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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	Ernst & Young Ford Rhodes Sidat Hyder 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, 2009.

Alhamdulillah, during the period under review, the performance of the Bank continued to be satisfactory. The deposits increased to Rs.175.9 billion as compared to Rs. 144.4 billion on December 31, 2008. In the same period, advances decreased to Rs. 95.5 billion from Rs. 100.2 billion, while investments increased to Rs. 93.1 billion from Rs. 48.2 billion. Foreign Trade Business volume has also been satisfactory, considering the prevailing global and domestic economic conditions. The pre-tax profit of the Bank for the nine months period ended September 30, 2009 was Rs. 3,244.4 million as compared to Rs. 2,690.6 million during the corresponding period last year.

Your Bank has a network of 249 branches consisting of 248 branches in major 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 last quarter of the year 2009.

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

Finally, we wish to thank our customers for their continued support and confidence, the State Bank of Pakistan for their guidance, and local and foreign correspondents for their cooperation. We also thank all our staff members who have worked hard to achieve satisfactory results in these challenging times.

Karachi: October 21, 2009

ALI RAZA D. HABIB
Chairman



**INTERIM CONDENSED UNCONSOLIDATED BALANCE SHEET
AS AT 30 SEPTEMBER 2009**

	Note	30-September 2009 (Un-audited) (Rupees in '000)	31-December 2008 (Audited)
ASSETS			
Cash and balances with treasury banks		15,512,167	11,936,275
Balances with other banks		4,753,078	3,621,152
Lendings to financial institutions		–	295,396
Investments	4	93,134,069	48,234,497
Advances	5	95,504,291	100,196,996
Operating fixed assets		9,459,105	9,166,020
Deferred tax assets		–	–
Other assets		4,037,382	3,873,196
		222,400,092	177,323,532
LIABILITIES			
Bills payable		2,632,001	2,232,334
Borrowings		21,008,654	12,369,743
Deposits and other accounts	6	175,859,699	144,389,563
Sub-ordinated loans	7	4,845,400	2,846,940
Liabilities against assets subject to finance lease		–	324,791
Deferred tax liabilities		747,763	731,601
Other liabilities		4,032,462	2,795,610
		209,125,979	165,690,582
NET ASSETS		13,274,113	11,632,950
REPRESENTED BY			
Share capital		6,101,370	4,785,388
Reserves		3,488,447	3,062,830
Unappropriated profit		1,824,482	2,118,986
		11,414,299	9,967,204
Surplus on revaluation of assets - net of tax	8	1,859,814	1,665,746
		13,274,113	11,632,950
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The annexed notes 1 to 15 form an integral part of these interim condensed unconsolidated financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



INTERIM CONDENSED UNCONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

	Note	Nine months period ended		Quarter ended	
		30-September 2009	30-September 2008	30-September 2009	30-September 2008
(Rupees in '000)					
Mark-up / return / interest earned	10	16,129,404	9,854,740	5,482,257	3,853,517
Mark-up / return / interest expensed	11	(9,438,312)	(5,423,041)	(3,309,778)	(2,074,476)
Net mark-up / return / interest income		6,691,092	4,431,699	2,172,479	1,779,041
(Provision) / reversal of provision against non-performing loans and advances:					
- Specific provision		(320,980)	(138,741)	(51,031)	(107,262)
- General provision against consumer advances (as per SBP regulations)	5.2	10,055	(18,968)	2,311	(6,000)
- General provision	5.3	(800,000)	(400,000)	(275,000)	(400,000)
Provision for diminution in the value of available for sale investments		-	(66,153)	-	(32,000)
Bad debts written off directly		-	-	-	-
		(1,110,925)	(623,862)	(323,720)	(545,262)
Net mark-up / return / interest income after provisions		5,580,167	3,807,837	1,848,759	1,233,779
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income		746,566	677,037	239,584	236,229
Dividend income		64,991	379,680	43,818	121,394
Income from dealing in foreign currencies		347,714	842,986	74,066	348,836
Gain / (loss) on sale / redemption of securities		151,766	(38,872)	129,175	-
Unrealised gain / (loss) on revaluation of investments classified as held-for-trading		-	-	-	-
Other income		195,946	189,553	68,683	58,408
Total non mark-up / interest income		1,506,983	2,050,384	555,326	764,867
		7,087,150	5,858,221	2,404,085	1,998,646
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses		(3,842,503)	(3,165,877)	(1,357,321)	(1,138,478)
Other provisions / assets written off		-	-	-	-
Other charges		(266)	(1,786)	(16)	(59)
Total non mark-up / interest expenses		(3,842,769)	(3,167,663)	(1,357,337)	(1,138,537)
		3,244,381	2,690,558	1,046,748	860,109
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		3,244,381	2,690,558	1,046,748	860,109
Taxation - Current		(1,321,136)	(837,731)	(533,363)	(388,379)
- Prior years		-	-	-	-
- Deferred		72,525	(30,260)	97,788	101,733
		(1,248,611)	(867,991)	(435,575)	(286,646)
PROFIT AFTER TAXATION		1,995,770	1,822,567	611,173	573,463
			(Restated)		(Restated)
Basic and diluted earnings per share	Rupees	3.27	2.99	1.00	0.94

The appropriations of profit and the balance of unappropriated profit are reflected in the statement of changes in equity. The annexed notes 1 to 15 form an integral part of these interim condensed unconsolidated financial statements.

ALI RAZA D. HABIB Chairman	ABBAS D. HABIB Chief Executive and Managing Director	SYED MAZHAR ABBAS Director	ANWAR HAJI KARIM Director
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**INTERIM CONDENSED UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
(UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009**

	Share Capital	Capital Reserve	Revenue Reserves			Unapp- ropriated Profit	Total
		Statutory Reserve	Special Reserve	General Reserve	Exchange Translation Reserve		
(Rupees in '000)							
Balance as at 01 January 2008	3,681,068	1,857,479	126,500	540,000	3,970	1,804,740	8,013,757
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	23,035	23,035
Effect of 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 (Rs. 1.5 per share)	-	-	-	-	-	(552,160)	(552,160)
Issue of Bonus Shares in the ratio of 3 shares for every 10 shares held	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
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	7,678	7,678
Effect of translation of net investment in foreign branch	-	-	-	-	(1,580)	-	(1,580)
Profit for the period	-	-	-	-	-	602,449	602,449
Total recognised income and expense for the period	-	-	-	-	(1,580)	610,127	608,547
Transfer to Statutory Reserve	-	120,490	-	-	-	(120,490)	-
Balance as at 31 December 2008	4,785,388	2,342,482	126,500	540,000	53,848	2,118,986	9,967,204
Transfer from surplus on revaluation of fixed assets - net	-	-	-	-	-	23,035	23,035
Effect of translation of net investment in foreign branch	-	-	-	-	26,463	-	26,463
Profit for the period	-	-	-	-	-	1,995,770	1,995,770
Total recognised income and expense for the period	-	-	-	-	26,463	2,018,805	2,045,268
Transfer to Statutory Reserve	-	399,154	-	-	-	(399,154)	-
Cash dividend (Rs. 1.25 per share)	-	-	-	-	-	(598,173)	(598,173)
Issue of Bonus Shares in the ratio of 2.75 shares for every 10 shares held	1,315,982	-	-	-	-	(1,315,982)	-
Balance as at 30 September 2009	6,101,370	2,741,636	126,500	540,000	80,311	1,824,482	11,414,299

The annexed notes 1 to 15 form an integral part of these interim condensed unconsolidated financial statements.

ALI RAZA D. HABIB
Chairman

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

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



INTERIM CONDENSED UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)

	30-September 2009	30-September 2008
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	3,244,381	2,690,558
Less : Dividend income	(64,991)	(379,680)
	3,179,390	2,310,878
Adjustments for:		
Depreciation	414,634	332,347
Amortisation	24,139	19,029
Provision against non-performing loans and advances	1,115,762	557,709
Provision for diminution in the value of available for sale investments	-	66,153
(Gain) / loss on sale / redemption of securities	(151,766)	38,872
Provision for defined benefit plan	53,000	40,000
Charge for compensated absences	25,000	32,000
Gain on disposal of operating fixed assets	(24,974)	(11,325)
Financial charges on leased assets	15,860	47,617
	1,471,655	1,122,402
	4,651,045	3,433,280
Decrease / (Increase) in operating assets		
Lendings to financial institutions	295,396	4,112,429
Advances	3,581,780	(22,506,548)
Other assets (excluding advance taxation)	(167,927)	(779,077)
	3,709,249	(19,173,196)
Increase / (Decrease) in operating liabilities		
Bills payable	399,667	(403,117)
Borrowings	8,638,911	4,128,962
Deposits and other accounts	31,470,163	22,047,840
Other liabilities (excluding provision for taxation)	972,587	107,996
	41,481,328	25,881,681
Cash inflow before tax	49,841,622	10,141,765
Income tax paid	(1,148,521)	(596,892)
Net cash flow from operating activities (balance carried forward)	48,693,101	9,544,873

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*



FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

	30-September 2009	30-September 2008
	(Rupees in '000)	
Net cash flow from operating activities (balance brought forward)	48,693,101	9,544,873
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available for sale securities	(45,380,083)	(4,726,354)
Proceeds from investments in held to maturity securities	1,014,561	230,444
Investments in associate and subsidiary company	(50,000)	(83,100)
Dividend received	61,525	380,370
Investments in operating fixed assets	(730,019)	(1,475,484)
Proceeds from sale of operating fixed assets	30,311	14,514
Net cash flow from investing activities	(45,053,705)	(5,659,610)
CASH FLOW FROM FINANCING ACTIVITIES		
Receipt / (payments) of sub-ordinated loans - net	1,998,460	(1,140)
Payment of lease obligations	(340,651)	(286,064)
Dividend paid	(589,387)	(543,024)
Net cash flow from financing activities	1,068,422	(830,228)
Increase in cash and cash equivalents	4,707,818	3,055,035
Cash and cash equivalents at the beginning of the period	15,557,427	14,371,242
Cash and cash equivalents at the end of the period	20,265,245	17,426,277

The annexed notes 1 to 15 form an integral part of these interim condensed unconsolidated financial statements.

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



NOTES TO THE INTERIM CONDENSED UNCONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

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 249 branches (31 December 2008: 225 branches) including a wholesale branch (31 December 2008: 01) in the Kingdom of Bahrain, a branch (31 December 2008 :01) in Karachi Export Processing Zone and 06 (31 December 2008: 04) Islamic Banking branches.

2. STATEMENT OF COMPLIANCE

- 2.1 These interim condensed unconsolidated financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan (ICAP) as are notified under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and regulations / directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). Wherever the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or regulations / directives issued by SECP and SBP differ with the requirements of IFRS or IFAS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the requirements of the said regulations / directives shall prevail.
- 2.2 The SBP vide BSD Circular No. 10, dated 26 August 2002 has deferred the applicability of International Accounting Standard (IAS) - 39, "Financial Instruments: Recognition and Measurement" and IAS - 40, "Investment Property" for banking companies till further instructions. Further, according to the notification of SECP dated 28 April 2008, IFRS - 7 "Financial Instruments: Disclosure" has not been made applicable for banks. Accordingly, the requirements of these standards have not been considered in the preparation of these interim condensed unconsolidated financial statements. However, investments have been classified, accounted for and valued in accordance with the requirements of various circulars issued by SBP.



- 2.3 The disclosures made in these interim condensed unconsolidated financial statements have been limited based on the format prescribed by SBP vide BSD Circular Letter No. 2, dated 12 May 2004 and IAS - 34 "Interim Financial Reporting" and do not include all the information required in the annual financial statements. Accordingly, these interim condensed unconsolidated financial statements should be read in conjunction with the annual financial statements of the Bank for the year ended 31 December 2008.
- 2.4 These are separate interim condensed unconsolidated financial statements of the Bank in which investments in subsidiaries and associates are reported on the basis of direct equity interest and are not consolidated or accounted for by using equity method of accounting.

3. ACCOUNTING POLICIES

- 3.1 The accounting policies adopted in the preparation of these interim condensed unconsolidated financial statements are consistent with those applied in the preparation of the annual financial statements of the Bank for the year ended 31 December 2008, except for the change in accounting policy resulting from the adoption of IFAS- 2 "Ijarah". The standard became effective during the period and deals with the accounting for ijarah financing contracts undertaken by the Islamic Banking branches of the Bank. The standard is applicable prospectively for Ijarah contracts entered into on or after 01 January 2009. As a result of application of this standard, the Bank has recorded the assets leased out under ijarah arrangements at cost less depreciation and impairment, if any. The rentals from ijarah are recognised as income in the profit and loss account over the term of the contract. Previously, the Ijarah arrangements were accounted for by the Bank as finance leases in accordance with the accounting policy as stated in note 6.4 of the annual financial statements of the Bank for the year ended 31 December 2008. Had the Bank applied its previous accounting policy in respect of ijarah contracts entered into on or after 01 January 2009, the net profit for the period and total assets would have been increased by Rs. 3.603 million.



4. INVESTMENTS

Note	30-September 2009 (Un-audited)			31-December 2008 (Audited)		
	Held by Bank	Given as Collateral	Total	Held by Bank	Given as Collateral	Total
	(Rupees in '000)					
Available for Sale Securities						
Market Treasury Bills	63,253,771	5,900,962	69,154,733	39,178,143	497,549	39,675,692
Pakistan Investment Bonds	6,841,266	-	6,841,266	1,408,123	-	1,408,123
Foreign Currency Bonds	329,576	-	329,576	394,929	-	394,929
Sukuk Certificates	5,698,395	-	5,698,395	1,208,197	-	1,208,197
Term Finance Certificates	6,408,205	-	6,408,205	706,739	-	706,739
Ordinary shares of listed companies and closed end mutual funds	130,178	-	130,178	190,357	-	190,357
Ordinary shares of unlisted companies	35,700	-	35,700	35,700	-	35,700
Open ended mutual funds	600,000	-	600,000	105,000	-	105,000
S.W.I.F.T.	6,329	-	6,329	5,805	-	5,805
	83,303,420	5,900,962	89,204,382	43,232,993	497,549	43,730,542
Held to Maturity Securities 4.1						
Pakistan Investment Bonds	1,540,835	-	1,540,835	2,058,011	-	2,058,011
Foreign Currency Bonds	-	-	-	394,297	-	394,297
Sukuk Certificates	440,409	-	440,409	419,444	-	419,444
Term Finance Certificates	656,841	-	656,841	780,894	-	780,894
	2,638,085	-	2,638,085	3,652,646	-	3,652,646
Associates						
Habib Sugar Mills Limited	180,977	-	180,977	180,977	-	180,977
Habib Asset Management Ltd.	33,750	-	33,750	33,750	-	33,750
First Habib Income Fund	750,000	-	750,000	750,000	-	750,000
First Habib Stock Fund	50,000	-	50,000	-	-	-
	1,014,727	-	1,014,727	964,727	-	964,727
Subsidiaries						
- AL Habib Capital Markets (Private) Limited	200,000	-	200,000	200,000	-	200,000
- AL Habib Financial Services Limited	62,850	-	62,850	62,850	-	62,850
	262,850	-	262,850	262,850	-	262,850
Investments at cost	87,219,082	5,900,962	93,120,044	48,113,216	497,549	48,610,765
Provision for diminution in the value of investments	(83,253)	-	(83,253)	(167,757)	-	(167,757)
Investments net of provisions	87,135,829	5,900,962	93,036,791	47,945,459	497,549	48,443,008
Surplus / (deficit) on revaluation of available for sale investments-net	8.1 66,210	31,068	97,278	(208,511)	-	(208,511)
Investments after revaluation of available for sale investments	87,202,039	5,932,030	93,134,069	47,736,948	497,549	48,234,497

4.1 As of the balance sheet date the market value of held to maturity investments amounted to Rs. 2,440 million (31 December 2008: Rs. 3,222 million).



5. ADVANCES

	Note	30-September 2009 (Un-audited) (Rupees in '000)	31-December 2008 (Audited)
Loans, cash credits, running finances, etc.			
– In Pakistan		85,042,930	90,873,728
– Outside Pakistan		1,915,364	2,212,836
		86,958,294	93,086,564
Net investment in finance lease / ijara financing			
– In Pakistan		664,972	685,722
Murabaha financing / receivable		1,556,207	743,719
Bills discounted and purchased (excluding market treasury bills)			
– Payable in Pakistan		1,869,610	1,877,868
– Payable outside Pakistan		6,771,124	5,008,499
		8,640,734	6,886,367
Advances - gross	5.1	97,820,207	101,402,372
Provision for non-performing advances			
– Specific		(787,180)	(466,585)
– General provision against consumer advances (as per SBP regulations)	5.2	(28,736)	(38,791)
– General provision	5.3	(1,500,000)	(700,000)
		(2,315,916)	(1,205,376)
Advances - net of provisions		95,504,291	100,196,996

5.1 Advances include Rs. 1,163.124 million (31 December 2008: Rs. 862.550 million) which have been placed under non-performing status as detailed below:

Category of classification	30-September 2009 (Un-Audited)									
	Classified advances			Provision required			Provision held			
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total	Total
Other assets especially mentioned	89	-	89	-	-	-	-	-	-	-
Substandard	23,037	-	23,037	5,660	-	5,660	5,660	-	-	5,660
Doubtful	328,680	40,325	369,005	164,340	20,162	184,502	164,340	20,162	-	184,502
Loss	770,993	-	770,993	597,019	-	597,019	597,019	-	-	597,019
	1,122,799	40,325	1,163,124	767,019	20,162	787,181	767,019	20,162	-	787,181



31-December 2008 (Audited)

Category of classification	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other assets									
especially mentioned	3,829	-	3,829	-	-	-	-	-	-
Substandard	306,312	-	306,312	14,975	-	14,975	14,982	-	14,982
Doubtful	200,622	-	200,622	99,800	-	99,800	99,811	-	99,811
Loss	351,787	-	351,787	351,787	-	351,787	351,792	-	351,792
	<u>862,550</u>	<u>-</u>	<u>862,550</u>	<u>466,562</u>	<u>-</u>	<u>466,562</u>	<u>466,585</u>	<u>-</u>	<u>466,585</u>

5.2 The Bank has created general provision for consumer portfolio as required by the SBP's Prudential Regulations amounting to Rs. 28.736 million (31 December 2008 : Rs. 38.791 million)

5.3 In line with its prudent policies, the Bank has also created general provision amounting to Rs. 1,500 million (31 December 2008: Rs. 700 million) against it loans and advances portfolio. This general provision is in addition to the requirements of the Prudential Regulations.

6. DEPOSITS AND OTHER ACCOUNTS

30-September 2009 **31-December 2008**
(Un-audited) **(Audited)**
 (Rupees in '000)

Customers

- Fixed deposits	70,581,594	57,183,768
- Savings deposits	29,225,049	22,275,754
- Current accounts - Remunerative	20,031,357	16,866,363
- Current accounts - Non-remunerative	49,568,287	42,970,716
	169,406,287	139,296,601

Financial Institutions

- Remunerative deposits	6,135,788	4,922,248
- Non-remunerative deposits	317,624	170,714
	6,453,412	5,092,962
	175,859,699	144,389,563



	Note	30-September 2009 (Un-Audited)	31-December 2008 (Audited)
(Rupees in '000)			
7. SUB-ORDINATED LOANS			
Term Finance Certificates (TFCs) - I - Quoted, Unsecured	7.1	1,347,300	1,347,840
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	7.2	1,498,500	1,499,100
Term Finance Certificates (TFCs) - III - Unsecured	7.3	1,999,600	–
		4,845,400	2,846,940

7.1 Term Finance Certificates (TFCs) - I - Quoted, Unsecured

Total issue	Rupees 1,350 million
Rating	AA
Rate	Payable six monthly on January 15 and July 15 at average six months KIBOR plus 150 bps
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
Maturity	July 2012

7.2 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
Maturity	February 2015

7.3 Term Finance Certificates (TFCs) - III - Unsecured

Total issue	Rupees 2,000 million
Rating	AA
Rate	Payable quarterly at 15.50% for first five years and 16.00% for next three years
Redemption	3rd - 84th month: 0.56%; 87th, 90th, 93rd and 96th month: 24.86% each
Tenor	8 Years
Maturity	June 2017



		30-September 2009 (Un-Audited)	31-December 2008 (Audited)
	Note	(Rupees in '000)	
8. SURPLUS ON REVALUATION OF ASSETS - NET OF TAX			
Available for sale securities	8.1	81,987	(135,114)
Operating fixed assets	8.2	1,777,827	1,800,860
		<u>1,859,814</u>	<u>1,665,746</u>
8.1 Available for sale securities			
Market Treasury Bills		70,897	25,222
Pakistan Investment Bonds		40,891	(156,583)
Foreign Currency Bonds		10,101	563
Sukuk Certificates		(75,468)	(25,201)
Term Finance Certificates		(23,897)	(54,180)
Ordinary shares of listed companies and closed end mutual funds		50,188	1,668
Open ended mutual funds		24,566	-
		<u>97,278</u>	<u>(208,511)</u>
Related deferred tax (liability) / asset		(15,291)	73,397
		<u>81,987</u>	<u>(135,114)</u>
8.2 Operating fixed assets			
Surplus on revaluation of land and buildings		2,334,959	2,370,395
Related deferred tax liability		(557,132)	(569,535)
		<u>1,777,827</u>	<u>1,800,860</u>
9. CONTINGENCIES AND COMMITMENTS			
9.1 Direct Credit Substitutes			
Stand-by letters of credit		1,298,000	20,739
9.2 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		6,351,494	5,243,256
- Financial Institutions		717,779	553,408
- Others		2,342,960	3,654,461
		<u>9,412,233</u>	<u>9,451,125</u>



30-September 31-December
2009 2008
(Un-Audited) (Audited)
(Rupees in '000)

9.3 Trade-related Contingent Liabilities

Letters of credit	23,438,410	25,498,917
Acceptances	3,665,197	4,085,219
	27,103,607	29,584,136

9.4 Tax Contingencies

9.4.1 The income tax assessments of the Bank have been made by the tax authorities upto and including the assessment / tax year 2008.

In respect of assessment years 1995-1996, 1999-2000 to 2002-2003 and tax years 2003 and 2004, the Income Tax Department has filed appeals against the appellate orders of the Commissioner Income Tax Appeals (CIT Appeals) before the Income Tax Appellate Tribunal (ITAT) on which tax liability, if any, of Rs. 40 million may arise.

For tax years, 2005 to 2007, the CIT Appeals has passed appellate orders by disallowing certain expenses / deductions (including bad debts written-off directly, improvement in leasehold premises, provision against non-performing loans and advances) having an aggregate tax impact of Rs.70.303 million (net of provision made by the Bank of Rs.61.391 million). The Bank has preferred an appeal against the above referred orders of the CIT Appeals.

For the tax year 2008, the tax authorities have amended the return of income filed by the Bank with an additional tax liability of Rs.93.57 million. The Bank has preferred an appeal against the same before the CIT Appeals.

The aggregate financial impact of the above matters on the tax provisions made by the Bank in the financial statements works out to be Rs.203.87 million (31 December 2008: Rs.201.65 million). However, the management, based on the opinion of its tax advisor is confident about the favourable outcome of the above matters and hence, no additional provision has been considered necessary in these interim condensed financial statements.



9.4.2 During the period, amendments were brought in the Income Tax Ordinance, 2001 through the Finance Act 2009 regarding tax allowability of provision against non-performing loans and off balance sheet exposures applicable from tax year 2010 (accounting year 31 December 2009) and onwards. The said amendments made in the tax law do not explicitly provide for a transitional mechanism with regard to the provision for non-performing advances made prior to the applicability of the above amendments. However, the Bank based upon the opinion of its tax advisor, and in view of Circular no. 07/2009 dated 28 July 2009 of ICAP on the subject matter, is confident about the allowability of such provisions relating to prior periods. Accordingly, the tax impact of the same amounting to Rs.416.5 million has been carried forward and treated as a reduction in the deferred tax liability as reported in these interim condensed financial statements.

	30-September 2009 (Un-Audited)	31-December 2008 (Audited)
	(Rupees in '000)	
9.5 Commitments in respect of forward lending		
Commitments to extend credit	<u>1,952,000</u>	<u>1,595,670</u>
9.6 Commitments in respect of forward purchase of securities		
Market treasury bills	-	5,814,865
Sukuk certificates	911,000	-
	<u>911,000</u>	<u>5,814,865</u>
9.7 Commitments in respect of forward exchange contracts		
Purchase	<u>10,580,385</u>	<u>7,661,905</u>
Sale	<u>6,085,871</u>	<u>5,470,527</u>
The maturities of above contracts are spread over a period upto one year.		
9.8 Commitments for the acquisition of operating fixed assets	<u>149,867</u>	<u>198,384</u>



10. MARK-UP / RETURN / INTEREST EARNED

	<u>Nine months period to</u>	
	<u>30-September</u> 2009	<u>30-September</u> 2008
	(Un-Audited)	
	(Rupees in '000)	
On loans and advances to		
– Customers	9,147,648	6,901,704
– Financial institutions	290,188	127,713
	9,437,836	7,029,417
On investments in:		
– Available-for-sale securities	5,993,954	2,131,124
– Held-to-maturity securities	480,938	270,129
	6,474,892	2,401,253
On deposits with financial institutions	18,466	126,771
On securities purchased under resale agreements	194,827	249,716
On call money lendings	3,383	47,583
	16,129,404	9,854,740

<u>Nine months period to</u>	
<u>30-September</u> 2009	<u>30-September</u> 2008
(Un-Audited)	
(Rupees in '000)	

11. MARK-UP / RETURN / INTEREST EXPENSED

Deposits	8,129,372	4,728,521
Securities sold under repurchase agreement borrowings	161,520	67,373
Sub-ordinated loans - Term Finance Certificates	374,204	246,463
Borrowings from SBP	623,695	335,152
Other short term borrowings	149,521	45,532
	9,438,312	5,423,041



12. 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, subsidiaries, associates with or without common directors, retirement benefit funds, directors, key management personnel and their close family members.

Transactions with related parties, during the period, are summarized as follows:

	30-September 2009 (Un-Audited)				
	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Deposits					
At the beginning of the period	572,537	46,459	3,843	44,710	667,549
Received during the period	27,111,524	3,886,671	128,396	8,256,771	39,383,362
Repaid during the period	(26,671,009)	(3,767,541)	(120,964)	(8,229,796)	(38,789,310)
At the end of the period	1,013,052	165,589	11,275	71,685	1,261,601
Advances					
At the beginning of the period	369,000	–	54	641	369,695
Given during the period	211,348	4,977	848	6,876	224,049
Repaid during the period	(267,916)	(4,977)	(880)	(7,068)	(280,841)
At the end of the period	312,432	–	22	449	312,903
	31-December 2008 (Audited)				
	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Deposits					
At the beginning of the year	202,702	161,966	11,668	11,283	387,619
Received during the year	64,139,870	27,758,369	110,591	3,664,366	95,673,196
Repaid during the year	(63,770,035)	(27,873,876)	(118,416)	(3,630,939)	(95,393,266)
At the end of the year	572,537	46,459	3,843	44,710	667,549
Advances					
At the beginning of the year	135,143	–	91	2,600	137,834
Given during the year	969,758	259,978	1,154	3,996	1,234,886
Repaid during the year	(735,901)	(259,978)	(1,191)	(5,955)	(1,003,025)
At the end of the year	369,000	–	54	641	369,695



Nine months period ended 30-September 2009 (Un-Audited)

	Associates	Subsidiaries	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)				
Mark-up earned	22,075	2	3	22	22,102
Mark-up expensed	43,029	6,801	810	4,581	55,221
Bank charges and commission	1,115	39	40	124	1,318
Salaries and allowances	–	–	–	53,326	53,326
Bonus	–	–	–	7,869	7,869
Contribution to defined contribution plan	–	–	–	1,810	1,810
Contribution to defined benefit plan	–	–	–	5,983	5,983
Contribution to defined contribution plan (staff)	–	–	–	–	64,989
Contribution to defined benefit plan (staff)	–	–	–	–	47,017
Directors' fee	–	–	620	–	620
Insurance claim received	5,317	–	–	–	5,317
Insurance premium paid	86,742	–	–	–	86,742
Dividend income	33,433	–	–	–	33,433
Dividend paid	11,177	–	–	–	11,177
Rental income	–	1,662	–	–	1,662
Commission expense	–	–	–	–	–

Nine months period to 30-September 2008 (Un-Audited)

	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
Contribution to defined contribution plan	–	–	–	1,761	1,761
Contribution to defined benefit plan	–	–	–	1,252	1,252
Contribution to defined contribution plan (staff)	–	–	–	–	51,681
Contribution to defined benefit plan (staff)	–	–	–	–	38,748
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



13. ISLAMIC BANKING BUSINESS

The Bank is operating with 06 (31 December 2008: 04) Islamic banking branches. The balance sheet of these branches as at 30 September 2009 is as follows:

	30-September 2009 (Un-Audited)	31-December 2008 (Audited)
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	146,132	92,335
Balances with and due from financial institutions	355	100,027
Investments	950,049	477,295
Financing and receivables		
– Murabaha	1,584,455	743,719
– Ijara	498,532	556,290
– Diminishing musharika	306,692	427,648
Other assets	139,664	119,946
	3,625,879	2,517,260
LIABILITIES		
Bills payable	16,211	8,160
Due to financial institutions	28,248	–
Deposits and other accounts		
– Current accounts	371,691	330,773
– Saving accounts	211,124	379,896
– Term deposits	1,109,921	777,459
– Others	9,039	360
– Deposits from financial institutions-remunerative	942,640	528,517
– Deposits from financial institutions-non-remunerative	933	504
Due to head office	410,000	–
Other liabilities	122,775	161,306
	3,222,582	2,186,975
NET ASSETS	403,297	330,285
REPRESENTED BY		
Islamic banking fund	350,000	250,000
Unappropriated profit	72,126	77,990
	422,126	327,990
(Deficit) / surplus on revaluation of assets	(18,829)	2,295
	403,297	330,285



14. GENERAL

Corresponding figures have been re-arranged / re-classified wherever necessary, for the purpose of comparison.

15. DATE OF AUTHORIZATION

These interim condensed unconsolidated financial statements were authorized for issue by the Board of Directors in their meeting held on 21 October 2009.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



Consolidated Financial Statements

Bank AL Habib Limited

and

Subsidiary Companies



INTERIM CONDENSED CONSOLIDATED BALANCE SHEET AS AT 30 SEPTEMBER 2009

	Note	30-September 2009 (Un-Audited) (Rupees in '000)	31-December 2008 (Audited)
ASSETS			
Cash and balances with treasury banks		15,512,177	11,936,307
Balances with other banks		4,762,421	3,678,211
Lendings to financial institutions		–	295,396
Investments	5	92,936,019	47,967,206
Advances	6	95,504,480	100,217,408
Operating fixed assets		9,517,654	9,230,607
Deferred tax assets		–	–
Other assets		4,103,439	4,004,794
		222,336,190	177,329,929
LIABILITIES			
Bills payable		2,632,001	2,232,334
Borrowings		21,008,654	12,369,743
Deposits and other accounts	7	175,697,095	144,340,496
Sub-ordinated loans	8	4,845,400	2,846,940
Liabilities against assets subject to finance lease		1,871	327,702
Deferred tax liabilities		749,001	734,380
Other liabilities		4,034,647	2,799,670
		208,968,669	165,651,265
NET ASSETS		13,367,521	11,678,664
REPRESENTED BY			
Share capital		6,101,370	4,785,388
Reserves		3,508,745	3,079,078
Unappropriated profit		1,766,265	2,047,596
Minority interest		102,894	101,397
		11,479,274	10,013,459
Surplus on revaluation of assets - net of tax	9	1,888,247	1,665,205
		13,367,521	11,678,664
CONTINGENCIES AND COMMITMENTS	10		

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



INTERIM CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

	Note	Nine months period ended		Quarter ended	
		30-September 2009	30-September 2008	30-September 2009	30-September 2008
(Rupees in '000)					
Mark-up / return / interest earned	11	16,132,006	9,867,769	5,482,373	3,861,030
Mark-up / return / interest expensed	12	(9,430,840)	(5,422,156)	(3,305,282)	(2,074,410)
Net mark-up / return / interest income		6,701,166	4,445,613	2,177,091	1,786,620
(Provision) / reversal against non-performing loans and advances					
- Specific provision		(320,980)	(138,741)	(51,031)	(107,262)
- General provision against consumer advances (as per SBP regulations)	6.2	10,055	(18,968)	2,311	(6,000)
- General provision	6.3	(800,000)	(400,000)	(275,000)	(400,000)
Provision for diminution in the value of available for sale investments		(831)	(66,153)	(831)	(32,000)
Bad debts written off directly		-	-	-	-
		(1,111,756)	(623,862)	(324,551)	(545,262)
Net mark-up / return / interest income after provisions		5,589,410	3,821,751	1,852,540	1,241,358
NON MARK-UP / INTEREST INCOME					
Fee, commission and brokerage income		756,293	705,067	242,781	239,769
Dividend income		34,111	380,170	29,705	121,493
Income from dealing in foreign currencies		347,714	842,986	74,066	348,835
Gain / (loss) on sale / redemption of securities		153,099	(25,253)	130,132	-
Unrealised gain / (loss) on revaluation of investments classified as held-for-trading		-	52	-	-
Other income		203,641	196,146	68,460	61,385
Total non mark-up / interest income		1,494,858	2,099,168	545,144	771,482
		7,084,268	5,920,919	2,397,684	2,012,840
NON MARK-UP / INTEREST EXPENSES					
Administrative expenses		(3,892,980)	(3,208,779)	(1,375,421)	(1,152,340)
Other provision / assets written-off		-	-	-	-
Other charges		(266)	(1,786)	(16)	(59)
Total non mark-up / interest expenses		(3,893,246)	(3,210,565)	(1,375,437)	(1,152,399)
Share of profit from associates		3,191,022	2,710,354	1,022,247	860,441
		65,094	8,083	25,368	(16,632)
		3,256,116	2,718,437	1,047,615	843,809
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		3,256,116	2,718,437	1,047,615	843,809
Taxation - Current		(1,319,743)	(851,391)	(533,740)	(390,697)
- Prior years		-	-	-	-
- Deferred		74,067	(32,062)	99,096	99,932
		(1,245,676)	(883,453)	(434,644)	(290,765)
PROFIT AFTER TAXATION		2,010,440	1,834,984	612,971	553,044
Attributable to:					
Equity holders of parent		2,008,943	1,831,317	613,018	553,171
Minority interest		1,497	3,667	(47)	(127)
		2,010,440	1,834,984	612,971	553,044
			(Restated)		(Restated)
Basic and diluted earnings per share	Rupees	3.29	3.00	1.00	0.91

The appropriation of profit and the balance of unappropriated profit are reflected in the statement of changes in equity.

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

ALI RAZA D. HABIB Chairman	ABBAS D. HABIB Chief Executive and Managing Director	SYED MAZHAR ABBAS Director	ANWAR HAJI KARIM Director
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INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

	Capital Reserve		Revenue Reserves				Total	Minority Interest	Total
	Share Capital	Statutory Reserve	Special Reserve	General Reserve	Exchange Translation Reserve	Unappropriated Profit			
Balance as at 01 January 2008	3,681,068	1,857,479	126,500	540,000	3,970	1,788,270	7,997,287	104,870	8,102,157
<i>Transfer from surplus on revaluation of fixed assets - net</i>	-	-	-	-	-	23,035	23,035	-	23,035
Effect of 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 (Rs. 1.5 per share)	-	-	-	-	-	(552,160)	(552,160)	-	(552,160)
Issue of bonus shares in the ratio of 3 shares for every 10 shares held	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
<i>Transfer from surplus on revaluation of fixed assets-net</i>	-	-	-	-	-	7,678	7,678	-	7,678
Effect of translation of net investment in foreign operations	-	-	-	-	(638)	-	(638)	-	(638)
Profit for the period	-	-	-	-	-	538,779	538,779	(7,140)	531,639
Total recognised income and expense for the period	-	-	-	-	(638)	546,457	545,819	(7,140)	538,679
Transfer to Statutory Reserve	-	120,490	-	-	-	(120,490)	-	-	-
Balance as at 31 December 2008	4,785,388	2,342,482	126,500	540,000	70,096	2,047,596	9,912,062	101,397	10,013,459
<i>Transfer from surplus on revaluation of fixed assets-net</i>	-	-	-	-	-	23,035	23,035	-	23,035
Effect of translation of net investment in foreign operations	-	-	-	-	30,513	-	30,513	-	30,513
Profit for the period	-	-	-	-	-	2,008,943	2,008,943	1,497	2,010,440
Total recognised income and expense for the period	-	-	-	-	30,513	2,031,978	2,062,491	1,497	2,063,988
Transfer to Statutory Reserve	-	399,154	-	-	-	(399,154)	-	-	-
Cash dividend (Rs. 1.25 per share)	-	-	-	-	-	(598,173)	(598,173)	-	(598,173)
Issue of Bonus Shares in the ratio of 2.75 shares for every 10 shares held	1,315,982	-	-	-	-	(1,315,982)	-	-	-
Balance as at 30 September 2009	6,101,370	2,741,636	126,500	540,000	100,609	1,766,265	11,376,380	102,894	11,479,274

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

ALI RAZA D. HABIB
Chairman

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

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



INTERIM CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)

	30-September 2009	30-September 2008
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	3,256,116	2,718,437
Less : Dividend income	(34,111)	(380,170)
	3,222,005	2,338,267
Adjustments for:		
Depreciation	418,295	335,910
Amortisation	16,227	19,107
Provision against non-performing loans and advances	1,110,925	557,709
Provision for diminution in the value of available for sale investments	831	66,153
(Gain) / loss on sale / redemption of securities	(153,099)	25,253
Provision for defined benefit plan	53,440	40,000
Charge for compensated absences	25,000	32,000
Share of profit from associates	(65,094)	(8,083)
Gain on disposal of operating fixed assets	(25,589)	(11,325)
Gain on remeasurement of held for trading investment	–	(52)
Financial charges on leased assets	16,227	47,914
	1,397,163	1,104,586
	4,619,168	3,442,853
Decrease / (Increase) in operating assets		
Lendings to financial institutions	295,396	4,112,429
Advances	3,602,003	(22,615,849)
Other assets (excluding advance taxation)	(101,701)	(870,146)
	3,795,698	(19,373,566)
Increase / (Decrease) in operating liabilities		
Bills payable	399,667	(403,117)
Borrowings from financial institutions	8,638,911	4,128,962
Deposits and other accounts	31,356,599	22,047,704
Other liabilities (excluding provision for taxation)	977,419	347,225
	41,372,596	26,120,774
Cash inflow before tax	49,787,462	10,190,061
Income tax paid	(1,151,804)	(610,547)
Net cash flow from operating activities (balance carried forward)	48,635,658	9,579,514

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*



FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

	30-September 2009	30-September 2008
	(Rupees in '000)	
Net cash flow from operating activities (balance brought forward)	48,635,658	9,579,514
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available for sale securities	(45,279,201)	(4,147,018)
Net Investments in held to maturity securities	1,014,561	230,444
Investments in associate	(50,000)	-
Dividend received	30,519	380,780
Investments in operating fixed assets	(790,402)	(2,129,281)
Proceeds from sale of operating fixed assets	31,930	23,256
Net cash flow from investing activities	(45,042,593)	(5,641,819)
CASH FLOW FROM FINANCING ACTIVITIES		
Receipt / (payments) of sub-ordinated loans - net	1,998,460	(1,140)
Payment of lease obligations	(342,058)	(287,307)
Dividend paid	(589,387)	(543,024)
Net cash flow from financing activities	1,067,015	(831,471)
Increase in cash and cash equivalents	4,660,080	3,106,224
Cash and cash equivalents at the beginning of the period	15,614,518	14,381,544
Cash and cash equivalents at the end of the period	20,274,598	17,487,768

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2009

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 249 branches (2008: 225 branches) including one wholesale branch (2008: 01) in the Kingdom of Bahrain, a branch (2008 : 01) in Karachi Export Processing Zone and 06 (2008: 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

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



- 2.2 The SBP vide BSD Circular No. 10, dated 26 August 2002 has deferred the applicability of International Accounting Standard (IAS) 39, "Financial Instruments: Recognition and Measurement" and IAS 40, "Investment Property" for banking companies till further instructions. Further, according to the notification of SECP dated 28 April 2008, IFRS - 7 "Financial Instruments: Disclosure" has not been made applicable for banks. Accordingly, the requirements of these standards have not been considered in the preparation of these financial statements. However, investments have been classified, accounted for and valued in accordance with the requirements of various circulars issued by SBP.
- 2.3 The disclosures made in these consolidated interim condensed consolidated financial statements have been limited based on the format prescribed by the SBP vide BSD Circular Letter No. 2, dated 12 May 2004 and IAS 34 "Interim Financial Reporting" and do not include all the information required in the annual financial statements. Accordingly, these interim condensed financial statements should be read in conjunction with the annual financial statements of the Bank for the year ended 31 December 2008.

3. ACCOUNTING POLICIES

- 3.1 The accounting policies adopted in the preparation of these consolidated interim condensed financial statements are consistent with those applied in the preparation of the annual financial statements of the Bank for the year ended 31 December 2008, except for the change in accounting policy resulting from the adoption of IFAS 2 - Ijarah. The standard became effective during the period and deals with the accounting for ijarah financing contracts undertaken by the Islamic Banking branches of the Bank. The standard is applicable prospectively for Ijarah contracts entered into on or after 01 January 2009. As a result of application of the standard, the Bank has recorded the assets leased out under ijarah arrangements at cost less depreciation and impairment, if any. The rentals from ijarah are recognised as income in the profit and loss account over the term of the contract. Previously, the Ijarah arrangements were accounted for by the Bank as finance leases in accordance with the accounting policy as stated in note 6.4 of the annual financial statements of the Bank for the year ended 31 December 2008. Had the Bank applied its previous accounting policy in respect of ijarah contracts entered into on or after 01 January 2009, the net profit for the period and total assets would have been increased by Rs. 3.603 million.

4. 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 2008.



5. INVESTMENTS

Note	30-September 2009 (Un-Audited)			31-December 2008 (Audited)		
	Held by Group	Given as Collateral	Total	Held by Group	Given as Collateral	Total
	(Rupees in '000)					
Available for Sale Securities						
Market Treasury Bills	63,253,771	5,900,962	69,154,733	39,178,143	497,549	39,675,692
Pakistan Investment Bonds	6,841,266	-	6,841,266	1,408,123	-	1,408,123
Foreign Currency Bonds	329,576	-	329,576	394,929	-	394,929
Sukuk Certificates	5,698,395	-	5,698,395	1,208,197	-	1,208,197
Term Finance Certificates	6,408,205	-	6,408,205	706,739	-	706,739
Ordinary shares of listed companies and closed end mutual funds	181,228	-	181,228	231,897	-	231,897
Ordinary shares of unlisted companies	35,700	-	35,700	35,700	-	35,700
Open ended mutual funds	600,000	-	600,000	105,000	-	105,000
S.W.I.F.T.	6,329	-	6,329	5,805	-	5,805
	83,354,470	5,900,962	89,255,432	43,274,533	497,549	43,772,082
Held to Maturity Securities 5.1						
Pakistan Investment Bonds	1,540,835	-	1,540,835	2,058,011	-	2,058,011
Foreign Currency Bonds	-	-	-	394,297	-	394,297
Sukuk Certificates	440,409	-	440,409	419,444	-	419,444
Term Finance Certificates	656,841	-	656,841	780,894	-	780,894
	2,638,085	-	2,638,085	3,652,646	-	3,652,646
Associates						
Habib Sugar Mills Limited	196,078	-	196,078	202,591	-	202,591
Habib Asset Management Ltd.	33,156	-	33,156	31,755	-	31,755
First Habib Income Fund	737,961	-	737,961	701,262	-	701,262
First Habib Stock Fund	50,000	-	50,000	-	-	-
	1,017,195	-	1,017,195	935,608	-	935,608
Investments at cost	87,009,750	5,900,962	92,910,712	47,862,787	497,549	48,360,336
Provision for diminution in the value of investments	(100,404)	-	(100,404)	(184,078)	-	(184,078)
Investments net of provisions	86,909,346	5,900,962	92,810,308	47,678,709	497,549	48,176,258
Surplus / (deficit) on revaluation of available for sale investments-net	9.1 94,643	31,068	125,711	(209,052)	-	(209,052)
Investments after revaluation of available for sale investments	87,003,989	5,932,030	92,936,019	47,469,657	497,549	47,967,206

5.1 As of the balance sheet date the market value of held to maturity investments amounted to Rs. 2,440 million (31 December 2008: Rs. 3,222 million).



6. ADVANCES

	Note	30-September 2009 (Un-audited) (Rupees in '000)	31-December 2008 (Audited)
Loans, cash credits, running finances, etc.			
– In Pakistan		85,043,119	90,873,987
– Outside Pakistan		1,915,364	2,212,836
		86,958,483	93,086,823
Investment in continuous funding system		–	20,153
Net investment in finance lease / ijara financing			
– In Pakistan		664,972	685,722
Murabaha financing / receivable		1,556,207	743,719
Bills discounted and purchased (excluding market treasury bills)			
– Payable in Pakistan		1,869,610	1,877,868
– Payable outside Pakistan		6,771,124	5,008,499
		8,640,734	6,886,367
Advances - gross	6.1	97,820,396	101,422,784
Provision against non-performing advances			
– Specific		(787,180)	(466,585)
– General provision against consumer advances (as per SBP regulations)	6.2	(28,736)	(38,791)
– General provision	6.3	(1,500,000)	(700,000)
		(2,315,916)	(1,205,376)
Advances - net of provisions		95,504,480	100,217,408

6.1 Advances include Rs. 1,163.124 million (31 December 2008: Rs. 862.550 million) which have been placed under non-performing status as detailed below:

30-September 2009 (Un-Audited)

Category of classification	Classified advances		Provision required				Provision held			
	Domestic	Overseas	Domestic	Overseas	Total	Domestic	Overseas	Total	Total	
Other assets especially mentioned	89	–	89	–	–	–	–	–	–	
Substandard	23,037	–	23,037	5,660	–	5,660	5,660	–	5,660	
Doubtful	328,680	40,325	369,005	164,340	20,162	184,502	164,340	20,162	184,502	
Loss	770,993	–	770,993	597,019	–	597,019	597,019	–	597,019	
	1,122,799	40,325	1,163,124	767,019	20,162	787,181	767,019	20,162	787,181	



31-December 2008 (Audited)

Category of classification	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other assets									
especially mentioned	3,829	-	3,829	-	-	-	-	-	-
Substandard	306,312	-	306,312	14,975	-	14,975	14,982	-	14,982
Doubtful	200,622	-	200,622	99,800	-	99,800	99,811	-	99,811
Loss	351,787	-	351,787	351,787	-	351,787	351,792	-	351,792
	<u>862,550</u>	<u>-</u>	<u>862,550</u>	<u>466,562</u>	<u>-</u>	<u>466,562</u>	<u>466,585</u>	<u>-</u>	<u>466,585</u>

6.2 The Bank has created general provision for consumer portfolio as required by the SBP's Prudential Regulations amounting to Rs. 28.736 million (31 December 2008 : Rs. 38.791 million).

6.3 In line with its prudent policies, the Bank has also created general provision amounting to Rs. 1,500 million (31 December 2008: Rs. 700 million) against it loans and advances portfolio. This general provision is in addition to the requirements of the Prudential Regulations.

7. DEPOSITS AND OTHER ACCOUNTS

30-September 2009 **31-December 2008**
(Un-audited) **(Audited)**
 (Rupees in '000)

Customers

- Fixed deposits	70,552,492	57,183,768
- Savings deposits	29,224,958	22,275,727
- Current accounts - Remunerative	20,031,357	16,820,578
- Current accounts - Non-remunerative	49,434,876	42,967,461
	169,243,683	139,247,534

Financial Institutions

- Remunerative deposits	6,135,788	4,922,248
- Non-remunerative deposits	317,624	170,714
	6,453,412	5,092,962
	175,697,095	144,340,496



Note **30-September 2009** 31-December 2008
(Un-Audited) (Audited)
(Rupees in '000)

8. SUB-ORDINATED LOANS

Term Finance Certificates (TFCs) - I - Quoted, Unsecured	8.1	1,347,300	1,347,840
Term Finance Certificates (TFCs) - II - Quoted, Unsecured	8.2	1,498,500	1,499,100
Term Finance Certificates (TFCs) - III - Unsecured	8.3	1,999,600	–
		4,845,400	2,846,940

8.1 Term Finance Certificates (TFCs) - I - Quoted, Unsecured

Total issue	Rupees 1,350 million
Rating	AA
Rate	Payable six monthly on January 15 and July 15 at average six months KIBOR plus 150 bps
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
Maturity	July 2012

8.2 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
Maturity	February 2015

8.3 Term Finance Certificates (TFCs) - III - Unsecured

Total issue	Rupees 2,000 million
Rating	AA
Rate	Payable quarterly at 15.50% for first five years and 16.00% for next three years
Redemption	3rd - 84th month: 0.56%; 87th, 90th, 93rd and 96th month: 24.86% each
Tenor	8 Years
Maturity	June 2017



		30-September 2009	31-December 2008
		(Un-Audited)	(Audited)
	Note	(Rupees in '000)	
9. SURPLUS ON REVALUATION OF ASSETS - NET OF TAX			
Available for sale securities	9.1	110,420	(135,655)
Operating fixed assets	9.2	1,777,827	1,800,860
		<u>1,888,247</u>	<u>1,665,205</u>
9.1 Available for sale securities			
Market Treasury Bills		70,897	25,222
Pakistan Investment Bonds		40,891	(156,583)
Foreign Currency Bonds		10,101	563
Sukuk Certificates		(75,468)	(25,201)
Term Finance Certificates		(23,897)	(54,180)
Ordinary shares of listed companies and closed end mutual funds		78,621	1,127
Open ended mutual funds		24,566	-
		<u>125,711</u>	<u>(209,052)</u>
Related deferred tax (liability) / asset		(15,291)	73,397
		<u>110,420</u>	<u>(135,655)</u>
9.2 Operating fixed assets			
Surplus on revaluation of land and buildings		2,334,959	2,370,395
Related deferred tax liability		(557,132)	(569,535)
		<u>1,777,827</u>	<u>1,800,860</u>
10. CONTINGENCIES AND COMMITMENTS			
10.1 Direct Credit Substitutes			
Stand-by letters of credit		<u>1,298,000</u>	<u>20,739</u>
10.2 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		6,351,494	5,243,256
- Financial Institutions		717,779	553,408
- Others		2,342,960	3,654,461
		<u>9,412,233</u>	<u>9,451,125</u>



30-September 2009
(Un-Audited)

31-December
2008
(Audited)

(Rupees in '000)

10.3 Trade-related Contingent Liabilities

Letters of credit	23,438,410	25,498,917
Acceptances	3,665,197	4,085,219
	27,103,607	29,584,136

10.4 Tax contingencies

10.4.1 The income tax assessments of the Bank have been made by the tax authorities upto and including the assessment / tax year 2008.

In respect of assessment years 1995-1996, 1999-2000 to 2002-2003 and tax years 2003 and 2004, the Income Tax Department has filed appeals against the appellate orders of the Commissioner Income Tax Appeals (CIT Appeals) before the Income Tax Appellate Tribunal (ITAT) on which tax liability, if any, of Rs. 40 million may arise.

For tax years, 2005 to 2007, the CIT Appeals has passed appellate orders by disallowing certain expenses / deductions (including bad debts written-off directly, improvement in leasehold premises, provision against non-performing loans and advances) having an aggregate tax impact of Rs.70.303 million (net of provision made by the Bank of Rs.61.391 million). The Bank has preferred an appeal against the above referred orders of the CIT Appeals.

For the tax year 2008, the tax authorities have amended the return of income filed by the Bank with an additional tax liability of Rs.93.57 million. The Bank has preferred an appeal against the same before the CIT Appeals.

The aggregate financial impact of the above matters over the tax provisions made by the Bank in the financial statements works out to be Rs.203.87 million (31 December 2008: Rs.201.65 million). However, the management, based on the opinion of its tax advisor, is confident about the favourable outcome of the above matters and hence, no additional provision has been considered necessary in these interim condensed consolidated financial statements.

10.4.2 During the period, amendments were brought in the Income Tax Ordinance, 2001 through the Finance Act 2009 regarding tax allowability of provision against non-performing loans and off balance sheet exposures applicable from tax year 2010 (accounting year 31 December 2009) and onwards. The said amendments



made in the tax law do not explicitly provide for a transitional mechanism with regard to the provision for non-performing advances made prior to the applicability of the above amendments. However, the Bank based upon the opinion of its tax advisor, and in view of the Circular no. 07/2009 dated 28 July 2009 of ICAP on the subject matter, is confident about the allowability of such provisions relating to prior periods. Accordingly, the tax impact of the same amounting to Rs.416.5 million has been carried forward and treated as a reduction in the deferred tax liability as reported in these interim condensed consolidated financial statements.

	30-September 2009 (Un-Audited)	31-December 2008 (Audited)
	(Rupees in '000)	
10.5 Commitments in respect of forward lending		
Commitments to extend credit	<u>1,952,000</u>	<u>1,595,670</u>
10.6 Commitments in respect of forward purchase of securities		
Market treasury bills	–	5,814,865
Term finance certificates	911,000	–
	<u>911,000</u>	<u>5,814,865</u>
10.7 Commitments in respect of forward exchange contracts		
Purchase	<u>10,580,385</u>	<u>7,661,905</u>
Sale	<u>6,085,871</u>	<u>5,470,527</u>
The maturities of above contracts are spread over a period upto one year.		
10.8 Commitments for the acquisition of operating fixed assets		
	<u>149,867</u>	<u>198,384</u>
10.9 Other Commitments		
Commitments in respect of resale transactions of listed equity securities	–	<u>20,809</u>



11. MARK-UP / RETURN / INTEREST EARNED

	<u>Nine months period to</u>	
	<u>30-September</u> 2009	<u>30-September</u> 2008
	(Un-Audited)	
	(Rupees in '000)	
On loans and advances to		
– Customers	9,147,696	6,904,700
– Financial institutions	290,188	127,713
	9,437,884	7,032,413
On investments in:		
– Available-for-sale securities	5,993,954	2,131,124
– Held-to-maturity securities	480,938	270,129
	6,474,892	2,401,253
On deposits with financial institutions	18,856	127,359
On securities purchased under resale agreements	196,991	259,161
On call money lendings	3,383	47,583
	16,132,006	9,867,769

12. MARK-UP / RETURN / INTEREST EXPENSED

	<u>Nine months period to</u>	
	<u>30-September</u> 2009	<u>30-September</u> 2008
	(Un-Audited)	
	(Rupees in '000)	
Deposits	8,121,929	4,727,341
Securities sold under repurchase agreement borrowings	161,520	67,373
Sub-ordinated loans - Term Finance Certificates	374,204	246,463
Borrowings from SBP	623,695	335,152
Other short term borrowings	149,492	45,827
	9,430,840	5,422,156



13. 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, subsidiaries, associates with or without common directors, retirement benefit funds, directors, key management personnel and their close family members.

Transactions with related parties during the period, are summarized as follows:

	30-September 2009 (Un-Audited)			
	Associates	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)			
Deposits				
At the beginning of the period	572,537	3,843	44,710	621,090
Received during the period	27,111,524	128,396	8,256,771	35,496,691
Repaid during the period	(26,671,009)	(120,964)	(8,229,796)	(35,021,769)
At the end of the period	1,013,052	11,275	71,685	1,096,012
Advances				
At the beginning of the period	369,000	54	641	369,695
Given during the period	211,348	848	6,876	219,072
Repaid during the period	(267,916)	(879)	(7,069)	(275,864)
At the end of the period	312,432	23	448	312,903
Other Assets	1,500	-	-	1,500
	31-December 2008 (Audited)			
	Associates	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)			
Deposits				
At the beginning of the year	202,702	11,668	11,283	225,653
Received during the year	64,139,870	110,591	3,664,366	67,914,827
Repaid during the year	(63,770,035)	(118,416)	(3,630,939)	(67,519,390)
At the end of the year	572,537	3,843	44,710	621,090
Advances				
At the beginning of the year	135,143	91	2,600	137,834
Given during the year	969,758	1,154	3,996	974,908
Repaid during the year	(735,901)	(1,191)	(5,955)	(743,047)
At the end of the year	369,000	54	641	369,695
Other Assets	-	-	-	-



Nine Months period to 30-September 2009 (Un-Audited)

	Associates	Non Executive Directors	Key Management Personnel	Total
	(Rupees in '000)			
Mark-up income	22,075	3	22	22,100
Mark-up expensed	43,029	810	4,581	48,420
Bank charges and commission	1,115	40	124	1,279
Salaries and allowances	–	–	66,551	66,551
Bonus	–	–	7,869	7,869
Contribution to defined contribution plan	–	–	2,215	2,215
Contribution to defined benefit plan	–	–	6,385	6,385
Contribution to defined contribution plan (staff)	–	–	–	65,631
Contribution to defined benefit plan (staff)	–	–	–	47,055
Directors' fee	–	620	–	620
Insurance claim received	–	–	–	5,422
Insurance premium paid	–	–	–	89,136
Dividend paid	11,178	–	–	11,178
Brokerage and advisory income	868	–	–	868

Nine Months period to 30-September 2008 (Un-Audited)

	Associates	Non Executive Directors	Key Management Personnel	Total
	(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
Contribution to defined contribution plan	–	–	1,761	1,761
Contribution to defined benefit plan	–	–	1,582	1,582
Contribution to defined contribution plan (staff)	–	–	–	52,233
Contribution to defined benefit plan (staff)	–	–	–	38,418
Directors' fee	–	650	–	650
Insurance claim received	61,320	–	–	61,320
Insurance premium paid	71,698	–	–	71,698
Dividend paid	71,420	–	–	71,420
Commission income	10,318	–	–	10,318
Brokerage and advisory income	992	–	–	992



14. ISLAMIC BANKING BUSINESS

The Bank is operating with 06 (31 December 2008: 04) Islamic banking branches. The balance sheet of these branches as at 30 September 2009 is as follows:

	30-September 2009 (Un-Audited)	31-December 2008 (Audited)
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	146,132	92,335
Balances with and due from financial institutions	355	100,027
Investments	950,049	477,295
Financing and receivables		
– Murabaha	1,584,455	743,719
– Ijara	498,532	556,290
– Diminishing musharika	306,692	427,648
Other assets	139,664	119,946
	3,625,879	2,517,260
LIABILITIES		
Bills payable	16,211	8,160
Due to financial institutions	28,248	–
Deposits and other accounts		
– Current accounts	371,691	330,773
– Saving accounts	211,124	379,896
– Term deposits	1,109,921	777,459
– Others	9,039	360
– Deposits from financial institutions-remunerative	942,640	528,517
– Deposits from financial institutions-non-remunerative	933	504
Due to head office	410,000	–
Other liabilities	122,775	161,306
	3,222,582	2,186,975
NET ASSETS	403,297	330,285
REPRESENTED BY		
Islamic banking fund	350,000	250,000
Unappropriated profit	72,126	77,990
	422,126	327,990
(Deficit) / surplus on revaluation of assets	(18,829)	2,295
	403,297	330,285



15. GENERAL

Corresponding figures have been re-arranged / re-classified wherever necessary, for the purpose of comparison.

16. DATE OF AUTHORIZATION

These interim condensed consolidated financial statements were authorized for issue by the Board of Directors in their meeting held on 21 October 2009.

ALI RAZA D. HABIB
Chairman

ABBAS D. HABIB
*Chief Executive and
Managing Director*

SYED MAZHAR ABBAS
Director

ANWAR HAJI KARIM
Director



Branch Network

KARACHI

1 MAIN BRANCH

Mackinnons Building, I.I. Chundrigar Road.
Phones : (92-21) 32412986 & 111-786-110
Fax : (92-21) 32412028

2 CLOTH MARKET BRANCH

Ground Floor, Lotus Manzil, BR-2,
New Neham Road, Cloth Market.
Phones : (92-21) 32401301-4
Fax : (92-21) 32401300

3 JODIA BAZAR BRANCH

MR-1/16, Ram Bharti Street,
Market Quarter, Jodia Bazar.
Phones : (92-21) 32446451-5
Fax : (92-21) 32473390

4 NORTH NAPIER ROAD BRANCH

2-A, Ground Floor, Yousufi Manzil,
North Napier Road.
Phones : (92-21) 32731496, 32771321, 32771218
Fax : (92-21) 2771187

5 NEW CHALLI BRANCH

Haji Adam Chambers,
Altaf Hussain Road.
Phones : (92-21) 32410526, 32410876, 32410917
Fax : (92-21) 32411048

6 PAKISTAN CHOWK BRANCH

Shop No. 1, Chandna Manzil, Kutchery Road.
Phones : (92-21) 32212352-54
Fax : (92-21) 32212350

7 KEAMARI BRANCH

Plot No. 20, Locality No. II,
Group Jungle Shah.
Phones : (92-21) 32859723-26
Fax : (92-21) 32859727

8 KARACHI STOCK EXCHANGE BRANCH

Room No. 4-6, Stock Exchange Building,
Stock Exchange Road.
Phones : (92-21) 32401516-19
Fax : (92-21) 32401520

9 KHARADAR BRANCH

Shop No. 7 & 8 Hemani Centre,
Ghulam Hussain Kassim Quarters.
Phones : (92-21) 32205572-74
Fax : (92-21) 32205575

10 NAYABAD BRANCH

Plot No. 121, Nayabad, Lyari Quarter,
Shah Waliullah Road.
Phones : (92-21) 32514854-55, 32513953
Fax : (92-21) 32513445

11 LEA MARKET BRANCH

Shop No. 1, Plot No. N.P 6/30-31,
Zulikha Mansion, Napier Town Quarters.
Phones : (92-21) 32540846-47, 32520684
Fax : (92-21) 32540848

12 BOULTON MARKET BRANCH

Plot No. 2/2, Lotia House Building,
M.A. Jinnah Road.
Phones : (92-21) 32419801-7
Fax : (92-21) 32419802

13 TIMBER MARKET BRANCH

Plot No. E-III-2, S-34, Siddiq Wahab Road,
Phones : (92-21) 32762776, 32762778, 32762784
Fax : (92-21) 32762730

14 STEEL MARKET BRANCH

Plot No. 5, Shop No. 6 & 7,
Ranchore Quarters, Baba-e-Urdu Road.
Phones : (92-21) 32732061, 32737367-68
Fax : (92-21) 32731798

15 BOHRA PIR BRANCH

Plot No. 5/7, Tota Ram Building,
Ranchore Quarters, Karachi.
Phones : (92-21) 32745540-41
Fax : (92-21) 32745821

16 M. A. JINNAH ROAD BRANCH

Godrej Kandawalla Building,
M. A. Jinnah Road.
Phones : (92-21) 32228494, 32228458
Fax : (92-21) 32228450

17 EIDGAH BRANCH

Plot No. 57, Shop No. 18, Jahangir Mansion
M.A. Jinnah Road.
Phones : (92-21) 32771204, 32771235-44
Fax : (92-21) 32771195

18 SADDAR BRANCH

Saddar Bazar Shop No. 4-6, Bukhara Centre,
Raja Ghazanfar Ali Khan Road, Saddar.
Phones : (92-21) 35658032-35
Fax : (92-21) 35658030

19 REGAL CHOWK BRANCH

Preedy Street, Saddar.
Phones : (92-21) 32700929-32
Fax : (92-21) 32700934

20 SOLDIER BAZAR BRANCH

Plot No. 17/I, Sol-B-2, Soldier Bazar.
Phones : (92-21) 32241711-4
Fax : (92-21) 32241716

21 GARDEN BRANCH

Nishtar Road, Plot No. 281
Shop No. 1, Green Garden, Garden West.
Phones : (92-21) 32241530-33
Fax : (92-21) 32241535

22 FATIMA JINNAH COLONY BRANCH

6, Ruby Appartments, Jamshed Quarters,
Phones : (92-21) 34854529, 34854548
Fax : (92-21) 34854542

23 P.I.B. COLONY BRANCH

Plot No. 286, P.I.B. Colony.
Phones : (92-21) 34134352, 34134356-57
Fax : (92-21) 34134349

24 ALLAMA IQBAL ROAD BRANCH

86-S, Block-2, Raja Terrace,
P.E.C.H.S.
Phones : (92-21) 34384661-4
Fax : (92-21) 34384665

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) 34397631-34
Fax : (92-21) 34397635

26 BAHADURABAD BRANCH

Central Commercial Area, B.C.H.S.,
Bahadurabad.
Phones : (92-21) 34915803-5
Fax : (92-21) 34915802

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) 34533620-22
Fax : (92-21) 34533618

28 DHORAJI COLONY BRANCH

Plot No. 35/354, Block 7 & 8,
C.P. & Berar Cop. Housing Society,
Phones : (92-21) 34860881-84
Fax : (92-21) 34860885

29 SHAHRAH-E-FAISAL BRANCH

19-1-A, Block 6, P.E.C.H.S.,
Shahrah-e-Faisal.
Phones : (92-21) 34544383-87
Fax : (92-21) 34530143

30 CITI TOWERS BRANCH

Plot No. 33-A, Citi Towers, Block-6,
P.E.C.H.S, Main Shara-e-Faisal.
Phones : (92-21) 34373150-53
Fax : (92-21) 34373154

31 BALOCH COLONY BRANCH

Plot No. SA/14, Block-3,
Karachi Administration Co. Housing Society.
Phones : (92-21) 34301202-05
Fax : (92-21) 34301206

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

- 32 SHAH FAISAL COLONY BRANCH**
Plot No. H-6 & H-7, Block-4,
Shah Faisal Colony.
Phones : (92-21) 34604583-84-86
Fax : (92-21) 34604588
- 33 MALIR HALT BRANCH**
Plot No. 157, Malir Halt,
Opp. Malir Halt Railway Station,
Shahrah-e-Faisal.
Phones : (92-21) 34599591-3 & 34599611
Fax : (92-21) 34599613
- 34 MALIR CITY BRANCH**
Plot No. G/1-278/9-VIII C13, Malir City.
Phones : (92-21) 34117432-34
Fax : (92-21) 34117435
- 35 MALIR CANTT. BRANCH**
158, Block-C, Bazar Area, Malir Cantt.
Phones : (92-21) 34491701-04
Fax : (92-21) 34491705
- 36 MODEL COLONY BRANCH**
Plot No. 117, Model Colony, Malir.
Phones : (92-21) 34492085-87
Fax : (92-21) 34117735
- 37 MEMON GOTH BRANCH**
Plot No. 485, Memon Goth, Malir Gadap Town.
Phones : (92-21) 34562415-18
Fax : (92-21) 34562419
- 38 SAUDABAD BRANCH**
Plot No. LS-35, Sub Sector Street-32,
Sector No. 4, Liaquat Market, Malir Colony.
Phones : (92-21) 34117772-75
Fax : (92-21) 34117776
- 39 LANDHI BRANCH**
Plot No. C-4/A, Scheme No. 3,
Landhi Town Ship.
Phones : (92-21) 35028991-95
Fax : (92-21) 35028996
- 40 GULSHAN-E-HADEED BRANCH**
Plot No. C-29, Phase-I, Bin Qasim.
Phones : (92-21) 34721502-04
Fax : (92-21) 34721500
- 41 PORT QASIM BRANCH**
Plot No. CP-2/14, Commercial Area,
Port Qasim Authority.
Phones : (92-21) 34720273-78
Fax : (92-21) 34720275
- 42 PAKISTAN STEEL MILLS BRANCH**
Pipri Bin Qasim.
Phones : (92-21) 34750617, 34200666
Fax : (92-21) 34750618
- 43 CLIFTON BRANCH**
Shaheen Centre, Block-7, K.D.A.
Scheme No. 5, Clifton.
Phones : (92-21) 35821882-4
Fax : (92-21) 35821885
- 44 ZAMZAMA BRANCH**
16-C, Commercial Lane 3, Phase V,
Zamzama Boulevard, D.H.A.
Phones : (92-21) 35302230-37
Fax : (92-21) 35302223
- 45 KHAYABAN-E-SHAMSHEER BRANCH**
Plot No. 2-C, Stadium Lane No. 4,
Phase V, Defence Housing Authority.
Phones : (92-21) 35846277-79
Fax : (92-21) 35846179
- 46 KHAYABAN-E-HAFIZ BRANCH**
Plot No. 23-C, Shehbaz Lane No. 1,
Phase-VI, Defence Housing Authority.
Phones : (92-21) 35340513, 35340175
Fax : (92-21) 35341043
- 47 KHAYABAN-E-RAHAT BRANCH**
Plot No. 14-C, Lane-3, Phase VI, DHA.
Phones : (92-21) 35349787-89, 35349779
Fax : (92-21) 35349778
- 48 BADAR COMMERCIAL AREA BRANCH**
Plot No. 7-C, Street No. 1, Phase V,
Defence Housing Authority.
Phones : (92-21) 35245402-05
Fax : (92-21) 35245406
- 49 BILAWAL CHOWK BRANCH**
Shop No. C1 & 2, Beach Blessing
Block-2, KDA Scheme No. 5, Clifton.
Phones : (92-21) 35877901-04
Fax : (92-21) 35877906
- 50 SEA VIEW BRANCH**
Plot No. 17, Block-IV, KDA Scheme 5,
Opp Dolmen City Centre, Clifton.
Phones : (92-21) 35309883-6
Fax : (92-21) 35309882
- 51 KHAYABAN-E-ITTEHAD BRANCH**
Plot No. C-28/C-30, Ittehad Commercial
Lane-12, DHA Phase-II Ext.
Phones : (92-21) 35313793-96
Fax : (92-21) 35313792
- 52 GIZRI BRANCH**
Plot No. 1, Shop No. 10,
Mustafa Centre, Upper Gizri.
Phones : (92-21) 35831862-3, 35831866
Fax : (92-21) 35831941
- 53 DEHLI COLONY BRANCH**
Plot No. A-20/5, Shop No. 4 & 5,
Bazar Area, Dehli Colony Clifton.
Phones : (92-21) 35364993-6
Fax : (92-21) 35364997
- 54 9TH COMMERCIAL STREET BRANCH**
Plot No. 113, Phase IV,
9th Commercial Street,
Defence Housing Authority.
Phones : (92-21) 35397781-4
Fax : (92-21) 35397785
- 55 MEHMOODABAD BRANCH**
Plot No. 545, Survey No. 692, MAC-II,
Mehmoodabad No. 3.
Phones : (92-21) 35392291-94
Fax : (92-21) 35392295
- 56 DHA Phase-II BRANCH**
12th Commercial Street, Herbert Tower,
DHA Phase-II, Extension.
Phones : (92-21) 35312570, 35312633-4
Fax : (92-21) 35312599
- 57 KORANGI ROAD BRANCH**
Speedy Towers Plot No. 131/1
Phase-I, Defence Housing Authority.
Phones : (92-21) 35386797-99
Fax : (92-21) 35386796
- 58 IBRAHIM HAIDERY BRANCH**
Plot No. 786/425, Ibrahim Haidery Goth,
Baloch Mohallah.
Phones : (92-21) 35090766-69
Fax : (92-21) 35090772
- 59 KORANGI INDUSTRIAL AREA BRANCH**
Plot No. ST 2/2, Sector-23,
Korangi Town Ship.
Phones : (92-21) 35114992-5
Fax : (92-21) 35114996
- 60 KORANGI TOWNSHIP BRANCH**
Plot No. ST 10, Sector-35-E, Korangi-5.
Phones : (92-21) 35072125-28
Fax : (92-21) 35070409
- 61 S.I.T.E., BRANCH**
B/76, S. S. Chambers, S.I.T.E.,
Phones : (92-21) 32571710 -11, 32586683-84
Fax : (92-21) 32571522
- 62 METROVILLE BRANCH**
Plot No. E-8, Block-1,
S.I.T.E., Metroville-1.
Phones : (92-21) 36750370-73
Fax : (92-21) 36751215
- 63 ORANGI TOWN BRANCH**
Plot No. 15 & 16, Sector 6/E,
Orangi Township.
Phones : (92-21) 36699291, 36661309
Fax : (92-21) 36657854
- 64 SAEEDABAD BRANCH**
Plot No. 602/1, Sector No. 5-J,
Saeedabad, Baldia Township.
Phones : (92-21) 32891687-88, 32891690-91
Fax : (92-21) 32890343
- 65 SHERSHAH BRANCH**
Shop No. 27-30, Plot No. D-283,
Shershah, S.I.T.E. Area.
Phones : (92-21) 32586241-44
Fax : (92-21) 32586246
- 66 RIZVIA SOCIETY BRANCH**
D-9, Ishrat Arcade, Rizvia Co-operative
Housing Society, Nazimabad.
Phones : (92-21) 36607992-95
Fax : (92-21) 36607996
- 67 NAZIMABAD BLOCK-1 BRANCH**
Plot No. 9, Sub Block-K, Arafat Tower
Nazimabad No. 1.
Phones : (92-21) 36617126-26
Fax : (92-21) 36615269
- 68 GOLE MARKET BRANCH**
Plot No. 1, Block-III,
Mecca Tower, Nazimabad.
Phones : (92-21) 36708602-05
Fax : (92-21) 36708606
- 69 PAPOSH NAGAR BRANCH**
Plot No. 16, Block-V, Nazimabad.
Phones : (92-21) 36708791-94
Fax : (92-21) 36708795



Branch Network

- 70 HADI MARKET BRANCH**
Plot No. C-3, Shop B-1/GS-12-15, Al-Badar Square, Block-IV, Nazimabad No. 4.
Phones : (92-21) 36707457-60
Fax : (92-21) 36707461
- 71 BLOCK 'F' NORTH NAZIMABAD BRANCH**
Plot No. SC-14, Samar Residency K.D.A. Scheme No. 2, Block F, North Nazimabad.
Phones : (92-21) 36723593-96
Fax : (92-21) 36723592
- 72 BARKAT-E-HYDARI BRANCH**
Al-Burhan Arcade, Block-E, North Nazimabad.
Phones : (92-21) 36670115, 36631793-94
Fax : (92-21) 36670116
- 73 BLOCK-G NORTH NAZIMABAD BRANCH**
Plot No. SD-6, Saima Flowers, Block-G, Scheme No. 2, North Nazimabad.
Phones : (92-21) 36706602-05
Fax : (92-21) 36706606
- 74 BLOCK-L NORTH NAZIMABAD BRANCH**
Plot No. SC-4, Block-L, K.D.A., Scheme No. 2, North Nazimabad.
Phones : (92-21) 36706456-59
Fax : (92-21) 36706460
- 75 BUFFER ZONE BRANCH**
Plot No. FL-5, Sector 15-A-1, Haroon Shopping Emporium, North Karachi Township.
Phones : (92-21) 36960243-44, 36960298-99
Fax : (92-21) 36960285
- 76 SINDHI HOTEL BRANCH**
Plot No.158/16 & 18, Sector 5-E, North Karachi Township.
Phones : (92-21) 36990407, 36990036
Fax : (92-21) 36990425
- 77 NORTH KARACHI INDUSTRIAL AREA BRANCH**
Nimra Corner, ST-3, Sector 12-A, North Karachi.
Phones : (92-21) 36954196-98
Fax : (92-21) 36954187
- 78 U.P. MORE BRANCH**
Plot No. L-1, Sector No. 11-B, North Karachi Town Ship.
Phone : (92-21) 36956534, 36956523
Fax : (92-21) 36956727
- 79 WATER PUMP BRANCH**
C-21, Block-13, Federal "B" Area, Shahrah-e-Pakistan.
Phones : (92-21) 36369125, 36369114-15
Fax : (92-21) 36369216
- 80 HUSSAINABAD BRANCH**
Plot No. R-481, Block-2, KDA Scheme No.16, F.B. Area.
Phone : (92-21) 36806791-93-95
Fax : (92-21) 36806794
- 81 FEDERAL 'B' AREA BRANCH**
ST. 4/A-2, Block-20, Al-Noor Society, F.B. Area.
Phones : (92-21) 36345611, 36345651
Fax : (92-21) 36349879
- 82 DASTAGIR COLONY BRANCH**
Plot No. R-202, Block-15, KDA Scheme No. 16, F.B. Area.
Phones : (92-21) 36806382-85
Fax : (92-21) 36370715
- 83 LIAQUATABAD BRANCH**
Plot No. 1 & 2, Shop No. 2 & 3 Block No. 3, Liaquatabad Township.
Phones : (92-21) 34132312, 34133160
Fax : (92-21) 34133479
- 84 KARIMABAD BRANCH**
Plot No. BS 13/14, Block-1, K.D.A. Scheme No. 16, F.B. Area.
Phones : (92-21) 36826712-15
Fax : (92-21) 36826658
- 85 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) 34827703-04
Fax : (92-21) 34827706
- 86 AL-HILAL CO.H.S. BRANCH**
Opposite Askari Park, K.D.A. Scheme No. 7.
Phones : (92-21) 34860832-35
Fax : (92-21) 34860836
- 87 GULSHAN-E-IQBAL BRANCH**
B-39, Al-Shams Centre, Block 13-A, University Road, Gulshan-e-Iqbal.
Phones : (92-21) 34989162-63
Fax : (92-21) 34989164
- 88 GULSHAN CHOWRANGI BRANCH**
Plot No. FL-3, Block No. 3, KDA Scheme No. 24, Gulshan-e-Iqbal.
Phones : (92-21) 34811971-3
Fax : (92-21) 34985045
- 89 GULSHAN BLOCK-1 BRANCH**
Plot No. SB-11, Jameel Arcade, Block 1, Gulshan-e-Iqbal, K.D.A., Scheme 24.
Phones : (92-21) 34967753, 34800645-46
Fax : (92-21) 34968694
- 90 GULISTAN-E-JAUHAR BRANCH**
Shahlimar Shopping Centre, Block-17, Gulistan-e-Jauhar.
Phones : (92-21) 34010921-22, 34010961
Fax : (92-21) 34010911
- 91 FORT CORNER BRANCH**
Plot No. SB-36, Fort Corner Shopping Mall, Block-14, Gulistan-e-Jauhar.
Phones : (92-21) 34661061-65
Fax : (92-21) 34661060
- 92 UNIVERSITY ROAD BRANCH**
SB-13, Sobia Pride, Block-1, Scheme 36, Gulistan-e-Johar, Opp. N.E.D. University.
Phones : (92-21) 34029612-15
Fax : (92-21) 34029610
- 93 ABUL HASSAN ISPHAHANI ROAD BRANCH**
Chapal Garden, Abul Hassan Isphahani Road.
Phones : (92-21) 34657593-96
Fax : (92-21) 34657597
- 94 RASHID MINHAS ROAD BRANCH**
Plot 18, Block 10-A, K.D.A Scheme No. 24, Gulshan-e-Iqbal.
Phones : (92-21) 34990570, 34990573-74-76
Fax : (92-21) 34990593
- 95 CENTRUM SHOPPING MALL BRANCH**
Plot No. LA-1, Block-21, Rashid Minhas Road, F.B. Area.
Phones : (92-21) 36821405-08
Fax : (92-21) 36821349
- 96 GULSHAN-E-MAYMAR BRANCH**
Plot No. SB-10, Sector Z, Sub Sector IV, KDA Scheme-45, Gulshan-e-Maymar.
Phones : (92-21) 36832880-83
Fax : (92-21) 36832879
- 97 NEW SABZI MANDI BRANCH**
Administration Block, New Sabzi Mandi Super Highway.
Phones : (92-21) 36870841, 36870843
Fax : (92-21) 36870844
- 98 ISLAMIC BANKING BRANCH**
20-A/1, Block-6, Shahrah-e-Faisal, P.E.C.H.S.,
Phones : (92-21) 34392411-13
Fax : (92-21) 34392443
- 99 ISLAMIC BANKING S.I.T.E BRANCH**
Plot No. B-53-A, Dewan Centre, S.I.T.E.
Phones : (92-21) 32551171-74
Fax : (92-21) 32551178
- EXPORT PROCESSING ZONE KARACHI**
- 100** W/1, & 2 Sector B-III, Export Processing Zone, Landhi Industrial Area.
Phones : (92-21) 35084832, 35085188
Fax : (92-21) 35084833
- GHARO**
- 101** Main National Highway Gharo Distt. Thatta.
Phones : (92-298) 760215-16
Fax : (92-298) 760217
- BADIN**
- 102** Quaid-e-Azam Road.
Phones : (92-297) 810030-31
Fax : (92-297) 810032
- HUB CHOWKI**
- 103** 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

104 MAIN BRANCH

87, Shahrah-e-Quaid-e-Azam.
Phones : (92-42) 36375821-3 & 111-786-110
Fax : (92-42) 36369037

105 LAHORE STOCK EXCHANGE BRANCH

Room No. 112, 1st Floor,
Stock Exchange Building,
19, Khayaban-e-Iqbal.
Phones : (92-42) 36300125-27
Fax : (92-42) 36300128

106 NEW GARDEN TOWN BRANCH

Awami Complex, 1-4 Usman Block,
Front Block V, New Garden Town.
Phones : (92-42) 35869366-69
Fax : (92-42) 35869370

107 GULBERG BRANCH

23-A/K, Gulberg II.
Phones : (92-42) 35750469 & 35750144
Fax : (92-42) 35750145

108 PECO ROAD BRANCH

897-898, Block-D,
Maulana Shaukat Ali Road, Faisal Town.
Phones : (92-42) 35175169 & 35175430-31
Fax : (92-42) 35175427

109 CAVALRY GROUND BRANCH

85, Cavalry Ground Extension,
Commercial Area Cantt.
Phones : (92-42) 36603212-16-17
Fax : (92-42) 36671820

110 DEFENCE BRANCH

82-Y Commercial, Phase III, D.H.A.
Phones : (92-42) 35894113, 35894116
Fax : (92-42) 35893303

111 G-BLOCK DHA BRANCH G-7

7-G, Commercial Area, Main Road,
Phase-1, Defence, Lahore Cantt.
Phones : (92-42) 35910092-94
Fax : (92-42) 35910095

112 ALLAMA IQBAL TOWN BRANCH

7-Chenab Block, Main Boulevard,
Allama Iqbal Town.
Phones : (92-42) 35430918-20
Fax : (92-42) 35430921

113 SHAHALAM MARKET BRANCH

Hilal-e-Ahmar Health Complex
2, Queens Road, Shahalam Gate.
Phones : (92-42) 37670496 & 37670498
Fax : (92-42) 37670510

114 CIRCULAR ROAD BRANCH

51, S.E. Vohra Building,
Outside Akbari Gate,
Circular Road, Lahore.
Phones : (92-42) 37670671-73
Fax : (92-42) 37670674

115 CHOWK SHAH ALAM GATE BRANCH

R-121, Circular Road.
Chowk Shah Alam Gate.
Phones : (92-42) 37671164-65
Fax : (92-42) 37671180

116 AZAM CLOTH MARKET BRANCH

1-Kamla Centre, Ittehad Bazar,
Punjab Block, Azam Cloth Market.
Phones : (92-42) 37672913-15
Fax : (92-42) 37672916

117 NEW ANARKALI BRANCH

1-A, New Anarkali, First Floor,
Tariq Trade Centre, Chowk Lohari Gate.
Phones : (92-42) 37674248-50
Fax : (92-42) 37674252

118 BRANDRETH ROAD BRANCH

52, Brandreth Road, Lahore.
Phones : (92-42) 37320253-5, 37311079
Fax : (92-42) 37117288

119 MCLEOD ROAD BRANCH

65-Mcleod Road.
Phones : (92-42) 36278934-35
Fax : (92-42) 36278820

120 ICCHRA BRANCH

218, Ferozepur Road, Icchra.
Phones : (92-42) 37569982-3, 37569923
Fax : (92-42) 37569924

121 BADAMI BAGH BRANCH

92-Grain Market, Badami Bagh.
Phones : (92-42) 37708002-4
Fax : (92-42) 37708005

122 BILAL GANJ BRANCH

Sheesh Mahal Park.
Phones : (92-42) 37110461-63-64
Fax : (92-42) 37110462

123 TIMBER MARKET BRANCH

Timber Market, Ravi Road.
Phones : (92-42) 37720900, 37724609-11
Fax : (92-42) 37720901

124 GULSHAN-E-RAVI BRANCH

5-F, Main Boulevard, Gulshan-e-Ravi.
Phones : (92-42) 37467724, 37466624
Fax : (92-42) 37416272

125 WAPDA TOWN BRANCH

Mega Plaza, 191-F, Phase-I
PIA.C.H.S., Wapda Town Chowk.
Phones : (92-42) 35945671, 35945672-3
Fax : (92-42) 35945669

126 JOHAR TOWN BRANCH

13-G, Johar Town.
Phones : (92-42) 35314302-3-4
Fax : (92-42) 35311696

127 THOKAR NIAZ BAIG BRANCH

Jamal Plaza, 1-K.M. Raiwind Road.
Phones :
(92-42) 35314396 -97, 35311897
Fax :
(92-42) 35314398

128 BAGHBANPURA BRANCH

268-B, GT Road, Baghbanpura.
Phones : (92-42) 36824837, 36824796
Fax : (92-42) 36824785

129 SHADBAGH BRANCH

Plot No. 2, 1-Tajpura Chowk,
Mouza Chan Miran.
Phones : (92-42) 37602466, 37602566
Fax : (92-42) 37607366

130 ISLAMIC BANKING BRANCH

3-E, Main Market, Gulberg.
Phones : (92-42) 35754901-02
Fax : (92-42) 35762501

131 REGAL CHOWK BRANCH

63, Shahrah-e-Quaid-e-Azam,
Phones : (92-42) 37352756 & 86
Fax : (92-42) 37314190

132 SAMANABAD BRANCH

891-N, Main Poonch Road.
Phones : (92-42) 37590926-28
Fax : (92-42) 37590929

133 ISLAMPURA BRANCH

10-C, Ghazia Abad,
Main Bazar, Islampura.
Phones : (92-42) 37112628-30
Fax : (92-42) 37112631

134 SHADMAN COLONY BRANCH

Plot No. 120, Shadman Colony No. 1.
Phones : (92-42) 37572906-08
Fax : (92-42) 37572910

135 CHOWK YATEEM KHANA BRANCH

137, Sharif Park, Multan Road,
Chowk Yateem Khana.
Phones : (92-42) 37568110-12
Fax : (92-42) 37568104

136 GHARI SHAHU BRANCH

84-G, Allama Iqbal Road,
Mauza Ghari Shahu Cantt.
Phones : (92-42) 36294148-50
Fax : (92-42) 36294151

137 SHAHDARA BRANCH

Opp. Rustam Sohrab Factory,
Sheikhupura Road, Tehsil Shahdara.
Phones : (92-42) 37940171-73
Fax : (92-42) 37940174

138 MODEL TOWN BRANCH

21, Central Commercial Market,
Model Town Society.



Branch Network

139 BUND ROAD BRANCH

Plot No. 691-Bank Road,
Chohan Park, Main Bund Road.
Phones : (92-42) 37151083-85
Fax : (92-42) 37151086

140 FEROEZEPUR ROAD BRANCH

Khasra No. 3386/262, Muza Attari
Saroba Cantonment Area, (18-KM)
Main Ferozepur Road.
Phones : (92-42) 35923627-8, 35923648
Fax : (92-42) 35923649

141 SABZAZAR BRANCH

123-A, Liaqat Chowk,
Main Road, Sabzazar.
Phones : (92-42) 37496749-53
Fax : (92-42) 37496754

KHANEWAL

142 Hussain Shopping Centre,
Jamia Masjid Road, Khanewal.
Phones : (92-65) 2552755-56
Fax : (92-65) 2552757

MIAN CHANNU

143 G.T. Road, Mian Channu, District Khanewal.
Phones : (92-65) 2662141-4
Fax : (92-65) 2662145

MULTAN

144 MAIN BRANCH

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

145 HUSSAIN AGAHI BRANCH

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

146 GHALLA MANDI BRANCH

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

147 GULGASHT BRANCH

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

148 ADDA BOSAN BRANCH

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

149 ISLAMIC BANKING BRANCH

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

150 SHAH RUKNE ALAM COLONY BRANCH

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

151 ADDA LAR BRANCH

Bahawalpur Road, Adda Lar,
Tehsil & Distt Multan.
Phones : (92-61) 4377913-4
Fax : (92-61) 4377911

PULL KHARAN

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

KHAN BELA BRANCH

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

ZAHIR PIR BRANCH

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

TIBBA SULTANPUR BRANCH

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

GAGGO MANDI

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

KARKHANA BAZAR

157 35-A, Karkhana Bazar,
Near Ghalla Mandi. Distt: Vehari.
Phones : (92-67) 3360028, 3360029
Fax : (92-67) 3360031

PARCO BRANCH

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

SADIQABAD

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

RAHIM YAR KHAN

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

KHANPUR

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

BAHAWALPUR

162 Circular Road, Near Chowk Fawara,
Bahawalpur.
Phones : (92-62) 2731262-64
Fax : (92-62) 2731265

163 UCH SHARIF TOWN BRANCH

Tehsil Ahmedpur East
District Bahawalpur.
Phones : (92-62) 2551315
Fax : (92-62) 2551316

D.G. KHAN

164 83-Block-10, New College Road,
Dera Ghazi Khan.
Phones : (92-64) 2468470, 2468471-3
Fax : (92-64) 2468474

BUREWALA

165 67/F Vehari Road, Burewala
Phones : (92-67) 3772531-33
Fax : (92-67) 3772534

FAISALABAD

166 MAIN BRANCH

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

167 MILLAT ROAD BRANCH

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

168 MADINA TOWN BRANCH

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

169 BATALA COLONY BRANCH

Plot No. 291-1, P.C. Extn. DGM Block,
Batala Colony.
Phones : (92-41) 8500562-3
Fax : (92-41) 8500564

KHURRIANWALA

170 Kamal Spinning Mills, 4th KM,
Khurrianwala-Jaranwala Road,
Distt: Faisalabad.
Phones : (92-41) 4363144-5
Fax : (92-41) 4363146

FEROZWATOAN

171 Main Gate, Shafi Spinning Mills Ltd.,
Faisalabad Sheikhpura Road,
Ferozwatoan Distt. Sheikhpura.
Phones : (92-56) 3730301-2
Fax : (92-56) 3730303

KAMALIA SUGAR MILLS

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

SAHIWAL

173 271, Block-2, High Street (Jinnah Road).
Phones : (92-40) 4466021 & 4467021
Fax : (92-40) 4464031

OKARA

174 29, Block-A, Mandi Road, Okara.
Phones : (92-44) 2528175-2528241
Fax : (92-44) 2524789



Branch Network

KASUR

- 175 Railway Road,
Near Darbar Bullhayshah.
Phones : (92-49) 2764355, 2764366, 2764465
Fax : (92-49) 2765040

SHEIKHUPURA

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

GUJRANWALA

- 177 Opp: Iqbal High School, G.T. Road,
Gujranwala.
Phones : (92-55) 3846220, 3857220
Fax : (92-55) 3734100
- 178 PEOPLES COLONY
Premises No. 30-Y-7, Block
Main Central Road, Peoples Colony.
Phones : (92-55) 4292401-3
Fax : (92-55) 4292404

GHAKHAR

- 179 G.T. Road, Ghakhar Tehsil Wazirabad,
District Gujranwala.
Phones : (92-55) 3832802-4
Fax : (92-55) 3832805

HAFIZABAD

- 180 Chowk Anarkali Bazar,
Gujranwala Road, Hafizabad.
Phones : (92-547) 540373-75
Fax : (92-547) 540376

WAZIRABAD

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

SIALKOT

- 182 Opp. Telephone Exchange Office
Paris Road.
Phones : (92-52) 4598407 & 111-786-110
Fax : (92-52) 4597064

GUJRAT

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

LALA MUSA

- 184 G.T. Road, Lala Musa,
Tehsil Kharian, Distt. Gujrat.
Phones : (92-53) 7519672-74
Fax : (92-53) 7519675

DINGA (DISTT. GUJRAT)

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

KHARIAN

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

ISLAMABAD

- 187 MAIN BRANCH
90-91, Razia Sharif Plaza,
Jinnah Avenue, Blue Area.
Phones : (92-51) 2270883-4 & 111-786-110
Fax : (92-51) 2270885

188 F-10 MARKAZ BRANCH

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

189 I-8 MARKAZ BRANCH

- Huzafia Centre.
Phones : (92-51) 4862257-9
Fax : (92-51) 4862261

190 I-10 MARKAZ BRANCH

- Plot No. 3-C, Babar Plaza,
Phones : (92-51) 4431194-96
Fax : (92-51) 4431197

191 BARA KAHU BRANCH

- Mozah Kot Hathail Main Murree Road
Bara Kahu Tehsil & District.
Phones : (92-51) 2233604-06
Fax : (92-51) 2231139

192 G-9 MARKAZ BRANCH

- 21-B, G-9 Markaz.
Phones : (92-51) 2285781-83
Fax : (92-51) 2285784

RAWALPINDI

193 MAIN BRANCH

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

194 CITY BRANCH

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

195 MURREE ROAD BRANCH

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

196 WAH CANTONMENT BRANCH

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

197 CHAKLALA SCHEME-III BRANCH

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

198 GULZAR-E-QUAID BRANCH

- Plot No. 10, Civic Center,
Airport Employees Co-operative Housing
Society, (AECHS), Chaklala, Rawalpindi.
Phones : (92-51) 5707602-4
Fax : (92-51) 5707605

199 PESHAWAR ROAD BRANCH

- 659-Naseerabad, Peshawar Road,
Rawalpindi.
Phones : (92-51) 5440145-47
Fax : (92-51) 5440149

GUJAR KHAN

- 200 Plot No. D-39, G.T. Road,
Tehsil: Gujjar Khan, Distt: Rawalpindi.
Phones : (92-51) 3511601
Fax : (92-51) 3511602

ABBOTTABAD

- 201 Mansehra Road,
Abbottabad.
Phones : (92-992) 384190-92
Fax : (92-992) 384193

PESHAWAR

202 MAIN BRANCH

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

203 JAMRUD ROAD BRANCH

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

204 ASHRAF ROAD BRANCH

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

205 UNIVERSITY ROAD BRANCH

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

206 ISLAMIC BANKING BRANCH

- Pak Business Centre,
G.T. Road.
Phones : (92-91) 2581902-2581904
Fax : (92-91) 2581905

SALEH KHANA

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

MATHANICHANGAN SWABI

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

HARIPUR

- 209 Nida Centre,
G.T. Road, Haripur, N.W.F.P.
Phones : (92-995) 627057-59
Fax : (92-995) 627054

MIRPUR (AZAD KASHMIR)

- 210 82-A/B, Allama Iqbal Road, Sector B-4.
Phone : (92-58610) 445064
Fax : (92-58610) 44766

DADYAL

- 211 Nishtar Plaza, Vill: Bhalot,
Tehsil Dadyal Distt. Mirpur, (A.K.).
Phone : (92-5827) 445064
Fax : (92-5827) 444766



Branch Network

MIRPURKHAS

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

MEHAR

213 Plot CS # 996/ICL 996/ID, Ward A,
Mehar Town, Distt. Dadu.
Phones : (92-254) 730040-41
Fax : (92-254) 730042

NAWABSHAH

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

QAZI AHMED BRANCH

215 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

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

HYDERABAD

217 MAIN BRANCH

Saddar Bazar, Cantonment Area.
Phones : (92-22) 2785803
Fax : (92-22) 2781955

218 QASIMABAD BRANCH

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

219 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

220 NEW SAEEDABAD BRANCH

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

221 HALA NAKA BRANCH

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

222 LATIFABAD BRANCH

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

HINGORJA

223 Plot No. 371, Sami Sagyoon Road,
Tehsil: Sobhodero, Distt. Khairpur.
Phones : (92-243) 740596
Fax : (92-243) 740597

SUKKUR

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

BHIRIA ROAD

225 Plot No. 11-C/14-T, Station Road,
Bhiria Road, Distt. Naushero Feroz, Sindh.
Phone : (92-242) 435028, 435029
Fax : (92-242) 435030

MORO

226 Plot No. IB/210/C-83, Main Road, Moro,
Distt. Naushero Feroz, Sindh.
Phones : (92-242) 413112, 413116
Fax : (92-242) 413121

TANDO ADAM

227 Plot No. 236, Shah Complex, Near
Muhammadi Chowk, Tando Adam, Sindh.
Phone : (92-235) 576284
Fax : (92-235) 576315

KANDHKOT

228 Jumman Shah Mohallah / Road,
Kandhkot Town, Sindh.
Phones : (92-722) 570013-14
Fax : (92-722) 570015

LARKANA

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

MEHRABPUR

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

SANGHAR

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

SHAHDADPUR

232 Court Road, Shahdadpur.
Distt. Sanghar.
Phones : (92-235) 842699-700
Fax : (92-235) 842698

DAHARKI

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

TURBAT

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

QUETTA

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

ISLAMIC BANKING BRANCH

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

GAWADAR

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

FAZILPUR

238 Atta Market, Indus Highway,
Fazilpur, Tehsil & District Rajanpur.
Phone : (92-604) 680201
Fax : (92-604) 680202

JHELUM

239 Opposite Rescue 15, Railway Road.
Phones : (92-544) 621810, 623110
Fax : (92-544) 627510

SARGODHA

240 Opposite DIG House,
Khayyam Chowk, University Road.
Phones : (92-48) 3768051-3
Fax : (92-48) 3768054

MANDI BHAUDDIN

241 Ghalla Mandi,
Bank Road, Mandi Bhauddin.
Phones : (92-546) 501722, 502922
Fax : (92-546) 503304

CHAKWAL

242 B-VII, 11A, Ejaz Plaza,
Opp. Govt. Boys College Talangang Road.
Phones : (92-543) 540050
Fax : (92-543) 540049

TOBA TEK SINGH

243 Plot No. 102, Chak No. 326-GB,
Allama Iqbal Road, Talab Bazar.
Phones : (92-46) 2514017-19
Fax : (92-46) 2514020

SHIKARPUR

244 Plot No. 5/137, Opposite Gate
Sabzi Mandi Stuart Gunj.
Phones : (92-726) 512519-20
Fax : (92-726) 520776

MURIDKE

245 G.T. Road, Muridke,
Tehsil Ferozwala, Distt. Sheikhupura.
Phones : (92-42) 7950602-4
Fax : (92-42) 7950605

NAROWAL

246 Kutchery Road.
Phones : (92-542) 411331-2
Fax : (92-542) 414413

JOHARABAD

247 Main Bazar Joharabad,
District Khushab.
Phones : (92-454) 721985-86
Fax : (92-454) 721984

GHOTKI

248 Mohalla Khoobomal,
Havaii Devairi Sahib Road.
Phone : (92-723) 681005
Fax : (92-723) 681006

KINGDOM OF BAHRAIN

249 1302 Almoayyed Tower,
Al Seef District, P.O. Box 50786
Manama, Kingdom of Bahrain.
Phone : (92-973) 1756-4044
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