

CORPORATE AFFAIRS GROUP

HO/CAG/RAU/2026/04
February 17, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Subject: **Financial Results for the year ended December 31, 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 February 17, 2026 at 11:00 AM, at Lahore, recommended the following:

(i) CASH DIVIDEND

A final Cash Dividend for the year ended December 31, 2025 at Rs. 4.00 per share i.e., 40%. This is in addition to Interim Dividend(s) already paid at Rs. 12.00 per share i.e., 120%.

(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 Annual General Meeting of the Bank will be held on Monday, **March 30, 2026** at 11:00 AM, at Lahore.

The recommended entitlement will be paid to the shareholders whose names will appear in the Register of Members on March 17, 2026.



The Share Transfer Books of the Bank will be closed from **March 18, 2026 to March 30, 2026** (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 **March 17, 2026** will be treated in time for the purpose of above entitlement to the transferees.

The Annual Financial Statements (Annual Report) of the Bank for the year ended December 31, 2025 shall be transmitted through PUCARS at least 21 days before holding of Annual General Meeting.

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 STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

December 31, 2025	December 31, 2024
US \$ in '000	

		ASSETS
613,237	523,942	Cash and balances with treasury banks
46,690	35,571	Balances with other banks
-	869,407	Lendings to financial institutions
7,629,101	4,033,492	Investments
2,819,034	3,753,042	Advances
493,003	454,303	Property and equipment
31,348	27,801	Right-of-use assets
16,002	12,968	Intangible assets
-	-	Deferred tax assets
383,420	345,654	Other assets
12,031,835	10,056,180	TOTAL ASSETS

		LIABILITIES
49,480	51,771	Bills payable
2,298,036	1,649,359	Borrowings
8,374,386	7,205,385	Deposits and other accounts
41,244	36,987	Lease liabilities
-	-	Sub-ordinated debt
77,582	35,094	Deferred tax liabilities
250,890	242,590	Other liabilities
11,091,618	9,221,186	TOTAL LIABILITIES
940,217	834,994	NET ASSETS

		REPRESENTED BY
40,878	40,878	Share capital
165,431	151,578	Reserves
231,935	202,156	Surplus on revaluation of assets
501,973	440,382	Unappropriated profit
940,217	834,994	

CONTINGENCIES AND COMMITMENTS 23

Note	December 31, 2025	December 31, 2024
Rupees in '000		

5	171,781,831	146,768,168
6	13,079,040	9,964,224
7	-	243,541,081
8	2,137,087,228	1,129,873,956
9	789,676,548	1,051,313,893
10	138,101,470	127,260,862
11	8,781,290	7,787,741
12	4,482,620	3,632,624
	-	-
13	107,404,712	96,826,140
	3,370,394,739	2,816,968,689

15	13,860,534	14,502,237
16	643,733,028	462,023,558
17	2,345,858,850	2,018,395,067
18	11,553,450	10,360,968
	-	-
19	21,732,571	9,830,548
20	70,280,585	67,955,110
	3,107,019,018	2,583,067,488
	263,375,721	233,901,201

21	11,450,739	11,450,739
	46,341,119	42,460,536
22	64,969,900	56,628,460
	140,613,963	123,361,466
	263,375,721	233,901,201

The annexed notes 1 to 47 and annexures I to III form an integral part of these unconsolidated financial statements.

KPMG

Chief Financial Officer

President and Chief Executive

Director

Director **CERTIFIED TRUE COPY** Chairman

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 PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

December 31, 2025, December 31, 2024			Note	December 31, 2025	December 31, 2024
US \$ in '000				Rupees in '000	
1,061,061	1,344,981	Mark-up / return / interest earned	25	297,227,795	376,760,270
686,225	933,651	Mark-up / return / interest expensed	26	192,227,735	261,537,143
374,836	411,330	Net mark-up and interest income		105,000,060	115,223,127
NON MARK-UP / INTEREST INCOME					
58,959	50,269	Fee and commission income	27	16,515,666	14,081,463
10,364	10,773	Dividend income		2,903,165	3,017,787
18,369	23,842	Foreign exchange income		5,145,456	6,678,630
-	-	Income from derivatives		-	-
10,422	12,296	Gain on securities - net	28	2,919,566	3,444,359
-	-	Net gain / (loss) on derecognition of financial assets measured at amortised cost		-	-
3,829	2,705	Other income	29	1,072,616	757,867
101,943	99,885	Total non-markup / interest income		28,556,469	27,980,106
476,779	511,215	Total income		133,556,529	143,203,233
NON MARK-UP / INTEREST EXPENSES					
232,578	200,815	Operating expenses	30	65,150,331	56,252,909
5,298	5,045	Workers welfare fund - net		1,484,190	1,413,187
1,264	1,139	Other charges	31	353,941	319,114
239,140	206,999	Total non-markup / interest expenses		66,988,462	57,985,210
237,639	304,216	Profit before credit loss allowance		66,568,067	85,218,023
27,279	9,675	Credit loss allowance / Provisions and write offs - net reversal	32	7,641,419	2,710,139
264,918	313,891	PROFIT BEFORE TAXATION		74,209,486	87,928,162
139,347	159,973	Taxation	33	39,034,207	44,812,258
125,571	153,918	PROFIT AFTER TAXATION		35,175,279	43,115,904
In US\$				In Rupees	
0.11	0.13	Basic and diluted earnings per share	34	30.72	37.65

The annexed notes 1 to 47 and annexures I to III form an integral part of these unconsolidated financial statements.

K. M. N. K. H.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

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

ALLIED BANK LIMITED
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

	Issued, subscribed and paid-up capital	Capital reserve Exchange translation	Statutory Reserve	Revenue reserve General	Surplus / (Deficit) on revaluation of Investments	Fixed assets	Non-banking assets	Un-appropriated profit	Total
					Rupees in '000				
Balance as at December 31, 2023	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
Effect of adoption of IFRS 9	-	-	-	-	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 year ended December 31, 2024	-	-	-	-	-	-	-	43,115,904	43,115,904
<u>Other Comprehensive Income - net of tax</u>									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	3,696,661	-	-	-	3,696,661
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	5,192,320	-	-	-	5,192,320
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	603,732	603,732
Effect of change in tax rate on revaluation surplus of fixed assets- net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Effect of translation of net investment in foreign branches	-	187,310	-	-	-	-	-	-	187,310
Transfer to statutory reserve	-	187,310	-	-	8,888,981	(257,155)	233,956	603,732	9,656,824
Transfer of revaluation surplus on change in use- net of tax	-	-	4,311,590	-	-	16,030	(16,030)	(4,311,590)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit - net of tax	-	-	-	-	-	(168,008)	-	168,008	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	-	-	(3,119)	3,119	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(6,198)	-	6,198	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,330,057)	-	-	1,330,057	-
<u>Transactions with owners recognised directly in equity</u>									
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)
Third interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(18,321,180)	(18,321,180)
Balance as at December 31, 2024	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
Effect of adoption of IFRS 9 - Note 4.2	-	-	-	-	1,028,649	-	-	-	1,028,649
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
Profit after taxation for the year ended December 31, 2025	-	-	-	-	-	-	-	35,175,279	35,175,279
<u>Other Comprehensive Income - net of tax</u>									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	6,974,064	-	-	-	6,974,064
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	4,403,016	-	-	-	4,403,016
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	(54,444)	-	-	(54,444)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(315,807)	-	(315,807)
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	221,888	221,888
Effect of translation of net investment in foreign branch	-	363,055	-	-	-	-	-	-	363,055
	-	363,055	-	-	11,377,080	(54,444)	(315,807)	221,888	11,591,772
Transfer to statutory reserve	-	-	3,517,528	-	-	-	-	(3,517,528)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit - net of tax	-	-	-	-	-	(165,930)	-	165,930	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(182,120)	-	182,120	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	-	-	(3,340)	3,340	-
Surplus realised on disposal of revalued non-banking assets - net of tax	-	-	-	-	-	-	(497,988)	497,988	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(2,844,660)	-	-	2,844,660	-
<u>Transactions with owners recorded directly in equity</u>									
Final cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Second interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Third interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(18,321,180)	(18,321,180)
Balance as at December 31, 2025	11,450,739	8,341,489	37,993,630	6,000	19,472,673	45,122,304	374,923	140,613,963	263,375,772

The annexed notes 1 to 47 and annexures I to III form an integral part of these unconsolidated financial statements.

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President and Chief Executive

Director

Director

Chairman

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 CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

December 31, 2025	December 31, 2024
US \$ in '000	

264,917	313,892
(10,364)	(10,773)
254,553	303,119

(374,835)	(411,330)
28,029	23,588
79	85
7,018	6,672
2,478	2,222
(27,202)	(9,648)
(215)	(87)
5,298	5,045
64	(31)
(2,491)	(1,615)
(544)	(644)
5,105	4,817
(357,216)	(380,926)
(102,663)	(77,807)

869,407	(835,786)
(32,216)	61,098
943,274	(963,770)
4,238	17,758
1,784,703	(1,720,700)

(2,291)	18,491
650,182	314,560
1,169,000	1,220,078
20,373	(5,939)
1,837,264	1,547,190
3,519,304	(251,317)
1,046,020	1,372,322
(689,833)	(924,623)
(164,360)	(198,158)
(2,630)	(2,587)
3,708,501	(4,363)

93,758	(212,472)
(3,578,109)	360,252
(1,785)	(3,570)
10,265	10,993
(73,764)	(81,623)
1,296	669
2,965	9,161
3,565	-
(3,541,809)	83,410

(10,868)	(10,025)
(65,208)	(65,169)
(76,076)	(75,194)

90,616	3,853
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569,918	564,504
(601)	960
569,317	565,464

659,933	569,317
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CASH FLOW FROM OPERATING ACTIVITIES

Profit before taxation
Less: Dividend income

Adjustments:

Net mark-up / interest income
Depreciation - Operating Fixed Asset
Depreciation - Non Banking Assets
Depreciation on right of use assets
Amortization
Credit loss allowance / Provisions and write offs
Unrealized gain on revaluation of securities measured at FVTPL
Provision for workers' welfare fund - net
Charge / (Reversal) for defined benefit plans
Gain on sale of property and equipment and non-banking assets
Gain on derecognition of right-of-use assets
Finance charges on leased assets

Decrease / (increase) in operating assets

Lendings to financial institutions
Securities classified as FVTPL
Advances
Other assets (excluding advance taxation)

Increase / (decrease) in operating liabilities

Bills payable
Borrowings
Deposits and other accounts
Other liabilities (excluding current taxation)

Interest Received
Interest Paid
Income tax paid
Defined benefits paid
Net cash flow (used in) / generated from operating activities

CASH FLOW FROM INVESTING ACTIVITIES

Net investments in amortised cost securities
Net (investments) / realizations in securities classified as FVOCI
Investment in subsidiary
Dividend received
Investments in property and equipment and intangible assets
Effect of translation of net investment in foreign branch
Disposals of property and equipment
Disposals of non-banking assets
Net cash flow generated from / (used in) investing activities

CASH FLOW FROM FINANCING ACTIVITIES

Payment of lease obligations against right of use assets
Dividend paid
Net cash flow used in financing activities

Increase in cash and cash equivalents during the year

Cash and cash equivalents at beginning of the year
Effect of exchange rate changes on opening cash and cash equivalents

CASH AND CASH EQUIVALENTS AT END OF THE YEAR

Note	December 31, 2025	December 31, 2024
Rupees in '000		

	74,209,486	87,928,162
	(2,903,165)	(3,017,787)
	71,306,321	84,910,375

	(105,000,060)	(115,223,127)
10.2	7,851,590	6,607,532
	22,194	23,921
	1,965,949	1,869,048
	694,224	622,393
32	(7,620,024)	(2,702,596)
	(60,262)	(24,397)
	1,484,190	1,413,187
	18,013	(8,632)
	(697,677)	(452,372)
	(152,468)	(180,297)
	1,430,084	1,349,257
	(100,064,247)	(106,706,083)
	(28,757,926)	(21,795,708)

243,541,081	(234,123,078)
(9,024,530)	17,115,050
264,232,776	(269,974,117)
1,187,173	4,974,529
499,936,500	(482,007,616)

(641,703)	5,179,832
182,130,972	88,115,553
327,463,783	341,771,992
5,706,972	(1,663,573)
514,660,024	433,403,804
985,838,598	(70,399,520)
293,014,315	384,419,056
(193,238,293)	(259,008,212)
(46,041,070)	(55,508,732)
(736,615)	(724,695)
1,038,836,935	(1,222,103)

26,263,711	(59,518,362)
(1,002,310,913)	100,914,991
(500,000)	(1,000,000)
2,875,590	3,079,404
(20,662,906)	(22,864,456)
363,055	187,310
830,686	2,566,248
998,530	-
(992,142,247)	23,365,135

(3,044,380)	(2,808,266)
(18,266,327)	(18,255,239)
(21,310,707)	(21,063,505)

25,383,981	1,079,527
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159,647,418	158,130,761
(168,337)	268,793
159,479,081	158,399,554

184,863,062	159,479,081
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The annexed notes 1 to 47 and annexures I to III form an integral part of these unconsolidated financial statements.

KPMUITH

Chief Financial Officer

President and Chief Executive

Director

Director

CERTIFIED TRUE COPY

Chairman

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 STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

December 31, 2025	December 31, 2024		Note	December 31, 2025	December 31, 2024
US \$ in '000				Rupees in '000	
ASSETS					
613,960	524,101	Cash and balances with treasury banks	5	171,984,462	146,812,714
46,690	35,571	Balances with other banks	6	13,079,040	9,964,224
-	869,407	Lendings to financial institutions	7	-	243,541,081
7,640,625	4,044,234	Investments	8	2,140,315,413	1,132,883,403
2,820,010	3,753,869	Advances	9	789,950,032	1,051,545,347
497,911	457,957	Property and equipment	10	139,476,421	128,284,200
31,348	27,801	Right-of-use assets	11	8,781,290	7,787,741
16,103	13,031	Intangible assets	12	4,510,724	3,650,196
-	-	Deferred tax assets		-	-
383,820	347,108	Other assets	13	107,516,727	97,233,559
12,050,467	10,073,079	TOTAL ASSETS		3,375,614,109	2,821,702,465
LIABILITIES					
49,480	51,771	Bills payable	15	13,860,534	14,502,237
2,298,036	1,649,359	Borrowings	16	643,733,028	462,023,558
8,370,827	7,204,224	Deposits and other accounts	17	2,344,862,071	2,018,069,645
41,244	36,987	Lease liabilities	18	11,553,450	10,360,968
-	-	Sub-ordinated debt		-	-
77,440	35,201	Deferred tax liabilities	19	21,692,682	9,860,520
253,598	245,024	Other liabilities	20	71,039,153	68,636,946
11,090,625	9,222,566	TOTAL LIABILITIES		3,106,740,918	2,583,453,874
959,842	850,513	NET ASSETS		268,873,191	238,248,591
REPRESENTED BY					
40,878	40,878	Share capital	21	11,450,739	11,450,739
165,431	151,578	Reserves		46,341,119	42,460,536
231,935	202,174	Surplus on revaluation of assets	22	64,969,928	56,633,562
521,598	455,883	Unappropriated profit		146,111,405	127,703,754
959,842	850,513			268,873,191	238,248,591

CONTINGENCIES AND COMMITMENTS 23

The annexed notes 1 to 47 form an integral part of these consolidated financial statements.

KPMG

Chief Financial Officer

President and Chief Executive

Director

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Director For ALLIED BANK LIMITED Chairman
Company Secretary

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

ALLIED BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

December 31, 2025 December 31, 2024
 US \$ in '000

1,061,396	1,345,506	Mark-up / return / interest earned
686,190	933,673	Mark-up / return / interest expensed
375,206	411,833	Net mark-up and interest income

NON MARK-UP / INTEREST INCOME

68,016	57,752	Fee and commission income
10,364	10,773	Dividend income
18,539	23,881	Foreign exchange income
-	-	Income from derivatives
10,425	12,296	Gain on securities - net
-	-	Net gain / (loss) on derecognition of financial assets measured at amortised cost
3,576	3,589	Other income
110,920	108,291	Total non-markup / interest income

486,126 520,124 **Total income**

NON MARK-UP / INTEREST EXPENSES

238,548	206,175	Operating expenses
5,422	5,166	Workers welfare fund - net
1,264	1,139	Other charges
245,234	212,480	Total non-markup / interest expenses

2,396 2,948 **Share of profit of associates**

243,288 310,592 **Profit before credit loss allowance**

27,279 9,675 **Credit loss allowance / Provisions and write offs - net reversal**

270,567 320,267 **PROFIT BEFORE TAXATION**

140,877 161,803 **Taxation**

129,690 158,464 **PROFIT AFTER TAXATION**

In US\$

0.11 0.14 **Basic and diluted earnings per share**

Note December 31, 2025 December 31, 2024
 Rupees in '000

25	297,321,532	376,907,387
26	192,217,802	261,543,253
	105,103,730	115,364,134

27	19,052,839	16,177,781
	2,903,165	3,017,787
	5,193,320	6,689,514
	-	-
28	2,920,345	3,444,359
	-	-
29	1,001,679	1,005,291
	31,071,348	30,334,732

136,175,078 145,698,866

30	66,822,701	57,754,498
	1,518,916	1,447,221
31	353,941	319,114
	68,695,558	59,520,833

671,258 825,699

68,150,778 87,003,732

32 7,641,419 2,710,139

75,792,197 89,713,871

33 39,462,796 45,324,650

36,329,401 44,389,221

In Rupees

34 31.73 38.77

The annexed notes 1 to 47 form an integral part of these consolidated financial statements.

K. M. M. M.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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For ALLIED BANK LIMITED
 Company Secretary

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

ALLIED BANK LIMITED
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

	Issued, subscribed and paid-up capital	Capital reserve Exchange translation	Statutory Reserve	Revenue reserve General	Surplus / (Deficit) on revaluation of Investments	Fixed assets	Non-banking assets	Un- appropriated profit	Total
					Rupees in '000				
Balance as at December 31, 2023	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
Effect of adoption of IFRS 9	-	-	-	-	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 year ended December 31, 2024	-	-	-	-	-	-	-	44,389,221	44,389,221
<u>Other Comprehensive Income - net of tax</u>									
Surplus on revaluation of debt investments - net of tax	-	-	-	-	3,701,762	-	-	-	3,701,762
Surplus on revaluation of equity investments - net of tax	-	-	-	-	5,192,320	-	-	-	5,192,320
Surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	601,130	601,130
Effect of change in tax rate on revaluation surplus of fixed assets - net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Effect of translation of net investment in foreign branches	-	187,310	-	-	-	-	-	-	187,310
	-	187,310	-	-	8,894,082	(257,155)	233,956	601,130	9,659,323
Transfer to statutory reserve	-	-	4,311,590	-	-	-	-	(4,311,590)	-
Transfer of revaluation surplus on change in use- net o	-	-	-	-	-	16,030	(16,030)	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit - net of tax	-	-	-	-	-	(168,008)	-	168,008	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(52,934)	-	52,934	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	-	-	(3,119)	3,119	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	-	-	-	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,330,057)	-	-	1,330,057	-
<u>Transactions with owners recognized directly in equity</u>									
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)
Third interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(18,321,180)	(18,321,180)
Balance as at December 31, 2024	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
Effect of adoption of IFRS 9 - Note 4.2	-	-	-	-	1,028,649	-	-	-	1,028,649
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
Profit after taxation for the year ended December 31, 2025	-	-	-	-	-	-	-	36,329,401	36,329,401
<u>Other Comprehensive Income - net of tax</u>									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	6,968,990	-	-	-	6,968,990
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	4,404,381	-	-	-	4,404,381
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	(54,444)	-	-	(54,444)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(315,807)	-	(315,807)
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	221,555	221,555
Effect of translation of net investment in foreign branch	-	363,055	-	-	-	-	-	-	363,055
	-	363,055	-	-	11,373,371	(54,444)	(315,807)	221,555	11,587,730
Transfer to statutory reserve	-	-	3,517,528	-	-	-	-	(3,517,528)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit - net of tax	-	-	-	-	-	(165,930)	-	165,930	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(182,120)	-	182,120	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to unappropriated profit - net of tax	-	-	-	-	-	-	(3,340)	3,340	-
Surplus realised on disposal of revalued non-banking assets - net of tax	-	-	-	-	-	-	(497,988)	497,988	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(2,846,025)	-	-	2,846,025	-
<u>Transactions with owners recorded directly in equity</u>									
Final cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Second interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Third interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(18,321,180)	(18,321,180)
Balance as at December 31, 2025	11,450,739	8,341,489	37,993,630	6,000	19,472,700	45,122,305	374,923	146,111,405	268,873,139

The annexed notes 1 to 47 form an integral part of these consolidated financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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[Signature]
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 CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

December 31, 2025	December 31, 2024
US \$ in '000	

CASH FLOW FROM OPERATING ACTIVITIES

270,567	320,266
(12,760)	(13,721)
257,807	306,545

Profit before taxation
Less: Dividend income and share of profit of associates

Adjustments:

(375,206)	(411,834)
28,558	23,823
79	85
7,018	6,672
2,494	2,235
(27,202)	(9,648)
(215)	(87)
5,422	5,166
64	(31)
(2,528)	(2,708)
(544)	(644)
5,215	4,991
(356,845)	(381,980)
(99,038)	(75,435)

Net mark-up / interest income
Depreciation - Operating Fixed Asset
Depreciation - Non Banking Assets
Depreciation on right of use assets
Amortization
Credit loss allowance / Provisions and write offs
Unrealized gain on revaluation of securities measured at FVTPL
Provision for workers' welfare fund - net
Charge / (Reversal) for defined benefit plans
Gain on sale of property and equipment and non-banking assets
Gain on derecognition of right-of-use assets
Finance charges on leased assets

Decrease or (increase) in operating assets

869,407	(835,786)
(32,216)	61,098
943,124	(969,239)
5,829	20,505
1,786,144	(1,723,422)

Lendings to financial institutions
Securities classified as FVTPL
Advances
Other assets (excluding advance taxation)

Increase or (decrease) in operating liabilities

(2,291)	18,491
650,182	314,560
1,166,603	1,219,035
9,962	(3,490)
1,824,456	1,548,596
3,511,562	(250,261)
1,046,359	1,372,827
(689,798)	(924,645)
(166,431)	(197,649)
(2,630)	(3,053)
3,699,062	(2,781)

Bills payable
Borrowings
Deposits and other accounts
Other liabilities (excluding current taxation)
Interest Received
Interest Paid
Income tax paid
Defined benefits paid
Net cash flow generated from / (used in) operating activities

CASH FLOW FROM INVESTING ACTIVITIES

93,753	(213,144)
(3,570,389)	357,813
12,662	10,993
(75,548)	(83,289)
1,296	669
2,965	9,161
3,565	-
(3,531,696)	82,203

Net realizations / (investments) in amortised cost securities
Net (investments) / realizations in securities classified as FVOCI
Dividend received
Investments in property and equipment and intangible assets
Effect of translation of net investment in foreign branch
Disposals of property and equipment
Disposals of non-banking assets
Net cash flow (used in) / generated from investing activities

CASH FLOW FROM FINANCING ACTIVITIES

(10,977)	(10,199)
(65,208)	(65,169)
(76,185)	(75,368)

Payment of lease obligations against right of use assets
Dividend paid
Net cash flow used in financing activities

91,181	4,054
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Increase in cash and cash equivalents during the year

570,077	564,461
(601)	960
569,476	565,421

Cash and cash equivalents at beginning of the year
Effect of exchange rate changes on opening cash and cash equivalents

660,657	569,475
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CASH AND CASH EQUIVALENTS AT END OF THE YEAR

Note	December 31, 2025	December 31, 2024
Rupees in '000		

	75,792,197	89,713,871
	(3,574,423)	(3,843,486)
	72,217,774	85,870,385

10.2	(105,103,730)	(115,364,134)
	7,999,771	6,673,434
	22,194	23,921
	1,965,949	1,869,048
	698,670	626,004
32	(7,620,024)	(2,702,596)
	(60,262)	(24,397)
	1,518,916	1,447,221
	18,013	(8,632)
	(708,017)	(758,613)
	(152,468)	(180,297)
	1,460,718	1,398,015
	(99,960,270)	(107,001,026)
	(27,742,496)	(21,130,641)

	243,541,081	(234,123,078)
	(9,024,530)	17,115,049
	264,190,746	(271,506,346)
	1,632,880	5,744,022
	500,340,177	(482,770,353)

	(641,703)	5,179,832
	182,130,972	88,115,553
	326,792,426	341,479,968
	2,790,510	(977,586)
	511,072,205	433,797,767
	983,669,886	(70,103,227)
	293,109,379	384,560,564
	(193,228,360)	(259,014,322)
	(46,621,289)	(55,366,136)
	(736,615)	(855,333)
	1,036,193,001	(778,454)

	26,262,390	(59,706,590)
	(1,000,148,403)	100,231,647
	3,546,848	3,079,404
	(21,162,700)	(23,331,273)
	363,055	187,310
	830,686	2,566,248
	998,530	-
	(989,309,594)	23,026,746

	(3,075,014)	(2,857,024)
	(18,266,327)	(18,255,239)
	(21,341,341)	(21,112,263)

	25,542,066	1,136,029
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	159,691,964	158,118,805
	(168,337)	268,793
	159,523,627	158,387,598

35	185,065,693	159,523,627
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The annexed notes 1 to 47 form an integral part of these consolidated financial statements.

KPMG

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

For ALLIED BANK LIMITED
Company Secretary

CERTIFIED TRUE COPY

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