

The background of the slide is a photograph of a modern glass skyscraper. The name 'HABIB METRO' is visible in large, metallic letters along the top edge of the building. In the lower-left corner, the bank's logo is displayed, featuring a shield with a lion, a crown, and three stars, with the text 'HABIB METROPOLITAN BANK' below it. A bright green L-shaped graphic element frames the text on the right side of the slide.

CORPORATE BRIEFING SESSION FY 2024

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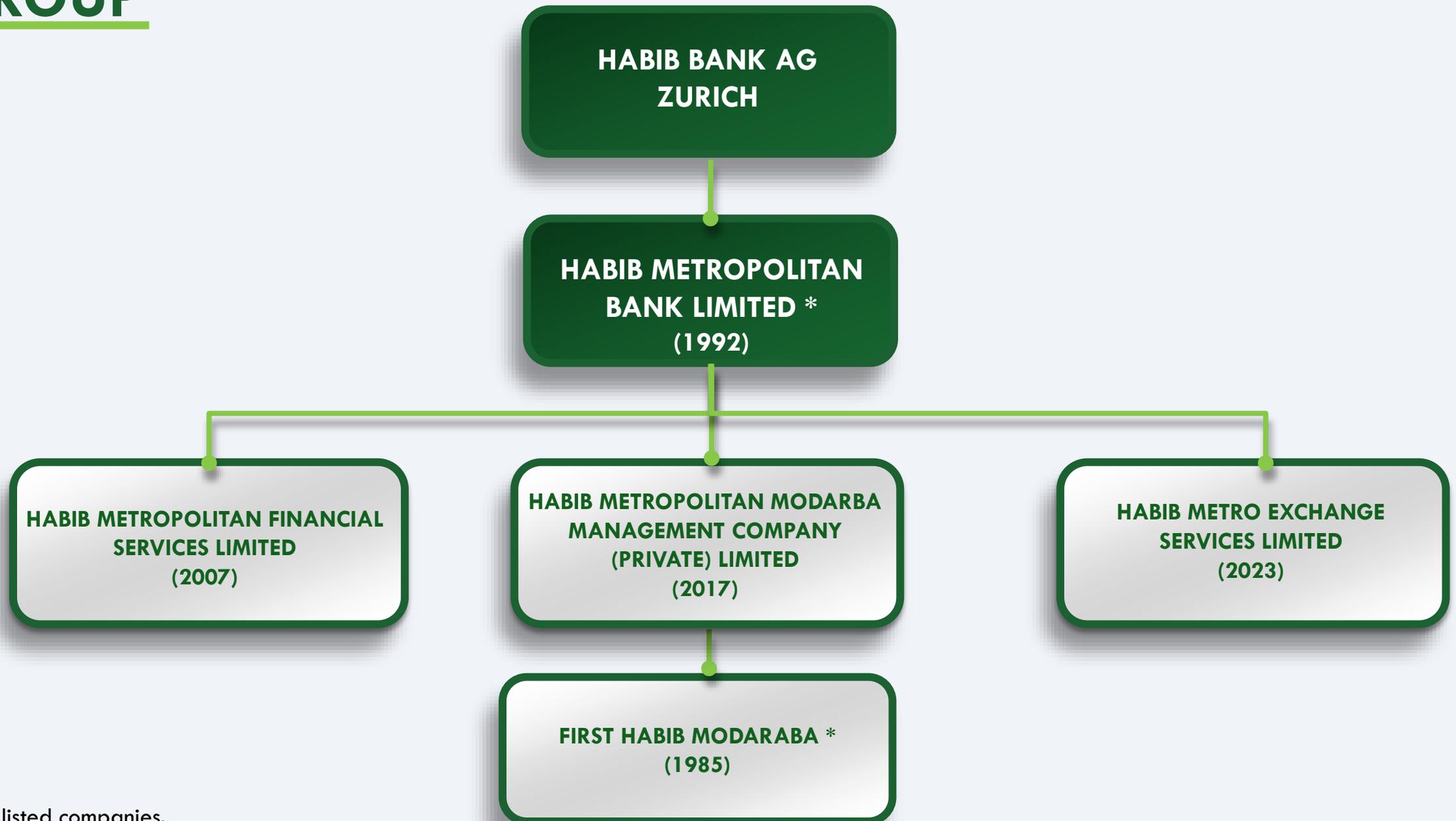
AWARDS

VISION & VALUES

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



GROUP



* Public listed companies.

The image features a dark green overlay on a photograph of a modern building at night. The building has a glass facade and a sign that reads 'TABIMETRO'. In the foreground, there are light trails from traffic and some palm trees. The text 'BANK OVERVIEW' is prominently displayed in white, bold, sans-serif font, centered within a white rectangular frame that is partially filled with the green overlay.

BANK OVERVIEW

Schön Centre

HMB @ STOCK MARKET

	2024	2023	2022
Share Outstanding(mn)	1,047.8	1,047.8	1,047.8
Market Capitalization(PKR bn)	91.2	58.0	35.6
Average Daily Turnover	249,124	401,325	184,075
Closing Stock Price	87.0	55.3	34.0
Stock Price High/Low	90.2/51.0	60.0/27.3	49.8/33.2

MANAGEMENT



Khurram Shahzad Khan
President & Chief Executive

Business Functions



Ahmed Shah Durrani
GE – Retail Banking & CDO



Amanullah Shaikh
Head - Corporate & Transaction Banking



Haris Ahmed
Joint Head Commercial North



Syed Ather Ahmed
Head - Commercial Banking (South) & FI



Muhammad Ayaz Sheikh
Country Treasurer



Saleemullah Shaikh
Head - Islamic Banking

Support Functions



Fuzail Abbas
GE – Finance/ Chief Financial Officer



Wahid Younus Dada
GE – Remedial Management & General Services Division



Syed Hasnain Haider Rizvi
Chief Compliance Officer



Ali Mansoor
Chief Risk Officer



Asad Ali
Head – Human Resources



Syed Abu Tufail
Head – Information Technology



Muhammad Raza Dyer
Head – Operations



Mehvish Muneera Ismail
Head – Legal & Designated Company Secretary



Madiha Sarim Alvi
Head – Marketing & Corporate Communications



Adeel Ahmed
Head – Systems, Policies & Procedures

Reporting To Chairman/BOD



Najeeb Gillani
Head - Internal Audit



Mufti Khawaja Noor Ul Hassan
Resident Shariah Board Member



Ather Ali Khan
Company Secretary

STRENGTHS

**Loyal Customer
Base**

**Strong
Parent Bank**

**One Of The Leading
Trade Finance Banks**

**Stable Non-Funded
Income**

**Well Capitalized
Structure – Tier I
Capital**

**AA+ Long Term
PACRA Ratings For
24 Consecutive
Years**



FINANCIAL PERFORMANCE

Schön Centre

FINANCIAL & OTHER HIGHLIGHTS

YoY Growth%

CURRENT DEPOSITS

8.3% ↑

ADVANCES

14.9% ↑

- **Currency Exchange** subsidiary launched successfully

ISLAMIC BANKING

CURRENT DEPOSITS

78.2% ↑

Non-Markup Income

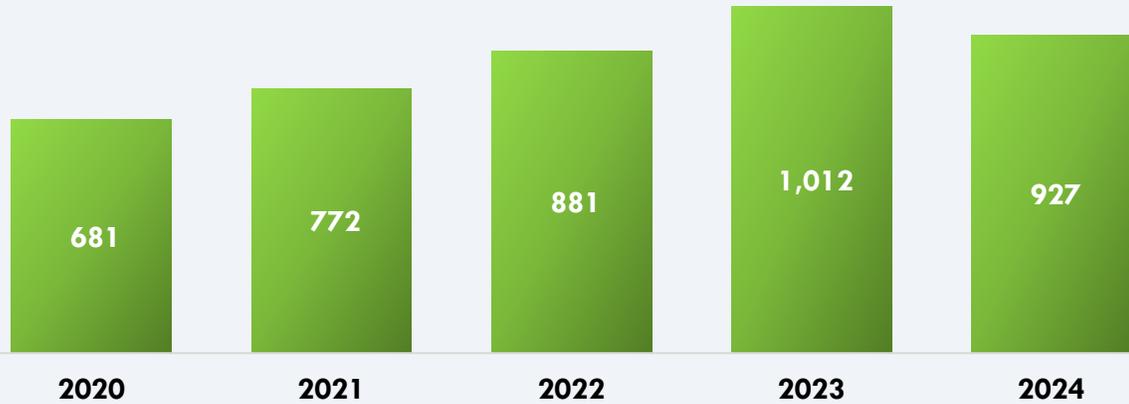
39.2% ↑

- Record **Hajj Collection** with 7th rank in the industry

BALANCE SHEET KPIs

Total Deposits

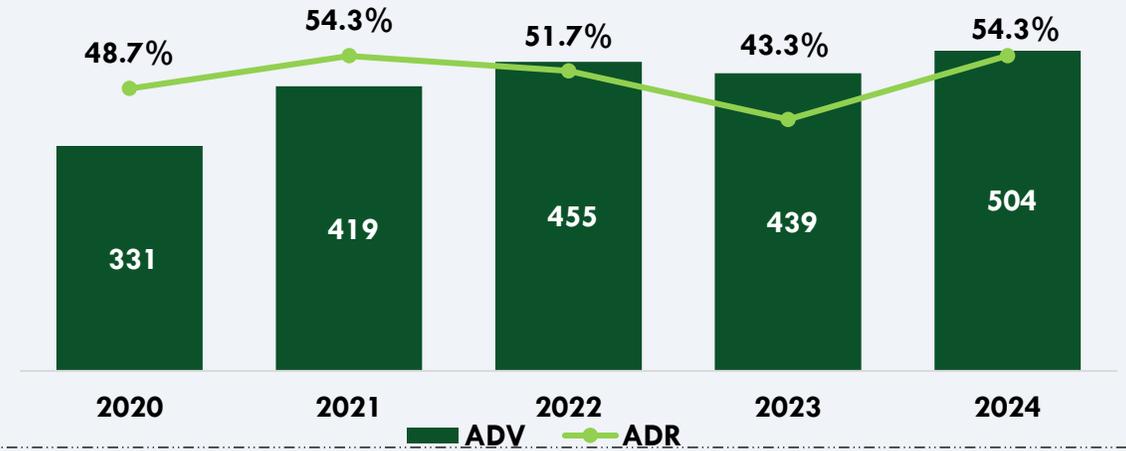
CAGR 8.0%



Gross Advances & ADR%

CAGR 11.0%

PKR in Bn



Deposits - Current Account

CAGR 16.4%

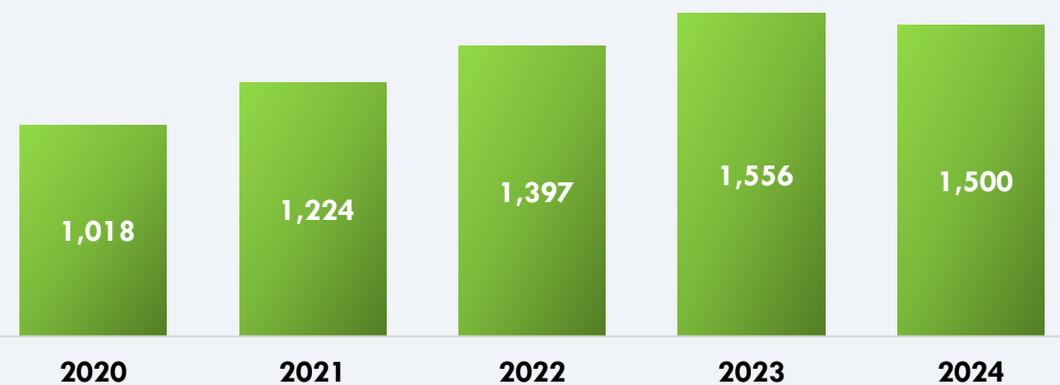
CA Mix

32.4%	34.7%	34.8%	36.9%	43.7%
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Total Assets

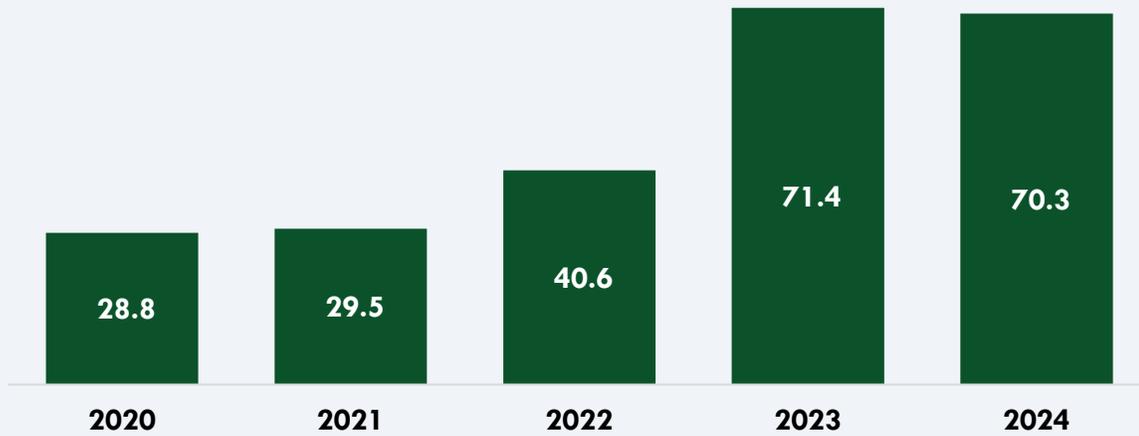
CAGR 10.2%



PROFITABILITY & EARNINGS KPIs

PKR in Bn

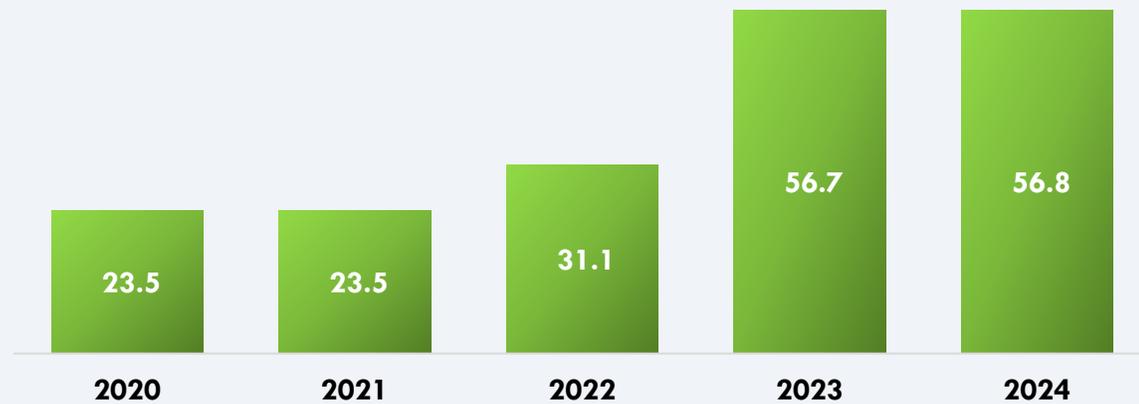
Net Interest Income



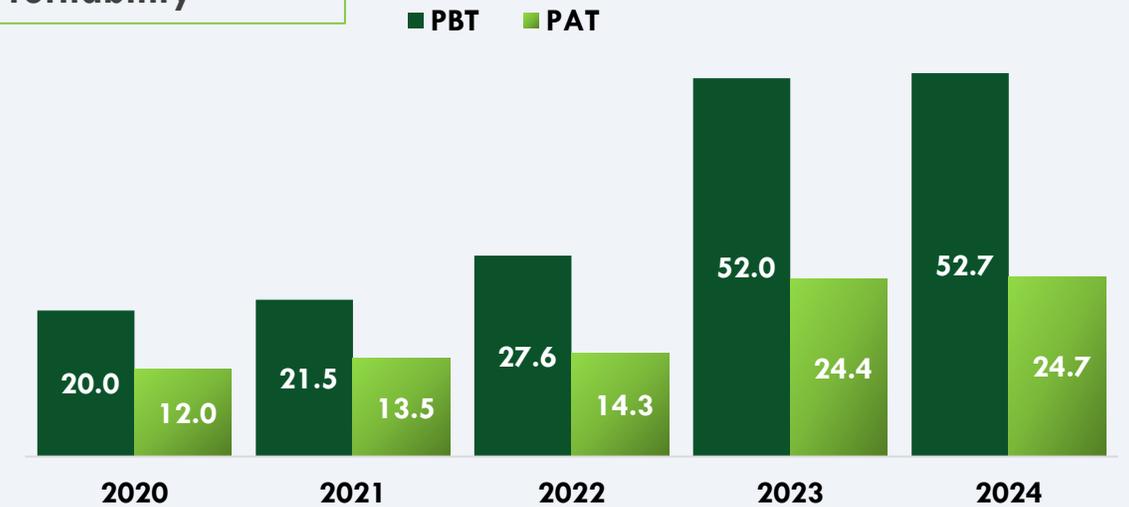
Fee Income



Operating Profit

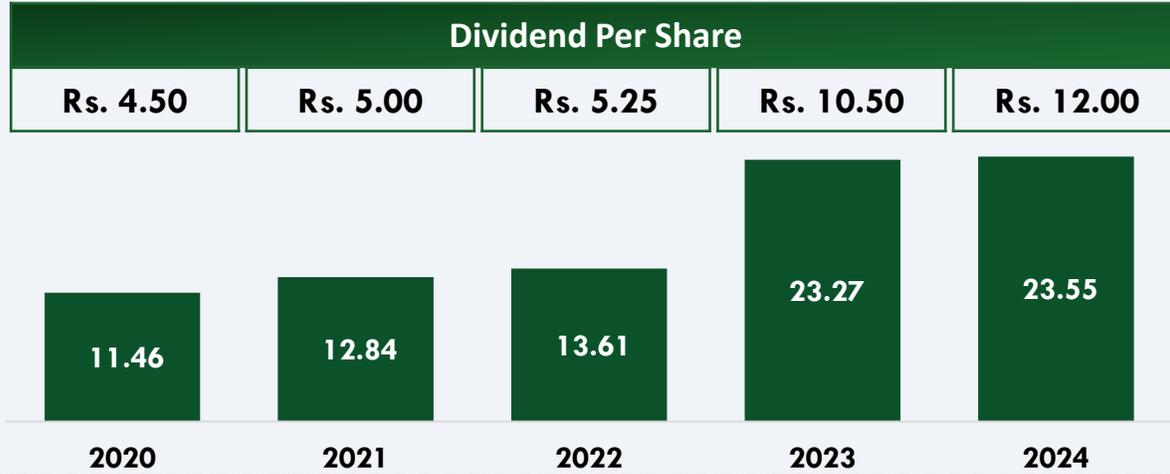


Profitability

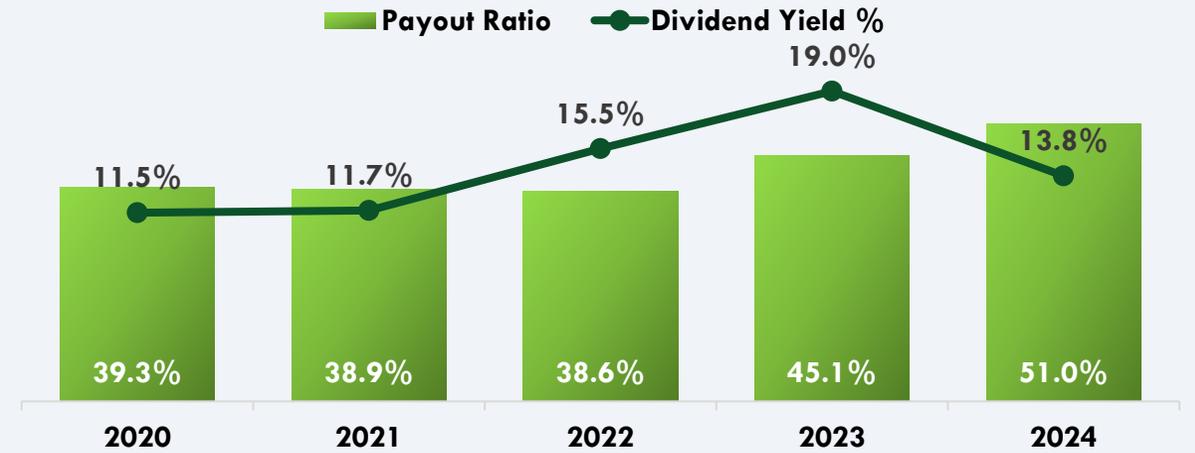


PROFITABILITY & EARNINGS KPIs

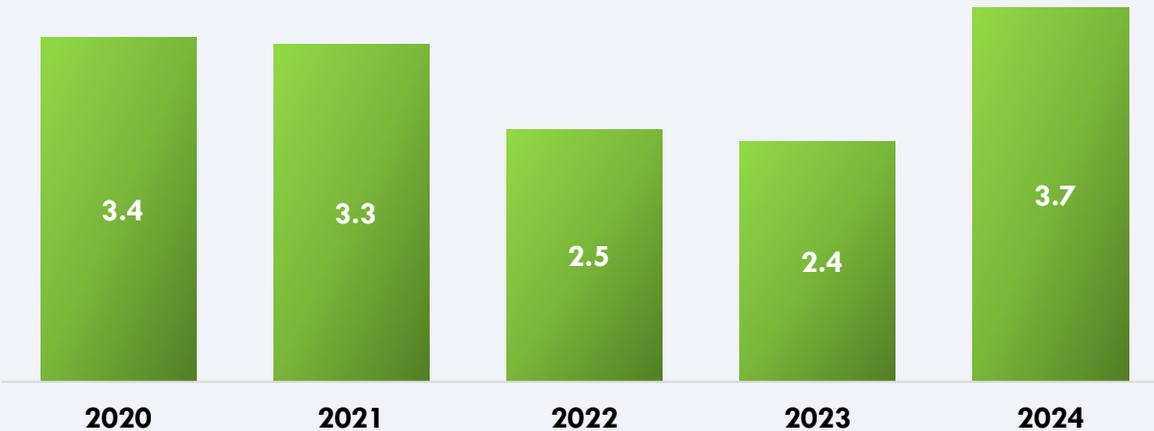
EPS



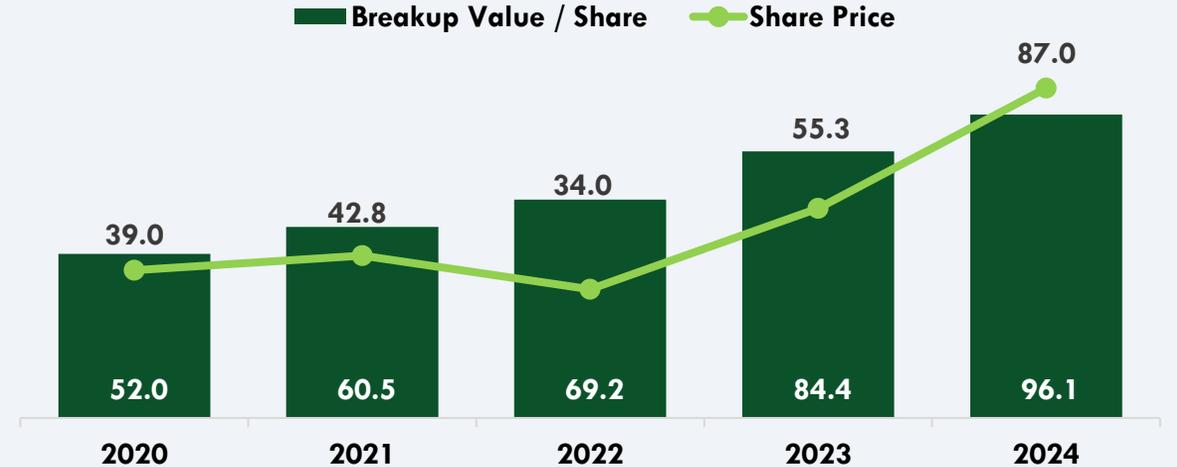
Payout Ratio & Dividend Yield



PE Ratio

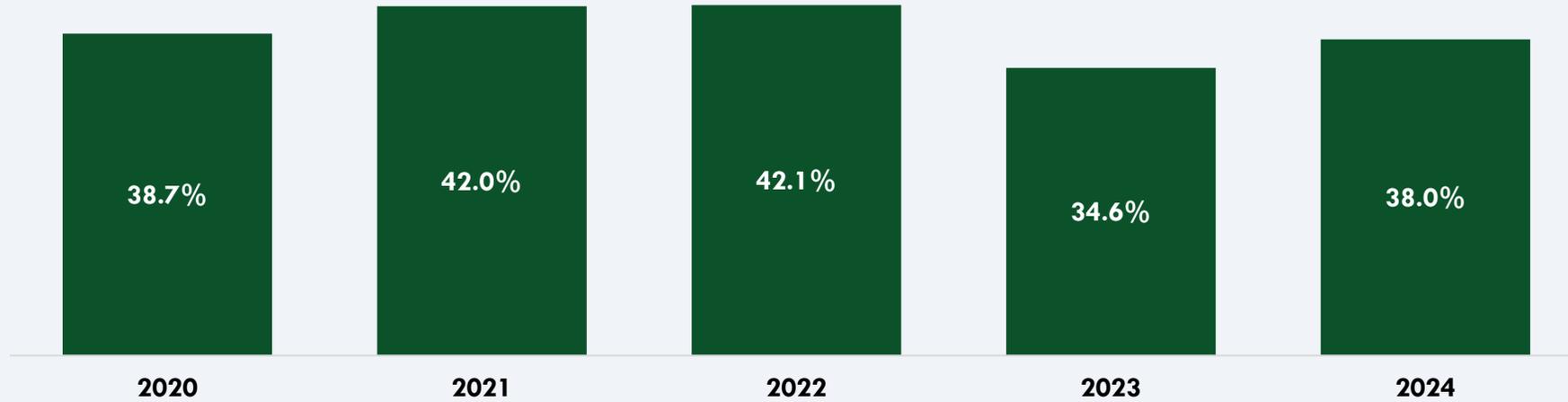


Breakup Value Per Share



OTHER KPIs

Cost to Income Ratio



RoE

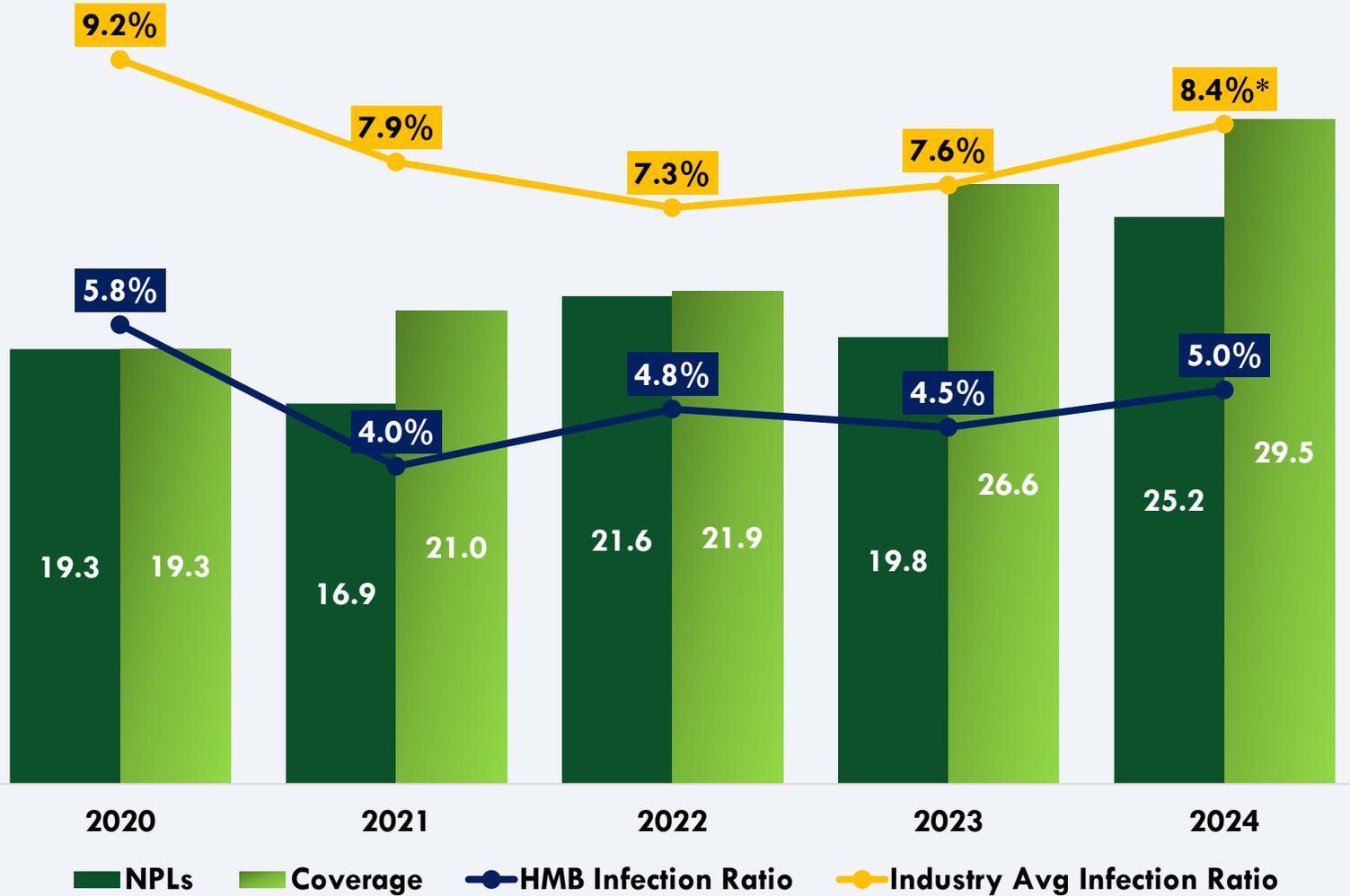


RoA



ASSET QUALITY

PKR in Bn



Robust Recoveries

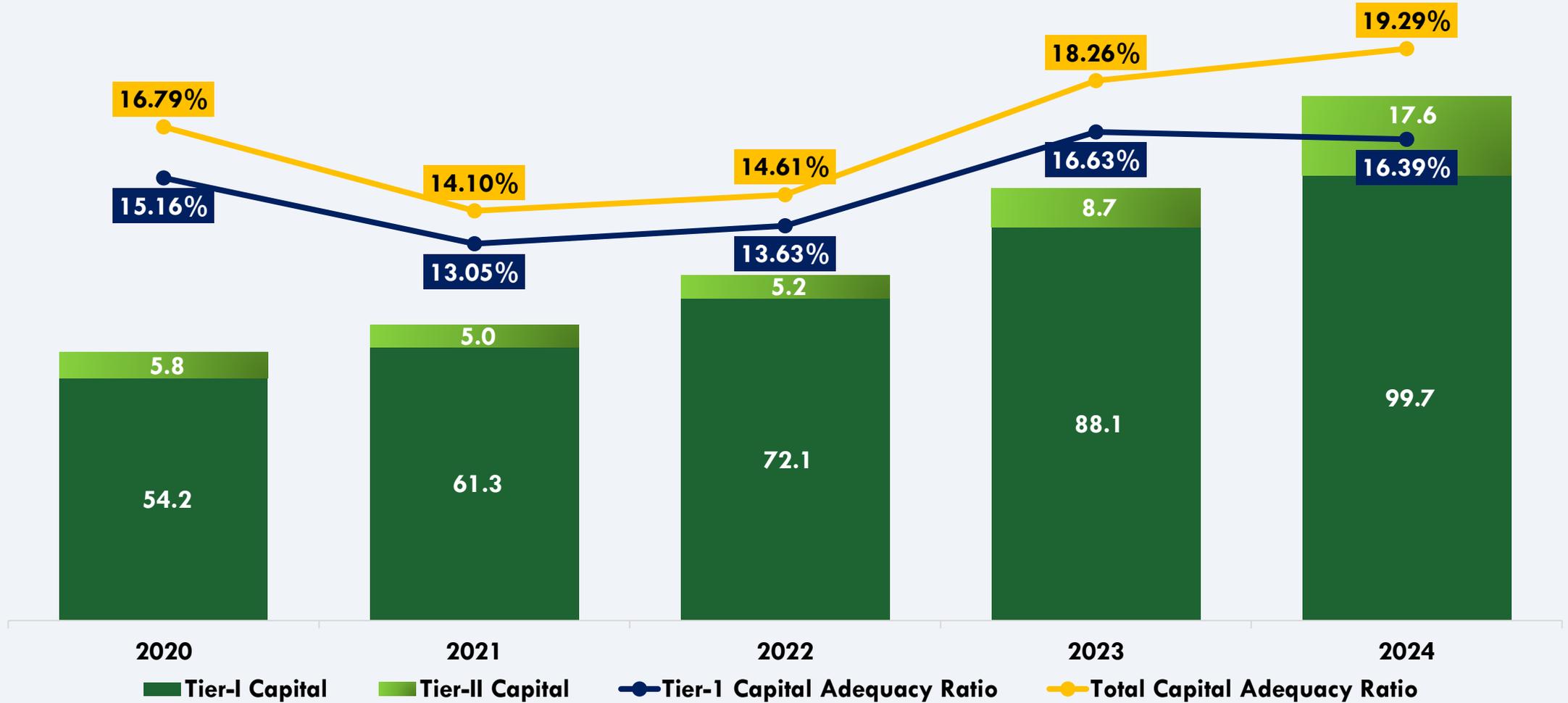
Prudent Lending

Focus On Asset Quality

* Based on Sept-24 data

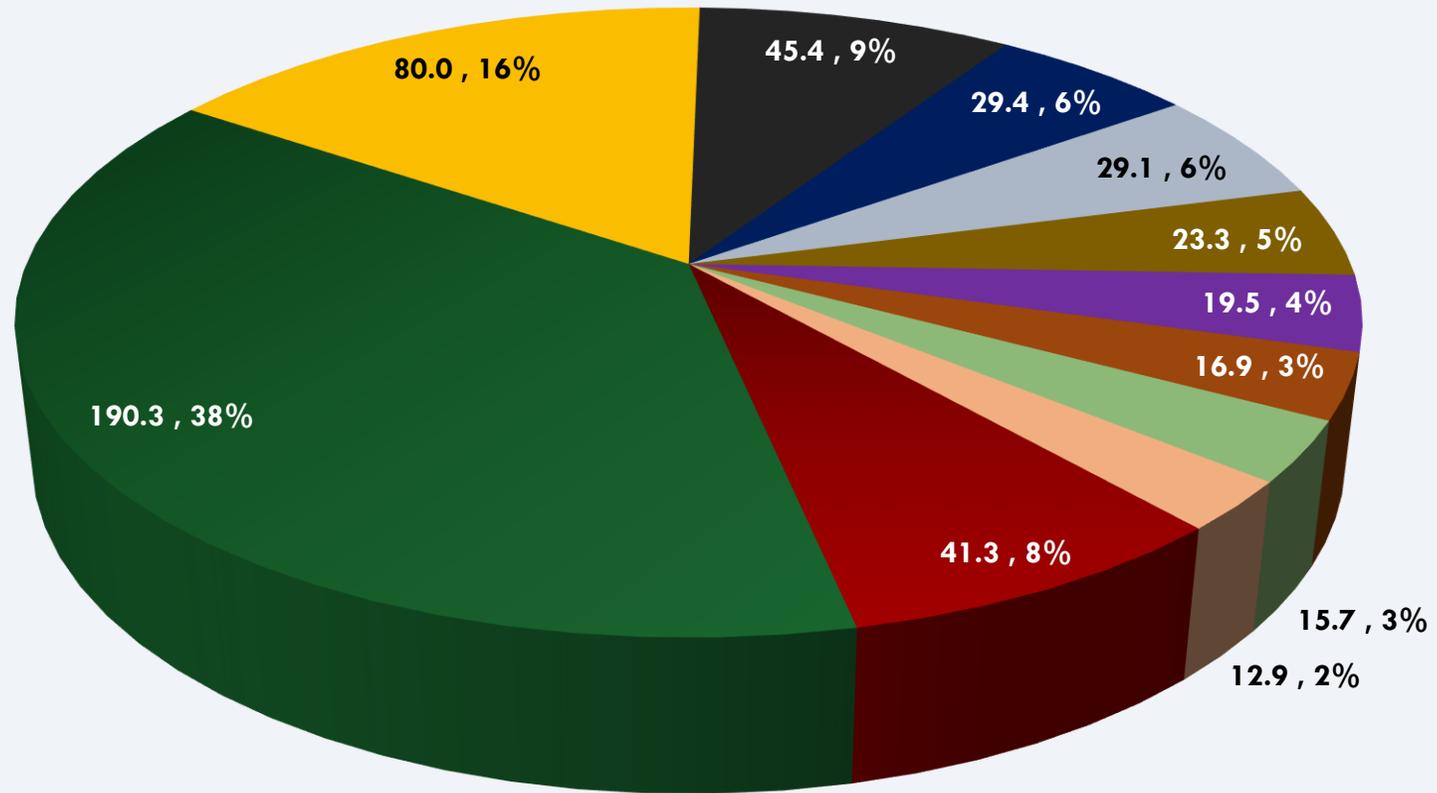
CAPITAL ADEQUACY

PKR in Bn



ADVANCES BY SECTOR

PKR in Bn



■ Textile

■ Chemicals and pharmaceuticals

■ Individuals

■ Construction and real estate

■ Financial

■ Power (electricity), gas, water, sanitary

■ Electronics and electrical appliances

■ Others

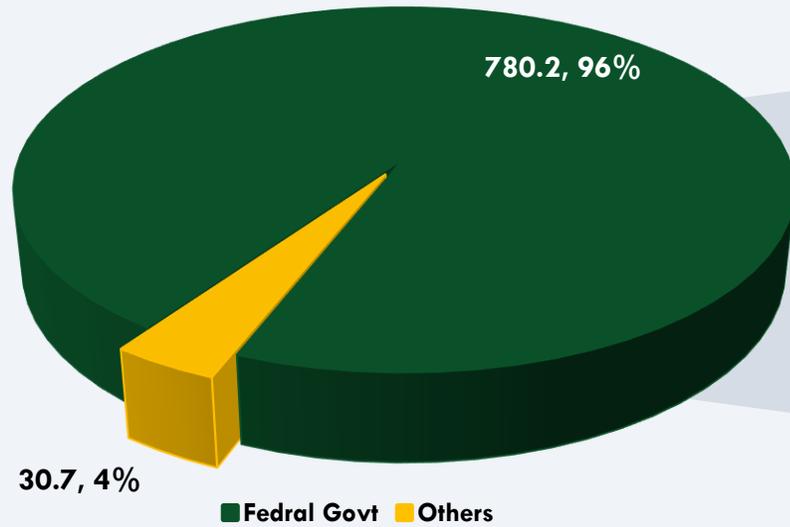
■ Edibles

■ Services

■ Commercial trade

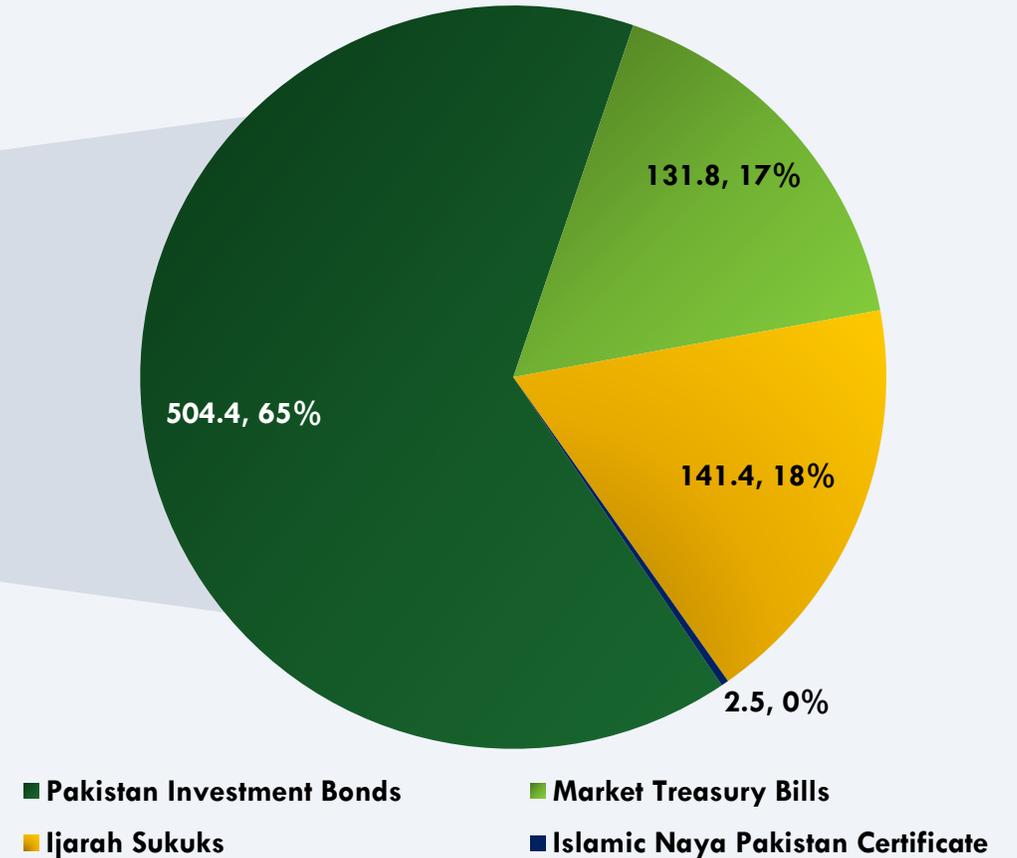
INVESTMENTS MIX

PKR in Bn



Others Breakup	Amt in Mn	Mix%
Non- Government Debt Securities	13,975	45.5%
Shares	9,036	29.4%
Real Estate Investment Trust	3,069	10.0%
Mutual Funds	2,785	9.1%
Subsidiaries	1,830	6.0%
Total	30,695	100.0%

Federal Govt. Securities Composition



SIRAT - Over the Years...

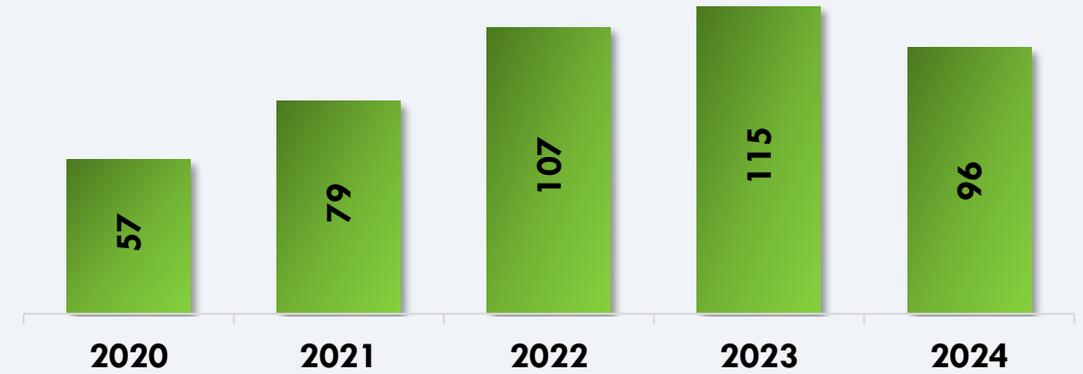
Deposits - Bn

CAGR 24 Vs 20	
CA	57.7%
Total	31.6%



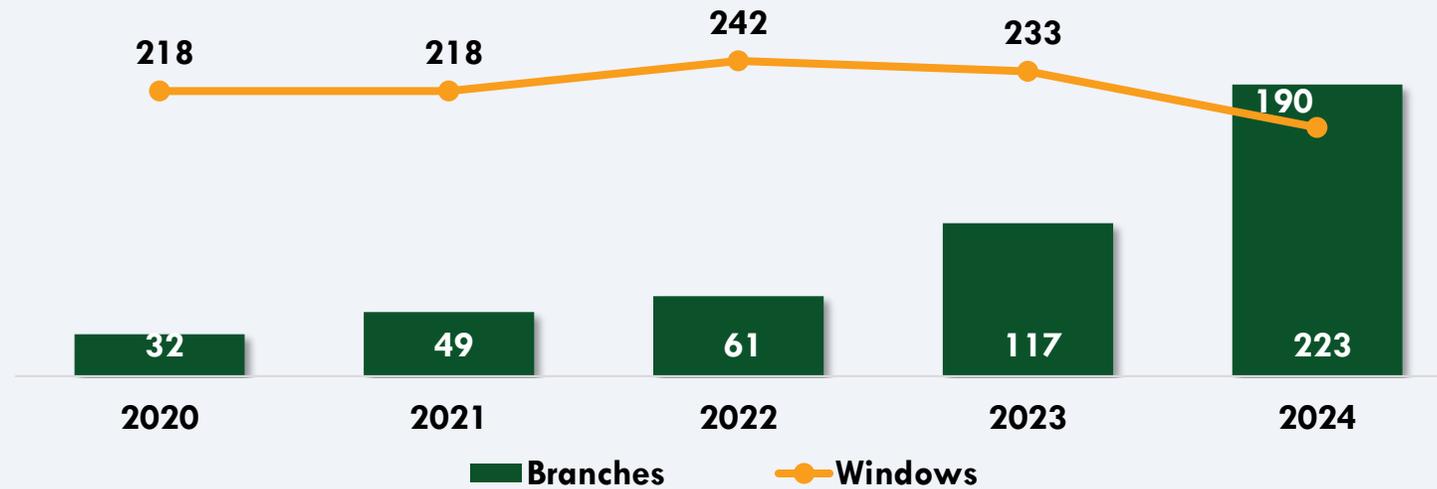
Advances - Bn

CAGR	
24 Vs 20	13.9%



Branches

SIRAT Footprint	
24 Vs 20	163



FINANCIAL HIGHLIGHTS - ISLAMIC

18% Of Total Bank's
Assets

Total Assets
25.1% ↑

Deposits

38.9% ↑

CA Deposits

78.2% ↑

223 Islamic
Branches

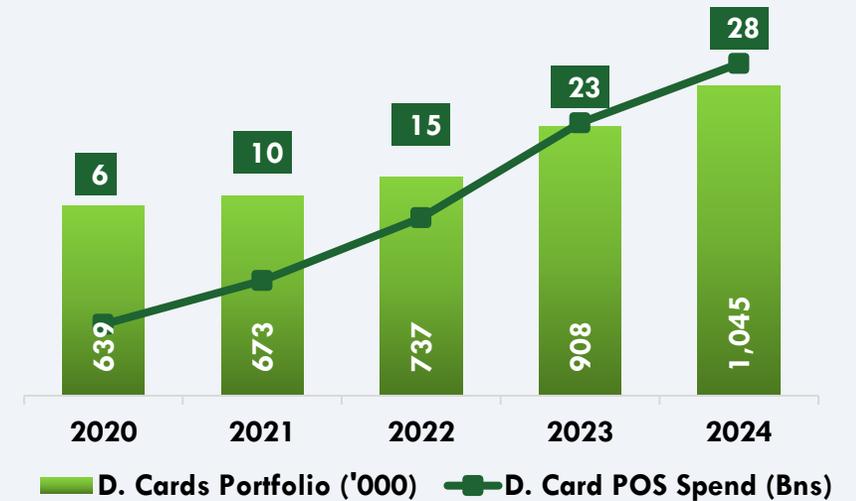
40.5% Of Total
Network

Islamic Financing

16.3% ↓

DIGITAL UPDATE

	2024	2023	% Growth
Digital Income (MN)	1,697	1,500	13%
Debit Card Spend (BN)	28	23	22%
Mobile App/ Web Portfolio (000)	629	472	33%
RAAST Transactions Value (Bn)	592	319	86%
Mobile & IB Txn Volume (Mn)	21	13	60%



BRANCH NETWORK

62

Branches
**KHYBER PAKHTUNKHWA
 & FATA**
 Number Of Cities **46**

12

Branches
GILGIT BALTISTAN
 Number Of Cities **11**

9

Branches
AZAD KASHMIR
 Number Of Cities **9**

14

Branches
BALOCHISTAN
 Number Of Cities **11**

265

Branches
**PUNJAB & CAPITAL
 TERRITORY**
 Number Of Cities **122**

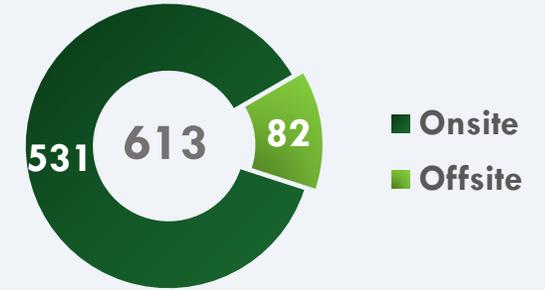
189

Branches
SINDH
 Number Of Cities **22**

551 Branches In **221** Cities

- 26 new branches opened in 2024
- 348 branches in North
- 203 branches in South
- 223 Islamic Branches & 190 Windows

ATM Network



	2021	2022	2023	2024
Total Branches	459	500	525	551
Islamic Branches	49	61	117	223
% Islamic Branches	10.7%	12.2%	22.2%	40.5%

CORPORATE SOCIAL RESPONSIBILITY



2024

Rs. 520.0Mn

2023

Rs. 285.3Mn



2022

Rs. 200.4Mn



FOCUS AREAS 2025

Low-Cost Deposits

Islamic Banking

**Transaction/
Employee Banking**

Digital Banking

**Retain Trade
Leadership**

Remittances

**Growth in Core
Income**

**Asset Quality &
Recoveries**

Customer Centricity

**Talent Diversity &
Retention**

**Shareholder
Returns**

AWARDS



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

Best Islamic Bank for Islamic Conversion Strategy in Pakistan 2024
Islamic Retail Banking Awards

PSX Top 25 Companies Awards 2023
Pakistan Stock Exchange Limited



Most Improved Debit Authorization in the Industry in 2024
VISA

Best Bank (Runner-Up) FY 2023 (Mid-Size Banks)
CFA Society Pakistan

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

A green-tinted photograph of a city street at night. In the center, a white rectangular box with a thin green border contains the text 'THANK YOU' in large, bold, white capital letters. The background shows a multi-story building with 'HABIBMETRO' written on its facade. To the right, another building has 'Schön Centre' visible. Light trails from cars and streetlights are visible on the road.

THANK YOU