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INDEPENDENT AUDITOR'S REVIEW REPORT TO THE MEMBERS OF ZARAI TARAQIATI BANK LIMITED

Report on Review of Unconsolidated Condensed Interim Financial Information

Introduction

We have reviewed the accompanying unconsolidated condensed interim statement of financial position of Zarai Taraqati Bank Limited (“the Bank”) as at June 30, 2024 and the related unconsolidated condensed interim profit and loss account, unconsolidated condensed interim statement of comprehensive income, unconsolidated condensed interim statement of changes in equity, unconsolidated condensed interim statement of cash flows, and notes to the unconsolidated condensed interim financial statements for the six-month period then ended (here-in-after referred to as the “unconsolidated condensed interim financial information”).

Management is responsible for the preparation and presentation of these unconsolidated condensed interim financial information in accordance with accounting and reporting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on these unconsolidated condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion


Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated condensed interim financial information are not prepared, in all material respects, in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting.

Other Matters

- 1) The figures of the unconsolidated condensed interim profit and loss account and unconsolidated condensed interim statement of comprehensive income for the three-month period ended June 30, 2024 and 2023 have not been reviewed and we do not express a conclusion on them.
- 2) The unconsolidated financial statements for the year ended December 31, 2023 and unconsolidated condensed interim financial statements for the period ended June 30, 2023 were audited and reviewed by another auditor who had expressed an unmodified opinion and conclusion thereon vide their reports dated March 04, 2024 and September 11, 2023 respectively.

The engagement partner on the review resulting in this independent auditor's review report is C.A Habib.

Place: Islamabad
Date: October 19, 2024
UDIN: RR202410349siaN8dZ9g


CROWE HUSSAIN CHAUDHURY & CO
(CHARTERED ACCOUNTANTS)

