



آپ کے دل میں ہماری اکاؤنٹ

# INVESTOR PRESENTATION

March 31, 2026



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# ABL At a Glance – March 2026

**Rs. 3.7T**

**Total Assets**

Increased by 9% in Q1

**Rs. 2.4T**

**Total Deposits**

**10.9 Mn**

**Total Accounts**

378,000+ new accounts opened in 2025

**23.83%**

**Capital Adequacy Ratio**

Highest in the Industry

**1.72%**

**Infection Ratio**

Lowest among Peer Banks

**25.35%**

**Female Employees**

Among highest in the industry

**1,535**

**Total Branches**

**1,699**

**Total ATMs**

**1,233**

Conventional Branches

**302**

Islamic Branches

**1,447**

Onsite ATMs

**1,445**

Banked Branches

**396**

Islamic Banking Windows

**244**

Offsite ATMs

**90**

Un-Banked Branches

**08**

Mobile Banking Units

**29**

Digital Touchpoints

**1,211**

Urban Branches

**324**

Rural Branches

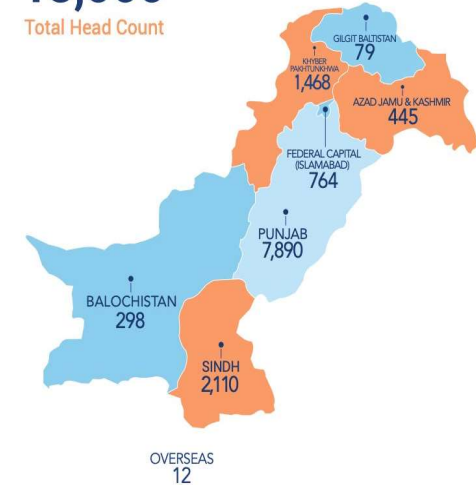
**22**

Digital Self-Service Branches

**13,066**

**Total Head Count**

As on December 31, 2025



**Subsidiaries (100% Holding)**

ABL Asset Management Co. Ltd.  
ABL Exchange (Private) Ltd.

**Rep Office : 2**

UAE - Dubai  
CHINA - Beijing

**Entity Rating**  
Long Term: AAA  
Short Term: A1+

**Corporate Governance**  
CGR 9++

**Overseas Branches : 2**

Bahrain WBU  
Export Processing Zone

# Digital Channels

**2.8 Million**



**myABL App Registrations**

17% year-on-year increase

**2.3 Million**



**WhatsApp Banking Users**

Pakistan's first WhatsApp bank

**4.0 Million**



**Cards In Circulation**

Debit & credit combined

**2600+ Participants**



**Fintech Hackathon**

4<sup>th</sup> FinTech ABL Hackathon

**90 : 10**



**Digital : Counter Mix**  
**96.51% ATM Uptime**

**29**



**Digital Touchpoints**

Digital branches & lounges

**12,283**



**POS Machines**

29 Mn+ successful transactions

**471**



**CDMs Deployed**

28 deployed in Q1 2026

**SOCIAL MEDIA PRESENCE**

Crossed 8 Million



4,400,000

YouTube



2,165,943

Facebook



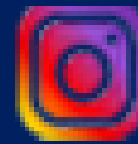
754,997

TikTok



529,571

LinkedIn



109,283

Instagram



105,000

WhatsApp



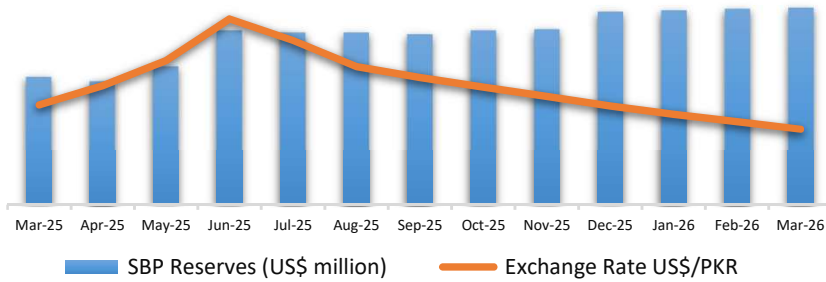
17,541

X

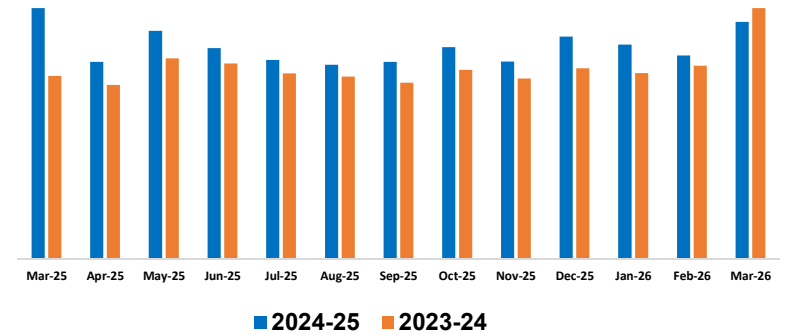


# Economic Highlights

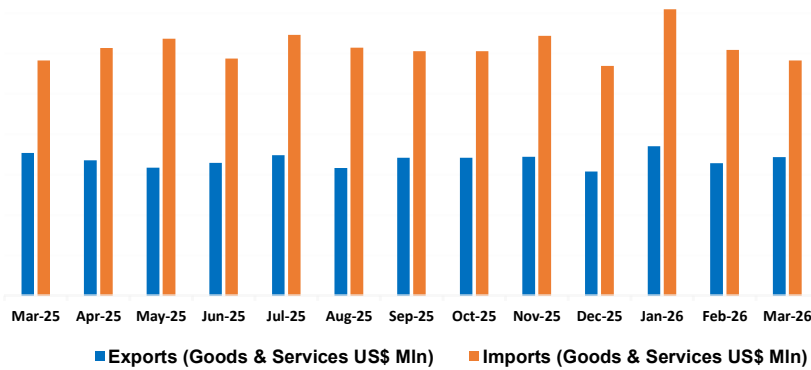
### SBP Reserves (US\$ Million) & Exchange Rate



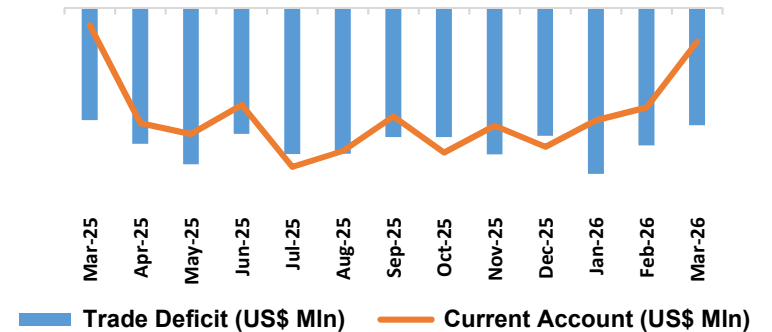
### Workers Remittances- US\$ Million



### Export & Import- US\$ Million



### Trade Deficit & Current Account



# ASSETS

## FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Mar'26	Dec'25	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	196	185	6%	-5%
Investments - Net	2,505	2,137	17%	3%
Advances - Net	704	790	-11%	3%
Operating Fixed and Other Assets	280	259	8%	7%
<b>Total Assets</b>	<b>3,685</b>	<b>3,370</b>	<b>9%</b>	<b>3%</b>

### TOTAL ASSETS

**Rs. 3,685**

March 2026

▲ 9% vs Dec'25 (Rs. 3,370)

### NET INVESTMENTS

**Rs. 2,505**

March 2026

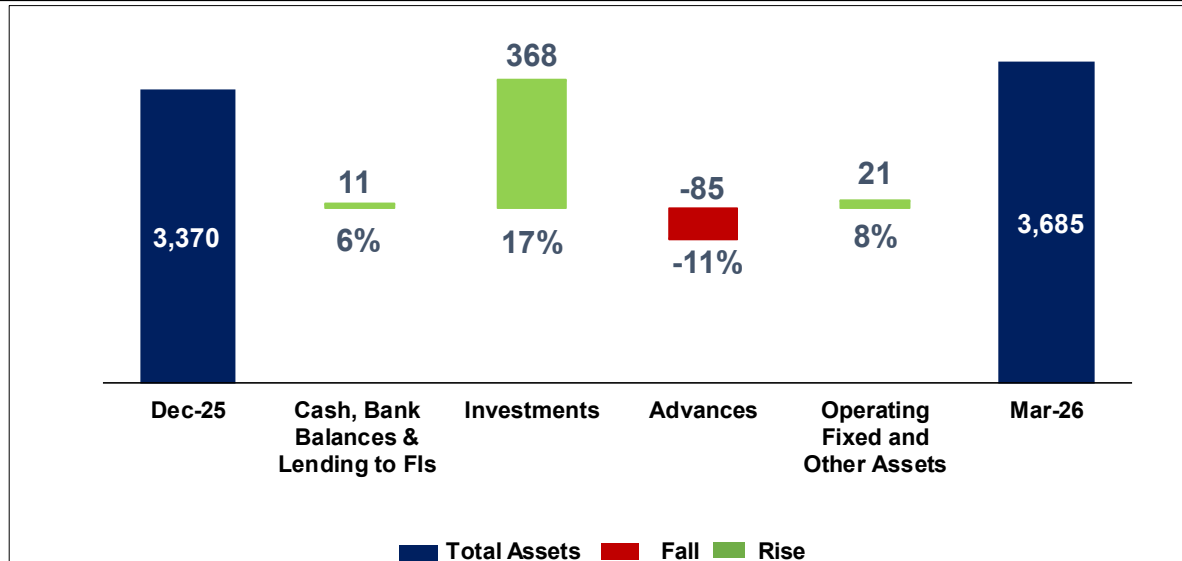
▲ 17% vs Dec'25 (Rs. 2,137)

### NET ADVANCES

**Rs. 704**

March 2026

▼ 11% vs Dec'25 (Rs. 790)





# LIABILITIES

FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Mar'26	Dec'25	ABL Growth	Industry Growth
Borrowings	962	644	49%	8%
Deposits and Other Accounts	2,377	2,346	1%	4%
Bills Payable & Other Liabilities	103	117	-12%	-6%
<b>Total Liabilities</b>	<b>3,442</b>	<b>3,107</b>	<b>11%</b>	<b>4%</b>

TOTAL LIABILITIES

## Rs. 3,442

March 2026

▲ 11% vs Dec'25 (Rs. 3,107)

DEPOSITS

## Rs. 2,377

March 2026

▲ 1% vs Dec'25 (Rs. 2,346)

CASA: 81%

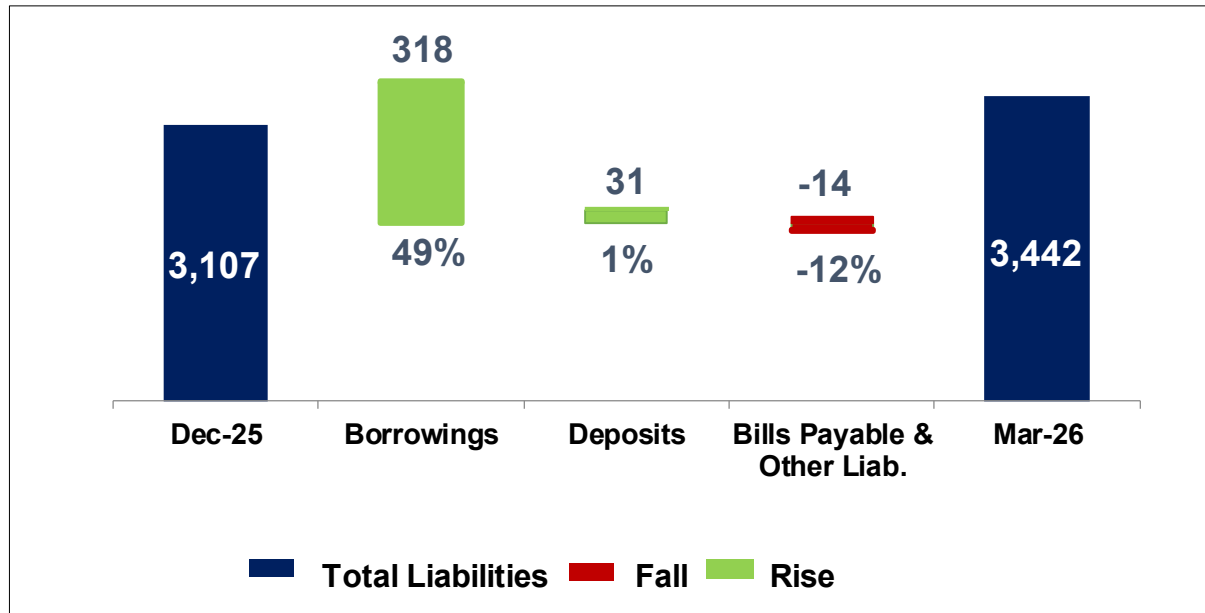
TOTAL EQUITY

## Rs. 243

March 2026

▼ 8% vs Dec'25 (Rs. 263)

CAR: 23.83%





# INCOME STATEMENT

## PROFIT & LOSS HIGHLIGHTS

Rs. in Million

NET INTEREST INCOME

**Rs. 27,804**

March 2026

▲ 10% vs Dec'25 (Rs. 25,364)

EPS reached 7.21, increasing by 1%.

PROFIT BEFORE TAX

**Rs. 16,867**

March 2026

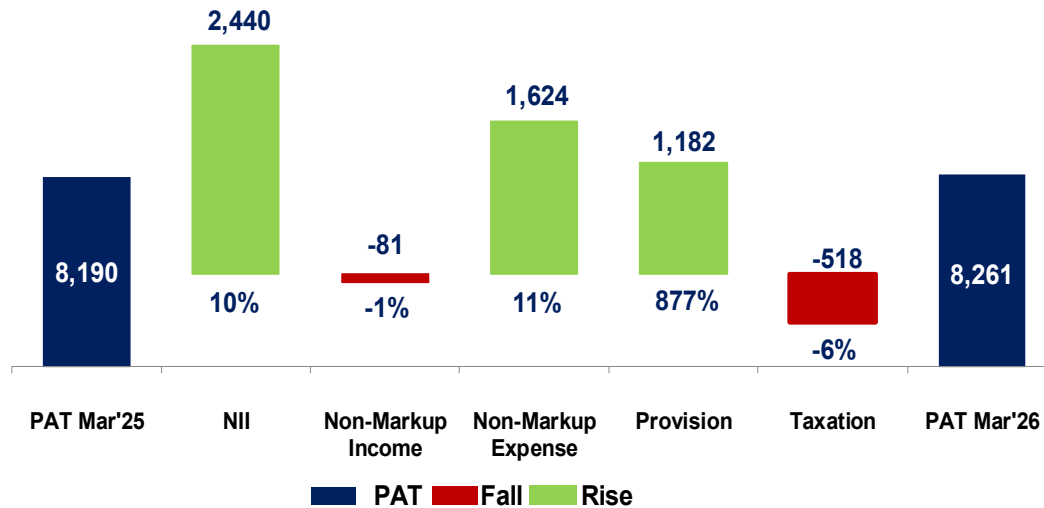
▼ 3% vs Dec'25 (Rs. 17,315)

PROFIT AFTER TAX

**Rs. 8,261**

March 2026

▲ 1% vs Dec'25 (Rs. 8,190)

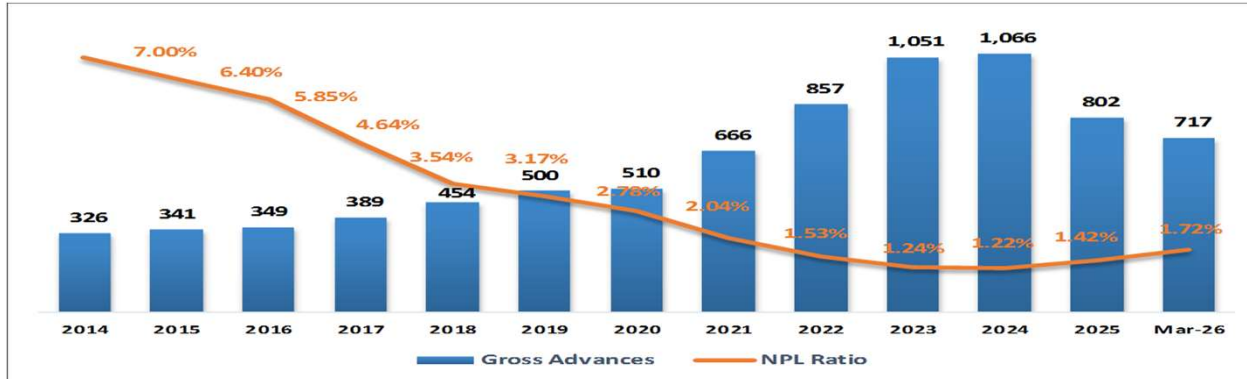


Particulars	Mar'26	Mar'25	Growth
Interest Income	83,699	71,647	17%
Interest Expense	55,895	46,283	21%
Net Interest Income (NII)	27,804	25,364	10%
Non Markup Income	7,067	7,148	-1%
Gross Income	34,871	32,513	7%
Non Markup Expense	16,957	15,333	11%
Profit Before Provisions	17,914	17,180	4%
Provision Charge/ (Reversal)	1,047	(135)	877%
Profit Before Taxation	16,867	17,315	-3%
Taxation	8,607	9,125	-6%
Profit After Taxation (PAT)	8,261	8,190	1%
Earnings Per Share (EPS)	7.21	7.15	1%



# ADVANCES AND ASSET QUALITY

Rs. in Billion

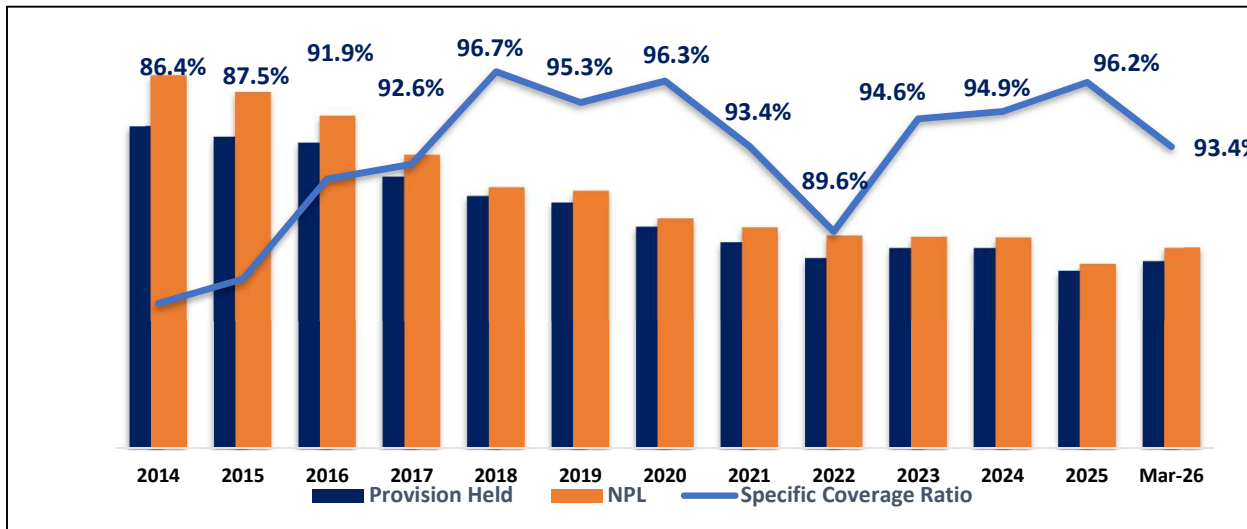


## GROSS ADVANCES

# Rs. 717

March 2026

Down from 802 Billion from 2025



## NPLS

# Rs. 12.4

March 2026

Specific Coverage Ratio: 93.4%

## GROSS ADR

# 30.18%

Key Lending sectors:

- Non-Financial Public Enterprises (NFPSE)
- Non-Bank Financial Institutions (NBFIs)
- Textiles
- Non-Metallic Minerals



# DEPOSITS

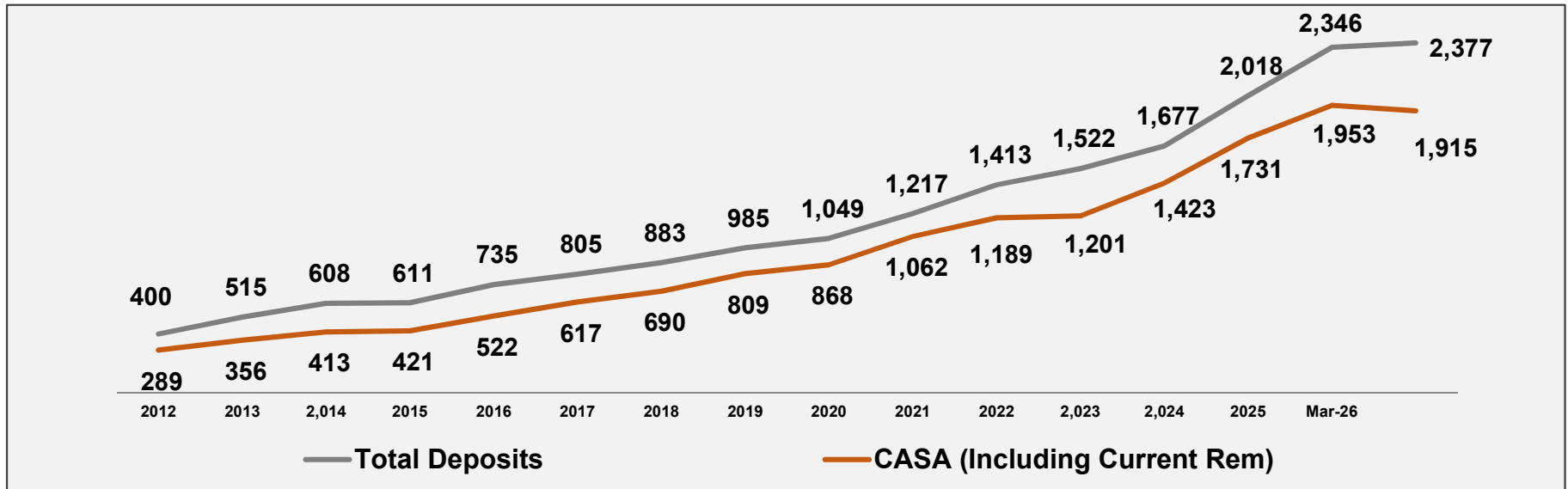
Rs. in Billion

Particulars	Mar' 26	Dec' 25	Var.
Current	927	933	-1%
Saving	988	1,020	-3%
Term	462	393	17%
<b>Total Deposits</b>	<b>2,377</b>	<b>2,346</b>	<b>1%</b>

Market Share: 6.3%

ABL CA Growth: -1%

ABL CASA Mix: 81%



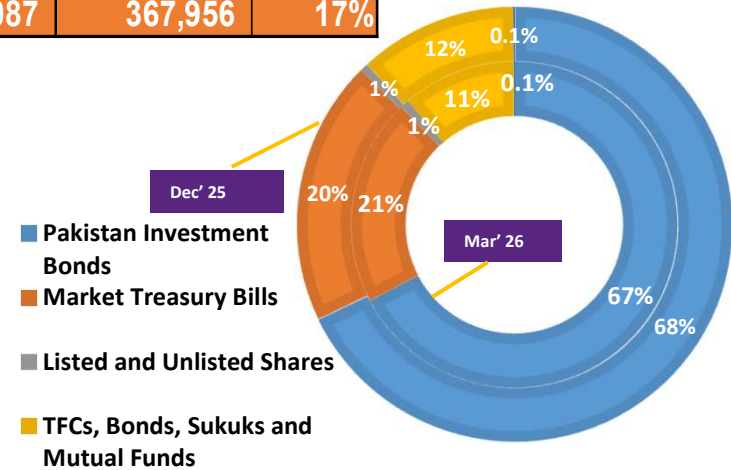


# INVESTMENTS

Rs. in Million

Investments	Mar'26	Dec'25	Var.	Growth
Pakistan Investment Bonds	1,692,964	1,423,278	269,685	19%
Market Treasury Bills	516,183	413,555	102,628	25%
Listed and Unlisted Shares	22,167	12,673	9,495	75%
TFCs, Bonds, Sukuks and Mutual Funds	282,516	246,016	36,500	15%
Subsidiaries	2,000	2,000	-	0%
<b>Investments at Cost</b>	<b>2,515,830</b>	<b>2,097,521</b>	<b>418,309</b>	<b>20%</b>
Provision for diminution in value of investments	(1,351)	(1,072)	(279)	26%
<b>*Surplus / (Deficit) on Revaluation of Securities</b>	<b>(9,436)</b>	<b>40,638</b>	<b>(50,074)</b>	<b>-123%</b>
<b>Investments at Carrying Value</b>	<b>2,505,043</b>	<b>2,137,087</b>	<b>367,956</b>	<b>17%</b>

*Surplus / (Deficit) on revaluation of securities	Mar'26	Dec'25
Pakistan Investment Bonds	(19,996)	18,858
Market Treasury Bills	(2,738)	560
Listed and Unlisted Shares	16,188	19,246
TFCs, Bonds, Sukuks and Mutual Funds	(2,891)	1,974
<b>Surplus / (Deficit) on revaluation of securities</b>	<b>(9,436)</b>	<b>40,638</b>





# Stock Market Data



Pakistan Stock Exchange Code: **ABL**



Bloomberg Code: **ABL PA**



Shares Outstanding (mln): **1,145.07**



Market Capitalization (Rs. bln): **196.757**



Market Capitalization (US\$ mln): **705**



Current Stock Price: **171.83** \*price at March 31, 2026

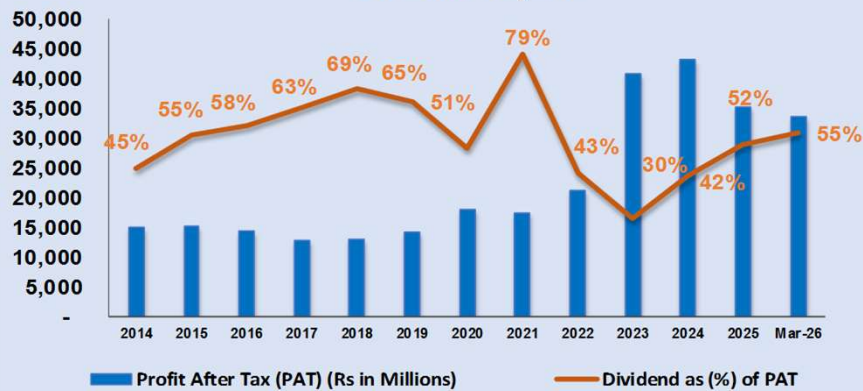


3M High/Low: **208.56/157.86**

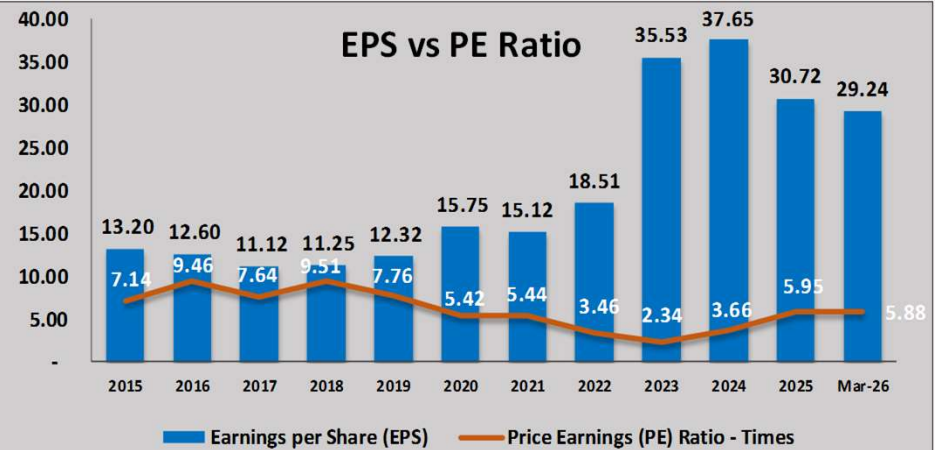
Allied Bank Limited (ABL) Stock Price vs Market - Trend



Dividend Payout



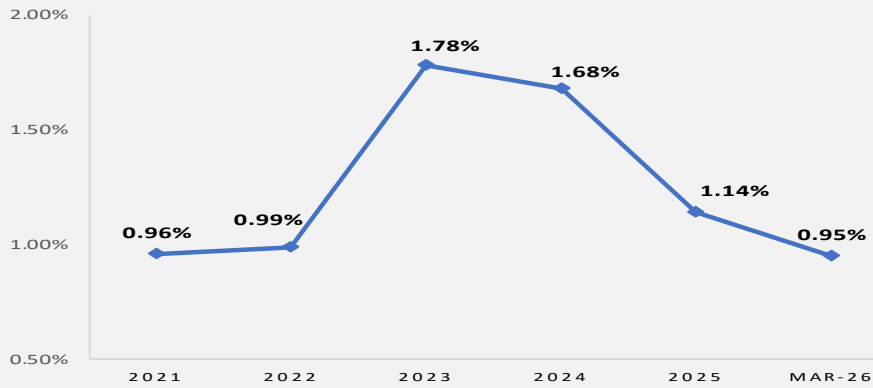
EPS vs PE Ratio



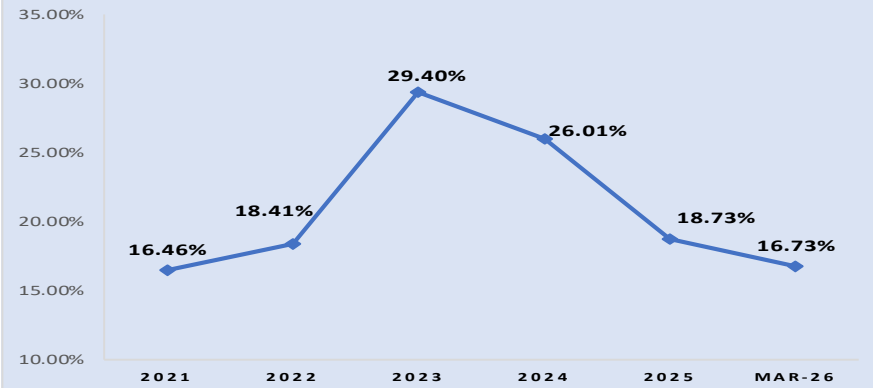


# Key Ratios

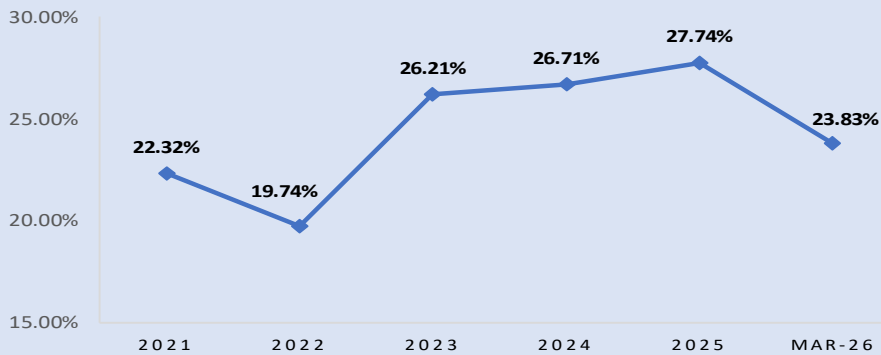
### RETURN ON ASSETS RATIO



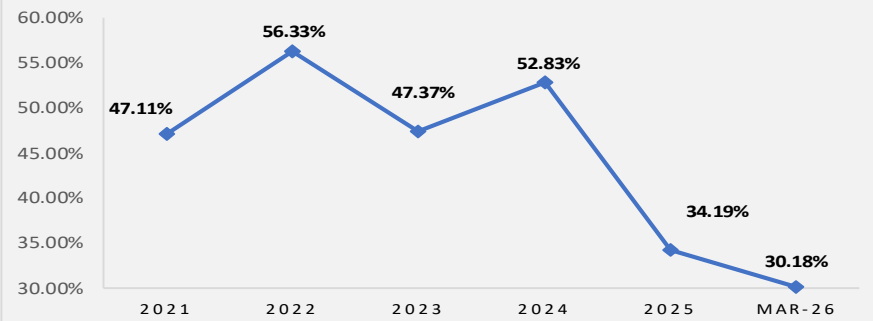
### RETURN ON EQUITY RATIO



### CAPITAL ADEQUACY RATIO



### GROSS ADVANCES TO DEPOSIT RATIO





## Balance Sheet – Standalone

ASSETS	Rs. in Million			US\$ in Million			Growth
	Mar'26	Dec'25	Variance	Mar'26	Dec'25	Variance	
Cash and Balances with Banks	183,472	184,861	(1,389)	657	662.22	(5)	-1%
Lending to FIs	12,693	-	12,693	45	-	45	100%
Investments - net	2,505,043	2,137,087	367,956	8,974	7,656	1,318	17%
Advances - net	704,177	789,677	(85,500)	2,523	2,829	(306)	-11%
Operating fixed assets	158,206	151,365	6,841	567	542	25	5%
Other Assets	121,551	107,405	14,146	435	385	51	13%
<b>TOTAL ASSETS</b>	<b>3,685,143</b>	<b>3,370,395</b>	<b>314,747</b>	<b>13,201</b>	<b>12,074</b>	<b>1,128</b>	<b>9%</b>
<b>LIABILITIES</b>							
Deposits	2,376,641	2,345,859	30,782	8,514	8,403	109	1%
Borrowings	962,003	643,733	318,270	3,446	2,306	1,140	49%
Bills Payable	12,301	13,861	(1,560)	44	50	(6)	-11%
Other Liabilities	91,015	103,567	(12,552)	326	371	(45)	-12.1%
<b>TOTAL LIABILITIES</b>	<b>3,441,960</b>	<b>3,107,019</b>	<b>334,940</b>	<b>12,330</b>	<b>11,130</b>	<b>1,200</b>	<b>11%</b>
<b>NET ASSETS</b>	<b>243,184</b>	<b>263,376</b>	<b>(20,192)</b>	<b>871</b>	<b>942</b>	<b>(71)</b>	<b>-7.7%</b>
<b>EQUITY AND RESERVES</b>							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	190,637	186,955	3,682	683	670	13	2%
<b>Equity-Tier I</b>	<b>202,088</b>	<b>198,406</b>	<b>3,682</b>	<b>724</b>	<b>711</b>	<b>13</b>	<b>2%</b>
<b>Total Equity</b>	<b>243,183</b>	<b>263,376</b>	<b>(20,193)</b>	<b>871</b>	<b>942</b>	<b>(71)</b>	<b>-8%</b>



## Balance Sheet – Consolidated

ASSETS	Rs. in Million			US\$ in Million			Growth
	Mar'26	Dec'25	Variance	Mar'26	Dec'25	Variance	
Cash and Balances with Banks	183,719	185,064	(1,345)	658	663	(5)	-1%
Lending to FIs	12,693	-	12,693	45	-	45	100%
Investments - net	2,508,678	2,140,315	368,363	8,987	7,667	1,320	17%
Advances - net	704,519	789,950	(85,431)	2,524	2,830	(306)	-11%
Operating fixed assets	159,647	152,768	6,879	572	547	25	5%
Other Assets	121,774	107,517	14,257	436	385	51	13%
<b>TOTAL ASSETS</b>	<b>3,691,030</b>	<b>3,375,614</b>	<b>315,416</b>	<b>13,222</b>	<b>12,092</b>	<b>1,130</b>	<b>9%</b>
<b>LIABILITIES</b>							
Deposits	2,376,148	2,344,862	31,286	8,512	8,400	112	2%
Borrowings	962,003	643,733	318,270	3,446	2,306	1,140	49%
Bills Payable	12,301	13,861	(1,560)	44	50	(6)	-11%
Other Liabilities	91,853	104,285	(12,432)	329	374	(45)	-12%
<b>TOTAL LIABILITIES</b>	<b>3,442,305</b>	<b>3,106,741</b>	<b>335,564</b>	<b>12,331</b>	<b>11,129</b>	<b>1,202</b>	<b>11%</b>
<b>NET ASSETS</b>	<b>248,725</b>	<b>268,873</b>	<b>(20,148)</b>	<b>891</b>	<b>963</b>	<b>(72)</b>	<b>-7%</b>
<b>EQUITY AND RESERVES</b>							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	196,182	192,453	3,729	703	689	13	2%
Equity-Tier I	207,633	203,904	3,729	744	730	13	2%
<b>Total Equity</b>	<b>248,725</b>	<b>268,873</b>	<b>(20,148)</b>	<b>891</b>	<b>963</b>	<b>(72)</b>	<b>-7%</b>



## Profit & Loss Statement – Standalone

Particulars	Rs. in Million			US\$ in Million			Growth
	Mar'26	Mar'25	Variance	Mar'26	Mar'25	Variance	
Mark-up and Interest Income	83,699	71,647	12,052	300	257	43	17%
Mark-up and Interest Expensed	55,895	46,283	9,612	200	166	34	21%
<b>Net Mark-up and interest Income</b>	<b>27,804</b>	<b>25,364</b>	<b>2,440</b>	<b>100</b>	<b>91</b>	<b>9</b>	<b>10%</b>
Capital Gain and Dividend	997	1,595	(599)	4	6	(2)	-38%
Fee based Income and Others	6,071	5,553	518	22	20	2	9%
<b>Non Mark-up and Interest Income</b>	<b>7,067</b>	<b>7,148</b>	<b>(81)</b>	<b>25</b>	<b>26</b>	<b>(0)</b>	<b>-1%</b>
<b>Gross Income</b>	<b>34,871</b>	<b>32,513</b>	<b>2,358</b>	<b>125</b>	<b>116</b>	<b>8</b>	<b>7%</b>
Human Resource Cost	6,421	5,535	886	23	20	3	16%
Other Operating Cost	10,535	9,797	738	38	35	3	8%
<b>Total Operating Cost</b>	<b>16,957</b>	<b>15,333</b>	<b>1,624</b>	<b>61</b>	<b>55</b>	<b>6</b>	<b>11%</b>
<b>Operating Profit</b>	<b>17,914</b>	<b>17,180</b>	<b>734</b>	<b>64</b>	<b>62</b>	<b>3</b>	<b>4%</b>
Provision Reversal	1,047	(135)	1,182	4	(0)	4	877%
<b>Profit Before Tax</b>	<b>16,867</b>	<b>17,315</b>	<b>(448)</b>	<b>60</b>	<b>62</b>	<b>(2)</b>	<b>-3%</b>
Taxation	8,607	9,125	(518)	31	33	(2)	-6%
<b>Profit After Tax</b>	<b>8,261</b>	<b>8,190</b>	<b>71</b>	<b>30</b>	<b>29</b>	<b>0</b>	<b>1%</b>



## Profit & Loss Statement – Consolidated

Particulars	Rs. in Million			US\$ in Million			Growth
	Mar'26	Dec'25	Variance	Mar'26	Dec'25	Variance	
Mark-up and Interest Income	83,717	71,685	12,032	300	257	43	17%
Mark-up and Interest Expensed	55,892	46,281	9,611	200	166	34	21%
<b>Net Mark-up and interest Income</b>	<b>27,825</b>	<b>25,404</b>	<b>2,421</b>	<b>100</b>	<b>91</b>	<b>9</b>	<b>10%</b>
Capital Gain and Dividend	996	1,595	(599)	4	6	(2)	-38%
Fee based Income and Others	6,656	6,256	400	24	22	1	6%
<b>Non Mark-up and Interest Income</b>	<b>7,652</b>	<b>7,851</b>	<b>(199)</b>	<b>27</b>	<b>28</b>	<b>(1)</b>	<b>-3%</b>
<b>Gross Income</b>	<b>35,477</b>	<b>33,255</b>	<b>2,222</b>	<b>127</b>	<b>119</b>	<b>8</b>	<b>7%</b>
Human Resource Cost	6,744	5,800	944	24	21	3	16%
Other Operating Cost	10,682	9,974	707	38	36	3	7%
<b>Total Operating Cost</b>	<b>17,426</b>	<b>15,774</b>	<b>1,652</b>	<b>62</b>	<b>57</b>	<b>6</b>	<b>10%</b>
<b>Operating Profit</b>	<b>18,051</b>	<b>17,481</b>	<b>570</b>	<b>65</b>	<b>63</b>	<b>2</b>	<b>3%</b>
Share of profit from associate	(58)	95	(153)	(0)	0	(1)	-161%
Provision Reversal	1,047	(135)	1,182	4	(0)	4	-877%
<b>Profit Before Tax</b>	<b>16,946</b>	<b>17,711</b>	<b>(765)</b>	<b>61</b>	<b>63</b>	<b>(3)</b>	<b>-4%</b>
Taxation	8,639	9,234	(595)	31	33	(2)	-6%
<b>Profit After Tax</b>	<b>8,308</b>	<b>8,477</b>	<b>(169)</b>	<b>30</b>	<b>30</b>	<b>(1)</b>	<b>-2%</b>

# 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.**

**Allied Bank**

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# Questions & Answers

**Allied Bank**

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

**THANK YOU**



[www.abl.com](http://www.abl.com)