

The HBL logo is rendered in a bold, teal, sans-serif font. It is positioned in the upper left quadrant of the slide, set against a white background that is partially framed by a teal triangle on the left and a green diagonal stripe on the right. The overall design is modern and digital, with a background of faint, light teal icons representing a network of people and data points, as well as various digital symbols like a laptop, a smartphone, and a Wi-Fi signal.

HBL

CONNECTING LIVES DIGITALLY

Habib Bank Limited Overview and Strategic Outlook

Investor Day - May 27, 2021

#1
ASSETS
Rs 3.5 Trillion




#1
ADVANCES
Rs 1.2 Trillion
Market share of **12.1%**



#1
DEPOSITS
Rs 2.8 Trillion
Market share of **13.8%**



#1
CUSTOMERS SERVED
23M+
Incl. 3.8m EKP beneficiaries



#1
BANK BRANCHES
1,687



#1
ATMs
2,155




#1
KONNECT AGENTS
54,036



QR Codes
41,290



#1
POS TERMINALS
30,861
SPEND
Rs 152B



#1
AGRI FINANCE
Rs 33B
Market Share amongst Commercial Banks **32%**




#1
SME FINANCE
Rs 59B
Market Share **12.5%**



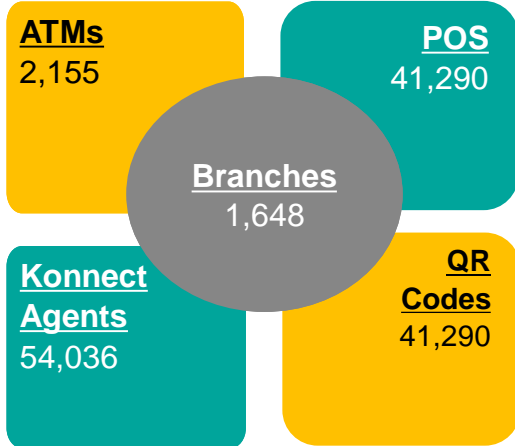
#1
CARDS BASE
6.2M
ANNUAL SPEND
Rs 160B



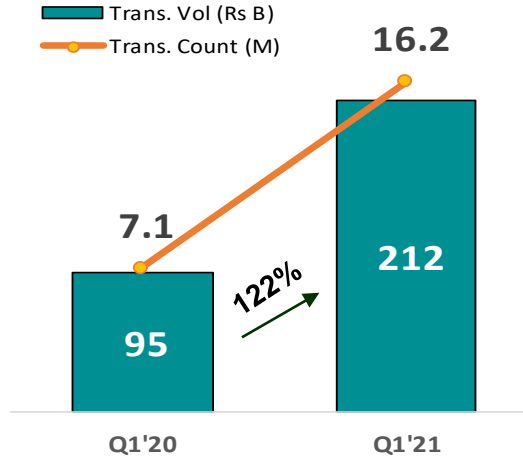
#1
EMPLOYEE BANKING
1.2M+ Salary Accounts
With Market Share of **43%**
TRANSACTION BANKING
3,200+ mandates
Market Share **34%**



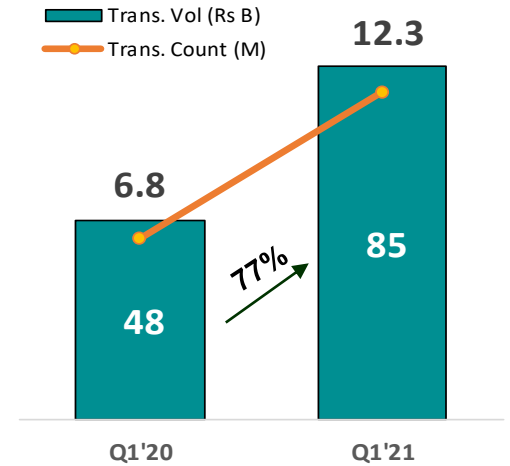
Touchpoints - exceeding 140k



MB/IB volumes more than double – 2m users, App rating reaches high of 4.6

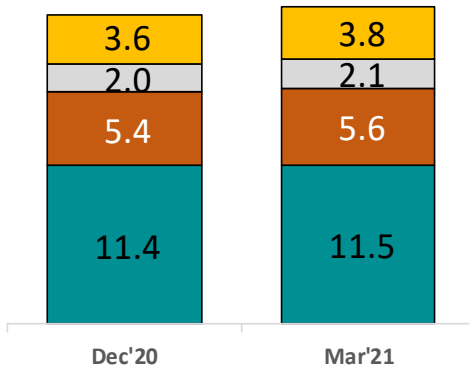


HBL Konnect – 54k agents 1.8m App users



Customer base grew by 3% to 23m

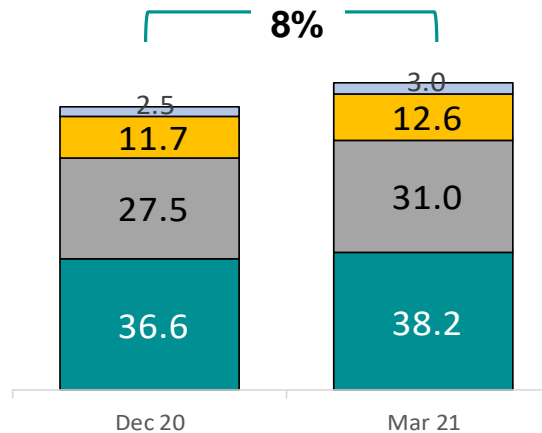
■ Branch ■ Konnect □ FMFB ■ EKP



* Dec'20 excludes 1-time disbursement to 8.7m beneficiaries under Emergency Cash Program

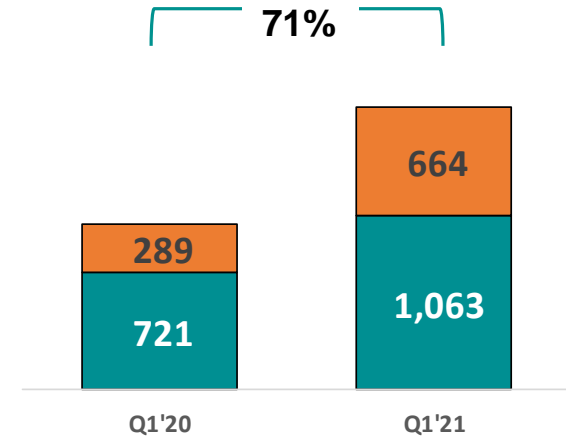
Consumer Lending continues momentum, up 8% to Rs 85b

■ PL ■ Autos ■ Cards ■ Mortgage

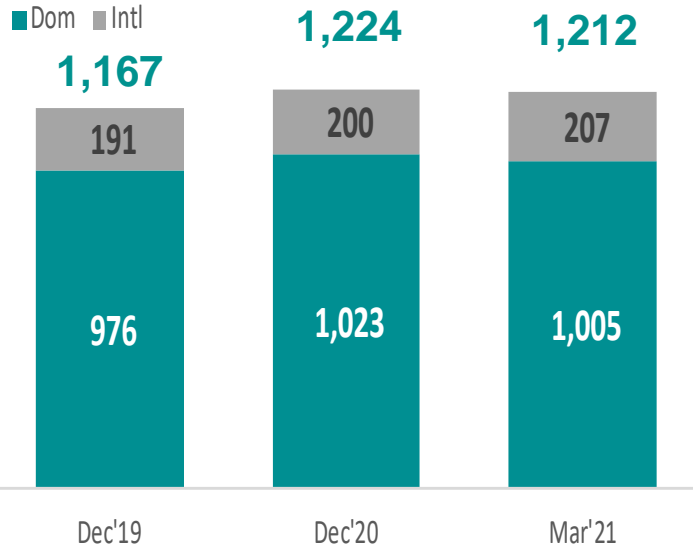


Cash Management, throughput up – Collections 47%, Payments 130%

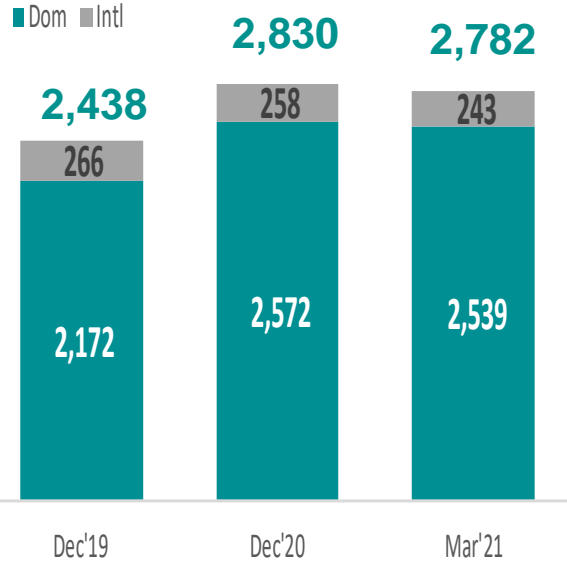
■ Collection Volumes ■ Payment Volumes



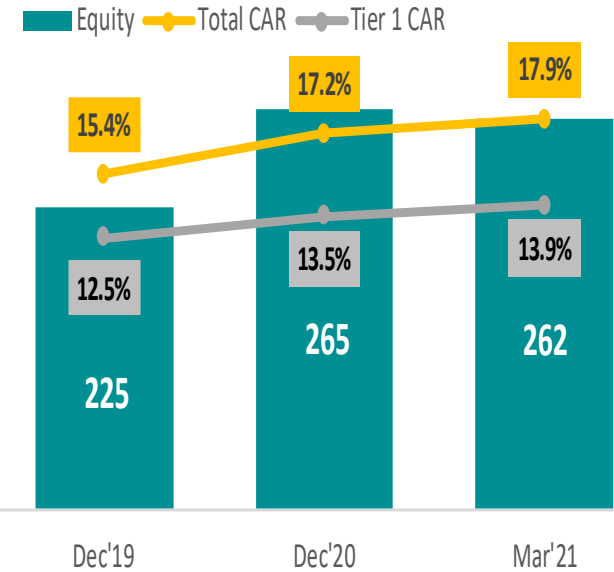
Industry leading advances ...



... and deposit franchise



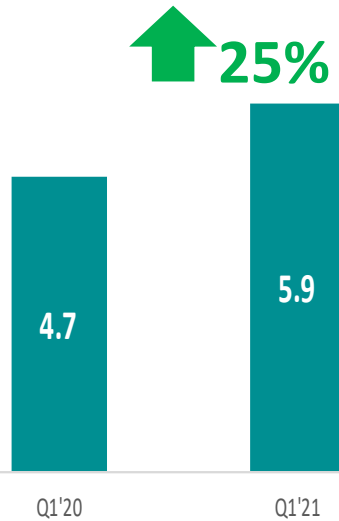
Strong capital position



Sustainable revenue growth



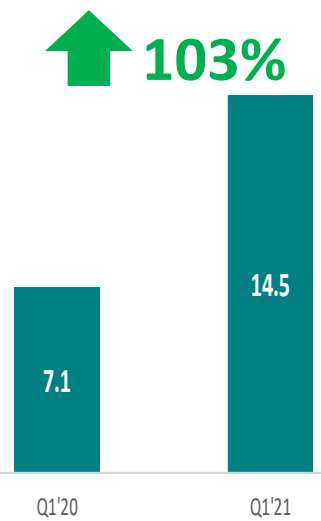
backed by rebound in fee income ...

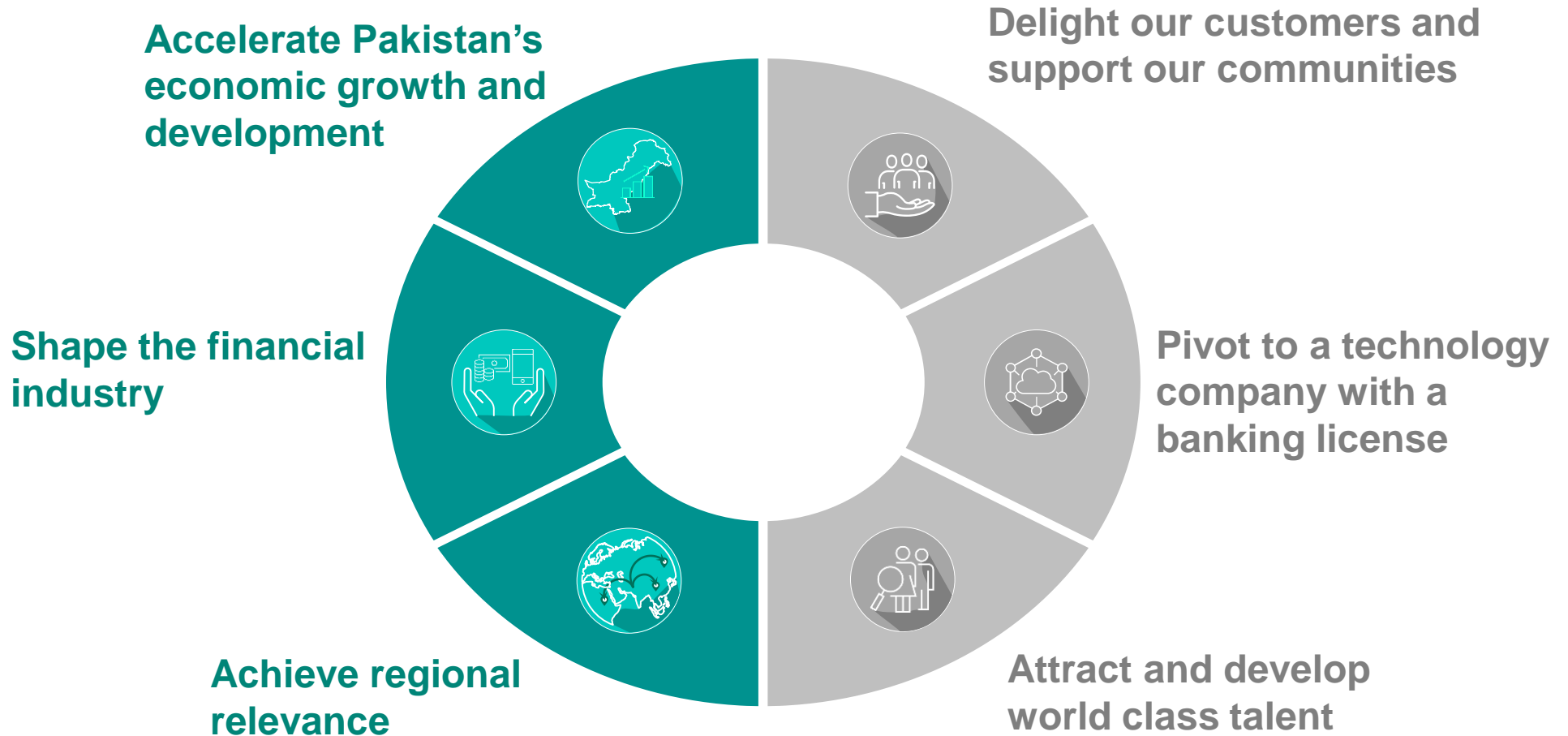


... and controlled expenses ..



... leading to higher profits





HBL in 2025

-- Strategic priorities will deliver strong returns --

2x Number of customers
50 Mn vs 23 Mn today



3x Customer touchpoints
370k vs 130k today



25% Diversity
vs 18% today



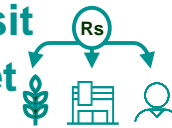
14% Share of international trade handled
vs 12% today



20% Market share of remittances
vs 8% today



14+% Deposit market share
vs 13.8% Q1'21



18+% Return on Equity
vs 15% today



<50% Cost to Income ratio
vs 59% today



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