



آپ کے دل میں ہمارا اکاؤنٹ

FINANCIAL PRESENTATION

JUNE 30, 2025



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ABL at Glance

ATMs : 1703

On Site : 1,456

Off Site : 242

MBU : 5

Rep Office : 2

UAE - Dubai

CHINA - Beijing

Corporate Governance Rating CGR 9++

Domestic Branches

Conventional : 1,295

Islamic : 198

Digital Lounges/Lobbies : 19

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

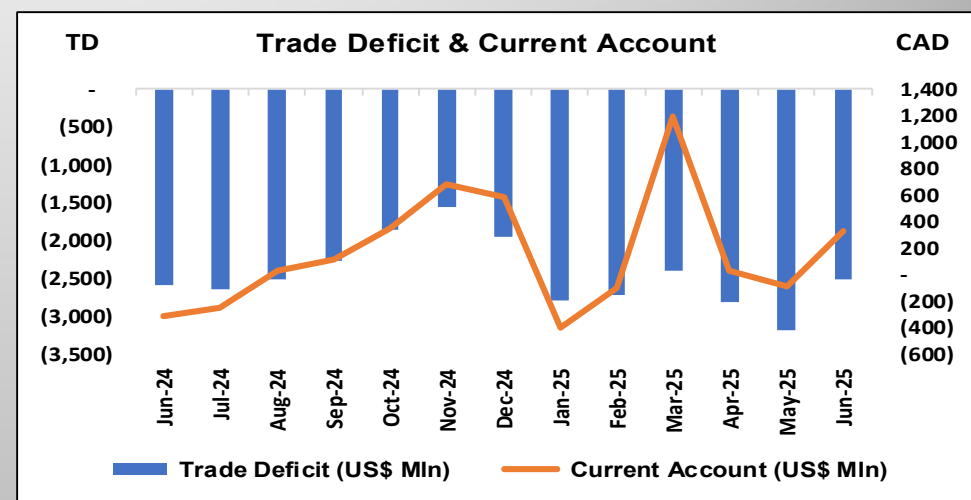
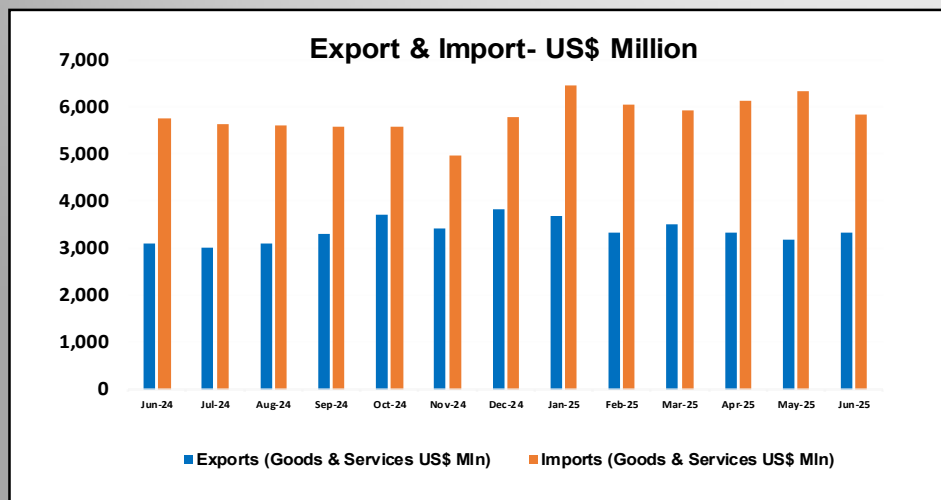
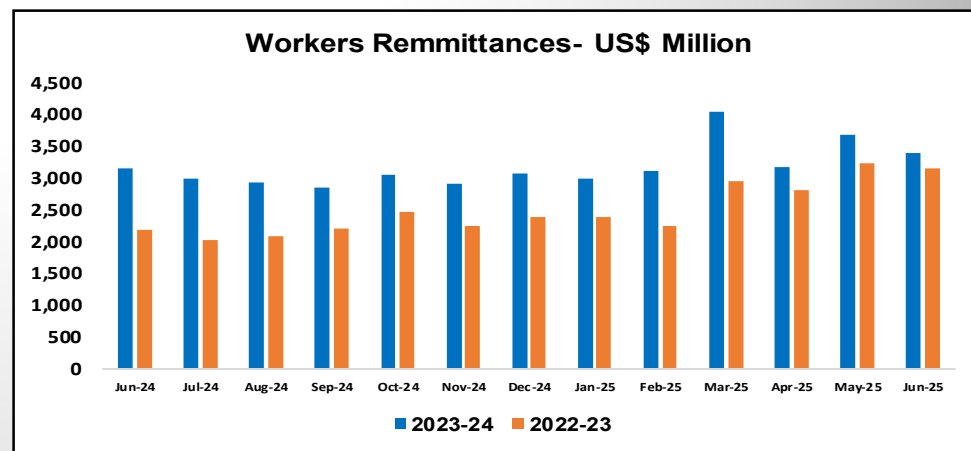
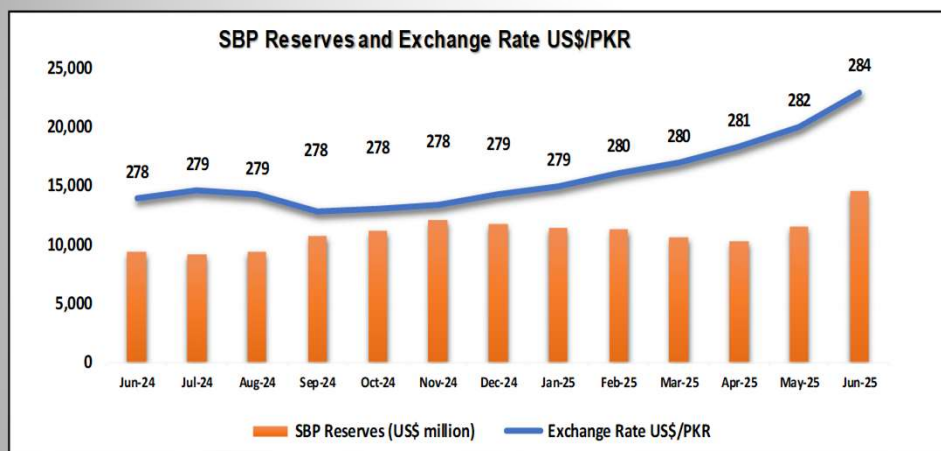
Export Processing Zone

Digital Touch Points : 23





Economic Highlights





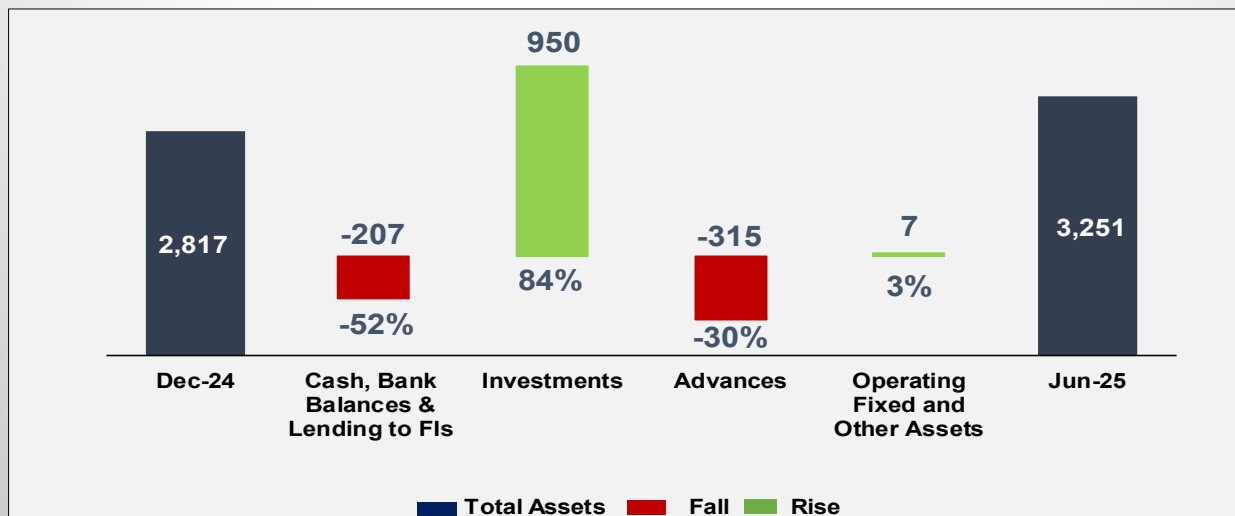
Highlights Financial Position (Assets)

(Rs. in Billion)

Net Advances

Rs.736

Net Advances reached at Rs. 736 billion as on Jun 30, 2025; decreased by 30% as against Rs. 1,051 billion as on Dec 31, 2024.



Net Investments

Rs.2,080

Net Investments reached at Rs. 2,080 billion (Increased by 84%).

Particulars	Jun'25	Dec' 24	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	193	400	-52%	-2%
Investments - Net	2,080	1,130	84%	26%
Advances - Net	736	1,051	-30%	-16%
Operating Fixed and Other Assets	242	236	3%	20%
Total Assets	3,251	2,817	15%	11%

Total Assets

Rs.3,251

Total Assets reached at Rs. 3,251 billion (increased by 15%).



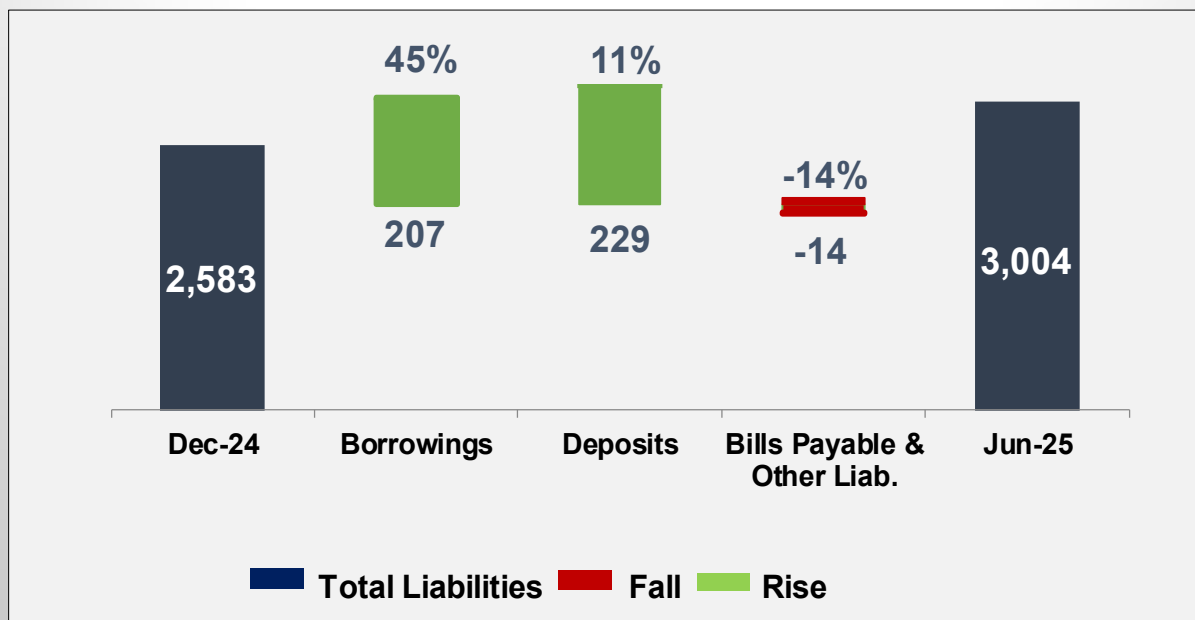
Highlights Financial Position (Liabilities)

(Rs. in Billion)

Total Equity

Rs.247

Total Equity stood at Rs. 247 billion; increased by 6% (Dec 2024: Rs. 234 billion)
CAR: 29.86%; as at Jun 2025 (Dec 2024: 26.71%); Industry CAR Mar'25 :21.2%



Deposits

Rs.2,247

CASA Jun'25 Stood at: 85%.

Deposits aggregated to reached at Rs. 2,247 billion; increased by 11%, Industry growth is 17%.

Total Liabilities

Rs.3,004

Total Liabilities stood at Rs. 3,004 billion (increased by 16%)

Particulars	Jun'25	Dec' 24	ABL Growth	Industry Growth
Borrowings	669	462	45%	1%
Deposits and Other Accounts	2,247	2,018	11%	17%
Bills Payable & Other Liabilities	89	103	-14%	-2%
Total Liabilities	3,004	2,583	16%	11%



Highlights Income Statement

(Rs. in Million)

Profit before Tax

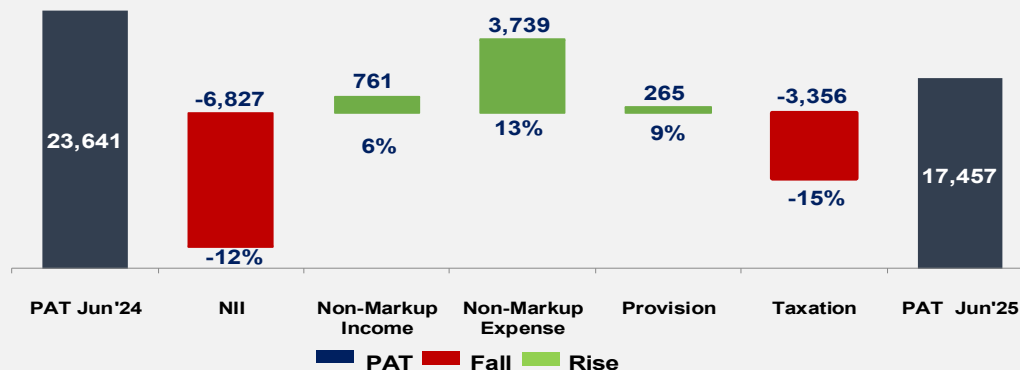
Rs. 36,970

For the half year, Profit before Tax reached at Rs. 36,970 million; decreased by 21%

Profit after Tax

Rs. 17,457

PAT marked at Rs. 17,457 million during the half year ended under review, decreasing by 26%. EPS stood at Rs. 15.25 (Jun 2024; Rs. 20.65)



Particulars	Jun'25	Jun'24	Growth
Interest Income	143,586	192,352	-25%
Interest Expense	91,932	133,871	-31%
Net Interest Income (NII)	51,654	58,481	-12%
Non Markup Income	14,131	13,370	6%
Gross Income	65,785	71,851	-8%
Non Markup Expense	32,129	28,390	13%
Profit Before Provisions	33,657	43,461	-23%
Provision Charge/ (Reversal)	(3,313)	(3,048)	9%
Profit Before Taxation	36,970	46,510	-21%
Taxation	19,513	22,869	-15%
Profit After Taxation (PAT)	17,457	23,641	-26%
Earnings Per Share (EPS)	15.25	20.65	-26%

Net Interest Income

Rs.51,654

Net Interest Income (NII) stood at Rs. 51,654 million during the half year ended under review; decreased by 12%.

Fee & Commission, and Capital Gain increased by 19%, & 101% for the half year ended June 30, 2025.

Non-Markup Income recorded at Rs.14,131 million; increased by 6%.

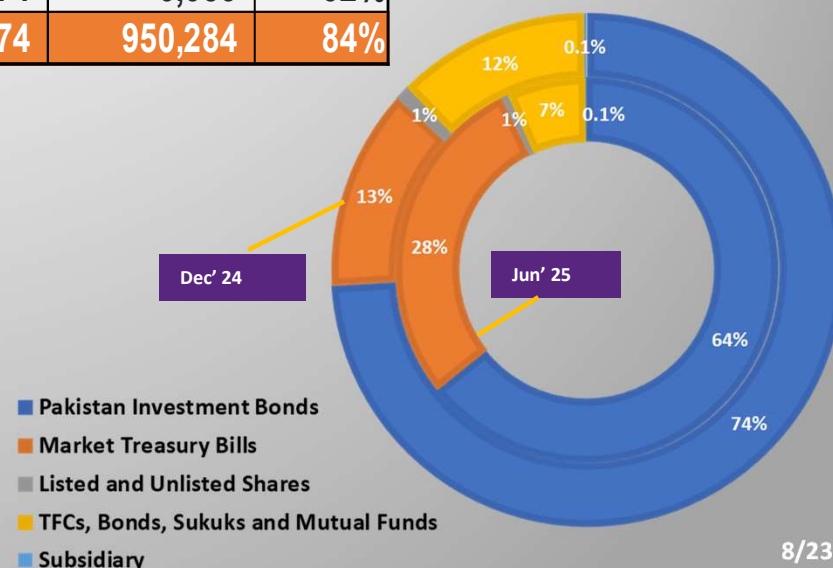


Investments

(Rs. in Million)

Investments	Jun'25	Dec'24	Var.	Growth
Pakistan Investment Bonds	1,320,179	822,897	497,282	60%
Market Treasury Bills	582,391	141,302	441,088	312%
Listed and Unlisted Shares	13,254	10,323	2,931	28%
TFCs, Bonds, Sukuks and Mutual Funds	136,975	135,892	1,083	1%
Subsidiaries	1,500	1,500	-	0%
Investments at Cost	2,054,299	1,111,915	942,384	85%
Provision for diminution in value of investments	(1,498)	(2,714)	1,217	-45%
*Surplus / (Deficit) on Revaluation of Securities	27,357	20,674	6,683	32%
Investments at Carrying Value	2,080,158	1,129,874	950,284	84%

*Surplus / (Deficit) on revaluation of securities	Jun'25	Dec'24
Pakistan Investment Bonds	9,409	1,700
Market Treasury Bills	1,026	872
Listed and Unlisted Shares	14,634	13,856
TFCs, Bonds, Sukuks and Mutual Funds	2,287	4,246
Surplus / (Deficit) on revaluation of securities	27,357	20,674





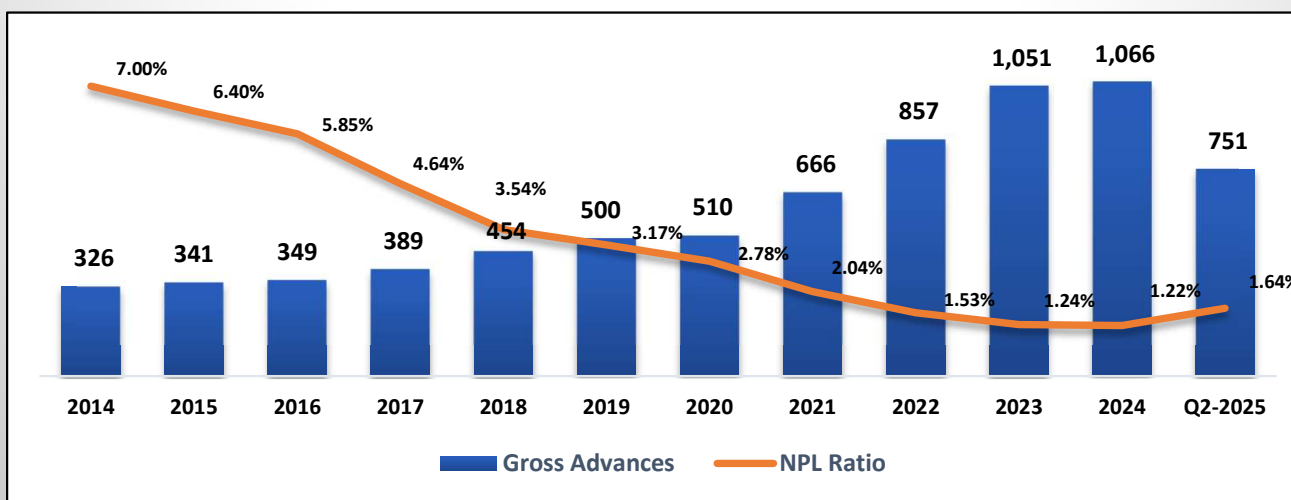
Advances & Asset Quality

(Rs. in Billion)

Gross
Advances

Rs. 751

Gross advances
stood at Rs.
751
billion (30%↓)
(Industry
Advances:16%↓)



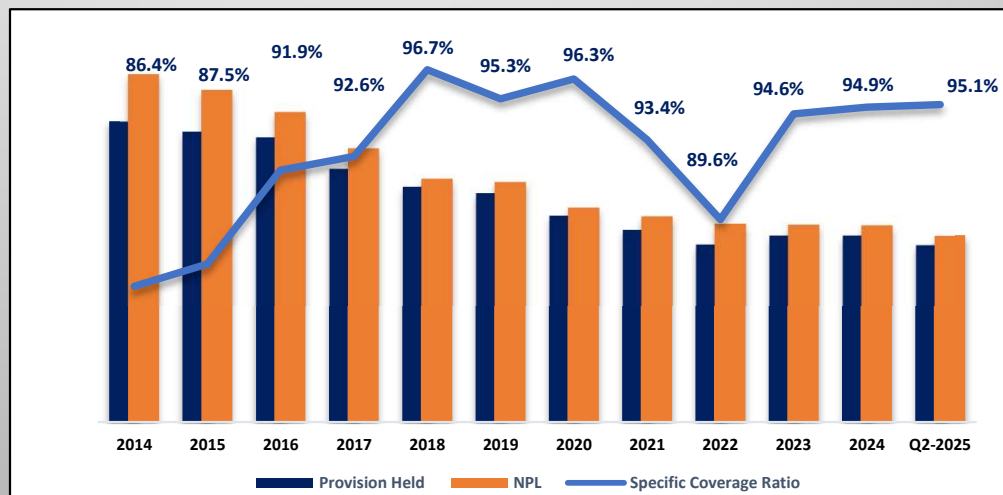
NPLs

Rs.12.3

- NPLs at Rs.12.3 billion (5%↓)
- NPL Ratio 1.64% (0.4%↑);
- Industry Mar'25: 7.1%
- Specific NPL Coverage 95.05% (0.1%↓) & Overall NPL Coverage at 118.21%; Overall Industry Dec'24: 118.21%

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



Gross ADR

33.40%

Gross ADR ratio
reached at 33.40%
(Industry
Gross ADR: 38.09%)

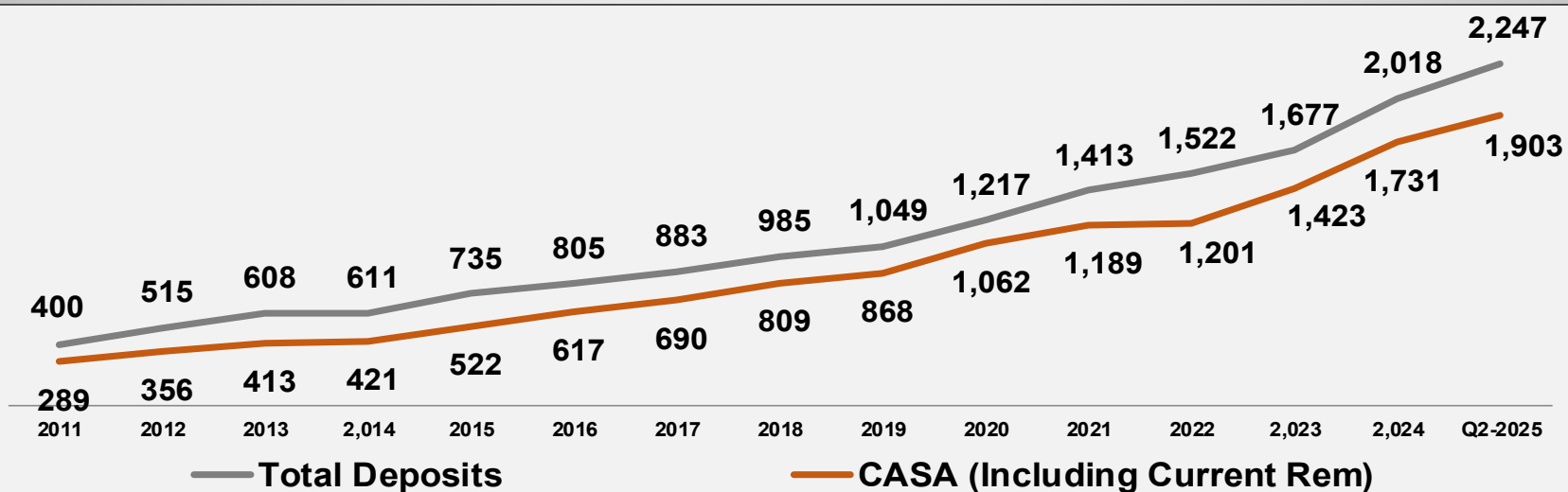
Deposits

Particulars	Jun' 25	Dec' 24	Var (%)
Current	886	773	15%
Saving	1,017	958	6%
Term	343	288	19%
Total Deposits	2,247	2,018	11%

Market Share: 6%

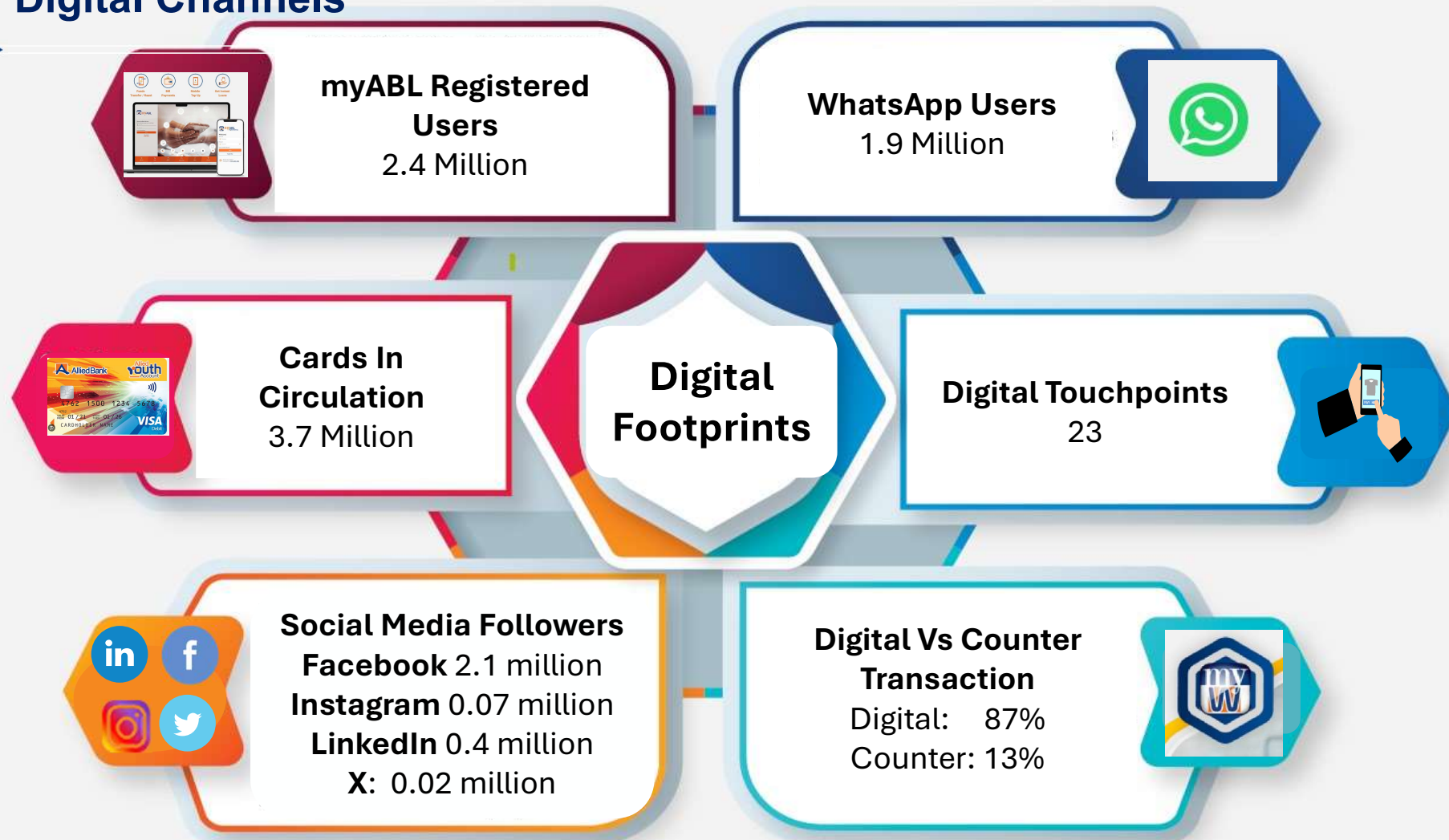
Industry Growth: 17%

ABL CASA Mix: 85%





Digital Channels





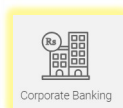
NETWORK OUTREACH

Branches



1514
Total Branches

Conventional Branches



1316
Conventional Branches

Islamic Branches



198
Shariah Compliant Branches

Sub Branches



10
Sub Branches

Global Presence



02
Representative Office
02
Foreign Branches

Digital Branches



19 Digital Lounges/Lobbies

Total ATMs



1703
Total Automated Teller Machines

Onsite ATMs



1456
Onsite Automated Teller Machines

Offsite ATMs



242
Offsite Automated Teller Machines

Islamic Banking Windows



373
Islamic Banking Windows

Mobile Banking Units



05 Mobile Banking Units

Warehouses

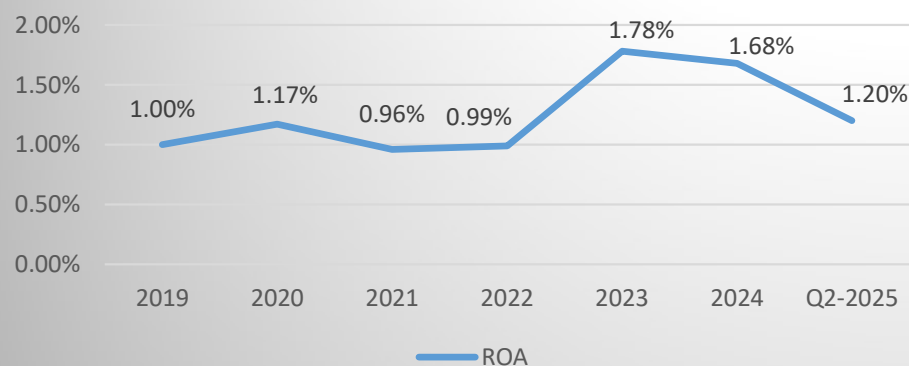


08
Warehouses

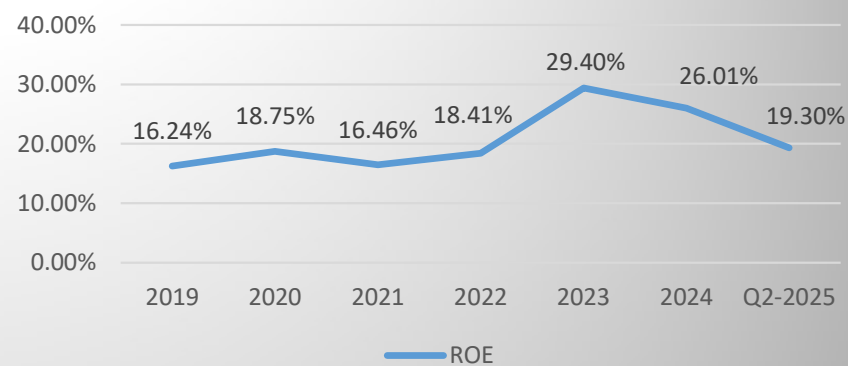


Key Ratios

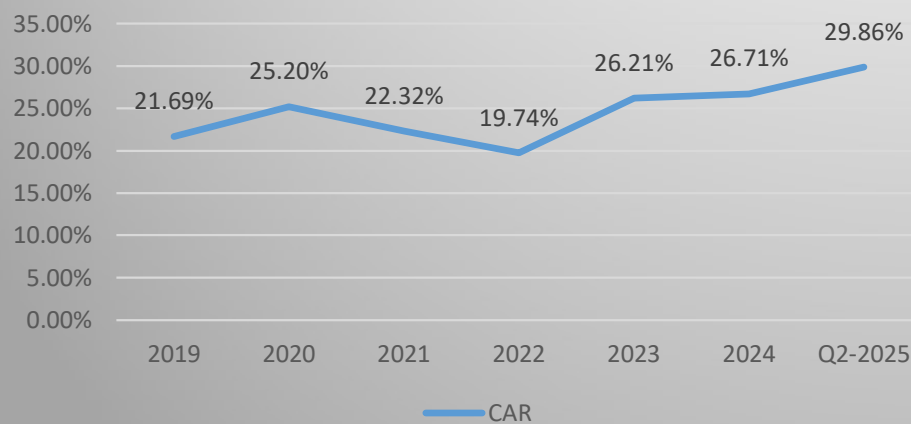
ROA



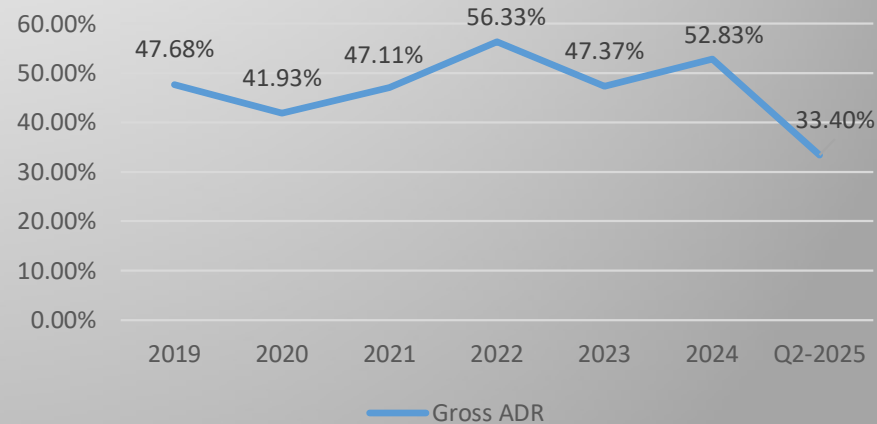
ROE



CAR



Gross ADR





Stock Market Data

Pakistan Stock Exchange Code: ABL

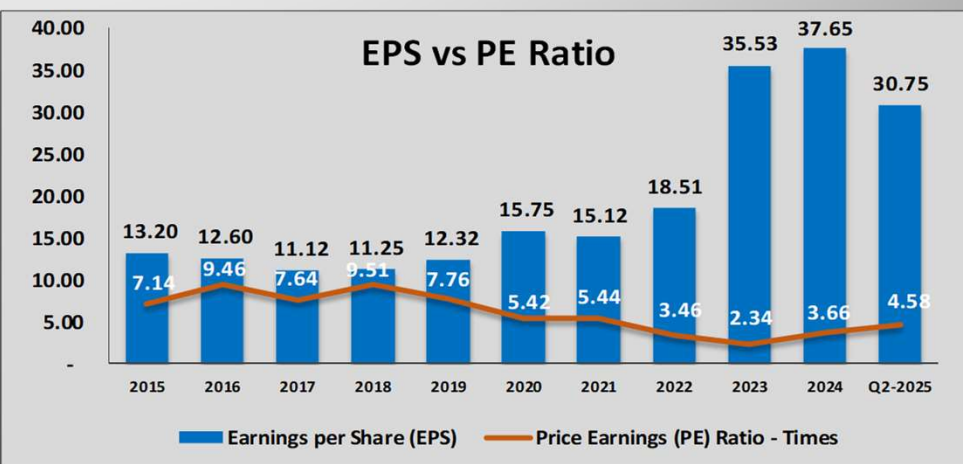
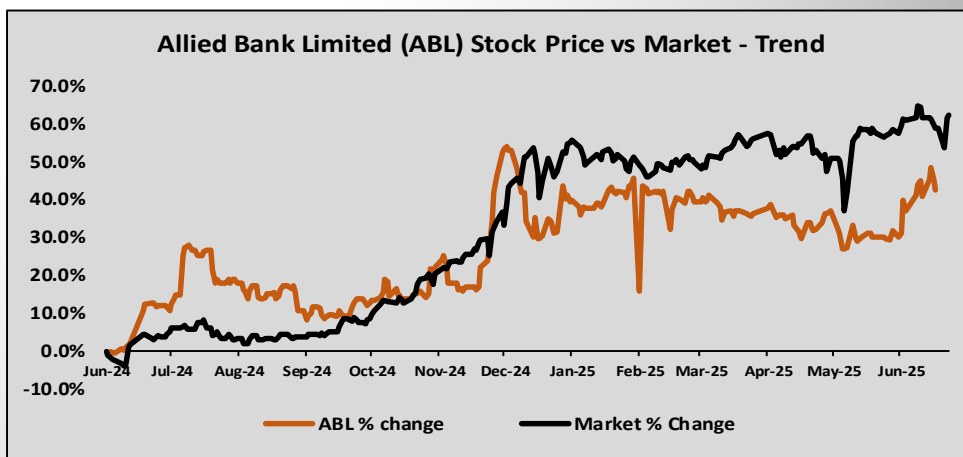
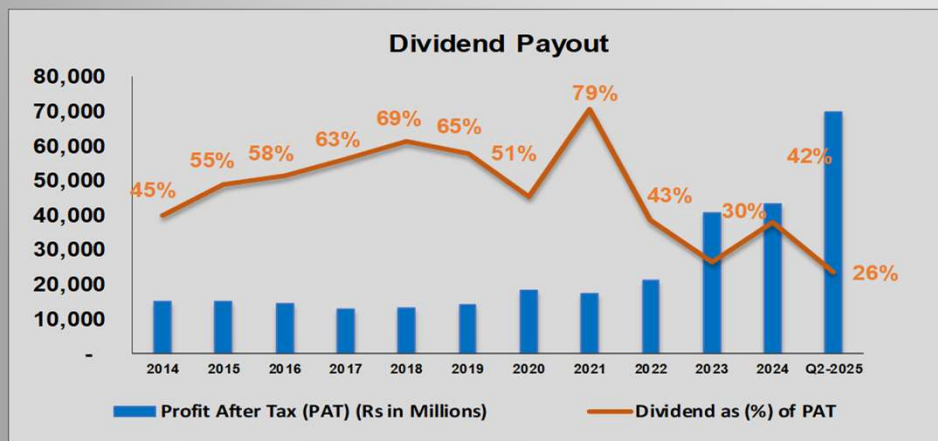
Bloomberg Code: ABL PA

Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 161.455

Stock Price as at June 30, 2025: Rs.141.1

Period High/Low: 143.39/114.16



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
	Jun'25	Dec'24	Variance	Jun'25	Dec'24	Variance	
Cash and Balances with Banks	169,655	156,732	12,923	598	552	46	8%
Lending to FIs	23,140	243,541	(220,401)	82	858	(777)	-90%
Investments - net	2,080,158	1,129,874	950,284	7,331	3,982	3,349	84%
Advances - net	736,074	1,051,314	(315,240)	2,594	3,705	(1,111)	-30%
Operating fixed assets	144,001	138,681	5,320	507	489	19	4%
Other Assets	98,347	96,826	1,520	347	341	5	2%
TOTAL ASSETS	3,251,376	2,816,969	434,406	11,458	9,927	1,531	15%
LIABILITIES							
Deposits	2,246,666	2,018,395	228,271	7,917	7,113	803	11%
Borrowings	668,763	462,024	206,739	2,357	1,628	729	45%
Bills Payable	12,110	14,502	(2,392)	43	51	(8)	-16%
Other Liabilities	76,619	88,147	(11,528)	270	311	(41)	-13.1%
TOTAL LIABILITIES	3,004,158	2,583,067	421,090	10,587	9,103	1,484	16%
NET ASSETS	247,218	233,901	13,317	871	823	48	5.7%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	40	40	-	0%
Reserves & Unapprop. Profit	176,564	165,822	10,742	622	584	38	6%
Equity-Tier I	188,015	177,273	10,742	663	625	38	6%
Total Equity	247,217	233,901	13,316	871	824	47	6%



Statement of Financial Position : Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Jun'25	Dec'24	Variance	Jun'25	Dec'24	Variance	
Cash and Balances with Banks	169,810	156,777	13,033	598	552	46	8%
Lending to FIs	23,140	243,541	(220,401)	82	858	(777)	-90%
Investments - net	2,083,779	1,132,883	950,896	7,343	3,992	3,351	84%
Advances - net	736,308	1,051,545	(315,237)	2,595	3,706	(1,110)	-30%
Operating fixed assets	145,289	139,722	5,567	512	492	20	4%
Other Assets	98,313	97,234	1,079	346	343	4	1%
TOTAL ASSETS	3,256,639	2,821,703	434,937	11,477	9,944	1,533	15%
LIABILITIES							
Deposits	2,246,317	2,018,070	228,247	7,916	7,112	803	12%
Borrowings	668,763	462,024	206,739	2,357	1,628	728	45%
Bills Payable	12,110	14,502	(2,392)	43	51	(8)	-16%
Other Liabilities	77,362	88,858	(11,496)	273	313	(42)	-13%
TOTAL LIABILITIES	3,004,552	2,583,454	421,098	10,588	9,104	1,485	16%
NET ASSETS	252,087	238,249	13,838	888	840	49	6%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	40	40	-	0%
Reserves & Unapprop. Profit	181,434	170,164	11,270	639	600	40	7%
Equity-Tier I	192,885	181,615	11,270	680	640	40	6%
Total Equity	252,087	238,249	13,838	888	840	49	6%



Income Statement : Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Jun'25	Jun'24	Variance	Jun'25	Jun'24	Variance	
Mark-up and Interest Income	143,586	192,352	(48,766)	506	678	(172)	-25%
Mark-up and Interest Expensed	91,932	133,871	(41,939)	324	472	(148)	-31%
Net Mark-up and interest Income	51,654	58,481	(6,827)	182	206	(24)	-12%
Capital Gain and Dividend	3,061	2,481	580	11	9	2	23%
Fee based Income and Others	11,070	10,889	181	39	38	1	2%
Non Mark-up and Interest Income	14,131	13,370	761	50	47	3	6%
Gross Income	65,786	71,851	(6,065)	232	253	(21)	-8%
Human Resource Cost	11,575	10,435	1,140	41	37	4	11%
Other Operating Cost	20,554	17,955	2,599	71	63	8	14%
Total Operating Cost	32,129	28,390	3,739	113	100	13	13%
Operating Profit	33,657	43,460	(9,803)	119	153	(35)	-23%
Provision Reversal	(3,313)	(3,048)	(265)	(12)	(11)	-1	-9%
Profit Before Tax	36,970	46,508	(9,538)	130	164	(34)	-21%
Taxation	19,513	22,869	(3,356)	69	81	(12)	-15%
Profit After Tax	17,457	23,640	(6,183)	62	83	(22)	-26%



Income Statement : Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Jun'25	Jun'24	Variance	Jun'25	Jun'24	Variance	
Mark-up and Interest Income	143,648	192,415	(48,767)	506	678	(172)	-25%
Mark-up and Interest Expensed	91,922	133,892	(41,970)	324	472	(148)	-31%
Net Mark-up and interest Income	51,726	58,523	(6,797)	182	206	(24)	-12%
Capital Gain and Dividend	3,061	2,481	580	11	9	2	23%
Fee based Income and Others	12,401	11,739	662	44	41	1	6%
Non Mark-up and Interest Income	15,462	14,220	1,242	54	50	4	9%
Gross Income	67,188	72,743	(5,555)	237	256	(20)	-8%
Human Resource Cost	12,114	10,788	1,326	43	38	5	12%
Other Operating Cost	20,836	18,139	2,697	73	64	10	15%
Total Operating Cost	32,950	28,927	4,023	116	102	14	14%
Operating Profit	34,333	43,978	(9,645)	121	155	(34)	-22%
Provision Reversal	(3,313)	(3,048)	(265)	(12)	(11)	(1)	9%
Profit Before Tax	37,646	47,026	(9,380)	133	166	(33)	-20%
Taxation	19,817	23,139	(3,321)	70	82	(12)	-14%
Profit After Tax	17,829	23,887	(6,059)	63	84	(21)	-25%

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