the repricing effect of the decrease in policy rates by the State Bank of Pakistan by 650 bps from October 2024 onwards. The Bank's average net advances volume contracted to Rs. 195.572 billion for the nine months ended 30 September 2025, as against Rs. 206.386 billion for the comparative prior period with income from advances ending lower at Rs. 17,229.950 million for the current period as against Rs. 30,377.806 million for the comparative prior period.



Period end deposits improved to Rs. 629.128 billion as at 30 September 2025, indicating a growth of 15.8 percent as against the year end 2024 position. In terms of averages, the portfolio grew by Rs. 38.322 billion, or 7.03 percent year on year. The Bank's cost of deposits decreased to 7.17 percent for the nine months ended 30 September 2025 as against 13.88 percent for the corresponding period last year. As at 30 September 2025, the Bank's CASA percentage stood at 83.73 percent (December 2024: 81.94 percent). For Current Accounts, the mix improved to 32.53 percent at 30 September 2025 from 30.13 percent as at 31 December 2024, and period end CA balances grew by Rs. 41.015 billion or 25.07 percent compared to 31 December 2024. The Bank's focus remains on CASA mix improvement along with retention and mobilization of current and rack-rate savings accounts, whilst ensuring service levels of the highest quality. This has helped the Bank in reducing its funding costs, thereby leading to improved net interest margins and operating profits.

The Bank's period end borrowings were reported at Rs. 109.201 billion at 30 September 2025, with overall costs decreasing to 10.57 percent for the current period as against 17.67 percent for the comparative prior period. The Bank's IDR ended at 79.47 percent increasing from the 70.76 percent reported at the year end. Overall cost of funds decreased to 7.83 percent for the nine months ended 30 September 2025 as against 14.44 percent for the comparative prior period.

Non-Markup expenses were reported at Rs. 17,832.920 million for the nine months ended 30 September 2025 as against Rs. 14,519.603 million in the comparative period of 2024, indicating a growth of 22.82 percent, which is mainly due to additional costs on account of new branches opened in 2025 and the latter part of 2024, along with expenditure on information technology, digitalization and inflationary increase in various expense categories. In line with the directions set by the Board, the management remains committed on implementing rigorous cost discipline measures to keep administration costs in check over the remaining course of the year.

A net charge of Rs. 77.970 million has been recognized in respect of credit Loss allowance and write offs, whereas, a net reversal of Rs. 192.036 million was considered in the same period last year. The Bank continues to target a strong recovery pipeline in the remainder of the year so as to supplement its profitability. At the same time, we continue to carefully and prudently monitor our portfolio to limit infection and maintain coverage at reasonable levels.

As at 30 September 2025, the Bank's Non-performing loans to total Advances ratio has increased to 4.30 percent (December 2024: 3.16 percent), with specific coverage at 84.543 percent (December 2024: 90.02 percent) and overall coverage including the Expected Credit Loss (ECL) provision under Stages 1 & 2 of IFRS 9, Financial Instruments, computed at 95.10 percent (December 2024: 102.90 percent).

The Bank remains adequately capitalized, with a Capital Adequacy Ratio of 16.29 percent at 30 September 2025. The Bank's Liquidity Coverage Ratio and Net Stable Funding Ratios currently stand at 196.81 percent and 186.36 percent respectively, which are comfortably above the regulatory requirements.

Credit Rating:

The Pakistan Credit Rating Agency (PACRA) has maintained the long term credit rating of 'AA-' (Double A Minus) and short term rating of 'A1+' (A One Plus) with Stable Outlook of the Bank through its notification dated 25 June 2025 [2024: long term 'AA-' (Double A Minus): short term 'A1+' (A One Plus)].

Furthermore, the Bank's unsecured, subordinated, rated, listed perpetual and non-cumulative Term Finance Certificates, Tier I Capital, of Rs 4,000 million have been assigned the rating of 'A' with Stable Outlook by PACRA through their notification dated 25 June 2025 [2024: 'A' (Single A) with Stable Outlook].

PACRA had also maintained the credit rating of the Bank's unsecured, subordinated and listed Term Finance Certificates (TFC – III), Tier II Capital, issue of Rs 4,000 million at 'A+' (Single A plus) with Stable Outlook through its notification dated 25 June 2025 [2024: 'A+' (Single A plus) with Stable Outlook].

The assigned ratings reflect the Bank's good corporate governance, diversified operations, healthy financial risk profile, strong sponsors, lending capacity and market presence. These ratings indicate a low expectation of credit risk, strong capacity for timely repayment of financial commitments in the long term and the highest capacity for timely repayment in the short term, respectively.



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 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,

MUHTASHIM AHMAD ASHAI
President & Chief Executive Officer

AMIN A. FEERASTA
Chairman

Karachi: 22 October 2025

اس مدت میں کریڈٹ کے نقصانات اور رائٹ آف کے حوالے سے 77.970 ملین روپے کا نیٹ چارج رہا، جبکہ گزشتہ سال اسی مدت میں 192.036 ملین روپے کا نیٹ ریورسل تھا۔ بینک سال کے بقیہ حصے میں ایک مضبوط ریکوری پائپ لائن کو ہدف بنانا جاری رکھے ہوئے ہے تاکہ منافع میں مزید اضافہ کیا جاسکے۔ اس کے ساتھ ساتھ ہم مجموعی پورٹ فولیو کی محتاط نگرانی کرتے رہتے ہیں، تاکہ انفلکشن سے بچا جاسکے اور کو رج مناسب سطح پر برقرار رہے۔

30 ستمبر 2025 کو بینک کے نان پرفارمنگ لوز ٹوٹل ایڈوانسز کا تناسب بڑھ کر 4.30 فیصد (دسمبر 2024: 3.16 فیصد) اور مخصوص کو رج 84.543 فیصد ہے (دسمبر 2024: 90.02 فیصد)۔ اور مجموعی کو رج بشمول IFRS 9 نافٹل انسٹرومنٹس کے اسٹیج 1 اور 2 تحت متوقع کریڈٹ کے نقصان (ECL) کی فراہمی کے بعد 95.10 فیصد ہے (دسمبر 2024: 102.90 فیصد)۔

30 ستمبر 2025 کو 16.29 فیصد کے کپٹل ایڈیوکیسی ریشو کے ساتھ بینک کا فی سرمایہ رکھتا ہے۔ بینک کا لیکویڈیٹی گورنر ریشو اور مین اسٹیل فنڈنگ ریشو 7 اس وقت بالترتیب 196.81 فیصد اور 186.36 فیصد ہیں، جو ریگولیٹری تقاضوں سے آرام سے اوپر ہیں۔

ساتھ کی درجہ بندی (کریڈٹ ریٹنگ):

پاکستان کریڈٹ ریٹنگ ایجنسی (پاکرا) نے اپنے 25 جون 2025 کے نوٹیفیکیشن کے ذریعے بینک کی طویل المیعاد کریڈٹ ریٹنگ کو 'AA-' (ڈبل اے مائنس) اور قلیل المیعاد ریٹنگ 'A1+' (اے ون پلس) کو مستحکم منظر نامے کے ساتھ برقرار رکھا ہے۔ [2024: طویل المیعاد 'AA-' (ڈبل اے مائنس)، قلیل المیعاد 'A1+' (اے ون پلس)]۔

مزید برآں پاکرا نے اپنے 25 جون 2025 کے نوٹیفیکیشن کے ذریعے بینک کے ٹیئر I کپیٹل، 4,000 ملین روپے کے غیر محفوظ، ذیلی، ریٹڈ، سلڈ، دائمی اور غیر مجموعی ٹرم فنانس سرٹیفکیٹ کے اجراء کو مستحکم منظر نامے کے ساتھ 'A+' (سنگل اے) ریٹنگ تفویض کی ہے۔ [2024: 'A+' (سنگل اے) مستحکم منظر نامے کے ساتھ]۔

پاکرا نے اپنے 25 جون 2025 کے نوٹیفیکیشن کے ذریعے بینک کے ٹیئر II کپیٹل، 4,000 ملین روپے کے غیر محفوظ، ذیلی اور سلڈ ٹرم فنانس سرٹیفکیٹس (ٹی ایف سی-III) کے اجراء کو بھی مستحکم منظر نامے کے ساتھ 'A+' (سنگل اے پلس) ریٹنگ کے ساتھ برقرار رکھا ہے۔ [2024: 'A+' (سنگل اے پلس) مستحکم منظر نامے کے ساتھ]۔

تفویض کردہ ریٹنگ بینک کی کارپوریٹ گورننس، متنوع آپریشنز، مضبوط مالیاتی رسک پروفائل، بہترین اسپانسرز، قرض دینے کی صلاحیت کے ساتھ مارکیٹ میں بینک کی پائیدار اور مستحکم پوزیشن 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 ہیں۔

ساتھ کی نکات:

بورڈ کی جانب سے ہم اسٹیٹ بینک آف پاکستان، وزارت خزانہ، سیکورٹیز 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 اور حمایت کیلئے اپنے شیئر ہولڈرز کا شکریہ بھی ادا کرنا چاہیں گے۔

منجانب بورڈ آف ڈائریکٹرز،

امین اے فیراستہ
چیئر مین

مستحم احمد شانی
پریزیڈنٹ اور چیف ایگزیکٹو آفیسر

کراچی، 22 اکتوبر 2025



بینک نے 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے منافع قبل از ٹیکس (PBT) 9,604.361 ملین روپے اور منافع بعد از ٹیکس (PAT) 3,303.808 ملین روپے حاصل کیا جو گزشتہ سال اسی مدت میں بالترتیب 9,733.534 ملین روپے اور 4,765.783 ملین روپے تھا۔ فی حصص آمدنی گزشتہ تقابلی مدت کے 4.3228 روپے فی حصص کے مقابلے میں حالیہ مدت میں 2.9968 روپے فی حصص ہے، جو موجودہ مدت میں لگائے گئے اضافی ٹیکس (ونڈ فال ٹیکس) کے اثرات کے باعث 30.7 فیصد کی کمی ہے۔

30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے بینک کی خالص سودی آمدنی جو گزشتہ تقابلی مدت میں 18,836.365 ملین روپے تھی، حجم اور اسپرڈز میں مسلسل بہتری کی وجہ سے بڑھ کر 20,997.121 ملین روپے تک پہنچ گئی۔ یہ 11.5 فیصد کا اضافہ ظاہر کرتی ہے۔ مدت کے اختتام پر غیر سودی آمدنی گزشتہ مدت کے 5,224.736 ملین روپے کے مقابلے میں 6,518.130 ملین روپے رہی، اس اضافے کی بنیادی وجہ تجارتی کاروبار کے حجم میں اضافہ تھا، جو 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت میں بڑھ کر روپے 1,000.880 ملین روپے تک پہنچ گیا، جبکہ گزشتہ سال اسی مدت میں 889.327 ملین روپے تھا۔ نتیجتاً، فیس اور کمیشن کی آمدنی میں بھی اضافہ ریکارڈ کیا گیا، جو مارکیٹ کی بہتر سرگرمیوں اور ٹرانزیکشنز کے زائد حجم کی عکاسی کرتا ہے۔ مجموعی طور پر، بینک کی کل آمدنی میں گزشتہ سال اسی مدت کے مقابلے میں 3,454.150 ملین روپے یا 14.4 فیصد کا اضافہ ہوا۔

30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے بینک کی اوسط خالص سرمایہ کاری گزشتہ تقابلی مدت کے 372.415 ملین روپے کے مقابلے میں 474.464 ملین روپے تھی۔ 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے سرمایہ کاری پر منافع کی شرح کم ہو کر 13.02 فیصد رہی، جو گزشتہ سال اسی مدت میں 19.72 فیصد تھی۔ اسی وجہ سے موجودہ مدت میں بینک کی سرمایہ کاری سے حاصل ہونے والی آمدنی کم ہو کر 46,188.988 ملین روپے رہی، جو گزشتہ تقابلی مدت میں 54,971.213 ملین روپے تھی۔

اسی دوران، ایڈوانسز پر خالص منافع کی شرح میں بھی سال بسال کمی واقع ہوئی، جو گزشتہ تقابلی مدت میں 19.72 فیصد کے مقابلے میں کم ہو کر 11.78 فیصد پر آ گئی۔ یہ کمی اسٹیٹ بینک آف پاکستان کی جانب سے اکتوبر 2024 سے پالیسی ریٹ میں 650 بیس پوائنٹس کی کمی کے اثرات ظاہر کرتی ہے۔ 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے بینک کے اوسط خالص ایڈوانسز کا حجم کم ہو کر 195,572 ملین روپے رہا، جو گزشتہ تقابلی مدت میں 206.386 ملین روپے تھا۔ اسی طرح، موجودہ مدت میں ایڈوانسز سے حاصل ہونے والی آمدنی بھی گزشتہ تقابلی مدت کے 30,377.806 ملین روپے سے کم ہو کر 17,229.950 ملین روپے رہی۔

30 ستمبر 2025 کو مدت کے اختتام پر بینک کے ڈپازٹس بہتر ہو کر 629.128 ملین روپے تک پہنچ گئے، جو سال 2024 کے اختتام کے مقابلے میں 15.8 فیصد اضافہ ظاہر کرتے ہیں۔ اوسط کے لحاظ سے، پورٹ فولیو میں 38.322 ملین روپے یا 7.03 فیصد سال بسال اضافہ ریکارڈ کیا گیا۔ 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے بینک ڈپازٹس پر لاگت کی شرح کم ہو کر 7.17 فیصد رہی، جو گزشتہ تقابلی مدت میں 13.88 فیصد تھی۔ 30 ستمبر 2025 کو بینک CASA کی شرح 83.13 فیصد ہے (دسمبر 2024: 81.94 فیصد)۔ کرنٹ اکاؤنٹس کم 31 دسمبر 2024 کے 30.13 فیصد سے بہتر ہو کر 30 ستمبر 2025 کو 32.53 فیصد ہو گیا۔ جبکہ کرنٹ اکاؤنٹس بیلنس میں 41.015 ملین روپے یا 25.07 فیصد اضافہ ہوا۔ بینک کی توجہ اعلیٰ ترین معیار کی خدمت کی سطح کو یقینی بناتے ہوئے CASA کمزوری اور کرنٹ اور ریک ریٹ سیولنگز کا وٹنس برقرار رکھنے اور ان کی تنظیم پر مرکوز ہے۔ اس سے بینک کو اپنے فنڈنگ کے اخراجات کو معقول بنانے میں مدد ملی ہے، جس سے خالص سودی مارجن اور آپریٹنگ منافع میں بہتری آئی ہے۔

30 ستمبر 2025 کو مدت کے اختتام پر بینک کے قرضے 109.201 ملین روپے رپورٹ کئے گئے اور مجموعی لاگت گزشتہ تقابلی مدت کے 17.67 فیصد کے مقابلے میں کم ہو کر 10.57 فیصد ہو گئی۔ بینک IDRR سال کے اختتام کے 70.76 فیصد کے مقابلے میں بڑھ کر 79.47 فیصد رہا۔ 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے فنڈز کی مجموعی لاگت گزشتہ مدت کے 14.44 فیصد کے مقابلے میں کم ہو کر 7.83 فیصد ہو گئی۔

30 ستمبر 2025 کو ختم ہونے والی سرمایہ کیلئے نان مارک اپ اخراجات سال 2024 کی تقابلی مدت کے 14,519.603 ملین روپے کے مقابلے میں 17,832.920 ملین روپے ہیں، جو 22.82 فیصد نمو کی نشاندہی کرتے ہیں، یہ بنیادی طور پر سال 2024 کے آخری حصے اور سال 2025 میں نئی برانچ کھولنے پر آنے والے اضافی اخراجات، انفارمیشن ٹیکنالوجی پر کئے گئے خرچ اور مختلف اخراجات کی مدد میں مہنگائی کے باعث ہونے والے اضافے کی وجہ سے ہے۔ بورڈ کی ہدایات کے مطابق انتظامیہ اخراجات کو قابو میں رکھنے کیلئے سال کے بقیہ حصے میں لاگت کے نظم و ضبط کے سخت اقدامات کے نفاذ کیلئے پرعزم ہے۔

عالمی سطح پر معاشی ترقی کے امکانات میں معمولی کمی واقع ہوئی ہے، جس کی بنیادی وجوہات جاری تجارتی کشیدگیاں اور بڑھتے ہوئے جغرافیائی سیاسی خطرات ہیں۔ فچ ریٹنگز کے مطابق، عالمی ترقی کی شرح 2025 میں 2.4 فیصد اور 2026 میں 2.3 فیصد رہنے کا امکان ہے۔ عالمی منڈیوں میں اشیائے صرف کی قیمتیں زیادہ مستحکم ہیں یا کم ہونگی ہیں، جس سے پاکستان کے درآمدی اخراجات قابو میں رکھنے میں مدد ملی ہے۔ مزید برآں پاکستان کی اہم درآمدی منڈیوں جیسے امریکا، چین اور یوروزون میں بیرونی طلب کے بہتر حالات سے آئندہ سہ ماہیوں میں پاکستان کی برآمدات میں تسلسل سے بہتری کی توقع ہے۔

منظر نامہ

آگے دیکھیں تو پاکستان کا معاشی منظر نامہ محتاط مگر پُر امید دکھائی دیتا ہے۔ مالی سال 2026 میں حقیقی جی ڈی پی کی شرح نمو 3.25 سے 4.25 فیصد کی حد کے نچلے حصے کے قریب رہنے کی توقع ہے، جسکی وجہ سیلاب سے پیدا ہونے والی رکاوٹیں ہیں۔ تاہم، بحالی کے کاموں میں تیزی آنے کے ساتھ آئندہ سہ ماہیوں میں معاشی سرگرمیوں کے مضبوط ہونے کی امید ہے۔ افراط زر درمیانی مدت میں 5 سے 7 فیصد کے ہدف کے اندر مستحکم رہنے کا امکان ہے، اگرچہ قلیل مدت میں معمولی اتار چڑھاؤ دیکھنے کو مل سکتا ہے۔ کرنٹ اکاؤنٹ خسارہ جی ڈی پی کے 1 تا 10 فیصد کی قابل برداشت سطح پر رہنے کی توقع ہے۔ بیرونی ذرائع سے مالی معاونت، مستحکم مالیاتی پالیسی، اور جاری اصلاحاتی اقدامات کی بدولت، زرمبادلہ کے ذخائر دسمبر 2025 تک بڑھ کر 15.5 بلین ڈالر تک پہنچنے کی پیش گوئی ہے۔

مجموعی طور پر، گذشتہ سال کے دوران حاصل کردہ معاشی استحکام مضبوط رہتا نظر آ رہا ہے۔ اصلاحات کا مسلسل نفاذ محتاط پالیسیوں کا تسلسل، اور موسمیاتی چیلنجز کا مؤثر انتظام آنے والے برسوں میں زیادہ مستحکم اور جامع معاشی ترقی کی طرف بتدریج پیش رفت میں انتہائی اہم ثابت ہوں گے۔

بینک کی مالی پوزیشن اور آپریٹنگ نتائج:

30 ستمبر 2025 کو ختم ہونے والی مدت کیلئے بینک کی مالی پوزیشن اور مالی نتائج کا خلاصہ مندرجہ ذیل ہے۔

31 دسمبر 2024 کو	30 ستمبر 2025 کو	مالیاتی کیفیت
241,738,092	194,090,256	ایڈوانسز - خالص
384,305,619	499,944,055	سرمایہ کاری - خالص
739,499,353	820,443,691	مجموعی اثاثے
543,145,882	629,128,188	مجموعی ڈپازٹس
30,809,746	33,243,858	حصص یا فنڈنگان کی ایکویٹی
30 ستمبر 2024 کو	30 ستمبر 2025 کو	مالیاتی کارکردگی
ختم ہونے والی نو ماہ کی مدت کیلئے	ختم ہونے والی نو ماہ کی مدت کیلئے	خالص سودی آمدنی
18,836,365	20,997,121	نان مارک اپ آمدنی
5,224,736	6,518,130	مجموعی محصولات
24,061,101	27,515,251	نان مارک اپ اخراجات
14,519,603	17,832,920	پروویڈنر اور ریٹنیشن سے قبل منافع
9,541,498	9,682,331	پروویڈنر/ (ریورسلز) اور نقصان
(192,036)	77,970	منافع قبل از ٹیکس
9,733,534	9,604,361	منافع بعد از ٹیکس
4,765,783	3,303,808	فی حصص آمدنی (روپے میں)
4.3228	2.9968	



ڈائریکٹرز کی جائزہ رپورٹ

30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ

ہم نہایت مسرت کے ساتھ سوئیری بیکنگ (پینک) کے بورڈ آف ڈائریکٹرز کی جانب سے 30 ستمبر 2025 کو ختم ہونے والی نو ماہ کی مدت کیلئے ڈائریکٹرز کی جائزہ رپورٹ مع غیر پڑتا شدہ مختصر عبوری مالیاتی گوشوارے پیش کر رہے ہیں۔

معاشی جائزہ:

پاکستان کی معیشت مالی سال 2026 کی پہلی سہ ماہی کے دوران استحکام اور معتدل بہتری کی جانب گامزن رہی۔ اس استحکام کی بنیادی وجوہات محتاط مالی مانیٹری پالیسیاں، بہتر بیرونی ذخائر، اور سرمایہ کاروں کے اعتماد میں مسلسل اضافہ ہیں۔ جولائی 2025 سے آنے والے سیلاب کے منفی اثرات کے باوجود معیشت نے مضبوطی اور استحکام کا مظاہرہ کیا ہے، جہاں اہم معاشی اشاریے مسلسل معاشی سرگرمی اور مجموعی اقتصادی عدم توازن کے قابو میں رہنے کی نشاندہی کرتے ہیں، جسے عالمی سطح پر نسبتاً اجناس کی کم قیمتوں کے رجحان نے سہارا دیا ہے۔

اسٹیٹ بینک آف پاکستان (SBP) نے اپنی حالیہ مانیٹری پالیسی کمیٹی (MPC) کے اجلاس میں معتدل مہنگائی اور مستحکم مالی حالات کا حوالہ دیتے ہوئے پالیسی ریٹ 11 فیصد پر برقرار رکھا۔ جولائی تا اگست 2025 کے دوران افراط زر کی اوسط شرح 3.5 فیصد رہی جو گذشتہ سال اسی مدت میں 10.4 فیصد تھی۔ تاہم، ستمبر 2025 میں سیلاب کے باعث خوراک کی قیمتوں میں اضافے کے نتیجے میں کنزیومر پرائس انڈیکس (CPI) 5.6 فیصد تک بڑھ گیا۔ اسٹیٹ بینک کے مطابق مالی سال 2026 کی دوسری ششماہی میں افراط زر کو قلعی طور پر 5 تا 7 فیصد کے ہدف سے تجاوز کر سکتی ہے لیکن مالی سال 2027 تک استحکام کی توقع ہے۔ بنیادی افراط زر میں بتدریج کمی کا رجحان جاری ہے جو متوازن تو قعات اور سخت مانیٹری نظم و ضبط کا مظہر ہے۔

تازہ ترین ڈیٹا کے مطابق حقیقی معیشت میں ترقی کا تسلسل برقرار ہے۔ جولائی 2025 میں بڑے پیمانے کی صنعت (LSM) کی پیداوار میں سال بسال 9.0 فیصد اضافہ ہوا، جس کی بڑی وجوہات ٹیکسٹائل، سینٹ، آٹوموبائلز اور فارماسیوٹیکل کے شعبوں میں سرگرمی میں اضافہ ہے۔ سینٹ کی ترسیلات میں 20.9 فیصد اضافہ ہوا، مختلف کیلگری میں گاڑیوں کی پیداوار میں 50 تا 100 فیصد تک بہتری نظر آئی، اور مجموعی 22 میں سے 16 صنعتوں نے مثبت نتائج ظاہر کیے۔ اگرچہ سیلاب نے زرعی شعبے پر قلیل مدتی منفی اثر ڈالا، فصلوں اور مویشیوں کا نقصان ہوا، تاہم، ہم پانی کی بہتر دستیابی اور جولائی تا اگست 2025 کے دوران زرعی قرضہ جات میں 19.5 فیصد سال بسال اضافہ کی وجہ سے زرعی کی فصلوں میں بہتری کے امکانات ہیں۔

وسیع زلفند (M2) کی شرح نمو بنیادی طور پر موسمی عوامل اور حکومتی قرضوں میں کمی کی وجہ سے معمولی کمی کے ساتھ سال بسال 13.9 فیصد رہی۔ تاہم، نئی شعبے کے قرضوں میں کاروباری اعتماد میں بہتری اور ٹیکسٹائل، ٹیلی کمیونیکیشنز اور تجارت جیسے اہم شعبوں میں مالی معاونت کی بڑھتی ہوئی طلب کی وجہ سے 14.1 فیصد تک اضافہ ہوا۔ پاکستان اشاک انکپنج نے اپنی مثبت رفتار برقرار رکھی اور ستمبر 2025 میں کے ایس ای-100 انڈیکس 165,494 پوائنٹس پر بند ہوا، جو 100 فیصد سال بسال سے زیادہ اضافہ ظاہر کرتا ہے۔ یہ اضافہ افراط زر میں کمی، بہتر لیکویڈیٹی، اور منافع میں اضافے کی تو قعات کے سبب ممکن ہوا۔

بیرونی محاذ پر، پاکستان کی معاشی صورتحال مجموعی طور پر مستحکم رہی، اگرچہ درآمدات میں اضافے کے باعث عارضی دباؤ کا سامنا کرنا پڑا۔ کرنٹ اکاؤنٹ خسارہ جولائی تا اگست 2025 میں گذشتہ سال 430 ملین ڈالر کے مقابلے میں معمولی اضافے کے ساتھ 624 ملین ڈالر تک پہنچ گیا جو معاشی سرگرمیوں میں توسیع کے ساتھ درآمدات میں اضافے کی عکاسی کرتا ہے۔ اس کے باوجود جولائی تا اگست 2025 میں ٹیکسٹائل کے شعبے میں دو ہندسوں پر مشتمل نمایاں ترقی کے باعث برآمدات 10.2 فیصد اضافے کے ساتھ 5.3 ملین ڈالر تک پہنچ گئیں۔ اسی مدت میں ترسیلات زر بھی 7 فیصد سال بسال اضافہ کے ساتھ 6.4 ملین ڈالر تک پہنچ گئیں اور اس میں سب سے بڑا کردار سعودی عرب اور متحدہ عرب امارات سے آنے والی ترسیلات نے ادا کیا، جبکہ ستمبر کے وسط تک زرمبادلہ کے ذخائر بڑھ کر 19.8 ملین ڈالر تک پہنچ گئے، جن میں 14.4 ملین ڈالر اسٹیٹ بینک آف پاکستان (SBP) کے پاس تھے۔ انکپنج ریٹ بھی مستحکم رہا اور اوسطاً 281 روپے فی امریکی ڈالر کے قریب رہا، جو مارکیٹ کے اعتماد میں بہتری کی علامت ہے۔

مالیاتی شعبے میں نظم و ضبط برقرار رہا، جہاں جولائی تا اگست 2025 کے دوران پرائمری سرپلس بہتر ہو کر 228.9 ملین روپے (GDP کا 0.2 فیصد) ہو گیا جو گذشتہ سال 107.1 ملین روپے تھا۔ اسی مدت میں ایف بی آئی آر کی آمدنی میں بھی 14.1 فیصد سال بسال اضافہ ہوا، جو بڑھ کر 1.66 ٹریلین روپے تک پہنچ گئی، اس میں نان ٹیکس وصولی کے اضافے نے اہم کردار ادا کیا۔ مزید برآں، اسٹیٹ بینک آف پاکستان (SBP) کی جانب سے 2.4 ٹریلین روپے کے منافع کی منتقلی سے پرائمری سرپلس میں مزید بہتری کی توقع ہے۔ تاہم، سیلاب کے باعث آئندہ مہینوں میں حکومتی اخراجات میں اضافہ اور یونیٹوں کو نقصان پہنچانے کی رفتار میں معمولی کمی کا امکان ہے۔ ٹیکس نیٹ میں اضافے، اخراجات میں اصلاحات، اور سرکاری اداروں کی کارکردگی میں بہتری پر توجہ مرکوز رکھتے ہوئے ملک مالی استحکام کو برقرار رکھنے کے لیے پُر عزم ہے۔

گذشتہ دو سالوں کے دوران پاکستان کے بیرونی اور مالیاتی ذخائر میں نمایاں بہتری آئی ہے، جس کی بدولت ملک اب پچھلے سیلاب جیسے مسائل سے پہلے کے مقابلے میں زیادہ مؤثر طریقے سے نمٹنے کے قابل ہو گیا ہے۔ افراط زر میں کمی، بیرونی کھاتے کا دباؤ کنٹرول میں رہنے اور ایکٹیو ڈیفنڈ (EFF) اور ریٹینس اینڈ سسٹین ایبلٹی (RSF) پروگرامز کے تحت آئی ایم ایف کے ساتھ جاری تعاون کی وجہ سے مجموعی معاشی ماحول نسبتاً مستحکم ہے۔

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2025



		(Un-audited) 30 September 2025	(Audited) 31 December 2024
	Note	----- (Rupees in '000) -----	
ASSETS			
Cash and balances with treasury banks	6	56,738,580	45,899,687
Balances with other banks	7	2,492,776	3,375,508
Lendings to financial institutions	8	6,498,967	8,598,419
Investments	9	499,944,055	384,305,619
Advances	10	194,090,256	241,738,092
Property and equipment	11	18,196,947	15,634,706
Right-of-use assets	12	7,974,204	5,349,918
Intangible assets	13	363,982	394,493
Deferred tax assets		-	-
Other assets	14	34,143,924	34,202,911
Total Assets		820,443,691	739,499,353
LIABILITIES			
Bills payable	15	8,357,001	14,762,474
Borrowings	16	109,201,375	109,372,567
Deposits and other accounts	17	629,128,188	543,145,882
Lease liabilities	18	9,256,499	6,381,527
Subordinated debt	19	7,996,000	7,996,800
Deferred tax liabilities	20	1,808,788	2,072,498
Other liabilities	21	21,451,982	24,957,859
Total Liabilities		787,199,833	708,689,607
NET ASSETS		33,243,858	30,809,746
REPRESENTED BY			
Share capital		11,024,636	11,024,636
Reserves		6,974,077	6,313,315
Surplus on revaluation of assets	22	5,254,132	4,286,624
Unappropriated profit		9,991,013	9,185,171
		33,243,858	30,809,746
CONTINGENCIES AND COMMITMENTS			
	23		

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

Amin A. Feerasta
Chairman

Muhtashim Ahmad Ashai
President & Chief Executive Officer

Adnan Khaleeq
Acting / Deputy CFO

Nooruddin Feerasta
Director

Manzoor Ahmed
Director

CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025



	Note	Quarter Ended		Nine Months Ended	
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
----- (Rupees in '000) -----					
			(Restated)		(Restated)
Mark-up / return / interest earned	24	20,861,033	30,855,604	64,391,563	87,806,091
Mark-up / return / interest expensed	25	14,122,601	23,952,863	43,394,442	68,969,726
Net mark-up / interest income		6,738,432	6,902,741	20,997,121	18,836,365
NON MARK-UP / INTEREST INCOME					
Fee and commission income	26	1,238,246	1,082,730	3,602,993	3,152,052
Dividend income		-	-	140,847	113,386
Foreign exchange income		526,046	543,124	1,134,832	1,628,970
Gain / (loss) on securities	27	1,179,594	(37,671)	1,553,751	250,927
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	28	18,696	30,883	85,707	79,401
Total non mark-up / interest Income		2,962,582	1,619,066	6,518,130	5,224,736
Total income		9,701,014	8,521,807	27,515,251	24,061,101
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	6,261,100	5,111,211	17,282,161	14,287,900
Workers' Welfare Fund	30	58,424	65,604	192,121	198,644
Other charges	31	233,318	-	358,638	33,059
Total non mark-up / interest expenses		6,552,842	5,176,815	17,832,920	14,519,603
Profit before credit loss allowance		3,148,172	3,344,992	9,682,331	9,541,498
Credit loss allowance and write offs - net	32	228,650	130,409	77,970	(192,036)
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		2,919,522	3,214,583	9,604,361	9,733,534
Taxation	33	2,112,613	1,664,773	6,300,553	4,967,751
PROFIT AFTER TAXATION		806,909	1,549,810	3,303,808	4,765,783
----- (Rupees) -----					
Basic and diluted earnings per share	34	0.7319	1.4058	2.9968	4.3228

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

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Chairman

Muhtashim Ahmad Ashai
President & Chief Executive Officer

Adnan Khaleeq
Acting / Deputy CFO

Nooruddin Feerasta
Director

Manzoor Ahmed
Director

CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025



	Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	----- (Rupees in '000) -----		----- (Rupees in '000) -----	
		(Restated)		(Restated)
Profit after taxation for the period	806,909	1,549,810	3,303,808	4,765,783
Other comprehensive income / (loss)				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	(23,961)	1,879,529	1,124,610	2,074,026
Loss / (gain) on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax	(567,041)	-	(590,164)	722
Items that will not be reclassified to profit and loss account in subsequent periods:				
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	7,018	5,733	191,119	(65,580)
Total comprehensive income	222,925	3,435,072	4,029,373	6,774,951

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

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Chairman

Muhtashim Ahmad Ashai
President & Chief Executive Officer

Adnan Khaleeq
Acting / Deputy CFO

Nooruddin Feerasta
Director

Manzoor Ahmed
Director

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

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025



Share capital	Statutory reserve (a)	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
		Investments	Property & equipment	Non-banking assets		
(Rupees in '000)						
11,024,636	5,133,056	(1,135,159)	2,727,336	68,905	10,794,392	28,613,166
-	-	1,203,498	-	-	-	1,203,498
-	-	-	-	-	(1,732,740)	(1,732,740)
11,024,636	5,133,056	68,339	2,727,336	68,905	9,061,652	28,083,924
-	-	-	-	-	4,765,783	4,765,783
-	-	2,074,026	-	-	-	2,074,026
-	-	722	-	-	-	722
-	-	(65,580)	-	-	-	(65,580)
-	-	2,009,168	-	-	-	2,009,168
-	943,364	-	-	-	(943,364)	-
-	-	-	(78,965)	(117)	79,082	-
-	-	-	-	(5,309)	5,309	-
-	-	-	-	-	(3,307,391)	(3,307,391)
-	-	-	-	-	(1,378,080)	(1,378,080)
-	-	-	-	-	(4,685,471)	(4,685,471)
11,024,636	6,076,420	2,077,507	2,648,371	63,479	8,282,991	30,173,404
-	-	-	-	-	1,135,511	1,135,511
-	-	(368,066)	-	-	-	(368,066)
-	-	(32,105)	-	-	-	(32,105)
-	-	5,622	-	-	-	5,622
-	-	-	-	-	(16,200)	(16,200)
-	-	-	(94,288)	-	-	(94,288)
-	-	-	5,868	-	-	5,868
-	-	(394,549)	(88,420)	-	(16,200)	(499,169)
-	236,895	-	-	-	(236,895)	-
-	-	-	(20,084)	7	20,077	-
-	-	-	-	313	(313)	-
11,024,636	6,313,315	1,682,958	2,539,867	63,799	9,185,171	30,809,746
-	-	316,466	-	-	17,585	334,051
11,024,636	6,313,315	1,999,424	2,539,867	63,799	9,202,756	31,143,797
-	-	-	-	-	3,303,808	3,303,808
-	-	1,124,610	-	-	-	1,124,610
-	-	(590,164)	-	-	-	(590,164)
-	-	191,119	-	-	-	191,119
-	-	725,565	-	-	-	725,565
-	660,762	-	-	-	(660,762)	-
-	-	-	(74,203)	(320)	74,523	-
-	-	-	-	-	(1,929,312)	(1,929,312)
11,024,636	6,974,077	2,724,989	2,465,664	63,479	9,991,013	33,243,858

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

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

Amin A. Feerasta
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President & Chief Executive Officer

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Acting / Deputy CFO

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Manzoor Ahmed
Director

CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025



	Note	30 September 2025	30 September 2024
		------(Rupees in '000)-----	
CASH FLOWS FROM OPERATING ACTIVITIES			(Restated)
Profit before taxation		9,604,361	9,733,534
Less: dividend income		(140,847)	(113,386)
		9,463,514	9,620,148
Adjustments:			
Net mark-up / interest income (excluding financial charges on lease liability)		(21,947,787)	(19,488,333)
Depreciation	29	1,324,820	961,311
Depreciation on right-of-use assets	29	947,216	769,728
Depreciation on non-banking assets	29	12,129	10,639
Amortisation	29	153,609	117,275
Finance charge on lease liability against right-of-use assets	25	950,666	651,968
Gain on termination of lease	28	(1,797)	(2,445)
Credit loss allowance and write offs - net	32	77,970	(192,036)
Gain on sale of property and equipment - net	28	(25,216)	(40,012)
Gain on sale of non-banking assets - net	28	-	(1,741)
Workers welfare fund		192,121	198,644
Charge for defined benefit plan		169,000	125,407
Staff loan - notional cost		538,879	481,860
Unrealised gain on revaluation of investments measured at FVPL	27	(75,212)	(199,101)
		(17,683,602)	(16,606,836)
		(8,220,088)	(6,986,688)
(Increase) / decrease in operating assets			
Lendings to financial institutions		2,100,000	(5,940,737)
Securities measured at FVPL		10,000,024	(11,622,135)
Advances		47,492,634	6,245,178
Others assets (excluding advance taxation and mark-up receivable)		3,626,226	48,127,555
		63,218,884	36,809,861
Increase / (decrease) in operating liabilities			
Bills payable		(6,405,473)	(2,384,166)
Borrowings from financial institutions		378,608	(10,603,398)
Deposits		85,982,306	62,171,982
Other liabilities (excluding mark-up payable)		(1,145,172)	7,705,935
		78,810,269	56,890,353
Mark-up / interest received		59,721,603	78,736,345
Mark-up / interest paid		(45,139,647)	(68,766,154)
Income tax paid		(7,020,378)	(6,987,204)
Net cash flow generated from operating activities		141,370,643	89,696,513
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities measured at FVOCI		(128,157,502)	(64,440,658)
Net investments in amortized cost securities		4,704,447	(7,554,245)
Dividends received		140,847	113,386
Investments in property and equipment		(3,903,040)	(5,405,009)
Investments in intangible assets		(123,098)	-
Proceeds from sale of non-banking assets		-	175,000
Proceeds from sale of property and equipment		28,524	43,971
Net cash flow used in investing activities		(127,309,822)	(77,067,555)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payments of subordinated debt		(800)	(800)
Payments of lease obligations against right-of-use assets		(1,645,399)	(1,379,800)
Dividend paid		(1,908,501)	(4,617,082)
Net cash flow used in financing activities		(3,554,700)	(5,997,682)
Increase in cash and cash equivalents		10,506,121	6,631,276
Movement of ECL on cash and cash equivalents		(160)	(1,165)
Cash and cash equivalents at the beginning of the period		47,192,820	43,740,403
Cash and cash equivalents at end of the period	35	57,698,781	50,370,514

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

Amin A. Feerasta
Chairman

Muhtashim Ahmad Ashai
President & Chief Executive Officer

Adnan Khaleeq
Acting / Deputy CFO

Nooruddin Feerasta
Director

Manzoor Ahmed
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 618 branches including 116 Islamic banking branches, 15 Islamic banking windows (2024: 544 branches including 68 Islamic banking branches, 15 Islamic banking windows in Pakistan). The credit rating of the Bank is disclosed in note 36 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 modes, 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 41 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 as applicable in Pakistan for interim financial reporting comprise of:

-International Accounting Standards 34 "Interim Financial Reporting" and International Financial Reporting Standards, IFRS accounting standards, issued by the International Accounting Standards Board (IASB) as are 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 and directives 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) from time to time.

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017, or the directives issued by SBP and the SECP differ with the requirements of IFRS accounting standards or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives 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 August 26, 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 April 28, 2008. The State Bank of Pakistan through BPRD Circular No. 04 of 2015 dated February 25, 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 June 12, 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 a 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 financial statements of the Bank for the year ended 31 December 2024.

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. Accordingly, 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 1 January 2025 but are considered not to be relevant or do not have any material effect on the Bank's operations and are therefore not detailed in these condensed interim financial statements. The impact of IFRS for the current period is disclosed in note 4 of these condensed interim financial statements. Further, the comparative period has been restated to incorporate the impact of adoption of IFRS 9 as disclosed in note 4.1.

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 01 January 2026 but are considered not to be relevant or will not have any material effect on 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. IFRS 18 is yet to be adopted in Pakistan. IFRS 18 when adopted and applicable shall impact the presentation of 'Statement of Profit and Loss Account' with certain additional disclosures in the financial statements.
- amendments to IFRS 9 'Financial Instruments' which clarify the date of recognition and derecognition of a financial asset or financial liability including settlement of liabilities through banking instruments and channels including electronic transfers. The amendment when applied may impact the timing of recognition and derecognition of financial liabilities.
- amendment to IAS 21 'The Effects of Changes in Foreign Exchange Rates' which will require Banks to apply a consistent approach in assessing whether a currency can be exchanged into another currency and, when it cannot, in determining the exchange rate to use and the disclosures to provide.

3.7 Functional and presentation currency

These condensed interim financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency. The amounts are rounded off to the nearest thousands rupees except as stated otherwise.

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 2024 except for matters related to IFRS 9 which have been disclosed in note 4.1 to these condensed interim financial statements. Impacts of adoption of IFRS 9 for the comparative and current period are disclosed in note 4.1.

4.1 IFRS 9- 'Financial Instruments'

4.1.1 The Bank had adopted IFRS 9 effective from 1 January, 2024, with modified retrospective approach for restatement permitted under IFRS 9. The cumulative impact of initial reclassification on adoption of IFRS 9 increased the surplus on revaluation of investments by Rs.1,203.498 million and impact of adoption of IFRS 9 decreased the unappropriated profit by Rs.1,732.740 million. These impacts were recorded as an adjustment to equity at the beginning of the previous accounting period.

4.1.2 The Bank, in compliance with extended timelines prescribed in SBP's BPRD Circular Letter No.16 dated July 29, 2024 and BPRD Circular Letter No. 01 dated January 22, 2025 had incorporated IFRS 9 related impacts in the last quarter of 2024. Therefore the condensed interim statement of profit and loss account (un-audited) for the nine months period ended September 30, 2024 have been restated to incorporate these impacts. Had the restatement not been incorporated, the profit after tax for the nine months period ended September 30, 2024, would have been lower by Rs. 48.961 million. The details are tabulated below:

Head	Impact	(Rupees in '000)	Description
Mark-up / return / interest earned	Decrease	579,352	Fair value impact of subsidised advances
Mark-up / return / interest earned	Increase	481,860	Fair value impact of staff loans
		(97,492)	
Mark-up / return / interest expensed	Decrease	685,790	Fair value impact of subsidised borrowings
Operating expenses	Increase	481,860	Fair value impact of staff loans
Workers welfare fund	Increase	2,129	Impact due to increase of profit before tax
		201,801	
Taxation	Increase	55,348	Tax impact of restatement
Head	Impact	(Rupees)	Description
Basic and diluted earnings per share	Increase	0.044	EPS impact of restatement

- 4.1.3** During the current period, in accordance with BPRD Circular No. 03 of 2022 dated 5 July 2022 and BPRD Circular Letter No. 16 dated 29 July 2024, SBP has relaxed the Bank for the application of IFRS 9 'Financial Instruments' to measure unlisted equity securities at fair value under IFRS 13 effective from 1 January 2025. Therefore, the Bank has taken the impact of fair value adjustment to equity at the beginning of the current accounting period with modified retrospective approach for restatement permitted under IFRS 9. The cumulative impact of application as at 1 January 2025:

Head	Impact	(Rupees in '000)	Description
Investments	Increase	695,940	
Surplus on revaluation of assets FVOCI	Increase	316,466	
Unappropriated profit	Increase	17,585	Fair value impact of
Deferred tax assets	Decrease	342,838	unquoted equity securities
Taxation	Increase	19,051	

- 4.1.4** The SBP in a separate instruction SBPHOK- BPRD-RPD-SBL-821860 dated 22 January 2025 has allowed extension for application of Effective Interest Rate upto 31 December 2025.

- 4.1.5** The SBP has directed the Banks through its BPRD Circular Letter No. 1 dated 22 January 2025 to continue the existing revenue recognition methodology for Islamic Operations, including the requirements of IFAS 1 and IFAS 2 until further instructions. Had IFRS 9 been adopted in its entirety for revenue recognition from Islamic operations, the profit after tax of the Bank would have been higher by Rs. 57.540 million. Further, unappropriated profit of the Bank as at 30 September 2025 would have been higher by Rs. 152.151 million (31 December, 2024: Rs. 94.611 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 / non-banking assets acquired in satisfaction of claims have been stated at revalued amounts, certain investments and derivative financial instruments have been stated at fair value and net obligations in respect of defined benefit schemes and lease liability under IFRS 16 are carried at their present values.

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 reported amounts of assets and liabilities and income and expenses. It also requires management to exercise judgment in the application of its accounting policies. The estimates and assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. These estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of 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 to the financial statements of the Bank for the year ended 31 December 2024, except for matters related to IFRS 9 which have been disclosed in note 4.1 to these condensed interim financial statements.



5.3 Financial risk management

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 2024.

6 CASH AND BALANCES WITH TREASURY BANKS

	(Un-audited) 30 September 2025	(Audited) 31 December 2024
	----- (Rupees in '000) -----	
In hand		
- Local currency	12,828,795	10,604,117
- Foreign currencies	759,420	1,703,950
	13,588,215	12,308,067
With State Bank of Pakistan in		
- Local currency current accounts	36,457,829	28,541,330
- Foreign currency current accounts	1,917,744	1,680,218
- Foreign currency deposit accounts	3,649,510	3,273,156
	42,025,083	33,494,704
With National Bank of Pakistan in		
- Local currency current accounts	1,101,796	67,348
Prize bonds	24,738	30,246
	56,739,832	45,900,365
Less: Credit loss allowance held against cash and balances with treasury banks	(1,252)	(678)
Cash and balances with treasury banks - net of credit loss allowance	56,738,580	45,899,687

7 BALANCES WITH OTHER BANKS

In Pakistan		
- in current accounts	710	13,966
- in deposit accounts	32	32
	742	13,998
Outside Pakistan		
- in current accounts	2,492,726	3,362,616
	2,493,468	3,376,614
Less: Credit loss allowance held against balances with other banks	(692)	(1,106)
Balances with other banks - net of credit loss allowance	2,492,776	3,375,508

8 LENDINGS TO FINANCIAL INSTITUTIONS

Call money lendings	-	100,000
Reverse repo agreements	-	-
Letters of placements	6,500,000	8,500,000
	6,500,000	8,600,000
Less: Credit loss allowance held against lending to financial institutions	(1,033)	(1,581)
Lendings to financial institutions - net of credit loss allowance	6,498,967	8,598,419

8.1 Lendings to Financial Institutions- Particulars of credit loss allowance

	(Un-audited) 30 September 2025	(Audited) 31 December 2024
	Credit loss allowance held	Credit loss allowance held
	----- (Rupees in '000) -----	
Domestic		
Performing	6,500,000	8,600,000
Stage 1	1,033	1,581

9 INVESTMENTS

9.1 Investments by type:

Fair Value through profit and loss

Debt Instruments

Federal Government securities	
Non Government debt securities	

Equity Instruments

Shares unlisted	
Units of REIT Funds	

Fair value though other comprehensive income

Debt Instruments

Federal Government securities	
Non Government debt securities	

Equity Instruments

Shares	
- Listed companies	
- Unlisted companies	

Amortised cost

Debt Instruments

Federal Government securities	
Non Government debt securities	

Total investments

(Un-audited)			
30 September 2025			
Cost / amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value

----- (Rupees in '000) -----

128,037	-	(298)	127,739
1,005,230	-	(1,450)	1,003,780
1,133,267	-	(1,748)	1,131,519
11,100	-	37,942	49,042
491,265	-	333,078	824,343
502,365	-	371,020	873,385
1,635,632	-	369,272	2,004,904
452,699,397	-	4,612,277	457,311,674
1,307,839	(300,573)	4,779	1,012,045
454,007,236	(300,573)	4,617,056	458,323,719
29,805	-	31,045	60,850
50,000	-	1,028,959	1,078,959
79,805	-	1,060,004	1,139,809
454,087,041	(300,573)	5,677,060	459,463,528
38,475,623	-	-	38,475,623
51,635	(51,635)	-	-
38,527,258	(51,635)	-	38,475,623
494,249,931	(352,208)	6,046,332	499,944,055

(Audited)			
31 December 2024			
Cost / amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value

----- (Rupees in '000) -----

Investments by type:

Fair Value through profit and loss

Debt Instruments

Federal Government securities	
Non Government debt securities	
Preference Shares	

Equity Instruments

Shares unlisted	
Units of REIT Funds	

Fair value though other comprehensive income

Debt Instruments

Federal Government securities	
Non Government debt securities	

Equity Instruments

Shares	
- Listed companies	
- Unlisted companies	

Amortised cost

Debt Instruments

Federal Government securities	
Non Government debt securities	

Total investments

9,862,161	-	30,024	9,892,185
1,153,243	-	(170,156)	983,087
343,608	-	(343,608)	-
11,359,012	-	(483,740)	10,875,272
11,100	-	-	11,100
491,265	-	257,423	748,688
502,365	-	257,423	759,788
11,861,377	-	(226,317)	11,635,060
324,721,164	-	3,289,484	328,010,648
1,386,589	(203,233)	214,144	1,397,500
326,107,753	(203,233)	3,503,628	329,408,148
29,805	-	2,536	32,341
50,000	-	-	50,000
79,805	-	2,536	82,341
326,187,558	(203,233)	3,506,164	329,490,489
43,180,070	-	-	43,180,070
51,635	(51,635)	-	-
43,231,705	(51,635)	-	43,180,070
381,280,640	(254,868)	3,279,847	384,305,619



(Un-audited) (Audited)
30 September 31 December
2025 2024
------(Rupees in '000)-----

9.2 Investments given as collateral

Market Treasury Bills	-	13,370,306
Pakistan Investment Bonds	78,836,000	77,922,500
	78,836,000	91,292,806

9.3 Particulars of credit loss allowance

Opening balance	254,868	155,070
Impact of adoption of IFRS 9	-	180,339
Opening balance after adoption of IFRS 9	254,868	335,409
Charge / reversals		
Charge for the period / year	97,340	-
Reversal during the period / year	-	(80,541)
	97,340	(80,541)
Closing balance	352,208	254,868

9.4 Investments - credit loss allowance

	30 September 2025 (Un-audited)			31 December 2024 (Audited)		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Opening balance	230	-	254,638	-	-	155,070
Impact of adoption of IFRS 9	-	-	-	309	-	180,030
New Investments	4	-	97,336	-	-	-
Investments derecognised or repaid	-	-	-	(79)	-	(80,462)
	4	-	97,336	(79)	-	(80,462)
Amounts written off / charged off	-	-	-	-	-	-
Closing balance	234	-	351,974	230	-	254,638

9.5 Particulars of credit loss allowance against debt securities

Category of classification	Un-audited 30 September 2025		Audited 31 December 2024	
	Outstanding Amount	Credit loss allowance held	Outstanding Amount	Credit loss allowance held
Domestic				
Performing	Stage 1	492,182,520	368,987,484	230
Non-performing	Stage 3			
Doubtful		-	300,339	203,003
Loss		351,974	51,635	51,635
Total		492,534,494	369,339,458	254,868

9.6 The market value of securities classified as amortised cost as at 30 September 2025 amounted to Rs. 38,238.46 million (31 December 2024: Rs.42,056.137 million).

9.7 Debt securities amounting to Rs. 491,175.020 million (31 December 2024 Rs. 367.901.234 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	
(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)
30 September 2025	31 December 2024	30 September 2025	31 December 2024	30 September 2025	31 December 2024

----- (Rupees in '000) -----

Loans, cash credits, running finances, etc.	168,105,077	215,032,063	8,263,064	7,563,008	176,368,141	222,595,071
Islamic financing and related assets	15,550,619	19,403,980	319,489	319,874	15,870,108	19,723,854
Bills discounted and purchased	10,007,736	7,530,785	124,999	-	10,132,735	7,530,785
Advances - gross	193,663,432	241,966,828	8,707,552	7,882,882	202,370,984	249,849,710
Credit loss allowance against advances						
- Stage 1	(501,472)	(539,223)	-	-	(501,472)	(539,223)
- Stage 2	(417,616)	(476,004)	-	-	(417,616)	(476,004)
- Stage 3	-	-	(7,361,640)	(7,096,391)	(7,361,640)	(7,096,391)
	(919,088)	(1,015,227)	(7,361,640)	(7,096,391)	(8,280,728)	(8,111,618)
Advances - net of credit loss allowance	192,744,344	240,951,601	1,345,912	786,491	194,090,256	241,738,092

(Un-audited) (Audited)
30 September 2025 31 December 2024

----- (Rupees in '000) -----

10.1 Particulars of advances (gross)

In local currency	181,803,581	237,175,553
In foreign currencies	20,567,403	12,674,157
	202,370,984	249,849,710

10.2 Advances include Rs. 8,707.552 million (31 December 2024: Rs. 7,882.882 million) which have been placed under non-performing status as detailed below:

Category of Classification in Stage 3

(Un-audited)		(Audited)	
30 September 2025		31 December 2024	
Non-performing loans	Credit loss allowance	Non-performing loans	Credit loss allowance

Note ----- (Rupees in '000) -----

Domestic

Other Assets Especially Mentioned (OAEM)	10.2.1	183,686	121,889	15,622	6,815
Substandard		2,124,783	1,401,282	1,412,226	945,436
Doubtful		451,372	187,891	30,227	15,315
Loss		5,947,711	5,650,578	6,424,807	6,128,825
Total		8,707,552	7,361,640	7,882,882	7,096,391

10.2.1 This pertains to agriculture finance Rs. 8.336 million (31 December 2024: Rs. 5.299 million), corporate and small enterprise finance Rs. 174.232 million (31 December 2024: 2.998 million) and consumer finance amounting to Rs. 1.118 million (31 December 2024: Rs. 7.325 million).

10.3 Particulars of credit loss allowance against advances

30 September 2025 (Un-audited)				31 December 2024 (Audited)			
Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
(Rupees in '000)							
539,223	476,004	7,096,391	8,111,618	58,126	-	8,397,744	8,455,870
-	-	-	-	462,902	1,020,051	989,582	2,472,535
539,223	476,004	7,096,391	8,111,618	521,028	1,020,051	9,387,326	10,928,405
183,809	869,497	1,145,881	2,199,187	260,660	99,385	966,646	1,326,691
(221,560)	(927,885)	(878,992)	(2,028,437)	(242,465)	(643,432)	(912,132)	(1,798,029)
(37,751)	(58,388)	266,889	170,750	18,195	(544,047)	54,514	(471,338)
-	-	(1,640)	(1,640)	-	-	(26,410)	(26,410)
-	-	-	-	-	-	(2,319,039)	(2,319,039)
501,472	417,616	7,361,640	8,280,728	539,223	476,004	7,096,391	8,111,618



10.3.1 The Bank has availed the benefit of forced sale value (FSV) of pledged stocks, mortgaged residential and commercial properties held against expected credit loss of Stage 3 non-performing advances. The additional profit arising from availing the benefit of FSV net of the tax amounts to Rs. 412.314 million (31 December 2024: Rs. 365.267 million) is not available for distribution either as cash or stock dividend to shareholders and bonus to employees.

10.3.2 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.

10.4 Advances - Particulars of credit loss allowance

	30 September 2025 (Un-audited)				31 December 2024 (Audited)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
(Rupees in '000)								
Opening balance	539,223	476,004	7,096,391	8,111,618	58,126	-	8,397,744	8,455,870
Impact of adoption of IFRS 9	-	-	-	-	462,902	1,020,051	989,582	2,472,535
Opening balance after adoption of IFRS 9	539,223	476,004	7,096,391	8,111,618	521,028	1,020,051	9,387,326	10,928,405
New advances / Charge	166,791	75,815	128,721	371,327	83,672	50,645	1,296	135,613
Advances derecognised / repaid/ reversals	(92,126)	(361,756)	(121,173)	(575,055)	(210,578)	(373,733)	(869,792)	(1,454,103)
Transfer to Stage 1	17,018	(17,018)	-	-	47,946	(40,579)	(7,367)	-
Transfer to Stage 2	(35,863)	793,682	(757,819)	-	(13,767)	48,740	(34,973)	-
Transfer to Stage 3	(560)	(48,460)	49,020	-	(379)	(50,579)	50,958	-
	55,260	442,263	(701,251)	(203,728)	(93,106)	(365,506)	(859,878)	(1,318,490)
Amount written off	-	-	(1,640)	(1,640)	-	-	(26,410)	(26,410)
Amount charged off	-	-	-	-	-	-	(2,319,039)	(2,319,039)
Changes in risk parameters (PDs/LGDs/EADs)	(93,011)	(500,651)	968,140	374,478	111,301	(178,541)	914,392	847,152
Closing balance	501,472	417,616	7,361,640	8,280,728	539,223	476,004	7,096,391	8,111,618

10.5 Advances - Category of classification

Category of Classification		(Un-audited)		(Audited)	
		30 September 2025		31 December 2024	
		Outstanding amount	Credit loss allowance Held	Outstanding amount	Credit loss allowance Held
(Rupees in '000)					
Domestic					
Performing	Stage 1	177,260,005	501,472	226,405,058	539,223
Underperforming	Stage 2	16,403,427	417,616	15,561,770	476,004
Non-performing	Stage 3				
Other Assets Especially Mentioned (OAEM)		183,686	121,889	15,622	6,815
Substandard		2,124,783	1,401,282	1,412,226	945,436
Doubtful		451,372	187,891	30,227	15,315
Loss		5,947,711	5,650,578	6,424,807	6,128,825
		8,707,552	7,361,640	7,882,882	7,096,391
Total		202,370,984	8,280,728	249,849,710	8,111,618

10.6 The credit exposure amounting to Rs. 3,983.295 million (31 December 2024: 4,303.729 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.

		(Un-audited) 30 September 2025	(Audited) 31 December 2024
	Note	------(Rupees in '000)-----	
11 PROPERTY AND EQUIPMENT			
Capital work-in-progress	11.1	2,730,242	873,052
Property and equipment		15,466,705	14,761,654
		<u>18,196,947</u>	<u>15,634,706</u>

11.1 Capital work-in-progress

Civil works	678,133	55,140
Advances to suppliers and contractors	1,173,257	685,326
Advances against purchase of premises	257,008	59,583
Core banking system	185,423	-
Consultant's fee and other charges	86,035	73,003
Others	350,386	-
	<u>2,730,242</u>	<u>873,052</u>

11.2 Additions to property and equipment

The following additions have been made to property and equipment during the period:

Capital work-in-progress - net of transferred out for capitalisation	1,857,190	168,470
Property and equipment		
Freehold land	-	5,140
Building on freehold land	11,963	202,490
Building on leasehold land	61,260	194,952
Leasehold improvements	700,514	990,689
Furniture and fixtures	189,971	210,279
Electrical, office and computer equipment	874,364	1,101,060
Vehicles	207,778	489,191
	<u>2,045,850</u>	<u>3,193,801</u>
	<u>3,903,040</u>	<u>3,362,271</u>

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	9	2,478
Furniture and fixtures	549	2,205
Electrical, office and computer equipment	2,750	1,339
Vehicles	-	432
Total	<u>3,308</u>	<u>6,454</u>

11.4 Fixed assets written off

Leasehold improvements	12,593	-
Furniture and fixtures	78	-
Total	<u>12,671</u>	<u>-</u>



(Un-audited) 30 September 2025	(Audited) 31 December 2024
------(Rupees in '000)-----	

12 RIGHT-OF-USE ASSETS

Buildings

At 1 January

Cost	9,599,827	7,433,012
Accumulated depreciation	(4,249,909)	(3,183,393)
Opening net carrying amount	5,349,918	4,249,619
Additions during the period / year	3,562,048	2,172,523
Modification during the period / year	-	547
Adjustments/ termination during the period / year	9,454	(6,255)
Depreciation charge for the period / year	(947,216)	(1,066,516)
Closing net carrying amount	7,974,204	5,349,918

13 INTANGIBLE ASSETS

Computer software	363,982	394,493
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(Un-audited)	
30 September 2025	30 September 2024
------(Rupees in '000)-----	

13.1 Additions to intangible assets

The following additions have been made to intangible assets during the period:

Directly purchased	123,097	275,835
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13.2 There were no disposals of intangible assets during the periods ended 30 September 2025 and 30 September 2024.

13.3 Cost of fully amortised intangibles assets amounts to Rs. 1,699.545 million (31 December 2024: 1,651.996 million).

	(Un-audited) 30 September 2025	(Audited) 31 December 2024
------(Rupees in '000)-----		

14 OTHER ASSETS

Note

Income / mark-up accrued in local currency	19,198,310	15,073,740
Income / mark-up accrued in foreign currencies	95,368	88,857
Advances, deposits, advance rent and other prepayments	3,918,281	3,501,633
Advance taxation (payments less provisions)	2,956,594	3,629,344
Non-banking assets acquired in satisfaction of claims	1,433,169	1,345,210
Stationery and stamps on hand	108,304	94,285
Due from the State Bank of Pakistan	101,180	47,176
Acceptances	5,857,442	8,756,784
Clearing and settlement account	-	1,499,717
Claims against fraud and forgeries	143,443	143,443
Others	444,216	274,526
	34,256,307	34,454,715
Less: Credit loss allowance held against other assets	(256,857)	(396,944)
Other assets (net of credit loss allowance)	33,999,450	34,057,771
Surplus on revaluation of non-banking assets acquired in satisfaction of claims	144,474	145,140
Other assets - total	34,143,924	34,202,911

14.1 Market value of non-banking assets acquired in satisfaction of claims	14.1.1 & 14.1.2	1,577,643	1,490,350
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14.1.1 The non-banking assets acquired in satisfaction of claims by the Bank were revalued by independent and professional valuers in December 2024. The valuations were carried out by M/s Harvester Services (Pvt) 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 and the revalued amount is disclosed in note 14.1.2 to these condensed interim financial statements.

(Un-audited) 30 September 2025	(Audited) 31 December 2024
------(Rupees in '000)-----	

14.1.2 Non-banking assets acquired in satisfaction of claims

Opening balance	1,490,350	1,572,793
Acquired during the period / year	99,422	89,814
Disposal during the period / year	-	(178,359)
Revaluation	-	20,669
Depreciation	(12,129)	(14,567)
Closing balance	1,577,643	1,490,350

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 2025	(Audited) 31 December 2024
------(Rupees in '000)-----	

14.3 Credit loss allowance held against other assets

Receivable against fraud and forgeries	143,443	143,443
Expected credit loss	18,046	158,133
Others	95,368	95,368
	256,857	396,944

14.3.1 Movement in credit loss allowance held against other assets

Opening balance	396,944	238,811
Impact of adoption of IFRS 9	-	74,465
Balance as at 1 January after adopting IFRS 9	396,944	313,276
Charge for the period / year	-	83,668
Reversal for the period / year	(140,087)	-
	(140,087)	83,668
Closing balance	256,857	396,944

14.3.2 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 21.1.

(Un-audited) 30 September 2025	(Audited) 31 December 2024
------(Rupees in '000)-----	

15 BILLS PAYABLE

In Pakistan	8,357,001	14,762,474
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(Un-audited) (Audited)
30 September 31 December
2025 2024
 -----(Rupees in '000)-----

16 BORROWINGS

Secured

Borrowings from State Bank of Pakistan under

Under export refinance scheme	8,211,241	9,697,438
Long term financing facility for plant and machinery	1,698,198	2,031,254
Temporary economic refinance scheme	1,020,746	1,428,974
Financing facility for storage of agriculture produce	14,313	35,782
Financing facility for renewable energy	664,001	885,976
Under rupee based discounting	1,671,759	1,950,427
Refinance and credit guarantee scheme for women entrepreneurs	-	4,583
Repurchase agreement borrowings	78,549,560	63,238,500
	91,829,818	79,272,934

Repurchase agreement borrowings - other banks

	-	28,017,258
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Total secured

Unsecured

Call borrowings	15,838,982	-
Overdrawn nostro accounts	1,532,575	2,082,375
	109,201,375	109,372,567

16.1 Particulars of borrowings with respect to currencies

In local currency	107,668,800	107,290,192
In foreign currencies	1,532,575	2,082,375
	109,201,375	109,372,567

17 DEPOSITS AND OTHER ACCOUNTS

30 September 2025 (Un-audited)				31 December 2024 (Audited)			
		In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
----- (Rupees in '000) -----							
Customers							
Current deposits		166,182,253	15,136,661	181,318,914	131,783,899	13,965,459	145,749,358
Savings deposits		236,851,271	11,362,273	248,213,544	221,901,474	9,040,446	230,941,920
Term deposits		81,632,103	8,153,886	89,785,989	87,306,715	7,399,216	94,705,931
Others	17.2	17,776,593	870	17,777,463	14,781,582	-	14,781,582
		502,442,220	34,653,690	537,095,910	455,773,670	30,405,121	486,178,791
Financial Institutions							
Current deposits		4,516,127	1,031,997	5,548,124	1,720,997	1,376,936	3,097,933
Savings deposits		73,967,450	6	73,967,456	50,478,241	3	50,478,244
Term deposits		12,516,698	-	12,516,698	3,390,414	-	3,390,414
Others	17.2	-	-	-	500	-	500
		91,000,275	1,032,003	92,032,278	55,590,152	1,376,939	56,967,091
		593,442,495	35,685,693	629,128,188	511,363,822	31,782,060	543,145,882

17.1 This includes deposits eligible to be covered under the State Bank of Pakistan's Depositor Protection Scheme. The amount of eligible deposits worked out based on the audited financial position of the Bank as at 31 December 2024 is Rs. 329,706 million.

17.2 This represents call deposits and margin deposits.

	Note	(Un-audited) 30 September 2025	(Audited) 31 December 2024
		------(Rupees in '000)-----	
18 LEASE LIABILITIES			
Opening balance		6,381,527	5,113,794
Additions during the period / year		3,562,048	2,172,523
Modification during the period / year		-	547
Adjustments/ termination during the period / year - net		7,657	(8,700)
Finance charges		950,666	942,678
Lease payments including interest		(1,645,399)	(1,839,315)
Closing balance		9,256,499	6,381,527

18.1 Liabilities outstanding

Not later than one year	504,636	574,775
Later than one year and upto five years	2,868,813	2,346,416
Over five years	5,883,050	3,460,336
Total at the period / year end	9,256,499	6,381,527

18.2 For the purpose of discounting, the implicit rate of TFCs issued are being used.

19 SUBORDINATED DEBT

Listed Term Finance Certificates - Additional Tier I	19.1	4,000,000	4,000,000
Listed Term Finance Certificates - Tier II	19.2	3,996,000	3,996,800
		7,996,000	7,996,800

19.1 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 I Capital for meeting its capital adequacy requirements as per Basel III Guidelines set by SBP under BPRD Circular Number 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 36)	"A" with Stable Outlook by The Pakistan Credit Rating Agency Limited on 25 June 2025.
Security	Unsecured
Ranking	Subordinated to all other indebtedness of the Bank including deposits but superior to equity.
Profit payment frequency	Semi-annually
Redemption	No fixed or final redemption date
Mark-up	6 Months KIBOR + 2.00% per annum
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.

19.2 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 36)	A+ ⁺ (Single A plus) with Stable Outlook by "A+" by The Pakistan Credit Rating Agency Limited on 25 June 2025.
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 II instruments and superior to Additional Tier I instruments. The instrument will not be redeemable before maturity without approval of SBP.
Security	Unsecured
Profit payment frequency	Semi-annually
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	6 Months KIBOR + 1.70% per annum
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.

20 DEFERRED TAX LIABILITIES - NET

30 September 2025 (Un-audited)

At 1 January 2025	Impact of adoption of IFRS 9	At 1 January 2025 after adoption of IFRS 9	Recognised in profit and loss account	Recognised in Other Comprehensive Income	At 30 September 2025
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(Rupees in '000)

Deductible temporary differences on:

- Credit loss allowance against investments	(37,425)	-	(37,425)	-	-	(37,425)
- Credit loss allowance against advances	(1,643,989)	-	(1,643,989)	(336,626)	-	(1,980,615)
- Credit loss allowance against other financial assets	(99,340)	-	(99,340)	53,572	-	(45,768)
- Modification and other remeasurements	(436,091)	-	(436,091)	138,894	-	(297,197)
- Post retirement employee benefits	(95,227)	-	(95,227)	(43,940)	-	(139,167)
- Provision against Workers' Welfare Fund	(192,603)	-	(192,603)	(466,907)	-	(659,510)
- Lease liabilities	-	-	-	(4,813,379)	-	(4,813,379)
	(2,504,675)	-	(2,504,675)	(5,468,386)	-	(7,973,061)

Taxable temporary differences on:

- Surplus on revaluation of property and equipment	1,527,022	-	1,527,022	(80,387)	-	1,446,635
- Surplus on revaluation of non-banking assets	75,473	-	75,473	(347)	-	75,126
- Surplus on revaluation of FVOCI investments	1,823,206	342,838	2,166,044	-	786,027	2,952,071
- Accelerated tax depreciation	1,151,472	-	1,151,472	9,959	-	1,161,431
- Right-of-use assets	-	-	-	4,146,586	-	4,146,586
	4,577,173	342,838	4,920,011	4,075,811	786,027	9,781,849
	2,072,498	342,838	2,415,336	(1,392,575)	786,027	1,808,788

31 December 2024 (Audited)

At 1 January 2024	Impact of adoption of IFRS 9	At 1 January 2024 after adoption of IFRS 9	Recognised in the profit and loss account charge / (reversal)	Recognised in other comprehensive income	At 31 December 2024
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(Rupees in '000)

Deductible temporary differences on:

- Credit loss allowance against investments	-	(79,303)	(79,303)	41,878	-	(37,425)
- Credit loss allowance against advances	(327,293)	(1,324,437)	(1,651,730)	7,741	-	(1,643,989)
- Credit loss allowance against other financial assets	-	(98,570)	(98,570)	(770)	-	(99,340)
- Modification and other remeasurements	-	(436,091)	(436,091)	-	-	(436,091)
- Post retirement employee benefits	(77,676)	-	(77,676)	-	(17,551)	(95,227)
- Provision against Workers' Welfare Fund	-	-	-	(192,603)	-	(192,603)
	(404,969)	(1,938,401)	(2,343,370)	(143,754)	(17,551)	(2,504,675)

Taxable temporary differences on:

- Surplus on revaluation of property and equipment	1,540,038	-	1,540,038	(107,304)	94,288	1,527,022
- Surplus on revaluation of non banking assets	66,204	-	66,204	(119)	9,388	75,473
- Surplus on revaluation of FVOCI investments	(1,090,643)	1,365,053	274,410	-	1,548,796	1,823,206
- Accelerated tax depreciation	778,407	-	778,407	373,065	-	1,151,472
	1,294,006	1,365,053	2,659,059	265,642	1,652,472	4,577,173
	889,037	(573,348)	315,689	121,888	1,634,921	2,072,498



		(Un-audited) 30 September 2025	(Audited) 31 December 2024
	Note	------(Rupees in '000)-----	
21	OTHER LIABILITIES		
Mark-up / return / interest payable in local currency		7,231,758	9,863,363
Mark-up / return / interest payable in foreign currencies		208,187	272,453
Unearned commission and income on bills discounted and guarantees		302,747	266,411
Accrued expenses		1,480,613	1,464,168
Acceptances		5,857,442	8,756,784
Unclaimed dividends		195,813	175,002
Mark to market loss on forward foreign exchange contracts - net		256,569	49,624
Payable to defined benefit plan		169,000	-
Charity fund balance		866	-
Payable to workers' welfare fund		1,268,289	1,076,168
Credit loss allowance against off-balance sheet obligations	21.1	168,378	215,144
Sundry deposits		726,754	710,546
Clearing and settlement account		2,863,915	1,498,438
Others		721,651	609,758
		21,451,982	24,957,859
21.1	Credit loss allowance against off-balance sheet obligations		
Opening balance		215,144	27,475
Impact of adoption of IFRS 9		-	188,464
Balance as at 1 January after adopting IFRS 9		215,144	215,939
Charge / (reversals)			
Charge for the period / year		-	-
Reversals for the period / year		(46,766)	(795)
		(46,766)	(795)
Closing balance		168,378	215,144
22	SURPLUS ON REVALUATION OF ASSETS		
Surplus on revaluation of:			
- Securities measured at FVOCI - Debt	9.1	4,617,056	3,503,628
- Securities measured at FVOCI - Equity	9.1	1,060,004	2,536
- Property and equipment	22.1	3,906,431	4,061,021
- Non-banking assets acquired in satisfaction of claims	22.2	144,474	145,140
		9,727,965	7,712,325
Deferred tax on surplus on revaluation of:			
- Securities measured at FVOCI - Debt		(2,400,869)	(1,821,887)
- Securities measured at FVOCI - Equity		(551,202)	(1,319)
- Property and equipment	22.1	(1,446,635)	(1,527,022)
- Non-banking assets acquired in satisfaction of claims	22.2	(75,127)	(75,473)
		(4,473,833)	(3,425,701)
		5,254,132	4,286,624
22.1	Surplus on revaluation of property and equipment		
Surplus on revaluation of property and equipment as at 01 January		4,061,021	4,267,374
Transferred to unappropriated profit in respect of incremental depreciation charged during the period / year - net of tax		(154,590)	(206,353)
Surplus on revaluation of property and equipment		3,906,431	4,061,021
Less: Related deferred tax liability on:			
- Revaluation as at 01 January		(1,527,022)	(1,540,038)
- Effect of rate change		-	(94,288)
- Incremental depreciation charged during the period / year		80,387	107,304
		(1,446,635)	(1,527,022)
		2,459,796	2,533,999

22.2	Surplus on revaluation of non-banking assets acquired in satisfaction of claims	Note	(Un-audited) 30 September 2025	(Audited) 31 December 2024
			----- (Rupees in '000) -----	
	Surplus on revaluation of non-banking assets as at 01 January		145,140	135,109
	Recognised during the period / year		-	20,669
	Realised on disposal during the period / year		-	(10,409)
	Transferred to unappropriated profit in respect of incremental depreciation charged during the period / year - net of tax		(666)	(229)
	Surplus on revaluation of non-banking assets		144,474	145,140
	Less: Related deferred tax liability on:			
	- Revaluation as at 01 January		(75,473)	(66,204)
	- Effect of rate change		-	(4,053)
	- revaluation recognised during the period / year		-	(10,748)
	- realised on disposal during the period / year		-	5,413
	- Incremental depreciation charged during the period / year		346	119
			(75,127)	(75,473)
			69,347	69,667
23	CONTINGENCIES AND COMMITMENTS			
	Guarantees	23.1	58,737,674	45,742,830
	Commitments	23.2	449,420,549	252,738,817
	Other contingent liabilities	23.3	20,583,455	20,272,091
			528,741,678	318,753,738
23.1	Guarantees:			
	Financial guarantees		15,217,385	13,395,185
	Performance guarantees		38,835,804	29,498,039
	Other guarantees		4,684,485	2,849,606
			58,737,674	45,742,830
23.2	Commitments:			
	Documentary credits and short-term trade-related transactions			
	- letters of credit		81,988,547	77,467,310
	Commitments in respect of:			
	- forward foreign exchange contracts	23.2.1	353,627,632	173,063,365
	- forward lending	23.2.2	12,951,298	1,876,039
	Commitments for acquisition of:			
	- Property and equipment		556,092	258,342
	- Intangible assets		296,980	73,761
	Other commitments		-	-
			449,420,549	252,738,817
23.2.1	Commitments in respect of forward foreign exchange contracts			
	Purchase		181,348,969	91,463,388
	Sale		172,278,663	81,599,977
	The maturities of the above contracts are spread over a period of one year.			
23.2.2	Commitments in respect of forward lending			
	Undrawn formal standby facilities, credit lines and other commitments to lend	23.2.2.1	12,951,298	1,876,039
23.2.2.1	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.			



	(Un-audited) 30 September 2025	(Audited) 31 December 2024
	------(Rupees in '000)-----	
23.3 Other contingent liabilities	20,583,455	20,272,091
23.3.1 Claims against the Bank which are not acknowledged as debts amounted to Rs. 3.686 million (31 December 2024: Rs. 3.462 million).		
23.3.2 (a) The income tax returns of the Bank have been filed up to tax year 2024 (accounting year ended 31 December 2023). The income tax authorities have issued amended assessment orders against different tax years, thereby creating additional tax demands against which payments have been made as required under the law. The Bank has filed appeals before various appellate forums against these amendments. Assessments from tax year 2003 to 2010 have been decided at the level of Honorable Lahore High Court. The Bank has filed petitions in Honorable Supreme Court of Pakistan for tax years 2003 to 2005 and tax year 2008 to 2010. In case of an adverse decision, an additional tax liability of Rs. 277.12 million may rise. The department has filed tax references in respect of certain matters with the Honorable Lahore High Court which are currently pending. In case of any adverse decision, an additional tax liability of Rs. 639.57 (which includes impact of certain timing differences as well) may arise for tax years 2011 and 2012. Honorable LHC has remanded back the proceedings for tax year 2001 to department, which are currently pending hearing and in case of an adverse inference, a demand of Rs. Rs. 1.225 million may arise. Further, assessments for tax years 2013 to 2021 have been decided at the level of Commissioner Inland Revenue (Appeals). The department has filed appeal for tax year 2013, 2020 and 2021 with Appellate Tribunal Inland Revenue which is currently pending and in case of any adverse decision, an additional tax liability of Rs. 6,493.68 million (which include impact of certain timing differences as well) may arise. The Bank has decided to file appeal for tax years 2014, 2015, 2016 and 2018 with Appellate Tribunal Inland Revenue, which in case of any adverse decision may create an additional tax liability of Rs. 113.58 million. A cross appeal has been filed for tax year 2019 with Appellate Tribunal Inland Revenue, which in case of any adverse decision may create an additional tax liability of Rs. 16.63 million. Bank has filed appeal before Appellate Tribunal Inland Revenue for tax year 2024, which is currently pending and in case of any adverse decision, an additional tax liability of Rs. 7,308.32 million may arise. However, the management is confident that these matters will be ultimately decided in favor of the Bank and the Bank may not be exposed to any additional tax liability in such matters.		
(b) Tax authorities have passed order for tax year 2017 under section 122(4) of the Income Tax Ordinance, 2001. This order has been passed as a result of audit under section 177 of the Income Tax Ordinance, 2001. The Bank has decided to file an appeal against the order before Appellate Tribunal Inland Revenue after the decision of Commissioner Inland Revenue (Appeals). In case of any adverse decision, an additional tax liability of Rs. 73.07 million may arise. However, the management is confident that the matter will be ultimately decided in favor of the Bank and the Bank may not be exposed to any additional tax liability in such matter.		
(c) Tax authorities have passed orders for tax years 2008 to 2012, levying Federal Excise Duty on certain items. The Bank filed appeals against these assessments before Appellate Tribunal Inland Revenue, which were decided in favor of Bank and tax demand was deleted in full. The department filed tax reference before the Honorable Lahore High Court against the order issued by Appellate Tribunal Inland Revenue, which was set-aside with remanded back directions to Appellate Tribunal Inland Revenue by Honorable Lahore High Court. Provision to the extent of Rs. 81.083 million, created on the recommendation of the State Bank of Pakistan, is still being maintained in the accounts. Management is confident that Appellate Tribunal Inland Revenue will decide the case in favor of the Bank and the Bank may not be exposed to any additional tax liability in these matters. Management is also confident that SBP will allow reversal of this provision based on favorable order passed by Appellate Tribunal Inland Revenue.		
(d) Appellate Tribunal Inland Revenue has passed an orders passed by FBR under section 161/205 of the Income Tax Ordinance 2001 for tax year 2006 to 2012. Bank and department have filed petitions in Honorable Lahore High Court against these orders. These petitions are currently pending for adjudication and in case of any adverse decision an additional tax liability of Rs. 114.06 million may arise. Tax authorities have filed appeals against orders passed under section 161/205 of the Income Tax Ordinance 2001, for tax years 2014 and 2016 to 2021 with Appellate Tribunal Inland Revenue. These are currently pending and in case of any adverse decision an additional tax liability of Rs. 2,342.16 million may arise. However, the management is confident that the matter will be ultimately decided in favor of the Bank and the Bank may not be exposed to any additional tax liability in these matters		
(e) Punjab Revenue Authority has passed order for year 2015 on non-deduction of sales tax withholding and created demand of Rs. 144.69 million. The Bank preferred an appeals before Appellate Tribunal Punjab Revenue Authority after Commissioner (Appeals) PRA order, which are currently pending. A combined order is passed for tax year 2021 and 2022 on Service Tax and Sales Tax Withholding Contraventions and created demand of Rs. 1,540.54 million. The bank preferred an appeal before Commissioner (Appeals) PRA. An order passed for year 2016 for non-deduction of sales tax withholding and created demand of Rs. 46.90 million. The Bank preferred an appeal before Commissioner (Appeals) PRA, which is currently pending. Another order has passed for years 2016-2017 on non-deduction of sales tax withholding on insurance services and created demand of Rs. 24.79 million. The Bank preferred an appeal before Appellate Tribunal Punjab Revenue Authority after Commissioner (Appeals) PRA order, which is currently pending. Punjab Revenue Authority has passed an order for the period July-2020 to June-2021 on non-deduction of sales tax withholding on Taxable Services Payments and created demand of Rs. 372.97 million. The Bank preferred an appeals before Commissioner (Appeals) PRA order, which are currently pending. However, the management is confident that these matters will be ultimately decided in favor of the Bank and the Bank may not be exposed to any additional tax liability in such matters.		

- (f) The Sindh Revenue Board (SRB) passed an order for Tax Year 2014, creating a demand of Rs. 142.18 million on account of alleged non-deduction of Sindh Sales Tax. The Bank filed an appeal before the Commissioner (Appeals), who accepted the Bank's position to the extent of Rs. 95.29 million and upheld a partial demand of Rs. 46.89 million. The Bank has filed a second appeal before the Appellate Tribunal SRB against the adverse portion of the order, which is currently pending for adjudication. SRB also passed orders for year 2012 and 2016-2017 creating demand of Rs. 89.25 million in total. The Bank has filed appeals before the Commissioner (Appeals), SRB, which are currently pending adjudication. The Bank's management remains confident that these matters will ultimately be decided in the Bank's favor and that no additional tax liability will arise.
- (g) The income tax authorities in Azad Jammu & Kashmir region have issued amended assessment orders, thereby creating additional tax demands. For Tax Year 2014 Appellate Tribunal AJK has passed order in favour of the bank and AJK Tax Department has filed tax reference before AJK High Court. For Tax Year 2016 and tax year 2020 to 2023 the Bank has filed appeals before ATIR AJK. In case of an adverse decision, additional tax liability of Rs. 162.63 million may arise. .
- (h) The Finance Act, 2023 incorporated section 99D of the Income Tax Ordinance, 2001 imposing tax on windfall income, profits and gains. In pursuance of sub-section (2) of said section, the interim Federal Government has issued Notification No. SRO.1588(I)/2023 dated November 21, 2023 imposing 40% tax on foreign exchange income of the banks and has also specified the criteria for calculation of windfall income and tax liability thereon. In pursuance of the same, tax authorities issued recovery notice to the Bank thereby creating a demand to the extent of Rs. 1,021.891 million. However, the Bank filed Constitutional Petition before the Honorable High Court Lahore through its external legal counsel; challenging the same on various legal grounds inter-alia including the following:

- unlawful delegation of powers;
- absence of necessary conditions mentioned in section 99D;
- lack of right of appeal to the tax payers; and
- absence of machinery for declaration, assessment and collection.

Based on these grounds the Honorable High Court has suspended the operation of the SRO. Similar orders have also been passed by the High Courts of Sindh and Islamabad. Moreover, the subject SRO had to be ratified and approved by a functional National Assembly within a period of 90 days (already lapsed) from its issuance; therefore it has no legal effect.

On the basis of the aforementioned factors and as per the advise of our learned legal counsel, the management is confident that these matters will ultimately be decided in favor of the Bank and the Bank may not be exposed to any additional tax liability in such matters. However, very recently Lahore High suspended the stay and ordered the Bank to pay the impugned demand, accordingly the Bank has made the subject payment under protest while the case is still being heard.

- 23.3.3** The Assistant Commissioner, Inland Revenue vide orders under section 182/140 of the Income Tax Ordinance, 2001 has levied penalties against staff of the Bank amounting to Rs. 30 million and Rs. 0.06 million. Currently, these matter are pending before Commissioner Inland Revenue (Appeals) subsequent to appeal filed by the staff. In case of any adverse decision in appeals, the Bank reserves the right of recourse on customers for re-imbursement. However, the management is confident that these matters will be ultimately decided in favor of the Bank and the Bank may not be exposed to any additional tax liability on these accounts.
- 23.3.4** A penalty of Rs. 50 million had been imposed by the Competition Commission of Pakistan ("the Commission") on the Bank on account of uncompetitive behaviour and imposing uniform cost on cash withdrawal from ATM transactions dated June 28, 2012. The Bank along with other Banks had filed a constitutional petition before the Competition Appellate Tribunal which has set aside the order of the Commission. Against the said order of the Competition Appellate Tribunal, the Commission has filed an appeal before the Supreme Court of Pakistan, the hearing of which is currently pending. The management of the Bank is confident that the appeal will be decided in the favour of the Bank. Accordingly, no provision has been recorded in these condensed interim financial statements.
- 23.3.5** Through the Finance Act, 2008 an amendment was made in the Employees Old Age Benefits Act, 1976 whereby the exemption available to banks and their employees was withdrawn by omission of clause (e) of Section 47 of the said Act and banks and their employees were made liable for contribution to Employee Old Age Benefit Institution. The Lahore High Court, subsequently, nullified the amendments made through the Finance Act, 2008.

Subsequently, several other banks also filed the Constitutional Petition before the Sindh High Court which decided the matter in favour of the banks. As a result of the decision of the Lahore High Court and Sindh High Court, the Bank stopped EOBI contribution w.e.f. February 2012. An appeal was filed by the EOBI in the Supreme Court of Pakistan which has been disposed of by the Honourable Court vide its order dated 10 November 2016 in favour of the Banks. However, EOBI has filed review Petition on 07 March 2019 before the Supreme Court of Pakistan which is currently pending.

In case of any adverse decision by the Supreme Court of Pakistan, a contribution of Rs. 550.119 million (up to 31 December 2024: Rs. 471.600 million) will become payable by the Bank to the EOBI. The said amount has not been provided in these condensed interim financial statements as the Bank is confident that the case will be decided in the Bank's favour.



	Note	(Un-audited) 30 September 2025	(Un-audited) 30 September 2024 (Restated)
24 MARK-UP / RETURN / INTEREST EARNED		------(Rupees in '000)-----	
Loans and advances		17,229,950	30,377,806
Investments		46,188,988	54,971,213
Lendings to financial institutions		265,108	1,659,090
Balances with banks		194,561	216,443
Placement and call lendings		512,956	581,539
		64,391,563	87,806,091
25 MARK-UP / RETURN / INTEREST EXPENSED			
Deposits		31,315,252	56,669,496
Borrowings		9,709,699	8,904,975
Subordinated debt		823,057	1,374,159
Cost of foreign currency swaps against foreign currency deposits / borrowings	25.1	595,768	1,369,128
Finance cost on lease liability against right of use assets		950,666	651,968
		43,394,442	68,969,726
25.1	A corresponding income of the same amount is recognised in foreign exchange income.		
26 FEE AND COMMISSION INCOME			
Branch banking customer fees		860,166	611,993
Consumer finance related fees		24,106	26,698
Debit card related fees		459,732	322,999
Investment banking		2,677	46,416
Credit related fees		110,013	133,881
Commission on trade		1,319,867	1,290,413
Commission on guarantees		198,956	161,618
Commission on cash management		27,691	20,656
Commission on remittances including home remittances		11,369	32,355
Commission on bancassurance		7,090	8,041
Wealth management fee		5,477	7,030
Rebate income		544,649	484,081
Others		31,200	5,871
		3,602,993	3,152,052
27 GAIN ON SECURITIES - NET			
Realised gain	27.1	1,478,539	51,826
Unrealised gain - measured at FVPL	9.1	75,212	199,101
		1,553,751	250,927
27.1 Realised gain on:			
Federal Government Securities		1,134,660	15,756
Shares		343,609	29,440
Ijara Sukuk		270	-
Mutual funds		-	6,630
		1,478,539	51,826
27.2 Net gain on financial assets measured:			
At FVPL			
Designated upon initial recognition		460,322	222,218
Designated subsequent to adoption		-	21,999
		460,322	244,217
Net gain on financial assets measured at FVOCI - Debt		1,093,429	6,710
		1,553,751	250,927

	Note	(Un-audited) 30 September 2025	(Un-audited) 30 September 2024
28 OTHER INCOME			
------(Rupees in '000)-----			
Gain on sale of property and equipment - net		25,216	40,012
Gain on sale of non banking assets - net		-	1,741
Gain on termination of leases		1,797	2,445
Rent on property		6,263	7,088
Insurance claim recovered		8,566	1,826
Staff notice period and other recoveries		25,055	20,898
Liabilities no longer required written back		17,292	3,504
Gain on termination of Ijarah financing		1,518	1,887
		85,707	79,401
29 OPERATING EXPENSES			
Total compensation expense		6,912,063	(Restated) 5,772,574
Property expense			
Rent & taxes		219,507	144,124
Insurance		97,181	60,663
Utilities cost		883,336	800,381
Security (including guards)	29.1	772,879	610,004
Repair & maintenance (including janitorial charges)	29.1	509,194	406,959
Depreciation on non-banking assets acquired in satisfaction of claims		12,129	10,639
Depreciation on right-of-use assets		947,216	769,728
Depreciation on owned assets		373,631	315,657
		3,815,073	3,118,155
Information technology expenses			
Software maintenance		923,966	790,234
Hardware maintenance		208,879	137,330
Depreciation on computer equipments		303,744	250,861
Amortisation of intangibles		153,609	117,275
Network charges		315,915	231,633
Others		416,115	324,803
		2,322,228	1,852,136
Other operating expenses			
Directors' fees and allowances		27,200	30,500
Fees and allowances to Shariah Board		7,130	6,930
Legal & professional charges		35,600	60,448
Outsourced services costs	29.1	10,323	12,187
Travelling & conveyance		38,405	29,674
NIFT clearing charges		81,486	55,751
Depreciation		647,445	394,793
Training & development		40,988	28,873
Postage & courier charges		93,008	76,417
Communication		93,069	69,668
Stationery & printing		419,948	351,132
Marketing, advertisement & publicity		124,971	103,124
Donations		11,950	5,300
Auditors' Remuneration		30,920	19,016
Brokerage and commission		29,454	26,879
Entertainment		407,012	313,940
Fees and subscription		108,867	76,211
Motor vehicles running expenses		633,662	559,003
Service charges		283,697	260,276
Insurance		39,902	55,311
Repair & maintenance		279,588	256,059
Deposit protection insurance premium	29.2	395,647	329,480
Others		392,525	424,063
		4,232,797	3,545,035
		17,282,161	14,287,900



- 29.1** Total cost for the period relating to outsourcing activities included in other operating activities and property expenses is Rs. 1,236.667 million (30 September 2024: Rs. 1,002.258 million) being paid to companies incorporated in Pakistan.
- 29.2** This represents the insurance premium paid to the State Bank of Pakistan's Depositors Protection Corporation (DPC). The premium amount was worked out in accordance with the mechanism specified by DPC, based on eligible deposits position of the Bank as at 31 December 2024.

	Note	(Un-audited) 30 September 2025	(Un-audited) 30 September 2024 (Restated)
30 WORKERS' WELFARE FUND		----- (Rupees in '000) -----	
Workers' Welfare Fund		192,121	198,644
31 OTHER CHARGES			
Penalties imposed by State Bank of Pakistan (SBP)		349,779	33,059
Amortization of deferred modification loss		8,859	-
		358,638	33,059
32 CREDIT LOSS ALLOWANCE / PROVISIONS AND WRITE OFFS - NET			
Charge / (reversal)			
Credit loss allowance against cash with treasury banks		574	60
Credit loss allowance against balance with other banks		(414)	54
Credit loss allowance against lending to financial institutions		(548)	1,252
Credit loss allowance for diminution in value of investments	9.3	97,338	(84,508)
Credit loss allowance against loans & advances	10.3	155,202	(143,557)
Credit loss allowance against other assets		(140,087)	-
Credit loss allowance against off-balance sheet obligations	21.1	(46,766)	32,168
Property and equipment written off		12,671	2,495
		77,970	(192,036)
33 TAXATION			
Current		5,918,451	4,556,626
Prior years		1,774,677	-
Deferred		(1,392,575)	411,125
		6,300,553	4,967,751
34 BASIC AND DILUTED EARNINGS PER SHARE			
		For the quarter ended	
		(Un-audited) 30 September 2025	(Un-audited) 30 September 2024
		----- (Rupees in '000) -----	
		(Restated)	(Restated)
Profit for the period		806,909	1,549,810
		3,303,808	4,765,783
		----- Number of shares -----	
Weighted average number of ordinary shares		1,102,463,483	1,102,463,483
		----- (Rupees) -----	
Basic and diluted earnings per share		0.7319	4.3228

- 34.1** There were no convertible / dilutive potential ordinary shares as at 30 September 2025 and 30 September 2024.

	Note	(Un-audited) 30 September 2025	(Un-audited) 30 September 2024
35 CASH AND CASH EQUIVALENTS		----- (Rupees in '000) -----	
			(Restated)
Cash and balances with treasury banks	6	56,739,832	49,616,857
Balances with other banks	7	2,493,468	1,713,935
Overdrawn nostro accounts	16	(1,532,575)	(959,114)
Less : Expected credit loss		(1,944)	(1,164)
		57,698,781	50,370,514

36 CREDIT RATING

The Pakistan Credit Rating Agency (PACRA) has maintained the long term credit rating of 'AA-' (Double A Minus) and short term rating of 'A1+' (A One Plus) with Stable Outlook of the Bank through its notification dated 25 June 2025 [2024: long term 'AA-' (Double A Minus): short term 'A1+' (A One Plus)].

Furthermore, the Bank's unsecured, subordinated, rated, listed perpetual and non-cumulative Term Finance Certificates, Tier I Capital, of Rs 4,000 million have been assigned the rating of 'A' with Stable Outlook by PACRA through their notification dated 25 June 2025 (2024: 'A' with Stable Outlook).

PACRA had also maintained the credit rating of the Bank's unsecured, subordinated and listed Term Finance Certificates (TFC – III), Tier II Capital, issue of Rs 4,000 million at 'A+' (Single A plus) with Stable Outlook through its notification dated 25 June 2025 [2024: 'A+' (Single A plus) with Stable Outlook].

37 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.

37.1 Fair value of financial instruments

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 analysis 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 2025 (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	-	457,439,413	-	457,439,413
Shares	60,850	-	1,128,001	1,188,851
Non Government debt securities	-	2,015,825	-	2,015,825
Units of REIT fund	824,343	-	-	824,343

Financial assets - disclosed but not measured at fair value

Investments

Federal Government securities	-	38,238,466	-	38,238,466
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30 September 2025 (Un-audited)			
Level 1	Level 2	Level 3	Total

Off-balance sheet financial instruments - measured at fair value

Forward purchase of foreign exchange	-	179,454,563	-	179,454,563
Forward sale of foreign exchange	-	173,916,500	-	173,916,500

Non Financial Assets

Land and building (property and equipment)	-	-	6,546,296	6,546,296
Non-banking assets			1,577,643	1,577,643

885,193	851,064,767	9,251,940	861,201,900
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31 December 2024 (Audited)			
Level 1	Level 2	Level 3	Total

On balance sheet financial instruments

Financial assets - measured at fair value

Investments

Federal Government securities	-	337,902,833	-	337,902,833
Shares	32,341	-	61,100	93,441
Non-Government debt securities	-	2,380,587	-	2,380,587
Units of REIT fund	748,688	-	-	748,688

Financial assets - disclosed but not measured at fair value

Investments

Federal Government securities	-	42,056,137	-	42,056,137
Non-Government debt securities	-	-	-	-

Off-balance sheet financial instruments - measured at fair value

Forward purchase of foreign exchange	-	90,784,663	-	90,784,663
Forward sale of foreign exchange	-	80,970,875	-	80,970,875

Non - Financial Assets

Land and Building (property and equipment)	-	-	6,668,073	6,668,073
Non-banking assets			1,490,350	1,490,350

781,029	554,095,095	8,219,523	563,095,647
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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.

Valuation techniques and inputs used in determination of fair values

Fair Value of financial assets

(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 property and equipment (land and building) and unlisted securities.

Fair Value of non - financial assets

Certain categories of property and equipment (land and buildings) 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

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	The fair value of investments in unlisted equity securities are valued on the of basis market multiple approach.
Pakistan Investment Bonds / Market Treasury Bills	The fair value of MTBs and PIBs are derived using PKRV rates. Floating rate PIBs are revalued using PKFRV rates.
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.
Term Finance, 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.
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 investment and advances, (The valuation techniques are stated above)

Description	Fair value		Unobservable inputs*	Discount rate	Relationship of unobservable inputs to fair value
	(Un-audited) 30 September 2025	(Audited) 31 December 2024			
Ordinary shares - unlisted (Market Approach)	1,128,001	-	Market multiple	Not applicable	Not applicable

* There were no significant inter-relationships between unobservable inputs that materially affect fair values.

The following table shows reconciliation of investments Level 3 fair value movement:

	(Un-audited) 30 September 2025	(Audited) 31 December 2024
	------(Rupees in '000)-----	
Opening balance	-	-
Impact of adoption of IFRS 9	684,840	-
Balance as at 01 January after adopting IFRS 9	684,840	-
Remeasurement recognised in OCI or profit and loss / adjustments	370,961	-
Closing balance	1,055,801	-



38 SEGMENT INFORMATION

38.1 Segment details with respect to business activities

Statement of profit and loss account

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 before tax	6,352,501	3,009,999	34,726	7,224,070	(7,016,935)	9,604,361

Statement of financial position

Cash & bank balances	50,084,404	1,270,155	5,772,724	2,104,073	-	59,231,356
Investments	-	-	37,719,215	462,224,840	-	499,944,055
Net inter segment lending	423,220,683	-	-	55,311,338	11,249,692	489,781,713
Lendings to financial institutions	-	-	6,498,967	-	-	6,498,967
Advances - performing	58,350,823	114,226,859	15,482,025	-	4,684,637	192,744,344
Advances - non-performing	900,681	338,022	87,868	-	19,341	1,345,912
Others	7,077,259	(271,923)	8,410,755	13,983,564	31,479,402	60,679,057
Total assets	539,633,850	115,563,113	73,971,554	533,623,815	47,433,072	1,310,225,404
Borrowings	4,520,848	8,329,559	429,852	95,921,116	-	109,201,375
Subordinated debt	-	-	-	-	7,996,000	7,996,000
Deposits & other accounts	511,558,634	51,420,372	66,149,182	-	-	629,128,188
Net inter segment borrowing	-	52,050,999	3,260,339	434,470,375	-	489,781,713
Others	23,554,368	3,762,183	4,132,181	3,232,324	6,193,214	40,874,270
Total liabilities	539,633,850	115,563,113	73,971,554	533,623,815	14,189,214	1,276,981,546
Equity	-	-	-	-	33,243,858	33,243,858
Total equity & liabilities	539,633,850	115,563,113	73,971,554	533,623,815	47,433,072	1,310,225,404

Contingencies & commitments

-	12,951,298	-	353,627,632	21,436,527	388,015,457
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Statement of profit and loss account

Net mark-up / return / profit	(42,121,864)	16,970,265	1,791,099	43,623,905	(1,427,040)	18,836,365
Inter segment revenue - net	62,599,810	(14,883,986)	-	(47,231,252)	(484,572)	-
Non mark-up / return / interest income	3,334,758	887,632	136,364	2,496,977	(1,630,995)	5,224,736
Total income	23,812,704	2,973,911	1,927,463	(1,110,370)	(3,542,607)	24,061,101
Segment direct expenses	10,472,524	281,733	1,014,982	154,571	2,595,793	14,519,603
Inter segment expense allocation	(109,974)	(1,547)	(11,575)	(646)	123,742	-
Total expenses	10,362,550	280,186	1,003,407	153,925	2,719,535	14,519,603
Credit loss allowance	92,862	592,172	(789,531)	(81,355)	(6,184)	(192,036)
Profit before tax	13,357,292	2,101,553	1,713,587	(1,182,940)	(6,255,958)	9,733,534

31 December 2024 (Audited)					
Retail Banking	Corporate	Islamic	Trading and Sales	Others	Total
------(Rupees in '000)-----					
40,858,408	54,190	4,365,424	3,997,173	-	49,275,195
-	-	29,087,034	355,218,585	-	384,305,619
389,497,712	-	-	129,900,311	14,240,240	533,638,263
-	-	8,498,355	100,064	-	8,598,419
43,826,444	174,086,452	19,298,815	-	3,739,890	240,951,601
679,373	-	90,761	-	16,357	786,491
6,509,061	5,171,927	3,493,489	8,786,815	31,620,736	55,582,028
481,370,998	179,312,569	64,833,878	498,002,948	49,617,223	1,273,137,616
5,767,375	9,341,779	925,280	93,338,133	-	109,372,567
-	-	-	-	7,996,800	7,996,800
449,693,008	44,153,851	49,299,023	-	-	543,145,882
-	118,417,030	10,892,667	404,328,566	-	533,638,263
25,910,615	7,399,909	3,716,908	336,249	10,810,677	48,174,358
481,370,998	179,312,569	64,833,878	498,002,948	18,807,477	1,242,327,870
-	-	-	-	30,809,746	30,809,746
481,370,998	179,312,569	64,833,878	498,002,948	49,617,223	1,273,137,616
75,240,742	44,135,279	5,710,158	173,063,365	20,604,194	318,753,738

38.1.1 The operations of the Bank are currently based only in Pakistan, therefore, geographical segment is not relevant.

38.1.2 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. 489,028 million (31 December 2024: Rs. 533,638 million), when compared to total assets / liabilities reported at Bank level, where inter segment lending / borrowing stands eliminated.

39 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) employee benefit plans 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.

During the period details of transactions with related parties (other than those which have been disclosed in respective notes) are as follows:



Particulars	30 September 2025 (Un-audited)			31 December 2024 (Audited)		
	Directors (a)	* Key management personnel (a)	Other related parties	Directors (a)	* Key management personnel (a)	Other related parties
(Rupees in '000)						
Statement of financial position						
Investments						
Opening balance	-	-	50,000	-	-	50,000
Investment made during the period / year	-	-	-	-	-	-
Investment disposed during the period / year	-	-	-	-	-	-
Revaluation surplus during the period / year	-	-	1,028,959	-	-	-
Closing balance	-	-	1,078,959	-	-	50,000
Advances						
Opening balance	151,541	276,517	158,182	201,010	428,779	131,960
Addition during the period / year	678	129,251	143,649	173,543	118,044	560,457
Repaid during the period / year	(151,125)	(78,488)	(234,958)	(396,056)	(119,836)	(534,235)
Transfer in / (out) - net	-	104,415	-	173,044	(150,470)	-
Closing balance	1,094	431,695	66,873	151,541	276,517	158,182
Credit loss allowance held against advances	-	-	-	3	22	453
Other assets						
Interest / mark-up accrued	10	18	6,603	2,481	4	7,447
Deposits and other accounts						
Opening balance	1,048,251	309,593	5,004,537	398,820	489,344	4,544,505
Received during the period / year	1,580,092	1,230,172	74,854,053	3,739,293	1,463,145	122,860,896
Withdrawn during the period / year	(1,724,120)	(1,293,578)	(75,104,938)	(3,356,427)	(1,388,075)	(122,400,982)
Transfer in / (out) - net	-	51,923	1,937	266,565	(254,821)	118
Closing balance	904,223	298,110	4,755,589	1,048,251	309,593	5,004,537
Other liabilities						
Interest / mark-up payable	12,352	2,445	57,442	18,935	12,807	181,672
Payable against E-banking settlement	-	-	3,495,108	-	-	15,307
Payable to staff retirement fund	-	-	169,000	-	-	-
	12,352	2,445	3,721,550	18,935	12,807	196,979
Contingencies and Commitments						
Letters of credit	-	-	230,083	-	-	195,016
Credit loss allowance held against advances	1	24	1,441	-	-	484

Particulars	30 September 2025 (Un-audited)			30 September 2024 (Un-audited)		
	Directors (a)	* Key management personnel (a)	Other related parties	Directors (a)	* Key management personnel (a)	Other related parties
(Rupees in '000)						
Profit and loss account						
Income						
Mark-up / return / interest earned	3,825	19,819	20,125	37,801	16,063	26,680
Fee and commission income	96	348	819	150	525	406
Rental Income	-	-	6,263	-	-	6,188
Dividend income	-	-	140,847	-	-	100,000
Expense						
Mark-up / return / interest paid	105,265	40,627	507,890	75,646	26,777	940,398
Directors' fee and allowance	30,240	-	-	30,500	-	-
Compensation Expense	3,332	-	-	2,211	469,253	-
Rent expense	-	-	23,604	-	-	18,264
ATM and ADC charges	-	-	48,632	-	-	39,095
Charge for defined benefit plan	-	-	169,000	-	-	125,407
Contribution to defined contribution plan	-	-	240,672	-	-	184,009

* including President and CEO

(a) including their relatives

** 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.

40 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

Minimum Capital Requirement (MCR):

Paid-up capital (net of losses)

(Un-audited)
30 September
2025
(Audited)
31 December
2024
----- (Rupees in '000) -----

11,024,636	11,024,636
------------	------------

Capital Adequacy Ratio (CAR):

Eligible Common Equity Tier 1 (CET 1) Capital

Eligible Additional Tier 1 (ADT 1) Capital

Total Eligible Tier 1 Capital

Eligible Tier 2 Capital

Total Eligible Capital (Tier 1 + Tier 2)

27,627,108	26,552,205
3,584,770	3,584,770
31,211,878	30,136,975
9,327,216	8,213,757
40,539,094	38,350,732

Risk Weighted Assets (RWAs):

Credit Risk

Market Risk

Operational Risk

Total

199,308,135	175,453,153
919,700	3,183,859
48,676,383	38,185,126
248,904,218	216,822,138

(Percentage)

Common Equity Tier 1 Capital Adequacy ratio

Tier 1 Capital Adequacy Ratio

Total Capital Adequacy Ratio

11.10%	12.25%
12.54%	13.90%
16.29%	17.69%

National minimum capital requirements prescribed by SBP applicable to the Bank

CET1 minimum ratio

Tier 1 minimum ratio

Total capital minimum ratio

6.00%	6.00%
7.50%	7.50%
11.50%	11.50%

- 40.1 As allowed under Annexure - B of Final Implementation Instructions issued by SBP via BPRD Circular Letter No. 7 of 2023 dated 13 April 2023, the Bank has opted to avail the benefit of transitional arrangement on initial adoption of IFRS 9 - 'Financial Instruments' and the related ECL provision impact on opening retained earnings while computing the CAR and leverage ratio (LR). Had this benefit not been availed, the CET1 and LR of the Bank as of September 30, 2025 would have been lower by 14 bps and 4 bps respectively.

(Un-audited)
30 September
2025
(Audited)
31 December
2024
----- (Rupees in '000) -----

Leverage Ratio (LR):

Eligible Tier-1 Capital

Total Exposures

Leverage Ratio

31,211,878	30,136,975
973,753,392	873,744,116
3.21%	3.45%

Liquidity Coverage Ratio (LCR):

Total high quality liquid assets

Total net cash outflow

Liquidity coverage ratio

398,555,894	345,063,452
202,508,818	195,053,107
196.81%	176.91%

Net Stable Funding Ratio (NSFR):

Total available stable funding

Total required stable funding

Net stable funding ratio

443,258,935	407,762,949
237,849,445	259,472,643
186.36%	157.15%

- 40.2 The Bank follows the below mentioned approach for determining credit risk, market risk and operational risk exposures in the capital adequacy calculation:

Risk Type

Credit Risk

Market Risk

Operational Risk

Approach adopted by Bank

Standardized Approach

Standardized Approach

Basic Indicator Approach



41 ISLAMIC BANKING BUSINESS

The Bank is operating with 116 Islamic banking branches (31 December 2024: 68) and 15 Islamic banking windows (31 December 2024: 15 Islamic banking windows). The statement of financial position and profit and loss account of these branches and windows (including Islamic Banking Division) are as follows:

		(Un-audited) 30 September 2025	(Audited) 31 December 2024
	Note	----- (Rupees in '000) -----	
ASSETS			
Cash and balances with treasury banks		5,384,023	4,006,116
Balances with other banks		388,701	359,308
Due from financial institutions	41.1	6,498,967	8,498,355
Investments	41.2	37,719,215	29,087,034
Islamic financing and related assets - net	41.3	15,569,893	19,389,576
Property and equipment		2,194,928	1,190,556
Right-of-use assets		2,445,216	880,756
Intangible assets		-	-
Due from head office		1,530,646	-
Other assets		2,239,965	1,422,177
Total assets		73,971,554	64,833,878
LIABILITIES			
Bills payable		772,526	2,057,232
Due to financial institutions		429,852	925,280
Deposits and other accounts	41.4	66,149,182	49,299,023
Lease liabilities		2,509,676	956,926
Due to head office		-	6,081,532
Other liabilities		849,979	702,750
Total liabilities		70,711,215	60,022,743
NET ASSETS		3,260,339	4,811,135
REPRESENTED BY:			
Islamic banking fund		3,000,000	2,000,000
Accumulated profit	41.6	34,726	1,879,027
Surplus on revaluation of assets - net of tax		225,613	932,108
		3,260,339	4,811,135
CONTINGENCIES AND COMMITMENTS			
	41.7		
		(Un-audited)	
	Note	30 September 2025	30 September 2024
		----- (Rupees in '000) -----	
Profit / return earned	41.8	5,152,498	7,631,095
Profit / return expensed	41.9	3,676,851	5,839,996
Net profit / return		1,475,647	1,791,099
Other income			
Fee and commission income		203,249	135,799
Foreign exchange income		(61,694)	(1,378)
Other income		3,187	1,943
Total other income		144,742	136,364
		1,620,389	1,927,463
Other expenses			
Operating expenses		1,684,763	1,003,407
Other charges		-	-
Total other expenses		1,684,763	1,003,407
Profit before credit loss allowance		(64,374)	924,056
Credit loss allowance and write offs - net		99,100	789,531
Profit before tax		34,726	1,713,587

41.1 Due from financial institutions

30 September 2025 (Un-audited)			31 December 2024 (Audited)		
In local Currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
------(Rupees in '000)-----					
Musharaka placement	6,500,000	-	6,500,000	-	8,500,000
Less: Credit loss allowance	(1,033)	-	(1,645)	-	(1,645)
	6,498,967	-	8,498,355	-	8,498,355

41.2 Investments by segments:

Fair Value through profit and loss

Non Government debt securities

Fair value through other comprehensive income

Federal Government securities:

Ijarah sukuks

Bai muajjal from Government of Pakistan

Non Government debt securities

Amortised cost

Non Government debt securities

Total Investments

30 September 2025 (Un-audited)			
Cost /amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value
------(Rupees in '000)-----			

50,000	-	-	50,000
30,475,634	-	182,560	30,658,194
5,998,976	-	-	5,998,976
1,307,839	(300,573)	4,779	1,012,045
37,782,449	(300,573)	187,339	37,669,215
19,860	(19,860)	-	-
37,852,309	(320,433)	187,339	37,719,215

Amortised cost

Non Government debt securities

Fair value through other comprehensive income

Federal Government securities:

Ijarah sukuks

Non Government debt securities

Total Investments

31 December 2024 (Audited)			
Cost /amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value
------(Rupees in '000)-----			

19,860	(19,860)	-	-
26,959,869	-	679,681	27,639,550
1,436,589	(203,257)	214,152	1,447,484
28,396,458	(203,257)	893,833	29,087,034
28,416,318	(223,117)	893,833	29,087,034

41.3 Islamic financing and related assets - net

Ijarah

Murabaha

Musharaka

Diminishing Musharaka

Istisna

Salam

Other islamic modes

Advances against islamic assets

Murabaha

Ijarah

Diminishing musharakah

Salam

Istisna

Gross Islamic financing and related assets

Less: Credit loss allowance against Islamic financings

- Stage 1

- Stage 2

- Stage 3

Islamic financing and related assets - net

(Un-audited) 30 September 2025	(Audited) 31 December 2024
------(Rupees in '000)-----	

389,346	475,501
184,583	434,954
6,061,044	8,911,447
4,308,188	4,657,365
345,818	363,628
1,430,523	700,000
94,679	15,906
-	3,990
19,653	4,760
1,090,601	592,573
82,739	2,009,778
1,862,934	1,544,580
15,870,108	19,714,482
(44,743)	(68,636)
(29,943)	(31,434)
(225,529)	(224,836)
(300,215)	(324,906)
15,569,893	19,389,576



	(Un-audited) 30 September 2025	(Audited) 31 December 2024
	------(Rupees in '000)-----	
41.4 Deposits and other accounts		
Customers		
Current deposits	11,088,276	5,434,380
Savings deposits	20,933,253	14,594,261
Term deposits	3,656,948	6,484,899
Other	2,174,550	1,220,041
	37,853,027	27,733,581
Financial Institutions		
Current deposits	680,218	41,640
Savings deposits	19,610,437	20,601,302
Term deposits	8,005,500	922,500
	28,296,155	21,565,442
	66,149,182	49,299,023
41.5 Charity Fund		
Opening balance	-	-
Additions during the period / year		
Received from customers on account of delayed payment	866	2,239
	866	2,239
Payments / utilization during the period / year		
Health	-	2,239
	-	2,239
Closing balance	866	-
41.6 Islamic banking business unappropriated profit		
Opening balance	1,879,027	999,572
Add: Islamic Banking profit / (loss) for the period / year	34,726	1,879,027
Less: Transferred / remitted to Head Office	(1,879,027)	(999,572)
Closing balance	34,726	1,879,027
41.7 Contingencies and Commitments		
Guarantees	2,425,100	2,275,442
Other contingent liabilities	14,682,674	3,434,715
	17,107,774	5,710,157
	(Un-audited)	
	30 September	30 September
	2025	2024
	------(Rupees in '000)-----	
41.8 Profit / Return Earned on Financing, Investments and Placement		
Financing	1,587,779	3,047,844
Investments	3,186,519	4,457,002
Placements	378,200	126,249
	5,152,498	7,631,095
41.9 Profit on Deposits and Other Dues Expensed		
Deposits and other accounts	3,331,880	5,315,961
Due to financial institutions	37,446	131,943
Others	307,525	392,092
	3,676,851	5,839,996

41.9.1 Deposits and other accounts include redeemable capital of Rs. 52,206.138 million (31 December 2024: Rs. 42,602.962 million) and deposits on Qard basis of Rs. 13,943.044 million (31 December 2024: Rs. 6,696.061 million). Remunerative deposits which are on Mudaraba basis are considered as Redeemable capital and non-remunerative deposits are classified as being on Qard basis.

41.10 Pool Management

Avenues / Sectors where Mudaraba based deposits have been deployed

	30 September 2025 (Un-audited)			31 December 2024 (Audited)		
	Normal Pool	Special Pool	Total	Normal Pool	Special Pool	Total
	(Rupees in '000)					
Chemical and Pharmaceuticals	2,118,395	1,327,767	3,446,162	255,936	3,312,071	3,568,007
Agri, forestry, hunting, fishing	-	-	-	-	109,380	109,380
Textile	293,537	3,482,243	3,775,780	170,025	2,723,854	2,893,879
Sugar	183,862	1,273,881	1,457,743	1,924,790	1,734,497	3,659,287
GOP Bai Muajjal / Ijarah Sukuk	7,403,335	32,345,907	39,749,242	2,051,021	34,858,024	36,909,045
Automobile and transportation equipment	-	86,524	86,524	-	171,003	171,003
Financial	-	7,063	7,063	-	16,622	16,622
Electronics and electrical appliances	300,000	277,884	577,884	100,000	521,873	621,873
Production and transmission of energy	406,771	1,184,544	1,591,315	585,337	1,207,842	1,793,179
Exports Imports	-	199,485	199,485	-	208,893	208,893
Wholesale & Retail Trade	-	1,052,876	1,052,876	-	3,290,484	3,290,484
Construction	-	281,017	281,017	48,812	293,614	342,426
Food and allied	521,315	552,060	1,073,375	32,000	555,416	587,416
Services	141,300	1,737,294	1,878,594	1,004,760	195,472	1,200,232
Individual	65,186	501,603	566,789	-	477,690	477,690
Others	-	288,104	288,104	500,000	283,481	783,481
Total gross Islamic financing & related assets	11,433,701	44,598,252	56,031,953	6,672,681	49,960,216	56,632,897

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.

41.11 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	1,587,779	-	-	1,587,779
Investments	3,186,519	-	-	3,186,519
Due from financial institutions	378,200	-	-	378,200
Others	-	(912)	-	(912)
	5,152,498	(912)	-	5,151,586

41.12 Incentive profits (Hiba)

The Bank paid an aggregate amount of Rs. 242.145 million as incentive profits (Hiba), which includes Rs. 55.633 million for normal pool and Rs. 186.513 million for special pool during the period ended 30 September 2025. The following guidelines are approved by the Bank's Shariah 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 25 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.



42 GENERAL

Figures have been rounded off to the nearest thousand rupees unless otherwise stated.

43 COMPARATIVE

43.1 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.

43.2 The effect of restatement due to adoption of IFRS 9 is mentioned in note 4.1 of these condensed interim financial statements.

44 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on 22 October 2025 by the Board of Directors of the Bank.

Amin A. Feerasta
Chairman

Muhtashim Ahmad Ashai
President & Chief Executive Officer

Adnan Khaleeq
Acting / Deputy CFO

Nooruddin Feerasta
Director

Manzoor Ahmed
Director

LIST OF BRANCHES

AS AT 30 SEPTEMBER 2025

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. Gunpat 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. Raiwind Branch, District Lahore
Tel. No: (042) 35398661-2 &
0317-4484562-4
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. Heir Branch, District Lahore
Tel. No: (042) 35600311-3
77. 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. 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. Bismillah Housing Scheme Branch,
Lahore Tel. No: 0317-1772438-9
84. Islamic Banking Izmir Town Branch,
Lahore Tel. No: (042) 36433047
85. 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. Gulshan-e-Ravi Branch, Lahore
Tel. No: 0311-4819453, 458, 461, 467
& 473
89. Islamic Banking Ichra Branch, Lahore
Tel. No: 0311-4819558
90. Central Park Housing Scheme Br.,
Lahore Tel. No: 0319-6322674 &
0310-7020883
91. Doctor's Hospital Johar Town Br.,
Lahore Tel. No: 0310-7021688
92. Main Branch, Gujranwala
Tel. No: (055) 3843560-2 &
111-567-890
93. Islamic Banking
Gujranwala Cantt. Branch, Gujranwala
Tel. No: (055) 3861931-3 & 5
94. WAPDA Town Branch, Gujranwala
Tel. No: (055) 4291136-7
95. Kamokee Branch, Distt. Gujranwala
Tel. No: (055) 6813501-6
96. Sheikhpura Road Branch,
Gujranwala Tel. No: 055-4219661-5
97. Eminabad More Branch, Gujranwala
Tel. No: 0311-8252247 &
0310-2282642-3
98. D.C. Colony Branch, Gujranwala
Cantt. Tel. No: 055-3783251-4
99. Islamic Banking
Citi Housing Branch, Gujranwala
Tel. No:
100. Peoples Colony Branch, Gujranwala
Tel. No: (055) 4243510-4
101. Wazirabad Branch
Tel. No: (055) 6603703-4 & 6608555
102. G. T. Road Branch, Wazirabad
Tel. No: 0316-2280850-1
103. Ghakkar Mandi Branch
Tel. No: (055) 3832611-2
104. Main Branch, Faisalabad
Tel. No: (041) 2639873, 7-8 &
111-567-890
105. Peoples Colony Branch, Faisalabad
Tel. No: (041) 8555714 & 8555720
106. Ghulam Muhammadabad
Branch, Faisalabad
Tel. No: (041) 2680114, 110 & 117
107. Islamic Banking
East Canal Road Branch, Faisalabad
Tel. No: (041) 2421381-2
108. Civil Lines Branch, Faisalabad
Tel. No: (041) 2648105, 8 & 11
109. Madina Town Branch, Faisalabad
Tel. No: (041) 8735551-2 &
0316-8226451-3
110. Jaranwala Branch, Distt. Faisalabad
Tel. No: (041) 4312201-6
111. Samundri Branch, Distt. Faisalabad
Tel. No: (041) 3423983-4
112. Painsera Branch, Distt. Faisalabad
Tel. No: (041) 2557100-11 & 2574300

113. Killianwala Branch, Distt. Faisalabad
Tel. No: (041) 3214151, 2 & 3
114. Adda Zafar Chowk Br., Distt. Faisalabad
Tel. No: (041) 3529051-4
115. FIEDMC (Sahianwala) Branch, Distt. Faisalabad Tel. No: 0370-1175165-8
116. Narwala Bangla Branch, Distt. Faisalabad Tel. No: (041) 8797075 to 78
117. 66 JB Dhandra Branch, Distt. Faisalabad Tel. No: 0311-4996984, 7 & 9
118. Tandlianwala Branch, District Faisalabad Tel. No: (041) 3442252-5
119. Islamic Banking
Miani Branch, District Faisalabad
Tel. No: (041) 2679171-5
120. Islamic Banking
Nalay Wala Branch, District Faisalabad
Tel. No: (041) 8451061-2
121. Islamic Banking Tata Bazar Br., Faisalabad Tel. No: 0317-1703291, 0317-1711506, 7 & 8
122. Mamu Kanjan Branch, District Faisalabad Tel. No: 0310-6739603
123. Khurrianwala Branch
Tel. No: (041) 4360701-2
124. Chiniot Branch
Tel. No: (047) 6333840-4
125. Jhang Branch
Tel. No: (047) 7651601-2
126. Chenab Nagar Branch, Distt. Chiniot
Tel. No: (047) 6216217-21
127. Shorkot City Branch, Distt. Jhang
Tel. No: 0316-8226093, 95, 97 & 98
128. Small Industrial Estate Branch, Sialkot
Tel. No: (052) 3242607-9
129. Pasrur Road Branch, Sialkot
Tel. No: (052) 3521655, 755 & 855 &
130. Islamic Banking
Sialkot Cantt. Branch, Sialkot
Tel. No: (052) 4560023-7
131. Godhpur Branch, Sialkot
Tel. No: (052) 4563932-3
132. Daska Branch, Distt. Sialkot
Tel. No: (052) 6617847-8
133. Daska Road Br., Addah, Distt. Sialkot
Tel. No: (052) 3525337 & 9
134. Wazirabad Road Br., Harrar, Sialkot
Tel. No: (052) 3253752-4
135. Pasrur Branch, District Sialkot
Tel. No: (052) 6443317-8
136. Paris Road Branch, Sialkot
Tel. No: (052) 4271544-5
137. Smart City Housing Scheme Br., Distt. Sialkot Tel. No: 0316-2280754-5
138. Citi Housing Society Br., Sialkot
Tel. No: 0315-4979265 & 0310-4031755
139. Hajipura Br., Sialkot
Tel. No: (052) 3563966-70
140. Ugoki Branch, District Sialkot
Tel. No: (052) 3513181
141. Circular Road Branch, Sialkot
Tel. No: (052) 6617811-15
142. Raja Road Branch, Sialkot
Tel. No: 052-4587101-2
143. Oora Chowk Branch, Sialkot
Tel. No: 0311-4819426 & 0311-4819452
144. Puli Tope Khana Branch, Sialkot
Tel. No: (052) 4263385-6
145. Sheikhpura Branch
Tel. No: (056) 3810933 & 3813133
146. Sharaqpur Sharif Br., Distt. Sheikhpura Tel. No: (056) 3542963-6
147. Kot Abdul Malik Br., Distt. Sheikhpura Tel. No: 0316-2280& 4
148. Burj Attari Br., Distt. Sheikhpura
Tel. No: 0316-22820853 & 763
149. Feroze Wattwan Br., Distt. Sheikhpura Tel. No: 0314-8752204
150. Safdarabad Branch, Distt. Sheikhpura Tel. No: 0370-1175184
151. Qila Sattar Shah Branch, Distt. Sheikhpura Tel. No: (042) 37168852-3
152. Manawala Branch, District Sheikhpura Tel. No: 0317-1772442 & 6
153. Sheikhpura Bypass Chowk Br., Sheikhpura Tel. No: (056) 3500560 & 2
154. Nankana Sahib Branch
Tel. No: (056) 2876342-3
155. Sangla Hill Branch, Distt. Nankana Sahib Tel. No: (056) 3548341
156. Shahkot Branch, Distt. Nankana Sahib
Tel. No: (056) 3711013
157. Farooqabad Branch, District Sheikhpura Tel. No: (056) 3876041-4
158. Omega Residencia, District Sheikhpura Tel. No: 0316-8226071
159. Main Branch, Multan
Tel. No: (061) 4504018, 4504118, 4519927 & 4512884
160. Islamic Banking
Shah Rukn-e-Alam Branch, Multan
Tel. No: (061) 6784051-4 & 6782081
161. Bosan Road Branch, Multan
Tel. No: (061) 6210690-2
162. Mumtazabad Branch, Multan
Tel. No: (061) 6760212-4
163. Gulgasht Colony Branch, Multan
Tel. No: (061)-6222701 & 0316-8226393-5
164. WAPDA Town Branch, Multan
Tel. No: (061) 6213011 & 0316-8226441-2
165. MDA Chowk Branch, Multan
Tel. No: (061) 4500230-1
166. Buch Villas Branch, Multan
Tel. No: (061) 4746433 & 458-9
167. Northern Bypass Branch, Multan
Tel. No: (061) 6752781-4
168. Ghalla Mandi Branch, Multan
Tel. No: (061) 4230481-2
169. Budhla Santt. Branch, Distt. Multan
Tel. No: 0370-1175179 to 183
170. Islamic Banking
Shershah Road Br., Multan
Tel. No: (061) 6514232-3
171. Islamic Banking
Rasheedabad Chowk Branch, Multan
Tel. No:
172. Islamic Banking Shujabad Br., Multan
Tel. No: (061) 4398692-3
173. Gulshan Market Branch, Multan
Tel. No: (061) 6773821-4
174. Vehari Road Branch, Multan
Tel. No: 0317-1711506
175. Azmat Road Br., Dera Ghazi Khan
Tel. No: (064) 2471630-6
176. Sangam Chowk Branch, D. G. Khan
Tel. No: (064) 2401732-5



177. Lodhran Branch Tel. No: (0608) 364766-7	197. Bhalwal Branch Tel. No: (048) 6642224 & 0316-8226331-2	218. Sheikho Sugar Mills Branch Distt. Muzafargarh Tel. No: 0345-8530242-4
178. Islamic Banking Dunyapur Branch, District Lodhran Tel. No: 0312-6486943, 987	198. Khanewal Branch Tel. No: (065) 2551560-3	219. Kot Addu Branch Tel. No: (066) 2239161-3
179. Adda Parmat Branch, District Lodhran Tel. No: 0319-6709861, 0319-6309371 & 0310-6762984	199. Kabirwala Br., Distt. Khanewal Tel. No: (065) 2400910-3	220. Shahbaz Khan Road Branch, Kasur Tel. No: (0492) 764890-3
180. Rahim Yar Khan Branch Tel. No: (068) 5886042-4	200. Abdul Hakeem Br., Distt. Khanewal Tel. No: (065) 2441888 & 0316-8226310-2	221. Kot Radha Kishan Br., Distt. Kasur Tel. No: (049) 2382040, 2 & 3
181. Factory Area Br., Rahim Yar Khan Tel. No: (068) 5906032, 4 & 5	201. Jahanian Branch, District Khanewal Tel. No: (065) 2211224-5	222. Phool Nagar Branch, Distt. Kasur Tel. No: (049) 4511706 & 7
182. Liaqatpur Br., Distt. Rahim Yar Khan Tel. No: (068) 5792041-4	202. Mian Channu Branch Tel. No: (065) 2662201-2	223. Chunian Branch, District Kasur Tel. No: (049) 4530400-1
183. Sadiqabad Branch Tel. No: (068) 5702162, 5800161, 5800661 & 5801161	203. Depalpur Branch Tel. No: (044) 4541341-2	224. Mustafa Abad Lalyani Br., Distt. Kasur Tel. No: (049) 2450450 & 440
184. KLP Road Branch, Sadiqabad, Distt. RYK Tel. No: (068) 5803377 & 5802277	204. Okara Branch Tel. No: (044) 2553012-4 & 2552200	225. Dina Nath Branch, District Kasur Tel. No: (049) 4540221-25
185. Bahawalpur Branch Tel. No: (062) 2731703-1	205. Hujra Shah Muqem Branch District Okara Tel. No: (044) 4860401-3 & 0316-8226419-21	226. Bangla Kambho Branch, District Kasur Tel. No: 0317-1179178-83
186. Satellite Town Branch, Bahawalpur Tel. No: (062) 2280602-3	206. Haveli Lakha Branch, Distt Okara Tel. No: (044) 4775412-3	227. Dingarh Branch, District Kasur Tel. No: (049) 2761601-5
187. Ahmedpur Sharqia Branch District Bahawalpur Tel. No: (062) 2271345 & 0316-8226404, 6 & 8	207. Renala Khurd Branch, Distt. Okara Tel. No: 044-2621501, 2 & 3	228. Jalalpur Bhattian Br., Distt. Hafizabad Tel. No: (0547) 500848-50
188. Yazman City Branch, District Bahawalpur Tel. No: (062) 2702334 & 2702336	208. Depalpur Chowk Branch, Okara Tel. No: (044) 2701092	229. Hafizabad Branch Tel. No: (0547) 541641-4
189. Hasilpur Branch Tel. No: (062) 2441481-7 & 2441478	209. Islamic Banking Basirpur Branch, District Okara Tel. No: 0316-8226064	230. Pattoki Branch Tel. No: (049) 4422435-6
190. Club Road Branch, Sargodha Tel. No: (048) 3726021-3	210. Sahiwal Branch Tel. No: (040) 4467742-3	231. Ellahabad Branch Tel. No: (049) 4751130
191. Pull-111 Branch, Distt. Sargodha Tel. No: (048) 3791403-4 & 0316-8226449 & 50	211. Farid Town Branch, Sahiwal Tel. No: (040) 4272173, 4 & 5	232. Khudian Branch Tel. No: (049) 2791595-6
192. Sillanwali Branch, Distt. Sargodha Tel. No: 048-6532292-3	212. Chichawatni Br., Distt. Sahiwal Tel. No: (040) 5484852-3	233. Sambrial Branch Tel. No: (052) 6523451-3
193. Islamic Banking Sahiwal Khurd Branch, District Sargodha Tel. No: (048) 6786611-4	213. Layyah Branch Tel. No: (060) 6414205-7	234. Vehari Branch Tel. No: (067) 3361370-2
194. Chak No-47 Branch, District Sargodha Tel. No: (048) 3259640-2	214. Jampur Branch, District Rajanpur Tel. No: (060) 4567787 & 4567325	235. Gagoo Mandi Branch, Distt. Vehari Tel. No: (067) 3500311-2
195. Jauharabad Branch, District Khushab Tel. No: (0454) 723011-2	215. Kharoor Pacca Branch Tel. No: (0608) 341041-2	236. Mailsi Branch, Distt. Vehari Tel. No: (067) 3750140-5
196. Khushab Branch, District Khushab Tel. No: (0454) 710294, 5 & 6	216. Muzafargarh Branch Tel. No: (066) 2422901, 3 & 5	237. Tibba Sultanpur Br., Distt. Vehari Tel. No: (067) 3692559-60 & 3692714
	217. Fazal Garh Sanawan Branch, Distt. Muzafargarh Tel. No: (066) 2250214-5	238. Burewala Branch, Distt. Vehari Tel. No: (067) 3773110 & 20 & 3355779
		239. Mandi Bahauddin Branch Tel. No: (0546) 507602, 3 & 8

240. Phalia Branch, Distt. Mandi Bahauddin
Tel. No: (0546) 586050-3
241. Miana Gondal Branch, Distt. Mandi Bahauddin Tel. No: (0546) 550581 & 2
242. Malakwal Branch, Mandi Bahauddin
Tel. No: (0546) 582907-9
243. Bahawalnagar Branch
Tel. No: (063) 2274795-6
244. Haroonabad Br., Distt. Bahawalnagar
Tel. No: (063) 2251664-5
245. Dahrnawala Branch, Distt. Bahawalnagar
Tel. No: 0370-1175170 to 73
246. Fort Abbas Branch, Distt. Bahawalnagar Tel. No: (063) 2510232-4
247. Islamic Banking
Grain Market Branch, Bahawalnagar
Tel. No: 0316-7856446 & 0316-3175968
248. Toba Tek Singh Branch
Tel. No: (046) 2513203-4
249. Gojra Branch, Distt. Toba Tek Singh
Tel. No: (046) 3516392 & 3515577
250. Kamalia Branch, Distt. Toba Tek Singh
Tel. No: (046) 3411405-6
251. Islamic Banking
Pakka Anna Branch, Distt. Toba Tek Singh Tel. No:
252. Pir Mahal Branch
Tel. No: (046) 3361690 & 5
253. Pak Pattan Br., Distt. Pak Pattan
Tel.: (0457) 371781-5
254. Arif wala Br., Distt. Pak Pattan
Tel.: (0457) 834013, 5 & 6
255. Chishtian Branch
Tel. No: (063) 2501141-2 & 0316-8226304-6
256. Khanpur Branch
Tel. No: (068) 5577719-20 & 0316-8226307-9
257. Narowal Branch
Tel. No: (0542) 411405 & 0316-8226328-30
258. Shakargarh Branch, District Narowal
Tel. No: 0542-452002-3
259. Rajanpur Branch
Tel. No: (0604) 688108 & 0316-8226396-8
260. Mianwali Branch
Tel. No: (0459) 230825, 6 & 7
261. Piplan Branch, District Mianwali
Tel. No: 0319-6787120
262. Bhakkar Branch, Distt. Bhakkar
Tel. No: (045) 3510590,1 & 2
- SOUTH REGION
263. Main Branch, Karachi
Tel. No: (021) 32436990 & 111-567-890
264. Clifton Branch, Karachi
Tel. No: (021) 35877773-4, 35861286
265. Garden Branch, Karachi
Tel. No: (021) 32232877-8
0316-8226125-30
266. F. B. Area Branch, Karachi
Tel. No: (021) 36373782-3 & 36811646
0316-8226180-7
267. Korangi Industrial Area Br., Karachi
Tel. No: (021) 35113898-9, 35113900-1 & 0316-8226189-92
268. AKU Branch, Karachi
Tel. No: (021) 34852251-3 & 33102498-9
269. Haidery Branch, Karachi
Tel. No: (021) 36638617, 36630409-410 & 0316-8226231-8
270. Jodia Bazar Branch, Karachi
Tel. No: (021) 32441786, 32442208, 32463894 & 0316-8226202-10
271. Shahrah-e-Faisal Branch, Karachi
Tel. No: (021) 34316128, 34316395, 34322150, 34398430 & 34535545-46, 53-54
272. DHA Branch, Karachi
Tel. No: (021) 35852209, 35845211 & 35340825
273. Gulshan-e-Iqbal Branch, Karachi
Tel. No: (021) 34811830-33 & 0316-8226239-45
274. SITE Branch, Karachi
Tel. No: (021) 32568330, 32550997 & 32550903-4
275. Zamzama Branch, Karachi
Tel. No: (021) 35375835 & 35293435
276. Gole Market Branch, Karachi
Tel. No: (021) 36618932, 36618925 & 0316-8226154-62
277. Gulistan-e-Jauhar Branch, Karachi
Tel. No: (021) 34020943-5
278. M. A. Jinnah Road Branch, Karachi
Tel. No: (021) 32213972 & 32213498
279. Lea Market Branch, Karachi
Tel. No: (021) 32526193-4
280. Timber Market Branch, Karachi
Tel. No: (021) 32742491-2
281. Gulbahar Branch, Karachi
Tel. No: (021) 36607744 & 0316-8226434-5
282. North Karachi Branch, Karachi
Tel. No: (021) 36920140-5 & 0316-8226171-2
283. Block-7 Gulshan-e-Iqbal Branch, Karachi Tel. No: (021) 34815811-2, 34833728 & 777
284. Islamic Banking
Cloth Market Branch, Karachi
Tel. No: (021) 32442961 & 32442977
285. Paria Street Kharadar Branch, Karachi
Tel. No: (021) 32201059, 60 & 61
286. SUPARCO Branch, Karachi
Tel. No: (021) 34970560, 34158325-6, 37080810 & 0316-8226457
287. Chandni Chowk Branch, Karachi
Tel. No: (021) 34937933 & 34141296
288. Allama Iqbal Road Branch, Karachi
Tel. No: (021) 34387673-4
289. Nishtar Road Branch, Karachi
Tel. No: (021) 32239711-3 & 32239678
290. Islamic Banking
Waterpump Branch, Karachi
Tel. No: (021) 36312113 & 36312108, 36312349 & 36311908
291. APWA Complex Branch, Karachi
Tel. No: (021) 32253143 & 32253216
292. Clifton Block-2 Branch, Karachi
Tel. No: (021) 35361115-7
293. Malir Branch, Karachi
Tel. No: (021) 34517982-3
294. Bahadurabad Branch, Karachi
Tel. No: (021) 34135842-3
295. New Challi Branch, Karachi
Tel. No: (021) 32625246 & 32625279
296. Shah Faisal Colony Branch, Karachi
Tel. No: (021) 34602446-7
297. Zaibunissa Street Saddar Br., Karachi
Tel. No: (021) 35220025-7



298. Liaquatabad Branch, Karachi
Tel No: (021) 34860723-25
299. Korangi Township No: 2 Branch,
Karachi Tel. No: (021) 35058041 &
35071181
300. North Karachi Ind. Area Branch,
Karachi Tel. No: (021) 36962851,
52 & 55
301. F. B. Industrial Area Branch, Karachi
Tel. No: (021) 36829961-4 &
0316-8226180-6
302. Napier Road Branch, Karachi
Tel. No: (021) 32713539-40
303. Gulshan-e-Hadeed Branch, Karachi
Tel. No: (021) 34710252 & 256
304. Metroville Branch, Karachi
Tel. No: (021) 36752206-7
305. Defence Phase-II Extension Br.,
Karachi Tel. No: (021) 35386910-12
306. North Karachi Township Branch,
Karachi Tel. No: (021) 36968604-7
307. Stock Exchange Branch, Karachi
Tel. No: (021) 32414003-4 &
32415927-8
308. Gulshan-e-Jamal Branch, Karachi
Tel. No: (021) 34682682-4
309. Alyabad Branch, Karachi
Tel. No: (021) 36826727 & 36332517
310. Saudabad Branch, Malir, Karachi
Tel. No: (021) 34111901-5
311. Shireen Jinnah Colony Branch,
Karachi Tel. No: (021) 34166262-4
312. Islamic Banking
Al-Tijarah Centre Branch, Karachi
Tel. No: (021) 34169251-3
313. Barkat-e-Haidery Branch, Karachi
Tel. No: (021) 36645688-9
314. Shadman Town Branch, Karachi
Tel. No: (021) 36903038-9
315. Enquiry Office Nazimabad
No: 2 Branch, Karachi
Tel. No: (021) 36601502-5
316. Islamic Banking
Rashid Minhas Road Br., Karachi
Tel. No: (021) 34983878 & 34837443-4
317. Khayaban-e-Ittehad Branch, Karachi
Tel. No: (021) 35347413-6
318. Bahria Complex-III (Corporate)
Branch, Karachi Tel. No: (021)
35640731-6 35640235-7
319. New M. A. Jinnah Road Branch,
Karachi Tel. No: (021) 34894941-3
320. DHA Phase-IV Branch, Karachi
Tel. No: (021) 35311491-2 &
0316-8226285-7
321. Gulberg Branch, Karachi
Tel. No: (021) 36340553, 549 &
0316-8226291-2
322. New Sabzi Mandi Branch, Karachi
Tel. No: (021) 36870506-7 &
0316-8226409-11
323. Clifton Block-08 Branch, Karachi
Tel. No: (021) 35867435-6 &
0316-8226425-7
324. Block-02 Gulshan-e-Iqbal Br., Karachi
Tel. No: (021) 34988781-2
325. Garden Market Branch, Karachi
Tel. No: (021) 32244195-6 &
0316-8226431-3
326. Block-N North Nazimabad Branch,
Karachi Tel. No: (021) 36641623-4 &
0316-8226436-38
327. Marriot Road Branch, Karachi
Tel. No: (021) 32461840-42 &
0316-8226428-30
328. SITE-II Branch, Karachi
Tel. No: (021) 36881235-6 &
0316-8226445-47
329. Shersha Branch, Karachi
Tel. No: (021) 32583001-3 &
0317-4484534-6
330. DHA Phase-VIII Branch, Karachi
Tel. No: 0315-4979265, 328 & 445
331. Khalid Bin Waleed Road Branch,
Karachi Tel. No: (021) 34522044, 5 & 6
332. Bokhari Commercial Branch, Karachi
Tel. No: (021) 35170651, 2 & 3
333. 26th Commercial Street Branch,
Karachi Tel. No: (021) 35290094, 5 & 6
334. Bahria Town Branch, Karachi
Tel. No: 0318-4304576-7
335. Islamic Banking
Gulistan-e-Jauhar Branch, Karachi
Tel. No: 0318-4304615, 7 & 8
336. Islamic Banking
North Karachi Township Branch,
Karachi Tel. No: 021-36948010, 1 & 2
337. Islamic Banking
Korangi Industrial Area Branch,
Karachi Tel. No: 0312-3995436 &
0312-6255436
338. Islamic Banking
Dhoraji Colony Branch, Karachi
Tel. No: (021) 34120053-4
339. Shaheed-e-Millat Road Br., Karachi
Tel. No: (021) 34550381-5
340. Nursery Branch, Karachi
Tel. No: (021) 34374631-2
341. Malir Cantt. Branch, Karachi
Tel. No: (021) 34904901-4
342. Khayaban-e-Shahbaz Branch, Karachi
Tel. No: (021) 35161007-9
343. Block-H North Nazimabad Branch,
Karachi Tel. No: 0316-8226155
344. Scheme 33 Branch, Karachi
Tel. No: (021) 34691462-3
345. Islamic Banking
Saba Avenue Branch, Karachi
Tel. No: (021) 35845124
346. Khayaban-e-Seher Branch, Karachi
Tel. No: (021) 35171292
347. Shahrah-e-Faisal-II Branch, Karachi
Tel. No: (021) 34325321-2
348. Dastagir Branch, Karachi
Tel. No: (021) 36377131-3
349. Soldier Bazar Branch, Karachi
(Islamic Banking)
Tel. No: (021) 32220751-2
350. Baber Market Branch, Karachi
Tel. No: (021) 35025821-5
351. Paposh Nagar Branch, Karachi
Tel. No: (021) 36674141-4
352. Alamgir Road Branch, Karachi
Tel. No: (021) 34890591-5
353. Cloth Market Branch, Karachi
Tel. No: (021) 32424575-8
354. Hussainabad Branch, Karachi
Tel. No: (021) 36321022 & 4
355. Dawood Chowrangi Branch, Karachi
Tel. No: 0370-1175162
356. Khayaban-e-Shamsheer Branch,
Karachi Tel. No: (021) 35171881 - 3
357. Islamic Banking Orangi Town Branch,
Karachi Tel. No: (021) 36691119

358. Pakistan Chowk Branch, Karachi
Tel. No: (021) 32632137-40
359. Khayaban-e-Rahat Branch, Karachi
Tel. No: (021) 35149546
360. Islamic Banking Jodia Bazar Branch,
Karachi Tel. No: (021) 32470181-4
361. Islamic Banking Block: 13/A
Gulshan-e-Iqbal Br., Karachi
Tel. No: (021) 34155961-2 & 34155965
362. Korangi Industrial Area-II Branch,
Karachi Tel. No: (021) 35122331, 2 & 3
363. Khayaban-e-Jami Branch, Karachi
(Islamic Banking)
Tel. No: (021) 35390614-6
364. Safoora Chowrangi Branch, Karachi
(Islamic Banking)
Tel. No: (021) 34690541, 2 & 4"
365. Abul Hassan Isphani Road Branch,
Karachi Tel. No: (021) 34650153-4
366. Islamic Banking
Muhammad Ali Co-operative Housing
Society Br., Karachi
Tel. No: (021) 34322803-4
367. Korangi Creek Branch, Karachi
Tel. No: 0311-4819509 &
0311-4819530
368. Khayaban-e-Ittehad-II Branch, Karachi
Tel. No:
369. Islamic Banking SITE Binoria Br.,
Karachi Tel. No: (021) 32578241-3
370. Islamic Banking Portway Trade Centre
Br., Karachi Tel. No: (021) 34390195-6
371. Main Branch, Hyderabad
Tel. No: (022) 2781528-9, 2782347 &
111-567-890, 0316-8226044-5
372. F. J. Road Branch, Hyderabad
Tel. No: (022) 2728131 & 2785997
2780205
373. Latifabad Branch, Hyderabad
Tel. No: (022) 3816309 & 3816625
374. Qasimabad Branch, Hyderabad
Tel. No: (022) 2651968 & 70
375. Islamic Banking
Isra University Br., Distt. Hyderabad
Tel. No: (022) 2032322 & 2030161-4
376. Prince Ali Road Branch, Hyderabad
Tel. No: (022) 2638514 & 2622122
377. S.I.T.E. Branch, Hyderabad
Tel. No: (022) 3886861-2
378. Faqir Jo Pir Branch, Hyderabad
Tel. No: (022) 2612685-6 &
0316-8226096
379. Auto Bhan Road Branch, Hyderabad
Tel. No: (022) 2100062-3 &
0316-8226313-4
380. Hala Naka Branch, Hyderabad
Tel. No: 0317-4484560
381. Unit No: 9, Latifaabad, Hyderabad
Tel. No: (022) 3865961 to 4
382. Signature Tower Branch, Hyderabad
Tel. No: (022) 3669173 & 74
383. Tando Jam Branch, District
Hyderabad Tel. No: (022) 3418042-3
384. Islamic Banking
Wadhu Wah Road Qasimabad Branch,
Hyderabad Tel. No: (022) 2677366-8
385. Islamic Banking
Kotri Branch, Jamshoro
Tel. No: (022) 3870977
386. Islamic Banking
Unit No-10 Latifabad, Hyderabad
Tel. No: (022) 3868093 & 3868113
387. Islamic Banking Sabzi Mandi Br.,
Hyderabad Tel. No: 0317-1179204 & 6
388. Matyari Branch, Distt. Matyari
Tel. No: (022) 2760125-6
389. Hala Branch, District Matyari
Tel. No: 0311-6208378 & 89
390. Tando Allah Yar Branch
Tel. No: (022) 3890260-4
391. Tando Muhammad Khan Branch
Tel. No: (022) 3340371-2 &
0316-8226267-8
392. Pano Aqil Branch, District Sukkur
Tel. No: (071) 5690081, 2 & 3
393. Sukkur Branch
Tel. No: (071) 5622382, 5622925 &
0316-8226055-63
394. IBA Road Branch, Sukkur
Tel. No: (071) 5804439 & 552
395. Clock Tower Branch, Sukkur
Tel. No: (071) 5612121
396. Islamic Banking
Military Road Branch, Sukkur
Tel. No: (071) 5816500-2
397. Sanghar Branch, Distt. Sanghar
Tel. No: (0235) 543376-7 &
0316-8226246-7
398. Tando Adam Branch, Distt. Sanghar
Tel. No: (0235) 571640-44
399. Shahdaddpur Br., Distt. Sanghar
Tel. No: (0235) 841982-4
400. Shahpur Chakar Br., Distt. Sanghar
Tel. No: (0235) 846010-12
401. Kandiyari Branch, District Sanghar
Tel. No:
402. Golarchi Branch, Distt. Badin
Tel. No: (0297) 853192-4
403. Talhar Branch, Distt. Badin
Tel. No: (0297) 830387-9
404. Deh. Sonhar Branch, Distt. Badin
Tel. No: (0297) 870729 & 870781-3
405. Matli Branch
Tel. No: (0297) 840171-2
406. Buhara Branch, Distt. Thatta
Tel. No: 0316-8226439-40
407. Dhabeji Branch, Distt. Thatta
Tel. No: (021) 34420030, 31 & 39
408. Makli Branch, Distt. Thatta
Tel. No: (0298) 581807, 8 & 9
409. Islamic Banking
Deh Chandki Var Br., Distt. Thatta
Tel. No: (0298) 774064-5
410. Thatta Branch, District Thatta
Tel. No: (0298) 550041-2
411. Hub Branch, Distt. Lasbela
Tel. No: (0853) 310225-7
412. Umerkot Branch
Tel. No: (0238) 571350 & 356
413. Kunri Branch, District Umerkot
Tel. No: 0310-3581250
414. Nawabshah Branch
Tel. No: (0244) 363918-9
415. Sakrand Branch, Distt. Nawabshah
Tel. No: 0318-4244919 &
0318-4244922 & 3
416. Masjid Road Branch, Nawabshah
Tel. No: 0317-4484561
417. Qazi Ahmed Branch, District
Nawabshah Tel. No: (0244) 321182
418. Nawab Wali Muhammad Branch
District Shaheed Benazirabad
Tel. No: (0244) 311069, 70 & 71
419. Islamic Banking
GECHS Branch, District Shaheed
Benazirabad Tel. No: (0244) 360012
& 3




420. Mirpurkhas Branch Tel. No: (0233) 821221 & 821317-8	441. Gambat Branch, District Khairpur Mirs. Tel. No: (0243) 640177	460. Chandni Chowk Branch, Rawalpindi Tel. No: (051) 4571160, 63, 86 & 87 & 4571301
421. Digri Branch, District Mirpurkhas Tel. No: (0233) 869661, 2 & 3	442. Islamic Banking Station Road Branch, Khairpur Tel. No:	461. 22 Number Chungi Branch, Rawalpindi Tel. No: (051) 5563576-7
422. Umerkot Road Branch, Mirpurkhas Tel. No: (0233) 823042 & 29	443. Main Branch, Quetta Tel. No: (081) 2821610 & 2821641	462. Muslim Town Branch, Rawalpindi Tel. No: (051) 5405506 & 4931112-3
423. Larkana Branch Tel. No: (074) 4058211-13	444. Islamic Banking Shahrah-e-Iqbal Branch, Quetta Tel. No: (081) 2820227-30 & 37	463. Pindora Branch, Rawalpindi Tel. No: (051) 4419020-22
424. State Life Building Br., Larkana Tel. No: (074) 4040612	445. Sirki Road Branch, Quetta (Islamic Banking) Tel. No: 0311-6209560-1	464. Gulraiz Branch, Rawalpindi Tel. No: (051) 5595148-9 & 5974073
425. Panjhatti Branch Tel. No: (0243) 552183-6	446. Hazar Ganji Branch, Quetta (Islamic Banking) Tel. No: (081) 2470265 & 0311-6209558-9	465. Islamic Banking Peshawar Road Br., Rawalpindi Tel. No: (051) 5460113-7
426. Ghotki Branch Tel. No: (0723) 680305-6	NORTH REGION	466. Bahria Town Branch, Rawalpindi Tel. No: (051) 5733772-3 & 5733768-9
427. Deharki Branch Tel. No: (0723) 644156, 158 & 160		467. Islamic Banking Chaklala Scheme-III Branch, Rawalpindi Tel. No: (051) 5766345-7
428. Thull Branch Tel. No: 0316-7673237	447. Main Branch, Peshawar Tel. No: (091) 5277914-8 & 5277394	468. Adyala Road Branch, Rawalpindi Tel. No: (051) 5569091, 96, 97 & 99
429. Kandkhot Branch Tel. No: (0722) 572883-6	448. Chowk Yadgar Branch, Peshawar Tel. No: (091) 2573335-7 & 2220006	469. Bahria Town Phase-VII Branch, Rawalpindi Tel. No: (051) 5400259-60 & 5400255 & 58
430. Jacobabad Branch Tel. No: (0722) 654041-5	449. Islamic Banking Khyber Bazar Branch, Peshawar Tel. No: (091) 2566811-3	470. Bahria Town Phase-VIII Branch, Rawalpindi Tel. No: (051) 5195232, 4, 5 & 6
431. Shahdadkot Br., Distt. Qamber Shahdadkot Tel. No: (074) 4012401-2	450. Islamic Banking G. T. Road Branch, Peshawar Tel. No: 091-2263347-8 & 2263323-53	471. Islamic Banking Faisal Town Branch, Rawalpindi Tel. No: (051) 2720670-5
432. Qambar Branch, District Shahdadkot Tel. No: (074) 4210795, 6 & 7	451. University Road Branch, Peshawar Tel. No: 091-5711382, 4 & 5	472. Bewal Br., Distt. Rawalpindi Tel. No: (051) 3360274-5
433. Dadu Branch Tel. No: (025) 4711417-8 & 0316-8226294-6	452. Ring Road Branch, Peshawar Tel. No: 0316-8226455-7	473. Wah Cantt. Branch, Distt. Rawalpindi Tel. No: (051) 4511140-1 & 0317-4484551-3
434. Mehar Branch, District Dadu Tel. No: (025) 4731113-4	453. Warsak Road Branch, Peshawar Tel. No: (091) 2617393-5	474. Kallar Syedan Branch, Distt. Rawalpindi Tel. No: (051) 3570903
435. Bhan Sayedabad Br., Distt. Jamshoro Tel. No: 0316-8226296-7	454. Islamic Banking Chamkani Branch, Peshawar Tel. No: 0316-4268017-9	475. Islamic Banking Satellite Town Branch, Rawalpindi Tel. No: 0310-8143237 & 0310-8153237
436. Shikarpur Branch Tel. No: (0726) 540381-3 & 0316-8226319-21	455. Kohat Road Branch, Peshawar Tel. No: 091-2320204, 207 & 452	476. Liaqat Road Branch, Rawalpindi Tel. No: (051) 5534111, 22, 33 & 66
437. Moro Branch, District Naushero Feroze Tel. No: (0242) 4102000, 4102001 & 4102002	456. Islamic Banking Gulbahar Branch, Peshawar Tel. No: (091) 2600862 & 2600844	477. Top City Branch, District Rawalpindi Tel. No: 0316-8226466-7
438. Mehrabpur Branch, District Naushero Feroze Tel. No: 0310-5707237, 0310-5707319 & 39	457. Islamic Banking Inqalab Branch, Peshawar Tel. No: 091-2671691-3	478. Islamic Banking Central Business District Branch, Rawalpindi Tel. No: 0316-8226462, 3 & 5
439. Mith Branch, District Tharparkar Tel. No: (0232) 261291, 2 & 3	458. Charsadda Road Branch, Peshawar Tel. No: (091) 5243242	
440. Chuhan Jamali Branch, District Suawal Tel. No: 0311-6202689, 91 & 95	459. Main Branch, Rawalpindi Tel. No: (051) 5123123, 4, 5 & 8 & 5123136-7	

479. Chakri Road Branch, District Rawalpindi Tel. No: (051) 5438771, 3 & 4
480. Islamic Banking Chakri Interchange Br., Distt. Rawalpindi Tel. No: 0316-8226072-3 & 94
481. Kamalabad Br., Jhawara, Distt. Rawalpindi Tel. No: (051) 5681213-5
482. Khanna Dak Br., Distt. Rawalpindi Tel. No: (051) 4801790, 93 & 94
483. Islamic Banking G. T. Road Br., Rawalpindi Tel. No: 0316-8226462-3
484. Islamic Banking Murree Road Br., Rawalpindi Tel. No: (051) 5910224-5
485. Islamic Banking Kahuta Br., Distt. Rawalpindi Tel. No: (0995) 661115
486. Committee Chowk Br., Rawalpindi Tel. No: (051) 5184724
487. Railway Workshop Road Branch, Rawalpindi Tel. No: (051) 5149672-3
488. Misrial Chowk Branch, District Rawalpindi Tel. No: (051) 5166509, 10 & 11
489. Islamic Banking New Metro City Branch, District Rawalpindi Tel. No: 0311-2742876 & 891
490. Gulzar-e-Quaid Branch, Rawalpindi Tel. No: (051) 5191604 & 54, 5708013
491. Range Road Branch, Rawalpindi Tel. No: (051) 5166803, 5165661 & 4800389
492. Shamsabad Branch, Rawalpindi Tel. No: (051) 4854327-9
493. Islamic Banking Khudadad City Branch, Rawalpindi Tel. No:
494. Islamic Banking New City Phase-II Branch, District Rawalpindi Tel. No: (051) 4592276 & 70
495. Sagri Branch, District Rawalpindi Tel. No:
496. Iqbal Road Branch, Rawalpindi Tel. No: (051) 5767648-50
497. Islamic Banking Jinnah Road Br., Rawalpindi Tel. No:
498. Islamic Banking Chowk Pindori Br., Rawalpindi Tel. No: (051) 3593294-5
499. Main Branch, Islamabad Tel. No: (051) 2348174 & 78 & 111-567-890
500. G-9 Markaz Branch, Islamabad Tel. No: (051) 2850171-3
501. Islamic Banking I-10 Markaz Branch, Islamabad Tel. No: (051) 4101733-5
502. I-9 Markaz Branch, Islamabad Tel. No: (051) 4858101-3
503. E-11 Branch, Islamabad Tel. No: (051) 2228757-8
504. DHA Phase-II Br., Islamabad Tel. No: (051) 5161967-9 & 5161970-72
505. Islamic Banking F-8 Markaz Branch, Islamabad Tel. No: (051) 2818019-21
506. G-11 Markaz Branch, Islamabad Tel. No: (051) 2363366-68
507. F-11 Markaz Branch, Islamabad Tel. No: (051) 2101076-7 & 0316-8226282-4
508. DHA Phase-II (Corporate) Branch, Islamabad Tel. No: (051) 5419578-9 & 2826573-4
509. PWD Branch, Islamabad Tel. No: (051) 5708789, 90 & 91
510. I-8 Markaz Branch, Islamabad Tel. No: (051) 2719242-44
511. Gulberg Greens Branch, Islamabad Tel. No: 0312-4015609, 0312-4019186
512. Lathrar Road Branch, Tarlai, Distt. Islamabad Tel. No: (051) 2241661-5
513. Soan Garden Br., Distt. Islamabad Tel. No: (051) 5738940-2
514. Bahria Enclave Br., Islamabad Tel. No: 0310-4755851-2 & 6 & 0316-8226091
515. G-13 Markaz Br., Islamabad Tel. No: (051) 2301101-3
516. Bhara Kahu Br., Distt. Islamabad Tel. No: 0316-8226092, 0311-4463237 & 0311-4883237 & 0311-4993237
517. Rawat Branch, Distt. Islamabad Tel. No: 0311-6203237 & 0311-6903237
518. Alipur Farash Branch, Distt. Islamabad Tel. No: (051) 2616202-3 & 2615418-20
519. B-17 Markaz Branch, Islamabad Tel. No: (051) 2763592-5
520. D-12 Markaz Branch, Islamabad Tel. No: (051) 2750011-2 & 2750035-6
521. Jhangi Syedan Branch, Distt. Islamabad Tel. No: 0316-8226113, 5 & 8
522. Islamic Banking Tarnol Branch, Distt. Islamabad Tel. No: (051) 2358700, 1 & 4
523. DHA Phase-V Branch, Islamabad Tel. No: 0316-2280838, 39, 40 & 58
524. Kuri Road Branch, District Islamabad Tel. No: (051) 5402124-5
525. Islamic Banking G-15 Markaz Br., Islamabad Tel. No: (051) 2743303 & 5
526. Islamic Banking Park View City Br., Distt. Islamabad Tel. No: 0326-8315947-9
527. Sabzi Mandi Branch, Islamabad Tel. No: (051) 4107945-6
528. F-10 Markaz Branch, Islamabad Tel. No: (051) 2153543
529. Islamic Banking Ghouri Town Branch, Islamabad Tel. No:
530. F-7 Markaz Branch, Islamabad Tel. No: (051) 2748778, 79 & 80
531. Islamic Banking E-11 Markaz Br., Islamabad Tel. No:
532. Gujrat Khan Branch Tel. No: (051) 3516328, 29 & 30
533. Gujrat Branch Tel. No: (053) 3520591, 2 & 4
534. Lalamusa Branch, Distt. Gujrat Tel. No: (053) 7513001-2
535. Dinga Branch, Distt. Gujrat Tel. No: (053) 7400250-2
536. New Metro City Br., Distt. Gujrat Tel. No: 0310-2282646-7
537. Kotla Arab Ali Khan, Distt. Gujrat Tel. No: (053) 7575501 & 3
538. Jalalpur Jattan Road Br., Gujrat Tel. No: (053) 3601260 to 2
539. Daulat Nagar Branch, District Gujrat Tel. No: (053) 3572180-3
540. Kharian Branch Tel. No: (053) 7602904, 5 & 7



541. Islamic Banking
Kharian Branch, Distt. Gujrat
Tel. No: (053) 7532636, 7 & 8
542. Islamic Banking Sarai Alamgir Branch,
District Gujrat Tel. No: (0544) 286232-4
543. Waisa Branch, Distt. Attock
Tel. No: (057) 2651068-9
544. Attock Branch
Tel. No: 0316-8226540-2
545. Islamic Banking
Hazro Branch, District Attock
Tel. No: (057) 2310581-2
546. Fateh Jang Branch, Distt. Attock
Tel. No: (057) 2210148-9
547. Pindi Gheb Branch, Attock
Tel. No: (057) 2352106
548. Islamic Banking
Ghorghushti Branch, District Attock
Tel. No: (057) 2870098, 99 & 100
549. Islamic Banking Hassan Abdal Br.,
Distt. Attock Tel. No: 0311-6202697-8
& 0311-6208231
550. Jand Branch, District Attock
Tel. No: (057) 2621852-3
551. Islamic Banking
Swabi Branch, Distt. Swabi
Tel. No: (0938) 221741-45
552. Mirpur Branch, (AJK)
Tel. No: (05827) 444488 & 448044
553. Sector F-3 Branch, Mirpur (AJK)
Tel. No: (05827) 432690-1
554. Islamgarh Branch, (AJK)
Tel. No: (05827) 423981-2
555. Jattlan Branch, Distt. Mirpur (AJK)
Tel. No: (05827) 403591-4
556. Bhimber Branch, (AJK)
Tel. No: (05828) 444200-2
557. Kaladab Branch, Distt. Kotli (AJK)
Tel. No: 0311-6201538, 45 & 47
558. Muzaffarabad Branch
Tel. No: (0582) 2920025-6
559. CMH Road Branch, Muzaffarabad
(AJK) Tel. No: (0582) 2443535-7
560. Bagh AJK Branch, AJK
Tel. No: (05823) 444664, 5 & 7
561. Gilgit Branch
Tel. No: (05811) 453749, 450504,
(05811) 450498 & 451838
562. Kashrote Branch, Gilgit
Tel. No: (05811) 450802, 4 & 5
563. Denyore Branch, Distt. Gilgit
Tel. No: (05811) 459986-7
564. Jutial Branch, Distt. Gilgit
Tel. No: (05811) 457233-5
565. Nomal Branch, Distt. Gilgit
Tel. No: 0315-5265014
566. Shaheed-e-Millat Road Branch, Gilgit
Tel. No: (05811) 459080, 3 & 4
567. Aliabad Branch, Hunza
Tel. No: (05813) 455000, 455001 &
455022
568. Summayar Nagar-1 Branch, District
Nagar Tel. No: (05813) 420015, 6, 7 & 9
569. Gahkuch Branch
Tel. No: (05814) 450409-10
570. Skardu Branch
Tel. No: (05815) 450327 & 450188-9
571. Khaplu Branch
Tel. No: (05816) 450872
572. Benazir Chowk Branch, District
Skardu Tel. No: (05815) 457453
573. Abbottabad Branch
Tel. No: (0992) 385231-3 & 383073-75
574. Murree Road Branch, Abbottabad
Tel. No: (0992) 330641-2
575. Jhelum Branch
Tel. No: (0544) 625794-5
576. Dina Branch, District Jhelum
Tel. No: 0310-4755851, 2 & 6
577. Citi Housing Branch, Jhelum
Tel. No: (0544) 226433 & 34
578. Islamic Banking
Sohawa Branch, Distt. Jhelum
Tel. No: 0370-1175176-7
579. Islamic Banking
G. T. Road Branch, Jhelum
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580. Chitral Branch, Distt. Chitral
Tel. No: (0943) 412078-9
581. Chakwal Branch
Tel. No: (0543) 543128-30 &
0316-8226045
582. Talagang Branch, District Chakwal
Tel. No: (0543) 413461
583. Mardan Branch
Tel. No: (0937) 864753-7
584. Islamic Banking
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Tel. No: (05812) 450631-2
585. Islamic Banking
Mingora Branch, Swat
Tel. No: (0946) 714355, 714400 &
0316-8226273-75
586. Islamic Banking
Matta Branch, District Swat
Tel. No: (0946) 790704
587. Airport Road Branch, District Swat
Tel. No: 0318-4304583-5
588. Islamic Banking
Khawaza Khela Branch, Distt. Swat
Tel. No: (0946) 745284-8
589. Islamic Banking
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Tel. No: (0946) 755387-8
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591. Islamic Banking
Shahdara Watkay Branch, Distt. Swat
Tel. No: (0946) 817281, 3 & 4
592. Islamic Banking
Kokarai Branch, Distt. Swat
Tel. No: (0946) 860201, 2 & 3
593. Barikot Branch, District Swat
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594. Battagram Branch
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595. Mansehra Branch
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597. Kohat Branch, Distt. Kohat
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598. Dara Adam Khel Branch, Distt. Kohat
Tel. No: (0922) 810333 & 111
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600. Islamic Banking
Nowshera Branch, Distt. Nowshera
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601. Islamic Banking Pabbi Branch, Distt.
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602. Islamic Banking
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603. Batkhela Branch
Tel. No: (0932) 411115, 6 & 7

604. Islamic Banking
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605. Islamic Banking
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606. Islamic Banking Chakdara Br., Distt.
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607. Islamic Banking Munda Branch,
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608. Shigar Branch, District Shigar
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609. Sikanderabad Branch, District Nagar
Tel. No: 0316-8226075, 8 & 9

610. Kotli Branch, AJK
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611. Haripur Branch, District Haripur
Tel. No: (0995) 613184-6

612. Islamic Banking
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613. Islamic Banking
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614. Islamic Banking
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Tel. No: 0314-8752232

615. Islamic Banking Mardan Road Br.,
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617. Karak Branch, District Karak
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