



آپ کے دل میں ہمارا اکاؤنٹ

FINANCIAL PRESENTATION

December 31, 2025



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ABL at Glance

ATMs : 1,674

On Site : 1,428

Off Site : 240

MBU : 6

Rep Office : 2

UAE - Dubai

CHINA - Beijing

**Corporate
Governance Rating
CGR 9++**

Domestic Branches

Conventional : 1,231

Islamic : 302

Digital Lounges/Lobbies : 21

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

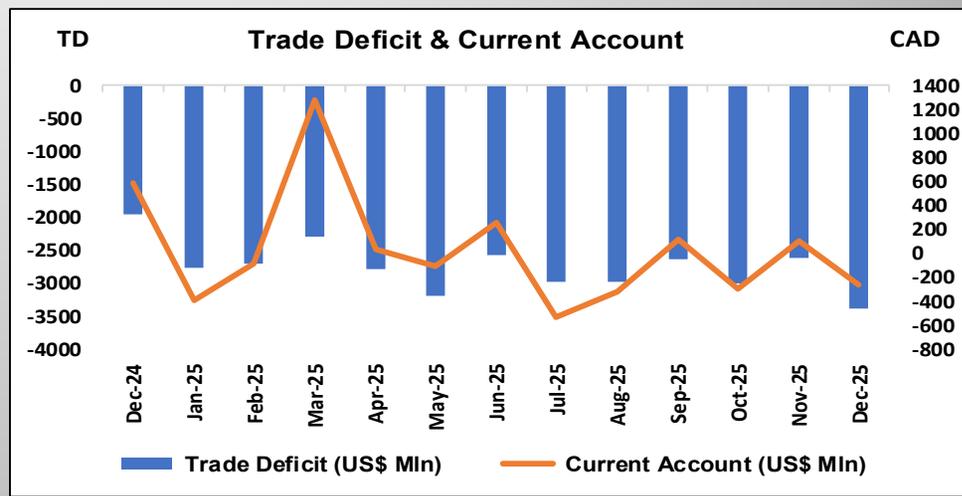
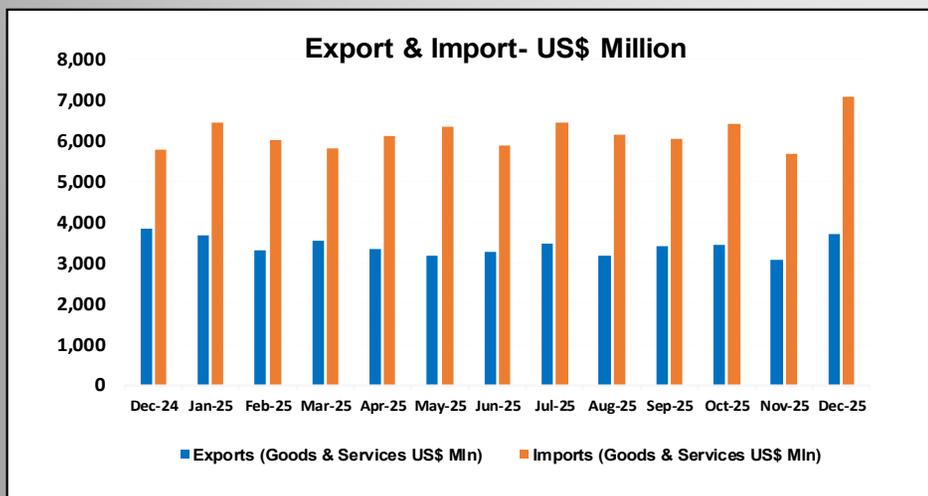
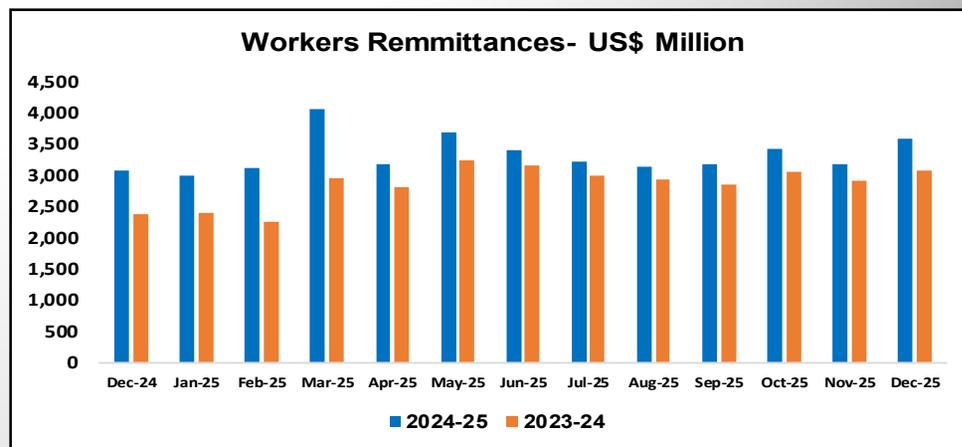
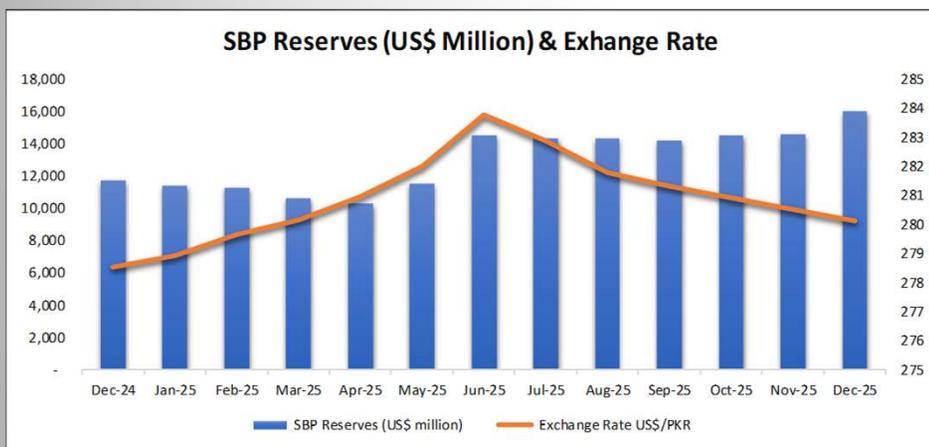
Export Processing Zone

**Digital Touch
Points : 27**





Economic Highlights





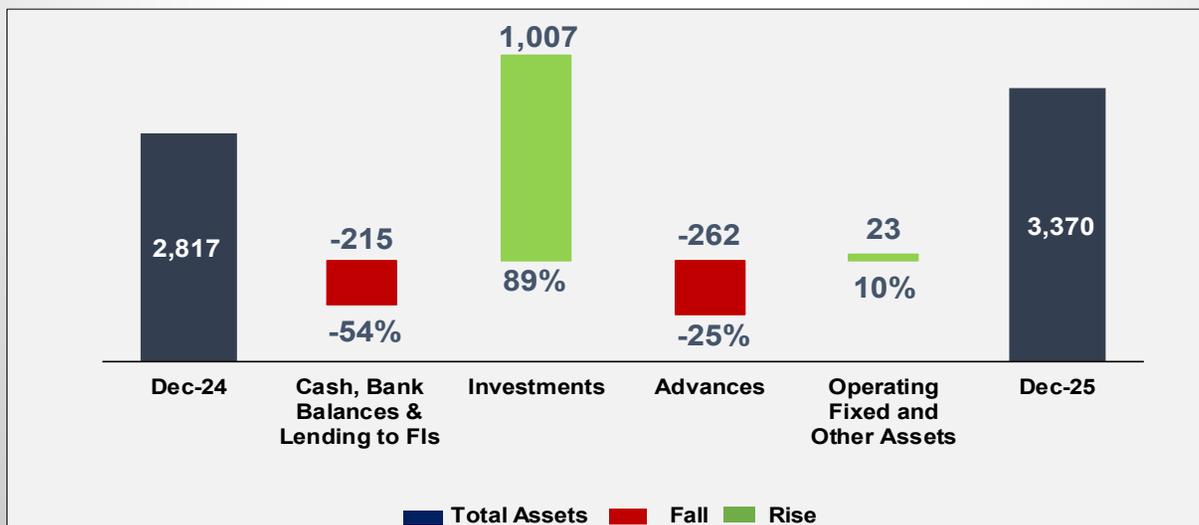
Highlights Financial Position (Assets)

(Rs. in Billion)

Net Advances

Rs.790

Net Advances reached at Rs. 790 billion as on Dec 31, 2025; decreased by 25% as against Rs. 1,051 billion as on Dec 31, 2024.



Net Investments

Rs.2,137

Net Investments reached at Rs. 2,137 billion (Increased by 89%).

Total Assets

Rs.3,370

Total Assets reached at Rs. 3,370 billion (increased by 20%).

Particulars	Dec'25	Dec' 24	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	185	400	-54%	-5%
Investments - Net	2,137	1,130	89%	30%
Advances - Net	790	1,051	-25%	-12%
Operating Fixed and Other Assets	259	236	10%	34%
Total Assets	3,370	2,817	20%	15%



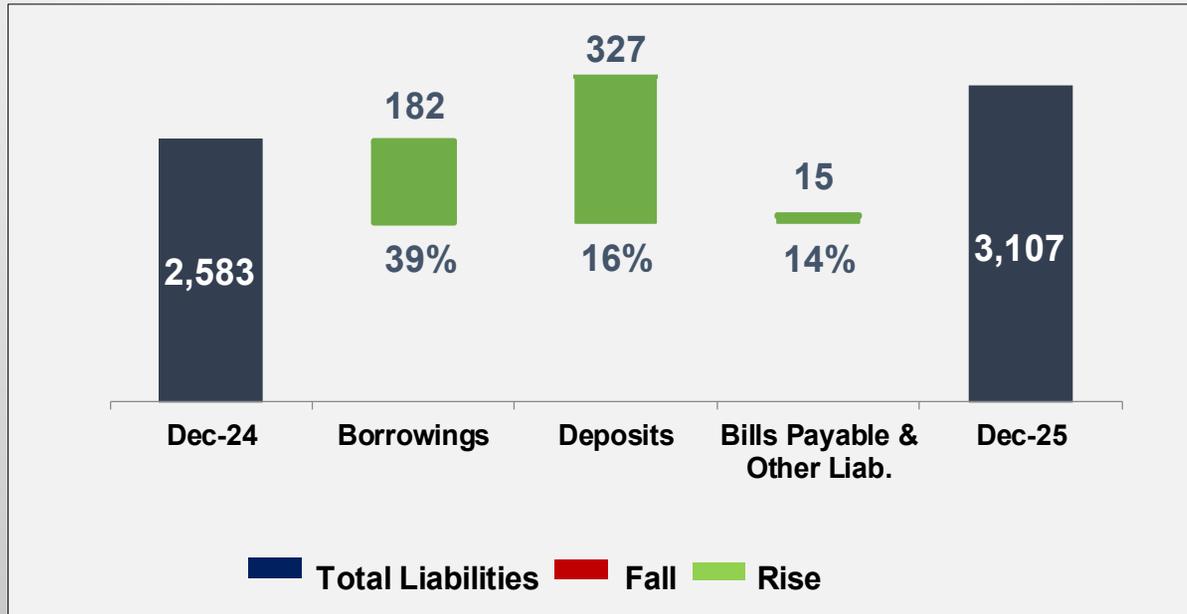
Highlights Financial Position (Liabilities)

(Rs. in Billion)

Total Equity

Rs.263

Total Equity stood at Rs. 263 billion; increased by 13% (Dec 2024: Rs. 234 billion)
CAR: 27.74%; as at Dec 2025 (Dec 2024: 26.71%); Industry CAR Dec'25 :20.8%



Deposits

Rs.2,346

CASA Dec'25 Stood at: 83%.

Deposits aggregated to reached at Rs. 2,346 billion; increased by 16%, Industry growth is 19%.

Total Liabilities

Rs.3,107

Total Liabilities stood at Rs. 3,107 billion (increased by 20%)

Particulars	Dec'25	Dec' 24	ABL Growth	Industry Growth
Borrowings	644	462	39%	5%
Deposits and Other Accounts	2,346	2,018	16%	19%
Bills Payable & Other Liabilities	117	103	14%	19%
Total Liabilities	3,107	2,583	20%	15%



Highlights Income Statement

(Rs. in Million)

Profit before Tax

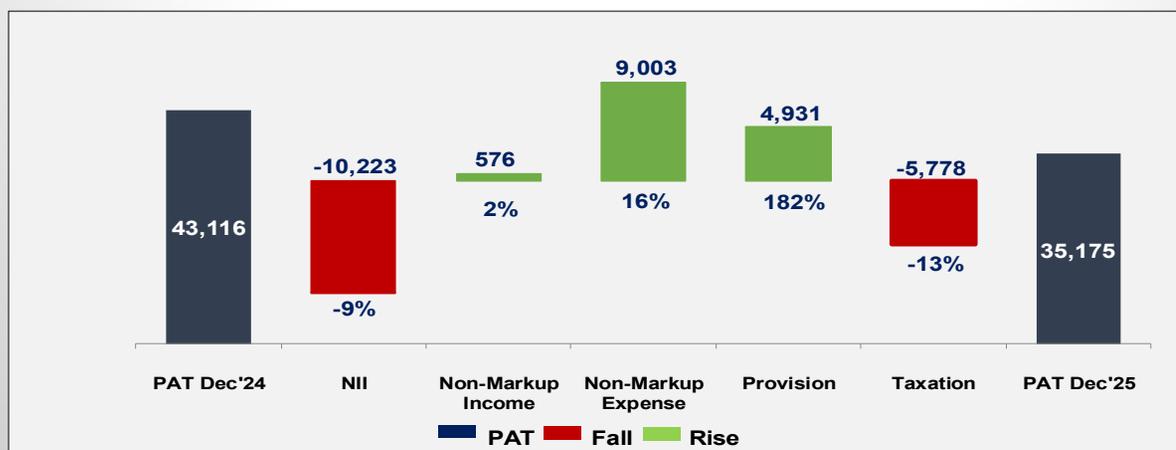
Rs. 74,209

For the year ended, Profit before Tax reached at Rs. 74,209 million, decreased by 16%

Profit after Tax

Rs. 35,175

PAT marked at Rs. 35,175 million during the year under review, decreasing by 18%. EPS stood at Rs. 30.72 (Dec 2024; Rs. 37.65)



Particulars	Dec'25	Dec'24	Growth
Interest Income	297,228	376,760	-21%
Interest Expense	192,228	261,537	-27%
Net Interest Income (NII)	105,000	115,223	-9%
Non Markup Income	28,556	27,980	2%
Gross Income	133,557	143,203	-7%
Non Markup Expense	66,988	57,985	16%
Profit Before Provisions	66,568	85,218	-22%
Provision Charge/ (Reversal)	(7,641)	(2,710)	182%
Profit Before Taxation	74,209	87,928	-16%
Taxation	39,034	44,812	-13%
Profit After Taxation (PAT)	35,175	43,116	-18%
Earnings Per Share (EPS)	30.72	37.65	-28%

Net Interest Income

Rs. 105,000

Net Interest Income (NII) stood at Rs. 105,000 million during the year under review; decreased by 9%.

Fee & Commission increased by 17%, Capital Gain decreased by 15% for the year ended Dec 31, 2025.

Non-Markup Income recorded at Rs. 28,556 million; increased by 2%.

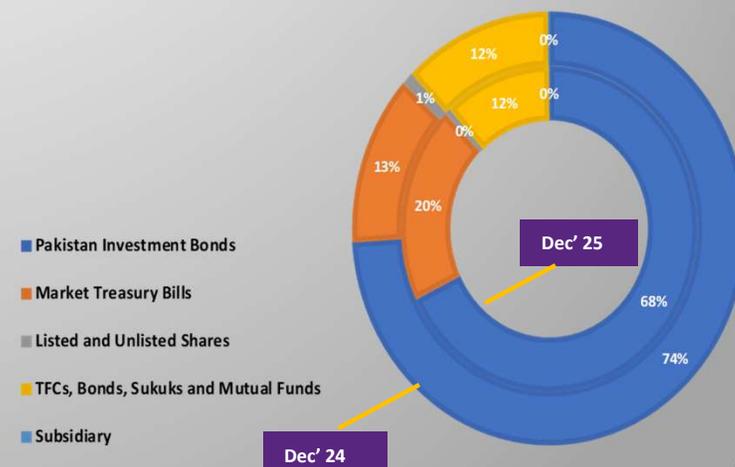


Investments

(Rs. in Million)

Investments	Dec'25	Dec'24	Var.	Growth
Pakistan Investment Bonds	1,423,278	822,897	600,381	73%
Market Treasury Bills	413,555	141,302	272,253	193%
Listed and Unlisted Shares	12,673	10,323	2,349	23%
TFCs, Bonds, Sukuks and Mutual Funds	246,016	135,892	110,124	81%
Subsidiaries	2,000	1,500	500	33%
Investments at Cost	2,097,521	1,111,915	985,606	89%
Provision for diminution in value of investments	(1,072)	(2,714)	1,642	-60%
*Surplus / (Deficit) on Revaluation of Securities	40,638	20,674	19,965	97%
Investments at Carrying Value	2,137,087	1,129,874	1,007,213	89%

*Surplus / (Deficit) on revaluation of securities	Dec'25	Dec'24
Pakistan Investment Bonds	18,858	1,700
Market Treasury Bills	560	872
Listed and Unlisted Shares	19,246	13,856
TFCs, Bonds, Sukuks and Mutual Funds	1,974	4,246
Surplus / (Deficit) on revaluation of securities	40,638	20,674





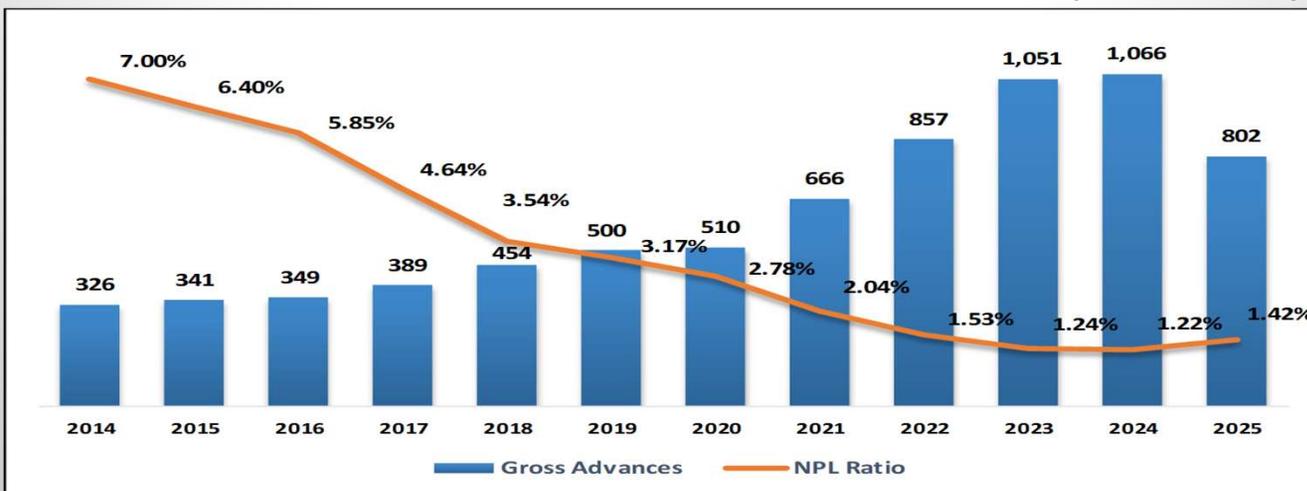
Advances & Asset Quality

(Rs. in Billion)

Gross Advances

Rs. 802

Gross advances stood at Rs. 802 billion (25%↓) (Industry Advances:10%↓)



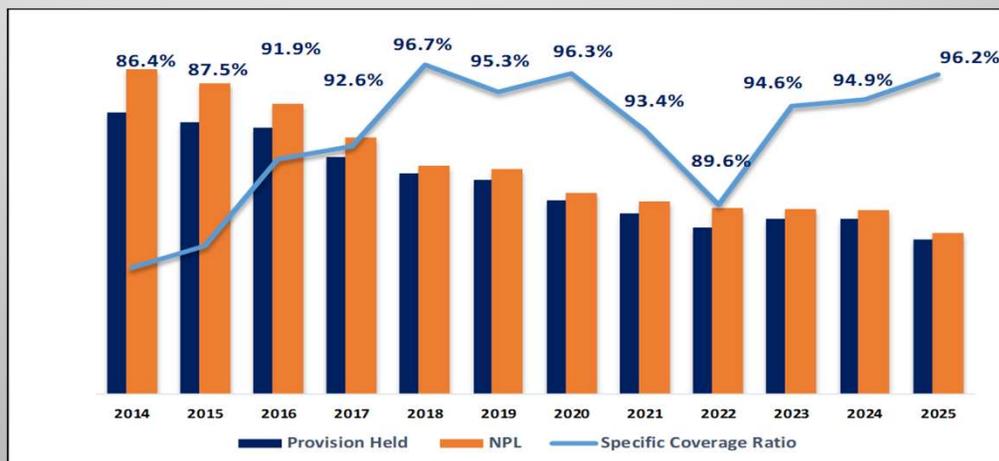
NPLs

Rs.11.37

- NPLs stood at Rs.11.37 billion (12.5%↓)
- NPL Ratio 1.42% (0.2%↑);
- Industry Jun'25: 6.1%
- Specific NPL Coverage 96.22% (1.3%↑) & Overall NPL Coverage at 109.07%; Overall Industry Dec'25: 107.7%

Key Lending sectors:

- Non-Financial Public Sector Enterprises (NFPSE)
- Non-Bank Financial Institution (NBFIs)
- Government (Including Govt. Trusts & Corporate Bodies)
- Textiles
- Information and Communication
- Wholesale And Retail Trade
- Utilities



Gross ADR

34.19%

Gross ADR ratio reached at 34.19% (Industry Gross ADR: 37.5%)

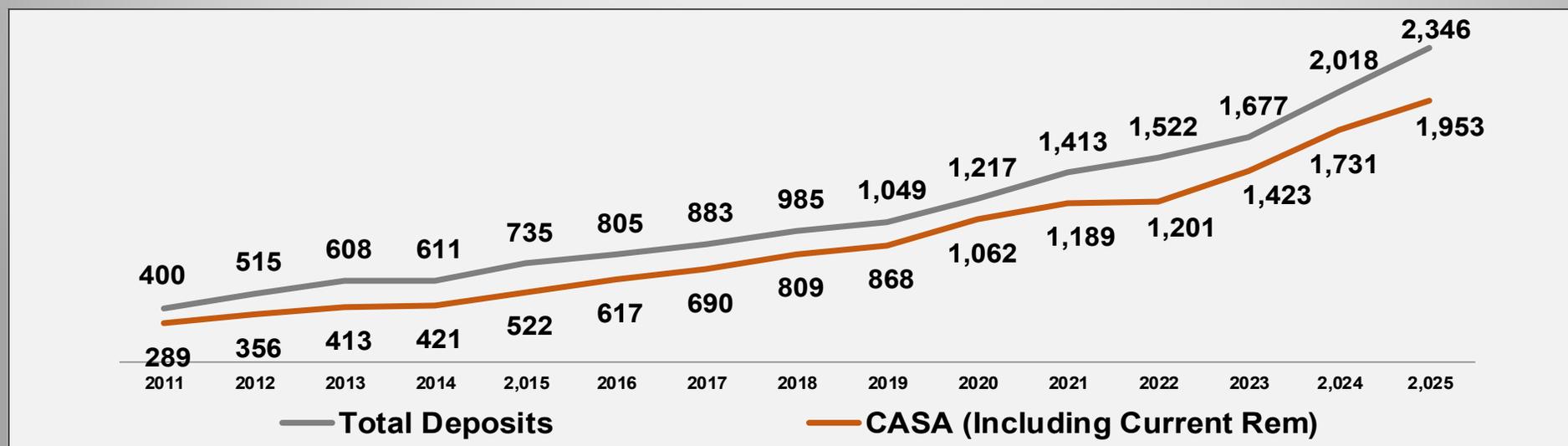
Deposits

Particulars	Dec' 25	Dec' 24	Var (%)
Current	933	773	21%
Saving	1,020	958	6%
Term	393	288	37%
Total Deposits	2,346	2,018	16%

Market Share: 6.5%

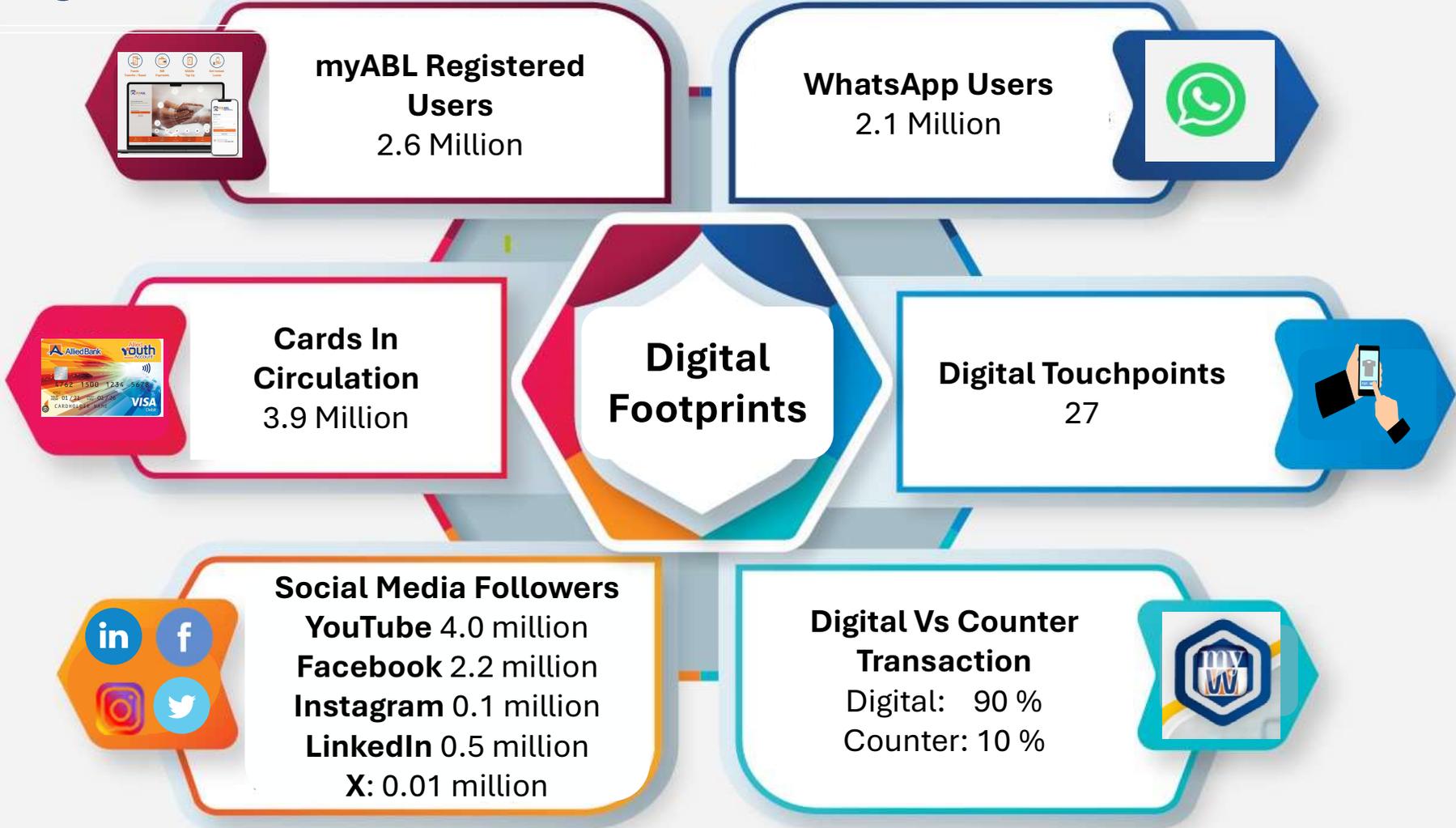
Industry Growth: 19%

ABL CASA Mix: 83%





Digital Channels





NETWORK OUTREACH

Branches

1535
Total Branches



Conventional Branches

1233
Conventional Branches



Islamic Branches

302
Shariah Compliant Branches



Sub Branches

11
Sub Branches



Global Presence

02
Representative Office
02
Foreign Branches



Digital Branches

21 Digital Lounges/Lobbies



Total ATMs

1674
Total Automated Teller Machines



Onsite ATMs

1428
Onsite Automated Teller Machines



Offsite ATMs

240
Offsite Automated Teller Machines



Islamic Banking Windows

396
Islamic Banking Windows



Mobile Banking Units

06 Mobile Banking Units



Warehouses

11
Warehouses





Key Ratios

ROA



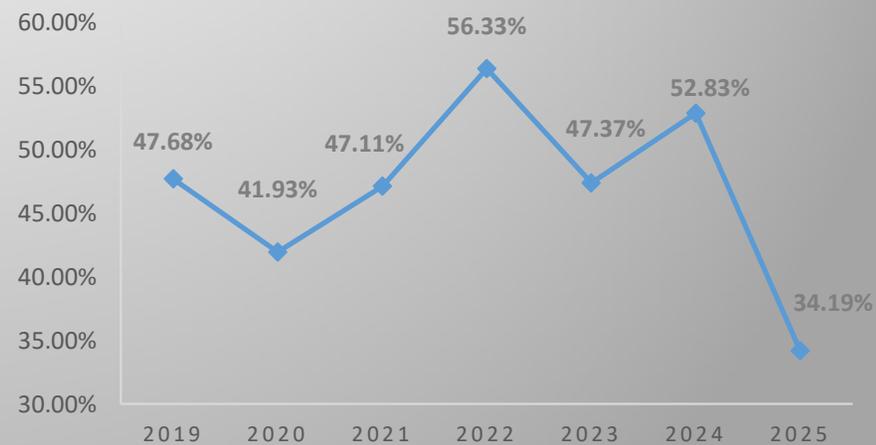
ROE



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): 209.284

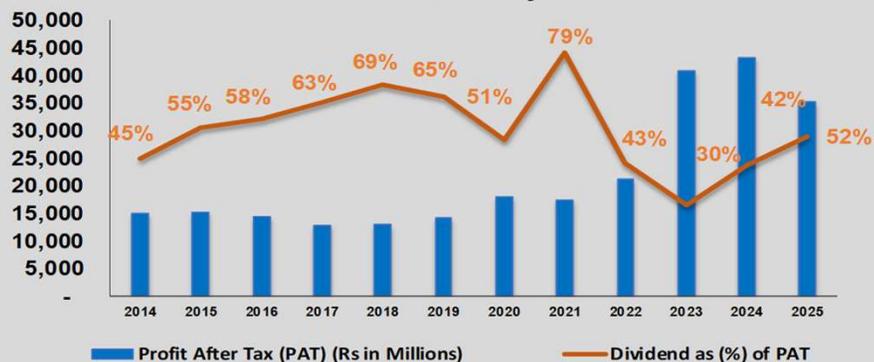
Stock Price as at Dec 31, 2025: Rs.182.77

Period High/Low: 206.46/167.75

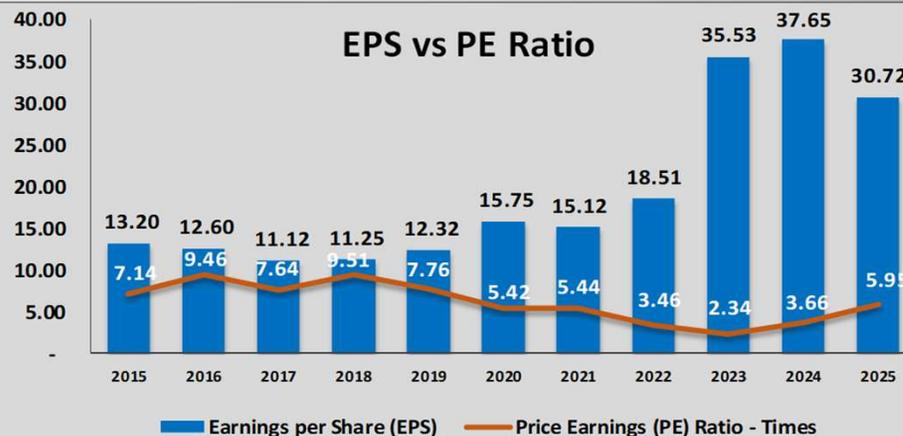
Allied Bank Limited (ABL) Stock Price vs Market - Trend



Dividend Payout



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



- Caa1/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
	Dec'25	Dec'24	Variance	Dec'25	Dec'24	Variance	
Cash and Balances with Banks	184,861	156,732	28,129	660	560	100	18%
Lending to Fls	-	243,541	(243,541)	-	869	(869)	-100%
Investments - net	2,137,087	1,129,874	1,007,213	7,629	4,033	3,596	89%
Advances - net	789,677	1,051,314	(261,637)	2,819	3,753	(934)	-25%
Operating fixed assets	151,365	138,681	12,684	540	495	45	9%
Other Assets	107,405	96,826	10,579	383	346	38	11%
TOTAL ASSETS	3,370,395	2,816,969	553,426	12,032	10,056	1,976	20%
LIABILITIES							
Deposits	2,345,859	2,018,395	327,464	8,374	7,205	1,168	16%
Borrowings	643,733	462,024	181,709	2,298	1,649	649	39%
Bills Payable	13,861	14,502	(641)	49	52	(2)	-4%
Other Liabilities	103,567	88,147	15,420	370	315	55	17.5%
TOTAL LIABILITIES	3,107,019	2,583,067	523,952	11,092	9,221	1,870	20%
NET ASSETS	263,376	233,901	29,475	940	834	106	12.6%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	186,955	165,822	21,133	667	592	75	13%
Equity-Tier I	198,406	177,273	21,133	708	633	75	12%
Total Equity	263,376	233,901	29,475	940	835	105	13%



Statement of Financial Position : Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Dec'25	Dec'24	Variance	Dec'25	Dec'24	Variance	
Cash and Balances with Banks	185,064	156,777	28,287	661	560	101	18%
Lending to FIs	-	243,541	(243,541)	-	869	(869)	-100%
Investments - net	2,140,315	1,132,883	1,007,432	7,641	4,044	3,596	89%
Advances - net	789,950	1,051,545	(261,595)	2,820	3,754	(934)	-25%
Operating fixed assets	152,768	139,722	13,046	545	499	47	9%
Other Assets	107,517	97,234	10,283	384	347	37	11%
TOTAL ASSETS	3,375,614	2,821,702	553,912	12,050	10,073	1,977	20%
LIABILITIES							
Deposits	2,344,862	2,018,070	326,792	8,371	7,204	1,167	17%
Borrowings	643,733	462,024	181,709	2,298	1,649	649	39%
Bills Payable	13,861	14,502	(641)	49	52	(2)	-4%
Other Liabilities	104,285	88,858	15,427	372	317	55	17%
TOTAL LIABILITIES	3,106,741	2,583,454	523,287	11,091	9,223	1,868	20%
NET ASSETS	268,873	238,249	30,624	960	851	109	13%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	192,453	170,164	22,289	687	607	80	13%
Equity-Tier I	203,904	181,615	22,289	728	648	80	12%
Total Equity	268,873	238,249	30,624	960	851	109	13%



Income Statement : Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Dec'25	Dec'24	Variance	Dec'25	Dec'24	Variance	
Mark-up and Interest Income	297,228	376,760	(79,532)	1,061	1,345	(284)	-21%
Mark-up and Interest Expensed	192,228	261,537	(69,309)	686	934	(247)	-27%
Net Mark-up and interest Income	105,000	115,223	(10,223)	375	411	(36)	-9%
Capital Gain and Dividend	5,823	6,462	(639)	21	23	(2)	-10%
Fee based Income and Others	22,734	21,518	1,216	81	77	4	6%
Non Mark-up and Interest Income	28,557	27,980	577	102	100	2	2%
Gross Income	133,557	143,203	(9,646)	477	511	(34)	-7%
Human Resource Cost	23,870	20,136	3,734	85	72	13	19%
Other Operating Cost	43,118	37,849	5,269	154	135	19	14%
Total Operating Cost	66,988	57,985	9,003	239	207	32	16%
Operating Profit	66,568	85,218	(18,650)	238	304	(67)	-22%
Provision Reversal	(7,641)	(2,710)	(4,931)	(27)	(10)	-18	-182%
Profit Before Tax	74,209	87,928	(13,719)	265	314	(49)	-16%
Taxation	39,034	44,812	(5,778)	139	160	(21)	-13%
Profit After Tax	35,175	43,116	(7,941)	126	154	(28)	-18%



Income Statement : Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Dec'25	Dec'24	Variance	Dec'25	Dec'24	Variance	
Mark-up and Interest Income	297,322	376,907	(79,585)	1,057	1,340	(283)	-21%
Mark-up and Interest Expensed	192,218	261,543	(69,325)	683	930	(246)	-27%
Net Mark-up and interest Income	105,104	115,364	(10,260)	374	410	(36)	-9%
Capital Gain and Dividend	5,824	6,462	(639)	21	23	(2)	-10%
Fee based Income and Others	25,248	23,873	1,375	90	85	5	6%
Non Mark-up and Interest Income	31,071	30,335	736	110	108	3	2%
Gross Income	136,175	145,699	(9,524)	484	518	(34)	-7%
Human Resource Cost	24,957	20,958	3,999	89	75	14	19%
Other Operating Cost	43,738	38,562	5,176	155	137	18	13%
Total Operating Cost	68,696	59,521	9,175	244	212	33	15%
Operating Profit	67,479	86,178	(18,699)	240	306	(66)	-22%
Share of profit from associate	671	826	(154)	2	3	(1)	-19%
Provision Reversal	(7,641)	(2,710)	(4,931)	(27)	(10)	(18)	182%
Profit Before Tax	75,792	89,714	(13,922)	269	319	(49)	-16%
Taxation	39,463	45,325	(5,862)	140	161	(21)	-13%

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

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