



THIS IS TO CERTIFY THAT THE BANKER HAS AWARDED

**National Bank of Pakistan**

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BANK OF THE YEAR 2004 FOR

**Pakistan**

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**FT Business**  
FINANCIAL TIMES

A handwritten signature in black ink, appearing to read "Stephen Timewell".

Stephen Timewell, Editor-in-Chief

A handwritten signature in black ink, appearing to read "Angus Cushley".

Angus Cushley, Publishing Director