



Financial Highlights

Quarter & Half Year ended June 30, 2020



Commencement of operations	April 1992
Sponsors	Fauji Foundation Group (71.91%)
Entity Rating	AA+(by PACRA)
Market capitalization - Rupees in billion	21
Market share of deposits	4.65%
Branches / sub branches - in Pakistan	535 (including 94 islamic branches)
Cities / towns covered	162
International presence	Wholesale branch in Bahrain Rep.office in Beijing,China
Customers	1.45 million
Employees	7,955
Head office / Registered office	Islamabad / Rawalpindi

Balance Sheet – as of June 30, 2020 (Rupees in million)



	Dec. '19	Jun. '20	YTD
ASSETS			
Cash, bank bal. & lendings	91,332	70,152	-23%
Investments - net	305,436	404,482	32%
Advances - net	372,914	407,871	9%
Fixed & other assets	63,527	64,370	1%
Total Assets	833,208	946,875	14%
LIABILITIES			
Borrowings	51,188	89,251	74%
Deposits & other accounts	679,299	734,088	8%
Subordinated debts	9,992	15,991	60%
Other liabilities	50,473	56,783	13%
Total Liabilities	790,952	896,113	13%
EQUITY			
Share capital	12,603	12,603	0%
Reserves & un-app. profit	25,353	28,574	13%
Surplus on reval. of assets	4,300	9,585	123%
Total Equity	42,256	50,762	20%
Book value per share - Rupees	33.5	40.3	20%

Profit & Loss – Quarter & half year ended June 30, 2020 (Rupees in million)



Profit & Loss	Q2 '19	Q2 '20	QoQ	HY '19	HY '20	YoY
Mark-up earned	15,945	20,805	30%	30,207	42,458	41%
Mark-up expensed	10,807	12,230	13%	19,350	28,041	45%
Net Interest Income (NII)	5,138	8,575	67%	10,856	14,416	33%
Non Fund Income (NFI)	2,006	2,407	20%	3,389	4,354	28%
Total income	7,144	10,982	54%	14,245	18,770	32%
Admn & other expenses	4,509	5,177	15%	8,821	9,990	13%
Profit before provision and tax	2,635	5,805	120%	5,424	8,780	62%
Profit after taxation	1,293	3,095	139%	3,122	4,954	59%
Earnings Per Share - Rupees	1.0	2.5	139%	2.5	3.9	58%

Key Ratios – as of June 30, 2020



	Askari Bank		Industry *
	YE '19	HY '20	QE Mar '20
Earnings			
Return on equity - annualized	20.1%	21.3%	11.2%
Return on assets - annualized	0.9%	1.1%	0.8%
Performance			
Cost to income ratio	62.2%	53.2%	56.6%
Gross Advances to deposits	58.7%	59.1%	55.6%
Net Investments to deposits	45.0%	55.1%	60.6%
Non-remunerative to total deposits	28.7%	29.9%	37.8%
Intermediation cost	2.9%	2.8%	3.3%
Asset Quality			
NPLs to gross advances	7.1%	6.4%	9.1%
Provision coverage	91.1%	92.4%	81.9%
Net NPLs to net advances	0.7%	0.5%	1.8%
Capital			
Capital Adequacy Ratio	13.4%	15.3%	17.2%
Market			
Price earning (PE) - times	3.3	3.5	~
Price to book value - times	0.6	0.3	~

* source: SBP statistics of the banking system - Quarterly Compendium Mar 2020



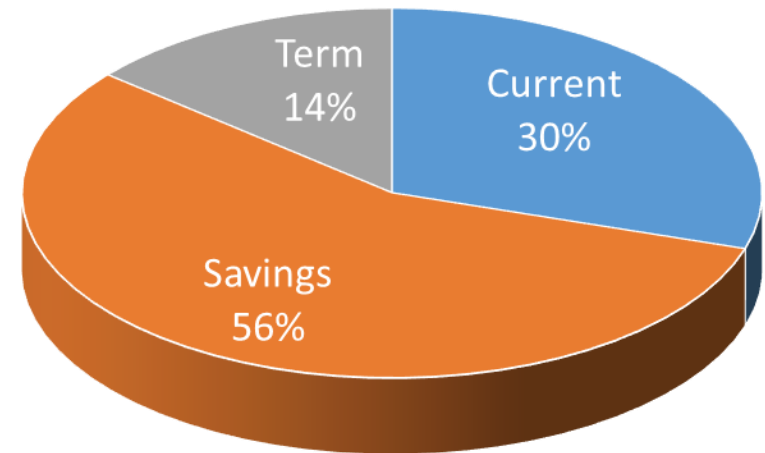
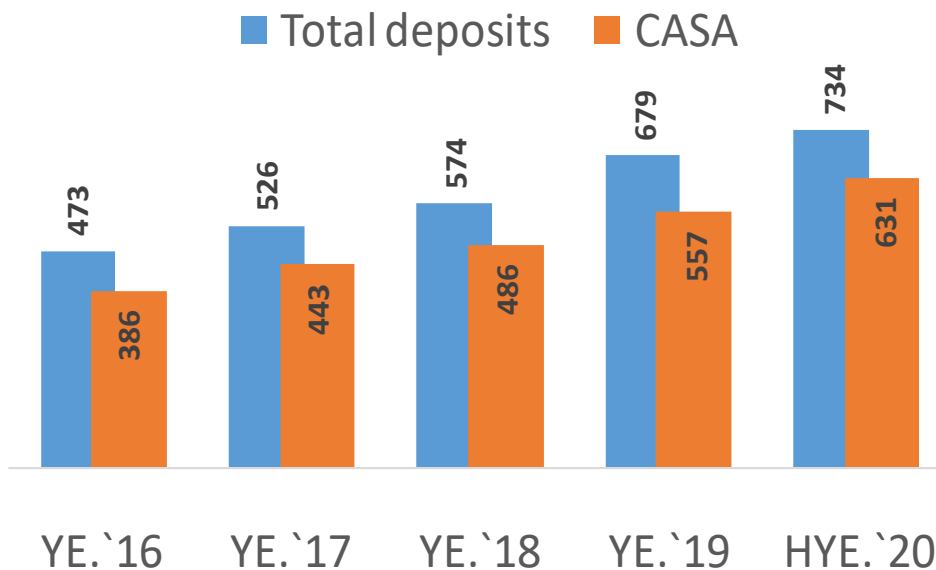
Rupees in million	YE. '19	HYE. '20	Change
DEPOSITS			
Current	194,843	219,430	12.6%
Savings	362,439	412,181	13.7%
Term	122,017	102,476	-16.0%
Total Deposits	679,299	734,088	8.1%

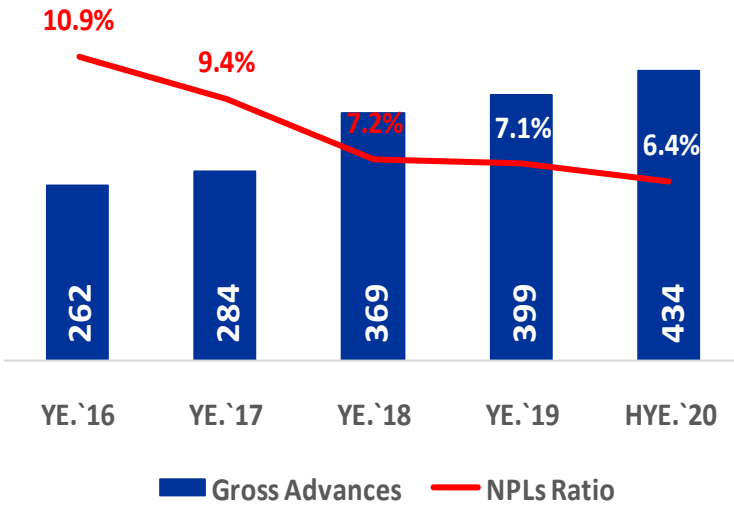
5 Year CAGR

Askari

10.3%

Industry 7.3%





5 Year CAGR
Askari 11.8%
 Industry 9.5%

Advances Concentration

- Public/ Government
- Services / others
- Textile / Leather products
- Individuals
- Power
- Rice, sugar & Agri
- Chemicals & Pharma
- Cement, Construction & Mining

