



**CORPORATE AFFAIRS GROUP**

HO/CAG/RAU/2025/80

October 23, 2025

**The General Manager**

Pakistan Stock Exchange Limited

Stock Exchange Building

Stock Exchange Road

Karachi

Subject: **Financial Results for the 3<sup>rd</sup> Quarter and Nine Months period ended September 30, 2025 of Allied Bank Limited**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their meeting held on October 23, 2025 at 11:00 AM, at Lahore, recommended the following:

**(i) CASH DIVIDEND**

An interim Cash Dividend for the quarter ended September 30, 2025 at Rs. **4.00** per share i.e., **40%**. This is in addition to Interim Dividend(s) already paid at Rs. 8.00 per share i.e., 80%.

**(ii) BONUS SHARES**

- Nil-

**(iii) RIGHT SHARES**

- Nil-

**(iv) ANY OTHER ENTITLEMENT/CORPORATE ACTION**

-N/A-

**(v) ANY OTHER PRICE-SENSITIVE INFORMATION**

-N/A-

The Statements of Financial Position, Statements of Profit or Loss along with Statements of Changes in Equity and Statements of Cash Flows are attached as under:

- Annexure – A (Standalone)
- Annexure – B (Consolidated)

The recommended entitlement will be paid to the shareholders whose names will appear in the Register of Members on November 03, 2025.

The Share Transfer Books of the Bank will be closed from **November 04, 2025 to November 06, 2025** (both days inclusive). Transfer requests received at Bank's Share Registrar M/s. CDC Share Registrar Services Limited (CDCSRSL), Head Office, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi at the close of business on **November 03, 2025** will be treated in time for the purpose of above entitlement to the transferees.

The Quarterly Financial Statements (Quarterly Report) of the Bank for the period ended September 30, 2025 shall be transmitted through PUCARS, within the specified time.

Yours Sincerely,



**Adeel Javaid**  
Company Secretary &  
Chief Corporate Affairs Group

Encl: **As above**

CC: *Executive Director/ HOD, Offsite-II Department, Supervision Division, Securities & Exchange Commission of Pakistan, 63, NIC Building, Jinnah Avenue, Blue Area, Islamabad*

**ALLIED BANK LIMITED****UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION  
(UN-AUDITED) AS AT SEPTEMBER 30, 2025**

	Note	(Un-audited) September 30, 2025	(Audited) December 31, 2024
Rupees in '000			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	168,667,839	146,768,168
Balances with other banks	8	12,205,870	9,964,224
Lendings to financial institutions	9	51,168,560	243,541,081
Investments	10	2,036,874,168	1,129,873,956
Advances	11	657,798,509	1,051,313,893
Property and equipment	12	134,224,784	127,260,862
Right-of-use assets	13	8,376,913	7,787,741
Intangible assets	14	4,278,334	3,632,624
Deferred tax assets		-	-
Other assets	15	111,074,446	96,826,140
<b>TOTAL ASSETS</b>		<b>3,184,669,423</b>	<b>2,816,968,689</b>
<b>LIABILITIES</b>			
Bills payable	17	10,816,280	14,502,237
Borrowings	18	595,268,288	462,023,558
Deposits and other accounts	19	2,230,081,877	2,018,395,067
Lease liabilities	20	11,125,695	10,360,968
Sub-ordinated debt		-	-
Deferred tax liabilities	21	13,231,772	9,830,548
Other liabilities	22	71,504,325	67,955,110
<b>TOTAL LIABILITIES</b>		<b>2,932,028,237</b>	<b>2,583,067,488</b>
<b>NET ASSETS</b>		<b>252,641,186</b>	<b>233,901,201</b>
<b>REPRESENTED BY</b>			
Share capital	23	11,450,739	11,450,739
Reserves		45,417,937	42,460,536
Surplus on revaluation of assets - net of tax	24	59,388,677	56,628,460
Unappropriated profit		136,383,833	123,361,466
		<b>252,641,186</b>	<b>233,901,201</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	25		

The annexed notes 1 to 44 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

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Director For ALLIED BANK LIMITED  
Company Secretary

Chairman

MANSOOR ZAIGHUM SIPRA  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore



## ALLIED BANK LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT  
(UN-AUDITED) FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

Note	Nine Months Ended		Quarter Ended		
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	
	Rupees in '000				
Mark-up / return / interest earned	27	221,749,949	291,214,999	78,163,877	98,863,021
Mark-up / return / interest expensed	28	143,163,524	201,058,376	51,231,655	67,187,656
Net mark-up / interest income		78,586,425	90,156,623	26,932,222	31,675,365
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	11,783,093	10,095,246	4,051,044	3,617,234
Dividend income		1,929,432	2,277,653	555,406	635,218
Foreign exchange income		4,396,930	5,447,057	1,470,024	1,372,339
Income from derivatives		-	-	-	-
Gain on securities - net	30	2,549,570	1,352,662	862,728	514,403
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	515,332	672,215	103,884	335,545
Total non mark-up / interest income		21,174,357	19,844,833	7,043,086	6,474,739
Total income		99,760,782	110,001,456	33,975,308	38,150,104
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	47,853,895	41,228,612	16,672,335	14,000,607
Workers welfare fund		1,096,294	1,402,296	356,904	472,104
Other charges	33	299,550	221,386	91,540	(10,383)
Total non mark-up / interest expenses		49,249,739	42,852,294	17,120,779	14,462,328
Profit before credit loss allowance		50,511,043	67,149,162	16,854,529	23,687,776
Credit loss allowance and write offs - net	34	(4,303,670)	(2,965,620)	(990,671)	82,609
PROFIT BEFORE TAXATION		54,814,713	70,114,782	17,845,200	23,605,167
Taxation	35	28,940,419	34,423,970	9,427,718	11,555,076
PROFIT AFTER TAXATION		25,874,294	35,690,812	8,417,482	12,050,091
In Rupees					
Basic and Diluted earnings per share	36	22.60	31.17	7.35	10.52

The annexed notes 1 to 44 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

**CERTIFIED TRUE COPY**  
*[Signature]*  
**For ALLIED BANK LIMITED**  
Company Secretary

Chairman

*[Signature]*  
**MANSOOR ZAIGHUM SIPRA**  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore

	Share capital	Capital reserve Exchange translation reserve	Statutory Reserve	Revenue reserve General reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
					Investments	Property and equipment	Non-banking assets		
	Rupees in '000								
Balance as at December 31, 2023 (Audited)	11,450,739	7,791,124	30,164,512	6,000	(6,877,748)	45,940,129	977,251	104,802,457	194,254,464
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	9,230,428	-	-	(4,035,239)	5,195,189
Balance as at January 01, 2024 - as restated	11,450,739	7,791,124	30,164,512	6,000	2,352,680	45,940,129	977,251	100,767,218	199,449,653
Profit after taxation for the nine months ended September 30, 2024	-	-	-	-	-	-	-	35,690,812	35,690,812
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	5,737,824	-	-	-	5,737,824
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	3,347,891	-	-	-	3,347,891
Effect of translation of net investment in foreign branches	-	(304,691)	-	-	-	-	-	-	(304,691)
	-	(304,691)	-	-	9,085,715	-	-	-	8,781,024
Transfer to statutory reserve	-	-	3,569,081	-	-	-	-	(3,569,081)	-
Transfer of revaluation surplus on change in use - net of tax	-	-	-	-	-	17,034	(17,034)	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(135,485)	-	135,485	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(4,684)	-	4,684	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(2,620)	2,620	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,423,393)	-	-	1,423,393	-
Transactions with owners recognized directly in equity									
Final cash dividend for the year ended December 31, 2023 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Second interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(13,740,885)	(13,740,885)
Balance as at September 30, 2024	11,450,739	7,486,433	33,733,593	6,000	10,015,002	45,816,994	957,597	120,714,246	230,180,604
Profit after taxation for the three months ended December 31, 2024	-	-	-	-	-	-	-	7,425,092	7,425,092
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	(2,041,163)	-	-	-	(2,041,163)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	1,844,429	-	-	-	1,844,429
Effect of change in tax rate on revaluation surplus of fixed assets - net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Re-measurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	603,732	603,732
Effect of translation of net investment in foreign branches	-	492,001	-	-	-	-	-	-	492,001
	-	492,001	-	-	(196,734)	(257,155)	233,956	603,732	875,800
Transfer to statutory reserve	-	-	742,509	-	-	-	-	(742,509)	-
Transfer of revaluation surplus on change in use - net of tax	-	-	-	-	-	(1,004)	1,004	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(32,523)	-	32,523	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(1,514)	-	1,514	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(499)	499	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	93,336	-	-	(93,336)	-

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For ALLIED BANK LIMITED  
Company Secretary

  
MANSOOR ZAIGHUM SIPRA  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore



Transactions with owners recognized directly in equity

Third interim cash dividend for the year ended

December 31, 2024 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)

Balance as at December 31, 2024 (Audited)

11,450,739	7,978,434	34,476,102	6,000	9,911,604	45,524,798	1,192,058	123,361,466	233,901,201
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Impact of adoption of IFRS 9 as at January 01, 2025 - note 3.2

-	-	-	-	1,028,649	-	-	-	1,028,649
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Balance as at January 01, 2025 - as restated

11,450,739	7,978,434	34,476,102	6,000	10,940,253	45,524,798	1,192,058	123,361,466	234,929,850
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Profit after taxation for the nine months ended

September 30, 2025

-	-	-	-	-	-	-	25,874,294	25,874,294
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Other Comprehensive Income - net of tax

Movement in surplus on revaluation of debt investments - net of tax

-	-	-	-	1,321,796	-	-	-	1,321,796
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Movement in surplus on revaluation of equity investments - net of tax

-	-	-	-	3,886,159	-	-	-	3,886,159
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Effect of translation of net investment in foreign branches

-	369,972	-	-	-	-	-	-	369,972
-	369,972	-	-	5,207,955	-	-	-	5,577,927

Transfer to statutory reserve

-	-	2,587,429	-	-	-	-	(2,587,429)	-
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Transferred from surplus in respect of incremental depreciation

of fixed assets to un-appropriated profit-net of tax

-	-	-	-	-	(120,800)	-	120,800	-
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Surplus realised on disposal of

revalued fixed assets - net of tax

-	-	-	-	-	(14,535)	-	14,535	-
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Transferred from surplus in respect of incremental depreciation

of non-banking assets to un-appropriated profit-net of tax

-	-	-	-	-	-	(2,534)	2,534	-
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Surplus realised on disposal of

revalued non-banking assets - net of tax

-	-	-	-	-	-	(493,858)	493,858	-
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Transfer of surplus on account of disposal of equity

investments - net of tax

-	-	-	-	(2,844,660)	-	-	2,844,660	-
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Transactions with owners, recognized directly in equity

Final cash dividend for the year ended

December 31, 2024 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
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First interim cash dividend for the year ended

December 31, 2025 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
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Second interim cash dividend for the year ended

December 31, 2025 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	(13,740,885)	(13,740,885)

Balance as at September 30, 2025

11,450,739	8,348,406	37,063,531	6,000	13,303,548	45,389,463	695,666	136,383,833	252,641,186
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The annexed notes 1 to 44 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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For ALLIED BANK LIMITED  
Company Secretary

  
MANSOOR ZAIGHUM SIPRA  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore

**ALLIED BANK LIMITED**  
**UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT**  
**(UN-AUDITED) FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025**

	Note	September 30, 2025	September 30, 2024
		Rupees in '000	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation		54,814,713	70,114,782
Less: Dividend income		(1,929,432)	(2,277,653)
		52,885,281	67,837,129
<b>Adjustments:</b>			
Net mark-up / interest income		(78,586,425)	(90,156,623)
Depreciation - Operating Fixed Assets		6,032,762	4,766,740
Depreciation - Non Banking Assets		15,928	19,549
Depreciation on right of use assets		1,454,359	1,389,671
Finance charges on leased assets		1,054,629	1,006,027
Amortization		508,173	468,590
Credit loss allowance and write offs	34	(4,282,621)	(2,957,928)
Unrealized loss / (gain) on revaluation of securities measured at FVTPL		13,012	(4,713)
Provision for workers welfare fund		1,096,294	1,402,296
(Reversal) / Charge for defined benefit plans		(37,956)	111,018
Gain on sale of property and equipment and non-banking assets		(290,898)	(573,205)
Gain on derecognition of right-of-use assets		(60,651)	-
		(73,083,394)	(84,528,578)
		(20,198,113)	(16,691,449)
<b>(Increase) / Decrease in operating assets</b>			
Lendings to financial institutions		192,372,521	(2,043,539)
Securities classified as FVTPL		(27,420,612)	19,268,953
Advances		394,541,904	(64,540,406)
Other assets (excluding advance taxation)		3,042,233	11,450,882
		562,536,046	(35,864,110)
<b>Increase / (Decrease) in operating liabilities</b>			
Bills payable		(3,685,957)	(794,975)
Borrowings from financial institutions		133,643,791	(31,663,697)
Deposits		211,686,810	249,816,833
Other liabilities (excluding current taxation)		(3,356,972)	3,743,835
		338,287,672	221,101,996
		880,625,605	168,546,437
Interest received		204,895,246	264,098,879
Interest paid		(134,989,835)	(175,086,175)
Income tax paid		(29,604,557)	(41,587,416)
Defined benefits paid		(557,758)	(620,678)
<b>Net cash flow generated from operating activities</b>		<b>920,368,701</b>	<b>215,351,047</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net investments in securities classified as FVOCI		(869,490,068)	(110,073,688)
Net investments in amortised cost securities		(1,662,339)	(58,909,607)
Investments in subsidiary		-	(1,000,000)
Dividend received		1,932,291	2,159,285
Investments in property and equipment and intangible assets		(14,031,672)	(17,713,050)
Disposals of property and equipment		172,003	2,521,925
Disposals of non-banking assets		1,000,000	-
Effect of translation of net investment in foreign branches		369,972	(304,691)
<b>Net cash flow used in investing activities</b>		<b>(881,709,813)</b>	<b>(183,319,826)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Payments of lease obligations against right of use assets		(2,272,535)	(2,094,597)
Dividend paid		(13,693,798)	(13,689,984)
<b>Net cash flow used in financing activities</b>		<b>(15,966,333)</b>	<b>(15,784,581)</b>
<b>Increase in cash and cash equivalents during the period</b>		<b>22,692,555</b>	<b>16,246,640</b>
Cash and cash equivalents at beginning of the period		159,770,329	158,089,053
Effect of exchange rate changes on opening cash and cash equivalents		(291,248)	310,501
		159,479,081	158,399,554
<b>CASH AND CASH EQUIVALENTS AT END OF THE PERIOD</b>			
		182,171,636	174,646,194

The annexed notes 1 to 44 form an integral part of these unconsolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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**For ALLIED BANK LIMITED**  
**Company Secretary**

**ANSOOR ZAIGHUM SIPRA**  
**Group Head**  
**Strategic Planning & Financial Reporting**  
**Finance Group**  
**Allied Bank Limited**  
**Head Office, Lahore**



**ALLIED BANK LIMITED****CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION  
(UN-AUDITED) AS AT SEPTEMBER 30, 2025**

	Note	(Un-audited) September 30, 2025	(Audited) December 31, 2024
Rupees in '000			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	168,779,705	146,812,714
Balances with other banks	8	12,205,870	9,964,224
Lendings to financial institutions	9	51,168,560	243,541,081
Investments	10	2,040,602,833	1,132,883,403
Advances	11	658,029,347	1,051,545,347
Property and equipment	12	135,526,700	128,284,200
Right-of-use assets	13	8,433,391	7,787,741
Intangible assets	14	4,301,151	3,650,196
Deferred tax assets		-	-
Other assets	15	111,175,260	97,233,559
<b>TOTAL ASSETS</b>		<b>3,190,222,817</b>	<b>2,821,702,465</b>
<b>LIABILITIES</b>			
Bills payable	17	10,816,280	14,502,237
Borrowings	18	595,268,288	462,023,558
Deposits and other accounts	19	2,229,623,485	2,018,069,645
Lease liabilities	20	11,198,266	10,360,968
Sub-ordinated debt		-	-
Deferred tax liabilities	21	13,199,203	9,860,520
Other liabilities	22	72,200,399	68,636,946
<b>TOTAL LIABILITIES</b>		<b>2,932,305,921</b>	<b>2,583,453,874</b>
<b>NET ASSETS</b>		<b>257,916,896</b>	<b>238,248,591</b>
<b>REPRESENTED BY</b>			
Share capital	23	11,450,739	11,450,739
Reserves		45,417,937	42,460,536
Surplus on revaluation of assets - net of tax	24	59,388,558	56,633,562
Unappropriated profit		141,659,662	127,703,754
		<b>257,916,896</b>	<b>238,248,591</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	25		

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

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**ALLIED BANK LIMITED****CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT  
(UN-AUDITED) FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025**

		Nine Months Ended		Quarter Ended	
	Note	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
		Rupees in '000			
Mark-up / return / interest earned	27	221,828,952	291,323,188	78,180,502	98,908,407
Mark-up / return / interest expensed	28	143,146,855	201,073,979	51,224,606	67,182,111
Net mark-up / interest income		78,682,097	90,249,209	26,955,896	31,726,296
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	13,785,818	11,510,031	4,716,016	4,157,806
Dividend income		1,929,432	2,277,653	555,406	635,218
Foreign exchange income		4,431,549	5,452,961	1,475,522	1,377,264
Income from derivatives		-	-	-	-
Gain on securities - net	30	2,549,570	1,352,662	862,728	514,403
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	470,264	861,732	94,975	550,383
Total non mark-up / interest income		23,166,633	21,455,039	7,704,647	7,235,074
Total income		101,848,730	111,704,248	34,660,543	38,961,370
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	49,048,619	42,284,350	17,063,322	14,532,963
Workers welfare fund		1,126,346	1,426,251	369,448	482,001
Other charges	33	299,550	221,386	91,540	(10,383)
Total non mark-up / interest expenses		50,474,515	43,931,987	17,524,310	15,004,581
Share of profit of associates		543,893	525,037	293,184	172,083
Profit before credit loss allowance		51,918,108	68,297,298	17,429,417	24,128,872
Credit loss allowance and write offs - net	34	(4,303,670)	(2,965,620)	(990,671)	82,609
PROFIT BEFORE TAXATION		56,221,778	71,262,918	18,420,088	24,046,263
Taxation	35	29,413,943	34,769,682	9,596,702	11,630,952
PROFIT AFTER TAXATION		26,807,835	36,493,236	8,823,386	12,415,311
In Rupees					
Basic and Diluted earnings per share	36	23.41	31.87	7.71	10.84

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

**CERTIFIED TRUE COPY**

Director


**For ALLIED BANK LIMITED**  
Company Secretary

Chairman

  
**MANSOOR ZAIGHUM SIPRA**  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore

	Share capital	Capital reserve Exchange translation reserve	Statutory Reserve	Revenue reserve General reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
					Investments	Property and equipment	Non-banking assets		
	Rupees in '000								
Balance as at December 31, 2023 (Audited)	11,450,739	7,791,124	30,164,512	6,000	(6,877,748)	45,986,866	977,251	107,827,294	197,326,038
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	9,230,428	-	-	(4,035,239)	5,195,189
Balance as at January 01, 2024 - as restated	11,450,739	7,791,124	30,164,512	6,000	2,352,680	45,986,866	977,251	103,792,055	202,521,227
Profit after taxation for the nine months ended September 30, 2024	-	-	-	-	-	-	-	36,493,236	36,493,236
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	5,743,784	-	-	-	5,743,784
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	3,347,891	-	-	-	3,347,891
Effect of translation of net investment in foreign branches	-	(304,691)	-	-	-	-	-	-	(304,691)
	-	(304,691)	-	-	9,091,675	-	-	-	8,786,984
Transfer to statutory reserve	-	-	3,569,081	-	-	-	-	(3,569,081)	-
Transfer of revaluation surplus on change in use - net of tax	-	-	-	-	-	17,034	(17,034)	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(135,485)	-	135,485	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(51,421)	-	51,421	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(2,620)	2,620	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,423,393)	-	-	1,423,393	-
Transactions with owners recognized directly in equity									
Final cash dividend for the year ended December 31, 2023 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Second interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(13,740,885)	(13,740,885)
Balance as at September 30, 2024	11,450,739	7,486,433	33,733,593	6,000	10,020,962	45,816,994	957,597	124,588,244	234,060,562
Profit after taxation for the three months ended December 31, 2024	-	-	-	-	-	-	-	7,895,985	7,895,985
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	(2,042,022)	-	-	-	(2,042,022)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	1,844,429	-	-	-	1,844,429
Effect of change in tax rate on revaluation surplus of fixed assets - net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Re-measurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	601,130	601,130
Effect of translation of net investment in foreign branches	-	492,001	-	-	-	-	-	-	492,001
	-	492,001	-	-	(197,593)	(257,155)	233,956	601,130	872,339
Transfer to statutory reserve	-	-	742,509	-	-	-	-	(742,509)	-
Transfer of revaluation surplus on change in use - net of tax	-	-	-	-	-	(1,004)	1,004	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(32,523)	-	32,523	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(1,513)	-	1,513	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(499)	499	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	93,336	-	-	(93,336)	-

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**For ALLIED BANK LIMITED**  
Company Secretary

  
**MANSOOR ZAIGHUM SIPRA**  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore



Transactions with owners recognized directly in equity

Third interim cash dividend for the year ended  
December 31, 2024 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	(4,580,295)	(4,580,295)

Balance as at December 31, 2024 (Audited)

11,450,739	7,978,434	34,476,102	6,000	9,916,705	45,524,799	1,192,058	127,703,754	238,248,591
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Impact of adoption of IFRS 9 as at January 01, 2025 - note 3.2

-	-	-	-	1,028,649	-	-	-	1,028,649
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Balance as at January 01, 2025 - as restated

11,450,739	7,978,434	34,476,102	6,000	10,945,354	45,524,799	1,192,058	127,703,754	239,277,240
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Profit after taxation for the nine months ended  
September 30, 2025

-	-	-	-	-	-	-	26,807,835	26,807,835
---	---	---	---	---	---	---	------------	------------

Other Comprehensive Income - net of tax

Surplus on revaluation of debt investments - net of tax

-	-	-	-	1,316,575	-	-	-	1,316,575
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Surplus on revaluation of equity investments - net of tax

-	-	-	-	3,886,159	-	-	-	3,886,159
---	---	---	---	-----------	---	---	---	-----------

Effect of translation of net investment in foreign branches

-	369,972	-	-	-	-	-	-	369,972
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-	369,972	-	-	5,202,734	-	-	-	5,572,706
---	---------	---	---	-----------	---	---	---	-----------

Transfer to statutory reserve

-	-	2,587,429	-	-	-	-	(2,587,429)	-
---	---	-----------	---	---	---	---	-------------	---

Transfer of revaluation surplus on change in use - net of tax

-	-	-	-	-	-	-	-	-
---	---	---	---	---	---	---	---	---

Transferred from surplus in respect of incremental depreciation

-	-	-	-	-	(120,800)	-	120,800	-
---	---	---	---	---	-----------	---	---------	---

of fixed assets to un-appropriated profit-net of tax

Surplus realised on disposal of

-	-	-	-	-	(14,535)	-	14,535	-
---	---	---	---	---	----------	---	--------	---

revalued fixed assets - net of tax

Transferred from surplus in respect of incremental depreciation

-	-	-	-	-	-	(2,534)	2,534	-
---	---	---	---	---	---	---------	-------	---

of non-banking assets to un-appropriated profit-net of tax

Surplus realised on disposal of

-	-	-	-	-	-	(493,858)	493,858	-
---	---	---	---	---	---	-----------	---------	---

revalued non-banking assets - net of tax

Transfer of surplus on account of disposal of equity

-	-	-	-	(2,844,660)	-	-	2,844,660	-
---	---	---	---	-------------	---	---	-----------	---

investments - net of tax

Transactions with owners, recognized directly in equity

Final cash dividend for the year ended

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
---	---	---	---	---	---	---	-------------	-------------

December 31, 2024 (Rs. 4 per ordinary share)

First interim cash dividend for the year ended

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
---	---	---	---	---	---	---	-------------	-------------

December 31, 2025 (Rs. 4 per ordinary share)

Second interim cash dividend for the year ended

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
---	---	---	---	---	---	---	-------------	-------------

December 31, 2025 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(13,740,885)	(13,740,885)
---	---	---	---	---	---	---	--------------	--------------

Balance as at September 30, 2025

11,450,739	8,348,406	37,063,531	6,000	13,303,428	45,389,464	695,666	141,659,662	257,916,896
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The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

**CERTIFIED TRUE COPY**  
  
**For ALLIED BANK LIMITED**  
**Company Secretary**



**MANSOOR ZAIGHUM SIPRA**  
Group Head  
Strategic Planning & Financial Reporting  
Finance Group  
Allied Bank Limited  
Head Office, Lahore

**ALLIED BANK LIMITED**  
**CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT**  
**(UN-AUDITED) FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025**

	Note	September 30, 2025	September 30, 2024
		Rupees in '000	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation		56,221,778	71,262,918
Less: Dividend income and share of profit of associates		(2,473,325)	(2,802,690)
		53,748,453	68,460,228
<b>Adjustments:</b>			
Net mark-up / interest income		(78,682,097)	(90,249,209)
Depreciation - Operating Fixed Assets		6,138,695	4,814,937
Depreciation - Non Banking Assets		15,928	19,549
Depreciation on right of use assets		1,454,359	1,389,671
Finance charges on leased assets		1,064,033	1,006,027
Amortization		511,312	471,503
Credit loss allowance and write offs	34	(4,282,621)	(2,957,928)
Unrealized loss / (gain) on revaluation of securities measured at FVTPL		13,012	(6,291)
Provision for workers welfare fund		1,126,346	1,426,251
(Reversal) / Charge for defined benefit plans		(37,956)	111,018
Gain on sale of property and equipment and non-banking assets		(290,898)	(800,461)
Gain on derecognition of right-of-use assets		(60,651)	-
		(73,030,538)	(84,774,933)
		(19,282,085)	(16,314,705)
<b>(Increase) / Decrease in operating assets</b>			
Lendings to financial institutions		192,372,521	(2,043,539)
Securities classified as FVTPL		(27,420,612)	19,293,952
Advances		394,542,520	(64,566,826)
Other assets (excluding advance taxation)		3,154,954	11,245,773
		562,649,383	(36,070,640)
<b>Increase / (Decrease) in operating liabilities</b>			
Bills payable		(3,685,957)	(794,975)
Borrowings from financial institutions		133,643,791	(31,663,697)
Deposits		211,553,840	249,531,677
Other liabilities (excluding current taxation)		(3,688,718)	4,118,029
		337,822,956	221,191,034
Interest received		881,190,254	168,805,689
Interest paid		204,955,136	264,188,396
Income tax paid		(134,973,166)	(175,101,778)
Income tax paid		(29,865,084)	(41,604,809)
Defined benefits paid		(460,922)	(584,633)
<b>Net cash flow generated from operating activities</b>		920,846,218	215,702,865
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net (investments) / realizations in securities classified as FVOCI		(869,105,256)	(110,970,616)
Net investments in amortised cost securities		(1,663,300)	(58,909,607)
Dividend received		1,932,291	2,159,285
Investments in property and equipment and intangible assets		(14,424,567)	(18,185,538)
Disposals of property and equipment		172,003	2,521,925
Disposals of non-banking assets		1,000,000	-
Effect of translation of net investment in foreign branches		369,972	(304,691)
<b>Net cash flow used in investing activities</b>		(881,718,857)	(183,689,242)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Payments of lease obligations against right of use assets		(2,673,688)	(2,120,467)
Dividend paid		(13,693,798)	(13,689,984)
<b>Net cash flow used in financing activities</b>		(16,367,486)	(15,810,451)
<b>Increase in cash and cash equivalents during the period</b>		22,759,875	16,203,172
Cash and cash equivalents at beginning of the period		159,955,764	158,077,097
Effect of exchange rate changes on opening cash and cash equivalents		(432,137)	310,501
		159,523,627	158,387,598
<b>CASH AND CASH EQUIVALENTS AT END OF THE PERIOD</b>		182,283,502	174,590,770

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

Chief Financial Officer

President and Chief Executive

Director

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Chairman

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