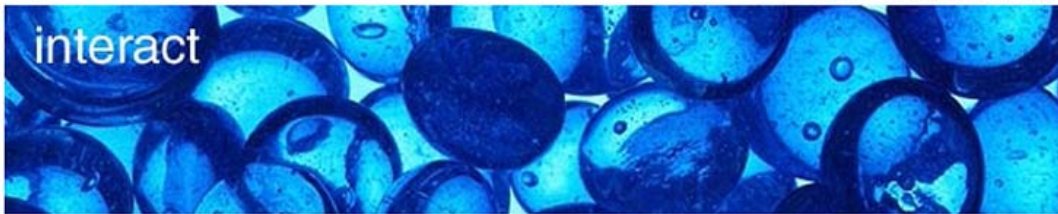


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COMPUTER NEWS MIDDLE EAST

Habib Bank AG Zurich Received Medal of Achievement from Computerworld Honors Collection 2005

NETTRESULTS - Tuesday, April 05, 2005

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- Case study will be archived in 36 countries as leading example of how IT is used intelligently in the banking vertical to benefit society
- Habib Bank AG Zurich recognised for an outstanding and visionary application of technology in the banking sector running on Sybase® Adaptive Server® Enterprise

(Dubai, United Arab Emirates) – April 4, 2005 – Habib Bank AG Zurich (HBZ), one of the leading international banks headquartered in Zurich since 1967, with 50 branches around the world, has submitted a case study 'hPLUS – a unique language and banking application' that was nominated by Sybase, Inc. The bank officially became part of the prestigious Computerworld Honors Collection on Sunday, April 3 when the 2005 Collection was formally presented to the Global Archives, and Habib Bank AG Zurich was presented with the Medal of Achievement, at San Francisco City Hall.

Reza Habib, Joint President, Habib Bank AG Zurich said, "We are delighted to have been nominated for this prestigious, globally recognized award. hPLUS has not only expanded the radius of our branch network with unique services but has also successfully reduced hardware & software costs whilst simultaneously managing bandwidth requirements for countries with developing telecommunications infrastructure."

"The Computerworld Honors Medal of Achievement is presented annually to men and women around the world who have made outstanding progress for society through the visionary use of information technology," said Bob Carrigan, CEO and publisher of IDG's Computerworld and chairman of the Computerworld Honors Chairmen's Committee. Katie Hill, Director of Marketing, Sybase Inc. and member of The Chairmen's Committee nominated Habib Bank AG Zurich for inclusion in the 2005 Banking category. The case study now becomes part of a collection of case studies from 54 countries.

The 2005 Collection, which will now be archived in libraries, museums, and academic and research institutions around the world, will serve as primary source material for scholars and as a resource for individuals who hope to use information technology to create solutions to address their own challenges.

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Habib Bank AG Zurich has one of the most technologically advanced and innovative banking applications deployed across the enterprise. This award recognises Habib Bank AG Zurich for an outstanding and visionary application of that technology.

In 1994 HBZ wrote and deployed a unique language and banking application called hPLUS. Based on a tiny virtual machine and a Sybase database, this powerful concept allowed the bank to scale its applications on thin clients. Six months after that hPLUS became the world's first Java™ Banking System.

The hPLUS team believed that interoperability would become the single most important aspect of the architecture. This bold new approach to transaction processing cured the most fundamental issues plaguing legacy systems, reducing costs, greater security and enhancing efficiency to unprecedented levels.

The result is an integrated banking solution including e-banking and mobile (over WAP, GPRS & 3g) solutions both for the banking enterprise and the client. Developed in Dubai, the United Arab Emirates and now being implemented in their network around the world, customers benefit from increased services, real time banking and lower banking fees. The bank is able to provide a greater security level and streamline their services with a reduced workforce.

Habib Bank AG Zurich's proof of success is in their users. 64.3% of credit customers and 71.4% of depositors are presently using the HBZ integrated e-banking and mobile solution.

From more than 300 nominations submitted this year by the 100 industry chairmen and CEO's who serve on the program's Chairmen's Committee, 160 were honoured as laureates at last night's ceremonies in San Francisco. Of these, 50 will be chosen by a panel of distinguished judges to attend the June 6, 2005 awards gala in Washington, D.C., where the 10 world finalists will be announced.

Case studies from the 2005 Computerworld Honors Collection will be available at <http://www.cwheroes.org>, the official site of the Computerworld Honors Program, where the entire Collection is available to scholars, researchers and the general public worldwide. In addition, the Collection is distributed annually to the Honors Program's Archival Partners around the world. These partners include some of the world's finest research and scholarly institutions, each of which has generously agreed to include the Collection in its archives.

According to Dan Morrow, a founding director and chief historian for the Honors Program, "This year's Laureates exemplify the very best in the creative use of IT in service to mankind. Their work and their stories are outstanding contributions to the history of the information technology revolution in every sense of the word, and, for the archives we serve all over the world, they are, truly, priceless."

Founded in 1988, the Computerworld Honors Program searches for and recognizes individuals who have demonstrated vision and leadership as they strive to use information technology in innovative ways across 10 categories: Business and Related Services; Education and Academia; Environment, Energy and Agriculture; Finance, Insurance and Real Estate; Government and Non-Profit Organizations; Manufacturing; Media, Arts and Entertainment; Medicine; Science; and Transportation. Each year, the Computerworld Honors Chairmen's Committee nominates organizations who are using information technology to improve society for inclusion in the Computerworld Honors Online Archive and the Collections of the Global Archives. The Global Archives represents the 100-plus institutions from more than 30 countries that include the Computerworld Honors Collection in their archives and libraries.

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About Habib Bank AG Zurich

Habib Bank AG Zurich was established in 1967 on a solid foundation of banking tradition that spans several generations. Traditional banking values set in the context of international banking has determined Habib Bank AG Zurich's corporate philosophy - "Service with Security" - for over 35 years in operation. Providing trade finance, corporate, consumer, private, retail and correspondent banking products, the bank offers highly personalized service to its customers through its international network of over 50 branches and subsidiaries. In addition to offering traditional banking products over a number of channels, HBZ's leading technology solutions allows its clients to manage their accounts and conduct real time transactions 24 hours a day world wide through <http://www.habibbank.com>

About Computerworld

Computerworld, the "Voice of IT Management," is the most trusted source for the critical information needs of senior IT management. Computerworld's integrated offerings form the U.S.-based hub of the world's largest (58-edition) global IT media network through its weekly publication, Computerworld.com Web site, focused conference series and custom research. In the past five years alone, Computerworld has won more than 100 print and online awards for editorial and design excellence, surpassing its direct competition by an order of magnitude. Recognition includes the 2004 Magazine of the Year Award from the American Society of Business Publication Editors and a Jesse H. Neal Award for "Best News Coverage." In print since 1967, Computerworld is the source for information technology management, with a guaranteed rate base of 180,050, a total print audience of 1,138,000 (IntelliQuest CIMS 2004 Business Influencer Study) and an online audience of over 1 million unique monthly visitors (DoubleClick).

Computerworld is a business unit of International Data Group (IDG), the world's leading technology media, research and events company. A privately held company, IDG publishes more than 300 magazines and newspapers, including Bio-IT World, CIO, CSO, Computerworld, GamePro, InfoWorld, Network World and PC World. The company features the largest network of technology-specific Web sites, with more than 400 around the world. IDG is also a leading producer of more than 170 computer-related events worldwide, including LinuxWorld Conference & Expo®, Macworld Conference & Expo®, DEMO® and IDC Directions. IDC provides global market research and advice through offices in 50 countries. Company information is available at <http://www.idg.com>.

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