

Press Release

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HBL Pakistan awarded Best Retail Bank in Pakistan for 2016

- **HBL Pakistan is the first bank in the country to generate revenues surpassing \$1 billion, with 17% CAR**
- **Deposit growth exceeded expectations**
- **HBL remains one of the largest private lenders and has further increased market presence**

Hong Kong, March 16th 2016— **HBL Pakistan** was awarded **Best Retail Bank in Pakistan for 2016** at The Asian Banker's International Excellence in Retail Financial Services 2016 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 March 16th 2016 at the W Hotel, Hong Kong.

HBL Pakistan is the first bank in the country to generate revenues surpassing \$1 billion, with 17% CAR

HBL's outstanding financial performance in 2015 was matched by an equity base of \$1.7 billion and a 17% capital adequacy ratio due to a robust financial policy. Total CASA deposits grew by 13%, while the ratio of current accounts rose to 36.7% in 2015 from 34.2% in 2014.

Deposit growth exceeded expectations

In 2015, HBL also became the first bank in Pakistan reach \$20 billion in terms of balance sheet, which is attributed to an increased growth in deposits at \$15.6 billion. It was able to maintain a large number of customers, which increased by 38%. This also resulted to increased lending, which remains a high priority for the bank.

HBL remains one of the largest private lenders and has further increased market presence

HBL continues to widen its reach with over 1,663 branches across the country, and nearly 1,950 ATMs. It is also repositioning itself as an international business, with new branches opening in the Middle East and the United Kingdom. It is also working on establishing its first branch in China.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia, and Africa attended the Excellence in Retail Financial Services Convention, which recognises banks' 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 evaluation process across three months based on a balanced and transparent scorecard determines the winners of The Asian Banker International Excellence in Retail Financial Services Awards, and the positions of various retail banks in the region.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The company is headquartered in Singapore, with offices in Manila, 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.

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