

CORPORATE BRIEFING SESSION FY2023



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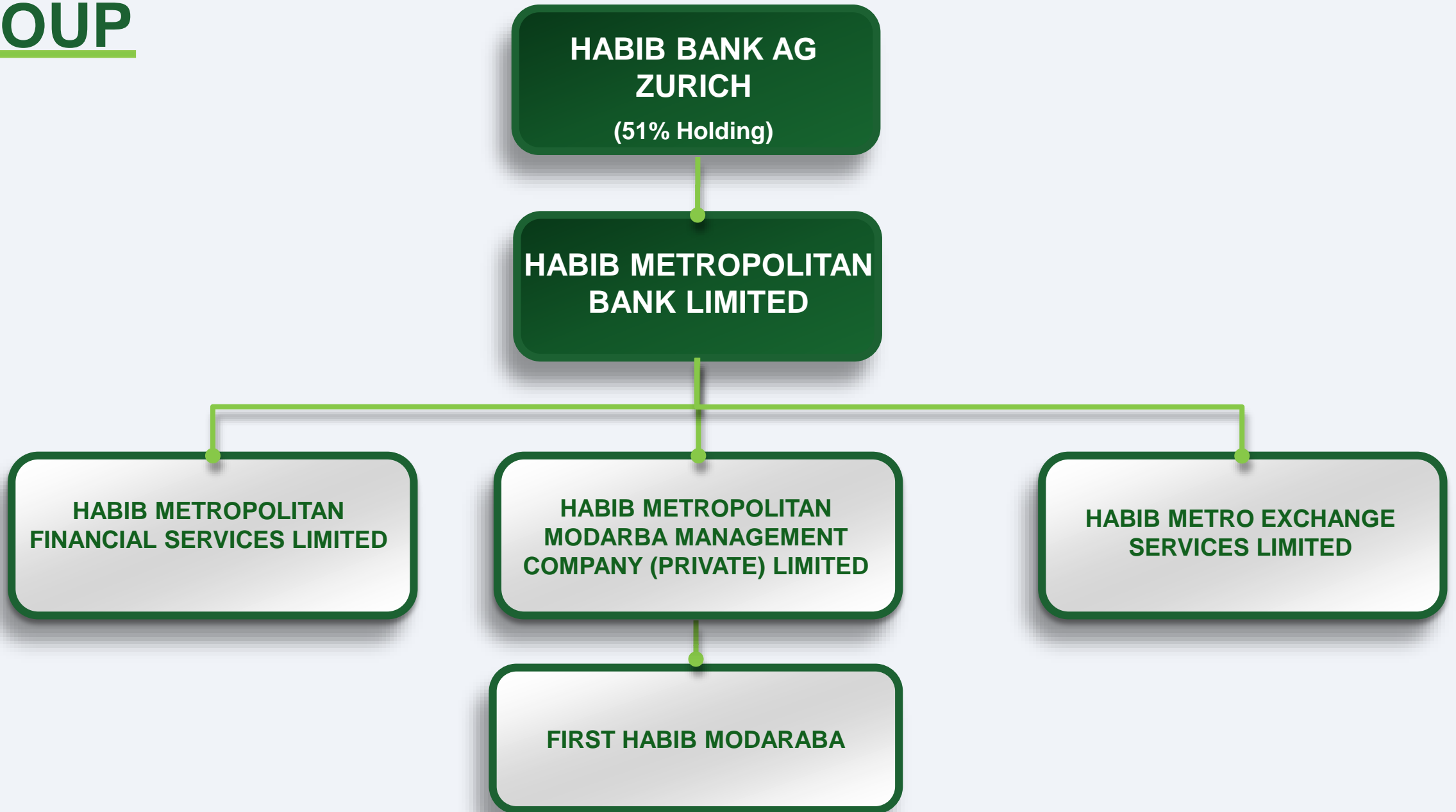
ACCOLADES & ACHIEVEMENTS

VISION & VALUES

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



GROUP





BANK OVERVIEW

Schön Centre

HMB @ STOCK MARKET

	2023	2022	2021
Share Outstanding(mn)	1,047.8	1,047.8	1,047.8
Market Capitalization(PKR bn)	58.0	35.6	44.9
Average Daily Turnover	401,325	184,075	483,222
Closing Stock Price	55.3	34.0	42.8
Stock Price High/Low	60.0/27.3	49.8/33.2	49.0/32.8

MANAGEMENT



Khurram Shahzad Khan
President & Chief Executive

Business Functions



Ahmed Shah Durrani
GE – Retail Bank & CDO



Amanullah Shaikh
Head - Corporate & Transaction
Bkg



Haris Ahmed
Joint Head Commercial North



Syed Ather Ahmed
GE - Commercial South & FI



Syed Intikhab Hussain Rizvi
Country Treasurer



Saleemullah Shaikh
Head - Islamic Banking

Support Functions



Fuzail Abbas
GE – Finance / CFO



A. Wahid Dada
GE – Remedial Mgt. & General
Services Division



Syed Hasnain Haider Rizvi
Head – Compliance & Legal



Syed Abu Tufail
Head – Information
Technology



Asad Ali
Head – Human Resources



Zulfiqar Alavi
Chief Risk Officer



Ali Mansoor
Head - Credit



Muhammad Raza Dyer
Head – Operations

Reporting To Chairman / BOD



Najeeb Gillani
Head - Internal Audit



Khawaja Noor Ul Hassan
Resident Shariah Board Member



Ather Ali Khan
Company Secretary

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 23 Consecutive Years



FINANCIAL PERFORMANCE

Schön Centre

FINANCIAL HIGHLIGHTS

YoY Growth%

CURRENT DEPOSITS

22% ↑

TOTAL DEPOSITS

15% ↑

ADVANCES

4% ↓

OPERATING PROFIT

82% ↑

PBT

88% ↑

ISLAMIC BANKING

CURRENT DEPOSITS

67% ↑

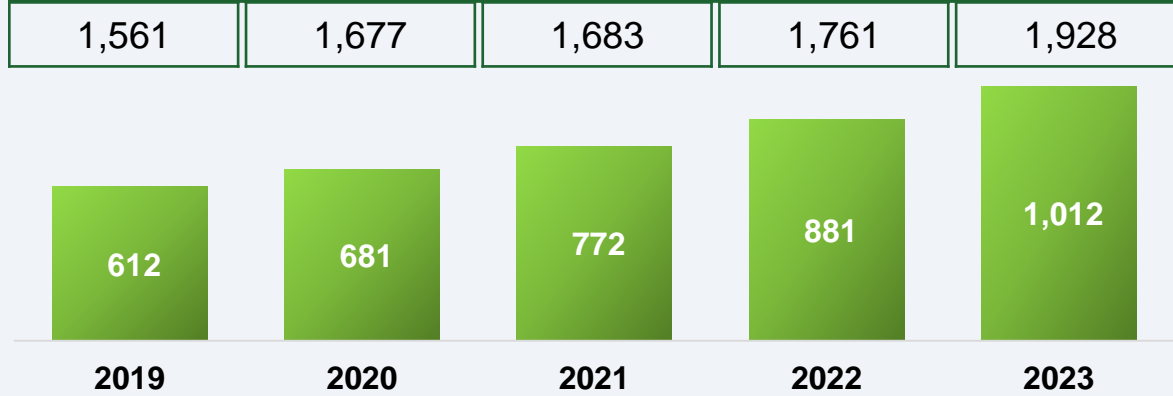
BALANCE SHEET KPIs

PKR in Bn

Deposits

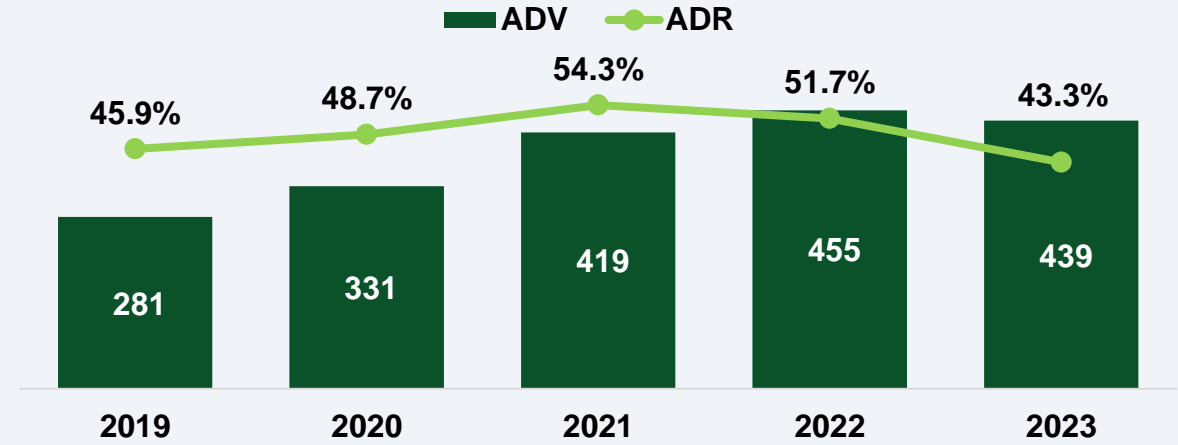
CAGR 13.4%

Deposit/ Branch (in MN)



Gross Advances & ADR%

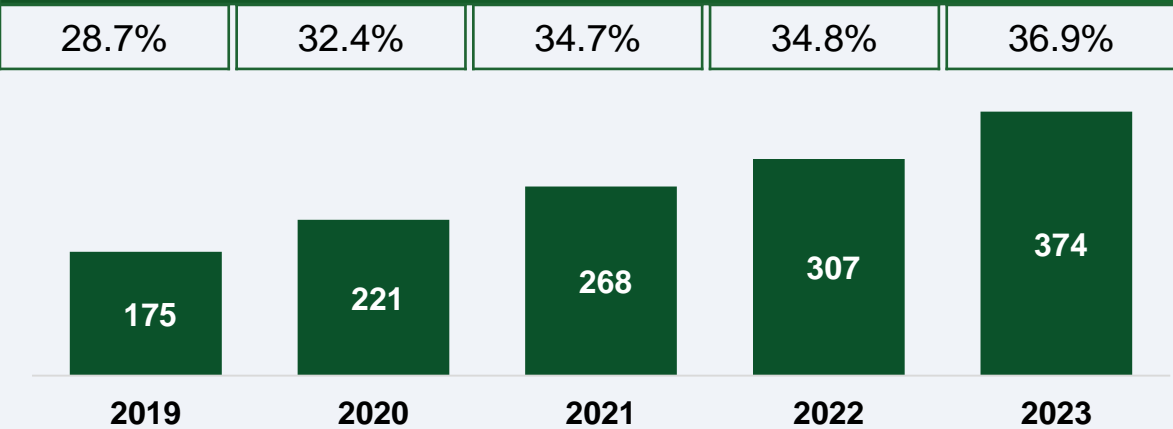
CAGR 11.8%



Deposits - Current Account

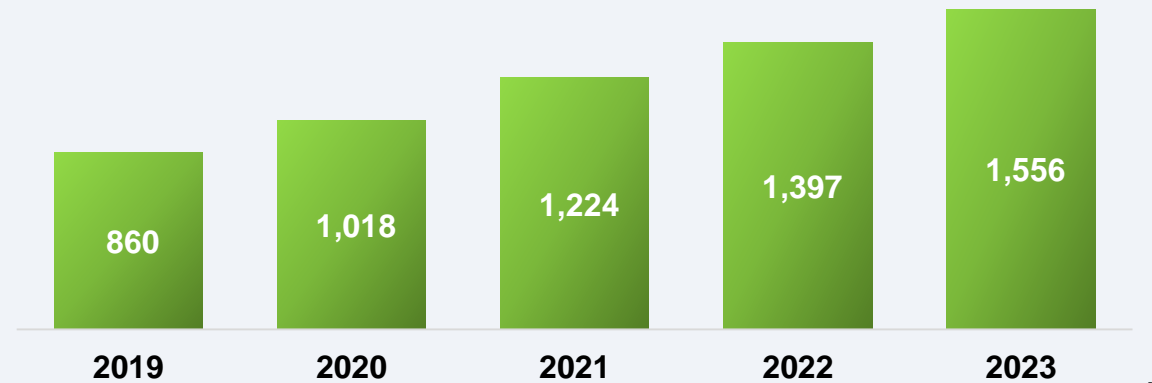
CAGR 20.8%

CA Mix



Total Assets

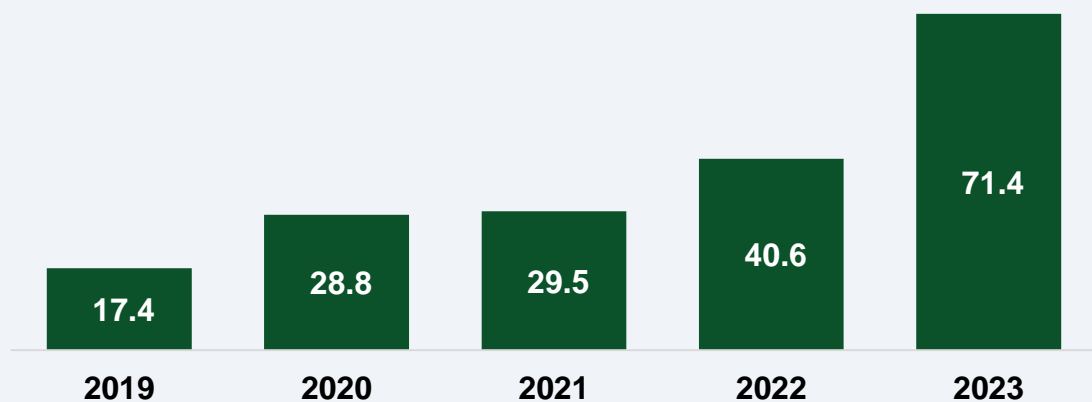
CAGR 16.0%



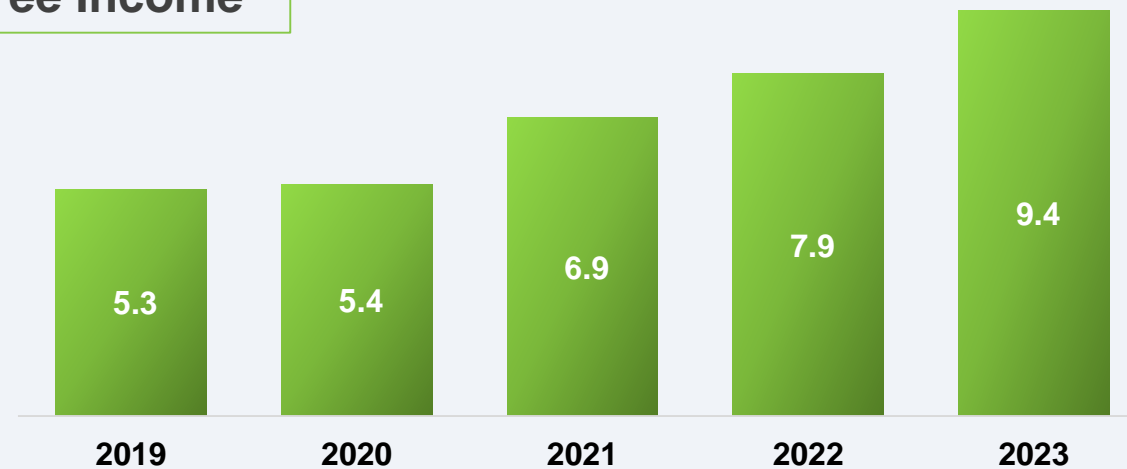
PROFITABILITY & EARNINGS KPIs

PKR in Bn

Net Interest Income



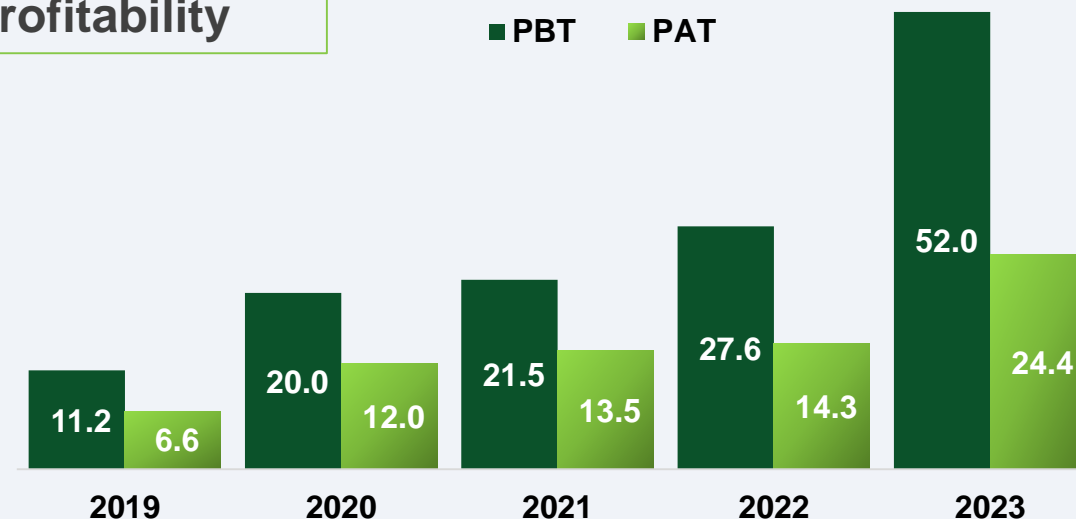
Fee Income



Operating Profit

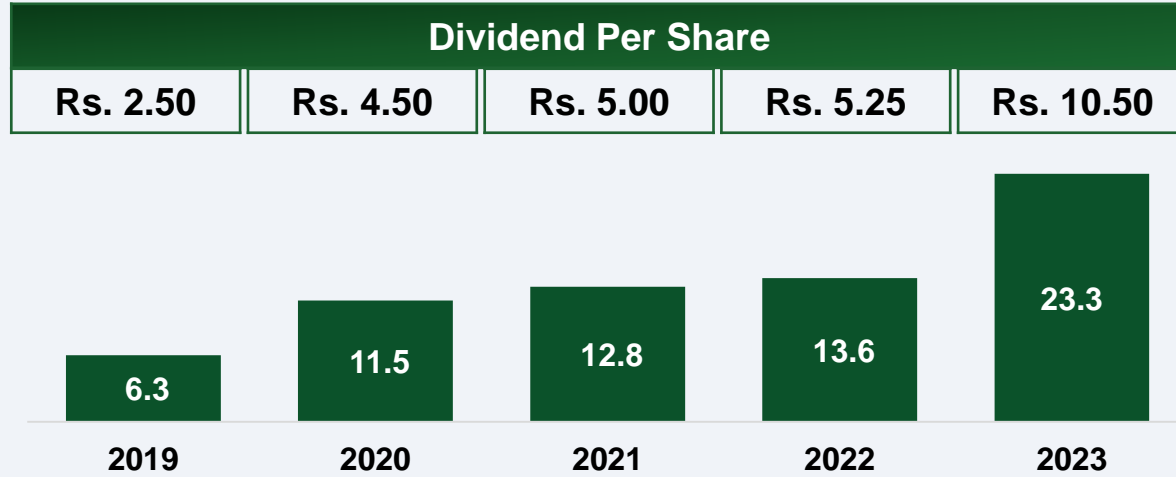


Profitability

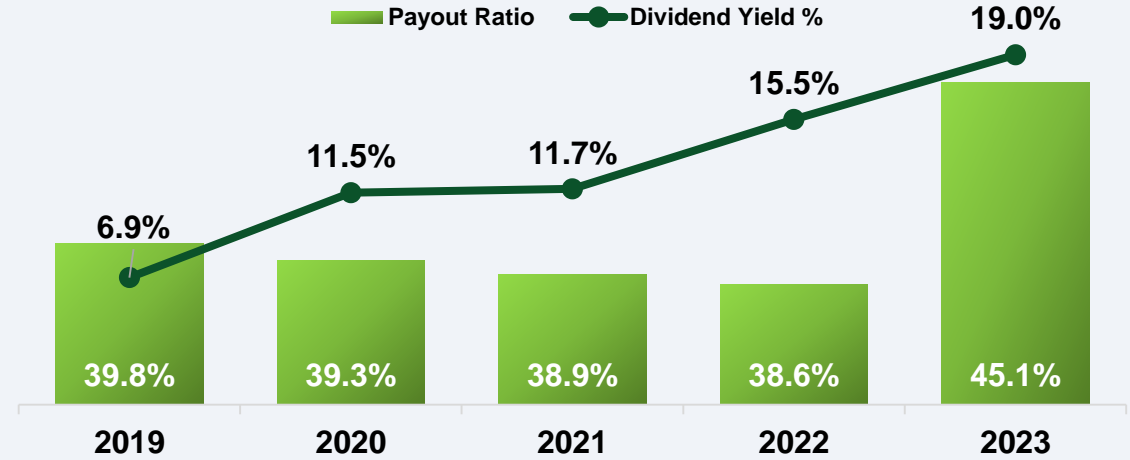


PROFITABILITY & EARNINGS KPIs

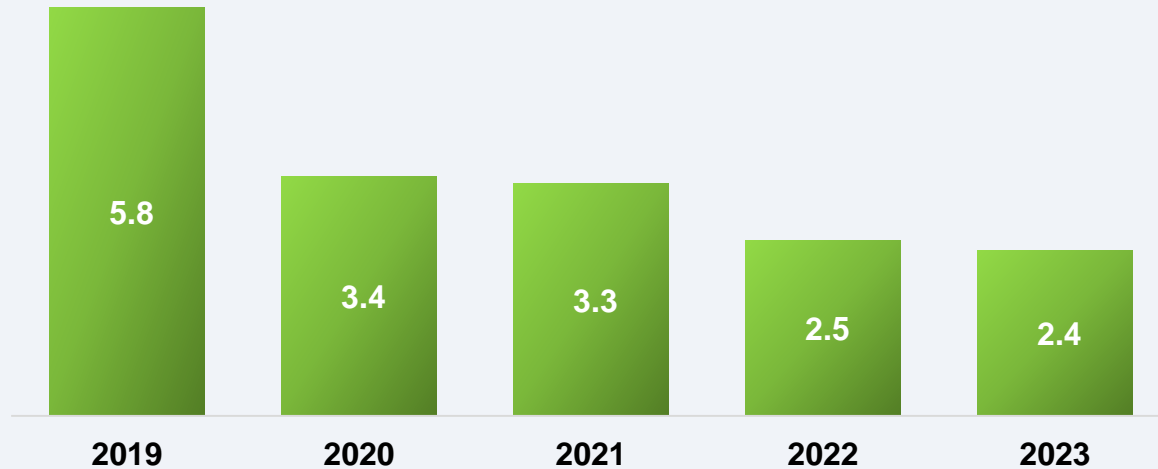
EPS



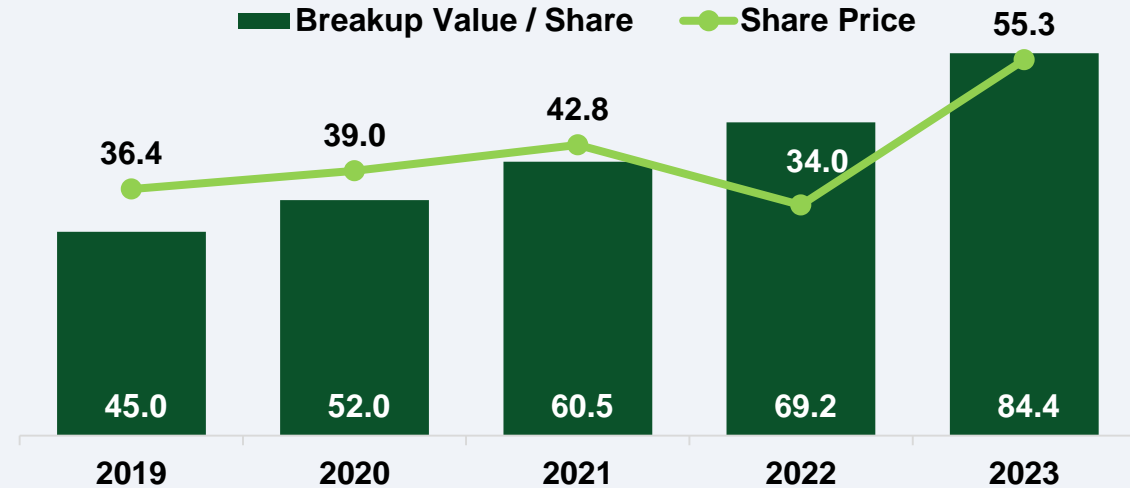
Payout Ratio & Dividend Yield



PE Ratio

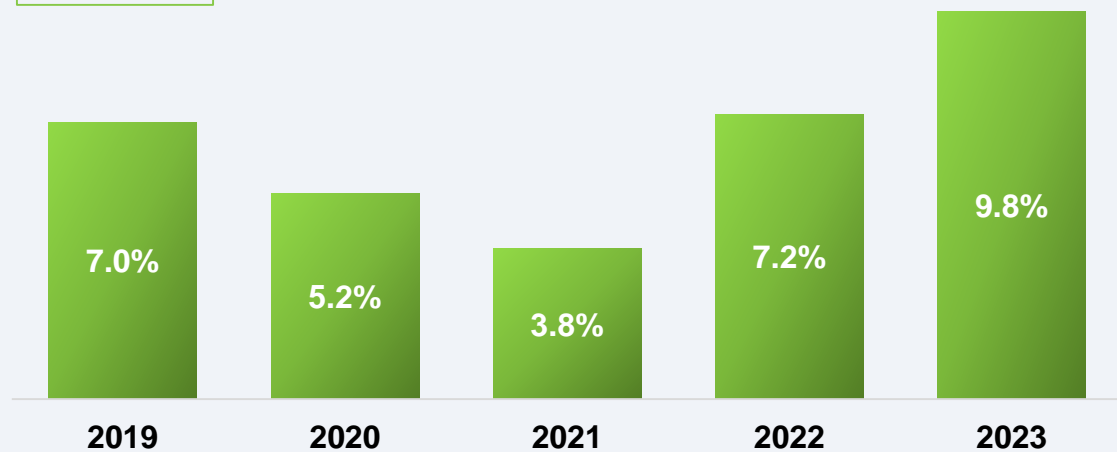


Breakup Value Per Share

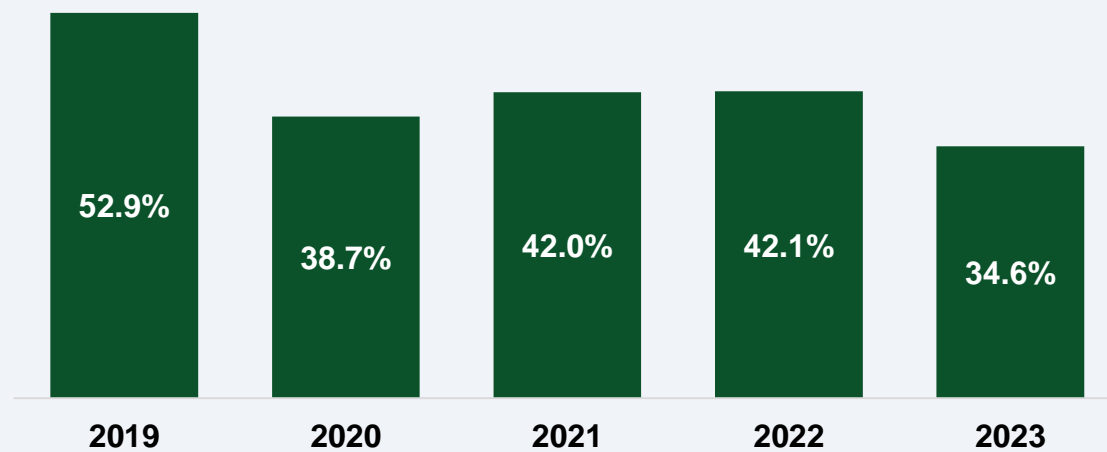


OTHER KPIs

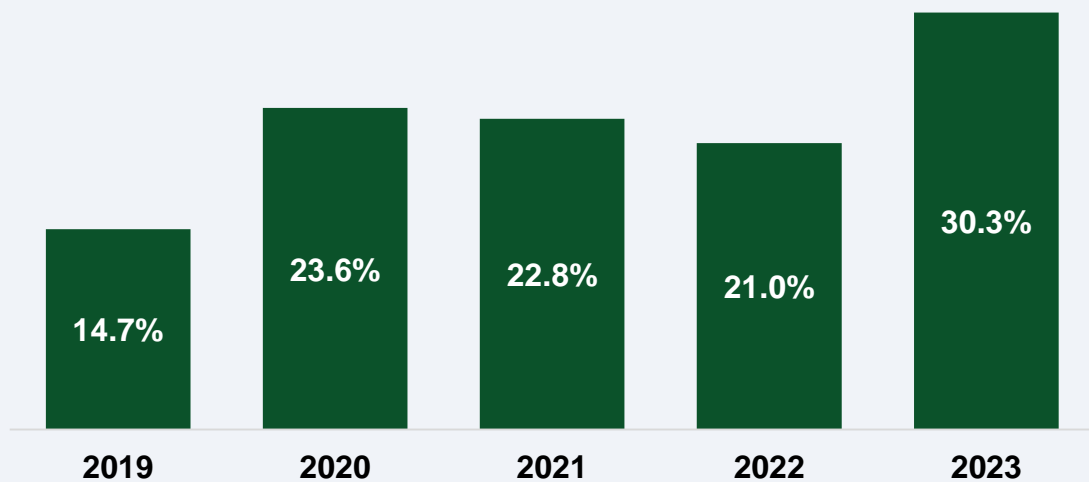
CoD%



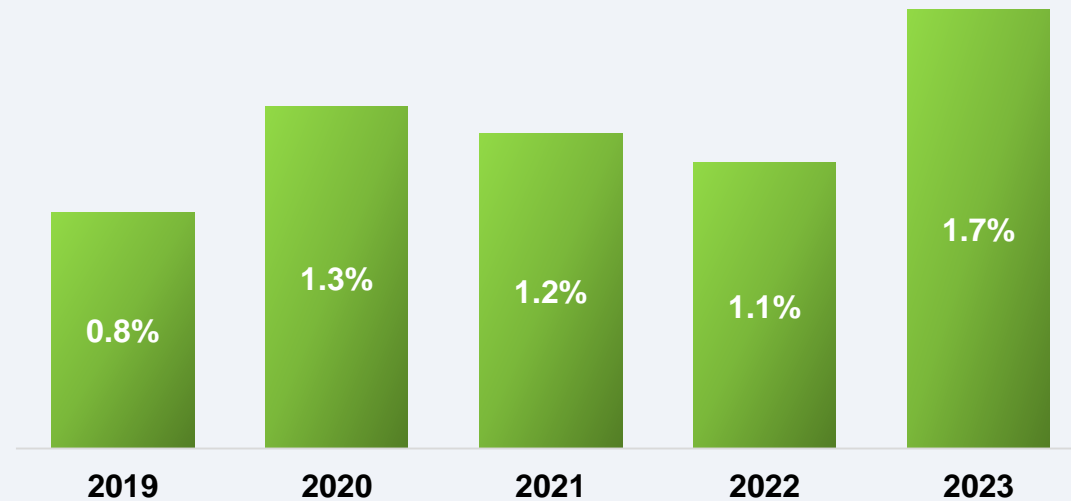
Cost to Income Ratio



RoE

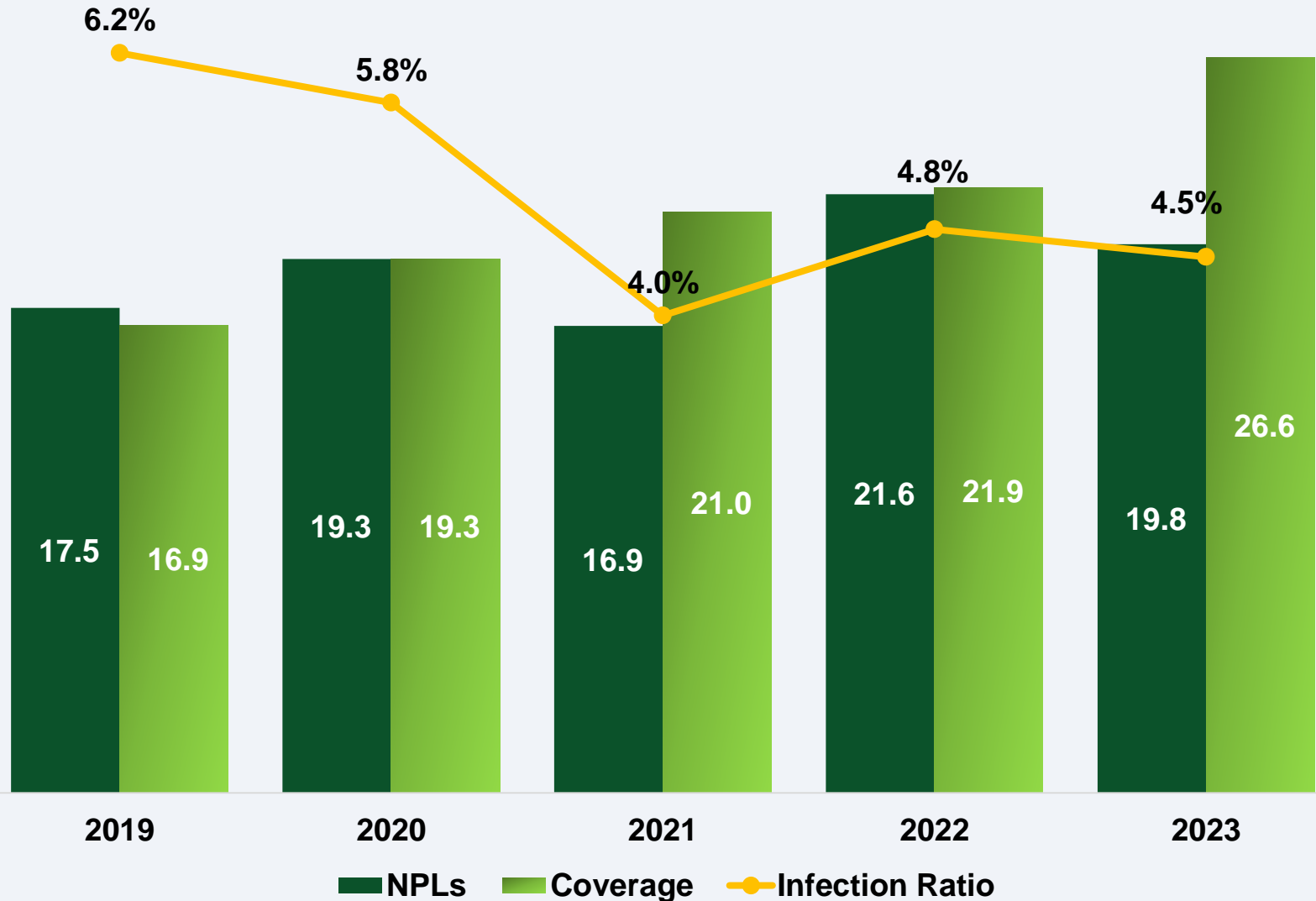


RoA



ASSET QUALITY

PKR in Bn



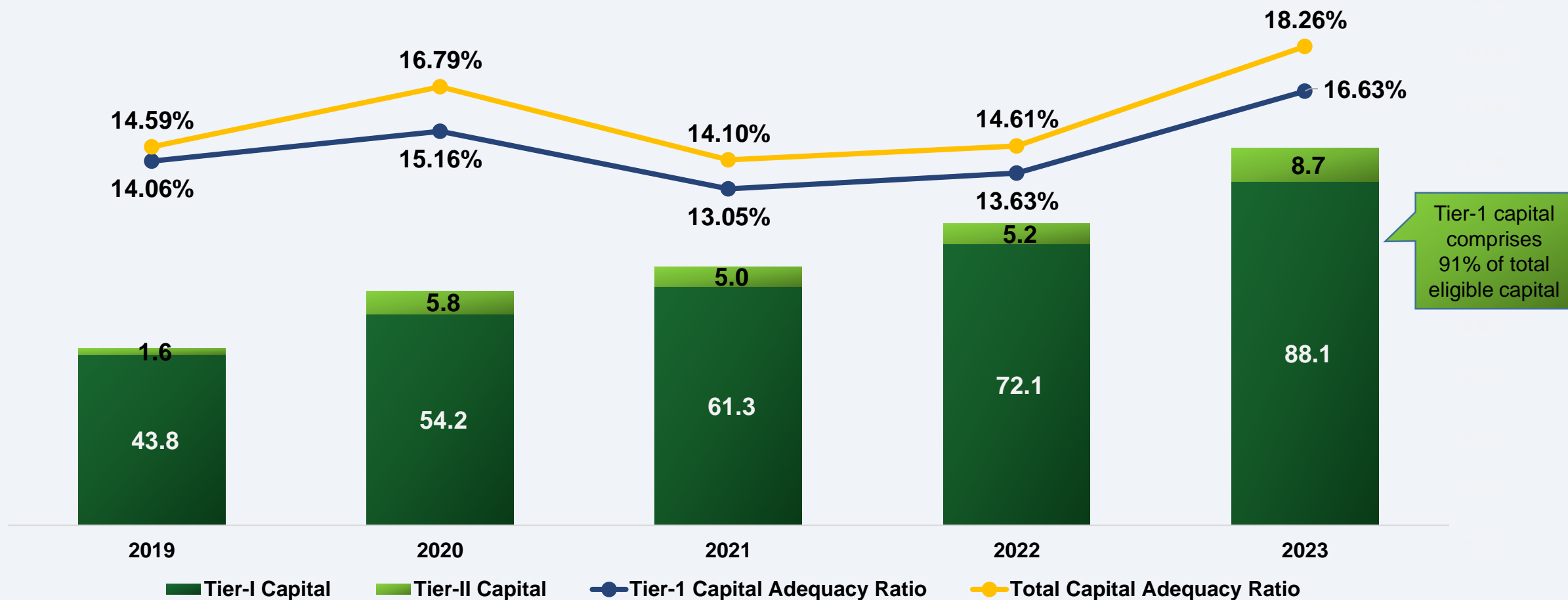
Robust Recoveries

Prudent Lending

Focus On Asset Quality

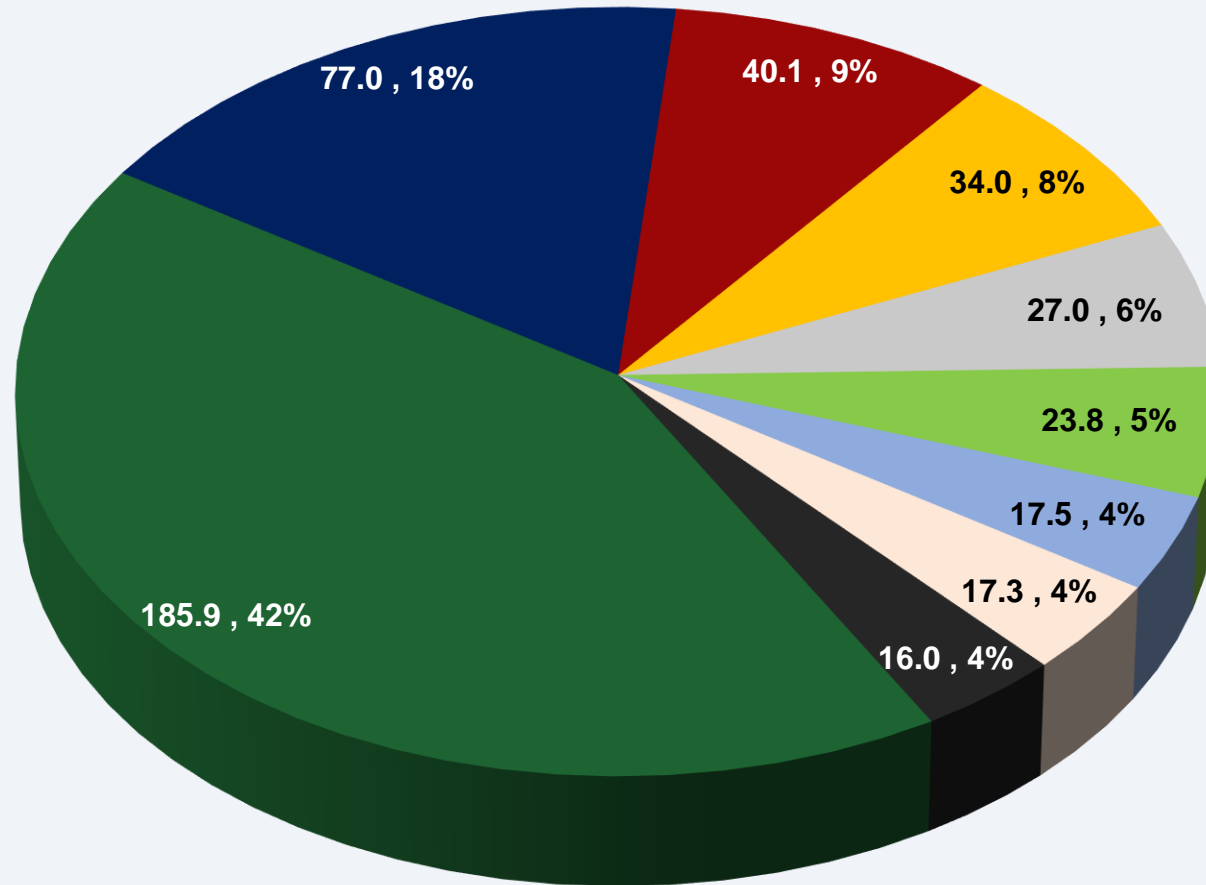
CAPITAL ADEQUACY

PKR in Bn



ADVANCES BY SECTOR

PKR in Bn



■ Textile

■ Others

■ Edibles

■ Commodity finance

■ Power (electricity), gas, water, sanitary

■ Chemicals and pharmaceuticals

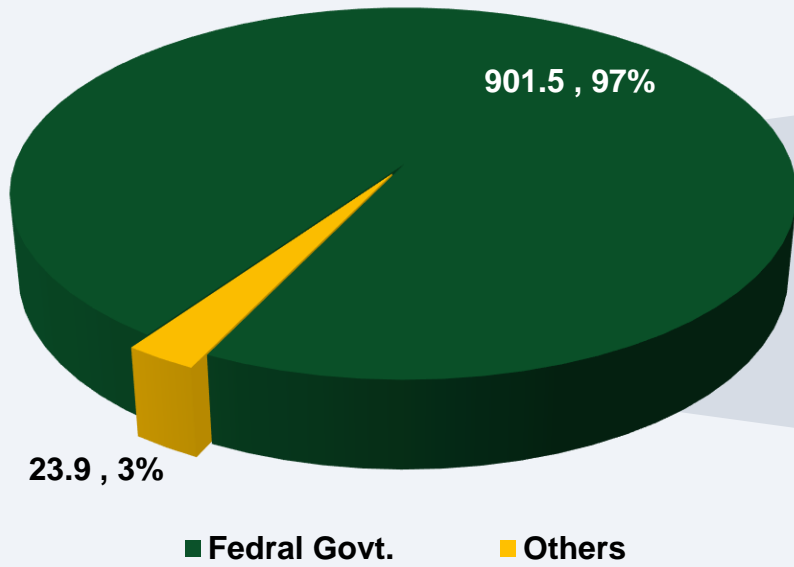
■ Individuals

■ Electronics and electrical appliances

■ Commercial trade

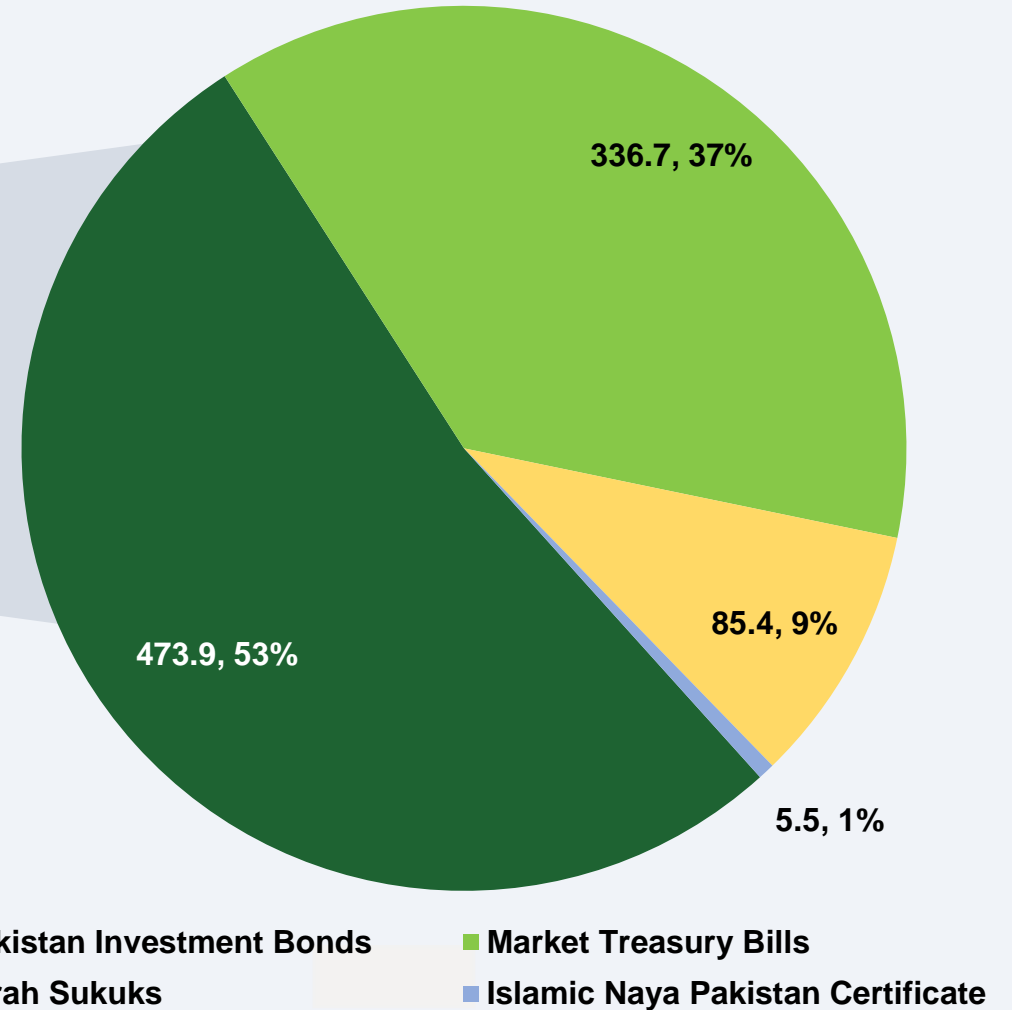
INVESTMENTS MIX

PKR in Bn



Others Breakup	Amt in Mn	Mix%
Non- Government Debt Securities	16,376	68.6%
Shares	4,680	19.6%
Real Estate Investment Trust	1,993	8.3%
Subsidiaries	830	3.5%
Mutual Funds	8	0.0%
Total	23,887	100.0%

Federal Govt. Securities Composition



FINANCIAL HIGHLIGHTS - ISLAMIC

14% Of Total
Bank's Assets

Total Assets
32% ↑

Deposits

38% ↑

CA Deposits

67% ↑

Islamic
Financing

7% ↑

9%

Of Total Bank's
Foreign Trade

PBT

81% ↑

117 Islamic
Branches

22% Of Total
Network

DIGITAL UPDATE

	2023	2022	% Growth
Debit Card Spend	Rs. 23.1 Bn	Rs. 15.8 Bn	46%
Mobile App/ Web Portfolio (in 000)	472	337	40%
RAAST Transactions Value	Rs. 318 Bn	12 Bn	2,550%
Mobile & IB Txn Volume	13.03 Mn	6.25 Mn	108%
Call Volumes Contact Centre	1.36 Mn	1.26 Mn	8%

BRANCH NETWORK

59

Branches
KHYBER
PAKHTUNKHWA
& FATA

Number Of Cities 45

11

Branches
GILGIT BALTISTAN
Number Of Cities 10

8

Branches
AZAD KASHMIR
Number Of Cities 8

12

Branches
BALOCHISTAN
Number Of Cities 10

248

Branches
PUNJAB & CAPITAL
TERRITORY
Number Of Cities 112

187

Branches
SINDH
Number Of Cities 22

525 Branches In **207** Cities

- 25 new branches opened in 2023 – including 3 Islamic branches
- 326 branches in North
- 198 branches in South
- 117 Islamic Branches & 233 Windows

	2020	2021	2022	2023
Total Branches	406	459	500	525
Islamic Branches	32	49	61	117
% Islamic Branches	7.9%	10.7%	12.2%	22.2%

CORPORATE SOCIAL RESPONSIBILITY



2023

Rs. 285.3Mn

2022

Rs. 200.4Mn

2021

Rs. 160.3Mn



Education



Healthcare



Natural Calamities



Rehabilitation

FOCUS AREAS 2024

Low-Cost Deposits

Islamic Banking

Maintain Asset Quality

**Exports &
Remittances**

**Growth in Core
Income**

**Innovation & Digital
Transformation**

Talent & Diversity

**Employee
Wellbeing & Care**

**Profitable
Growth/
Shareholder
Returns**

ACCOLADES & ACHIEVEMENTS



Dragon of Pakistan 2023
Best Brand Building/
Awareness Campaign



PSX Top 25 Companies Awards
Pakistan Stock Exchange
Limited



Best Bank:
Cash Management,
Payments & Collections, (Pakistan) 2023
Global Transaction Banking Innovation Awards



**Best Commercial Bank & Most
Customer-Centric Bank - Pakistan**
International Finance Awards - 2023



Best Short Form Web Video
Pakistan Digital Awards 2023



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



GDEIB Awards:
Recruitment (Proactive) DEI Learning &
Development (Proactive) Community, Government
Relations & Philanthropy (Progressive)
Global Diversity, Equity &
Inclusion Benchmarks Awards



THANK YOU

HABIBMETRO

Schön Centre