



آپ کے دل میں ہمارا اکاؤنٹ

CORPORATE BRIEFING SESSION

DECEMBER 31, 2025



Contents

3-5



Core Values, Journey & Insights

6-7

ABL at a Glance & Digital Channels

8-9

Economic Highlights & Snapshot

10-15

Key Revenue Drivers

16-17

Segment Analysis

18

Stock Market Data

19

Key Ratios

20-23

Financial Highlights

24

ESG & CSR Highlights



25

Awards and Recognition



26-27

Risk Universe & International Presence



28-30

Questions & Answers
Contact Us



ABL Core Values & Strategic Objectives



Augmenting financial inclusion of unbanked population through innovative & diversified technologies, building customers' confidence through convenient delivery channels and product design.



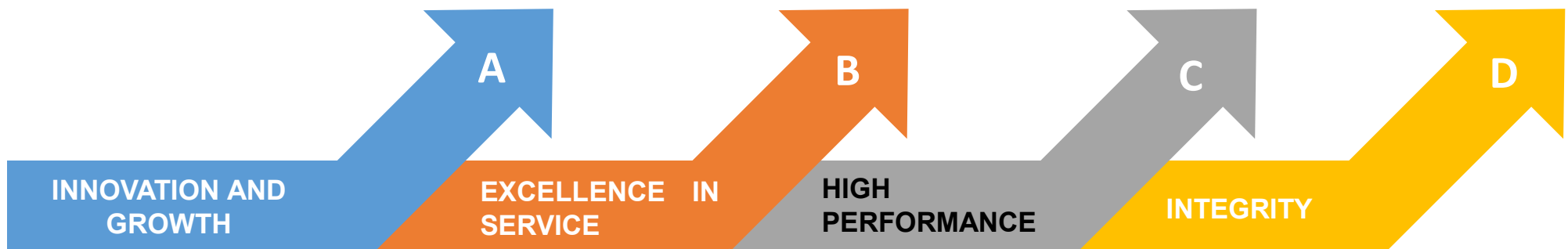
Continuous re-engineering of policies, procedure, Standard Operating Procedures, Service Level Agreements & Turn Around Times ensuring **operational efficiencies** through effective management



Enhancing Brand Image and creating shareholders' value through sustainable performance, while optimizing return against acceptable risk appetite.

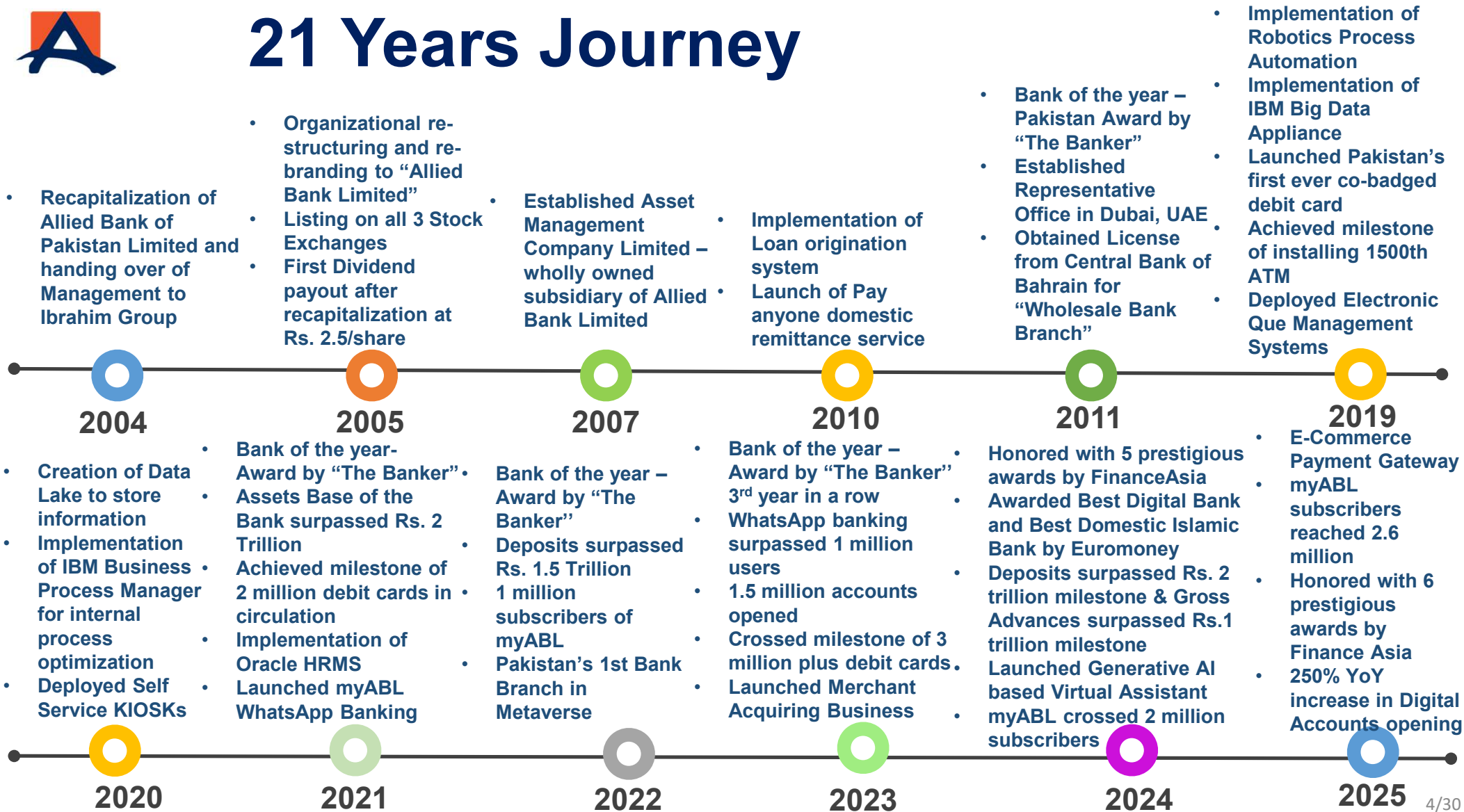


Instilling a culture of ethics & responsibility among Human Resource & becoming **employer of choice for top professionals**





21 Years Journey





Insight on ABL Business Groups

Commercial & Retail Banking

- Undertaking all facets of liability business to expand Bank's deposit base
- Promote financing to Commercial, SME & Retail and Agri based obligors in line with Banks risk appetite

Treasury

- Providing optimal solutions to the customers including a wide array of FX spot, forward & discounting products.

Special Asset Management

- Engaged in recovery against non-performing assets while being a focal point for remedial measures related to fraud.

01



Corporate & Investment Banking

- Developing long term relationships to maintain corporate loan book
- Offering a wide range of investment banking solutions
- Maintaining Banks Capital market portfolio

02



Digital Banking

- Focused to shifting Bank's orientation towards the 'Digital Banking Age'.
- Striving to augment the digitized product suite to align with evolving virtual environment.

03

04



Islamic Banking

- Offering diverse Shariah complaint services to better serve the niche Islamic Banking Market.

05

06

ABL At a Glance – Dec 2025

Rs. 3.4T

Total Assets

Surpassed 3T in FY2025

Rs. 2.3T

Total Deposits

10.3 Mn

Total Accounts

1.5 Mn+ new accounts opened in 2025

27.74%

Capital Adequacy Ratio

Highest in the Industry

1.42%

Infection Ratio

Lowest among Peer Banks

25.16%

Female Employees

Among highest in the industry

12,300

Employees Trained

95% coverage

1,535 **1,674**

Total Branches

Total ATMs

1,233

Conventional Branches

302

Islamic Branches

1,428

Onsite ATMs

1,445

Banked Branches

396

Islamic Banking Windows

240

Offsite ATMs

90

Un-Banked Branches

06

Mobile Banking Units

27

Digital Touchpoints

1,212

Urban Branches

323

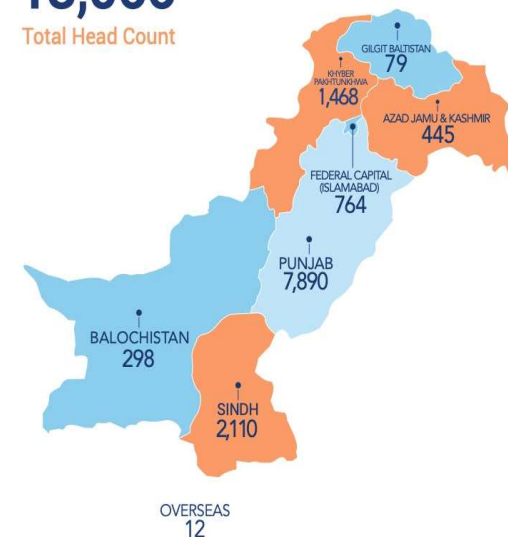
Rural Branches

21

Digital Self-Service Branches

13,066

Total Head Count



Subsidiaries (100% Holding)

ABL Asset Management Co. Ltd.
ABL Exchange (Private) Ltd.

Rep Office : 2

UAE - Dubai
CHINA - Beijing

Entity Rating
Long Term: AAA
Short Term: A1+

Corporate Governance
CGR 9++

Overseas Branches : 2

Bahrain WBU
Export Processing Zone



Digital Channels

2.6 Million



myABL App Registrations

25% year-on-year increase

2.1 Million



WhatsApp Banking Users

Pakistan's first WhatsApp bank

3.9 Million



Cards In Circulation

Debit & credit combined

2600+ Participants



Fintech Hackathon

4th FinTech ABL Hackathon

90 : 10



**Digital : Counter Mix
96% ATM Uptime**

27



Digital Touchpoints

Digital branches & lounges

9,868



POS Machines

12 Mn+ successful transactions

458



CDMs Deployed

265 deployed in 2025

SOCIAL MEDIA PRESENCE



4,040,000

YouTube



2,163,042

Facebook



675,056

TikTok



508,641

LinkedIn



105,470

Instagram



100,212

WhatsApp

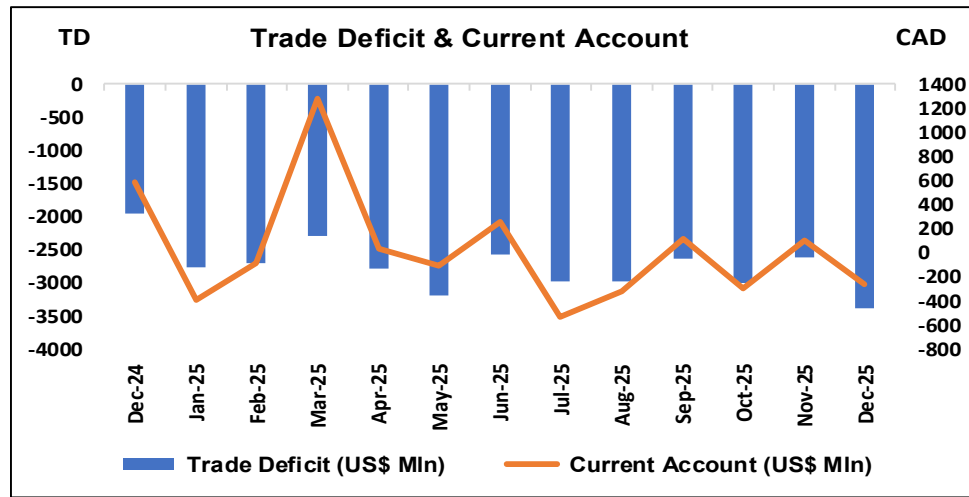
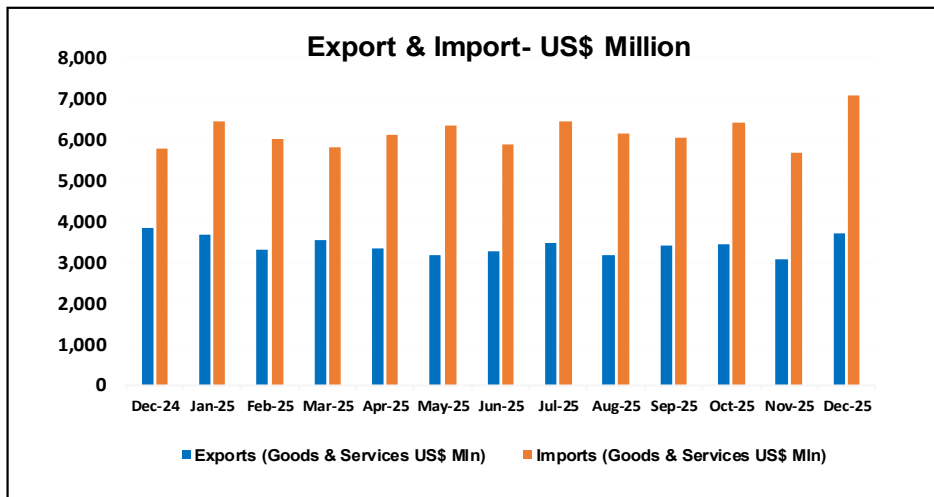
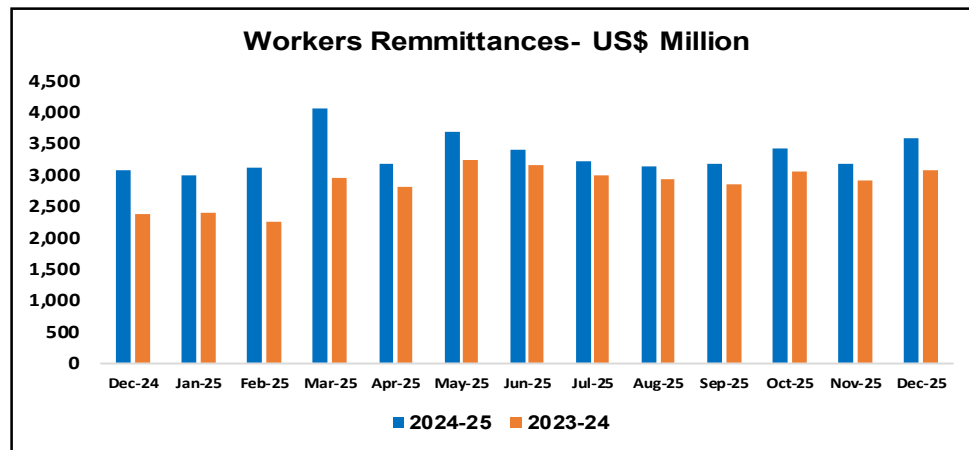
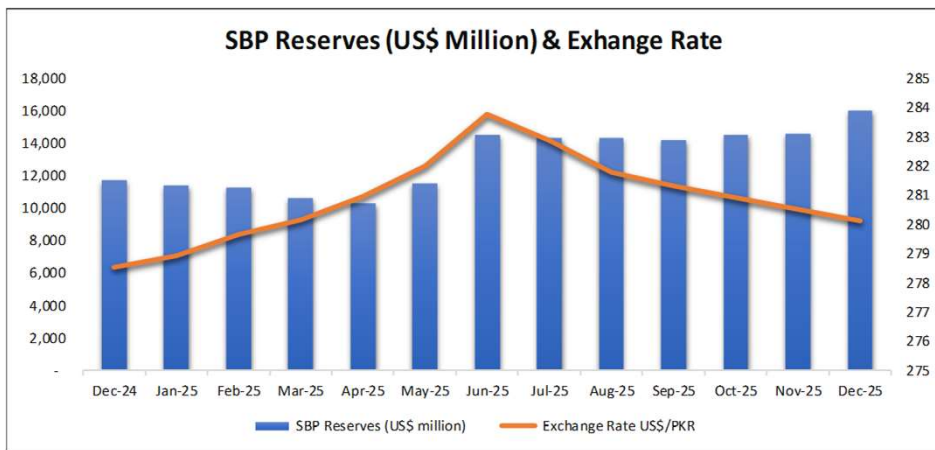


17,498

X



Economic Highlights





Economy Snapshot — 2026 Outlook

Risk Factor	Situation
 Geopolitical	On-going geopolitical tensions and conflicts – resultant Supply Chain disruptions
 Oil Prices	Increase in oil prices above USD 100/bbl. Direct pressure on Pakistan's import bill and current account deficit.
 Inflation	Rebounding from fuel, gas, and food prices. Import shipping costs rising. Fertilizer supply constrained, food inflation risk elevated.
 Exchange Rate	PKR relatively stable in 2025 but vulnerable if oil prices persist or foreign reserves decline. Elevated CA deficit risk. MEDIUM
 Trade	Supply chain disruptions raising production costs. Possible Import restrictions may reduce commission income and deposits.
 Equity Market	KSE-100 down ~25% from peak. Regional conflict, rising inflation, lower earnings expectations and rate hike fears weighing on index. HIGH



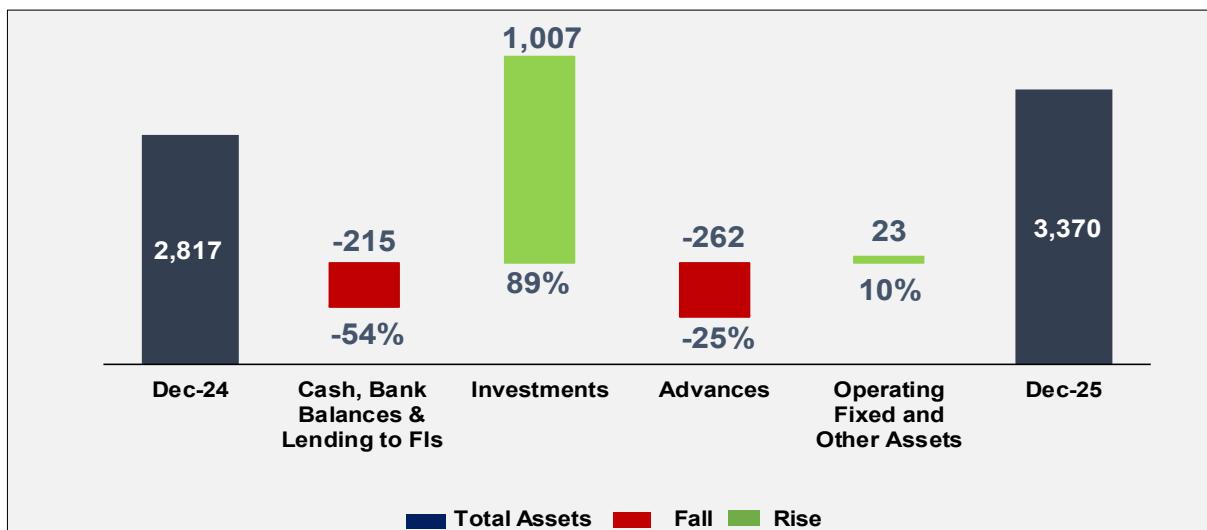
Highlights Financial Position (Assets)

(Rs. in Billion)

Net Advances

Rs.790

Net Advances reached at Rs. 790 billion as on Dec 31, 2025; decreased by 25% as against Rs. 1,051 billion as on Dec 31, 2024.



Net Investments

Rs.2,137

Net Investments reached at Rs. 2,137 billion (Increased by 89%).

Total Assets

Rs.3,370

Total Assets reached at Rs. 3,370 billion (increased by 20%).

Particulars	Dec'25	Dec' 24	ABL Growth	Industry Growth
Cash, Bank Balance & Lending to FI's	185	400	-54%	-5%
Investments - Net	2,137	1,130	89%	30%
Advances - Net	790	1,051	-25%	-12%
Operating Fixed and Other Assets	259	236	10%	34%
Total Assets	3,370	2,817	20%	15%



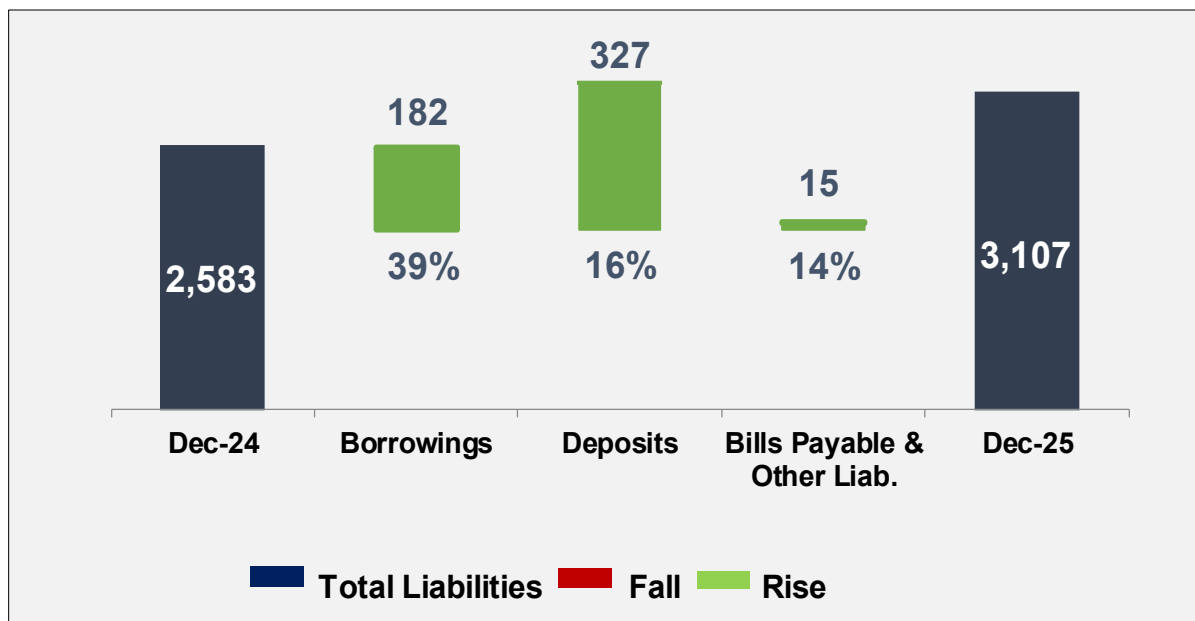
Highlights Financial Position (Liabilities)

(Rs. in Billion)

Total Equity

Rs.263

Total Equity stood at Rs. 263 billion; increased by 13% (Dec 2024: Rs. 234 billion)
CAR: 27.74%; as at Dec 2025 (Dec 2024: 26.71%); Industry CAR Dec'25 :20.8%



Deposits

Rs.2,346

CASA Dec'25 Stood at: 83%.

Deposits aggregated to reached at Rs. 2,346 billion; increased by 16%.

Total Liabilities

Rs.3,107

Total Liabilities stood at Rs. 3,107 billion (increased by 20%)

Particulars	Dec'25	Dec' 24	ABL Growth	Industry Growth
Borrowings	644	462	39%	5%
Deposits and Other Accounts	2,346	2,018	16%	19%
Bills Payable & Other Liabilities	117	103	14%	19%
Total Liabilities	3,107	2,583	20%	15%



Highlights Income Statement

(Rs. in Million)

Profit before Tax

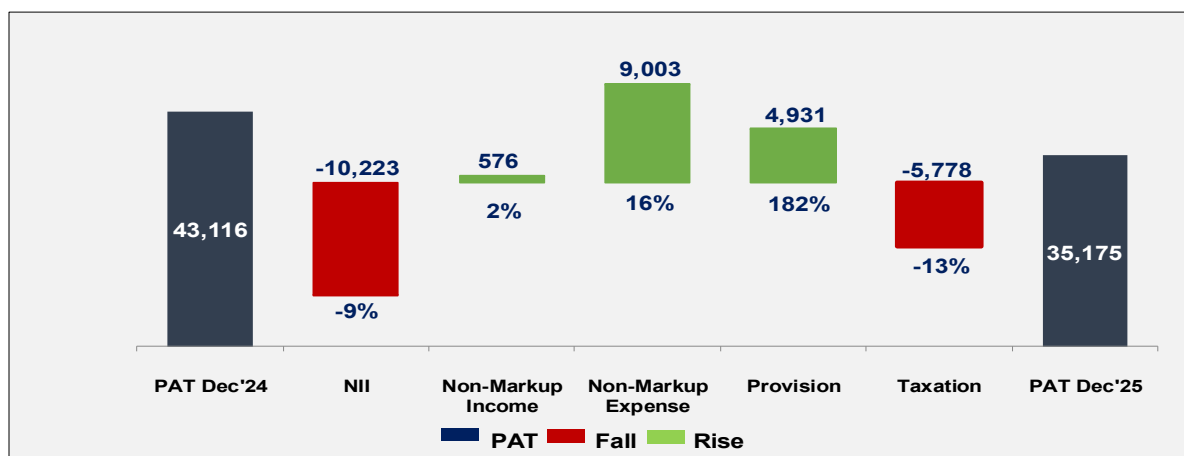
Rs. 74,209

For the year ended, Profit before Tax reached at Rs. 74,209 million, decreased by 16%

Profit after Tax

Rs. 35,175

PAT marked at Rs. 35,175 million during the year under review, decreasing by 18%. EPS stood at Rs. 30.72 (Dec 2024; Rs. 37.65)



Particulars	Dec'25	Dec'24	Growth
Interest Income	297,228	376,760	-21%
Interest Expense	192,228	261,537	-27%
Net Interest Income (NII)	105,000	115,223	-9%
Non Markup Income	28,556	27,980	2%
Gross Income	133,557	143,203	-7%
Non Markup Expense	66,988	57,985	16%
Profit Before Provisions	66,568	85,218	-22%
Provision Charge/ (Reversal)	(7,641)	(2,710)	182%
Profit Before Taxation	74,209	87,928	-16%
Taxation	39,034	44,812	-13%
Profit After Taxation (PAT)	35,175	43,116	-18%
Earnings Per Share (EPS)	30.72	37.65	-28%

Net Interest Income

Rs. 105,000

Net Interest Income (NII) stood at Rs. 105,000 million during the year under review; decreased by 9%.

Fee & Commission increased by 17%, Capital Gain decreased by 15% for the year ended Dec 31, 2025.

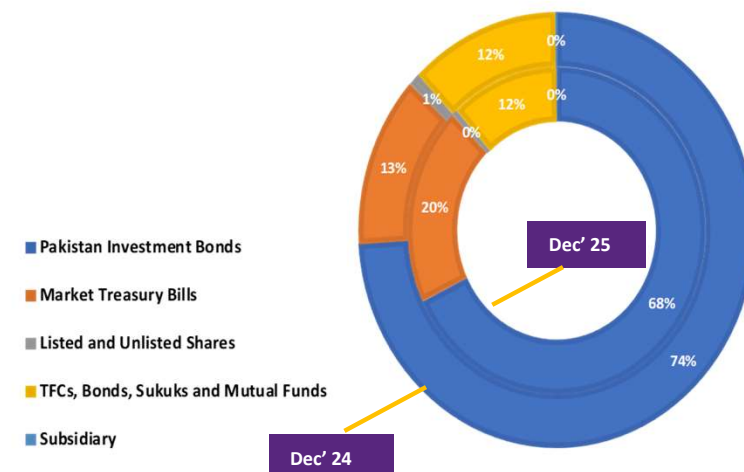
Non-Markup Income recorded at Rs. 28,556 million; increased by 2%.

Key Revenue Drivers - Investments

(Rs. in Million)

Investments	Dec'25	Dec'24	Var.	Growth
Pakistan Investment Bonds	1,423,278	822,897	600,381	73%
Market Treasury Bills	413,555	141,302	272,253	193%
Listed and Unlisted Shares	12,673	10,323	2,349	23%
TFCs, Bonds, Sukuks and Mutual Funds	246,016	135,892	110,124	81%
Subsidiaries	2,000	1,500	500	33%
Investments at Cost	2,097,521	1,111,915	985,606	89%
Provision for diminution in value of investments	(1,072)	(2,714)	1,642	-60%
*Surplus / (Deficit) on Revaluation of Securities	40,638	20,674	19,965	97%
Investments at Carrying Value	2,137,087	1,129,874	1,007,213	89%

*Surplus / (Deficit) on revaluation of securities	Dec'25	Dec'24
Pakistan Investment Bonds	18,858	1,700
Market Treasury Bills	560	872
Listed and Unlisted Shares	19,246	13,856
TFCs, Bonds, Sukuks and Mutual Funds	1,974	4,246
Surplus / (Deficit) on revaluation of securities	40,638	20,674





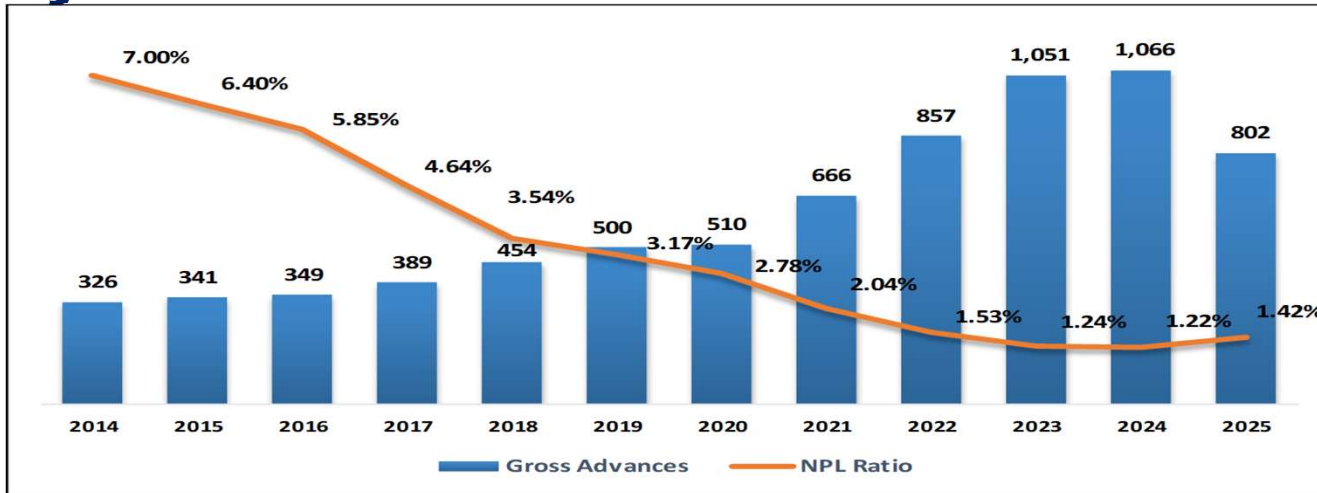
Key Revenue Drivers - Advances & Asset Quality

(Rs. in Billion)

Gross Advances

Rs. 802

Gross advances stood at Rs. 802 billion (25%↓)



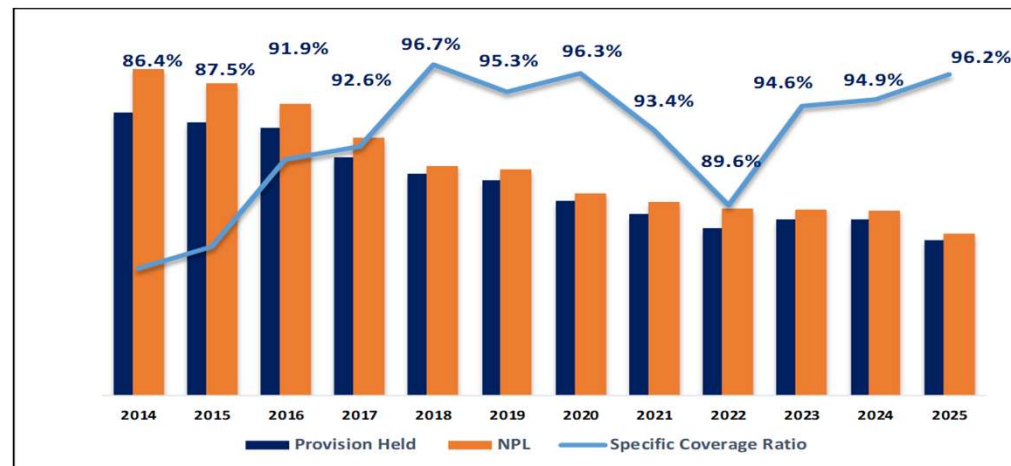
NPLs

Rs.11.37

- NPLs stood at Rs.11.37 billion (12.5%↓)
- NPL Ratio 1.42% (0.2%↑);
- Industry Jun'25: 6.1%
- Specific NPL Coverage 96.22% (1.3%↑) & Overall NPL Coverage at 109.07%.

Key Lending sectors:

- Financial Sector
- Government (Including Govt. Trusts & Corporate Bodies)
- Textiles
- Chemical and pharmaceutical
- Agriculture
- Power Gas and Petroleum



Gross ADR

34.19%

Gross ADR ratio reached at 34.19%

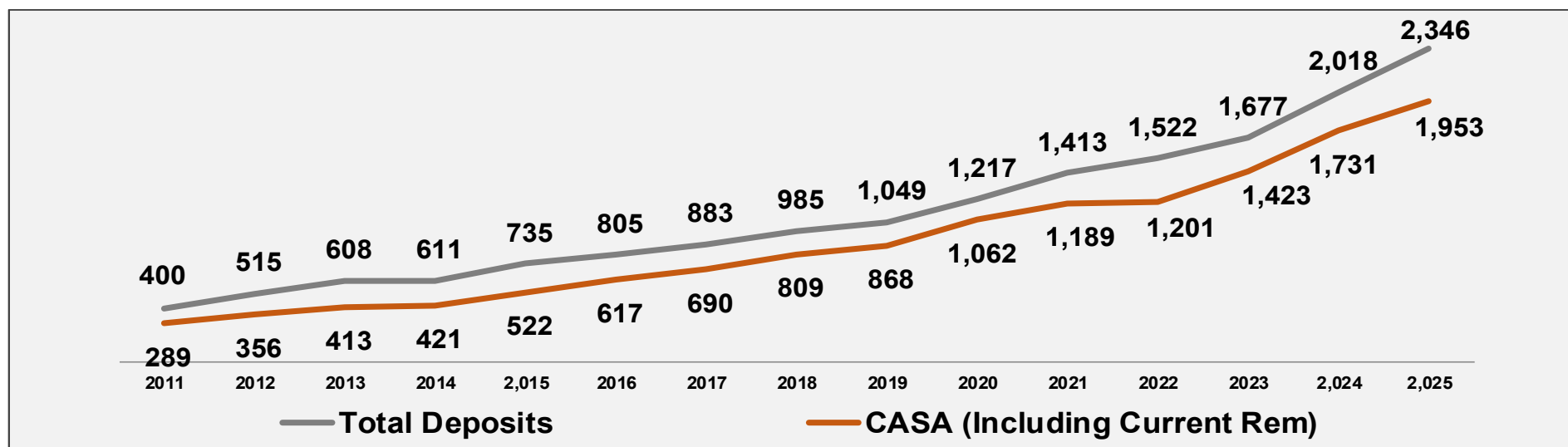
Key Revenue Drivers - Deposits

Particulars	Dec' 25	Dec' 24	Var (%)
Current	933	773	21%
Saving	1,020	958	6%
Term	393	288	37%
Total Deposits	2,346	2,018	16%

Market Share: 6.5%

ABL CA Growth: 21%

ABL CASA Mix: 83%

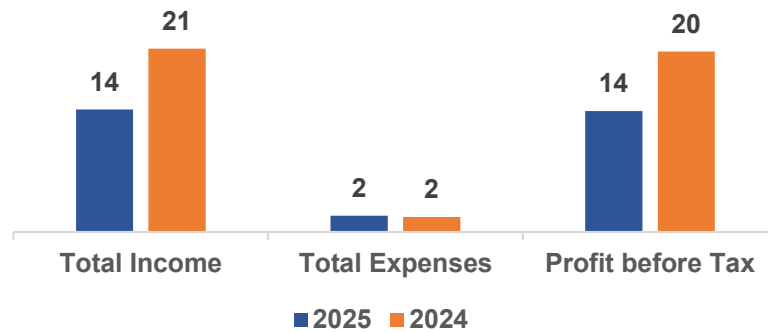




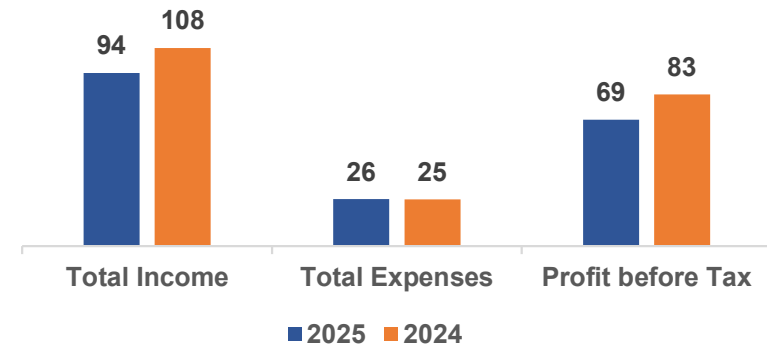
Operating Segment Analysis

(Rs. in Billion)

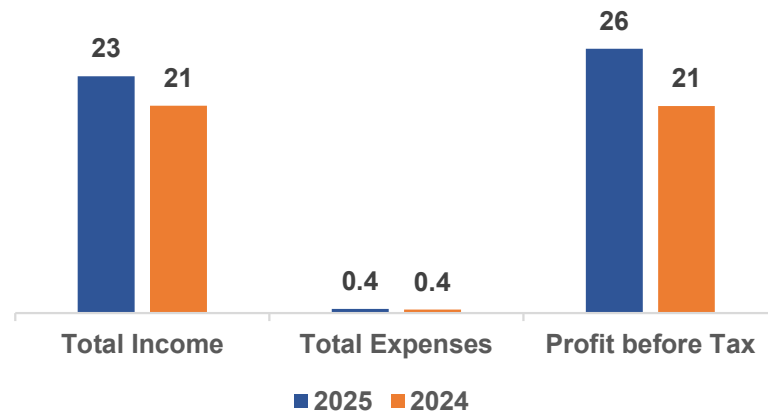
Corporate & Investment Banking



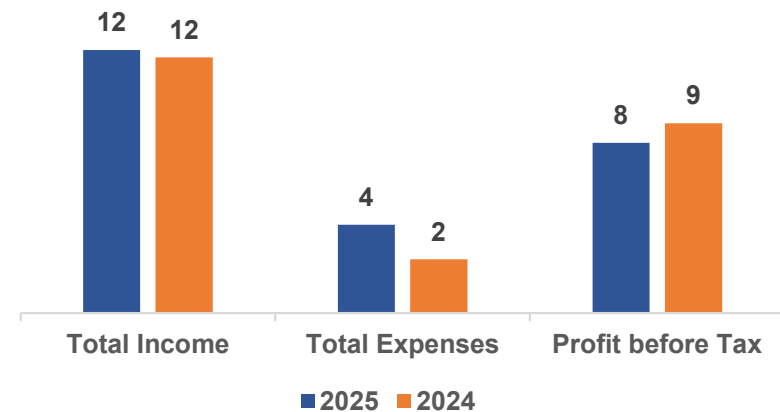
Commercial & Retail Banking



Trading & Sales (Treasury)



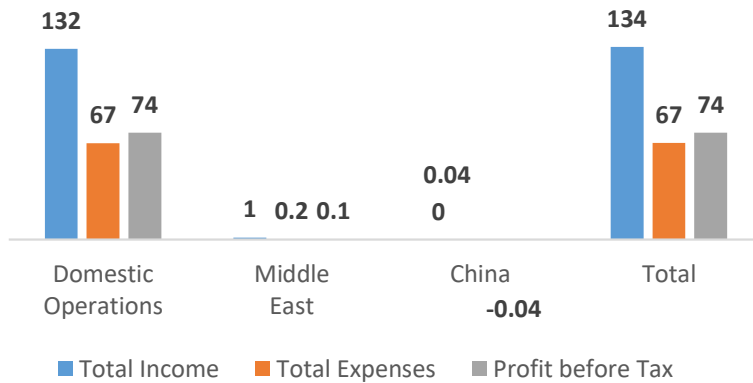
Islamic Banking



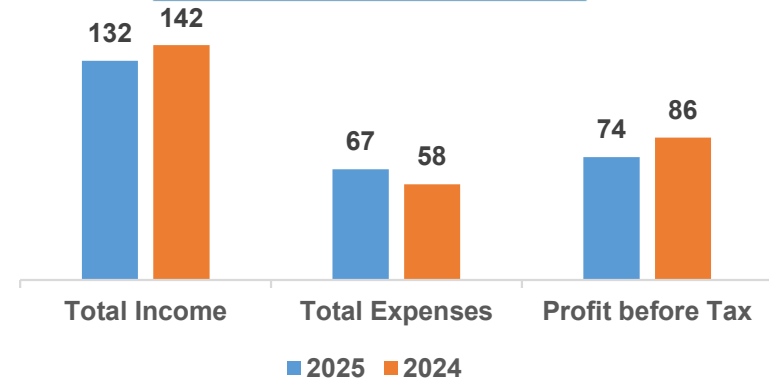


Geographical Segment Analysis (Rs. in Billion)

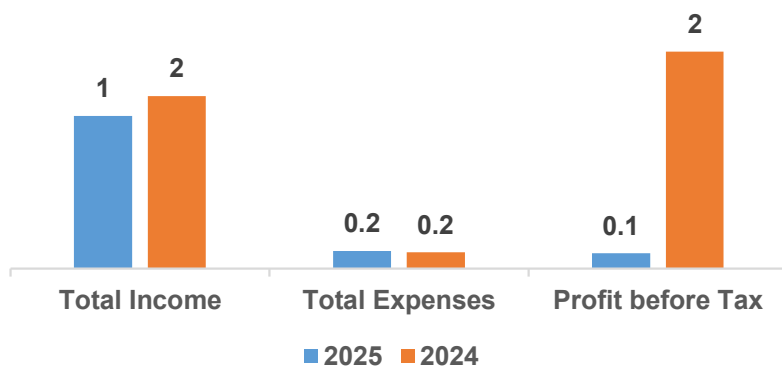
Geographical Segment Analysis



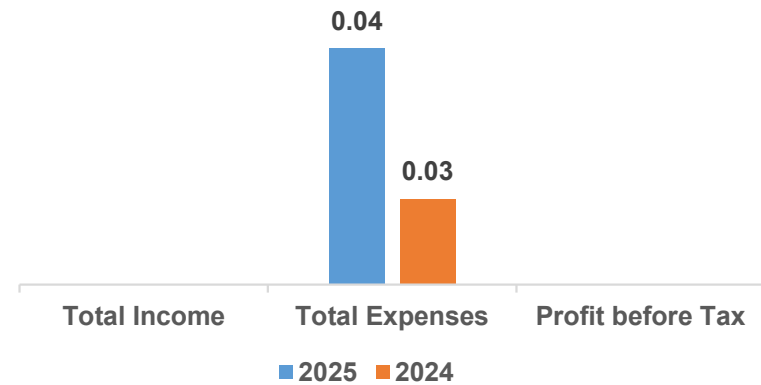
Domestic Operations



Middle East Operations



China





Stock Market Data

Pakistan Stock Exchange Code: ABL

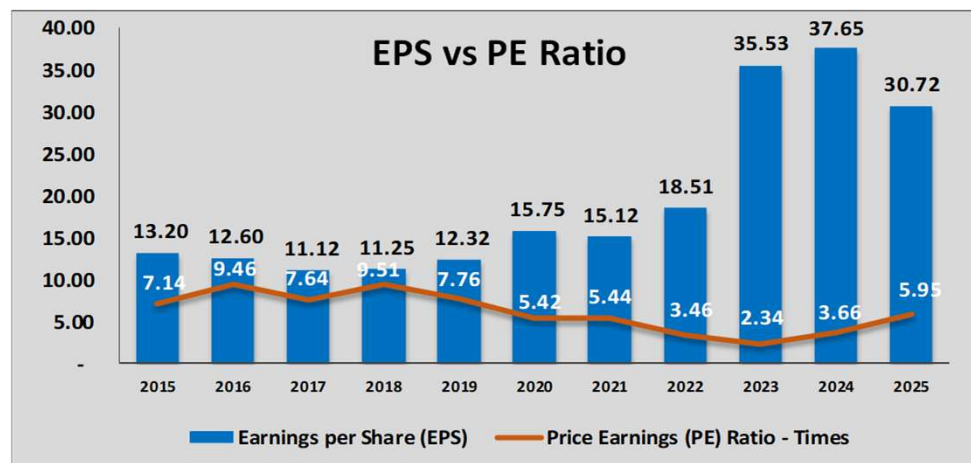
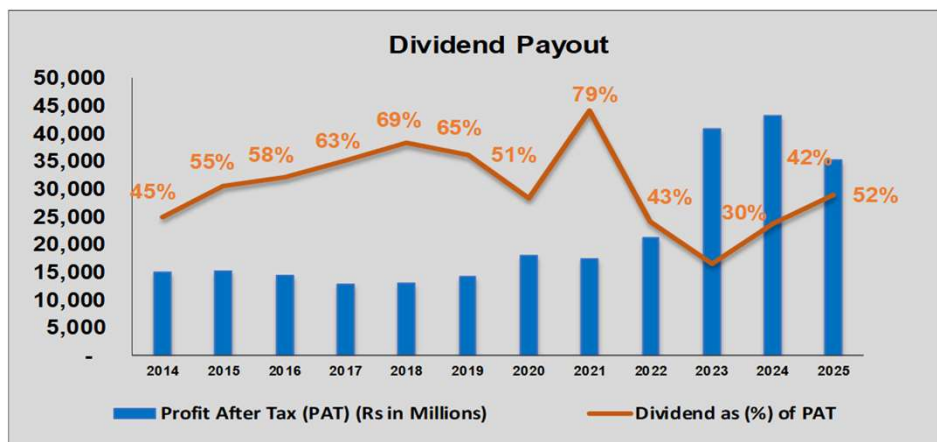
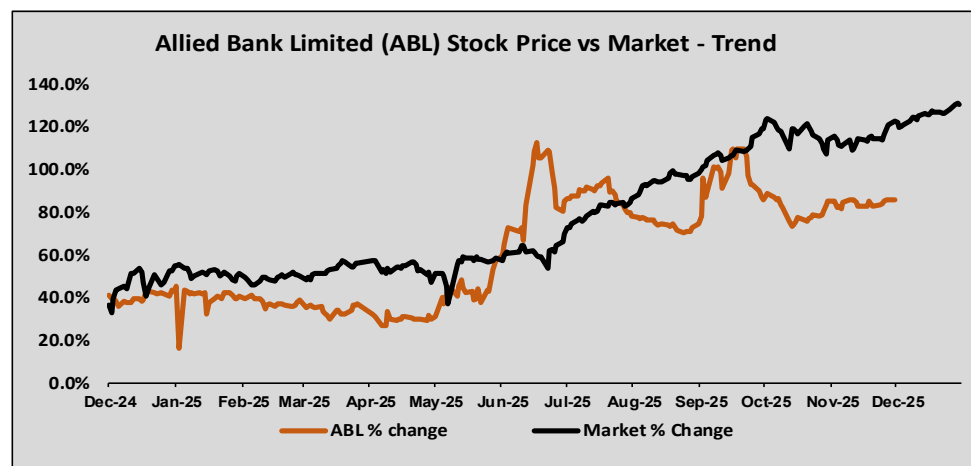
Bloomberg Code: ABL PA

Shares Outstanding (mln): 1,145.07

Market Capitalization (Rs. bln): 209.284

Stock Price as at Dec 31, 2025: Rs.182.77

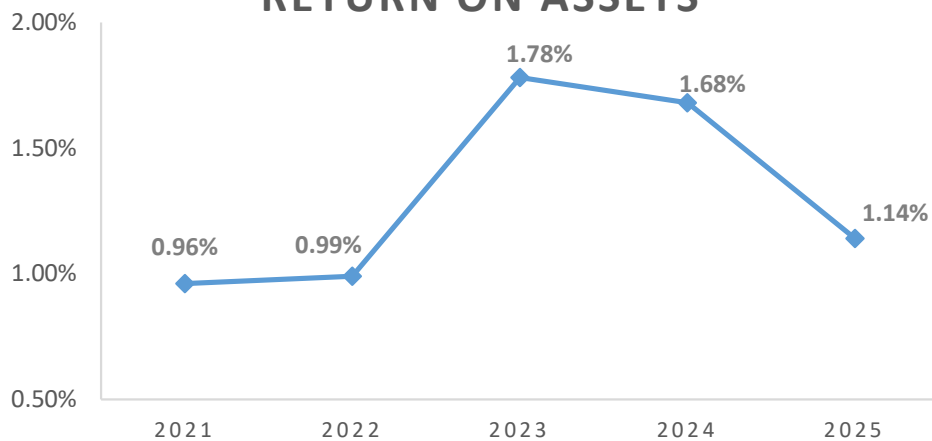
Period High/Low: 206.46/167.75



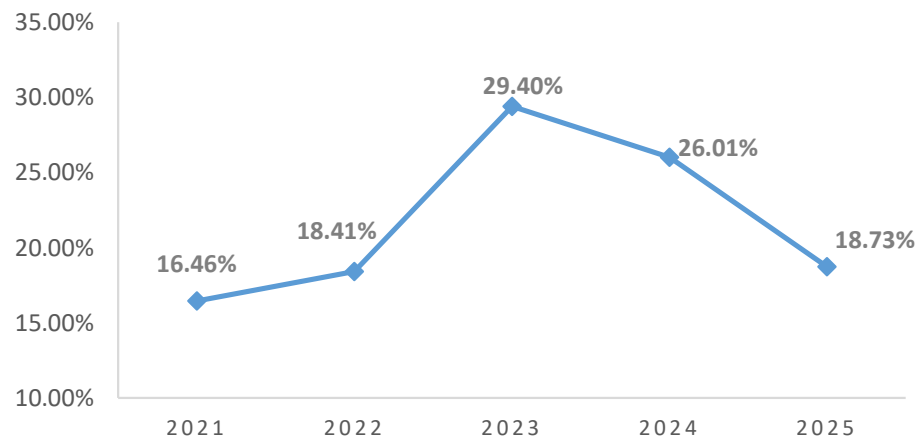


Key Ratios

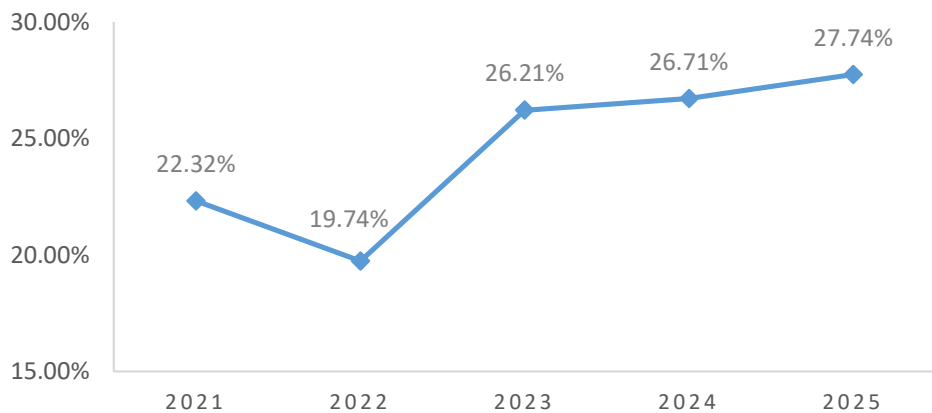
RETURN ON ASSETS



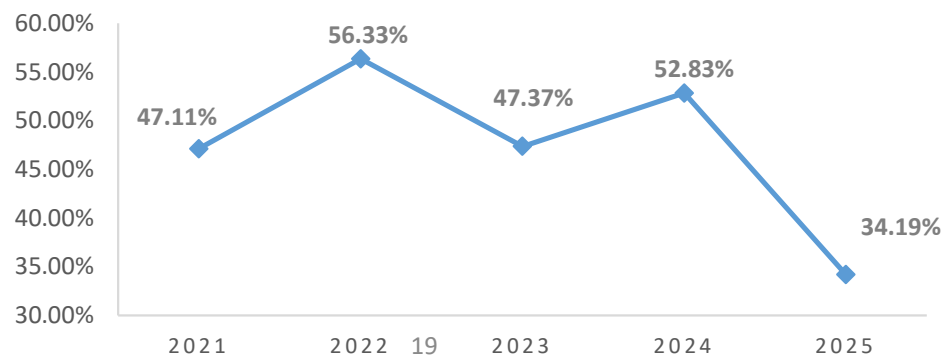
RETURN ON EQUITY



CAPITAL ADEQUACY RATIO



GROSS ADVANCES TO DEPOSIT RATIO





Quarterly Statement of Financial Position – 2025

PARTICULARS	Standalone				Consolidated			
	Rs. in Million				Rs. in Million			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Assets								
Cash and Balances with Banks	150,160	169,655	180,874	184,861	150,229	169,810	180,986	185,064
Lending to FIs	14,135	23,140	51,169	-	14,135	23,140	51,169	-
Investments - net	1,495,565	2,080,158	2,036,874	2,137,087	1,499,120	2,083,779	2,040,603	2,140,315
Advances - net	812,455	736,074	657,799	789,677	812,685	736,308	658,029	789,950
Operating fixed assets	141,141	144,001	146,880	151,365	142,322	145,289	148,261	152,768
Other Assets	124,520	98,347	111,074	107,405	124,631	98,313	111,175	107,517
TOTAL ASSETS	2,737,977	3,251,375	3,184,669	3,370,395	2,743,123	3,256,638	3,190,223	3,375,614
LIABILITIES								
Deposits	2,051,874	2,246,666	2,230,082	2,345,859	2,051,554	2,246,317	2,229,623	2,344,862
Borrowings	348,860	668,763	595,268	643,733	348,860	668,763	595,268	643,733
Bills Payable	11,332	12,110	10,816	13,861	11,332	12,110	10,816	13,861
Other Liabilities	88,399	76,619	95,862	103,567	89,233	77,362	96,598	104,285
TOTAL LIABILITIES	2,500,465	3,004,158	2,932,028	3,107,019	2,500,980	3,004,551	2,932,306	3,106,741
NET ASSETS	237,512	247,217	252,641	263,376	242,143	252,087	257,917	268,873
EQUITY AND RESERVES								
Share Capital	11,451	11,451	11,451	11,451	11,451	11,451	11,451	11,451
Reserves & Unapprop. Profit	170,625	176,564	195,773	186,955	175,255	181,434	187,078	192,453
Equity-Tier I	182,076	188,015	207,223	198,406	186,706	192,885	198,528	203,903
Total Equity	237,512	247,217	252,641	263,376	242,143	252,087	257,917	268,873



Quarterly Income Statement – 2025

Particulars	Standalone				Consolidated			
	Rs. in Million				Rs. in Million			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Mark-up and Interest Income	71,647	71,766	78,164	75,478	71,685	71,964	78,181	75,493
Mark-up and Interest Expensed	46,283	45,649	51,232	49,064	46,281	45,641	51,225	49,071
Net Mark-up and interest Income	25,364	26,117	26,932	26,414	25,404	26,322	26,956	26,422
Capital Gain and Dividend	1,595	1,466	1,418	1,344	1,595	1,466	1,418	1,345
Fee based Income and Others	5,553	5,517	5,625	6,038	6,256	6,145	6,287	6,560
Non Mark-up and Interest Income	7,148	6,983	7,043	7,382	7,851	7,611	7,705	7,905
Gross Income	32,512	33,100	33,975	33,796	33,255	33,933	34,661	34,326
Human Resource Cost	5,535	5,867	6,137	6,158	5,800	6,315	6,946	6,436
Other Operating Cost	9,797	10,756	10,984	11,581	9,974	10,862	10,578	11,785
Total Operating Cost	15,333	16,624	17,121	17,739	15,774	17,176	17,524	18,221
Share of profit from associate	N/A				95.109	155.6	293.184	127.365
Operating Profit	17,179	16,476	16,854	16,057	17,576	16,913	17,430	16,233
Provision Reversal	(135)	(3,178)	(991)	(3,338)	(135)	(3,178)	(991)	(3,338)
Profit Before Tax	17,315	19,654	17,845	19,394	17,711	20,091	18,420	19,570
Taxation	9,125	10,387	9,428	10,094	9,234	10,583	9,597	10,049
Profit After Tax	8,190	9,267	8,417	9,300	8,477	9,508	8,823	9,522



Financial Highlights – 5 Years Analysis

(Rs. in Million)

December 31,	2025	2024	2023	2022	2021
STATEMENT OF FINANCIAL POSITION					
ASSETS					
Cash and balances with treasury and other banks	184,861	156,732	158,592	91,353	125,310
Lending to financial institutions	-	243,541	9,418	28,222	45,453
Investments- Gross	2,138,159	1,132,588	1,153,855	1,125,438	1,066,588
Advances - Gross	802,076	1,066,348	794,138	857,488	665,740
Operating Fixed assets	151,365	138,682	125,475	84,443	80,871
Other assets	107,405	96,826	103,916	78,198	41,138
Total assets - Gross	3,383,866	2,834,717	2,345,394	2,265,142	2,025,100
Credit loss allowance against non-performing advances	(12,399)	(15,034)	(12,541)	(11,848)	(12,850)
Credit loss allowance against diminution in value of investment	(1,072)	(2,714)	(3,537)	(2,321)	(2,093)
Total assets - net of provision	3,370,395	2,816,969	2,329,316	2,250,973	2,010,157
LIABILITIES					
Deposits	2,345,859	2,018,395	1,676,623	1,522,297	1,413,295
Inter bank borrowings	643,733	462,024	373,674	530,415	420,006
Bills payable	13,861	14,502	9,322	14,160	10,060
Other liabilities	81,834	78,316	75,443	56,290	39,551
Deferred tax liabilities - net	21,732	9,831	-	-	-
Total Liabilities	3,107,019	2,583,068	2,135,062	2,123,162	1,882,912
NET ASSETS	263,376	233,901	194,254	127,811	127,245
REPRESENTED BY					
Share capital	11,451	11,451	11,451	11,451	11,451
Reserves	46,341	42,461	37,961	31,435	26,784
Unappropriated profit	140,614	123,361	104,802	79,653	69,471
Equity - Tier I	198,406	177,273	154,214	122,539	107,706
Surplus on revaluation of assets	64,970	56,628	40,040	5,272	19,539
Total Equity	263,376	233,901	194,254	127,811	127,245



Financial Highlights – 5 Years Analysis (Continued)

December 31,		2025	2024	2023	2022	2021
PROFIT & LOSS ACCOUNT						
Markup / Return / Interest earned		297,228	376,760	357,307	215,469	118,649
Markup / Return / Interest expensed		(192,228)	(261,537)	(244,028)	(148,750)	(73,062)
Net Markup / Interest income		105,000	115,223	113,279	66,719	45,587
Fee, Commission, Brokerage and Exchange income		21,661	20,760	19,808	16,095	8,784
Gain on securities & Dividend income		5,822	6,462	4,388	4,487	6,485
Other income		1,073	758	231	93	669
Non Markup / Interest income		28,556	27,980	24,427	20,675	15,938
Gross income		133,556	143,203	137,706	87,394	61,525
Non Markup / Interest expenses		(66,844)	(57,880)	(48,888)	(40,923)	(33,886)
Profit before provisions		66,712	85,323	88,818	46,471	27,639
Donations		(144)	(105)	(84)	(107)	(60)
Provisions - (charge) / reversal		7,641	2,710	(2,977)	262	811
Profit before taxation		74,209	87,928	85,757	46,626	28,390
Taxation		(39,034)	(44,812)	(45,074)	(25,432)	(11,077)
Profit after taxation		35,175	43,116	40,683	21,194	17,313
FINANCIAL RATIOS						
Return on equity	%	18.73%	26.01%	29.40%	18.41%	16.46%
Return on assets	%	1.14%	1.70%	1.78%	0.99%	0.96%
Profit before tax ratio (PBT/Net markup + non markup income)	%	22.78%	21.72%	22.46%	19.74%	21.09%
Gross spread ratio (Net markup income / Gross markup income)	%	35.33%	30.58%	31.70%	30.96%	38.42%
Return on Capital employed ((PAT) / Avg Cap employed)	%	2.20%	3.11%	3.65%	2.18%	1.95%
Current & Quick / Acid Test Ratio	Times	0.65	1.14	0.68	0.59	0.80
Cash to Current Liabilities	%	10.89%	12.16%	14.64%	7.22%	11.96%
Advances to deposits ratio (ADR) - Gross	%	34.19%	52.83%	47.37%	56.33%	47.11%
Advances to deposits ratio (ADR) - Net	%	33.66%	52.09%	46.62%	55.55%	46.20%
Cost / Income ratio	%	50.05%	40.42%	35.50%	46.83%	55.08%
Growth in net profit after tax	%	-18.42%	5.98%	91.96%	22.41%	-3.97%
NPL ratio	%	1.42%	1.22%	1.64%	1.53%	2.04%
Capital Adequacy ratio	%	27.74%	26.71%	26.21%	19.74%	22.32%
Breakup value per share without Surplus	Rs.	173.27	154.81	134.68	107.01	94.06
Breakup value per share with Surplus	Rs.	230.01	204.27	169.64	111.62	111.12
Weighted Average cost of deposit	%	5.42%	9.56%	10.10%	6.55%	3.07%
Earning assets to total assets ratio	%	86.84%	86.08%	83.34%	88.72%	87.70%
Gross Yield on Earning Assets	%	10.16%	15.54%	18.41%	10.79%	6.73%

ESG & CSR Highlights 2025



Customer Services

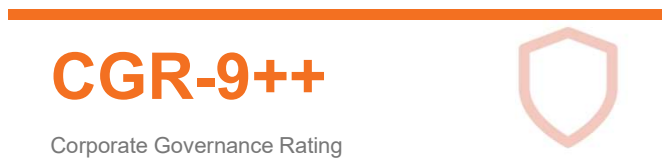
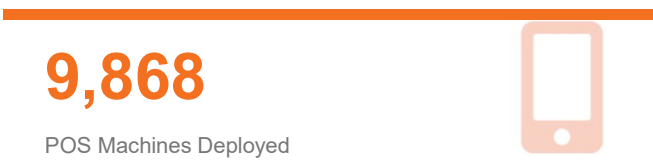
- Deposit Protection: Rs. 2,150 Mn
- ATM Uptime: 96%
- Awareness Seminars: Rs. 155 Mn
- NFLP Sessions: 261 | EQMS: 625 branches

Employee Empowerment

- Gender Diversity: 25% Females
- MTO Graduates: 411
- Medical Facility: 2,101 employees
- Benevolent Grants: 30 employees

National Exchequer

- Income & Super Tax: Rs. 46,041 Mn
- Withholding Tax (Agent): Rs. 43,100 Mn
- FED & Sales Tax: Rs. 2,810 Mn
- Zakat Collection: Rs. 379 Mn



Digital Services

- ATMs: 1,668 | Mobile ATMs: 6
- Cash Deposit Machines: 265
- Digital Touchpoints: 27 | Self Service Kiosk: 116 branches
- Digital Self-Service Branches/Lounges: 21

Green Banking

- Solar Energy Locations: 265 (6,402 KW)
- Green Financing: Rs. 9,225 Mn
- Marathons Run for Green Pakistan
- Cleanliness Drives: Allied Karavan led by female team members

Governance & Ratings

- AAA / A1+ Credit Rating — PACRA
- Moody's: Caa2/NP — Positive Outlook
- SAFA Best Corporate & Sustainability Award
- ICAP Best Corporate Report — 3rd Position

Awards & Recognition 2025

Recognising excellence across banking, digital, sustainability & governance

FinanceAsia
Best Domestic Bank
Best Sustainable Bank
Best Bank for Financial Inclusion
Best Commercial Bank-SME



FinanceAsia
Best Bank in Most Innovative Use of Technology
Best Bank in DEI
Progressive



Euromoney
Best Digital Bank for Large Corporations



Euromoney Islamic
Best Domestic Islamic Digital Bank



ICAP / ICMAP
Best Corporate And Sustainability Report — 3rd Position



Global Diversity & Inclusion Benchmark
Best Bank Award: Vision, Strategy & Business Impact
Leadership & Accountability



Global Diversity & Inclusion Benchmark
Recruitment
Job Design, Classification and Compensation
DEI Learning and Development



The Asset Triple AAA
Best Syndicated Loan of the Year



Asian Technology Excellence Awards
Digital – Banking
Virtualization - Banking



Pakistan Digital Awards
Best CRM Technology Award
App & Web Enabled Market Award



SAFA
SAFA Best Corporate and Sustainability Award 2024 - Certificate of Merit



State Bank of Pakistan
NFLP performance
Recognition Award – Most Compliant Bank –FY'24-25



Allied Bank's Risk Universe



Credit Risk

Losses from obligor or counterparty default

Borrower stress or sector downturns can erode asset quality and profitability



Market Risk

Adverse changes in market prices and rates

Can adversely impact the Bank's investment portfolio valuations



Liquidity Risk

Inability to meet financial liabilities

Affects customer withdrawals and timely loan disbursements



Operational Risk

Failures in internal processes or systems

IT vulnerabilities can disrupt service delivery and digital transformation



Reputational Risk

Damage from negative public perception

Reduces investor trust, affects stock performance and customer confidence



Strategic Risk

Misalignment with strategic goals

May negatively impact the Bank's long-term performance trajectory



Political Risk

Impact of instability or policy shifts

Can weaken economic conditions and reduce the Bank's competitiveness



Technology Risk

IT system failures and cyber threats

Technological loss can result in financial damage and service disruption



Shariah Non-Compliance

Failure to adhere to Shariah principles

Can result in financial penalties and reputational damage



Capital Adequacy Risk

Insufficient capital to support growth

May result in inability to absorb losses and continue operating safely



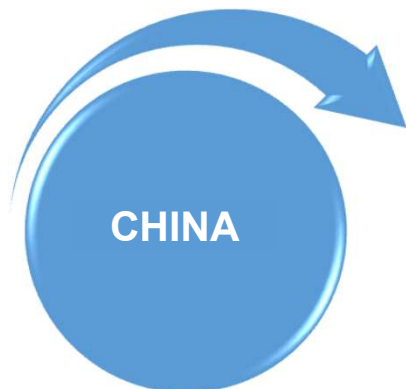
Legal Risk

Lawsuits or compliance failures

May lead to compliance breaches, penalties and business constraints



International Presence



CHINA

- Representative office



BAHRAIN

- Branch Banking Operations



DUBAI

- Representative office

Bahrain Branch:

- Total Assets: US\$ 36 Million
- Total Investment: US\$ 33 Million
- Total deposits: US\$ 0.008 Million
- Total Profit: US\$ 8.4 Million

China and Dubai representative offices remained focused on exploring growth opportunities across the Gulf region

Disclaimer

The information being presented herein is solely for your information.

Except for the historical information, statements that describe the Bank's objectives, plans or goals discussed in Investor Conference Call are forward-looking statements. These forward-looking statements involve a number of risks, uncertainties and other factors which are based on management's current expectations or beliefs as well as assumptions made based on information currently available to management.

The information presented is subject to change without notice.

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THANK YOU



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