

HBL

HABIB BANK
حبیب بینک

HBL

50
YEARS
HBL PLAZA
1971-2021

Habib Bank Limited

Corporate Briefing
November 25, 2021

A building built on your trust

For the past 50 years (1971-2021), HBL Plaza has been a partner in your journey.

Celebration of the past 50 years. Commitment for the next 50 years

#50YearsofHBLPlaza



Scan the QR code to
view HBL's journey



#1 ASSETS
Rs 4.1
Trillion



#1 ADVANCES
Rs 1.4
Trillion
Market share of
12.4%



#1 DEPOSITS
Rs 3.2
Trillion
Market share of
14.0%



#1 CUSTOMERS SERVED
25M+
Incl. **5.3M**
beneficiaries under
Ehsaas Kafaalat
Program



#1 BANK BRANCHES
1,678



#1 ATMs
2,174



#1 KONNECT AGENTS
63,357



QR Codes
51,373



#1 POS TERMINALS
35,004



#1 AGRI FINANCE
Rs 37B
Market share amongst
Commercial Banks **32%**



#1 SME FINANCE
Rs 58B
Market share
13%



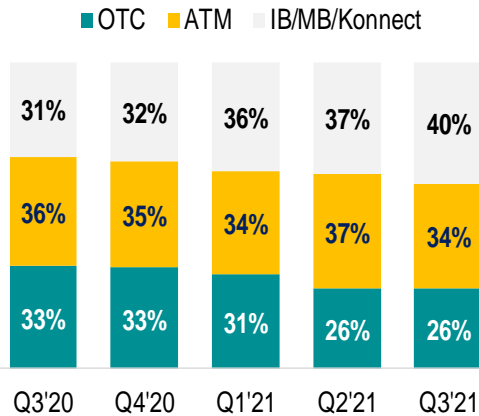
#1 CARDS BASE
6.5M



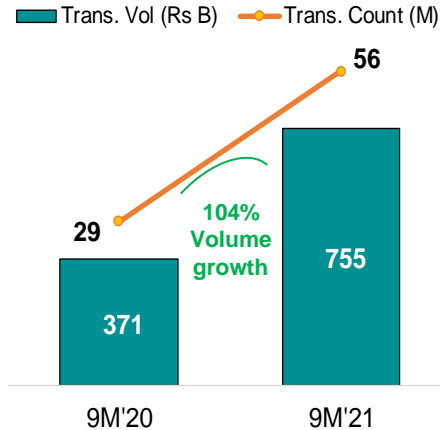
#1 EMPLOYEE BANKING
1.3M+ Salary Accounts
with Market share of
43%

TRANSACTION BANKING
3,700+ mandates,
Market share **34%**

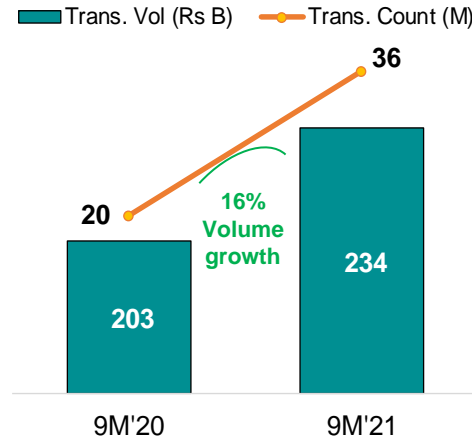
40% of the **transaction mix** skewed towards digital, owing to a fast growing user base.



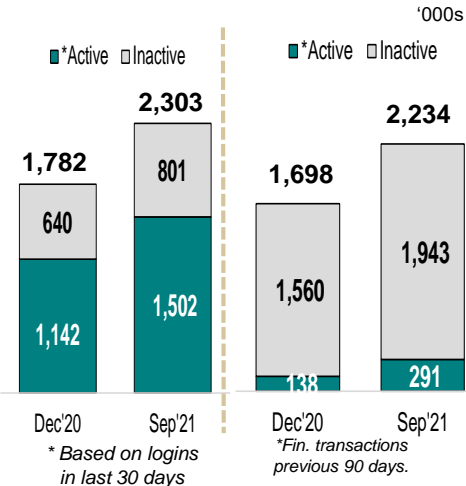
Mobile/ Internet Banking– 29% increase in subscribers, now 2.3M+ users, volumes doubled



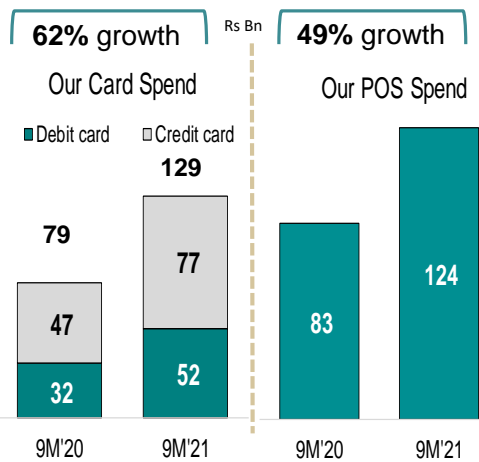
HBL Konnect – transaction count up nearly 2x with 16% growth in volumes



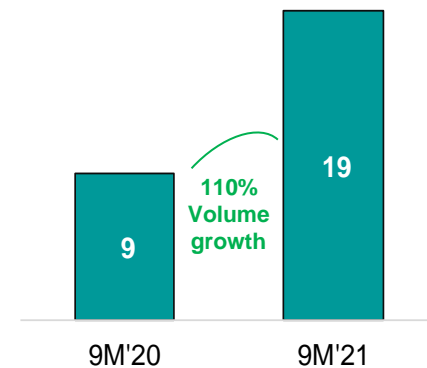
Active Users Mix
MobileApp ~ 65%.
KonnectApp – from 8% to 12%



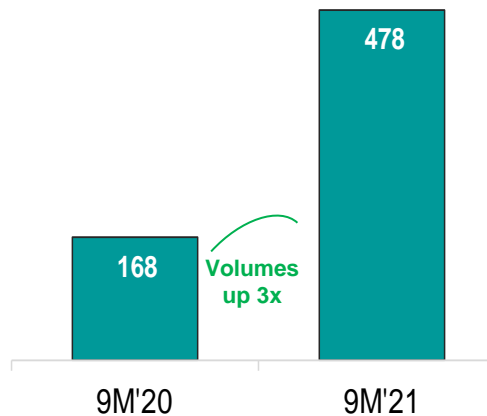
Cards base up 14% to 6.5M+



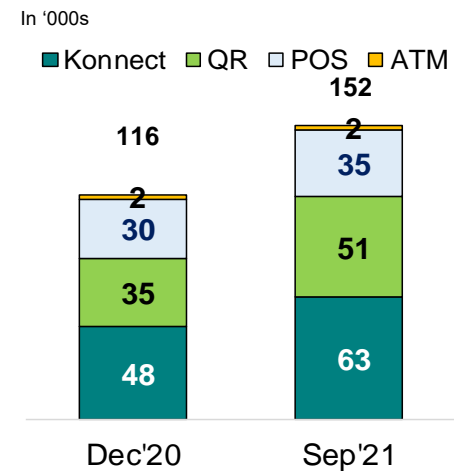
HBL Pay Checkout – volumes more than doubling



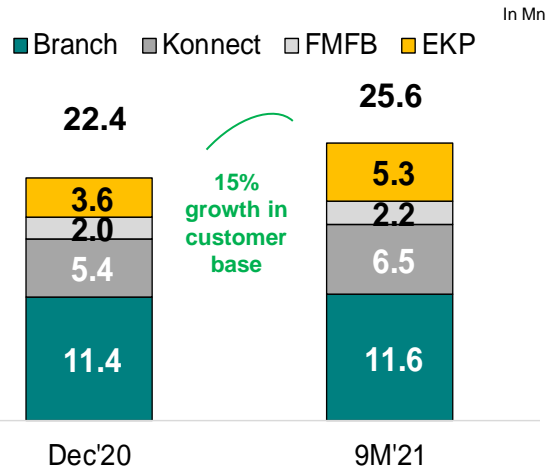
QR Codes volumes up by nearly 3x YoY to Rs 478 million



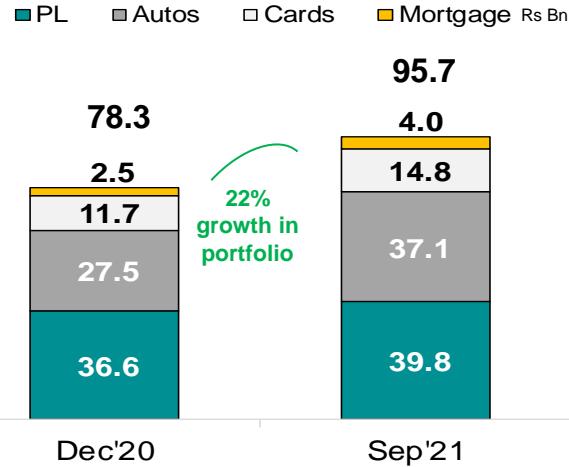
Rapid growth in ADCs, up by 36k to 152k in Sep'21



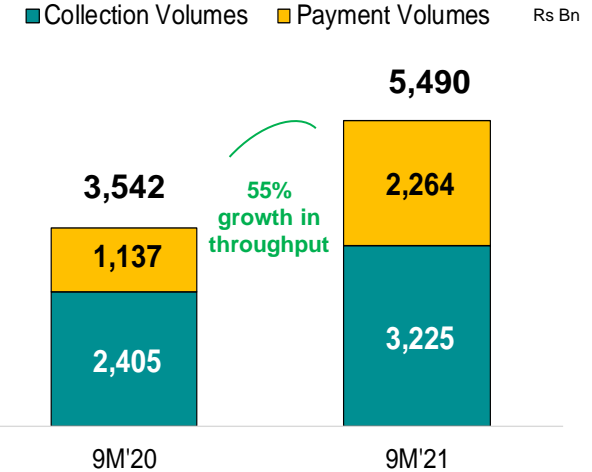
Over 3 million customers added since Dec'20



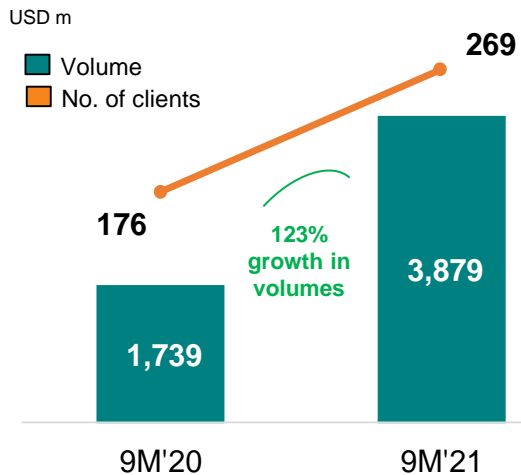
Consumer loans have increased by 22% to Rs 95.7 billion



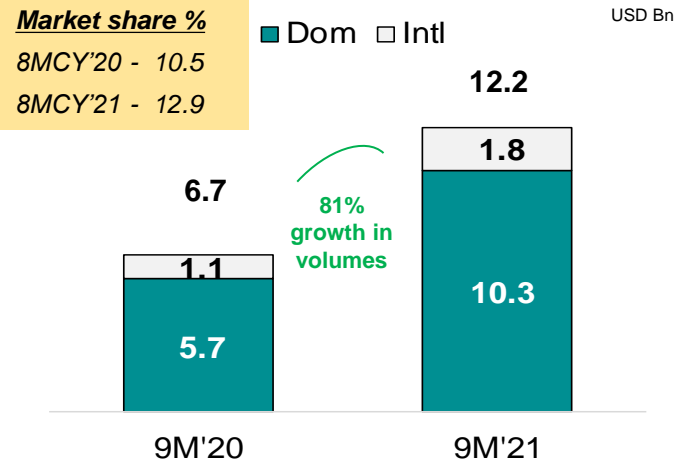
Cash Management – throughput up to nearly Rs 5.5 T



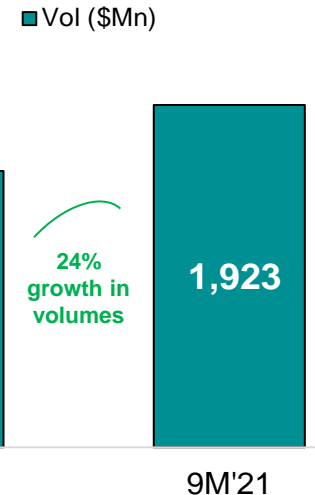
HBL Infinity – Volumes up 2.2x, rolled out to 260+ counterparties



9M'21 domestic trade volumes exceeded \$ 10 B for the first time

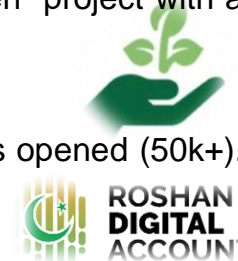


9M'21 remittance volumes +24% vs. SPLY – Monthly market share now at ~ 9.5%



Fueling the economy

- HBL and DIBPL appointed as mandated lead Advisors and Arrangers for the high-profile “Eighteen” project with a Rs 7.5b syndicated loan.
- HBL appointed as Market Maker for debt instruments on Pakistan Stock Exchange
- Roshan Digital Account – channeled USD ~ 360m since launch, highest number of RDA accounts opened (50k+). Rs 600m disbursed under Roshan Apni Car
- “Kamyab Jawan Scheme” – over Rs 2.5 billion disbursed
- Landmark investment in FINJA, Pakistan’s leading SME lending Fintech.



Accelerating Digital

- HBL Pay Tokenization – enabling POS payments via credit card on phone.
- HBL WhatsApp Banking – quick access to basic information
- HBL Mobile rolled out in UK, UAE, Bahrain, Sri Lanka and Maldives
- Robotic Process Automation – over 40 processes automated, eliminating manual repetitive work
- Leading sponsor of Information Security and Tech conferences
- HBL partnered with CIRCLE to sponsor “She Loves Tech”, the world’s largest startup competition for Women and Technology



Supporting the community

- Organized webinar to build breast cancer awareness for timely detection/ prevention
- COVID-19 drive-through vaccination facility set up in collaboration with Government of Sindh
- Renewed 4-year commitment to PSL, marking 10 years of support.
- Enhanced the economic well-being of farmers through increased yields and disintermediation of “Arthis”.



Investment banking milestones

- Successfully executed \$ 500M WAPDA green bond.
- Joint lead manager for the inaugural \$1B Panda Bond.



Expanding product suite

- Prestige lounges opened in Karachi, Lahore, Islamabad and Sialkot
- A comprehensive and refreshed product suite launched under HBL NISA to provide tailored-financial solutions for the unique needs of women.





- 360-degree feedback on “How” the values have been lived by top executives
- Values Rating introduced as part of their performance evaluation.
- Celebrated “Global Ethics Week” to spread awareness amongst employees. Annual Ethics Town Hall for senior leaders



- Introduced HBL Raabta – providing individual counselling as well as group-based awareness for employees’ well being.
- Launched Online 24*7 doctors’ consultation with Sehat Kahani



- Vaccination facility for employees and their family members - 100% staff vaccinated
- COVID19 Employee Medical loan for non-dependent family members
- Promoting “Green Workplace” culture to become paperless organization
- HBL promoting public awareness of Pakistani art and artists through sponsoring exhibitions of internationally recognized artists



Diversity Agenda led by Diversity Council

Gender Diversity

- Targeted batch hiring for women
- Mentoring for senior women employees
- Women in HBL now make up 19.4% of the workforce. Targeting 25% by 2025.
- Sponsored Pakistan Business Council workshop on Diversity, Equality and Inclusion

Inclusion of PWDs (Together We Are Strong)

- Onboarding and training of PWDs and sensitization training for employees – 80 PWDs hired in various roles.
- Buddy program to facilitate inclusion
- Accessible infrastructure / services – 1,200 branches with ramps, 175+ Talking ATMs, Braille forms at RHQs



Together We Are Strong
Meet our first three interns under the Internship Program launched specifically for Persons with Disabilities



Leveraging technology to uplift employees

- Introduced “PEOPLECONNECT ON THE GO” for employees – one stop shop for all HR services.
- Conducted training & awareness sessions to accelerate digital transformation. Introduced digital resource library
- Millennial reverse mentorship program.
- Over 400,000 man-hours of training delivered through e-learning/instructor-led trainings
- Deployed Gamified assessment tools for cash office hiring.



Best Bank Accreditation



**Best Bank &
Best Bank for Small and
Medium Businesses**



**Best Bank in
Pakistan**



**Best Domestic
Bank in
Pakistan**

Digital and Technology initiatives



**PAKISTAN
DIGITAL AWARDS**

**Best Website of the Year
Best Mobile Bank Application
Web Series of the Year –
HBLPSL Jang Ki Jeet
Best Digital Payment Processor**



**Best Mobile Bank
Application Pakistan**



**Paytech Leadership
Award**



**Mobile Banking and
Payment initiative
of the year**

Corporate & Investment Banking



**Best Investment Bank
Deal of the year Syndicated Loan,
Deal of the year Bond, Pakistan
Deal of the year Equity, Pakistan
Deal of the year Project Finance,
Pakistan**



**Best Investment
Bank**



**Best Acquisition
Financing
Best Corporate
Sukuk**



**Pakistan Domestic Cash
Management Bank of the Year
Pakistan Domestic Project
Finance Bank of the Year**



**Power Deal of the
Year (Punjab Thermal)**



**Equity Deal Of The
Year - Pakistan**

Other categories



**# 1 Primary Dealer in
Government
Securities
Best Performing Bank
– RDA 2nd Position**



**Best Influencer
Marketing Campaign –
HBLPSL 6**

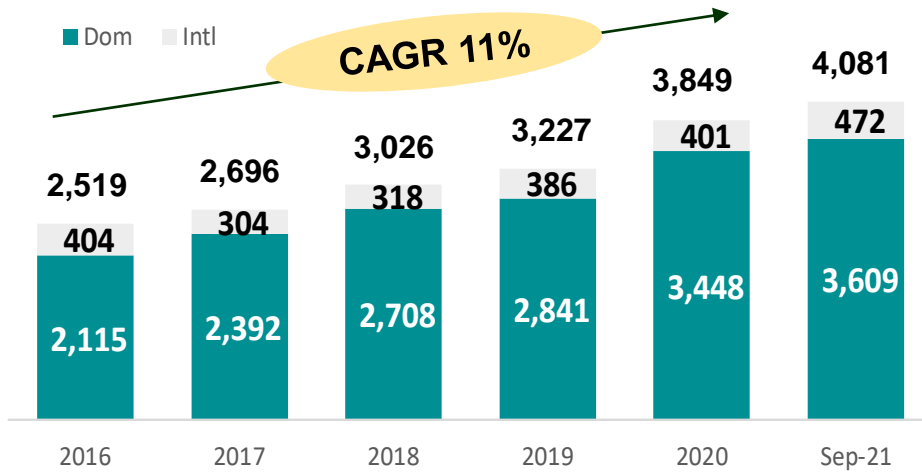


**Environment
Excellence Awards**

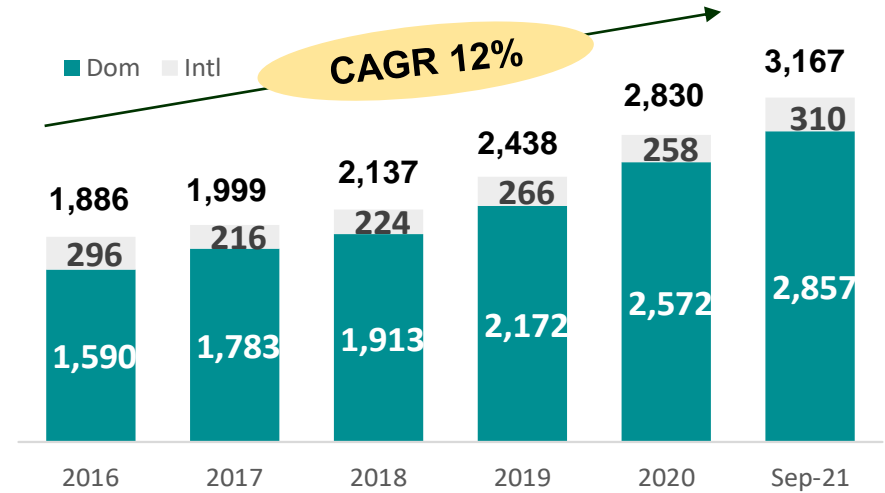


**Global Diversity & Inclusion
Benchmarks Award-Progressive
in Recruitment & Development**

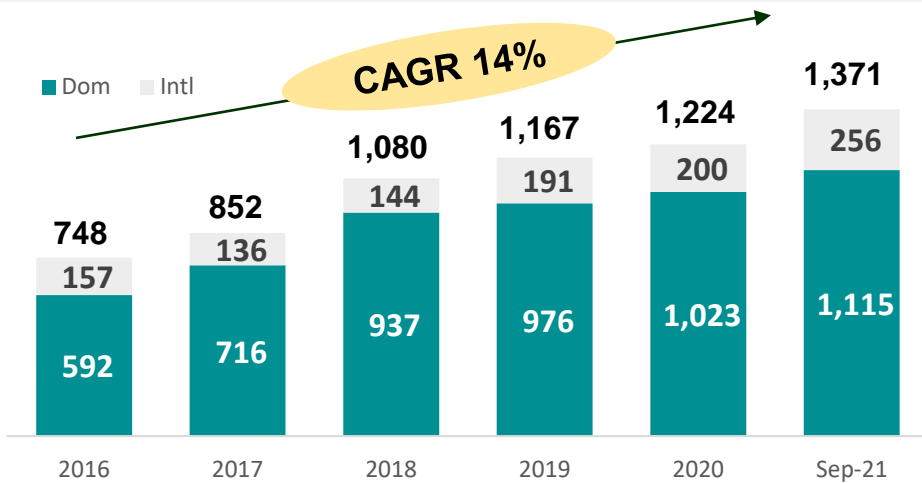
Total Assets – 1st Bank to cross Rs 4 Trillion



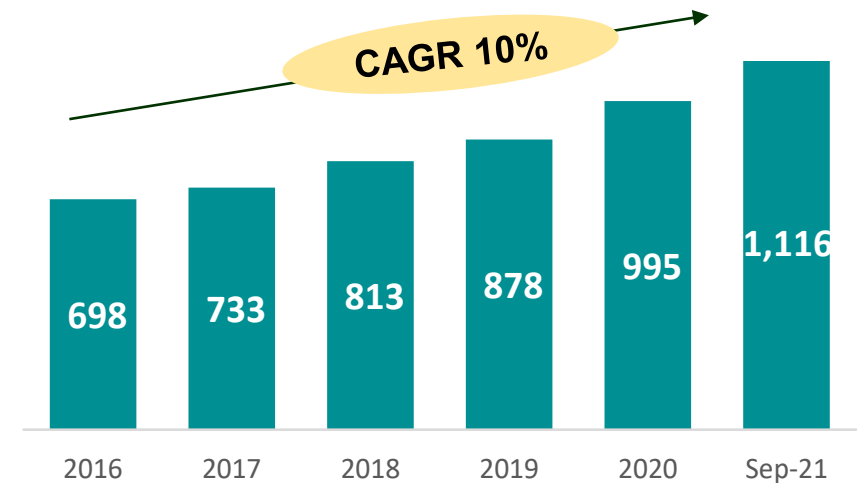
Deposits – 1st Bank to cross Rs 3 Trillion



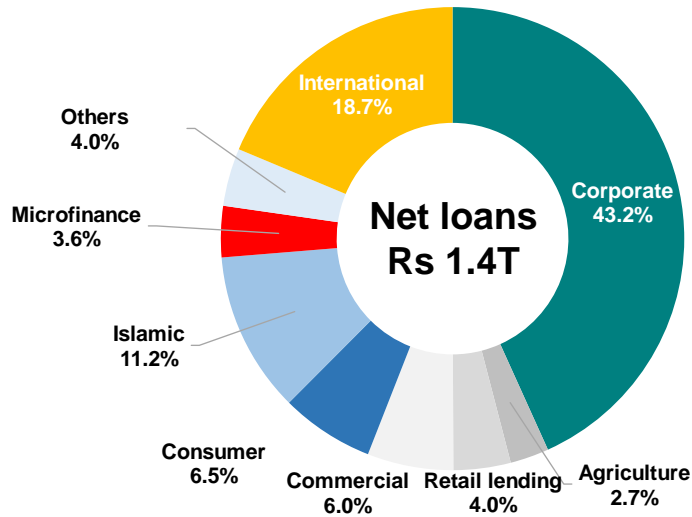
Net Advances – 1st Bank to cross Rs 1 Trillion in Domestic Advances



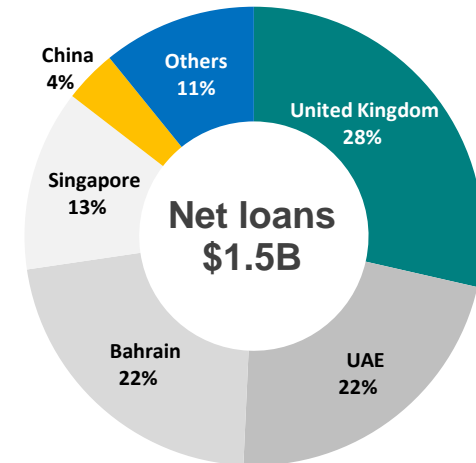
Current Accounts – 1st Bank to cross Rs 1 Trillion



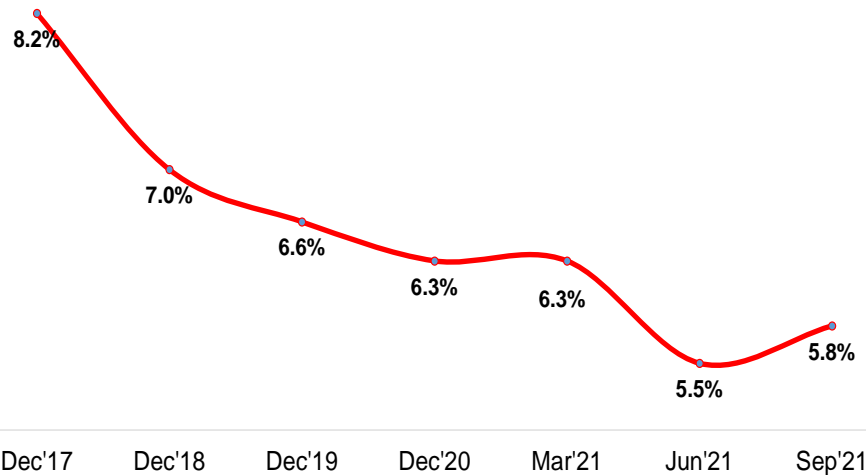
Loan portfolio composition by line of business



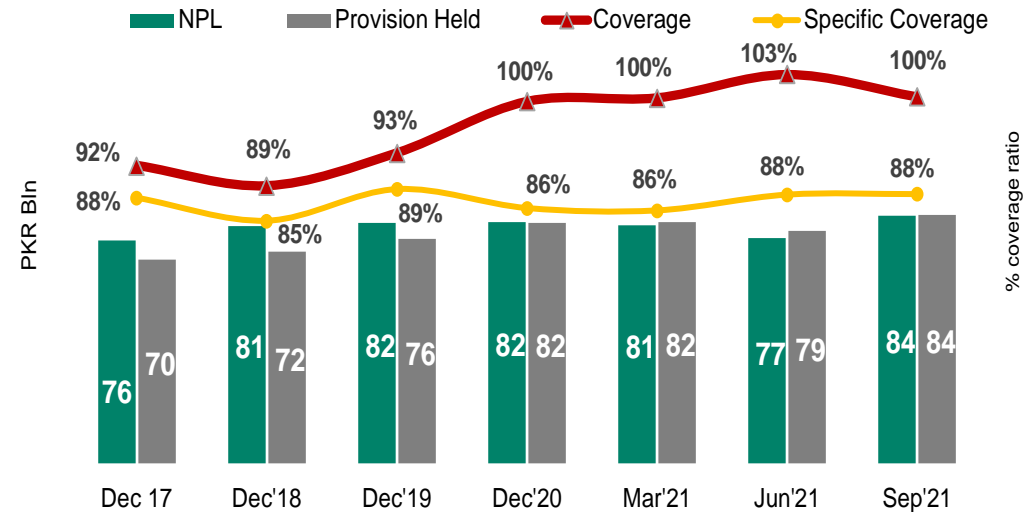
International loan portfolio – location wise



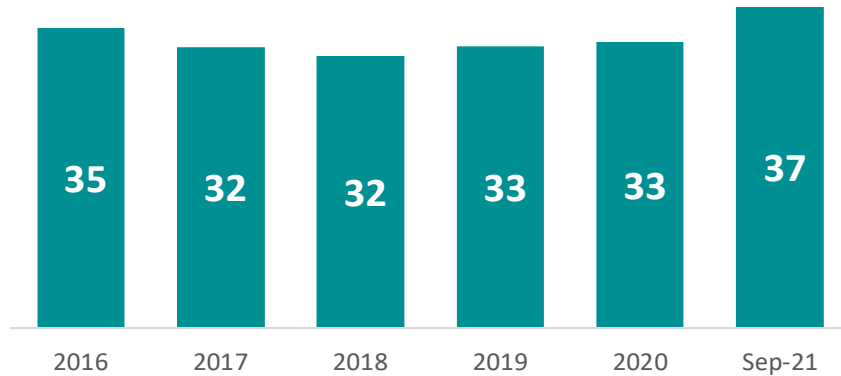
Infection ratio remains low



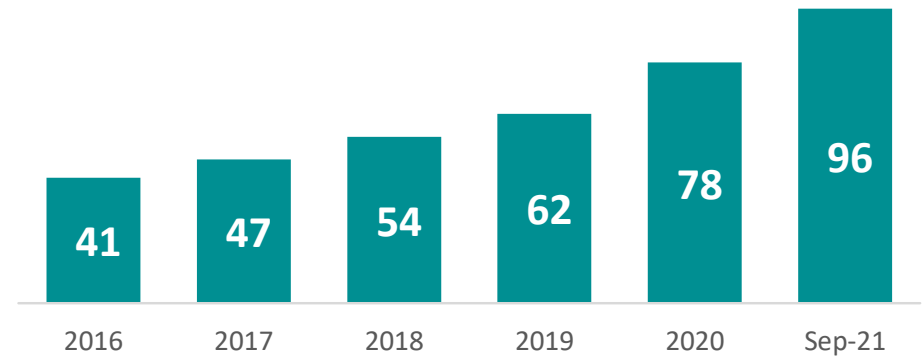
Coverage remains strong at 100%



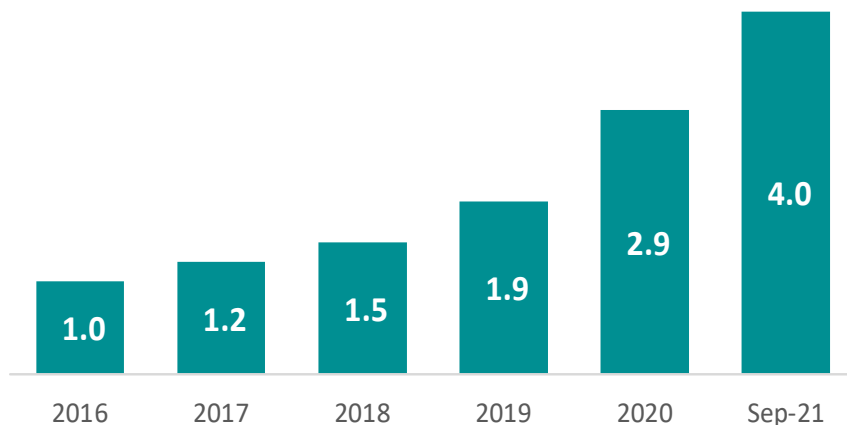
Rural lending reaches all time high



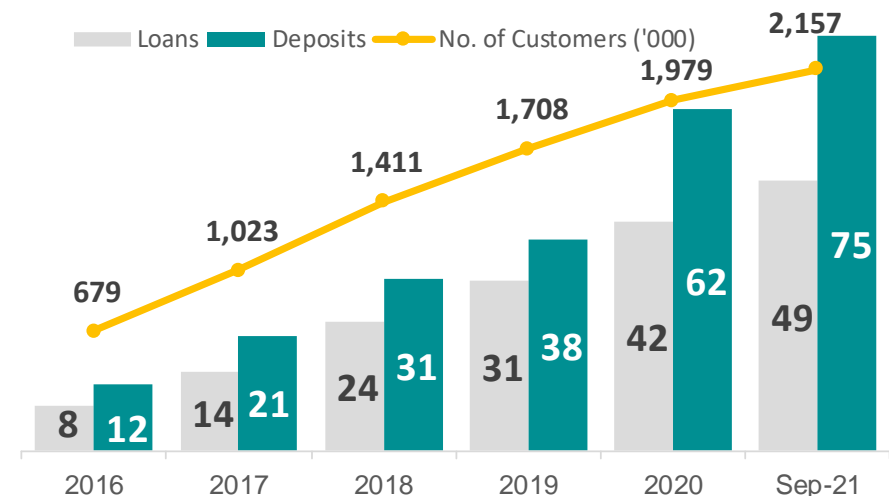
Consumer lending approaching Rs 100b



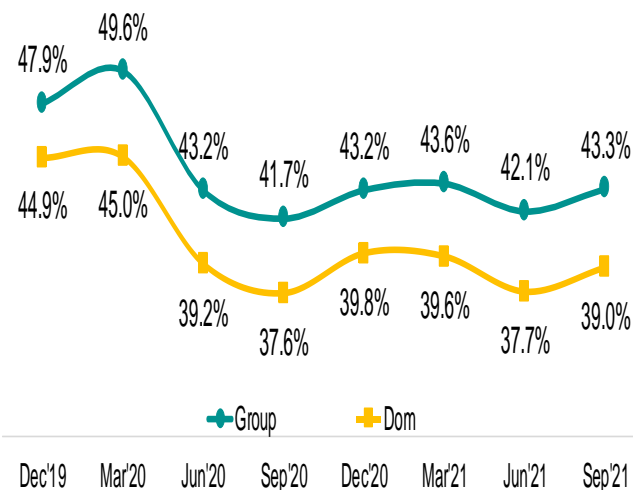
Housing finance picking up the momentum



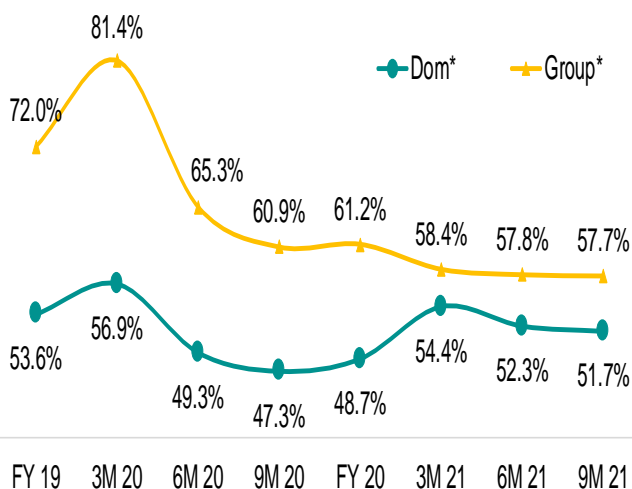
Steady growth in Microfinance



ADR improving to 43.3% as domestic and international demand picks up pace

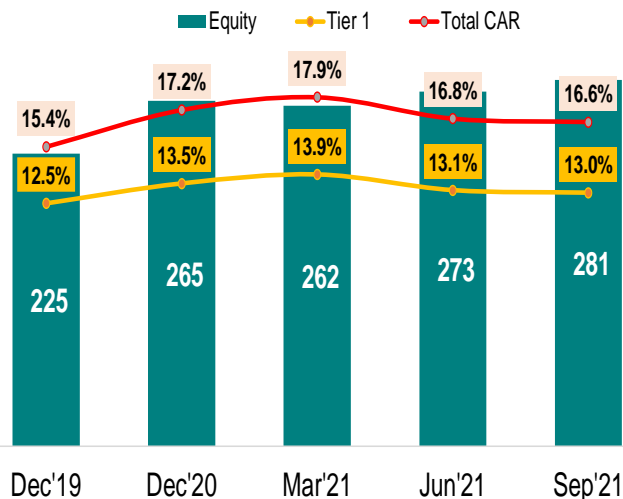


Cost to income – Maintaining downward trajectory despite margin pressure

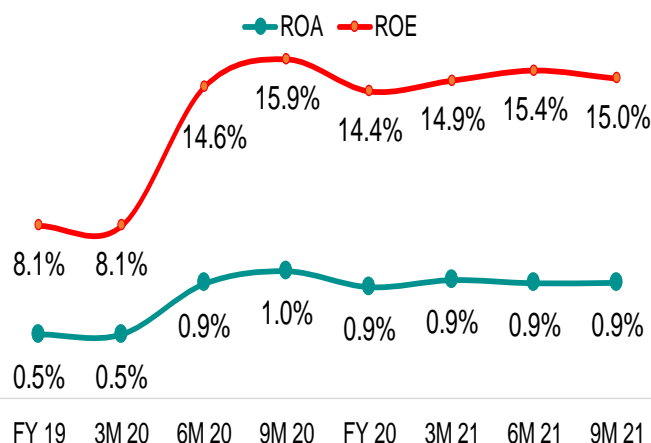


*Excluding capital gains

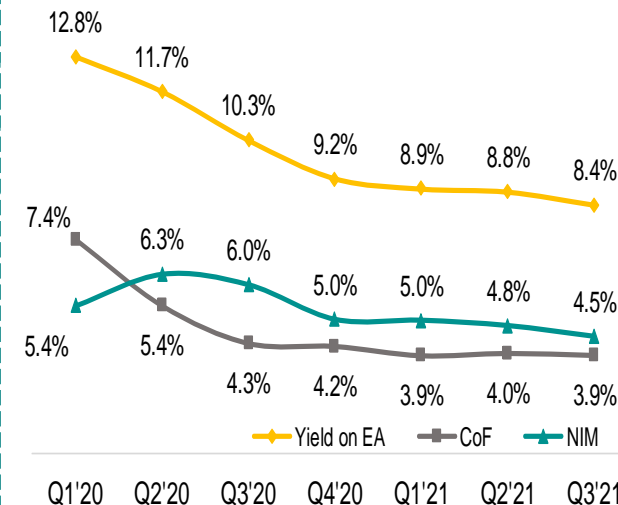
Strong Capital adequacy – well above regulatory minimum



ROA maintained at 0.9% with asset yields under pressure, ROE currently plateauing around 15.0%



NIMs bottomed out, will now trend upwards



Equity and book value continue to rise

