



**SUSTAINABILITY  
& CORPORATE  
SOCIAL  
RESPONSIBILITY**

# CORPORATE SUSTAINABILITY

## Board's statement on CSR and Sustainable Practices

Sustainability is a rapidly growing field that connects environmental, social, and governance (ESG) issues with economic impacts across various industries, including banking. At Allied Bank Limited (ABL), we recognize the importance of ESG and are committed to driving meaningful change by leveraging our financial expertise and resources. Our goal is to extend our positive influence beyond our immediate operations and contribute to a more sustainable future.

The State Bank of Pakistan regulates sustainable development practices in the banking sector, prompting a shift towards more responsible and environmentally friendly business models. In response, ABL has adopted green banking strategies, integrating corporate social responsibility (CSR) into its operations. We are actively developing green products and services to promote sustainable business practices.

In the past, businesses viewed ESG initiatives as an added cost. However, today, sustainable practices are seen as a valuable investment that drives innovation, opens new market opportunities, and enhances value for all stakeholders.

Our sustainability report provides detailed insights and statistics on ABL's sustainable initiatives in an organized and transparent manner, helping stakeholders better understand our progress. By embracing innovative environmental solutions, promoting social equity, and maintaining strong governance standards, ABL aims not only to improve financial performance but also to make a meaningful contribution to a more sustainable world.

The Corporate Social Responsibility (CSR) Vision of the Bank is 'To be a Socially Responsible Corporate Citizen'. The vision is in line with the Mission statement of the Bank 'To play a proactive role in contributing towards the society'.

Allied Bank, being a responsible corporate citizen, strives towards continuous adoption of CSR best practices within its culture and operations for meaningful and positive contribution to the environment in which it operates. The Board of the Directors is fully committed in developing and implementing the CSR strategy and aligning it with the Bank's values and objectives. Through CSR, the Bank participates in resolving the community issues related to the social and environmental concerns, on a voluntary basis.

The Board of Directors has approved following policies for implementation of CSR practices which ensure that these become a fundamental part of the Bank's culture and guide its operations and stakeholders' engagement.

- Corporate Social Responsibility Policy
- Donations Policy

The CSR activities of the Bank are governed through a CSR policy having objective to provide guidelines, so that business objectives and Bank's role as Socially Responsible Corporate citizen are aligned.

The Bank adopted globally recognized ecological and social practices through its endorsed CSR policy. The key CSR objectives of the policy are aligned with the rolling strategic plan of the Bank; ensuring close adherence to the global Sustainable Development Goals (SDGs).

The Bank has assigned specific short-term and long-term performance targets under the guidelines of above referred policies and frameworks and regular performance updates against assigned targets is submitted to the Board of the Directors for monitoring purposes. Annual CSR plan of the Bank for upcoming year is approved by the Board of Directors and performance against plan is reviewed accordingly.

## Board's Role in Sustainability Risks and Opportunities

The Board of Directors (BoD) is at the forefront of ESG governance, serving as the highest forum overseeing all matters related to environmental, social, and governance (ESG) sustainability. Its responsibilities include overseeing governance and oversight sustainability risks and opportunities and integrating ESG and DE&I principles into corporate strategy and business decision. The BoD also promotes gender equality and diversity across all organizational levels and ensures active female participation across the Board, Management and workforce. Additionally, it regularly reviews sustainability and DE&I strategies, monitors performance against targets, and evaluates annual reports on embedding sustainability into the Bank's strategy and operations.

### The Role of Board Risk Management Committee (BRMC) in Sustainability

The BoD has assigned the Board Risk Management Committee (BRMC) with the responsibility to oversee as the Sustainability Committee of the Board for governance and oversight of sustainability related risks/ initiatives/ strategy and opportunities of the Bank. The BRMC is headed by a female director, Ms. Nazrat Bashir, as Chairman.

BRMC reviews and recommends to the Board of Directors annual report on embedding sustainability principles into the Bank's strategy and operations to increase corporate value. BRMC appraises the Board of its activities and achievements by submitting the minutes of their meetings regularly, as well as its performance reports annually.

### Impact of Sustainability-related Risks and Opportunities on the Financial Performance in the Short, Medium and Long Term

#### Impact of Sustainability

ABL is proactively refining its sustainability strategy to align with regional and international standards and is enhancing the impact of various ESG related material risks that potentially have an impact on its cash flows, access to finance or cost of capital over the short, medium or long term.

ABL is committed to prioritize sustainable financing into its lending strategy to support financial inclusion and responsible banking. Focusing on SMEs, women entrepreneurs, and underserved communities, the Bank promotes economic participation, financial stability, and long-term profitability. The credit approval procedure assesses sustainability-related risks and opportunities by evaluating the potential environmental and social impacts of financing decisions in addition to the financial returns to ensure that the Bank does not contribute in harming the environment, society or economy.

The Bank will continue to strengthen its policies, systems and controls to embed sustainability into its culture and operations, inculcating responsible banking practices that balances financial performance with prospering environment, society and economy.

During the year, ESG factors did not materially impact financial performance or cash flows; however, ABL will continue to monitor potential future impacts closely.

#### Impact of Climate-related Risks and Opportunities

The Bank acknowledges the potential financial impact of climate-related risks and opportunities. The Bank's planned assessments aim to identify risks affecting credit exposure, asset valuation, and operational stability.

The Bank aims to integrate climate risk into its broader risk

management framework, with oversight from the Board. Climate-related financial impacts are intended to be incorporated into accounting judgments, provisioning, and loan pricing strategies to ensure a more comprehensive understanding of financial risks.

## Four Pillars of Sustainability Reporting

### Governance

Sustainability governance of the Bank is driven by the Board of Directors (BoD) which has assigned the Board Risk Management Committee (BRMC) the responsibility of acting as the Board-level Sustainability Committee. The BRMC provides governance and oversight of sustainability-related risks, initiatives, strategies, and opportunities of the Bank. The Management Committee (MANCO) oversees the implementation of the Bank's sustainability activities. A dedicated Sustainability Committee under MANCO is tasked to oversee and ensure that all the activities related to sustainability are being implemented. In addition, the Risk Management Committee regularly updates the Chief Executive Officer (CEO) and the BRMC on all risk-related matters, including environmental and social risks associated with the Bank's credit portfolio. At the departmental level, the Sustainability Department, headed by the Chief Sustainability Officer (CSO) is responsible for managing various aspects of sustainability. The department plays a critical role in institutionalizing the sustainability agenda and integrating sustainability considerations across the Bank.

A key element of the sustainability and climate risk governance framework is the Three Lines of Defense risk management approach where Business Groups, Risk Management and Compliance Groups, and Audit Risk and Review Group act as the 1st, 2nd and 3rd lines of defense respectively. This approach ensures implementing the sustainability and climate risk lifecycle, strengthening governance, accountability, and effective assessment of sustainability and climate-related risks and opportunities.

### Strategy

Allied Bank Limited (ABL) recognizes that a sustainable and prosperous future requires collective action across all the segments of the country. ABL has integrated sustainability into its core strategic objectives. This strategic approach has allowed the Bank to effectively manage its impact on the environment, economy, and society. These initiatives are essential to the Bank's success and have the potential to facilitate growth, enhance stakeholder satisfaction and increase profitability.

The sustainability policy, strategies and activities of the Bank are focused on following key areas:

- Long Term Stability and Growth
- Sustainable Banking
- Carbon Neutrality
- Responsible Employer
- Creating Lasting Impact
- Contribution to Community
- Capacity Building
- Disclosure Management
- Validation and Rating
- Partnership and Alliances

ABL integrates Environmental, social and governance (ESG) considerations into strategic decision-making across its organizational structure. In a rapidly evolving global landscape marked by greater scrutiny of ESG practices and changing stakeholder expectations.

The Bank's sustainability strategy is integrated throughout its value chain. ESG considerations are central to the Bank's approach whether its managing internal operations or engaging with customers or the community. The Bank strives to mitigate sustainability-related risks while delivering outcomes that create a positive impact for customers, suppliers, and employees.

The Bank's current climate change strategy focuses on:

- Effectively managing climate-related risks and opportunities
- Developing a culture of climate awareness and response

- Reducing operational GHG emissions
- Supporting emissions reduction in value chain
- Supporting key ecosystem partners with resources to combat critical threats and maximize opportunities jointly

Through this strategic planning, ABL seeks to:

- Establish a program to conduct climate sector analysis to identify, measure and quantify material climate risk exposure in the portfolio
- Identify key climate risk drivers for the Bank across different time horizons, and the rationale underpinning the selection of these drivers
- Define detailed plans on mitigation and establish key targets and interim milestones for risk management and portfolio decarbonization efforts
- Enhance the Bank's governance structure and approach to Net Zero activities

ABL aims to assess climate-sensitive credit exposures across short, medium, and long-term horizons to better understand and manage transition risks. The findings, including stress testing results, will guide its Risk Appetite Statement and support climate-resilient financing decisions. ABL also aims to strengthen GHG tracking by enhancing full-scope data collection and incorporating financed emissions across select sectors.

### Risk Management

The Bank recognizes that its relationship with obligors in terms of financing decisions may have an adverse impact on the natural as well as social environment. In order to mitigate this risk, Environmental and Social Risk Management (ESRM) has been made an integral part of our credit approval process. The financing function of the Bank strives to remain aware of environmental and social risks faced by its obligors. The Bank assists its obligors to understand their responsibilities with regards to the protection of natural environment and their responsibilities to the society as a whole. All new loan proposals and credit renewals for the applicable categories are screened against required standards.

The Bank has developed a comprehensive Environmental and Social Management System (ESMS) comprising of set of policies, procedures, tools, and internal capacity to identify and manage the Bank's exposure to the Environmental and Social (E&S) risks of its borrower and customers. The ESMS states the Bank's commitment to the E&S management, explains its procedures for identifying, assessing, and managing the E&S risks of financial transactions, defines the decision-making process, describes the roles, responsibilities, and capacity needs of staff for doing so, as well as states the documentation and record keeping requirements. It also provides guidance on how to screen and categorize transactions based on E&S risks, conduct E&S due diligence, and monitor the borrower and customer's E&S performance. It is implemented through a set of procedures for:

- Screening transactions
- Categorizing transaction
- Conducting Environmental and Social Due Diligence (ESDD)
- Decision making process
- Escalation
- Monitoring borrower's/customer's environmental and social performance
- Managing a borrower's/customer's non-compliance with the Bank's environmental and social standards
- Incorporating environmental and social requirements, such as corrective action plan, as clauses in legal agreements with the borrower and customer
- Reporting

Allied Bank is integrating climate-change-related risks into its existing risk management frameworks to address both transition and physical risks. The Board receives regular updates to guide strategic decisions and ensure adaptability. The Bank is developing a Climate Risk Policy (CRP) to identify, assess, and manage material climate risks from counterparties and vendors through a formal materiality assessment. Additionally, Allied Bank will conduct scenario analysis and stress testing on top credit exposures in high-emission sectors to evaluate potential impacts of climate risks on its operations and financial performance.

## Metrics and Targets

Metric	2024	2025																																
Board Independence	37.5% (three of eight Directors on the Board are independent directors)	37.5% (three of eight Directors on the Board are independent directors)																																
Gender Diversity at Board Level	Male Directors: 7 (87.5%) Female Directors: 1 (12.5%)	Male Directors: 6 (75%) Female Directors: 2 (25%) <i>As of 05.01.2026</i>																																
Data Security	In 2024, no complaints were reported concerning breaches of customer privacy and losses of customer data.	In 2025, no complaints were reported concerning breaches of customer privacy and losses of customer data.																																
Percentage of Spending on Local Suppliers	99%	96%																																
Diversity and Inclusion	Total enterprise headcount: Women: 24.59 % Men 75.41% Senior and executive level positions: Women 23.83 % Men 76.17 % Entry and mid-level positions: Women 24.66 % Men 75.34 %	Total enterprise headcount: Women: 25.16 % Men 74.831% Senior and executive level positions: Women 23.67 % Men 76.33 % Entry and mid-level positions: Women 25 .33% Men 74.67%																																
Gender Diversity in Leadership Roles	23.83%	23.67%																																
Share of Women in Total Workforce	24.59%	25.16%																																
New Recruitments	2838	2612																																
Employee Turnover Rate	14%	16.84%																																
Senior management from local community	100%	100%																																
People of Determination hired (number of total employees)	55	52																																
Gender Pay Ratio	<ul style="list-style-type: none"> <li>Median male compensation to median female compensation ratio 1.1:1</li> <li>Gender Pay Gap for the year ended December 31, 2024: <ul style="list-style-type: none"> <li>i. Mean Gender Pay Gap: -3%</li> <li>ii. Median Gender Pay Gap: -2%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Median male compensation to median female compensation ratio 0.96 : 1</li> <li>Gender Pay Gap as of December 31, 2025: <ul style="list-style-type: none"> <li>i. Mean Gender Pay Gap: -4%</li> <li>ii. Median Gender Pay Gap: -3%</li> </ul> </li> </ul>																																
Employee Incentives & Risk-taking Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or claw back provisions were applied	<table border="1"> <thead> <tr> <th>MRTs</th> <th>High Risk</th> <th>Medium Risk</th> <th>Low Risk</th> </tr> </thead> <tbody> <tr> <td>CEO, Chiefs &amp; Executive</td> <td>25%</td> <td>20%</td> <td>15%</td> </tr> <tr> <td>Senior Management</td> <td>20%</td> <td>15%</td> <td>12%</td> </tr> <tr> <td>Middle Management</td> <td>15%</td> <td>12.5%</td> <td>10%</td> </tr> </tbody> </table>	MRTs	High Risk	Medium Risk	Low Risk	CEO, Chiefs & Executive	25%	20%	15%	Senior Management	20%	15%	12%	Middle Management	15%	12.5%	10%	<table border="1"> <thead> <tr> <th>MRTs</th> <th>High Risk</th> <th>Medium Risk</th> <th>Low Risk</th> </tr> </thead> <tbody> <tr> <td>CEO, Chiefs &amp; Executive</td> <td>25%</td> <td>20%</td> <td>15%</td> </tr> <tr> <td>Senior Management</td> <td>20%</td> <td>15%</td> <td>12%</td> </tr> <tr> <td>Middle Management</td> <td>15%</td> <td>12.5%</td> <td>10%</td> </tr> </tbody> </table>	MRTs	High Risk	Medium Risk	Low Risk	CEO, Chiefs & Executive	25%	20%	15%	Senior Management	20%	15%	12%	Middle Management	15%	12.5%	10%
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Employee Incentives & Risk-taking	Percentage of total remuneration that is variable for Material Risk Takers (MRTs) is 17%	Percentage of total remuneration that is variable for Material Risk Takers (MRTs) is 17%																																
Minimum wage	Ratio of entry level wage by gender to minimum wage at significant locations of operation is 122%.	Ratio of entry level wage by gender to minimum wage at significant locations of operation is 122%.																																
Injury Rate	Nil	Nil																																
Total Training Hours Delivered	Average Training Hours Served per Employee: 47.5 hours	Average Training Hours Served per Employee: 85.97 hours																																
Amount spent on Local Communities	Education - Rs.72 million General Welfare - Rs.56 million Health - Rs.43 million Sports - Rs.15 million	Education - Rs. 128 Million General Welfare - Rs. 170 Million Health Sector - Rs. 38 Million Sports - Rs. 55 Million Green CSR - Rs. 105 Million																																

Metric	2024	2025																												
Number of participants in financial literacy initiatives	Under National Financial Literacy Program (NLFP) <ul style="list-style-type: none"> <li>More than 3,996 sessions</li> <li>41 districts</li> <li>Over 122,201 participants</li> </ul>	Under National Financial Literacy Program (NLFP) <ul style="list-style-type: none"> <li>Overall more than 4,581 sessions</li> <li>41 districts</li> <li>Over 131,358 participants</li> </ul>																												
(1) Number and (2) amount of loans outstanding that qualify for programs designed to promote small business and community development	<table border="1"> <thead> <tr> <th rowspan="2">Segment</th> <th colspan="2">Outstanding Financing (As on 31.12.2024)</th> </tr> <tr> <th>No. of Borrower</th> <th>Rs. in Million</th> </tr> </thead> <tbody> <tr> <td>Agriculture Financing</td> <td>2,673</td> <td>2,074</td> </tr> <tr> <td>Consumer Financing</td> <td>1,990</td> <td>4,243</td> </tr> <tr> <td>Small Enterprises Financing</td> <td>1,370</td> <td>5,593</td> </tr> </tbody> </table>	Segment	Outstanding Financing (As on 31.12.2024)		No. of Borrower	Rs. in Million	Agriculture Financing	2,673	2,074	Consumer Financing	1,990	4,243	Small Enterprises Financing	1,370	5,593	<table border="1"> <thead> <tr> <th rowspan="2">Segment</th> <th colspan="2">Outstanding Financing (As on 31.12.2025)</th> </tr> <tr> <th>No. of Borrower</th> <th>Rs. in Million</th> </tr> </thead> <tbody> <tr> <td>Agriculture Financing</td> <td>2,534</td> <td>2,299</td> </tr> <tr> <td>Consumer Financing</td> <td>1,851</td> <td>3,599</td> </tr> <tr> <td>Small Enterprises Financing</td> <td>1,200</td> <td>7,655</td> </tr> </tbody> </table>	Segment	Outstanding Financing (As on 31.12.2025)		No. of Borrower	Rs. in Million	Agriculture Financing	2,534	2,299	Consumer Financing	1,851	3,599	Small Enterprises Financing	1,200	7,655
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Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	855,341 new Asaan Accounts	976,797 new Asaan Accounts																												
GHG Emissions	Scope 1: 13,944 (MT CO2e) Scope 2: 23,643 (MT CO2e) Scope 3: 15,846 (MT CO2e)	Scope 1: 16,247 (MT CO2e) Scope 2: 22,568 (MT CO2e) Scope 3: 17,161 (MT CO2e)																												
Emissions Intensity	0.3731 (MT CO2e)	0.4191 (MT CO2e)																												
Energy Usage	Energy consumed: Grid: 138,001 GJ Non-renewable sources: 65,027 GJ Renewable sources: 1,832 GJ Business Vehicles: 51,895 GJ Energy (Natural Gas) Consumed: 3,134 GJ	Energy consumed: Grid: 131,727 GJ Non-renewable sources: 60,917 GJ Renewable sources: 10,611 GJ Business Vehicles: 53,924 GJ Energy (Natural Gas) Consumed: 4,578 GJ																												
Energy Intensity	1.815 (GJ)	1.96 (GJ)																												
Energy Mix	Import from Public Utilities: 67% Internal Generation on Fuel: 32% Internal Generation on Solar: 1%	Import from Public Utilities: 65% Internal Generation on Fuel: 30% Internal Generation on Solar: 5%																												
Water consumption	Drinking water consumption: 2.85778 Megaliters	Drinking water consumption 3.147914 Megaliters																												

### Diversity Equity and Inclusion

ABL recognizes role of diverse human resource in achieving its long-term goals. The hiring of female employees is encouraged in fresh as well as lateral hirings. ABL has created direct and indirect employment which is currently around 22,000 employees, who represent diverse geographical areas of Pakistan; thereby positively impacting the broad-based economy and society at large.

ABL is an equal opportunity employer, and has always ensured that there is no room for discrimination against any Gender, Race or Person with Different abilities in line with its approved policy. Currently, 52 such persons are honourably earning their livelihood while serving ABL with pride.

The Bank launched a dedicated Apprenticeship Program for People with Different Abilities (PWD), leading to permanent employment, and conducted two sessions in 2025 in line with its targets.

In 2025, 4,961 employees completed comprehensive training on engaging with PWDs, covering awareness, service guidelines, priority support, basic sign language, and assisting visually impaired customers. Additionally, more than 11,500 employees participated in specialized Diversity, Equity, and Inclusion (DEI) trainings.

ABL promotes gender inclusion through dedicated female recruitment, a structured Female Inclusion Program, and specialized "Khanum Tellers" batches. A dedicated team of Women Champions

and targeted training programs further strengthen support for female employees. In 2025, the Bank achieved 25.16% gender diversity, surpassing its 24% target, with women representing 23.67% of senior and executive-level positions.

### SECP's ESG Disclosure Guidelines

The Bank has adopted SECP's ESG Disclosure Guidelines and detailed report regarding the Key Parameters is available in Bank's Sustainability Report.

### Initiatives relating to the various aspects of sustainability

#### 1. Environmental initiatives

##### Switching to Alternative Energy

- Installed solar systems at 118 new sites in FY2025.
- Upgraded 48 existing sites, adding 4.14 MW capacity.
- Operating solar plant at 265 bank locations with 6.402 MW total capacity.

##### Green Financing

ABL supports green projects and sustainable energy transitions through SBP refinancing and bilateral facilities, including solar, wind,

hydro, biomass, waste heat recovery, air improvement, and effluent treatment projects. The Bank provided green financing facilities of Rs. 1,540 million in 2025. The total outstanding as of December 2025 was Rs. 9,225 million.

#### Responsible Waste Management

ABL is committed to environmentally safe disposal practices, ensuring that operations generate no hazardous wastewater, with utility and domestic liquid waste responsibly discharged into municipal systems. Domestic solid waste is managed by third-party contractors and disposed or recycled at government-designated sites, while e-waste is donated to educational and welfare institutions through CSR initiatives for safe reuse.

#### Water management

Water management has minimal direct impact, with drinking water sourced from vendors and utility water extracted and stored in tanks. In 2025, drinking water consumption was 3,147,914 megaliters. The Bank is developing systems to track utility water usage, designing new buildings for low water consumption, pursuing EDGE and LEED certifications, and promoting employee awareness on water conservation.

#### Paper Reduction & Sustainable Practices

ABL acknowledges the environmental impact of virgin pulp in paper use and has automated internal processes while promoting low- or no-paper alternatives. When printing is necessary, the Bank uses FSC-approved or recycled paper. By December 2025, the Bank has achieved 100% conversion of all achievable stationary item to recyclable/agri based paper.

## 2. Social Initiatives

#### Financial Inclusion

The Bank has played a key role in financial inclusion to introduce the general population of the country to Banking products and services for inclusive economic growth. The efforts included financial awareness and new account opening. A total of 976,797 new Asaan Accounts were added in 2025.

#### Job Creation

The Bank has been creating new jobs in the country and providing not only a respectable job to people but also helps in decreasing the unemployment in the country. In 2025, the Bank employed 2,612 new people. In addition, thousands of people secure employment opportunities in various organizations as a result of the Bank's overall operations.

#### Capacity Building

ABL believes that the service quality of the Bank is dependent on the quality of the staff. The capacity building of the staff not only enhances the quality of work of the Bank but also improves their skills and expertise. In 2025, ABL provided training to more than 12,300 participants for upskilling the capacity of the staff and spent an amount of PKR 274 Million on training. The average training was 85.79 Hours Served per Employee.

#### Health and Safety of employees

ABL prioritizes the safety of its employees and customers through comprehensive measures, including providing fire detection and emergency equipment, conducting regular safety drills, and deploying professional firefighters at major buildings. A dedicated Health, Safety, and Environment (HSE) department with experienced staff manages occupational health and safety. In 2025, the Bank conducted 36 safety drills across key cities, ensured the availability of emergency systems, and maintained continuous monitoring to create a secure workplace environment.

### 3. Technological innovation Energy-Efficient Infrastructure

All new ABL buildings are equipped with LED lighting and inverter AC units to reduce energy consumption. In 2025, 21 sites were upgraded, bringing the cumulative total to 76 sites, including the Head Office. Total number of inverters installed by the Bank are 1,968. The Bank is implementing a SCADA system for centralized energy monitoring and an IoT-enabled genset fuel monitoring system at 207 sites to optimize fuel usage and achieve further energy savings.

#### Sustainable IT Operations

ABL is building a Greenfield Tier-III data center with LEED certification goals and has installed energy-efficient cooling systems, including hot/cold aisle containment. The Bank uses Energy Star/EPEAT-certified servers, storage, and networking equipment, reduces physical servers through virtualization and cloud computing, and implements intelligent power management systems. Regular energy audits optimize usage, older PCs have been replaced with Energy Star-compliant hardware, and data centers have been consolidated to reduce physical footprint. Employee awareness programs promote energy-efficient practices across operations.

#### Digital Products for Carbon Reduction

The Bank promotes carbon reduction through digital products, including mobile and internet banking enhancements, digital transactions and statements, online account opening and onboarding, and digitized ATM and branch receipts. Digital lending solutions also contribute to reducing the carbon footprint.

### 4. Reduced Paper Consumption through IT and Digital Banking Initiatives

ABL has implemented numerous digital initiatives to minimize paper usage, including Bit-by-Bit Electronic Journals on ATMs, account e-statements, Issue Logging Systems (ILS), and BPM systems. The Green Banking feature on myABL calculates trees saved through digital payments. myABL integrates with bookme.com for travel bookings and beFiler for tax filing. Other initiatives include recycled PVC Visa Premium Debit Cards, QR acquiring via Raast P2M for merchants, Google Pay-enabled debit cards, RAAST Bulk Transfers (B2P) for businesses, and WhatsApp Banking for fund transfers and bill payments. Instant account opening is available for Sahulat Sarmayakari and myPDA Asaan Accounts, supported by 265 cash deposit machines (CDMs) and 180 cash recyclers, totaling 445 facilities. SME digital finance is enhanced through Faaree for supply chain finance and Techlogix for one-click SME loans.

# CORPORATE SOCIAL RESPONSIBILITY

## FOR THE YEAR ENDED DECEMBER 31, 2025

Allied Bank Limited (the Bank), as a responsible corporate citizen, remains firmly committed to Corporate Social Responsibility (CSR), which constitutes an integral component of its long-term strategic vision. The Bank consistently endeavors to create a positive and sustainable impact on society through responsible initiatives, while upholding the trust and confidence of the customers and communities it serves.

#### OUR PHILOSOPHY OF CSR

Allied Bank adopted globally recognized environmental and social practices through its endorsed CSR policy. The key CSR objectives of the policy are aligned with the rolling strategic plan of the Bank; ensuring dose adherence to the global Sustainable Development Goals (SDGs).

Under the CSR Policy, the Bank focuses on following key areas to achieve following objectives:

**Customer Relations:** To Become First Choice Bank for the Customers.

**Workplace:** Establish a workplace environment to maintain balanced work life, healthcare facilities for employees, resource efficient Green culture, along with an emphasis on achieving an equitable gender employment ratio.

**Environment:** Imparting positive impact on environment including the promotion of green banking, use of renewable energy sources, reduction in carbon emissions, tree plantation and cleanliness drives.

**Community:** Contribute towards wider social development including health, education and general community welfare, especially during times of natural calamities so that Allied Bank is regarded as community caring organization.

**Governance:** Becoming Corporate Responsible Citizen by ensuring transparency, adopting best business practices, improving stakeholder relations and ensuring compliance with applicable laws and regulations.

#### REGULATORY COMPLIANCE OF CSR POLICY

The Bank's CSR policy ensures compliance of all regulatory requirements including the adoption of Corporate Social Responsibility (Voluntary) Guidelines, 2013 issued by Securities and Exchange Commission of Pakistan as well as Corporate Regulatory Framework issued by State Bank of Pakistan.

#### SUSTAINABILITY FRAMEWORK AND STRATEGIC PLAN

Allied Bank's commitment to sustainable and responsible banking remained a cornerstone of our strategy. The Bank's Management recognizes that our success is deeply intertwined with the well-being of the communities we serve, the environment we operate in, and the integrity of our business practices. Our dedication to sustainability and its pillars, Environmental, Social, and Governance (ESG), is integral to our daily operations. As an organization, we are integrating sustainability principles into our business processes, ensuring that our operations reflect to our dedication towards a sustainable and equitable future.

The Bank has developed a comprehensive Sustainability Framework and Strategic Plan which provides guidelines for Bank's approach towards sustainability and integration of ESG factors in its policies, procedures, processes, products and services. It highlights the Bank's commitments for sustainable development and corporate responsibility in the scope of its management practices and impacts on local communities. This plan also defines the roles and responsibilities of the Board of Directors (BoD) and the management with regard to sustainability. Under this framework, the Bank has set specific short-term and long-term targets in key sustainability focus areas.

The Bank established Sustainability Committee under Management Committee (MANCO) of the Bank, to oversee the implementation of the sustainability activities of the Bank.

The Bank issued its annual Sustainability Report which outlined the Bank's policies, procedures, activities and initiatives aimed at achieving sustainability for the Bank, society, and the community at large. The publication of Sustainability Report, crafted on recycled paper with eco-friendly vegetable-based inks, highlights our dedication to resource conservation.

#### CSR HIGHLIGHTS

In line with the aforementioned CSR objectives, the Bank's contributions towards these key areas are as follows:

##### Customer Services

- Deposit Protection – Rs. 2,150 million
- - Awareness Seminars – Rs. 155 million
- - Customer Complaints Resolution: 98%
- - ATM Uptime – 96%
- - Electronic Queue Management Systems – 625 Branches
- - National Financial Literacy Program (NFLP) Sessions – 261

##### Employee Empowerment

- - Management Trainee Officers Graduation - 411
- - Gender Diversity – 25% Females
- - Trainings – 12,300 Employees
- - Medical Facility – 2,101 Employees
- - Post Retirement Medical Facility – 447 ex-Employees
- - Benevolent Grants – 30 Employees

##### Contribution to National Exchequer

- - Income & Super Tax – Rs. 46,041 million
- - Withholding Tax as Agent – Rs. 43,100 million
- - Federal Excise Duty and Sales Tax – Rs. 2,810 million
- - Zakat Collection – Rs. 379 million

##### Digital Services

- - Automated Teller Machines – 1,668
- - Mobile ATMs – 6
- - Cash Deposit Machines – 265
- - Digital Touchpoints – 27
- - Point of Sale Machines – 9,868
- - Self Service Kiosk – 116 Branches
- - Digital Self Service Branch/ Lounge – 21

##### Green Banking

- - Tree/ Sapling Plantation – 150,000+
- - Solar Energy Locations – 265
- - Total Solar Power Installed – 6,402 KW
- - Green Financing – Rs. 9,225 million
- - Marathon – Rs. 60 million
- - Cleanliness Drives – Rs. 35 million
- - Tree Plantation – Rs. 10 million

## Community Services

- - Education – Rs. 128 million
- - General Welfare – Rs. 170 million
- - Health Sector – Rs. 38 million
- - Sports – Rs. 55 million

## CUSTOMER RELATIONS

Allied Bank remains committed to delivering excellence in customer service by consistently striving to exceed customer expectations, understanding their evolving needs, and continuously enhancing service delivery in alignment with its organizational objectives. A strong service culture is actively nurtured across the institution to ensure responsiveness, reliability, and customer-centricity at every touchpoint. Recognizing customer service as a key driver of trust and sustainable growth, the Bank engages with customers through multiple channels, including Allied Phone Banking, social media platforms, live chat on its corporate website, and WhatsApp. By ensuring timely and comprehensive resolution of customer feedback and queries, the Bank enhances service efficiency, promotes customer empowerment, and strengthens long-term relationships with its stakeholders.

Allied Bank continues to expand its digital footprint to complement and enhance the traditional branch banking experience through the introduction of innovative and customer-centric digital solutions. With a clear vision to emerge as a reliable and forward-looking leader in the payments domain, the Bank is focused on delivering secure, efficient, and user-friendly payment services that address the evolving needs of customers and businesses alike. These efforts reflect the Bank's commitment to innovation, accessibility, and responsible digital advancement in support of inclusive and sustainable banking.

Allied Bank's continued focus on innovation and digital transformation was recognized through several prestigious accolades during the year. At the Euromoney Awards for Excellence 2025, the Bank was named Pakistan's Best Digital Bank for Large Corporations and Best Islamic Digital Bank. Additionally, Allied Bank received the "Most Innovative Use of Technology" award at FinanceAsia 2025 and was further acknowledged at the Asian Technology Excellence Awards for its achievements in Digital Banking and Virtualization Banking. These recognitions underscore Allied Bank's commitment to leveraging technology and innovation to enhance service delivery, promote financial inclusion, and support sustainable and responsible banking practices.

## Digital Lounge

The Digital Lounge at Packages Mall, Lahore represents a forward-looking initiative aimed at enhancing accessibility, convenience, and technology-driven banking services. Strategically located at a high-footfall lifestyle destination, the lounge extends the Bank's outreach beyond conventional branches by integrating banking into customers' everyday environments. Equipped with advanced self-service technologies, including self-service kiosks, cash recycler, and cash deposit machines, the facility enables a wide range of paperless services such as instant account opening, card issuance and replacement, bill payments, fund transfers, and cash transactions, thereby promoting efficient and seamless banking. To further strengthen customer engagement and digital awareness, the lounge also offers an immersive digital experience through interactive and virtual demonstrations of banking products and services, helping customers better understand and adopt digital channels. This initiative aligns with the Bank's CSR and sustainability objectives by fostering financial inclusion, enhancing digital literacy, and encouraging paperless banking practices. By promoting self-service models and efficient resource utilization, these Digital Lounge supports the Bank's commitment to responsible innovation, environmental sustainability, and customer-centric service delivery.

## Redefining Banking with AI

Allied Bank is actively leveraging Artificial Intelligence, particularly Generative and Agentic AI, to enhance operational efficiency and transform the overall banking experience. With a strategic focus

on technology-driven innovation, the Bank is streamlining internal processes, improving service personalization, and enabling smarter and more efficient customer interactions. During the year, an Agentic AI-based solution was successfully implemented for the automated handling of false-positive alerts within the Oracle FCCM (Anti-Money Laundering and Trade-Based Money Laundering) framework. This "Analyst Agent" supports intelligent automation in alert management, strengthening operational effectiveness while ensuring adherence to regulatory and governance standards.

In addition, several AI-driven business use cases are currently under development and at the User Acceptance Testing stage, with plans for phased deployment in the coming periods. By integrating advanced AI technologies into its core operations, the Bank continues to advance its digital transformation agenda while reinforcing its commitment to responsible innovation, operational excellence, and enhanced customer experience in line with its broader sustainability and governance objectives.

## Social Humanoid Robot – Pepper

Allied Bank has introduced Pakistan's first social humanoid robot in Banking sector, capable of recognizing faces and basic human emotions to enhance in-branch engagement and digital awareness. Deployed at digital lobbies, Pepper serves as an interactive touchpoint for customers and visitors. The initiative is designed to particularly engage Gen Z and Alpha through gamified interactions and intuitive assistance. By blending technology with human-centric design, Pepper strengthens the Bank's digital-first and innovation-driven image. Going forward, the roadmap includes integration of generative AI and expansion of multilingual capabilities to further enrich customer experience.

## Digital CRM Transformation

The Bank's Digital CRM transformation delivered measurable operational and service improvements during the year. With Oracle Siebel CRM fully embedded across contact centers and branches, complaint management, sales lead tracking, and service request handling were further streamlined. The implementation of Customer 360 views and advanced segmentation - covering over 1,000 customer segments - enabled data-driven engagement, personalized offerings, and improved frontline effectiveness. These initiatives significantly improved turnaround times, service quality, and cross-functional collaboration.

## myABL Digital Banking

Allied Bank constantly strives to provide innovative solutions to its customers through its digital platforms. A carbon savings calculator has been introduced in myABL, displaying the estimated number of trees saved through the adoption of digital payment channels. Customers can now view a breakdown of cash versus digital transactions in myABL, enabling them to monitor and enhance their contribution toward environmental sustainability.

For ease of customers, myPDA Asaan Account can be opened through myABL with instant activation via biometric verification within the app. Customers can now authorize financial transactions in myABL using a Transactional PIN instead of SMS-based OTP, enhancing user experience while significantly reducing SMS-related costs. myABL is now integrated with Befiler digital app allowing customers to obtain NTN registration and prepare and file tax returns directly through the myABL app.

## myABL Whatsapp Banking

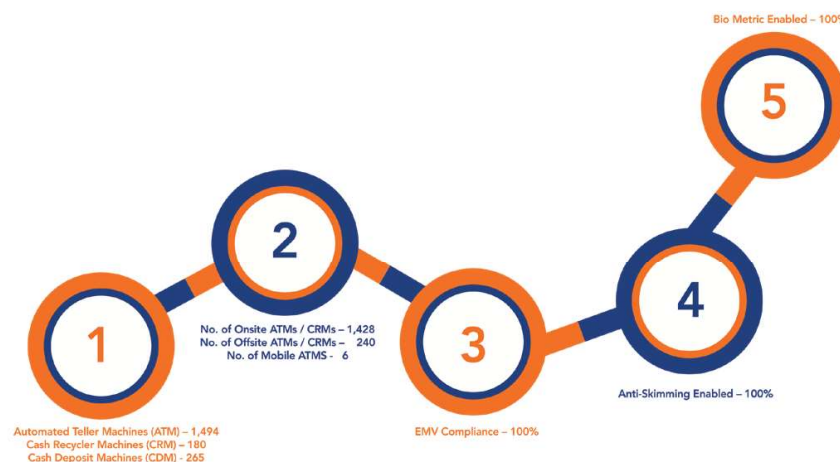
Recognizing the growing trend of customer interaction shifting towards messaging platforms, the Bank has proactively adopted WhatsApp as a key communication channel. This strategic move aligns with the evolving digital landscape and allows us to better serve our customers through a familiar and convenient platform. myABL WhatsApp Banking now supports Urdu language, improving accessibility and customer convenience. The WhatsApp Banking service menu was expanded to include dormant account activation, bill payment, funds transfer and verification of Allied Banker's Cheque and Letter of Guarantees.

## ATM / CDM Network and Uptime

In line with its commitment to enhancing customer convenience and promoting efficient, technology-enabled banking, the Bank deployed 265 Cash Deposit Machines (CDMs) across branches experiencing high volumes of cash transactions. This strategic initiative has significantly streamlined over-the-counter operations by enabling customers to conveniently deposit cash directly into accounts through secure self-service channels. By strengthening its self-service infrastructure, the Bank continues to foster digital adoption, operational effectiveness, and improved customer

experience in alignment with its sustainability and customer-centric objectives, with plans for further expansion of CDM deployment in additional locations in the coming years.

Allied Bank has one of the largest networks of 1,474 ATMs and 180 Cash Recycler Machines (CRMs) deployed across the country to fulfill the needs of the Customers round the clock throughout the year. The Bank continued its legacy of un-interrupted 99%+ ATM uptime during the occasions of Eid-ul-Fitr and Eid-ul-Adha holidays; processing around 2.29 million transactions involving Cash Withdrawals of approximately Rs. 36.62 billion.



## Electronic Queue Management System and Self-Service Kiosk

Allied Bank installed Electronic Queue Management Systems in 625 branches with total cost Rs. 341.18 million, facilitating the customers to conduct transactions conveniently. In continuation of the Bank's journey towards digitalization, 116 Self Service Kiosks worth Rs. 75.7 million are installed to improve customer experience at branches. These Kiosks enable customers to perform banking services including account opening of Allied Asaan Accounts, dormant account activation, debit card activation, performing balance inquiry, mini statement of account, cheque book requests and subscribing to alerts and e-statement of account. All these services are biometrically authenticated and can be performed in a completely secure environment at customer's convenience.

## Customer Awareness and Financial Literacy Seminars

Allied Bank remained focused in arranging seminars to create financial literacy and awareness among the customers and general public.

The Bank organized various awareness Seminars on subjects including "Transition from Family Owned Structure to Corporate Structure" at Larkana, "Building Gujranwala an Industrial Cluster" at Gujranwala and "Cluster Synergies: Unlocking Growth and Expansion Opportunities" at Sheikhupura. These events featured Dr. Ishrat Husain, an esteemed economist and former Governor of the State Bank of Pakistan, as the keynote speaker. The primary objective of these events was to enlighten participants about the significance of Corporate Governance, effective management of family businesses, fostering collaborations, devising innovative solutions through automation, and use of technology including robots. The seminars also included session on Sustainability.

The Bank also organized Agri awareness sessions in different rural areas of Punjab, KPK, AJK and Gilgit Baltistan to create the awareness among the farmers about Agri finance products offered.

Allied Bank's Human Resource function arranged 261 National Financial Literacy Program (NFLP) sessions in the rural districts with an aim of financial inclusion of unbanked segments of the society. These sessions, attended by 8,000+ citizens (74% Females), improved the financial awareness levels, which was appreciated by all the participants.

Allied Bank has been recognized as the "Most Compliant Bank" by the State Bank of Pakistan under the National Financial Literacy Program (2024-2025). This prestigious recognition reflects the Bank's unwavering commitment to transparency and the advancement of financial education across Pakistan.

## ABL NextGen Leaders Program

Allied Bank initiated one of its kind ABL NextGen Leaders Program as an effort to prepare the second generation of leaders of business community. The three-day conference, brought together participants from a structured learning experience focusing on leadership, development and strategic thinking. The programme featured lectures by industry experts during the day, followed by evening networking sessions and dinners that encouraged dialogue, connection, and shared learning. This initiative reflects the Bank's continued emphasis on knowledge-sharing, collaboration and building leadership capability for the future.

## CUSTOMER PROTECTION AND QUALITY ASSURANCE

### Deposit Protection Insurance

Allied Bank spent Rs. 2,150 million towards deposit protection insurance, complying with SBP initiative to provide protection to small depositors across the banking industry.

### Customer Data Protection

In this Digital era, customer information is more vulnerable than ever before. Cognizant to this fact, the Bank continued to safeguard Data and Information Technology assets including compliance of PCI DSS and Customer Security Program (CSP) by SWIFT.

Allied Bank conducted assessment exercises including Vulnerability Assessment (VA) and Penetration Testing (PT), ensuring a controlled environment for customers' related information.

<b>Facebook</b>	2,163,042
<b>X (Twitter)</b>	17,498
<b>Instagram</b>	105,470
<b>YouTube</b>	4,040,000
<b>LinkedIn</b>	508,641
<b>TikTok</b>	675,056
<b>Whatsapp Channel</b>	100,212

### Contribution towards Financial Inclusion

During the year under review, the Bank continued to work towards financial inclusion in rural areas and providing quality financial services at grass root level by expanding the Rural Branch network to 321.

### Agricultural Financing

In order to play an operative role in the development of agricultural economy of the country, Allied Bank is extending agricultural financing across the country and offers vast range of agricultural finance products through 277 Agri designated branches.

## WORKPLACE

Allied Bank, acting as Responsible Organization, places special significance in employee empowerment by building an engaged, healthy and inclusive team to accomplish the business strategies while meeting the ever-evolving external challenges of the 'Digital Era'. The Bank is continually employing the skilled staff while at the same time tapping resources into appropriate trainings to improve their ability and giving the best culture to thrive.

### Awards & Accolades

In recognition of Allied Bank's efforts towards nurturing the best human capital and creating an inclusive environment, multiple awards were won during the year 2025.

### Global Diversity Equality & Inclusion Benchmarks (GDEIB) Award

Allied Bank has won Best Practice award by HR Global Diversity, Equality & Inclusion Benchmarks (GDEIB) award organized by Diversity Hub HR Metrics in following categories:

### Information Security Awareness Campaigns

Information Security Awareness campaigns were conducted for valued Customers, general public and Staff via Short Messaging Service (SMS), emails and social and mainstream media, to educate and enhance awareness about latest Cyber Security threats.

### Social Media Presence

Social Media followers increased significantly during the year, enabling the Bank to keep our customers updated on products and stay connected. Allied Bank maintains profiles on LinkedIn, Facebook, Twitter, Instagram, Tiktok and YouTube and actively interacts with the customers on a variety of topics. This engagement is providing significant enhancement to the Bank's presence on the social media platforms, especially with the millennial segment of the society.

- Recruitment
- DEI Learning & Development
- Vision, Strategy and Business Impact
- Leadership and Accountability
- Job Design, Classification and Compensation

### Women Empowerment and Gender Equality

Allied Bank won Diamond Recognition award 2025 in "Women Empowerment and Gender Equality" category by Employers' Federation of Pakistan recognizing the Banks strong commitment to creating gender-inclusive workplaces, promoting equal opportunities for women and fostering an environment of diversity and inclusion within the organization.

These awards are manifestation and recognition of the Bank's unwavering professional resolve and progress towards inducing, retaining and nurturing the best human capital as well as successfully managing all functions of human resource management in line with the core values, mission and vision of Allied Bank.

### Equal opportunity employer and employment of Differently Aabled Persons

Allied Bank has created direct and indirect employment which is currently exceeding 19,000 employees, who represent diverse geographical areas of Pakistan; thereby positively impacting the broad-based economy and society at large.

The Bank being an equal opportunity employer, encourages employment of differently abled persons and currently 52 such

persons are honorably earning their livelihood while serving the Bank with pride.

### Diversity

Simultaneously 3,288 - females, representing 25% of total staff members, are diligently performing their duties. Among the Leadership roles, the Bank's Gender diversity ratio is 24%.

### Fostering An Inclusive Future: MDCs Championed Gender Diversity

A total of 15 sessions were conducted across the three MDCs, engaging 348 participants. The aim was to cultivate a culture of respect, understanding, and equal opportunity for all employees. By empowering our workforce with knowledge and awareness, Allied Bank is not only strengthening organizational values but also aligning with the core values of Diversity and Inclusion. This initiative marks a significant step forward and Allied Bank remains dedicated to fostering an environment where every individual has the opportunity to thrive.

### Training & Development

The gender-based training data for the Bank encompasses a diverse range of learning modalities, including onsite sessions, e-learning modules, and external training programs. The Human Resource Group's comprehensive Training and Development programs have strategically built a future-ready workforce. Through functional training, core banking expertise are enhanced in areas like Customer Service Excellence and Product Knowledge, while Behavioural Training fostered professional growth in Legendary Service and Critical Thinking. A strong emphasis on Compliance & Regulatory standards was reinforced via dedicated modules on AML and Diversity, Equity & Inclusion (DEI). Furthermore, specialized Islamic Banking Reskilling Program has equipped teams with expert knowledge in Shariah-compliant finance. This holistic approach ensures employees are empowered to excel in a dynamic, digitally driven environment and are fully aligned with the Bank's transformation vision.

Allied Bank has established four (04) dedicated state of the art Management Development Centers at Lahore, Karachi, Islamabad and Multan to cater the professional development needs of staff. During the year 2025, 411 Management Trainee Officers (MTO) graduated successfully by completing rigorous training program.

The Bank spent Rs. 274 million on trainings to 12,300 employees and Rs. 34 million towards employee's education.

### Strengthening Leadership Commitment to ESG & Sustainability

Allied Bank is fully aligned with SBP and SECP ESG guidelines and continues to proactively embed these principles across its governance and operations. Driven by a strong top-down commitment from the Board and senior management, Allied Bank is taking a leadership role in promoting responsible, sustainable, and ethical banking as a conscientious corporate citizen. In this regard, the Bank conducted a session on Sustainability for senior management to equip them with latest trends and regulations.

### Allied Elevate Program

The Bank conducted a two-day workshop titled "Introduction to Scenario Planning" under its flagship Allied Elevate Program. The initiative was organized in collaboration with Normann Partners, renowned for their global expertise in strategic foresight and innovation-led transformation. Designed to be interactive and forward-thinking, the sessions encouraged the Bank's senior and mid-level leaders to think beyond traditional planning models. Through a combination of group discussions, hands-on exercises, and real-world case studies, participants explored how scenario planning can enhance long-term strategic decision-making and foster organizational agility. Through the Allied Elevate Program, the Bank remains dedicated to creating leaders who are prepared to shape the future of banking – with clarity, confidence, and purpose.

### Training sessions on Legendary Service

In a significant stride towards service excellence, the Bank organized

training sessions on 'Legendary Service'. These sessions engaged 109 employees from diverse segments within the Bank. The Legendary Service Program equips participants with the mindset and skillset to consistently deliver exceptional service, enhancing support for colleagues, fostering customer loyalty, and creating a competitive edge for the Bank.

### Medical Benefits

During the year, 2,101 employees availed medical facility worth Rs. 325 million under the approved medical expense policy. Adhering to responsibility towards eligible ex-employees, the Bank paid Rs. 150 million during the year, towards the health of 447 ex-employees, from the platform of "Post-retirement Medical Fund".

### Benevolent Grants

During the year, the Bank through its platform of "Staff Welfare Fund" spent Rs. 13.67 million to assist 30 employees by financially enabling them in important social events like marriage ceremony of their daughters, special medical financial assistance and to meet the burial expense of their departed loved ones.

### Occupational Health and Safety

Allied Bank continued its endeavor towards safe work environment, exhibiting commitment for occupational health and safety. The Bank ensures that necessary security standards are met at all premises. For training and awareness of the employees on how to act during any emergency, 36 safety drills were conducted at major buildings in Lahore, Karachi, Islamabad, Rawalpindi, Faisalabad, Gujranwala, Abbottabad, Peshawar, Quetta and Multan.

The Bank ensured availability of emergency lights, fire and smoke detection equipment, alarm systems, portable fire extinguishers, periodic evacuation, safety drills in order to enhance staff security at the workplace. Additionally, experienced firefighters have been deputed in major offices for continuous monitoring and eradicating fire hazards and to deal fires timely to safe guard employees and premises.

### Training Session on Mindfulness

The Bank arranged Mindfulness Hour Sessions to promote awareness among employees about mental health and wellness. These wellness sessions entail breathing techniques and Yoga to reduce stress, bring mental alertness, awareness and clarity. This initiative was undertaken to equip the employees with tools to deal with everyday pressures of professional and personal lives. A desktop yoga activity taught employees simple stretching and breathing techniques to practice at their workstations for mental refreshment. These sessions not only contribute to the physical and mental well-being of the employees but also enhance productivity and foster a positive work environment.

### Staff Wellbeing and Health

To promote a healthy work environment and support a balanced work-life culture, the Bank further expanded its gymnasium facilities to an additional major location, bringing the total number of offices equipped with gym facilities to three. These Gyms are equipped with state-of-the-art infrastructure for resistance training and endurance under the supervision of trained staff and personal trainers who provide expert guidance and support. These initiatives are a testament of Allied Bank's commitment towards fostering a thriving workplace environment as well as encouraging its employees to maintain a healthy work life balance.

### Breast Cancer Awareness Sessions

As a part of ongoing commitment to fostering a culture of well-being and excellence, the Bank arranged 'Breast Cancer Awareness Sessions' for female employees in collaboration with medical specialists. This program (Pinktober) is part of 'Employee Well Being Campaign', and is aimed at creating awareness on methods and techniques for early detection of this dreaded disease to fight against breast cancer, to spread awareness and basic information regarding treatment methods, prevention, and early detection techniques.

## HR Connect

Allied Bank launched the HR Connect mobile app for its employees to digitize their HR experience. With this app, employees can easily manage leave requests, access pay slips, download tax certificates, view personal and employment details, and stay updated with important HR announcements anytime, anywhere. The app ensures greater transparency, quicker turnaround times, and a smoother HR experience.

## Haji Assistance

Keeping in view the religious sentiments of our employees, the Bank is fully committed to sponsor its staff to perform Hajj. An amount of Rs. 42.57 million was spent during the year, on sponsoring the Hajj of 35 employees (15 employees from Management Grades and 20 employees from Clerical and Non - Clerical) selected through balloting.

## Employee Code of Ethics

Code of Ethics and Conduct signed by all employees acts as a guide for them in discharging their duties and sets out the standards of good practice. Management's Central Administration Action Committee (CAAC) takes action on any violation of policies and procedures, act of fraud and forgery, breach of discipline, code of conduct, ethics and business practices. Appeal of the staff against whom CAAC has already taken disciplinary action is reviewed by Human Resource Committee of the Bank.

## ENVIRONMENT

Global warming and Climate change are the most complicated issues that the world is facing today. Relentless efforts are being made across the globe, to measure and mitigate this climate change risks. Pakistan is one of the several nations to have made a commitment to controlling such threats. To supplement the Government efforts, the Bank has taken strides forward in setting out a series of targets to assist in the global transition to a low-carbon economy.

## Green Banking / Sustainability

### Sustainability Department / Green Banking Office (GBO)

ABL's Green Banking Office (GBO) was established in 2018 to oversee the implementation of the Green Banking initiatives. In 2025, the Bank has established a Sustainability Department, a dedicated team, headed by the Chief Sustainability Officer (CSO), for managing various aspects of sustainability including the environmental. The department is responsible for initiating and supporting various Green CSR initiatives of the Bank which decrease the own impact of the Bank on environment and provide lasting impact on society. The department is also responsible for collection, monitoring and tracking of the Bank's environmental-related targets and metrics, including Scope 1, Scope 2 and Scope 3 emissions.

### Green Advisory Services Desk

A Green Advisory Services Desk is established within GBO to facilitate prospective/existing obligors for their enquiry(s) relating to Green Technology/Investments and various alternatives for efficient resource planning.

### Environment and Social Risk Management System

Allied Bank is committed to enhance the impact of Green Financing in the overall environment safety and has developed an Environment and Social Risk Management System. The Environmental Risk Management System ensures that financing of the Bank is directed towards environment friendly projects / activities in the country. The ESRM is designed to identify, assess, mitigate, and monitor environmental and social risks associated with the borrowers' business operations.

The obligors with potential environmental risks are required to provide Environmental Improvement Plan (EIP) and / or Environment and Social Action Plan (ESAP) with specific timelines.

## Low Carbon Footprints

As a part to reduce carbon emission by direct operational impact, the Bank has been investing in installation of solar panels. Resultantly, total internal solar power generation capacity of the Bank has increased to 6,402 kW installed at 265 locations.

As part of Allied Bank's commitment towards reducing carbon emissions, IOT Based Fuel Management System was installed in selected locations to monitor and manage fuel consumption in real-time by collecting data from sensors placed on fuel tanks in Generators placed at various branches and other locations. Through the use of this monitoring system the fuel consumption continuously optimized to reduce fuel cost and carbon emissions.

## Paperless Banking

Allied Bank remains committed to promoting environmentally responsible operations by actively advancing paperless banking initiatives across its network. Through the adoption of e-statements, paperless account opening, digitization of customer documents, and automation of internal processes, The Bank has significantly reduced its reliance on paper-based documentation. These efforts not only enhance operational efficiency and customer convenience but also contribute to environmental sustainability by minimizing paper consumption and supporting the Bank's broader commitment to green and responsible banking practices.

## Tree Plantation

Allied Bank is firmly committed to enhance tree plantation efforts, in line with national target for "Clean and Green Pakistan". During the year, the Bank conducted a tree plantation campaign, wherein over 150,000+ trees/sapling were planted at various locations across the country. The main tree plantation activity of the year was Mangrove Tree Plantation Drive at Coastal area of Sindh in collaboration with World Wide Fund (WWF) Pakistan. The mangrove trees are known for their excellent impacts on environment specially the marine eco system.

## Green Financing

In year 2025, Allied Bank has financed Rs. 1,540 million to its obligors for installation of Green projects.

Total outstanding Green Financing of the Bank stood at Rs. 9,225 million at the end of FY-2025.

## Cleanliness Drive at Khunjerab Pass

Cleanliness is very important for maintaining ecosystem and healthy environment. In view of its significance, Allied Bank under the banner of its "Green Initiatives" has conducted awareness campaigns on the importance of cleanliness with the theme "Scaling New Heights—20 Years of Transformation." This year, the Cleanliness Drive campaigns of the Bank undertook another step by performing this activity at the Khunjerab Pass - Pakistan's highest border. A women led dedicated team of the Bank ventured from Lahore to Naran, then Hunza to Sost Dry Port and finally reaching Khunjerab Pass. Along the way, team ABL carried out cleanliness drives, awareness sessions, tree plantation and community engagements at key tourist sites. The campaign is aligned with the Bank's ongoing commitment to corporate social responsibility, environmental sustainability, and community engagement.

## Cleanliness Drive at Moen Jo Daro

Allied Bank, being responsible corporate citizen has taken the initiative for cleanliness and awareness drives across the country. With the objective of raising awareness about environmental conservation, reducing litter and promoting responsible tourism, cleanliness drive at Moenjodaro, a UNESCO World Heritage site, was executed. The activity aimed to ensure that Moenjodaro remained well-maintained for future generations while fostering a sense of responsibility for cultural heritage through preserving a historical landmark by ensuring cleanliness and maintenance, promoting

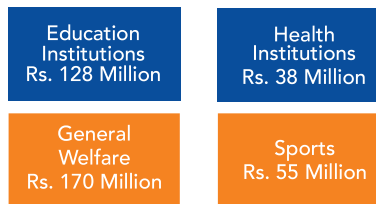
heritage conservation and environmental sustainability.

## Marathon 2025: Run For a Greener Tomorrow

Allied Bank, with the aim to foster a healthier future, organized the Allied Bank Marathon 2025 with the theme "Run for a Greener Tomorrow". These Marathons were held at three major cities i.e., Lahore, Islamabad and Multan, and brought together employees of the Bank and professional athletes. More than a celebration of fitness and solidarity, these marathons reflected the Bank's commitment to empowering communities, inspiring progress, and building a more sustainable future for generations to come. The enthusiasm and team spirit demonstrated during these marathons symbolize the Bank's mission to foster a culture of health and wellness within the Bank and beyond.

## COMMUNITY

The Bank as a trusted member of the community is playing an active role in following CSR activities and community engagements.



## Flood Relief Activities

In response to the devastating floods that affected several regions of Pakistan in 2025, particularly Gilgit-Baltistan, Khyber Pakhtunkhwa, and parts of Punjab due to intense monsoon rains and rising river flows, the Bank remained steadfast in its commitment to supporting affected communities in line with its CSR Policy. Recognizing the widespread human and economic impact, including loss of lives, displacement of families, damage to homes, and loss of livelihoods, the Bank promptly mobilized relief efforts to assist those in need. Staff members actively participated in the distribution of ration packs, cooked food, and essential household supplies in severely affected areas, including Sialkot (Punjab) and Buner (Khyber Pakhtunkhwa), through dedicated on-ground teams. In addition to direct relief, the Bank extended financial support to reputable partner organizations, including the Pakistan Poverty Alleviation Fund (PPAF) and the Association for Gender Awareness & Human Empowerment (AGAHE), to facilitate the provision of food, medicines, non-food items, and livelihood support in flood-affected communities. These collective efforts reflect the Bank's continued commitment to humanitarian assistance and community resilience during times of national crisis.

## Faiz Festival

The Faiz Festival is an annual cultural festival held in Lahore to honor the life and literary work of renowned Urdu poet Faiz Ahmed Faiz. The festival showcases a diverse array of cultural expressions, including literary dialogues, mesmerizing music performances, captivating theatre, insightful book launches, thought-provoking documentaries, engaging workshops, open mic sessions, and stimulating discussions. By sponsoring these thoughtful engagements, Allied Bank reinforced its commitment to preserving cultural heritage and inspiring meaningful dialogue.

## Lahore Children's Festival

As part of its commitment to social development and community engagement, Allied Bank extended its support as a sponsor of the Lahore Children Festival, a prominent platform dedicated to nurturing creativity, learning, and cultural awareness among

children. The sponsorship reflects the Bank's focus on promoting education, arts, and youth development by enabling young minds to participate in diverse educational and recreational activities in a safe and inspiring environment. Through such initiatives, Allied Bank continues to contribute to the holistic development of future generations and the promotion of positive societal values.

## School of Tomorrow

As part of its commitment to cultural preservation and intellectual engagement, the Bank partnered with SOT Events by hosting a storytelling session titled "Dastan Lahore Ki" under the theme "A City Told in Stories." Since 2000, SOT Events have convened over 500 global thought leaders, fostering dialogue that transcends borders and, in recent years, expanding into virtual platforms to reach a wider international audience. By supporting this session, which highlighted Lahore's rich cultural heritage and enduring narratives, the Bank reinforced its dedication to promoting local culture, encouraging meaningful discourse, and contributing to platforms that connect history, community, and contemporary thought.

## Locate Bazar

As part of its commitment to supporting local enterprise and community engagement, the Bank sponsored The Locate Bazaar, a lifestyle and shopping event that provides a vibrant platform for small businesses, entrepreneurs, and artisans. The sponsorship aimed to promote economic inclusion and encourage the growth of local brands by facilitating greater visibility and market access. Through its support of such community-focused initiatives, the Bank continues to contribute to the development of the local economy while fostering entrepreneurship and sustainable livelihoods.

## Differently Aabled Persons

Allied Bank have established 29 model branches to make banking easy and convenient for Differently Aabled Persons through supportive physical infrastructure, accessible products and services, assistive technologies and supportive staff interactions. These branches are equipped with customized stationary forms/ documents in Braille Script, accessible branch entrance, toilets, ATM cabins and counters.

## International Disability Day

In observance of International Day of Persons with Disabilities on December 3 and in line with its commitment to fostering an inclusive workplace culture, the Bank collaborated with Network of Organizations Working for People with Disabilities (NOWPDP), to conduct an awareness session during Disability Awareness Month. The session underscored the importance of accessibility, inclusion, and social responsibility within the workplace and the broader community, reinforcing the Bank's ongoing efforts to promote diversity, equal opportunity, and a more inclusive environment for all.

## Community Welfare

Allied Bank continued its efforts in serving the community through contribution to well-reputed welfare organizations including Jamia Ashrafia, Anjuman Himayat-e-Islam and Edhi Foundation, which worked for provision of food to deserving segments of the society.

During the year, Allied Bank funded a food meal program which aimed to provide nutrition to the underprivileged children in schools through Fortify Education Foundation. In addition, Allied Bank joined hands with SOS Children Village to provide orphan children with a memorable and joyful Ramadan experience by offering them meals, Eid dresses and other supplies for celebrating this occasion.

The Bank contributed Rs 3.5 million to Tamir Welfare Organization for healthcare, rehabilitation services and educational support for disabled children in Faisalabad.

## Sports

As part of its commitment to promoting sports development and healthy lifestyles, the Bank actively sponsored a range of national sporting events and federations during the year. The Bank supported the Karakoram Winter/Ice Hockey Tournament

in Hunza, Gilgit-Baltistan, contributed to the Pakistan Volleyball Federation through team sponsorship and cash awards for the Men's U-16 team following their achievement at the 2nd Asian Men's U-16 Championship, and sponsored the Karachi Boat Club Annual Indoor Rowing Regatta 2025. Additionally, the Bank sponsored its team's participation in the SBP Governor Cup Inter-Bank Cricket Tournament, where Team ABL emerged as winners of the 21st edition. Furthermore, Allied Bank sponsored Karachi United's Women Futsal Cup tournament, championing a future where women can thrive, compete, and lead both on the field and beyond. Through these initiatives, the Bank continues to encourage youth engagement, gender inclusion in sports, and the overall promotion of sporting excellence across the country.

#### Health

The Bank recognizes the challenges faced by society-at-large in health sector and always focuses for uplift of health infrastructure through contribution towards renowned health providers.

Allied Bank contributed Rs. 38 million to healthcare facilities across various cities of the country, focusing on treatment of cancer, down syndrome, autism blood transfusion, impaired vision and mental health of the under-privileged.

Shaukat Khanum Memorial Trust provides advanced cancer treatment in Lahore and Peshawar with over 75% of its patients receiving free care over the past 29 years. The Bank provided financial support to Shaukat Khanum Memorial Trust for construction of cancer Hospital in Karachi for provision of free and advanced cancer treatment to deserving patients.

Allied Bank provided financial support to Fatimid Foundation for safe blood transfusions to deserving and underprivileged patients with Blood and Bleeding Disorders on free of cost basis. Additionally, the Bank contributed to Pakistan Down Syndrome Association to support children grappling with Intellectual Disabilities including conditions such as with Down Syndrome, Autism, ADHD, Cerebral Palsy and Dyslexia. Further, Allied Bank contributed to Behbud Association of Pakistan for equipping and operationalizing key healthcare units including operation theatres, delivery rooms, the Neonatal Intensive Care Unit (NICU) and recovery rooms as part of Phase-I of the Behbud Maternal & Children Hospital (BMCH) project.

#### Education

##### Contribution to Educational Institutes

Allied Bank recognizes the significance of power of education to transform lives for which it has sponsored operations of two schools located in the under privileged areas; The Citizens Foundation – Allied Bank Campus school located in Quetta and Million Smiles Foundation – Allied Bank Campus school located in Mardan. The Bank's dedicated and continued support has enabled hundreds of children to receive quality education at these Allied Bank Campuses.

Furthermore, Rs. 30 million was contributed to The Lahore University of Management Sciences (LUMS) towards the construction of Hostel.

Additionally, the Bank contributed Rs. 10 million to TNF Akhuwat Boarding School Faisalabad for the construction of school to support the under privileged in the outskirts of Faisalabad city.

In addition, Rs. 10 million contribution was made into Aitchison College Endowment Fund to provide financial support to meritorious and deserving students of Aitchison College from across Pakistan, by offering a full or partial scholarship.

Furthering its commitment, the Bank contributed Rs 5 million for funding operational expenses of Campus XI, Sikandarabad, Kemari, Karachi to branded as ABL Campus for the socio-economic uplift of the society with special focus on education, health and cleanliness. It will serve the less privileged communities of Sindh with a vision of eradicating illiteracy.

Perceiving the significance of information technology, the Bank proceeded with its arrangement to donate personal computers to educational institutions; particularly supporting under privileged sections of the general public. Moreover, Allied Bank contributed

Rs. 2.5 million to Progressive Education Network for development of Digital Learning Platform to revolutionize classroom teaching by integrating digital tools into traditional education for primary years.

#### Innovation and Digitalization

##### Fintech Hackathon

Continuing its legacy, Allied Bank conducted 4th Fintech Hackathon under the theme of "Engineering The Future Of Digital Banking". This year Fintech Hackathon was a launchpad for innovation. Students, developers, startups, and innovators came together to solve real banking challenges through digital solutions focused on financial inclusion, AI-driven banking, digital onboarding and sustainability. With expert mentorship and hands-on guidance, participants transformed ideas into impactful solutions and presented them to industry professionals. The hackathon empowered talent, encouraged collaboration, and inspired innovations that are shaping the future of smarter, more inclusive banking.

##### Contribution to National Exchequer

Allied Bank is one of the leading institutions in its contribution towards the national exchequer. During the year, the Bank paid Rs. 46,041 million as Income Tax (inclusive of Super Tax), deposited Rs. 43,100 million as withholding tax agent and contributed Rs. 2,810 million on account of Federal Excise Duty and Sales Tax to the national exchequer. Further, the Bank collected Rs. 379 million Zakat from account holders and deposited to the national exchequer.

#### GOVERNANCE

##### Business Ethics and Anti-Corruption Measures

Allied Bank nurtures a culture of excellence, good governance, transparency, integrity and accountability. Controls and Compliance being an integral function; the Bank encourages high business ethics while promoting positive compliance culture.

The Bank is committed to the best industry practices for compliance with all regulatory frameworks including anti-money laundering practices, so that the interests of all stakeholders are protected.

Allied Bank's commitment to highest level of Governance standards is also reflected in its Corporate Governance Rating of "CGR 9+ +" (out of maximum scale of 10) given by VIS Credit Rating Company Limited.



# STANDING WITH THE NATION



# REBUILDING LIVES, RESTORING HOPE

# ADOPTION OF INTERNATIONAL STANDARDS FOR CORPORATE SOCIAL RESPONSIBILITY

## International Finance Corporation (IFC), a member of the World Bank Group

The Bank achieved the EDGE Certification, an innovation of IFC, for its newly built Management Development Centre Lahore Building, which exemplifies the achievements in reducing energy use, water use and embodied carbon in materials in the building. These strategies that are integrated into the building design were verified by an EDGE Auditor and certified by Green Business Certification Inc.

## Performance against Sustainable Development Goals

Your Bank is committed towards achieving the Sustainable Development Goals of United Nations. Key contributions are presented below against respective Goals:

### Goals Bank's Contribution Areas

<p><b>1 NO POVERTY</b></p> 	<ul style="list-style-type: none"> <li><b>Job Creation</b> In 2025, the Bank directly hired 2,612 people and indirectly supported thousands more through its operations.</li> <li><b>Financial Inclusion</b> The Bank has provided financial awareness to more than 131,358 participants in 41 districts through more than 4,581 awareness sessions.</li> <li><b>Remittance Services</b> The Bank's remittance services strengthen foreign exchange and financial stability while supporting low-income families through savings, education, and income-generating activities.</li> <li><b>Microfinance and Microcredit</b> The Bank offers credit facilities to low-income individuals and entrepreneurs.</li> <li><b>Social Impact Financing</b> The Bank invests in projects with a social impact, such as affordable housing, education, and healthcare.</li> </ul>
<p><b>2 ZERO HUNGER</b></p> 	<ul style="list-style-type: none"> <li><b>Financing Agriculture</b> The Bank provides financing to support sustainable agriculture, including smallholder farmers.</li> <li><b>Microfinance and Rural Banking</b> By extending financial services to rural areas, the Bank empowers small-scale farmers and enhances food security.</li> <li><b>Promoting Food Security</b> Bank's financing in Commodity sector plays a pivotal role in ensuring food security.</li> <li><b>Sustainable Supply Chains</b> Bank encourages businesses to adopt sustainable practices within their supply chains.</li> <li><b>Financing in Research and Innovation</b> The Bank provides Financing for technologies such as precision farming, crop diversification, and climate-smart solutions which can enhance the agriculture produce.</li> <li><b>Alignment with National Development Agendas</b> Active participation in National Subsistence Farmers Support Scheme (NSFSS).</li> </ul>
<p><b>3 GOOD HEALTH AND WELL-BEING</b></p> 	<ul style="list-style-type: none"> <li><b>Financing Health Initiatives</b> The Bank provides financing for healthcare infrastructure, medical research, Pharmaceuticals and Biotechnology sector and public health programs.</li> <li><b>Promoting Sustainable Practices</b> The Bank influences corporate behavior by encouraging sustainable practices within the healthcare sector.</li> <li><b>Supporting Global Health Initiatives</b> The Bank contributes to emergency response efforts during pandemics and natural disasters.</li> <li><b>Financial Inclusion</b> The Bank plays a role in ensuring financial inclusion, which directly impacts health outcomes.</li> <li><b>Health Awareness</b> The Bank conducted awareness session on Breast Cancer for women employees and Mindfulness Hour Sessions to promote mental health and wellness.</li> <li><b>Medical Facilities to Employees</b> The Bank provided Comprehensive Medical facilities to cater the medical needs of current and ex-employees by incurring Rs. 475 million.</li> <li><b>Donations</b> The Bank funds charity based organization to support healthcare initiatives for underprivileged communities.</li> <li><b>Community Welfare</b> The Bank also supports various organizations to provide meals healthcare, rehabilitation services and educational support for the community.</li> </ul>

<p><b>4 QUALITY EDUCATION</b></p> 	<ul style="list-style-type: none"> <li><b>Promoting Financial Literacy</b> The Bank provides financing for educational institutions.</li> <li><b>Promoting EdTech</b> Bank organizes Fintech Hackathons regularly which significantly impacting Pakistan's entrepreneurial landscape.</li> <li><b>Student Loans</b> The Bank is part of the 'Student Loan Scheme (SLS)' for Education which was launched by the Government of Pakistan in collaboration with major commercial banks of Pakistan.</li> <li><b>Partnerships with Educational Institutions</b> The Bank collaborates with universities, colleges, and schools to create joint programs, workshops, and research initiatives.</li> <li><b>Donations</b> The Bank provided contributions to various educational institutions for education of under privileged students.</li> <li><b>Education Infrastructure</b> The Bank contributed Rs. 30 million towards construction of Hostel at Lahore University of Management Sciences.</li> <li><b>Science &amp; Educational Events</b> The Bank sponsored Science &amp; Educational Events at various educational institutions.</li> <li><b>Internship Programs</b> The Bank offers internship programs to students of educational institutions.</li> </ul>
<p><b>5 GENDER EQUALITY</b></p> 	<ul style="list-style-type: none"> <li><b>Women-Owned Businesses</b> The Bank provides loans and financial support to women entrepreneurs.</li> <li><b>Promoting Financial Inclusion</b> The Bank works toward ensuring that women have equal access to financial services.</li> <li><b>Gender Diversity</b> The Bank ensures the Gender diversity through its Diversity, Equity and Inclusion (DEI) policies.</li> <li><b>Gender Mainstreaming Policy</b> Bank has developed a Gender Mainstreaming Policy with the aim to reduce the Gender Gap in Financial Inclusion, with a female population of 25% in 2025.</li> <li><b>Supporting Maternity Rights</b> The Bank implements policies that protect maternity rights, such as paid parental leave and flexible work arrangements.</li> <li><b>Advocacy and Awareness</b> The Bank uses its influence to raise awareness about gender equality.</li> <li><b>Gender Sensitivity Training</b> The Bank provides Gender Sensitivity Training to its employees to foster an inclusive and respectful workplace.</li> <li><b>Women Empowerment</b> The Bank supports initiatives to empower women.</li> </ul>
<p><b>6 CLEAN WATER AND SANITATION</b></p> 	<ul style="list-style-type: none"> <li><b>Financing</b> The Bank provides financing to water and sanitation projects.</li> <li><b>Partnerships and Collaboration</b> The Bank collaborates with governments, NGOs, and other stakeholders to address water challenges.</li> <li><b>Capacity Building and Education</b> The Bank supports capacity-building programs related to water management and sanitation.</li> <li><b>Water Saving Initiatives</b> ABL is establishing all its new building on sustainable principles which include the low water consumption.</li> </ul>
<p><b>7 AFFORDABLE AND CLEAN ENERGY</b></p> 	<ul style="list-style-type: none"> <li><b>Decreasing Carbon Foot print of Internal operations</b> 265 ABL locations were powered by Solar Energy at the end of 2025.</li> <li><b>Financing Renewable Energy Projects</b> The Bank's contribution towards Green Financing was worth Rs. 9,225 million at the end of 2025.</li> <li><b>Promoting Energy Efficiency</b> The Bank supports energy-efficient initiatives by financing energy-saving technologies and promoting sustainable practices.</li> <li><b>Capacity Building</b> The Bank provides technical assistance and knowledge sharing through dedicated Green Advisory Desk.</li> </ul>
<p><b>8 DECENT WORK AND ECONOMIC GROWTH</b></p> 	<ul style="list-style-type: none"> <li><b>Financing Economic Growth</b> The Bank provides capital for businesses, infrastructure, and innovation.</li> <li><b>Promoting Financial Inclusion</b> The Bank works to ensure that more people have access to financial services.</li> <li><b>Financing in Sustainable Projects</b> The Bank provides financing to sustainable initiatives, such as renewable energy, education, and healthcare.</li> <li><b>Supporting Small and Medium Enterprises (SMEs)</b> The Bank plays a crucial role in economic growth by providing financing facilities, mentorship, and resources to help small and medium businesses thrive.</li> <li><b>Advocacy for Equitable Pay and Decent Work</b> The Bank leads by example in ensuring fair wages, equal opportunities, and safe working conditions within the organization.</li> <li><b>Capacity Building and Skill Development</b> The Bank collaborates with educational institutions and vocational programs to enhance workforce skills, spending approximately 86 hours of training per employee.</li> <li><b>MTO and Internship Program</b> Management Trainee Officers (MTO) Development Program is offered to the fresh graduates recruited by the Bank.</li> <li><b>Employment opportunities for PWDs</b> Employment of Persons with Different Abilities (PWDs), enabling them to honorably earn their livelihood.</li> <li><b>Educational support to employees</b> The Bank provides educational support to staff, clerical and non-clerical employees.</li> </ul>

<p><b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 	<ul style="list-style-type: none"> <li>• <b>Financing Infrastructure Projects</b> The Bank provides financing for infrastructure development.</li> <li>• <b>Supporting Industrialization</b> The Bank offers financing for innovative industrial projects of manufacturing, technology, and research.</li> <li>• <b>Promoting Innovation</b> The Bank promotes research and development (R&amp;D) and supports innovative startups.</li> <li>• <b>Collaborating with Other Banks</b> The Bank works with other Banks to meet increased demand for financing.</li> <li>• <b>Awareness</b> The Bank organizes seminars for the business community.</li> <li>• <b>Digital touch points</b> Continuous growth in Digital Touchpoints, reaching to a total of 27 at the end of 2025.</li> <li>• <b>Branches for PWDs</b> 29 Model branches for Persons with Different Abilities (PWDs).</li> <li>• <b>Rural and Agri Branches</b> Expansion in Rural and Agri designated Branches, expanding the rural branch network to 323 in 2025.</li> </ul>
<p><b>10</b> REDUCED INEQUALITIES</p> 	<ul style="list-style-type: none"> <li>• <b>Financial Inclusion</b> The Bank promotes access to financial services for marginalized population.</li> <li>• <b>Responsible Lending Practices</b> The Bank ensures fair lending practices, avoiding discrimination based on race, gender, or socioeconomic status.</li> <li>• <b>Support for Vulnerable Groups</b> The Bank collaborates with NGOs and government to address social inequalities.</li> <li>• <b>Corporate Social Responsibility (CSR)</b> CSR activities and initiatives in Health, Education and other community development projects, promote equality, by incurring more than Rs. 496 million in 2025.</li> <li>• <b>Transparency and Reporting</b> Transparent reporting demonstrates commitment and accountability.</li> </ul>
<p><b>11</b> SUSTAINABLE CITIES AND COMMUNITIES</p> 	<ul style="list-style-type: none"> <li>• <b>Financing Urban Infrastructure</b> The Bank supports initiatives that enhance urban resilience.</li> <li>• <b>Promoting Sustainable Housing</b> The Bank offers loans and mortgages for housing.</li> <li>• <b>Promoting Inclusive Finance</b> The Bank works towards financial inclusion by providing services to urban population.</li> </ul>
<p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 	<ul style="list-style-type: none"> <li>• <b>Financing Sustainable Initiatives</b> The Bank invests in projects that promote sustainable consumption and production patterns.</li> <li>• <b>Limiting Fossil Fuel Subsidies</b> Prioritizing the sustainable production, the Bank finances the projects related to renewable resources.</li> <li>• <b>Digital Channels</b> The Bank has launched various Digital channels for Banking services.</li> </ul>
<p><b>13</b> CLIMATE ACTION</p> 	<ul style="list-style-type: none"> <li>• <b>Financing Climate Initiatives</b> The Bank invests in projects related to renewable energy, energy efficiency, and climate resilience.</li> <li>• <b>Promoting Sustainable Practices</b> The Bank encourages clients to adopt sustainable practices.</li> <li>• <b>Risk Assessment and Disclosure</b> The Bank assesses climate related risks in its portfolio and discloses this information to stakeholder.</li> <li>• <b>Decreasing Carbon Foot print of Internal operation</b> The Bank is rigorously working to decrease its own impact on environment.</li> <li>• <b>Tree Plantation</b> The Bank conducts annual Tree Plantation Campaigns. In 2025, 150,450 trees/ saplings were planted.</li> </ul>
<p><b>14</b> LIFE BELOW WATER</p> 	<ul style="list-style-type: none"> <li>• <b>Investing in Sustainable Ocean Projects</b> The Bank is committed to financing for initiatives related to marine conservation, sustainable fisheries, and ocean.</li> <li>• <b>Mangrove Plantation at Coastal Area</b> The Bank Conducted Mangrove Tree Plantation Drive at Coastal area of Sindh in collaboration with WWF Pakistan.</li> </ul>
<p><b>15</b> LIFE ON LAND</p> 	<ul style="list-style-type: none"> <li>• <b>Supporting Forest Conservation</b> The Bank is committed to invest in projects that protect and restore forests.</li> <li>• <b>Promoting Sustainable Agriculture</b> Bank provides financing to farmers and agricultural enterprises for sustainable practices.</li> <li>• <b>Tree Plantation</b> The Bank conducts annual Tree Plantation Campaigns. In 2025, 150,450 trees/ saplings.</li> <li>• <b>Cleanliness Activities</b> The Bank conducted cleanliness activities at Moen Jo Daro and Khunjerab Pass.</li> </ul>

<p><b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS</p> 	<ul style="list-style-type: none"> <li>• <b>Promoting Financial Inclusion</b> The Bank works to ensure that marginalized population has access to financial services.</li> <li>• <b>Combating Corruption</b> The Bank implements robust anti-corruption measures within its operations and financing policies.</li> <li>• <b>Supporting Rule of Law</b> The Bank collaborates with legal institutions to strengthen the rule of law.</li> <li>• <b>Promoting Good Governance</b> The Bank engages in responsible lending practices and corporate governance.</li> </ul>
<p><b>17</b> PARTNERSHIPS FOR THE GOALS</p> 	<ul style="list-style-type: none"> <li>• <b>Promoting Partnerships</b> The Bank facilitates public private partnership.</li> <li>• <b>Enhancing Resource Mobilization</b> The Bank promotes investment, economic growth, and financial stability.</li> <li>• <b>Strengthening Statistical Capacity</b> The Bank contributes to informed decision-making and progress tracking.</li> <li>• <b>Tax Collection</b> The Bank acts as Withholding Tax Collection Agent to facilitate tax and other revenue collections on behalf of tax authorities.</li> </ul>