

UBL – ML-Based Financial KPI Forecast

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History available from 2014-12-31 to 2025-09-30 (quarterly).
Forecast horizon: 5 years (20 quarters) beyond 2025-09-30.

Models used per KPI:

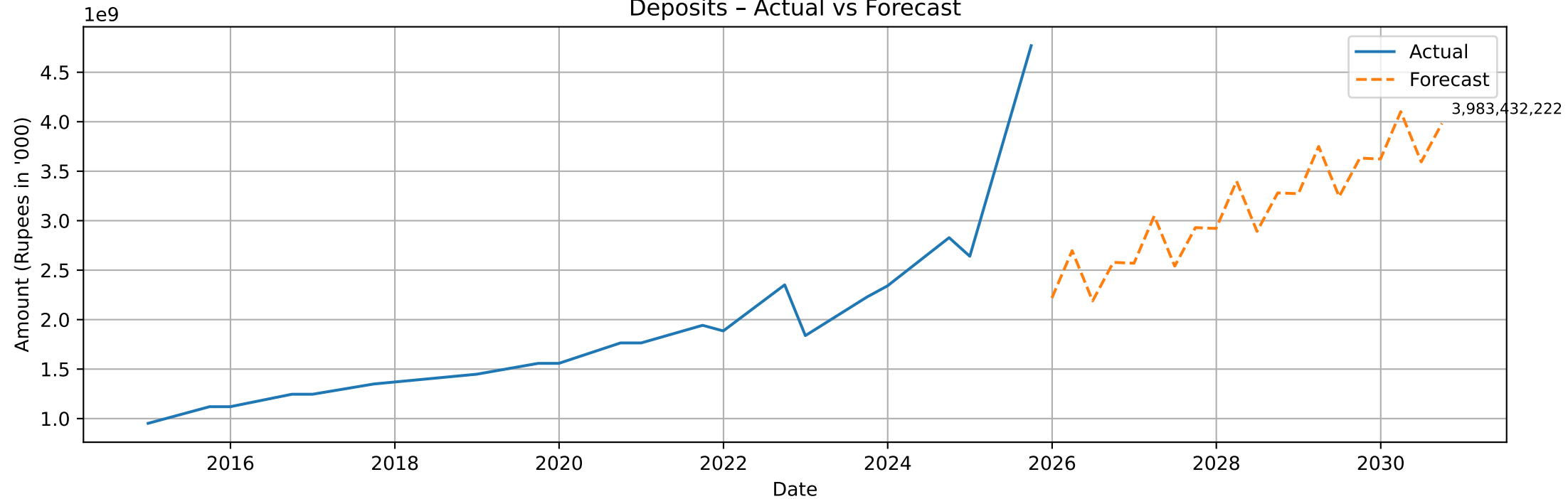
- Naive random-walk benchmark
- SARIMAX (ARIMA with quarterly seasonality)
- Ridge regression on KPI lags

Best model is selected by lowest backtest MAPE per KPI.

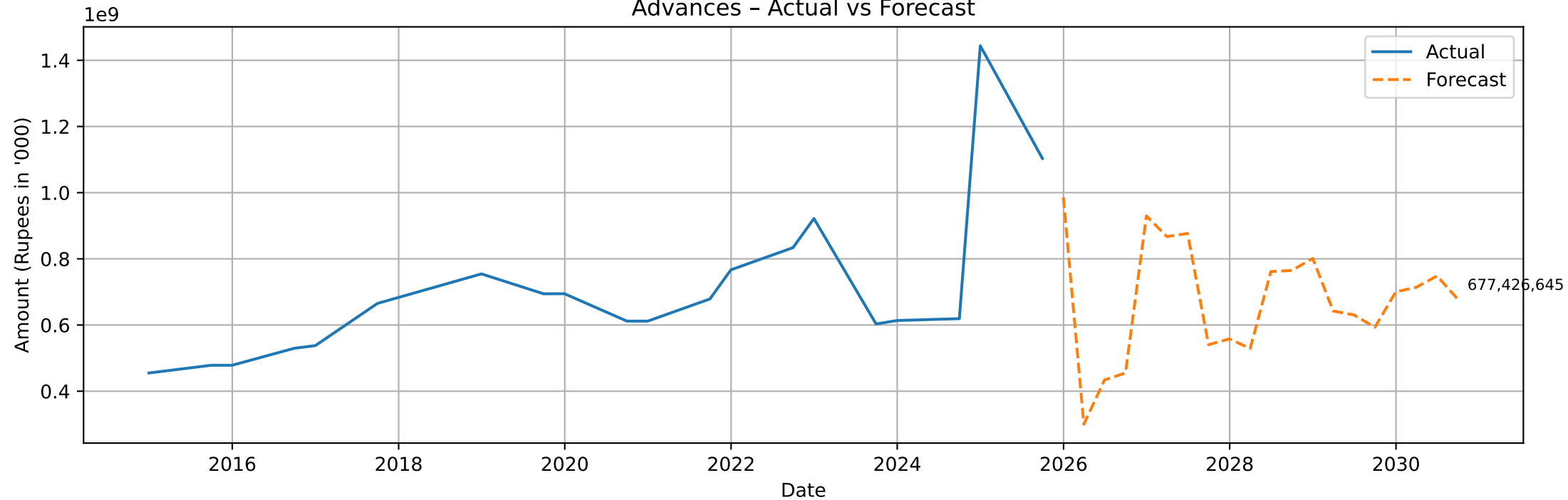
Key messages (based on year-end levels):

- Deposits: from 2,218,839,238 in 2025 to 3,983,432,222 by 2030 (~12.4% CAGR).
- Advances: from 985,819,834 in 2025 to 677,426,645 by 2030 (~-7.2% CAGR).
- Investments: from 8,845,619,152 in 2025 to 268,711,459,938 by 2030 (~97.9% CAGR).
- Borrowings: from 7,276,089,738 in 2025 to 214,828,532,576 by 2030 (~96.8% CAGR).
- Total_Assets: from 8,927,683,523 in 2025 to 58,691,015,587 by 2030 (~45.7% CAGR).
- Total_Equity: from 322,410,762 in 2025 to 256,701,183 by 2030 (~-4.5% CAGR).
- Unappropriated_Profit: from 101,087,684 in 2025 to 156,990,140 by 2030 (~9.2% CAGR).

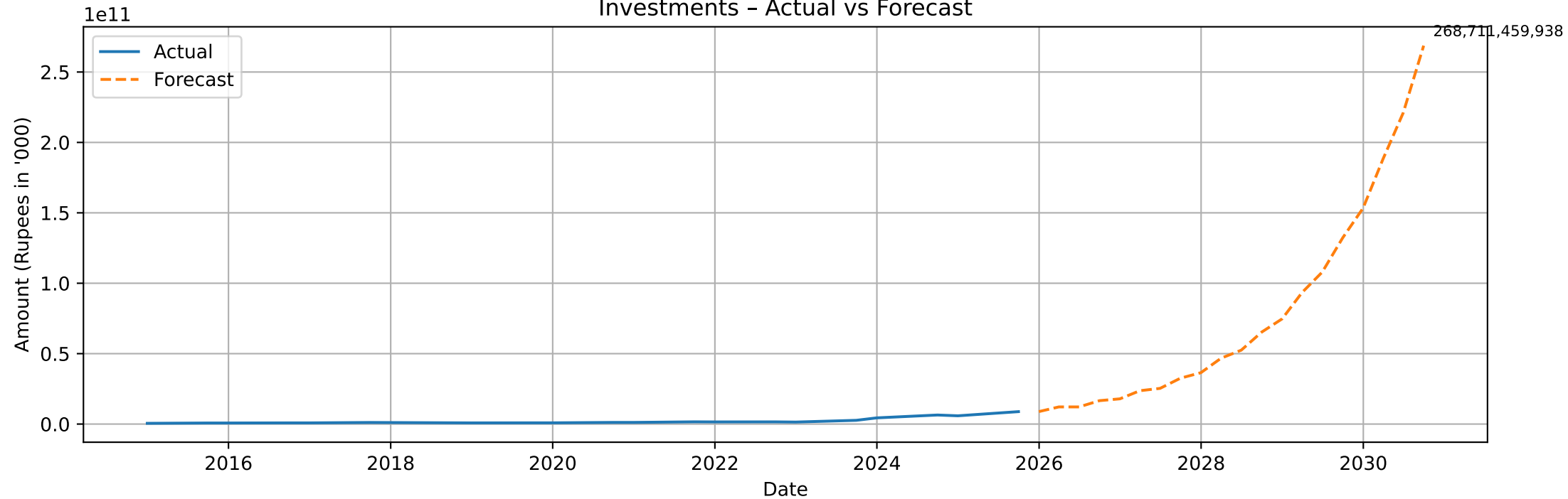
Deposits - Actual vs Forecast



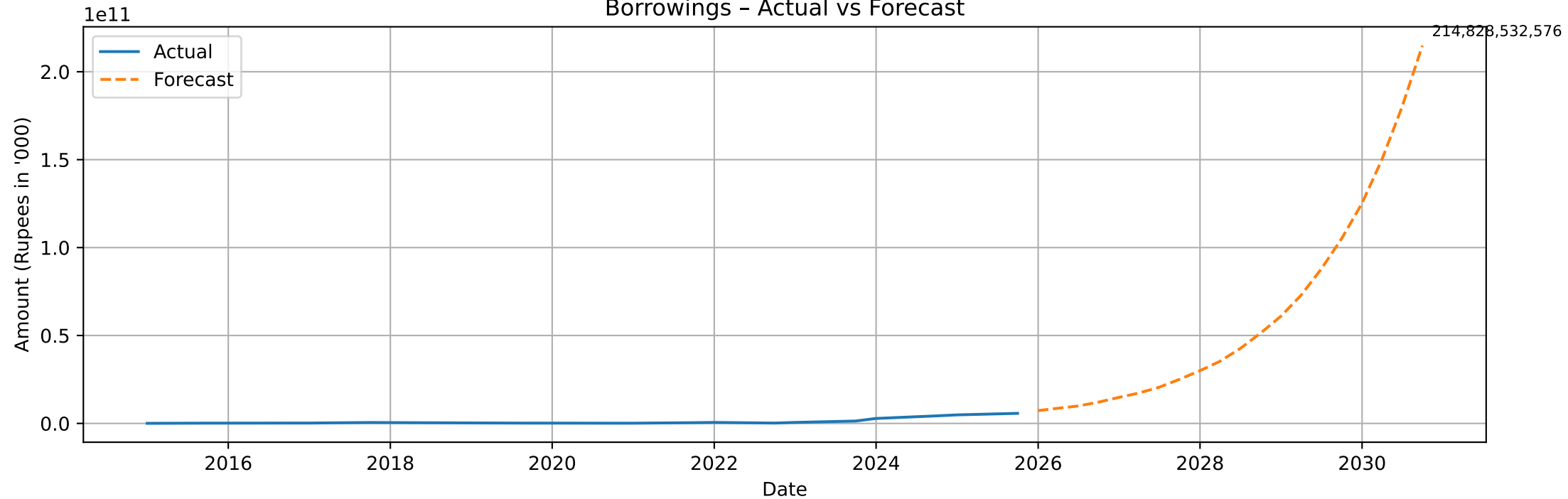
Advances - Actual vs Forecast



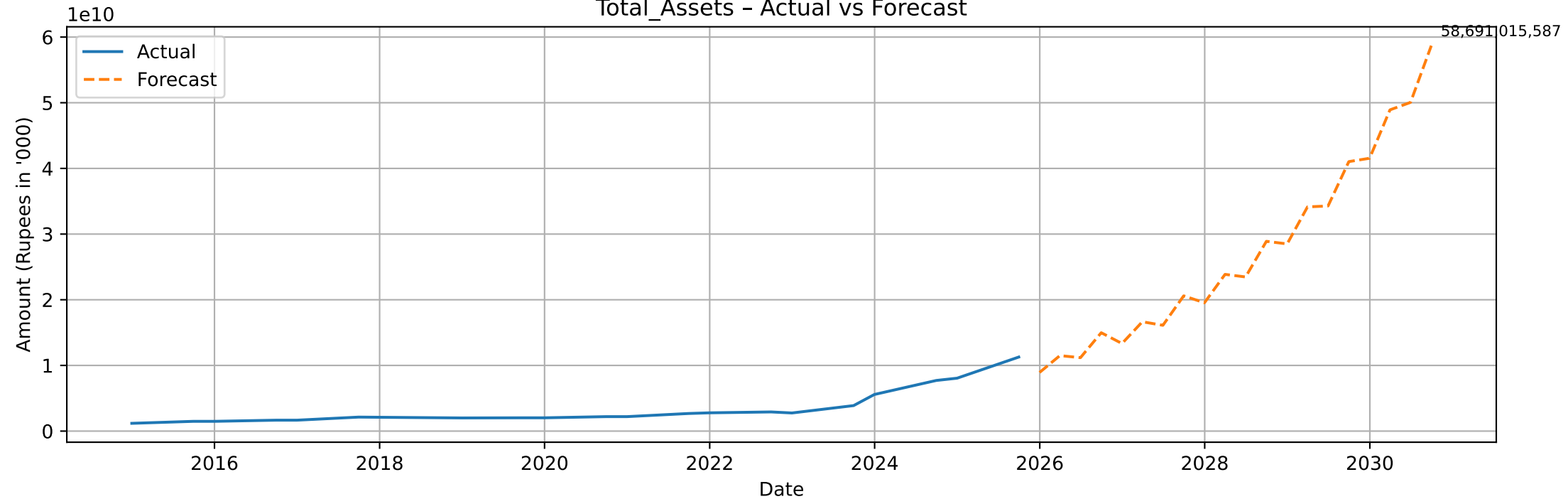
Investments - Actual vs Forecast



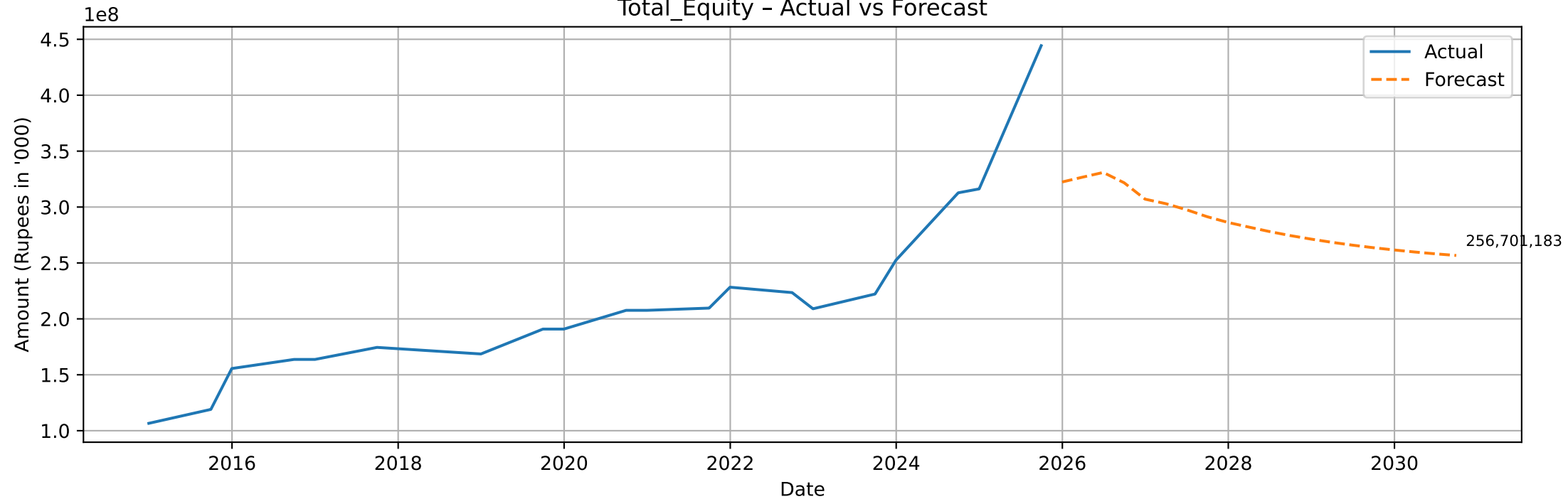
Borrowings - Actual vs Forecast



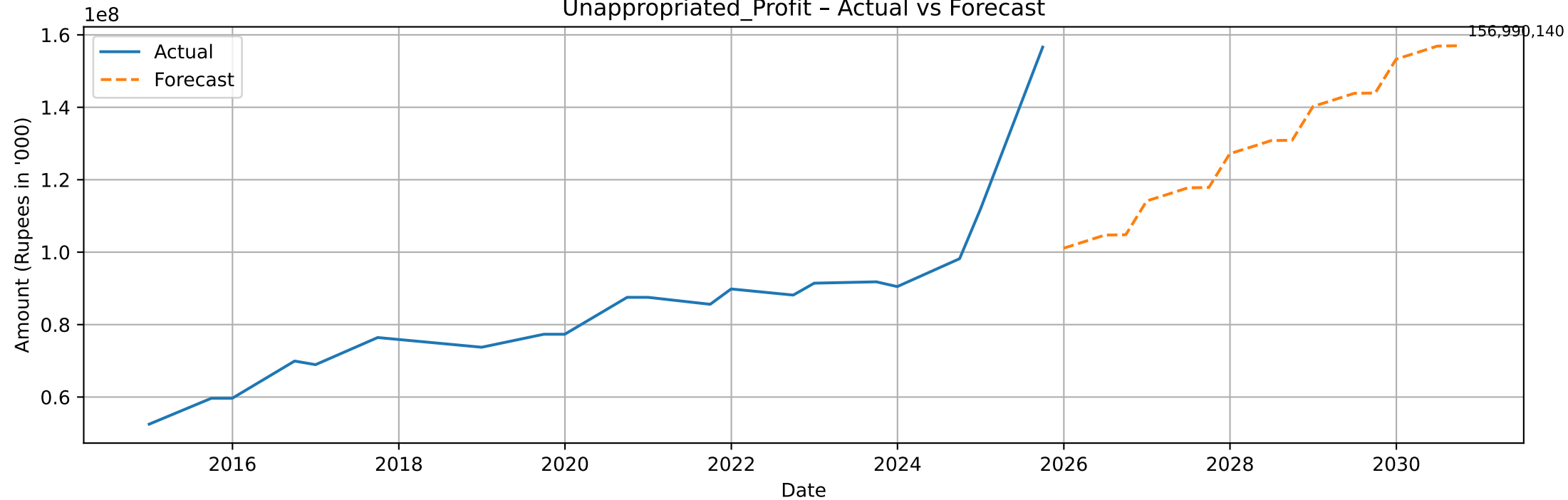
Total_Assets - Actual vs Forecast



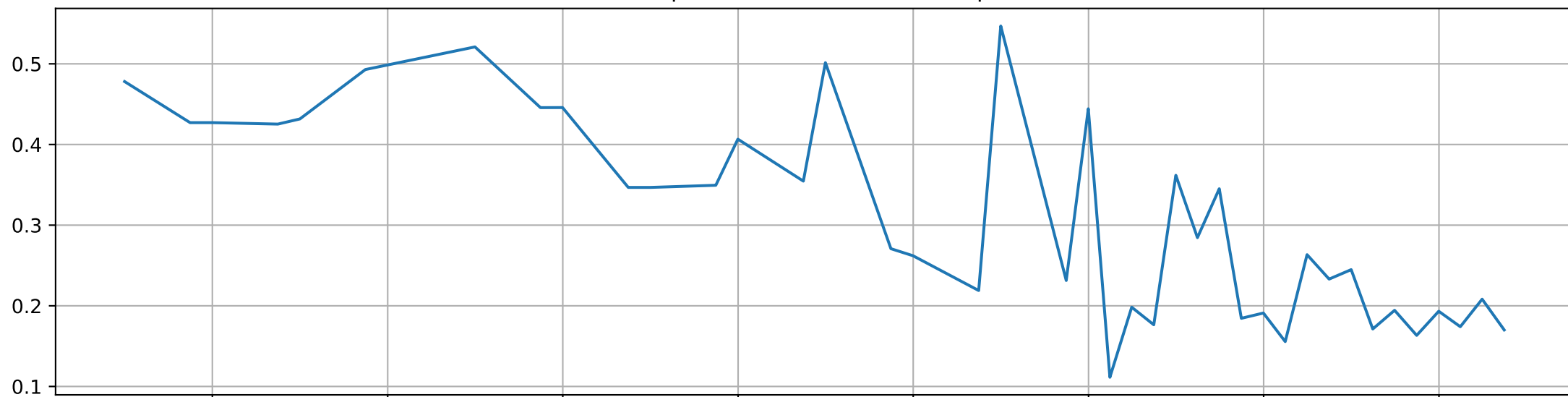
Total_Equity - Actual vs Forecast



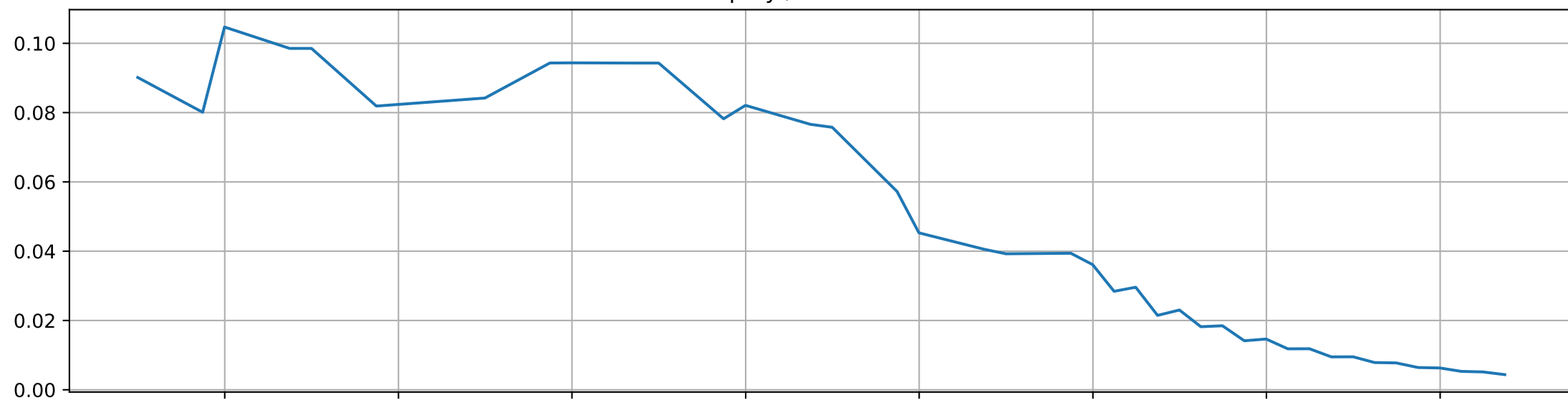
Unappropriated_Profit - Actual vs Forecast



Loan-Deposit Ratio (Advances / Deposits)



Equity / Total Assets



ROE - Annualised (based on change in Unappropriated Profit)

