

**Message from ABL CEO – Mr. Aizid Razzaq Gill on International Day of Family Remittances**

On this International Day of Family Remittances, I want to take a moment to acknowledge and pay my regards to all the migrant workers, who are making a significant contribution towards improving the livelihood of their families back home by providing necessities of life including but not limited to better health, education, and housing facilities.

Workers' remittances play a pivotal role in economic development and prosperity of developing nations like Pakistan, which ultimately contribute towards achievement of Sustainable Development Goals.

Given the significance attached with remittances and financial inclusion, ABL is continuously investing in automated financial solutions to promote faster, secure, and cost-effective funds transfer. ABL has consistently remained a strong proponent of the State Bank of Pakistan's vision to boost remittances inflows through legal channels, and hence our focus remains to promote financial inclusion with an aim to develop a documented economy, and discouraging remittances through informal means.

ABL is well cognizant with the changing industry dynamics. The Bank strives to explore every opportunity to leverage on emerging technologies with continued focus on digital transformation for the betterment of individual households, communities and the financial system as a whole. In order to promote financial inclusion and optimize customers' experience, ABL is making significant investments on digital banking front, which is quite evident from the opening of Pakistan's first virtual branch in the metaverse in the year 2022.

Let's reaffirm our commitment to helping the millions of migrants who toil hard throughout the year on this International Day of Family Remittances. Let's play our part by providing user friendly digitized remittance solution to bridge the gap between the migrants and their families.

We stand together to build a more just and equitable world for all.

Thank you!