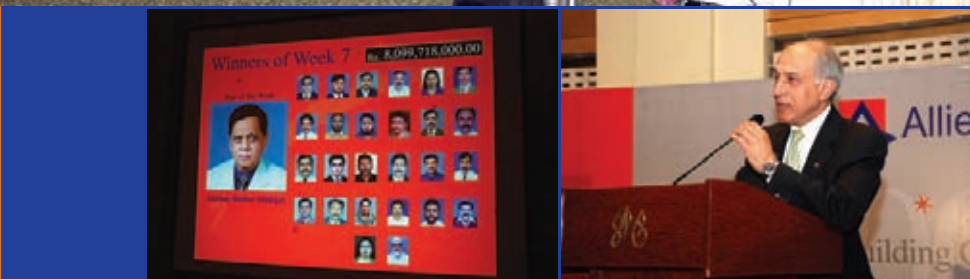




Mohammad Naeem Mukhtar  
Chairman ABL, sharing his views during  
the ABL - Strategy Conference 2007 held at Bhurban



Mohammad Aftab Manzoor  
CEO ABL, expressing his views at prize  
distribution of ABL - Career Building  
Campaign

## Who we are

Allied Bank is part of Ibrahim Group, one of the largest industrial conglomerates in Pakistan with businesses in textile, trading, polyester fibres, energy and financial services sectors.

Established in 1942, Allied Bank today stands on a firm foundation with over 63 years of its existence having strong equity, assets and deposits base.

Following the take over of its management control by the Group in 2004 and subsequent merger of Ibrahim Leasing into Allied Bank in 2005, the Board formulated comprehensive strategic priorities to address the needs to run a world class financial institution. To attain this goal,

it was imperative to invest in human resources, systems and technology, with special emphasis on value addition and service quality.

The Board of Directors of Allied Bank having past experience in directorship of financial institutions, are well versed with providing stewardship to a growing financial institution. Together with the professional capabilities of senior executives, the Bank is well positioned to capitalize on the opportunities offered by the market.

Allied Bank is now one of the largest banks in Pakistan, with a network of 757 branches in over 300 cities and towns offering real-time online banking. The Bank leads the way by having the largest network of 450 ATMs in more than 145 cities and towns across Pakistan.

In 2007, Allied Bank's progress was further acknowledged when the Bank was included in the top 1000 banks of the world. This goes to show the improvement in Allied Bank policy, procedures and services during the past few years. Currently, Allied Bank possesses 932nd position in the world. The management has a vision to move forward and to be one of the world's leading banks.

Based on its impressive financial performance and significant improvement in areas of risk management & corporate governance, the Pakistan Credit Rating Agency (PACRA) assigned the long-term credit rating of Allied Bank to AA (double A) and short-term rating to A1+ (A one plus).

## What we do

After solidifying its presence in the banking sector, Allied Bank offers a full suite of banking products and services with a focus on service delivery through technology.

### Commercial and Retail Banking Group (CRBG)

CRBG was set up with objectives to be the market leader in middle sized customer segments; become leading SME bank in the diversified urban markets; focus on agriculture financing; provide its customers with integrated financing and investment options; and to provide speedy funds transfer and deposits solutions under one roof.

CRBG is overseen by four geographical groups. Together, these groups are further divided into a total of 27 Regions in order to effectively service its customers' needs.

During the year 2007, CRBG witnessed a phenomenal growth of 28 percent in liabilities. The group launched effective campaigns which resulted in 13 percent growth in Current Account & Saving Accounts (CASA). Besides addition of senior level resources to the team, a large number of Management Trainee Officers was also inducted into CRBG.

CRBG added more ATM machines to its network – the Bank now boasts of having the largest number of ATMs nationwide.

### Corporate and Investment Banking Group (CIBG)

Corporate and Investment Banking is the bedrock of our loan portfolio. CIBG offers a wide range of financial services

to medium and large sized public and private sector entities. These services include providing and arranged tenured financing, corporate advisory, underwriting, cash management, trade products, corporate finance products and customer services on all bank related matters through relationship management concept.

CIBG enjoys a leading position in corporate lending in the country. The Bank played a key role in economic growth of the country by providing vast amount of funds in all the key sectors of the economy. Allied Bank is ranked as one of the top investment banks in the country because of its role in the major investment and corporate banking transactions.

### Consumer & Personal Banking Group (CPBG)

In line with the Bank's policy to provide complete suite of products and services, substantial ground work has been done to establish our consumer banking business. Core team of professionals from across the industry has been recruited into Product Development, Sales, Credit Policy, Research, Consumer Analytics, Call Center and Service Quality departments.

The consumer products portfolio comprising Debit Cards, Credit Cards, Auto Loans, Personal Loans and Mortgages will be established in a phased manner. Although, Allied Bank will be faced with increased competition from several other banks offering the same products, we are confident to benefit from leveraging our largest network of online branches, superior technology platform and a huge customer base. CPBG, therefore, looks to substantially contribute towards the Bank's revenues and be one of the major contributors to the Bank's profitability.

## Treasury

Treasury Group actively involved in managing funds through interbank market, investments in securities and capital markets with the objective to provide support to other businesses of the Bank as well as to the customers. At the same time, the Group also ensures that all regulatory requirements are being complied with. The Group has dynamic and experienced professionals who have specialized expertise in treasury functions. The Group is divided into desks of Money Market, Foreign Exchange, Treasury Marketing and Capital Market.

### ABL Asset Management

To provide a wide array of investment products, Allied Bank has launched its asset management company, ABL Asset Management Company Limited, with a paid up capital (PUC) of Rs. 500 million. This is the second highest PUC amongst all asset management companies in the country. The company was incorporated in October 2007 and also received license for Asset Management and Financial Advisory lately. The company is now planning to launch its own funds in year 2008 which will cater to the diversified investment needs of customers.