



# **Habib Metropolitan Bank**

(Subsidiary of Habib Bank AG Zurich)

CONSOLIDATED ACCOUNTS  
FOR THE QUARTER ENDED MARCH 31, 2008  
(UN-AUDITED)



**INTERIM CONDENSED CONSOLIDATED  
BALANCE SHEET  
AS AT MARCH 31, 2008**

		<b>March 31, 2008 (Un-audited)</b>	<b>December 31, 2007 (Audited)</b>
		Rupees in '000	
	Note		
<b>ASSETS</b>			
Cash and balances with treasury banks		<b>12,355,885</b>	10,201,545
Balances with other banks		<b>3,137,659</b>	3,691,183
Lendings to financial institutions	5	<b>8,131,807</b>	3,989,249
Investments	6	<b>65,482,927</b>	61,735,716
Advances	7	<b>95,629,444</b>	89,826,806
Operating fixed assets		<b>1,268,726</b>	1,294,486
Deferred tax assets		<b>62,614</b>	—
Other assets		<b>2,499,302</b>	2,128,703
		<b>188,568,364</b>	172,867,688
<b>LIABILITIES</b>			
Bills payable		<b>2,745,896</b>	3,210,041
Borrowings from financial institutions		<b>34,212,605</b>	29,991,633
Deposits and other accounts	8	<b>131,865,447</b>	121,066,389
Sub-ordinated loans		—	—
Liabilities against assets subject to finance lease		—	—
Deferred tax liabilities		—	60,874
Other liabilities		<b>6,136,354</b>	5,018,843
		<b>174,960,302</b>	159,347,780
<b>NET ASSETS</b>		<b>13,608,062</b>	13,519,908
<b>REPRESENTED BY</b>			
Share capital		<b>6,022,020</b>	5,018,350
Reserves		<b>6,522,936</b>	6,383,936
Unappropriated profit		<b>1,088,641</b>	2,061,674
		<b>13,633,597</b>	13,463,960
(Deficit)/surplus on revaluation of assets - net of tax		<b>(25,535)</b>	55,948
		<b>13,608,062</b>	13,519,908
<b>CONTINGENCIES AND COMMITMENTS</b>	9		

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

**KASSIM PAREKH**  
President & Chief Executive

**BASHIR ALI MOHMMAD**  
Director

**ANWAR H. JAPANWALA**  
Director

**FIRASAT ALI**  
Director

**INTERIM CONDENSED CONSOLIDATED  
PROFIT & LOSS ACCOUNT (UN-AUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2008**

	<b>For the quarter ended March 31,</b>	
	<b>2008</b>	<b>2007</b>
	<b>Rupees in '000</b>	
<b>Mark-up / return / interest earned</b>	<b>3,393,338</b>	<b>2,867,164</b>
<b>Mark-up / return / interest expensed</b>	<b>(2,363,621)</b>	<b>(1,846,124)</b>
Net mark-up / interest income	<b>1,029,717</b>	<b>1,021,040</b>
Provision against non-performing loans and advances	<b>32,420</b>	<b>7,185</b>
Provision for diminution in the value of investments	<b>—</b>	<b>—</b>
Bad debts written off directly	<b>64</b>	<b>—</b>
	<b>(32,484)</b>	<b>(7,185)</b>
Net mark-up / interest income after provisions	<b>997,233</b>	<b>1,013,855</b>
<b>Non Mark-up Interest Income</b>		
Fee, commission and brokerage income	<b>289,478</b>	<b>231,467</b>
Dividend income	<b>835</b>	<b>703</b>
Income from dealing in foreign currencies	<b>326,342</b>	<b>257,307</b>
Gain on sale of securities	<b>63,063</b>	<b>100,313</b>
Unrealized gain/(loss) on revaluation of investment classified as 'held for trading'	<b>—</b>	<b>—</b>
Other income	<b>53,038</b>	<b>35,672</b>
Total non mark-up / interest income	<b>732,756</b>	<b>625,462</b>
	<b>1,729,989</b>	<b>1,639,317</b>
<b>Non Mark-up/Interest Expenses</b>		
Administrative expenses	<b>710,743</b>	<b>594,244</b>
Other provisions/write offs	<b>—</b>	<b>—</b>
Other charges	<b>1,047</b>	<b>3</b>
Total non mark-up interest expenses	<b>(711,790)</b>	<b>(594,247)</b>
	<b>1,018,199</b>	<b>1,045,070</b>
Extraordinary / unusual items	<b>—</b>	<b>—</b>
<b>Profit before taxation</b>	<b>1,018,199</b>	<b>1,045,070</b>
Taxation - Current	<b>426,127</b>	<b>407,000</b>
- Prior years	<b>—</b>	<b>—</b>
- Deferred	<b>(79,400)</b>	<b>(21,810)</b>
	<b>(346,727)</b>	<b>(385,190)</b>
<b>Profit after taxation</b>	<b>671,472</b>	<b>659,880</b>
<b>Unappropriated profit brought forward</b>	<b>2,061,674</b>	<b>1,836,616</b>
<b>Profit available for appropriation</b>	<b>2,733,146</b>	<b>2,496,496</b>
		<b>Rupees</b>
<b>Basic and diluted earnings per share (Rupees)</b>	<b>10</b>	<b>1.12</b>
		<b>1.10</b>

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

**KASSIM PAREKH**  
President & Chief Executive

**BASHIR ALI MOHMMAD**  
Director

**ANWAR H. JAPANWALA**  
Director

**FIRASAT ALI**  
Director

**INTERIM CONDENSED CONSOLIDATED  
CASH FLOW STATEMENT (UN-AUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2008**

	<b>March 31, 2008</b>	<b>March 31, 2007</b>
	Rupees in '000	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	<b>1,018,199</b>	1,045,070
Less: Dividend income	<b>(835)</b>	(703)
	<b>1,017,364</b>	1,044,367
Adjustment for non-cash charges:		
Depreciation	<b>32,851</b>	16,809
Provision against non-performing advances - net	<b>32,420</b>	7,185
(Gain) on sale of fixed assets	<b>(1,148)</b>	(1,305)
	<b>64,123</b>	22,689
	<b>1,081,487</b>	1,067,056
(Increase) / decrease in operating assets		
Lendings to financial institutions	<b>(4,142,558)</b>	(5,355,342)
Advances	<b>(5,835,058)</b>	10,300
Other assets (excluding advance taxation)	<b>(370,599)</b>	(242,484)
	<b>(10,348,215)</b>	(5,587,526)
Increase / (decrease) in operating liabilities		
Bills payable	<b>(464,145)</b>	836,839
Borrowings from financial institutions	<b>3,497,513</b>	(1,899,261)
Deposits	<b>10,799,058</b>	10,642,085
Other liabilities (excluding taxation and dividend)	<b>459,664</b>	386,772
	<b>14,292,090</b>	9,966,435
	<b>5,025,362</b>	5,445,965
Income tax paid	<b>(270,115)</b>	(185,529)
Net cash inflow from operating activities	<b>4,755,247</b>	5,260,436
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments	<b>(3,872,782)</b>	(4,790,414)
Dividend income	<b>835</b>	703
Investments in operating fixed assets	<b>(8,260)</b>	(2,474)
Sale proceeds of property and equipments disposed-off	<b>2,317</b>	2,562
Net cash used in investing activities	<b>(3,877,890)</b>	(4,789,623)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Receipts / (Payments) of Sub-ordinated loan	<b>-</b>	-
Dividend paid	<b>-</b>	-
Net cash flow from financing activities	<b>-</b>	-
Increase in cash and cash equivalents	<b>877,357</b>	470,813
Cash and cash equivalent at beginning of the period	<b>13,309,131</b>	17,306,630
Cash and cash equivalent at the end of the period	<b>14,186,488</b>	17,777,443

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

**KASSIM PAREKH**  
President & Chief Executive

**BASHIR ALI MOHMMAD**  
Director

**ANWAR H. JAPANWALA**  
Director

**FIRASAT ALI**  
Director

**INTERIM CONDENSED CONSOLIDATED  
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2008**

		Reserves					
	Share capital	Share premium	Statutory reserve	Special reserve	Revenue reserve	Unappropriated profit	Total
	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
Profit after taxation for the period	—	—	—	—	—	659,880	659,880
Balance as at March 31, 2007	3,005,000	2,550,985	1,533,590	240,361	1,500,000	2,496,496	11,326,432
Issue of bonus shares	2,013,350	—	—	—	—	(2,013,350)	—
Profit after taxation for the period	—	—	—	—	—	2,137,528	2,137,528
Transfer to statutory reserve	—	—	559,000	—	—	(559,000)	—
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							
December 31, 2007	1,003,670	—	—	—	—	(1,003,670)	—
Cash dividend December 31, 2007	—	—	—	—	—	(501,835)	(501,835)
Profit after taxation for the period	—	—	—	—	—	671,472	671,472
Transfer to statutory reserve	—	—	139,000	—	—	(139,000)	—
Balance as at March 31, 2008	6,022,020	2,550,985	2,231,590	240,361	1,500,000	1,088,641	13,633,597

*The annexed notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.*

**KASSIM PAREKH**  
President & Chief Executive

**BASHIR ALI MOHAMMAD**  
Director

**ANWAR H. JAPANWALA**  
Director

**FIRASAT ALI**  
Director

## **NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) FOR THE QUARTER ENDED MARCH 31, 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 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. It 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 (the holding company) 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, 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 During 2005, the SECP notified the IFAS - 1 " Murabaha" issued by the ICAP relating to accounting for murabaha transactions which is effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by the Group pending certain modifications in the Group's accounting system and processes that are imperative for effective implementation of the said standard. However, the management considers that the effect of the adoption of the standard 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". 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, 2007.

## 4. ACCOUNTING POLICIES

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

## 5. LENDINGS TO FINANCIAL INSTITUTIONS

	March 31, 2008	December 31, 2007
	Rupees in '000	
	(Un-Audited)	(Audited)
Call money lendings	4,300,000	2,000,000
Repurchase agreement lendings (Reserve Repo)	3,831,807	1,989,249
	<b>8,131,807</b>	<b>3,989,249</b>

## 6. INVESTMENTS

	March 31, 2008 (Un-Audited)			December 31, 2007 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
	Rupees in '000					
<b>Available-for-sale securities</b>						
Market Treasury Bills	21,437,051	15,669,061	37,106,112	26,470,917	11,266,204	37,737,121
Pakistan Investment Bonds	7,814,596	2,000,000	9,814,596	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	88,101	—	88,101	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	1,641,882	—	1,641,882	1,738,964	—	1,738,964
Sukuk Bonds	1,075,000	—	1,075,000	1,075,000	—	1,075,000
Open ended mutual funds	11,057,215	—	11,057,215	6,659,830	—	6,659,830
Closed ended mutual funds	177,348	—	177,348	179,848	—	179,848
	<b>43,410,495</b>	<b>17,669,061</b>	<b>61,079,556</b>	<b>43,348,079</b>	<b>13,758,695</b>	<b>57,106,774</b>
<b>Held-to-maturity securities</b>						
Certificate of Investments	4,450,000	—	4,450,000	4,550,000	—	4,550,000
<b>Investments at cost</b>	<b>47,860,495</b>	<b>17,669,061</b>	<b>65,529,556</b>	<b>47,898,079</b>	<b>13,758,695</b>	<b>61,656,774</b>
Less: Provision for diminution in value of investments	(7,344)	—	(7,344)	(7,344)	—	(7,344)
	<b>47,853,151</b>	<b>17,669,061</b>	<b>65,522,212</b>	<b>47,890,735</b>	<b>13,758,695</b>	<b>61,649,430</b>
Surplus/(deficit) on revaluation of available-for-sale investments	22,720,	(62,005)	(39,285)	89,254	(2,968)	86,286
<b>Investments at market value</b>	<b>47,875,871</b>	<b>17,607,056</b>	<b>65,482,927</b>	<b>47,979,989</b>	<b>13,755,727</b>	<b>61,735,716</b>

## 7. ADVANCES

	Note	March 31, 2008 Rupees in '000 (Un-Audited)	December 31, 2007 (Audited)
Loans, cash credits, running finances, etc. In Pakistan		74,573,568	70,318,994
Net investment in finance lease/ljara financing In Pakistan		2,349,802	2,180,889
Bills discounted and purchased (excluding market treasury bills) Payable in Pakistan		4,864,045	4,570,152
Payable outside Pakistan		15,074,047	13,974,026
	7.1	19,938,092	18,544,178
		96,861,462	91,044,061
Provision against non-performing advances Specific		(683,130)	(700,981)
General	7.2	(548,888)	(516,274)
		(1,232,018)	(1,217,255)
Advances - net of provisions		95,629,444	89,826,806

7.1 Advances include Rs. 822,819 thousand (December 31, 2007: Rs 804,247 thousand) 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	—	—	—	—	—
Doubtful	187,998	—	187,998	87,361	87,361
Loss	634,821	—	634,821	595,769	595,769
	822,819	—	822,819	683,130	683,130

7.2 The general provision includes provision made against consumer portfolio amounting to Rs. 17,123 thousand (December 31, 2007: Rs. 17,454 thousand) in accordance with the Prudential Regulations issued by SBP at 1.5% of fully secured and at 5% of the unsecured consumer portfolio.



## 8. DEPOSITS AND OTHER ACCOUNTS

	March 31, 2008	December 31, 2007
	Rupees in '000	
	(Un-Audited)	(Audited)
<b>Customers</b>		
Fixed deposits	62,707,501	54,812,561
Saving deposits	38,537,908	28,326,985
Current accounts-non-remunerative	26,493,012	33,326,607
Margin and other accounts	1,516,385	1,185,870
	<b>129,254,806</b>	<b>117,652,023</b>
<b>Financial Institutions</b>		
Remunerative deposits	2,526,406	3,209,976
Non-remunerative deposits	84,235	204,390
	<b>2,610,641</b>	<b>3,414,366</b>
	<b>131,865,447</b>	<b>121,066,389</b>

## 9. CONTINGENCIES AND COMMITMENTS

<b>9.1 Direct credit substitutes - Others</b>		
Includes general guarantees of indebtedness, bank acceptances and standby letters of credit serving as financial guarantees for loans and securities - others		
	<b>3,901</b>	<b>12,435</b>
<b>9.2 Transaction-related contingent liabilities</b>		
Government	7,525,181	7,437,940
Financial institutions	61,108	121,190
Others	2,060,482	2,165,057
	<b>9,646,771</b>	<b>9,724,187</b>
<b>9.3 Trade-related contingent liabilities</b>		
Letter of credits	31,620,101	34,103,602
Acceptances	13,032,206	10,287,128
<b>9.4 Commitments in respect of forward lendings</b>		
Forward repurchase agreement lendings	<b>291,549</b>	<b>-</b>
<b>9.5 Commitments in respect of forward exchange contracts</b>		
Purchase	11,963,138	17,048,483
Sale	21,445,429	10,287,128
<b>9.6 Commitments in respect of operating leases</b>		
Not later than one year	20,410	28,073
Later than one year and not later than five years	316,107	346,117
Later than five years	-	-
	<b>336,517</b>	<b>374,190</b>
<b>9.7 Commitments for the acquisition of operating fixed assets</b>	<b>57,320</b>	<b>66,562</b>

## 10. BASIC AND DILUTED EARNINGS PER SHARE

	For the quarter ended	
	March 31, 2008	March 31, 2007
	Rupees in '000	
	(Un-Audited)	
Profit after taxation	671,472	659,880
Weighted average number of ordinary shares	602,202	602,202
Basic and diluted earnings per share (Rupees)	1.12	1.10

## 11. RELATED PARTY TRANSACTIONS

The related parties comprise holding company and subsidiaries, 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 period are as follows:

<b><u>Balance outstanding at period / year end</u></b>	<b>March 31, 2008</b>	<b>December 31, 2007</b>
	Rupees in '000	
	(Un-Audited)	(Audited)
<b>Holding company/subsidiaries</b>		
Bank Balances	<b>1,236,297</b>	1,275,738
Management fee payable	<b>103,601</b>	82,601
<b>Entities with common directorship</b>		
Deposit	<b>4,833,896</b>	3,645,792
Advances	<b>1,050,384</b>	753,624
Trade related contingent liabilities	<b>1,706,618</b>	1,769,635
<b>Key management personnel</b>		
Deposit	<b>14,518</b>	15,384
Advances	<b>13,364</b>	16,828
 <b><u>Transactions for the period</u></b>	 <b>For the quarter ended</b>	 <b>March 31, 2007</b>
	<b>March 31, 2008</b>	<b>March 31, 2007</b>
	Rupees in '000	
	(Un-Audited)	(Audited)
<b>Holding company/subsidiaries</b>		
Mark-up/interest earned	<b>14,681</b>	23,112
Management fee for technical and consultancy services	<b>21,000</b>	19,000
<b>Entities with common directorship</b>		
Mark-up/interest earned	<b>17,403</b>	39,113
Mark-up/interest expensed	<b>74,749</b>	51,558
Commission/bank charges recovered	<b>1,252</b>	1,654
Rent income	<b>181</b>	66
<b>Key management personnel</b>		
Mark-up/interest earned	<b>245</b>	264
Mark-up/interest expensed	<b>96</b>	86
Salaries and allowances	<b>12,302</b>	8,050
Charge for defined benefit plan	<b>283</b>	226
Contribution to defined contribution plan	<b>341</b>	266
Directors' fees	<b>60</b>	70

## 12. KEYS ISLAMIC BANKING OPERATIONS

The Bank is operating 4 islamic banking branches as of the balance sheet date (December 31, 2007: 4 branches). The balance sheet of these branches as at March 31, 2008 is as follows:

	March 31, 2008 (Un-audited)	December 31, 2007 (Audited)
	Rupees in '000	
<b>ASSETS</b>		
Cash and balances with treasury banks	935,472	551,062
Balances with and due from financial institutions	852,077	800,632
Investments	456,713	432,500
Financing and receivables		
- Murabaha	2,376,814	1,842,382
- Ijara	1,799,672	1,820,897
- Diminishing musharaka	944,223	1,033,550
Other assets	208,955	173,076
	<b>7,573,926</b>	<b>6,654,099</b>
<b>LIABILITIES</b>		
Bills payable	27,228	61,806
Deposits and other accounts		
- Current accounts	271,077	344,106
- Saving accounts	2,027,930	1,261,557
- Term accounts	1,597,007	1,691,342
- Deposits from financial institutions-remunerative	2,146,535	1,824,198
- Deposits from financial institutions-non-remunerative	30	30
Due to head office	312,332	393,037
Other liabilities	646,291	538,788
	<b>7,028,430</b>	<b>6,114,864</b>
<b>NET ASSETS</b>	<b>545,496</b>	<b>539,235</b>
<b>REPRESENTED BY</b>		
Islamic banking fund	501,568	401,550
Unappropriated profit	42,215	137,685
	<b>543,783</b>	<b>539,235</b>
Surplus on revaluation of assets	1,713	-
	<b>545,496</b>	<b>539,235</b>

## 13. DATE OF AUTHORISATION FOR ISSUE

These interim condensed consolidated financial statements were authorised for issue by the Board of Directors on April 9, 2008.

## 14. GENERAL

14.1 These interim condensed financial statements are being issued to the shareholders as required under Section 245 of the Companies Ordinance, 1984.

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

**KASSIM PAREKH**  
President & Chief Executive

**BASHIR ALI MOHMMAD**  
Director

**ANWAR H. JAPANWALA**  
Director

**FIRASAT ALI**  
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 0404-5  
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 & R-6, Altaf Hussain Road,  
New Chali, Karachi.  
Phones : (021) 221 0562 (6 Lines)  
Fax : (021) 221 0568  
Telex : 27399 MBP PM PK  
SWIFT : MPBLPKKA013

#### Gulshan-e-Iqbal:

Plot No. 116/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 Chowringi,  
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-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, 506 9175  
(021) 506 9130, 506 9180  
Fax : (021) 506 9171

#### Saddar:

SB-4/4, Zaibunnisa 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 2110  
Fax : (021) 588 6872

#### Hyderi:

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

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)  
(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 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

#### 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,  
Marriot Road Karachi.  
Phone : (021) 247 3509  
: (021) 247 3359  
: (021) 247 3586  
Fax : (021) 247 3550  
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 1420-25  
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) 584 7426  
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) 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 4025-27  
: (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  
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  
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 2871-2

### 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 1354

## 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 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)

### Model Town Link Road:

207-B, BI-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, Bhotian Chowk,  
Khwast No. 840, Khatoni No. 1251,  
Khasra No. 1907-10, Lahore.  
Phone : (042) 532 3151-5  
Fax : (042) 532 3152  
SWIFT : MPBLPAKA069

## 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  
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  
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  
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:

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  
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  
UAN : (061) 111-18-18-18  
Fax : (061) 4583518  
Telex : 42353 BNKMN PK

## Faisalabad

### Faisalabad:

PI64, 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  
Fax : (041) 850 2159  
SWIFT : MPBLPKKA054

## Islamabad

### Islamabad:

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  
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  
Fax : (021) 221 5358  
SWIFT : MPBLPKKA 71

#### Zaibunisa Street:

SB-4/4, 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