



آپ کے دل میں ہمارا اکاؤنٹ

# FINANCIAL PRESENTATION

MARCH 31, 2025



# Contents

3-4

 **At Glance  
& Economic Highlights**

5-7

**Major Highlights**  
Balance Sheet  
Income Statement

08

**Investments**



09

**Advances  
& Asset Quality**

10

**Deposits**



11-12

**Digital Footprints &  
Network Outreach**



13

**Key Ratios**



14

**Stock Market  
Information**



15-20

**Ratings  
/ Annexure**





# 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

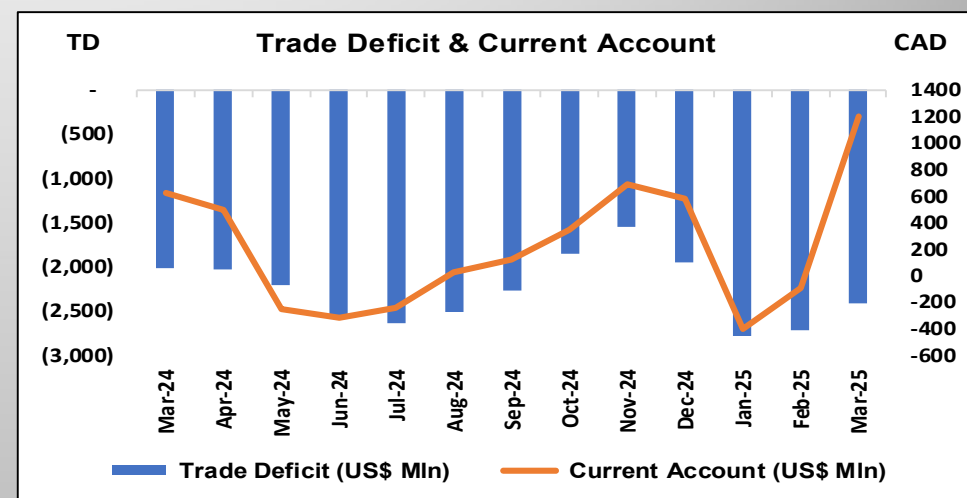
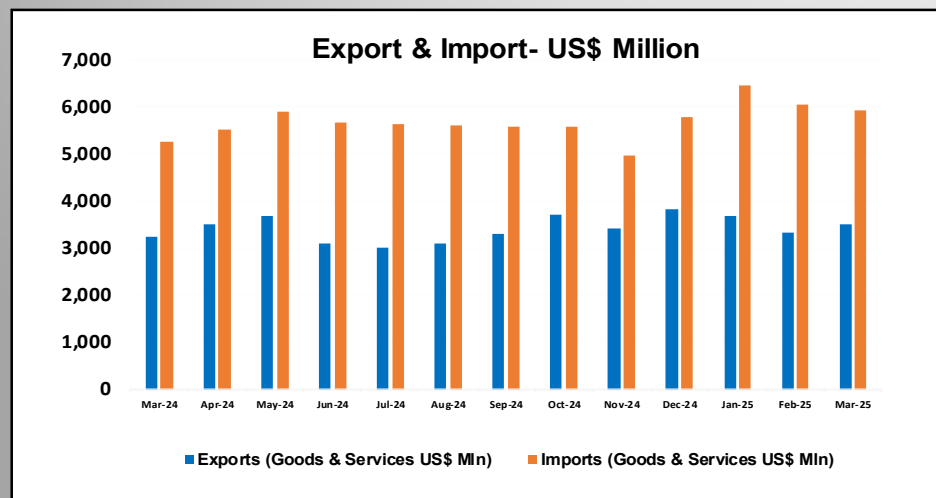
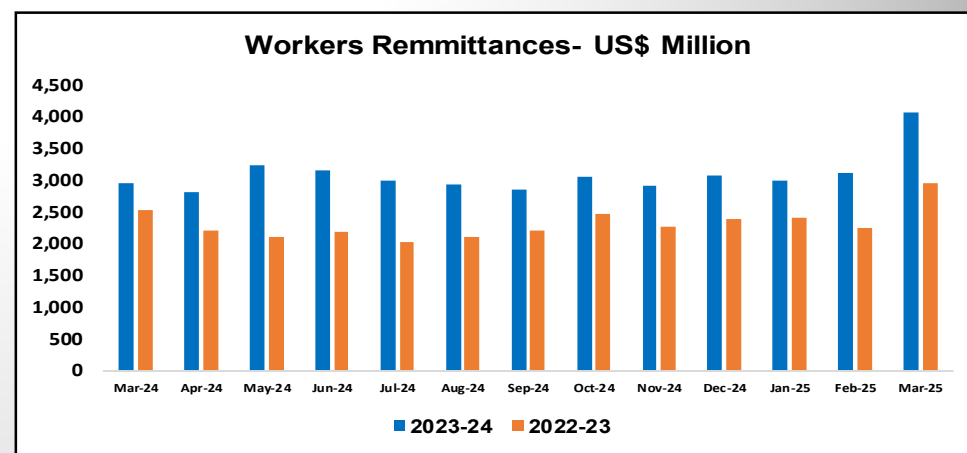
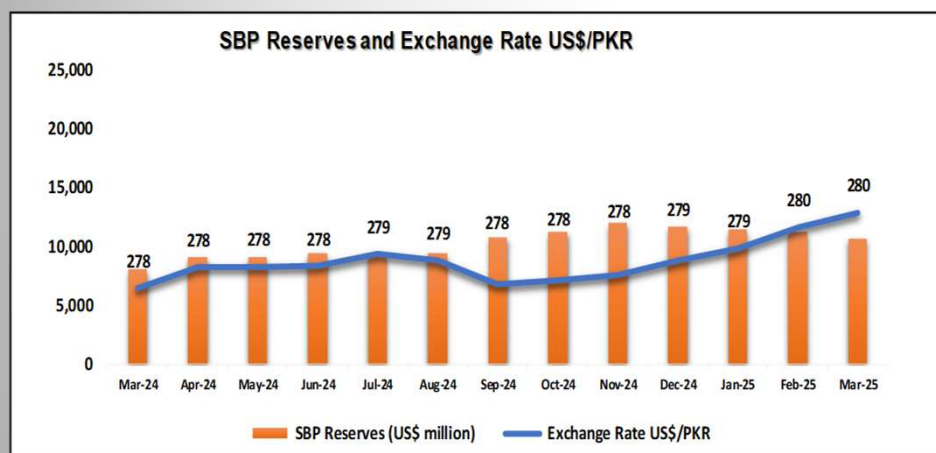
Export Processing Zone

## Digital Touch Points : 23





# Economic Highlights





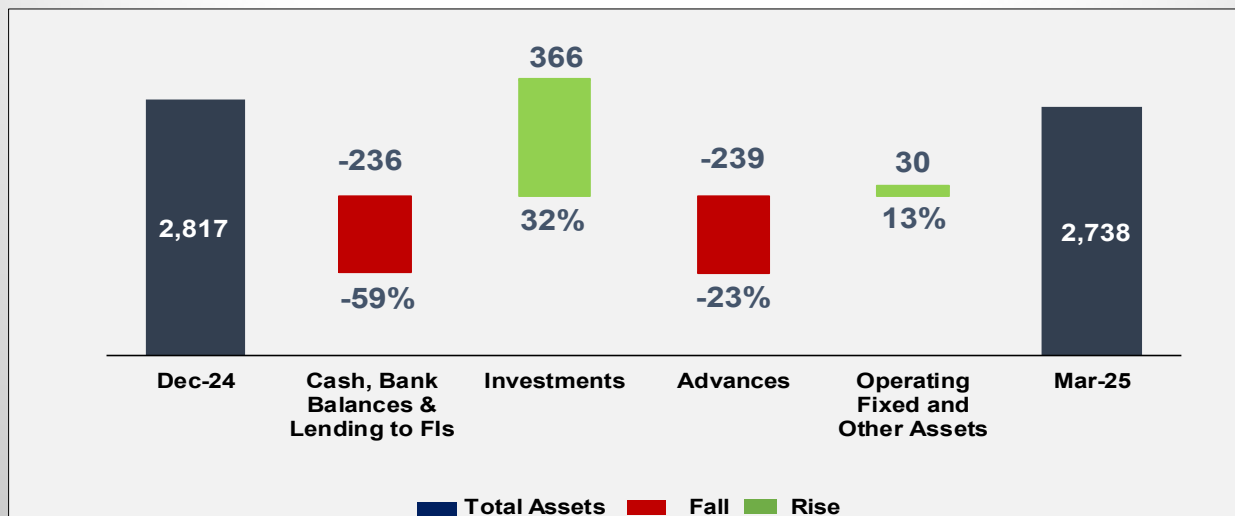
# Highlights Financial Position (Assets)

(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%
<b>Total Assets</b>	<b>2,738</b>	<b>2,817</b>	<b>-3%</b>	<b>2%</b>



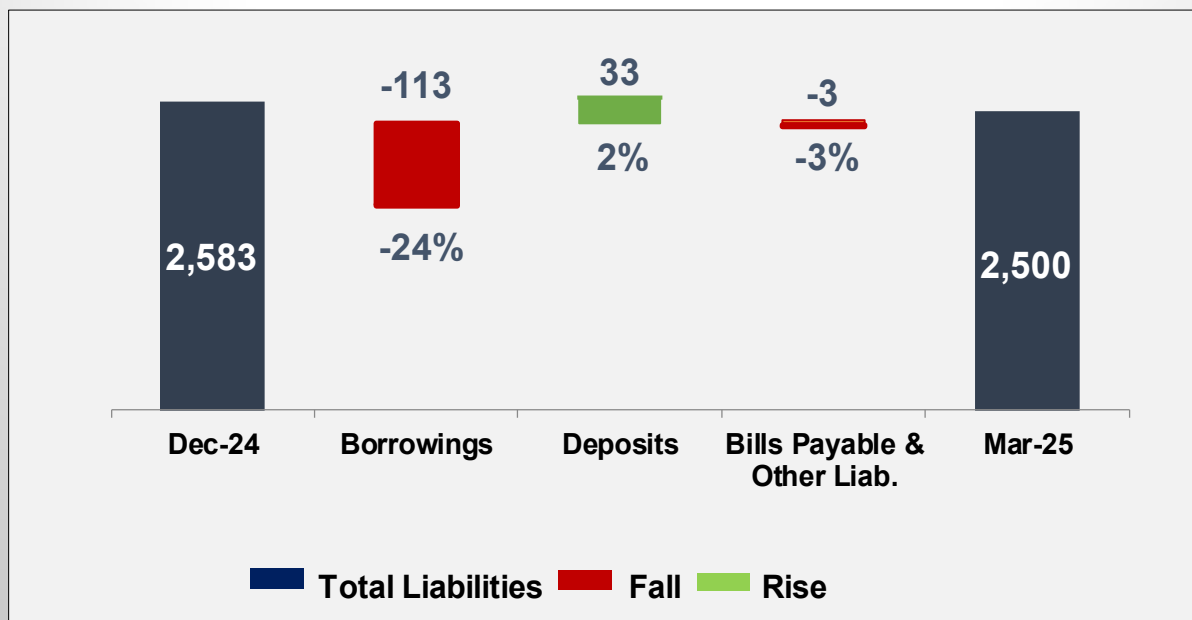
# Highlights Financial Position (Liabilities)

(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

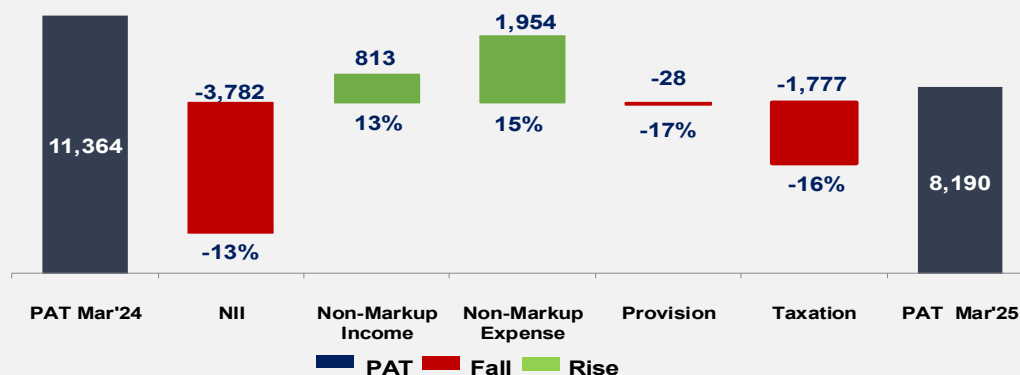
**Rs.17,315**

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%.

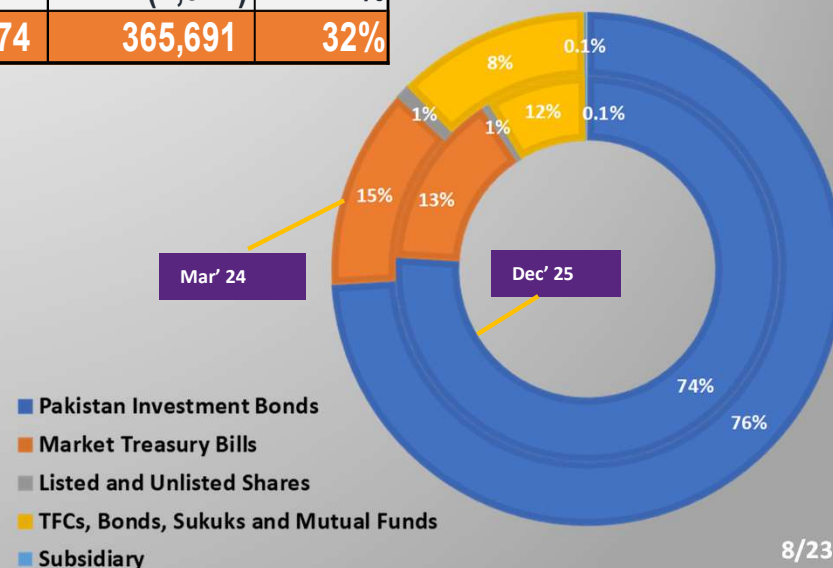


# Investments

(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%
<b>Investments at Cost</b>	<b>1,479,227</b>	<b>1,111,915</b>	<b>367,312</b>	<b>33%</b>
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%
<b>Investments at Carrying Value</b>	<b>1,495,565</b>	<b>1,129,874</b>	<b>365,691</b>	<b>32%</b>

*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
<b>Surplus / (Deficit) on revaluation of securities</b>	<b>18,303</b>	<b>20,674</b>







# Advances & Asset Quality

(Rs. in Billion)

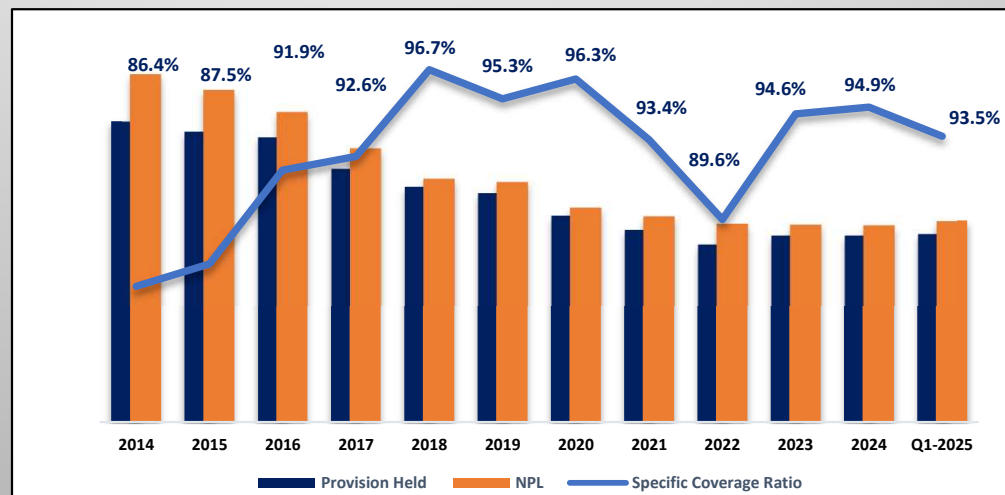
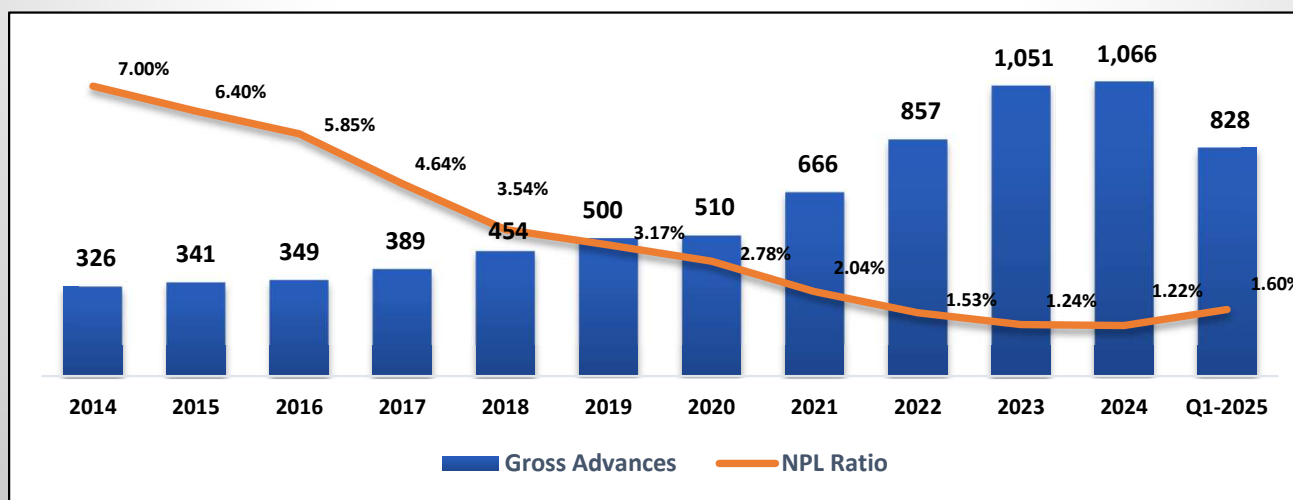
Gross Advances

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%)

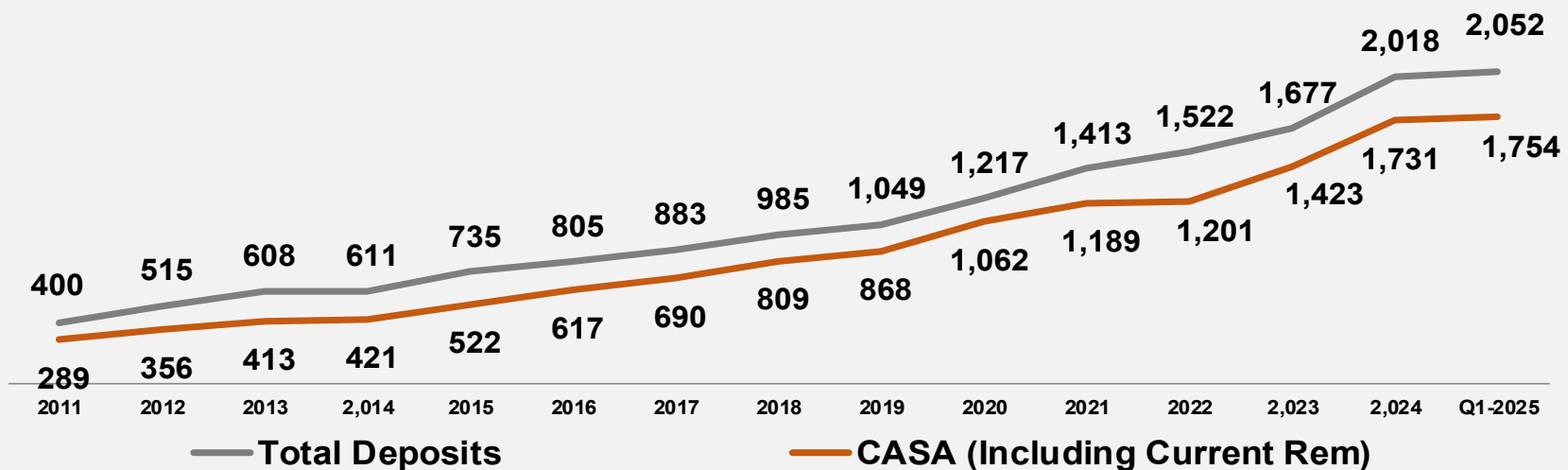
# Deposits

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

**Market Share: 6%**

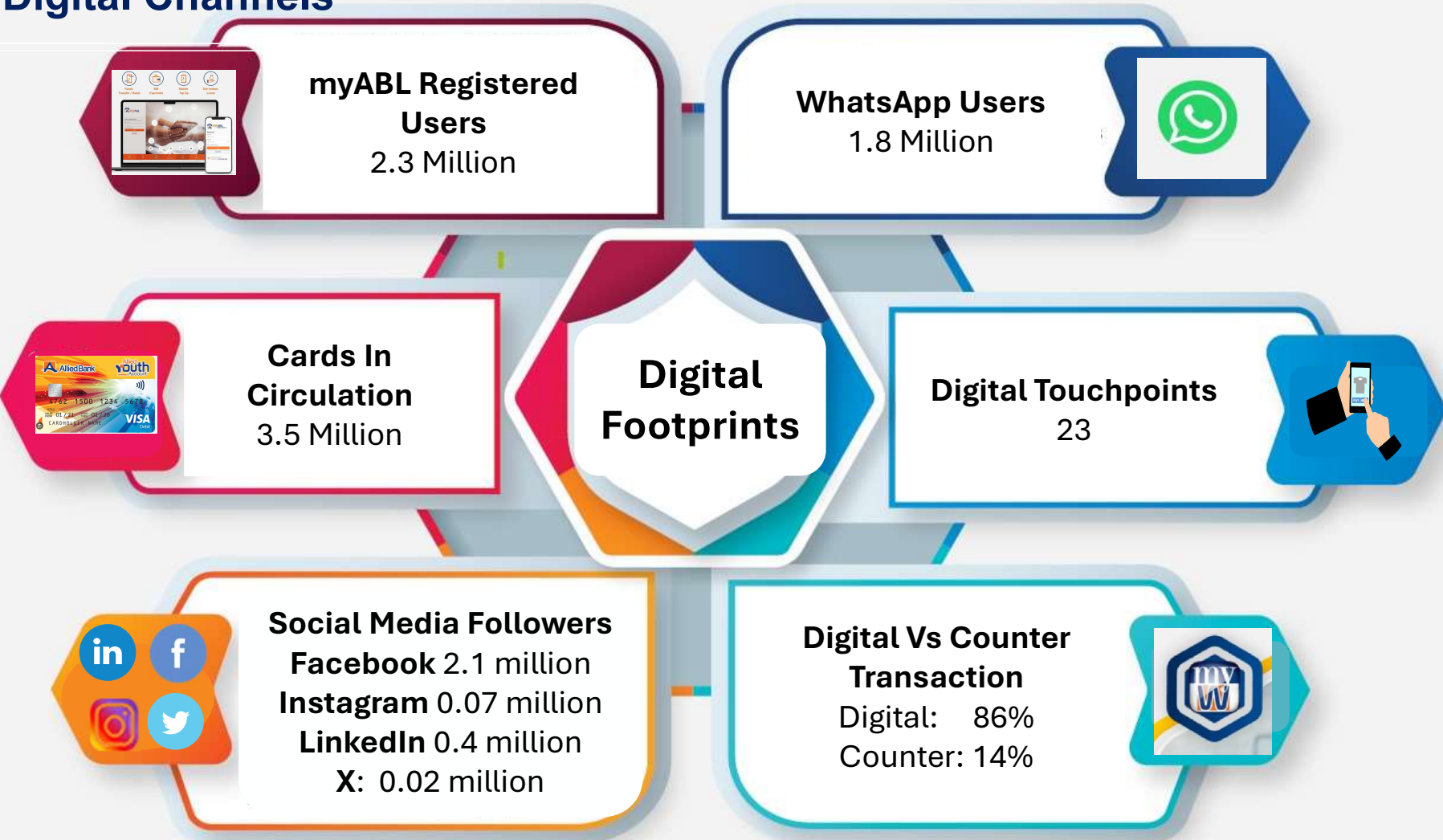
**Industry Growth: 4%**

**ABL CASA Mix: 85%**





# Digital Channels





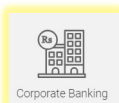
# NETWORK OUTREACH

## 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



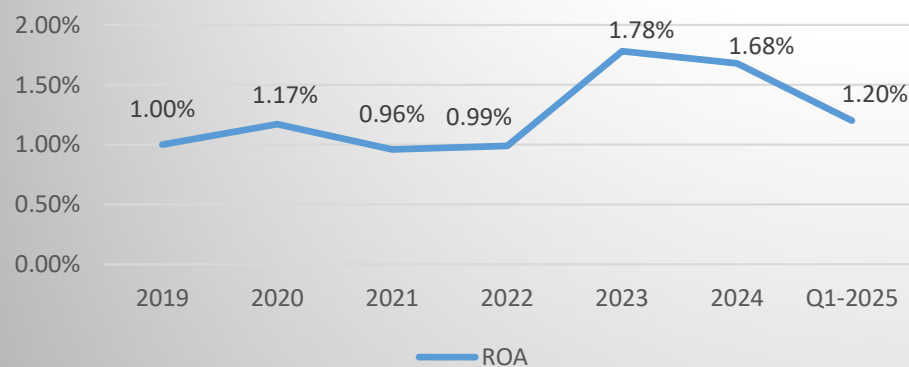
08  
Warehouses



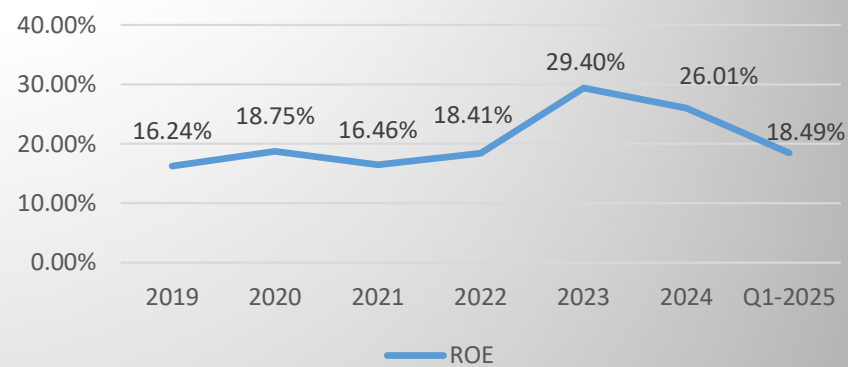


# Key Ratios

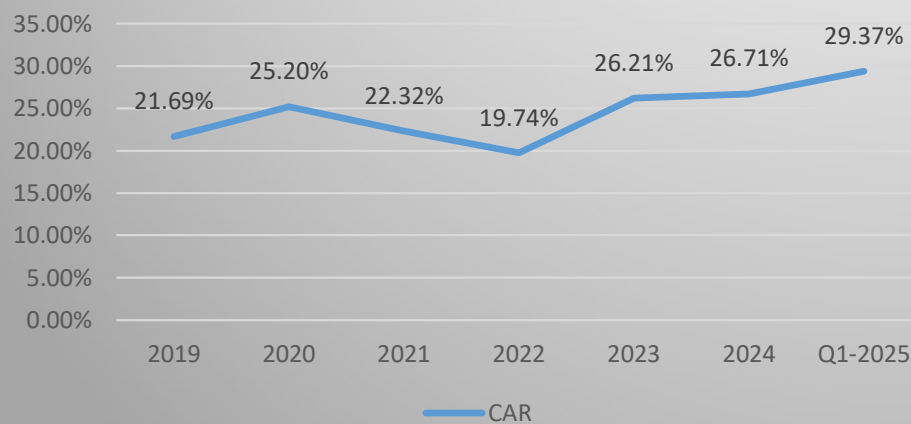
## ROA



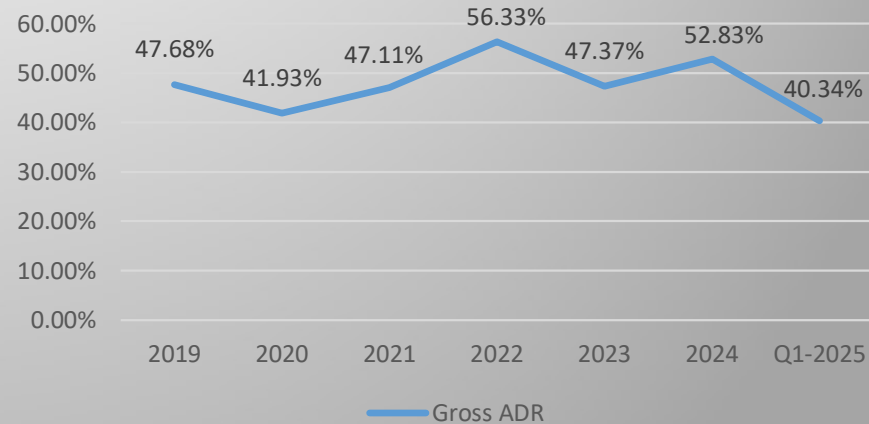
## ROE



## CAR



## Gross ADR





# Stock Market Data

Pakistan Stock Exchange Code: ABL

Bloomberg Code: ABL PA

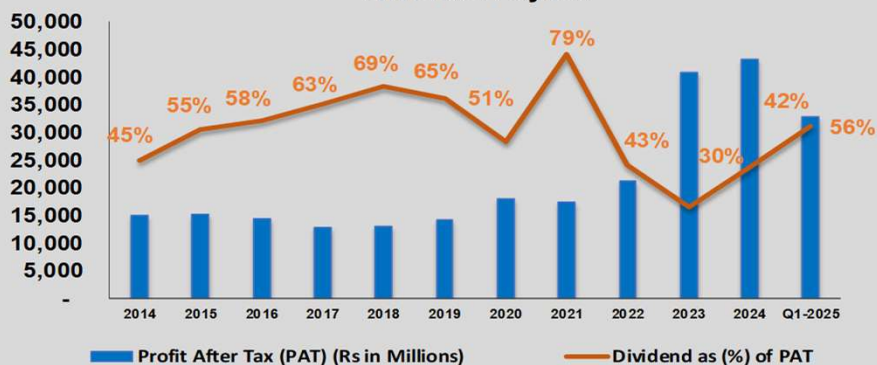
Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 153.554

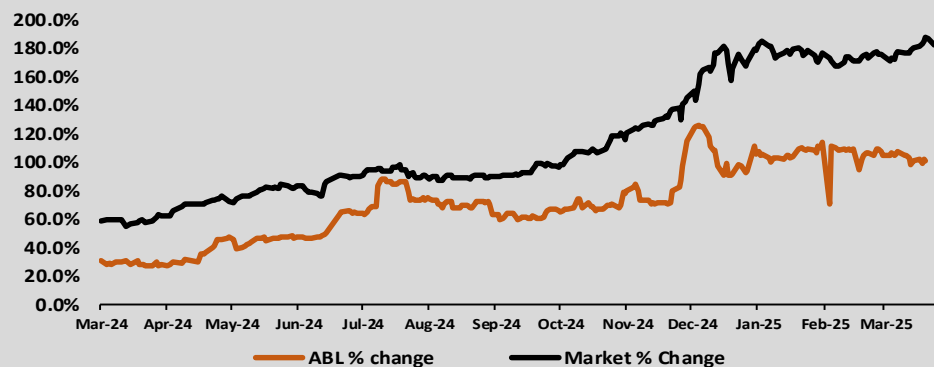
Stock Price as at Mar 27, 2025: Rs.134.1

Period High/Low: 143.50/126.00

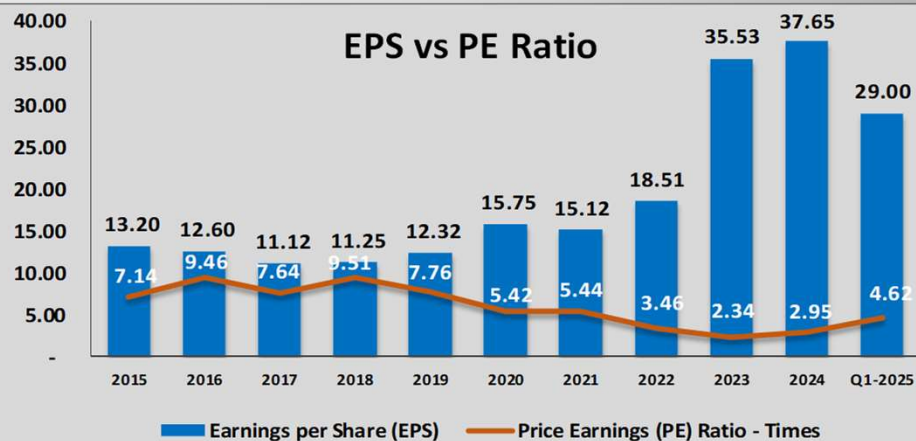
Dividend Payout



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%
<b>TOTAL ASSETS</b>	<b>2,737,977</b>	<b>2,816,969</b>	<b>(78,992)</b>	<b>9,773</b>	<b>10,055</b>	<b>(282)</b>	<b>-3%</b>
<b>LIABILITIES</b>							
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%
<b>TOTAL LIABILITIES</b>	<b>2,500,465</b>	<b>2,583,067</b>	<b>(82,603)</b>	<b>8,925</b>	<b>9,220</b>	<b>(295)</b>	<b>-3%</b>
<b>NET ASSETS</b>	<b>237,512</b>	<b>233,901</b>	<b>3,611</b>	<b>848</b>	<b>834</b>	<b>14</b>	<b>1.5%</b>
<b>EQUITY AND RESERVES</b>							
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%
<b>Total Equity</b>	<b>237,512</b>	<b>233,901</b>	<b>3,611</b>	<b>848</b>	<b>835</b>	<b>13</b>	<b>2%</b>



# 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%
<b>TOTAL ASSETS</b>	<b>2,743,122</b>	<b>2,821,703</b>	<b>(78,580)</b>	<b>9,791</b>	<b>10,072</b>	<b>(280)</b>	<b>-3%</b>
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%
<b>TOTAL LIABILITIES</b>	<b>2,500,979</b>	<b>2,583,454</b>	<b>(82,475)</b>	<b>8,927</b>	<b>9,221</b>	<b>(293)</b>	<b>-3%</b>
<b>NET ASSETS</b>	<b>242,143</b>	<b>238,249</b>	<b>3,894</b>	<b>864</b>	<b>850</b>	<b>14</b>	<b>2%</b>
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%
<b>Total Equity</b>	<b>242,143</b>	<b>238,249</b>	<b>3,894</b>	<b>864</b>	<b>850</b>	<b>14</b>	<b>2%</b>



## 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.**

# Contact Us



**Sikander Ali Khan**

*Unit Head Strategic Planning,  
Finance*

+92-42-35880043  
Ext: 32637

[Investor.Relations@abl.com](mailto:Investor.Relations@abl.com)



ہم آپ کے دل میں ہمارا اکاؤنٹ

**Allied Bank**

3 - Tipu Block, New Garden Town, Lahore  
Tel 92 42 3588 0043



[www.abl.com](http://www.abl.com)

# Thank You