



Habib Metropolitan Bank

(Subsidiary of Habib Bank AG Zurich)

**CONSOLIDATED ACCOUNTS
FOR THE QUARTER ENDED
MARCH 31, 2009
(UN-AUDITED)**

**INTERIM CONDENSED CONSOLIDATED
BALANCE SHEET**
AS AT MARCH 31, 2009

	Note	March 31, 2009 (Un-audited)	December 31, 2008 (Audited)
Rupees in '000			
ASSETS			
Cash and balances with treasury banks		9,887,661	11,401,384
Balances with other banks		1,788,065	2,974,237
Lendings to financial institutions	5	7,073,447	98,176
Investments	6	62,079,051	53,335,855
Advances	7	102,030,939	108,261,259
Operating fixed assets		1,527,006	1,528,913
Deferred tax assets		833,809	1,145,665
Other assets		3,800,422	3,369,135
		189,020,400	182,114,624
LIABILITIES			
Bills payable		2,975,454	2,372,146
Borrowings from financial institutions		44,599,415	30,435,543
Deposits and other accounts	8	119,093,818	128,127,997
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities		5,447,662	6,082,412
		172,116,349	167,018,098
NET ASSETS			
		16,904,052	15,096,526
REPRESENTED BY			
Share capital		6,022,020	6,022,020
Reserves		8,729,441	7,039,936
Unappropriated profit		2,412,820	3,179,905
		17,164,281	16,241,861
(Deficit) on revaluation of assets - net of tax	9	(260,229)	(1,145,335)
		16,904,052	15,096,526
CONTINGENCIES AND COMMITMENTS			
	10		

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

KASSIM PAREKH
Chairman

ANJUM IQBAL
Chief Executive

MOHAMEDALI R. HABIB
Director

FIRASAT ALI
Director

**INTERIM CONDENSED CONSOLIDATED
PROFIT & LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2009**



	Note	For the Quarter ended March 31,	
		2009	2008
		Rupees in '000	
Mark-up / return / interest earned		4,633,263	3,393,338
Mark-up / return / interest expensed		(2,872,149)	(2,363,621)
Net mark-up / interest income		1,761,114	1,029,717
Provision against non performing loans and advances		327,882	32,420
Provision for diminution in the value of investments		-	-
Bad debts written off directly		-	64
		(327,882)	(32,484)
Net mark-up / interest income after provisions		1,433,232	997,233
Non mark-up / interest income			
Fee, commission and brokerage income		274,442	289,478
Dividend income		41,940	835
Income from dealing in foreign currencies		472,796	326,342
Gain on sale / redemption of securities		26,928	63,063
Unrealized gain/(loss) on revaluation of investment classified as 'held for trading'		-	-
Other income		75,637	53,038
Total non mark-up / interest income		891,743	732,756
		2,324,975	1,729,989
Non mark-up / interest expensed			
Administrative expenses		876,114	710,743
Other provisions / write offs		-	-
Other charges		39,164	1,047
Total non mark-up / interest expense		(915,278)	(711,790)
		1,409,697	1,018,199
Extraordinary / unusual items		-	-
Profit before taxation		1,409,697	1,018,199
Taxation – Current		652,064	426,127
– Prior years		-	-
– Deferred		(164,787)	(79,400)
		(487,277)	(346,727)
Profit after taxation		922,420	671,472
Basic earnings per share (Rupees)	11	1.53	1.12
Diluted earnings per share (Rupees)	11	1.53	1.12

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

KASSIM PAREKH
Chairman

ANJUM IQBAL
Chief Executive

MOHAMEDALI R. HABIB
Director

FIRASAT ALI
Director

**INTERIM CONDENSED CONSOLIDATED
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2009**

	March 31, 2009	March 31, 2008
	Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	1,409,697	1,018,199
Less: Dividend income	(41,940)	(835)
	1,367,757	1,017,364
Adjustments:		
Depreciation	50,266	32,851
Provision against non-performing loans and advances	327,882	32,420
(Gain) on sale of fixed assets	(777)	(1,148)
	377,371	64,123
	1,745,128	1,081,487
(Increase) / decrease in operating assets		
Lendings to financial institutions	(6,975,271)	(4,142,558)
Advances	5,902,438	(5,835,058)
Other assets	(431,287)	(370,599)
	(1,504,120)	(10,348,215)
Increase / (decrease) in operating liabilities		
Bills payable	603,308	(464,145)
Borrowings from financial institutions	14,864,114	3,497,513
Deposits	(9,034,179)	10,799,058
Other liabilities (excluding taxation and dividend)	(919,883)	459,664
	5,513,360	14,292,090
	5,754,368	5,025,362
Income tax paid	(366,918)	(270,115)
Net cash inflow from operating activities	5,387,450	4,755,247
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available-for-sale securities	(7,081,447)	(3,972,782)
Net investment in/proceeds of held-to-maturity securities	(300,000)	100,000
Dividend received	41,940	835
Investments in operating fixed assets	(48,465)	(8,260)
Sale proceeds of operating fixed assets	883	2,317
Net cash used from investing activities	(7,387,089)	(3,877,890)
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend paid	(14)	-
(Decrease)/increase in cash and cash equivalents	(1,999,653)	877,357
Cash and cash equivalent at beginning of the period	13,108,496	13,309,131
Cash and cash equivalent at the end of the period	11,108,843	14,186,488

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KASSIM PAREKH
Chairman

ANJUM IQBAL
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Director

FIRASAT ALI
Director

**INTERIM CONDENSED CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2009**



	Reserves						Unappropriated Profit	Total
	Share Capital	Shares premium	Statutory reserve	Special reserve	Revenue reserve	Reserve for issue of bonus shares		
	Rupees in '000							
Balance as at January 1, 2008	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	-	-	-	-	-	-	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
Profit after taxation	-	-	-	-	-	-	2,608,264	2,608,264
Transfer to statutory reserve	-	-	517,000	-	-	-	(517,000)	-
Balance as at December 31, 2008	6,022,020	2,550,985	2,748,590	240,361	1,500,000	-	3,179,905	16,241,861
Issue of bonus shares in the ratio of 25 shares for every 100 shares held	-	-	-	-	-	1,505,505	(1,505,505)	-
Profit after taxation for the period	-	-	-	-	-	-	922,420	922,420
Transfer to statutory reserve	-	-	184,000	-	-	-	(184,000)	-
Balance as at March 31, 2009	6,022,020	2,550,985	2,932,590	240,361	1,500,000	1,505,505	2,412,820	17,164,281

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

KASSIM PAREKH
Chairman

ANJUM IQBAL
Chief Executive

MOHAMEDALI R. HABIB
Director

FIRASAT ALI
Director

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) FOR THE QUARTER ENDED MARCH 31, 2009

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 (under winding up)

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 110 (December 31, 2008: 110) branches including 4 (December 31, 2008: 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 purchases 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 and directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (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 The State Bank of Pakistan, vide IBD Circular No 1 dated January 27, 2009, has adopted the Islamic Financial Accounting Standard (IFAS) No 2 for the accounting and financial reporting of "Ijarah" with effect from January 01, 2009. Accordingly, these financial statements have been prepared in compliance with the requirements laid down in the above standard, as fully explained under note 3 below.
- 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 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, 2008.

4. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these interim condensed financial statements are consistent with those applied in the preparation of the annual financial statements of the bank for the year ended December 31, 2008, except for the accounting and financial reporting of Ijarahs which has been changed to comply with the IFAS-2 requirements. This standard requires Ijarah arrangements to be accounted for as assets held under Ijarah stated at cost less accumulated depreciation and impairment, if any. Accordingly, net assets/investments in Ijarahs have been reflected in note No 6 to these financial statements under "Advances". The rental income on these Ijarahs is recognized on accrual basis in the bank's profit and loss account. Depreciation is calculated on Ijarah assets on straight line basis over the period of Ijarah from the date of delivery of respective assets to mustajir upto the date of maturity/termination of Ijarah agreement and is charged to the profit and loss account. The classification and provisioning of Ijarah assets is done in line with the requirements laid down in SBP Prudential Regulations. The adoption of the above standard and the consequent change in the accounting policy has not resulted in a material impact on these financial statements.

5. LENDINGS TO FINANCIAL INSTITUTIONS

	March 31, 2009 (Un-Audited)	December 31, 2008 (Audited)
	Rupees in '000	
Call money lendings	5,600,000	-
Repurchase agreement lendings (Reserve Repo)	1,473,447	98,176
	<u>7,073,447</u>	<u>98,176</u>

6. INVESTMENTS

	March 31, 2009 (Un-Audited)			December 31, 2008 (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	18,360,062	17,365,840	35,725,902	25,869,803	6,480,493	32,350,296
Pakistan Investment Bonds	8,660,221	3,726,504	12,386,725	10,924,261	-	10,924,261
Ordinary shares of listed companies	88,517	-	88,517	63,713	-	63,713
Ordinary shares of unlisted companies	123,101	-	123,101	123,101	-	123,101
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
Listed Term Finance Certificates	1,482,663	-	1,482,663	1,462,795	-	1,462,795
Unlisted Term Finance Certificates	1,651,170	-	1,651,170	1,550,809	-	1,550,809
Sukuk Bonds	2,867,916	-	2,867,916	1,900,000	-	1,900,000
Open ended mutual funds	7,560,464	-	7,560,464	6,380,460	-	6,380,460
Closed ended mutual funds	127,773	-	127,773	177,348	-	177,348
	<u>40,986,887</u>	<u>21,092,344</u>	<u>62,079,231</u>	<u>48,517,291</u>	<u>6,480,493</u>	<u>54,997,784</u>
Held-to-maturity securities						
Certificate of Investments	650,000	-	650,000	350,000	-	350,000
Investments at cost	<u>41,636,887</u>	<u>21,092,344</u>	<u>62,729,231</u>	<u>48,867,291</u>	<u>6,480,493</u>	<u>55,347,784</u>
Less: Provision for diminution in value of investments	(250,057)	-	(250,057)	(250,057)	-	(250,057)
Investments – net of provisions	<u>41,386,830</u>	<u>21,092,344</u>	<u>62,479,174</u>	<u>48,617,234</u>	<u>6,480,493</u>	<u>55,097,727</u>
(Deficit)/Surplus on revaluation of available-for-sale investments-net	(441,045)	40,922	(400,123)	(1,745,971)	(15,901)	(1,761,872)
Total Investments	<u>40,945,785</u>	<u>21,133,266</u>	<u>62,079,051</u>	<u>46,871,263</u>	<u>6,464,592</u>	<u>53,335,855</u>

7. ADVANCES

	Note	March 31, 2009 (Un-Audited) Rupees in '000	December 31, 2008 (Audited) Rupees in '000
Loans, cash credits, running finances, etc.			
In Pakistan		81,039,677	85,304,478
Outside Pakistan		—	—
		81,039,677	85,304,478
Net investment in finance lease / Ijara financing			
In Pakistan		2,282,287	2,560,428
Outside Pakistan		—	—
		2,282,287	2,560,428
Net assets/investment in Ijarah under IFAS II		57,033	—
Bills discounted and purchased (excluding Market Treasury Bills)			
Payable in Pakistan		5,187,136	5,382,542
Payable outside Pakistan		15,920,423	17,143,916
		21,107,559	22,526,458
Advances - gross		104,486,556	110,391,364
Provision against non-performing advances			
Specific	7.1	(1,263,227)	(1,083,785)
General	7.2	(1,192,390)	(1,046,320)
		(2,455,617)	(2,130,105)
Advances - net of provisions		102,030,939	108,261,259

7.1 Advances include Rs. 2,113,860 thousand (2008: Rs 1,747,599 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	702,960	—	702,960	175,741	175,741
Doubtful	564,602	—	564,602	282,304	282,304
Loss	846,298	—	846,298	805,182	805,182
	2,113,860	—	2,113,860	1,263,227	1,263,227

* 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. 15,858 thousand (2008: Rs. 21,050 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, 2009 (Un-Audited)	December 31, 2008 (Audited)
	Rupees in '000	
Customers		
Fixed deposits	51,670,894	62,433,207
Saving deposits	33,199,000	29,654,843
Current accounts - non-remunerative	29,631,096	31,190,498
Margin and others accounts	1,794,921	1,804,305
	116,295,911	125,082,853
Financial Institutions		
Remunerative deposits	2,669,607	2,955,987
Non-remunerative deposits	128,300	89,157
	2,797,907	3,045,144
	119,093,818	128,127,997
9. (DEFICIT)/SURPLUS ON REVALUATION OF ASSETS - NET OF TAX		
Available-for-sale securities:		
Market Treasury Bills	13,025	(77,273)
Pakistan Investment Bonds	(390,708)	(1,316,755)
Term Finance Certificates	56,755	30,530
Listed Shares	3,864	(337)
Mutual Funds	(83,289)	(398,037)
	(400,353)	(1,761,872)
Related deferred tax asset/(liability)	140,124	616,537
	(260,229)	(1,145,335)
10. CONTINGENCIES AND COMMITMENTS		
10.1 Direct credit substitutes		
Standby letters of credit serving as financial guarantees for loans and securities	1,900	1,900
10.2 Transaction-related contingent liabilities		
Contingent liabilities in respect of guarantees favouring:		
Government	8,097,530	7,967,160
Banking companies and other financial institutions	79,368	95,529
Others	1,959,247	2,034,386
	10,136,145	10,097,075
10.3 Trade-related contingent liabilities		
Letter of credits	29,571,930	23,253,306
Acceptances	8,802,910	8,105,504
	38,374,840	31,358,810
10.4 Commitments in respect of forward exchange contracts		
Purchase	15,773,463	13,207,319
Sale	27,288,969	25,402,670
10.5 Commitments in respect of operating leases		
Not later than one year	116,484	134,082
Later than one year and not later than five years	104,444	128,625
	220,928	262,707
10.6 Commitments for the acquisition of operating fixed assets	-	33,250

	For the Quarter ended March 31,	
	2009	2008
	(Un-Audited)	
	Rupees in '000	
11. BASIC AND DILUTED EARNINGS PER SHARE		
Profit after taxation (Rupees in '000)	<u>922,420</u>	<u>671,472</u>
Weighted average number of ordinary shares (in'000)	<u>602,202</u>	<u>602,202</u>
Basic and diluted earnings per share (Rupees)	<u>1.53</u>	<u>1.12</u>

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 nine months are as follows:

<u>Balance outstanding at period / year end</u>	Note	March 31, 2009	December 31, 2008
		(Un-Audited)	(Audited)
		Rupees in '000	
Holding company of the Group (Habib Bank AG Zurich)			
Bank Balances		565,573	1,015,486
Management fee payable		138,670	112,170
Entities with common directorship			
Advances		1,458,125	1,548,253
Deposit		2,836,450	1,197,119
Trade related contingent liabilities		1,848,103	1,256,265
Key management personnel			
	12.1		
Advances		10,750	11,409
Deposits		7,493	7,536
Retirement benefit plan			
Deposits		689,518	631,304
		For the Quarter ended	
		March 31,	December 31,
		2009	2008
		(Un-Audited)	
<u>Transactions for the period</u>			
Holding company of the Group (Habib Bank AG Zurich)			
Mark-up / return / interest earned		3,840	14,681
Management fee for technical and consultancy services		26,500	21,000
Entities with common directorship			
Mark-up / return / interest earned		39,393	17,403
Mark-up / return / interest expensed		72,731	71,519
Commission / bank charges recovered		3,219	1,252
Rent income		208	181
Key management personnel			
	12.1		
Mark-up / return / interest earned		168	245
Mark-up / interest expensed		74	96
Salaries and allowances		25,315	12,302
Directors' fees		90	60
Retirement benefit plan			
Mark-up / return / interest expensed		28,787	3,230
Contribution to defined benefit plan		9,000	9,000
Contribution to defined contribution plan		13,286	9,847

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

13. KEY ISLAMIC BANKING OPERATIONS

13.1 The Bank is operating 4 (2008: 4) Islamic banking branches. The balance sheet of these branches as at March 31, 2009 is as follows:

	March 31 2009 (Un-audited)	December 31, 2008 (Audited)
	Rupees in '000	
ASSETS		
Cash and balances with treasury banks	396,611	986,565
Balances with and due from financial institutions	478	478
Investments	3,083,656	1,429,020
Financing and receivables		
- Murabaha	1,829,352	2,449,851
- Ijara	1,592,383	1,804,204
- Diminishing musharaka	1,130,402	1,184,840
Due from head office	2,369	198,271
Other assets	464,454	192,465
	8,499,705	8,245,694
LIABILITIES		
Bills payable	26,307	33,231
Deposits and other accounts		
- Current accounts	501,984	434,020
- Saving accounts	1,769,285	847,305
- Term accounts	2,767,059	2,527,470
- Deposits from financial institutions - remunerative	1,808,985	2,781,327
- Deposits from financial institutions - non-remunerative	588	17,423
Due to head office	-	-
Other liabilities	937,458	796,701
	7,811,666	7,437,477
NET ASSETS	688,039	808,217
REPRESENTED BY		
Islamic banking fund	602,013	601,977
Unappropriated profit	59,293	217,220
	661,306	819,197
(Deficit) on revaluation of assets	26,733	(10,980)
	688,039	808,217

14. GENERAL

The figures have been rounded off to nearest thousand rupees.

15. DATE OF AUTHORISATION FOR ISSUE

These interim condensed consolidated financial statements were authorised for issue by the Board of Directors on April 22, 2009.

KASSIM PAREKH
Chairman

ANJUM IQBAL
Chief Executive

MOHAMEDALI R. HABIB
Director

FIRASAT ALI
Director

BRANCH NETWORK

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

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
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
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
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
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
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-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, 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) 593 2109
: (021) 538 2110
Fax : (021) 588 6872

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

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

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) 660 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/T, 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

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:

Shop # 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.
Phones : (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,
Guledy 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 7126
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) 234 1549
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 Khaliqu-z-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 1352-4
Fax : (021) 460 1351

Khayaban-e-Bokhari:

Plot # 24-C, Khayaban-e-Bokhari,
Phase-VI, D.H.A., Karachi.
Phone : (021) 524 2701-3
(021) 524 2704
Fax : (021) 524 2705

Safoora Goth:

Plot # 7/7, Block 4, Scheme - 36
 University Road, Near Safoora Goth, Karachi.
 Phone : (021) 466 0236-8
 : (021) 466 0240
 Fax : (021) 466 0239

Liaquatabad:

G-5, G-8 & G-9, Commercial SITE #11,
 Industrial Area Liaquatabad, Karachi.
 Phone : (021) 491 4121-3
 Fax : (021) 491 4128

Shahrah-e-Quaideen:

103-K, Block-2, P.E.C.H.S.,
 Shahrah-e-Quaideen, Karachi.
 Phone : (021) 452 9531
 Fax : (021) 452 3079

Port Qasim:

Plot # W-21/2 & 3, North Western Zone,
 Port Qasim, Karachi.
 Phone : (021) 475 0232
 Fax : (021) 475 0231

QUETTA:

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

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

SUKKUR:

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

HUB**Hub Chowki:**

Shops # 1,2,3, & 4, Survey # 97/111,
 Mouza Bairut, Main RCD Road,
 Tehsil Hub, Distt. Lasbella, Baluchistan.
 Phone : (0853) 363 701-2
 Fax : (0853) 363 705

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 9301
 UAN : (042) 111-18-18-18
 Fax : (042) 6279061
 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 DHA:

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
 : (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, Aibak Block,
 New Garden Town Lahore.
 Phone : (042) 594 1636-8
 (042) 594 1631
 Fax : (042) 594 1632
 SWIFT : MPBLPKKA074

Ravi Road:

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

Shahrah-e-Quaid-e-Azam:

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

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) 860 1325-26
 Fax : (042) 860 1324

Lahore Cantt:

1186 - Tufail Road, Saddar,
 Lahore Cantt, Lahore.
 Phone : (042) 860 4801-3
 Fax : (042) 860 4804

Iqbal Town:

19 - Hunza Block, Main Boulevard,
 Iqbal Town, Lahore.
 Phone : (042) 529 6719
 Fax : (042) 529 6819

Brandreth Road:

39 Brandreth Road, Lahore.
 Phone : (042) 738 1107
 Fax : (042) 738 1106

PESHAWAR**Main Branch:**

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

Khyber Bazar:

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

MIRPUR (A.K.):

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

SIALKOT:**Main Branch:**

Allama Iqbal Chowk, Railway Road,
 G.P.O. Box 2626, Sialkot.
 Phones : (052) 458 002, 458 0037
 : (052) 460 4905, 460 2451
 : (052) 459 3572
 UAN : (052) 111-18-18-18
 Fax : (052) 458 8024
 SWIFT : MPBLPKKA006

Small Industrial Estate:

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

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

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
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)
 : (051) 227 7438
UAN : (051) 111-18-18-18
Fax : (051) 227 4082
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

RAWALPINDI

Main Branch:

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

Bank Road:

186/2, Bank Road, Rawalpindi Cantt.
Phones : (051) 511 0178 - 81 - 82
 : (051) 551 7013, 511 0177
Fax : (051) 579 4376

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
 : (0492) 276 5331
Fax : (0492) 925 0090

GUJRANWALA:

Main G.T. Road, Opposite
City Top Hotel, Gujranwala.
Phones : (055) 384 5467 (3 Lines)
 : (055) 325 1997
Fax : (055) 384 5466

KAMOKE:

Al-Madni Plaza, G.T. Road,
Kamoke, Lahore.
Phone : (055) 681 4185

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-444, 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
 (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
 (042) 578 9940
Fax : (042) 578 9941