



# **CORPORATE BRIEFING SESSION 2026**

# OVERVIEW



**Incorporation Date:**      **October 1991**  
**Start of Operation:**      **January 1992**



**Global Presence**  
**Pakistan, Bahrain, Malaysia, Turkey, UAE**  
**& China**

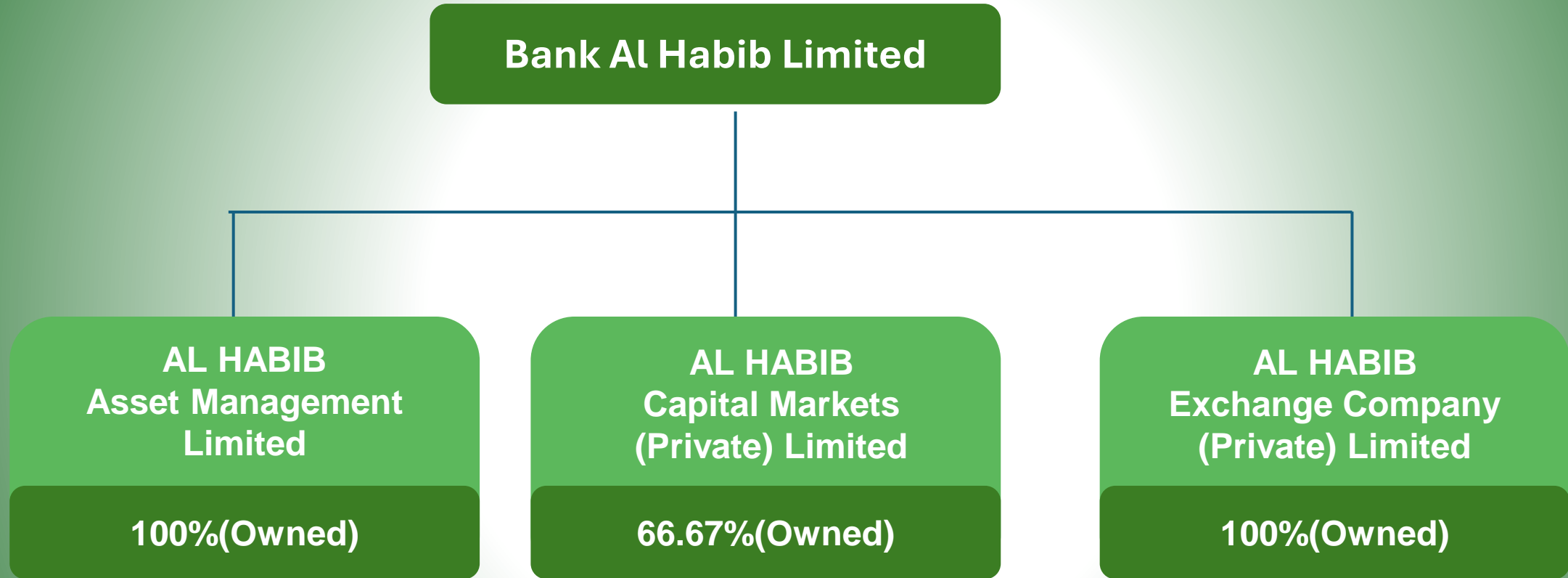


**No. of Branches:**      **1331**

\* Network as of April 09, 2026

# BANK AL HABIB LIMITED & SUBSIDIARIES

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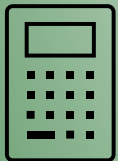
# VISION & MISSION

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## VISION STATEMENT

TO BE OUR CUSTOMERS'  
MOST CONVENIENT &  
TRUSTED BANK

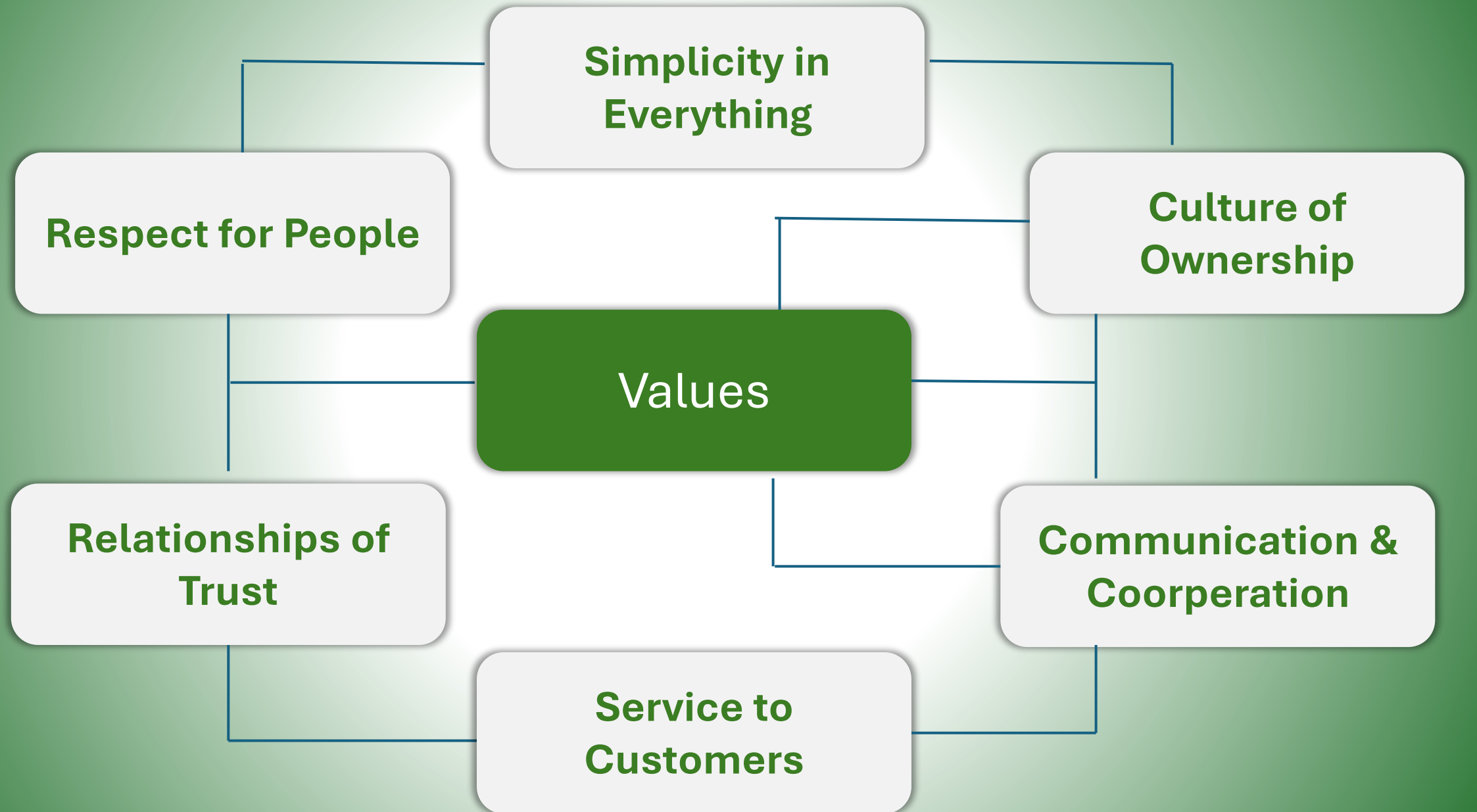


## MISSION STATEMENT

TO MAKE BANKING SAFE,  
SIMPLE & PLEASANT



# CORE VALUES



# CORPORATE INFORMATION

## Chairman

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- **Abbas D. Habib**

## Executive Director

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- **Qumail R. Habib**

## Directors

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- **Aamir Amin**  
(NIT Nominee – SBP Clearance Awaited)
- **Anwar Haji Karim**
- **Qasim Habib**
- **Farhana Mowjee Khan**
- **Humayun Bashir**
- **Mohammad Rafiquddin Mehkari**
- **Shoaib Javed Hussain**  
(State Life Nominee)
- **Syed Mohammed Hussain**

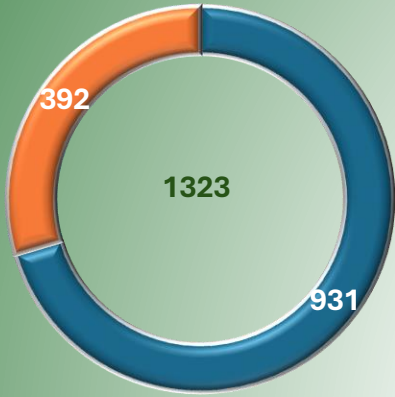
## Chief Executive

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- **Mansoor Ali Khan**

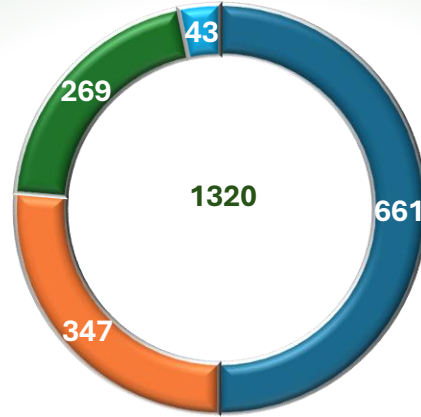
# Network

## Branches



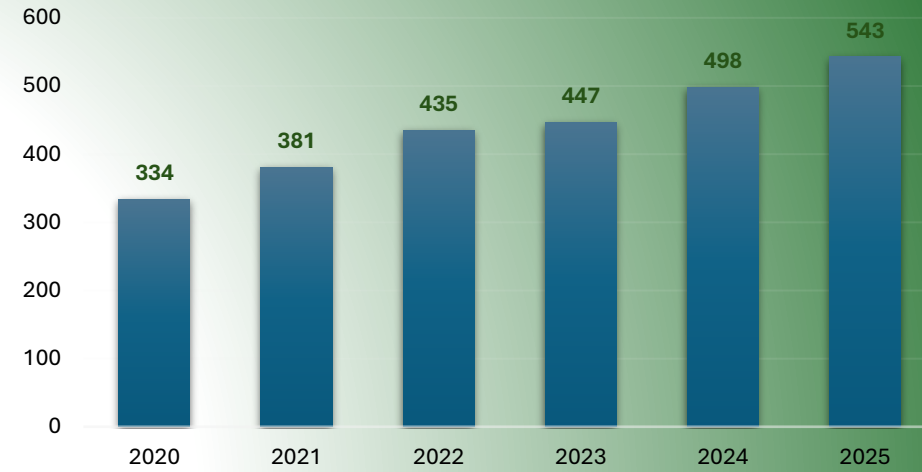
■ Conventional ■ Islamic

## Domestic Branches

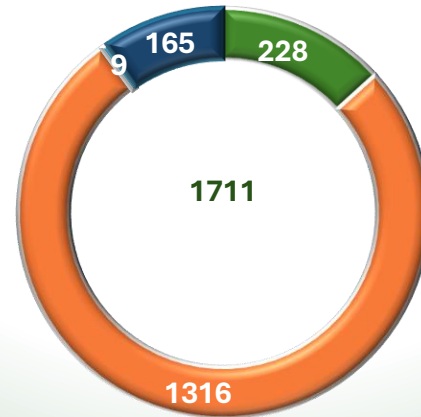


■ Big City ■ Small City ■ Rural ■ Unbanked

## Cities



## Foreign Branches



■ Off-site ATM ■ On-site ATM ■ Mobile ATM ■ CDM

## Representative Offices



# Key Performance Highlights- As on Dec 31,2025



**PBT**

**PKR 65.5 Billion**  
**-21.85% YOY**



**PAT**

**PKR 30.6 Billion**  
**-23.14% YOY**



**Total Assets**

**PKR 3,304 Billion**  
**-0.49% YOY**



**Total Deposits**

**PKR 2,599 Billion**  
**+14.05% YTD**



**Advances-Net**

**PKR 792 Billion**  
**-13.04% YTD**



**Investments-Net**

**PKR 2,028 Billion**  
**+5.39% YTD**



**Equity (Before  
Revaluation)**

**PKR 141.7 Billion**  
**+8.72% YTD**



**Gross ADR**

**32.30%**

# Key Performance Highlights- As on Dec 31,2025



**Earning Per Share**

**PKR. 27.57**



**Break up Value  
Per Share**

**PKR. 127.55**



**Dividend**

**PKR. 15 per share**



**PAT to  
Shareholder Fund**

**22.52%**



**NPL Ratio**

**4.26%**



**Fee & Commission  
PKR 19.14 Billion**

**-1.50% YTD**



**PAT to Assets**

**0.93%**



**Cost to Income**

**59.38%**

# Key Performance Highlights- As on Dec 31,2025



**Branches Opened  
in 2025**

**102**



**CD/TD**

**36%**

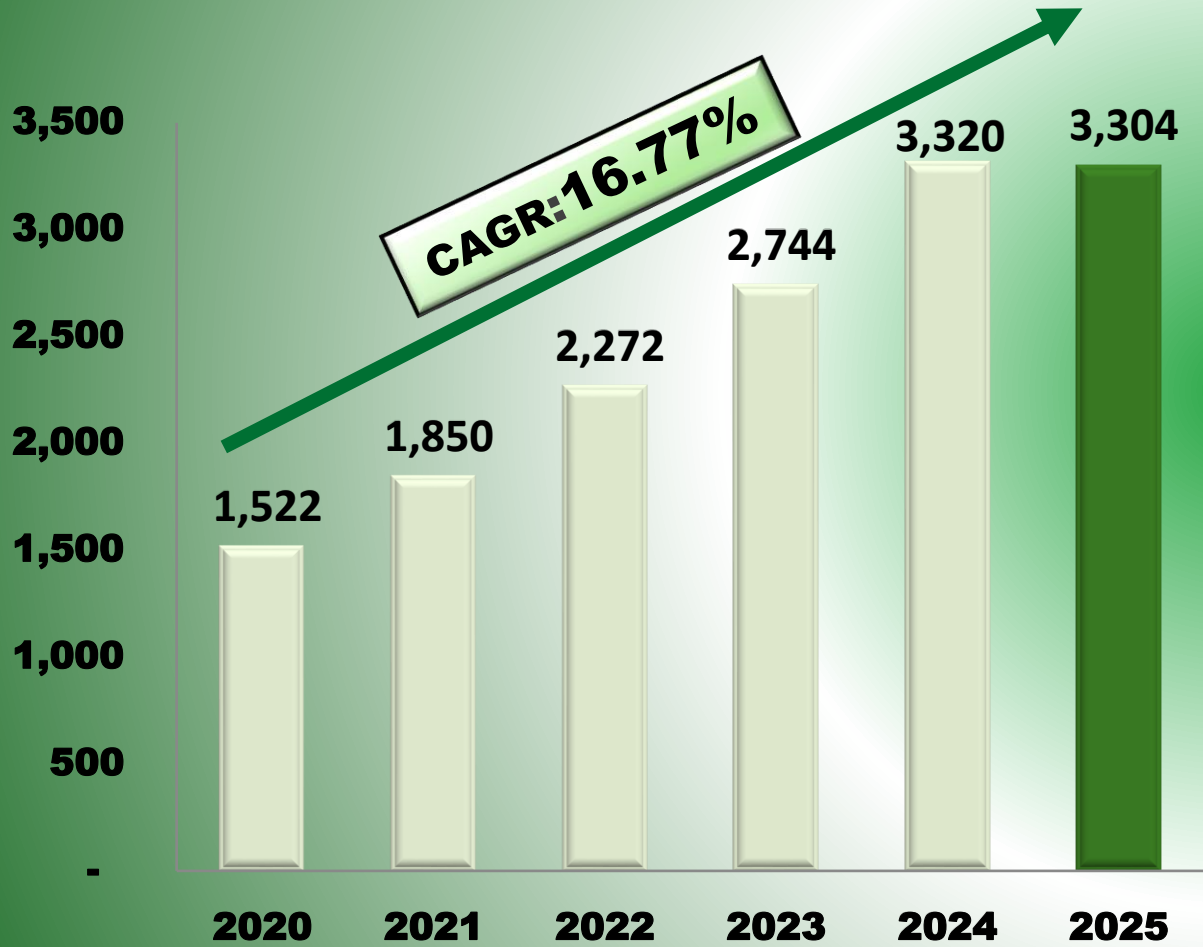


**CAR**

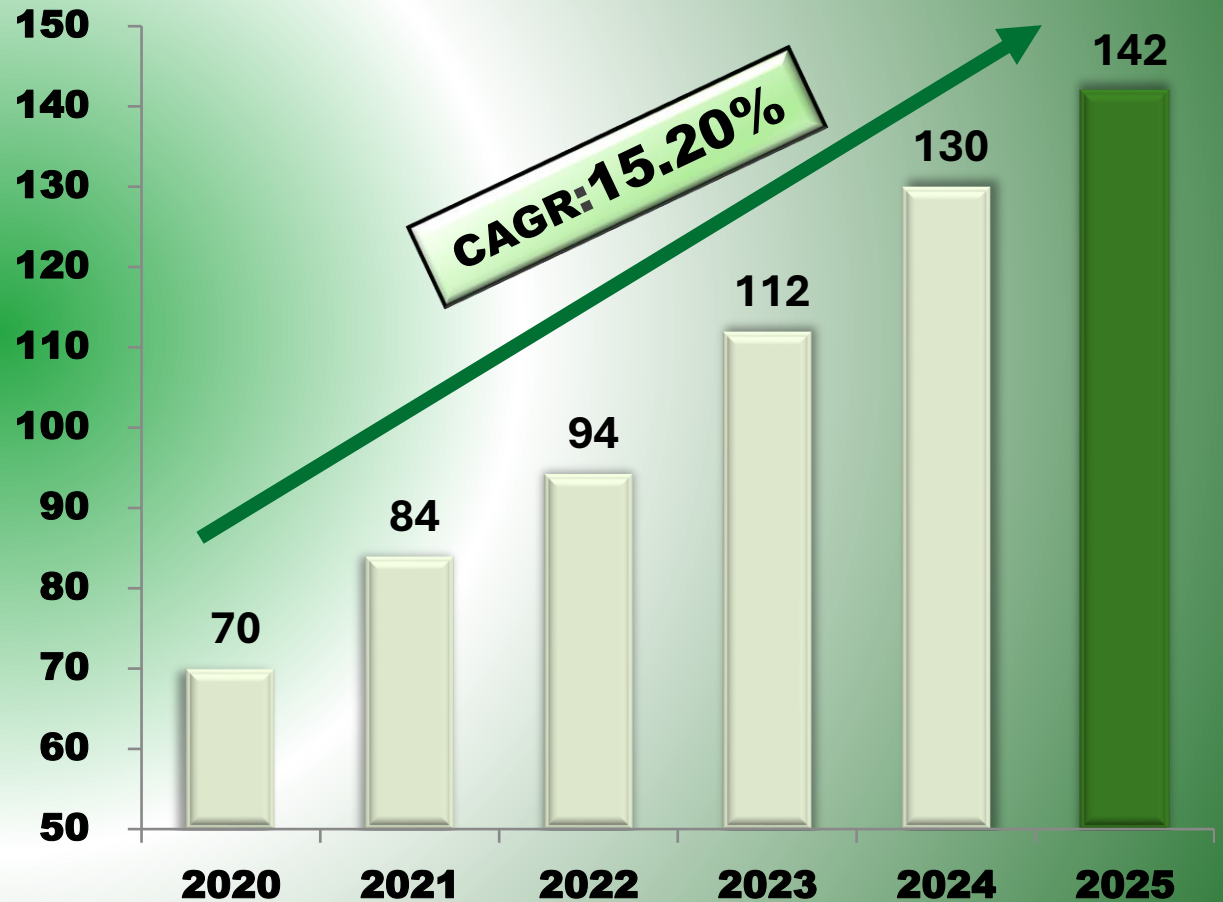
**17.05%**

# PERFORMANCE TREND

## Assets (Rs in Billion)

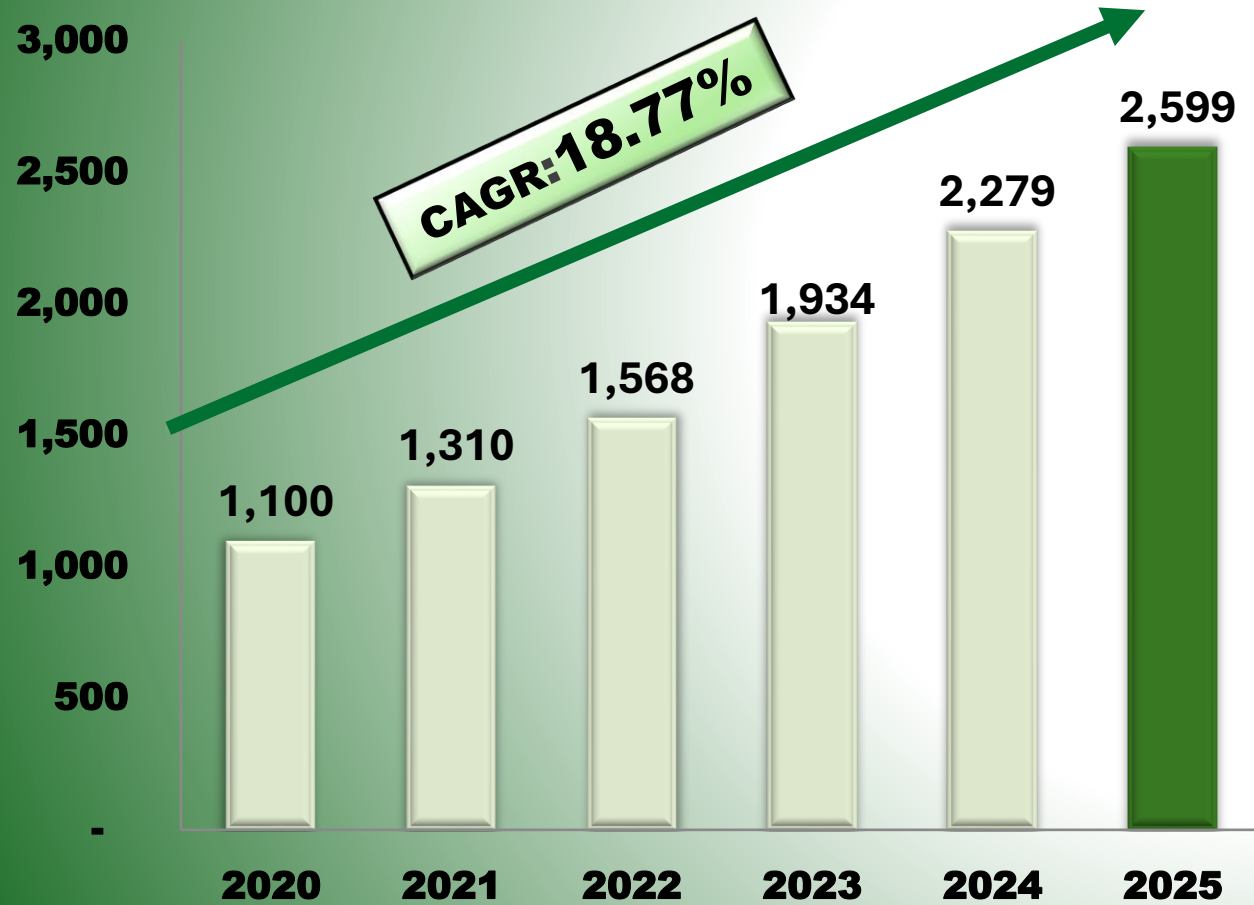


## Equity (Rs in Billion)

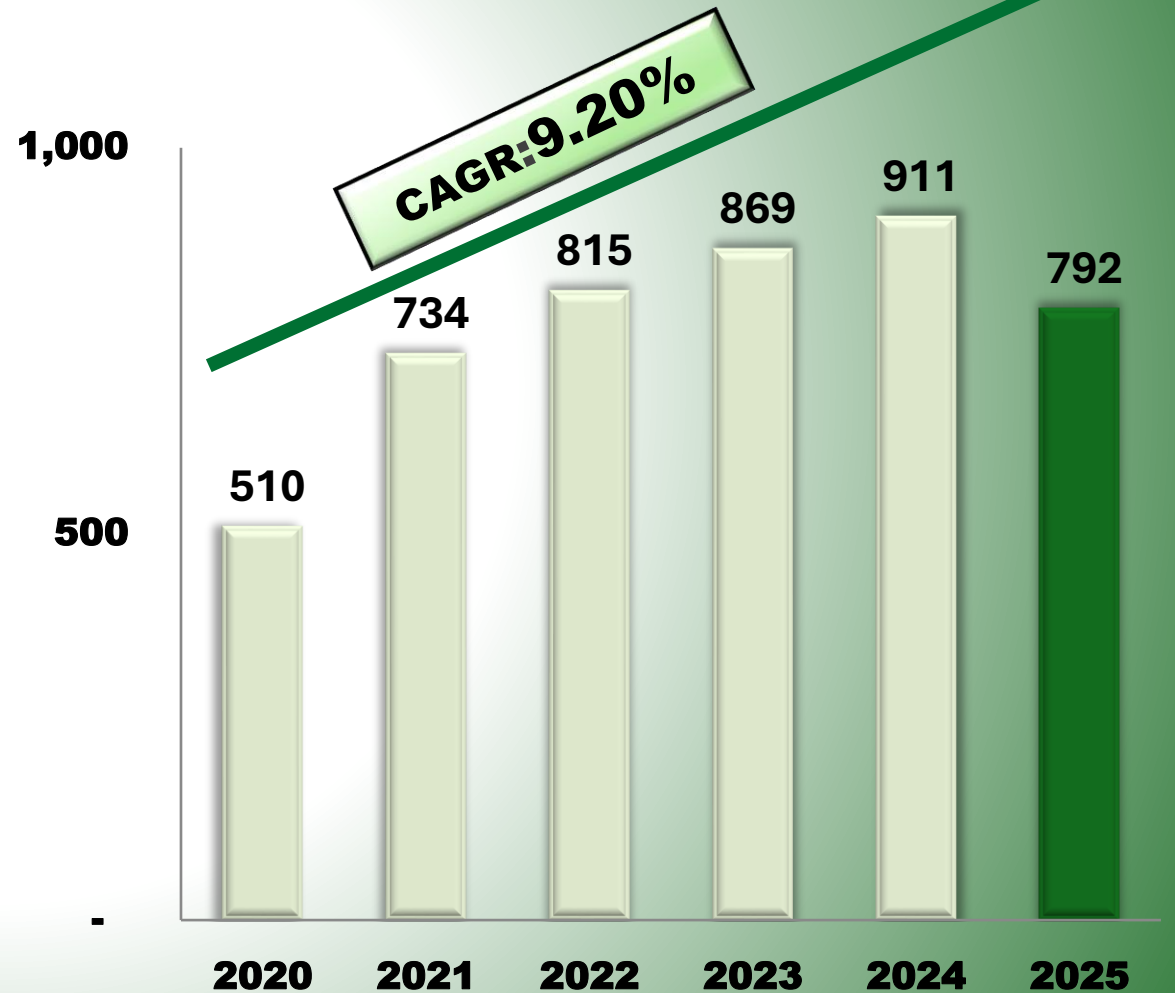


# PERFORMANCE TREND

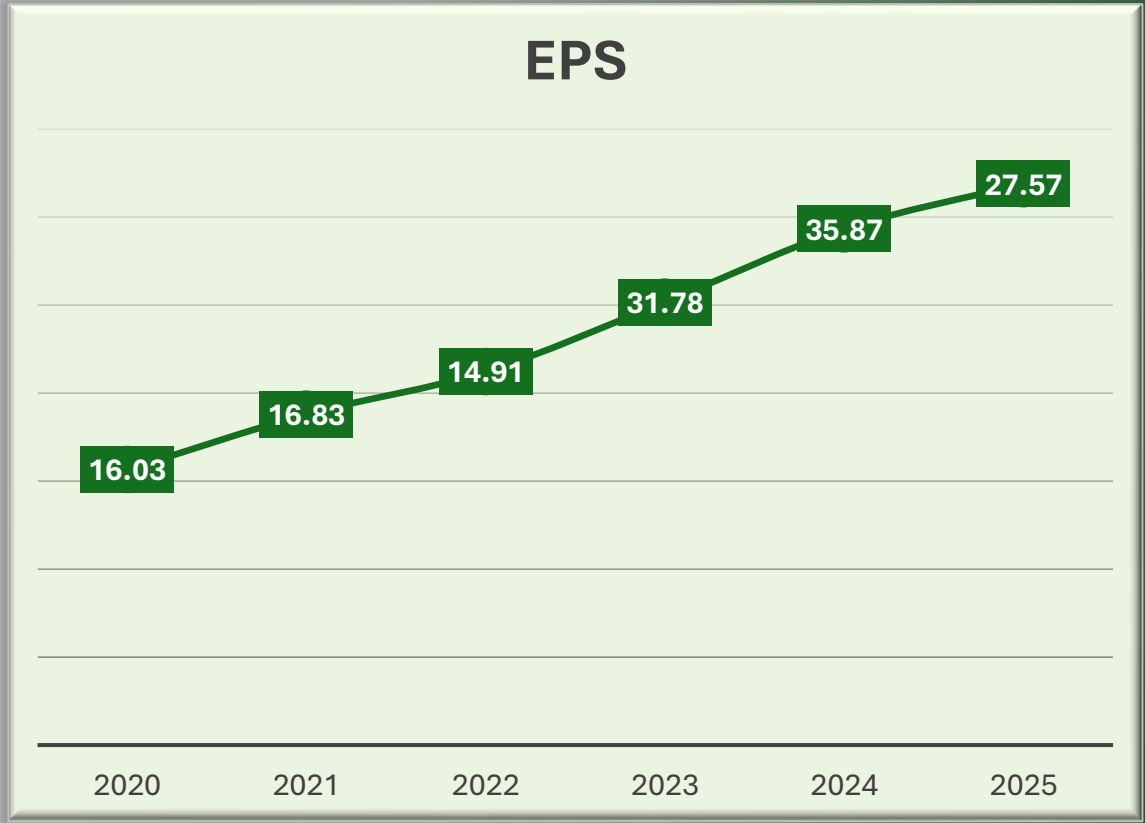
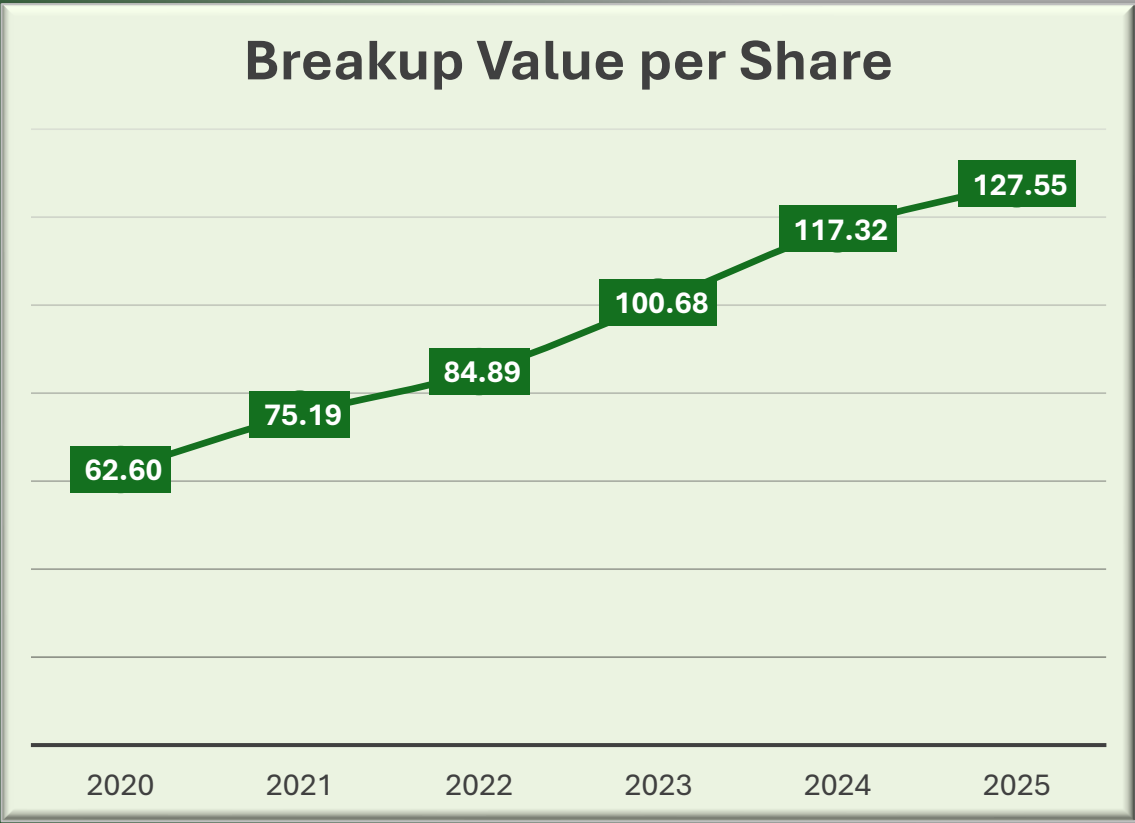
## Deposits (Rs in Billion)



## Advances (Rs in Billion)

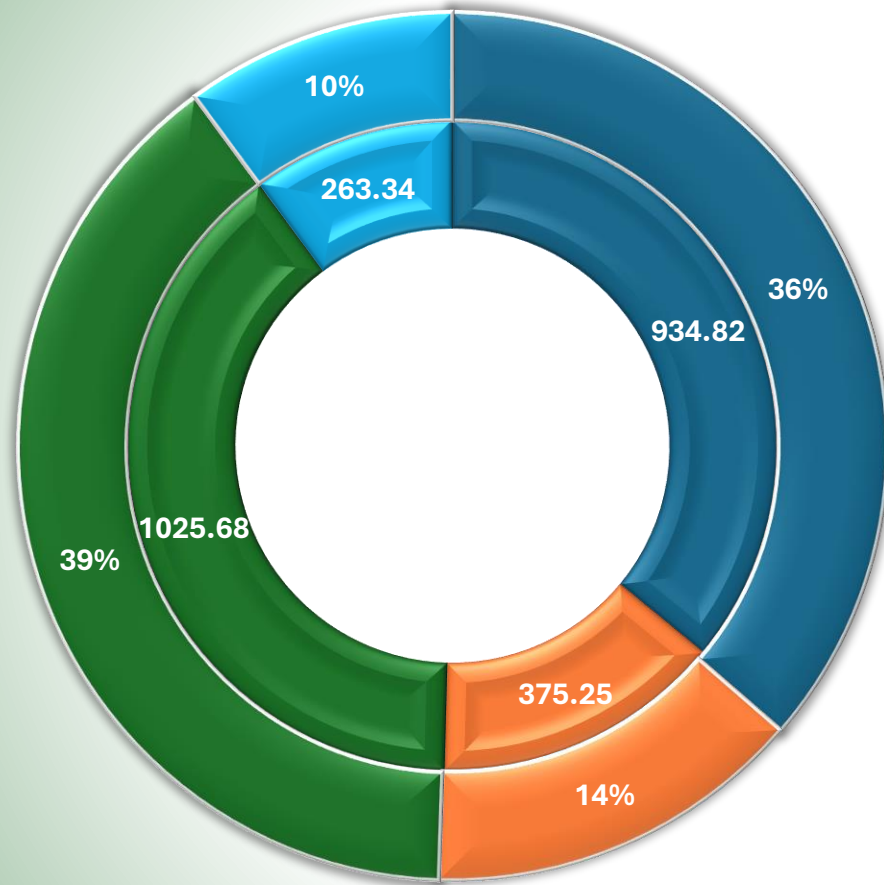


# PERFORMANCE TREND



# DEPOSIT MIX- AS ON DECEMBER 31, 2025

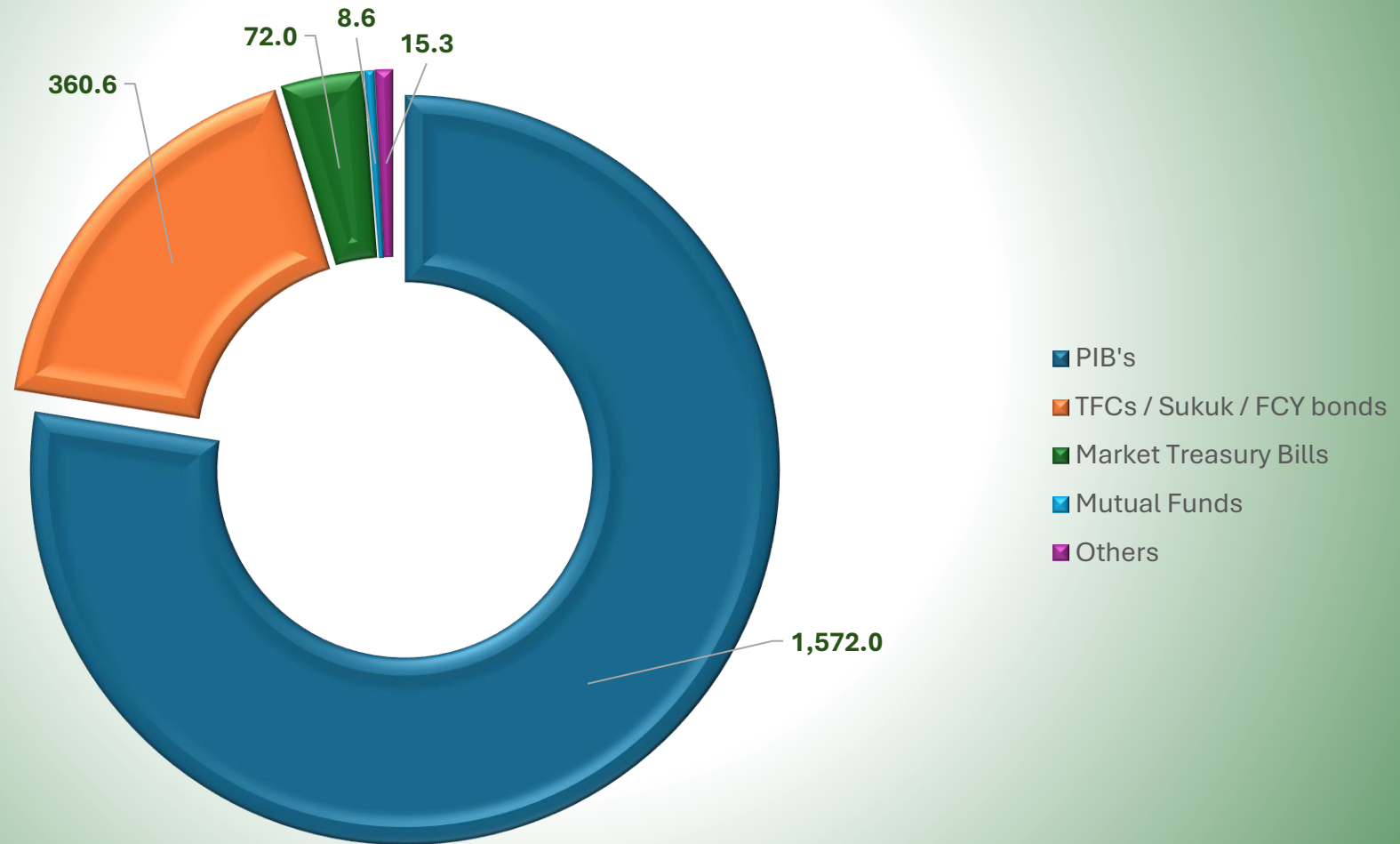
Rs. In Billion



- Current Account
- Current Account Remunerative
- Saving Deposit
- Fixed Deposit

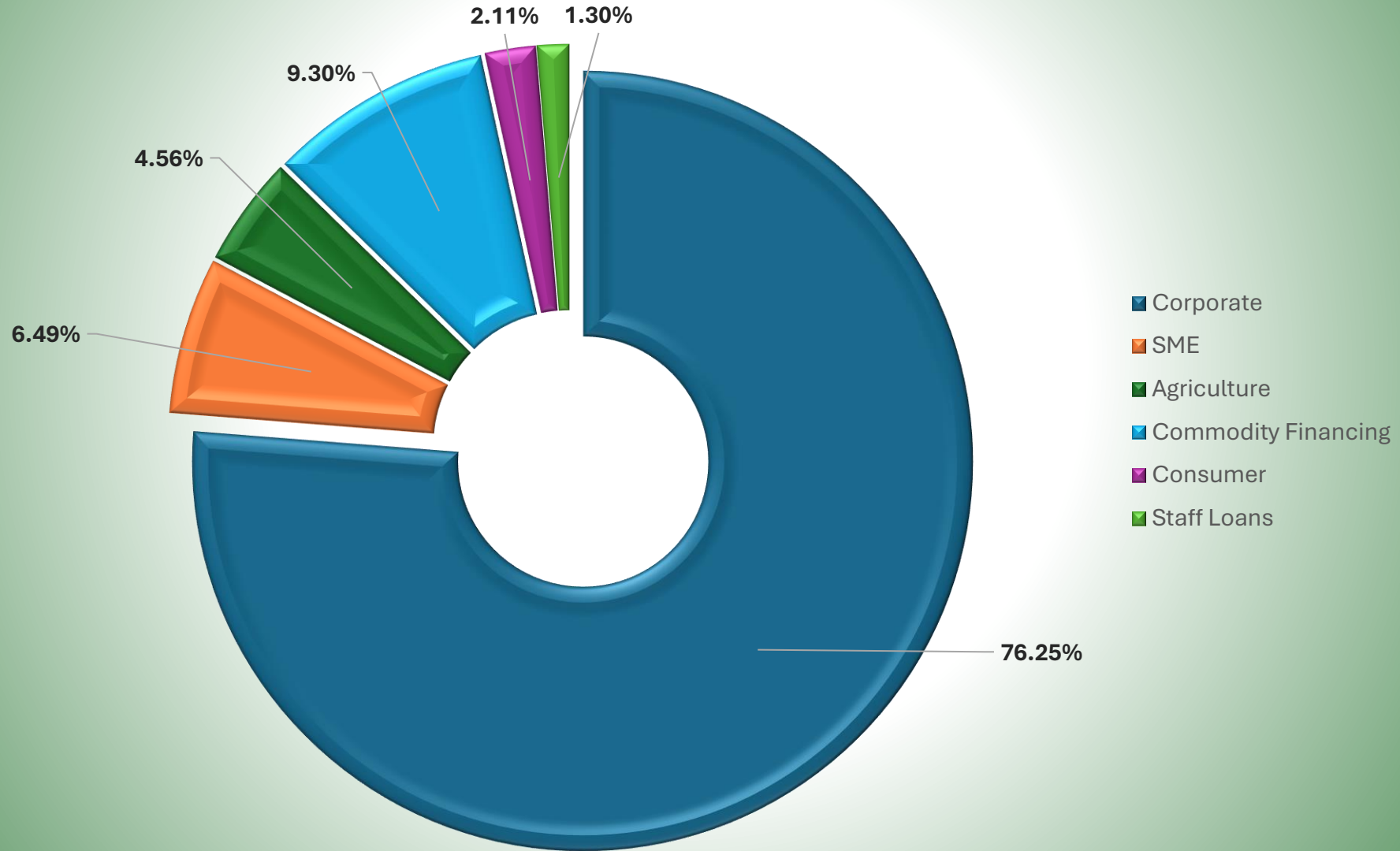
# INVESTMENT MIX – AS ON DECEMBER 31, 2025

Rs. In Billion



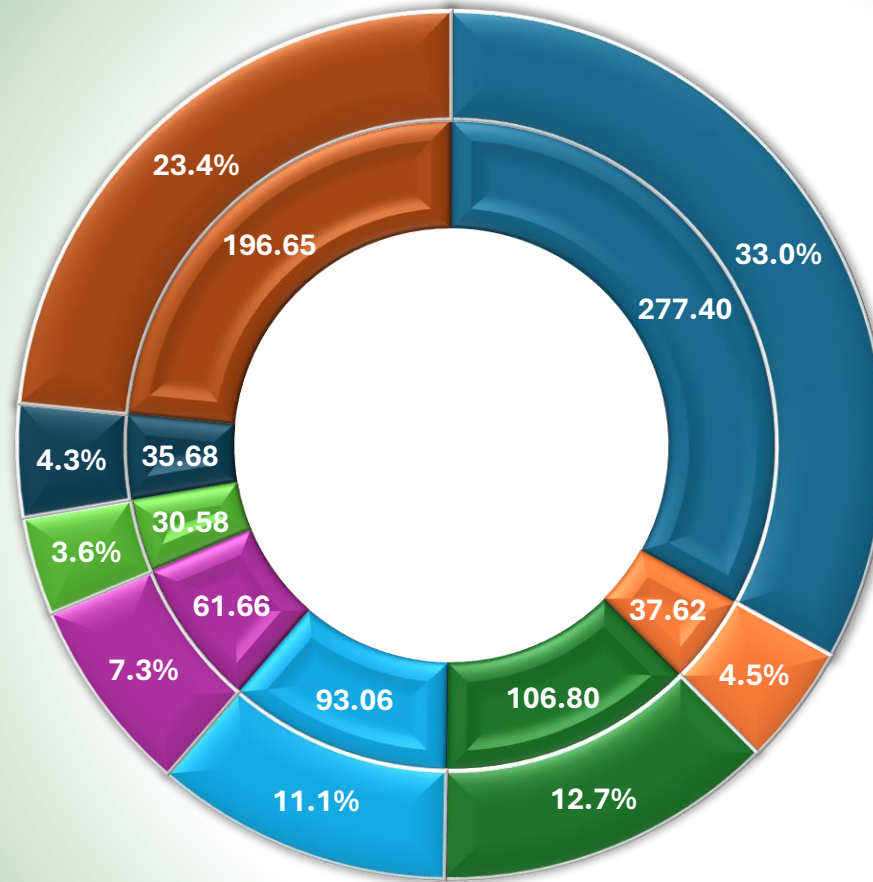
# ADVANCES COMPOSITION– AS ON DECEMBER 31, 2025

Rs. In Billion



# ADVANCES BY SEGMENTS – AS ON DECEMBER 31, 2025

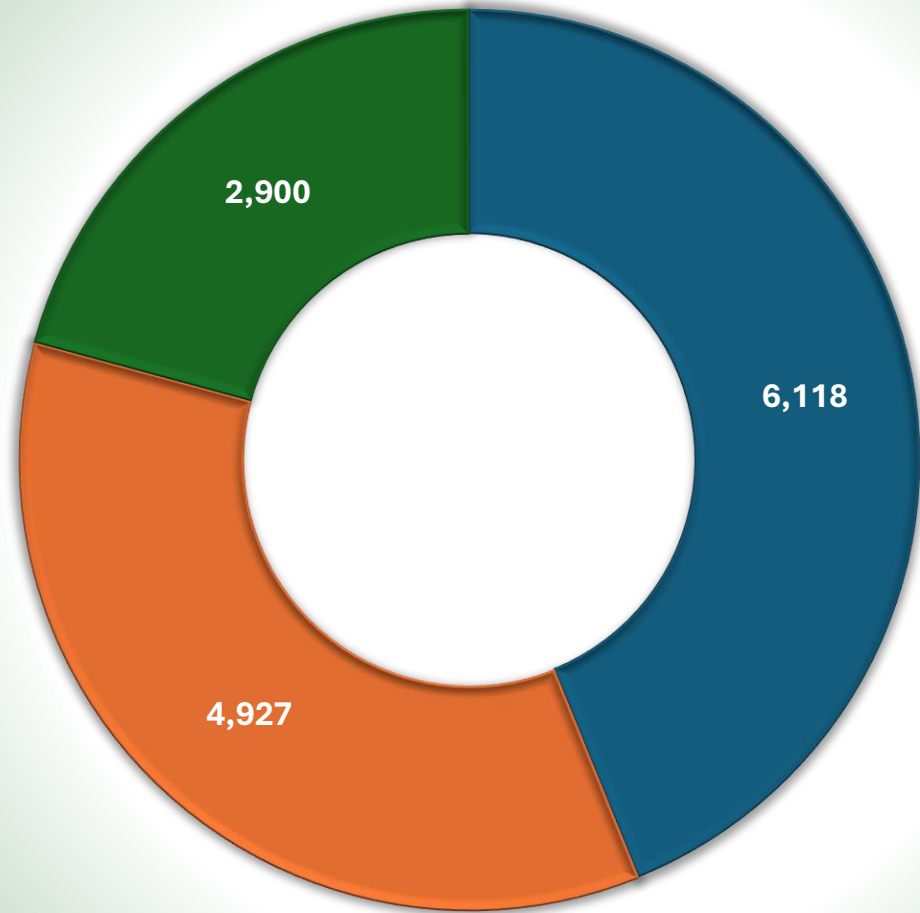
Rs. In Billion



- Textile
- Financial
- Food and Allied
- Wholesale and Retail Trade
- Power (electricity), Gas, Water, Sanitary
- Chemical and Pharmaceuticals
- Iron & Steel
- Others

# IMPORT, EXPORT, & HOME REMITTANCE– UPTO DEC 31, 2025

USD in Million



■ Import ■ Export ■ Remittance

## INDUSTRY GROWTH & MARKET SHARE

Deposits & Advances	Dec-25			Dec-24		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Deposits	19.39%	14.62%	7.02%	8.77%	19.29%	7.31%
Advances	(11.65%)	(13.03%)	5.65%	29.61%	9.56%	5.74%

# ISLAMIC BANKING PERFORMANCE



**PBT**  
Rs. 17.41 Bln  
-25.98%



**Total Assets**  
Rs. 555.70 Bln  
25.51%



**Total Deposits**  
Rs. 413.43 bln  
30.17%



**Branches**  
392  
102 Branches  
opened in 2025



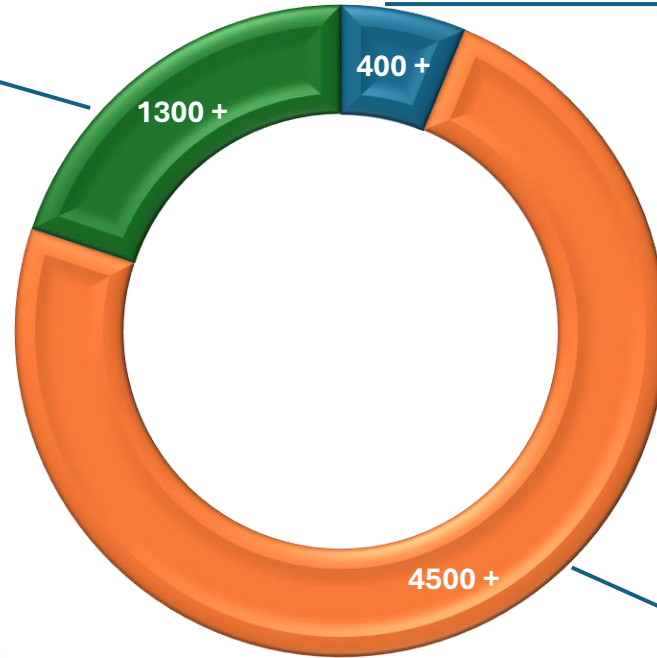
**Windows**  
08



**Advances-Net**  
Rs. 151.7 Bln  
46.41%

# DIGITAL PRODUCTS & SERVICES

**ATM**  
Amount: 1,300 Billion +  
Count: 75 Million +



**POS**  
Amount: 400 Billion +  
Count: 80 Million +

**Internet Banking/Mobile Banking**  
Amount: 4,500 Billion +  
Count: 85 Million +

# MOBILE BANKING/ MOBILE APP




Stop Cheque



Card Management




Multiple Bill Payment




1Bill Facility

WHT Certificate



Generate E-Statement



Inter Bank Funds Transfer

1.9 Million+  
Mobile App Users

# POS MACHINES

**21.0K+**  
POS Machines

**80 Million+**  
Transactions

**Rs. 415 Billion+**  
Of Business through POS



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

# CASH DEPOSIT MACHINE

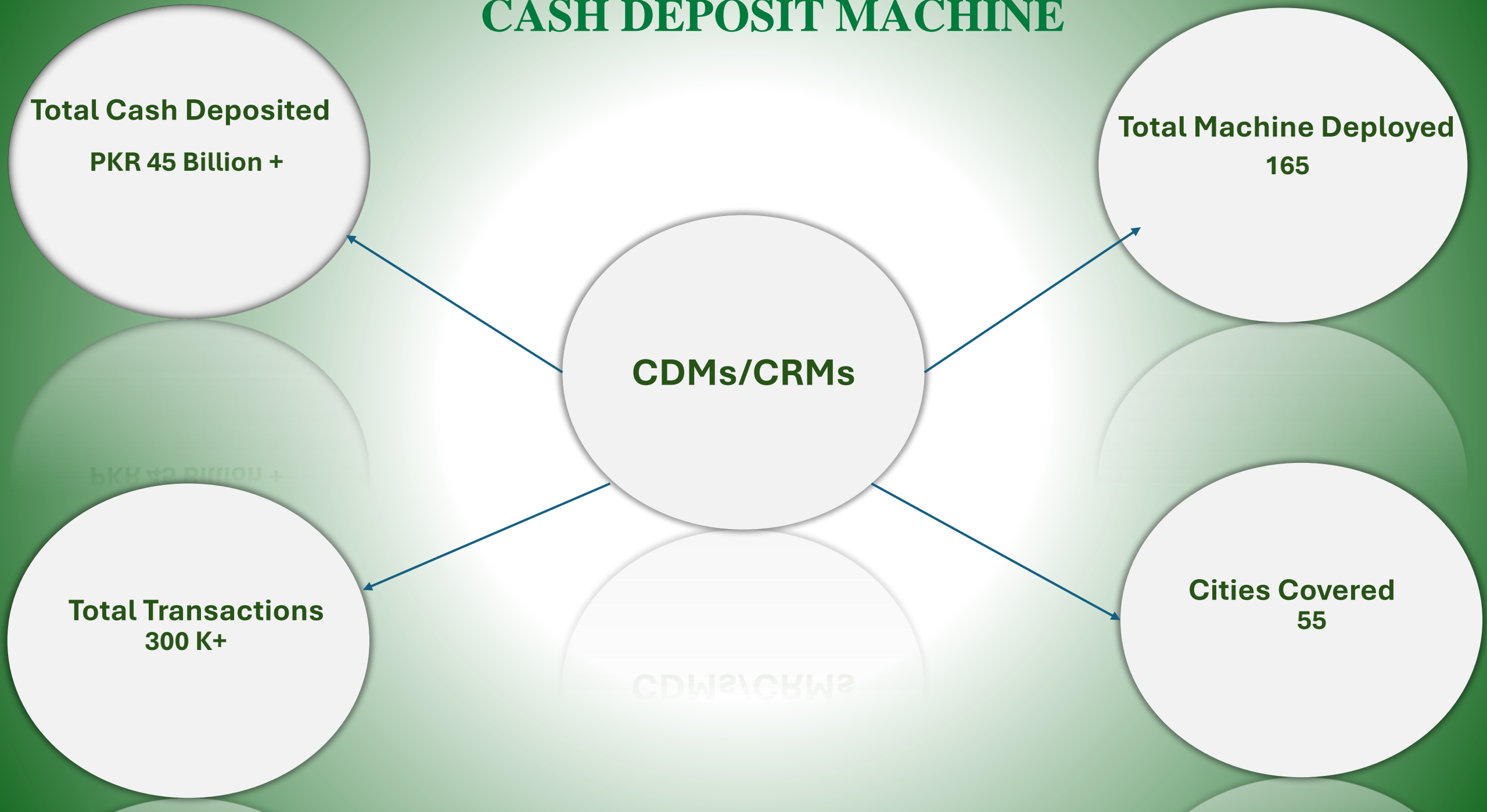
**Total Cash Deposited**  
PKR 45 Billion +

**Total Machine Deployed**  
165

**CDMs/CRMs**

**Total Transactions**  
300 K+

**Cities Covered**  
55



# BALANCE SHEET - ASSETS

Rs. In Million

	Dec-25	Change over Dec-24		Dec-24	Change over Dec-23	
		Amount	%		Amount	%
Cash & Banks	196,663	(10,706)	(5.16%)	207,369	58,972	39.74%
Lending to FI	24,454	(14,488)	(37.20%)	38,942	37,292	2260.09%
Investments-Net	2,028,480	103,747	5.39%	1,924,733	420,838	27.98%
Advances-Net	792,050	(118,800)	(13.04%)	910,850	41,391	4.76%
Property and equipment	82,543	6,604	8.70%	75,939	8,336	12.33%
Right-of-use assets	16,829	3,150	23.03%	13,679	1,709	14.28%
Intangible assets	63	(66)	(50.99%)	129	5	4.16%
Deferred Tax Assets	-	(4,536)	(100.00%)	4,536	(308)	(6.36%)
Other Assets	162,681	18,823	13.08%	143,858	7,728	5.68%
<b>Total Assets</b>	<b>3,303,764</b>	<b>(16,271)</b>	<b>(0.49%)</b>	<b>3,320,035</b>	<b>575,963</b>	<b>20.99%</b>

# BALANCE SHEET - LIABILITIES

Rs. In Million

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

<b>Bills Payable</b>	<b>59,749</b>	<b>7,486</b>	<b>14.32%</b>	<b>52,263</b>	<b>4,180</b>	<b>8.69%</b>
<b>Borrowings</b>	<b>290,261</b>	<b>(376,782)</b>	<b>(56.49%)</b>	<b>667,043</b>	<b>189,605</b>	<b>39.71%</b>
<b>Deposits</b>	<b>2,599,087</b>	<b>320,130</b>	<b>14.05%</b>	<b>2,278,957</b>	<b>344,920</b>	<b>17.83%</b>
<b>Lease liabilities</b>	<b>20,846</b>	<b>3,997</b>	<b>23.72%</b>	<b>16,849</b>	<b>2,408</b>	<b>16.67%</b>
<b>Sub Ordinated Loans</b>	<b>25,984</b>	<b>(4)</b>	<b>(0.02%)</b>	<b>25,988</b>	<b>(3,997)</b>	<b>(13.33%)</b>
<b>Deferred Tax Liabilities</b>	<b>1,479</b>	<b>1,479</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Liabilities</b>	<b>135,090</b>	<b>8,144</b>	<b>6.42%</b>	<b>126,946</b>	<b>16,517</b>	<b>14.96%</b>
<b>Total Liabilities</b>	<b>3,132,496</b>	<b>(35,550)</b>	<b>(1.12%)</b>	<b>3,168,046</b>	<b>553,633</b>	<b>21.18%</b>
<b>Equity excl.surplus</b>	<b>141,754</b>	<b>11,370</b>	<b>8.72%</b>	<b>130,384</b>	<b>18,489</b>	<b>16.52%</b>
<b>Equity incl.surplus</b>	<b>171,268</b>	<b>19,280</b>	<b>12.68%</b>	<b>151,989</b>	<b>22,330</b>	<b>17.22%</b>

# PROFIT & LOSS ACCOUNT

Rs. In Million

	Dec-25	Change over Dec-24		Dec-24	Change over Dec-23	
		Amount	%		Amount	%
Mark up / Interest Earned	337,141	(140,890)	(29.47%)	478,031	104,129	27.85%
Mark up / Interest Expensed	206,519	(115,264)	(35.82%)	321,783	72,028	28.84%
Net Mark up / Interest Income	130,622	(25,626)	(16.40%)	156,248	32,101	25.86%
Non Mark up Interest Income	28,444	2,960	11.62%	25,484	2,257	9.72%
Administrative Expenses	94,499	13,520	16.70%	80,979	10,705	15.23%
WWF/Other charges	1,437	(584)	(28.90%)	2,021	248	13.99%
Profit Before Provisions	63,130	(35,602)	(36.06%)	98,732	23,405	31.07%
(Provision) / Reversal	2,389	17,280	116.04%	(14,891)	(10,691)	254.55%
Profit Before Tax	65,519	(18,322)	(21.85%)	83,841	12,714	17.88%
Taxation	34,882	(9,097)	(20.69%)	43,979	8,171	22.82%
Profit After Tax	30,637	(9,225)	(23.14%)	39,862	4,543	12.86%

# KEY BUSINESS RISK

- a. **Credit Risk** – the risk of loss arising from failure by a client or counterparty to meet its contractual obligations.
- b. **Liquidity Risk** – the risk of loss arising from an institution’s inability to meet obligations as they fall due or to fund growth in assets, without incurring unacceptable costs or losses.
- c. **Market Risk** – the risk of loss arising from adverse movements in market rates or prices, such as interest rates, foreign exchange rates, equity prices, or commodity prices. Market risk includes:
  - **Interest Rate Risk** – the risk of loss from adverse movements in interest rates.
  - **Foreign Exchange Risk** – the risk of loss from adverse movements in currency exchange rates.
  - **Equity Price Risk** – the risk of loss from adverse movements in equity prices.
  - **Commodity Price Risk** – the risk of loss from adverse movements in commodity prices.
- d. **Operational Risk** – the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. The definition includes legal risk but excludes strategic and reputational risks. ML/TF risk and technology risk are included in operational risk, but these are also mentioned separately because of their increasing importance.

# KEY BUSINESS RISK

- e. **Strategic Risk** – the risk of loss resulting from an institution’s strategic business decisions or inadequate implementation of those decisions.
- f. **Reputation Risk** – the risk of loss arising from negative public opinion, which may affect an institution’s ability to establish new relationships or services or continue servicing existing relationships.
- g. **Country Risk** – the risk that economic or political conditions, or an event in a foreign country, could adversely impact an institution’s exposure on that country.
- h. **ML/TF Risk** – the risk of loss resulting from use of the bank’s products and services by customers for concealing the source of funds derived from criminal activities and/or their use for financing of terrorism and other criminal activities.
- i. **Technology Risk** – the risk of loss arising from inadequacy or failure of IT systems, especially failure of IT security, whether inadvertently or due to actions of malicious outsiders or insiders.

# Key Financial Metrics For Last Six Years

# KEY FINANCIAL METRICS

Rs. In Million

Particulars	2025	2024	2023	2022	2021
Total Deposits	2,599,087	2,278,957	1,934,037	1,568,138	1,309,823
Total Advances	792,050	910,850	869,459	813,535	733,799
PBT	65,520	83,841	71,128	32,884	30,273
PAT	30,637	39,862	35,319	16,570	18,702
Shareholder's Equity (Exl Reval)	141,754	130,384	111,895	94,344	83,569
EPS (Rs)	27.57	35.87	31.78	14.91	16.83
Cash Dividend (%)	150	170	140	70	70



**AWARDS &  
RECOGNITIONS**



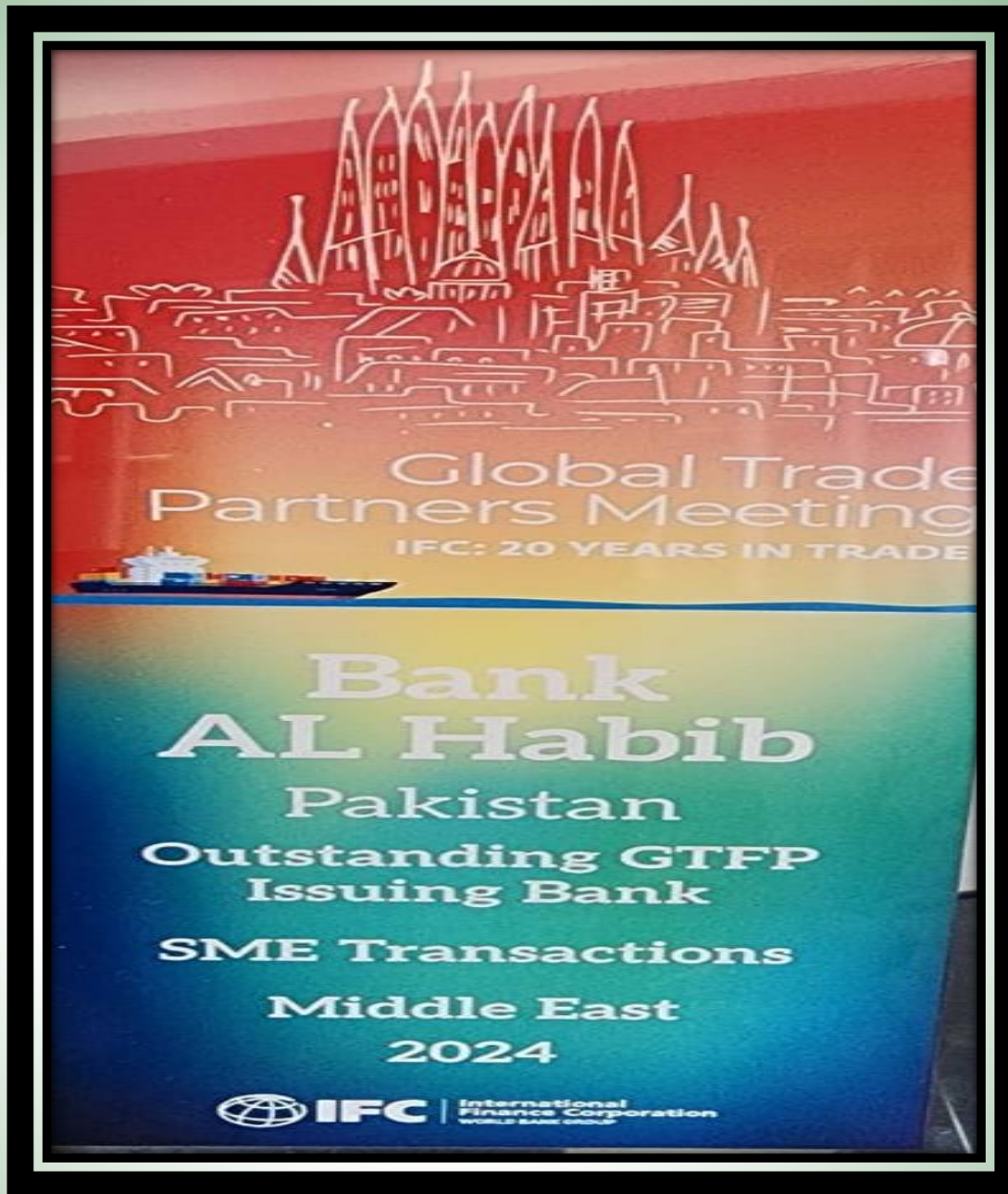
**“ 2<sup>nd</sup> Highest Export Bank Award by Ministry of Commerce, Government of Pakistan and Trade Development Authority of Pakistan”**



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



**“4th Largest Bank in Pakistan Remittance Market”  
Pakistan Remittance Summit 2025**



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

# OTHER AWARDS

- **“Financial Literacy Champion Bank Award” in Large Bank Category for Financial Year 2023 & 2024 from State Bank of Pakistan at Pakistan. Financial Literacy Week 2025 for continued focus on spreading financial awareness and building stronger, more informed communities.”**
- **“National Financial Literacy Program-II” award by State Bank of Pakistan for achieving 2nd highest number of female participations under National Financial Literacy Program for the financial year 2024 – 2025.**
- **“ESG Excellence Award” in Green Banking Category for the Outstanding Commitment to ESG Principles at the ESG Summit 2025.**
- **“Environmental Excellence Award 2025” in recognition of our continued commitment to sustainability and responsible banking by the National Forum for Environment & Health.**

# BEST AD CAMPAIGN-2025



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



# Products & Services

# DEBIT/ CREDIT CARD

Debit Card



Visa Signature



Visa Platinum



Visa Gold



Visa Silver



UnionPay Debit Card



UnionPay Apna Debit Card



PayPak Debit Card

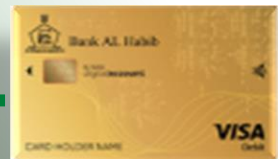
Credit Card



Mastercard Gold



Mastercard Green



AL Habib Digital Account Gold



AL Habib Woman Debit Card



AL Habib Remit Debit Card



AL Habib Digital Account Classic



Freelancers FCY card

# Al Habib Digital Account

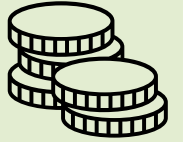
## Current Account

- Asaan Digital Account
- Remit Current Digital
- Woman Current Account
- Women Asaan Current



## Saving Account

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



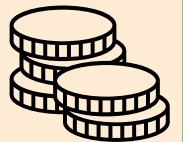
## Foreign Currency Account

- Current Account
- Saving Account



## Al Habib Freelancer Account

- Current Account
- Saving Account



# 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)

# AL HABIB 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.

## 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

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

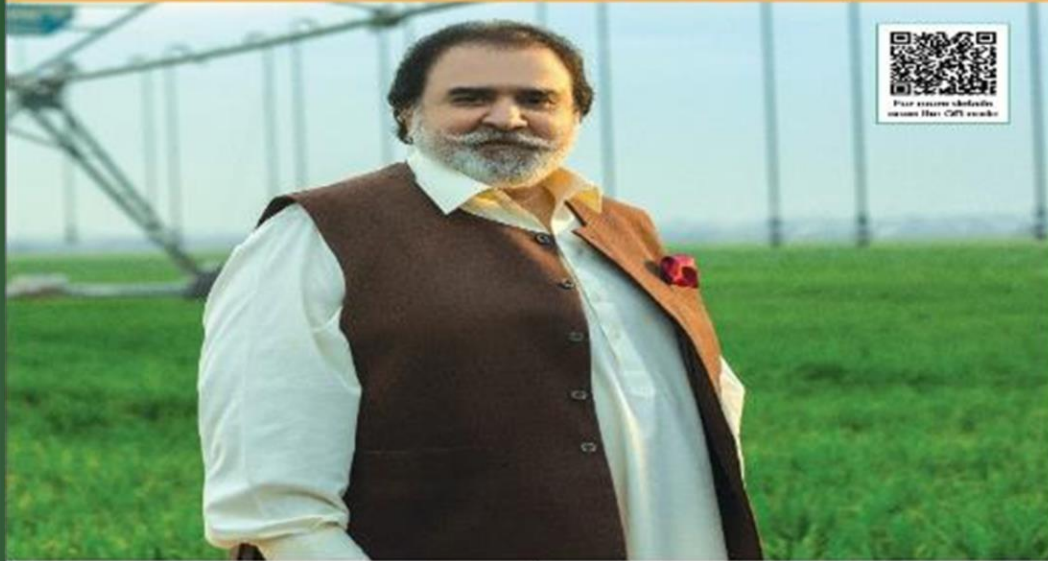
AL Habib

**Mahana  
Munafa**  
**ACCOUNT**



# AL HABIB CURRENT PLUS & APNA CURRENT ACCOUNT

ہم صرف تعلق نہیں، آپ سے رشتہ جوڑتے ہیں



## 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  
BAHLOfficial | www.bankalhabib.com

Bank AL Habib Limited



رشتہ بھروسے کا



AL Habib  
Apna  
Individual  
Current Account

## OPEN YOUR APNA INDIVIDUAL CURRENT ACCOUNT AND AVAIL



021-111-014-014 | bankalhabib.com

Bank AL Habib Limited

رشتہ بھروسے کا

# AL HABIB SIGNATURE ACCOUNT



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: ☎ (192 21) 111-014-014  
📱📧/BAHOfficial | 🌐 www.bankalhabib.com

  
Bank AL Habib Limited  
ریشہ پورو سہکا



THANK YOU

# QUESTIONS RECEIVED IN ADVANCE

1. What is the bank's target for deposit growth in CY2026, and how do you see the Current Account (CA) mix evolving?
2. Given the cost-to-income ratio remained elevated (~60% in CY2025), what is the target trajectory for CY2026? What key drivers will support improvement?
3. The bank reduced its 4QCY2025 dividend from PKR 6.5/share to PKR 4.5/share compared with 4QCY2024, with total CY2025 payout at PKR 15/share.
  - How should investors think about dividend sustainability going forward?
  - Will the bank aim to maintain dividends in absolute terms, considering the sector's general reluctance to cut payouts?
4. What is the expected credit cost trajectory for CY2026?
5. What is the average spread on floating-rate PIBs?

# QUESTIONS RECEIVED IN ADVANCE

6. **What is investment book breakup? In terms of Fixed and Variable rate instruments. Also, if you could tell fixed/floater PIBs mix.**
7. **What is current yield and WAM on fixed PIBs?**
8. **What is current spread on PIB floaters over Treasury Bills (T-bills)?**
9. **Since the remittance market has stabilized, how much decline can be expected in marketing expenditure on home remittances?**