



آپ کے دل میں ہمارا اکاؤنٹ

FINANCIAL PRESENTATION

MARCH 31, 2025



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& Economic Highlights**

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ABL at Glance

ATMs : 1650

On Site : 1,403

Off Site : 242

MBU : 5

Rep Office : 2

UAE - Dubai

CHINA - Beijing

Corporate Governance Rating CGR 9++

Domestic Branches

Conventional : 1331

Islamic : 161

Digital : 18

Subsidiaries (100%Holding)

ABL Asset Management Co. Ltd.

ABL Exchange (Private) Ltd.

Entity Credit Rating

Long Term: AAA

Short Term: A1+

Overseas Branches : 2

Bahrain WBU

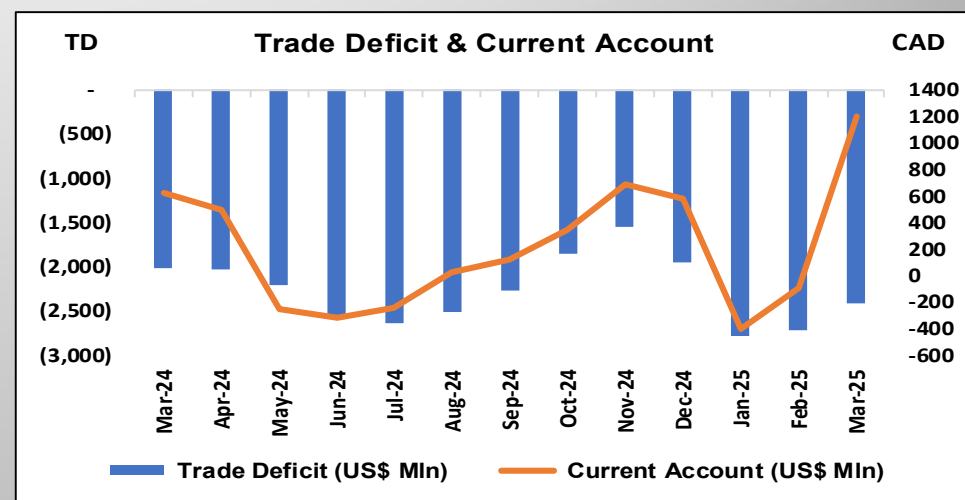
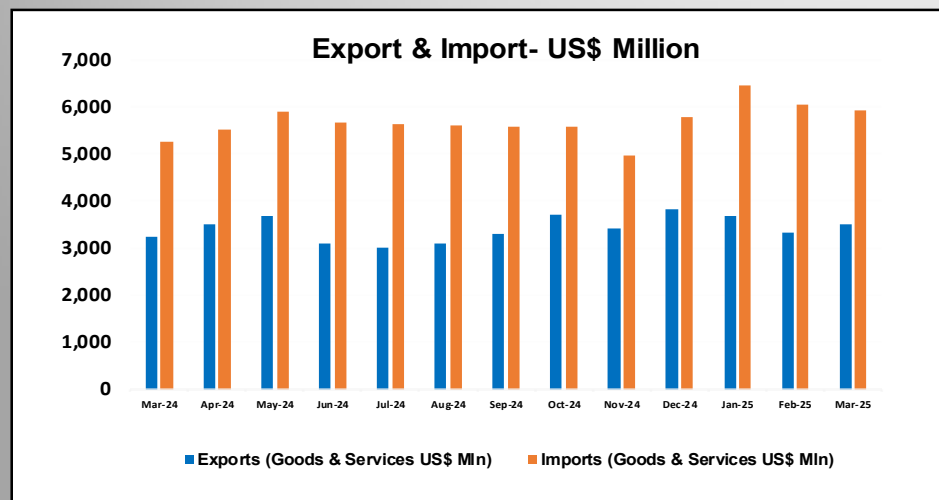
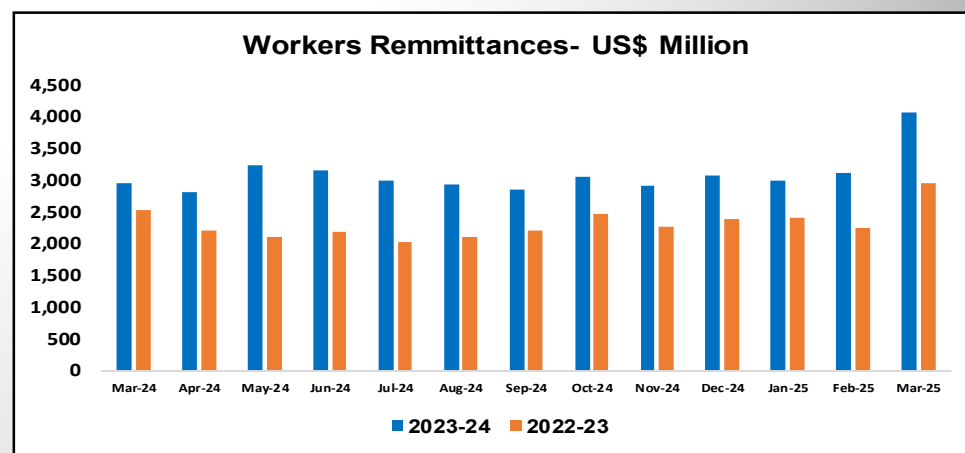
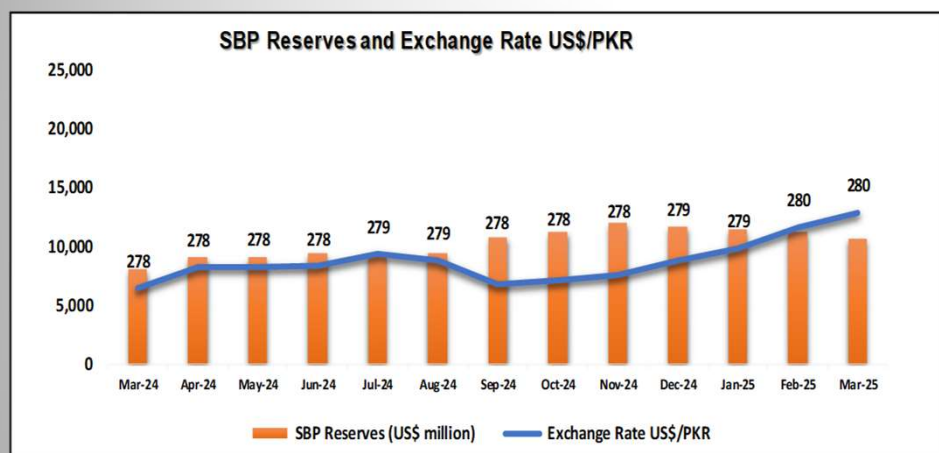
Export Processing Zone

Digital Touch Points : 23





Economic Highlights





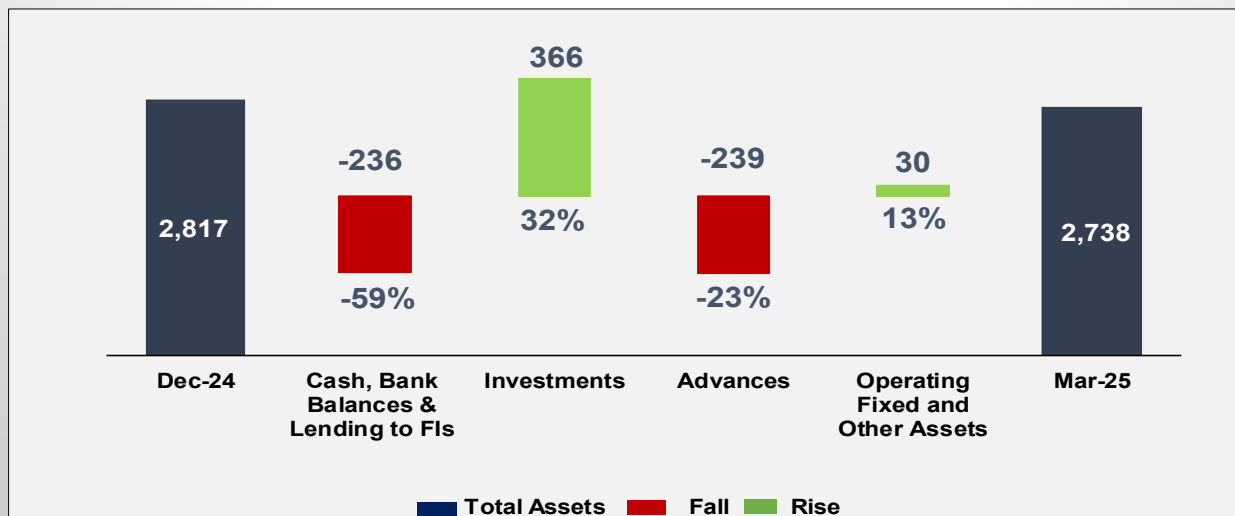
Highlights Financial Position (Assets)

(Rs. in Billion)

Net Advances

Rs.812

Net Advances reached at Rs. 812 billion as on Mar 31, 2025; decreased by 23% as against Rs. 1,051 billion as on Dec 31, 2024.



Net Investments

Rs.1,496

Net Investments reached at Rs. 1,496 billion (Increased by 32%).

Total Assets

Rs.2,738

Total Assets reached at Rs. 2,738 billion (decreased by 3%).

Particulars	Mar' 25	Dec' 24	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	164	400	-59%	-8%
Investments - Net	1,496	1,130	32%	11%
Advances - Net	812	1,051	-23%	-17%
Operating Fixed and Other Assets	266	236	13%	24%
Total Assets	2,738	2,817	-3%	2%



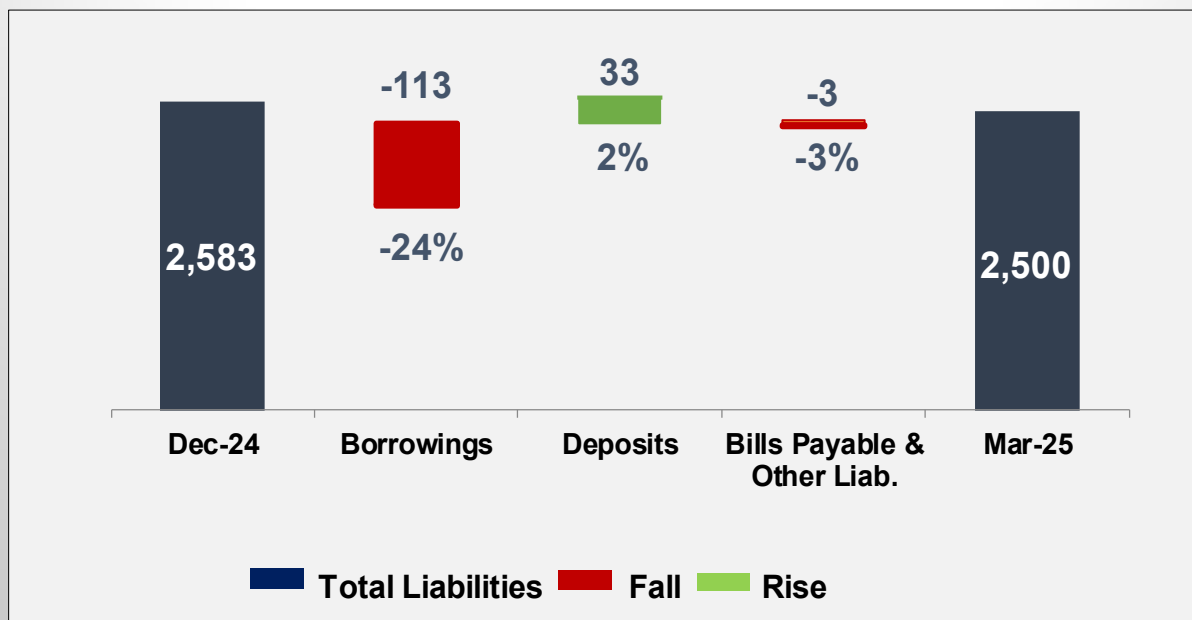
Highlights Financial Position (Liabilities)

(Rs. in Billion)

Total Equity

Rs.238

Total Equity stood at Rs. 238 billion; increased by 2% (Dec 2024: Rs. 234 billion)
CAR: 29.37%; as at Mar 2025 (Dec 2024: 26.71%); Industry CAR Dec'24 :20.6%



Deposits

Rs.2,052

CASA Mar'25 Stood at: 85%.

Deposits aggregated to reached at Rs. 2,052 billion; increased by 2%, Industry growth is 4%.

Total Liabilities

Rs.2,500

Total Liabilities stood at Rs. 2,500 billion (decreased by 3%)

Particulars	Mar' 25	Dec' 24	ABL Growth	Industry Growth
Borrowings	349	462	-24%	1%
Deposits and Other Accounts	2,052	2,018	2%	4%
Bills Payable & Other Liabilities	100	103	-3%	-3%
Total Liabilities	2,500	2,583	-3%	3%



Highlights Income Statement

(Rs. in Million)

Profit before Tax

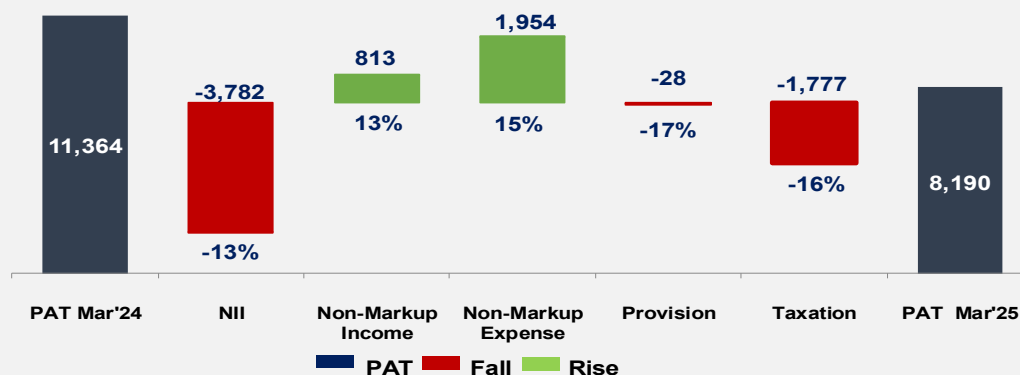
Rs.17,315

For the Quarter, Profit before Tax reached at Rs. 17,315 million; decreased by 22%

Profit after Tax

Rs. 8,190

PAT marked at Rs. 8,190 million during the quarter ended under review, decreasing by 28%. EPS stood at Rs. 7.15 (Mar 2024; Rs. 9.92)



Particulars	Mar'25	Mar'24	Growth
Interest Income	71,647	94,312	-24%
Interest Expense	46,283	65,165	-29%
Net Interest Income (NII)	25,364	29,147	-13%
Non Markup Income	7,148	6,335	13%
Gross Income	32,513	35,482	-8%
Non Markup Expense	15,333	13,378	15%
Profit Before Provisions	17,180	22,103	-22%
Provision Charge/ (Reversal)	(135)	(163)	-17%
Profit Before Taxation	17,315	22,266	-22%
Taxation	9,125	10,903	-16%
Profit After Taxation (PAT)	8,190	11,364	-28%
Earnings Per Share (EPS)	7.15	9.92	-28%

Net Interest Income

Rs.25,364

Net Interest Income (NII) stood at Rs. 25,364 million during the quarter ended under review; decreased by 13%.

Fee & Commission, and Capital Gain increased by 5%, & 146% for the Quarter ended March 31, 2025.

Non-Markup Income recorded at Rs.7,148 million; increased by 13%.

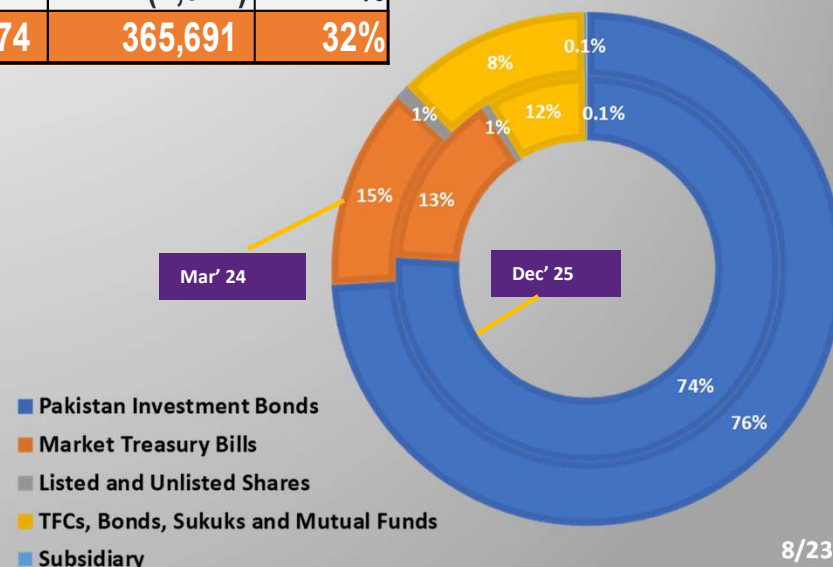


Investments

(Rs. in Million)

Investments	Mar'25	Dec'24	Var.	Growth
Pakistan Investment Bonds	1,123,698	822,897	300,801	37%
Market Treasury Bills	218,409	141,302	77,107	55%
Listed and Unlisted Shares	10,433	10,323	110	1%
TFCs, Bonds, Sukuks and Mutual Funds	125,187	135,892	(10,705)	-8%
Subsidiaries	1,500	1,500	-	0%
Investments at Cost	1,479,227	1,111,915	367,312	33%
Provision for diminution in value of investments	(1,965)	(2,714)	750	-28%
*Surplus / (Deficit) on Revaluation of Securities	18,303	20,674	(2,371)	-11%
Investments at Carrying Value	1,495,565	1,129,874	365,691	32%

*Surplus / (Deficit) on revaluation of securities	Mar'25	Dec'24
Pakistan Investment Bonds	1,020	1,700
Market Treasury Bills	127	872
Listed and Unlisted Shares	15,016	13,856
TFCs, Bonds, Sukuks and Mutual Funds	2,140	4,246
Surplus / (Deficit) on revaluation of securities	18,303	20,674





Advances & Asset Quality

(Rs. in Billion)

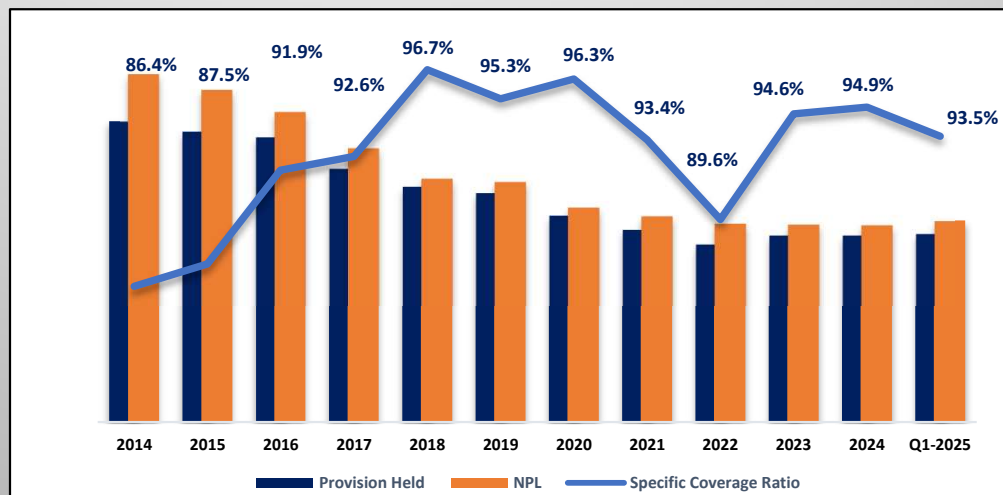
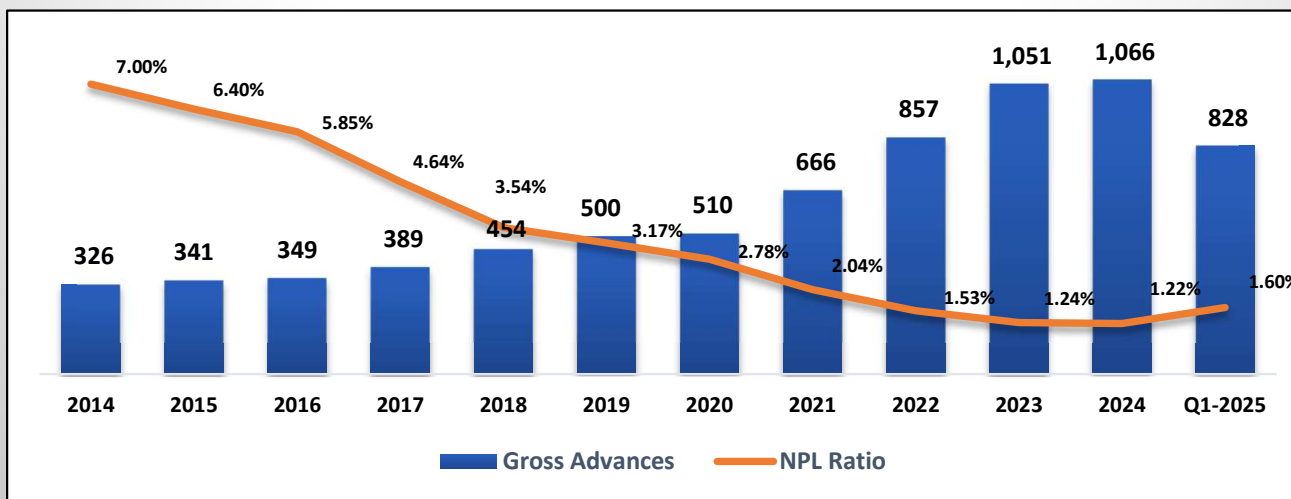
Gross Advances

Rs. 828

Gross advances stood at Rs. 828 billion (22%↓) (Industry Advances:16%↓)

Key Lending sectors:

- Non-Financial Public Sector Enterprises (NFPSE)
- Non-Bank Financial Institution (NBFIs)
- Government (Including Govt. Trusts & Corporate Bodies)
- Textiles
- Information and Communication
- Non-Metallic Minerals
- Food Beverages



NPLs

Rs.13.3

- NPLs at Rs.13.3 billion (2%↑)
- NPL Ratio 1.60% (0.4%↑);
- Industry Dec'24: 6.3%
- Specific NPL Coverage 93.5% (1.4%↓) & Overall NPL Coverage at 115.08%; Overall Industry Dec'24: 103.9%

Gross ADR

40.34%

Gross ADR ratio reached at 40.34% (Industry Gross ADR: 42.59%)

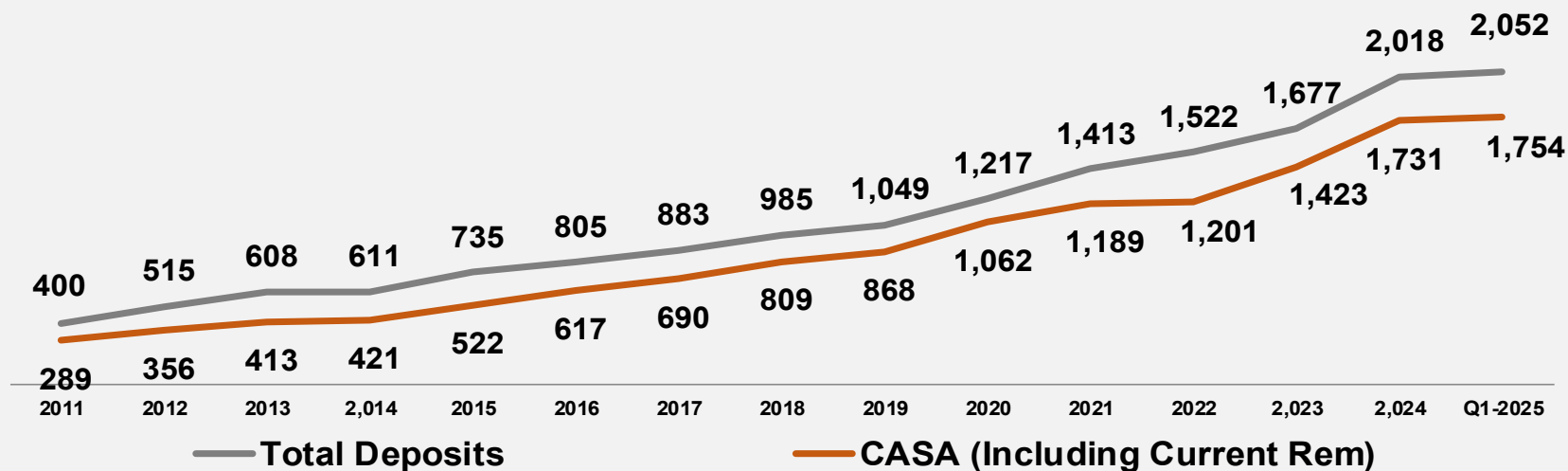
Deposits

Particulars	Mar' 25	Dec' 24	Var (%)
Current	777	773	1%
Saving	976	958	2%
Term	298	288	4%
Total Deposits	2,052	2,018	2%

Market Share: 6%

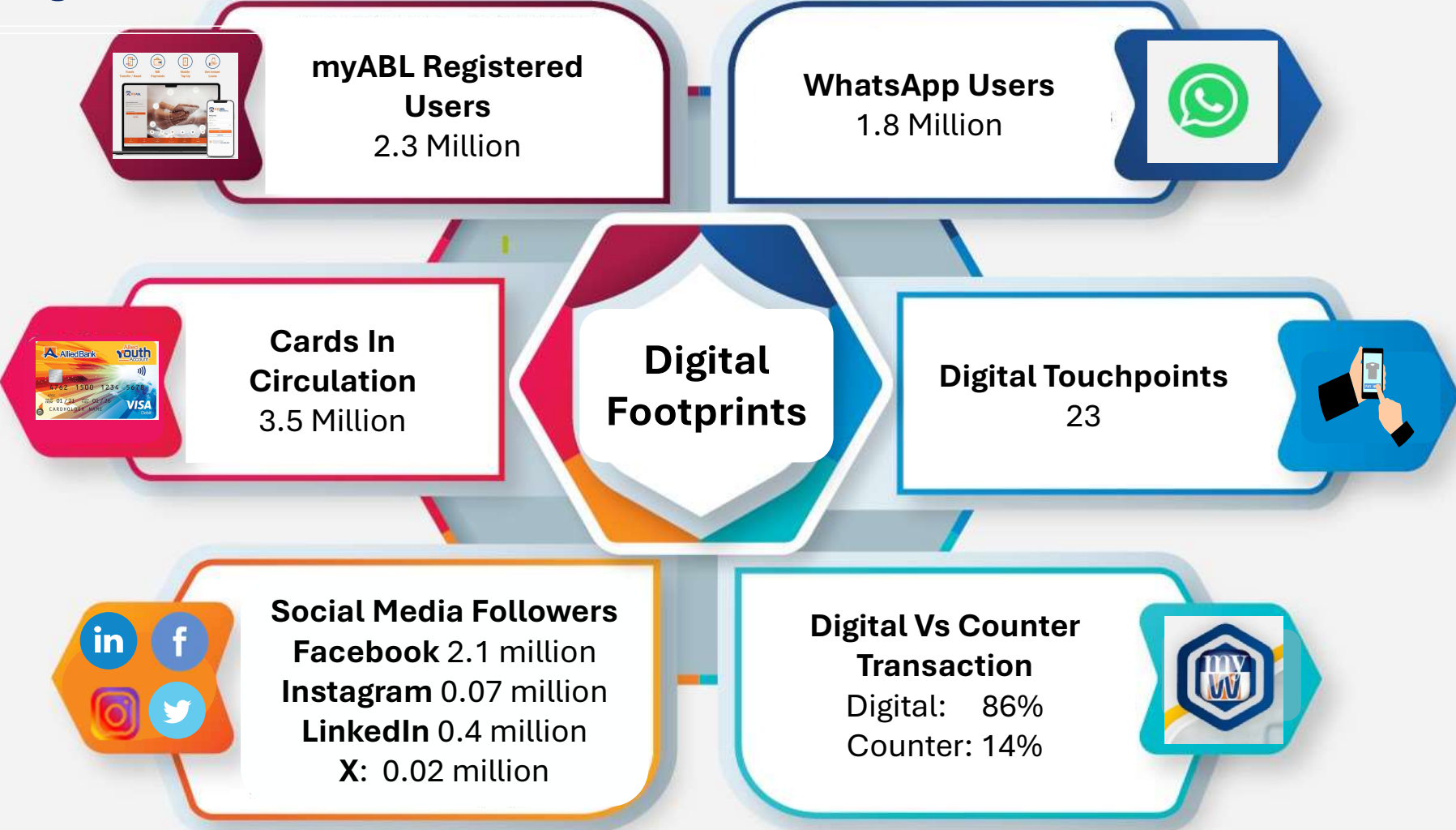
Industry Growth: 4%

ABL CASA Mix: 85%





Digital Channels





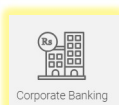
NETWORK OUTREACH

Branches



1512
Total Branches

Conventional Branches



1351
Conventional Branches

Islamic Branches



161
Shariah Compliant Branches

Sub Branches



08
Sub Branches

Global Presence



02
Representative Office
02
Foreign Branches

Digital Branches



18 Digital Branches

Total ATMs



1650
Total Automated Teller Machines

Onsite ATMs



1403
Onsite Automated Teller Machines

Offsite ATMs



242
Offsite Automated Teller Machines

Islamic Banking Windows



308
Islamic Banking Windows

Mobile Banking Units



05 Mobile Banking Units

Warehouses

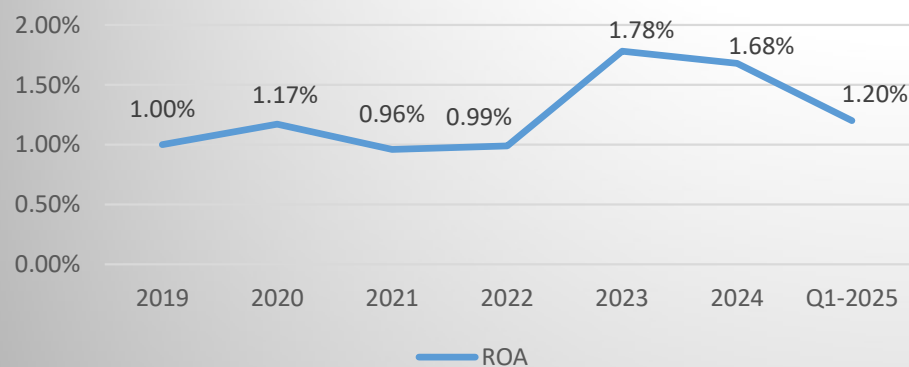


08
Warehouses

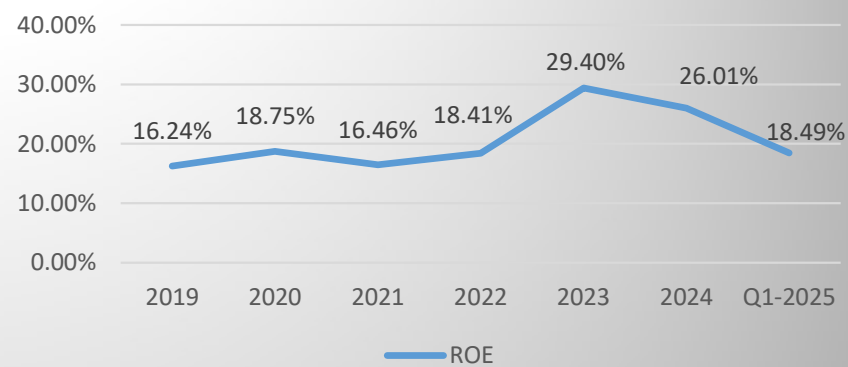


Key Ratios

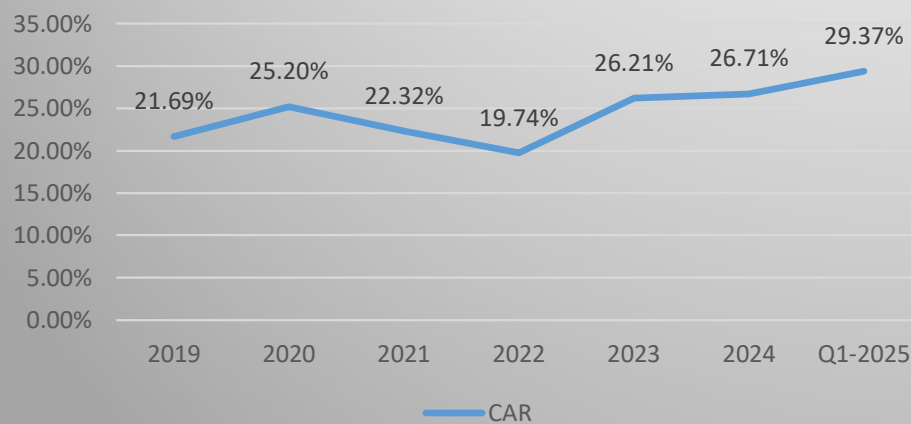
ROA



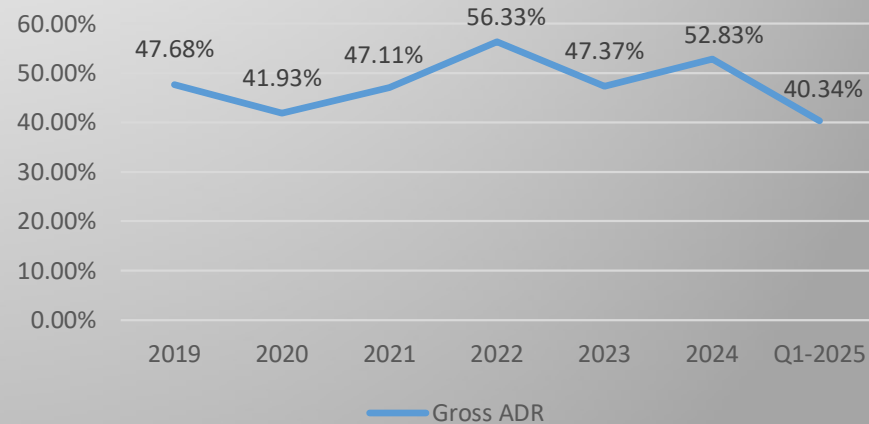
ROE



CAR



Gross ADR





Stock Market Data

Pakistan Stock Exchange Code: ABL

Bloomberg Code: ABL PA

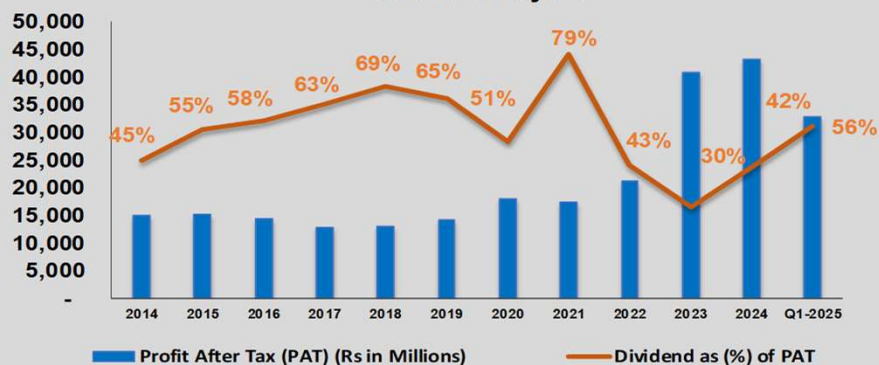
Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 153.554

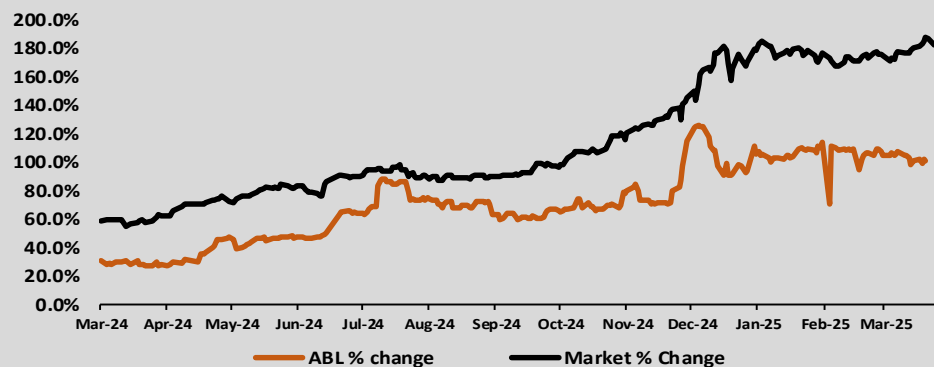
Stock Price as at Mar 27, 2025: Rs.134.1

Period High/Low: 143.50/126.00

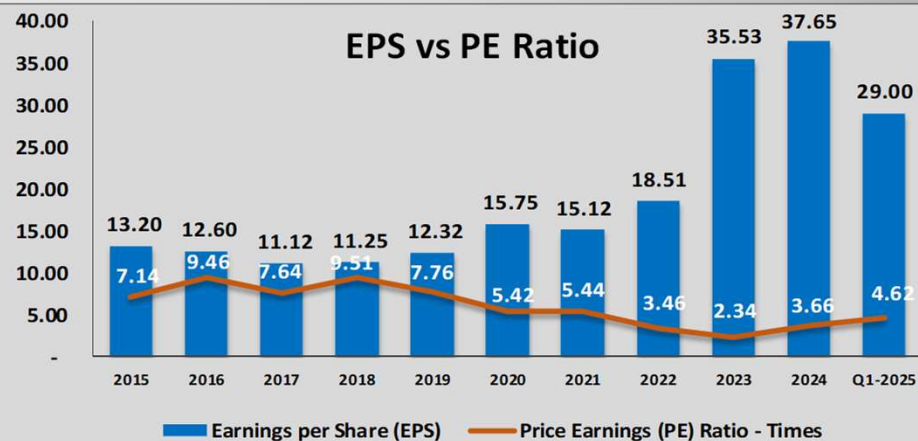
Dividend Payout



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



EPS vs PE Ratio



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



- Caa2/NP
- Outlook Positive, in line with Positive outlook on the sovereign rating.
- Positive Outlook reflects bank's positive local currency funding & liquidity and resilient earnings-generating capacity



Annexures

01

Annexure A

Statement of Financial Position - Standalone

02

Annexure B

Statement of Financial Position - Consolidated

03

Annexure C

Income Statement - Standalone

04

Annexure D

Income Statement - Consolidated



Statement of Financial Position : Standalone

ASSETS	Rs. in Million			US\$ in Million			Growth
	Mar'25	Dec'24	Variance	Mar'25	Dec'24	Variance	
Cash and Balances with Banks	150,160	156,732	(6,572)	536	559	(23)	-4%
Lending to FIs	14,135	243,541	(229,406)	50	869	(819)	-94%
Investments - net	1,495,565	1,129,874	365,691	5,338	4,033	1,305	32%
Advances - net	812,455	1,051,314	(238,859)	2,900	3,752	(853)	-23%
Operating fixed assets	141,141	138,681	2,460	504	495	9	2%
Other Assets	124,520	96,826	27,694	444	346	99	29%
TOTAL ASSETS	2,737,977	2,816,969	(78,992)	9,773	10,055	(282)	-3%
LIABILITIES							
Deposits	2,051,874	2,018,395	33,479	7,324	7,204	118	2%
Borrowings	348,860	462,024	(113,164)	1,245	1,649	(404)	-24%
Bills Payable	11,332	14,502	(3,170)	40	52	(11)	-22%
Other Liabilities	88,399	88,147	252	316	315	1	0.3%
TOTAL LIABILITIES	2,500,465	2,583,067	(82,603)	8,925	9,220	(295)	-3%
NET ASSETS	237,512	233,901	3,611	848	834	14	1.5%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	170,625	165,822	4,803	609	592	17	3%
Equity-Tier I	182,076	177,273	4,803	650	633	17	3%
Total Equity	237,512	233,901	3,611	848	835	13	2%



Statement of Financial Position : Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Mar'25	Dec'24	Variance	Mar'25	Dec'24	Variance	
Cash and Balances with Banks	150,229	156,777	(6,548)	536	560	(23)	-4%
Lending to FIs	14,135	243,541	(229,406)	50	869	(819)	-94%
Investments - net	1,499,120	1,132,883	366,237	5,351	4,044	1,307	32%
Advances - net	812,685	1,051,545	(238,860)	2,901	3,753	(852)	-23%
Operating fixed assets	142,322	139,722	2,600	508	499	9	2%
Other Assets	124,631	97,234	27,397	445	347	98	28%
TOTAL ASSETS	2,743,122	2,821,703	(78,580)	9,791	10,072	(280)	-3%
LIABILITIES							
Deposits	2,051,554	2,018,070	33,484	7,323	7,203	119	2%
Borrowings	348,860	462,024	(113,164)	1,245	1,649	(405)	-24%
Bills Payable	11,332	14,502	(3,170)	40	52	(11)	-22%
Other Liabilities	89,233	88,858	375	319	317	0	0%
TOTAL LIABILITIES	2,500,979	2,583,454	(82,475)	8,927	9,221	(293)	-3%
NET ASSETS	242,143	238,249	3,894	864	850	14	2%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	175,255	170,164	5,091	626	607	18	3%
Equity-Tier I	186,706	181,615	5,091	666	648	18	3%
Total Equity	242,143	238,249	3,894	864	850	14	2%



Income Statement : Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Mar'25	Mar"24	Variance	Mar'25	Mar"24	Variance	
Mark-up and Interest Income	71,647	94,312	(22,665)	256	337	(81)	-24%
Mark-up and Interest Expensed	46,283	65,165	(18,882)	165	233	(67)	-29%
Net Mark-up and interest Income	25,364	29,147	(3,783)	91	104	(14)	-13%
Capital Gain and Dividend	1,595	1,279	316	6	5	1	25%
Fee based Income and Others	5,553	5,056	497	20	18	2	10%
Non Mark-up and Interest Income	7,148	6,335	813	26	23	3	13%
Gross Income	32,513	35,482	(2,969)	116	127	(11)	-8%
Human Resource Cost	5,535	5,185	350	20	19	1	7%
Other Operating Cost	9,797	8,193	1,604	34	29	5	20%
Total Operating Cost	15,333	13,378	1,955	55	48	7	15%
Operating Profit	17,180	22,103	(4,923)	61	79	(18)	-22%
Provision Reversal	(135)	(163)	28	(0)	(1)	0	17%
Profit Before Tax	17,315	22,266	(4,951)	62	79	(18)	-22%
Taxation	9,125	10,903	(1,778)	33	39	(6)	-16%
Profit After Tax	8,190	11,364	(3,174)	29	41	(11)	-28%



Income Statement : Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Mar'25	Mar'24	Variance	Mar'25	Mar'24	Variance	
Mark-up and Interest Income	71,685	94,327	(22,642)	256	337	(81)	-24%
Mark-up and Interest Expensed	46,281	65,177	(18,896)	165	233	(67)	-29%
Net Mark-up and interest Income	25,404	29,150	(3,746)	91	104	(13)	-13%
Capital Gain and Dividend	1,595	1,279	316	6	5	1	25%
Fee based Income and Others	6,256	5,489	767	22	20	2	14%
Non Mark-up and Interest Income	7,851	6,768	1,083	28	24	4	16%
Gross Income	33,255	35,919	(2,664)	119	128	(10)	-7%
Human Resource Cost	6	5	0	0	0	0	8%
Other Operating Cost	15,768	13,643	2,125	56	49	8	16%
Total Operating Cost	15,774	13,648	2,126	56	49	8	16%
Operating Profit	17,576	22,433	(4,857)	63	80	(17)	-22%
Provision Reversal	(135)	(163)	28	(0)	(1)	0	-17%
Profit Before Tax	17,711	22,596	(4,885)	63	81	(17)	-22%
Taxation	9,234	10,989	(1,755)	33	39	(6)	-16%
Profit After Tax	8,477	11,607	(3,130)	30	41	(11)	-27%

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