

ALLIED BANK LIMITED
PERFORMANCE HIGHLIGHTS

| December 31, | 6 Year Trend | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
| STATEMENT OF FINANCIAL POSITION | | | | | | |
| | Rs. in Million | | | | | |
| ASSETS | | | | | | |
| Cash and balances with treasury and other banks | 156,732 | 158,592 | 91,353 | 125,310 | 135,628 | 120,546 |
| Lending to financial institutions | 243,541 | 9,418 | 28,222 | 45,453 | 17,996 | 13,607 |
| Investments- Gross | 1,132,588 | 1,153,855 | 1,125,438 | 1,066,588 | 832,054 | 761,541 |
| Advances - Gross | 1,066,348 | 794,138 | 857,488 | 665,740 | 510,174 | 500,168 |
| Operating Fixed assets | 138,682 | 125,475 | 84,443 | 80,871 | 76,246 | 64,084 |
| Other assets | 96,826 | 103,916 | 78,198 | 41,138 | 34,535 | 39,911 |
| Total assets - Gross | 2,834,717 | 2,345,394 | 2,265,142 | 2,025,100 | 1,606,633 | 1,499,857 |
| Credit loss allowance against non-performing advances | (15,034) | (12,541) | (11,848) | (12,850) | (13,742) | (15,152) |
| Credit loss allowance against diminution in value of investment | (2,714) | (3,537) | (2,321) | (2,093) | (2,433) | (3,584) |
| Total assets - net of provision | 2,816,969 | 2,329,316 | 2,250,973 | 2,010,157 | 1,590,458 | 1,481,121 |
| LIABILITIES | | | | | | |
| Deposits | 2,018,395 | 1,676,623 | 1,522,297 | 1,413,295 | 1,216,678 | 1,049,043 |
| Inter bank borrowings | 462,024 | 373,674 | 530,415 | 420,006 | 193,928 | 266,448 |
| Bills payable | 14,502 | 9,322 | 14,160 | 10,060 | 9,622 | 7,879 |
| Other liabilities | 78,316 | 75,443 | 56,290 | 39,551 | 38,670 | 42,400 |
| Deferred tax liabilities - net | 9,831 | - | - | - | - | - |
| Total Liabilities | 2,583,068 | 2,135,062 | 2,123,162 | 1,882,912 | 1,458,898 | 1,365,770 |
| NET ASSETS | 233,901 | 194,254 | 127,811 | 127,245 | 131,560 | 115,351 |
| REPRESENTED BY | | | | | | |
| Share capital | 11,451 | 11,451 | 11,451 | 11,451 | 11,451 | 11,451 |
| Reserves | 42,461 | 37,961 | 31,435 | 26,784 | 24,277 | 22,270 |
| Unappropriated profit | 123,361 | 104,802 | 79,653 | 69,471 | 66,995 | 55,821 |
| Equity - Tier I | 177,273 | 154,214 | 122,539 | 107,706 | 102,723 | 89,542 |
| Surplus on revaluation of assets | 56,628 | 40,040 | 5,272 | 19,539 | 28,837 | 25,809 |
| Total Equity | 233,901 | 194,254 | 127,811 | 127,245 | 131,560 | 115,351 |
| PROFIT & LOSS ACCOUNT | | | | | | |
| Markup / Return / Interest earned | 376,760 | 357,307 | 215,469 | 118,649 | 110,547 | 122,637 |
| Markup / Return / Interest expensed | (261,537) | (244,028) | (148,750) | (73,062) | (62,126) | (81,130) |
| Net Markup / Interest income | 115,223 | 113,279 | 66,719 | 45,587 | 48,421 | 41,507 |
| Fee, Commission, Brokerage and Exchange income | 20,760 | 19,808 | 16,095 | 8,784 | 7,105 | 7,085 |
| Gain on securities & Dividend income | 6,462 | 4,388 | 4,487 | 6,485 | 5,075 | 3,404 |
| Other income | 758 | 231 | 93 | 669 | 362 | 403 |
| Non Markup / Interest income | 27,980 | 24,427 | 20,675 | 15,938 | 12,542 | 10,892 |
| Gross income | 143,203 | 137,706 | 87,394 | 61,525 | 60,963 | 52,399 |
| Non Markup / Interest expenses | (57,880) | (48,888) | (40,923) | (33,886) | (30,471) | (27,555) |
| Profit before provisions | 85,323 | 88,818 | 46,471 | 27,639 | 30,492 | 24,844 |
| Donations | (105) | (84) | (107) | (60) | (133) | (55) |
| Provisions - (charge) / reversal | 2,710 | (2,977) | 262 | 811 | (844) | (547) |
| Profit before taxation | 87,928 | 85,757 | 46,626 | 28,390 | 29,515 | 24,242 |
| Taxation | (44,812) | (45,074) | (25,432) | (11,077) | (11,486) | (10,129) |
| Profit after taxation | 43,116 | 40,683 | 21,194 | 17,313 | 18,029 | 14,113 |

PERFORMANCE HIGHLIGHTS

| December 31, | | 6 Year Trend | | | | | |
|--|----------------|--------------|------------|------------|-------------|--------------|--------------|
| | | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
| FINANCIAL RATIOS | | | | | | | |
| Return on equity | % | 26.01% | 29.40% | 18.41% | 16.46% | 18.75% | 16.24% |
| Return on assets | % | 1.70% | 1.78% | 0.99% | 0.96% | 1.17% | 1.00% |
| Profit before tax ratio (PBT/Net markup + non markup income) | % | 21.72% | 22.46% | 19.74% | 21.09% | 23.98% | 18.15% |
| Gross spread ratio (Net markup income / Gross markup income) | % | 30.58% | 31.70% | 30.96% | 38.42% | 43.80% | 33.85% |
| Return on Capital employed ((PAT) / Avg Cap employed) | % | 3.11% | 3.65% | 2.18% | 1.95% | 2.27% | 1.97% |
| Current & Quick / Acid Test Ratio | Times | 1.14 | 0.68 | 0.59 | 0.80 | 1.06 | 1.24 |
| Cash to Current Liabilities | % | 12.16% | 14.64% | 7.22% | 11.96% | 17.54% | 16.95% |
| Advances to deposits ratio (ADR) - Gross | % | 52.83% | 47.37% | 56.33% | 47.11% | 41.93% | 47.68% |
| Advances to deposits ratio (ADR) - Net | % | 52.09% | 46.62% | 55.55% | 46.20% | 40.80% | 46.23% |
| Cost / Income ratio | % | 40.42% | 35.50% | 46.83% | 55.08% | 49.98% | 52.59% |
| Growth in net profit after tax | % | 5.98% | 91.96% | 22.41% | -3.97% | 27.75% | 9.57% |
| NPL ratio | % | 1.22% | 1.64% | 1.53% | 2.04% | 2.78% | 3.17% |
| Net infection ratio | % | 0.08% | 0.06% | 0.16% | 0.11% | 0.08% | 0.14% |
| Capital Adequacy ratio | % | 26.71% | 26.21% | 19.74% | 22.32% | 25.20% | 21.69% |
| Breakup value per share without Surplus | Rs. | 154.81 | 134.68 | 107.01 | 94.06 | 89.71 | 78.20 |
| Breakup value per share with Surplus | Rs. | 204.27 | 169.64 | 111.62 | 111.12 | 114.89 | 100.74 |
| Weighted Average cost of deposit | % | 9.56% | 10.10% | 6.55% | 3.07% | 4.02% | 5.61% |
| Earning assets to total assets ratio | % | 86.08% | 83.34% | 88.72% | 87.70% | 84.51% | 84.84% |
| Gross Yield on Earning Assets | % | 15.54% | 18.41% | 10.79% | 6.73% | 8.22% | 9.76% |
| DU PONT ANALYSIS | | | | | | | |
| Profit Margin (Net Profit/ Markup and Non Mark up Income) | % | 11.00% | 10.66% | 8.97% | 12.86% | 14.65% | 10.57% |
| Assets Turnover (Mark up plus Non Markup/ Total Assets) | % | 16.00% | 16.67% | 11.08% | 7.48% | 8.01% | 9.43% |
| SHARE INFORMATION | | | | | | | |
| Cash Dividend Per Share | % | 160.00% | 120.00% | 85.00% | 80.00% | 80.00% | 80.00% |
| Bonus Shares issues | % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Dividend Yield Ratio (based on cash dividend) | % | 11.61% | 14.46% | 13.29% | 9.72% | 9.37% | 8.37% |
| Dividend payout ratio (Total payout) | % | 42.49% | 33.78% | 45.92% | 52.91% | 50.81% | 64.91% |
| Dividend Cover ratio | Times | 2.35 | 2.96 | 2.18 | 1.89 | 1.97 | 1.54 |
| Earning Per Share (EPS) | Rs. | 37.65 | 35.53 | 18.51 | 15.12 | 15.75 | 12.32 |
| Price to earning ratio (PE x) | Times | 3.66 | 2.34 | 3.46 | 5.44 | 5.42 | 7.76 |
| Price to book value ratio | Times | 0.67 | 0.49 | 0.57 | 0.74 | 0.74 | 0.95 |
| Market value per share - at the end of the year | Rs. | 137.87 | 83.00 | 63.97 | 82.27 | 85.37 | 95.60 |
| Market value per share - highest / lowest during the year | Rs. | 150.94/93.90 | 90.51/61.5 | 91.43/61.9 | 89.08/67.98 | 100.93/66.82 | 113.50/80.60 |
| Net assets per share | Rs. | 204.27 | 169.64 | 111.62 | 111.12 | 114.89 | 100.74 |
| Market Capitalisation | Rs. In Million | 149,993 | 95,042 | 73,250 | 94,207 | 97,755 | 109,469 |
| INDUSTRY SHARE | | | | | | | |
| Deposits | % | 6.67% | 6.02% | 6.78% | 6.74% | 7.12% | 7.17% |
| Advances | % | 6.66% | 6.72% | 7.53% | 6.89% | 6.25% | 6.13% |
| Total Assets | % | 5.39% | 5.16% | 6.52% | 6.96% | 6.77% | 7.15% |
| Trade Share | | | | | | | |
| Import & Export Volume | USD Million | 3,605 | 4,081 | 4,567 | 3,261 | 2,033 | 2,546 |
| Market Share | % | 4.12% | 5.34% | 4.71% | 3.39% | 3.21% | 3.29% |
| Home Remittance | | | | | | | |
| Remittances handled | USD Million | 1,905 | 1,299 | 1,863 | 2,393 | 2,151 | 2,012 |
| Market Share | % | 5.50% | 4.93% | 6.30% | 7.72% | 8.31% | 9.59% |
| OTHER INFORMATION | | | | | | | |
| Non - performing loans (NPLs) | Rs. In Million | 12,995 | 13,039 | 13,104 | 13,601 | 14,161 | 15,854 |
| Number of employees - Permanent | Nos. | 12,058 | 11,991 | 11,404 | 11,167 | 11,267 | 11,207 |
| Number of employees - Total | Nos. | 13,275 | 12,528 | 11,929 | 11,598 | 11,603 | 12,166 |
| Number of branches | Nos. | 1,510 | 1,483 | 1,453 | 1,429 | 1,402 | 1,395 |
| Number of ATMs | Nos. | 1,604 | 1,566 | 1,572 | 1,558 | 1,558 | 1,434 |