

هَذَا مِنْ فَعْلِنَا كَرِيمًا



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Board of Directors

Chairman

Ali Raza D. Habib

Chief Executive & Managing Director

Abbas D. Habib

Directors

Anwar Haji Karim

Faiz N. Abdulali

Hasnain A. Habib

Imtiaz Alam Hanfi

Murtaza H. Habib

Qumail R. Habib*

Syed Mazhar Abbas

Tariq Iqbal Khan

**Denotes Executive Director*

Company Secretary

Mahmood S. Allarakhia



DIRECTORS' REVIEW

On behalf of the Board of Directors, it is my pleasure to present the unaudited accounts of the Bank for the nine months ended September 30, 2004.

During the nine months deposits increased by Rs. 12.6 Billion, from Rs. 46.2 Billion on December 31, 2003 to Rs. 58.8 Billion. Advances in the same period, increased by Rs. 5.7 Billion, from Rs. 35.2 Billion to Rs. 40.9 Billion. Foreign Trade Business also continued to rise steadily during this period. The Pre-tax profit of the Bank for the nine months was Rs. 724.4 million as against Rs. 1,063.8 million of the corresponding period of last year. The reduction in pre-tax profit was mainly on account of lower capital gains realized from sale of Government Securities.

A new branch was opened in Shershah in Karachi during the third quarter, increasing the Bank's branch network to 71. Further branches will Inshallah be opened in the last quarter of the year.

Pakistan Credit Rating Agency (Pvt.) Limited (PACRA) has maintained the ratings which is AA for long term and A1+ for short term, denoting a very high credit quality, low expectation for credit risk and obligations supported by the highest capacity for timely repayments.

We are grateful to our customers for their support, to the State Bank of Pakistan for their continued guidance and to our foreign and local correspondent banks for their valuable services. We also thank all our staff members for their sincere and dedicated services.

On behalf of the Board of Directors

Karachi: October 13, 2004

FAIZ N. ABDULALI
Director



**BALANCE SHEET
AS AT SEPTEMBER 30, 2004**

	Notes	30-September 2004	31-December 2003
(Rupees in '000)			
ASSETS			
Cash and Balances with Treasury Banks		6,736,417	6,110,710
Balances with Other Banks		2,084,729	544,554
Lendings to Financial Institutions		4,935,657	469,626
Investments	3	16,110,466	14,109,215
Advances	4	40,957,766	35,231,514
Other Assets		1,367,401	941,485
Operating Fixed Assets	5	1,491,859	741,107
		73,684,295	58,148,211
LIABILITIES			
Bills Payable		1,398,336	1,224,757
Borrowings from Financial Institutions		7,743,545	6,790,674
Deposits and Other Accounts		58,810,535	46,178,048
Sub-ordinated loan	6	1,350,000	-
Liabilities against assets subject to finance lease		96,364	-
Other Liabilities		442,434	447,441
Deferred Tax Liabilities		259,359	316,463
		70,100,573	54,957,383
Net Assets		3,583,722	3,190,828
REPRESENTED BY :			
Share Capital		1,352,539	1,082,031
Reserves		1,398,383	1,599,008
Unappropriated Profit		333,747	44,928
Shareholders' Equity		3,084,669	2,725,967
Surplus on Revaluation of Assets (net of deferred tax)	7	499,053	464,861
		3,583,722	3,190,828
CONTINGENCIES AND COMMITMENTS	8		

The annexed notes 1 to 12 form an integral part of these accounts.

ABBAS D. HABIB
*Chief Executive and
Managing Director*

FAIZ N. ABDULALI
Director

ANWAR HAJI KARIM
Director

QUMAIL R. HABIB
Executive Director



**PROFIT AND LOSS ACCOUNT
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2004**

Note	2004		2003	
	Three months period ended 30-September 2004	Nine months period ended 30-September 2004	Three months period ended 30-September 2003	Nine months period ended 30-September 2003
(Rupees in '000)				
Mark-up / Return / Interest Earned	620,567	1,703,726	542,981	1,898,365
Mark-up / Return / Interest Expensed	(264,154)	(663,448)	(231,415)	(950,812)
Net Mark-up / Return / Interest Income	356,413	1,040,278	311,566	947,553
Provision against non-performing loans and advances	5,190	(3,170)	(6,126)	(57,614)
Net Mark-up / Interest Income after provisions	361,603	1,037,108	305,440	889,939
Non-Mark-up / Interest Income				
Fee, Commission and Brokerage Income	99,394	275,489	75,200	227,123
Dividend Income	4,703	12,915	2,530	12,391
Income from trading in government securities	-	89,966	216,656	427,315
Income from dealing in foreign currencies	44,259	124,504	33,665	148,324
Other Income	31,800	130,317	40,601	97,610
Total Non-mark-up / Interest Income	180,156	633,191	368,652	912,763
Non-Mark-up / Interest Expense				
Administrative Expenses	321,331	945,190	259,382	732,645
Other Assets written off	-	-	-	5,455
Other charges	64	692	-	787
Total Non-mark-up / Interest expenses	(321,395)	(945,882)	(259,382)	(738,887)
Profit Before Taxation	220,364	724,417	414,710	1,063,815
Taxation - Current	95,000	305,000	185,000	470,000
- Prior years	25,000	75,000	-	-
- Deferred	(1,667)	(5,000)	-	-
	(118,333)	(375,000)	(185,000)	(470,000)
Profit After Taxation	102,031	349,417	229,710	593,815
Basic / Diluted earnings per share	Re. 0.75	Rs. 2.58	Rs. 1.70	Rs. 4.39

The annexed notes 1 to 12 form an integral part of these accounts.

ABBAS D. HABIB
Chief Executive and
Managing Director

FAIZ N. ABDULALI
Director

ANWAR HAJI KARIM
Director

QUMAIL R. HABIB
Executive Director



**STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2004**

	Share Capital	Reserves			Unapp- ropriated Profit	Total	
		Reserve for issue of Bonus Shares	Statutory Reserve	Special Reserve			General Reserve
(Rupees in '000)							
Opening balance at January 1, 2003	865,625	216,406	457,000	126,500	140,000	16,330	1,821,861
Profit from Jan to Sept. 2003	-	-	-	-	-	593,815	593,815
Issue of bonus shares	216,406	(216,406)	-	-	-	-	-
Balance as on Sept. 30, 2003	1,082,031	-	457,000	126,500	140,000	610,145	2,415,676
Profit from Oct to Dec. 2003	-	-	-	-	-	418,494	418,494
Transfer to statutory reserve	-	-	205,000	-	-	(205,000)	-
Transfer to general reserve	-	-	-	-	400,000	(400,000)	-
Transfer to reserve for issue of bonus shares	-	270,508	-	-	-	(270,508)	-
Proposed dividend	-	-	-	-	-	(108,203)	(108,203)
Balance as on Dec. 31, 2003	1,082,031	270,508	662,000	126,500	540,000	44,928	2,725,967
Profit from Jan to Sept. 2004	-	-	-	-	-	349,417	349,417
Transfer to statutory reserve	-	-	69,883	-	-	(69,883)	-
Transfer from surplus on revaluation of fixed assets	-	-	-	-	-	9,285	9,285
Issue of bonus shares	270,508	(270,508)	-	-	-	-	-
Balance as on Sept. 30, 2004	1,352,539	-	731,883	126,500	540,000	333,747	3,084,669

The annexed notes 1 to 12 form an integral part of these accounts.

ABBAS D. HABIB
*Chief Executive and
Managing Director*

FAIZ N. ABDULALI
Director

ANWAR HAJI KARIM
Director

QUMAIL R. HABIB
Executive Director



CASH FLOW STATEMENT

	30-September 2004	30-September 2003
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Taxation	724,417	1,063,815
Less : Dividend Income	(12,915)	(12,391)
	711,502	1,051,424
Add : Adjustments for Non-Cash charges:		
Depreciation	50,833	52,803
Amortization of intangible assets - computer software	2,022	4,589
Provision Against non - performing loans and advances	3,170	57,614
Financial charges on leased assets	2,806	-
Net profit on sale of operating fixed assets	(7,880)	(2,373)
Gain on Sale of listed securities	(55,973)	(47,640)
Income from trading in government securities	(89,966)	(427,315)
Other Assets Written off	-	5,455
	(94,988)	(356,867)
	616,514	694,557
(Increase) / Decrease in Operating Assets		
Lendings to financial institutions	(4,466,031)	(1,640,663)
Advances	(5,696,022)	(4,535,363)
Other Assets (Excluding Advance Taxation)	(424,934)	38,453
	(10,586,987)	(6,137,573)
Increase / (Decrease) in Operating Liabilities		
Bills Payable	173,579	(56,578)
Borrowings from financial institutions	952,871	(3,600,980)
Deposits and Other Accounts	12,632,487	8,681,696
Other Liabilities (excluding provision for taxation)	112,085	205,572
	13,871,022	5,229,710
	3,900,549	(213,306)
Income Tax paid	(384,918)	(319,678)
Net Cash flow from Operating Activities (balance carried forward)	3,515,631	(532,984)

ABBAS D. HABIB
*Chief Executive and
Managing Director*

FAIZ N. ABDULALI
Director



FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2004

	30-September 2004	30-September 2003
	(Rupees in '000)	
Net Cash flow from Operating Activities (balance brought forward)	3,515,631	(532,984)
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments	(2,306,390)	1,962,794
Dividend Income	9,801	21,027
Investments in operating fixed assets	(393,895)	(191,609)
Sale Proceeds of vehicle and equipment disposed-off	8,355	2,506
Net Cash (flow) from investing activities	(2,682,129)	1,794,718
CASH FLOW FROM FINANCING ACTIVITIES		
Sub-ordinated loan	1,350,000	-
Receipts/(Repayments) of finance lease obligations	88,422	-
Dividend paid	(106,042)	(1,263)
Net Cash flow from financing activities	1,332,380	(1,263)
Increase in Cash and Cash Equivalents	2,165,882	1,260,471
Cash and Cash Equivalents at the Beginning of the period	6,655,264	4,325,958
Cash and Cash Equivalents at the end of the period	8,821,146	5,586,429
CASH AND CASH EQUIVALENTS		
Cash and Balances with Treasury Banks	6,736,417	4,870,913
Balances with Other Banks	2,084,729	715,516
	8,821,146	5,586,429

The annexed notes 1 to 12 form an integral part of these accounts.

ANWAR HAJI KARIM
Director

QUMAIL R. HABIB
Executive Director



NOTES TO THE FINANCIAL STATEMENTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2004

1. STATUS AND NATURE OF BUSINESS

The Bank was incorporated in Pakistan on October 15, 1991, as a public limited company under the Companies Ordinance 1984, having its registered office in Multan with principal place of business being in Karachi. Its shares are listed on all the Stock Exchanges in Pakistan. It is a scheduled bank principally engaged in the business of commercial banking with a network of 71 branches (Dec. 2003 : 70 branches) throughout the country.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- 2.1 The accounting policies adopted for the preparation of these financial statements are the same as those applied in the preparation of the financial statements for the preceding year ended December 31, 2003 except that leasehold land and building are now being stated at revalued amounts less accumulated depreciation. Previously these were being carried at cost less accumulated depreciation (Also see note 5.3 and 5.4).
- 2.2 Property and equipments subject to finance lease are accounted for by recording the assets and related liabilities. These are stated at lower of fair value and present value of minimum lease payments at the inception of lease less accumulated depreciation. Financial charges are allocated over the period of lease term so as to provide a constant rate of financial charge on the outstanding liability. Depreciation is charged on the basis similar to owned assets.
- 2.3 These financial statements are un-audited and are being submitted as required by Section 245 of the Companies Ordinance, 1984. These are presented in condensed form in accordance with the requirements of International Accounting Standard (IAS) 34, "Interim Financial Reporting" and BSD Circular Letter No. 02 dated 12 May, 2004 of the State Bank of Pakistan.



3. INVESTMENTS	Held by bank	Given as collateral (Rupees in '000)	Total
Held to maturity securities			
Federal Investment Bonds	101,031	-	101,031
Pakistan Investment Bonds	2,977,030	-	2,977,030
Market Treasury Bills	8,824,904	-	8,824,904
Term Finance Certificates			
– Listed	324,490	-	324,490
– Unlisted	174,995	-	174,995
	499,485	-	499,485
WAPDA Bonds	600,383	-	600,383
	13,002,833	-	13,002,833
Available for sale securities			
Pakistan Investment Bonds	2,388,649	-	2,388,649
Fully Paid up Ordinary Shares			
– Listed	338,176	-	338,176
– Unlisted	35,700	-	35,700
	373,876	-	373,876
Mutual Funds	322,258	-	322,258
S.W.I.F.T.	1,708	-	1,708
	3,086,491	-	3,086,491
Associates			
Fully Paid up Ordinary Shares			
– Habib Sugar Mills Limited	21,142	-	21,142
30 September 2004	16,110,466	-	16,110,466
31 December 2003	12,195,864	1,913,351	14,109,215
4. ADVANCES			
		30-September 2004	31-December 2003
		(Rupees in '000)	
Loans, cash credits, running finances, etc.			
– In Pakistan		35,122,809	32,155,928
Bills discounted and purchased (excluding treasury bills)			
– Payable in Pakistan		1,977,908	695,207
– Payable outside Pakistan		4,139,289	2,692,849
		6,117,197	3,388,056
		41,240,006	35,543,984
Provision for non-performing advances		(282,240)	(312,470)
		40,957,766	35,231,514



- 4.1 Advances includes Rs. 313.513 million (Dec. 2003: Rs. 645.982 million) which have been placed under non-performing status as detailed below:

Category of Classification	Domestic	Provision Required (Rupees in '000)	Provision Held
Other Assets Especially Mentioned	3,663	–	–
Substandard	738	148	148
Doubtful	64,996	26,424	26,424
Loss	244,116	155,668	155,668
	<u>313,513</u>	<u>182,240</u>	<u>182,240</u>
General provision		–	100,000
		<u>182,240</u>	<u>282,240</u>

- 4.2 The Prudential Regulations issued by the State Bank of Pakistan effective from January 01, 2004 require banks to maintain a general reserve equal to 1.5% of the consumer portfolio which is fully secured and 5% of the consumer portfolio which is unsecured to protect the bank from the risk associated with the economic cyclical nature of this business. The charge on secured and unsecured consumer portfolio is not accounted for in these financial statements as these are covered by the general provision already held.

5. OPERATING FIXED ASSETS

	30-September 2004 (Rupees in '000)	31-December 2003
Capital work-in-progress	173,632	190,396
Property and equipment	1,309,382	549,062
Intangible assets - computer software	8,845	1,649
	<u>1,491,859</u>	<u>741,107</u>

5.1 Following is the cost of operating fixed assets added during the period

	30-September 2004 (Rupees in '000)	30-September 2003
Capital work-in-progress	108,779	123,472
Land and buildings	228,952	48,840
Less: Transferred from capital work-in-progress	(80,300)	–
	148,652	48,840
Equipments and furniture and fixtures		
– Owned	26,106	16,723
– Leased	60,203	–
	86,309	16,723
Vehicles		
– Owned	314	82
– Leased	41,297	–
	41,611	82
Intangible assets - computer software	8,544	2,492
	<u>393,895</u>	<u>191,609</u>



30-September 2004 **30-September 2003**
(Rupees in '000)

5.2 Following is the cost of operating fixed assets disposed off during the period

Equipments and furniture and fixtures	4,580	1,228
Vehicles	914	404
	5,494	1,632

5.3 During the period leasehold land and buildings were revalued by M/s Iqbal A. Nanjee & Co. on the basis of market value which resulted in net surplus of Rs. 442.452 million over the book value of the assets as on January 1, 2004. As a result of revaluation, land and buildings have been bifurcated with a transfer of Rs. 126.328 million from buildings to land.

5.4 Had the revaluation not been carried out, the net book value of the land and buildings would have been as follows:

	Net Book Value	
	30-September 2004	31-December 2003
	(Rupees in '000)	
Leasehold land	83,197	60,407
Buildings on leasehold land	565,696	430,440
	648,893	490,847

6. SUB-ORDINATED LOAN

30-September 2004 **31-December 2003**
(Rupees in '000)

Term Finance Certificates (TFCs)	1,350,000	-
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The bank has raised sub-ordinated loan by way of issuing Term Finance Certificates as Tier II capital in the light of guidelines issued by the State Bank of Pakistan to support the Bank's growth and improvement in Capital Adequacy Ratio. The salient features of this instrument are as follows:

Total issue	Rupees 1,350 million
Pre-initial public offer (Pre-IPO)	Rupees 1,150 million
Initial public offer (IPO)	Rupees 200 million
Rating	AA-
Rate	Payable six monthly on January 15 and July 15 at average six months KIBOR plus 150 bps
Floor	3.50%
Ceiling	10.00%
Repayment	8 Years
Redemption	6-78th month: 0.25%
	84th month: 33.25%
	90th month: 33.25%
	96th month: 33.25%



7. SURPLUS ON REVALUATION OF ASSETS - NET	30-September 2004 (Rupees in '000)	31-December 2003
Surplus on revaluation of fixed assets - net of tax 7.1	299,838	–
Surplus on revaluation of securities - net of tax 7.2	199,215	464,861
	499,053	464,861
7.1 Net surplus on revaluation of fixed assets during the year	442,451	–
Transferred to unappropriated profit in respect of incremental depreciation charged during the year - net of deferred tax	(9,285)	–
Related deferred tax liability	(5,000)	–
	(14,285)	–
	428,166	–
Less: Related deferred tax liability on: Revaluation of bank's properties during the year Incremental depreciation charged during the year transferred to profit and loss account	133,328	–
	(5,000)	–
	128,328	–
	299,838	–
7.2 Federal and Provincial Government securities	314,128	652,482
Quoted shares	(8,379)	35,877
Other securities	22,258	90,726
Related deferred tax liability	(128,792)	(314,224)
	199,215	464,861
8. CONTINGENCIES AND COMMITMENTS		
8.1 Direct Credit Substitutes		
Acceptances	2,535,416	1,793,988
8.2 Transaction-related Contingent Liabilities		
Guarantees issued favoring		
– Government	1,845,205	1,687,164
– Financial Institutions	58,563	44,929
– Others	884,741	460,465
8.3 Trade-related Contingent Liabilities		
Letters of credit	12,948,906	7,958,205



8.4 Other contingencies

The income tax assessments of the bank have been finalised upto assessment year 2002-2003 (accounting year ended December 31, 2001). Appeals for the assessment years 2001-2002 and 2002-2003 are pending before Commissioner Income Tax (Appeals). In the event the appeals are decided against the bank, a further tax liability of Rs. 115.163 million may arise in addition to amount already provided. The bank is confident that no additional tax liability would arise.

8.5 Commitments in respect of forward lending

	30-September 2004	31-December 2003
	(Rupees in '000)	
Commitments to extend credit	500,000	20,000

8.6 Commitments in respect of forward exchange contracts

Purchase	2,168,762	4,389,335
Sale	3,860,978	5,512,238

8.7 Commitments for the acquisition of operating fixed assets

	25,763	30,752
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8.8 Commitments in respect of operating leases

Not later than one year	144,043	131,965
Later than one year and not later than five years	97,068	205,370
	241,111	337,335

The bank has entered into operating lease arrangements whereby equipments and vehicles are acquired on lease. The lease rentals are payable over a period of 36 to 60 months.

9. OTHER INCOME

	30-September 2004	30-September 2003
	(Rupees in '000)	
Gain on sale of listed securities	55,973	47,640
Net profit on sale of operating fixed assets	7,880	2,373
Other receipts	66,464	47,597
	130,317	97,610



10. RELATED PARTY TRANSACTIONS

The related parties comprise related group companies, directors and their close family members, staff retirement funds, executives and major shareholders of the bank. Transactions with related parties other than those under the terms of employment, are summarized as follows:

	30-September 2004	30-September 2003
	(Rupees in '000)	
Advances given during the period	160,613	259,562
Advances repaid during the period	149,477	280,529
Mark-up / Interest expensed	4,149	5,636
Mark-up / Interest earned / bank charges recovered	5,855	15,687
Contribution to staff provident fund	14,738	10,597
Insurance premium paid	38,323	27,025
Insurance claims received	3,119	2,366
Dividend income on investment	2,004	-
Dividend paid	1,710	-

	30-September 2004	31-December 2003
	(Rupees in '000)	
Advances	282,667	271,531
Deposits	173,976	331,460
Guarantees	11,689	11,689

The bank continues to have a policy whereby all transactions with related parties are entered into at arm's length prices using the comparable uncontrolled price method.

11. GENERAL

Figures have been rounded off to the nearest thousand rupees.

12. DATE OF AUTHORIZATION

These financial statements were authorized for issue in the Board of Directors meeting held on October 13, 2004.

ABBAS D. HABIB
*Chief Executive and
Managing Director*

FAIZ N. ABDULALI
Director

ANWAR HAJI KARIM
Director

QUMAIL R. HABIB
Executive Director



Branch Network

KARACHI

MAIN BRANCH

Mackinnons Building, I.I. Chundrigar Road.
Phones : (92-21) 2412986 & 111-786-110
Fax : (92-21) 2425423 & 2412028
Telex : 21286 ALHAB PK

SHAHRAH-E-FAISAL BRANCH

19-1-A, Block 6, P.E.C.H.S.,
Shahrah-e-Faisal.
Phones : (92-21) 4544383-87
Fax : (92-21) 4530143

GULSHAN-E-IQBAL BRANCH

B-39, Al-Shams Centre, Block 13-A,
University Road, Gulshan-e-Iqbal.
Phones : (92-21) 4989162-63
Fax : (92-21) 4989164

ZAMZAMA BRANCH

16-C, Commercial Lane 3, Phase V,
Zamzama Boulevard, D.H.A.
Phones : (92-21) 5863986, 5861804
Fax : (92-21) 5863914

S.I.T.E., BRANCH

B/76, S. S. Chambers, S.I.T.E.,
Phones : (92-21) 2571710 -11 & 2571521
Fax : (92-21) 2571522

BAHADURABAD BRANCH

Central Commercial Area, B.C.H.S.,
Bahadurabad.
Phones : (92-21) 4915803-5
Fax : (92-21) 4915802

M.A. JINNAH ROAD BRANCH

Godrej Kandawalla Building,
M.A. Jinnah Road.
Phones : (92-21) 2228494, 2228458
Fax : (92-21) 2228450

CLOTH MARKET BRANCH

Ground Floor, Lotus Manzil, BR-2,
New Neham Road, Cloth Market.
Phones : (92-21) 2401301-4
Fax : (92-21) 2401300

KARACHI STOCK EXCHANGE BRANCH

Room No. 4-6, Stock Exchange Building,
Stock Exchange Road.
Phones : (92-21) 2401516-19
Fax : (92-21) 2401520

JODIA BAZAR BRANCH

MR-1/16, Ram Bharti Street,
Market Quarter, Jodia Bazar.
Phones : (92-21) 2446451-5
Fax : (92-21) 2473390

NAPIER ROAD BRANCH

2-A, Ground Floor, Yousufi Manzil,
North Napier Road.
Phones : (92-21) 7731496, 7771321 & 7771218
Fax : (92-21) 7771187

CLIFTON BRANCH

Shaheen Centre, Block-7,
K.D.A. Scheme No. 5, Clifton.
Phones : (92-21) 5821882-4
Fax : (92-21) 5821885

FEDERAL 'B' AREA BRANCH

ST. 4/A-2, Block-20,
Al-Noor Society, F.B. Area.
Phones : (92-21) 6345611, 6345651 & 6345663
Fax : (92-21) 6349879

NEW CHALLI BRANCH

Haji Adam Chambers,
Altaf Hussain Road.
Phones : (92-21) 2410526, 2410876 & 2410917
Fax : (92-21) 2411048

GULISTAN-E-JAUHAR BRANCH

Shahimar Shopping Centre,
Block-17, Gulistan-e-Jauhar.
Phones : (92-21) 4010921-22
Fax : (92-21) 4010911

KORANGI ROAD BRANCH

Speedy Towers Plot No. 131/1
Phase-I, Defence Housing Authority.
Phones : (92-21) 5386797-99
Fax : (92-21) 5386796

NORTH KARACHI INDUSTRIAL AREA BRANCH

Nimra Corner, ST-3, Sector 12-A,
North Karachi.
Phones : (92-21) 6954196-98
Fax : (92-21) 6954187

TIMBER MARKET BRANCH

Plot No. E-III-2, S-34, Siddiq Wahab Road,
Phones : (92-21) 2762776, 2762778 & 2762784
Fax : (92-21) 2762730

MUHAMMAD ALI HOUSING SOCIETY BRANCH

Block No. 7 & 8, Plot No. Z-130-131,
Kathiawar Co-Operative Housing Society,
Adamjee Nagar, Karachi.
Phones : (92-21) 4533620-22
Fax : (92-21) 4533618

GULSHAN CHOWRANGI BRANCH

Plot No. FL-3, Block No. 3,
KDA Scheme No. 24, Gulshan-e-Iqbal.
Phones : (92-21) 4811971-3
Fax : (92-21) 4985045

KHYABAN-E-SHAMSHER BRANCH

Plot No. 2-C, Stadium Lane No. 4,
Phase V, Defence Housing Authority.
Phones : (92-21) 5846277-79
Fax : (92-21) 5846179

ALLAMA IQBAL ROAD BRANCH

86-S, Block-2, Raja Terrace,
P.E.C.H.S.
Phones : (92-21) 4384661-4
Fax : (92-21) 4384665

BARKAT-E-HYDARI BRANCH

Al-Burhan Arcade, Block-E,
North Nazimabad.
Phones : (92-21) 6670115, 6631793-94
Fax : (92-21) 6670116

PAKISTAN CHOWK BRANCH

Shop No. 1, Chandna Manzil,
Kutchery Road.
Phones : (92-21) 2212352-54
Fax : (92-21) 2212350

Registered Office and Head Office
126-C, Old Bahawalpur Road, Multan. Phones: (92-61) 580314-16, 544539 & 111-786-110
Fax: (92-61) 582471 Telex: 42336 ALHML PK



Branch Network

LEA MARKET BRANCH

Shop No. 1, Plot No. N.P 6/30-31,
Zulikha Mansion, Napier Town Quarters.
Phones : (92-21) 7540846-47, 7520684
Fax : (92-21) 7540848

NEW SABZI MANDI BRANCH

Administration Block, New Sabzi Mandi
Super Highway.
Phones : (92-21) 6380840-43
Fax : (92-21) 6380844

WATER PUMP BRANCH

C-21, Block-13, Federal "B" Area,
Shahrah-e-Pakistan.
Phones : (92-21) 6369125, 6369114-15
Fax : (92-21) 6369216

FATIMA JINNAH COLONY BRANCH

6, Ruby Apartments, Jamshed Quarters,
Phones : (92-21) 4854529, 4854548 & 4854560
Fax : (92-21) 4854542

MALIR HALT BRANCH

Plot No. 157, Malir Halt, Opp. Malir Halt
Railway Station, Shahrah-e-Faisal, Karachi.
Phones : (92-21) 4599591-3 & 4599611-2
Fax : (92-21) 4599613

PAKISTAN STEEL MILLS BRANCH

Pipri Bin Qasim, Karachi.
Phones : (92-21) 4750617, 4750271
Fax : (92-21) 4750618

RIZVIA SOCIETY BRANCH

D-9, Ishrat Arcade, Rizvia Co-operative
Housing Society, Nazimabad.
Phones : (92-21) 6607992-95
Fax : (92-21) 6607996

KORANGI INDUSTRIAL AREA BRANCH

Plot No. ST 2/2, Sector-23,
Korangi Town Ship.
Phones : (92-21) 5074492-95
Fax : (92-21) 5074496

SADDAR BRANCH

Saddar Bazar Shop No. 4-6, Bukhara Centre,
Raja Ghazanfar Ali Khan Road, Saddar.
Phones : (92-21) 5658032-35
Fax : (92-21) 5658030

SHERSHAH BRANCH

Shop No. 27-30, Plot No. D-283,
Shershah, S.I.T.E. Area,
Phones : (92-21) 2586241-44
Fax : (92-21) 2586246

LAHORE

MAIN BRANCH

87, Shahrah-e-Quaid-e-Azam.
Phones : (92-42) 6305042-45 & 111-786-110
Fax : (92-42) 6368864 & 6305046
Telex : 44610 BAHLR PK

NEW GARDEN TOWN BRANCH

Awami Complex, 1-4 Usman Block,
Front Block V, New Garden Town.
Phones : (92-42) 5869366-69
Fax : (92-42) 5869370

GULBERG BRANCH

3-E, Block E, Ground Floor,
Main Market, Gulberg II.
Phones : (92-42) 5762502 & 5754586
Fax : (92-42) 5762501

SHAHALAM MARKET BRANCH

Hilal-e-Ahmar Health Complex
2, Queens Road, Shahalam Gate.
Phones : (92-42) 7670496 & 7670498
Fax : (92-42) 7670510

PECO ROAD BRANCH

897-898, Block-D,
Maulana Shaukat Ali Road, Faisal Town.
Phones : (92-42) 5175169 & 5175430-31
Fax : (92-42) 5175427

CIRCULAR ROAD BRANCH

51, S.E. Vohra Building, Outside Akbari Gate,
Circular Road, Lahore.
Phones : (92-42) 7670671-73
Fax : (92-42) 7670674

ICCHRA BRANCH

144, Main Ferozepur Road, Icchra.
Phones : (92-42) 7569982-3, 7569923
Fax : (92-42) 7569924

DEFENCE BRANCH

82-Y Commercial, Phase III, D.H.A.
Phones : (92-42) 5894113-5894116
Fax : (92-42) 5893303

AZAM CLOTH MARKET BRANCH

1-Kamla Centre, Ittehad Bazar,
Punjab Block, Azam Cloth Market.
Phones : (92-42) 7672913-15
Fax : (92-42) 7672916

NEW ANARKALI BRANCH

1-A, New Anarkali, First Floor,
Tariq Trade Centre, Chowk Lohari Gate.
Phones : (92-42) 7674248-50
Fax : (92-42) 7674252

ALLAMA IQBAL TOWN BRANCH

7-Chenab Block, Main Boulevard,
Allama Iqbal Town.
Phones : (92-42) 5430918-20
Fax : (92-42) 5430921

BADAMI BAGH BRANCH

92-Grain Market, Badami Bagh.
Phones : (92-42) 7708002-4
Fax : (92-42) 7708005

LAHORE STOCK EXCHANGE BRANCH

Room No. 112, 1st Floor,
Stock Exchange Building,
19, Khayaban-e-Iqbal.
Phones : 6300125-27
Fax : (92-42-6300128

Multan

MAIN BRANCH

126-C, Old Bahawalpur Road.
Phones : (92-61) 544539 & 111-786-110
Fax : (92-61) 582471
Telex : 42336 ALHML PK

HUSSAIN AGAHI BRANCH

Lohari Gate Shopping Centre,
Hussain Agahi Road.
Phones : (92-61) 513893 & 513577
Fax : (92-61) 513793



Branch Network

GHALLA MANDI BRANCH

135/C, Ghalla Mandi, Vehari Road.
Phones : (92-61) 232627-28
Fax : (92-61) 232629

FAISALABAD

Bank Square, Outside Kutchery Bazar.
Phones : (92-41) 637301-3 & 111-786-110
Fax : (92-41) 614266
Telex : 43528 ALHAB PK

BUREWALA

67/F Vehari Road, Burewala
Phones : (92-447) 772531-33
Fax : (92-447) 772534

SIALKOT

Paris Road.
Phones : (92-432) 597064 & 111-786-110
Fax : (92-432) 592747
Telex : 46426 ALHAB PK

SHEIKHUPURA

B-IX-64-95/A, Sarghoda Road,
Near Sharif Plaza.
Phones : (92-4931) 612906 & 111-786-110
Fax : (92-4931) 612877

SAHIWAL

271, Block-2, High Street (Jinnah Road).
Phones : (92-441) 66021 & 67021
Fax : (92-441) 64031

SADIQABAD

Plot No. 24, Allama Iqbal Road.
Phones : (92-702) 81101, 81102 & 81103
Fax : (92-702) 81104

RAHIM YAR KHAN

Shahi Road.
Phones : (92-731) 84557 & 84508-9
Fax : (92-731) 84503

KHANPUR

Plot No. 8/9, Model Town Road, Khanpur,
Distt Rahim Yar Khan.
Phones : (92-707) 76702-3
Fax : (92-707) 76704

ISLAMABAD

MAIN BRANCH

90-91, Razia Sharif Plaza,
Jinnah Avenue, Blue Area.
Phones : (92-51) 2270883-4 & 111-786-110
Fax : (92-51) 2270885
Telex : 54726 BAHID PK

F-10 MARKAZ BRANCH

F-10 Markaz.
Phones : (92-51) 2297758-2213482
Fax : (92-51) 2296895

RAWALPINDI

40/3, Jhanzeb Centre, Bank Road,
Rawalpindi Cantt.
Phones : (92-51) 5519936-38
Fax : (92-51) 5519939

CITY BRANCH

C/30, C/32, Iqbal Road, Trunk Bazar,
Rawalpindi City.
Phones : (92-51) 5553462, 5553664
Fax : (92-51) 5554493

PESHAWAR

105-106, F.C. Trust Building,
Sonehri Masjid Road.
Phones : (92-91) 279814 & 111-786-110
Fax : (92-91) 279861

MIRPUR (AZAD KASHMIR)

82-A/B, Allama Iqbal Road, Sector B-4.
Phone : (92-58610) 45064
Fax : (92-58610) 44766

GUJRAT

Ground Floor, Soufi Hotel, G.T. Road.
Phones : (92-433) 525623 & 111-786-110
Fax : (92-433) 525628

D.G. KHAN

83-Block-10, New College Road,
Dera Ghazi Khan.
Phones : (92-641) 468471-73
Fax : (92-641) 468474

DINGA (DISTT. GUJRAT)

Opp. Civil Hospital.
Phone : (92-4337) 401737
Fax : (92-4337) 402785

QUETTA

Mannan Chowk, M.A. Jinnah Road.
Phones : (92-81) 844125 & 111-786-110
Fax : (92-81) 842335

NAWABSHAH

Masjid Road.
Phones : (92-241) 62738 & 62854
Fax : (92-241) 62737

HYDERABAD

Qasre Fatima, 90/1-2 Saddar Bazar,
Cantonment Area.
Phones : (92-221) 785541 & 785809
Fax : (92-221) 781955

QASIMABAD BRANCH

Suhrio House, Ground Floor, Main
Shahrah-e-Qasimabad, Hyderabad, Sindh.
Phones : (92-221) 655551-4
Fax : (92-221) 655557

SUKKUR

B-2555, Shaheed Gunj.
Phones : (92-71) 22287 & 23713
Fax : (92-71) 25749

Principal Office
Mackinnons Building, I. I. Chundrigar Road, Karachi. Phones: (92-21) 2412421, 2412986 & 111-786-110
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