

HBL



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

October 31, 2012

Dear Sir,

Financial Result for the nine months and quarter ended September 30, 2012

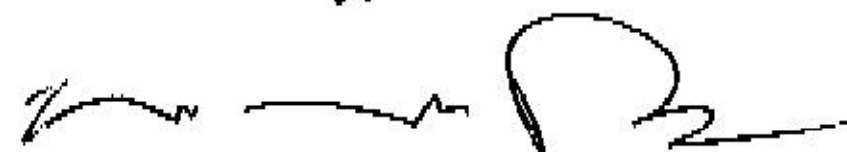
This is further to our letter today dated October 31, 2012 on Financial Results for the nine months ended September 30, 2012.

The Board of Directors of Habib Bank Limited is pleased to announce the Financial Results for the 3rd Quarter and nine months ended September 30, 2012 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 ended September 30, 2012.

We will be sending you 300 copies of printed Quarterly Accounts for distribution amongst the Members of the Exchange in due course. The full set of the financial statements will shortly be available on our website www.hbl.com.

Yours faithfully,



Nauman K Dar
President and CEO

cc:

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

The Deputy Manager - Islamabad Stock Exchange (Guarantee) Limited, ISE Towers, 55-B, Jinnah Avenue, Islamabad

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