

CORPORATE AFFAIRS GROUP

HO/CAG/RAU/2025/71

August 21, 2025

The General Manager

Pakistan Stock Exchange Limited

Stock Exchange Building

Stock Exchange Road

Karachi

Subject: **Financial Results for the half year ended June 30, 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 August 21, 2025 at 11:00 AM, at Lahore, recommended the following:

(i) CASH DIVIDEND

An interim Cash Dividend for the quarter ended June 30, 2025 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 September 01, 2025.

The Share Transfer Books of the Bank will be closed from **September 02, 2025 to September 04, 2025** (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 Shakra-e-Faisal, Karachi at the close of business on **September 01, 2025** 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, 2025 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*

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
(UN-AUDITED) AS AT JUNE 30, 2025

	Note	(Un-audited)	(Audited)
		June 30, 2025	December 31, 2024
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	166,389,049	146,768,168
Balances with other banks	8	3,266,007	9,964,224
Lendings to financial institutions	9	23,140,215	243,541,081
Investments	10	2,080,158,186	1,129,873,956
Advances	11	736,074,146	1,051,313,893
Property and equipment	12	131,599,020	127,260,862
Right-of-use assets	13	8,103,828	7,787,741
Intangible assets	14	4,298,104	3,632,624
Deferred tax assets		-	-
Other assets	15	98,346,589	96,826,140
TOTAL ASSETS		3,251,375,144	2,816,968,689
LIABILITIES			
Bills payable	17	12,109,548	14,502,237
Borrowings	18	668,762,742	462,023,558
Deposits and other accounts	19	2,246,666,253	2,018,395,067
Lease liabilities	20	10,813,160	10,360,968
Sub-ordinated debt		-	-
Deferred tax liabilities	21	12,384,914	9,830,548
Other liabilities	22	53,421,172	67,955,110
TOTAL LIABILITIES		3,004,157,789	2,583,067,488
NET ASSETS		247,217,355	233,901,201
REPRESENTED BY			
Share capital	23	11,450,739	11,450,739
Reserves		44,396,042	42,460,536
Surplus on revaluation of assets - net of tax	24	59,202,493	56,628,460
Unappropriated profit		132,168,081	123,361,466
		247,217,355	233,901,201
CONTINGENCIES AND COMMITMENTS	25		

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

[Signature]

Chief Financial Officer

President and Chief Executive

Director

Director

For ALLIED BANK LIMITED
Company Secretary

Chairman

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

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

Note	Half Year Ended		Quarter Ended		
	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024	
Rupees in '000					
Mark-up / return / interest earned	27	143,586,072	192,351,978	71,766,254	98,040,419
Mark-up / return / interest expensed	28	91,931,869	133,870,720	45,649,361	68,705,787
Net mark-up / interest income		51,654,203	58,481,258	26,116,893	29,334,632
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	7,732,049	6,478,012	4,009,123	2,928,997
Dividend income		1,374,026	1,642,435	523,916	666,094
Foreign exchange income		2,926,906	4,074,718	1,198,581	2,802,840
Income from derivatives		-	-	-	-
Gain on securities - net	30	1,686,842	838,259	942,013	535,457
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	411,448	336,670	309,278	101,596
Total non mark-up / interest income		14,131,271	13,370,094	6,982,911	7,034,984
Total income		65,785,474	71,851,352	33,099,804	36,369,616
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	31,181,560	27,228,005	16,105,419	14,425,927
Workers welfare fund		739,390	930,192	377,951	463,844
Other charges	33	208,010	231,769	140,180	121,896
Total non mark-up / interest expenses		32,128,960	28,389,966	16,623,550	15,011,667
Profit before credit loss allowance		33,656,514	43,461,386	16,476,254	21,357,949
Credit loss allowance and write offs - net reversal	34	(3,312,999)	(3,048,229)	(3,178,211)	(2,885,474)
PROFIT BEFORE TAXATION		36,969,513	46,509,615	19,654,465	24,243,423
Taxation	35	19,512,701	22,868,894	10,387,397	11,966,270
PROFIT AFTER TAXATION		17,456,812	23,640,721	9,267,068	12,277,153
In Rupees					
Basic and Diluted earnings per share	36	15.25	20.65	8.09	10.72

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

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Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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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 CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Share capital	Capital reserve Exchange translation reserve	Statutory Reserve	Revenue reserve General reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
					Investments	Property and equipment	Non-banking assets		
Rupees in '000									
Balance as at December 31, 2023 (Audited)	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
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	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 half year ended June 30, 2024	-	-	-	-	-	-	-	23,640,721	23,640,721
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	2,353,545	-	-	-	2,353,545
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	2,569,578	-	-	-	2,569,578
Effect of translation of net investment in foreign branches	-	(231,245)	-	-	-	-	-	-	(231,245)
Total other comprehensive income - net of tax	-	(231,245)	-	-	4,923,123	-	-	-	4,691,878
Transfer to statutory reserve	-	-	2,364,072	-	-	-	-	(2,364,072)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(89,438)	-	89,438	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(2,424)	-	2,424	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,792)	1,792	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(999,648)	-	-	999,648	-
Transactions with owners recognized directly in equity									
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)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2024	11,450,739	7,559,879	32,528,584	6,000	6,276,155	45,848,267	975,459	113,976,579	218,621,662
Profit after taxation for the half year ended December 31, 2024	-	-	-	-	-	-	-	19,475,183	19,475,183
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	1,343,116	-	-	-	1,343,116
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	2,622,742	-	-	-	2,622,742
Effect of change in tax rate on revaluation surplus of fixed assets - net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Re-measurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	603,732	603,732
Effect of translation of net investment in foreign branches	-	418,555	-	-	-	-	-	-	418,555
Total other comprehensive income - net of tax	-	418,555	-	-	3,965,858	(257,155)	233,956	603,732	4,964,946
Transfer to statutory reserve	-	-	1,947,518	-	-	-	-	(1,947,518)	-
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 un-appropriated profit-net of tax	-	-	-	-	-	(78,570)	-	78,570	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(3,774)	-	3,774	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,327)	1,327	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	(330,409)	-	-	330,409	-

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For ALLIED BANK LIMITED
Company Secretary

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

Share capital	Capital reserve Exchange translation reserve	Statutory Reserve	Revenue reserve General reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
				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, 2024 (Rs. 4 per ordinary share)
Third interim cash dividend for the year ended December 31, 2024 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	(9,160,590)	(9,160,590)

Balance as at December 31, 2024 (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
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Impact of adoption of IFRS 9 as at January 01, 2025 - note 3.2

-	-	-	-	1,028,649	-	-	-	1,028,649
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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
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Profit after taxation for the half year ended June 30, 2025

-	-	-	-	-	-	-	17,456,812	17,456,812
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Other Comprehensive Income - net of tax

Movement in surplus on revaluation of debt investments - net of tax
Movement in surplus on revaluation of equity investments - net of tax
Effect of translation of net investment in foreign branches
Total other comprehensive income - net of tax

-	-	-	-	2,791,731	-	-	-	2,791,731
-	-	-	-	1,009,727	-	-	-	1,009,727
-	189,825	-	-	-	-	-	-	189,825
-	189,825	-	-	3,801,458	-	-	-	3,991,283

Transfer to statutory reserve
Transfer of revaluation surplus on change in use - net of tax
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax
Surplus realised on disposal of revalued fixed assets - net of tax
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax
Surplus realised on disposal of revalued non-banking assets - net of tax
Transfer of surplus on account of disposal of equity investments - net of tax

-	-	1,745,681	-	-	-	-	(1,745,681)	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	(81,097)	-	81,097	-
-	-	-	-	-	(14,535)	-	14,535	-
-	-	-	-	-	-	(1,729)	1,729	-
-	-	-	-	-	-	(493,858)	493,858	-
-	-	-	-	(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)
First interim cash dividend for the year ended December 31, 2025 (Rs. 4 per ordinary share)

-	-	-	-	-	-	-	(4,580,295)	(4,580,295)
-	-	-	-	-	-	-	(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
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The annexed notes 1 to 44 form an integral part of these unconsolidated condensed interim financial statements.

CERTIFIED TRUE COPY
Chief Financial Officer
For ALLIED BANK LIMITED
Company Secretary
Director

President and Chief Executive
MAJID SOOR ZAIGHUM SIPRA
Group Head
Strategic Planning & Financial Reporting
Finance Group
Allied Bank Limited
Head Office, Lahore
Chairman

Director

ALLIED BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Note	June 30, 2025	June 30, 2024
Rupees in '000			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		36,969,513	46,509,615
Less: Dividend income		(1,374,026)	(1,642,435)
		35,595,487	44,867,180
Adjustments:			
Net mark-up / interest income		(51,654,203)	(58,481,258)
Depreciation - Operating Fixed Assets		3,899,128	3,086,701
Depreciation - Non Banking Assets		9,662	13,564
Depreciation on right of use assets		951,225	915,081
Finance charges on leased assets		687,028	643,527
Amortization		325,679	306,880
Credit loss allowance and write offs - net reversal		(3,294,022)	(3,045,929)
Unrealized gain on revaluation of securities measured at FVTPL	34	(103,585)	(11,049)
Provision for workers welfare fund		739,390	930,192
(Reversal) / Charge for defined benefit plans		(25,304)	74,021
Gain on sale of property and equipment and non-banking assets		(260,780)	(213,824)
Gain on derecognition of right-of-use assets		(38,449)	(53,264)
		(48,764,231)	(55,835,358)
		(13,168,744)	(10,968,178)
(Increase) / Decrease in operating assets			
Lendings to financial institutions		220,400,866	(18,676,413)
Securities classified as FVTPL		(10,620,661)	9,265,464
Advances		315,677,815	10,385,778
Other assets (excluding advance taxation)		(1,719,110)	6,090,950
		523,738,910	6,965,779
Increase / (Decrease) in operating liabilities			
Bills payable		(2,392,689)	181,906
Borrowings from financial institutions		207,121,826	(42,229,864)
Deposits		228,271,186	200,849,439
Other liabilities (excluding current taxation)		(7,993,027)	(8,673,898)
		425,007,296	150,127,583
		935,577,462	146,125,184
Mark-up / Interest received		144,905,754	185,697,383
Mark-up / Interest paid		(98,171,885)	(127,292,428)
Income tax paid		(21,472,628)	(31,083,084)
Defined benefits paid		(370,876)	(430,629)
Net cash flow generated from operating activities		960,467,827	173,016,426
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / realizations in securities classified as FVOCI		(930,736,752)	4,378,452
Net investments in amortised cost securities		(1,015,759)	(121,146,095)
Investments in subsidiary		-	(1,000,000)
Dividend received		1,371,164	1,680,060
Investments in property and equipment and intangible assets		(9,094,292)	(12,494,462)
Disposals of property and equipment		126,627	1,946,555
Disposals of non-banking assets		1,000,000	-
Effect of translation of net investment in foreign branches		189,825	(231,245)
Net cash flow used in investing activities		(938,159,187)	(126,866,735)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right of use assets		(1,463,986)	(1,374,514)
Dividend paid		(9,131,927)	(9,127,120)
Net cash flow used in financing activities		(10,595,913)	(10,501,634)
Increase in cash and cash equivalents during the period		11,712,727	35,648,057
Cash and cash equivalents at beginning of the period		159,911,218	158,128,442
Effect of exchange rate changes on opening cash and cash equivalents		(432,137)	271,112
		159,479,081	158,399,554
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD		171,191,808	194,047,611

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

KAMRATI

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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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
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
(UN-AUDITED) AS AT JUNE 30, 2025

	Note	(Un-audited)	(Audited)
		June 30, 2025	December 31, 2024
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	166,543,914	146,812,714
Balances with other banks	8	3,266,007	9,964,224
Lendings to financial institutions	9	23,140,215	243,541,081
Investments	10	2,083,779,243	1,132,883,403
Advances	11	736,307,516	1,051,545,347
Property and equipment	12	132,804,054	128,284,200
Right-of-use assets	13	8,165,765	7,787,741
Intangible assets	14	4,319,104	3,650,196
Deferred tax assets		-	-
Other assets	15	98,312,540	97,233,559
TOTAL ASSETS		3,256,638,358	2,821,702,465
LIABILITIES			
Bills payable	17	12,109,548	14,502,237
Borrowings	18	668,762,742	462,023,558
Deposits and other accounts	19	2,246,316,900	2,018,069,645
Lease liabilities	20	10,891,695	10,360,968
Sub-ordinated debt		-	-
Deferred tax liabilities	21	12,342,563	9,860,520
Other liabilities	22	54,127,658	68,636,946
TOTAL LIABILITIES		3,004,551,106	2,583,453,874
NET ASSETS		252,087,252	238,248,591
REPRESENTED BY			
Share capital	23	11,450,739	11,450,739
Reserves		44,396,042	42,460,536
Surplus on revaluation of assets - net of tax	24	59,202,465	56,633,562
Unappropriated profit		137,038,006	127,703,754
		252,087,252	238,248,591
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

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Director **For ALLIED BANK LIMITED** Chairman
 Company Secretary

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

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

Note	Half Year Ended		Quarter Ended		
	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024	
Rupees in '000					
Mark-up / return / interest earned	27	143,648,450	192,414,781	71,963,642	98,087,890
Mark-up / return / interest expensed	28	91,922,249	133,891,868	45,641,235	68,715,211
Net mark-up / interest income		51,726,201	58,522,913	26,322,407	29,372,679
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	9,069,802	7,352,225	4,639,179	3,359,680
Dividend income		1,374,026	1,642,435	523,916	666,094
Foreign exchange income		2,956,027	4,075,697	1,216,176	2,803,819
Income from derivatives		-	-	-	-
Gain on securities - net	30	1,686,842	838,259	942,013	535,457
Net gain / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	31	375,289	311,349	289,640	86,621
Total non mark-up / interest income		15,461,986	14,219,965	7,610,924	7,451,671
Total income		67,188,187	72,742,878	33,933,331	36,824,350
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	31,985,297	27,751,387	16,649,085	14,686,083
Workers welfare fund		756,898	944,250	387,181	471,050
Other charges	33	208,010	231,769	140,180	121,896
Total non mark-up / interest expenses		32,950,205	28,927,406	17,176,446	15,279,029
Share of profit of associates		250,709	352,954	155,600	189,961
Profit before credit loss allowance		34,488,691	44,168,426	16,912,485	21,735,282
Credit loss allowance and write offs - net reversal	34	(3,312,999)	(3,048,229)	(3,178,211)	(2,885,474)
PROFIT BEFORE TAXATION		37,801,690	47,216,655	20,090,696	24,620,756
Taxation	35	19,817,241	23,138,730	10,583,338	12,149,759
PROFIT AFTER TAXATION		17,984,449	24,077,925	9,507,358	12,470,997
In Rupees					
Basic and Diluted earnings per share	36	15.71	21.03	8.30	10.89

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

CERTIFIED TRUE COPY
For ALLIED BANK LIMITED
Company Secretary

Chairman

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

ALLIED BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Share capital	Capital reserve Exchange translation reserve	Statutory Reserve	Revenue reserve General reserve	Surplus / (deficit) on revaluation of			Un-appropriated profit	Total
					Investments	Property and equipment	Non-banking assets		
Rupees in '000									
Balance as at December 31, 2023 (Audited)	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
Impact of adoption of IFRS 9 on opening retained earnings	-	-	-	-	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 half year ended June 30, 2024	-	-	-	-	-	-	-	24,077,925	24,077,925
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	2,353,920	-	-	-	2,353,920
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	2,569,578	-	-	-	2,569,578
Effect of translation of net investment in foreign branches	-	(231,245)	-	-	4,923,498	-	-	-	(231,245)
Transfer to statutory reserve	-	-	2,364,072	-	-	-	-	(2,364,072)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	(89,438)	-	89,438	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(2,424)	-	2,424	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	-	(1,792)	1,792	-
Transfer of surplus on account of disposal of equity investments - net of tax	-	-	-	-	(999,648)	-	-	999,648	-
Transactions with owners recognized directly in equity									
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)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at June 30, 2024	11,450,739	7,559,879	32,528,584	6,000	6,276,530	45,895,004	975,459	117,438,620	222,130,815
Profit after taxation for the half year ended December 31, 2024	-	-	-	-	-	-	-	20,311,296	20,311,296
Other Comprehensive Income - net of tax									
Movement in surplus on revaluation of debt investments - net of tax	-	-	-	-	1,347,842	-	-	-	1,347,842
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	2,622,742	-	-	-	2,622,742
Effect of change in tax rate on revaluation surplus of fixed assets - net of tax	-	-	-	-	-	(257,155)	-	-	(257,155)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	233,956	-	233,956
Re-measurement gain on defined benefit obligation - net of tax	-	-	-	-	-	-	-	601,130	601,130
Effect of translation of net investment in foreign branches	-	418,555	-	-	-	-	-	418,555	418,555
Transfer to statutory reserve	-	418,555	-	-	3,970,584	(257,155)	233,956	601,130	4,962,070
Transfer of revaluation surplus on change in use - net of tax	-	-	1,947,518	-	-	-	-	(1,947,518)	-
Transferred from surplus in respect of incremental depreciation of fixed assets to un-appropriated profit-net of tax	-	-	-	-	-	16,030	(16,030)	-	-
Surplus realised on disposal of revalued fixed assets - net of tax	-	-	-	-	-	(78,570)	-	78,570	-
Transferred from surplus in respect of incremental depreciation of non-banking assets to un-appropriated profit-net of tax	-	-	-	-	-	(50,510)	-	50,510	-
Transfer of surplus on account of disposal of equity investment - net of tax	-	-	-	-	(330,409)	-	-	330,409	-
Transactions with owners recognized directly in equity									
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)
	-	-	-	-	-	-	-	(9,160,590)	(9,160,590)
Balance as at December 31, 2024 (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 as at January 01, 2025 - note 3.2	-	-	-	-	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 half year ended June 30, 2025	-	-	-	-	-	-	-	17,984,449	17,984,449
Other Comprehensive Income - net of tax									
Movement in surplus 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
Transfer to statutory reserve	-	189,825	-	-	3,796,328	-	-	-	3,986,153
Transfer of revaluation surplus on change in use - net of tax	-	-	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

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Chief Financial Officer  President and Chief Executive

Director 

Director  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 CONDENSED INTERIM CASH FLOW STATEMENT
(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Note	June 30, 2025	June 30, 2024
Rupees in '000			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		37,801,690	47,216,655
Less: Dividend income and share of profit of associates		(1,624,735)	(1,995,389)
		36,176,955	45,221,266
Adjustments:			
Net mark-up / interest income		(51,726,201)	(58,522,913)
Depreciation - Operating Fixed Assets		3,967,703	3,116,660
Depreciation - Non Banking Assets		9,662	13,564
Depreciation on right of use assets		951,225	915,081
Finance charges on leased assets		694,057	649,288
Amortization		327,783	308,777
Credit loss allowance and write offs		(3,294,022)	(3,045,929)
Unrealized gain on revaluation of securities measured at FVTPL	34	(103,585)	(12,415)
Provision for workers welfare fund		756,898	944,250
(Reversal) / Charge for defined benefit plans		(25,304)	74,021
Gain on sale of property and equipment and non-banking assets		(260,780)	(213,508)
Gain on disposal of right-of-use assets		(38,449)	(53,580)
		(48,741,013)	(55,826,704)
		(12,564,058)	(10,605,438)
(Increase) / Decrease in operating assets			
Lendings to financial institutions		220,400,866	(18,676,413)
Securities classified as FVTPL		(10,620,661)	9,290,463
Advances		315,675,899	8,761,521
Other assets (excluding advance taxation)		(1,622,922)	6,717,976
		523,833,182	6,093,547
Increase / (Decrease) in operating liabilities			
Bills payable		(2,392,689)	181,906
Borrowings from financial institutions		207,121,826	(42,229,864)
Deposits		228,247,255	200,607,494
Other liabilities (excluding current taxation)		(8,828,662)	(7,235,666)
		424,147,730	151,323,870
		935,416,854	146,811,979
Mark-up / Interest received		144,966,338	185,751,925
Mark-up / Interest paid		(98,028,587)	(127,313,576)
Income tax paid		(21,468,543)	(31,126,433)
Defined benefits paid		(278,528)	(397,173)
Net cash flow generated from operating activities		960,607,534	173,726,722
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / realizations in securities classified as FVOCI		(930,479,196)	3,496,812
Net investments in amortised cost securities		(1,016,383)	(121,146,095)
Dividend received		1,371,164	1,680,060
Investments in property and equipment and intangible assets		(9,311,646)	(13,337,153)
Disposals of property and equipment		126,627	1,946,555
Disposals of non-banking assets		1,000,000	-
Effect of translation of net investment in foreign branches		189,825	(231,245)
Net cash flow used in investing activities		(938,119,609)	(127,591,066)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right of use assets		(1,532,952)	(1,411,390)
Dividend paid		(9,131,927)	(9,127,120)
Net cash flow used in financing activities		(10,664,879)	(10,538,510)
Increase in cash and cash equivalents during the period			
		11,823,046	35,597,146
Cash and cash equivalents at beginning of the period		159,955,764	158,116,486
Effect of exchange rate changes on opening cash and cash equivalents		(432,137)	271,112
		159,523,627	158,387,598
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD		171,346,673	193,984,744

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Chief Financial Officer

President and Chief Executive

Director

Director

Chairman

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Company Secretary

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Group Head
Strategic Planning & Financial Reporting
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