

Allied Bank Limited

Best Corporate and Sustainability Report (BCSR) Criteria Mapping

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1	Organizational Overview and External Environment	Reference Page Number
1.01	Mission, vision, code of conduct, culture, ethics and values.	4
1.02	Profile of the company including principal business activities, markets (local and international), key brands, products and services.	15,17,56-59
1.03	Geographical location and address of all business units including sales units and plants.	15-17
1.04	The legislative and regulatory environment in which the organization operates.	74
1.05	Ownership, operating structure and relationship with group companies (i.e. subsidiary, associated undertaking etc.) and number of countries in which the organization operates.	126,367-368
1.06	Name and country of origin of the holding company/subsidiary company, if such companies are a foreign company.	194
1.07	Disclosure of beneficial (including indirect) ownership and flow chart of group shareholding and relationship as holding company, subsidiary company or associated undertaking.	126,292,464,465
1.08	Organizational chart indicating functional and administrative reporting, presented with legends.	127
1.09	A general review of the performance of the company, including its subsidiaries, associates, divisions etc., for the year and major improvements from last year.	172,34-36,194-207
1.10	Description of the performance of the various activities / product(s) / service(s) / segment(s) of the entity and its group entities during the period under review	34-36,194,172
1.11	Position of the reporting organization within the value chain showing connection with other businesses in the upstream and downstream value chain.	75
1.12	a) Explanation of significant factors effecting the external environment including political, economic, social, technological, environmental and legal environment that is likely to be faced in the short, medium and long term and the organization's response.	70-72
	b) The effect of seasonality on business in terms of production and sales.	72
1.13	The legitimate needs, interests of key stakeholders and industry trends.	84-89
1.14	SWOT Analysis of the company.	117
1.15	Competitive landscape and market positioning (considering factors such as the threat of new competition and substitute products or services, the bargaining power of customers and suppliers, relative strengths and weaknesses of competitors and customer demand and the intensity of competitive rivalry).	116
1.16	History of major events.	194,18-19
1.17	Details of significant events occurred during the year and after the reporting period.	69
2	Strategy and Resource Allocation	Reference Page Number
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2.02	Resource allocation plans to implement the strategy. Resource mean 'Capitals' including: a) Financial Capital; b) Human Capital; c) Manufactured Capital; d) Intellectual Capital; e) Social and Relationship Capital; and f) Natural Capital	67
2.03	The capabilities and resources of the company to provide sustainable competitive advantage resulting in value creation by the company.	68

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2.04	Company's strategy on market development, product and service development.	69
2.05	The effects of the given factors on company strategy and resource allocation: a) technological changes; b) Sustainability reporting and challenges; c) initiatives taken by the company in promoting and enabling innovation; and d) resource shortages (if any).	67-69,115
2.06	Key performance indicators (KPIs) to measure the achievement against strategic objectives including statement as to whether the indicators used will continue to be relevant in the future.	66
2.07	The linkage of strategic objectives with company's overall mission, vision and objectives.	66
2.08	Board's statement on the internal controls including IT controls of the company.	135
2.09	Board's statement on the significant plans and decisions such as corporate restructuring, business expansion, major capital expenditure or discontinuance of operations	212-215,194,69
2.10	a) Information about defaults in payment of any debts with reasons and its payment plan;	194
	b) Board strategy to overcome liquidity problem and its plan to manage repayment of debts and meet operational losses.	69
3	Risks and Opportunities	Reference Page Number
3.01	Key risks and opportunities (internal and external), including Sustainability-related risks and opportunities affecting availability, quality and affordability of Capitals.	96-112
3.02	Company's robust assessment of the principal risks being faced, including those that would threaten the business model, future performance and solvency or liquidity. This may include operational risk, IT risk, regulatory risk, legal risk, political risk, strategic risk, and credit risk etc.	113
3.03	Risk Management Framework covering principal risks and uncertainties facing by the company, risk methodology, risk appetite and risk reporting.	94-95
3.04	Specific steps being taken to mitigate or manage key risks or to create value from key opportunities by identifying the associated strategic objectives, strategies, plans, policies, targets and KPIs.	96-112
3.05	Disclosure of a risk of supply chain disruption due to an environmental, social or governance incident and company's strategy for monitoring and mitigating these risks (is any).	70-72
4	Sustainability Reporting and Corporate Social Responsibility (CSR)	Reference Page Number
4.01	Disclosure of the role of the Board to address the company's sustainability risks and opportunities, as required under the recent amendments of the SECP 'Listed Companies (Code of Corporate Governance) Regulations, 2019, SECP SRO 920/2024 dated June 12, 2024 for the following:	
	a) Disclosures of company specific sustainability-related risks and opportunities (climate-related risks and opportunities) and their impact on the financial performance in the short, medium and long term and how these are managed or mitigated;	222
	b) Disclosures about four-pillars core content (Governance, Strategy, Risk Management and Metrics and Targets), together with the specific metrics designed by the company to demonstrate the performance and progress of the company.	223-225
	c) Disclosure of company's sustainability and DE&I related strategies, priorities and targets, the measures taken to promote in the company as well as performance against these targets are periodically reviewed and monitored.	222
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4.02	Highlights of the company's performance, policies, initiatives and plans in place relating to the various aspects of sustainability: <ul style="list-style-type: none"> • Social initiatives - financial inclusion, research and development, employment generation, community health and education, and health and safety of staff etc.; • Environmental initiatives - climate change mitigation etc. by focusing on 3R's (Reduce, Reuse & Recycle), how does the company reduce pollution, depletion and degradation of natural resources; and indirect like investment/financing in green /sustainable project; • Technological innovation - use of advanced technology, innovative ideas leading to sustainability practices like energy-efficient processes or eco-friendly product designs; • Information on consumption and management of materials, energy, water, emissions and waste. 	224-226,227-239
4.03	a) Has the board established a dedicated sustainability committee, having at least one female director, or assign additional responsibilities to an existing board committee.	222
	b) Has the committee submitted to the board a report, at least once a year, on embedding sustainability principles into the organization's strategy and operations to increase corporate value.	222
4.04	Board's statement for the adoption of CSR best practices including Board's commitment to promote CSR and how the company's sustainable practices can affect the financial performance of the company.	222
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5.01	Board composition:	
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	b) Name of independent directors indicating justification for their independence.	130
	c) Diversity in the board i.e. competencies, requisite knowledge & skills, and experience.	24-27
	d) Profile of each director including education, experience and involvement /engagement of in other entities as CEO, Director, CFO or Trustee etc.	24-27
	e) No. of companies in which the executive director of the reporting organization is serving as non-executive director.	132
5.02	A brief description about role of the Chairman and the CEO.	132-133
5.03	A statement of how the board operates, including a high-level statement of which types of decisions are to be taken by the board and which are to be delegated to management.	130
5.04	Chairman's Review Report on the overall performance of the board including: a) Effectiveness of the role played by the board in achieving the company's objectives; b) Chairman's significant commitments, such as strategic, financial, CSR and ESG etc., and any changes thereto from last year'; c) Board statement on the company's structure, processes and outcomes of internal control system and whether board has reviewed the adequacy of the system of internal control.	130,133
5.05	Board statement of its commitment to establish high level of ethics and compliance in the company.	133
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	b) Details of all related parties transactions, along with the basis of relationship describing common directorship and percentage of shareholding.	155,320-322,354
	c) Contract or arrangement with the related party other than in the ordinary course of business on an arm's length basis, if any along with the justification for entering into such contract or arrangement.	322,354
	d) Disclosure of director's interest in related party transactions.	155
	e) In case of conflict, disclosure that how such a conflict is managed and monitored by the board.	153-154
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	b) Disclosure of director's interest in significant contracts and arrangements.	153
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	e) Security clearance of foreign directors.	132
	f) Board meetings held outside Pakistan.	129
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j) Dividend Policy.	134	
k) Investors' relationship and grievances.	152	
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	b) Distribution of shareholders (Number of shares as well as category, e.g. Promoter, Directors/Executives or close family member of Directors/Executives etc.) or foreign shareholding (if any).	464-465
5.16	Details about Board meetings and its attendance.	128-129
5.17	TORs, composition and meeting attendance of the board committees including (Audit, Human Resource, Nomination and Risk management).	128-129
5.18	Timely Communication: Date of authorization of financial statements by the board of directors: within 40 days - 6 marks within 50 days - 6 marks (in case of holding company who has listed subsidiary /subsidiaries) within 60 days - 3 marks (Entities requiring approval from a Regulator before finalization of their financial statements would be provided a 20 days relaxation, on providing evidence to the Committee).	133
5.19	Audit Committee report should describe the work of the committee in discharging its responsibilities. The report should include: a) Composition of the committee with at least one member qualified as "financially literate" and all members are non-executive / Independent directors including the Chairman of the Audit Committee. b) Committee's overall role in discharging its responsibilities for the significant issues related to the financial statements, and how these issues were addressed. c) Committee's overall approach to risk management and internal control, and its processes, outcomes and disclosure. d) Role of Internal Audit to risk management and internal control, and approach to Internal Audit to have direct access to Audit Committee and evaluation of Internal Auditor's performance. e) Review of arrangement for staff and management to report to Audit Committee in confidence, concerns, if any, about actual or potential improprieties in financial and other matters and recommended instituting remedial and mitigating measures. f) An explanation as to how it has assessed the effectiveness of the external audit process and the approach taken to the appointment or reappointment of the external auditor; and if the external auditor provides non-audit services, an explanation as to how auditor's objectivity and independence is safeguarded. g) If Audit Committee recommends external auditors other than the retiring external auditors, before the lapse of three consecutive years, reasons shall be reported. h) The Audit Committee's views whether the Annual Report was fair, balanced and understandable and also whether it provided the necessary information for shareholders to assess the company's position and performance, business model and strategy. i) Results of the self-evaluation of the Audit Committee carried out of its own performance. j) Disclosure of the number of whistle-blowing incidences reported to the Audit Committee during the year.	136-137
5.20	Presence of the chairman of the Audit Committee at the AGM to answer questions on the Audit Committee's activities / matters that are within the scope of the Audit Committee's responsibilities.	133
5.21	Board disclosure on Company's use of Enterprise Resource Planning (ERP) software including: a) how it is designed to manage and integrate the functions of core business processes/ modules like finance, HR, supply chain and inventory management in a single system; b) management support in the effective implementation and continuous updation;	160-161

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	c) details about user training of ERP software;	
	d) how the company manages risks or control risk factors on ERP projects;	
	e) how the company assesses system security, access to sensitive data and segregation of duties.	
5.22	Disclosure about the Government of Pakistan policies related to company's business/sector in Directors' Report and their impact on the company business and performance.	40-44
5.23	Information on company's contribution to the national exchequer (in terms of payment of duties, taxes and levies) and to the economy (measured in terms of GDP contribution, new jobs creation, increase in exports, contributions to society & environment and community development etc.)	234
6	Analysis of the Financial Information	Reference Page Number
6.01	Analysis of the financial and non-financial performance using both qualitative and quantitative indicators showing linkage between: (a) Past and current performance; (b) Performance against targets /budget The analysis should cover significant deviations from previous year in operating results and the reasons for loss, if incurred, as well as future prospects of profits.	172-176,194
6.02	a) Analysis of financial ratios (Annexure I) with graphical presentation and disclosure of methods and assumptions used in compiling the indicators.	184-186
	b) Explanation of negative change in the performance against prior year	180-183
6.03	Vertical and horizontal analysis of Balance Sheet, Profit and Loss Account and summary of Cash Flow Statement for last 6 years. Weightage to be given to graphical presentation.	177-178,180-183,185-186,193
6.04	Cash Flow Statement based on Direct Method (separate Cash Flow for specific funds e.g. Zakat).	192
6.05	a) Information about business segment and non-business segment; and	191,265-266,316-319
	b) Segmental analysis of business performance including segment revenue, segment results, profit before tax, segment assets and liabilities.	191
6.06	Disclosure of market share of the company and share price sensitivity analysis.	187
6.07	Statement of value added and its distribution with graphical presentation: a) Employees as remuneration; b) Government as taxes (separately direct and indirect); c) Shareholders as dividends; d) Providers of financial capital as financial charges; e) Society as donation; and f) Retained within the business.	83
6.08	Statement of Economic value added (EVA) [EVA = NOPAT – WACC x TC, where NOPAT is Net Operating Profit After Tax, WACC is Weighted Average Cost of Capital, and TC is Total Invested Capital]	188
6.09	CEO presentation video on the company's business performance of the year covering the company business strategy to improve and future outlook. (Please provide relevant webpage link of the video in the company's annual report).	194
7	Business Model	Reference Page Number
7.01	Describe the business model including inputs, business activities, outputs and outcomes as per international applicable framework.	76-77
7.02	Explanation of any material changes in the entity's business model during the year.	212
8	Disclosures on IT Governance and Cybersecurity	Reference Page Number

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8.01	The Board responsibility statement on the IT system/ controls and AI strategy of the company including compliance of legal and regulatory requirements regarding data privacy and cyber security and how the board is engaging with management in case of any breaches.	166-168
8.02	Disclosure related to IT governance and cybersecurity programs, policies and procedures and industry specific requirements for cybersecurity and strategy in place.	167
8.03	Disclosure that at least one board-level committee is charged with oversight of IT governance and cybersecurity matters and how the board administers its IT risk oversight function related to these risks.	166-167
8.04	Disclosure about Company's controls and procedures about an "early warning system" that enables the company to identify, assess, address, make timely disclosures and timely communications to the board about cybersecurity risks and incidents.	167-168
8.05	Disclosure of policy related to independent comprehensive security assessment of technology environment, including third party risks and when last such review was carried out.	168
8.06	Disclosure about resilient contingency and disaster recovery plan in terms of dealing with a possible IT failure or cyber breach and details about company's cyber insurance.	166-168
8.07	Disclosure of advancement in digital transformation on how the organization has leveraged 4.0 Industrial revolution (Artificial Intelligence (AI), RPA, Data Analytics, Block Chain, Cloud Computing etc.) to improve transparency and governance, value creation and reporting.	168
8.08	Disclosure about education and training efforts of the Company to mitigate cybersecurity risks.	168
	<p>Explanatory Note</p> <p><i>Companies are recommended to assess the risks related to the potential theft or compromise of their technology, data or intellectual property in connection with their operations, as well as how the recognition of these risks may impact their business, including their financial condition and results of operations, and any effects on their reputation, stock price -and long-term value. Where these risks are material to investment and voting decisions, they should be disclosed, and we encourage companies to provide disclosure that allows investors to evaluate these risks through the eyes of management.</i></p> <p><i>Further, the Company should not make such detailed disclosures that could compromise its cybersecurity efforts – for example, by providing a "roadmap or product details" for those who seek to penetrate a company's security protections. However, companies should disclose IT governance and cybersecurity risks and incidents that are material to investors, including the associated financial, legal, or reputational consequences, if any.</i></p>	
9	Future Outlook	Reference Page Number
9.01	Forward looking statement in narrative and quantitative form including projections or forecasts about known trends and uncertainties that could affect the company's resources, revenues and operations in the short, medium and long term.	212-217
9.02	Status of the projects in progress and those disclosed in the forward-looking statement in the previous year and whether the performance of the company is aligned with the forward-looking statement.	213-217
9.03	Disclosures about the company's future plans for AI adoption and its potential impact on the company's long-term strategy.	216
9.04	Disclosure about company's future Research & Development initiatives.	217
9.05	Sources of information and assumptions used for projections / forecasts in the forward looking statement and assistance taken by any external consultant.	217
10	Stakeholders Relationship and Engagement	Reference Page Number

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10.01	Stakeholders engagement policy of the company and how the company has identified its stakeholders.	82
10.02	Stakeholders' engagement process and the frequency of such engagements during the year. Explanation on how these relationships are likely to affect the performance and value of the company, and how those relationships are managed. These engagements may be with: a) Institutional investors; b) Customers & suppliers; c) Banks and other lenders; d) Media; e) Regulators; f) Local committees and g) Analysts.	84-89
10.03	Steps taken by the management to encourage the minority shareholders to attend the general meetings.	83
10.04	Investors' Relations section on the corporate website with all relevant information including audited annual reports are available in the section.	83
10.05	Issues raised in the last AGM, decisions taken and their implementation status.	90
10.06	a)Steps board has taken to solicit and understand the views of stakeholders through corporate briefing sessions; and	82
	b) Disclosure of brief summary of Analyst briefing conducted during the year.	82
10.07	Highlights about redressal of investors' complaints including number of complaints received and resolved during the year.	82
10.08	Details about corporate benefits to shareholders like value appreciation, dividend etc.	86-87,186
10.09	Disclosure of whistle blowing mechanism to receive and handle complains in a fair and transparent manner, and provide protection to the complainant against victimization and reporting in the Audit Committee's report.	152
11	Striving for Excellence in Corporate Reporting	Reference Page Number
11.01	Board's responsibility statement on full compliance of financial accounting and reporting standards as applicable in Pakistan (i.e. International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board (IASB)).	14
11.02	BCR criteria cross referred with page numbers of the annual report. (details can be maintained by companies on the Investor Relation section of the company's website).	83
12	Specific Disclosures of the Financial Statements	Reference Page Number
12.01	Specific disclosures of the financial statements required under the Companies Act, 2017 and IFRSs (Annexure II).	253-354
13	Assessment based on Qualitative Factors	Reference Page Number
	Assessment of overall quality of information contained in the annual report based on the following qualitative factors:	
	a) Clarity, simplicity and lucidity in presentation of Financial Statements;	1-480

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13.01	b) Theme on the cover page;	Cover Page
	c) Effective use of presentation tools, particularly diagrams, graphs, charts, smart arts, icons, tables and infographics in the annual report;	18-19,40,75-77,83,126-127,129,166,172-193,236-239
	d) Effectiveness and relevance of photos and graphs; e) Effectiveness of the theme on the cover page.	37-39,54-55,73,78-79,91,118,158,162-163,169,208-209,218-219,235,240-241
14	Industry Specific Disclosures (if applicable)	Reference Page Number
14.01	a) Disclosures required for Banking Company (Annexure III).	
	b) Disclosures required for Insurance Company (Annexure IV).	Not applicable on banks
	c) Disclosures required for Exploration and Production (E&P) Company (Annexure V).	Not applicable on banks
	d) Disclosures required for State-Owned Entities (SOEs) as per State-Owned Enterprises (Governance and Operations) Act, 2023 (Annexure VI).	Not applicable on banks
	Annexure I - Financial Ratios (refer section 6 of the criteria)	Reference Page Number
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<i>Specific Disclosures of the Financial Statements</i>		
1	Fair value of Property, Plant and Equipment.	280-281
2	Particulars of significant/ material assets and immovable property including location and area of land.	NA
3	Capacity of an industrial unit, actual production and the reasons for shortfall.	NA
4	Specific disclosures required for shariah compliant companies/ companies listed on the Islamic Indices as required under clause 10 of the Fourth Schedule of the Companies Act, 2017.	NA
5	Disclosure requirements for common control transactions as specified under the Accounting Standard on 'Accounting for common control transactions' developed by ICAP and notified by SECP (through SECP S.R.O. 53 (I)/2022 dated January 12, 2022)	NA
6	Disclosure about Human Resource Accounting (includes the disclosure of process of identifying and measuring the cost incurred by the company to recruit, select, hire, train, develop, allocate, conserve, reward and utilize human assets).	173
7	Where any property or asset acquired with the funds of the company and is not held in the name of the company or is not in the possession and control of the company, this fact along with reasons for the property or asset not being in the name of or possession or control of the company shall be stated; and the description and value of the property or asset, the person in whose name and possession or control it is held shall be disclosed.	NA
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1	Disclosure of Credit Ratings given by various rating agencies for the Bank and for its Instruments. For e.g. Tier I and Tier II.	119
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4	Maturity Pattern of Key Assets and Liabilities.	338-340
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6	Details of credit concentration / sector-wise exposure.	327-331
7	Concentration of assets, liabilities and off-Balance Sheet items	335-340
8	Disclosure of Non-Performing Loans	275-278
9	Disclosures under regulatory requirements (for e.g. Prudential Regulations and Basel III) issued by SBP.	253-255
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