



Financial Highlights

Year ended December 31, 2020



Commencement of operations	April 1992
Sponsors	Fauji Foundation Group (71.91%)
Entity Rating	AA+(by PACRA)
Market capitalization - Rupees in billion	29
Market share of deposits (September 2020)	4.36%
Branches / sub branches - in Pakistan	537 (including 95 islamic branches)
International presence	Wholesale branch in Bahrain Rep.office in Beijing,China
Employees	7,949
Head office / Registered office	Islamabad / Rawalpindi

Balance Sheet – as of December 31, 2020 (Rupees in million)



	YE '19	YE '20	Change
ASSETS			
Cash, bank bal. & lendings	91,332	81,371	-11%
Investments - net	305,436	449,687	47%
Advances - net	372,914	395,374	6%
Fixed & other assets	63,527	66,085	4%
Total Assets	833,208	992,517	19%
LIABILITIES			
Borrowings	51,188	84,164	64%
Deposits & other accounts	679,299	791,187	16%
Subordinated debts	9,992	12,000	20%
Other liabilities	50,473	50,620	0%
Total Liabilities	790,952	937,971	19%
EQUITY			
Share capital	12,603	12,603	0%
Reserves & un-app. profit	25,353	34,306	35%
Surplus on reval. of assets	4,300	7,637	78%
Total Equity	42,256	54,546	29%
Book value per share - Rupees	33.5	43.3	29%

Profit & Loss – Year ended December 31, 2020 (Rupees in million)



Profit & Loss	FY '19	FY '20	YoY
Mark-up earned	71,704	77,322	8%
Mark-up expensed	49,569	47,059	-5%
Net Interest Income (NII)	22,136	30,263	37%
Non Fund Income (NFI)	7,404	9,694	31%
Total income	29,540	39,957	35%
Admn & other expenses	18,377	20,215	10%
Profit before provision and tax	11,163	19,742	77%
Provisions	773	1,975	155%
Profit before tax	10,390	17,767	71%
Taxation	3,372	6,967	107%
Profit after taxation	7,017	10,800	54%
Earnings Per Share - Rupees	5.57	8.57	54%

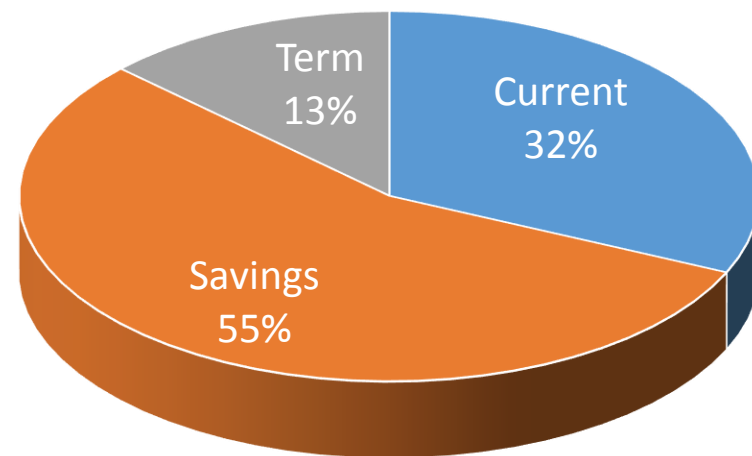
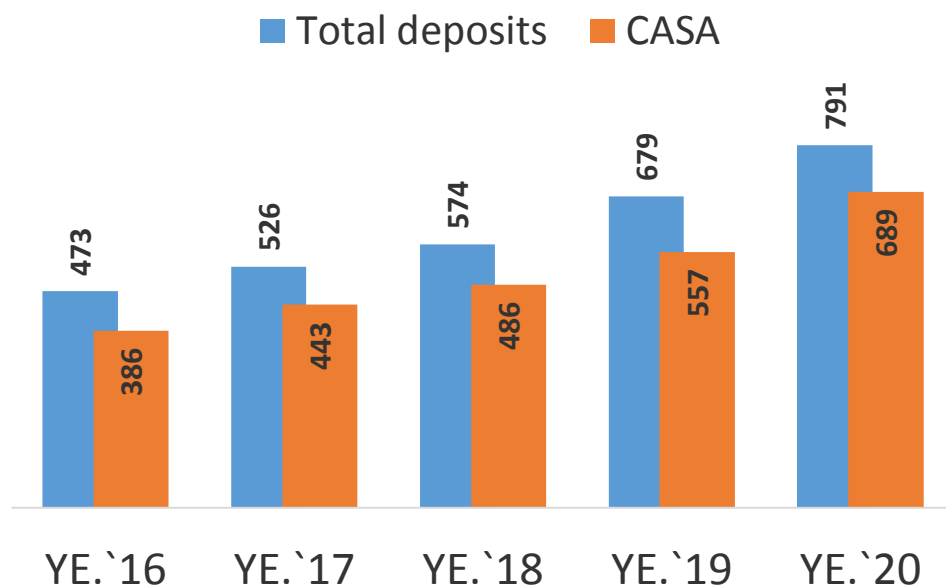


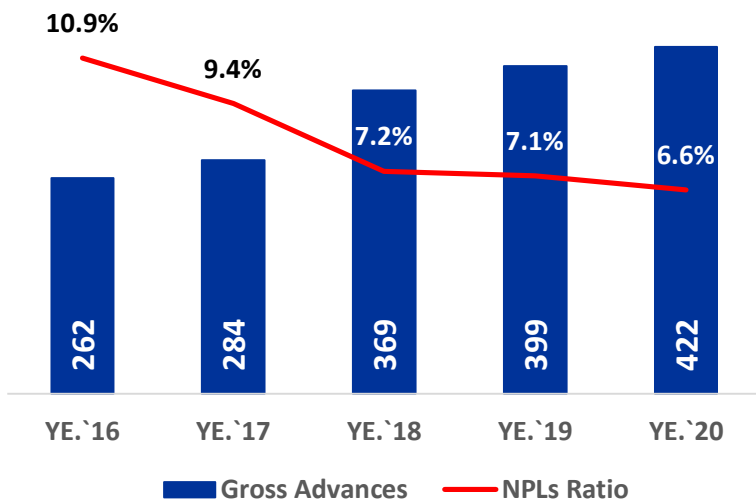
	Askari Bank	
	YE '19	YE '20
Earnings		
Return on core equity	20.1%	25.5%
Return on assets - annualized	0.9%	1.2%
Performance		
Cost to income ratio	62.2%	50.6%
Advances to deposits	54.9%	50.0%
Investments to deposits	45.0%	56.8%
Non-remunerative to total deposits	28.7%	31.8%
Asset Quality		
NPLs to gross advances	7.1%	6.7%
Provision coverage	91.1%	93.1%
Net NPLs to net advances	0.7%	0.5%
Capital		
Capital Adequacy Ratio	13.4%	15.5%
Leverage Ratio	3.5%	3.6%
Market		
Price earning (PE) - times	3.3	2.7
Price to book value - times	0.6	0.5

Deposits – as of December 31, 2020



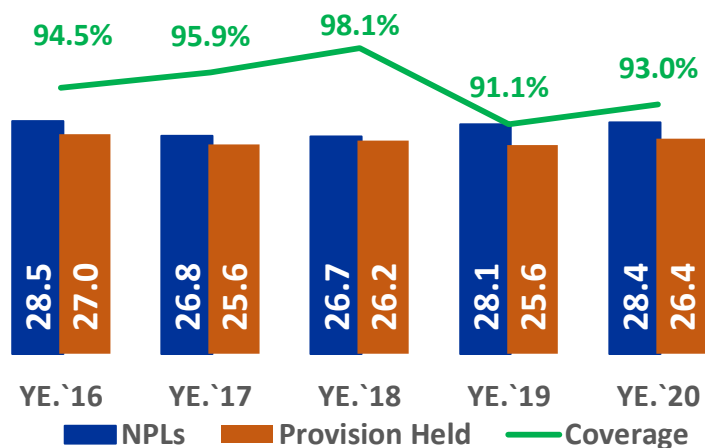
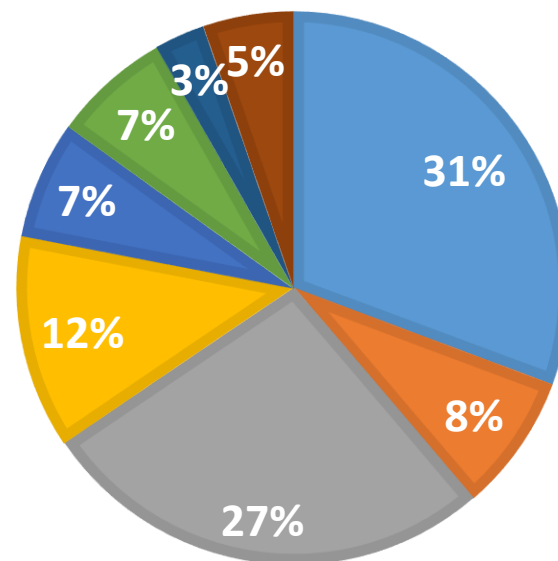
Rupees in million	YE. '19	YE. '20	Change
DEPOSITS			
Current	194,843	251,457	29.1%
Savings	362,439	437,432	20.7%
Term	122,017	102,298	-16.2%
Total Deposits	679,299	791,187	16.5%





ADVANCES CONCENTRATION

- Public / Government
- Individuals
- Services/ Others
- Textile & Leather Products
- Power
- Rice, Sugar & Agri
- Chemical and Pharmaceuticals
- Cement, Construction & Mining



Investments – as of December 31, 2020



Rupees in million	YE. '20	YE. '19	Change
INVESTMENTS			
Market Treasury Bills	122,066	129,094	-5.4%
Pakistan Investment Bonds	282,938	138,589	104.2%
TFCs / Sukuks	24,574	20,963	17.2%
Shares / Units	6,295	7,423	-15.2%
Euro bonds	6,748	6,629	1.8%
GOP Bai Mujjal	5,246	5,246	0.0%
Foreign securities	3,859	3,407	13.3%
Investments at cost	451,726	311,352	45.1%

- GoP Securities
- Other debt Instruments
- Shares
- Foreign

