



The General Manager  
Pakistan Stock Exchange Limited  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

April 7, 2021

Dear Sir,

**Consumer Portfolio of Silkbank Limited**

Habib Bank Limited (“HBL”) as part of its strategy and pursuant to an in-principle decision by Silkbank Limited to divest its Consumer Portfolio comprising credit cards, running finance and personal loans (“**Consumer Portfolio**”), has in-principle requested Silkbank Limited to provide its concurrence to HBL to apply to State Bank of Pakistan to proceed with the due diligence of the Consumer Portfolio of Silkbank Limited in order to explore the possibility of HBL’s potential interest in the same.

Yours faithfully,

Neelofar Hameed  
Company Secretary

Habib Bank Limited  
(Registered Office)  
9th Floor,  
Habib Bank Tower,  
Jinnah Avenue, Blue Area,  
Islamabad

Phone 051-2270856  
051-2821183  
Fax 051-2872205  
www.hbl.com

111-111-425

www.hbl.com

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