



آپ کے دل میں ہمارا اکاؤنٹ

Corporate Briefing Session

September 30, 2025



Contents

3-5



at Glance
Core Values & Insights

6-11

Key Operational
Milestones & Economic
Highlights

12-13

Highlights Balance Sheet



14

Highlights Profit & Loss



15

Investments



16

Advances & Assets Quality



17

Deposits



18

Digital Channels



19

Network Outreach



20

Key Ratios



21

Stock Market
Information



22-27

Ratings
/ Annexures



ATMs : 1,730

On Site : 1,484

Off Site : 241

MBU : 5

**Subsidiaries
(100% Holding)**

ABL Asset Management Co. Ltd.

ABL Exchange (Private) Ltd.

Rep Office : 2

UAE - Dubai

CHINA - Beijing

**Entity Credit
Rating**

Long Term: AAA

Short Term: A1+

**Corporate
Governance Rating**
CGR 9++

**Overseas
Branches : 2**

Bahrain WBU

Export Processing Zone

Domestic Branches

Conventional : 1,212

Islamic : 286

Digital Lounges/Lobbies : 19

**Digital Touch
Points : 23**





ABL Core Values & Strategic Objectives

Augmenting financial inclusion of unbanked population through innovative & diversified technologies, building customers' confidence through convenient delivery channels and product design.

INNOVATION AND GROWTH



EXCELLENCE IN SERVICE

Continuous re-engineering of policies, procedure, Standard Operating Procedures, Service Level Agreements & Turn Around Times ensuring **operational efficiencies** through effective management



HIGH PERFORMANCE

Enhancing Brand Image and creating shareholders' value through sustainable performance, while optimizing return against acceptable risk appetite.



INTEGRITY

Instilling a culture of ethics & responsibility among Human Resource & becoming **employer of choice for top professionals**





Insight on ABL Business Groups

Commercial & Retail Banking

- Undertaking all facets of liability business to expand Bank's deposit base
- Promote financing to SME, Agri and consumer obligors in line with Banks risk appetite

Treasury

- Providing optimal solutions to the customers including a wide array of FX spot, forward & discounting products.

Special Asset Management

- Engaged in recovery against non-performing assets while being a focal point for remedial measures related to fraud.

01



Corporate & Investment Banking

- Developing long term relationships to maintain corporate loan book
- Offering a wide range of investment banking solutions
- Maintaining Banks Capital market portfolio
- Overseeing international operations (Bahrain, Dubai and China)

02



Digital Banking

- Focused to shifting Bank's orientation towards the 'Digital Banking Age'.
- Striving to augment the digitized product suite to align with evolving virtual environment.

03

04

05

06



Islamic Banking

- Offering diverse Shariah complaint services to better serve the niche Islamic Banking Market.



Key Operational Milestones

Augmenting Financial Inclusion

- ✓ Expanded Pakistan's first myABL WhatsApp Banking service by adding new features including:
 - Cheque Book Request
 - myABL Coins Balance Inquiry & Statement
 - Card Management via WhatsApp Banking
 - Subscription of 6 months e-Statement
 - Available in Urdu
- ✓ Introduced Transactional PIN and Push Notifications on myABL.
- ✓ Debit Card Activation via Biometric Through myABL.
- ✓ Implementation of Green Banking on myABL.
- ✓ Implementation of P2P (Person to Person) & P2M (Person to Merchant) transactions through QR.
- ✓ Expanded to 1,519 Branches, including 347 Islamic Banking Windows, along with 1,730 Automated Teller Machines (ATMs) .
- ✓ Total Mobile Banking Units are 5.



Key Operational Milestones

**Enhancing Brand
Image &
Shareholders Value**

- ✓ **FinanceAsia Country Awards in following Categories:**
 - **Best Domestic Bank**
 - **Best Bank for Financial Inclusion**
 - **Best Sustainable Bank**
 - **Best Bank in Most DEI Progressive Bank**
 - **Most Innovative use of Technology**
 - **Best Commercial Bank - SMEs**
- ✓ **Euromoney Awards for Excellence- Best Digital Bank for Large Corporations 2025.**
- ✓ **Euromoney Islamic Finance Awards - Best Domestic Islamic Digital Bank 2025.**
- ✓ **Best Corporate and Sustainability Report 2024 Award - 3rd Position.**
- ✓ **SAFA Best Corporate and Sustainability Award 2024 - Certificate of Merit.**
- ✓ **Total assets surpassed Rs. 3 Trillion.**
- ✓ **Stable dividend stream and increasing equity.**
- ✓ **Bank maintained the AAA / A1+ Credit Rating assigned by PACRA.**



Key Operational Milestones

**Employer of
Choice for top
Professionals**

- ✓ **Peer-to-peer discussion board learning activities, WhatsApp learning groups, DSMs and other social media being used for training purposes.**
- ✓ **Daycare Operational in Lahore and Multan. Requirements for other cities are being evaluated in Islamabad and Karachi.**
- ✓ **MTO induction and career path program are reviewed periodically, resulting in access to high-quality talent and reinforces the Bank's reputation as a desirable employer.**
- ✓ **One of the highest female employee ratio in the industry (24.5%).**
- ✓ **7,457 employees received training in upskilling and reskilling courses till Q3 2025.**
- ✓ **Specialized Treasury Training Program for employees of treasury team on different subjects.**
- ✓ **1,217 participants attended different training related to IT, Digital Banking and Artificial Intelligence during Q3 2025.**



Key Operational Milestones

Operating Effectiveness

- ✓ Completed installation of additional 309 Digital signage Machines including replacements (Total DSMs 1,473).
- ✓ Deployed 4,679 POS machines in 2025 (Total 7,861) having more than 7.7 million successful transactions.
- ✓ Robotic solution to respond RDA related customer queries through email deployed in production.
- ✓ Dedicated IMS (Image Management System) Bucket for Upload Trade related e-KYCs (electronic Know Your Customer)
- ✓ Urdu Translation of Forms arranged to facilitate the customers.
- ✓ US Dollars (\$) Inward Clearing has been centralized, with all such cheques now processed exclusively by the Centralized Clearing Unit (CCU) Karachi.
- ✓ Implementation of One Window in e-KYC review process & Dormant Account Activation. To enhance operational efficiency and reduce turnaround time.
- ✓ Automated email notifications to Customers and Branches for Inward Remittances is implemented.



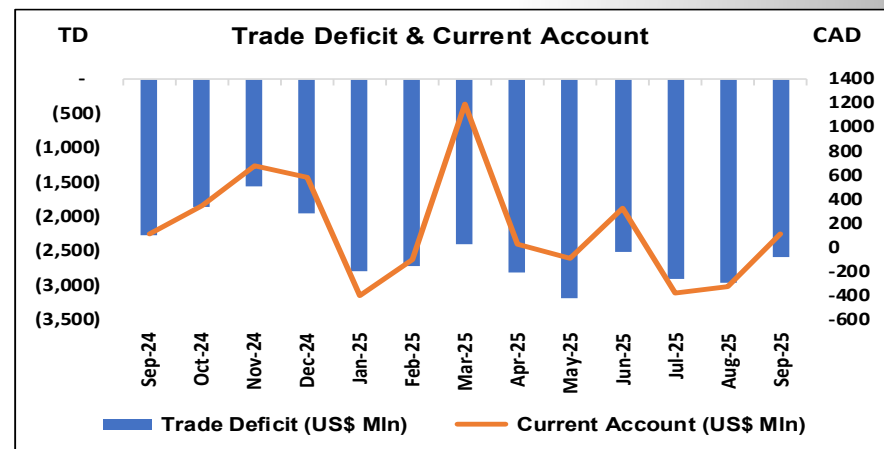
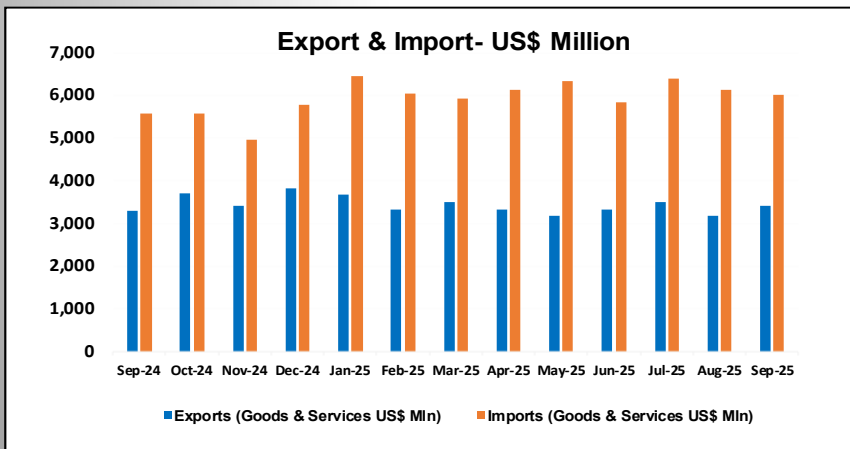
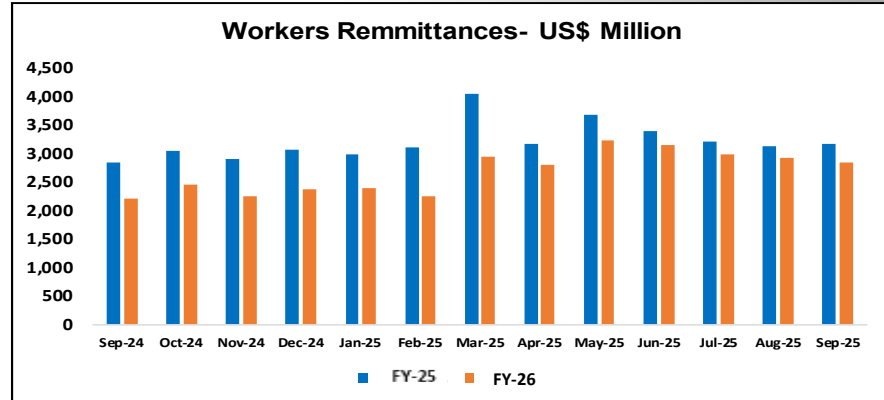
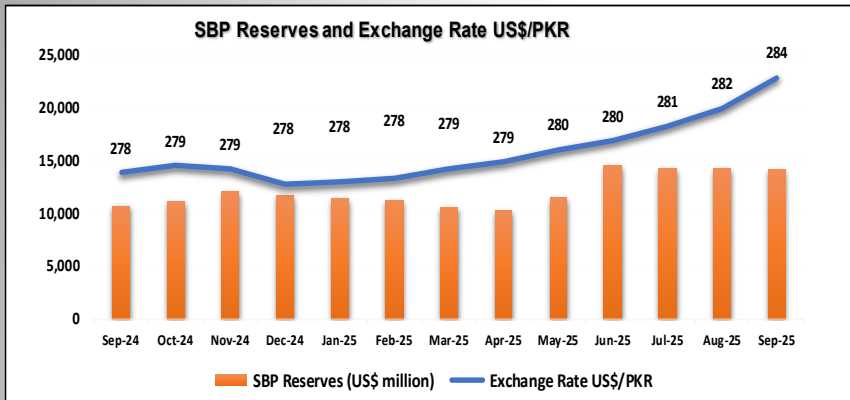
Key Operational Milestones

Enhanced Focus on Digitization

- ✓ **WhatsApp user base enhancement to 2 million – Achieved.**
- ✓ **myPDA Asaan Account Opening With Instant Activation Through myABL.**
- ✓ **ABL Funds Account Opening – Sahulat Sarmayakari Account Through myABL.**
- ✓ **The 4th Fintech Hackathon finale at LUMS.**
- ✓ **Debit Card Activation via Biometric Through myABL.**
- ✓ **Implementation of Big Data Disaster Recovery.**
- ✓ **Robotic solution to respond RDA related customer queries through email deployed in production.**
- ✓ **Implementation of P2P (Person to Person) & P2M (Person to Merchant) transections through QR.**
- ✓ **Bill payments, mobile top-ups, and donation payments using myABL Coins, along with person-to-person myABL Coins transfers and Redemption through ABL POS.**
- ✓ **E-Commerce Acquiring Implementation.**
- ✓ **Deployment of 75 Cash Deposit Machines & 130 Cash Recycle Machines.**



Economic Highlights





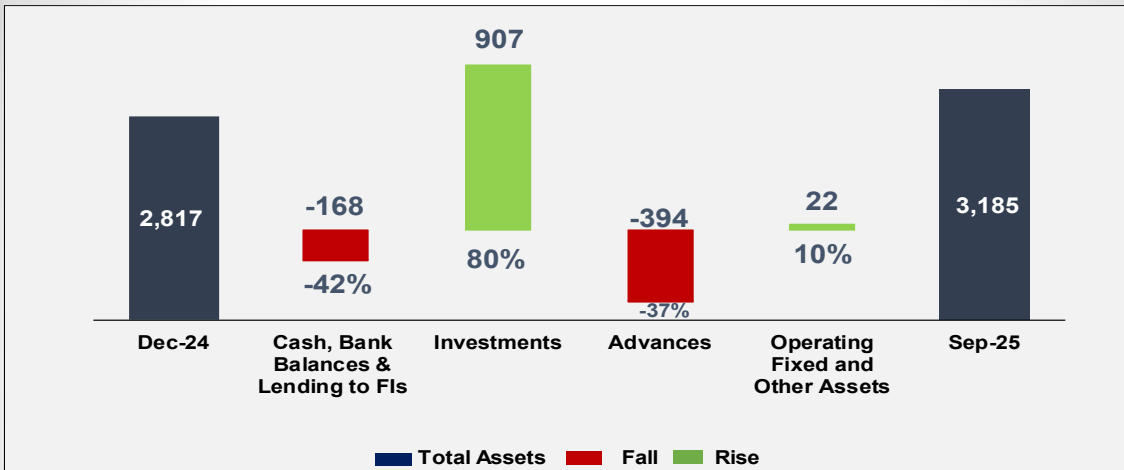
Highlights Financial Position (Assets)

(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%).

Total Assets

Rs.3,185

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

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%



Highlights Financial Position (Liabilities)

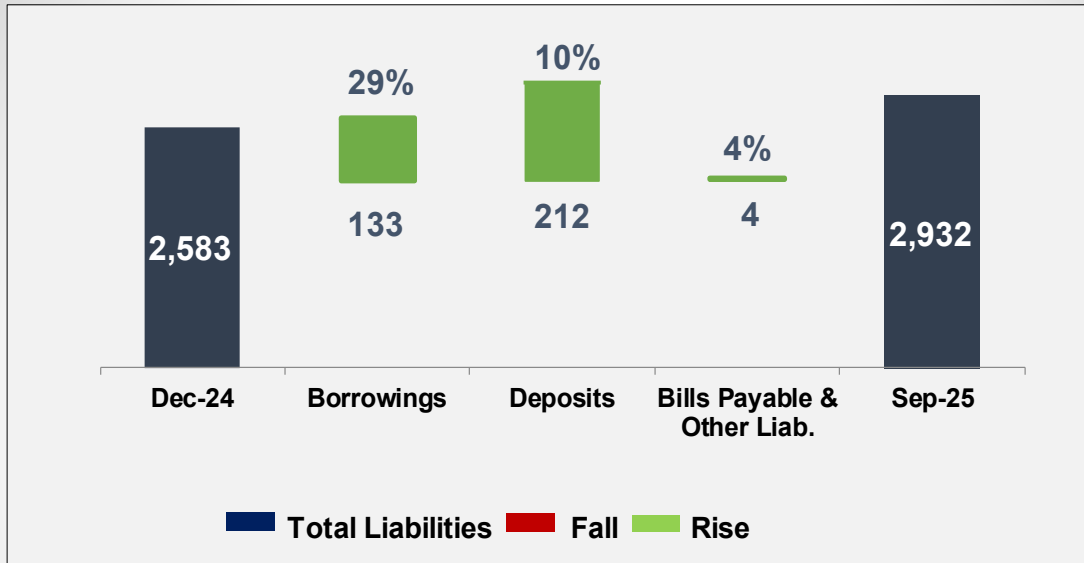
(Rs. in Billion)

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 June'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 16%.

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%	16%
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

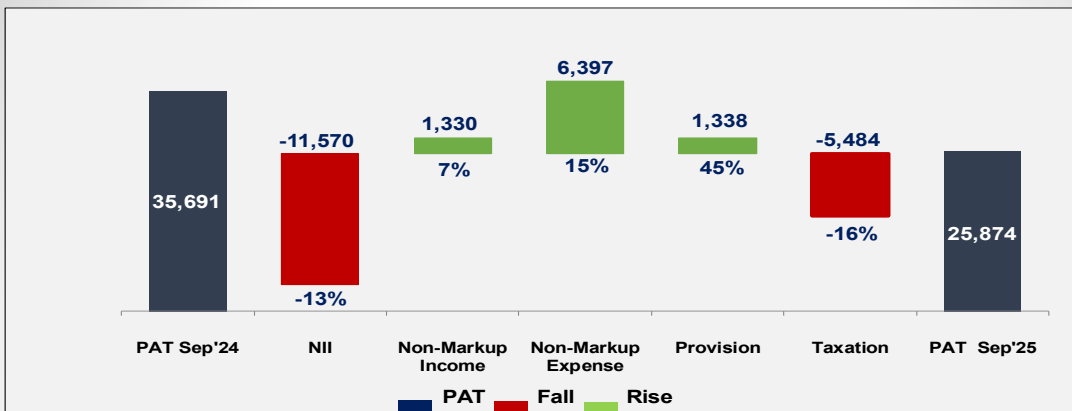
Rs. 54,815

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. 20.60 (Sep 2024; Rs. 31.17)



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%.

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	-27%

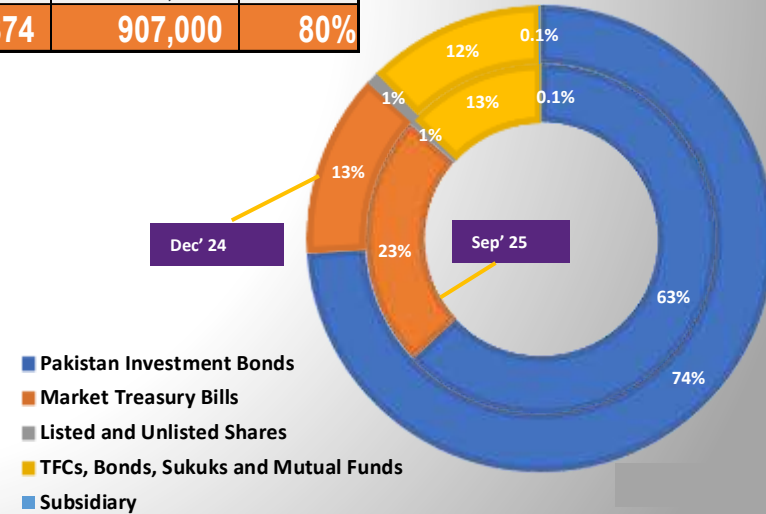


Investments

(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





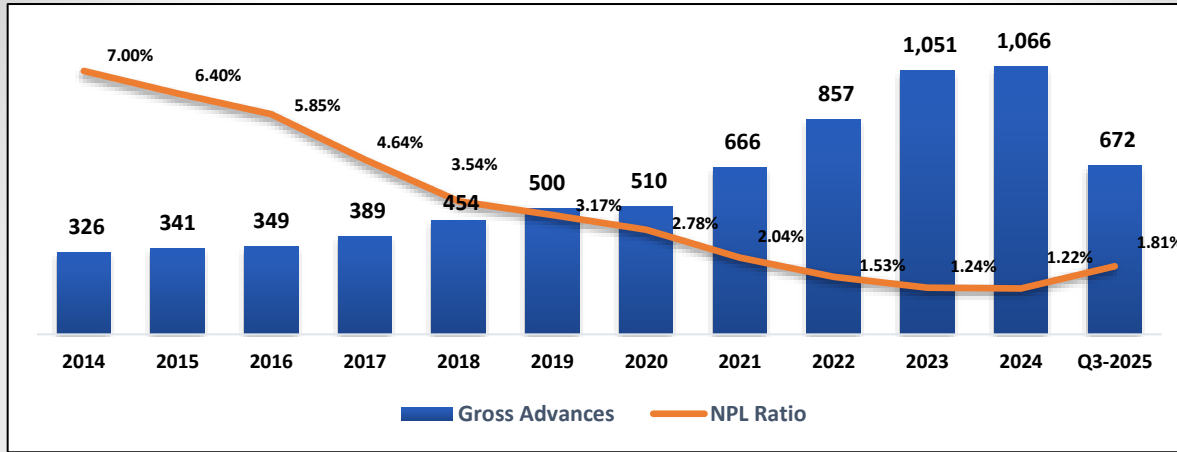
Advances & Asset Quality

(Rs. in Billion)

Gross Advances

Rs. 672

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



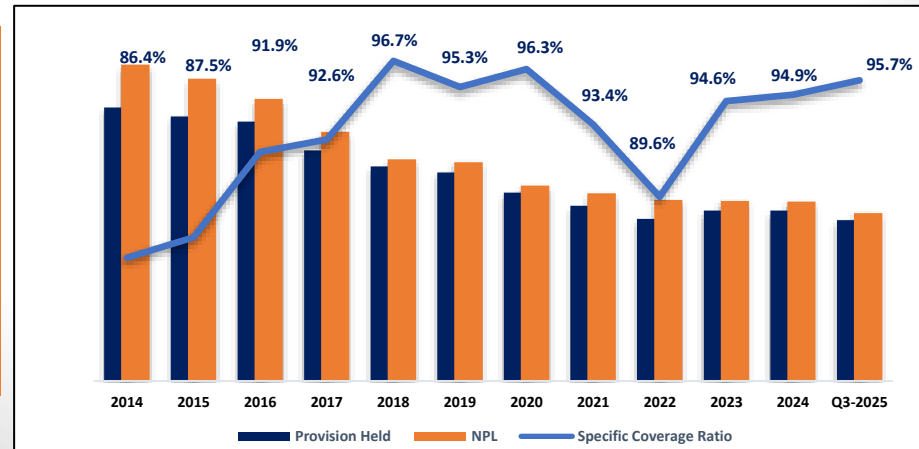
NPLs

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%

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

30.12%

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



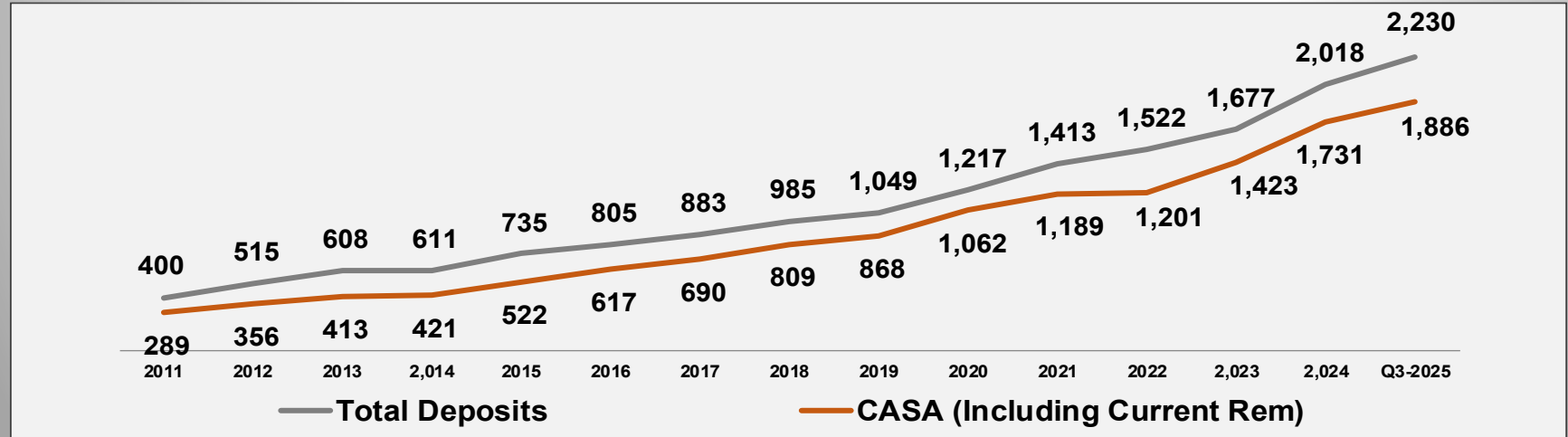
Deposits

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%

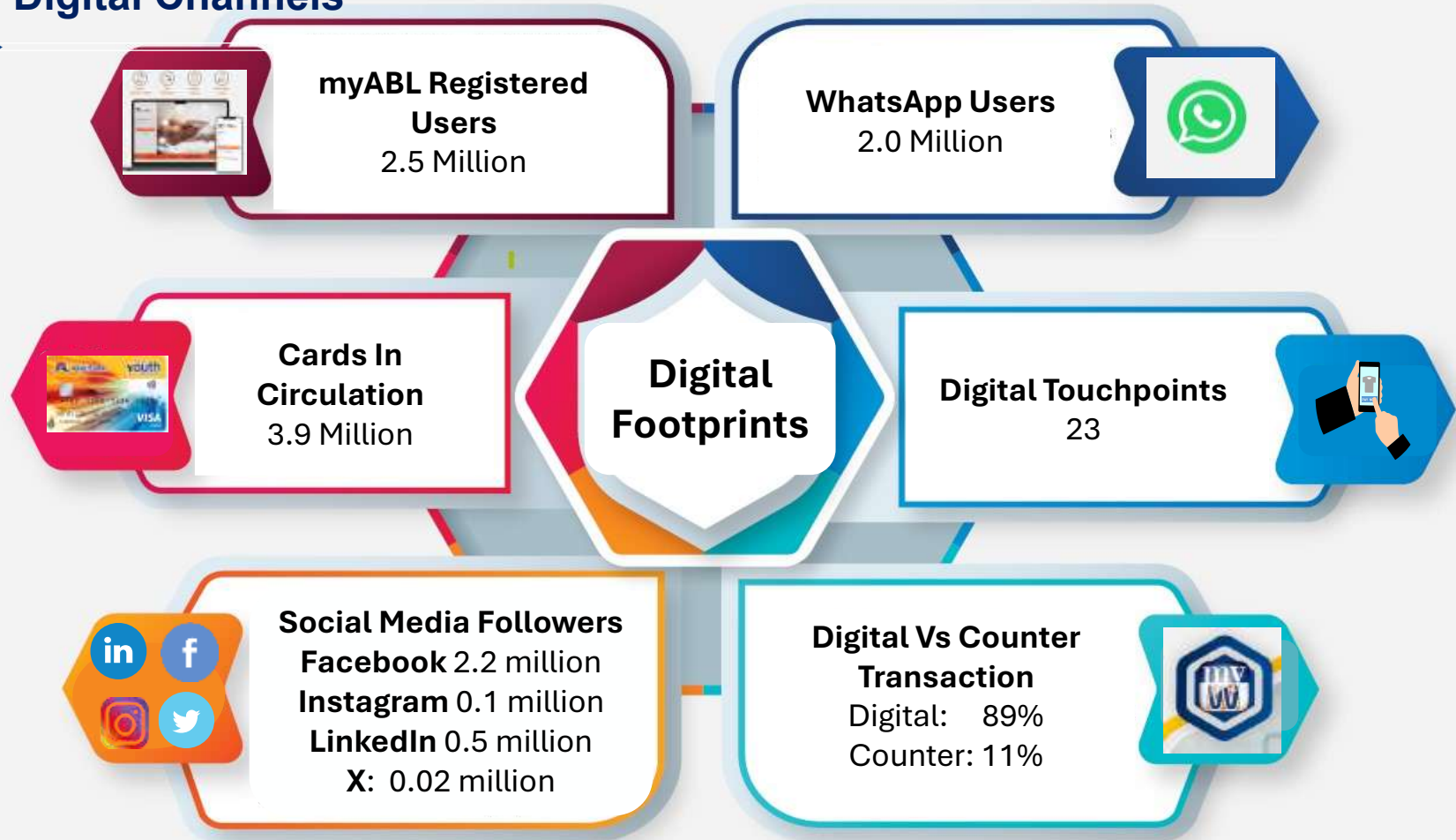
Market Share: 6.3%

Industry Growth: 16%

ABL CASA Mix: 85%



Digital Channels






NETWORK OUTREACH


Branches

1519
Total Branches



Conventional Branches

1212
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

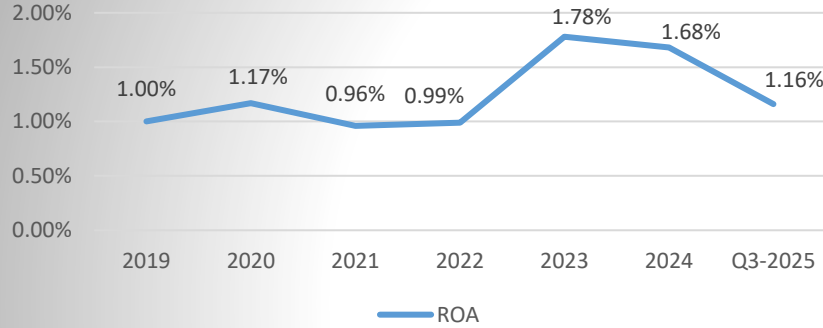
08
Warehouses



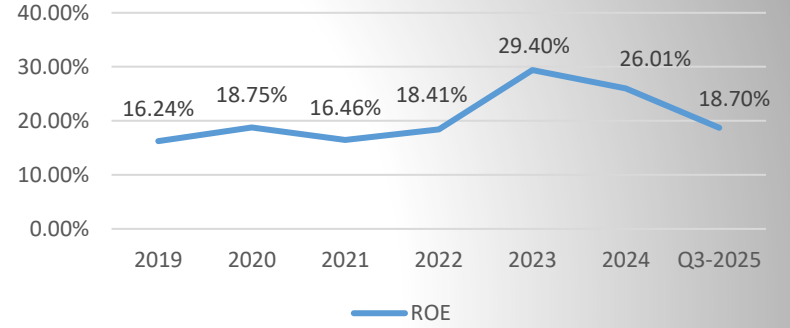


Key Ratios

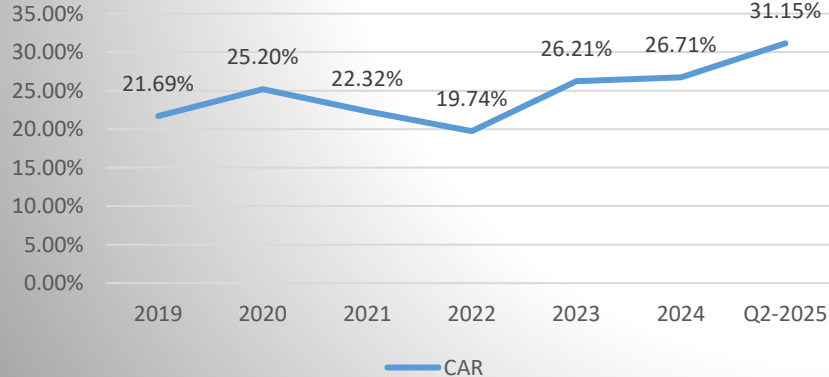
ROA



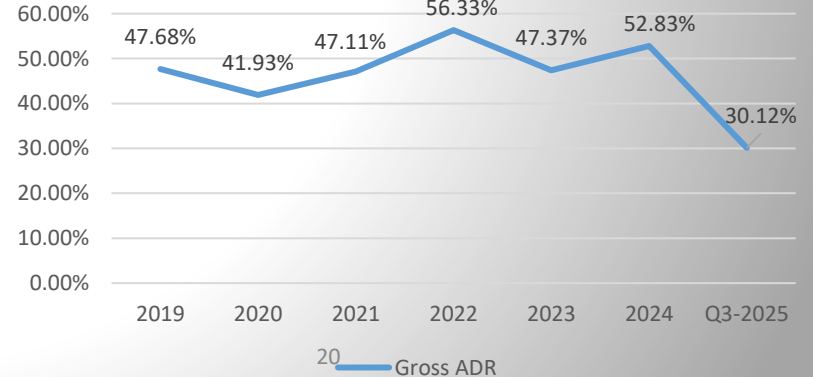
ROE



CAR



Gross ADR





Stock Market Data

Pakistan Stock Exchange Code: ABL

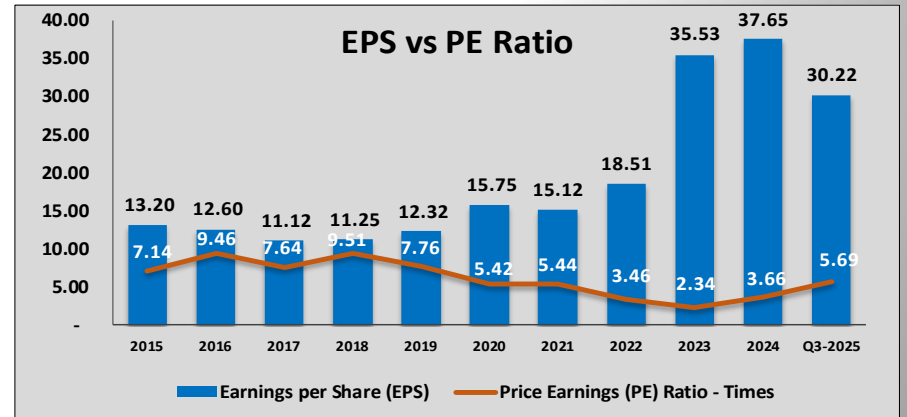
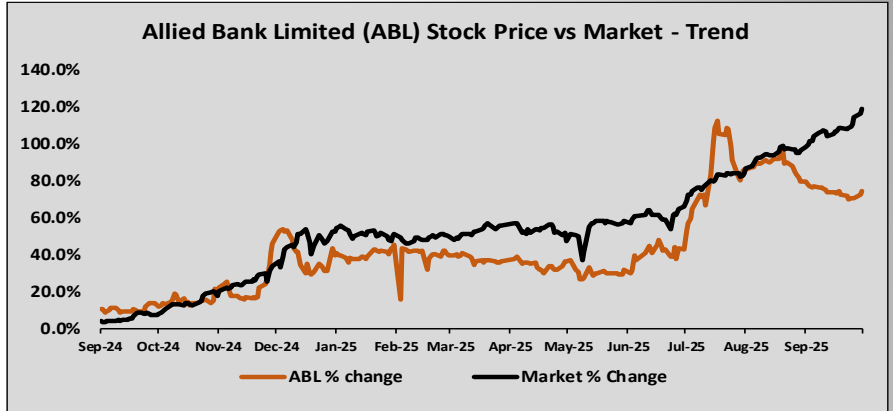
Bloomberg Code: ABL PA

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.

Contact Us



Sikander Ali Khan

*Unit Head Strategic Planning,
Finance*

+92-42-35880043
Ext: 32637

Investor.Relations@abl.com

آپ دے دل میں ہمراہ اکاؤنٹ

Allied Bank

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



www.abl.com

Thank You