



Bank AL Habib Limited

Principal Office: 2nd FLOOR MACKINNON'S BUILDING, I.I. CHUNDRIGAR ROAD, KARACHI-PAKISTAN
 PHONES : (92-21) 2412421-2412986 & 111-786-110 FAX : (92-21) 2419782 & 2401171 TELEX: 21285 ALHAB PK

The General Manager
 The Karachi Stock Exchange (Guarantee) Limited
 Karachi
 Fax No: 2415763 & 2437560

April 26, 2006

Dear Sir,

Financial Results for the three Months Period Ended March 31, 2006

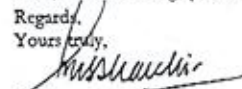
We wish to inform you that the Board of Directors in their meeting held on April 26, 2006 at 11:30 am at Principal Office of the Bank located at Mackinnons Building, I.I.Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the three months period ended March 31, 2006.

- (i) Cash Dividend -- NIL --
- (ii) Bonus Shares -- NIL --
- (iii) Right Shares -- NIL --
- (iv) Any other entitlement/corporate action -- NIL --
- (v) Any other price-sensitive information -- NIL --

The financial results of the Bank for the said period are as under:

	(Rupees in 000's)	
	31 March 2006	31 March 2005
Mark-up/Return/Interest Earned	1,713,800	910,861
Mark-up/Return/Interest Expensed	(827,311)	(354,214)
Net Mark-up/Return/Interest Income	886,489	556,647
Reversal/(Provision)against non-performing loans and advances	(60,578)	(10,597)
Provision for diminution in the value of investments	-	-
Bad Debts written off directly	-	-
Net Mark-up/Return/Interest Income after provisions	825,911	546,050
Non mark-up / Interest Income		
Fee, Commission and Brokerage Income	132,554	115,641
Dividend Income	4,576	15,741
Income from trading in government securities	-	-
Income from dealing in foreign currencies	108,025	72,955
Other Income	73,028	29,635
Total Non-Mark-up/Interest Income	318,183	233,972
	1,144,094	780,022
Non mark-up / Interest Expenses		
Administrative Expenses	(515,576)	(378,049)
Other Assets written off	-	-
Other charges	-	(22)
Total Non-Mark-up/Interest Expenses	(515,576)	(378,071)
Profit before taxation	628,518	401,951
Taxation		
- Current	(209,428)	(152,742)
- Prior years	-	-
- Deferred	(3,997)	995
	(213,425)	(151,747)
Profit after taxation	415,093	250,204
Basic/ Diluted earnings per share	1.58	0.95

Regards,
 Yours truly,


 MAHMOOD S. ALLARAKHIA
 General Manager - Finance & Corporate Secretary

REGISTERED OFFICE: 126-C, OLD BAHAWALPUR ROAD, MULTAN