



CORPORATE BRIEFING 2023





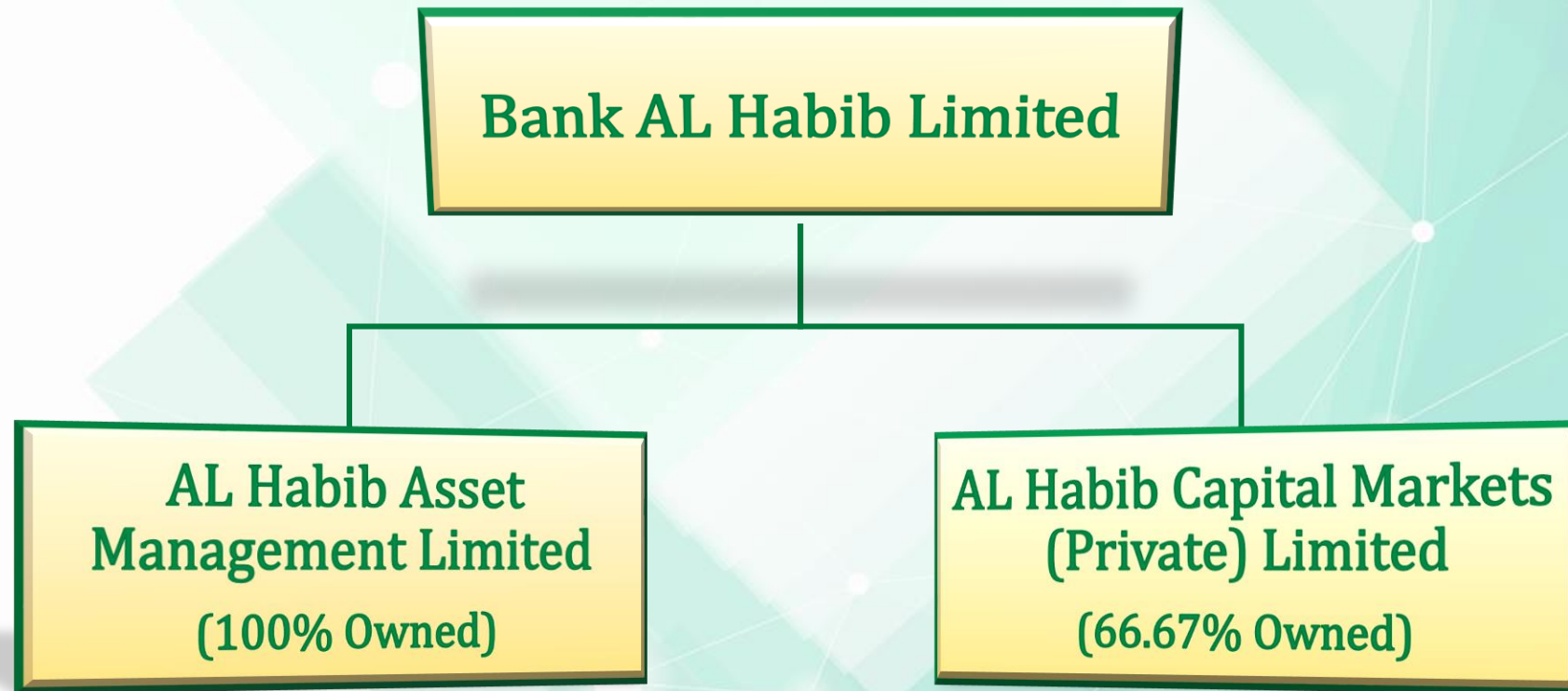
INTRODUCTION

- 🕌 **Incorporated: October 1991**
- 🕌 **Started Operation: January 1992**
- 🕌 **Branches: 1104**
- 🕌 **Cities Covered: 445**
- 🕌 **International Presence: Bahrain, Malaysia, Turkiye, UAE, China & Kenya.**
- 🕌 **Total Assets: PKR 2,514 billion**
- 🕌 **Deposits: PKR 1,912 billion**
- 🕌 **Advances: PKR 874 billion**
- 🕌 **Market Share: 6.99% in Deposits & 7.53 % in Advances**
- 🕌 **Equity (excl surplus): PKR 111 billion**
- 🕌 **Credit Rating: AAA(Long Term), A1+(Short Term)**

***As on 30 Sep 2023 (Branches, cities and International Presence as of today)**



BANK AL HABIB LIMITED & SUBSIDIARIES





BOARD OF DIRECTORS

Abbas D. Habib

Adnan Afridi

Anwar Haji Karim

Arshad Nasar

Farhana Mowjee Khan

Javed Iqbal

Mohammad Rafiquddin Mehkari

Murtaza H. Habib

Qumail R. Habib

Syed Mazhar Abbas

Mansoor Ali Khan

Chairman

Executive Director

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

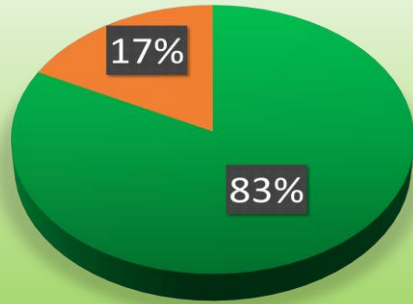


HIGHLIGHTS
SEPTEMBER 30, 2023



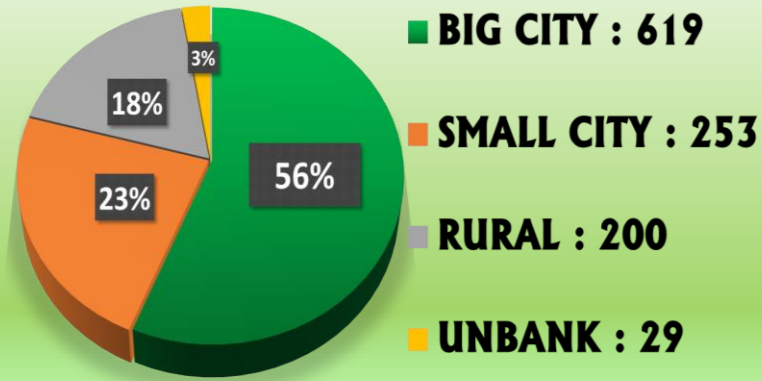
NETWORK

BRANCHES : 1103



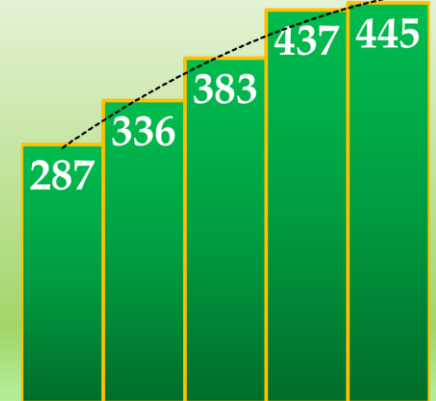
■ **Conventional : 910**
■ **Islamic : 193**

Domestic Branches : 1101



■ **BIG CITY : 619**
■ **SMALL CITY : 253**
■ **RURAL : 200**
■ **UNBANK : 29**

No. Of Cities Covered



2019 2020 2021 2022 2023

Foreign Branches

Bahrain

Malaysia

Representative Offices: 4

China

Turkiye

UAE

Kenya

No. Of ATMs: 1328

On-site : 1102

Off-site : 217

Booth : 9

Mobile ATM : 9

KEY PERFORMANCE HIGHLIGHTS

PBT

Rs. 52.9 Bln

↑ 83.5% YoY

PAT

Rs. 29.3 Bln

↑ 95.63% YoY

Total Assets

Rs. 2,514 Bln

↑ 10.65% YTD

Total Deposits

Rs. 1,912 Bln

↑ 21.94% YTD

Advances - NET

Rs. 874 Bln

↑ 7.45% YTD

Investment - NET

Rs. 1,235 Bln

↑ 6.60% YTD

Equity

(Before Revaluation)

Rs. 111 Bln

↑ 17.92% YTD

CD/TD

38%



KEY PERFORMANCE HIGHLIGHTS

Earning Per Share

Rs. 26.35

Book Value Per Share

Rs. 100.1

Dividend

Rs. 9.0 YTD

CAR

15.81%

NPL Ratio

1.86%

**Branches
Opened to date**

25



FINANCIAL RATIOS

Gross ADR

46.8%

**PAT To
ASSETS**

1.64%

**PAT To
SHAREHOLDER
FUND**

38.09%

YOA

15.35%

COD

10.26%

**SPREAD
(Adv - Dep)**

5.08%

**Cost To
Income**

48.17%

**Net Interest
Margin**

Rs. 84.9Bln

↑ 56.4% YoY

**Fee &
Commission**

Rs. 10.4 Bln

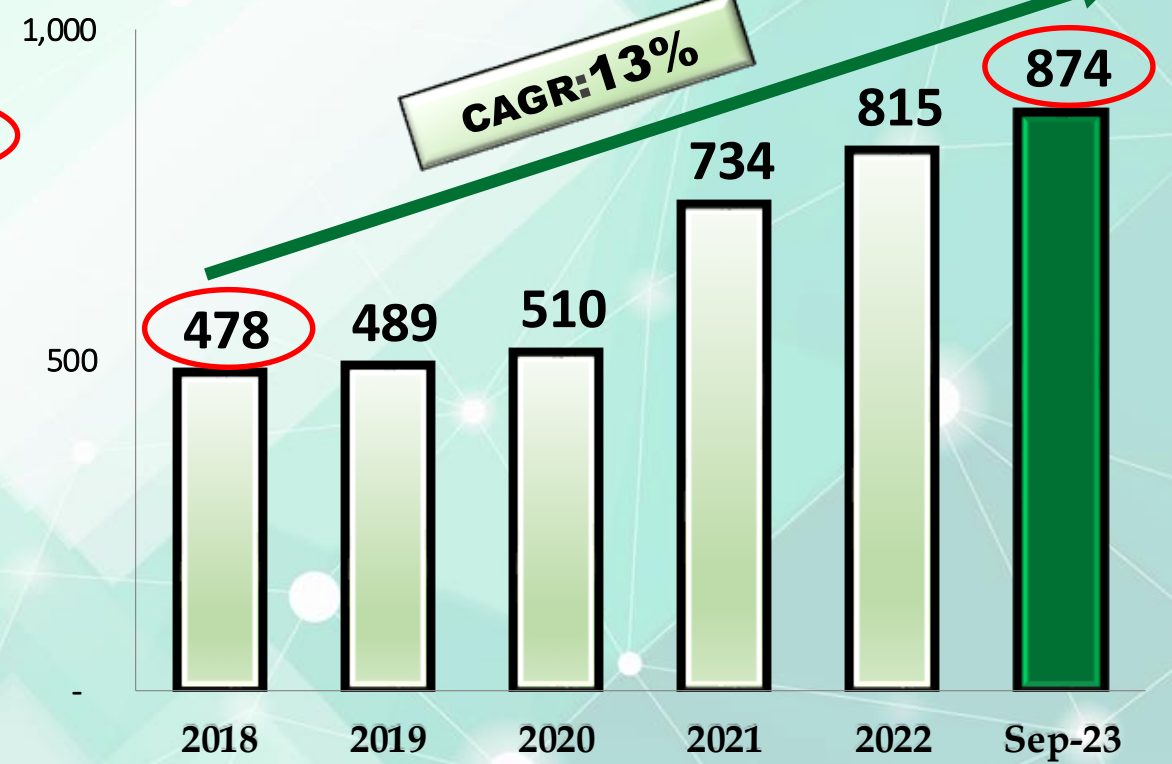
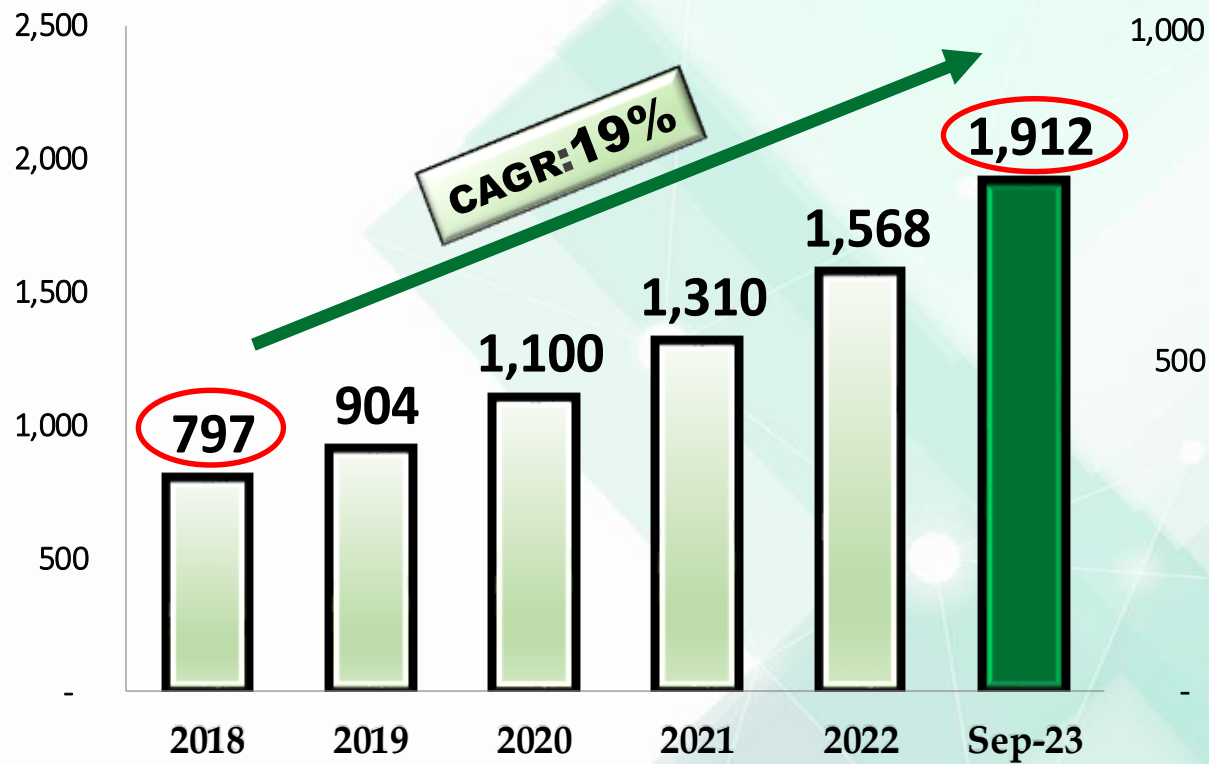
↑ 20.4% YoY



PERFORMANCE TREND

Deposits (Rs in Billion)

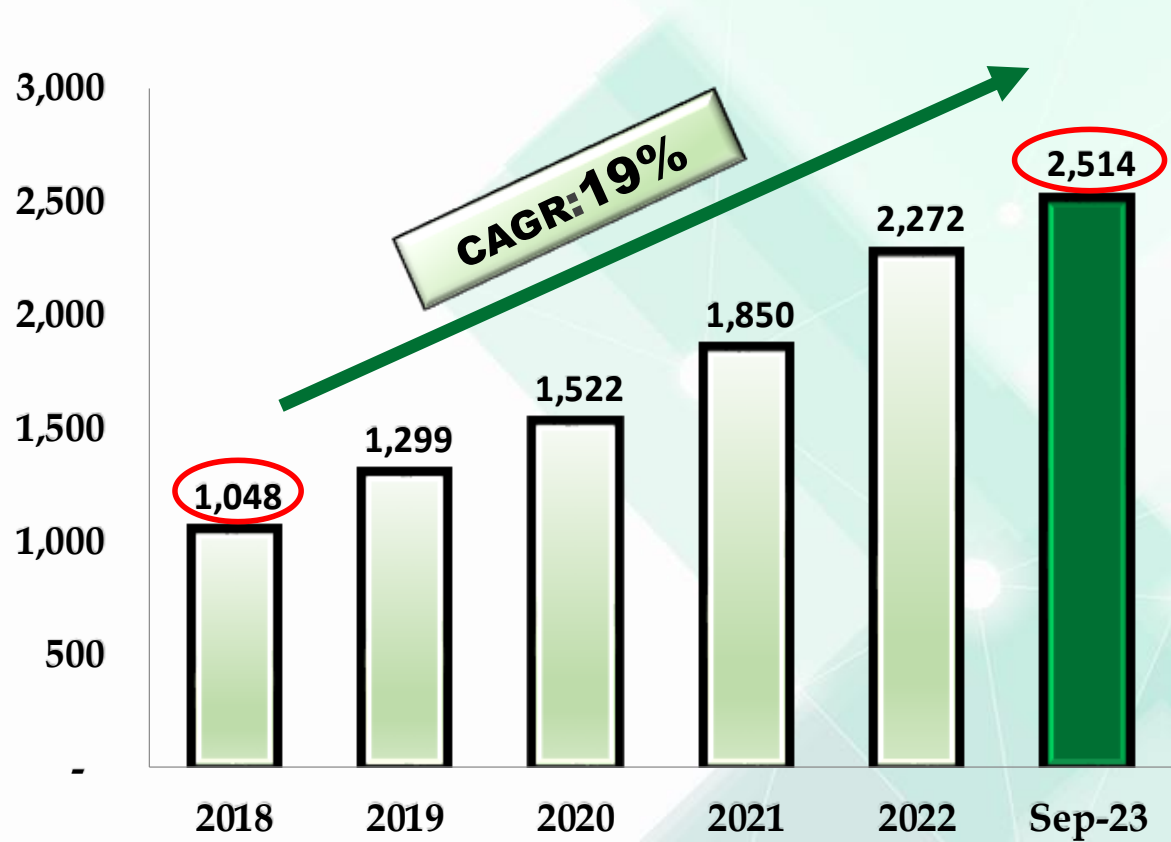
Advances (Rs in Billion)



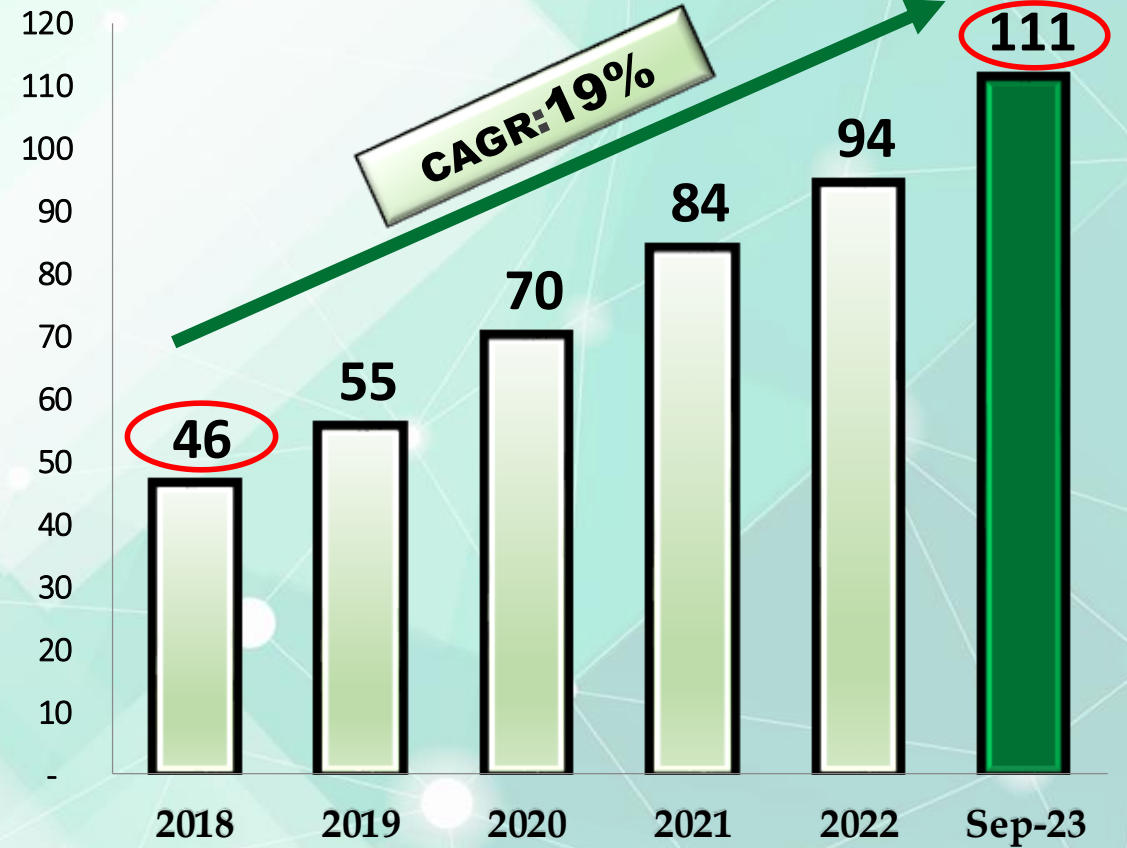


PERFORMANCE TREND

Assets (Rs in Billion)



Equity (Rs in Billion)





PERFORMANCE TREND

EPS



Breakup Value per Share

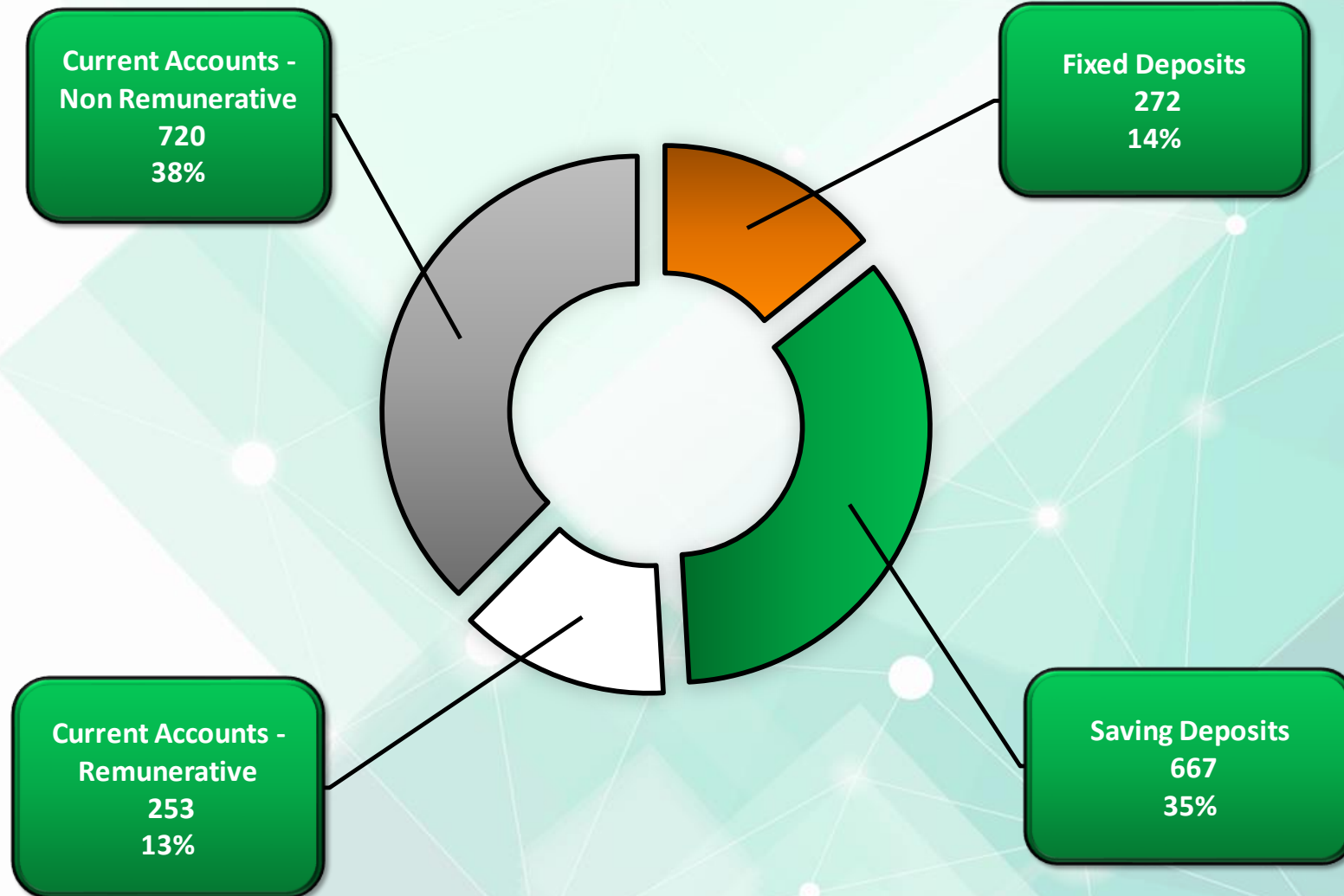


* September 2023 EPS is annualized



DEPOSIT MIX – AS ON SEPTEMBER 30, 2023

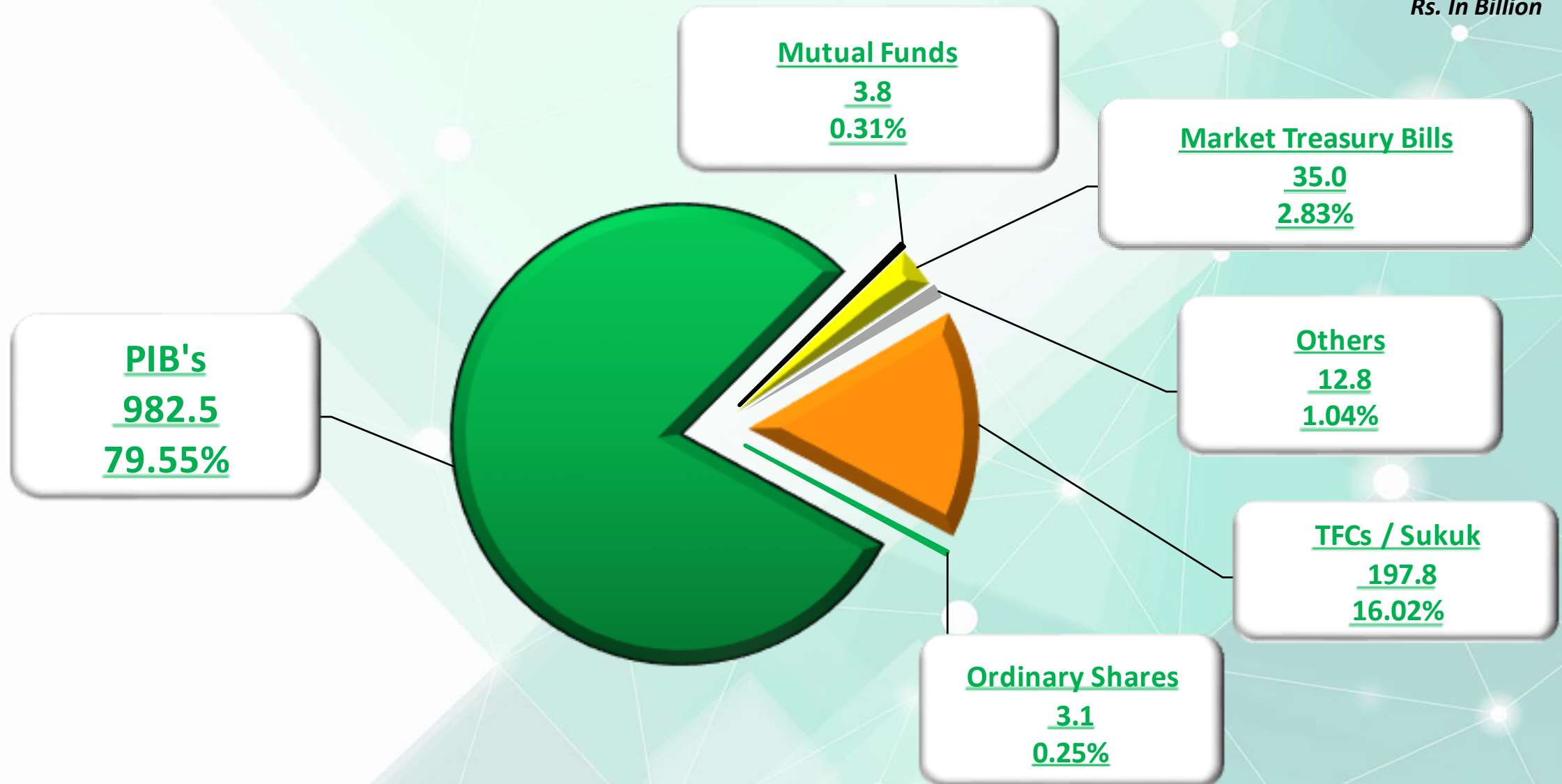
Rs. In Billion





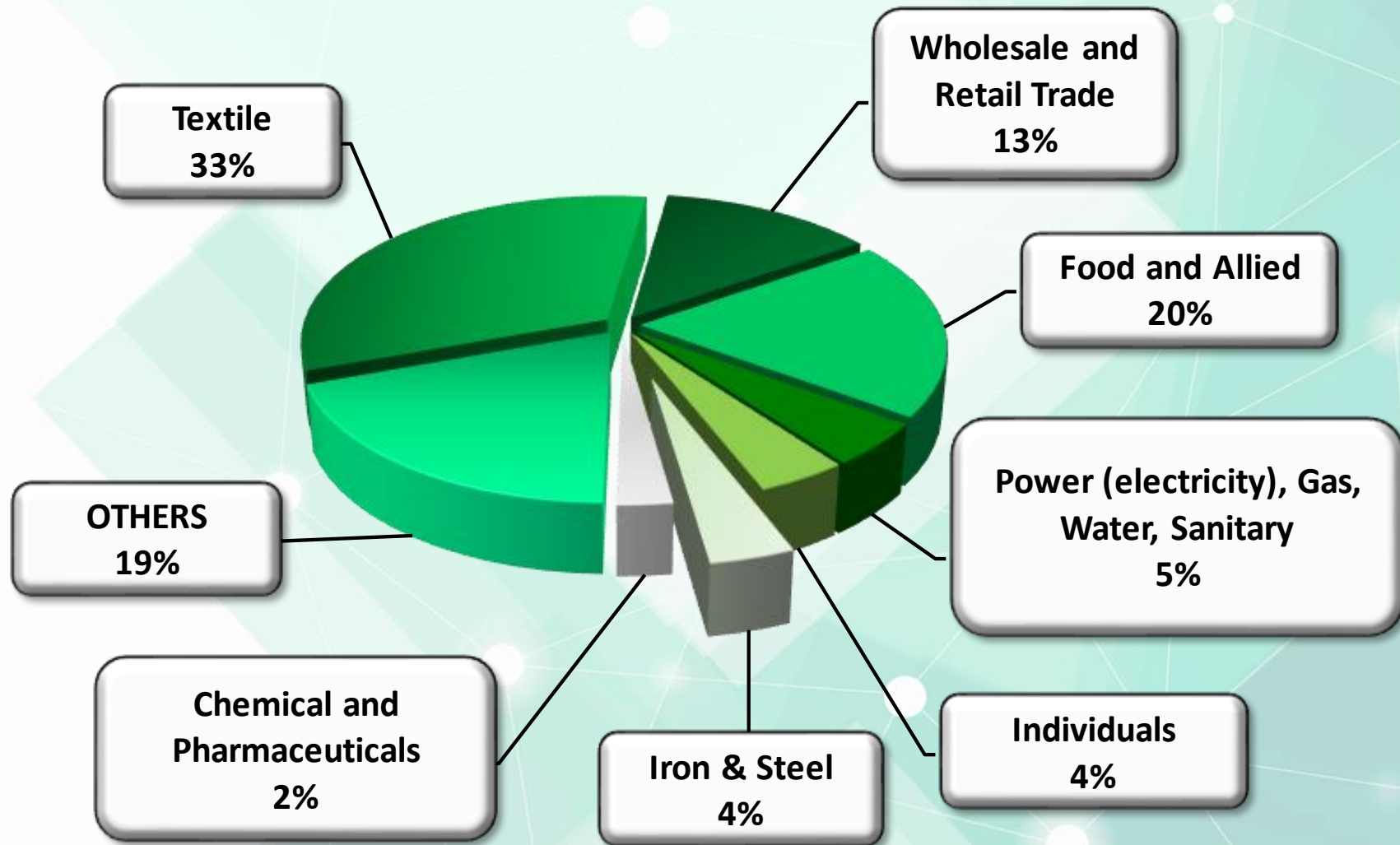
INVESTMENT MIX – AS ON SEPTEMBER 30, 2023

Rs. In Billion





ADVANCES BY SEGMENTS – AS ON SEPTEMBER 30, 2023





INDUSTRY GROWTH & MARKET SHARE

	Sep-23			Sep-22			Dec-22		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Deposits	17.14%	23%	6.99%	8.81%	20%	6.53%	7.13%	20%	6.66%
Advances	(0.77%)	8%	7.53%	9.66%	14%	7.35%	18.41%	15%	6.89%

** Domestic operations only*



ISLAMIC BANKING PERFORMANCE

PBT

Rs. 11.9 Bln

↑133.26% YoY

Total Assets

Rs. 318 Bln

↑21.6% YTD

Total Deposits

Rs. 238 Bln

↑34% YTD

Advances - NET

Rs. 107.1 Bln

↑5.8% YTD

Branches

194

↑8.4% YTD

**16 Branches
Opened to Date**

Windows

150



DEBIT/ CREDIT CARDS

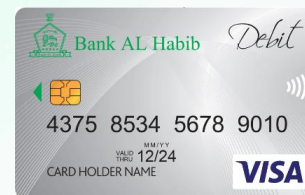
Debit Card



PayPak Debit Card

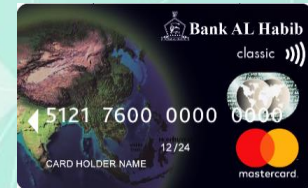


UnionPay Debit Card



Visa Silver

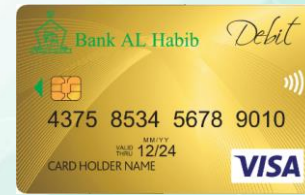
Credit Card



Mastercard Classic



Apna UnionPay Debit Card



Visa Gold



Mastercard Gold



Visa Platinum



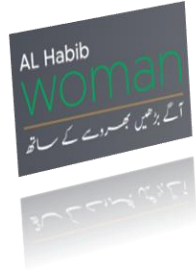
MOBILE BANKING/ MOBILE APP



1 Million+
Mobile App Users



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.

AL Habib Digital Accounts

CURRENT

- Asaan Digital Account
- Digital Account
- Remit Current Digital

FOREIGN CURRENCY

- Roshan Digital Account Saving
- Roshan Digital Account Current

SAVINGS

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



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.



Over **785K+**
Social Media
Presence



POS MACHINES

13K+
POS Machines

40 Million+
Transactions

Rs. 200 Billion+
Of Business through POS



* Over 13,000 POS machines are installed at different points 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-23	Change over Dec-22		Sep-22	Change over Dec-21		Dec-22	Change over Dec-21	
		Amount	%		Amount	%		Amount	%
Cash & Banks	153,330	44,099	40.37%	119,381	(5,959)	(4.75%)	109,231	(16,109)	(12.85%)
Lending to FI	2,460	(13,109)	(84.20%)	37,001	16,937	84.41%	15,569	(4,495)	(22.40%)
Investments-Net	1,235,012	76,491	6.60%	1,057,534	230,934	27.94%	1,158,521	331,921	40.15%
Advances-Net	874,163	60,628	7.45%	815,001	81,202	11.07%	813,535	79,736	10.87%
Fixed Assets	78,979	16,904	27.23%	60,911	5,218	9.37%	62,075	6,382	11.46%
Intangible assets	180	(184)	(50.55%)	451	183	68.28%	364	96	35.82%
Deferred Tax Assets	5,913	(3,768)	(38.92%)	8,007	5,932	285.88%	9,681	7,606	367%
Other Assets	164,034	60,942	59.11%	122,882	37,069	43.20%	103,092	17,279	20.14%
Total Assets	2,514,071	242,003	10.65%	2,221,168	371,516	20.09%	2,272,068	422,416	22.84%



BALANCE SHEET - LIABILITIES

Rs. In Million

	Sep-23	Change over Dec-22		Sep-22	Change over Dec-21		Dec-22	Change over Dec-21	
		Amount	%		Amount	%		Amount	%
Bills Payable	26,091	(18,765)	(41.83%)	24,619	(5,185)	(17.40%)	44,856	15,052	50.50%
Borrowings	301,484	(117,505)	(28.04%)	357,171	54,958	18.19%	418,989	116,776	38.64%
Deposits	1,912,122	343,984	21.94%	1,580,598	270,775	20.67%	1,568,138	258,315	19.72%
Sub Ordinated Loans	29,987	(5)	(0.017%)	22,992	6,997	43.74%	29,992	13,997	87.51%
Deferred Tax Liabilities	-	-	-	-	-	-	-	-	-
Other Liabilities	126,637	11,786	10.26%	144,054	42,252	41.50%	114,851	13,049	12.82%
Total Liabilities	2,396,320	219,494	10.08%	2,129,434	369,797	21.02%	2,176,826	417,189	23.71%
Equity excl.surplus on revaluation	111,252	16,908	17.92%	93,002	9,433	11.29%	94,344	10,775	12.89%
Equity incl.surplus on revaluation	117,751	22,509	23.63%	91,734	1,719	1.91%	95,242	5,227	5.81%



PROFIT & LOSS ACCOUNT

Rs. In Million

	Sep-23	Change over Sep-22		Sep-22	Change over Sep-21		Dec-22	Change over Dec-21	
		Amount	%		Amount	%		Amount	%
Mark up / Interest Earned	261,345	128,535	96.78%	132,810	47,157	55.06%	200,921	84,169	72.09%
Mark up / Interest Expensed	176,490	97,934	124.67%	78,556	34,245	77.28%	123,602	62,329	101.72%
Net Mark up / Interest Income	84,855	30,600	56.40%	54,255	12,913	31.23%	77,319	21,840	39.37%
Non Mark up Interest Income	17,439	1,330	8.26%	16,109	6,471	67.14%	21,196	7,169	51.11%
Administrative Expenses	49,275	10,831	28.17%	38,444	10,099	35.63%	51,787	13,163	34.08%
WWF/Other charges	1,119	507	82.84%	612	151	32.75%	973	317	48.32%
Profit Before Provisions	51,900	20,592	65.77%	31,308	9,134	41.19%	45,755	15,529	51.38%
(Provision) / Reversal	1,051	3,495	143.00%	(2,444)	(2,577)	(1937.59%)	(12,871)	(12,918)	(27485.11%)
Profit Before Tax	52,951	24,087	83.45%	28,864	6,557	29.39%	32,884	2,611	8.62%
Taxation	23,667	9,772	70.33%	13,895	5,518	65.87%	16,314	4,744	41.00%
Profit After Tax	29,284	14,315	95.63%	14,969	1,039	7.46%	16,570	(2,133)	(11.40%)



Thank You