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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
Bar-at-Law

Auditors

KPMG Taseer Hadi & Co.
Chartered Accountants

Registered Office

4th Floor, Habib Bank Tower
Jinnah Avenue
Islamabad, Pakistan.
Phone: 051-2872203 & 051-2821183
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.hblgtr.com.pk
Internet Banking
www.hbllibank.com

E N R I C H I N G L I F E



Synchronised *Goo Goo Ghora* dancers from the province of Punjab.

Independence Memorial Hall, Colombo

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.

International
Franchise

1951
Sri Lanka

1956
Kenya

1964
Mauritius

1964
Lebanon

D I S C E R N I N G S P I R I T S



The traditional horse dance from the province of Punjab.

The Maasai, Kenya

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.

1966

United Kingdom

1966

United Arab
Emirates

1969

Bahrain

1971

United States
of America

1971

Singapore

1972

Oman

3 6 0 D E G R E E E V I S I O N



A folk dancer moves in sync with *Zaheerag*, a traditional Balochi tune.

London Eye, England

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.

1975
Belgium

1976
Maldives

1976
Bangladesh

1976
Seychelles

1979
The Netherlands

1980
Hong Kong

I N N O V A T I O N I N M O T I O N



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

Burj ul Arab, Dubai

Representing a billowing sail, the Burj ul 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.

1980
France

1981
Nigeria

1981
Iran

1983
Turkey

P R O G R E S S I V E T I M E S



A devotional *Dhamaal* dancer from the province of Punjab.

Times Square, New York

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 scape. 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.

1993

Nepal

2004

Afghanistan

2005

China

2007

Kyrgyz

C U L T U R A L I C O N O G R A P H Y



Children from the Thar Desert of Sindh.

Merlion, Singapore

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.

Recent Developments



2007

March – HBL launches its new corporate identity

2007

April – HBL launches Value Account offering an attractive rate of return to small investors



2007

May – HBL launches PhoneBanking offering 24/7 telephone banking facilities



2007

June – HBL launches SuperValue Account offering an attractive rate of return to mid-size investors

2007

July – HBL IPO raises Rs. 12.161 bn to become the largest public offering in Pakistan as part of the privatisation process

A N E W E R A



A traditional Kalash woman wearing a *cowrie* outfit in Northern Pakistan.

Eiffel Tower, Paris

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.



2007

August – HBL launches its Celebration campaign portraying indigenous people across the nation

2007

September – HBL rolls out its brand identity in the UAE



2007

October – HBL relaunches FastTransfer providing free remittances from the UAE market



2007

November – HBL launches BusinessValue Account providing a mini cash management system targeted to mid-size businesses



2007

December – HBL Credit Card relaunches

B O A R D O F D I R E C T O R S



Sultan Ali Allana
Chairman

Director

Aga Khan Fund for
Economic Development, S.A.

Jubilee Holdings Limited
(East Africa)

New Jubilee Insurance
Company Limited

New Jubilee Life Insurance
Company Limited

Tourism Promotion Services
(Pakistan) Limited

Industrial Promotion
Services (Pakistan) Limited



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

Council Member

Institute of Bankers Pakistan

EC Member

Pakistan Banks Association



Iain Donald Cheyne
Director

Vice Chairman

Habib Allied International
Bank Plc., UK



Sajid Zahid
Director

Chairman

The First MicroFinanceBank
Limited

Director

Pakistan Petroleum Limited

Sui Southern Gas Co.
Limited

Joint Senior Partner
Orr, Dignam & Co.

Member

Banking Laws Review
Commission of Pakistan



Ahmed Jawad
Director

Secretary

Privatisation Commission,
Government of Pakistan



Mushtaq Malik
Director

Secretary

Board of Investment,
Government of Pakistan

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
Group

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

CHAIRMAN'S REVIEW

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 us and our investors, and to let you know that while we continue to enjoy our position as market leaders, we'll never become complacent – the market is simply too competitive to stand still in.

Profit margins have led to an increase in new entrants in the market and M&A activity was noted with international banks acquiring smaller local banks to gain market breadth. Going forward we expect an intensely competitive environment which, given our free market, may diminish sector returns over time.

One of the secrets to our success is our ability to be flexible: to quickly adapt to the changing needs of both the market and our customers. This flexibility will become even more important in future as we strive to exceed our customers' expectations in all service areas and ultimately make life a little easier for them.

Our customers have always had a strong affinity to the Habib Bank brand. Brand loyalty is desirable for any successful modern business, but to maintain loyalty, a brand needs to stay relevant to its audience.

In 2007, we overhauled our identity to make us appear more contemporary and progressive. HBL is written in a font inspired by the Kufic script and a distinctive aqua green has been adopted as our primary corporate colour, complemented with a gradient bar representing the rising sun. This is the graphic representation of our brand essence – Enriching Life. It is something at the heart of everything we do and drives our service offering.

As part of a service improvement programme, we revamped our corporate website to make it easy to use and introduced HBL InternetBanking, providing online cash management and transactional facilities to both our individual and business customers.

On the consumer side, we recently launched HBL Credit Card and are working on an aggressive consumer products launch strategy for 2008. Our deposit base has increased significantly and we are leveraging our size to focus on low cost deposits. The year also saw the launch of hybrid accounts including HBL Value Account and SuperValue Account for small savers. To

meet the needs of businessmen, we launched the BusinessValue Account, providing a mini cash management system backed by the strength of our 1,400+ branch network. These products have been well received.

In the early part of the year we launched PhoneBanking, offering 24/7 banking services to our customers. Taking a page from our counterparts in the West, we are conscious that automation can often lead to a depersonalization of services. To address this, we will maintain our teams of dedicated Relationship Managers and branch staff and continue to provide custom solutions to our customers.

Efforts to rebrand our domestic network branches have been steaming ahead with over 600 branches already completed and another 500 scheduled in 2008. We are already maintaining consistency in all communication and helping both employees and customers get a better understanding of who we are as a company, what we stand for and how this benefits them.

Branch refurbishment has been another key item on our agenda. We have already undertaken the renovation of existing branches and even moved some to better locations. This will greatly enhance the existing customer experience and reflect our new standards for customer service and excellence. Over the last year, 19 branches have been completed and over 150 branches will be refurbished during 2008-9. Additionally, we have opened 12 new branches in both urban and rural locations, chosen for their accessibility to large numbers of new customers. This will increase the availability of banking facilities and enhance service offering in the areas.

The bigger picture

While we're delighted to be regarded as the best bank in Pakistan, our ambitions don't end there. Our aim to become Pakistan's worldwide bank continues through our focus to strengthen and expand our international operations.

With an emphasis on South and Central Asia, the Middle East and Africa, we have finalised our expansion plans and have started upgrading our franchise operations in key markets. Capital was increased in Bangladesh and Sri Lanka and we acquired a strategic stake of 18% in Kyrgyz Investment & Credit Bank in the Kyrgyz Republic. On the back of our strategy on the African continent, we positioned ourselves in East Africa through a strategic holding in Diamond Trust Bank, which has presence in Kenya, Tanzania and Uganda.

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 Insurance (NJLI) and New Jubilee Life Insurance (NJLI), 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 upward potential.

Through joint marketing efforts, we hope to capitalise on NJLI'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 that has floated 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 fascias 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 our people, the Human Resources Department has recently completed a training strategy 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 are focusing on improving the product offering for our customers with an increased range, including derivatives.

Over the past year, HBL has successfully implemented anti-money laundering software 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 600 green terminal branches 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-B in all domestic branches will give us clear market leadership in the sheer number of branches able to perform online 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 share holding in HBL to the public. The IPO was extremely successful and raised over Rs. 12 billion, making it the largest 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.

The year ahead

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 capitalize on the progress we have made. The pace of doing business has accelerated and it is praiseworthy that our employees, both old and new, are delivering on expectations. We look forward to their 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 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 Consolidated

(Rupees in million)

Balance Sheet

	2007	2006	%age growth
1 Total Deposits	531,298	459,140	15.72%
2 Total Assets	691,992	594,062	16.48%
3 Advances	382,173	349,433	9.37%
4 Liquid Assets	170,901	126,207	35.41%
5 Shareholders Equity & Revaluation Surplus	62,272	52,530	18.55%
6 Capital Adequacy Ratio	13.57%	12.88%	5.36%
7 Liquid Assets % of Deposits from Customers & Bills Payable	32.06%	27.72%	15.67%

Profit & Loss

8 Total Net Income	41,350	38,971	6.10%
9 Total Expenditure	18,382	17,204	6.85%
10 Provision for Non-Performing Loans & Others	7,823	2,927	167.00%
11 Pre-Tax Profit	15,145	18,840	-19.61%
12 Profit after Taxation	10,084	12,700	-20.60%
13 Earnings Per Share (Rs/share)	14.49	18.30	-20.82%

Others

14 Home Remittances	79,322	66,656	19.00%
15 Exports / Imports	308,426	306,718	0.56%
16 Number of Branches	1,489	1,477	0.81%
17 Number of Staff	14,552	14,572	-0.14%

Progress since 1997 to 2007 at a glance

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Balance Sheet											
1 Shareholders' Equity & Revaluation Surplus	1,987	13,162	4,519	12,534	12,814	19,707	23,485	31,190	40,331	52,530	62,272
2 Total Assets	250,807	289,862	305,217	328,605	333,751	403,037	434,932	487,765	528,894	594,062	691,992
3 Total Deposits	211,383	237,964	250,858	266,052	283,445	328,182	360,648	404,629	432,545	459,140	531,298
4 Advances (net of provision)	119,758	137,124	160,301	174,894	167,225	167,523	183,654	259,089	316,882	349,433	382,173
5 Investments (net of provision)	55,445	70,677	64,278	68,069	57,792	142,878	158,871	134,523	107,384	119,587	177,942
Operating Results											
6 Total Income (net of interest cost)	7,564	11,544	11,175	14,613	16,788	18,564	21,363	23,588	32,870	38,971	41,350
7 Total Expenditure	21,120	10,133	11,731	12,233	11,736	11,811	9,803	13,789	15,766	17,204	18,382
8 Prov. for Non-Performing Loans & Others	303	181	4,705	1,411	2,710	2,450	5,804	2,552	3,270	2,927	7,823
9 Prov. for Taxation	(7,057)	(291)	3,587	476	1,112	2,054	1,452	1,484	4,187	6,140	5,061
10 Profit/(Loss) after Taxation	(6,802)	1,521	(8,850)	493	1,112	2,034	4,018	5,763	9,647	12,700	10,084
Others											
11 Home Remittances	20,400	18,002	15,464	22,545	22,267	38,229	46,326	47,423	54,759	66,656	79,322
12 Imports	73,928	70,700	76,133	92,508	82,600	118,689	139,515	162,402	153,392	189,125	178,684
13 Exports	61,116	67,300	73,118	78,751	93,900	95,901	118,642	134,090	118,882	117,593	129,742
14 Number of Branches	1,838	1,773	1,760	1,755	1,516	1,473	1,470	1,469	1,470	1,477	1,489
15 Number of Staff of HBL	23,338	23,096	23,033	22,779	19,352	19,005	18,800	18,625	16,314	14,572	14,552

Business Groups

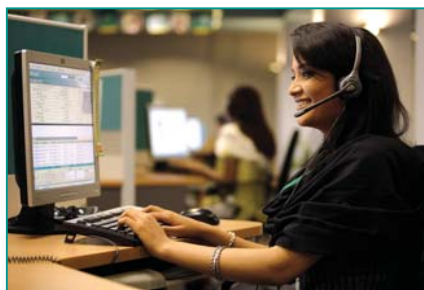
Corporate Banking

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 19.9 million).

HBL relaunched 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 215 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 (IB) 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, aggression and innovation. IB closed a total of 42 transactions during the year, with a total value of over PKR 250 billion (USD 4 billion).

HBL 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. HBL 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, HBL arranged the first bond offering for any microfinance institution on the Asian mainland.

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

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 50 million (USD 0.8 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.

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 Credit Card was launched in 2007 to open up a world of convenience, and flexibility for customers while the existing Debit Card remains a favorite 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 Amaan and Tabeer respectively in its product repertoire.



Domestic Network

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

International Franchise

BRANCHES		SUBSIDIARIES	
Afghanistan	Kabul Serena Hotel, Kabul	Hong Kong	Habib Finance International Limited
Bahrain	OBU Bahrain Main FCB Branch	United Kingdom	Habib Allied International Bank Plc.: Commercial Road, London Knightsbridge, London Manchester Birmingham Glasgow
Bangladesh	Gulshan, Dhaka Motijheel, Dhaka Chittagong Sylhet	AFFILIATES	
Belgium	Brussels	Nepal	Himalayan Bank Ltd.
France	Paris	Nigeria	Platinum Habib Bank Plc.
Kenya	Nairobi Mombasa Malindi	Kenya	Diamond Trust Bank Kenya Limited
Lebanon	Beirut	Kyrgyz Republic	Kyrgyz Investment & Credit Bank
Maldives	Male	REPRESENTATIVE OFFICES	
Mauritius	Port Louis Curepipe Rose Hill	Iran	Tehran
Netherlands	Rotterdam	China	Beijing
Oman	Ruwi Muttrah Al-Khuwair Nizwa Seeb Sohar Salalah Wajja		
Seychelles	Mahe		
Singapore	DBU ACU		
Sri Lanka	Main Branch, Colombo F.C.B.U. Colombo Lake View, Colombo		
Turkey	Istanbul		
U.A.E.	Abu Dhabi Al Ain Deira Dubai Bur Dubai Naif Road Dubai Sharjah		
U.S.A.	New York		

International Locations

