



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

April 24, 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 THREE MONTHS PERIOD ENDED MARCH 31, 2008

We wish to inform you that the Board of Directors of the Bank in their meeting held on April 24, 2008 at 12:00 noon at Principal Office of the Bank located at Mackinnons Building I.I.Chundrigar Road, Karachi, approved unaudited Accounts of the Bank for the three months period ended March 31, 2008 as follows:

(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 --

	(Rupees in thousand)	
	Three months period ended	
	March 31, 2008	March 31, 2007
Mark-up/return/interest earned	2,892,230	2,337,968
Mark-up/return/interest expensed	(1,594,120)	(1,312,168)
Net mark-up / return/ interest income	1,298,110	1,025,800
Provision against non-performing loans and advances	(19,267)	(63,430)
Provision for diminutions in the value of Investment	-	-
Bad debts written-off directly	-	-
	(19,267)	(63,430)
Net Mark-up/Interest Income after provisions	1,278,843	962,370
NON-MARK-UP/INTEREST INCOME		
Fees, commission and brokerage income	208,600	154,706
Dividend income	6,212	8,346
Income from dealing in foreign currencies	182,929	160,573
Other income	64,838	45,704
Total non-mark-up/interest income	462,579	369,329
	1,741,422	1,331,699
NON-MARK-UP/INTEREST EXPENSES		
Administrative expenses	(930,529)	(680,907)
Other provisions / assets written off	-	-
Other charges	-	-
Total non-mark-up/interest expense	(930,529)	(680,907)
PROFIT BEFORE TAXATION	810,893	650,792
Taxation - Current	(277,021)	(219,484)
- Prior Years	-	-
- Deferred	(12,404)	(11,674)
	(289,425)	(231,158)
PROFIT AFTER TAXATION	521,468	419,634
Basic/Diluted earnings per share (Rupees)	1.09	0.88

Regards,

Yours truly,


 A. SAEED SIDDIQUI
 Company Secretary



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