

HABIBMETRO NEWSLETTER 1ST QUARTER, 2026



“
STRATEGIC
TEAMWORK SCALES
PERFORMANCE
”

IN THIS ISSUE



Eid Gift Distribution 1st Quarter, 2026



HABIBMETRO has been recognised among the Top Banks Leading in Export Financing



Living our Values: Building an Inclusive Workplace

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About the Theme:

TEAMWORK

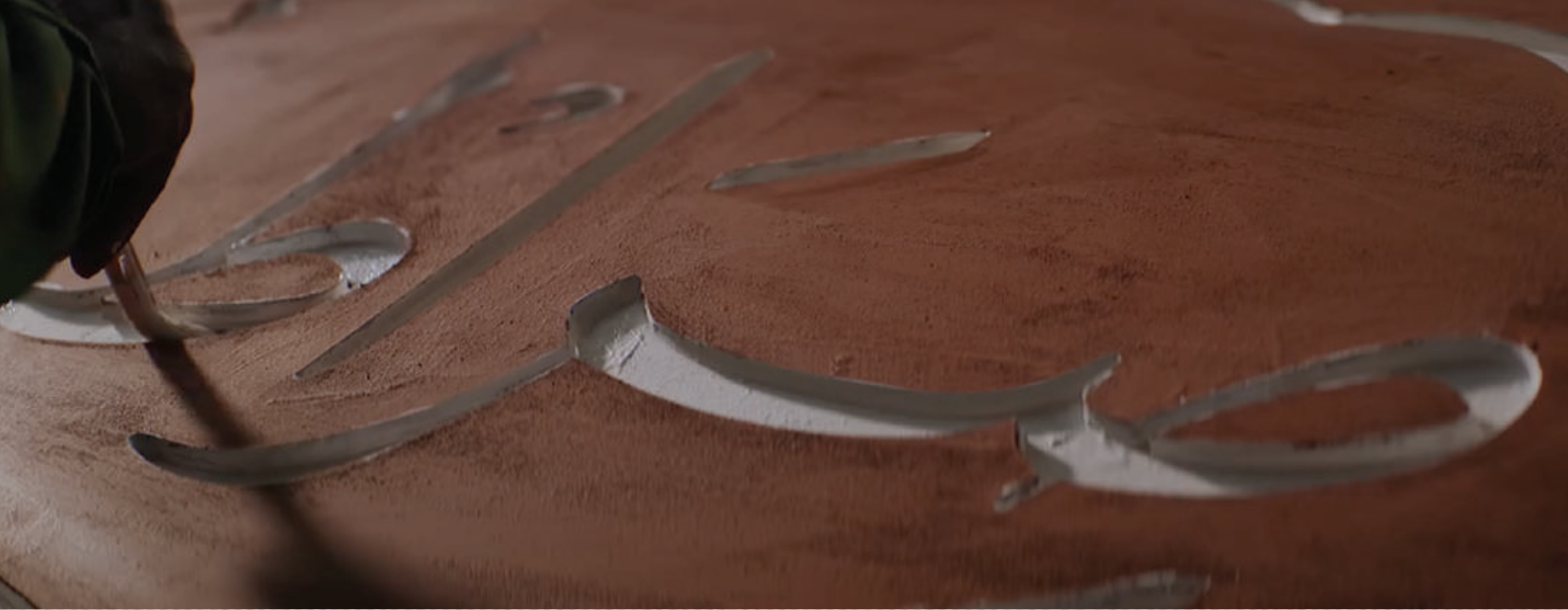
Diversity is the thread and unity is the cord. By braiding together our unique skills and backgrounds, we build a workforce that is stronger, more resilient, and more dynamic. This synergy is the fabric of our success and the soul of our legacy values at **HABIBMETRO**.

HABIBMETRO CLIENT — DINNER 2026 —

Commercial South Client Dinner 2026



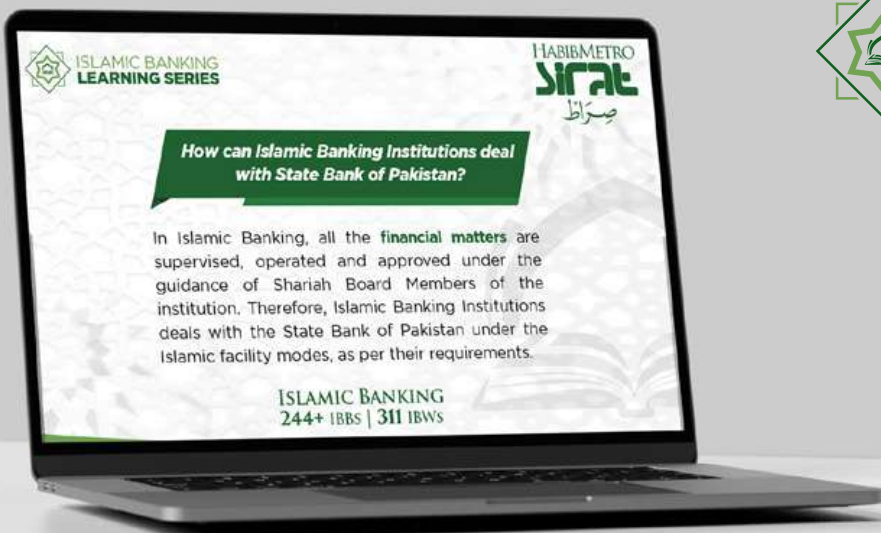




Sirat Review



Islamic Banking Training Session for Converting Branches in 2026



ISLAMIC BANKING LEARNING SERIES

40+

COMMUNICATIONS

have been rolled out so far
Bank Wide



From Branch Banking to Relationship Banking Driving Value in a Changing Landscape



As the banking landscape evolves, the role of a branch is no longer limited to transactions. The branch is becoming a hub for relationship building, advisory, and value creation.

At **HABIBMETRO**, we're witnessing a shift toward a more client centric approach. Customers today expect more than just products, they seek insight, speed, and personalised solutions. This requires us to engage not just as service providers, but as trusted partners in their financial journeys.

From my experience on the ground, one of the key drivers of success is understanding clients above and beyond their immediate needs. Whether supporting businesses with working capital, facilitating trade transactions, or advising individuals on financial goals. The focus must remain on building long-term relationships rather than short term ones.

Equally important is internal collaboration. Strong coordination between branch teams, corporate banking, and product experts enables delivery on a holistic level. Breaking silos allows us to enhance client experience while simultaneously unlocking potential new business opportunities.

At the same time, discipline in core values remains critical. Growth must be supported by sound risk judgment, asset quality evaluation, and strong operational efficiency. Sustainable growth can only be achieved when supported by sound credit practices.

As we move forward, the opportunity lies in creating meaningful value for our clients, operating as one bank-one team, and contributing to the bank's long-term growth.



Contributed by:

Mustafa Merchant
Commercial Banking Group

HABIBMETRO

Google Wallet is now Live!



High Security



Easy Setup



Global Access





Iran War and its impact on Pakistan Economy

The ongoing conflict between Iran and the US-Israel coalition has sent shockwaves through Pakistan's economy, exacerbating existing vulnerabilities. As a net importer of energy, Pakistan is particularly susceptible to global oil price fluctuations. The war has driven up Brent crude prices to around \$100 per barrel, with potential long-term implications for Pakistan's economy.

Immediate Economic Impacts:



Fuel Prices: Pakistan's government has increased petrol and diesel prices by Rs. 55 per liter, reflecting the surge in global oil prices.

Inflation: Rising energy costs have pushed inflation to around 7% in February, reducing the likelihood of monetary easing.



Trade Deficit: Pakistan's trade deficit widened to \$22 billion during July-January FY26, with imports rising 9.5% and exports falling 7.1%.



Long-Term Consequences:



Energy Security: Pakistan's reliance on imported energy makes it vulnerable to supply disruptions and price volatility.

Remittances: The conflict may impact remittances from Gulf economies, a critical component of Pakistan's external account.



Exports: Rising freight and insurance costs could erode Pakistan's export competitiveness.



Mitigating Risks

To mitigate these risks, the concerned official may consider:



Diversifying Energy Sources: Exploring alternative energy sources, such as renewables, to reduce dependence on imported oil.

Strategic Petroleum Reserves: Building reserves to cushion against supply disruptions.



Economic Diplomacy: Strengthening ties with regional partners to ensure energy security and trade stability.



The Iran War's impact on Pakistan's economy is a pressing concern, requiring careful policy calibration to navigate these turbulent times.



Contributed by:

Masood Siddiqui
Consumer Process & Governance
Retail Banking

INTERNATIONAL WOMEN'S DAY

WE GIVE, WE GAIN

More than

450,000

Views across
social media



Scan
here to
watch

“
Give Imagination & Gain
a Spark of Innovation
”



CSR | Corporate Social Responsibility



Celebrating World Happiness Day with Karwan-e-Hayat



HABIBMETRO celebrating World Down Syndrome Day with KDSP



HABIBMETRO partnered with CDRS to conduct a Ramazan Ration Drive



HABIBMETRO Partners with IDARIEU Schools for the Blind and Deaf to Promote Inclusive Education

Eid Gift Distribution 2026



Ghulaman-e-Abbas



Child Aid Association



Zehra Homes



Binte Fatima (female old age homes)



Disabled Welfare Association





Learning & Development Review 1st Quarter, 2026

Training Update | January - March 2026



Total No. of Participants

4,805

Total No. of Courses 208



In-House Trainings

96

Unique Participants

2,116



External Trainings

13

Unique Participants

51



HLearning

99

Unique Participants

2,638

Total No. of Unique Participants

3,988

HIGHLIGHTS

Capacity Development Programmes

Sales Capability Development for Retail Banking

Empowering **720** Retail front line staff across Pakistan through a focused capability initiative; strengthening product expertise, sharpening performance execution, and driving sustained growth.



Awareness on Regulatory Framework for SME's

In collaboration with the State Bank of Pakistan, SME Regulatory Framework session was conducted by SBP Joint Directors for SME, Housing, and Sustainable Finance to strengthen understanding of regulatory requirements, governance, compliance, and sustainable finance practices.



Credit Risk Management Training

Building sharper **Credit Risk** capabilities through better risk assessment decisions, early signal recognition and stronger portfolio outcomes.



Fixed Income Products - Building Technical Depth

Strengthening the technical depth in **Fixed Income Products** to navigate market complexity with confidence and high-quality informed decisions.



Digital Supply Chain Financing Programme

Driving awareness of **Digital Supply Chain** solutions while strengthening product understanding to deliver more client centric outcomes.



New Programmes Launched

Environmental and Social Risk Management (ESRM)

Advancing sustainable banking through **ESRM** sessions for **135** staff members, embedding ESG thinking into day-to-day decision making.



Training on Islamic and Conventional Trading

The training programme strengthened understanding of market dynamics, trading concepts, and risk considerations, supporting more informed and confident decision-making in dynamic market environments.



Culture Enhancement

Living our Values: Building an Inclusive Workplace

Encouraging reflection on core values that shape everyday actions and behaviours. Reinforcing our commitment to inclusion through dedicated engagement with PWD Staff.



Coffee Corner Sessions

Creating space for open conversations with Leadership team, **Mr. Ali Mansoor, Chief Risk Officer** and **Syed Hasnain Haider Rizvi, Chief Compliance Officer**, the Coffee Corner sessions fostered inclusivity, shared understanding, and stronger workplace culture for **119** participating staff members.





First Female Mentorship Batch - She Rises

Celebrating the successful completion of the inaugural **She Rise cohort** with **19 mentors** and **24 mentees**. Empowering future female leaders, fostering strong networks and advancing a culture of inclusive growth.



Contributed by:

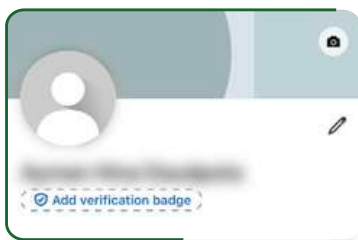
HR Team



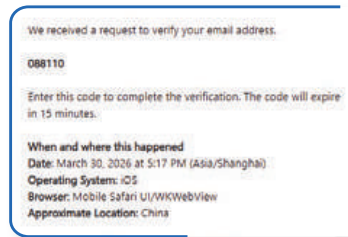
HABIBMETRO is now verified on LinkedIn®

Over 500 team members have successfully verified their LinkedIn® profiles.

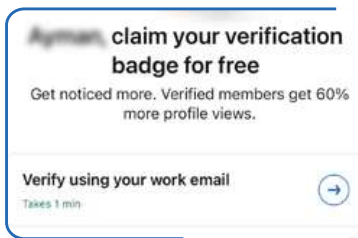
Please follow these steps to secure and verify your profile:



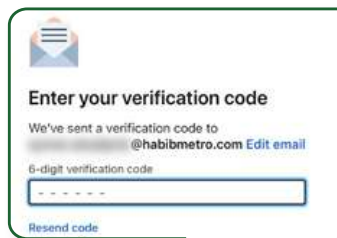
STEP 1:
Click **Add verification badge** on your LinkedIn Profile



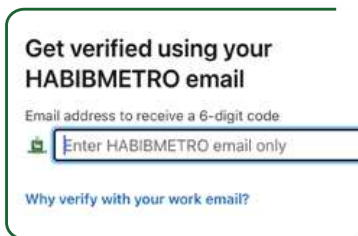
STEP 4:
You will receive the verification code on your official **HABIBMETRO** email



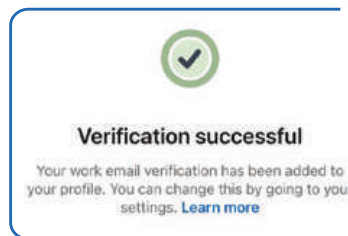
STEP 2:
Choose the option to **Verify using your work email**



STEP 5:
Enter the code received on your official email



STEP 3:
Enter your official **HABIBMETRO** email to receive a 6-digit code



STEP 6:
You have successfully verified your LinkedIn Profile



Please ensure the official HABIBMETRO page is mentioned on your LinkedIn Profile:
<https://www.linkedin.com/company/habib-metropolitan-bank-limited/>

RECENT AWARDS & RECOGNITIONS



HABIBMETRO Has Been Recognised Among the Top Banks Leading in Export Financing

The momento was presented by the Chief Guest, His Excellency Mr. Muhammad Shehbaz Sharif, Prime Minister of Pakistan, to Mr. Wahid Yunus Dada (Officiating CEO) at a ceremony hosted by the Ministry of Commerce, Government of Pakistan, and the Trade Development Authority of Pakistan (TDAP).



15th Annual CSR Awards 2026

HABIBMETRO Receives Recognition at the 15th Annual Corporate Social Responsibility Awards 2026 in the Category of Community Impact

Thank You!

This concludes our 1st Quarter 2026 Newsletter.
Thank you for your continued support and collaboration in
this shared success.