

TAB International Pte Ltd

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Press Release

FOR IMMEDIATE RELEASE

**Habib Bank Ltd. (HBL) is the Best Retail Bank in Pakistan for 2012**

- HBL is the largest commercial bank in Pakistan with a widest network of branches and ATMs.
- The bank's total deposits book grew by 30% in 2012.
- HBL led the bancassurance business by booking a good proportion of the industry's total new businesses in 2012.

**Seoul, South Korea, March 22<sup>nd</sup> 2013** - Habib Bank Ltd. (HBL) has been named as the winning bank of the Best Retail Bank in Pakistan Award for the year 2012 during the 12th International Excellence in Retail Financial Services. The bank received the award at The International Excellence in Retail Financial Services 2013 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 Westin Chosun, Seoul, South Korea on March 21<sup>st</sup> 2013.

HBL was the first commercial bank to be established in Pakistan in 1947. Over the years, the bank has grown to become the largest commercial bank in the country with over 1,500 branches, 840 ATMs and over 5.5 million relationships, boasting a deposit base of over \$12.5 billion.

In 2012, HBL's total deposits book grew by 30% whereas the financial market growth was 11%. The bank's managed to increase its market share from 13.5% to 15.3%, while leading in the bancassurance business. The bank's core strategies for the past year included attainment of market leadership, market development through segment sales and development of a life stage product line, and enhancement in distribution performance measurement systems.

About 150 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 and Shanghai 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](http://www.theasianbanker.com)

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## **Evaluation Criteria for Excellence in Retail Financial Services Programme**

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The Excellence in Retail Financial Services Programme was instituted in 2001 to recognise the pursuit of excellence amongst retail financial institutions in the region. The programme is also a repository of evolving best practices from which players can benchmark their own products and processes over the long term.

The Excellence in Retail Financial Services programme is predicated by the belief statement below.

Core Belief:

“We believe that a well-run retail bank is one that demonstrates a long term, sustainable, profitable franchise with the customer as its core proposition.”

As per the belief, an outstanding player in the retail financial services industry should demonstrate the following attributes:

- 1. Outstanding annual performance of the retail banking unit**
- 2. Sustainability as a franchise over a long period of time and across economic cycles**
- 3. A well-defined franchise in the chosen marketplace**
- 4. Transparency and accountability of business model**
- 5. Clear sales and execution skills at the product level**
- 6. Rigorous risk management capabilities**
- 7. Superior business and operational processes and technology**
- 8. Strong penetration and efficiency of distribution channels**
- 9. Focus on developing human resources to support the bank’s strategy**
- 10. Ethical banking**

In addition, we have developed stringent evaluation criteria for each product or process. The decision-making process we use for these prestigious awards is made as transparent as possible so that banks in the region can understand where they stand as sustainable retail franchises, as well as use the process to re-examine their own products and processes.

Further information on the programme can be found at The Asian Banker website, Awards Programme, at [www.theasianbanker.com](http://www.theasianbanker.com).

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