



# Bank AL Habib Limited

PRINCIPAL OFFICE: 2nd FLOOR MACKINNON'S BUILDING, 11, CHUNDRIGAR ROAD, KARACHI-PAKISTAN  
 PHONES : (92-21) 2412421-2412906 & 111-786-110 FAX : (92-21) 2419752 & 2401171 TELEX: 21285 ALHAB PK

The General Manager  
 The Karachi Stock Exchange (Guarantee) Ltd  
 Stock Exchange Building  
 Karachi

April 11, 2007

Fax # : 021-2437560 / 021-2460923 / 021-2415763

Dear Sir,

## FINANCIAL RESULTS FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2007

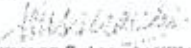
We wish to inform you that the Board of Directors in their meeting held on April 11, 2007, at 12:00 noon at Principal Office of the Bank located at Mackinnons Building, 11, Chundrigar Road, Karachi, approved the unaudited Accounts of the Bank for the three months period ended March 31, 2007.

- |   |         |
|---|---------|
| (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)	
	Three months period ended	
	March 31, 2007	March 31, 2006
Mark-up/Return/Interest Earned	2,337,968	1,713,800
Mark-up/Return/Interest Expended	(1,312,168)	(827,311)
Net Mark-up / Return / Interest Income	1,025,800	886,489
Provision against non-performing loans and advances	(63,430)	(60,578)
Provision for diminutions in the value of Investment	-	-
Bad debts written off directly	-	-
	(63,430)	(60,578)
Net Mark-up/Return/Interest Income after provisions	962,370	825,911
<b>Non Mark-up / Interest Income</b>		
Fees, Commission and Brokerage Income	154,706	132,554
Dividend Income	8,346	4,576
Income from dealing in foreign currencies	160,573	108,025
Other Income	45,704	73,028
Total Non-Mark-up/Interest Income	369,329	318,183
	1,331,699	1,144,094
<b>Non Mark-up / Interest Expenses</b>		
Administrative Expenses	(680,907)	(515,576)
Other Assets written off	-	-
Other Charges	-	-
Total Non-Mark-up/Interest Expense	(680,907)	(515,576)
<b>Profit before taxation</b>	650,792	628,518
Taxation - Current	(219,484)	(209,428)
- Prior Years	-	-
- Deferred	(11,674)	(3,997)
	(231,158)	(213,425)
<b>Profit after taxation</b>	419,634	415,093
<b>Basic earnings per share</b>	1.14	1.13

Regards,  
 Yours truly,

  
 MAHMOOD S. ALLARAKHIA  
 General Manager - Finance  
 & Corporate Secretary