



National Bank of Pakistan
نیشنل بینک آف پاکستان

Annual Corporate Briefing

April 23, 2026



You are cordially invited to the Corporate Briefing Session (CBS) of “**National Bank of Pakistan (NBP)**” where the Bank’s senior management shall discuss the Company’s financial performance for the year ended December 31, 2025 and its outlook followed by a Q&A session.

Date: Thursday, Apr 23, 2026

Time: 4:00 PM

Venue: Auditorium, 1st Floor, NBP Head Office

Zoom Registration Link: [Click Here](#)

For any queries, please contact

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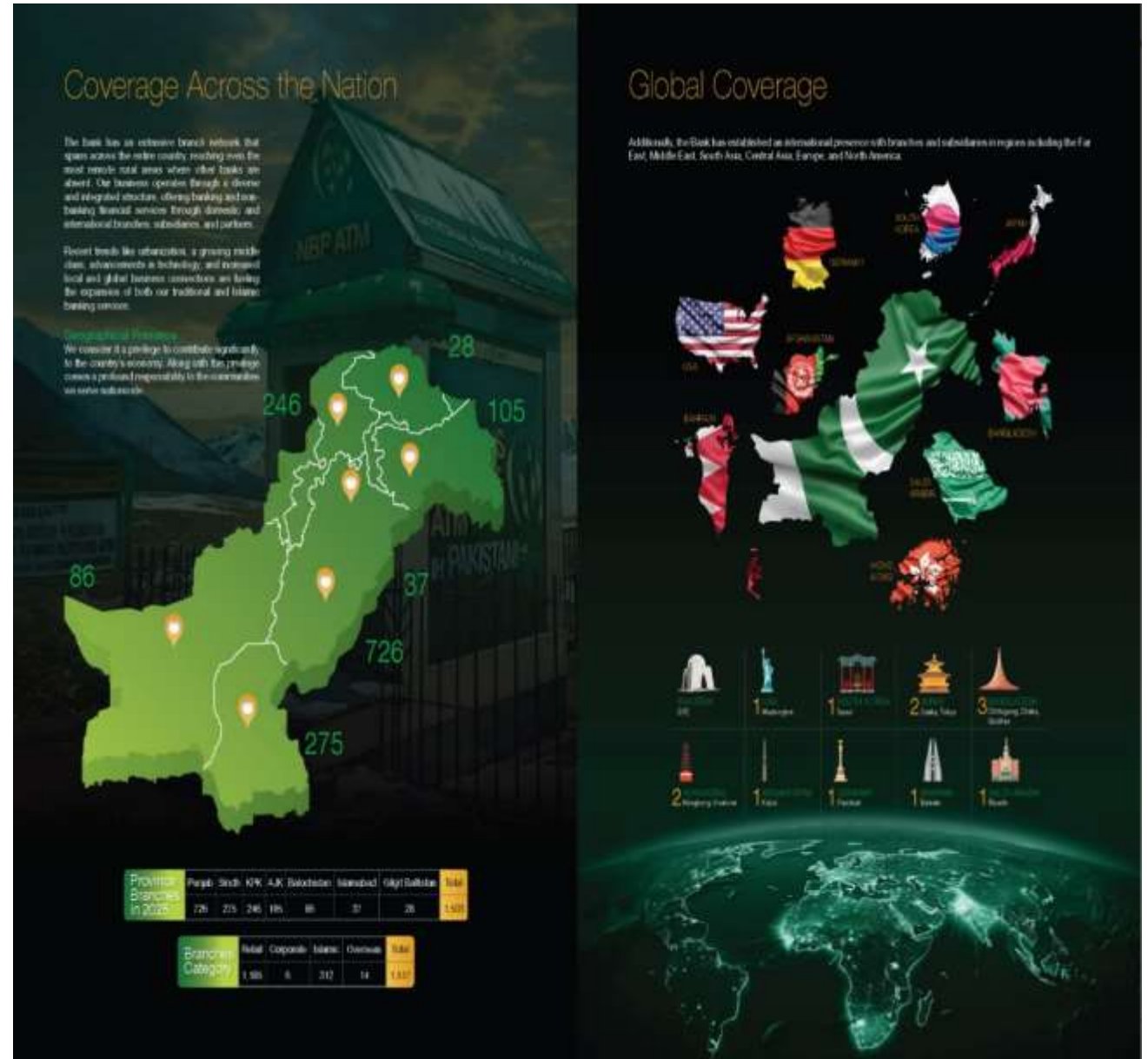
Asad Ali

Senior Research Analyst

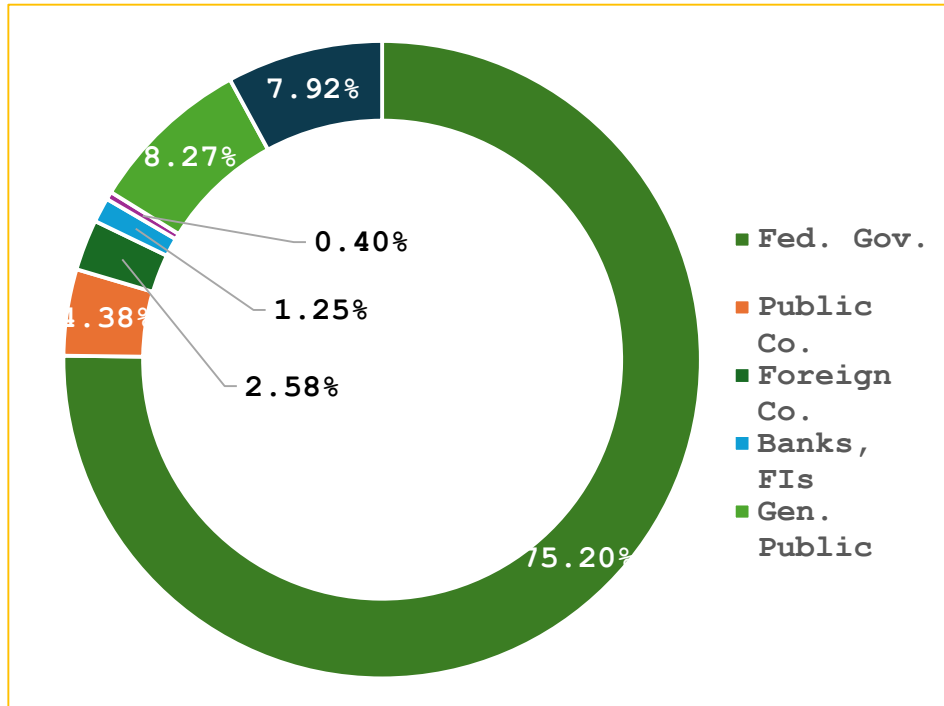
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National Bank of Pakistan (NBP) is the largest public sector commercial bank, and the second largest bank in Pakistan in terms of assets. With a total asset base of **PKR 7.1 Trillion** as of December 31, 2025, accounting for **~12%** of total industry assets, NBP is categorized a **Domestic Systemically Important Bank (D-SIB)** by the SBP in the country for several years.



The Federal Government holds 75.6% through the State Bank of Pakistan, and the general public holds 24.4%. Listed on PSX.

Pakistan's oldest public sector bank. Operating since November 1949

Pakistan's Largest Bank by Capital

Domestic Credit Rating AAA / A1+

Highest Total Revenue* of PKR 3.9 Tn over past 5 years of any Pakistani Bank

**GII+NFI*

Total Assets	PKR 7.1 Tn
Gross Adv.	PKR 1.6 Tn
Deposits	PKR 4.4 Tn

ATMs 1,500+
of Accounts 9.0 Mn

2025 At a Glance



- Strong Profitability
- Optimal Balance Sheet Management
- Strong Capital
- Shareholder value distribution of Rs. 35 per share
- Highest Credit Rating by both PACRA and VIS Credit Rating Co.



Corporate Loans
PKR 566 Bn



Islamic Banking Assets
PKR 625 Bn
87.4%



Commercial Loans
PKR 38.7 Bn

SME Loans
PKR 105.8 Bn ↑

Value Generated
PKR 1,155 Bn




to Depositors, Suppliers, the Governments, Colleagues, Shareholders and the Community



Agriculture Loan
PKR 132.6 Bn
23.9%



CSR Initiatives
PKR 297 Mn
98%



Geographic footprint
1,503
Branches in Pakistan

The Largest Rural Branch Network
750+

ATMs with 98% Up-time
1,500+



14
International Branches

Summary P&L and Balance Sheet

TOTAL ASSETS

PKR 7,067 Bn
4.8% up YoY

ADVANCES (Gr.)

PKR 1,615 Bn
3.6% down YoY

DEPOSITS

PKR 4,429 Bn
14.6% up YoY

TOTAL INCOME

PKR 311.7 Bn
31.9% up YoY

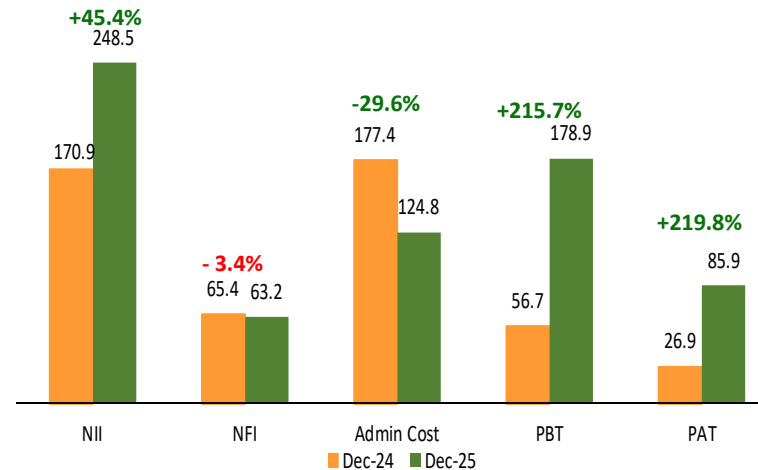
PROFIT BEFORE TAX

PKR 178.9 Bn
215.7% up YoY

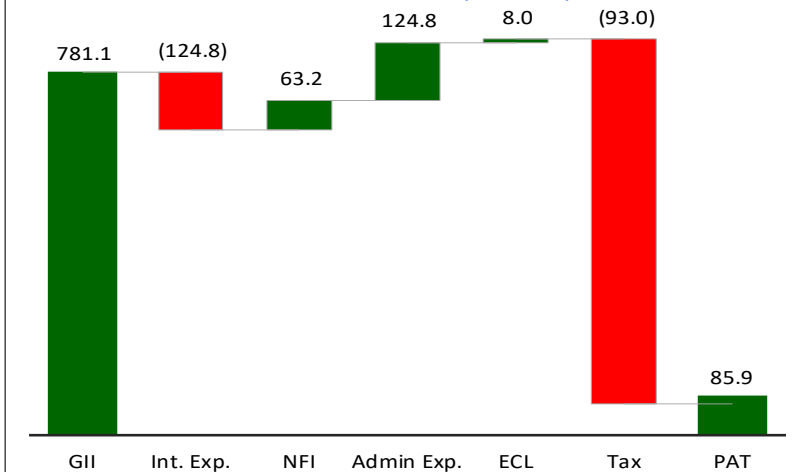
PROFIT AFTER TAX

PKR 85.9 Bn
219.8% up YoY

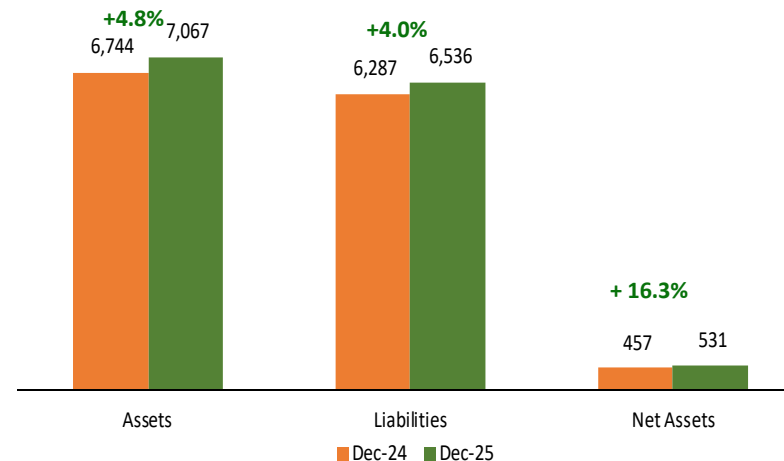
Growth YoY (Rs. 'Bn)



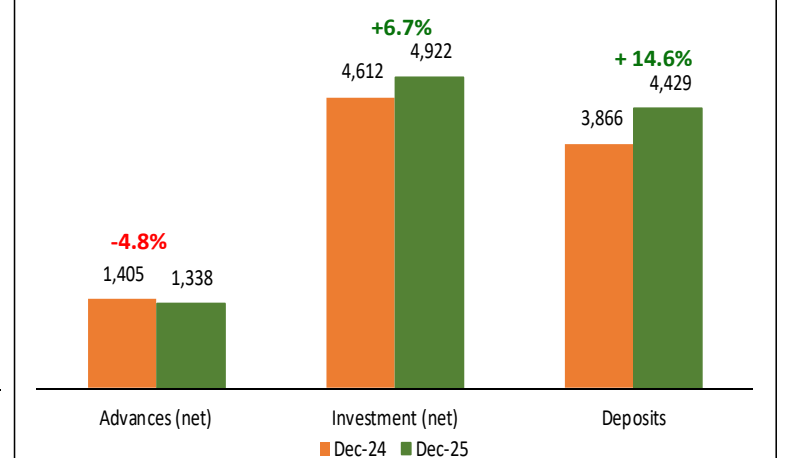
P&L Dec 2025 (PKR 'Bn)



Growth Dec-25 vs Dec-24 (Rs. 'Bn)



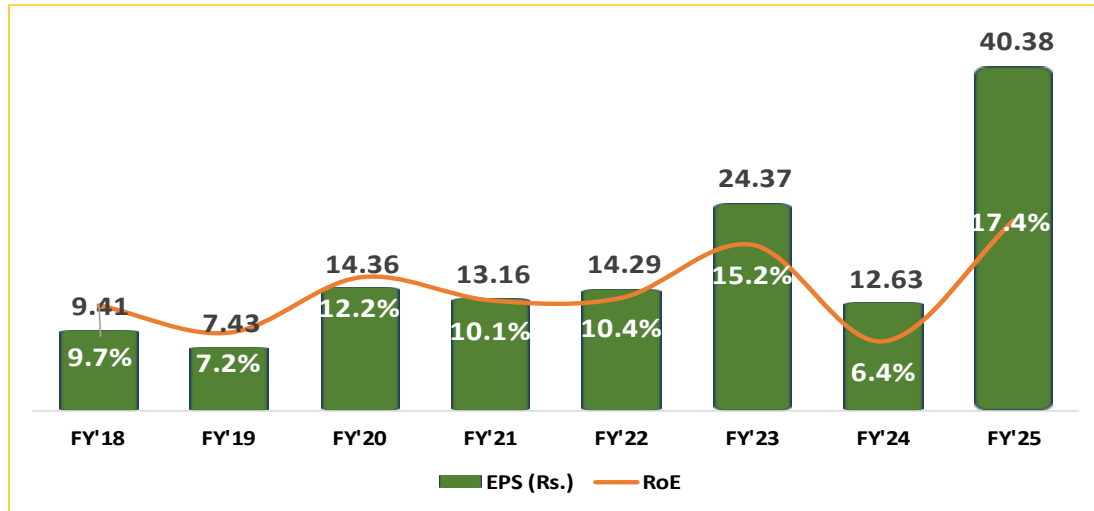
Key Balance Sheet Items (Rs. 'Bn)



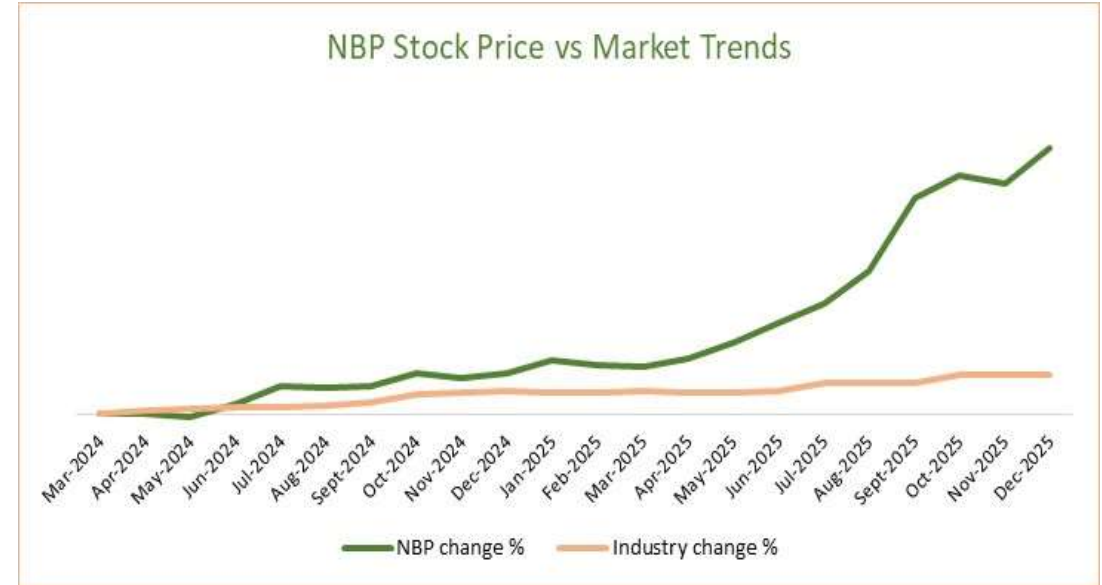
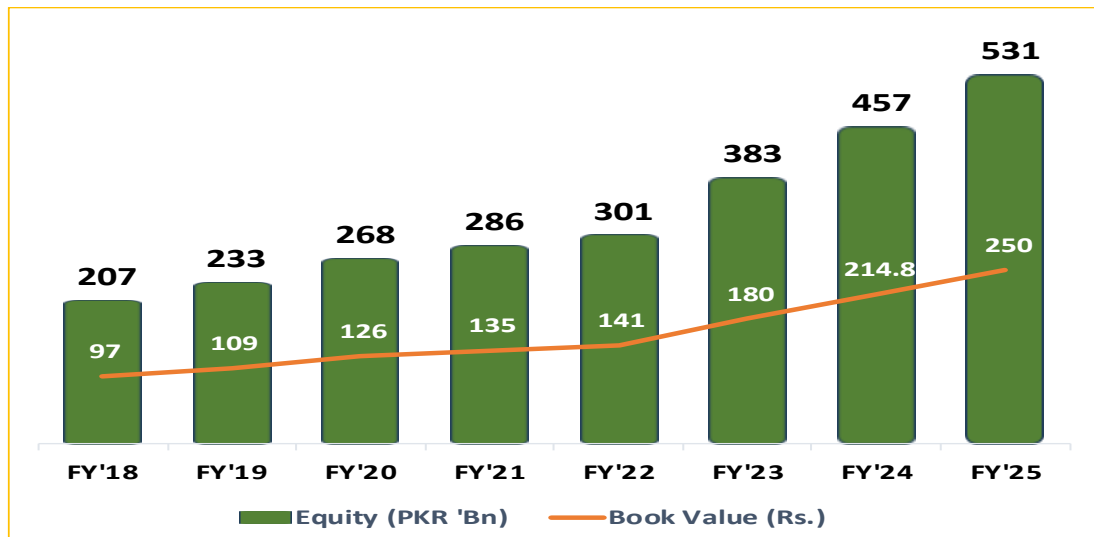
Share Performance



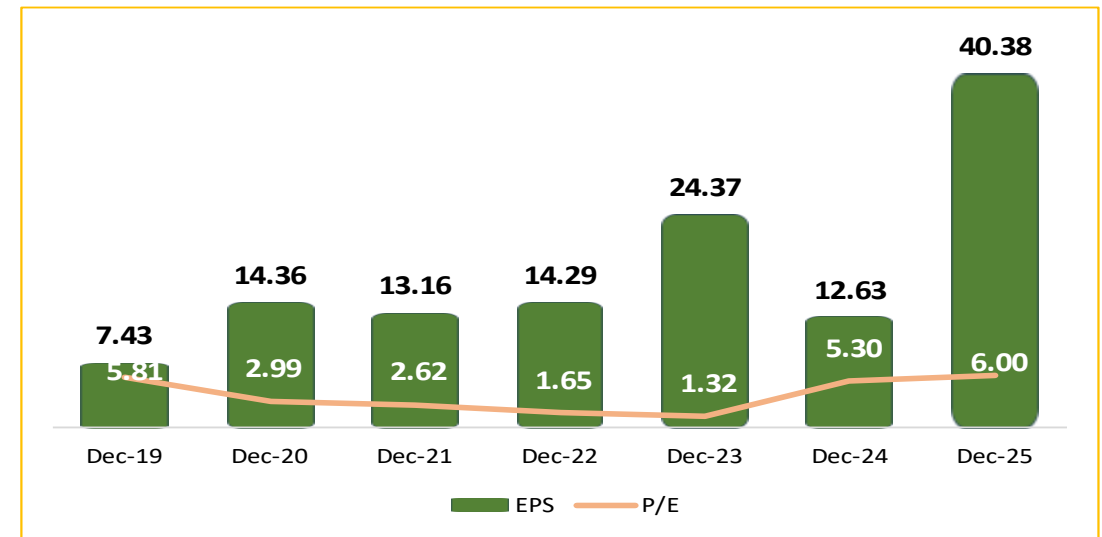
Return on Equity



Equity & Book Value Per Share



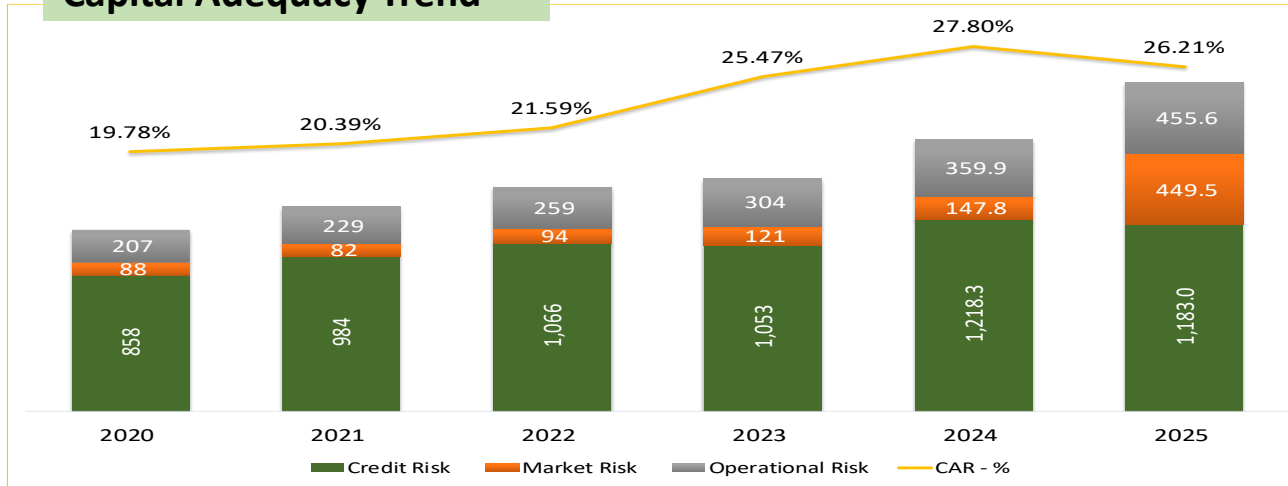
PE Multiples



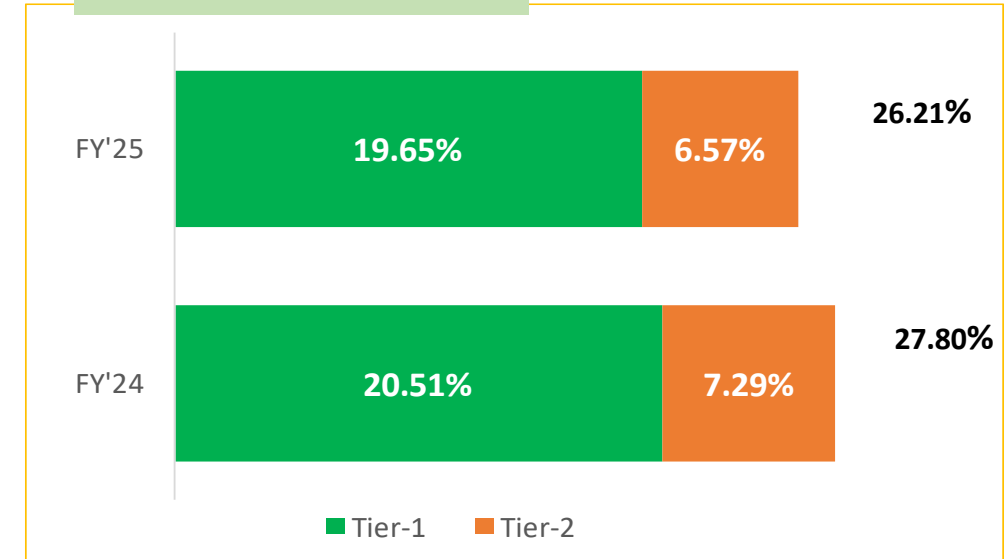
Strong Capital despite hefty Dividend Payout of PKR 74 Bn



Capital Adequacy Trend



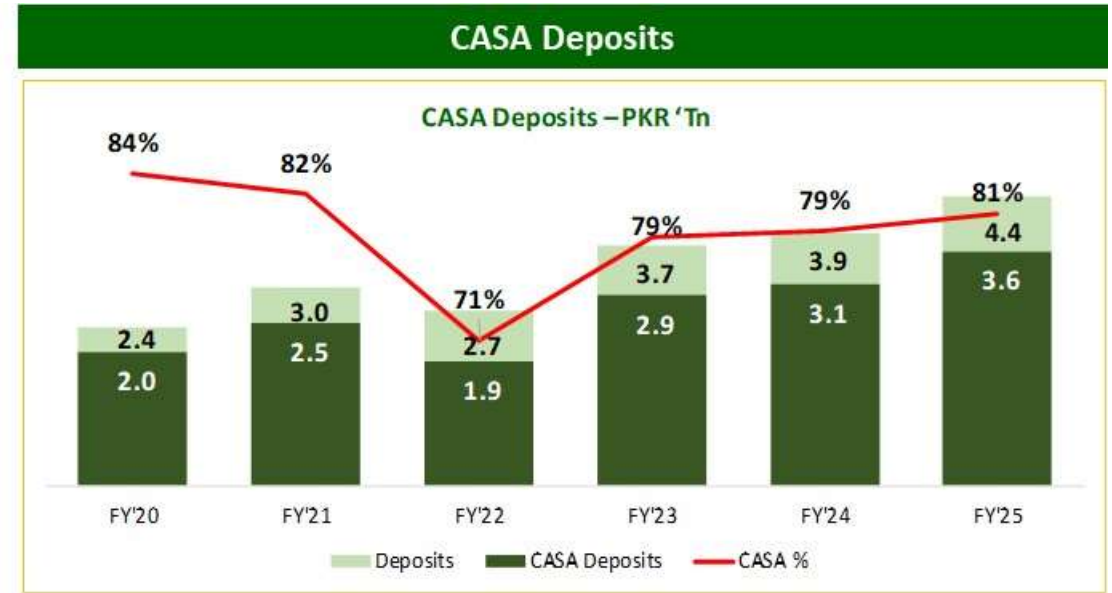
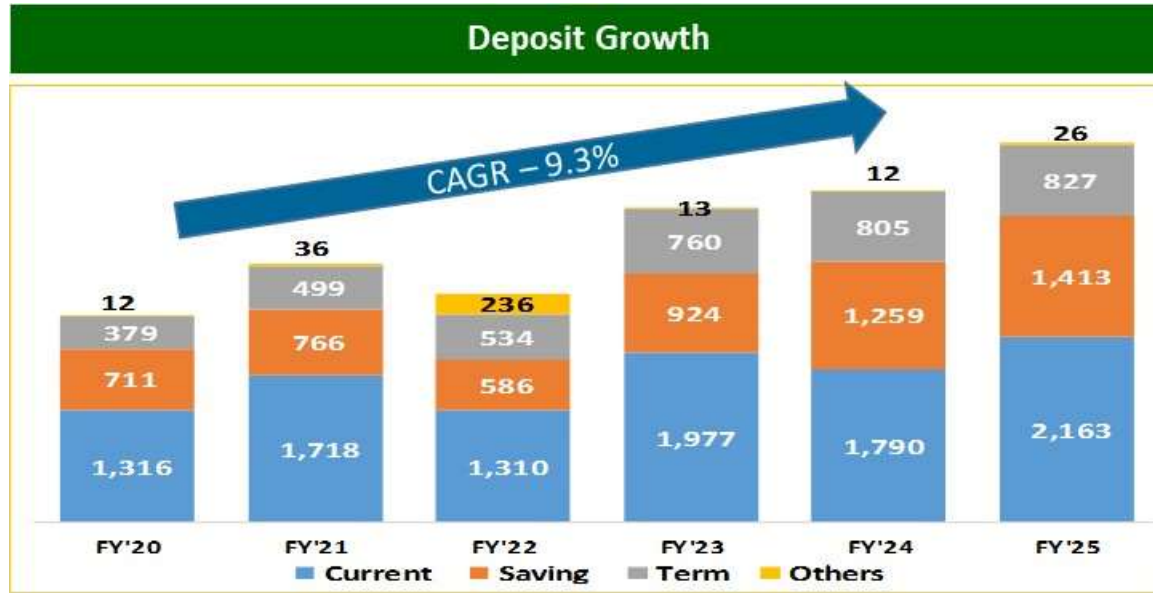
Capital Adequacy Ratio



- Historically, the Bank has maintained strong capital base with CAR, well above regulatory requirement.
- Year'25 CAR stood at 26.21% vs 27.80% at Year'24 (Regulatory requirement @ (11.5% + Buffer 1.5%= 13%).
- Leverage ratio stood at 4.37%, increased by 49 bps at Year'24.

Capital	Actual	Reqd.	Buffer (bps)
CET 1	19.65%	13.00%	665
Total CAR	26.21%	13.00%	1,321
Leverage	4.37%	3.00%	137

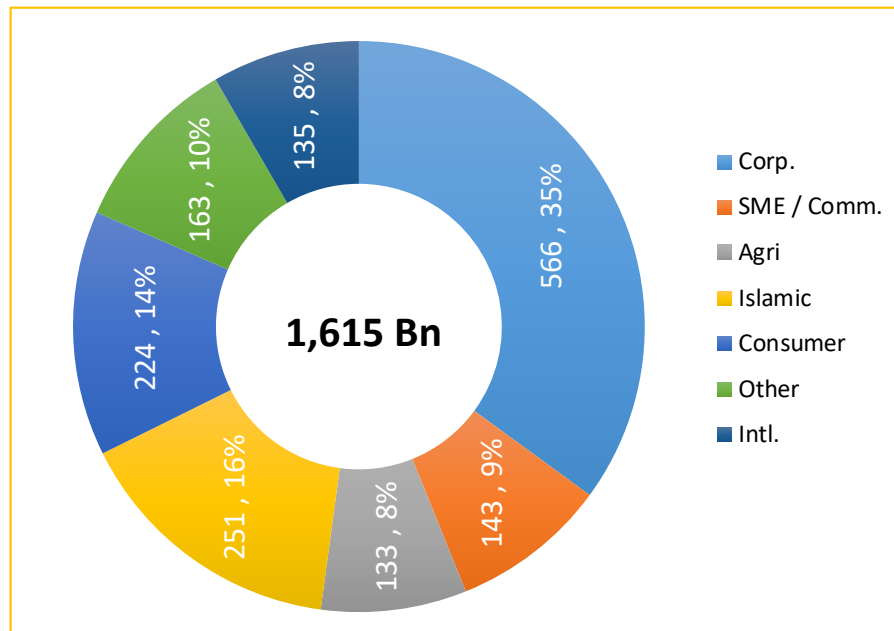
Growing Deposit Base – PKR 4.4 TRILLION



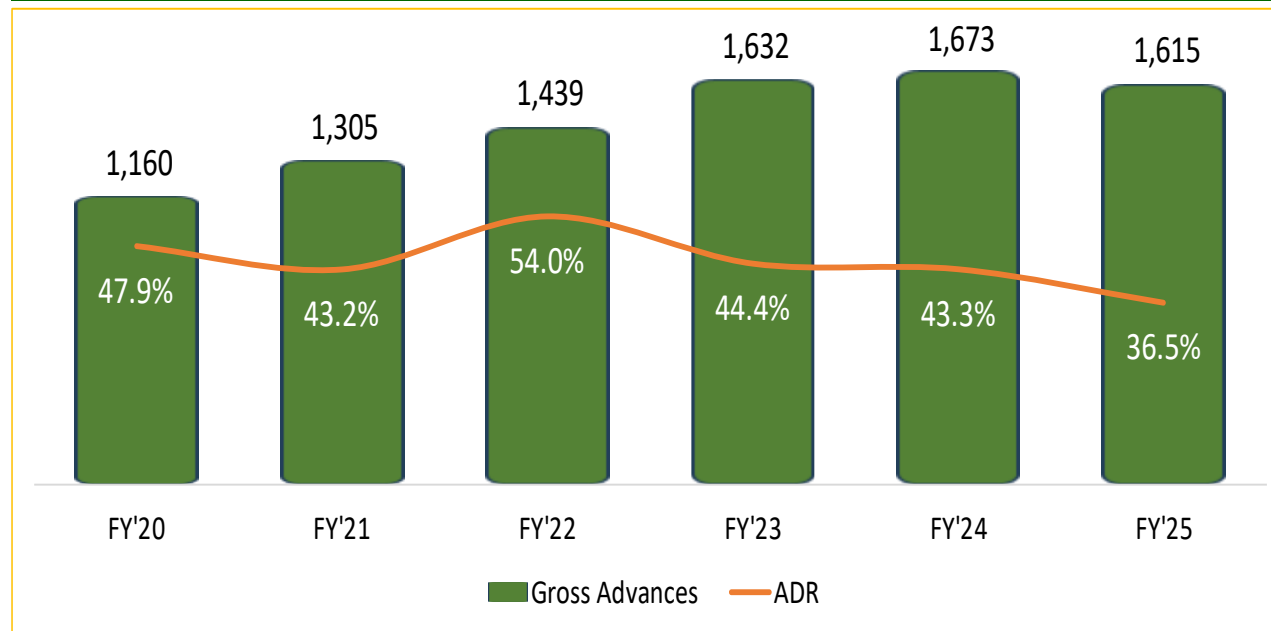
Loans & Advances : Steady Growth – Strong Provisioning



Advances by Segment



Gross Advances – YoY Growth Trend

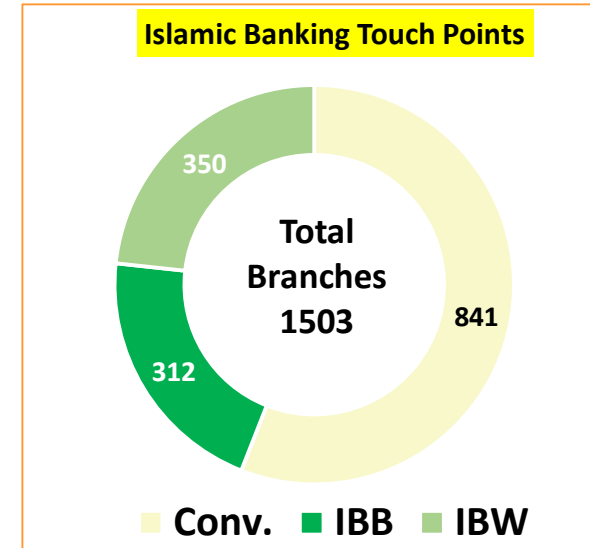


- Steady YoY credit growth in loan book, albeit some drop in Year '25 due to subdued demand mainly in corporate / public sector entities
- Largest provider of loans in agriculture with loan book of PKR 133 Bn
- Largest single consumer loan product (Advance Salary) with outstanding loans of PKR 87 Bn
- Strong provisioning of up to PKR 212.5 Bn against Stage-3 loans. Adequate provisioning (PKR 56.9 Bn) held against Stage-1 & Stage-2 loans.

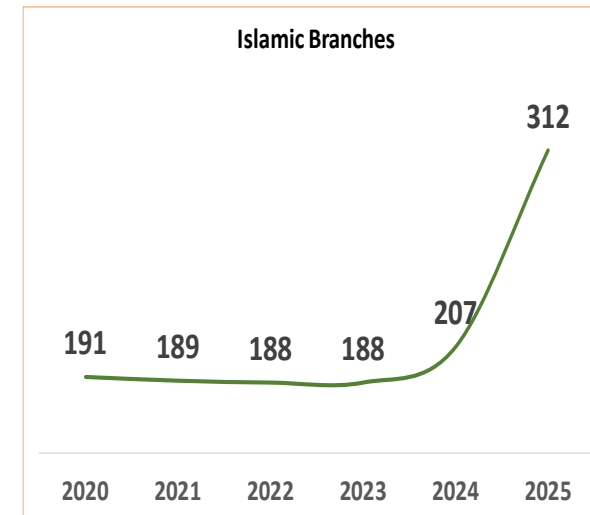
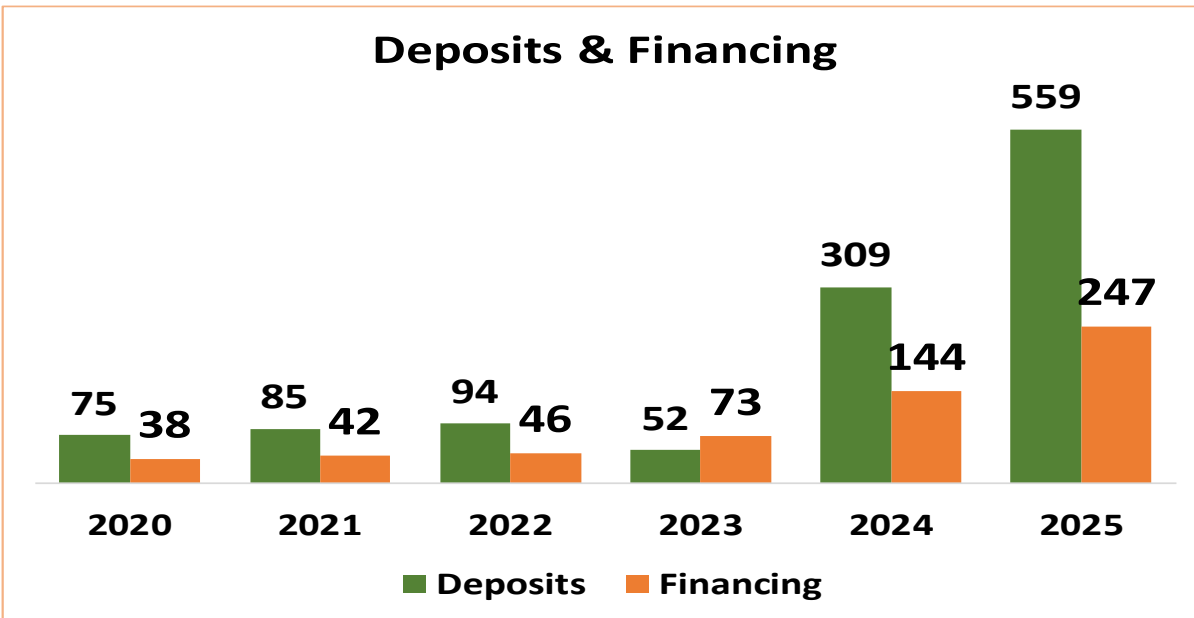
NBP – Sharp Growth in Islamic Banking



Indicator	2025	2024	YoY Growth	
			Amount	%
Financings	250	147	↑ 104	71%
Investments	305	155	↑ 150	97%
Earning Assets	555	302	↑ 254	84%
Deposits	559	309	↑ 250	81%
Total Assets	652	333	↑ 318	95%
Pre-Tax Profit	14	6	↑ 7.4	116%

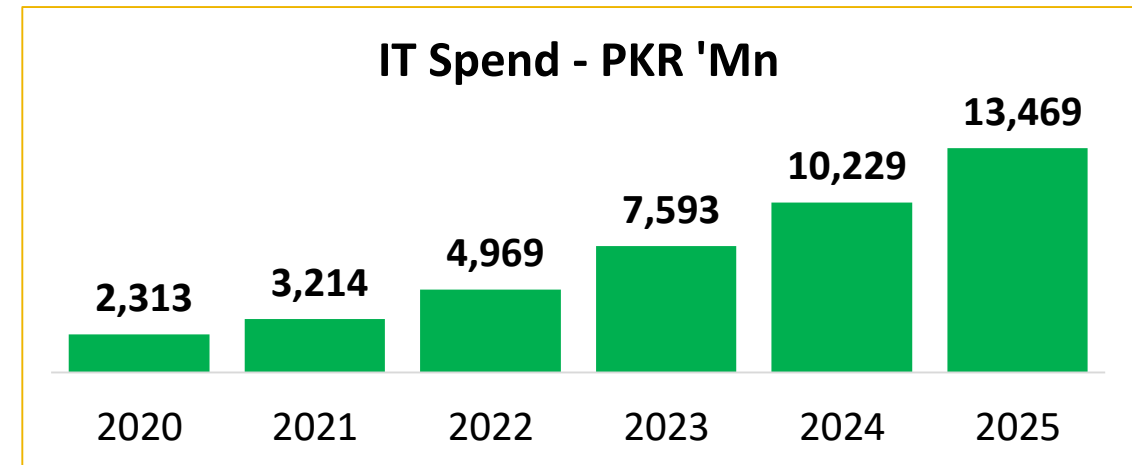


- Robust conversion of conventional network to Islamic is in progress
- Islamic Banking services now available at 662 touch points: 312 Branches, 350 Windows
- Near 100% YoY growth achieved in Islamic Banking total assets
- Pre-tax Profit increase 116% to reach 14 Bn during 2025



Significant IT Spend – PKR Mn

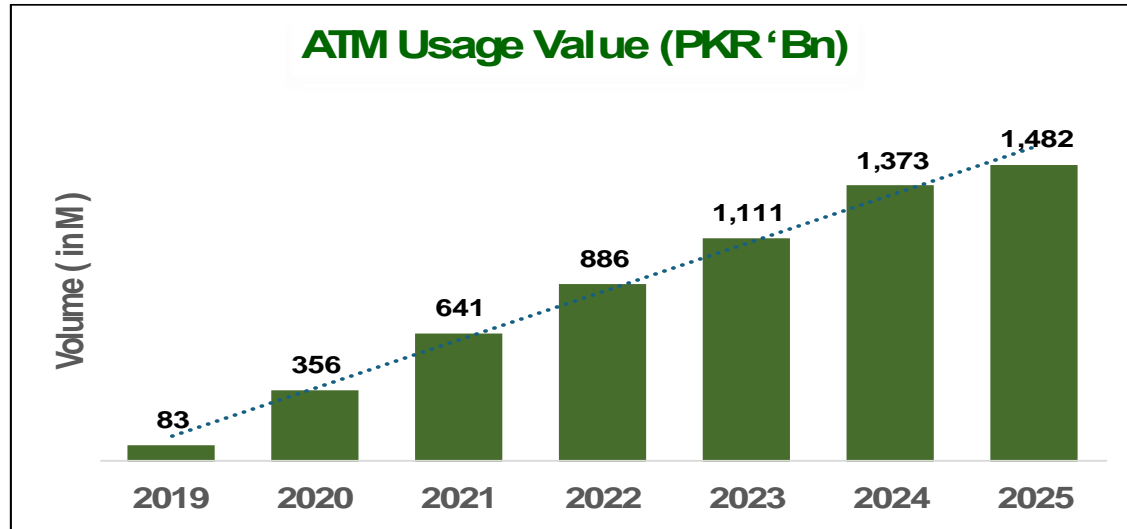
- The sharp increase in CAPEX in recent years indicates a long-term IT transformation agenda in all areas of the Bank since 2021/2022
- A healthy sign is the transition from reactive spending to planned investment cycles.



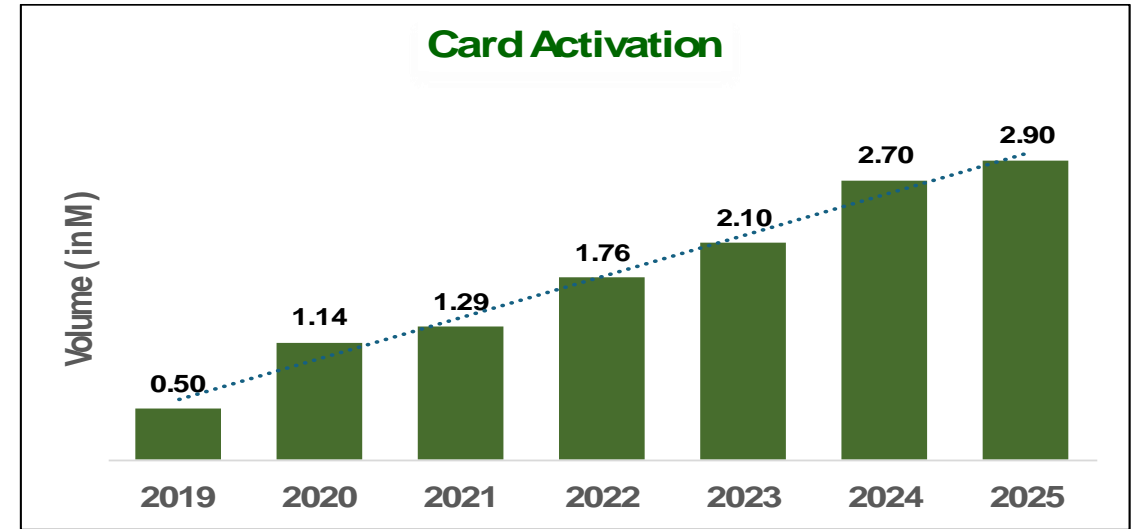
Significant investments into IT and Digital Systems

- ✓ Core Banking Application upgrade rolled out in April 2025 with simultaneous upgrades on business side.
- ✓ API Management Platform (development for new APIs)
 - Introduction of Huawei Pay for NBP customers
 - Internet Payment Gateway for P2G transactions
 - First bank to go live on SBP RAAST (instant payment gateway)
- ✓ Robust Equipment & Peripherals acquisition especially to replace obsolete computers/equipment.
- ✓ Digital Offering and new ATM network
- ✓ Enhanced & Strengthened Cybersecurity

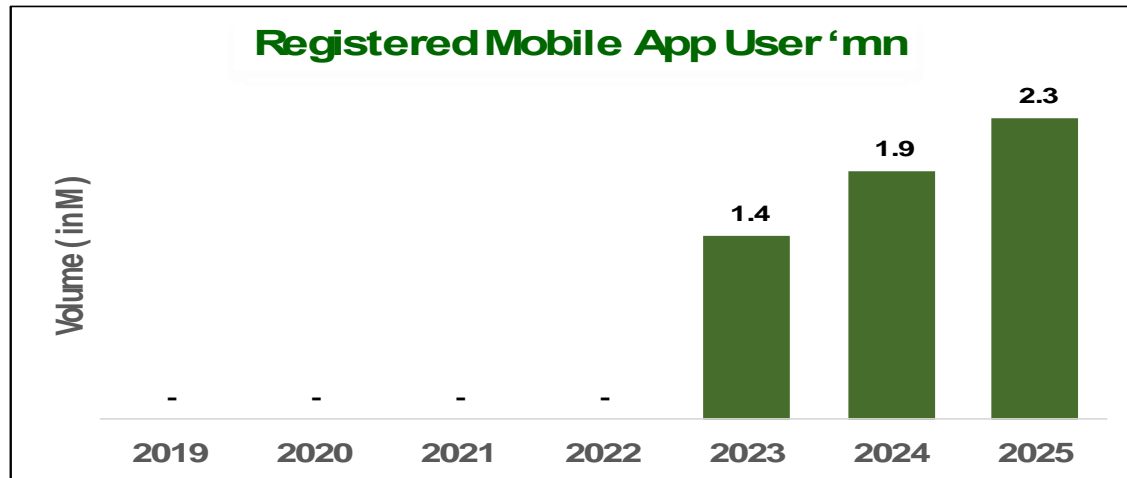
Digital Transformation- Growth in Digital Usage



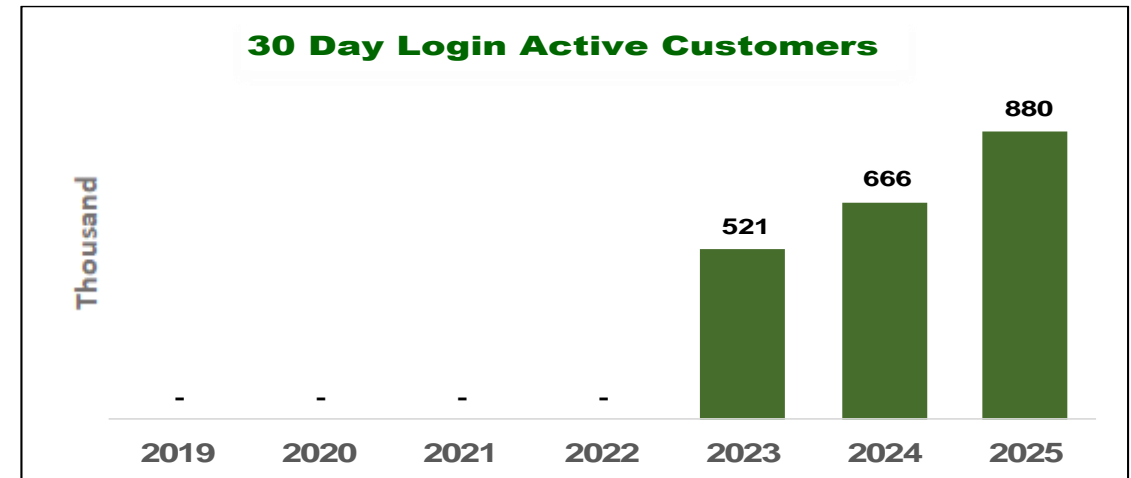
1.5 Trillion Cash out using ATM in 2024



2.9 Million active debit card portfolio



21%+ Growth in registered customers 2025 vs 2024



32%+ Growth in 30 day active customers 2025 vs 2024

Majors Awards and Accolades



**Best Bank for
Agriculture
2020 and 2019**
(Institute of
Bankers Pakistan)

**Innovative
Deal of the
Year-2020**
(Asian Banking &
Finance Magazine)

**Best Corp.
Sukuk Deal
2021**
(Asset Triple A
Awards)

**Contribution
to National
Economy**
(8th FPCCI Awards
2020)

**Best Corporate
& Investment
Banking Services**
(8th FPCCI Awards
2020)

**Asiamoney Best
Bank Award
2021**
(Global Finance
Magazine)

**Best Corporate
Finance House**
(Runner up-2024)
(CFA Society
Pakistan)

**Best
Presented
Annual Report**
(Merit Award-
2022)

**Business
Performance
Award**
(24th All Pakistan
Newspapers
Society)

**Corporate
Social
Responsibility
Award**
(11th CSR Summit &
Awards 2019)

**Best Trade
Finance
Provider 2020**
(Asian Banking &
Finance Magazine)

**Best
Presented
Annual Report**
(Merit Award-
2024)

THANK YOU

