

# HBL



The Muhammad Farooq  
Deputy General Manager  
Karachi Stock Exchange (Guarantee) Ltd.  
Stock Exchange Building  
Stock Exchange Road  
Karachi.

18.02.2011

Dear Sir,

**Free reserves as at December 31, 2010**

Kindly refer to our announcement of 18.02.2010, in this connection we are enclosing Free reserves Certificate of External Auditors KPMG.

The Habib Bank Limited Financial Results for the year ended December 31, 2010 have been uploaded on the website and can be accessed at [www.hbl.com](http://www.hbl.com).

Yours sincerely,

*Nausheen Ahmad*

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.