Allied Bank

A-0118564

CORPORATE AFFAIRS GROUP

HO/CAG/RAU/2026/33
August 19, 2026

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

Subject: **Financial Results for the half year ended June 30, 2026 of Allied Bank Limited**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their meeting held on August 19, 2026 at 11:00 AM, at Lahore, recommended the following:

(i) CASH DIVIDEND

An interim Cash Dividend for the quarter ended June 30, 2026 at Rs. 4.00 per share i.e., 40%. This is in addition to Interim Dividend(s) already paid at Rs. 4.00 per share i.e., 40%.

(ii) BONUS SHARES
- Nil-

(iii) RIGHT SHARES
- Nil-

(iv) ANY OTHER ENTITLEMENT/CORPORATE ACTION
-N/A-

(v) ANY OTHER PRICE-SENSITIVE INFORMATION
-N/A-

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

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

The recommended entitlement will be paid to the shareholders whose names will appear in the Register of Members on August 28, 2026.

Allied Bank Limited, Head Office and Registered Office, 3-4 Tipu Block, Main Boulevard, New Garden Town, Lahore. Tel: +92-423-5880043 Website: www.abl.com

The Share Transfer Books of the Bank will be closed from **August 31, 2026 to September 02, 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 **August 28, 2026** will be treated in time for the purpose of above entitlement to the transferees.

The half yearly Report of the Bank for the period ended June 30, 2026 shall be transmitted through PUCARS, within the specified time.

Yours Sincerely,

Adeel Javaid
Company Secretary &
Chief Corporate Affairs Group

Encl: **As above**

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

Annexure- A (1/5)

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED) AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	197,969,089	171,781,831
Balances with other banks	8	15,297,795	13,079,040
Lendings to financial institutions	9	599,922	-
Investments	10	2,482,583,502	2,137,087,228
Advances	11	757,216,122	789,676,548
Property and equipment	12	144,905,039	138,101,470
Right-of-use assets	13	9,197,621	8,781,290
Intangible assets	14	4,902,384	4,482,620
Deferred tax assets		-	-
Other assets	15	122,446,325	107,404,712
TOTAL ASSETS		3,735,117,799	3,370,394,739
LIABILITIES			
Bills payable	17	13,458,779	13,860,534
Borrowings	18	722,687,665	643,733,028
Deposits and other accounts	19	2,618,342,506	2,345,858,850
Lease liabilities	20	11,990,367	11,553,450
Sub-ordinated debt		-	-
Deferred tax liabilities	21	7,401,661	21,732,571
Other liabilities	22	103,328,075	70,280,585
TOTAL LIABILITIES		3,477,209,053	3,107,019,018
NET ASSETS		257,908,746	263,375,721
REPRESENTED BY			
Share capital	23	11,450,739	11,450,739
Reserves		47,731,566	46,341,119
Surplus on revaluation of assets	24	52,804,017	64,969,900
Unappropriated profit		145,922,424	140,613,963
		257,908,746	263,375,721

CONTINGENCIES AND COMMITMENTS 25

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

Chief Financial Officer **President and Chief Executive** **Director**

Director **Chairman**

CERTIFIED TRUE COPY

For ALLIED BANK LIMITED
Company Secretary

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

Annexure - A (2/5)

ALLIED BANK LIMITED

UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half Year Ended		Quarter Ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		Rupees in '000			
Mark-up / return / interest earned	27	171,498,916	143,586,072	87,799,823	71,766,254
Mark-up / return / interest expensed	28	118,429,492	91,931,869	62,534,467	45,649,361
Net mark-up / interest income		53,069,424	51,654,203	25,265,356	26,116,893
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	8,335,466	7,732,049	4,084,303	4,009,123
Dividend income		2,022,981	1,374,026	811,248	523,916
Foreign exchange income		3,393,432	2,926,906	2,134,751	1,198,581
Income from derivatives		-	-	-	-
Gain on securities - net	30	490,079	1,686,842	706,017	942,013
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	1,407,791	411,448	846,482	309,278
Total non mark-up / interest income		15,649,749	14,131,271	8,582,801	6,982,911
Total income		68,719,173	65,785,474	33,848,157	33,099,804
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	34,847,897	31,181,560	18,368,709	16,105,419
Workers welfare fund		685,199	739,390	312,703	377,951
Other charges	33	216,189	208,010	111,094	140,180
Total non mark-up / interest expenses		35,749,285	32,128,960	18,792,506	16,623,550
Profit before credit loss allowance		32,969,888	33,656,514	15,055,651	16,476,254
Credit loss allowance and write offs - net	34	924,331	(3,312,999)	(122,415)	(3,178,211)
PROFIT BEFORE TAXATION		32,045,557	36,969,513	15,178,066	19,654,465
Taxation	35	16,332,167	19,512,701	7,725,233	10,387,397
PROFIT AFTER TAXATION		15,713,390	17,456,812	7,452,833	9,267,068
		In Rupees			
Basic and Diluted earnings per share	36	13.72	15.25	6.51	8.09

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

Chief Financial Officer | **President and Chief Executive** | **Director**

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

Director | **Chairman**

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

Annexure-A (3/5)

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Capital reserve	Statutory Reserve	Revenue reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
		Exchange translation reserve		General reserve	Investments	Property and equipment	Non-banking assets		
					Rupees in '000				
Balance as at January 01, 2025 (Audited)	11,450,739	7,978,434	34,476,102	6,000	9,911,604	45,524,798	1,192,058	123,361,466	233,901,201
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	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 half year ended June 30, 2025	-	-	-	-	-	-	-	17,456,812	17,456,812
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	2,791,731	-	-	-	2,791,731
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	1,009,727	-	-	-	1,009,727
Effect of translation of net investment in foreign branches	-	189,825	-	-	-	-	-	-	189,825
Total other comprehenive Income - net of tax	-	189,825	-	-	3,801,458	-	-	-	3,991,283
Transfer to statutory reserve	-	-	1,745,681	-	-	-	-	(1,745,681)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(81,097)	-	81,097	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(14,535)	-	14,535	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,729)	1,729	-
Surplus realised on disposal of revalued non-banking assets- net of tax	-	-	-	-	-	-	(493,858)	493,858	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,664,855)	-	-	1,664,855	-
Transactions with owners recognized directly in equity									
Final cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2025	11,450,739	8,168,259	36,221,783	6,000	13,076,856	45,429,166	696,471	132,168,081	247,217,355
Profit after taxation for the half year ended December 31, 2025	-	-	-	-	-	-	-	17,718,467	17,718,467
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	4,182,333	-	-	-	4,182,333
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	3,393,289	-	-	-	3,393,289
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 branches	-	173,230	-	-	-	-	-	-	173,230
Total other comprehenive Income - net of tax	-	173,230	-	-	7,575,622	(54,444)	(315,807)	221,888	7,600,489
Transfer to statutory reserve	-	-	1,771,847	-	-	-	-	(1,771,847)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(84,833)	-	84,833	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(167,585)	-	167,585	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,611)	1,611	-
Surplus realised on disposal of revalued non-banking assets - net of tax	-	-	-	-	-	-	(4,130)	4,130	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	(1,179,805)	-	-	1,179,805	-

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

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

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Capital reserve	Statutory Reserve	Revenue reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
		Exchange translation reserve		General reserve	Investments	Property and equipment	Non-banking assets		
					Rupees in '000				
Transactions with owners recognized directly in equity									
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)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at December 31, 2025 (Audited)	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
Effect of adoption of IFRS 9 as at January 01, 2026 - note 3.1	-	-	-	-	-	-	-	29,127	29,127
Balance as at January 01, 2026 - as restated	11,450,739	8,341,489	37,993,630	6,000	19,472,673	45,122,304	374,923	140,643,090	263,404,848
Profit after taxation for the half year ended June 30, 2026	-	-	-	-	-	-	-	15,713,390	15,713,390
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	(12,326,007)	-	-	-	(12,326,007)
Movement in deficit on revaluation of equity investments - net of tax	-	-	-	-	457,997	-	-	-	457,997
Effect of translation of net investment in foreign branches	-	(180,892)	-	-	-	-	-	-	(180,892)
Total Other Comprehensive Income - net of tax	-	(180,892)	-	-	(11,868,010)	-	-	-	(12,048,902)
Transfer to statutory reserve	-	-	1,571,339	-	-	-	-	(1,571,339)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(76,595)	-	76,595	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(229,356)	-	229,356	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(337)	337	-
Transfer of deficit on account of disposal of equity investments - net of tax	-	-	-	-	8,415	-	-	(8,415)	-
Transactions with owners, recognized directly in equity									
Final cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2026 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2026	11,450,739	8,160,597	39,564,969	6,000	7,613,078	44,816,353	374,586	145,922,424	257,908,746

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

KPMGTH

Chief Financial Officer **President and Chief Executive** **Director**

Director **Chairman**

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

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

Annexure - A (5/5)

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		32,045,557	36,969,513
Less: Dividend income		(2,022,981)	(1,374,026)
		30,022,576	35,595,487
Adjustments:			
Net mark-up / interest income		(53,069,424)	(51,654,203)
Depreciation - Operating Fixed Assets		4,564,360	3,899,128
Depreciation - Non Banking Assets		10,074	9,662
Depreciation on right of use assets		1,057,578	951,225
Finance charges on leased assets		754,457	687,028
Amortization		388,929	325,679
Credit loss allowance and write offs	34	947,891	(3,294,022)
Unrealized loss / (gain) on revaluation of securities measured at FVTPL		68,048	(103,585)
Provision for workers welfare fund		685,199	739,390
Reversal for defined benefit plans		(23,939)	(25,304)
Gain on sale of property and equipment and non-banking assets		(1,170,414)	(260,780)
Gain on derecognition of right-of-use assets		(140,710)	(38,449)
		(45,927,951)	(48,764,231)
		(15,905,375)	(13,168,744)
(Increase) / Decrease in operating assets			
Lendings to financial institutions		(599,922)	220,400,866
Securities classified as FVTPL		9,670,247	(10,620,661)
Advances		32,387,281	315,677,815
Other assets (excluding advance taxation)		4,709,077	(1,719,110)
		46,166,683	523,738,910
Increase / (Decrease) in operating liabilities			
Bills payable		(401,755)	(2,392,689)
Borrowings from financial institutions		78,743,966	207,121,826
Deposits		272,483,656	228,271,186
Other liabilities (excluding current taxation)		30,556,113	(7,993,027)
		381,381,980	425,007,296
		411,643,288	935,577,462
Interest received		156,082,510	144,905,754
Interest paid		(116,830,725)	(98,171,885)
Income tax paid		(21,661,500)	(21,472,628)
Defined benefits paid		(409,819)	(370,876)
Net cash flow generated from operating activities		428,823,754	960,467,827
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities classified as FVOCI		(379,407,142)	(930,736,752)
Net investments in amortised cost securities		(1,312,081)	(1,015,759)
Dividend received		2,052,435	1,371,164
Investments in property and equipment and intangible assets		(12,612,110)	(9,094,292)
Disposals of property and equipment		1,605,902	126,627
Disposals of non-banking assets		-	1,000,000
Effect of translation of net investment in foreign branches		(180,892)	189,825
Net cash flow used in investing activities		(389,853,888)	(938,159,187)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right of use assets		(1,650,744)	(1,463,986)
Dividend paid		(9,127,507)	(9,131,927)
Net cash flow used in financing activities		(10,778,251)	(10,595,913)
Increase in cash and cash equivalents during the period		28,191,615	11,712,727
Cash and cash equivalents at beginning of the period		184,620,507	159,911,218
Effect of exchange rate changes on opening cash and cash equivalents		242,555	(432,137)
		184,863,062	159,479,081
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD		213,054,677	171,191,808

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

Chief Financial Officer **President and Chief Executive** **Director**

Director **Chairman**

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

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

Annexure - B (1/5)

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED) AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	**198,089,566**	171,984,462
Balances with other banks	8	**15,297,795**	13,079,040
Lendings to financial institutions	9	**599,922**	-
Investments	10	**2,486,200,255**	2,140,315,413
Advances	11	**757,564,006**	789,950,032
Property and equipment	12	**146,426,356**	139,476,421
Right-of-use assets	13	**9,197,621**	8,781,290
Intangible assets	14	**4,941,446**	4,510,724
Deferred tax assets		**-**	-
Other assets	15	**122,661,936**	107,516,727
TOTAL ASSETS		**3,740,978,903**	3,375,614,109
LIABILITIES			
Bills payable	17	**13,458,779**	13,860,534
Borrowings	18	**722,687,665**	643,733,028
Deposits and other accounts	19	**2,617,592,952**	2,344,862,071
Lease liabilities	20	**11,990,367**	11,553,450
Sub-ordinated debt		**-**	-
Deferred tax liabilities	21	**7,317,909**	21,692,682
Other liabilities	22	**104,266,465**	71,039,153
TOTAL LIABILITIES		**3,477,314,137**	3,106,740,918
NET ASSETS		**263,664,766**	268,873,191
REPRESENTED BY			
Share capital	23	**11,450,739**	11,450,739
Reserves		**47,731,566**	46,341,119
Surplus on revaluation of assets - net of tax	24	**52,802,660**	64,969,928
Unappropriated profit		**151,679,801**	146,111,405
		263,664,766	268,873,191
CONTINGENCIES AND COMMITMENTS	25		

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

Chief Financial Officer **President and Chief Executive** **Director**

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

Director **Chairman**

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

Annexure-B (2/5)

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half Year Ended		Quarter Ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		Rupees in '000			
Mark-up / return / interest earned	27	**171,575,763**	143,648,450	**87,858,353**	71,963,642
Mark-up / return / interest expensed	28	**118,410,947**	91,922,249	**62,518,770**	45,641,235
Net mark-up / interest income		**53,164,816**	51,726,201	**25,339,583**	26,322,407
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	**9,475,956**	9,069,802	**4,636,426**	4,639,179
Dividend income		**2,022,981**	1,374,026	**811,248**	523,916
Foreign exchange income		**3,425,967**	2,956,027	**2,152,083**	1,216,176
Income from derivatives		-	-	-	-
Gain on securities - net	30	**490,079**	1,686,842	**706,017**	942,013
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	**1,362,749**	375,289	**820,255**	289,640
Total non mark-up / interest income		**16,777,732**	15,461,986	**9,126,029**	7,610,924
Total income		**69,942,548**	67,188,187	**34,465,612**	33,933,331
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	**35,830,163**	31,985,297	**18,884,434**	16,649,085
Workers welfare fund		**695,253**	756,898	**320,406**	387,181
Other charges	33	**216,189**	208,010	**111,094**	140,180
Total non mark-up / interest expenses		**36,741,605**	32,950,205	**19,315,934**	17,176,446
Share of profit of associates		**194,424**	250,709	**252,447**	155,600
Profit before credit loss allowance		**33,395,367**	34,488,691	**15,402,125**	16,912,485
Credit loss allowance and write offs - net	34	**924,331**	(3,312,999)	**(122,415)**	(3,178,211)
PROFIT BEFORE TAXATION		**32,471,036**	37,801,690	**15,524,540**	20,090,696
Taxation	35	**16,497,711**	19,817,241	**7,859,029**	10,583,338
PROFIT AFTER TAXATION		**15,973,325**	17,984,449	**7,665,511**	9,507,358
		In Rupees			
Basic and Diluted earnings per share	36	**13.95**	15.71	**6.69**	8.30

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

Chief Financial Officer | **President and Chief Executive** | **Director**

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

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

Director | **Chairman**

Annexure - B (3/5)

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Capital reserve: Exchange translation reserve	Statutory Reserve	Revenue reserve: General reserve	Surplus / (deficit) on revaluation of: Investments	Surplus / (deficit) on revaluation of: Property and equipment	Surplus / (deficit) on revaluation of: Non-banking assets	Un-appropriated profit	Total
					Rupees in '000				
Balance as at January 01, 2025 (Audited)	11,450,739	7,978,434	34,476,102	6,000	9,916,705	45,524,799	1,192,058	127,703,754	238,248,591
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	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 half year ended June 30, 2025	-	-	-	-	-	-	-	17,984,449	17,984,449
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	2,786,601	-	-	-	2,786,601
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	1,009,727	-	-	-	1,009,727
Effect of translation of net investment in foreign branches	-	189,825	-	-	-	-	-	-	189,825
	-	189,825	-	-	3,796,328	-	-	-	3,986,153
Transfer to statutory reserve	-	-	1,745,681	-	-	-	-	(1,745,681)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(81,097)	-	81,097	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(14,535)	-	14,535	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,729)	1,729	-
Surplus realised on disposal of revalued non-banking assets- net of tax	-	-	-	-	-	-	(493,858)	493,858	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(1,664,855)	-	-	1,664,855	-
Transactions with owners recognized directly in equity									
Final cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2025	11,450,739	8,168,259	36,221,783	6,000	13,076,827	45,429,167	696,471	137,038,006	252,087,252
Profit after taxation for the half year ended December 31, 2025	-	-	-	-	-	-	-	18,344,952	18,344,952
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	4,182,389	-	-	-	4,182,389
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	3,394,654	-	-	-	3,394,654
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 branches	-	173,230	-	-	-	-	-	-	173,230
	-	173,230	-	-	7,577,043	(54,444)	(315,807)	221,555	7,601,577
Transfer to statutory reserve	-	-	1,771,847	-	-	-	-	(1,771,847)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(84,833)	-	84,833	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(167,585)	-	167,585	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,611)	1,611	-
Surplus realised on disposal of revalued non-banking assets - net of tax	-	-	-	-	-	-	(4,130)	4,130	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	(1,181,170)	-	-	1,181,170	-

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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

Annexure - B (4/5)

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Capital reserve	Statutory Reserve	Revenue reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
		Exchange translation reserve		General reserve	Investments	Property and equipment	Non-banking assets		
	Rupees in '000								
Transactions with owners recognized directly in equity									
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)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at December 31, 2025 (Audited)	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
Effect of adoption of IFRS 9 as at January 01, 2026 - note 3.1	-	-	-	-	-	-	-	29,127	29,127
Balance as at January 01, 2026 - as restated	**11,450,739**	**8,341,489**	**37,993,630**	**6,000**	**19,472,700**	**45,122,305**	**374,923**	**146,140,532**	**268,902,318**
Profit after taxation for the half year ended June 30, 2026	-	-	-	-	-	-	-	15,973,325	15,973,325
Other Comprehensive Income - net of tax									
Movement in deficit on revaluation of debt investments - net of tax	-	-	-	-	(12,327,392)	-	-	-	(12,327,392)
Movement in deficit on revaluation of equity investments - net of tax	-	-	-	-	457,997	-	-	-	457,997
Effect of translation of net investment in foreign branches	-	(180,892)	-	-	-	-	-	-	(180,892)
Total Comprehensive Income - net of tax	-	(180,892)	-	-	(11,869,395)	-	-	-	(12,050,287)
Transfer to statutory reserve	-	-	1,571,339	-	-	-	-	(1,571,339)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(76,595)	-	76,595	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(229,356)	-	229,356	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(337)	337	-
Transfer of deficit on account of disposal of equity investments - net of tax	-	-	-	-	8,415	-	-	(8,415)	-
Transactions with owners, recognized directly in equity									
Final cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
First interim cash dividend for the year ended December 31, 2026 (Rs. 4 per ordinary share)	-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2026	**11,450,739**	**8,160,597**	**39,564,969**	**6,000**	**7,611,720**	**44,816,354**	**374,586**	**151,679,801**	**263,664,766**

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

Chief Financial Officer **President and Chief Executive** **Director**

Director **Chairman**

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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

Annexure-B (5/5)

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		32,471,036	37,801,690
Less: Dividend income and share of profit of associates		(2,217,405)	(1,624,735)
		30,253,631	36,176,955
Adjustments:			
Net mark-up / interest income		(53,164,816)	(51,726,201)
Depreciation - Operating Fixed Assets		4,655,806	3,967,703
Depreciation - Non Banking Assets		10,074	9,662
Depreciation on right of use assets		1,057,578	951,225
Finance charges on leased assets		754,457	694,057
Amortization		393,439	327,783
Credit loss allowance and write offs	34	947,891	(3,294,022)
Unrealized loss / (gain) on revaluation of securities measured at FVTPL		68,048	(103,585)
Provision for workers welfare fund		695,253	756,898
Reversal for defined benefit plans		(23,939)	(25,304)
Gain on sale of property and equipment and non-banking assets		(1,170,414)	(260,780)
Gain on derecognition of right-of-use assets		(140,710)	(38,449)
		(45,917,333)	(48,741,013)
		(15,663,702)	(12,564,058)
(Increase) / Decrease in operating assets			
Lendings to financial institutions		(599,922)	220,400,866
Securities classified as FVTPL		9,703,695	(10,620,661)
Advances		32,312,881	315,675,899
Other assets (excluding advance taxation)		4,650,820	(1,622,922)
		46,067,474	523,833,182
Increase / (Decrease) in operating liabilities			
Bills payable		(401,755)	(2,392,689)
Borrowings from financial institutions		78,743,966	207,121,826
Deposits		272,730,881	228,247,255
Other liabilities (excluding current taxation)		30,665,085	(8,828,662)
		381,738,177	424,147,730
		412,141,949	935,416,854
Interest received		156,159,336	144,966,338
Interest paid		(116,812,212)	(98,028,587)
Income tax paid		(21,872,362)	(21,468,543)
Defined benefits paid		(394,239)	(278,528)
Net cash flow generated from operating activities		429,222,472	960,607,534
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities classified as FVOCI		(379,828,423)	(930,479,196)
Net investments in amortised cost securities		(1,312,816)	(1,016,383)
Dividend received		2,246,859	1,371,164
Investments in property and equipment and intangible assets		(12,865,390)	(9,311,646)
Disposals of property and equipment		1,605,902	126,627
Disposals of non-banking assets		-	1,000,000
Effect of translation of net investment in foreign branches		(180,892)	189,825
Net cash flow used in investing activities		(390,334,760)	(938,119,609)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right of use assets		(1,650,744)	(1,532,952)
Dividend paid		(9,127,507)	(9,131,927)
Net cash flow used in financing activities		(10,778,251)	(10,664,879)
Increase in cash and cash equivalents during the period		28,109,461	11,823,046
Cash and cash equivalents at beginning of the period		184,823,138	159,955,764
Effect of exchange rate changes on opening cash and cash equivalents		242,555	(432,137)
		185,065,693	159,523,627
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD		213,175,154	171,346,673

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

Chief Financial Officer | **President and Chief Executive** | **Director**

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Director | **Chairman**

For ALLIED BANK LIMITED
Company Secretary

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