



(Formerly Metropolitan Bank Limited)

Habib Metropolitan Bank Ltd.

(Subsidiary of Habib Bank AG Zurich)

**CONSOLIDATED ACCOUNTS
FOR THE HALF-YEAR ENDED JUNE 30, 2007
(UN-AUDITED)**



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

	Note	June 30, 2007 (Un-audited)	December 31, 2006 (Audited)
Rupees in '000			
ASSETS			
Cash and balances with treasury banks		11,684,133	11,348,162
Balances with other banks		5,658,588	6,296,564
Lendings to financial institutions	5	16,538,658	5,447,110
Investments	6	49,551,531	39,555,490
Advances	7	82,768,032	83,324,059
Operating fixed assets		725,394	649,122
Deferred tax assets		—	—
Other assets		2,192,182	2,049,556
		169,118,518	148,670,063
LIABILITIES			
Bills payable		3,284,236	1,619,796
Borrowings from financial institutions		29,768,327	29,518,458
Deposits and other accounts	8	118,807,721	102,492,633
Sub-ordinated loans		—	—
Liabilities against assets subject to finance lease		—	—
Deferred tax liabilities		130,800	176,803
Other liabilities		4,970,948	3,992,947
		156,962,032	137,800,637
NET ASSETS		12,156,486	10,869,426
REPRESENTED BY			
Share capital		5,018,350	3,005,000
Reserves		6,059,081	5,824,936
Unappropriated profit		759,852	1,836,616
		11,837,283	10,666,552
Surplus on revaluation of assets - net of tax		319,203	202,874
		12,156,486	10,869,426
CONTINGENCIES AND COMMITMENTS	9		

The annexed notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

MUHAMMAD H. HABIB
Chairman

KASSIM PAREKH
President & Chief Executive

BASHIR ALI MOHAMMAD
Director

REZA S. HABIB
Director

**INTERIM CONDENSED CONSOLIDATED
PROFIT & LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2007**

Note	Quarter ended June 30, 2007	Half Year ended June 30, 2007	Quarter ended June 30, 2006 (Restated)	Half Year ended June 30, 2006 (Restated)
	Rupees in '000			
Mark-up / return / interest earned	2,862,171	5,729,335	1,614,156	3,093,843
Mark-up / return / interest expensed	(1,966,489)	(3,812,613)	(955,162)	(1,886,689)
Net mark-up / interest income	895,682	1,916,722	658,994	1,207,154
Provision against non-performing loans and advances	53,174	60,359	(2,881)	56,478
Provision for diminution in value of investments	-	-	-	-
Bad debts written off directly	76	76	217	217
	(53,250)	(60,435)	2,664	(56,695)
Net mark-up / interest income after provisions	842,432	1,856,287	661,658	1,150,459
Non Mark-up Interest Income				
Fee, commission and brokerage income	248,296	479,784	127,258	246,607
Dividend income	3,463	4,166	6,225	15,090
Income from dealing in foreign currencies	314,751	572,058	133,249	261,103
Gain on sale of securities	144,411	244,724	40,038	84,594
Unrealized gain/(loss) on revaluation of investment classified as 'held for trading'	-	-	-	-
Other income	43,369	79,041	20,432	37,537
Total non mark-up / interest income	754,290	1,379,773	327,202	644,931
	1,596,722	3,236,060	988,860	1,795,390
Non Mark-up Interest Expenses				
Administrative expenses	562,609	1,156,874	296,833	565,335
Other provisions/write offs	486	486	-	-
Other charges	327	330	225	267
Total non mark-up interest expenses	(563,422)	(1,157,690)	(297,058)	(565,602)
	1,033,300	2,078,370	691,802	1,229,788
Extraordinary / unusual items	-	-	-	-
Profit before taxation	1,033,300	2,078,370	691,802	1,229,788
Taxation - Current	465,000	872,000	287,500	474,000
- Prior years	67,016	67,016	-	-
- Deferred	(9,567)	(31,377)	(89,063)	(91,417)
	(522,449)	(907,639)	(198,437)	(382,583)
Profit after taxation	510,851	1,170,731	493,365	847,205
Unappropriated profit brought forward	2,496,496	1,836,616	512,253	1,278,413
Profit available for appropriation	3,007,347	3,007,347	1,005,618	2,125,618
Appropriations:				
Issue of bonus shares	2,013,350	2,013,350	-	520,000
Transfer to revenue reserve	-	-	-	600,000
Transfer to statutory reserve	234,145	234,145	-	-
	2,247,495	2,247,495	-	1,120,000
Unappropriated profit carried forward	759,852	759,852	1,005,618	1,005,618
Basic and diluted earnings per share (Rupees) 9	1.02	2.33	1.21	2.07

The annexed notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

MUHAMMAD H. HABIB
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Director

REZA S. HABIB
Director



**INTERIM CONDENSED CONSOLIDATED
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2007**

	June 30, 2007	June 30, 2006
	Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	2,078,370	1,229,788
Less: Dividend income	(4,166)	(15,090)
	<u>2,074,204</u>	<u>1,214,698</u>
Adjustment for non-cash charges		
Depreciation	38,344	21,605
Provision against non-performing advances - net	60,359	56,478
(Gain) on sale of fixed assets	(2,489)	(1,286)
	<u>96,214</u>	<u>76,797</u>
	<u>2,170,418</u>	<u>1,291,495</u>
(Increase) / decrease in operating assets		
Lendings to financial institutions	(11,091,548)	(4,504,443)
Advances	495,668	(4,153,507)
Other assets (excluding advance taxation)	(142,626)	(254,862)
	<u>(10,738,506)</u>	<u>(8,912,812)</u>
Increase / (decrease) in operating liabilities		
Bills payable	1,664,440	392,489
Borrowings	(568,708)	8,073,997
Deposits and other accounts	16,315,088	3,309,143
Other liabilities (excluding taxation)	647,679	355,358
	<u>18,058,499</u>	<u>12,130,987</u>
	<u>9,490,411</u>	<u>4,509,670</u>
Income tax paid	(608,694)	(293,553)
Net cash flow from operating activities	<u>8,881,717</u>	<u>4,216,117</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available-for-sale securities	(9,624,338)	(6,889,559)
(Net investments in) / redemption of held-to-maturity securities	(270,000)	2,371,072
Dividend received	4,166	15,090
Investments in operating fixed assets	(117,149)	(58,825)
Sale proceeds of property and equipment disposed-off	5,022	1,606
Net cash used in investing activities	<u>(10,002,299)</u>	<u>(4,560,616)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend paid	-	(3)
(Decrease) in cash and cash equivalents	<u>(1,120,582)</u>	<u>(344,502)</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>16,186,048</u>	<u>5,582,427</u>

The annexed notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

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**INTERIM CONDENSED CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF-YEAR ENDED JUNE 30, 2007**

	Share Capital	Reserves				Unappropriated Profit	Total
		Shares premium	Statutory reserve	Special reserve	Revenue reserve		
Rupees in '000							
Balance as at January 1, 2006	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	–	–	–	–	–	847,205	847,205
Transfer to revenue reserve	–	–	–	–	600,000	(600,000)	–
Balance as at June 30, 2006 - restated	2,080,000	–	1,114,590	240,361	1,500,000	1,005,618	5,940,569
Issue of share capital upon amalgamation	925,000	2,550,985	–	–	–	–	3,475,985
Profit after taxation for the period - restated	–	–	–	–	–	1,249,998	1,249,998
Transfer to statutory reserve	–	–	419,000	–	–	(419,000)	–
Balance as at December 31, 2006	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 revenue 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

The annexed notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

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Director



NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) FOR THE HALF-YEAR ENDED JUNE 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 82 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 consolidated financial statements include the financial statements of the holding company and its subsidiary company. The 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 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 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 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 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 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 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

	June 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Call money lendings	5,550,000	3,150,000
Repurchase agreement lendings (Reserve Repo)	10,988,658	2,031,883
Other placements	-	265,227
	16,538,658	5,447,110

6. INVESTMENTS

	June 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	19,012,803	7,752,250	26,765,053	13,757,882	6,322,593	20,080,475
Pakistan Investment Bonds	8,445,816	900,000	9,345,816	5,296,716	4,282,172	9,578,888
Term Finance Certificates	1,890,922	-	1,890,922	1,874,139	-	1,874,139
WAPDA Bonds/Sukuk Bonds	525,000	-	525,000	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	6,483,214	-	6,483,214	3,309,591	-	3,309,591
Units of closed ended mutual funds	204,848	-	204,848	176,814	-	176,814
Ordinary shares of Society for Worldwide Interbank Financial Telecommunication (SWIFT)	1,740	-	1,740	1,740	-	1,740
	36,763,183	8,652,250	45,415,433	25,186,330	10,604,765	35,791,095
Held-to-maturity securities						
Certificate of Investment	3,720,000	-	3,720,000	3,450,000	-	3,450,000
Associate						
Ordinary shares of Pakistan Export Finance Guarantee Agency Limited	11,361	-	11,361	11,361	-	11,361
Investment at cost	40,494,544	8,652,250	49,146,794	28,647,691	10,604,765	39,252,456
Less: Provision for diminution in value of investment	-	-	-	-	-	-
Investment - net of Provision	40,494,544	8,652,250	49,146,794	28,647,691	10,604,765	39,252,456
Surplus on revaluation of available- for-sale investment	352,298	52,439	404,737	120,679	182,355	303,034
Total investment at market value	40,846,842	8,704,689	49,551,531	28,768,370	10,787,120	39,555,490

7. ADVANCES

	Note	June 30, 2007	December 31, 2006
		Rupees in '000	
		(Un-Audited)	(Audited)
Loans, cash credits, running finances, etc.			
In Pakistan		63,748,919	66,804,583
Net investment in finance lease/Ijara financing			
In Pakistan		2,103,131	1,950,224
Bills discounted and purchased (excluding market treasury bills)			
Payable in Pakistan		3,491,126	4,007,200
Payable outside Pakistan		14,267,823	11,380,087
		17,758,949	15,387,287
	7.1	83,610,999	84,142,094
Provision against non-performing advances			
Specific		(326,699)	(304,575)
General	7.2	(516,268)	(513,460)
		(842,967)	(818,035)
Advances - net of provisions		82,768,032	83,324,059

7.1 Advances include Rs. 562.015 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
	Rupees in '000				
Standard	186,145	–	186,146	21,705	21,705
Doubtful	32,443	–	32,443	9,971	9,971
Loss	343,426	–	343,426	295,023	295,023
	562,015	–	562,015	326,699	326,699

7.2 The general provision include provisions made against consumer portfolio amounting to Rs. 16.268 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 ADVANCES

	June 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Customers		
Fixed deposits	56,853,487	48,511,732
Saving deposits	26,166,861	21,718,834
Current accounts-non-remunerative	27,207,393	23,492,942
Margin and other accounts	965,611	868,231
	111,193,352	94,590,739
Financial Institutions		
Remunerative deposits	7,480,033	7,803,210
Non-remunerative deposits	134,336	98,684
	7,614,369	7,901,894
	118,807,721	102,492,633

9. CONTINGENCIES AND COMMITMENTS

	June 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
9.1 Direct credit substitutes - Others		
Includes general guarantees of indebtedness, bank acceptance and standby letters of credit serving as financial guarantees for loans and securities - other	<u>13,702</u>	<u>14,969</u>
9.2 Transaction-related contingent liabilities		
Government	6,666,000	5,991,347
Financial institutions	193,869	173,654
Others	<u>1,955,548</u>	<u>1,517,038</u>
	<u>8,815,417</u>	<u>7,682,039</u>
9.3 Trade-related contingent liabilities		
Letter of credits	28,899,760	23,867,267
Acceptances	<u>8,829,119</u>	<u>10,455,474</u>
9.4 Commitments in respect of forward lending		
Forward repurchase agreement lendings	-	<u>688,200</u>
9.5 Commitments in respect of forward exchange contracts		
Purchase	10,743,493	10,993,202
Sale	<u>22,458,307</u>	<u>20,109,135</u>
9.6 Commitments in respect of operating leases		
Not later than one year	23,422	181,260
Later than one year and not later than five years	383,863	313,785
Later than five years	<u>49,360</u>	<u>9,816</u>
	<u>456,645</u>	<u>504,861</u>
9.7 Commitments for the acquisition of operating fixed assets	<u>86,120</u>	<u>66,562</u>

10. BASIC AND DILUTED EARNINGS PER SHARE

	Quarter ended June 30, 2007	Half Year ended June 30, 2007	Quarter ended June 30, 2006	Half Year ended June 30, 2006
	(Un-Audited)		(Restated)	
	Rupees in '000			
Profit after taxation	<u>510,851</u>	<u>1,170,731</u>	<u>493,365</u>	<u>847,205</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>1.02</u>	<u>2.33</u>	<u>1.21</u>	<u>2.07</u>

10.1 The earnings per share for the quarter and half year ended June 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 the half year are as follows:

Balance outstanding at period / year end	June 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
Entities with common directorship		
Deposits	4,834,798	802,934
Advances	500,841	410,678
Nostro balances	2,780,168	3,717,119
Trade related contingent liabilities	1,389,387	2,550,648
Key management personnel		
Deposits	18,287	14,072
Advances	16,632	24,278
	Half year ended	
	June 30, 2007	June 30, 2006
	Rupees in '000	
	(Un-Audited)	
Transactions for the period		
Entities with common directorship		
Mark-up/interest earned	20,441	436
Mark-up/interest expensed	150,500	89,365
Commission/bank charges recovered	3,469	1,053
Rent income	289	284
Key management personnel		
Mark-up/interest earned	486	80
Mark-up/interest expensed	132	171
Salaries and allowances	29,608	8,827
Charge for defined benefit plan	663	62
Contribution to defined contribution plan	793	379
Directors' fees	130	350

12. SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment result for the period are as follows:

	Trading and sales	Retail banking	Commercial banking
	Rupees in '000		
	(Un-Audited)		
For the half year ended June 30, 2007			
Total income	3,091,231	93,468	3,863,974
Total expenses	(517,679)	(1,967,349)	(2,485,275)
Profit/(loss) before taxation	2,573,552	(1,873,881)	1,378,699
For the half year ended June 30, 2006 - restated			
Total income	1,540,048	34,680	2,107,351
Total expenses	(361,789)	(864,356)	(1,226,146)
Profit/(loss) before taxation	1,178,259	(829,676)	881,205

13. 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 June 30, 2007 is as follows:

	June 30, 2007	December 31, 2006
	Rupees in '000	
	(Un-Audited)	(Audited)
ASSETS		
Cash and balances with treasury banks	794,111	561,385
Balances with and due from financial institutions	1,047,145	956,035
Investments	127,500	140,228
Financing and receivables		
- Murahaba	922,527	1,308,287
- Ijara	1,443,926	1,392,648
- Diminishing musharaka	337,194	112,061
Other assets	116,248	119,456
	4,788,651	4,590,100
LIABILITIES		
Bills payable	44,803	21,279
Deposits and other accounts	3,873,411	3,817,299
Other liabilities	407,330	316,686
	4,325,544	4,155,264
NET ASSETS		
	463,107	434,836
REPRESENTED BY		
Islamic banking fund	401,509	401,523
Unappropriated profit	61,598	33,313
	463,107	434,836

14. DATE OF AUTHORISATION FOR ISSUE

These interim condensed consolidated financial statements were authorised for issue by the Board of Directors on August 27, 2007.

15. GENERAL

- 15.1 Corresponding figures for the quarter and half year ended June 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	Half Year ended
	June 30, 2006	
	(Rupees in '000)	
	(Un-Audited)	
Increase in income from dealing in foreign currency	12,474	13,901
Increase in profit before taxation	12,474	13,901
Increase in profit after taxation	7,974	8,901

- 15.2 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.

- 15.3 Figures of the profit and loss account for the quarters ended June 30, 2007 and June 30, 2006 have not been subjected to limited scope review by the auditors.

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

MUHAMMAD H. HABIB
Chairman

KASSIM PAREKH
President & Chief Executive

BASHIR ALI MOHAMMAD
Director

REZA S. HABIB
Director

REGISTERED OFFICE AND HEAD OFFICE

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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-4/4, Zaubunnisa 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, BI-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. FI-22,
Block-15 Gulistan-e-Johar, Karachi.
Phone: (021) 403 0271-3
Fax: (021) 403 0274

Soldier Bazar:

Rodrigues 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

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 BNKMM PK
SWIFT : MPBLPKKA002

Gulberg:

85, D-11, Main Boulevard, Gulberg-III,
G.P.O Box No. 54600, 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, BI-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, Bhoptian 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

Peshawar:

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

Quetta:

Shahrah-e-Iqbal,
G.P.O. Box 185, Ouetta.
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