



Contents

Corporate Information	2
Directors' Review	3
Balance Sheet	4
Profit and Loss Account	5
Statement of Changes in Equity	6
Cash Flow Statement	7
Notes to the Financial Statements	9
Branch Network	16



Corporate Information

Board of Directors	Ali Raza D. Habib Abbas D. Habib Anwar Haji Karim Faiz N. Abdulali Hasnain A. Habib Imtiaz Alam Hanfi Murtaza H. Habib Qumail R. Habib Syed Mazhar Abbas Tariq Iqbal Khan	<i>Chairman</i> <i>Chief Executive & Managing Director</i> <i>Executive Director</i>
Audit Committee	Faiz N. Abdulali Ali Raza D. Habib Anwar Haji Karim Syed Mazhar Abbas	<i>Chairman</i> <i>Member</i> <i>Member</i> <i>Member</i>
Company Secretary	Mahmood S. Allarakhia	
Statutory Auditors	Taseer Hadi Khalid & Co. Chartered Accountants	
Legal Advisor	Liaquat Merchant Associates Advocates and Corporate Legal Consultants	
Registered Office	126-C, Old Bahawalpur Road, Multan	
Principal Office	2nd Floor, Mackinnons Building, I.I. Chundrigar Road, Karachi	
Share Transfer Department	217, Cotton Exchange Building, I.I. Chundrigar Road, Karachi.	
Website	www.bankalhabib.com	



DIRECTORS' REVIEW

On behalf of the Board of Directors, it is my pleasure to present the unaudited accounts of the Bank for the quarter ended March 31, 2005.

Alhamdulillah, during the first quarter that ended on March 31, 2005, the Bank grew in all the areas of its operations. Deposits increased to Rs. 63.7 Billion from Rs. 62.1 Billion on December 31, 2004 whereas Advances in the same period increased to Rs. 50.6 Billion from Rs. 47.3 Billion. Foreign Trade Business also increased as compared to the corresponding period of last year. The Pre-tax profit of the Bank for the first quarter was Rs. 401.9 million as against Rs. 300.7 million during the first quarter of last year. The rise in profitability was on account of favourable market conditions and income from increased trade related business.

The Bank will Inshallah continue its growth momentum by opening more branches during the remaining part 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: April 28, 2005.

ALI RAZA D. HABIB
Chairman



BALANCE SHEET AS AT MARCH 31, 2005

	Note	31-March 2005 (Rupees in '000)	31-December 2004
ASSETS			
Cash and Balances with Treasury Banks		6,140,642	6,239,421
Balances with Other Banks		1,476,505	4,287,685
Lendings to Financial Institutions		649,569	2,471,000
Investments	4	20,184,506	14,413,794
Advances	5	50,619,436	47,366,953
Other Assets		1,322,703	1,130,340
Operating Fixed Assets	6	1,624,094	1,526,360
		82,017,455	77,435,553
LIABILITIES			
Bills Payable		2,138,389	1,344,637
Borrowings from Financial Institutions		9,696,213	7,975,185
Deposits and Other Accounts		63,706,136	62,170,628
Sub-ordinated loans	7	1,349,730	1,350,000
Liabilities against assets subject to finance lease		133,070	138,395
Other Liabilities		671,684	336,700
Deferred Tax Liabilities		283,351	295,596
		77,978,573	73,611,141
Net Assets		4,038,882	3,824,412
REPRESENTED BY :			
Share Capital		1,825,928	1,352,539
Reserve Fund and Other Reserves		1,486,544	1,910,091
Unappropriated Profit		213,925	11,715
Shareholders' Equity		3,526,397	3,274,345
Surplus on Revaluation of Assets (net of deferred tax)	8	512,485	550,067
		4,038,882	3,824,412
CONTINGENCIES AND COMMITMENTS	9		

The annexed notes 1 to 13 form an integral part of these accounts.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

QUMAIL R. HABIB
Executive Director



PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2005

	Note	31-March 2005 (Rupees in '000)	31-March 2004
Mark-up/Return/Interest Earned		910,861	528,983
Mark-up/Return/Interest Expensed		(354,214)	(196,523)
Net Mark-up/Return/Interest Income		556,647	332,460
Provision against non-performing loans and advances		(10,597)	–
Net Mark-up/Return/Interest Income after provisions		546,050	332,460
NON MARK-UP / INTEREST INCOME			
Fees, Commission and Brokerage Income		115,641	80,877
Dividend Income		15,741	4,040
Income from trading in government securities		–	89,835
Income from dealing in foreign currencies		72,955	34,631
Other Income	10	29,635	62,832
Total non mark-up/Interest Income		233,972	272,215
		780,022	604,675
NON MARK-UP / INTEREST EXPENSES			
Administrative expenses		378,049	303,322
Other Assets written off		–	–
Other Charges		22	627
Total non mark-up/Interest expenses		(378,071)	(303,949)
PROFIT BEFORE TAXATION		401,951	300,726
Taxation		152,742	106,000
- Current		–	–
- Prior Years		(995)	–
- Deferred			
		(151,747)	(106,000)
PROFIT AFTER TAXATION		250,204	194,726
Basic/Diluted earnings per share		Rs. 1.37	Rs. 1.07

The annexed notes 1 to 13 form an integral part of these accounts.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

QUMAIL R. HABIB
Executive Director



STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED MARCH 31, 2005

	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, 2004	1,082,031	270,508	662,000	126,500	540,000	44,928	2,725,967
Profit from Jan to March 2004	-	-	-	-	-	194,726	194,726
Transfer from surplus on revaluation of premises	-	-	-	-	-	10,000	10,000
Issue of Bonus Shares	270,508	(270,508)	-	-	-	-	-
Balance as on March 31, 2004	1,352,539	-	662,000	126,500	540,000	249,654	2,930,693
Profit from April to Dec 2004	-	-	-	-	-	346,285	346,285
Transfer from surplus on revaluation of premises	-	-	-	-	-	(2,633)	(2,633)
Transfer to Statutory Reserve	-	-	108,202	-	-	(108,202)	-
Transfer to Reserve for issue of Bonus Shares	-	473,389	-	-	-	(473,389)	-
Balance as on Dec. 31, 2004	1,352,539	473,389	770,202	126,500	540,000	11,715	3,274,345
Profit from Jan to March 2005	-	-	-	-	-	250,204	250,204
Transfer from surplus on revaluataion of fixed assets	-	-	-	-	-	1,848	1,848
Transfer to Statutory Reserve	-	-	49,842	-	-	(49,842)	-
Issue of Bonus Shares	473,389	(473,389)	-	-	-	-	-
Balance as on March 31, 2005	1,825,928	-	820,044	126,500	540,000	213,925	3,526,397

The annexed notes 1 to 13 form an integral part of these accounts.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

QUMAIL R. HABIB
Executive Director



CASH FLOW STATEMENT

	31-March 2005 (Rupees in '000)	31-March 2004
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Taxation	401,951	300,726
Less : Dividend Income	(15,741)	(4,040)
	386,210	296,686
Add : Adjustments for Non-Cash Items:		
Depreciation	26,107	31,446
Amortization	17,396	18,412
Provision Against non-performing loans and advances	10,597	—
Financial charges on leased assets	3,426	—
Net profit on sale of operating fixed assets	(2,917)	(3,233)
Gain on sale of listed securities	(5,116)	(36,119)
Income from trading in government securities	—	(89,835)
	49,493	(79,329)
	435,703	217,357
(Increase) / Decrease in Operating Assets		
Lendings to financial institutions	1,821,431	(852,680)
Advances	(3,422,510)	(5,379,327)
Other Assets (Excluding Advance Tax)	(212,471)	(163,071)
	(1,813,550)	(6,395,078)
Increase / (Decrease) in Operating Liabilities		
Bills Payable	793,752	195,840
Borrowings from financial institutions	1,721,028	(53,572)
Deposits and Other Accounts	1,535,508	4,167,412
Other Liabilities (excluding provision for taxation)	339,631	160,637
	4,389,919	4,470,317
Cash inflow/(outflow) Before Tax	3,012,072	(1,707,404)
Income Tax paid	(75,484)	(180,502)
Net Cash inflow / (outflow) from Operating Activities (balance carried forward)	2,936,588	(1,887,906)

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*



FOR THE QUARTER ENDED MARCH 31, 2005

	31-March 2005 (Rupees in '000)	31-March 2004
Net Cash inflow / (outflow) from Operating Activities (balance brought forward)	2,936,588	(1,887,906)
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments	(5,732,840)	1,727,006
Dividend Income	4,008	4,005
Investments in operating fixed assets	(117,838)	(91,284)
Sale Proceeds of vehicle and equipment disposed-off	3,061	3,300
Net Cash (outflow) / inflow from Investing Activities	(5,843,609)	1,643,027
CASH FLOW FROM FINANCING ACTIVITIES		
Receipts/(Repayments) of finance lease obligations	(2,721)	-
Dividend paid	(217)	(9)
Net Cash (Outflow) from Financing Activities	(2,938)	(9)
Increase in Cash and Cash Equivalents	(2,909,959)	(244,888)
Cash and Cash Equivalents at the Beginning of the Year	10,527,106	6,655,264
Cash and Cash Equivalents at the end of the period	7,617,147	6,410,376
CASH AND CASH EQUIVALENTS		
Cash and Balances with Treasury Banks	6,140,642	6,114,424
Balances with Other Banks	1,476,505	295,952
	7,617,147	6,410,376

The annexed notes 1 to 13 form an integral part of these accounts.

SYED MAZHAR ABBAS
Director

QUMAIL R. HABIB
Executive Director



NOTES TO THE FINANCIAL STATEMENTS FOR THE QUARTER ENDED MARCH 31, 2005

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 75 branches (Dec. 2004 : 74 branches) throughout the country.

2. STATEMENT OF COMPLIANCE

These accounts have been prepared in accordance with the directives issued by the State Bank of Pakistan, the requirements of the Banking Companies Ordinance, 1962, Companies' Ordinance, 1984 and the Accounting Standards issued by the International Accounting Standards Committee (IASC) and interpretations issued by Standard Interpretations Committee of the IASC as adopted in Pakistan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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, 2004.

4. INVESTMENTS

	Held by Bank	Given as Collateral (Rupees in '000)	Total
Held to Maturity Securities			
Federal Investment Bonds	100,979	-	100,979
Pakistan Investment Bonds	2,710,345	-	2,710,345
Market Treasury Bills	11,393,460	1,988,787	13,382,247
Term Finance Certificates			
– Listed	477,125	-	477,125
– Unlisted	174,993	-	174,993
	652,118	-	652,118
WAPDA Bonds	600,094	-	600,094
	15,456,996	1,988,787	17,445,783
Available for Sale Securities			
Pakistan Investment Bonds	2,075,770	-	2,075,770
Fully Paid up Ordinary Shares			
– Listed	258,230	-	258,230
– Unlisted	35,700	-	35,700
	293,930	-	293,930
Mutual Funds	346,079	-	346,079
S.W.I.F.T.	1,802	-	1,802
	2,717,581	-	2,717,581
Associates			
Fully Paid up Ordinary Shares			
– Habib Sugar Mills Limited	21,142	-	21,142
31 March 2005	18,195,719	1,988,787	20,184,506
31 December 2004	13,812,671	601,123	14,413,794



5. ADVANCES

	31-March 2005	31-December 2004
	(Rupees in '000)	
Loans, cash credits, running finances, etc.		
– In Pakistan	44,352,354	43,087,102
Bills discounted and purchased (excluding treasury bills)		
– Payable in Pakistan	2,516,523	1,557,031
– Payable outside Pakistan	3,931,184	2,892,848
	6,447,707	4,449,879
	50,800,061	47,536,981
Provision for non-performing advances	(180,625)	(170,028)
	50,619,436	47,366,953

5.1 Advances includes Rs. 190.113 million (Dec. 2004: Rs. 206.405 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	1,433	–	–
Substandard	1,134	263	263
Doubtful	54,686	25,554	25,554
Loss	132,860	84,808	84,808
	190,113	110,625	110,625
General provision		–	70,000
		110,625	180,625

5.2 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 amounting to Rs. 19.132 million is included in the general provision already held.

6. OPERATING FIXED ASSETS

	31-March 2005	31-December 2004
	(Rupees in '000)	
Capital work-in-progress	98,167	36,969
Property and equipment	1,519,434	1,484,396
Intangible assets - computer software	6,493	4,995
	1,624,094	1,526,360
	1,624,094	1,526,360



6.1 Following is the cost of operating fixed assets that have been added during the period

	31-March 2005 (Rupees in '000)	31-March 2004
Capital work-in-progress	54,017	4,841
Improvements to Leasehold Buildings	1,568	–
Land and buildings	54,342	80,300
Less: Transferred from capital work-in-progress	(8,096)	–
	46,246	80,300
Equipments and furniture and fixtures		
– Owned	3,064	6,134
– Leased	–	–
	3,064	6,134
Vehicles		
– Owned	57	9
– Leased	2,802	–
	2,859	9
Intangible assets - computer software	1,499	–
	109,253	91,284

6.2 Following is the cost of operating fixed assets that have been disposed off during the period

Equipments and furniture and fixtures	861	–
Vehicles	321	423
	1,182	423

6.3 During the period leasehold land and building class of fixed assets were revalued by M/s Iqbal A. Nanjee & Co. on the basis of market value which resulted in net surplus of Rs. 441.312 million over the book value of the assets as on January 1, 2004.

6.4 Had the revaluation not been carried out, the net book value of the revalued assets would have been as follows:



	Net Book Value	
	31-March 2005	31-December 2004
	(Rupees in '000)	
Leasehold land	60,407	60,407
Buildings on leasehold land	833,722	811,096
	894,129	871,503

7. SUB-ORDINATED LOANS

	31-March 2005	31-December 2004
	(Rupees in '000)	
Term Finance Certificates (TFCs)	1,349,730	1,350,000

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 (CAR). The salient features of this instrument are as follows:

Total issue	Rs. 1,350 million
Pre-initial public offer (Pre-IPO)	Rs. 1,150 million
Initial public offer (IPO)	Rs. 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%

8. SURPLUS ON REVALUATION OF ASSETS - NET

		31-March 2005	31-December 2004
		(Rupees in '000)	
Surplus on revaluation of fixed assets - net of tax	8.1	299,168	301,016
Surplus on revaluation of securities - net of tax	8.2	213,317	249,051
		512,485	550,067



	31-March 2005 (Rupees in '000)	31-December 2004
8.1 Net surplus on revaluation of fixed assets	429,978	441,312
Transferred to unappropriated profit in respect of incremental depreciation charged during the year - net of deferred tax	(1,848)	(7,367)
Related deferred tax liability	(995)	(3,967)
	(2,843)	(11,334)
	427,135	429,978
Less: Related deferred tax liability on:		
Revaluation as at January 01, 2005	128,962	-
Revaluation of bank's properties during the year	-	132,929
Incremental depreciation charged during the year transferred to profit and loss account	(995)	(3,967)
	127,967	128,962
	299,168	301,016
8.2 Federal and Provincial Government securities	252,826	306,639
Quoted shares	7,986	17,234
Other securities	48,579	32,502
Related deferred tax liability	(96,074)	(107,324)
	213,317	249,051
9. CONTINGENCIES AND COMMITMENTS		
9.1 Direct Credit Substitutes		
Acceptances	4,870,441	2,614,550
9.2 Transaction-related Contingent Liabilities		
Guarantees issued favoring		
- Government	2,253,569	2,035,970
- Financial Institutions	46,227	84,971
- Others	953,934	822,642
9.3 Trade-related Contingent Liabilities		
Letters of credit	15,160,689	12,575,375



9.4 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 1995-1996, 2001-2002 and 2002-2003 are pending before Income Tax Appellate Tribunal (ITAT). In the event the appeals are decided against the bank, a further tax liability of Rs. 103.005 million may arise in addition to amount already provided.

The Bank's appeals before Commissioner Income Tax (Appeals) in respect of liability amounting to Rs. 83.546 million included in Rs. 103.005 million have already been successful but the department has filed an appeal with ITAT. The Bank, based on decision at ITAT level in previous years and the tax advisors opinion, is confident that no additional liability would arise.

9.5 Commitments in respect of forward lending	31-March 2005	31-December 2004
	(Rupees in '000)	
Commitments to extend credit	–	400,000
9.6 Commitments in respect of forward exchange contracts		
Purchase	2,990,439	3,361,224
Sale	3,320,694	5,922,139
9.7 Commitments for the acquisition of operating fixed assets	177,433	93,246
9.8 Commitments in respect of operating leases		
Not later than one year	120,146	144,607
Later than one year and not later than five years	49,206	64,386
	169,352	208,993

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

10. OTHER INCOME

	31-March 2005	31-March 2004
	(Rupees in '000)	
Gain on sale of listed securities	5,116	38,977
Net profit on sale of operating fixed assets	2,917	3,233
Other receipts	21,602	20,622
	29,635	62,832



11. 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:

	31-March 2005	31-March 2004
	(Rupees in '000)	
Advances given during the period	–	22,749
Advances repaid during the period	–	3,255
Mark-up / Interest expensed	1,009	3,391
Mark-up / Interest earned / bank charges recovered	2,320	1,474
Contribution to staff provident fund	6,404	3,754
Insurance premium paid	14,702	8,730
Insurance claims received	285	1,523
Dividend income on investment	4,008	2,004

31-March

	31-March 2005	31-December 2004
	(Rupees in '000)	
Advances	260,000	260,000
Deposits	132,031	225,735

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.

12. GENERAL

Figures have been rounded off to the nearest thousand rupees.

13. DATE OF AUTHORIZATION

These financial statements were authorized for issue in the Board of Directors meeting held on April 28, 2005.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
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) 2731496, 2771321 & 2771218
Fax : (92-21) 2771187

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

Shahlimar 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-SHAMSHEER 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) 2540846-47, 2520684
Fax : (92-21) 2540848

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 Appartments, 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
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

EXPORT PROCESSING ZONE

W/1, & 2 Sector B-III,
Export Processing Zone, Landhi Industrial Area.
Phone : 5084832
Fax : (92-21) 5084833

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



Branch Network

HUSSAIN AGAHI BRANCH

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

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

DAHARKI

Daharki Distt. Ghotki
Phone : (92-703) 43821, 43822
Fax : (92-703) 25749

ISLAMIC BANKING

20-A/1, Block-6,
Shahrah-e-Faisal, P.E.C.H.S.,
Phones : (92-21) 4392411-13
Fax : (92-21) 4392443

Principal Office

Mackinnons Building, I. I. Chundrigar Road, Karachi. Phones: (92-21) 2412421, 2412986 & 111-786-110
Fax: (92-21) 2419752 Telex: 21285 ALHAB PK

SWIFT CODE : BAHLPKKA

website : www.bankalhabib.com