



Habib Metropolitan Bank

(Subsidiary of Habib Bank AG Zurich)

**CONSOLIDATED ACCOUNTS
FOR THE HALF-YEAR ENDED JUNE 30, 2008
(UN-AUDITED)**



**INTERIM CONDENSED CONSOLIDATED
BALANCE SHEET
AS AT JUNE 30, 2008**

| | Note | June 30, 2008 (Un-audited) | December 31, 2007 (Audited) |
|---------------------------------------------------------|------|----------------------------------|-----------------------------------|
| Rupees in '000 | | | |
| ASSETS | | | |
| Cash and balances with treasury banks | | 13,956,438 | 10,201,545 |
| Balances with other banks | | 4,206,736 | 3,691,183 |
| Lendings to financial institutions | 5 | 7,672,460 | 3,989,249 |
| Investments | 6 | 60,701,758 | 61,735,716 |
| Advances | 7 | 101,223,811 | 89,826,806 |
| Operating fixed assets | | 1,267,449 | 1,294,486 |
| Deferred tax assets | | 570,099 | - |
| Other assets | | 2,596,197 | 2,128,703 |
| | | 192,194,948 | 172,867,688 |
| LIABILITIES | | | |
| Bills payable | | 2,647,371 | 3,210,041 |
| Borrowings from financial institutions | | 40,218,430 | 29,991,633 |
| Deposits and other accounts | 8 | 128,714,510 | 121,066,389 |
| Sub-ordinated loans | | - | - |
| Liabilities against assets subject to finance lease | | - | - |
| Deferred tax liabilities | | - | 60,874 |
| Other liabilities | | 6,793,107 | 5,018,843 |
| | | 178,373,418 | 159,347,780 |
| NET ASSETS | | | |
| | | 13,821,530 | 13,519,908 |
| REPRESENTED BY | | | |
| Share capital | | 6,022,020 | 5,018,350 |
| Reserves | | 6,696,936 | 6,383,936 |
| Unappropriated profit | | 1,805,004 | 2,061,674 |
| (Deficit)/surplus on revaluation of assets - net of tax | 9 | 14,523,960 (702,430) | 13,463,960 55,948 |
| | | 13,821,530 | 13,519,908 |
| CONTINGENCIES AND COMMITMENTS | | | |
| | 10 | | |

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

MUHAMMAD H. HABIB
Chairman

KASSIM PAREKH
President & Chief Executive

REZA S. HABIB
Director

A. R. WADIWALA
Director

**INTERIM CONDENSED CONSOLIDATED
PROFIT & LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2008**

| Note | Quarter ended June 30, 2008 | Half Year ended June 30, 2008 | Quarter ended June 30, 2007 | Half Year ended June 30, 2007 | |
|-----------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|------|
| Rupees in '000 | | | | | |
| Mark-up / return / interest earned | 3,744,444 | 7,137,782 | 2,862,171 | 5,729,335 | |
| Mark-up / return / interest expensed | (2,683,241) | (5,046,862) | (1,966,489) | (3,812,613) | |
| Net mark-up / interest income | 1,061,203 | 2,090,920 | 895,682 | 1,916,722 | |
| Provision against non-performing loans and advances | 161,374 | 193,794 | 53,174 | 60,359 | |
| Provision for diminution in value of investments | - | - | - | - | |
| Bad debts written off directly | - | 64 | 76 | 76 | |
| | (161,374) | (193,858) | (53,250) | (60,435) | |
| Net mark-up / interest income after provisions | 899,829 | 1,897,062 | 842,432 | 1,856,287 | |
| Non Mark-up / Interest Income | | | | | |
| Fee, commission and brokerage income | 306,670 | 596,148 | 248,296 | 479,784 | |
| Dividend income | 374,960 | 375,795 | 3,463 | 4,166 | |
| Income from dealing in foreign currencies | 485,060 | 811,402 | 314,751 | 572,058 | |
| Gain on sale/redemption of securities | 36,757 | 99,820 | 144,411 | 244,724 | |
| Unrealized gain/(loss) on revaluation of investment classified as 'held for trading' | - | - | - | - | |
| Other income | 51,818 | 104,856 | 43,369 | 79,041 | |
| Total non mark-up / interest income | 1,255,265 | 1,988,021 | 754,290 | 1,379,773 | |
| | 2,155,094 | 3,885,083 | 1,596,722 | 3,236,060 | |
| Non Mark-up / Interest Expenses | | | | | |
| Administrative expenses | 796,753 | 1,507,496 | 562,609 | 1,156,874 | |
| Other provisions/write offs | - | - | 486 | 486 | |
| Other charges | 61,728 | 62,775 | 327 | 330 | |
| Total non mark-up interest expenses | (858,481) | (1,570,271) | (563,422) | (1,157,690) | |
| | 1,296,613 | 2,314,812 | 1,033,300 | 2,078,370 | |
| Extraordinary / unusual items | - | - | - | - | |
| Profit before taxation | 1,296,613 | 2,314,812 | 1,033,300 | 2,078,370 | |
| Taxation -Current | 537,067 | 963,194 | 465,000 | 872,000 | |
| -Prior years | 12,186 | 12,186 | 67,016 | 67,016 | |
| -Deferred | (143,003) | (222,403) | (9,567) | (31,377) | |
| | (406,250) | (752,977) | (522,449) | (907,639) | |
| Profit after taxation | 890,363 | 1,561,835 | 510,851 | 1,170,731 | |
| Unappropriated profit brought forward | 1,088,641 | 2,061,674 | 2,496,496 | 1,836,616 | |
| Profit available for appropriation | 1,979,004 | 3,623,509 | 3,007,347 | 3,007,347 | |
| Restated | | | | | |
| Basic earnings per share (Rupees) | 11 | 1.48 | 2.59 | 0.85 | 1.94 |
| Diluted earnings per share (Rupees) | 11 | 1.48 | 2.59 | 0.85 | 1.94 |

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MUHAMMAD H. HABIB
Chairman

KASSIM PAREKH
President & Chief Executive

BASHIR ALI MOHAMMAD
Director

REZA S. HABIB
Director



**INTERIM CONDENSED CONSOLIDATED
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2008**

| | June 30, 2008 | June 30, 2007 |
|-----------------------------------------------------|---------------------|---------------------|
| | Rupees in '000 | |
| CASH FLOW FROM OPERATING ACTIVITIES | | |
| Profit before taxation | 2,314,812 | 2,078,370 |
| Less: Dividend income | (375,795) | (4,166) |
| | <u>1,939,017</u> | <u>2,074,204</u> |
| Adjustments | | |
| Depreciation | 68,672 | 38,344 |
| Provision against non-performing loans and advances | 193,794 | 60,359 |
| Gain on sale of fixed assets | (2,075) | (2,489) |
| | <u>260,391</u> | <u>96,214</u> |
| | <u>2,199,408</u> | <u>2,170,418</u> |
| (Increase) / decrease in operating assets | | |
| Lendings to financial institutions | (3,683,211) | (11,091,548) |
| Advances | (11,590,799) | 495,668 |
| Other assets | (467,494) | (142,626) |
| | <u>(15,741,504)</u> | <u>(10,738,506)</u> |
| Increase / (decrease) in operating liabilities | | |
| Bills payable | (562,670) | 1,664,440 |
| Borrowings | 10,015,128 | (568,708) |
| Deposits and other accounts | 7,648,121 | 16,315,088 |
| Other liabilities (excluding current taxation) | 1,337,543 | 647,679 |
| | <u>18,438,122</u> | <u>18,058,499</u> |
| | <u>4,896,026</u> | <u>9,490,411</u> |
| Income tax paid | (540,273) | (608,694) |
| Net cash flow from operating activities | <u>4,355,753</u> | <u>8,881,717</u> |
| CASH FLOW FROM INVESTING ACTIVITIES | | |
| Net investments in available-for-sale securities | (557,989) | (9,624,338) |
| Net investments in held-to-maturity securities | 425,000 | (270,000) |
| Dividend received | 375,795 | 4,166 |
| Investments in operating fixed assets | (43,144) | (117,149) |
| Sale proceeds of operating fixed assets | 3,584 | 5,022 |
| Net cash flow from investing activities | <u>203,245</u> | <u>(10,002,299)</u> |
| CASH FLOW FROM FINANCING ACTIVITIES | | |
| Dividend paid | (500,221) | - |
| Increase / (decrease) in cash and cash equivalents | <u>4,058,777</u> | <u>(1,120,582)</u> |
| Cash and cash equivalent at beginning of the period | <u>13,309,131</u> | <u>17,306,630</u> |
| Cash and cash equivalent at the end of the period | <u>17,367,908</u> | <u>16,186,048</u> |

The annexed notes 1 to 16 form an integral part of these interim condensed consolidated financial statements.

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Chairman

KASSIM PAREKH
President & Chief Executive

REZA S. HABIB
Director

A. R. WADIWALA
Director

**INTERIM CONDENSED CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2008**

| | Share Capital | Reserves | | | | Unappropriated Profit | Total |
|------------------------------------------------------------------------------|------------------|-------------------|----------------------|--------------------|--------------------|--------------------------|-------------------|
| | | Shares premium | Statutory reserve | Special reserve | Revenue reserve | | |
| Rupees in '000 | | | | | | | |
| Balance as at January 1, 2007 | 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 | - | - | - | - | - | 1,170,731 | 1,170,731 |
| Transfer to statutory reserve | - | - | 234,145 | - | - | (234,145) | - |
| Balance as at June 30, 2007 | 5,018,350 | 2,550,985 | 1,767,735 | 240,361 | 1,500,000 | 759,852 | 11,837,283 |
| Profit after taxation | - | - | - | - | - | 1,626,677 | 1,626,677 |
| Transfer to statutory reserve | - | - | 324,855 | - | - | (324,855) | - |
| Balance as at December 31, 2007 | 5,018,350 | 2,550,985 | 2,092,590 | 240,361 | 1,500,000 | 2,061,674 | 13,463,960 |
| Issue of bonus shares in the ratio of 20 shares for every 100 shares held | 1,003,670 | - | - | - | - | (1,003,670) | - |
| Cash dividend (Re. 1 per share) | - | - | - | - | - | (501,835) | (501,835) |
| Profit after taxation | - | - | - | - | - | 1,561,835 | 1,561,835 |
| Transfer to statutory reserve | - | - | 313,000 | - | - | (313,000) | - |
| Balance as at June 30, 2008 | 6,022,020 | 2,550,985 | 2,405,590 | 240,361 | 1,500,000 | 1,805,004 | 14,523,960 |

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Chairman

KASSIM PAREKH
President & Chief Executive

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A. R. WADIWALA
Director

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) FOR THE HALF-YEAR ENDED JUNE 30, 2008

1. STATUS AND NATURE OF BUSINESS:

1.1 The Group comprises of:

Holding company

Habib Metropolitan Bank Ltd.

Subsidiary companies

Habib Metropolitan Trade Services Limited

Habib Metropolitan Financial Services Limited

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

Habib Metropolitan Bank Ltd. (the Bank) was incorporated in Pakistan on August 3, 1992 as a public limited company, under the Companies Ordinance, 1984 and is engaged in commercial banking and related services. 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 operates 100 (December 31, 2007: 100) branches including 4 (December 31, 2007: 4) Islamic Banking Branches in Pakistan. The Bank is a subsidiary of Habib Bank AG Zurich which is incorporated in Switzerland.

2. BASIS OF PRESENTATION AND CONSOLIDATION

In accordance with the directives of the Federal Government regarding shifting of the banking system to Islamic modes, the SBP has issued various circulars from time to time. Permissible forms of trade-related modes of financing include purchase of goods by the Bank from their customers and immediate resale to them at appropriate mark-up in price on a deferred payment basis. The purchase and sales arising under these arrangements are not reflected in these consolidated financial statements as such but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon.

The interim condensed consolidated financial statements include the financial statements of the holding company and its subsidiary companies. The financial statements of the subsidiary companies 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 companies. 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 in Pakistan. Approved Accounting Standards comprise of International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan (ICAP) as are notified under the Companies Ordinance, 1984, 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 SBP. Wherever the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or directives issued by the SECP and the SBP differ with the requirements of IFRS or IFAS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the requirements of the said directives shall prevail.

3.2 The SBP vide BSD circular No. 10, dated August 26, 2002 has deferred the applicability of International Accounting Standard (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 requirement of various circulars issued by the SBP.

3.3 IFAS - 1 "Murabaha" and IFAS - 2 "Ijara" are effective for the financial periods beginning on or after January 01, 2006 and July 01, 2007 respectively. These standards have not been adopted by the Group pending certain modifications in the accounting system and processes of the Islamic Banking Branches that are imperative for effective implementation of the said standards. Further, the application of IFAS - 2 "Ijarah" also involves certain practical issues for which clarifications have been sought from the SBP by the ICAP. However, the management considers that the effect of the adoption of these standards would not be material to the Group's financial statements.

3.4 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 the IAS-34, "Interim Financial Reporting" and do not include all the information required in the annual consolidated financial statements. Accordingly these interim condensed consolidated financial statements should be read in conjunction with the annual consolidated financial statements of the Group for the year ended December 31, 2007.

4. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these interim condensed consolidated financial statements are consistent with those applied in the preparation of the annual consolidated financial statements of the Group for the year ended December 31, 2007 .

5. LENDINGS TO FINANCIAL INSTITUTIONS

| | June 30, 2008 | December 31, 2007 |
|----------------------------------------------|--------------------------|----------------------|
| | (Un-Audited) | (Audited) |
| | Rupees in '000 | |
| Call money lendings | 5,000,000 | 2,000,000 |
| Repurchase agreement lendings (Reserve Repo) | 2,672,460 | 1,989,249 |
| | 7,672,460 | 3,989,249 |

6. INVESTMENTS

| | June 30, 2008 (Un-Audited) | | | December 31, 2007 (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 | 20,407,309 | 16,958,373 | 37,365,682 | 26,470,917 | 11,266,204 | 37,737,121 |
| Pakistan Investment Bonds | 4,446,771 | 6,446,482 | 10,893,253 | 7,000,014 | 2,492,491 | 9,492,505 |
| Ordinary shares of listed companies | 54,302 | | 54,302 | 70,405 | - | 70,405 |
| Ordinary shares of unlisted companies | 123,101 | | 123,101 | 88,101 | | 88,101 |
| 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 |
| Term Finance Certificates | 2,977,432 | | 2,977,432 | 1,738,964 | | 1,738,964 |
| Sukuk Bonds | 675,000 | | 675,000 | 1,075,000 | | 1,075,000 |
| Open ended mutual funds | 5,333,646 | | 5,333,646 | 6,659,830 | | 6,659,830 |
| Closed ended mutual funds | 177,348 | | 177,348 | 179,848 | | 179,848 |
| | 34,259,909 | 23,404,855 | 57,664,764 | 43,348,079 | 13,758,695 | 57,106,774 |
| Held-to-maturity securities | | | | | | |
| Certificate of Investments | 4,125,000 | | 4,125,000 | 4,550,000 | | 4,550,000 |
| Investments at cost | 38,384,909 | 23,404,855 | 61,789,764 | 47,898,079 | 13,758,695 | 61,656,774 |
| Less: Provision for diminution in value of investments | (7,344) | | (7,344) | (7,344) | | (7,344) |
| Investments – net of provisions | 38,377,565 | 23,404,855 | 61,782,420 | 47,890,735 | 13,758,695 | 61,649,430 |
| (Deficit)/Surplus on revaluation of available-for-sale investments-net | (487,001) | (593,661) | (1,080,662) | 89,254 | (2,968) | 86,286 |
| Total Investments | 37,890,564 | 22,811,194 | 60,701,758 | 47,980,989 | 13,755,727 | 61,735,716 |

7. ADVANCES

| | Note | June 30, 2008 (Un-Audited) | December 31, 2007 (Audited) |
|------------------------------------------------------------------|------|----------------------------------|-----------------------------------|
| | | Rupees in '000 | |
| Loans, cash credits, running finances, etc. | | | |
| In Pakistan | | 77,517,049 | 70,318,994 |
| Net investment in finance lease / Ijara financing | | | |
| In Pakistan | | 2,378,850 | 2,180,889 |
| Bills discounted and purchased (excluding Market Treasury Bills) | | | |
| Payable in Pakistan | | 6,497,440 | 4,570,152 |
| Payable outside Pakistan | | 16,155,059 | 13,974,026 |
| | | 22,652,499 | 18,544,178 |
| Advances - gross | 7.1 | 102,548,398 | 91,044,061 |
| Provision against non-performing advances | | | |
| Specific | | (680,551) | (700,981) |
| General | 7.2 | (644,036) | (516,274) |
| | | (1,324,587) | (1,217,255) |
| Advances - net of provisions | | 101,223,811 | 89,826,806 |

7.1 Advances include Rs. 841.163 million (December 31, 2007: Rs 804.247 million) which have been placed under non-performing status as detailed below:

| Category of Classification | Domestic | Overseas | Total | Provision Required | Provision Held* |
|----------------------------|----------------|----------|----------------|--------------------|-----------------|
| | Rupees in '000 | | | | |
| Substandard | 2,015 | – | 2,015 | 485 | 485 |
| Doubtful | 229,887 | – | 229,887 | 108,305 | 108,305 |
| Loss | 609,261 | – | 609,261 | 571,761 | 571,761 |
| | <u>841,163</u> | <u>–</u> | <u>841,163</u> | <u>680,551</u> | <u>680,551</u> |

* Adjusted for liquid assets held and realizeable without recourse to a court of law.

7.2 The general provision includes provision made against consumer portfolio amounting to Rs. 20.954 (December 31, 2007: Rs. 17.454) million in accordance with the Prudential Regulations issued by SBP at 1.5% of fully secured and at 5% of the unsecured consumer portfolio.

| | June 30, 2008 | December 31, 2007 |
|------------------------------------------------------------------------------------|--------------------------|------------------------------|
| | (Un-Audited) | (Audited) |
| | Rupees in '000 | |
| 8. DEPOSITS AND OTHER ACCOUNTS | | |
| Customers | | |
| Fixed deposits | 61,149,983 | 54,812,561 |
| Saving deposits | 33,863,605 | 28,326,985 |
| Current accounts - non-remunerative | 27,467,225 | 33,326,607 |
| Margins and others accounts | 2,933,425 | 1,185,870 |
| | 125,414,238 | 117,652,023 |
| Financial Institutions | | |
| Remunerative deposits | 2,912,960 | 3,209,976 |
| Non-remunerative deposits | 387,312 | 204,390 |
| | 3,300,272 | 3,414,366 |
| | 128,714,510 | 121,066,389 |
| 9. (DEFICIT)/SURPLUS ON REVALUATION OF ASSETS - NET OF TAX | | |
| Available-for-sale securities: | | |
| Market Treasury Bills | (240,052) | (20,352) |
| Pakistan Investment Bonds | (739,845) | 16,464 |
| Term Finance Certificates | 17,462 | 22,070 |
| Listed Shares | (3,528) | 4,172 |
| Mutual Funds | (114,699) | 63,932 |
| | (1,080,662) | 86,286 |
| Related deferred tax asset/(liability) | 378,232 | (30,338) |
| | (702,430) | 55,948 |
| 10. CONTINGENCIES AND COMMITMENTS | | |
| 10.1 Direct credit substitutes | | |
| Standby letters of credit serving as financial guarantees for loans and securities | 3,168 | 12,435 |
| 10.2 Transaction-related contingent liabilities | | |
| Contingent liabilities in respect of guarantees favouring: | | |
| Government | 8,591,809 | 7,437,940 |
| Banking companies and other financial institutions | 163,651 | 121,190 |
| Others | 1,626,115 | 2,165,057 |
| | 10,381,575 | 9,724,187 |
| 10.3 Trade-related contingent liabilities | | |
| Letter of credits | 31,613,313 | 34,103,602 |
| Acceptances | 15,230,970 | 10,287,128 |
| | 46,844,283 | 44,390,730 |
| 10.4 Commitments in respect of forward exchange contracts | | |
| Purchase | 11,791,668 | 17,048,483 |
| Sale | 21,522,464 | 26,389,901 |
| 10.5 Commitments in respect of operating leases | | |
| Not later than one year | 141,823 | 28,073 |
| Later than one year and not later than five years | 154,104 | 346,117 |
| | 295,927 | 374,190 |
| 10.6 Commitments for the acquisition of operating fixed assets | 24,562 | 24,562 |

| 11. BASIC AND DILUTED EARNINGS PER SHARE | Quarter ended | Half Year ended | Quarter ended | Half Year ended |
|-----------------------------------------------------|----------------|------------------|----------------|------------------|
| | June 30, 2008 | June 30, 2008 | June 30, 2007 | June 30, 2007 |
| | | | (Un-Audited) | |
| | | | (Restated) | |
| Profit after taxation (Rupees in '000) | <u>890,363</u> | <u>1,561,835</u> | <u>510,851</u> | <u>1,170,731</u> |
| Weighted average number of ordinary shares (in'000) | <u>602,202</u> | <u>602,202</u> | <u>602,202</u> | <u>602,202</u> |
| Basic and diluted earnings per share (Rupees) | <u>1.48</u> | <u>2.60</u> | <u>0.85</u> | <u>1.94</u> |

11.1 The earnings per share for the quarter and half year ended June 30, 2007 have been adjusted for the effect of bonus issue during the period.

12. RELATED PARTY TRANSACTIONS

Related parties of the Bank comprise of the holding company, subsidiaries and entities with common directorships, directors and their close family members, staff retirement benefit funds, key executives and major shareholders of the Bank. The details of transactions with related parties during the half year are as follows:

| <u>Balance outstanding at period / year end</u> | Note | June 30, 2008 | December 31, 2007 |
|-------------------------------------------------|------|----------------|-------------------|
| | | (Un-Audited) | (Audited) |
| | | Rupees in '000 | |
| Holding company/subsidiaries | | | |
| Bank Balances | | 2,003,189 | 1,275,738 |
| Deposits | | 259,874 | - |
| Management fee payable | | 50,543 | 82,601 |
| Entities with common directorship | | | |
| Advances | | 1,455,167 | 753,624 |
| Deposit | | 3,435,418 | 3,645,792 |
| Trade related contingent liabilities | | 1,236,311 | 1,769,635 |
| Key management personnel | | | |
| Advances | 12.1 | 12,756 | 16,828 |
| Deposit | | 18,695 | 15,384 |
| <u>Transactions for the period</u> | | | |
| Holding company | | | |
| Interest earned | | 29,823 | 56,617 |
| Management fee paid | | 96,750 | - |
| Entities with common directorship | | | |
| Mark-up / interest earned | | 44,340 | 20,441 |
| Mark-up / interest expensed | | 166,248 | 150,500 |
| Commission / bank charges recovered | | 4,189 | 3,469 |
| Rent income | | 366 | 289 |
| Key management personnel | | | |
| Mark-up / interest earned | | 379 | 486 |
| Mark-up / interest expensed | | 147 | 132 |
| Salaries and allowances | 12.1 | 27,429 | 29,608 |
| Directors' fees | | 110 | 130 |
| Retirement benefit plan | | | |
| Contribution to defined benefit plan | | 516 | 524 |
| Contribution to defined contribution plan | | 621 | 625 |

12.1 Transactions with executives are undertaken at terms in accordance with employment terms and service rules.

13. SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment results for the period are as follows:

| | Trading and sales | Retail banking | Commercial banking | Total |
|-----------------------------------------------------------|-------------------|----------------|--------------------|------------------|
| Rupees in '000 | | | | |
| For the half year ended June 30, 2008 (Un-audited) | | | | |
| Total income* | 3,463,129 | 2,535,441 | 5,893,319 | 11,891,889 |
| Total expenses* | (2,752,410) | (2,119,939) | (4,704,728) | (9,577,077) |
| Profit before taxation | <u>710,719</u> | <u>415,502</u> | <u>1,188,591</u> | <u>2,314,812</u> |
| For the half year ended June 30, 2007 (Un-audited) | | | | |
| Total income* | 3,091,231 | 2,151,007 | 3,863,974 | 9,106,212 |
| Total expenses* | (2,572,078) | (1,967,349) | (2,488,415) | (7,027,842) |
| Profit/(loss) before taxation | <u>519,153</u> | <u>183,658</u> | <u>1,375,559</u> | <u>2,078,370</u> |

* Includes inter-segment revenues and expenses

14. KEY ISLAMIC BANKING OPERATIONS

The Bank is operating 4 (2007: 4) Islamic banking branches. The balance sheet of these branches as at 30 June 2008 is as follows:

| | June 30, 2008 (Un-audited) | December 31, 2007 (Audited) |
|---------------------------------------------------------|-------------------------------|--------------------------------|
| Rupees in '000 | | |
| ASSETS | | |
| Cash and balances with treasury banks | 809,158 | 551,062 |
| Balances with and due from financial institutions | 851,421 | 800,632 |
| Investments | 580,829 | 432,500 |
| Financing and receivables | | |
| - Murabaha | 2,144,903 | 1,842,382 |
| - Ijara | 1,823,524 | 1,820,897 |
| - Diminishing musharaka | 841,928 | 1,033,550 |
| Other assets | 217,391 | 173,076 |
| | <u>7,269,154</u> | <u>6,654,099</u> |
| LIABILITIES | | |
| Bills payable | 57,274 | 61,806 |
| Deposits and other accounts | | |
| - Current accounts | 491,068 | 344,106 |
| - Saving accounts | 1,973,011 | 1,261,557 |
| - Term accounts | 1,538,620 | 1,691,342 |
| - Deposits from financial institutions - remunerative | 1,480,065 | 1,824,198 |
| - Deposits from financial institutions non-remunerative | 30 | 30 |
| Due to head office | 391,905 | 393,037 |
| Other liabilities | 752,356 | 538,788 |
| | <u>6,684,329</u> | <u>6,114,864</u> |
| NET ASSETS | <u>584,825</u> | <u>539,235</u> |
| REPRESENTED BY | | |
| Islamic banking fund | 501,710 | 401,550 |
| Unappropriated profit | 82,286 | 137,685 |
| | <u>583,996</u> | <u>539,235</u> |
| Surplus on revaluation of assets | 829 | - |
| | <u>584,825</u> | <u>539,235</u> |

15. GENERAL

15.1 The figures have been rounded off to nearest thousand rupees.

16. DATE OF AUTHORISATION FOR ISSUE

These interim condensed financial statements were authorised for issue by the Board of Directors on August 7, 2008.

MUHAMMAD H. HABIB
Chairman

KASSIM PAREKH
President & Chief Executive

REZA S. HABIB
Director

A. R. WADIWALA
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

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

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

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 0404-5
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 Chahli, 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 8395 (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
Fax : (021) 256 4100
SWIFT : MPBLPKKA023

DHA:

1-C, Khayaban-e-Shamsher,
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, 506 9175
: (021) 506 9130, 506 9180
Fax : (021) 506 9171, 5114049

Saddar:

SB-4/4, 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,
D.H.A. Phase 11 Ext., Karachi.
Phones : (021) 589 7623 (2 Lines)
: (021) 538 2109
: (021) 538 2110
Fax : (021) 588 6872

Hyderi:

7-A, Mustafa Market,
Block G, Barkat-e-Hyderi, Karachi,
Phones : (021) 684 0774 (3 Lines)
Fax : (021) 684 0777

Dhoraji Colony:

Madni Pride, Block 7 & 8, C.P. Berar, C.H.S.,
Dhoraji Colony, Karachi.
Phones : (021) 494 9535 - 44 - 64
: (021) 494 9556
Fax : (021) 494 9592

North Karachi Industrial Area:

ST-5, Gabol Town,
Federal 'B' Area, Karachi.
Phones : (021) 695 7569, 693 3461 (3 Lines)
: (021) 693 3234, 693 3235
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:

485/496, 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)
: (021) 769 0866
Fax : (021) 502 5200

Paposh Nagar:

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 3364
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

University Road:

Opp. NED University, No. 101,
Zenith Heights Bl-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

Karachi

Mereweather Tower:

GK-7/99, Tower Mention,
M.A Jinnah Road , Opp. M.W. Tower,
Karachi
Phones : (021) 240 1981-5
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
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:

Shopp # 1 & 1B, Ground Floor,
Naseeb Building No. 37/1, Plaza Square,
M.A. Jinnah Road, Karachi
Phones : (021) 273 7183-5
: (021) 275 0623
Fax : (021) 273 7187
SWIFT : MPBLPKKA 059

Avenue Branch Site:

B-12-D, S.I.T.E., Karachi.
Phones : (021) 255 0314-18
Fax : (021) 255 0312
SWIFT : MPBLPKKA 060

Marriot Road:

MR - 1/37-G-5, Jelani Manzil,
Marmot Road Karachi.
Phone : (021) 247 3509
: (021) 247 3359
: (021) 247 3586
Fax : (021) 247 3550, 2473375
SWIFT : MPBLPKKA 063

Industrial Area Korangi:

Plot No. SC-8 (ST-17) Sector - 15,
Korangi Township, Karachi.
Phone : (021) 511 4055-60
: (021) 832 0007-8
Fax : (021) 511 4053

Business Avenue:

Business Avenue, 26/A, Block - 6,
Shahrah-e-Faisal Karachi.
Phone : (021) 439 1420-26
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
Fax : (021) 274 3408
SWIFT : MPBLPKKA 066

Bahadurabad:

Prime Arcade,
Bahadur Shah Zafar Road,
Bahadurabad, Karachi.
Phone : (021) 494 9316, 493 3677
: (021) 413 0936, 413 0937
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, 584 7314
: (021) 425 4774
Fax : (021) 534 2036
SWIFT : MPBLPKKA 070

North Nazimabad:

Shop No. 6/7 & 8, Kaneez 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) 276 2291
: (021) 276 6293
Fax : (021) 276 6293
SWIFT : MPBLPKKA 073

Mangopir Road:

D-22, Mangopir Road,
S.I.T.E. Karachi.
Phone : (021) 259 4025-27
: (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. FI-22,
Block-15 Gulistan-e-Johar, Karachi.
Phone: (021) 403 0271-13-15
Fax: (021) 403 0274

Soldier Bazar:

Rodrigues Street,
Soldier Bazar, Karachi.
Phone : (021) 224 1545-7
: (021) 2241549
Fax : (021) 2241548

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 Karachi.
Phones : (021) 279 3282-84 (3Lines)
: (021) 279 3285
Fax : (021) 279 3286

Gulshan-e-Maymar:

Plot No. SB-001, Sector - X,
Sub Sector - II, Gulshan-e-Maymar,
Karachi.
Phones : (021) 683 3453-4
Fax : (021) 683 3455

PIB Colony:

Plot, No. 389, PIB Colony
Karachi.
Phones : (021) 486 0561-3
Fax : (021) 486 0565

Nishtar Road:

Plot No. LR-10, Shop No. 1,
Nishtar Road Karachi.
Phones : (021) 273 0693-97
Fax : (021) 273 0686

Malir City:

Plot No. Ls-33, Street No.32,
Sector 4, Liaquat Market,
Malir Town Ship, Karachi.
Phones : (021) 411 4087-89, 411 4151
Fax : (021) 411 4152

West Wharf:

Show Room No. 7 & 8,
Pak Chamber, West Wharf Road,
Karachi.
Phones : (021) 231 4752-54
Fax : (021) 231 4253

Civil Lines:

Mehran Estate, Plot No. 18/15,
Survey Sheet No. C.L.17,
Civil Lines Quarters, Karachi.
Phones : (021) 562 2590-2
Fax : (021) 562 2594

Gizri Road:

Plot No. K7-35 & 37, Choudhary
Khaliq-uz-Zaman Road, Karachi.
Phones : (021) 582 2812-2, 582 4157
Fax : (021) 582 4158

Stadium Road:

Shop No. A, Plot No. SB-11,
KDA Scheme No. 1-A (Extension),
Stadium Road, Karachi
Phone : (021) 486 0061-4
Fax : (021) 486 0065

Stargate:

Near Stargate, Shahrah-e-Faisal
Karachi.
Phone : (021) 460 1350-3
Fax : (021) 460 1351

Lahore

Main Branch:

Associated House,
7-Egerton Road, Lahore.
Phones : (042) 627 9062 (4 Lines)
: (042) 627 8812, 630 6902
: (042) 630 7715-16, 630 4383
: (042) 630 8301
UAN : (042) 111-18-18-18
Fax : (042) 6279061
Telex : 47764 BNKMMN 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 0687

Model Town Link Road:

207-B, Bl-A, Model Town Link Road,
Lahore.
Phones : (042) 520 1635 (3 Lines)
: (042) 520 3657
Fax : (042) 520 3658

Davis Road:

14-B, Davis Road, (Sir Aga Khan Road)
P.O.Box 2276, Lahore.
Phone : (042) 627 9020 (5 Lines)
: (042) 630 7613
Fax : (042) 636 8392
SWIFT : MPBLPKKA053

Main Boulevard:

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

Peco Road:

110 PECO Road,
Badami Bagh Lahore.
Phone : (042) 770 1172-4
Phone : (042) 770 1170
Fax : (042) 770 1171
SWIFT : MPBLPKKA067

Raiwind Road:

9 KM Raiwind Road, Bhoptian Chowk,
Khewat 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
Phone : (042) 594 1631
Fax : (042) 594 1632
SWIFT : MPBLPKKA074

Ravi Road:

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

Shahrah-e-Quaid-e-Azam:

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

Urdu Bazar:

Outside Lohari Gate, 213
Circular Road, Lahore.
Phone : (042) 736 1274-7-2
Fax : (042) 736 1273

Ferozpur Road:

19 K.M. Ferozpur Road,
Mouza Attari, Lahore.
Phone : (042) 580 9344-50
Fax : (042) 580 8570

Johar Town:

Plot No. 654, Block G/1,
Johar Town Scheme, Lahore.
Phone : (042) 529 0902
Fax : (042) 529 0903

Walton Road:

E-65, Zaman Colony,
Walton Road, Lahore.
Phone : (042) 660 1325-26-22
Fax : (042) 660 1324

Peshawar

Main Branch:

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

Khyber Bazar:

Haroon Mansion, Khyber Bazar, Old City,
Peshawar.
Phone : (091) 256 6682-84, 256 6592
Fax : (091) 256 6685

Quetta:

Shahrah-e-Iqbal,
G.P.O. Box 185, Quetta.
Phones : (081) 283 5302, 283 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
Phone : (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
Phone : (052) 460 4905, 460 2451
Phone : (052) 459 3572
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
Fax : (052) 325 4738

Hyderabad:

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

Sukkur:

B-2558 Shaheed Gunj, Sukkur
Phones : (071) 562 0432-35, 562 0460
Fax : (071) 562 0484

Multan:

85-A, Qasim Road,
P.O. Box No- 108, Multan Cantt.
Phones : (061) 458 3515 (3 Lines)
Phone : (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 4891-4
Fax : (041) 263 3822
SWIFT : MPBLPKKA054

Susan Road:

7- Main Susan Road,
Madina Town, Faisalabad.
Phones : (041) 850 2153-6, 873 8897
Fax : (041) 850 2159
SWIFT : MPBLPKKA054

Islamabad

Main Branch:

24-D, Rashid Plaza,
Jinnah Avenue, Islamabad.
Phones : (051) 227 4088 (3 Lines)
Phone : (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) 587 9522, 588 3493
Fax (068) 587 4193

Kasur:

Railway Road, Kasur.
Phones : (0492) 925 0053, 276 4606
Phone : (0492) 276 5331
Fax : (0492) 925 0090

Gujranwala:

Main G.T. Road, Opposite
City Top Hotel, Gujranwala.
Phones : (055) 384 5467 (3 Lines)
Phone : (055) 325 1997
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
Phone : (051) 552 2033
Phone : (051) 552 2044
Fax : (051) 552 2055
SWIFT : MPBLPKKA055

Bank Road:

186/2, Bank Road, Rawalpindi Cantt.
Phones : (051) 511 0178 - 81 - 82
Phone : (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, 221 5359
Fax : (021) 221 5358
SWIFT : MPBLPKKA 71

Zaibunisa Street:

SB-44, 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
Phone : (021) 481 9990-4
Phone : (021) 497 9264
Fax : (021) 481 9989
SWIFT : MPBLPKKA 72

Lahore

Gulberg:

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

