

INVESTOR PRESENTATION
September 30, 2026

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ABL At a Glance – September 2026

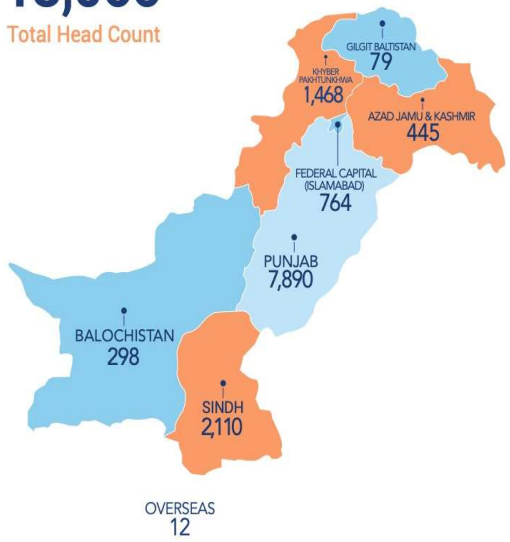
Rs. 3.5T	**Total Assets** Increased by 5% in Q3
Rs. 2.6T	**Total Deposits** Increased by 10% in Q3
11.2 Mn+	**Total Accounts** Increased by 8% in Q3
23.89%	**Capital Adequacy Ratio** Highest in the Industry
1.39%	**Infection Ratio** Lowest among Peer Banks
26.50%	**Female Employees** Among highest in the industry

1,546	**2,013**
Total Branches	**Total ATMs**
941 Conventional Branches	**583** Islamic Branches
1,455 Banked Branches	**267** Islamic Banking Windows
91 Un-Banked Branches	**08** Mobile Banking Units
1,224 Urban Branches	**322** Rural Branches

1,758 Onsite ATMs	**247** Offsite ATMs
33 Digital Touchpoints	**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.

Entity Rating
Long Term: AAA
Short Term: A1+

Corporate Governance
CGR 9++

Rep Office : 2
UAE - Dubai
CHINA - Beijing

Overseas Branches : 2
Bahrain WBU
Export Processing Zone

Digital Channels

2.9+ Million



myABL App Registrations

19% year-on-year increase

2.5 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

91: 9

Digital : Counter Mix

96.50% ATM Uptime

33

Digital Touchpoints

Digital branches & lounges

11,190

POS Machines

Rs.90 Billion+ successful transactions

499

CDMs Deployed

54 deployed in Nine months of 2026

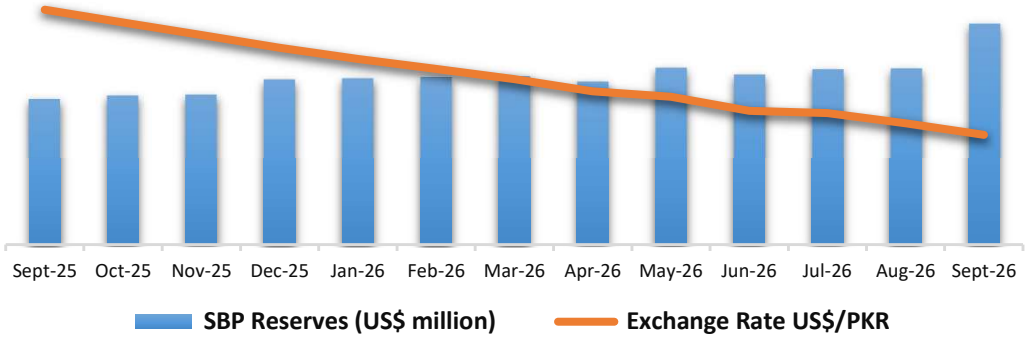
SOCIAL MEDIA PRESENCE

Crossed 9.8 Million

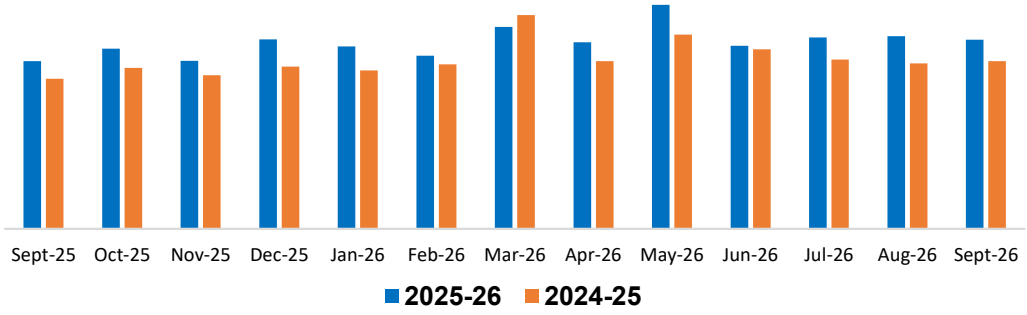
YouTube	Facebook	TikTok	LinkedIn	Instagram	WhatsApp	X
5,550,000	2,157,814	1,015,861	599,753	128,154	340,803	17,612

Economic Highlights

SBP Reserves (US$ Million) & Exchange Rate



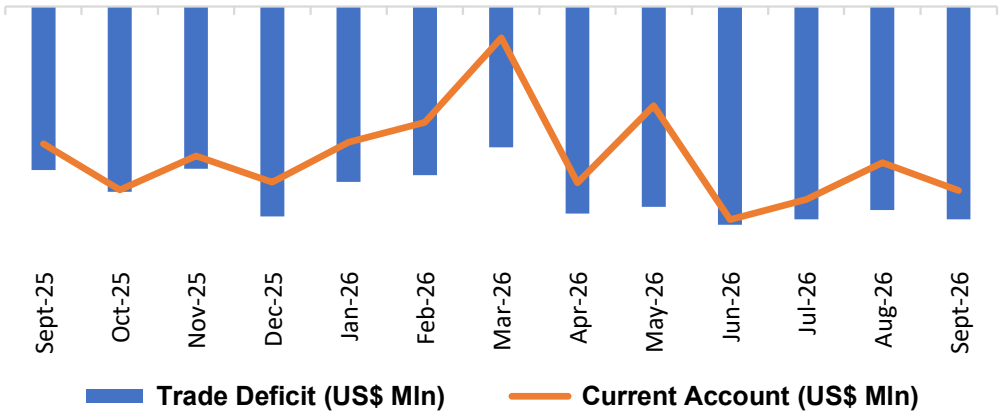
Workers Remmittances- US$ Million



Export & Import- US$ Million



Trade Deficit & Current Account

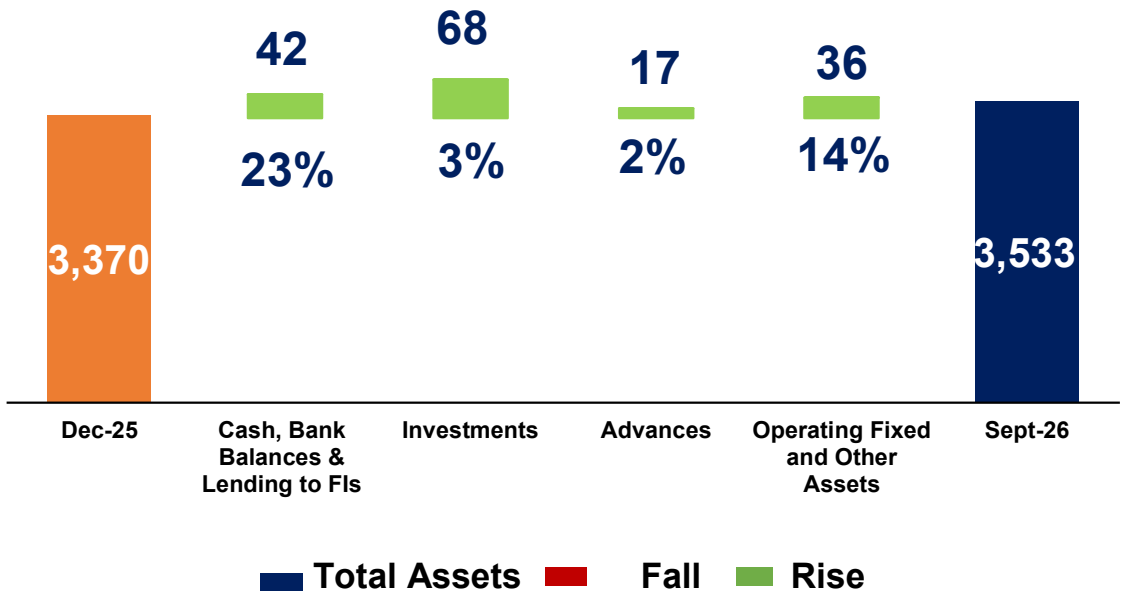


ASSETS

FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Sep'26	Dec'25	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	227	185	23%	8%
Investments - Net	2,205	2,137	3%	6%
Advances - Net	807	790	2%	9%
Operating Fixed and Other Assets	295	259	14%	41%
Total Assets	3,533	3,370	5%	10%



TOTAL ASSETS

Rs. 3,533

September 2026

▲ 5% vs Dec'25 (Rs. 3,370)

NET INVESTMENTS

Rs. 2,205

September 2026

▲ 3% vs Dec'25 (Rs. 2,137)

NET ADVANCES

Rs. 807

September 2026

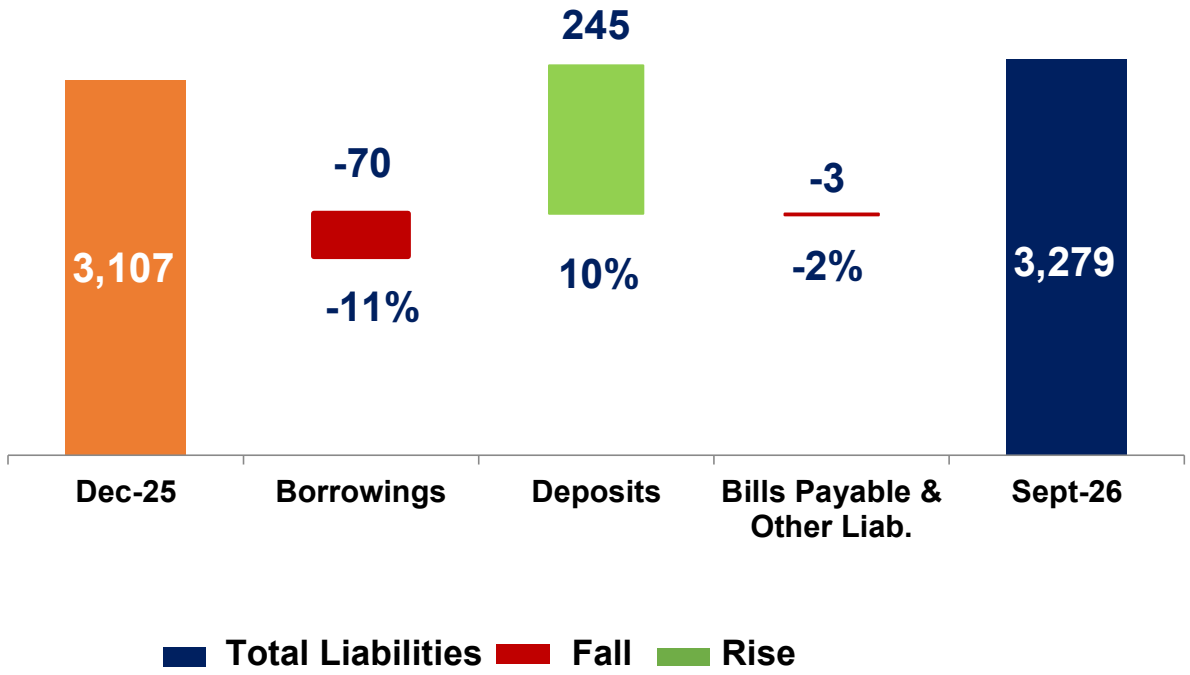
▲ 2% vs Dec'25 (Rs. 790)

LIABILITIES

FINANCIAL POSITION HIGHLIGHTS

Rs. in Billion

Particulars	Sep'26	Dec'25	ABL Growth	Industry Growth
Borrowings	573	644	-11%	2%
Deposits and Other Accounts	2,591	2,346	10%	13%
Bills Payable & Other Liabilities	115	117	-2%	21%
Total Liabilities	3,279	3,107	6%	10%



TOTAL LIABILITIES

Rs. 3,279

September 2026

▲ 6% vs Dec'25 (Rs. 3,107)

DEPOSITS

Rs. 2,591

September 2026

▲ 10% vs Dec'25 (Rs. 2,346)

CASA: 78%

TOTAL EQUITY

Rs. 254

September 2026

▼ 4% vs Dec'25 (Rs. 263)

CAR: 23.89%

INCOME STATEMENT

PROFIT & LOSS HIGHLIGHTS

Rs. in Million

NET INTEREST INCOME

Rs. 79,883

September 2026

▲ 2% vs Sep'25 (Rs. 78,586)

EPS reached 20.13, decreasing by 11%.

PROFIT BEFORE TAX

Rs. 47,181

September 2026

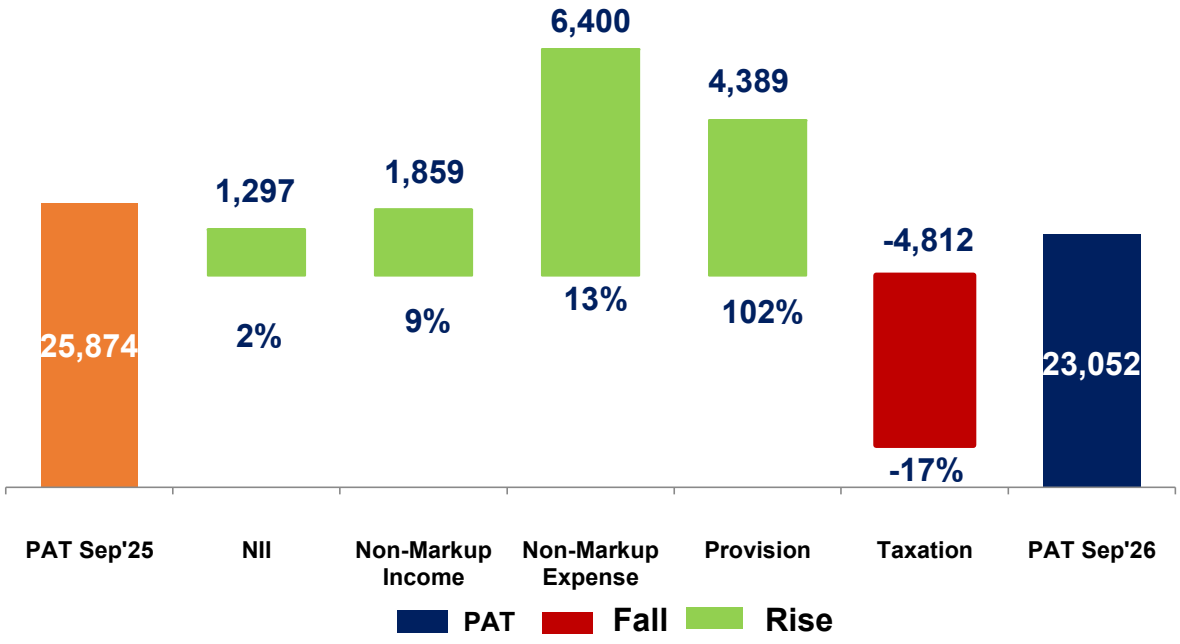
▼ 14% vs Sep'25 (Rs. 54,815)

PROFIT AFTER TAX

Rs. 23,052

September 2026

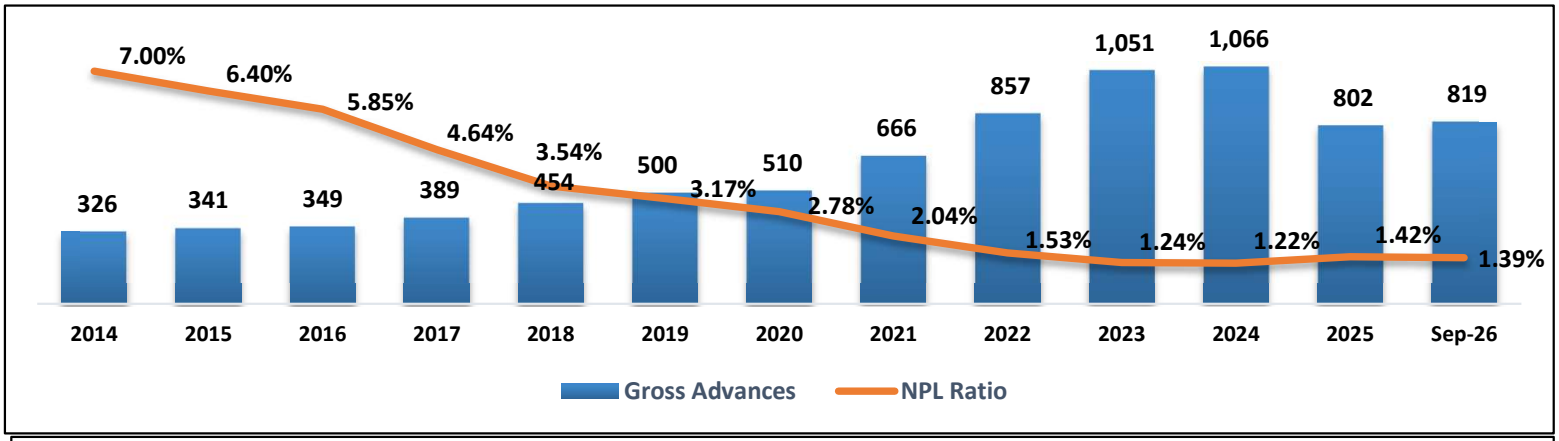
▼ 11% vs Sep'25 (Rs. 25,874)

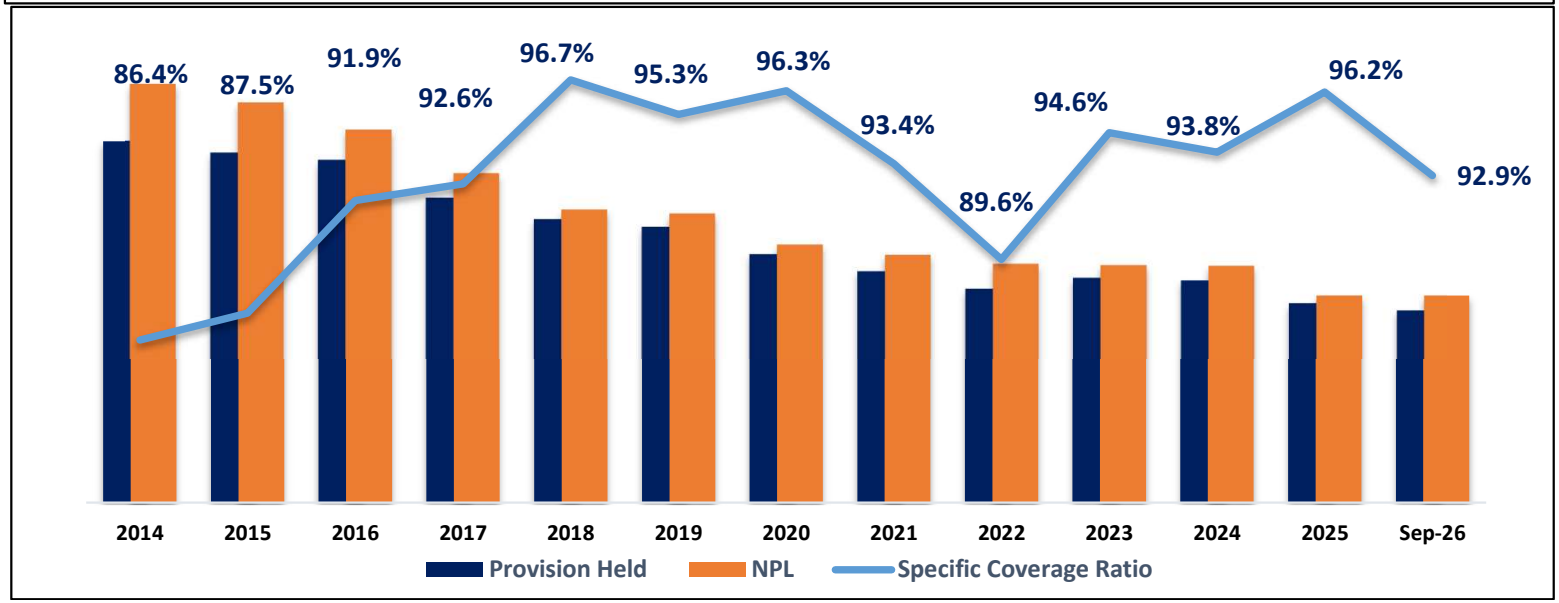


Particulars	Sep'26	Sep'25	Growth
Interest Income	260,813	221,750	18%
Interest Expense	180,930	143,164	26%
Net Interest Income (NII)	79,883	78,586	2%
Non-Markup Income	23,033	21,174	9%
Gross Income	102,916	99,761	3%
Non-Markup Expense	55,650	49,250	13%
Profit Before Provisions	47,266	50,511	-6%
Provision Charge/ (Reversal)	85	(4,304)	102%
Profit Before Taxation	47,181	54,815	-14%
Taxation	24,129	28,940	-17%
Profit After Taxation (PAT)	23,052	25,874	-11%
Earnings Per Share (EPS)	20.13	22.60	-11%

ADVANCES AND ASSET QUALITY

Rs. in Billion





GROSS ADVANCES

Rs. 819

September 2026

2% up from 802 Billion from 2025

NPLS

Rs. 11.4

September 2026

Specific Coverage Ratio: 92.9%

GROSS ADR

31.6%

Key Lending sectors:

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

DEPOSITS

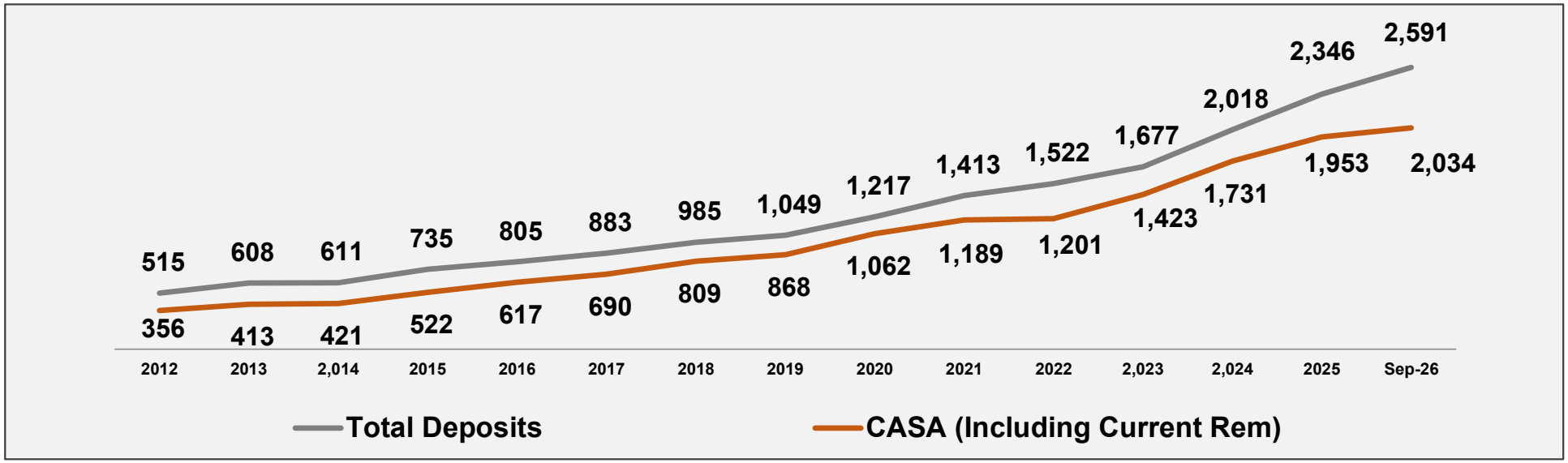
Rs. in Billion

Particulars	Sep' 26	Dec' 25	Var.
Current	981	933	5%
Saving	1,053	1,020	3%
Term	557	393	42%
Total Deposits	2,591	2,346	10%

Market Share: 6.35%

ABL CA Growth: 5%

ABL CASA Mix: 78%

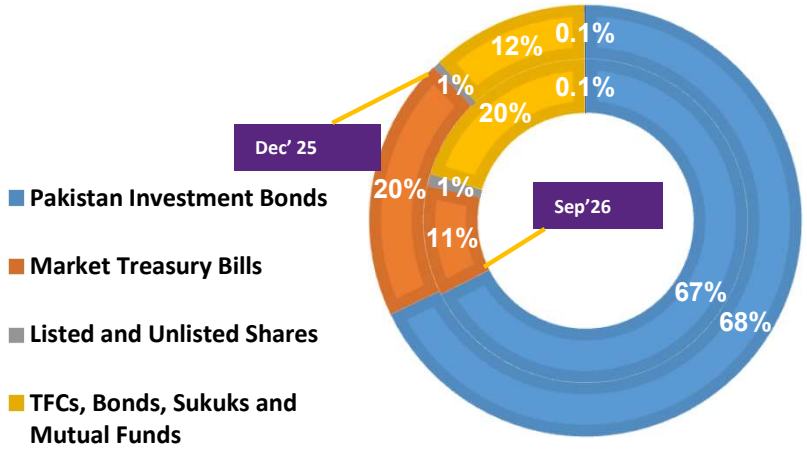


INVESTMENTS

Rs. in Million

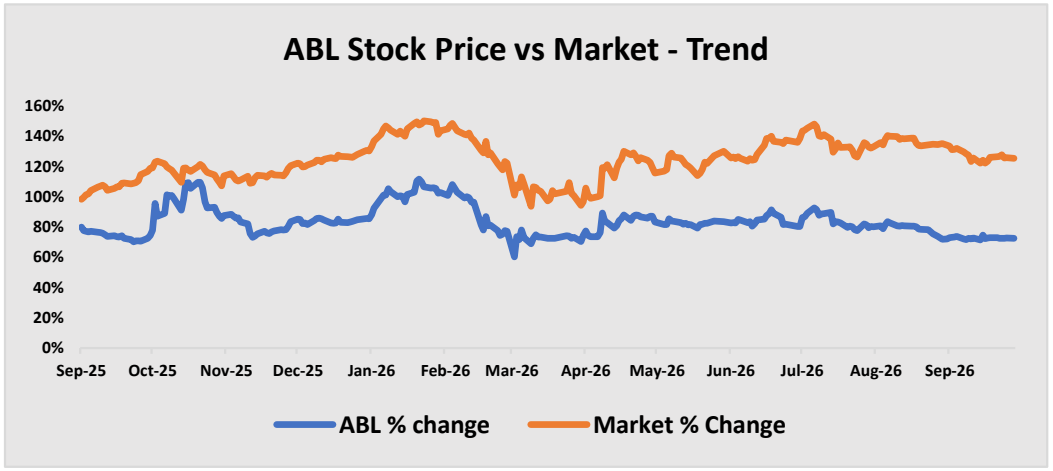
Investments	Sep'26	Dec'25	Var.	Growth
Pakistan Investment Bonds	1,487,850	1,423,278	64,572	5%
Market Treasury Bills	242,268	413,555	(171,287)	-41%
Listed and Unlisted Shares	26,256	12,673	13,583	107%
TFCs, Bonds, Sukuks and Mutual Funds	446,158	246,016	200,143	81%
Subsidiaries	2,000	2,000	-	0%
Investments at Cost	2,204,532	2,097,521	107,011	5%
Provision for diminution in value of investments	(1,450)	(1,072)	(378)	35%
*Surplus / (Defiict) on Revaluation of Securities	1,738	40,638	(38,901)	-96%
Investments at Carrying Value	2,204,820	2,137,087	67,732	3%

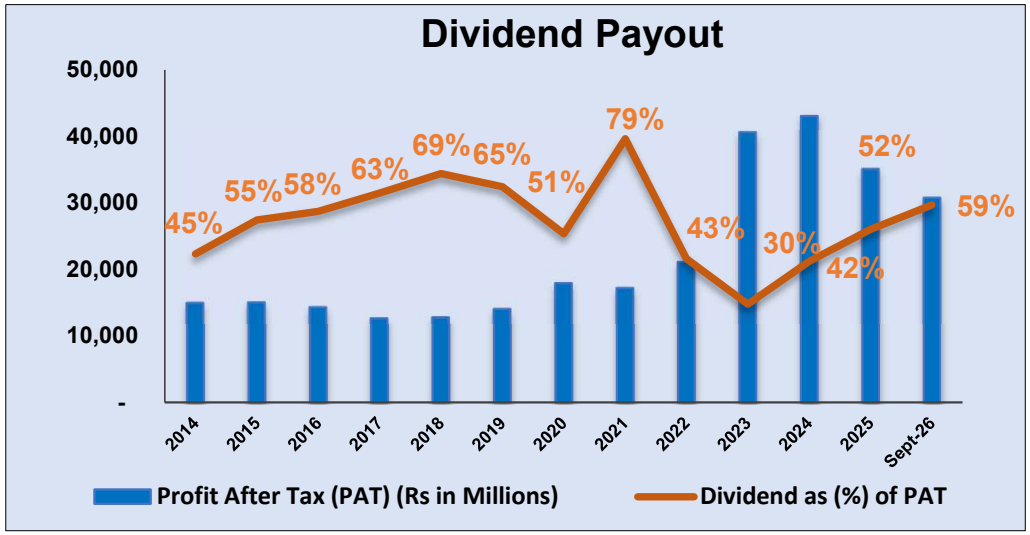
Surplus / (Deficit) on revaluation of securities	Sep'26	Dec'25
Pakistan Investment Bonds	(14,158)	18,858
Market Treasury Bills	(1,118)	560
Listed and Unlisted Shares	19,348	19,246
TFCs, Bonds, Sukuks and Mutual Funds	(2,335)	1,974
Surplus / (Deficit) on revaluation of securities	1,738	40,638

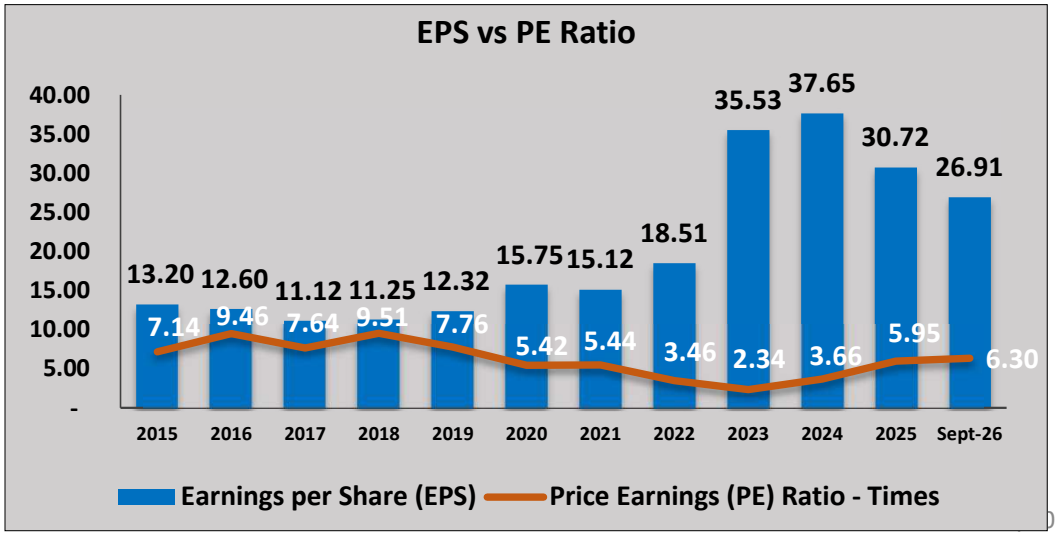


Stock Market Data

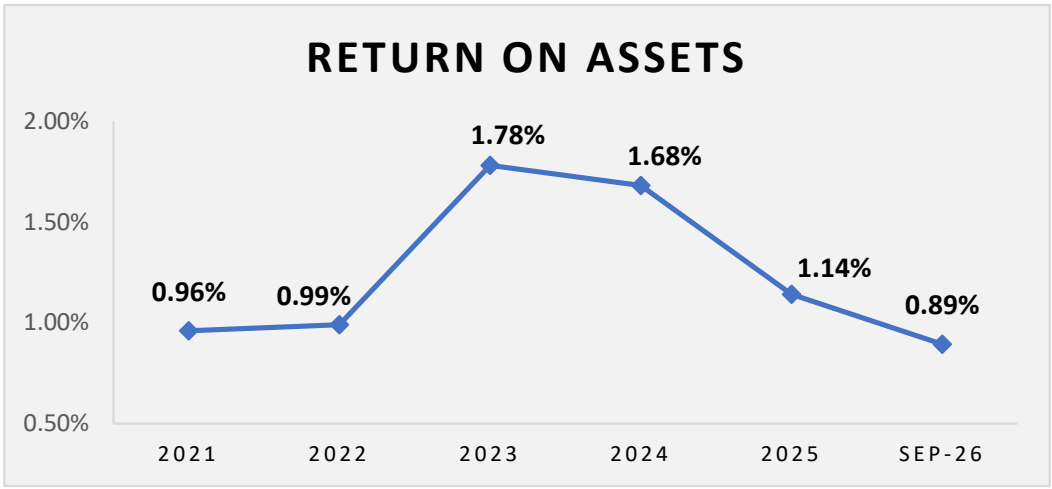
- Pakistan Stock Exchange Code: **ABL**
- Bloomberg Code: **ABL PA**
- Shares Outstanding (mln): **1,145.07**
- Market Capitalization (Rs. bln): **194,273**
- Market Capitalization (US$ mln): **701**
- Current Stock Price: **Rs. 169.66 at September 30, 2026**

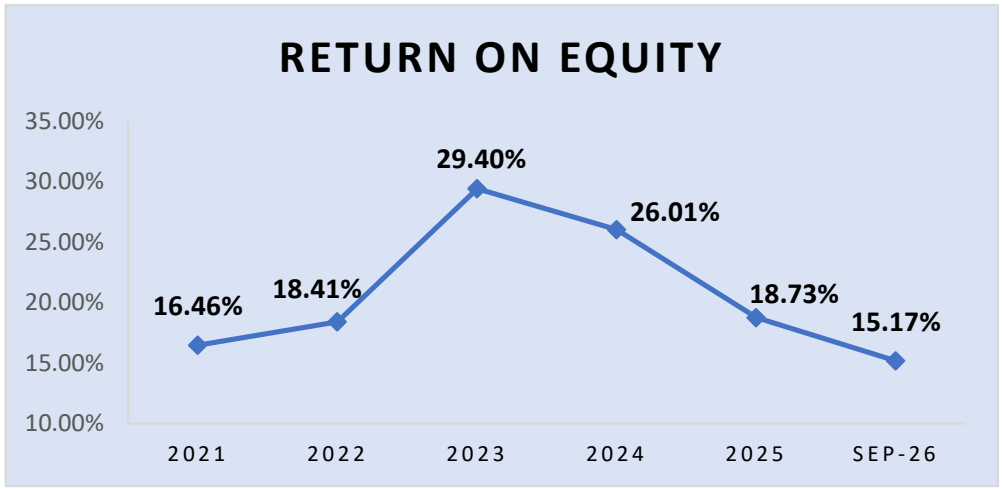


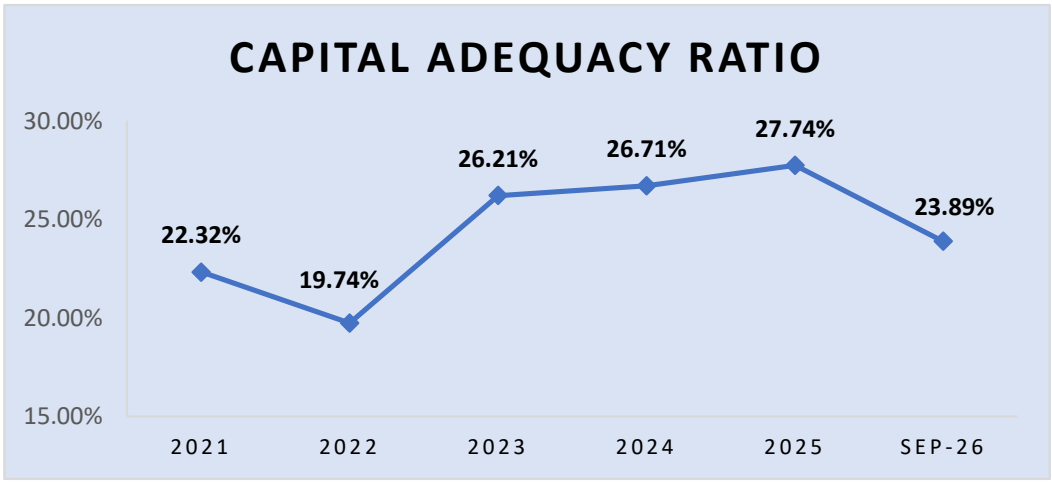


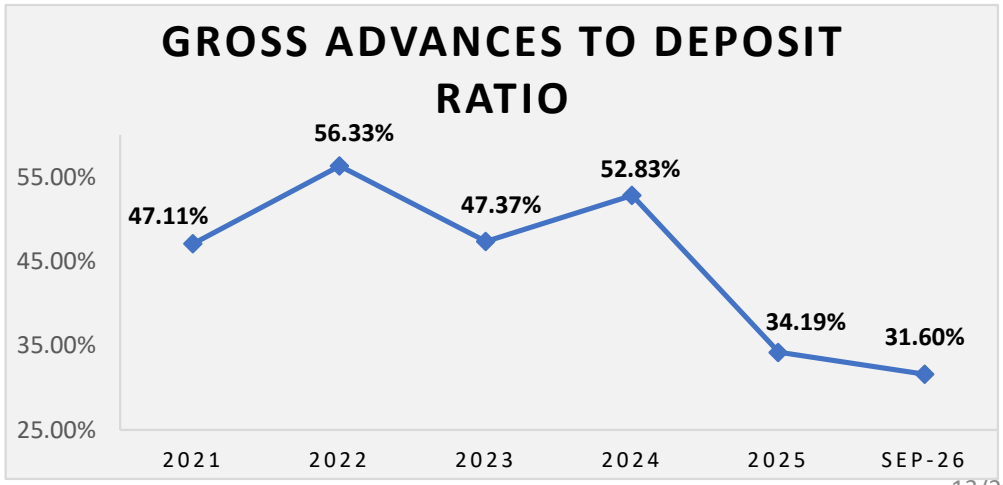


Key Ratios


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
SEP-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%
15.17%
2021
2022
2023
2024
2025
SEP-26


CAPITAL ADEQUACY RATIO
30.00%
25.00%
20.00%
15.00%
22.32%
19.74%
26.21%
26.71%
27.74%
23.89%
2021
2022
2023
2024
2025
SEP-26


GROSS ADVANCES TO DEPOSIT RATIO
55.00%
45.00%
35.00%
25.00%
47.11%
56.33%
47.37%
52.83%
34.19%
31.60%
2021
2022
2023
2024
2025
SEP-26

Balance Sheet – Standalone

ASSETS	Rs. in Million			US$ in Million			Growth
	Sep'26	Dec'25	Variance	Sep'26	Dec'25	Variance	
Cash and Balances with Banks	181,941	184,861	(2,920)	657	667.09	(11)	-2%
Lending to FIs	44,736	-	44,736	161	-	161	100%
Investments - net	2,204,820	2,137,087	67,733	7,956	7,712	244	3%
Advances - net	806,780	789,677	17,103	2,911	2,850	62	2%
Operating fixed assets	165,311	151,365	13,946	597	546	50	9%
Other Assets	129,635	107,405	22,230	468	388	80	21%
TOTAL ASSETS	3,533,223	3,370,395	162,829	12,750	12,162	588	5%
LIABILITIES							
Deposits	2,591,185	2,345,859	245,326	9,351	8,465	884	10%
Borrowings	573,376	643,733	(70,357)	2,069	2,323	(254)	-11%
Bills Payable	12,221	13,861	(1,640)	44	50	(6)	-12%
Other Liabilities	102,522	103,567	(1,045)	370	374	(4)	-1.0%
TOTAL LIABILITIES	3,279,305	3,107,019	172,284	11,834	11,212	622	6%
NET ASSETS	253,919	263,376	(9,457)	916	949	(33)	-3.6%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	196,583	186,955	9,628	709	675	35	5%
Equity-Tier I	208,034	198,406	9,628	751	716	35	5%
Total Equity	253,919	263,376	(9,457)	916	949	(33)	-4%

Balance Sheet – Consolidated

ASSETS	Rs. in Million			US$ in Million			Growth
	Sep'26	Dec'25	Variance	Sep'26	Dec'25	Variance	
Cash and Balances with Banks	182,115	185,064	(2,949)	657	668	(11)	-2%
Lending to FIs	44,736	-	44,736	161	-	161	100%
Investments - net	2,208,693	2,140,315	68,378	7,970	7,724	247	3%
Advances - net	807,149	789,950	17,199	2,913	2,851	62	2%
Operating fixed assets	166,815	152,768	14,047	602	551	51	9%
Other Assets	129,742	107,517	22,225	468	388	80	21%
TOTAL ASSETS	3,539,250	3,375,614	163,636	12,772	12,181	590	5%
LIABILITIES							
Deposits	2,590,653	2,344,862	245,791	9,349	8,462	887	11%
Borrowings	573,376	643,733	(70,357)	2,069	2,323	(254)	-11%
Bills Payable	12,221	13,861	(1,640)	44	50	(6)	-12%
Other Liabilities	103,297	104,285	(988)	373	376	(4)	-1%
TOTAL LIABILITIES	3,279,549	3,106,741	172,806	11,835	11,211	624	6%
NET ASSETS	259,701	268,873	(9,172)	937	970	(33)	-3%
EQUITY AND RESERVES							
Share Capital	11,451	11,451	-	41	41	-	0%
Reserves & Unapprop. Profit	202,366	192,453	9,913	730	694	36	5%
Equity-Tier I	213,817	203,903	9,913	772	736	36	5%
Total Equity	259,701	268,873	(9,172)	937	970	(33)	-3%

Profit & Loss Statement – Standalone

Particulars	Rs. in Million			US$ in Million			Growth
	Sep'26	Sep'25	Variance	Sep'26	Sep'25	Variance	
Mark-up and Interest Income	260,813	221,750	39,063	941	800	141	18%
Mark-up and Interest Expensed	180,930	143,164	37,766	653	517	136	26%
Net Mark-up and interest Income	79,883	78,586	1,297	288	284	5	2%
Capital Gain and Dividend	4,457	4,479	(22)	16	16	(0)	0%
Fee based Income and Others	18,577	16,695	1,882	67	60	7	11%
Non Mark-up and Interest Income	23,033	21,174	1,859	83	76	7	9%
Gross Income	102,916	99,761	3,155	371	360	11	3%
Human Resource Cost	19,781	17,712	2,069	71	64	7	12%
Other Operating Cost	35,869	31,538	4,332	129	114	16	14%
Total Operating Cost	55,650	49,250	6,400	201	178	23	13%
Operating Profit	47,266	50,511	(3,245)	171	182	(12)	-6%
Provision Reversal	85	(4,304)	4,389	0	(16)	16	102%
Profit Before Tax	47,181	54,815	(7,634)	170	198	(28)	-14%
Taxation	24,129	28,940	(4,811)	87	104	(17)	-17%
Profit After Tax	23,052	25,874	(2,822)	83	93	(10)	-11%

Profit & Loss Statement – Consolidated

Particulars	Rs. in Million			US$ in Million			Growth
	Sep'26	Dec'25	Variance	Sep'26	Dec'25	Variance	
Mark-up and Interest Income	260,916	221,829	39,087	942	800	141	18%
Mark-up and Interest Expensed	180,902	143,147	37,755	653	517	136	26%
Net Mark-up and interest Income	80,013	78,682	1,331	289	284	5	2%
Capital Gain and Dividend	4,457	4,479	(22)	16	16	(0)	-1%
Fee based Income and Others	20,228	18,688	1,540	73	67	6	8%
Non Mark-up and Interest Income	24,684	23,167	1,517	89	84	5	7%
Gross Income	104,698	101,849	2,849	378	368	10	3%
Human Resource Cost	20,778	18,522	2,257	75	67	8	12%
Other Operating Cost	36,385	31,953	4,432	131	115	16	14%
Total Operating Cost	57,163	50,475	6,688	206	182	24	13%
Operating Profit	47,535	51,374	(3,839)	172	185	(14)	-7%
Share of profit from associate	235	544	(309)	1	2	(1)	-57%
Provision Reversal	85	(4,304)	4,389	0	(16)	16	-102%
Profit Before Tax	47,685	56,222	(8,537)	172	203	(31)	-15%
Taxation	24,347	29,414	(5,067)	88	106	(18)	-17%
Profit After Tax	23,338	26,808	(3,469)	84	97	(13)	-13%

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.

Contact Us



Sikander Ali Khan

Unit Head Strategic Planning, Finance

+92-42-35880043
Ext: *32637*

Investor.Relations@abl.com


Questions
&
Answers
Allied Bank
3 - Tipu Block, New Garden Town, Lahore
Tel: +92 42 3588 0043
www.abl.com