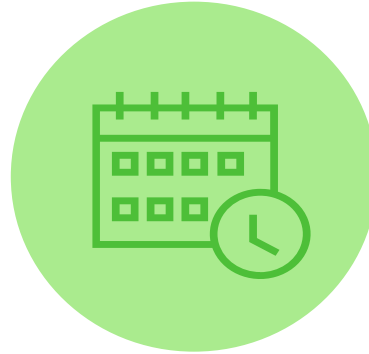




# CORPORATE BRIEFING SESSION

2025

# OVERVIEW



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**Incorporation Date – October 1991**

**Start of Operations – January 1992**



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**Global Presence**

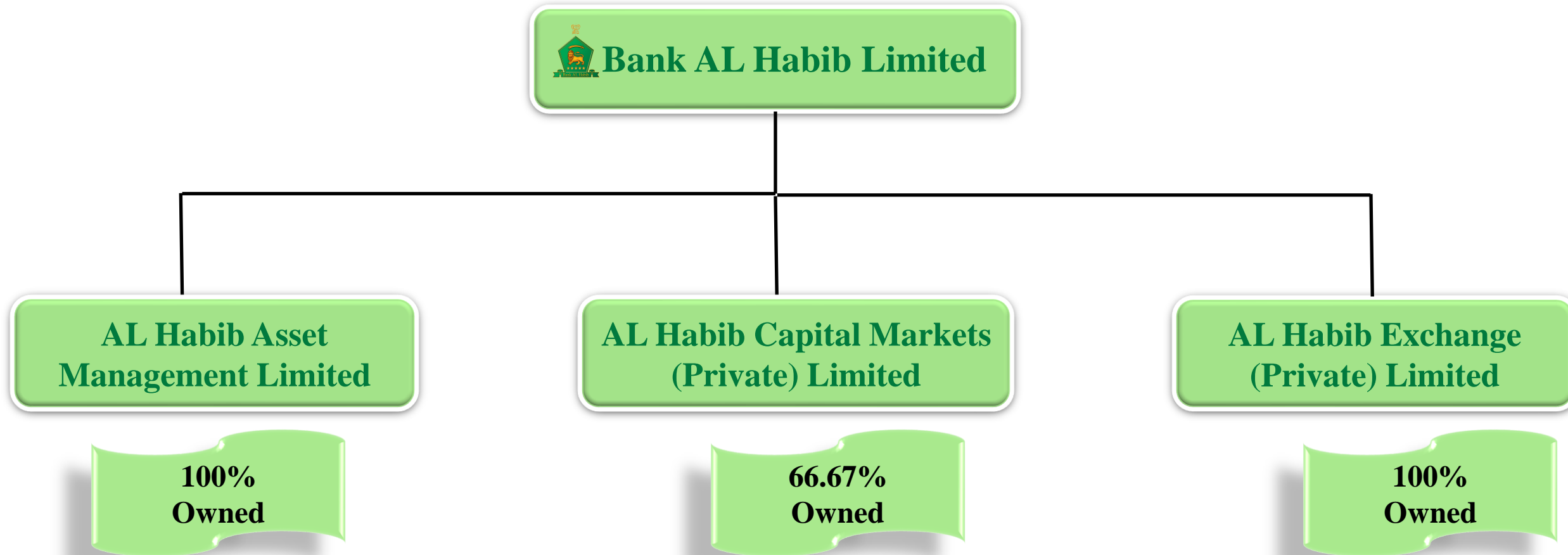
**Pakistan, Bahrain, Malaysia,  
Türkiye, UAE, & China**



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**Branches**

**1305**



# **VISION & MISSION**

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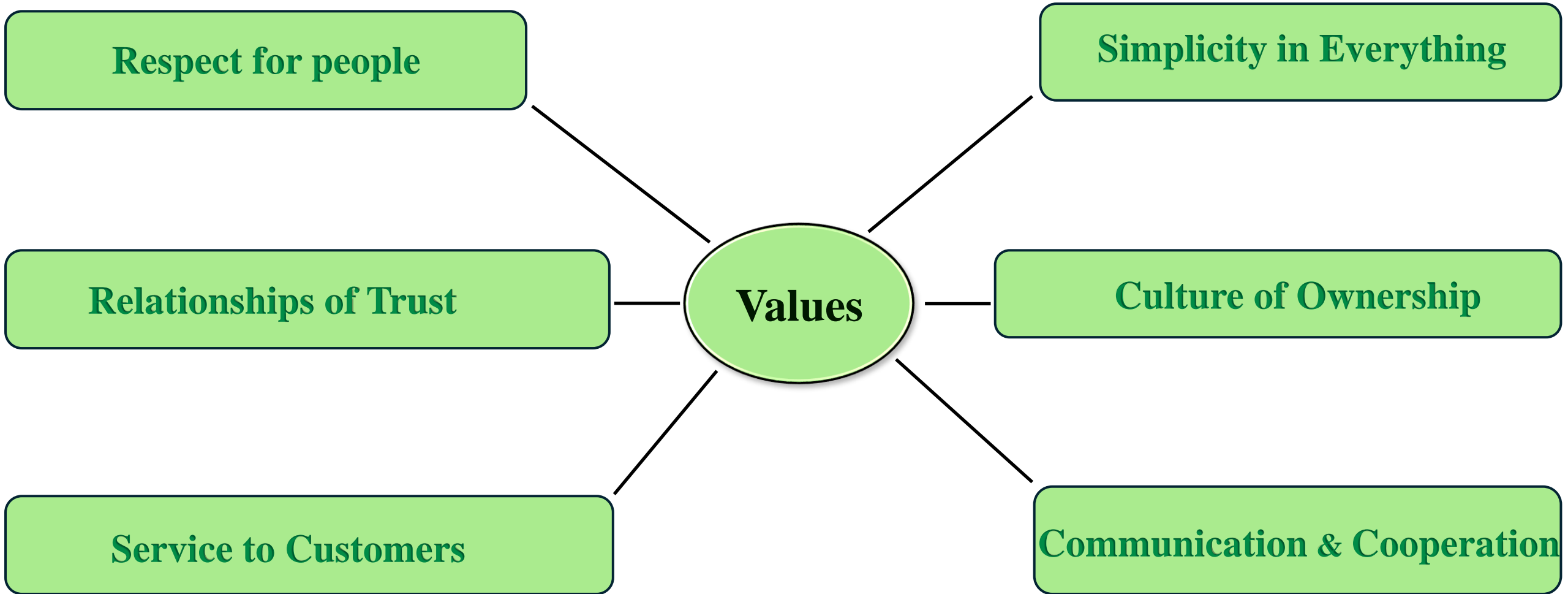
## **VISION STATEMENT**

**TO BE OUR CUSTOMERS' MOST  
CONVENIENT AND TRUSTED BANK**

## **MISSION STATEMENT**

**TO MAKE BANKING SAFE, SIMPLE,  
AND PLEASANT**

# CORE VALUES



# CORPORATE INFORMATION

**Abbas D. Habib**

**Chairman**

**Mohammad Rafiquddin Mehkari**

**Director**

**Adnan Afridi**

**Director**

**Shahid Iqbal Baloch**

**Director**

**Anwar Haji Karim**

**Director**

**Qumail R. Habib**

**Executive Director**

**Qasim Habib**

**Director**

**Mansoor Ali Khan**

**Chief Executive**

**Farhana Mowjee Khan**

**Director**

**Humayun Bashir**

**Director**

# Awards & Recognitions



**Recognition from J.P. Morgan for Excellence in U.S. Dollar Clearing Award**

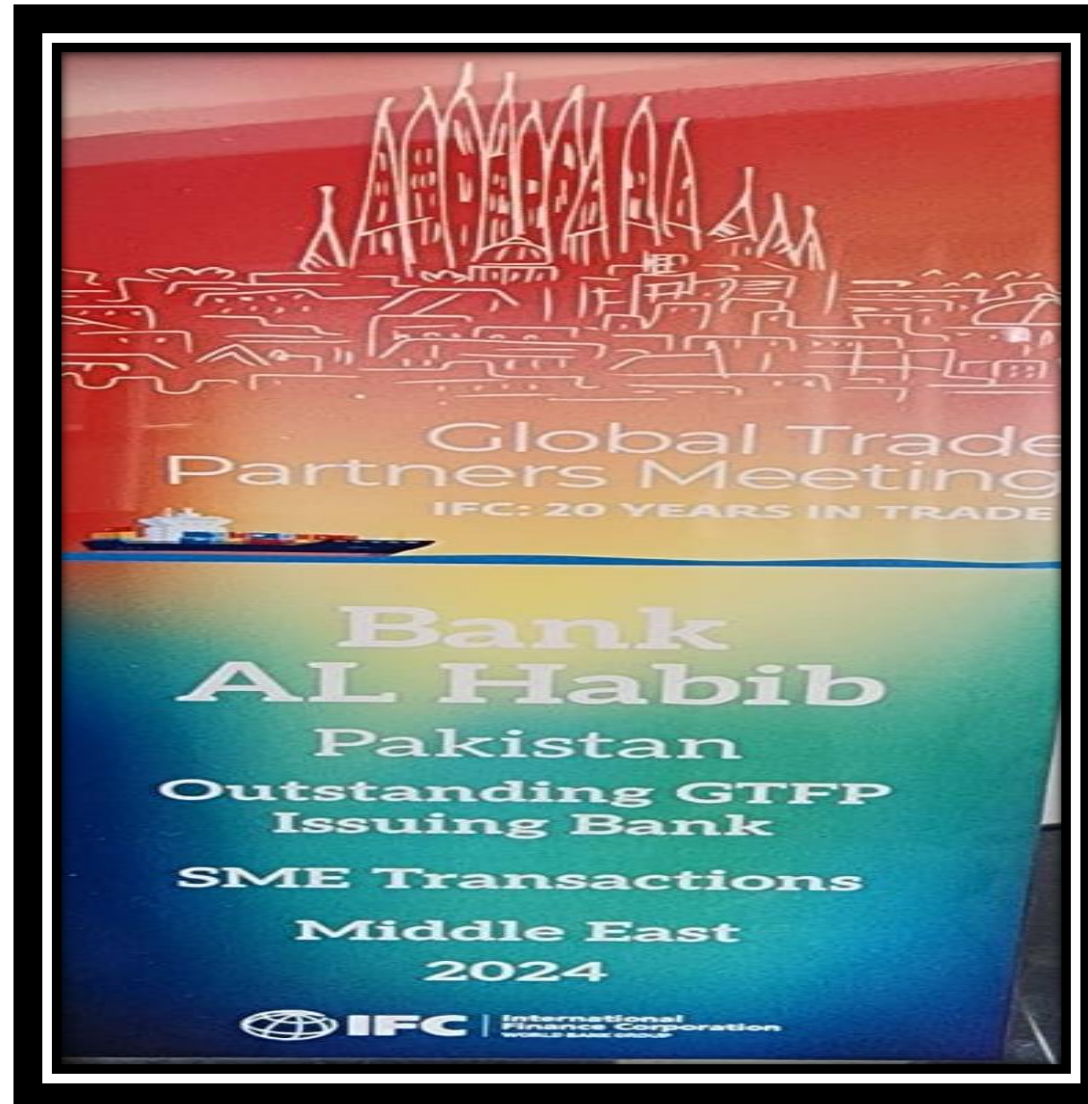
# Awards & Recognitions



**“4th Largest Bank in Pakistan Remittance Market”**  
**Pakistan Remittance Summit 2024**



# Awards & Recognitions



**“ Outstanding Global Trade Finance Program  
(GTFP) Issuing Bank 2024”**

# BEST AD CAMPAIGN-2025



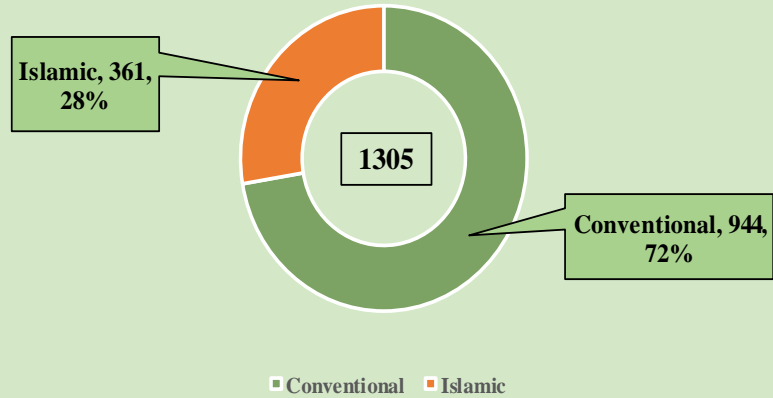
**“Best Campaign: M/s Bond Advertising (Pvt) Ltd Ad of Bank AL Habib Ltd.”**

# Network

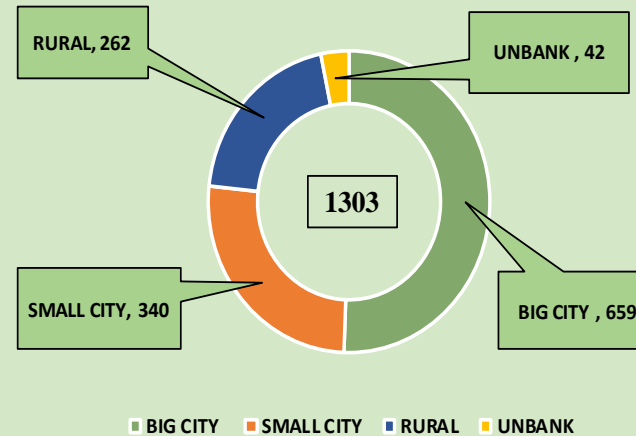


Bank AL Habib Ltd

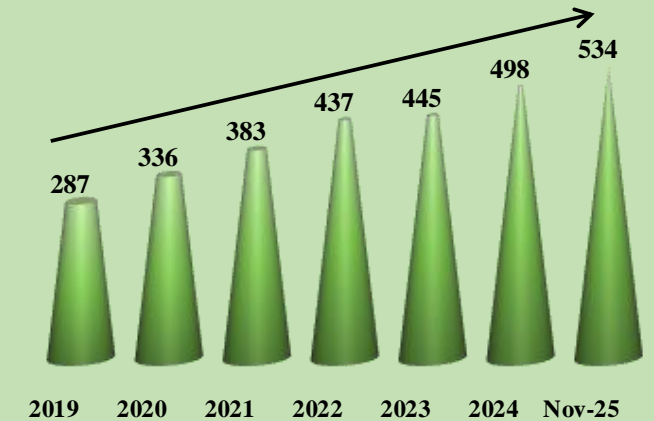
## Branches



## Branches Within Pakistan



## No. of Cities

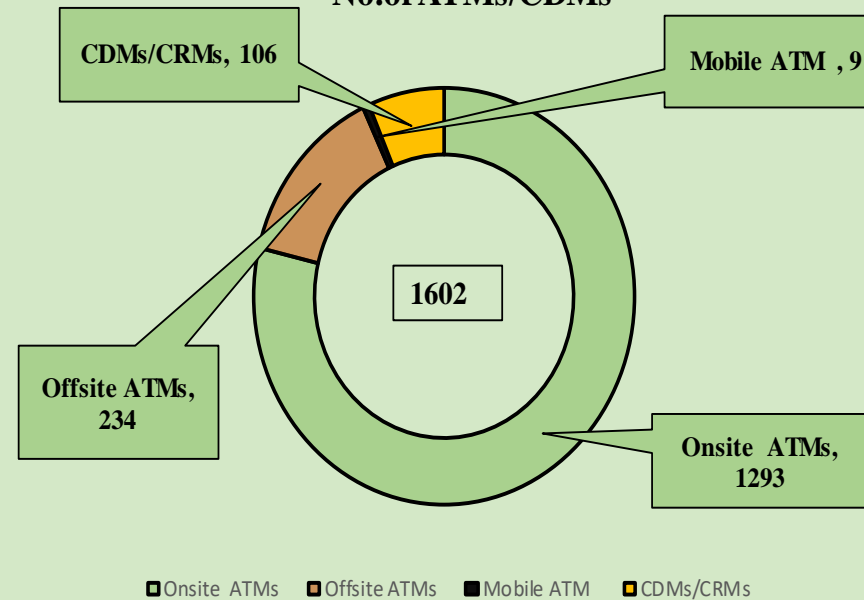


## Foreign Branches

Bahrain

Malaysia

## No. of ATMs/CDMs



REPRESENTATIVE OFFICES

CHINA

TURKIYE

UAE

# KEY PERFORMANCE HIGHLIGHTS – As on Sept 30 , 2025



Bank AL Habib Ltd



## Credit Rating

AAA (Long Term)  
A1+ (Short Term)



## PBT

PKR 53.5 Billion  
-15.35% YOY



## PAT

PKR 25.4 Billion  
-23.26% YOY



## Dividend

PKR 10.5 Billion  
35% each Quarter



## Total Assets

PKR 3,283 Billion  
-1.11% YTD



## Deposits

PKR 2,498 Billion  
+9.61% YTD



## Advances

PKR 907 Billion  
-0.44% YTD



## Investment - Net

PKR 1,847 Billion  
-4.05% YTD



## Equity (excl surplus)

PKR 141 Billion  
+8.46% YTD



# KEY PERFORMANCE HIGHLIGHTS – As on Sept 30 , 2025



CD/TD

39%



Earning Per  
Share

PKR 22.85



Book Value Per  
Share

PKR 126.87



CAR

18.72%



\*Branches  
Opened to Date  
(as of today)  
82



Gross ADR

38.19%



PAT to Assets

1.03%



PAT to  
Shareholders Fund

25.02%

# KEY PERFORMANCE HIGHLIGHTS – As on Sept 30 , 2025



**YOYA**  
10.49%



**COD**  
6.23%



**Spread**  
4.26%



**NPL Ratio**  
3.70%



**Net Interest Margin**  
99.32 Billion  
-15.41% YOY



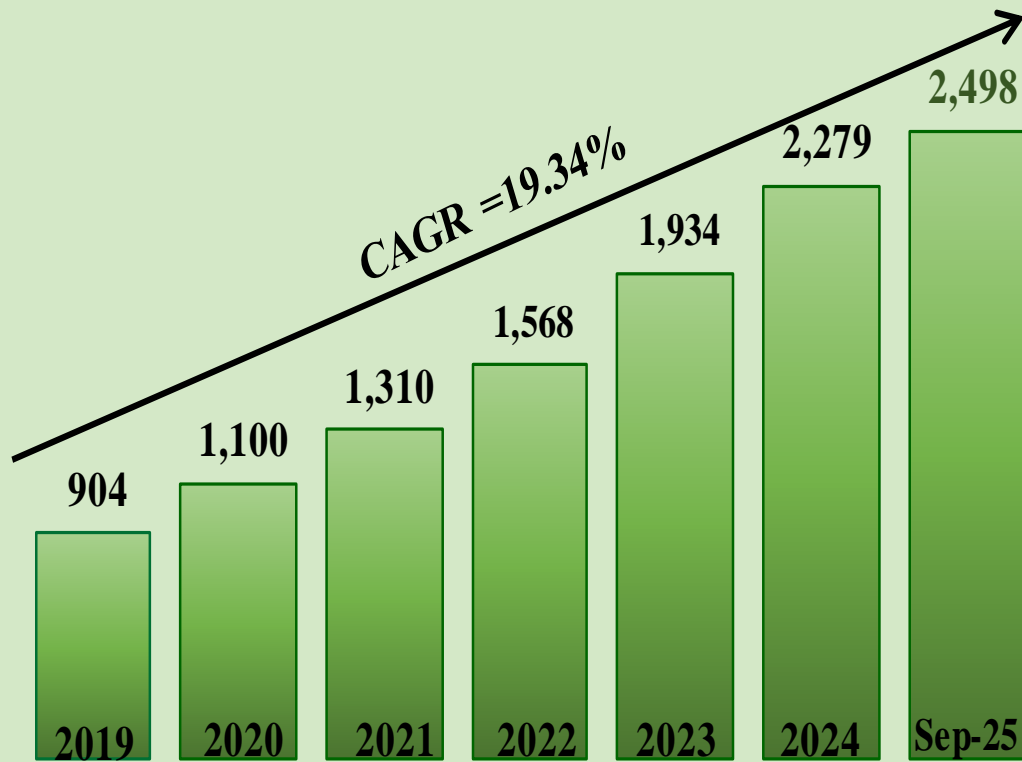
**Fee & Commission**  
14.17 Billion  
+0.2% YOY



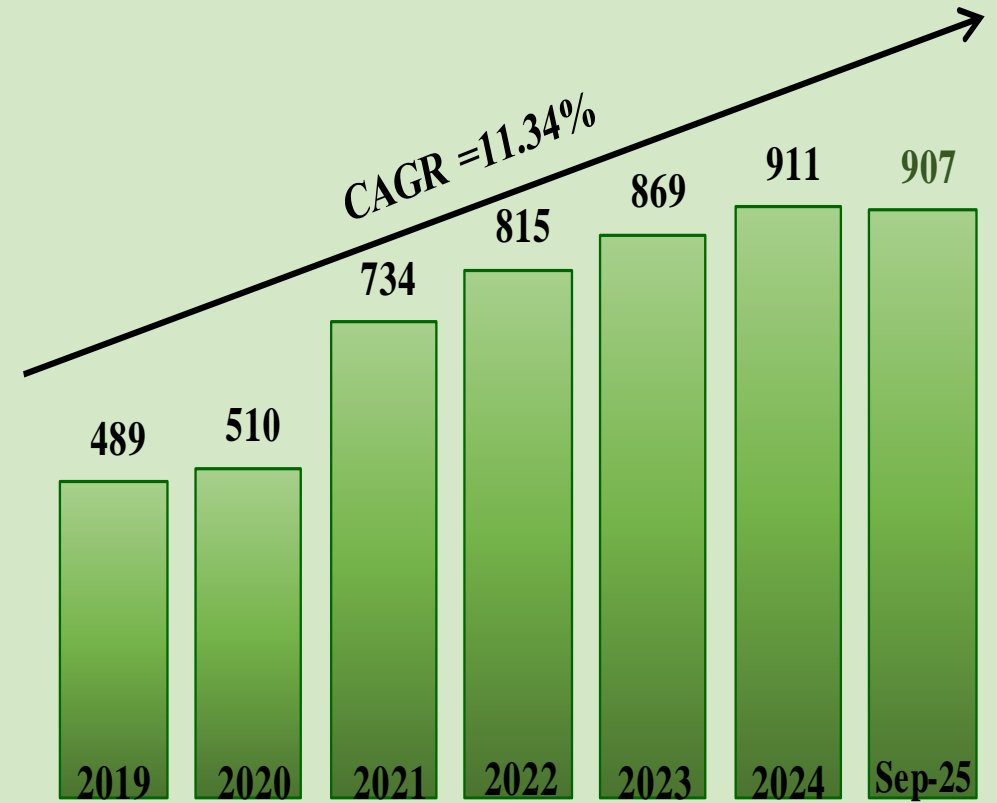
**Cost to Income**  
57.06%

# PERFORMANCE TREND

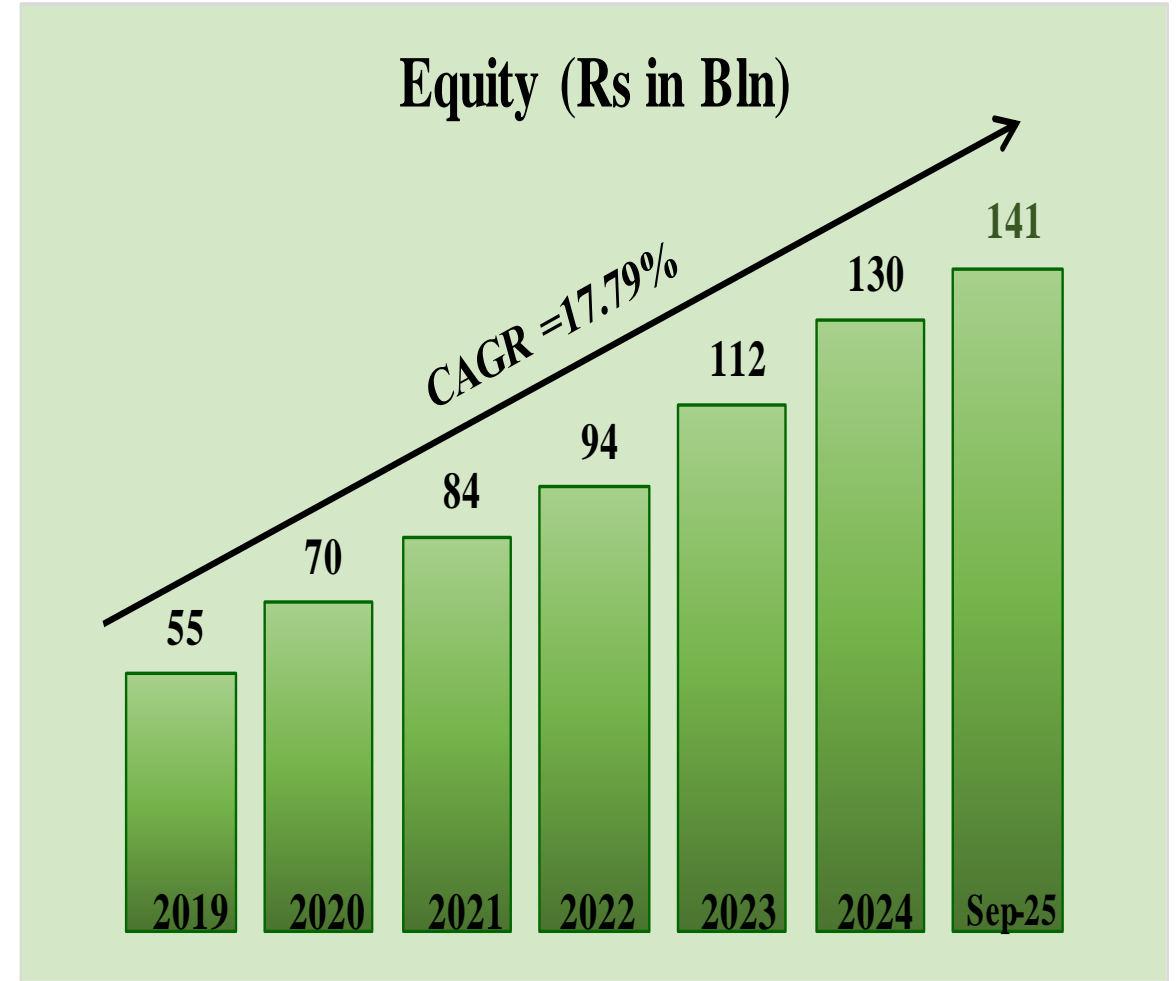
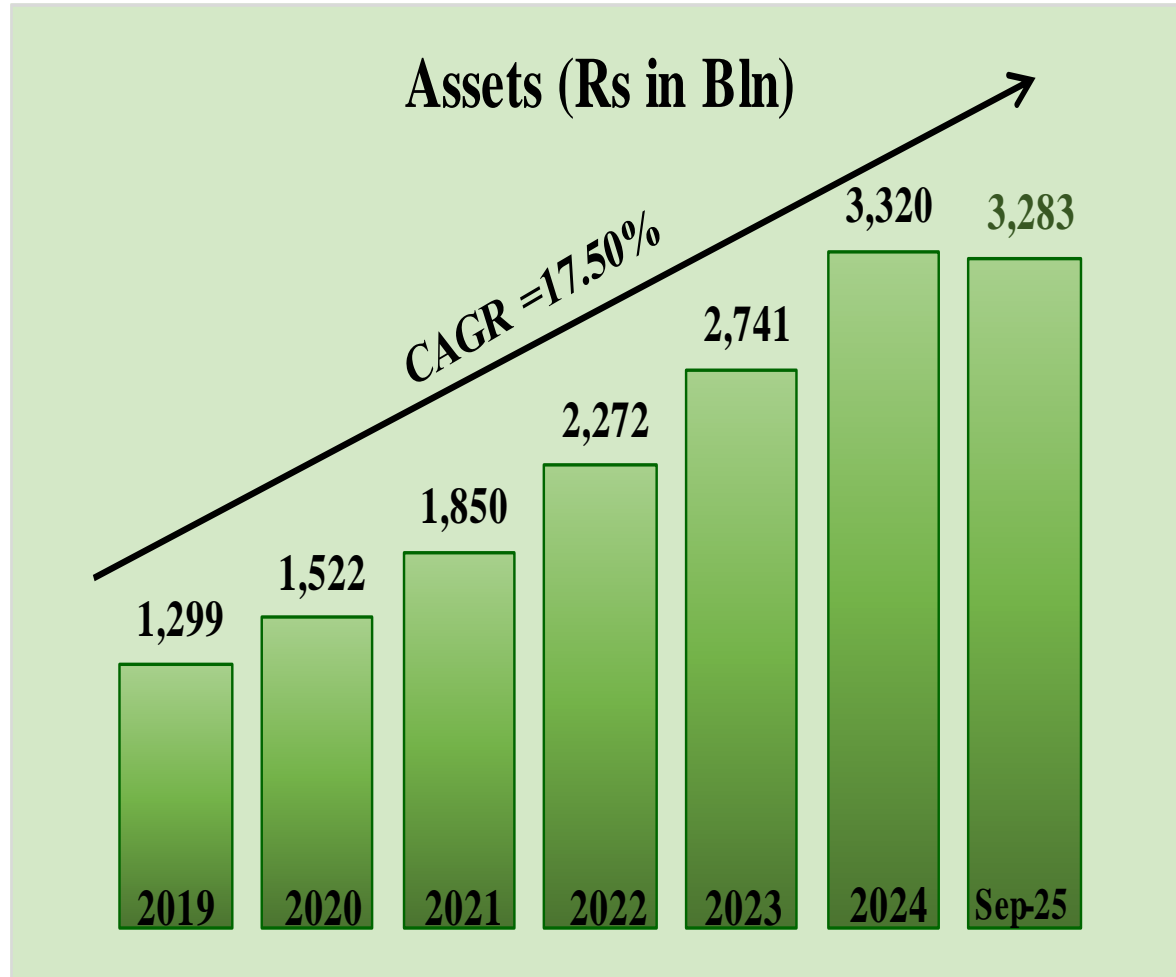
## Deposits (Rs in Bln)



## Advances (Rs in Bln)



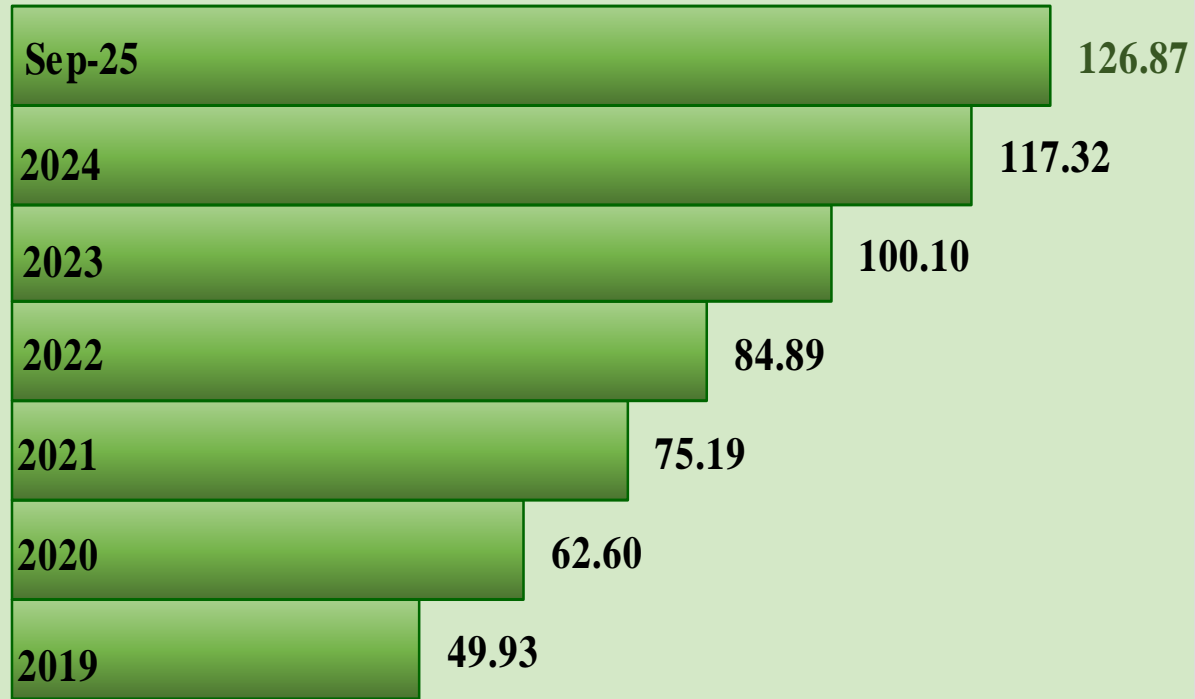
# PERFORMANCE TREND



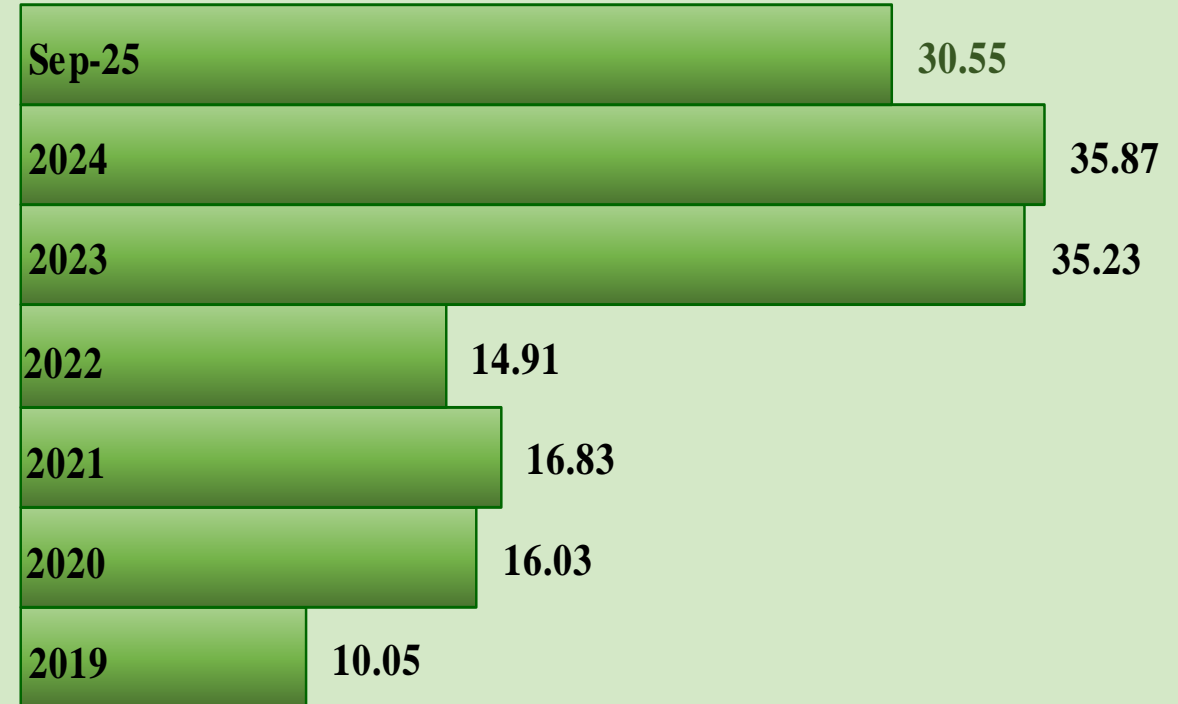


# PERFORMANCE TREND

## Breakup Value Per Share



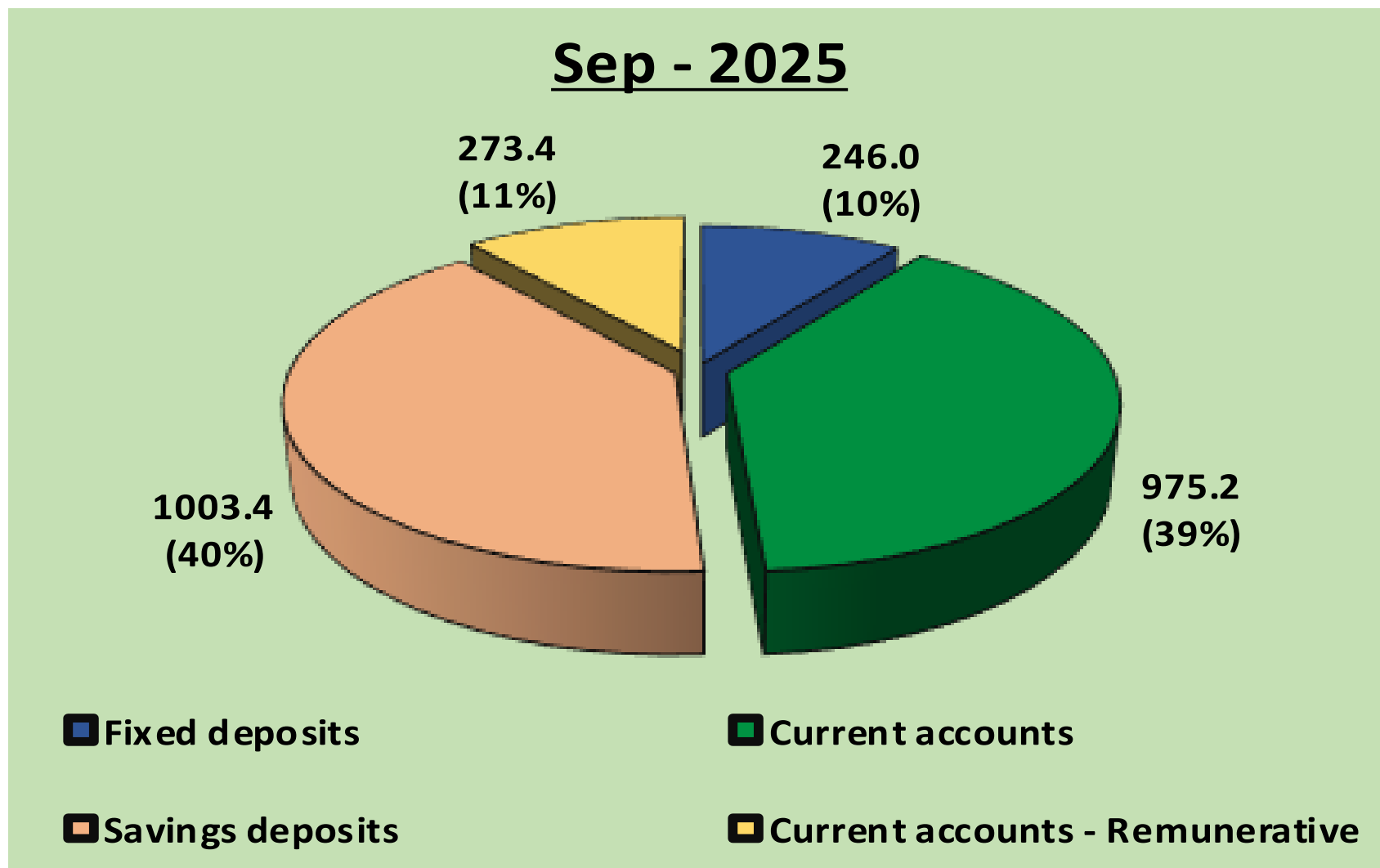
## EPS



\* September 2025 EPS is annualized.

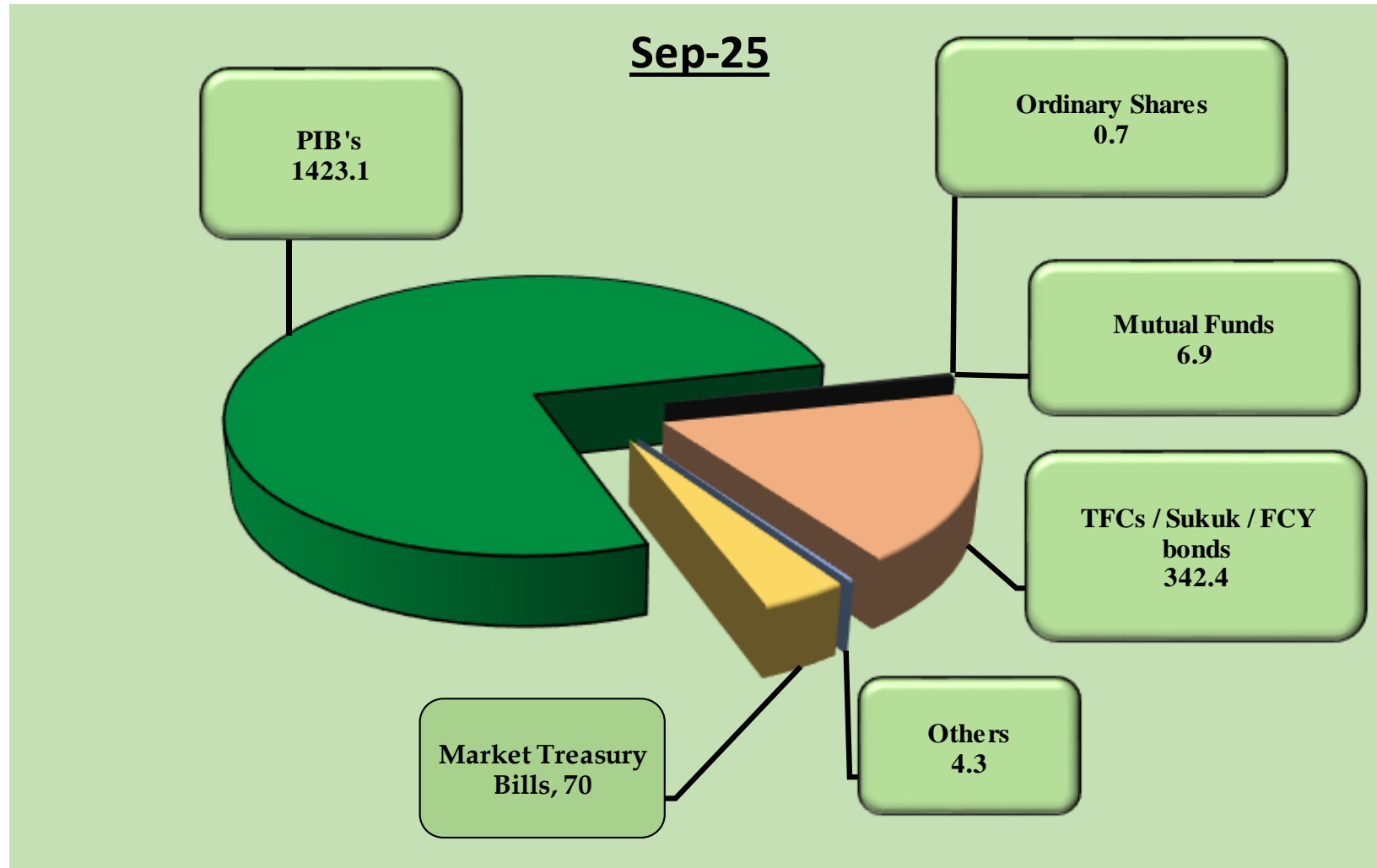
# DEPOSIT MIX – AS ON SEPTEMBER 30, 2025

Rs. In Billion

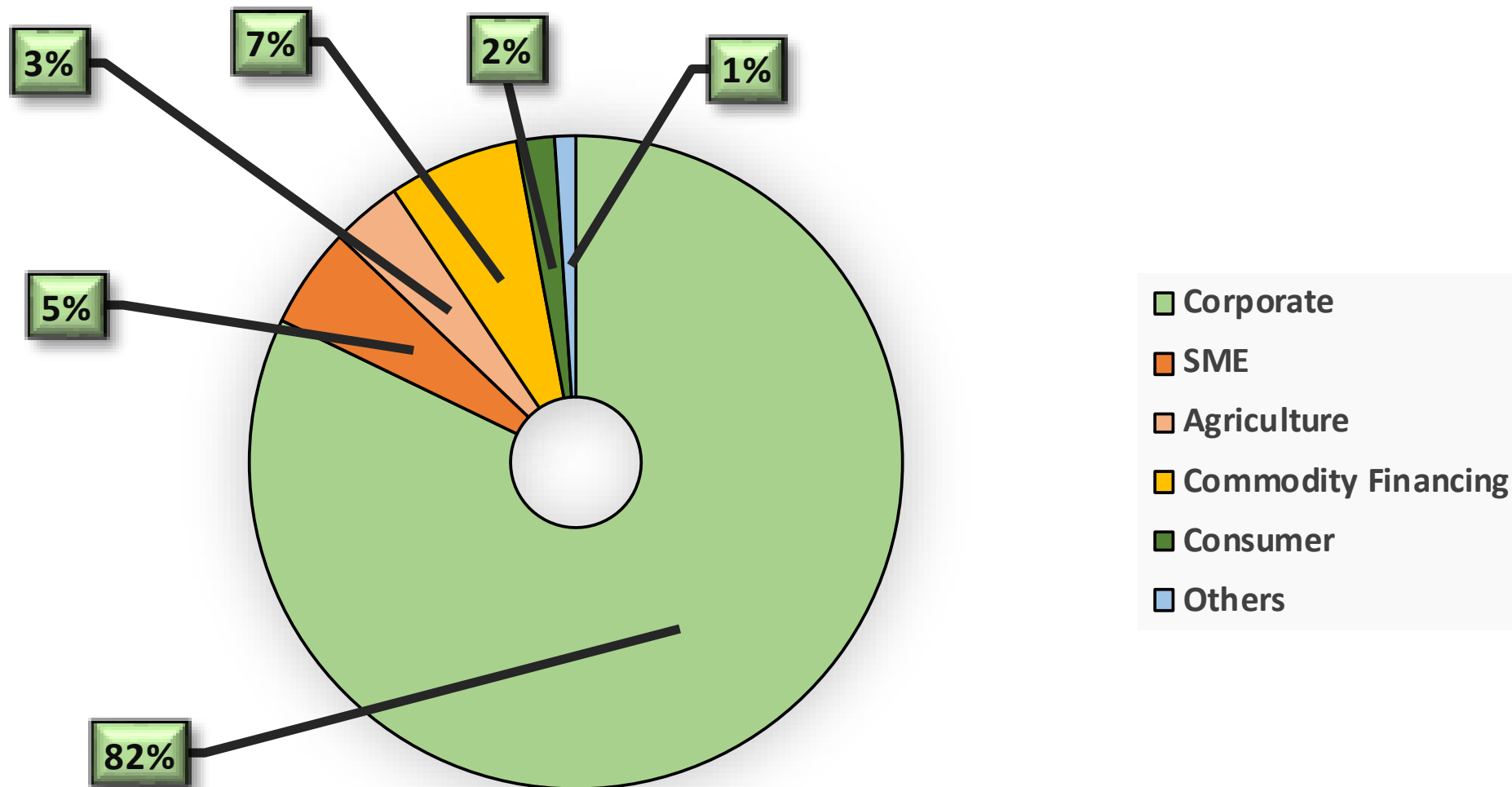


# INVESTMENT MIX – AS ON SEPTEMBER 30, 2025

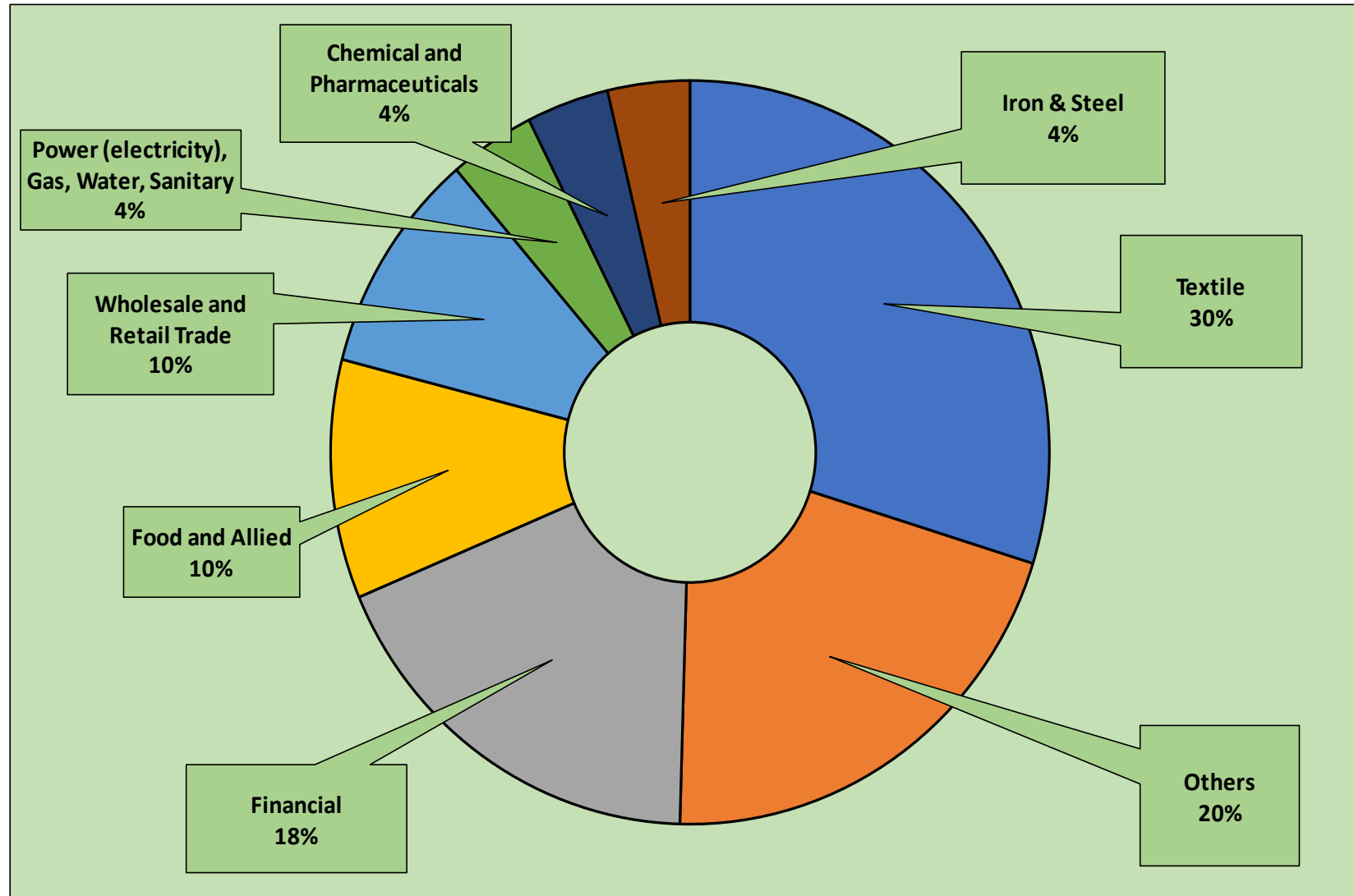
Rs. In Billion



# ADVANCES COMPOSITION- AS ON SEPTEMBER 30, 2025

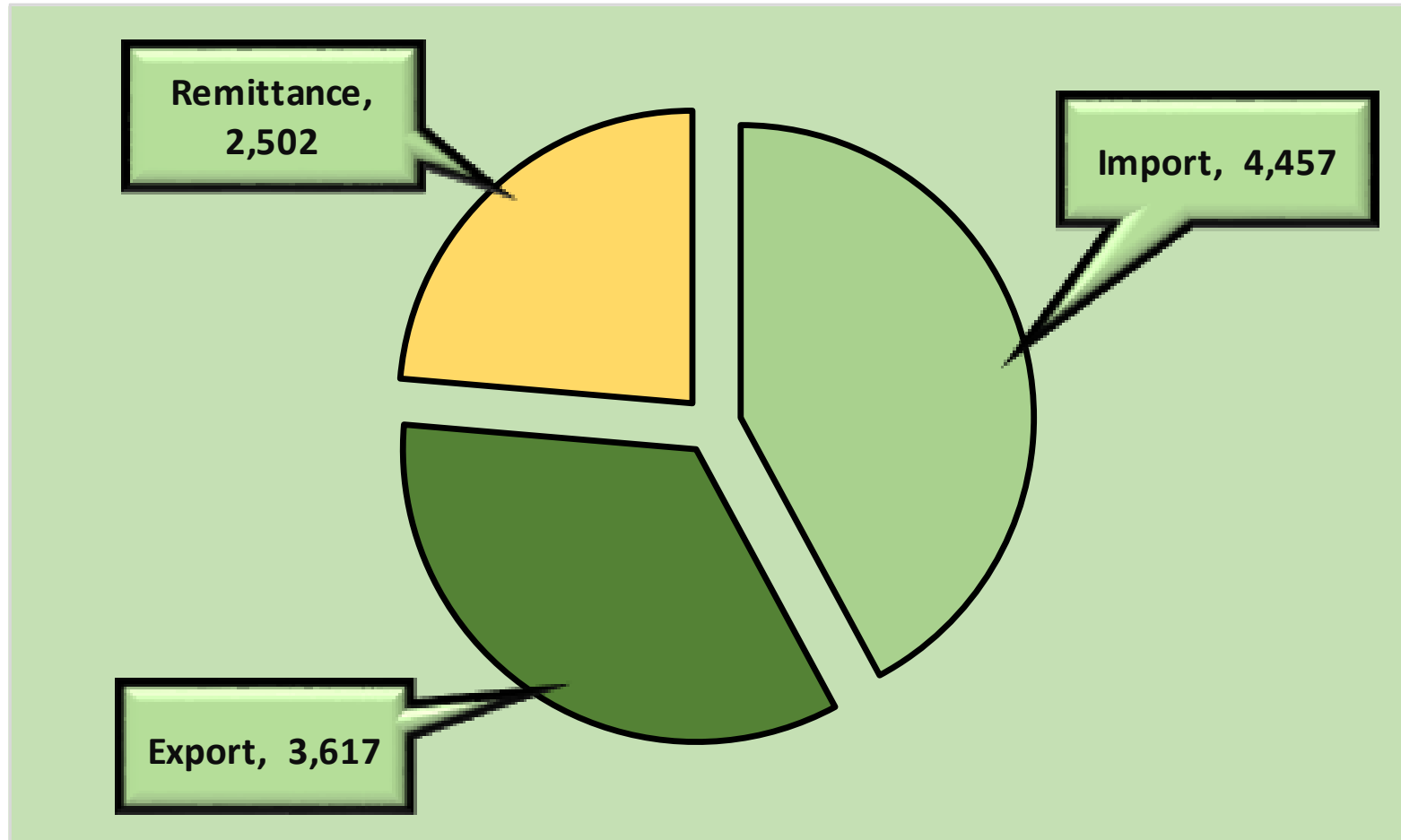


# ADVANCES BY SEGMENTS – AS ON SEPTEMBER 30, 2025



# IMPORT, EXPORT, & HOME REMITTANCE– UPTO SEPTEMBER 30, 2025

USD Mln



# INDUSTRY GROWTH & MARKET SHARE

Deposits & Advances	Sep-25			Dec-24			Dec-23		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Deposits	16.27%	9.88%	6.91%	8.77%	19.29%	7.31%	23.92%	24.16%	6.67%
Advances	(15.95%)	0.72%	6.88%	37.72%	9.56%	5.74%	3.56%	8.42%	7.22%

Trade/Home Remittance	Sep-25			Sep-24			Dec-24		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Trade	8.35%	5.42%	11.44%	17.76%	23.85%	11.76%	12.80%	17.60%	12.03%
Remittance	17.00%	4.00%	8.40%	33.00%	58.00%	9.50%	32.00%	63.00%	10.70%

# ISLAMIC BANKING PERFORMANCE



## PBT

PKR 12.8 Billion  
-29.7% YOY



## Total Assets

Rs. 503 Billion  
13.5% YTD



## Total Deposits

Rs. 371 Billion  
16.7% YTD



## Advances-Net

Rs. 106.49 Billion  
2.81% YTD



## Branches

361



## Windows

08



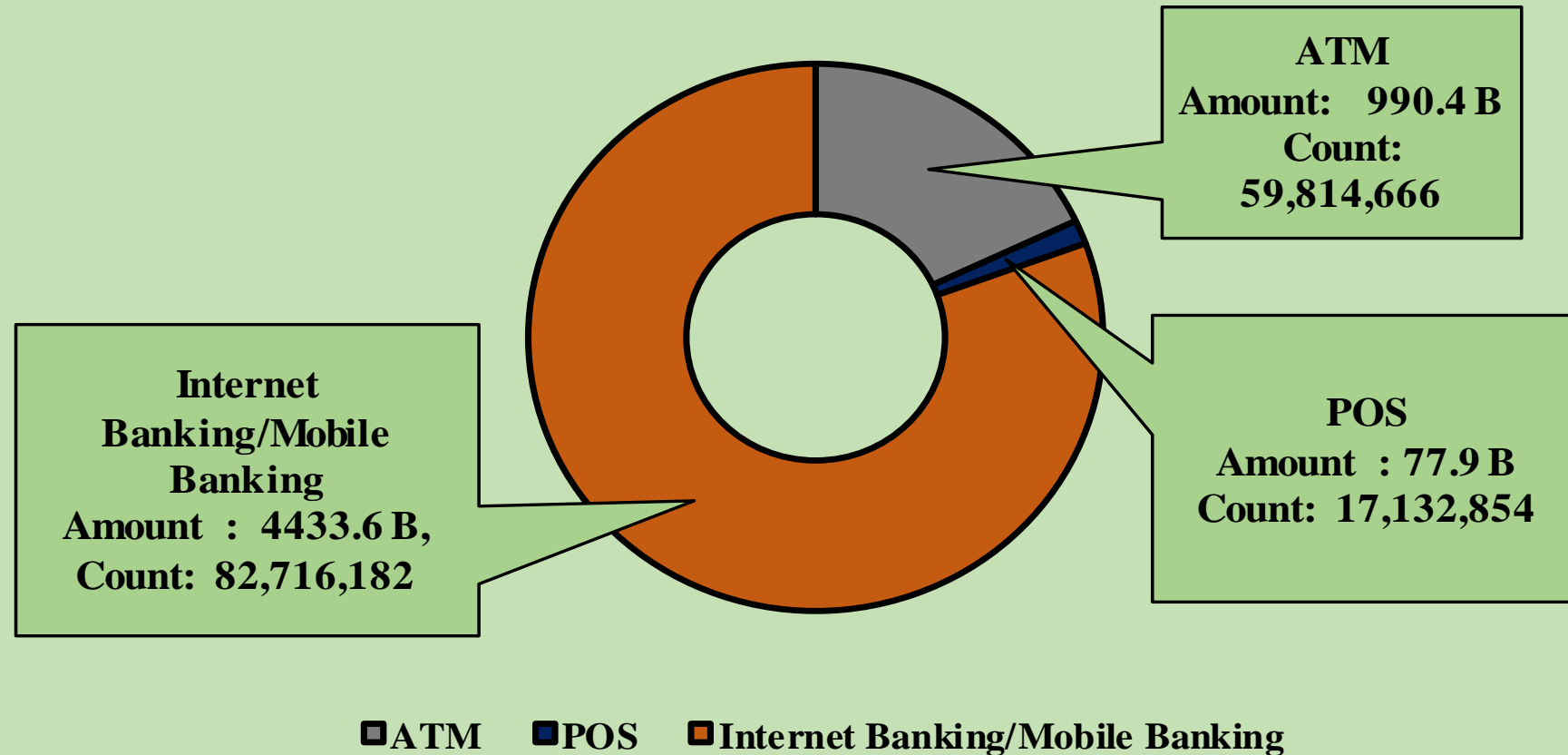
The image features a white background with four green diagonal stripes in the corners, creating a frame-like effect. The stripes are composed of parallel lines of varying widths.

# **PRODUCTS**

# **&**

# **SERVICES**

## Digital Transactions



# MOBILE BANKING/ MOBILE APP



# DEBIT/ CREDIT CARD



# 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

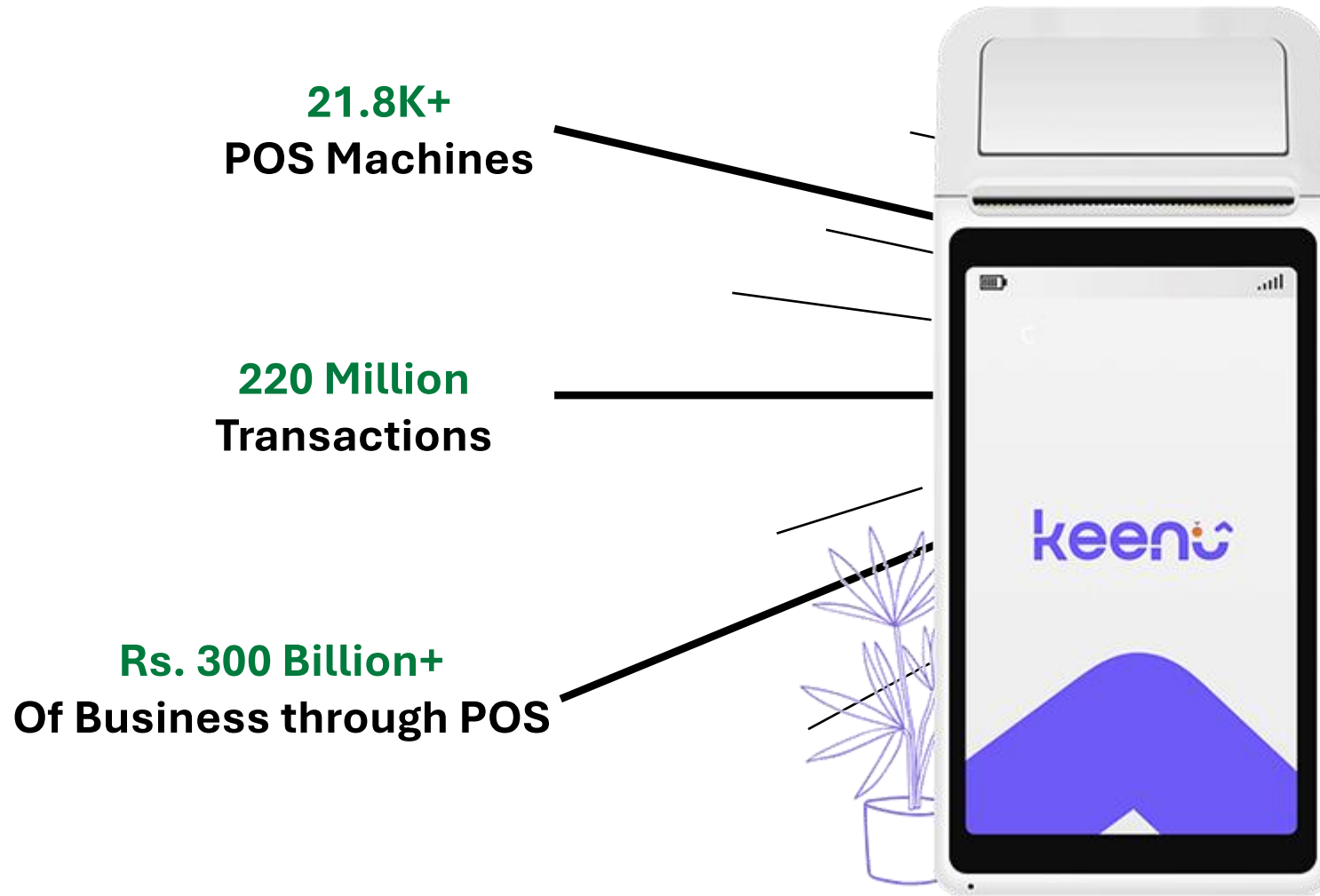
- Saving Account
- Current Account



# POS MACHINES

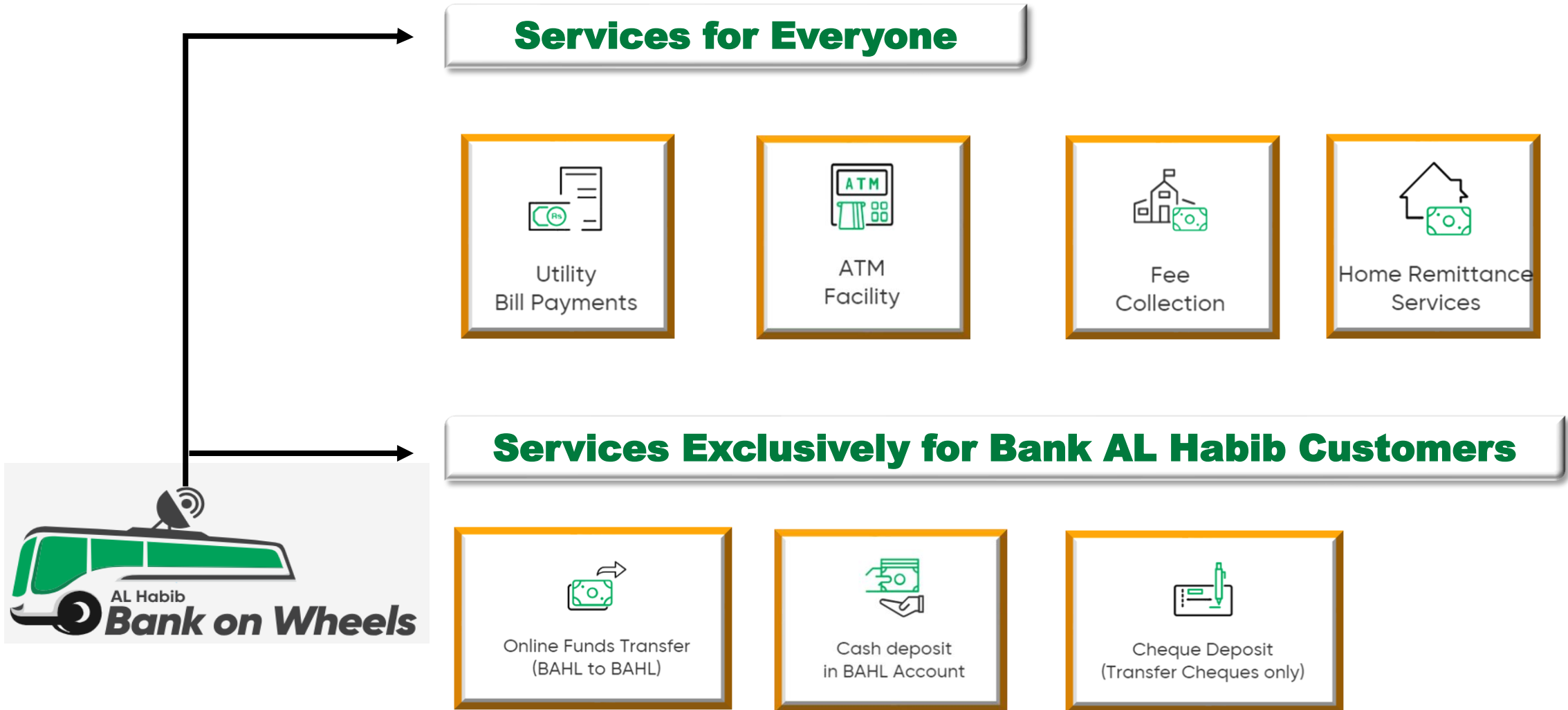


Bank AL Habib Ltd



\* Over 21,000 POS machines are installed at different point of sales in association with Wemsol

# AL HABIB BANK ON WHEELS



# CASH DEPOSIT MACHINE



Bank AL Habib Ltd

**Total Cash Deposited**

**Rs. 32.1 Billion**

**Total Machines Deployed**

**106**

**CDMs/CRMs**

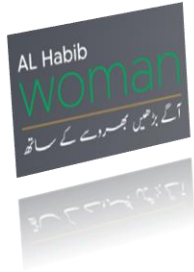
**Total Transactions**

**216,578**

**Cities Covered**

**29**





## 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.



## 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.



## 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.



## Social Media Presence

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



## 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.

# AL HABIB MAHANA MUNAFA ACCOUNT



Bank AL Habib Ltd

**10.25%** p.a\*  
on a 1 Year Deposit

AL Habib

**Mahana**  
**Munafa**  
**ACCOUNT**



# AL HABIB CURRENT PLUS & APNA CURRENT ACCOUNT

ہم صرف تعلق نہیں، آپ سے رشتہ جوڑتے ہیں



For more details  
scan the QR code

## AL Habib currentplus account

- Free Personalised Cheque Books\*
- Free Banker's Cheques\*
- Free PayPak Debit Card\*
- Free Online Banking
- Free E-Statements
- Free AL Habib Mobile & Netbanking Facility

\*Free Services on the Condition of Maintaining  
Monthly Average Balance of PKR 25,000/-

1248 branches and sub branches in 499 cities  
24/7 Call Center: ☎ (+92 21) 111-014-014  
📞📞📞/BAHOfficial | 🌐 www.bankalhabib.com



Bank AL Habib Limited

رشتہ بھروسے کا



## AL Habib Apna Individual Current Account

# AL HABIB SIGNATURE ACCOUNT



Bank AL Habib Ltd

AL Habib

*Signature*  
ACCOUNT

## BANKING EXPERIENCE PERSONALIZED FOR YOU

AL Habib Signature Account offers personalized banking with exclusive privileges, available in both Conventional and Islamic Banking Modes.

- FREE AL Habib VISA Signature Debit Card
- FREE Value Added Offerings on maintaining Monthly Average Balance of PKR 3 Million\*
- FREE Life Insurance\*
- Access to Global Airport Lounges and Exceptional Discounts with AL Habib VISA Signature Debit Card

\*Terms & Conditions Apply

\*Offered only as a Current Account in PKR



More than 1295 branches in 523 cities  
24/7 Call Center: ☎ (+92 21) 111-014-014  
📱📞🌐/BAHLOfficial | 🌐 www.bankalhabib.com



Bank AL Habib Limited

رشتہ بھروسے کا



# BALANCE SHEET - ASSETS

Rs. In Million

Sep-25	Change over Dec-24		Sep-24	Change over Dec-23		Dec-24	Change over Dec-23	
	Amount	%		Amount	%		Amount	%

Cash & Banks	184,884	(22,485)	(10.84%)	183,514	35,117	23.66%	207,369	58,972	39.74%
Lending to FI	54,407	15,466	39.72%	-	(1,650)	(100.00%)	38,942	37,292	2260.09%
Investments-Net	1,847,289	(77,444)	(4.02%)	1,814,569	310,674	20.66%	1,924,733	420,838	27.98%
Advances-Net	906,613	(4,237)	(0.47%)	767,789	(101,670)	(11.69%)	910,850	41,391	4.76%
Property and equipment	81,819	5,880	7.74%	72,841	5,238	7.75%	75,939	8,336	12.33%
Right-of-use assets	16,313	2,634	19.26%	13,174	1,204	10.06%	13,679	1,709	14.28%
Intangible assets	97	(32)	(24.91%)	128	4	3.23%	129	5	4.03%
Deferred Tax Assets	3,269	(1,267)	(27.93%)	6,063	1,219	25.17%	4,536	(308)	(6.36%)
Other Assets	188,402	44,544	30.96%	193,574	57,444	42.20%	143,858	7,728	5.68%
Total Assets	3,283,094	(36,940)	(1.11%)	3,051,652	307,580	11.21%	3,320,035	575,963	20.99%

# BALANCE SHEET - LIABILITIES

Rs. In Million

Sep-25	Change over Dec-24		Sep-24	Change over Dec-23		Dec-24	Change over Dec-23	
	Amount	%		Amount	%		Amount	%

Bills Payable	40,327	(11,936)	(22.84%)	29,175	(18,908)	(39.32%)	52,263	4,180	8.69%
Borrowings	413,154	(253,889)	(38.06%)	466,975	(10,463)	(2.19%)	667,043	189,605	39.71%
Deposits	2,497,969	219,012	9.61%	2,222,308	288,271	14.91%	2,278,957	344,920	17.83%
Lease liabilities	20,083	3,234	19.19%	16,353	1,912	13.24%	16,849	2,408	16.67%
Sub Ordinated Loans	25,985	(3)	(0.01%)	25,990	(3,995)	(13.32%)	25,988	(3,997)	(13.33%)
Other Liabilities	119,399	(7,547)	(5.95%)	139,870	29,441	26.66%	126,946	16,517	14.96%
Total Liabilities	3,116,916	(51,130)	(1.61%)	2,900,671	286,258	10.95%	3,168,046	553,633	21.18%
Equity excl.surplus	141,008	10,624	8.15%	129,498	17,603	15.73%	130,384	18,489	16.52%
Equity incl.surplus	166,178	14,189	9.34%	150,981	21,322	16.44%	151,989	22,330	17.22%

# PROFIT & LOSS ACCOUNT

Rs. In Million

	Sep-25	Change over Sep-24		Sep-24	Change over Sep-23		Dec-24	Change over Dec-23	
		Amount	%		Amount	%		Amount	%
Mark up / Interest Earned	260,404	(106,758)	(29.08%)	367,162	105,817	40.49%	478,031	104,129	27.85%
Mark up / Interest Expensed	161,088	(88,669)	(35.50%)	249,757	73,267	41.51%	321,783	72,028	28.84%
Net Mark up / Interest Income	99,316	(18,089)	(15.41%)	117,405	32,550	38.36%	156,248	32,101	25.86%
Non Mark up Interest Income	22,150	2,608	13.35%	19,542	2,103	12.06%	25,484	2,257	9.72%
Administrative Expenses	68,995	8,875	14.76%	60,120	10,845	22.01%	80,979	10,705	15.23%
WWF/Other charges	1,168	(551)	(32.06%)	1,719	600	53.66%	2,021	249	14.05%
Profit Before Provisions	51,303	(23,804)	(31.69%)	75,107	23,207	44.72%	98,732	23,404	31.07%
(Provision) / Reversal	2,200	14,075	118.52%	(11,875)	(12,926)	(1229.88%)	(14,891)	(10,691)	254.55%
Profit Before Tax	53,503	(9,729)	(15.39%)	63,232	10,281	19.42%	83,841	12,713	17.87%
Taxation	28,110	(1,977)	(6.57%)	30,087	6,420	27.13%	43,979	8,170	22.82%
Profit After Tax	25,393	(7,753)	(23.39%)	33,145	3,861	13.19%	39,862	4,543	12.86%



# **KEY FINANCIAL** **DATA FOR LAST SIX** **YEARS**



# SIX YEARS DATA



Bank AL Habib Ltd

Rs. In Million

Particulars	2024	2023	2022	2021	2020	2019
Total Customer Deposits	2,278,957	1,934,037	1,568,138	1,309,823	1,099,686	903,703
Total Advances	910,850	869,459	813,535	733,799	510,252	488,669
PBT	83,841	71,128	32,884	30,273	28,581	19,011
PAT	39,862	35,319	16,570	18,702	17,812	11,169
Shareholder's Equity (Exl Reval)	130,384	111,895	94,344	83,569	69,570	55,489
EPS (Rs)	35.87	31.78	14.91	16.83	16.03	10.05
Cash Dividend (%)	170	140	70	70	45	35



**Thank You**