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Corporate Information

Board Committees

Audit Committee
Mr. Iain Donald Cheyne
Chairman
Mr. Sajid Zahid
Member
Mr. Ahmed Jawad
Member

Risk Management Committee
Mr. Sultan Ali Allana
Chairman
Mr. R. Zakir Mahmood
Member
Mr. Mushtaq Malik
Member

Human Resource Committee
Mr. Sultan Ali Allana
Chairman
Mr. R. Zakir Mahmood
Member
Mr. Sajid Zahid
Member

Group Chief Financial Officer
Mr. Ayaz Ahmed

Company Secretary
Ms. Nausheen Ahmad

Legal Advisor
Mahmood Yousuf Mandviwalla
Bail-at-Law

Auditors
KPMG Taseer Hadi & Co.
Chartered Accountants

Registered Office
4th Floor, Habib Bank Tower
Jinnah Avenue
Islamabad, Pakistan.
Phone: 051-2872203 & 051-2871183
Fax: 051-2872205

Head Office
Habib Bank Plaza
I.I. Chundrigar Road
Karachi - 75650, Pakistan.
Phone: 021-2418000 [50 lines]
Fax: 021-9217511

Registrars
THK Associates (Pvt.) Ltd.
Ground Floor State Life Bldg. No. 3
Dr. Ziauddin Ahmed Road
Karachi.

Websites
Corporate
www.hbl.com
Treasury
www.hblgrtr.com.pk
Internet Banking
www.hblibank.com
The Independence Memorial Hall in Colombo is the symbolic manifestation of the empowerment of the people of Sri Lanka. HBL’s brand essence, Enriching Life, echoes this sentiment. The bank caters to people from all walks of life and its dedication to the customer base is evinced in the successful nurturing of over 5 million relationships. With over 1,400 branches across Pakistan comprising the largest local network, and in 25 countries around the world, the HBL network is expansive. Being the first bank in Pakistan to have international operations that continue to grow, HBL is an enabler in the lives of ordinary people everywhere.
The Maasai people of East Africa live in Kenya and Tanzania along the Great Rift Valley, adding colour to the distinctive landscape and unique wildlife. Known for their spirit of fortitude, the passion to survive and thrive is an everyday instinct. HBL shares this resilience with a hunger for excellence that is predominant in everything we do, from internal strategy to enlightened business practices. HBL’s Corporate Bank is a market leader with an active Investment Banking arm that is an integral player in most major transactions carried out in the country. HBL is the first Pakistani bank to raise Tier II Capital from external sources and, in 2007, Global Finance declared HBL the Best Bank in Pakistan.
The London Eye affords passengers a panoramic view of the cityscape in a single glance. Similarly, HBL’s vision – enabling people to advance with confidence and success – precludes no one. The bank’s brand identity is the outward expression of what it stands for as an organisation. This is summarised in HBL’s mission - to make our customers prosper, our staff excel and create value for shareholders. The values are the fundamental beliefs HBL holds, guiding attitude and behaviour across all business functions. These include Excellence, Integrity, Customer Focus, Meritocracy and Progressiveness.
INNOVATION IN MOTION

Representing a billowing sail, the Burj Al Arab required complex engineering feats to construct. It is this kind of innovation that drives our daily operations and processes. HBL introduced the first credit card in Pakistan in 1966 and the first ATM in 1986. Continuing on this path, Misys was rolled out during the year giving HBL more than 600 domestic green terminal branches. With state-of-the-art call centre facilities and the domestic implementation of IBTS (Inter-Branch Transaction System), HBL will gain clear market leadership in the ability to perform online transactions.

Fishermen from the Sulaiman Kirthar Range in the province of Balochistan.

1980 France
1981 Nigeria
1981 Iran
1983 Turkey
Manhattan’s Times Square is a symbol of change in a city renowned for its constant activity and fast pace of life. Similarly, HBL continually adapts to an ever-changing market. The bank’s offerings evolve to address current customer needs, and the working environment fosters a spirit of enterprise. Ongoing branch refurbishment will align the bank’s network with technological innovation and a progressive look and feel. The implementation of alternative delivery channels, including ATMs, PhoneBanking and InternetBanking via the revamped corporate website, provide 24/7 services to customers.
Singapore’s Merlion is a symbol of the country’s cultural heritage. As Pakistan’s first bank, HBL’s history is inextricably linked with that of the country and embodies the strength of its heritage. HBL’s corporate campaign during Independence Day celebrations in 2007 paid homage to this patriotic spirit, portraying indigenous people spanning the entire nation. HBL also promotes sports, nurturing cricket, polo, hockey and table tennis teams. HBL’s branch network makes it geographically closer to its market and all media factors local languages in its communication. Globally, too, HBL is sensitive to language such that even the bank’s logo is adapted to fit the language of the country it represents.
The Eiffel Tower was built between 1887 and 1889 as the entrance arch for the World Fair to be held in Paris. Similarly, 2007 has been a year of opening doorways for HBL. A new brand identity was launched, staying true to the best of the past while portraying HBL in a thoroughly modern way. Countrywide campaigns relayed the look and feel to a mass market audience. Aggressive product launches peppered the calendar including Value Account, SuperValue Account, PhoneBanking, FastTransfer, Bancassurance plans and the relaunch of the Credit Card. The year also witnessed HBL’s listing on the Karachi, Lahore and Islamabad exchanges.
MANAGEMENT COMMITTEE

R. Zakir Mahmood
President & CEO

Sohail Malik
Group Executive,
Risk Management

Mudassir H. Khan
Group Executive,
Global Operations

Sima Kamil
Group Executive,
Corporate Banking

Faizan Mitha
Group Executive,
Global Treasury

Tulu Islam
Group Executive,
IT & Systems

Jamil Iqbal
Chief Compliance Officer

Jamil A. Khan
Group Executive,
Administration & Services

Zafar Aziz Osmani
Group Executive,
Human Resources & Organisational Development

Nauman K. Dar
Group Executive,
International Banking & CEO,
Habib Allied International Bank PLC, UK

Nausheen Ahmad
Company Secretary &
Head of Law Division

Salim Amlani
Group Executive, Audit

Abid Sattar
Group Executive,
Retail & Consumer Banking

Kashif Shah
Group Executive,
Investment Banking

Mirza Saleem Baig
Group Executive,
Commercial Banking

Aslam Gadit
Group Executive,
Asset Remedial Management

Ayaz Ahmed
Chief Financial Officer

Aly Mustansir
Head of Marketing &
Brand Management
Change: our impetus to stay on top

If 2006 was the year of strategic change for us, 2007 was the year we put those changes in motion. It was the year Habib Bank became HBL and a new era was born.

We not only maintained our position as the lead bank in Pakistan’s private sector, but our balance sheet grew 16% to reach USD 11 billion.

I would like to take this opportunity to explain what this means for our investors, and to tell you why I believe we are well placed to capitalise on the tremendous growth prospects of Pakistan. We have a young, vibrant and energetic management team, a strong balance sheet, a diversified business model and a clear vision to become the leading bank in our market.

For the past few years, we have been increasing our focus on profitability, risk management and customer service. We have also been expanding our technology infrastructure and investing in new models of business. As a result, we have been able to increase our profitability, reduce our costs and improve our efficiency. We have also been increasing our market share and expanding our customer base.

Profits margins have also been increasing, as we continue to improve our efficiency and reduce our costs. We are now positioning ourselves for the long term, and we are confident that we will continue to grow and expand our business in the years ahead.

The year ahead

In 2008, we will continue to focus on improving our customer interface with branch refurbishment, employee training, improved IT systems, brand strengthening and the introduction of new products and services. Our strategy will be to maintain our focus on profitability, risk management and customer service, while also investing in new models of business to support our growth. We will also continue to expand our market share, both in Pakistan and internationally, and to increase our profitability. We are confident that we will achieve our goals and continue to grow and expand our business in the years ahead.

In the Extraordinary General Meeting in December 2007, we received unanimous approval for additional capital investments in strategic markets, as well as investments in New Jubilee Life Insurance (NJI) and New Jubilee Life Insurance (NJL), two premier insurance companies, both quoted on the stock exchange in Karachi. This partnership has given HBL a foothold in a rapidly growing insurance market in a country offering sizable upgradable potential.

Through joint marketing efforts, we hope to capitalise on NJL’s experience, which spans over 50 years, and look to market Bancassurance products to our growing customer base.

In keeping with customer needs for investment opportunities, we launched an asset management company, HBL Asset Management, and created a variety of funds for individuals as well as business customers. These include an income fund, a stock market fund and a balanced fund.

We’ve already begun to roll out our new brand identity to international markets. New fashions have been installed in key locations and everything from signage to advertising, stationery to plastic cards will be updated in the coming months. Websites will be revamped to incorporate the brand identity and we hope to align all international locations with the new look and feel by the end of the year.

Internal strides

Continuing the focus on people, the Human Resources Department has recently completed a training study for all employees in conjunction with the International Finance Corporation (as part of its technical assistance to HBL) which will roll out during the year.

The Human Resources Group has also launched the Broad Band Pay System, a strategic approach to compensation structure that will drive the process of service improvements. The system will merge the existing structure of regular and contractual employees into a single tier, enabling both horizontal and vertical growth opportunities. Broad Band will introduce a simplified benefits structure and effective monetary performance evaluation. It will enhance cross-mobility with fewer levels of administration, making it easier for employees to grow within the business, helping us improve staff retention.

We have been actively developing the Treasury function and have been working on improving the product offering to our customers with an increased range, including derivatives.

Over the past year, HBL has successfully implemented anti-money laundering and KYC procedures. We will continue to deploy considerable financial resources towards meeting regulatory and compliance guidelines throughout our global operations. Implementation of Basel II procedures will continue in 2008, strengthening our risk management capabilities including credit risk, market risk and interest rate risk particularly in credit administration.

To remain competitive, our plans to update and implement our technology have been right on track. We have a consolidated customer base which has made compliance, auditing and financial reporting efficient and transparent. We rolled out Misys during the year and have more than 500 branch terminals in Pakistan. We have implemented risk management in our credit card systems and have built up the Call Centre in the last year to become a leading service offering.

The installation of 120 new ATMs will spearhead expansion plans for ATM availability throughout the country, while the implementation of IBTS-3 in all domestic branches will give us clear market leadership in the share number of branches available to perform the transactions. Our data centre operations have been outsourced to IBM ensuring security and contingency.

There has also been an Equation 3.82 upgrade in Pakistan, UAE and UK.

In July 2007, HBL was listed on the three Stock Exchanges and the Government of Pakistan offered 5% with a green shoe option of 2.5% out of its shareholding in HBL to the public. The IPO was extremely successful and raised over Rs. 12.5 billion. The public offering in the history of Pakistan. Becoming a listed company has increased the focus on HBL and we are geared up to deliver even better results in line with market expectations.

In 2008, we will continue to work on improving our customer interface with branch refurbishment, employee training, improved IT systems, brand strengthening and the introduction of new products and services. Last year we said that 2006 was the year “we changed our future”. We have taken significant strides in this direction and in 2008 we hope to capitalise on the progress we have made. We are confident that our continued dedication and hard work in the year ahead.

Re-branding is not only about repositioning the bank. It is a change in the way we think and act. It is the outward manifestation of a bank on its way to building a progressive environment, a place where employees who are proud to work and customers are happy to bank. In implementing processes that eliminate waste and respond to business needs, we aim to create an environment that is leaner and more agile. The refurbishment of our branches, implementation of training programmes, and updating of technology have all played a vital role in our journey to become HBL.

It is a journey that will stand us in good stead for years to come. It is a journey that will be driven by a hunger to stay on top.
# Financial Highlights - 2007

**Progress since 1997 to 2007 at a glance**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1 Shareholders' Equity &amp; Revaluation Surplus</td>
<td>1,987</td>
<td>13,162</td>
<td>4,519</td>
<td>12,534</td>
<td>12,814</td>
<td>19,717</td>
<td>23,485</td>
<td>31,970</td>
<td>40,331</td>
<td>52,530</td>
<td>62,272</td>
</tr>
<tr>
<td>2 Total Assets</td>
<td>250,807</td>
<td>289,862</td>
<td>305,217</td>
<td>328,605</td>
<td>333,751</td>
<td>403,037</td>
<td>434,932</td>
<td>487,865</td>
<td>529,834</td>
<td>594,062</td>
<td>691,992</td>
</tr>
<tr>
<td>3 Total Deposits</td>
<td>211,383</td>
<td>237,964</td>
<td>250,858</td>
<td>266,052</td>
<td>283,445</td>
<td>328,182</td>
<td>360,648</td>
<td>404,629</td>
<td>432,255</td>
<td>459,146</td>
<td>531,298</td>
</tr>
<tr>
<td>4 Advances (net of provision)</td>
<td>119,758</td>
<td>137,275</td>
<td>160,301</td>
<td>174,894</td>
<td>167,225</td>
<td>183,654</td>
<td>259,089</td>
<td>316,882</td>
<td>349,433</td>
<td>382,773</td>
<td></td>
</tr>
<tr>
<td>5 Investments (net of provision)</td>
<td>55,445</td>
<td>70,677</td>
<td>64,278</td>
<td>68,069</td>
<td>57,792</td>
<td>142,878</td>
<td>158,871</td>
<td>134,223</td>
<td>107,384</td>
<td>119,587</td>
<td>177,842</td>
</tr>
<tr>
<td><strong>Operating Results</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Total Income (net of interest cost)</td>
<td>7,566</td>
<td>11,544</td>
<td>11,372</td>
<td>14,673</td>
<td>16,788</td>
<td>18,564</td>
<td>23,363</td>
<td>23,588</td>
<td>32,870</td>
<td>36,371</td>
<td>41,350</td>
</tr>
<tr>
<td>7 Total Expenditure</td>
<td>211,130</td>
<td>201,333</td>
<td>17,731</td>
<td>12,233</td>
<td>11,316</td>
<td>11,811</td>
<td>9,009</td>
<td>13,769</td>
<td>15,766</td>
<td>17,204</td>
<td>18,382</td>
</tr>
<tr>
<td>8 Profit before Non-Performing Loans &amp; Others</td>
<td>303</td>
<td>181</td>
<td>4,705</td>
<td>1,611</td>
<td>2,710</td>
<td>2,450</td>
<td>5,804</td>
<td>2,522</td>
<td>3,270</td>
<td>2,927</td>
<td>7,823</td>
</tr>
<tr>
<td>9 Profit before Taxation</td>
<td>(2,057)</td>
<td>(297)</td>
<td>3,587</td>
<td>476</td>
<td>1,172</td>
<td>2,054</td>
<td>1,452</td>
<td>1,484</td>
<td>4,876</td>
<td>6,340</td>
<td>5,061</td>
</tr>
<tr>
<td>10 Profit/(Loss) after Taxation</td>
<td>(6,803)</td>
<td>1,323</td>
<td>(6,850)</td>
<td>493</td>
<td>1,172</td>
<td>2,034</td>
<td>4,018</td>
<td>5,763</td>
<td>9,647</td>
<td>12,700</td>
<td>10,884</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Home Remittances</td>
<td>20,400</td>
<td>18,002</td>
<td>15,464</td>
<td>22,545</td>
<td>22,267</td>
<td>38,239</td>
<td>46,326</td>
<td>47,423</td>
<td>54,759</td>
<td>66,656</td>
<td>79,322</td>
</tr>
<tr>
<td>12 Imports</td>
<td>73,928</td>
<td>70,700</td>
<td>76,339</td>
<td>92,508</td>
<td>82,600</td>
<td>118,649</td>
<td>139,515</td>
<td>162,402</td>
<td>153,392</td>
<td>183,325</td>
<td>178,684</td>
</tr>
<tr>
<td>13 Exports</td>
<td>61,176</td>
<td>62,300</td>
<td>73,318</td>
<td>78,751</td>
<td>93,900</td>
<td>95,901</td>
<td>118,642</td>
<td>134,090</td>
<td>118,882</td>
<td>117,593</td>
<td>129,742</td>
</tr>
<tr>
<td>14 Number of Branches</td>
<td>1,838</td>
<td>1,773</td>
<td>1,760</td>
<td>1,755</td>
<td>1,516</td>
<td>1,473</td>
<td>1,470</td>
<td>1,469</td>
<td>1,470</td>
<td>1,477</td>
<td>1,489</td>
</tr>
<tr>
<td>15 Number of Staff of HBL</td>
<td>23,338</td>
<td>23,096</td>
<td>23,033</td>
<td>22,779</td>
<td>23,779</td>
<td>19,005</td>
<td>18,000</td>
<td>18,625</td>
<td>16,314</td>
<td>14,572</td>
<td>14,552</td>
</tr>
</tbody>
</table>
Corporate Banking

The Corporate Banking Group (CBG) is the largest corporate lender in Pakistan. Our dedicated centers located in the major financial markets of Pakistan provide an array of funded and non-funded facilities to a wide spectrum of businesses.

The success of HBL’s CBG is built on direct personal relationships between our clients and specialist financial managers. Our knowledge and experience are matched by an in-depth understanding of the complexities of businesses in Pakistan’s corporate environment.

CBG, in conjunction with our Investment Banking and Treasury Division, offers all forms of credit transactions including Working Capital Lines, Margin Loans, Trade Finance, Term Loans, Project Finance, Lease Finance and Corporate Cash Management Solutions.

CBG’s customer base spans a wide range of industries from large groups in traditional textile related fields to new ventures in the cement, power and telecommunication sectors. The growing demand for electricity, communications equipment and building materials provided an impetus to corporate funding requirements during 2007. Thus, the thrust of financing was largely for power projects, cement plants and the expansion of mobile telephony coverage.

Despite volatility in the markets during the last few months, 2007 was another year of record growth for CBG. The bank strengthened its leadership position in corporate loans, outstripping the market with a record growth of 24% in funded assets which reached PKR 238 billion (USD 3.8 billion).

The Trade Finance Business increased by 18% when the bank made PKR 319 billion (USD 5.1 billion) and the total Non-Funded Income of the Group also grew by 18% to PKR 1.25 billion (USD 18.9 million).

HBL launched the Stock Market Broker Financing by transferring the Stock Exchange Branches under the umbrella of CBG. HBL devised a cash management solution, which has been recognised as a viable and cost effective solution, for large corporate customers including utility companies, companies in the FMCG sector, oil marketing companies and national/regional distributors. The volume handled by the cash management division exceeded PKR 2,75 billion (USD 3.4 billion) during 2007.

In consultation with the HBL Treasury, active marketing of Treasury derivatives were offered during the second half of the year. In collaboration with the Treasury team, new and restructured derivative deals in FX Options and Interest Rate Derivatives totalling PKR 4 billion (USD 64 million) were concluded with corporate customers.

Investment Banking

HBL Investment Bank (HIB) is the most active Corporate Finance outfit in Pakistan in terms of securing, structuring and executing transactions. Established in 2003, the Investment Bank offers a variety of cutting-edge IB products with the ability to structure globally offered products tailored to meet local requirements and regulations.

In 2007, IB successfully retained its leading position in Pakistan and intends to continue to do so through quality, aggressiveness and innovation. IB closed a total of 42 transactions during the year, with a total value of over PKR 2,50 billion (USD 4 billion).

HIB structured the successful private placement of Term Finance Certificates that approximate the characteristics of a Payment-in-Kind Bond – a first of its kind transaction in Pakistan. HIB also structured a convertible debt note with a built-in put feature for a US-based client selling agriculture technology and dairy solutions – also a first of its kind transaction in Pakistan. In addition, HIB arranged the first bond offering for any microfinance institution on the Pakistani mainland.

Our expertise includes advising and arranging a number of project finance transactions, including PPIs and fertilizers. IB intends to expand its scope regionally over the next few years and play an increasing role in directing investment into the country.

Global Treasury

Treasury services play an integral role in today’s global environment as interconnected economies are rapidly blurring physical boundaries in international trade. Our Treasury department is reflective of the changing culture of HBL, with a dynamic outlook and a focus on improved customer service and increased profitability.

Our access to information is augmented by an overseas branch network located across time zones, from Hong Kong to New York. However, the mere collection of superior data is not an aim in itself. Our real addition of value lies in our ability to analyse this data and extract and identify opportunities that can be capitalised upon.

HBL, in its capacity as the largest commercial bank in Pakistan, also has the largest Treasury in terms of volumes transacted. These increased volumes have been brought about by the professionalism and expertise of senior management, whereby operations have been streamlined and processes re-engineered to increase efficiency.

The ability to manage risk effectively allows us to offer the most competitive rates to our clients on all facilities ranging from deposits to the encashment of export proceeds. Our global alliances, combined with local treasury expertise, provide our clients with an informed overview of current events as they pertain to business. This gives the HBL Treasury the ability to take pro-active decisions with a reflexive response to evolving market conditions.

Commercial Banking

HBL’s Commercial Banking group targets medium sized companies with a turnover of at least PKR 500 million (USD 8 million). Our business units are located in Karachi, Lahore, Faisalabad, Sialkot, Gujranwala and Peshawar. Each unit is dedicated to service business clusters located within these cities.

In addition, our pro-active, responsive and experienced Relationship Managers are committed to understanding all types of businesses and are equipped to meet diverse business needs. HBL’s Commercial Bank offers financing for Working Capital, Procurement of Inventory, Receivables, Procurement of Machinery, Expansion of production facilities, Import of raw materials, Exports and Guarantees.

HBL’s most recent offering for commercial customers is the BusinessValue Account that earns interest while providing all the benefits of a transactional account. It acts as a mini cash management system for clients and is augmented by a team of dedicated Relationship Managers present at all commercial centers.

Retail and Consumer Banking

With 5 million relationships and a network of over 1,400 branches in Pakistan, HBL is the largest retail bank in the country. Our network means that we are geographically closer to our customers than any other bank. This gives us the insights needed to provide a variety of products that directly reflect customer needs. HBL caters to all market segments, offering products that are as diverse as the people we service. We remain resolute in our commitment to providing products that are competitive and services that are exemplary.

Being a bank for the masses, HBL focuses on small investors with its savings accounts. It was the first to launch hybrid accounts including Value Account and SuperValue Account that cater to small savers. Our current, term and foreign currency accounts are tailored to fit a variety of individual needs.

HBL’s offering of personal loans and car loans are targeted to the middle income group and help bridge financial gaps in lifestyle. To further this offering, HBL’s Credit Card was launched in 2007 to open up a world of convenience, and flexibility for customers while the existing Debit Card remains a favourite with loyal clientele. Additionally, HBL has introduced Internet and Phonebanking to provide 24/7 services to customers.

Recognising that customers want other products from their bank, HBL partnered with specialist organisations to ensure value and variety. Partnering with Bancassurance in the insurance sector, HBL now includes pension and child education plans, called Armaan and Tabeer respectively in its product repertoire.
### Domestic Network

<table>
<thead>
<tr>
<th>Name of Region</th>
<th>Number of Branches</th>
</tr>
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<tbody>
<tr>
<td>Faisalabad</td>
<td>79</td>
</tr>
<tr>
<td>Gujrat</td>
<td>73</td>
</tr>
<tr>
<td>Hyderabad</td>
<td>61</td>
</tr>
<tr>
<td>Islamabad-Rawalpindi</td>
<td>109</td>
</tr>
<tr>
<td>Jhelum</td>
<td>76</td>
</tr>
<tr>
<td>Karachi-north</td>
<td>75</td>
</tr>
<tr>
<td>Karachi-south</td>
<td>66</td>
</tr>
<tr>
<td>Lahore</td>
<td>111</td>
</tr>
<tr>
<td>Mardan</td>
<td>88</td>
</tr>
<tr>
<td>Mirpur</td>
<td>49</td>
</tr>
<tr>
<td>Multan-Bahawalpur</td>
<td>113</td>
</tr>
<tr>
<td>Muzaffarabad</td>
<td>33</td>
</tr>
<tr>
<td>Peshawar-D. I. Khan</td>
<td>108</td>
</tr>
<tr>
<td>Quetta</td>
<td>36</td>
</tr>
<tr>
<td>Sahiwal</td>
<td>86</td>
</tr>
<tr>
<td>Sargodha</td>
<td>87</td>
</tr>
<tr>
<td>Sialkot-Gujranwala</td>
<td>102</td>
</tr>
<tr>
<td>Sukkur</td>
<td>66</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>1,418</strong></td>
</tr>
</tbody>
</table>

### Business Centers

- **Commercial Banking**
  - 17
- **Corporate Banking**
  - 13
- **Islamic Banking**
  - 1
- **Total**
  - 1,449

Overseas Branch under Administrative Control of Corporate Banking Group
Corporate Sub-Center KEPZ

### International Franchise

#### BRANCHES

- **Afghanistan**
  - Kabul
  - Serena Hotel, Kabul
- **Bahrain**
  - Qatar Branch
  - Main FC Branch
- **Bangladesh**
  - Gulshan, Dhaaka
  - Mirpur, Dhaaka
  - Chittagong
  - Sylab
- **Belgium**
  - Brussels
- **France**
  - Paris
- **Kenya**
  - Nairobi
  - Mombasa
  - Mombasa
- **Lebanon**
  - Beirut
- **Maldives**
  - Male
- **Mauritius**
  - Port Louis
  - Curepipe
  - Rose Hill
- **Netherlands**
  - Rotterdam
- **Oman**
  - Muscat
  - Al-Ahman
  - Al-Ahman
  - Sohar
  - Sohar
  - Salalah
  - Salalah
- **Seychelles**
  - Mahé
- **Singapore**
  - 78
  - 78
  - 78
  - **Total**
  - 1
- **Sri Lanka**
  - Main Branch, Colombo
  - F.C.B.U. Colombo
  - Lake View, Colombo
- **Turkey**
  - Istanbul
- **U.A.E.**
  - Abu Dhabi
  - Al Ain
  - Dubai
  - Doha
  - Sharjah
  - **U.S.A.**
  - New York

#### SUBSIDIARIES

- **Hong Kong**
  - Habib Finance International Limited
- **United Kingdom**
  - Habib Allied International Bank PLC
  - Commercial Road, London
  - Knightsbridge, London
  - Manchester
  - Birmingham
  - Glasgow

#### AFFILIATES

- **Nepal**
  - Himalayan Bank Ltd
- **Nigeria**
  - Platinum Habib Bank PLC
- **Kenya**
  - Diamond Trust Bank Kenya Limited

#### REPRESENTATIVE OFFICES

- **Iran**
  - Tehran
- **China**
  - Beijing