





Islamic finance facilitates the conduct of business toward the greater good. It prohibits usury and investments in unethical sectors, while promoting risk-sharing, financial inclusion and social welfare. It connects the financial sector with the market economy, in alignment with ESG principles that advocate responsible business conduct.

Habib Bank AG Zurich offers Shariah-compliant banking solutions through its global Islamic Banking brand, Sirat. 'Sirat' is an Arabic word meaning 'path' or 'direction' and signifies 'a path to success'. The brand embodies the enduring values of the Habib Group, standing for Security, Integrity, Reliability, Accessibility and Trust. The governance framework of Sirat is guided by world-renowned Shariah scholars, ensuring that our Shariah-compliant products and services meet the highest standards.

Sirat products and services are available through our global network of dedicated Islamic banking branches and windows. We offer Sirat Islamic banking services in Switzerland, UAE, UK, South Africa and Pakistan.

MOHSIN ALI NATHANI

REGIONAL CEO'S MESSAGE

We embarked on our journey of Islamic banking services in 2004, and formally launched our Islamic banking brand, Sirat, in 2014. This journey has been marked by continued excellence, innovation, and commitment to providing world-class Islamic banking products and services to our esteemed clients.

Since its inception, Sirat has not only flourished but also garnered prestigious accolades, including the 'Best Islamic Banking Window in the UK' by IRBA Excellence Awards for two consecutive years and the 'Championship Award for Global Islamic Banking Franchise' by the Global Islamic Finance Awards. These awards are a testament to our pursuit of excellence and our dedication to meeting the diverse needs of our clients across different geographies that we operate in.

Over the course of a decade, we have introduced Sirat Islamic banking in several locations within the HBZ global network. Today, we offer Sirat products and services in five countries. Moving ahead, we remain committed to offering unparalleled Islamic banking solutions that empower our customers.



OUR RICH IEGACY

Habib Bank AG Zurich carries forward a rich heritage in commerce and banking, with roots tracing back to 1841. Habib Bank AG Zurich was established in Zurich, Switzerland in 1967, and is founded on a solid banking tradition that spans several generations. Today, Habib Bank AG Zurich operates in 11 countries across four continents.

We strive to provide tailor-made solutions that meet the evolving needs of individuals, SMEs, and large corporations. Our commitment to reliable service encompasses a wide range of banking capabilities, including digital, commercial banking and Islamic banking. These solutions are seamlessly delivered through our extensive international network and dependable delivery channels.

SUCCESSFUL JOURNEY SPANNING OVER A CENTURY



Habib Bank AG Zurich was incorporated in Zurich Switzerland, as an independent bank affiliated with Habib Bank (Overseas)

Limited.



Zurich began its operations in Kenya.



Habib Bank AG



Habib Bank AG Zurich opened a branch in Pakistan.



Habib Bank AG Zurich started its operations in South Africa with the first major investment in the country by a Swiss banking group.



Habib Canadian Bank (HCB) was established as a subsidiary of Habib Bank AG Zurich, establishing the Bank's presence in North America

Habib Bank AG Zurich became the first bank in the Middle East to offer WAP-based banking services.



Habib Bank AG Zurich's Pakistan operations merged with Metropolitan Bank to form Habib Metropolitan Bank (HABIBMETRO).



Habib Bank Zurich (Hong Kong) changed its status from DTC to a Restricted Licence Bank (RLB).



AG Zurich's representative office in Shanghai commenced operations.

Habib Bank



Habib Bank AG Zurich opened a branch in Dubai International Finance Centre (DIFC), further strengthening its presence in one of the leading financial hubs of the world.



Habib Bank AG Zurich celebrates the 50th anniversary of its banking operations in the UAE and the UK.

Habib Bank AG Zurich and HABIBMETRO Bank celebrate the 10th anniversary of Sirat in Pakistan.

1989 1995 1974 1979 1993 2000 2004



Habib Bank AG Zurich expanded its international footprint by establishing branches in the **UAE** and the **UK**.



Habib Bank AG Zurich Finance Limited was incorporated in Hong Kong as a deposit-taking company (DTC), marking its presence in the Asian market.



Habib Bank AG Zurich launched hPLUS, a cutting-edge solution that revolutionised the Bank's technology and operational systems.



Habib Bank AG Zurich launched its digital banking platform. It also gained ranking in the World's Top 1.000 banks for performance and soundness.



To meet the growing demand for Shariah-compliant financial services. Habib Bank AG Zurich launched its Islamic banking services.



The year marked 100 years of international business for the Habib Family and the Group.



Habib Bank AG Zurich celebrated the 50th anniversary of its global banking operations, marking half a century of excellence and innovation in serving customers worldwide.



The year marked 100 years of banking for the Habib Group.



Habib Bank AG Zurich established a representative office in Turkiye.



HBZ Bank Limited celebrates the 30th anniversary of its banking operations.

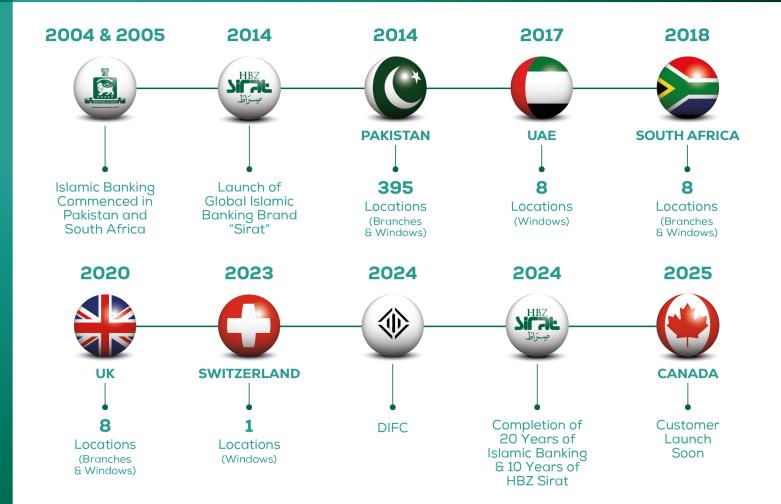
HBZ Bank Limited completes 20 vears of Sirat in South Africa



HBZ Global Network 8,000+ Total Staff HBZ & Sirat Global Network

GLOBAL OUTREACH







Habib Bank AG Zurich Sirat offers a wide spectrum of Shariah-compliant financial solutions tailored to your specific needs. Whether you are seeking personal banking solutions, business and trade financing, or investment opportunities, our Islamic offerings are structured to support your financial goals effectively.

Our Islamic banking products and services are crafted in accordance with Islamic finance principles and adhere to Shariah and regulatory requirements. All Sirat products and services are reviewed and approved by a Shariah Supervisory Board or a Committee.

By integrating modern banking with traditional Islamic values, we ensure that our clients can manage their finances in alignment with their values, while benefiting from innovative and sustainable financial practices.

Accounts

Islamic Current
Account
Islamic Savings
Accounts
Islamic Time
Deposits

Trade

Letter of Credit
Letter of Guarantees
Receivable Financing
Bill Collection
Import & Export
Financing
Other Trade Services

Financing

Car Financing Home Financing Business Term Financing Working Capital Financing

Wealth Management

Personalised Wealth Management Service & Products

Islamic Investment and Other Services

Islamic Syndications
Sukuks
Cash Management
Employee Banking

Business Banking Web Portal
Corporate Debit Card
Priority Banking
Remittances

Note: Product suites vary across geographies.



GLOBAL SHARIAH RESOURCES

SIRAT PAKISTAN



Tan Sri Dr. Mohd. Daud Bakar Chairman Shariah Board



Mufti Abdul Sattar Laghari Shariah Board Member



Mufti Khawaja Noor Ul Hassan Resident Shariah Board Member

SIRAT UAE



Dr. Jassim Ali Salem Nasser Alshamsi ISSC Chairman



Dr. Mohammed Ahmed Abdulla AliISSC Member



Mufti Talha Saleem
ISSC Executive Member

SIRAT UK



Mufti Abdul Qadir Barkatullah Shariah Scholar

IFAAS

Islamic Finance

Advisory &

Assurance Services





Mufti Muhammad Ismail Haffejee Shariah Advisor

OTHER MARKETS



Shaikh Yusuf Talal De Lorenzo Shariah Advisor

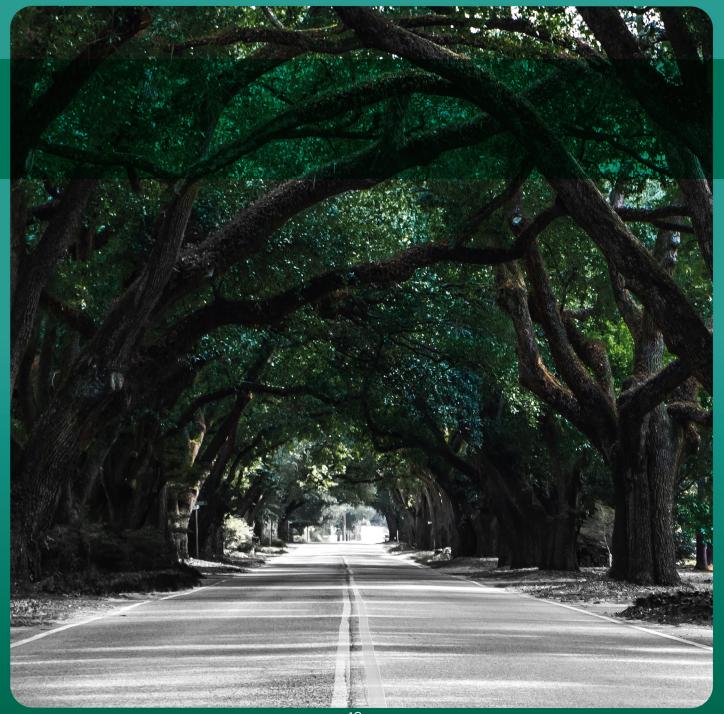
SIRAT SWITZERLAND & DIFC



Mufti Mehmood Suleman Shariah QA Officer



Amanie



OUR STRENGTHS







Group Legacy & Strong Franchise









Proprietary & Ring-fenced Technology Platform

Dedicated & **Certified Staff from Prominent International** Institutions

OUR RECOGNITIONS POWERED BY YOUR TRUST

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SPAT HARDSACTRO

Combiting IF

Availables IF

2017

Emerging Brand

Islamic Banking



Finance Awards





at Islamic Retail Banking Awards 2020 Best Brand for International Expansion at Global Islamic Finance Awards



at Global Islamic Finance Awards 2021 Best Islamic Banking Window in the UK at Islamic Retail Banking



Awards

Best Islamic **Banking Window** in the UK & Excellence Award for Best Strategy for Global Islamic **Banking Growth** at Islamic Retail Banking Awards

2022



Awards

Advocacy, Awareness and Literacy in Pakistan | Islamic 2023 **Banking Offering** in the UK Championship Award at Islamic Retail for Global Islamic **Banking Awards Banking Franchise** at Global Islamic Finance

Awards for Best

Media Campaign



Chambers of Commerce & Industry

Pakistan by Islamic Retail Banking Awards 2023 Achievement Awards for Sirat Brand & Shariah-Compliant Products by Federation of Pakistan



Best Bank for Islamic Conversion Strategy in by IFN Awards

> 2024 Best Islamic Bank in the UK by World Economic Magazine



the UK

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ISLAMIC BANKING VALUE PROPOSITION







Growth & Scale as a Strategic Business Function for the Group





Shariah-compliant solutions based on shared ethical values in our marketplace



Supporting communities to thrive collectively, with a focus on ESG & SDG goals



EMPLOYEES

Building synergies & diversity at workplace & enhancing the skill set while keeping personal & corporate goals aligned



REGULATORS

Responsive, progressive & inclusive market participant in each of our jurisdictions



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