



(Incorporated in Switzerland 1967)

# Habib Bank AG Zurich

2018 Interim results

Group key figures

in CHF million

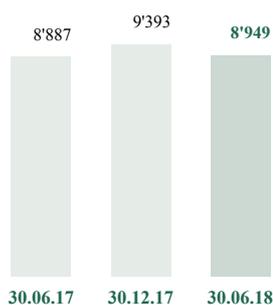
	6 months ending 30.06.17	6 months ending 31.12.17	6 months ending 30.06.18	Change in % to 31.12.17
<b>Balance sheet</b>				
Total assets	11'112	11'731	11'248	-4.1%
Equity	1'238	1'297	1'280	-1.3%
Advances customers	3'442	3'557	3'612	1.5%
Deposits customers	8'887	9'393	8'949	-4.7%
<b>Income statement</b>	<b>30.06.17</b>	<b>31.12.17</b>	<b>30.06.18</b>	<b>Change in % to 30.06.17</b>
Total income <sup>1</sup>	186.2	146.9	166.5	-10.6%
Operating expenses	108.4	112.3	114.5	5.6%
Operating result	62.8	23.1	43.2	-31.2%
Group profit / loss	38.1	22.4	43.0	12.9%
<b>Key figures and ratios</b>	<b>30.06.17</b>	<b>31.12.17</b>	<b>30.06.18</b>	
Return on equity (ROE) (%) <sup>2</sup>	6.1%	4.7%	3.5%	
Equity ratio (%)	11.1%	11.1%	10.9%	
Cost / income ratio (%)	58.2%	66.3%	68.8%	
Capital ratio (%)	19.1%	19.4%	19.1%	
Liquidity coverage ratio (%) <sup>3</sup>	115.0%	114.0%	122.1%	
Leverage ratio (%)	9.4%	9.4%	9.7%	

<sup>1</sup> Including "Gross result from interest operations", "Result from comission business and services", "Result from trading activities and the fair value option" and "Other result from ordinary activities"

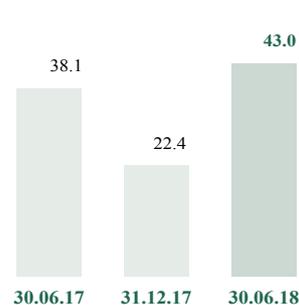
<sup>2</sup> Annualised Group profit / loss as percentage of equity of average at year end 2017 and at 30.06.2018

<sup>3</sup> 3-month average

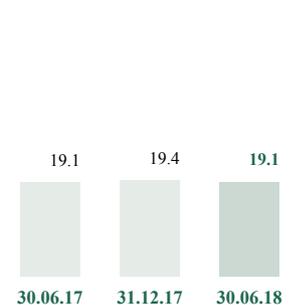
Customer deposits, in CHF million



Group profit, in CHF million



Total capital ratio (%)



## Corporate Governance

### Corporate Governance Principles

Habib Bank AG Zurich is committed to responsible, value-oriented management and control. Habib Bank AG Zurich complies with all relevant Swiss legal and regulatory requirements in terms of corporate governance. The governance documents of Habib Bank AG Zurich constitute our primary guidelines regarding corporate governance and are based on Article 716b of the Swiss Code of Obligations and the Articles of Association of Habib Bank AG Zurich.

### Board of Directors

The Board of Directors has ultimate oversight over Habib Bank AG Zurich and its subsidiaries. Under the leadership of its Chairman, it decides on the strategy of the Group based on the recommendations of General Management. It is responsible for the overall direction, management, control and financial reporting of the Group as well as for supervising compliance with applicable laws, rules and regulations.

The Board of Directors consists of five or more members, which are individually elected at the Annual General Meeting and is made up of non-executive and independent directors, all of whom have extensive experience in their respective fields of competence.

### Members of the Board of Directors

On 30 April 2018, Dr. Andreas Länzlinger, Urs W. Seiler, Ursula Suter and Dr. Stephan Ph. Thaler were re-elected and Roland Müller-Ineichen was newly elected, as members of the Board of Directors at the Annual General Meeting. Dr. Andreas Länzlinger was re-elected as Chairman of the Board of Directors, Ursula Suter was re-elected as Chairwoman of the Risk and Control Committee and Roland Müller-Ineichen was elected as Chairman of the Audit Committee. The Board of Directors has also appointed Urs W. Seiler as Vice Chairman of the Board of Directors.

Marco Duss has decided not to stand for re-election to the Board of Directors. The Board of Directors and members of the Habib family thank Marco Duss for his many years of outstanding commitment and service to the Board of Directors since 1994 as well as for his leadership as Chairman of the Audit Committee since 2008.

Name	Board of Directors	Audit Committee	Risk & Control Committee
Dr. Andreas Länzlinger	Chairman		Member
Urs W. Seiler	Vice Chairman	Member	Member
Roland Müller-Ineichen	Member	Chairman	
Ursula Suter	Member		Chairwoman
Dr. Stephan Ph. Thaler	Member	Member	



**Dr. Andreas Länzlinger**  
Swiss, born 1959

Chairman of the Board of Directors  
Member of the Risk & Control  
Committee

#### Professional history and education

Andreas Länzlinger was elected to the Board of Directors of Habib Bank AG Zurich at the 2008 Annual General Meeting. He has been Chairman of the Board of Directors since 2013.

Prior to and since joining the Board of Directors of Habib Bank AG Zurich, Andreas Länzlinger has regularly represented and advised a number of Swiss banks in civil, criminal and regulatory matters, including in matters relating to FINMA supervision. He has conducted internal investigations, some under the indirect supervision of FINMA, at various Swiss financial institutions. His experience includes representing clients before foreign authorities (mainly in regulatory or criminal matters, with a focus on US authorities including the DOJ, SEC, Fed and FDIC). He has advised corporate clients in matters of compliance and corporate governance, and he holds various teaching engagements in this field. Andreas Länzlinger completed his studies in Law from the University of Zurich in 1983 and was admitted to the Zurich Bar in 1986. He received his Doctorate in Law (Dr. iur.) from the University of Zurich in 1992.

## Corporate Governance



### Urs W. Seiler

Swiss, born 1949

Vice Chairman of the Board of Directors  
Member of the Audit Committee  
Member of the Risk & Control Committee

#### Professional history and education

Urs Seiler was elected to the Board of Directors of Habib Bank AG Zurich at the 2012 Annual General Meeting and was appointed Vice Chairman of the Board in April 2015. He became a member of the Audit Committee and member of the Risk and Control Committee in 2013.

From 2002 to 2012 Urs Seiler was founding partner of Bugmann, Stocker, Seiler Capital Partners AG (based in Zurich), a company providing advisory services in the areas of capital markets, finance, general management consulting, real estate and corporate restructuring, including the takeover of directorships. He was Chairman of the Board of Directors of PBS Private Bank Switzerland Ltd. (he stepped down from this function in 2002). He was Member of the Board at the Republic New York Corporate (New York) and member of the Executive Committee of the Republic Bank of New York (Switzerland) from 1998 to 1999. Prior to this, he spent 15 years at UBS AG, holding various top executive and senior management positions, including: Executive Vice President International, Chairman Emerging Markets (Europe, Africa, Middle East), and member of the Group Management Board (he stepped down from this function in 1998). From 1970 to 1984 he worked for Credit Suisse (Zurich), serving as Vice-President in the foreign exchange division. He began his career at Bank of Nova Scotia (Toronto). His banking career has also included teaching as a lecturer at the Swiss Finance Institute in Zurich from 1986 to 1991. Urs Seiler completed his studies as a Swiss Certified Banking Expert in 1968.



### Roland Müller-Ineichen

Swiss, born 1960

Member of the Board of Directors  
Chairman of the Audit Committee

#### Professional history and education

Roland Müller-Ineichen was elected to the Board of Directors of Habib Bank AG Zurich at the 2018 Annual General Meeting and has been appointed as Chairman of the Audit Committee.

Since 2009 Roland Müller-Ineichen is servicing as independent director on the Board of Directors of multiple Swiss and foreign companies and has developed and further enhanced his thorough understanding of corporate governance and the strategic and operating challenges of today's banking industry. Prior to this, he was working 12 years as lead partner in charge for financial and regulatory audits of national and international banks, security dealers and fund management companies in the audit department of KPMG in Zurich. He joined KPMG Fides Peat in 1995 as Senior Manager and became Partner of KPMG Switzerland in 1998 and of KPMG Europe in 2006. Before joining KPMG, he progressed through various senior audit and executive management roles with Switzerland-based financial institutions. His experience in the financial and banking services industry provides the Board of Directors with valuable strategic, financial and banking business insights and comprehensive corporate governance and accounting expertise. Roland Müller-Ineichen is recognized as audit expert by the Swiss Audit Supervisory Authority (RAB) and as Leading Regulatory Auditor from the Swiss Financial Market Supervisory Authority (FINMA) and qualifies as a financial expert. Roland Müller-Ineichen is a Swiss Certified Public Accountant and member of EXPERTsuisse since 1990.



### Ursula Suter

Swiss, born 1954

Member of the Board of Directors  
Chairwoman of the Risk & Control Committee

#### Professional history and education

Ursula Suter was elected to the Board of Directors of Habib Bank AG Zurich at the 2012 Annual General Meeting and has been Chairwoman of the Risk & Control Committee since its inception in 2013.

Ursula Suter spent most of her professional career with UBS. She was General Counsel of the Wealth Management & Business Banking Division from 2002 to 2009 with global responsibilities. Prior to that, she held various positions as legal counsel. Since 1992, she has been serving as judge at the Commercial Court of the Canton of Zurich. In 2011 she became a founding partner of LCR Services AG, a firm providing legal, compliance and regulatory services for financial institutions. Ursula Suter completed her studies in Law from the University of Bern in 1979 and was admitted to the bar in the same year.

## Corporate Governance



**Dr. Stephan Ph. Thaler**  
Swiss, born 1962

Member of the Board of Directors  
Member of the Audit Committee

### Professional history and education

Stephan Thaler was elected to the Board of Directors of Habib Bank AG Zurich at the Annual General Meeting in April 2015. He has been a member of the Audit Committee since 2015.

Stephan Thaler joined the Swiss Life Group in 1999 as Director Marketing & Client Relationship and member of the Management Committee of Swiss Life Asset Management. Since 2009 he has been the Chief Executive Officer of Swiss Life Investment Foundation (Zurich). From 1995 to 1998 he worked for American Express Services Europe Ltd. (Zurich), where he served in various management positions including Country Manager Switzerland for the Card Business and Director Consumer Services Group. Before joining the banking and insurance industry, he worked in the corporate sector for more than five years in various senior management roles, holding core responsibilities for marketing and product management strategies with an international scope in the fashion retail business. Stephan Thaler studied Economics, majoring in Business Administration and Marketing. He graduated with an MBA in 1986 and received his PhD in 1989 from the University of Basel. He is a Certified Financial Planner (1999) and completed the Executive Program at Robert Kennedy College/University of Wales in 2006 and the Senior Management Program in Banking at the Swiss Finance Institute in 2009. He has attended various Board of Directors training programs.

### Elections and terms of office

In accordance with the Articles of Association, all members of the Board of Directors are elected individually at the Annual General Meeting. The members of the Board of Directors are elected for a period of three years (the time from one ordinary Annual General Meeting to the next is considered as one year). The members of the Board of Directors may be re-elected. The Board of Directors constitutes itself. It elects from among its members the Chairperson and one or several Vice-Chairpersons. The term of office for the Chairperson and Vice-Chairpersons coincides with the term of office as member of the Board of Directors. The Board of Directors appoints the members of the Board of Directors committees, their respective chairpersons and the Group Company Secretary. At least one third of the members of the Board of Directors must meet the independence criteria.

### Organizational principles and structure

According to the Articles of Association and the Organizational Regulations, the Board of Directors meets as often as business requires, but at least four times per year. At every Board of Directors meeting, the President and the Group CEO provide the Board of Directors with a business update, and each committee chairperson provides the Board of Directors with an update on current activities of his or her committee as well as important committee issues. At least once per year, the Board of Directors reviews its own performance as well as the performance of each of its committees. This review seeks to determine whether the Board of Directors and its committees are functioning effectively. The committees (listed on page 2) assist the Board of Directors in the performance of its duties.

## Corporate Governance

### General Management

Habib Bank AG Zurich operates under a dual board structure, as mandated by Swiss banking law, which stipulates that no members of the Board of Directors may be members of General Management. The Board of Directors delegates the management of the business to General Management and General Management comprises at least three members appointed by the Board of Directors.

Under the leadership of the Group CEO, General Management is entrusted with the management and planning of the activities of the Group with respect to organization, business development and expansion. General Management is responsible for the direction of the day-to-day operations of the Group and bears overall responsibility for decisions and instructions issued in this regard.

### Members of General Management

General Management consists of two members of the Habib family and three non-family members. The majority of the members of General Management have residency in Switzerland.

Name	Function
Muhammad H. Habib	President
Mohamedali R. Habib	Group CEO
Rajat Garg	Member of General Management and Head of Developed Markets
Anjum Iqbal	Member of General Management and Head of Emerging Markets
Walter Mathis	Member of General Management and Head of Shared Services



#### Muhammad H. Habib

Swiss, born 1959

President

#### Professional history and education

Muhammad H. Habib became a member of General Management in 1992. He was appointed President & Chief Executive Officer of Habib Bank AG Zurich in February 2011.

Muhammad H. Habib has over 37 years of banking experience dating back to 1981 in Dubai, where he underwent extensive training and occupied various management-level positions in all aspects of banking over a period of 11 years. After entering General Management in 1992, his remit and responsibilities have taken him across Africa, UK, North America and Switzerland. Under his leadership, the Bank has ventured into several new territories, including (but not limited to) South Africa (1995) and Canada (2001). During this period, he was promoted to the rank of Joint President in 1996. Muhammad H. Habib completed his studies at the College de Lemans in Geneva, Switzerland, and in 1981 graduated from Babson College in Wellesley, Massachusetts (USA), with a Master's degree in Business Administration, majoring in Finance.



#### Mohamedali R. Habib

Canadian, born 1964

Group CEO

#### Professional history and education

Mohamedali R. Habib became a member of the General Management serving as Joint President of Habib Bank AG Zurich and Divisional Head responsible for the entire banking business in Asia in 2011 and was appointed Group Chief Executive Officer in 2016.

Mr. Habib has served at Metropolitan Bank since 1999 and in 2004, was appointed as the Executive Director and served till 2011. Thereafter Mr. Habib continued as non-executive director. In 2016 Mr. Habib has been elected as Chairman of the Board of Directors of Habib Metropolitan Bank Limited, a subsidiary of Habib Bank AG Zurich. Between 2012 and 2016 he has also served as a member of the Board of Directors of HBZ Bank Limited, another subsidiary of Habib Bank AG Zurich based in South Africa. Before joining Habib Bank AG Zurich, in 1996, Mr. Habib worked in the corporate sector for 10 years in various executive roles as well as certain BOD level positions. Mohamedali R. Habib graduated in Business Management – Finance from Clark University, Massachusetts (USA) in 1987. He holds a post graduate diploma in General Management from Stanford – National University of Singapore and is qualified as a Certified Director from the Pakistan Institute of Corporate Governance, Pakistan.

## Corporate Governance



### Rajat Garg

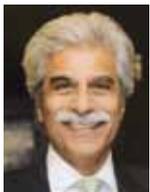
Singaporean, born 1963

Member of General Management and Head of Developed Markets

#### Professional history and education

Rajat Garg became a member of General Management of Habib Bank AG Zurich and Regional CEO for Developed Markets in April 2016. He is responsible for Switzerland, UK, Hong Kong and Canada.

Before joining Habib Bank AG Zurich, Rajat Garg worked for Citibank for 26 years in a number of different areas of commercial banking and wealth management across multiple geographies in Asia, Middle East and Europe. He was Head of Retail Banking & Wealth Management for the Europe, Middle East & Africa region from 2008 to 2015, with oversight for 16 countries (based in London). Prior to that he served as Country Business Manager for Citibank Turkey (based in Istanbul) and as Cards Business Head for Saudi American Bank (based in Riyadh). Between 2001 and 2003 he served as Regional CFO for Citibank Asia Cards, covering 12 countries (based out of Singapore). Prior to that, from 1997 to 2001, he helped start up and establish the Citibank Non Resident Indian Wealth Management Business, which operated from 15 cities globally (based out of Singapore). From 1989 to 1997 he served in various positions with Citibank India, notably in Risk Management, Finance and Business Planning. He started his professional career in 1989 as a Management Associate with Citibank. Rajat Garg holds an MBA from the Indian Institute of Management Calcutta and a Bachelor of Technology in Civil Engineering from the Indian Institute of Technology Kanpur.



### Anjum Iqbal

British, born 1952

Member of General Management and Head of Emerging Markets

#### Professional history and education

Anjum Iqbal became a member of General Management of Habib Bank AG Zurich and Regional CEO for Emerging Markets in February 2016. He oversees the banks' operations in Africa, consisting of the branch in Kenya and subsidiary in South Africa. He is also member of the Group Credit Management Committee (GCMC). He joined Habib Bank AG Zurich in late 2008 as the President and Chief Executive Officer of Habib Metropolitan Bank Ltd. (Pakistan), before being transferred to London in January 2012 where he was appointed Chief Executive Officer to lead operations in the UK (until 2015).

Prior to joining Habib Bank AG Zurich, Anjum Iqbal worked with Citigroup for more than 30 years, holding various senior management positions across different geographies including Pakistan, Greece, Lebanon, Venezuela, Turkey, Belgium, South Africa, UAE and the UK. In his last role with Citigroup he was Managing Director responsible for the EMEA Commercial Banking Group in London. Anjum Iqbal holds a Bachelor's degree in Commerce from the University of Karachi and holds a Master's degree in Business Administration (MBA) in Marketing and Finance from the Institute of Business Administration (IBA), University of Karachi, Pakistan.



### Walter Mathis

Swiss, born 1961

Member of General Management and Head of Shared Services

#### Professional history and education

Walter Mathis became a member of General Management and Head of Shared Services in August 2013 and was a member of the Board of Directors of Habib Bank AG Zurich from 2012 until 2013.

Walter Mathis has worked in the financial industry for over 35 years and has held management positions in international financial institutions and consultancy firms. Before joining Habib Bank AG Zurich, he worked for 15 years for Synergis Consulting Ltd, a consultancy boutique for the financial industry, which he co-founded. Prior to that, he was a Member of Management and Head of Controlling at Banca del Gottardo in Lugano, where he was employed for six years. From 1988 to 1992 he worked for Peat, International Consultants Ltd (KPMG), during which time he built up and headed – as Partner – the financial service consultancy in Geneva. Walter Mathis started his professional career with Credit Suisse, working for 5 years in various positions and locations. He was a member of the Financial Market Regulation and Accounting Commission (from 1996 - 1998 and 2013 - 2015) for the Association of Foreign Banks in Switzerland. Walter Mathis holds a Bachelor of Arts (BA) in Economics; in 1987 he graduated from the University of Applied Sciences of Zurich and is a graduate of the Executive Program from the Swiss Finance Institute of Zurich.

## Corporate Governance

### Management of the branch network

Name	Born	Citizenship	Function	Country
Christian Lerch	1959	Swiss	Country Manager	Switzerland
Jamal Alvi	1962	British	Country Manager	United Arab Emirates
Mohammad Ali Hussain	1954	Kenyan	Country Manager	Kenya

### Management of the subsidiaries

Name	Born	Citizenship	Function	Country
Muslim Hassan	1955	Canadian	Chief Executive Officer	Canada
Zafar Khan	1952	South African	Chief Executive Officer	South Africa
Mohsin A. Nathani	1965	Pakistani/Canadian	Chief Executive Officer	Pakistan
Sachil Dagur	1969	Indian	Chief Executive Officer	Hong Kong
Satyajeet Roy	1967	British	Chief Executive Officer	United Kingdom

### Group Support Functions

Name	Born	Citizenship	Function
Haja Alavudeen	1966	Indian	Head of Group Information & Technology Risk
Rizwan Arain	1969	Pakistani	Head of Group Information & Technology Risk
Sirajuddin Aziz	1956	Pakistani	Head of Group Financial Institutions
Umair Chaudhary	1968	British	Group Chief Operating Officer
Adnan Fasih	1967	Pakistani	Head of Group Islamic Banking
Felix Gasser	1959	Swiss	Head of Group Risk Control
Dr. Sitwat Husain	1964	Pakistani	Head of Group Human Resources
Arif Lakhani	1945	Pakistani	Head of Group Wealth Management
Dr. Pascal Mang	1964	Swiss	Head of Group Legal & Compliance
Alfred Merz	1962	Swiss	Head of Group Financial Control
Atif Mufti	1973	Pakistani	Head of Group Operations & Systems
Uzma Murshed	1970	Pakistani	Head of Group Operational Risk
Syam Pillai	1962	Indian	Head of Group Information Technology
Ralph Schneider	1964	Swiss	Head of Group Credit

### Group Internal Audit

Name	Born	Citizenship	Function
Haroon Ahmad	1975	Pakistani	Head of Group Internal Audit

*Balance sheet (unaudited)*

in CHF 000's	30.06.18	31.12.17
<b>Assets</b>		
Liquid assets	1'166'039	1'233'777
Amounts due from banks	1'826'004	1'941'838
Amounts due from securities financing transactions	12'127	3'074
Amounts due from customers	3'061'795	2'996'119
Mortgage loans	549'988	561'326
Trading portfolio assets		
Positive replacement values of derivative financial instruments	33'933	29'368
Other financial instruments at fair value	2'821'345	3'166'719
Financial investments	1'428'155	1'481'118
Accrued income and prepaid expenses	164'099	149'987
Non-consolidated participations	77	88
Tangible fixed assets	83'517	86'697
Intangible assets	340	369
Other assets	101'243	80'630
<b>Total assets</b>	<b>11'248'662</b>	<b>11'731'110</b>

in CHF 000's	30.06.18	31.12.17
<b>Liabilities</b>		
Amounts due to banks	441'513	577'180
Liabilities from securities financing transactions	354'710	252'217
Amounts due in respect of customer deposits	8'948'727	9'392'695
Negative replacement values of derivative financial instruments	20'664	18'522
Accrued expenses and deferred income	174'921	156'202
Other liabilities	22'634	31'818
Provisions	4'953	5'940
Reserves for general banking risks	533'291	540'877
Bank's capital	150'000	150'000
Retained earnings reserves	379'498	353'171
Currency translation reserves	-44'677	-34'260
Minority interest in equity	219'420	226'277
Group profit / loss	43'008	60'471
- of which minority interests in group profit / loss	13'901	29'161
<b>Total liabilities</b>	<b>11'248'662</b>	<b>11'731'110</b>
<b>Off balance sheet transactions</b>		
Contingent liabilities	1'445'671	1'410'767
Irrevocable commitments	1'252	1'252
Credit commitments	163'950	188'833

*Income statement (unaudited)*

in CHF 000's	30.06.18	30.06.17
<b>Result from interest operations</b>		
Interest and discount income	125'858	113'692
Interest and dividend income from financial investments	135'280	119'308
Interest expense	-120'428	-102'173
<b>Gross result from interest operations</b>	<b>140'710</b>	<b>130'827</b>
Changes in value adjustments for default risks and losses from interest operations	-625	-5'763
<b>Subtotal net result from interest operations</b>	<b>140'085</b>	<b>125'064</b>
<b>Result from commission business and services</b>		
Commission income from securities trading and investment activities	2'699	3'330
Commission income from lending activities	13'186	14'375
Commission income from other services	26'385	24'471
Commission expense	-3'230	-3'054
<b>Subtotal result from commission business and services</b>	<b>39'040</b>	<b>39'122</b>
<b>Result from trading activities and the fair value option</b>	<b>-9'539</b>	<b>14'907</b>
<b>Other result from ordinary activities</b>		
Result from the disposal of financial investments	-859	87
Result from real estate	291	310
Other ordinary income	857	933
Other ordinary expenses	-3'999	
<b>Subtotal other result from ordinary activities</b>	<b>-3'710</b>	<b>1'330</b>

in CHF 000's	30.06.18	30.06.17
<b>Operating expenses</b>		
Personnel expenses	-74'732	-71'930
General and administrative expenses	-39'804	-36'476
<b>Subtotal operating expenses</b>	<b>-114'536</b>	<b>-108'406</b>
Value adjustments on participations, depreciation and amortisation on tangible fixed and intangible assets	-7'225	-7'052
Changes to provisions and other value adjustments, and losses	-890	-2'173
<b>Operating result</b>	<b>43'225</b>	<b>62'792</b>
Extraordinary income	2'091	2'018
Extraordinary expenses	-24	-41
Changes in reserves for general banking risks	13'407	-517
Taxes	-15'692	-26'179
<b>Group profit / loss</b>	<b>43'007</b>	<b>38'073</b>
- of which minority interests in group profit / loss	13'901	11'129

## Addresses

### Head Office and operation

	Habib Bank AG Zurich
	Weinbergstrasse 59, PO Box 225
	8042 Zurich / Switzerland
Telephone:	(+4144) 269 45 00
Email:	infoch@habibbank.com

### Branches

<b>United Arab Emirates</b>	Habib Bank AG Zurich
	Umm Al Sheif
	Sheikh Zayed Road
	P.O. Box 3306
	Dubai / UAE
Telephone:	(+9714) 373 5200
Email:	csd@habibbank.com

<b>Kenya</b>	Habib Bank AG Zurich
	Habib House
	Koinange Street
	P.O. Box 30584, 00100 GPO
	Nairobi / Kenya
Telephone:	(+25420) 334 1172 / 76 / 77
Email:	info.ke@habibbank.com

### Subsidiaries

<b>Habib Canadian Bank</b>	Habib Canadian Bank
<b>Canada</b>	918 Dundas Street East
	Suite 400
	Mississauga, Ontario L4Y 4H9 / Canada
Telephone:	+1 (905) 276 5300
Email:	info@habibcanadian.com

<b>HBZ Bank Ltd.</b>	HBZ Bank Ltd.
<b>South Africa</b>	135 Jan Hofmeyr Road
	P.O. Box 1536, Westville
	Wandsbeck 3631 / South Africa
Telephone:	(+2731) 267 4400
Email:	sazone@habibbank.co.za

**Subsidiaries**

<b>HBZ Services FZ LLC</b>	HBZ Services FZ LLC
<b>United Arab Emirates</b>	Dubai Outsource Zone
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	Dubai / UAE
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<b>Habib Metropolitan Bank Ltd.</b>	Habib Metropolitan Bank Ltd.
<b>Pakistan</b>	Spencer's Building
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Telephone:	(+9221) 111 14 14 14
Email:	info@habibmetro.com
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	71, Des Voeux Road Central,
	Hong Kong
Telephone:	(+852) 2521 4631
Email:	mainoffice@hbzhongkong.com
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**Representative offices**

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