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CORPORATE INFORMATION

Board of Directors	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 & Managing Director</i> <i>Executive Director</i>
Audit Committee	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>
Company Secretary	A. Saeed Siddiqui	
Statutory Auditors	KPMG Taseer Hadi & 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 Registrar	M/s. Gangjees Registrar Services (Pvt) Ltd. 516, Clifton Centre, Khayaban-e-Roomi, Block - 5, Clifton, Karachi-75600.	
Website	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 nine months period ended September 30, 2008.

Alhamdulillah, during the period under review, the performance of the Bank continued to be satisfactory. The deposits increased to Rs.136.9 billion as compared to Rs. 114.8 billion on December 31, 2007. In the same period, advances increased to Rs. 101.2 billion as compared to Rs. 79.2 billion on December 31, 2007, while investments increased to Rs. 39.3 billion from Rs. 35.3 billion on December 31, 2007. Foreign Trade Business also continued to maintain a rising trend. The pre-tax profit of the Bank for the nine months period ended September 30, 2008 was Rs. 2,690.6 million as compared to Rs. 2,331.2 million during the corresponding period last year.

Your Bank has a network of 214 branches consisting of 213 branches in major cities and towns of Pakistan and a Wholesale Branch in the Kingdom of Bahrain. The Bank intends to open more branches during the last quarter of the year 2008, as per its branch expansion policy.

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 correspondents for their cooperation. We also thank all our staff members for their sincere and dedicated services.

On behalf of the Board of Directors

Karachi: October 28, 2008

ALI RAZA D. HABIB
Chairman



**UNCONSOLIDATED CONDENSED INTERIM BALANCE SHEET
AS AT 30 SEPTEMBER 2008**

	Note	30-September 2008 (Un-audited)	31-December 2007 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		13,935,069	13,766,500
Balances with other banks		3,491,208	604,742
Lendings to financial institutions		–	4,112,429
Investments - net	6	39,348,007	35,287,080
Advances - net	7	101,173,219	79,224,380
Other assets		3,239,206	2,452,856
Operating fixed assets		9,050,152	5,786,287
Deferred tax assets - net		–	–
		170,236,861	141,234,274
LIABILITIES			
Bills payable		1,991,365	2,394,482
Borrowings from financial institutions		13,955,487	9,826,525
Deposits and other accounts	9	136,866,695	114,818,855
Sub-ordinated loans	10	2,846,940	2,848,080
Liabilities against assets subject to finance lease		403,922	642,369
Other liabilities		2,248,970	1,818,999
Deferred tax liabilities - net		941,570	559,646
		159,254,949	132,908,956
NET ASSETS			
		10,981,912	8,325,318
REPRESENTED BY			
Share capital		4,785,388	3,681,068
Reserves		2,943,920	2,527,949
Unappropriated profit		1,629,349	1,804,740
		9,358,657	8,013,757
Surplus on revaluation of assets - net of deferred tax	11	1,623,255	311,561
		10,981,912	8,325,318
CONTINGENCIES AND COMMITMENTS			
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The annexed notes 1 to 18 form an integral part of these unconsolidated condensed interim financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



**UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
(UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008**

Note	Nine months period ended		Three months period ended		
	30-September 2008	30-September 2007	30-September 2008	30-September 2007	
	(Rupees in '000)				
Mark-up / return / interest earned	13	9,854,740	7,331,858	3,853,517	2,445,046
Mark-up / return / interest expensed	14	(5,423,041)	(4,268,406)	(2,074,476)	(1,462,615)
Net mark-up / return / interest income		4,431,699	3,063,452	1,779,041	982,431
(Provision) / reversal against non-performing loans and advances					
- Specific		(138,741)	(19,167)	(107,262)	(6,585)
- General		(418,968)	(1,379)	(406,000)	-
Provision for diminution in the value of available for sale investments		(66,153)	(579)	(32,000)	-
Bad debts written off directly		-	-	-	-
		(623,862)	(21,125)	(545,262)	(6,585)
Net mark-up / return / interest income after provisions		3,807,837	3,042,327	1,233,779	975,846
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income		677,037	499,115	236,229	176,990
Dividend income		379,680	25,613	121,394	14,934
Income from trading in government securities		-	-	-	-
Income from dealing in foreign currencies		842,986	462,674	348,836	159,982
Other income	15	150,681	568,099	58,408	192,976
Total non mark-up / interest income		2,050,384	1,555,501	764,867	544,882
		5,858,221	4,597,828	1,998,646	1,520,728
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses		(3,165,877)	(2,266,562)	(1,138,478)	(802,651)
Other assets written off		-	-	-	-
Other charges		(1,786)	(46)	(59)	(22)
Total non mark-up / interest expenses		(3,167,663)	(2,266,608)	(1,138,537)	(802,673)
PROFIT BEFORE TAXATION		2,690,558	2,331,220	860,109	718,055
Taxation - Current		(837,731)	(659,279)	(388,379)	(220,091)
- Prior years		-	-	-	-
- Deferred		(30,260)	(62,275)	101,733	(16,113)
		(867,991)	(721,554)	(286,646)	(236,204)
PROFIT AFTER TAXATION		1,822,567	1,609,666	573,463	481,851
Basic and diluted earnings per share	Rupees	3.81	3.36	1.20	1.01

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

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008**

	Capital Reserve		Revenue Reserves			Unappropriated Profit	Total
	Share Capital	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>Changes in equity from Jan. to Sept. 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	-	-	-	-	(123)	-	(123)
Profit for the period	-	-	-	-	-	1,609,666	1,609,666
Total recognised income and expense for the period	-	-	-	-	(123)	1,615,191	1,615,068
Transfer to Statutory Reserve	-	321,933	-	-	-	(321,933)	-
Cash dividend - 2006 (final)	-	-	-	-	-	(394,400)	(394,400)
Issue of Bonus Shares - 2006 (final)	1,051,734	-	-	-	-	(1,051,734)	-
Balance as at 30 September 2007	3,681,068	1,737,145	126,500	540,000	726	1,321,565	7,407,004
<i>Changes in equity from Oct. to Dec. 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	-	-	-	-	3,244	-	3,244
Profit for the period	-	-	-	-	-	601,667	601,667
Total recognised income and expense for the period	-	-	-	-	3,244	603,509	606,753
Transfer to Statutory Reserve	-	120,334	-	-	-	(120,334)	-
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>Changes in equity from Jan. to Sept. 2008</i>							
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	23,035	23,035
Exchange difference on translation of net investment in foreign branch	-	-	-	-	51,458	-	51,458
Profit for the period	-	-	-	-	-	1,822,567	1,822,567
Total recognised income and expense for the period	-	-	-	-	51,458	1,845,602	1,897,060
Transfer to Statutory Reserve	-	364,513	-	-	-	(364,513)	-
Cash dividend - 2007 (final)	-	-	-	-	-	(552,160)	(552,160)
Issue of Bonus Shares - 2007 (final)	1,104,320	-	-	-	-	(1,104,320)	-
Balance as at 30 September 2008	4,785,388	2,221,992	126,500	540,000	55,428	1,629,349	9,358,657

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

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
Chief Executive and
Managing Director

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

	Nine months period ended 30-September 2008	Nine months period ended 30-September 2007
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	2,690,558	2,331,220
Less : Dividend income	(379,680)	(25,613)
	2,310,878	2,305,607
Adjustments for:		
Depreciation	332,347	243,460
Amortisation	19,029	38,226
Charge for compensated absences	32,000	24,602
Provision for diminution in the value of available for sale investments	66,153	579
Provision for defined benefit plan	40,000	29,900
Provision against non-performing loans and advances	557,709	20,564
Financial charges on leased assets	47,617	64,437
Gain on disposal of operating fixed assets	(11,325)	(10,013)
Gain on sale of listed securities and mutual funds	(38,872)	(403,406)
	1,044,658	8,349
	3,355,536	2,313,956
(Increase) / Decrease in Operating Assets		
Lendings to financial institutions	4,112,429	5,117,822
Advances	(22,506,548)	2,886,669
Other assets (excluding advance taxation)	(779,077)	(195,755)
	(19,173,196)	7,808,736
Increase / (Decrease) in Operating Liabilities		
Bills payable	(403,117)	1,082,226
Borrowings from financial institutions	4,128,962	(3,056,147)
Deposits and other accounts	22,047,840	17,939,954
Other liabilities (excluding provision for taxation)	107,996	276,047
	25,881,681	16,242,080
Cash inflow before tax	10,064,021	26,364,772
Income tax paid	(596,892)	(767,973)
Net Cash Flow from Operating Activities (balance carried forward)	9,647,129	25,596,799

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*



FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008

	Nine months period ended 30-September 2008	Nine months period ended 30-September 2007
	(Rupees in '000)	
Net Cash flow from Operating Activities (balance brought forward)	9,467,129	25,596,799
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments	(4,501,266)	(22,754,804)
Dividend received	380,370	26,963
Investments in operating fixed assets	(1,475,484)	(1,111,709)
Proceeds from sale of operating fixed assets	14,514	12,570
Net Cash (used in) / from Investing Activities	(5,581,866)	(23,826,980)
CASH FLOW FROM FINANCING ACTIVITIES		
Sub-ordinated loans	(1,140)	760,160
Payment of lease obligations	(286,064)	(296,058)
Dividend paid	(543,024)	(388,236)
Net Cash (used in) / from Financing Activities	(830,228)	75,866
Increase in Cash and Cash Equivalents	3,055,035	1,845,685
Cash and cash equivalents at the beginning of the period	14,371,242	10,579,333
Cash and cash equivalents at the end of the period	17,426,277	12,425,018

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

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



**NOTES TO THE UNCONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 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 214 branches (2007: 175 branches) including wholesale branch (2007: 01) in the Kingdom of Bahrain and 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. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Ordinance, 1984, the requirements of Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. 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 IFRS or IFAS, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the requirements of the said directives prevail.

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

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan has issued various circulars from time to time. Permissible forms of trade-related modes of financing includes purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these financial statements as such but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon.

The financial results of the Islamic Banking branches of the Bank have been consolidated in these unconsolidated condensed interim financial statements for reporting purposes, after eliminating intra branch transactions / balances. Key financial figures of the Islamic Banking branches are disclosed on note 17 to these unconsolidated condensed interim financial statements.

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 approved accounting standards as applicable in Pakistan relating to the interim 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 preceeding year ended 31 December 2007. In addition, the Bank has also decided to maintain a general provision in line with the Bank's prudent policies.

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.



6. INVESTMENTS

	30-September 2008			31-December 2007		
	Held by Bank	Given as Collateral	Total	Held by Bank	Given as Collateral	Total
	(Rupees in '000)					
Available for Sale Securities						
Market Treasury Bills	22,747,120	5,183,725	27,930,845	26,213,053	-	26,213,053
Pakistan Investment Bonds	1,408,417	-	1,408,417	1,408,845	-	1,408,845
Government of Pakistan Bonds	389,196	-	389,196	306,332	-	306,332
Ordinary shares of listed companies and closed end mutual funds	190,357	-	190,357	258,145	-	258,145
Ordinary shares of unlisted companies	35,700	-	35,700	35,700	-	35,700
Term Finance Certificates - Listed	706,815	-	706,815	537,928	-	537,928
Sukuk Certificates	1,206,312	-	1,206,312	874,000	-	874,000
Open ended mutual funds	2,455,000	-	2,455,000	80,000	-	80,000
S.W.I.F.T.	5,849	-	5,849	4,750	-	4,750
	29,144,766	5,183,725	34,328,491	29,718,753	-	29,718,753
Held to Maturity Securities						
Pakistan Investment Bonds	2,563,702	-	2,563,702	2,714,138	-	2,714,138
Sukuk Certificates	414,504	-	414,504	333,413	-	333,413
Government of Pakistan Bonds	387,424	-	387,424	-	-	-
Term Finance Certificates - Listed	406,960	-	406,960	326,303	-	326,303
- Unlisted	373,953	-	373,953	403,119	-	403,119
Unlisted WAPDA Bonds	-	-	-	600,014	-	600,014
	4,146,543	-	4,146,543	4,376,987	-	4,376,987
Associated Companies						
<i>Listed</i>						
- Habib Sugar Mills Limited	180,977	-	180,977	180,977	-	180,977
- First Habib Income Fund	750,000	-	750,000	750,000	-	750,000
<i>Unlisted</i>						
- Habib Asset Management Ltd.	33,750	-	33,750	13,500	-	13,500
	964,727	-	964,727	944,477	-	944,477
Subsidiary Companies						
<i>- AL Habib Capital Markets (Private) Limited</i>						
	200,000	-	200,000	200,000	-	200,000
<i>- AL Habib Financial Services Limited</i>						
	62,850	-	62,850	-	-	-
	262,850	-	262,850	200,000	-	200,000
Investments at cost	34,518,886	5,183,725	39,702,611	35,240,217	-	35,240,217
Provision for diminution in the value of available for sale investment	(69,552)	-	(69,552)	(3,399)	-	(3,399)
Investments -net of provisions	34,449,334	5,183,725	39,633,059	35,236,818	-	35,236,818
(Deficit) / surplus on revaluation of available for sale investment	(285,052)	-	(285,052)	50,262	-	50,262
Total Investments	34,164,282	5,183,725	39,348,007	35,287,080	-	35,287,080



6.1 The market value of securities classified as held-to-maturity amounted to Rs. 3,832 million as at September 30, 2008 (December 31, 2007: Rs. 4,253 million).

7. ADVANCES

	Note	30-September 2008	31-December 2007
		(Rupees in '000)	
Loans, cash credits, running finances, etc.			
– In Pakistan		89,022,010	70,536,624
– Outside Pakistan		2,922,579	1,184,888
		91,944,589	71,721,512
Net investment in finance lease / ijara financing			
– In Pakistan		593,398	639,852
Murabaha financing / receivable		516,369	1,007,878
Bills discounted and purchased (excluding market treasury bills)			
– Payable in Pakistan		2,132,401	2,625,735
– Payable outside Pakistan		6,765,525	3,451,721
		8,897,926	6,077,456
Advances - gross		101,952,282	79,446,698
Provision for non-performing advances	7.1	(779,063)	(222,318)
Advances - net of provisions		101,173,219	79,224,380

7.1 Advances include Rs. 532.911 million (December 31, 2007: Rs. 216.628 million) which have been placed under non-performing status as detailed below:

Category of Classification	Note	30-September 2008			31-December 2007		
		Domestic	Provision Required	Provision Held	Domestic	Provision Required	Provision Held
Substandard		270,563	67,519	67,519	22,291	5,573	5,573
Doubtful		10,779	5,019	5,019	27,145	13,576	13,576
Loss		251,569	251,569	251,580	167,192	167,192	167,192
		532,911	324,107	324,118	216,628	186,341	186,341
General Provision	7.2	-	-	454,945	-	-	35,977
		532,911	324,107	779,063	216,628	186,341	222,318



7.2 The Bank has created general provision for consumer portfolio amounting to Rs. 54.945 million (December 31, 2007 : Rs. 35.977 million) in accordance with the Prudential Regulations issued by the State Bank of Pakistan. In addition, the Bank has created general provision amounting to Rs. 400.00 million (December 31, 2007 : Nil) against its loans and advances portfolio.

8. OPERATING FIXED ASSETS

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

	Nine months period to 30-September 2008	Nine months period to 30-September 2007
	(Rupees in '000)	
Improvements to leasehold buildings	71,106	47,920
Land and buildings	1,045,052	206,866
Equipments and furniture and fixtures		
– Owned	384,110	148,516
– Leased	–	209,703
	384,110	358,219
Vehicles		
– Owned	79,849	314
– Leased	–	60,472
	79,849	60,786
Intangible assets	15,611	18,364
	<u>1,595,728</u>	<u>692,155</u>

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

Equipments and furniture and fixtures	6,791	3,097
Vehicles	3,524	3,100
	<u>10,315</u>	<u>6,197</u>

8.3 During the period, leasehold land and buildings were revalued by M/s. Iqbal A. Nanjee & Co. on the basis of market value which resulted in surplus of Rs. 2,022 million over the book value of assets as on 01 January 2008. Had there been no revaluation, the carrying amount of revalued assets would have been as follows:



Note	Net Book Value	
	30-September 2008	31-December 2007
	(Rupees in '000)	
Leasehold land	2,230,509	1,673,611
Buildings on leasehold land	2,302,464	1,873,152
	4,532,973	3,546,763

9. DEPOSITS AND OTHER ACCOUNTS

30-September 31-December
2008 2007
(Rupees in '000)

9.1 Customers

– Fixed deposits	55,615,651	40,739,267
– Savings deposits	22,035,944	20,628,769
– Current accounts - Remunerative	15,990,115	16,580,475
– Current accounts - Non-remunerative	40,860,832	35,519,490
	134,502,542	113,468,001

9.2 Financial Institutions

– Remunerative deposits	2,293,617	1,111,894
– Non-remunerative deposits	70,536	238,960
	2,364,153	1,350,854
	136,866,695	114,818,855

10. SUB-ORDINATED LOANS

Term Finance Certificates (TFCs) - I - Quoted, Unsecured	10.1	1,347,840	1,348,380
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	10.2	1,499,100	1,499,700
		2,846,940	2,848,080

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 150 bps
Floor	3.50%
Cap	10.00%
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. SURPLUS ON REVALUATION OF ASSETS - NET

	Note	30-September 2008	31-December 2007
(Rupees in '000)			
Surplus on revaluation of securities - net of tax	11.1	(185,284)	32,670
Surplus on revaluation of fixed assets - net of tax	11.2	1,808,539	278,891
		1,623,255	311,561
11.1 Federal Government securities		(104,037)	54,325
Quoted shares		(78,806)	(20,493)
Other securities		(102,209)	16,431
Related deferred tax asset / (liability)		99,768	(17,593)
		(185,284)	32,670
11.2 Surplus on revaluation of fixed assets at the beginning of the period		395,939	407,273
Surplus on revaluation of the Bank's properties during the period		2,021,708	-
Transferred to unappropriated profit in respect of incremental depreciation charged during the period - net of deferred tax		(23,035)	(7,367)
Related deferred tax liability		(12,403)	(3,967)
		(35,438)	(11,334)
		2,382,209	395,939
Less: Related deferred tax liability on:			
- Revaluation of fixed assets at the beginning of the period		117,048	121,015
- Revaluation of Bank's properties during the period		469,025	-
- Incremental depreciation charged during the period transferred to profit and loss account		(12,403)	(3,967)
		573,670	117,048
		1,808,539	278,891



12. CONTINGENCIES AND COMMITMENTS

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

12.1 Direct Credit Substitutes

Acceptances

6,984,111	5,129,748
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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	5,122,649	4,560,704
– Financial Institutions	529,209	231,879
– Others	3,895,835	2,237,975
	9,547,693	7,030,558

12.3 Trade-related Contingent Liabilities

Letters of credit

32,340,439	35,157,398
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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, 2006, 2007 and 2008 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 offers to extend credit in the normal course of its business but these being revocable do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

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

12.6 Commitments in respect of forward exchange contracts

Purchase	5,109,287	7,620,287
Sale	4,801,273	6,525,727

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



	30-September 2008	31-December 2007
	(Rupees in '000)	
12.7 Commitments for the acquisition of operating fixed assets	<u>138,493</u>	<u>309,046</u>
12.8 Commitments in respect of operating leases		
Not later than one year	<u>306</u>	<u>1,683</u>

The Bank has entered into operating lease arrangements whereby vehicles are acquired on lease. The lease rentals are payable upto two months.

13. MARK-UP / RETURN / INTEREST EARNED

	Nine months period to 30-September 2008	Nine months period to 30-September 2007
	(Rupees in '000)	
On loans and advances to		
– Customers	6,901,704	4,767,904
– Financial institutions	127,713	78,573
On investments	2,401,253	2,064,257
On deposits with financial institutions	126,771	199,770
On securities purchased under resale agreements	249,716	133,850
On call money lendings	47,583	87,504
	<u>9,854,740</u>	<u>7,331,858</u>

14. MARK-UP / RETURN / INTEREST EXPENSED

Deposits	4,728,521	3,526,031
Securities sold under repurchase agreement borrowings	67,373	36,120
Sub-ordinated loan - TFCs	246,463	235,264
Borrowings from State Bank of Pakistan:		
– Under Export Refinance Scheme	283,911	368,858
– Under Long Term Financing for Export Oriented Projects	51,241	47,386
Other short term borrowings	45,532	54,747
	<u>5,423,041</u>	<u>4,268,406</u>



15. OTHER INCOME

	Nine months period to 30-September 2008	Nine months period to 30-September 2007
	(Rupees in '000)	
Gain on sale of listed securities	11,981	142,926
(Loss) / gain on redemption of units of open ended mutual fund	(50,853)	260,480
Gain on disposal of operating fixed assets	11,325	10,013
Other receipts	178,228	154,680
	<u>150,681</u>	<u>568,099</u>

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:



30-September 2008

Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
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(Rupees in '000)

Deposits

At the beginning of the period	202,702	161,966	11,668	11,283	387,619
Received during the period	27,155,685	27,354,441	110,021	2,606,535	57,226,682
Repaid during the period	(26,950,745)	(27,516,193)	(94,925)	(2,576,858)	(57,138,721)
At the end of the period	407,642	214	26,764	40,960	475,580

Advances

At the beginning of the period	135,143	–	91	2,600	137,834
Given during the period	3,384,573	2,309,178	1,129	2,943	5,697,823
Repaid during the period	(3,198,746)	(2,304,522)	(1,056)	(5,132)	(5,509,456)
At the end of the period	320,970	4,656	164	411	326,201

31-December 2007

Associates	Subsidiary	Non Executive Directors	Key Management Personnel	Total
------------	------------	-------------------------------	--------------------------------	-------

(Rupees in '000)

Deposits

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	202,702	161,966	11,668	11,283	387,619

Advances

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
Repaid during the year	(840,950)	(599,462)	(1,495)	(17,579)	(1,459,486)
At the end of the year	135,143	–	91	2,600	137,834



Nine months period to 30-September 2008

	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Mark-up earned	28,273	4,277	10	37	32,597
Mark-up expensed	14,440	1,181	1,067	2,643	19,331
Bank charges and commission	6,565	50	4	7	6,626
Salaries and allowances	-	-	-	49,585	49,585
Bonus	-	-	-	10,969	10,969
Compensated absences	-	-	-	-	-
Contribution to defined contribution plan	-	-	-	1,761	1,761
Contribution to defined benefit plan	-	-	-	1,252	1,252
Staff provident fund	-	-	-	-	51,681
Directors' fee	-	-	650	-	650
Insurance claim received	61,320	-	-	-	61,320
Insurance premium paid	71,698	-	-	-	71,698
Dividend income	71,420	-	-	-	71,420
Dividend paid	10,318	-	-	-	10,318
Rental income	-	1,662	-	-	1,662
Commission expense	-	25	-	-	25

Nine months period to 30-September 2007

	Associates	Subsidiary	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Markp-up earned	21,998	1,127	-	779	23,904
Mark-up expensed	16,811	641	219	3,231	20,902
Bank charges and commission	1,133	45	10	29	1,217
Salaries and allowances	-	-	-	47,864	47,864
Bonus	-	-	-	7,265	7,265
Compensated absences	-	-	-	212	212
Contribution to defined contribution plan	-	-	-	1,851	1,851
Contribution to defined benefit plan	-	-	-	1,402	1,402
Staff provident fund	-	-	-	-	37,583
Directors' fee	-	-	530	-	530
Insurance claim received	2,888	-	-	-	2,888
Insurance premium paid	88,094	-	-	-	88,094
Dividend income	2,672	-	-	-	2,672
Dividend paid	6,560	-	-	-	6,560
Rental income	-	1,662	-	-	1,662
Commission expense	-	363	-	-	363



17. ISLAMIC BANKING BUSINESS

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

	30-September 2008	31-December 2007
	(Rupees in '000)	
Islamic Banking Funds	250,000	250,000
Deposits and Other Accounts	1,493,713	835,725
Due to Head Office	251,471	1,322,230
Murabaha Financing	516,369	1,007,878
Ijara Financing	593,398	639,852
Diminishing Musharaka	430,052	233,423

18. DATE OF AUTHORIZATION

These unconsolidated condensed interim financial statements were authorized for issue by the Board of Directors in their meeting held on October 28, 2008.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



Consolidated Financial Statements

Bank AL Habib Limited

and

Subsidiary Companies



**CONSOLIDATED CONDENSED INTERIM BALANCE SHEET
AS AT 30 SEPTEMBER 2008**

	Note	30-September 2008 (Un-audited) (Rupees in '000)	31-December 2007 (Audited)
ASSETS			
Cash and balances with treasury banks		13,935,084	13,766,513
Balances with other banks		3,552,684	615,031
Lendings to financial institutions		—	4,112,429
Investments - net	7	39,111,167	35,277,864
Advances - net	8	101,298,197	79,240,057
Other assets		3,336,023	2,473,693
Operating fixed assets		9,115,956	5,852,648
Deferred tax assets - net		—	—
		170,349,111	141,338,235
LIABILITIES			
Bills payable		1,991,365	2,394,482
Borrowings from financial institutions		13,955,487	9,826,525
Deposits and other accounts	10	136,865,736	114,818,032
Sub-ordinated loans	11	2,846,940	2,848,080
Liabilities against assets subject to finance lease		407,164	646,557
Other liabilities		2,249,873	1,830,648
Deferred tax liabilities - net		944,279	560,491
		159,260,844	132,924,815
NET ASSETS		11,088,267	8,413,420
REPRESENTED BY			
Share capital		4,785,388	3,681,068
Reserves		2,959,226	2,527,949
Unappropriated profit		1,621,629	1,788,270
Minority interest		108,537	104,870
		9,474,780	8,102,157
Surplus on revaluation of assets - net of deferred tax	12	1,613,487	311,263
		11,088,267	8,413,420
CONTINGENCIES AND COMMITMENTS	13		

The annexed notes 1 to 19 form an integral part of these consolidated condensed interim financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



**CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
(UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008**

Note	Nine months period ended		Three months period ended		
	30-September 2008	30-September 2007	30-September 2008	30-September 2007	
	(Rupees in '000)				
Mark-up / return / interest earned	14	9,867,769	7,346,261	3,861,030	2,452,541
Mark-up / return / interest expensed	15	(5,422,156)	(4,268,608)	(2,074,410)	(1,462,190)
Net mark-up / return / interest income		4,445,613	3,077,653	1,786,620	990,351
(Provision) / reversal against non-performing loans and advances					
- Specific		(138,741)	(19,167)	(107,262)	(6,585)
- General		(418,968)	(1,379)	(406,000)	-
Provision for diminution in the value of available for sale investments		(66,153)	(579)	(32,000)	-
Bad debts written off directly		-	-	-	-
		(623,862)	(21,125)	(545,262)	(6,585)
Net mark-up / return / interest income after provisions		3,821,751	3,056,528	1,241,358	983,766
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income		705,067	533,925	239,769	187,804
Dividend income		380,170	25,647	121,493	14,934
Income from trading in government securities		-	-	-	-
Income from dealing in foreign currencies		842,986	462,674	348,835	159,982
Other income	16	170,945	534,964	61,385	190,792
Total non mark-up / interest income		2,099,168	1,557,210	771,482	553,512
		5,920,919	4,613,738	2,012,840	1,537,278
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses		(3,208,779)	(2,300,195)	(1,152,340)	(813,468)
Other assets written off		-	-	-	-
Other charges		(1,786)	(46)	(59)	(22)
Total non mark-up / interest expenses		(3,210,565)	(2,300,241)	(1,152,399)	(813,490)
		2,710,354	2,313,497	860,441	723,788
Share of profit of associates		8,083	10,029	(16,632)	2,121
PROFIT BEFORE TAXATION		2,718,437	2,323,526	843,809	725,909
Taxation - Current		(851,391)	(662,691)	(390,697)	(222,278)
- Prior years		-	-	-	-
- Deferred		(32,062)	(63,335)	99,932	(16,374)
		(883,453)	(726,026)	(290,765)	(238,652)
PROFIT AFTER TAXATION		1,834,984	1,597,500	553,044	487,257
Attributable to:					
Equity holders of parent		1,831,317	1,592,258	553,171	486,015
Minority interest		3,667	5,242	(127)	1,242
		1,834,984	1,597,500	553,044	487,257
Basic and diluted earnings per share	Rupees	3.83	3.34	1.16	1.02

The annexed notes 1 to 19 form an integral part of these consolidated condensed interim financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



**CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008**

	Capital Reserve		Revenue Reserves			Total	Minority Interest	Total	
	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
<i>Changes in equity from January to September 2007</i>									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	5,525	5,525	-	5,525
Exchange difference on translation of net investment in foreign operations	-	-	-	-	(123)	-	(123)	-	(123)
Profit for the period	-	-	-	-	-	1,592,258	1,592,258	5,242	1,597,500
Total recognised income and expense for the period	-	-	-	-	(123)	1,597,783	1,597,660	5,242	1,602,902
Transfer to Statutory Reserve	-	321,933	-	-	-	(321,933)	-	-	-
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 30 September 2007	3,681,068	1,737,145	126,500	540,000	726	1,302,206	7,387,645	104,351	7,491,996
<i>Changes in equity from October to December 2007</i>									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	1,842	1,842	-	1,842
Exchange difference on translation of net investment in foreign operations	-	-	-	-	3,244	-	3,244	-	3,244
Profit for the period	-	-	-	-	-	604,556	604,556	519	605,075
Total recognised income and expense for the period	-	-	-	-	3,244	606,398	609,642	519	610,161
Transfer to Statutory Reserve	-	120,334	-	-	-	(120,334)	-	-	-
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
<i>Changes in equity from January to September 2008</i>									
Transfer from surplus on revaluation of fixed assets-net	-	-	-	-	-	23,035	23,035	-	23,035
Exchange difference on translation of net investment in foreign operations	-	-	-	-	66,764	-	66,764	-	66,764
Profit for the period	-	-	-	-	-	1,831,317	1,831,317	3,667	1,834,984
Total recognised income and expense for the period	-	-	-	-	66,764	1,854,352	1,921,116	3,667	1,924,783
Transfer to Statutory Reserve	-	364,513	-	-	-	(364,513)	-	-	-
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 30 September 2008	4,785,388	2,221,992	126,500	540,000	70,734	1,621,629	9,366,243	108,537	9,474,780

The annexed notes 1 to 19 form an integral part of these consolidated condensed interim financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

	Nine months period ended 30-September 2008	Nine months period ended 30-September 2007
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	2,718,437	2,323,526
Less : Dividend income	(380,170)	(25,647)
	2,338,267	2,297,879
Adjustments for:		
Depreciation	335,910	246,587
Amortisation	19,107	38,226
Charge for compensated absences	32,000	24,602
Provision for diminution in the value of available for sale investments	66,153	579
Provision for defined benefit plan	40,000	29,900
Provision against non-performing loans and advances	557,709	20,564
Financial charges on leased assets	47,914	64,819
Share of profit from associates	(8,083)	(10,029)
Gain on disposal of operating fixed assets	(11,325)	(10,013)
Gain on remeasurement of held for trading investment	(52)	(209)
Gain on sale of listed securities and mutual funds	(25,252)	(371,724)
	1,054,081	33,302
	3,392,348	2,331,181
(Increase) / Decrease in Operating Assets		
Lendings to financial institutions	4,112,429	5,117,822
Advances	(22,615,849)	2,824,671
Other assets (excluding advance taxation)	(870,146)	(50,084)
	(19,373,566)	7,892,409
Increase / (Decrease) in Operating Liabilities		
Bills payable	(403,117)	1,082,226
Borrowings from financial institutions	4,128,962	(3,056,147)
Deposits and other accounts	22,047,704	17,951,584
Other liabilities (excluding provision for taxation)	347,225	117,219
	26,120,774	16,094,882
Cash inflow before tax	10,139,556	26,318,472
Income tax paid	(610,547)	(771,197)
Net Cash Flow from Operating Activities (balance carried forward)	9,529,009	25,547,275

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*



FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2008

	Nine months period ended 30-September 2008	Nine months period ended 30-September 2007
	(Rupees in '000)	
Net Cash flow from Operating Activities (balance brought forward)	9,529,009	25,547,275
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments	(3,866,069)	(22,650,885)
Dividend received	380,780	26,997
Investments in operating fixed assets	(2,129,281)	(1,162,308)
Proceeds from sale of operating fixed assets	23,256	13,729
Net Cash (used in) / from Investing Activities	(5,591,314)	(23,772,467)
CASH FLOW FROM FINANCING ACTIVITIES		
Sub-ordinated loans	(1,140)	760,160
Payment of lease obligations	(287,307)	(296,715)
Dividend paid	(543,024)	(388,236)
Net Cash (used in) / from Financing Activities	(831,471)	75,209
Increase in cash and cash equivalents	3,106,224	1,850,017
Cash and cash equivalents at the beginning of the period	14,381,544	10,579,333
Cash and cash equivalents at the end of the period	17,487,768	12,429,350

The annexed notes 1 to 19 form an integral part of these consolidated condensed interim financial statements.

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
Director



NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 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 214 branches (2007: 175 branches) including a wholesale branch (2007: 01) in the Kingdom of Bahrain and 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 (the Company) 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. The principal objective of the company is to engage in arranging / advising on financial products and services. AL Habib Financial Services Limited was incorporated in Dubai on 05 March 2008.

2. STATEMENT OF COMPLIANCE

These consolidated condensed interim financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Ordinance, 1984, the requirements of Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. 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 IFRS or IFAS, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the requirements of the said directives prevail.

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

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan has issued various circulars from time to time. Permissible forms of trade-related modes of financing includes purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these financial statements as such but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon.

The financial results of the Islamic Banking branches of the Bank have been consolidated in these consolidated condensed interim financial statements for reporting purposes, after eliminating intra branch transactions / balances. Key financial figures of the Islamic Banking branches are disclosed on note 18 to these consolidated condensed interim financial statements.

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 approved accounting standards as applicable in Pakistan relating to the interim 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. In addition, the Bank has also decided to maintain a general provision in line with the Bank's prudent policies.

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.

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

	30-September 2008			31-December 2007		
	Held by Bank	Given as Collateral	Total	Held by Bank	Given as Collateral	Total
	(Rupees in '000)					
Available for Sale Securities						
Market Treasury Bills	22,747,120	5,183,725	27,930,845	26,213,053	-	26,213,053
Pakistan Investment Bonds	1,408,417	-	1,408,417	1,408,845	-	1,408,845
Government of Pakistan Bonds	389,196	-	389,196	306,332	-	306,332
Ordinary shares of listed companies and closed end mutual funds	214,512	-	214,512	270,745	-	270,745
Ordinary shares of unlisted companies	35,700	-	35,700	35,700	-	35,700
Term Finance Certificates - Listed	706,815	-	706,815	537,928	-	537,928
Sukuk Certificates	1,206,312	-	1,206,312	874,000	-	874,000
Open ended mutual funds	2,455,000	-	2,455,000	80,000	-	80,000
S.W.I.F.T.	5,849	-	5,849	4,750	-	4,750
	29,168,921	5,183,725	34,352,646	29,731,353	-	29,731,353
Held to Maturity Securities						
Pakistan Investment Bonds	2,563,702	-	2,563,702	2,714,138	-	2,714,138
Sukuk Certificates	414,504	-	414,504	333,413	-	333,413
Government of Pakistan Bonds	387,424	-	387,424	-	-	-
Term Finance Certificates - Listed	406,960	-	406,960	326,303	-	326,303
- Unlisted	373,953	-	373,953	403,119	-	403,119
Unlisted WAPDA Bonds	-	-	-	600,014	-	600,014
	4,146,543	-	4,146,543	4,376,987	-	4,376,987
Associated Companies						
Listed						
- Habib Sugar Mills Limited	194,555	-	194,555	180,977	-	180,977
- First Habib Income Fund	749,329	-	749,329	756,889	-	756,889
Unlisted						
- Habib Asset Management Ltd.	32,466	-	32,466	10,152	-	10,152
	976,350	-	976,350	948,018	-	948,018
Held for Trading						
Ordinary shares of listed companies	-	-	-	172,715	-	172,715
Investments at cost	34,291,814	5,183,725	39,475,539	35,229,073	-	35,229,073
Provision for diminution in the value of available for sale investment	(69,552)	-	(69,552)	(3,399)	-	(3,399)
Investments-net of provisions	34,222,262	5,183,725	39,405,987	35,225,674	-	35,225,674
Surplus on revaluation of held for trading securities	-	-	-	2,227	-	2,227
(Deficit) / surplus on revaluation of available for sale investment	(294,820)	-	(294,820)	49,963	-	49,963
Total Investments	33,927,442	5,183,725	39,111,167	35,277,864	-	35,277,864



7.1 The market value of securities classified as held-to-maturity amounted to Rs. 3,832 million as at September 30, 2008 (December 31, 2007: Rs. 4,253 million).

8. ADVANCES

	Note	30-September 2008	31-December 2007
(Rupees in '000)			
Loans, cash credits, running finances, etc.			
– In Pakistan		89,146,988	70,552,301
– Outside Pakistan		2,922,579	1,184,888
		92,069,567	71,737,189
Net investment in finance lease / ijara financing			
– In Pakistan		593,398	639,852
Murabaha financing / receivable		516,369	1,007,878
Bills discounted and purchased (excluding market treasury bills)			
– Payable in Pakistan		2,132,401	2,625,735
– Payable outside Pakistan		6,765,525	3,451,721
		8,897,926	6,077,456
Advances - gross		102,077,260	79,462,375
Provision for non-performing advances	8.1	(779,063)	(222,318)
Advances - net of provisions		101,298,197	79,240,057

8.1 Advances include Rs. 532.911 million (December 31, 2007: Rs. 216.628 million) which have been placed under non-performing status as detailed below:

Category of Classification	Note	30-September 2008			31-December 2007		
		Domestic	Provision Required	Provision Held	Domestic	Provision Required	Provision Held
(Rupees in '000)							
Substandard		270,563	67,519	67,519	22,291	5,573	5,573
Doubtful		10,779	5,019	5,019	27,145	13,576	13,576
Loss		251,569	251,569	251,580	167,192	167,192	167,192
		532,911	324,107	324,118	216,628	186,341	186,341
General Provision	8.2	–	–	454,945	–	–	35,977
		532,911	324,107	779,063	216,628	186,341	222,318

8.2 The Bank has created general provision for consumer portfolio amounting to Rs. 54.945 million (December 31, 2007: Rs. 35.977 million) in accordance with the Prudential Regulations issued by the State Bank of Pakistan. In addition, the Bank has created general provision amounting to Rs. 400.00 million (December 31, 2007 : Nil) against its loans and advances portfolio.



9. OPERATING FIXED ASSETS

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

	Nine months period to 30-September 2008	Nine months period to 30-September 2007
	(Rupees in '000)	
Improvements to leasehold buildings	71,106	47,920
Land and buildings	1,045,051	206,866
Equipments and furniture and fixtures		
– Owned	385,829	148,689
– Leased	–	209,703
	385,829	358,392
Vehicles		
– Owned	81,403	314
– Leased	–	60,472
	81,403	60,786
Intangible assets	15,737	18,364
	1,599,126	692,328

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

Equipments and furniture and fixtures	6,791	3,622
Vehicles	3,524	3,100
	10,315	6,722

9.3 During the period, leasehold land and buildings were revalued by M/s. Iqbal A. Nanjee & Co. on the basis of market value which resulted in surplus of Rs. 2,022 million over the book value of assets as on 01 January 2008. Had there been no revaluation, the carrying amount of revalued assets would have been as follows:

	<u>Net Book Value</u>	
	30-September 2008	31-December 2007
	(Rupees in '000)	
Leasehold land	2,230,509	1,673,611
Buildings on leasehold land	2,314,970	1,886,202
	4,545,479	3,559,813



10. DEPOSITS AND OTHER ACCOUNTS

Note 30-September 31-December
2008 2007
(Rupees in '000)

10.1 Customers

– Fixed deposits	55,615,651	40,739,267
– Savings deposits	22,035,768	20,628,769
– Current accounts - Remunerative	15,990,115	16,580,475
– Current accounts - Non-remunerative	40,860,049	35,518,667
	134,501,583	113,467,178

10.2 Financial Institutions

– Remunerative deposits	2,293,617	1,111,894
– Non-remunerative deposits	70,536	238,960
	2,364,153	1,350,854
	136,865,736	114,818,032

11. SUB-ORDINATED LOANS

Term Finance Certificates (TFCs) - I - Quoted, Unsecured	11.1	1,347,840	1,348,380
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	11.2	1,499,100	1,499,700
		2,846,940	2,848,080

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 150 bps
Floor	3.50%
Ceiling	10.00%
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. SURPLUS ON REVALUATION OF ASSETS - NET

	Note	30-September 2008 (Rupees in '000)	31-December 2007
Surplus on revaluation of securities - net of tax	12.1	(195,052)	32,372
Surplus on revaluation of fixed assets - net of tax	12.2	1,808,539	278,891
		1,613,487	311,263
12.1 Federal Government securities		(104,037)	54,325
Quoted shares		(88,574)	(20,493)
Other securities		(102,209)	16,430
Related deferred tax asset / (liability)		99,768	(17,890)
		(195,052)	32,372
12.2 Surplus on revaluation of fixed assets at the beginning of the period		395,939	407,273
Surplus on revaluation of the Bank's properties during the period		2,021,708	–
Transferred to unappropriated profit in respect of incremental depreciation charged during the period - net of deferred tax		(23,035)	(7,367)
Related deferred tax liability		(12,403)	(3,967)
		(35,438)	(11,334)
		2,382,209	395,939
Less: Related deferred tax liability on:			
– Revaluation of fixed assets at the beginning of the period		117,048	121,015
– Revaluation of Bank's properties during the period		469,025	–
– Incremental depreciation charged during the period transferred to profit and loss account		(12,403)	(3,967)
		573,670	117,048
		1,808,539	278,891



13. CONTINGENCIES AND COMMITMENTS

30-September 31-December
2008 2007
(Rupees in '000)

13.1 Direct Credit Substitutes

Acceptances

6,984,111 5,129,748

13.2 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	5,122,649	4,560,704
– Financial Institutions	529,209	231,879
– Others	3,895,835	2,237,975
	<u>9,547,693</u>	<u>7,030,558</u>

13.3 Trade-related Contingent Liabilities

Letters of credit

32,340,439 35,157,398

13.4 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, 2007 and 2008 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.



13.5 Commitments in respect of forward lending

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

30-September 2008	31-December 2007
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(Rupees in '000)

13.6 Commitments in respect of forward exchange contracts

Purchase	<u>5,109,287</u>	7,620,287
Sale	<u>4,801,273</u>	<u>6,525,727</u>

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

30-September 2008	31-December 2007
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(Rupees in '000)

13.7 Commitments for the acquisition of operating fixed assets

<u>138,493</u>	<u>309,046</u>
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13.8 Commitments in respect of operating leases

Not later than one year	<u>306</u>	<u>1,683</u>
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The Bank has entered into operating lease arrangements whereby vehicles are acquired on lease. The lease rentals are payable over a period upto two months.

13.9 Other Commitments

Commitment in respect of resale transactions of listed equity securities	<u>126,235</u>	<u>58,056</u>
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14. MARK-UP / RETURN / INTEREST EARNED

	Nine months period to 30-September 2008	Nine months period to 30-September 2007
	(Rupees in '000)	
On loans and advance to		
– Customers	6,904,700	4,781,682
– Financial institutions	127,713	78,573
On investments	2,401,253	2,064,257
On deposits with financial institutions	127,359	200,395
On securities purchased under resale agreements	259,161	133,850
On call money lendings	47,583	87,504
	<u>9,867,769</u>	<u>7,346,261</u>

15. MARK-UP / RETURN / INTEREST EXPENSED

Deposits	4,727,341	3,526,031
Securities sold under repurchase agreement borrowings	67,373	36,120
Sub-ordinated loan - TFCs	246,463	235,265
Borrowings from State Bank of Pakistan		
– Under Export Refinance Scheme	283,911	368,858
– Under Long Term Financing for Export Oriented Projects	51,241	47,386
Other short term borrowings	45,827	54,948
	<u>5,422,156</u>	<u>4,268,608</u>

16. OTHER INCOME

Gain on sale of listed securities	25,600	111,244
(Loss) / gain on redemption of units of open ended mutual fund	(50,853)	260,480
Gain on redemption of held for trading investments	52	209
Gain on disposal of operating fixed assets	11,325	10,013
Other receipts	184,821	153,018
	<u>170,945</u>	<u>534,964</u>



	31-December 2007			Total
	Associates	Non Executive Directors	Key Management Personnel	
(Rupees in '000)				
Deposits				
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	202,702	11,668	11,283	225,653
Advances				
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	135,143	91	2,600	137,834

	Nine Months period to 30-September 2008			Total
	Associates	Non Executive Directors	Key Management Personnel	
(Rupees in '000)				
Mark-up earned	28,273	10	37	28,320
Mark-up expensed	14,440	1,067	2,643	18,150
Bank charges and commission	6,565	4	7	6,576
Salaries and allowances	–	–	54,535	54,535
Bonus	–	–	10,969	10,969
Compensated absences	–	–	–	–
Contribution to defined contribution plan	–	–	1,761	1,761
Contribution to defined benefit plan	–	–	1,582	1,582
Staff provident fund	–	–	–	52,233
Directors' fee	–	650	–	650
Insurance claim received	61,320	–	–	61,320
Insurance premium paid	71,698	–	–	71,698
Dividend income	71,420	–	–	71,420
Dividend paid	10,318	–	–	10,318
Brokerage and advisory income	–	992	–	992



Nine Months period to 30-September 2007

	Associates	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)			
Mark-up earned	21,998	1	779	22,778
Mark-up expensed	16,811	219	3,231	20,261
Bank charges and commission	1,133	10	29	1,172
Salaries and allowances	-	-	51,933	51,933
Bonus	-	-	7,265	7,265
Compensated absences	-	-	212	212
Contribution to defined contribution plan	-	-	2,121	2,121
Contribution to defined benefit plan	-	-	1,402	1,402
Staff provident fund	-	-	-	38,073
Directors' fee	-	530	-	530
Insurance claim received	2,888	-	-	2,888
Insurance premium paid	88,094	-	-	88,094
Dividend income	2,672	-	-	2,672
Dividend paid	6,560	-	-	6,560
Brokerage and advisory income	-	-	-	-



18. ISLAMIC BANKING BUSINESS

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

	30-September 2008	31-December 2007
	(Rupees in '000)	
Islamic Banking Funds	250,000	250,000
Deposits and Other Accounts	1,493,713	835,725
Due to Head Office	251,471	1,322,230
Murabaha Financing	516,369	1,007,878
Ijara Financing	598,398	639,852
Diminishing Musharaka	430,052	233,423

19. DATE OF AUTHORIZATION

These consolidated condensed interim financial statements were authorized for issue by the Board of Directors in their meeting held on 28, October 2008.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SHAMEEM AHMED
Director

ANWAR HAJI KARIM
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,
Ataf 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 REGAL CHOWK BRANCH

Preedy Street, Saddar.
Phones : (92-21) 2700929-32
Fax : (92-21) 2700934

20 SOLDIER BAZAR BRANCH

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

21 GARDEN BRANCH

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

22 FATIMA JINNAH COLONY BRANCH

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

23 P.I.B. COLONY BRANCH

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

24 ALLAMA IQBAL ROAD BRANCH

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

25 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

26 BAHADURABAD BRANCH

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

27 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

28 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

29 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

30 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

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

- 31 BALOCH COLONY BRANCH**
Plot No. SA/14, Block-3,
Karachi Administration Co. Housing
Society.
Phones: (92-21) 4301202-05
Fax : (92-21) 4301206
- 32 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
- 33 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
- 34 MALIR CITY BRANCH**
Plot No. G/1-278/9-VIII C13,
Malir City, Shahrah-e-Faisal.
Phones: (92-21) 4117432-34
Fax : (92-21) 4117435
- 35 MEMON GOTH BRANCH**
Plot No. 485, Memon Goth,
Malir Gadap Town.
Phones: (92-21) 4562415-18
Fax : (92-21) 4562419
- 36 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
- 37 LANDHI BRANCH**
Plot No. C-4/A, Scheme No. 3,
Landhi Town Ship.
Phones: (92-21) 5028991-95
Fax : (92-21) 5028996
- 38 GULSHAN-E-HADEED BRANCH**
Plot No. C-29, Phase-I, Bin Qasim.
Phones: (92-21) 4717475, 4721502-04
Fax : (92-21) 4712604
- 39 PORT QASIM BRANCH**
Plot No. CP-2/14, Commercial Area,
Port Qasim Authority.
Phones: (92-21) 4720273-78
Fax : (92-21) 4720275
- 40 PAKISTAN STEEL MILLS BRANCH**
Pipri Bin Qasim.
Phones: (92-21) 4750617-4200666
Fax : (92-21) 4750618
- 41 CLIFTON BRANCH**
Shaheen Centre, Block-7, K.D.A.
Scheme No. 5, Clifton.
Phones: (92-21) 5821882-4
Fax : (92-21) 5821885
- 42 ZAMZAMA BRANCH**
16-C, Commercial Lane 3, Phase V,
Zamzama Boulevard, D.H.A.
Phones: (92-21) 5302230-37
Fax : (92-21) 5302223
- 43 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
- 44 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
- 45 KHAYABAN-E-RAHAT BRANCH**
Plot No. 14-C, Lane-3, Phase VI, DHA.
Phones: (92-21) 5349787-89, 5349779
Fax : (92-21) 5349778
- 46 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
- 47 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
- 48 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
- 49 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
- 50 GIZRI BRANCH**
Plot No. 1, Shop No. 10,
Mustafa Centre, Upper Gizri.
Phones: (92-21) 5831862-3, 5831866
Fax : (92-21) 5831941
- 51 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
- 52 9TH COMMERCIAL STREET BRANCH**
Plot No. 113, Phase IV,
9th Commercial Street,
Defence Housing Authority.
Phones: (92-21) 5397781-4
Fax : (92-21) 5397785
- 53 MEHMOODABAD BRANCH**
Plot No. 545, Survey No. 692, MAC-II,
Mehmoodabad No. 3.
Phones: (92-21) 5392291-94
Fax : (92-21) 5392295
- 54 KORANGI ROAD BRANCH**
Speedy Towers Plot No. 131/1
Phase-I, Defence Housing Authority.
Phones: (92-21) 5386797-99
Fax : (92-21) 5386796
- 55 KORANGI INDUSTRIAL AREA BRANCH**
Plot No. ST 2/2, Sector-23,
Korangi Town Ship.
Phones: (92-21) 5114992-5
Fax : (92-21) 5114996
- 56 S.I.T.E., BRANCH**
B/76, S. S. Chambers, S.I.T.E.,
Phones: (92-21) 2571710 -11 & 2571521
Fax : (92-21) 2571522
- 57 METROVILLE BRANCH**
Plot No. E-8, Block-1,
S.I.T.E., Metroville-1.
Phones: (92-21) 6750370-73
Fax : (92-21) 6751215
- 58 ORANGI TOWN BRANCH**
Plot No. 15 & 16, Sector 6/E,
Orangi Township.
Phones: (92-21) 6699291-6661309
Fax : (92-21) 6657854
- 59 SAEEDABAD BRANCH**
Plot No. 602/1, Sector No. 5-J,
Saeedabad, Baldia Township.
Phones: (92-21) 2891687-88, 2891690-91
Fax : (92-21) 2890343
- 60 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
- 61 RIZVIA SOCIETY BRANCH**
D-9, Ishrat Arcade, Rizvia Co-operative
Housing Society, Nazimabad.
Phones: (92-21) 6607992-95
Fax : (92-21) 6607996
- 62 GOLE MARKET BRANCH**
Plot No. 1, Block-III, Mecca Tower,
Nazimabad.
Phones: (92-21) 6708602-05
Fax : (92-21) 6708606
- 63 PAPOSH NAGAR BRANCH**
Plot No. 16, Block-V, Nazimabad.
Phones: (92-21) 6708791-94
Fax : (92-21) 6708795



Branch Network

- 64 HADI MARKET BRANCH**
Plot No. C-3, Shop B-1/GS-12-15, Al-Badar Square, Block-IV, Nazimabad No. 4.
Phones: (92-21) 6707457-60
Fax : (92-21) 6707461
- 65 BARKAT-E-HYDARI BRANCH**
Al-Burhan Arcade, Block-E, North Nazimabad.
Phones: (92-21) 6670115, 6631793-94
Fax : (92-21) 6670116
- 66 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
- 67 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
- 68 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
- 69 SINDHI HOTEL BRANCH**
Plot No.158/16 & 18, Sector 5-E, North Karachi Township.
Phones: (92-21) 6990407, 6990036, 6990106
Fax : (92-21) 6990425
- 70 NORTH KARACHI INDUSTRIAL AREA BRANCH**
Nimra Corner, ST-3, Sector 12-A, North Karachi.
Phones: (92-21) 6954196-98
Fax : (92-21) 6954187
- 71 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
- 72 WATER PUMP BRANCH**
C-21, Block-13, Federal "B" Area, Shahr-e-Pakistan.
Phones: (92-21) 6369125, 6369114-15
Fax : (92-21) 6369216
- 73 HUSSAINABAD BRANCH**
Plot No. R-481, Block-2, KDA Scheme No.16, F.B. Area.
Phone : (92-21) 6806791-93
Fax : (92-21) 6806794
- 74 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
- 75 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
- 76 LIAQUATABAD BRANCH**
Plot No. 1 & 2, Shop No. 2 & 3 Block No. 3, Liaquatabad Township.
Phones: (92-21) 4132312, 4133160
Fax : (92-21) 4133479
- 77 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
- 78 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
- 79 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
- 80 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
- 81 GULISTAN-E-JAUHAR BRANCH**
Shahlimar Shopping Centre, Block-17, Gulistan-e-Jauhar.
Phones: (92-21) 4010921-22, 4010961
Fax : (92-21) 4010911
- 82 FORT CORNER BRANCH**
Plot No. SB-36, Fort Corner Shopping Mall, Block-14, Gulistan-e-Jauhar.
Phones: (92-21) 4661061-65
Fax : (92-21) 4661060
- 83 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
- 84 ABUL HASSAN ISPAHANI ROAD BRANCH**
Chapal Garden, Abul Hassan Isphahani Road.
Phones: (92-21) 4657593-96
Fax : (92-21) 4657597
- 85 CENTRUM SHOPPING MALL BRANCH**
Plot No. LA-1, Block-21, Rashid Minhas Road, F.B. Area.
Phones: (92-21) 6821405-08
Fax : (92-21) 6821349
- 86 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
- 87 NEW SABZI MANDI BRANCH**
Administration Block, New Sabzi Mandi Super Highway.
Phones: (92-21) 6870841, 6870843, 6870740
Fax : (92-21) 6870844
- 88 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
- 89 ISLAMIC BANKING BRANCH**
20-A/1, Block-6, Shahr-e-Faisal, P.E.C.H.S.,
Phones: (92-21) 4392411-13
Fax : (92-21) 4392443
- GHARO**
90 Main National Highway
Gharo Distt. Thatta.
Phones: (92-298) 760215-16
Fax : (92-298) 760217
- HUB CHOWKI**
91 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



Branch Network

LAHORE

92 MAIN BRANCH

87, Shahrah-e-Quaid-e-Azam.
Phones: (92-42) 6375821-3 & 111-786-110
Fax : (92-42) 6369037

93 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

94 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

95 GULBERG BRANCH

23-A/K, Gulberg II.
Phones: (92-42) 5750469 & 5750144
Fax : (92-42) 5750145

96 PECO ROAD BRANCH

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

97 CAVALRY GROUND BRANCH

85, Cavalry Ground Extension,
Commercial Area Cantt.
Phones: (92-42) 6603212-16-17
Fax : (92-42) 6671820

98 DEFENCE BRANCH

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

99 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

100 ALLAMA IQBAL TOWN BRANCH

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

101 SHAHALAM MARKET BRANCH

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

102 CIRCULAR ROAD BRANCH

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

103 CHOWK SHAH ALAM GATE BRANCH

R-121, Circular Road.
Chowk Shah Alam Gate.
Phones: (92-42) 76721164-65
Fax : (92-42) 76721180

104 AZAM CLOTH MARKET BRANCH

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

105 NEW ANARKALI BRANCH

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

106 BRANDRETH ROAD BRANCH

52, Brandreth Road, Lahore.
Phones: (92-42) 7320253-5, 7311079
Fax : (92-42) 7117288

107 MCLEOD ROAD BRANCH

65-Mcleod Road.
Phones: (92-42) 6278934-35
Fax : (92-42) 6278820

108 ICCHRA BRANCH

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

109 BADAMI BAGH BRANCH

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

110 BILAL GANJ BRANCH

Sheesh Mahal Park.
Phones: (92-42) 7110461-63-64
Fax : (92-42) 7110462

111 TIMBER MARKET BRANCH

Timber Market, Ravi Road.
Phones: (92-42) 7720900-7724609-11
Fax : (92-42) 7720901

112 GULSHAN-E-RAVI BRANCH

5-F, Main Boulevard, Gulshan-e-Ravi.
Phones: (92-42) 7467724, 7466624
Fax : (92-42) 7416272

113 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

114 JOHAR TOWN BRANCH

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

115 THOKAR NIAZ BAIG BRANCH

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

116 BAGHBANPURA BRANCH

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

117 SHADBAGH BRANCH

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

118 ISLAMIC BANKING BRANCH

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

119 REGAL CHOWK BRANCH

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

120 SAMANABAD BRANCH

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

121 ISLAMPURA BRANCH

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

122 SHADMAN COLONY BRANCH

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

123 CHOWK YATEEM KHANA BRANCH

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

124 GHARI SHAHU BRANCH

84-G, Allama Iqbal Road,
Mauza Ghari Shahu Cantt.
Phones: (92-42) 6294148-50
Fax : (92-42) 6294151

125 SHAHDARA BRANCH

Opp. Rustam Sohrab Factory,
Sheikhupura Road, Tehsil Shahdara.
Phones: (92-42) 7940171-73
Fax : (92-42) 7940174

126 MODEL TOWN BRANCH

21, Central Commercial Market,
Model Town Society.
Phones: (92-42) 5915502-4
Fax : (92-42) 5915505

127 BUND ROAD BRANCH

Plot No. 691-Bank Road,
Chohan Park, Main Bund Road.
Phones: (92-42) 7151083-85
Fax : (92-42) 7151086



Branch Network

128 FEROEZPUR ROAD BRANCH

Khasra No. 3386/262, Muza Attari
Saroba Cantonment Area, (18-KM,
Main Ferozpur Road.
Phones: (92-42) 5923627-8, 5923648
Fax : (92-42) 5923649

MULTAN

129 MAIN BRANCH

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

130 HUSSAIN AGAHI BRANCH

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

131 GHALLA MANDI BRANCH

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

132 GULGASHT BRANCH

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

133 ADDA BOSAN BRANCH

Bosan Road, Adda Bosan,
Teh: & Distt: Multan.
Phones: (92-61) 4595006-8
Fax : (92-61) 4595009

134 ISLAMIC BANKING BRANCH

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

135 SHAH RUKNE ALAM COLONY BRANCH

79-C, Block-C, Shah Rukn-e-Alam
Colony, Multan.
Phones: (92-61) 6782961-2
Fax : (92-61) 6782963

PULL KHARAN

136 Mauza Hanjani, Jalalpur Pir Wala Road,
Tehsil Shujabad, District Multan.
Phones: (92-061) 4042270-71
Fax : (92-061)

KHAN BELA BRANCH

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

ZAHIR PIR BRANCH

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

TIBBA SULTANPUR BRANCH

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

GAGGO MANDI

140 Sheikh Fazil Road,
Teh: Burewala, Distt. Vehari.
Phones: (92-67) 3501231-2
Fax : (92-67) 3501233

KARKHANA BAZAR

141 35-A, Karkhana Bazar,
Near Ghalla Mandi. Distt: Vehari.
Phones: (92-67) 3360028, 3360029
Fax : (92-67) 3360031

PARCO BRANCH

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

SADIQABAD

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

RAHIM YAR KHAN

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

KHANPUR

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

BAHAWALPUR

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

147 UCH SHARIF TOWN BRANCH

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

D.G. KHAN

148 83-Block-10, New College Road,
Dera Ghazi Khan.
Phones: (92-64) 2468470, 2468471-3
Fax : (92-64) 2468474

BUREWALA

149 67/F Vehari Road, Burewala
Phones: (92-67) 3772531-33
Fax : (92-67) 3772534

FAISALABAD

150 MAIN BRANCH

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

151 MILLAT ROAD BRANCH

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

152 MADINA TOWN BRANCH

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

KHURRIANWALA

153 Kamal Spinning Mills, 4th KM,
Khurrianwala-Jaranwala Road,
Distt: Faisalabad.
Phones: (92-041) 4363144-5
Fax : (92-041) 4363146

FEROZWATOAN

154 Main Gate, Shafi Spinning Mills Ltd.,
Faisalabad Sheikhpura Road,
Ferozwatoan Distt. Sheikhpura.
Phones: (92-056) 3730301-2
Fax : (92-056) 3730303

KAMALIA SUGAR MILLS

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

SAHIWAL

156 271, Block-2, High Street (Jinnah Road).
Phones: (92-40) 4466021 & 4467021
Fax : (92-40) 4464031

OKARA

157 29, Block-A, Mandi Road, Okara.
Phones: (92-44) 2528175-2528241
Fax : (92-44) 2524789

KASUR

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

SHEIKHPURA

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

GUJRANWALA

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



Branch Network

161 PEOPLES COLONY

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

WAZIRABAD

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

SIALKOT

163 Paris Road.
Phones: (92-52) 4598407 & 111-786-110
Fax : (92-52) 4597064

GUJRAT

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

DINGA (DISTT. GUJRAT)

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

KHARIAN

166 G.T. Road, Kharian City,
District Gujrat, Punjab.
Phone : (92-537) 536178-80
Fax : (92-537) 536167

ISLAMABAD

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

168 F-10 MARKAZ BRANCH

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

169 I-8 MARKAZ BRANCH

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

170 I-10 MARKAZ BRANCH

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

171 BARA KAHU BRANCH

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

RAWALPINDI

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

173 CITY BRANCH

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

174 MURREE ROAD BRANCH

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

175 WAH CANTONMENT BRANCH

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

176 CHAKLALA SCHEME-III BRANCH

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

GUJAR KHAN

177 Plot No. D-39, G.T. Road,
Tehsil: Gujrat, Distt: Rawalpindi.
Phones: (92-051) 3511601
Fax : (92-051) 3511602

ABBOTTABAD

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

PESHAWAR

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

180 JAMRUD ROAD BRANCH

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

181 ASHRAF ROAD BRANCH

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

182 UNIVERSITY ROAD BRANCH

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

SALEH KHANA

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

MATHANICHANGAN SWABI

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

MIRPUR (AZAD KASHMIR)

185 82-A/B, Allama Iqbal Road, Sector B-4.
Phone : (92-58610) 45064
Fax : (92-58610) 44766

MIRPURKHAS

186 Plot No. 488 & 489, Ward A, Station Road,
Phones: (92-233) 874524, 874525
Fax : (92-233) 874522

NAWABSHAH

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

QAZI AHMED BRANCH

188 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

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



Branch Network

HYDERABAD

190 MAIN BRANCH

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

191 QASIMABAD BRANCH

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

192 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

193 NEW SAEEDABAD BRANCH

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

194 HALA NAKA BRANCH

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

195 LATIFABAD BRANCH

Block-D, Unit No. 7,
Latifabad, Hyderabad.
Phones: (92-22) 381807273
Fax : (92-22) 3818070

HINGORJA

196 Plot No. 371, Sami Sagyoon Road,
Tehsil: Sobhodero, Distt. Khairpur.
Phones: (92-0243) 740596
Fax : (92-0243) 740597

SUKKUR

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

BHIRIA ROAD

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

MORO

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

TANDO ADAM

200 Plot No. 236, Shah Complex, Near
Muhammadi Chowk, Tando Adam, Sindh.
Phone : (92-0235) 576284
Fax : (92-0235) 576315

LARKANA

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

MEHRABPUR

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

SANGHAR

203 Plot No. 938-1 & 938-2, Ward-B
M.A. Jinnah Road, Sanghar.
Phones: (92-235) 543102, 543103
Fax : (92-235) 542849

DAHARKI

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

TURBAT

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

QUETTA

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

207 ISLAMIC BANKING BRANCH

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

GAWADAR

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

FAZILPUR

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

JHELUM

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

SARGODHA

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

MANDI BHAUDDIN

212 Ghalla Mandi,
Bank Road, Mandi Bahauddin.
Phones: (92-0546) 501722, 502922
Fax : (92-0546) 503304

CHAKWAL

213 B-VII, 11A, Ejaz Plaza,
Opp. Govt. Boys College Talagang Road.
Phones: (92-0543) 540050
Fax : (92-0543) 540049

TOBA TEK SINGH

214 Plot No. 102, Chak No. 326-GB,
Allama Iqbal Road, Talab Bazar.
Phones: (92-046) 2514017-19
Fax : (92-046) 2514020

SHIKARPUR

215 Plot No. 5/137, Opposite Gate
Sabzi Mandi Stuart Gunj.
Phones: (92-0726) 512519-20
Fax : (92-0726) 520776

NAROWAL

216 Kutchery Road.
Phones: (92-0542) 411331-2
Fax : (92-0542) 414413

OVERSEAS OPERATION □ BAHRAIN

217 1302 Almoayyed Tower,
Al Seef District, P.O. Box 50786
Manama, Kingdom of Bahrain.
Phone : (92-973) 1756-4044
Fax : (92-973) 1756-4033

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

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