

INCOME STATEMENT (AUDITED)
FOR THE YEAR ENDED 31ST DECEMBER

	Bank		Group	
	2025 Rs. '000	2024 Rs. '000	2025 Rs. '000	2024 Rs. '000
Income	202,761,289	207,636,948	207,907,654	213,417,164
Interest income	197,777,349	203,748,274	202,459,287	208,632,122
Interest expenses	(112,928,430)	(131,165,321)	(116,039,888)	(133,563,015)
Net interest income	84,848,919	72,582,953	86,419,399	75,069,107
Fee and commission income	2,936,871	2,078,830	2,938,382	2,085,090
Fee and commission expenses	(376,539)	(328,272)	(376,923)	(328,737)
Net fee and commission income	2,560,332	1,750,558	2,561,459	1,756,353
Net gains/(losses) from trading	708,034	911,630	1,137,128	1,791,936
Net fair value gains/(losses) on:				
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets :				
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	553,002	442,273	553,002	442,273
Net other operating income	786,033	455,941	819,855	465,743
Total operating income	89,456,320	76,143,355	91,490,843	79,525,412
Impairment charges	(1,636,616)	(11,526,056)	(1,571,222)	(11,513,684)
Net operating income	87,819,704	64,617,299	89,919,621	68,011,728
Personnel expenses	(19,891,920)	(20,306,147)	(19,968,397)	(20,846,003)
Depreciation and amortisation expenses	(2,258,283)	(1,674,524)	(2,272,374)	(1,689,188)
Other expenses	(8,282,777)	(7,021,348)	(8,472,393)	(7,228,304)
Operating profit/(loss) before VAT & SSCL on financial services	57,386,724	35,615,280	59,206,457	38,248,233
Value Added Tax (VAT) on financial services	(11,321,227)	(8,207,522)	(11,644,625)	(8,683,243)
Social Security Contribution Levy (SSCL) on financial services	(1,572,393)	(1,139,934)	(1,617,126)	(1,205,905)
Operating profit/(loss) after VAT & SSCL on financial services	44,493,104	26,267,824	45,944,706	28,359,085
Share of profits of associates and joint ventures	-	-	-	-
Profit/(loss) before tax	44,493,104	26,267,824	45,944,706	28,359,085
Income tax expenses	(17,172,346)	(10,145,432)	(17,782,154)	(10,862,124)
Profit/(loss) for the year	27,320,758	16,122,392	28,162,552	17,496,961
Profit attributable to:				
Equity holders of the Bank	27,320,758	16,122,392	28,162,552	17,496,961
Non-controlling interests	-	-	-	-
Earnings per share on profit				
Basic earnings per ordinary share (Rs.)	29.06	17.15	29.96	18.61
Diluted earnings per ordinary share (Rs.)	29.06	17.15	29.96	18.61

STATEMENT OF COMPREHENSIVE INCOME (AUDITED)
FOR THE YEAR ENDED 31ST DECEMBER

	Bank		Group	
	2025 Rs. '000	2024 Rs. '000	2025 Rs. '000	2024 Rs. '000
Profit/(Loss) for the year	27,320,758	16,122,392	28,162,552	17,496,961
Items that will be reclassified to Income Statement				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other comprehensive Income	225,681	996,856	178,526	1,053,092
Net gains/(losses) on investment in debt instruments transferred to income statement	(553,002)	(442,273)	(553,002)	(442,273)
Deferred tax effect on the above	98,196	(166,375)	112,343	(183,246)
Total other comprehensive income to be reclassified to Income Statement	(229,125)	388,208	(262,133)	427,573
Items that will not to be reclassified to Income Statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	1,587,818	2,538,631	1,603,677	2,705,001
Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	(3,335,729)	(2,228,542)	(3,335,546)	(2,231,825)
Deferred tax effect on the above	729,878	486,042	729,823	487,027
Re-measurement of post-employment benefit obligations (net of taxes)	(2,605,851)	(1,742,500)	(2,605,723)	(1,744,798)
Change in revaluation reserve	-	-	-	-
Deferred tax effect on the above	-	-	-	-
Changes in revaluation surplus (net of taxes)	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Total other comprehensive income not to be reclassified to Income Statement	(1,018,033)	796,131	(1,002,046)	960,203
Total other comprehensive income(OCI) for the year, net of taxes	(1,247,158)	1,184,339	(1,264,179)	1,387,776
Total comprehensive income for the year	26,073,600	17,306,731	26,898,373	18,884,737
Attributable to:				
Equity holders of the Bank	26,073,600	17,306,731	26,898,373	18,884,737
Non-controlling interests	-	-	-	-

Explanatory Notes :-

1. There are no changes to the accounting policies and methods of computation since the publication of annual accounts for the year 2024.
2. The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.
3. Impairment Assessment
Individual impairment assessment were done for the customers who have exceeded the threshold limit. They were assessed individually based on their historical payment patterns, economic recession impact to their sectors and expected recovery of the sector, financial strength of the entity and other holistic factors. The portfolio level impairment assessment was carried out for the other borrowers. Based on the assessment some borrowers were moved from stage one to stage two and some borrowers were moved from stage two to stage three (due to expected cashflow impairment) despite of their past due status. The Bank closely monitors and considers the impact of economy to business operations and performance. In order to capture the expected losses from loans and advances due to prevalent economic conditions, the Bank adjusted the economic factor adjustment.

STATEMENT OF FINANCIAL POSITION (AUDITED)
AS AT

	Bank		Group	
	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000
Assets				
Cash and cash equivalents	8,326,738	8,358,742	8,386,287	8,544,416
Balances with central banks	167,212	357,054	167,236	357,117
Placements with banks	24,181,317	14,794,637	24,181,317	14,794,637
Derivative financial instruments	68,813	9,131	83,979	54,892
Financial assets recognized through profit or loss				
measured at fair value	22,158,765	21,086,781	78,625,066	46,749,528
designated at fair value	-	-	-	-
Financial assets at amortised cost				
Loans and advances	550,828,369	532,379,013	550,639,060	527,715,322
Debt and other instruments	1,092,989,914	1,039,034,572	1,096,342,623	1,048,965,769
Financial assets measured at fair value through other comprehensive income	64,634,698	53,469,178	67,997,754	55,306,512
Investments in subsidiaries	7,311,000	7,311,000	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	17,311,732	17,415,792	18,448,620	18,556,112
Right of use assets	1,244,252	1,041,185	1,265,447	1,066,014
Investment properties	-	-	349,000	349,000
Goodwill and intangible assets	2,380,283	2,183,860	2,383,250	2,185,087
Deferred tax assets	6,562,684	4,995,021	6,562,684	4,995,021
Other assets	32,858,406	50,002,248	32,906,100	50,127,502
Total assets	1,831,024,183	1,752,438,214	1,888,338,423	1,779,766,929
Liabilities				
Due to banks	80,972	487,521	80,972	487,521
Derivative financial instruments	13	258,409	13	258,409
Financial liabilities recognized through profit or loss				
measured at fair value	-	-	-	-
designated at fair value through profit or loss	-	-	-	-
Financial liabilities at amortised cost				
due to depositors	1,608,490,322	1,556,270,863	1,608,891,967	1,556,681,918
due to debt securities holders	-	-	-	-
due to other borrowers	39,057,116	48,190,057	93,629,216	66,049,093
Lease liability	1,492,523	1,281,561	1,522,484	1,314,177
Debt securities issued	16,911,043	16,966,482	16,983,801	17,039,651
Retirement benefit obligations	19,922,794	17,489,868	19,941,644	17,597,407
Current tax liabilities	8,483,816	3,648,729	8,798,200	4,054,844
Deferred tax liabilities	-	-	73,495	61,869
Other provisions	-	-	-	-
Other liabilities	17,534,957	9,002,109	10,549,051	9,387,245
Due to subsidiaries	-	-	-	-
Total liabilities	1,711,973,556	1,653,595,599	1,760,470,843	1,672,932,134
Equity				
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Statutory reserve fund	6,241,292	5,694,877	6,364,888	5,810,742
OCI reserve	5,571,995	4,213,302	5,628,305	4,566,424
Retained earnings	46,545,531	28,462,305	52,797,100	33,771,814
Other reserves	51,291,809	51,072,131	53,677,287	53,285,815
Total shareholders' equity	119,050,627	98,842,615	127,867,580	106,834,795
Non-controlling interests	-	-	-	-
Total equity	119,050,627	98,842,615	127,867,580	106,834,795
Total equity and liabilities	1,831,024,183	1,752,438,214	1,888,338,423	1,779,766,929
Contingent liabilities and commitments	12,653,943	15,042,447	12,655,443	15,050,755

Memorandum Information

Number of Employees	4,203	4,212
Number of Branches	263	262

Note: Amounts stated are in net of impairment and depreciation.

STATEMENT OF CHANGES IN EQUITY - BANK (AUDITED)
In Rupees Thousand

FOR THE YEAR ENDED 31ST DECEMBER 2024	Stated Capital / Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserve	Total Equity
Balance as at 1st January 2024	9,400,000	5,369,172	7,946,216	1,286,463	14,408,118	42,964,284	81,374,253
Total comprehensive income for the year							
Net profit for the year	-	-	-	-	16,122,392	-	16,122,392
Other comprehensive income net of tax	-	-	-	-	(1,742,500)	-	(1,742,500)
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	388,208	-	-	388,208
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	2,538,631	-	-	2,538,631
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	2,926,839	14,379,892	-	17,306,731
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	161,631	161,631
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-
Transfers during the year	-	325,705	-	-	(325,705)	-	-
Total transactions with equity holders	-	325,705	-	-	(325,705)	161,631	161,631
Balance as at 31st December 2024	9,400,000	5,694,877	7,946,216	4,213,302	28,462,305	43,125,915	98,842,615

In Rupees Thousand

FOR THE YEAR ENDED 31ST DECEMBER 2025	Stated Capital / Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserve	Total Equity
Balance as at 1st January 2025	9,400,000	5,694,877	7,946,216	4,213,302	28,462,305	43,125,915	98,842,615
Total comprehensive income for the year							
Net profit for the year	-	-	-	-	27,320,758	-	27,320,758
Other comprehensive income net of tax	-	-	-	-	(2,605,851)	-	(2,605,851)
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	(229,125)	-	-	(229,125)
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	1,587,818	-	-	1,587,818
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	1,358,693	24,714,907	-	26,073,600
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	222,708	222,708
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	(6,088,296)	-	(6,088,296)
Surplus/(reversals) on revaluation of property	-	-	(3,030)	-	3,030	-	-
Transfers during the year	-	546,415	-	-	(546,415)	-	-
Total transactions with equity holders	-	546,415	(3,030)	-	(6,631,681)	222,708	(5,865,588)
Balance as at 31st December 2025	9,400,000	6,241,292	7,943,186	5,571,995	46,545,531	43,348,623	119,050,627

STATEMENT OF CHANGES IN EQUITY - GROUP (AUDITED)
In Rupees Thousand

FOR THE YEAR ENDED 31ST DECEMBER 2024	Stated Capital / Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserve	Total Equity
Balance as at 1st January 2024	9,400,000	5,464,218	8,642,884	1,433,850	18,605,719	44,241,756	87,788,427
Total comprehensive income for the year							
Net profit for the year	-	-	-	-	17,496,961	-	17,496,961
Other comprehensive income net of tax	-	-	-	-	(1,744,798)	-	(1,744,798)
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	427,573	-	-	427,573
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	2,705,001	-	-	2,705,001
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	3,132,574	15,752,163	-	18,884,737
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	161,631	161,631
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-
Transfers during the year	-	346,524	-	-	(586,068)	239,544	-
Total transactions with equity holders	-	346,524	-	-	(586,068)	401,175	161,631
Balance as at 31st December 2024	9,400,000	5,810,742	8,642,884	4,566,424	33,771,814	44,642,931	106,834,795

In Rupees Thousand

FOR THE YEAR ENDED 31ST DECEMBER 2025	Stated Capital / Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserve	Total Equity
Balance as at 1st January 2025	9,400,000	5,810,742	8,642,884	4,566,424	33,771,814	44,642,931	106,834,795
Total comprehensive income for the year							
Net profit for the year	-	-	-	-	28,162,552	-	28,162,552
Other comprehensive income net of tax	-	-	-	-	(2,605,723)	-	(2,605,723)
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	(262,133)	-	-	(262,133)
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	1,324,014	279,663	-	1,603,677
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	1,061,881	25,836,492	-	26,898,373
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	222,708	222,708
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	(6,088,296)	-	(6,088,296)
Surplus/(reversals) on revaluation of property	-	-	(3,030)	-	3,030	-	-
Transfers during the year	-	554,146	-	-	(725,940)	171,794	-
Total transactions with equity holders	-	554,146	(3,030)	-	(6,811,206)	394,502	(5,865,588)
Balance as at 31st December 2025	9,400,000	6,364,888	8,639,854	5,628,305	52,797,100	45,037,433	127,867,580

CASH FLOW STATEMENT (AUDITED)
FOR THE YEAR ENDED 31ST DECEMBER

	Bank		Group	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
Cash flows from operating activities				
Interest receipts	190,765,104	202,040,657	195,108,335	207,054,865
Interest payments	(110,450,988)	(141,113,474)	(112,773,629)	(120,872,004)
Net commission receipts	2,560,332	1,750,558	2,561,458	1,756,353
Trading income	740,505	1,319,972	1,417,338	2,050,386
Payment to employees	(19,133,809)	(19,229,579)	(19,250,556)	(19,753,044)
VAT & SSCL on financial services	(12,686,629)	(9,495,582)	(13,008,523)	(10,045,524)
Receipts from other operating activities	474,263	341,384	518,375	351,186
Payment on other operating activities	(8,035,120)	(6,999,833)	(8,238,825)	(7,212,338)
Operating profit before change in operating assets & liabilities	44,233,658	28,614,103	46,333,973	53,329,880
(Increase) / decrease in operating assets				
Placement with banks	(9,392,784)	7,060,549	(9,392,784)	8,026,324
Derivative financial Instruments	258,395	(241,327)	288,990	(276,780)
Financial assets at FVPL	(800,005)	(3,106,029)	(31,200,280)	(6,325,589)
Financial assets at amortised cost – loans & advances	(21,776,943)	(15,430,619)	(26,196,305)	(13,466,139)
Financial assets at amortised cost - debt & other Instruments	(40,749,916)	(91,233,762)	(41,703,119)	(91,744,837)
Proceeds from the sale and maturity of financial investments	-	-	-	-
Other assets	17,324,173	17,754,749	17,381,158	17,794,102
	(55,137,080)	(85,196,439)	(90,822,340)	(85,992,919)
Increase / (decrease) in operating liabilities				
Due to banks	-	(8,750,000)	1,070	(20,625,367)
Derivative financial Instruments	(258,395)	258,208	(258,395)	258,208
Financial liabilities at amortised cost – due to depositors	52,978,422	85,708,062	52,965,492	85,696,513
Financial liabilities at amortised cost – due to debt securities holders	-	-	-	-
Financial liabilities at amortised cost – due to other borrowers	(10,529,563)	(12,579,138)	25,397,132	(23,170,978)
Debt securities issued	-	(6,323,000)	-	(6,323,000)
Other liabilities	(207,349)	(5,895,370)	(450,799)	(5,757,565)
	41,983,115	52,418,762	77,654,500	30,077,811
Net cash generated from operating activities before income tax	31,079,693	(4,163,574)	33,166,133	(2,585,228)
Income tax paid	(13,008,193)	(5,035,397)	(13,674,766)	(5,637,408)
Net cash (used in)/from operating activities	18,071,500	(9,198,971)	19,491,367	(8,222,636)
Cash flows from investing activities				
Purchase of property, plant and equipment	(779,736)	(620,581)	(785,712)	(630,105)
Proceeds from the sale of property, plant and equipment	4,865	7,287	5,095	7,287
Net (increase)/decrease in finance instruments at fair value through other comprehensive income	(9,692,542)	11,877,564	(11,229,228)	11,058,062
Net purchase/ improvement to investment properties	-	-	-	-
Proceeds from the sale and maturity of financial investments	-	-	-	-
Net purchase of intangible assets	(733,067)	(177,346)	(736,255)	(177,346)
Net cash flow from acquisition of investment in subsidiaries and associates	-	-	-	-
Dividends received from investment in subsidiaries and associates	-	-	-	-
Net cash (used in)/from investing activities	(11,200,480)	11,086,924	(12,746,100)	10,257,898
Cash flows from financing activities				
Net proceeds from the issue of ordinary share capital	-	-	-	-
Net proceeds from the issue of subordinated debt	-	-	-	-
Repayment of subordinated debt	-	-	(294)	-
Interest paid on subordinated debt	(1,686,673)	(3,223,872)	(1,686,790)	(3,223,872)
Contribution to consolidated fund-dividend/levy	(5,000,000)	-	(5,000,000)	-
Net cash (used in)/from financing activities	(6,686,673)	(3,223,872)	(6,687,084)	(3,223,872)
Net increase/(decrease) in cash & cash equivalents	184,347	(1,335,919)	58,183	(1,188,610)
Cash and cash equivalents at the beginning of the year	8,228,822	9,564,741	8,414,559	9,603,169
Exchange difference in respect of cash & cash equivalents	-	-	-	-
Cash and cash equivalents at the end of the year	8,413,169	8,228,822	8,472,742	8,414,559