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CORPORATE INFORMATION

BOARD OF DIRECTORS

Mr. Iqbal Alimohamed
Chairman

Mr. Sohail Muzaffar
Vice Chairman

Mr. Muhammad Iqbal Ebrahim
Director

Mr. Afzal Ghani
Director

Mr. Danish Iqbal
Director

Mr. Mamnoon Ahmed Alvi *
Director

Mr. Muhammad Bilal Sheikh
Director

Mr. Muhammad Irfan Zafar
Company Secretary (Officiating)

MANAGEMENT

Mr. Muhammad Zahir Esmail
President &
Chief Executive Officer (Officiating)

Ms. Mona Sultan, FCMA, CFA
E.V.P - CFO

Mr. Faisal Shaikha
E.V.P - Head of Investment &
Treasury Division (Front Office)

Mr. Akhtar Ali Khan
E.V.P - Head of Credit Sanction
& Monitoring Division/SAM/Legal

Mr. Syed Nazir Hussain
S.V.P - Head of Operations Division

Mr. M. Saeed Khan
S.V.P - Head of Information &
Technology Division

Mr. Kh. Tajammul Hussain
S.V.P - Head of Human Resource
& Development Division

Mr. Baber Saeed Khan
S.V.P - Head of International &
Forex Division/ Investment &
Treasury (Back Office)

Mr. Shaukat Ali Larik
S.V.P - Head of Compliance Division

Mr. Imran Ahmed
S.V.P - Head of Risk
Management Division

Mr. Syed Qurban Ali
S.V.P - Head of Audit & Inspection
Division

Mr. Akhtar Aleem Syed
S.V.P - Legal Affairs Division

Lt Col. (R) Shahzad Begg
S.V.P - Head of Administration Division

Mr. Syed Nadeem Altaf
V.P - Head of Credit Administration
Division

Mr. Mian Junnaid Sajjad
A.V.P - Head of Consumer
Banking Division

MANAGEMENT AT REGIONS

Mr. Mamnoon Ahmed Alvi
S.E.V.P & General Manager
(Punjab & Northern Regions)

Mr. Khawaja Ghalib
E.V.P & Regional
General Manager (South)

MANAGEMENT AT ZONES / AREAS

Mr. M. Parvez Sheikh
E.V.P & Zonal Chief
(Gujranwala Zone)

Mr. Shaukat Javaid Anjum
S.V.P & Zonal Chief
(Khyber Pakhtunkhwa)

Ms. Javeria Zafar
S.V.P & Zonal Chief (Islamabad Zone)

Mr. Munir Ahmed Khan
S.V.P & Area Manager
(Quetta)

Mr. Abdul Rauf
S.V.P & Area Manager
(Hyderabad)

AUDIT COMMITTEE

Mr. Afzal Ghani
Chairman

Mr. Iqbal Alimohamed
Member

Mr. Sohail Muzaffar
Member

Mr. Danish Iqbal
Member

Mr. Muhammad Irfan Zafar
Secretary

AUDITORS

Messrs Hyder Bhimji & Co.
Chartered Accountants
SHARES REGISTRAR

M/s Noble Computer Services (Pvt) Ltd.
Mezzanine Floor, House of Habib Building,
(Siddiqsons Tower) 3-Jinnah C.H. Society,
Mian Shahrah-e-Faisal, Karachi-75350.
PABX: (92-21) 34325482-87
Fax: (92-21) 34325442
E-mail: ncsi@noble-computers.com
website:www.noble-computers.com

* Mr. Muhammad Zahir Esmail will replace Mr. Mamnoon Ahmed Alvi after the approval of State Bank of Pakistan.

Directors' Report

The Board of Directors is pleased to present the half yearly accounts of Mybank Limited for the half year ended June 30, 2010.

Performance Review

The economy perceives a gradual positive buildup in business momentum and envisages a conducive business environment. The bank maintained its earning assets during the period under review. The management is focused to remain prudent and continuously strive to enhance quality of service. The liquidity and capital adequacy ratios are the biggest strength of the bank.

The following are the summarized comparative financial indicators.

	June 30, 2010	June 30, 2009
	(Rupees in '000)	
Profit/(Loss) before taxation and (Reversal) / provision / write off against non-performing loans	7,575	(80,739)
Less: (Reversal) / Provision / write off against non-performing Loans	(49,366)	1,348,324
(Reversal) / Provision for diminution in the value of investments	(22,167)	145,209
Profit/(Loss) before taxation	79,108	(1,574,272)
Less: Taxation	122,550	(345,960)
Loss after taxation	(43,442)	(1,228,312)
Add: Accumulated (Loss)/ profit brought forward	(1,392,355)	226,143
Add: Transfer from surplus on revaluation of fixed assets	9,729	11,515
Accumulated Loss	(1,426,068)	(990,654)
Loss per share - Rupees	(0.08)	(2.32)

Credit Rating

The bank enjoys "A-" (Single-A Minus) rating for the medium to long term and "A-2" (A-Two) rating for the short term from the Pakistan Credit Rating Agency Limited (PACRA).

Changes in the Board Composition & Senior Management

Mr. Mamnoon Ahmed Alvi, SEVP & General Manager Punjab resigned from the Board as Director on August 13, 2010 after expiry of his service contract. In his place Mr. Muhammad Zahir Esmail was appointed as SEVP & Chief Operating Officer who will also be co-opted as Director in place of Mr. Alvi after approval from the State Bank of Pakistan. Mr. Esmail is a seasoned banker with strong expertise in conventional and Islamic banking. He has got over 41 years of experience in leading banks in the country and abroad, including Habib Bank Limited, Karachi, Habib Bank AG Zurich, UAE & Oman, HBZ Bank Limited, South Africa and Habib Metropolitan Bank Limited.

The contract of Mr. Muhammad Bilal Sheikh, President & CEO has also been expired on August 10, 2010. The Board appointed Mr. Muhammad Zahir Esmail, SEVP & COO as officiating President & CEO in his place in its meeting held on August 20th, 2010.

Minimum Capital Requirement

The State Bank of Pakistan (SBP) vide BSD Circular No. 7 of 2009 dated April 15, 2009 has set the Minimum Capital Requirement (MCR) for banks upto Rs. 10 billion to be achieved in a phased manner by December 31, 2013. The required MCR (free of losses) have to reach at Rs. 7 billion by December 31, 2010. The paid up capital of the Bank as of June 30, 2010 amounted to Rs. 5,303.582 million and the Bank has reserves and accumulated losses of Rs. 324.005 million and Rs. 1,426.068 million respectively as of said date. Keeping in view the said regulatory requirement of MCR, the majority shareholders of the Bank has entered into share purchase agreement on September 30, 2009 with M/s Suroor Investment Limited (SIL), a company incorporated in Mauritius, which has plans to acquire their 59.34% shareholding in the Bank and undertake a merger of three commercial banks in Pakistan including the Bank which would result in transfer of assets, liabilities and operations of the Bank to the proposed merged entity. The SBP extended the timeline for meeting the minimum capital requirement of Rs. 6 billion for the Bank till March 31, 2010 which has since expired and the management has submitted the request to SBP for further extension.

Future Outlook

Going forward restructuring of Mybank is expected after the sale of sponsor shareholding and Mybank is expected to evolve as a new entity to gain enhanced synergies. The Bank is focusing on developing customer and deposit base with diversified small and medium sized accounts and to comply with the minimum capital requirements prescribed by the State Bank of Pakistan.

Safeguarding stakeholders' value is the primary resolution of the board. The senior management is taking all measures to keep the employees' morale high and aligning their interest with the objectives of the bank.

Acknowledgement

We would like to express our gratitude and thanks to the State Bank of Pakistan and the Securities & Exchange Commission of Pakistan for their professional support and guidance. Our gratitude is due to our customers for the confidence that they have expressed in the Bank. We would also like to thank our shareholders for their patronage and help, the management and the staff for their hard work and commitment.

On behalf of the Board

Place: Karachi
Date: August 20, 2010

Iqbal Alimohamed
Chairman

Independent Auditors Report on Review of Condensed Interim Financial Statements to the Members

Introduction

We have reviewed the accompanying condensed interim statement of Financial Position of mybank Limited (the bank) as at June 30, 2010 and the related condensed interim profit and loss account, condensed interim statement of comprehensive income, condensed interim cash flow statement, condensed interim statement of changes in equity together with the notes forming part thereof (here-in after referred to as the "condensed interim financial statements") for the half year then ended. Management is responsible for the preparation and presentation of these condensed interim financial statements in accordance with approved accounting standards as applicable in Pakistan. Our responsibility is to express a conclusion on this condensed interim financial statements based on our review. The figures of the condensed interim profit and loss account for the quarters ended June 30, 2010 and June 30, 2009 have not been reviewed, as we are required to review only the cumulative figures for the half year ended June 30, 2010.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of condensed interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial statements as of and for the half year ended June 30, 2010 is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan.

Without qualifying, we draw your attention to the following matter:

As stated in note 1 of the annexed condensed interim financial statements, which explains in detail the Minimum Capital Requirement for the Bank and its strategy to mitigate the same by proposed merger with two other commercial Banks. Moreover the timeline for achieving the same has since expired on March 31, 2010 and the same has not yet been extended by State Bank of Pakistan. These factors coupled with other matters as stated in the above referred note indicate dependence of continuing banking operations of the Bank upon the completion of merger process as envisaged by the proposed acquirer of the majority shareholding in the Bank.

Place: Karachi
Date: August 20, 2010

HYDER BHIMJI & CO.
CHARTERED ACCOUNTANTS
Engagement Partner: Mohammad Hanif Razzak

Condensed Interim Statement of Financial Position

As at June 30, 2010

	Note	Un-audited June 30, 2010	Audited December 31, 2009
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		2,179,273	2,073,321
Balances with other banks		350,404	433,055
Lendings to financial institutions		3,877,849	35,000
Investments	5	8,499,217	10,037,950
Advances	6	18,293,417	17,428,423
Operating fixed assets	7	2,254,856	2,321,845
Deferred tax assets - net		1,082,543	1,162,341
Other assets		2,199,167	1,998,770
		<u>38,736,726</u>	<u>35,490,705</u>
LIABILITIES			
Bills payable		360,535	330,759
Borrowings		3,836,088	2,550,386
Deposits and other accounts		28,923,973	26,848,808
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities		576,637	655,888
		<u>33,697,233</u>	<u>30,385,841</u>
NET ASSETS		<u>5,039,493</u>	<u>5,104,864</u>
REPRESENTED BY			
Share capital		5,303,582	5,303,582
Reserves		324,005	324,005
Accumulated loss		(1,426,068)	(1,392,355)
		<u>4,201,519</u>	<u>4,235,232</u>
Surplus on revaluation of assets - net		837,974	869,632
		<u>5,039,493</u>	<u>5,104,864</u>

CONTINGENCIES AND COMMITMENTS

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The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & CEO

Chairman

Director

Director

Condensed Interim Profit and Loss Account (Un-audited)

For the Half Year Ended June 30, 2010

	Quarter Ended June 30, 2010	Half Year Ended June 30, 2010	Quarter Ended June 30, 2009	Half Year Ended June 30, 2009
----- (Rupees in '000) -----				
Mark-up/Return/Interest earned	784,989	1,504,683	928,997	1,767,213
Mark-up/Return/Interest expensed	586,059	1,155,848	803,287	1,530,459
Net Mark-up/ Interest Income	198,930	348,835	125,710	236,754
(Reversal)/provision against non-performing loans and advances	(20,740)	(49,596)	461,698	1,325,073
(Reversal)/provision for diminution in the value of investments	(14,371)	(22,167)	64,954	145,209
Bad debts written off directly	-	230	22,773	23,251
	(35,111)	(71,533)	549,425	1,493,533
Net Mark-up / Interest income/(loss) after provision	234,041	420,368	(423,715)	(1,256,779)
NON MARK-UP/INTEREST INCOME				
Fee, commission and brokerage income	41,160	84,493	32,379	69,553
Dividend income	3,312	6,761	36,354	45,607
Income from dealing in foreign currencies	15,138	24,929	28,272	52,289
Capital gain / (loss) on sale of securities	1,214	3,351	13,001	(44,030)
Other income - net	33,086	64,746	45,403	70,852
Total non-markup / interest income	93,910	184,280	155,409	194,271
	327,951	604,648	(268,306)	(1,062,508)
NON MARK-UP/INTEREST EXPENSES				
Administrative expenses	260,743	529,809	234,736	511,666
Other provisions / write offs	-	-	-	-
Other charges	(4,419)	(4,269)	-	98
Total non-markup / interest expenses	256,324	525,540	234,736	511,764
Extra ordinary / unusual items	-	-	-	-
PROFIT / (LOSS) BEFORE TAXATION	71,627	79,108	(503,042)	(1,574,272)
Taxation - Current	12,840	16,890	13,215	14,140
- Prior years	25,080	25,080	17,186	32,186
- Deferred	57,917	80,580	(94,694)	(392,286)
	95,837	122,550	(64,293)	(345,960)
LOSS AFTER TAXATION	(24,210)	(43,442)	(438,749)	(1,228,312)
(Accumulated loss) / Unappropriated profit brought forward	(1,411,587)	(1,392,355)	(563,420)	226,143
Transfer from surplus on revaluation of fixed assets - net of deferred tax	4,663	9,729	5,757	11,515
Accumulated Loss	(1,431,134)	(1,426,068)	(996,412)	(990,654)
(Rupees)				
Basic / diluted loss per share	(0.05)	(0.08)	(0.83)	(2.32)

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & CEO

Chairman

Director

Director

Condensed Interim Statement of Comprehensive Income (Un-audited)

For the Half Year Ended June 30, 2010

	June 30, 2010	June 30, 2009
	(Rupees in '000)	
LOSS AFTER TAXATION	(43,442)	(1,228,312)
COMPONENTS OF COMPREHENSIVE INCOME NOT REFLECTED IN EQUITY		
(Deficit) / surplus on revaluation of investments	(22,711)	544,387
Deferred tax on revaluation of investment	782	(104,170)
	(21,929)	440,217
TOTAL COMPREHENSIVE LOSS	(65,371)	(788,095)

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & CEO

Chairman

Director

Director

Condensed Interim Cash Flow Statement - (Un-audited)

For the Half Year Ended June 30, 2010

June 30, 2010 June 30, 2009

(Rupees in '000)

CASH FLOW FROM OPERATING ACTIVITIES

Profit / (loss) before taxation	79,108	(1,574,272)
Less: dividend income	(6,761)	(45,607)
	72,347	(1,619,879)
Adjustment:		
Depreciation	68,508	79,295
Amortization of intangible assets	5,766	5,750
Amortization of premium on held to maturity securities	7,972	6,261
(Reversal) / provision for diminution in the value of investments	(22,167)	145,209
(Reversal) / provision against Non-performing Advances	(49,596)	1,325,073
Bad Debts written off directly	230	23,251
Loss on sale of fixed assets	(1,078)	(211)
	9,635	1,584,628
	81,982	(35,251)
(Increase) / decrease in operating assets		
Lendings to financial institutions	(3,877,849)	(556,571)
Advances	(815,628)	374,193
Others assets (including advance taxation)	(80,632)	88,973
	(4,774,109)	(93,405)
Increase/ (decrease) in operating liabilities		
Bills Payable	29,776	151,860
Borrowings	1,277,544	3,341,027
Deposits and other accounts	2,075,165	368,448
Other liabilities (excluding current taxation)	(79,251)	84,158
	3,303,234	3,945,493
Income tax paid	(1,388,893)	3,816,837
Net cash flows (used in) / from operating activities	(1,550,706)	3,796,892

CASH FLOWS FROM INVESTING ACTIVITIES

Net proceeds from available-for-sale securities	1,530,217	(2,520,448)
Dividend income received	6,841	47,587
Investments in operating fixed assets	(8,961)	(1,089,116)
Sale proceeds of property and equipment disposed-off	2,752	669
Net cash flows from / (used in) investing activities	1,530,849	(3,561,308)

CASH FLOWS FROM FINANCING ACTIVITIES

Issue of share capital	-	-
Dividend paid	-	(1)
Net cash flows from / (used in) financing activities	-	(1)
Effects of exchange rate changes on cash and cash equivalents	-	-
(Decrease)/Increase in cash and cash equivalents	(19,857)	235,583
Cash and cash equivalents at beginning of the period	2,533,756	2,485,579
Cash and cash equivalents at end of the period	2,513,899	2,721,162

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & CEO

Chairman

Director

Director

Condensed Interim Statement of Changes in Equity (Un-Audited)

For the Half Year Ended June 30, 2010

	Share capital	Statutory reserve	Unappropriated profit / (Accumulated loss)	Total
	----- (Rupees in '000) -----			
Opening balance as at January 1, 2009	5,303,582	324,005	226,143	5,853,730
Loss after taxation for the period ended June 30, 2009	-	-	(1,228,312)	(1,228,312)
Transfer from surplus on revaluation of fixed assets on account of incremental depreciation-net of deferred tax	-	-	11,515	11,515
Transfer to statutory reserve	-	-	-	-
Closing Balance as at June 30, 2009	5,303,582	324,005	(990,654)	4,636,933
Loss after taxation for the period ended December 31, 2009	-	-	(411,517)	(411,517)
Transfer from surplus on revaluation of fixed assets on account of incremental depreciation-net of deferred tax	-	-	9,816	9,816
Transfer to statutory reserve	-	-	-	-
Closing Balance as at December 31, 2009	5,303,582	324,005	(1,392,355)	4,235,232
Loss after taxation for the period ended June 30, 2010	-	-	(43,442)	(43,442)
Transfer from surplus on revaluation of fixed assets on account of incremental depreciation-net of deferred tax	-	-	9,729	9,729
Transfer to statutory reserve	-	-	-	-
Closing balance as at June 30, 2010	5,303,582	324,005	(1,426,068)	4,201,519

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & CEO

Chairman

Director

Director

Notes to the Condensed Interim Financial Statements (Un-Audited)

For the Half Year Ended June 30, 2010

1. Status and nature of business

mybank Limited was incorporated in Pakistan on October 7, 1991 as a public limited company under the Companies Ordinance, 1984. The Bank's registered office is situated at Regal Chowk, Jinnah Road, Quetta with principal place of business at 10th Floor, Business and Finance Centre, I.I. Chundrigar Road, Karachi. Its shares are quoted on Karachi, Lahore and Islamabad Stock Exchanges of Pakistan. The Bank is engaged in commercial banking and related services as described in the Banking Companies Ordinance, 1962 and operates 80 (2009: 80) branches in Pakistan. Currently the Bank's medium and long-term credit rating is "A-" (Single A Minus), and its short term credit rating is "A2" (A Two).

The State Bank of Pakistan (SBP) vide BSD Circular No. 7 of 2009 dated April 15, 2009 has set the Minimum Capital Requirement (MCR) for banks upto Rs.10 billion to be achieved in a phased manner by December 31, 2013. The required MCR (free of losses) have to reach at Rs. 7 billion by December 31, 2010. The paid up capital of the Bank as of June 30, 2010 amounted to Rs. 5,303.582 million and the Bank has reserves and accumulated losses of Rs. 324.005 million and Rs. 1,426.068 million respectively as of said date. Keeping in view the said regulatory requirement of MCR, the majority shareholders of the Bank has entered into share purchase agreement on September 30, 2009 with M/s Suroor Investment Limited (SIL), a company incorporated in Mauritius, which has plans to acquire their 59.34% shareholding in the Bank and undertake a merger of three commercial banks in Pakistan including the Bank which would result in transfer of assets, liabilities and operations of the Bank to the proposed merged entity. The SBP extended the timeline for meeting the minimum capital requirement of Rs.6 billion for the Bank till March 31, 2010 which has since expired and the management has submitted the request to SBP for further extension.

2. Basis of Presentation

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

3. Statement of Compliance

These financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board as are notified under the Companies Ordinance, 1984, directives issued by the State Bank of Pakistan, the Banking Companies Ordinance, 1962, provision of and directives issued under the Companies Ordinance, 1984. In case requirements differ, the requirement of the Banking Companies Ordinance, 1962, the Companies Ordinance, 1984, and the requirements of the directives issued by the State Bank of Pakistan and the Securities and Exchange Commission of Pakistan take precedence.

The disclosures made in these financial statements have, however, been limited based on the format prescribed by the State Bank of Pakistan vide Banking Supervision Department Circular Letter No. 2, dated May 12, 2004 and International Accounting Standard 34 'Interim Financial Reporting'. They do not include all of the information required for full annual financial statements, and these financial statements should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2009.

The SECP has approved the adoption of International Accounting Standard 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard 40, 'Investment Property'. The requirements of these standards have not been taken into account for the purpose of preparation of these financial statements as the implementation of the said standards has been deferred by the State Bank of Pakistan (SBP), vide BSD Circular No. 10 dated August 26, 2002 for banks in Pakistan till further instructions. However, the investments have been classified and valued in accordance with the requirements of various circulars issued by SBP.

These financial statements are un-audited but subject to limited scope review by auditors and are being submitted to the shareholders in accordance with Section 245 of the Companies Ordinance, 1984.

4. Summary of significant accounting policies

The accounting policies and methods of computation followed in the preparation of these financial statements are the same as those applied in preparing the annual financial statements for the year ended December 31, 2009.

5. Investments

Investments by types

	Un-audited June 30, 2010			Audited December 31, 2009		
	Held by bank	Given as collateral	Total	Held by bank	Given as collateral	Total
-----Rupees in '000-----						
Available-for-sale securities						
- Market Treasury Bills	5,749,809	1,238,083	6,987,892	8,528,124	-	8,528,124
- Pakistan Investment Bonds	51,384	-	51,384	51,385	-	51,385
- National Investment Trust Units	700,000	-	700,000	700,000	-	700,000
- Term Finance Certificates - listed	110,452	-	110,452	113,759	-	113,759
- Term Finance Certificates - unlisted	15,550	-	15,550	15,550	-	15,550
- Sukuk Investment Certificates	37,500	-	37,500	50,000	-	50,000
- GOP Jjarah Sukuk Bond	10,000	-	10,000	10,000	-	10,000
- Listed companies' shares	226,333	-	226,333	300,510	-	300,510
- Unlisted companies' shares	10,000	-	10,000	10,000	-	10,000
- Mutual funds - units - close-ended	318,218	-	318,218	318,218	-	318,218
- Mutual funds - units - open-ended	100,000	-	100,000	-	-	-
- Preference shares	37,500	-	37,500	37,500	-	37,500
	7,366,746	1,238,083	8,604,829	10,135,046	-	10,135,046
Held-to-maturity securities						
- Pakistan Investment Bonds	497,875	-	497,875	505,847	-	505,847
	497,875	-	497,875	505,847	-	505,847
Total investment at cost	7,864,621	1,238,083	9,102,704	10,640,893	-	10,640,893
Less: Provision for diminution in value of investments	(597,647)	-	(597,647)	(619,814)	-	(619,814)
Investments (net of provisions)	7,266,974	1,238,083	8,505,057	10,021,079	-	10,021,079
(Deficit)/Surplus on revaluation of available-for-sale securities	(4,722)	(1,118)	(5,840)	16,871	-	16,871
Total investments at carrying value	7,262,252	1,236,965	8,499,217	10,037,950	-	10,037,950

	Note	Un-audited June 30, 2010	Audited December 31, 2009
(Rupees in '000)			
6. Advances			
Loans, cash credits, running finances, etc.			
In Pakistan		20,016,465	19,927,801
Outside Pakistan		-	-
		<u>20,016,465</u>	<u>19,927,801</u>
Bills discounted and purchased (excluding treasury bills)			
Payable in Pakistan		1,158,606	751,162
Payable outside Pakistan		785,560	470,173
		<u>1,944,166</u>	<u>1,221,335</u>
Advances - Gross	6.1	<u>21,960,631</u>	<u>21,149,136</u>
Provision against loans and advances			
Specific provision	6.2	(3,666,581)	(3,719,959)
General provision against consumer finance	6.3	(633)	(754)
		<u>(3,667,214)</u>	<u>(3,720,713)</u>
Advances - net of provision		<u>18,293,417</u>	<u>17,428,423</u>
6.1 Particulars of advances - Gross			
In local currency		21,957,602	21,132,581
In foreign currencies		3,029	16,555
		<u>21,960,631</u>	<u>21,149,136</u>

6.2 Advances include Rs.6,568.964 million (2009: 7,679.502 million) which have been placed under non-performing status as detailed below:

Category of Classification	June 30, 2010			Provision Required	Provision Held
	Classified Advances		Total		
	Domestic	Overseas			
Other Assets Especially Mentioned	-	-	-	-	-
Substandard	128,914	-	128,914	18,331	18,331
Doubtful	124,709	-	124,709	16,489	16,489
Loss	6,315,341	-	6,315,341	3,631,761	3,631,761
	<u>6,568,964</u>	<u>-</u>	<u>6,568,964</u>	<u>3,666,581</u>	<u>3,666,581</u>

6.3 General provision against consumer loans represents provision maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations issued by SBP.

7. OPERATING FIXED ASSETS

During the current period, additions in fixed assets comprise property & equipment aggregating to Rs. 15.373 million (2009: Rs. 92.383 million), whereas deletions comprise of computer equipments, furniture and fixtures and vehicles aggregating to Rs. 1.673 million (2009: Rs. 13.951 million).

	Un-audited June 30, 2010	Audited December 31, 2009
(Rupees in '000)		
8 Contingencies and Commitments		
8.1 Direct credit substitutes		
i) Government	-	-
ii) Banks and other financial institutions	-	-
iii) Others	498,123	489,627
8.2 Transaction-related contingent liabilities		
Contingent liabilities in respect of guarantees given, favouring		
i) Government	1,648,435	1,666,871
ii) Banks and other financial institutions	-	6,582
iii) Others	109,160	121,022
8.3 Trade-related contingent liabilities		
Contingent liabilities in respect of letter of credits accepted, favouring		
i) Banks and other financial institutions	3,308,451	3,078,347

8.4 Taxation

The Taxation Officer has amended and finalized the assessments (returns of income filed) u/s. 122 (5A) of the Income Tax Ordinance, 2001 by making various disallowances for the tax years 2009, 2008 and 2007, with net aggregate effect of Rs 198.422 million, the Bank preferred to file appeal before the CIR (Appeals) against these orders, where the matter is pending disposal.

For the tax year 2006, the taxation officer has finalized the assessment and created a demand amounting to Rs 125.972 million, the bank has preferred appeal before CIR (Appeals) against the order.

For the tax years 2004 and 2005, CIR (Appeals) has maintained the disallowances of certain deductions made by taxation officer with aggregate effect of Rs 90.791 million against which the Bank has preferred to file an appeal before the ITAT, where the matter is pending disposal.

For the tax year 2003, the bank preferred to file the appeal against the ITAT order to the Honorable Sindh High Court, which after hearing the case vacated the order of ITAT and remanded the case to the CIR for re-adjudication of the related issues strictly as per law. The Taxation Officer finalized the order on account of allocation of expenses to dividend income and created demand of Rs 36.224 million via altogether a new order and ignoring the clear direction of Sindh High Court against which the bank filed an appeal before the CIR (Appeals).

In the Azad Kashmir, return filed by the Bank for the tax year 2009 (Financial year 2008) has been treated as envisaged in section 120 of the Income Tax Ordinance, 2001. For the tax year 2006, the Taxation officer has opened the order u/s 122(5A) of the Income Tax Ordinance, 2001 and assessed the tax liability Rs. 41.193 million against which Bank filed a rectification application on certain issues and has also filed appeal before the CIR (Appeals), if the assessment order had been rectified by Taxation Officer, the tax liability would be reduced to Rs. 25.261 million.

No provision has been made in the financial statements, as the management is confident about favourable outcome of the above matters.

8.5 Other Contingencies

In the year 2004, forward sale of Pakistan Investment Bonds (PIB's) with face value of Rs. 250 million was entered into with Speedway Fondmetall (Private) Limited (Speedway). The deal was not honoured by Speedway on the due date and the contract was rolled over subject to receipt of Rs. 6 million and mortgage of properties. Consequent upon the failure by Speedway to honour the terms of the contract, the Bank served a final notice intimating to settle the deal within stipulated time otherwise the Bank will liquidate the deal, and claim the loss on deal by taking legal recourse. In response, Speedway filed a suit against the Bank and obtained stay from Honorable High Court of Sindh against the sale of PIB's which was vacated by the High Court during the year 2005.

The Bank started proceeding during the financial year 2006 to recover the loss on the deal by disposing off the mortgaged properties. However, Speedway filed another suit and obtained stay from the court against the sale of the properties mortgaged with the Bank, which was also dismissed as withdrawn by Speedway. Speedway filed third suit in the Banking Court No.2 against publication by which the mortgage properties were put to sale. The bank has also filed recovery suit of the Speedway in the High Court of Sindh. Subsequently the bank moved an application for transfer of the suit filed by the Speedway in Banking Court No.2 to the High Court of Sindh, so that the two suits are heard together in the apex Court.

During the financial year 2007 the Honorable High Court Sindh has passed a decree in Bank's favour for Rs.25.697 million with mark-up at the rate of 20 percent per annum from the date of filing of the suit till its realization. The Bank has filed an execution application in the court. In this regard provision of Rs. 6 million has been kept in the financial statements as a matter of prudence against the claim receivable of Rs. 26 million.

Un-audited Audited
June 30, December 31,
2010 2009
(Rupees in '000)

8.6 Commitments in respect of forward exchange contracts

Sale	2,703,747	1,049,850
Purchase	3,301,055	1,579,475

Principal Terms of Agreement

Currencies	Counter Parties	Maturity
Sale:		
USD	Banks and Financial Institutions	July 02, 2010 - Nov. 30, 2010
EURO	Banks and Financial Institutions	July 01, 2010 - Sept 28, 2010
GBP	Banks and Financial Institutions	July 02, 2010 - July 21, 2010

Currencies	Counter Parties	Maturity
Purchase:		
USD	Banks and Financial Institutions	July 01, 2010 - Dec. 20, 2010
USD	Customers	July 03, 2010 - Dec. 09, 2010
EURO	Banks and Financial Institutions	July 02, 2010
EURO	Customers	July 07, 2010 - Sept 20, 2010
GBP	Banks and Financial Institutions	July 21, 2010 - Sept 02, 2010
GBP	Customers	July 17, 2010 - Sept 29, 2010
		Un-audited Audited
		June 30, December 31,
		2010 2009
		(Rupees in '000)

8.7 Commitments in respect of sale and purchase of securities

Purchased under re-sale agreements	3,892,163	-
Sale under re-purchase agreements	1,224,355	-

8.8 Commitments to extend credit

The Bank has made commitments to extend credits to its customers in the normal course of business that amounts to Rs. 6,102 million as at June 30, 2010 (December 31, 2009 : Rs. 7,371 million). These being revocable commitments do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

9. Related Party Transactions

Related parties comprise associated undertakings, major shareholders, employee benefit plans, employee contribution plans and key management personnel (including their associates).

Advances for house building and conveyance for personal use have also been provided to the staff and executives at the reduced rates in accordance with the terms of employment.

Detail of transactions with related parties during the period / year ended and balances with them as at the period / year ended are as follows:

	(Un-audited) June 30, 2010			(Audited) December 31, 2009		
	Key management personnel	Associates	Other related parties	Key management personnel	Associates	Other related parties
	-----Rupees in '000-----					
Advances						
At January 1	-	44,904	77,067	-	44,904	70,530
Disbursed during the period	-	-	6,878	-	893	23,225
Repaid during the period	-	(4,601)	(8,170)	-	(893)	(16,688)
Outstanding at the end of period	-	40,303	75,775	-	44,904	77,067

	(Un-audited) June 30, 2010			(Audited) December 31, 2009		
	Key management personnel	Associates	Other related parties	Key management personnel	Associates	Other related parties
	-----Rupees in '000-----					
Deposits						
At January 1	1,542	3	98,474	2,830	24	23,936
Placements during the period	26,245	-	108,236	89,613	-	208,838
Withdrawals during the period	(23,097)	-	(89,270)	(90,901)	(21)	(134,300)
Outstanding at the end of period	<u>4,690</u>	<u>3</u>	<u>117,440</u>	<u>1,542</u>	<u>3</u>	<u>98,474</u>
Mark-up receivable	-	473	3	-	-	3
Markup payable	-	-	7,353	-	-	5,943

	(Un-audited) June 30, 2010			June 30, 2009		
	-----Rupees in '000-----					
Mark-up / interest / return earned	-	1,016	1,921	-	1,553	1,749
Mark-up / interest / return expensed	53	-	1,688	39	-	169
Contribution to provident fund	-	-	7,223	-	-	5,846
Remuneration paid	13,780	-	-	13,510	-	-

10 Date of Authorization for issue

The financial statements were authorized for issue on August 20, 2010 by the Board of Directors of the Bank.

11 General

Figures have been rounded-off to the nearest thousand Rupees.

Comparative figures have also been reclassified and re-arranged for comparison purposes wherever considered necessary.

President & CEO

Chairman

Director

Director

BRANCHES NETWORK

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
	Regional Office, Karachi		Pearl Heaven Apartments, Khayaban-e-Roomi, Block No-5, Clifton, Karachi.	021	35824381 - 2	35824383	rokha@mybl.com.pk
1	Clifton Branch , Karachi	210	Pearl Heaven Apartments, Khayaban-e-Roomi, Block No-5, Clifton, Karachi.	021	35373231 - 35867651	35867647	clf@mybl.com.pk
2	Jodia Bazar Branch, Karachi	204	Ram Bharti Street, Ismail Trade Centre, Karachi	021	32437991-3 - 32471120	32437994	jbk@mybl.com.pk
3	North Napier Road Branch, Karachi	207	18-19, North Napier Road, Karachi.	021	32766477 & 32766755	32766487	nnk@mybl.com.pk
4	New Challi Branch, Karachi	201	Ground Floor, Trade Tower, Altar Hussain Road, New Challi, Karachi	021	32422071,32422027, 32422096, 32422069	32422051	nck@mybl.com.pk
5	Paper Market Branch , Karachi	212	Al-Abbas Centre, Paper Market, Shahrhah-e-Liaquat, Karachi.	021	32639671-2	32639670	pmk@mybl.com.pk
6	Abdullah Haroon Road Branch, Karachi	213	282/3, Abdullah Haroon Road, Area, Saddar, Karachi.	021	35685269, 35685393,35685940	35683991	sad@mybl.com.pk
7	Water Pump Branch, Karachi	215	Lateef Square, Block-16, Federal 'B' Area, Main Water Pump Market, Karachi.	021	36321387, 36314817	36314848	wpk@mybl.com.pk
8	Bahadur Shah Center Branch , Karachi	219	Bahadur Shah Center, Urdu Bazar, Off: M.A. Jinnah Road, Karachi.	021	32768547, 32768559	32765083	bsk@mybl.com.pk
9	I. I. Chundrigar Road Branch, Karachi	221	5-Business & Finance Centre, Opp: State Bank of Pakistan, Karachi.	021	32438212, 32472176, 32471796	32438218	iic@mybl.com.pk
10	North Karachi Industrial Area Branch, Karachi	225	Plot No. R-14, Gabol Town, North Karachi Industrial Area, Karachi.	021	32015919 -20 , 36995925	36975919	nia@mybl.com.pk
11	Garden East Branch, Karachi	226	Shop No. 4, 5 & 6, Jumani Centre Plot No. 177-B, Garden East, Karachi	021	32243311-13	32243314	gek@mybl.com.pk
12	S.I.T.E. Branch, Karachi	222	B/9-B/3, Near Metro Chowrangi S.I.T.E., Area, Karachi.	021	32586801-4, 32587166-8	32586806	site@mybl.com.pk
13	Plaza Quarters Branch, Karachi	203	Al-Shafi Building Noman Street, Off: M.A. Jinnah Road, Karachi	021	32771515-16-18	32771517	pqk@mybl.com.pk
14	Cloth Market Branch, Karachi	205	Shop No. 26, Kochin Wala cloth Market Laxmidas street, Karachi	021	32400790, 32413586, 32424178	32424175	cmk@mybl.com.pk
15	Timber Market Branch, Karachi	208	Siddique Wahab Road, Karachi.	021	32732729, 32766995	32733214	tmk@mybl.com.pk
16	Gulshan-e-Iqbal Branch, Karachi	209	B-44, Block 13/A, Main University Road, Gulshan-e-Iqbal, Karachi.	021	34987688, 34987739-40	34987689	gjk@mybl.com.pk
17	Tariq Road Branch, Karachi	214	C-51, Central Commercial Area, Near KFC Tariq Road, PE.C.H.S., Karachi.	021	34556486, 34556682	34555478	trk@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
18	Barkat-e- Hyderi Branch, Karachi	216	Almas Square, Block-G, North Nazimabad, Karachi.	021	36628931, 36706896-7	36723165	bhk@mybl.com.pk
19	Shahrah-e-Faisal Branch, Karachi	218	Business Avenue Block-6, P.E.C.H.S., Karachi.	021	34386417-18	34531819	stfk@mybl.com.pk
20	Defence Branch, Karachi	220	55-C, Phase-II, D.H.A, Opp Toyota Motors, Main Korangi Road, Karachi.	021	35387809-35396263 - 35312592	35387810	dha@mybl.com.pk
21	Badar Commercial Branch, Karachi	230	Plot No. 41-C, Badar Commercial, Street No. 10, Phase-V Extension, DHA Karachi	021	35348501, 35348502, 35348503	35348504	dha2@mybl.com.pk
22	Stock Exchange Branch, Karachi	223	Room No. 68 & 69 1st Floor, Stock Exchange Building, stock Exchange Road, Karachi.	021	32462540-42	32462550	kse@mybl.com.pk
23	Gulistan-e-Jauhar Branch, Karachi	224	Shop No. 5,6,7 & Office No. D-2, Farhan Centre Block No. 1, Gulistan-e-Jauhar Karachi	021	34022259, 34613674, 34016488-9	34022639	gej@mybl.com.pk
24	Rizvia Society Branch, Karachi	229	B-12, Rizvia Cooperative Society, Nazimabad, Karachi	021	36600956-57	36600958	rsk@mybl.com.pk
25	Jamshed Quarters Branch, Karachi	228	Showroom no. 3 & 4 AB Arcade Plot #. 714-6-1 Block A, New M.A. Jinnah Road, Karachi	021	34860422-23, 34860425	34860424	jqk@mybl.com.pk
26	Dhoraji Branch, Karachi	231	Plot No. 133, Block No. 7 & 8 Dhoraji Colony, C.P & Berar Co-operative Housing Society, Karachi	021	34860773-75	34860772	djk@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
	Area Office Hyderabad		Plot No. 444-449, Haji Shah Rd., Saddar, Cantonment Area, Hyderabad	022	2720430	2720206	hyd@mybl.com.pk
27	Saddar Branch, Hyderabad	206	Plot No. 444-449, Haji Shah Rd., Saddar, Cantonment Area, Hyderabad	022	2720483, 2720248	2720206	hyd@mybl.com.pk
28	Latifabad No. 7. Branch, Hyderabad	227	Latifabad # 7, 5/D Unit #. 7, Hyderabad	022	3810524 & 3810525	3810515	ltf@mybl.com.pk
29	Marich Bazar Branch, Sukkur	202	Marich Bazar, Sukkur	071	5624316	5624317	suk@mybl.com.pk
30	Shaheed-e-Millat Road Branch, Mirpurkhas	217	Shaheed-e-Millat Rd, Mirpurkhas.	0233	874518	875925	mks@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
	Area Office Quetta		Regal Chowk, Jinnah Rd., Quetta	081	2824966	2827057	jrj@mybl.com.pk
31	Jinnah Road Branch, Quetta	101	Regal Chowk, Jinnah Road, Quetta.	081	2837028-29	2825065	jrj@mybl.com.pk
32	Liaquat Bazar Branch, Quetta	103	Ainuddin Street, Quetta.	081	2837300-1	2837302	lbq@mybl.com.pk
33	Main Bazar Branch, Quetta	102	Main Bazar, Turbat.	0852	413874	414048	turb@mybl.com.pk
34	Gawadar Branch,	105	Airport Road, Khasra No. 430, Khewat No. 192, Khatoni No. 192, Gawadar Pakistan	0864	212144-212146	212147	gwr@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
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CENTRAL REGION

	GM- Office, Lahore			042	35692737	35692740	rolhr@mybl.com.pk
			159, Y-Block D.H.A.Lahore				
35	DHA Branch, Lahore	301			35692576-80, 35692618, 35692609, 35692606	35692738	dhahr@mybl.com.pk
36	Liberty Market Branch, Lahore	310	26/C, Commercial Zone, Liberty Market, Gulberg, Lahore.	042	111-692-265, 35717273, 35763308	35763310	lml@mybl.com.pk
37	Badami Bagh Branch, Lahore	307	25 - Peco Road Badami Bagh Lahore	042	37724583, 37720382, 37705036	37730867	bbi@mybl.com.pk
38	Azam Cloth Market Branch, Lahore	313	F-1208, Azam Cloth Market, Lahore.	042	37667297, 37651374	37662026	acm@mybl.com.pk
39	Shahalam Gate Branch, Lahore	306	12-A, ShahAlam Gate, Lahore.	042	37666854 - 57	37663488	sag@mybl.com.pk
40	Johar Town Branch, Lahore	325	Plot No.20, Block-A, Moulana Shaukat Ali Road, Johar Town, Lahore.	042	35223047-49	35223050	jhrt@mybl.com.pk
41	Egerton Road Branch, Lahore	317	27-Ajmal House, Egerton Road, Lahore.	042	36364522, 36364532	36364542	egr@mybl.com.pk
42	Allama Iqbal Town Branch, Lahore	326	56/12, Karim Block, Allama Iqbal Town, Lahore.	042	35434160-61,35434163	35434164	ait@mybl.com.pk
43	Darogawala Branch, Lahore	329	Near Shalimar garden G.T.Road Darogawala Lahore	042	36520681 - 83	36520684	dwl@mybl.com.pk
44	Wahdat Road Branch, Lahore	330	Mauza Ichra, Wahdat Road, Lahore	042	37503001	37503004	wrl@mybl.com.pk
45	Kamahan Branch, Lahore	335	Kamahan, Mauza Jhatool, Lahore	042	35921487	35921489	mkl@mybl.com.pk
46	Samanabad Branch, Lahore	341	Plot No.855,Poonch Road, Samanabad, Lahore.	042	37568831, 37568844	37568854	sml@mybl.com.pk
47	Airport Road Branch, Lahore	339	M. M. Arcade, 192-B, New Air Port Road, Lahore	042	35700336, 35700338-9	35700323	arl@mybl.com.pk
48	Muridke Branch	331	774, G.T. Road Muridke	042	37950456,37994711-12	37994713	mds@mybl.com.pk
49	Booth at Doctor's Hospital		152-A, G1, Canal Bank, Johar Town, Lahore.	042	5314640	35314642	dhahr@mybl.com.pk
50	Booth at Lahore Medical College		Lahore Medical & Dental College Tulsapura, Canal Bank, Lahore.	042	36583305	36583305	dhahr@mybl.com.pk
51	Kasur Branch	322	Near Pul Qatal Gahri, Kutchery Road, Kasur.	049	2721993	2721994	qsr@mybl.com.pk
52	Sahiwal Branch	318	558/B-1, Navid, Plaza, High Street Sahiwal.	040	4229247, 4221615,4229247	4460960	swl@mybl.com.pk
53	Okara Branch	320	23/A, Ravi Road, Okara.	044	2528755, 2525355	2525356	okr@mybl.com.pk
54	Multan Branch	309	2576, Hussain Agahi Road, Multan.	061	4548083-4583268- 4583168	4543794	mul@mybl.com.pk
55	Rahim Yar Khan Branch	314	31/34 Shahi Road, Rahimyar Khan.	068	5877821-5883876	5876776	ryk@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
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GUJRANWALA ZONE

	Zonal Office, Gujranwala		G. T. Rd., Opp. General Bus Stand, Gujranwala.	055	3820400	3820404	zogu@mybl.com.pk
56	Gujranwala Branch	304	G.T. Rd., Opp. General Bus Stand, Gujranwala.	055	3820401-3	3820404	guj@mybl.com.pk
57	Sialkot Branch	305	Railway Road, Sialkot.	052	4582231, 4586734, 4586507,4601058-59	4582232	skt@mybl.com.pk
58	Gujrat Branch	315	Sethi Plaza, Opp. MY Guest House, Near Small Industrial Estate Gate, G.T. Road Gujrat	053	537161,62-524640,524447	525108	gtr@mybl.com.pk
59	Faisalabad Branch	302	Aminpur Bazar, Faisalabad.	041	2634705, 2626783, 2636783	2611363	fsd@mybl.com.pk
60	Sargodha Branch	319	Prince Cinema Market Railway Road, Sargodha	048	3768113-5	3768116	sgd@mybl.com.pk
61	Mandi Bahauddin Branch	324	Khasra # 143/112, Chak #51, Bank Rd., Off Railway Rd., (Ghalla Mandi), Mandi Bahauddin.	0546	600901, 600903-4-5	600902	mdb@mybl.com.pk
62	Narowal Branch	323	Sughra Shafi, Medical Complex, Muridke Narowal Rd., Narowal	0542	414090 - 414105-07	414089	nar@mybl.com.pk
63	Chak Ghanian Branch	334	Khewat No. 478/1 Khatooni No. 1457/60, Chak Ghanian, Post Office Sarai Alamgir	0544	654402-03, 655155	654401	cgl@mybl.com.pk
64	Dalwal Branch	332	Village & Post Office Dalwal, Tehsil Choha, Saidan Shah, Distt Chakwal	0543	582834	582842	dcc@mybl.com.pk
65	Lalamusa Branch	340	G. T. Road, Lalamusa	053	7515694,7515699, 7515697,7519977	7515685	lmb@mybl.com.pk

ISLAMABAD ZONE

	Zonal Office, Islamabad		20 - Al Asghar Plaza, Blue Area, Islamabad.	051	111-692-265,2874743	2871012	rosib@mybl.com.pk
66	Blue Area Branch, Islamabad	303	20 - Al Asghar Plaza, Blue Area, Islamabad.	051	111-692-265 2823204,2872913	2274276	isd@mybl.com.pk
67	Barah Koh Branch, Islamabad	312	Murree Road, Tehsil / District, Islamabad.	051	2231344, 2233136	2231345	bkh@mybl.com.pk
68	G-11 Markaz Branch, Islamabad	333	Shop # 25-34, Plot # 23, Sajid Sharif, G-11 Markaz, Islamabad	051	2220973-6	2220977	msi@mybl.com.pk
69	Bank Road Branch, Rawalpindi	311	Saddar Bazar, Rawalpindi Cantt.	051	5523840-41	5523837	rwp@mybl.com.pk
70	Raja Bazar Branch, Rawalpindi	321	Raja Bazar, Rawalpindi.	051	5534173-5557244	5559544	rbp@mybl.com.pk
71	Murree Road Branch, Rawalpindi	327	DD/29, Shamsabad Murree Rd., Ojri Kalan, Rawalpindi.	051	4854400, 4854401-03	4854404	smr@mybl.com.pk
72	Wah Cantt Branch	338	Plot No. 17/37, Civic Center, Aslam Market, Wah Cantt	051	4542157, 4542167, 4542279	4542144	wcr@mybl.com.pk
73	Fateh Jang Branch	336	Main Rawalpindi Road, Mouza & Tehsil Fateh Jang Distt Attock	057	2210321-23	2210324	fjr@mybl.com.pk
74	Chakwal Branch	328	Al- Noor Plaza Sabzi Mandi, Talagang Road, Chakwal	0543	554796,540650-51	554797	chk@mybl.com.pk
75	Dina Branch	342	Mian G.T. Road Dina	0544	634471 -3	636675	djm@mybl.com.pk

S.#	Name	Branch Code	Address	City Code	Telephone No	Fax No.	E-mail Address
NWFP ZONE							
	Zonal Office		3-A, Arbab Road, Peshawar Cantt, Peshawar.	091	5253841, 5271812	5274251	pwr@mybl.com.pk
76	Arbab Road Branch, Peshawar	401	3-A, Arbab Road, Peshawar Cantt, Peshawar.	091	5270463, 5275915	5274251	pwr@mybl.com.pk
77	Milad Chowk Branch, Peshawar	403	Milad Chowk, New Gate, Peshawar City	091	2550477, 2550466, 2217131	2550488	cyp@mybl.com.pk
78	Mardan Branch	402	Bank Road, Mardan.	0937	865341	865342	mrd@mybl.com.pk
79	Mansehra Branch	337	Al- Hadeed Corporation Market Shahrah Resham Mansehra	0997	303186, 303180	303135	srm@mybl.com.pk
80	Attock Branch	405	Hamam Road, Attock	057	2703120	2703117	atk@mybl.com.pk
81	Mirpur A.K Branch	501	Younus Plaza Allama Iqbal Road, Mirpur, Azad Kashmir.	05827	444550, 444520	444522	mak@mybl.com.pk
82	Dadyal Branch, A.K	502	Choudhary Centre, Ara Jattan, Dadyal, Azad Kashmir.	05827	463475	465316	dad@mybl.com.pk