

# HBL



The Managing Director  
Karachi Stock Exchange (G) Limited  
Karachi Stock Exchange Building  
I.I. Chundrigar Road,  
Karachi

November 12, 2012

Dear Sir,

**Due Diligence of Consumer Business Portfolio of Citibank Pakistan**

Pursuant to the decision by Citibank N.A Pakistan ("Citibank") to divest its interest from the Consumer Business Portfolio comprising of its credit card business, personal loans and auto loans, Habib Bank Limited ("HBL") and Citibank have, subject to the approval of the State Bank of Pakistan and any other regulatory approval, executed the requisite agreements all dated November 9, 2012 for the acquisition of the said Consumer Business Portfolio.

In compliance of the Listing Regulations, HBL hereby notifies the Stock Exchanges of the above.

Yours faithfully,



Nausheen Ahmad  
Company Secretary

cc: The Managing Director  
Lahore Stock Exchange (Guarantee) Limited,  
19-Khayaban-e-Aiwan-e-Iqbal Road  
Lahore-54000

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