

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

### Introduction

We have reviewed the accompanying unconsolidated condensed interim statement of financial position of **ZARAI TARAQIATI BANK LIMITED** ("the Bank") as at June 30, 2025 and the related unconsolidated condensed interim statement of profit and loss account, the unconsolidated condensed interim statement of comprehensive income, the unconsolidated condensed interim statement of changes in equity, the unconsolidated condensed interim cash flow statement 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 statements"). Management is responsible for the preparation and presentation of these unconsolidated condensed interim financial statements 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 statements 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 statements consists of making inquiries, primarily of persons responsible for the 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 statements are not prepared, in all material respects, in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting.

### Other Matter

Pursuant to the requirement of Section 237 (1) (b) of the Companies Act, 2017, only cumulative figures for the half year, presented in the second quarter accounts are subject to a limited scope review by the statutory auditors of the Bank. Accordingly, the figures of the unconsolidated condensed interim statement of profit and loss account and the unconsolidated condensed interim statement of comprehensive income for the three months period ended June 30, 2025 and 2024 have not been reviewed by us.

The engagement partner on the review resulting in this independent auditor's review report is Zain ul Arfeen.

LAHORE

Dated: August 23, 2025

UDIN: RR2025108325koNyEplc



CROWE HUSSAIN CHAUDHURY & CO.  
Chartered Accountants