



The Managing Director
Karachi Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

March 19, 2015

Dear Sir,

Material Information

In accordance with Section 15D of the Securities & Exchange Ordinance, 1969 and Clause 5.19.13(c) (Code of Corporate Governance) of the KSE Rule Book, we hereby convey the following information:

Habib Bank Limited (HBL) intends to be a leader in financial inclusion with emphasis not only on alternate delivery channels and branchless banking, but also on serving customers who are in the low-income bracket, by creating a differentiated and cost effective model. To this end, HBL intends to look at acquiring significant shareholding in First Microfinance Bank Limited which already has a base and presence in the microfinance sector all over Pakistan and was the first and is the oldest microfinance bank in Pakistan.

In this regards, the State Bank of Pakistan (SBP) has granted permission for HBL to conduct detailed due diligence and evaluate the operations of First Microfinance Bank Limited.

You may please inform the members of the Exchange accordingly.

Yours faithfully,

Nausheen Ahmad
Company Secretary

CC:

The Managing Director, Lahore Stock Exchange (Guarantee) Limited, 19, Khayaban-e-Aiwan-e-Iqbal Road, Lahore.

The Manager Director - Islamabad Stock Exchange, ISE Towers, 55-B, Jinnah Avenue, Islamabad.

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