



HO:SBOD: 398
February 25, 2013

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

Dear Sir,

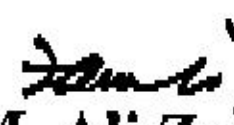
**AUDITORS' CERTIFICATE UNDER RULE 6 OF THE COMPANIES
(ISSUE OF CAPITAL) RULES, 1996**

We invite your kind attention to our letter dated February 25, 2013, under cover of which Bank's Financial Results for the year ended December 31, 2012, were sent to you.

Now, we enclose Auditors' Certificate dated February 25, 2012 issued by the Bank's External Auditors, Messrs KPMG Taseer Hadi & Company, Chartered Accountants, required under Rule 6 of The Companies (Issue of Capital) Rules, 1996.

Yours faithfully,


(Aamir Sattar)
EVP / Financial Controller


(S.M. Ali Zamin)
Secretary (Board)

Encl: (a.a)

Copy to:

- i. The General Manager, Karachi Stock Exchange (Guarantee) Ltd., Stock Exchange Building, Stock Exchange Road, Karachi, in continuation of our letter dated February 18, 2013. A Copy of above mentioned Auditors Certificate dated February 25, 2013 is enclosed.
- ii. The Chief Executive Officer, Lahore Stock Exchange (Guarantee) Limited, 19- Khayaban-e-Aiwan-e-Iqbal, Lahore, in continuation of our dated February 18, 2013. A Copy of above mentioned Auditors Certificate dated February 25, 2013 is enclosed.
- iii. The Chief Executive Officer, Islamabad Stock Exchange (Guarantee) Limited, 55-B, Jinnah Avenue, Blue Area, in continuation of our letter dated February 18, 2013. A Copy of above mentioned Auditors Certificate dated February 25, 2013 is enclosed.