Investor Presentation
Corporate Briefing Session 2025

Nov 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

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	**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** (12th Nov 2025) **PKR 279.4** ↑60% since Dec'24	**Number of Shares** **1.47 Bn**	**Market Cap** **USD 1.5 Bn** (one of the largest amongst banking sector)	**Total CAR** **18.32%** ↑ 62bps vs Dec'24

Consolidated numbers 9M'25

Market recognition of our contribution as the leading bank in Pakistan

HBL

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

EUROMONEY AWARDS FOR EXCELLENCE 2025

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

Social Infrastructure – Education Deal of the Year

BANKING ON EQUALITY برابری پر بینکاری

HBL ranked #1
HBLMFB ranked #2

FINANCIAL ALLIANCE FOR WOMEN

Women Leadership Champion

Best Mobile App
Best Digital Innovation
Best Digital API

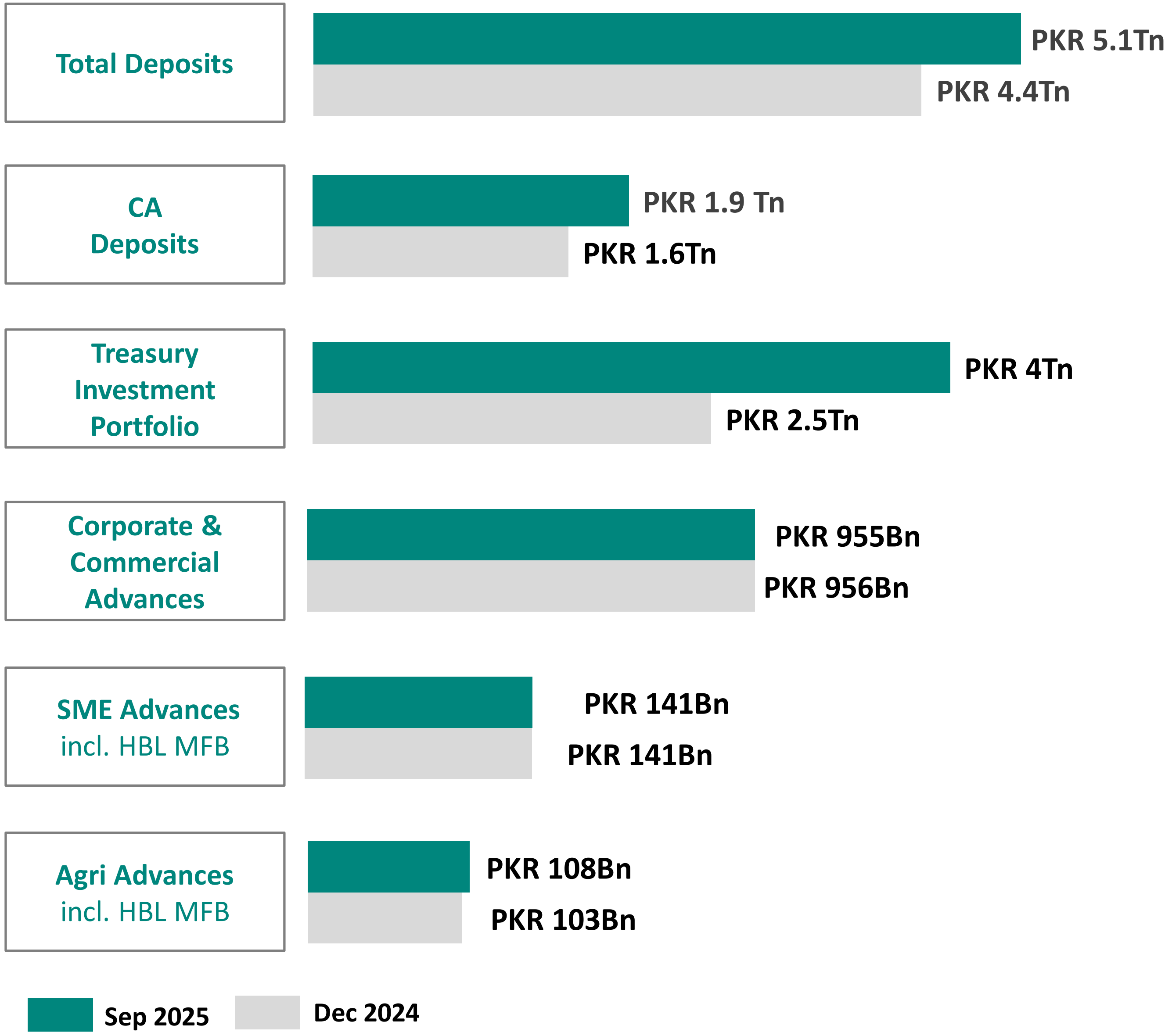
Best Investment Bank Pakistan

Best Trade Partner Bank – Middle East

Best Social Media Campaign - TikTok

Won best practice in 14 out of 15 categories in 2024

Our Business segments are well positioned to deliver consistent earnings growth



#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

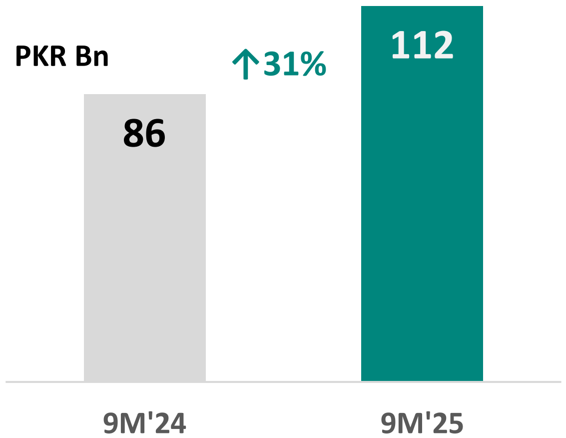
#1 **PKR 51 Bn**
↑*PKR 9.8 Bn*
Credit Cards

PKR 39 Bn
↑*PKR 5.6 Bn*
Auto Loans

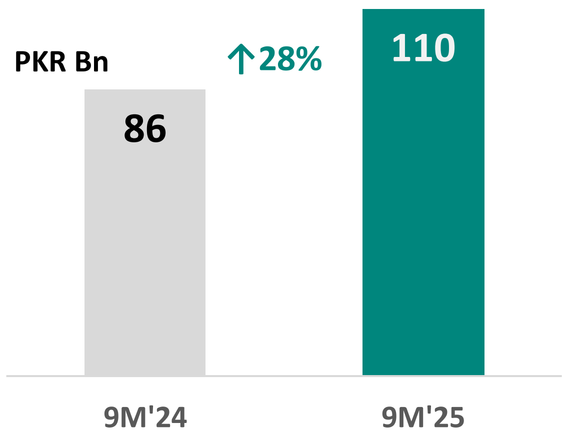
PKR 21 Bn
↑*PKR 2.9 Bn*
Mortgages

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

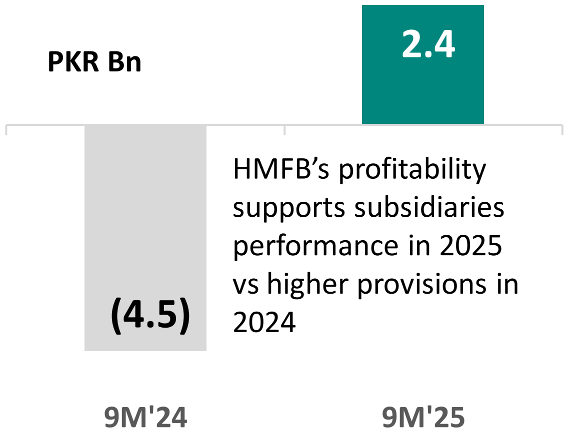
Group



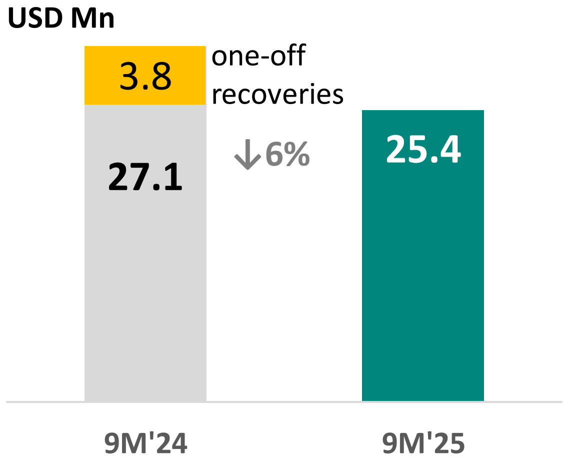
Core Domestic



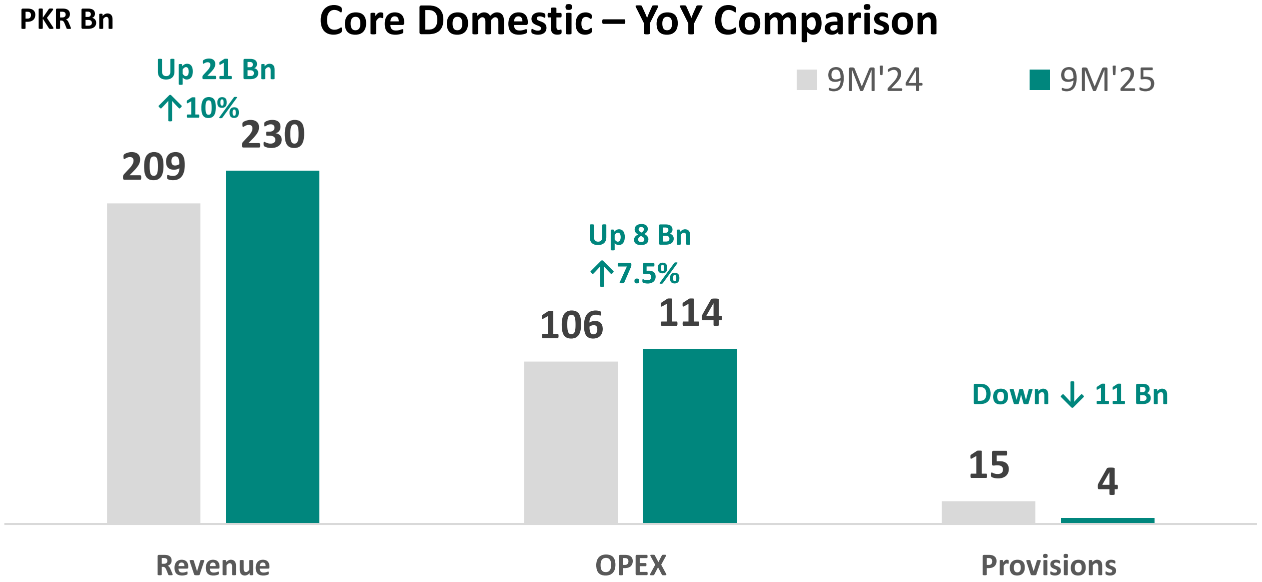
Domestic Subsidiaries



Core International



Core Domestic – YoY Comparison



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

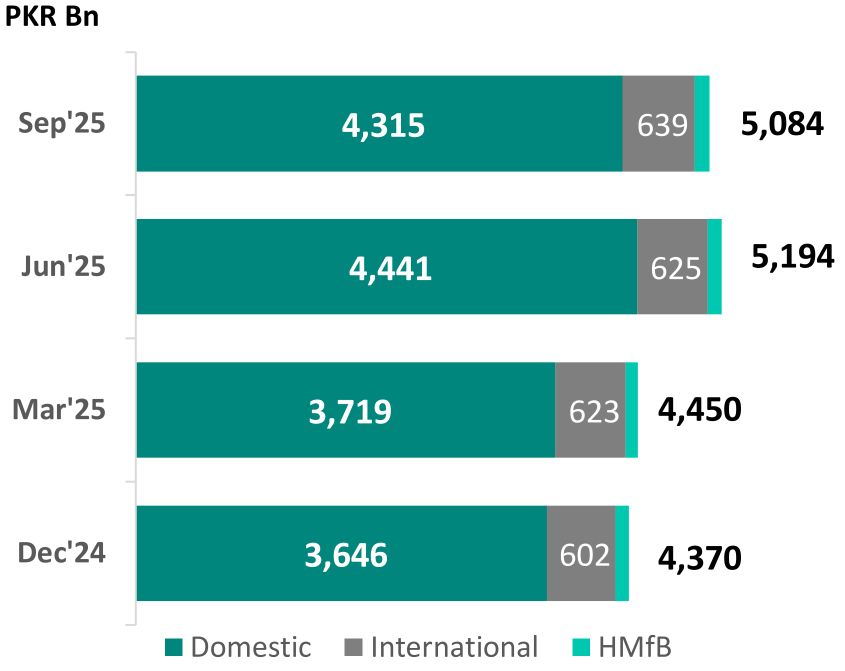
Higher loan loss recoveries in 9M’25 vs IFRS related provisioning in 9M’24

Deposit acquisition regains strong momentum in 2025

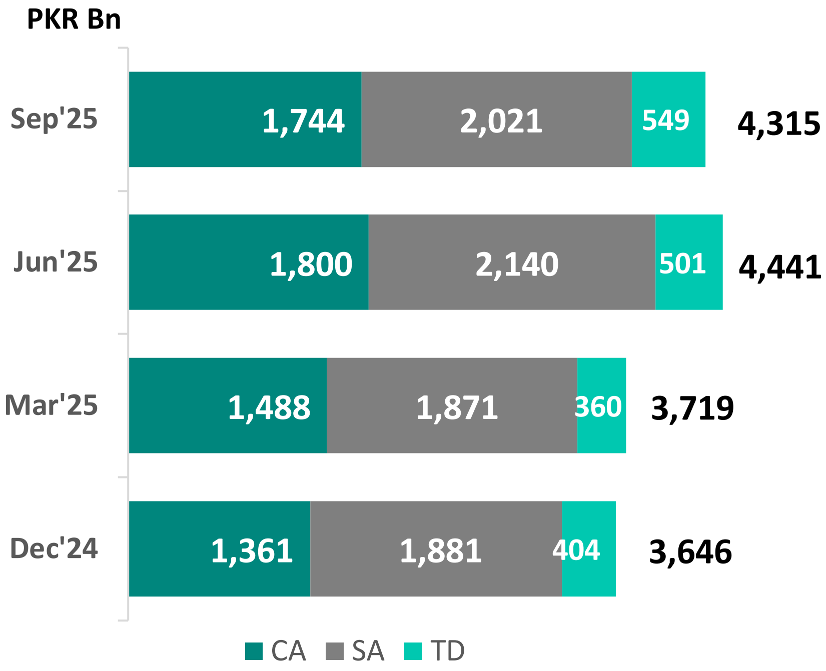
We continue to build our sales and distribution teams, with a dedicated proposition for each segment

#1

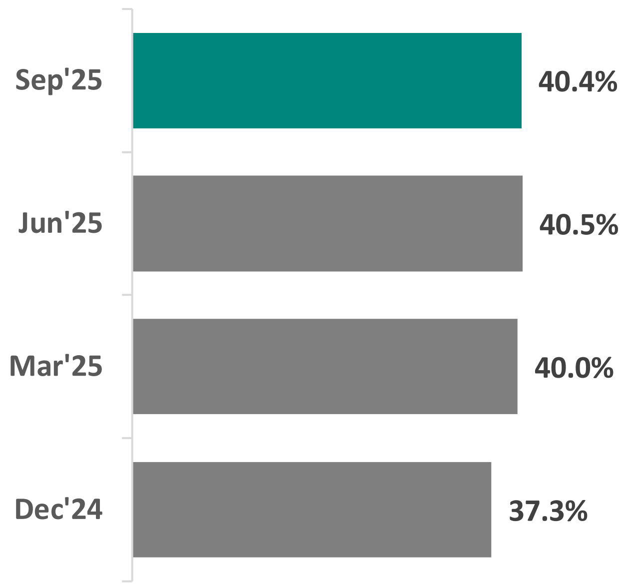
Highest Deposits at Rs 5T with 16% Growth v Dec’24



Domestic Deposits by category



Domestic CA improves from 37% to~40%

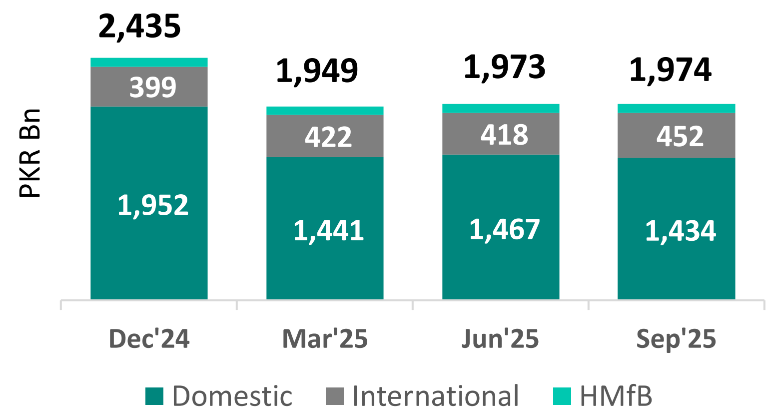


Our focus remains on maintaining market share levels while optimizing portfolio mix and COD:

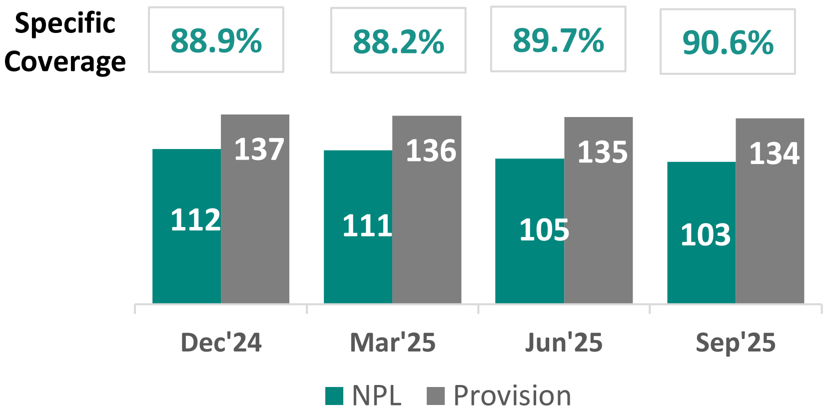
- At Group level, CA deposits have increased from Rs. 1.57 Tn in Dec’24 to Rs. 1.94 Tn as at Sep’25 (up 24%, Rs. 371 Bn)
- Driven by a strong momentum across all regions, Avg Domestic CA recorded YoY increase of 23% (incremental deposit of Rs. 264 Bn)
- Overall total domestic deposits increased by 18%, 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

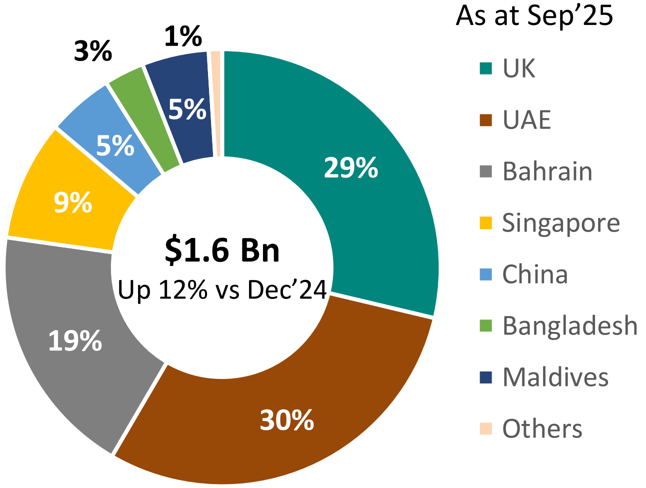
Loan Portfolio well diversified



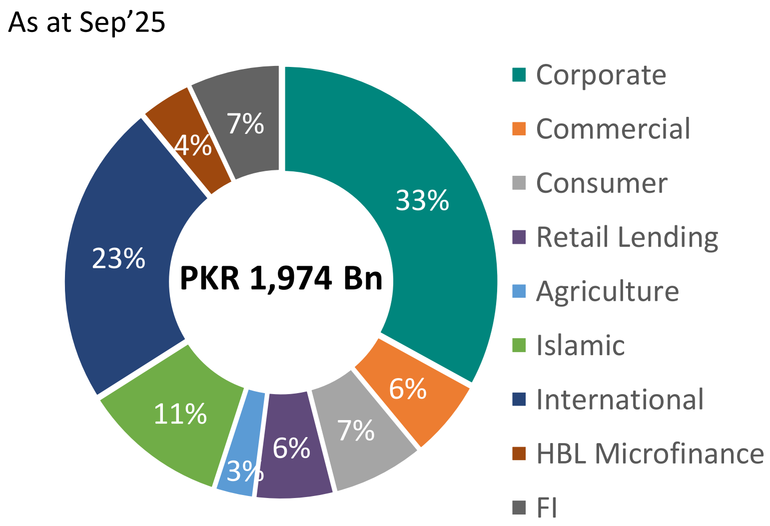
NPLs decline over the year, strong coverage



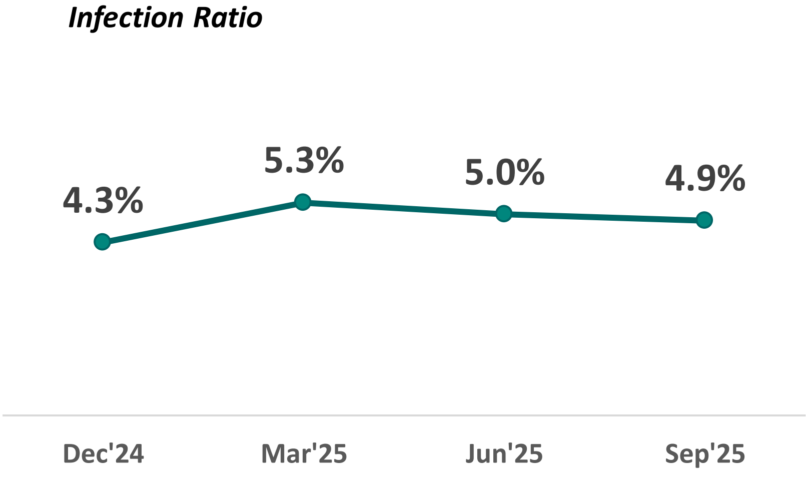
International Loan Portfolio



Segment-wise portfolio breakup



Asset quality maintained across portfolio

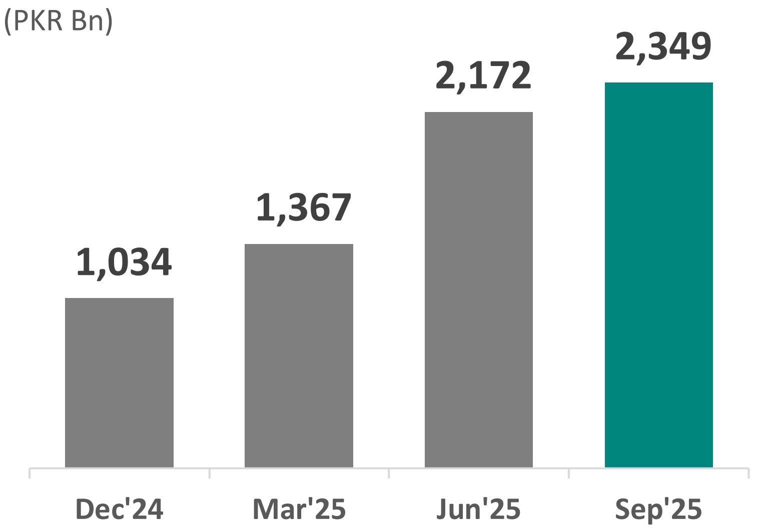


Key Highlights:

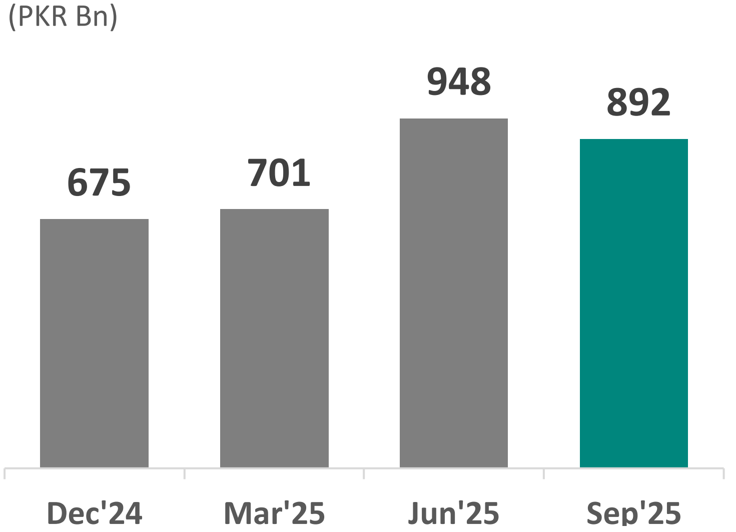
- Overall corporate & commercial portfolio stood at PKR 955 Bn in line with Dec'24 levels – with diversification across sectors
- Consumer portfolio has increased from PKR 143 Bn to PKR 164 Bn during 9M, with strong momentum across credit cards & autos
- International loan portfolio increased by USD 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

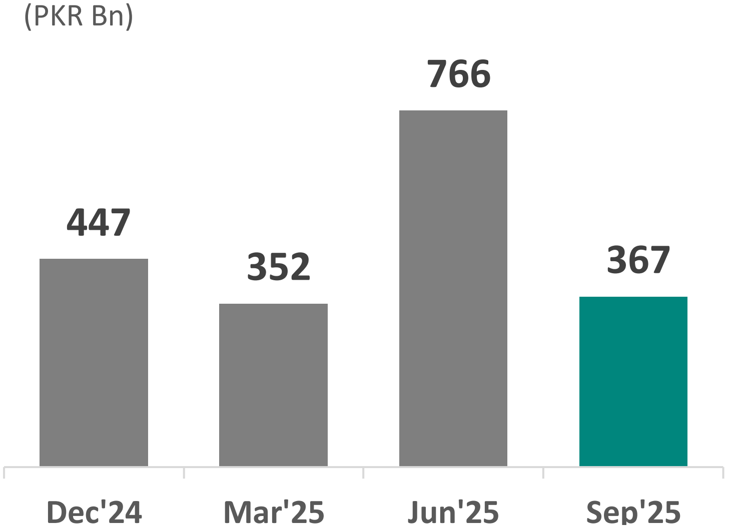
Floaters – build up in Q2 & Q3



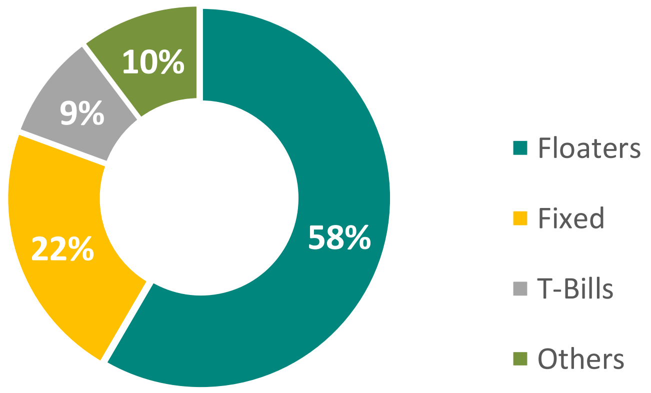
Fixed Rate Bonds - active participation



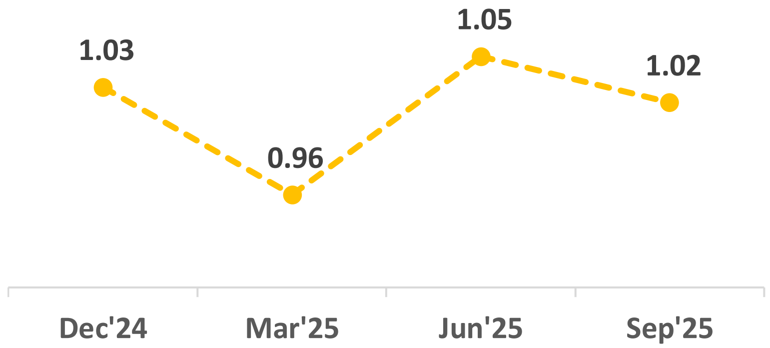
T-Bills – supporting NIMs and trading



Portfolio Mix as at Sep'25



Overall portfolio duration



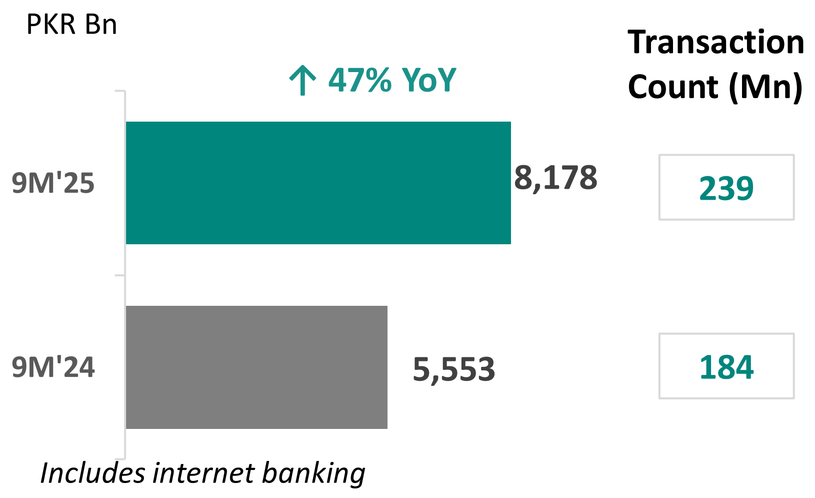
ALM Strategy in 2025

- 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

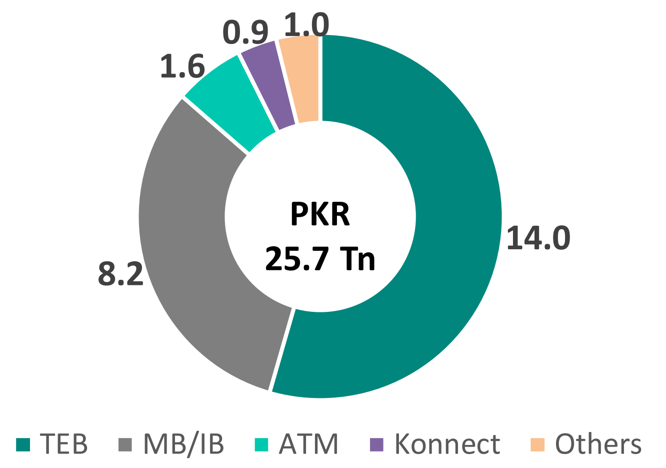
Digital led initiatives continue to deliver strong results

Focus on technology to drive efficiency & better customer engagement

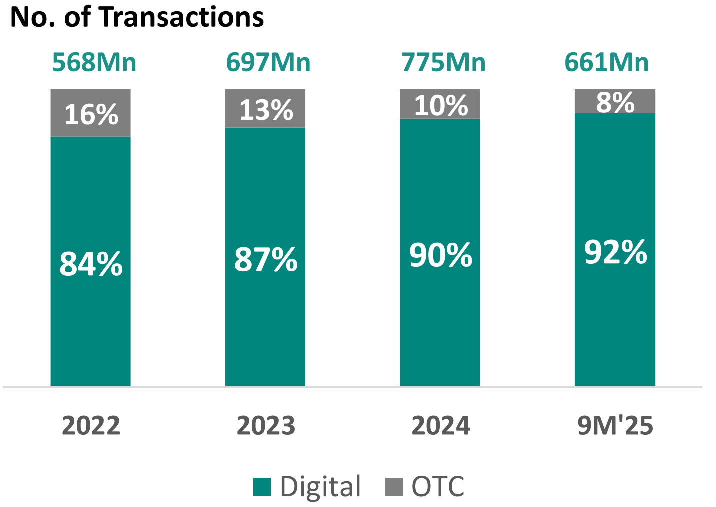
Mobile banking payments cross Rs 8Tn



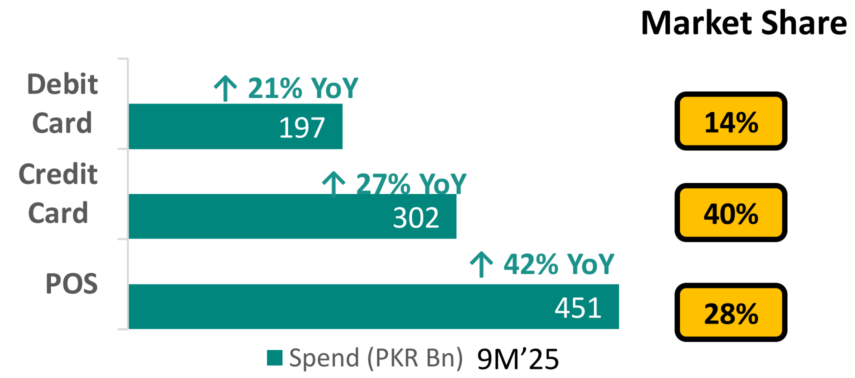
Overall digital payments up 34%



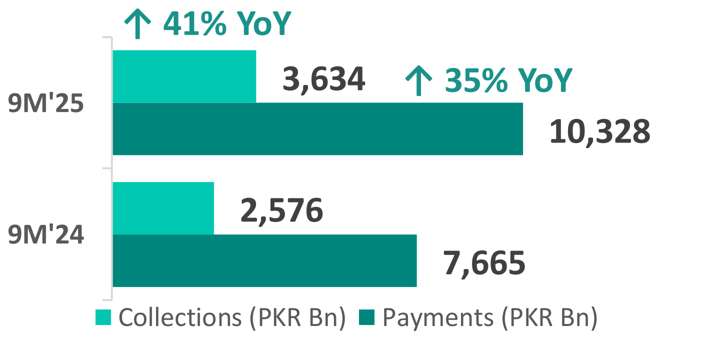
Digital vs OTC ratio 92:8



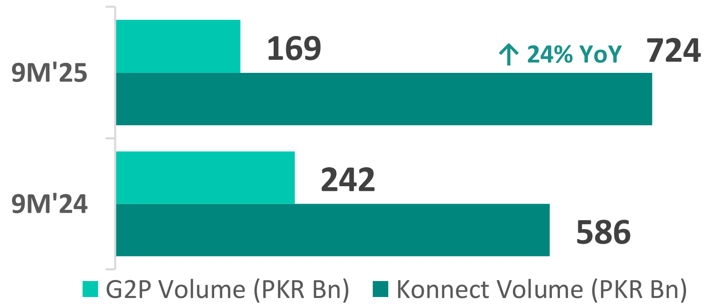
#1 Leadership in cards – 6.7M card base



#1 Leadership in Transaction Banking (TEB)

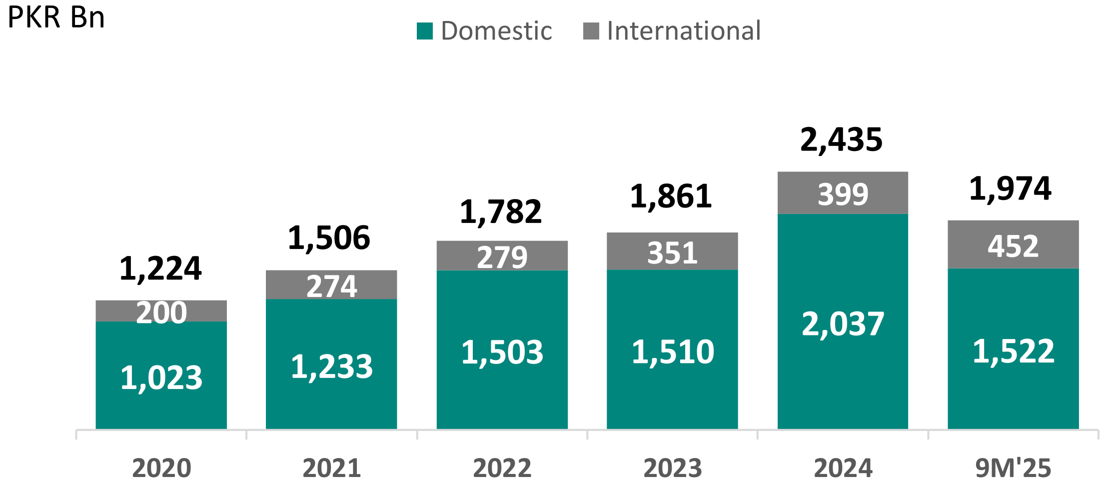


#1 Leadership in Branchless Banking

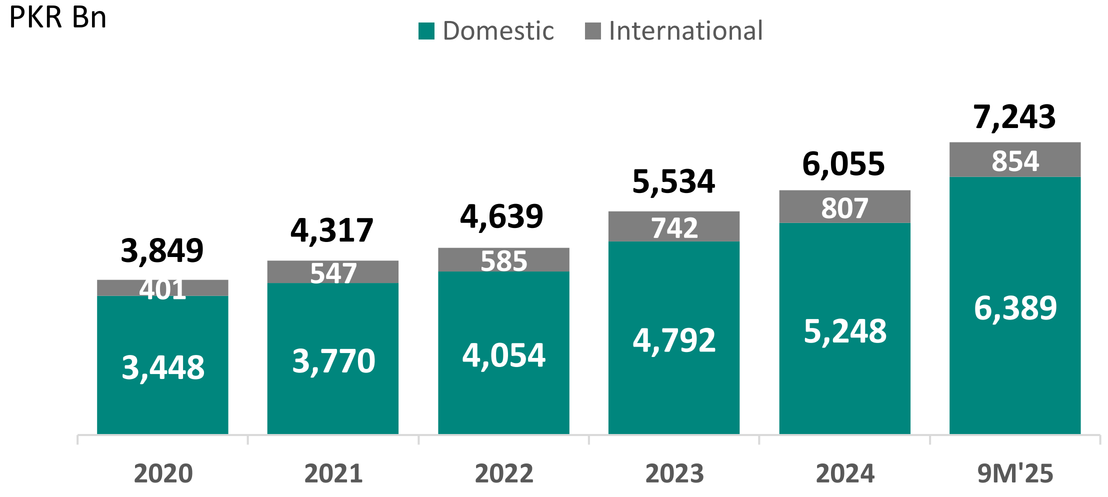


Balance sheet growth over last 5 years

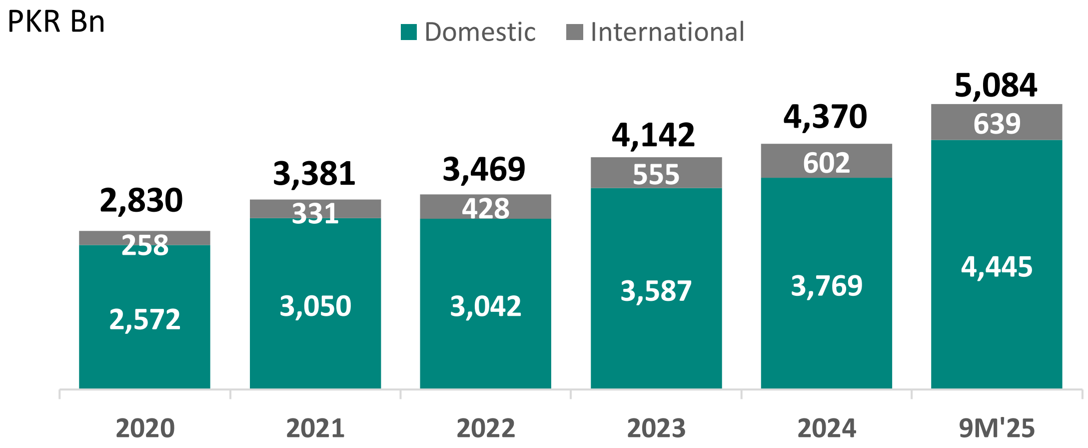
Advances portfolio 5Y growth (Dec’20 – Sep’25)



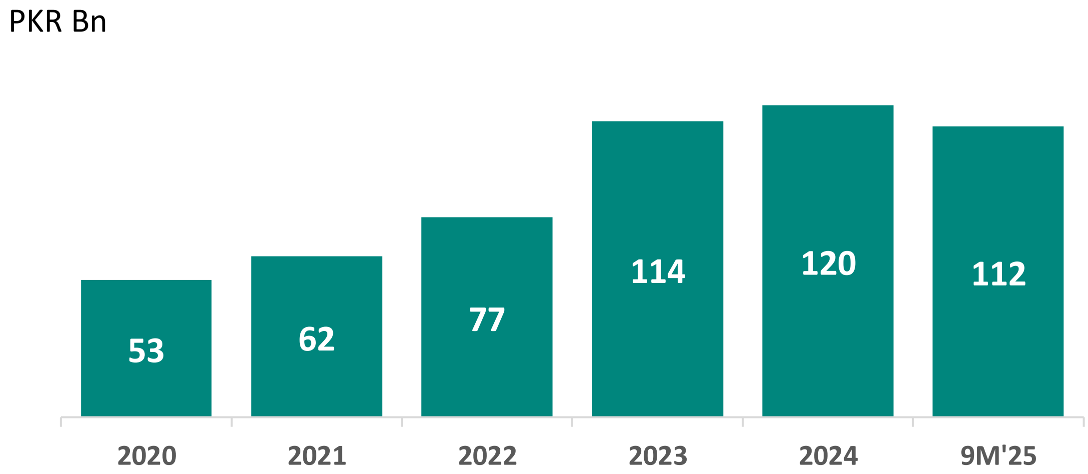
Total Assets 5Y growth (Dec’20 – Sep’25)



Deposits 5Y growth (Dec’20 – Sep’25)

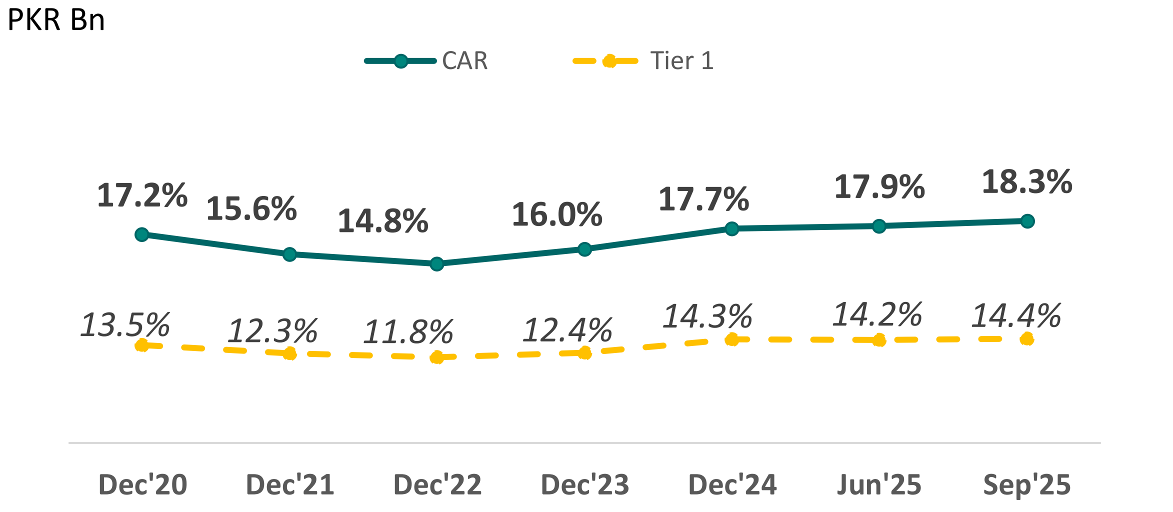


Profit Before Tax 5Y growth (Dec’20 – Sep’25)

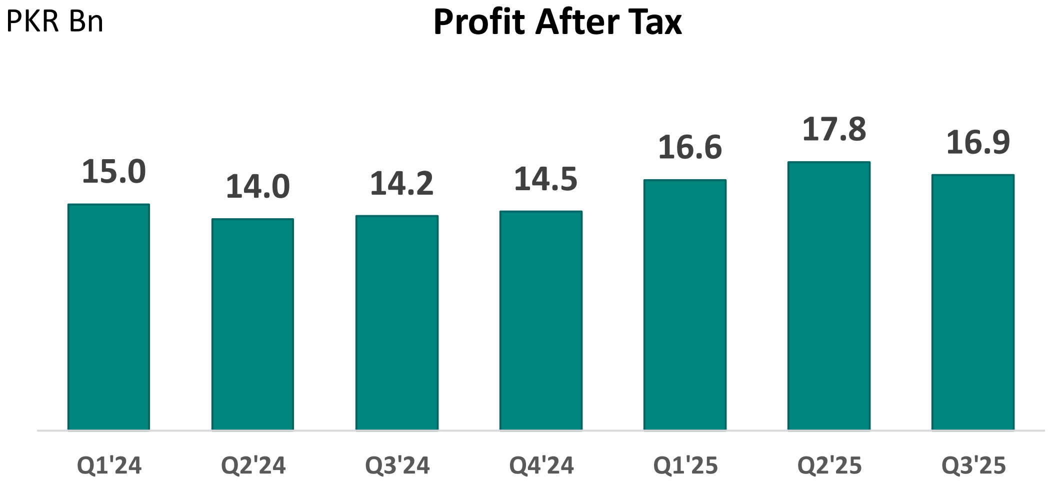


Supported by a strong capital base, ROE levels are rising

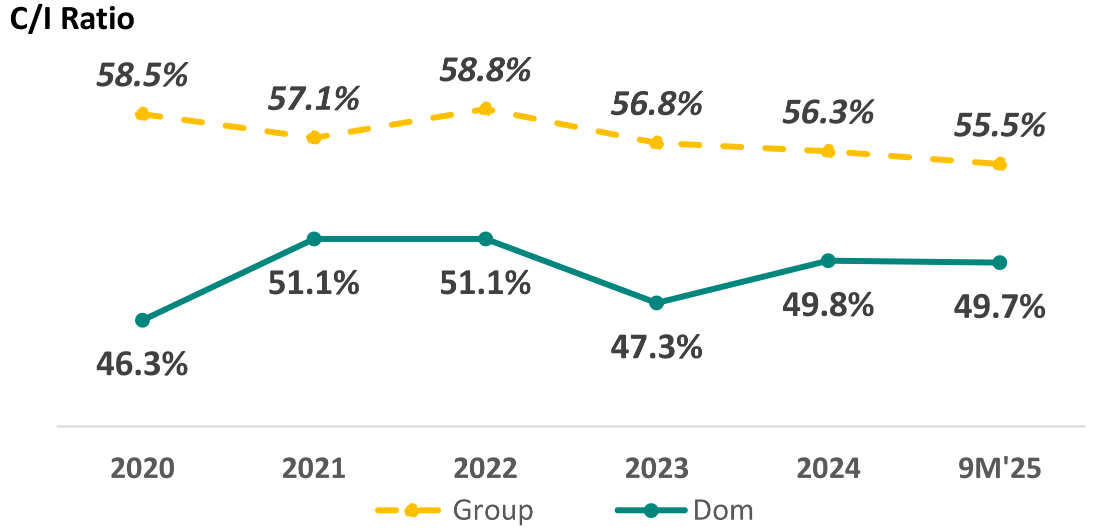
Overall CAR strengthens to 18.3% as at Sep'25



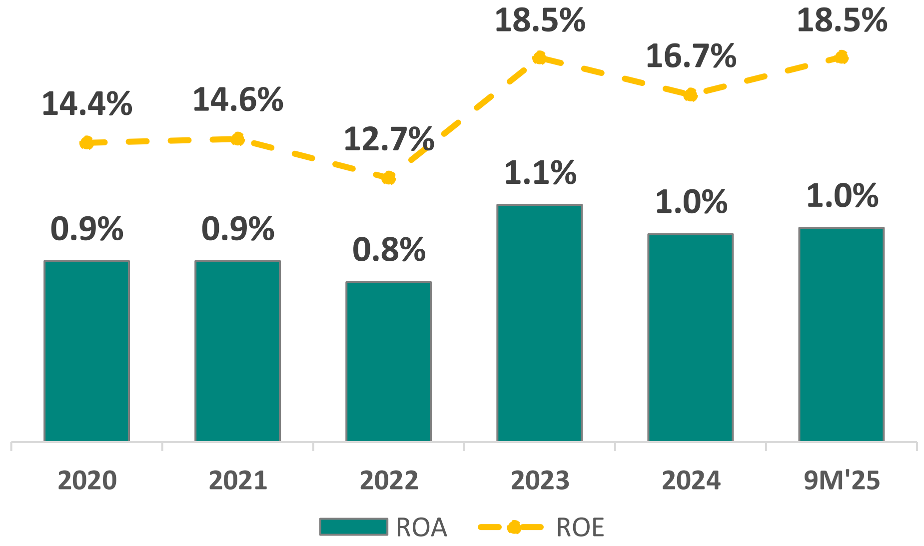
Consistent earnings maintained despite NIM compression



Cost discipline showing results



ROE focus visible and growing to potential



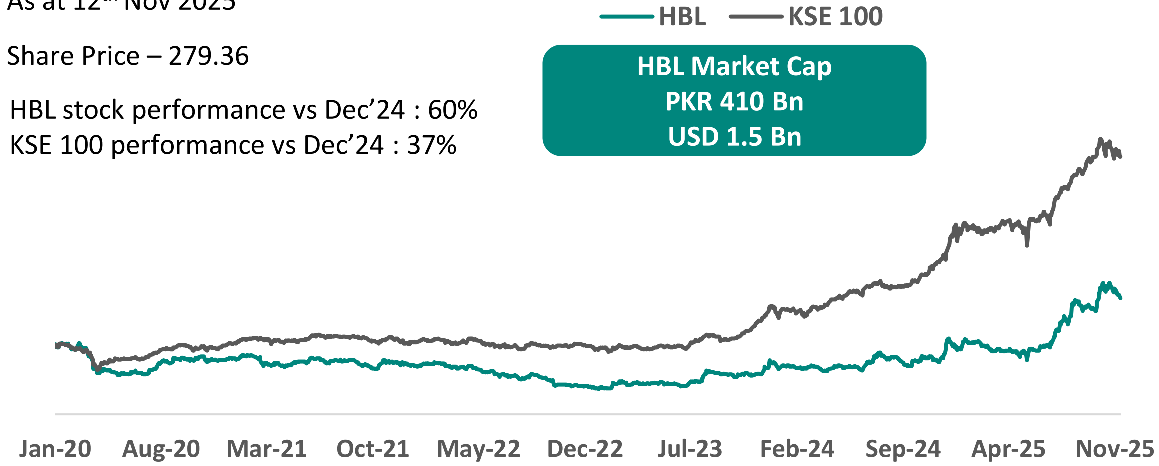
Consistent shareholder returns with improving payout levels

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

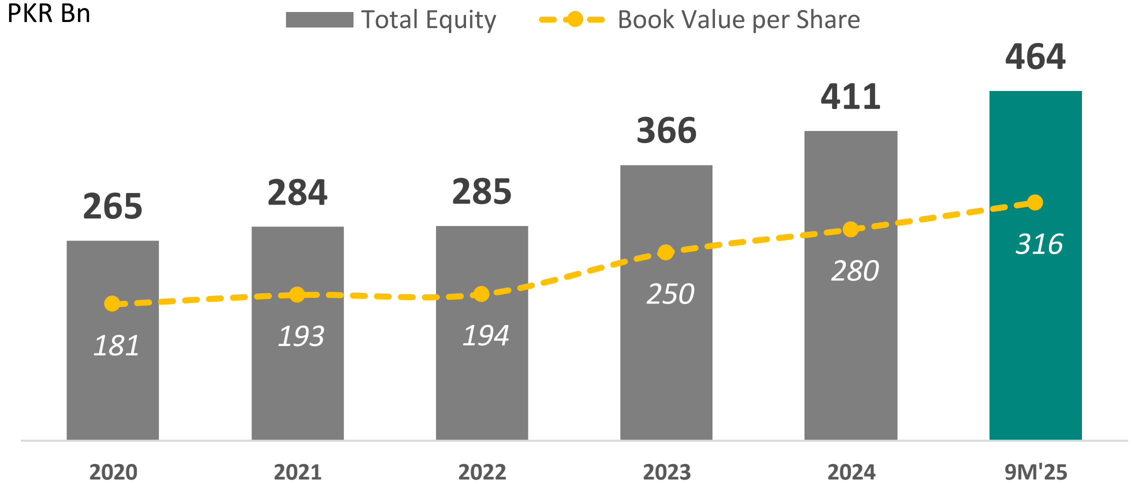
As at 12th Nov 2025

Share Price – 279.36

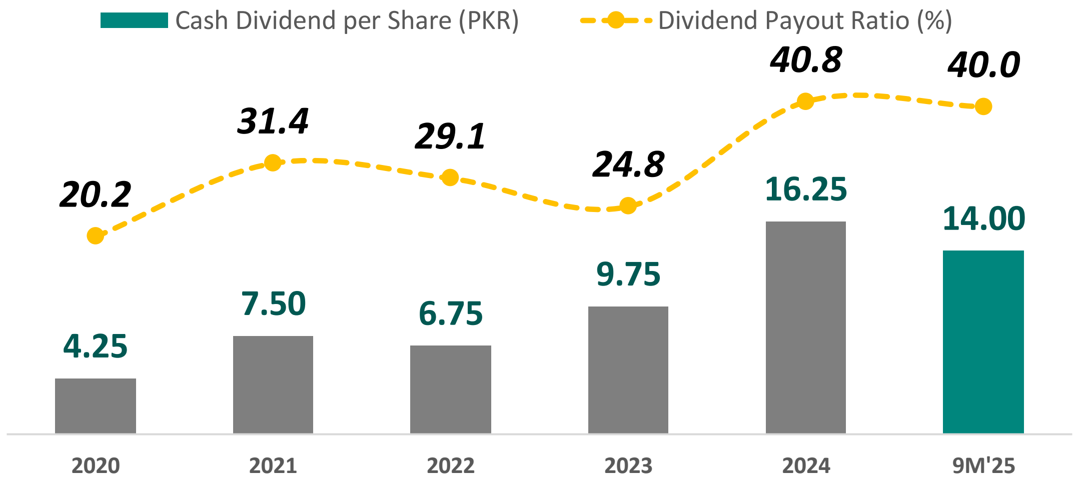
HBL stock performance vs Dec'24 : 60%
KSE 100 performance vs Dec'24 : 37%



Equity and Book Value per share



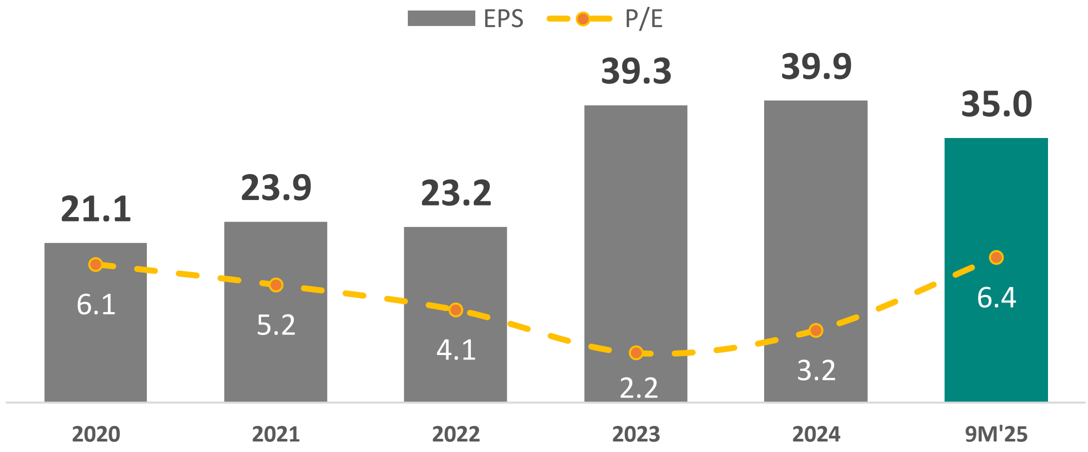
Dividend payouts levels



Dividend Payout Ratio= DPS / EPS

DPS Q1: 4.5, Q2: 4.5, Q3: 5

EPS and P/E Ratio



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

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

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