



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) 2419752 & 2401171 TELEX: 21285 ALHAB PK
 February 21, 2008

The General Manager
 The Karachi Stock Exchange (Guarantee) Limited
 Stock Exchange Building
 Stock Exchange Road
 Karachi
 Fax #: 021-111-573-329

Dear Sir,

FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2007

We wish to inform you that the Board of Directors of the Bank in their meeting held on February 21, 2008 at 11:30 a.m. at Principal Office of the Bank located at Mackinnons Building, I.I. Chundrigar Road, Karachi recommended the following:

- (i) **Cash Dividend**
A final cash dividend for the year ended December 31, 2007 at Rs. 1.5 per share i.e. 15%.
- (ii) **Bonus Shares**
It has been recommended by the Board of Directors to issue bonus shares in the proportion of 30 shares for every 100 shares held i.e. 30%.
- (iii) **Right Shares** -- NIL --
- (iv) **Any other entitlement/corporate action** -- NIL --
- (v) **Any other price-sensitive information** -- NIL --

	(Rupees in thousand)	
	2007	2006
Mark-up/return/interest earned	9,945,872	7,857,745
Mark-up/return/interest expensed	(5,764,757)	(4,078,200)
Net mark-up / return/ interest income	4,181,115	3,779,545
Provision against non-performing loans and advances	(92,687)	(19,652)
Provision for diminutions in the value of Investment	(579)	(1,307)
Bad debts written-off directly	-	-
	(93,266)	(20,959)
Net Mark-up/Interest Income after provisions	4,087,849	3,758,586
NON-MARK-UP/INTEREST INCOME		
Fees, commission and brokerage income	694,492	576,308
Dividend income	31,321	41,717
Income from dealing in foreign currencies	532,960	466,761
Gain on sale of securities	631,475	84,055
Other income	240,576	194,403
Total non-mark-up/interest income	2,130,824	1,363,244
	6,218,673	5,121,830
NON-MARK-UP/INTEREST EXPENSES		
Administrative expenses	(3,166,045)	(2,432,395)
Other provisions / assets written off	-	-
Other charges	(401)	(54)
Total non-mark-up/interest expense	(3,166,446)	(2,432,449)

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