



# CORPORATE BRIEFING 2024



# BAHL-OVERVIEW



**Incorporation & Operations Beginning Date**  
October 1991  
January 1992



**Global Presence**  
Bahrain, Malaysia,  
Türkiye, UAE, China & Kenya



**PBT**  
PKR 63.1 Billion



**Credit Rating**  
AAA (Long Term)  
A1+ (Short Term)



**Branches**  
1202



**Total Assets**  
PKR 3052 Billion



**Deposits**  
PKR 2,222 Billion



**Advances**  
PKR 768 Billion



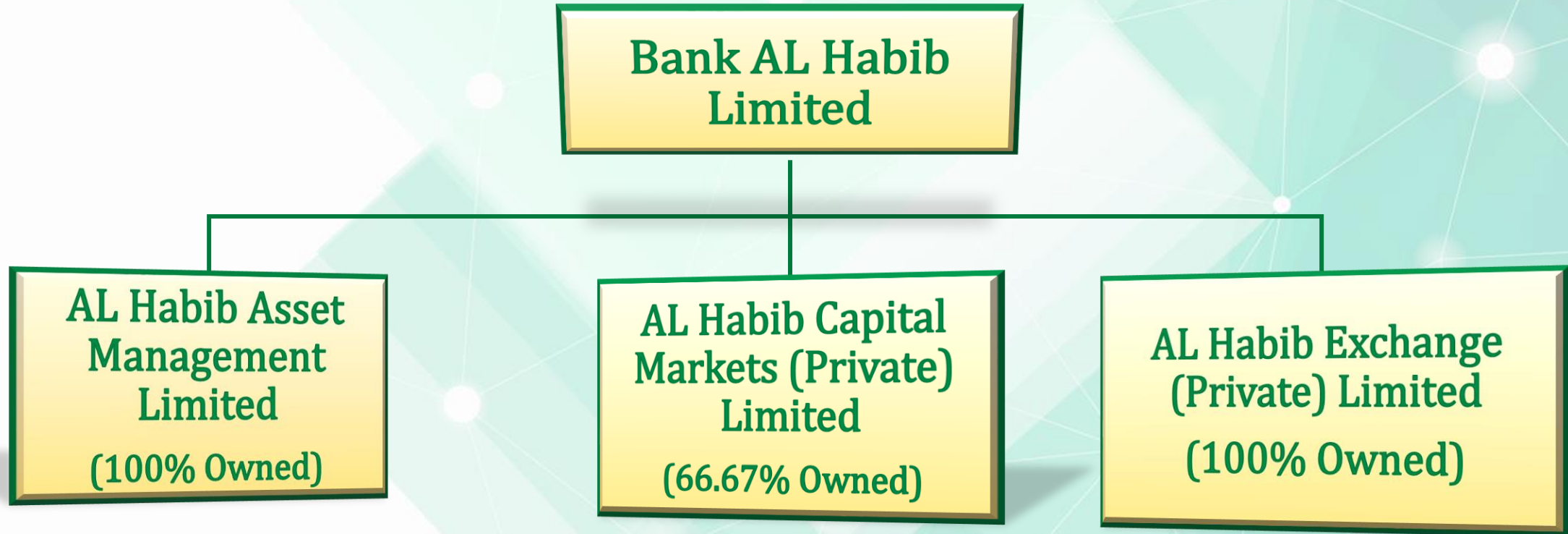
**Market Share**  
6.89% in Deposits &  
6.47% in Advances



**Equity (excl surplus)**  
PKR 129 Billion



# BANK AL HABIB LIMITED & SUBSIDIARIES





# BOARD OF DIRECTORS

**Abbas D. Habib**

**Chairman**

**Adnan Afridi**

**Anwar Haji Karim**

**Arshad Nasar**

**Farhana Mowjee Khan**

**Humayun Bashir**

**Mohammad Rafiquddin Mehkari**

**Murtaza H. Habib**

**Qumail R. Habib**

**Executive Director**

**Syed Mazhar Abbas**

**Mansoor Ali Khan**

**Chief Executive**



# VISION & MISSION

## VISION STATEMENT

TO BE OUR CUSTOMERS' MOST CONVENIENT  
AND TRUSTED BANK

## MISSION STATEMENT

TO MAKE BANKING SAFE, SIMPLE, AND  
PLEASANT



# CORE VALUES

**Respect for people**

**Relationships of Trust**

**Service to Customers**

**Simplicity in Everything**

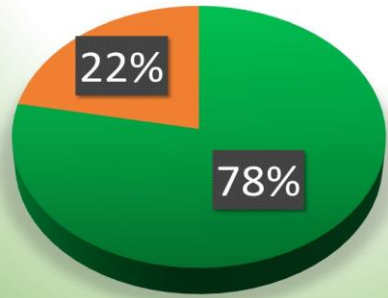
**Culture of Ownership**

**Communication & Cooperation**



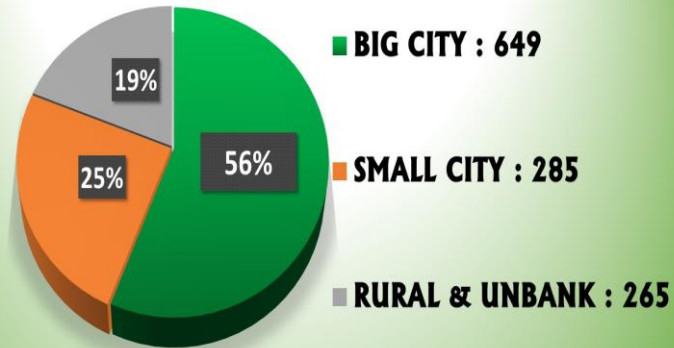
# NETWORK

## BRANCHES : 1202

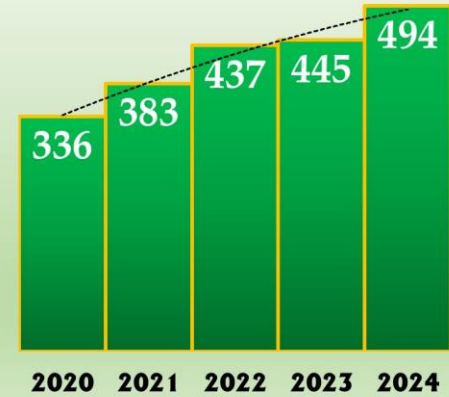


■ **Conventional : 939**  
■ **Islamic : 263**

## Domestic Branches : 1199



## No. Of Cities Covered



## Foreign Branches

**Bahrain**

**Malaysia**

## Representative Offices: 4

**China**

**Turkiye**

**UAE**

**Kenya**

## No. Of ATMs: 1428

**On-site : 1194**

**Off-site : 225**

**Booth : 11**

**Mobile ATM : 9**

**CDM: 41**

# KEY PERFORMANCE HIGHLIGHTS

**PBT**

**Rs. 63.1 Bln**

**↑19.10% YoY**

**PAT**

**Rs. 33.1 Bln**

**↑13% YoY**

**Total Assets**

**Rs. 3,052 Bln**

**↑11.33% YTD**

**Total Deposits**

**Rs. 2,222 Bln**

**↑14.91% YTD**

**Advances - NET**

**Rs. 767.8 Bln**

**↓11.69% YTD**

**Investment - NET**

**Rs. 1,815 Bln**

**↑20.66% YTD**

**Equity**

**(Before Revaluation)**

**Rs. 129.5 Bln**

**↑15.73% YTD**

**CD/TD**

**37%**





# KEY PERFORMANCE HIGHLIGHTS

**Earning Per Share**

**Rs. 29.74**

**Book Value Per Share**

**Rs. 116.52**

**Dividend**

**Rs. 11.6**  
**YTD**

**CAR**

**19.6%**

**NPL Ratio**

**4.30%**

**Branches  
Opened to date**

**89**



# FINANCIAL RATIOS

**Gross ADR**

**36.6%**

**PAT To  
ASSETS**

**1.52%**

**PAT To  
SHAREHOLDER  
FUND**

**36.48%**

**YOA**

**15.39%**

**COD**

**11.9%**

**SPREAD  
(Adv - Dep)**

**3.49%**

**Cost To  
Income**

**43.6%**

**Net Interest  
Margin**

**Rs. 116.6Bln**

**↑37.38% YoY**

**Fee &  
Commission**

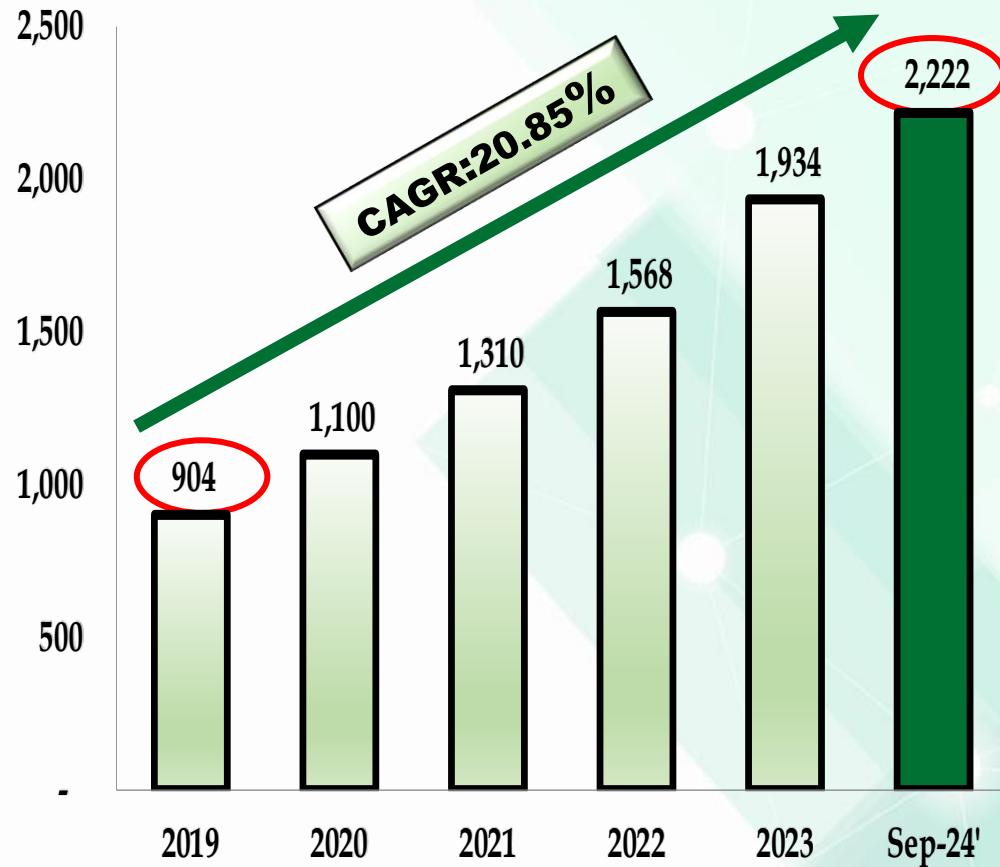
**Rs. 13.7 Bln**

**↑32.3% YoY**

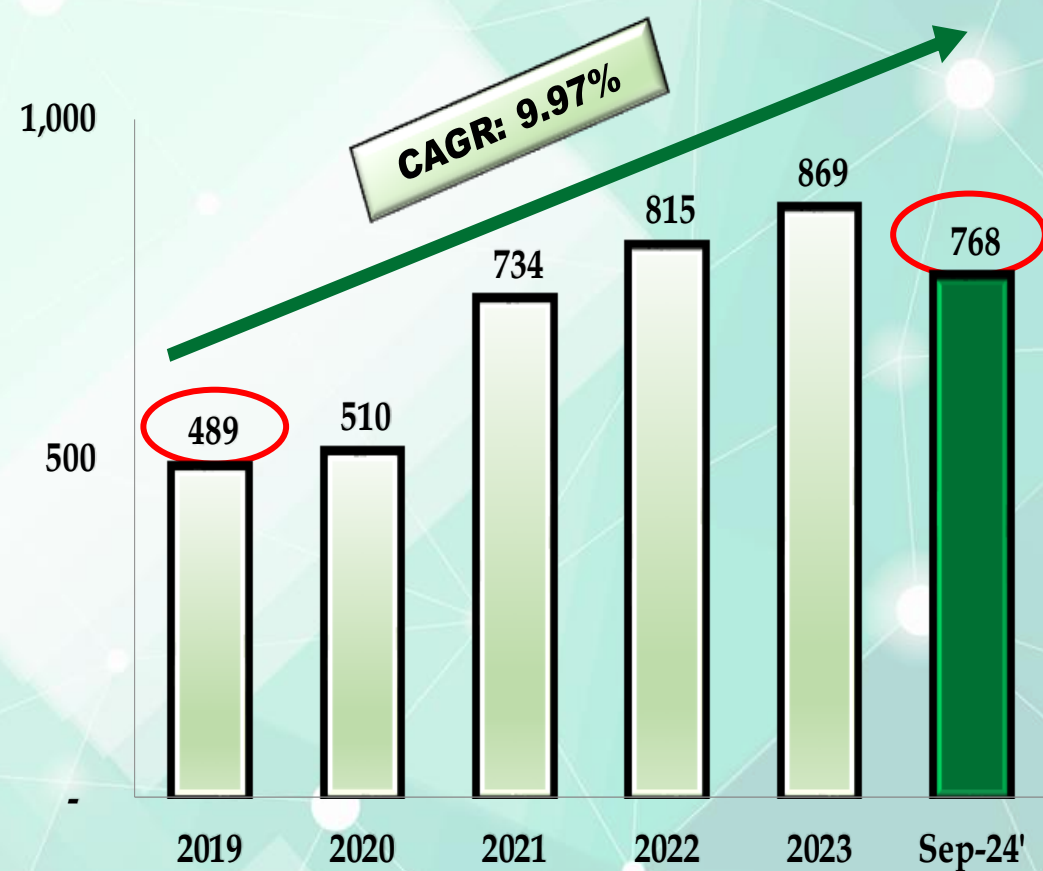


# PERFORMANCE TREND

## Deposits (Rs in Billion)



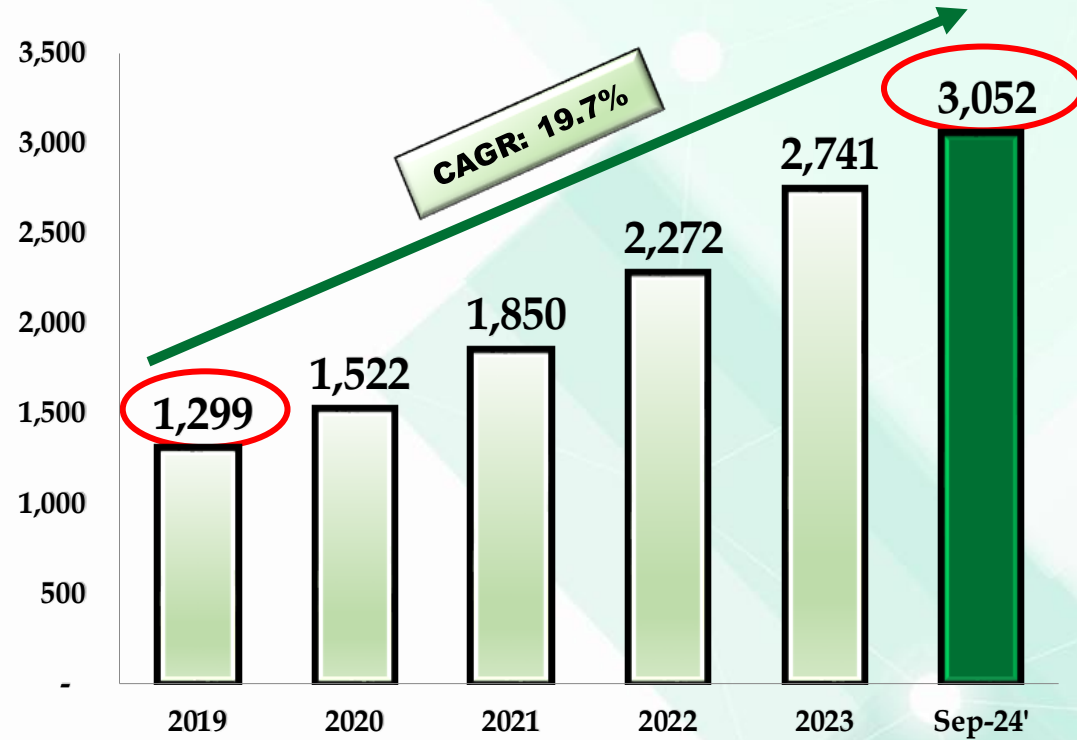
## Advances (Rs in Billion)



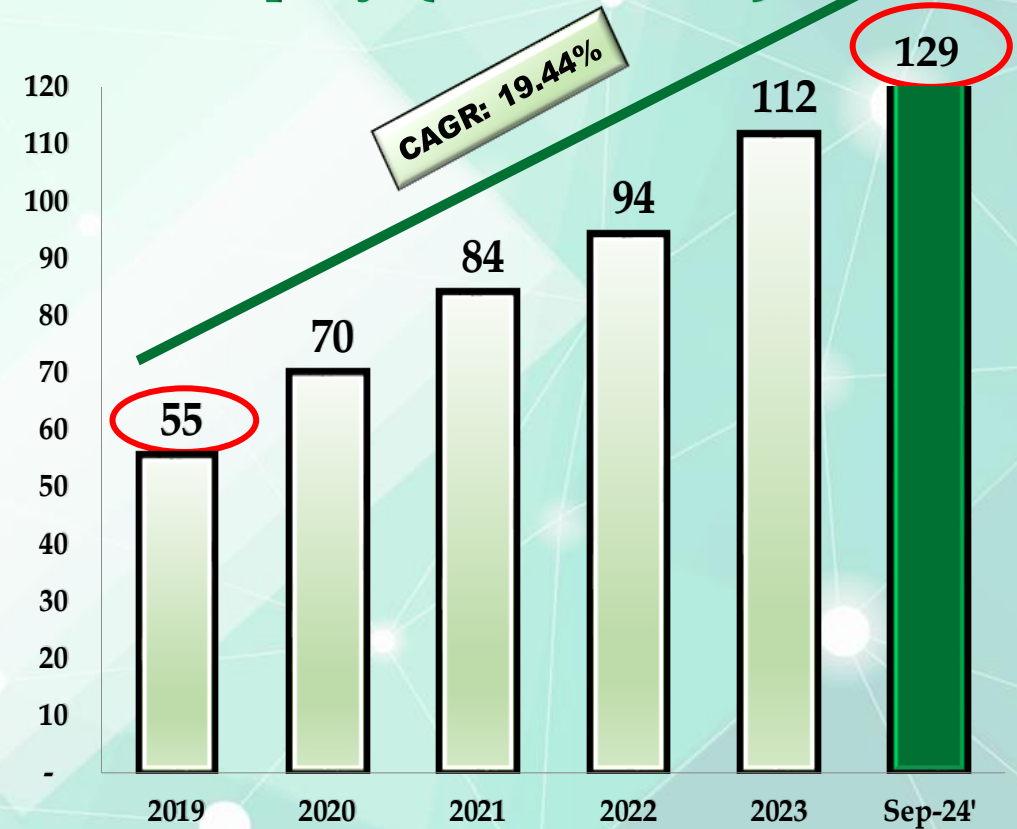


# PERFORMANCE TREND

## Assets (Rs in Billion)



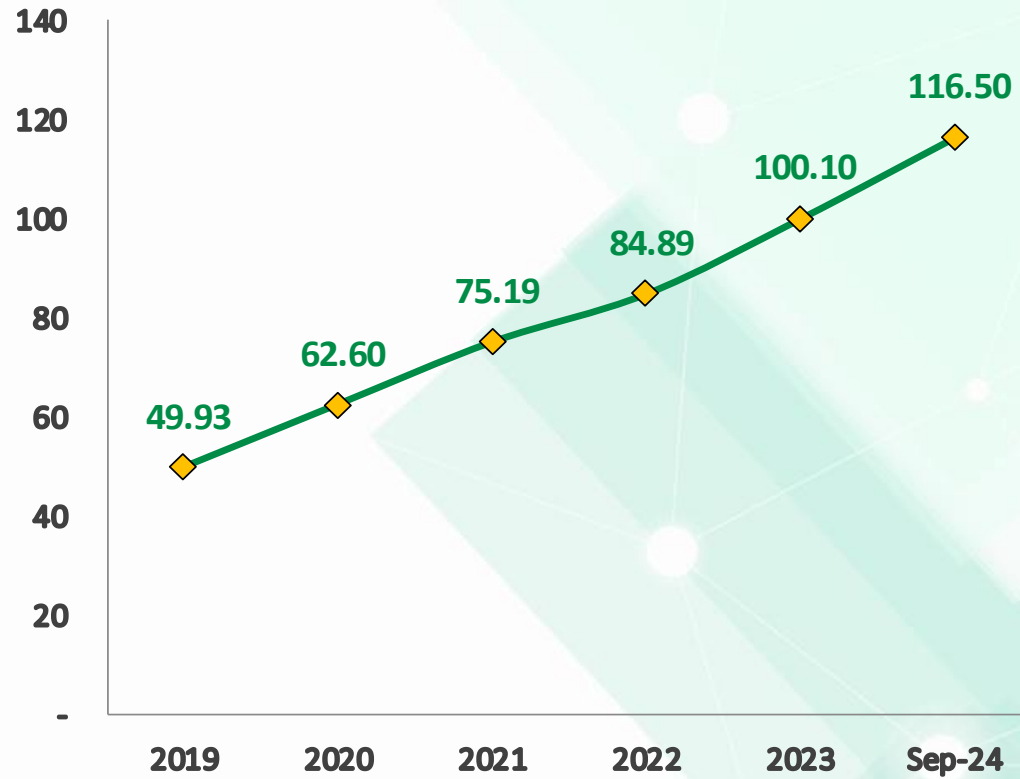
## Equity (Rs in Billion)



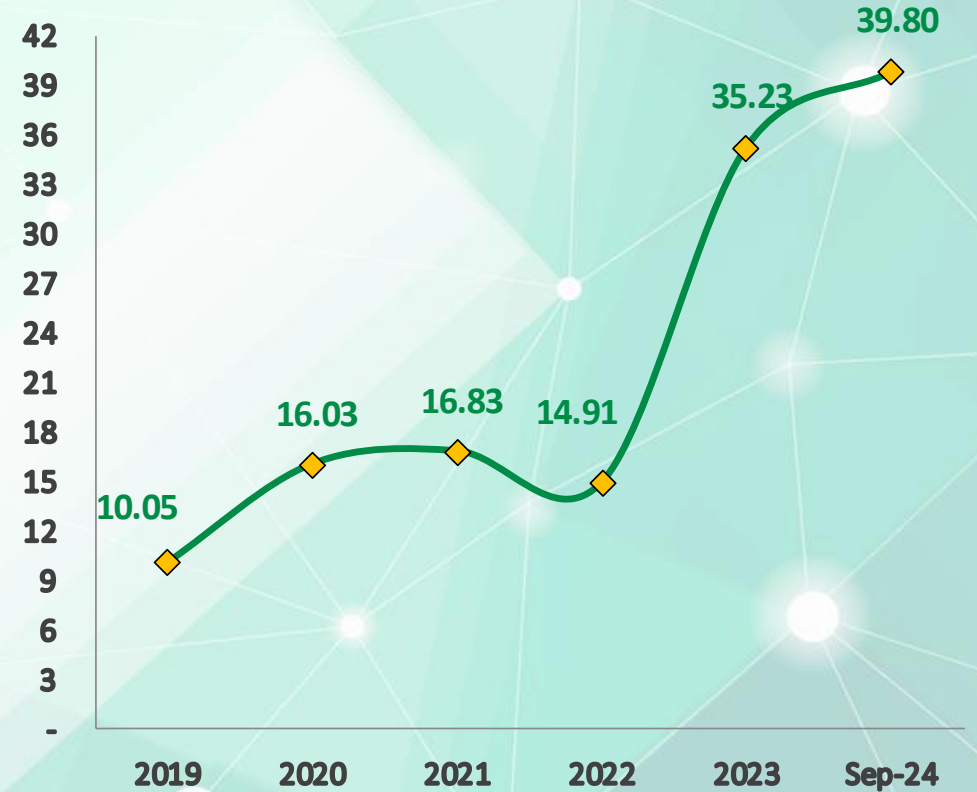


# PERFORMANCE TREND

## Breakup Value per Share



## EPS

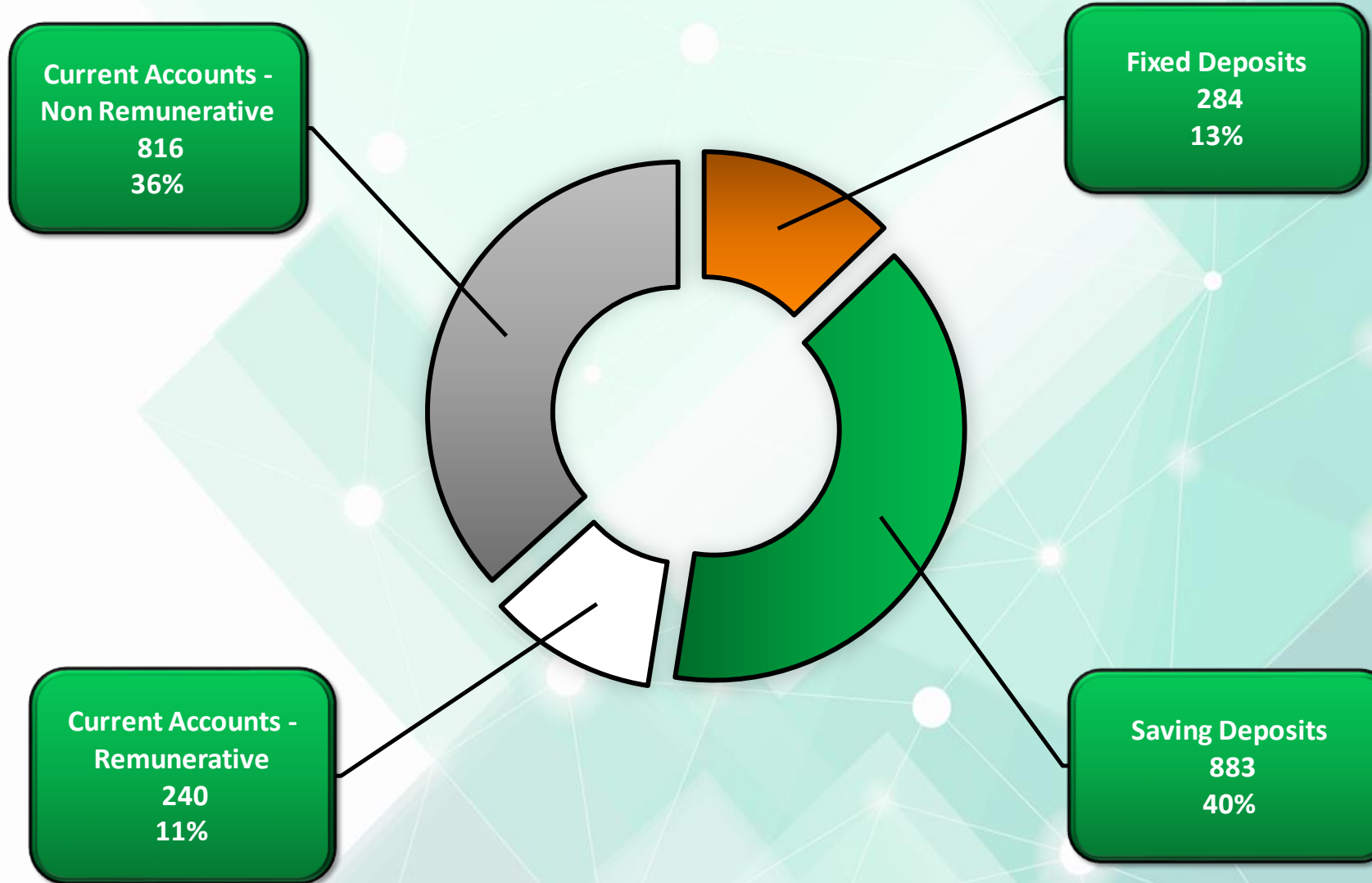


\* September 2024 EPS is annualized



# DEPOSIT MIX – AS ON SEPTEMBER 30, 2024

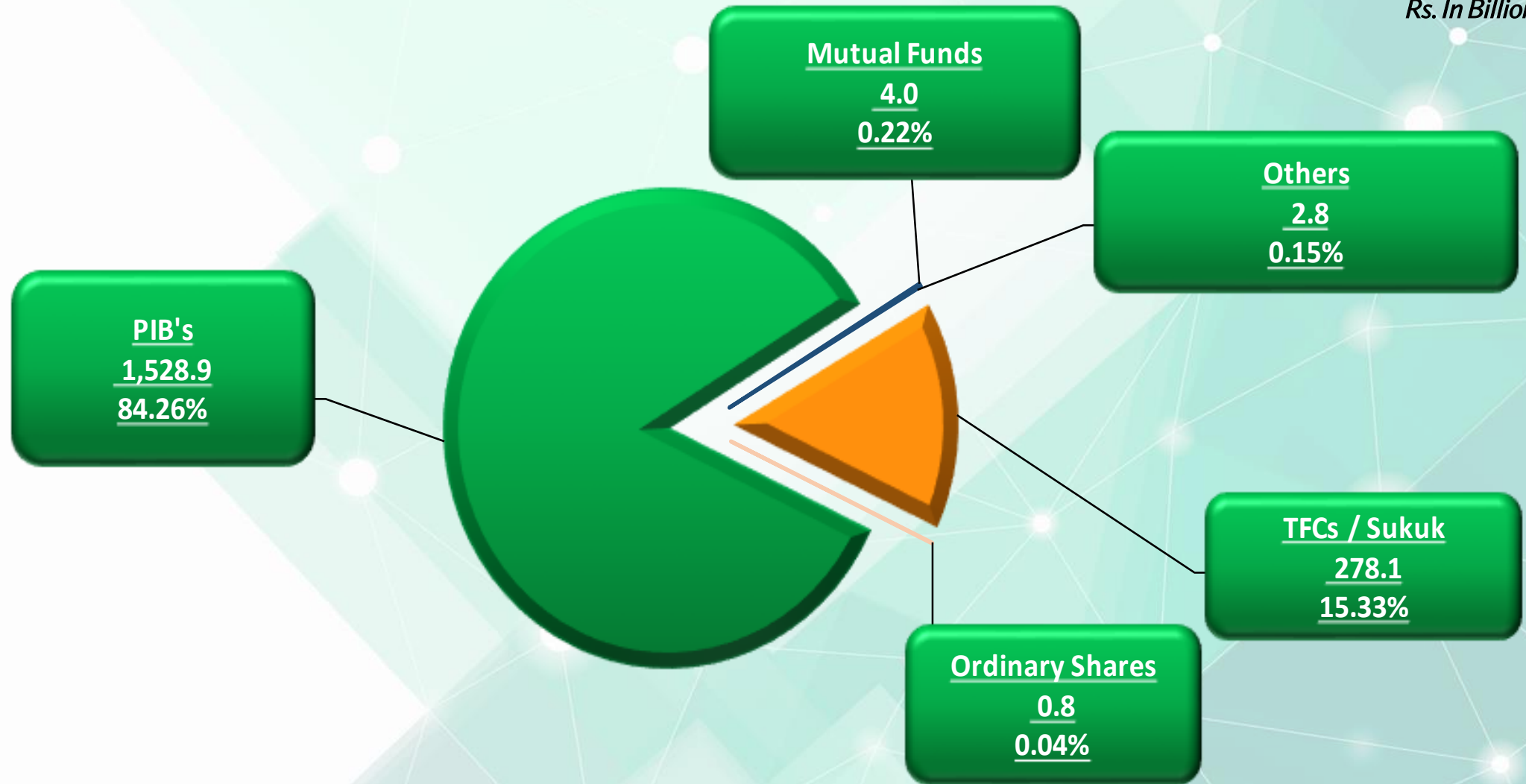
*Rs. In Billion*





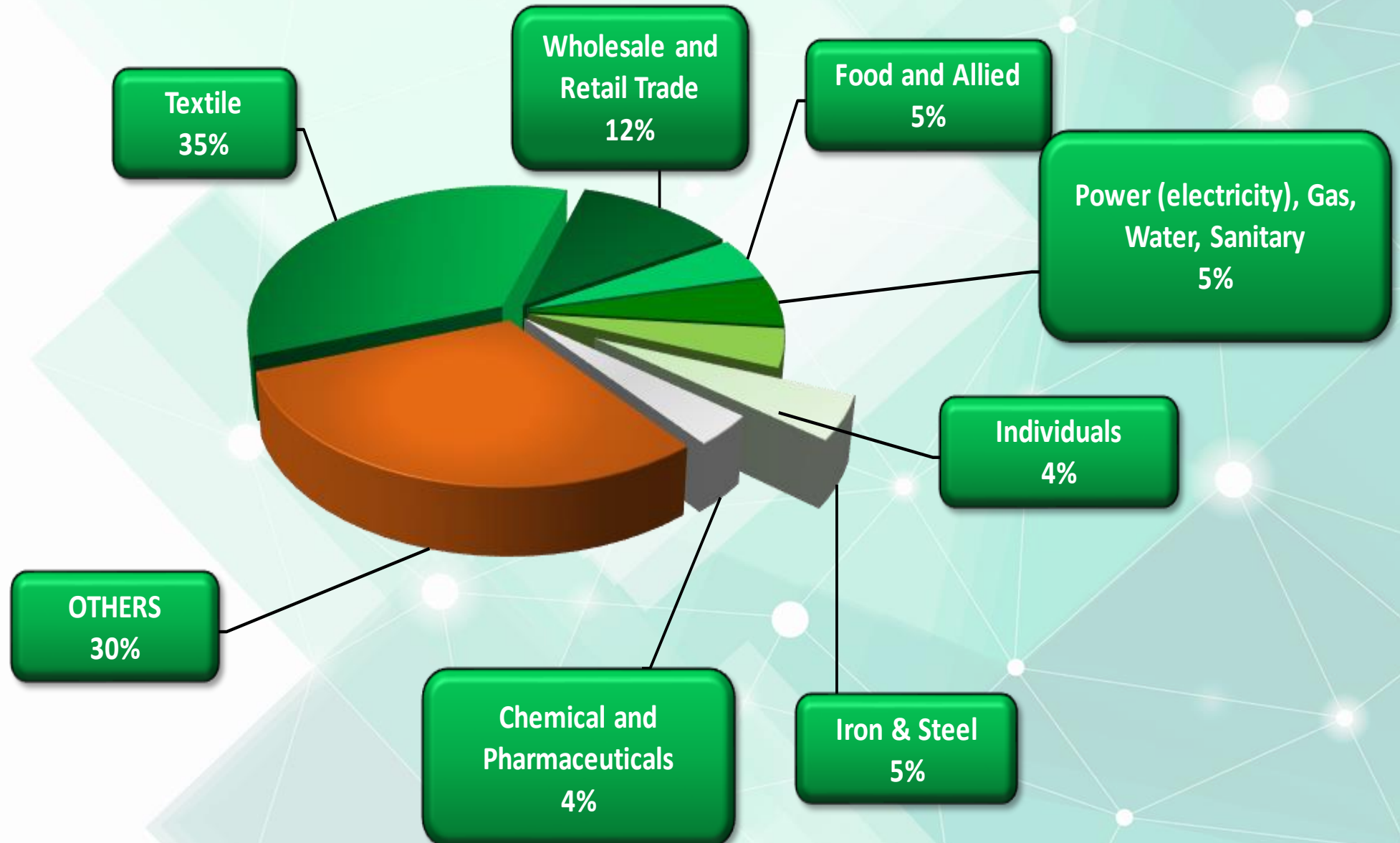
# INVESTMENT MIX – AS ON SEPTEMBER 30, 2024

Rs. In Billion





# ADVANCES BY SEGMENTS – AS ON SEPTEMBER 30, 2024







# INDUSTRY GROWTH & MARKET SHARE

Deposits & Advances	%								
	Sep-24			Sep-23			Dec-23		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
<b>Deposits</b>	<b>12.58%</b>	<b>16.31%</b>	<b>6.89%</b>	<b>17.14%</b>	<b>22.95%</b>	<b>6.99%</b>	<b>23.92%</b>	<b>24.16%</b>	<b>6.67%</b>
<b>Advances</b>	<b>3.82%</b>	<b>(6.96%)</b>	<b>6.47%</b>	<b>(0.77%)</b>	<b>8.37%</b>	<b>7.53%</b>	<b>3.56%</b>	<b>8.42%</b>	<b>7.22%</b>



# ISLAMIC BANKING PERFORMANCE

**PBT**

**Rs. 18.3 Bln**

**↑57.37% YoY**

**Total Assets**

**Rs. 402.5 Bln**

**↑16.24%  
YTD**

**Total Deposits**

**Rs. 276.6 Bln**

**↑8.36% YTD**

**Advances - NET**

**Rs. 103.9 Bln**

**↓8.91% YTD**

**Branches**

**263**

**↑30.9% YTD**

**62 Branches  
Opened to Date**

**Windows**

**18**



**AL HABIB LIMITED**

**PRODUCTS**

**&**

**SERVICES**



# MOBILE BANKING/ MOBILE APP



**1.5 Million+**  
**Mobile App Users**

# DEBIT/ CREDIT CARD

Debit Card

VISA



Visa Signature



Visa Platinum



Visa Gold



Visa Silver

UnionPay



UnionPay Debit Card

PayPak



PayPak Debit Card

Credit Card

mastercard



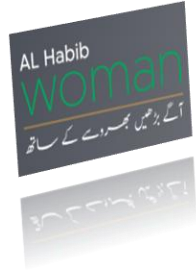
Mastercard Gold



Mastercard Classic



# AL HABIB LIMITED PRODUCTS



## AL Habib Woman

AL Habib Woman offers a host of accounts customized to meet your daily and long-term needs. It is a banking platform tailored exclusively for women from all walks of life to assist them in managing their finances and comprehending banking services better.



## Social Media Presence

AL Habib has over 1 million plus presence on different social media platforms such as Facebook , Instagram , LinkedIn etc.



## AL Habib Pay Accounts

AL Habib At Work aims to address the banking needs of employees of an organization, by providing convenient account opening at their workplace along with a host of account benefits, dedicated relationship management, and also facilitates employers/businesses with streamlining their payroll and related disbursements.



## Scan To Pay

AL Habib QR Code Scanning, 24-hour accessibility of easy and convenient payments making through QR Code scanning. Transfer of money can be made to other people simply by scanning others QR and can be received by sharing their QR.



## Biometric Verification by App

To facilitate our customers, AL Habib Biometric Verification App has been launched to make the biometric verification process more convenient than before. The AL Habib Biometric Verification Application offers an alternative to physically visiting the branch for completion of the biometric verification process.





# AL HABIB DIGITAL ACCOUNTS



## AL Habib Digital Accounts

### CURRENT

- Asaan Digital Account
- Digital Account
- Remit Current Digital

### SAVINGS

- Asaan Digital Account
- Digital Account
- Remit Saving Digital
- Woman Digital
- Woman Digital Asaan

### FOREIGN CURRENCY

- Roshan Digital Account Saving
- Roshan Digital Account Current



## AL Habib Freelancer Account

- Saving Account
- Current Account

# POS MACHINES

**17K+**  
POS Machines

**55 Million+**  
Transactions

**Rs. 297 Billion+**  
Of Business through POS



\* Over 17,000 POS machines are installed at different point of sales in association with Wemsol





# AL HABIB BANK ON WHEELS

## Services for Everyone



Utility  
Bill Payments



ATM  
Facility



Fee  
Collection



Home Remittance  
Services

## Services Exclusively for Bank AL Habib Customers



Online Funds Transfer  
(BAHL to BAHL)



Cash deposit  
in BAHL Account



Cheque Deposit  
(Transfer Cheques only)





# BALANCE SHEET – ASSETS

Rs. In Million

	Sep-24	Change over Dec-23		Sep-23	Change over Dec-22		Dec-23	Change over Dec-22	
		Amount	%		Amount	%		Amount	%
<b>Cash &amp; Banks</b>	<b>183,514</b>	<b>35,117</b>	<b>23.66%</b>	<b>153,330</b>	<b>44,099</b>	<b>40.37%</b>	<b>148,397</b>	<b>39,166</b>	<b>35.86%</b>
<b>Lending to FI</b>	<b>-</b>	<b>(1,650)</b>	<b>(100.00%)</b>	<b>2,460</b>	<b>(13,109)</b>	<b>(84.20%)</b>	<b>1,650</b>	<b>(13,919)</b>	<b>(89.40%)</b>
<b>Investments-Net</b>	<b>1,814,569</b>	<b>310,674</b>	<b>20.66%</b>	<b>1,235,012</b>	<b>76,491</b>	<b>6.60%</b>	<b>1,503,895</b>	<b>345,374</b>	<b>29.81%</b>
<b>Advances-Net</b>	<b>767,789</b>	<b>(101,670)</b>	<b>(11.69%)</b>	<b>874,163</b>	<b>60,628</b>	<b>7.45%</b>	<b>869,459</b>	<b>55,924</b>	<b>6.87%</b>
<b>Property and equipment</b>	<b>72,841</b>	<b>5,238</b>	<b>7.75%</b>	<b>77,422</b>	<b>15,347</b>	<b>24.72%</b>	<b>67,603</b>	<b>5,528</b>	<b>8.91%</b>
<b>Right-of-use assets</b>	<b>13,174</b>	<b>1,204</b>	<b>10.06%</b>	<b>1,557</b>	<b>(10,515)</b>	<b>(87.10%)</b>	<b>11,970</b>	<b>(102)</b>	<b>(0.84%)</b>
<b>Intangible assets</b>	<b>128</b>	<b>4</b>	<b>3.23%</b>	<b>180</b>	<b>(184)</b>	<b>(50.55%)</b>	<b>124</b>	<b>(240)</b>	<b>(65.93%)</b>
<b>Deferred Tax Assets</b>	<b>6,063</b>	<b>4,271</b>	<b>238.34%</b>	<b>5,913</b>	<b>(3,768)</b>	<b>(38.92%)</b>	<b>1,792</b>	<b>(7,889)</b>	<b>(81.49%)</b>
<b>Other Assets</b>	<b>193,574</b>	<b>57,444</b>	<b>42.20%</b>	<b>164,034</b>	<b>60,942</b>	<b>59.11%</b>	<b>136,130</b>	<b>33,038</b>	<b>32.05%</b>
<b>Total Assets</b>	<b>3,051,652</b>	<b>310,632</b>	<b>11.33%</b>	<b>2,514,071</b>	<b>242,003</b>	<b>10.65%</b>	<b>2,741,020</b>	<b>468,952</b>	<b>20.64%</b>



# BALANCE SHEET - LIABILITIES

Rs. In Million

	Sep-24	Change over Dec-23		Sep-23	Change over Dec-22		Dec-23	Change over Dec-22	
		Amount	%		Amount	%		Amount	%
<b>Bills Payable</b>	<b>29,175</b>	<b>(18,908)</b>	<b>(39.32%)</b>	<b>26,091</b>	<b>(18,765)</b>	<b>(41.83%)</b>	<b>48,083</b>	<b>3,227</b>	<b>7.19%</b>
<b>Borrowings</b>	<b>466,975</b>	<b>(10,463)</b>	<b>(2.19%)</b>	<b>301,484</b>	<b>(117,505)</b>	<b>(28.04%)</b>	<b>477,438</b>	<b>58,449</b>	<b>13.95%</b>
<b>Deposits</b>	<b>2,222,308</b>	<b>288,271</b>	<b>14.91%</b>	<b>1,912,122</b>	<b>343,984</b>	<b>21.94%</b>	<b>1,934,037</b>	<b>365,899</b>	<b>23.33%</b>
<b>Lease liabilities</b>	<b>16,353</b>	<b>1,719</b>	<b>11.75%</b>	<b>-</b>	<b>(14,214)</b>	<b>(100.00%)</b>	<b>14,634</b>	<b>420</b>	<b>2.95%</b>
<b>Sub Ordinated Loans</b>	<b>25,990</b>	<b>(3,995)</b>	<b>(13.323%)</b>	<b>29,987</b>	<b>(5)</b>	<b>(0.017%)</b>	<b>29,985</b>	<b>(7)</b>	<b>(0.02%)</b>
<b>Deferred Tax Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Liabilities</b>	<b>139,870</b>	<b>29,634</b>	<b>26.88%</b>	<b>126,636</b>	<b>11,785</b>	<b>10.26%</b>	<b>110,236</b>	<b>(4,615)</b>	<b>(4.02%)</b>
<b>Total Liabilities</b>	<b>2,900,671</b>	<b>286,258</b>	<b>10.95%</b>	<b>2,396,320</b>	<b>219,494</b>	<b>10.08%</b>	<b>2,614,413</b>	<b>437,587</b>	<b>20.10%</b>
<b>Equity excl.surplus on revaluation</b>	<b>129,498</b>	<b>17,603</b>	<b>15.73%</b>	<b>111,252</b>	<b>16,908</b>	<b>17.92%</b>	<b>111,895</b>	<b>17,551</b>	<b>18.60%</b>
<b>Equity incl.surplus on revaluation</b>	<b>150,981</b>	<b>24,374</b>	<b>19.25%</b>	<b>117,751</b>	<b>22,509</b>	<b>23.63%</b>	<b>126,607</b>	<b>31,365</b>	<b>32.93%</b>



# PROFIT & LOSS ACCOUNT

Rs. In Million

	Sep-24	Change over Sep-23		Sep-23	Change over Sep-22		Dec-23	Change over Dec-22	
		Amount	%		Amount	%		Amount	%
<b>Mark up / Interest Earned</b>	<b>365,016</b>	<b>103,671</b>	<b>39.67%</b>	<b>261,345</b>	<b>128,535</b>	<b>96.78%</b>	<b>373,902</b>	<b>172,981</b>	<b>86.09%</b>
<b>Mark up / Interest Expensed</b>	<b>248,440</b>	<b>71,950</b>	<b>40.77%</b>	<b>176,490</b>	<b>97,934</b>	<b>124.67%</b>	<b>249,755</b>	<b>126,153</b>	<b>102.06%</b>
<b>Net Mark up / Interest Income</b>	<b>116,576</b>	<b>31,721</b>	<b>37.38%</b>	<b>84,855</b>	<b>30,600</b>	<b>56.40%</b>	<b>124,147</b>	<b>46,828</b>	<b>60.56%</b>
<b>Non Mark up Interest Income</b>	<b>19,542</b>	<b>2,103</b>	<b>12.06%</b>	<b>17,439</b>	<b>1,330</b>	<b>8.26%</b>	<b>23,227</b>	<b>2,031</b>	<b>9.58%</b>
<b>Administrative Expenses</b>	<b>59,461</b>	<b>10,186</b>	<b>20.67%</b>	<b>49,275</b>	<b>10,831</b>	<b>28.17%</b>	<b>70,274</b>	<b>18,487</b>	<b>35.70%</b>
<b>WWF/Other charges</b>	<b>1,719</b>	<b>600</b>	<b>53.62%</b>	<b>1,119</b>	<b>507</b>	<b>82.84%</b>	<b>1,772</b>	<b>799</b>	<b>82.12%</b>
<b>Profit Before Provisions</b>	<b>74,938</b>	<b>23,038</b>	<b>44.39%</b>	<b>51,900</b>	<b>20,592</b>	<b>65.77%</b>	<b>75,328</b>	<b>29,573</b>	<b>64.63%</b>
<b>(Provision) / Reversal</b>	<b>(11,875)</b>	<b>(12,926)</b>	<b>1229.88%</b>	<b>1,051</b>	<b>3,495</b>	<b>(143.00%)</b>	<b>(4,200)</b>	<b>8,671</b>	<b>(67.37%)</b>
<b>Profit Before Tax</b>	<b>63,063</b>	<b>10,112</b>	<b>19.10%</b>	<b>52,951</b>	<b>24,087</b>	<b>83.45%</b>	<b>71,128</b>	<b>38,244</b>	<b>116.30%</b>
<b>Taxation</b>	<b>30,006</b>	<b>6,339</b>	<b>26.78%</b>	<b>23,667</b>	<b>9,772</b>	<b>70.33%</b>	<b>35,809</b>	<b>19,495</b>	<b>119.50%</b>
<b>Profit After Tax</b>	<b>33,057</b>	<b>3,773</b>	<b>12.88%</b>	<b>29,284</b>	<b>14,315</b>	<b>95.63%</b>	<b>35,319</b>	<b>18,749</b>	<b>113.15%</b>



**Thank You**