

**HBL**

HABIB BANK

Mr. Muhammad Farooq  
Deputy General Manager  
Karachi Stock Exchange (Guarantee) Limited  
Stock Exchange Building, Stock Exchange Road,  
Karachi.

19.02.2010

Dear Sir,

**Financial Results for the Year ended December 31, 2009**

Kindly refer to our announcement of 19.02.2010. In this connection we are enclosing Free Reserve Certificate of External Auditors KPMG. The Habib Bank Limited Financial Results for the year ended December 31, 2009 have been uploaded on the website and can be accessed at [www.hbl.com](http://www.hbl.com).

Yours faithfully,

Nausheen Ahmad  
Company Secretary

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, 101-E, Fazal-ul-Haq Road, Blue Area, Islamabad.

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