



(Formerly Metropolitan Bank Limited)

Habib Metropolitan Bank Ltd.

(Subsidiary of Habib Bank AG Zurich)

CONSOLIDATED ACCOUNTS
FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2007 (UN-AUDITED)



**INTERIM CONDENSED CONSOLIDATED
BALANCE SHEET**
AS AT SEPTEMBER 30, 2007

		September 30, 2007 (Un-audited)	December 31, 2006 (Audited)
		Rupees in '000	
ASSETS			
	Note		
Cash and balances with treasury banks		11,921,961	11,348,162
Balances with other banks		3,651,311	6,296,564
Lendings to financial institutions	5	9,323,770	5,447,110
Investments	6	62,010,513	39,555,490
Advances	7	83,043,714	83,324,059
Operating fixed assets		766,851	649,122
Deferred tax assets		-	-
Other assets		2,336,665	2,049,556
		173,054,785	148,670,063
LIABILITIES			
Bills payable		2,959,129	1,619,796
Borrowings from financial institutions		20,030,246	29,518,458
Deposits and other accounts	8	132,029,830	102,492,633
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		217,015	176,803
Other liabilities		5,037,432	3,992,947
		160,273,652	137,800,637
NET ASSETS		12,781,133	10,869,426
REPRESENTED BY			
Share capital		5,018,350	3,005,000
Reserves		6,205,541	5,824,936
Unappropriated profit		1,345,815	1,836,616
		12,569,706	10,666,552
Surplus on revaluation of assets - net of tax		211,427	202,874
		12,781,133	10,869,426
CONTINGENCIES AND COMMITMENTS			
	9		

The annexed notes 1 to 14 form an integral part of these interim condensed consolidated financial statements.

KASSIM PAREKH
President & Chief Executive

ANWAR H. JAPANWALA
Director

FIRASAT ALI
Director

REZA S. HABIB
Director

**INTERIM CONDENSED CONSOLIDATED
PROFIT & LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2007**

	Quarter ended September 30, 2007	Nine Months ended September 30, 2007	Quarter ended September 30, 2006	Nine Months ended September 30, 2006 (Restated)
Note				
	Rupees in '000			
Mark-up / return / interest earned	2,994,026	8,723,361	1,722,448	4,816,291
Mark-up / return / interest expensed	(2,117,547)	(5,930,160)	(1,093,172)	(2,979,861)
Net mark-up / interest income	876,479	2,793,201	629,276	1,836,430
Provision/(reversal) against non-performing loans and advances	—	60,359	(5,066)	51,412
Provision for diminution in value of investments	—	—	—	—
Bad debts written off directly	—	76	—	217
	—	(60,435)	5,066	(51,629)
Net mark-up / interest income after provisions	876,479	2,732,766	634,342	1,784,801
Non mark-up interest income				
Fee, commission and brokerage income	240,970	720,754	136,801	383,408
Dividend income	10,013	14,179	9,062	24,152
Income from dealing in foreign currencies	306,914	878,972	155,087	416,190
Gain on sale of securities	174,181	418,905	60,444	145,038
Unrealized gain/(loss) on revaluation of investment classified as 'held for trading'	—	—	—	—
Other income	40,297	119,338	21,929	59,466
Total non mark-up / interest income	772,375	2,152,148	383,323	1,028,254
	1,648,854	4,884,914	1,017,665	2,813,055
Non mark-up interest expenses				
Administrative expenses	617,317	1,774,191	294,112	859,447
Other provisions/write offs	—	486	—	—
Other charges	86	416	20	287
Total non mark-up interest expenses	(617,403)	(1,775,093)	(294,132)	(859,734)
	1,031,451	3,109,821	723,533	1,953,321
Extraordinary / unusual items	—	—	—	—
Profit before taxation	1,031,451	3,109,821	723,533	1,953,321
Taxation- current	145,029	1,017,029	229,600	703,600
- prior years	74,887	141,903	—	—
- deferred	79,112	47,735	2,367	(89,050)
	(299,028)	(1,206,667)	(231,967)	(614,550)
Profit after taxation	732,423	1,903,154	491,566	1,338,771
Unappropriated profit brought forward	759,852	1,836,616	1,005,618	1,278,413
Profit available for appropriation	1,492,275	3,739,770	1,497,184	2,617,184
Appropriations:				
Issue of bonus shares	—	2,013,350	—	520,000
Transfer to revenue reserve	—	—	—	600,000
Transfer to statutory reserve	146,460	380,605	—	—
	146,460	2,393,955	—	1,120,000
Unappropriated profit carried forward	1,345,815	1,345,815	1,497,184	1,497,184
Basic and diluted earnings per share (Rupees) 10	1.46	3.79	1.20	3.27

The annexed notes 1 to 14 form an integral part of these interim condensed consolidated financial statements.

KASSIM PAREKH
President & Chief Executive

ANWAR H. JAPANWALA
Director

FIRASAT ALI
Director

REZA S. HABIB
Director



**INTERIM CONDENSED CONSOLIDATED
CASH FLOW STATEMENT (UN-AUDITED)**
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2007

	September 30, 2007	September 30, 2006
	Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	3,109,821	1,953,321
Less: dividend income	(14,179)	(24,152)
	<u>3,095,642</u>	<u>1,929,169</u>
Adjustment for non-cash charges:		
Depreciation	56,432	33,975
Provision against non-performing advances - net	60,359	51,412
(Gain) on sale of fixed assets	(2,528)	(1,537)
	<u>114,263</u>	<u>83,850</u>
	<u>3,209,905</u>	<u>2,013,019</u>
(Increase) / decrease in operating assets		
Lendings to financial institutions	(3,876,660)	(2,908,614)
Advances	219,986	(3,570,357)
Other assets (excluding advance taxation)	(287,109)	(483,780)
	<u>(3,943,783)</u>	<u>(6,962,751)</u>
Increase / (decrease) in operating liabilities		
Bills payable	1,339,333	603,856
Borrowings	(9,848,139)	7,813,595
Deposits and other accounts	29,537,197	3,663,937
Other liabilities (excluding taxation)	1,032,833	577,775
	<u>22,061,224</u>	<u>12,659,163</u>
	<u>21,327,346</u>	<u>7,709,431</u>
Income tax paid	(1,147,280)	(458,955)
Net cash flow from operating activities	<u>20,180,066</u>	<u>7,250,476</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available-for-sale securities	(24,363,994)	(8,461,457)
Net redemption of held-to-maturity securities	1,910,000	2,488,078
Dividend received	14,179	24,152
Investments in operating fixed assets	(176,914)	(61,185)
Sale proceeds of property and equipment disposed-off	5,282	1,881
Net cash used in investing activities	<u>(22,611,447)</u>	<u>(6,008,531)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend paid	-	(9)
(Decrease)/Increase in cash and cash equivalents	<u>(2,431,381)</u>	<u>1,241,936</u>
Cash and cash equivalent at beginning of the period	<u>17,306,630</u>	<u>5,926,929</u>
Cash and cash equivalent at the end of the period	<u>14,875,249</u>	<u>7,168,865</u>

The annexed notes 1 to 14 form an integral part of these interim condensed consolidated financial statements.

KASSIM PAREKH
President & Chief Executive

ANWAR H. JAPANWALA
Director

FIRASAT ALI
Director

REZA S. HABIB
Director

**INTERIM CONDENSED CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2007**

	Share capital	Reserves			Revenue reserve	Unappropriated profit	Total
		Share premium	Statutory reserve	Special reserve			
Rupees in '000							
Balance as at January 1, 2006 - restated	1,560,000	-	1,114,590	240,361	900,000	1,278,413	5,093,364
Issue of bonus shares in the ratio of 1 share for every 3 shares held	520,000	-	-	-	-	(520,000)	-
Profit after taxation for the period - restated	-	-	-	-	-	1,338,771	1,338,771
Transfer to revenue reserve	-	-	-	-	600,000	(600,000)	-
Balance as at September 30, 2006 - restated	2,080,000	-	1,114,590	240,361	1,500,000	1,497,184	6,432,135
Issue of share capital upon amalgamation	925,000	2,550,985	-	-	-	-	3,475,985
Profit after taxation for the period - restated	-	-	-	-	-	758,432	758,432
Transfer to statutory reserve	-	-	419,000	-	-	(419,000)	-
Balance as at December 31, 2006 - restated	3,005,000	2,550,985	1,533,590	240,361	1,500,000	1,836,616	10,666,552
Issue of bonus shares in the ratio of 67 shares for every 100 shares held	2,013,350	-	-	-	-	(2,013,350)	-
Profit after taxation for the period	-	-	-	-	-	1,903,154	1,903,154
Transfer to statutory reserve	-	-	380,605	-	-	(380,605)	-
Balance as at September 30, 2007	5,018,350	2,550,985	1,914,195	240,361	1,500,000	1,345,815	12,569,706

The annexed notes 1 to 14 form an integral part of these interim condensed consolidated financial statements.

KASSIM PAREKH
President & Chief Executive

ANWAR H. JAPANWALA
Director

FIRASAT ALI
Director

REZA S. HABIB
Director



NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2007

1 STATUS AND NATURE OF BUSINESS

1.1 The Group companies of:

Holding company

Habib Metropolitan Bank Ltd.

Subsidiary company

Habib Metropolitan Trade Services Limited - Wholly owned subsidiary incorporated in Hong Kong.

Here-in-after referred to as "the Group" is engaged in providing Commercial Banking and Trade advising services.

Habib Metropolitan Bank Limited (the Bank) was incorporated in Pakistan on August 3, 1992 as a public limited company, under the Companies Ordinance, 1984 and commenced its banking operations from October 21, 1992. Its shares are listed on all stock exchanges in Pakistan. The registered office of the Bank is situated at Spencer's Building I.I. Chundrigar Road, Karachi.

The Bank is a fully accredited scheduled commercial bank and is principally engaged in the business of banking as defined in the Banking Companies Ordinance, 1962. It operates 84 branches (December 31, 2006: 82 branches) including four Islamic Banking Branches in Pakistan. The Bank is a subsidiary of Habib Bank AG Zurich which is incorporated in Switzerland.

2. BASIS OF CONSOLIDATION

The interim condensed consolidated financial statements include the financial statement of the holding company and its subsidiary company. The interim condensed consolidated financial statements of the subsidiary company have been consolidated on a line-by-line basis and the carrying value of the investments held by the holding company has been eliminated against the shareholder's equity in the subsidiary company. Intra-group balances or transactions have been eliminated.

3. STATEMENT OF COMPLIANCE

- 3.1 These interim condensed consolidated financial statements have been prepared in accordance with approved accounting standards as applicable to banks in Pakistan and the requirements of the Companies Ordinance, 1984 and the Banking Companies Ordinance, 1962. Approved accounting standards comprise of such International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) as notified under the provisions of the Companies Ordinance, 1984. Wherever the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP) differ with the requirements of these standards, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the requirements of the said directives take precedence.
- 3.2 The SBP as per BSD Circular No. 10, dated August 26, 2002 has deferred the applicability of IAS-39 "Financial Instruments: Recognition and Measurement" and IAS-40 "Investment Property" for banking companies till further instructions. Accordingly, the requirements of these standards have not been considered in the preparation of these interim condensed consolidated financial statements. However, investments have been classified and valued in accordance with the requirements of various circulars issued by the SBP.
- 3.3 The disclosures made in these interim condensed consolidated financial statements have been limited based on the format prescribed by the SBP vide BSD Circular Letter No. 2, dated May 12, 2004 and IAS-34 "Interim Financial Reporting". Accordingly, these interim condensed consolidated financial statements should be read in conjunction with the annual financial statements of the Bank for the year ended December 31, 2006.

4. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these interim condensed consolidated financial statements are the same as those applied in the preparation of the annual statements of the Bank for the year ended December 31, 2006.

5. LENDINGS TO FINANCIAL INSTITUTIONS

	September 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Call money lendings	1,750,000	3,150,000
Repurchase agreement lendings (Reserve Repo)	7,573,770	2,031,883
Other placements	-	265,227
	9,323,770	5,447,110

6. INVESTMENTS

	September 30, 2007 (Un-Audited)			December 31, 2006 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
	Rupees in '000					
Available-for-sale securities						
Market Treasury Bills	39,425,882	481,998	39,907,880	13,757,882	6,322,593	20,080,475
Pakistan Investment Bonds	5,790,236	3,500,000	9,290,236	5,296,716	4,282,172	9,578,888
Term Finance Certificates	1,848,676	-	1,848,676	1,874,139	-	1,874,139
WAPDA Bonds/Sukuk Bonds	775,000	-	775,000	525,000	-	525,000
Ordinary shares of listed companies	58,840	-	58,840	104,448	-	104,448
Ordinary shares of unlisted companies	75,000	-	75,000	75,000	-	75,000
Preference shares of a listed company	40,000	-	40,000	40,000	-	40,000
Preference shares of an unlisted company	25,000	-	25,000	25,000	-	25,000
Units of open ended mutual funds	7,922,869	-	7,922,869	3,309,591	-	3,309,591
Units of closed ended mutual funds	209,848	-	209,848	176,814	-	176,814
Ordinary shares of Society for Worldwide Interbank Financial Telecommunication (SWIFT)	1,740	-	1,740	1,740	-	1,740
	56,173,091	3,981,998	60,155,089	25,186,330	10,604,765	35,791,095
Held-to-maturity securities						
Certificate of Investments	1,540,000	-	1,540,000	3,450,000	-	3,450,000
Associate						
Ordinary shares of Pakistan Export Finance Guarantee Agency Limited	11,361	-	11,361	11,361	-	11,361
Investments at cost	57,724,452	3,981,998	61,706,450	28,647,691	10,604,765	39,252,456
Less: Provision for diminution in value of investments	-	-	-	-	-	-
Investments - net of provisions	57,724,452	3,981,998	61,706,450	28,647,691	10,604,765	39,252,456
Surplus on revaluation of available- for-sale investments	57,486	246,577	304,063	120,679	182,355	303,034
Total investments at market value	57,781,938	4,228,575	62,010,513	28,768,370	10,787,120	39,555,490

7. ADVANCES

	Note	September 30, 2007	December 31, 2006
		Rupees in '000	
		(Un-Audited)	(Audited)
Loans, cash credits, running finances, etc.			
In Pakistan		64,069,837	66,804,583
Net investment in finance lease/Ijara financing			
In Pakistan		2,154,387	1,950,224
Bills discounted and purchased (excluding market treasury bills)			
Payable in Pakistan		3,614,813	4,007,200
Payable outside Pakistan		14,047,644	11,380,087
		17,662,457	15,387,287
	7.1	83,886,681	84,142,094
Provision against non-performing advances			
Specific		(398,746)	(304,575)
General	7.2	(444,221)	(513,460)
		(842,967)	(818,035)
Advances - net of provisions		83,043,714	83,324,059

7.1 Advances include Rs. 571.244 million (December 31, 2006: Rs 443.248 million) which have been placed under non-performing status as detailed below:

Category of Classification	Domestic	Overseas	Total	Provision Required	Provision Held
Substandard	6,852	–	6,852	1,713	1,713
Doubtful	24,198	–	24,198	12,099	9,971
Loss	540,194	–	540,194	384,934	384,934
	571,244	–	571,244	398,746	398,746

7.2 The general provision include provisions made against consumer portfolio amounting to Rs. 18.063 million (December 31, 2006: Rs. 13.460 million) in accordance with Prudential Regulations issued by SBP at 1.5% of fully secured and at 5% of the unsecured consumer portfolio.

8. DEPOSITS AND OTHER ACCOUNTS

	September 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Customers		
Fixed deposits	58,256,316	48,511,732
Saving deposits	32,655,149	21,718,834
Current accounts-non-remunerative	33,369,555	23,491,942
Margin and other accounts	1,167,333	868,231
	125,448,353	94,590,739
Financial Institutions		
Remunerative deposits	5,251,217	7,803,210
Non-remunerative deposits	1,330,260	98,684
	6,581,477	7,901,894
	132,029,830	102,492,633

9. CONTINGENCIES AND COMMITMENTS

	September 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
9.1 Direct credit substitutes - Others		
Includes general guarantees of indebtedness, bank acceptances and standby letters of credit serving as financial guarantees for loans and securities - others	<u>13,702</u>	<u>14,969</u>
9.2 Transaction-related contingent liabilities		
Government	7,087,833	5,991,347
Financial institutions	133,849	173,654
Others	<u>1,848,408</u>	<u>1,517,038</u>
	<u>9,070,090</u>	<u>7,682,039</u>
9.3 Trade-related contingent liabilities		
Letter of credits	29,406,880	23,867,267
Acceptances	<u>12,196,150</u>	<u>10,455,474</u>
9.4 Commitments in respect of forward lendings		
Forward repurchase agreement lendings	-	<u>688,200</u>
9.5 Commitments in respect of forward exchange contracts		
Purchase	15,533,858	10,993,202
Sale	<u>28,226,709</u>	<u>20,109,135</u>
9.6 Commitments in respect of operating leases		
Not later than one year	19,515	181,260
Later than one year and not later than five years	374,715	313,785
Later than five years	<u>14,582</u>	<u>9,816</u>
	<u>408,812</u>	<u>504,861</u>
9.7 Commitments for the acquisition of operating fixed assets	<u>57,320</u>	<u>66,562</u>

10. BASIC AND DILUTED EARNINGS PER SHARE

	Quarter ended September 30, 2007	Nine Months ended September 30, 2007	Quarter ended June 30, 2006	Nine Months ended June 30, 2006
	(Un-Audited)		(Restated)	
	Rupees in '000			
Profit after taxation	<u>732,423</u>	<u>1,903,154</u>	<u>491,566</u>	<u>1,338,771</u>
Weighted average number of ordinary shares	<u>501,835</u>	<u>501,835</u>	<u>409,335</u>	<u>409,335</u>
Basic and diluted earnings per share (Rupees)	<u>1.46</u>	<u>3.79</u>	<u>1.20</u>	<u>3.27</u>

10.1 The earnings per share for the quarter and nine months ended September 30, 2006 have been adjusted for the effect of bonus issue during the period.

11. RELATED PARTY TRANSACTION

The related parties comprise a subsidiary and an associate, entities with common directorship, directors and their close family members, staff retirement benefit funds, key executives and major shareholders of the Bank. The transactions with related parties are substantially on commercial terms except for transactions with executives that are undertaken at terms in accordance with employment agreements and service rules.

The details of transactions with related parties during nine months are as follows:

Balance outstanding at period / year end	September 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Entities with common directorship		
Deposits	4,861,482	802,934
Advances	484,977	410,678
Nostro balances	1,733,462	3,717,119
Trade related contingent liabilities	1,674,905	2,550,648
Key management personnel		
Deposits	18,496	14,072
Advances	17,092	24,278
		Nine months ended
Transactions for the period	September 30, 2007	September 30, 2006
	Rupees in '000	
	(Un-Audited)	
Entities with common directorship		
Mark-up/interest earned	132,923	636
Mark-up/interest expensed	323,893	131,596
Commission/bank charges recovered	5,900	1,756
Rent income	351	396
Key management personnel		
Mark-up/interest earned	533	142
Mark-up/interest expensed	246	237
Salaries and allowances	43,253	17,481
Charge for defined benefit plan	989	101
Contribution to defined contribution plan	1,054	581
Directors' fees	160	400

12. KEY ISLAMIC BANKING OPERATIONS

The Bank is operating 4 Islamic banking branches as of the balance sheet date (December 31, 2006: 4 branches). The balance sheet of these branches as at September 30, 2007 is as follows:

	September 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
ASSETS		
Cash and balances with treasury banks	718,822	561,385
Balances with and due from financial institutions	816,412	956,035
Investments	392,500	140,228
Financing and receivables		
- Murahaba	993,837	1,308,287
- Ijara	1,529,650	1,392,648
- Diminishing musharaka	527,944	112,061
Other assets	234,623	119,456
	5,213,788	4,590,100
LIABILITIES		
Bills payable	79,518	21,279
Deposits and other accounts	4,231,042	3,817,299
Other liabilities	401,672	316,686
	4,712,232	4,155,264
NET ASSETS		
	501,556	434,836
REPRESENTED BY		
Islamic banking fund	401,517	401,523
Unappropriated profit	100,039	33,313
	501,556	434,836

13. DATE OF AUTHORISATION FOR ISSUE

These interim condensed consolidated financial statements were authorised for issue by the Board of Directors on October 24, 2007.

14. GENERAL

- 14.1 Corresponding figures for the quarter and nine months ended September 30, 2006 have been restated due to the change in accounting policy as disclosed in note 5.1.2 to the annual financial statements of the Bank for the year ended December 31, 2006. The effects of the said restatement are as follows:

	Quarter ended September 30, 2006 (Rupees in '000) (Un-Audited)	Nine months ended September 30, 2006 (Rupees in '000) (Un-Audited)
Increase in income from dealing in foreign currency	21,710	35,611
Increase in profit before taxation	21,710	35,611
Increase in profit after taxation	14,110	23,011

- 14.2 During the year ended December 31, 2006, the shareholders of the Bank approved a "Scheme of Amalgamation" of the Habib Bank AG Zurich - Pakistan Operations with and into the Bank. The said amalgamation was accounted for with effect from October 26, 2006. Accordingly, corresponding figures except for the balance sheet figures as reported in the interim condensed consolidated financial statements are not comparable for the reason that these represent the results of Metropolitan Bank Limited only.

- 14.3 The figures have been rounded off to nearest thousand rupees.

KASSIM PAREKH
President & Chief Executive

ANWAR H. JAPANWALA
Director

FIRASAT ALI
Director

REZA S. HABIB
Director

REGISTERED OFFICE AND HEAD OFFICE

Ground Floor, Spencer's Building,
G.P.O. Box 1289, I.I. Chundrigar Road,
Karachi-74200, Pakistan
Phones : (021) 263 6740 (20 Lines)
Fax : (021) 263 0405 - 262 0716
U.A.N. : 111-14-14-14 and 111-18-18-18

Telex : 20246 BNKMN PK, 20281 BNKMN PK
SWIFT : MPBLPKKA
URL : www.hmb.com.pk
E-mail : info@hmb.com.pk

14th Floor, Saima Trade Towers 'A',
I.I. Chundrigar Road, Karachi-74200,
Pakistan.
Phones : (021) 227 1935 (14 Lines)
Fax : (021) 227 1950

Karachi

Main Branch:

Ground Floor,
Spencer's Building, I.I. Chundrigar Road,
G.P.O. Box 1289 Karachi.
Phone : (021) 263 6740 (20 Lines)
UAN : (021) 111-18-18-18
Fax : (021) 263 0404
Telex : 20246 BNKMN PK
20281 BNKMN PK
SWIFT : MPBLPKKA

Cloth Market:

BR 1/43, Metro Centre,
Bombay Bazar, Kharadar,
P.O. Box 6453, Karachi.
Phones : (021) 231 3712 (3 Lines)
: (021) 231 3763, 231 3927
Fax : (021) 231 3715
Telex : 27402 BNKMN PK
SWIFT : MPBLPKKA011

Paper Market:

Plot No. 7, 8 R-6, Altaf Hussain Road,
New Challi, Karachi.
Phones : (021) 221 0562 (6 Lines)
Fax : (021) 221 0568
Telex : 27399 MBP PM PK
SWIFT : MPBLPKKA013

Gulshan-e-Iqbal:

Plot No. 118/B/A-XV, Block 10-A,
Main Rashid Minhas Road, Near Drive-in Cinema,
Gulshan-e-Iqbal, Karachi.
Phones : (021) 402 1651 (3 Lines)
: (021) 402 1654
Fax : (021) 402 1655

Shahrah-e-Faisal:

Siddique Sons Tower 3, Jinnah Society,
Near Shaheed-e-Millat Flyover,
Shahrah-e-Faisal, Karachi.
Phones : (021) 452 6395 (3 Lines)
: (021) 452 2920
Fax : (021) 438 3498
Telex : 27424 BNKMN PK
SWIFT : MPBLPKKA012

Jodia Bazar:

7- Mehboob Chamber,
Adamjee Haji Dawood Road,
Jodia Bazar, Karachi.
Phones : (021) 243 7187, 241 1925,
: (021) 243 7909, 243 8157
Fax : (021) 243 0056
Telex : 27723 MBP JB PK
SWIFT : MPBLPKKA015

Karachi Stock Exchange:

Old Stock Exchange Building,
Stock Exchange Road,
Karachi.
Phones : (021) 240 1921 (3 Lines)
Fax : (021) 240 1925

M. A. Jinnah Road:

Corner Abdullah Haroon Road,
Karachi.
Phones : (021) 273 7617 (4 Lines)
Fax : (021) 273 7621
SWIFT : MPBLPKKA020

North Napier Road:

Plot W.O. 1/33, North Napier Road,
Near Dandia Bazar, Karachi
Phones : (021) 273 7603 (4 Lines)
Fax : (021) 273 7607
SWIFT : MPBLPKKA021

Karimabad

Sohni Bridal Shopping Centre,
BS-6, Block-4, F.B. Area,
Karachi.
Phones : (021) 634 5236 (2 Lines)
: (021) 634 9446, 680 2262
Fax : (021) 634 9447

SITE:

3/9-B-2, Metro Chowrangi,
S. 1. T. E., Karachi.
Phones : (021) 256 4101 (3 Lines)
: (021) 256 4104, 2564793-95
Fax : (021) 256 4100
SWIFT : MPBLPKKA023

DHA:

1-C, Khayaban-e-Shamsheer,
Phase V, Karachi.
Phones : (021) 585 7404 (3 Lines)
: (021) 585 7407
Fax : (021) 585 7403

Timber Market:

5, Siddiq Wahab Road, Timber Market,
Karachi.
Phones : (021) 276 8411 (3 Lines)
: (021) 276 8415
Fax : (021) 276 8414

Korangi:

Aiwan-e-Sanat Building, Sector 23,
Korangi Industrial Area, Karachi.
Phones : (021) 506 9162 (3 Lines)
Direct : (021) 506 9130
Fax : (021) 506 9171

Saddar:

SB-4/A, Zaibunissa Street, Saddar,
Karachi.
Phones : (021) 521 6308 (2 Lines)
: (021) 521 6433
Fax : (021) 521 6434

Alamgir Road:

25, Central Commercial Area,
Main Alamgir Road, Bahadurabad,
Karachi.
Phones : (021) 494 8805 (3 Lines)
: (021) 494 8810
Fax : (021) 494 8803

Ittehad:

86-C, 11th Commercial Street, Khayaban-e-
Ittehad, D.H.A. Phase 11 Ext., Karachi.
Phones : (021) 589 7623 (2 Lines)
: (021) 538 2109
Fax : (021) 538 2110
: (021) 588 6872

Hyderi:

7-A, Mustafa Market,
Block G, Barkat-e-Hyderi, Karachi,
Phones : (021) 664 0774 (3 Lines)
: (021) 664 0778
Fax : (021) 664 0777

Dhoraji Colony:

Madni Pride, Block 7 & 8,
C.P. Berar, C.H.S.,
Dhoraji Colony, Karachi.
Phones : (021) 494 9535 - 44 - 64
Fax : (021) 494 9592

North Karachi Industrial Area:

ST-5, Gabol Town,
Federal 'B' Area, Karachi.
Phones : (021) 693 3461 (3 Lines)
: (021) 695 7569
Fax : (021) 695 7570

Gulshan Chowrangi:

FL 4/S, Hamid Square,
Block 3, Gulshan-e-Iqbal, Karachi.
Phones : (021) 480 0790 (3 Lines)
Fax : (021) 480 0789

Khalid Bin Walid Road:

Khalid Bin Walid Road,
F/168/A, Madina Mall, Block-3,
PECHS, Karachi.
Phones : (021) 439 0191 (3 Lines)
Fax : (021) 439 0190

Ceramic Market:

485/486, Rizvia Society,
Nazimabad, Karachi.
Phones : (021) 660 0546 (3 Lines)
: (021) 670 1001
Fax : (021) 660 7462

Landhi:

15 Milestone, National Highway,
Landhi-4, Karachi.
Phones : (021) 502 4901 (4 Lines)
Fax : (021) 502 5200

Paposh Naggr:

6-A, Block V-A Nazimabad No. 5, Karachi.
Phones : (021) 670 0001 (4 Lines)
Fax : (021) 670 0005

Textile Plaza:

Nadeem Cloth Market,
M.A. Jinnah Road, Karachi.
Phones : (021) 242 2476 (2 Lines)
: (021) 242 2415 (2 Lines)
: (021) 241 3964
Fax : (021) 241 6148

Water Pump:

57, Nawaz Court, Block-16,
FedeTal "B" Area, Karachi
Phones : (021) 681 2577 (2 Lines)
: (021) 632 3028
Fax : (021) 633 4557

Shershah:

D-283/1, S.I.T.E. Area,
Trans Lyari Quarter, Karachi.
Phones : (021) 258 6301 (3 Lines)
Fax : (021) 258 6305

Karachi

University Road:

Opp. NED University, No. 101,
Zenith Heights B1-1,
Gulistan-e-Johar, Karachi.
Phones : (021) 402 9701 (3 Lines)
 : (021) 402 9704
Fax : (021) 402 9705

Boat Basin:

GPC-2, Bl-5 KDA Scheme No. 5,
Clifton, Karachi.
Phones : (021) 587 9734 (3 Lines)
 : (021) 587 9737
Fax : (021) 587 9738

HBZ Plaza:

HBZ Plaza, I.I. Chundrigar Road,
P.O. Box 1424, Karachi-74200.
Phones : (021) 263 3311-30
Fax : (021) 263 1418-19
SWIFT : MPBLPKKA 052

Mereweather Tower:

GK-7/99, Tower Mention,
M.A Jinnah Road , Opp. M.W. Tower,
Karachi
Phones : (021) 240 1981-5
 : (021) 240 0614
Fax : (021) 243 8295
SWIFT : MPBLPKKA 056

Clifton:

S-2, Uzma Arcade, Block-7,
Khayaban-e-Iqbal, KDA Scheme 5,
Clifton Karachi
Phones : (021) 587 7831-5
 : (021) 583 3425
Fax : (021) 583 2019
SWIFT : MPBLPKKA 057

City Court:

Premises No, 5 & 7, Court Chamber,
Syedna Tahir Saifuddin Road,
Opp. City Court,Karachi.
Phones : (021) 272 9991-4
 : (021) 272 0106-8
Fax : (021) 272 9805
SWIFT : MPBLPKKA 058

Plaza Square:

Shop # 1 &1B, Ground Floor,
Naseeb Building No. 37/1,
Plaza Square, M.A. Jinnah Road,
Karachi
Phones : (021) 273 7183-5
Fax : (021) 273 7187
SWIFT : MPBLPKKA 059

Avenue Branch Site:

B-12, B/1, S.I.T.E., Karachi.
Phones : (021) 255 0314-8
 : (021) 255 0313
Fax : (021) 255 0312
SWIFT : MPBLPKKA 060

Marriot Road:

MR - 1/37-G-5, Jelani Manzil,
Marriot Road Karachi.
Phone : (021) 247 3509
 : (021) 247 3359
 : (021) 247 3586
Fax : (021) 247 3375
SWIFT : MPBLPKKA 063

Industrial Area Korangi:

Plot No. SC-8 (ST-17) Sector - 15,
Korangi Township, Karachi.
Phone : (021) 511 4055-60
Fax : (021) 511 4053

Business Avenue:

Business Avenue, 26/A, Block - 6,
Shahrah-e-Faisal Karachi.
Phone : (021) 439 1420-25
 : (021) 439 1426
Fax : (021) 439 1428
SWIFT : MPBLPKKA 065

Preedy Street:

Shop # 12, 15, 16 & 17, Plot # 273/1,
Coronation Building, Artillery Maidan,
Preedy Street, Saddar Karachi.
Phone : (021) 272 6391
 : (021) 274 3394-6
 : (021) 274 3406
 : (021) 274 3410
Fax : (021) 274 3408
SWIFT : MPBLPKKA 066

Bahadurabad:

Prime Arcade,
Bahadur Shah Zafar Road,
Bahadurabad, Karachi.
Phone : (021) 494 9316
 : (021) 493 3677
Fax : (021) 493 3729
SWIFT : MPBLPKKA 0687

Khayaban-e-Shahbaz:

Plot No. 6/2, Survey, No. 26,
Khayaban-e-Shahbaz Lane 2,
Phase VI D.H.A. Karachi.
Phone : (021) 534 2036
 : (021) 584 7314
Fax : (021) 584 7126
SWIFT : MPBLPKKA 070

North Nazimabad:

Shop No. 6/7 & 8, Kameez Market,
North Nazimabad Karachi.
Phone : (021) 663 9404
 : (021) 663 9262
 : (021) 663 9816
 : (021) 663 6291
Fax : (021) 663 6427
SWIFT : MPBLPKKA 071

Mission Road:

Plot Survey No. 1, Shop No. 2,
Popular Tiles Building,
Mission Road Karachi.
Phone : (021) 273 6656
 : (021) 276 2291
Fax : (021) 276 6293
SWIFT : MPBLPKKA 073

Mangopir Road:

D-22, Mangopir Road,
S.I.T.E. Karachi.
Phone : (021) 259 4025-7
 : (021) 259 4028
Fax : (021) 259 4029
SWIFT : MPBLPKKA 076

Phase II D.H.A.:

Plot Bearing No. 12-C Korangi Road,
Phase II, D.H.A. Karachi.
Phone : (021) 539 6989-91
Fax : (021) 539 6996

Gulistan - e - Johar:

Shop No. B-5/1, 1 Plot No. Fl-22,
Block-15 Gulistan-e-Johar, Karachi.
Phone: (021) 403 0271-3
Fax: (021) 403 0274

Soldier Bazar:

Rodriguez Street,
Soldier Bazar, Karachi.
Phone : (021) 224 1545-7
 : (021) 224 1549
Fax : (021) 224 1548

U.P. More:

Block 11-B, U.P. More, Karachi.
Phone : (021) 696 4692-3
 : (021) 696 4694
Fax : (021) 696 4695

Allama Iqbal Road:

Plot No. 946, 947 - C,
P.E.C.H.S, Allama Iqbal Road,
Karachi.
Phone : (021) 430 1061-4
Fax : (021) 430 1065

Lines Area:

Mubarak Shaheed Road, opp 602,
Workshop Store No. 3, Lines Area
Phone : (021) 279 3282 (3 lines)
Fax : (021) 279 3286

Lahore:

Main Branch:

Associated House,
7-Egerton Road, Lahore.
Phones : (042) 627 9062 (4 Lines)
 : (042) 627 8812, 630 6902
UAN : (042) 111-18-18-18
Fax : (042) 627 9061
Telex : 47764 BNKMN PK
SWIFT : MPBLPKKA002

Gulberg:

85, D-1, Main Boulevard, Gulberg-III,
G.P.O Box No. 54660, Lahore.
Phones : (042) 587 2091 (4 Lines)
 : (042) 575 5151, 575 5252
Fax : (042) 575 4480

Circular Road:

83-Circular Road, Lahore.
Phones (042) 767 2634 (5 Lines)
Fax (042) 767 2631

Defence:

9-Z, Defence Housing Authority, Lahore,
Phones : (042) 589 4162 (3 Lines)
Fax : (042) 589 3878

Badami Bagh:

38-R-359, Circular Road, Lahore.
Phones : (042) 772 3471
 : (042) 773 1413 (3 Lines)
Fax : (042) 770 0667

Model Town Link Road:

207-B, Bl-A, Model Town Link Road,
Lahore
Phones : (042) 520 3657
Fax : (042) 520 1635-40

Davis Road:

14-B, Davis Road, (Sir Aga Khan Road)
P.O.Box 2276, Lahore.
Phone : (042) 627 9020-4
Fax : (042) 636 8392
SWIFT : MPBLPKKA053

Main Boulevard:

19-B, Main Boulevard, Gulberg
Lahore.
Phone : (042) 587 8475-9
(042) 587 8472
Fax : (042) 587 8473

Peco Road:

110 PECO Road,
Badami Bagh Lahore.
Phone : (042) 770 1172-4
Fax : (042) 770 1171
SWIFT : MPBLPKKA067

Raiwind Road:

9 KM Raiwind Road, Bhothian Chowk,
Khwat No. 840, Khatoni No. 1251,
Khasra No. 1907-10, Lahore.
Phone : (042) 532 3151-5
Fax : (042) 532 3152
SWIFT : MPBLPAAK069

Garden Town:

Ibrahim Trade Center,
1-A1, Bak Block,
New Garden Town Lahore.
Phone : (042) 594 1636-8
(042) 594 1631
Fax : (042) 594 1632
SWIFT : MPBLPKKA074

Ravi Road:

75-76, Ravi Road,
Datagunj Buksh Town,
Lahore.
Phone : (042) 770 3106-7
(042) 770 5201
Fax : (042) 770 5202
SWIFT : MPBLPKKA075

Shahrah-e-Quaid-e-Azam:

Bank Square, Lahore
Phone : (042) 723 5725 (4 lines)
(042) 723 5703
Fax : (042) 723 5704

Peshawar:

95-A, Saddar Road, Peshawar.
Phone : (091) 527 0904 (3 Lines)
(091) 527 5784, 275709
UAN : (091) 111-18-18-18
Fax : (091) 5275624
Telex : 52324 BNKMN PK

Quetta:

Shahrah-e-Iqbal,
G.P.O. Box 185, Quetta.
Phones : (081) 284 5302, 284 5308
UAN : (081) 111-18-18-18
Fax : (081) 282 4209
Cable : BANKMETRO

Mirpur A K:

Ejaz Plaza, Allama Iqbal Road,
Mirpur, Azad Kashmir.
Phone : (058610) 43435, 48039-40
(058610) 45719
Fax : (058610) 43677

Sialkot

Main Branch:

Sialkot Allama Iqbal Chowk, Railway Road,
G.P.O. Box 2626, Sialkot.
Phones : (052) 458 002, 458 0037
(052) 460 4905, 460 2451
(052) 459 3571-3 (3 Lines)
UAN : (052) 111-18-18-18
Fax : (052) 458 8024
Telex : 46209 BNKMN PK
SWIFT : MPBLPKKA006

Small Industrial Estate:

27-28-A, Small Industrial Estate,
Sialkot.
Phones : (052) 325 4720, 325 4799
(052) 325 4767
Fax : (052) 325 4738

Hyderabad:

F-66, Risala Road,
P.O. Box No. 182, Hyderabad.
Phones : (022) 278 3893, 784087-94
UAN : (022) 111-18-18-18
Fax : (022) 278 3894
Telex : 22093 BNKMN PK

Multan:

85-A, Qasim Road,
P.O. Box No- 108, Multan Cantt.
Phones : (061) 458 3515 (3 Lines)
(061) 478 5719 - 20
LAN : (061) 111-18-18-18
Fax : (061) 4583518
Telex : 42353 BNKMN PK

Faisalabad

Main Branch:

P/64, Taj Plaza, Kotwali Road, Faisalabad.
Phones : (041) 264 9902 (5 Lines)
UAN : (041) 111-18-18-18
Fax : (041) 264 9901
Telex : 43555 BNKMN PK
SWIFT : MPBLPKKA009

Kotwali Road:

P-71, Kotwali Road, P.O. Box 569, Faisalabad.
Phones : (041) 263 3821
Fax : (041) 263 3822
SWIFT : MPBLPKKA054

Islamabad

Main Branch:

24-D, Rashid Plaza,
Jinnah Avenue, Islamabad.
Phones : (051) 227 4088 (3 Lines)
(051) 227 7438
UAN : (051) 111-18-18-18
Fax : (051) 227 4082
Telex : 54732 BNKMN PK
SWIFT : MPBLPK010

F-10 Markaz:

F-10, Markaz Branch,
1-k, 10th Avenue, F-10, Islamabad
Phones : (051) 210 2515-16
Fax : (051) 210 2514

Rahim Yar Khan:

24, Shahi Road, Rahim Yar Khan.
Phone (068) 588 3493
Fax (068) 587 9522

Kasur:

Railway Road, Kasur.
Phones : (049) 925 0053, 764606
(049) 765331
Fax : (049) 925 0090

Gujranwala:

G.T. Road, Near Din Plaza, Gujranwala.
Phones : (055) 384 5467, 384 5768-69
Fax : (055) 384 5466
Telex : 53352 BNKMN PK

Rawalpindi

Main Branch:

9-Haider Road, Rawalpindi Cantt,
P.O. Box 1682, Rawalpindi.
Phone : (051) 552 2022
(051) 552 2033
(051) 552 2044
Fax : (051) 552 2055
SWIFT : MPBLPKKA055

Rawalpindi:

186/2, Bank Road, Rawalpindi Cantt.
Phones : (051) 511 0178 (5 lines)
(051) 551 7013, 511 0177
Fax : (051) 579 4376

Islamic Banking Branches:

Karachi

Al Falah Court:

Al-Falah Court, I.I. Chundrigar Road,
Karachi.
Phone : (021) 221 5360-3
(021) 221 5359
Fax : (021) 221 5358
SWIFT : MPBLPKKA 71

Zaibunisa Street:

SB-4f4, 2nd Floor, Zaibunisa Street,
Saddar, Karachi
Phones (021) 565 0711 (4 Lines)
Fax (021) 565 0650

Rashid Minhas Road:

Plot No. FL-3/15, KDA Scheme No. 24
Rashid Minhas Road,
Gulshan-e-Iqbal, Karachi.
Phone : (021) 481 9985-8
(021) 481 9990-4
Fax : (021) 481 9989
SWIFT : MPBLPKKA 72

Lahore

Gulberg:

House No. 85- D-1,
Gulberg-III, Lahore.
Phone : (042) 578 9942-4
(042) 578 9940
Fax : (042) 578 9941

NOTES