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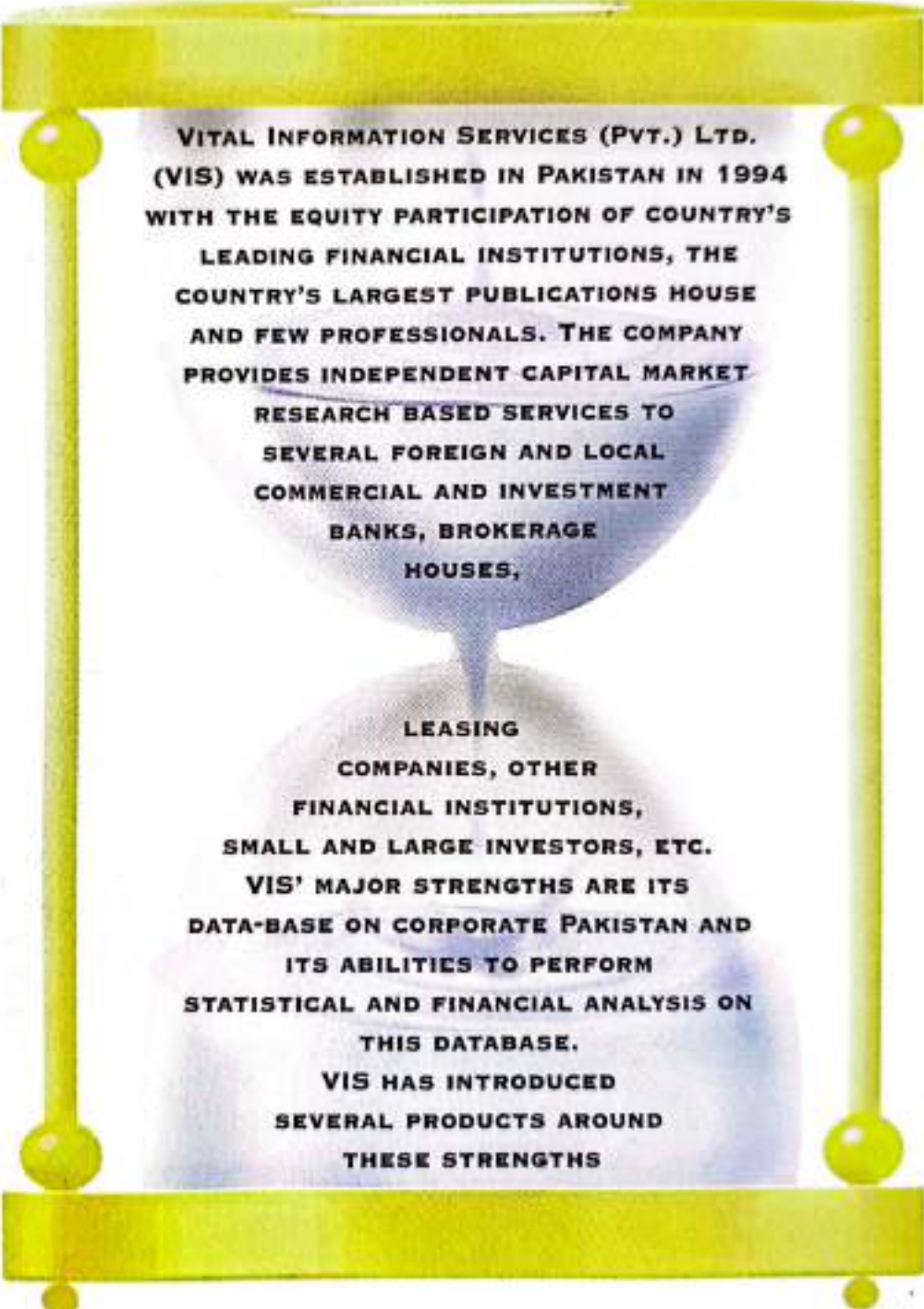
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Vital Information Services (Pvt.) Ltd.

BREAKING THE TIME BARRIER



VITAL INFORMATION SERVICES (PVT.) LTD.
(VIS) WAS ESTABLISHED IN PAKISTAN IN 1994
WITH THE EQUITY PARTICIPATION OF COUNTRY'S
LEADING FINANCIAL INSTITUTIONS, THE
COUNTRY'S LARGEST PUBLICATIONS HOUSE
AND FEW PROFESSIONALS. THE COMPANY
PROVIDES INDEPENDENT CAPITAL MARKET
RESEARCH BASED SERVICES TO
SEVERAL FOREIGN AND LOCAL
COMMERCIAL AND INVESTMENT
BANKS, BROKERAGE
HOUSES,

LEASING
COMPANIES, OTHER
FINANCIAL INSTITUTIONS,
SMALL AND LARGE INVESTORS, ETC.

VIS' MAJOR STRENGTHS ARE ITS
DATA-BASE ON CORPORATE PAKISTAN AND
ITS ABILITIES TO PERFORM
STATISTICAL AND FINANCIAL ANALYSIS ON
THIS DATABASE.

VIS HAS INTRODUCED
SEVERAL PRODUCTS AROUND
THESE STRENGTHS

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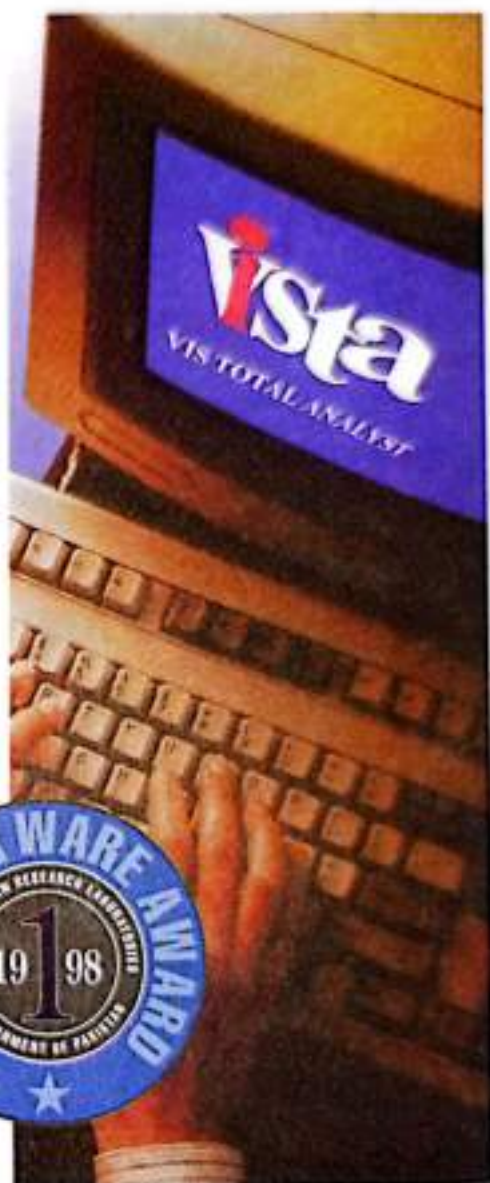
Application

Software Vista* ..Mar 1997

TO ASSIST CREDIT/FINANCIAL ANALYSTS IN FINANCIAL INSTITUTIONS AND STOCK BROKERAGE HOUSES, ETC., VIS HAS DEVELOPED A WINDOWS BASED, PRIZE WINNING SOFTWARE, VISTA - VIS TOTAL ANALYST. VISTA PUTS THE ENTIRE VIS DATA-BASE ON CORPORATE PAKISTAN AT THE DISPOSAL OF ANALYSTS WHO CAN CARRY OUT THEIR OWN ANALYSIS, PREPARE DISPLAYS AND HARD-COPY REPORTS. THE DATA-BASE CARRIES A WEALTH OF INFORMATION, BESIDES FINANCIAL ANALYSED DATA IN RESPECT OF APPROX. 800 LISTED COMPANIES, EACH COMPANY'S F&J RANKINGS, HISTORICAL STOCK PRICE AND TRADING VOLUME DATA IS ALSO AVAILABLE.

VISTA ENABLES ANALYSTS TO PERFORM A COMPREHENSIVE ANALYSIS ON FUNDAMENTALS OF A COMPANY. THE ANALYSTS CAN ALSO SCREEN DATA TO FIT THE STRATEGY FOR MORE RATIONAL ANALYSIS.

* AWARDED FIRST PRIZE 1998, IN BUSINESS/OFFICE TYPE OF SOFTWARE IN PROFESSIONAL CATEGORY BY DR. A. Q. KHAN RESEARCH LABORATORIES, GOVERNMENT OF PAKISTAN.



Household Inflation Index... Aug 1997

TO AUGMENT THE WIDELY KNOWN CONSUMER PRICE INDEX (CPI) AND SENSITIVE PRICE INDEX (SPI) COMPILED BY THE FEDERAL BUREAU OF STATISTICS, VIS DEVELOPED HOUSEHOLD INFLATION INDEX IN COLLABORATION WITH APPLIED ECONOMIC RESEARCH CENTRE (AERC).

THE INDEX PROVIDES AN INDEPENDENT OPINION ON THE INFLATION RATE IN THE COUNTRY WHICH IS BASED ON THE PRICES OF 33-QUINT ESSENTIAL FOOD AND NON-FOOD ITEMS. THE INDEX IS PUBLISHED EVERY WEEK IN LEADING ENGLISH DAILY, 'THE NEWS'.

**Newspaper & Magazine
Feature Services... Nov 1994**

VIS PREPARES AND PUBLISHES COMPREHENSIVE RESEARCH REPORTS PERIODICALLY THROUGH THE LARGEST CIRCULATED ENGLISH DAILY OF PAKISTAN, 'THE NEWS'.



Index Systems... Aug 1995

VIS HAS DEVELOPED AN INDEX SYSTEM FOR THE KARACHI STOCK EXCHANGE WHICH IS PRICE BASED AND COMPRISES 39 INDEXES, DIVIDED INTO 3 MAJOR INDEXES AND 36 SECTORIAL INDEXES. THE INDEX IS A REGULAR FEATURE IN THE NEWS' AND THE TELETEXT. VIS HAS ALSO DEVELOPED A PRICE BASED INDEX FOR THE ISLAMABAD STOCK EXCHANGE.



**Teletext
Service... Sep 1995**

VIS HAS JOINED HANDS WITH A TELETEXT TRANSMISSION COMPANY, WAVETECH, FOR DISSEMINATING THE INFORMATION THROUGH THIS COST EFFECTIVE MEDIUM. ALL INDICES/INDICATORS RELATING TO TRADING OF LISTED COMPANIES ARE TRANSMITTED TO SUBSCRIBERS.



Investor's Business & Financial Journal... Aug 1996

VIS COMPILES AND DISSEMINATES USEFUL STOCK EXCHANGE DATA THROUGH THE MONTHLY TABLOID OF THE NEWS, CALLED INVESTOR'S - A BUSINESS & FINANCE JOURNAL. VIS ALSO CONTRIBUTES COMPANY ANALYSES, TRADING ANALYSIS, INFLATION ANALYSIS AND ARTICLES ON VARIOUS SUBJECTS, IN THIS PUBLICATION, WHICH IS DISTRIBUTED FREE WITH 'THE NEWS'.



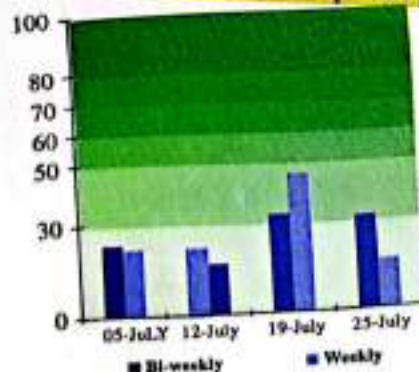
Economic Monitor... Aug 1997

THE ECONOMIC MONITOR IS A QUARTERLY PUBLICATION, WHICH FOCUSES ON THE STATE AND COURSE OF THE NATIONAL ECONOMY. THE PUBLICATION INCLUDES **HOUSEHOLD INFLATION INDEX**, WHICH IS BASED ON PRICE DATA COLLECTED BY VIS, **BUSINESS EXECUTIVE POLL**, AN OPINION POLL SOLICITING VIEWS OF PROFESSIONALS AND BUSINESSMEN ON THE ECONOMIC HEALTH OF THE COUNTRY. MONITOR ALSO CARRIES REPORTS ON MONEY MARKET AND CAPITAL MARKET BEHAVIOUR.



Confidence Barometer... Aug 1997

VIS HAS ALSO DEVELOPED A UNIQUE CONCEPT OF INVESTORS CONFIDENCE MEASURE ON THE STOCK MARKET.



THE CONFIDENCE BAROMETER IS A WEEKLY FEATURE WHICH IS REPORTED BY THE LEADING ENGLISH DAILY NEWSPAPER 'THE NEWS'. CONFIDENCE BAROMETER IS ALSO PUBLISHED IN THE ECONOMIC MONITOR. THIS CONFIDENCE BAROMETER IDENTIFIES THE CONFIDENCE OF AN INVESTOR BY TRACKING THEIR FLOW OF CAPITAL INTO OR OUTSIDE THE VIS SELECTED SAFE HAVENS.

VIS Musharaka

Investment Model... July 1998

VIS HAS DEVELOPED A ROBUST ISLAMIC SECURITIES' MODEL (VIS MUSHARAKA INVESTMENT MODEL) BASED ON ISLAMIC PRINCIPLES OF PROFIT & LOSS SHARING. THE MODEL IS LIKELY TO BOOST UP THE CAPITAL MARKETS OF THE MUSLIM WORLD, IN GENERAL AND PAKISTAN, IN PARTICULAR. THE MODEL WILL PROVIDE ALTERNATE INVESTMENT OPPORTUNITIES FOR MUSLIMS WHO DO NOT INVEST IN INTEREST-BASED TRANSACTIONS. THREE EMINENT ISLAMIC SCHOLARS FROM THE MUSLIM UMMAH HAVE PRONOUNCED 'FATWA' ON THE MODEL.



DCR-VIS Credit Rating Company

VIS ENTERED INTO A JOINT VENTURE AGREEMENT WITH ONE OF THE LARGEST CREDIT RATING COMPANIES OF USA, DUFF & PHELPS CREDIT RATING Co. (DCR), TO ESTABLISH DCR-VIS CREDIT RATING Co. IN PAKISTAN. THE EQUITY PARTICIPANTS IN THIS COMPANY INCLUDE DCR, VIS, KARACHI STOCK EXCHANGE AND ISLAMABAD STOCK EXCHANGE. DCR-VIS IS PLAYING AN ACTIVE ROLE TO DEVELOP DEBT MARKET IN PAKISTAN.

VIS In other Countries

VIS AND DCR-VIS HAVE EXPANDED THEIR OPERATIONS TO BANGLADESH, WHERE THE LATTER TOOK SUBSTANTIAL EQUITY STAKE IN CREDIT RATING INFORMATION & SERVICES LIMITED (CRISL), A FINANCIAL INFORMATION COMPANY.



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