

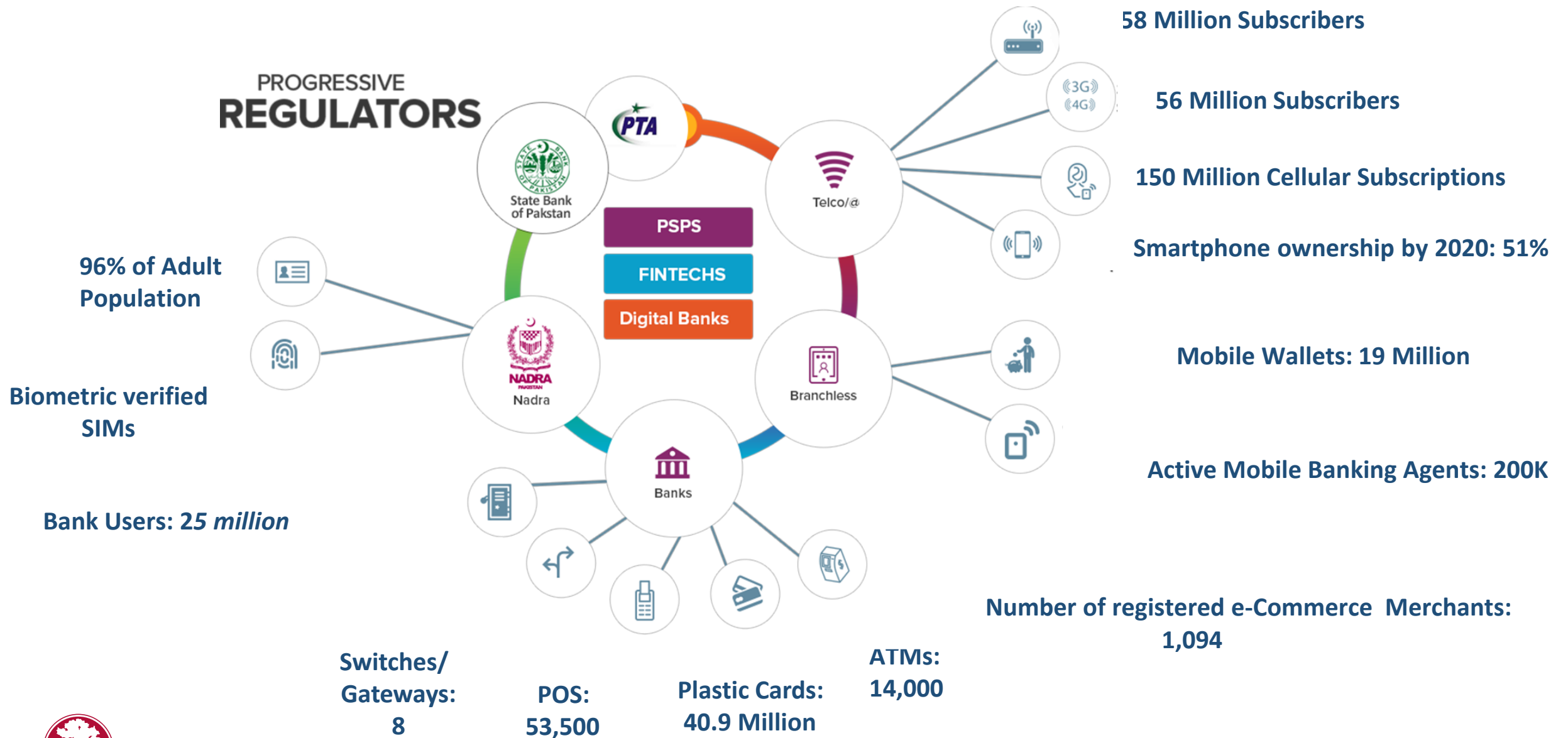
PAKISTAN - ACCESS TO FINANCE

80% of Pakistanis don't have access to financial services

SMEs generate 75% of urban jobs but only have 8% share in private sector credit

Pakistan remains a cash economy with more than 1/3rd of its cash in circulation

THE PERFECT STORM: KEY ENABLERS ARE IN PLACE TO CATALYZE DFS



BUILDING THE DIGITAL BUSINESS PLATFORM

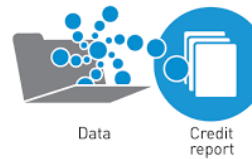
- Automation; Rule-based tools
- Required documentation captured electronically
- Supplement customer information from external sources
- Pre-screening Models
- E-signatures

- Algorithm based Credit Scoring Models/Benchmarking
- Match borrower profile and needs
- Risk-based pricing
- Automated credit decisions with option for manual review
- Streamlined approval, focus on outliers

Digitize Borrower Acquisition & portfolio management



Monitoring & control through risk based sampling & scorecards



Loan Monitoring
Know Your Risks



Open banking platform & marketplace



Scale up, secure, integrate





Industry firsts:

- First Revenue and Brand *Partnership* between **Bank & Fintech**
- First *App* in Pakistan to launch **QR Code Payments**
- First and only **Payment Service** to have **0 MDR**
- First bank to launch **Remote Digital** account opening
- First *App* to introduce **Referral and Invite** feature.
- First **Payment Service** to facilitate **Cash-in at Doorstep**
- *First Payment service app* that allows **Ticket bookings** for **Cinemas , Airlines and Events**
- First **Mobile Wallet** to enable **Insurance & Claims** processing through *App*
- First **Payroll solution** with integrated **HRM, Vendor management and analytics.**
- First **Integrated Marketplace/Digital Wallet**

Center of a perfect Storm

