

HO/CS/18816/2026  
April 14, 2026

The General Manager  
Pakistan Stock Exchange Limited  
Stock Exchange Building  
Stock Exchange Road  
Karachi.

Dear Sir,

**Corporate Briefing Session Presentation – Habib Metropolitan Bank Limited**

This refers to our letter Ref. No. HO/CS/18813/2026 dated April 10, 2026 intimating details on holding the Corporate Briefing Session. In this regard, attached, please find the Presentation on Corporate Briefing Session which will be held on April 15, 2026 at 11:30 am through Zoom.

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Yours truly,



**Mehvish Muneera**  
Head of Legal & Company Secretary

Encl: CBS Presentation

**HABIBMETRO**



# **CORPORATE BRIEFING SESSION**

**FINANCIAL YEAR 2025**

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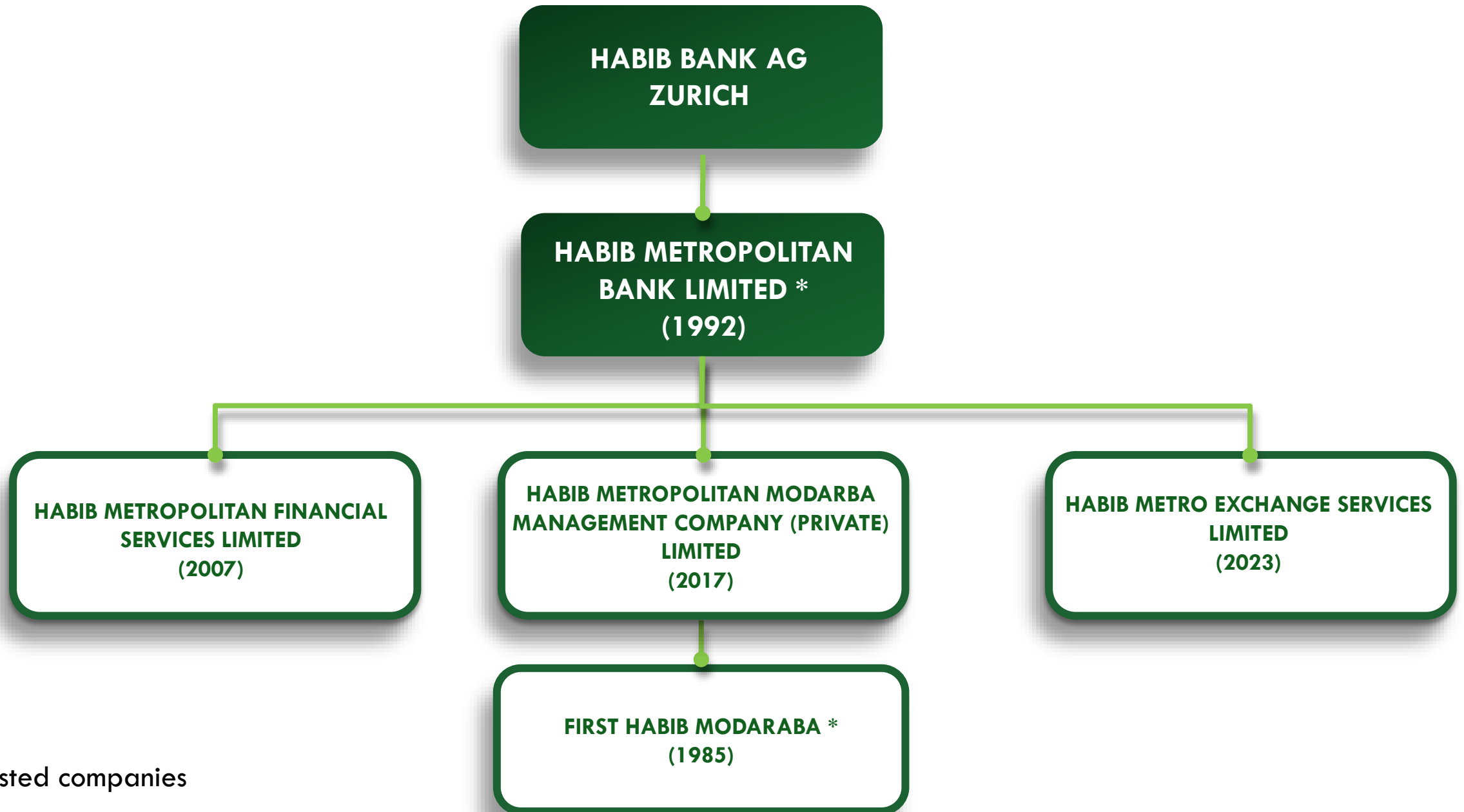


# BANK OVERVIEW

# VISION & VALUES

To Be The Most Respected  
Financial Institution Based On  
Trust, Service And Commitment





\* Public listed companies

	2025	2024	2023
<b>Share Outstanding(mn)</b>	<b>1,047.8</b>	<b>1,047.8</b>	<b>1,047.8</b>
<b>Market Capitalization(PKR bn)</b>	<b>116.6</b>	<b>91.2</b>	<b>58.0</b>
<b>Average Daily Turnover</b>	<b>375,452</b>	<b>249,124</b>	<b>401,325</b>
<b>Closing Stock Price</b>	<b>111.3</b>	<b>87.0</b>	<b>55.3</b>
<b>Stock Price High/Low</b>	<b>129.5/77.0</b>	<b>90.2/51.0</b>	<b>60.0/27.3</b>

01

## Swiss Parentage

Subsidiary of Habib Bank AG Zurich (Switzerland) — providing global banking expertise, governance standards, and international credibility.

02

## Loyal Customer Base

Cultivated a deeply loyal customer base over three decades, built on trust, respect, responsibility and integrity. The bank serves a diverse mix of Corporate, Commercial, SME and Retail clients within both Conventional & Islamic tangents.

03

## Trade Finance Leader

Long-standing reputation as a go-to bank for Pakistan's exporters and importers. Deep expertise in all trade related products.

04

## Diversified Revenue

Beyond traditional lending, we have built a resilient non-interest income engine, including, fee-based services, trade finance commissions and capital market activities.

05

## Robust Capital Base

Capital Adequacy Ratio at 17.0% — well above regulatory minimums, ensuring financial resilience and capacity for growth. Notably, the bank has not issued the subordinated debt, reflecting the strength of its organic capital generation



## Top Credit Ratings

PACRA-rated **AA+** (long-term) and **A1+** (short-term) — maintained for last 24 years, reflecting exceptional creditworthiness



## Islamic Banking Business

**243** dedicated Islamic Banking Branches and **311** Islamic Banking Windows. Providing Islamic Banking services in **99%** of the total branch network of **562 branches** in **229 cities** of Pakistan

## Efficient Use of Capital

**ROE - 21.3%** / **ROA - 1.4%**


One of the best among  
Banking Industry

## Consistent Returns


**DPS - 12.0** / **Payout % - 56%**

Best Bank among Top 25  
companies award by PSX

**Debit Cards**

**852K**  **15%**


**Mobile App**

**777K**  **24%**

**Digital Accounts**

**76K** Penetration **72%**

**ATMs Fleet**

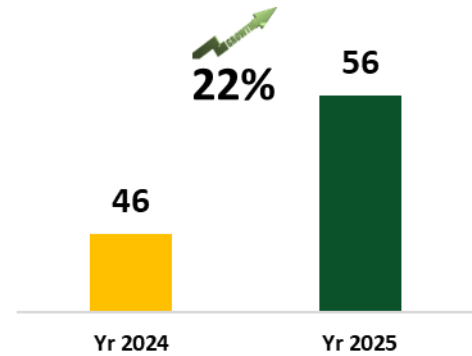
**629**  **3%**

**SMS Alerts**

**790K**  **26%**

## Digital Transactions & Volume


Transactions 'Mn'



**Mobile App**

**29.6 Mn**  **42%**

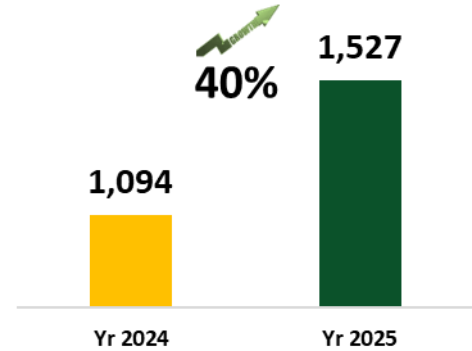
**Debit Cards POS**

**8.3 Mn**  **35%**

**ATMs**

**17.9 Mn**  **4%**

Volume PKR 'Bn'



**Mobile App**

**1.28 Tn**  **50%**

**Debit Cards POS**

**35.8 Bn**  **26%**

**ATMs**

**240 Bn**  **2%**

## Contact Center & TeleSales

**1.99 Mn**  **32%**

Calls Received

**35%**  **9%**

IVR Adoption

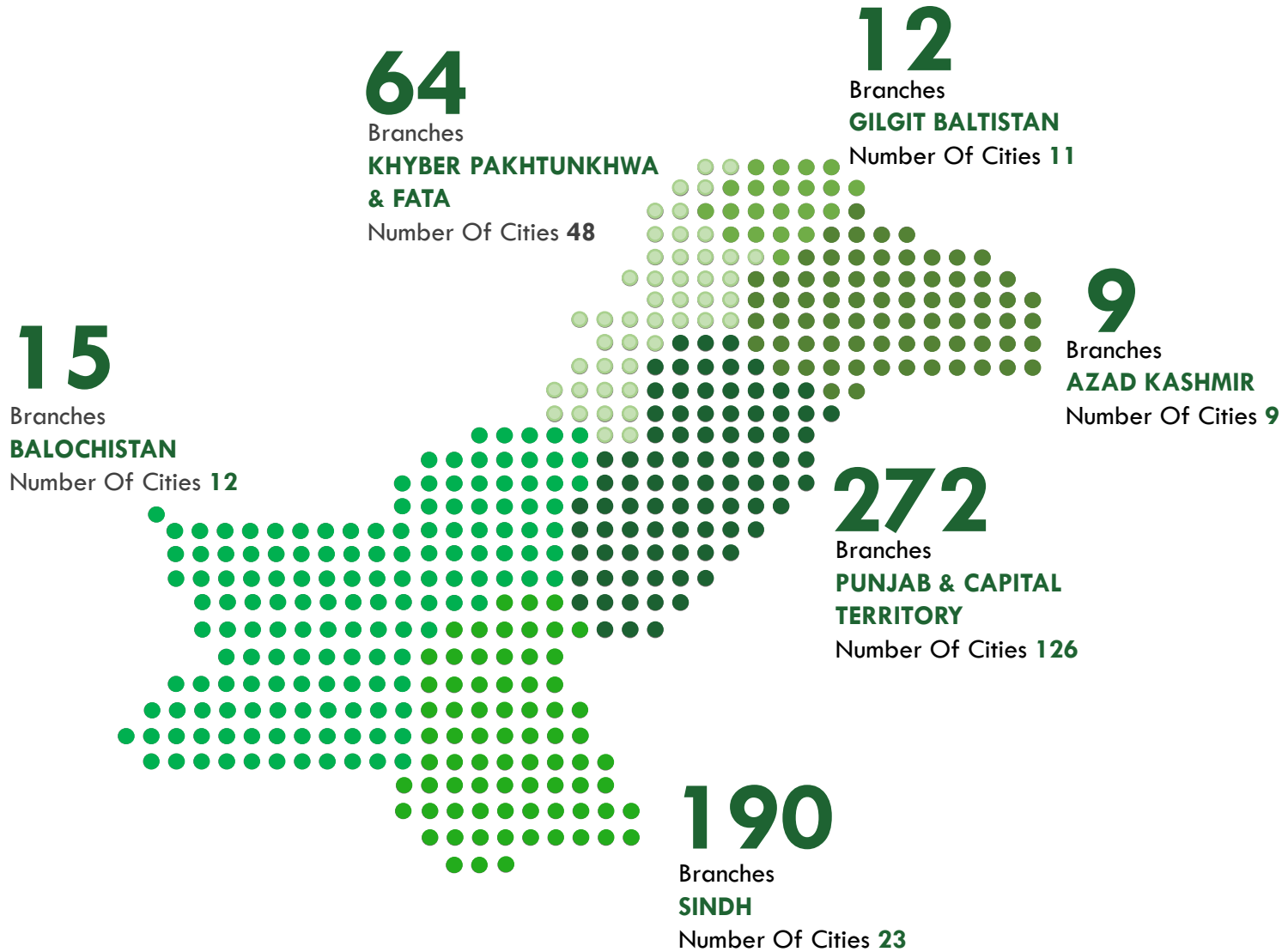
**33K**  **22%**

Dormant Reactivation

**806 Mn**  **1,273%**

Deposit Mobilization





**562** Branches In **229** Cities

- 11 new branches opened in 2025 –
- 357 branches in North
- 205 branches in South
- 243 Islamic Branches & 311 Windows

	2022	2023	2024	2025
<b>Total Branches</b>	500	525	551	562
<b>Islamic Branches</b>	61	117	223	243
<b>% Islamic Branches</b>	12.2%	22.2%	40.5%	43.2%



**2025**

**Rs. 526.6Mn**



**2024**

**Rs. 520.0Mn**



**2023**

**Rs. 285.3Mn**

**Education**

**Healthcare**

**Community Welfare**

**Humanitarian Causes**

**Disaster Relief**



# FINANCIAL PERFORMANCE

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**20.8%** ↑

**TOTAL DEPOSITS**  
IB – CA 10.7% ↑

**8.4%** ↑

**ADVANCES**  
48.8% - ADR

**49.0 Bn**

**PBT**

**EPS 21.55**

**DPS 12.00**

**17.0%**

**CAR**

*With no Sub-Ordinated Debt*

**ROE 21.3%**

**ROA 1.4%**

- Consistently Recognized Among PSX Top 25 Companies — Three Years Running, Top 10 in the Last Two.
- Highest Remittances growth in the banking industry in 2025.
- 562 Branches including 243 IBBs and 311 IBWs.
- Digital transaction volumes significantly increased to Rs 1.53 trillion, growing by 40%.
- 8.3 million Debit card POS transactions, growth of 35% in 2025.
- Client accounts ~ 1.5 mn and; Digital users ~ 1.2 mn.

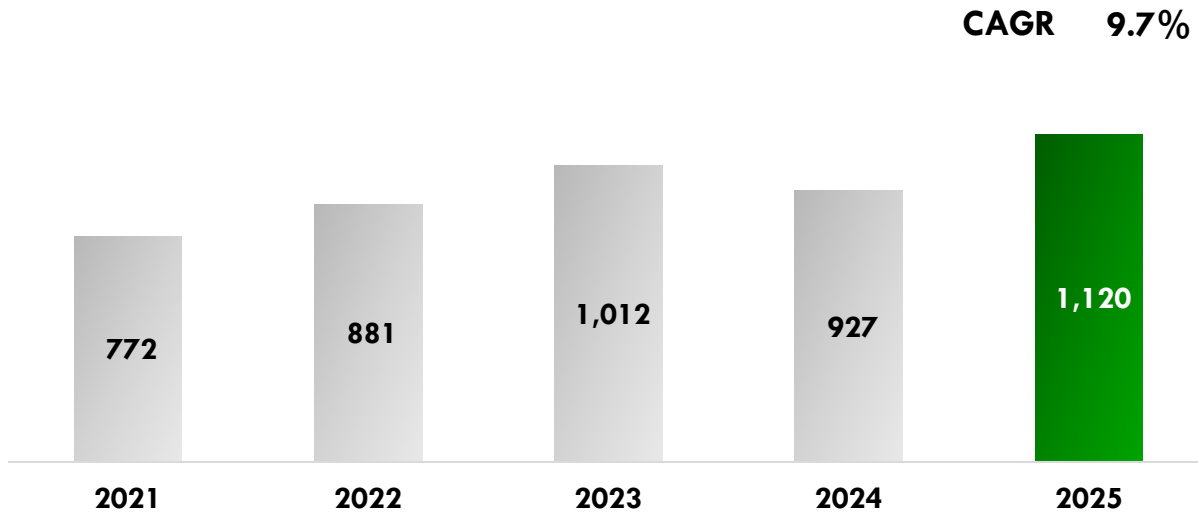
Particulars (PKR in Mn)	2024	2025	YoY
Cash and balances with treasury banks	86,816	<b>88,751</b>	2.2%
Balances with other banks	6,435	<b>13,542</b>	110.5%
Lendings to financial institutions	5,571	<b>45,951</b>	724.8%
<b>Investments</b>	<b>810,875</b>	<b>864,652</b>	<b>6.6%</b>
<b>Advances</b>	<b>474,301</b>	<b>514,783</b>	<b>8.5%</b>
Property and equipment	16,857	<b>17,446</b>	3.5%
Right-of-use assets	8,608	<b>8,969</b>	4.2%
Intangible assets	686	<b>641</b>	(6.5%)
Other assets	89,986	<b>104,142</b>	15.7%
<b>Total Assets</b>	<b>1,500,134</b>	<b>1,658,878</b>	<b>10.6%</b>
Bills payable	28,479	<b>29,736</b>	4.4%
Borrowings	330,011	<b>272,084</b>	(17.6%)
<b>Deposits and other accounts</b>	<b>927,133</b>	<b>1,119,625</b>	<b>20.8%</b>
Lease liabilities	10,464	<b>11,254</b>	7.6%
Sub-ordinated debts	-	-	0.0%
Deferred tax liabilities	3,077	<b>5,095</b>	65.6%
Other liabilities	85,939	<b>93,274</b>	8.5%
<b>Total Liabilities</b>	<b>1,385,102</b>	<b>1,531,068</b>	<b>10.5%</b>
<b>Net Assets</b>	<b>115,032</b>	<b>127,809</b>	<b>11.1%</b>
Share capital	10,478	<b>10,478</b>	0.0%
Reserves	35,353	<b>37,610</b>	6.4%
<b>Sur/ (Def) on rev. of assets - net of tax</b>	<b>14,334</b>	<b>16,471</b>	<b>14.9%</b>
Unappropriated profit	54,867	<b>63,250</b>	15.3%
<b>Total Equity</b>	<b>115,032</b>	<b>127,809</b>	<b>11.1%</b>

- **Lending to Financial Institutions** – increased due to short term excess liquidity availability as of 31<sup>st</sup> Dec 2025.
- **Investments** – are majorly dominated by the PIBs, distributed between fixed and floater rates.
- **Advances** – ADR maintained at 49% with infection ratio of 4.9% and healthy coverage of 117%.
- **Deposits** – up by Rs 192 Bns/ 20.8%. CA mix remains strong at 37%, supporting low-cost funding.
- Capital Adequacy Ratio maintained at **17.0%**
- **Surplus on revaluation of Assets** – surged due to favorable market positions.

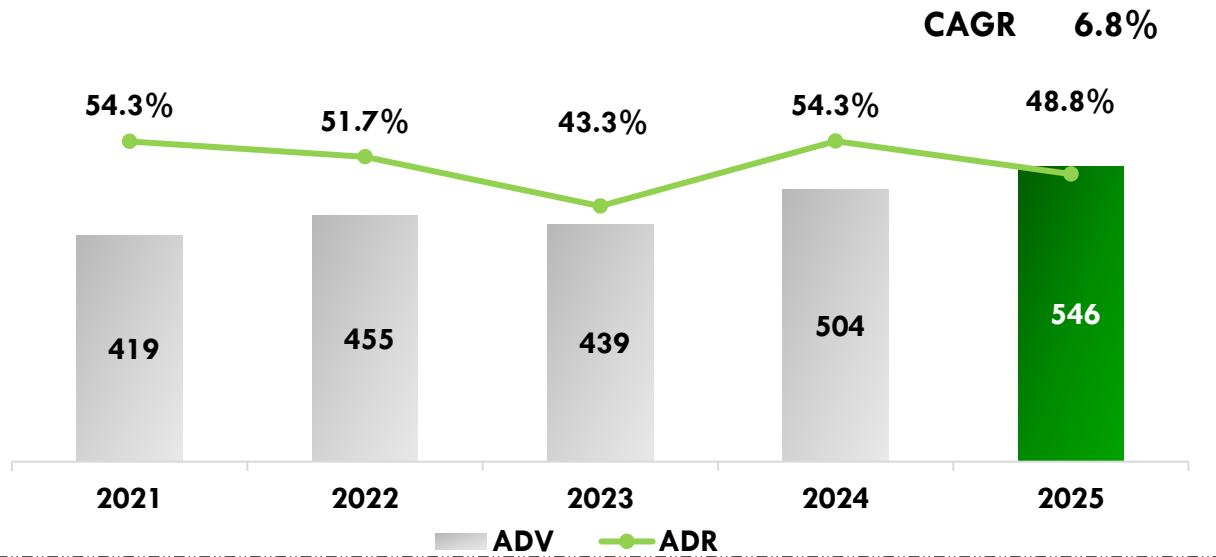
Particulars (PKR in Mn)	2024	2025	YoY
Mark-up / return / interest earned	234,239	159,262	(32.0%)
Mark-up / return / interest expensed	(163,925)	(92,804)	(43.4%)
<b>Net mark-up / interest income</b>	<b>70,314</b>	<b>66,458</b>	<b>(5.5%)</b>
Fee and commission income	10,753	11,293	5.0%
Dividend income	746	905	21.3%
Foreign exchange income	7,085	8,189	15.6%
Gain / (loss) on securities - net	2,451	3,965	61.8%
Net loss on derecognition of financial assets measured at amortised cost	(4)	-	0.0%
Other income	256	140	(45.4%)
<b>Total non mark-up / interest income</b>	<b>21,287</b>	<b>24,491</b>	<b>15.1%</b>
<b>Total income</b>	<b>91,601</b>	<b>90,949</b>	<b>(0.7%)</b>
Total non mark-up / interest expenses	(34,811)	(40,097)	15.2%
<b>Profit before credit loss allowance</b>	<b>56,790</b>	<b>50,852</b>	<b>(10.5%)</b>
Credit loss allowance and write offs - net	(4,130)	(1,829)	(55.7%)
<b>PROFIT BEFORE TAXATION</b>	<b>52,660</b>	<b>49,023</b>	<b>(6.9%)</b>
Taxation	(27,986)	(26,438)	(5.5%)
<b>PROFIT AFTER TAXATION</b>	<b>24,674</b>	<b>22,585</b>	<b>(8.5%)</b>

- **Net mark-up/ interest income** – decline in NII largely attributable to reduction in rates.
- **Non-Interest Income** – grew by 15.1%, mainly due to higher capital gains by 61.8%, FX income by 15.6%.
  - FVOCI gain on equity portfolio recognized directly in equity amounted to Rs 2,277 Mns.
- **Admin expenses** – increased by 15.2% during the year, majorly due branch expansion, technology related expenses and staff compensation. Cost to income ratio stands at 44% against industry average of 46%.
- **Credit Loss Allowance** – substantially decreased in 2025 owing to stringent credit risk management and changes in risk parameters.

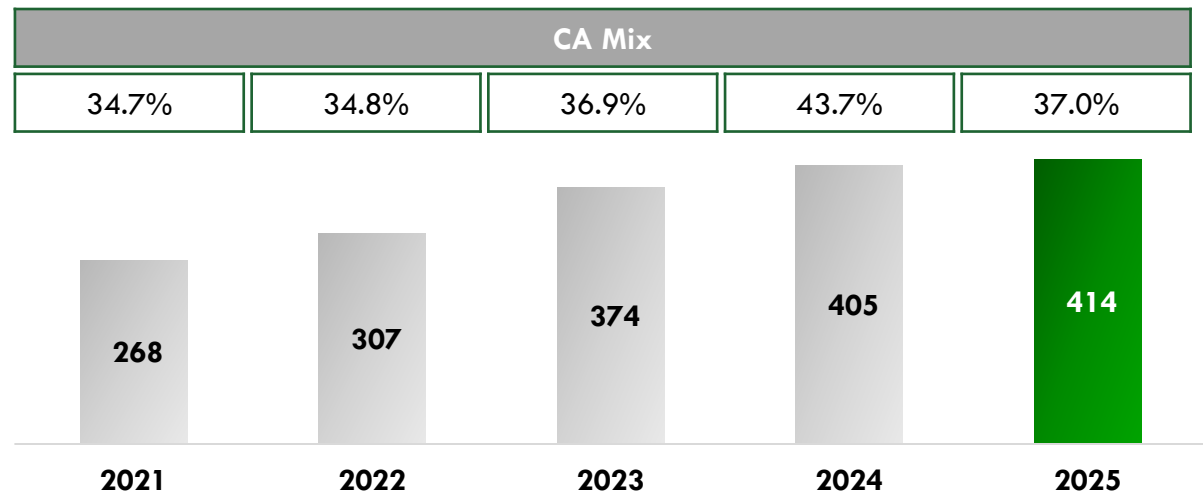
## Total Deposits



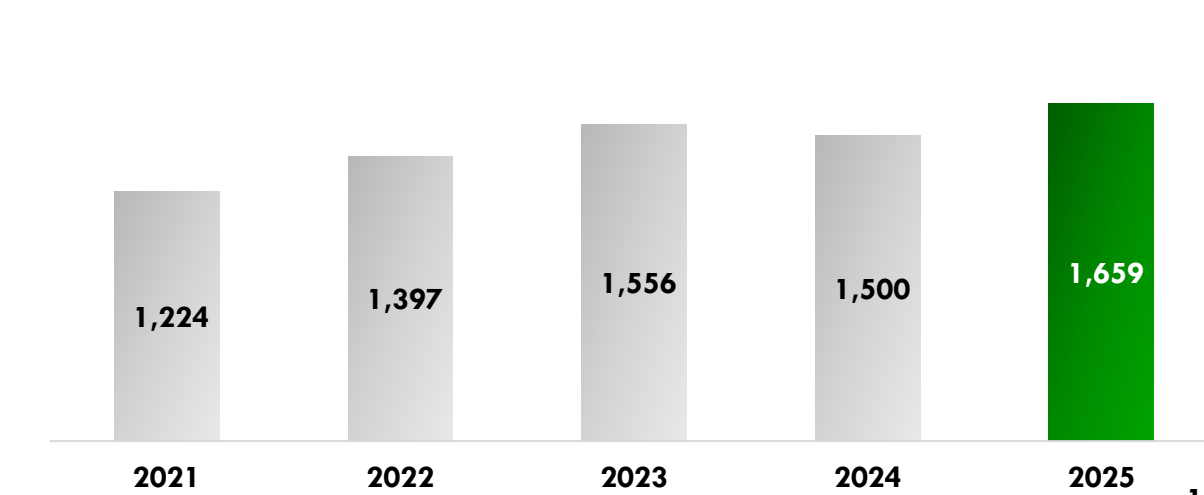
## Gross Advances & ADR%



## Deposits - Current Account

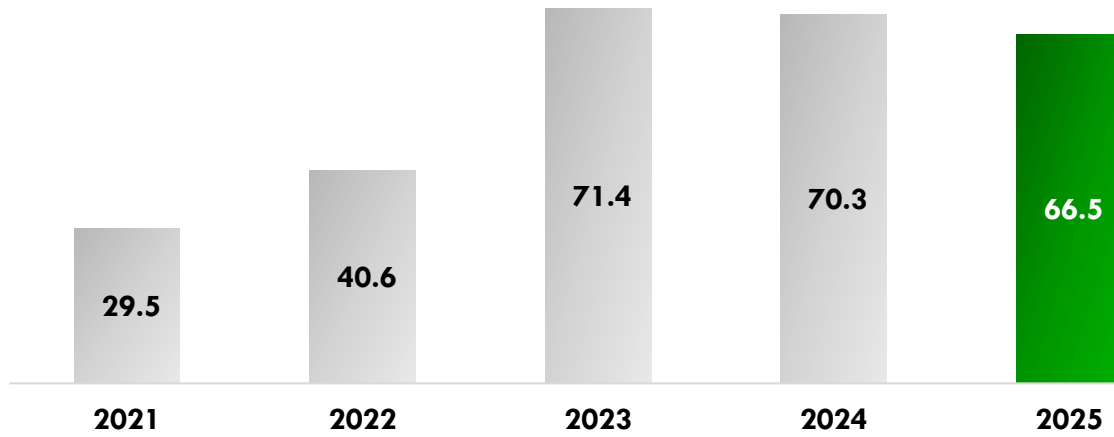


## Total Assets

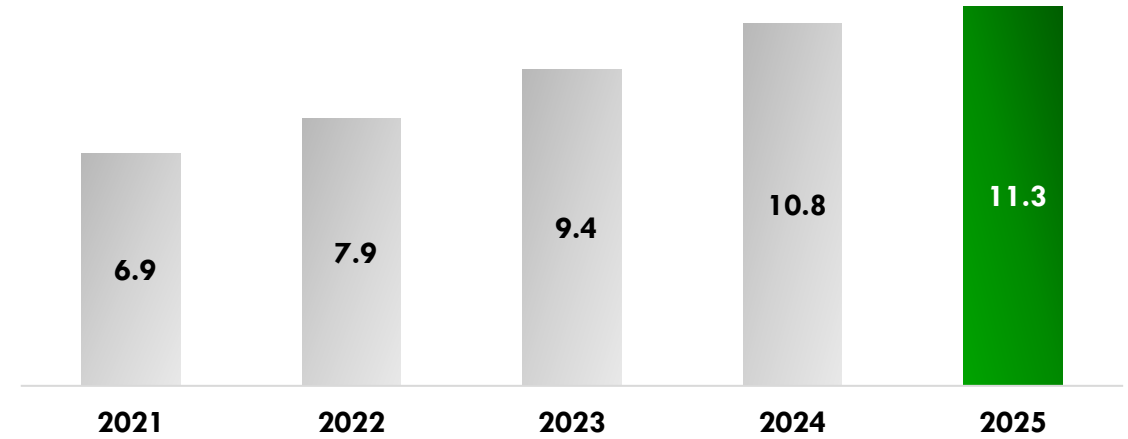


PKR in Bn

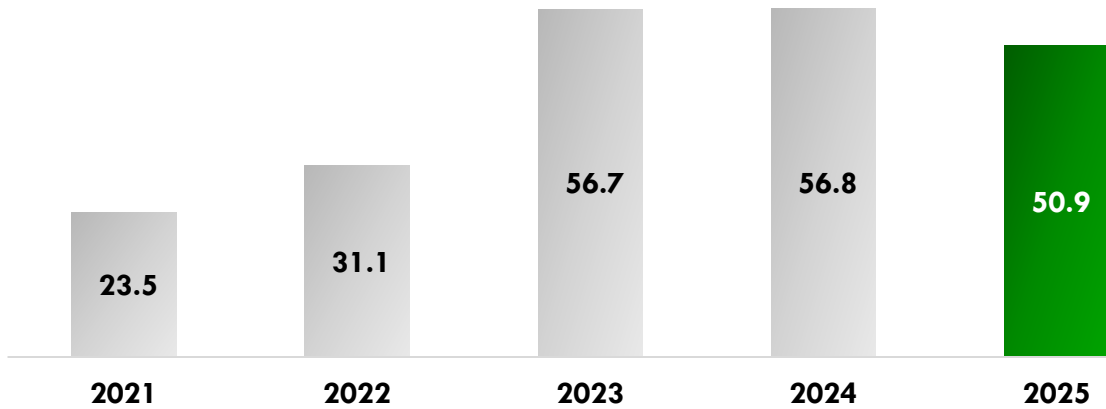
## Net Interest Income



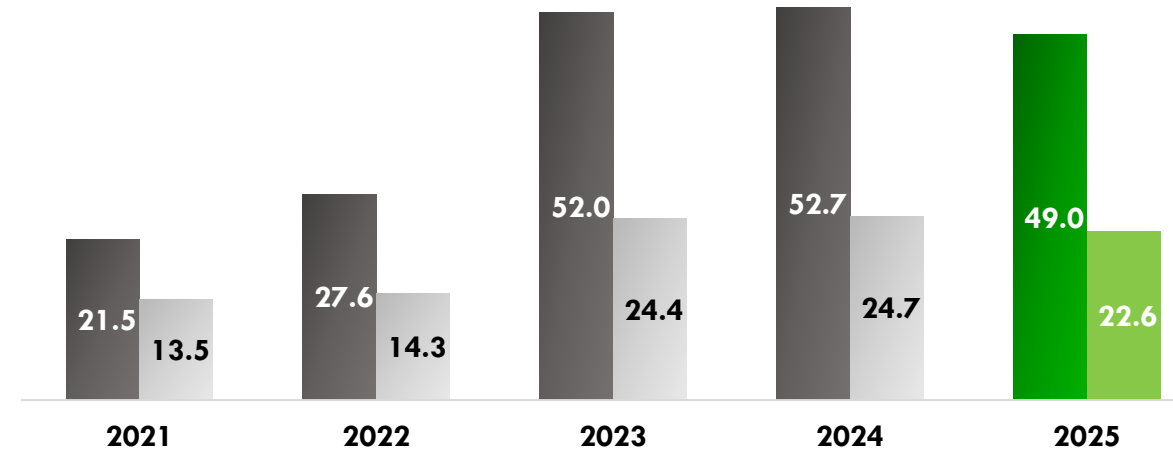
## Fee Income



## Operating Profit

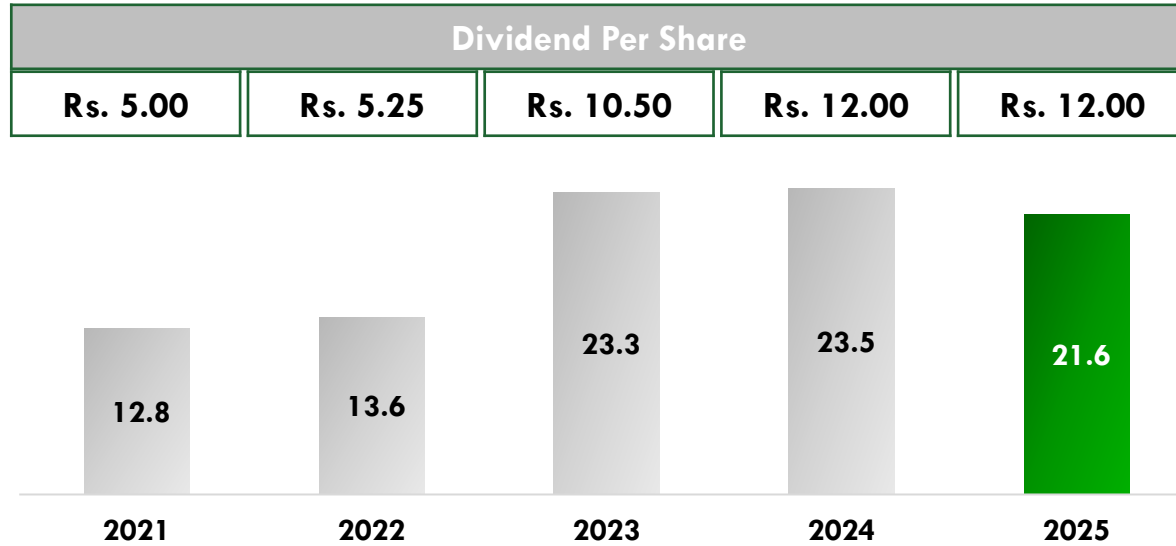


## Profitability

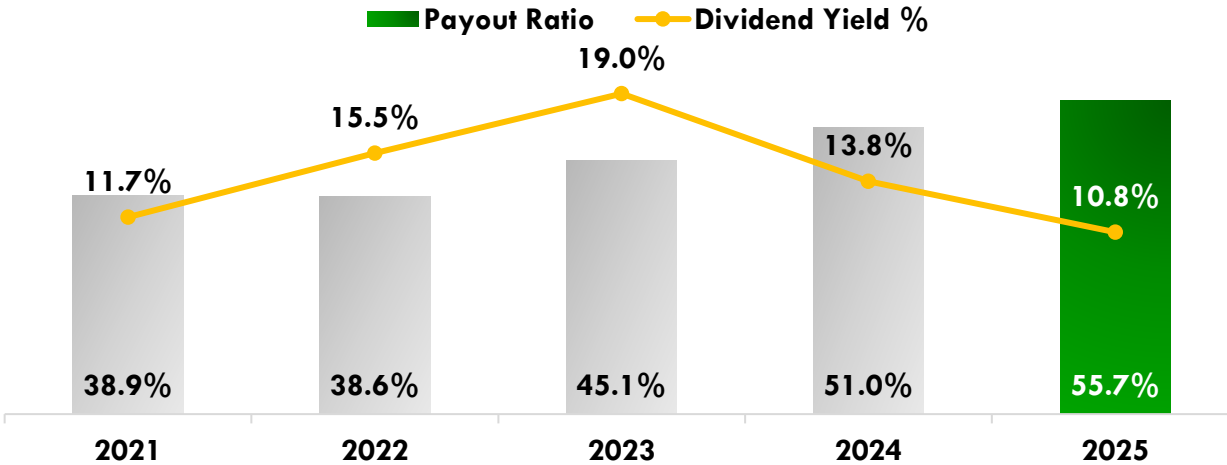


■ PBT ■ PAT

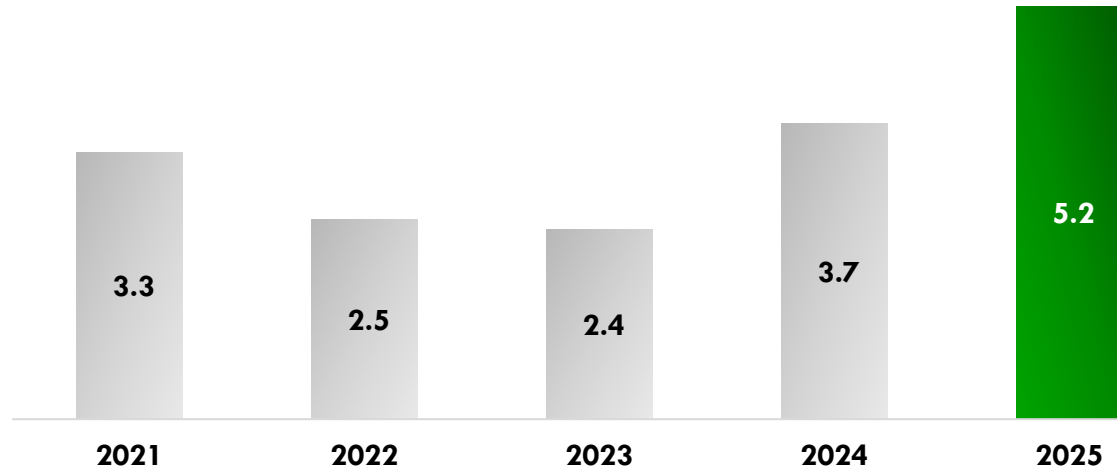
## EPS



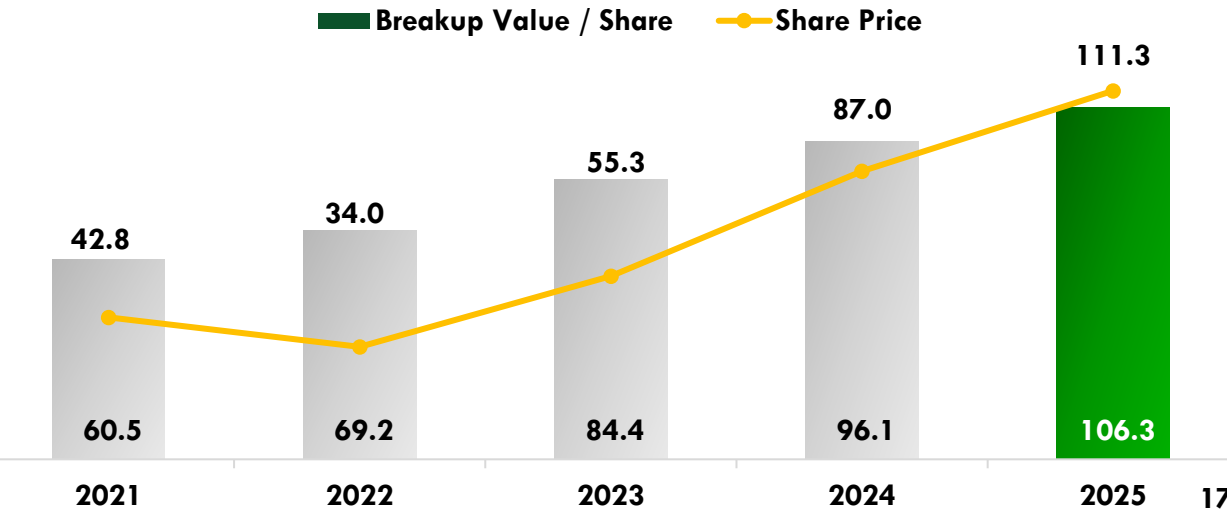
## Payout Ratio & Dividend Yield



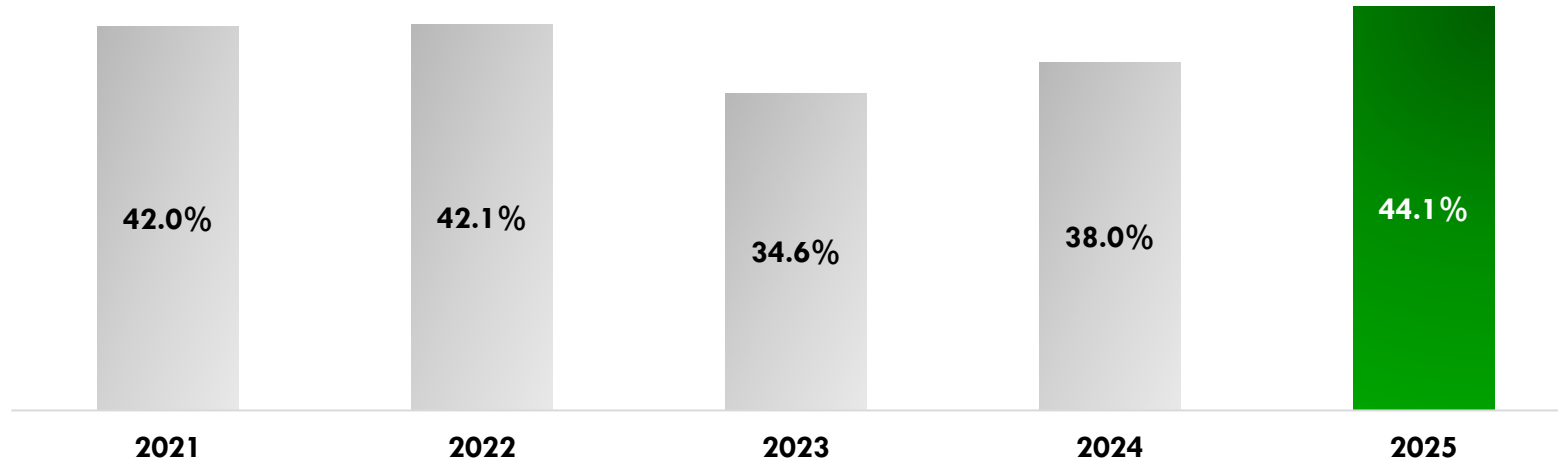
## PE Ratio



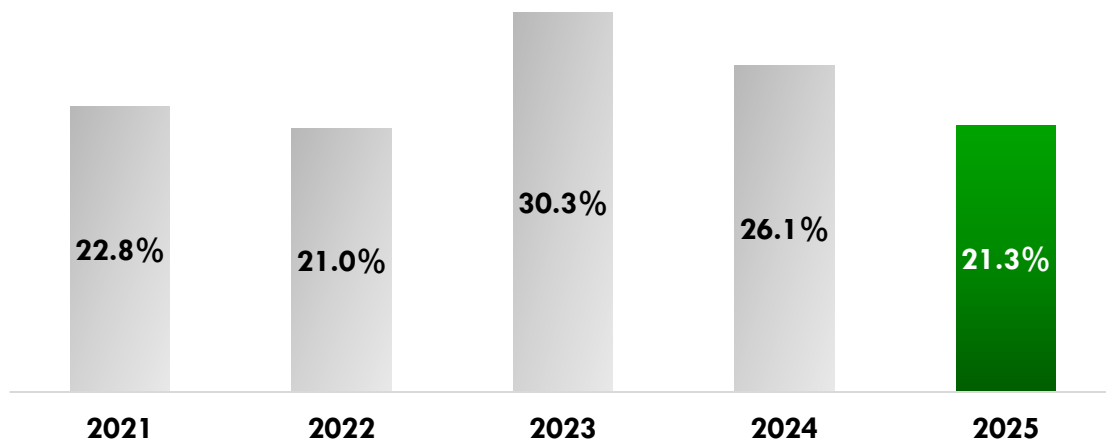
## Breakup Value Per Share (Exc. Revaluation)



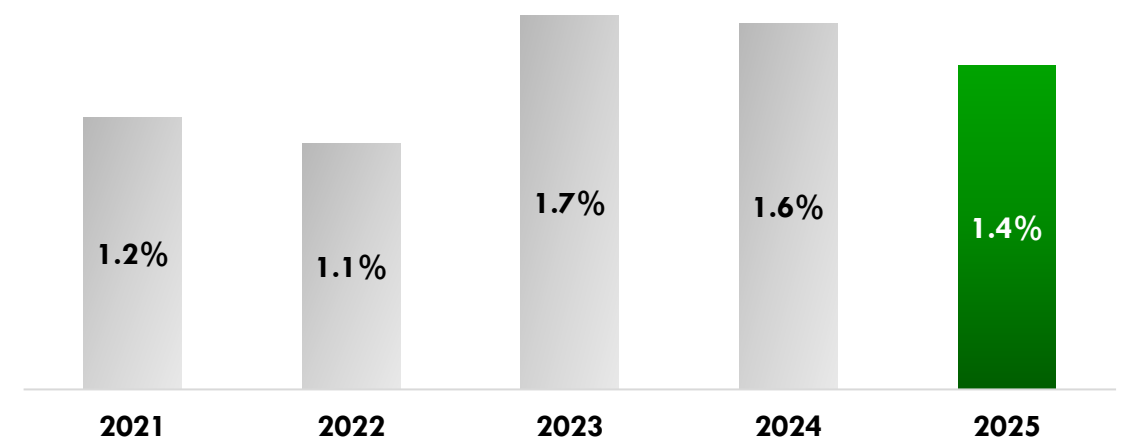
## Cost to Income Ratio

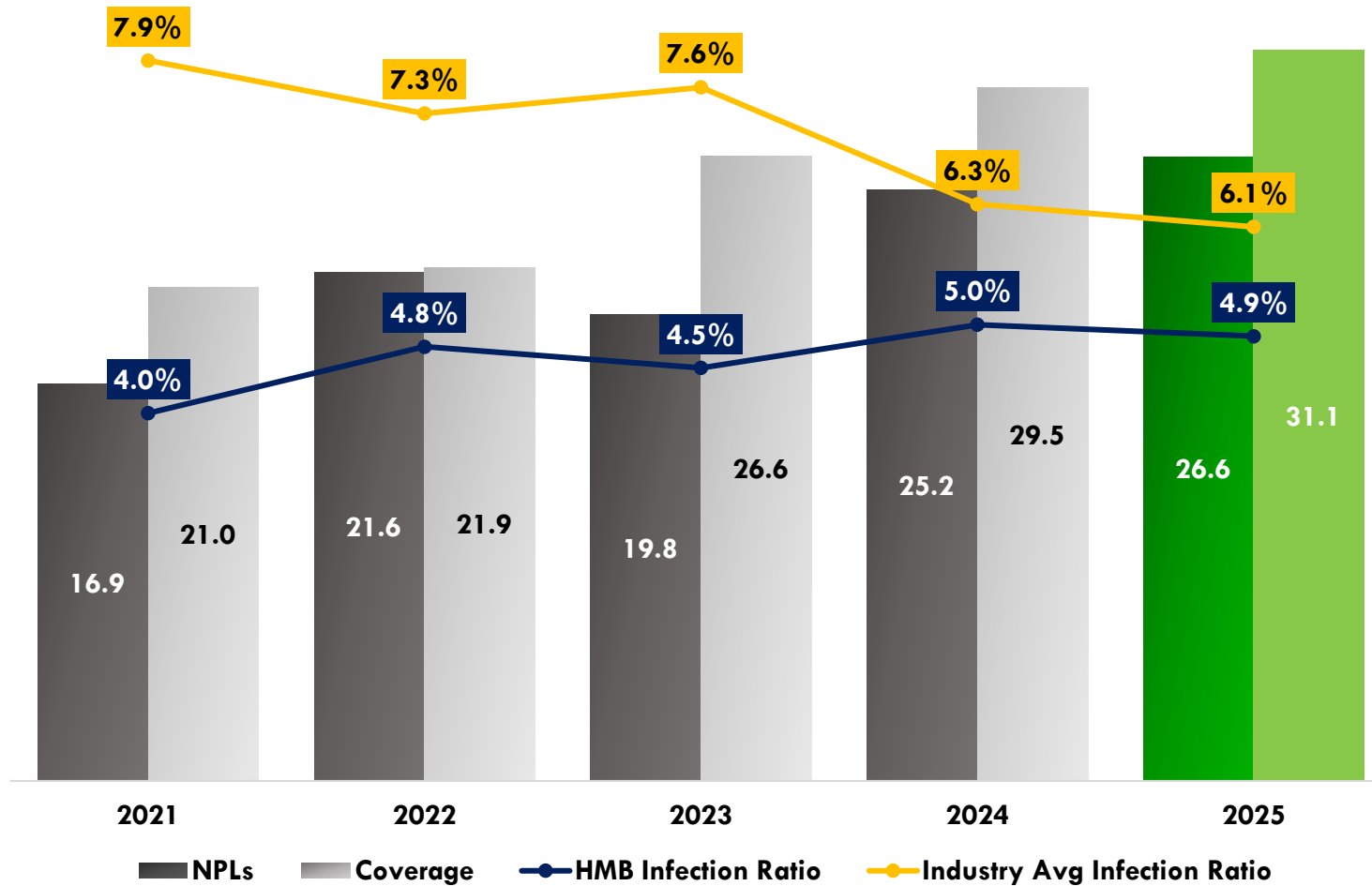


## RoE



## RoA



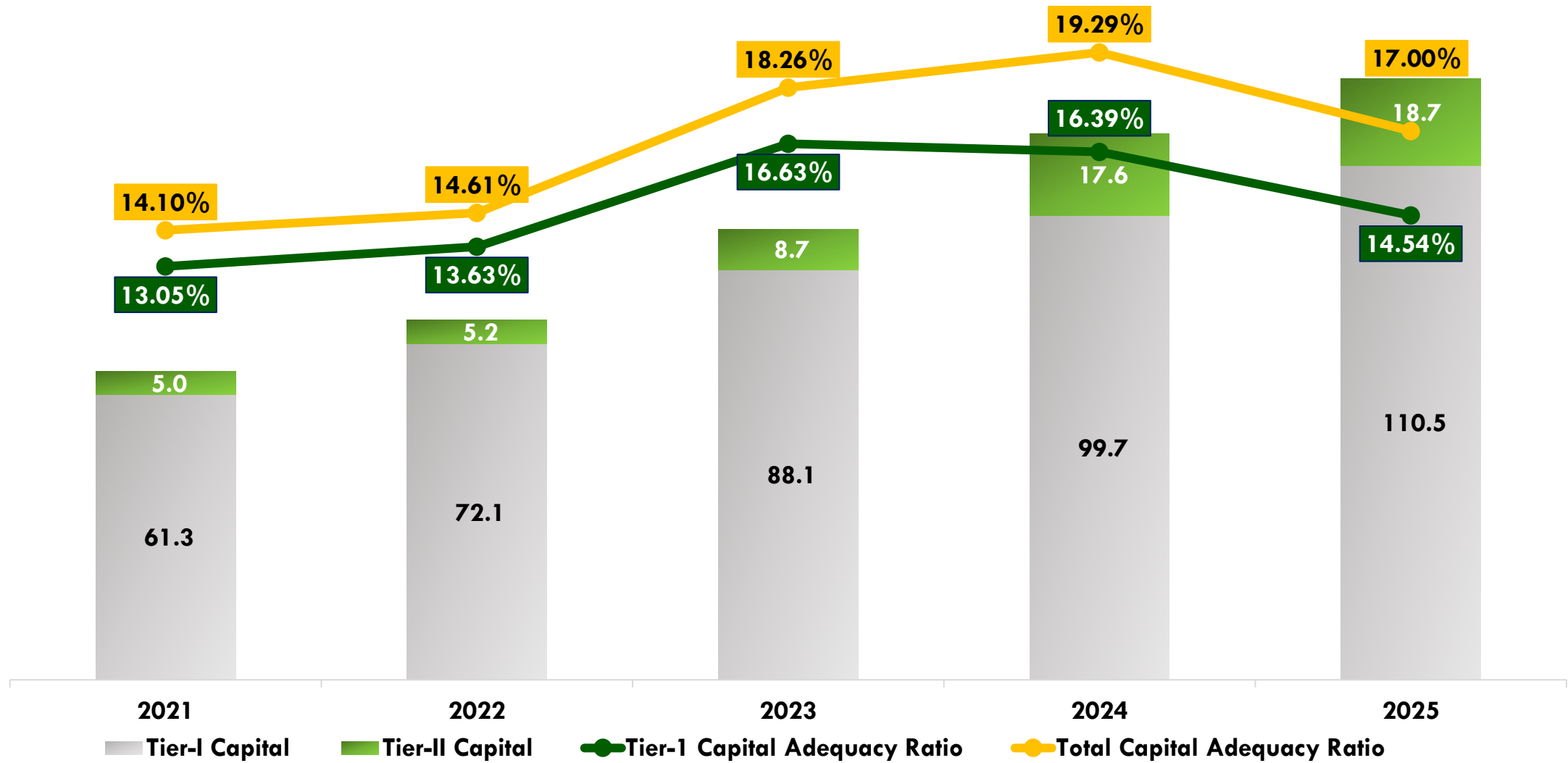


**Robust Recoveries**

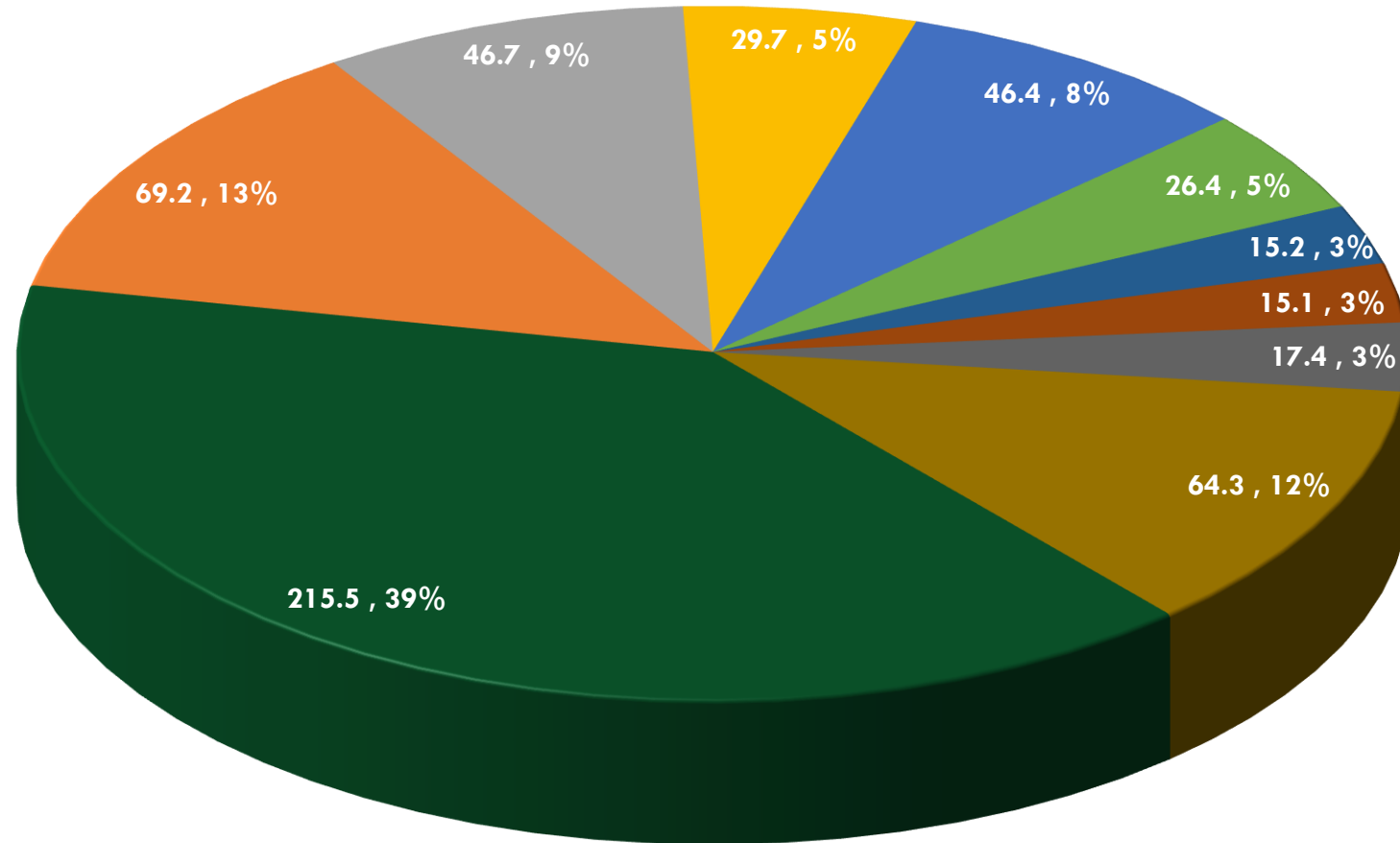
**Prudent Lending**

**Focus On Asset Quality**

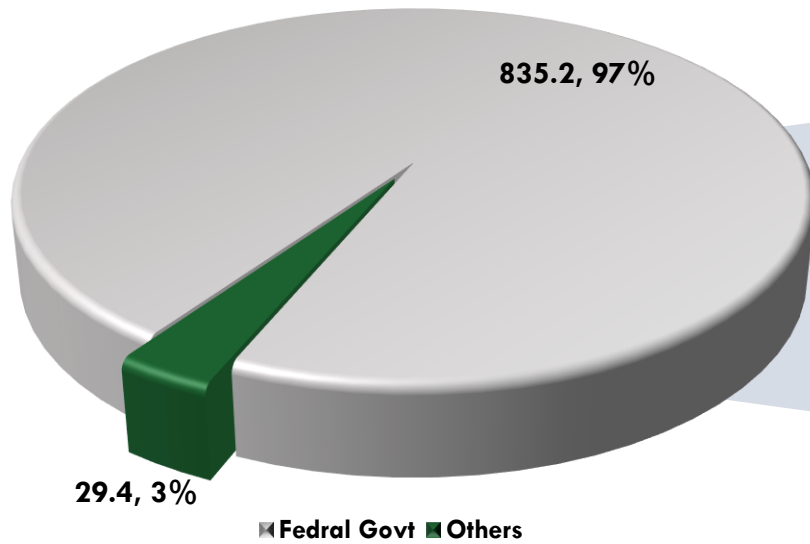
*Capital Adequacy Ratio stands at 17.0% - comfortably exceeding the regulatory minimum requirement of 11.5%.  
Achieved entirely through organic capital strength, with no reliance on sub-ordinated debt.*



PKR in Bn

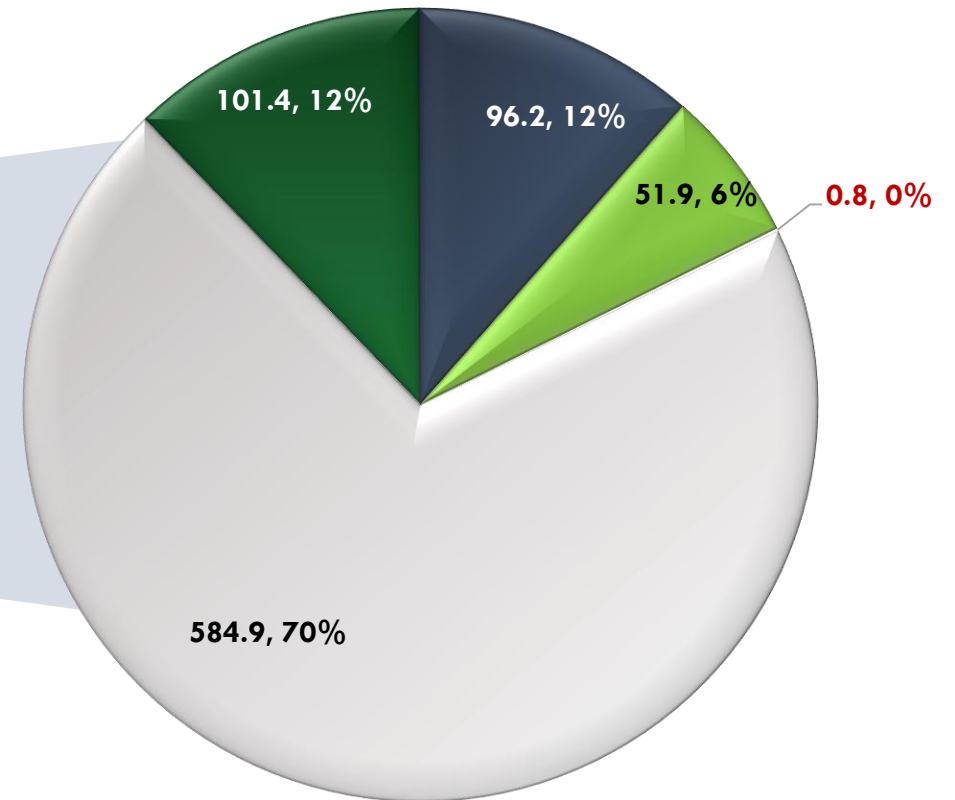


- Textile
- Others
- Edibles
- Commodity finance
- Power (electricity), gas, water, sanitary
- Chemicals and pharmaceuticals
- Individuals
- Electronics and electrical appliances
- Commercial trade
- Financial Services

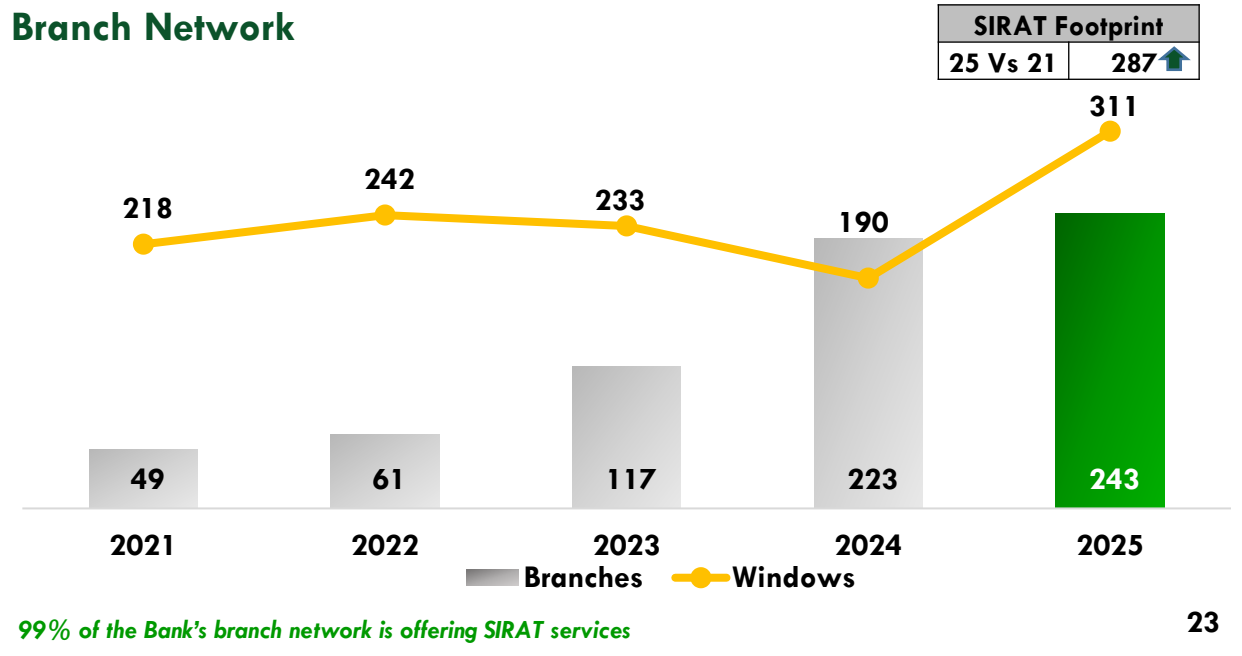
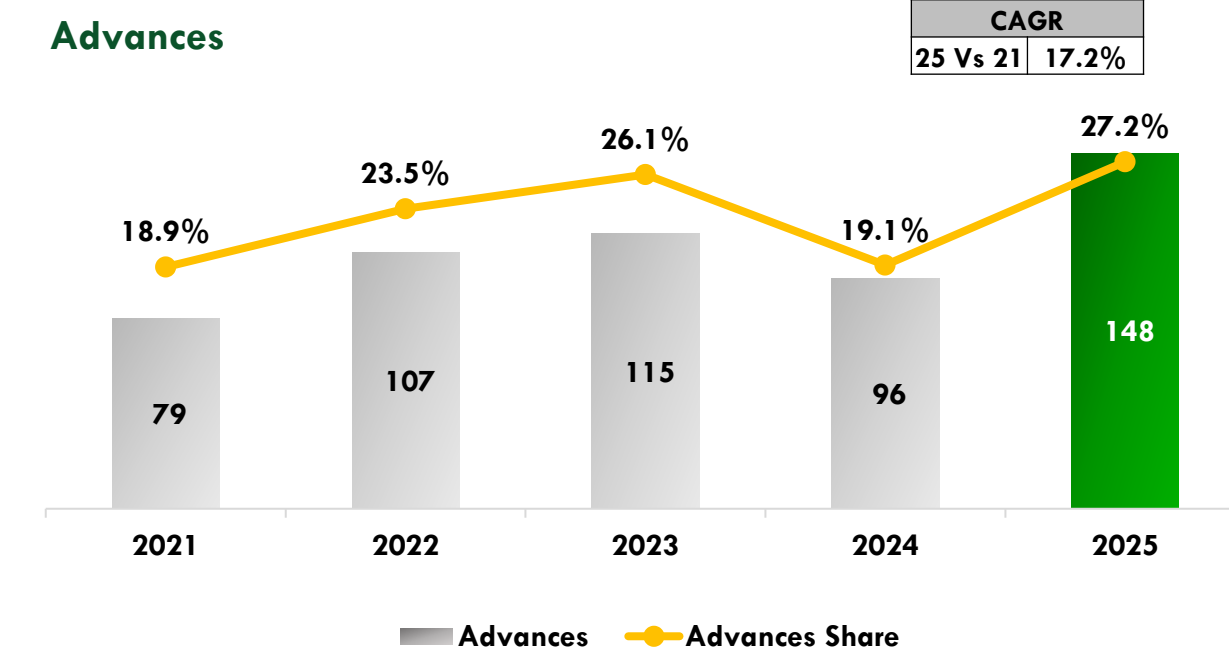
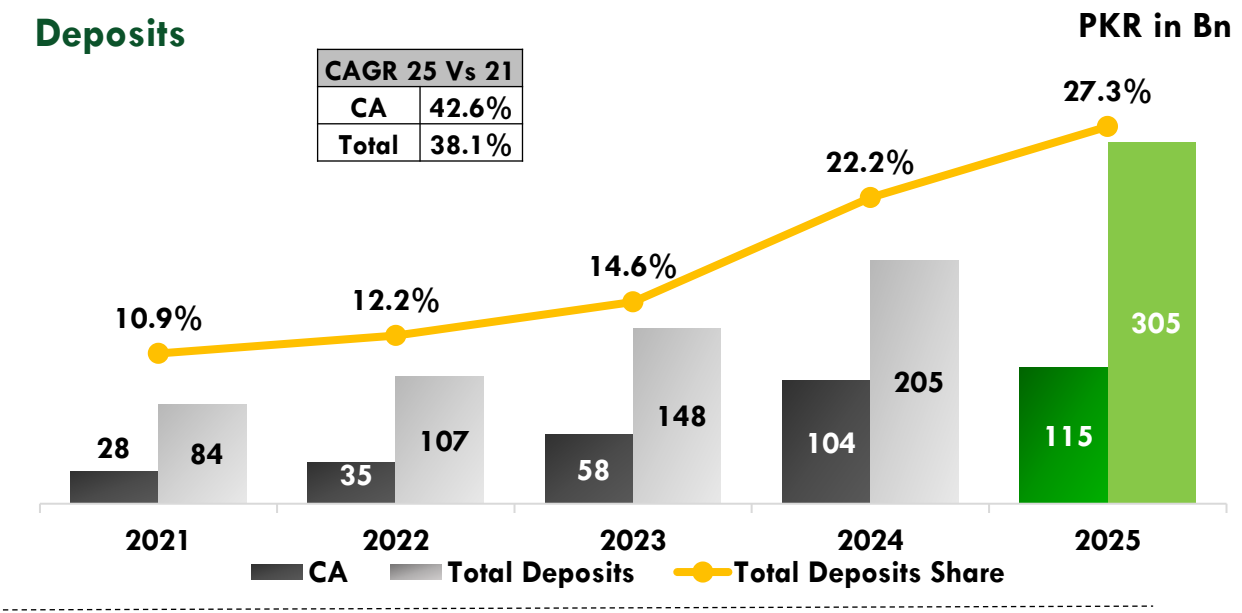
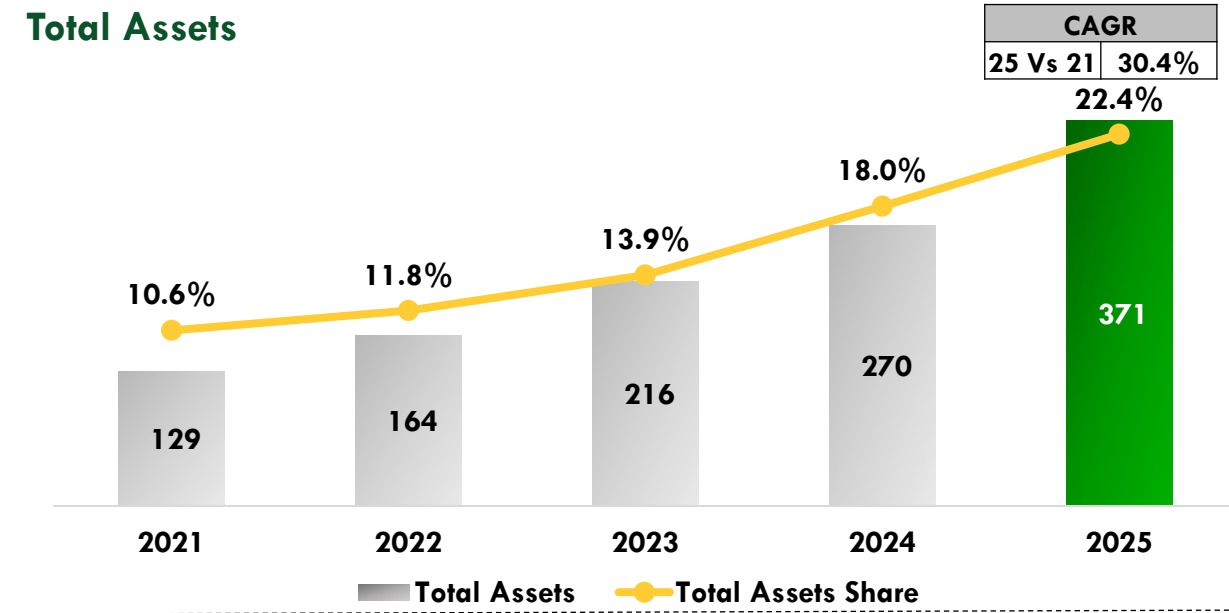


Others Breakup	Amt in Mn	Mix%
Non- Government Debt Securities	9,492	32.2%
Shares	14,218	48.3%
Real Estate Investment Trust	3,755	12.8%
Subsidiaries	1,797	6.1%
Mutual Funds	176	0.6%
<b>Total</b>	<b>29,437</b>	<b>100.0%</b>

**Federal Govt. Securities Composition**



- Pakistan Investment Bonds
- Market Treasury Bills
- Ijarah Sukuks
- Bai Muajjal
- Islamic Naya Pakistan Certificate



## Trade & Sales

This segment undertakes the Bank's treasury, money market and capital market activities.

## Retail Banking

Retail banking provides services to small borrowers i.e. consumers. It includes loans, deposits and other transactions with retail customers.

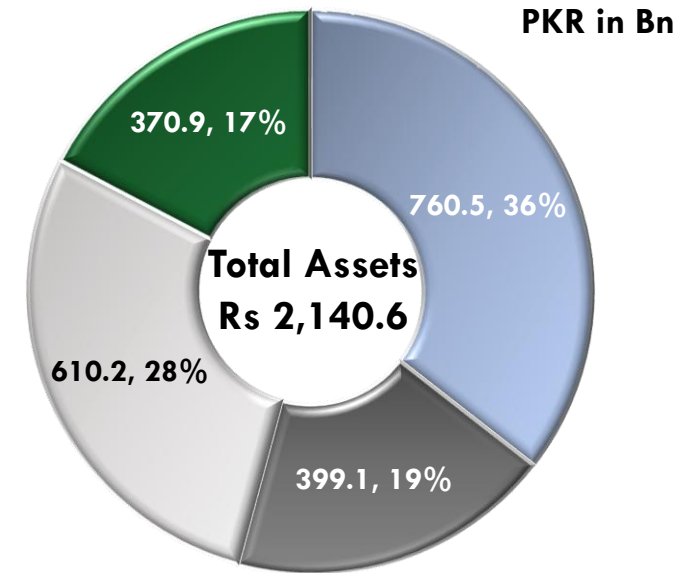
## Commercial Banking

This includes loans, deposits and other transactions with corporate and SME customers.

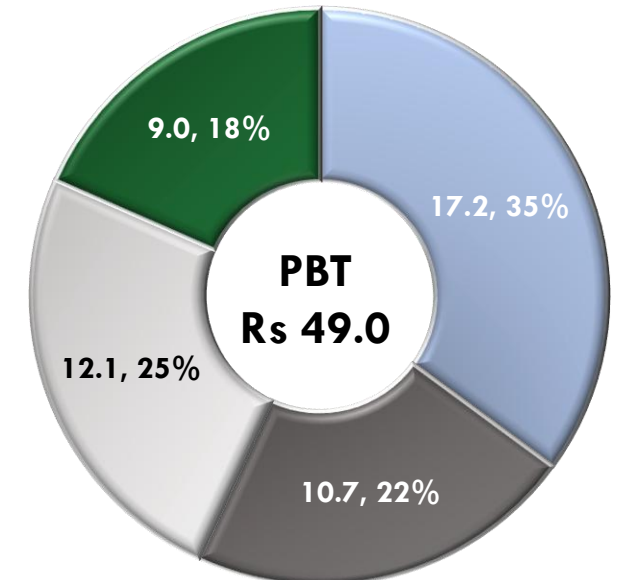
## Islamic Banking

This represents Islamic banking operations of the Bank.

- Trade & sales
- Retail banking
- Commercial banking
- Islamic banking



- Trade & sales
- Retail banking
- Commercial banking
- Islamic banking





# FOCUS AREAS 2026

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**Low Cost Deposits**

**Islamic Banking**

**Asset Quality &  
Recoveries**

**Innovation & Digital  
Transformation**

**Transaction/  
Employee Banking**

**Remittances**

**Trade Business**

**Customer Centricity**

**Talent Diversity &  
Retention**

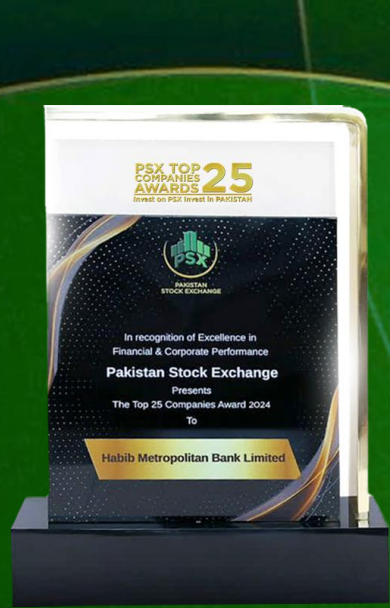
**Shareholder Returns**



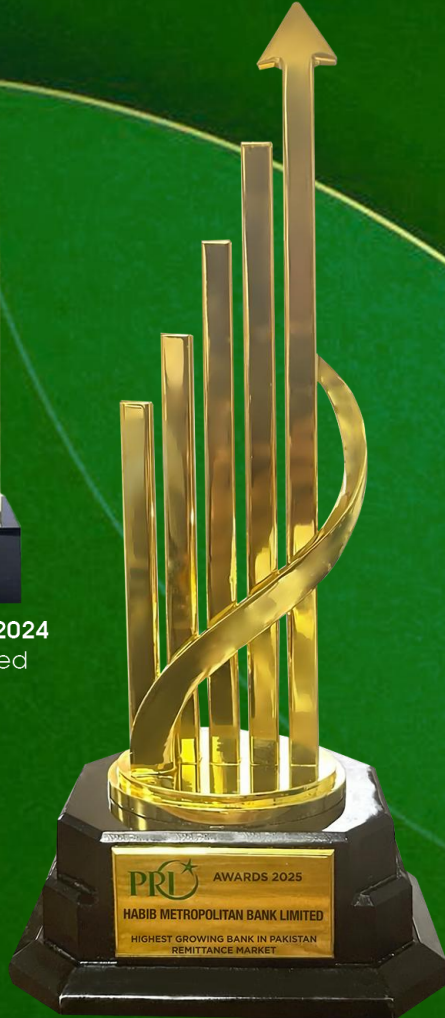
# AWARDS & ACCOLADES

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# Awards and Accolades



**PSX Top 25 Companies Awards 2024**  
Pakistan Stock Exchange Limited



**Highest Growing Bank FY-25 in Pakistan Remittance Market**  
Pakistan Remittance Initiative Award 2025



**Best Bank for Islamic Retail Banking Growth and Strategy 2025**  
Islamic Retail Banking Awards

**Pakistan Supply Chain Innovation of the Year - Financial Services**  
Asian Innovation Excellence Awards 2025

**DEI Structure and Implementation (Progressive), DEI Learning and Development (Progressive), Community, Government Relations and Philanthropy (Best Practice)**  
Global Diversity, Equity & Inclusion Benchmarks Awards



**2024 U.S. Dollar Clearing Elite Quality Recognition Award**  
JP Morgan

**Most Improved Debit Authorization in the Industry in 2024**  
VISA

**Social Responsibility Award 2024**  
Shaukat Khanum

**Domestic Cash Management Bank of the Year - Pakistan 2024**  
Asian Banking & Finance Awards



# KEY BUSINESS RISKS

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## Credit Risk

HABIBMETRO manages credit risk through diversification across products, geographies, industries, and customers. The Bank focuses on short-term, self-liquidating trade and working capital financing, with most credit priced on floating KIBOR rates to reduce interest rate risk. Rigorous approval procedures, ongoing monitoring, and centralized trade processing further strengthen risk mitigation

## Market Risk

Market Risk is the risk of loss in earnings and capital due to adverse changes in interest rates, foreign exchange rates, and equity prices as well as their correlations and volatilities. Market Risk management unit performs risk measurement, monitoring, and control functions through the use of various risk procedures and tools.

## Foreign Exchange Risk

Foreign exchange risk is the probability of loss resulting from adverse movement in exchange rates. The Bank's business model for foreign exchange risk is to serve trading activities of its clients in an efficient and cost-effective manner. The Bank is not in the business of actively trading and market making activities and all FX exposures are backed by customers' trade transaction. A conservative risk approach backed by Bank's business strategy to work with export-oriented clients gives the ability to meet its foreign exchange needs.

## Equity Position Risk

Equity position risk arises due to adverse movements in equity prices. The Bank's policy is to take equity position in high dividend yield scripts. The bank as a policy does not enter into any kind of speculative equity trades. Equity position risk of the Bank is mitigated through portfolio and scrip limits advised by the Board of Directors and are reviewed by the ALCO. The investment in equities and mutual funds is also managed within the statutory limits as prescribed by the State Bank of Pakistan.

## Yield/ Interest Rate Risk

Interest rate risk is the risk that the value of the financial instrument will fluctuate due to changes in the market interest rates. Interest rate risk is also controlled through flexible credit pricing mechanism and variable deposit rates. Duration analysis and stress testing are being carried out regularly to estimate the impact of adverse changes in the interest rates on bank's fixed income portfolio. Optimization of yield is achieved through the Bank's investment strategy which aims on attaining a balance between yield and liquidity under the strategic guidance of the ALCO.

## Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes or systems, human factors or from external events. The Bank operates in a controlled manner and operational risk is managed effectively. With the evolution of operational risk management (ORM) into a separate distinct discipline, the Bank's strategy is to further strengthen operational risk management system along new industry standards.

## Liquidity Risk

Liquidity risk is the risk that the Bank will not be able to raise funds to meet its commitments. The ALCO continuously monitors the liquidity position, and the Bank is confident that the current liquidity buffer is sufficient to cater to any adverse movement in the maturity profile.



**THANK YOU**

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# ANNEXURE

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Particulars	2021	2022	2023	2024	2025	5 Years CAGR
Cash and balances with treasury banks	83,386	54,747	91,467	86,816	<b>88,751</b>	1.6%
Balances with other banks	2,996	22,452	21,124	6,435	<b>13,542</b>	45.8%
Lendings to financial institutions	3,941	76,332	5,496	5,571	<b>45,951</b>	84.8%
<b>Investments</b>	<b>667,996</b>	<b>723,579</b>	<b>925,412</b>	<b>810,875</b>	<b>864,652</b>	<b>6.7%</b>
<b>Advances</b>	<b>398,382</b>	<b>433,503</b>	<b>412,049</b>	<b>474,301</b>	<b>514,783</b>	<b>6.6%</b>
Property and equipment	12,014	21,664	23,316	16,857	<b>17,446</b>	9.8%
Right-of-use assets	-	-	-	8,608	<b>8,969</b>	0.0%
Intangible assets	121	98	323	686	<b>641</b>	51.8%
Deferred tax assets	3,217	5,061	5,164	-	-	0.0%
Other assets	52,364	60,008	72,065	89,986	<b>104,142</b>	18.8%
<b>Total Assets</b>	<b>1,224,416</b>	<b>1,397,444</b>	<b>1,556,417</b>	<b>1,500,134</b>	<b>1,658,878</b>	<b>7.9%</b>
Bills payable	17,945	19,538	28,353	28,479	<b>29,736</b>	13.5%
Borrowings	316,167	343,968	323,270	330,011	<b>272,084</b>	(3.7%)
<b>Deposits and other accounts</b>	<b>772,286</b>	<b>880,697</b>	<b>1,012,303</b>	<b>927,133</b>	<b>1,119,625</b>	<b>9.7%</b>
Lease liabilities	-	-	-	10,464	<b>11,254</b>	0.0%
Sub-ordinated debts	-	-	-	-	-	0.0%
Deferred tax liabilities	-	-	-	3,077	<b>5,095</b>	0.0%
Other liabilities	55,045	78,734	99,217	85,939	<b>93,274</b>	14.1%
<b>Total Liabilities</b>	<b>1,161,442</b>	<b>1,322,937</b>	<b>1,463,142</b>	<b>1,385,102</b>	<b>1,531,068</b>	<b>7.2%</b>
<b>NET ASSETS</b>	<b>62,975</b>	<b>74,507</b>	<b>93,275</b>	<b>115,032</b>	<b>127,809</b>	<b>19.4%</b>
Share capital	10,478	10,478	10,478	10,478	<b>10,478</b>	0.0%
Reserves	22,680	25,535	30,418	35,353	<b>37,610</b>	13.5%
<b>Sur/ (Def) on rev. of assets - net of tax</b>	<b>(382)</b>	<b>2,030</b>	<b>4,819</b>	<b>14,334</b>	<b>16,471</b>	<b>0.0%</b>
Unappropriated profit	30,199	36,464	47,560	54,867	<b>63,250</b>	20.3%
<b>Total Equity</b>	<b>62,975</b>	<b>74,507</b>	<b>93,275</b>	<b>115,032</b>	<b>127,809</b>	<b>19.4%</b>

Particulars	2021	2022	2023	2024	2025	5 Years CAGR
Mark-up / return / interest earned	73,396	133,165	205,612	234,239	159,262	21.4%
Mark-up / return / interest expensed	(43,899)	(92,554)	(134,195)	(163,925)	(92,804)	20.6%
<b>Net mark-up / interest income</b>	<b>29,497</b>	<b>40,611</b>	<b>71,418</b>	<b>70,314</b>	<b>66,458</b>	<b>22.5%</b>
Fee and commission income	6,906	7,931	9,396	10,753	11,293	13.1%
Dividend income	145	318	626	746	905	58.0%
Foreign exchange income	3,707	5,094	5,203	7,085	8,189	21.9%
Gain / (loss) on securities - net	102	(217)	(5)	2,451	3,965	149.7%
Net loss on derecognition of financial assets measured at amortised cost	-	-	-	(4)	-	0.0%
Other income	280	89	75	256	140	(15.9%)
<b>Total non mark-up / interest income</b>	<b>11,140</b>	<b>13,215</b>	<b>15,295</b>	<b>21,287</b>	<b>24,491</b>	<b>21.8%</b>
<b>Total income</b>	<b>40,637</b>	<b>53,826</b>	<b>86,712</b>	<b>91,601</b>	<b>90,949</b>	<b>22.3%</b>
Total non mark-up / interest expenses	(17,087)	(22,677)	(29,978)	(34,811)	(40,097)	23.8%
<b>Profit before credit loss allowance</b>	<b>23,550</b>	<b>31,149</b>	<b>56,734</b>	<b>56,790</b>	<b>50,852</b>	<b>21.2%</b>
Credit loss allowance and write offs - net	(2,009)	(3,531)	(4,739)	(4,130)	(1,829)	(2.3%)
<b>PROFIT BEFORE TAXATION</b>	<b>21,541</b>	<b>27,617</b>	<b>51,995</b>	<b>52,660</b>	<b>49,023</b>	<b>22.8%</b>
Taxation	(8,082)	(13,357)	(27,611)	(27,986)	(26,438)	34.5%
<b>PROFIT AFTER TAXATION</b>	<b>13,459</b>	<b>14,261</b>	<b>24,384</b>	<b>24,674</b>	<b>22,585</b>	<b>13.8%</b>