



CORPORATE BRIEFING SESSION 2026

OVERVIEW



Incorporation Date: **October 1991**
Start of Operation: **January 1992**



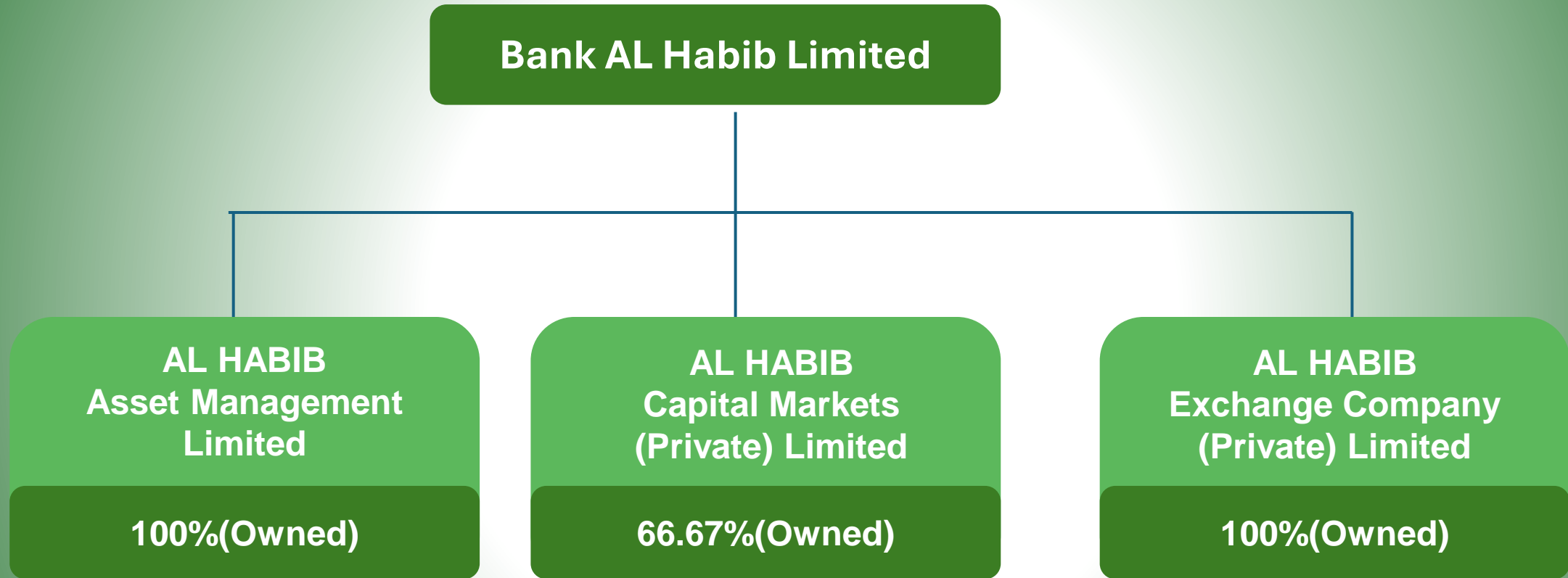
Global Presence
Pakistan, Bahrain, Malaysia, Turkey, UAE
& China



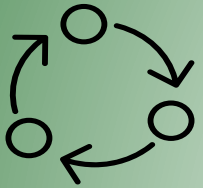
No. of Branches: **1331**

* Network as of April 09, 2026

BANK AL HABIB LIMITED & SUBSIDIARIES



VISION & MISSION



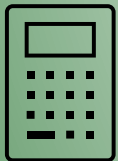
VISION STATEMENT

TO BE OUR CUSTOMERS'
MOST CONVENIENT &
TRUSTED BANK

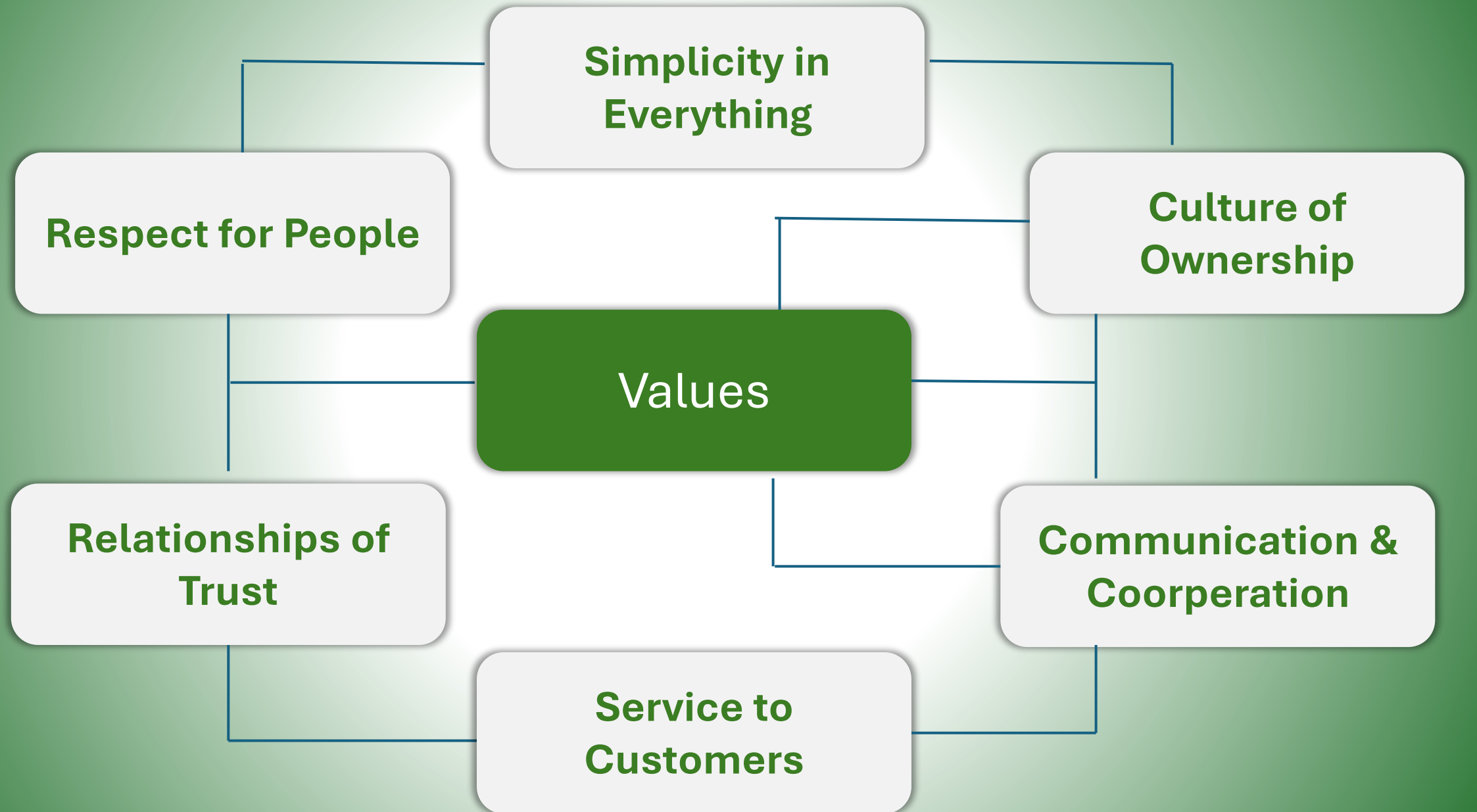


MISSION STATEMENT

TO MAKE BANKING SAFE,
SIMPLE & PLEASANT



CORE VALUES



CORPORATE INFORMATION

Chairman

- **Abbas D. Habib**

Executive Director

- **Qumail R. Habib**

Directors

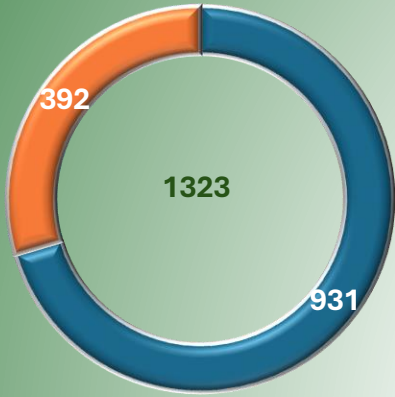
- **Aamir Amin**
(NIT Nominee – SBP Clearance Awaited)
- **Anwar Haji Karim**
- **Qasim Habib**
- **Farhana Mowjee Khan**
- **Humayun Bashir**
- **Mohammad Rafiquddin Mehkari**
- **Shoaib Javed Hussain**
(State Life Nominee)
- **Syed Mohammed Hussain**

Chief Executive

- **Mansoor Ali Khan**

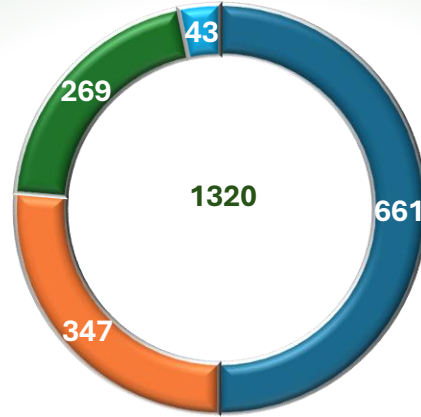
Network

Branches



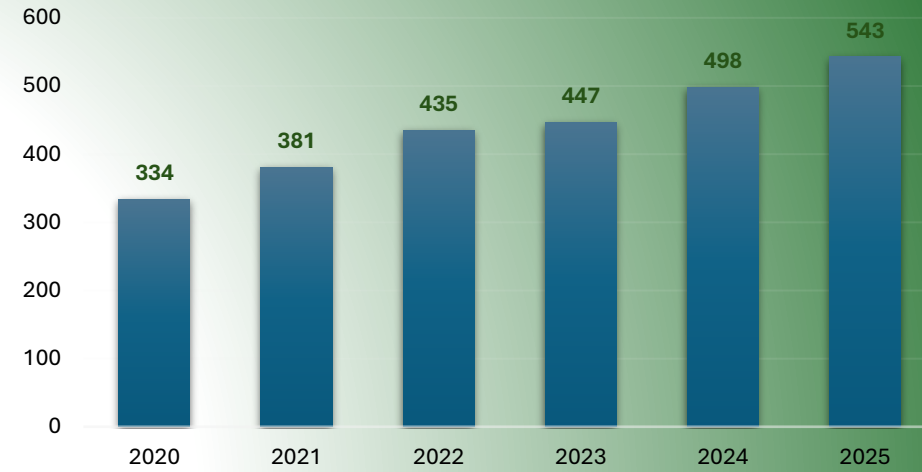
■ Conventional ■ Islamic

Domestic Branches

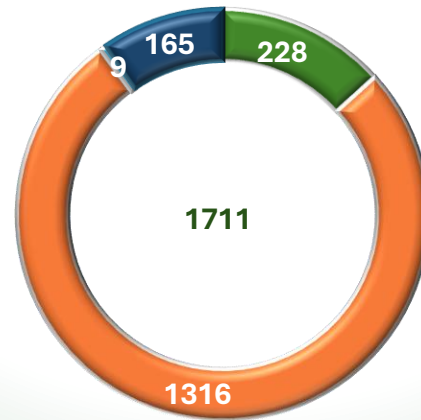
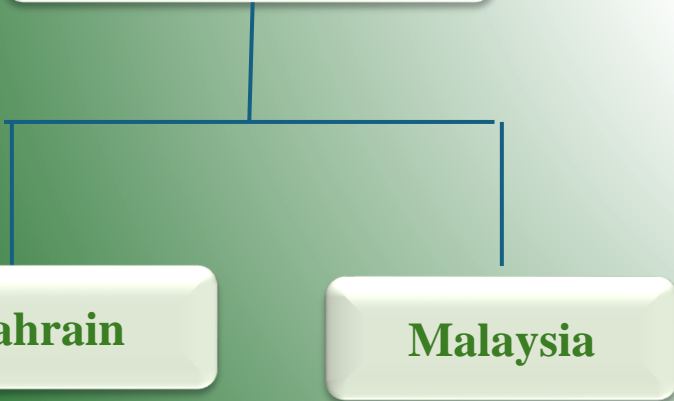


■ Big City ■ Small City ■ Rural ■ Unbanked

Cities



Foreign Branches



■ Off-site ATM ■ On-site ATM ■ Mobile ATM ■ CDM

Representative Offices



Key Performance Highlights- As on Dec 31,2025



PBT

PKR 65.5 Billion
-21.85% YOY



PAT

PKR 30.6 Billion
-23.14% YOY



Total Assets

PKR 3,304 Billion
-0.49% YOY



Total Deposits

PKR 2,599 Billion
+14.05% YTD



Advances-Net

PKR 792 Billion
-13.04% YTD



Investments-Net

PKR 2,028 Billion
+5.39% YTD



**Equity (Before
Revaluation)**

PKR 141.7 Billion
+8.72% YTD



Gross ADR

32.30%

Key Performance Highlights- As on Dec 31,2025



Earning Per Share

PKR. 27.57



**Break up Value
Per Share**

PKR. 127.55



Dividend

PKR. 15 per share



**PAT to
Shareholder Fund**

22.52%



NPL Ratio

4.26%



**Fee & Commission
PKR 19.14 Billion**

-1.50% YTD



PAT to Assets

0.93%



Cost to Income

59.38%

Key Performance Highlights- As on Dec 31,2025



**Branches Opened
in 2025**

102



CD/TD

36%

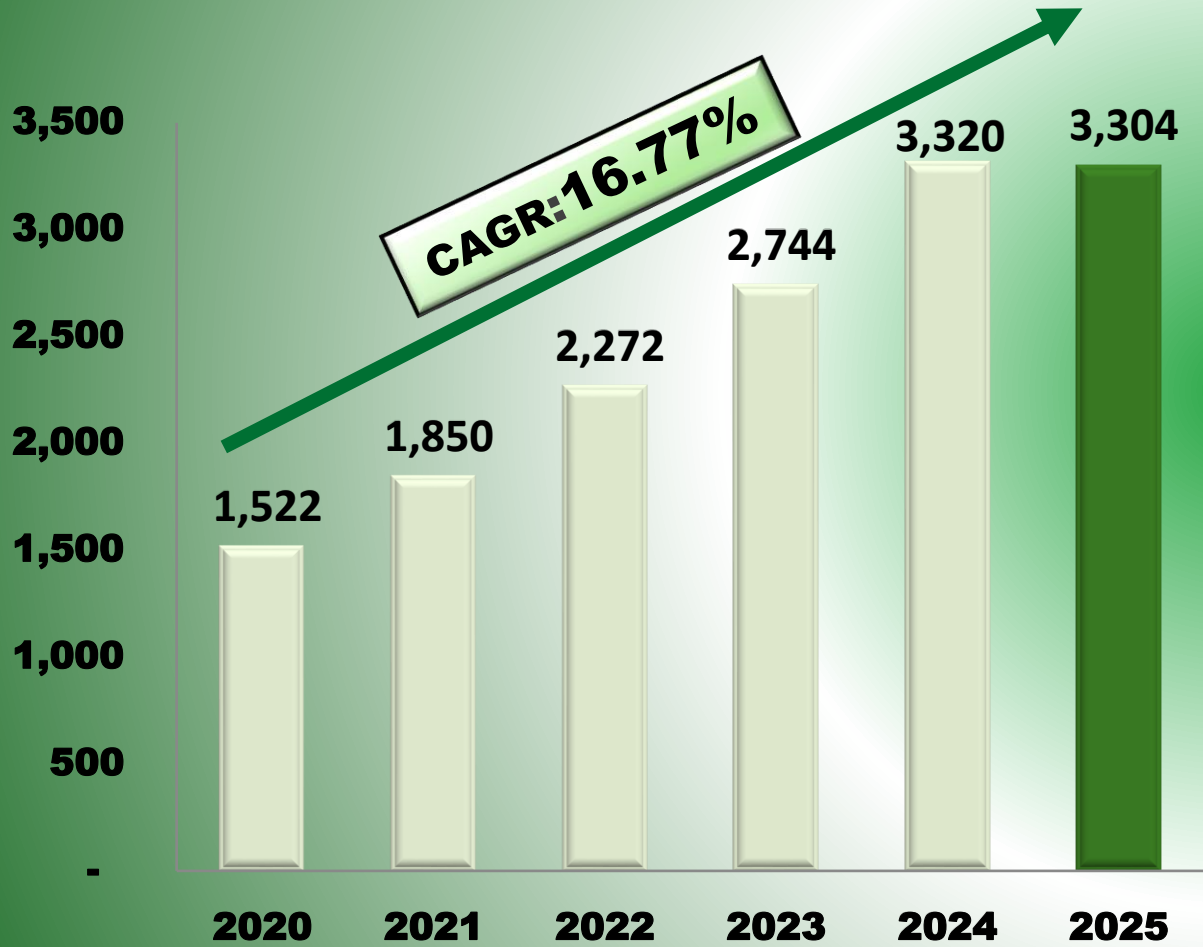


CAR

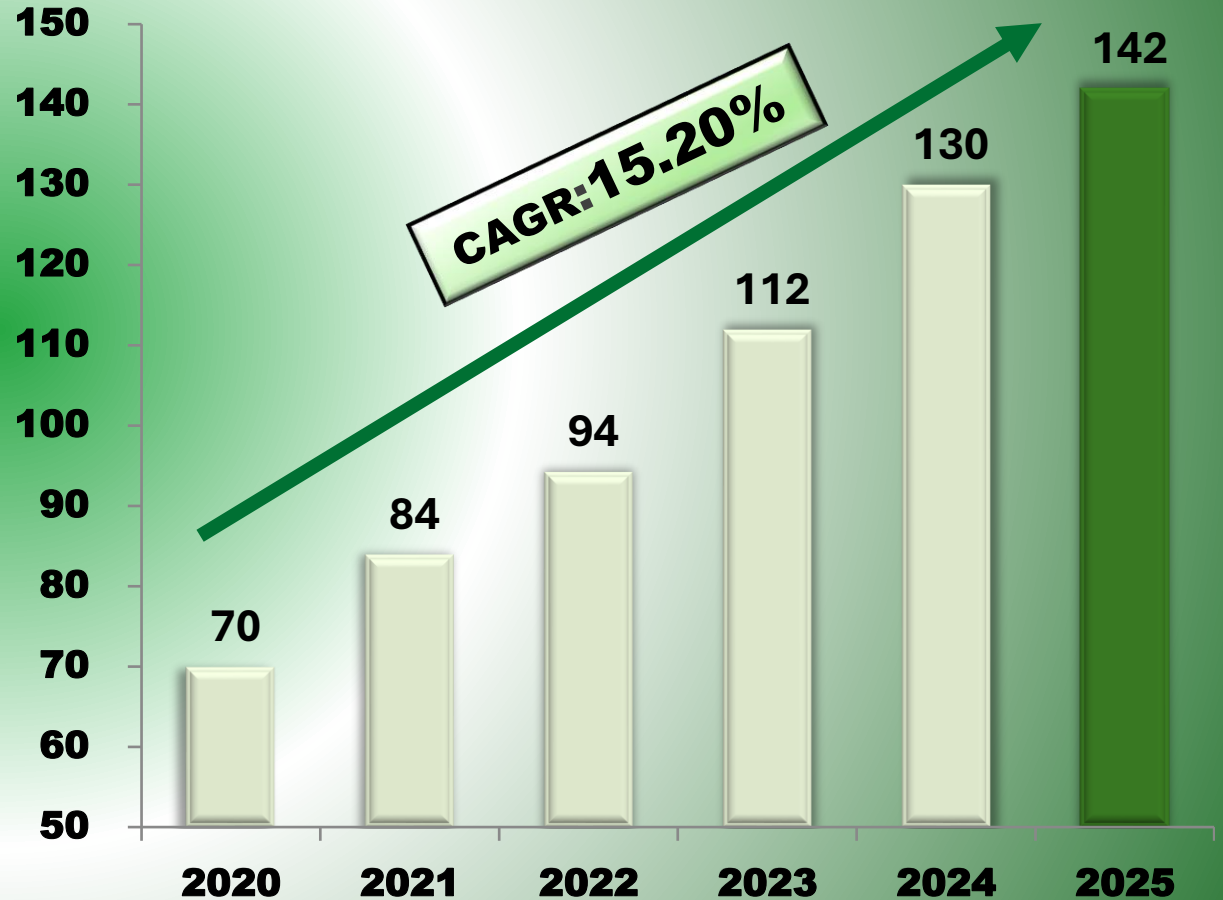
17.05%

PERFORMANCE TREND

Assets (Rs in Billion)

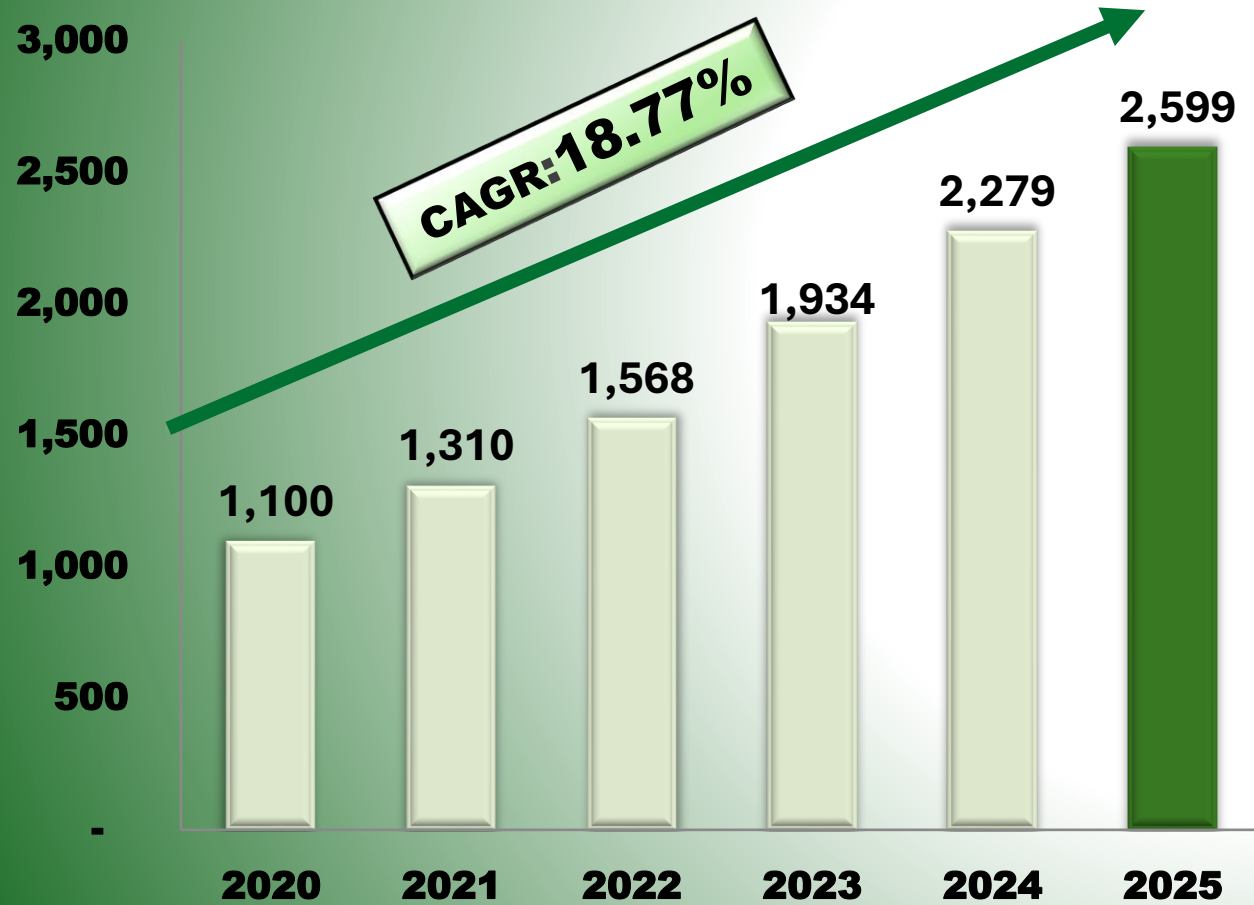


Equity (Rs in Billion)

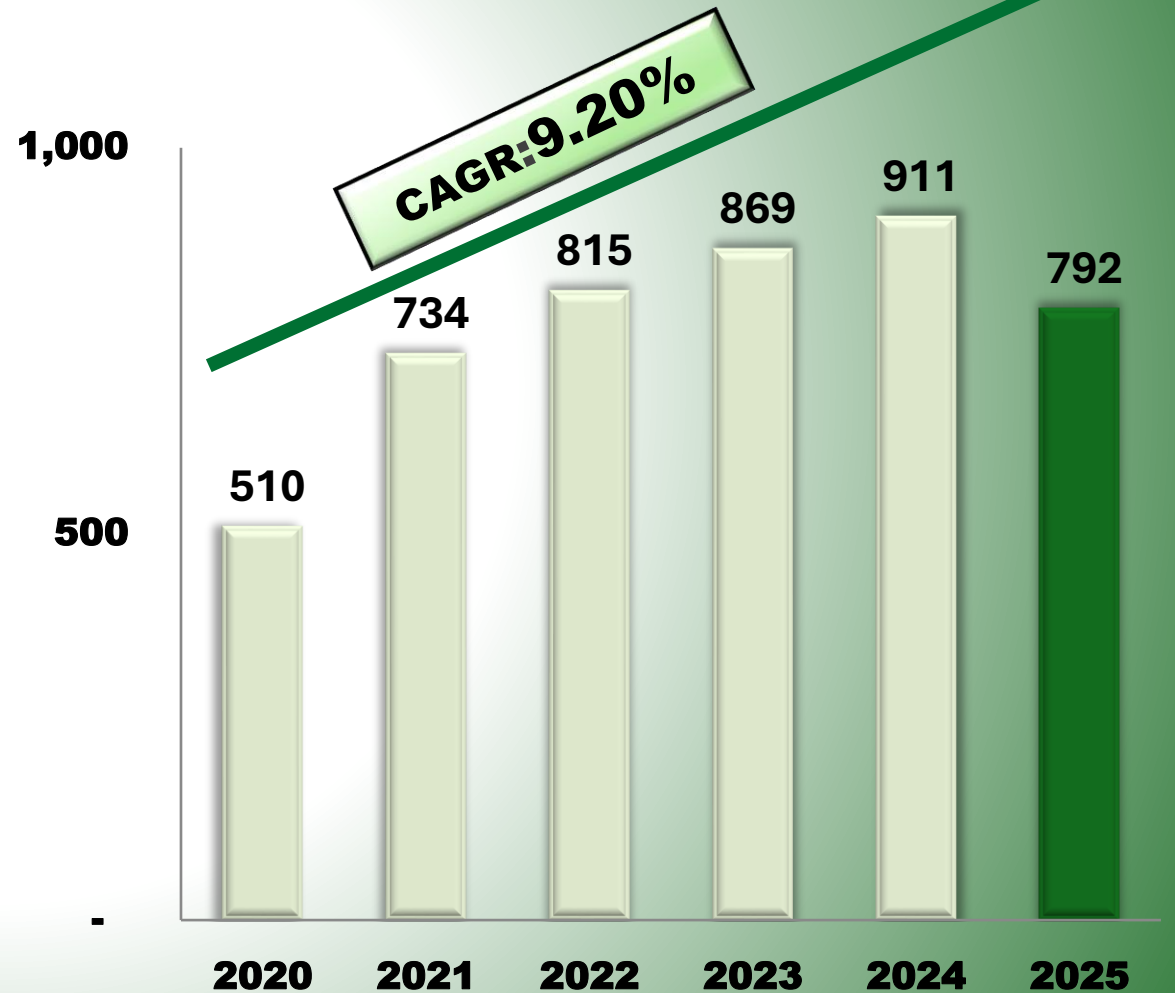


PERFORMANCE TREND

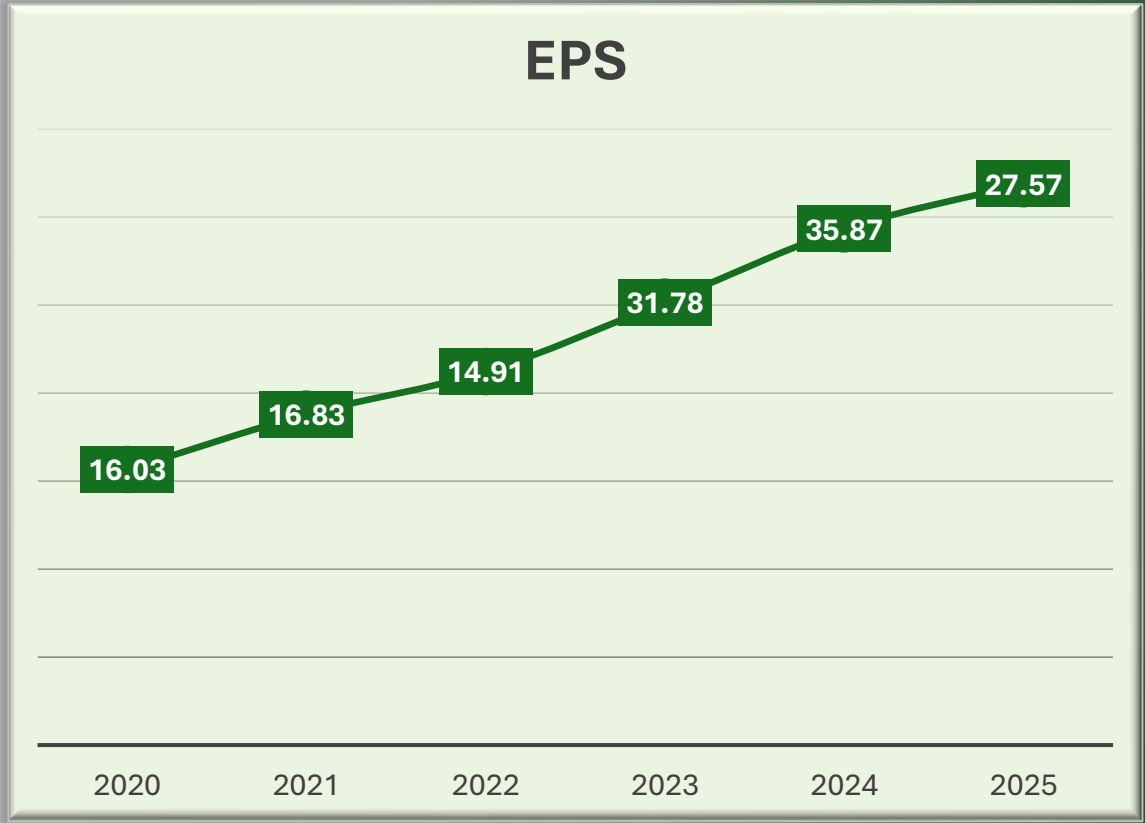
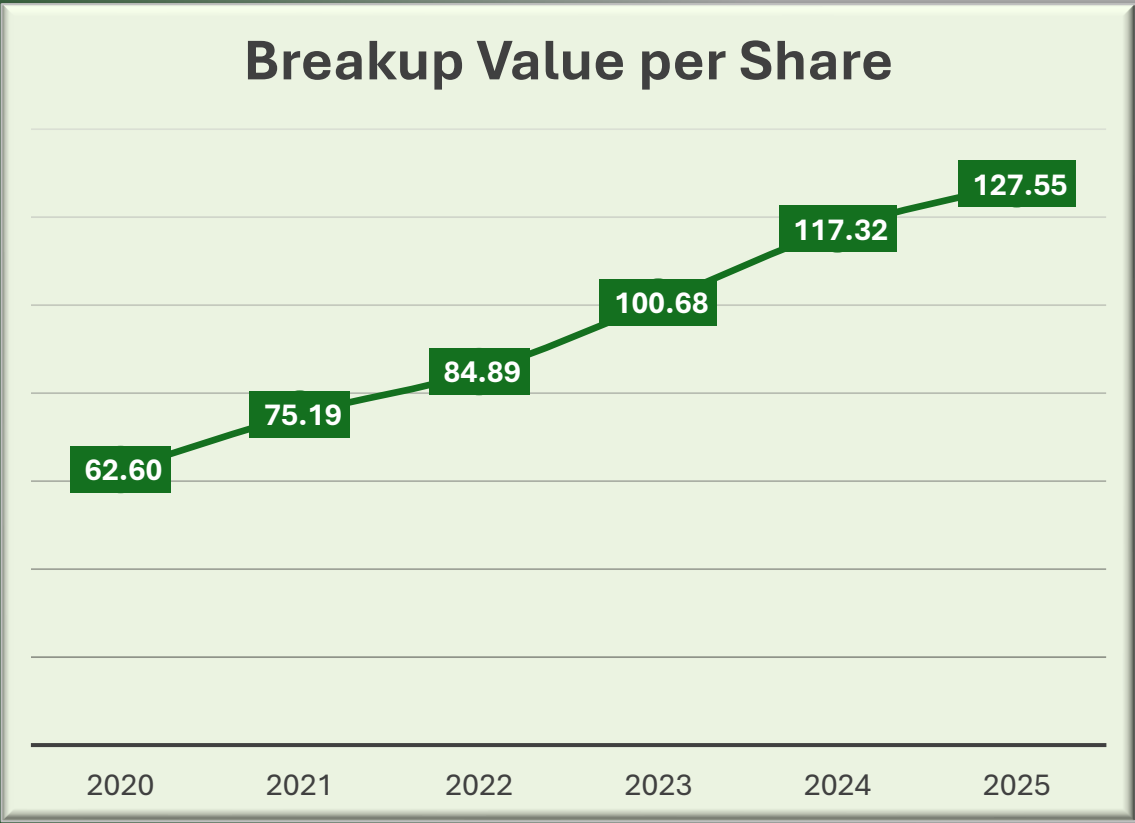
Deposits (Rs in Billion)



Advances (Rs in Billion)

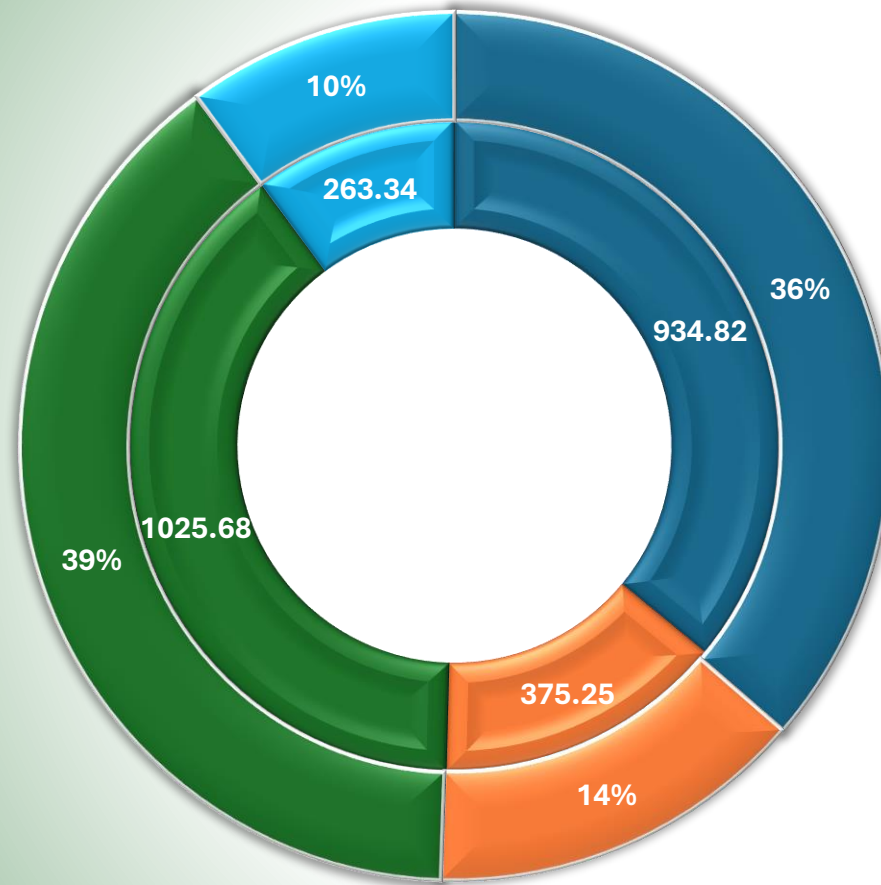


PERFORMANCE TREND



DEPOSIT MIX- AS ON DECEMBER 31, 2025

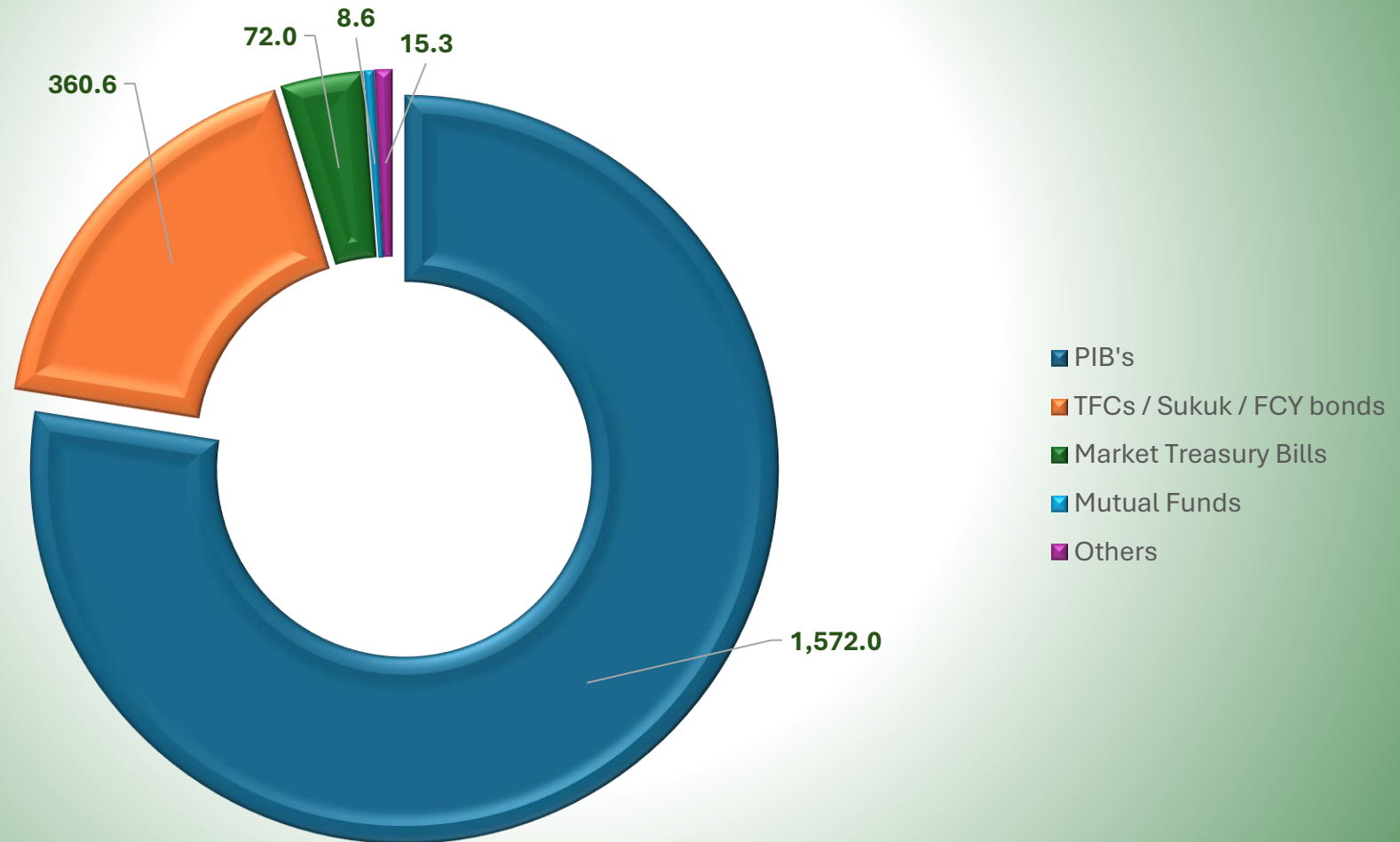
Rs. In Billion



- Current Account
- Current Account Remunerative
- Saving Deposit
- Fixed Deposit

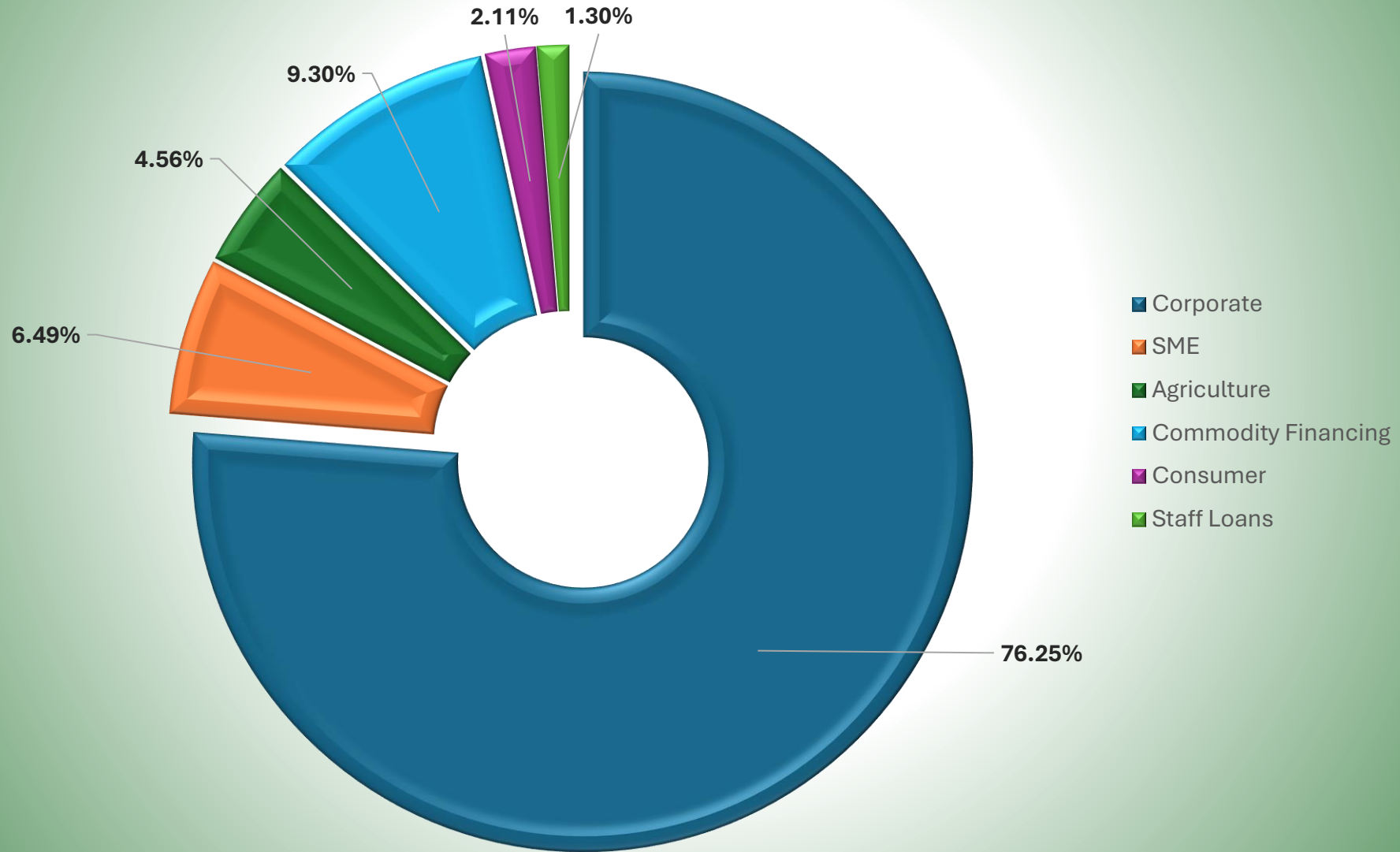
INVESTMENT MIX – AS ON DECEMBER 31, 2025

Rs. In Billion



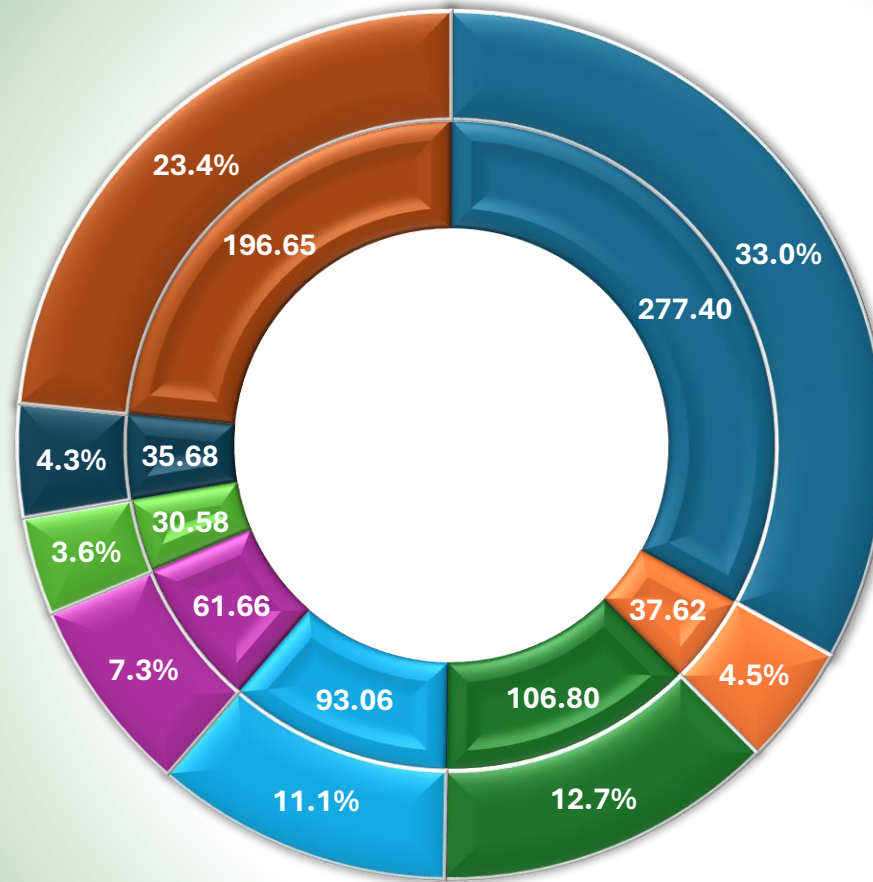
ADVANCES COMPOSITION– AS ON DECEMBER 31, 2025

Rs. In Billion



ADVANCES BY SEGMENTS – AS ON DECEMBER 31, 2025

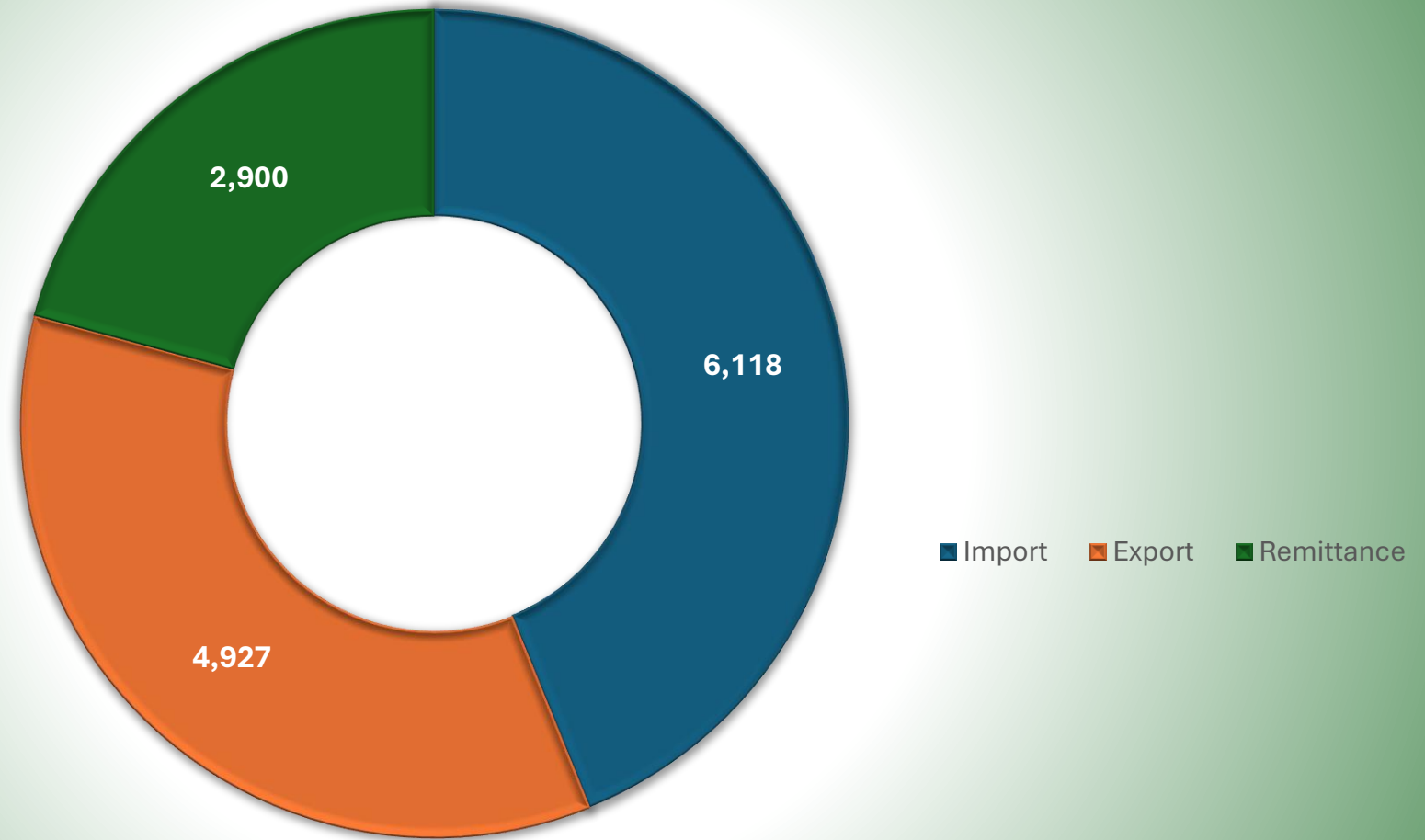
Rs. In Billion



- Textile
- Financial
- Food and Allied
- Wholesale and Retail Trade
- Power (electricity), Gas, Water, Sanitary
- Chemical and Pharmaceuticals
- Iron & Steel
- Others

IMPORT, EXPORT, & HOME REMITTANCE– UPTO DEC 31, 2025

USD in Million



INDUSTRY GROWTH & MARKET SHARE

Deposits & Advances	Dec-25			Dec-24		
	Pak Growth	BAHL Growth	BAHL Share	Pak Growth	BAHL Growth	BAHL Share
Deposits	19.39%	14.62%	7.02%	8.77%	19.29%	7.31%
Advances	(11.65%)	(13.03%)	5.65%	29.61%	9.56%	5.74%

ISLAMIC BANKING PERFORMANCE



PBT
Rs. 17.41 Bln
-25.98%



Total Assets
Rs. 555.70 Bln
25.51%



Total Deposits
Rs. 413.43 bln
30.17%



Branches
392
102 Branches
opened in 2025



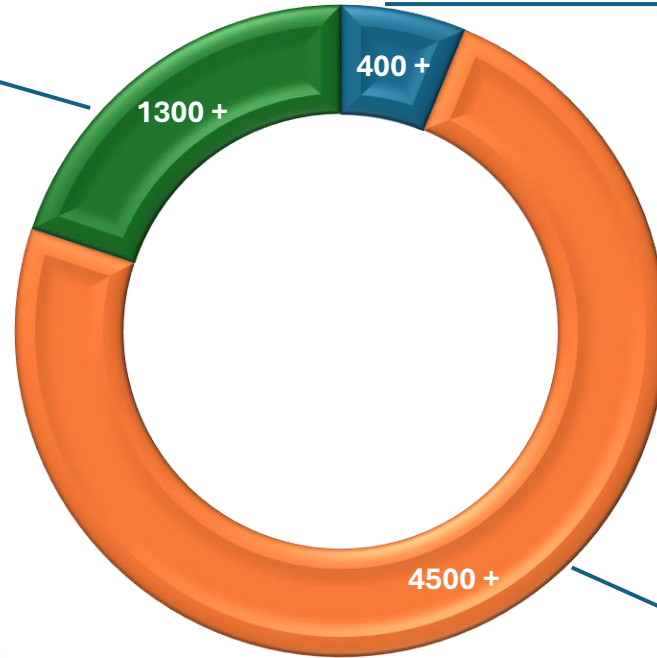
Windows
08



Advances-Net
Rs. 151.7 Bln
46.41%

DIGITAL PRODUCTS & SERVICES

ATM
Amount: 1,300 Billion +
Count: 75 Million +



POS
Amount: 400 Billion +
Count: 80 Million +

Internet Banking/Mobile Banking
Amount: 4,500 Billion +
Count: 85 Million +

MOBILE BANKING/ MOBILE APP



Stop Cheque



Card Management




Multiple Bill Payment




1Bill Facility



WHT Certificate



Generate E-Statement



Inter Bank Funds Transfer

1.9 Million+
Mobile App Users

POS MACHINES

21.0K+
POS Machines

80 Million+
Transactions

Rs. 415 Billion+
Of Business through POS



* Over 21,000 POS machines are installed at different point of sales in association with Wemsol

CASH DEPOSIT MACHINE

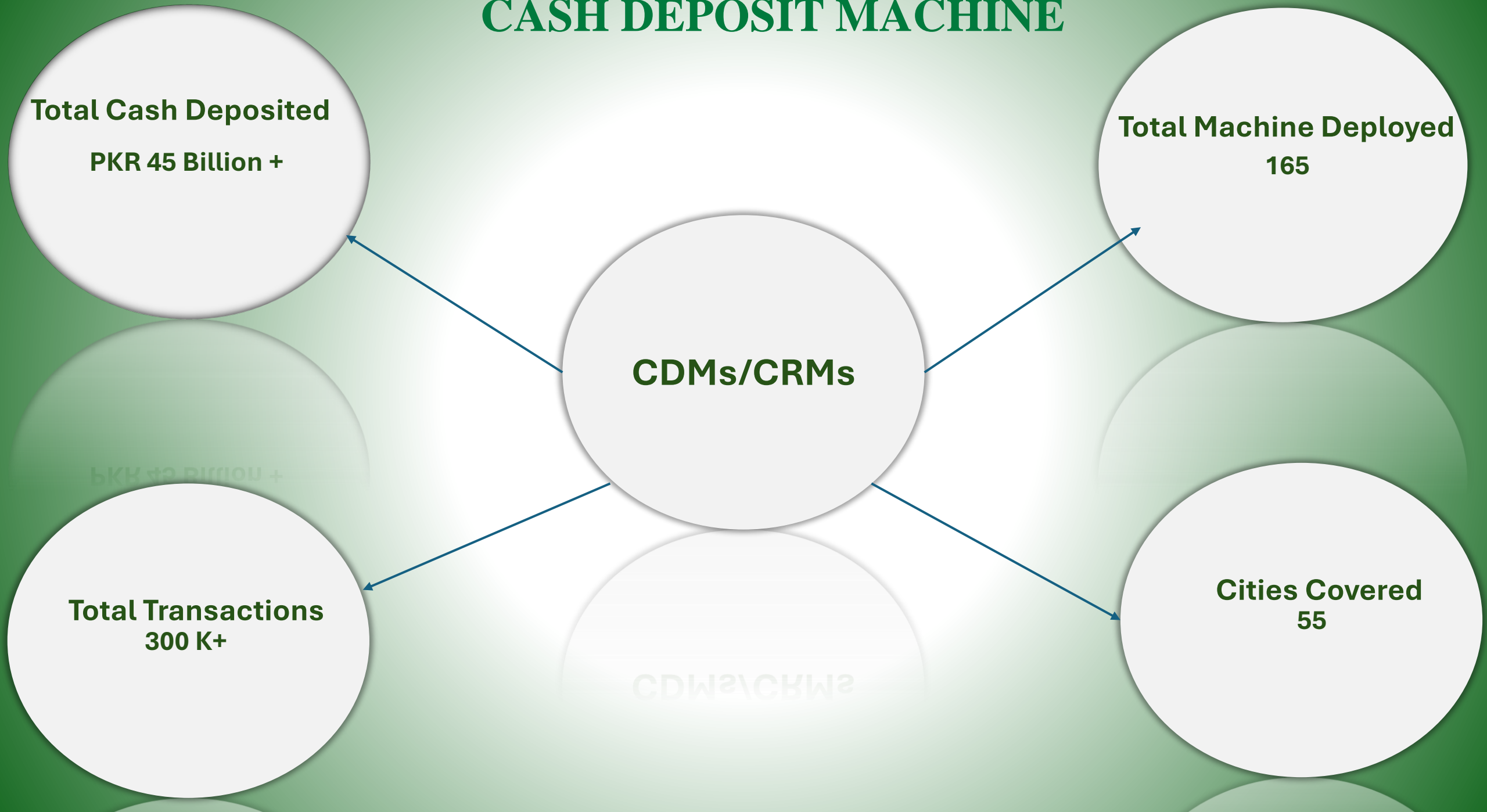
Total Cash Deposited
PKR 45 Billion +

Total Machine Deployed
165

CDMs/CRMs

Total Transactions
300 K+

Cities Covered
55



BALANCE SHEET - ASSETS

Rs. In Million

	Dec-25	Change over Dec-24		Dec-24	Change over Dec-23	
		Amount	%		Amount	%
Cash & Banks	196,663	(10,706)	(5.16%)	207,369	58,972	39.74%
Lending to FI	24,454	(14,488)	(37.20%)	38,942	37,292	2260.09%
Investments-Net	2,028,480	103,747	5.39%	1,924,733	420,838	27.98%
Advances-Net	792,050	(118,800)	(13.04%)	910,850	41,391	4.76%
Property and equipment	82,543	6,604	8.70%	75,939	8,336	12.33%
Right-of-use assets	16,829	3,150	23.03%	13,679	1,709	14.28%
Intangible assets	63	(66)	(50.99%)	129	5	4.16%
Deferred Tax Assets	-	(4,536)	(100.00%)	4,536	(308)	(6.36%)
Other Assets	162,681	18,823	13.08%	143,858	7,728	5.68%
Total Assets	3,303,764	(16,271)	(0.49%)	3,320,035	575,963	20.99%

BALANCE SHEET - LIABILITIES

Rs. In Million

Dec-25	Change over Dec-24		Dec-24	Change over Dec-23	
	Amount	%		Amount	%

Bills Payable	59,749	7,486	14.32%	52,263	4,180	8.69%
Borrowings	290,261	(376,782)	(56.49%)	667,043	189,605	39.71%
Deposits	2,599,087	320,130	14.05%	2,278,957	344,920	17.83%
Lease liabilities	20,846	3,997	23.72%	16,849	2,408	16.67%
Sub Ordinated Loans	25,984	(4)	(0.02%)	25,988	(3,997)	(13.33%)
Deferred Tax Liabilities	1,479	1,479	100.00%	-	-	-
Other Liabilities	135,090	8,144	6.42%	126,946	16,517	14.96%
Total Liabilities	3,132,496	(35,550)	(1.12%)	3,168,046	553,633	21.18%
Equity excl.surplus	141,754	11,370	8.72%	130,384	18,489	16.52%
Equity incl.surplus	171,268	19,280	12.68%	151,989	22,330	17.22%

PROFIT & LOSS ACCOUNT

Rs. In Million

	Dec-25	Change over Dec-24		Dec-24	Change over Dec-23	
		Amount	%		Amount	%
Mark up / Interest Earned	337,141	(140,890)	(29.47%)	478,031	104,129	27.85%
Mark up / Interest Expensed	206,519	(115,264)	(35.82%)	321,783	72,028	28.84%
Net Mark up / Interest Income	130,622	(25,626)	(16.40%)	156,248	32,101	25.86%
Non Mark up Interest Income	28,444	2,960	11.62%	25,484	2,257	9.72%
Administrative Expenses	94,499	13,520	16.70%	80,979	10,705	15.23%
WWF/Other charges	1,437	(584)	(28.90%)	2,021	248	13.99%
Profit Before Provisions	63,130	(35,602)	(36.06%)	98,732	23,405	31.07%
(Provision) / Reversal	2,389	17,280	116.04%	(14,891)	(10,691)	254.55%
Profit Before Tax	65,519	(18,322)	(21.85%)	83,841	12,714	17.88%
Taxation	34,882	(9,097)	(20.69%)	43,979	8,171	22.82%
Profit After Tax	30,637	(9,225)	(23.14%)	39,862	4,543	12.86%

KEY BUSINESS RISK

- a. **Credit Risk** – the risk of loss arising from failure by a client or counterparty to meet its contractual obligations.
- b. **Liquidity Risk** – the risk of loss arising from an institution’s inability to meet obligations as they fall due or to fund growth in assets, without incurring unacceptable costs or losses.
- c. **Market Risk** – the risk of loss arising from adverse movements in market rates or prices, such as interest rates, foreign exchange rates, equity prices, or commodity prices. Market risk includes:
 - **Interest Rate Risk** – the risk of loss from adverse movements in interest rates.
 - **Foreign Exchange Risk** – the risk of loss from adverse movements in currency exchange rates.
 - **Equity Price Risk** – the risk of loss from adverse movements in equity prices.
 - **Commodity Price Risk** – the risk of loss from adverse movements in commodity prices.
- d. **Operational Risk** – the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. The definition includes legal risk but excludes strategic and reputational risks. ML/TF risk and technology risk are included in operational risk, but these are also mentioned separately because of their increasing importance.

KEY BUSINESS RISK

- e. **Strategic Risk** – the risk of loss resulting from an institution’s strategic business decisions or inadequate implementation of those decisions.
- f. **Reputation Risk** – the risk of loss arising from negative public opinion, which may affect an institution’s ability to establish new relationships or services or continue servicing existing relationships.
- g. **Country Risk** – the risk that economic or political conditions, or an event in a foreign country, could adversely impact an institution’s exposure on that country.
- h. **ML/TF Risk** – the risk of loss resulting from use of the bank’s products and services by customers for concealing the source of funds derived from criminal activities and/or their use for financing of terrorism and other criminal activities.
- i. **Technology Risk** – the risk of loss arising from inadequacy or failure of IT systems, especially failure of IT security, whether inadvertently or due to actions of malicious outsiders or insiders.

Key Financial Metrics For Last Six Years

KEY FINANCIAL METRICS

Rs. In Million

Particulars	2025	2024	2023	2022	2021
Total Deposits	2,599,087	2,278,957	1,934,037	1,568,138	1,309,823
Total Advances	792,050	910,850	869,459	813,535	733,799
PBT	65,520	83,841	71,128	32,884	30,273
PAT	30,637	39,862	35,319	16,570	18,702
Shareholder's Equity (Exl Reval)	141,754	130,384	111,895	94,344	83,569
EPS (Rs)	27.57	35.87	31.78	14.91	16.83
Cash Dividend (%)	150	170	140	70	70



**AWARDS &
RECOGNITIONS**



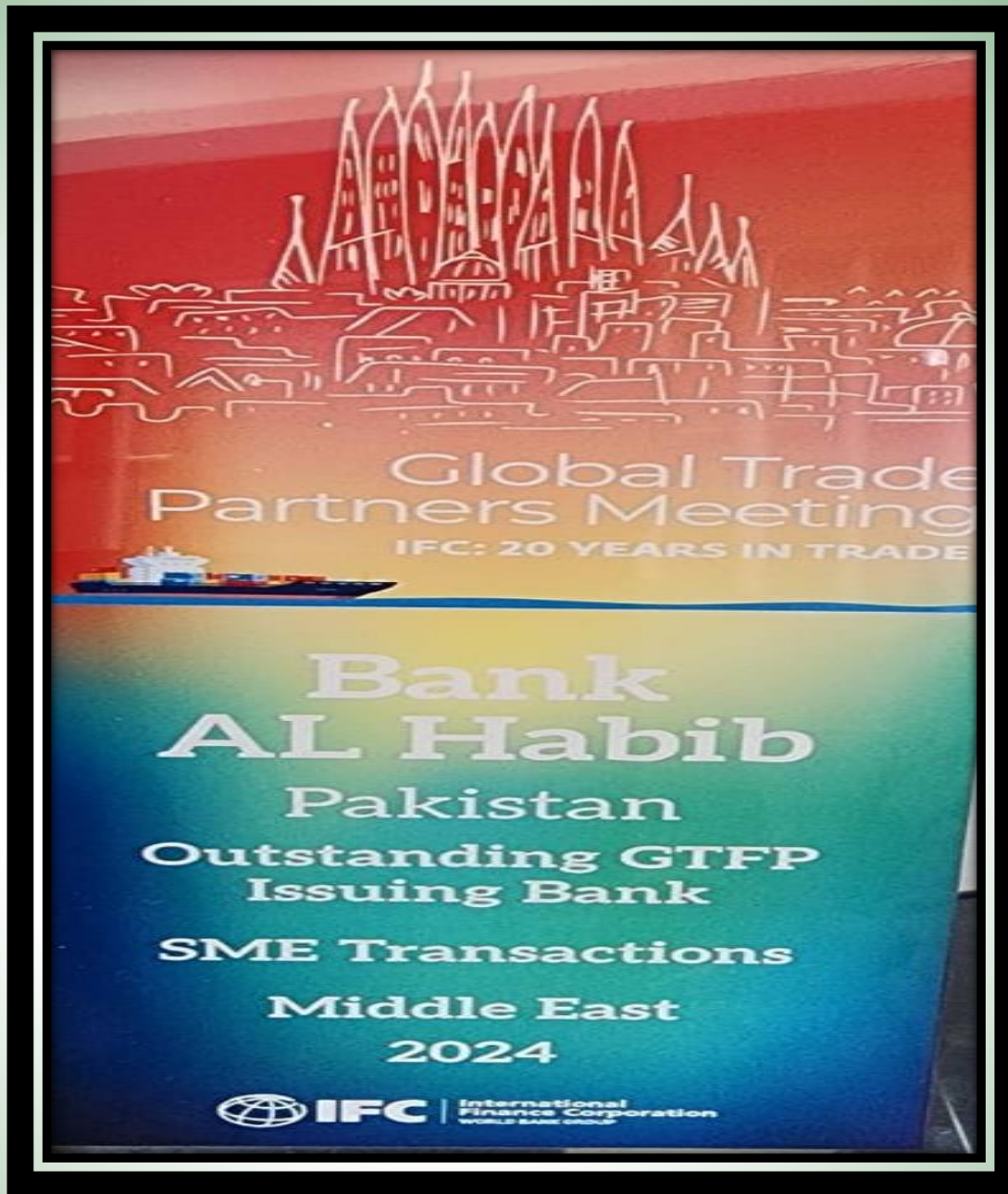
“ 2nd Highest Export Bank Award by Ministry of Commerce, Government of Pakistan and Trade Development Authority of Pakistan”



Recognition from J.P. Morgan for Excellence in U.S. Dollar Clearing Award



**“4th Largest Bank in Pakistan Remittance Market”
Pakistan Remittance Summit 2025**



“ Outstanding Global Trade Finance Program (GTFP) Issuing Bank 2024”

OTHER AWARDS

- **“Financial Literacy Champion Bank Award” in Large Bank Category for Financial Year 2023 & 2024 from State Bank of Pakistan at Pakistan. Financial Literacy Week 2025 for continued focus on spreading financial awareness and building stronger, more informed communities.”**
- **“National Financial Literacy Program-II” award by State Bank of Pakistan for achieving 2nd highest number of female participations under National Financial Literacy Program for the financial year 2024 – 2025.**
- **“ESG Excellence Award” in Green Banking Category for the Outstanding Commitment to ESG Principles at the ESG Summit 2025.**
- **“Environmental Excellence Award 2025” in recognition of our continued commitment to sustainability and responsible banking by the National Forum for Environment & Health.**

BEST AD CAMPAIGN-2025



“Best Campaign: M/s Bond Advertising (Pvt) Ltd ad of Bank AL Habib Ltd.”



Products & Services

DEBIT/ CREDIT CARD

Debit Card



Visa Signature



Visa Platinum



Visa Gold



Visa Silver



UnionPay Debit Card



UnionPay Apna Debit Card



PayPak Debit Card

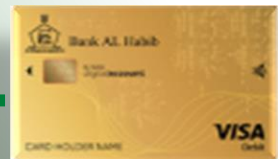
Credit Card



Mastercard Gold



Mastercard Green



AL Habib Digital Account Gold



AL Habib Woman Debit Card



AL Habib Remit Debit Card



AL Habib Digital Account Classic



Freelancers FCY card

Al Habib Digital Account

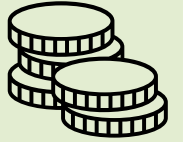
Current Account

- Asaan Digital Account
- Remit Current Digital
- Woman Current Account
- Women Asaan Current



Saving Account

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



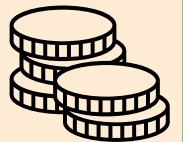
Foreign Currency Account

- Current Account
- Saving Account



Al Habib Freelancer Account

- Current Account
- Saving Account



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)

AL HABIB 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.

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.

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.

Social Media Presence

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



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.



AL HABIB MAHANA MUNAFA ACCOUNT

10.25% p.a*
on a 1 Year Deposit

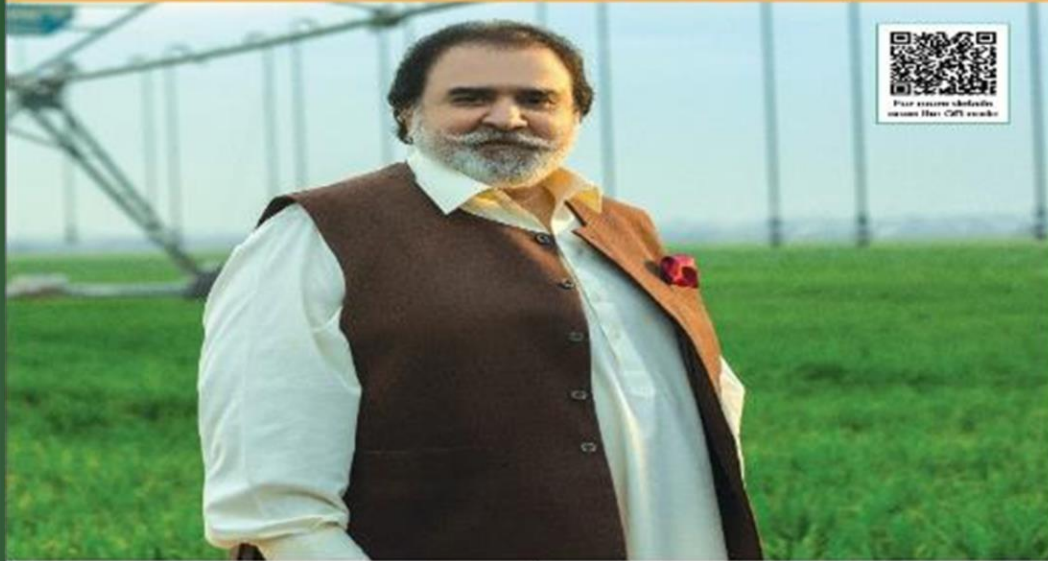
AL Habib

**Mahana
Munafa**
ACCOUNT



AL HABIB CURRENT PLUS & APNA CURRENT ACCOUNT

ہم صرف تعلق نہیں، آپ سے رشتہ جوڑتے ہیں



AL Habib currentplus account

- Free Personalised Cheque Books*
- Free Banker's Cheques*
- Free PayPak Debit Card*
- Free Online Banking
- Free E-Statements
- Free AL Habib Mobile & Netbanking Facility

*Free Services on the Condition of Maintaining Monthly Average Balance of PKR 25,000/-

1248 branches and sub branches in 499 cities
24/7 Call Center: (+92 21) 111-014-014
BAHLOfficial | www.bankalhabib.com

Bank AL Habib Limited



رشتہ بھروسے کا



AL Habib
Apna
Individual
Current Account

OPEN YOUR APNA INDIVIDUAL CURRENT ACCOUNT AND AVAIL



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Bank AL Habib Limited

رشتہ بھروسے کا

AL HABIB SIGNATURE ACCOUNT



AL Habib
Signature
ACCOUNT

**BANKING EXPERIENCE
PERSONALIZED FOR YOU**

AL Habib Signature Account offers personalized banking with exclusive privileges, available in both Conventional and Islamic Banking Modes.

- FREE AL Habib VISA Signature Debit Card
- FREE Value Added Offerings on maintaining Monthly Average Balance of PKR 3 Million*
- FREE Life Insurance*
- Access to Global Airport Lounges and Exceptional Discounts with AL Habib VISA Signature Debit Card

*Terms & Conditions Apply
*Offered only as a Current Account In PKR

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Bank AL Habib Limited
ریشہ پورو سہکا



THANK YOU