

# Annexure

Statement Showing Written-Off Loans or any other Financial Relief of Five Hundred Thousand Rupees or above Provided During the year ended December 31, 2009

S. No.	Name and address of the borrower	Name of individuals/partners/directors (with NIC No.)	Father's/Husband's name	Outstanding Liabilities at beginning of the year				Principal written-off	Interest/Mark-up written-off	Others Financial relief provided	Total (9+10+11)
				Principal	Interest/Mark-up	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12
				Rupees in "000"							
<hr/> NIL <hr/>											
Total:				-	-	-	-	-	-	-	-

# CATEGORIES OF SHAREHOLDERS

AS ON DECEMBER 31, 2009

Categories of Shareholders	Shares Held	
	Number	% age
<b>Associated Companies, Undertakings &amp; Related Parties</b>		
Arif Habib Securities Limited	297,034,854	59.41
Rupali Bank Limited	32,777,450	6.56
<b>Directors</b>		
Mr. Arif Habib	18,416,676	3.68
Mr. Nasim Beg	1,114,877	0.22
Mr. Asadullah Khawaja	74	0.00
Mr. Md. Abdul Hamid Miah	1	0.00
<b>CFO &amp; Company Secretary</b>		
Mr. Muhammad Amin Bhoori	5,599	0.00
<b>Public Listed Companies</b>	-	-
<b>National Investment Trust &amp; Investment Corporation of Pakistan</b>	1,002,013	0.20
<b>Banks, Development Financial Institutions, Non Banking Financial Institutions, Insurance Companies, Modarabas &amp; Mutual Funds</b>	16,203,949	3.24
<b>Foreign Shareholders</b>	289,095	0.06
<b>Individuals</b>	92,886,297	18.58
<b>Others</b>	40,269,115	8.05
<b>Total</b>	<b>500,000,000</b>	<b>100.00</b>

# CATEGORIES OF SHAREHOLDERS

AS ON DECEMBER 31, 2009

Categories of Shareholders	Number of Shareholder	Shares Held	
		Number	% age
<b>Associated Companies, Undertakings &amp; Related Parties</b>			
Arif Habib Securities Limited	1	297,034,854	59.41
Rupali Bank Limited	1	32,777,450	6.56
<b>Directors</b>	4	19,531,628	3.91
National Investment Trust & Investment Corporation of Pakistan	2	1,002,013	0.20
<b>Banks, Development Financial Institutions, Non Banking Financial Institutions, Insurance Companies, Modarabas &amp; Mutual Funds</b>	26	16,203,949	3.24
<b>Foreign Shareholders</b>	14	289,095	0.06
<b>Individuals</b>	46,605	92,891,896	18.58
<b>Others</b>	161	40,269,115	8.05
<b>Total</b>	<b>46,814</b>	<b>500,000,000</b>	<b>100.00</b>

# PATTERN OF SHAREHOLDING

AS ON DECEMBER 31, 2009

NO. OF SHAREHOLDERS	SHAREHOLDING		TOTAL SHARES HELD
	From	To	
2,729	1	100	121,817
2,938	101	500	828,547
27,842	501	1,000	15,815,933
10,794	1,001	5,000	21,054,008
1,276	5,001	10,000	8,989,748
468	10,001	15,000	5,638,374
192	15,001	20,000	3,393,739
129	20,001	25,000	2,922,311
79	25,001	30,000	2,183,389
42	30,001	35,000	1,364,037
28	35,001	40,000	1,059,405
23	40,001	45,000	986,983
34	45,001	50,000	1,673,360
21	50,001	55,000	1,097,147
27	55,001	60,000	1,535,548
10	60,001	65,000	632,764
13	65,001	70,000	877,130
12	70,001	75,000	877,302
9	75,001	80,000	699,119
6	80,001	85,000	495,949
7	85,001	90,000	616,055
2	90,001	95,000	183,611
21	95,001	100,000	2,091,081
7	100,001	105,000	717,458
2	105,001	110,000	212,220
11	110,001	115,000	1,233,268
3	115,001	120,000	358,893
4	120,001	125,000	489,722
1	125,001	130,000	126,525
3	130,001	135,000	394,676
1	135,001	140,000	137,000
1	140,001	145,000	144,444
3	145,001	150,000	445,553
2	150,001	155,000	302,838
2	155,001	160,000	320,000
2	160,001	165,000	325,555
3	165,001	170,000	501,954
3	170,001	175,000	518,745
2	175,001	180,000	353,300
1	180,001	185,000	183,785
1	185,001	190,000	189,000
1	190,001	195,000	194,444
6	195,001	200,000	1,200,000
1	205,001	210,000	205,555

# PATTERN OF SHAREHOLDING

AS ON DECEMBER 31, 2009

NO. OF SHAREHOLDERS	SHAREHOLDING		TOTAL SHARES HELD
	From	To	
1	215,001	220,000	216,444
4	220,001	225,000	889,776
2	225,001	230,000	458,083
1	240,001	245,000	243,500
3	245,001	250,000	745,176
2	260,001	265,000	526,500
2	265,001	270,000	535,555
1	285,001	290,000	288,666
2	295,001	300,000	600,000
1	300,001	305,000	300,500
1	320,001	325,000	322,888
2	330,001	335,000	663,501
1	340,001	345,000	344,444
1	355,001	360,000	356,500
1	380,001	385,000	385,000
1	395,001	400,000	400,000
1	425,001	430,000	426,111
2	445,001	450,000	895,134
1	450,001	455,000	450,265
1	475,001	480,000	479,906
1	550,001	555,000	554,444
1	585,001	590,000	588,500
1	595,001	600,000	600,000
1	600,001	605,000	605,000
1	605,001	610,000	607,000
1	700,001	705,000	703,999
1	775,001	780,000	776,666
1	840,001	845,000	842,013
1	900,001	905,000	904,446
1	1,110,001	1,115,000	1,111,101
1	1,250,001	1,255,000	1,253,444
1	1,560,001	1,565,000	1,563,095
1	2,095,001	2,100,000	2,100,000
1	2,495,001	2,500,000	2,500,000
1	3,905,001	3,910,000	3,910,000
1	5,740,001	5,745,000	5,741,111
1	9,495,001	9,500,000	9,500,000
1	18,330,001	18,335,000	18,333,343
1	24,770,001	24,775,000	24,773,293
1	32,775,001	32,780,000	32,777,450
1	297,030,001	297,035,000	297,034,854
<b>46,814</b>		<b>TOTAL</b>	<b>500,000,000</b>

# NOTICE OF THE FOURTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF ARIF HABIB BANK LIMITED

Notice is hereby given that the fourth Annual General Meeting of the shareholders of Arif Habib Bank Limited ("Bank"), will be held on Monday, March 29, 2010 at 11:00 a.m. at Beach Luxury Hotel, Karachi to transact the following business:

## Ordinary Business:

1. To confirm the minutes of Third Annual General Meeting of the Bank held on April 18, 2009.
2. To receive, consider and adopt the audited financial statements of the Bank for the year ended December 31, 2009 alongwith Directors' and Auditors' Report thereon and Statement of Compliance with the Code of Corporate Governance.
3. To elect seven directors in accordance with the provision of Section 178 of the Companies Ordinance, 1984 for the period of three years commencing April 01, 2010. All the retiring directors being eligible and offer themselves for re-election:

01.	Mr. Nasser Abdullah Hussain Lootah
02.	Mr. Husain Lawai
03.	Mr. Nasim Beg
04.	Mr. Asadullah Khawaja
05.	Mr. Md. Jaglul Karim
06.	Mr. Mohamed Ahmad Mousa Ismail
07.	Miss Khrida Nasser Abdullah H. Lootah

4. To appoint External Auditors of the Bank for the year ending December 31, 2010 till the conclusion of next Annual General Meeting and fix their remuneration. (Present Auditors', M/s.M.Yousuf Adil Saleem & Co., Chartered Accountants being eligible, offer themselves for re-appointment).

## Special Business:

To consider the following resolutions and if thought fit to pass these resolutions as Special Resolutions with or without modifications:

5. To consider and approve change of name of the Bank by passing the following resolution:

**"RESOLVED** that subject to the approval of the State Bank of Pakistan and the Securities and Exchange Commission of Pakistan, the name of the Bank be and is hereby changed from **"Arif Habib Bank Limited"** to **"Summit Bank Limited"**.

6. To consider and approve amendments in the Memorandum and Articles of Association of the Bank by passing the following resolution:

**"RESOLVED** that the Memorandum and Articles of Association of the Bank be amended in the following manner:

- Clause I and II of the Memorandum of Association;
- "The name of the Company is **Summit Bank Limited**";
- Definition of the term "Company" in Clause 2 of the Articles of Association; "Company" means **Summit Bank Limited**.

**"RESOLVED** that the name Arif Habib Bank Limited wheresover appearing in the Memorandum and Articles of Association and any other documents in relation to the Bank, shall stand replaced, amended and substituted with the name **Summit Bank Limited** and the intimation of the change be communicated to all concerned institutions, bodies, individuals, departments and authorities."

**"RESOLVED** that the registered address of the Bank be changed from **"2/1, R.Y. 16, Old Queens Road, Karachi"** to **"6B, F-6, Super Market, Islamabad"** subject to obtaining approvals from the regulatory authorities.

7. To consider and approve the change of address of the Bank by passing the following resolution:

**"RESOLVED** that subject to receiving all the relevant regulatory approvals, the registered office address of the Bank be and is hereby changed from **"2/1, R.Y. 16, Old Queens Road, Karachi"** to **"6B, F-6, Super Market, Islamabad"**.

8. To consider and pass the following resolution:

**RESOLVED** that the Company Secretary of the Bank be and is hereby authorized, to take all steps necessary, ancillary and incidental for registering and amending the name of the Bank and the Memorandum and Articles of Association, including but not limited to filing of all the requisite statutory forms and all other documents as may be required to be filed with the Companies Registration Office of the Securities and Exchange Commission of Pakistan, the State Bank of Pakistan and other regulatory authorities, executing all such certificates, applications, notices, reports, letters and any other document or instrument including any amendments or substitutions to any of the foregoing as may be required in respect of change of name of the Bank, the amendment to the Memorandum and Articles of Association of the Bank and to fulfill all requisite legal, corporate and procedural formalities as may be required in relation to the resolutions passed hereinabove".

# NOTICE OF THE FOURTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF ARIF HABIB BANK LIMITED

A statement under section 160(1)(b) of the Companies Ordinance, 1984 pertaining to the Special Business referred to above is annexed to this Notice of Meeting.

## Other Business:

9. To transact any other business with the permission of the chair.

By order of the Board

Karachi:

Date: March 08, 2010

Muhammad Amin Bhoori  
Company Secretary

## Notes:

1. The Register of Members of the Bank will remain closed from March 20, 2010 to March 27, 2010 (both days inclusive).
2. A member entitled to attend and vote at this meeting may appoint another member as his / her proxy to attend and vote on his / her behalf. The instrument appointing a Proxy and the power of attorney or other authority under which it is signed or a notorially certified copy of the power of attorney must be valid and received at the Share Registrar of the Bank, M/s. Technology Trade (Pvt.) Ltd., Dagia House, 241-C, Block-2, P.E.C.H.S., Off. Shahrah-e-Quideen, Karachi duly stamped, signed and witnessed not later than 48 hours before the meeting.
3. Shareholders whose shares are deposited with Central Depository Company of Pakistan Limited (CDC) are requested to bring their computerized National Identity Card (CNIC) alongwith their CDC Account Number for verification. In case of corporate entity, the Board of Directors' resolution / power of attorney with specimen signatures of the nominee shall be produced (unless it has been provided earlier) at the time of the meeting.
4. Members are requested to notify any change in their addresses immediately.
5. Members are requested to submit copy of their CNICs with our Share Registrar M/s. Technology Trade (Pvt.) Ltd.

## STATEMENT UNDER SECTION 160(1)(b) OF THE COMPANIES ORDINANCE, 1984

### 1. Change of Name of the Bank.

In accordance with the sale purchase agreement of the majority shareholders of the Bank, it was required to change the name of the Bank. To meet this requirement, the Board has approved to change the name of the Bank in its meeting held on March 03, 2010 subject to obtaining shareholders approval and all regulatory approvals.

### 2. Change of Registered Address of the Bank.

The new Board of the Bank intends to transfer the registered address of the Bank from 2/1, R.Y. 16, Old Queen Road, Karachi to 6B, F-6, Super Market, Islamabad. The Board of Directors of the Bank recommended in its meeting held on March 03, 2010 for transfer of registered address of the Bank and subject to the approval of the regulatory authorities and the shareholders of the Bank, the registered address of the Bank will be changed

### 3. Changes in the Memorandum and Articles of Association of Bank.

In order to record the change in the name of the Bank, Clause I and II of the Memorandum, Article 2 of the Articles of the Bank and the mention of the name Arif Habib Bank Limited wheresoever appearing in the Memorandum and Articles of Association will be required to be amended and changed to the new name recommended by the Board of Directors. Therefore, the Board of Directors in its meeting held on March 03, 2010 had recommended to the shareholders for approval of amendments in the Memorandum and Articles of Association of the Bank.

The Directors of the Bank have no interest in the special business and / or special resolution that would need a further disclosure.

# BRANCH NETWORK

## KARACHI (17 BRANCHES)

### I.I. Chundrigar Road Branch

Uni Tower, I.I. Chundrigar Road Karachi. Tel:021-32466410-13

### Boat Basin Branch

Ground floor, Plot No. FL-4, Hanging Garden, Block-5, Clifton Karachi.  
Tel:021-35824171-80, 021-35823469, 021-35823606

### Gulshan-e-Iqbal Branch

Ground Floor, Shop # CA- 1, 2, 3, Hasan Center,  
Block 16, Main University Road Karachi. Tel: 021-34829024-27

### Atrium Mall Branch

Shop No. 6 and 21 Ground floor, Plot No. 249, Atrium Mall,  
Zaibunissa Street, Saddar Karachi. Tel:021-5641000-9

### Karachi Stock Exchange Branch

Room No. 60 to 63, KSE Building, Stock Exchange Road Karachi.  
Tel: 021-32462844-50, 021-32462829-30

### Cloth Market Branch

28, Cochinwala Market, LaxmiDas Street Karachi.  
Tel:021-32443651, 021-32443591, 021-32443871

### Korangi Branch

33/1, Sector-15, Korangi Industrial Area, Karachi.  
Tel:021-35122231-32

### Gulistan-e-Jauhar (Sub-Branch)

118/A-B, Shop # 02,03,04 Ground Floor, Ruffi Paradise Block-18,K.D.A,  
Scheme # 36, Gulistan-e-Jauhar, Karachi. Tel:021-34621281-4

### Adamjee Nagar (Sub Branch)

Tipu Sultan Road, Adamjee Nagar, 115-A/Z, ShabierAbad,  
Opp Kathiawar Hospital, Karachi. Tel:021-34312984-7

### Bahadurabad (Sub Branch)

Plot No. C-23, Block 3, CCA, Bihar Muslim Central Com. Area,  
Bahadurabad, Karachi.  
Tel:021-34913447, 021-34913449, 021-34913451

### S.I.T.E. (Sub Branch)

B 49, State Avenue, SITE Karachi. Tel:021-32589662, 021-32589663

### Dolmen City Branch

Ground Floor, Harbour Front, Triangular Tower, Dolmen City, Block 4,  
Clifton, Karachi. Tel:021-35297611-1561

### Hyderi (Sub Branch)

D-10, Block F, North Nazimabad, Hyderi, Karachi.  
Tel:021-36724972-74

### Nooriabad Branch

Nooriabad Industrial Area, Nooriabad Karachi. Tel:025-4670433

### Khayaban-e-Jami Branch

64-C, 7th Street, Phase 7, Jami Commercial, DHA, Karachi.  
Tel:021-35316200-7

### M. A. Jinnah Road Branch

Mezzanine Floor, Street R.B.6, Survey #19, Ram Bagh Quarters,  
M.A. Jinnah Road, Karachi.  
Tel:021-32218395, 021-32218409, 021-2218428

### Jodia Bazar Branch

A/25/28 Darayalal Street, Jodia Bazar, Karachi. Tel:021-32500

## Hyderabad (1 Branch)

### Bori Bazar Branch

41/364, Saddar, Bori Bazar Hyderabad. Tel:022-2730911-5

## Sukkur (1 Branch)

### Marich Road Branch

B - 885, Marich Bazar, Sukkur. Tel:071-5627781-2, 85, 90

## Mirpurkhas (1 Branch)

### Mirpurkhas Branch

Plot No : 988 to 991 Umerkot Gharibabad, Mirpur Khas.  
Tel:0233-8751

## Lahore (6 Branches)

### Y Block DHA Branch

163, Block Y, Phase III, DHA Lahore Cantt, Lahore.  
Tel:042-5749069-79

### Lahore Stock Exchange Branch

Office No. 5, LSE Building, 19, Aiwan e Iqbal Road, Lahore.  
Tel: 042-6280852-8, 042-6271715-6

### Multan Road (Sub Branch)

Plot No. 9/A, Scheme More Corner, Industrial Block,  
Allama Iqbal Town, Multan Road, Lahore. Tel:042-7497451-6

### Ferozpur Road (Sub Branch)

Siza Farmer Factory, Sufiabad, Main Ferozpur Road, Lahore.  
Tel:042-5800096-98

### Gulberg Branch

132-E, Main Boulevard, Gulberg Lahore. Tel:042-5870832-33

### Circular Road Branch

Baber Center, 51 Circular Road, Lahore. Tel:042-37379371-5



# BRANCH NETWORK

## Islamabad (2 Branches)

### Super Market Branch

Plot No. 6B, F-6, Super Market, Islamabad. Tel:051-2279167-70

### Islamabad Stock Exchange (Sub Branch)

Shop No 5, Al Khair Plaza, Islamabad. Tel:051-2806281-3

## Rawalpindi (1 Branch)

### Bank Road

Plot No. 27, Bank Road, Rawalpindi. Tel:051-5120713-18

## Multan (2 Branches)

### Abdali Road Branch,

Plot No. 66-A & 66-B/9, Abdali Road, Multan.

Tel:4516761-2, 061-4572519

### Hussain Agahi (Sub Branch)

Zenith Market, Chowk Bazar, Multan.

Tel:061-4511037, 061-4511057, 061-4511059

## Faisalabad (2 Branches)

### Yarn Market Branch

Property No. 7, Ward No.8, Chack No.212/RB,  
Tehsil & District Faisalabad.

Tel:041-2619885, 041-2619746, 041-2645504

### Liaquat Road Branch

Liaquat Road, FSD Chak # 212, Faisalabad. Tel:041-2541256-62

## Gujranwala (1 Branch)

### GT Road Branch

Property #Bx11-7S-105, Main GT Road, Gujranwala.

Tel:055-3820970-74

## Gujrat (1 Branch)

### Gujrat Branch

Revenue Area of Jattowakal, Main GT Road Tehsil & Distt, Gujrat.

Tel:053- 3517051-54

## Peshawar (1 Branch)

### Islamia Road Branch

Unit No. UG-67A, Upper GF & LG 79B & LG-79C,  
Deans Trade Centre,

Islamia Road, Peshawar. Tel:091-5253981-5

## Quetta (1 Branch)

### M.A Jinnah Road Branch

Ground floor, Malik Plaza, M.A. Jinnah Road, Quetta.

Tel:081-2865590-95

## Sadiqabad (1 Branch)

### Sadiqabad Branch

Mozzah Khuda Bux Dehar, Macchi Goth, KLP Road, Sadiqabad.

Tel:068-5786791, 068-5786792, 068-5786793

## Mirpur AJK (1 Branch)

### Mirpur AJK Branch

NS Tower 119 F/1, Kotli Road, Mirpur, Azad Kashmir.

Tel:058274-37193-6

## Sialkot (1 Branch)

### Paris Road Branch

Plot No. 1/1437 Paris Road, Sialkot. Tel:052-4602894-97

# Form of Proxy

4th Annual General Meeting

The Company Secretary  
Arif Habib Bank Limited  
2/1, R.Y. 16, Old Queens Road  
Karachi.

I/We \_\_\_\_\_ of \_\_\_\_\_ being a member(s) of Arif Habib Bank Limited holding \_\_\_\_\_ ordinary shares as per CDC A/c. No \_\_\_\_\_ hereby appoint Mr./Mrs./Miss \_\_\_\_\_ of (full address) \_\_\_\_\_

or failing him/her  
Mr./Mrs./Miss \_\_\_\_\_ of (full address) \_\_\_\_\_

(being member of the Bank) as my/our Proxy to attend, act and vote for me/us and on my/our behalf at the 4th Annual General Meeting of the Bank will be held on March 29, 2010 and /or any adjournment thereof.

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 2010.

## Witnesses:

1. Name: \_\_\_\_\_

Address: \_\_\_\_\_

CNIC No: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature on  
Rs. 5/-  
Revenue  
Stamp

2. Name : \_\_\_\_\_

Address: \_\_\_\_\_

CNIC No: \_\_\_\_\_

Signature: \_\_\_\_\_

## NOTICE:

- (i) A member entitled to attend and vote at the meeting may appoint another member as his / her proxy who shall have such rights as respects attending, speaking and voting at the meeting as are available to a member.
- (ii) The account holders, sub-account holders, proxy or nominee shall authenticate his/her identity by showing his/her original national identity card (NIC) or original passport and bring his/her folio number at the time of attending the meeting.
- (iii) In the case of corporate entity Board of Directors' resolution/power of attorney with specimen signature of the nominee shall also be produced (unless provided earlier) at the time of meeting.
- (iv) In order to be effective, the proxy forms must be received at the office of our registrar M/s. Technology Trade (Pvt.) Ltd; Dagia House 241-C Block-2, PECHS off Shahrah-e-Quaideen Karachi not later than 48 hours before the meeting duly signed and stamped and witnessed by two persons with their names, addresses and NIC numbers mentioned on the form.
- (v) In the case of individuals attested copies of NIC or passport of the beneficial owners and the proxy shall be furnished with the proxy form.
- (vi) In the case of proxy by a corporate entity, Board of Directors resolution/power of attorney with specimen signature and attested copies of the NIC or passport of the proxy shall be submitted alongwith proxy form.

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Arif Habib  Bank Limited

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REGISTRAR

Technology Trade (Pvt) Ltd.  
Dagja House, 241-C, Block 2, PECHS,  
Off Shahrah-e-Quaideen, Karachi.  
Tel: (021) 34391316-7  
Fax: (021) 34391318

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