



**Habib Bank AG
Zurich**

2026 Edition



600+

Branches



8,000+

Employees

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 2027, we will mark 60 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 banking, commercial banking, transaction banking, digital banking, Islamic banking and wealth management services. These solutions are seamlessly delivered through our extensive international network and dependable delivery channels.



MOHAMEDALI R. HABIB

MESSAGE FROM THE GROUP CEO

For six decades, Habib Bank AG Zurich has had the privilege of serving clients who place their trust in us to support their ambitions, businesses and aspirations. Today, our presence across four continents and 11 countries reflects not only the growth of our institution, but also the enduring relationships we have built over generations.

At the heart of our approach is a simple philosophy: to understand what matters most to our clients and to stand alongside them as a trusted financial partner. As we support families in planning for the future, businesses in expanding across markets and individuals in managing their everyday financial needs, our focus remains on delivering solutions that are relevant, dependable and responsive. Across personal, commercial, corporate, digital and Islamic banking, our services are designed with our clients' evolving needs in mind.

In an increasingly dynamic and interconnected world, client expectations continue to shape our priorities. We are investing in technology to make banking more seamless, strengthening our expertise to provide deeper insight and enhancing our capabilities to help clients navigate both opportunities and challenges with confidence.

As we look ahead, our commitment remains centered on creating long-term value for our clients, their businesses and their families. We will continue to build a bank that is resilient, forward-looking and responsive to the changing needs of the markets and communities we serve.

The trust our clients place in us has been the foundation of our progress for the past 60 years and will remain the cornerstone of our journey ahead. We sincerely thank you for your continued confidence and partnership.

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

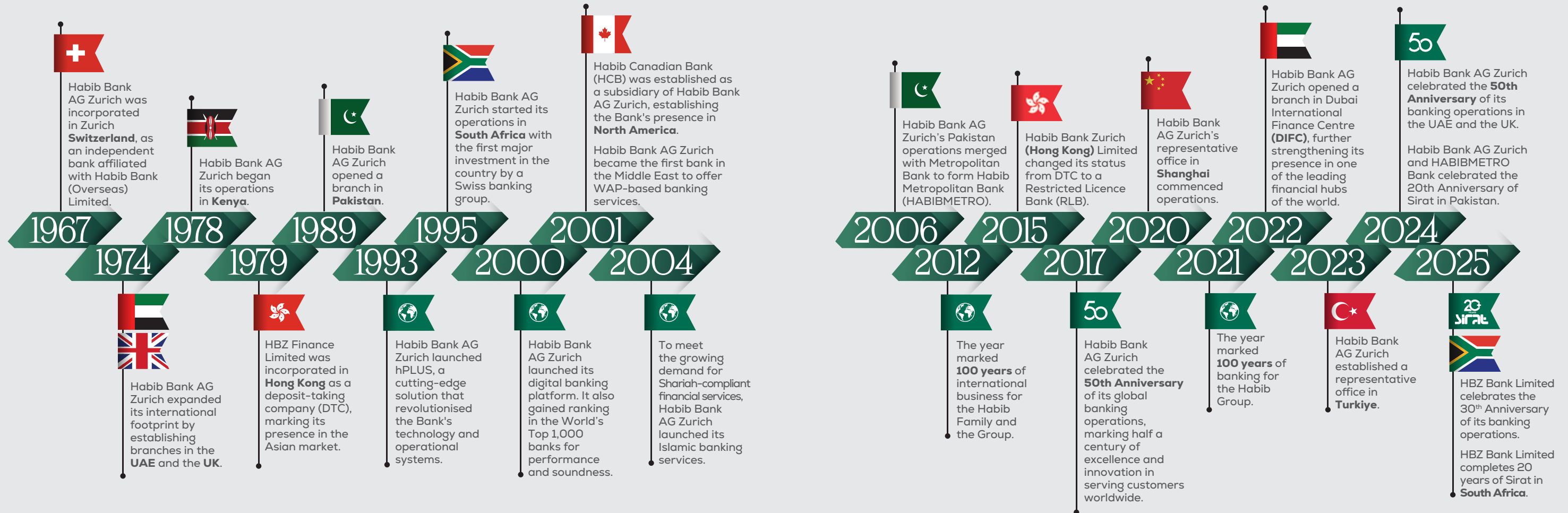
We play to our strengths and build teams that deliver at local and global levels.

OUR VISION



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

A JOURNEY THROUGH TIME



OUR STRENGTHS



Rich Legacy



Customer
Centricity



Global
Network



Strong
Capitalisation



Deep-Rooted
Values



Time-Strengthened
Relationships

OUR PRESENCE

HBZ FINANCIALS

December 2025
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**
5 Branches

 **Pakistan**
550+ Branches
& Representative
Office

 **China**
HBZ Representative
Office (Shanghai)

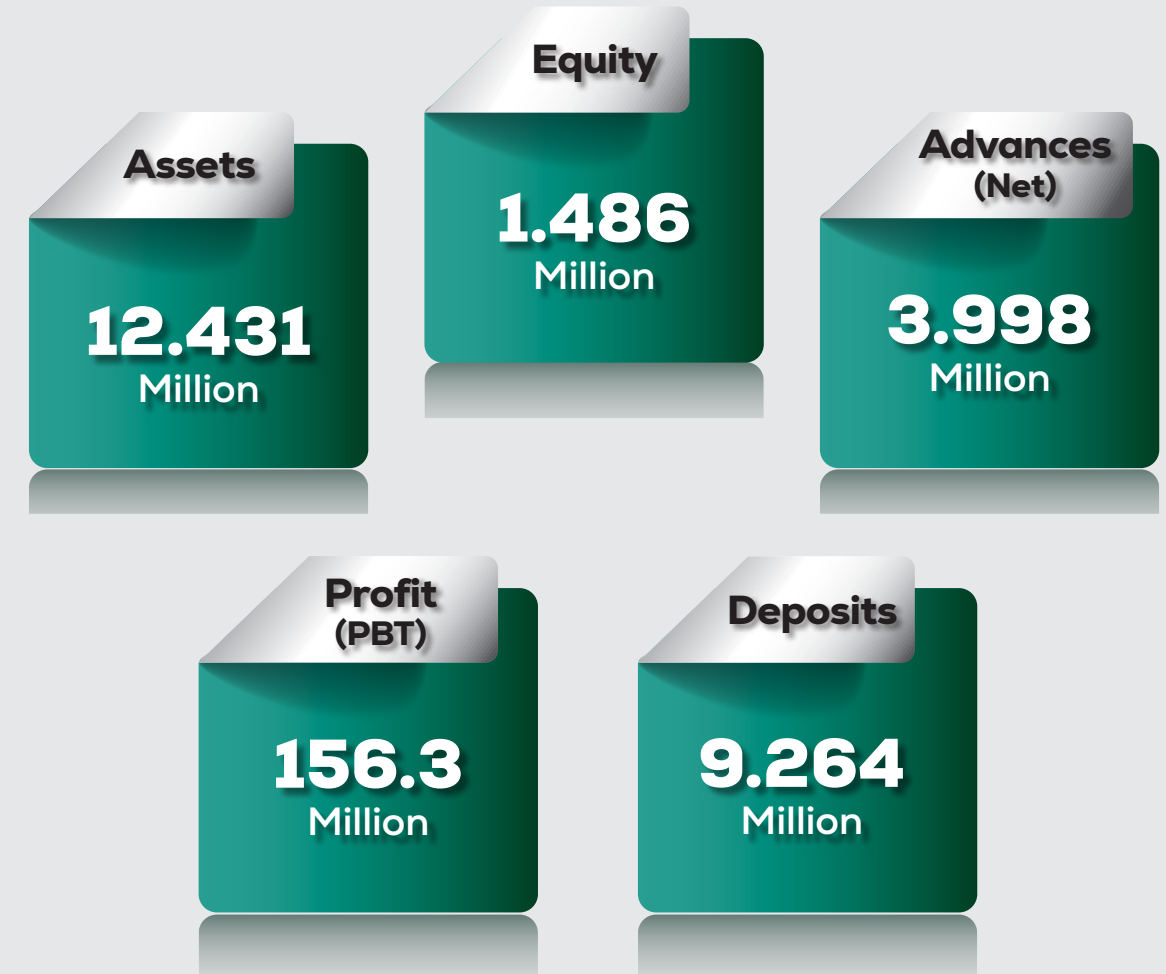
 **UAE**
9 Branches
& DIFC Branch

 **South Africa**
8 Branches

 **Türkiye**
HBZ Representative
Office (Istanbul)

 **Canada**
3 Branches

 **United Kingdom**
8 Branches



RECENT RECOGNITIONS



HBZ
574th Rank In Top 1000 World Banks 2025 By The Banker

HABIBMETRO
Recognition for Community Impact At 15th Annual CSR Awards 2026

HABIBMETRO
Pakistan Supply Chain Innovation Of The Year - Financial Services At Asian Innovation & Excellence Awards 2025

HABIBMETRO
Fastest Growing Home Remittance Bank For FY 2025 By State Bank Of Pakistan

HABIBMETRO
6th Rank In Top 25 Companies Award 2024 By Pakistan Stock Exchange

HABIBMETRO
Best Bank For Islamic Retail Banking Growth & Strategy At IRBA Awards 2025



HBZ Kenya
Best Bank - Tier III Award At 22nd ThinkBusiness Banking Awards 2026

HBZ Kenya
Best Bank - Product Marketing At 22nd ThinkBusiness Banking Awards 2026

Private Bank
Best Client Initiative At WealthBriefing Swiss Awards 2024

Private Bank
Best Private Banking Servicing NRI/NRP Clients At WealthBriefing MENA Awards 2025

Private Bank
Best Islamic Private Bank At Wealth Briefing MENA Awards 2025

HBZ UAE
IFN Deal Of The Year At IFN Awards 2024

POWERED BY YOUR TRUST



HBZ Bank Ltd
Citi USD Payments STP Excellence Award 2024

HBZ HK Ltd
Good MPF Employer & MPF Support Award

HBZ HK Ltd
Gold Award For Racial Equity In Hiring & Two Silver Awards For Inclusion & Community Engagement

HBZ HK Ltd
Talent Development Award (Category I) By Hong Kong Institute Of Bankers

HBZ Kenya
Digital Banker of the Year At Africa Fintech Forum 2024

HBZ Kenya
CEO of the Year (1st Runners Up) At 22nd ThinkBusiness Banking Awards 2026



HBZ UAE
Client Excellence Award 2024 By Deutsche Bank

HBZ UAE
3rd Place In Medium-Sized Entities (Banking Sector) At Nafis Awards 2024-2025

HBZ UK
Best Islamic Business Provider At MoneyNet Awards 2026

HBZ UK
Best Fixed Rate Savings Provider At MoneyNet Awards 2026

HBZ UK
Most Innovative Islamic Bank In The UK At IFN Awards 2024

HBZ UK
Best Islamic Banking Provider In The UK At IRBA Awards 2025

CORPORATE & MULTI-JURISDICTION BANKING

We offer comprehensive corporate banking solutions for credit facilities, cash management, trade finance, treasury and financial institutions. Leveraging our global network alongside deep local market expertise, we enable clients to operate seamlessly across borders with enhanced agility, efficiency and strategic control.



Credit Facilities



Treasury



Cash Management



Trade Finance



Financial Institutions



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



Usance Payable at
Sight (UPAS)



Letter of
Guarantees



Forfaiting



Structured LC



LC Confirmation



Risk Participation
Under MPA



TREASURY

Global Presence, Strategic Hubs

Our treasury operations span across the world's key financial and growth markets. Among these markets, 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, optimised 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

ISLAMIC BANKING

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



Wealth Management



Deposit Products



Global Trade Products



Financing Products



Scan to View
Sirat Corporate Profile

CASH MANAGEMENT

Our Cash Management platform offers digitally enabled solutions, streamlining clients' day-to-day operations with enhanced efficiency, strengthened control and real-time visibility. Our integrated transaction banking solutions enable clients to manage their liquidity and financial processes with greater precision and confidence.



Collections



Payments



Account Services

DIGITAL BANKING

Our digital banking suite delivers a frictionless, secure and globally compatible experience across cards, wallets and online channels.

Faster, Safer Digital Payments



Powered by tokenisation, secure checkout flows & improved provisioning success across major wallets.

Advanced Token & Wallet Management



Digital wallet token lifecycle control, in-app provisioning & Tap-to-Add for Apple/Samsung Pay.

Multi-Currency Debit Cards



Smooth international spending with flexible account linking via HBZweb & HBZapp.

Habib Bank AG Zurich
www.habibbank.com