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بنک مکرمہ
Bank Makramah Ltd.

Ref: BML/CSD/2025/08-01

Date: 01.08.2025

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

Subject: FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of Bank Makramah Limited ('the Bank') in their 151st meeting held on Friday, August 01, 2025 at 11:00 a.m. at Karachi recommended the following:

(i) CASH DIVIDEND	NIL
(ii) BONUS SHARES	NIL
(iii) RIGHT SHARES	NIL
(iv) ANY OTHER ENTITLEMENT/CORPORATE ACTION	NIL
(v) ANY OTHER PRICE-SENSITIVE INFORMATION	As per separate disclosure

The financial results of the Bank as of 30th June 2025 are enclosed as Annexure "A".

The half yearly report of the Bank for the period ended June 30, 2025 will be transmitted through PUCARS, within the specified time.

You may please inform the members of the Exchange accordingly.

Thanking You,

Very truly yours,

For and on behalf of
Bank Makramah Limited

Assad Rabbani
Company Secretary



Encls: Annexure A

Head Office:

Plot # G-2, Block # 2, Scheme # 5, Clifton, Karachi - Pakistan.

PABX: (021) 32402924 Email: info@bankmakramah.com, Website: www.bankmakramah.com

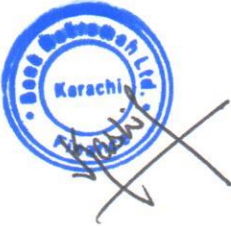
BANK MAKRAMAH LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

		(Un-audited) June 30, 2025	(Audited) December 31, 2024
	Note	----- (Rupees in '000) -----	
ASSETS			
Cash and balances with treasury banks	6	16,180,242	18,352,157
Balances with other banks	7	1,757,560	1,475,100
Lendings to financial institutions	8	13,320,189	9,697,187
Investments	9	133,775,449	174,858,629
Advances	10	15,485,632	15,574,078
Property and equipment	11	6,767,058	7,072,251
Right-of-use assets	12	2,708,908	2,601,271
Intangible assets	13	361,741	333,599
Deferred tax assets	14	25,639,834	25,600,837
Other assets	15	12,129,916	15,031,166
Total Assets		228,126,529	270,596,275
LIABILITIES			
Bills payable	17	1,860,845	1,900,496
Borrowings	18	50,867,033	89,892,925
Deposits and other accounts	19	183,199,357	185,859,754
Lease liabilities	20	3,421,684	3,284,402
Subordinated debt	21	1,495,515	1,495,515
Deferred tax liabilities		-	-
Other liabilities	22	5,345,819	6,373,767
Total Liabilities		246,190,253	288,806,859
NET ASSETS		(18,063,724)	(18,210,584)
REPRESENTED BY			
Share capital - net		30,500,208	30,500,208
Reserves		(425,043)	(425,043)
Surplus / (deficit) on revaluation of assets	23	3,744,171	4,334,869
Accumulated losses		(51,883,060)	(52,620,618)
		(18,063,724)	(18,210,584)

CONTINGENCIES AND COMMITMENTS

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The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.



_____ President / Chief Executive	_____ Chief Financial Officer	_____ Director	_____ Director	_____ Director
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BANK MAKRAMAH LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2025

		Quarter Ended		Half Year Ended	
		June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024
Note		(Rupees in '000)			
Mark-up / return / interest earned	25	4,390,632	11,041,017	10,322,284	21,791,130
Mark-up / return / interest expensed	26	4,805,958	12,193,913	10,681,075	23,882,226
Net Mark-up / interest expense		(415,326)	(1,152,896)	(358,791)	(2,091,096)
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	198,109	278,110	561,648	565,582
Dividend income		3,587	3,563	4,220	3,571
Foreign exchange income		25,854	154,294	113,776	296,424
Income / (loss) from derivatives		-	-	-	-
Gain on securities	28	923,053	103,128	1,524,195	278,915
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	113,281	668,865	117,607	689,901
Total non-markup / interest income		1,263,884	1,207,960	2,321,446	1,834,393
Total income		848,558	55,064	1,962,655	(256,703)
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	2,136,721	2,020,427	4,170,434	3,893,120
Workers welfare fund		-	-	-	-
Other charges	31	255	104	367	104
Total non-markup / interest expenses		2,136,976	2,020,531	4,170,801	3,893,224
Loss before credit loss allowance		(1,288,418)	(1,965,467)	(2,208,146)	(4,149,927)
Credit loss allowance and write offs - net Extra ordinary / unusual items	32	(3,464,988)	(631,713)	(3,666,310)	(1,724,005)
PROFIT / (LOSS) BEFORE TAXATION		2,176,570	(1,333,754)	1,458,164	(2,425,922)
Taxation	33	598,528	(708,426)	742,537	(987,905)
PROFIT / (LOSS) AFTER TAXATION		1,578,042	(625,328)	715,627	(1,438,017)
(Rupee)					
Basic earning / (loss) per share	34	0.24	(0.10)	0.11	(0.22)
Diluted earning / (loss) per share	34	0.24	(0.10)	0.11	(0.22)

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

President / Chief Executive

Chief Financial Officer

Director

Director

Director



BANK MAKRAMAH LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2025

	Share capital	Capital reserves		Surplus / (deficit) on revaluation of			Accumulated	Total		
	Issued, subscribed and paid up	Discount on issue of shares	Share premium account	Reserve arising on amalgamation	Statutory reserve	Investments	Property and equipment / Non banking assets	Property held for sale	losses	
										(Rupees in '000)
Balance as at January 01, 2024 (Audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	189,012	3,105,178	683,657	(46,979,561)	(12,926,549)
Effect of adoption of IFRS 9 - ECL (net of tax)	-	-	-	-	-	(60,943)	-	-	(900,286)	(961,229)
Loss after taxation for six months period ended June 30, 2024	-	-	-	-	-	-	-	-	(1,438,017)	(1,438,017)
Other comprehensive income - net of tax	-	-	-	-	-	(325,496)	66,675	-	-	(258,821)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(48,061)	-	-	-
Transfer from surplus on revaluation of property and equipment on disposal to accumulated losses	-	-	-	-	-	-	(23,135)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(11,904)	-	-	-
Transfer from surplus on revaluation of non-banking assets on disposal to accumulated losses	-	-	-	-	-	-	(87,865)	-	-	-
Balance as at July 01, 2024 (Un-audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	(197,427)	3,000,888	683,657	(49,146,899)	(15,584,616)
Effect of adoption of IFRS 9 - ECL (net of tax)	-	-	-	-	-	-	-	-	315,417	315,417
Loss after taxation six months period ended December 31, 2024	-	-	-	-	-	-	-	-	(3,763,430)	(3,763,430)
Other comprehensive income - net of tax	-	-	-	-	-	1,020,077	(173,227)	(33,622)	8,817	822,045
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Transfer from surplus on revaluation of investment at FVOCI on disposal to accumulated losses	-	-	-	-	-	(372)	-	-	372	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(7,529)	-	-	-
Transfer from surplus on revaluation of property and equipment on disposal to accumulated losses	-	-	-	-	-	-	9,717	-	(9,717)	-
Transfer in respect of incremental depreciation from surplus on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(1,880)	-	1,880	-
Transfer from surplus on revaluation of non-banking assets on disposal to accumulated losses	-	-	-	-	-	-	34,587	-	(34,587)	-
Balance as at January 01, 2025 (Audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	822,278	2,862,556	650,035	(52,620,618)	(18,210,584)
Profit after taxation for six months period ended June 30, 2025	-	-	-	-	-	-	-	-	715,627	715,627
Effect of reclassification from listed to unlisted due to delisting of securities	-	-	-	-	-	57,945	-	-	(57,945)	-
Other comprehensive income - net of tax	-	-	-	-	-	(568,767)	-	-	-	(568,767)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(26,896)	-	-	-
Transfer from surplus on revaluation of property and equipment on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(6,768)	-	-	-
Transfer from surplus on revaluation of property and equipment on disposal to accumulated losses	-	-	-	-	-	-	(46,212)	-	46,212	-
Balance as at June 30, 2025 (Un-audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	311,456	2,782,680	650,035	(51,883,060)	(18,063,724)

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

President / Chief Executive

Chief Financial Officer

Director

Director

Director



BANK MAKRAMAH LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025

	June 30, 2025	June 30, 2024
Note	----- (Rupees in '000) -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit / (loss) before taxation	1,458,164	(2,425,922)
Less: Dividend income	(4,220)	(3,571)
	<u>1,453,944</u>	<u>(2,429,493)</u>
Adjustments:		
Depreciation on property and equipment	216,841	206,673
Depreciation on right-of-use assets	271,225	270,730
Depreciation on non-banking assets	30,499	32,422
Finance charges on leased assets	262,767	221,870
Amortization	36,403	15,383
Credit loss allowance and write offs - net	(3,666,310)	(1,723,438)
Gain on forward exchange contracts	(31,315)	(23,598)
Charge for defined benefit plan	43,769	40,323
Charge for employees compensated absences	11,789	12,847
Gain on termination of lease contracts under IFRS 16	(47,313)	(36,161)
Gain on sale of property and equipment	(67,469)	(46,303)
Gain on sale of non banking assets	-	(604,317)
Unrealised gain - FVTPL	(5,383)	(4,103)
	<u>(2,944,497)</u>	<u>(1,637,672)</u>
	<u>(1,490,553)</u>	<u>(4,067,165)</u>
Decrease in operating assets		
Lendings to financial institutions	(3,623,611)	-
Securities classified as FVTPL	(77,043)	15,072
Advances	3,163,175	3,183,119
Others assets (excluding advance taxation)	<u>2,863,509</u>	<u>23,321,505</u>
	<u>2,326,030</u>	<u>26,519,696</u>
Decrease in operating liabilities		
Bills payable	(39,651)	(291,855)
Borrowings from financial institutions	(39,026,164)	(18,216,758)
Deposits	(2,660,397)	17,286,901
Other liabilities (excluding current taxation)	<u>(986,900)</u>	<u>(106,867)</u>
	<u>(42,713,112)</u>	<u>(1,328,579)</u>
Payment on account of staff retirement benefits	(93,969)	(32,751)
Income tax paid	<u>(328,400)</u>	<u>(314,744)</u>
Net cash (used in) / generated from operating activities	<u>(42,300,004)</u>	<u>20,776,457</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments in securities classified as FVOCI	40,772,096	(17,587,536)
Dividend received	4,220	3,571
Investments in property and equipment	(54,594)	(137,594)
Investments in intangible assets	(64,544)	(33,132)
Proceeds from sale of property and equipment	210,289	80,381
Proceeds from sale of non-banking assets	-	948,212
Net cash generated from / (used in) investing activities	<u>40,867,467</u>	<u>(16,726,098)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of lease obligations against right-of-use assets	(457,034)	(385,118)
Net cash used in financing activities	<u>(457,034)</u>	<u>(385,118)</u>
(Decrease) / increase in cash and cash equivalents	<u>(1,889,571)</u>	<u>3,665,241</u>
Cash and cash equivalents at beginning of the year	19,823,400	15,060,968
Cash and cash equivalents at end of the period	<u>35</u> <u>17,933,829</u>	<u>18,726,209</u>

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

President / Chief Executive

Chief Financial Officer

Director

Director

Director



BANK MAKRAMAH LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

		(Un-audited) June 30, 2025	(Audited) December 31, 2024
	Note	----- (Rupees in '000) -----	
ASSETS			
Cash and balances with treasury banks	6	16,180,242	18,352,154
Balances with other banks	7	1,750,412	1,472,849
Lendings to financial institutions	8	13,320,189	9,697,187
Investments	9	133,841,561	175,012,164
Advances	10	15,551,426	15,618,918
Property and equipment	11	6,722,438	7,026,125
Right-of-use assets	12	2,708,908	2,601,271
Intangible assets	13	359,229	331,085
Deferred tax assets	14	25,707,831	25,668,564
Other assets	15	12,010,902	14,818,156
Total Assets		228,153,138	270,598,473
LIABILITIES			
Bills payable	17	1,860,845	1,900,496
Borrowings	18	50,867,033	89,892,925
Deposits and other accounts	19	183,316,209	186,014,625
Lease liabilities	20	3,421,684	3,284,402
Subordinated debt	21	1,495,515	1,495,515
Deferred tax liabilities		-	-
Other liabilities	22	5,207,181	6,159,847
Total Liabilities		246,168,467	288,747,810
NET ASSETS		(18,015,329)	(18,149,337)
REPRESENTED BY			
Share capital - net		30,500,208	30,500,208
Reserves		(425,043)	(425,043)
Surplus / (deficit) on revaluation of assets	23	3,695,050	4,290,745
Accumulated losses		(51,785,544)	(52,515,247)
		(18,015,329)	(18,149,337)
CONTINGENCIES AND COMMITMENTS			
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The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

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President / Chief Executive

Chief Financial Officer

Director

Director

Director

BANK MAKRAMAH LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2025

		Quarter Ended		Half Year Ended	
		June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024
Note		(Rupees in '000)			
Mark-up / return / interest earned	25	4,394,674	11,042,762	10,329,035	21,794,799
Mark-up / return / interest expensed	26	4,809,500	12,199,935	10,687,696	23,893,140
Net mark-up / interest expense		(414,826)	(1,157,173)	(358,661)	(2,098,341)
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	168,869	255,006	501,360	523,128
Dividend income		-	412	412	412
Foreign exchange income		25,854	154,294	113,776	296,424
Income / (loss) from derivatives		-	-	-	-
Gain on securities	28	916,743	97,766	1,515,821	272,234
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	112,561	669,243	116,167	690,766
Total non-markup / interest income		1,224,027	1,176,721	2,247,536	1,782,964
Total income		809,201	19,548	1,888,875	(315,377)
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	2,106,059	1,994,037	4,109,575	3,844,262
Workers welfare fund		-	-	-	-
Other charges		255	104	367	104
Total non-markup / interest expenses		2,106,314	1,994,141	4,109,942	3,844,366
Loss before credit loss allowance		(1,297,113)	(1,974,593)	(2,221,067)	(4,159,743)
Credit loss allowance and write offs - net	32	(3,464,857)	(631,760)	(3,665,934)	(1,724,052)
Extra ordinary / unusual items		-	-	-	-
PROFIT / (LOSS) BEFORE TAXATION		2,167,744	(1,342,833)	1,444,867	(2,435,691)
Taxation	33	595,820	(712,235)	737,095	(993,259)
PROFIT / (LOSS) AFTER TAXATION		1,571,924	(630,598)	707,772	(1,442,432)
(Rupee)					
Basic earning / (loss) per share	34	0.24	(0.10)	0.11	(0.22)
Diluted earning / (loss) per share	34	0.24	(0.10)	0.11	(0.22)

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

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_____ President / Chief Executive	_____ Chief Financial Officer	_____ Director	_____ Director	_____ Director
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BANK MAKRAMAH LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2025

	Share capital	Capital reserves		Surplus / (deficit) on revaluation of			Accumulated losses	Total	
	Issued, subscribed and paid up	Discount on issue of shares	Share premium	Reserve arising on amalgamation	Statutory reserve	Investments	Property and equipment / Non banking assets	Property held for sale	
									(Rupees in '000)
Balance as at January 01, 2024 (Audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	182,002	3,105,178	683,657	(46,858,568) (12,812,566)
Effect of adoption of IFRS 9 - ECL (net of tax)	-	-	-	-	-	(60,943)	-	-	(900,630) (961,573)
Loss after taxation for the six months period ended June 30, 2024	-	-	-	-	-	-	-	-	(1,442,432) (1,442,432)
Other comprehensive income - net of tax	-	-	-	-	-	(330,698)	66,675	-	- (264,023)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(48,061)	-	48,061 -
Transfer in respect of incremental depreciation from surplus on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(11,904)	-	11,904 -
Transfer from surplus on revaluation of property and equipment on sale to accumulated losses	-	-	-	-	-	-	(23,135)	-	23,135 -
Transfer from surplus on revaluation of non-banking assets on sale to accumulated losses	-	-	-	-	-	-	(87,865)	-	87,865 -
Balance as at July 01, 2024 (Un-audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	(209,639)	3,000,888	683,657	(49,030,665) (15,480,594)
Effect of adoption of IFRS 9 - ECL (net of tax)	-	-	-	-	-	-	-	-	315,561 315,561
Loss after taxation for the six months period ended December 31, 2024	-	-	-	-	-	-	-	-	(3,773,488) (3,773,488)
Other comprehensive income - net of tax	-	-	-	-	-	987,793	(173,227)	(33,622)	8,240 789,184
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(7,529)	-	7,529 -
Transfer in respect of incremental depreciation from surplus on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(1,880)	-	1,880 -
Transfer from surplus on revaluation of property and equipment on disposal to accumulated losses	-	-	-	-	-	-	9,717	-	(9,717) -
Transfer from surplus on revaluation of non-banking assets on disposal to accumulated losses	-	-	-	-	-	-	34,587	-	(34,587) -
Balance as at January 01, 2025 (Audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	778,154	2,862,556	650,035	(52,515,247) (18,149,337)
Profit after taxation for six months period ended June 30, 2025	-	-	-	-	-	-	-	-	707,772 707,772
Effect of reclassification from listed to unlisted due to delisting of securities	-	-	-	-	-	57,945	-	-	(57,945) -
Other comprehensive income - net of tax	-	-	-	-	-	(573,764)	-	-	- (573,764)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to accumulated losses	-	-	-	-	-	-	(26,896)	-	26,896 -
Transfer in respect of incremental depreciation from surplus on revaluation of non-banking assets to accumulated losses	-	-	-	-	-	-	(6,768)	-	6,768 -
Transfer from surplus on revaluation of property and equipment on sale to accumulated losses	-	-	-	-	-	-	(46,212)	-	46,212 -
Balance as at June 30, 2025 (Un-audited)	66,222,205	(35,721,997)	1,000,000	(1,579,205)	154,162	262,335	2,782,680	650,035	(51,785,544) (18,015,329)

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

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President / Chief Executive

Chief Financial Officer

Director

Director

Director



BANK MAKRAMAH LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025

	June 30, 2025	June 30, 2024
Note	----- (Rupees in '000) -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit / (loss) before taxation	1,444,867	(2,435,691)
Less: Dividend income	(412)	(412)
	<u>1,444,455</u>	<u>(2,436,103)</u>
Adjustments:		
Depreciation on property and equipment	215,335	206,410
Depreciation on right-of-use assets	271,225	270,730
Depreciation on non-banking assets	30,327	32,248
Finance charges on leased assets	262,767	221,870
Amortization	36,401	15,380
Credit loss allowance and write offs - net	(3,665,934)	(1,723,485)
Gain on forward exchange contracts	(31,315)	(23,598)
Charge for defined benefit plan	43,019	39,723
Charge for employees compensated absences	11,339	11,997
Gain on termination of lease contracts under IFRS 16	(47,313)	(36,161)
Gain on sale of property and equipment	(67,469)	(46,552)
Gain on sale of non banking assets	-	(604,317)
	<u>(2,941,618)</u>	<u>(1,635,755)</u>
	<u>(1,497,163)</u>	<u>(4,071,858)</u>
Decrease in operating assets		
Lendings to financial institutions	(3,623,611)	-
Advances	3,141,579	3,230,680
Others assets (excluding advance taxation)	<u>2,768,548</u>	<u>23,305,234</u>
	<u>2,286,516</u>	<u>26,535,914</u>
Decrease in operating liabilities		
Bills payable	(39,651)	(291,855)
Borrowings from financial institutions	<u>(39,026,164)</u>	<u>(18,216,758)</u>
Deposits	(2,698,416)	17,300,507
Other liabilities (excluding current taxation)	<u>(911,254)</u>	<u>(143,576)</u>
	<u>(42,675,485)</u>	<u>(1,351,682)</u>
Payment on account of staff retirement benefits	(93,133)	(31,911)
Income tax paid	<u>(321,825)</u>	<u>(307,986)</u>
Net cash (used in) / generated from operating activities	<u>(42,301,090)</u>	<u>20,772,477</u>



	June 30, 2025	June 30, 2024
Note	----- (Rupees in '000) -----	
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments in securities classified as FVOCI	40,772,096	(17,587,536)
Dividend received	412	412
Investments in property and equipment	(54,594)	(129,323)
Investments in intangible assets	(64,544)	(33,132)
Proceeds from sale of property and equipment	210,289	80,081
Proceeds from sale of non-banking assets	-	948,212
Net cash generated from / (used in) investing activities	40,863,659	(16,721,286)
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of lease obligations against right-of-use assets	(457,034)	(385,118)
Net cash used in financing activities	(457,034)	(385,118)
(Decrease) / increase in cash and cash equivalents	(1,894,465)	3,666,073
Cash and cash equivalents at beginning of the year	19,821,146	15,058,899
Cash and cash equivalents at end of the period	35 17,926,681	18,724,972

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

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President / Chief Executive

Chief Financial Officer

Director

Director

Director

