

HBL



The Managing Director
Karachi Stock Exchange (Guarantee) Ltd,
Stock Exchange Building,
Stock Exchange Road,
Karachi

October 24, 2008

Dear Sir,

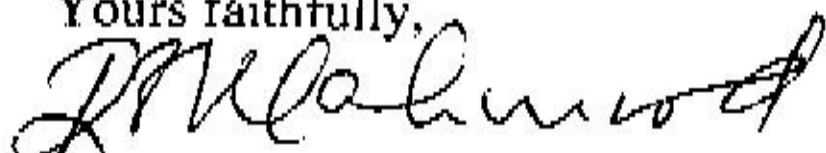
Financial Result for the Period ended September 30, 2008

The Board of Directors of Habib Bank Limited at their meeting held on October 24, 2008 at Karachi are pleased to announce the results for the nine months period ended 30th September, 2008, which are attached as Annexure A & B respectively.

The Board of Directors have not recommended any dividend, bonus, rights or other entitlement for shareholders based on the result of the nine months period ended 30th September, 2008.

We will be sending you 300 copies of printed Quarterly Accounts for distribution amongst the Members of the Exchange in due course.

Yours faithfully,



R. Zakir Mahmood
President & CEO

CC:

The Managing Director, Lahore Stock Exchange (Guarantee) Limited
19, Khayaban-e-Aiwan-e-Iqbal Road, Lahore.

The Managing Director, Islamabad Stock Exchange (Guarantee) Limited
Stock Exchange Building, 101-E, Fazal-ul-Haq Road, Islamabad.

The Commissioner, Enforcement & Monitoring Division, Securities & Exchange
Commission of Pakistan, NIC Building, Jinnah Avenue, Islamabad