

# HBL



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

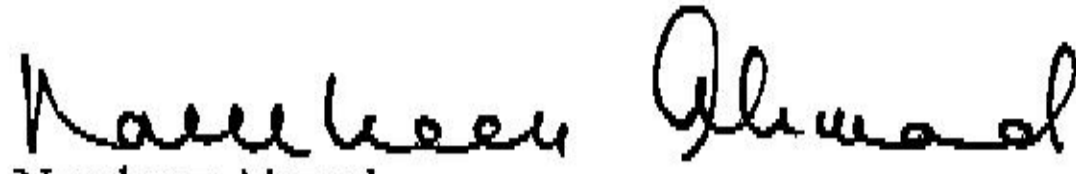
February 12, 2013

Dear Sir,

**Free Reserves as at December 31, 2012**

Kindly refer to our announcement of February 12, 2013; in this connection we are enclosing Free Reserves Certificates of External Auditors Ernst & Young Ford Rhodes Sidat Hyder.

Yours Sincerely,

  
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, ISE Towers, 55-B, Jinnah Avenue, Islamabad

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

Habib Bank Limited  
Corporate Secretariat  
12<sup>th</sup> Floor, HB Plaza  
11 Chundrigar Road,  
Karachi

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RACHI. LIMITED