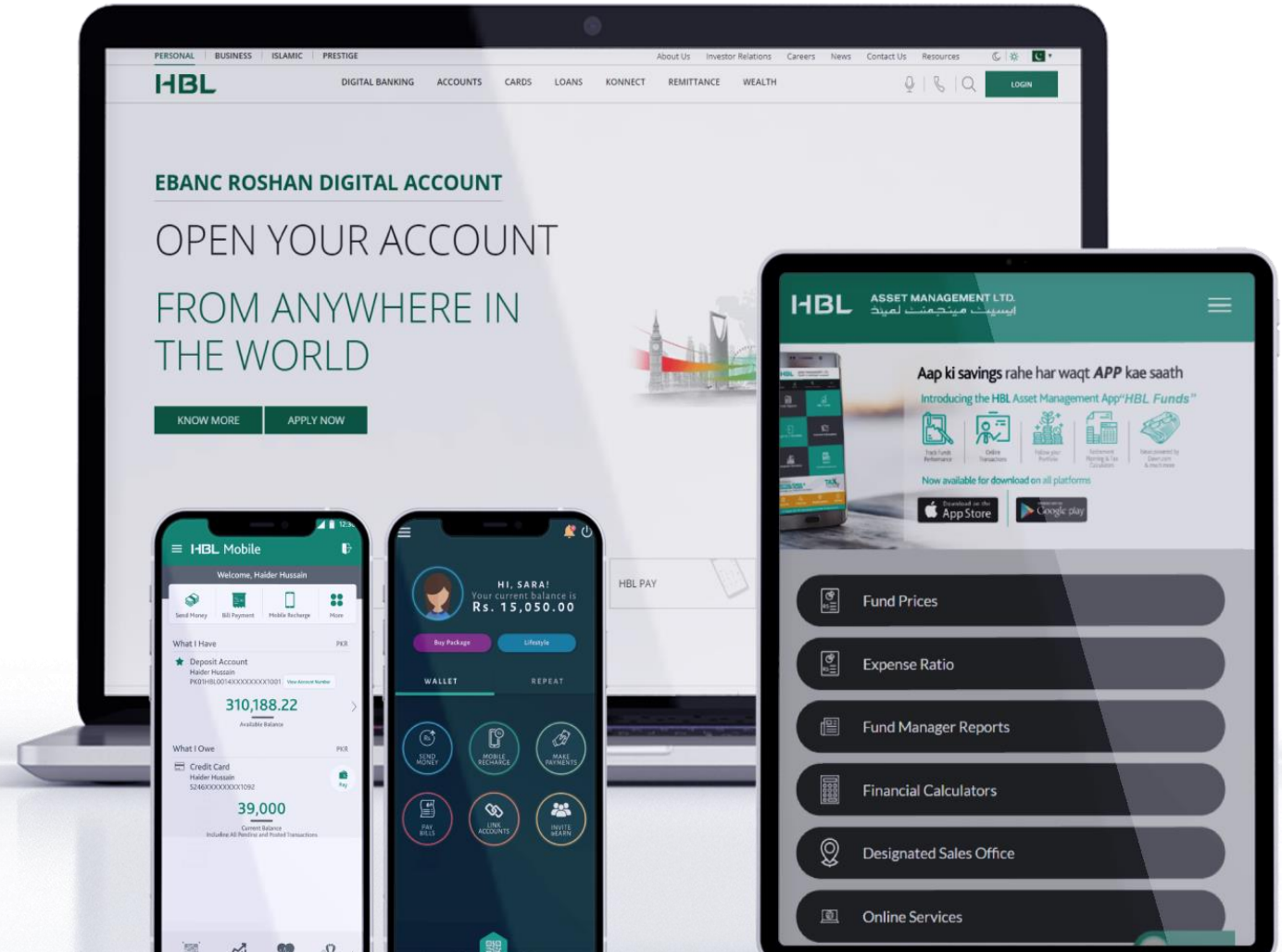
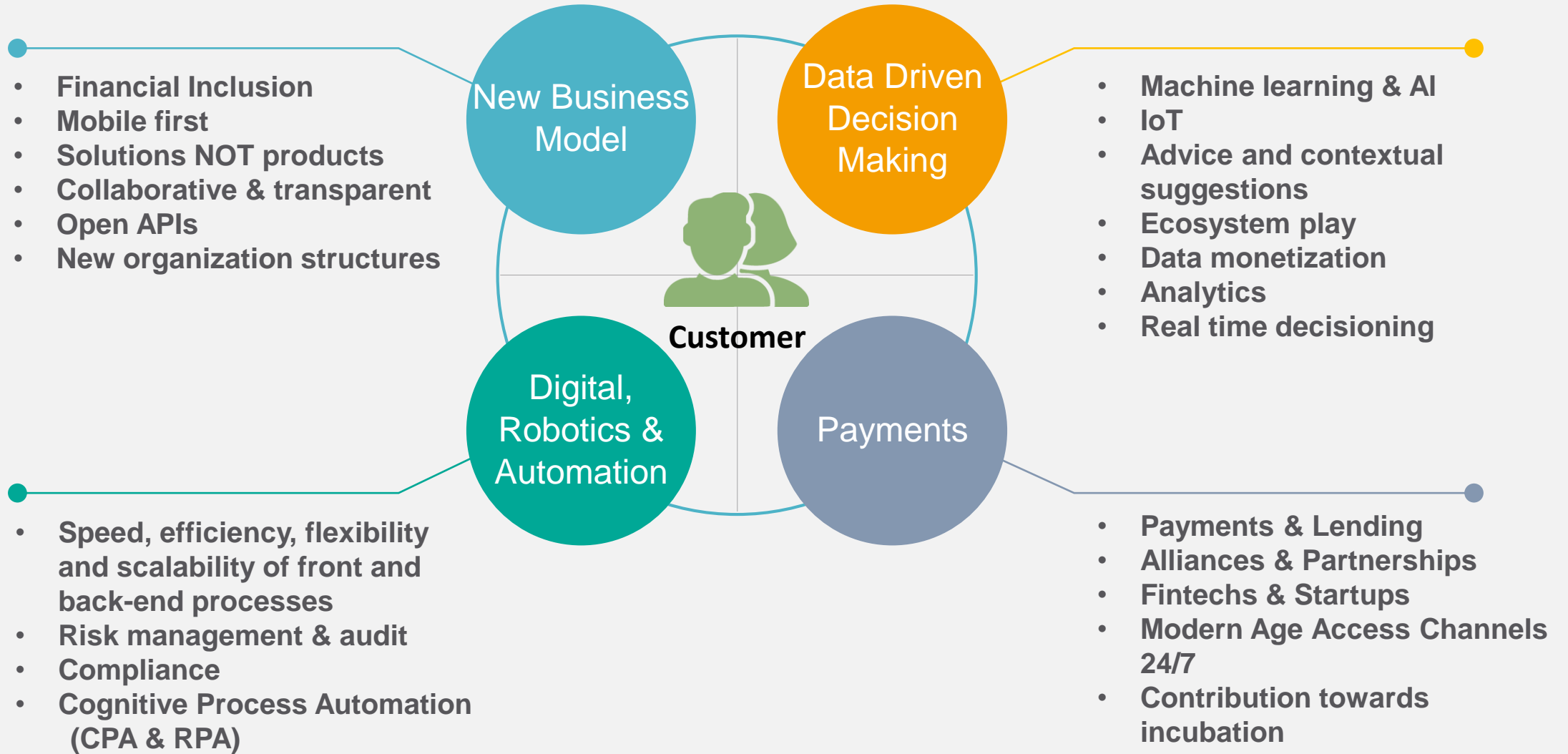
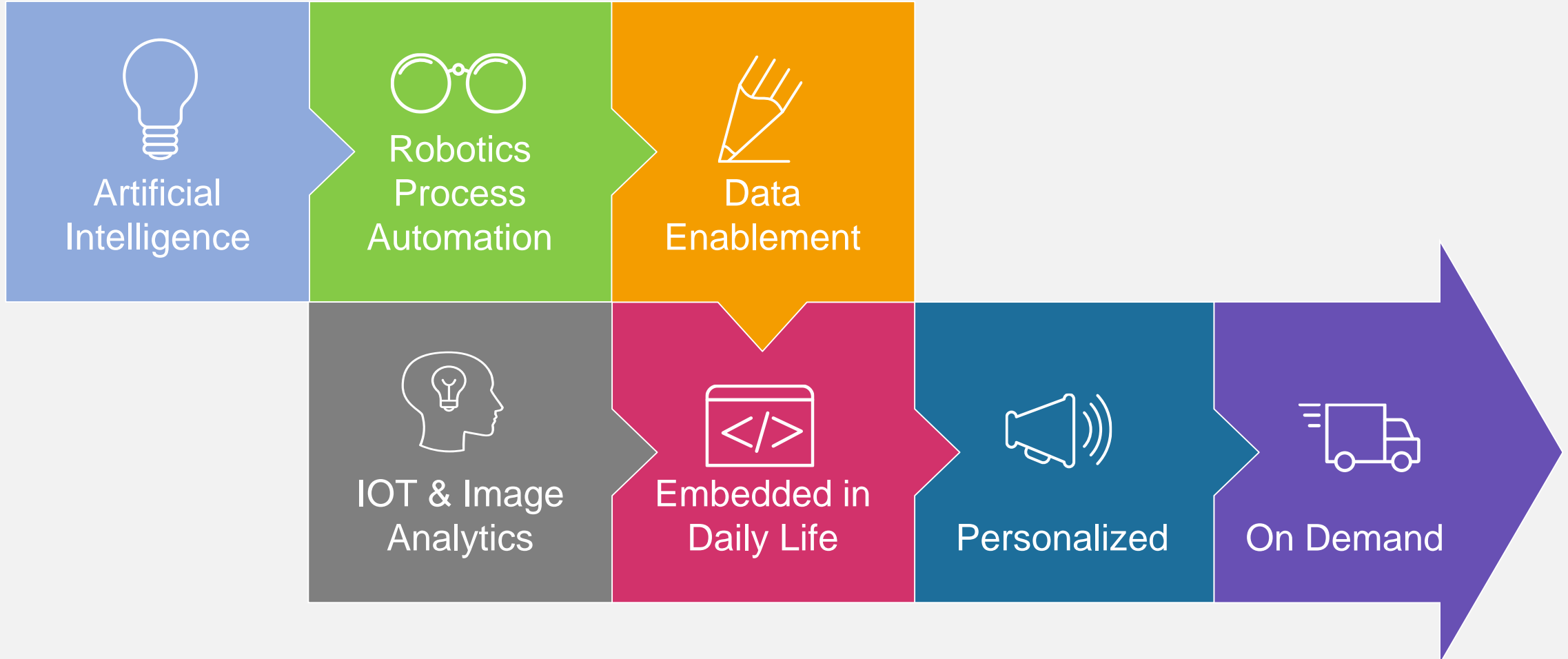


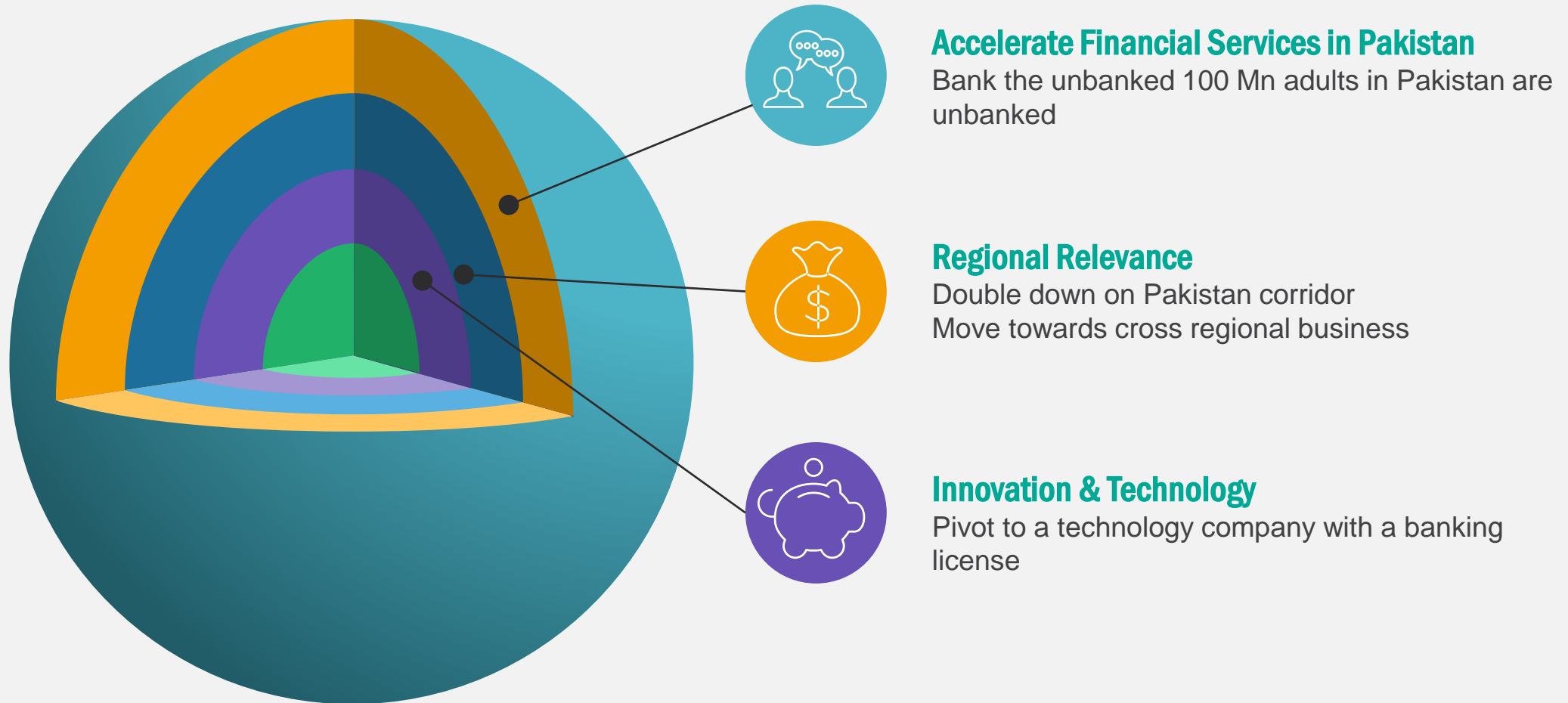
HBL INVESTOR DAY DIGITAL OVERVIEW



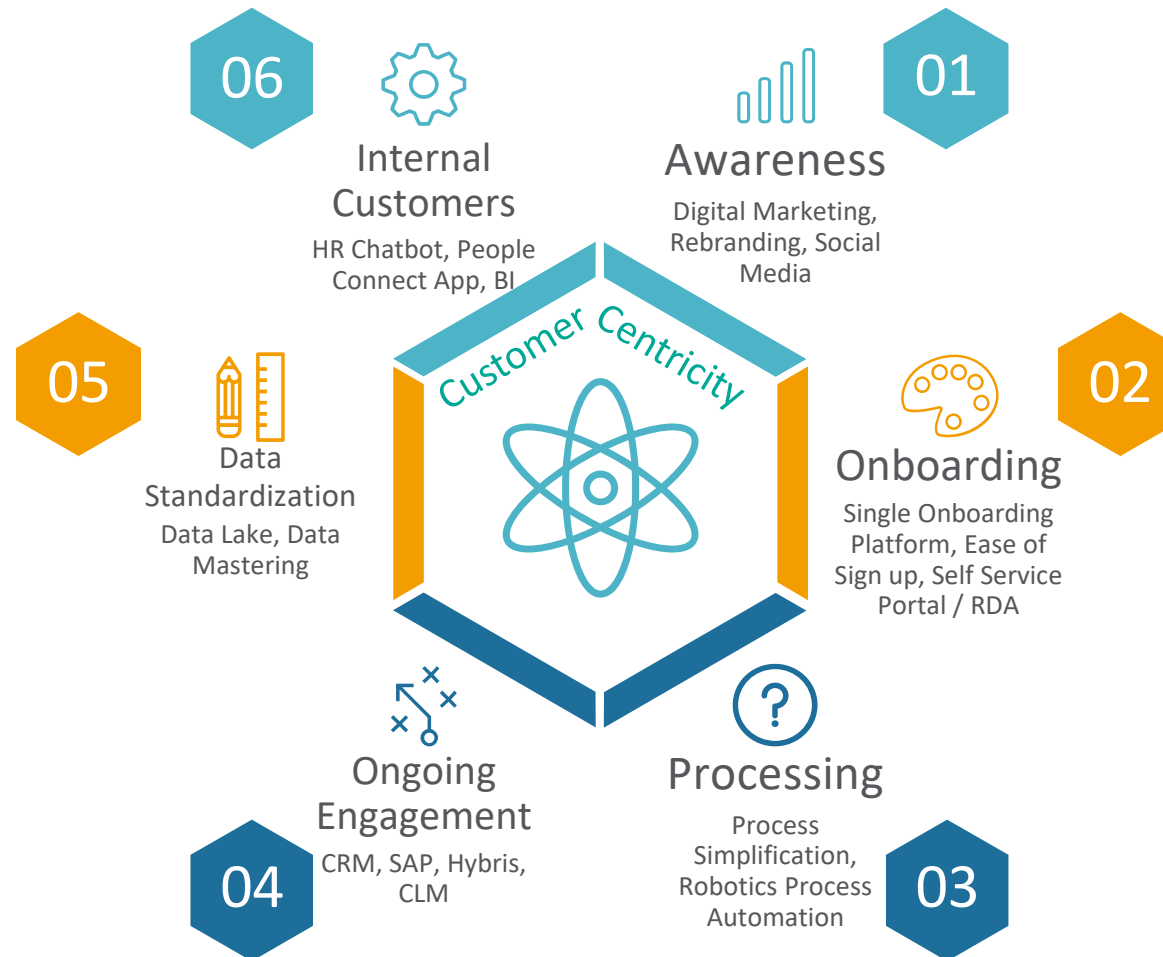
27 May 2021







Digital Culture



Digital Enablers

- Strategically Aligned Organization & Gov.
- Digital Operating Model
- Agility
- Cyber Security
- Risk Management

Driving Principles

- Data Driven Decisioning
- Customer Empowerment
- Think Solutions not Products
- Scalable Solutions
- Ensure compliance with regulatory standards

Data Enablement

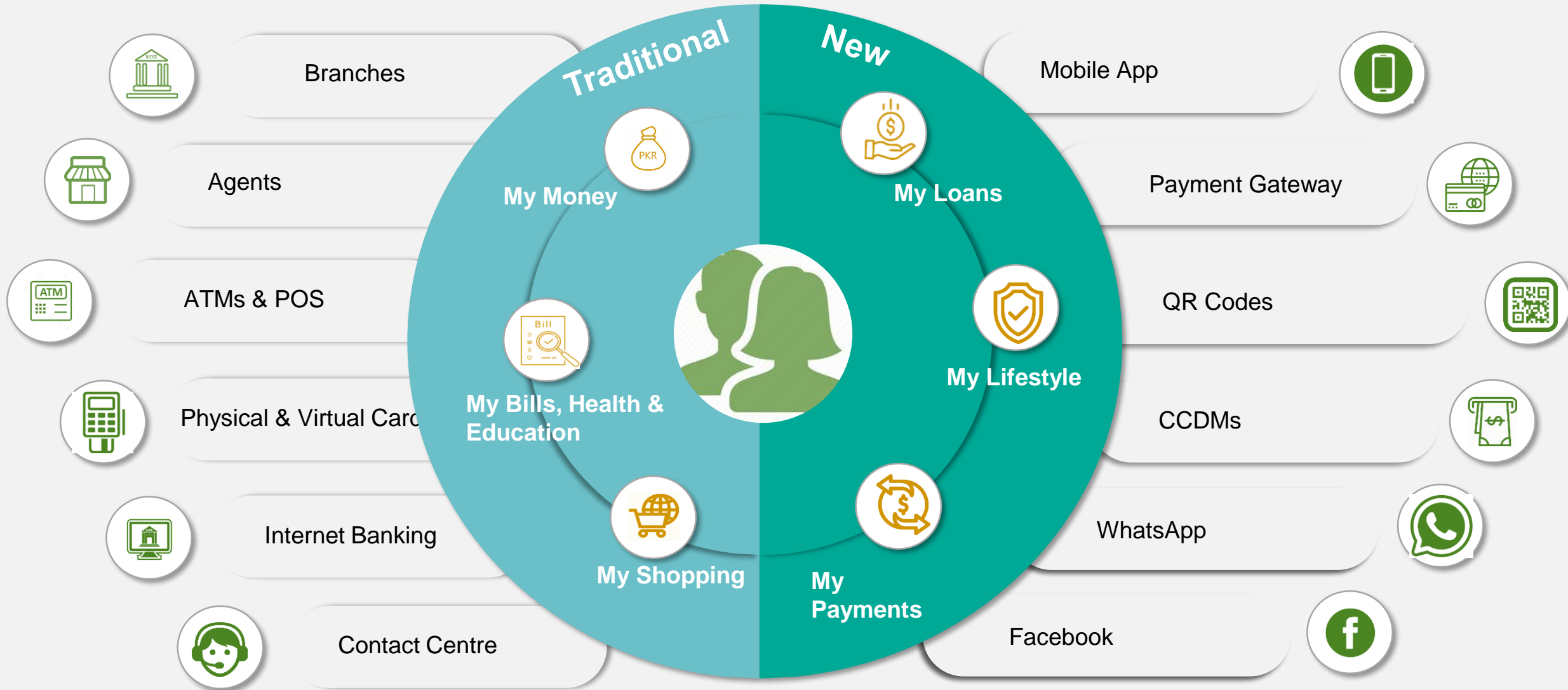
Unified Data & Processes

Robust Analytics & Data Infrastructure

Comprehensive Data Ecosystem

360-degree single customer view

Flexible Banking Architecture



Banking solutions outside bank branches using agent locations and other digital channels

- Extended Distribution network
- Easy Access, Increased Touch Points, Leveraging Digital Payment Infrastructure

- 5.9 Mln Konnect Accounts
- 24% Female Customers
- Monthly Avg Financial Throughput PKR 83 Bln



- Kissan Card - 43K
- Agri Subsidy (Farmers Served 520K+)
- Agri Mart & Merchant Aggregator Portals

- Ehsaas Program (12.4 Mln EKP Beneficiaries – 4Mn Repeat & 8.4Mn one time)
- WHO
- World Food Program



Enabling Lifestyle

Value Propositions

- Shopping
- Healthcare
- Travel
- Food
- Insurance

Katalyst
Labs

Startup Collaborations

Strategic Partnerships

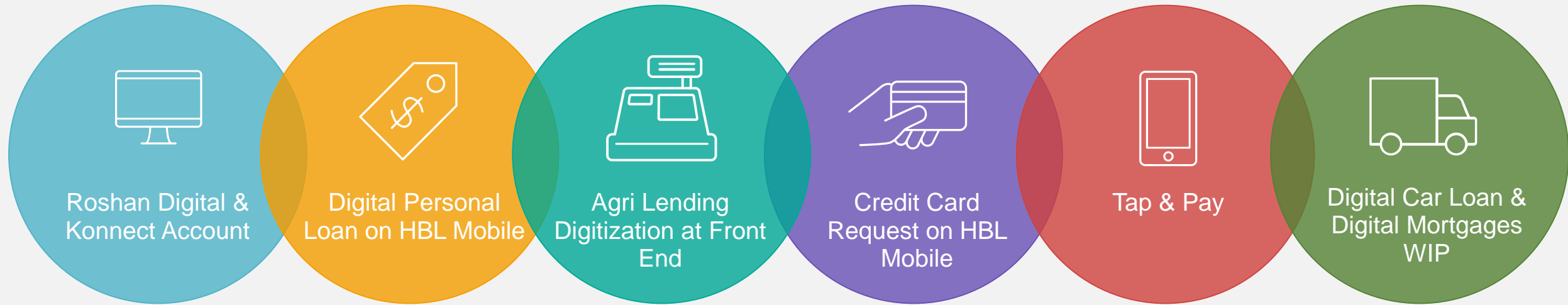
- Startup Acceleration
- Women Leadership
- Innovation

FINJA

Venture Capital Fund

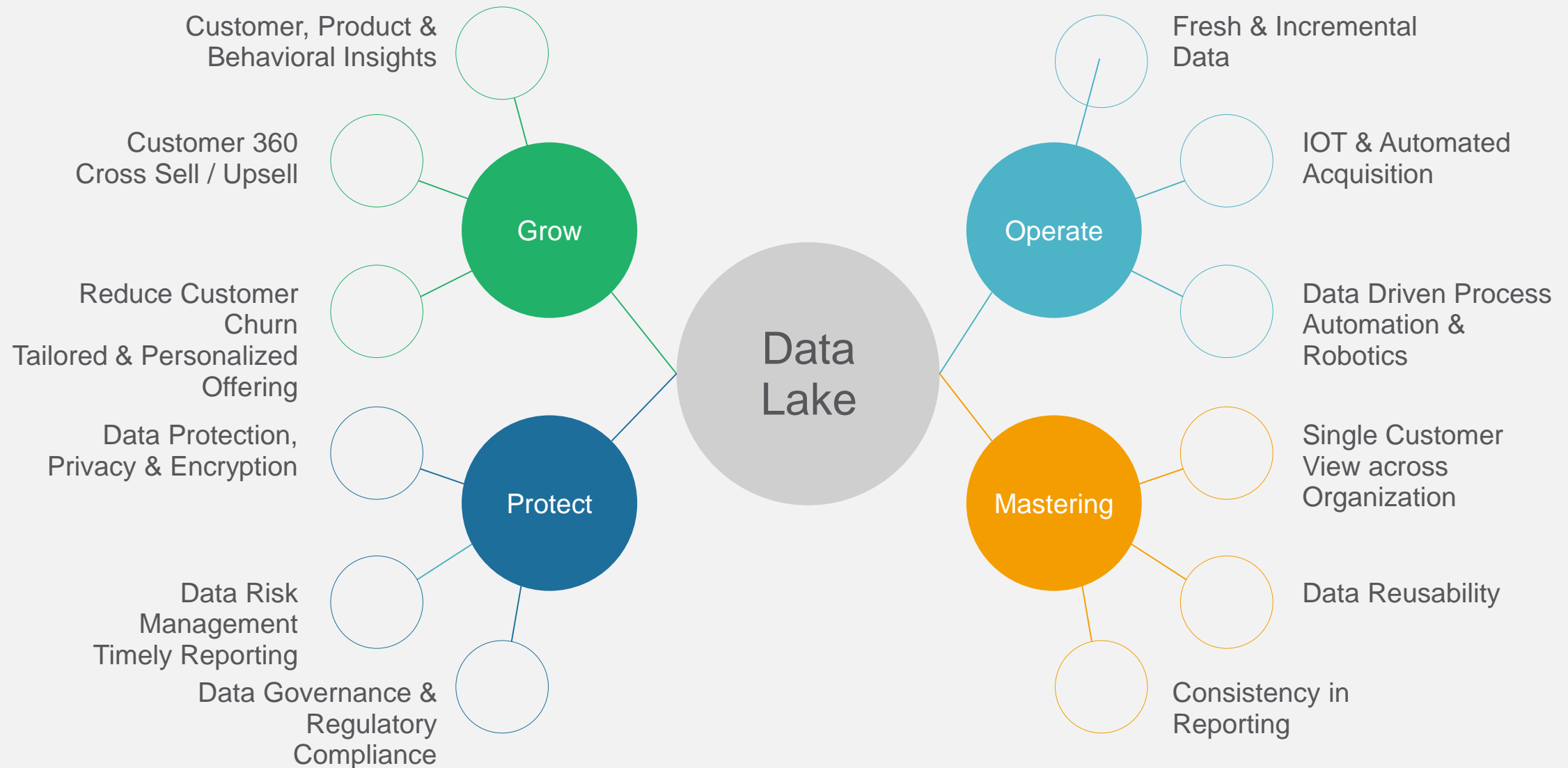
Fintech Partnerships

- Fintech Fund
- Fintech Investments



Key Enablers

Data Lake | CRM | CLM | Hybris & Robotics | Process Automation

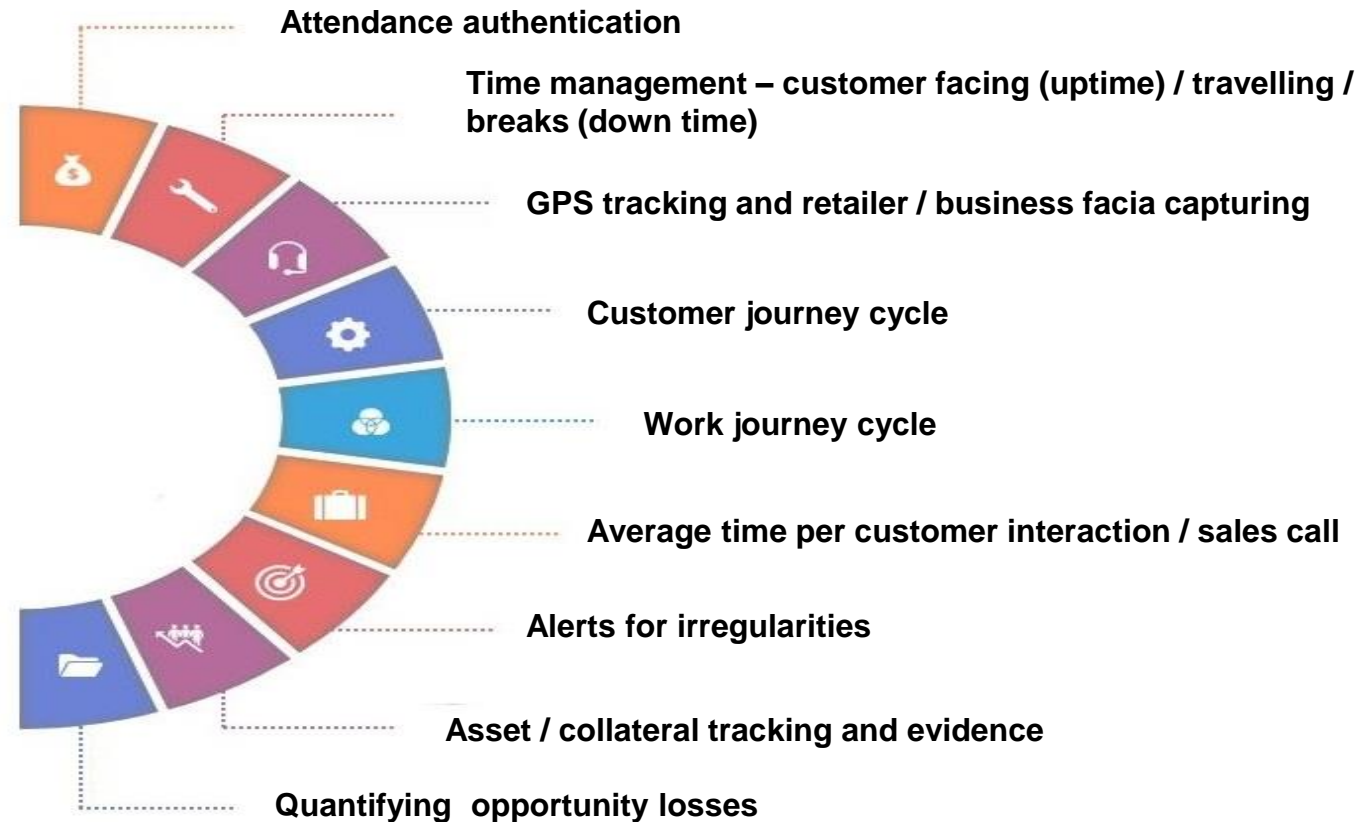


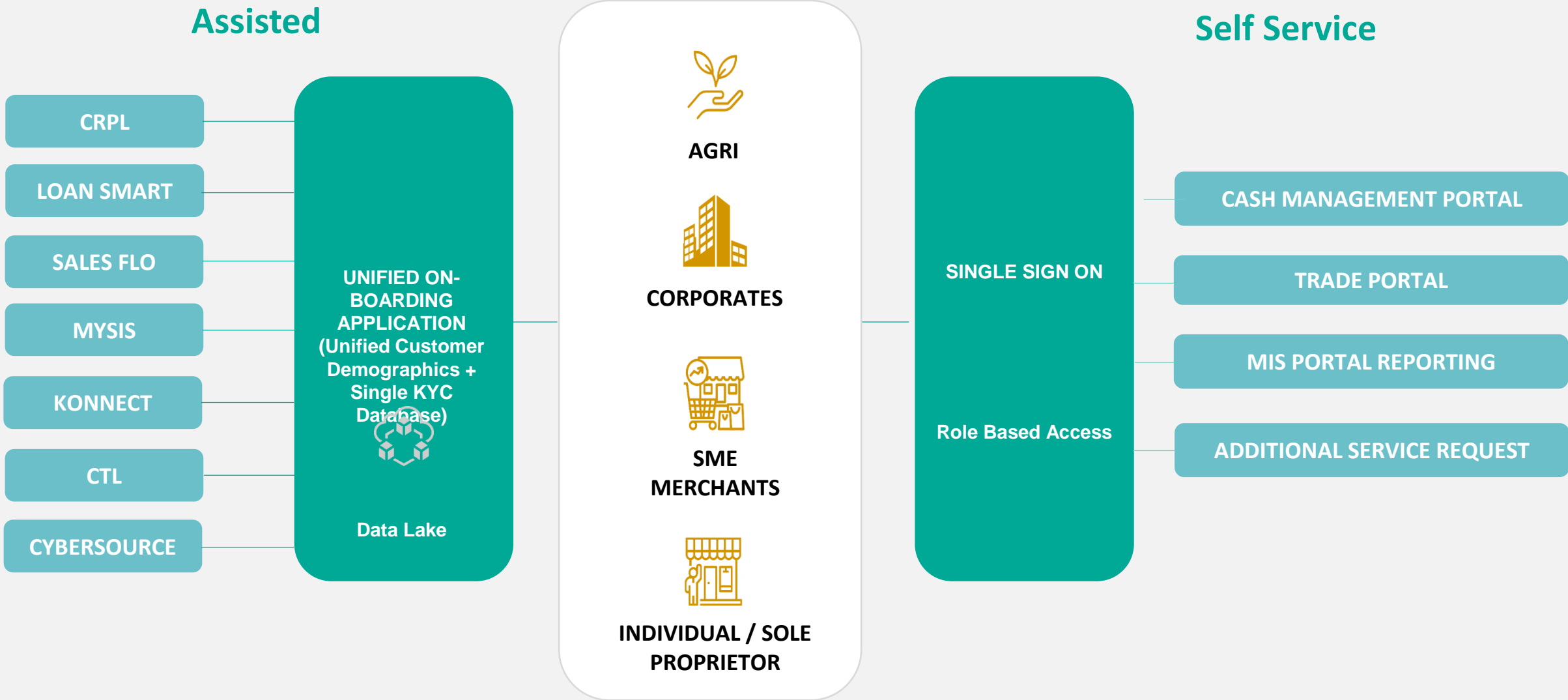
Objective

Provide **data led transparency** and **accountability** for sales and field force staff and managers to **enhance efficiency** and enable a structured and progressive **digital** mindset

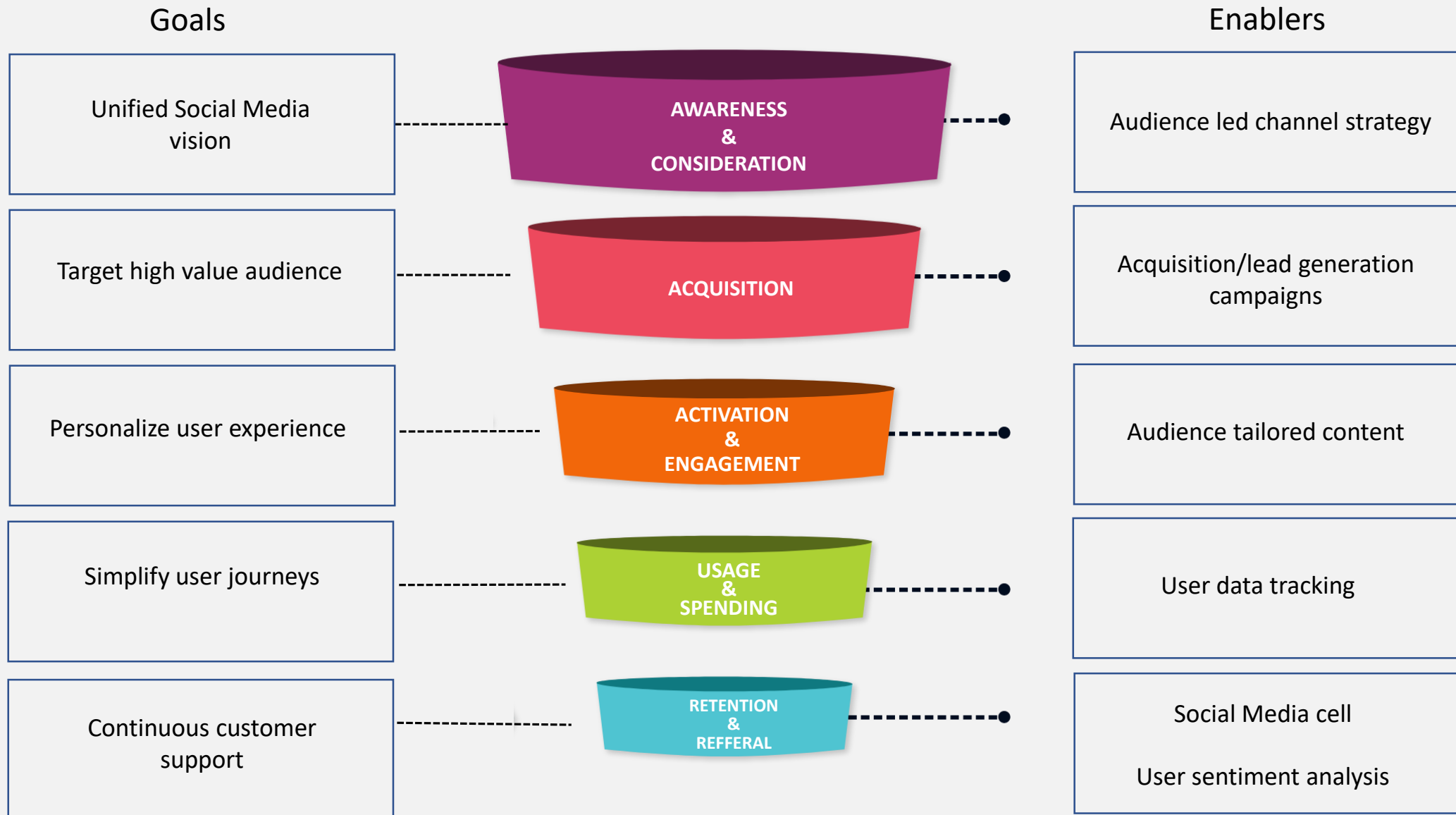


Utility Features





AWARENESS & ENGAGEMENT IN THE DIGITAL WORLD ...



AWARENESS & ENGAGEMENT IN THE DIGITAL WORLD ...

2020

2021 & Beyond

Website Load Time	Desktop focused	Optimized for Mobile & Desktop
Community Moderation*	10-14 hours average response time range	<2 hours response time. Dedicated Social Media Cell
Social Media Effectiveness	Platform optimized assets	Platform tailored Content
Digital PR	Campaign based	Always-on
Paid Media & Reach	Mass audience targeting	Acquisition and data driven targeting
Digital Analytics	Basic analytics/ Vanity metrics	End-to-end user journey analytics

Firestore:

- Enhance the Customer App experience
- Event creation
- Up to 500 trigger points
- End-to-end tracking of customer journey
- Analytics, conversions and events.



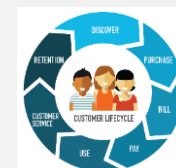
SAP Hybris:

- Customer segmentation tool
- Communication via SMS, notifications & email.
- Segment via different attributes
- Real time data sync with HBL Data Lake

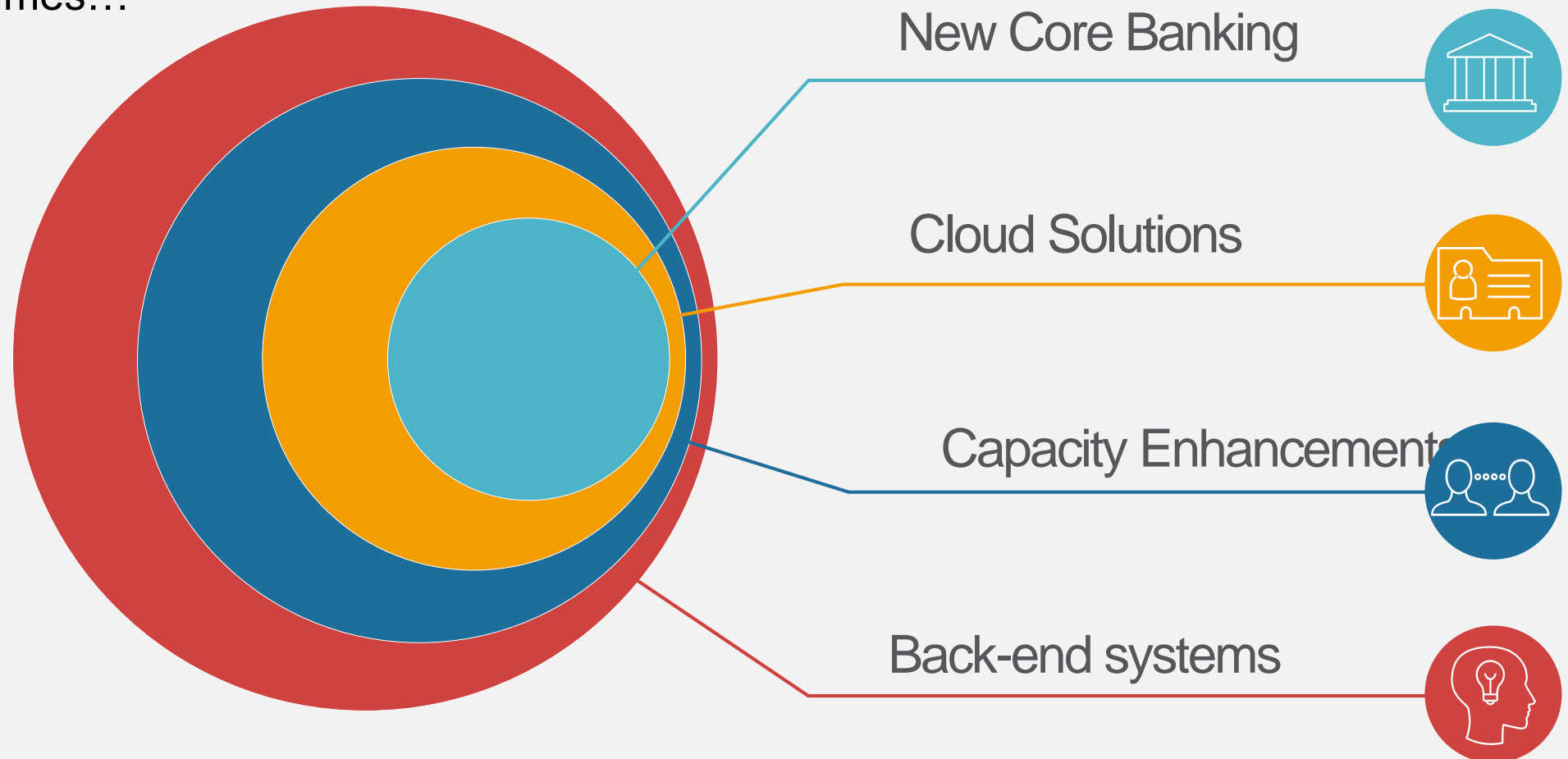


Customer Lifecycle Management (CLM):

- Incentivize customers in real time.
- Creates, Enables and Disables campaigns
- Dynamic campaign scheduler
- Campaign controls



Digitization leads to
Microtization of transactions
eventually leads to large
transactional volumes...

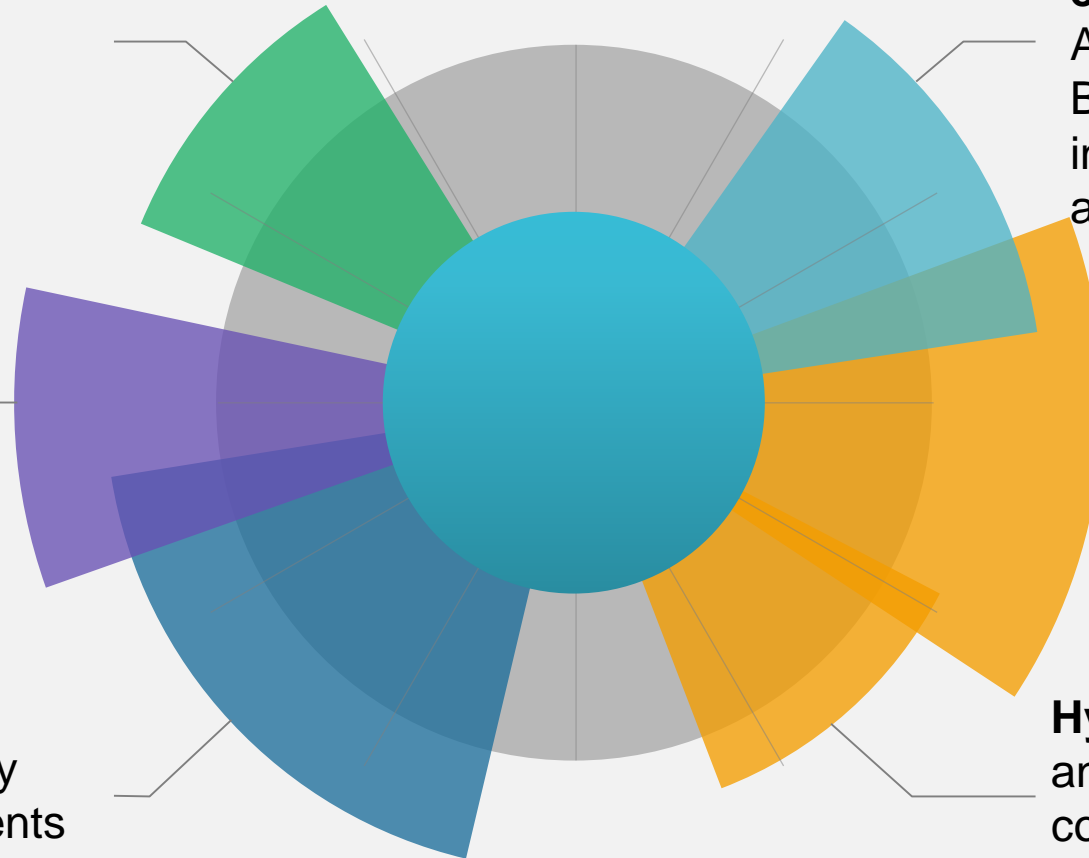


MODERN CORE BANKING WILL ENABLE FIVE STRATEGIC CAPABILITIES FOR HBL ...

Agility - Build the engine for faster reaction to customers across all channels

Competence - Reduce Operational Risk due to complex and archaic IT landscape

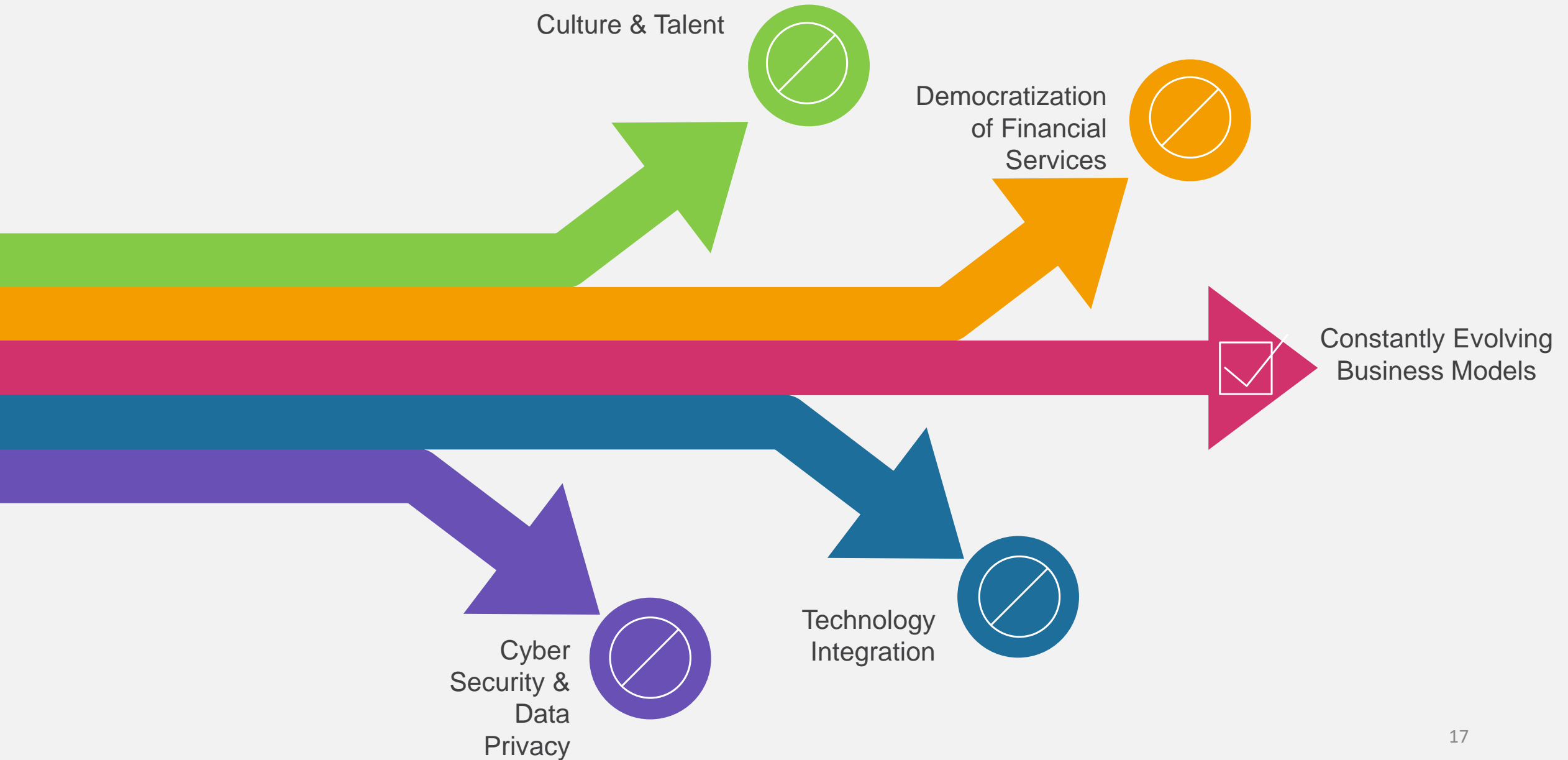
Resilience & Controls - Quickly respond to regulatory requirements and improve compliance to global frameworks



Individualized customer experiences - build and embed Artificial Intelligence into the Core Banking platform to provide individualised customer engagement and high efficiency at reduced cost

Hyperscale - Improve operations and IT cost efficiency through componentization, microservices and cloud-native architecture

THE JOURNEY IS EXCITING BUT CHALLENGING...



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