



آپ کے دل میں ہماری اکاؤنٹ

INVESTOR PRESENTATION

March 31, 2026



Contents

3



ABL at a Glance

4

Digital Channels

5

Economic Highlights

6-11

Key Revenue Drivers

19

Contact Us

12

Stock Market Data

13

Key Ratios

14-17

Financial Highlights

18

Disclaimer

20

Question & Answers

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

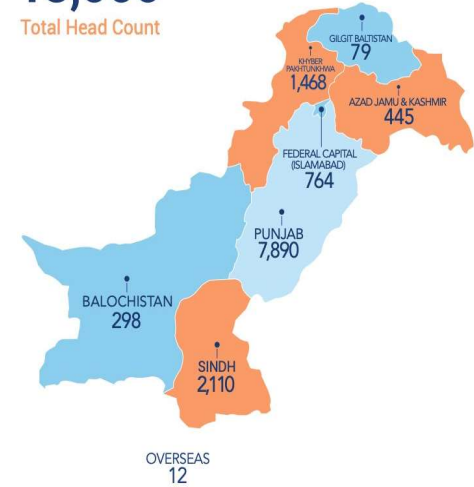
21

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

4th 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



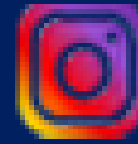
754,997

TikTok



529,571

LinkedIn



109,283

Instagram



105,000

WhatsApp



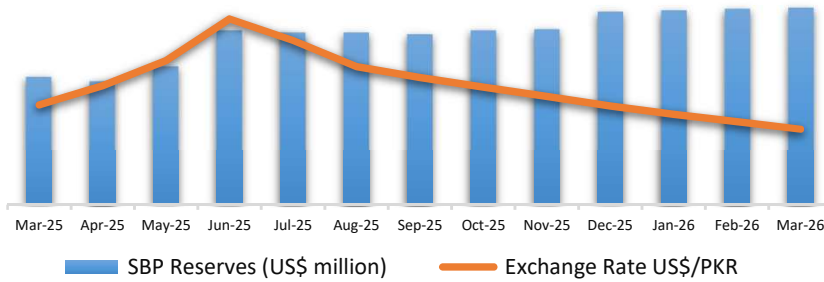
17,541

X

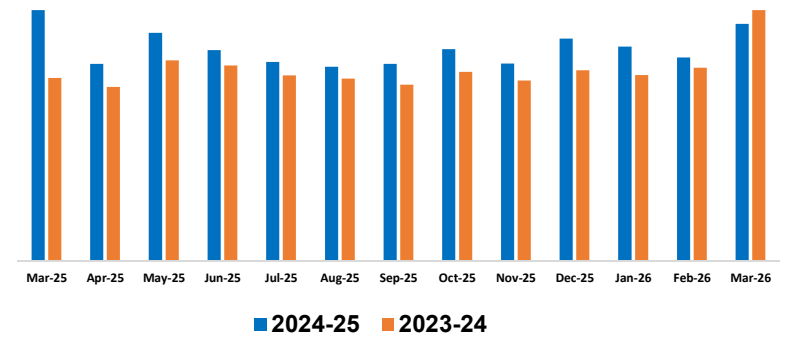


Economic Highlights

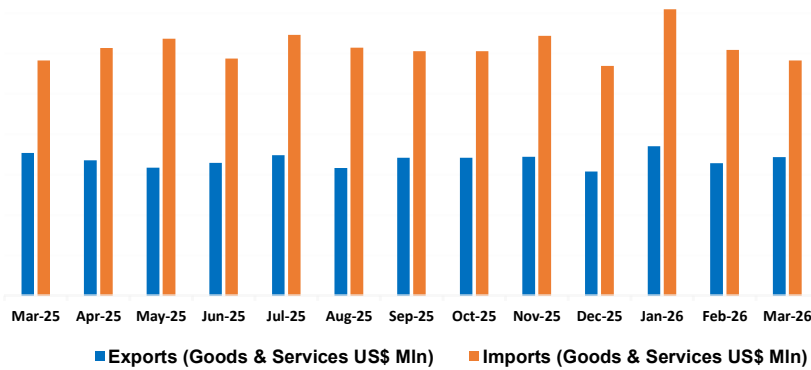
SBP Reserves (US\$ Million) & Exchange Rate



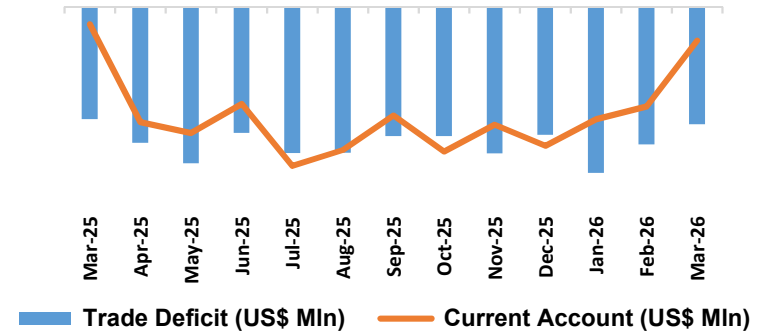
Workers Remittances- US\$ Million



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% |
| Total Assets | 3,685 | 3,370 | 9% | 3% |

TOTAL ASSETS

Rs. 3,685

March 2026

▲ 9% vs Dec'25 (Rs. 3,370)

NET INVESTMENTS

Rs. 2,505

March 2026

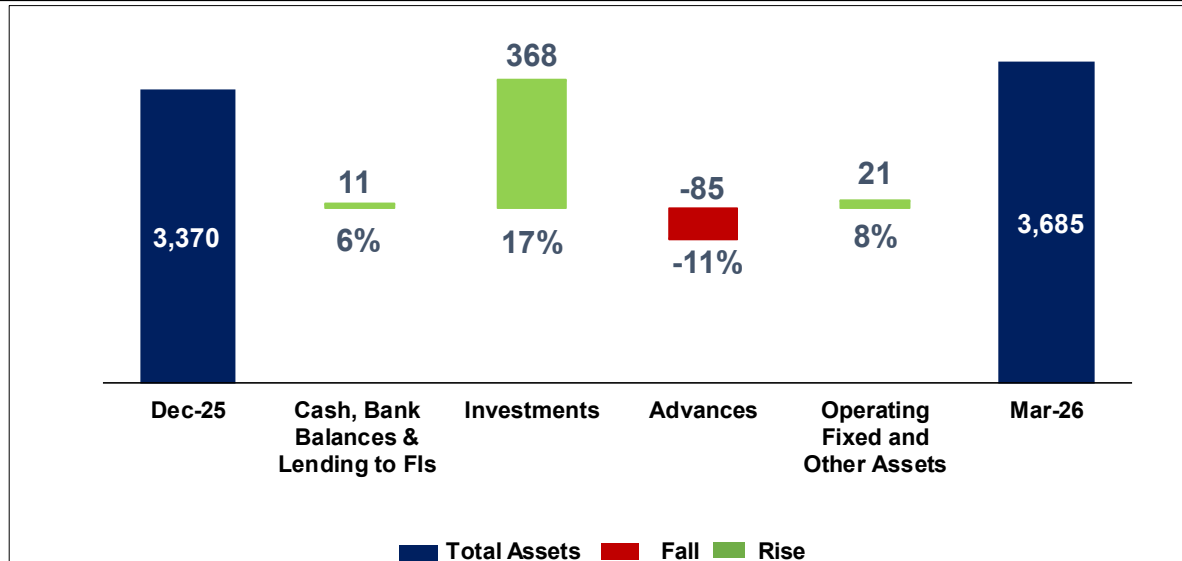
▲ 17% vs Dec'25 (Rs. 2,137)

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% |
| Total Liabilities | 3,442 | 3,107 | 11% | 4% |

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%

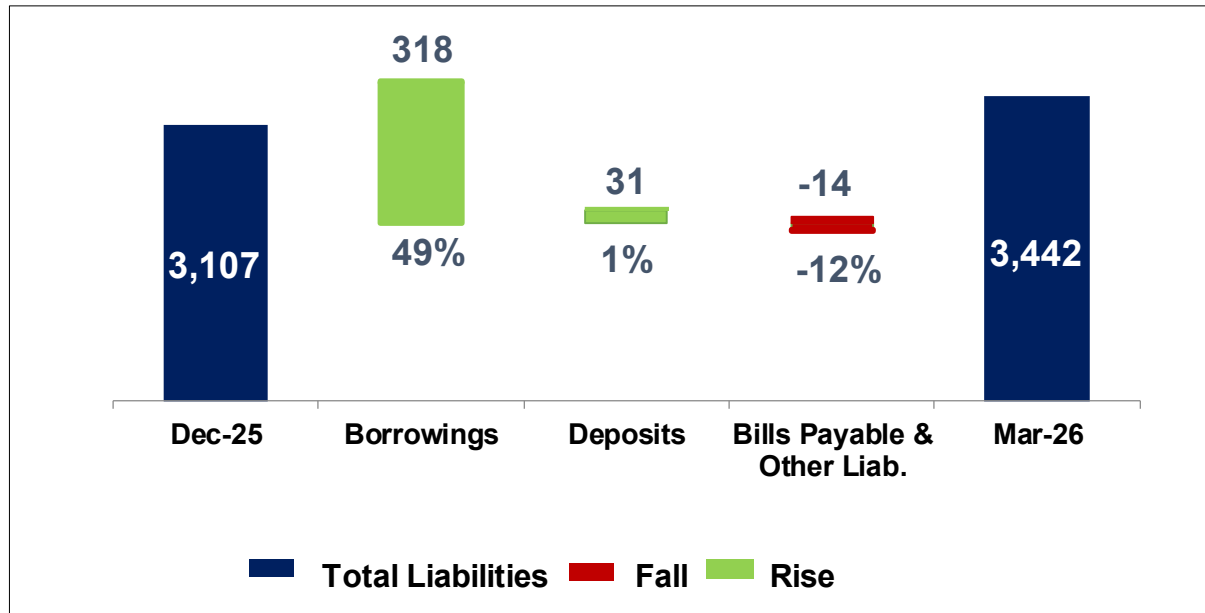
TOTAL EQUITY

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

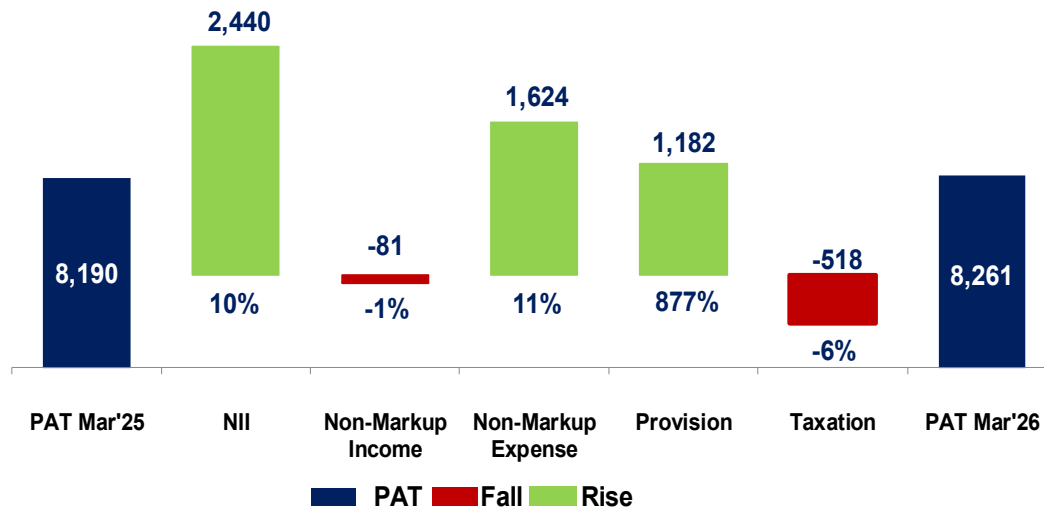
▼ 3% vs Dec'25 (Rs. 17,315)

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

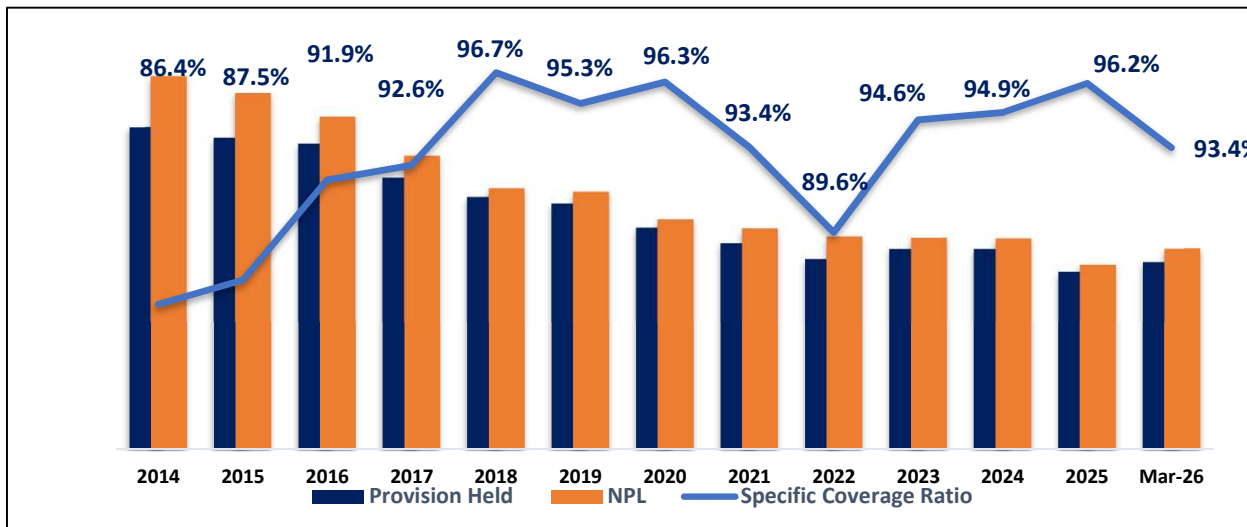
Down from 802 Billion from 2025

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

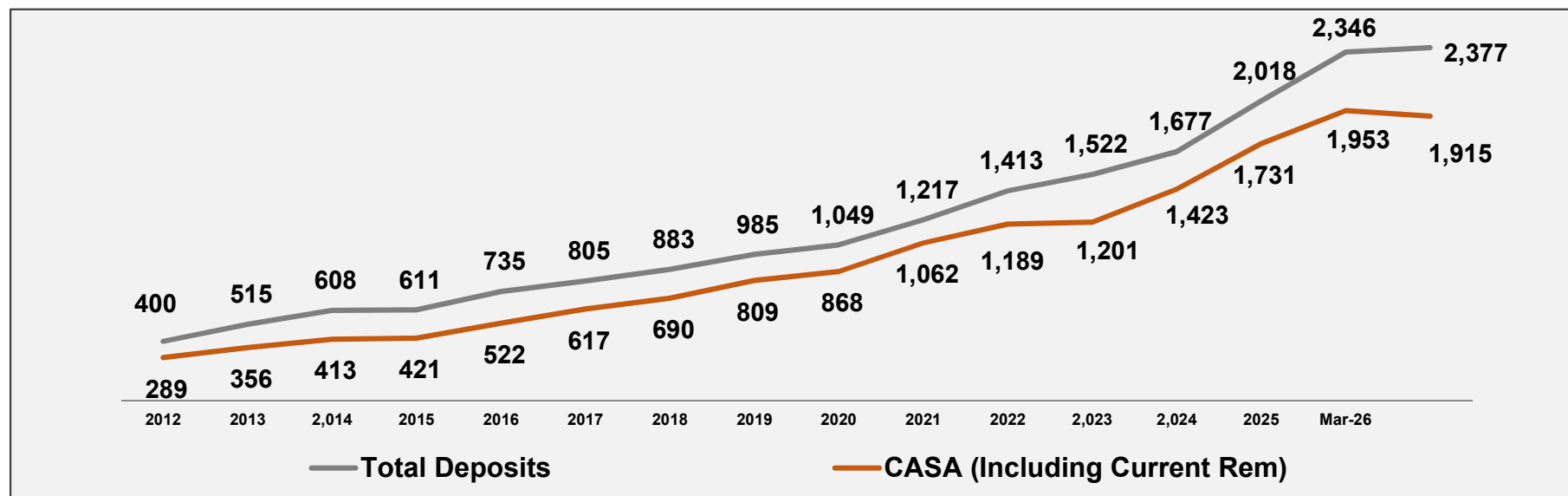
Rs. in Billion

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

Market Share: 6.3%

ABL CA Growth: -1%

ABL CASA Mix: 81%



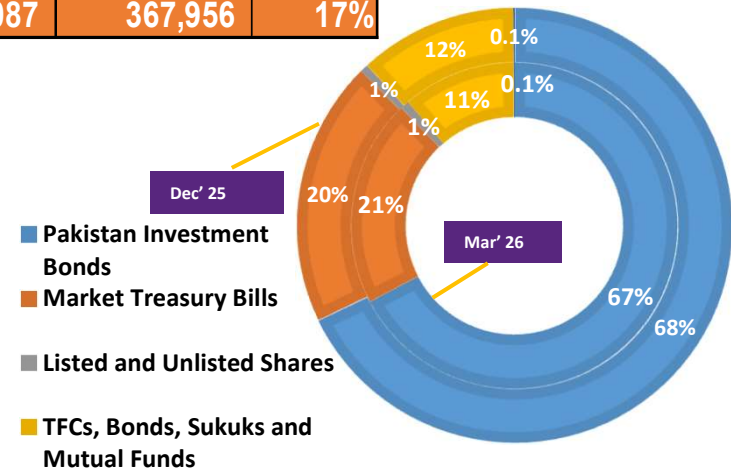


INVESTMENTS

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% |
| Investments at Cost | 2,515,830 | 2,097,521 | 418,309 | 20% |
| Provision for diminution in value of investments | (1,351) | (1,072) | (279) | 26% |
| *Surplus / (Deficit) on Revaluation of Securities | (9,436) | 40,638 | (50,074) | -123% |
| Investments at Carrying Value | 2,505,043 | 2,137,087 | 367,956 | 17% |

| *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 |
| Surplus / (Deficit) on revaluation of securities | (9,436) | 40,638 |





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

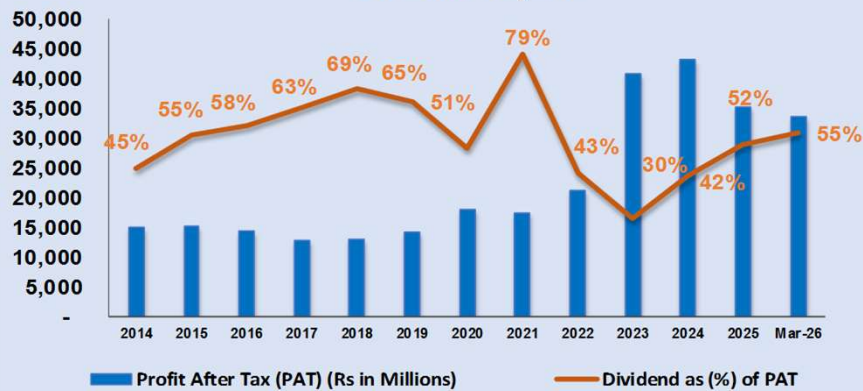


3M High/Low: **208.56/157.86**

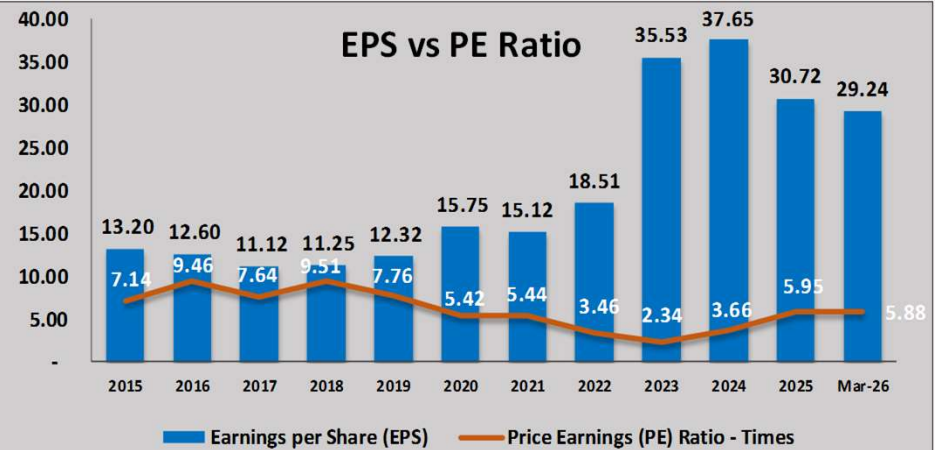
Allied Bank Limited (ABL) Stock Price vs Market - Trend



Dividend Payout



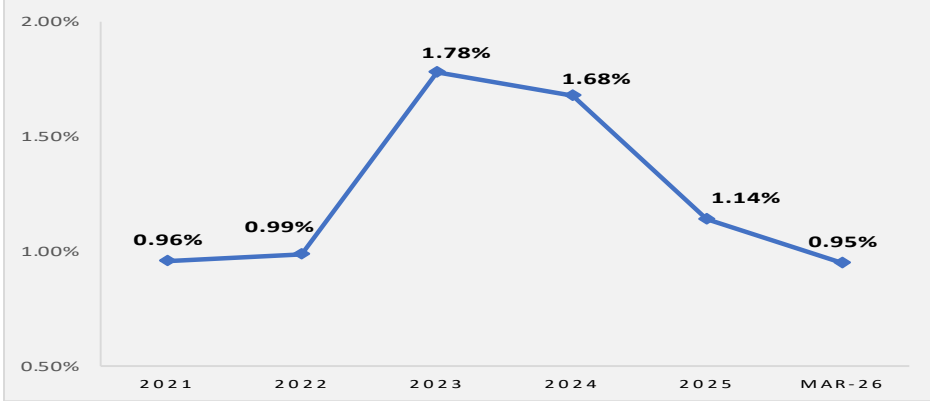
EPS vs PE Ratio



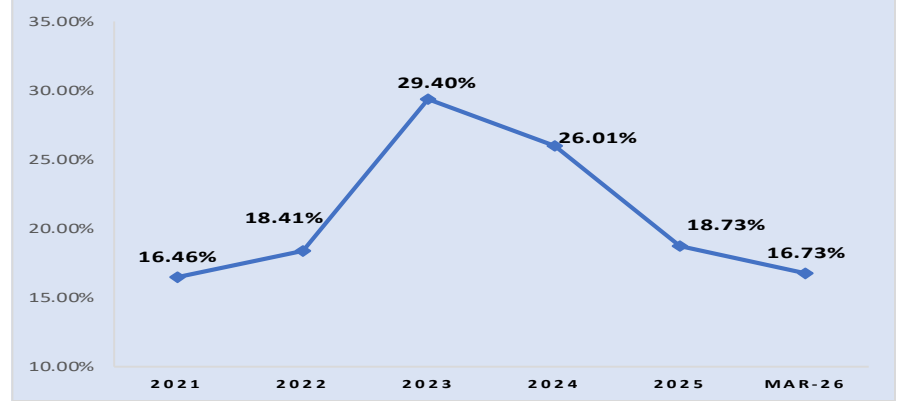


Key Ratios

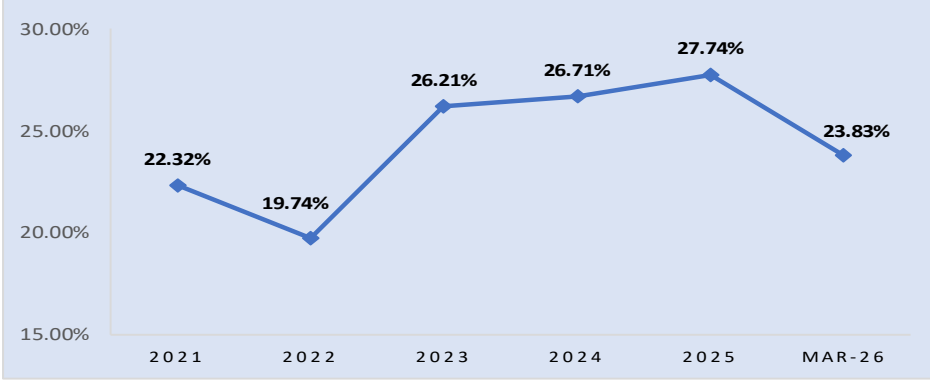
RETURN ON ASSETS RATIO



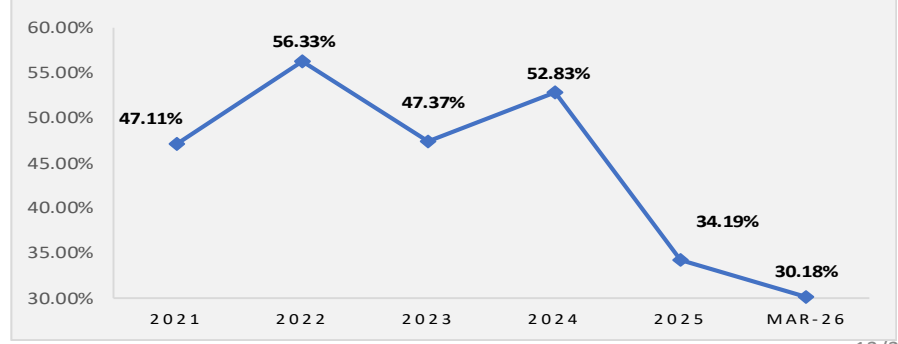
RETURN ON EQUITY RATIO



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% |
| TOTAL ASSETS | 3,685,143 | 3,370,395 | 314,747 | 13,201 | 12,074 | 1,128 | 9% |
| LIABILITIES | | | | | | | |
| 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% |
| TOTAL LIABILITIES | 3,441,960 | 3,107,019 | 334,940 | 12,330 | 11,130 | 1,200 | 11% |
| NET ASSETS | 243,184 | 263,376 | (20,192) | 871 | 942 | (71) | -7.7% |
| EQUITY AND RESERVES | | | | | | | |
| Share Capital | 11,451 | 11,451 | - | 41 | 41 | - | 0% |
| Reserves & Unapprop. Profit | 190,637 | 186,955 | 3,682 | 683 | 670 | 13 | 2% |
| Equity-Tier I | 202,088 | 198,406 | 3,682 | 724 | 711 | 13 | 2% |
| Total Equity | 243,183 | 263,376 | (20,193) | 871 | 942 | (71) | -8% |



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% |
| TOTAL ASSETS | 3,691,030 | 3,375,614 | 315,416 | 13,222 | 12,092 | 1,130 | 9% |
| LIABILITIES | | | | | | | |
| 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% |
| TOTAL LIABILITIES | 3,442,305 | 3,106,741 | 335,564 | 12,331 | 11,129 | 1,202 | 11% |
| NET ASSETS | 248,725 | 268,873 | (20,148) | 891 | 963 | (72) | -7% |
| EQUITY AND RESERVES | | | | | | | |
| 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% |
| Total Equity | 248,725 | 268,873 | (20,148) | 891 | 963 | (72) | -7% |



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% |
| Net Mark-up and interest Income | 27,804 | 25,364 | 2,440 | 100 | 91 | 9 | 10% |
| 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% |
| Non Mark-up and Interest Income | 7,067 | 7,148 | (81) | 25 | 26 | (0) | -1% |
| Gross Income | 34,871 | 32,513 | 2,358 | 125 | 116 | 8 | 7% |
| Human Resource Cost | 6,421 | 5,535 | 886 | 23 | 20 | 3 | 16% |
| Other Operating Cost | 10,535 | 9,797 | 738 | 38 | 35 | 3 | 8% |
| Total Operating Cost | 16,957 | 15,333 | 1,624 | 61 | 55 | 6 | 11% |
| Operating Profit | 17,914 | 17,180 | 734 | 64 | 62 | 3 | 4% |
| Provision Reversal | 1,047 | (135) | 1,182 | 4 | (0) | 4 | 877% |
| Profit Before Tax | 16,867 | 17,315 | (448) | 60 | 62 | (2) | -3% |
| Taxation | 8,607 | 9,125 | (518) | 31 | 33 | (2) | -6% |
| Profit After Tax | 8,261 | 8,190 | 71 | 30 | 29 | 0 | 1% |



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% |
| Net Mark-up and interest Income | 27,825 | 25,404 | 2,421 | 100 | 91 | 9 | 10% |
| 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% |
| Non Mark-up and Interest Income | 7,652 | 7,851 | (199) | 27 | 28 | (1) | -3% |
| Gross Income | 35,477 | 33,255 | 2,222 | 127 | 119 | 8 | 7% |
| Human Resource Cost | 6,744 | 5,800 | 944 | 24 | 21 | 3 | 16% |
| Other Operating Cost | 10,682 | 9,974 | 707 | 38 | 36 | 3 | 7% |
| Total Operating Cost | 17,426 | 15,774 | 1,652 | 62 | 57 | 6 | 10% |
| Operating Profit | 18,051 | 17,481 | 570 | 65 | 63 | 2 | 3% |
| Share of profit from associate | (58) | 95 | (153) | (0) | 0 | (1) | -161% |
| Provision Reversal | 1,047 | (135) | 1,182 | 4 | (0) | 4 | -877% |
| Profit Before Tax | 16,946 | 17,711 | (765) | 61 | 63 | (3) | -4% |
| Taxation | 8,639 | 9,234 | (595) | 31 | 33 | (2) | -6% |
| Profit After Tax | 8,308 | 8,477 | (169) | 30 | 30 | (1) | -2% |

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

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THANK YOU



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