

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.



Page 1 of 2

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	Note	December 31, 2025	December 31, 2024
US \$ in '000			Rupees in '000	
ASSETS				
613,237	523,942	5	171,781,831	146,768,168
46,690	35,571	6	13,079,040	9,964,224
-	869,407	7	-	243,541,081
7,629,101	4,033,492	8	2,137,087,228	1,129,873,956
2,819,034	3,753,042	9	789,676,548	1,051,313,893
493,003	454,303	10	138,101,470	127,260,862
31,348	27,801	11	8,781,290	7,787,741
16,002	12,968	12	4,482,620	3,632,624
-	-	13	107,404,712	96,826,140
383,420	345,654		3,370,394,739	2,816,968,689
12,031,835	10,056,180			
TOTAL ASSETS				
LIABILITIES				
49,480	51,771	15	13,860,534	14,502,237
2,298,036	1,649,359	16	643,733,028	462,023,558
8,374,386	7,205,385	17	2,345,858,850	2,018,395,067
41,244	36,987	18	11,553,450	10,360,968
-	-	19	-	-
77,582	35,094	20	21,732,571	9,830,548
250,890	242,590		70,280,585	67,955,110
11,091,618	9,221,186		3,107,019,018	2,583,067,488
940,217	834,994		263,375,721	233,901,201
TOTAL LIABILITIES				
NET ASSETS				
REPRESENTED BY				
40,878	40,878	21	11,450,739	11,450,739
165,431	151,578		46,341,119	42,460,536
231,935	202,156	22	64,969,900	56,628,460
501,973	440,382		140,613,963	123,361,466
940,217	834,994		263,375,721	233,901,201
CONTINGENCIES AND COMMITMENTS				
		23		

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

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Chief Financial Officer

President and Chief Executive

Director

Director *CERTIFIED TRUE COPY* Chairman

For ALLIED BANK LIMITED
Company Secretary

Dawn
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
US \$ in '000	
1,061,061	1,344,981
686,225	933,651
374,836	411,330

Note	December 31, 2025	December 31, 2024
	Rupees in '000	
25	297,227,795	376,760,270
26	192,227,735	261,537,143
	105,000,060	115,223,127

NON MARK-UP / INTEREST INCOME

58,959	50,269	Fee and commission income
10,364	10,773	Dividend income
18,369	23,842	Foreign exchange income
-	-	Income from derivatives
10,422	12,296	Gain on securities - net
-	-	Net gain / (loss) on derecognition of financial assets measured at amortised cost
3,829	2,705	Other income
101,943	99,885	Total non-markup / interest income
476,779	511,215	Total income

27	16,515,666	14,081,463
	2,903,165	3,017,787
	5,145,456	6,678,630
28	2,919,566	3,444,359
29	1,072,616	757,867
	28,556,469	27,980,106
	133,556,529	143,203,233

NON MARK-UP / INTEREST EXPENSES

232,578	200,815	Operating expenses
5,298	5,045	Workers welfare fund - net
1,264	1,139	Other charges
239,140	206,999	Total non-markup / interest expenses
237,639	304,216	Profit before credit loss allowance
27,279	9,675	Credit loss allowance / Provisions and write offs - net reversal
264,918	313,891	PROFIT BEFORE TAXATION
139,347	159,973	Taxation
125,571	153,918	PROFIT AFTER TAXATION

30	65,150,331	56,252,909
	1,484,190	1,413,187
31	353,941	319,114
	66,988,462	57,985,210
	66,568,067	85,218,023
32	7,641,419	2,710,139
	74,209,486	87,928,162
33	39,034,207	44,812,258
	35,175,279	43,115,904

In US\$

0.11	0.13	Basic and diluted earnings per share
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34	30.72	37.65
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The annexed notes 1 to 47 and annexures I to III form an integral part of these unconsolidated financial statements.

Kamal

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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For ALLIED BANK LIMITED
 Company Secretary

Mansoor Zaighum
 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

	Capital reserve		Revenue reserve		Surplus / (Deficit) on revaluation of			Un-appropriated profit	Total
	Issued, subscribed and paid-up capital	Exchange translation	Statutory Reserve	General	Investments	Fixed assets	Non-banking assets		
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
	-	187,310	-	-	8,888,981	(257,155)	233,956	603,732	9,656,824
Transfer to statutory reserve	-	-	4,311,590	-	-	-	-	(4,311,590)	-
Transfer of revaluation surplus on change in use- net of tax	-	-	-	-	-	16,030	(16,030)	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to unappropriated 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 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	9,911,604	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	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
Remeasurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	(315,807)	(315,807)
Effect of translation of net investment in foreign branch	-	363,055	-	-	-	-	-	221,888	221,888
	-	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 unappropriated 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	263,375,721

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

W. M. S. Z.

Chief Financial Officer

President and Chief Executive

Director

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Director

Chairman

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

*For ALLIED BANK LIMITED
Company Secretary*

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

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

CASH FLOW FROM OPERATING ACTIVITIES

Profit before taxation	264,917	313,892
Less: Dividend income	(10,364)	(10,773)
	254,553	303,119
Adjustments:		
Net mark-up / interest income	(374,835)	(411,330)
Depreciation - Operating Fixed Asset	28,029	23,588
Depreciation - Non Banking Assets	79	85
Depreciation on right of use assets	7,018	6,672
Amortization	2,478	2,222
Credit loss allowance / Provisions and write offs	(27,202)	(9,648)
Unrealized gain on revaluation of securities measured at FVTPL	(215)	(87)
Provision for workers' welfare fund - net	5,298	5,045
Charge / (Reversal) for defined benefit plans	64	(31)
Gain on sale of property and equipment and non-banking assets	(2,491)	(1,615)
Gain on derecognition of right-of-use assets	(544)	(644)
Finance charges on leased assets	5,105	4,817
	(357,216)	(380,926)
	(102,663)	(77,807)

Net mark-up / interest income	(105,000,060)	(115,223,127)
Depreciation - Operating Fixed Asset	7,851,590	6,607,532
Depreciation - Non Banking Assets	22,194	23,921
Depreciation on right of use assets	1,965,949	1,869,048
Amortization	694,224	622,393
Credit loss allowance / Provisions and write offs	(7,620,024)	(2,702,596)
Unrealized gain on revaluation of securities measured at FVTPL	(60,262)	(24,397)
Provision for workers' welfare fund - net	1,484,190	1,413,187
Charge / (Reversal) for defined benefit plans	18,013	(8,632)
Gain on sale of property and equipment and non-banking assets	(697,677)	(452,372)
Gain on derecognition of right-of-use assets	(152,468)	(180,297)
Finance charges on leased assets	1,430,084	1,349,257
	(100,064,247)	(106,706,083)
	(28,757,926)	(21,795,708)

Decrease / (increase) in operating assets

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

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)

Increase / (decrease) in operating liabilities

(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)

(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)

CASH FLOW FROM INVESTING ACTIVITIES

Net investments in amortised cost securities	93,758	(212,472)
Net (investments) / realizations in securities classified as FVOCI	(3,578,109)	360,252
Investment in subsidiary	(1,785)	(3,570)
Dividend received	10,265	10,993
Investments in property and equipment and intangible assets	(73,764)	(81,623)
Effect of translation of net investment in foreign branch	1,296	669
Disposals of property and equipment	2,965	9,161
Disposals of non-banking assets	3,565	-
Net cash flow generated from / (used in) investing activities	(3,541,809)	83,410

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

CASH FLOW FROM FINANCING ACTIVITIES

Payment of lease obligations against right of use assets	(10,868)	(10,025)
Dividend paid	(65,208)	(65,169)
Net cash flow used in financing activities	(76,076)	(75,194)

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

Increase in cash and cash equivalents during the year

Cash and cash equivalents at beginning of the year	90,616	3,853
Effect of exchange rate changes on opening cash and cash equivalents	569,918	564,504
	(601)	960
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	569,317	565,464

35	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.

Ummiuth

Chief Financial Officer

President and Chief Executive

Director

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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
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

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

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

ASSETS			
613,960	524,101	Cash and balances with treasury banks	171,984,462
46,690	35,571	Balances with other banks	13,079,040
-	869,407	Lendings to financial institutions	-
7,640,625	4,044,234	Investments	2,140,315,413
2,820,010	3,753,869	Advances	789,950,032
497,911	457,957	Property and equipment	139,476,421
31,348	27,801	Right-of-use assets	8,781,290
16,103	13,031	Intangible assets	4,510,724
-	-	Deferred tax assets	-
383,820	347,108	Other assets	107,516,727
12,050,467	10,073,079	TOTAL ASSETS	3,375,614,109
			2,821,702,465
		LIABILITIES	
49,480	51,771	Bills payable	13,860,534
2,298,036	1,649,359	Borrowings	643,733,028
8,370,827	7,204,224	Deposits and other accounts	2,344,862,071
41,244	36,987	Lease liabilities	11,553,450
-	-	Sub-ordinated debt	-
77,440	35,201	Deferred tax liabilities	21,692,682
253,598	245,024	Other liabilities	71,039,153
11,090,625	9,222,566	TOTAL LIABILITIES	3,106,740,918
959,842	850,513	NET ASSETS	268,873,191
			238,248,591
		REPRESENTED BY	
40,878	40,878	Share capital	11,450,739
165,431	151,578	Reserves	46,341,119
231,935	202,174	Surplus on revaluation of assets	64,969,928
521,598	455,883	Unappropriated profit	146,111,405
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

Qasim
 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
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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
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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
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243,288	310,592	Profit before credit loss allowance
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27,279	9,675	Credit loss allowance / Provisions and write offs - net reversal
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270,567	320,267	PROFIT BEFORE TAXATION
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140,877	161,803	Taxation
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129,690	158,464	PROFIT AFTER TAXATION
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In US\$

0.11	0.14	Basic and diluted earnings per share
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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

Note	December 31, 2025	December 31, 2024
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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
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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
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	68,150,778	87,003,732
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32	7,641,419	2,710,139
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	75,792,197	89,713,871
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33	39,462,796	45,324,650
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	36,329,401	44,389,221
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In Rupees

34	31.73	38.77
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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
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

	Issued, subscribed and paid-up capital	Capital reserve	Statutory Reserve	Revenue reserve	Surplus / (Deficit) on revaluation of			Un- appropriated profit	Total
		Exchange translation		General	Investments	Fixed assets	Non-banking assets		
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 of tax	-	-	-	-	-	16,030	(16,030)	-	-
Transferred from surplus in respect of incremental depreciation of fixed assets to unappropriated 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 unappropriated 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	268,873,191

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

KOMUTH

Chief Financial Officer

President and Chief Executive

Director

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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
CONSOLIDATED CASH FLOW STATEMENT
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	
CASH FLOW FROM OPERATING ACTIVITIES				
270,567	320,266		75,792,197	89,713,871
(12,760)	(13,721)		(3,574,423)	(3,843,486)
257,807	306,545		72,217,774	85,870,385
Adjustments:				
(375,206)	(411,834)		(105,103,730)	(115,364,134)
28,558	23,823	10.2	7,999,771	6,673,434
79	85		22,194	23,921
7,018	6,672		1,965,949	1,869,048
2,494	2,235		698,670	626,004
(27,202)	(9,648)	32	(7,620,024)	(2,702,596)
(215)	(87)		(60,262)	(24,397)
5,422	5,166		1,518,916	1,447,221
64	(31)		18,013	(8,632)
(2,528)	(2,708)		(708,017)	(758,613)
(544)	(644)		(152,468)	(180,297)
5,215	4,991		1,460,718	1,398,015
(356,845)	(381,980)		(99,960,270)	(107,001,026)
(99,038)	(75,435)		(27,742,496)	(21,130,641)
<i>Decrease or (increase) in operating assets</i>				
869,407	(835,786)		243,541,081	(234,123,078)
(32,216)	61,098		(9,024,530)	17,115,049
943,124	(969,239)		264,190,746	(271,506,346)
5,829	20,505		1,632,880	5,744,022
1,786,144	(1,723,422)		500,340,177	(482,770,353)
<i>Increase or (decrease) in operating liabilities</i>				
(2,291)	18,491		(641,703)	5,179,832
650,182	314,560		182,130,972	88,115,553
1,166,603	1,219,035		326,792,426	341,479,968
9,962	(3,490)		2,790,510	(977,586)
1,824,456	1,548,596		511,072,205	433,797,767
3,511,562	(250,261)		983,669,886	(70,103,227)
1,046,359	1,372,827		293,109,379	384,560,564
(689,798)	(924,645)		(193,228,360)	(259,014,322)
(166,431)	(197,649)		(46,621,289)	(55,366,136)
(2,630)	(3,053)		(736,615)	(855,333)
3,699,062	(2,781)		1,036,193,001	(778,454)
Net cash flow generated from / (used in) operating activities				
CASH FLOW FROM INVESTING ACTIVITIES				
93,753	(213,144)		26,262,390	(59,706,590)
(3,570,389)	357,813		(1,000,148,403)	100,231,647
12,662	10,993		3,546,848	3,079,404
(75,548)	(83,289)		(21,162,700)	(23,331,273)
1,296	669		363,055	187,310
2,965	9,161		830,686	2,566,248
3,565	-		998,530	-
(3,531,696)	82,203		(989,309,594)	23,026,746
Net cash flow (used in) / generated from investing activities				
CASH FLOW FROM FINANCING ACTIVITIES				
(10,977)	(10,199)		(3,075,014)	(2,857,024)
(65,208)	(65,169)		(18,266,327)	(18,255,239)
(76,185)	(75,368)		(21,341,341)	(21,112,263)
91,181	4,054		25,542,066	1,136,029
570,077	564,461		159,691,964	158,118,805
(601)	960		(168,337)	268,793
569,476	565,421		159,523,627	158,387,598
660,657	569,475	35	185,065,693	159,523,627
CASH AND CASH EQUIVALENTS AT END OF THE YEAR				

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

KMUTIS

Chief Financial Officer

President and Chief Executive

Director

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Chairman

For ALLIED BANK LIMITED
Company Secretary

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