



**Habib Bank AG
Zurich**

2025 EDITION

ABOUT HBZ

Habib Bank AG Zurich (HBZ) carries forward a rich tradition in commerce and banking, with historical roots dating back to 1941. Established in Zurich, Switzerland in 1967, HBZ is built upon a solid foundation of banking tradition that spans several generations.

HBZ is present in 11 countries around the world, and has a footprint across four continents. In 2017, we marked 50 years of international banking operations. Our focus remains on the future and continuity, as we strive to provide tailor-made solutions that meet the evolving needs of individuals, SMEs, and large corporations.

Our dedication to reliable service extends across a spectrum of banking services and capabilities including corporate, commercial, digital banking, Islamic banking under the Sirat brand, and wealth management services. These solutions are seamlessly delivered through our extensive international network and dependable delivery channels.



600+ Branches



8,000+ Employees

A portrait of Mohamedali R. Habib, a middle-aged man with a mustache and glasses, wearing a dark suit, white shirt, and a red tie. He is smiling and looking towards the camera. The background is a dark, textured grey.

MOHAMEDALI R. HABIB

MESSAGE FROM THE GROUP CEO

As we reflect on our journey, we are reminded of the rich legacy and unwavering commitment that have defined Habib Bank AG Zurich (HBZ) since its inception in 1967. Over the decades, we have grown from strength to strength, expanding our footprint across four continents and establishing a presence in 11 countries.

Building upon our multi-generational banking heritage, we remain committed to providing personalised service to our valued customers. The values of trust, integrity, and respect are deeply ingrained in our corporate culture and drive our pursuit of excellence. These principles guide us as we navigate the fast-paced landscape of global banking, ensuring that we remain steadfast in our mission to provide exceptional financial services to individuals, SMEs, and large corporations alike.

At Habib Bank AG Zurich, our customer-first philosophy and continuous innovation in technology and product development have fortified our position as a trusted financial partner. We continue to adapt, offering a comprehensive suite of banking solutions tailored to the evolving needs of our clients. From corporate and commercial banking to digital and Islamic banking, our diversified service portfolio is designed to meet the highest standards of professionalism, security, and efficiency.

With a strong asset, deposit, and equity base, our financial strength is a testament to our prudent management and long-term strategic vision. We uphold financial discipline and responsible governance across all our operations, ensuring resilience and sustainable growth.

As we look to the future, we remain dedicated to fostering long-term relationships with our clients, partners, and stakeholders. Our commitment goes beyond transactions – we aim to uplift communities, enable businesses, and contribute meaningfully to the economies we serve. Our goal is to be the most respected financial institution, known for our unwavering commitment to service, performance, and integrity.

Thank you for your continued trust and support. Together, we will continue to evolve, innovate, and inspire – achieving new milestones and creating a lasting impact for generations to come.

OUR VALUES



Trust

We safeguard the trust that our customers place in us and foster the same with passion.



Integrity

We set high professional and ethical standards for ourselves.



Respect

We respect our heritage, our team's dedication and our customers' faith in us.



Responsibility

We take responsibility for ourselves, our actions and always give our best.



Commitment

We are committed to responding to the needs of our customers.



Teamwork

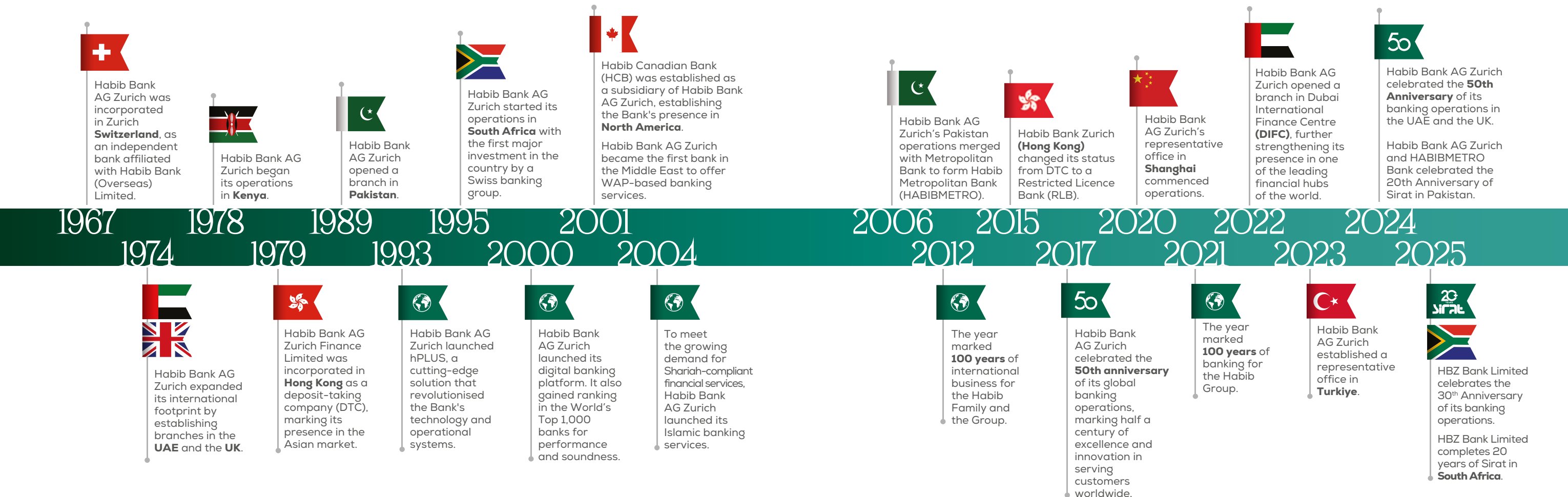
We play to our strengths and build teams that deliver at local and global levels.



OUR VISION

“To be the most respected financial institution based on trust, service and commitment”

A JOURNEY THROUGH TIME



OUR STRENGTHS



Rich Legacy



Global Network



Deep-rooted Values



Customer Centricity



Strong Capitalisation




Time Strengthened Relationships

OUR
PRESENCE


HBZ
FINANCIALS

AMOUNTS IN CHF


Branches, Subsidiaries & Representative Offices




Switzerland
HBZ Head Office
& Branch




Hong Kong
2 Branches, Transaction
Banking Services,
Representative Office




Bangladesh
HBZ Representative
Office (Dhaka)




Kenya
4 Branches




Pakistan
500+ Branches
& Representative
Office




China
HBZ Representative
Office (Shanghai)




UAE
8 Branches
& DIFC Branch




South Africa
8 Branches



Türkiye
HBZ Representative
Office (Istanbul)

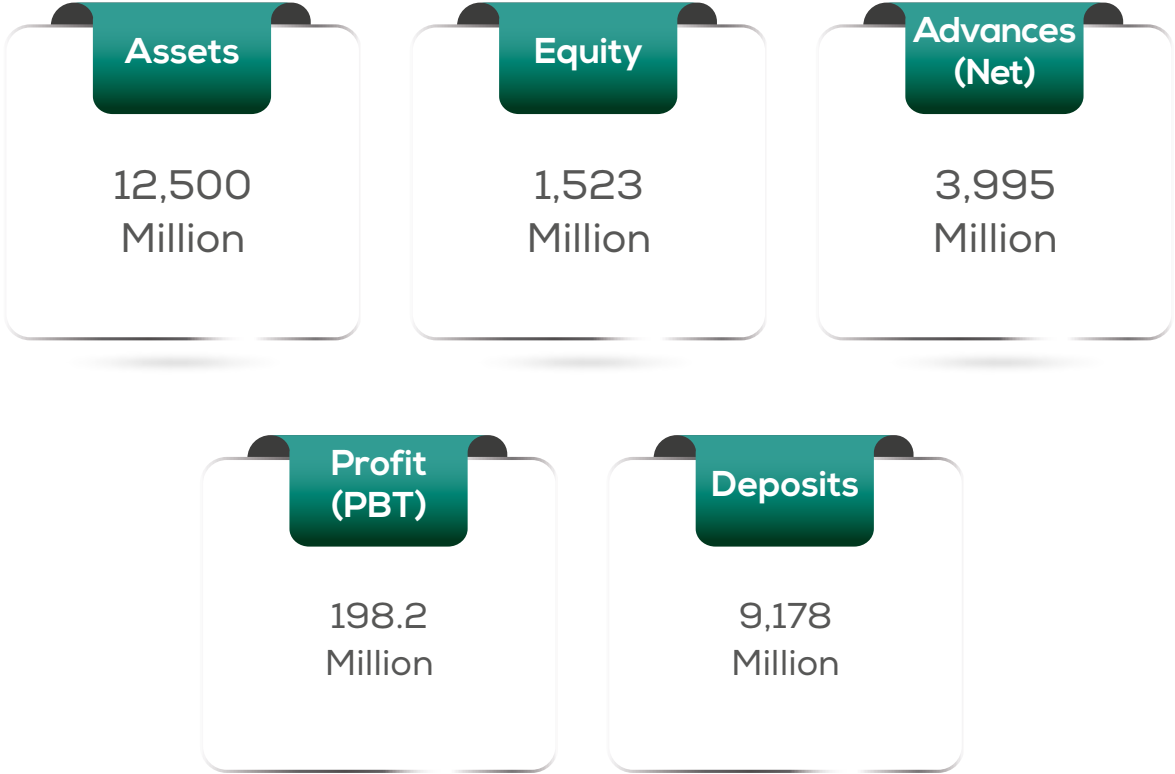


Canada
3 Branches



United Kingdom
8 Branches

December 2024



RECENT RECOGNITIONS POWERED BY YOUR TRUST



Top 1000 World Banks - 2024
by The Banker



HABIBMETRO
Best Bank for Islamic
Conversion Strategy in
Pakistan at Islamic Retail
Banking Awards - 2024



HABIBMETRO
Domestic Cash
Management Bank of the
Year - Pakistan 2024
at Asian Banking &
Finance Awards



Habib Bank AG Zurich - Kenya
Digital Banker of the Year
at Africa Fintech
Forum - 2024



Most Innovative Islamic
Bank in the UK
&
HBZ IFN Egypt Deal
of the Year
at IFN Awards - 2024



Client Initiative Award
at Wealth Briefing Swiss
Awards - 2024



Zurich-Based Private Bank
at Wealth Briefing Swiss
Awards - 2025



HABIBMETRO
Top 25 Companies Award
at Pakistan Stock
Exchange - 2024



Habib Bank Zurich plc
Best SME Bank, Best
Customer Service Bank,
and Best Islamic Bank
by World Economic
Magazine - 2024



CORPORATE & MULTI-JURISDICTION BANKING

With the support of our international network, we simplify cross-border transactions. Our local corporate banking services provide tailored support, through cash management, trade finance capabilities, and payment solutions.

INTERNATIONAL BANKING

Our Correspondent Banking offers a wide range of services through an extensive network. The Group has relationships with over 1,000 banks in 90 countries and services are coordinated by Group Financial Institutions (GFI). The Group also offers Liquidity Management and Treasury Solutions managed by our Group Treasury Function.

TRADE FINANCE

HBZ offers tailor-made trade finance products and services with broad regional technical expertise.



LC Advising



Trade Loans



**Discounting of
Export Bills**



**Risk Participation
Unfunded Under MPA**



**Letter of
Guarantees**



UPAS



Structured LC



Forfaiting



LC Confirmation

A person in a suit and tie is holding a green pen over a stack of documents. The image is partially obscured by a dark green overlay on the left side of the page.

TREASURY

Global Presence, Strategic Hubs

Our treasury operations span the world's key financial and growth markets. Among these, Zurich, Dubai, and Karachi serve as our principal balance sheet hubs—bridging mature financial ecosystems with high-growth emerging markets to create a well-diversified and agile treasury platform.

Strategic Balance Sheet Management

We ensure resilience across market cycles with proactive asset-liability management, optimized funding strategies, and robust liquidity planning.

Trusted Governance & Risk Management

Our risk and liquidity frameworks are fully aligned with international regulatory standards, providing oversight, controls, and compliance across all jurisdictions.



WEALTH MANAGEMENT

Our wealth management financial services, offered in Switzerland and DIFC, are tailored to our clients' wealth management needs, with particular attention to the growth and preservation of wealth.

Discretionary Mandate

Advisory: Transaction-Based

Wealth Structuring

Islamic Banking

Lending

HBZ+ Online Trading Platform

Web & Mobile Banking

Safe Deposit Lockers

Our priority banking services are offered in the UAE and the UK.

The Sirat logo is rendered in a bold, three-dimensional blue Arabic calligraphic font. It is positioned centrally within a white rectangular frame that has a subtle grid pattern. The background of the entire slide features a photograph of a mosque's interior, showing white columns and a large, ornate dome with intricate geometric patterns, all bathed in soft, natural light.

Security

Integrity

Reliability

Accessibility

Trust

ISLAMIC BANKING

Our Islamic Banking brand, Sirat, offers a wide spectrum of trusted Shariah-compliant products and services in Switzerland, the United Kingdom, the United Arab Emirates, South Africa and Pakistan.



Deposit Schemes



Islamic Financing Products



Fund Management



Scan to View
Sirat Corporate Profile

CASH MANAGEMENT

At HBZ, we offer our clients modern solutions to handle transactions with global expertise and local reach. Our cash management services are designed to provide:



Payments



Collections



Account Services

DIGITAL BANKING

Our secure online platform offers digital banking services and adheres to strict compliance and security standards. Our user-friendly digital banking platform can be used to securely track finances, manage accounts, and execute transactions from anywhere, without the need to call or visit a branch.



**Easy, convenient, and secure
real-time banking transactions**



120+ banking options



On-the-go 24/7 Banking



(Incorporated in Switzerland 1967)

Habib Bank AG Zurich