



آپ کے دل میں ہمارا اکاؤنٹ

FINANCIAL PRESENTATION

September 30, 2025



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ABL at Glance

ATMs : 1,730

On Site : 1,484

Off Site : 241

MBU : 5

Rep Office : 2

UAE - Dubai

CHINA - Beijing

**Corporate
Governance Rating
CGR 9++**

Domestic Branches

Conventional : 1,212

Islamic : 286

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

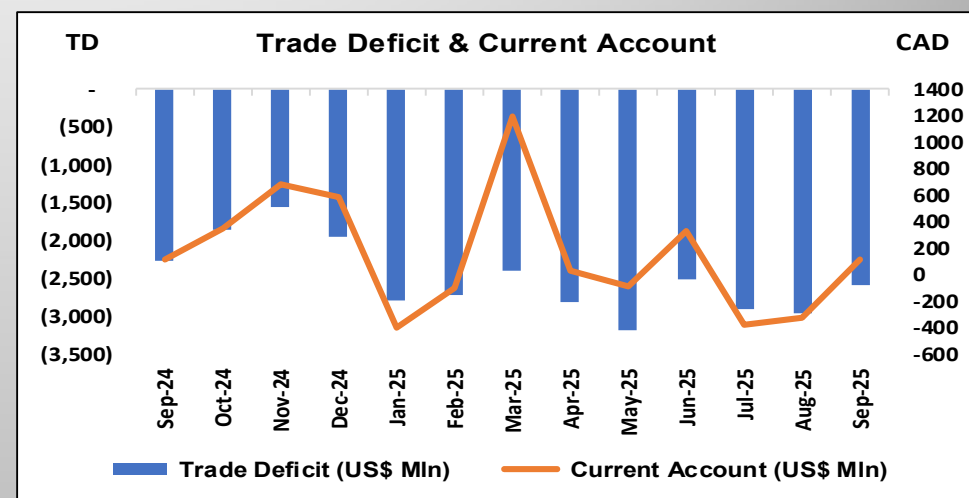
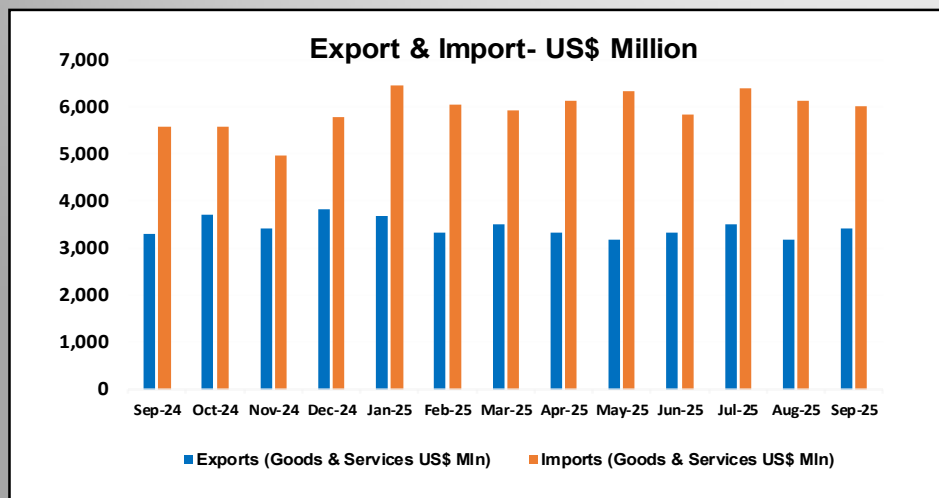
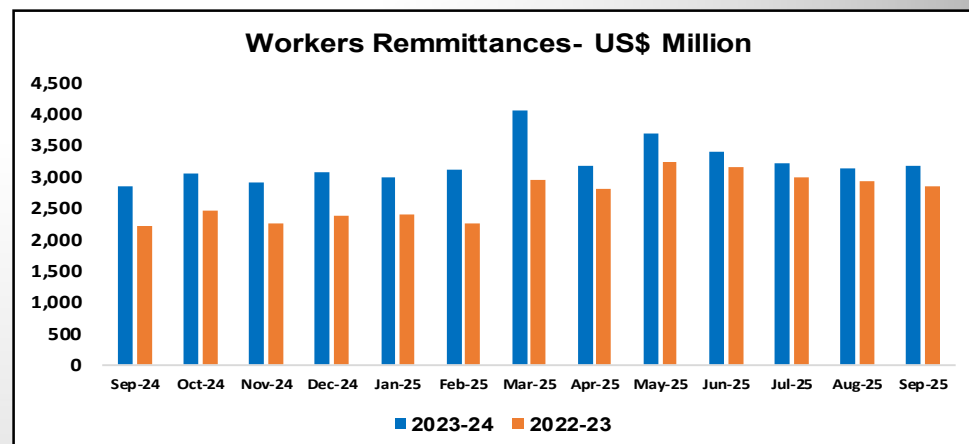
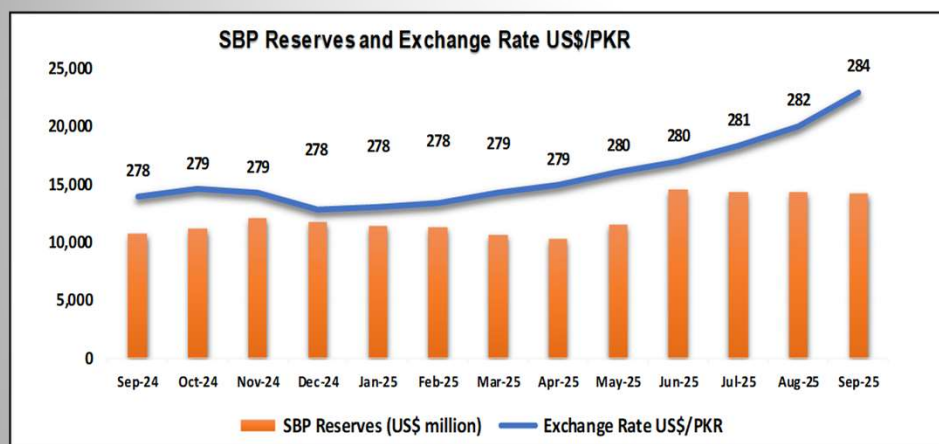
Export Processing Zone

**Digital Touch
Points : 23**





Economic Highlights





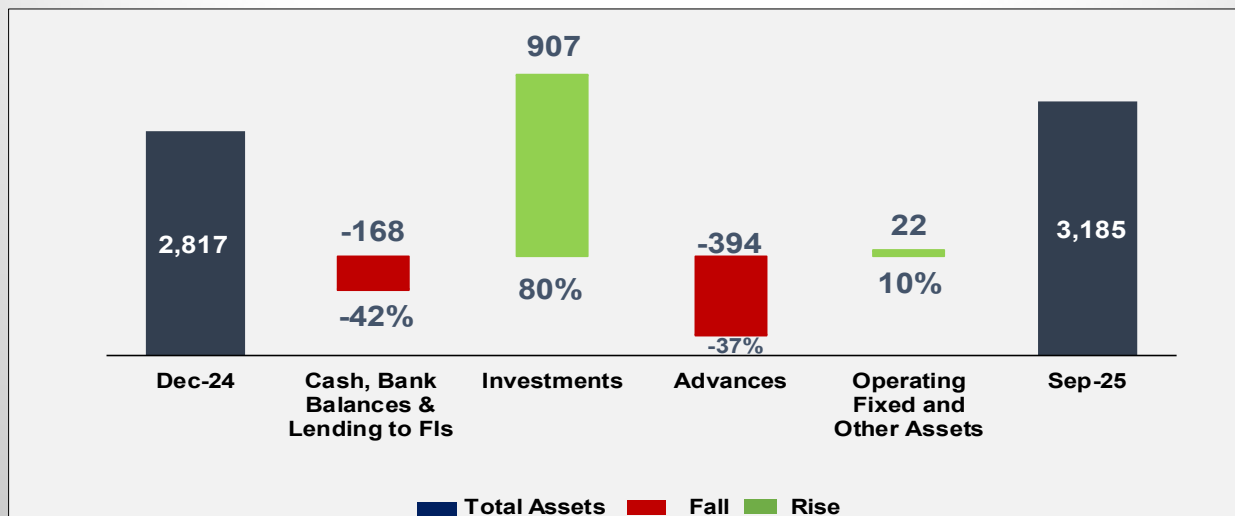
Highlights Financial Position (Assets)

(Rs. in Billion)

Net Advances

Rs.658

Net Advances reached at Rs. 658 billion as on Sep 30, 2025; decreased by 37% as against Rs. 1,051 billion as on Dec 31, 2024.



Net Investments

Rs.2,037

Net Investments reached at Rs. 2,037 billion (Increased by 80%).

Particulars	Sep'25	Dec' 24	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	232	400	-42%	-19%
Investments - Net	2,037	1,130	80%	22%
Advances - Net	658	1,051	-37%	-18%
Operating Fixed and Other Assets	258	236	10%	31%
Total Assets	3,185	2,817	13%	8%

Total Assets

Rs.3,185

Total Assets reached at Rs. 3,185 billion (increased by 13%).



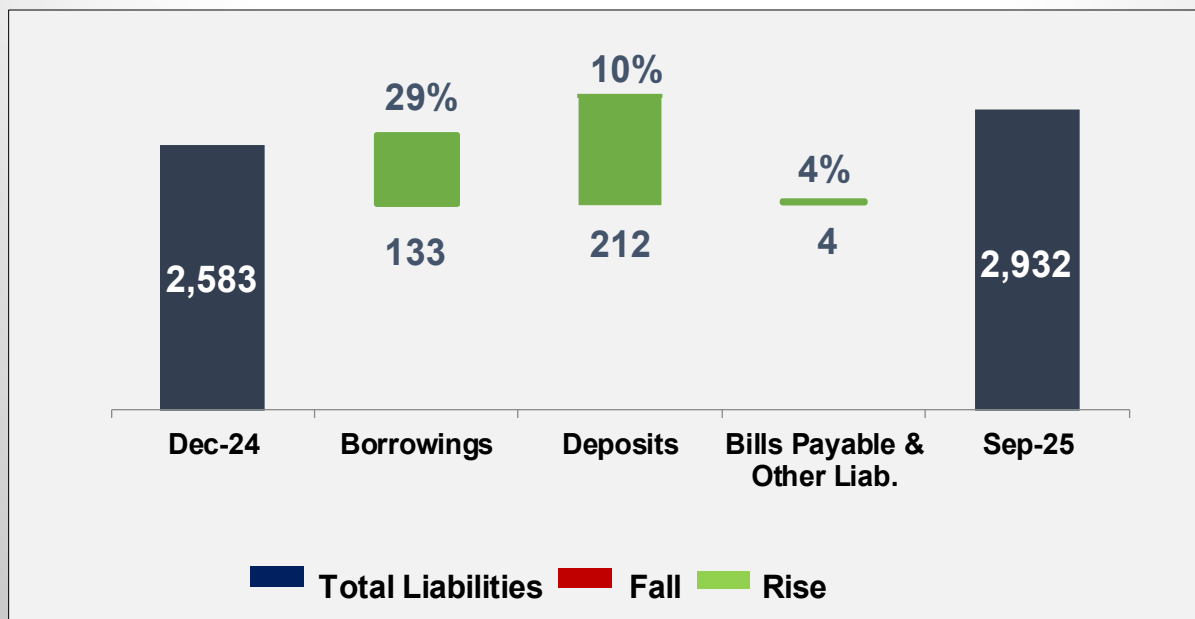
Highlights Financial Position (Liabilities)

(Rs. in Billion)

Total Equity

Rs.253

Total Equity stood at Rs. 253 billion; increased by 6% (Dec 2024: Rs. 234 billion)
CAR: 31.15%; as at Sep 2025 (Dec 2024: 26.71%); Industry CAR Jun'25 :21.4%



Deposits

Rs.2,230

CASA Sep'25 Stood at: 85%.

Deposits aggregated to reached at Rs. 2,230 billion; increased by 10%, Industry growth is 12%.

Total Liabilities

Rs.2,932

Total Liabilities stood at Rs. 2,932 billion (increased by 14%)

Particulars	Sep'25	Dec' 24	ABL Growth	Industry Growth
Borrowings	595	462	29%	-2%
Deposits and Other Accounts	2,230	2,018	10%	12%
Bills Payable & Other Liabilities	107	103	4%	4%
Total Liabilities	2,932	2,583	14%	7%



Highlights Income Statement

(Rs. in Million)

Profit before Tax

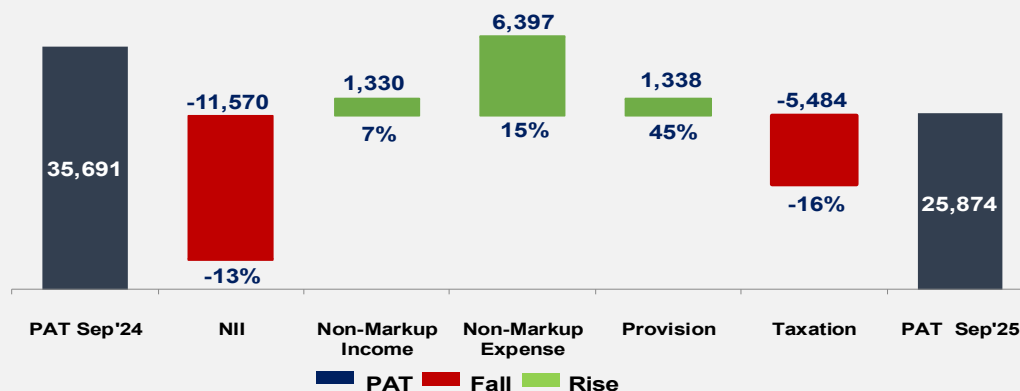
Rs. 54,815

For the nine months ended, Profit before Tax reached at Rs. 54,815 million, decreased by 22%

Profit after Tax

Rs. 25,874

PAT marked at Rs. 25,874 million during the nine months ended under review, decreasing by 28%. EPS stood at Rs. 22.60 (Sep 2024; Rs. 31.17)



Particulars	Sep'25	Sep'24	Growth
Interest Income	221,750	291,215	-24%
Interest Expense	143,164	201,058	-29%
Net Interest Income (NII)	78,586	90,157	-13%
Non Markup Income	21,174	19,845	7%
Gross Income	99,761	110,001	-9%
Non Markup Expense	49,250	42,852	15%
Profit Before Provisions	50,511	67,149	-25%
Provision Charge/ (Reversal)	(4,304)	(2,966)	45%
Profit Before Taxation	54,815	70,115	-22%
Taxation	28,940	34,424	-16%
Profit After Taxation (PAT)	25,874	35,691	-28%
Earnings Per Share (EPS)	22.60	31.17	-28%

Net Interest Income

Rs.78,586

Net Interest Income (NII) stood at Rs. 78,586 million during the nine months ended under review; decreased by 13%.

Fee & Commission, and Capital Gain increased by 17%, & 88% for the nine months ended Sep 30, 2025.

Non-Markup Income recorded at Rs.21,174 million; increased by 7%.

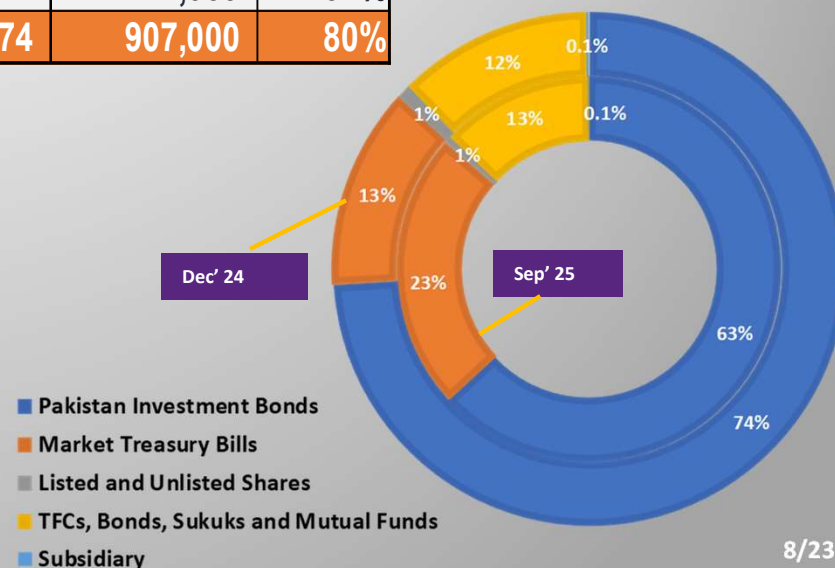


Investments

(Rs. in Million)

Investments	Sep'25	Dec'24	Var.	Growth
Pakistan Investment Bonds	1,267,645	822,897	444,748	54%
Market Treasury Bills	470,819	141,302	329,517	233%
Listed and Unlisted Shares	12,673	10,323	2,349	23%
TFCs, Bonds, Sukuks and Mutual Funds	257,882	135,892	121,990	90%
Subsidiaries	1,500	1,500	-	0%
Investments at Cost	2,010,518	1,111,915	898,603	81%
Provision for diminution in value of investments	(1,357)	(2,714)	1,358	-50%
*Surplus / (Deficit) on Revaluation of Securities	27,713	20,674	7,039	34%
Investments at Carrying Value	2,036,874	1,129,874	907,000	80%

*Surplus / (Deficit) on revaluation of securities	Sep'25	Dec'24
Pakistan Investment Bonds	7,936	1,700
Market Treasury Bills	(306)	872
Listed and Unlisted Shares	18,169	13,856
TFCs, Bonds, Sukuks and Mutual Funds	1,914	4,246
Surplus / (Deficit) on revaluation of securities	27,713	20,674





Advances & Asset Quality

(Rs. in Billion)

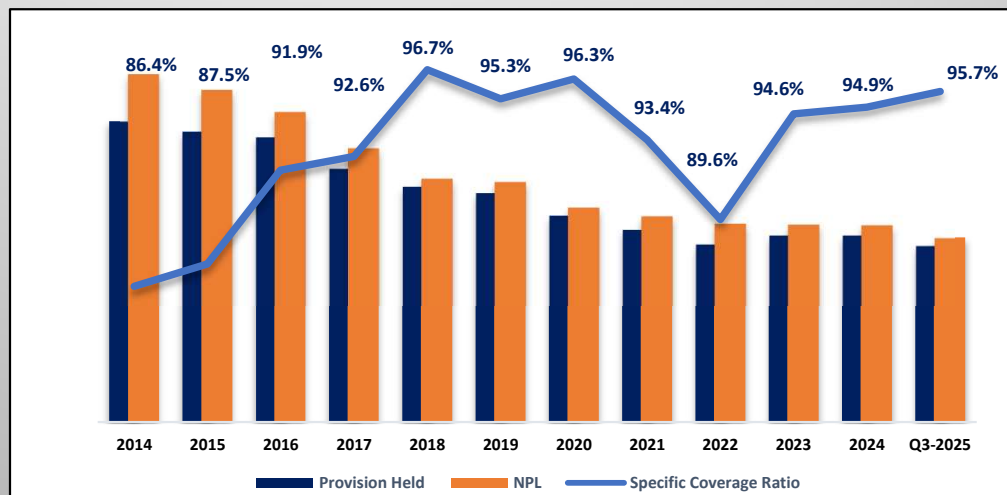
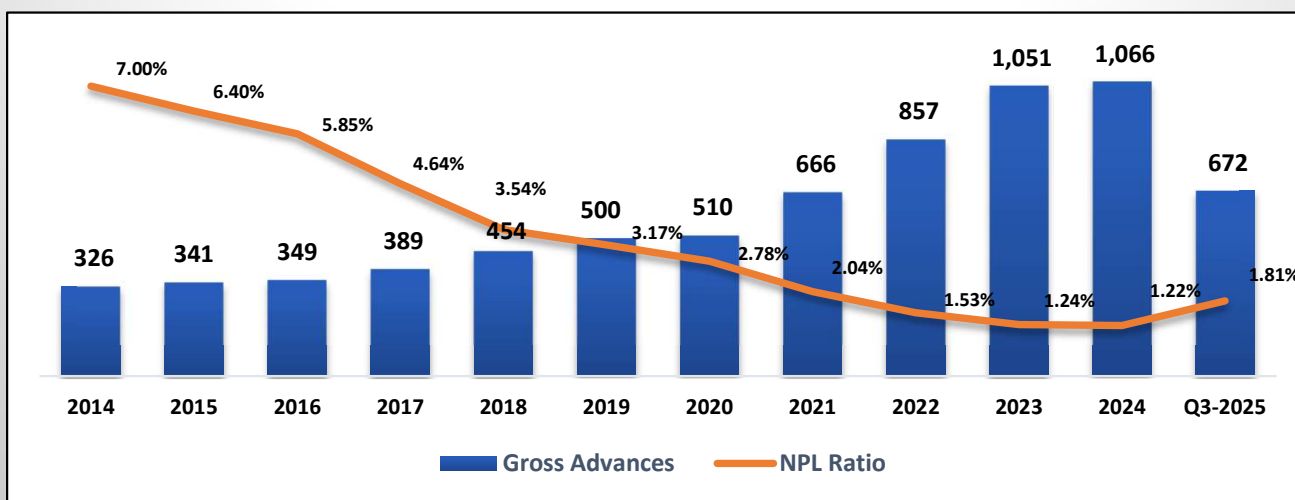
Gross Advances

Rs. 672

Gross advances stood at Rs. 672 billion (37%↓) (Industry Advances:17%↓)

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.12.1

- NPLs at Rs.12.1 billion (6%↓)
- NPL Ratio 1.81% (0.6%↑);
- Industry Jun'25: 7.4%
- Specific NPL Coverage 95.68% (0.8%↑) & Overall NPL Coverage at 114.78%; Overall Industry Jun'25: 116.2%

Gross ADR

30.12%

Gross ADR ratio reached at 30.12% (Industry Gross ADR: 39.12%)

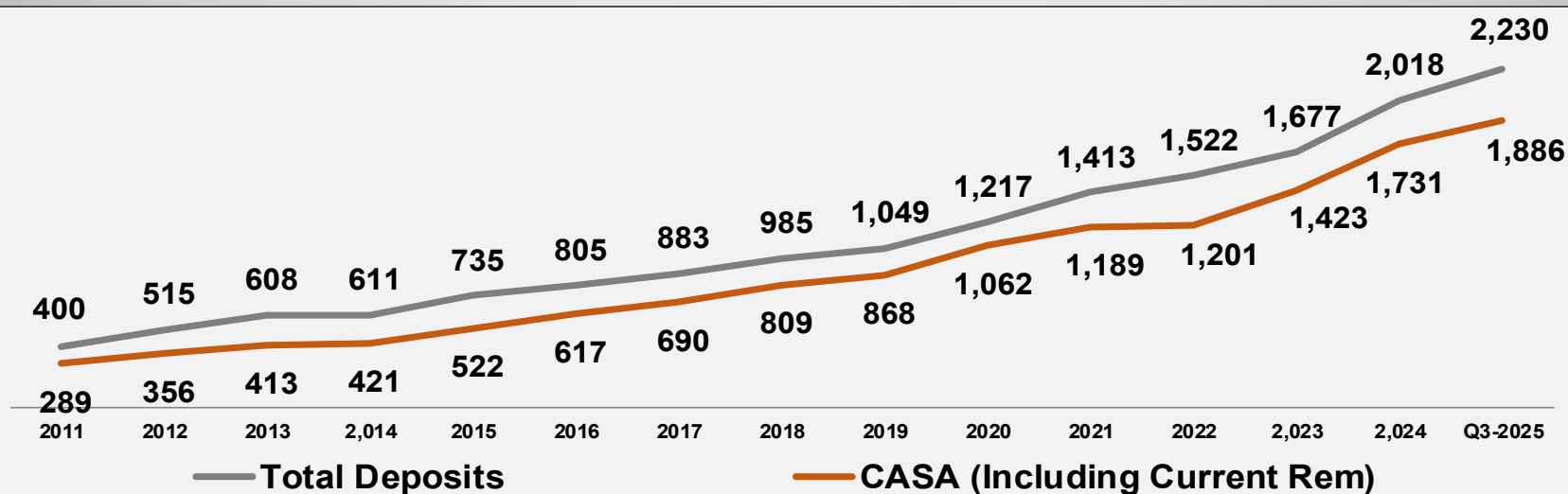
Deposits

Particulars	Sep' 25	Dec' 24	Var (%)
Current	858	773	11%
Saving	1,027	958	7%
Term	344	288	20%
Total Deposits	2,230	2,018	10%

Market Share: 7%

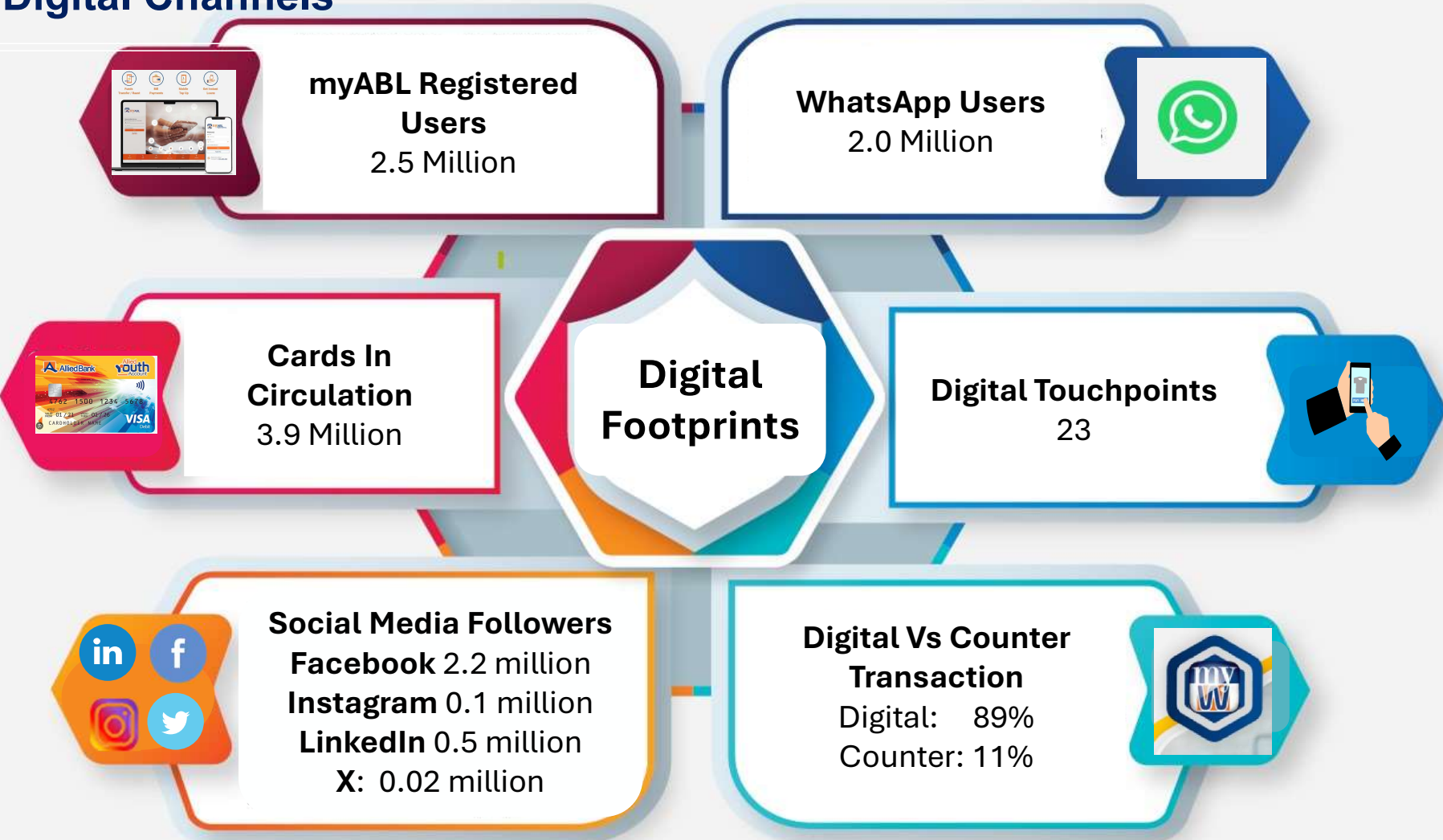
Industry Growth: 12%

ABL CASA Mix: 85%





Digital Channels





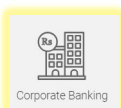
NETWORK OUTREACH

Branches



1519
Total Branches

Conventional Branches



1214
Conventional Branches

Islamic Branches



286
Shariah Compliant Branches

Sub Branches



10
Sub Branches

Global Presence



02
Representative Office
02
Foreign Branches

Digital Branches



19 Digital Lounges/Lobbies

Total ATMs



1730
Total Automated Teller Machines

Onsite ATMs



1484
Onsite Automated Teller Machines

Offsite ATMs



241
Offsite Automated Teller Machines

Islamic Banking Windows



347
Islamic Banking Windows

Mobile Banking Units



05 Mobile Banking Units

Warehouses

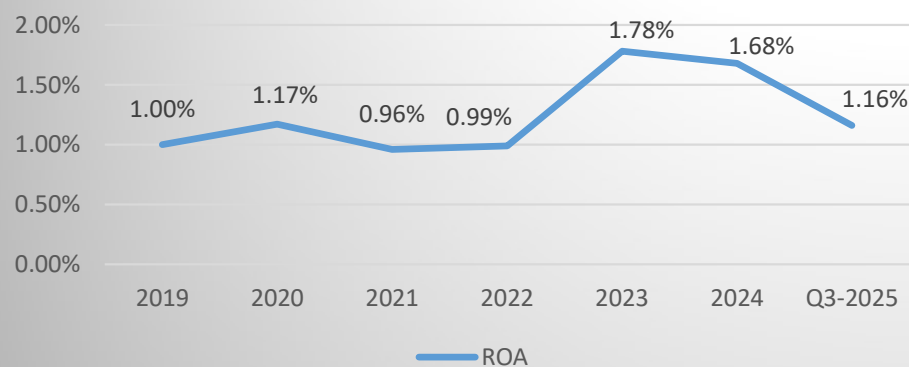


08
Warehouses

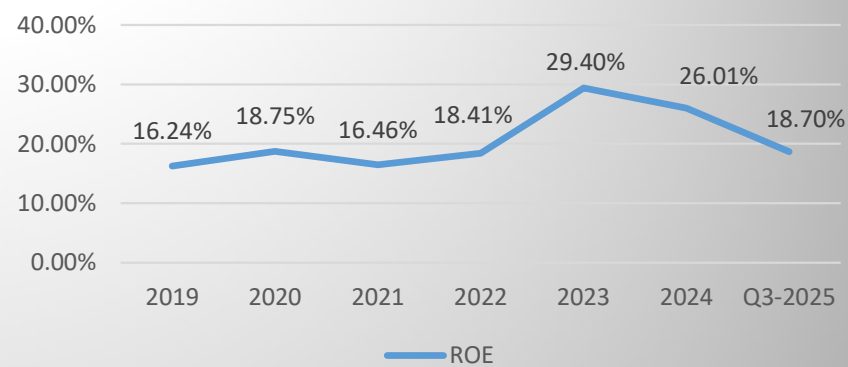


Key Ratios

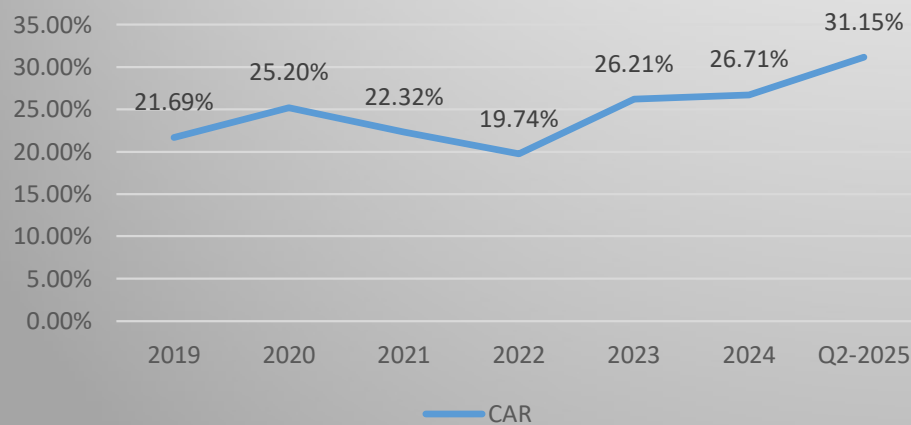
ROA



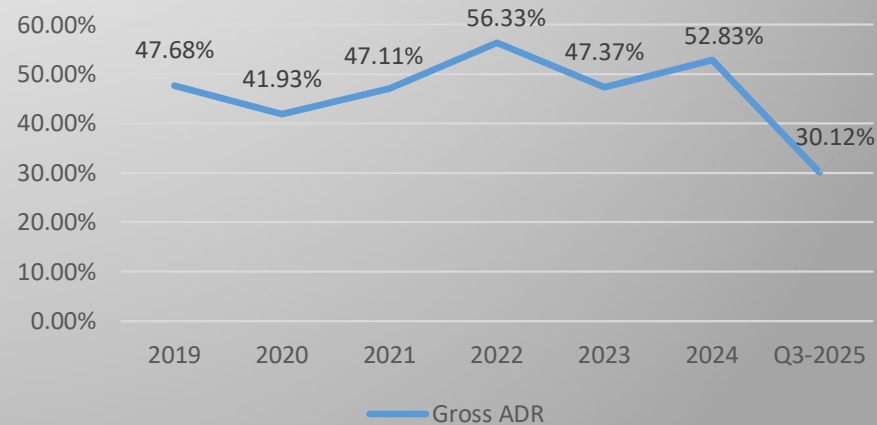
ROE



CAR



Gross ADR





Stock Market Data

Pakistan Stock Exchange Code: ABL

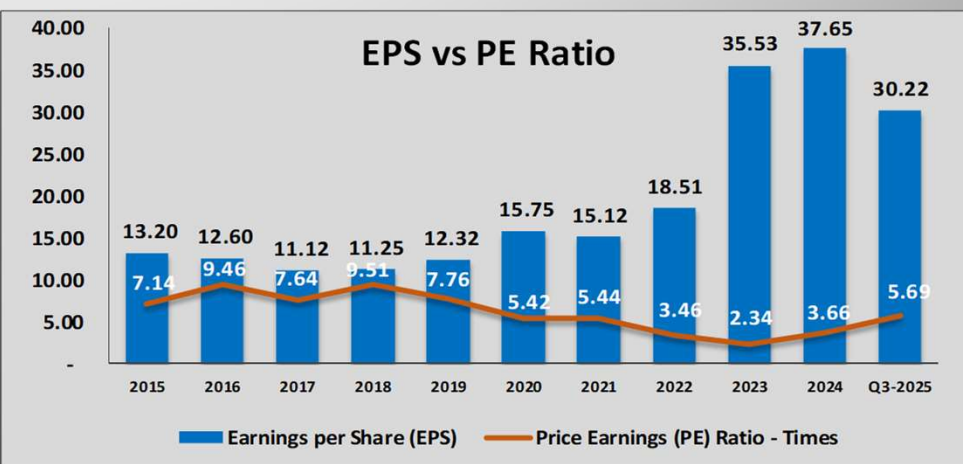
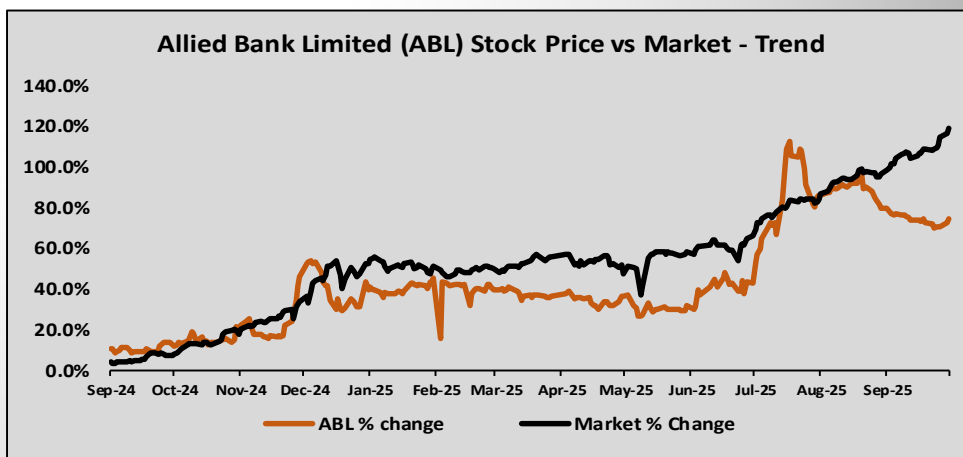
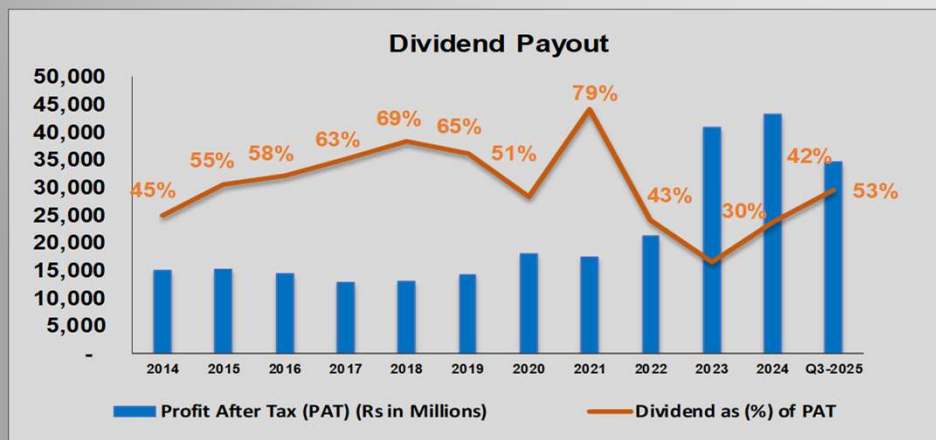
Bloomberg Code: ABL PA

Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 196.872

Stock Price as at Sep 30, 2025: Rs.171.93

Period High/Low: 209.57/150.80



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
	Sep'25	Dec'24	Variance	Sep'25	Dec'24	Variance	
Cash and Balances with Banks	180,874	156,732	24,142	643	557	86	15%
Lending to FIs	51,169	243,541	(192,373)	182	866	(684)	-79%
Investments - net	2,036,874	1,129,874	907,000	7,240	4,016	3,224	80%
Advances - net	657,799	1,051,314	(393,515)	2,338	3,737	(1,399)	-37%
Operating fixed assets	146,880	138,681	8,199	522	493	29	6%
Other Assets	111,074	96,826	14,248	395	344	51	15%
TOTAL ASSETS	3,184,670	2,816,969	367,701	11,321	10,013	1,307	13%
LIABILITIES							
Deposits	2,230,082	2,018,395	211,687	7,927	7,175	751	10%
Borrowings	595,268	462,024	133,244	2,116	1,642	474	29%
Bills Payable	10,816	14,502	(3,686)	38	52	(13)	-25%
Other Liabilities	95,862	88,147	7,715	341	313	27	8.8%
TOTAL LIABILITIES	2,932,028	2,583,067	348,960	10,422	9,182	1,240	14%
NET ASSETS	252,642	233,901	18,741	898	830	68	8.0%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	181,802	165,822	15,980	646	589	57	10%
Equity-Tier I	193,253	177,273	15,980	687	630	57	9%
Total Equity	252,641	233,901	18,740	898	831	67	8%



Statement of Financial Position : Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Sep'25	Dec'24	Variance	Sep'25	Dec'24	Variance	
Cash and Balances with Banks	180,986	156,777	24,209	643	557	86	15%
Lending to FIs	51,169	243,541	(192,373)	182	866	(684)	-79%
Investments - net	2,040,603	1,132,883	907,720	7,254	4,027	3,227	80%
Advances - net	658,029	1,051,545	(393,516)	2,339	3,738	(1,398)	-37%
Operating fixed assets	148,261	139,722	8,539	527	497	30	6%
Other Assets	111,175	97,234	13,941	395	346	50	14%
TOTAL ASSETS	3,190,223	2,821,703	368,520	11,340	10,030	1,310	13%
LIABILITIES							
Deposits	2,229,623	2,018,070	211,553	7,926	7,174	751	11%
Borrowings	595,268	462,024	133,244	2,116	1,642	473	29%
Bills Payable	10,816	14,502	(3,686)	38	52	(13)	-25%
Other Liabilities	96,598	88,858	7,740	343	316	27	9%
TOTAL LIABILITIES	2,932,306	2,583,454	348,851	10,423	9,183	1,241	14%
NET ASSETS	257,917	238,249	19,668	917	847	70	8%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	187,078	170,164	16,914	665	605	60	10%
Equity-Tier I	198,529	181,615	16,914	706	646	60	9%
Total Equity	257,917	238,249	19,668	917	847	70	8%



Income Statement : Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Sep'25	Sp'24	Variance	Sep'25	Sp'24	Variance	
Mark-up and Interest Income	221,750	291,215	(69,465)	788	1,035	(247)	-24%
Mark-up and Interest Expensed	143,164	201,058	(57,894)	509	715	(206)	-29%
Net Mark-up and interest Income	78,586	90,157	(11,571)	279	320	(41)	-13%
Capital Gain and Dividend	4,479	3,630	849	16	13	3	23%
Fee based Income and Others	16,695	16,215	480	59	58	2	3%
Non Mark-up and Interest Income	21,174	19,845	1,329	75	71	5	7%
Gross Income	99,761	110,001	(10,240)	355	391	(36)	-9%
Human Resource Cost	17,712	15,484	2,228	63	55	8	14%
Other Operating Cost	31,538	27,368	4,169	111	97	14	15%
Total Operating Cost	49,250	42,852	6,398	175	152	23	15%
Operating Profit	50,511	67,148	(16,637)	180	239	(59)	-25%
Provision Reversal	(4,304)	(2,966)	(1,338)	(15)	(11)	-5	-45%
Profit Before Tax	54,815	70,114	(15,299)	195	249	(54)	-22%
Taxation	28,940	34,424	(5,484)	103	122	(19)	-16%
Profit After Tax	25,874	35,691	(9,817)	92	127	(35)	-28%



Income Statement : Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Sep'25	Sep'24	Variance	Sep'25	Sep'24	Variance	
Mark-up and Interest Income	221,829	291,323	(69,494)	789	1,036	(247)	-24%
Mark-up and Interest Expensed	143,147	201,074	(57,927)	509	715	(206)	-29%
Net Mark-up and interest Income	78,682	90,249	(11,567)	280	321	(41)	-13%
Capital Gain and Dividend	4,479	3,630	849	16	13	3	23%
Fee based Income and Others	18,688	17,825	863	66	63	2	5%
Non Mark-up and Interest Income	23,167	21,455	1,712	82	76	6	8%
Gross Income	101,849	111,704	(9,855)	362	397	(35)	-9%
Human Resource Cost	18,522	16,126	2,396	66	57	9	15%
Other Operating Cost	31,953	27,806	4,147	114	99	15	15%
Total Operating Cost	50,475	43,932	6,543	179	156	23	15%
Operating Profit	51,918	68,297	(16,379)	185	243	(58)	-24%
Provision Reversal	(4,304)	(2,966)	(1,338)	(15)	(11)	(5)	45%
Profit Before Tax	56,222	71,263	(15,041)	200	253	(53)	-21%
Taxation	29,414	34,770	(5,356)	105	124	(19)	-15%
Profit After Tax	26,808	36,493	(9,685)	95	130	(34)	-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