



CORPORATE BRIEFING 2024



BAHL-OVERVIEW



Incorporation & Operations Beginning Date
October 1991
January 1992



Global Presence
Bahrain, Malaysia, Türkiye, UAE, China & Kenya



PBT
PKR 63.1 Billion



Credit Rating
AAA (Long Term)
A1+ (Short Term)



Branches
1202



Total Assets
PKR 3052 Billion



Deposits
PKR 2,222 Billion



Advances
PKR 768 Billion



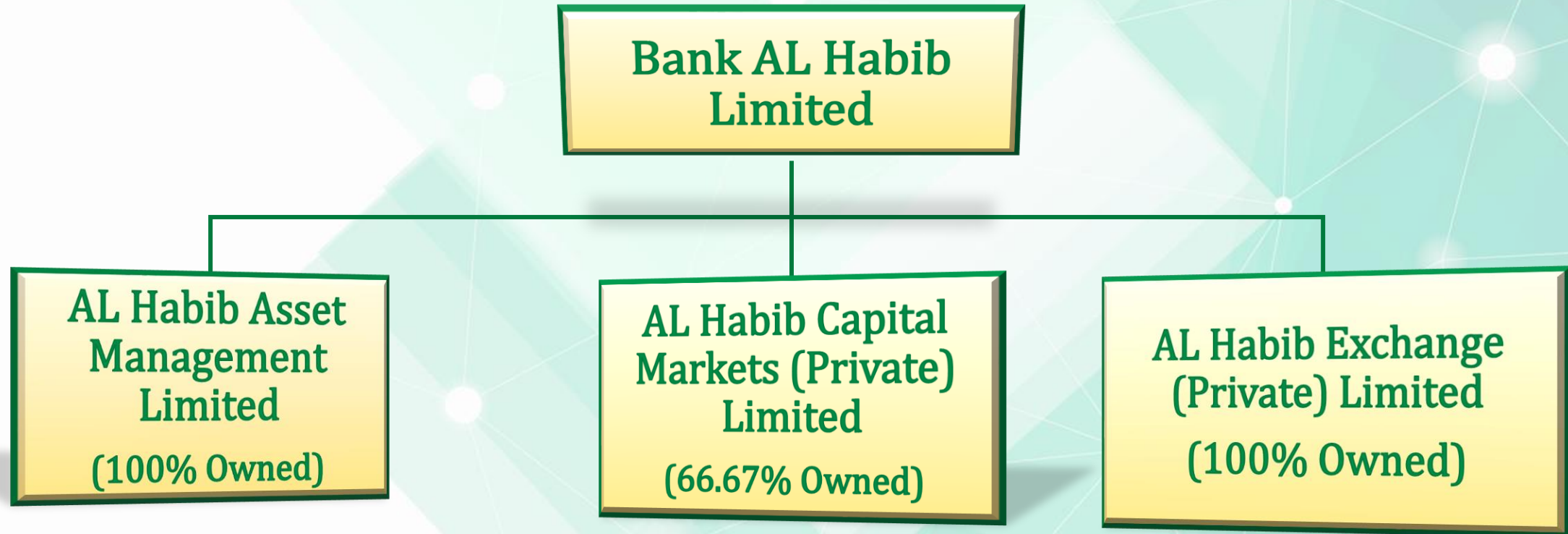
Market Share
6.89% in Deposits &
6.47% in Advances



Equity (excl surplus)
PKR 129 Billion



BANK AL HABIB LIMITED & SUBSIDIARIES





BOARD OF DIRECTORS

Abbas D. Habib

Chairman

Adnan Afridi

Anwar Haji Karim

Arshad Nasar

Farhana Mowjee Khan

Humayun Bashir

Mohammad Rafiquddin Mehkari

Murtaza H. Habib

Qumail R. Habib

Executive Director

Syed Mazhar Abbas

Mansoor Ali Khan

Chief Executive



VISION & MISSION

VISION STATEMENT

TO BE OUR CUSTOMERS' MOST CONVENIENT
AND TRUSTED BANK

MISSION STATEMENT

TO MAKE BANKING SAFE, SIMPLE, AND
PLEASANT



CORE VALUES

Respect for people

Relationships of Trust

Service to Customers

Simplicity in Everything

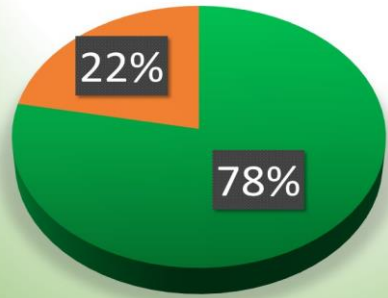
Culture of Ownership

Communication & Cooperation



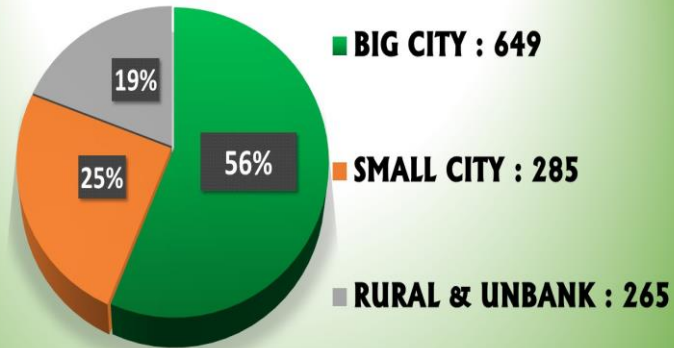
NETWORK

BRANCHES : 1202

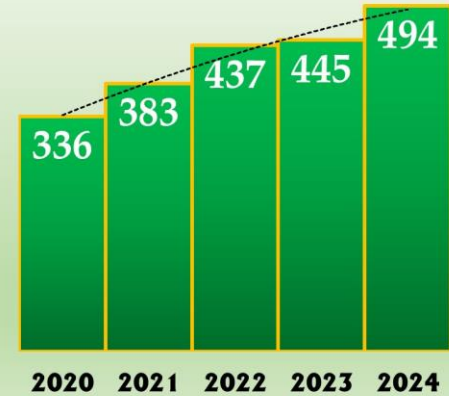


■ **Conventional : 939**
■ **Islamic : 263**

Domestic Branches : 1199



No. Of Cities Covered



Foreign Branches

Bahrain

Malaysia

Representative Offices: 4

China

Turkiye

UAE

Kenya

No. Of ATMs: 1428

On-site : 1194

Off-site : 225

Booth : 11

Mobile ATM : 9

CDM: 41

KEY PERFORMANCE HIGHLIGHTS

PBT

Rs. 63.1 Bln

↑19.10% YoY

PAT

Rs. 33.1 Bln

↑13% YoY

Total Assets

Rs. 3,052 Bln

↑11.33% YTD

Total Deposits

Rs. 2,222 Bln

↑14.91% YTD

Advances - NET

Rs. 767.8 Bln

↓11.69% YTD

Investment - NET

Rs. 1,815 Bln

↑20.66% YTD

Equity

(Before Revaluation)

Rs. 129.5 Bln

↑15.73% YTD

CD/TD

37%



KEY PERFORMANCE HIGHLIGHTS

Earning Per Share

Rs. 29.74

Book Value Per Share

Rs. 116.52

Dividend

Rs. 11.6
YTD

CAR

19.6%

NPL Ratio

4.30%

**Branches
Opened to date**

89



FINANCIAL RATIOS

Gross ADR

36.6%

**PAT To
ASSETS**

1.52%

**PAT To
SHAREHOLDER
FUND**

36.48%

YOA

15.39%

COD

11.9%

**SPREAD
(Adv - Dep)**

3.49%

**Cost To
Income**

43.6%

**Net Interest
Margin**

Rs. 116.6Bln

↑37.38% YoY

**Fee &
Commission**

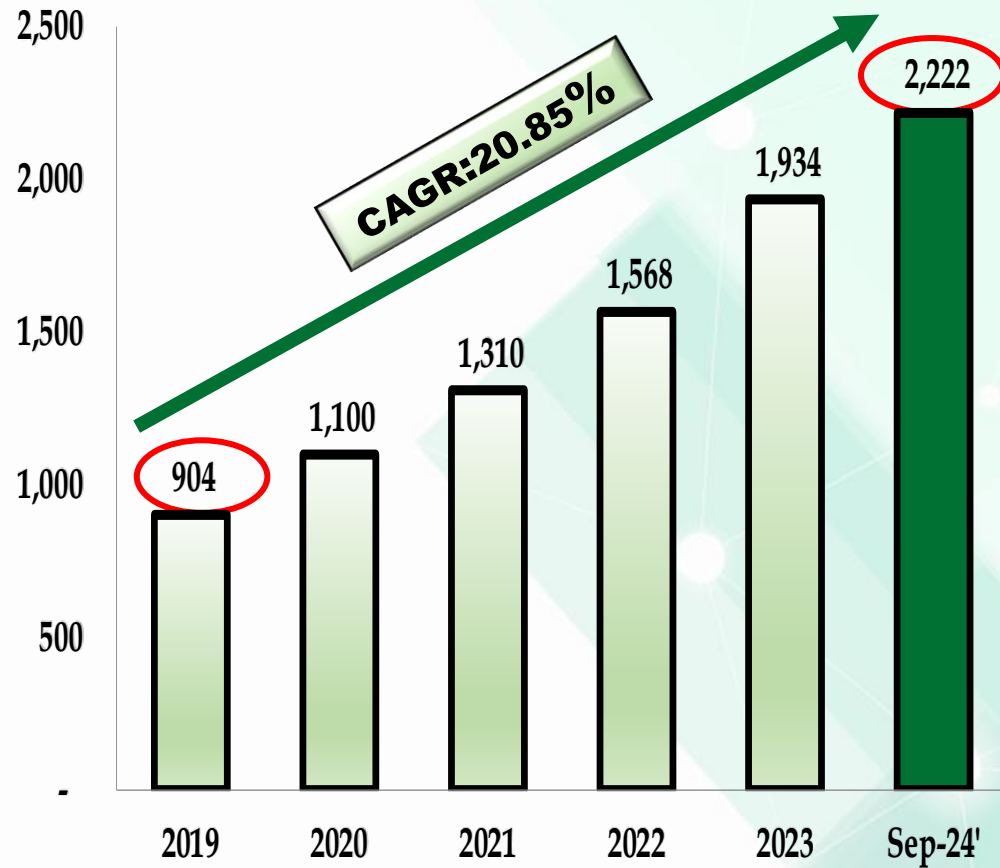
Rs. 13.7 Bln

↑32.3% YoY

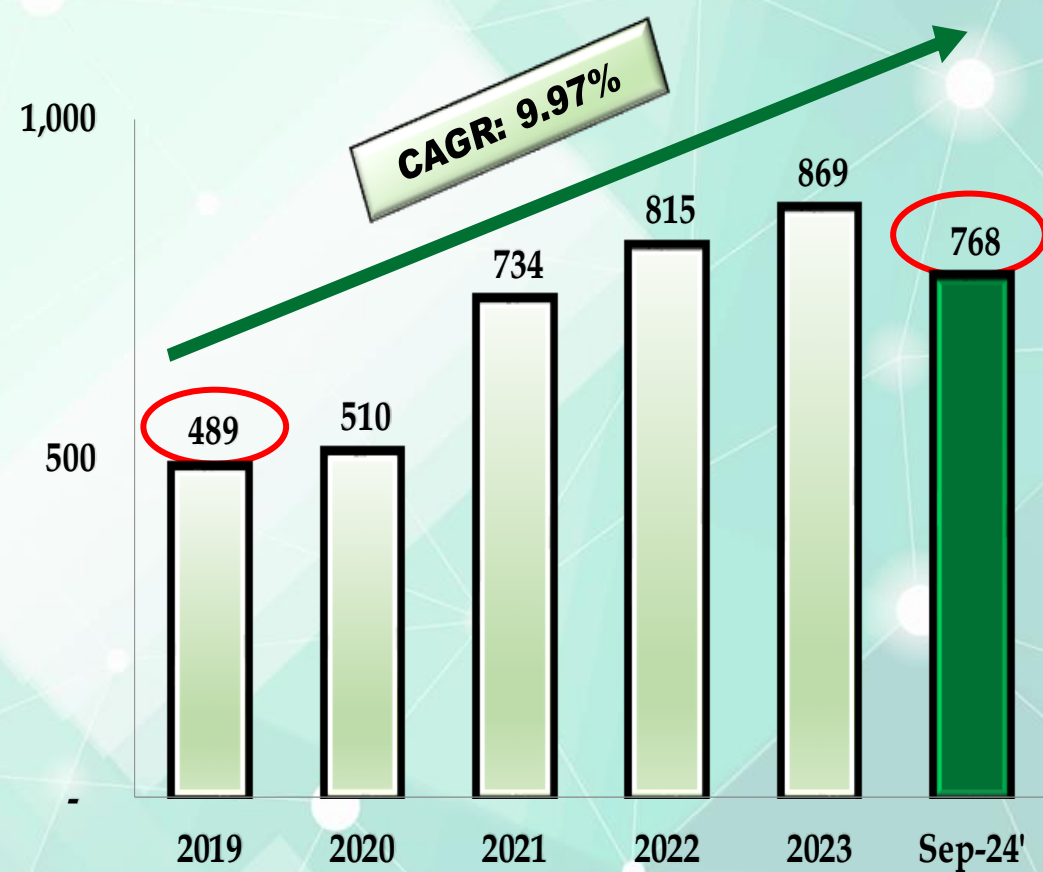


PERFORMANCE TREND

Deposits (Rs in Billion)



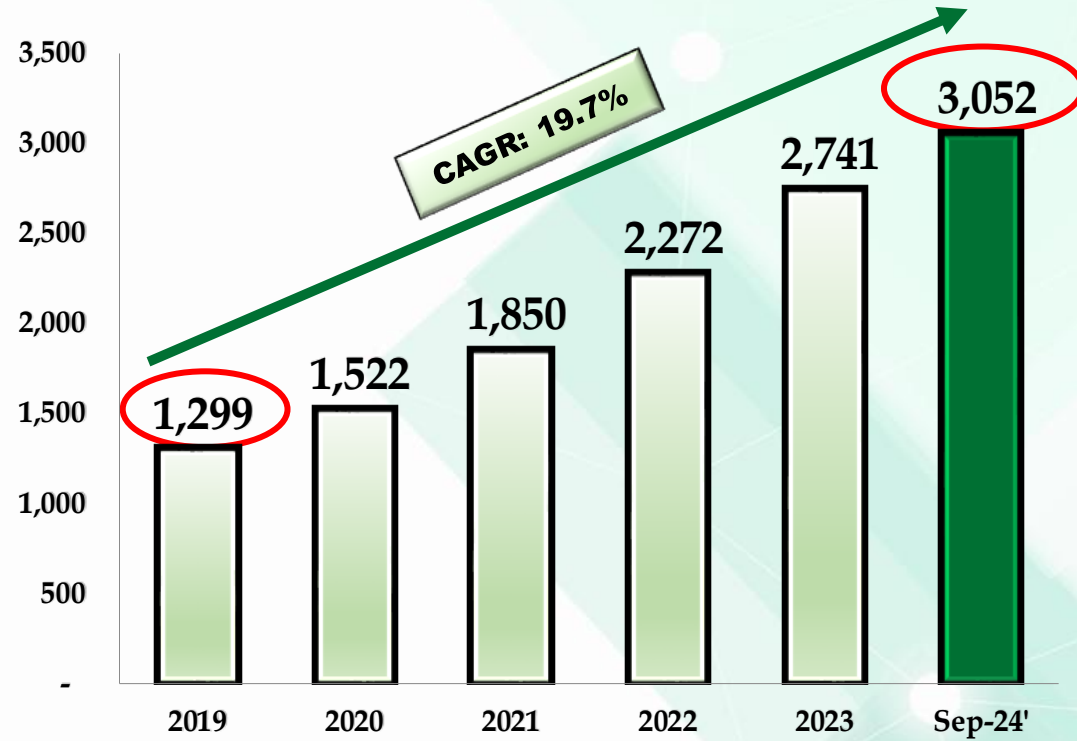
Advances (Rs in Billion)



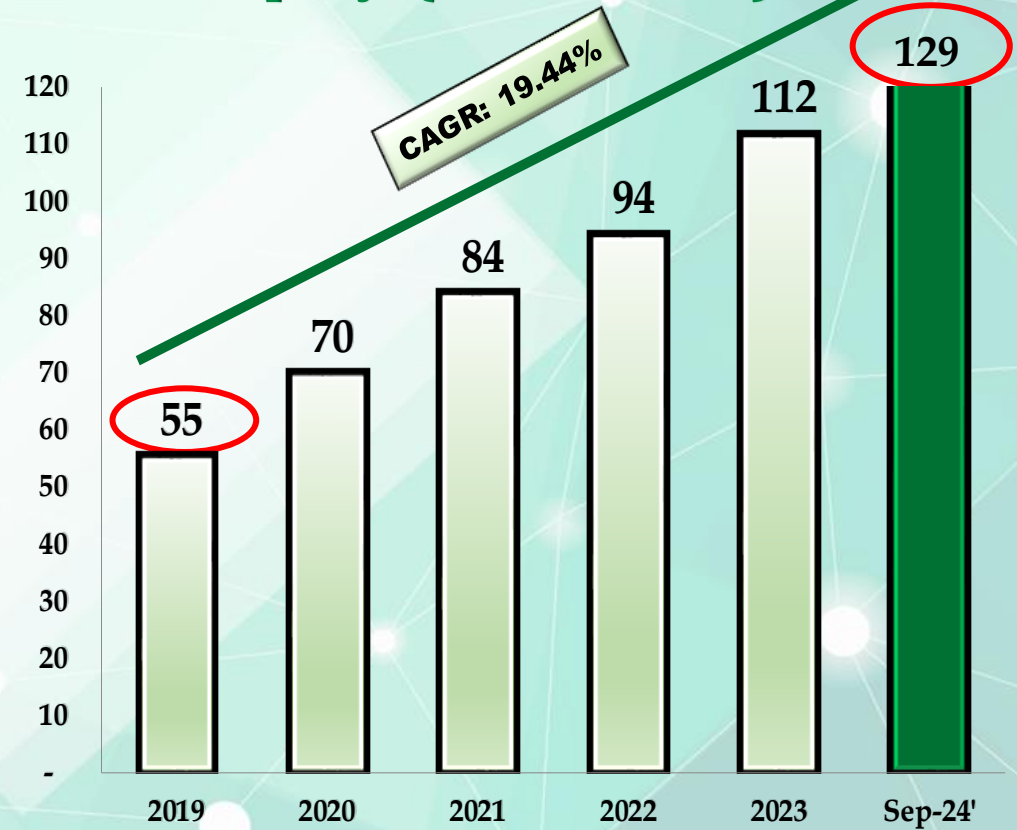


PERFORMANCE TREND

Assets (Rs in Billion)



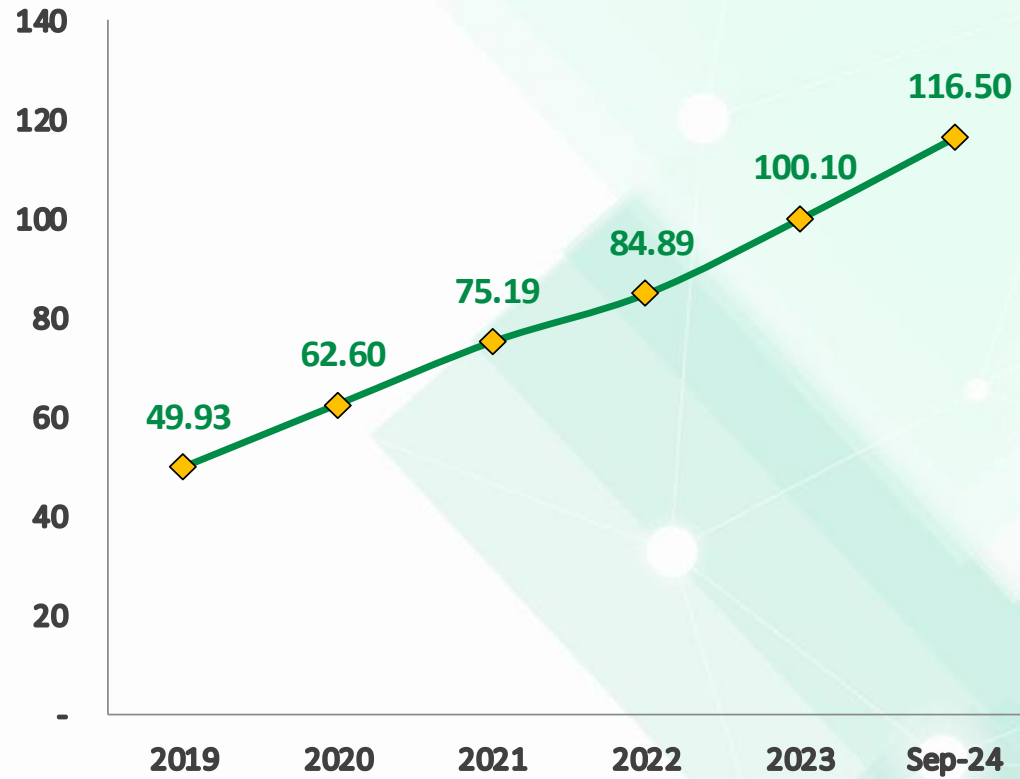
Equity (Rs in Billion)



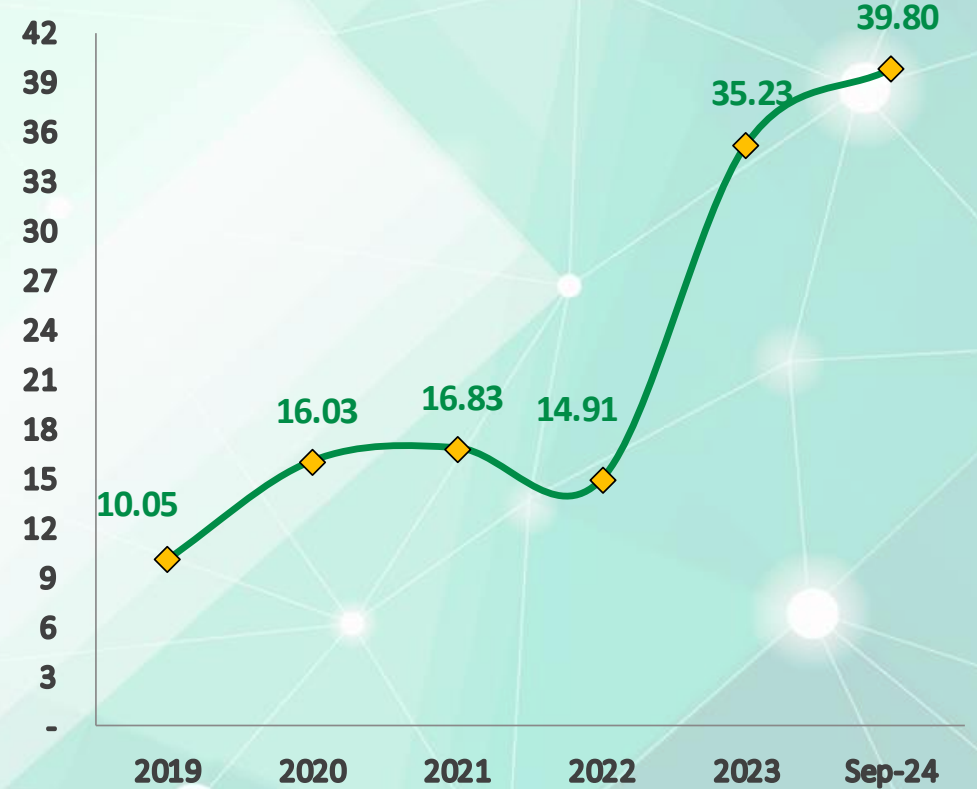


PERFORMANCE TREND

Breakup Value per Share



EPS

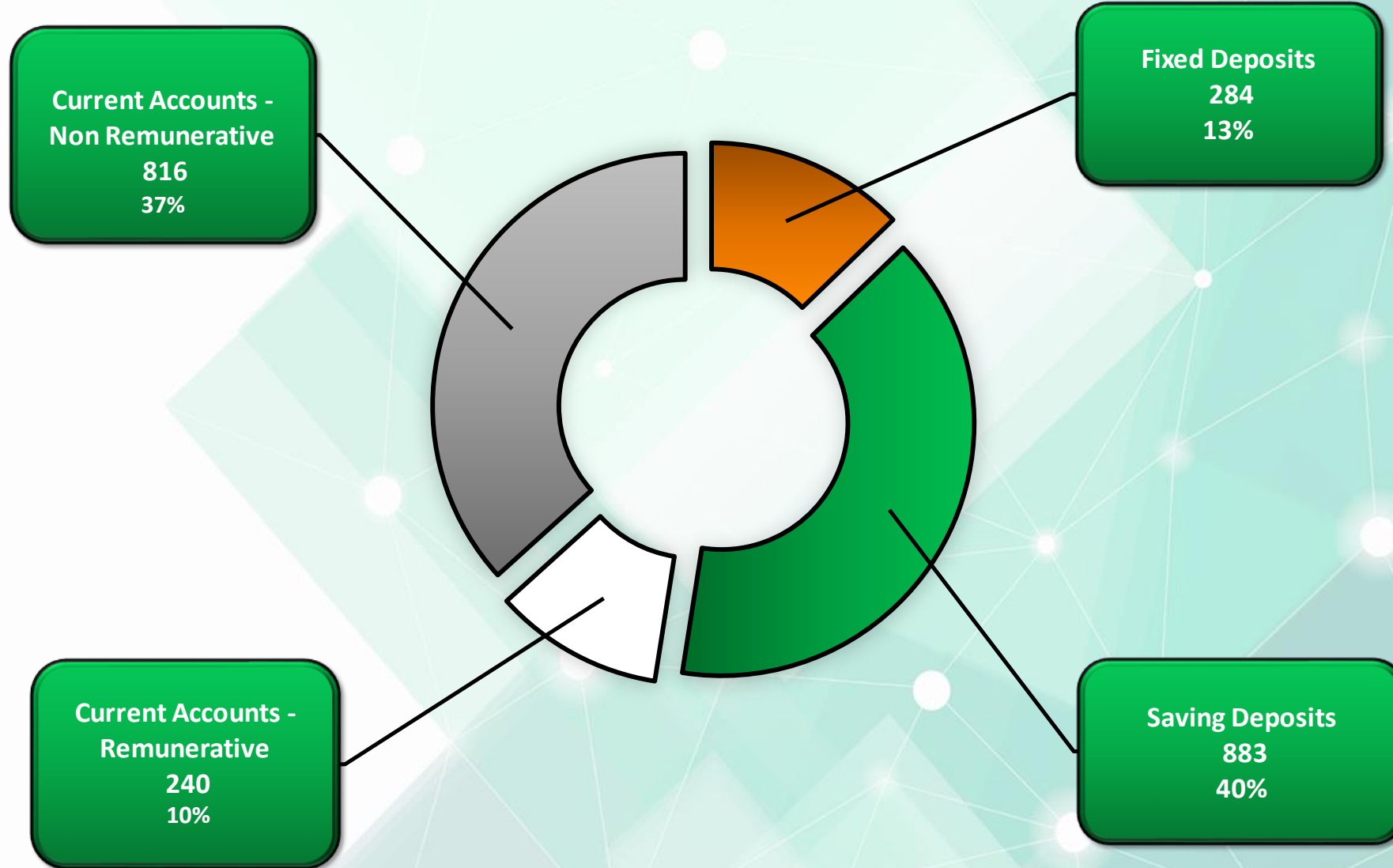


* September 2024 EPS is annualized



DEPOSIT MIX – AS ON SEPTEMBER 30, 2024

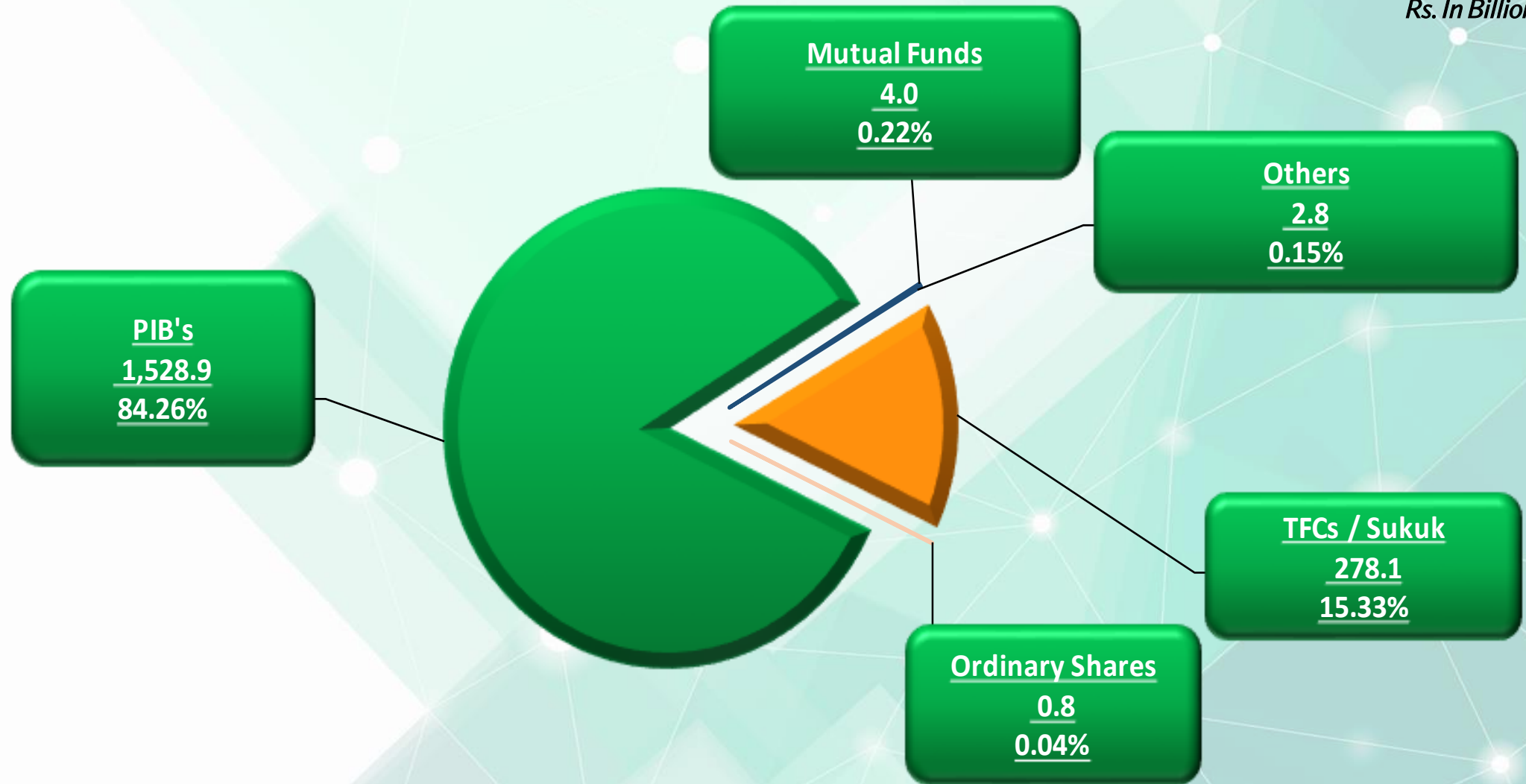
Rs. In Billion





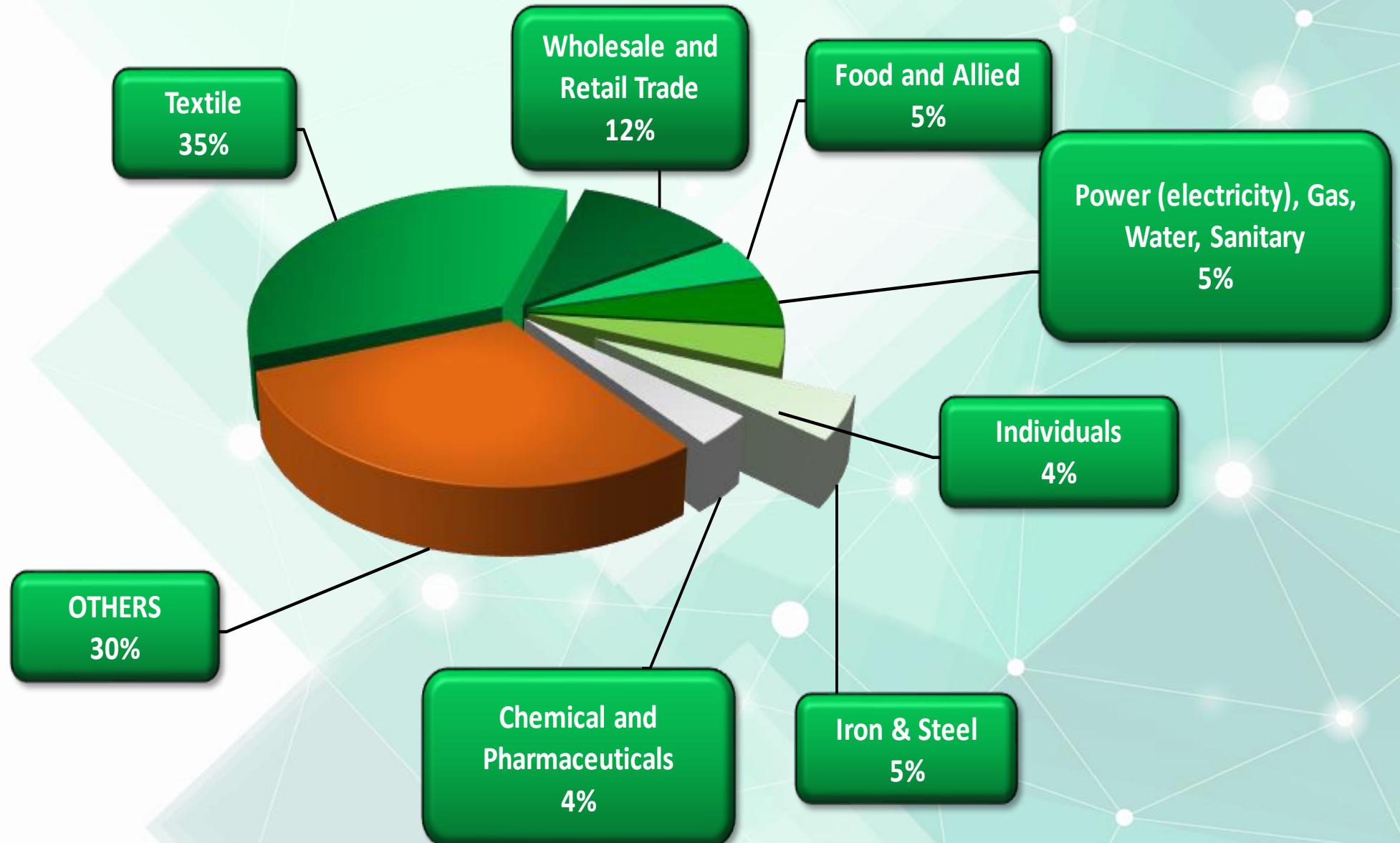
INVESTMENT MIX – AS ON SEPTEMBER 30, 2024

Rs. In Billion





ADVANCES BY SEGMENTS – AS ON SEPTEMBER 30, 2024





INDUSTRY GROWTH & MARKET SHARE

Deposits & Advances	%								
	Sep-24			Sep-23			Dec-23		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Deposits	12.58%	16.31%	6.89%	17.14%	22.95%	6.99%	23.92%	24.16%	6.67%
Advances	3.82%	(6.96%)	6.47%	(0.77%)	8.37%	7.53%	3.56%	8.42%	7.22%



ISLAMIC BANKING PERFORMANCE

PBT

Rs. 18.3 Bln

↑57.37% YoY

Total Assets

Rs. 402.5 Bln

**↑16.24%
YTD**

Total Deposits

Rs. 276.6 Bln

↑8.36% YTD

Advances - NET

Rs. 103.9 Bln

↓8.91% YTD

Branches

263

↑30.9% YTD

**62 Branches
Opened to Date**

Windows

18



AL HABIB LIMITED

PRODUCTS

&

SERVICES



MOBILE BANKING/ MOBILE APP



DEBIT/ CREDIT CARD

Debit Card

VISA



Visa Signature



Visa Platinum



Visa Gold



Visa Silver

UnionPay



UnionPay Debit Card

PayPak



PayPak Debit Card

Credit Card

mastercard



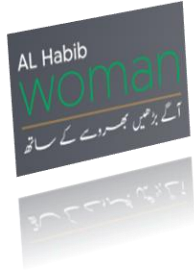
Mastercard Gold



Mastercard Classic



AL HABIB LIMITED PRODUCTS



AL Habib Woman

AL Habib Woman offers a host of accounts customized to meet your daily and long-term needs. It is a banking platform tailored exclusively for women from all walks of life to assist them in managing their finances and comprehending banking services better.



Social Media Presence

AL Habib has over 1 million plus presence on different social media platforms such as Facebook , Instagram , LinkedIn etc.



AL Habib Pay Accounts

AL Habib At Work aims to address the banking needs of employees of an organization, by providing convenient account opening at their workplace along with a host of account benefits, dedicated relationship management, and also facilitates employers/businesses with streamlining their payroll and related disbursements.



Scan To Pay

AL Habib QR Code Scanning, 24-hour accessibility of easy and convenient payments making through QR Code scanning. Transfer of money can be made to other people simply by scanning others QR and can be received by sharing their QR.



Biometric Verification by App

To facilitate our customers, AL Habib Biometric Verification App has been launched to make the biometric verification process more convenient than before. The AL Habib Biometric Verification Application offers an alternative to physically visiting the branch for completion of the biometric verification process.





AL HABIB DIGITAL ACCOUNTS



AL Habib Digital Accounts

CURRENT

- Asaan Digital Account
- Digital Account
- Remit Current Digital

SAVINGS

- Asaan Digital Account
- Digital Account
- Remit Saving Digital
- Woman Digital
- Woman Digital Asaan

FOREIGN CURRENCY

- Roshan Digital Account Saving
- Roshan Digital Account Current



AL Habib Freelancer Account

- Saving Account
- Current Account

POS MACHINES

17K+
POS Machines

55 Million+
Transactions

Rs. 297 Billion+
Of Business through POS



* Over 17,000 POS machines are installed at different point of sales in association with Wemsol



AL HABIB BANK ON WHEELS

Services for Everyone



Utility
Bill Payments



ATM
Facility



Fee
Collection



Home Remittance
Services

Services Exclusively for Bank AL Habib Customers



Online Funds Transfer
(BAHL to BAHL)



Cash deposit
in BAHL Account



Cheque Deposit
(Transfer Cheques only)





BALANCE SHEET – ASSETS

Rs. In Million

	Sep-24	Change over Dec-23		Sep-23	Change over Dec-22		Dec-23	Change over Dec-22	
		Amount	%		Amount	%		Amount	%
Cash & Banks	183,514	35,117	23.66%	153,330	44,099	40.37%	148,397	39,166	35.86%
Lending to FI	-	(1,650)	(100.00%)	2,460	(13,109)	(84.20%)	1,650	(13,919)	(89.40%)
Investments-Net	1,814,569	310,674	20.66%	1,235,012	76,491	6.60%	1,503,895	345,374	29.81%
Advances-Net	767,789	(101,670)	(11.69%)	874,163	60,628	7.45%	869,459	55,924	6.87%
Property and equipment	72,841	5,238	7.75%	77,422	15,347	24.72%	67,603	5,528	8.91%
Right-of-use assets	13,174	1,204	10.06%	1,557	(10,515)	(87.10%)	11,970	(102)	(0.84%)
Intangible assets	128	4	3.23%	180	(184)	(50.55%)	124	(240)	(65.93%)
Deferred Tax Assets	6,063	4,271	238.34%	5,913	(3,768)	(38.92%)	1,792	(7,889)	(81.49%)
Other Assets	193,574	57,444	42.20%	164,034	60,942	59.11%	136,130	33,038	32.05%
Total Assets	3,051,652	310,632	11.33%	2,514,071	242,003	10.65%	2,741,020	468,952	20.64%



BALANCE SHEET - LIABILITIES

Rs. In Million

	Sep-24		Change over Dec-23		Sep-23	Change over Dec-22		Dec-23	Change over Dec-22	
	Amount	%	Amount	%		Amount	%		Amount	%
Bills Payable	29,175	(18,908)	(39.32%)	26,091	(18,765)	(41.83%)	48,083	3,227	7.19%	
Borrowings	466,975	(10,463)	(2.19%)	301,484	(117,505)	(28.04%)	477,438	58,449	13.95%	
Deposits	2,222,308	288,271	14.91%	1,912,122	343,984	21.94%	1,934,037	365,899	23.33%	
Lease liabilities	16,353	1,719	11.75%	-	(14,214)	(100.00%)	14,634	420	2.95%	
Sub Ordinated Loans	25,990	(3,995)	(13.323%)	29,987	(5)	(0.017%)	29,985	(7)	(0.02%)	
Deferred Tax Liabilities	-	-	-	-	-	-	-	-	-	
Other Liabilities	139,870	29,634	26.88%	126,636	11,785	10.26%	110,236	(4,615)	(4.02%)	
Total Liabilities	2,900,671	286,258	10.95%	2,396,320	219,494	10.08%	2,614,413	437,587	20.10%	
Equity excl.surplus on revaluation	129,498	17,603	15.73%	111,252	16,908	17.92%	111,895	17,551	18.60%	
Equity incl.surplus on revaluation	150,981	24,374	19.25%	117,751	22,509	23.63%	126,607	31,365	32.93%	



PROFIT & LOSS ACCOUNT

Rs. In Million

	Sep-24	Change over Sep-23		Sep-23	Change over Sep-22		Dec-23	Change over Dec-22	
		Amount	%		Amount	%		Amount	%
Mark up / Interest Earned	365,016	103,671	39.67%	261,345	128,535	96.78%	373,902	172,981	86.09%
Mark up / Interest Expensed	248,440	71,950	40.77%	176,490	97,934	124.67%	249,755	126,153	102.06%
Net Mark up / Interest Income	116,576	31,721	37.38%	84,855	30,600	56.40%	124,147	46,828	60.56%
Non Mark up Interest Income	19,542	2,103	12.06%	17,439	1,330	8.26%	23,227	2,031	9.58%
Administrative Expenses	59,461	10,186	20.67%	49,275	10,831	28.17%	70,274	18,487	35.70%
WWF/Other charges	1,719	600	53.62%	1,119	507	82.84%	1,772	799	82.12%
Profit Before Provisions	74,938	23,038	44.39%	51,900	20,592	65.77%	75,328	29,573	64.63%
(Provision) / Reversal	(11,875)	(12,926)	1229.88%	1,051	3,495	(143.00%)	(4,200)	8,671	(67.37%)
Profit Before Tax	63,063	10,112	19.10%	52,951	24,087	83.45%	71,128	38,244	116.30%
Taxation	30,006	6,339	26.78%	23,667	9,772	70.33%	35,809	19,495	119.50%
Profit After Tax	33,057	3,773	12.88%	29,284	14,315	95.63%	35,319	18,749	113.15%



Thank You