

9M'2025 Results

Investor Presentation

October 30th, 2025

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Our Strategic Pillars – continue to drive our growth ambitions



Fueling Pakistan's Economic Growth



- Agricultural Financing
- SME Financing
- Infrastructure Financing
- Remittances
- Sustainability / ESG
- Financial Inclusion



Shaping the Financial Industry



- Retail Banking
- Consumer Banking
- Corporate Banking
- HBL Microfinance Bank
- HBL Zarai Services
- Development Finance
- Konnect by HBL
- Digital



Achieving Regional Relevance



- China
- Bahrain
- UAE
- Sri Lanka
- Bangladesh
- Singapore
- United Kingdom
- Turkey
- Maldives

Delivering on our strategic pillars through Digitization, Customer Centricity and World Class Talent

With market leadership in core segments, we have the largest customer base in Pakistan **HBL**

Key Facts 9M'25

#1 Net Advances PKR 2.0 Tn Largest lender in the financial sector	#1 Total Deposits PKR 5.1 Tn ↑ 713 Bn vs Dec'24	#1 CA Deposits PKR 1.9 Tn ↑ 371 Bn vs Dec'24	#1 Total Customers 40Mn+	#1 International Branches 25	Total Branches in Pakistan 1,640 Islamic – 458 (2nd largest)
NII PKR 207 Bn ↑ 11% YoY	#1 NFI PKR 68 Bn ↑ 11% YoY	Total Revenue PKR 275 Bn ↑ 11% YoY	PBT PKR 112 Bn ↑ 31% YoY	PAT PKR 51 Bn ↑ 19% YoY	Balance Sheet Size PKR 7.2 Tn (2nd largest)
Investment Portfolio PKR 4.0 Tn (3rd largest)	Total Capital PKR 464 Bn (2nd highest)	Share Price (28th Oct 2025) PKR 298.6 ↑ 71% since Dec'24	Number of Shares 1.47 Bn	Market Cap USD 1.6 Bn (one of the largest amongst banking sector)	Total CAR 18.32% ↑ 62bps vs Dec'24

Market recognition of our contribution as the leading bank in Pakistan



**Best Investment Bank
Best Bank for Large
Corporates**



**Sukuk Advisor of the Year
Best Islamic Project
Finance Deal**



**Project Finance House
Utilities Deal of the Year**



**Best Board of the
Year**



**Best Conventional
Bank of the Year**



**Best Bond Advisor
Best Syndicated Loan**



**Corporate &
Investment Bank of
the Year**



**Best Investment Bank
Best DCM House**



Best Bank



**Best Bank
Best Bank for ESG
Best Corporate Bank**



**Best Islamic Finance
Local Currency –
Asia**



**Trade Finance /
Project Finance
Bank of the Year**



Best Bank for SMEs

**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**

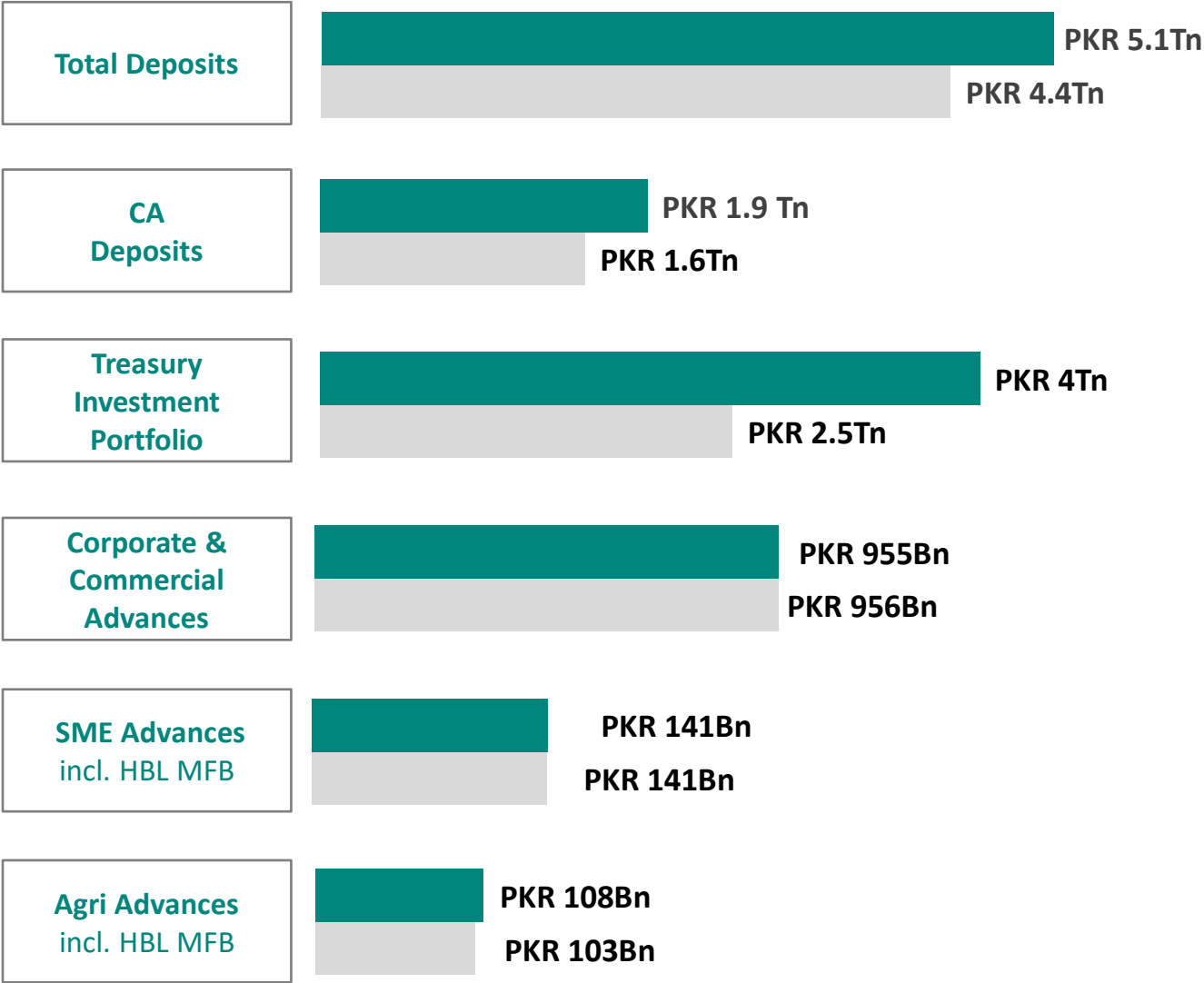


**HBL ranked #1
HBLMFB ranked #2**



**Won best practice in 14
out of 15 categories in
2024**

Our Business segments are well positioned to deliver consistent earnings growth



Sep 2025 Dec 2024

#1 Highest Number of touchpoints in Pakistan

141,260

As at Sep'25

1,640

Branches

40,009

POS Terminals

54,401

Konnect Agents

2,264

ATMs

42,162

QR Codes

784

IPG Merchants

Largest Consumer book across all banks

Sep'25 vs Dec'24

#1

PKR 164 Bn
↑15% vs Dec'24
Consumer Lending

#1

PKR 52 Bn
↑PKR 2.5 Bn
Personal Loans

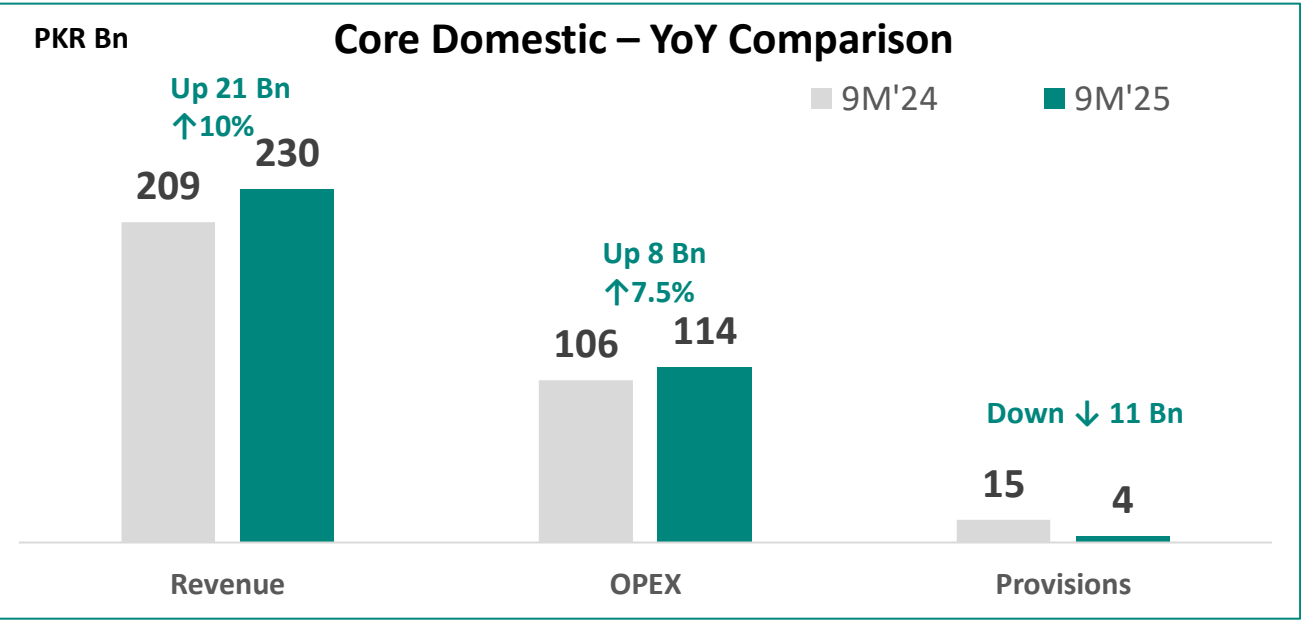
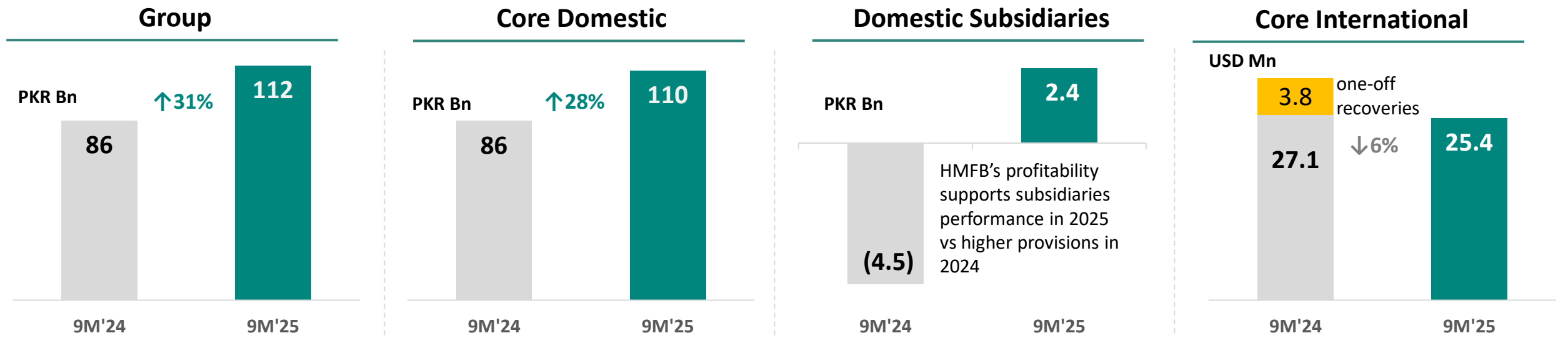
#1

PKR 51 Bn
↑PKR 9.8 Bn
Credit Cards

PKR 39 Bn
↑PKR 5.6 Bn
Auto Loans

PKR 21 Bn
↑PKR 2.9 Bn
Mortgages

9M'25 Performance remains resilient with 31% growth in PBT over last year



Key drivers of growth and profitability in 9M'25:

NII up 11% YoY despite margin compression, driven by:

- 23% YoY growth in Average Domestic CA of Rs. 264Bn
- Build up in floating rate govt securities at healthy spreads
- Reduction in cost of deposits in line with improved CASA mix

Fee base maintained at Rs. 34Bn with momentum across all segments

Timely realization of capital gains of Rs. 14 Bn in 9M'25 (9M'24: Rs. 6.6Bn)

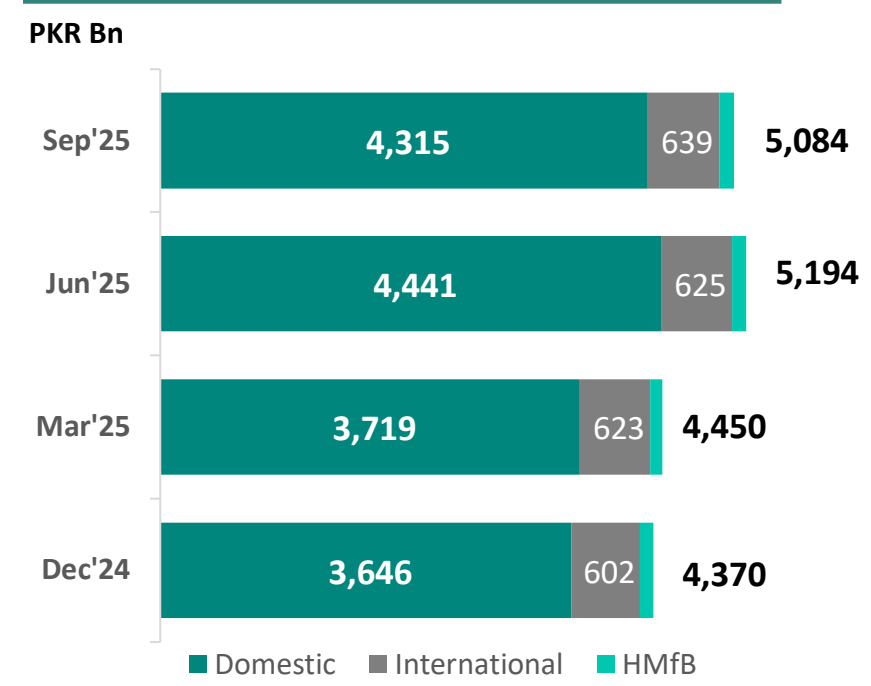
Expenses remain contained with cost discipline across all areas

Higher loan loss recoveries in 9M'25 vs IFRS related provisioning in 9M'24

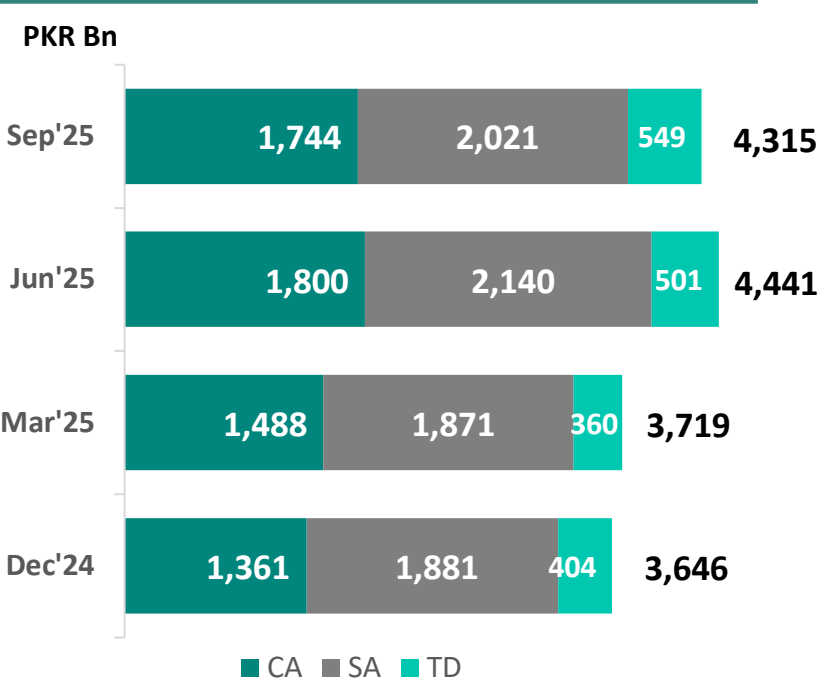
Deposit acquisition regains strong momentum in 2025

We continue to build our sales and distribution teams, with a dedicated proposition for each segment

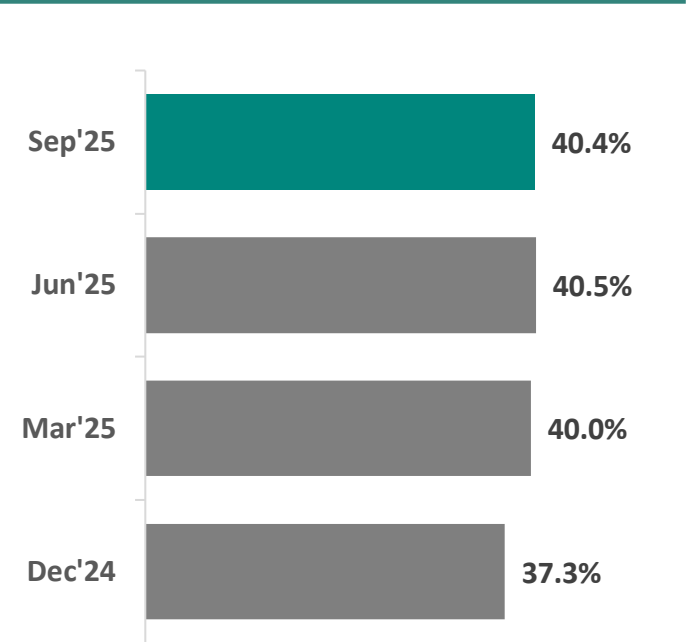
#1
Highest Deposits at Rs 5T with 16% Growth v Dec'24



Domestic Deposits by category



Domestic CA improves from 37% to ~40%

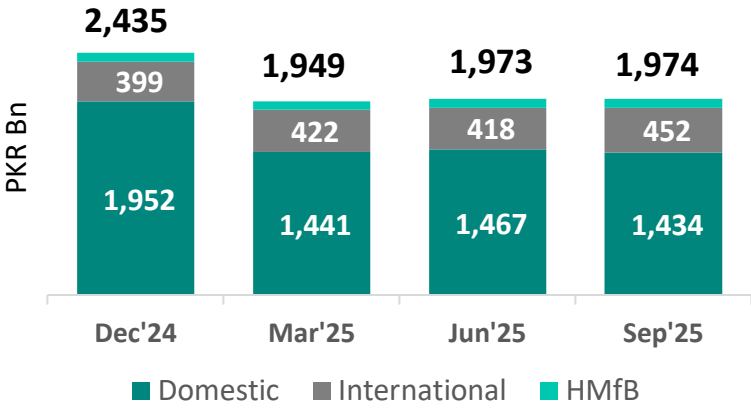


Our focus remains on maintaining market share levels while optimizing portfolio mix and COD:

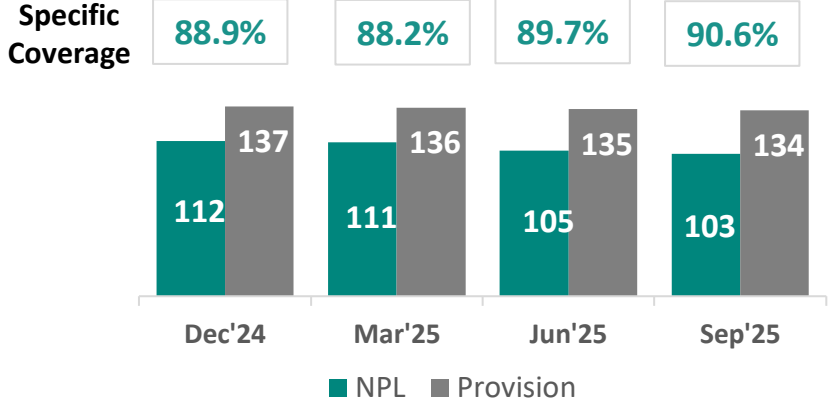
- At Group level, CA deposits have increased from Rs. 1.57 Tn in Dec'24 to Rs. 1.94 Tn as at Sep'25 (up 24%, Rs. 371 Bn)
- Driven by a strong momentum across all regions, Avg Domestic CA recorded YoY increase of 23% (incremental deposit of Rs. 264 Bn)
- Overall total domestic deposits increased by 18%, Rs 669 Bn supporting balance sheet expansion and investment strategy
- International deposits have increased from USD 2.2 Bn in Dec'24 to USD 2.3 Bn in Sep'25 (increase of USD 110 Mn)

We maintain our leadership across lending segments with quality assets

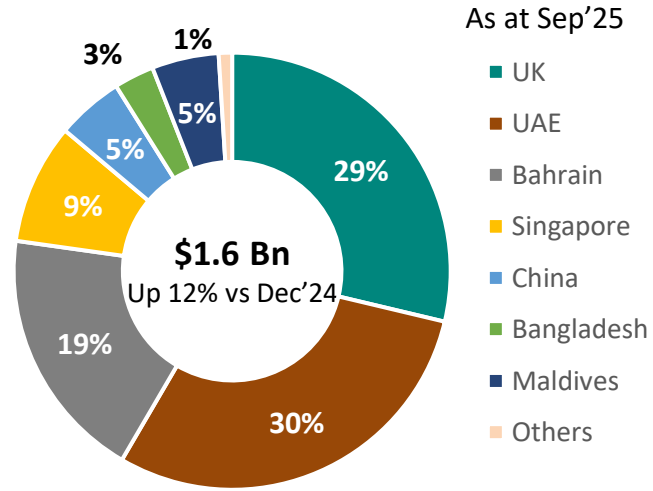
Loan Portfolio well diversified



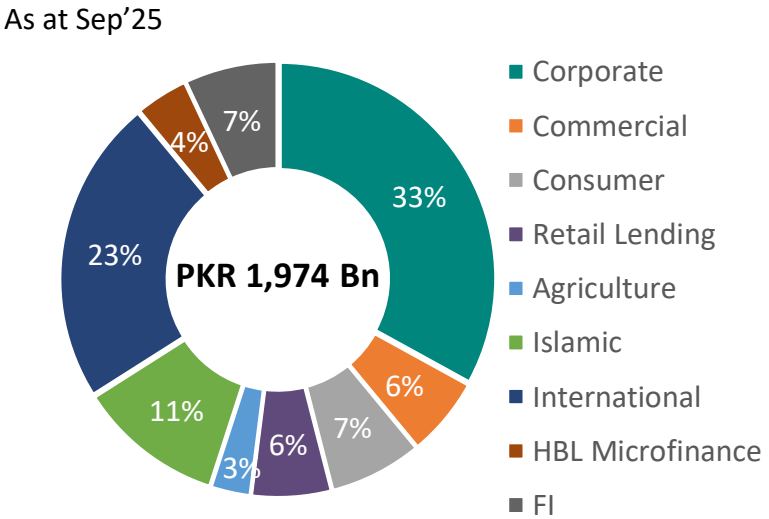
NPLs decline over the year, strong coverage



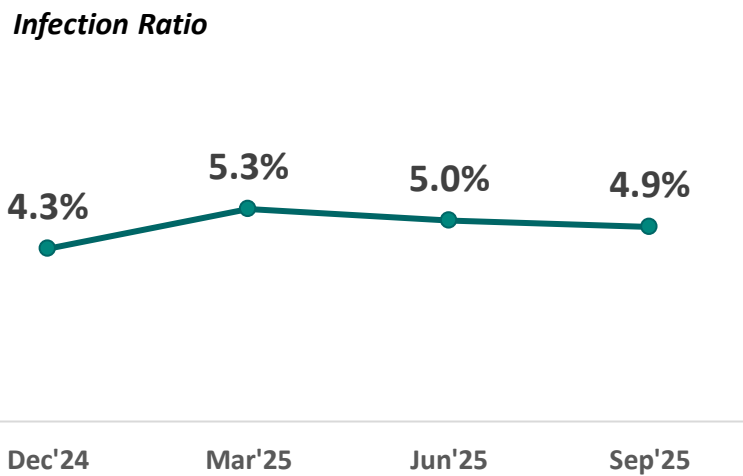
International Loan Portfolio



Segment-wise portfolio breakup



Asset quality maintained across portfolio

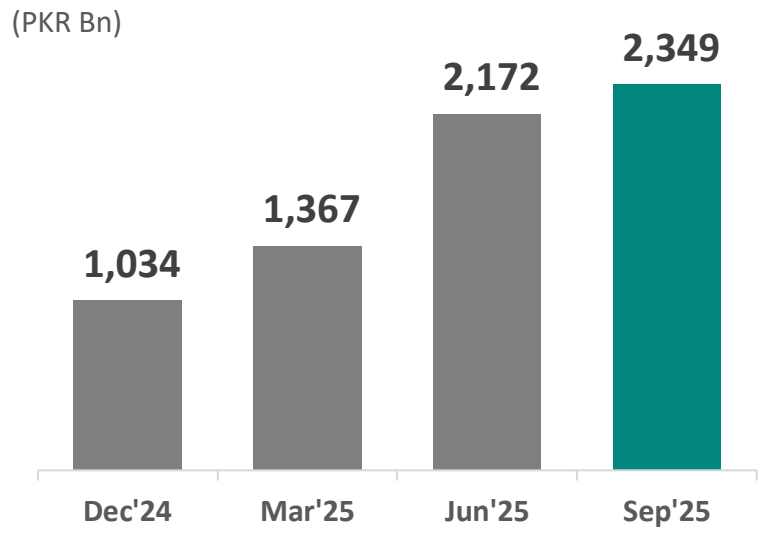


Key Highlights:

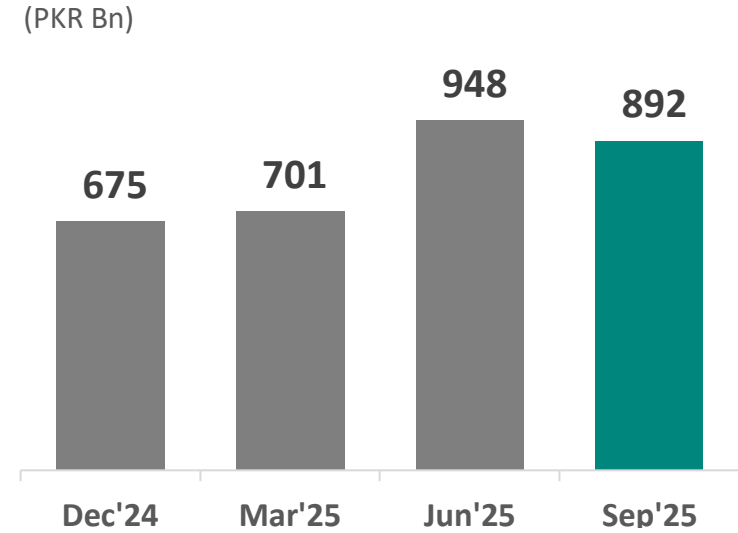
- Overall corporate & commercial portfolio stood at PKR 955 Bn in line with Dec'24 levels – with diversification across sectors
- Consumer portfolio has increased from PKR 143 Bn to PKR 164 Bn during 9M, with strong momentum across credit cards & autos
- International loan portfolio increased by USD 175 Mn during the year
- Overall lending portfolio continues to support NFI levels across fees and FX

Investment portfolio is well positioned to achieve optimal returns

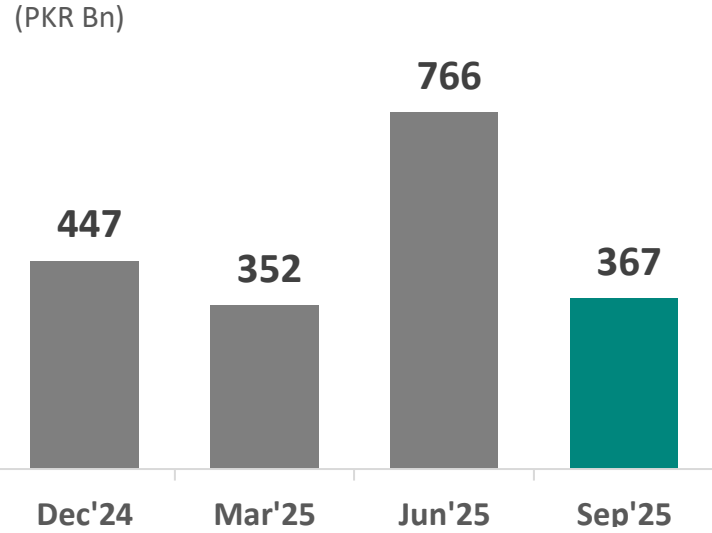
Floaters – build up in Q2 & Q3



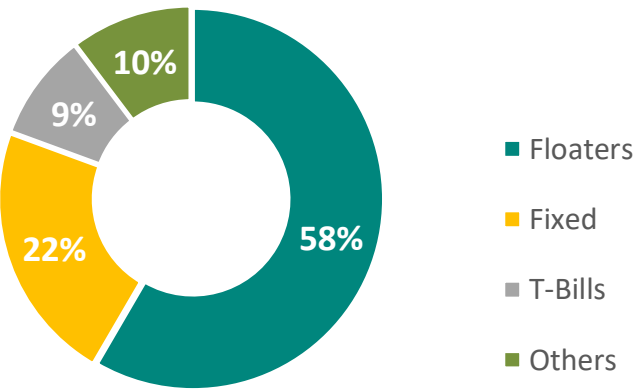
Fixed Rate Bonds - active participation



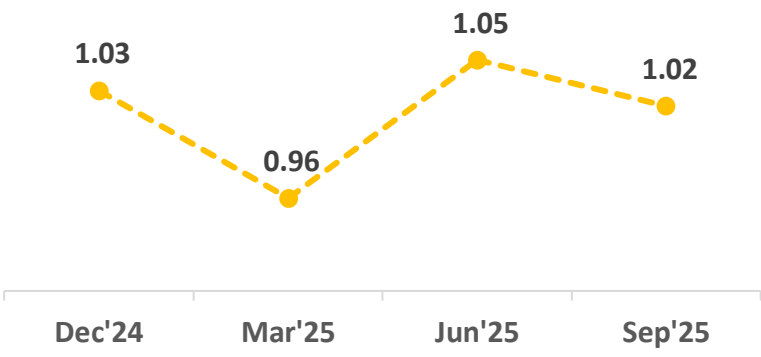
T-Bills – supporting NIMs and trading



Portfolio Mix as at Sep'25



Overall portfolio duration



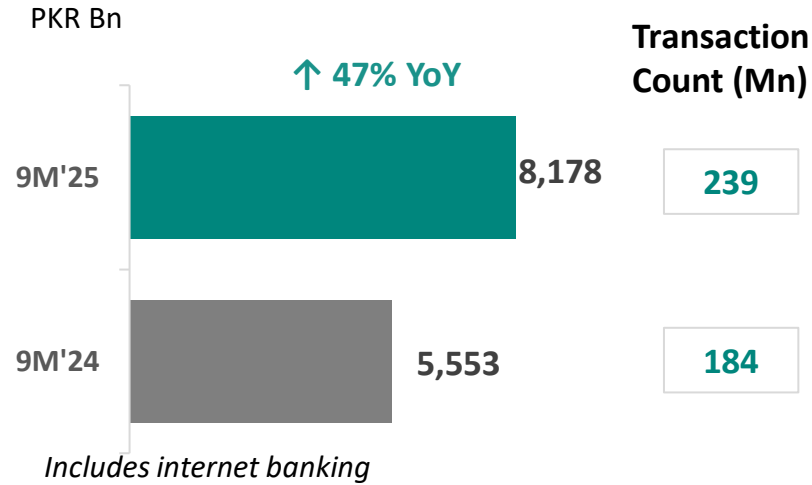
ALM Strategy in 2025

- Steady build up in floaters, deployment of savings deposits at healthy spreads
- Increase in fixed income portfolio to drive steady returns over the medium term – utilizing low cost/CA deposits
- Larger overall portfolio maintained during the year, while timely realization of capital gains of PKR 13.7 Bn on T-Bills, PIBs and Sukuks
- MTM surplus improves from PKR 32.0 Bn in Dec'24 to PKR 67.4 Bn in Sep'25

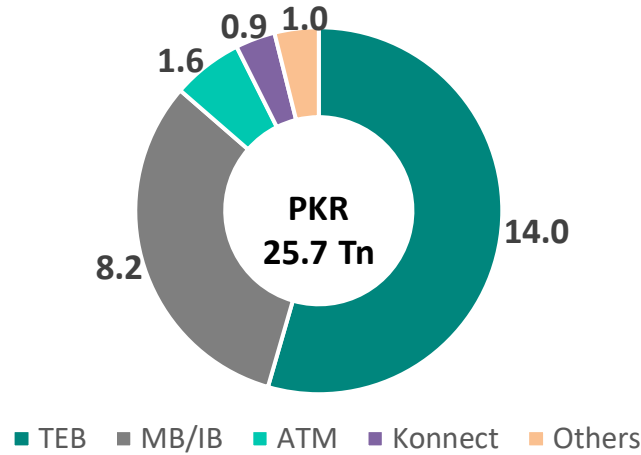
Digital led initiatives continue to deliver strong results

Focus on technology to drive efficiency & better customer engagement

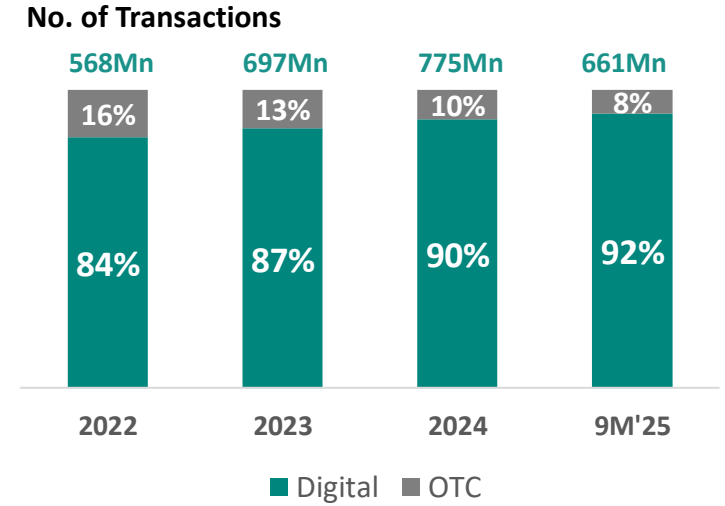
Mobile banking payments cross Rs 8Tn



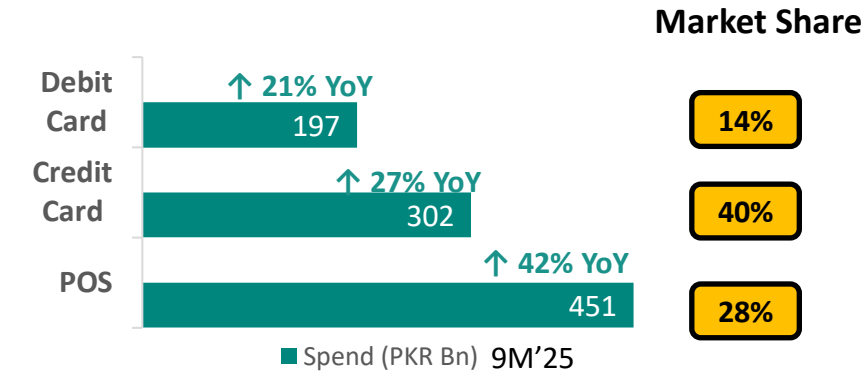
Overall digital payments up 34%



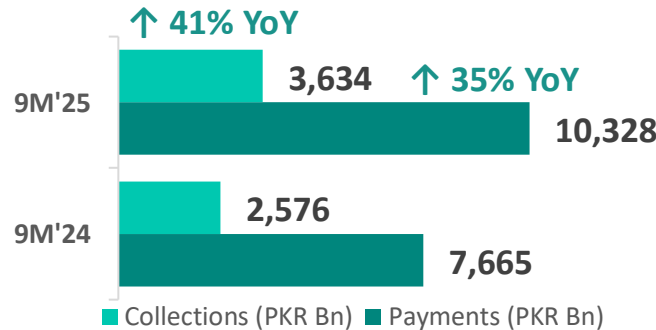
Digital vs OTC ratio 92:8



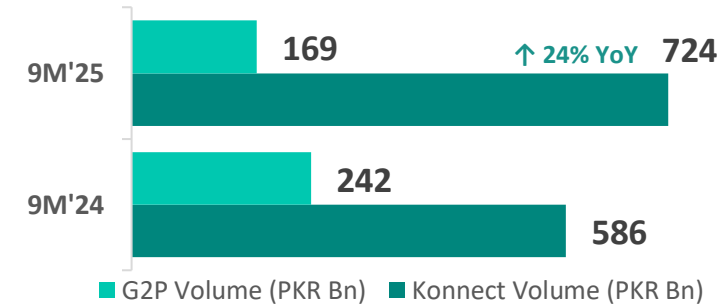
#1 Leadership in cards – 6.7M card base



#1 Leadership in Transaction Banking (TEB)



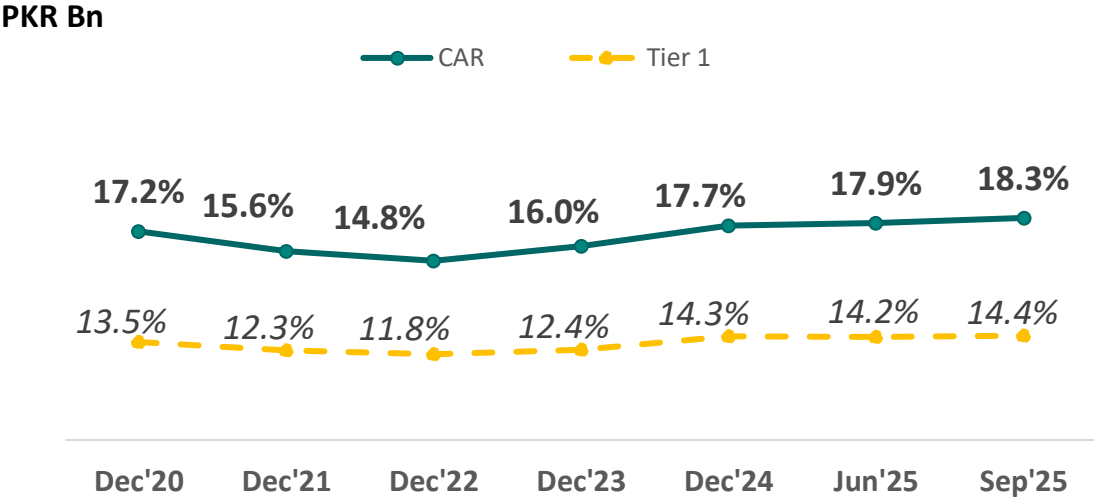
#1 Leadership in Branchless Banking



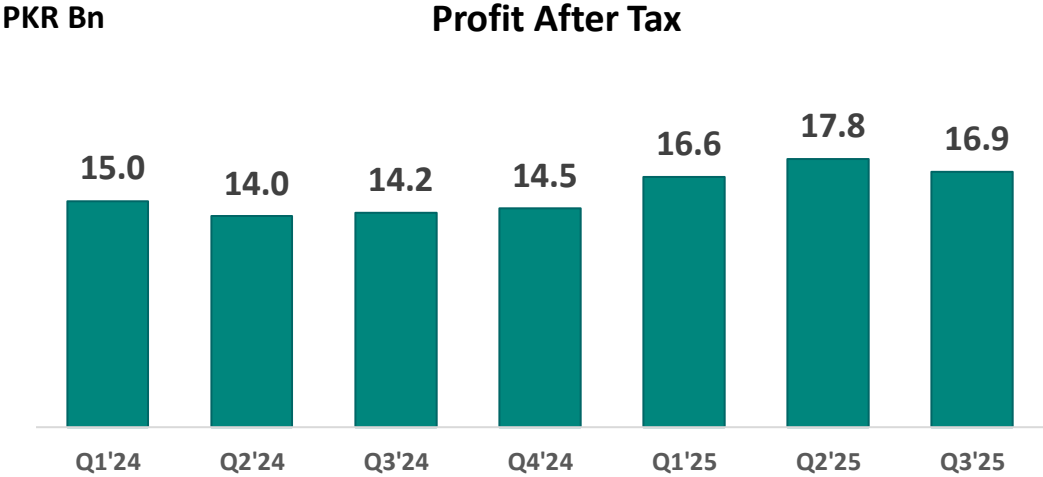
Supported by a strong capital base, ROE levels are rising



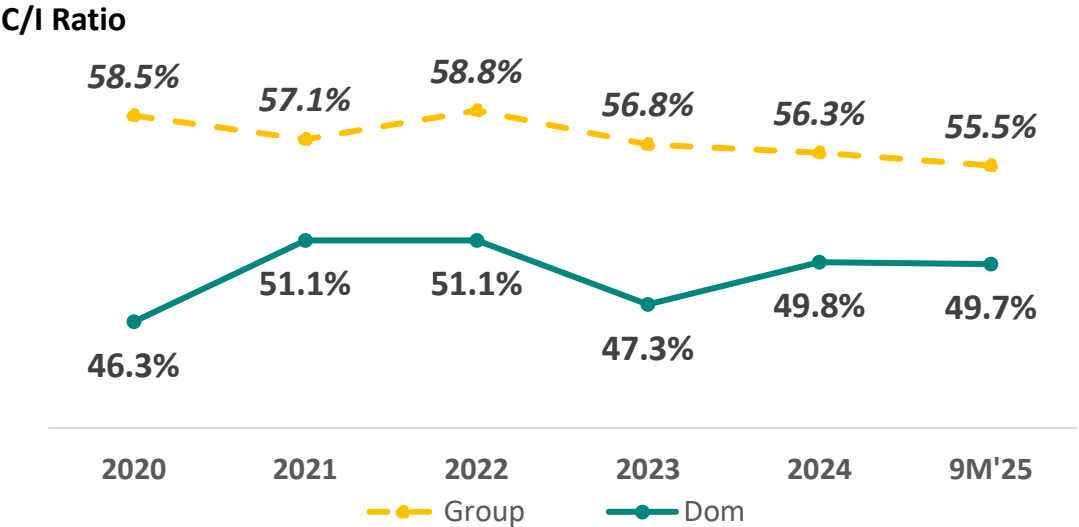
Overall CAR strengthens to 18.3% as at Sep'25



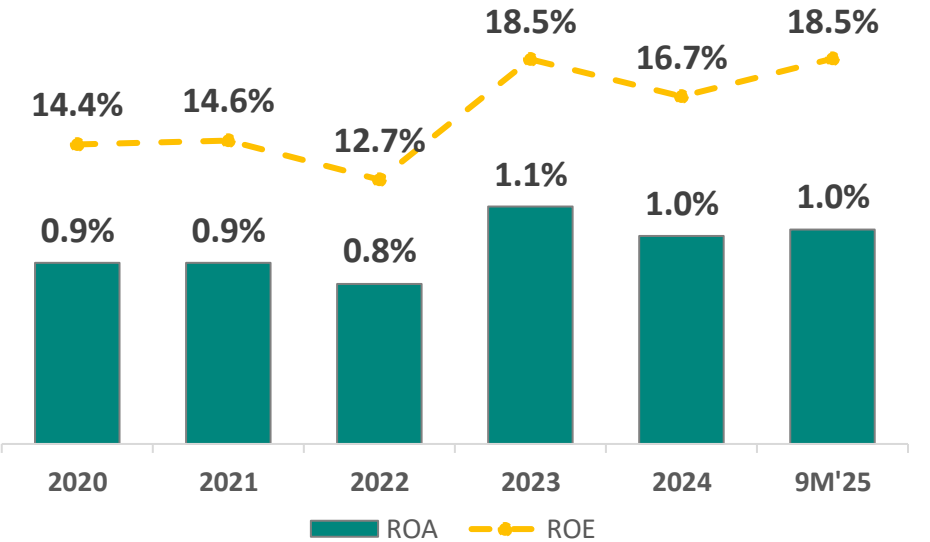
Consistent earnings maintained despite NIM compression



Cost discipline showing results

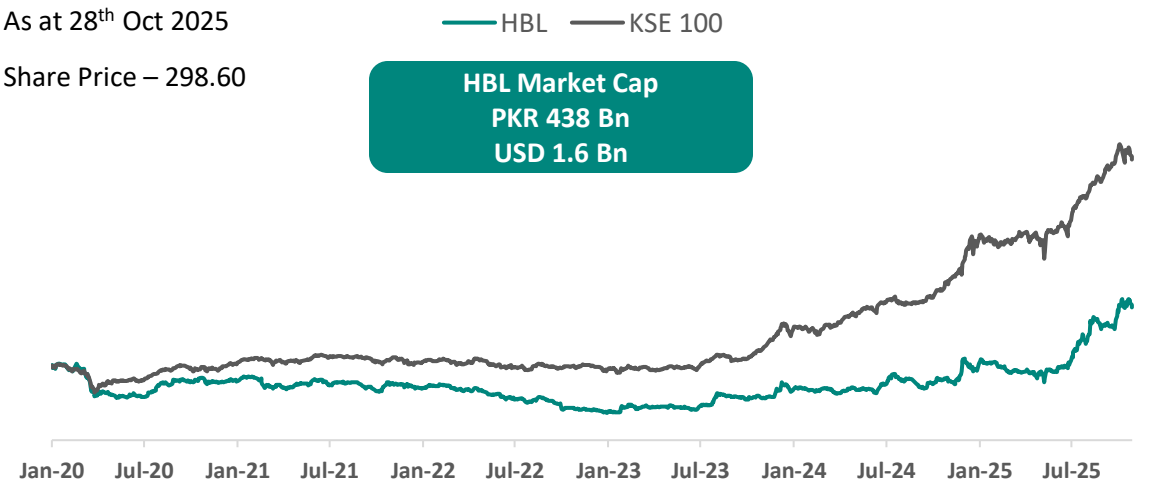


ROE focus visible and growing to potential

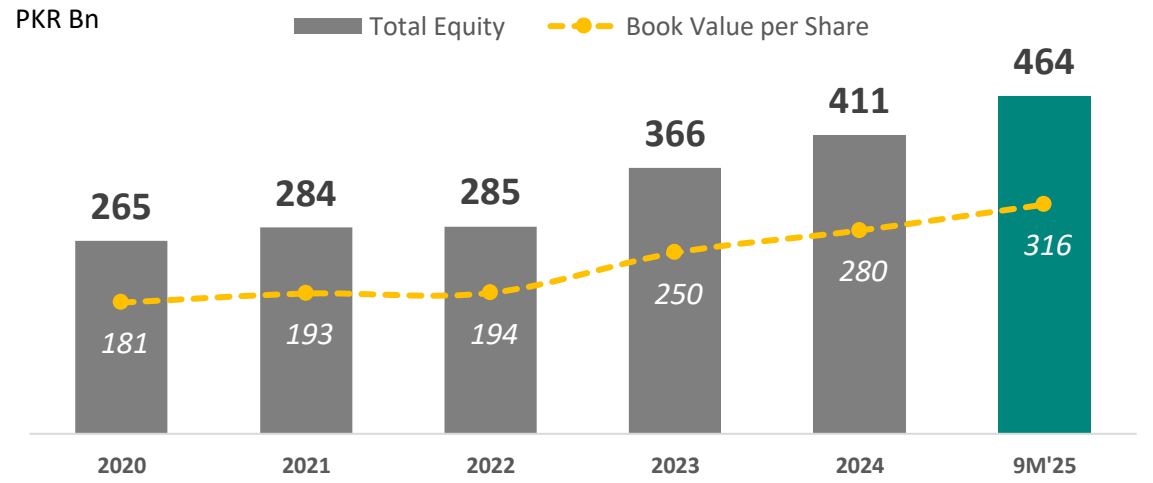


Consistent shareholder returns with improving payout levels

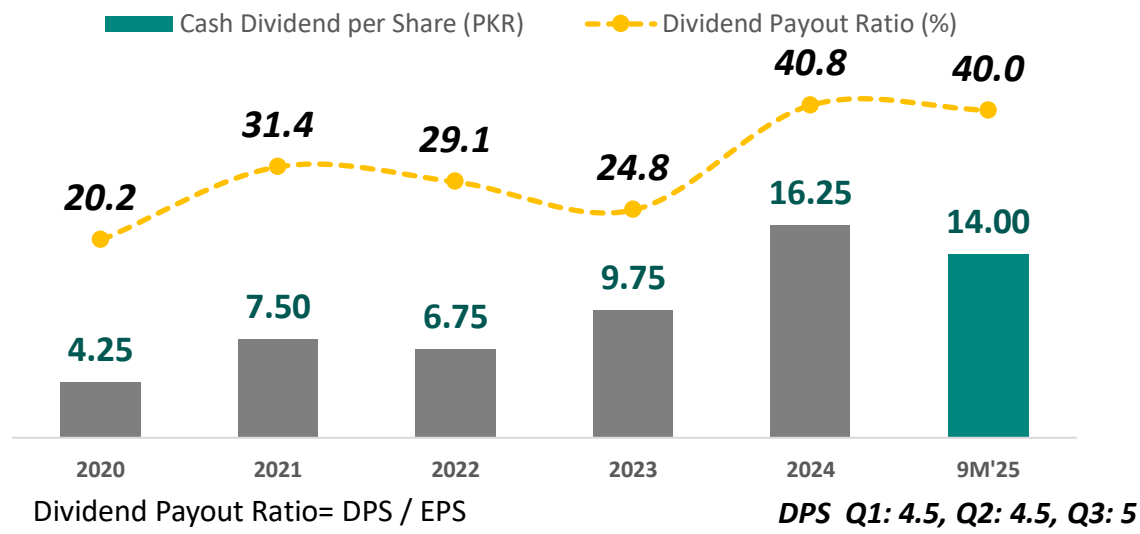
HBL's share price vs KSE-100 over last 5 years



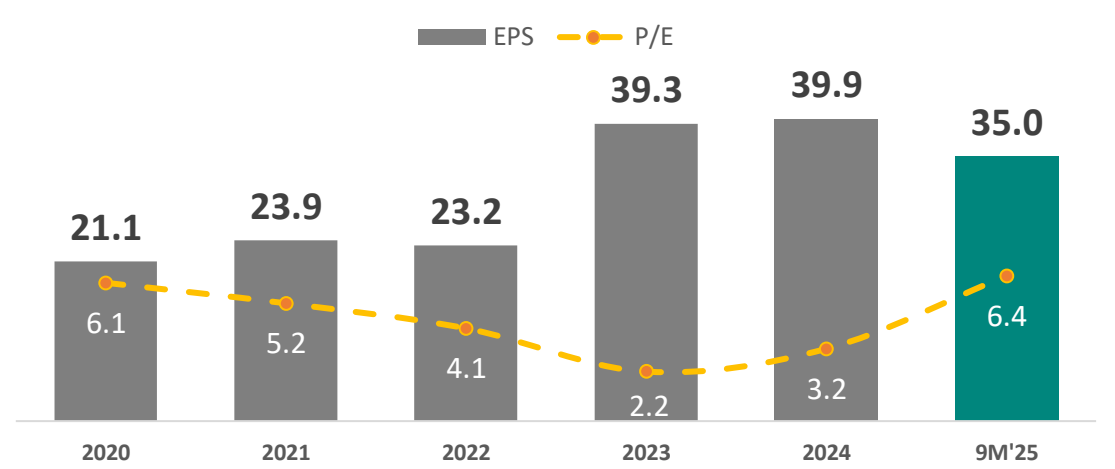
Equity and Book Value per share



Dividend payouts levels



EPS and P/E Ratio



We aim to deliver consistent growth in earnings to build-up long term shareholder value **HBL**

Our Strategic Pillars

Our Priorities Ahead....

Fueling Pakistan's Economic Growth

- Credit expansion across sectors that build country's long term export potential
- Invest in Agri and SME, fully integrate unbanked segments within the financial sector
- Leverage customer base to actively contribute to the turnaround of the Digital Economy

Shaping the Financial Industry

- Expanding footprint in key locations, with a dedicated proposition based on demographics
- Setting service benchmarks led purely by customer needs – across physical and digital channels
- Core Banking Technology investments with better solution delivery, operational efficiencies

Achieving Regional Relevance

- Grow within core markets, capture wider retail segment opportunities
- Building trade flows across regional corridors using FI relationships and international network
- Deliver sustainable returns on overseas businesses with RWA synergies and capital appreciation

Investor Relations Contact Information
Arif Akmal Saifie, CFA
Head of Investor Relations
arif.saifie@hbl.com