CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2022

	Note	(Unaudited) September 30, 2022 Rupees in	(Audited) December 31, 2021 thousands
ASSETS			
Cash and balances with treasury banks	8	12,832,791	11,309,285
Balances with other banks	9	2,016,287	3,696,073
Due from financial institutions	10	300,000	1,650,000
Investments - net	11	59,930,820	33,475,816
Islamic financing and related assets - net	12	96,569,580	96,308,562
Fixed assets	13	4,594,991	4,932,122
Intangible assets	14	590,738	579,767
Deferred tax assets - net	15	511,510	1,006,958
Other assets - net	16	11,452,368	8,308,810
		188,799,085	161,267,393
LIABILITIES			
Bills payable	18	1,332,314	1,896,801
Due to financial institutions	19	18,310,445	16,472,906
Deposits and other accounts	20	143,629,198	122,747,778
Liabilities against assets subject to finance lease		-	-
Sub-ordinated debts		-	-
Deferred tax liabilities - net		-	-
Other liabilities	21	10,048,898	9,545,353
		173,320,855	150,662,838
NET ASSETS		15,478,230	10,604,555
REPRESENTED BY			
Share capital	22	15,550,000	11,550,000
Reserves	23	257,597	88,193
Surplus on revaluation of assets - net of tax	24	273,922	248,364
Accumulated loss		(603,289)	(1,282,002)
		15,478,230	10,604,555
CONTINGENCIES AND COMMITMENTS	25		

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

Chief Financial Officer

President / Chief Executive Director

r Director

CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UNAUDITED) FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022

		Quarter Ended		Nine Months Ended		
		July 01, 2022 to	July 01, 2021 to	January 01, 2022 to	January 01, 2021 to	
	Note	September	September	September	September	
		30, 2022	30, 2021	30, 2022	30, 2021	
			Rupees in t	housands		
Profit / return earned	26	5,339,387	2,273,265	12,316,734	6,736,867	
Profit / return expensed	27	2,949,677	1,203,227	6,788,326	3,566,133	
Net Profit / return		2,389,710	1,070,038	5,528,408	3,170,734	
OTHER INCOME						
Fee and commission income	28	123,705	92,912	366,965	285,809	
Dividend income		38	16,573	26,648	54,129	
Foreign exchange income		238,652	19,114	361,916	47,982	
Gain / (loss) on securities	29	-	7,743	(251,196)	11,345	
Other income	30	36,151	48,417	93,373	160,099	
Total other income		398,546	184,759	597,706	559,364	
Total income		2,788,256	1,254,797	6,126,114	3,730,098	
OTHER EXPENSES						
Operating expenses	31	1,543,659	1,188,000	4,390,207	3,499,415	
Workers welfare fund		25,244	2,316	39,008	7,745	
Other charges	32	1,348	5	2,928	37,100	
Total other expenses		1,570,251	1,190,321	4,432,143	3,544,260	
Profit before provisions		1,218,005	64,476	1,693,971	185,838	
Provisions and write offs - net	33	137,975	24,024	18,801	1,331	
Extra ordinary / unusual items			-		-	
PROFIT BEFORE TAXATION		1,080,030	40,452	1,675,170	184,507	
Taxation	34	596,342	18,656	828,148	103,043	
PROFIT AFTER TAXATION		483,688	21,796	847,022	81,464	
			Rup	ees		
Basic and diluted earnings			Restated		Restated	
per share	35	0.296	0.013	0.644	0.062	

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

Chief Financial Officer

President / Chief Executive

Director

Director

CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022

	Quarte	r Ended	Nine Months Ended	
	July 01, 2022 to September 30, 2022	July 01, 2021 to September 30, 2021	January 01, 2022 to September 30, 2022	January 01, 2021 to September 30, 2021
		Rupees in the	ousands	
Profit after taxation for the period	483,688	21,796	847,022	81,464
Other comprehensive income / (loss)				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in surplus / (deficit) on revaluation of investments	25,731	(92,212)	48,624	(77,360)
Related deferred tax (liability) / assets	(11,064) 14,667	14,460 (77,752)	(17,150) 31,474	20,252 (57,108)
Items that will not be reclassified to profit and loss account in subsequent periods:				
Movement in surplus on revaluation of fixed assets - net of tax	-	-	(4,821)	(5,183)
Total comprehensive income / (loss) for the period	498,355	(55,956)	873,675	19,173

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

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022

	Share Capital	Statutory Reserve	Surplus / (d revaluati Investments Rupees in t	on of Fixed Assets	Accumulated loss	Total
Balance as at January 01, 2021	11,550,000	68,107	161,159	312,157	(1,363,651)	10,727,772
Total comprehensive income / (loss) for the nine months period ended September 30, 2021						
Profit after taxation for the nine month ended September 30, 2021	-	-	-	-	81,464	81,464
Other comprehensive loss - net of tax	-	-	(57,108)	(5,183)	-	(62,291)
	-	-	(57,108)	(5,183)	81,464	19,173
Transfer to statutory reserve	-	16,293	-	-	(16,293)	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(913)	913	-
Balance as at September 30, 2021 (Unaudited)	11,550,000	84,400	104,051	306,061	(1,297,567)	10,746,945
Total comprehensive income / (loss) for the three months period ended December 31, 2021						
Profit after taxation for the three months period ended December 31, 2021	-	-	-	-	18,968	18,968
Other comprehensive loss - net of tax	-	-	(161,358)	-	-	(161,358)
	-	-	(161,358)	-	18,968	(142,390)
Transfer to statutory reserve	-	3,793	-	-	(3,793)	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(390)	390	
Balance as at December 31, 2021 (Audited)	11,550,000	88,193	(57,307)	305,671	(1,282,002)	10,604,555
Total comprehensive income / (loss) for the nine months period ended September 30, 2022						
Profit after taxation for the nine month ended September 30, 2022	-	-	-	-	847,022	847,022
Other comprehensive income - net of tax	-	-	31,474	(4,821)	-	26,653
	-	-	31,474	(4,821)	847,022	873,675
Issue of right shares	4,000,000	-	-	-	-	4,000,000
Transfer to statutory reserve	-	169,404	-	-	(169,404)	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,095)	1,095	-
Balance as at September 30, 2022 (Unaudited)	15,550,000	257,597	(25,833)	299,755	(603,289)	15,478,230

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

CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022

		September 30	September 30
	Note	2022	2021
		Rupees in t	housands
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		1,675,170	184,507
Less: Dividend income		(26,648)	(54,129)
		1,648,522	130,378
Adjustments	04	000.000	000 504
Depreciation on fixed assets	31	292,039	288,561
Depreciation on right-of-use asset Depreciation on Ijarah assets under IFAS 2	31 31	349,501	355,709
Amortization	31	521,248 130,172	616,254 113,759
Unwinding of liability against right of use assets	51	224,880	262,594
Reversals and write offs - net	33	18,801	1,331
Unrealized gain on forward exchange contracts - net		(8,218)	(141,132)
Gain on sale of fixed assets - net	30	(2,245)	(945)
Gain on termination of lease liability against right-of-use asset		(3,833)	(83,893)
Loss / (gain) on sale of securities - net	29	251,196	(11,345)
		1,773,541	1,400,893
		3,422,063	1,531,271
(Increase) / decrease in operating assets			
Due from financial institutions		1,350,000	(2,986,210)
Islamic financing and related assets		(1,063,261)	(6,132,742)
Other assets (excluding advance taxation)		(3,144,022)	(269,811)
		(2,857,283)	(9,388,763)
Increase / (decrease) in operating liabilities			
Bills payable		(564,487)	(761,382)
Due to financial institutions		1,882,571	(9,577,079)
Deposits and other accounts		20,881,420	17,069,603
Other liabilities (excluding current taxation)		453,618	(363,956)
		22,653,122	6,367,186
		23,217,902	(1,490,306)
Income tax paid		(143,223)	(103,108)
Net cash flow generated from / (used in) operating activities		23,074,679	(1,593,414)
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in available-for-sale securities		(17,856,551)	165,391
Net divestments in held-to-maturity securities		(8,538,832)	172,500
Dividends received		26,648	54,975
Investments in operating fixed assets		(200,539)	(278,072)
Proceeds from sale of fixed assets		5,027	1,074
Investments in intangible assets		(141,143)	(42,699)
Net cash flow (used in) / generated from investing activities		(26,705,390)	73,169
CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds from issue of share capital		4,000,000	-
Payment of lease liability against right-of-use asset		(480,537)	(484,606)
Net cash flow from / (used in) financing activities		3,519,463	(484,606)
Decrease in cash and cash equivalents during the period		(111,248)	(2,004,851)
Cash and cash equivalents at the beginning of the period		14,960,326	14,868,799
Cash and cash equivalents at the end of the period	36	14,849,078	12,863,948
עמשו מחש עמשו פעווימופותס מנ נווב פווע טו נווב שבווטע	50	17,073,070	12,000,040

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

MCB ISLAMIC BANK LIMITED NOTES TO AND FORMING PART OF THESE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022

1 STATUS AND NATURE OF BUSINESS

- 1.1 MCB Islamic Bank Limited (the Bank) was incorporated in Pakistan as an unlisted public limited company on May 15, 2014 under the Companies Ordinance, 1984 (repealed after the enactment of the Companies Act, 2017) to carry out the business of an Islamic Commercial Bank in accordance and in conformity with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. The Securities and Exchange Commission of Pakistan granted "Certificate of Commencement of Business" to the Bank on January 30, 2015. The Bank is a wholly owned subsidiary of MCB Bank Limited (MCB).
- 1.2 The State Bank of Pakistan (SBP) granted a "Certificate of Commencement of Banking Business" to the Bank on September 14, 2015 under Section 27 of the Banking Companies Ordinance, 1962. The Bank formally commenced operations as a Scheduled Islamic Commercial Bank with effect from October 15, 2015 upon receiving notification in this regard from SBP under section 37 of the State Bank of Pakistan Act, 1956. Currently, the Bank is engaged in corporate, commercial, consumer, micro finance, investment and retail banking activities.
- **1.3** The Bank is operating through 180 branches including one sub branch in Pakistan (December 31, 2021: 177 branches including one sub branch). The Registered Office of the Bank is situated at 59 Block T, Phase II, DHA, Lahore Cantt and Principal Office is situated at 14-A Main Jail Road, Gulberg, Lahore.
- **1.4** Pakistan Credit Rating Agency (PACRA) has maintained the Bank's medium to long-term rating as "A" and the short-term rating as 'A-1' with stable outlook.

2 BASIS OF PRESENTATION

- 2.1 The Bank provides financing through Shari'ah compliant financing products mainly through Murabaha, Istisna, Salam, Ijarah, Diminishing Musharaka and Running Musharaka. The Bank also provides refinance facilities under various refinance schemes of the State Bank of Pakistan including Islamic Export Refinance Scheme.
- 2.2 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 the appropriate portion of profit thereon. The income on such Islamic financing is recognised in accordance with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. However, income, if any, received which does not comply with the principles of Islamic Shari'ah is recognised as charity payable if so directed by the Shari'ah Board of the Bank.
- **2.3** The disclosures made in these condensed interim financial statements have been limited based on the format prescribed by the State Bank of Pakistan through BPRD Circular Letter No. 5 dated March 22, 2019 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for a full set of 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 December 31, 2021.

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 comprise of:
 - International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) as 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;
 - Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017;
 - Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

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

The State Bank of Pakistan has deferred the applicability of IFAS 3 'Profit and Loss Sharing on Deposits', through BPRD Circular No.04 dated February 25, 2015.

The State Bank of Pakistan has deferred the applicability of International Accounting Standards 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002. The Securities and Exchange Commission of Pakistan (SECP) has deferred applicability of IFRS-7 "Financial Instruments: Disclosures" on Banks through S.R.O 411(1) /2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of these condensed interim financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

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

There are certain new interpretations of and amendments to existing accounting standards that have become applicable to the Bank for accounting periods beginning on or after January 1, 2022. These are considered either to not be relevant or not to have any significant impact on the Bank's condensed interim financial statements.

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

The following new standard and amendments to existing accounting standards will be effective from the dates mentioned below against the respective standard or amendment:

	Effective date (annual periods beginning on or after)
Amended Definition of Accounting Estimates – Amendments to IAS 8	January 1, 2023
Deferred tax related to assets and liabilities arising from a single transaction – Amendment to IAS 12	January 1, 2023
Classification of Liabilities as Current or Non-current – Amendments to IAS 1	January 1, 2024

IFRS 9, Financial Instruments: Classification and Measurement, addresses recognition, classification, measurement and derecognition of financial assets and financial liabilities. The standard has also introduced a new impairment model for financial assets which requires recognition of impairment charge based on an 'Expected Credit Losses' (ECL) approach rather than the 'incurred credit losses' approach as currently followed. The ECL approach has an impact on all assets of the Bank which are exposed to credit risk.

As per the SBP's BPRD Circular Letter no. 03 dated July 5, 2022, the effective implementation of IFRS 9 to Banks in Pakistan has been deferred to accounting periods beginning on or after January 1, 2023 and January 1, 2024. Therefore, these condensed interim financial statements have been prepared in accordance with the existing prudential regime. The impact of the application of IFRS 9 in Pakistan on the Bank's financial statements is being assessed.

There are other new and amended standards and interpretations that are mandatory for the annual periods beginning on or after January 1, 2023 but are considered not to be relevant or do not have any significant effect on the Bank's operations and are therefore not detailed in these condensed interim financial statements.

4 BASIS OF MEASUREMENT

4.1 These condensed interim financial statements have been prepared under the historical cost convention, except that certain classes of fixed assets are stated at revalued amounts and certain investments, foreign currency balances and commitments in respect of certain foreign exchange contracts have been marked to market and carried at fair value in accordance with the requirements of the SBP.

4.2 Items included in these condensed interim financial statements are measured using the currency of the primary economic environment in which the Bank operates. These condensed interim financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

5 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

The basis and the methods used for critical accounting estimates and judgements adopted in these condensed interim financial statements are the same as those applied in the preparation of the financial statements of the Bank for the year ended December 31, 2021.

6 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and the methods of computation adopted in the preparation of these condensed interim financial statements are the same as those applied in the preparation of the financial statements of the Bank for the year ended December 31, 2021.

7 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, 2021. These risk management policies continue to remain robust and the Bank is reviewing its portfolio regularly in line with emerging risks.

		(Unaudited) September 30, 2022 Rupees in	(Audited) December 31, 2021 thousands
8	CASH AND BALANCES WITH TREASURY BANKS		
	In hand		
	- local currency	3,386,120	2,686,329
	- foreign currencies	883,389	421,080
	, , , , , , , , , , , , , , , , , , ,	4,269,509	3,107,409
	With the State Bank of Pakistan in		
	- local currency current account	7,532,068	7,045,642
	- foreign currency current accounts		
	cash reserve account	273,914	258,416
	special cash reserve account	304,298	296,013
	USD clearing account	76,822	67,511
		655,034	621,940
	With National Bank of Pakistan in		
	- local currency current account	376,150	494,941
	Prize bonds	30	39,353
		12,832,791	11,309,285
9	BALANCES WITH OTHER BANKS		
	In Pakistan		
	- deposit account	1,508	66,742
	Outside Pakistan		
	- current account	2,014,779	3,629,331
		2,016,287	3,696,073
10	DUE FROM FINANCIAL INSTITUTIONS		
	Unsecured		
	Musharaka arrangements	300,000	1,650,000
		300,000	1,650,000
10.1	Particulars of due from financial institutions		
	 local currency foreign currencies 	300,000	1,650,000 -
	-		

300,000

1,650,000

11 INVESTMENTS

11.1 Investments by type:

September 30, 2022 (Unaudited)

Cost / Amortised cost

Surplus / (Deficit)

Carrying Value

Rupees in thousands

Available-for-sale securities

Federal Government securities48,82Shares and units5

Non Government securities

48,825,068	-	(52,759)	48,772,309
57,352	-	3,114	60,466
899,000	-	4,322	903,322
49,781,420	-	(45,323)	49,736,097

Held-to-maturity securities

Federal Government securities

Non Government securities

Total Investments

10,194,723	-	-	10,194,723
-	-	-	-
10,194,723	-	-	10,194,723
59,976,143	-	(45,323)	59,930,820

December 31, 2021 (Audited)

Cost /	Provision fo
Amortised	diminution
cost	unnnution

n for Surplus / ion (Deficit) Carrying Value

Rupees in thousands

Available-for-sale securities

Federal Government securities	30,637,273	-	(105,708)	30,531,565
Shares and units	639,792	262,194	(171)	377,427
Non Government securities	899,000	-	11,933	910,933
	32,176,065	262,194	(93,946)	31,819,925

Held-to-maturity securities

Federal Government securities	1,540,891	-	-	1,540,891
Non Government securities	115,000	-	-	115,000
	1,655,891	-	-	1,655,891

Total Investments	33,831,956	262,194	(93,946)	33,475,816

		September 30, 2022 (Unaudited)			
		Cost / Amortised cost	Provision for diminution	Surplus / (Deficit)	Carrying Value
11.1.1	Investments by segments:		Rupees in th	nousands	
	Federal Government securities				
	GOP Ijarah Sukuks	59,019,791	-	(52,759)	58,967,032
	WAPDA Sukuks	-	-	-	-
	Bai Mu'ajjal	-	-	-	-
	Shares and units				
	Listed companies	57,352	-	3,114	60,466
	Un - listed companies	-	-	-	-
	Non Government securities				
	Listed	-	-	-	-
	Un listed	899,000	-	4,322	903,322
	Total Investments	59,976,143	-	(45,323)	59,930,820
			December 31, 2	021 (Audited)	
		Cost / Amortised cost	Provision for diminution	Surplus / (Deficit)	Carrying Value
			Rupees in th	nousands	
	Federal Government securities				
	GOP ljarah Sukuks	30,637,273	-	(105,708)	30,531,565
	WAPDA Sukuks	-	-	-	-
	Bai Mu'ajjal	1,540,891	-	-	1,540,891
	Shares and units				
	Listed companies	639,792	262,194	(171)	377,427
	Un listed companies	-	-	-	-
	Non Government securities				
	Listed	115,000	-	-	115,000
	Un listed	899,000	-	11,933	910,933

11.1.2 There were no investments given as collateral as at September 30, 2022 (December 31,2021: Nil).

Total Investments

		(Unaudited)	(Audited)
		September 30, I	December 31,
		2022	2021
		Rupees in th	nousands
11.2	Provision for diminution in value of investments		
	On available for sale securities		
	Opening balance	262,194	1,039,436
	Charge for the period / year	-	50,072
	Reversal on disposals	(262,194)	(827,314)
	Closing balance		262,194

33,831,956

262,194

(93,946)

33,475,816

11.3 The market value of non Government securities classified as held-to-maturity as at September 30, 2022 amounted to Rs. Nil (December 31, 2021: Rs. 116.036 million).

12 ISLAMIC FINANCING AND RELATED ASSETS - NET

Unaddied (Junaddied)				Perfo	orming	Non per	forming	То	otal
Islams 12.2 4,764,233 - 4,264,254 4,776,233 - 1,982 Salam 12.3 1,789,211 2,044,669 3,289 1,963 1,792,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,002,002 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 <			Note	September 30,	December 31,	September 30, 2022	December 31, 2021	September 30,	December 31,
Islams 12.2 4,764,233 - 4,264,254 4,776,233 - 1,982 Salam 12.3 1,789,211 2,044,669 3,289 1,963 1,792,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,056,202 2,002,002 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 2,002,003 1,008,002 <		Murabaha	12.1	13.475.131	13.668.585	1.733	5.604	13.476.864	13.674.189
Buraning Muchamizaka 12.3 1.7.89.211 2.046.6681 3.296 1.963 1.725.099 2.046.6521 Buraning Muchamizaka 12.5 2.8.29.365 2.6.123.777 700.300 044.003 20.347.16 2.6.81.777 Buraning Financing and related assets - 1.339.409 1.310.556 - 1.339.409 1.310.556 Less. Provision against conceptoming Islamic Financing and related assets - 1.259 (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (250,293) (10.802) Islamic Financing and related assets - - - (10.802) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (225,169) (124.718) (224.718) (236.72) (236.72) (236.72) <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td></t<>							,		
Ruming Mushamka 12.4 46.66 S11 47.81 1.823 - - 64.66 S11 47.81 1.823 Diminishing Mushamka 12.5 28.723.67 700.360 98.203 29.33.716 65.817.700 Staff finance - 13.86.469 1.310.568 - 1.386.469 1.310.568 Islamic financing and related assets - 96.323.221 96.733.32 710.391 711.770 97.325.171 86.48.651 - General - (207.960) (61.882) (227.960) (128.716) (227.960) (128.716) (237.960) (138.62) Islamic financing and related assets - (207.960) (01.882) (257.151) 455.222 577.602 96.569.50 96.308.562 12.9 (207.960) (01.882) (257.151) 455.222 577.602 96.569.50 96.308.562 12.9 (207.960) (01.882) (257.151) 455.222 577.602 96.569.50 96.308.562 12.9 (207.960) (01.882) (257.151) 40.640.512 47.		Salam		-	19,927	-	-	-	19,927
Demonshing Muduruka 12.5 28.82 a66 20,12.877 700.300 044.03 20,347.16 26.817.16 Islamic financing and related assets - 1.306.660 - 1.306.660 Islamic financing and related assets - 96.793.392 710.391 701.770 97.032.712 96.406.162 Less. Provision agains to constraints - 96.793.392 710.391 701.770 97.032.712 96.406.162 Less. Provision agains to constraints - (207.463) (61.862) (255.169) (124.716) (207.463) (124.716) (207.463) (124.716) (207.463) (61.862) Islamic financing and related assets - 96.714.536 96.731.510 455.22 577.060 96.006.562 Murabaha - Murabaha 60.143.56 97.17.05 96.006.562 77.020 50.208.562 Nurabaha - Murabaha financing 6.143.62 7.592.733 7.592.733 - Murabaha financing - 6.143.62 7.592.733 7.592.733 -		ljarah	12.3	1,789,211	2,094,689	3,298	1,963	1,792,509	2,096,652
Safe france 12.6 1.380.686 1.310.685 - 1.310.686 1.310.685 Less: Provision against non-performing Islamic financing and related assets - 6.382.321 50.733.327 710.301 701.770 97.032,712 80.495.162 - Specific - 6.082.321 61.882 710.301 701.770 97.032,102 (12.4716) (12.471		-				-	-		
Islamic financing and related assets - Specific - General 96.322,321 96.733,332 710.301 701.770 97.032,712 96.466.162 Less: Provision gains non-performing Islamic financing and related assets - General - General						705,360	694,203		
Less: Provision against non-performing is all provision against non-performing is all provision financing and related assets - net of provision 12.9 (207,863) (124,718) (207,863) (124,718) (207,863) (61,882) (255,166) (124,718) (207,863) (61,882) (255,166) (124,718) (207,863) (61,882) (255,166) (124,718) (40,81,82) (207,863) (61,882) (255,166) (124,718) (40,81,82) (207,863) (61,882) (255,166) (124,718) (40,81,82) 220,183 (40,81,82) 220,183 (40,81,82) 2021			12.6				-		
- General (207,963) (61,882) - (207,963) (61,882) Islamic financing and related assets 96,114,368 96,731,510 465,222 577,062 96,569,560 96,308,562 Islamic financing and related assets 96,114,368 96,731,510 465,222 577,062 96,569,560 96,308,562 Islamic financing and related assets 96,114,368 96,731,510 465,222 577,062 96,569,560 96,308,562 Islamic financing and related assets 96,114,368 96,731,510 465,222 577,062 96,569,560 96,308,562 Islamic financing and related assets 96,714,368 96,731,510 465,222 577,062 96,569,560 96,308,562 Islamic financing and related assets 7,502,733 7,502,733 202,133		Less: Provision against non-performing		96,322,321	95,795,392	710,391			
12.9 (207.963) (61.882) (225.168) (124.718) (463.132) (168.600) Islamic financing and related assets - net of provisions 96.114.368 96.731.510 455.222 577.052 96.569.580 36.308.562 Unaudited) September 30. December 31. 302.22 202.1 202.1 12.1 Murabaha Murabaha inventory 5.392.634 7.022.302 5.392.634 - Murabaha inventory 7.022.302 5.392.634 7.022.302 5.392.634 - Murabaha inventory 284.223 664.078 7.022.302 5.392.634 - Murabaha inventory 13.476.864 13.674.189 13.674.189 - Murabaha inventory 13.876.864 13.674.189 13.874.189 - Istans financing under Islamic Refinance Scheme 582.670 1.13.876.841 13.674.189 - Istans financing - Islamic Report Refinance Scheme 59.155 414.89 3.757 - Istans financing - Islamic Report Refinance Scheme 59.1555 414.997 3.7227 53.4		- Specific		-	-	(255,169)	(124,718)		(124,718)
Islamic financing and related assets 96,114.368 96,731,510 455,222 577,052 96,569,580 96,308,562 Image: State of the		- General		(207,963)	(61,882)	-	-	(207,963)	(61,882)
- net of provisions 96,114,358 95,731,510 455,222 577,052 96,569,560 96,308,562 Unaudited) September 30. December 31. December 31. December 31. December 31. 12.1 Murabaha Murabaha financing 6,049,872 7,592,733 7,592,733 - Murabaha inventory 5,392,634 22,22 2021 2021 - Murabaha financing 1,807,207,302 5,392,634 3,392,432 3,392,433 - Advances against Murabaha financing - Islamic Export Refinance Scheme 7,000 - - - Murabaha financing 1,3874,1884 13,476,484 13,874,189 - 122 Istina financing 582,870 1,139,556 3,375 - Islana financing 2,844,874 2,757,121 53,4437 2,757,121 - Islana financing - Islamic Refinance Scheme 93,555 416,897 307,227 53,4437 - Advances against Islama financing - Islamic Refinance Scheme 93,155 416,897 307,227 53,4431 307,227 - Advances against Islama financing - Islamic Refinance Scheme 93,155 416,89			12.9	(207,963)	(61,882)	(255,169)	(124,718)	(463,132)	(186,600)
Image: constraint of the second sec		-							
September 30, December 31, 2022 Sectember 31, 2023 Sectember 31, 2024 Sectember 31, 2023 Sectember 32, 2025, 2024		- net of provisions		96,114,358	95,731,510	455,222	577,052	96,569,580	96,308,562
12.1 Rupes in H>usands 12.1 Murabaha financing 6.049,872 7.592,733 - Murabaha financing 7.022,302 5.392,634 - Advances against Murabaha financing 284,223 654,078 - Advances against Murabaha financing 184,024 200,059 - Murabaha inventory - Islamic Export Refinance Scheme 7.002,302 532,647 - Murabaha inventory - Islamic Refinance Scheme for payment of Wages and Salaries 9.375 1.139,568 - Istisma financing 582,670 1.139,568 1.139,568 - Istisma financing 582,670 1.139,556 1.139,556 - Istisma financing 582,670 1.139,556 1.139,556 - Istisma financing - Islamic Refinance Scheme for payment of Wages and Salaries 9.375 - - Istisma financing - Islamic Export Refinance Scheme 2.943,847 2.579,121 - Advances against Islama financing - Islamic Refinancing Scheme for payment of Wages and Salaries - 37.500 - Advances against Islana financing - Islamic Refinancin								. ,	. ,
12.1 Murabaha Murabaha 6,049,872 7,592,733 Murabaha 6,049,872 7,592,733 Murabaha 7,022,302 5,392,634 Advances against Murabaha financing 284,223 664,078 Murabaha 7,002 224,223 664,078 Murabaha 7,000 - - Murabaha 62,02 20,059 - Murabaha 13,476,864 13,674,199 - Murabaha 13,476,864 13,674,199 - 12.2 Istisma 582,670 1,139,566 - - Istisma financing 582,670 1,139,566 - - Istisma financing 582,670 1,139,566 - - Istisma financing 2,843,847 2,579,121 - - Istisma financing - 2,966,956,772 - - - Advances against Istisma financing - Islamic Export Refinance Scheme 591,555 416,997 - - - Not book value of assets in jarah 201,477 70,962 - - - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>2022</td><td>2021</td></td<>								2022	2021
- Murabaha financing 6,049,872 7,592,733 - Murabaha financing 7,022,302 6,392,634 - Advances against Murabaha financing - Islamic Export Refinance Scheme 70,000 - - Murabaha financing - Islamic Export Refinance Scheme 46,204 20,059 - Murabaha financing - Islamic Refinancing Scheme for payment of Wages and Salaries 46,204 20,059 - Isitisna financing 582,870 1,138,556 - Isitisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 1,38,556 - Isitisna financing 582,870 1,138,556 9,375 - Isitisna financing under Islamic Refinance Scheme 2,608 56,572 - Advances against Istisna financing - Islamic Export Refinance Scheme 2,96,69 - - Net book value of assets in financing - Islamic Refinance Scheme 2,91,022 2,227,630 - Advances against Istisna financing - Islamic Export Refinance Scheme 2,91,022 2,266,002 - Advances against Istisna financing - Islamic Refinance Scheme 2,91,022 2,267,602 - Net book value of assets in figranh under IFAS 2 1,591,032 2,026,662 - Nuning Musharaka financing - Islamic Export Refinance Scheme 3,168,000 2,713,000<								Rupees in	thousands
- Murabaha inventory 7.022.302 5.332,634 - Advances against Murabaha financing 284,223 664,079 - Murabaha financing - Prime Minister Kamyab Jawan 46,204 20,059 - Murabaha inventory - Islamic Refinancing Scheme for payment of Wages and Salaries 4,263 14,685 - Murabaha inventory - Islamic Refinance Scheme for payment of Wages and Salaries 9,375 1,139,556 - Istisna financing 582,870 1,139,556 9,375 - Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 - 543,447 2,579,121 - Advances against Istisna financing 2,843,447 2,579,121 - 6,404,472 2,553,447 2,579,121 - Istisna financing - Islamic Export Refinance Scheme 29,669 565,72 - 3,7500 - - 3,7500 - Advances against Istisna financing - Islamic Export Refinance Scheme 1,91,032 2,025,690 - 3,7500 - - 3,7500 - - 3,7500 - 3,7500 - - 3,7500 - - 3,7500 - - 3,7500 - - 3,7500 - -	12.1	Murabaha							
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- Advances against Murabaha financing - Islamic Export Refinance Scheme 70.000 - - Murabaha financing - Prime Minister Karnyab Jawan 42,204 20.059 - Murabaha financing - Prime Minister Karnyab Jawan 42,204 20.059 - Murabaha financing - Prime Minister Karnyab Jawan 42,204 13,674,189 12.2 Istisna financing 13,476,884 13,674,189 - Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 - - Istisna financing 2,843,847 2,579,121 - Istisna financing - Islamic Export Refinance Scheme 59,155 416,997 - Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries - 37,500 - Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries - 37,500 - Advances against Istisna financing - Islamic Refinance Scheme 59,155 416,997 - Advances against Istisna financing - Islamic Export Refinance Scheme 1,92,020 2,026,680 - Running Musharaka financing - Islamic Export Refinance Scheme 3,168,000 2,171,70,962		- Murabaha inventory						7,022,302	5,392,634
 Murabaha financing - Prime Minister Kamyab Jawan Murabaha financing - Nime Mefinancing Scheme for payment of Wages and Salaries Istisma Istisma financing Istisma financing under Islamic Refinance Scheme for payment of Wages and Salaries Istisma financing under Islamic Refinance Scheme for payment of Wages and Salaries Istisma financing under Islamic Refinance Scheme for payment of Wages and Salaries Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing - Islamic Export Refinance Scheme Advances against Istisma financing Advances against Istisma financing Running Musharaka Running Musharaka financing Diminishing Musharaka financing Diminishing Musharaka financing Diminishing Musharaka financing Advances against Diminishing Musharaka Advances against Diminishing Musharaka Advances against Diminishing Musharaka Advances against Diminishing Musharaka Advances against Diminishing Musharak		- Advances against Murabaha financing						284,223	654,078
 Murabaha inventory - Islamic Refinancing Scheme for payment of Wages and Salaries 4.283 13.476.864 13.674.189 12.2 Istisna Istisna financing Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9.375 Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Refinance Scheme Advances against Islamin Autor IFAS 2 Net book value of assets in Ijarah under IFAS 2 Advances against Ijarah 20.205,690 Advances against Ijarah 21.721.433 Diminishing Musharaka Nuning Musharaka Diminishing Musharaka financing Advances against Diminishing Musharaka Diminishing Musharaka financing Advances against Diminishing Musharaka Inancing Advances against Diminishing Musharaka Inancing Advances against Diminishing Musharaka Inancing Cheme for payment of Wages and Salaries Advances against Diminishing Musharaka Inancing Advances against Diminishing Musharaka Diminishing Musharaka<				-	Scheme				-
12.2 Istisna 13,476,864 13,674,189 12.2 Istisna financing 1,139,556 1 Istisna financing 1,139,556 1 Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 2 1,840,800 2,679,121 3 Istisna financing - Islamic Export Refinance Scheme 29,669 56,572 4 Advances against Istisna financing - Islamic Export Refinance Scheme 591,555 416,997 - Advances against Istisna financing - Islamic Refinance Scheme 591,555 416,997 - Advances against Istisna financing - Islamic Refinance Scheme for payment of Wages and Salaries - - - Net book value of assets in Ijarah under IFAS 2 1,591,032 2,025,690 - Advances against Ijarah 1,722,509 2,066,652 12.4 Running Musharaka 1,722,509 2,066,652 - Running Musharaka financing Islamic Export Refinance Scheme 44,645,611 47,811,823 - Diminishing Musharaka financing - - - - - Running Musharaka financing - - - - - - Diminishing Musharaka financing - - -		• •							
122 Istisna - Istisna financing - Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 - Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries 9,375 - Istisna financing under Islamic Refinance Scheme 29,669 56,572 - Advances against Istisna financing - Islamic Export Refinance Scheme 29,669 56,572 - Advances against Istisna financing - Islamic Export Refinance Scheme 511,555 416,997 - Advances against Istisna financing - Islamic Export Refinance Scheme 511,555 416,997 - Advances against Istisna financing - Islamic Export Refinance Scheme 1,591,032 2,025,690 - Advances against Igirah 201,477 70,962 - Advances against Igirah 201,477 70,962 - Running Musharaka 1,722,503 2.086,665 - Running Musharaka financing - Islamic Export Refinance Scheme 3,168,000 2,173,000 - Running Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries 368,383 935,708 - Advances against Diminishing Musharaka financing 1,172,503 <td></td> <td> Murabaha inventory - Islamic Refinancing Set </td> <td>cheme</td> <td>for payment of</td> <td>Nages and Sala</td> <td>ries</td> <td></td> <td></td> <td></td>		 Murabaha inventory - Islamic Refinancing Set 	cheme	for payment of	Nages and Sala	ries			
 Istisna financing under Istamic Refinance Scheme for payment of Wages and Salaries Istisna financing under Istamic Refinance Scheme for payment of Wages and Salaries Istisna financing - Istamic Export Refinance Scheme Advances against Istisna financing - Istamic Export Refinance Scheme Advances against Istisna financing - Istamic Refinancing Scheme for payment of Wages and Salaries Advances against Istisna financing - Istamic Refinance Scheme Advances against Igrah Net book value of assets in Igrah under IFAS 2 Advances against Igrah Running Musharaka Running Musharaka Running Musharaka financing Running Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries Diminishing Musharaka financing - Islamic Export Refinance Scheme Advances against Igrah Diminishing Musharaka financing - Islamic Export Refinance Scheme Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka Inancing Advances against Diminishing Musharaka Inancing Advances against Diminishing Musharaka - Islamic Comporary Economic Advances against Diminishing Musharaka Staff Nence Staff Nence Staff Nence under Diminishing Musharaka Staff Neucie Imance under Diminishing Musharaka Staff Neucie Imance Imancing and related assets - gross In local currency Staff Schalte Imancing and relat	12.2	Intiono						13,476,864	13,674,189
 Istisna financing under Islamic Refinance Scheme for payment of Wages and Salaries Istisna inventory Advances against Istisna financing Istisna inventory Advances against Istisna financing Istisna inventory Advances against Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Istisna financing - Islamic Refinance Scheme Advances against Igirah Net book value of assets in Igrah under IFAS 2 Advances against Igirah Advances against Igirah Running Musharaka financing Islamic Export Refinance Scheme Advances against Igirah Diminishing Musharaka financing Inminishing Musharaka financing Diminishing Musharaka financing Advances against Diminishing Musharaka - Islamic Export Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka - Islamic Export Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka - Islamic Export Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka - Islamic Icong Term Financing Facility Advances against Diminishing Musharaka - Islamic Icong Term Financing Facility Advances against Diminishing Musharaka Staff finance Staff finance under Diminishing Musharaka Staff financing Facility for Plant and Machinery Staff financing Inance under Diminishing Musharaka Indeal currency In foreign currency In foreign currency In foreign currency St	12.2							582 870	1 130 556
 Istisna inventory Advances against Istisna financing Latisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Refinance Scheme for payment of Wages and Salaries Advances against Istisna financing - Islamic Refinance Scheme for payment of Wages and Salaries Net book value of assets in Ijarah under IFAS 2 Advances against Ijarah Advances against Ijarah Advances against Ijarah Advances against Ijarah Running Musharaka Running Musharaka financing Running Musharaka financing - Islamic Export Refinance Scheme Advances against Diminishing Musharaka financing Diminishing Musharaka financing - Islamic Export Refinance Scheme Advances against Diminishing Musharaka financing Diminishing Musharaka financing - Islamic Export Refinance Scheme Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka nucler Islamic Emporary Economic Refinancing Facility for Plant and Machinery Staff finance Staff finance Staff funce Staff funcing and related assets - gross In local currency In local currency In foreign currency Staff Schart Paincing All Plancing All Planci All Plancing All Planci Planci			heme	for payment of V	Vages and Salar	ries			1,155,550
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 Advances against Istisna financing - Islamic Export Refinance Scheme Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries Net book value of assets in Ijarah under IFAS 2 Advances against Ijarah Advances against Ijarah Advances against Ijarah Running Musharaka Running Musharaka financing Running Musharaka financing - Islamic Export Refinance Scheme Running Musharaka Running Musharaka financing - Islamic Export Refinance Scheme Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka - Islamic Cong Term Financing Facility Advances against Diminishing Musharaka - Islamic Temporary Economic Refinancing Facility for Plant and Machinery Staff finance Staff vehicle finance under Diminishing Musharaka Staff vehicle finance gainst Diminishing Musharaka Staff vehicle finance under Diminishing Musharaka Staff vehicle finance gagainst Diminishing Musharaka Staff vehicle finance		-							
 Advances against Istisna financing - Islamic Refinancing Scheme for payment of Wages and Salaries 37,500 4,364,543 4,764,233 4,364,611 4,781,823 2,025,690 2,096,652 4,32,97,611 45,098,823 3,168,000 2,713,000 46,465,611 47,811,823 25,086,979 21,721,143 3,168,000 2,713,000 46,465,611 47,811,823 25,086,979 21,721,143 368,383 935,708 Advances against Diminishing Musharaka financing 25,086,979 21,721,143 368,383 935,708 Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery 990,647 1,988,542 29,534,716 26,817,780 1,384,49 1,310,558 1,384,469 1,310,558 1,384,469 1,310,558 1,384,469 1,310,558 1,38		- Istisna financing - Islamic Export Refinance	Schem	e				29,669	56,572
12.3Ijarah financing and related assets4,364,5434,764,233• Net book value of assets in Ijarah under IFAS 21,591,0322,025,690• Advances against Ijarah201,47770,96212.4Running Musharaka2,096,66212.4Running Musharaka financing43,297,61145,098,823• Running Musharaka financing - Islamic Export Refinance Scheme3,168,0002,713,0003,168,0002,713,00046,465,61147,811,82312.5Diminishing Musharaka financing25,086,97921,721,143• Diminishing Musharaka financing22,92,2341,770,095• Advances against Diminishing Musharaka financing2,239,2341,770,095• Advances against Diminishing Musharaka islamic Ceng Term Financing Facility849,473402,292• Advances against Diminishing Musharaka under Islamic Temporary Economic90,6471,988,54229,534,71626,817,780229,534,71612.6Staff finance1,040,8131,014,031• Staff vehicle finance under Diminishing Musharaka357,656296,527• Staff housing finance under Diminishing Musharaka1,040,8131,014,031• Staff housing finance under Diminishing Musharaka1,398,4691,310,55811.021 currency96,718,33895,635,5851,398,459• In local currency96,718,33895,635,585314,374• Refinancing currency96,718,33895,635,585• In foreign currency96,718,33895,635,585• In foreign currency96,718,338		- Advances against Istisna financing - Islamic	Export	t Refinance Sch	eme			591,555	416,997
12.3 Ijarah financing and related assets 1,591,032 2,025,690 - Advances against ljarah 201,477 70,962 12.4 Running Musharaka 1,792,509 2,096,662 12.4 Running Musharaka financing 43,297,611 45,098,823 - Running Musharaka financing 3,168,000 2,713,000 46,465,611 47,811,823 46,465,611 47,811,823 12.5 Diminishing Musharaka 25,086,979 21,721,143 - Diminishing Musharaka financing 25,086,979 21,721,143 - Diminishing Musharaka financing 2,239,234 1,770,095 - Advances against Diminishing Musharaka islamic Long Term Financing Facility 849,473 402,292 - Advances against Diminishing Musharaka under Islamic Temporary Economic 990,647 1,988,542 - Staff finance - - - 51aff vehicle finance under Diminishing Musharaka 357,656 296,527 - Staff housing finance under Diminishing Musharaka 1,310,558 1,310,558 1,310,558 10. local currency In creign currency 96,718,338 95,635,585		- Advances against Istisna financing - Islamic	Refina	ncing Scheme f	or payment of W	ages and Salari	es		37,500
• Net book value of assets in Ijarah under IFAS 2 1,591,032 2,025,690 • Advances against Ijarah 201,477 70,962 1,792,509 2,096,652 12.4 Running Musharaka 1,792,509 2,096,652 • Running Musharaka financing 43,297,611 45,098,823 • Running Musharaka financing - Islamic Export Refinance Scheme 3,168,000 2,713,000 46,465,611 47,811,823 47,811,823 • Diminishing Musharaka financing 25,086,979 21,721,143 • Diminishing Musharaka financing 2,239,234 1,770,095 • Advances against Diminishing Musharaka financing 2,239,234 1,770,095 • Advances against Diminishing Musharaka under Islamic Temporary Economic 990,647 1,988,542 29,534,716 26,817,780 29,534,716 26,817,780 12.6 Staff finance 2,096,652 2,096,652 • Staff vehicle finance under Diminishing Musharaka 357,656 296,527 • Staff housing finance under Diminishing Musharaka 1,014,031 1,014,031 • Staff housing finance under Diminishing Musharaka 1,398,469 1,310,558 10.10cal currency 96,718,338								4,364,543	4,764,233
- Advances against ljarah 201,477 70,962 1,792,509 2,096,652 12.4 Running Musharaka 43,297,611 45,098,823 - Running Musharaka financing 3,168,000 2,713,000 12.5 Diminishing Musharaka 44,6465,611 47,811,823 12.5 Diminishing Musharaka financing 25,086,979 21,721,143 - Diminishing Musharaka financing 25,086,979 21,721,143 - Diminishing Musharaka financing 2,239,234 1,770,095 - Advances against Diminishing Musharaka Islamic Long Term Financing Facility 849,473 402,292 - Advances against Diminishing Musharaka under Islamic Temporary Economic 990,647 1,988,542 - Staff finance 990,647 1,988,542 29,534,716 26,817,780 12.6 Staff finance under Diminishing Musharaka 357,656 296,527 296,527 - Staff vehicle finance under Diminishing Musharaka 1,310,558 1,310,558 In local currency 96,718,338 95,635,585 1,310,558 In local currency 96,718,338 95,635,585 1,310,558 In local currency 96,718,338 95,635,585	12.3								
12.4Running Musharaka.Running Musharaka financing.Running Musharaka financing.Running Musharaka financing - Islamic Export Refinance Scheme.3,168,000.2,713,000.46,465,611.47,811,823.Diminishing Musharaka.Diminishing Musharaka financing.Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries.Advances against Diminishing Musharaka financing.Advances against Diminishing Musharaka financing.Advances against Diminishing Musharaka Islamic Temporary Economic.Refinancing Facility for Plant and Machinery.990,647.1,988,542.29,534,716.26,817,780.357,656.296,527.1,040,813.1,014,031.1,398,469.1,310,558In local currency96,718,338.95,635,585.10,621 currency.96,718,338.95,635,585.314,374.859,577		-	S 2						
12.4 Running Musharaka 43,297,611 45,098,823 - Running Musharaka financing 3,168,000 2,713,000 46,465,611 47,811,823 12.5 Diminishing Musharaka 25,086,979 21,721,143 - Diminishing Musharaka financing 25,086,979 21,721,143 - Diminishing Musharaka financing 22,39,234 1,770,095 - Advances against Diminishing Musharaka financing 2,239,234 1,770,095 - Advances against Diminishing Musharaka under Islamic Temporary Economic 990,647 1,988,542 - Staff finance 990,647 1,988,542 - Staff vehicle finance under Diminishing Musharaka 357,656 296,527 - Staff vehicle finance under Diminishing Musharaka 1,040,813 1,014,031 - Staff vehicle finance under Diminishing Musharaka 1,338,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross 1,398,469 1,310,558 In local currency 96,718,338 95,635,585 11,4374 In foreign currency 314,374 859,577		- Advances against Ijarah							
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 Running Musharaka financing - Islamic Export Refinance Scheme 3,168,000 2,713,000 46,465,611 47,811,823 Diminishing Musharaka Diminishing Musharaka financing Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka - Islamic Temporary Economic Refinancing Facility for Plant and Machinery Staff finance Staff vehicle finance under Diminishing Musharaka Staff vehicle finance under Diminishing Musharaka Islamic financing and related assets - gross In local currency In foreign currency 96,718,338 95,635,585 In foreign currency 314,374 859,577 	. 2.7	-						43 297 611	45 098 823
12.5Diminishing Musharaka46,465,61147,811,823- Diminishing Musharaka financing25,086,97921,721,143- Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries368,383935,708- Advances against Diminishing Musharaka financing2,239,2341,770,095- Advances against Diminishing Musharaka - Islamic Long Term Financing Facility849,473402,292- Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery990,6471,988,54229,534,71626,817,78026,817,78026,817,78012.6Staff finance357,656296,527- Staff vehicle finance under Diminishing Musharaka357,656296,527- Staff housing finance under Diminishing Musharaka1,040,8131,014,0311,398,4691,310,5581,398,4691,310,55812.7Particulars of Islamic financing and related assets - gross In foreign currency96,718,33895,635,585In foreign currency96,718,33895,635,585In foreign currency314,374859,577			ort Refi	nance Scheme					
12.5Diminishing Musharaka25,086,97921,721,143- Diminishing Musharaka financing- Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries368,383935,708- Advances against Diminishing Musharaka financing- 2,239,2341,770,095- Advances against Diminishing Musharaka - Islamic Long Term Financing Facility849,473402,292- Advances against Diminishing Musharaka - Islamic Temporary Economic Refinancing Facility for Plant and Machinery990,6471,988,54229,534,716226,817,78026,817,78012.6Staff finance Staff vehicle finance under Diminishing Musharaka357,656296,527- Staff housing finance under Diminishing Musharaka1,040,8131,014,0311,398,4691,310,5581,398,4691,310,55812.7Particulars of Islamic financing and related assets - gross In foreign currency96,718,33895,635,585In foreign currency96,718,33895,635,585In foreign currency314,374859,577		······································							
 Diminishing Musharaka financing - Islamic Refinancing Scheme for payment of Wages and Salaries Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery Staff finance Staff vehicle finance under Diminishing Musharaka Staff housing finance under Diminishing Musharaka In local currency In local currency In foreign currency Staff same 	12.5	Diminishing Musharaka							
 Advances against Diminishing Musharaka financing Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery 990,647 1,988,542 29,534,716 26,817,780 12.6 Staff finance Staff vehicle finance under Diminishing Musharaka Staff vehicle finance under Diminishing Musharaka Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross In local currency In foreign currency Staff vehicle finance 		- Diminishing Musharaka financing							
 Advances against Diminishing Musharaka - Islamic Long Term Financing Facility Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery 990,647 1,988,542 29,534,716 26,817,780 12.6 Staff finance Staff vehicle finance under Diminishing Musharaka Staff vehicle finance under Diminishing Musharaka Staff housing finance under Diminishing Musharaka 10.040,813 1,014,031 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross In local currency In foreign currency Staff vehicle finance 				-	payment of Wa	ges and Salarie	5		
 Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility for Plant and Machinery 990,647 1,988,542 29,534,716 26,817,780 12.6 Staff finance Staff vehicle finance under Diminishing Musharaka Staff vehicle finance under Diminishing Musharaka Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross In local currency In foreign currency Staff vehicle finance 				-					
Refinancing Facility for Plant and Machinery 990,647 1,988,542 29,534,716 26,817,780 12.6 Staff finance 2 - Staff vehicle finance under Diminishing Musharaka 357,656 296,527 - Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 - Staff vehicle finance under Diminishing Musharaka 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross 96,718,338 95,635,585 In local currency 96,718,338 95,635,585 314,374 859,577				-				849,473	402,292
12.6 Staff finance 29,534,716 26,817,780 - Staff vehicle finance under Diminishing Musharaka 357,656 296,527 - Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 1 Iocal currency 96,718,338 95,635,585 In foreign currency 314,374 859,577				lamic Temporar	y Economic			990 647	1 988 5/2
12.6 Staff finance - Staff vehicle finance under Diminishing Musharaka 357,656 296,527 - Staff vehicle finance under Diminishing Musharaka 1,040,813 1,014,031 - Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 1 Iocal currency 96,718,338 95,635,585 In foreign currency 314,374 859,577		Remainding Facility for Plant and Mach	mery						
- Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross 1 In local currency 96,718,338 95,635,585 In foreign currency 314,374 859,577	12.6	Staff finance						20,007,710	
- Staff housing finance under Diminishing Musharaka 1,040,813 1,014,031 1,398,469 1,310,558 12.7 Particulars of Islamic financing and related assets - gross 1 In local currency 96,718,338 95,635,585 In foreign currency 314,374 859,577		- Staff vehicle finance under Diminishing Mus	haraka					357,656	296,527
12.7 Particulars of Islamic financing and related assets - gross 1,398,469 1,310,558 In local currency 96,718,338 95,635,585 In foreign currency 314,374 859,577		-							
In local currency 96,718,338 95,635,585 In foreign currency 314,374 859,577		, i i i i i i i i i i i i i i i i i i i						1,398,469	1,310,558
In foreign currency <u>314,374</u> 859,577	12.7	Particulars of Islamic financing and related a	ssets	- gross					
		In local currency						96,718,338	95,635,585
97,032,712 96,495,162		In foreign currency							
								97,032,712	96,495,162

12.8 Islamic financing and related assets include Rs. 710.391 million (December 31,2021: Rs. 701.770 million) which have been placed under non-performing status as detailed below:

	(Unaudi	ted)	(Audit	ed)	
	September 3	30, 2022	December 3	31, 2021	
Category of Classification	Non-performing Islamic financing and related assets	Provision	Non-performing Islamic financing and related assets	Provision	
		Rupees in thousands			
Domestic					
Other Assets Especially Mentioned	8,267	5	592	-	
Substandard	10,561	2,628	14,960	2,720	
Doubtful	44,477	3,892	632,043	110,152	
Loss	647,086	248,644	54,175	11,846	
	710,391	255,169	701,770	124,718	

12.9 Particulars of provision against Islamic financing and related assets

	Septer	nber 30, 2022 (l	Unaudited)	Decem	ber 31, 2021 (Audit	ed)
	Specific	General	Total	Specific	General	Total
			Rupees	in thousands		
Opening balance	124,718	61,882	186,600	25,395	40,847	66,242
Charge for the period /(year)	140,589	146,165	286,754	116,278	51,035	167,313
Reversals	(5,675)	(84)	(5,759)	(7,192)	(30,000)	(37,192)
	134,914	146,081	280,995	109,086	21,035	130,121
Amounts written off	(4,463)	-	(4,463)	(9,763)	-	(9,763)
Closing balance	255,169	207,963	463,132	124,718	61,882	186,600

12.10 State Bank of Pakistan vide BSD Circular No. 2 dated January 27, 2009, BSD Circular No. 10 dated October 20, 2009, BSD Circular No. 02 of 2010 dated June 03, 2010 and BSD Circular No.1 of 2011 dated October 21, 2011 has allowed benefit of forced sale value (FSV) of Plant & Machinery under charge, pledged stock and mortgaged residential, commercial & industrial properties (land and building only) held as collateral against NPLs for five years from the date of classification. Had the benefit not been taken by the Bank, the specific provision against non-performing Islamic financing and related assets would have been higher by Rs. 417.470 million (December 31, 2021 : Rs. 249.750 million). The additional benefit on the Bank's profit and loss account arising from availing the FSV benefit - net of tax amounts to Rs. 212.910 million as at September 30, 2022 (December 31, 2021: Rs. 152.378 million). However, the additional impact on profitability arising from availing the benefit of forced sales value is not available for payment of cash or stock dividends to shareholders.

- 12.11 The Bank has maintained general provision at an amount equal to 1% of the fully secured performing portfolio of consumer auto finance and unsecured performing portfolio of micro financing as required by the Prudential Regulations issued by the SBP. Further, general provision on consumer house finance is maintained as per the criteria defined in relevant Prudential Regulations issued by SBP.
- **12.12** In addition, the Bank has also maintained an un-encumbered general provision of Rs. 130 million (December 31, 2021: Nil) against financing made on prudent basis. This general provision is in addition to the requirements of Prudential Regulations.

12.13 Particulars of provision against Islamic financing and related assets

13

13.

		Septem	nber 30, 2022 (Unaudited)	Dece	ember 31, 2021 (Au	dited)
	-	Specific	General	Total	Specific	General	Total
				Rupees	s in thousands		
	In local currency	255,169	207,963	463,132	124,718	61,882	186,600
	In foreign currency	-	-	-	-	-	-
	=	255,169	207,963	463,132	124,718	61,882	186,600
						(Unaudited)	(Audited)
						September 30,	December 31,
					Note	2022	2021
3	FIXED ASSETS					Rupees in	thousands
	Capital work-in-progress				13.1	58,400	90,809
	Property and equipment					2,649,201	2,711,074
	Right-of-use asset					1,887,390	2,130,239
						4,594,991	4,932,122
8.1	Capital work-in-progress						
	Civil works					15,015	52,604
	Advance to suppliers and contractors	S				30,616	24,947
	Electrical and computer equipment					12,769	13,258

58,400

90 809

(Unaudite	ed)
For the period	d ended
Septembe	er 30
2022	2021
Rupees in the	ousands

13.2 Additions to fixed assets - at cost

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

Capital work-in-progress - net	52,715	93,102
Property and equipment		
Building on freehold land	2,319	836
Leasehold improvements	23,887	28,120
Furniture and fixtures	19,028	19,835
Electrical, office and computer equipment	103,299	136,179
	148,533	184,970
	201,248	278,072

13.3 Disposal of fixed assets - at net book value (NBV)

The net book value of fixed assets disposed off during the period is as follows:

Furniture and fixtures	2	6
Electrical, office and computer equipment	292	123
Vehicles	2,488	-
	2,782	129

(Unaudited)	(Audited)
September 30), December 31,
2022	2021
Rupees i	n thousands

14 INTANGIBLE ASSETS

Advance against purchase of software	71,088	39,226
Computer software	519,650	540,541
	590,738	579,767

(Unaudited)
For the period ended September 30
2022 2021
Rupees in thousands

14.1 Additions to intangible assets

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

Capital work-in-progress	96,867	33,243
Directly purchased	43,566	9,456
	140,433	42,699

15 DEFERRED TAX ASSETS / (LIABILITY) - NET

	September 30,	2022 (Unaudited))
At Dec 31, 2021	Recognised in P&L A/C	Recognised in OCI	At Sep 30, 2022
	Rupees in	n thousands	
594,182	(594,182)	-	-
480,565	61,076	-	541,641
36,639	-	(17,150)	19,489
41,821	7,224	-	49,045
8,675	17,663	-	26,338
1,161,882	(508,219)	(17,150)	636,513
(47,021)	825	(4,821)	(51,017)
(107,903)	33,917	-	(73,986)
(154,924)	34,742	(4,821)	(125,003)
1,006,958	(473,477)	(21,971)	511,510
	December 31	, 2021 (Audited)	
At Dec 31, 2020	December 31 Recognised in P&L A/C	, 2021 (Audited) Recognised in OCI	At Dec 31, 2021
	Recognised in P&L A/C	Recognised in	
	Recognised in P&L A/C	Recognised in OCI	
	Recognised in P&L A/C	Recognised in OCI	
2020	Recognised in P&L A/C Rupees in	Recognised in OCI	2021
2020 771,019	Recognised in P&L A/C Rupees in (176,837)	Recognised in OCI	2021 594,182
2020 771,019	Recognised in P&L A/C Rupees in (176,837)	Recognised in OCI n thousands - -	2021 594,182 480,565
2020 771,019	Recognised in P&L A/C Rupees in (176,837)	Recognised in OCI n thousands - -	2021 594,182 480,565
2020 771,019 362,309 -	Recognised in P&L A/C Rupees in (176,837) 118,256 -	Recognised in OCI n thousands - -	2021 594,182 480,565 123,417
2020 771,019 362,309 - 4,326	Recognised in P&L A/C Rupees in (176,837) 118,256 - 37,495	Recognised in OCI n thousands - -	2021 594,182 480,565 123,417 41,821
2020 771,019 362,309 - 4,326 4,238	Recognised in P&L A/C Rupees in (176,837) 118,256 - 37,495 4,437	Recognised in OCI n thousands - 123,417 - - -	2021 594,182 480,565 123,417 41,821 8,675
2020 771,019 362,309 - 4,326 4,238 1,141,892	Recognised in P&L A/C Rupees in (176,837) 118,256 - 37,495 4,437 (16,649)	Recognised in OCI - - 123,417 - - 123,417	2021 594,182 480,565 123,417 41,821 8,675 1,248,660
2020 771,019 362,309 - 4,326 4,238	Recognised in P&L A/C Rupees in (176,837) 118,256 - 37,495 4,437	Recognised in OCI n thousands - 123,417 - - -	2021 594,182 480,565 123,417 41,821 8,675
	At Dec 31, 2021 594,182 480,565 36,639 41,821 8,675 1,161,882 (47,021) (107,903)	At Dec 31, 2021 Recognised in P&L A/C S94,182 (594,182) 480,565 61,076 36,639 - 41,821 7,224 8,675 17,663 1,161,882 (508,219) (47,021) 825 (107,903) 33,917 (154,924) 34,742	At Dec 31, 2021 Recognised in P&L A/C Recognised in OCI Rupees in thousands 594,182 (594,182) - 480,565 61,076 - 36,639 - (17,150) 41,821 7,224 - 8,675 17,663 - 1,161,882 (508,219) (17,150) (47,021) 825 (4,821) (107,903) 33,917 - (154,924) 34,742 (4,821)

The management, based on their internal projections / assessment of future taxable profits, believes that the Bank will be able to achieve sufficient taxable profits and tax liability in future to adjust unused tax losses and minimum tax before their expiry and accordingly has recorded the deferred tax asset on such basis at the reporting dates.

(267,014)

874,878

30,495

13,846

(5,183)

118,234

(241,702)

1,006,958

		(Unaudited) September 30,	(Audited) December 31,
	Note	2022	2021
OTHER ASSETS		Rupees in	thousands
Profit / return accrued in local currency		6,600,112	2,662,439
Dividend receivable		-	-
Advances, deposits, advance rent and other prepayments		378,220	278,707
Receivable against ATM transactions		724,010	758,903
Receivable under home remittances		14,956	12,274
Un-realized mark to market gain on forward foreign exchange contracts		16,077	16,543
Acceptances	21	3,612,401	4,488,672
Others		106,592	91,272
		11,452,368	8,308,810
	Profit / return accrued in local currency Dividend receivable Advances, deposits, advance rent and other prepayments Receivable against ATM transactions Receivable under home remittances Un-realized mark to market gain on forward foreign exchange contracts Acceptances	OTHER ASSETS Profit / return accrued in local currency Dividend receivable Advances, deposits, advance rent and other prepayments Receivable against ATM transactions Receivable under home remittances Un-realized mark to market gain on forward foreign exchange contracts Acceptances 21	NoteSeptember 30, 2022OTHER ASSETSRupees inProfit / return accrued in local currency6,600,112Dividend receivable-Advances, deposits, advance rent and other prepayments378,220Receivable against ATM transactions724,010Receivable under home remittances14,956Un-realized mark to market gain on forward foreign exchange contracts16,077Acceptances213,612,401Others106,592

17 CONTINGENT ASSETS

There were no contingent assets of the Bank as at September 30, 2022 (December 31,2021: Nil).

18	BILLS PAYABLE	(Unaudited) September 30, 2022 Rupees in	(Audited) December 31, 2021 thousands
	In Pakistan	1,332,314	1,896,801
	Outside Pakistan	- 1,332,314	- 1,896,801
19	DUE TO FINANCIAL INSTITUTIONS		
	In Pakistan	18,310,445	16,427,874
	Outside Pakistan	-	45,032
		18,310,445	16,472,906
19.1	Particulars of due to financial institutions with		
	respect to currencies		
	In local currency	18,310,445	16,427,874
	In foreign currencies	-	45,032
		18,310,445	16,472,906
19.2	Details of due to financial institutions - Secured / Unsecured		
	Secured		
	Musharaka with the State Bank of Pakistan -		
	Islamic Export Refinance Scheme	2,665,771	3,027,572
	Investment under - Islamic Long Term Financing Facility	1,952,523	1,045,099
	Investment under - Islamic		
	Temporary Economic Refinancing Facility for Plant and Machinery Investment under - Islamic	4,504,757	3,892,419
	Refinancing Scheme for payment of Wages and Salaries	331,502	976,304
	Investment under - Islamic		
	Refinancing facility for combating COVID-19	19,874	24,460
	Investment under - Islamic		
	Financing Facility for Renewable Energy (IFRE)	393,885	93,138
	Investment under Shariah Compliant Open Market Operations	2,451,695	-
	Unsecured		
	Musharaka arrangements with financial institutions	5,000,000	7,100,000
	Musharaka arrangements with other institution	990,438	268,882
	Overdrawn nostro accounts	-	45,032
		18,310,445	16,472,906

20 DEPOSITS AND OTHER ACCOUNTS

	Septemb	oer 30, 2022 (Unau	dited)	Decen	nber 31, 2021 (Au	31, 2021 (Audited)	
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total	
			Rupees in the	ousands			
Customers							
Current deposits - non-remunerative	39,488,970	2,830,983	42,319,953	34,666,966	2,729,931	37,396,897	
Savings deposits	55,663,627	1,996,456	57,660,083	46,014,828	1,978,082	47,992,910	
Term deposits	32,259,126	-	32,259,126	28,774,330	-	28,774,330	
Others	3,650,751	-	3,650,751	4,877,521	-	4,877,521	
	131,062,474	4,827,439	135,889,913	114,333,645	4,708,013	119,041,658	
Financial Institutions							
Current deposits - non-remunerative	143,768	164	143,932	260,021	127	260,148	
Savings deposits	3,840,353	-	3,840,353	919,672	-	919,672	
Term deposits	3,755,000	-	3,755,000	2,526,300	-	2,526,300	
	7,739,121	164	7,739,285	3,705,993	127	3,706,120	
	138,801,595	4,827,603	143,629,198	118,039,638	4,708,140	122,747,778	
					(Unaudited)	(Audited)	
					September 30,	December 31	
				Note	2022	2021	
OTHER LIABILITIES					Rupees in	thousands	
Profit / return payable in local currency				21.1	1,436,581	814,469	
Profit / return payable in foreign currencie	es				975	1,864	
Accrued expenses					653,001	323,648	
Current taxation (provision less payment	s)				219,785	8,336	
Unearned income					79,651	54,705	
Acceptances				16	3,612,401	4,488,672	
Branch adjustment account					296,493	160,072	
Advance receipt against Islamic financing	g and related assets				37,623	22,578	
Charity fund balance					5,332	8,823	
Security deposits against Ijarah financing	J				716,639	706,910	
Withholding tax, Federal excise duty and	l other payable				48,952	23,240	
Un-realized mark to market loss on forwa	ard foreign exchange	e contracts			-	8,684	
Lease liability against right-of-use asset					2,427,188	2,580,026	
Others					514,277	343,326	
					10,048,898	9,545,353	

21.1 It includes Rs. 51.985 million (December 31,2021: Rs. 14.519 million) in respect of profit / return accrued on Musharaka with SBP under Islamic Export Refinance Scheme.

22 SHARE CAPITAL

21

Authorised capital

(Unaudited) September 30, 2022 Number	(Audited) December 31, 2021 of shares		(Unaudited) September 30, 2022 Rupees in	(Audited) December 31, 2021 thousands
2,000,000,000	1,500,000,000	Ordinary shares of Rs. 10/- each	20,000,000	15,000,000
Issued, subscribed and pa	id up capital			
(Unaudited)	(Audited)		(Unaudited)	(Audited)
September 30,	December 31,		September 30,	December 31,
2022	2021		2022	2021
Number	of shares		Rupees in	thousands
		Fully paid in cash		
1,155,000,000	1,155,000,000	Balance at beginning of the period / year	11,550,000	11,550,000
400,000,000	-	Issued during the period / year	4,000,000	-
1,555,000,000	1,155,000,000	Balance at end of the period / year	15,550,000	11,550,000

22.1 The Bank's shares are 100 percent held by MCB Bank Limited (MCB) - the parent company and its nominee directors.

22.2 The Shareholders of the Bank in their Extra-Ordinary General Meeting, dated April 12, 2022 by special resolution approved to increase the authorized share capital of the Bank from Rs 15,000,000,000 divided into 1,500,000,000 ordinary shares of Rs 10 each to 20,000,000,000 divided into 2,000,000,000 ordinary shares of Rs 10 each.

Whereas, the Board of Directors in their meeting held on April 26, 2022 approved to raise the further capital by issuance of right shares at a value of Rs. 10 per share to its existing shareholders in the proportion of 0.34632034632 right share for every 10 exisiting ordinary share held. The process of rights issue was completed during the period and a total of 400,000,000 shares were issued. Through this issue, an amount of Rs. 4,000,000,000 was raised in ordinary share capital.

23	RESERVES		(Unaudited) September 30, 2022 Rupees in	(Audited) December 31, 2021 thousands
	Statutory reserves		257,597	88,193
23.1	Statutory reserve represents amount set aside as per the requir Ordinance, 1962.	ements of se	ction 21 of the Ba	nking Companies
			(Unaudited) September 30, 2022	(Audited) December 31, 2021
		Note	Rupees in	thousands
24	SURPLUS / (DEFICIT) ON REVALUATION			
	OF ASSETS - NET OF TAX			
	Surplus / (deficit) arising on revaluation of:			
	- Fixed assets		350,773	352,692
	- Available for sale securities	11.1	(45,323)	(93,946)
	Deferred toy an europue / (deficit) on revoluction of		305,450	258,746
	Deferred tax on surplus / (deficit) on revaluation of: - Fixed assets		(51,017)	(47,021)
	- Available for sale securities		(31,017) 19,489	36,639
			(31,528)	(10,382)
			273,922	248,364
				- ,
25	CONTINGENCIES AND COMMITMENTS			
	Guarantees	25.1	11,935,373	7,787,920
	Commitments	25.2	26,715,110	16,115,126
	Other contingent liabilities	25.3	503,159	450,782
			39,153,642	24,353,828
25.1	Guarantees		5 000 450	0 504 007
	Performance guarantees		5,096,452	3,501,067
	Other guarantees		6,838,921 11,935,373	4,286,853 7,787,920
25.2	Commitments		11,000,010	1,101,020
	Documentary credits and short-term trade-related transactions			
	Letters of credit		17,299,588	13,821,410
	Commitments in respect of:	05.0.4	0.700.404	4 400 005
	Forward foreign exchange contracts	25.2.1	8,766,434	1,499,325
	Commitments for acquisition of:			
	Intangible assets		61,492	55,401
	Fixed assets		112,011	30,036
	Other commitments	25.2.2	475,585	708,954
			26,715,110	16,115,126
25.2.1	Commitments in respect of forward			
-	foreign exchange contracts			
	Purchase		4,697,359	489,060
	Sale		4,069,075	1,010,265
			8,766,434	1,499,325
			-, -,	,

			(Unaudited) September 30, 2022	(Audited) December 31, 2021
25.2.2	Other commitments	Note	Rupees in thousands	
	Commitments to extend financing	25.2.2.1	475,585	708,954

- **25.2.2.1** 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.
- **25.2.2.2** Other than those stated above, the Bank makes commitment(s) to extend credit in the normal course of business including related parties but these being revocable commitments do not attract any penalty or expense if the facility is unilaterally withdrawn.

		(Unaudited) September 30,	(Audited) December 31,
25.3	Other contingent liabilities	2022 Rupees in t	2021 thousands
	Claims against the Bank not acknowledged as debt	503,159	450,782

This includes claim by a third party against the Bank, amounting to Rs. 425.820 million (December 31, 2021: Rs. 425.820 million) which is being contested in the Court of law. The suit has been disposed off by the Court vide Order dated May 10, 2019 wherein the status quo has been ordered to be maintained with respect to Bank guarantee and the matter has been referred to arbitration with the consent of the parties. However the Bank has not received any official notice to attend the arbitration proceedings till date.

In addition to the above, this includes claim by different parties against the bank amounting to Rs. 72.050 million (December 31, 2021: Rs. 24.962 million) which is pending before the court. Based on legal advice and / or internal assessments, management is confident that the matters will be decided in the Bank's favour and the possibility of any adverse outcome is remote. Accordingly, no provision has been made in these condensed interim financial statements.

		(Unaudited)	(Unaudited)	
		Period ended September 30, 2022	Period ended September 30, 2021	
i	PROFIT / RETURN EARNED	Rupees in t	thousands	
	Financing	8,429,082	5,024,918	
	Investments in			
	- Available For Sale securities	3,370,878	1,359,019	
	- Held To Maturity securities	225,943	283,599	
		3,596,821	1,642,618	
	Musharaka arrangements	133,756	62,412	
	Deposits with financial institutions	157,075	6,919	
		12,316,734	6,736,867	

26

			(Unaudited) Period ended September 30, 2022	(Unaudited) Period ended September 30, 2021
27	PROFIT / RETURN EXPENSED		Rupees in	thousands
21				
	Deposits and other accounts		5,708,701	2,815,379
	Musharaka arrangements with the State Bank			
	of Pakistan		213,490	63,595
	Musharaka arrangements with other			
	financial institutions		588,409	413,657
	Musharaka arrangements with other institutions		52,846	10,908
	Unwinding of lease liability against right-of-use asset		224,880	262,594
			6,788,326	3,566,133
28	FEE & COMMISSION INCOME			
	Branch banking customer fees		11,864	10,476
	Consumer finance related fees		14,754	14,884
	Card related fees		113,141	76,644
	Credit related fees		18,682	10,377
	Digital banking fees		18,580	12,156
	Commission on trade		90,410	63,569
	Commission on guarantees		39,959	36,240
	Commission on cash management		3,724	1,169
	Commission on remittances including home remittances		12,331	5,142
	Commission on banca takaful		30,546	43,540
	Locker rent		12,483	11,474
	Others		491	138
			366,965	285,809
29	(LOSS) / GAIN ON SECURITIES			
	Realised	29.1	(251,196)	11,345
29.1				
25.1	Realised gain / (loss) - net on:			
	Shares		(251,196)	11,345
			(251,196)	11,345
30	OTHER INCOME			
	Rental income		6,324	8,624
	Gain on sale of fixed assets		2,245	945
	Fees and charges recovered		1,176	2,025
	Commission on arrangement with financial institutions		68,191	49,454
	Gain on termination of lease liability against right of use assets		3,833	83,893
	Gain on conversion of Ijarah agreements		11,604	15,158
			03 373	160.000

93,373

160,099

	(Unaudited) Period ended September 30, 2022	(Unaudited) Period ended September 30, 2021
OPERATING EXPENSES	Rupees in	thousands
Total compensation expense	2,000,827	1,560,299
Property expense		
Rent and taxes	17,084	14,374
Takaful expenses	24,924	30,341
Utilities cost	160,608	111,907
Security (including guards)	232,894	164,084
Repairs and maintenance (including janitorial charges)	117,442	82,327
Depreciation on right-of-use assets	349,501	355,709
Depreciation	191,598	174,004
	1,094,051	932,746
Information technology expenses		
Software maintenance	197,339	194,970
Hardware maintenance	82,467	14,701
Takaful expenses	1,301	1,918
Depreciation	90,561	104,886
Amortization	130,172	113,759
Network charges	113,867	79,162
	615,707	509,396
Other operating expenses		
Directors' fees and allowances	496	520
Fees and allowances to Shari'ah Board	8,993	7,986
Legal and professional charges	34,761	21,815
Takaful expenses	87,941	79,241
Fee and subscription	4,009	1,647
Outsourced services costs	85,088	100,021
Travelling and conveyance	90,231	43,253
Repairs and maintenance of vehicles	2,373	1,511
NIFT clearing charges	17,749	14,280
Brokerage, commission and bank charges	32,733	27,075
Depreciation	9,880	9,671
Training and development	7,755	3,975
Postage and courier charges	30,972	29,904
Communication	23,477	23,961
Stationery and printing	73,239	46,282
Marketing, advertisement and publicity	78,836	15,683
Auditors' remuneration	8,933	8,359
Entertainment	41,826	31,007
Others	40,330	30,783
	679,622	496,974
	4,390,207	3,499,415

			(Unaudited) Period ended September 30, 2022	(Unaudited) Period ended September 30, 2021
32	OTHER CHARGES	Note	Rupees in	thousands
	Departies impressed by the State Deply of Delvistor		2 0 2 0	27.400
	Penalties imposed by the State Bank of Pakistan		2,928	<u> </u>
			2,920	57,100
33	PROVISIONS / (REVERSALS) AND WRITE OFFS - NET			
	Reversal in provision for diminution in value of investments	11.2	(262,194)	(78,005)
	Provision against non-performing Islamic financing			
	and related assets	12.9	280,995	79,336
			18,801	1,331
34	TAXATION			
	Current		354,672	106,692
	Deferred		473,476	(3,649)
			828,148	103,043
35	BASIC AND DILUTED EARNINGS PER SHARE			
	Profit after taxation		847,022	81,464
			Number o - in thou	
	Weighted average number of ordinary shares		1,316,172	1,316,172
			Rup	ees
				Restated
	Basic and diluted earnings per share		0.644	0.062
			(Unaudited)	(Unaudited)
			September 30,	September 30,
			2022	2021
			Rupees in	thousands
36	CASH AND CASH EQUIVALENTS			
	Cash and balances with treasury banks		12,832,791	9,331,648
	Balances with other banks		2,016,287	3,532,300
			14,849,078	12,863,948

37 FAIR VALUE MEASUREMENTS

The fair value of quoted securities other than those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at amortised cost. The fair value of unquoted equity securities, is determined on the basis of the break-up value of these investments as per their latest available financial statements.

In the opinion of the management, the fair value of the remaining financial assets and financial liabilities are not significantly different from their carrying values since these assets and liabilities are either short-term in nature or re-priced over short term.

37.1 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 analyses the financial and non-financial assets carried at fair values, by valuation methods. For financial assets, the Bank essentially carries its investments in Sukuk and equity securities at fair values. Valuation of investments is carried out as per guidelines specified by the SBP. In case of non-financial assets, the Bank has adopted revaluation model (as per IAS 16) in respect of land and building.

	September 30, 2022 (Unaudited)					
	Carrying value	Level 1	Level 2	Level 3	Total	
		Ru	pees in thousands	;		
On-balance sheet financial instruments Financial assets measured at fair value						
Investments						
Federal Government Securities	48,772,309	-	48,772,309	-	48,772,309	
Shares	60,466	60,466	-	-	60,466	
Non-Government Securities	903,322	-	903,322	-	903,322	
	49,736,097	60,466	49,675,631	-	49,736,097	
Fair value of non-financial assets						
Operating fixed assets						
(land and building)	1,312,144	-	1,312,144	-	1,312,144	
Off-balance sheet financial instruments						
Foreign exchange						
contracts purchase	4,697,359	-	4,692,509	-	4,692,509	
Foreign exchange contracts sale	4,069,075	-	4,048,148	-	4,048,148	
		Decem	nber 31, 2021 (Audi	ted)		
	Carrying value	Level 1	Level 2	Level 3	Total	
	Valuo	Ru	pees in thousands	;		
On-balance sheet financial instruments Financial assets measured at fair value						
Investments						
Federal Government Securities	30,531,565	-	30,531,565	-	30,531,565	
Shares	377,427	377,427	-	-	377,427	
Non-Government Securities	910,933	-	910,933	-	910,933	
	31,819,925	377,427	31,442,498	-	31,819,925	
Fair value of non-financial assets Operating fixed assets						
(land and building)	1,314,657	-	1,314,657	-	1,314,657	
Off-balance sheet financial instruments						
Foreign exchange contracts purchase	489,060	-	505,603	-	505,603	
Foreign exchange contracts sale	1,010,265	-	1,018,949	-	1,018,949	

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 to occur. There were no transfers between levels 1 and 2 during the period.

(a) Financial instruments in level 1

Financial instruments included in level 1 comprise of investments in listed ordinary shares and units of mutual funds.

(b) Financial instruments in level 2

Financial instruments included in level 2 comprise of Sukuks and Forward Exchange Contracts.

(c) Financial instruments in level 3

Currently, no financial instrument is classified in level 3.

Valuation techniques and inputs used in determination of fair values

ltem	Valuation techniques and input used
Fully paid-up ordinary shares	Fair values of investments in listed equity securities are valued on the basis of closing quoted market prices available at the Pakistan Stock Exchange.
Mutual Funds	The valuation has been determined based on Net asset values declared by respective funds.
	Fair values of GoP Ijarah Sukuks and other Ijarah Sukuks are derived using the PKISRV rates announced by the Financial Market Association (FMA) through Reuters. These rates denote an average of quotes received from eight different pre-defined / approved dealers / brokers.
Foreign exchange contracts	The valuation has been determined by interpolating the mid rates announced by the State Bank of Pakistan.
	Land and buildings are revalued every three years using professional valuers on the panel of Pakistan Banker's Association. The valuation is based on their assessment of market value of the properties.

38 SEGMENT INFORMATION

38.1 Segment details with respect to business activities

				Septe	mber 30, 202	2 (Unaudited)			
-	Retail Banking Group	Corporate Banking	Consumer Banking	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
	·			I	Rupees in the	ousands			
Profit and Loss									
Net Profit / return	(4,885,175)	6,458,798	881,146	16,986	3,226,779	(170,126)	5,528,408	-	5,528,408
Inter segment revenue - net	10,232,791	(6,453,875)	(719,924)	(11,218)	(3,423,720)	375,946	-	-	-
Other income	235,702	143,524	20,568	593	409,811	(212,492)	597,706	-	597,706
Total Income	5,583,318	148,447	181,790	6,361	212,870	(6,672)	6,126,114	-	6,126,114
Segment direct expenses	(2,249,672)	(115,183)	(172,648)	(4,865)	(19,056)	(1,870,719)	(4,432,143)	-	(4,432,143)
Inter segment expense allocation	(475,515)	(4,961)	(13,773)	(738)	(758)	495,745	-	-	-
Total expenses	(2,725,187)	(120,144)	(186,421)	(5,603)	(19,814)	(1,374,974)	(4,432,143)	-	(4,432,143)
Provisions / (reversals) and									
write offs - net	170	(121,458)	(15,126)	(7,892)	-	125,505	(18,801)	-	(18,801)
Profit / (loss) before tax	2,858,301	(93,155)	(19,757)	(7,134)	193,056	(1,256,141)	1,675,170	-	1,675,170
Balance Sheet									
Cash and bank balances	4,645,690	-	-	-	10,801,389	(598,001)	14,849,078	-	14,849,078
Investments	-	-	-	-	59,870,353	60,467	59,930,820	-	59,930,820
Net inter segment lending	132,924,294	-	-	-	-	9,278,832	142,203,126	(142,203,126)	-
Due from financial institutions	-	-	-	-	300,000	-	300,000	-	300,000
Financing - performing	12,366,797	73,288,091	9,013,467	164,147	-	1,281,857	96,114,359	-	96,114,359
- non-performing	78,716	357,100	8,334	672	-	10,399	455,221	-	455,221
Others	592,127	6,554,048	430,505	8,662	2,919,260	6,645,005	17,149,607	-	17,149,607
Total Assets	150,607,624	80,199,239	9,452,306	173,481	73,891,002	16,678,559	331,002,211	(142,203,126)	188,799,085
Bills payable	1,332,314	-	-	-	-	-	1,332,314	-	1,332,314
Due to financial institutions	2,155,827	7,984,187	718,750	-	7,451,695	(14)	18,310,445	-	18,310,445
Deposits & other accounts	143,175,142	454,056	-	-	-	-	143,629,198	-	143,629,198
Net inter segment borrowing	-	67,676,555	8,093,410	179,944	66,253,217	-	142,203,126	(142,203,126)	-
Others	1,086,040	4,177,596	659,904	670	28,612	4,096,076	10,048,898	-	10,048,898
Total liabilities	147,749,323	80,292,394	9,472,064	180,614	73,733,524	4,096,062	315,523,981	(142,203,126)	173,320,855
Equity _	2,858,301	(93,155)	(19,758)	(7,133)	157,478	12,582,497	15,478,230	-	15,478,230
Total Equity & liabilities	150,607,624	80,199,239	9,452,306	173,481	73,891,002	16,678,559	331,002,211	(142,203,126)	188,799,085
Contingencies & Commitments	8,256,456	21,852,045	76,885	_	8,791,434	176,822	39,153,642	-	39,153,642

September 30, 2021 (Unaudited)								
Retail Banking Group	Corporate Banking	Consumer Banking	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
			I	Rupees in the	ousands			
(2,451,798)	4,073,810	454,750	8,126	1,298,291	(212,445)	3,170,734	-	3,170,734
4,607,258	(3,425,988)	(270,745)	(6,192)	(1,025,377)	121,044	-	-	-
227,048	113,071	23,560	671	36,052	158,962	559,364	-	559,364
2,382,508	760,893	207,565	2,605	308,966	67,561	3,730,098	-	3,730,098
(1,634,392)	(78,968)	(114,314)	(18,739)	(18,346)	(1,679,501)	(3,544,260)	-	(3,544,260)
(671,511)	(8,041)	(18,656)	(5,291)	(1,519)	705,018	-	-	-
(2,305,903)	(87,009)	(132,970)	(24,030)	(19,865)	(974,483)	(3,544,260)	-	(3,544,260)
92	(48,885)	(15,120)	(12,977)	-	75,559	(1,331)	-	(1,331)
76,697	624,999	59,475	(34,402)	289,101	(831,363)	184,507	-	184,507
			Dec	amber 31 20'	21 (Audited)			
Retail Banking Group	Corporate Banking	Consumer Banking	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
			I	Rupees in the	ousands			
3,641,702	-	-	-	11,363,656	-	15,005,358	-	15,005,358
-	-	-	-	33,098,389	377,427	33,475,816	-	33,475,816
113,032,854	-	-	-	-	3,337,901	116,370,755	(116,370,755)	-
-	-	-	-	1,650,000	-	1,650,000	-	1,650,000
10,545,170	76,406,500	7,292,209	177,073	-	1,310,558	95,731,510	-	95,731,510
79,525	479,229	15,413	2,885		-	577,052	-	577,052
540,765	5,302,253	313,736	11,181	1,221,474	7,438,248	14,827,657	-	14,827,657
127,840,016	82,187,982	7,621,358	191,139	47,333,519	12,464,134	277,638,148	(116,370,755)	161,267,393
1,896,801	-	-	-	-	-	1,896,801	-	1,896,801
2,215,231	7,112,642	-	-	7,145,033	-	16,472,906	-	16,472,906
122,070,146	677,632	-	-	-	-	122,747,778	-	122,747,778
-	69,352,895	6,922,076	224,761	39,871,023	-	116,370,755	(116,370,755)	-
1,219,079	4,551,617	640,777	27	38,327	3,095,526	9,545,353	-	9,545,353
127,401,257	81,694,786	7,562,853	224,788	47,054,383	3,095,526	267,033,593	(116,370,755)	150,662,838
438,759	493,196	58,505	(33,649)	279,136	9,368,608	10,604,555	-	10,604,555
127,840,016	82,187,982	7,621,358	191,139	47,333,519	12,464,134	277,638,148	(116,370,755)	161,267,393
6,934,600	15,598,923	185 542		1 549 326	85,437	24,353,828		24,353,828
	Banking Group (2,451,798) 4,607,258 227,048 2,382,508 (1,634,392) (671,511) (2,305,903) (671,511) (2,305,903) 92 76,697 3,641,702 3,641,702 113,032,854 - 10,545,170 79,525 540,765 127,840,016 1,896,801 2,215,231 122,070,146 1,896,801 2,215,231 122,070,146	Banking Group Corporate Banking (2,451,798) 4,073,810 4,607,258 (3,425,988) 227,048 113,071 2,382,508 760,893 (1,634,392) (78,968) (671,511) (8,041) (2,305,903) (87,009) 92 (48,885) 76,697 624,999 92 (48,885) 76,697 624,999 3,641,702 - 13,032,854 - 10,545,170 76,406,500 79,525 479,229 540,765 5,302,253 127,840,016 82,187,982 1,896,801 - 2,215,231 7,112,642 122,070,146 677,632 1,219,079 4,551,617 127,840,016 82,187,982 1,219,079 4,551,617 127,401,257 81,694,786 127,840,016 82,187,982	Banking Group Corporate Banking Consumer Banking (2,451,798) 4,073,810 454,750 4,607,258 (3,425,988) (270,745) 227,048 113,071 23,560 2,382,508 760,893 207,565 (1,634,392) (78,968) (114,314) (671,511) (8,041) (18,656) (2,305,903) (87,009) (132,970) 92 (48,885) (15,120) 76,697 624,999 59,475 92 (48,885) (15,120) 76,697 624,999 59,475 92 (48,885) (15,120) 76,697 624,999 59,475 92 (48,885) (15,120) 76,697 624,999 59,475 113,032,854 - - - - - 113,032,854 - - - - - 10,545,170 76,406,500 7,292,209 79,525 479,229 15,413<	Retail Banking Group Corporate Banking Consumer Banking Micro Finance (2,451,798) 4,073,810 454,750 8,126 4,607,258 (3,425,988) (270,745) (6,192) 227,048 113,071 23,560 671 2,382,508 760,893 207,565 2,605 (1,634,392) (78,968) (114,314) (18,739) (671,511) (8,041) (18,656) (5,291) (2,305,903) (87,009) (132,970) (24,030) 92 (48,885) (15,120) (12,977) 76,697 624,999 59,475 (34,402) 92 (48,885) (15,120) (12,977) 76,697 624,999 59,475 (34,402) 92 (48,885) (15,120) (12,977) 76,697 624,999 59,475 (34,402) 92 (48,885) (15,120) (12,977) 76,697 624,999 59,475 (34,02) 113,032,854 . . .	Retail Banking Group Corporate Banking Consumer Banking Micro Finance Treasury (2,451,798) 4,073,810 454,750 8,126 1,298,291 4,607,258 (3,425,988) (270,745) (6,192) (1,025,377) 227,048 113,071 23,560 671 36,652 2,382,508 760,893 207,565 2,605 308,966 (1,634,392) (78,968) (114,314) (18,739) (18,346) (671,511) (8,041) (18,656) (5,291) (1,519) (2,305,903) (87,009) (132,970) (24,030) (19,865) 92 (48,885) (15,120) (12,977) - 76,697 624,999 59,475 (34,402) 289,101 Retail Corporate Banking Corporate Banking Micro Finance Treasury 3,641,702 - - 11,363,656 - - - - - - 1,650,000 - - 3,641,702 -	Retail Banking Group Corporate Banking Consumer Banking Micro Finance Treasury Head Office (2,451,798) 4,073,810 454,750 8,126 1,298,291 (212,445) 4,607,258 (3,425,988) (270,745) (6,192) (10,25,377) 121,044 227,048 113,071 23,560 671 36,052 158,962 2,382,508 760,893 207,565 2,605 308,966 67,561 (1,634,392) (78,968) (114,314) (18,739) (18,346) (1,679,501) (671,511) (8,041) (18,656) (5,291) (19,865) (974,483) 92 (48,885) (15,120) (12,977) - 75,559 76,697 624,999 59,475 (34,402) 289,101 (831,363) 92 (48,885) (15,120) (12,977) - 75,559 76,697 624,999 59,475 (34,402) 289,101 (831,363) 91 540,755 60,97,525 70,525 70,97,31<	Retail Banking Group Corporate Banking Consumer Banking Micro Finance Treasury Head Office Sub-total (2,451,798) 4,073,810 454,750 8,126 1,298,291 (212,445) 3,170,734 4,607,258 (3,425,988) (270,745) (6,192) (1,025,377) 121,044 - 227,048 113,071 23,566 671 36,052 158,962 559,364 2,382,508 760,893 207,565 2,605 308,966 67,561 3,730,098 (1,634,392) (78,968) (114,314) (18,739) (18,346) (1,679,501) (3,544,260) (2,305,903) (87,009) (132,970) (24,030) (19,865) (974,483) (3,544,260) 92 (48,885) (15,120) (12,977) - 75,559 (1,331) 76,697 624,999 59,475 (24,02) 289,101 (831,363) 184,507 8 Corporate Banking Consumer Banking Micro Banking Treasury Head Office Sub-total	Retail Banking Group Corporate Banking Consumer Banking Micro Finance Treasury Head Office Rupees in thousands Sub-total Elimination (2.451,798) 4,073,810 454,750 8,126 1,298,291 (212,445) 3,170,734 - 4,607,258 (3,425,988) (270,745) (6,192) (1,025,377) 121,044 - - 2,382,508 760,893 207,555 2,605 308,966 67,561 3,730,098 - (1,634,392) (78,968) (114,314) (18,739) (16,346) (1,679,501) (3,544,260) - (2,305,903) (87,009) (132,970) (24,030) (19,865) (974,483) (3,544,260) - 92 (48,885) (15,120) (12,977) - 75,559 (1,331) - 76,697 624,999 59,475 (34,402) 289,101 (83,363) 184,507 - 13,032,854

38.2 Transactions between reportable segments are based on an appropriate transfer pricing mechanism using agreed rates. Furthermore, segment assets and liabilities include inter segment balances. Costs which are not allocated to segments are included in the Head office. Income taxes are managed at Bank level and are not allocated to operating segments.

38.3 Segment details with respect to geographical locations

The Bank operates in Pakistan only.

39 RELATED PARTY TRANSACTIONS

The Bank has related party relationship with its parent company, associates, employee benefit plans and its directors and key management personnel and their close family members.

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 staff retirement benefit plan are made in accordance with the terms of the contribution plan. Remuneration to the executives / officers including financing provided to them is determined in accordance with the terms of their appointment.

The Chief Executive and one key management personnel have been provided with Bank's maintained cars. Further Bank maintained accomodation has also been provided to the Chief Executive as per terms of employment.

	Se	ptonisor 00, 2	2022 (Unaudited	<i></i>		December 31		
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other relate parties
Balances with other banks		Rupees In	thousands			Rupees	n thousands	
In current accounts	19,447	-	-	-	22,487	-	-	-
	19,447	-	-	-	22,487	-	-	-
Islamic financing and related assets								
Opening balance	-	6,376	91,750	2,274,692	-	8,290	81,703	1,110,84
Addition during the period / year	-	-	43,435	3,296,834	-	8,000	30,531	5,654,66
Repaid during the period / year Transfer in / (out) - net	-	(1,389) (4,987)	(27,172) 501	(3,468,453)	-	(9,914)	(19,762) (722)	(5,188,82 698,00
Closing balance		(4,907)	108,514	2,103,073		6,376	91,750	2,274,69
-							i	
Fixed assets - Capital work in progress Advance paid against purchase of property	20,000			-	20,000		-	
Right-of-use asset	74,705	-	-	-	56,901	-	-	-
	94,705	-	-	-	76,901	-	-	-
Other assets Profit receivable	-		3,146	23,122		248	2,716	26,80
Prepaid expenses	-	-	5,037	16,935	-	506	2,814	23,75
Receivable under scheme of merger	11,282	-	-	-	11,282	-	-	-
Receivable under home remittance	14,997	-	-	-	12,274	-	-	-
	26,279	-	8,183	40,057	23,556	754	5,530	50,5
Due to financial institutions								
Opening balance	3,500,000	-	-	-	-	-	-	-
Addition during the period / year	113,946,765	-	-	-	103,400,000	-	-	-
Repaid during the period / year Closing balance	(117,446,765)	-			(99,900,000) 3,500,000		-	-
-		-			3,300,000	-		
Deposits		F00 00 0	04 000	4 500 170		F70 -0-	0. 07-	1
Opening balance Addition during the period / year	-	526,091 1,839,257	31,609 211,334	1,568,472 24,472,674	-	576,527 3,646,952	21,655 261,775	1,548,0 33,993,0
Withdrawn during the period / year	-	(1,436,259)	(214,045)	(25,205,168)	-	(3,697,388)	(251,821)	(34,004,8
Fransfer in / (out) - net	-	(6,484)	(3,853)	1,419	-	-	-	32,2
Closing balance	-	922,605	25,045	837,397	-	526,091	31,609	1,568,4
Other liabilities								
Profit payable	-	9,347	26	8,463	17,849	2,867	44	5,6
Accrued expenses	400	-	-	11,202	-	-	-	10,2
Acceptances Jnearned Income	587,037		-	- 4,972	587,036	-	-	- 1,7
Inrealized mark to market loss on forward exchange contracts	-	-	-	-	-	-	-	
Other liabilities	200,000	-	-	-	-	370	-	-
Lease liability against right-of-use asset	89,906 877,343	380 9,727	- 26	- 24,637	72,512 677,397	- 3,237	- 44	- 17,6
	011,343	9,121	20	24,037	011,391	3,237	44	17,00
Contingencies and Commitments Letter of Credit	-			54.399			-	357.7
Letter of Guarantee	69,377			1,205,784	24,388			944,1
Letter of Guarantee	69,377	-		1,205,764	24,300	-		944,1
Forward exchange contract								
Purchase	-	-	-	-	-	-	-	-
Sale		-	-	-	-	-	-	-
Unrealized gain on forward exchange contracts	-	-	-	-	-	-	-	-
	C -				s	eptember 30,		d)
	38	ptember 30, 2	2022 (Unaudited	3)			2021 (Unaudited	
			Key	,			Key	Other relat
	Parent	ptember 30, 2 Directors	Key management	d) Other related parties	Parent	Directors	Key management	Other relat parties
		Directors	Key management personnel	Other related	Parent		Key management personnel	
Transactions during the period		Directors	Key management	Other related	Parent		Key management	
		Directors	Key management personnel	Other related	Parent		Key management personnel	
ncome Profit / return earned		Directors	Key management personnel	Other related parties	Parent		Key management personnel n thousands 3,351	parties 76,7
ncome Profit / return earned Commission income	Parent	Directors Rupees in	Key management personnel thousands	Other related parties	-	Rupees i	Key management personnel n thousands	parties 76,7
ncome Profit / return earned Commission income Rental income		Directors Rupees in	Key management personnel thousands	Other related parties	Parent - - 8,624 -	Rupees i	Key management personnel n thousands 3,351	parties 76,7 39,2
ncome Profit / return earned Commission income Rental income	Parent	Directors Rupees in 62	Key management personnel thousands 4,134	Other related parties	-	Rupees i	Key management personnel n thousands 3,351	parties 76,7 39,2 -
ncome Profit / return earned Commission income Rental income Dther income	Parent - 6,324	Directors Rupees in 62 - - 4	Key management personnel thousands 4,134 - - 66	Other related parties	- - 8,624 -	Rupees i 481 - -	Key management personnel n thousands 3,351 - - - 9	parties 76,7 39,2 -
ncome Profit / return earned Commission income Rental income Dther income Expense Profit / return expensed	Parent - - 6,324 - - 6,324 265,581	Directors Rupees in 62 - - 4	Key management personnel thousands 4,134 - - 66	Other related parties 106,416 27,753 - - 134,169 32,836	8,624 8,624 24,182	Rupees i 481 - -	Key management personnel n thousands 3,351 - - - 9	parties 76,7 39,2 - 116,0
ncome Profit / return earned Commission income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets	Parent - - - - - - - - - - - - - - - - - - -	Directors Rupees in 62 - 4 66	Key management personnel thousands 4,134 - - 66 4,200	Other related parties 106,416 27,753 - - 134,169 32,836 -	8,624 8,624 24,182 20,134	Rupees i 481 - - 481	Key management personnel n thousands 3,351 - - 9 3,360	76,7 39,2 - - - - - - - - - - - - - - - - - - -
ncome Profit / return earned Commission income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets Fakaful expense	Parent 6,324 6,324 265,581 27,672	Directors Rupees in 62 - 4 66	Key management personnel thousands 4,134 - - 66 4,200	Other related parties 106,416 27,753 - 134,169 32,836 - 62,012	8,624 8,624 24,182	Rupees i 481 - - 481	Key management personnel n thousands 3,351 - - 9 3,360	76,7 39,2 - - - - - - - - - - - - - - - - - - -
ncome Profit / return earned Commission income Rental income Dither income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense	Parent - - - - - - - - - - - - - - - - - - -	Directors Rupees in 62 - 4 66	Key management personnel thousands 4,134 - - 66 4,200	Other related parties 106,416 27,753 - - 134,169 32,836 -	8,624 8,624 24,182 20,134	Rupees i 481 - - 481	Key management personnel n thousands 3,351 - - 9 3,360	76,7 39,2 - - - - - - - - - - - - - - - - - - -
Profit / return earned Commission income Rental income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Jnwinding of lease liability against right-of-use asset	Parent 6,324 6,324 265,581 27,672	Directors Rupees in 62 - - 4 66 39,489 - -	Key management personnel thousands 4,134 - - 66 4,200	Other related parties 106,416 27,753 - - 134,169 32,836 - 62,012 28,528	8,624 8,624 24,182 20,134	Rupees i 481 - - 481 16,635 - - -	Key management personnel n thousands 3,351 - - 9 3,360	76,7 39,2 - - - - - - - - - - - - - - - - - - -
ncome Profit / return earned Commission income Rental income Rental income Sther income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Inwinding of lease liability against right-of-use asset	Parent 6,324 6,324 265,581 27,672 - 7,087	Directors Rupees in 62 - - 4 66 39,489 - - - -	Key management personnel thousands 4,134 - - 66 4,200	Other related parties 106,416 27,753 - 134,169 32,836 - 62,012 28,528 -	8,624 8,624 24,182 20,134 - 6,621	Rupees i 481 - - - 481 16,635 - - - - - -	Key management personnel n thousands 3,351 - - 9 3,360	76,7 39,2 <u>116,0</u> 47,5 - 69,2 37,9 - -
Profit / return earned Commission income Rental income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Jnwinding of lease liability against right-of-use asset Dther expense	Parent 6,324 265,581 27,672 - 7,087 7,429	Directors Rupees in 62 - - 4 66 39,489 - - - - 550	Key management personnel thousands 4,134 - - 66 4,200 1,155 - -	Other related parties	8,624 8,624 24,182 20,134 6,621 3,861	Rupees i 481 - - 481 16,635 - - - - 520	Key management personnel n thousands 3,351 - - 9 3,360 - - - - - - - - - -	76,7 39,2 <u>116,0</u> 47,5 - 69,2 37,9 - -
Profit / return earned Commission income Rental income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Junvinding of lease liability against right-of-use asset Other transactions during the period	Parent 6,324 265,581 27,672 - 7,087 7,429	Directors Rupees in 62 - - 4 66 39,489 - - - - 550	Key management personnel thousands 4,134 - - 66 4,200 1,155 - -	Other related parties	8,624 8,624 24,182 20,134 6,621 3,861	Rupees i 481 - - 481 16,635 - - - - 520	Key management personnel n thousands 3,351 - - 9 3,360 - - - - - - - - - -	76,7 39,2 <u>116,0</u> 47,5 - 69,2 37,9 - -
Profit / return earned Commission income Rental income Dither income Profit / return expensed Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Diverity expense Dither transactions during the period Fee paid	Parent 6,324 265,581 27,672 - 7,087 7,429	Directors Rupees in 62 - - 4 66 39,489 - - - - 550	Key management personnel thousands 4,134 - - 66 4,200 1,155 - -	Other related parties	8,624 8,624 24,182 20,134 6,621 3,861	Rupees i 481 - - - 481 16,635 - - - - - 520 17,155	Key management personnel n thousands 3,351 - - 9 3,360 - - - - - - - - - -	76,7 39,2 <u>116,0</u> 47,5 - 69,2 37,9 - -
Profit / return earned Commission income Rental income Rental income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Juwinding of lease liability against right-of-use asset Dither expense Dether transactions during the period Fee paid Anangerial remuneration paid Contribution paid to provident fund	Parent 6,324 6,324 265,581 27,672 - 7,087 7,429 307,769	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - 6,621 3,861 54,798	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 116,0 47,5 69,2 37,9 - 154,7
Profit / return earned Commission income Rental income 20ther income 20ther income 20ther income 20ther expense 20ther expense 30ther transactions during the period 20ther transactions during the period 20ther transactions during the period 20ther income 20ther inco	Parent 6,324 6,324 265,581 27,672 7,087 7,429 307,769	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 6,621 3,861	Rupees i 481 - - - 481 16,635 - - - 520 17,155 360	Key management personnel n thousands 3,351 - - 9 3,360 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 116,0 47,5 69,2 37,9 - - - - - - - - - - - - - - - - - - -
Profit / return earned Commission income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets Fakaful expense Security expense Depreciation on right-of-use assets Fakaful expense Security expense Depreciation on right-of-use asset Diver expense Dther transactions during the period Fee paid Aanagerial remuneration paid Contribution paid to provident fund Re-imbursement under home remittance payments Proceeds from issue of share capital	Parent 6,324 6,324 265,581 27,672 - 7,087 7,429 307,769	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - 6,621 3,861 54,798	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 116,0 47,5 69,2 37,9 - - - - - - - - - - - - - - - - - - -
Profit / return earned Commission income Rental income Dther income Dther income Profit / return expensed Depreciation on right-of-use assets Fakaful expense Security expense Security expense Juwinding of lease liability against right-of-use asset Dther transactions during the period Depreciation paid to provident fund Re-imbursement under home remittance payments Proceeds from issue of share capital Proceeds from sale of fixed assets	Parent 6,324 6,324 265,581 27,672 7,087 7,429 307,769 - - - - - - - - - - - - -	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - 6,621 3,861 54,798	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 116,0 47,5 69,2 37,9 - - - - - - - - - - - - - - - - - - -
Profit / return earned Commission income Rental income Dther income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Jowinding of lease liability against right-of-use asset Dther expense Dther transactions during the period Fee paid Vanagerial remuneration paid Contribution paid to provident fund Re-imbursement under home remittance payments Proceeds from sale of fixed assets Purchase of fixed assets Disbursement made against advance salary	Parent 6,324 6,324 265,581 27,672 - 7,087 7,429 307,769 - 3,634,916 4,000,000	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416 - - 1,872	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - 6,621 3,861 54,798	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 116,0 47,5 69,2 37,9 - - - - - - - - - - - - - - - - - - -
Profit / return earned Commission income Rental income Other income Difference Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Unwinding of lease liability against right-of-use asset Other expense Other transactions during the period Fee paid Managerial remuneration paid Contribution paid to provident fund Ree-imbursement under home remittance payments Proceeds from issue of share capital Proceeds from sale of fixed assets Purchase of fixed assets Purchase of fixed assets Disbursement made against advance salary Repayment made against advance salary	Parent 6,324 6,324 265,581 27,672 7,087 7,429 307,769 3,634,916 4,000,000	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416 - - 1,872	Key management personnel thousands 4,134 - - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - - 6,621 3,861 54,798 - - - - 3,664,907 - - -	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7 39,2 - - - - - - - - - - - - - - - - - - -
Income Profit / return earned Commission income Rental income Other income Cters Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Unwinding of lease liability against right-of-use asset Other expense Cther transactions during the period Fee paid Managerial remuneration paid Contribution paid to provident fund Re-imbursement under home remittance payments Proceeds from issue of share capital Proceeds from sale of fixed assets Disbursement made against advance salary Repayment made against advance salary Payment made against expenses (including lease liabilities)	Parent 	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416 - - 1,872	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	- 8,624 24,182 20,134 - 6,621 3,861 54,798 - 3,664,907 - - - - - - - - - - - - - - - - - - -	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	parties 76,7(39,2)
Income Profit / return earned Commission income Rental income Other income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Unwinding of lease liability against right-of-use asset Other expense Unwinding of lease liability against right-of-use asset Other expense Other expense Other expense Disbursement under home remittance payments Proceeds from sale of fixed assets Purchase of fixed assets Disbursement made against advance salary Repayment made against advance salary Payment made against advance salary Payme	Parent 6,324 6,324 265,581 27,672 7,087 7,429 307,769 3,634,916 4,000,000	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416 - - 1,872	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - - 6,621 3,861 54,798 - - - - 3,664,907 - - -	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	76,7(39,2: - - 116,00 47,5: - - - - - - - - - - - - - - - - - - -
Transactions during the period Income Profit / return earned Commission income Rental income Other income Expense Profit / return expensed Depreciation on right-of-use assets Takaful expense Security expense Unwinding of lease liability against right-of-use asset Other transactions during the period Fee paid Managerial remuneration paid Contribution paid to provident fund Re-imbursement under home remittance payments Proceeds from issue of share capital Proceeds from sale of fixed assets Disbursement made against advance salary Payment made against expenses (including lease liabilities) Foreign currency purchase Foreign currency sale Letter of Credit issued	Parent 6,324 6,324 265,581 27,672 - 7,087 7,429 307,769 3,634,916 4,000,000 - - 3,634,916 4,000,000 - - 3,7,274 15,656,988	Directors Rupees in 62 - - 4 66 39,489 - - - 550 40,039 43,416 - - 1,872	Key management personnel thousands 4,134 - - 66 4,200 1,155 - - - - - - - - - - - - - - - - - -	Other related parties	8,624 8,624 24,182 20,134 - 6,621 3,861 54,798 - 3,664,907 - - - - - - - - - - - - - - - - - - -	Rupees i 481 - - 481 16,635 - - 520 17,155 360 33,226 -	Key management personnel n thousands 3,351 - - 9 3,360 362 - - - - - - - - - - - - - - - - - - -	76,76 39,23 - - - - - - - - - - - - - - - - - - -

(Unaudited)	(Audited)				
September 30,	December 31,				
2022	2021				
Rupees in thousands					

40 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

Paid - up capital (net of losses)	14,946,711	10,267,998
Capital Adequacy Ratio (CAR):		
Eligible Common Equity Tier 1 (CET 1) Capital	14,071,929	8,701,677
Eligible Additional Tier 1 (ADT 1) Capital	-	-
Total Eligible Tier 1 Capital	14,071,929	8,701,677
Eligible Tier 2 Capital	481,885	310,246
Total Eligible Capital (Tier 1 + Tier 2)	14,553,814	9,011,923
Risk Weighted Assets (RWAs):		
Credit Risk	66,507,039	63,073,624
Market Risk	1,861,885	2,400,232
Operational Risk	9,074,540	9,074,540
Total	77,443,464	74,548,396
Common Equity Tier 1 Capital Adequacy ratio	18.17%	11.67%
Tier 1 Capital Adequacy Ratio	18.17%	11.67%
Total Capital Adequacy Ratio	18.79%	12.09%
Leverage Ratio (LR):		
Eligible Tier-1 Capital	14,071,929	8,701,677
Total Exposures	217,589,764	184,200,849
Leverage Ratio	6.47%	4.72%
Liquidity Coverage Ratio (LCR):		
Total High Quality Liquid Assets	49,244,648	34,199,441
Total Net Cash Outflow	33,081,552	29,734,237
Liquidity Coverage Ratio	148.86%	115.02%
Net Stable Funding Ratio (NSFR):		
Total Available Stable Funding	124,453,488	106,421,668
Total Required Stable Funding	102,679,464	89,002,051
Net Stable Funding Ratio	121.21%	119.57%

41 CORRESPONDING FIGURES

Corresponding figures have been re-arranged, wherever necessary, for the purpose of comparison. However, no significant re-arrangements have been made.

42 GENERAL

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

43 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on October 25, 2022 by the Board of Directors of the Bank.

President / Chief Executive

Director

Director

Director