



April 27, 2026

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

Our Ref: BIPL/CSD/2026/137

Subject: Financial Results for the quarter ended March 31, 2026

Dear Sir,

Further to our letter No. BIPL/CSD/2026/136 dated April 24, 2026, we have to inform you that the Board of Directors of BankIslami Pakistan Limited (the Bank) in their meeting held on Friday, April 24, 2026 at 04:00 P.M. (PST) at Karachi, has approved the Financial Statements for the quarter ended March 31, 2026.

The Financial Statements of the Bank for the quarter ended March 31, 2026 are attached as:

Annexure - A (Unconsolidated)

1. Standalone Statement of Financial Position
2. Standalone Profit and Loss Account
3. Standalone Statement of Changes in Equity
4. Standalone Cash Flow Statement

Annexure - B (Consolidated)

1. Consolidated Statement of Financial Position
2. Consolidated Profit and Loss Account
3. Consolidated Statement of Changes in Equity
4. Consolidated Cash Flow Statement

The Quarterly Report of the Bank for the period ended March 31, 2026 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,

Hasan Shahid

Company Secretary

Annexure A-1

BankIslami Pakistan Limited
Condensed Interim Unconsolidated Statement of Financial Position
As At March 31, 2026

	Note	(Un-audited)	(Audited)
		March 31, 2026	December 31, 2025
		----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	41,913,364	71,821,007
Balances with other banks	8	427,923	1,067,562
Due from financial institutions	9	19,699,229	18,999,952
Investments	10	341,852,576	322,887,104
Islamic financing, related assets and advances	11	293,449,253	291,750,609
Property and equipment	12	24,701,351	25,405,457
Right-of-use assets	13	5,309,037	5,655,325
Intangible assets	14	5,119,379	4,694,747
Deferred tax assets	15	5,773,696	4,404,883
Other assets	16	30,303,576	24,656,232
Total Assets		768,549,384	771,342,878
LIABILITIES			
Bills payable	17	6,168,224	9,895,158
Due to financial institutions	18	33,779,117	14,613,108
Deposits and other accounts	19	645,778,169	660,183,339
Lease liabilities	20	6,334,315	6,604,095
Subordinated sukuk	21	3,000,000	3,000,000
Deferred tax liabilities		-	-
Other liabilities	22	26,918,420	28,433,270
Total Liabilities		721,978,245	722,728,970
NET ASSETS		46,571,139	48,613,908
REPRESENTED BY			
Share capital - net	23	11,007,991	11,007,991
Reserves	23	8,547,396	8,367,375
Surplus on revaluation of assets	24	2,745,814	4,315,560
Unappropriated profit		24,269,938	24,922,982
		46,571,139	48,613,908
CONTINGENCIES AND COMMITMENTS	25		

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


**PRESIDENT /
 CHIEF EXECUTIVE
 OFFICER**


**CHIEF FINANCIAL
 OFFICER**


CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Unconsolidated Profit and Loss Account (Un-audited)
For The Quarter Ended March 31, 2026

		March 31, 2026	March 31, 2025
	Note	----- Rupees in '000 -----	-----
Profit / return earned	26	16,679,593	19,765,960
Profit / return expensed	27	8,275,398	10,544,609
Net profit / return		<u>8,404,195</u>	<u>9,221,351</u>
OTHER INCOME			
Fee and commission income	28	846,871	735,048
Dividend income		41,537	26,306
Foreign exchange income		451,357	132,890
(Loss) / income from shariah compliant alternative of forward foreign exchange contracts		(44,178)	106,405
Gain on securities - net	29	64,158	2,107,651
Net gains on derecognition of financial assets measured at amortised cost		-	-
Other income	30	43,935	40,312
Total other income		<u>1,403,680</u>	<u>3,148,612</u>
Total Income		<u>9,807,875</u>	<u>12,369,963</u>
OTHER EXPENSES			
Operating expenses	31	8,471,227	7,053,329
Workers' welfare fund		38,225	112,063
Other charges	32	4,528	113,436
Total other expenses		<u>8,513,980</u>	<u>7,278,828</u>
Profit before credit loss allowance		<u>1,293,895</u>	<u>5,091,135</u>
Credit loss allowance, (reversal) and write offs - net	33	(579,134)	(399,964)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>1,873,029</u>	<u>5,491,099</u>
Taxation	34	972,924	2,877,373
PROFIT AFTER TAXATION		<u>900,105</u>	<u>2,613,726</u>
----- Rupees -----			
Basic and Diluted earnings per share	35	<u>0.81</u>	<u>2.36</u>

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


 PRESIDENT /
 CHIEF EXECUTIVE
 OFFICER


 CHIEF FINANCIAL
 OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Unconsolidated Statement of Changes in Equity
For The Quarter Ended March 31, 2026

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on revaluation of		Unappropriated profit	Total
				Investments	Property & Equipment / Non Banking Assets		
Rupees in '000							
Opening Balance as at January 01, 2025	11,087,033	(79,042)	7,166,819	5,848,559	1,547,510	22,738,397	48,309,276
Profit after taxation for the quarter ended March 31, 2025	-	-	-	-	-	2,613,726	2,613,726
Other comprehensive income for the quarter ended March 31, 2025 :							
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(4,132,504)	-	-	(4,132,504)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	9,988	-	-	9,988
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	(4,122,516)	-	-	(4,122,516)
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(20,539)	20,539	-
Transfer to statutory reserve	-	-	522,745	-	(66)	(522,745)	-
Transactions with owners, recorded directly in equity							
Final cash dividend to shareholders for the year 2024 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)
Opening Balance as at April 01, 2025	11,087,033	(79,042)	7,689,564	1,726,043	1,526,905	23,464,104	45,414,607
Profit after taxation for the period from April 01, 2025 to December 31, 2025	-	-	-	-	-	3,389,056	3,389,056
Other comprehensive income for the period from April 01, 2025 to December 31, 2025 :							
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(636,097)	-	-	(636,097)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	732,501	-	-	732,501
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(32,064)	(32,064)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	1,410,267	-	1,410,267
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	(1,307)	-	(1,307)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	96,404	1,408,960	(32,064)	1,473,300
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(151,025)	151,025	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	58	(58)	-
Transfer from surplus on revaluation of non-banking assets on sale to unappropriated profit - net of tax	-	-	-	-	(27,713)	27,713	-
Gain on sale of equity instruments-FVOCI	-	-	-	(79,188)	(184,884)	79,188	-
Transfer to statutory reserve	-	-	677,811	-	-	(677,811)	-
Transactions with owners, recorded directly in equity							
First Interim cash dividend to shareholders for the year 2025 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)
Closing Balance as at December 31, 2025 (Audited)	11,087,033	(79,042)	8,367,375	1,743,259	2,572,301	24,922,982	48,613,908
Profit after taxation for the quarter ended March 31, 2026	-	-	-	-	-	900,105	900,105
Other comprehensive income for the quarter ended March 31, 2026 :							
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(1,012,266)	-	-	(1,012,266)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(448,063)	-	-	(448,063)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	(96,666)	-	(96,666)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	(1,460,329)	(96,666)	-	(1,556,995)
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	(9,526)	9,526	-
Gain on sale of equity instruments-FVOCI	-	-	-	(2,825)	(400)	2,825	-
Transfer to statutory reserve	-	-	180,021	-	-	(180,021)	-
Transactions with owners, recorded directly in equity							
Final cash dividend to shareholders for the year 2025 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)
Closing Balance as at March 31, 2026 (Un-audited)	11,087,033	(79,042)	8,547,396	280,105	2,465,709	24,269,938	46,571,139

*This represents reserve created under section 21(1) of the Banking Companies Ordinance, 1962.

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

PRESIDENT /
CHIEF EXECUTIVE
OFFICER

CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Unconsolidated Cash Flow Statement (Un-audited)
For The Quarter Ended March 31, 2026

Note	March 31, 2026	March 31, 2025
	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	1,873,029	5,491,099
Less: Dividend income	(41,537)	(26,306)
	<u>1,831,492</u>	<u>5,464,793</u>
Adjustments for non-cash charges and other items:		
Net profit / return	(8,404,195)	(9,221,351)
Depreciation on property and equipment	31 653,653	464,922
Depreciation on non-banking assets	31 54	583
Depreciation on right-of-use assets	31 466,878	394,338
Amortisation	162,220	78,707
Depreciation on operating Ijarah assets	553,066	32,705
Finance charges on leased assets	27 217,610	303,861
Credit loss allowance, (reversal) and write offs - net	33 (579,134)	(399,964)
Unrealized loss / (gain) on revaluation of investments classified as FVPL	29 36,347	(1,735)
Charge for defined benefit plan	48,637	88,479
Gain on sale of property and equipment	30 (19,850)	(11,863)
	<u>(6,864,714)</u>	<u>(8,271,318)</u>
	(5,033,222)	(2,806,525)
(Increase) / decrease in operating assets		
Due from financial institutions	(699,748)	3,258,738
Securities classified as FVPL	(36,347)	1,735
Islamic financing, related assets and advances	(1,447,806)	12,452,266
Other assets (excluding advance taxation)	(2,436,793)	(1,027,832)
	<u>(4,620,694)</u>	<u>14,684,907</u>
(Decrease) / increase in operating liabilities		
Bills payable	(3,726,934)	(9,439,785)
Due to financial institutions	19,166,009	(1,110,013)
Deposits and other accounts	(14,405,170)	17,454,086
Other liabilities (excluding current taxation)	(421,721)	1,546,622
	<u>612,184</u>	<u>8,450,910</u>
	(9,041,732)	20,329,292
Profit / return received	12,099,245	17,707,526
Profit / return paid	(9,647,966)	(12,028,084)
Income tax paid	(1,826,214)	(3,207,986)
Payment to gratuity fund	(200,000)	-
Net cash (used in) / generated from operating activities	<u>(8,616,667)</u>	<u>22,800,748</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments in securities classified as FVOCI	(20,460,433)	(6,396,158)
Dividends received	41,537	26,306
Investments in property and equipment	(338,390)	(801,350)
Investments in intangible assets	(586,852)	(33,994)
Proceeds from sale of non-banking assets	-	14,338
Proceeds from disposal of property and equipment	21,743	-
Net cash used in investing activities	<u>(21,322,395)</u>	<u>(7,190,858)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of lease obligations against right-of-use assets	(607,980)	(427,190)
Dividend paid	(240)	(405)
Net cash used in financing activities	<u>(608,220)</u>	<u>(427,595)</u>
(Decrease) / increase in cash and cash equivalents	<u>(30,547,282)</u>	<u>15,182,295</u>
Cash and cash equivalents at the beginning of the period	72,888,569	36,157,030
Cash and cash equivalents at the end of the period	37 <u>42,341,287</u>	<u>51,339,325</u>

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**PRESIDENT /
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DIRECTOR


DIRECTOR

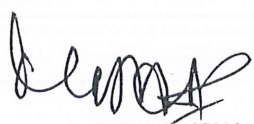


BankIslami Pakistan Limited
Condensed Interim Consolidated Statement of Financial Position
As At March 31, 2026

		(Un-audited) March 31, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	41,913,365	71,821,007
Balances with other banks	8	430,125	1,069,764
Due from financial institutions	9	19,699,229	18,999,952
Investments	10	340,652,576	321,687,104
Islamic financing, related assets and advances	11	293,449,253	291,750,609
Property and equipment	12	24,710,347	25,407,260
Right-of-use assets	13	5,324,114	5,655,325
Intangible assets	14	5,168,244	4,743,612
Deferred tax assets	15	5,655,178	4,286,765
Other assets	16	30,315,379	24,664,577
Total Assets		767,317,810	770,085,975
LIABILITIES			
Bills payable	17	6,168,224	9,895,158
Due to financial institutions	18	33,779,117	14,613,108
Deposits and other accounts	19	644,587,863	658,990,028
Lease liabilities	20	6,348,827	6,604,095
Subordinated sukuk	21	3,000,000	3,000,000
Deferred tax liabilities		-	-
Other liabilities	22	26,951,279	28,462,093
Total Liabilities		720,835,310	721,564,482
NET ASSETS		46,482,500	48,521,493
REPRESENTED BY			
Share capital - net	23	11,007,991	11,007,991
Reserves	23	8,547,376	8,367,355
Surplus on revaluation of assets	24	2,736,749	4,306,495
Unappropriated profit		24,190,384	24,839,652
		46,482,500	48,521,493
CONTINGENCIES AND COMMITMENTS	25		

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


**PRESIDENT /
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 OFFICER**


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DIRECTOR

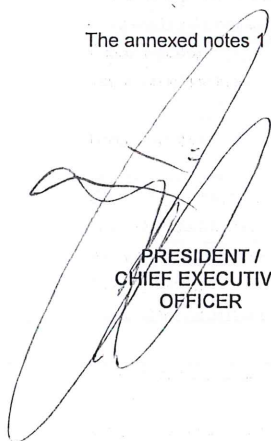
DIRECTOR



BankIslami Pakistan Limited
Condensed Interim Consolidated Profit and Loss Account (Un-audited)
For The Quarter Ended March 31, 2026

		March 31, 2026	March 31, 2025
Note		----- Rupees in '000 -----	
Profit / return earned	26	16,679,593	19,765,960
Profit / return expensed	27	8,248,215	10,544,609
Net profit / return		<u>8,431,378</u>	<u>9,221,351</u>
OTHER INCOME			
Fee and commission income	28	846,871	735,048
Dividend income		41,537	26,306
Foreign exchange income		451,357	132,890
(Loss) / income from shariah compliant alternative of forward foreign exchange contracts		(44,178)	106,405
Gain on securities - net	29	64,158	2,107,651
Net gains on derecognition of financial assets measured at amortised cost		-	-
Other income	30	43,735	40,312
Total other income		<u>1,403,480</u>	<u>3,148,612</u>
Total Income		<u>9,834,858</u>	<u>12,369,963</u>
OTHER EXPENSES			
Operating expenses	31	8,492,794	7,053,329
Workers' welfare fund		38,225	112,063
Other charges	32	4,528	113,436
Total other expenses		<u>8,535,547</u>	<u>7,278,828</u>
Profit before credit loss allowance		<u>1,299,311</u>	<u>5,091,135</u>
Credit loss allowance, (reversal) and write offs - net	33	(579,134)	(399,964)
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>1,878,445</u>	<u>5,491,099</u>
Taxation	34	974,564	2,877,373
PROFIT AFTER TAXATION		<u>903,881</u>	<u>2,613,726</u>
ATTRIBUTABLE TO:			
Equity Shareholders of the Holding Company		903,881	2,613,726
Non-controlling interest		-	-
		<u>903,881</u>	<u>2,613,726</u>
----- Rupees -----			
Basic and Diluted earnings per share	35	<u>0.82</u>	<u>2.36</u>

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


**PRESIDENT /
 CHIEF EXECUTIVE
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BankIslami Pakistan Limited
Condensed Interim Consolidated Statement of Changes in Equity
For The Quarter Ended March 31, 2026

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on revaluation of		Unappropriated profit	Sub total	Non-Controlling interest	Total
				Investments	Property & Equipment / Non Banking Assets				
Rupees in '000									
Opening Balance as at January 01, 2025	11,087,033	(79,042)	7,166,799	5,848,559	1,538,445	22,653,174	48,214,968	-	48,214,968
Profit after taxation for the quarter ended March 31, 2025	-	-	-	-	-	2,613,726	2,613,726	-	2,613,726
Other comprehensive income for the quarter ended March 31, 2025 :									
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(4,132,504)	-	-	(4,132,504)	-	(4,132,504)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	9,988	-	-	9,988	-	9,988
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	(4,122,516)	-	-	(4,122,516)	-	(4,122,516)
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(20,539)	20,539	-	-	-
Transfer to statutory reserve	-	-	522,745	-	-	(522,745)	-	-	-
Transactions with owners, recorded directly in equity									
Final cash dividend to shareholders for the year 2024 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)	-	(1,385,879)
Opening Balance as at April 01, 2025	11,087,033	(79,042)	7,689,544	1,726,043	1,517,840	23,378,881	45,320,299	-	45,320,299
Profit after taxation for the period from April 01, 2025 to December 31, 2025	-	-	-	-	-	3,390,949	3,390,949	-	3,390,949
Other comprehensive income for the period from April 01, 2025 to December 31, 2025:									
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(636,097)	-	-	(636,097)	-	(636,097)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	732,501	-	-	732,501	-	732,501
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(32,064)	(32,064)	-	(32,064)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	1,410,267	-	1,410,267	-	1,410,267
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	(1,307)	-	(1,307)	-	(1,307)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	96,404	1,408,960	(32,064)	1,473,300	-	1,473,300
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	(151,025)	151,025	-	-	-
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	58	(58)	-	-	-
Transfer from surplus on revaluation of non-banking assets on sale to unappropriated profit - net of tax	-	-	-	-	(184,884)	184,884	-	-	-
Gain on sale of equity instruments-FVOCI	-	-	-	(79,188)	-	79,188	-	-	-
Transfer to statutory reserve	-	-	677,811	-	-	(677,811)	-	-	-
Transactions with owners, recorded directly in equity									
First Interim cash dividend to shareholders for the year 2025 @ Rs. 1.5 per share	-	-	-	-	-	(1,663,055)	(1,663,055)	-	(1,663,055)
Closing Balance as at December 31, 2025 (Audited)	11,087,033	(79,042)	8,367,355	1,743,259	2,563,236	24,839,652	46,521,493	-	46,521,493
Profit after taxation for the quarter ended March 31, 2026	-	-	-	-	-	903,881	903,881	-	903,881
Other comprehensive income for the quarter ended March 31, 2026 :									
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	(1,012,266)	-	-	(1,012,266)	-	(1,012,266)
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	(448,063)	-	-	(448,063)	-	(448,063)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	(96,666)	-	(96,666)	-	(96,666)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	(1,460,329)	(96,666)	-	(1,556,995)	-	(1,556,995)
Transfer from surplus on revaluation of property and equipment on sale to unappropriated profit - net of tax	-	-	-	-	(9,526)	9,526	-	-	-
Gain on sale of equity instruments-FVOCI	-	-	-	(2,825)	-	2,825	-	-	-
Transfer to statutory reserve	-	-	180,021	-	-	(180,021)	-	-	-
Transactions with owners, recorded directly in equity									
Final cash dividend to shareholders for the year 2025 @ Rs. 1.25 per share	-	-	-	-	-	(1,385,879)	(1,385,879)	-	(1,385,879)
Closing Balance as at March 31, 2026 (Un-audited)	11,087,033	(79,042)	8,547,376	280,105	2,456,644	24,190,384	46,482,500	-	46,482,500

*This represents reserve created under section 21(1) of the Banking Companies Ordinance, 1962.

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

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CHIEF FINANCIAL
OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR




Annexure B-4

BankIslami Pakistan Limited
Condensed Interim Consolidated Cash Flow Statement (Un-audited)
For The Quarter Ended March 31, 2026

		March 31, 2026	March 31, 2025
	Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		1,878,445	5,491,099
Less: Dividend income		<u>(41,537)</u>	<u>(26,306)</u>
		1,836,908	5,464,793
Adjustments for non-cash charges and other items:			
Net profit / return		<u>(8,431,378)</u>	<u>(9,221,351)</u>
Depreciation on property and equipment	31	653,841	464,922
Depreciation on non-banking assets	31	54	583
Depreciation on right-of-use assets	31	467,671	394,338
Amortisation		162,220	78,707
Depreciation on operating Ijarah assets		553,066	32,705
Finance charges on leased assets	27	218,052	303,861
Credit loss allowance, (reversal) and write offs - net	33	(579,134)	(399,964)
Unrealized loss / (gain) on revaluation of investments classified as FVPL	29	36,347	(1,735)
Charge for defined benefit plan		48,637	88,479
Gain on sale of property and equipment	30	<u>(19,850)</u>	<u>(11,863)</u>
		<u>(6,890,474)</u>	<u>(8,271,318)</u>
		(5,053,566)	(2,806,525)
(Increase) / decrease in operating assets			
Due from financial institutions		<u>(699,748)</u>	3,258,738
Securities classified as FVPL		<u>(36,347)</u>	1,735
Islamic financing, related assets and advances		<u>(1,447,806)</u>	12,452,266
Other assets (excluding advance taxation)		<u>(2,440,176)</u>	<u>(1,027,828)</u>
		<u>(4,624,077)</u>	14,684,911
(Decrease) / increase in operating liabilities			
Bills payable		<u>(3,726,934)</u>	<u>(9,439,785)</u>
Due to financial institutions		19,166,009	(1,110,013)
Deposits and other accounts		<u>(14,402,165)</u>	17,454,086
Other liabilities (excluding current taxation)		<u>(413,215)</u>	1,546,623
		<u>623,695</u>	<u>8,450,911</u>
		<u>(9,053,948)</u>	20,329,297
Profit / return received		12,099,171	17,707,526
Profit / return paid		<u>(9,621,016)</u>	<u>(12,028,084)</u>
Income tax paid		<u>(1,831,692)</u>	<u>(3,207,986)</u>
Payment to gratuity fund		<u>(200,000)</u>	-
Net cash (used in) / generated from operating activities		<u>(8,607,485)</u>	<u>22,800,753</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		<u>(20,460,433)</u>	<u>(6,396,158)</u>
Dividends received		41,537	26,306
Investments in property and equipment		<u>(345,771)</u>	<u>(801,350)</u>
Investments in intangible assets		<u>(586,852)</u>	<u>(33,994)</u>
Proceeds from sale of non-banking assets		-	14,338
Proceeds from disposal of property and equipment		21,743	-
Net cash used in investing activities		<u>(21,329,776)</u>	<u>(7,190,858)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		<u>(609,780)</u>	<u>(427,190)</u>
Dividend paid		<u>(240)</u>	<u>(405)</u>
Net cash used in financing activities		<u>(610,020)</u>	<u>(427,595)</u>
(Decrease) / increase in cash and cash equivalents		<u>(30,547,281)</u>	15,182,300
Cash and cash equivalents at the beginning of the period		72,890,771	36,159,232
Cash and cash equivalents at the end of the period	37	<u>42,343,490</u>	<u>51,341,532</u>

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


**PRESIDENT /
 CHIEF EXECUTIVE
 OFFICER**


**CHIEF FINANCIAL
 OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR



