BankIslami



August 21, 2025

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

Our Ref: BIPL/CSD/2025/192

Subject: Financial Results for the Half Year ended June 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of the Bank in their meeting held on August 21, 2025 at 10:30 A.M. (PST) at Karachi, recommended the following:

Cash Dividend

: An interim Cash Dividend for the Half Year

ended June 30, 2025 at Rs. 1.50/- per share i.e.

15%.

Bonus Shares

: Nil

Right Shares 3: Nil

Any other Entitlement / Corporate : Nil

Action

Any other Price Sensitive Information: Nil

The financial Statements of the Bank for the half year ended June 30, 2025 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

BankIslami



The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on September 01, 2025.

The Share Transfer Books of the Bank will be closed from September 02, 2025 to September 04, 2025 (both days inclusive). Transfers received at our Shares Registrar, Karachi, Pakistan, at the close of business on September 01, 2025 will be treated in time for the purpose of above entitlement to the transferees.

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

Yours Sincerely

S.M. Hasan Rizvi Company Secretary

cc:

Executive Directors/HOD
Offsite- II Department, Supervision Division
Securities and Exchange Commission of Pakistan
63, NIC Building Jinnah Avenue, Blue Area
Islamabad.

BankIslami Pakistan Limited Condensed Interim Unconsolidated Statement of Financial Position As At June 30, 2025

ASSETS	Note	(Un-audited) June 30, 2025Rupees	(Audited) December 31, 2024 s in '000
ASSETS			
Cash and balances with treasury banks	6	46,225,876	44.000.05
Balances with other banks	7	1,185,700	41,093,952
Due from financial institutions	8	9,551,391	982,664
Investments	9	390,573,715	4,257,928
Islamic financing, related assets and advances	10	243,053,592	345,051,553
Property and equipment	11		296,097,250
Right-of-use assets	12	22,192,494	15,102,917
Intangible assets	13	4,243,890	4,314,535
Deferred tax assets	14	3,986,551	4,050,161
Other assets	15	2,019,462 25,205,469	00.000.005
Total Assets	10 L	748,238,140	26,883,065
		740,230,140	737,834,025
LIABILITIES			
Bills payable	16 Г	6,042,303	10.770.500
Due to financial institutions	17	32,972,018	13,773,529
Deposits and other accounts	18		87,662,161
Lease liabilities	19	630,337,820 5,397,952	559,177,932
Subordinated sukuk	20	3,000,000	4,839,747
Deferred tax liabilities	14	3,000,000	3,000,000
Other liabilities	21	22,024,952	1,384,914
Total Liabilities	- ' L	699,775,045	19,686,466
		000,170,040	689,524,749
NET ASSETS	-	48,463,095	10,000,000
	.=	40,403,033	48,309,276
REPRESENTED BY			
Share capital - net			
Reserves		11,007,991	11,007,991
		8,048,620	7,166,819
Surplus on revaluation of assets	22	4,481,767	7,396,069
Unappropriated profit	-	24,924,717	22,738,397
	_	48,463,095	48,309,276

The annexed notes 1 to 39 form an integral part of these condensed interim unconsolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CONTINGENCIES AND COMMITMENTS

CHIEF FINANCIAL OFFICER

CHAIRMAN

DIRECTOR

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BankIslami Pakistan Limited Condensed Interim Unconsolidated Profit and Loss Account (Un-audited) For The Half Year Ended June 30, 2025

	_	Quarter	Ended	Half year Ended		
	Note	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024	
		,	Rupees i	n '000	*********************	
			(Restated)	¥	(Restated)	
Profit / return earned	24	19,131,802	29,121,315	38,897,762	59,030,167	
Profit / return expensed	25	9,829,962	17,158,478	20,374,571	36,972,961	
Net profit / return		9,301,840	11,962,837	18,523,191	22,057,206	
OTHER INCOME						
Fee and commission income	26	1,047,776	460,910	1,782,824	1,089,721	
Dividend income		84,846	62,536	111,152	62,536	
Foreign exchange income	1	113,719	1,007,214	246,609	1,407,225	
Income/ (Loss) from shariah compliant	1				.,	
alternative of forward foreign exchange contracts	1	181,190	(747,854)	287,595	(445,883)	
Gain on securities - net	27	280,387	160,717	2,388,038	376,965	
Net gains on derecognition of financial assets				-,,	0.0,000	
measured at amortised cost						
Other income	28	39,593	36,108	79,905	78,442	
Total other income		1,747,511	979,631	4,896,123	2,569,006	
Total Income	. —	11,049,351	12,942,468	23,419,314	24,626,212	
OTHER EXPENSES						
Operating expenses	29	7,959,287	5,260,488	15,012,616	10,202,128	
Workers welfare fund		70,716	155,338	182,779	281,444	
Other charges	30	73,350	287	186,786	414	
Total other expenses		8,103,353	5,416,113	15,382,181	10,483,986	
Profit before credit loss allowance		2,945,998	7,526,355	8,037,133	14,142,226	
Credit loss allowance and write offs - net	31	(519,081)	68,011	(919,045)	405,386	
Extra ordinary / unusual items		•	•		-	
PROFIT BEFORE TAXATION	-	3,465,079	7,458,344	8,956,178	13,736,840	
Taxation	32	1,669,798	3,622,522	4,547,171	6,699,954	
PROFIT AFTER TAXATION	-	1,795,281	3,835,822	4,409,007	7,036,886	
			Rupee	25 *************	-	
Basic and Diluted earnings per share	22	4.0400				
and a serving per strate	33	1.6193	3,4597	3.9767	6.3470	

The annexed notes 1 to 39 form an integral part of these condensed interim unconsolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF FINANCIAL OFFICER

CHAIRMAN

DIRECTOR



Bankislami Pakistan Limited Condensed Interim Unconsolidated Statement of Changes in Equity For The Half Year Ended June 30, 2025

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on r	evaluation of Property & Equipment / Non Banking Assets	Unappropriated profit	Total
Opening Balance as at January 01, 2024	11,087,033	(79,042)	4,800,111	3,206,282	1,455,808	15,995,726	36,465,918
Impact of initial application of IFRS 9 as at January 01, 2024	11,001,000	(13,042)	4,000,111	J,200,252	1,400,000	10,000,120	30,400,310
- net of tax Opening Balance as at January 01, 2024 (Audited)	11,087,033	(79,042)	4,800,111	(166,708) 3,039,574	1,455,808	15,882,056	(280,378)
Profit after taxation for the half year ended June 30, 2024		1					
- (restated) Other comprehensive income for the half year ended	*		-	-	-	7,036,886	7,036,886
June 30, 2024							
Movement in surplus on revaluation of investments in debt instruments - net of tax	*	-		(705,599)	, é		(705,599)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		~			(90,937)	90,937	
Transfer from surplus on revaluation of non-banking assets to unappropriated prolit - net of lax	•				(67)	67	
Transactions with owners, recorded directly in equity							
Final Cash dividend to shareholders							
for the year 2023 @ Re. 1 per share		•	•			(1,106,703)	(1,108,703)
Opening Balance as at July 01, 2024 - (restated)	11,087,033	(79,042)	4,800,111	2,333,975	1,364,804	21,901,243	41,408,124
Profil after taxation for the period from July 01, 2024 to December 31, 2024	ĕ				. •	4,796,655	4,796,655
Other comprehensive income for the period from July 01, 2024 to December 31, 2024							
Movement in surplus on revaluation of investments in debt instruments - net of tax	_	_		3,511,584		_	3,511,564
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-		3,020		_	3,020
Remeasurement loss on defined benefit obligations - net of tax				5,525		(42,689)	(42,689)
Movement in surplus on revaluation of property and equipment - net of tax			_		277,152	[42,000]	
Movement in surplus on revaluation of non-banking assets - net of tax			-	-			277,152
				3,514,584	18,505 295,657	(42,689)	18,505 3,767,552
Transfer from surplus on reveluation of property and equipment to unappropriated profit - net of tax					(111,779)	111,779	
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax					(1.470)	4.470	
Transfer to statutory reserve			2,366,708		(1,172)	1,172 (2,366,708)	•
Transactions with owners, recorded directly in equity			2,000,700		7.	(2,000,700)	
First Interim Cash dividend to shareholders for the							
year 2024 @ Rs. 1.5 per share Opening Balance as at January 01, 2025 - (audited)	11,087,033	(79,042)	7,166,819	5,848,559	1,547,510	(1,663,055)	(1,663,055) 48,309,276
Profit after taxation for the half year ended June 30, 2025 Other comprehensive income for the half year ended		•				4,409,007	4,409,007
March 31, 2025 Movement in surplus on revaluation of investments							
in debt instruments - net of tax	-		-	(3,053,586)		-	(3,053,586)
Movement in surplus on revaluation of Investments in equity instruments - net of tax				184,277			184,277
	.5	-	-	(2,869,309)	12		(2,869,309)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax					(41,497)	41,497	•
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax					(98)	98	
Gain on sale of equity instruments-FVOCI				(3,398)		3,398	-
Transfer to statutory reserve Transactions with owners, recorded directly in equity		*	881,801			(881,601)	٠
Final Cash dividend to shareholders for the year 2024 @ Re. 1.25 per share						(1,385,879)	(1,385,879)
Closing Balance as at June 30, 2025 (Un-audited)	11,087,033	(79,042)	8,048,620	2,975,852	1,505,915	24,924,717	48,463,095
This represents reserve created under section 21/1) of the Banking Community			-1- (4)4-47	2,0,0,002	1,000,010	27,329,717	40,403,035

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

The annexed notes 1 to 39 form an integral part of these condensed Interim unconsolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF-FINANCIAL OFFICER

DIRECTOR



Banklslami Pakistan Limited Condensed Interim Unconsolidated Cash Flow Statement (Un-audited) For The Half Year Ended June 30, 2025

	Note	June 30, 2025	June 30, 2024
CASH FLOW FROM OPERATING ACTIVITIES		Rupees i	(Restated)
Profit before taxation		0.050.470	,
Less: Dividend income		8,956,178 (111,152)	13,736,840 (62,536)
2000. Dividend income		8,845,026	13,674,304
Adjustments for non-cash charges and other items:		010.111	1010111001
Net profit / return		(18,523,191)	(22,057,206)
Depreciation on property and equipment	29	967,976	799,363
Depreciation on non-banking assets	29	1,173	1,289
Depreciation on right-of-use assets	29	869,921	665,256
Amortisation Depreciation on operating ljarah assets		161,179	128,475
Finance charges on leased assets	25	78,440	24,518
Credit loss allowance and write offs - net	31	468,580 (919,045)	355,254 405,386
Unrealized gain on revaluation of investments classified as FVPL	27	3,757	(28,193)
Charge for defined benefit plan	2.	176,958	134,207
Gain on sale of property and equipment	28	(21,426)	(15,831)
		(16,735,678)	(19,587,482)
		(7,890,652)	(5,913,178)
(Increase) / decrease in operating assets			
Due from financial institutions		(5,291,878)	8,836,201
Securities classified as FVPL		(3,757)	28,193
Islamic financing, related assets and advances Other assets (excluding advance taxation)		53,892,747	33,480,415
Other assets (excluding advance taxation)		(5,455,618) 43,141,494	(260,862)
(Decrease) / increase in operating liabilities		43,141,494	42,003,947
Bills payable		(7,731,226)	(1,389,885)
Due to financial institutions		(54,690,143)	(31,439,097)
Deposits		71,159,888	28,171,626
Other liabilities (excluding current taxation)		5,471,513	(1,624,082)
		14,210,032	(6,281,438)
		49,460,874	29,889,331
Profit / return received		42,863,175	60,503,770
Profit / return paid		(22,663,900)	(36,365,206)
Income tax paid		(5,788,572)	(5,652,227)
Payment to gratuity fund		-	(100,000)
Net cash generated from operating activities		63,871,577	48,275,668
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI / AFS		(48,394,877)	(33,144,308)
Dividends received		111,152	62,536
Investments in property and equipment		(8,061,030)	(2,455,698)
Investments in intangible assets		(99,359)	(482,157)
Proceeds from disposal of property and equipment		26,693	31,551
Net cash used in investing activities		(56,417,421)	(35,988,076)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(739,412)	(881,031)
Dividend paid		(1,379,784)	(1,269,908)
Proceeds from issuance of subordinated sukuk		- (0.440.400)	150,000
Net cash used in financing activities Increase in cash and cash equivalents		(2,119,196)	(2,000,939)
Cash and cash equivalents at the beginning of the period		5,334,960 42,076,616	10,286,653 42,655,309
Cash and cash equivalents at the beginning of the period		47,411,576	52,941,962
and the second s			02/011/002

The annexed notes 1 to 39 form an integral part of these condensed interim unconsolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF F FINANCIAL OFFICER

CHAIRMAN

DIRECTOR



BankIslami Pakistan Limited Condensed Interim Consolidated Statement of Financial Position As At June 30, 2025

		(Un-audited)	(Audited)
	Note	June 30,	December 31,
		2025	2024 in '000
ASSETS		Тирово	m 600
	e.		
Cash and balances with treasury banks	6	46,225,876	41,093,952
Balances with other banks	7	1,187,902	984,866
Due from financial institutions	8	9,551,391	4,257,928
Investments	9	390,573,715	345,051,553
Islamic financing, related assets and advances	10	243,053,592	296,097,250
Property and equipment	11	22,193,546	15,103,969
Right-of-use assets	12	4,243,890	4,314,535
Intangible assets	13	4,033,562	4,097,172
Deferred tax assets	14	1,894,376	-
Other assets	15	25,205,741	26,883,337
Total Assets	_	748,163,591	737,884,562
LIABILITIES			-
Bills payable	16	6,042,303	13,773,529
Due to financial institutions	17	32,972,018	87,662,161
Deposits and other accounts	18	630,337,815	559,177,927
Lease liabilities	19	5,397,952	4,839,747
Subordinated sukuk	20	3,000,000	3,000,000
Deferred tax liabilities	14		1,510,000
Other liabilities	21	22,044,716	19,706,230
Total Liabilities		699,794,804	689,669,594
	_		
NET ASSETS	=	48,368,787	48,214,968
REPRESENTED BY	*		
Share capital - net		11,007,991	11,007,991
Reserves		8,048,600	7,166,799
Surplus on revaluation of assets	22	4,472,702	7,387,004
Unappropriated profit		24,839,494	22,653,174
		48,368,787	48,214,968
	==		

The annexed notes 1 to 39 form an integral part of these condensed interim consolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CONTINGENCIES AND COMMITMENTS

CHIEF FINANCIAL OFFICER

CHAIRMAN

DIRECTOR

DIRECTOR



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BankIslami Pakistan Limited Condensed Interim Consolidated Profit and Loss Account (Un-audited) For The Half Year Ended June 30, 2025

	_	Quarter	Ended	Half year Ended		
	Note	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024	
		***************************************	Rupees	in '000		
			(Restated)		(Restated)	
Profit / return earned	24	19,131,802	29,121,315	38,897,762	59,030,167	
Profit / return expensed	25	9,829,962	17,158,478	20,374,571	36,972,961	
Net profit / return	_	9,301,840	11,962,837	18,523,191	22,057,206	
OTHER INCOME						
Fee and commission income	26	1,047,776	400.040	4 700 004 11		
Dividend income	20	84,846	460,910 62,536	1,782,824	1,089,721	
Foreign exchange income		113,719	11	111,152	62,536	
Income/ (Loss) from shariah compliant		1,5,7 13	1,007,214	246,609	1,407,225	
alternative of forward foreign exchange contracts	1	181,190	(7.17.05.1)			
Gain on securities - net	27		(747,854)	287,595	(445,883)	
Net gains on derecognition of financial assets	21	280,387	160,717	2,388,038	376,965	
measured at amortised cost						
Other income	26	20 500		•	-	
Total other income	28	39,593	36,108	79,905	78,442	
		1,747,511	979,631	4,896,123	2,569,006	
Total Income		11,049,351	12,942,468	23,419,314	24,626,212	
OTHER EXPENSES						
Operating expenses	29	7,959,287	5,260,488	15,012,616	10,202,128	
Workers welfare fund	1	70,716	155,338	182,779	281,444	
Other charges	30	73,350	287	186,786	414	
Total other expenses		8,103,353	5,416,113	15,382,181	10,483,986	
Share of profit from associates						
Profit before credit loss allowance		2,945,998	7,526,355	8,037,133	14,142,226	
Credit loss allowance and write offs - net	31	(519,081)	68,011	(919,045)	405,386	
Extra ordinary / unusual items			-		-	
PROFIT BEFORE TAXATION		3,465,079	7,458,344	8,956,178	13,736,840	
Taxation	32	1,669,798	3,622,522	4,547,171	6,699,954	
DROCK AFTER TAXABLE	NAME OF THE PARTY			7,041,111	0,058,554	
PROFIT AFTER TAXATION	-	1,795,281	3,835,822	4,409,007	7,036,886	
ATTRIBUTABLE TO:						
Equity Shareholders of the Holding Company		1,795,281	3,835,822	4 400 007	7 000 000	
Non-controlling interest		-	*	4,409,007	7,036,886	
		1,795,281	3,835,822	4,409,007	7,036,886	
			Rupees			
Pagin and Diluted and			Tupota			
Basic and Diluted earnings per share	33	1.6193	3.4597	3.9767	6.3470	

The annexed notes 1 to 39 form an integral part of these condensed interim consolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF FINANCIAL OFFICER

CHAIRMAN

DIRECTOR





Bankislami Pakistan Limited

Condensed Interim Consolidated Statement of Changes in Equity For The Half Year Ended June 30, 2025

	Share capital	Discount on issue of shares	Statutory reserve*	Surplus on	Property & Equipment / Non Banking Assets	Unappropriated profit	Sub total	Non-Controlling interest	Total
					Rupees in	'000			
Opening Balance as at January 01, 2024 Impact of initial application of IFRS 9 as at January 01, 2024	11,087,033	(79,042)	4,800,091	3,206,282	1,446,743	15,910,503	36,371,610		36,371,610
- net of tax				(166,708)		(4.47.670)			
Opening Balance as at January 01, 2024 (Audited)	11,057,033	(79,042)	4,800,091	3,039,574	1,448,743	15,796,833	36,091,232		(250.378) 36,091,232
Profit after taxation for the half year ended June 30, 2024 - (restated)	-					2 020 000			
Other comprehensive income for the half year ended June 30, 2024					•	7,036,886	7,036,886		7,036,886
Movement in surplus on revaluation of investments in debt instruments - net of tax				(705,599)			(705,599)		
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax					(90,937)	90,937	(703,333)		(705,599)
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax						\$0,837		•	•
Transactions with owners, recorded directly in equity			•	•	(67)	67			-
Final Cash dividend to shareholders									
for the year 2023 @ Re. 1 per share Opening Balance as at July 01, 2024 - (restated)	-			-	-	(1,108,703)	(1,108,703)	-	(1,108,703)
Profit after taxation for the period from July 01, 2024 to	11,087,033	(79,042)	4,800,091	2,333,975	1,355,739	21,816,020	41,313,816	-	41,313,816
December 31, 2024 Other comprehensive income for the period from July 01, 2024 to December 31, 2024	•		÷	9		4,796,655	4,796,655	*	4,796,655
Movement in surplus on revaluation of investments									
in debt instruments - net of tax Movement in surplus on revaluation of investments		-	-	3,511,564	-	.	3,511,564		3,511,564
in equity instruments - net of tax	-	-	.	3,020	. 11	- 11		- 11	
Remeasurement loss on defined benefit obligations - net of lax	1 . 1	.				- 1	3,020	- 11	3,020
Movement in surplus on revaluation of property and equipment - net of tax		1	- 1	-	-	(42,689)	(42.689)	-	(42,689)
Movement in surplus on revaluation of non-banking	-	.	-	-	277,152	-	277,152		277,152
ascets - net of tax					18.505		18,505	.	18,505
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tex			•	3,514,584	295,657	(42,689)	3,767,552		3,767,552
Transfer from surplus on revaluation of non-banking	-	•	*	-	(111,779)	111,779			
assets to unappropriated profit - net of tax	-			-	(1,172)	1,172			
Transfer to statutory reserve			2,366,708			(2,366,708)	-	•	•
Transactions with owners, recorded directly in equity						(2,000,700)	•	•	-
First interim Cash dividend to shareholders for the year 2024 @ Rs. 1.5 per share		-				// F07 OFF1			
Opening Balance as at January 01, 2025 - (audited)	11,087,033	(79,042)	7,166,799	5,848,559	1,538,445	(1.663.055) 22,653,174	(1,663,055) 48,214,968	-	(1.663.055) 48,214,968
Profit after taxation for the half year ended June 39, 2025 Other comprehensive income for the half year ended March 31, 2025	, •	*/	3.00	*	٠	4,409,007	4,409,007	-	4,409,007
Movement in surplus on revaluation of investments in debt instruments - net of tax		-		(3,053,586)			(3,053,585)		
Movement in surplus on revaluation of investments in equity instruments - net of tax		.		184.277				- 1	(3,053,586)
	-		-	(2,869,309)		<u>-</u>	(2,659,309)		(2,859,309)
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax					(41,497)	41,497			(,)
Transfer from surplus on revaluation of non-banking assets to unappropriated profit - net of tax					(98)	98		-	
Gain on sale of equity instruments-FVOCI	•	-		(3,398)	-	3,398			
Transfer to statutory reserve Transactions with owners, recorded directly in equity		*	881,801	-		(881,801)	¥	_	
Final Cash dividend to shareholders									25
for the year 2024 @ Re. 1.25 per share			-	-		(1,385,879)	(1,365,879)		(1,385,879)
Closing Balance as at June 30, 2025 (Un-audited)	11,087,033	(79,042)	8,048,600	2,975,852	1,496,850	24,839,494	48,368,787		48,368,787
is represents reserve created under section 21(1) of the Banking Companies Ordinance, 1952.									

ated financial statements.

CHIEF FINANCIAL OFFICER

CHAIRMAN





Banklslami Pakistan Limited Condensed Interim Consolidated Cash Flow Statement (Un-audited) For The Half Year Ended June 30, 2025

	Note	Juпе 30, 2025	June 30, 2024
CASH FLOW FROM OPERATING ACTIVITIES		Rupees	in '000
			(Restated)
Profit before taxation Less: Dividend income		8,956,178	13,736,840
Less: Share of (Profit) / Loss from associate		(111,152)	(62,536)
cost. Office of (1 folit) / Loss from associate		*	-
Adjustments for non-cash charges and other items:		8,845,026	13,674,304
Net profit / return		(40.500.10.11)	
Depreciation on property and equipment	29	(18,523,191)	(22,057,206)
Depreciation on non-banking assets	29	967,976	799,363
Depreciation on right-of-use assets	29	1,173	1,289
Amortisation	20	869,921 161,179	665,256
Depreciation on operating liarah assets		78,440	128,475 24,518
Finance charges on leased assets	25	468,580	355,254
Credit loss allowance and write offs - net	31	(919,045)	405,386
Unrealized gain on revaluation of investments classified as FVPL Charge for defined benefit plan	27	3,757	(28,193)
Gain on sale of property and equipment		176,958	134,207
can an act of property and equipment	28	(21,426)	(15,831)
		(16,735,678)	(19,587,482)
(Increase) / decrease in operating assets		(7,890,652)	(5,913,178)
Due from financial institutions		(5.004.000)	
Securities classified as FVPL		(5,291,878)	8,836,201
Islamic financing, related assets and advances		(3,757) 53,892,747	28,193
Other assets (excluding advance taxation)		(5,455,618)	33,480,415
		43,141,494	(260,862)
(Decrease) / Increase in operating liabilities		7-1,77,707	42,005,547
Bills payable		(7,731,226)	(1,389,885)
Due to financial institutions Deposits		(54,690,143)	(31,439,097)
Other liabilities (excluding current taxation)		71,159,888	28,171,626
other habilities (excluding current taxation)		5,471,513	(1,624,082)
		14,210,032	(6,281,438)
		49,460,874	29,889,331
Profit / return received		10.000 177	
Profit / return paid		42,863,175	60,503,770
Income tax paid		(22,663,900) (5,788,572)	(36,365,206)
Payment to gratuity fund		(3,788,372)	(5,652,227)
Net cash generated from operating activities		63,871,577	(100,000) 48,275,668
CASH FLOW FROM INVESTING ACTIVITIES			40,273,000
Net Investments in securities classified as FVOCI / AFS		(10.001.000)	
Dividends received		(48,394,877)	(33,144,308)
Investments in property and equipment		111,152	62,536
Investments in intangible assets		(8,061,030) (99,359)	(2,455,698)
Proceeds from disposal of property and equipment		26,693	(482,157)
Net cash used in investing activities	ı	(56,417,421)	31,551 (35,988,076)
CASH FLOW FROM FINANCING ACTIVITIES		(00,111,421)	(33,300,070)
Payments of lease obligations against right-of-use assets	г		
Dividend paid	1	(739,412)	(881,031)
Proceeds from issuance of subordinated sukuk		(1,379,784)	(1,269,908)
Net cash used in financing activities	L	(2,119,196)	150,000
Increase in cash and cash equivalents	-	5,334,960	(2,000,939) 10,286,653
Cash and cash equivalents at the beginning of the period		42,078,818	42,657,511
Cash and cash equivalents at the end of the period		47,413,778	52,944,164
	-		

The annexed notes 1 to 39 form an integral part of these condensed interim consolidated financial statements.

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF FINANCIAL OFFICER

CHAIRMAN

DIRECTOR



