

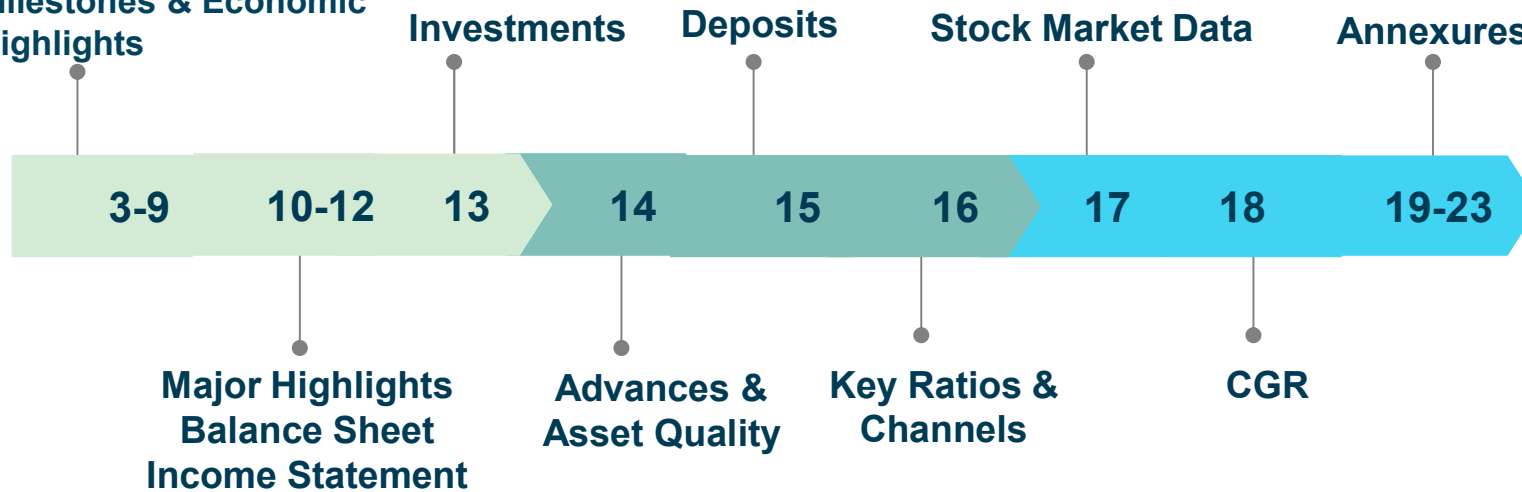
The logo features a stylized letter 'A' composed of two overlapping shapes: a blue shape on the left and an orange shape on the right.

ALLIED BANK LIMITED

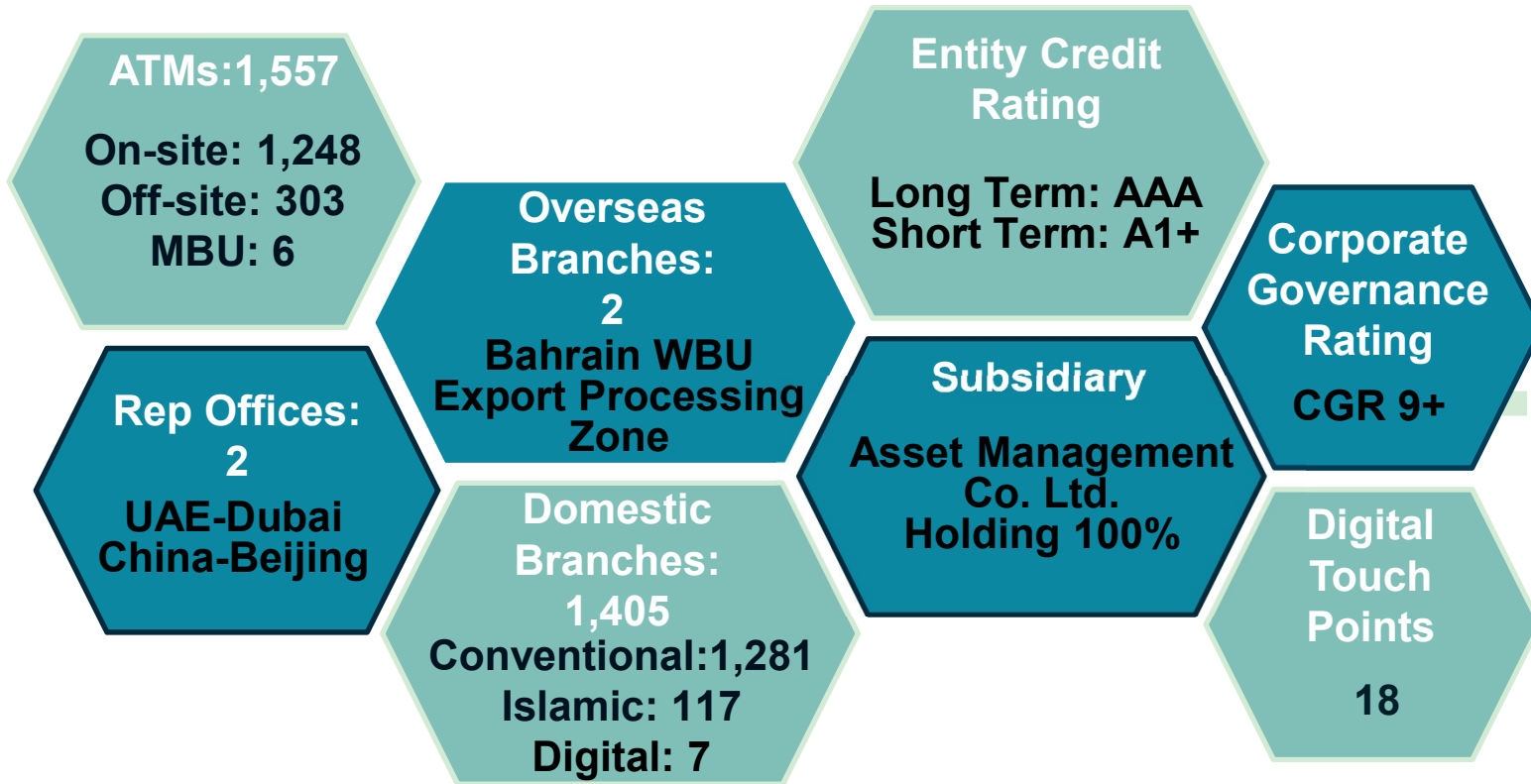
Corporate Briefing Financial Presentation – Sep 2021

Contents

ABL at a Glance, Core Values, Insights, Awards, Key Operational milestones & Economic Highlights



ABL at Glance





ABL Core Values & Strategic Objectives

Innovation and Growth

Augmenting financial inclusion of unbanked population through innovative & diversified technologies, building customers' confidence through convenient delivery channels and product design.

Excellence in Service

Continuous re-engineering of policies, procedure, Standard Operating Procedures, Service Level Agreements & Turn Around Times ensuring operational efficiencies through effective management

High Performance

Enhancing Brand Image and creating shareholders' value through sustainable performance, while optimizing return against acceptable risk appetite.

Integrity

Instilling a culture of ethics & responsibility among Human Resource & becoming employer of choice for top professionals



Insight on ABL Business Groups

Corporate & Investment Banking

- Developing long term relationships to maintain corporate loan book
- Offering a wide range of investment banking solutions
- Maintaining Banks Capital market portfolio

Commercial & Retail Banking

- Undertaking all facets of liability business to expand Bank's deposit base
- Promote financing to SME and Agri based obligors in line with Banks risk appetite

Digital Banking

- Focused to shifting Bank's orientation towards the 'Digital Banking Age'.
- Striving to augment the digitized product suite to align with evolving virtual environment.

Treasury

- Providing optimal solutions to the customers including a wide array of FX spot, forward & discounting products.

Islamic Banking

- Offering diverse Shariah compliant services to better serve the niche Islamic Banking Market.

Special Asset Management

- Engaged in recovery against non-performing assets while being a focal point for remedial measures related to fraud.

A Awards and Accolades

1

Bank of the Year 2021 (Pakistan) - The Banker



2

Asia Money- Best Bank for CSR 2021



3

PSHRM- Best place to work "Winner" in Financial Services & Best place to work "Top 10 in Large Organization



4

Corporate Excellence Award - Management Association of Pakistan-2020



5

Global Diversity & Inclusion Benchmarks Award 2021 – Best Progressive Bank in Leadership & Recruitment & Development



6

Best Corporate & Sustainability Report Awards 2020 – 4th position for Best Corporate & Sustainability Report





Key Operational Milestones

Operating Effectiveness

- ✓ Implemented Pakistan Single Window (PSW) to accommodate seamless Government Payments through one window platform
- ✓ Implemented Consumer Loan (Mera Ghar Mera Pakistan) Application Initiation and Approval process in Loan Originating system (LOS)
- ✓ Implemented ITG Projects monitoring through Enterprise Project Management (EPM)
- ✓ Implemented Phase – I of Micro Payment Gateway “Raast”
- ✓ Implemented Robo Calls and Call Back feature for customers facilitation and onboarding
- ✓ Completed implementation of Data Lake
- ✓ Implemented Trade Based Money Laundering Solution for Transaction Screening
- ✓ Installation of additional ‘250’ Digital Signage Machines (Total DSMs 1,024)
- ✓ Launched Self Service area in Y-Block Branch Lahore

Enhancing Brand Image & Shareholders Value

- ✓ Highest acquirer ATM business; ATM uptime at 97%
- ✓ Stable Dividend stream and increasing Equity



Key Operational Milestones

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Augmenting Financial Inclusion

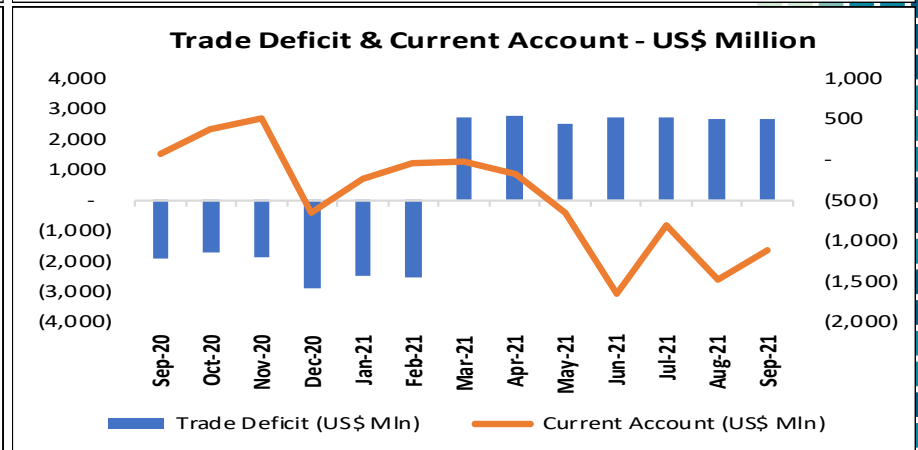
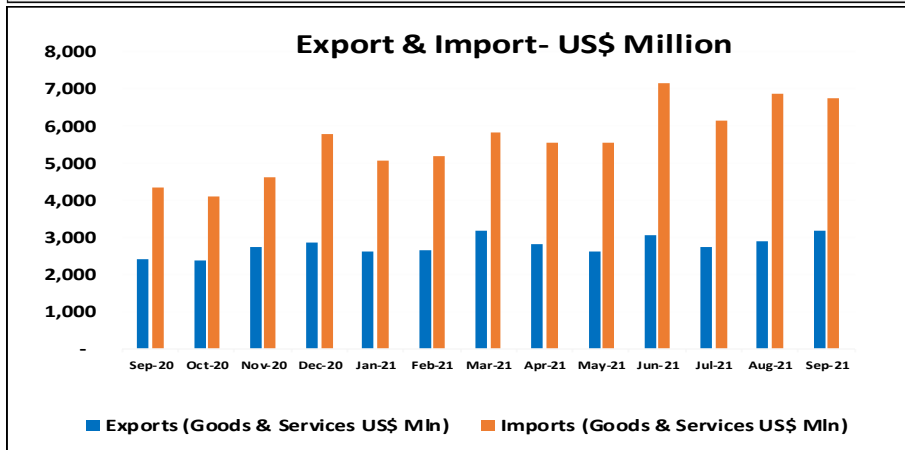
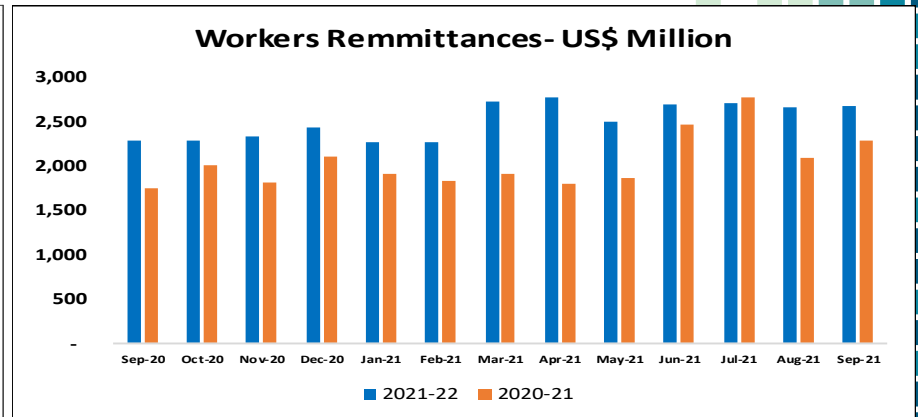
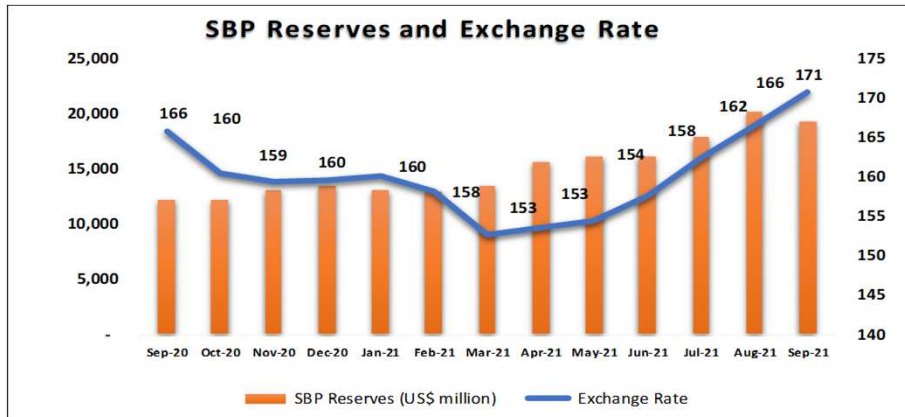
- ✓ Commercially Launched "Resident Pakistani" (myPakistan Digital Account)
- ✓ Launched Pakistan's First myABL WhatsApp Banking service
- ✓ Disbursement of Pay Anyone domestic remittance via ATMs
- ✓ Expanded e-commerce payments on leading online merchants including Careem, Netflix, Uber, Google, Apple, food panda etc
- ✓ Opened 5 Conventional Branches (Total Conventional Branches 1,290) & 25 Islamic Banking Windows (Total Windows 110)
- ✓ Enabled IBFT through 1-link API
- ✓ "3" new Mobile Banking Units added – (Total units 6)

Employer of Choice for top Professionals

- ✓ Conducted Training of the employees based on Training Need Analysis (TNA) for the year 2021. Training coverage of employees is 89% and 9,862 trainees
- ✓ Implementation of code of ethics and anti-harassment policy and its compliance
- ✓ Completed renovation and construction of 2 Management Development Centers completed
- ✓ Oracle HRMS deployed for all functional areas to ensure best international practices
- ✓ Arranged Vaccine facilitation desk for its employees and their families

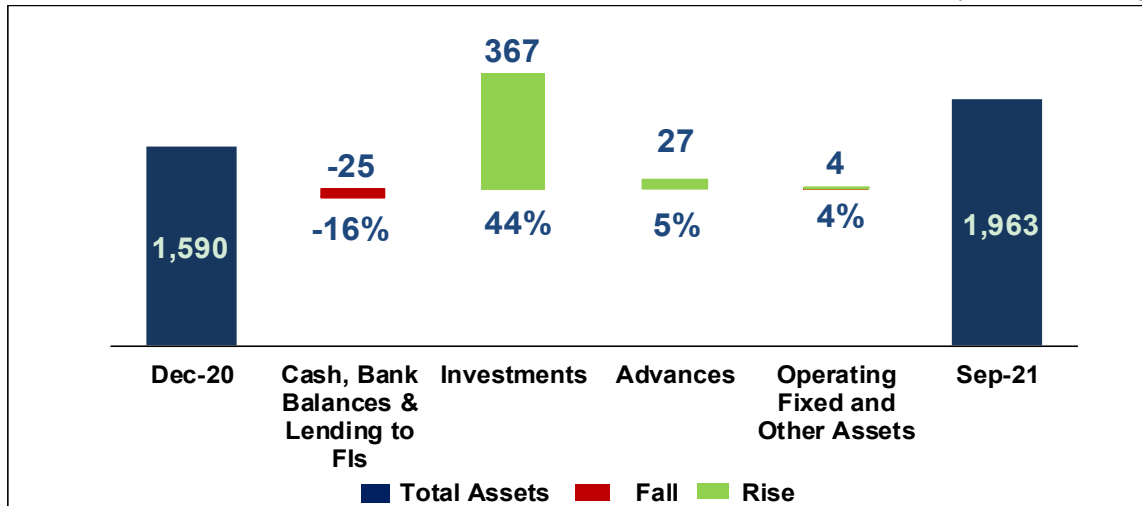
Economic Highlights

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A Highlights Financial Position (Assets)

(Rs. in Billion)

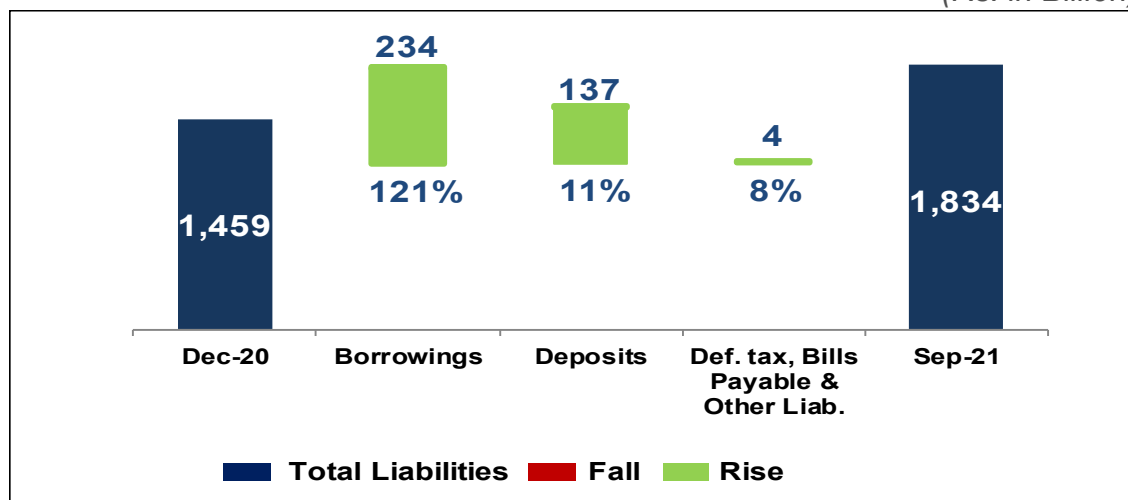


Particulars	Sep' 21	Dec'20	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	129	154	-16%	2%
Investments	1,197	830	44%	22%
Advances - Net	523	496	5%	9%
Operating fixed and other assets	114	110	4%	7%
Total Assets	1,963	1,590	23%	14%

- Total Assets reached at Rs. 1,963 billion (Increase of 23%).
- Investment portfolio optimized by increasing the mix of Government Securities to Total Investments to 96% Sep 21 (Dec 20; 94%)
- Total Investments thereby reached Rs. 1,197 billion (Increased by 44%).
- Net Advances reached at Rs. 523 billion as on September 30 2021, increased by 5% as against Rs. 496 billion as on December 31, 2020

Highlights Financial Position (Liabilities)

(Rs. in Billion)



Particulars	Sep'21	Dec'20	ABL Growth	Industry Growth
Borrowings	428	194	121%	46%
Deposits and Other Accounts	1,354	1,217	11%	11%
Deferred Tax, Bills Payable & Other Liabilities	52	48	8%	5%
Total Liabilities	1,834	1,459	26%	15%

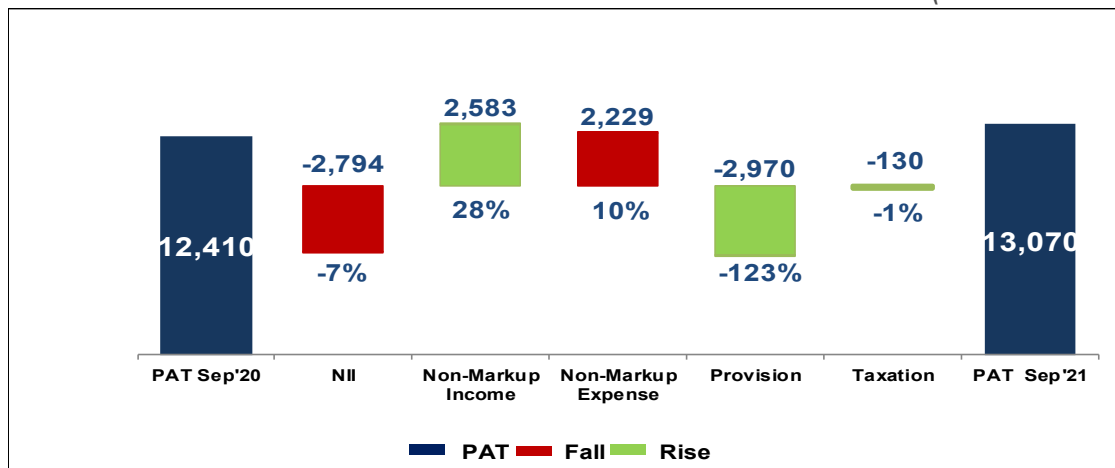
- Total Liabilities stood at Rs. 1,834 Billion (Increased by 26%)

- CASA Sep'21 Stood at: 85%
- Deposits aggregated to reach Rs. 1,354 billion; increase of 11%, in line with Industry growth

- Total Equity stood at Rs.129.2 billion (US\$ 711 Million); decreased by 2% (Dec 20: Rs.132 billion)
- CAR: 24.95%; as at Sep 2021 (Dec 20: 25.2%); Industry CAR Jun 21 :18.3%

Highlights Income Statement

(Rs. in Million)



Particulars	Sep' 21	Sep'20	Growth
Interest Income	84,696	86,630	-2%
Interest Expense	50,014	49,154	2%
Net Interest Income (NII)	34,682	37,476	-7%
Non Markup Income	11,729	9,146	28%
Gross Income	46,411	46,622	0%
Non Markup Expense	25,000	22,770	10%
Profit Before Provisions	21,411	23,852	-10%
Provision Charge	(561)	2,408	-123%
Profit Before Taxation	21,973	21,443	2%
Taxation	8,903	9,034	-1%
Profit After Taxation (PAT)	13,070	12,410	5%
Earnings Per Share (EPS)	11.41	10.84	5%

- Net interest income (NII) stood at Rs. 34,682 million during period under review, down by 7%.
- Fee & Commission, Dividend Income and Capital Gains increased by 23%, 112% and 24% respectively.
- Non Mark-up income stood at Rs. 11,729 million, increased by 28% (Sep 20: 17%)
- Forex income stood at Rs. 1,112 million in Sep 2021 (Sep 2020; Rs. 1,295 million)

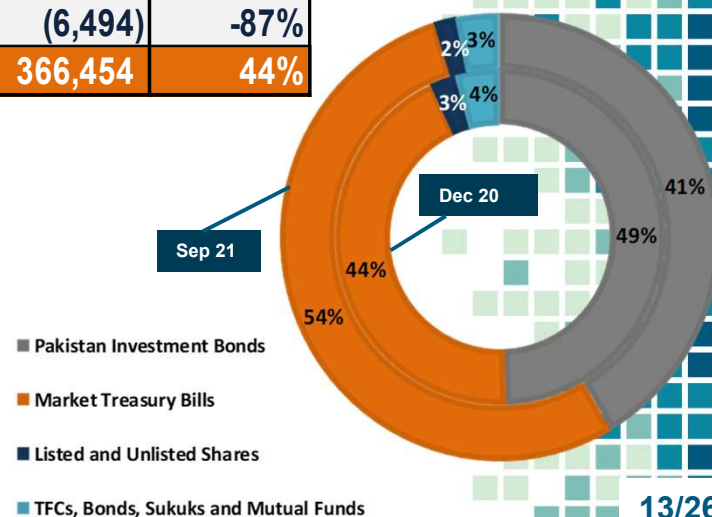
- Administrative cost growth maintained at 10% in Sep 2021 despite; resumption of branch activity after COVID-19 lockdowns, technological uplift and hiked inflation

- Profit after tax increased by 5%; EPS Increased to Rs. 11.41 per share (Sep 2020; Rs. 10.84)

(Rs. in Million)

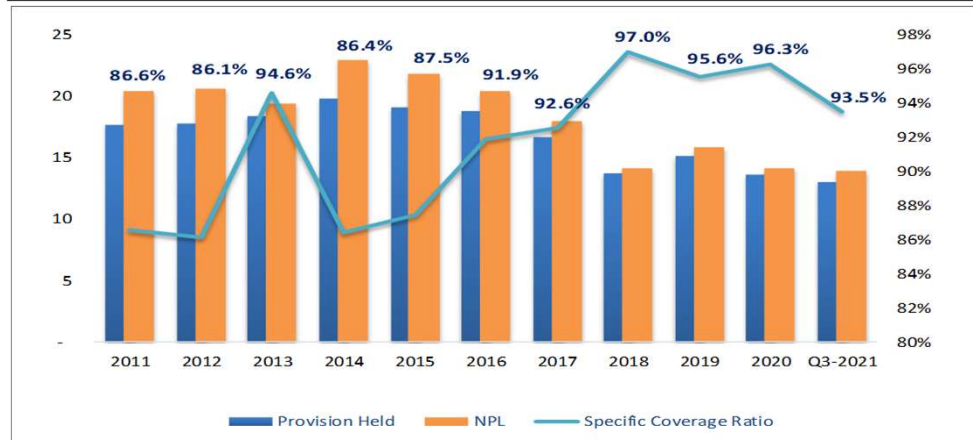
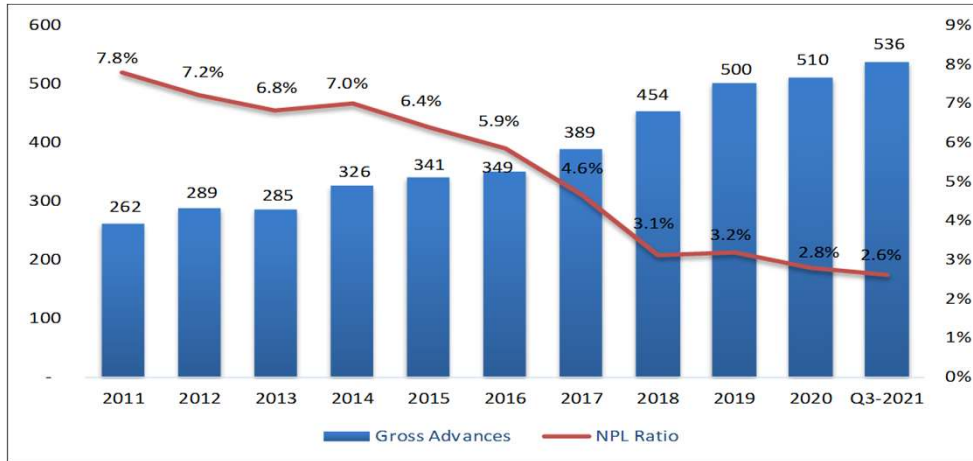
Investments	Sep' 21	Dec'20	Var.	Growth
Pakistan Investment Bonds (PIBs)	497,948	407,300	90,649	22%
Market Treasury Bills	643,143	360,865	282,278	78%
Listed and Unlisted Shares	18,507	20,604	(2,097)	-10%
TFCs, Bonds, Sukuks and Mutual Funds	37,623	35,284	2,340	7%
Subsidiary	500	500	-	0%
Investments at Cost	1,197,721	824,553	373,170	45%
Provision for diminution in value of investments	(2,211)	(2,433)	(222)	-9%
**Surplus on Revaluation of Securities	1,007	7,501	(6,494)	-87%
Investments at Carrying Value	1,196,518	829,621	366,454	44%

**Surplus on revaluation of securities	Sep'21	Dec'20
Pakistan Investment Bonds	(1,722)	1,134
Market Treasury Bills	(429)	35
Listed and Unlisted Shares	2,472	5,787
TFCs, Bonds, Sukuks and Mutual Funds	686	546
Surplus on revaluation of securities	1,007	7,501



Advances & Asset Quality

(Rs. in Billion)



- Gross advances stood at RS.536 billion (5%↑) (Industry Increase; 9%↑)

- Gross ADR ratio reached 39.6% (Industry Sep'21 Gross ADR: 46.8%)

- NPLs at 13.9 Billion (1.5%↓)

- NPL Ratio 2.6% (0.18% ↓); Industry Jun'21: 8.9%

- Specific NPL Coverage 93.5% (2.8%↓) & Overall NPL Coverage at 93.9%; Overall Industry Jun'21: 88.8%

Key Lending Sectors;

- Non Financial Public Sector Enterprises,
- Government (incl. Trust and Corporate Bodies),
- Textile,
- Utilities, Chemical, Pharmaceutical & Petroleum products
- NBFI's

A Deposits

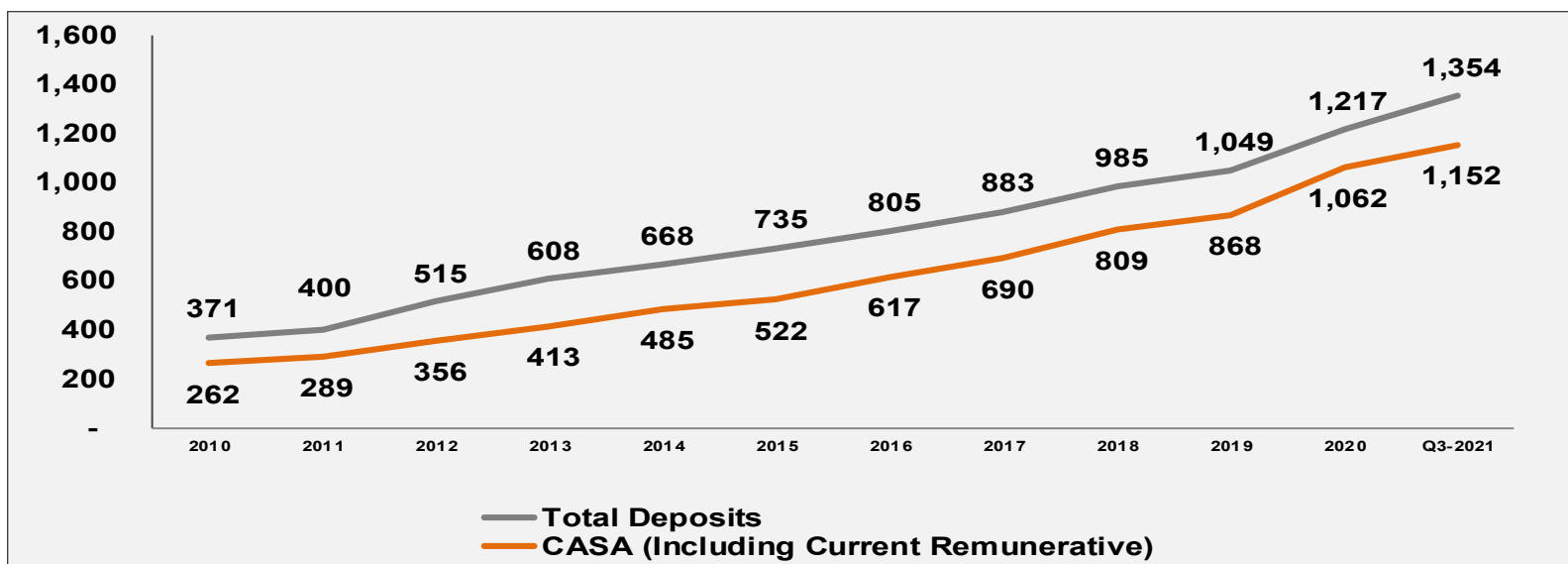
(Rs. in Billion)

Particulars	Sep' 21	Dec' 20	Var (%)
Current	564	492	15%
Saving	588	570	3%
Term	202	155	30%
Total Deposits	1,354	1,217	11%

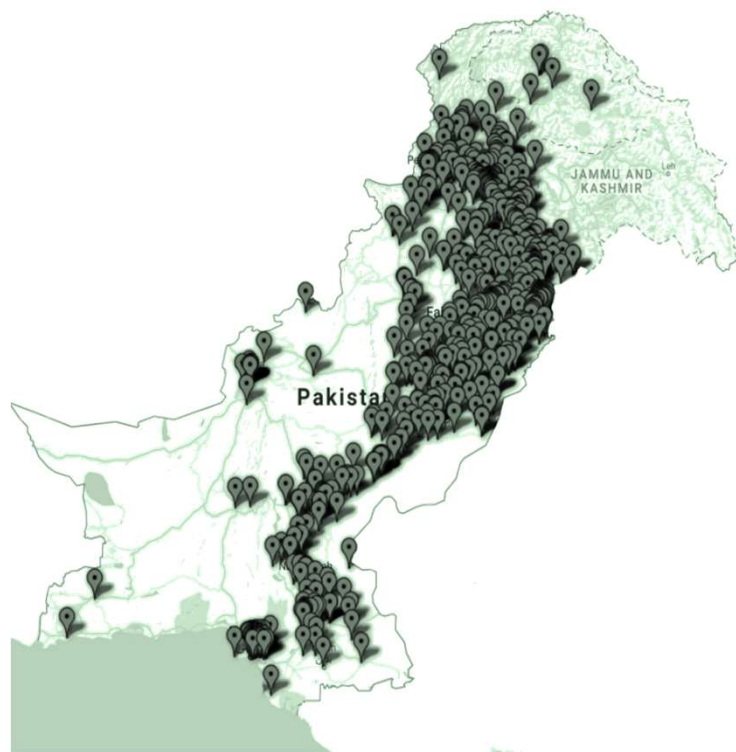
Market Share: 6.8%

Industry Growth: 11%

CASA Mix: 85%



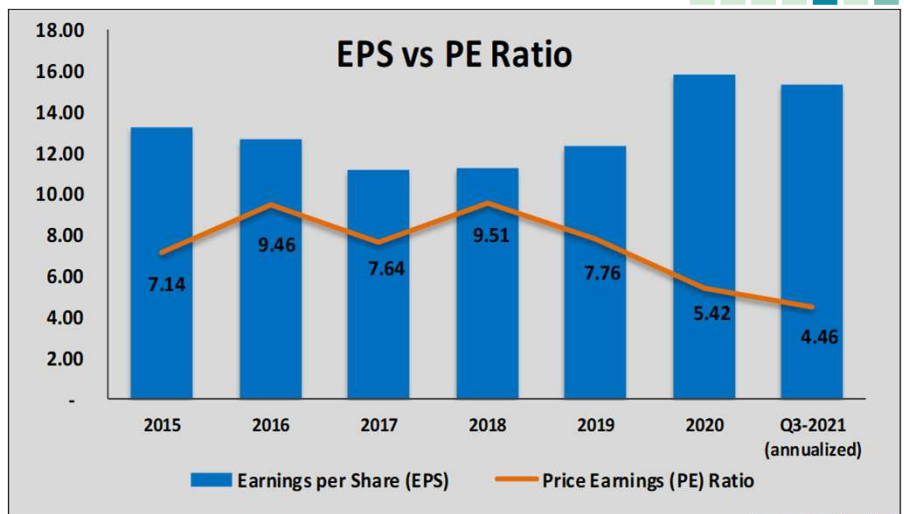
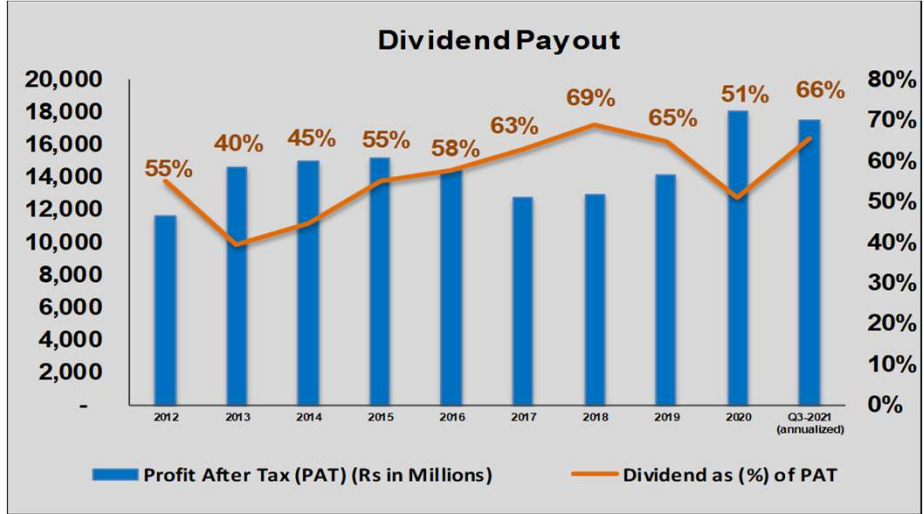
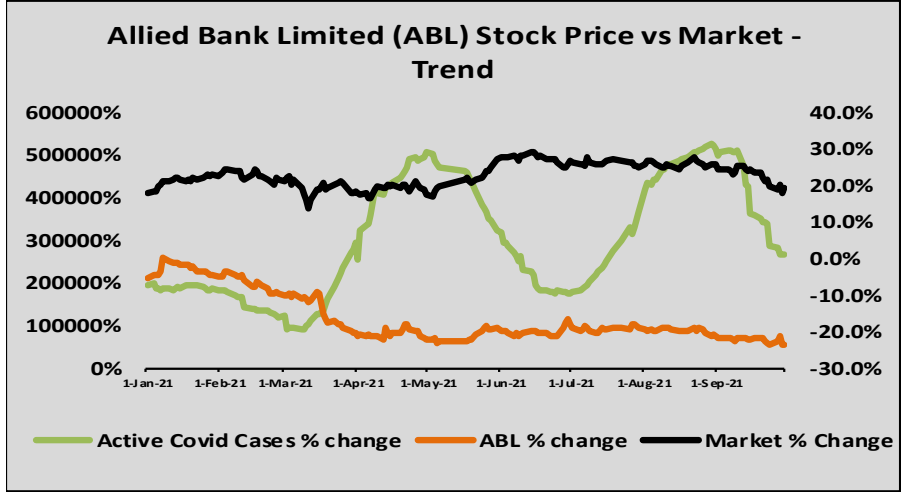
Key Ratios & Channels



Key Ratios			
Particulars	Sep'21	Dec'20	Variance
Return on Assets (%)	1.0%	1.2%	-0.2%
Return on Equity (Tier I) (%)	16.8%	18.8%	-2.0%
Capital Adequacy Ratio (%)	25.0%	25.2%	-0.2%
Channels			
	Sep' 21	Dec' 20	Growth
Total Branches	1,407	1,402	5
Conventional	1,290	1,285	5
Islamic	117	117	-
Total Automated Teller Machines (ATMs)	1,557	1,558	(1)
On-site	1,248	1,222	26
Off-site	303	333	(30)
Mobile Banking Units	6	3	3
ATM Network Uptime (%)	97%	96%	1%
Digital Touchpoints	18	17	1
Digital vs Counter Transactions	64:36	57:42	7%
Islamic Windows	110	85	25

Stock Market Data

- Pakistan Stock Exchange Code: ABL**
- Bloomberg Code: ABL PA**
- Shares Outstanding (mln): 1,145.07**
- Market Capitalization (Rs. bln): 77.865**
- Stock Price as at Sep 30: Rs.68.00**
- Period High/Low: 69.88/67.75**





Corporate Governance & Ratings

Entity Rating

PACRA

- AAA (Long Term)
- A1+ (Short Term)
- A very low expectation of credit risk emanating from a very strong capacity for timely payment of financial commitments and not being significantly vulnerable to foreseeable events

CGR

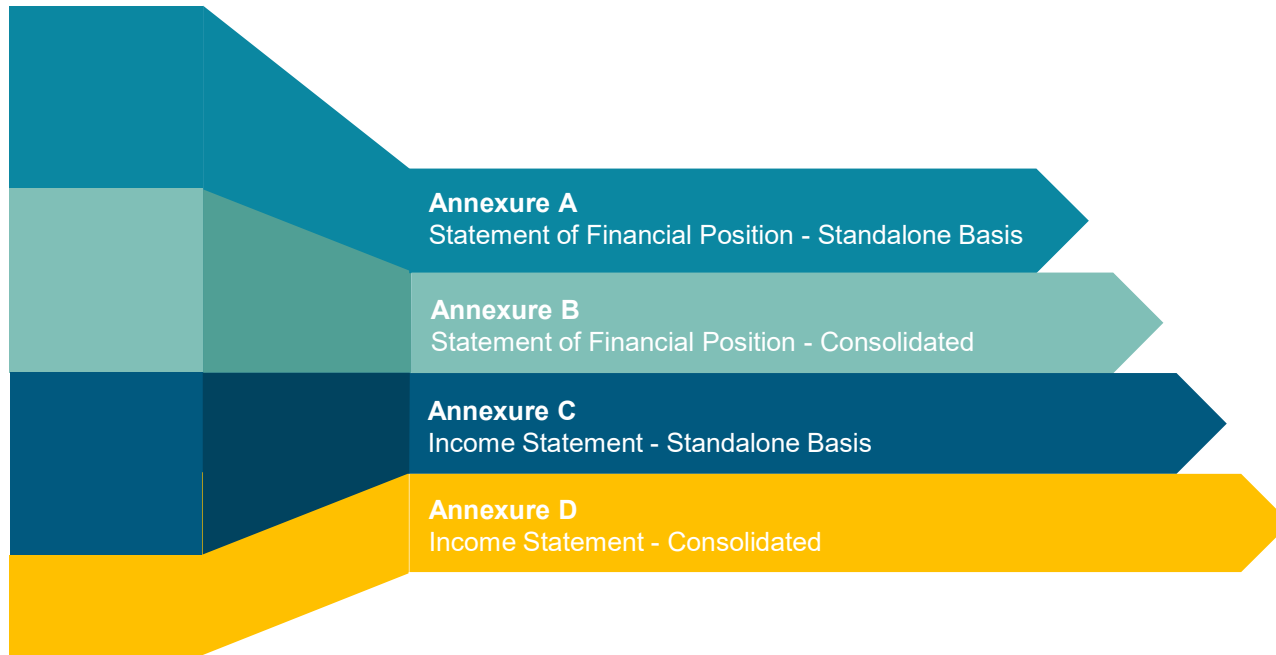
VIS Credit Rating Company

- CGR-9+ (Corporate Governance Rating)
- Very high level of corporate governance; the rating action takes into consideration the continued commitment of the board and management of the Bank to maintain a sound governance framework.

Deposits

Moody's

- B3
- Rating reflects bank's stable deposits-based funding profile, high liquidity buffer and good earnings generating capacity.
- Outlook stable, constrained by the stable outlook on the sovereign rating.





Statement of Financial Position : Standalone

ASSETS	Rs. in Million			US\$ in Million			Growth
	Sep'21	Dec'20	Variance	Sep'21	Dec'20	Variance	
Cash and Balances with Banks	110,034	135,628	(25,595)	645	795	(150)	-19%
Lending to FIs	19,339	17,996	1,342	113	105	8	7%
Investments - net	1,196,518	829,621	366,897	7,011	4,861	2,150	44%
Advances - net	523,343	496,432	26,912	3,067	2,909	158	5%
Fixed Assets	78,977	76,246	2,731	463	447	16	4%
Other Assets	34,851	34,535	316	204	202	2	1%
TOTAL ASSETS	1,963,062	1,590,458	372,603	11,503	9,320	2,183	23%
LIABILITIES							
Deposits	1,353,579	1,216,678	136,900	7,932	7,129	802	11%
Borrowings	427,979	193,928	234,051	2,508	1,136	1,371	121%
Bills Payable	10,648	9,622	1,026	62	56	6	11%
Other Liabilities	41,609	38,670	2,939	244	227	17	8%
TOTAL LIABILITIES	1,833,813	1,458,898	374,917	10,746	8,549	2,198	26%
NET ASSETS	129,248	131,560	(2,312)	757	771	(14)	-2%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	67	67	-	0%
Reserves	93,778	91,271	2,507	550	535	15	3%
Equity-Tier I	105,229	102,722	2,507	617	602	16	2%
Total Equity	129,248	131,560	(2,312)	757	771	(14)	-2%



Statement of Financial Position : Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Sep' 21	Dec'20	Variance	Sep' 21	Dec'20	Variance	
Cash and Balances with Banks	110,027	135,625	(25,599)	645	795	(150)	-19%
Lending to FIs	19,339	17,996	1,342	113	105	8	7%
Investments - net	1,198,329	831,704	366,625	7,022	4,874	2,148	44%
Advances - net	523,480	496,502	26,978	3,067	2,909	159	5%
Operating fixed assets	79,342	76,375	2,967	465	448	17	4%
Other Assets	35,270	34,887	381	207	204	2	1%
TOTAL ASSETS	1,965,787	1,593,090	372,695	11,519	9,335	2,184	23%
LIABILITIES							
Deposits	1,353,554	1,216,668	136,886	7,931	7,129	802	12%
Borrowings	427,979	193,928	234,051	2,508	1,136	1,371	121%
Bills Payable	10,648	9,622	1,026	62	56	6	11%
Other Liabilities	42,017	39,103	2,915	246	229	17	7%
TOTAL LIABILITIES	1,834,198	1,459,321	374,878	10,748	8,551	2,197	26%
NET ASSETS	131,589	133,769	(2,180)	771	784	(13)	-2%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	67	67	-	0%
Reserves	96,073	93,481	2,592	563	548	15	3%
Equity-Tier I	107,523	104,932	2,592	630	615	15	2%
Total Equity	131,589	133,769	(2,180)	771	784	(13)	-2%



Income Statement : Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Sep' 21	Sep'20	Variance	Sep' 21	Sep'20	Variance	
Mark-up and Interest Income	84,696	86,630	(1,934)	496	508	(11)	-2%
Mark-up and Interest Expensed	50,014	49,154	860	293	288	5	2%
Net Mark-up and interest Income	34,682	37,476	(2,794)	203	220	(16)	-7%
Capital Gain and Dividend	5,334	3,693	1,641	31	22	10	44%
Fee based Income and Others	6,395	5,454	941	37	32	6	17%
Non Mark-up and Interest Income	11,729	9,146	2,584	69	54	15	28%
Gross Income	46,411	46,622	(211)	272	273	(1)	0%
Human Resource Cost	11,184	10,346	838	66	61	5	8%
Other Operating Cost	13,816	12,424	1,392	81	73	8	11%
Total Operating Cost	25,000	22,770	2,230	146	133	13	10%
Operating Profit	21,411	23,852	(2,439)	125	140	(14)	-10%
Total Provisions	(561)	2,408	(2,970)	(3)	14	(17)	-123%
Profit Before Tax	21,972	21,443	529	129	126	3	2%
Taxation-Current	8,903	9,034	(131)	52	53	(1)	-1%
Profit After Tax	13,070	12,410	660	77	73	4	5%



Income Statement : Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Sep' 21	Sep'20	Variance	Sep' 21	Sep'20	Variance	
Mark-up and Interest Income	84,700	86,632	(1,932)	496	508	(10)	-2%
Mark-up and Interest Expensed	50,035	49,161	874	293	288	5	2%
Net Mark-up and interest Income	34,664	37,471	(2,807)	203	220	(16)	-7%
Capital Gain and Dividend	5,434	3,770	1,664	32	22	10	44%
Fee based Income and Others	6,913	6,003	910	41	35	4	15%
Non Mark-up and Interest Income	12,347	9,773	2,573	72	57	14	26%
Gross Income	47,011	47,244	(233)	275	277	(1)	0%
Human Resource Cost	11,452	10,575	877	67	62	5	8%
Other Operating Cost	13,928	12,516	1,413	82	73	8	11%
Total Operating Cost	25,380	23,090	2,290	149	135	13	10%
Operating Profit	21,631	24,154	(2,523)	127	142	(15)	-10%
Total Provisions	(561)	2,408	(2,970)	(3)	14	(17)	-123%
Profit Before Tax	22,193	21,745	448	130	127	3	2%
Taxation - Current	8,991	9,112	(120)	53	53	(1)	-1%
Profit After Tax	13,201	12,634	567	77	74	3	4%



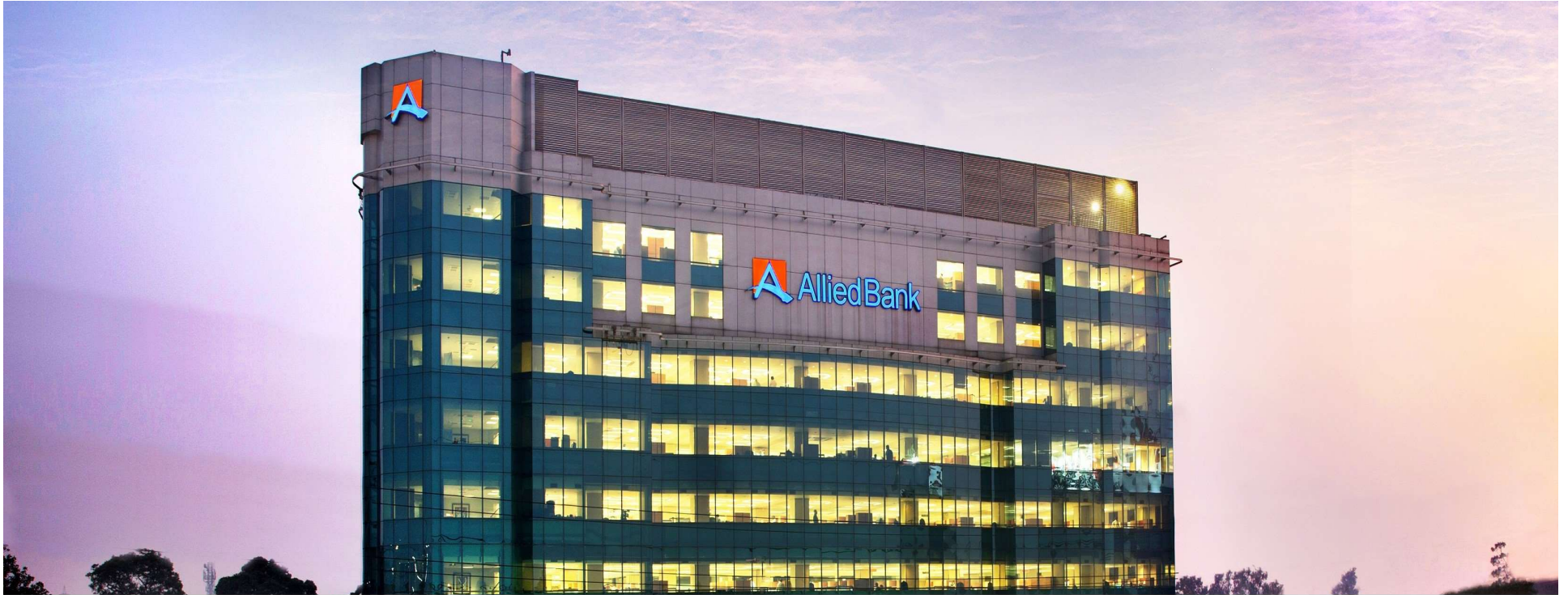
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Except for the historical information, statements that describe the Bank's objectives, plans or goals discussed in Investor Conference Call are forward-looking statements. These forward looking statements involve a number of risks, uncertainties and other factors and are made based on management's current expectations or beliefs as well as assumptions made by and information currently available to management.

The information presented is subject to change without notice.





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آپ کے دل میں ہمہ الا کاؤنٹ

THANK YOU

