



SECTT/AKBL/Board-194/2025
October 29, 2025

The Managing Director
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Dear Sir

Subject: **Financial Results for the Quarter Ended September 30, 2025**

We have to inform you that the Board of Directors of Askari Bank Limited (AKBL) in their meeting held on Wednesday, October 29, 2025 at 10:30 am at Rawalpindi has recommended the following:

(i) Cash Dividend

An interim Cash Dividend for the quarter ended September 30, 2025 at Rs. 1.25 per share. i.e., 12.5%. This is in addition to First Interim Cash Dividend already paid at Rs.2.0/- per share i.e.20%.

(ii)	Bonus Shares	-	NIL
(iii)	Right Shares	-	NIL
(iv)	Any other entitlement / Corporate Action	-	NIL
(v)	Any other Price-Sensitive Information	-	NIL

Statement of Financial Position, Statement of Profit or Loss along with Statement of Changes in Equity and Statement of Cash Flows are attached as under:

- Annexure-A (Standalone)
- Annexure-B (Consolidated)

The Share Transfer Books of the Bank will be closed from November 10 to November 12, 2025 (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 November 07, 2025 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 November 07, 2025.

In line with PSX Notice No. PSX/N-1031 dated October 10, 2023, we shall be transmitting quarterly accounts to PSX electronically through PUCARS.

Yours truly


Syed Ali Safdar Naqvi
Company Secretary

CC: Executive Director/HOD
Offsite-II Department, Supervision Division
Securities & Exchange Commission of Pakistan

Company Secretary Office:

4th Floor, Plot # 18, NPT Building, F-8 Markaz, Islamabad-Pakistan.

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ASKARI BANK LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2025

		(Un-audited) September 30, 2025	(Audited) December 31, 2024
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	124,801,019	133,505,285
Balances with other banks	7	14,628,176	10,776,034
Lendings to financial institutions	8	10,564,339	4,567,619
Investments	9	1,968,539,179	1,509,745,761
Advances	10	545,581,107	695,758,143
Property and equipment	11	23,396,748	21,796,057
Right-of-use assets	12	13,308,635	12,161,484
Intangible assets	13	1,848,993	1,839,788
Assets held for sale	14	-	1,750,000
Deferred tax assets	21	-	-
Other assets	15	124,690,736	106,474,034
Total Assets		2,827,358,932	2,498,374,205
LIABILITIES			
Bills payable	16	17,473,176	66,704,448
Borrowings	17	1,068,712,174	869,212,410
Deposits and other accounts	18	1,515,228,965	1,363,735,115
Lease liabilities	19	15,858,563	14,136,598
Subordinated debts	20	6,000,000	12,000,000
Deferred tax liabilities	21	7,179,501	734,350
Other liabilities	22	55,507,758	50,222,725
Total Liabilities		2,685,960,137	2,376,745,646
NET ASSETS		141,398,795	121,628,559
REPRESENTED BY			
Share capital		14,492,992	14,492,992
Reserves		88,413,063	74,574,030
Surplus on revaluation of assets - net of tax	23	24,120,100	16,235,737
Unappropriated profit		14,372,640	16,325,800
		141,398,795	121,628,559
CONTINGENCIES AND COMMITMENTS			
	24		

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

ASKARI BANK LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

	Note	Quarter ended		Period ended	
		September 30, 2025	September 30, 2024 (Restated)	September 30, 2025	September 30, 2024 (Restated)
		----- Rupees in '000 -----			
Mark-up / return / interest earned	26	76,529,292	105,264,607	225,089,409	311,689,864
Mark-up / return / interest expensed	27	53,723,044	86,403,324	159,820,454	267,384,750
Net mark-up / interest income		22,806,248	18,861,283	65,268,955	44,305,114
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	2,349,383	1,607,302	5,610,286	5,064,684
Dividend income		248,459	145,649	707,792	679,605
Foreign exchange income		1,566,655	1,159,558	3,311,527	3,574,024
Income / (loss) from derivatives		-	-	-	-
Gain on securities	29	2,062,593	425,303	3,024,395	1,321,631
Net gains/(loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	100,065	154,689	416,669	366,817
Total non-markup / interest income		6,327,155	3,492,501	13,070,669	11,006,761
Total income		29,133,403	22,353,784	78,339,624	55,311,875
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	13,163,536	8,980,917	33,686,588	25,906,376
Workers' Welfare Fund		185,000	135,000	475,000	405,000
Other charges	32	17,559	55,113	20,862	64,385
Total non-markup / interest expenses		13,366,095	9,171,030	34,182,450	26,375,761
Profit before credit loss allowance		15,767,308	13,182,754	44,157,174	28,936,114
Credit loss allowance / provisions and write offs - net	33	171,562	1,685,520	806,930	1,231,728
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		15,595,746	11,497,234	43,350,244	27,704,386
Taxation	34	8,157,023	5,546,480	25,285,985	13,682,181
PROFIT AFTER TAXATION		7,438,723	5,950,754	18,064,259	14,022,205
----- Rupees -----					
Basic and diluted earnings per share	35	5.13	4.11	12.46	9.68

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman



ASKARI BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

	Surplus / (deficit) on revaluation of							
	Share capital	Exchange translation reserve	Statutory reserve	General reserve	Investments	Property and equipment / Non banking assets	Un-appropriated profit	Total
	----- Rupees in '000 -----							
Balance as at January 1, 2024 (audited)	14,492,992	1,912,226	17,748,529	38,078,900	(4,615,726)	10,825,685	14,782,290	93,224,896
Total comprehensive income for the nine month ended September 30, 2024								
Profit after taxation for the nine month period ended September 30, 2024	-	-	-	-	-	-	14,022,205	14,022,205
Other comprehensive income - net of tax	-	(74,307)	-	-	11,284,985	-	367,245	11,577,923
	-	(74,307)	-	-	11,284,985	-	14,389,450	25,600,128
Transfer to statutory reserve	-	-	1,402,221	-	-	-	(1,402,221)	-
Transfer to general reserve	-	-	-	16,808,564	-	-	(16,808,564)	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	(199,541)	-	199,541	-
Transactions with owners, recorded directly in equity								
Final dividend 2023: Rs. 2.5 per share	-	-	-	-	-	-	(3,623,248)	(3,623,248)
Balance as at September 30, 2024 (un-audited) - restated	14,492,992	1,837,919	19,150,750	54,887,464	6,469,718	10,825,685	7,537,248	115,201,776
Total comprehensive income for the three month period ended December 31, 2024								
Profit after taxation for the three month period ended December 31, 2024	-	-	-	-	-	-	7,000,466	7,000,466
Other comprehensive income - net of tax	-	24,125	-	-	(1,179,182)	142,282	439,092	(573,683)
	-	24,125	-	-	(1,179,182)	142,282	7,439,558	6,426,783
Transfer to statutory reserve	-	-	700,046	-	-	-	(700,046)	-
Transfer to general reserve	-	-	-	(2,026,274)	-	-	2,026,274	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	(22,766)	-	22,766	-
Balance as at December 31, 2024 (audited)	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 IFRS9 (net of tax)	-	-	-	-	432,400	-	-	432,400
Effect of adoption of IFRS9 - ECL (net of tax)	-	-	-	-	-	-	(440,618)	(440,618)
Balance as at January 1, 2025 (restated)	14,492,992	1,862,044	19,850,796	52,861,190	5,700,170	10,967,967	15,885,182	121,620,341
Total comprehensive income for the nine month period ended September 30, 2025								
Profit after taxation for the nine month period ended September 30, 2025	-	-	-	-	-	-	18,064,259	18,064,259
Other comprehensive income - net of tax	-	54,705	-	-	8,992,159	-	(86,173)	8,960,691
	-	54,705	-	-	8,992,159	-	17,978,086	27,024,950
Transfer to statutory reserve	-	-	1,806,426	-	-	-	(1,806,426)	-
Transfer to general reserve	-	-	-	11,977,902	-	-	(11,977,902)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	(980,987)	980,987	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	(559,209)	-	559,209	-
Transfer to General reserve	-	-	-	-	-	-	-	-
Transactions 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)
Balance as at September 30, 2025 (un-audited)	14,492,992	1,916,749	21,657,222	64,839,092	14,133,120	9,986,980	14,372,640	141,398,795

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

ASKARI BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

		Period ended	
		September 30, 2025	September 30, 2024
	Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		43,350,244	27,704,386
Less: Dividend income		(707,792)	(679,605)
		42,642,452	27,024,781
Adjustments:			
Depreciation		1,389,011	990,494
Amortization		169,979	163,646
Depreciation on right-of-use assets		1,763,520	1,642,294
Finance charges on leased assets		1,434,539	1,076,507
Gain on termination of lease contracts		(23,149)	(31,978)
Charge for defined benefit plan		625,864	457,748
Credit loss allowance and write offs	33	897,606	1,271,412
Unrealised gain on revaluation of securities - FVTPL		(416,249)	(517,246)
Gain on sale of property and equipment		(32,581)	(10,563)
		5,808,540	5,042,314
		48,450,992	32,067,095
Decrease / (increase) in operating assets			
Lendings to financial institutions		(5,975,201)	(24,677,709)
Securities classified as FVTPL		2,293,082	(5,554,294)
Advances		155,044,656	159,645,073
Other assets (excluding advance taxation)		(21,121,444)	(51,873,793)
		130,241,093	77,539,277
Increase / (decrease) in operating liabilities			
Bills payable		(49,231,272)	(2,827,228)
Borrowings from financial institutions		199,499,764	41,772,506
Deposits		151,493,850	113,416,004
Other liabilities		3,997,788	(4,392,982)
		305,760,130	147,968,300
		484,452,215	257,574,672
Payment made to defined benefit plan		(60,172)	(154,600)
Income tax paid		(26,084,213)	(17,221,100)
Net cash flow from operating activities		458,307,829	240,198,972
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securites classified as FVOCI		(439,654,301)	(287,505,794)
Net investments in amortized cost securities		(877,196)	7,495,932
Amount received on disposal of assets held for sale		1,308,750	-
Dividend received		686,511	613,323
Investments in property and equipment		(3,016,156)	(2,504,586)
Investment made in subsidiary		-	(1,000,000)
Investments in intangible assets		(179,137)	(200,890)
Disposals of property and equipment		59,139	22,509
Effect of translation of net investment in Wholesale Bank Branch		54,705	(74,307)
Net cash flow used in investing activities		(441,617,685)	(283,153,813)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligation against right-of-use assets		(2,610,974)	(2,097,172)
Payment of subordinated debt		(6,000,000)	-
Dividend paid		(7,167,655)	(3,585,159)
Net cash flow used in financing activities		(21,778,629)	(5,682,331)
Decrease in cash and cash equivalents		(5,088,485)	(48,637,172)
Cash and cash equivalents at beginning of the period		144,281,319	173,876,425
Cash and cash equivalents at end of the period		139,192,834	125,239,253

The annexed notes 1 to 42 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman



ASKARI BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2025

		(Un-audited) September 30, 2025	(Audited) December 31, 2024
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	124,899,462	133,535,448
Balances with other banks	7	16,547,901	12,958,886
Lendings to financial institutions	8	10,564,339	4,567,619
Investments	9	1,968,246,756	1,509,368,801
Advances	10	545,081,107	695,692,118
Property and equipment	11	23,512,285	21,834,904
Right-of-use assets	12	13,474,364	12,196,186
Intangible assets	13	1,858,949	1,849,778
Assets held for sale	14	-	1,750,000
Deferred tax assets	21	-	-
Other assets	15	126,089,261	107,627,956
Total Assets		2,830,274,424	2,501,381,696
LIABILITIES			
Bills payable	16	17,473,176	66,704,448
Borrowings	17	1,068,712,174	869,212,410
Deposits and other accounts	18	1,513,607,675	1,362,850,503
Lease liabilities	19	16,034,527	14,174,653
Subordinated debts	20	6,000,000	12,000,000
Deferred tax liabilities	21	7,182,975	737,821
Other liabilities	22	58,980,424	53,291,573
Total Liabilities		2,687,990,951	2,378,971,408
NET ASSETS		142,283,473	122,410,288
REPRESENTED BY			
Share capital		14,492,992	14,492,992
Reserves		88,542,464	74,690,127
Surplus on revaluation of assets - net of tax	23	24,120,100	16,235,737
Unappropriated profit		14,700,913	16,522,092
Non-Controlling interest		427,004	469,340
		142,283,473	122,410,288

CONTINGENCIES AND COMMITMENTS

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

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

ASKARI BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

		Quarter ended		Period ended	
		September 30, 2025	September 30, 2024 (Restated)	September 30, 2025	September 30, 2024 (Restated)
Note		----- Rupees in '000 -----			
Mark-up / return / interest earned	26	76,593,551	105,296,746	225,285,222	311,794,245
Mark-up / return / interest expensed	27	53,701,580	86,350,836	159,769,413	267,291,542
Net mark-up / interest income		22,891,971	18,945,910	65,515,809	44,502,703
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	2,592,732	1,731,738	6,181,129	5,405,298
Dividend income		248,459	146,863	663,728	651,443
Foreign exchange income		1,570,439	1,159,558	3,324,915	3,574,024
Income / (loss) from derivatives		-	-	-	-
Gain on securities	29	2,071,486	426,767	3,033,537	1,326,786
Net gains/(loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	30	103,127	168,113	416,669	404,932
Total non-markup / interest income		6,586,243	3,633,039	13,619,978	11,362,483
Total income		29,478,214	22,578,949	79,135,787	55,865,186
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	13,387,480	9,104,080	34,232,565	26,254,430
Workers' Welfare Fund		186,050	139,262	478,128	409,262
Other charges	32	17,559	55,115	20,862	64,387
Total non-markup / interest expenses		13,591,089	9,298,457	34,731,555	26,728,079
Profit before credit loss allowance		15,887,125	13,280,492	44,404,232	29,137,107
Credit loss allowance / provisions and write offs - net	33	171,562	1,685,019	808,180	1,232,728
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		15,715,563	11,595,473	43,596,052	27,904,379
Taxation	34	8,213,746	5,573,686	25,398,748	13,745,903
PROFIT AFTER TAXATION		7,501,817	6,021,787	18,197,304	14,158,476
Profit attributable to					
Non-controlling interest		51,847	29,391	109,725	73,198
Equity holders of the Bank		7,449,970	5,992,396	18,087,579	14,085,278
		7,501,817	6,021,787	18,197,304	14,158,476
----- Rupees -----					
Basic and diluted earnings per share	35	5.18	4.15	12.56	9.77

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

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman



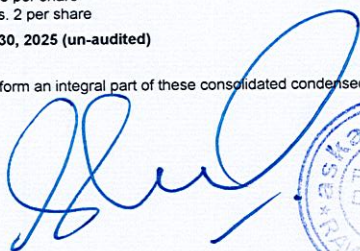

ASKARI BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

	Surplus / (deficit) on revaluation of									
	Share capital	Exchange translation reserve	Merger reserve	Statutory reserve	General reserve	Investments	Property and equipment / Non banking assets	Un-appropriated profit	Non-controlling interest	Total
	----- Rupees in '000 -----									
Balance as at January 1, 2024 (audited)	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
Total comprehensive income for the nine month ended September 30, 2024										
Profit after taxation for the nine month period ended September 30, 2024	-	-	-	-	-	-	-	14,085,278	73,198	14,158,476
Other comprehensive income - net of tax	-	(74,307)	-	-	-	11,284,892	-	367,245	-	11,577,830
	-	(74,307)	-	-	-	11,284,892	-	14,452,523	73,198	25,736,306
Transfer to statutory reserve	-	-	-	1,402,221	-	-	-	(1,402,221)	-	-
Transfer to general reserve	-	-	-	-	16,820,822	-	-	(16,820,822)	-	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	-	(199,541)	-	199,541	-	-
Transactions with owners, recorded directly in equity										
Final dividend 2023	-	-	-	-	-	-	-	(3,623,248)	(28,224)	(3,651,472)
Balance as at September 30, 2024 (un-audited) - Restated	14,492,992	1,837,919	128,355	19,150,750	54,887,464	6,469,718	10,825,685	7,668,015	421,672	115,882,570
Total comprehensive income for the three month period ended December 31, 2024										
Profit after taxation for the three month period ended December 31, 2024	-	-	-	-	-	-	-	7,052,416	44,962	7,097,378
Other comprehensive income - net of tax	-	24,125	-	-	-	(1,179,182)	142,282	440,409	2,706	(569,660)
	-	24,125	-	-	-	(1,179,182)	142,282	7,492,825	47,668	6,527,718
Transfer to statutory reserve	-	-	-	700,046	-	-	-	(700,046)	-	-
Transfer to general reserve	-	-	-	-	(2,038,532)	-	-	2,038,532	-	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	-	(22,766)	-	22,766	-	-
Balance as at December 31, 2024 (audited)	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 IFRS9 (net of tax)	-	-	-	-	-	432,400	-	-	-	432,400
Effect of adoption of IFRS9 - ECL (net of tax)	-	-	-	-	-	-	-	(440,618)	-	(440,618)
Balance as at January 1, 2025 (restated)	14,492,992	1,862,044	128,355	19,850,796	52,848,932	5,700,170	10,967,967	16,081,474	469,340	122,402,070
Total comprehensive income for the nine month period ended September 30, 2025										
Profit after taxation for the nine month period ended September 30, 2025	-	-	-	-	-	-	-	18,197,304	-	18,197,304
Other comprehensive income - net of tax	-	54,705	-	-	-	8,992,159	-	(73,933)	-	8,972,931
	-	54,705	-	-	-	8,992,159	-	18,123,371	-	27,170,235
Transfer to statutory reserve	-	-	-	1,819,730	-	-	-	(1,819,730)	-	-
Transfer to general reserve	-	-	-	-	11,977,902	-	-	(11,977,902)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	(980,987)	980,987	-	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	-	(559,209)	-	559,209	-	-
Transfer to General reserve	-	-	-	-	-	-	-	-	-	-
Transactions with owners, recorded directly in equity										
Final dividend 2024: Rs. 3 per share	-	-	-	-	-	-	-	(4,347,898)	(42,336)	(4,390,234)
Interim dividend 2025: Rs. 2 per share	-	-	-	-	-	-	-	(2,898,598)	-	(2,898,598)
Balance as at September 30, 2025 (un-audited)	14,492,992	1,916,749	128,355	21,670,526	64,826,834	14,133,120	9,986,980	14,700,913	427,004	142,283,473

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

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

ASKARI BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2025

		Period ended	
		September 30, 2025	September 30, 2024
	Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		43,596,052	27,904,379
Less: Dividend income		(663,728)	(651,443)
		42,932,324	27,252,936
Adjustments:			
Depreciation		1,402,676	996,271
Amortization		170,993	163,773
Depreciation on right-of-use assets		1,772,659	1,642,294
Finance charges on leased assets		1,442,004	1,076,507
Gain on termination of lease contracts		(23,149)	(31,978)
Charge for defined benefit plan		625,864	457,748
Credit loss allowance and write offs	33	898,856	1,272,412
Unrealised (loss) / gain on revaluation of securities - FVTPL		(416,249)	(517,234)
Gain on sale of property and equipment		(32,581)	(10,578)
		5,841,073	5,049,215
		48,773,397	32,302,151
Decrease / (increase) in operating assets			
Lendings to financial institutions		(5,975,201)	(24,677,709)
Securities classified as FVTPL		1,620,805	(5,597,588)
Advances		155,478,631	159,558,395
Other assets (excluding advance taxation)		(21,416,683)	(51,824,154)
		129,707,553	77,458,944
Increase / (decrease) in operating liabilities			
Bills payable		(49,231,272)	(2,827,228)
Borrowings from financial institutions		199,499,764	41,772,506
Deposits		150,757,172	112,412,073
Other liabilities		4,407,306	(4,542,660)
		305,432,970	146,814,691
		483,913,919	256,575,786
Payment made to defined benefit plan		(50,139)	(147,976)
Income tax paid		(26,142,290)	(17,263,584)
Net cash flow from operating activities		457,721,490	239,164,226
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securites classified as FVOCI		(439,654,301)	(287,466,128)
Net investments in amortized cost securities		(300,735)	7,495,932
Amount received on disposal of assets held for sale		1,308,750	-
Dividend received		642,447	585,161
Investments in property and equipment		(3,106,489)	(2,524,258)
Investments in intangible assets		(179,632)	(200,890)
Disposals of property and equipment		59,139	22,553
Effect of translation of net investment in Wholesale Bank Branch		54,705	(74,307)
Net cash flow used in investing activities		(441,176,117)	(282,161,937)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligation against right-of-use assets		(2,618,714)	(2,097,172)
Payment of subordinated debt		(6,000,000)	-
Dividend paid		(7,209,991)	(3,613,383)
Net cash flow used in financing activities		(21,828,705)	(5,710,555)
Decrease in cash and cash equivalents		(5,283,332)	(48,708,266)
Cash and cash equivalents at beginning of the period		146,494,334	174,848,644
Cash and cash equivalents at end of the period		141,211,002	126,140,378

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

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Chairman

