

Habib Allied International Bank Plc (trading as Habib Bank UK) was incorporated in the UK in 2001. It is a 90.5% owned subsidiary of Habib Bank Ltd, Pakistan (HBL). The ownership of HBL rests 51% with the Aga Khan Fund for Economic Development (AKFED), incorporated in Switzerland.

A suite of financial products are available at Habib Bank UK to meet the financial needs of its Business and Personal customers. These are:

## Products and Services

### Personal Banking

Current Accounts  
Savings Accounts  
Instant Access and Fixed Term Deposits  
Home Remittance and other funds transfers

### Business Banking

Current Accounts  
Trade Finance (LC opening, confirmations, discounting, post-shipment, risk participations)  
Commercial Loans  
FX  
Money Market Placements

## Branches

### London – Commercial Rd

161-163 Commercial Road,  
London E1 2DA  
T: +44 (0) 20 7780 1000  
F: +44 (0) 20 7702 8319

### London - Edgware Road

65-69 Edgware Road  
London W2 2HZ  
T: +44 (0) 20 7780 1000  
F: +44 (0) 20 7402 1185

### London - Green Street

370 - 372 Green Street  
London E13 9AP  
T: +44 (0) 20 7780 1000  
F: +44 (0) 20 8472 0125

### Manchester

2 Swan Street  
Manchester M4 5JN  
T: +44 (0) 161 832 6450  
F: +44 (0) 161 832 6436

### Birmingham

379 Stratford Road  
Birmingham B11 4JZ  
T: +44 (0) 121 773 1653  
F: +44 (0) 121 766 8756

### Glasgow

141 Norfolk Street  
Glasgow G5 9EL  
T: +44 (0) 141 420 1355  
F: +44 (0) 141 429 8599

## HABIB ALLIED INTERNATIONAL BANK PLC HALF YEAR RESULTS 30 JUNE 2010



### Habib Allied International Bank Plc

Registered as a Plc in England and Wales Company No. 4111095  
Registered Office: 63 Mark Lane, London EC3R 7NQ  
Switchboard: +44 (0)207 780 1000 | Fax: +44 (0)207 702 1228  
Service No: 0845 601 7180

E-mail: [info@habibbankuk.com](mailto:info@habibbankuk.com) | Website: [www.habibbankuk.com](http://www.habibbankuk.com)

**Authorised and Regulated by the Financial Services Authority**

## Directors

R Zakir Mahmood	Chairman
Ayaz Ahmed	Director
David J Blatchford	Director
M Aftab Manzoor	Director
Nauman K Dar	Chief Executive Officer
Anwar M Zaidi	Deputy CEO
Hamid M Qazi	Company Secretary

## Business Contacts

Deputy CEO & Business Development Group	Anwar M Zaidi T: +44 (0) 20 7780 1059
West Africa Region	Riyasat A Khan T: +44 (0) 20 7780 1065
Financial Institutions	Amulya Dhungana T: +44 (0) 20 7780 1056
London	Aziz Patel (Commercial Road) T: +44 (0) 20 7780 1033
	Rafat Siddiqi (Edgware Road) T: +44 (0) 20 7780 1048
	Zeeshan Memon (Green Street) T: +44 (0) 20 7780 1091
Birmingham	Mohammed Hanif T: +44 (0) 121 773 1653
Manchester	Hamid A Salim T: +44 (0) 161 832 6450
Glasgow	Lubna Khan T: +44 (0) 141 420 1355

## External Auditors

KPMG Audit Plc

## Balance Sheet

### Assets

Cash and balances at central bank
Loans and advances to banks
Loans and advances to customers
Debt securities
Tangible fixed assets
Other assets
Prepayments and accrued income

### Total Assets

### Liabilities

Deposits by banks
Deposits by customers
Other liabilities
Accruals and deferred income
Shareholder's funds
Share capital
Profit and loss account

### Total Liabilities

### Memorandum items

Contingent liabilities
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## Profit and Loss Account

Net interest income
Fees, commissions, FX and other income
<b>Total operating income</b>
Total operating expenditure
Provisions
Impairment on debt securities
<b>Profit on ordinary activities before tax</b>
Provision for tax
<b>Profit on ordinary activities after tax</b>

	<i>Unaudited</i>	<i>Unaudited</i>	<i>Audited</i>
	<b>30-Jun-10</b>	<b>30-Jun-09</b>	<b>31-Dec-09</b>
	£ 000	£ 000	£ 000
<b>Total Assets</b>	<b>346,054</b>	<b>358,641</b>	<b>374,665</b>
<b>Total Liabilities</b>	<b>346,054</b>	<b>358,641</b>	<b>374,665</b>
<b>Profit on ordinary activities after tax</b>	<b>1,039</b>	<b>1,451</b>	<b>3,565</b>
<b>Profit on ordinary activities before tax</b>	<b>1,512</b>	<b>2,060</b>	<b>5,189</b>
Contingent liabilities	39,291	34,327	42,349
Share capital	25,000	25,000	25,000
Profit and loss account	20,952	17,795	19,913
Shareholder's funds	45,952	42,795	44,913
Shareholder's funds	221	1,491	361
Accruals and deferred income	1,470	1,478	1,539
Other liabilities	185,220	185,060	197,021
Deposits by customers	113,191	127,817	130,831
Deposits by banks	853	1,903	874
Prepayments and accrued income	6,104	7,129	6,388
Other assets	1,643	1,723	1,524
Tangible fixed assets	73,325	51,867	45,677
Debt securities	122,693	119,737	125,104
Loans and advances to customers	140,995	175,917	194,768
Loans and advances to banks	441	365	330
Cash and balances at central bank	113,191	127,817	130,831

**6 months**  
(ended 30-Jun-10)

**6 months**  
(ended 30-Jun-09)

**12 months**  
(ended 31-Dec-09)