



CORPORATE BRIEFING 2022





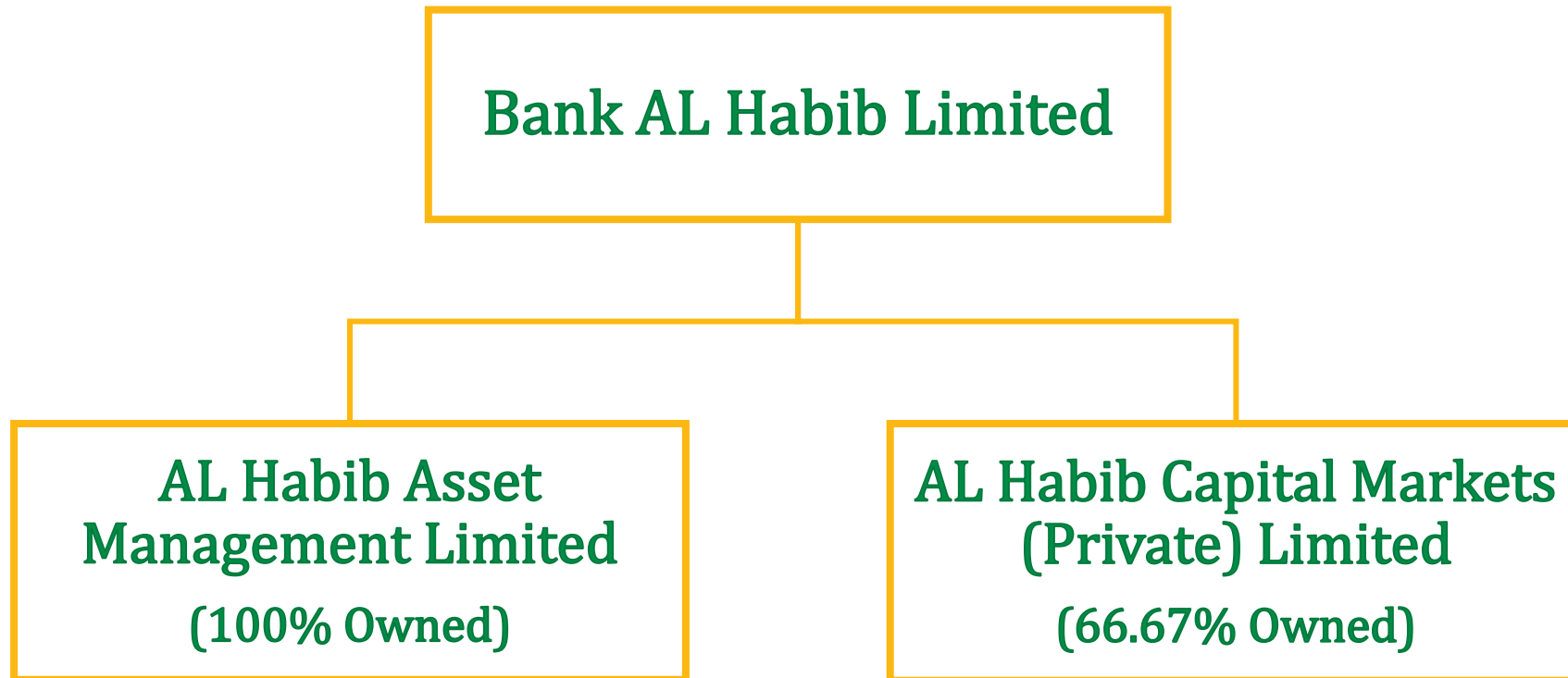
INTRODUCTION

- **Incorporated: October 1991**
- **Started Operation: January 1992**
- **Branches: 1068**
- **Cities Covered: 436**
- **International Presence: Bahrain , Malaysia, Turkiye , UAE, China & Kenya.**
- **Total Assets: PKR 2,221 billion**
- **Deposits: PKR 1,581 billion**
- **Advances: PKR 815 billion**
- **Market Share: 6.53% in Deposits & 7.35 % in Advances**
- **Equity (excl surplus): PKR 93 billion**
- **Credit Rating: AAA (Long Term) , A1+ (Short Term)**

***As on 30 Sept 2022 (Branches, cities and International Presence as of today)**



BANK AL HABIB LIMITED & SUBSIDIARIES





NETWORK

Branches:
1068

Conventional: 896
Islamic: 172

Domestic Branches:
1066

Big City: 604
Small City: 242
Rural: 193
Unbanked: 27

Cities Coverage:
436

Foreign Branches: 2

**Bahrain
&
Malaysia**

**Representative
Offices: 4**

**China
Turkiye
UAE
Kenya**

ATMs
1288

On-site: 1062
Off-site: 217
Mobile: 9
Booths: 6



BOARD OF DIRECTORS

Abbas D. Habib

Chairman

Adnan Afridi

Anwar Haji Karim

Arshad Nasar

Farhana Mowjee Khan

Javed Iqbal

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



KEY PERFORMANCE HIGHLIGHTS

PBT

Rs. 28.9Bln

↑ 29% YoY

PAT

Rs. 14.9Bln

↑ 7% YoY

Total Assets

Rs. 2,221.2Bln

↑ 20% YTD

Total Deposits

Rs. 1,580.6Bln

↑ 21% YTD

Advances - NET

Rs. 815.0Bln

↑ 11% YTD

Investment - NET

Rs. 1,057.5Bln

↑ 28% YTD

Equity (Before Revaluation)

Rs. 93.0Bln

↑ 11% YTD

CD/TD

40.1%



KEY PERFORMANCE HIGHLIGHTS

Earning Per Share

Rs. 13.47

Book Value Per Share

Rs. 83.68

CAR

13.408%

NPL Ratio

1.13%

**Branches
Opened to date**

112



FINANCIAL RATIOS

Gross ADR

52.48%

**PAT to
Assets**

0.98%

**PAT to
Shareholder
Fund**

22.67%

YOA

9.25%

COD

5.87%

**SPREAD
(Adv – Dep)**

3.38%

**Cost To
Income**

54.86%

**Net Interest
Margin**

Rs. 54.3Bln

↑31% YoY

**Fee &
Commission**

Rs. 8.6Bln

↑30% YoY



ISLAMIC BANKING PERFORMANCE

PBT

Rs. 5.1 Bln

↑ 87% YoY

Total Assets

Rs. 272.7 Bln

↑ 19% YTD

Total Deposits

Rs. 152.1 Bln

↑ 19% YTD

Advances - NET

Rs. 106.4 Bln

↑ 25% YTD

Branches*

172

↑ 25% YTD

Windows

150

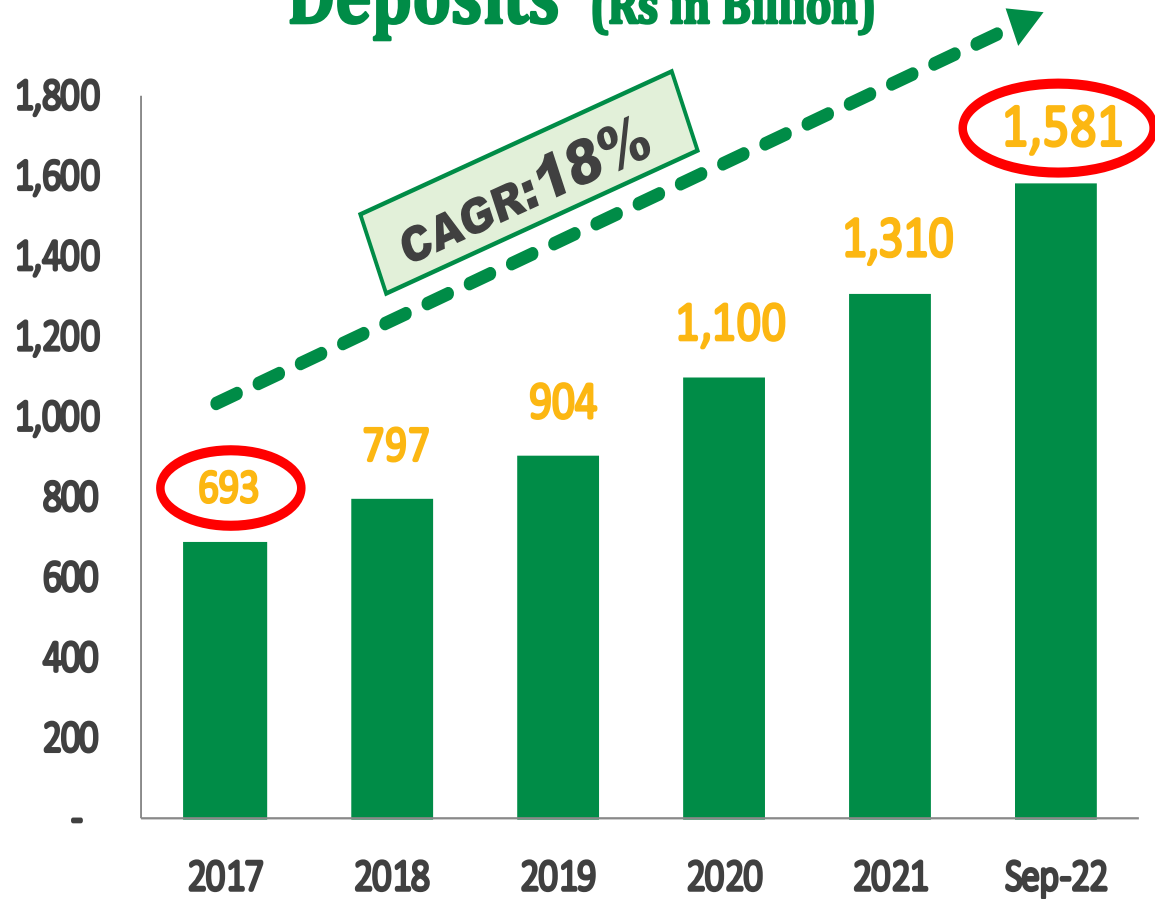
↑ 3% YTD

* As of 14 November 2022

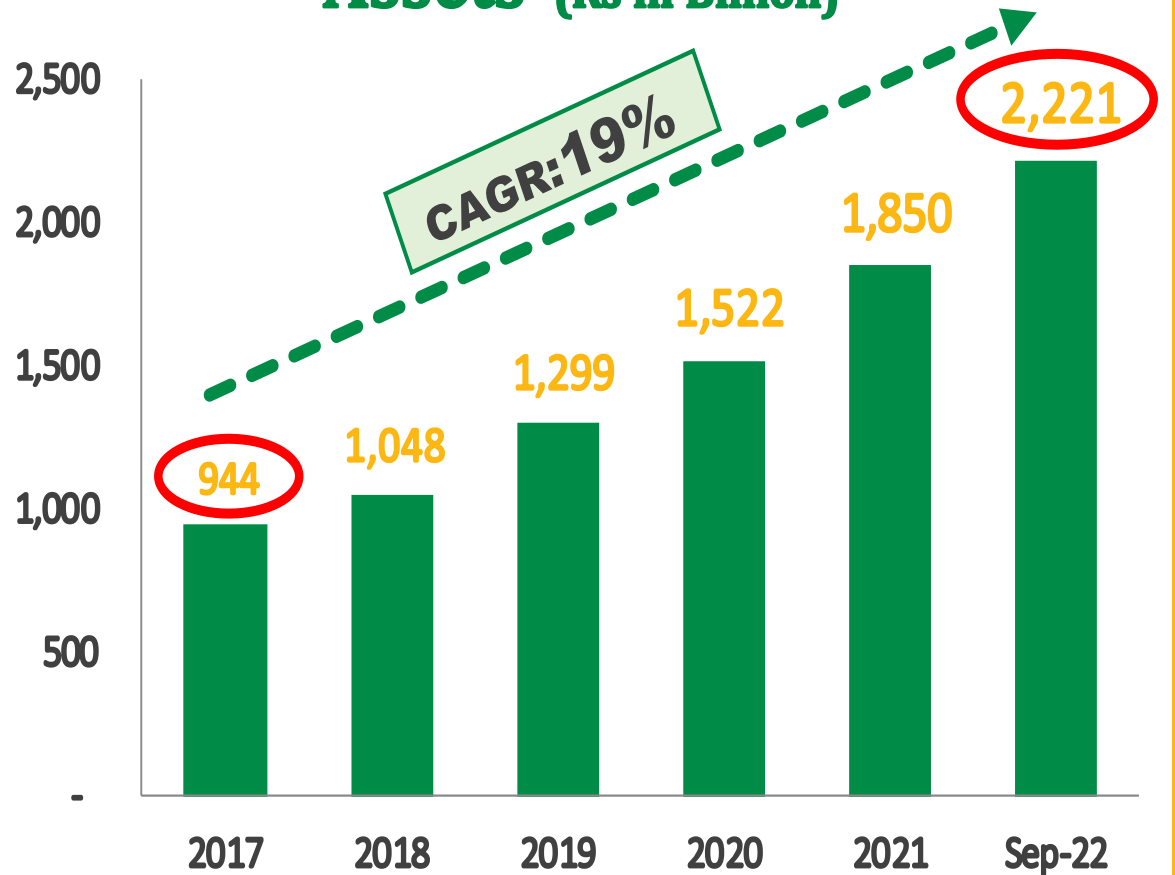


PERFORMANCE TREND

Deposits (Rs in Billion)



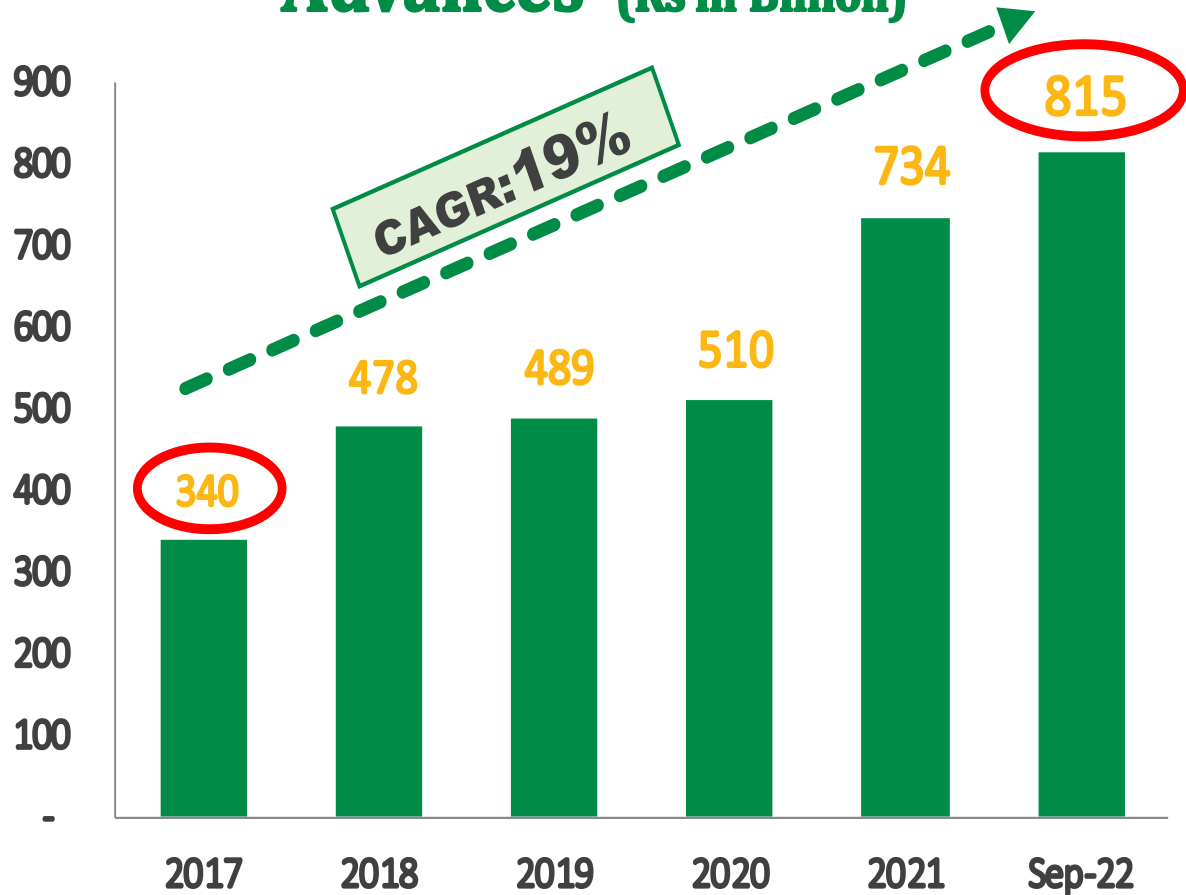
Assets (Rs in Billion)



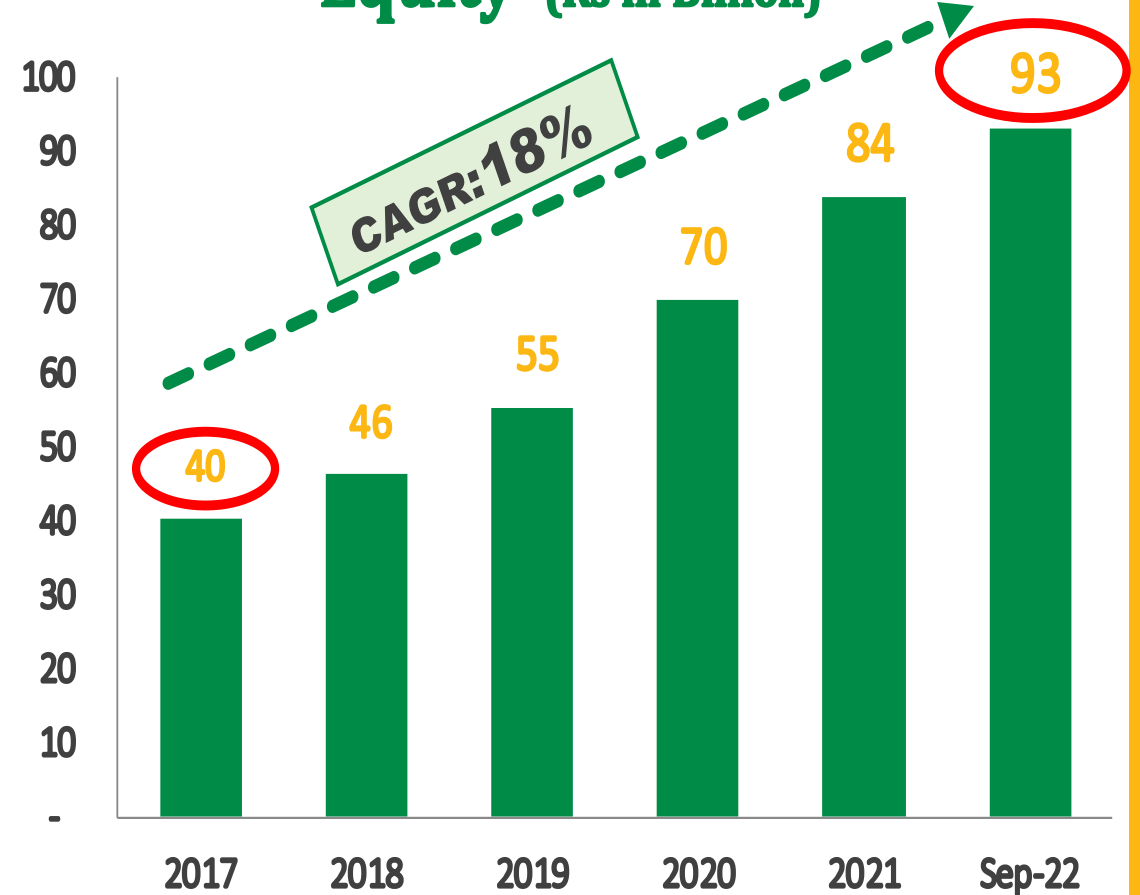


PERFORMANCE TREND

Advances (Rs in Billion)



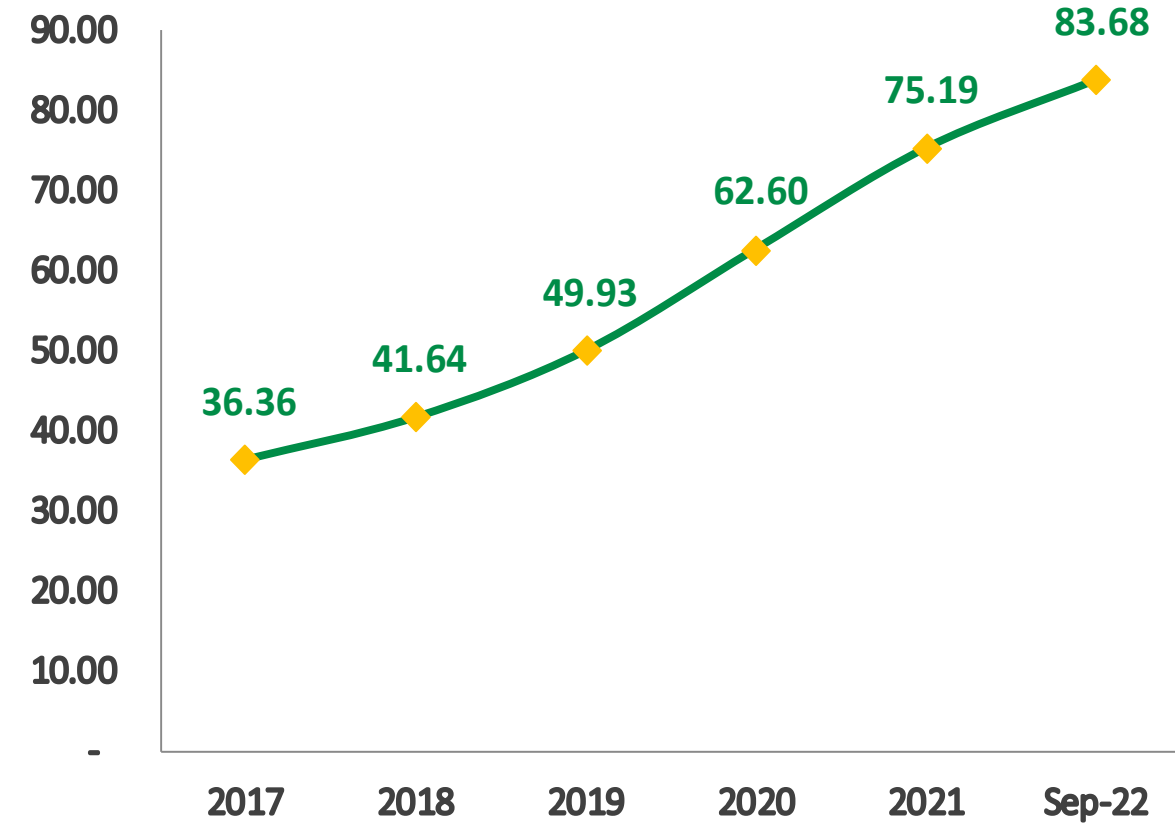
Equity (Rs in Billion)



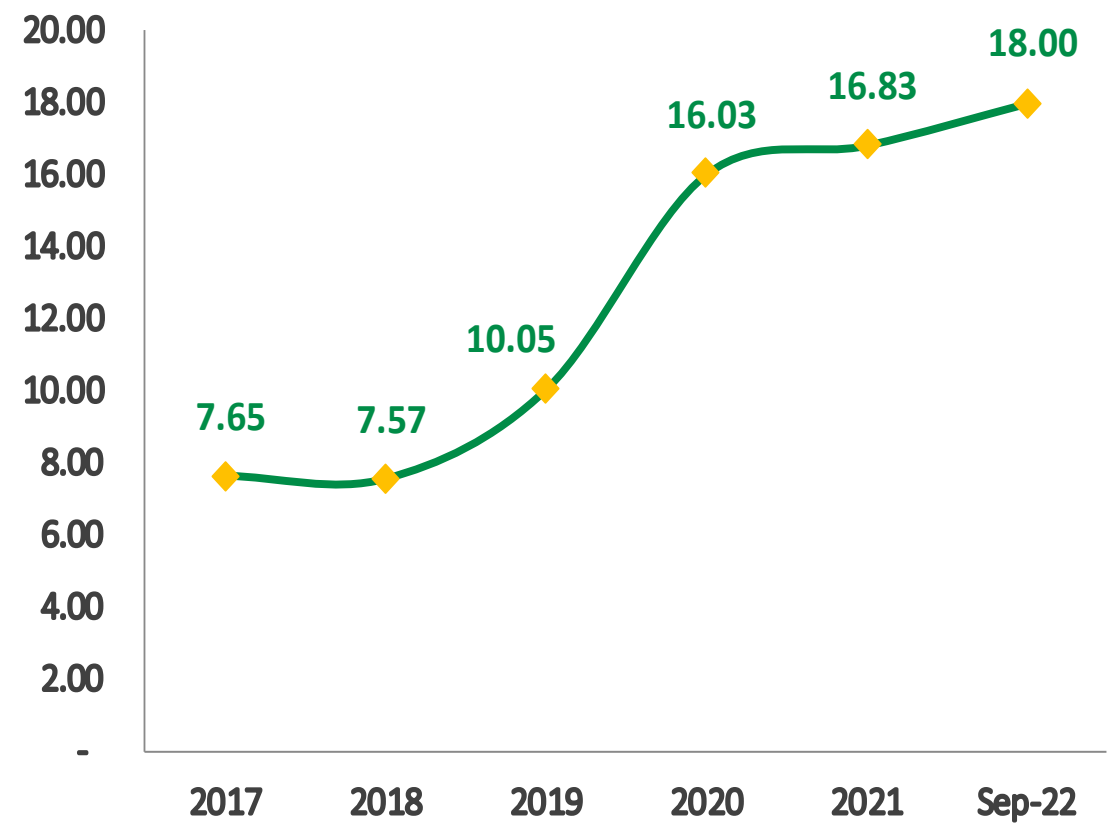


PERFORMANCE TREND

Breakup Value per Share



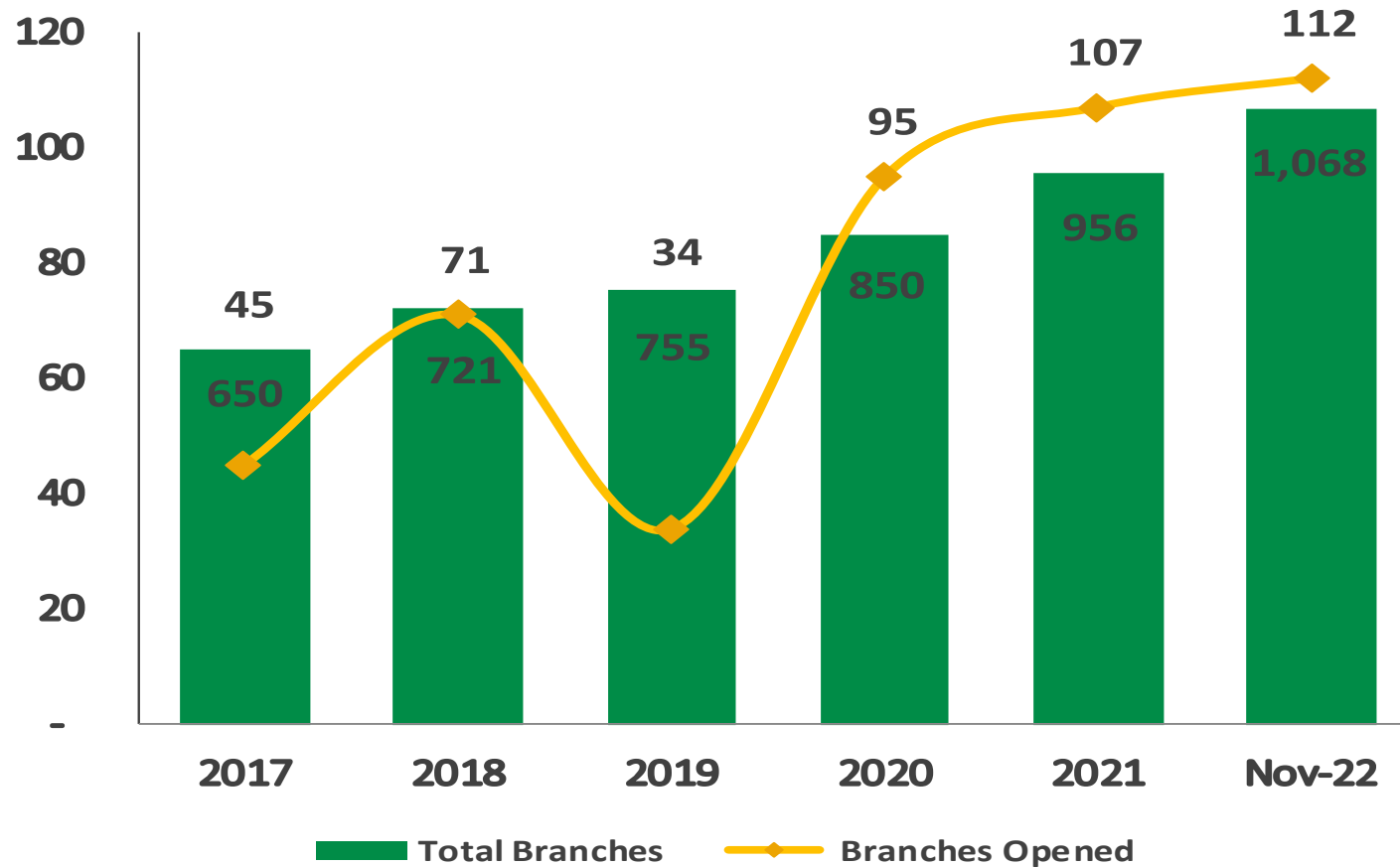
EPS



* September 2022 EPS is annualized



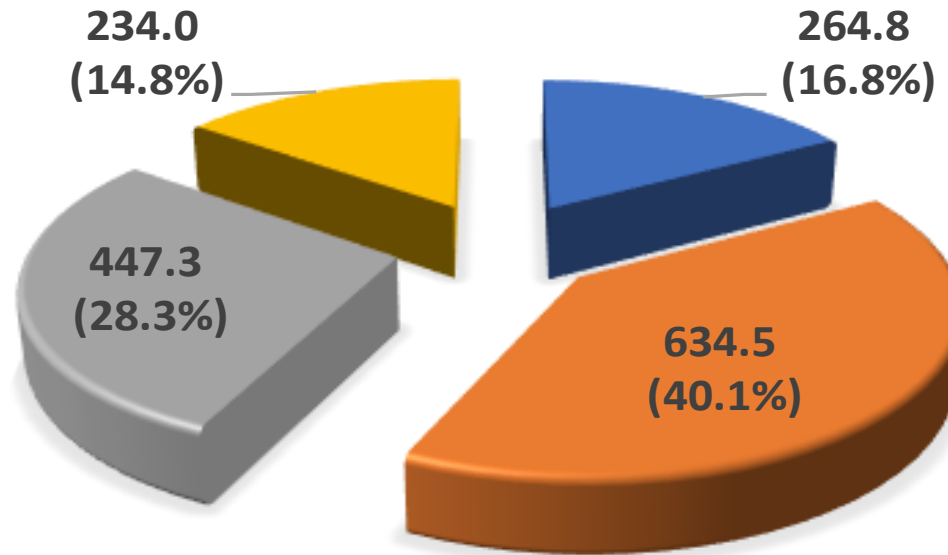
BRANCH NETWORK



Conventional	894
Islamic	172
Foreign	2
Total	<u><u>1068</u></u>



DEPOSIT MIX – AS ON SEP 30, 2022



■ Fixed deposits

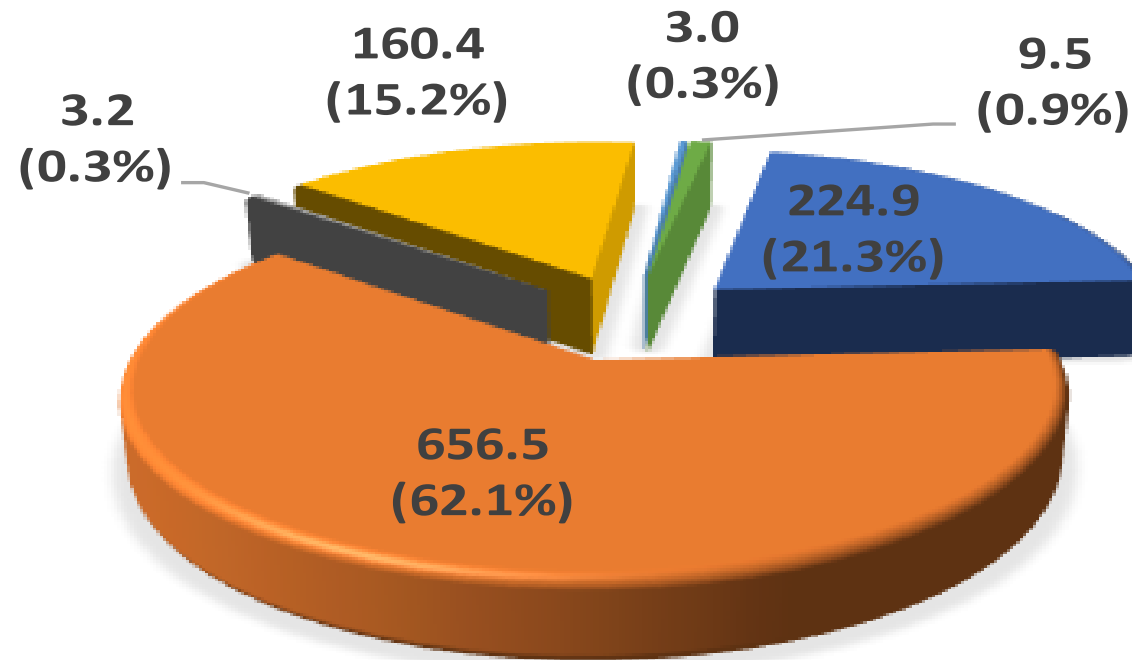
■ Savings deposits

■ Current accounts - Non-Remunerative

■ Current accounts - Remunerative



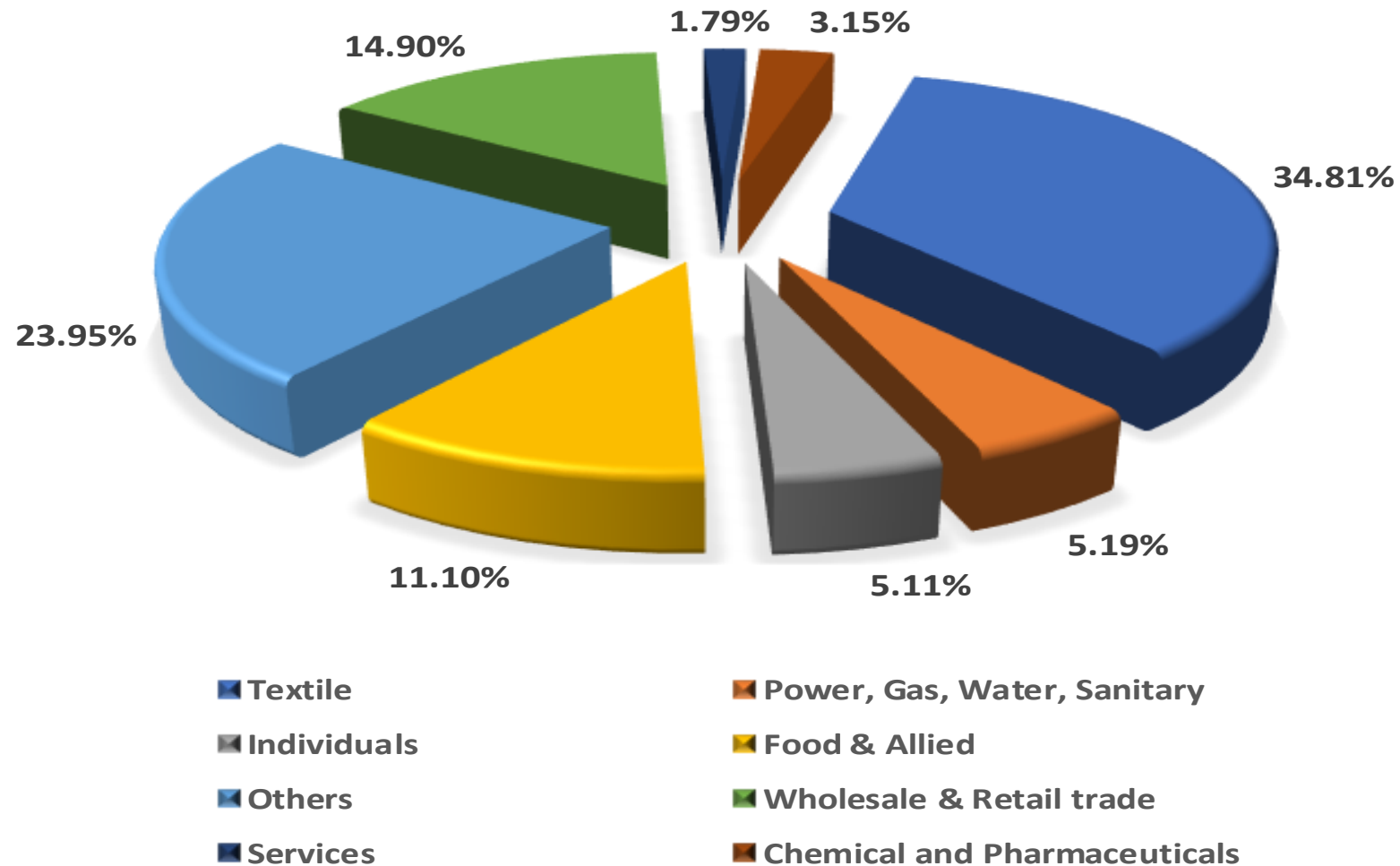
INVESTMENT MIX – AS ON SEP 30, 2022



- Market Treasury Bills
- PIB's
- Ordinary Shares
- TFCs / Sukuk
- Mutual Funds
- Others



ADVANCES BY SEGMENTS – AS ON SEP 30, 2022





INDUSTRY GROWTH & MARKET SHARE

	Sep -22			Sep -21			Dec -21		
	Pak	BAHL	BAHL Mkt Share	Pak	BAHL	BAHL Mkt Share	Pak	BAHL	BAHL Mkt Share
Deposits	8.81%	19.98%	6.53%	10.92%	16.33%	6.10%	17.32%	19.30%	5.92%
Advances	9.66%	13.68%	7.35%	9.30%	27.69%	6.97%	20.08%	42.71%	7.09%

*** Domestic Operations Only**



BALANCE SHEET - ASSETS

Sep-22	Change over Dec-21		Sep-21	Change over Dec-20		Dec-21	Change over Dec-20	
	Amount	%		Amount	%		Amount	%

Cash & Banks	119,381	(5,959)	(4.75%)	125,337	(261)	(0.21%)	125,340	(258)	(0.21%)
Lending to FI	37,001	16,937	84.41%	1,000	(1,175)	(54.02%)	20,064	17,889	822.48%
Investments-Net	1,057,534	230,934	27.94%	934,740	169,796	22.20%	826,600	61,656	8.06%
Advances-Net	815,001	81,202	11.07%	659,229	148,977	29.20%	733,799	223,547	43.81%
Fixed Assets	60,911	5,218	9.37%	54,942	10,974	24.96%	55,693	11,725	26.67%
Intangible assets	451	183	68.28%	213	2	0.95%	268	57	27.01%
Deferred Tax Assets	8,007	5,932	285.88%	1,000	1,000	100%	2,075	2,075	100%
Other Assets	122,882	37,069	43.20%	81,289	6,346	8.47%	85,813	10,870	14.50%
Total Assets	2,221,168	371,516	20.09%	1,857,750	335,659	22.05%	1,849,652	327,561	21.52%



BALANCE SHEET - LIABILITIES

Sep-22	Change over Dec-21		Sep-21	Change over Dec-20		Dec-21	Change over Dec-20	
	Amount	%		Amount	%		Amount	%

Bills Payable	24,619	(5,185)	(17.40%)	29,349	(1,664)	(5.37%)	29,804	(1,209)	(3.90%)
Borrowings	357,171	54,958	18.19%	352,965	141,366	66.81%	302,213	90,614	42.82%
Deposits	1,580,598	270,775	20.67%	1,272,576	172,890	15.72%	1,309,823	210,137	19.11%
Sub Ordinated Loans	22,992	6,997	43.74%	15,996	1,006	6.71%	15,995	1,005	6.70%
Deferred Tax Liabilities	-	-	-	-	(177)	(100.00%)	-	(177)	(100.00%)
Other Liabilities	144,054	42,252	41.50%	99,080	14,310	16.88%	101,802	17,032	20.09%
Total Liabilities	2,129,434	369,797	21.02%	1,769,966	327,731	22.72%	1,759,637	317,402	22.01%
Equity excl.surplus on revaluation	93,002	9,433	11.29%	78,997	9,427	13.55%	83,569	13,999	20.12%
Equity incl.surplus on revaluation	91,734	1,719	1.91%	87,784	7,928	9.93%	90,015	10,159	12.72%



PROFIT & LOSS ACCOUNT

	Sep-22	Change over Sep-21		Sep-21	Change over Sep-20		Dec-21	Change over Dec-20	
		Amount	%		Amount	%		Amount	%
Mark up / Interest Earned	133,181	47,528	55.49%	85,653	(12,879)	(13.07%)	116,752	(8,521)	(6.80%)
Mark up / Interest Expensed	78,839	34,528	77.92%	44,311	(10,139)	(18.62%)	61,143	(6,510)	(9.62%)
Net Mark up / Interest Income	54,342	13,000	31.45%	41,342	(2,740)	(6.22%)	55,609	(2,011)	(3.49%)
Non Mark up Interest Income	16,109	6,471	67.14%	9,638	2,585	36.65%	14,027	3,796	37.10%
Administrative Expenses	38,532	10,187	35.94%	28,345	3,308	13.21%	38,754	4,756	13.99%
WWF/Other charges	611	150	32.54%	461	(111)	(19.41%)	656	(73)	(10.01%)
Profit Before Provisions	31,308	9,134	41.19%	22,174	(3,352)	(13.13%)	30,226	(2,898)	(8.75%)
(Provision) / Reversal	(2,444)	(2,577)	(1937.59%)	133	3,570	103.87%	47	4,590	101.03%
Profit Before Tax	28,864	6,557	29.39%	22,307	218	0.99%	30,273	1,692	5.92%
Taxation	13,895	5,518	65.87%	8,377	(577)	(6.44%)	11,570	800	7.43%
Profit After Tax	14,969	1,039	7.46%	13,930	795	6.05%	18,703	892	5.01%



Thank You