

CORPORATE AFFAIRS GROUP

HOL/CAG/SU/2022/326

December 20, 2022

The General Manager

Pakistan Stock Exchange Limited

Stock Exchange Building

Stock Exchange Road

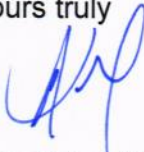
KarachiSub: **CORPORATE BRIEFING SESSION (CBS) – ALLIED BANK LIMITED**

Dear Sir

In compliance with the requirement of Regulation No. 5.7.3 of PSX Rule Book and PSX Notice No. PSX/N-1160 dated November 18, 2022, we would like to inform you that the CBS of Allied Bank Limited for shareholders / investors /analysts about Bank's financial performance for the nine months ended September 30, 2022 is scheduled to be held on Wednesday, December 28, 2022, at 3:00 pm (Pakistan Standard Time) at LSEFSL's Auditorium, PSX Regional Office, Khayaban-e-Aiwan-e-Iqbal, Lahore.

The participants who wish to attend CBS via video-link are requested to register themselves as per the enclosed notice of Invitation which is also available on the Bank's website.

Yours truly

**Adeel Javaid**

Company Secretary

Encl:

- Notice of Invitation
- CBS Presentation

INVITATION
Corporate Briefing Session
Allied Bank Limited

Lahore Stock Exchange's Auditorium | Wednesday | 28 December 2022 | 03:00 pm

You are cordially invited to the Corporate Briefing Session of **Allied Bank Limited (ABL)** wherein the Bank's senior management shall brief the participants on the bank's strategic/ operational development, financial performance and future outlook, followed by a Q&A session.

Speaker - Mr. Mansoor Zaighum FCA – Group Head Finance

Agenda

- Company brief
- Strategic and Operational developments
- Review of the ABL's performance for nine months ended September 30, 2022
- Question & Answer session

Company Profile

ABL provides banking services in Pakistan and internationally. It operates through Corporate & Investment Banking, Consumer and Retail Banking, Trading and Sales (Treasury), Islamic Banking and Digital Banking. The Bank operates vide **1,432 Branches**, including 117 Islamic banking branches, 07 Digital branches, 1 branch in Karachi Export Processing Zone, and 1 Wholesale Banking Branch in Bahrain, and **1,569 Automated Teller Machines**.

The shareholders/ investor/ analysts interested in participating in the Corporate Briefing Session through video-link are requested to get themselves registered by sending their particulars at Sikander.ali@abl.com by close of business hours (5:30 PM) on Thursday, December 22, 2022.

The link to video connectivity will be sent to registered shareholders/ investor/ analysts on their shared email address by Tuesday, December 27, 2022 for interactive session.

For any query and issues, please contact:

Mr. Sikander Ali Khan – Unit Head Strategic Planning

Email - Investor.Relations@abl.com

Contact - +92-42-35880043 Ext: 32637



Corporate Briefing Session – 2022
September – 2022

Contents

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

Investments

Deposits

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**Major Highlights
Balance Sheet
Income Statement**

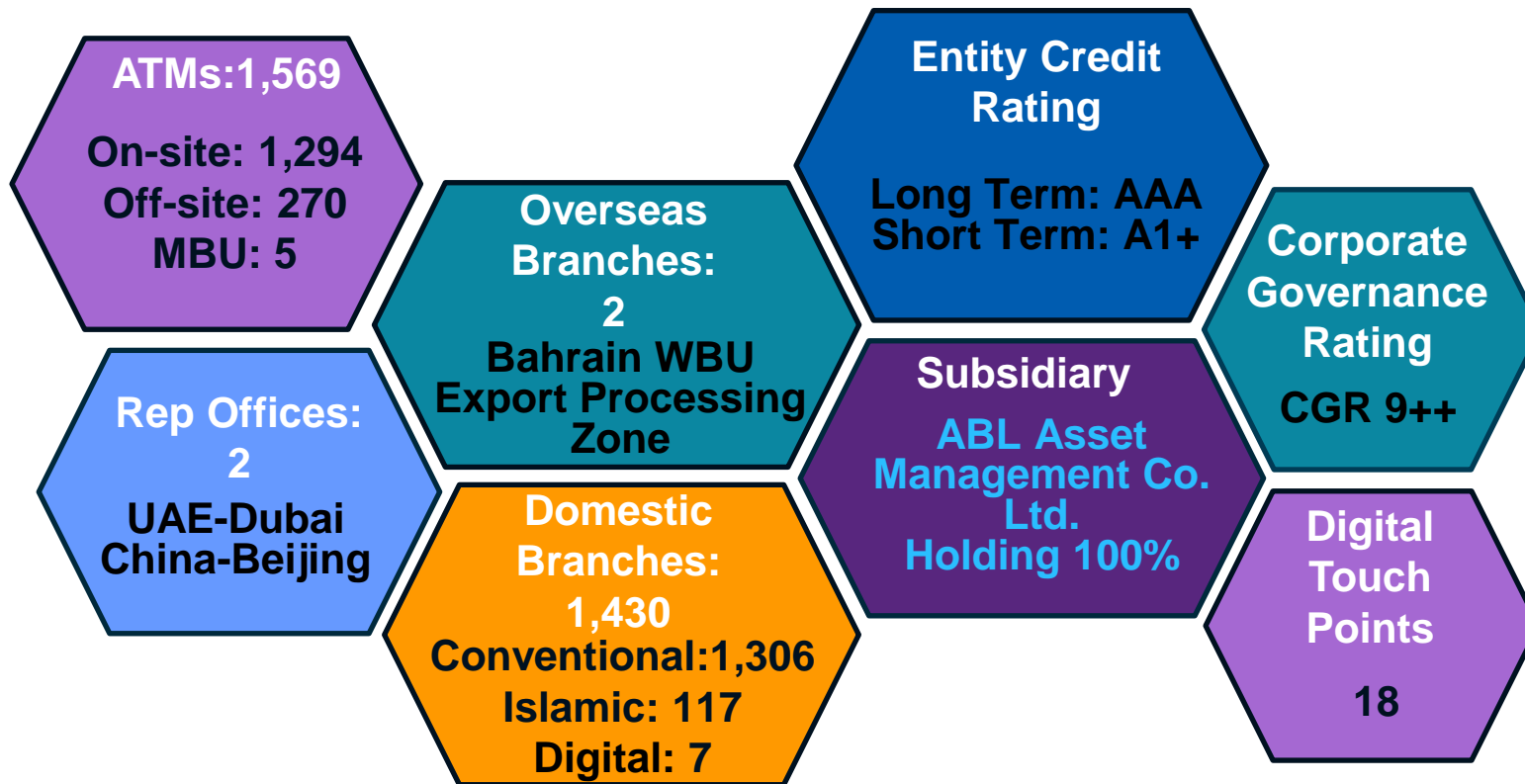
**Advances &
Asset Quality**

**Key Ratios &
Channels**

Ratings



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.

Awards and Accolades



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Bank of the Year 2022 (Pakistan) The Banker



FinanceAsia "Best Domestic Bank in Pakistan 2022"



Asia Money "Best Bank for SME 2022"



Pakistan Digital Awards 2022 "Best Banking Tech of the Year"



National Forum and Environment and Health (NFEH)

- Corporate Governance
- Women Welfare, Empowerment & Development
- Green Energy Initiatives



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



Best Corporate Report Award for the year 2021 – "2nd Position for Best Corporate Report"





Key Operational Milestones

Augmenting Financial Inclusion

- ✓ Enhanced Pakistan's First myABL WhatsApp Banking service by adding new features, including IBAN Generator, Apply for new Credit Card, Open myABL Wallet Account and Schedule of Charges.
- ✓ "Asaan Mobile Account" was launched to financially include the market segment which does not possess a smartphone.
- ✓ Revamped Khanum account with enhanced features for women financial inclusion.
- ✓ Opened 3 Conventional Branches and 25 Islamic Banking Windows (Total Branches 1432 and Islamic Banking Windows 135).
- ✓ "11" new Automated Teller Machines (ATMs) added (Total: 1,569)
- ✓ Biometric Verification of pensioner through new API launched for Federal/ Accountant General Pakistan Revenues (AGPR) pensioners.
- ✓ Expanded e-commerce payments on leading online merchants including Careem, Netflix, Uber, Google, Apple, food panda etc.

Operating Effectiveness

- ✓ Implemented Phase-1 and Phase-2 of Micro Payment Gateway "Raast"
- ✓ Completed installation of additional '250" Digital signage Machines (Total DSMs) 1,274)
- ✓ "Direct Debit" of Banker Instruments deployed, for processing in INCHEQ system after manual scrutiny.
- ✓ Export Refinance centralized to reduce branches visits by the Banking Services Corporation (BSC) verification teams.
- ✓ Customer Relationship Management (CRM) implemented for Home Remittance Operations.
- ✓ Highest acquirer Automated Teller Machines business; ATM uptime 96%



Key Operational Milestones

Enhanced Focus on Digitization

- ✓ Launched Digital Lobby (Self Service Area) in UMT Lahore
- ✓ Updated version of “myABL Business App” with enhanced features.
- ✓ Biometric Automated Teller Machine service on its complete network of 1560+ Automated Teller Machines.
- ✓ Launched Premium & Platinum debit cards on foreign currency (FCY) accounts.
- ✓ Launched myPDA (Pakistan Digital Account)
- ✓ Launched Pakistan’s First “Cash Recycler Machines”.
- ✓ Allied Bank in collaboration with NIC launched Hackathon this year, visited multiple universities in Lahore, Islamabad and Karachi to promote the Hackathon among students and startups.

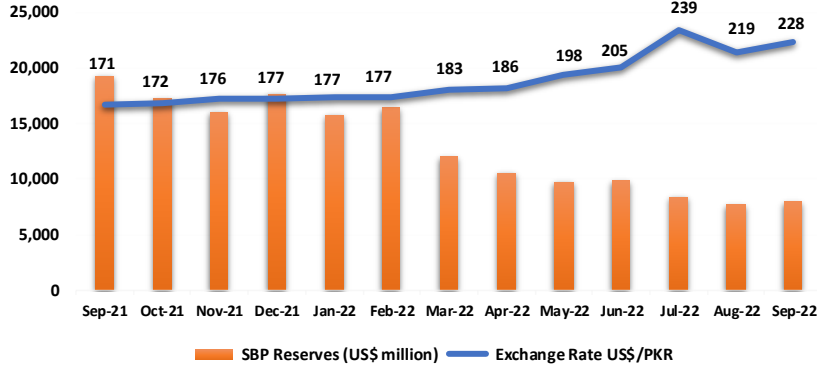
Employer of Choice for top Professionals

- ✓ Introduced Allied Leadership Talent Pipeline to ensure effective succession at the mid-level management
- ✓ RISE program for the Middle management (MG 9 to MG 7) Assessment completed and training plan submitted.
- ✓ Conducted training of the employees based on Training Need Analysis for the year 2022, Training Coverage of employees is 76% and 8,509 trainees
- ✓ “Women Leadership’ Program for high potential female employees.
- ✓ Awareness Campaigns on Digital Frauds conducted for customers.
- ✓ 2 Management Development Centers (MDCs) are currently operational.

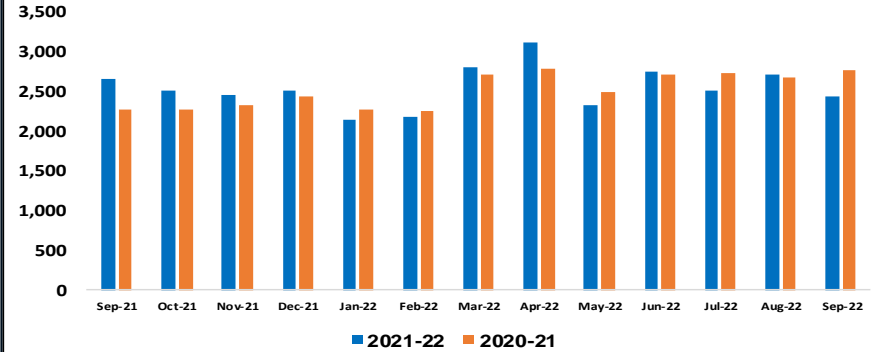


Economic Highlights

SBP Reserves and Exchange Rate US\$/PKR



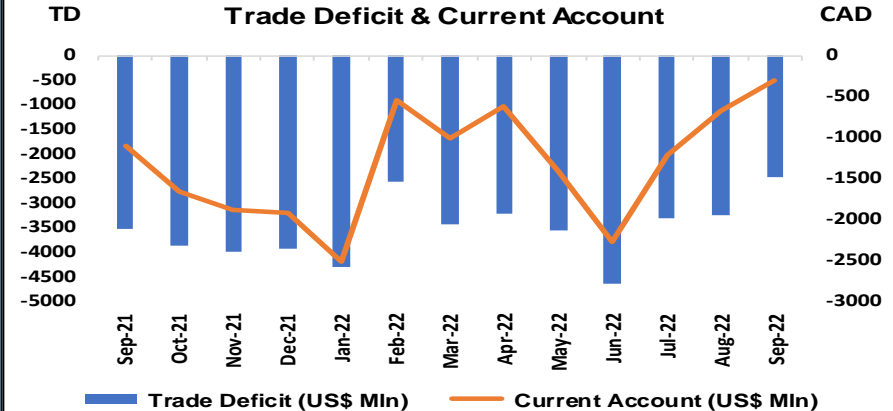
Workers Remittances- US\$ Million



Export & Import- US\$ Million



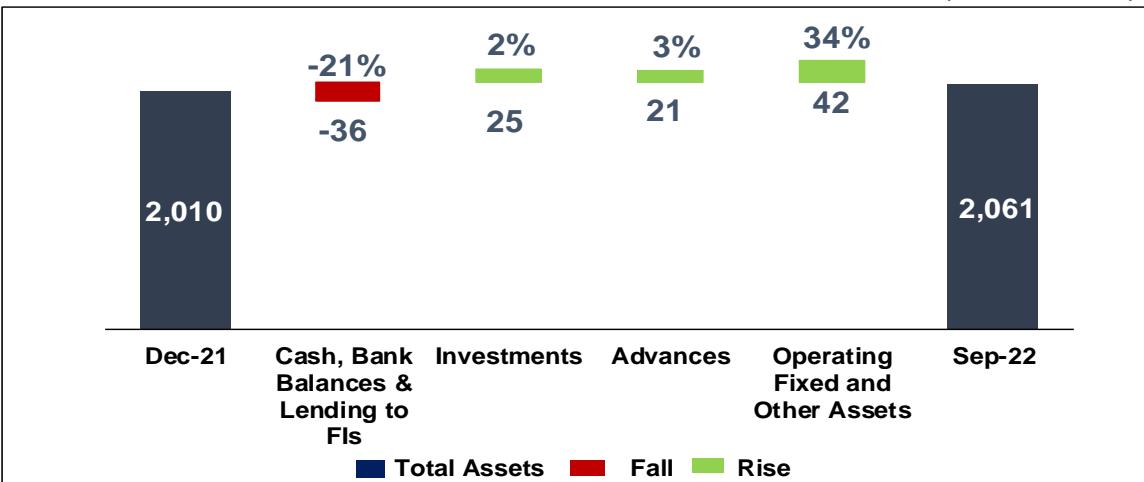
Trade Deficit & Current Account





Highlights Financial Position (Assets)

(Rs. in Billion)



- Total Assets reached at Rs. 2,061 billion (increased by 3%).

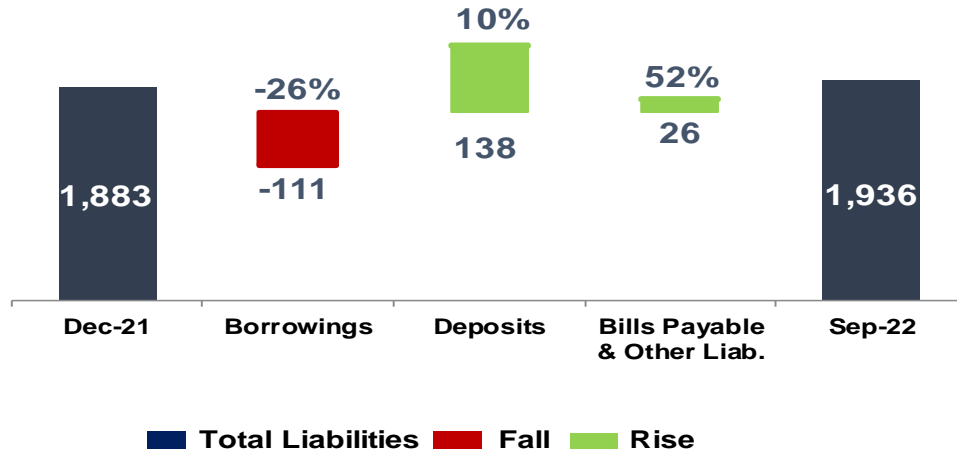
- Net Advances reached at Rs. 674 billion as on Sep 30, 2022; Increased by 3% as against Rs. 653 billion as on Dec 31, 2021.

- Net Investments reached at Rs. 1,089 billion (Increased by 2%).

| Particulars | Sep' 22 | Dec'21 | ABL Growth | Industry Growth |
|--------------------------------------|--------------|--------------|------------|-----------------|
| Cash, Bank Balance & Lending to FI's | 135 | 171 | -21% | -18% |
| Investments - Net | 1,089 | 1,064 | 2% | 24% |
| Advances - Net | 674 | 653 | 3% | 10% |
| Operating fixed and other assets | 164 | 122 | 34% | 37% |
| Total Assets | 2,061 | 2,010 | 3% | 15% |

A (Liabilities)

(Rs. in Billion)

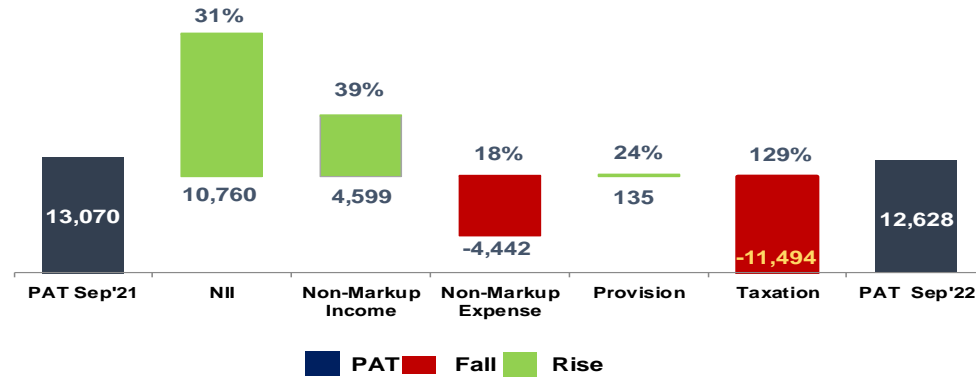


| Particulars | Sep' 22 | Dec'21 | ABL Growth | Industry Growth |
|-----------------------------------|--------------|--------------|------------|-----------------|
| Borrowings | 309 | 420 | -26% | 42% |
| Deposits and Other Accounts | 1,551 | 1,413 | 10% | 9% |
| Bills Payable & Other Liabilities | 76 | 50 | 52% | 24% |
| Total Liabilities | 1,936 | 1,883 | 3% | 15% |

- Total Liabilities stood at Rs. 1,936 billion (increased by 3%)
- CASA Sep'22 Stood at: 80%
- Deposits aggregated to reach at Rs. 1,551 billion; increased by 10% as compared to Industry growth of 9%.
- Total Equity stood at Rs. 125 billion; decreased by 2% (Dec 21: Rs. 127 billion)
- CAR: 20.40%; as at Sep 2022 (Dec 21: 22.32%); Industry CAR Jun 22 :16.1%

A Highlights Income Statement

(Rs. in Million)



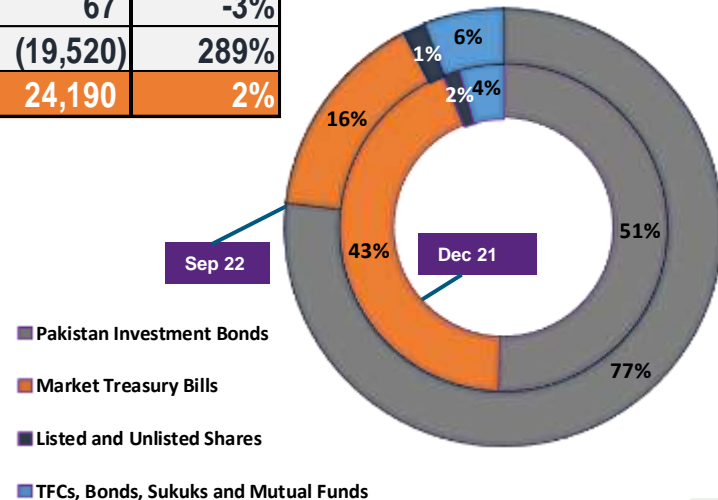
- Net Interest Income (NII) stood at Rs. 45,442 million during period under review; increased by 31%.
- Fee & Commission and Dividend Income increased by 20% and 9% respectively.
- Non-Markup Income reached at Rs. 16,328 million; increased by 39%.
- Foreign Exchange income reached at Rs. 7,142 million in Sep 2022 (Sep 2021; Rs. 1,112 million), showing increase of 542%.
- Profit before Tax reached at Rs. 33,024 million; increased by 50%
- Profit after Tax recorded at Rs. 12,628 million; EPS stood at Rs. 11.03 per share (Sep 2021; Rs. 11.41)

| Particulars | Sep' 22 | Sep' 21 | Growth |
|-----------------------------|---------|---------|--------|
| Interest Income | 147,552 | 84,696 | 74% |
| Interest Expense | 102,110 | 50,014 | 104% |
| Net Interest Income (NII) | 45,442 | 34,682 | 31% |
| Non Markup Income | 16,328 | 11,729 | 39% |
| Gross Income | 61,770 | 46,411 | 33% |
| Non Markup Expense | 29,442 | 25,000 | 18% |
| Profit Before Provisions | 32,328 | 21,411 | 51% |
| Provision Reversal | (697) | (561) | 24% |
| Profit Before Taxation | 33,024 | 21,973 | 50% |
| Taxation | 20,396 | 8,903 | 129% |
| Profit After Taxation (PAT) | 12,628 | 13,070 | -3% |
| Earnings Per Share (EPS) | 11.03 | 11.41 | -3% |

(Rs. in Million)

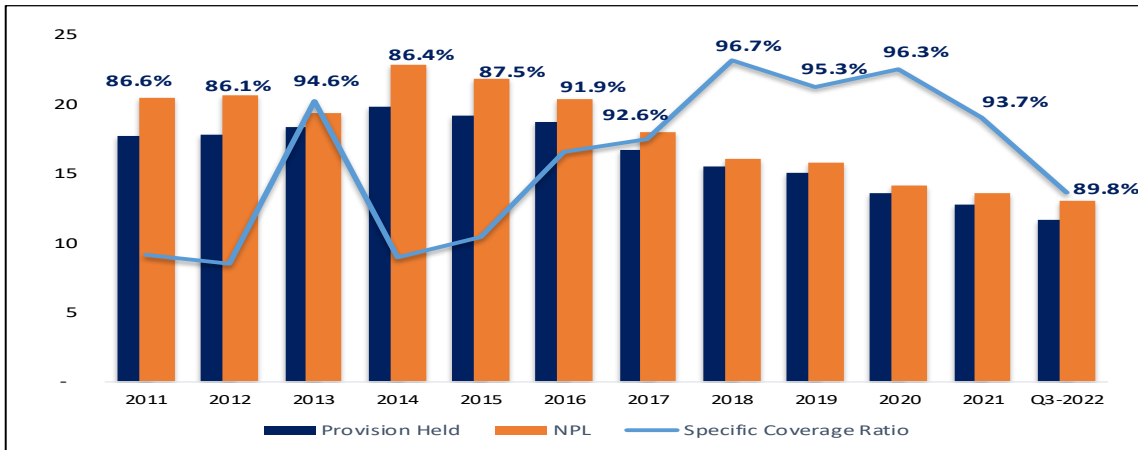
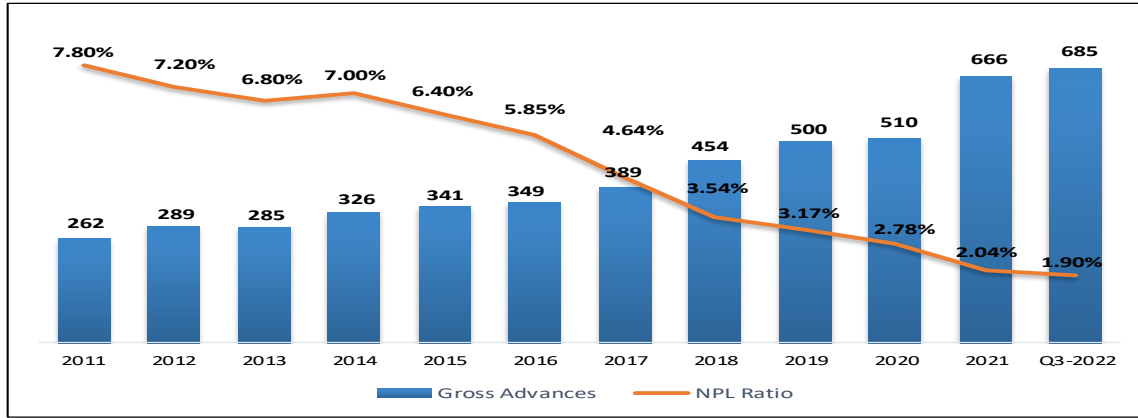
| Investments | Sep' 22 | Dec'21 | Var. | Growth |
|---|------------------|------------------|---------------|-----------|
| Pakistan Investment Bonds | 858,154 | 553,428 | 304,726 | 55% |
| Market Treasury Bills | 174,901 | 455,866 | (280,965) | -62% |
| Listed and Unlisted Shares | 18,339 | 17,636 | 703 | 4% |
| TFCs, Bonds, Sukuks and Mutual Funds | 65,095 | 45,915 | 19,180 | 42% |
| Subsidiary | 500 | 500 | - | 0% |
| Investments at Cost | 1,116,987 | 1,073,345 | 43,644 | 4% |
| Provision for diminution in value of investments | (2,027) | (2,093) | 67 | -3% |
| *Surplus / (Defiict) on Revaluation of Securities | (26,277) | (6,757) | (19,520) | 289% |
| Investments at Carrying Value | 1,088,683 | 1,064,495 | 24,190 | 2% |

| *Surplus / (Deficit) on revaluation of securities | Sep'22 | Dec'21 |
|---|-----------------|----------------|
| Pakistan Investment Bonds | (14,172) | (8,801) |
| Market Treasury Bills | (1,081) | (1,045) |
| Listed and Unlisted Shares | 1,280 | 2,496 |
| TFCs, Bonds, Sukuks and Mutual Funds | (12,304) | 593 |
| Surplus / (Deficit) on revaluation of securities | (26,277) | (6,757) |



A Advances & Asset Quality

(Rs. in Billion)



- Gross advances stood at Rs. 685 billion (3%↑) (Industry advances; 9%↑)

- Gross ADR ratio reached 44.2% (Industry Sep'22 Gross ADR: 48.6%)

- NPLs at 13.0 billion (4%↓)

- NPL Ratio 1.90% (0.14%↓); Industry Jun'22: 7.5%

- Specific NPL Coverage 89.8% (3.9%↓) & Overall NPL Coverage at 90.4%; Overall Industry Jun'22: 91.6%

Key Lending sectors:

- Non-Financial Public Sector Enterprises (NFPSE)
- Government (Including Govt. Trusts & Corporate Bodies)
- Textiles
- Non-Banking Financial Institution (NBFIs)
- Utilities

A Deposits

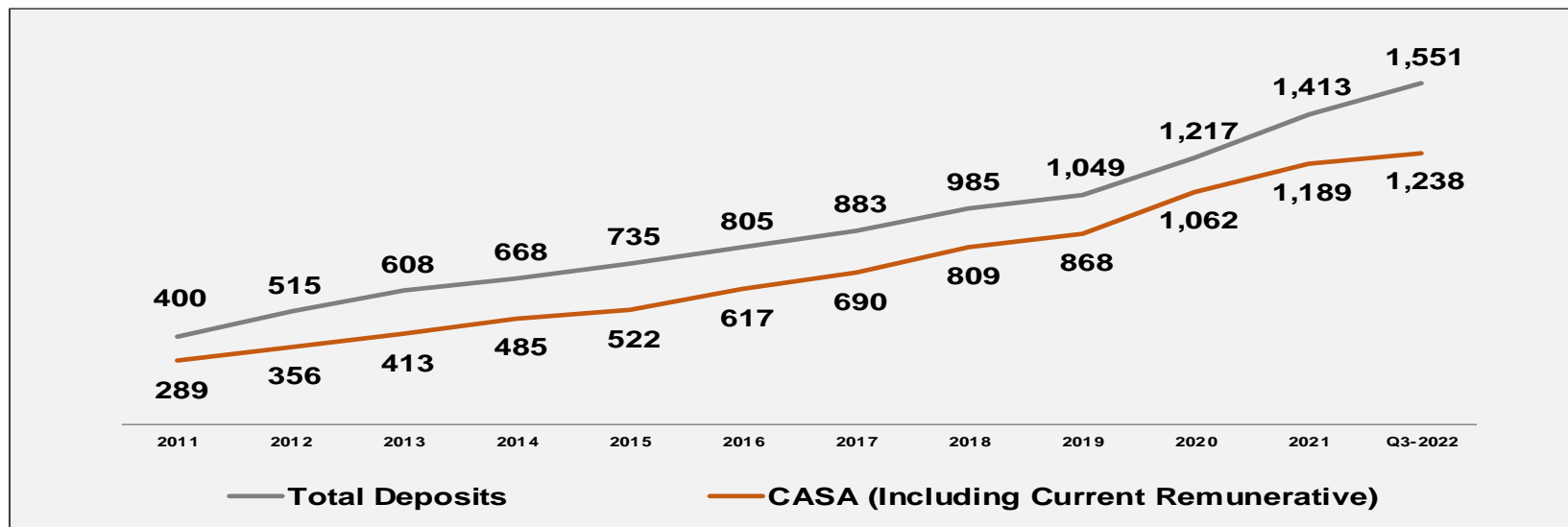
(Rs. in Billion)

| Particulars | Sep' 22 | Dec' 21 | Var (%) |
|-----------------------|--------------|--------------|------------|
| Current | 658 | 607 | 8% |
| Saving | 580 | 582 | -0.4% |
| Term | 313 | 224 | 40% |
| Total Deposits | 1,551 | 1,413 | 10% |

Market Share: 6.8%

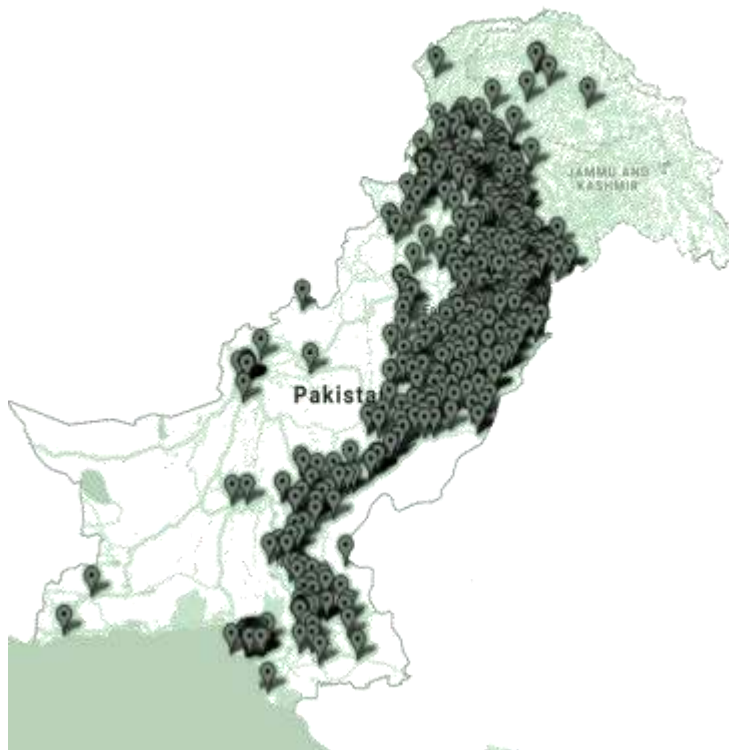
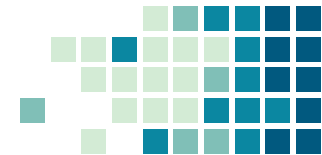
Industry Growth: 8.8%

ABL CASA Mix: 80%





Key Ratios & Channels



| Key Ratios | | | |
|--|---------|---------|----------|
| Particulars | Sep'22 | Dec'21 | Variance |
| Return on Assets (%) | 0.8% | 1.0% | -0.2% |
| Return on Equity (Tier I) (%) | 15.1% | 16.5% | -1.4% |
| Capital Adequacy Ratio (%) | 20.4% | 22.3% | -1.9% |
| Channels | | | |
| | Sep' 22 | Dec' 21 | Growth |
| Total Branches | 1,432 | 1,429 | 3 |
| Conventional | 1,315 | 1,312 | 3 |
| Islamic | 117 | 117 | - |
| Total Automated Teller Machines (ATMs) | 1,569 | 1,558 | 11 |
| On-site | 1,294 | 1,269 | 25 |
| Off-site | 270 | 284 | (14) |
| Mobile Banking Units | 5 | 5 | - |
| ATM Network Uptime (%) | 96.41% | 96.65% | -0.24% |
| Digital Touchpoints | 18 | 18 | - |
| Digital vs Counter Transactions | 72:28 | 65:35 | 7% |
| Islamic Windows | 135 | 110 | 25 |

Stock Market Data

Pakistan Stock Exchange Code: ABL

Bloomberg Code: ABL PA

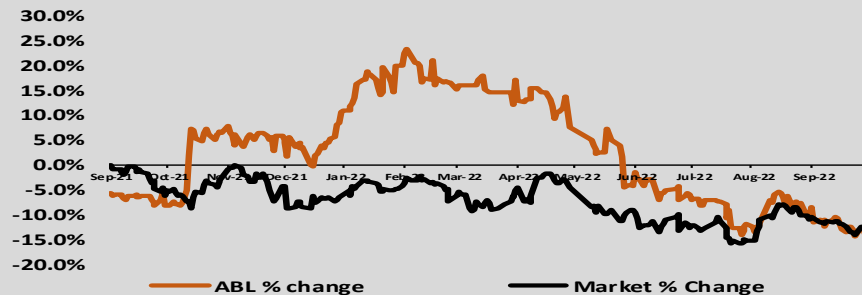
Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 74.315

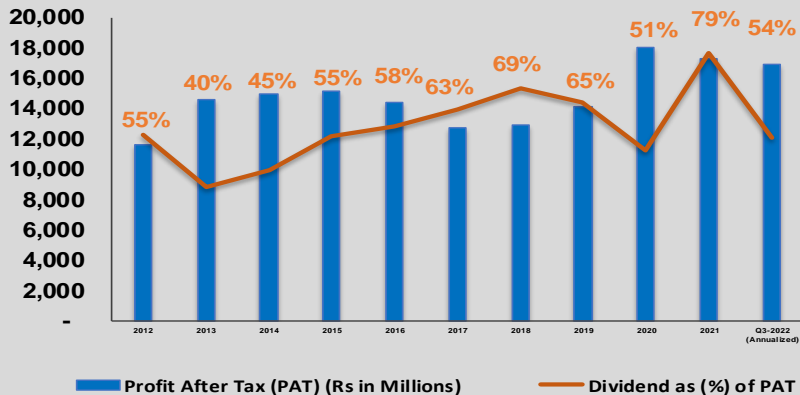
Stock Price as at Sep 30, 22: Rs.64.90

Period High/Low: 91.43/63.50

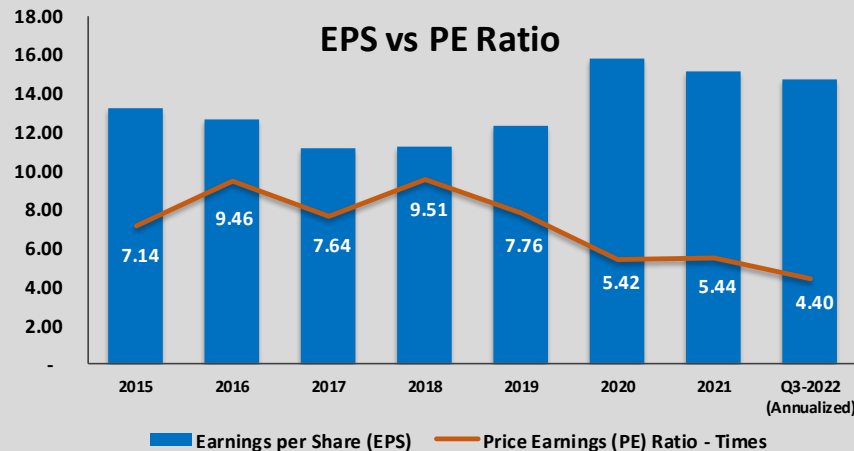
Allied Bank Limited (ABL) Stock Price vs Market - Trend



Dividend Payout



EPS vs PE Ratio



A 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

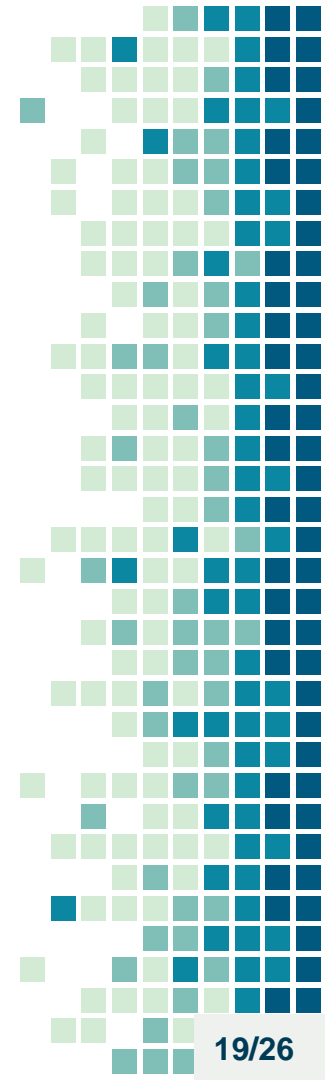
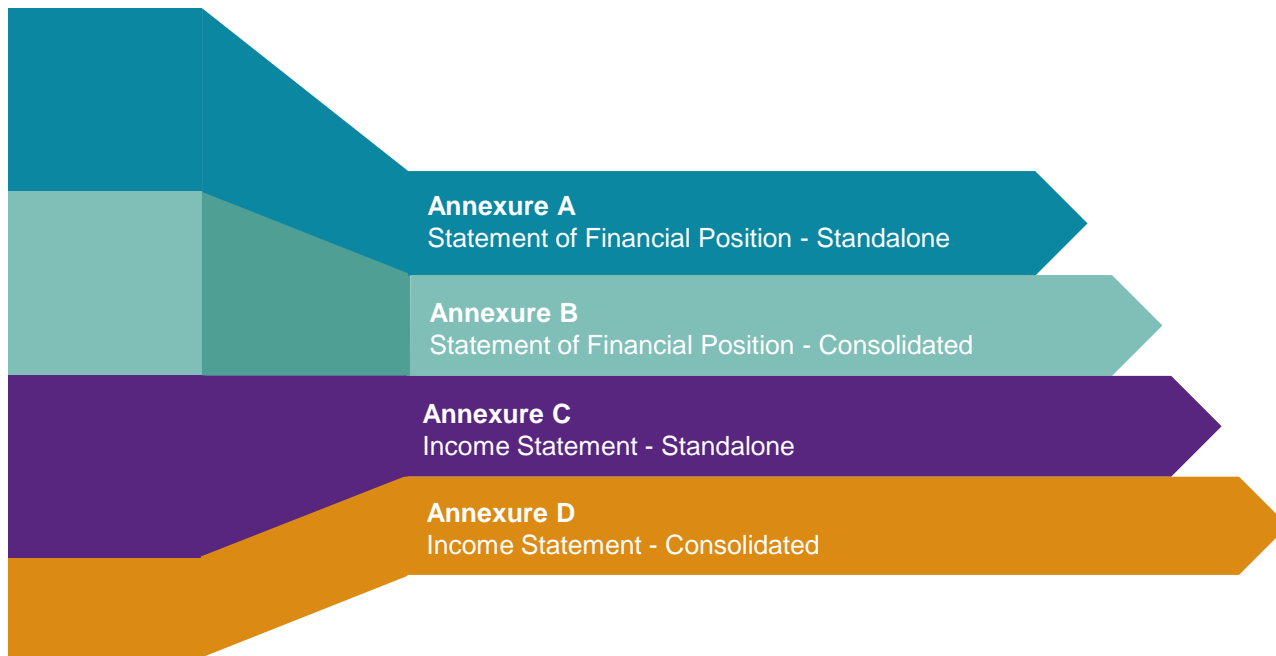
VIS Credit Rating Company

- 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

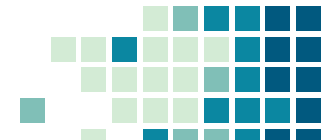
Moody's

- Caa1/NP
- Rating reflects bank's stable deposits-based funding profile, high liquidity buffer and good earnings generating capacity.
- Outlook Negative, constrained by the Negative outlook on the sovereign rating.





Statement of Financial Position : Standalone



| ASSETS | Rs. in Million | | | US\$ in Million | | | Growth |
|------------------------------|------------------|------------------|----------------|-----------------|--------------|-------------|------------|
| | Sep'22 | Dec'21 | Variance | Sep'22 | Dec'21 | Variance | |
| Cash and Balances with Banks | 120,511 | 125,310 | (4,799) | 528 | 549 | (21) | -4% |
| Lending to FIs | 14,032 | 45,453 | (31,421) | 61 | 199 | (138) | -69% |
| Investments - net | 1,088,683 | 1,064,495 | 24,188 | 4,765 | 4,660 | 106 | 2% |
| Advances - net | 673,687 | 652,890 | 20,797 | 2,949 | 2,858 | 91 | 3% |
| Operating fixed assets | 83,538 | 80,871 | 2,667 | 366 | 354 | 12 | 3% |
| Other Assets | 80,373 | 41,138 | 39,235 | 352 | 180 | 172 | 95% |
| TOTAL ASSETS | 2,060,824 | 2,010,156 | 50,667 | 9,021 | 8,799 | 222 | 3% |
| LIABILITIES | | | | | | | |
| Deposits | 1,551,230 | 1,413,295 | 137,935 | 6,790 | 6,186 | 604 | 9.8% |
| Borrowings | 309,351 | 420,006 | (110,655) | 1,354 | 1,838 | (484) | -26% |
| Bills Payable | 9,308 | 10,060 | (752) | 41 | 44 | (3) | -7% |
| Other Liabilities | 66,291 | 39,551 | 26,740 | 290 | 173 | 117 | 68% |
| TOTAL LIABILITIES | 1,936,180 | 1,882,912 | 53,268 | 8,475 | 8,242 | 233 | 3% |
| NET ASSETS | 124,644 | 127,245 | (2,601) | 546 | 557 | (11) | -2% |
| EQUITY AND RESERVES | | | | | | | |
| Share Capital | 11,451 | 11,451 | - | 50 | 50 | - | 0% |
| Reserves & Unapprop. Profit | 104,807 | 96,255 | 8,552 | 459 | 421 | 37 | 9% |
| Equity-Tier I | 116,258 | 107,705 | 8,552 | 509 | 471 | 37 | 8% |
| Total Equity | 124,645 | 127,245 | (2,601) | 546 | 557 | (11) | -2% |



Statement of Financial Position : Consolidated



| ASSETS | Rs. in Million | | | US\$ in Million | | | Growth |
|------------------------------|------------------|------------------|----------------|-----------------|--------------|-------------|------------|
| | Sep'22 | Dec'21 | Variance | Sep'22 | Dec'21 | Variance | |
| Cash and Balances with Banks | 120,512 | 125,304 | (4,792) | 528 | 548 | (21) | -4% |
| Lending to FIs | 14,032 | 45,453 | (31,421) | 61 | 199 | (138) | -69% |
| Investments - net | 1,090,556 | 1,066,390 | 24,166 | 4,774 | 4,668 | 105 | 2% |
| Advances - net | 673,921 | 653,080 | 20,841 | 2,950 | 2,859 | 91 | 3% |
| Operating fixed assets | 83,881 | 81,227 | 2,654 | 367 | 356 | 12 | 3% |
| Other Assets | 80,749 | 41,526 | 39,223 | 353 | 182 | 171 | 94% |
| TOTAL ASSETS | 2,063,651 | 2,012,979 | 50,671 | 9,033 | 8,811 | 222 | 3% |
| LIABILITIES | | | | | | | |
| Deposits | 1,551,174 | 1,413,278 | 137,896 | 6,790 | 6,186 | 604 | 10% |
| Borrowings | 309,351 | 420,006 | (110,655) | 1,354 | 1,838 | (484) | -26% |
| Bills Payable | 9,308 | 10,060 | (752) | 41 | 44 | (3) | -7% |
| Other Liabilities | 66,760 | 39,992 | 26,768 | 292 | 175 | 117 | 67% |
| TOTAL LIABILITIES | 1,936,594 | 1,883,336 | 53,257 | 8,477 | 8,244 | 233 | 3% |
| NET ASSETS | 127,058 | 129,643 | (2,585) | 556 | 567 | (12) | -2% |
| EQUITY AND RESERVES | | | | | | | |
| Share Capital | 11,451 | 11,451 | - | 50 | 50 | - | 0% |
| Reserves & Unapprop. Profit | 107,174 | 98,606 | 8,568 | 469 | 432 | 38 | 9% |
| Equity-Tier I | 118,625 | 110,057 | 8,568 | 519 | 482 | 38 | 8% |
| Total Equity | 127,058 | 129,643 | (2,585) | 556 | 567 | (12) | -2% |





Income Statement : Standalone



| Particulars | Rs. in Million | | | US\$ in Million | | | Growth |
|--|----------------|---------------|---------------|-----------------|------------|------------|------------|
| | Sep'22 | Sep'21 | Variance | Sep'22 | Jun'21 | Variance | |
| Mark-up and Interest Income | 147,552 | 84,696 | 62,856 | 646 | 371 | 275 | 74% |
| Mark-up and Interest Expensed | 102,110 | 50,014 | 52,095 | 447 | 219 | 228 | 104% |
| Net Mark-up and interest Income | 45,442 | 34,682 | 10,760 | 199 | 152 | 47 | 31% |
| Capital Gain and Dividend | 3,145 | 5,334 | (2,189) | 14 | 23 | (10) | -41% |
| Fee based Income and Others | 13,183 | 6,395 | 6,788 | 58 | 28 | 30 | 106% |
| Non Mark-up and Interest Income | 16,328 | 11,729 | 4,599 | 71 | 51 | 20 | 39% |
| Gross Income | 61,770 | 46,411 | 15,359 | 270 | 203 | 67 | 33% |
| Human Resource Cost | 12,470 | 11,184 | 1,286 | 55 | 49 | 6 | 11% |
| Other Operating Cost | 16,972 | 13,815 | 3,156 | 73 | 60 | 14 | 23% |
| Total Operating Cost | 29,442 | 25,000 | 4,442 | 129 | 109 | 19 | 18% |
| Operating Profit | 32,328 | 21,411 | 10,917 | 142 | 94 | 48 | 51% |
| Provision Reversal | (697) | (561) | (135) | (3) | (2) | 0 | -24% |
| Profit Before Tax | 33,024 | 21,973 | 11,051 | 145 | 96 | 48 | 50% |
| Taxation | 20,396 | 8,903 | 11,493 | 89 | 39 | 50 | 129% |
| Profit After Tax | 12,628 | 13,070 | (442) | 55 | 57 | (2) | -3% |



Income Statement : Consolidated



| Particulars | Rs. in Million | | | US\$ in Million | | | Growth |
|--|----------------|---------------|---------------|-----------------|------------|------------|------------|
| | Sep'22 | Sep'21 | Variance | Jun'22 | Jun'21 | Variance | |
| Mark-up and Interest Income | 147,560 | 84,700 | 62,860 | 646 | 371 | 275 | 74% |
| Mark-up and Interest Expensed | 102,121 | 50,035 | 52,086 | 447 | 219 | 228 | 104% |
| Net Mark-up and interest Income | 45,438 | 34,664 | 10,774 | 199 | 152 | 47 | 31% |
| Capital Gain and Dividend | 3,108 | 5,434 | (2,326) | 14 | 24 | (10) | -43% |
| Fee based Income and Others | 13,722 | 6,913 | 6,809 | 60 | 30 | 30 | 98% |
| Non Mark-up and Interest Income | 16,830 | 12,347 | 4,483 | 74 | 54 | 20 | 36% |
| Gross Income | 62,268 | 47,011 | 15,257 | 273 | 206 | 67 | 32% |
| Human Resource Cost | 12,789 | 11,452 | 1,338 | 56 | 50 | 6 | 12% |
| Other Operating Cost | 17,073 | 13,928 | 3,145 | 75 | 61 | 14 | 23% |
| Total Operating Cost | 29,862 | 25,380 | 4,482 | 131 | 111 | 20 | 18% |
| Operating Profit | 32,406 | 21,631 | 10,774 | 142 | 94 | 47 | 50% |
| Provision Reversal | (697) | (561) | (135) | (3) | (2) | (2) | 24% |
| Profit Before Tax | 33,102 | 22,193 | 10,909 | 145 | 96 | 49 | 49% |
| Taxation | 20,460 | 8,991 | 11,470 | 90 | 39 | 49 | 128% |
| Profit After Tax | 12,643 | 13,201 | (560) | 55 | 58 | (1) | -4% |



Disclaimer

The information being presented herein is solely for your information.

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 which are based on management's current expectations or beliefs as well as assumptions made based on information currently available to management.

The information presented is subject to change without notice.



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THANK YOU

