

The background of the slide is a photograph of a modern building with a glass facade, identified by the signage as Habib Metro. The building is covered in a grid of glass panels. The name 'HABIBMETRO' is written in large, white, three-dimensional letters across the upper part of the facade. Below this, there is a smaller crest featuring a lion and the text 'Habib Metro Bank'. The entire image is overlaid with a semi-transparent green filter.

HABIBMETRO

CORPORATE BRIEFING SESSION 2023

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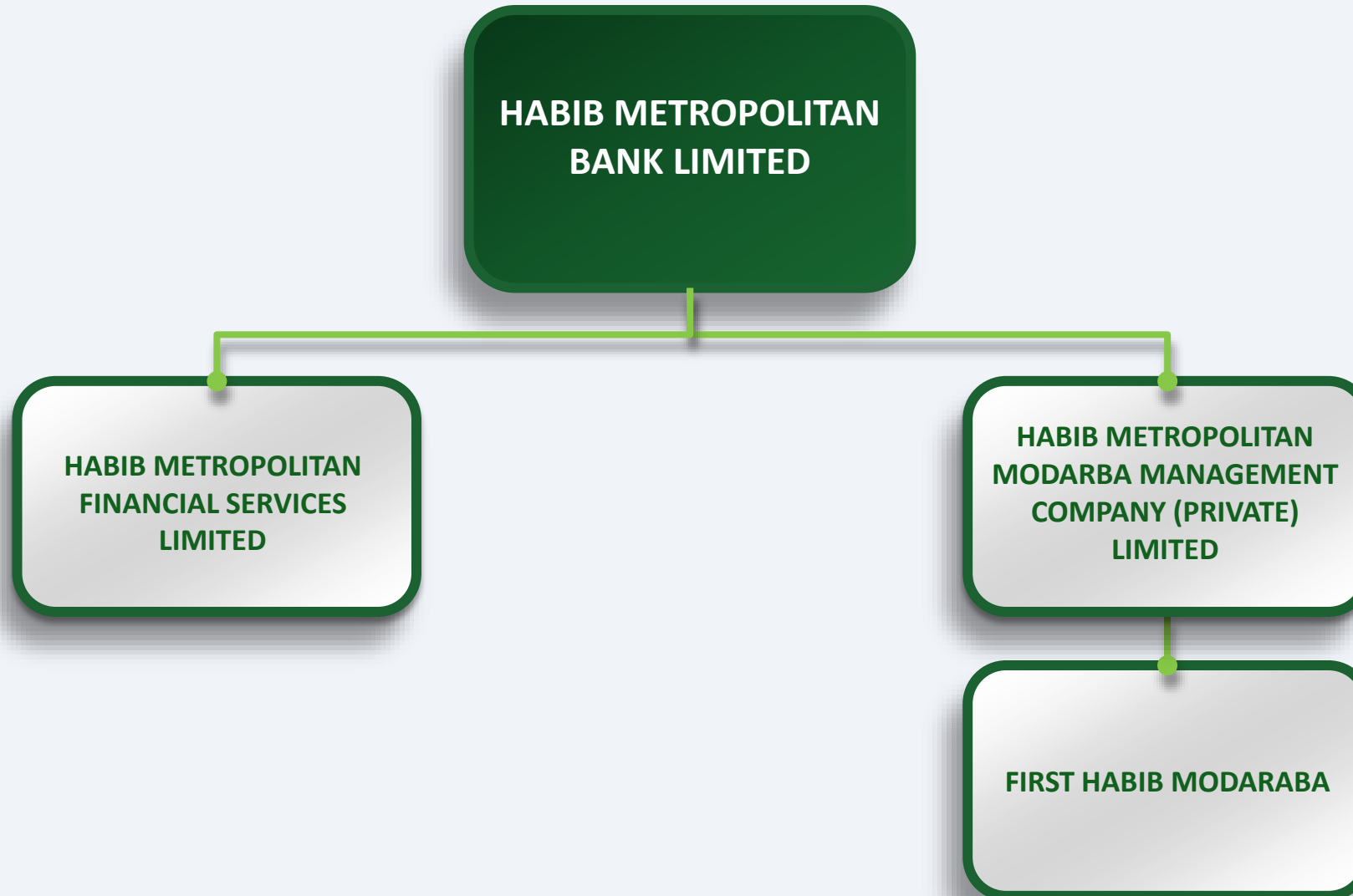
CONCLUSION

VISION & VALUES

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



SUBSIDIARIES



FIRST HABIB MODARABA AWARDS

Received In 2022

Best Performing Modaraba

NBFI & Modaraba Association Pakistan

Best Corporate Report

ICAP & ICMAP

Corporate Excellence

Management Association of Pakistan

Best Presented Accounts & Disclosure

SAFA an apex body of SAARC

Total Till 2022

21
Awards

13
Awards

13
Awards

13
Awards



BANK OVERVIEW



HMB @ STOCK MARKET

	2022	2021	2020
Share Outstanding(mn)	1,047.8	1,047.8	1,047.8
Market Capitalization(PKR bn)	35.6	44.9	40.9
Average Daily Turnover	184,075	483,222	174,928
Closing Stock Price	34.0	42.8	39.0
Stock Price High/Low	49.0/33.8	47.6/33.3	42.0/27.3

MANAGEMENT



Mohsin Ali Nathani
President & CEO

Business Functions



Ahmed Shah Durrani
GE – Retail Bank & CDO



Khurram Shahzad Khan
GE – Corporate & Transaction Bkg



Haris Ahmed
Joint Head Commercial North



Saleemullah Shaikh
Head Islamic Banking



Syed Intikhab Hussain Rizvi
Country Treasurer



Syed Ather Ahmed
Head of Commercial South & FI

Reporting To Chairman / BOD



Najeeb Gillani
Head Internal Audit



Khawaja Noor Ul Hassan
Resident Shariah Board Member



Ather Ali Khan
Company Secretary

Support Functions



Fuzail Abbas
GE – Finance / CFO



Syed Hasnain Haider Rizvi
Head – Compliance & Legal



Asad Ali
Head – Human Resource



Muhammad Umar Ghufuran
Head – Credit



Muhammad Raza Dyer
Head – Operations



A. Wahid Dada
GE – Operations & Remedial Mgt.



Syed Abu Tufail
Head – Information Technology



Zulfiqar Alavi
Chief Risk Officer



Sheeza Ahmed
Head Marketing & Corp Comm

BUSINESS SEGMENTS

Commercial Banking

Corporate Banking

Retail Banking

**Complete
Islamic
Banking
Menu**

**Enhanced
Offering**

Transaction Banking

Employee Banking

Investment Banking

Consumer Banking

STRENGTHS

**Strong Client
Franchise**

**Strong
Parent Bank**

**One Of The Leading
Trade Finance Banks**

**Significant Core
Non-Funded Income**

**Well - Capitalized
Structure**

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

FINANCIAL HIGHLIGHTS

CURRENT DEPOSITS

14% YoY ↑

TOTAL DEPOSITS

14% YoY ↑

ADVANCES

9% YoY ↑

OPERATING PROFIT

32% ↑

PBT

28% YoY ↑

ISLAMIC BANKING

CURRENT DEPOSITS

25% ↑

BALANCE SHEET KPIS

Deposits

CAGR 12.8%

Deposit/ Branch(in MN)

1,544

1,561

1,677

1,683

1,761

544

612

681

772

881

2018

2019

2020

2021

2022

Deposits - Current Account

CAGR 20.4%

CA Mix

26.8%

28.6%

32.5%

34.7%

34.8%

146

175

221

268

307

2018

2019

2020

2021

2022

Gross Advances & ADR%

CAGR 17.0%

PKR in Bn

Gross Advance ADR %

44.7%

45.9%

48.7%

54.3%

51.7%

243

281

331

419

455

2018

2019

2020

2021

2022

Total Assets

CAGR 20.0%

673

860

1,018

1,224

1,397

2018

2019

2020

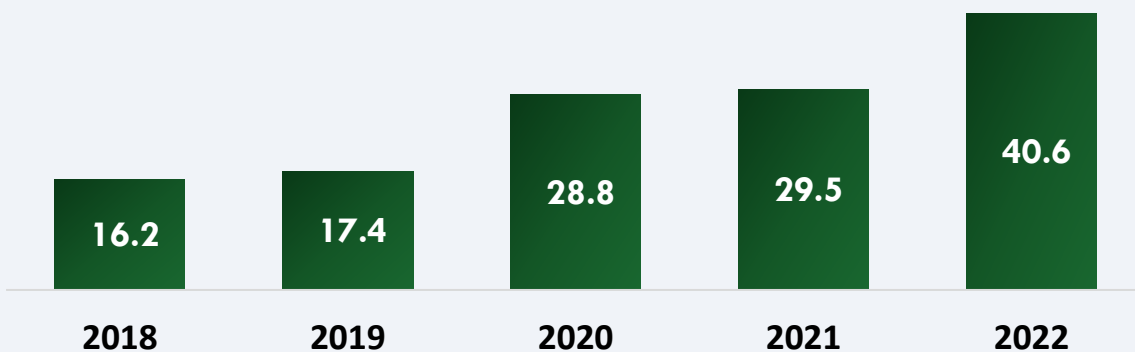
2021

2022

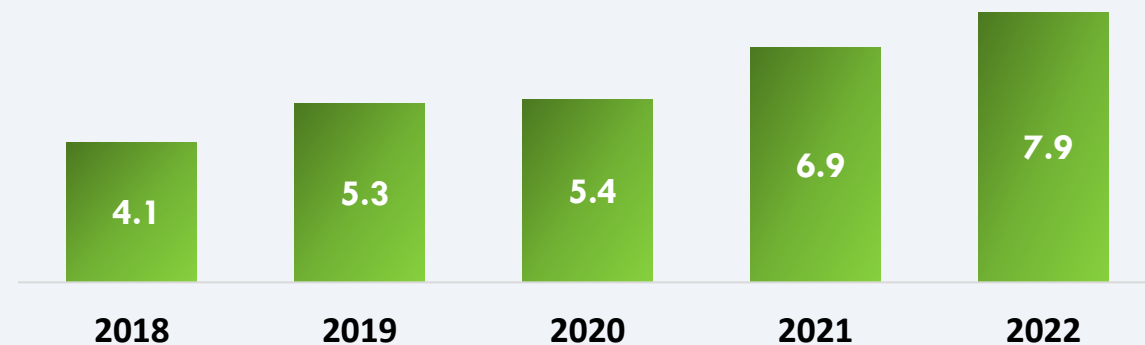
PROFITABILITY & EARNINGS KPIS

PKR in Bn

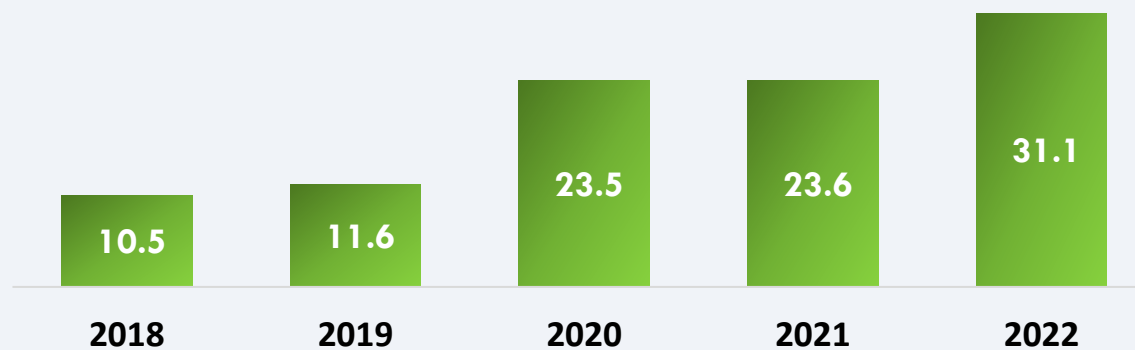
Net Interest Income



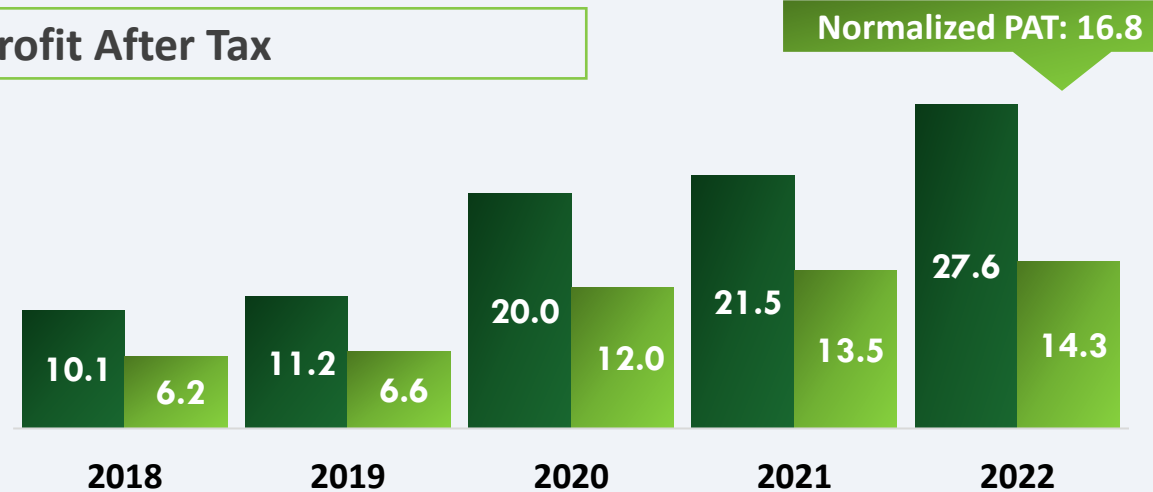
Fee Income



Operating Profit



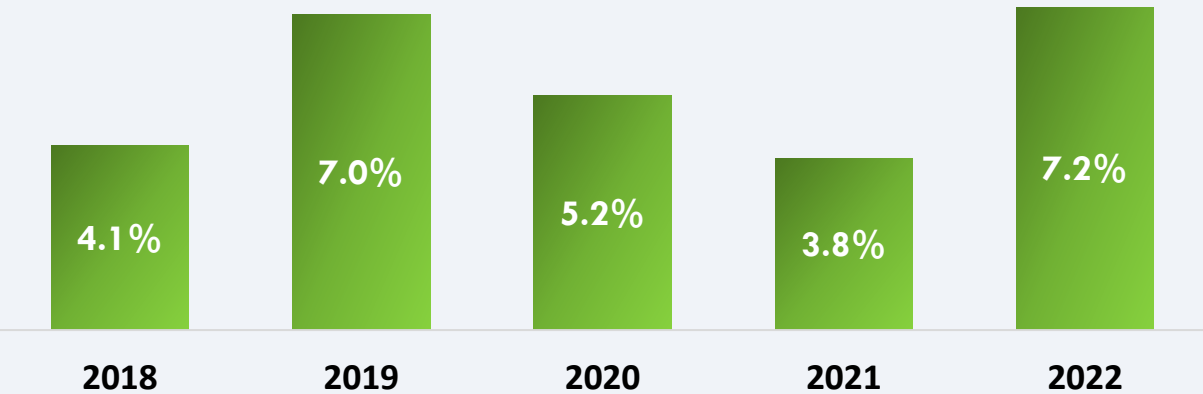
Profit After Tax



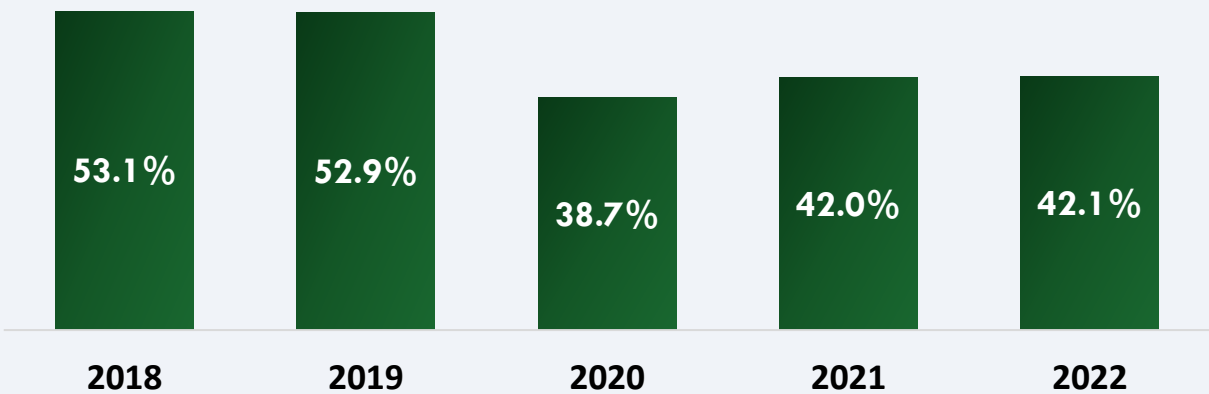
■ Profit Before Taxation ■ Profit After Tax

OTHER KPIS

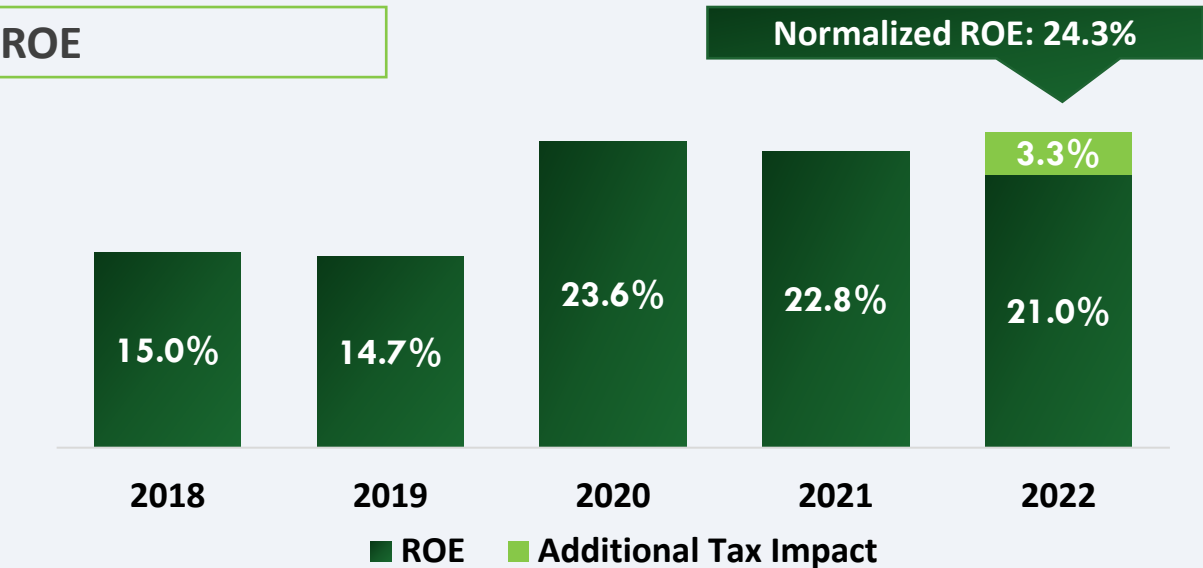
CoD%



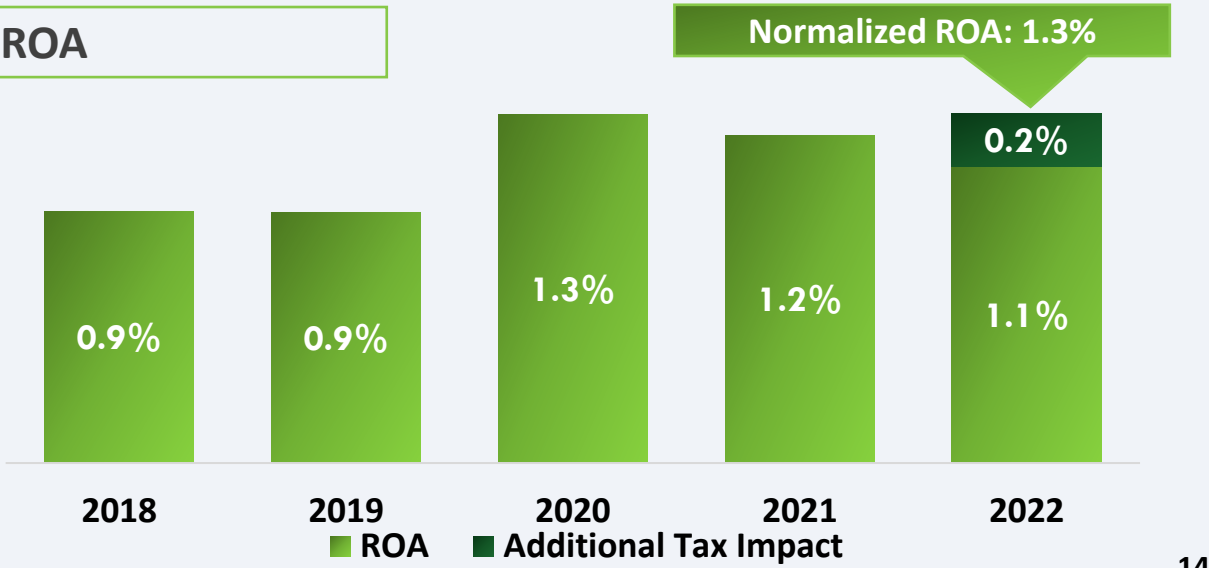
Cost To Income Ratio



ROE

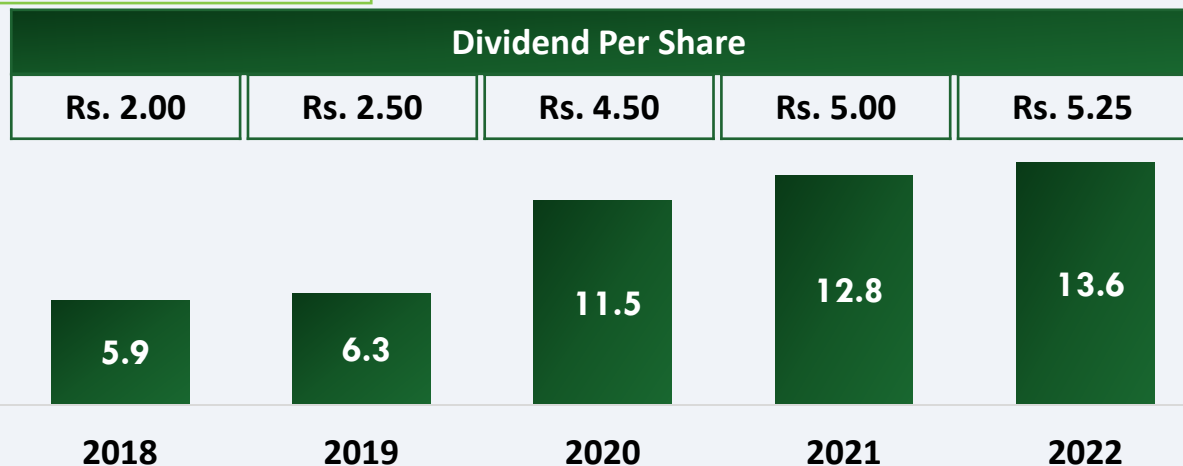


ROA

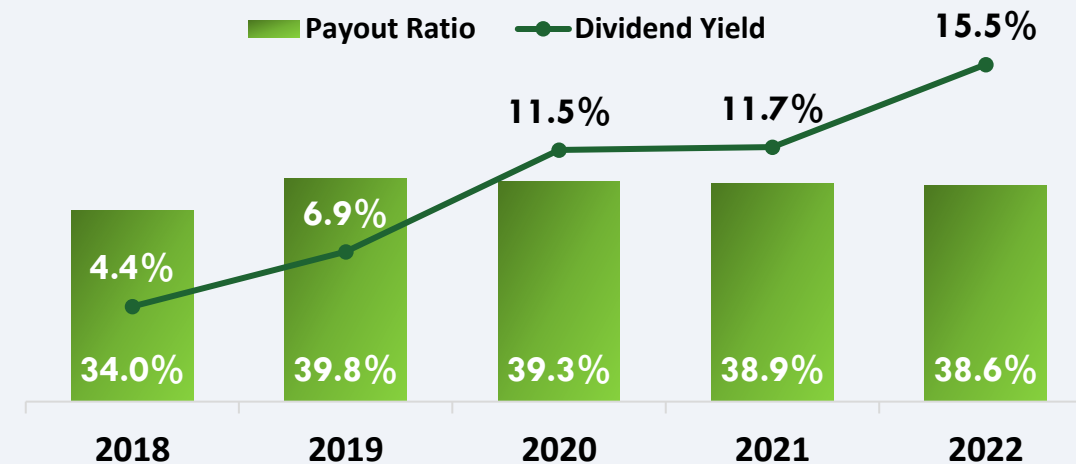


PROFITABILITY & EARNINGS KPIS

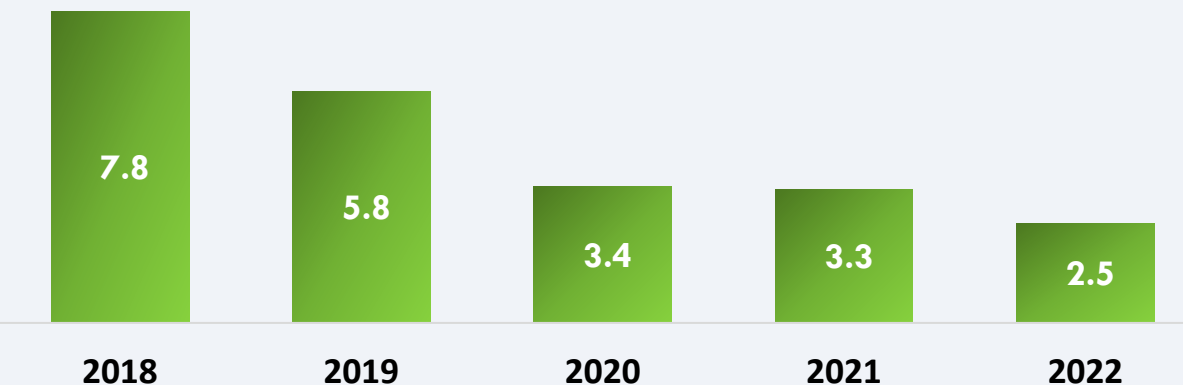
EPS



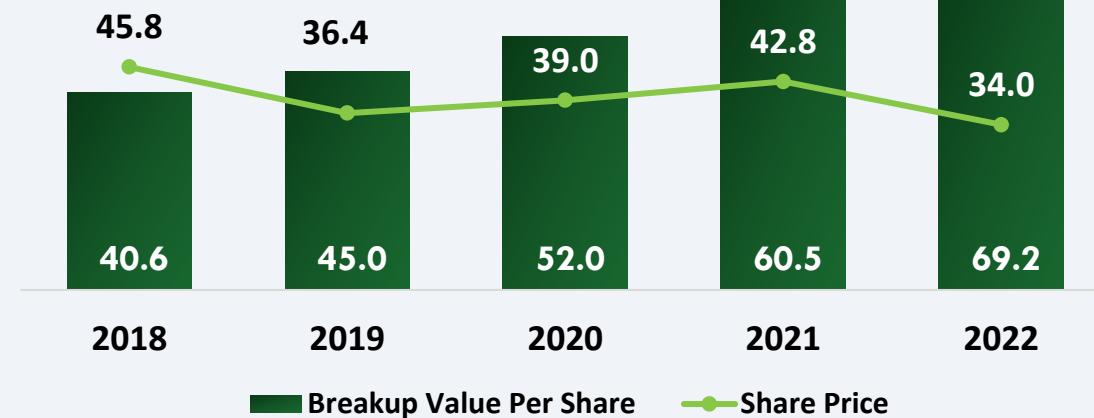
Payout Ratio & Dividend Yield



PE Ratio

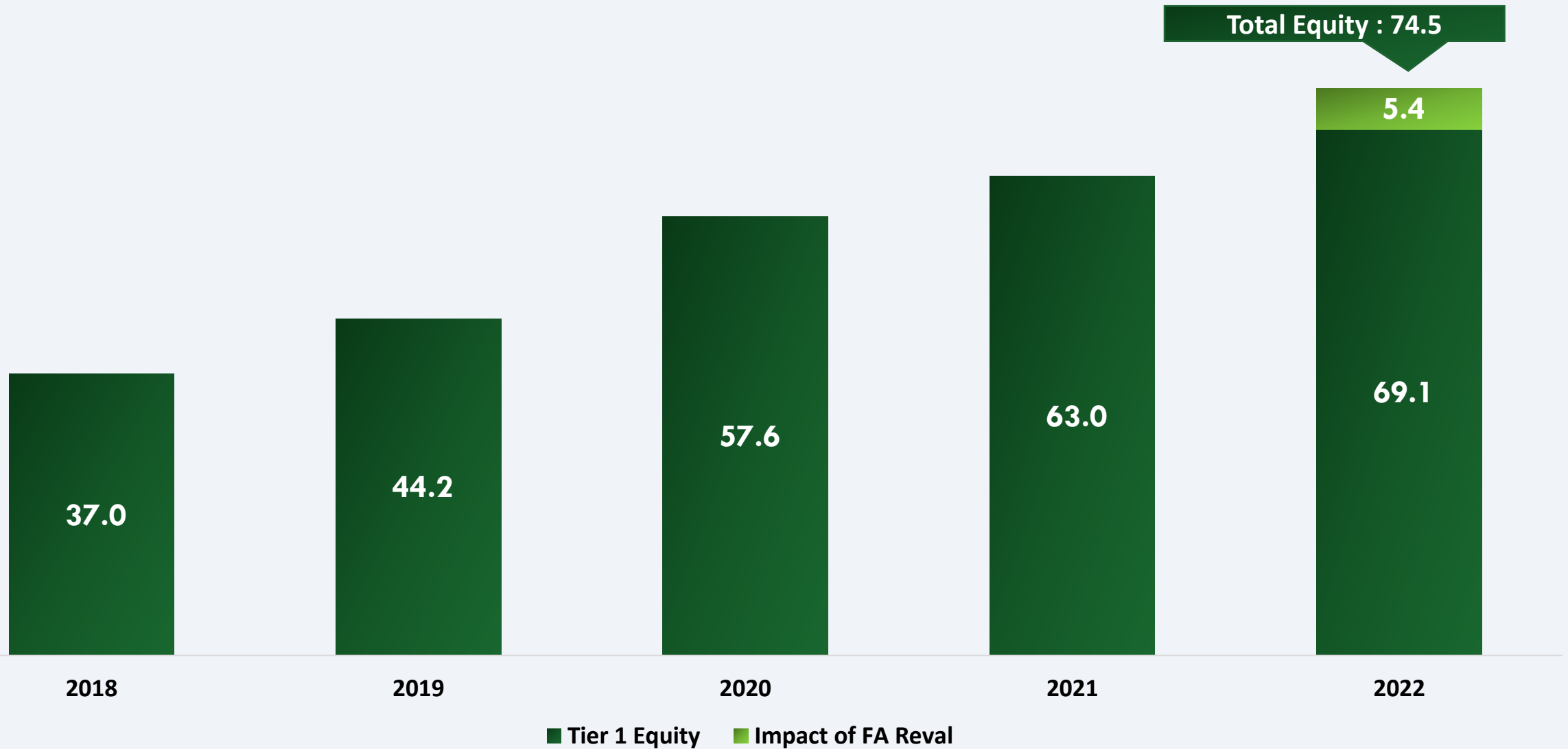


Breakup Value Per Share



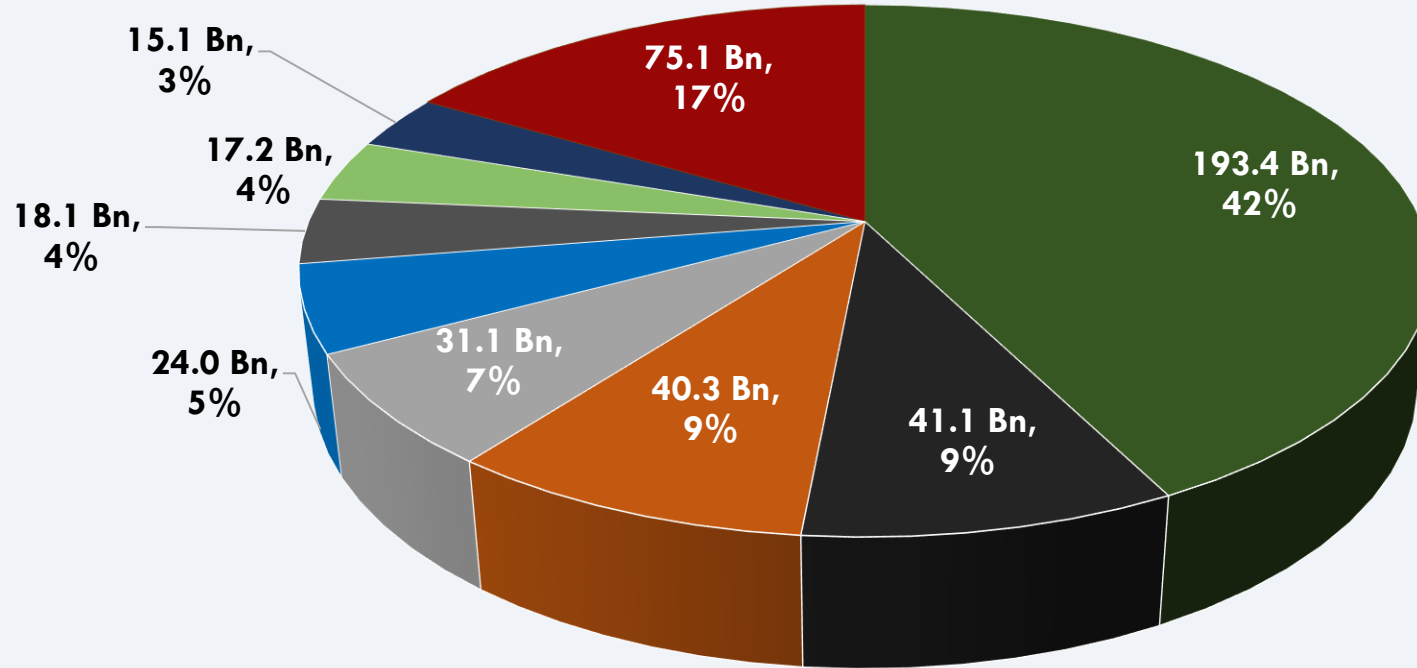
SHAREHOLDERS' EQUITY

PKR in Bn



ADVANCES BY SECTOR

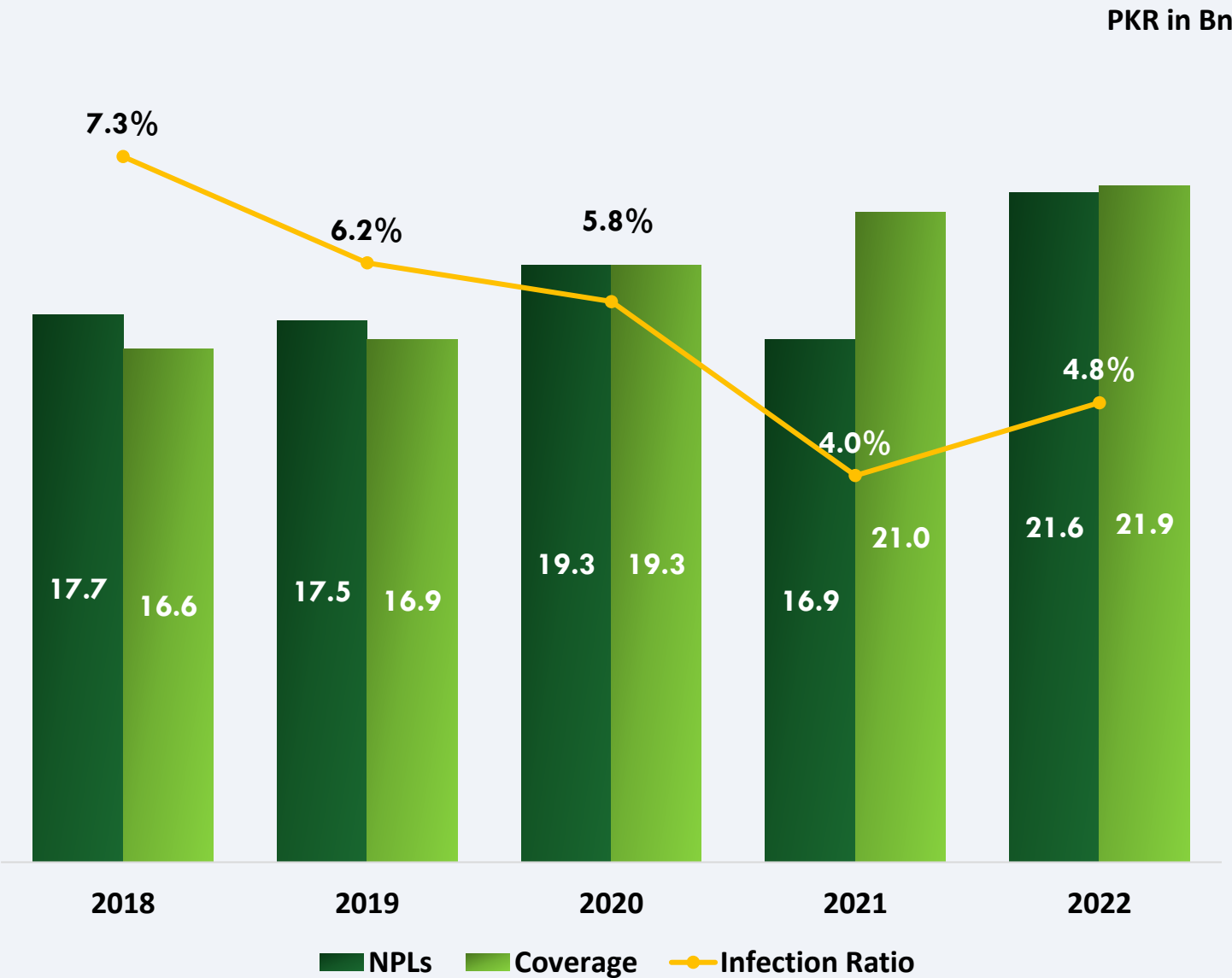
PKR in Bn



- Textile
- Edibles
- Commodity finance
- Commercial trade
- Others

- Power (electricity), gas, water, sanitary
- Chemicals and pharmaceuticals
- Electronics and electrical appliances
- Individuals

ASSET QUALITY

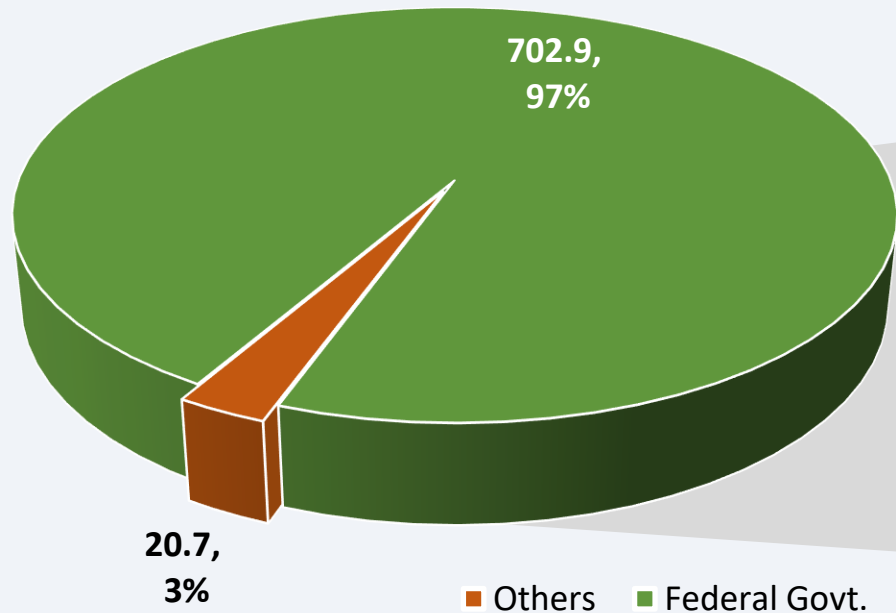


Robust
Recoveries

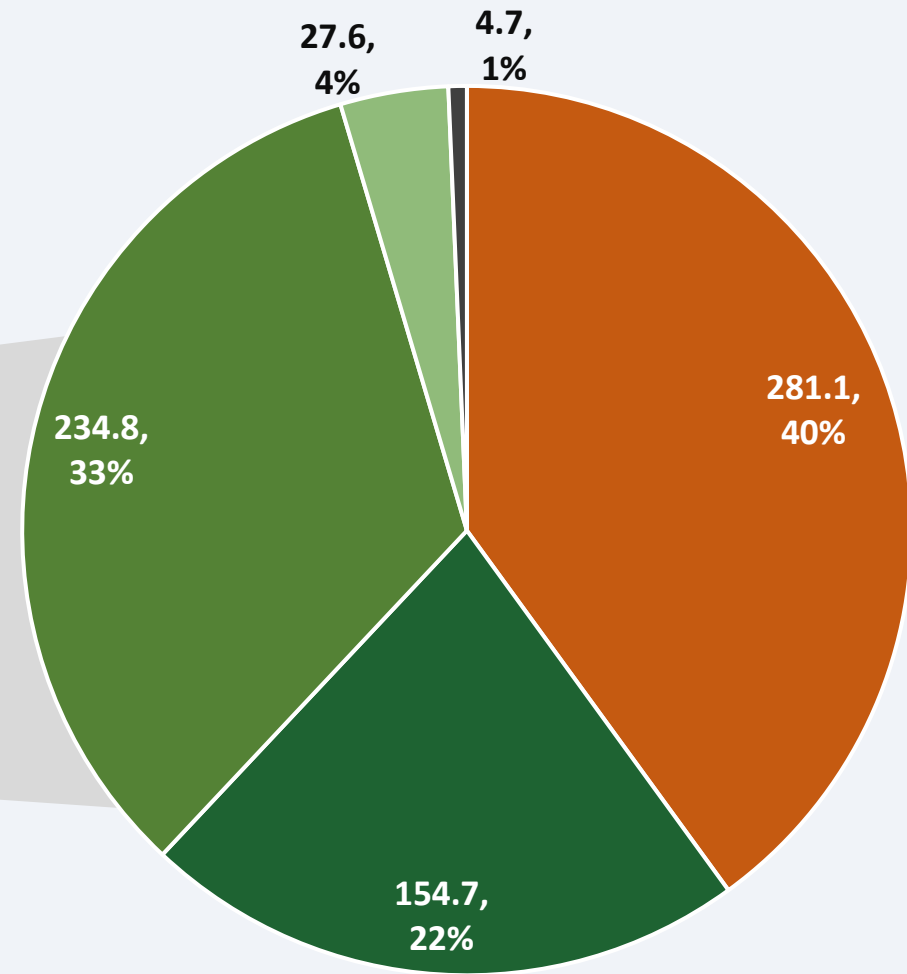
Prudent
Lending

Focus On Asset Quality

INVESTMENTS MIX



Others Federal Govt.



Market Treasury Bills
 PIB - Floating
 PIB - Fixed
 Ijarah Sukuks
 NPC USD & PKR

PKR in Bn

Non-government Debt Securities	15.77	76.1%
Shares	2.45	11.8%
Subsidiaries	0.83	4.0%
Real Estate Investment Trust	1.69	8.1%
Mutual Funds	0.005	0.0%
Total	20.74	100.0%

FINANCIAL HIGHLIGHTS - ISLAMIC

11.8% Of
Total Bank's
Assets

Total Assets
27.9% ↑

Deposits
27.7% ↑

CA Deposits
25.4% ↑

Net Islamic
Financing

35.5% ↑

9.1%
Of Total Bank's
Foreign Trade

PBT

110.3% ↑

61 Islamic
Branches

12.2%
Of Total
Network

CONSUMER BANKING

Amount in Rs.

Segment	Product	Disbursements	
Housing	Mera Pakistan Mera Ghar	5,555 Mn	7,469 Mn
	Housing	1,914 Mn	
Autos	InstaCar	611 Mn	946 Mn
	Conventional Auto Loans	161 Mn	
	Roshan Apni Car	173 Mn	
Total		8,415 Mn	

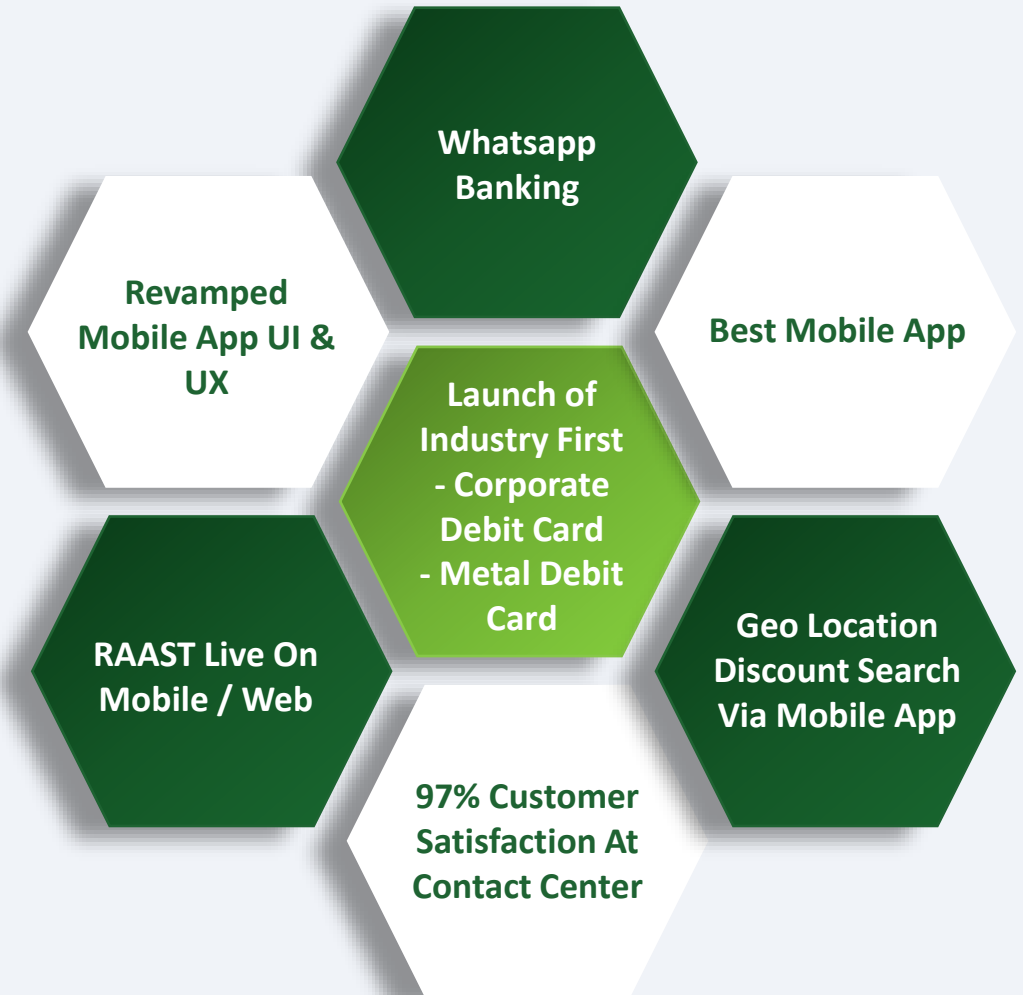
EMPLOYEE BANKING

Total Accounts	171,593
Total Portfolio	Rs. 4.47 Bn
YoY Change (Dec 21 to Dec 22)	83%

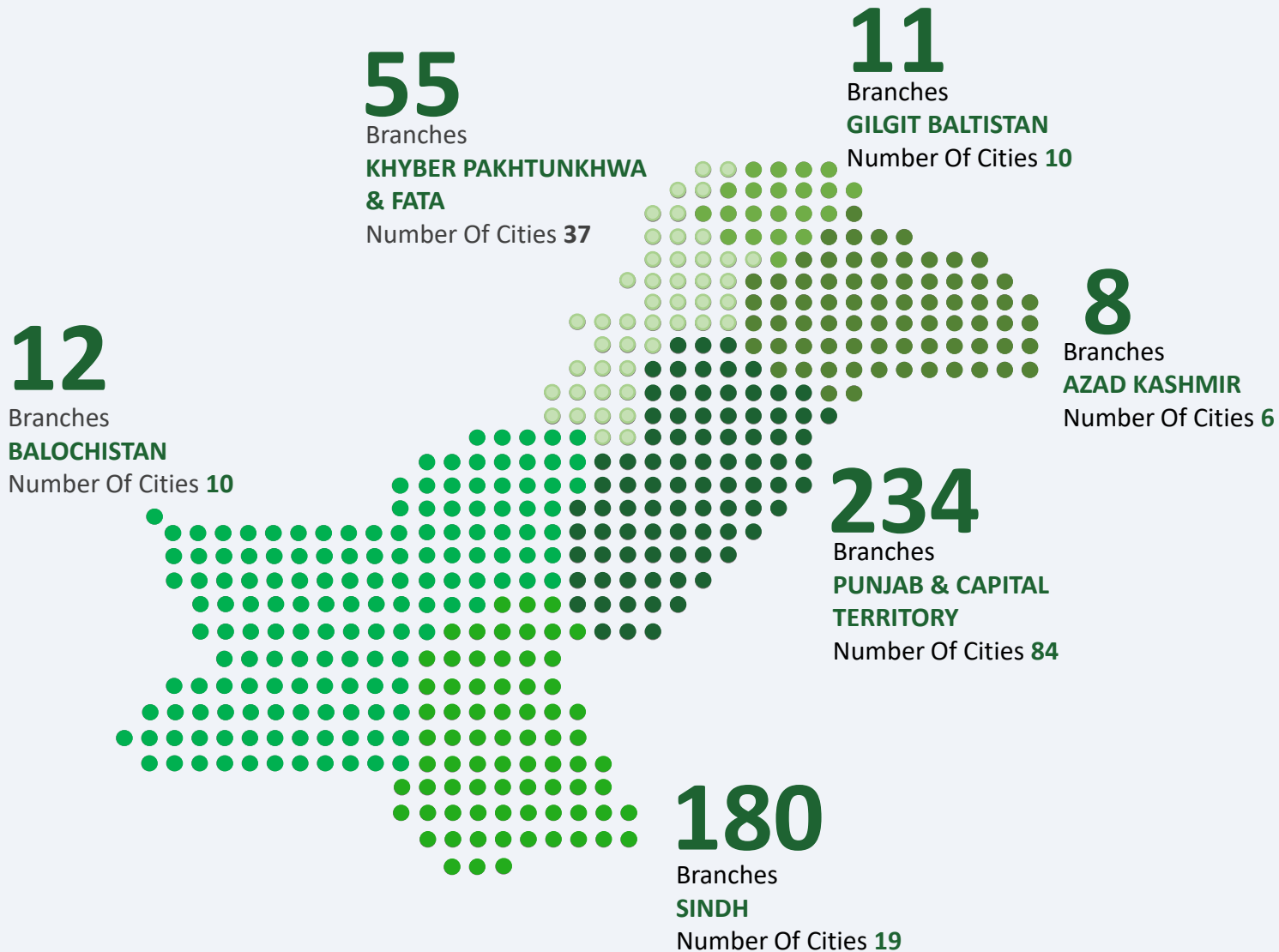
DIGITAL UPDATE

Amount in Rs.

	2022	2021	% Growth
Digital Income	1.14 Bn	0.83 Bn	36%
Debit Card Spend	15.78 Bn	9.70 Bn	63%
Mobile App Registrations	229,000	114,000	101%
RAAST Transactions	19.50 Bn	-	
Mobile & IB Txn Volume	6.25 Mn	2.92 Mn	114%
Call Volumes Contact Center	1.26 Mn	0.58 Mn	116%



BRANCH NETWORK



500 Branches In **194** Cities

- 41 new branches opened in 2022 – including 5 Islamic branches
- 308 branches in North
- 192 branches in South
- 61 Islamic Branches & 242 Windows

	2019	2020	2021	2022
Total Branches	394	406	459	500
Islamic Branches	31	32	49	61
% Islamic Branches	7.9%	7.9%	10.7%	12.2%

CORPORATE SOCIAL RESPONSIBILITY



2021

PKR. 160 Mn



2022

PKR. 200 Mn



FOCUS AREAS 2023

Low-Cost Deposits

Islamic Banking

Maintain Asset Quality

Exports & Remittances

**Profitable Growth/
Shareholder
Returns**

**Serve Customers
Through Difficult Times**

**Process Automation/
Efficiencies**

Talent & Diversity

**Employee
Wellbeing & Care**

CONCLUSION

**Trusted Customer
Franchise**

**Focus On Profitable
Growth**

**Efficient Cost
Structure**

**Continuous Investment
in Franchise**

**Strong Balance
Sheet**

**Strong Governance &
Management Team**

**Value Creation for
Shareholders**

ACCOLADES & ACHIEVEMENTS



**Best Operations
Bank
In Mena 2021
IFC Annual
Trade Awards**

**Best Bank For:
Transaction Banking
Services,
Cash Management,
Payments & Collections,
(Pakistan) 2022**
Global Transaction Banking
Innovation Awards

**Best Mid-Sized
Bank 2022
(Runner-Up)
CFA Pakistan
Awards**

**The IRBA Excellence
Award -
Islamic Banking
Strategy For
Global Growth 2022**
Islamic Retail
Banking Awards

**GDEIB Awards For:
Recruitment (Proactive)
DEI Learning &
Development
(Proactive)
Community,
Government Relations
& Philanthropy
(Progressive)**

Global Diversity, Equity &
Inclusion
Benchmarks Awards

**CSR Awards For:
Relief Efforts
Employee
Engagement /
Volunteering**
National Forum For
Environment & Health



THANK YOU