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## CORPORATE INFORMATION

<b>Board of Directors</b>	Ali Raza D. Habib Abbas D. Habib Anwar Haji Karim Hasnain A. Habib Imtiaz Alam Hanfi Murtaza H. Habib Qumail R. Habib Shameem Ahmed Syed Mazhar Abbas Tariq Iqbal Khan	<i>Chairman</i> <i>Chief Executive &amp; Managing Director</i>     <i>Executive Director</i>
<b>Audit Committee</b>	Syed Mazhar Abbas Ali Raza D. Habib Anwar Haji Karim Shameem Ahmed Murtaza H. Habib	<i>Chairman</i> <i>Member</i> <i>Member</i> <i>Member</i> <i>Member</i>
<b>Company Secretary</b>	A. Saeed Siddiqui	
<b>Statutory Auditors</b>	KPMG Taseer Hadi & Co. Chartered Accountants	
<b>Legal Advisor</b>	Liaquat Merchant Associates Advocates and Corporate Legal Consultants	
<b>Registered Office</b>	126-C, Old Bahawalpur Road, Multan	
<b>Principal Office</b>	2nd Floor, Mackinnons Building, I.I. Chundrigar Road, Karachi	
<b>Share Registrar</b>	M/s. Gangjees Registrar Services (Pvt) Ltd. 516, Clifton Centre, Khayaban-e-Roomi, Block - 5, Clifton, Karachi-75600.	
<b>Website</b>	www.bankalhabib.com	



## **DIRECTORS' REVIEW**

On behalf of the Board of Directors of the Bank, it is my pleasure to present the un-audited financial statements of Bank AL Habib Limited along with the un-audited consolidated financial statements of Bank AL Habib Limited and the Bank's Subsidiary Companies M/s. AL Habib Capital Markets (Private) Limited and M/s. AL Habib Financial Services Limited for the first quarter ended March 31, 2008.

Alhamdulillah, during the period under review, the performance of the Bank remained satisfactory. The deposits increased to Rs.123.4 billion as compared to Rs. 114.8 billion on December 31, 2007. In the same period, advances increased to Rs. 87.7 billion as compared to Rs. 79.2 billion on December 31, 2007, while investments increased to Rs. 41.8 billion from Rs. 35.3 billion. Foreign Trade Business also maintained a rising trend. The pre-tax profit of the Bank for the quarter ended March 31, 2008 was Rs. 810.9 million as compared to Rs. 650.8 million during the corresponding period last year.

Your Bank has a network of 183 branches consisting of 182 branches in 49 cities and towns of Pakistan and a Wholesale Branch in the Kingdom of Bahrain. Continuing with our branch expansion policy, the Bank intends to open more branches during the year 2008.

We are pleased to advise that during the quarter, the Bank incorporated a wholly owned subsidiary, M/s. AL Habib Financial Services Limited in Dubai International Financial Centre, Dubai. The subsidiary has been licensed by Dubai Financial Services Authority to arrange / advise on financial products and services.

Pakistan Credit Rating Agency Limited (PACRA) has maintained the Bank's long term and short term entity ratings at AA (Double A) and A1+ (A One plus) respectively. These ratings denote a very low expectation of credit risk emanating from a very strong capacity for timely payment of financial commitments.

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

On behalf of the Board of Directors

Karachi: April 24, 2008

**ALI RAZA D. HABIB**  
**Chairman**



## UNCONSOLIDATED CONDENSED INTERIM BALANCE SHEET AS AT 31 MARCH 2008

	Note	31-March 2008 (Un-audited) (Rupees in '000)	31-December 2007 (Audited)
<b>ASSETS</b>			
Cash and balances with treasury banks		11,842,617	13,766,500
Balances with other banks		1,672,965	604,742
Lendings to financial institutions		900,000	4,112,429
Investments	6	41,832,447	35,287,080
Advances	7	87,741,736	79,224,380
Other assets		2,777,321	2,452,856
Operating fixed assets		6,165,400	5,786,287
Deferred tax assets		—	—
		<b>152,932,486</b>	<b>141,234,274</b>
<b>LIABILITIES</b>			
Bills payable		2,099,108	2,394,482
Borrowings from financial institutions		12,872,666	9,826,525
Deposits and other accounts	9	123,405,739	114,818,855
Sub-ordinated loans	10	2,847,510	2,848,080
Liabilities against assets subject to finance lease		562,325	642,369
Other liabilities		2,282,017	1,818,999
Deferred tax liabilities - net		569,946	559,646
		<b>144,639,311</b>	<b>132,908,956</b>
<b>NET ASSETS</b>			
		<b>8,293,175</b>	<b>8,325,318</b>
<b>REPRESENTED BY</b>			
Share capital		4,785,388	3,681,068
Reserves		2,634,696	2,527,949
Unappropriated profit		567,276	1,804,740
		<b>7,987,360</b>	<b>8,013,757</b>
Surplus on revaluation of assets - net of deferred tax		305,815	311,561
		<b>8,293,175</b>	<b>8,325,318</b>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	11		

The annexed notes 1 to 17 form an integral part of these unconsolidated condensed interim financial statements.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



**UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	Note	Three months period ended 31-March 2008 (Rupees in '000)	Three months period ended 31-March 2007
Mark-up / return / interest earned	12	2,892,230	2,337,968
Mark-up / return / interest expensed	13	(1,594,120)	(1,312,168)
Net mark-up / return / interest income		1,298,110	1,025,800
Provision against non-performing loans and advances		(19,267)	(63,430)
Provision for diminution in the value of investment		-	-
Bad debts written off directly		-	-
		(19,267)	(63,430)
Net mark-up / return / interest income after provisions		1,278,843	962,370
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee, commission and brokerage income		208,600	154,706
Dividend income		6,212	8,346
Income from trading in Government securities		-	-
Income from dealing in foreign currencies		182,929	160,573
Other income	14	64,838	45,704
Total non mark-up / interest income		462,579	369,329
		1,741,422	1,331,699
<b>NON MARK-UP / INTEREST EXPENSES</b>			
Administrative expenses		(930,529)	(680,907)
Other assets written off		-	-
Other charges		-	-
Total non mark-up / interest expenses		(930,529)	(680,907)
<b>PROFIT BEFORE TAXATION</b>		810,893	650,792
Taxation - Current		(277,021)	(219,484)
- Prior years		-	-
- Deferred		(12,404)	(11,674)
		(289,425)	(231,158)
<b>PROFIT AFTER TAXATION</b>		521,468	419,634
<b>Basic earning per share</b>	Rupees	1.09	0.88

The annexed notes 1 to 17 form an integral part of these unconsolidated condensed interim financial statements.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	Share Capital	Capital reserve	Revenue Reserves			Unappropriated Profit	Total
		Statutory Reserve	Special Reserve	General Reserve	Exchange Translation Reserve		
(Rupees in '000)							
Balance as at 01 January 2007	2,629,334	1,415,212	126,500	540,000	849	1,474,441	6,186,336
<i>Change in equity from January to March 2007</i>							
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	1,842	1,842
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	706	-	706
Profit for the period	-	-	-	-	-	419,634	419,634
Total recognised income and expense for the period	-	-	-	-	706	421,476	422,182
Transfer to Statutory Reserve	-	83,927	-	-	-	(83,927)	-
Cash dividend - 2006 (final)	-	-	-	-	-	(394,400)	(394,400)
Issue of Bonus Shares - 2006 (final)	1,051,734	-	-	-	-	(1,051,734)	-
Balance as at 31 March 2007	3,681,068	1,499,139	126,500	540,000	1,555	365,856	6,214,118
<i>Change in equity from April to Dec. 2007</i>							
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	5,525	5,525
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	2,415	-	2,415
Profit for the period	-	-	-	-	-	1,791,699	1,791,699
Total recognised income and expense for the period	-	-	-	-	2,415	1,797,224	1,799,639
Transfer to Statutory Reserve	-	358,340	-	-	-	(358,340)	-
Balance as at 31 December 2007	3,681,068	1,857,479	126,500	540,000	3,970	1,804,740	8,013,757
<i>Change in equity from January to March 2008</i>							
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	1,842	1,842
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	2,453	-	2,453
Profit for the period	-	-	-	-	-	521,468	521,468
Total recognised income and expense for the period	-	-	-	-	2,453	523,310	525,763
Transfer to Statutory Reserve	-	104,294	-	-	-	(104,294)	-
Cash dividend - 2007 (final)	-	-	-	-	-	(552,160)	(552,160)
Issue of Bonus Shares - 2007 (final)	1,104,320	-	-	-	-	(1,104,320)	-
Balance as at 31 March 2008	4,785,388	1,961,773	126,500	540,000	6,423	567,276	7,987,360

The annexed notes 1 to 17 form an integral part of these unconsolidated condensed interim financial statements.

**ALI RAZA D. HABIB**  
**Chairman**

**ABBAS D. HABIB**  
**Chief Executive and**  
**Managing Director**

**ANWAR HAJI KARIM**  
**Director**

**IMTIAZ ALAM HANFI**  
**Director**



## UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

	Three months period ended 31-March 2008	Three months period ended 31-March 2007
	(Rupees in '000)	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	810,893	650,792
Less : Dividend income	(6,212)	(8,346)
	804,681	642,446
<b>Adjustments for:</b>		
Depreciation	102,396	66,418
Amortisation	4,987	12,507
Charge for compensated absences	10,000	3,000
Provision for defined benefit plan	16,000	9,000
Provision against non-performing loans and advances-net of reversals	19,267	63,430
Financial charges on leased assets	18,320	19,647
Gain on disposal of operating fixed assets	(297)	-
Gain on sale of listed securities and Mutual Funds	(11,981)	(3,463)
	158,692	170,539
	963,373	812,985
<b>Decrease / (Increase) in Operating Assets</b>		
Lendings to financial institutions	3,212,429	(2,593,985)
Advances	(8,536,623)	759,226
Other assets (excluding advance taxation)	(327,855)	(224,947)
	(5,652,049)	(2,059,706)
<b>Increase / (Decrease) in Operating Liabilities</b>		
Bills payable	(295,374)	403,264
Borrowings from financial institutions	3,046,141	(1,207,608)
Deposits and other accounts	8,586,884	7,208,876
Other liabilities (excluding provision for taxation)	(130,214)	230,825
	11,207,437	6,635,357
Cash inflow before tax	6,518,761	5,388,636
Income tax paid	(198,528)	(173,101)
Net Cash Flow from Operating Activities (balance carried forward)	6,320,233	5,215,535

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*



**FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	<b>Three months period ended 31-March 2008</b>	<b>Three months period ended 31-March 2007</b>
	(Rupees in '000)	
Net Cash flow from Operating Activities (balance brought forward)	<b>6,320,233</b>	5,215,535
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments	<b>(6,539,132)</b>	(5,351,865)
Dividend received	<b>6,902</b>	8,346
Investments in operating fixed assets	<b>(485,320)</b>	(114,993)
Proceeds from sale of operating fixed assets	<b>1,822</b>	—
Net Cash Flow from Investing Activities	<b>(7,015,728)</b>	(5,458,512)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Sub-ordinated loans	<b>(570)</b>	760,730
Payment of lease obligations	<b>(98,364)</b>	(89,184)
Dividend paid	<b>(63,684)</b>	(15,167)
Exchange differences on translation of net investment in foreign branch	<b>2,453</b>	706
Net Cash Flow from Financing Activities	<b>(160,165)</b>	657,085
(Decrease) / Increase in cash and cash equivalents	<b>(855,660)</b>	414,108
Cash and cash equivalents at the beginning of the period	<b>14,371,242</b>	10,579,333
Cash and cash equivalents at the end of the period	<b>13,515,582</b>	10,993,441

The annexed notes 1 to 17 form an integral part of these unconsolidated condensed interim financial statements.

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



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## NOTES TO THE UNCONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED) FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008

### **1. STATUS AND NATURE OF BUSINESS**

Bank AL Habib Limited (the Bank) was incorporated in Pakistan on 15 October 1991 as a public limited company under the Companies Ordinance, 1984 having its registered office at 126-C, Old Bahawalpur Road, 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 183 branches (2007: 175 branches) including a wholesale branch (2007:01) in the Kingdom of Bahrain, a branch (2007:01) in Karachi Export Processing Zone and four (2007: 04) Islamic Banking branches.

### **2. STATEMENT OF COMPLIANCE**

These unconsolidated condensed interim financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards as notified under the provisions of the Companies Ordinance, 1984.

Wherever the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan differ with the requirements of these standards, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the requirements of the said directives take precedence.

The State Bank of Pakistan, vide its BSD Circular No. 10 dated 26 August 2002 has deferred the applicability of International Accounting Standard 39, "Financial Instruments Recognition and Measurement" and International Accounting Standard 40, "Investment Property" for banking companies till further instructions. Accordingly, the requirements of these standards have not been considered in the preparation of these financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.



### **3. BASIS OF PRESENTATION**

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 34, "Interim Financial Reporting" and BSD Circular Letter No. 02 dated 12 May 2004 of the State Bank of Pakistan. They do not include all of the information required for full annual financial statements and should be read in conjunction with the financial statements of the Bank as at and for the year ended 31 December 2007.

### **4. 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 31 December 2007.

### **5. ESTIMATES**

The preparation of interim financial statements require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

The significant judgements made by management in applying the accounting policies and the key sources of estimating uncertainty were the same as those that applied to financial statements as at and for the year ended 31 December 2007.



## 6. INVESTMENTS

	31-March 2008			31-December 2007		
	Held by Bank	Given as Collateral	Total	Held by Bank	Given as Collateral	Total
(Rupees in '000)						
<b>Available for Sale Securities</b>						
Market Treasury Bills	26,200,522	3,278,077	29,478,599	26,213,053	-	26,213,053
Pakistan Investment Bonds	1,408,775	-	1,408,775	1,408,845	-	1,408,845
Government of Pakistan Bonds	310,693	-	310,693	306,332	-	306,332
Ordinary shares of listed companies and closed end mutual funds	159,388	-	159,388	258,145	-	258,145
Ordinary shares of unlisted companies	35,700	-	35,700	35,700	-	35,700
Term Finance Certificates - Listed	537,923	-	537,923	537,928	-	537,928
Sukuk Certificates	875,436	-	875,436	874,000	-	874,000
Open ended mutual funds	3,405,000	-	3,405,000	80,000	-	80,000
S.W.I.F.T.	5,160	-	5,160	4,750	-	4,750
	32,938,597	3,278,077	36,216,674	29,718,753	-	29,718,753
<b>Held to Maturity Securities</b>						
Pakistan Investment Bonds	2,705,415	-	2,705,415	2,714,138	-	2,714,138
Sukuk Certificates	337,166	-	337,166	333,413	-	333,413
Term Finance Certificates - Listed	326,263	-	326,263	326,303	-	326,303
- Unlisted	398,744	-	398,744	403,119	-	403,119
WAPDA Bonds	600,003	-	600,003	600,014	-	600,014
	4,367,591	-	4,367,591	4,376,987	-	4,376,987
<b>Associated Companies</b>						
<b>Listed</b>						
- Habib Sugar Mills Limited	180,977	-	180,977	180,977	-	180,977
- First Habib Income Fund	750,000	-	750,000	750,000	-	750,000
<b>Un-Listed</b>						
- Habib Asset Management Ltd.	13,500	-	13,500	13,500	-	13,500
	944,477	-	944,477	944,477	-	944,477
<b>Subsidiary Companies</b>						
- AL Habib Capital Markets (Private) Limited	200,000	-	200,000	200,000	-	200,000
- AL Habib Financial Services Limited	62,850	-	62,850	-	-	-
	262,850	-	262,850	200,000	-	200,000
Investments at cost	38,513,515	3,278,077	41,791,592	35,240,217	-	35,240,217
Provision for diminution in the value of Investment	(3,399)	-	(3,399)	(3,399)	-	(3,399)
Investments-net of provisions	38,510,116	3,278,077	41,788,193	35,236,818	-	35,236,818
Surplus on revaluation of available for sale securities	44,254	-	44,254	50,262	-	50,262
<b>Total Investments</b>	<b>38,554,370</b>	<b>3,278,077</b>	<b>41,832,447</b>	<b>35,287,080</b>	<b>-</b>	<b>35,287,080</b>



6.1 The market value of securities classified as held-to-maturity amounted to Rs. 4,209 million as at March 31, 2008 (2007: Rs. 4,253 million).

## 7. ADVANCES

	<b>31-March 2008</b>	31-December 2007
	(Rupees in '000)	
Loans, cash credits, running finances, etc.		
– In Pakistan	<b>78,190,115</b>	70,536,624
– Outside Pakistan	<b>1,553,633</b>	1,184,888
	<b>79,743,748</b>	71,721,512
Net investment in finance lease / Ijara financing		
– In Pakistan	<b>738,853</b>	639,852
Murabaha financing / receivable	<b>740,548</b>	1,007,878
Bills discounted and purchased (excluding market treasury bills)		
– Payable in Pakistan	<b>2,512,805</b>	2,625,735
– Payable outside Pakistan	<b>4,247,368</b>	3,451,721
	<b>6,760,173</b>	6,077,456
Advances - gross	<b>87,983,322</b>	79,446,698
Provision for non-performing advances	<b>(241,586)</b>	(222,318)
Advances - net of provisions	<b>87,741,736</b>	79,224,380

7.1 Advances include Rs. 259.633 million (2007: Rs. 216.628 million) which have been placed under non-performing status as detailed below:

Category of Classification	31-March 2008			31-December 2007		
	Domestic	Provision Required	Provision Held	Domestic	Provision Required	Provision Held
	(Rupees in '000)					
Substandard	3,214	804	804	22,291	5,573	5,573
Doubtful	87,288	43,643	43,643	27,145	13,576	13,576
Loss	169,131	159,162	159,162	167,192	167,192	167,192
	<b>259,633</b>	<b>203,609</b>	<b>203,609</b>	<b>216,628</b>	<b>186,341</b>	<b>186,341</b>
General Provision	–	–	37,977	–	–	35,977
	<b>259,633</b>	<b>203,609</b>	<b>241,586</b>	<b>216,628</b>	<b>186,341</b>	<b>222,318</b>



## 8. OPERATING FIXED ASSETS

### 8.1 Following is the cost of operating fixed assets added during the period

	Three months period to 31-March 2008 (Rupees in '000)	Three months period to 31-March 2007
Improvements to Leasehold Buildings	26,040	24,584
Land and Buildings	196,227	20,817
Equipments and Furniture and Fixtures		
– Owned	104,463	17,138
– Leased	–	–
	104,463	17,138
Vehicles		
– Owned	7,049	15
– Leased	–	5,753
	7,049	5,768
Intangible Assets	6,532	3,778
	340,311	72,085

### 8.2 Following is the cost of operating fixed assets disposed of during the period

Equipments and Furniture and Fixtures	2,863	123
Vehicles	1,472	1,672
	4,335	1,795

## 9. DEPOSITS AND OTHER ACCOUNTS

	31-March 2008 (Rupees in '000)	31-December 2007
<b>9.1 Customers</b>		
– Fixed deposits	44,314,150	40,739,267
– Savings deposits	22,350,849	20,628,769
– Current accounts - Remunerative	18,682,155	16,580,475
– Current accounts - Non-remunerative	36,524,314	35,519,490
	121,871,468	113,468,001
<b>9.2 Financial Institutions</b>		
– Remunerative deposits	1,481,586	1,111,894
– Non-remunerative deposits	52,685	238,960
	1,534,271	1,350,854
	123,405,739	114,818,855



## 10. SUB-ORDINATED LOANS

	Note	31-March 2008	31-December 2007
Term Finance Certificates (TFCs) - I - Quoted, Unsecured	10.1	1,348,110	1,348,380
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	10.2	1,499,400	1,499,700
		<b>2,847,510</b>	<b>2,848,080</b>

### 10.1 Term Finance Certificates (TFCs) - I - Quoted, Unsecured

Total issue	Rupees 1,350 million
Rating	AA-
Rate	Payable six monthly at average six months KIBOR plus 1.50%
Floor	3.50% p.a.
Ceiling	10.00% p.a.
Redemption	6 - 78th month: 0.25% 84th, 90th and 96th month: 33.25% each
Tenor	8 Years

### 10.2 Term Finance Certificates (TFCs) - II - Quoted, Unsecured

Total issue	Rupees 1,500 million
Rating	AA-
Rate	Payable six monthly at average six months KIBOR plus 1.95% without any floor and cap
Redemption	6 - 84th month: 0.28% 90th and 96th month: 49.86% each
Tenor	8 Years

## 11. CONTINGENCIES AND COMMITMENTS

	31-March 2008	31-December 2007
11.1 Direct Credit Substitutes		
Acceptances	<b>5,335,945</b>	<b>5,129,748</b>



**31-March**    **31-December**  
**2008**            **2007**  
(Rupees in '000)

### 11.2 Transaction-related Contingent Liabilities

Includes performance bonds, bid bonds, warranties, advance payment guarantees, shipping guarantees and standby letters of credit related to particular transactions issued in favour of:

– Government	<b>5,043,951</b>	4,560,704
– Financial Institutions	<b>143,593</b>	231,879
– Others	<b>2,033,723</b>	2,237,975

### 11.3 Trade-related Contingent Liabilities

Letters of credit	<b>35,563,093</b>	<b>35,157,398</b>
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### 11.4 Other Contingencies

The Income Tax Authorities have finalised the Income Tax assessments of the Bank upto tax year 2004 (accounting year ended 31 December 2003). For tax year 2005, 2006 and 2007 the Bank has filed returns under self assessment scheme as envisaged in the section 120 of the Income Tax Ordinance, 2001. The Income Tax Department has filed appeals against the appellate order relating to the assessment years 1995-1996, 2000-2001, 2001-2002, 2002-2003 and tax years 2003 and 2004 before the Income Tax Appellate Tribunal (ITAT) on which the tax liability, if any, of Rs. 40 million may arise. The Bank, based on the earlier decisions at ITAT level in previous years and the tax advisor's opinion is confident of a favourable outcome and expects that no additional liability would arise.

### 11.5 Commitments in respect of forward lending

The Bank makes commitments to extend credit in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

**31-March**    **31-December**  
**2008**            **2007**  
(Rupees in '000)

### 11.6 Commitments in respect of forward exchange contracts

Purchase	<b>7,383,673</b>	7,620,287
Sale	<b>6,203,300</b>	6,525,727

The maturities of above contracts are spread over a period upto one year.

### 11.7 Commitments for the acquisition of operating fixed assets

	<b>409,465</b>	<b>309,046</b>
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**31-March**      **31-December**  
**2008**              **2007**  
(Rupees in '000)

**11.8 Commitments in respect of operating leases**

Not later than one year	<b>1,224</b>	<b>1,683</b>
Later than one year and not later than five years	–	–
	<b>1,224</b>	<b>1,683</b>

The Bank has entered into operating lease arrangements whereby vehicles are acquired on operating lease. The lease rentals are payable over a period upto eight months.

**12. MARK-UP / RETURN / INTEREST EARNED**

**Three months**      **Three months**  
**period to**              **period to**  
**31-March**              **31-March**  
**2008**                      **2007**  
(Rupees in '000)

On loans and advance to		
– Customers	<b>1,956,504</b>	1,607,208
– Financial institutions	<b>29,884</b>	43,662
On investments	<b>783,527</b>	571,268
On deposits with financial institutions	<b>28,603</b>	29,445
On securities purchased under resale agreements	<b>89,819</b>	40,636
On call money lendings	<b>3,893</b>	45,749
	<b>2,892,230</b>	2,337,968

**13. MARK-UP / RETURN / INTEREST EXPENSED**

Deposits	<b>1,350,617</b>	1,077,219
Securities sold under repurchase agreement borrowings	<b>15,166</b>	13,858
Sub-ordinated loan - TFCs	<b>79,626</b>	74,864
Borrowings from State Bank of Pakistan		
– Under Export Refinance Scheme	<b>101,157</b>	125,779
– Under Long Term Financing for Export Oriented Projects	<b>17,792</b>	15,492
Other short term borrowings	<b>29,762</b>	4,956
	<b>1,594,120</b>	1,312,168



## 14. OTHER INCOME

	<b>Three months period to 31-March 2008</b>	<b>Three months period to 31-March 2007</b>
	(Rupees in '000)	
Gain on sale of listed securities	11,981	3,463
Gain on disposal of operating fixed assets	297	-
Other receipts	52,560	42,241
	<b>64,838</b>	<b>45,704</b>

## 15. RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and include major shareholders, subsidiary companies, associated companies with or without common directors, retirement benefit funds, directors, key management personnel and their close family members.

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 except dividends which have been approved in the Annual General Meeting.

The lending policy in case of related parties has been consistent with that of the Bank's overall credit policy and in line with the Prudential Regulations issued by the State Bank of Pakistan.

Transactions with related parties, other than those under the terms of employment, are summarized as follows:

	31-March 2008				
	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
<b>Deposits</b>					
At the beginning of the period	202,702	161,966	11,668	11,283	387,619
Received during the period	9,788,964	6,769,315	26,753	80,134	16,665,166
Repaid during the period	(9,666,225)	(6,923,941)	(9,665)	(14,947)	(16,614,778)
At the end of the period	325,441	7,340	28,756	76,470	438,007
<b>Advances</b>					
At the beginning of the period	135,143	-	91	2,600	137,834
Given during the period	551,295	259,978	243	712	812,228
Recovered during the period	(268,493)	(259,978)	(275)	(2,006)	(530,752)
At the end of the period	417,945	-	59	1,306	419,310



31-December 2007

	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
(Rupees in '000)					
<b>Deposits</b>					
At the beginning of the year	165,483	48,014	5,427	14,571	233,495
Received during the year	23,906,965	24,369,432	34,334	37,770	48,348,501
Repaid during the year	(23,869,746)	(24,255,480)	(28,093)	(41,058)	(48,194,377)
At the end of the year	<u>202,702</u>	<u>161,966</u>	<u>11,668</u>	<u>11,283</u>	<u>387,619</u>
<b>Advances</b>					
At the beginning of the year	247,615	–	–	10,906	258,521
Given during the year	728,478	599,462	1,586	9,273	1,338,799
Recovered during the year	(840,950)	(599,462)	(1,495)	(17,579)	(1,459,486)
At the end of the year	<u>135,143</u>	<u>–</u>	<u>91</u>	<u>2,600</u>	<u>137,834</u>

Three months period to 31-March 2008

	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
(Rupees in '000)					
Mark-up earned	8,330	315	4	18	8,667
Mark-up expensed	2,724	704	348	541	4,317
Bank charges and commission	244	22	1	1	268
Salaries and allowances	–	–	–	14,555	14,555
Bonus	–	–	–	3,233	3,233
Contribution to defined contribution plan	–	–	–	524	524
Contribution to defined benefit plan	–	–	–	312	312
Staff Provident Fund	–	–	–	–	12,840
Directors' Fee	–	–	160	–	160
Insurance claim received	44,726	–	–	–	44,726
Insurance premium paid	16,620	–	–	–	16,620
Dividend Income	3,597	–	–	–	3,597
Dividend paid	10,318	–	–	–	10,318
Rental Income	–	554	–	–	554
Commission expense	–	25	–	–	25



Three months period to 31-March 2007

	Associates	Subsidiary	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Mark-up earned	6,173	232	-	272	6,677
Mark-up expensed	3,080	104	52	292	3,528
Bank charges and commission	300	11	1	4	316
Salaries and allowances	-	-	-	14,078	14,078
Bonus	-	-	-	-	-
Contribution to defined contribution plan	-	-	-	420	420
Contribution to defined benefit plan	-	-	-	270	270
Staff Provident Fund	-	-	-	-	10,101
Directors' Fee	-	-	220	-	220
Insurance claim received	5,073	-	-	-	5,073
Insurance premium paid	18,382	-	-	-	18,382
Dividend Income	2,672	-	-	-	2,672
Dividend paid	6,560	-	-	-	6,560
Rental Income	-	554	-	-	554
Commission expense	-	92	-	-	92

## 16. ISLAMIC BANKING BUSINESS

The Bank is currently operating with four Islamic Banking branches (2007: 04). The key financial figures of Islamic Banking business at period end are as follows:

	31-March 2008	31-December 2007
	(Rupees in '000)	
Islamic Banking funds	250,000	250,000
Deposits and Other Accounts	1,353,921	835,725
Due to Head Office	651,940	1,322,230
Murabaha Financing	740,548	1,007,878
Ijara Financing	652,773	639,852
Diminishing Musharaka	371,370	233,423

## 17. DATE OF AUTHORIZATION

These unconsolidated condensed interim financial statements were authorized for issue by the Board of Directors in their meeting held on 24 April 2008.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



# **Consolidated Financial Statements**

Bank AL Habib Limited

and

Subsidiary Companies



## CONSOLIDATED CONDENSED INTERIM BALANCE SHEET AS AT 31 MARCH 2008

	Note	31-March 2008 (Un-audited)	31-December 2007 (Audited)
(Rupees in '000)			
<b>ASSETS</b>			
Cash and balances with treasury banks		11,845,523	13,766,513
Balances with other banks		1,735,683	615,031
Lendings to financial institutions		900,000	4,112,429
Investments	7	41,597,063	35,277,864
Advances	8	87,906,181	79,240,057
Other assets		2,909,318	2,473,693
Operating fixed assets		6,230,892	5,852,648
Deferred tax assets		—	—
		<b>153,124,660</b>	<b>141,338,235</b>
<b>LIABILITIES</b>			
Bills payable		2,099,108	2,394,482
Borrowings from financial institutions		12,872,666	9,826,525
Deposits and other accounts	10	123,393,628	114,818,032
Sub-ordinated loans	11	2,847,510	2,848,080
Liabilities against assets subject to finance lease		566,205	646,557
Other liabilities		2,376,682	1,830,648
Deferred tax liabilities - net		571,041	560,491
		<b>144,726,840</b>	<b>132,924,815</b>
<b>NET ASSETS</b>		<b>8,397,820</b>	<b>8,413,420</b>
<b>REPRESENTED BY</b>			
Share capital		4,785,388	3,681,068
Reserves		2,634,696	2,527,949
Unappropriated profit		566,561	1,788,270
Minority interest		105,360	104,870
		<b>8,092,005</b>	<b>8,102,157</b>
Surplus on revaluation of assets - net of deferred tax		305,815	311,263
		<b>8,397,820</b>	<b>8,413,420</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	12		

The annexed notes 1 to 18 form an integral part of these consolidated condensed interim financial statements.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



**CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	Note	Three months period ended 31-March 2008 (Rupees in '000)	Three months period ended 31-March 2007
Mark-up / return / interest earned	13	2,897,647	2,341,485
Mark-up / return / interest expensed	14	(1,593,819)	(1,312,530)
Net mark-up / return / interest income		1,303,828	1,028,955
Provision against non-performing loans and advances		(19,267)	(63,430)
Provision for diminution in the value of investment		-	-
Bad debts written off directly		-	-
		(19,267)	(63,430)
Net mark-up / return / interest income after provisions		1,284,561	965,525
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee, commission and brokerage income		219,937	162,220
Dividend income		6,315	1,786
Income from trading in Government securities		-	-
Income from dealing in foreign currencies		182,929	160,573
Other income	15	65,758	51,933
Total non-mark-up / interest income		474,939	376,512
		1,759,500	1,342,037
<b>NON MARK-UP / INTEREST EXPENSES</b>			
Administrative expenses		(944,626)	(690,622)
Other assets written off		-	-
Other charges		-	-
Total non mark-up / interest expenses		(944,626)	(690,622)
Share of profit of associates		15,937	1,224
<b>PROFIT BEFORE TAXATION</b>		<b>830,811</b>	<b>652,639</b>
Taxation - Current		(279,212)	(220,066)
- Prior years		(1,232)	-
- Deferred		(12,654)	(11,923)
		(293,098)	(231,989)
<b>PROFIT AFTER TAXATION</b>		<b>537,713</b>	<b>420,650</b>
<b>Attributable to:</b>			
Equity holders of parent		537,223	418,533
Minority interest		490	2,117
		537,713	420,650
<b>Basic earning per share</b>	Rupees	<b>1.12</b>	<b>0.88</b>

The annexed notes 1 to 18 form an integral part of these consolidated condensed interim financial statements.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



**CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	Capital Reserves			Revenue reserve			Total	Minority Interest	Total Equity
	Share Capital	Statutory Reserve	Special Reserve	General Reserve	Exchange Translation Reserve	Unappropriated Profit			
	(Rupees in '000)								
Balance as at 01 January 2007	2,629,334	1,415,212	126,500	540,000	849	1,472,490	6,184,385	99,109	6,283,494
Change in equity from January to March 2007									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	1,842	1,842	-	1,842
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	706	-	706	-	706
Profit for the period	-	-	-	-	-	418,533	418,533	2,117	420,650
Total recognised income and expense for the period	-	-	-	-	706	420,375	421,081	2,117	423,198
Transfer to Statutory Reserve	-	83,927	-	-	-	(83,927)	-	-	-
Cash dividend - 2006 (final)	-	-	-	-	-	(394,400)	(394,400)	-	(394,400)
Issue of Bonus Shares - 2006 (final)	1,051,734	-	-	-	-	(1,051,734)	-	-	-
Balance as at 31 March 2007	3,681,068	1,499,139	126,500	540,000	1,555	362,804	6,211,066	101,226	6,312,292
Change in equity from April to December 2007									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	5,525	5,525	-	5,525
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	2,415	-	2,415	-	2,415
Profit for the period	-	-	-	-	-	1,778,281	1,778,281	3,644	1,781,925
Total recognised income and expense for the period	-	-	-	-	2,415	1,783,806	1,786,221	3,644	1,789,865
Transfer to Statutory Reserve	-	358,340	-	-	-	(358,340)	-	-	-
Balance as at 31 December 2007	3,681,068	1,857,479	126,500	540,000	3,970	1,788,270	7,997,287	104,870	8,102,157
Change in equity from January to March 2008									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	1,842	1,842	-	1,842
Exchange difference on translation of net Investment in foreign branch	-	-	-	-	2,453	-	2,453	-	2,453
Profit for the period	-	-	-	-	-	537,223	537,223	490	537,713
Total recognised income and expense for the period	-	-	-	-	2,453	539,065	541,518	490	542,008
Transfer to Statutory Reserve	-	104,294	-	-	-	(104,294)	-	-	-
Cash dividend - 2007 (final)	-	-	-	-	-	(552,160)	(552,160)	-	(552,160)
Issue of Bonus Shares - 2007 (final)	1,104,320	-	-	-	-	(1,104,320)	-	-	-
Balance as at 31 March 2008	4,785,388	1,961,773	126,500	540,000	6,423	566,561	7,986,645	105,360	8,092,005

The annexed notes 1 to 18 form an integral part of these consolidated condensed interim financial statements.

**ALI RAZA D. HABIB**  
**Chairman**

**ABBAS D. HABIB**  
**Chief Executive and**  
**Managing Director**

**ANWAR HAJI KARIM**  
**Director**

**IMTIAZ ALAM HANFI**  
**Director**



## CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

	Three months period ended 31-March 2008	Three months period ended 31-March 2007
	(Rupees in '000)	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	830,811	652,639
Less : Dividend Income	(6,315)	(1,786)
	824,496	650,853
<b>Adjustments for:</b>		
Depreciation	103,451	67,380
Amortisation	5,034	12,882
Provision for compensated absences	10,000	3,000
Provision for defined benefit plan	16,000	9,000
Provision against non-performing loans and advances	19,267	63,430
Financial charges on leased assets	18,427	19,767
Share of profit from associates	(15,937)	(1,124)
Gain on disposal of operating fixed assets	(329)	-00
Gain on sale of listed securities and redemption of Units	(12,630)	(6,676)
Gain on remeasurement of held for trading investment	(125)	(2,797)
	143,158	164,862
	967,654	815,715
<b>Decrease / (Increase) in Operating Assets</b>		
Lendings to financial institutions	3,212,429	(2,593,985)
Advances	(8,685,391)	797,012
Other assets (excluding advance taxation)	(445,469)	(205,440)
	(5,918,431)	(2,002,413)
<b>Increase / (Decrease) in Operating Liabilities</b>		
Bills payable	(295,374)	403,264
Borrowings from financial institutions	3,046,141	(1,207,608)
Deposits and other accounts	8,575,596	7,246,253
Other liabilities (excluding provision for taxation)	(48,769)	124,761
	11,277,594	6,566,670
Cash inflow before tax	6,326,817	5,379,972
Income tax paid	(198,885)	(173,323)
Net Cash Flow from Operating Activities (balance carried forward)	6,127,932	5,206,649

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*



**FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008**

	<b>Three months period ended 31-March 2008</b>	<b>Three months period ended 31-March 2007</b>
	(Rupees in '000)	
Net Cash flow from Operating Activities (balance brought forward)	<b>6,127,932</b>	5,206,649
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments	<b>(6,290,507)</b>	(5,329,080)
Dividend received	<b>7,005</b>	1,786
Investments in operating fixed assets	<b>(486,042)</b>	(114,993)
Sale proceeds of property, vehicle and equipment disposed-off	<b>1,854</b>	-
Net cash flow from investing activities	<b>(6,767,690)</b>	(5,442,287)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Sub-ordinated loans	<b>(570)</b>	760,730
Payment of lease obligations	<b>(98,779)</b>	(93,949)
Dividend paid	<b>(63,684)</b>	(15,167)
Exchange difference on translation of net investment in foreign branch	<b>2,453</b>	706
Net cash flow from financing activities	<b>(160,580)</b>	652,320
(Decrease) / Increase in cash and cash equivalents	<b>(800,338)</b>	416,682
Cash and cash equivalents at the beginning of the period	<b>14,381,544</b>	10,580,392
Cash and cash equivalents at the end of the period	<b>13,581,206</b>	10,997,074

The annexed notes 1 to 18 form an integral part of these consolidated condensed interim financial statements.

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2008

**1. STATUS AND NATURE OF BUSINESS**

The Group consists of:

- Bank AL Habib Limited (Holding Company)
- AL Habib Capital Markets (Private) Limited (Subsidiary Company)
- AL Habib Financial Services Limited (Subsidiary Company)

Bank AL Habib Limited (the Bank) was incorporated in Pakistan on 15 October 1991 as a public limited company under the Companies Ordinance, 1984 having its registered office at 126-C, Old Bahawalpur Road, 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 183 branches (2007: 175 branches) including a wholesale branch (2007: 01) in the Kingdom of Bahrain, a branch (2007: 01) in Karachi Export Processing Zone and Four (2007: 04) Islamic Banking branches. The Bank has invested in 66.67% shares of AL Habib Capital Markets (Private) Limited. The principal objective of the company is to engage in the business of equity, money market and foreign exchange brokerage, equity research and corporate financial advisory and consultancy services. AL Habib Capital Markets (Private) Limited was incorporated in Pakistan as a (Private) Limited Company on 23 August 2005 under the Companies Ordinance, 1984 and started operations from 14 December 2005. AL Habib Financial Services Limited is a wholly owned subsidiary of the Bank. AL Habib Financial Services Limited was incorporated in Dubai International Financial Centre, Dubai on 5 March 2008. The principal objective of the company is to engage in arranging / advising on financial products and services.

**2. STATEMENT OF COMPLIANCE**

These consolidated condensed interim financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards as notified under the provisions of the Companies Ordinance, 1984.

Wherever the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan differ with the requirements of these standards, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the requirements of the said directives take precedence.



The State Bank of Pakistan, vide its BSD Circular No. 10 dated 26 August 2002 has deferred the applicability of International Accounting Standard 39, "Financial Instruments Recognition and Measurement" and International Accounting Standard 40, "Investment Property" for banking companies till further instructions. Accordingly, the requirements of these standards have not been considered in the preparation of these financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

### **3. BASIS OF PRESENTATION**

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 34, "Interim Financial Reporting" and BSD Circular Letter No. 02 dated 12 May 2004 of the State Bank of Pakistan. They do not include all of the information required for full annual financial statements and should be read in conjunction with the financial statements of the Bank as at and for the year ended 31 December 2007.

### **4. 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 31 December 2007.

### **5. ESTIMATES**

The preparation of interim financial statements require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

The significant judgements made by management in applying the accounting policies and the key sources of estimating uncertainty were the same as those that applied to financial statements as at and for the year ended 31 December 2007.

### **6. BASIS OF CONSOLIDATION**

The basis of consolidation of the financial statements of subsidiaries is same as that applied in the preparation of the consolidated financial statements of the Group for the year ended 31 December 2007.



## 7. INVESTMENTS

	31-March 2008			31-December 2007		
	Held by Bank	Given as Collateral	Total	Held by Bank	Given as Collateral	Total
	(Rupees in '000)					
<b>Available for Sale Securities</b>						
Market Treasury Bills	26,200,522	3,278,077	29,478,599	26,213,053	-	26,213,053
Pakistan Investment Bonds	1,408,775	-	1,408,775	1,408,845	-	1,408,845
Government of Pakistan Bonds	310,693	-	310,693	306,332	-	306,332
Ordinary shares of listed companies and closed end mutual funds	159,388	-	159,388	270,745	-	270,745
Ordinary shares of Unlisted Companies	35,700	-	35,700	35,700	-	35,700
Term Finance Certificates - Listed	537,923	-	537,923	537,928	-	537,928
Sukuk Certificates	875,436	-	875,436	874,000	-	874,000
Open ended mutual funds	3,405,000	-	3,405,000	80,000	-	80,000
S.W.I.F.T.	5,160	-	5,160	4,750	-	4,750
	32,938,597	3,278,077	36,216,674	29,731,353	-	29,731,353
<b>Held to Maturity Securities</b>						
Pakistan Investment Bonds	2,705,415	-	2,705,415	2,714,138	-	2,714,138
Sukuk Certificates	337,166	-	337,166	333,413	-	333,413
Term Finance Certificates - Listed	326,263	-	326,263	326,303	-	326,303
- Unlisted	398,744	-	398,744	403,119	-	403,119
WAPDA Bonds	600,003	-	600,003	600,014	-	600,014
	4,367,591	-	4,367,591	4,376,987	-	4,376,987
<b>Associated Companies</b>						
<b>Listed</b>						
- Habib Sugar Mills Limited	179,007	-	179,007	180,977	-	180,977
- First Habib Income Fund	774,011	-	774,011	756,889	-	756,889
<b>Un-Listed</b>						
- Habib Asset Management Ltd.	10,937	-	10,937	10,152	-	10,152
	963,955	-	963,955	948,018	-	948,018
<b>Held for Trading</b>						
Ordinary shares of Listed Companies	7,863	-	7,863	172,715	-	172,715
Investments at cost	38,278,006	3,278,077	41,556,083	35,229,073	-	35,229,073
Provision for diminution in the value of Investment	(3,399)	-	(3,399)	(3,399)	-	(3,399)
Investments-net of provisions	38,274,607	3,278,077	41,552,684	35,225,674	-	35,225,674
Surplus on revaluation of held for trading securities	125	-	125	2,227	-	2,227
Surplus on revaluation of available for sale securities	44,254	-	44,254	49,963	-	49,963
<b>Total Investments</b>	<b>38,318,986</b>	<b>3,278,077</b>	<b>41,597,063</b>	<b>35,277,864</b>	<b>-</b>	<b>35,277,864</b>



7.1 The market value of securities classified as held-to-maturity amounted to Rs. 4,209 million as at March 31, 2008 (2007: Rs. 4,253 million).

## 8. ADVANCES

	Note	31-March 2008	31-December 2007
(Rupees in '000)			
Loans, cash credits, running finances, etc.			
– In Pakistan		<b>78,354,560</b>	70,552,301
– Outside Pakistan		<b>1,553,633</b>	1,184,888
		<b>79,908,193</b>	71,737,189
Net investment in finance lease / Ijara financing			
– In Pakistan		<b>738,853</b>	639,852
Murabaha financing / receivable		<b>740,548</b>	1,007,878
Bills discounted and purchased (excluding market treasury bills)			
– Payable in Pakistan		<b>2,512,805</b>	2,625,735
– Payable outside Pakistan		<b>4,247,368</b>	3,451,721
		<b>6,760,173</b>	6,077,456
Advances - gross		<b>88,147,767</b>	79,462,375
Provision for non-performing advances	8.1	<b>(241,586)</b>	(222,318)
Advances - net of provisions		<b>87,906,181</b>	79,240,057

8.1 Advances include Rs. 259.633 million (2007: Rs. 216.628 million) which have been placed under non-performing status as detailed below:

Category of Classification	31-March 2008			31-December 2007		
	Domestic	Provision Required	Provision Held	Domestic	Provision Required	Provision Held
(Rupees in '000)						
Substandard	3,214	804	804	22,291	5,573	5,573
Doubtful	87,288	43,643	43,643	27,145	13,576	13,576
Loss	169,131	159,162	159,162	167,192	167,192	167,192
	259,633	203,609	203,609	216,628	186,341	186,341
General Provision	-	-	37,977	-	-	35,977
	259,633	203,609	241,586	216,628	186,341	222,318



## 9. OPERATING FIXED ASSETS

### 9.1 Following is the cost of operating fixed assets added during the period

	Three months period to 31-March 2008 (Rupees in '000)	Three months period to 31-March 2007
Improvements to Leasehold Buildings	26,040	24,584
Land and Buildings	196,227	20,817
Equipments and Furniture and Fixtures		
– Owned	104,572	17,138
– Leased	–	–
	104,572	17,138
Vehicles		
– Owned	7,049	15
– Leased	–	5,753
	7,049	5,768
Intangible Assets	6,657	3,778
	340,545	72,085

### 9.2 Following is the cost of operating fixed assets disposed of during the period

Equipments and Furniture and Fixtures	2,863	129
Vehicles	1,472	1,672
	4,335	1,801

## 10. DEPOSITS AND OTHER ACCOUNTS

	31-March 2008 (Rupees in '000)	31-December 2007
<b>10.1 Customers</b>		
– Fixed deposits	44,314,150	40,739,267
– Savings deposits	22,350,425	20,628,769
– Current accounts - Remunerative	18,682,155	16,580,475
– Current accounts - Non-remunerative	36,512,627	35,518,667
	121,859,357	113,467,178
<b>10.2 Financial Institutions</b>		
– Remunerative deposits	1,481,586	1,111,894
– Non-remunerative deposits	52,685	238,960
	1,534,271	1,350,854
	123,393,628	114,818,032



## 11. SUB-ORDINATED LOAN

	Note	31-March 2008	31-December 2007
Term Finance Certificates (TFCs) - I - Quoted, Unsecured	11.1	1,348,110	1,348,380
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	11.2	1,499,400	1,499,700
		<b>2,847,510</b>	<b>2,848,080</b>

### 11.1 Term Finance Certificates (TFCs) - I - Quoted, Unsecured

Total issue	Rupees 1,350 million
Rating	AA-
Rate	Payable six monthly at average six months KIBOR plus 1.50%
Floor	3.50% p.a.
Ceiling	10.00% p.a.
Redemption	6 - 78th month: 0.25% 84th, 90th and 96th month: 33.25% each
Tenor	8 Years

### 11.2 Term Finance Certificates (TFCs) - II - Quoted, Unsecured

Total issue	Rupees 1,500 million
Rating	AA-
Rate	Payable six monthly at average six months KIBOR plus 1.95% without any floor and cap
Redemption	6 - 84th month: 0.28% 90th and 96th month: 49.86% each
Tenor	8 Years

## 12. CONTINGENCIES AND COMMITMENTS

	31-March 2008	31-December 2007
12.1 Direct Credit Substitutes		
Acceptances	<b>5,335,945</b>	<b>5,129,748</b>



**31-March**    31-December  
**2008**            2007  
(Rupees in '000)

## 12.2 Transaction-related Contingent Liabilities

Includes performance bonds, bid bonds, warranties, advance payment guarantees, shipping guarantees and standby letters of credit related to particular transactions issued in favour of:

– Government	<b>5,043,951</b>	4,560,704
– Financial Institutions	<b>143,593</b>	231,879
– Others	<b>2,033,723</b>	2,237,975

## 12.3 Trade-related Contingent Liabilities

Letters of credit	<b>35,563,093</b>	<b>35,157,398</b>
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## 12.4 Other Contingencies

The Income Tax Authorities have finalised the Income Tax assessments of the Bank upto tax year 2004 (accounting year ended 31 December 2003). For tax year 2005 and 2006 the Bank has filed returns under self assessment scheme as envisaged in the section 120 of the Income Tax Ordinance, 2001. The Income Tax Department has filed appeals against the appellate order relating to the assessment years 1995-1996, 2000-2001, 2001-2002, 2002-2003 and Tax years 2003 and 2004 before the Income Tax Appellate Tribunal (ITAT) on which the tax liability, if any, of Rs. 40 million may arise. The Bank, based on the earlier decisions at ITAT level in previous years and the tax advisor's opinion is confident of a favourable outcome and expects that no additional liability would arise.

## 12.5 Commitments in respect of forward lending

The Bank makes commitments to extend credit in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

**31-March**    31-December  
**2008**            2007  
(Rupees in '000)

## 12.6 Commitments in respect of forward exchange contracts

Purchase	<b>7,383,673</b>	7,620,287
Sale	<b>6,203,300</b>	6,525,727

The maturities of above contracts are spread over a period upto one year.

## 12.7 Commitments for the acquisition of operating fixed assets

	<b>409,465</b>	<b>309,046</b>
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	<b>31-March 2008</b>	<b>31-December 2007</b>
	(Rupees in '000)	
<b>12.8 Commitments in respect of operating leases</b>		
Not later than one year	1,224	1,683
Later than one year and not later than five years	–	–
	<b>1,224</b>	<b>1,683</b>

The Bank has entered into operating lease arrangements whereby vehicles are acquired on lease. The lease rentals are payable over a period upto eight months.

#### 12.9 Other Commitments

Commitment in respect of resale transactions of listed equity securities	<b>164,891</b>	58,056
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### 13. MARK-UP / RETURN / INTEREST EARNED

	<b>Three months period to 31-March 2008</b>	<b>Three months period to 31-March 2007</b>
	(Rupees in '000)	
On loans and advance to		
– Customers	<b>1,961,846</b>	1,607,208
– Financial institutions	<b>29,884</b>	43,662
On investments	<b>783,527</b>	571,268
On deposits with financial institutions	<b>28,678</b>	29,444
On securities purchased under resale agreements	<b>89,819</b>	44,154
On call money lendings	<b>3,893</b>	45,749
	<b><u>2,897,647</u></b>	<b><u>2,341,485</u></b>



#### 14. MARK-UP / RETURN / INTEREST EXPENSED

	Three months period to 31-March 2008	Three months period to 31-March 2007
	(Rupees in '000)	
Deposits	1,349,912	1,077,219
Securities sold under repurchase agreement borrowings	15,166	13,858
Sub-ordinated loan - TFCs	79,626	74,864
Borrowings from State Bank of Pakistan – Under Export Refinance Scheme	101,157	125,779
– Under Long Term Financing for Export Oriented Projects	17,792	15,492
Other short term borrowings	30,166	5,318
	<b>1,593,819</b>	<b>1,312,530</b>

#### 15. OTHER INCOME

Gain on sale of listed securities	12,630	6,676
Gain on remeasurement of Held for Trading Investments	125	2,797
Gain on disposal of operating fixed assets	329	–
Other receipts	52,674	42,460
	<b>65,758</b>	<b>51,933</b>

#### 16. RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and include major shareholders, subsidiary companies, associated companies with or without common directors, retirement benefit funds, directors, key management personnel and their close family members.

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 except dividends which have been approved in the Annual General Meeting.

The lending policy in case of related parties has been consistent with that of the Bank's overall credit policy and in line with the Prudential Regulations issued by the State Bank of Pakistan.



Transactions with related parties, other than those under the terms of employment, are summarized as follows:

	31-March 2008			Total
	Associates	Non Executive Directors (Rupees in '000)	Key Management Personnel	
<b>Deposits</b>				
At the beginning of the period	202,702	11,668	11,283	225,653
Received during the period	9,788,964	26,753	80,134	9,895,851
Repaid during the period	(9,666,225)	(9,665)	(14,947)	(9,690,837)
At the end of the period	<u>325,441</u>	<u>28,756</u>	<u>76,470</u>	<u>430,667</u>
<b>Advances</b>				
At the beginning of the period	135,143	91	2,600	137,834
Given during the period	551,295	243	712	552,250
Repaid during the period	(268,493)	(275)	(2,006)	(270,774)
At the end of the period	<u>417,945</u>	<u>59</u>	<u>1,306</u>	<u>419,310</u>
<b>31-December 2007</b>				
<b>Deposits</b>				
At the beginning of the year	165,483	5,427	14,571	185,481
Received during the year	23,906,965	34,334	37,770	23,979,069
Repaid during the year	(23,869,746)	(28,093)	(41,058)	(23,938,897)
At the end of the year	<u>202,702</u>	<u>11,668</u>	<u>11,283</u>	<u>225,653</u>
<b>Advances</b>				
At the beginning of the year	247,615	–	10,906	258,521
Given during the year	728,478	1,586	9,273	739,337
Repaid during the year	(840,950)	(1,495)	(17,579)	(860,024)
At the end of the year	<u>135,143</u>	<u>91</u>	<u>2,600</u>	<u>137,834</u>



Three Months period to 31-March 2008

	Associates	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)			
Mark-up earned	8,330	4	18	8,352
Mark-up expensed	2,724	348	541	3,613
Bank charges and commission	244	1	1	246
Salaries and allowances	–	–	16,211	16,211
Bonus	–	–	3,233	3,233
Contribution to defined contribution plan	–	–	744	744
Contribution to defined benefit plan	–	–	312	312
Staff Provident Fund	–	–	–	13,135
Directors' Fee	–	160	–	160
Insurance claim received	44,726	–	–	44,726
Insurance premium paid	16,620	–	–	16,620
Dividend Income	3,597	–	–	3,597
Dividend paid	10,318	–	–	10,318
Brokerage and advisory income	506	–	8	514

Three Months period to 31-March 2007

	Associates	Non Executive Directors	Key Management Personnel	Total
Mark-up earned	6,173	–	272	6,445
Mark-up expensed	3,080	52	292	3,424
Bank charges and commission	300	1	4	305
Salaries and allowances	–	–	14,078	14,078
Bonus	–	–	–	–
Contribution to defined contribution plan	–	–	420	420
Contribution to defined benefit plan	–	–	270	270
Staff Provident Fund	–	–	–	10,101
Directors' Fee	–	220	–	220
Insurance claim received	5,073	–	–	5,073
Insurance premium paid	18,382	–	–	18,382
Dividend Income	2,672	–	–	2,672
Dividend paid	6,560	–	–	6,560
Brokerage and advisory income	–	–	–	–



## 17. ISLAMIC BANKING BUSINESS

The Bank is currently operating with four Islamic Banking branches (2007: 04). The key financial figures of Islamic Banking business at period end are as follows:

	<b>31-March 2008</b>	<b>31-December 2007</b>
	(Rupees in '000)	
Islamic Banking funds	<b>250,000</b>	250,000
Deposits and Other Accounts	<b>1,353,921</b>	835,725
Due to Head Office	<b>651,940</b>	1,322,230
Murabaha Financing	<b>740,548</b>	1,007,878
Ijara Financing	<b>652,773</b>	639,852
Diminishing Musharaka	<b>371,370</b>	233,423

## 18. DATE OF AUTHORIZATION

These consolidated condensed interim financial statements were authorized for issue by the Board of Directors in their meeting held on 24 April 2008.

ALI RAZA D. HABIB  
*Chairman*

ABBAS D. HABIB  
*Chief Executive and  
Managing Director*

ANWAR HAJI KARIM  
*Director*

IMTIAZ ALAM HANFI  
*Director*



## Branch Network

### KARACHI

#### 1 MAIN BRANCH

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

#### 2 CLOTH MARKET BRANCH

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

#### 3 JODIA BAZAR BRANCH

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

#### 4 NORTH NAPIER ROAD BRANCH

2-A, Ground Floor, Yousufi Manzil,  
North Napier Road.  
Phones : (92-21) 2731496, 2771321 & 2771218  
Fax : (92-21) 2771187

#### 5 NEW CHALLI BRANCH

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

#### 6 PAKISTAN CHOWK BRANCH

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

#### 7 KEAMARI BRANCH

Plot No. 20, Locality No. II,  
Group Jungle Shah.  
Phones : (92-21) 2859723-26  
Fax : (92-21) 2859727

#### 8 KARACHI STOCK EXCHANGE BRANCH

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

#### 9 KHARADAR BRANCH

Shop No. 7 & 8 Hemani Centre,  
Ghulam Hussain Kassim Quarters.  
Phones : (92-21) 2205572-74  
Fax : (92-21) 2205575

#### 10 NAYABAD BRANCH

Plot No. 121, Nayabad, Lyari Quarter,  
Shah Waliullah Road.  
Phones : (92-21) 2514854-55, 2513953  
Fax : (92-21) 2513445

#### 11 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

#### 12 BOULTON MARKET BRANCH

Plot No. 2/2, Lotia House Building,  
M.A. Jinnah Road.  
Phones : (92-21) 2419805-07, 2419893  
Fax : (92-21) 2419802

#### 13 TIMBER MARKET BRANCH

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

#### 14 STEEL MARKET BRANCH

Plot No. 5, Shop No. 6 & 7,  
Ranchore Quarters,  
Baba-e-Urdu Road.  
Phones : (92-21) 2732061, 2737367-68  
Fax : (92-21) 2731798

#### 15 BOHRA PIR BRANCH

Plot No. 5/7, Tota Ram Building,  
Ranchore Quarters, Karachi.  
Phones : (92-21) 2745713-14, 2745540-41  
Fax : (92-21) 2745821

#### 16 M. A. JINNAH ROAD BRANCH

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

#### 17 EIDGAH BRANCH

Plot No. 57, Shop No. 18, Jahangir Mansion  
M.A. Jinnah Road.  
Phones : (92-21) 2771204, 2771235  
Fax : (92-21) 2771195

#### 18 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

#### 19 SOLDIER BAZAR BRANCH

Plot No. 17/I, Sol-B-2, Soldier Bazar.  
Phones : (92-21) 2241711-5  
Fax : (92-21) 2241716

#### 20 GARDEN BRANCH

Nishtar Road, Plot No. 281  
Shop No. 1, Green Garden, Garden West.  
Phones : (92-21) 2241530-33  
Fax : (92-21) 2241535

#### 21 FATIMA JINNAH COLONY BRANCH

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

#### 22 P.I.B. COLONY BRANCH

Plot No. 286, P.I.B. Colony.  
Phones : (92-21) 4134352, 4134356-57  
Fax : (92-21) 4134349

#### 23 ALLAMA IQBAL ROAD BRANCH

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

#### 24 TARIQ ROAD BRANCH

Shop No. 1 & 2, Plot No. 277-278  
Ahmed Chamber, Main Tariq Road,  
P.E.C.H.S.  
Phones : (92-21) 4397631-34  
Fax : (92-21) 4397635

#### 25 BAHADURABAD BRANCH

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

#### 26 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

#### 27 DHORAJI COLONY BRANCH

Plot No. 35/354, Block 7 & 8,  
C.P. & Berar Cop. Housing Society,  
Phones : (92-21) 4860881-84  
Fax : (92-21) 4860885

**Registered Office and Head Office**  
**126-C, Old Bahawalpur Road, Multan. Phones: (92-61) 4580314-16, & 111-786-110**  
**Fax: (92-61) 4582471**



## Branch Network

- 28 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
- 29 CITI TOWERS BRANCH**  
Plot No. 33-A, Citi Towers, Block-6,  
P.E.C.H.S, Main Shara-e-Faisal.  
Phones: (92-21) 4373150-53  
Fax : (92-21) 4373154
- 30 BALOCH COLONY BRANCH**  
Plot No. SA/14, Block-3,  
Karachi Administration Co. Housing  
Society.  
Phones: (92-21) 4301202-05  
Fax : (92-21) 4301206
- 31 SHAH FAISAL COLONY BRANCH**  
Plot No. H-6 & H-7, Block-4,  
Shah Faisal Colony.  
Phones: (92-21) 4604583-84-86-87  
Fax : (92-21) 4604588
- 32 MALIR HALT BRANCH**  
Plot No. 157, Malir Halt,  
Opp. Malir Halt Railway Station,  
Shahrah-e-Faisal.  
Phones: (92-21) 4599591-3 & 4599611  
Fax : (92-21) 4599613
- 33 MEMON GOTH BRANCH**  
Plot No. 485, Memon Goth,  
Malir Gadap Town.  
Phones: (92-21) 4562415-18  
Fax : (92-21) 4562419
- 34 SAUDABAD BRANCH**  
Plot No. LS-35, Sub Sector Street-32,  
Sector No. 4, Liaquat Market,  
Malir Colony.  
Phones: (92-21) 4117772-75  
Fax : (92-21) 4117776
- 35 LANDHI BRANCH**  
Plot No. C-4/A, Scheme No. 3,  
Landhi Town Ship.  
Phones: (92-21) 5028991-95  
Fax : (92-21) 5028996
- 36 GULSHAN-E-HADEED BRANCH**  
Plot No. C-29, Phase-I, Bin Qasim.  
Phones: (92-21) 4717475, 4721502-04  
Fax : (92-21) 4712604
- 37 PORT QASIM BRANCH**  
Plot No. CP-2/14, Commercial Area,  
Port Qasim Authority.  
Phones: (92-21) 4720273-78  
Fax : (92-21) 4720275
- 38 PAKISTAN STEEL MILLS BRANCH**  
Pipri Bin Qasim.  
Phones: (92-21) 4750617-4200666  
Fax : (92-21) 4750618
- 39 CLIFTON BRANCH**  
Shaheen Centre, Block-7, K.D.A.  
Scheme No. 5, Clifton.  
Phones: (92-21) 5821882-4  
Fax : (92-21) 5821885
- 40 ZAMZAMA BRANCH**  
16-C, Commercial Lane 3, Phase V,  
Zamzama Boulevard, D.H.A.  
Phones: (92-21) 5302230-37  
Fax : (92-21) 5302223
- 41 KHAYABAN-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
- 42 KHAYABAN-E-HAFIZ BRANCH**  
Plot No. 23-C, Shehbaz Lane No. 1,  
Phase-VI, Pakistan  
Defence Housing Authority.  
Phones: (92-21) 5340513, 5340175  
Fax : (92-21) 5341043
- 43 KHAYABAN-E-RAHAT BRANCH**  
Plot No. 14-C, Lane-3, Phase VI, DHA.  
Phones: (92-21) 5349787-89, 5349779  
Fax : (92-21) 5349778
- 44 BADAR COMMERCIAL AREA BRANCH**  
Plot No. 7-C, Street No. 1, Phase V,  
Defence Housing Authority.  
Phones: (92-21) 5245402-05  
Fax : (92-21) 5245406
- 45 BILAWAL CHOWK BRANCH**  
Shop No. C1 & 2, Beach Blessing  
Block-2, KDA Scheme No. 5, Clifton.  
Phones: (92-21) 5877901-04  
Fax : (92-21) 5877906
- 46 SEA VIEW BRANCH**  
Plot No. 17, Block-IV, KDA Scheme 5,  
Opp Dolmen City Centre, Clifton.  
Phones: (92-21) 5309883-6  
Fax : (92-21) 5309882
- 47 KHAYABAN-E-ITTEHAD BRANCH**  
Plot No. C-28/C-30, Ittehad Commercial  
Lane-12, DHA Phase-II Ext.  
Phones: (92-21) 5313793-96  
Fax : (92-21) 5313792
- 48 GIZRI BRANCH**  
Plot No. 1, Shop No. 10,  
Mustafa Centre, Upper Gizri.  
Phones: (92-21) 5831862-3, 5831866  
Fax : (92-21) 5831941
- 49 DEHLI COLONY BRANCH**  
Plot No. A-20/5, Shop No. 4 & 5,  
Bazar Area, Dehli Colony Clifton.  
Phones: (92-21) 5364993-6  
Fax : (92-21) 5364997
- 50 9TH COMMERCIAL STREET BRANCH**  
Plot No. 113, Phase IV,  
9th Commercial Street,  
Defence Housing Authority.  
Phones: (92-21) 5397781-4  
Fax : (92-21) 5397785
- 51 KORANGI ROAD BRANCH**  
Speedy Towers Plot No. 131/1  
Phase-I, Defence Housing Authority.  
Phones: (92-21) 5386797-99  
Fax : (92-21) 5386796
- 52 KORANGI INDUSTRIAL AREA BRANCH**  
Plot No. ST 2/2, Sector-23,  
Korangi Town Ship.  
Phones: (92-21) 5114992-5  
Fax : (92-21) 5114996
- 53 S.I.T.E., BRANCH**  
B/76, S. S. Chambers, S.I.T.E.,  
Phones: (92-21) 2571710 -11 & 2571521  
Fax : (92-21) 2571522



## Branch Network

- 54 METROVILLE BRANCH**  
Plot No. E-8, Block-1,  
S.I.T.E., Metroville-1.  
Phones: (92-21) 6750370-73  
Fax : (92-21) 6751215
- 55 ORANGI TOWN BRANCH**  
Plot No. 15 & 16, Sector 6/E,  
Orangi Township.  
Phones: (92-21) 6699291-6661309  
Fax : (92-21) 6657854
- 56 SAEEDABAD BRANCH**  
Plot No. 602/1, Sector No. 5-J,  
Saeedabad, Baldia Township.  
Phones: (92-21) 2891687-88, 2891690-91  
Fax : (92-21) 2890343
- 57 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
- 58 RIZVIA SOCIETY BRANCH**  
D-9, Ishrat Arcade, Rizvia Co-operative  
Housing Society, Nazimabad.  
Phones: (92-21) 6607992-95  
Fax : (92-21) 6607996
- 59 GOLE MARKET BRANCH**  
Plot No. 1, Block-III, Mecca Tower,  
Nazimabad.  
Phones: (92-21) 6708602-05  
Fax : (92-21) 6708606
- 60 PAPOSH NAGAR BRANCH**  
Plot No. 16, Block-V, Nazimabad.  
Phones: (92-21) 6708791-94  
Fax : (92-21) 6708795
- 61 BARKAT-E-HYDARI BRANCH**  
Al-Burhan Arcade, Block-E,  
North Nazimabad.  
Phones: (92-21) 6670115, 6631793-94  
Fax : (92-21) 6670116
- 62 BLOCK-G NORTH NAZIMABAD BRANCH**  
Plot No. SD-6, Saima Flowers,  
Block-G, Scheme No. 2,  
North Nazimabad.  
Phones: (92-21) 6706602-05  
Fax : (92-21) 6706606
- 63 BLOCK-L NORTH NAZIMABAD BRANCH**  
Plot No. SC-4, Block-L, K.D.A.,  
Scheme No. 2, North Nazimabad.  
Phones: (92-21) 6706456-59  
Fax : (92-21) 6706460
- 64 BUFFER ZONE BRANCH**  
Plot No. FL-5, Sector 15-A-1,  
Haroon Shopping Emporium,  
North Karachi Township.  
Phones: (92-21) 6960243-44, 6960298-99  
Fax : (92-21) 6960285
- 65 SINDHI HOTEL BRANCH**  
Plot No.158/16 & 18,  
Sector 5-E, North Karachi Township.  
Phones: (92-21) 6990407, 6990036, 6990106  
Fax : (92-21) 6990425
- 66 NORTH KARACHI INDUSTRIAL AREA BRANCH**  
Nimra Corner, ST-3, Sector 12-A,  
North Karachi.  
Phones: (92-21) 6954196-98  
Fax : (92-21) 6954187
- 67 U.P. MORE BRANCH**  
Plot No. L-1, Sector No. 11-B,  
North Karachi Town Ship.  
Phone : (92-21) 6956534, 6956523  
Fax : (92-21) 6956727
- 68 WATER PUMP BRANCH**  
C-21, Block-13, Federal "B" Area,  
Shahrah-e-Pakistan.  
Phones: (92-21) 6369125, 6369114-15  
Fax : (92-21) 6369216
- 69 HUSSAINABAD BRANCH**  
Plot No. R-481, Block-2,  
KDA Scheme No.16, F.B. Area.  
Phone : (92-21) 6806791-93  
Fax : (92-21) 6806794
- 70 FEDERAL 'B' AREA BRANCH**  
ST. 4/A-2, Block-20,  
Al-Noor Society, F.B. Area.  
Phones: (92-21) 6345611, 6345651  
Fax : (92-21) 6349879
- 71 DASTAGIR COLONY BRANCH**  
Plot No. R-202, Block-15,  
KDA Scheme No. 16, F.B. Area.  
Phones: (92-21) 6806382-85  
Fax : (92-21) 6370715
- 72 LIAQUATABAD BRANCH**  
Plot No. 1 & 2, Shop No. 2 & 3  
Block No. 3, Liaquatabad Township.  
Phones: (92-21) 4132312, 4133160  
Fax : (92-21) 4133479
- 73 HASSAN SQUARE BRANCH**  
Plot No. A-12, Shop No. A-1,  
Rehman Square, Block 13-D,  
Sir Shah M. Suleman Road,  
Gulshan-e-Iqbal.  
Phones: (92-21) 4827703-04  
Fax : (92-21) 4827706
- 74 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
- 75 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
- 76 GULSHAN BLOCK-1 BRANCH**  
Plot No. SB-11, Jameel Arcade,  
Block 1, Gulshan-e-Iqbal,  
K.D.A., Scheme 24.  
Phones: (92-21) 4967753, 4800645-46  
Fax : (92-21) 4968694
- 77 GULISTAN-E-JAUHAR BRANCH**  
Shahlimar Shopping Centre,  
Block-17, Gulistan-e-Jauhar.  
Phones: (92-21) 4010921-22, 4010961  
Fax : (92-21) 4010911
- 78 UNIVERSITY ROAD BRANCH**  
SB-13, Sobia Pride, Block-1,  
Scheme 36, Gulistan-e-Johar,  
Opp. N.E.D. University.  
Phones: (92-21) 4029612-15  
Fax : (92-21) 4029610
- 79 ABUL HASSAN ISPHAHANI ROAD BRANCH**  
Chapal Garden,  
Abul Hassan Isphahani Road.  
Phones: (92-21) 4657593-96  
Fax : (92-21) 4657597



## Branch Network

- 80 GULSHAN-E-MAYMAR BRANCH**  
Plot No. SB-10, Sector Z, Sub Sector IV,  
KDA Scheme-45, Gulshan-e-Maymar.  
Phones : (92-21) 6832880-83  
Fax : (92-21) 6832879
- 81 NEW SABZI MANDI BRANCH**  
Administration Block, New Sabzi Mandi  
Super Highway.  
Phones : (92-21) 6870841, 6870843, 6870740  
Fax : (92-21) 6870844
- 82 EXPORT PROCESSING ZONE BRANCH**  
W/1, & 2 Sector B-III,  
Export Processing Zone,  
Landhi Industrial Area.  
Phones : (92-21) 5084832, 5085188  
Fax : (92-21) 5084833
- 83 ISLAMIC BANKING BRANCH**  
20-A/1, Block-6, Shahrah-e-Faisal,  
P.E.C.H.S.,  
Phones: (92-21) 4392411-13  
Fax : (92-21) 4392443
- HUB CHOWKI**
- 84** Shop No. 4-6, International Shopping Mall  
and Hotel, Main RCD Road, Teh:  
Hub, Distt. Lasbela.  
Phones: (92-0853) 363023-26  
Fax : (92-0853) 363022
- LAHORE**
- 85 MAIN BRANCH**  
87, Shahrah-e-Quaid-e-Azam.  
Phones: (92-42) 6375821-3 & 111-786-110  
Fax : (92-42) 6369037
- 86 LAHORE STOCK EXCHANGE BRANCH**  
Room No. 112, 1st Floor,  
Stock Exchange Building,  
19, Khayaban-e-Iqbal.  
Phones: (92-42) 6300125-27  
Fax : (92-42) 6300128
- 87 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
- 88 GULBERG BRANCH**  
23-A/K, Gulberg II.  
Phones: (92-42) 5750469 & 5750144  
Fax : (92-42) 5750145
- 89 PECO ROAD BRANCH**  
897-898, Block-D,  
Maulana Shaukat Ali Road,  
Faisal Town.  
Phones: (92-42) 5175169 & 5175430-31  
Fax : (92-42) 5175427
- 90 CAVALRY GROUND BRANCH**  
85, Cavalry Ground Extension,  
Commercial Area Cantt.  
Phones: (92-42) 6603212-16-17  
Fax : (92-42) 6671820
- 91 DEFENCE BRANCH**  
82-Y Commercial, Phase III, D.H.A.  
Phones: (92-42) 5894113-5894116  
Fax : (92-42) 5893303
- 92 G-BLOCK DHA BRANCH G-7**  
7-G, Commercial Area, Main Road,  
Phase-1, Defence, Lahore Cantt.  
Phones: (92-42) 5910092-94  
Fax : (92-42) 5910095
- 93 ALLAMA IQBAL TOWN BRANCH**  
7-Chenab Block, Main Boulevard,  
Allama Iqbal Town.  
Phones: (92-42) 5430918-20  
Fax : (92-42) 5430921
- 94 SHAHALAM MARKET BRANCH**  
Hilal-e-Ahmar Health Complex  
2, Queens Road, Shahalam Gate.  
Phones: (92-42) 7670496 & 7670498  
Fax : (92-42) 7670510
- 95 CIRCULAR ROAD BRANCH**  
51, S.E. Vohra Building,  
Outside Akbari Gate,  
Circular Road, Lahore.  
Phones: (92-42) 7670671-73  
Fax : (92-42) 7670674
- 96 CHOWK SHAH ALAM GATE BRANCH**  
R-121, Circular Road.  
Chowk Shah Alam Gate.  
Phones: (92-42) 7671164-65  
Fax : (92-42) 7671180
- 97 AZAM CLOTH MARKET BRANCH**  
1-Kamla Centre, Ittehad Bazar,  
Punjab Block, Azam Cloth Market.  
Phones: (92-42) 7672913-15  
Fax : (92-42) 7672916
- 98 NEW ANARKALI BRANCH**  
1-A, New Anarkali, First Floor,  
Tariq Trade Centre,  
Chowk Lohari Gate.  
Phones: (92-42) 7674248-50  
Fax : (92-42) 7674252
- 99 BRANDRETH ROAD BRANCH**  
52, Brandreth Road, Lahore.  
Phones: (92-42) 7320253-5, 7311079  
Fax : (92-42) 7117288
- 100 MCLEOD ROAD BRANCH**  
65-Mcleod Road.  
Phones: (92-42) 6278934-35  
Fax : (92-42) 6278820
- 101 ICCHRA BRANCH**  
144, Main Ferozepur Road, Icchra.  
Phones: (92-42) 7569982-3, 7569923  
Fax : (92-42) 7569924
- 102 BADAMI BAGH BRANCH**  
92-Grain Market, Badami Bagh.  
Phones: (92-42) 7708002-4  
Fax : (92-42) 7708005
- 103 BILAL GANJ BRANCH**  
Sheesh Mahal Park.  
Phones: (92-42) 7110461-63  
Fax : (92-42) 7110464
- 104 TIMBER MARKET BRANCH**  
Timber Market, Ravi Road.  
Phones: (92-42) 7720900-7724609-11  
Fax : (92-42) 7720901
- 105 GULSHAN-E-RAVI BRANCH**  
5-F, Main Boulevard, Gulshan-e-Ravi.  
Phones: (92-42) 7467724, 7466624  
Fax : (92-42) 7416272
- 106 WAPDA TOWN BRANCH**  
Mega Plaza, 191-F, Phase-I  
PIA.C.H.S., Wapda Town Chowk.  
Phones: (92-42) 5945671, 5945672-3  
Fax : (92-42) 5945669



## Branch Network

### 107 JOHAR TOWN BRANCH

13-G, Johar Town.  
Phones: (92-42) 5314302-3-4  
Fax : (92-42) 5311696

### 108 THOKAR NIAZ BAIG BRANCH

Jamal Plaza, 1-K.M.  
Raiwind Road.  
Phones: (92-42) 5314396 -97  
Fax : (92-42) 5314398

### 109 BAGHBANPURA BRANCH

268-B, GT Road, Baghbanpura.  
Phones: (92-42) 6824837, 6824796  
Fax : (92-42) 6824785

### 110 SHADBAGH BRANCH

Plot No. 2, 1-Tajpura Chowk,  
Mouza Chan Miran.  
Phones: (92-42) 7602466, 7602566  
Fax : (92-42) 7607366

### 111 ISLAMIC BANKING BRANCH

3-E, Main Market, Gulberg.  
Phones: (92-42) 5754901-02  
Fax : (92-42) 5762501

### 112 REGAL CHOWK BRANCH

63, Shahrah-e-Quaid-e-Azam,  
Phones: (92-42) 7352756 & 86  
Fax : (92-42) 7314190

### 113 SAMANABAD BRANCH

891-N, Main Poonch Road.  
Phones: (92-42) 7590926-28  
Fax : (92-42) 7590929

### 114 ISLAMPURA BRANCH

10-C, Ghazia Abad,  
Main Bazar, Islampura.  
Phones: (92-42) 7112628-30  
Fax : (92-42) 7112631

### 115 SHADMAN COLONY BRANCH

Plot No. 120, Shadman Colony No. 1.  
Phones: (92-42) 7572906-08  
Fax : (92-42) 7572910

### 116 CHOWK YATEEM KHANA BRANCH

137, Sharif Park, Multan Road,  
Chowk Yateem Khana.  
Phones: (92-42) 7568110-12  
Fax : (92-42) 7568104

## MULTAN

### 117 MAIN BRANCH

126-C, Old Bahawalpur Road.  
Phones : (92-61) 4580314-16 & 111-786-110  
Fax : (92-61) 4582471

### 118 HUSSAIN AGAHI BRANCH

Lohari Gate Shopping Centre,  
Hussain Agahi Road.  
Phones: (92-61) 4513893 & 4513577  
Fax : (92-61) 4513793

### 119 GHALLA MANDI BRANCH

135/C, Ghalla Mandi, Vehari Road.  
Phones: (92-61) 4232627-28  
Fax : (92-61) 4232629

### 120 GULGASHT BRANCH

Bosan Road, Multan.  
Phones: (92-61) 6752701-03-05  
Fax : (92-61) 6752704

### 121 KHAN BELA BRANCH

Koraja Plaza, KLP Road,  
Distt. Rahim Yar Khan.  
Phones: (92-68) 5580071, 5580072  
Fax : (92-68) 5580073

### 122 ZAHIR PIR BRANCH

Charchran / KLP Road,  
Distt. Rahim Yar Khan.  
Phones: (92-68) 5563705, 5563706  
Fax : (92-68) 5563707

### 123 TIBBA SULTANPUR BRANCH

Main Bazar, Saleem Minhas Road,  
Distt. Vehari.  
Phones: (92-67) 3701001, 3701143  
Fax : (92-67) 3701144

### 124 ISLAMIC BANKING BRANCH

Plot No. 399/400-C, 1st Floor,  
Gulgasht Colony, Bosan Road, Multan.  
Phones: (92-61) 6511643, 6511641  
Fax : (92-61) 6511644

### 125 QASBA GUJRAT BRANCH

Kot Addu Road, Qasba Gujrat,  
Teh: Kot Addu Distt: Muzaffargarh.  
Phones: (92-66) 2291905-6  
Fax : (92-66) 2291907

## SADIQABAD

126 Plot No. 24, Allama Iqbal Road.  
Phones: (92-68) 5801101-3  
Fax : (92-68) 5801104

## RAHIM YAR KHAN

127 Shahi Road.  
Phones: (92-68) 5884557 & 5884508-9  
Fax : (92-68) 5884503

## KHANPUR

128 Plot No. 8/9, Model Town Road,  
Distt. Rahim Yar Khan.  
Phones: (92-68) 5576702-3  
Fax : (92-68) 5576704

## BAHAWALPUR

129 Circular Road, Near Chowk Fawara,  
Bahawalpur.  
Phones: (92-062) 2731262-64  
Fax : (92-062) 2731265

## 130 UCH SHARIF TOWN BRANCH

Tehsil Ahmedpur East  
District Bahawalpur.  
Phones: (92-062) 2551315  
Fax : (92-062) 2551316

## D.G. KHAN

131 83-Block-10, New College Road,  
Dera Ghazi Khan.  
Phones: (92-64) 2468470, 2468471-3  
Fax : (92-64) 2468474

## BUREWALA

132 67/F Vehari Road, Burewala  
Phones: (92-67) 3772531-33  
Fax : (92-67) 3772534

## FAISALABAD

### 133 MAIN BRANCH

Bank Square, Outside Kutchery Bazar.  
Phones : (92-41) 2637301-3 & 111-786-110  
Fax : (92-41) 2614266

### 134 MILLAT ROAD BRANCH

132-B, Gulistan Colony II,  
Millat Road.  
Phones: (92-41) 8582115-6  
Fax : (92-41) 8582118



## Branch Network

### 135 MADINA TOWN BRANCH

37-X-101, Soosan Road.  
Phones: (92-41) 8557691-93  
Fax : (92-41) 8737645

### KAMALIA SUGAR MILLS

136 Kot Khathran, Kamalia.  
Phone : (92-46) 3432479, 3432487  
Fax : (92-46) 3432491

### SAHIWAL

137 271, Block-2, High Street (Jinnah Road).  
Phones: (92-40) 4466021 & 4467021  
Fax : (92-40) 4464031

### OKARA

138 29, Block-A, Mandi Road, Okara.  
Phones: (92-44) 2528175-2528241-2523823  
Fax : (92-44) 2524789

### KASUR

139 Railway Road,  
Near Darbar Bullhayshah.  
Phones : (92-49) 2764355, 2764366, 2722566  
Fax : (92-49) 2765040

### SHEIKHUPURA

140 B-IX-64-95/A, Sarghoda Road,  
Near Sharif Plaza.  
Phones: (92-56) 3612906 & 111-786-110  
Fax : (92-56) 3612877

### GUJRANWALA

141 Opp: Iqbal High School, G.T. Road,  
Gujranwala.  
Phones: (92-55) 3846220, 3857220  
Fax : (92-55) 3734100

### 142 PEOPLES COLONY

Premises No. 30-Y-7, Block  
Main Central Road, Peoples Colony.  
Phones: (92-55) 4292401-3  
Fax : (92-55) 4292404

### WAZIRABAD

143 Awan Market, Opp. Civil Courts,  
Sialkot Road, Distt. Gujranwala.  
Phones: (92-55) 6601231-3  
Fax : (92-55) 6601244

### SIALKOT

144 Paris Road.  
Phones: (92-52) 4597064 & 111-786-110  
Fax : (92-52) 4592747

### GUJRAT

145 Ground Floor, Soufi Hotel, G.T. Road.  
Phones: (92-53) 3515803 & 111-786-110  
Fax : (92-53) 3525628

### DINGA (DISTT. GUJRAT)

146 Opp. Civil Hospital.  
Phone : (92-53) 7401737  
Fax : (92-53) 7402785

### ISLAMABAD

#### 147 MAIN BRANCH

90-91, Razia Sharif Plaza,  
Jinnah Avenue, Blue Area.  
Phones : (92-051) 2270883-4 & 111-786-110  
Fax : (92-051) 2270885

#### 148 F-10 MARKAZ BRANCH

F-10 Markaz.  
Phones: (92-051) 2297758-2213482  
Fax : (92-051) 2296895

#### 149 I-8 MARKAZ BRANCH

Huzafia Centre.  
Phones: (92-051) 4862257-9  
Fax : (92-051) 4862261

#### 150 I-10 MARKAZ BRANCH

Plot No. 3-C, Babar Plaza,  
Phones: (92-051) 4431194-96  
Fax : (92-051) 4431197

#### 151 BARA KAHU BRANCH

Mozah Kot Hathail Main Murree Road  
Bara Kahu Tehsil & District.  
Phones: (92-051) 2233604-06  
Fax : (92-051) 2231139

### RAWALPINDI

#### 152 MAIN BRANCH

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

#### 153 CITY BRANCH

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

#### 154 MURREE ROAD BRANCH

B-128, Block No. B,  
Satellite Town, Murree Road.  
Phones: (92-51) 4572019-20  
Fax : (92-51) 4572021

#### 155 WAH CANTONMENT BRANCH

A-12, Shahwali Colony,  
Opp. Aslam Uppal Chowk, The Mall Road.  
Phones: (92-51) 4511705, 4511872  
Fax : (92-51) 4511926

#### 156 CHAKLALA SCHEME-III BRANCH

Rahman Plaza, Imran Khan Avenue,  
Chaklala-III, Commercial Market,  
Rawalpindi.  
Phones: (92-51) 5766322-4  
Fax : (92-51) 5766011

### ABBOTTABAD

157 Mansehra Road,  
Abbottabad.  
Phones: (0992) 384190-92  
Fax : (0992) 384193

### PESHAWAR

#### 158 MAIN BRANCH

105-106, F.C. Trust Building,  
Sonehri Masjid Road.  
Phones: (92-91) 5279814 & 111-786-110  
Fax : (92-91) 5279861

#### 159 JAMRUD ROAD BRANCH

G.B. Plaza, Jamrud Road,  
Hayatabad, Peshawar.  
Phones : (92-91) 5815197, 5813294, 5814704  
Fax : (92-91) 5814660

#### 160 ASHRAF ROAD BRANCH

Pashtoon Plaza, Ashraf Road,  
Peshawar City.  
Phones : (92-91) 2580731, 2580732, 2580733  
Fax : (92-91) 2580735

#### 161 UNIVERSITY ROAD BRANCH

Malik Plaza, Arbab Chowk,  
University Road.  
Phones : (92-91) 5711492-94  
Fax : (92-91) 5711495



## Branch Network

### SALEH KHANA

162 Village & P.O. Saleh Khana,  
Tehsil & Distt. Nowshera N.W.F.P.  
Phone : (92-923) 651456 Fax  
:(92-923) 651676

### MATHANICHANGAN SWABI

163 Village Mathanichangan,  
Distt. Swabi. N.W.F.P.  
Phones: (92-938) 537337-38  
Fax : (92-938) 537339

### MIRPUR (AZAD KASHMIR)

164 82-A/B, Allama Iqbal Road, Sector B-4.  
Phone : (92-58610) 45064  
Fax : (92-58610) 44766

### NAWABSHAH

165 Masjid Road.  
Phones: (92-244) 362738 & 362854  
Fax : (92-244) 362737

### 166 QAZI AHMED BRANCH

Waqar Ali Shopping Centre,  
Main National Highway,  
Qazi Ahmed City, Taluka Doulatpur  
District Nawabshah, Sindh.  
Phones: (92-244) 321402, 321404  
Fax : (92-244) 321403

### SHAHPUR CHAKAR

167 Main Bazar, Chowk.  
Phones: (92-235) 846131, 846164  
Fax : (92-235) 846178

### HYDERABAD

#### 168 MAIN BRANCH

Qasre Fatima, 90/1-2 Saddar Bazar,  
Cantonment Area.  
Phones: (92-22) 2785803  
Fax : (92-22) 2781955

#### 169 QASIMABAD BRANCH

Suhrio House, Ground Floor, Main  
Shahrah-e-Qasimabad, Hyderabad, Sindh.  
Phones: (92-22) 2655551-4  
Fax : (92-22) 2655557

#### 170 MARKET ROAD BRANCH

Grain Market, Plot No. C.S. 2773/1  
Ward 'A' Market Road.  
Phones: (92-22) 2638113-4, 2634554  
Fax : (92-22) 2631416

#### 171 NEW SAEEDABAD BRANCH

Plot No. 53 / 236, Ward A-11/16,  
Taluka Hala, District Maitari.  
Phones: (92-22) 2767550-2  
Fax : (92-22) 2767553

#### 172 HALA NAKA BRANCH

Plot No. 118, Main Truck Stand,  
Hala Naka Road, Hyderabad.  
Phones: (92-22) 2032325-6  
Fax : (92-22) 2032327

### SUKKUR

173 B-2555, Shaheed Gunj.  
Phone : (92-71) 5622287  
Fax : (92-71) 5625749

### BHIRIA ROAD

174 Plot No. 11-C/14-T, Station Road,  
Bhiria Road, Distt. Naushero Feroz, Sindh.  
Phone : (92-0242) 435028  
Fax : (92-0242) 435030

### MORO

175 Plot No. IB/210/C-83, Main Road, Moro,  
Distt. Naushero Feroz, Sindh.  
Phones : (92-0242) 413112, 413116  
Fax : (92-0242) 413121

### TANDO ADAM

176 Plot No. 236, Shah Complex, Near  
Muhammadi Chowk, Tando Adam, Sindh.  
Phone : (92-0235) 576284  
Fax : (92-0235) 576314

### LARKANA

177 Plot No. 1616/1, 1616/2, 1618, 1622  
Pakistan Chowk, Bunder Road.  
Phones : (92-74) 4043060, 4042599, 4043199  
Fax : (92-74) 4043199

### MEHRABPUR

178 Zeeshan Shopping Center,  
Thari Road, Mehrabpur.  
Phones: (92-242) 430914, 431132  
Fax : (92-242) 431538

### DAHARKI

179 Daharki Distt. Ghotki  
Phone : (92-723) 643822  
Fax : (92-723) 643820

### TURBAT

180 Saddar Bazar Main Road,  
Turbat.  
Phones: (0852) 411491-04  
Fax : (0852) 411490

### QUETTA

181 Mannan Chowk, M.A. Jinnah Road.  
Phones: (92-81) 2844125 & 111-786-110  
Fax : (92-81) 2842335

### 182 ISLAMIC BANKING BRANCH

Plot No. 3, Farooq-e-Azam Chowk  
Opp. Bus Stand, Satellite Town.  
Phone : (92-81) 2449042  
Fax : (92-81) 2449036

### GAWADAR

183 Plot No. 32/32, Gawadar Palace Hotel,  
Air Port Road.  
Phone : (92-864) 212204  
Fax : (92-864) 212203

### FAZILPUR

184 Atta Market, Indus Highway,  
Fazilpur, Tehsil & District Rajanpur.  
Phone : (92-0604) 680201  
Fax : (92-0604) 680202

### JHELUM

185 Opposite Rescue 15,  
Railway Road.  
Phones: (92-0544) 621810, 623110  
Fax : (92-0544) 627510

### SARGODHA

186 Opposite DIG House,  
Khayyam Chowk, University Road.  
Phones: (92-048) 3768051-3  
Fax : (92-048) 3768054

### OVERSEAS OPERATION BAHRAIN

187 1302 Almoayyed Tower,  
Al Seef District, P.O. Box 50786  
Manama, Kingdom of Bahrain.  
Phone : (973) 1756-4044  
Fax : (973) 1756-4033

### Principal Office

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

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