

HBL



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CORPORATE PROFILE



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STRONG



Bolted securely to the side of a ship's hull, a porthole allows light and air to enter a vessel, as well as providing a water and weather-tight barrier below deck.

The first commercial bank in Pakistan, **strengthening** the country's financial sector.

A customer base of over **5 million relationships**.

A network of over **1,450 online branches** in Pakistan.

A presence in **25 countries** around the world.

HBL's financial strength can be evinced by it being the **largest Corporate Bank** in Pakistan with an **aggressive** Investment Banking arm.

Leading product innovation, HBL launched Pakistan's first residual value auto loan - HBL Car2Car.

HBL has continued to **invest in key markets** in South Asia, injecting fresh capital in Bangladesh and Sri Lanka.

Bancassurance products have had a **record growth** in terms of profit.

HBL's PhoneBanking serviced almost **2 million calls** from around the world.

DYNAMIC



A compass is a navigational instrument that stays in a state of constant flux, dynamically reacting to its location in order to reach a final destination.

Electronic Digital Certificate System implemented in GCC to provide **swift** and **secure** remittance services.

Dedicated information security function established to **manage** growing risks.

Collaboration with the Agricultural Bank of China for trade finance and USD remittances at **competitive** rates.

Integration of Corporate, Commercial and Retail branch networks has centralised processes and enhanced service delivery standards.

Access through **329 ATM's** in Pakistan.

STABLE



An anchor always keeps the ship stable, be it at bay or at sea.

Over the last 6 decades, HBL has remained financially **strong, dynamic** and **stable**.

Balance sheet size has increased by **18.90%**, assets have grown by **9.35%** and net interest income has increased by **17.40%** as compared to 2007.

Awards: 2008

Best Bank in Pakistan - Global Finance

Best Trade Finance Bank in Pakistan - Trade Finance Magazine

Most Innovative GTFP Financing in Middle East and North Africa - International Finance Corporation

Buzziest Brand in the Banking/Financial Institutions Category - Revelation Inc.

2009

Best Emerging Market Bank in Pakistan - Global Finance

Top 500 Global Financial Brands - The Banker



BOARD OF DIRECTORS

Sultan Ali Allana
Chairman

Director

Aga Khan Fund for
Economic Development, S.A.

Jubilee Holdings Limited
(East Africa)

New Jubilee Life Insurance
Company Limited

Tourism Promotion Services
(Pakistan) Limited

Industrial Promotion
Services (Pakistan) Limited

Ahmed Jawad
Director

Secretary

Privatisation Commission,
Government of Pakistan

Sajid Zahid
Director

Chairman

The FirstMicroFinance Bank
Limited

Director

Pakistan Petroleum Limited

Joint Senior Partner

Orr, Dignam & Co.

M. Yasin Malik
Director

Chairman

Pakistan State Oil

Mushtaq Malik
Director

Secretary

PEMRA
Government of Pakistan

Moez Jamal
Director

R. Zakir Mahmood
President & CEO

Chairman

Habib Bank Financial
Services (Pvt.) Limited

HBL Asset Management
Limited

Habib Allied International
Bank Plc., UK

Habib Finance International
Limited, Hong Kong

Director

PlatinumHabib Bank Plc.,
Nigeria

First Women Bank Limited

Khushhali Bank

New Jubilee Insurance
Company Limited

Council Member

Institute of Bankers Pakistan

MANAGEMENT FORUM

R. Zakir Mahmood
President & CEO

Sohail Malik
Chief Risk Officer

Tulu Islam
Chief Information Officer

Dr. Razi Azmat
Head – HR (Officiating)

Abid Sattar
Head – Retail & Consumer Banking

Salim Amlani
Chief Internal Auditor

Ayaz Ahmed
Chief Financial Officer

Jamil Iqbal
Chief Compliance Officer



Mudassir H. Khan
Head – Global Operations

Faizan Mitha
Global Treasurer

Sima Kamil
Head – Corporate and Investment Banking

Mirza Saleem Baig
Head – Learning & Development

Aslam Gadit
Head – Remedial Assets

Nausheen Ahmad
Company Secretary & Head Legal

Aly Mustansir
Head – Marketing and Brand Management



Nauman K. Dar
Head – International Banking



Shahid Fakhruddin
G.M. International Market & Risk Management



Aman Aziz Siddiqui
General Manager Gulf



Abdul Rashid Awan
Business Head – Semi Urban Areas



Mubashar Maqbool
Head – Commercial & Retail Lending



Mohammad Ali
Regional Chief – Corporate Banking – North & Islamabad/Rawalpindi

Corporate Information

Registered Office

4th Floor, Habib Bank Tower
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Tel : +92 (51) 2872203 & +92 (51) 2821183
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Registrars

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Websites

Corporate website:
www.hbl.com
Treasury website:
www.hblgtr.com.pk
Ebank (internet banking):
www.hblebank.com

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Auditors

KPMG Taseer Hadi & Co.
Chartered Accountants

Progress at a Glance

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Balance Sheet											
1 Shareholders' Equity & Revaluation Surplus	13,162	4,519	12,534	12,814	19,707	23,485	31,190	40,331	52,530	62,272	74,290
2 Total Assets	289,862	305,217	328,605	333,751	403,037	434,932	487,765	528,894	594,062	691,992	757,928
3 Total Deposits	237,964	250,858	266,052	283,445	328,182	360,648	404,629	432,545	459,140	531,298	597,091
4 Advances (net)	137,124	160,301	174,894	167,225	167,523	183,654	259,089	316,882	349,433	382,173	456,356
5 Investments (net)	70,677	64,278	68,069	57,792	142,878	158,871	134,523	107,384	119,587	177,942	138,146
Operating Results											
6 Total Income (net of interest expense)	11,544	11,175	14,613	16,788	18,564	21,363	23,588	32,870	38,971	41,350	53,158
7 Total Expenditure	10,133	11,731	12,233	11,736	11,811	9,803	13,789	15,766	17,204	18,382	21,736
8 Prov. for Non-Performing Loans & Others	181	4,705	1,411	2,710	2,450	5,804	2,552	3,270	2,927	7,823	9,388
9 Prov. for Taxation	(291)	3,587	476	1,112	2,054	1,452	1,484	4,187	6,140	5,061	6,420
10 Profit/(Loss) before Taxation	1,230	(5,263)	969	2,224	4,088	5,469	7,247	13,834	18,840	15,145	22,034
11 Profit/(Loss) after Taxation	1,521	(8,850)	493	1,112	2,034	4,018	5,763	9,647	12,700	10,084	15,614
Others											
12 Home Remittances	18,002	15,464	22,545	22,267	38,229	46,326	47,423	54,759	66,656	79,322	94,530
13 Imports	70,700	76,133	92,508	82,600	118,689	139,515	162,402	153,392	189,125	178,684	298,933
14 Exports	67,300	73,118	78,751	93,900	95,901	118,642	134,090	118,882	117,593	129,742	172,518
15 Number of Branches	1,773	1,760	1,755	1,516	1,473	1,470	1,469	1,470	1,477	1,489	1,508

(Rupees in millions)

About HBL

HBL was the first commercial bank to be established in Pakistan in 1947. Over the years, HBL has grown its branch network and become the largest private sector bank with over 1,450 branches across the country and a customer base exceeding five million relationships.

With a presence in 25 countries, subsidiaries in Hong Kong and the UK, affiliates in Nepal, Nigeria, Kenya and Kyrgyzstan and representative offices in Iran and China, HBL is also the largest domestic multinational. The Bank is expanding its presence in principal international markets including the UK, UAE, South and Central Asia, Africa and the Far East.

Key areas of operations encompass product offerings and services in Retail Banking. HBL has the largest Corporate Banking portfolio in Pakistan with an

active Investment Banking arm. SME and Agriculture lending programmes and banking services are offered in urban and rural centres.

In the UK and GCC, HBL focuses on trade finance and remittances for the South Asian diaspora in addition to basic banking facilities.

HBL has always been a bank and a brand for the masses, with a history that is inextricably linked with the history of Pakistan itself. As it continues to grow, both locally and abroad, it strives to embody its brand personality: honest, approachable, inclusive.

HBL is currently rated AA+ (Long term) and A1+ (Short term)*. It is the first Pakistani bank to raise Tier II Capital from external sources.

*Rating given by JCR-VIS



HBL's Vision, Mission and Values

Vision

Enabling people to advance with confidence and success.

Mission

To make our customers prosper, our staff excel and create value for shareholders.

Values

Our values are the fundamental principles that define our culture and are brought to life in our attitude and behaviour. It is these values that make us unique and unmistakable. Our values are defined below:

Excellence

This is at the core of everything we do. The markets in which we operate are becoming increasingly competitive, giving our customers an abundance of choice. Only through being the very best - in terms of the service we offer, our products and premises - can we hope to be successful and grow.

Integrity

We are the leading bank in Pakistan and our success depends upon trust. Our customers - and society in general - expect us to possess and steadfastly adhere to high moral principles and professional standards.

Customer Focus

We understand fully the needs of our customers and adapt our products and services to meet these. We always strive to put the satisfaction of our customers first.

Meritocracy

We believe in giving opportunities and advantages to our employees on the basis of their ability. We believe in rewarding achievement and in providing first-class career opportunities for all.

Progressiveness

We believe in the advancement of society through the adoption of enlightened working practices, innovative new products and processes and a spirit of enterprise.

Financial Highlights - 2008

(US \$ in million)

Balance Sheet

1	Total Deposits
2	Total Assets
3	Advances
4	Liquid Assets
5	Shareholders Equity & Revaluation Surplus
6	Capital Adequacy Ratio
7	Liquid Assets % of Deposits from Customers & Bills Payable

Profit & Loss

8	Total Net Income
9	Total Expenditure
10	Provision for Non-Performing Loans & Others
11	Pre-Tax Profit
12	Profit after Taxation
13	Earnings Per Share (Rs/share)

Others

14	Home Remittances
15	Exports / Imports
16	Number of Branches
17	Number of Staff

	2008	2007	%age growth
1	7,549	6,706	12.38%
2	9,582	8,748	9.53%
3	5,769	4,832	19.41%
4	2,141	2,480	-13.66%
5	939	787	19.30%
6	13.64%	12.51%	9.08%
7	27.90%	35.88%	-22.24%
8	672	523	28.56%
9	275	232	18.25%
10	119	99	20.01%
11	279	191	45.49%
12	197	127	54.84%
13	0.259	0.167	55.31%
14	1,195	1,003	19.17%
15	5,960	3,899	52.86%
16	1,508	1,489	1.28%
17	14,123	14,552	-2.95%

Global Network

HBL

AFGHANISTAN
Main branch, Kabul
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hblkblom@yahoo.com

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AFFILIATES

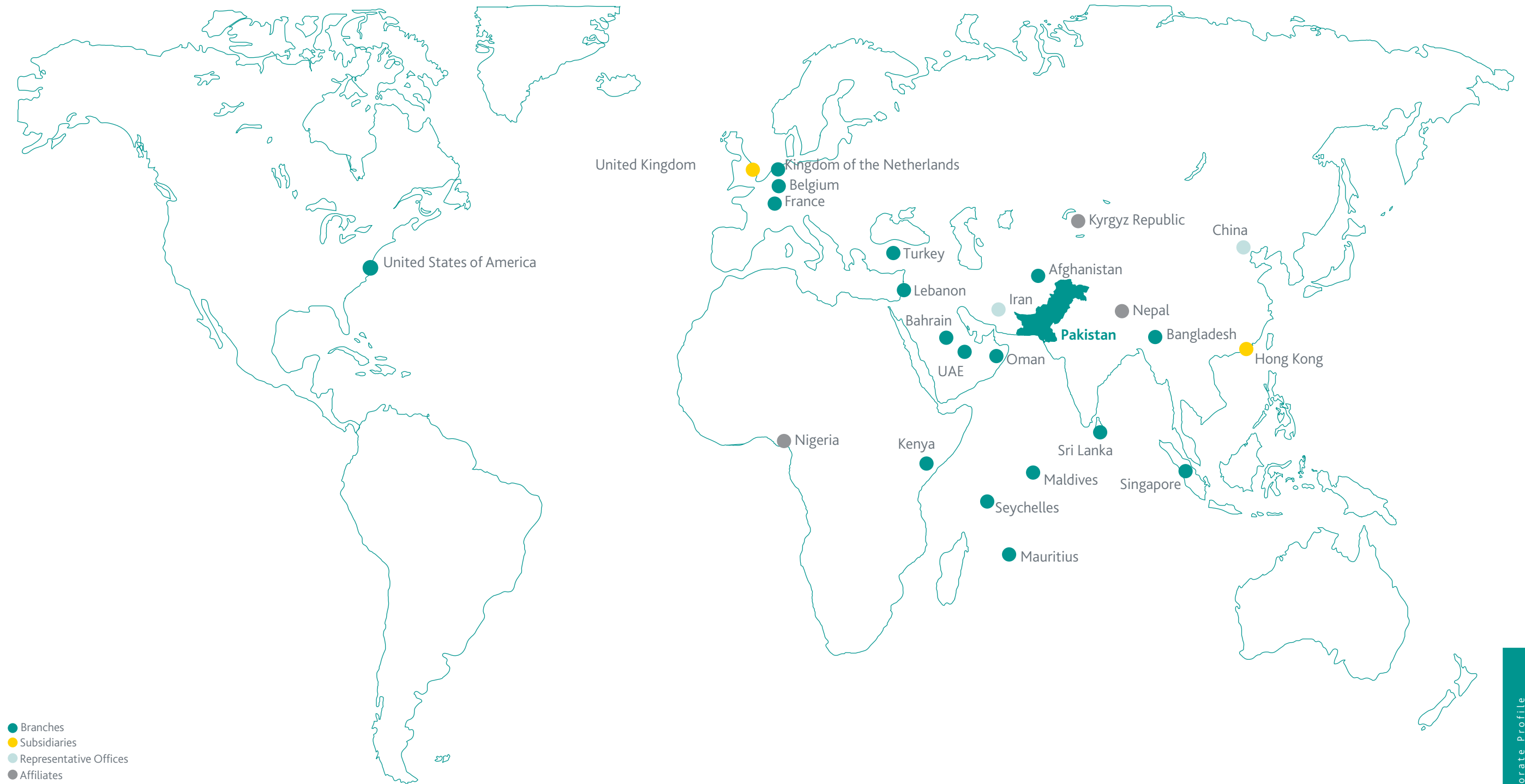
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International Locations



- Branches
- Subsidiaries
- Representative Offices
- Affiliates

For more information on any of our locations, please visit www.hbl.com



Notes:

