

Summit *S* Bank

(Formerly Arif Habib Bank)

SMBL/FIN/543/2010
January 12, 2011

The General Manager
Karachi Stock Exchange (Guarantee) Limited
Karachi

The General Manager
Lahore Stock Exchange (Guarantee) Limited
Lahore

The General Manager
Islamabad Stock Exchange (Guarantee) Limited
Islamabad

Dispatch/Credit Of Share Certificates of Summit Bank Limited to the Shareholders of Atlas Bank Limited (merged with Summit Bank Limited)

Dear Sir,

We are pleased to inform you that pursuant to the merger of Atlas Bank Limited with and into Summit Bank Limited, 45 shares of Summit Bank Limited (formerly Arif Habib Bank Limited) against every 100 shares of Atlas Bank Limited has been issued to those shareholders whose name appeared in the Register of Atlas Bank Limited as on December 31, 2010 which shall stand dissolved.

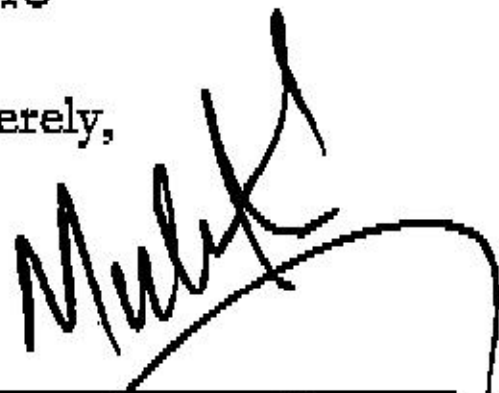
The shares of the Summit Bank Limited of those CDC beneficial owners, whose name appeared in the list of entitlement in the CDS system of Atlas Bank Limited as on December 31, 2010, has already been credited into their respective CDC account at the end of day of January 11, 2011 by the Central Depository Company of Pakistan Limited.

Person who are holding physical Share Certificate(s) of Atlas Bank Limited and those who have already surrendered their Share Certificates are called upon to contact our share Registrar at the given below address alongwith a copy of their CNIC and respective share certificate to collect their shares certificate of Summit Bank Limited.

Share Registrar

M/s. Technology Trade (Pvt.) Ltd.
Dagia House,
241-C, Block-2, P.E.C.H.S., Karachi.
Tel: 34391316-7 & 19, 34387960-1
Fax: 4391318

Yours Sincerely,



Muhammad Amin Bhoori
CFO & Company Secretary



COMMITTED TO YOU
Summit Bank Limited

Summit Bank Plaza: Mumtaz Hasan Road, Off I. I. Chundrigar Road, Karachi-Pakistan.
PABX: (021) 32468400-10 Fax: (021) 32468494
E-mail: info@summitbank.com.pk Website: www.summitbank.com.pk