



Corporate Briefing Session

Thursday, October 10, 2019
Movenpick Hotel, Karachi



Commencement of business	April 1992
Sponsors	Fauji Foundation Group (71.9%)
Entity Rating	AA+ (by PACRA)
Market capitalization - Rupees in billion	23.37
Market share of deposits	4.20%
Branches / sub branches - in Pakistan	517 (including 94 Islamic branches)
Cities / towns covered	155
International presence	Wholesale Banking Branch in Bahrain Rep. office in Beijing, China
Customers	> 1.4 million
Employees	7,513
Head office	Islamabad

Balance Sheet – as of June 30, 2019 (Rupees in million)



	Dec. '18	Jun. '19	YTD
ASSETS			
Cash, bank bal. & lendings	53,281	75,810	42%
Investments - net	260,234	280,522	8%
Advances - net	343,107	370,623	8%
Fixed & other assets	49,910	62,863	26%
Total Assets	706,532	789,818	12%
LIABILITIES			
Borrowings	52,702	60,447	15%
Deposits & other accounts	573,636	638,550	11%
Subordinated debts	9,994	9,993	0%
Other liabilities	36,691	45,430	24%
Total Liabilities	673,023	754,420	12%
EQUITY			
Share capital	12,603	12,603	0%
Reserves & un-app. profit	19,257	21,462	11%
Surplus on reval. of assets	1,649	1,333	-19%
Total Equity	33,509	35,398	6%
Book value per share - Rupees	26.6	28.1	6%

Profit & Loss – Quarter & half year ended June 30, 2019 (Rupees in million)



	Q2 '18	Q2 '19	YoY	HY '18	HY '19	YoY
Mark-up earned	9,987	15,945	60%	19,120	30,207	58%
Mark-up expensed	5,284	10,807	105%	10,188	19,350	90%
Net Interest Income (NII)	4,703	5,138	9%	8,933	10,856	22%
Non Fund Income (NFI)	1,648	2,006	22%	2,844	3,389	19%
Total income	6,351	7,144	12%	11,777	14,245	21%
Admn & other expenses	3,931	4,509	15%	7,791	8,821	13%
Profit before pro. and tax	2,421	2,635	9%	3,985	5,424	36%
Profit after tax	1,141	1,293	13%	2,522	3,122	24%
Earnings Per Share - Rupees	0.9	1.0	13%	2.0	2.5	24%

Profit & Loss – Quarter & half year ended June 30, 2019 (Rupees in million)



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Key Ratios – as of June 30, 2019



Askari Bank

Earnings	YE '18	HY '19
Return on equity - annualized	13.4%	18.3%
Return on assets - annualized	0.7%	0.8%
Performance		
Cost to income ratio	65.6%	61.9%
Advances to deposits	64.4%	62.1%
Investments to deposits	45.4%	43.9%
Non-remunerative to total deposits	29.5%	29.2%
Intermediation cost	3.0%	2.9%
Asset Quality		
NPLs to gross advances	7.2%	6.7%
Provision coverage	98.1%	96.7%
Net NPLs to net advances	0.2%	0.2%
Capital		
Capital Adequacy Ratio	12.5%	12.1%
Market		
Price earning (PE) - times	6.8	3.8
Price to book value - times	0.9	0.7

Deposits – as of June 30, 2019

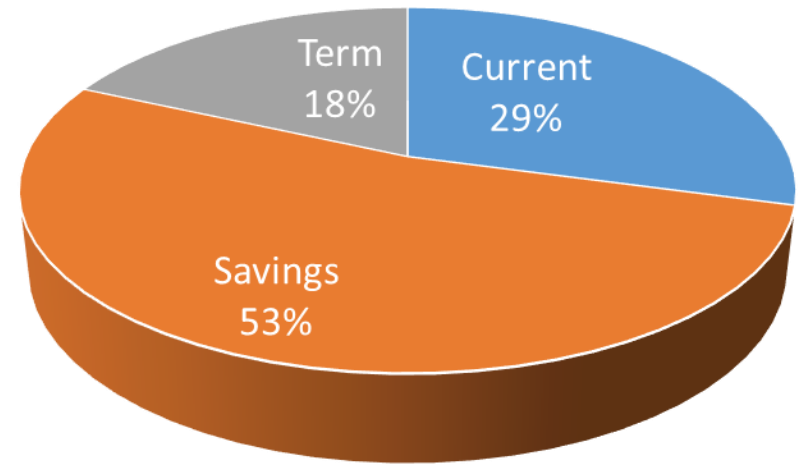
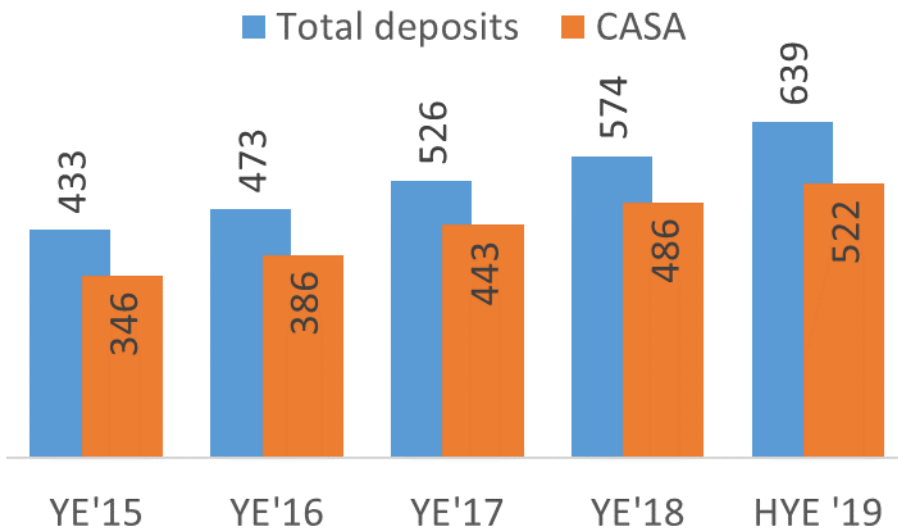


Rupees in million	HYE. '19	YE. '18	Change
DEPOSITS			
Current	186,657	169,586	10.1%
Savings	335,180	316,589	5.9%
Term	116,714	87,461	33.4%
Total Deposits	638,550	573,636	11.3%

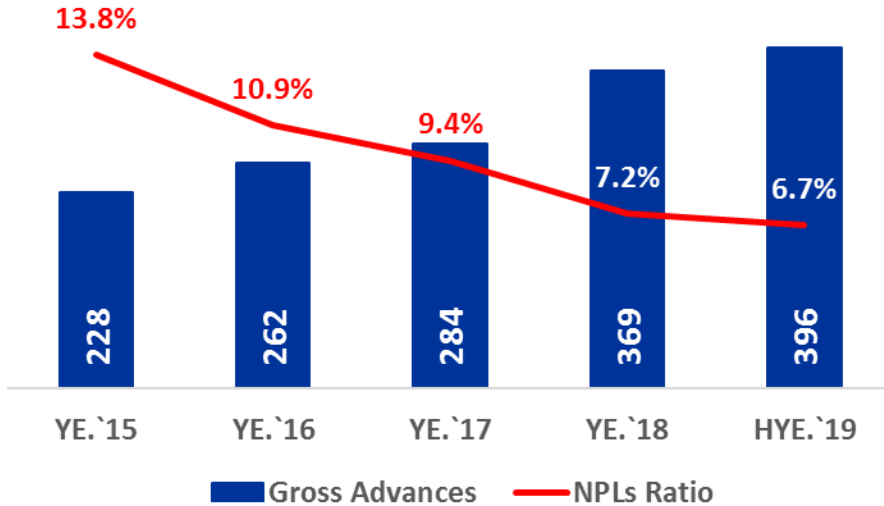
5 Year CAGR

Askari 13.1%

Industry 11.7%



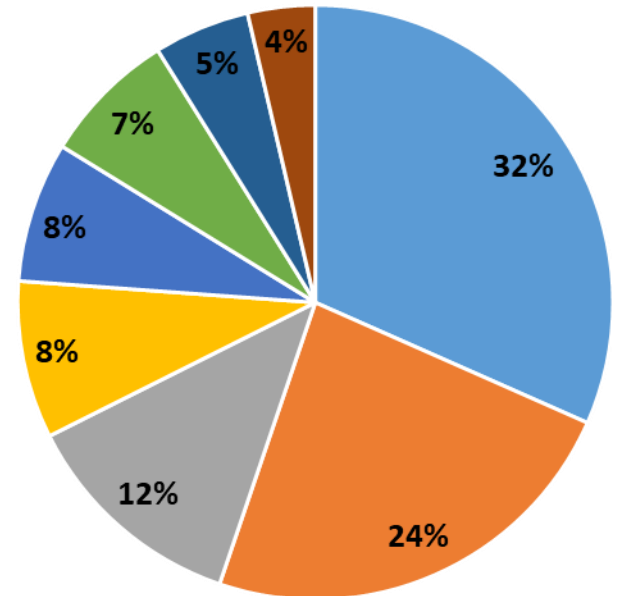
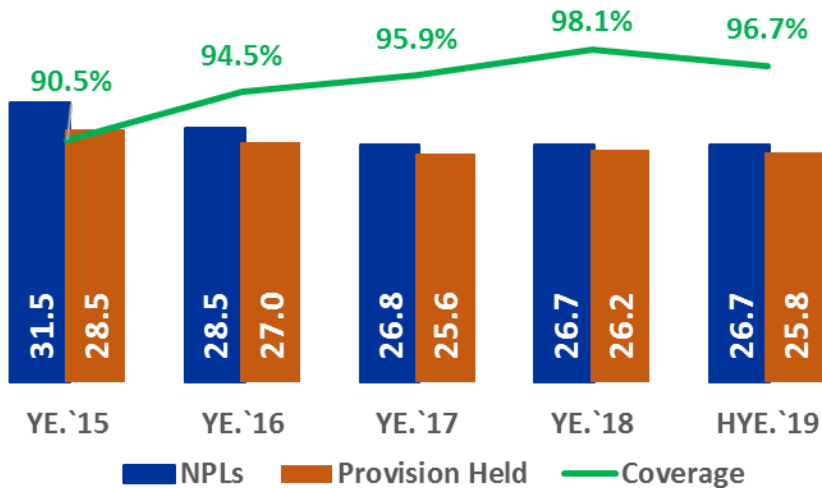
Advances & Assets' Quality – as of June 30, 2019



5 Year CAGR
Askari 14.6%
Industry 13.3%

Advances Concentration

- Public / Government
- Services / others
- Textile / Leather products
- Individuals
- Power
- Rice, Sugar & Argi
- Chemical & Pharma
- Cement, Construction & Mining



Investments – as of June 30, 2019



Rupees in million	HYE. '19	YE. '18	Change
INVESTMENTS			
Market Treasury Bills	137,295	124,708	10.1%
Pakistan Investment Bonds	113,358	105,471	7.5%
TFCs / Sukuks	27,413	27,438	-0.1%
Shares / Units	7,869	6,958	13.1%
GoP Euro bonds	5,138	4,806	6.9%
Foreign securities	166	422	-60.7%
Investments at cost	291,239	269,802	7.9%

