



Contributing to Pakistan's Economic Growth & Development



137,987
Touchpoints



1,640
Branches



2,258
ATMs



52,370
Konnect
Agents



40,019
POS terminals



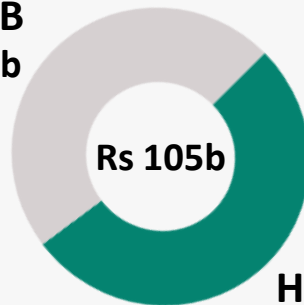
40,927
QR Codes



773
IPG
Merchants

Agri Finance

HMFB
Rs 47b



HBL
Rs 58b

HBL Market Share: 23%

SME Finance



Rs 109b

Market Share: 16%

Transaction Banking



~9,500
Mandates

Consumer Lending - Rs 156b



Rs 51b ▲ Rs 1.5b
Personal Loans



Rs 48b ▲ Rs 6.0b
Credit Cards



Rs 36b ▲ Rs 2.9b
Car Loans



Rs 20b ▲ Rs 2.2b
Mortgages

Independent Recognition – A testament to HBL's continued endeavors to raise the bar



Best Investment Bank
Best Bank for Large Corporates



Project Finance House
Utilities Deal of the Year



Best Board of the Year



Best Conventional Bank of the Year



Best Bank
Best Bank for ESG
Best Corporate Bank



Best Bond Advisor
Best Syndicated Loan



Corporate & Investment Bank of the Year



Best Investment Bank
Best DCM House



Best Bank



Best Islamic Finance
Local Currency – Asia



Best Sukuk – Pakistan



Trade Finance / Project Finance Bank of the Year



Best Bank for SMEs



Social Infrastructure – Education Deal of the Year



HBL ranked #1
HBLMFB ranked #2

FINANCIAL ALLIANCE FOR WOMEN

Women Leadership Champion



Best Mobile App
Best Digital Innovation
Best Digital API



Best Investment Bank Pakistan



Best Trade Partner Bank – Middle East

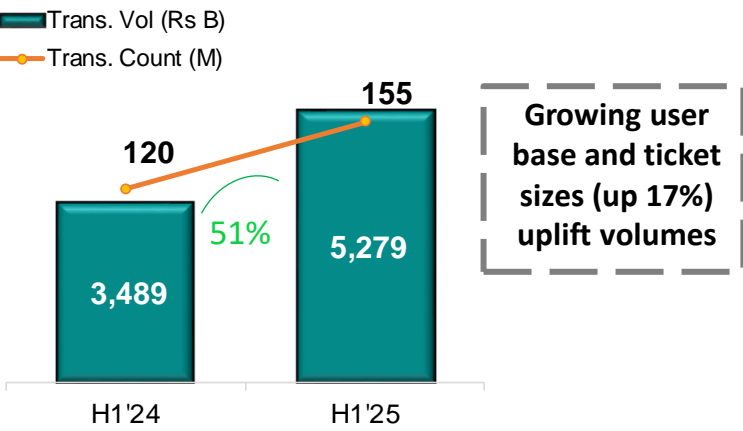


Best Social Media Campaign - TikTok

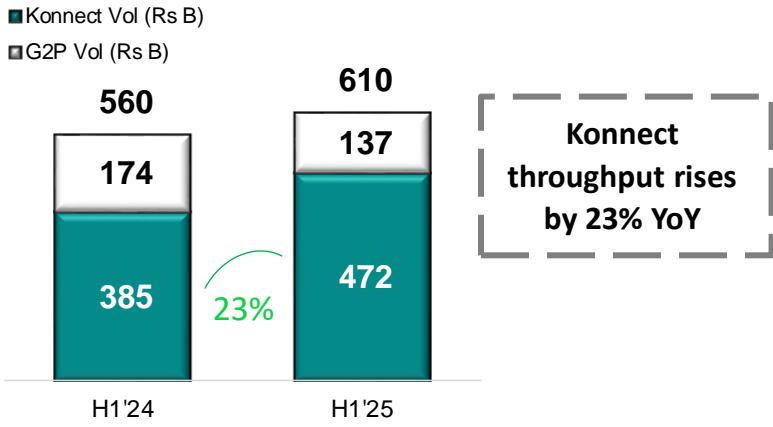


Won best practice in 14 out of 15 categories in 2024

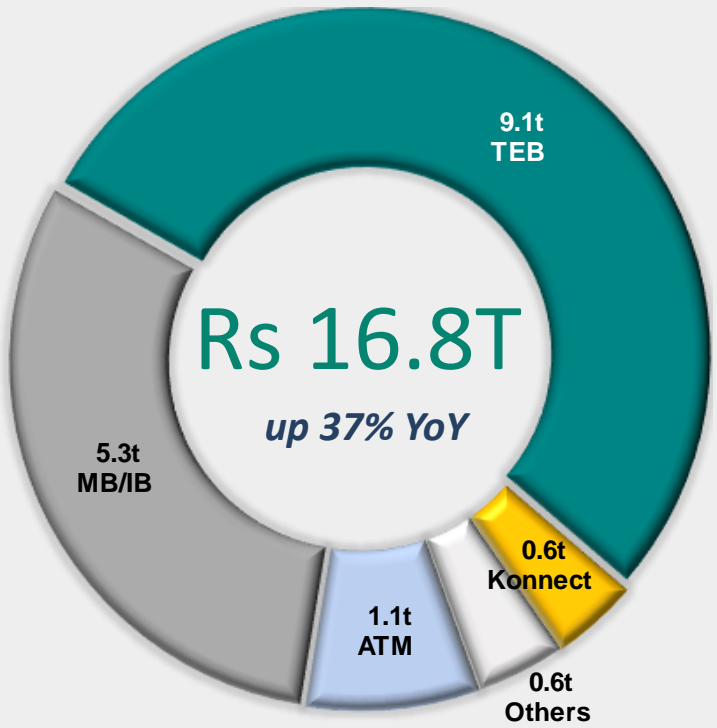
Mobile / Internet Banking – ~4.7M users, 3.8M+ monthly active



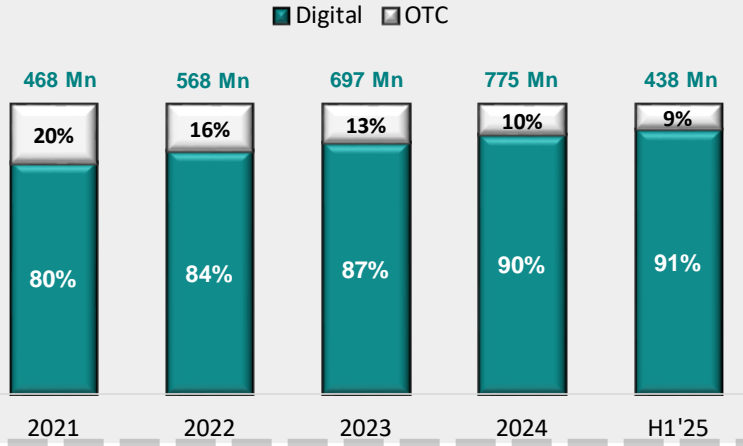
Konnect – Core business growth more than offsets G2P drop



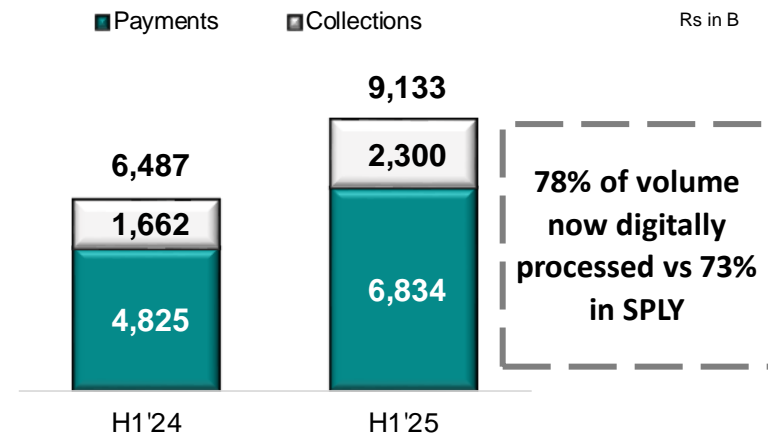
Digital Throughput



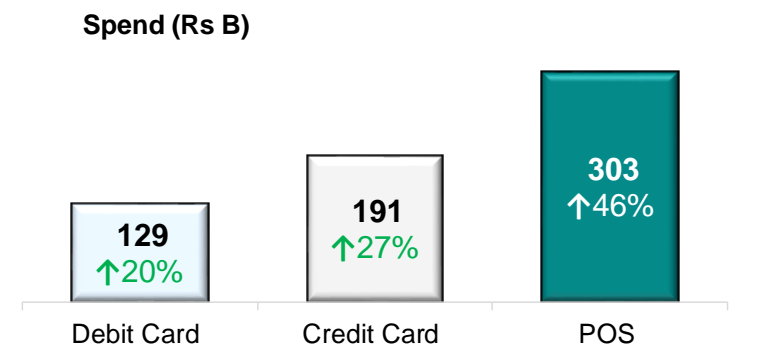
..Continuing to digitize more and more customer-initiated transactions



Cash Management – Digital throughput up 41%



Cards base – 6.7M+

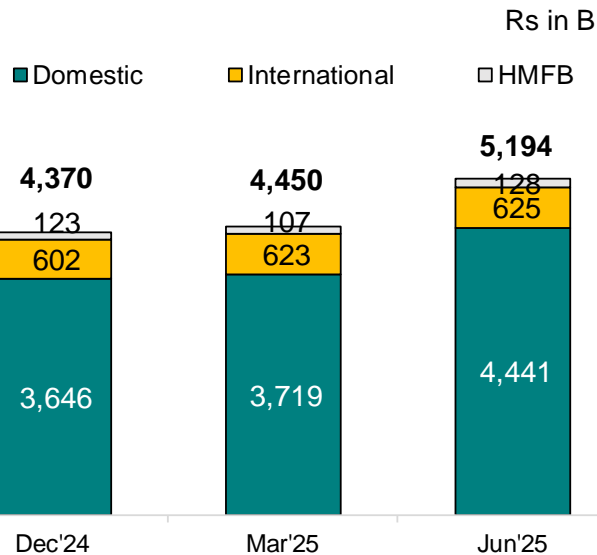


Industry Share

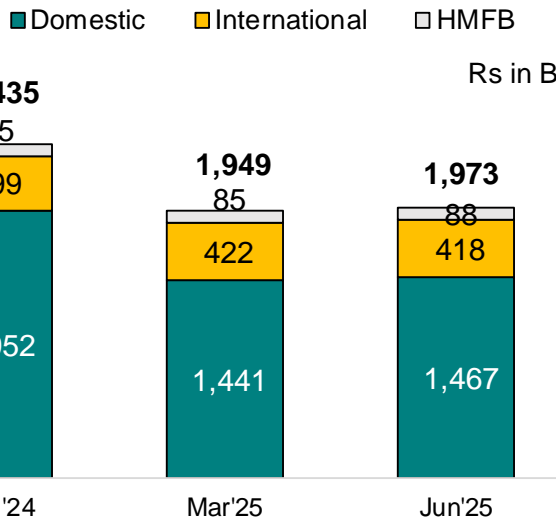


First to hit the 5 trillion mark in deposits... Q2 CA growth is historic high

Deposits



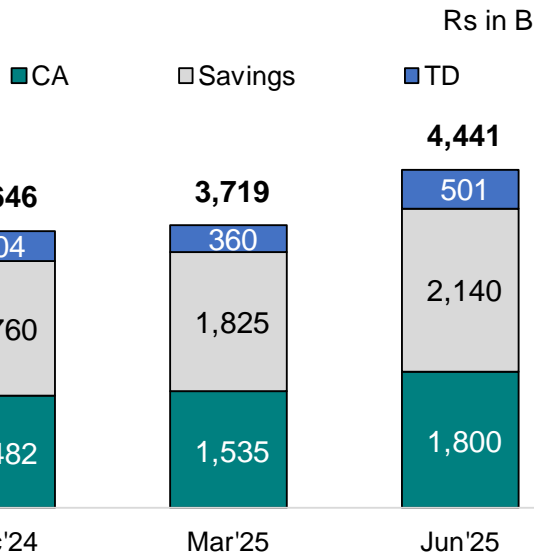
Advances



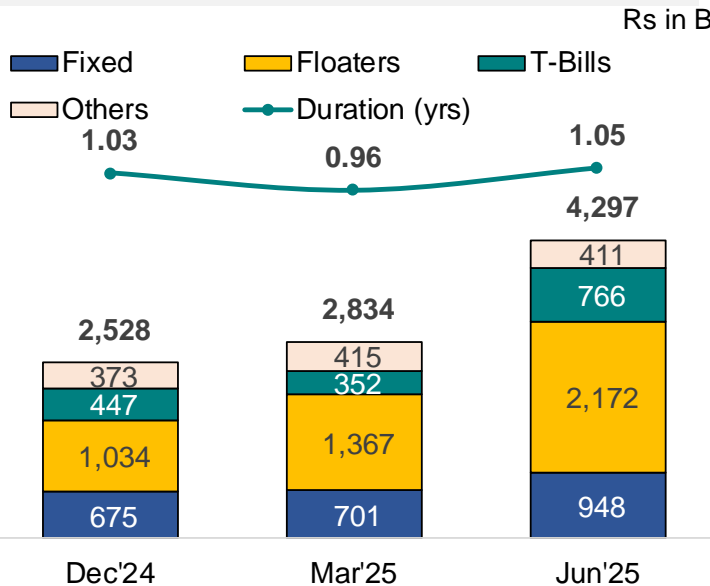
Deposits

- Total deposits have increased by 22% over Dec'24 crossing the Rs 5T mark to reach Rs 5.2T.
- Current accounts grew by Rs 440b, the highest ever quarterly growth.
- The CA ratio continues to improve steadily, from 37.3% in Dec'24 to 40.5% in Jun'25.
- Average domestic deposits grew by Rs 246b, purely driven from low-cost deposits. Average current accounts increased by 21%.
- International deposits are \$41m higher than Dec'24.

Domestic Deposits – by category



Investments



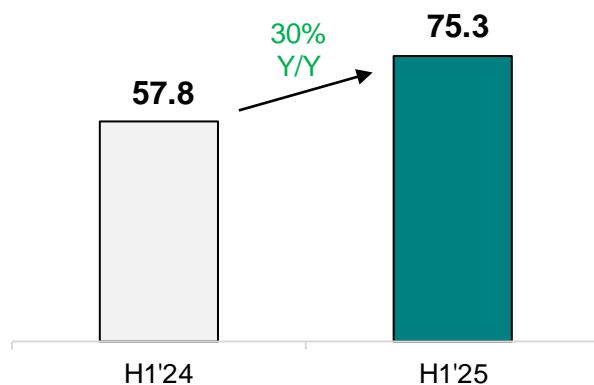
Advances & Investments

- **Domestic** advances rebounded by Rs 26b from Mar'25 after the expected decline from the Dec'24 peak.
- Commercial and Retail lending were the main contributors to growth; additionally, the Consumer business continued its steady growth to Rs 156b.
- **International** advances have grown by \$ 42m over Dec'24.
- Investments have increased to Rs 4.3T on the back of the strong deposit growth; additional liquidity was largely deployed in floating-rate PIBs.

H1'25 – Record PBT of Rs 75.3b, up 30%

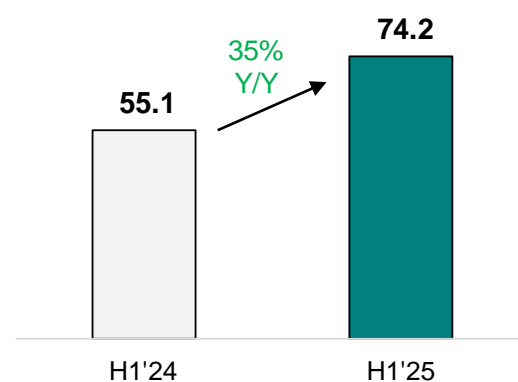
Group

Rs in B

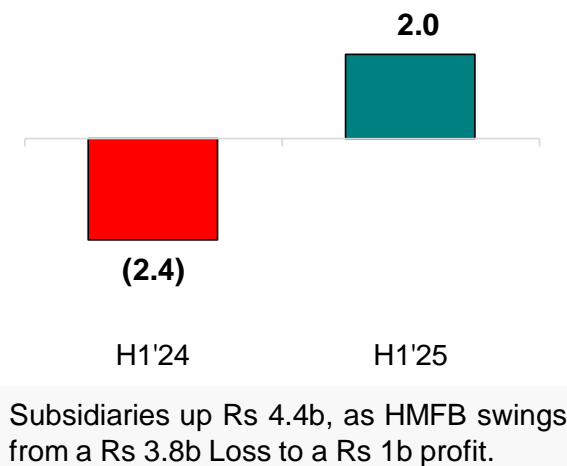


Core domestic business

Rs in B

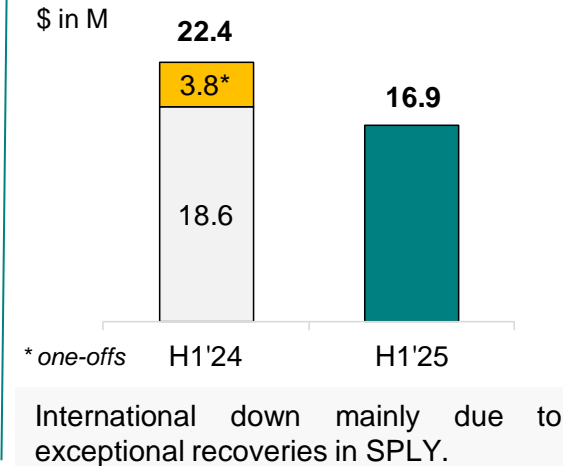


Domestic Subsidiaries



Core International

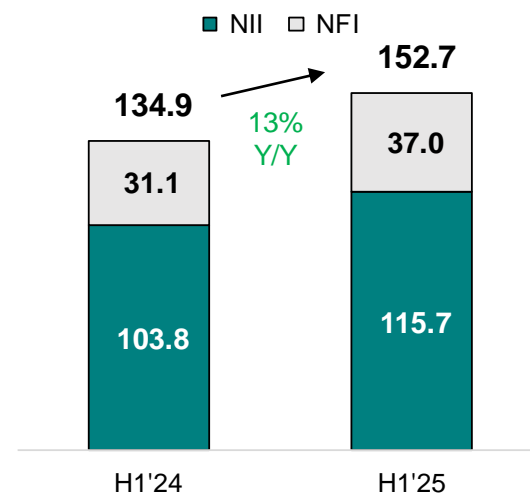
\$ in M



Core Domestic

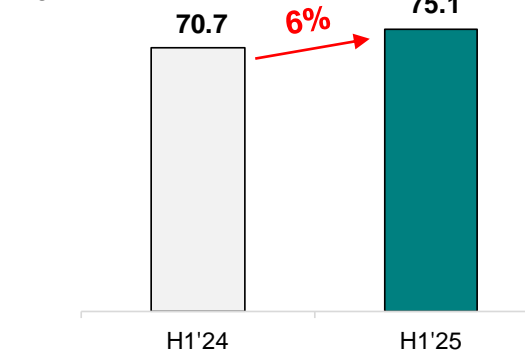
Revenue up by 13% YoY to Rs 152.7b

Rs in B



Admin. Expenses – cost optimization strategies improve C/I from 52.4% to 49.2%

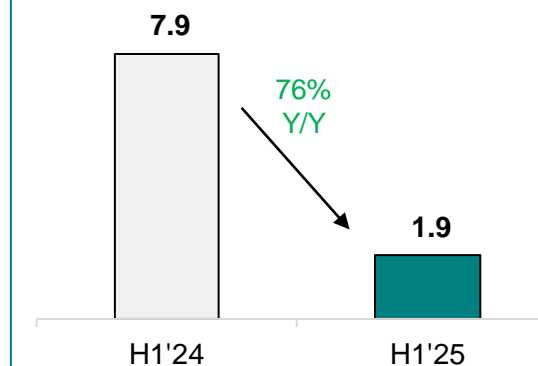
Rs in B



Initiatives result in a contained expense growth of 6% - well below industry levels.

Provisions

Rs in B

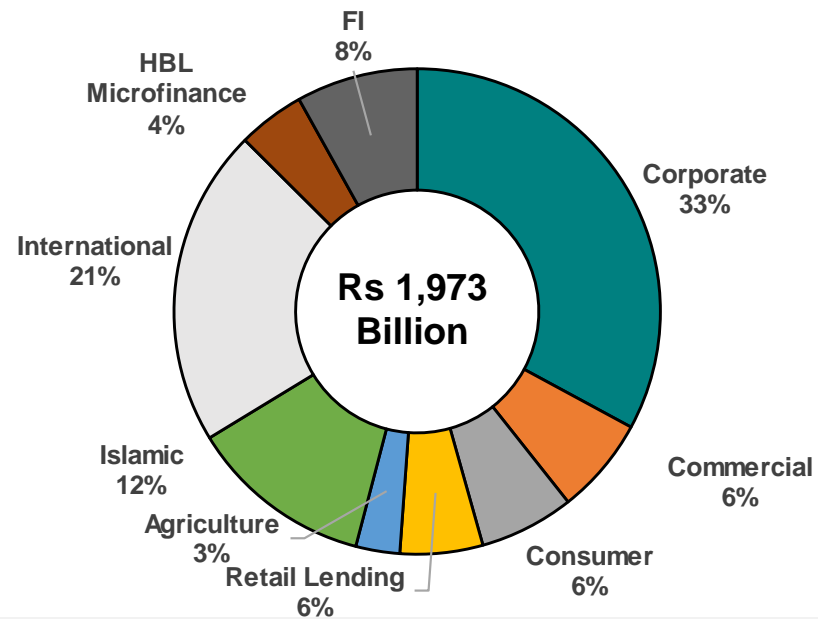


Provisions Rs 6.0b lower YoY due to higher recoveries in H1'25 vs IFRS related provisions in H1'24.

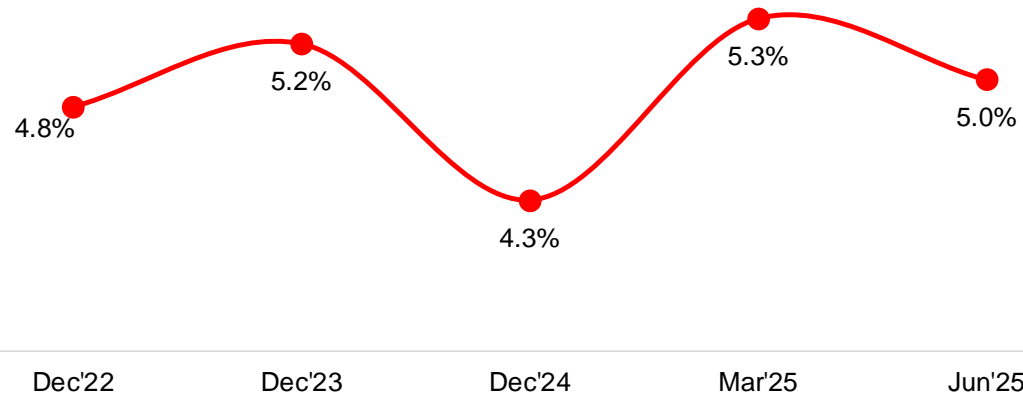
PBT up by 30% to Rs 75.3b

- Core domestic PBT is up 35% to Rs 74.2b due to strong revenue growth, contained expenses & lower provisions.
- Margins maintained at H1'24 level despite 960bps drop in KIBOR. Falling asset yields matched by reduction of 578bps in deposit cost
- NFI up 19%, due to Rs 7.5b higher capital gains
- Expenses – Specific initiatives lead to a Rs 1.5b reduction in costs YoY. Bank's C/I falls from 57.3% to 55.2%.

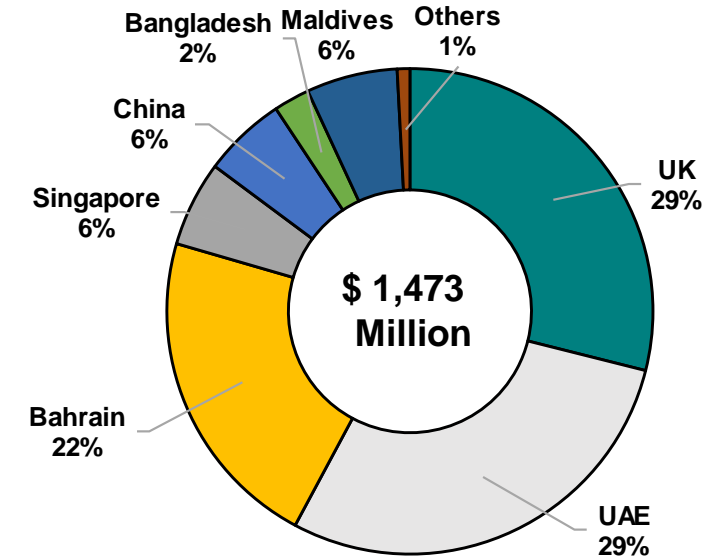
Loan Portfolio composition by line of business



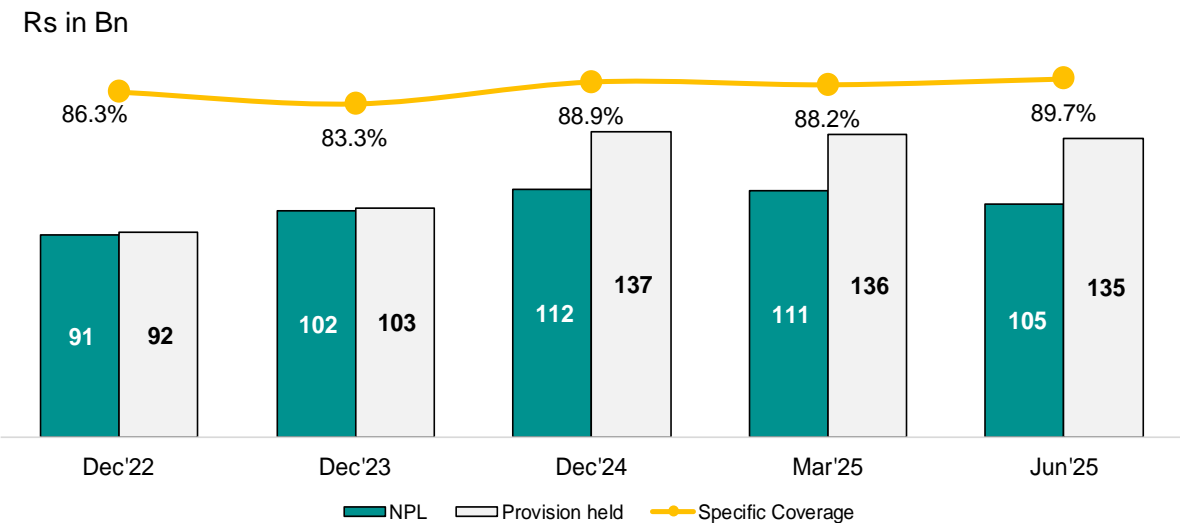
Infection ratio – improves to 5% amidst recoveries & uptick in loans



International Loan Portfolio – Location wise

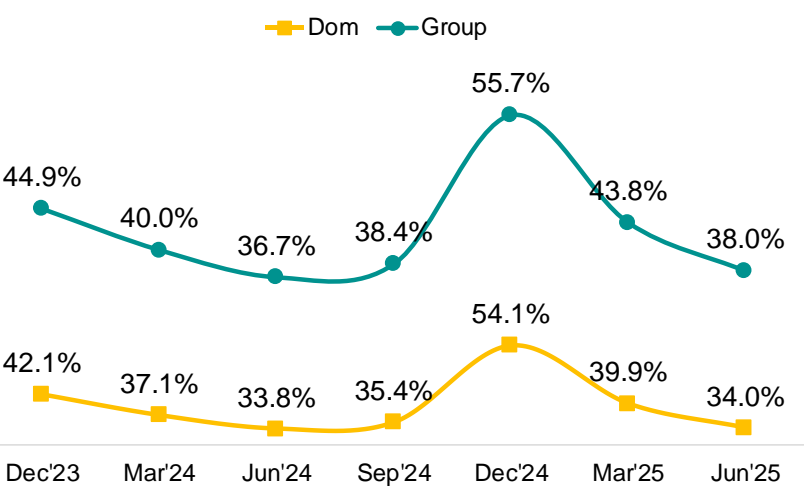


Specific coverage at nearly 90%

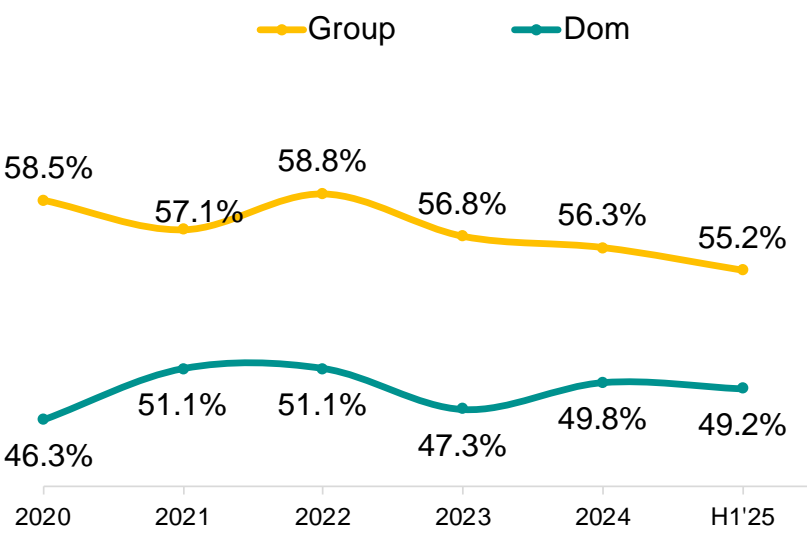


Key Performance Metrics

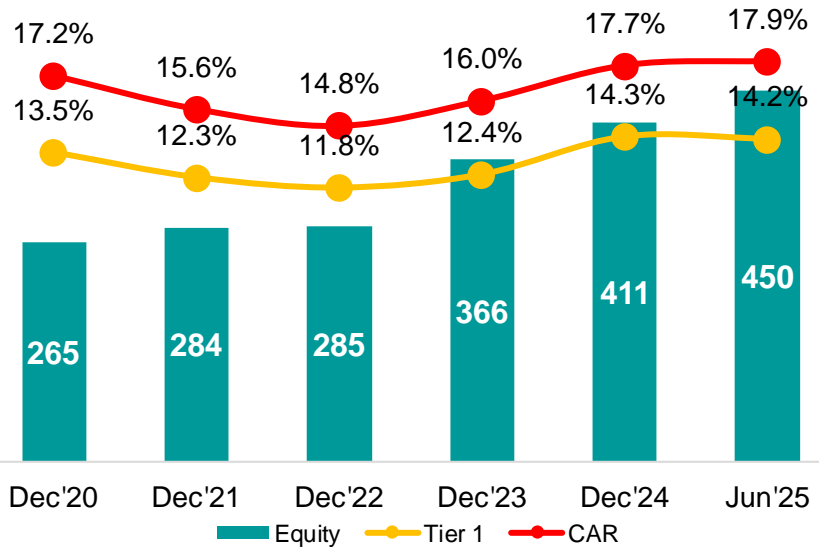
ADR drops below 40% with double-digit deposit growth



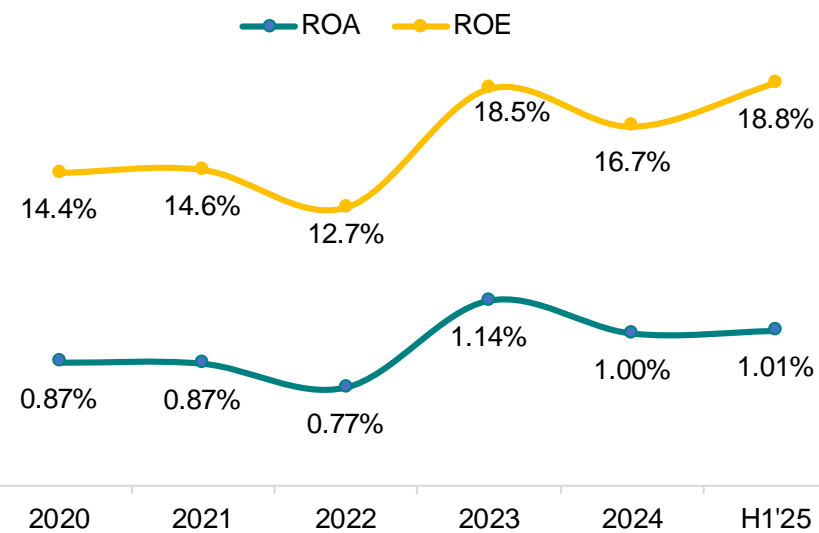
Cost to income ratio – slowly trending down



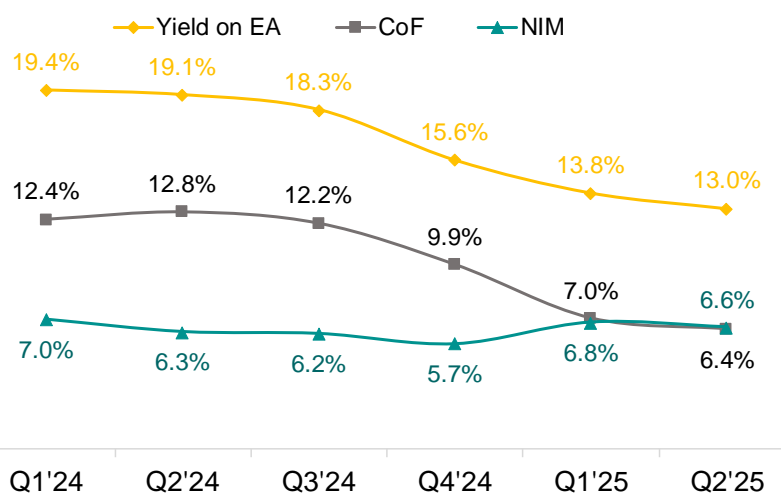
CAR – strengthens further on profitability, MTM



ROA & ROE – returns strengthen as higher fixed income gains drive up profitability



NIM – softens to 6.6% as asset repricing catches up to lower deposit cost



BVPS – lifted by higher MTM on investment EPS – continues to strengthen

