

Press Release

Embargoed for 19th March 2015

HBL wins Best Retail Bank in Pakistan award for 2015

- **HBL improved its core deposit mix and increased its CASA deposit ratio to 78.5% as at end September 2014, a 3.5% improvement over the year before.**
- **HBL is the largest bank in Pakistan in terms of deposits, with a market share of about 15%.**
- **It is focused on achieving service excellence by improving efficiency through digitisation in the branch, envisaging a shift towards alternative delivery channels where possible.**

Singapore, March 19th 2015—Habib Bank Limited (HBL) won Best Retail Bank in Pakistan award for 2015. The bank received the award at The Asian Banker's International Excellence in Retail Financial Services 2015 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Capella, Singapore on March 19th 2015.

In 2014, HBL managed to maintain market share in deposits of around 15%, meeting its projection for the year. It also improved its core deposit mix and increased its current and savings account (CASA) deposit ratio to 78.5% as at end September 2014, a 3.5% improvement over the year before.

HBL is the largest bank in Pakistan in terms of deposits, with a market share of about 15%.

The bank is also focused on achieving service excellence by improving efficiency to achieve quicker turnaround times, especially through digitisation to ease dependence on physical branches for the convenience of customers. Operational activities are envisaged to be shifted toward alternative delivery channels as much as possible.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong, Beijing and Dubai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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