

HBL



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

February 27, 2014

Dear Sir,

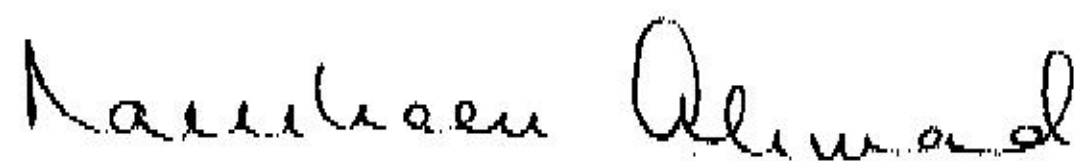
Financial Results for the year ended December 31, 2013

Free Reserves as at December 31, 2013

Further to our announcement of February 27, 2014, we are enclosing Free Reserves Certificates of External Auditors Ernst & Young Ford Rhodes Sidat Hyder.

Please also find attached a copy of the Press Release.

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

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