



Corporate Briefing Session

Performance Review

Nine Months Ended September 30, 2025

AKBL - Overview



Sponsor

**Fauji Foundation Group –
71.9%**
(Pakistan's largest business
conglomerate)



Ratings

**Long Term: AA+
Short Term: A1+**



Presence

**Over 128 cities across
Pakistan, and 2 countries,
Bahrain and China**



Capital Adequacy

**31-Dec-24: 21.40%
30-Sep-25: 22.70%
+1.30%**



PSX Indicators

**As of 31-Oct-25
Share Price: Rs. 97.9
Market Cap: Rs.142 bn
YTD +156%**



Employees

**31-Dec-24: 9,443
30-Sep-25: 10,327
+884**

Growth Upto September 30, 2025

Total Assets
Rs 2.8 trillion
YTD +13%

Deposit
Rs 1.5 trillion
YTD +11%

Current Accounts
Rs 489 billion
YTD +25%

Advances
Rs 546 billion
YTD -22%

Profit (Pre Tax)
Rs 43.3 Bn
YoY +56%

Total Equity
Rs 141 Bn
YTD +16%

**Cost to
Income**
44%

**Return on
Equity**
18%

Deposit share
~ 4.5%

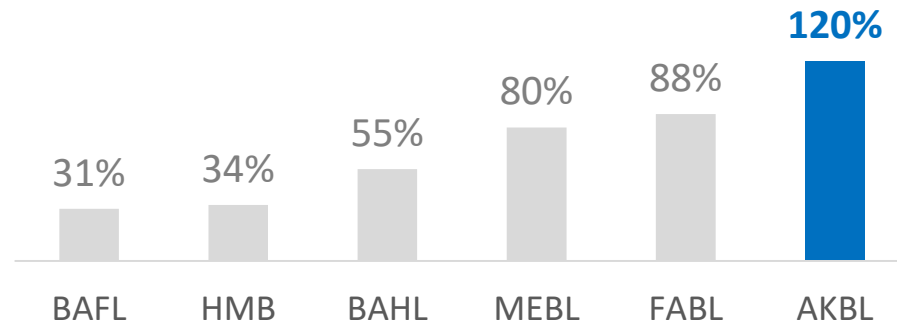
1.9 M Customers
817K MobileApp Users
+55%

Network
729
270 Islamic

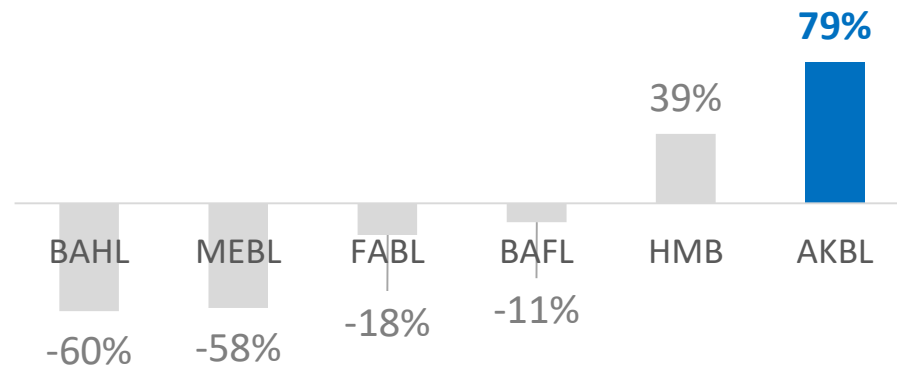
882 ATMs/CDMs
Recyclers
+ 11%

AKBL, Competition & PSX

YTD Sep'25 Growth
Daily avg Price

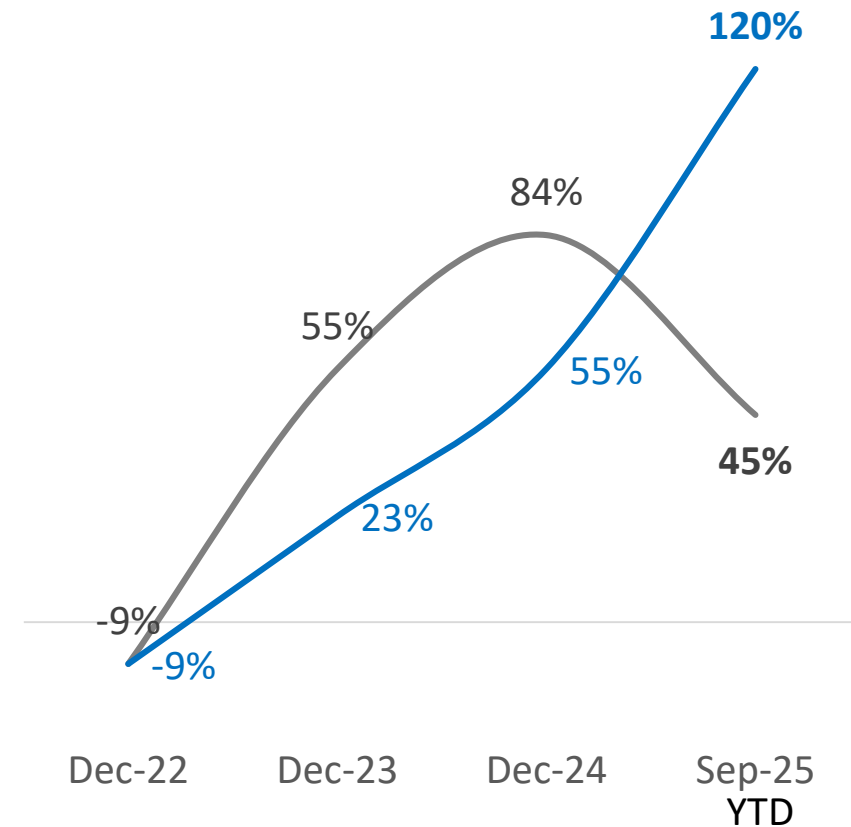


Trading Volumes



YoY Growth

—KSE100 —AKBL



Balance Sheet

Rs in billion	Sep-24	Dec-24	Sep-25	YoY	YTD
Cash & bank balance	125	144	139	11%	-3%
Lendings to FIs	25	4	10	-60%	150%
Advances	462	696	546	18%	-22%
Investments	1,496	1,510	1,969	32%	30%
Fixed & other assets	185	144	163	-12%	13%
Total Assets	2,293	2,498	2,827	23%	13%
Deposits	1,407	1,364	1,515	8%	11%
Borrowings	685	869	1,069	56%	23%
Sub. Ord debt TFCs	12	12	6	-50%	-50%
Other liabilities	73	132	96	32%	-27%
Total Liabilities	2,177	2,377	2,686	23%	13%
Paid up capital	14	14	14	^	^
Reserves	85	91	103	21%	13%
Reval. (Deficit)/Surplus	17	16	24	41%	50%
Total Equity	116	121	141	22%	17%
Book value / share - Rs.	80.0	83.0	97.0	21%	17%

Profit & Loss

Rs in billion	Quarterly					9 Months Ended Sep 30		
	Q3'24	Q2'25	Q3'25	QoQ	YoY	'24	'25	YOY
Mark-up earned	105.2	72.7	76.5	5%	-27%	311.7	225.0	-28%
Mark-up expensed	86.4	52.0	53.7	3%	-38%	267.4	159.8	-40%
Net mark-up income	18.8	20.7	22.8	10%	21%	44.3	65.2	47%
Fee & com	1.6	1.7	2.3	35%	44%	5.1	5.6	10%
FX income	1.2	1.0	1.6	60%	33%	3.6	3.3	-8%
Gain / (loss) - net	0.4	0.1	2.1	^	425%	1.3	3.00	131%
Other income	0.3	0.3	0.3	0%	0%	1.0	1.2	20%
Non fund income	3.5	3.1	6.3	103%	80%	11	13.1	19%
Total Income	22.3	23.8	29.1	22%	30%	55.3	78.3	42%
Operating exp	9.1	10.9	13.3	22%	46%	26.4	34.2	30%
Profit before provisions / ECL	13.2	12.9	15.8	22%	20%	28.9	44.1	53%
Provisions / ECL	1.7	0.4	0.2	-0.5	-88%	1.2	0.8	-33%
PBT	11.5	12.5	15.6	24%	36%	27.7	43.3	56%
Tax	5.5	9.0	8.2	-9%	49%	13.7	25.3	85%
PAT	6.0	3.5	7.4	112%	25%	14.0	18.0	29%
EPS - Rs / share	4.11	2.42	5.13	112%	25%	9.68	12.46	29%

KPIs

	Sep'24	Dec'24	Sep'25
Return on assets	0.8%	0.9%	0.9%
Return on equity	17.6%	19.2%	18.4%
Deposit growth (ytd)	8.8%	5.5%	11.1%
CA growth (ytd)	7.6%	9.8%	25.3%
Advances growth (ytd)	-24.2%	10.9%	-20.3%
NPLs to gross advances	6.7%	6.5%	5.9%
Provision coverage	118.5%	108.4%	112.8%
Advances to deposit	35.7%	53.8%	38.7%
Cost to income	46.6%	47.7%	43.6%
Capital adequacy ratio	21.2%	21.4%	22.7%
Leverage ratio	3.5%	3.6%	3.7%

Thank you