

ALLIED BANK LIMITED
PERFORMANCE HIGHLIGHTS

6 Year Trend

December 31,	2025	2024	2023	2022	2021	2020
STATEMENT OF FINANCIAL POSITION						
Rs. in Million						
ASSETS						
Cash and balances with treasury and other banks	184,861	156,732	158,592	91,353	125,310	135,628
Lending to financial institutions	-	243,541	9,418	28,222	45,453	17,996
Investments- Gross	2,138,159	1,132,588	1,153,855	1,125,438	1,066,588	832,054
Advances - Gross	802,076	1,066,348	794,138	857,488	665,740	510,174
Operating Fixed assets	151,365	138,682	125,475	84,443	80,871	76,246
Other assets	107,405	96,826	103,916	78,198	41,138	34,535
Total assets - Gross	3,383,866	2,834,717	2,345,394	2,265,142	2,025,100	1,606,633
Credit loss allowance against non-performing advances	(12,399)	(15,034)	(12,541)	(11,848)	(12,850)	(13,742)
Credit loss allowance against diminution in value of investment	(1,072)	(2,714)	(3,537)	(2,321)	(2,093)	(2,433)
Total assets - net of provision	3,370,395	2,816,969	2,329,316	2,250,973	2,010,157	1,590,458
LIABILITIES						
Deposits	2,345,859	2,018,395	1,676,623	1,522,297	1,413,295	1,216,678
Inter bank borrowings	643,733	462,024	373,674	530,415	420,006	193,928
Bills payable	13,861	14,502	9,322	14,160	10,060	9,622
Other liabilities	81,834	78,316	75,443	56,290	39,551	38,670
Deferred tax liabilities - net	21,732	9,831	-	-	-	-
Total Liabilities	3,107,019	2,583,068	2,135,062	2,123,162	1,882,912	1,458,898
NET ASSETS	263,376	233,901	194,254	127,811	127,245	131,560
REPRESENTED BY						
Share capital	11,451	11,451	11,451	11,451	11,451	11,451
Reserves	46,341	42,461	37,961	31,435	26,784	24,277
Unappropriated profit	140,614	123,361	104,802	79,653	69,471	66,995
Equity - Tier I	198,406	177,273	154,214	122,539	107,706	102,723
Surplus on revaluation of assets	64,970	56,628	40,040	5,272	19,539	28,837
Total Equity	263,376	233,901	194,254	127,811	127,245	131,560
PROFIT & LOSS ACCOUNT						
Markup / Return / Interest earned	297,228	376,760	357,307	215,469	118,649	110,547
Markup / Return / Interest expensed	(192,228)	(261,537)	(244,028)	(148,750)	(73,062)	(62,126)
Net Markup / Interest income	105,000	115,223	113,279	66,719	45,587	48,421
Fee, Commission, Brokerage and Exchange income	21,661	20,760	19,808	16,095	8,784	7,105
Gain on securities & Dividend income	5,822	6,462	4,388	4,487	6,485	5,075
Other income	1,073	758	231	93	669	362
Non Markup / Interest income	28,556	27,980	24,427	20,675	15,938	12,542
Gross income	133,556	143,203	137,706	87,394	61,525	60,963
Non Markup / Interest expenses	(66,844)	(57,880)	(48,888)	(40,923)	(33,886)	(30,471)
Profit before provisions	66,712	85,323	88,818	46,471	27,639	30,492
Donations	(144)	(105)	(84)	(107)	(60)	(133)
Provisions - (charge) / reversal	7,641	2,710	(2,977)	262	811	(844)
Profit before taxation	74,209	87,928	85,757	46,626	28,390	29,515

PERFORMANCE HIGHLIGHTS

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Taxation	(39,034)	(44,812)	(45,074)	(25,432)	(11,077)	(11,486)
Profit after taxation	35,175	43,116	40,683	21,194	17,313	18,029

FINANCIAL RATIOS

Return on equity	%	18.73%	26.01%	29.40%	18.41%	16.46%	18.75%
Return on assets	%	1.14%	1.70%	1.78%	0.99%	0.96%	1.17%
Profit before tax ratio (PBT/Net markup + non markup income)	%	22.78%	21.72%	22.46%	19.74%	21.09%	23.98%
Gross spread ratio (Net markup income / Gross markup income)	%	35.33%	30.58%	31.70%	30.96%	38.42%	43.80%
Return on Capital employed ((PAT) / Avg Cap employed)	%	2.20%	3.11%	3.65%	2.18%	1.95%	2.27%
Current & Quick / Acid Test Ratio	Times	0.65	1.14	0.68	0.59	0.80	1.06
Cash to Current Liabilities	%	10.89%	12.16%	14.64%	7.22%	11.96%	17.54%
Advances to deposits ratio (ADR) - Gross	%	34.19%	52.83%	47.37%	56.33%	47.11%	41.93%
Advances to deposits ratio (ADR) - Net	%	33.66%	52.09%	46.62%	55.55%	46.20%	40.80%
Cost / Income ratio	%	50.05%	40.42%	35.50%	46.83%	55.08%	49.98%
Growth in net profit after tax	%	-18.42%	5.98%	91.96%	22.41%	-3.97%	27.75%
NPL ratio	%	1.42%	1.22%	1.64%	1.53%	2.04%	2.78%
Capital Adequacy ratio	%	27.74%	26.71%	26.21%	19.74%	22.32%	25.20%
Breakup value per share without Surplus	Rs.	173.27	154.81	134.68	107.01	94.06	89.71
Breakup value per share with Surplus	Rs.	230.01	204.27	169.64	111.62	111.12	114.89
Weighted Average cost of deposit	%	5.42%	9.56%	10.10%	6.55%	3.07%	4.02%
Earning assets to total assets ratio	%	86.84%	86.08%	83.34%	88.72%	87.70%	84.51%
Gross Yield on Earning Assets	%	10.16%	15.54%	18.41%	10.79%	6.73%	8.22%

DU PONT ANALYSIS

Profit Margin (Net Profit/ Markup and Non Mark up Income)	%	11.00%	11.00%	10.66%	8.97%	12.86%	14.65%
Assets Turnover (Mark up plus Non Markup/ Total Assets)	%	11.00%	16.00%	16.67%	11.08%	7.48%	8.01%

SHARE INFORMATION

Cash Dividend Per Share	%	160.00%	160.00%	120.00%	85.00%	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)	%	8.75%	11.61%	14.46%	13.29%	9.72%	9.37%
Dividend payout ratio (Total payout)	%	52.09%	42.49%	33.78%	45.92%	52.91%	50.81%
Dividend Cover ratio	Times	1.92	2.35	2.96	2.18	1.89	1.97
Earning Per Share (EPS)	Rs.	30.72	37.65	35.53	18.51	15.12	15.75
Price to earning ratio (PE x)	Times	5.95	3.66	2.34	3.46	5.44	5.42
Price to book value ratio	Times	0.79	0.67	0.49	0.57	0.74	0.74
Market value per share - at the end of the year	Rs.	182.77	137.87	83.00	63.97	82.27	85.37
Market value per share - highest / lowest during the year	Rs.	209.57/125.00	150.94/93.90	90.51/61.5	91.43/61.9	89.08/67.98	100.93/66.82
Net assets per share	Rs.	230.01	204.27	169.64	111.62	111.12	114.89
Market Capitalisation	Rs. In Million	209,284	157,871	95,042	73,250	94,207	97,755

PERFORMANCE HIGHLIGHTS

December 31,		6 Year Trend					
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INDUSTRY SHARE							
Deposits	%	6.49%	6.67%	6.02%	6.78%	6.74%	7.12%
Advances	%	5.67%	6.66%	6.72%	7.53%	6.89%	6.25%
Total Assets	%	5.59%	5.39%	5.16%	6.52%	6.96%	6.77%
Trade Share							
Import & Export Volume	USD Million	2,984	3,605	4,081	4,567	3,261	2,033
Market Share	%	3.17%	4.12%	5.34%	4.71%	3.39%	3.21%
Home Remittance							
Remittances handled	USD Million	1,329	1,905	1,299	1,863	2,393	2,151
Market Share	%	3.30%	5.50%	4.93%	6.30%	7.72%	8.31%
OTHER INFORMATION							
Non - performing loans (NPLs)	Rs. In Million	11,369	12,995	13,039	13,104	13,601	14,161
Number of employees - Permanent	Nos.	11,988	12,058	11,991	11,404	11,167	11,267
Number of employees - Total	Nos.	13,066	13,275	12,528	11,929	11,598	11,603
Number of branches	Nos.	1,535	1,510	1,483	1,453	1,429	1,402
Number of ATMs	Nos.	1,674	1,604	1,566	1,572	1,558	1,558