



SECTT/AKBL/Board-199/2026
October 22, 2026

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, 2026**

We have to inform you that the Board of Directors of Askari Bank Limited ("the Bank") in their meeting held on Thursday, October 22, 2026 at 10:30 am at Islamabad has recommended the following:

(i) Cash Dividend

An interim Cash Dividend for the quarter ended September 30, 2026 at Rs. 2/- per share. i.e., 20%. This is in addition to Interim Cash Dividend already paid at Rs. 4.0/- per share i.e. 40%.

(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 and Loss along with Statement of Changes in Equity and Statement of Cash Flows are attached as under:

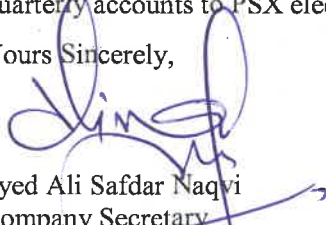
- Annexure-A (Standalone)
- Annexure-B (Consolidated)

The Share Transfer Books of the Bank will be closed from November 04 to November 06, 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 November 03, 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 November 03, 2026.

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 Sincerely,


Syed Ali Safdar Naqvi
Company Secretary

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

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, 2026

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	127,566,265	108,637,978
Balances with other banks	7	5,544,174	13,774,428
Lendings to financial institutions	8	12,332,687	14,128,026
Investments	9	2,059,406,048	2,028,768,983
Advances	10	667,311,680	586,621,904
Property and equipment	11	30,260,998	26,225,450
Right-of-use assets	12	18,167,517	14,931,093
Intangible assets	13	2,652,933	2,204,973
Deferred tax assets	20	-	-
Other assets	14	135,649,621	99,708,733
Total Assets		3,058,891,923	2,895,001,568
LIABILITIES			
Bills payable	15	16,087,518	23,259,370
Borrowings	16	964,580,392	994,566,586
Deposits and other accounts	17	1,822,264,622	1,631,331,749
Lease liabilities	18	21,668,216	17,433,672
Subordinated debt	19	6,000,000	6,000,000
Deferred tax liabilities	20	4,218,033	14,303,187
Other liabilities	21	68,710,005	56,360,895
Total Liabilities		2,903,528,786	2,743,255,459
NET ASSETS		155,363,137	151,746,109
REPRESENTED BY			
Share capital		14,492,992	14,492,992
Reserves		105,545,776	88,855,771
Surplus on revaluation of assets - net of tax	22	22,694,147	31,153,056
Unappropriated profit		12,630,222	17,244,290
		155,363,137	151,746,109

CONTINGENCIES AND COMMITMENTS 23

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

Chief Financial Officer

President & CEO

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, 2026

		Quarter ended		Nine month period ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
	Note	----- Rupees in '000 -----			
Mark-up / return / interest earned	25	85,192,048	76,529,292	243,120,941	225,089,409
Mark-up / return / interest expensed	26	59,684,908	53,723,044	173,657,995	159,820,454
Net mark-up / interest income		25,507,140	22,806,248	69,462,946	65,268,955
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	2,384,382	2,349,383	7,227,316	5,610,286
Dividend income		91,325	248,459	811,296	707,792
Foreign exchange income		3,681,662	1,566,655	6,740,866	3,311,527
Income / (loss) from derivatives		-	-	-	-
Gain on securities	28	696,252	2,062,593	4,326,614	3,024,395
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	138,849	100,065	455,655	416,669
Total non-markup / interest income		6,992,470	6,327,155	19,561,747	13,070,669
Total income		32,499,610	29,133,403	89,024,693	78,339,624
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	18,032,495	13,163,536	46,753,864	33,686,588
Workers' welfare fund		234,110	185,000	567,110	475,000
Other charges	31	1,659	17,559	6,969	20,862
Total non-markup / interest expenses		18,268,264	13,366,095	47,327,943	34,182,450
Profit before credit loss allowance / provisions		14,231,346	15,767,308	41,696,750	44,157,174
(Reversal of) / charge against credit loss allowance / provisions and write offs - net	32	(1,173,403)	171,562	(1,795,698)	806,930
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		15,404,749	15,595,746	43,492,448	43,350,244
Taxation	33	8,232,042	8,157,023	22,985,467	25,285,985
PROFIT AFTER TAXATION		7,172,707	7,438,723	20,506,981	18,064,259
----- Rupees -----					
Basic and diluted earnings per share	34	4.95	5.13	14.15	12.46

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

Chief Financial Officer

President & CEO

Director

Director

Chairman

ASKARI BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2026

	Share capital	Capital Reserve	Statutory reserve	Revenue Reserve	Surplus / (deficit) on revaluation of		Un-appropriated profit	Total
		Exchange translation reserve		General reserve	Investments	Property and equipment / Non banking assets		
Rupees in '000								
Balance as at December 31, 2024 (audited)	14,492,992	1,862,044	19,850,786	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)
Balance as at January 1, 2025 - restated	14,492,992	1,862,044	19,850,786	52,861,190	6,591,154	10,967,967	15,890,830	122,516,973
Total comprehensive income for the nine month period ended September 30, 2025	-	-	-	-	-	-	18,064,259	18,064,259
Profit after taxation for the nine month period ended September 30, 2025	-	-	-	-	-	-	18,064,259	18,064,259
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branch	-	54,705	-	-	-	-	-	54,705
Movement in surplus on revaluation of debt investments through FVOCI – net of tax	-	-	-	-	11,194,776	-	-	11,194,776
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss – net of tax	-	-	-	-	(5,116,483)	-	-	(5,116,483)
Remeasurement loss on defined benefit plan	-	-	-	-	-	-	(86,173)	(86,173)
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	(980,987)	980,987	-
Movement in surplus on revaluation of investments in equity securities through FVOCI – net of tax	-	-	-	-	2,913,866	-	-	2,913,866
	-	54,705	-	-	8,992,159	(980,987)	894,814	8,960,691
Transfer to	-	-	-	-	-	-	-	-
Statutory reserve	-	-	1,806,426	-	-	-	(1,806,426)	-
General reserve	-	-	-	11,977,902	-	-	(11,977,902)	-
	-	-	1,806,426	11,977,902	-	-	(13,784,326)	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	(559,209)	-	559,209	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-
Final dividend 2024: Rs. 3 per share	-	-	-	-	-	-	(4,347,896)	(4,347,896)
Final 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	15,024,104	9,986,980	14,378,288	142,295,427
Total comprehensive income for the three month period ended December 31, 2025	-	-	-	-	-	-	-	-
Profit after taxation for the three month period ended December 31, 2025	-	-	-	-	-	-	4,739,060	4,739,060
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branch	-	(31,198)	-	-	-	-	-	(31,198)
Movement in surplus on revaluation of debt investments through FVOCI – net of tax	-	-	-	-	1,205,000	-	-	1,205,000
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss – net of tax	-	-	-	-	3,567,896	-	-	3,567,896
Movement in surplus on revaluation of equity investments through FVOCI – net of tax	-	-	-	-	(149,722)	-	-	(149,722)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	108,041	108,041
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	1,823,229	-	1,823,229
	-	(31,198)	-	-	4,623,174	1,823,229	108,041	6,523,246
Transfer from surplus on revaluation of assets to unappropriated profit on disposal	-	-	-	-	-	-	-	-
Transfer to	-	-	-	-	-	-	-	-
Statutory reserve	-	-	473,906	-	-	-	(473,906)	-
General reserve	-	-	-	473,906	-	-	(473,906)	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	(304,431)	-	304,431	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-
Interim Dividend 2025: Rs 1.25 per share	-	-	-	-	-	-	(1,811,624)	(1,811,624)
Balance as at December 31, 2025 (audited)	14,492,992	1,885,551	22,131,128	64,839,092	19,342,847	11,810,209	17,244,290	151,746,109
Impact of adoption of IFRS 9 - net of tax (note 3.1)	-	-	-	-	-	-	(494,844)	(494,844)
Balance as at January 1, 2026 - restated	14,492,992	1,885,551	22,131,128	64,839,092	19,342,847	11,810,209	16,749,446	151,251,265
Total comprehensive income for the nine month period ended September 30, 2026	-	-	-	-	-	-	-	-
Profit after taxation for the nine month period ended September 30, 2026	-	-	-	-	-	-	20,506,981	20,506,981
Other comprehensive loss - net of tax	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branch	-	(68,709)	-	-	-	-	-	(68,709)
Movement in surplus on revaluation of debt investments through FVOCI – net of tax	-	-	-	-	2,707,918	-	-	2,707,918
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss – net of tax	-	-	-	-	(9,385,758)	-	-	(9,385,758)
Remeasurement loss on defined benefit plan	-	-	-	-	-	-	(425,226)	(425,226)
Movement in surplus on revaluation of equity investments through FVOCI – net of tax	-	-	-	-	(889,864)	-	-	(889,864)
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	(171,245)	171,245	-
Reclassification of fair value loss upon conversion of debt securities into equity securities	-	-	-	-	(84,150)	-	84,150	-
	-	(68,709)	-	-	(7,651,854)	(171,245)	(169,831)	(8,061,639)
Transfer to	-	-	-	-	-	-	-	-
Statutory reserve	-	-	2,050,698	-	-	-	(2,050,698)	-
General reserve	-	-	-	14,708,016	-	-	(14,708,016)	-
	-	-	2,050,698	14,708,016	-	-	(16,758,714)	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	(635,810)	-	635,810	-
Transfer to General reserve	-	-	-	-	-	-	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-
Final dividend 2025: Rs. 1.75 per share	-	-	-	-	-	-	(2,536,274)	(2,536,274)
1st Interim Dividend 2026: Rs 2 per share	-	-	-	-	-	-	(2,898,598)	(2,898,598)
2nd Interim Dividend 2026: Rs 2 per share	-	-	-	-	-	-	(2,898,598)	(2,898,598)
Balance as at September 30, 2026 (un-audited)	14,492,992	1,816,842	24,181,826	79,547,108	11,055,183	11,638,984	12,630,222	155,363,137

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

ASKARI BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2026

		Nine month period ended	
		September 30, 2026	September 30, 2025
Note		----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		43,492,448	43,350,244
Less: dividend income		(811,296)	(707,792)
		42,681,152	42,642,452
Adjustments:			
Net mark-up / interest income		(69,462,946)	(65,268,955)
Depreciation		1,943,198	1,389,011
30	Amortization	223,754	169,979
30	Depreciation on right-of-use assets	2,173,500	1,763,520
26	Interest expense on lease liability against right-of-use assets	1,864,206	1,434,539
29	Gain on termination of lease contracts under IFRS - 16 - net	(40,167)	(23,149)
Charge for defined benefit plans		889,005	625,864
(Reversal of) / charge against credit loss allowance / provisions and write offs - net		(1,649,253)	897,606
28	Unrealised loss on revaluation of securities - FVTPL	273,531	(416,249)
29	Gain on sale of property and equipment - net	(43,022)	(32,581)
		(63,828,194)	(59,460,415)
		(21,147,042)	(16,817,963)
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,817,630	(5,975,201)
Net investment in securities classified as FVTPL		(2,625,260)	2,293,082
Advances		(77,968,562)	155,044,656
Other assets		(11,549,260)	3,821,388
		(90,325,452)	155,183,925
Increase / (decrease) in operating liabilities			
Bills payable		(7,171,852)	(49,231,272)
Borrowings from financial institutions		(30,423,884)	199,499,764
Deposits		190,932,873	151,493,850
Other liabilities		6,482,487	229,873
		159,819,624	301,992,215
		48,347,130	440,358,177
Payment made to defined benefit plan		(76,303)	(60,172)
Mark-up / interest paid		(171,216,311)	(162,052,540)
Mark-up / interest received		216,002,642	200,146,577
Income tax paid		(21,634,959)	(26,084,213)
Net cash flow generated from operating activities		71,422,199	452,307,829
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(50,803,898)	(439,654,301)
Net investment in securities measured at amortized cost		6,483,917	(877,196)
Amount received on disposal of assets held for sale		-	1,308,750
Dividend received		789,027	686,511
Investments in property and equipment		(5,728,484)	(3,016,156)
Investments in intangible assets		(671,737)	(179,137)
Proceeds from sale of property and equipment		56,911	59,139
Effect of translation of net investment in foreign branch		(68,709)	54,705
Net cash flow used in investing activities		(49,942,973)	(441,617,685)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments against lease liabilities under IFRS-16		(2,982,212)	(2,610,974)
Payment of subordinated debt		-	(6,000,000)
Dividend paid		(8,252,474)	(7,167,655)
Net cash flow used in financing activities		(11,234,686)	(15,778,629)
Increase / (decrease) in cash and cash equivalents		10,244,540	(5,088,485)
Cash and cash equivalents at beginning of the period		121,210,624	144,281,319
Credit loss allowance on cash and cash equivalents - net		15,803	-
35	Cash and cash equivalents at end of the period	131,470,967	139,192,834

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

Chief Financial Officer

President & CEO

Director

Director

Chairman

ASKARI BANK LIMITED

CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	127,984,015	108,988,768
Balances with other banks	7	6,952,181	14,988,447
Lendings to financial institutions	8	12,332,687	14,128,026
Investments	9	2,058,577,264	2,028,240,826
Advances	10	666,811,680	586,121,904
Property and equipment	11	30,505,835	26,397,266
Right-of-use assets	12	18,329,061	15,128,302
Intangible assets	13	2,667,107	2,215,160
Deferred tax assets	20	-	-
Other assets	14	136,109,523	101,281,135
Total Assets		3,060,269,353	2,897,489,834
LIABILITIES			
Bills payable	15	16,087,518	23,259,370
Borrowings	16	964,580,392	994,566,586
Deposits and other accounts	17	1,820,729,545	1,630,039,984
Lease liabilities	18	21,849,547	17,642,967
Subordinated debt	19	6,000,000	6,000,000
Deferred tax liabilities	20	4,173,516	14,280,694
Other liabilities	21	70,580,148	58,992,466
Total Liabilities		2,904,000,666	2,744,782,067
NET ASSETS		156,268,687	152,707,767
REPRESENTED BY			
Share capital		14,492,992	14,492,992
Reserves		105,661,873	88,971,868
Surplus on revaluation of assets - net of tax	22	22,694,147	31,153,056
Unappropriated profit		12,784,063	17,498,418
Non-controlling interest		635,612	591,433
		156,268,687	152,707,767

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 & CEO

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, 2026**

		Quarter ended		Nine month period ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Note		Rupees in '000			
Mark-up / return / interest earned	25	85,230,182	76,593,551	243,232,814	225,285,222
Mark-up / return / interest expensed	26	59,669,905	53,701,580	173,608,895	159,769,413
Net mark-up / interest income		25,560,277	22,891,971	69,623,919	65,515,809
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	2,562,253	2,592,732	7,785,543	6,181,129
Dividend income		91,325	248,459	767,232	663,728
Foreign exchange income		3,710,180	1,570,439	6,836,152	3,324,915
Income / (loss) from derivatives		-	-	-	-
Gain on securities	28	685,953	2,071,486	4,325,934	3,033,537
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	29	139,846	103,127	457,046	416,669
Total non-markup / interest income		7,189,557	6,586,243	20,171,907	13,619,978
Total income		32,749,834	29,478,214	89,795,826	79,135,787
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	18,287,002	13,387,480	47,474,826	34,232,565
Workers' welfare fund		235,210	186,050	569,910	478,128
Other charges	31	1,659	17,559	6,969	20,862
Total non-markup / interest expenses		18,523,871	13,591,089	48,051,705	34,731,555
Profit before credit loss allowance / provisions		14,225,963	15,887,125	41,744,121	44,404,232
(Reversal of) / charge against credit loss allowance / provisions and write offs - net	32	(1,173,404)	171,562	(1,795,698)	808,180
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		15,399,367	15,715,563	43,539,819	43,596,052
Taxation	33	8,251,969	8,213,746	23,046,610	25,398,748
PROFIT AFTER TAXATION		7,147,398	7,501,817	20,493,209	18,197,304
Profit attributable to					
Non-controlling interest		19,621	51,847	86,515	109,725
Equity holders of the Bank		7,127,777	7,449,970	20,406,694	18,087,579
		7,147,398	7,501,817	20,493,209	18,197,304
----- Rupees -----					
Basic and diluted earnings per share	34	4.93	5.18	14.14	12.56

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

Chief Financial Officer

President & CEO

Director

Director

Chairman

ASKARI BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2026

	Share capital	Capital Reserve Exchange translation reserve	Merger reserve	Statutory reserve	Revenue Reserve General reserve	Surplus / (deficit) on revaluation of Investments	Property and equipment / Non banking assets	Un-appropriated profit	Non-controlling interest	Total
Rupees in '000										
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	18,522,092	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	18,087,122	469,340	123,298,702
Total comprehensive income for the nine month period ended September 30, 2025										
Profit after taxation for the nine month period ended September 30, 2025	-	-	-	-	-	-	-	18,087,579	109,725	18,197,304
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branch	-	54,705	-	-	-	-	-	-	-	54,705
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	11,187,245	-	-	-	11,187,245
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	-	(5,110,104)	-	-	-	(5,110,104)
Remeasurement loss on defined benefit plan	-	-	-	-	-	-	-	(73,933)	-	(73,933)
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	-	(980,987)	980,987	-	-
Movement in surplus on revaluation of investments in equity securities through FVOCI - net of tax	-	-	-	-	-	2,915,018	-	-	-	2,915,018
Transfer to	-	54,705	-	-	-	8,992,159	(980,987)	907,054	-	8,972,931
Statutory reserve	-	-	-	1,819,730	-	-	-	(1,819,730)	-	-
General reserve	-	-	-	-	11,977,902	-	-	(11,977,802)	-	-
	-	-	-	1,819,730	11,977,902	-	-	(13,797,632)	-	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	-	(559,209)	-	559,209	-	-
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	15,024,104	9,986,980	14,596,836	536,729	143,160,105
Total comprehensive income for the three month period ended December 31, 2025										
Profit after taxation for the three month period ended December 31, 2025	-	-	-	-	-	-	-	4,773,233	54,375	4,827,608
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branch	-	(31,198)	-	-	-	-	-	-	-	(31,198)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	1,212,531	-	-	-	1,212,531
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	-	3,561,517	-	-	-	3,561,517
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	(150,874)	-	-	-	(150,874)
Remeasurement gain on defined benefit plan	-	-	-	-	-	-	-	96,144	329	96,473
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	-	1,823,229	-	-	1,823,229
Transfer to	-	(31,198)	-	-	-	4,623,174	1,823,229	96,144	329	6,511,678
Statutory reserve	-	-	-	460,602	-	-	-	(460,602)	-	-
General reserve	-	-	-	-	-	-	-	-	-	-
	-	-	-	460,602	-	-	-	(460,602)	-	-
Gain on disposal of equity instruments measured at FVOCI - net of tax	-	-	-	-	-	(304,431)	-	304,431	-	-
Transactions with owners, recorded directly in equity										
Interim Dividend 2025: Rs. 1.25 per share	-	-	-	-	-	-	-	(1,811,624)	-	(1,811,624)
Balance as at December 31, 2025 (audited)	14,492,992	1,885,551	128,355	22,131,128	64,826,834	19,342,847	11,810,209	17,468,418	591,433	152,707,767
Impact of adoption of IFRS 9 - net of tax (note 3.1)	-	-	-	-	-	-	-	(494,844)	-	(494,844)
Balance as at January 1, 2026 - restated	14,492,992	1,885,551	128,355	22,131,128	64,826,834	19,342,847	11,810,209	17,003,574	591,433	152,212,923
Total comprehensive income for the nine month period ended September 30, 2026										
Profit after taxation for the nine month period ended September 30, 2026	-	-	-	-	-	-	-	20,406,694	86,515	20,493,209
Other comprehensive loss - net of tax										
Effect of translation of net investment in foreign branch	-	(68,709)	-	-	-	-	-	-	-	(68,709)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	2,707,918	-	-	-	2,707,918
Gain on sale of debt securities carried at FVOCI reclassified to profit and loss - net of tax	-	-	-	-	-	(9,385,758)	-	-	-	(9,385,758)
Remeasurement loss on defined benefit plan	-	-	-	-	-	-	-	(425,226)	-	(425,226)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	(889,864)	-	-	-	(889,864)
Movement in surplus on revaluation of property and equipment	-	-	-	-	-	-	(171,245)	171,245	-	-
Reclassification of fair value loss upon conversion of debt securities into equity securities	-	-	-	-	-	(84,150)	-	84,150	-	-
Transfer to	-	(68,709)	-	-	-	(7,651,854)	(171,245)	(169,831)	-	(8,061,639)
Statutory reserve	-	-	-	2,050,698	-	-	-	(2,050,698)	-	-
General reserve	-	-	-	-	14,708,018	-	-	(14,708,018)	-	-
	-	-	-	2,050,698	14,708,018	-	-	(16,758,714)	-	-
Gain on disposal of equity securities measured at FVOCI - net of tax	-	-	-	-	-	(635,810)	-	635,810	-	-
Transactions with owners, recorded directly in equity										
Final dividend 2025: Rs. 1.75 per share	-	-	-	-	-	-	-	(2,536,274)	-	(2,536,274)
1st Interim Dividend 2026: Rs. 2 per share	-	-	-	-	-	-	-	(2,898,598)	-	(2,898,598)
2nd Interim Dividend 2026: Rs. 2 per share	-	-	-	-	-	-	-	(2,898,598)	-	(2,898,598)
Final dividend of subsidiary 2025: Rs. 1.5 per share	-	-	-	-	-	-	-	-	(42,336)	(42,336)
Balance as at September 30, 2026 (un-audited)	14,492,992	1,816,842	128,355	24,181,826	79,534,850	11,055,183	11,638,964	12,784,063	635,612	156,268,687

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

ASKARI BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2026

		Nine month period ended	
		September 30, 2026	September 30, 2025
		----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		43,539,819	43,596,052
Less: dividend income		(767,232)	(663,728)
		42,772,587	42,932,324
Adjustments:			
Net mark-up / interest income		(69,623,919)	(65,515,809)
Depreciation		1,982,606	1,402,676
Amortization	30	225,520	170,993
Depreciation on right-of-use assets	30	2,215,543	1,772,659
Interest expense on lease liability against right-of-use assets	26	1,881,490	1,442,004
Gain on termination of lease contracts under IFRS - 16 - net	29	(41,164)	(23,149)
Charge for defined benefit plans		889,005	625,864
(Reversal of) / charge against credit loss allowance / provisions and write offs - net		(1,649,253)	898,856
Unrealised loss on revaluation of securities - FVTPL	28	274,170	(416,249)
Gain on sale of property and equipment - net	29	(43,416)	(32,581)
		(63,889,418)	(59,674,736)
		(21,116,831)	(16,742,412)
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,817,630	(5,975,201)
Net investment in securities classified as FVTPL		(2,320,673)	1,620,806
Advances		(77,968,562)	155,478,631
Other assets		(10,454,539)	3,553,098
		(88,926,144)	154,677,333
Increase / (decrease) in operating liabilities			
Bills payable		(7,171,852)	(49,231,272)
Borrowings from financial institutions		(30,423,884)	199,499,764
Deposits		190,689,561	150,757,172
Other liabilities		5,705,896	631,926
		158,799,721	301,657,590
		48,756,746	439,592,511
Payment made to defined benefit plan		(84,185)	(50,139)
Mark-up / interest paid		(171,167,211)	(161,994,034)
Mark-up / interest received		216,109,855	200,315,441
Income tax paid		(21,729,501)	(26,142,290)
Net cash flow generated from operating activities		71,885,704	451,721,489
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(50,803,898)	(439,654,301)
Net investment in securities measured at amortized cost		6,479,318	(300,735)
Amount received on disposal of assets held for sale		-	1,308,750
Dividend received		744,963	642,447
Investments in property and equipment		(5,835,043)	(3,106,489)
Investments in intangible assets		(672,807)	(179,632)
Proceeds from sale of property and equipment		57,417	59,139
Effect of translation of net investment in foreign branch		(68,709)	54,705
Net cash flow used in investing activities		(50,098,759)	(441,176,116)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments against lease liabilities under IFRS-16	18	(3,028,983)	(2,618,714)
Payment of subordinated debt		-	(6,000,000)
Dividend paid		(8,252,474)	(7,209,991)
Net cash flow used in financing activities		(11,281,457)	(15,828,705)
Increase / (decrease) in cash and cash equivalents		10,505,488	(5,283,332)
Cash and cash equivalents at beginning of the period		122,775,433	146,494,334
Credit loss allowance on cash and cash equivalents - net		15,803	-
Cash and cash equivalents at end of the period	35	133,296,724	141,211,002

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

Chief Financial Officer

President & CEO

Director

Director

Chairman