

**Dubai Islamic Bank  
Pakistan Limited**

Condensed Interim Financial Information  
for the period ended  
March 31, 2026

Dubai Islamic Bank Pakistan Limited  
Condensed Interim Statement of Financial Position  
As at March 31, 2026

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	Note	---- Rupees in '000 ----	
<b>ASSETS</b>			
Cash and balances with treasury banks	6	21,271,675	24,941,865
Balances with other banks	7	2,093,187	4,599,109
Due from financial institutions	8	2,711,580	35,206,184
Investments	9	146,832,217	106,409,465
Islamic financing and related assets	10	256,538,109	237,283,278
Property and equipment	11	5,916,906	5,173,934
Right of use assets	12	9,473,224	9,661,871
Intangible assets	13	693,442	666,929
Deferred tax assets	14	7,011,639	6,453,402
Other assets	15	18,733,716	16,713,213
<b>Total assets</b>		<b>471,275,695</b>	<b>447,109,250</b>
<b>LIABILITIES</b>			
Bills payable	16	4,178,033	8,026,514
Due to financial institutions	17	55,650,371	15,942,938
Deposits and other accounts	18	324,526,801	334,680,949
Lease liabilities	19	10,850,791	10,729,757
Subordinated sukuks	20	7,120,000	7,120,000
Other liabilities	21	20,655,210	22,431,159
<b>Total liabilities</b>		<b>422,981,206</b>	<b>398,931,317</b>
<b>NET ASSETS</b>		<b>48,294,489</b>	<b>48,177,933</b>
<b>REPRESENTED BY</b>			
Share capital		11,652,288	11,652,288
Reserves		7,509,351	7,371,990
Deficit on revaluation of investments	22	(786,136)	(215,889)
Unappropriated profit		29,918,986	29,369,544
		<b>48,294,489</b>	<b>48,177,933</b>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	23		

The annexed notes 1 to 39 form an integral part of this condensed interim financial information.

President & Chief Executive

Chief Financial Officer

Director

Director

Director

Dubai Islamic Bank Pakistan Limited  
Condensed Interim Statement of Profit and Loss Account (Un-Audited)  
For the period ended March 31, 2026

	Note	Quarter ended	
		March 31, 2026	March 31, 2025
		----- Rupees in '000 -----	
Profit / return earned	24	10,203,480	12,406,051
Profit / return expensed	25	(5,596,254)	(5,938,808)
<b>Net profit / return</b>		<b>4,607,226</b>	<b>6,467,243</b>
<b>OTHER INCOME</b>			
Fee and commission income	26	597,351	829,740
Dividend income		-	-
Foreign exchange income		310,466	267,072
Gain on securities		-	-
Other income/ (loss)	27	10,061	(22,534)
<b>Total other income</b>		<b>917,878</b>	<b>1,074,278</b>
<b>Total income</b>		<b>5,525,104</b>	<b>7,541,521</b>
<b>OTHER EXPENSES</b>			
Operating expenses	28	(5,202,593)	(4,214,053)
Workers Welfare Fund		(28,998)	(94,488)
Other charges	29	(505)	(272)
<b>Total other expenses</b>		<b>(5,232,096)</b>	<b>(4,308,813)</b>
<b>Profit before credit loss allowance</b>		<b>293,008</b>	<b>3,232,708</b>
Credit loss allowance and write offs - net	30	1,156,895	1,491,679
<b>PROFIT BEFORE TAXATION</b>		<b>1,449,903</b>	<b>4,724,387</b>
Taxation	31	(763,100)	(2,514,106)
<b>PROFIT AFTER TAXATION</b>		<b>686,803</b>	<b>2,210,281</b>
		----- Rupee(s) -----	
<b>Basic &amp; diluted earnings per share</b>	32	<b>0.59</b>	<b>1.90</b>

The annexed notes 1 to 39 form an integral part of this condensed interim financial information.

President & Chief Executive

Chief Financial Officer

Director

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Dubai Islamic Bank Pakistan Limited  
Condensed Interim Statement of Comprehensive Income (Un-Audited)  
For the period ended March 31, 2026

	Quarter ended	
	March 31, 2026	March 31, 2025
	---- Rupees in '000 ----	
Profit after taxation for the period	686,803	2,210,281
<b>Other comprehensive loss</b>		
<b>Items that may be reclassified to statement of profit and loss account in subsequent periods:</b>		
Movement in revaluation of investments through FVOCI - net of tax	(570,247)	(558,282)
<b>Total comprehensive income</b>	<u><u>116,556</u></u>	<u><u>1,651,999</u></u>

The annexed notes 1 to 39 form an integral part of this condensed interim financial information.

President & Chief Executive

Chief Financial Officer

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Dubai Islamic Bank Pakistan Limited  
Condensed Interim Statement of Changes in Equity (Un-Audited)  
For the period ended March 31, 2026

	Share capital	Statutory reserve	Surplus / (deficit) on revaluation of investments	Unappropriated profit	Total
	----- Rupees in '000 -----				
<b>Opening balance as at January 01, 2025 - audited</b>	11,652,288	6,553,983	651,615	26,088,673	44,946,559
Profit after taxation for the period ended March 31, 2025	-	-	-	2,210,281	2,210,281
Other comprehensive loss - net of tax					
Movement in revaluation of investments - net of tax	-	-	(558,282)	-	(558,282)
Transfer to statutory reserve	-	442,056	-	(442,056)	-
<b>Opening balance as at April 01, 2025</b>	11,652,288	6,996,039	93,333	27,856,898	46,598,558
Profit after taxation for the period ended December 31, 2025	-	-	-	1,879,754	1,879,754
Other comprehensive loss - net of tax					
Movement in revaluation of investments - net of tax	-	-	(309,222)	-	(309,222)
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	8,843	8,843
	-	-	(309,222)	8,843	(300,379)
Transfer to statutory reserve	-	375,951	-	(375,951)	-
<b>Opening balance as at January 01, 2026 - audited</b>	11,652,288	7,371,990	(215,889)	29,369,544	48,177,933
Profit after taxation for the period ended March 31, 2026	-	-	-	<b>686,803</b>	<b>686,803</b>
Other comprehensive loss - net of tax					
Movement in revaluation of investments - net of tax	-	-	<b>(570,247)</b>	-	<b>(570,247)</b>
Transfer to statutory reserve	-	<b>137,361</b>	-	<b>(137,361)</b>	-
<b>Closing balance as at March 31, 2026</b>	<b>11,652,288</b>	<b>7,509,351</b>	<b>(786,136)</b>	<b>29,918,986</b>	<b>48,294,489</b>

The annexed notes 1 to 39 form an integral part of this condensed interim financial information.

President & Chief Executive

Chief Financial Officer

Director

Director

Director

Dubai Islamic Bank Pakistan Limited  
Condensed Interim Cash Flow Statement (Un-Audited)  
For the period ended March 31, 2026

	March 31, 2026	March 31, 2025
	----- Rupees in '000 -----	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	1,449,903	4,724,387
<b>Adjustments:</b>		
Net Profit / return	(5,225,813)	(6,959,377)
Depreciation	28 243,675	156,797
Depreciation on right-of-use assets	28 388,246	280,585
Depreciation on non-banking assets acquired in satisfaction of claims	28 69	143
Amortisation	28 45,470	45,219
Finance charges on leased assets	25 337,072	229,227
Gain on sale of property and equipment	27 (10,061)	(4,259)
Loss on termination of lease obligations against right of use assets	27 -	26,793
Credit loss allowance and write offs - net	30 (1,156,895)	(1,491,679)
	<u>(5,378,237)</u>	<u>(7,716,551)</u>
	<b>(3,928,334)</b>	<b>(2,992,164)</b>
<b>Decrease / (increase) in operating assets:</b>		
Due from financial institutions	32,499,000	41,079,753
Net investment in securities classified under FVTPL	(311,808)	1,200,942
Islamic financing and related assets	(18,157,323)	(27,039,891)
Others assets (excluding current taxation)	(5,587,392)	(2,655,191)
	<b>8,442,477</b>	<b>12,585,613</b>
<b>(Decrease) / increase in operating liabilities:</b>		
Bills payable	(3,848,481)	(3,362,359)
Due to financial institutions	39,707,433	23,625,512
Deposits and other accounts	(10,154,148)	(34,435,962)
Other liabilities	(536,463)	451,556
	<u>25,168,341</u>	<u>(13,721,253)</u>
	<b>29,682,484</b>	<b>(4,127,804)</b>
Profit / return received	12,459,694	13,521,234
Profit / return paid	(5,289,260)	(5,849,031)
Income tax paid	(266,955)	(1,771,940)
Net cash flow generated from operating activities	<b>36,585,963</b>	<b>1,772,459</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investment in securities classified under FVOCI	(41,298,227)	(4,875,332)
Investments in property and equipment	(989,801)	(246,081)
Proceeds from sale of property and equipment	13,207	4,994
Investment in intangibles	(71,983)	(31,330)
Net cash flow used in investing activities	<b>(42,346,804)</b>	<b>(5,147,749)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payments of lease obligations against right-of-use assets	(415,637)	(329,981)
<b>Decrease in cash and cash equivalents</b>	<b>(6,176,478)</b>	<b>(3,705,271)</b>
Cash and cash equivalents at beginning of the period	29,542,222	31,583,012
Cash and cash equivalents at end of the period	33 <b>23,365,744</b>	<b>27,877,741</b>

The annexed notes 1 to 39 form an integral part of this condensed interim financial information.

President & Chief Executive

Chief Financial Officer

Director

Director

Director

# Dubai Islamic Bank Pakistan Limited

## Notes to the Condensed Interim Financial Information (Un-Audited)

For the period ended March 31, 2026

### 1. STATUS AND NATURE OF BUSINESS

- 1.1 Dubai Islamic Bank Pakistan Limited (the Bank) was incorporated in Pakistan as an unlisted public limited company on May 27, 2005 under the Companies Act, 2017 to carry out the business of an Islamic Commercial Bank in accordance with the principles of Islamic Shari'a.
- 1.2 The State Bank of Pakistan (the SBP) granted a "Scheduled Islamic Commercial Bank" license to the Bank on November 26, 2005 and subsequently the Bank received the Certificate of Commencement of Business from the Securities and Exchange Commission of Pakistan (the SECP) on January 26, 2006. The Bank commenced its operations as a scheduled Islamic Commercial Bank with effect from March 28, 2006 on receiving certificate of commencement of business from the SBP. The Bank is principally engaged in corporate, commercial, consumer, investing and retail banking activities.
- 1.3 VIS Credit Rating Company Limited on June 30, 2025 has maintained the Bank's medium to long-term rating at 'AA' (Double A) and the short term rating at 'A1+' (A One Plus) with improvement in outlook from stable to positive.
- 1.4 The Bank is operating through 310 branches as at March 31, 2026 (December 31, 2025: 310 branches). The registered office of the Bank is situated at Hassan Chambers, DC-7, Block-7 Kehkashan, Clifton, Karachi. The Bank is a wholly owned subsidiary of Dubai Islamic Bank PJSC, UAE (the Holding Company).

### 2. BASIS OF PRESENTATION

- 2.1 The Bank provides Islamic financing and makes investments mainly through Murabaha, Musharaka, Running Musharaka, Shirkatulmilk, Istisna cum Wakala, Wakala Istithmar and export refinance under Islamic export refinance schemes as well as various long term refinancing facility of the SBP respectively as briefly explained in the notes to the financial statements for the year ended December 31, 2025. The transactions of purchases, sales and leases executed under these arrangements are not reflected in this condensed interim financial information as such but are restricted to the amount of facility actually utilized and the appropriate portion of rental / profit thereon. The income on such Islamic financing and related assets is recognised in accordance with the principles of Shari'a. However, income if any, received which does not comply with the principles of Shari'a is recognised as charity payable if so directed by the Shari'a Board / Resident Shari'a Board Member of the Bank.

### 2.2 STATEMENT OF COMPLIANCE

This condensed interim financial information has 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:

- 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 as are notified under the Companies Act, 2017 (if applicable);
- Provisions of, directives and notifications issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives and notifications issued by the SBP and the SECP differ with the requirements of IFRS Accounting Standards or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives and notifications, shall prevail.

The SBP has adopted requirements of IFRS 9 along with the application instructions through BPRD Circular No. 07 of 2023, dated April 13, 2023, but deferred certain requirements. Islamic banking institutions have been allowed to follow Islamic Financial Accounting Standards (IFAS) 1 & 2 where applicable and continue existing accounting practices for other Islamic products until further instructions. However, if this relaxation had not been granted by the SBP, the profit after tax for the period ended March 31, 2026 would have increased by Rs. 101.212 million excluding any Effective Profit Rate (EIR) impact.

In 2025, the Bank received deferment of recording income and expense at EIR from SBP till December 31, 2025. Accordingly, the Bank has adopted EIR from January 01, 2026. The impact of changes in accounting policy on adoption of EIR is immaterial, therefore, comparatives for the 2025 reporting period were not restated and retained earnings and reserves as at January 01, 2026 were not adjusted.

- 2.3** The condensed interim financial information do not include all the information and disclosures required in preparation of annual financial statements, and should be read in conjunction with the financial statements for the year ended December 31, 2025.

### **3 MATERIAL ACCOUNTING POLICIES INFORMATION**

The accounting policies used in the preparation of these condensed interim financial information are consistent with those disclosed in the financial statements of the Bank for the year ended December 31, 2025 except note 3.1.

#### **3.1 Calculation of profit /return earned and profit / return expensed**

Profit income and expense are recognised in profit or loss using the EIR. The EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to:

- the gross carrying amount of the financial asset; or
- the amortised cost of the financial liability
- the calculation of the EIR includes transaction costs and fees and points paid or received that are an integral part of the EIR. Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset or financial liability.

In calculating profit income and expense, the EIR is applied to the gross carrying amount of the asset (when the asset is not credit impaired) or to the amortised cost of the liability. However, for financial assets that have become credit impaired subsequent to initial recognition, profit income is calculated by applying the EIR to the amortised cost of the financial asset. If the asset is no longer credit-impaired, then the calculation of profit income reverts to the gross basis.

For financial assets that were credit-impaired on initial recognition, profit income is calculated by applying the credit adjusted EIR to the amortised cost of the asset. The calculation of profit income does not revert to a gross basis, even if the credit risk of the asset improves.

#### **3.2 Amendments to approved accounting standards that are effective in the current period**

There are certain new and amended standards, interpretations and amendments that are mandatory for the Bank's accounting periods beginning on January 01, 2026; however, these are either not relevant to the Bank's operations or are not expected to have a material impact.

#### **3.3 Standards, interpretations of and amendments to approved accounting and reporting standards that are not yet effective**

There are certain other standards, amendments and interpretations with respect to the approved accounting and reporting standards that are not yet effective (enumerated in note 2 to the financial statements of the Bank for the year ended December 31, 2025) and are not expected to have any material impact on the Bank's condensed interim financial information in the period of their initial application.

### **4 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS**

The basis for accounting estimates adopted in the preparation of this condensed interim financial information is the same as that applied in the preparation of the financial statements for the year ended December 31, 2025.

### **5. FINANCIAL RISK MANAGEMENT**

The financial risk management objectives and policies adopted by the Bank are consistent with those disclosed in the financial statements for the year ended December 31, 2025.

	March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	----- Rupees in '000 -----	
<b>6 CASH AND BALANCES WITH TREASURY BANKS</b>		
<b>In hand</b>		
- local currency	6,914,319	5,352,499
- foreign currencies	1,025,166	1,000,061
	<b>7,939,485</b>	<b>6,352,560</b>
<b>With State Bank of Pakistan in</b>		
- local currency current accounts	8,164,234	13,807,149
- foreign currency current accounts	175,850	135,294
- foreign currency deposit accounts		
- cash reserve account	1,938,859	1,818,139
- special cash reserve account	2,326,545	2,181,960
	<b>12,605,488</b>	<b>17,942,542</b>
<b>With National Bank of Pakistan in</b>		
- local currency current accounts	727,302	647,409
	<b>21,272,275</b>	<b>24,942,511</b>
Less: Credit loss allowance - stage 1	<b>(600)</b>	<b>(646)</b>
Cash and bank balances with treasury banks - net	<b>21,271,675</b>	<b>24,941,865</b>

6.1 These include local and foreign currency amounts required to be maintained by the Bank with the SBP under the Banking Companies Ordinance, 1962 and / or stipulated by the SBP. These accounts are non-remunerative in nature.

	March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	----- Rupees in '000 -----	
<b>7 BALANCES WITH OTHER BANKS</b>		
<b>In Pakistan</b>		
- in local currency current accounts	1,119,117	475,546
- in foreign currency current account	4,759	9,902
	<b>1,123,876</b>	<b>485,448</b>
<b>Outside Pakistan</b>		
- in foreign currency current accounts	969,593	4,114,263
	<b>2,093,469</b>	<b>4,599,711</b>
Less: Credit loss allowance - stage 1	<b>(282)</b>	<b>(602)</b>
Balances with other banks - net	<b>2,093,187</b>	<b>4,599,109</b>

7.1 This includes an amount of Rs.163.43 million (December 31, 2025: Rs. 92.74 million) deposited with the holding company.

	March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	----- Rupees in '000 -----	
<b>8 DUE FROM FINANCIAL INSTITUTIONS</b>		
<b>Secured</b>		
Musharaka	-	10,000,000
<b>Unsecured</b>		
Bai Muajjal receivable from the State Bank of Pakistan	711,850	711,850
Musharaka	2,000,000	24,000,000
Wakala	-	499,000
	<b>2,711,850</b>	<b>25,210,850</b>
Less: Credit loss allowance - stage 1	<b>(270)</b>	<b>(4,666)</b>
Due from financial institutions - net	<b>2,711,580</b>	<b>35,206,184</b>

8.1 Due from Financial Institutions- Particulars of credit loss allowance

	March 31, 2026 (Un-Audited)		December 31, 2025 (Audited)	
	Outstanding amount	Credit loss allowance	Outstanding amount	Credit loss allowance
	----- Rupees in '000 -----			
<b>Domestic</b>				
Performing - Stage 1	<b>2,711,850</b>	<b>270</b>	35,210,850	4,666

9 INVESTMENTS

9.1 Investments by types:

March 31, 2026 (Un-Audited)			
Amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value
----- Rupees in '000 -----			
<b>FVTPL securities</b>			
Federal Government securities			
Non-Government securities			
1,092,965	-	-	1,092,965
432,992	-	(432,992)	-
1,525,957	-	(432,992)	1,092,965
<b>FVOCI securities</b>			
Federal Government securities			
Non-Government securities			
Foreign securities			
124,072,423	-	(592,712)	123,479,711
1,280,316	(89,447)	6,413	1,197,282
22,116,471	(2,728)	(1,051,484)	21,062,259
147,469,210	(92,175)	(1,637,783)	145,739,252
<b>Total investments</b>	<b>(92,175)</b>	<b>(2,070,775)</b>	<b>146,832,217</b>

December 31, 2025 (Audited)			
Amortised cost	Credit loss allowance	Surplus / (deficit)	Carrying value
----- Rupees in '000 -----			
<b>FVTPL securities</b>			
Federal Government securities			
Non-Government securities			
781,157	-	-	781,157
432,992	-	(432,992)	-
1,214,149	-	(432,992)	781,157
<b>FVOCI securities</b>			
Federal Government securities			
Non-Government securities			
Foreign securities			
82,622,690	-	441,421	83,064,111
1,336,566	(89,456)	12,214	1,259,324
22,211,727	(3,450)	(903,404)	21,304,873
106,170,983	(92,906)	(449,769)	105,628,308
<b>Total investments</b>	<b>(92,906)</b>	<b>(882,761)</b>	<b>106,409,465</b>

March 31, 2026 (Un-audited)		December 31, 2025 (Audited)	
Amortised cost	Carrying value	Amortised cost	Carrying value
----- Rupees in '000 -----			

9.1.1 Investments given as collateral

**FVOCI securities**

Federal Government securities

<b>28,000,000</b>	<b>27,987,800</b>	-	-
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March 31, 2026      December 31, 2025

----- Rupees in '000 -----

9.2 Credit loss allowance for diminution in value of FVOCI securities

9.2.1 Opening balance

Charge for the period / year

Reversal for the period / year

Closing balance

92,906	98,900
-	495
(731)	(6,489)
(731)	(5,994)
<b>92,175</b>	<b>92,906</b>

March 31, 2026 (Un-audited)		December 31, 2025 (Audited)	
Outstanding amount	Credit loss allowance	Outstanding amount	Credit loss allowance
----- Rupees in '000 -----			

9.3 Particulars of credit loss allowance against FVOCI securities

**Domestic**

Performing - Stage 1

Non-performing - Stage 3

Loss

125,263,423	131	83,869,940	140
<b>89,316</b>	<b>89,316</b>	89,316	89,316
<b>125,352,739</b>	<b>89,447</b>	83,959,256	89,456

**Overseas**

Performing - Stage 1

**Total**

22,116,471	2,728	22,211,727	3,450
<b>147,469,210</b>	<b>92,175</b>	<b>106,170,983</b>	<b>92,906</b>

10 ISLAMIC FINANCING AND RELATED ASSETS

		March 31, 2026 (Un-Audited)			December 31, 2025 (Audited)		
		Performing / under performing	Non Performing	Total	Performing / under performing	Non Performing	Total
Note		----- Rupees in '000 -----					
Murabaha	10.1	9,917,486	1,857,993	11,775,479	10,088,957	2,137,056	12,226,013
Musawamah	10.2	5,274,639	338,142	5,612,781	5,272,147	338,199	5,610,346
Tijarah cum wakala	10.3	14,591,623	791,731	15,383,354	11,902,809	881,731	12,784,540
Istisna cum Wakala	10.4	17,662,904	878,148	18,541,052	14,833,296	1,115,588	15,948,884
Salam	10.5	1,900,000	-	1,900,000	-	-	-
Islamic Export Refinance Scheme - SBP	10.6	7,766,207	68,963	7,835,170	8,111,084	68,963	8,180,047
Other Islamic Refinance Schemes - SBP	10.7	8,162,438	237,561	8,399,999	9,137,785	792,356	9,930,141
Wakala Istithmar		19,547,688	2,544,164	22,091,852	17,804,441	2,589,164	20,393,605
Running Musharaka financing		82,090,542	1,177,841	83,268,383	68,845,380	852,841	69,698,221
Shirkatulmilk - Housing	10.8	14,367,061	825,057	15,192,118	14,359,821	648,409	15,008,230
Shirkatulmilk - Autos	10.9	15,099,570	235,917	15,335,487	14,644,196	226,108	14,870,304
Shirkatulmilk - Fleet financing	10.10	4,068,497	95,617	4,164,114	3,827,692	95,617	3,923,309
Shirkatulmilk - Others	10.11	6,228,817	5,225,091	11,453,908	6,785,234	5,272,989	12,058,223
Diminishing Musharaka		45,780,946	4,358,611	50,139,557	48,157,954	4,358,611	52,516,565
Staff financing		2,891,410	-	2,891,410	2,677,647	-	2,677,647
<b>Islamic financing and related assets - gross</b>		<b>255,349,828</b>	<b>18,634,836</b>	<b>273,984,664</b>	<b>236,448,443</b>	<b>19,377,632</b>	<b>255,826,075</b>
<b>Less: Credit loss allowance</b>	10.14						
-Stage 1		(306,282)	-	(306,282)	(419,635)	-	(419,635)
-Stage 2		(916,754)	(36,520)	(953,274)	(1,162,165)	(18,778)	(1,180,943)
-Stage 3		-	(16,186,999)	(16,186,999)	-	(16,942,219)	(16,942,219)
		(1,223,036)	(16,223,519)	(17,446,555)	(1,581,800)	(16,960,997)	(18,542,797)
<b>Islamic financing and related assets - net</b>		<b>254,126,792</b>	<b>2,411,317</b>	<b>256,538,109</b>	<b>234,866,643</b>	<b>2,416,635</b>	<b>237,283,278</b>

		March 31, 2026	December 31, 2025
		(Un-Audited)	(Audited)
		--- Rupees in '000 ---	
<b>10.1 Murabaha</b>			
Financing		7,519,779	3,155,181
Inventory		3,909,653	5,780,778
Advance		346,047	3,290,054
		<u>11,775,479</u>	<u>12,226,013</u>
<b>10.2 Musawamah</b>			
Financing		5,522,351	5,510,627
Advance		90,430	99,719
		<u>5,612,781</u>	<u>5,610,346</u>
<b>10.3 Tijarah cum wakala</b>			
Financing		12,299,789	12,587,811
Inventory		3,083,565	196,729
		<u>15,383,354</u>	<u>12,784,540</u>
<b>10.4 Istisna cum Wakala</b>			
Financing		9,153,389	8,947,174
Advance		9,387,663	7,001,710
		<u>18,541,052</u>	<u>15,948,884</u>
<b>10.5 Salam</b>			
Advance		1,900,000	-
		<u>1,900,000</u>	<u>-</u>
<b>10.6 Islamic Export Refinance Scheme - SBP</b>			
Running Musharaka - Financing		7,257,176	6,857,182
Wakala Istithmar - Financing		577,994	1,322,865
		<u>7,835,170</u>	<u>8,180,047</u>

	March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	--- Rupees in '000 ---	
<b>10.7 Other Islamic Refinance Schemes - SBP</b>		
Islamic Long Term Financing Facility		
-Diminishing Musharaka - Financing	1,514,631	1,673,625
Payment of Wages and Salaries Refinance Scheme		
- Shirkatulmilk - Financing	7,500	7,500
- Murabaha - Financing	515	515
	<b>8,015</b>	<b>8,015</b>
Islamic Financing Facility for Combating COVID 19		
-Musharaka - Financing	169,380	193,585
Islamic Finance Facility For Renewable Energy		
-Diminishing Musharaka - Financing	285,004	705,208
Islamic Temporary Economic Refinance Facility		
-Musharaka - Financing	134,349	153,542
-Shirkatulmilk - Financing	5,280,430	6,178,751
	<b>5,414,779</b>	<b>6,332,293</b>
Other Islamic Refinance Facilities		
-Shirkatulmilk - Financing	1,008,190	1,017,415
	<b>8,399,999</b>	<b>9,930,141</b>
<b>10.8 Shirkatulmilk - Housing</b>		
Financing	15,128,593	14,869,050
Advance	63,525	139,180
	<b>15,192,118</b>	<b>15,008,230</b>
<b>10.9 Shirkatulmilk - Autos</b>		
Financing	14,738,752	14,216,240
Advance	596,735	654,064
	<b>15,335,487</b>	<b>14,870,304</b>
<b>10.10 Shirkatulmilk - Fleet financing</b>		
Financing	3,835,417	3,567,787
Advance	328,697	355,522
	<b>4,164,114</b>	<b>3,923,309</b>
<b>10.11 Shirkatulmilk - Others</b>		
Financing	11,442,198	12,037,350
Advance	11,710	20,873
	<b>11,453,908</b>	<b>12,058,223</b>
<b>10.12 Particulars of Islamic financing and related assets (gross)</b>		
In local currency	271,366,310	253,104,815
In foreign currencies	2,618,354	2,721,260
	<b>273,984,664</b>	<b>255,826,075</b>

**10.13** Islamic financing and related assets include Rs.18,634.84 million (December 31, 2025: Rs.19,377.63 million) which have been placed under non-performing status including Stage 3 as detailed below:

Category of Classification	March 31, 2026 (Un-audited)		December 31, 2025 (Audited)	
	Non performing	Credit loss allowance	Non performing	Credit loss allowance
	----- Rupees in '000 -----			
<b>Domestic</b>				
Other Assets Especially Mentioned (OAEM) - stage 2	205,589	36,520	101,669	18,778
Substandard - stage 3	693,697	446,997	99,937	41,391
Doubtful - stage 3	573,299	383,664	567,423	367,336
Loss - stage 3	17,162,251	15,356,338	18,608,603	16,533,492
	<b>18,429,247</b>	<b>16,186,999</b>	19,275,963	16,942,219
Total	<b>18,634,836</b>	<b>16,223,519</b>	19,377,632	16,960,997

**10.14 Particulars of credit loss allowance against Islamic financing and related assets:**

	March 31, 2026 (Un-audited)				December 31, 2025 (Audited)			
	Stage 3	Stage 2	Stage 1	Total	Stage 3	Stage 2	Stage 1	Total
	----- Rupees in '000 -----							
Opening balance	16,942,219	1,180,943	419,635	18,542,797	18,210,870	2,030,769	436,397	20,678,036
Charge for the period / year	588,561	509,879	137,270	1,235,710	1,440,276	767,416	294,532	2,502,224
Reversals during the period / year	(1,345,047)	(737,548)	(250,623)	(2,333,218)	(2,728,662)	(1,617,242)	(311,294)	(4,657,198)
	(756,486)	(227,669)	(113,353)	(1,097,508)	(1,288,386)	(849,826)	(16,762)	(2,154,974)
Recoveries against written-off / (amount written-off)	-	-	-	-	5,872	-	-	5,872
Recoveries against charged-off / (amount charged-off)	1,266	-	-	1,266	13,863	-	-	13,863
Closing balance	16,186,999	953,274	306,282	17,446,555	16,942,219	1,180,943	419,635	18,542,797

**10.14.1** Credit loss allowance for Stage 1 and Stage 2 represents credit loss allowance maintained against performing and under performing portfolio of Islamic financing and related assets as required under IFRS 9.

**10.14.2** As allowed by the SBP, the Bank has availed benefit of Forced Sale Value (FSV) of collaterals amounting to Rs.1,665.96 million (December 31, 2025: Rs.1,910.30 million) against non performing Islamic financings as at March 31, 2026. The additional profit arising from availing the FSV benefit - net of tax as at March 31, 2026 which is not available for distribution as either cash or stock dividend to shareholders amounted to Rs. 799.66 million (December 31, 2025: Rs. 897.84 million).

10.15 Islamic financing and related assets - Particulars of credit loss allowance	March 31, 2026 (Un-audited)			December 31, 2025 (Audited)		
	Stage 3	Stage 2	Stage 1	Stage 3	Stage 2	Stage 1
	----- Rupees in '000 -----					
10.15.1 Opening balance	16,942,219	1,180,943	419,635	18,210,870	2,030,769	436,397
Fresh disbursements	-	388,121	87,150	391,792	583,548	272,781
Amount derecognised or repaid	(1,287,056)	(315,924)	(72,940)	(2,727,308)	(1,426,119)	(286,921)
Transfer to stage 1	-	(4,183)	4,183	-	(8,760)	8,760
Transfer to stage 2	(8)	6,297	(6,289)	(1,353)	24,640	(23,287)
Transfer to stage 3	36,786	(36,694)	(92)	183,449	(182,364)	(1,085)
	(1,250,278)	37,617	12,012	(2,153,420)	(1,009,055)	(29,752)
Others (recoveries / write-off / charged-off)	1,266	-	-	19,735	-	-
Changes in risk parameters	493,792	(265,286)	(125,365)	865,034	159,229	12,990
Closing balance	16,186,999	953,274	306,282	16,942,219	1,180,943	419,635

10.15.2 Category of classification	March 31, 2026 (Un-audited)		December 31, 2025 (Audited)	
	Outstanding amount	Credit loss allowance	Outstanding amount	Credit loss allowance
	----- Rupees in '000 -----			
<b>Domestic</b>				
Performing - Stage 1	197,480,541	306,282	179,864,784	419,635
Underperforming - Stage 2	57,869,287	916,754	56,583,659	1,162,165
<b>Non-Performing</b>				
OAEM - Stage 2	205,589	36,520	101,669	18,778
Substandard - stage 3	693,697	446,997	99,937	41,391
Doubtful - stage 3	573,299	383,664	567,423	367,336
Loss - stage 3	17,162,251	15,356,338	18,608,603	16,533,492
<b>Total</b>	273,984,664	17,446,555	255,826,075	18,542,797

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
		--- Rupees in '000 ---	
<b>11</b>	<b>PROPERTY AND EQUIPMENT</b>		
	Capital work-in-progress	946,270	481,032
	Property and equipment	4,970,636	4,692,902
		<u>5,916,906</u>	<u>5,173,934</u>
<b>11.1</b>	<b>Capital work-in-progress</b>		
	Civil works	709,466	372,097
	Equipment	201,029	54,861
	Vehicle	35,775	54,074
		<u>946,270</u>	<u>481,032</u>
		March 31, 2026 (Un-audited)	March 31, 2025
		--- (Rupees in '000) ---	
<b>11.2</b>	<b>Additions to property and equipment</b>		
	Building	-	280,000
	Furniture and fixtures	79,225	19,251
	Electrical, office and computer equipment	328,830	63,158
	Leasehold improvements	13,728	52,683
	Vehicles	102,780	-
		<u>524,563</u>	<u>415,092</u>
		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
		--- Rupees in '000 ---	
<b>12</b>	<b>RIGHT-OF-USE ASSETS</b>		
	<b>Buildings on leasehold land</b>		
	Cost	16,318,953	10,954,172
	Accumulated depreciation	<u>(6,657,082)</u>	<u>(5,365,931)</u>
	Net carrying amount at the start of the period / year	9,661,871	5,588,241
	Additions during the period / year	199,599	5,602,402
	Deletions during the period / year	-	(237,621)
	Depreciation charge for the period / year	<u>(388,246)</u>	<u>(1,291,151)</u>
	Net carrying amount at the end of the period / year	<u>9,473,224</u>	<u>9,661,871</u>
<b>13</b>	<b>INTANGIBLE ASSETS</b>		
	Capital work-in-progress - Advance to suppliers	220,800	171,630
	Computer software	472,642	495,299
		<u>693,442</u>	<u>666,929</u>
		March 31, 2026 (Un-audited)	March 31, 2025
		--- (Rupees in '000) ---	
<b>13.1</b>	<b>Additions to intangible assets</b>		
	Directly purchased	<u>22,813</u>	<u>24,682</u>

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	Note	--- Rupees in '000 ---	
<b>14 DEFERRED TAX ASSETS</b>			
<b>Deductible / (taxable) temporary differences on:</b>			
Credit loss allowance against Islamic financing and related assets		5,215,863	5,369,760
Deficit on revaluation of investments		851,647	233,880
Deficit on defined benefit plan		19,226	19,226
Lease agreements under IFRS 16		1,169,275	1,057,446
Accelerated tax depreciation and amortisation		(248,999)	(234,168)
Others		4,627	7,258
		<u>7,011,639</u>	<u>6,453,402</u>
<b>15 OTHER ASSETS</b>			
Profit / return accrued in local currency - net		8,465,021	6,045,596
Profit / return accrued in foreign currencies - net		68,757	231,968
Advances, deposits and other prepayments		1,784,218	806,127
Non-banking assets acquired in satisfaction of claims		84,066	84,135
Mark to market gain on forward foreign exchange promises		47,828	101,491
Acceptances		4,125,708	4,999,261
Advance taxation (payments less provisions)		1,517,400	1,954,017
Commission receivable		698,064	632,845
Deferred cost on staff financing		1,860,148	1,798,078
Others		87,394	64,147
		<u>18,738,604</u>	<u>16,717,665</u>
Less: Credit loss allowance held against other assets	15.1	<u>(4,888)</u>	<u>(4,452)</u>
		<u>18,733,716</u>	<u>16,713,213</u>
<b>15.1 Movement in credit loss allowance held against other assets</b>			
Opening balance		4,452	1,353
Charge for the period / year		615	3,834
Reversals during the year		(179)	(735)
Closing balance		<u>4,888</u>	<u>4,452</u>
<b>16 BILLS PAYABLE</b>			
In Pakistan		4,171,424	8,019,874
Outside Pakistan		6,609	6,640
		<u>4,178,033</u>	<u>8,026,514</u>
<b>17 DUE TO FINANCIAL INSTITUTIONS</b>			
<b>Secured</b>			
Musharaka from the State Bank of Pakistan under Islamic Export Refinance Scheme		7,061,507	7,137,085
Investment from the State Bank of Pakistan under Islamic Long Term Financing Facility		1,475,362	1,652,213
Islamic Financing Facility for Combating COVID 19		25,000	55,996
Islamic Finance Facility For Renewable Energy		278,311	306,264
Islamic Temporary Economic Refinance Facility		5,263,068	5,902,540
Other Islamic Refinance Facilities		1,007,703	788,840
Mudarabah facility from the State Bank of Pakistan		27,864,420	-
<b>Total Secured</b>		<u>42,975,371</u>	<u>15,842,938</u>
<b>Unsecured</b>			
Musharaka acceptances		7,175,000	100,000
Wakala acceptances		5,500,000	-
<b>Total unsecured</b>		<u>12,675,000</u>	<u>100,000</u>
		<u>55,650,371</u>	<u>15,942,938</u>

## 18 DEPOSITS AND OTHER ACCOUNTS

		March 31, 2026 (Unaudited)			December 31, 2025 (Audited)		
		In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
Note		----- Rupees in '000 -----					
<b>Customers</b>							
		81,488,601	22,889,774	104,378,375	67,666,616	18,527,727	86,194,343
		128,699,083	11,385,324	140,084,407	143,382,941	11,793,271	155,176,212
		31,505,895	23,258,304	54,764,199	37,978,631	25,009,317	62,987,948
	18.1	9,007,162	-	9,007,162	7,880,512	-	7,880,512
		<b>250,700,741</b>	<b>57,533,402</b>	<b>308,234,143</b>	<b>256,908,700</b>	<b>55,330,315</b>	<b>312,239,015</b>
<b>Financial institutions</b>							
		449,432	19,397	468,829	1,312,162	84,071	1,396,233
		14,859,282	-	14,859,282	19,870,148	-	19,870,148
		963,500	-	963,500	1,174,550	-	1,174,550
	18.1	1,047	-	1,047	1,003	-	1,003
		<b>16,273,261</b>	<b>19,397</b>	<b>16,292,658</b>	<b>22,357,863</b>	<b>84,071</b>	<b>22,441,934</b>
		<b>266,974,002</b>	<b>57,552,799</b>	<b>324,526,801</b>	<b>279,266,563</b>	<b>55,414,386</b>	<b>334,680,949</b>

18.1 This includes deposits in respect of margin accounts and call deposit receipts.

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
Note		--- Rupees in '000 ---	
<b>19 LEASE LIABILITIES</b>			
		10,729,757	6,347,022
		199,599	4,837,948
		(415,637)	(1,493,946)
		337,072	1,038,733
		<b>10,850,791</b>	<b>10,729,757</b>
<b>20 SUBORDINATED SUKUKS</b>			
	20.1	3,120,000	3,120,000
	20.2	4,000,000	4,000,000
		<b>7,120,000</b>	<b>7,120,000</b>

20.1 In December 2018, the Bank issued regulatory Sharia'h compliant perpetual, unsecured, subordinated privately placed Additional Tier I Sukuks based on Mudaraba of Rs. 3,120 million as instrument of redeemable capital under section 66 of the Companies Act, 2017. The brief description of sukuk is as follows:

Credit rating	A+ (Single A Plus) by VIS Credit Rating Company Limited.
Tenor	Perpetual
Profit payment frequency	Monthly in arrears
Redemption	Perpetual
Expected periodic profit amount (Mudaraba profit amount)	The Mudaraba Profit is computed under General Pool on the basis of profit sharing ratio and monthly weightages announced by the Bank under the SBP guidelines of pool management. Last announced profit rate on the Sukuk is 12.38% per annum.
Call option	The Bank may call Additional Tier I Sukuk with prior approval of SBP on or after five years from the date of issue.
Loss absorbency	The Additional Tier I Sukuk, at the option of the SBP, will be fully and permanently converted into common shares upon the occurrence of a point of non-viability trigger event as determined by SBP or for any other reason as may be directed by SBP.
Lock-in-clause	Profit and/or redemption amount can be held back in respect of the Additional Tier I Sukuk, if such payment will result in a shortfall in the Issuer's minimum capital or capital adequacy ratio requirement.

- 20.2** In December 2022, the Bank issued regulatory Sharia'h compliant unsecured, subordinated privately placed Tier II Sukuks based on Mudaraba of Rs. 4,000 million as instrument of redeemable capital under section 66 of the Companies Act, 2017. The brief description of sukuk is as follows:

Credit rating	AA- (Double AA Minus) by VIS Credit Rating Company Limited.
Tenor	10 years from the issue date
Profit payment frequency	Semi-annually in arrears
Redemption	On the tenth anniversary from the issue date of sukuk.
Expected periodic profit amount (Mudaraba profit amount)	The Mudaraba Profit is in accordance with the agreed profit sharing ratios / weightages assigned by the Bank from time-to-time coinciding with the relevant profit distribution frequency for the relevant profit distribution period. Last announced profit rate on the sukuk is 11.89% per annum.
Call option	The Bank may call Tier II Sukuk with prior approval of SBP on or after five years from the date of issue.
Loss absorbency	The Tier II Sukuk, at the option of the SBP, will be fully and permanently converted into common shares upon the occurrence of a point of non-viability trigger event as determined by SBP or for any other reason as may be directed by SBP.
Lock-in-clause	Profit and/or redemption amount can be held back in respect of the Tier II Sukuk, if such payment will result in a shortfall in the Issuer's minimum capital or capital adequacy ratio requirement.

	Note	March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
		--- Rupees in '000 ---	
<b>21 OTHER LIABILITIES</b>			
Profit / return payable in local currency		1,782,650	2,056,128
Profit / return payable in foreign currencies		165,430	203,545
Deferred income		3,476,461	1,674,658
Accrued expenses		2,690,714	2,113,232
Service fee to holding company - related party		1,819,539	1,668,226
Advance from financing customers		1,254,788	1,076,990
Mark to market loss on forward foreign exchange promises		419,165	299,345
Acceptances		4,125,708	4,999,261
Workers welfare fund payable		1,676,274	1,647,276
Payable to Employees Old Age Benefit Institution (EOBI)		217,329	217,329
Payable to SBP, exporter and other creditors		1,352,053	5,120,756
Credit loss allowance against off-balance sheet obligations	21.1	548,176	602,506
Others		1,126,923	751,907
		<u>20,655,210</u>	<u>22,431,159</u>
<b>21.1 Credit loss allowance against off-balance sheet obligations</b>			
Opening balance		602,506	262,121
Charge for the period / year		40,507	461,957
Reversals for the period / year		(94,837)	(121,572)
		<u>(54,330)</u>	<u>340,385</u>
Closing balance		<u>548,176</u>	<u>602,506</u>
<b>22 DEFICIT ON REVALUATION OF INVESTMENTS</b>			
Investment securities measured at FVOCI		(1,637,783)	(449,769)
Less: Related deferred tax assets		851,647	233,880
		<u>(786,136)</u>	<u>(215,889)</u>

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	Note	--- Rupees in '000 ---	
<b>23 CONTINGENCIES AND COMMITMENTS</b>			
Guarantees	23.1	57,282,826	57,601,893
Commitments	23.2	140,940,897	127,401,402
Other contingent liabilities	23.3	251,124	251,124
		<u>198,474,847</u>	<u>185,254,419</u>

### 23.1 Guarantees

Performance guarantees		9,402,060	11,618,394
Other guarantees		47,880,766	45,983,499
	23.1.1	<u>57,282,826</u>	<u>57,601,893</u>

**23.1.1** The Bank issued various guarantees totaling Rs. 382.77 million during 2017 on behalf of a contractor in favor of the Project Director, Balochistan Integrated Water Resources Management and Development Project (BIWRMDP). Subsequently, the contracts were terminated by BIWRMDP and the guarantees were invoked. The Bank declined the encashment on the grounds that the relevant conditions have not been complied with. Currently no cash margin is maintained against the subject guarantees. BIWRMDP filed a civil suit seeking enforcement of the guarantees along with profit. The Civil Court had ruled the case in favor of BIWRMDP, directing the Bank to settle the claim. The Bank had filed an appeal before the Honorable High Court, Quetta against the order of the Civil Court. The Honorable High Court, Quetta has recently passed an order upholding the decision of the civil court. Although, the Bank has provided the guarantees, however, based on legal advice, the Bank has filed an appeal before the Honorable Supreme Court of Pakistan against the judgment.

		March 31, 2026 (Un-Audited)	December 31, 2025 (Audited)
	Note	--- Rupees in '000 ---	
<b>23.2 Commitments</b>			
<b>Documentary credits and short-term trade-related transactions</b>			
- Letters of credit		20,585,714	15,286,640
<b>Commitments in respect of:</b>			
- Forward foreign exchange promises	23.2.1	73,839,034	65,687,924
- Islamic financing and related assets		44,640,317	44,094,712
<b>Commitments for acquisition of:</b>			
- Property and equipment		611,277	982,614
- Intangible assets		1,264,555	1,349,512
		<u>140,940,897</u>	<u>127,401,402</u>

### 23.2.1 Commitments in respect of forward foreign exchange promises

Purchase		49,761,943	45,539,146
Sale		24,077,091	20,148,778
		<u>73,839,034</u>	<u>65,687,924</u>

### 23.3 Other contingent liabilities

**23.3.1** The income tax authorities have amended assessment orders of the Bank for prior years including the tax year 2023. The issues contested mainly include charge/reversals of provision against financing and investments, initial allowance and Workers Welfare Fund amounting to Rs. 251.12 million. The Bank has filed appeals before the various appellate forums against these amendments. The management of the Bank is confident that the appeals will be decided in favor of the Bank in respect of the aforementioned matters.

		March 31, 2026	March 31, 2025
		(Un-Audited)	
		--- Rupees in '000 ---	
<b>24 PROFIT / RETURN EARNED</b>			
Islamic financing and related assets		6,896,836	7,552,273
Investments		3,060,245	4,492,416
Due from financial institutions		246,399	361,362
		<u>10,203,480</u>	<u>12,406,051</u>
<b>25 PROFIT / RETURN EXPENSED</b>			
Deposits and other accounts		3,994,960	4,527,045
Subordinated sukuks		212,512	247,111
Due to financial institutions		770,195	672,518
Finance charges on leased assets		337,072	229,227
Cost of foreign currency swaps		281,515	262,907
		<u>5,596,254</u>	<u>5,938,808</u>
<b>26 FEE &amp; COMMISSION INCOME</b>			
Branch banking customer fees		25,792	28,064
Consumer finance related fees		105,946	116,167
Credit related fees		14,581	13,235
Card related fees		98,521	132,887
Investment banking fees		-	11,349
Commission on trade		60,580	86,826
Commission on guarantees		215,200	175,308
Commission on cash management		24,578	28,246
Commission on bancassurance		15,573	6,457
Rebate income		20,473	34,903
Others		16,107	196,298
		<u>597,351</u>	<u>829,740</u>
<b>27 OTHER INCOME / (LOSS)</b>			
Gain on sale of property and equipment - net		10,061	4,259
Loss on termination of lease obligations against right of use assets	27.1	-	(26,793)
		<u>10,061</u>	<u>(22,534)</u>

27.1 Corresponding figures have been re-arranged and reclassified from operating expenses to other income to facilitate comparisons and for better presentation.

		March 31, 2026	March 31, 2025
		(Un-Audited)	
		--- Rupees in '000 ---	
<b>28 OPERATING EXPENSES</b>			
<b>Total compensation expense</b>		1,967,043	1,613,581
<b>Property expense</b>			
Utilities cost		246,539	226,293
Security		149,299	105,940
Repair & maintenance (including janitorial charges)		93,892	79,807
Takaful charges		1,144	632
Depreciation		49,947	20,985
Depreciation on right-of-use assets		388,246	280,585
Depreciation on non-banking assets acquired in satisfaction of claims		69	143
		<u>929,136</u>	<u>714,385</u>

**March 31,                      March 31,**  
**2026                              2025**  
**(Un-Audited)**  
**---- Rupees in '000 ----**

**Information technology expenses**

Software maintenance	447,089	309,741
Hardware maintenance	106,926	93,088
Depreciation	107,587	77,137
Amortisation	45,470	45,219
Networking and connectivity charges	63,757	52,259
Outsourced services cost	26,839	23,500
Takaful charges	1,073	1,209
Others	3,477	5,379
	<b>802,218</b>	<b>607,532</b>

**Other operating expenses**

Directors' fee and allowances	9,630	6,045
Fees and allowances to Sharia'h Board members	5,616	4,840
Legal and professional charges	41,420	22,154
Service fee to the Holding Company - related party	151,313	270,000
Outsourced services cost	91,379	68,075
Travelling and conveyance	28,488	16,525
NIFT clearing charges	14,998	11,265
Depreciation	86,141	58,675
Training and development	25,217	18,775
Postage and courier charges	11,123	15,233
Communications	260,493	192,619
Stationary and printing	97,229	79,898
Marketing, advertising and publicity	157,216	118,436
Auditors' remuneration	5,248	3,964
Brokerage, commission and bank charges	217,717	104,150
Tracker related charges	36,449	35,219
Cash transportation charges	94,460	108,400
Repair and maintenance	59,844	43,877
Subscription fees	11,411	9,496
Takaful charges	13,380	14,696
Deposit premium cost	37,636	36,525
Others	47,788	39,688
	<b>1,504,196</b>	<b>1,278,555</b>

<b>5,202,593</b>	<b>4,214,053</b>
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**29 OTHER CHARGES**

Penalties imposed by State Bank of Pakistan	<b>505</b>	<b>272</b>
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		March 31, 2026	March 31, 2025
		(Un-Audited)	
		--- Rupees in '000 ---	
<b>30 CREDIT LOSS ALLOWANCE AND WRITE OFFS - NET</b>	<i>Note</i>		
Credit loss allowance / (reversal) against:			
- Cash and balances with treasury banks		(46)	(60)
- Balances with other banks		(320)	42
- Due from financial institutions		(4,396)	(5,555)
- Investments	9.3	(731)	(5,797)
- Islamic financing and related assets	10.14	(1,097,508)	(1,438,990)
- Other assets		436	(45)
- Off balance sheet		(54,330)	(41,274)
		<u>(1,156,895)</u>	<u>(1,491,679)</u>
<b>31 TAXATION</b>			
Current		703,572	2,357,964
Deferred		59,528	156,142
		<u>763,100</u>	<u>2,514,106</u>
<b>32 BASIC AND DILUTED EARNINGS PER SHARE</b>			
Profit for the period		<u>686,803</u>	<u>2,210,281</u>
		----- (Number) -----	
Weighted average number of ordinary shares		<u>1,165,228,776</u>	<u>1,165,228,776</u>
		----- (Rupees) -----	
Earning per share - basic and diluted		<u>0.59</u>	<u>1.90</u>
<b>33 CASH AND CASH EQUIVALENTS</b>		--- Rupees in '000 ---	
Cash and balances with treasury banks	6	21,272,275	26,483,531
Balances with other banks	7	2,093,469	1,402,479
Overdrawn nostro accounts		-	(8,269)
		<u>23,365,744</u>	<u>27,877,741</u>

#### 34 FAIR VALUE OF FINANCIAL INSTRUMENTS

The fair value of quoted securities other than those classified under held to collect model, is based on quoted market price. Quoted securities classified under held to collect model are carried at amortized cost.

##### 34.1 Fair value of financial assets and liabilities

The table below analyses financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

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).

On-Balance sheet Financial Instruments	March 31, 2026 (Un-Audited)							
	Carrying Value				Fair Value			
	FVTPL	FVOCI	Amortised cost	Total	Level 1	Level 2	Level 3	Total
----- Rupees in '000 -----								
<b>Financial assets - measured at fair value</b>								
<b>Investments</b>								
Federal Government securities	1,092,965	123,479,711	-	124,572,676	66,830,839	57,741,837	-	124,572,676
Non-Government securities	-	1,197,282	-	1,197,282	-	1,197,282	-	1,197,282
Foreign securities	-	21,062,259	-	21,062,259	-	21,062,259	-	21,062,259
<b>Other assets</b>								
Unrealized gain on foreign exchange promises	-	-	47,828	47,828	-	47,828	-	47,828
<b>Financial assets - disclosed but not measured at fair value</b>								
Cash and balances with treasury banks	-	-	21,271,675	21,271,675				
Balances with other banks	-	-	2,093,187	2,093,187				
Due from financial institution	-	-	2,711,580	2,711,580				
Islamic financings and related assets	-	-	256,538,109	256,538,109				
Other asset	-	-	15,274,799	15,274,799				
	<b>1,092,965</b>	<b>145,739,252</b>	<b>297,937,178</b>	<b>444,769,395</b>				
<b>Financial liabilities - measured at fair value</b>								
<b>Other liabilities</b>								
Unrealized loss on foreign exchange promises	-	-	419,165	419,165	-	419,165	-	419,165
<b>Financial liabilities - disclosed but not measured at fair value</b>								
Bills payable	-	-	4,178,033	4,178,033				
Due to financial institutions	-	-	55,650,371	55,650,371				
Deposits and other accounts	-	-	324,526,801	324,526,801				
Lease liabilities	-	-	10,850,791	10,850,791				
Subordinated sukuk	-	-	7,120,000	7,120,000				
Other liabilities	-	-	15,242,307	15,242,307				
	-	-	417,987,468	417,987,468				
<b>Off-balance sheet financial instruments - measured at fair value</b>								
Forward foreign exchange promises	<b>73,467,697</b>	-	-	<b>73,467,697</b>	-	<b>73,467,697</b>	-	<b>73,467,697</b>

On-Balance sheet Financial Instruments	December 31, 2025 (Audited)							
	Carrying Value				Fair Value			
	FVTPL	FVOCI	Amortised cost	Total	Level 1	Level 2	Level 3	Total
----- Rupees in '000 -----								
<b>Financial assets - measured at fair value</b>								
<b>Investments</b>								
Federal Government securities	781,157	83,064,111	-	83,845,268	27,514,900	56,330,368	-	83,845,268
Non-Government securities	-	1,259,324	-	1,259,324	-	1,259,324	-	1,259,324
Foreign securities	-	21,304,873	-	21,304,873	-	21,304,873	-	21,304,873
<b>Other assets</b>								
Unrealized gain on foreign exchange promises	-	-	101,491	101,491	-	101,491	-	101,491
<b>Financial assets - disclosed but not measured at fair value</b>								
Cash and balances with treasury banks	-	-	24,941,865	24,941,865				
Balances with other banks	-	-	4,599,109	4,599,109				
Due from financial institution	-	-	35,206,184	35,206,184				
Islamic financings and related assets	-	-	237,283,278	237,283,278				
Other asset	-	-	13,784,356	13,784,356				
	<b>781,157</b>	<b>105,628,308</b>	<b>315,916,283</b>	<b>422,325,748</b>				
<b>Financial liabilities - measured at fair value</b>								
<b>Other liabilities</b>								
Unrealized loss on foreign exchange promises	-	-	299,345	299,345	-	299,345	-	299,345
<b>Financial liabilities - disclosed but not measured at fair value</b>								
Bills payable	-	-	8,026,514	8,026,514				
Due to financial institutions	-	-	15,942,938	15,942,938				
Deposits and other accounts	-	-	334,680,949	334,680,949				
Subordinated sukuk	-	-	7,120,000	7,120,000				
Lease Liabilities	-	-	10,729,757	10,729,757				
Other liabilities	-	-	18,847,023	18,847,023				
	-	-	395,646,526	395,646,526				
<b>Off-balance sheet financial instruments - measured at fair value</b>								
Forward foreign exchange promises	<b>65,490,070</b>	-	-	<b>65,490,070</b>	-	<b>65,490,070</b>	-	<b>65,490,070</b>

Non financial assets - measured at fair value	March 31, 2026 (Un-Audited)				
	Carrying value	Fair Value			Total
		Level 1	Level 2	Level 3	
----- Rupees in '000 -----					
Non-banking assets acquired in satisfaction of claims	<b>84,638</b>	-	<b>84,638</b>	-	<b>84,638</b>
Non financial assets - measured at fair value	December 31, 2025 (Audited)				
	Carrying value	Fair Value			Total
		Level 1	Level 2	Level 3	
----- Rupees in '000 -----					
Non-banking assets acquired in satisfaction of claims	<b>84,135</b>	-	<b>84,135</b>	-	<b>84,135</b>

35 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

March 31, 2026 (Un-Audited)

	Corporate Banking	SME & Commercial Banking	Consumer Banking	Treasury	Others	Inter- segment Elimination	Total
----- Rupees in '000 -----							
<b>Condensed Interim Statement of Profit and Loss Account</b>							
Net Profit / return	2,826,428	190,347	(1,245,481)	2,755,129	80,803	-	4,607,226
Inter segment revenue - net	(2,232,011)	134,614	4,614,614	(2,484,145)	(33,072)	-	-
Other income	115,375	51,365	472,185	268,891	10,062	-	917,878
<b>Total income</b>	<b>709,792</b>	<b>376,326</b>	<b>3,841,318</b>	<b>539,875</b>	<b>57,793</b>	<b>-</b>	<b>5,525,104</b>
Segment direct expenses	(284,803)	(324,041)	(3,774,439)	(87,997)	(760,816)	-	(5,232,096)
Inter segment expense allocation	(89,448)	(148,773)	(445,149)	(31,187)	714,557	-	-
<b>Total expenses</b>	<b>(374,251)</b>	<b>(472,814)</b>	<b>(4,219,588)</b>	<b>(119,184)</b>	<b>(46,259)</b>	<b>-</b>	<b>(5,232,096)</b>
Credit loss allowance	755,751	357,616	49,293	5,769	(11,534)	-	1,156,895
<b>Profit before tax</b>	<b>1,091,292</b>	<b>261,128</b>	<b>(328,977)</b>	<b>426,460</b>	<b>-</b>	<b>-</b>	<b>1,449,903</b>
<b>Condensed Interim Statement of Financial Position</b>							
Cash and bank balances	-	-	7,939,486	2,093,187	13,332,189	-	23,364,862
Due from financial institutions	-	-	-	2,711,580	-	-	2,711,580
Investments	-	-	-	146,832,217	-	-	146,832,217
Net inter segment placements	-	2,440,316	179,766,148	-	36,494,667	(218,701,131)	-
Islamic financings and related assets - performing	186,957,565	25,668,915	38,628,198	-	2,872,114	-	254,126,792
- non-performing	1,227,025	614,375	569,917	-	-	-	2,411,317
Others	5,879,275	3,545,852	18,794,081	3,678,079	9,931,640	-	41,828,927
<b>Total Assets</b>	<b>194,063,865</b>	<b>32,269,458</b>	<b>245,697,830</b>	<b>155,315,063</b>	<b>62,630,610</b>	<b>(218,701,131)</b>	<b>471,275,695</b>
Due to financial institutions	12,284,320	2,826,631	-	40,539,420	-	-	55,650,371
Deposits & other accounts	72,550,379	25,492,119	225,500,481	983,822	-	-	324,526,801
Net inter segment acceptances	104,782,147	-	-	113,918,984	-	(218,701,131)	-
Subordinated sukuk	-	-	-	-	7,120,000	-	7,120,000
Others	4,447,019	3,950,708	20,197,349	658,973	6,429,985	-	35,684,034
<b>Total liabilities</b>	<b>194,063,865</b>	<b>32,269,458</b>	<b>245,697,830</b>	<b>156,101,199</b>	<b>13,549,985</b>	<b>(218,701,131)</b>	<b>422,981,206</b>
Equity	-	-	-	(786,136)	49,080,625	-	48,294,489
<b>Total Equity and liabilities</b>	<b>194,063,865</b>	<b>32,269,458</b>	<b>245,697,830</b>	<b>155,315,063</b>	<b>62,630,610</b>	<b>(218,701,131)</b>	<b>471,275,695</b>
<b>Contingencies and Commitments</b>	<b>107,246,987</b>	<b>15,266,172</b>	<b>1,863,336</b>	<b>73,847,228</b>	<b>251,124</b>	<b>-</b>	<b>198,474,847</b>

**March 31, 2025 (Un-Audited)**

	<b>Corporate Banking</b>	<b>SME &amp; Commercial Banking</b>	<b>Consumer Banking</b>	<b>Treasury</b>	<b>Others</b>	<b>Inter- segment Elimination</b>	<b>Total</b>
----- Rupees in '000 -----							
<b>Condensed Interim Statement of Profit and Loss Account</b>							
Net Profit / return	2,769,722	391,801	(1,399,807)	4,625,461	80,066	-	6,467,243
Inter segment revenue - net	(1,855,637)	299,594	4,995,402	(3,415,168)	(24,191)	-	-
Other income	152,978	149,092	519,426	248,523	4,259	-	1,074,278
<b>Total income</b>	<b>1,067,063</b>	<b>840,487</b>	<b>4,115,021</b>	<b>1,458,816</b>	<b>60,134</b>	<b>-</b>	<b>7,541,521</b>
Segment direct expenses	(246,151)	(332,753)	(2,988,479)	(51,579)	(689,851)	-	(4,308,813)
Inter segment expense allocation	(75,913)	(135,271)	(398,360)	(28,509)	638,053	-	-
<b>Total expenses</b>	<b>(322,064)</b>	<b>(468,024)</b>	<b>(3,386,839)</b>	<b>(80,088)</b>	<b>(51,798)</b>	<b>-</b>	<b>(4,308,813)</b>
Credit loss allowance	983,954	472,762	31,947	11,352	(8,336)	-	1,491,679
<b>Profit before tax</b>	<b>1,728,953</b>	<b>845,225</b>	<b>760,129</b>	<b>1,390,080</b>	<b>-</b>	<b>-</b>	<b>4,724,387</b>

**December 31, 2025 (Audited)**

	<b>Corporate Banking</b>	<b>SME &amp; Commercial Banking</b>	<b>Consumer Banking</b>	<b>Treasury</b>	<b>Other</b>	<b>Inter- segment Elimination</b>	<b>Total</b>
----- Rupees in '000 -----							
<b>Statement of Financial Position</b>							
Cash and bank balances	-	-	6,352,560	4,599,109	18,589,305	-	29,540,974
Due from financial institutions	-	-	-	35,206,184	-	-	35,206,184
Investments	-	-	-	106,409,465	-	-	106,409,465
Net inter segment placements	-	13,080,772	187,125,145	-	31,216,153	(231,422,070)	-
Islamic financings and related assets - performing	168,186,286	26,179,950	37,831,249	-	2,669,158	-	234,866,643
- non-performing	1,337,348	667,726	411,561	-	-	-	2,416,635
Others	6,261,209	3,638,300	18,462,128	1,632,311	8,675,401	-	38,669,349
<b>Total Assets</b>	<b>175,784,843</b>	<b>43,566,748</b>	<b>250,182,643</b>	<b>147,847,069</b>	<b>61,150,017</b>	<b>(231,422,070)</b>	<b>447,109,250</b>
Due to financial institutions	12,516,083	3,326,855	-	100,000	-	-	15,942,938
Deposits & other accounts	73,860,789	38,245,299	222,443,658	131,203	-	-	334,680,949
Net inter segment acceptances	84,089,248	-	-	147,332,822	-	(231,422,070)	-
Subordinated sukuk	-	-	-	-	7,120,000	-	7,120,000
Others	5,318,723	1,994,594	27,738,985	498,933	5,636,195	-	41,187,430
<b>Total liabilities</b>	<b>175,784,843</b>	<b>43,566,748</b>	<b>250,182,643</b>	<b>148,062,958</b>	<b>12,756,195</b>	<b>(231,422,070)</b>	<b>398,931,317</b>
Equity	-	-	-	(215,889)	48,393,822	-	48,177,933
<b>Total Equity and liabilities</b>	<b>175,784,843</b>	<b>43,566,748</b>	<b>250,182,643</b>	<b>147,847,069</b>	<b>61,150,017</b>	<b>(231,422,070)</b>	<b>447,109,250</b>
<b>Contingencies and Commitments</b>	<b>96,506,020</b>	<b>20,483,003</b>	<b>2,317,973</b>	<b>65,696,298</b>	<b>251,125</b>	<b>-</b>	<b>185,254,419</b>

### 36 RELATED PARTY TRANSACTIONS

The Bank has related party relationship with Dubai Islamic Bank P.J.S.C, U.A.E, the holding company, directors, related group companies, associated companies, key management personnel and staff retirement funds.

A number of banking transactions are entered into with related parties in the normal course of business. These mainly includes financing, deposits and foreign currencies transactions. These transactions are executed substantially on the same terms including profit rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk. Contributions to staff retirement benefit plan are made in accordance with the terms of the contribution plan. Remuneration and other benefits to the executives are determined in accordance with the terms of their appointment.

Usual transactions with related parties include deposits, financing, returns and provision of other banking services. Transactions with executives are undertaken at terms in accordance with employment agreements and service rules.

The details of transactions with related parties and balances with them are given below:

	March 31, 2026 (Un-Audited)				December 31, 2025 (Audited)					
	Holding Company	Directors	Key management personnel	Others**	Total	Holding Company	Directors	Key management personnel	Others**	Total
----- Rupees in '000 -----										
<b>Balances with other banks</b>										
Opening balance	92,701	-	-	-	92,701	202,004	-	-	-	202,004
Deposited during the period / year	9,519,831	-	-	-	9,519,831	53,704,113	-	-	-	53,704,113
Withdrawals during the period / year	(9,449,103)	-	-	-	(9,449,103)	(53,813,403)	-	-	-	(53,813,403)
Credit loss allowance	(22)	-	-	-	(22)	(13)	-	-	-	(13)
Closing balance	163,407	-	-	-	163,407	92,701	-	-	-	92,701
<b>Islamic financing and related assets</b>										
Opening balance	-	6,033	290,644	-	296,677	-	-	284,191	-	284,191
Disbursed during the period / year	-	-	6,006	-	6,006	-	-	84,993	-	84,993
Repaid during the period / year	-	(257)	(10,941)	-	(11,198)	-	-	(51,933)	-	(51,933)
Adjustments *	-	-	-	-	-	-	6,080	(26,088)	-	(20,008)
Credit loss allowance	-	(15)	(461)	-	(476)	-	(47)	(519)	-	(566)
Closing balance	-	5,762	285,248	-	291,009	-	6,033	290,644	-	296,677
<b>Deposits and other accounts</b>										
Opening balance	49,761	9,085	157,851	851,345	1,068,042	32,829	951	172,583	379,576	585,939
Received during the period / year	2,374,597	5,272	155,987	132,559	2,668,415	4,964,222	7,995	869,026	3,898,273	9,739,516
Withdrawals during the period / year	(2,362,312)	(6,762)	(160,582)	(242,487)	(2,772,143)	(4,947,290)	(8,221)	(769,326)	(3,426,504)	(9,151,341)
Adjustments *	-	-	-	-	-	-	8,360	(114,432)	-	(106,072)
Closing balance	62,046	7,595	153,256	741,417	964,314	49,761	9,085	157,851	851,345	1,068,042
<b>Other Liabilities</b>										
Opening balance	1,668,226	-	17,807	-	1,686,033	1,032,094	-	36,518	-	1,068,612
Addition during the period / year	151,313	-	606	-	151,919	636,132	-	9,974	-	646,106
Paid during the period / year	-	-	(2,817)	-	(2,817)	-	-	(7,215)	-	(7,215)
Adjustments *	-	-	-	-	-	-	-	(21,470)	-	(21,470)
Closing balance	1,819,539	-	15,596	-	1,835,135	1,668,226	-	17,807	-	1,686,033
<b>Contingencies and commitments</b>										
Foreign currency purchase promises	13,689,718	-	-	-	13,689,718	10,275,171	-	-	-	10,275,171
Foreign currency sale promises	13,689,718	-	-	-	13,689,718	10,275,171	-	-	-	10,275,171
Other guarantees	-	-	-	-	-	766,266	-	-	-	766,266

	March 31, 2026 (Un-Audited)				March 31, 2025 (Un-Audited)					
	Holding Company	Directors	Key management personnel	Others**	Total	Holding Company	Directors	Key management personnel	Others**	Total
----- Rupees in '000 -----										
<b>Transactions during the period</b>										
Profit earned on financings	-	202	2,440	-	2,642	-	-	2,135	-	2,135
Profit expensed on deposits	-	7	2,798	19,128	21,933	-	-	1,715	8,975	10,690
Profit expensed on other liability	-	-	416	-	416	-	-	1,824	-	1,824
Fees and allowances	-	9,630	3,812	-	13,442	-	6,045	3,592	-	9,637
Service fee	151,313	-	-	-	151,313	270,000	-	-	-	270,000
Remuneration to key management personnel (including bonus)	-	-	112,400	-	112,400	-	-	190,641	-	190,641
Contribution made to gratuity fund	-	-	-	36,000	36,000	-	-	-	27,000	27,000
Contribution made to provident fund	-	-	-	59,024	59,024	-	-	-	48,838	48,838

\* Primarily relates to those directors, associates and key management personnel who are no longer related parties or have become related parties of the Bank as at March 31, 2026.

\*\* Represents Dubai Islamic Bank Pakistan Limited's Provident & Gratuity Funds.

	March 31, 2026 (Un-Audited) --- (Rupees in '000) ---	December 31, 2025 (Audited)
<b>37 CAPITAL ADEQUACY, LEVERAGE RATIO &amp; LIQUIDITY REQUIREMENTS</b>		
<b>Minimum Capital Requirement (MCR):</b>		
Paid-up capital	<u>11,652,288</u>	<u>11,652,288</u>
<b>Capital Adequacy Ratio (CAR):</b>		
Eligible Common Equity Tier I (CET I) Capital	<u>43,958,500</u>	44,324,239
Eligible Additional Tier I (ADT I) Capital	<u>3,120,000</u>	3,120,000
Total Eligible Tier I Capital	<u>47,078,500</u>	47,444,239
Eligible Tier II Capital	<u>5,227,094</u>	5,591,354
<b>Total Eligible Capital (Tier I + Tier II)</b>	<u>52,305,594</u>	53,035,593
<b>Risk Weighted Assets (RWAs):</b>		
Credit Risk	<u>201,772,503</u>	196,188,651
Market Risk	<u>10,343,577</u>	9,678,598
Operational Risk	<u>58,990,126</u>	58,990,126
<b>Total</b>	<u>271,106,206</u>	<u>264,857,375</u>
<b>Common Equity Tier I Capital Adequacy ratio</b>	<u>16.21%</u>	<u>16.74%</u>
<b>Tier I Capital Adequacy Ratio</b>	<u>17.37%</u>	<u>17.91%</u>
<b>Total Capital Adequacy Ratio</b>	<u>19.29%</u>	<u>20.02%</u>
<b>Leverage Ratio (LR):</b>		
Eligible Tier I Capital	<u>47,078,500</u>	47,444,239
Total Exposures	<u>551,561,752</u>	536,612,708
<b>Leverage Ratio</b>	<u>8.54%</u>	<u>8.84%</u>
<b>Liquidity Coverage Ratio (LCR):</b>		
Total High Quality Liquid Assets	<u>138,123,189</u>	156,087,323
Total Net Cash Outflow	<u>67,826,015</u>	73,494,621
<b>Liquidity Coverage Ratio</b>	<u>203.64%</u>	<u>212.38%</u>
<b>Net Stable Funding Ratio (NSFR):</b>		
Total Available Stable Funding	<u>305,089,855</u>	305,974,741
Total Required Stable Funding	<u>217,857,508</u>	214,856,591
<b>Net Stable Funding Ratio</b>	<u>140.04%</u>	<u>142.41%</u>

**38 DATE OF AUTHORISATION FOR ISSUE**

This condensed interim financial information was authorised for issue on April 29, 2026 by the Board of Directors of the Bank.

**39 GENERAL**

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

**President & Chief Executive**

**Chief Financial Officer**

**Director**

**Director**

**Director**