

BANGLADESH



HBL: Investing in Bangladesh's Future

As a part of the Aga Khan Fund for Economic Development (AKFED), HBL plays an important part in the economic development of Bangladesh and the other countries in which it works. It is also Pakistan's largest bank and has a presence in 24 countries across five continents, including Hong Kong, the United Kingdom, the United Arab Emirates and the United States. Key areas of operation encompass retail and consumer banking and corporate and investment banking. It also runs SME and agriculture lending programmes.

HBL was the first commercial bank to be established in Pakistan in 1947. With a history that is inextricably linked with the history of Pakistan itself, HBL was set up to serve the needs of the country. HBL has since become the largest private-sector bank in Pakistan with over 1,590 branches and more than 1,300 ATMs servicing more than six million customers.

HBL is currently rated AAA (long term) and A-1+ (short term) with "Stable" outlook and has a balance sheet size of US\$ 16.3 billion. It is also the first Pakistani bank to raise Tier II Capital from external sources.

HBL Bangladesh

HBL commenced operations in Bangladesh in 1976. The network now includes seven branches in Bangladesh – five in Dhaka and one each in Chittagong and Sylhet. HBL is continuously updating and growing the services available in Bangladesh and around the globe, by offering a wide choice of innovative, convenient and flexible solutions to cater to the demands of its growing customer base.

HBL and AKDN

The Aga Khan Development Network (AKDN) has worked for over three

decades in the areas of early childhood development, pre-tertiary education and financial services.

The Aga Khan Fund for Economic Development (AKFED), which is the majority shareholder in HBL, is also a founding shareholder in the Industrial Promotion and Development Company (IPDC), the first private, non-banking financial institution in Bangladesh established in 1981, in partnership with the Government of Bangladesh. It remains an important catalyst for industrial development in the country.

The Aga Khan Foundation (AKF) began its involvement in the country with a long relationship with BRAC, one of Bangladesh's leading non-governmental organisations. The relationship emphasised rural development, microfinance and education. More recently, AKF and its partners have delivered early childhood education to

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Cover photo: HBL commenced operations in Bangladesh in 1976. The network now includes seven branches in Bangladesh – five in Dhaka and one each in Chittagong and Sylhet.

nearly 29,000 children and parents in difficult-to-reach places including urban slums and disaster-prone areas. AKDN's education activities under the Aga Khan Education Services (AKES) include The Aga Khan School Dhaka, established in 1988 and considered one of the leading English medium schools in the country, offering international quality education to more than 1,200 students. The AKDN is committed to enhancing substantially its investments in the education sector in Bangladesh. These include a new Aga Khan Academy, to be located in Bashundara, Dhaka, encompassing world class facilities and international standard education as part of a global network of 18 Academies.

With respect to culture, three Bangladeshi institutions received the prestigious Aga Khan Award for Architecture, in 1983, 1989 and 2007.

On September 16, 2013, the People's Republic of Bangladesh and the AKDN agreed to intensify cooperation on improving the quality of life of the people of Bangladesh. A Protocol Agreement signed by His Highness the Aga Khan, founder and chairman of the Aga Khan Development Network, and the Foreign Minister, Dr Dipu Moni, in the presence of Prime Minister Sheikh Hasina, established an enhanced framework

for collaboration in the areas of social, cultural and economic development.

AKDN Worldwide

Founded and guided by His Highness the Aga Khan, the AKDN is a group of development agencies with mandates that include the environment, health, education, architecture, culture, microfinance, rural development, disaster reduction, the promotion of private-sector enterprise and the revitalisation of historic cities. They work together to improve the welfare and prospects of people in the developing world, particularly in Asia and Africa, without regard to faith, origin or gender. While each institution pursues its own mandate, they all work together within the overarching framework of the Network so that their different pursuits interact and reinforce one another.

The AKDN works in 30 countries around the world. It employs approximately 80,000 people, the majority of whom are based in developing countries. The AKDN's annual budget for non-profit development activities is approximately US\$ 600 million. The project companies of the Aga Khan Fund for Economic Development generate revenues of approximately US\$ 2.3 billion annually, and all surpluses are reinvested in further development activities.

The Aga Khan Development Network (AKDN) is a group of private development agencies working to empower communities and individuals, often in disadvantaged circumstances, to improve living conditions and opportunities, especially in Africa and Asia. Its agencies work in over 30 countries for the common good of all citizens, regardless of their gender, origin or religion. Its underlying impulse is the ethic of compassion for the vulnerable in society.

