



	December 31, 2025						
	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 to 12 months	Over 1 to 2 Years	Over 2 to 5 Years	Over 5 Years
	Rupees						
Assets							
Cash and balances with SBP and NBP	9,863,364,956	-	-	-	-	-	9,863,364,956
Balances with other banks / NBFIs / MFBs	7,547,109,841	-	-	-	-	-	7,547,109,841
Lending to financial institutions	2,762,889,000	-	-	-	-	-	2,762,889,000
Investments - net of provisions	4,017,111,977	-	1,444,978,499	-	981,012,314	-	6,443,102,790
Advances - net of provisions	5,057,907,486	4,709,946,336	7,917,217,283	19,257,362,717	342,856,014	269,499,556	37,555,584,192
Property and equipment	52,559,163	64,380,361	76,578,513	112,104,616	171,065,071	245,021,606	992,016,487
Right-of-use Assets	524,272	2,141,835	4,978,528	15,065,623	56,125,875	166,689,443	1,029,461,547
Intangible assets	39,235,250	41,845,569	44,577,837	15,313,709	20,884,270	21,487,017	190,715,341
Deferred tax asset	-	-	-	-	-	4,268,015,321	4,268,015,321
Other assets	6,387,202,672	-	-	-	-	-	6,413,522,434
Total	35,727,904,617	4,818,314,101	9,488,330,660	19,399,846,665	1,571,943,544	4,970,712,943	77,065,781,909
Liabilities							
Bills Payable	114,006,111	-	-	-	-	-	114,006,111
Deposit and other accounts	36,131,197,509	4,057,488,218	7,492,722,078	14,573,833,521	2,953,040,314	3,880,002,373	69,088,284,013
Lease Liabilities	444,922	3,573,469	8,362,630	24,556,381	116,277,370	250,688,929	1,255,333,543
Borrowings including subordinated debt	-	-	-	-	-	672,286,612	3,672,286,612
Other liabilities	2,935,460,758	-	-	65,463,764	55,382,567	276,912,836	3,333,219,925
Off balance sheet	39,181,109,300	4,061,061,687	7,501,084,708	14,663,853,666	3,124,700,251	5,079,890,750	77,463,130,204
Total	39,181,109,300	4,061,061,687	7,501,084,708	14,663,853,666	3,124,700,251	5,079,890,750	77,463,130,204
Net assets	(3,453,204,683)	757,252,414	1,987,245,952	4,735,992,999	(1,552,756,707)	(109,177,807)	(397,348,295)
Represented by:							
Share capital	4,259,846,817	-	-	-	-	-	-
Capital Contribution Reserve	600,000,000	-	-	-	-	-	-
Statutory and general reserves	1,072,706,245	-	-	-	-	-	-
Depositors' protection fund	592,756,810	-	-	-	-	-	-
Surplus on revaluation of assets	9,289,802	-	-	-	-	-	-
Accumulated losses	(6,931,947,970)	-	-	-	-	-	-
	(397,348,295)						

46. MATERIAL OUTSOURCING ARRANGEMENTS

In compliance to the BPRD circular no. 06 of 2017 of SBP, the material outsourcing arrangements of the Bank is listed below:

S No.	Name of the service provider	Name of service	Estimated cost of outsourcing 2026 (for 6 months period)	Estimated cost of outsourcing 2025 (for 6 months period)
1	ProConsult International	Services realted to IFRS9, IFRS16	1,200,000	5,142,500

47. COMPLAINTS MANAGEMENT MECHANISM

The bank is a customer oriented organization and gives due consideration to the valuable feedback of its customers. Complaints are treated as opportunity to align our products / services and processes to serve the customers in a best possible Way. The bank ensures that resolution or complaints is comprehensive, appropriate and is dealt with agility; keeping customers informed of their complaint status from acknowledgement till the final resolution. An escalation matrix for complaint management has also been put into place internally for effective and efficient resolution of the customer complaints logged in. During the period ended June 30, 2026, /bb2 (December 2025: 9,242 complaints were received by the Bank and were resolved with average resolution time of 4 days (December 2025: 4 days).

48. RECONCILIATION OF MOVEMENT OF LIABILITIES TO CASH FLOWS ARISING FROM FINANCING ACTIVITIES

	June 30, 2026		
	Share capital	Capital contribution reserve	Lease liability
	Rupees		
Carrying amount as at January 01, 2026	4,259,846,817		1,255,333,543
Changes from financing cash flows:			
Payment of lease liabilities	-	-	(318,721,575)
Other liability changes	-	-	(318,721,575)
Interest expense during the period	-	-	110,329,277
Additions	-	-	721,399,669
Modification during the period	-	-	13,914,223
Carrying amount as at June 30, 2026	4,259,846,817		1,782,255,137
	December 31, 2025		
	Share capital	Capital contribution reserve	Lease liability
	Rupees		
Carrying amount as at January 01, 2025	2,259,846,817		898,106,035
Changes from financing cash flows:			
Payment of lease liabilities	-	-	(411,556,559)
Issue of share capital	2,000,000,000	-	-
Capital contribution reserves received	-	600,000,000	-
Other liability changes	2,000,000,000	600,000,000	(411,556,559)
Interest expense during the year	-	-	168,638,771
Additions	-	-	600,145,296
Carrying amount as at December 31, 2025	4,259,846,817	600,000,000	1 755 322 542

49. SUBSEQUENT EVENTS

Subsequent to the reporting date, the State Bank of Pakistan, through its letter No. BSD-2/MFB/ABHI/1170207/2026 dated July 03, 2026, granted approval to the parent company, (Private) Limited, to transfer its property, valued at Rs. 1,408.70 million, to the Bank as an in-kind capital contribution.

50. DATE OF AUTHORIZATION FOR ISSUE

These financial statements were authorised for issue by the Board of Directors of the Bank in their meeting held on August 17, 2026

Chief Executive Officer

Chairman

Chief Financial Officer

Director

Director