

SECTT/AKBL/Board-196/2026  
February 9, 2026

The General Manager  
Pakistan Stock Exchange Limited  
Stock Exchange Building  
Stock Exchange Road  
Karachi

Dear Sir

Subject: **Financial Results for the Year Ended December 31, 2025**

We have to inform you that the Board of Directors of Askari Bank Limited (AKBL) in their meeting held on Monday, February 09, 2026 at 10:30 am at Rawalpindi has recommended the following:

- |      |  |   |            |
|------|--|---|------------|
| i)   | <b><u>Cash Dividend</u></b>  |   |            |
|      | A final Cash Dividend for the year ended December 31, 2025 at Rs. 1.75/- per share, i.e., 17.5%. This is in addition to the Interim Cash Dividends already paid at Rs.3.25/- per share i.e., 32.50%. |   |            |
| ii)  | <b><u>Bonus Shares</u></b>   | - | <b>NIL</b> |
| iii) | <b><u>Right Shares</u></b>   | - | <b>NIL</b> |
| iv)  | <b><u>Any other entitlement/Corporate action</u></b>   | - | <b>NIL</b> |
| v)   | <b><u>Any other Price-Sensitive information</u></b>  | - | <b>NIL</b> |

The following documents are attached as annexures to this letter:

- Financial Results of the Bank (Standalone & Consolidated);
- Statement of Financial Position (Standalone & Consolidated);
- Statement of Changes in Equity (Standalone & Consolidated); and
- Statement of Cash Flows (Standalone & Consolidated).

The 34<sup>th</sup> Annual General Meeting (AGM) of the shareholders of Askari Bank Limited ("the Bank") will be held on Tuesday, March 17, 2026 at 10:00 am at Shamadan Hall, Serena Hotel, Islamabad.

The Share Transfer Books of the Bank will remain closed from March 10, 2026 to March 17, 2026 (both days inclusive). Transfers received at the Bank's Share Registrar, CDC Share Registrar Services Limited (CDCSRSL), Mezzanine Floor, South Tower, LSE Plaza, 19-Khayaban-e-Aiwan-e-Iqbal, Lahore at the close of business on March 9, 2026 will be treated in time for the purpose of above entitlement.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members at the close of business on March 9, 2026.

In line with PSX Notice No. PSX/N-1031 dated October 10, 2023, we shall be transmitting annual report of the Bank through PUCARS to Pakistan Stock Exchange Limited.

Yours truly

  
Syed Ali Sardar Naqvi  
Company Secretary

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**Askari Bank Limited, Company Secretary Office,**  
Plot # 18, 4<sup>th</sup> Floor, NPT Building, F-8 Markaz, Islamabad – Pakistan  
**PABX: + 92 51 2857424-39, FAX: + 92 51 28574448, SWIFT: ASCMPKKA**

**ASKARI BANK LIMITED**  
**UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT DECEMBER 31, 2025**

	Note	2025 (Rupees in '000)	2024
<b>ASSETS</b>			
Cash and balances with treasury banks	6	108,637,978	133,505,285
Balances with other banks	7	13,774,428	10,776,034
Lendings to financial institutions	8	14,128,026	4,567,619
Investments	9	2,028,768,983	1,509,745,761
Advances	10	586,621,904	695,758,143
Property and equipment	11	26,225,450	21,796,057
Right-of-use assets	12	14,931,093	12,161,484
Intangible assets	13	2,204,973	1,839,788
Assets held for sale	14	-	1,750,000
Deferred tax assets		-	-
Other assets	15	99,708,733	106,474,034
<b>Total Assets</b>		<b>2,895,001,568</b>	<b>2,498,374,205</b>
<b>LIABILITIES</b>			
Bills payable	16	23,259,370	66,704,448
Borrowings	17	994,566,586	869,212,410
Deposits and other accounts	18	1,631,331,749	1,363,735,115
Lease liabilities	19	17,433,672	14,136,598
Subordinated debts	20	6,000,000	12,000,000
Deferred tax liabilities	21	14,303,187	734,350
Other liabilities	22	56,360,895	50,222,725
<b>Total Liabilities</b>		<b>2,743,255,459</b>	<b>2,376,745,646</b>
<b>NET ASSETS</b>		<b>151,746,109</b>	<b>121,628,559</b>
<b>REPRESENTED BY</b>			
Share capital	23	14,492,992	14,492,992
Reserves		88,855,771	74,574,030
Surplus on revaluation of assets - net of tax	24	31,153,056	16,235,737
Unappropriated profit		17,244,290	16,325,800
		<b>151,746,109</b>	<b>121,628,559</b>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	25		

The annexed notes 1 to 50 and Annexures I and II form an integral part of these unconsolidated financial statements.



Chief Financial Officer

President & CEO

Director

Director

Chairman



**ASKARI BANK LIMITED****UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	Note	2025 (Rupees in '000)	2024
<b>Mark-up / return / interest earned</b>	27	<b>300,751,979</b>	401,028,447
<b>Mark-up / return / interest expensed</b>	28	<b>213,377,494</b>	337,748,716
Net mark-up / interest income		<b>87,374,485</b>	63,279,731
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee and commission income	29	<b>7,654,240</b>	6,965,656
Dividend income		<b>964,071</b>	853,800
Foreign exchange income		<b>4,273,488</b>	4,078,427
Income / (loss) from derivatives		-	-
Gain on securities	30	<b>4,320,826</b>	2,851,511
Net gains / (losses) on derecognition of financial assets measured at amortised cost		-	-
Other income	31	<b>598,721</b>	691,403
Total non-markup / interest income		<b>17,811,346</b>	15,440,797
Total income		<b>105,185,831</b>	78,720,528
<b>NON MARK-UP / INTEREST EXPENSE</b>			
Operating expenses	32	<b>49,449,635</b>	35,408,493
Workers' welfare fund		<b>610,000</b>	540,000
Other charges	33	<b>23,526</b>	72,041
Total non-markup / interest expenses		<b>50,083,161</b>	36,020,534
Profit before credit loss allowance / provisions		<b>55,102,670</b>	42,699,994
Credit loss allowance / (reversal) and write offs - net	34	<b>1,817,537</b>	(1,807,385)
Other income / expense		-	-
<b>PROFIT BEFORE TAXATION</b>		<b>53,285,133</b>	44,507,379
Taxation	35	<b>(30,481,814)</b>	(23,484,708)
<b>PROFIT AFTER TAXATION</b>		<b>22,803,319</b>	21,022,671
<b>(Rupees)</b>			
<b>Basic and diluted earnings per share</b>	36	<b>15.73</b>	14.51

The annexed notes 1 to 50 and Annexures I and II form an integral part of these unconsolidated financial statements.

  
  
 Chief Financial Officer

President &amp; CEO

Director

Director

Chairman

ASKARI BANK LIMITED  
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED DECEMBER 31, 2025

SECTT/AKBL/Board-196/2026

	Share capital	Capital Exchange translation reserve	Statutory reserve	Revenue General reserve	Surplus / (deficit) on revaluation of		Unappropriated profit	Total
					Investments	Property and equipment / Non banking assets		
(Rupees in '000)								
<b>Balance as at January 1, 2024</b>	14,492,992	1,912,226	17,748,529	38,078,900	(6,367,323)	10,825,685	20,431,812	97,122,821
Effect of reclassification / remeasurement on adoption of IFRS-9 (net of tax)	-	-	-	-	1,751,597	-	223,613	1,975,210
Effect of adoption of IFRS-9 - credit loss allowance (net of tax)	-	-	-	-	-	-	(5,873,135)	(5,873,135)
<b>Balance as at January 1, 2024 - restated</b>	14,492,992	1,912,226	17,748,529	38,078,900	(4,615,726)	10,825,685	14,782,290	93,224,896
Profit after taxation	-	-	-	-	-	-	21,022,671	21,022,671
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branch	-	(50,182)	-	-	-	-	-	(50,182)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	9,126,360	-	-	9,126,360
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	(662,460)	-	-	(662,460)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	806,337	806,337
Movement in surplus on revaluation of investment in equity securities through FVOCI - net of tax	-	-	-	-	1,641,903	-	-	1,641,903
Movement in surplus on revaluation of non-banking assets	-	-	-	-	-	142,282	-	142,282
Total other comprehensive income	-	(50,182)	-	-	10,105,803	142,282	806,337	11,004,240
Transfer to:	-	-	-	-	-	-	-	-
Statutory reserve	-	-	2,102,267	-	-	-	(2,102,267)	-
General reserve	-	-	-	14,782,290	-	-	(14,782,290)	-
	-	-	2,102,267	14,782,290	-	-	(16,884,557)	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	(222,307)	-	222,307	-
<b>Transaction with owners, recorded directly in equity</b>	-	-	-	-	-	-	-	-
Final dividend 2023: Rs 2.5 per share	-	-	-	-	-	-	(3,623,248)	(3,623,248)
<b>Balance as at December 31, 2024</b>	14,492,992	1,862,044	19,850,796	52,861,190	5,267,770	10,967,967	16,325,800	121,628,559
Effect of remeasurement on adoption of IFRS-9 (net of tax)	-	-	-	-	1,323,384	-	-	1,323,384
Effect of adoption of IFRS-9 - credit loss allowance (net of tax)	-	-	-	-	-	-	(434,970)	(434,970)
<b>Balance as at January 1, 2025 - restated</b>	14,492,992	1,862,044	19,850,796	52,861,190	6,591,154	10,967,967	15,890,830	122,516,973
Profit after taxation	-	-	-	-	-	-	22,803,319	22,803,319
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branch	-	23,507	-	-	-	-	-	23,507
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	12,399,776	-	-	12,399,776
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	(1,548,587)	-	-	(1,548,587)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	21,868	21,868
Movement in surplus on revaluation of investment in equity securities through FVOCI - net of tax	-	-	-	-	2,764,144	-	-	2,764,144
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	1,823,229	-	1,823,229
Total other comprehensive income	-	23,507	-	-	13,615,333	1,823,229	21,868	15,483,937
Transfer to:	-	-	-	-	-	-	-	-
Statutory reserve	-	-	2,280,332	-	-	-	(2,280,332)	-
General reserve	-	-	-	11,977,902	-	-	(11,977,902)	-
	-	-	2,280,332	11,977,902	-	-	(14,258,234)	-
Transfer from surplus on revaluation of assets to unappropriated profit on disposal	-	-	-	-	-	(980,987)	980,987	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	(863,640)	-	863,640	-
<b>Transaction with owners, recorded directly in equity</b>	-	-	-	-	-	-	-	-
Final dividend 2024: Rs 3 per share	-	-	-	-	-	-	(4,347,898)	(4,347,898)
Interim Dividend 2025: Rs 2 per share	-	-	-	-	-	-	(2,898,598)	(2,898,598)
Interim Dividend 2025: Rs 1.25 per share	-	-	-	-	-	-	(1,811,624)	(1,811,624)
<b>Balance as at December 31, 2025</b>	14,492,992	1,885,551	22,131,128	64,839,092	19,342,847	11,810,209	17,244,290	151,746,109

The annexed notes 1 to 50 and Annexures I and II form an integral part of these unconsolidated financial statements.

Chief Financial Officer

President & CEO

Director

Director

Chairman



**ASKARI BANK LIMITED**  
**UNCONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

SECTT/AKBL/Board-196/2026

		2025	2024
		(Rupees in '000)	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>Note</b>		
Profit before taxation		53,285,133	44,507,379
Less: dividend income		(964,071)	(853,800)
		<u>52,321,062</u>	<u>43,653,579</u>
Adjustments:			
Net mark-up / interest income		(87,374,485)	(63,279,731)
Depreciation	11.2	1,910,339	1,405,401
Depreciation on right-of-use assets	12	2,410,862	2,257,101
Amortization	32	230,883	216,716
Interest expense on lease liability against right-of-use assets	19	1,984,326	1,544,722
Gain on termination of lease contracts under IFRS - 16	31	(59,835)	(31,978)
Charge for defined benefit plans	32.1	662,225	570,541
Credit loss allowance & write offs - net		1,938,481	(1,686,906)
Unrealized (loss) / gain on revaluation of securities - FVTPL	30	247,299	(1,051,535)
Gain on sale of property and equipment	31	(39,418)	(43,029)
		<u>(78,089,323)</u>	<u>(60,098,698)</u>
		<u>(25,768,261)</u>	<u>(16,445,119)</u>
Decrease / (increase) in operating assets			
Lendings to financial institutions		(9,530,086)	(4,538,497)
Net investment in securities classified as FVTPL		1,725,509	(653,345)
Advances		106,654,170	(72,136,166)
Other assets		1,206,219	(15,207,481)
		<u>100,055,812</u>	<u>(92,535,489)</u>
Increase / (decrease) in operating liabilities			
Bills payable		(43,445,078)	54,310,112
Borrowings from financial institutions		124,153,241	225,849,745
Deposits		267,596,634	70,589,540
Other liabilities		7,223,946	2,820,879
		<u>355,528,743</u>	<u>353,570,276</u>
		<u>429,816,294</u>	<u>244,589,668</u>
Payment made to defined benefit plan		(98,439)	(183,597)
Mark-up / interest received		307,277,839	409,978,250
Mark-up / interest paid		(215,000,337)	(347,386,449)
Income tax paid		(34,190,463)	(25,495,371)
<b>Net cash flow generated from operating activities</b>		<u>487,804,894</u>	<u>281,502,501</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net investment in securities classified as FVOCI		(491,856,992)	(320,939,863)
Net investment in securities measured at amortized cost		2,543,420	21,183,847
Investment in subsidiary		-	(1,000,000)
Dividend received		962,521	852,135
Investments in property and equipment		(4,560,873)	(3,998,463)
Investments in intangible assets		(596,068)	(311,410)
Proceeds from disposal of asset held for sale		1,308,750	-
Proceeds from sale of property and equipment		83,788	61,691
Effect of translation of net investment in foreign branch		23,507	(50,182)
<b>Net cash flow used in investing activities</b>		<u>(492,091,947)</u>	<u>(304,202,245)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Payment of subordinated debts		(6,000,000)	-
Payments against lease liabilities under IFRS-16	19	(3,807,888)	(3,309,401)
Dividends paid		(8,959,419)	(3,586,808)
<b>Net cash flow used in financing activities</b>		<u>(18,767,307)</u>	<u>(6,896,209)</u>
<b>Decrease in cash and cash equivalents</b>		<u>(23,054,360)</u>	<u>(29,595,953)</u>
Cash and cash equivalents at beginning of the year		144,280,472	173,876,425
Credit loss allowance on cash and cash equivalents - net		(15,488)	-
Cash and cash equivalents at end of the year	37	<u>121,210,624</u>	<u>144,280,472</u>

The annexed notes 1 to 50 and Annexures I and II form an integral part of these unconsolidated financial statements.



Chief Financial Officer

President & CEO

Director

Director

Chairman

**ASKARI BANK LIMITED**  
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT DECEMBER 31, 2025**

	Note	2025 (Rupees in '000)	2024
<b>ASSETS</b>			
Cash and balances with treasury banks	6	108,988,768	133,535,448
Balances with other banks	7	14,988,447	12,958,886
Lendings to financial institutions	8	14,128,026	4,567,619
Investments	9	2,028,240,826	1,509,368,801
Advances	10	586,121,904	695,692,118
Property and equipment	11	26,397,266	21,834,904
Right-of-use assets	12	15,128,302	12,196,186
Intangible assets	13	2,215,160	1,849,778
Assets held for sale	14	-	1,750,000
Deferred tax assets		-	-
Other assets	15	101,281,135	107,627,956
<b>Total Assets</b>		<b>2,897,489,834</b>	<b>2,501,381,696</b>
<b>LIABILITIES</b>			
Bills payable	16	23,259,370	66,704,448
Borrowings	17	994,566,586	869,212,410
Deposits and other accounts	18	1,630,039,984	1,362,850,503
Lease liabilities	19	17,642,967	14,174,653
Subordinated debts	20	6,000,000	12,000,000
Deferred tax liabilities	21	14,280,694	737,821
Other liabilities	22	58,992,466	53,291,573
<b>Total Liabilities</b>		<b>2,744,782,067</b>	<b>2,378,971,408</b>
<b>NET ASSETS</b>		<b>152,707,767</b>	<b>122,410,288</b>
<b>REPRESENTED BY</b>			
Share capital	23	14,492,992	14,492,992
Reserves		88,971,868	74,690,127
Surplus on revaluation of assets - net of tax	24	31,153,056	16,235,737
Unappropriated profit		17,498,418	16,522,092
Non-controlling interest		591,433	469,340
		<b>152,707,767</b>	<b>122,410,288</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	25		

The annexed notes 1 to 50 and Annexures I and II form an integral part of these consolidated financial statements.

Chief Financial Officer

President &amp; CEO

Director

Director

Chairman





**ASKARI BANK LIMITED**  
**CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	Note	2025 (Rupees in '000)	2024
<b>Mark-up / return / interest earned</b>	27	<b>301,016,908</b>	401,257,754
<b>Mark-up / return / interest expensed</b>	28	<b>213,312,584</b>	337,603,215
Net mark-up / interest income		<b>87,704,324</b>	63,654,539
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee and commission income	29	<b>8,481,761</b>	7,553,247
Dividend income		<b>926,523</b>	828,952
Foreign exchange income		<b>4,299,632</b>	4,079,139
Income / (loss) from derivatives		-	-
Gain on securities	30	<b>4,351,691</b>	2,875,039
Net gains / (losses) on derecognition of financial assets measured at amortised cost		-	-
Other income	31	<b>598,721</b>	692,012
Total non-markup / interest income		<b>18,658,328</b>	16,028,389
Total income		<b>106,362,652</b>	79,682,928
<b>NON MARK-UP / INTEREST EXPENSE</b>			
Operating expenses	32	<b>50,248,087</b>	35,990,556
Workers' welfare fund		<b>619,794</b>	550,236
Other charges	33	<b>23,526</b>	72,041
Total non-markup / interest expenses		<b>50,891,407</b>	36,612,833
Profit before credit loss allowance / provisions		<b>55,471,245</b>	43,070,095
Credit loss allowance / (reversal) and write offs - net	34	<b>1,818,787</b>	(1,799,385)
Other income / expense		-	-
<b>PROFIT BEFORE TAXATION</b>		<b>53,652,458</b>	44,869,480
Taxation	35	<b>(30,627,546)</b>	(23,612,925)
<b>PROFIT AFTER TAXATION</b>		<b>23,024,912</b>	21,256,555
Profit attributable to			
Non-controlling interest		<b>164,100</b>	118,861
Equity holders of the Bank		<b>22,860,812</b>	21,137,694
		<b>23,024,912</b>	21,256,555
<b>(Rupees)</b>			
<b>Basic and diluted earnings per share</b>	36	<b>15.77</b>	14.58

The annexed notes 1 to 50 and Annexures I and II form an integral part of these consolidated financial statements.

Chief Financial Officer

President & CEO

Director

Director

Chairman



**ASKARI BANK LIMITED**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	Share capital	Capital		Statutory reserve	Revenue	Surplus / (deficit) on revaluation of		Unappropriated profit	Non-Controlling interest	Total
		Exchange translation reserve	Merger reserve		General reserve	Investments	Property and equipment / Non banking assets			
(Rupees in '000)										
Balance as at January 1, 2024	14,492,992	1,912,226	128,355	17,748,529	38,066,642	(6,367,230)	10,825,685	20,511,764	376,698	97,695,661
Effect of reclassification / remeasurement on adoption of IFRS-9 (net of tax)	-	-	-	-	-	1,751,597	-	223,613	-	1,975,210
Effect of adoption of IFRS-9 - credit loss allowance (net of tax)	-	-	-	-	-	-	-	(5,873,135)	-	(5,873,135)
Balance as at January 1, 2024 - restated	14,492,992	1,912,226	128,355	17,748,529	38,066,642	(4,615,633)	10,825,685	14,862,242	376,698	93,797,736
Profit after taxation	-	-	-	-	-	-	-	21,137,694	118,861	21,256,555
Other comprehensive income - net of tax	-	(50,182)	-	-	-	-	-	-	-	(50,182)
Effect of translation of net investment in foreign branch	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	9,126,267	-	-	-	9,126,267
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	-	(662,460)	-	-	-	(662,460)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	-	807,654	2,005	809,659
Movement in surplus on revaluation of investment in equity securities through FVOCI - net of tax	-	-	-	-	-	1,641,903	-	-	-	1,641,903
Movement in surplus on revaluation of non-banking assets	-	-	-	-	-	-	142,282	-	-	142,282
Total other comprehensive income	-	(50,182)	-	-	-	10,105,710	142,282	807,654	2,005	11,007,469
Transfer to:	-	-	-	-	-	-	-	-	-	-
Statutory reserve	-	-	-	2,102,267	-	-	-	(2,102,267)	-	-
General reserve	-	-	-	-	14,782,290	-	-	(14,782,290)	-	-
	-	-	-	2,102,267	14,782,290	-	-	(16,884,557)	-	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	-	(222,307)	-	222,307	-	-
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-
Final dividend 2023: Rs 2.5 per share	-	-	-	-	-	-	-	(3,623,248)	(28,224)	(3,651,472)
Balance as at December 31, 2024	14,492,992	1,862,044	128,355	19,850,796	52,848,932	5,267,770	10,967,967	16,522,092	469,340	122,410,288
Effect of remeasurement on adoption of IFRS-9 (net of tax)	-	-	-	-	-	1,323,384	-	-	-	1,323,384
Effect of adoption of IFRS-9 - credit loss allowance (net of tax)	-	-	-	-	-	-	-	(434,970)	-	(434,970)
Balance as at January 1, 2025 - restated	14,492,992	1,862,044	128,355	19,850,796	52,848,932	6,591,154	10,967,967	16,087,122	469,340	123,298,702
Profit after taxation	-	-	-	-	-	-	-	22,860,812	164,100	23,024,912
Other comprehensive income - net of tax	-	23,507	-	-	-	-	-	-	-	23,507
Effect of translation of net investment in foreign branch	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	12,399,776	-	-	-	12,399,776
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	-	(1,548,587)	-	-	-	(1,548,587)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	-	22,211	329	22,540
Movement in surplus on revaluation of investment in equity securities through FVOCI - net of tax	-	-	-	-	-	2,764,144	-	-	-	2,764,144
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	-	1,823,229	-	-	1,823,229
Total other comprehensive income	-	23,507	-	-	-	13,615,333	1,823,229	22,211	329	15,484,609
Transfer to:	-	-	-	-	-	-	-	-	-	-
Statutory reserve	-	-	-	2,280,332	-	-	-	(2,280,332)	-	-
General reserve	-	-	-	-	11,977,902	-	-	(11,977,902)	-	-
	-	-	-	2,280,332	11,977,902	-	-	(14,258,234)	-	-
Transfer from surplus on revaluation of assets to unappropriated profit on disposal	-	-	-	-	-	-	(980,987)	980,987	-	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	-	(863,640)	-	863,640	-	-
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-
Final dividend 2024: Rs 3 per share	-	-	-	-	-	-	-	(4,347,898)	-	(4,347,898)
Interim Dividend 2025: Rs 2 per share	-	-	-	-	-	-	-	(2,898,598)	-	(2,898,598)
Interim Dividend 2025: Rs 1.25 per share	-	-	-	-	-	-	-	(1,811,624)	-	(1,811,624)
Final dividend of subsidiary 2024: Rs 1.5 per share	-	-	-	-	-	-	-	-	(42,336)	(42,336)
Balance as at December 31, 2025	14,492,992	1,885,551	128,355	22,131,128	64,826,834	19,342,847	11,810,209	17,498,418	591,433	152,707,767

The annexed notes 1 to 50 and Annexures I and II form an integral part of these consolidated financial statements.

Chief Financial Officer



President &amp; CEO

Director

Director

Chairman



**ASKARI BANK LIMITED**  
**CONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

		2025	2024
	Note	(Rupees in '000)	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation		53,652,458	44,869,480
Less: dividend income		(926,523)	(828,952)
		<u>52,725,935</u>	<u>44,040,528</u>
Adjustments:			
Net mark-up / interest income		(87,704,324)	(63,654,539)
Depreciation	11.2	1,950,709	1,413,340
Depreciation on right-of-use assets	12	2,428,263	2,258,248
Amortization	32	232,290	216,856
Interest expense on lease liability against right-of-use assets	19	2,004,672	1,544,722
Gain on termination of lease contracts under IFRS - 16	31	(59,835)	(31,978)
Charge for defined benefit plans	32.1	678,366	573,453
Credit loss allowance & write offs - net		1,939,731	(1,678,906)
Unrealized (loss) / gain on revaluation of securities - FVTPL	30	216,434	(1,075,063)
Gain on sale of property and equipment	31	(39,418)	(43,029)
		<u>(78,353,112)</u>	<u>(60,476,896)</u>
		<u>(25,627,177)</u>	<u>(16,436,368)</u>
Decrease / (increase) in operating assets			
Lendings to financial institutions		(9,530,086)	(4,538,497)
Net investment in securities classified as FVTPL		1,391,940	(702,378)
Advances		107,088,145	(72,156,819)
Other assets		771,401	(15,537,355)
		<u>99,721,400</u>	<u>(92,935,049)</u>
Increase / (decrease) in operating liabilities			
Bills payable		(43,445,078)	54,310,112
Borrowings from financial institutions		124,153,241	225,849,745
Deposits		267,189,481	70,055,797
Other liabilities		6,823,862	4,345,707
		<u>354,721,506</u>	<u>354,561,361</u>
		<u>428,815,729</u>	<u>245,189,944</u>
Payment made to defined benefit plan		(103,793)	(167,320)
Mark-up / interest received		307,541,465	410,186,778
Mark-up / interest paid		(214,935,427)	(347,240,948)
Income tax paid		(34,352,136)	(25,569,990)
<b>Net cash flow generated from operating activities</b>		<u>486,965,838</u>	<u>282,398,464</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net investment in securities classified as FVOCI		(491,856,992)	(320,900,197)
Net investment in securities measured at amortised cost		3,028,186	20,545,362
Dividend received		924,973	827,287
Investments in property and equipment		(4,734,212)	(4,024,711)
Investments in intangible assets		(597,672)	(316,662)
Proceeds from disposal of asset held for sale		1,308,750	-
Proceeds from sale of property and equipment		83,788	61,691
Effect of translation of net investment in foreign branch		23,507	(50,182)
<b>Net cash flow used in investing activities</b>		<u>(491,819,672)</u>	<u>(303,857,412)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Payment of subordinated debts		(6,000,000)	-
Payments against lease liabilities under IFRS-16	19	(3,846,977)	(3,309,401)
Dividends paid		(9,001,755)	(3,586,808)
<b>Net cash flow used in financing activities</b>		<u>(18,848,732)</u>	<u>(6,896,209)</u>
<b>Decrease in cash and cash equivalents</b>		<u>(23,702,566)</u>	<u>(28,355,157)</u>
Cash and cash equivalents at beginning of the year		146,493,487	174,848,644
Credit loss allowance on cash and cash equivalents - net		(15,488)	-
Cash and cash equivalents at end of the year	37	<u>122,775,433</u>	<u>146,493,487</u>

The annexed notes 1 to 50 and Annexures I and II form an integral part of these consolidated financial statements.



Chief Financial Officer

President & CEO

Director

Director

Chairman