Allied Bank

آپ کے دل میں ہمارا اکاؤنٹ

INVESTOR PRESENTATION
June 30, 2026

Contents

ABL At a Glance – June 2026

Rs. 3.7T	**Total Assets**	Increased by 11% in Q2
Rs. 2.6T	**Total Deposits**	Increased by 12% in Q2
11 Mn+	**Total Accounts**	Increased by 7% in Q2
24.97%	**Capital Adequacy Ratio**	Highest in the Industry
1.53%	**Infection Ratio**	Lowest among Peer Banks
25%	**Female Employees**	Among highest in the industry

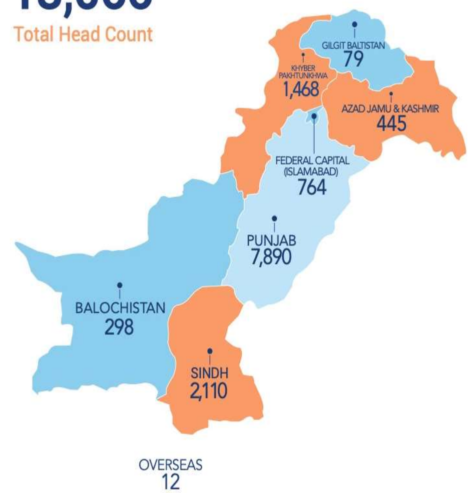
1,537
Total Branches

1,713
Total ATMs

1,216 Conventional Branches	321 Islamic Branches	1,461 Onsite ATMs
1,447 Banked Branches	389 Islamic Banking Windows	243 Offsite ATMs
90 Un-Banked Branches	09 Mobile Banking Units	35 Digital Touchpoints
1,214 Urban Branches	323 Rural Branches	22 Digital Self-Service Branches

As on December 31, 2025

13,066
Total Head Count



Subsidiaries (100%Holding)
ABL Asset Management Co. Ltd.
ABL Exchange (Private) Ltd.

Rep Office : 2
UAE - Dubai
CHINA - Beijing

Entity Rating
Long Term: AAA
Short Term: A1+
Corporate Governance
CGR 9++

Overseas Branches : 2
Bahrain WBU
Export Processing Zone

Digital Channels

2.8+ Million

myABL App Registrations

20% year-on-year increase

2.4 Million

WhatsApp Banking Users

Pakistan's first WhatsApp bank

3.9+ Million

Cards In Circulation

Debit Cards

2600+ Participants

Fintech Hackathon

4th FinTech ABL Hackathon

92 : 08

Digital : Counter Mix
95.10% ATM Uptime

35

Digital Touchpoints

Digital branches & lounges

12,500

POS Machines

58 Mn+ successful transactions

491

CDMs Deployed

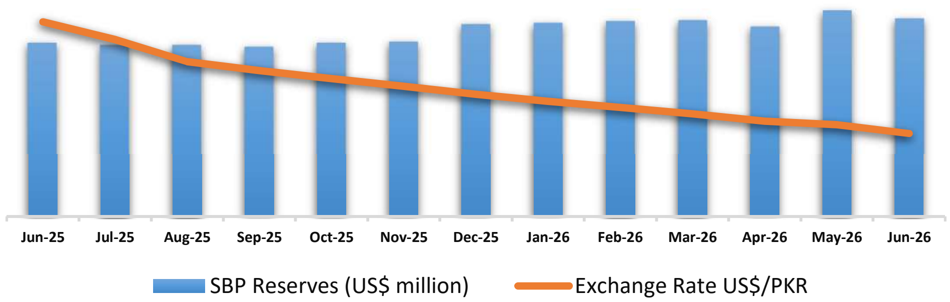
35 deployed in Six months of 2026

SOCIAL MEDIA PRESENCE
Crossed 9 Million

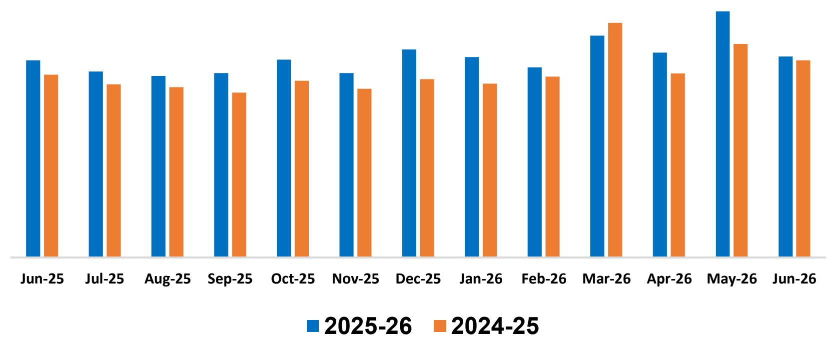
YouTube	Facebook	TikTok	LinkedIn	Instagram	WhatsApp	X
5,130,000	2,166,946	877,812	560,778	114,484	203,462	17,597

Economic Highlights

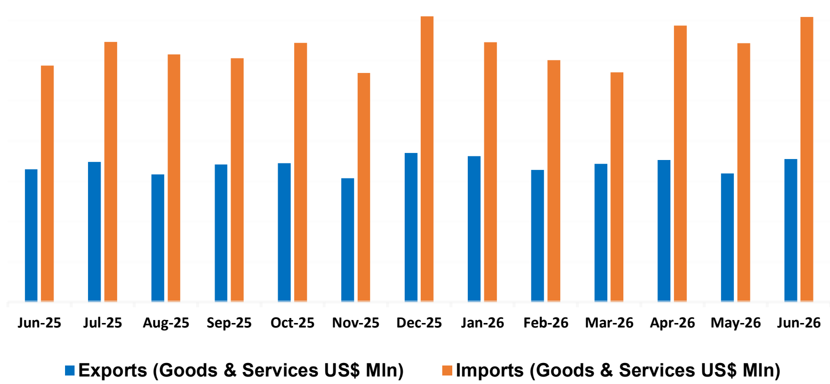
SBP Reserves (US$ Million) & Exchange Rate



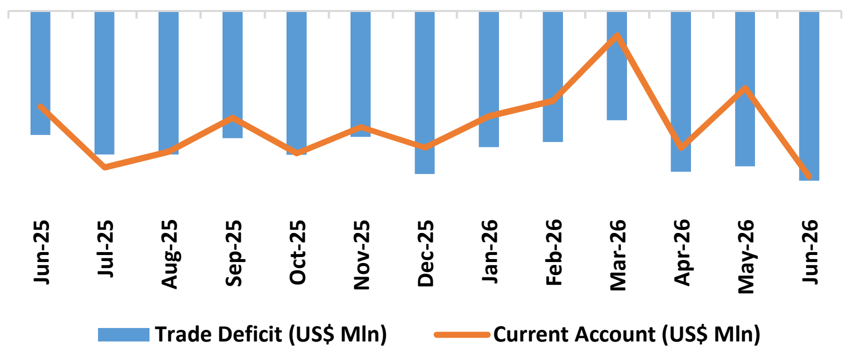
Workers Remmittances- US$ Million



Export & Import- US$ Million



Trade Deficit & Current Account

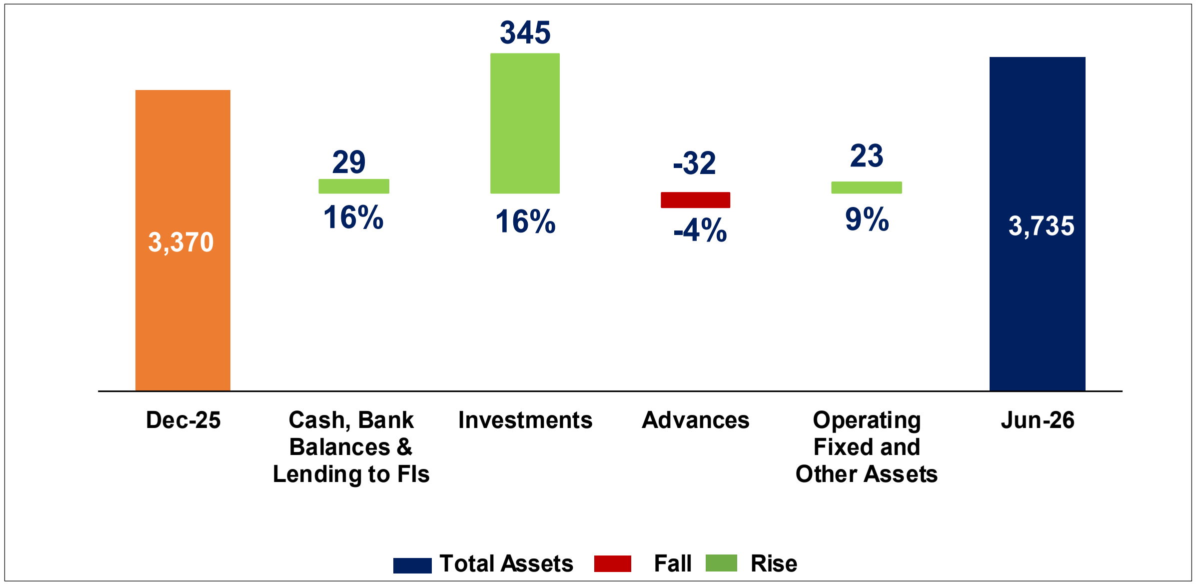


ASSETS

FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Jun'26	Dec'25	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	214	185	16%	9%
Investments - Net	2,483	2,137	16%	12%
Advances - Net	757	790	-4%	8%
Operating Fixed and Other Assets	281	259	9%	17%
Total Assets	**3,735**	**3,370**	**11%**	**12%**



TOTAL ASSETS

Rs. 3,735

June 2026

▲ 11% vs Dec'25 (Rs. 3,370)

NET INVESTMENTS

Rs. 2,483

June 2026

▲ 16% vs Dec'25 (Rs. 2,137)

NET ADVANCES

Rs. 757

June 2026

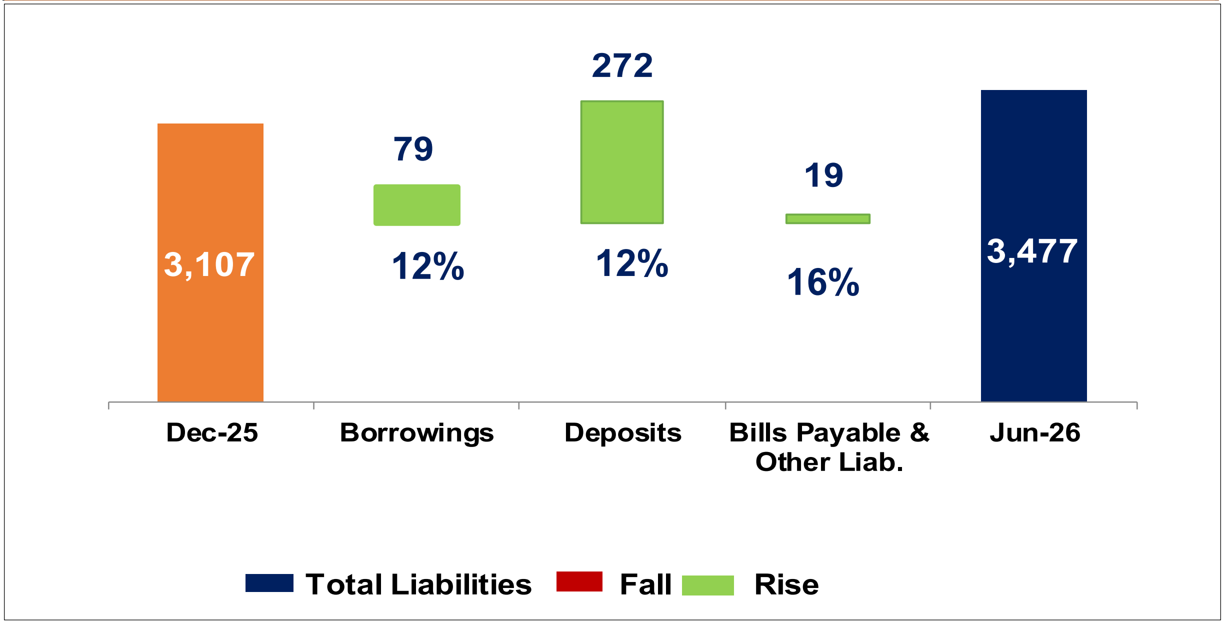
▼ 4% vs Dec'25 (Rs. 790)

LIABILITIES

FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Jun'26	Dec'25	ABL Growth	Industry Growth
Borrowings	723	644	12%	13%
Deposits and Other Accounts	2,618	2,346	12%	13%
Bills Payable & Other Liabilities	136	117	16%	6%
Total Liabilities	**3,477**	**3,107**	**12%**	**12%**



TOTAL LIABILITIES

Rs. 3,477

June 2026

▲ 12% vs Dec'25 (Rs. 3,107)

DEPOSITS

Rs. 2,618

June 2026

▲ 12% vs Dec'25 (Rs. 2,346)

CASA: 80%

TOTAL EQUITY

Rs. 258

June 2026

▼ 2% vs Dec'25 (Rs. 263)

CAR: 24.97%

INCOME STATEMENT

PROFIT & LOSS HIGHLIGHTS

Rs. in Million

NET INTEREST INCOME

Rs. 53,069

June 2026

▲ 3% vs Jun’25 (Rs. 51,654)

EPS reached 13.72, decreasing by 10%.

PROFIT BEFORE TAX

Rs. 32,046

June 2026

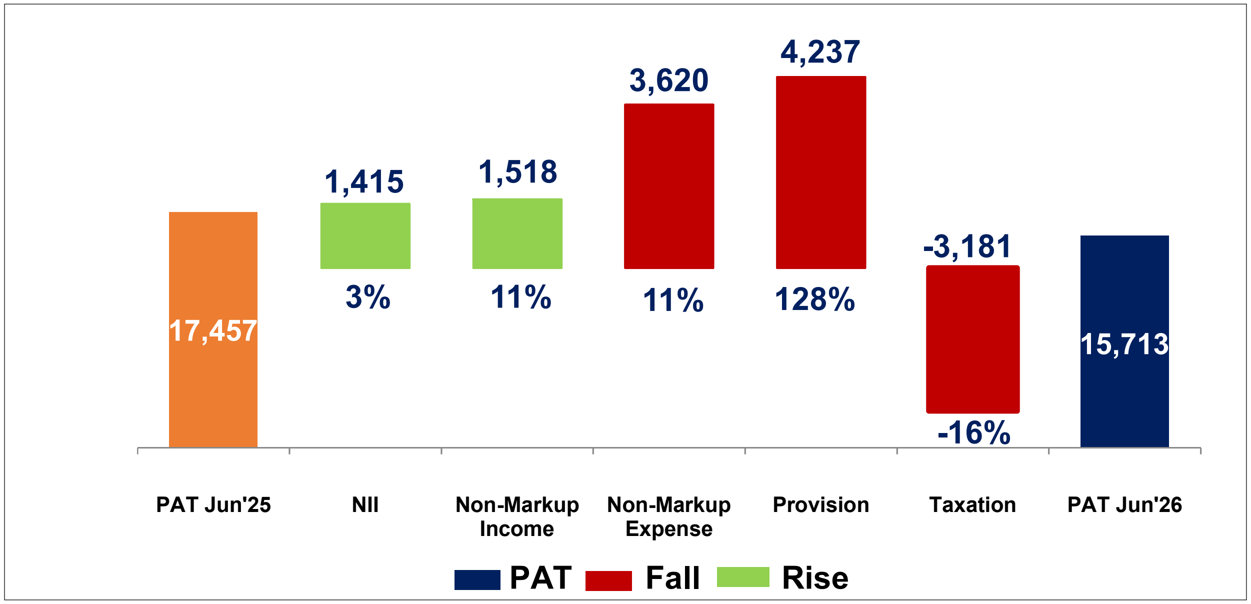
▼ 13% vs Jun’25 (Rs. 36,970)

PROFIT AFTER TAX

Rs. 15,713

June 2026

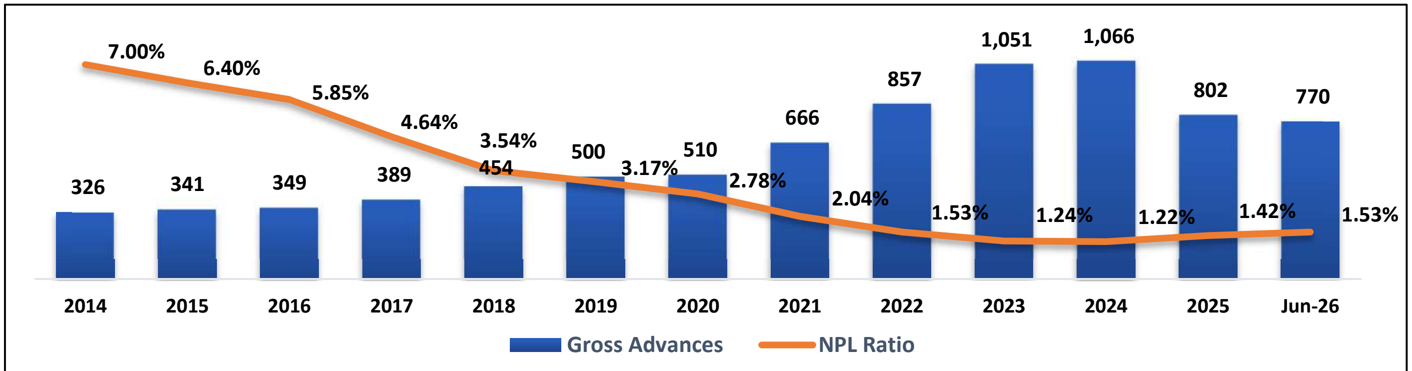
▼ 10% vs Jun’25 (Rs. 17,457)

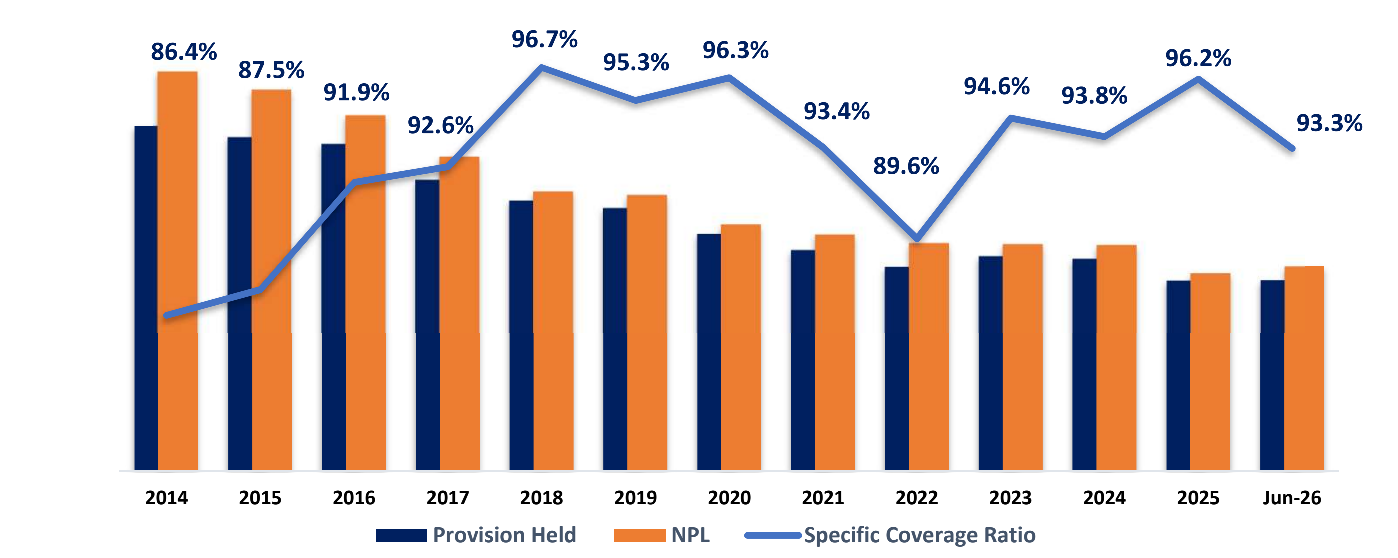


Particulars	Jun'26	Jun'25	Growth
Interest Income	171,499	143,586	19%
Interest Expense	118,429	91,932	29%
Net Interest Income (NII)	53,069	51,654	3%
Non Markup Income	15,650	14,131	11%
Gross Income	68,719	65,785	4%
Non Markup Expense	35,749	32,129	11%
Profit Before Provisions	32,970	33,657	-2%
Provision Charge/ (Reversal)	924	(3,313)	128%
Profit Before Taxation	32,046	36,970	-13%
Taxation	16,332	19,513	-16%
Profit After Taxation (PAT)	15,713	17,457	-10%
Earnings Per Share (EPS)	13.72	15.25	-10%

ADVANCES AND ASSET QUALITY

Rs. in Billion





GROSS ADVANCES

Rs. 770

June 2026

4% down from 802 Billion from 2025

NPLS

Rs. 11.7

June 2026

Specific Coverage Ratio: 93.3%

GROSS ADR

29.4%

Key Lending sectors:

- *Non-Financial Public Enterprises (NFPSE)*
- *Non-Bank Financial Institutions (NBFIs)*
- *Textiles*
- *Chemicals, Pharmaceuticals & Petroleum products*
- *Non-Metallic Minerals*

DEPOSITS

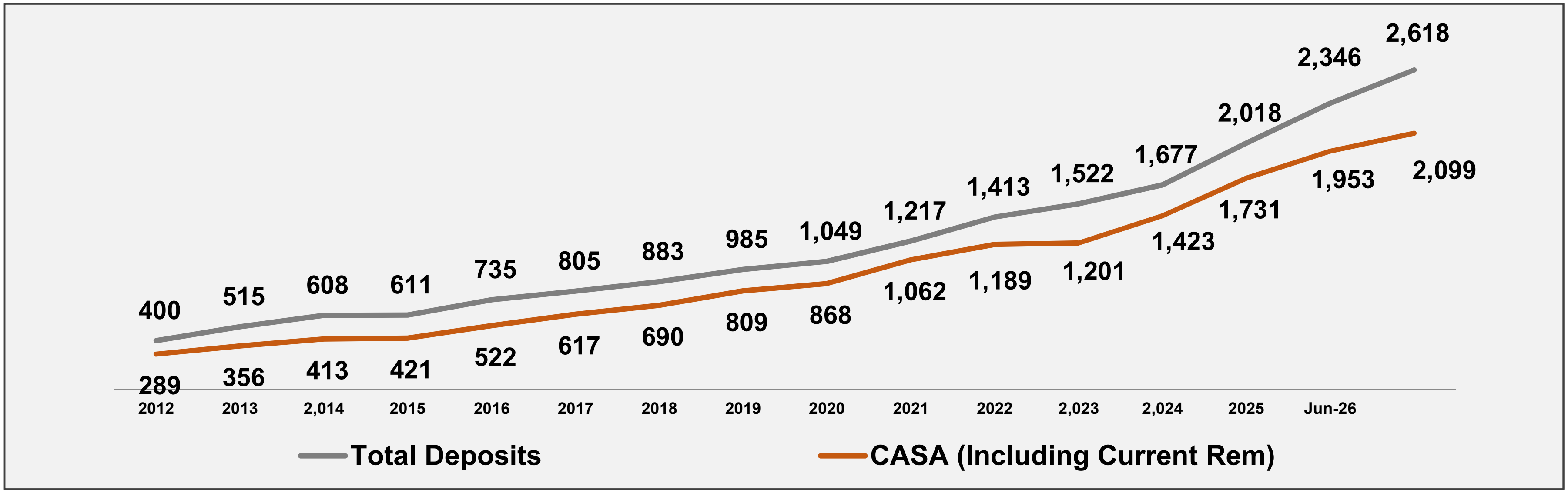
Rs. in Billion

Particulars	Jun' 26	Dec' 25	Var.
Current	1,030	933	10%
Saving	1,070	1,020	5%
Term	519	393	32%
Total Deposits	**2,618**	**2,346**	**12%**

Market Share: 6.4%

ABL CA Growth: 10%

ABL CASA Mix: 80%

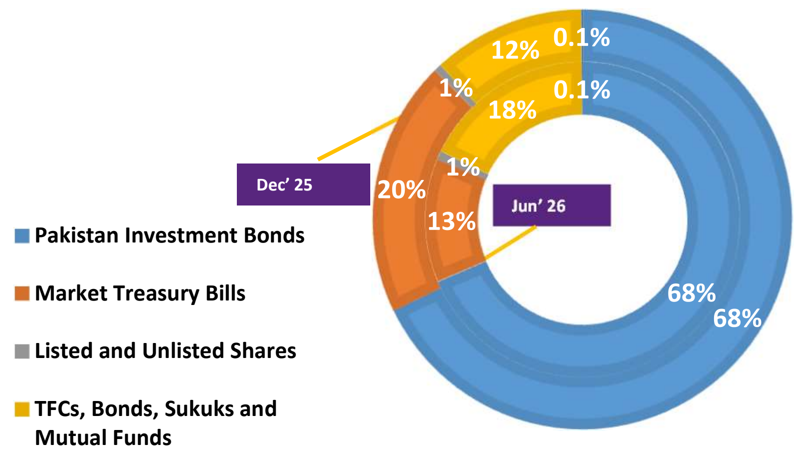


INVESTMENTS

Rs. in Million

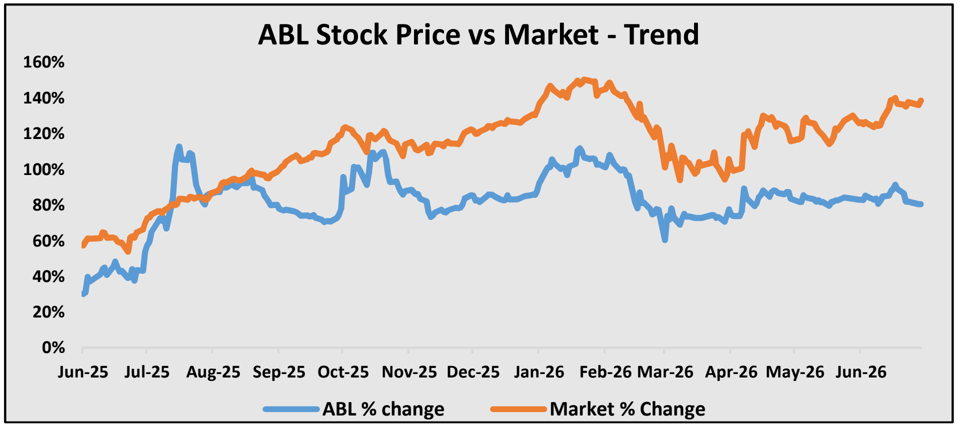
Investments	Jun'26	Dec'25	Var.	Growth
Pakistan Investment Bonds	1,692,711	1,423,278	269,432	19%
Market Treasury Bills	313,545	413,555	(100,010)	-24%
Listed and Unlisted Shares	21,956	12,673	9,284	73%
TFCs, Bonds, Sukuks and Mutual Funds	438,369	246,016	192,353	78%
Subsidiaries	2,000	2,000	-	0%
Investments at Cost	**2,468,581**	**2,097,521**	**371,060**	**18%**
Provision for diminution in value of investments	(1,808)	(1,072)	(736)	69%
*Surplus / (Defiict) on Revaluation of Securities	15,811	40,638	(24,828)	-61%
Investments at Carrying Value	**2,482,584**	**2,137,087**	**345,496**	**16%**

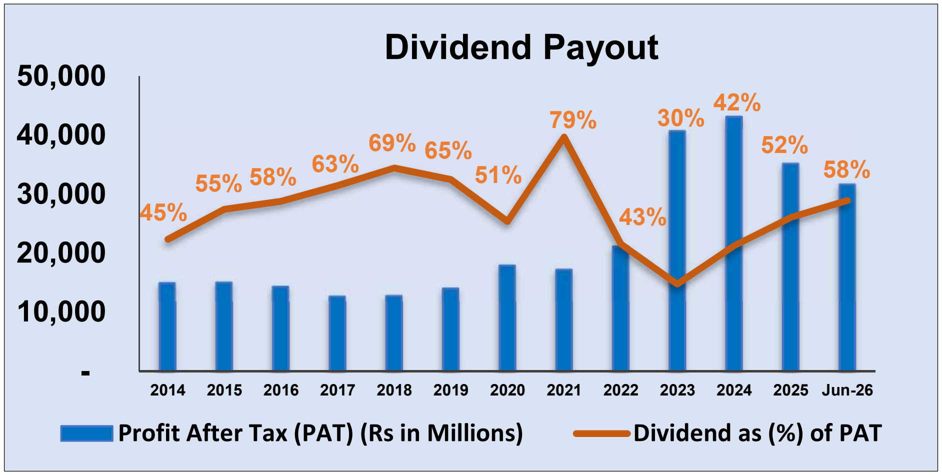
*Surplus / (Deficit) on revaluation of securities	Jun'26	Dec'25
Pakistan Investment Bonds	(2,860)	18,858
Market Treasury Bills	(1,265)	560
Listed and Unlisted Shares	20,217	19,246
TFCs, Bonds, Sukuks and Mutual Funds	(282)	1,974
Surplus / (Deficit) on revaluation of securities	**15,811**	**40,638**

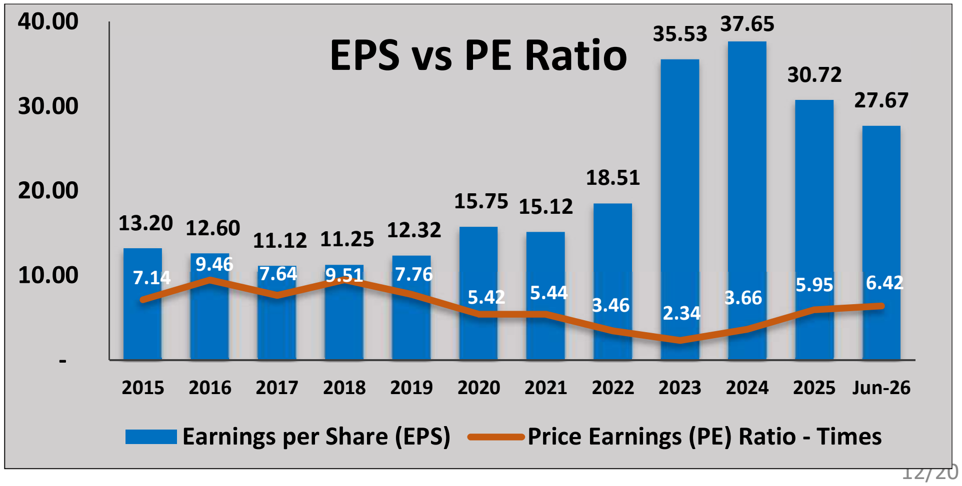


Stock Market Data

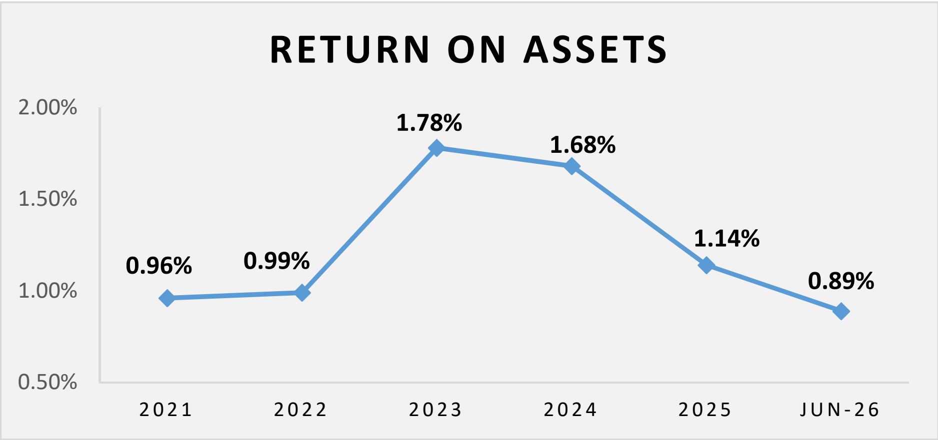
- **Pakistan Stock Exchange Code: ABL**
- **Bloomberg Code: ABL PA**
- **Shares Outstanding (mln): 1,145.07**
- **Market Capitalization (Rs. bln): 203.479**
- **Market Capitalization (US$ mln): 733**
- **Current Stock Price: 177.7 *price at June 30, 2026**



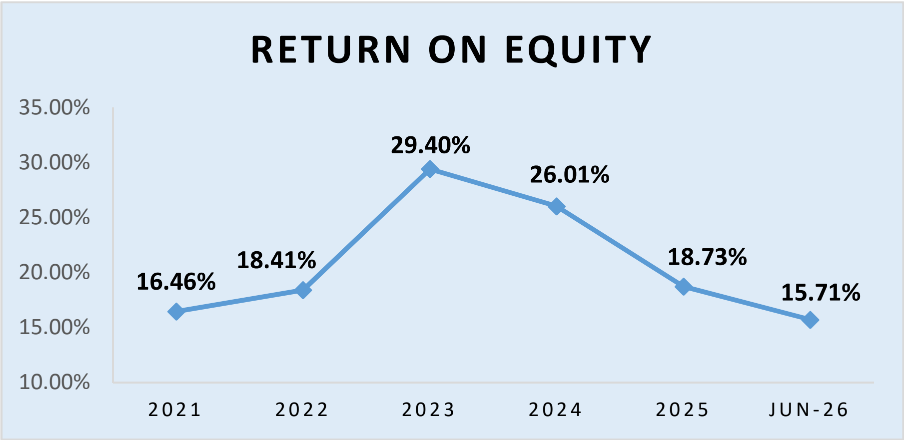




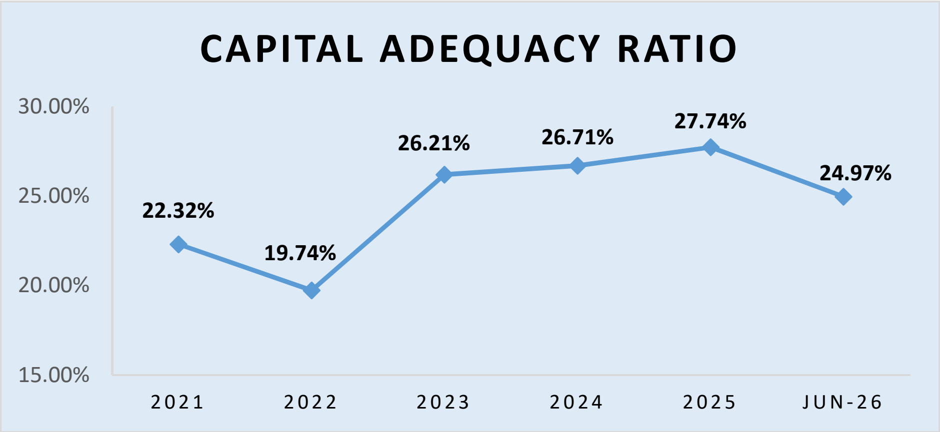
Key Ratios



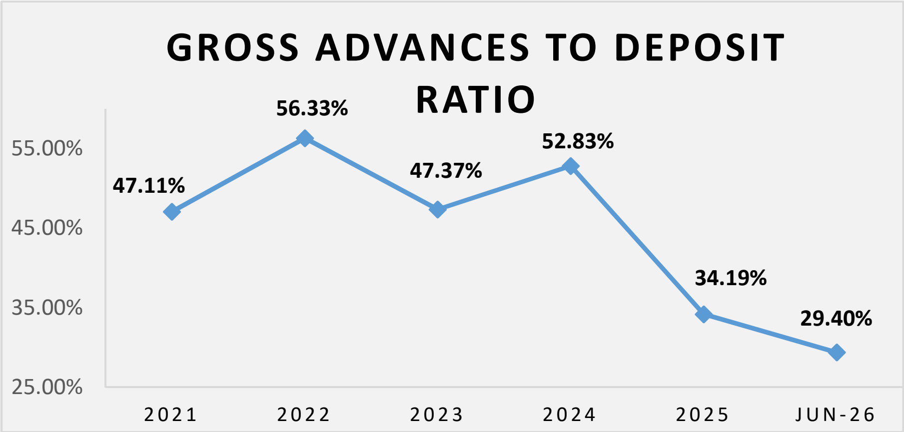
RETURN ON ASSETS
2.00%
1.50%
1.00%
0.50%
0.96%
0.99%
1.78%
1.68%
1.14%
0.89%
2021
2022
2023
2024
2025
JUN-26



RETURN ON EQUITY
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
16.46%
18.41%
29.40%
26.01%
18.73%
15.71%
2021
2022
2023
2024
2025
JUN-26



CAPITAL ADEQUACY RATIO
30.00%
25.00%
20.00%
15.00%
22.32%
19.74%
26.21%
26.71%
27.74%
24.97%
2021
2022
2023
2024
2025
JUN-26



GROSS ADVANCES TO DEPOSIT RATIO
55.00%
45.00%
35.00%
25.00%
47.11%
56.33%
47.37%
52.83%
34.19%
29.40%
2021
2022
2023
2024
2025
JUN-26

Balance Sheet – Standalone

ASSETS	Rs. in Million			US$ in Million			Growth
	Jun'26	Dec'25	Variance	Jun'26	Dec'25	Variance	
Cash and Balances with Banks	213,267	184,861	28,406	767	664.58	102	15%
Lending to FIs	600	-	600	2	-	2	100%
Investments - net	2,482,584	2,137,087	345,497	8,925	7,683	1,242	16%
Advances - net	757,216	789,677	(32,461)	2,722	2,839	(117)	-4%
Operating fixed assets	159,005	151,365	7,640	572	544	27	5%
Other Assets	122,446	107,405	15,042	440	386	54	14%
TOTAL ASSETS	**3,735,118**	**3,370,395**	**364,724**	**13,428**	**12,117**	**1,311**	**11%**
LIABILITIES							
Deposits	2,618,342	2,345,859	272,483	9,413	8,433	979	12%
Borrowings	722,688	643,733	78,955	2,598	2,314	284	12%
Bills Payable	13,459	13,861	(402)	48	50	(1)	-3%
Other Liabilities	122,720	103,567	19,153	441	372	69	18.5%
TOTAL LIABILITIES	**3,477,209**	**3,107,019**	**370,189**	**12,501**	**11,170**	**1,331**	**12%**
NET ASSETS	**257,909**	**263,376**	**(5,467)**	**927**	**946**	**(19)**	**-2.1%**
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	193,653	186,955	6,698	696	672	24	4%
Equity-Tier I	**205,104**	**198,406**	**6,698**	**737**	**713**	**24**	**3%**
Total Equity	**257,909**	**263,376**	**(5,467)**	**927**	**946**	**(19)**	**-2%**

Balance Sheet – Consolidated

ASSETS	Rs. in Million			US$ in Million			Growth
	Jun'26	Dec'25	Variance	Jun'26	Dec'25	Variance	
Cash and Balances with Banks	213,387	185,064	28,323	767	665	102	15%
Lending to FIs	600	-	600	2	-	2	100%
Investments - net	2,486,200	2,140,315	345,885	8,938	7,695	1,243	16%
Advances - net	757,564	789,950	(32,386)	2,723	2,840	(116)	-4%
Operating fixed assets	160,565	152,768	7,797	577	549	28	5%
Other Assets	122,663	107,517	15,146	441	387	54	14%
TOTAL ASSETS	3,740,979	3,375,614	365,365	13,449	12,135	1,314	11%
LIABILITIES							
Deposits	2,617,593	2,344,862	272,731	9,410	8,430	980	12%
Borrowings	722,688	643,733	78,955	2,598	2,314	284	12%
Bills Payable	13,459	13,861	(402)	48	50	(1)	-3%
Other Liabilities	123,574	104,285	19,289	444	375	69	18%
TOTAL LIABILITIES	3,477,314	3,106,741	370,573	12,501	11,169	1,332	12%
NET ASSETS	263,664	268,873	(5,209)	948	967	(19)	-2%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	199,411	192,453	6,958	717	692	25	4%
Equity-Tier I	210,862	203,904	6,958	758	733	25	3%
Total Equity	263,664	268,873	(5,209)	948	967	(19)	-2%

Profit & Loss Statement – Standalone

Particulars	Rs. in Million			US$ in Million			Growth
	Jun'26	Jun'25	Variance	Jun'26	Jun'25	Variance	
Mark-up and Interest Income	171,499	143,586	27,913	617	516	100	19%
Mark-up and Interest Expensed	118,429	91,932	26,497	426	330	95	29%
Net Mark-up and interest Income	**53,069**	**51,654**	**1,415**	**191**	**186**	**5**	**3%**
Capital Gain and Dividend	2,513	3,061	(548)	9	11	(2)	-18%
Fee based Income and Others	13,137	11,070	2,067	47	40	7	19%
Non Mark-up and Interest Income	**15,650**	**14,131**	**1,519**	**56**	**51**	**5**	**11%**
Gross Income	**68,719**	**65,786**	**2,933**	**247**	**237**	**11**	**4%**
Human Resource Cost	13,031	11,575	1,455	47	42	5	13%
Other Operating Cost	22,719	20,554	2,165	82	74	8	11%
Total Operating Cost	**35,749**	**32,129**	**3,620**	**129**	**116**	**13**	**11%**
Operating Profit	32,969	33,657	(688)	119	121	(2)	-2%
Provision Reversal	924	(3,313)	4,237	3	(12)	15	128%
Profit Before Tax	**32,045**	**36,970**	**(4,925)**	**115**	**133**	**(18)**	**-13%**
Taxation	16,332	19,513	(3,181)	59	70	(11)	-16%
Profit After Tax	**15,713**	**17,457**	**(1,744)**	**56**	**63**	**(6)**	**-10%**

Profit & Loss Statement – Consolidated

Particulars	Rs. in Million			US$ in Million			Growth
	Jun'26	Dec'25	Variance	Jun'26	Dec'25	Variance	
Mark-up and Interest Income	171,576	143,648	27,928	617	516	100	19%
Mark-up and Interest Expensed	118,411	91,922	26,489	426	330	95	29%
Net Mark-up and interest Income	**53,165**	**51,726**	**1,439**	**191**	**186**	**5**	**3%**
Capital Gain and Dividend	2,513	3,061	(548)	9	11	(2)	-18%
Fee based Income and Others	14,265	12,401	1,864	51	45	7	15%
Non Mark-up and Interest Income	**16,778**	**15,462**	**1,316**	**60**	**56**	**5**	**9%**
Gross Income	**69,943**	**67,188**	**2,755**	**251**	**242**	**10**	**4%**
Human Resource Cost	13,692	12,114	1,578	49	44	6	13%
Other Operating Cost	23,050	20,836	2,213	83	75	8	11%
Total Operating Cost	**36,742**	**32,950**	**3,792**	**132**	**118**	**14**	**12%**
Operating Profit	33,201	34,238	(1,037)	119	123	(4)	-3%
Share of profit from associate	194	251	(56)	1	1	(0)	-22%
Provision Reversal	924	(3,313)	4,237	3	(12)	15	-128%
Profit Before Tax	**32,471**	**37,802**	**(5,331)**	**117**	**136**	**(19)**	**-14%**
Taxation	16,498	19,817	(3,320)	59	71	(12)	-17%
Profit After Tax	**15,973**	**17,984**	**(2,011)**	**57**	**65**	**(7)**	**-11%**

Disclaimer

The information being presented herein is solely for your information.

Except for the historical information, statements that describe the Bank's objectives, plans or goals discussed in Investor Conference Call are forward-looking statements. These forward-looking statements involve a number of risks, uncertainties and other factors which are based on management's current expectations or beliefs as well as assumptions made based on information currently available to management.

The information presented is subject to change without notice.

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