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# Corporate Information

## Board of Directors

**H.H. Sheikh Hamdan Bin Mubarak Al Nahayan**  
Chairman

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Abdulla Nasser Hawaileel Al-Mansoori**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

## Board Audit Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Yasar Rashid**  
Secretary

## Board Strategy and Finance Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. M. Iftikhar Shabbir**  
Secretary

## Board Risk Management Committee

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. Haroon Khalid**  
Secretary

## Board Human Resource Management Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. Mian Ejaz Ahmad**  
Secretary

**Central Management Committee**

**Mr. Atif Bajwa**  
Chairman

**Mr. Bahauddin Khan**  
Member

**Mr. Suhail Yaqoob Khan**  
Member

**Mr. A. Wahid Dada**  
Member

**Mr. Faisal Farooq Khan**  
Member

**Mr. Khurram Hussain**  
Member

**Ms. Mehreen Ahmed**  
Member

**Mr. Mirza Zafar Baig**  
Member

**Mr. Saad Ur Rahman Khan**  
Member

**Mr. Syed Ali Sultan**  
Member

**Mr. Rizwan Ata**  
Member

**Mr. Abdul Rauf Danka**  
Secretary

**Chief Operating Officer**

**Mr. Bahauddin Khan**

**Company Secretary**

**Mr. Mian Ejaz Ahmad**

**Chief Financial Officer**

**Mr. Mirza Zafar Baig**

**Auditors**

**KPMG Taseer Hadi & Co.**  
Chartered Accountants

**Registered / Head Office**

**B. A. Building**  
I. I. Chundrigar Road,  
Karachi, Pakistan.  
[www.bankalfalah.com](http://www.bankalfalah.com)

## Bank Alfalah Limited

### Directors' Review

On behalf of the Board of Directors, I am pleased to present the condensed interim financial statements of the Bank for the half year ended June 30, 2013.

(Rupees in '000)

<b>Profit before provisions and taxation</b>	3,618,995
Reversal / (provisions) against loans and advances - net	(483,105)
Provisions for diminution in value of investments	(389,929)
	(873,034)
Profit before taxation	2,745,961
Taxation	(802,550)
<b>Profit after taxation</b>	<u>1,943,411</u>
Earnings per share	Rs. 1.44

#### Performance Review:

The Bank continues to post consistent financial results despite a challenging business scenario and significant reduction in interest rates. Profit before tax was recorded at Rs. 2,746 million for the half year ended June 30, 2013 as compared to Rs. 3,579 million earned in corresponding period last year. Earnings per share for the half year were reported at Rs 1.44 as against Rs. 1.72 in the corresponding period.

Total assets of the bank rose to Rs 556,493 million as at June 30, 2013 as compared to Rs 536,467 million as at December 31, 2012. Advances level remained stable in June 2013 as compared to December 2012 with net advances recorded at Rs 234,664 million, whereas net investments increased by 8.4% to reach Rs 205,404 million as at June 30, 2013.

Non performing loans (NPL) of the bank improved to Rs 21,494 million at June 2013 as compared to Rs 22,182 million at December 2012. Bank continues to maintain lower infection ratio as compared with the industry average with NPL to loans ratio recorded at 8.6% at June 2013.

#### Economic Outlook:

Despite positive sentiments witnessed after the recently held elections and the emergence of a stable political climate, the country continues to face formidable challenges including energy shortage, security situation, weak capital inflows, fiscal imbalances and the external account deficit which has restrained the GDP growth to 3-4%. SBP has lowered the discount rate by 50 basis points to 9% keeping in view the declining inflation levels and low private sector credit relative to risks to balance of payments position. The low interest rate environment and the afore-mentioned challenges faced by economy have put pressure on the overall banking industry.

#### Looking Ahead:

Post elections political stability has been established in the country leading to cautioned optimism on the economic front. However in view of the prevailing challenging business scenario, the Banking industry will continue to face significant pressures.



We believe that despite the challenges, the economy presents numerous opportunities to further expand bank's balance sheet and improve its revenues. Bank continues to expand its branch network, introduce new products and services while keeping focus on improving its operational efficiency.

Bank strives to provide unmatched services to its customers and create value for our shareholders.

#### **Credit Rating**

PACRA, a premier rating agency of the country, has rated the Bank 'AA' (double A), Entity Rating for the Long Term and A1+ (A one plus) for the Short Term. These ratings denote a very low expectation of credit risk, a strong capacity for timely payment of financial commitments in the long term and the highest capacity for timely repayment in the short term, respectively. The unsecured subordinated debt (Term Finance Certificates) of the Bank has been awarded a credit rating of AA- (double A minus).

#### **Acknowledgments:**

On behalf of the Board, I would like to thank the State Bank of Pakistan, Ministry of Finance and other regulatory authorities for their continuous support and guidance. We would also like to thank our valued customers for their continued patronage. Most importantly, we would like to express our gratitude to our shareholders for their guidance and oversight. Finally, we would like to acknowledge the dedication and hard work of our employees across the Bank, who continue to contribute to the organization and hence enable us to perform consistently in a challenging business environment.

**ATIF BAJWA**  
**Director & Chief Executive Officer**  
Date: August 14, 2013  
Place: Abu Dhabi

## Independent auditors' review report to the members of Bank Alfalah Limited

### Introduction

We have reviewed the accompanying unconsolidated condensed interim statement of financial position of Bank Alfalah Limited ("the Bank") as at June 30, 2013, and the related unconsolidated condensed interim profit and loss account, unconsolidated condensed interim statement of comprehensive income, unconsolidated condensed interim cash flow statement, unconsolidated condensed interim statement of changes in equity and notes to the accounts for the six-month period then ended (here-in-after referred to as the "interim financial information"). Management is responsible for the preparation and presentation of this unconsolidated condensed interim financial information in accordance with approved accounting standards as applicable in Pakistan for Interim Financial Reporting. Our responsibility is to express a conclusion on this unconsolidated condensed interim financial information based on our review.

### 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 unconsolidated condensed interim financial information 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 unconsolidated condensed interim financial information is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for Interim Financial Reporting.

### Other Matter

The figures for the quarter ended June 30, 2013 and 2012 in the unconsolidated condensed interim profit and loss account and unconsolidated condensed interim statement of comprehensive income have not been reviewed and we do not express a conclusion on them.

The financial statements of the Bank for the year ended December 31, 2012 and six months period ended June 30, 2012 were audited / reviewed by another firm of chartered accountants who have expressed unmodified opinions dated March 6, 2013 and August 27, 2012 thereon respectively.

Date: August 14, 2013

Karachi

KPMG Taseer Hadi & Co.  
Chartered Accountants  
Syed Iftikhar Anjum



**Unconsolidated Condensed Interim  
Statement of Financial Position  
As at June 30, 2013**

	Note	June 30, 2013 (Un-audited)	December 31, 2012 (Audited) (Restated)
(Rupees in '000)			
<b>ASSETS</b>			
Cash and balances with treasury banks		55,854,165	58,044,054
Balances with other banks		26,634,559	26,720,993
Lendings to financial institutions	7	5,833,649	876,870
Investments - net	8	205,403,674	189,486,762
Advances - net	9	234,663,971	233,933,358
Operating fixed assets	10	14,292,753	13,747,520
Deferred tax assets	15	1,038,688	384,601
Other assets		12,772,022	13,272,536
		556,493,481	536,466,694
<b>LIABILITIES</b>			
Bills payable		8,505,828	8,430,910
Borrowings		17,787,623	21,227,834
Deposits and other accounts	11	479,628,475	457,118,723
Sub-ordinated loans		10,433,175	5,874,742
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities		10,692,086	13,756,441
		527,047,187	506,408,650
<b>NET ASSETS</b>		<u>29,446,294</u>	<u>30,058,044</u>
<b>REPRESENTED BY</b>			
Share capital		13,491,563	13,491,563
Reserves		6,223,456	5,636,549
Unappropriated profit		5,246,776	6,372,270
		24,961,795	25,500,382
Surplus on revaluation of assets - net of tax		4,484,499	4,557,662
		<u>29,446,294</u>	<u>30,058,044</u>
<b>CONTINGENCIES AND COMMITMENTS</b>	12		

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

\_\_\_\_\_  
Chief Executive Officer

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

## Bank Alfalah Limited

### Unconsolidated Condensed Interim Profit And Loss Account (Un-audited)

For the Quarter and Half Year ended June 30, 2013

	Note	Quarter ended June 30, 2013	Half year ended June 30, 2013	Quarter ended June 30, 2012	Half year ended June 30, 2012
----- (Rupees in '000) -----					
Mark-up / return / interest earned		10,868,406	21,440,230	11,598,891	22,743,433
Mark-up / return / interest expensed		6,829,778	13,577,554	7,124,411	13,624,041
Net mark-up / interest income		4,038,628	7,862,676	4,474,480	9,119,392
Provision / (reversal) against non-performing loans and advances - net		549,187	483,105	(24,619)	349,871
Provision for diminution in value of investments - net		191,754	389,929	285,486	628,252
Bad debts written-off directly		17	34	1,131	1,697
		740,958	873,068	261,998	979,820
<b>Net mark-up / interest income after provisions</b>		<b>3,297,670</b>	<b>6,989,608</b>	<b>4,212,482</b>	<b>8,139,572</b>
<b>Non mark-up / interest income</b>					
Fee, commission and brokerage income		760,410	1,401,755	643,676	1,188,624
Dividend income		129,336	256,353	68,226	151,660
Income from dealing in foreign currencies		296,166	630,967	338,546	710,524
Gain on sale of securities - net		348,067	667,360	42,692	98,639
Unrealised gain / (loss) on revaluation of investments classified as held for trading - net		12,106	9,820	4,398	(2,819)
Other income		481,444	925,015	518,853	932,625
Total non mark-up / interest income		2,027,529	3,891,270	1,616,391	3,079,253
		5,325,199	10,880,878	5,828,873	11,218,825
<b>Non mark-up / interest expenses</b>					
Administrative expenses		4,085,721	8,088,085	3,982,892	7,515,106
Provision against off-balance sheet obligations		4,134	8,462	4,625	1,200
(Reversal) / provision against other assets		(17,477)	(36,135)	22,579	22,579
Other charges		34,247	74,505	63,710	100,867
Total non mark-up / interest expenses		4,106,625	8,134,917	4,073,806	7,639,752
		1,218,574	2,745,961	1,755,067	3,579,073
Extra ordinary / unusual items		-	-	-	-
<b>Profit before taxation</b>		<b>1,218,574</b>	<b>2,745,961</b>	<b>1,755,067</b>	<b>3,579,073</b>
<b>Taxation</b>	15				
- Current		587,607	1,251,370	844,027	1,339,364
- Deferred		(191,152)	(338,820)	(213,447)	(86,950)
- Prior years		(110,000)	(110,000)	-	-
		286,455	802,550	630,580	1,252,414
<b>Profit after taxation</b>		<b>932,119</b>	<b>1,943,411</b>	<b>1,124,487</b>	<b>2,326,659</b>
		<b>(Rupees)</b>	<b>(Rupees)</b>	<b>(Rupees)</b>	<b>(Rupees)</b>
<b>Basic and diluted earnings per share</b>	13	<b>0.69</b>	<b>1.44</b>	<b>0.83</b>	<b>1.72</b>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman





## Unconsolidated Condensed Interim Statement of Comprehensive Income (Un-audited)

For the Quarter and Half Year ended June 30, 2013

Note	Quarter ended June 30, 2013	Half year ended June 30, 2013	Quarter ended June 30, 2012	Half year ended June 30, 2012 (Restated)
	(Rupees in '000)			
Profit after taxation	932,119	1,943,411	1,124,487	2,326,659
Other comprehensive income				
<b>Items that are or may be reclassified subsequently to profit or loss:</b>				
Exchange differences on translation of net investment in foreign branches	2,552	198,225	196,775	232,947
<b>Items that will never be reclassified to profit or loss:</b>				
Effect of change in accounting policy with respect to accounting for actuarial gains and losses - note 4	-	-	13,621	27,241
<b>Comprehensive income - transferred to unconsolidated condensed interim statement of changes in equity</b>	<b>934,671</b>	<b>2,141,636</b>	<b>1,334,883</b>	<b>2,586,847</b>
<b>Components of comprehensive income not reflected in equity</b>				
Surplus / (Deficit) on revaluation of available-for-sale securities - net of tax	481,452	(55,074)	(35,734)	82,351
<b>Total comprehensive income</b>	<b>1,416,123</b>	<b>2,086,562</b>	<b>1,299,149</b>	<b>2,669,198</b>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

## Bank Alfalah Limited

### Unconsolidated Condensed Interim Cash Flow Statement (Un-audited)

For the Half Year ended June 30, 2013

Note	June 30, 2013	June 30, 2012
	(Rupees in '000)	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	2,745,961	3,579,073
Less: Dividend income	(256,353)	(151,660)
	<u>2,489,608</u>	<u>3,427,413</u>
<b>Adjustments for:</b>		
Depreciation	664,094	789,130
Amortisation	89,570	76,341
Provision against non-performing loans and advances - net	483,105	349,871
Provision for diminution in the value of investments - net	389,929	628,252
Provision against off-balance sheet obligations	8,462	1,200
(Reversal) / provision against other assets	(36,135)	22,579
Unrealised (gain) / loss on revaluation of investments classified as held for trading - net	(9,820)	2,819
Bad debts written-off directly	34	1,697
Gain on sale of operating fixed assets - net	(9,927)	(5,846)
Charge for defined benefit plan	129,116	142,915
	<u>1,708,428</u>	<u>2,008,958</u>
	4,198,036	5,436,371
<b>(Increase) / decrease in operating assets</b>		
Lendings to financial institutions	(3,216,951)	3,900,960
Held-for-trading securities	(759,102)	(732,224)
Advances	(1,213,752)	(18,475,846)
Other assets (excluding tax recoverable and dividend receivable)	1,205,266	865,637
	<u>(3,984,539)</u>	<u>(14,441,473)</u>
<b>Increase / (decrease) in operating liabilities</b>		
Bills payable	74,918	5,060,779
Borrowings	(3,395,642)	132,433
Deposits and other accounts	22,509,752	21,197,325
Other liabilities (excluding current taxation)	(3,201,934)	155,624
	<u>15,987,094</u>	<u>26,546,161</u>
	16,200,591	17,541,059
Income tax paid	(2,026,963)	(1,555,497)
<b>Net cash generated from operating activities</b>	<u>14,173,628</u>	<u>15,985,562</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments in available-for-sale securities	(18,592,447)	(16,086,975)
Net investments in held-to-maturity securities	2,969,799	1,952,531
Investment in associated companies	-	(1,500,000)
Dividend income received	187,719	128,670
Investments in operating fixed assets	(1,302,967)	(427,662)
Proceeds from sale of operating fixed assets	13,997	19,388
<b>Net cash used in investing activities</b>	<u>(16,723,899)</u>	<u>(15,914,048)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds / (Redemption) of sub-ordinated loans	4,558,433	(417,004)
Dividend paid	(2,698,313)	(2,361,023)
<b>Net cash generated from / used in financing activities</b>	<u>1,860,120</u>	<u>(2,778,027)</u>
Exchange difference on translation of the net investments in foreign branches	198,225	232,947
<b>Decrease in cash and cash equivalents</b>	<u>(491,926)</u>	<u>(2,473,566)</u>
Cash and cash equivalents at the beginning of the period	85,555,740	69,927,497
<b>Cash and cash equivalents at the end of the period</b>	<u>85,063,814</u>	<u>67,453,931</u>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



## Unconsolidated Condensed Interim Statement of Changes In Equity (Un-audited) For the Half Year ended June 30, 2013

	Share Capital	Statutory Reserve *	Exchange Translation Reserve	Unappropriated Profit	Total
	------(Rupees in ' 000)-----				
<b>Balance as at January 1, 2012 - as previously reported</b>	13,491,563	3,661,758	438,506	5,248,059	22,839,886
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	(243,840)	(243,840)
<b>Balance as at January 1, 2012 - re presented</b>	13,491,563	3,661,758	438,506	5,004,219	22,596,046
<b>Changes in equity for the half year ended June 30, 2012</b>					
<b>Total Comprehensive income for the period</b>					
Profit after taxation for the half year ended June 30, 2012	-	-	-	2,326,659	2,326,659
<b>Other comprehensive income for half year ended June 30, 2012</b>					
Exchange differences on translation of net investment in foreign branches	-	-	232,947	-	232,947
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	27,241	27,241
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,848	14,848
Transfer to statutory reserve	-	465,332	-	(465,332)	-
<b>Transactions with owners, recorded directly in equity</b>					
Final cash dividend for the year ended December 31, 2011 @ 17.5%	-	-	-	(2,361,023)	(2,361,023)
<b>Balance as at June 30, 2012 - re presented</b>	13,491,563	4,127,090	671,453	4,546,612	22,836,718
<b>Changes in equity for the half year ended December 31, 2012</b>					
<b>Total Comprehensive income for the period</b>					
Profit after taxation for the half year ended December 31, 2012	-	-	-	2,229,462	2,229,462
<b>Other comprehensive income for half year ended December 31, 2012</b>					
Exchange differences on translation of net investment in foreign branches	-	-	392,114	-	392,114
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	27,241	27,241
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,847	14,847
Transfer to statutory reserve	-	445,892	-	(445,892)	-
<b>Balance as at December 31, 2012 - re presented</b>	13,491,563	4,572,982	1,063,567	6,372,270	25,500,382
<b>Changes in equity for the half year ended June 30, 2013</b>					
<b>Total Comprehensive income for the period</b>					
Profit after taxation for the half year ended June 30, 2013	-	-	-	1,943,411	1,943,411
<b>Other comprehensive income for the half year ended June 30, 2013</b>					
Exchange differences on translation of net investment in foreign branches	-	-	198,225	-	198,225
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	18,090	18,090
Transfer to statutory reserve	-	388,682	-	(388,682)	-
<b>Transactions with owners, recorded directly in equity</b>					
Final cash dividend for the year ended December 31, 2012 @ 20%	-	-	-	(2,698,313)	(2,698,313)
<b>Balance as at June 30, 2013</b>	13,491,563	4,961,664	1,261,792	5,246,776	24,961,795

\* This represents reserve created under section 21(i) (a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

\_\_\_\_\_  
Chief Executive Officer

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

## Bank Alfalah Limited

# Notes to The Unconsolidated Condensed Interim Financial Information (Un-audited)

## For the Half Year ended June 30, 2013

### 1 STATUS AND NATURE OF BUSINESS

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 1, 1992. The Bank's registered office is at B. A. Building, I. I. Chundrigar Road, Karachi and is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 354 conventional banking branches including 9 sub branches (2012: 353 branches including 10 sub branches), 8 overseas branches (2012: 7 branches), 110 Islamic banking branches (2012: 110 branches) and 1 offshore banking unit (2012: 1 unit).

The Securities and Exchange Commission of Pakistan (SECP) vide letter EMD/233/407/2002-761 dated April 12, 2013 has granted an exemption to the Bank from the preparation of consolidated condensed interim financial information of the Bank and its subsidiary company namely Alfalah Securities (Private) Limited.

Pakistan Credit Rating Agency Limited (PACRA) has assigned a long term credit rating of AA [Double A] and a short term credit rating of A1+ [A one plus] to the Bank.

### 2 BASIS OF PRESENTATION

- 2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan has issued various circulars from time to time. Permissible form of trade-related modes of financing includes 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 the unconsolidated condensed interim financial information as such, but are restricted to the amount of facility actually utilised and the appropriate portion of mark-up thereon.
- 2.2 Key financial figures of the Islamic Banking business are disclosed in Annexure I to the unconsolidated condensed interim financial information.
- 2.3 The disclosures made in the unconsolidated condensed interim financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full annual financial statements and should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2012.

### 3 STATEMENT OF COMPLIANCE

- 3.1 The unconsolidated condensed interim financial information of the Bank for the half year ended June 30, 2013 has been prepared in accordance with the requirements of the International Accounting Standard 34 - Interim Financial Reporting, provisions of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. In case where requirements differ, the provisions of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the said directives have been followed.
- 3.2 The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further, the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banks through its notification S.R.O 411(I)/2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of the unconsolidated condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.



**3.3** In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1 - Murabaha issued by the Institute of Chartered Accountants of Pakistan (ICAP). IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of conventional banks pending resolution of certain issues e.g; invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Banks Association and Modaraba Association of Pakistan have taken up the issue with the SBP and SECP.

**3.4 New disclosure requirement relating to Islamic Banking Business**

Disclosure relating to Islamic banking business (as given in Annexure I) has been amended to conform to the revised presentation specified by the SBP. The effect of this change on the unconsolidated condensed interim financial information of the Islamic banking business (as appearing in Annexure I) can be summarised as follows:

	<b>June 30, 2013</b>	December 31, 2012
	(Rupees in '000)	
<b>Impact on statement of financial position</b>		
Decrease in other assets	(1,688,080)	(3,827,408)
Increase in Islamic Financing and Related Assets	1,688,080	3,827,408

There is no impact of this change on the profit after taxation and earnings per share for the current or prior periods. The above change has only been made in the disclosure relating to Islamic business as given in Annexure I to the unconsolidated condensed interim financial information and the same has not been applied to the unconsolidated condensed interim financial information of the Bank.

**4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The principal accounting policies and the methods of computation adopted in the preparation of the unconsolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2012 except as explained below:

**4.1 Change in accounting policies**

**a) Presentation of items of other comprehensive income**

As a result of the amendments to IAS 1, the Bank has modified the presentation of items of other comprehensive income in its unconsolidated condensed statement of comprehensive income, to present separately items that would be reclassified to profit or loss in the future from those that would never be. The adoption of the amendment to IAS 1 has no impact on the recognized assets, liabilities and comprehensive income of the Bank .

**b) Employee Benefits (Defined Benefit Plan)**

Effective from 1 January 2013, the revised IAS 19 'Employee Benefits' became applicable which changed the basis for recognition of actuarial gains and losses. The revised IAS 19 requires that actuarial gains and losses to be recognised immediately in other comprehensive income. Previously, actuarial gains and losses were being amortised over the expected average remaining working lives of employees as allowed under the relevant provision of previous IAS 19.

The revised accounting policy of employee benefits - defined benefit plan is as follows:

The Bank operates an approved funded gratuity scheme covering eligible employees whose period of employment with Bank is five years or more. Contributions to the fund are made on the basis of actuarial recommendations. Projected Unit Cost Method is used for the actuarial valuation. Actuarial gains and losses are recognised immediately in other comprehensive income. Gratuity is payable to staff on completion of the prescribed qualifying period of service under the scheme.

Effects of retrospective application of change in accounting policy are as follows:

This change in accounting policy has been accounted for retrospectively in accordance with International Accounting Standard - 8 "Accounting Policies, Changes in Accounting Estimates and Errors", resulting in adjustment of prior year financial statements.

Un-recognised actuarial losses of prior periods have been recognised in the statement of financial position through other comprehensive income. The cumulative balance for un-recognised actuarial losses that existed as at January 01, 2012 and the actual amounts recognised in the year 2012 have been presented and disclosed as part of the statement of changes in equity, while the corresponding period adjustment through other comprehensive income is re-presented and disclosed as part of the Statement of Comprehensive Income. The Statement of Financial Position also presents the prior year numbers as restated, due to the said change.

The management is in process of determining the effect of this change to the amount to be recognised through Comprehensive Income for the full year ending December 31, 2013. In the absence of such full year valuation, the management has not considered any amount as an adjustment for the purposes of the unconsolidated condensed interim financial information for the current period. The amount is not expected to be materially significant for the current period

	As at 31 December 2012			As at 01 January 2012		
	As previously reported	Re-stated	As Re-stated	As previously reported	Re-stated	As Re-stated
-----Rupees in '000-----						
<b>Effect on statement of financial position</b>						
Increase in payable to gratuity fund	-	189,358	189,358	-	243,840	243,840
Decrease in unappropriated profit	6,561,628	(189,358)	6,372,270	5,248,059	(243,840)	5,004,219
	Six months period ended June 30, 2013	Six months period ended December 31, 2012		Six months period ended June 30, 2012		Prior to January 01, 2012
-----Rupees in '000-----						
<b>Effect on other comprehensive income</b>						
Amortisation of actuarial gains / (losses) recognised in other comprehensive income	-	27,241		27,241		(243,840)

The effect on unconsolidated profit and loss account in the current year and prior year being impractical have not been re-stated.

#### 4.2 Employees Stock Option Scheme

The Bank's Employees Stock Option Scheme was duly approved by the Bank's Shareholders in their Annual General Meeting held on March 29, 2013. Under the scheme, the Bank shall grant share options to key employees, to be decided by the Board's Compensation Committee formulated in this regard. The Scheme is subject to necessary approval from the Securities and Exchange Commission of Pakistan.



## 5 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The basis and methods used for critical accounting estimates and judgments adopted in the unconsolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2012.

## 6 FINANCIAL RISK MANAGEMENT

The Bank's Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2012.

## 7 LENDINGS TO FINANCIAL INSTITUTIONS

		<b>June 30, 2013 (Un-audited)</b>	December 31, 2012 (Audited)
		(Rupees in '000)	
Call money lendings	7.1	2,616,698	876,870
Repurchase agreement lendings (Reverse Repo)	7.2	3,216,951	-
		<u>5,833,649</u>	<u>876,870</u>

7.1 These represent lending to financial institutions at interest rates ranges from 0.1% to 13.00% per annum (December 31, 2012: 2.74% to 11.00% per annum) with maturities up to November 2013 (December 31, 2012: March 2013).

7.2 These represent short-term lending to financial institutions against investment securities. These carry mark-up at rates up to 9.00% per annum (December 31, 2012: Nil) with maturity up to July 2013 (December 31, 2012: Nil).

## 8 INVESTMENTS

### 8.1 Investments by types

Note	June 30, 2013 (Un-audited)			December 31, 2012 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
<b>Held-for-trading securities</b>						
Market Treasury Bills	3,418,379	-	3,418,379	3,020,153	-	3,020,153
Pakistan Investment Bonds	842,558	-	842,558	480,749	-	480,749
Overseas Bonds	28,940	-	28,940	28,362	-	28,362
	4,289,877	-	4,289,877	3,529,264	-	3,529,264
<b>Available-for-sale securities</b>						
Market Treasury Bills	95,940,071	3,488,657	99,428,728	74,660,772	5,941,119	80,601,891
Pakistan Investment Bonds	14,998,787	5,000	15,003,787	21,457,599	25,000	21,482,599
Fully paid up ordinary shares / units - Listed	3,964,877	-	3,964,877	2,848,630	-	2,848,630
Fully paid up ordinary shares - Unlisted	4,426,616	-	4,426,616	4,496,617	-	4,496,617
Term Finance Certificates	1,151,398	-	1,151,398	1,278,903	-	1,278,903
Preference Shares - Listed	108,835	-	108,835	108,835	-	108,835
Preference Shares - Unlisted	340,000	-	340,000	40,000	-	40,000
Sukuk Bonds	52,368,092	-	52,368,092	47,429,865	-	47,429,865
	173,298,676	3,493,657	176,792,333	152,321,221	5,966,119	158,287,340
<b>Held-to-maturity securities</b>						
Market Treasury Bills	2,919,892	-	2,919,892	6,552,224	-	6,552,224
Pakistan Investment Bonds	14,320,757	-	14,320,757	11,809,204	-	11,809,204
Term Finance Certificates	577,300	-	577,300	628,374	-	628,374
Pakistan Euro Bonds	2,233,656	-	2,233,656	1,605,457	-	1,605,457
Credit Linked Note	-	-	-	485,749	-	485,749
Overseas Bonds	2,984,573	-	2,984,573	4,718,310	-	4,718,310
Sukuk Bonds	2,524,993	-	2,524,993	2,731,652	-	2,731,652
	25,561,171	-	25,561,171	28,530,970	-	28,530,970
<b>Associates</b>						
Alfalah Insurance Limited	68,990	-	68,990	68,990	-	68,990
Alfalah GHP Value Fund	100,000	-	100,000	100,000	-	100,000
Alfalah GHP Income Multiplier Fund	250,000	-	250,000	250,000	-	250,000
Alfalah GHP Islamic Fund	250,000	-	250,000	250,000	-	250,000
Alfalah GHP Cash Fund	1,500,000	-	1,500,000	1,500,000	-	1,500,000
Alfalah GHP Investment Management Limited	130,493	-	130,493	130,493	-	130,493
	2,299,483	-	2,299,483	2,299,483	-	2,299,483
<b>Subsidiary</b>						
Alfalah Securities (Private) Limited	826,000	-	826,000	826,000	-	826,000
<b>Investments at cost</b>	206,275,207	3,493,657	209,768,864	187,506,938	5,966,119	193,473,057
<b>Less: Provision for diminution in value of investments</b>	8.2	(6,425,993)	(6,425,993)	(6,123,518)	-	(6,123,518)
<b>Investments (net of provisions)</b>		199,849,214	203,342,871	181,383,420	5,966,119	187,349,539
Surplus on revaluation of held for trading securities - net		9,820	9,820	1,511	-	1,511
Surplus on revaluation of available for sale securities - net		2,050,687	2,050,983	2,121,176	14,536	2,135,712
<b>Total investments</b>		201,909,721	205,403,674	183,506,107	5,980,655	189,486,762

**Half year ended June 30, 2013 (Un-audited)**      **Year ended December 31, 2012 (Audited)**  
(Rupees in '000)

### 8.2 Particulars of provision for diminution in value of investments

Opening balance	6,123,518	4,585,554
Charge for the period / year	393,049	1,708,833
Reversals	(3,120)	-
Provision written off during the period / year	(87,454)	(170,869)
Closing balance	6,425,993	6,123,518





	June 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
<b>8.3 Particulars of provision for diminution in value of investments by type and segment</b>		
<b>Available for sale securities</b>		
<b>Listed companies / mutual funds</b>		
- Fully paid up ordinary shares / units		
- Wateen Telecom Limited (Related party)	287,223	287,223
- Others	-	45,454
- Preference shares		
- Agritech Limited	108,835	108,835
<b>Unlisted companies</b>		
- Fully paid up ordinary shares of Rs. 10 each		
- Pakistan Export Finance Guarantee Agency Limited	5,725	5,725
- Al-Hamra Hills (Private) Limited	-	35,000
- Al-Hamra Avenue (Private) Limited	32,500	25,000
- Warid Telecom (Private) Limited (Related party)	4,366,796	4,003,716
- Term finance certificates		
- Azgard Nine Limited	76,220	76,220
- Flying Board & Paper Products	21,500	21,500
- Preference shares		
- First Dawood Investment Bank Limited	15,000	15,000
- Trust Investment Bank Limited	23,652	23,652
<b>Held-to-maturity securities</b>		
<b>Listed securities</b>		
- Term finance certificates		
- Gharibwal Cement Limited	8,120	8,120
- New Allied Electronics	2,185	2,185
<b>Unlisted securities</b>		
- Term finance certificates / sukuk bonds		
- Agritech Limited	465,000	465,000
- Zulekha Textile Mills Limited (formerly Khunja Textile Mills Limited)	27,814	28,988
- BRR Guardian Modaraba	25,000	25,000
- Sitara Peroxide (Private) Limited	59,771	59,771
- Sitara Energy Limited	7,926	7,926
- Security Leasing Corporation Limited	66,726	53,203
<b>Investment in subsidiary company</b>		
<b>Unlisted company</b>		
- Fully paid up ordinary shares of Rs. 10 each		
- Alfalah Securities (Private) Limited	826,000	826,000
	<u>6,425,993</u>	<u>6,123,518</u>

	Note	June 30, 2013 (Un-audited) (Rupees in '000)	December 31, 2012 (Audited)
<b>9 ADVANCES - NET</b>			
Loans, cash credits, running finances, etc.			
- In Pakistan		216,185,452	213,077,555
- Outside Pakistan		10,230,118	13,740,080
		<u>226,415,570</u>	<u>226,817,635</u>
Net investment in finance lease			
- In Pakistan		4,506,235	4,060,202
- Outside Pakistan		-	-
		<u>4,506,235</u>	<u>4,060,202</u>
Financing and investing assets under IFAS 2 Ijarah		4,955,347	4,792,119
Bills discounted and purchased (excluding market treasury bills)			
- Payable in Pakistan		10,870,010	10,595,127
- Payable outside Pakistan		2,795,135	2,080,909
		<u>13,665,145</u>	<u>12,676,036</u>
		<u>249,542,297</u>	<u>248,345,992</u>
Provision against advances			
- Specific provision against non-performing advances	9.2	(14,348,469)	(13,871,515)
- General provision against advances	9.2	(529,857)	(541,119)
		<u>(14,878,326)</u>	<u>(14,412,634)</u>
		<u>234,663,971</u>	<u>233,933,358</u>

9.1 Advances include Rs. 21,494 million (December 31, 2012: Rs. 22,182 million) which have been placed under non-performing status as detailed below:

Category of Classification	June 30, 2013 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	156,011	-	156,011	641	-	641	641	-	641
Substandard	3,600,391	202,373	3,802,764	736,591	35,804	772,395	736,591	35,804	772,395
Doubtful	866,558	129,896	996,454	176,976	49,087	226,063	176,976	49,087	226,063
Loss	16,119,482	418,987	16,538,469	13,076,894	272,476	13,349,370	13,076,894	272,476	13,349,370
	<u>20,742,442</u>	<u>751,256</u>	<u>21,493,698</u>	<u>13,991,102</u>	<u>357,367</u>	<u>14,348,469</u>	<u>13,991,102</u>	<u>357,367</u>	<u>14,348,469</u>

  

Category of Classification	December 31, 2012 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	143,011	-	143,011	-	-	-	-	-	-
Substandard	4,203,585	234,756	4,438,341	832,108	36,621	868,729	832,108	36,621	868,729
Doubtful	1,372,185	68,323	1,440,508	340,242	23,003	363,245	340,242	23,003	363,245
Loss	16,061,429	98,259	16,159,688	12,608,056	31,485	12,639,541	12,608,056	31,485	12,639,541
	<u>21,780,210</u>	<u>401,338</u>	<u>22,181,548</u>	<u>13,780,406</u>	<u>91,109</u>	<u>13,871,515</u>	<u>13,780,406</u>	<u>91,109</u>	<u>13,871,515</u>



## 9.2 Particulars of provisions against advances

	June 30, 2013 (Unaudited)			December 31, 2012 (Audited)		
	Specific	General	Total	Specific	General	Total
-----Rupees in '000-----						
Opening balance	13,871,515	541,119	14,412,634	12,330,753	598,090	12,928,843
Exchange adjustment and other movements	8,433	851	9,284	3,254	(3,802)	(548)
Charge for the period / year	1,581,147	-	1,581,147	3,251,431	12,871	3,264,302
Reversals / recoveries	(1,085,929)	(12,113)	(1,098,042)	(1,349,727)	(66,040)	(1,415,767)
	495,218	(12,113)	483,105	1,901,704	(53,169)	1,848,535
Amounts written off	(26,697)	-	(26,697)	(364,196)	-	(364,196)
Closing balance	14,348,469	529,857	14,878,326	13,871,515	541,119	14,412,634

**9.2.1** The additional profit (accumulated benefit) arising from availing the benefit of forced sales value (net of tax) at June 30, 2013 which is not available for distribution as either cash or stock dividend to shareholders amounted to approximately Rs. 1,701.95 million (December 31, 2012: Rs. 2,030.14 million).

**9.2.2** 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 for consumer financing issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

**9.2.3** The State Bank of Pakistan has allowed specific relaxation to the Bank for non-classification of overdue loans of certain Public Sector Entities (PSEs) which are guaranteed by Government of Pakistan as non-performing loans.

**June 30, 2013**      December 31, 2012  
**(Un-audited)**      (Audited)  
(Rupees in '000)

## 10 OPERATING FIXED ASSETS

Capital work-in-progress	985,747	790,021
Property and equipment	12,826,801	12,582,529
Intangible assets	480,205	374,970
	<u>14,292,753</u>	<u>13,747,520</u>

**Half year ended**  
**June 30, 2013**      June 30, 2012  
.....Un-audited.....  
Rupees in '000

### 10.1 Additions to operating fixed assets

Office premises	117,875	19,852
Leasehold improvements	288,420	89,475
Office equipments	328,899	203,313
Furniture and fixtures	94,736	46,412
Vehicles	69,682	19,567

		<b>Half year ended</b>	
		<b>June 30,</b>	<b>June 30,</b>
		<b>2013</b>	<b>2012</b>
		.....Un-audited.....	
		Rupees in '000	
<b>10.2</b>	<b>Additions to Intangibles</b>		
	Computer software	193,541	25,312
<b>10.3</b>	<b>Disposals of operating fixed assets</b>		
	Office premises	-	10,499
	Leasehold improvements	10,637	7,276
	Office equipments	29,997	11,112
	Furniture and fixtures	4,992	2,769
	Vehicles	11,469	7,343
		<b>June 30,</b>	<b>December 31,</b>
		<b>2013</b>	<b>2012</b>
		<b>(Un-audited)</b>	<b>(Audited)</b>
		(Rupees in '000)	
<b>11</b>	<b>DEPOSITS AND OTHER ACCOUNTS</b>		
	<b>Customers</b>		
	Fixed deposits	104,593,712	103,227,311
	Savings deposits	162,715,446	155,001,428
	Current accounts - non-remunerative	174,807,484	160,860,413
	Others	6,068,373	4,341,095
		<u>448,185,015</u>	<u>423,430,247</u>
	Financial institutions		
	Remunerative deposits	31,121,029	33,475,535
	Non-remunerative deposits	322,431	212,941
		<u>31,443,460</u>	<u>33,688,476</u>
		<u>479,628,475</u>	<u>457,118,723</u>
<b>12</b>	<b>CONTINGENCIES AND COMMITMENTS</b>		
<b>12.1</b>	<b>Direct credit substitutes</b>		
	i) Government	852,327	1,005,210
	ii) Banking companies and other financial institutions	2,557	2,857
	iii) Others	2,021,583	2,002,742
		<u>2,876,467</u>	<u>3,010,809</u>
<b>12.2</b>	<b>Transaction - related contingent liabilities</b>		
	i) Government	37,414,410	39,753,054
	ii) Banking companies and other financial institutions	301,430	197,034
	iii) Others	8,139,813	7,051,558
		<u>45,855,653</u>	<u>47,001,646</u>
<b>12.3</b>	<b>Trade - related contingent liabilities</b>		
	Letters of credit	62,703,687	59,144,903
	Acceptances	10,985,193	9,453,262
<b>12.4</b>	<b>Other contingencies</b>		
	Claims against the Bank not acknowledged as debts	5,934,044	6,016,548



These mainly represent counter claims filed by the borrowers for restricting the Bank for disposal of assets (such as hypothecated / mortgaged / pledged assets kept as security), damage to reputation and cases filed by ex-employees of the Bank for damages sustained by them consequent to the termination from the Bank's employment. Based on legal advice and / or internal assessment, management is confident that the matters will be decided in Bank's favour and the possibility of any outcome against the Bank is remote and accordingly no provision has been made in these unconsolidated condensed interim financial information.

	<b>June 30, 2013 (Un-audited)</b>	December 31, 2012 (Audited)
	(Rupees in '000)	
<b>12.5 Commitments in respect of forward lendings</b>		
Commitments to extend credit	<u>2,321,787</u>	<u>5,053,705</u>
<b>12.6 Commitments in respect of forward exchange contracts</b>		
Purchase	<u>33,258,233</u>	<u>29,175,612</u>
Sale	<u>21,799,894</u>	<u>16,624,885</u>
<b>12.7 Commitments for the acquisition of operating fixed assets</b>	<u>573,898</u>	<u>656,047</u>
<b>12.8 Commitments in respect of repo transactions</b>		
Repurchase	<u>3,497,118</u>	<u>5,985,516</u>
Resale	<u>3,219,968</u>	<u>-</u>
<b>12.9 Other commitments</b>		
Donations	<u>72,000</u>	<u>97,000</u>
<b>12.10 Contingencies for tax payable (note 15)</b>		
		<b>Half year ended</b>
	<b>June 30, 2013 (Un-audited)</b>	June 30, 2012 (Un-audited)
	(Rupees in '000)	
<b>13 BASIC AND DILUTED EARNINGS PER SHARE</b>		
Profit after taxation for the period	<u>1,943,411</u>	<u>2,326,659</u>
	<b>(Number of shares in thousand)</b>	
Weighted average number of ordinary shares	<u>1,349,156</u>	<u>1,349,156</u>
	<b>(Rupees)</b>	
Basic and diluted earnings per share	<u>1.44</u>	<u>1.72</u>

	<b>June 30, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
(Rupees in '000)		
<b>14 CASH AND CASH EQUIVALENTS</b>		
Cash and balances with treasury banks	55,854,165	58,044,054
Balances with other banks	26,634,559	26,720,993
Call money lendings	2,616,698	876,870
Overdrawn nostro accounts	(41,608)	(86,177)
	<u>85,063,814</u>	<u>85,555,740</u>

#### 15 TAXATION

- 15.1 The income tax assessments of the Bank have been finalized up to and including tax year 2012. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Appellate Tribunal Inland Revenue (ATIR) and High Court of Sindh. These issues mainly relate to addition of mark up in suspense to income, taxability of profit on government securities, bad debts written off and disallowances relating to profit and loss expenses.

For all assessments finalized up to tax year 2012, adequate provision has been made by the Bank in the unconsolidated condensed interim financial information. In respect of tax years 2010 and 2011, the tax authorities have disallowed certain expenditures on account of non-deduction of withholding tax resulting in additional demand of Rs.141.226 million and Rs. 661.367 million respectively. The management's appeals in respect of these add-backs are currently pending with the Commissioner of Inland Revenue (Appeals). The management is confident that this matter will be decided in favour of the Bank and consequently has not made any provision in respect of these amounts.

In respect of monitoring of withholding taxes on profit on debt, the Bank has received various orders amounting aggregate demand of Rs. 228.809 million (after reduction on rectifications) for various tax years. The Bank has either filed appeals or is in the process of filing appeals before various tax appellate forums against these orders and the management is confident that the matter will be decided in their favour.

- 15.2 Deferred tax liability in respect of leases amounting to Rs. 271 million has been reversed in the current period.

#### 16 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment analysis with respect to business activities is as follows:-

	For the half year ended June 30, 2013 (Un-audited)			
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
	-----Rupees in '000-----			
Total income	10,036,125	2,086,765	13,208,610	25,331,500
Total expenses	(9,128,798)	(1,512,679)	(11,944,062)	(22,585,539)
Net income	907,327	574,086	1,264,548	2,745,961
Segment return on assets (ROA)	9.90%	17.04%	11.69%	
Segment cost of funds	8.58%	15.11%	10.48%	



For the half year ended June 30, 2012 (Un-audited)

	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Total income	10,263,603	2,408,130	13,150,953	25,822,686
Total expenses	(10,053,595)	(2,131,675)	(10,058,343)	(22,243,613)
Net income	210,008	276,455	3,092,610	3,579,073
Segment return on assets (ROA)	11.07%	20.30%	12.64%	-
Segment cost of funds	9.92%	17.97%	11.79%	-

As at June 30, 2013 (Un-audited)

	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Segment assets	204,606,781	23,513,195	328,373,505	556,493,481
Segment non performing loans	-	3,498,538	17,995,160	21,493,698
Segment provision required against loans and advances	-	2,638,747	12,239,579	14,878,326
Segment liabilities	7,617,158	6,946,156	512,483,873	527,047,187

As at December 31, 2012 (Audited) / (Restated)

	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Segment assets	200,842,388	28,207,143	307,417,163	536,466,694
Segment non performing loans	-	3,566,203	18,615,345	22,181,548
Segment provision required against loans and advances	-	2,779,307	11,633,327	14,412,634
Segment liabilities	12,022,484	9,442,905	484,943,261	506,408,650

## 17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and includes major shareholders, subsidiary company, associated companies with or without common directors, retirement benefit funds and directors and key management personnel and their close family members.

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

Contributions to and accruals in respect of staff retirements and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to executives is determined in accordance with the terms of their appointment.

17.1 Details of transactions with the related parties and balances with them as at period end / year end are as follows:

June 30, 2013 (Un-audited)							
Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total	
------(Rupees in '000)-----							
<b>Deposits</b>							
Balance at the beginning of the period	31,400	53,987	1,785,252	488,844	1,583	18	2,361,084
Placements during the period	141,428	457,072	35,616,388	5,840,266	58,328	-	42,113,482
Withdrawals / adjustments during the period	(120,908)	(429,777)	(35,175,244)	(5,886,356)	(52,409)	-	(41,664,694)
Balance at the end of the period	51,920	81,282	2,226,396	442,754	7,502	18	2,809,872
<b>Advances</b>							
Balance at the beginning of the period	-	132,220	2,607,770	-	24,933	-	2,764,923
Disbursements during the period	-	147,859	6,024,543	-	179,250	-	6,351,652
Repayments / adjustments during the period	-	(57,200)	(5,414,249)	-	(174,183)	-	(5,645,632)
Balance at the end of the period	-	222,879	3,218,064	-	30,000	-	3,470,943
<b>Investments</b>							
Balance at the beginning of the period	-	-	5,003,117	2,299,483	826,000	120,000	8,248,600
Investments during the period	-	-	22,865	-	-	-	22,865
Redemption / adjustments during the period	-	-	(107,047)	-	-	(70,000)	(177,047)
Balance at the end of the period	-	-	4,918,935	2,299,483	826,000	50,000	8,094,418
<b>Provision held against investments</b>							
	-	-	4,654,019	-	826,000	32,500	5,512,519
<b>Call borrowings / Repo</b>							
Balance at the beginning of the period	-	-	-	-	-	-	-
Borrowings during the period	-	-	2,000,000	-	-	-	2,000,000
Repayments during the period	-	-	(2,000,000)	-	-	-	(2,000,000)
Balance at the end of the period	-	-	-	-	-	-	-
<b>Call lendings / Reverse repo</b>							
Balance at the beginning of the period	-	-	-	-	-	-	-
Placements during the period	-	-	18,500,000	-	-	-	18,500,000
Withdrawals during the period	-	-	(16,500,000)	-	-	-	(16,500,000)
Balance at the end of the period	-	-	2,000,000	-	-	-	2,000,000





December 31, 2012 (Audited)

	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total
------(Rupees in '000)-----							
<b>Deposits</b>							
Balance at the beginning of the year	94,626	40,991	1,748,959	1,304,544	2,211	18	3,191,349
Placements during the year	138,926	615,576	46,255,346	18,779,760	198,830	-	65,988,438
Withdrawals / adjustments during the year	(202,152)	(602,580)	(46,219,053)	(19,595,460)	(199,458)	-	(66,818,703)
Balance at end of the year	31,400	53,987	1,785,252	488,844	1,583	18	2,361,084
<b>Advances</b>							
Balance at the beginning of the year	-	126,126	2,298,435	-	2,979	-	2,427,540
Disbursements during the year	-	132,754	7,931,268	-	1,901,106	-	9,965,128
Repayments / adjustments during the year	-	(126,660)	(7,621,933)	-	(1,879,152)	-	(9,627,745)
Balance at end of the year	-	132,220	2,607,770	-	24,933	-	2,764,923
<b>Investments</b>							
Balance at the beginning of the year	-	-	4,847,575	799,483	826,000	120,000	6,593,058
Investments during the year	-	-	192,665	1,500,000	-	-	1,692,665
Redemptions / adjustments during the year	-	-	(37,123)	-	-	-	(37,123)
Balance at end of the year	-	-	5,003,117	2,299,483	826,000	120,000	8,248,600
<b>Provision held against investments</b>	-	-	4,290,939	-	826,000	60,000	5,176,939
<b>Call borrowings / Repo</b>							
Balance at the beginning of the year	-	-	-	-	-	-	-
Borrowings during the year	-	-	3,986,884	-	-	-	3,986,884
Repayments during the year	-	-	(3,986,884)	-	-	-	(3,986,884)
Balance at end of the year	-	-	-	-	-	-	-
<b>Call lendings / Reverse Repo</b>							
Balance at the beginning of the year	-	-	-	-	-	-	-
Placements during the year	-	-	49,089,229	-	-	-	49,089,229
Withdrawals during the year	-	-	(49,089,229)	-	-	-	(49,089,229)
Balance at end of the year	-	-	-	-	-	-	-

**June 30, 2013**      **December 31, 2012**  
**(Un-audited)**      **(Audited)**  
 (Rupees in '000)

**17.2 Advances**

Running finance  
 - Subsidiary company  
 - Other related parties

Long term loans  
 - Subsidiary company  
 - Other related parties

-	24,933
1,929,274	1,989,034
30,000	-
1,511,669	750,956

	June 30, 2013 (Un-audited) (Rupees in '000)	December 31, 2012 (Audited)
<b>17.3 Contingencies and commitments</b>		
Letter of credit and acceptance outstanding	228,118	69,716
Guarantees outstanding	1,355,024	1,050,663
<b>17.4 Customer Accounts</b>		
PLS accounts		
- Other related parties	2,381,127	2,065,557
Current accounts		
- Subsidiary company	7,502	1,583
- Other related parties	302,997	122,540
Fixed deposit accounts		
- Other related parties	118,246	171,404
<b>17.5 Balances with other banks</b>		
Balance with United Bank Limited	565,100	546,735
<b>17.6 Balances with subsidiary company</b>		
Mark-up receivable on advances	27,684	28,340
Mark-up held in suspense	27,684	27,684
Rent receivable	7,247	7,705
Provision held against rent receivable	7,247	7,705
Deposits	7,502	1,583
Brokerage payable	151	287
<b>17.7 Balance with associates</b>		
Rent receivable from Alfalah Insurance Company Limited	499	-
Advance rent received from Alfalah Insurance Company Limited	-	399
Dividend receivable from Alfalah GHP Cash Fund	11,670	-
Dividend receivable from Alfalah GHP Islamic Fund	44,553	30,745
Dividend receivable from Alfalah GHP Multiplier Fund	21,158	-
Dividend receivable from Alfalah GHP Value Fund	15,951	-
<b>17.8 Balances with other related parties</b>		
Rent receivable from Warid Telecom (Private) Limited	76,698	97,410
Rent receivable from Wateen Telecom Limited	942	1,884
Rent receivable from Alfalah GHP Investment Management Limited	324	329
Provision held against investments in Warid Telecom (Private) Limited	4,366,796	4,003,716
Provision held against investments in Wateen Telecom Limited	287,223	287,223
Provision held against rent receivable from Warid Telecom (Private) Limited	76,698	97,410
Contribution to Gratuity fund	129,116	142,915



	Half year ended	
	June 30, 2013 (Un-audited)	June 30, 2012 (Un-audited) (Restated)
	(Rupees in '000)	
<b>17.9 Transactions with other bank</b>		
Dividend income from United Bank Limited	8,276	260
<b>17.10 Transactions with subsidiary company</b>		
Mark-up income	1,378	539
Brokerage expense	691	485
Rent income	660	2,323
Provision against investment	-	1,436
Bank charges recovered	-	10
Payment in respect of operating fixed assets acquired	4,500	-
<b>17.11 Transactions with associated companies</b>		
Insurance premium paid to Alfalah Insurance Company Limited	427,601	339,479
Rent income from Alfalah Insurance Limited	898	799
Dividend income from Alfalah GHP Cash Fund	47,309	20,547
Dividend income from Alfalah Insurance Company Limited	19	-
<b>17.12 Transactions with other related parties</b>		
Mark-up income on advances	135,684	135,200
Rent income from Warid Telecom (Private) Limited	11,288	8,371
Rent income from Wateen Telecom Limited	2,826	22,039
Rent income from Alfalah GHP Investment Management Limited	1,781	-
Rent expense pertaining to Wateen Telecom Limited	6,480	17,280
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	111,437	91,598*
Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges	144,986	143,792
Payment to Monet (Private) Limited for branchless banking services	7,275	-
Underwriting Fee paid to United Bank Limited	4,350	-
Payment to Institute of Bankers of Pakistan for calendars and diaries etc.	186	-
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	363,080	523,000
Commission received from Warid Telecom (Private) Limited	35,741	10,902
Provision made during the period in respect of strategic investments	14,500	-
Capital gain on sale of shares of United Bank Limited	28,111	3,946
Contribution to employees provident fund	117,679	109,246
*Prior Period Figure has been revised in line with Current Period Charges.		
<b>17.13 The key management personnel / directors compensation are as follows:</b>		
Salaries and Allowances	647,825	392,243

In addition the Chief Executive Officer and other executive officers are provided with the Bank maintained car as per Bank's policy.

**18 DATE OF AUTHORISATION**

The unconsolidated condensed interim financial information was authorised for issue on August 14, 2013 by the Board of Directors of the Bank.

**19 GENERAL**

The figures have been rounded off to the nearest thousand rupees except as stated otherwise.

\_\_\_\_\_  
Chief Executive Officer

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman



## Annexure - I

### Islamic Banking Business

The bank is operating 110 Islamic banking branches as at June 30, 2013 (December 31, 2012 : 110 branches). The statement of financial position as at June 30, 2013 is as follows:

	Note	June 30, 2013 (Un-audited)	December 31, 2012 (Audited)
----- (Rupees in '000) -----			
<b>ASSETS</b>			
Cash and balances with treasury banks		8,299,478	12,045,119
Balances with and due from financial institutions		8,980,587	8,879,048
Investments - net		55,029,494	50,573,509
Islamic financing and related assets	A-1.1	25,954,121	30,667,570
Operating fixed assets		1,759,768	1,623,716
Other assets		5,726,853	3,987,962
		105,750,301	107,776,924
<b>LIABILITIES</b>			
Bills payable		1,331,345	884,113
Borrowings		1,427,849	2,159,787
Deposits and other accounts			
- Current accounts		26,610,659	26,352,642
- Saving accounts		46,368,266	42,297,755
- Term deposits		9,214,895	10,219,729
- Others		751,033	261,724
Deposits from financial institutions - remunerative deposits		8,167,628	14,267,001
Deposits from financial institutions - non-remunerative deposits		1,052	5,883
Other liabilities		3,302,689	3,246,472
		97,175,416	99,695,106
<b>NET ASSETS</b>		<b>8,574,885</b>	<b>8,081,818</b>
<b>REPRESENTED BY</b>			
Islamic banking fund		1,800,000	1,800,000
Exchange translation reserve		7,110	11,921
Unappropriated / unremitted profit		5,968,363	5,203,575
		7,775,473	7,015,496
Surplus on revaluation of assets - net of tax		799,412	1,066,322
		8,574,885	8,081,818
Remuneration to Shariah Advisor / Board		1,125	2,250

## Annexure - I

### Islamic Banking Business

Note	June 30, 2013 (Un-audited)	December 31, 2012 (Audited)
(Rupees in '000)		
<b>CHARITY FUND</b>		
Opening balance	78,415	43,044
Additions during the period / year	36,230	72,853
Payments / Utilisation during the period / year	(15,484)	(37,482)
<b>Closing balance</b>	<b>99,161</b>	<b>78,415</b>
<b>A-1.1 Islamic financing and related assets</b>		
Financing	24,266,041	26,840,162
Advances	1,688,080	3,827,408
Assets / inventories	-	-
Others	-	-
	<b>25,954,121</b>	<b>30,667,570</b>
<b>A-1.2 Islamic financing and related assets</b>		
Murabaha	9,767,406	15,815,375
Ijarah	5,352,185	5,364,809
Diminishing Musharakah	999,337	1,264,429
Musharakah	2,463,998	2,694,442
Salam	4,704,398	2,095,387
Istisna	588,021	545,092
SBP Islamic Export Refinance Scheme	1,529,507	2,382,246
Others	549,269	505,790
	<b>25,954,121</b>	<b>30,667,570</b>



## Branch Network

### KARACHI

#### Main Branch

B.A. Building, I.I.Chundrigar Road.  
Phone : (021) 32414030-39  
UAN No. : 111-777-786  
Fax : 32417006

#### Cloth Market Branch

Cochinwala Market, Luxmidas Street.  
Phone : (021) 32401621-5  
Fax : 32401627

#### Clifton Branch

Plot No. BC-6, Block-9, Clifton,  
Phone : (021) 35833778-82, 35309075-8  
Fax : 35879175

#### Shahrah-e-Faisal Branch

Progressive Square,  
11-A Block-6 PECHS.  
Phone : (021) 34313536-38,  
34522441, 34522460  
Fax : 34313539

#### Jodia Bazar Branch

Gulzar Manzil, Mohammad Shah Street  
Phone : (021) 32532483-4, 32544816-20  
Fax : 32532485

#### Korangi Industrial Area Branch

Aiwan-e-Sanat,  
Plot No.ST-4/2, Sector 23,  
Korangi Industrial Area.  
Phone : (021) 35065701-2  
Fax : 35050653

#### M.A.Jinnah Road Branch

Plot No.23/1, Corner  
M.A.Jinnah Road/Abdullah  
Haroon Road.  
Phone : (021) 32750627-28,  
Fax : 32750629

#### S.I.T.E. Branch

D-40, Estate Avenue,  
Siemens Chowrangi, S.I.T.E.  
Phone : (021) 32582990-1, 32582116  
Fax : 32582113

#### North Karachi Industrial Area Branch

Sector 12-B,  
North Karachi Industrial Area,  
Opp: Police Station Gabol Town.  
Phone : (021) 36962700-7  
Fax : 36986051

#### Paper Market Branch

Plot No. S.R.7/23,  
Campbell Street, Paper Market.  
Phone : (021) 32211353-58  
Fax : 32211243

#### Gulshan-e-Iqbal Branch

Plot No.SB-15, Block 13-B,  
KDA Scheme No.24,  
University Road, Gulshan-e-Iqbal.  
Phone : (021) 34984937,  
34984824, 34984833  
Fax : 34984971

#### Karachi Stock Exchange Branch

18-20, Karachi Stock Exchange Building,  
Stock Exchange Road.  
Phone : (021) 32417515-19  
Fax : 32418353

#### North Napier Road Branch

Surv. No. 35 / Sheet No. NP -10  
(Old Surv.No.A26/5), Napier Quarters.  
Phone : (021) 32544021-24, 32540065 & 67  
Fax : 32540066

#### Bahadurabad Branch

Prime Arcade, Shop No. 1-3,  
Bahadur Shah Zafar Road, Bahadurabad.  
Phone : (021) 34129677-81, 34128578-81  
Fax : 34129676

#### Timber Market Branch

Ground Floor, Sur. No. 15,  
Siddique Wahab Road,  
Lawrence Quarters.  
Phone : (021) 32750635-9  
Fax : 32750632

#### Defence Housing Authority Branch

Plot No. C-12-C  
Tauheed Commercial Phase V,  
Defence Housing Authority.  
Phone : (021) 35302639-44  
Fax : 35302637

#### PECHS Branch

Shop No. 3, 154-S, Block-2, P.E.C.H.S.  
Phone : (021) 34535861-2, 34538423-24  
Fax : 34314221, 34390090

#### Federal 'B' Area Branch

C-28, Block - 13, F. 'B' Area,  
Shahrah-e-Pakistan.  
Phone : (021) 36803041, 36344700, 5 & 6  
Fax : 36803043

#### Eidgah Branch

166, M. A. Jinnah Road, Near Light House  
Phone : (021) 32217290-4 Fax : 32217244

#### Marriot Road Branch

Survey # 67, Sheet # M.R.1, Opp. Khori Garden  
Murad Khan Road, Marriot Road.  
Phone : (021) 32414138-40 & 32412080  
Fax : 32412082

**Hyderi (North Nazimabad) Branch**  
Plot # ST-4, Al-Burhan Circle Hyderi,  
Block 'E', North Nazimabad.  
Phone : (021) 36626004, 36626066  
Fax : 36625402

**Gulistan-e-Jauhar Branch**  
Yasir Plaza, Block 10-A, Scheme 45,  
Main Rashid Minhas Road,  
Gulshan-e-Iqbal,  
Phone : (021) 34815926-7, 34815930  
Fax : 34815924

**Tipu Sultan Road Branch**  
Plot No. 118-119 Z, DBCHS,  
Shabbirabad, Tipu Sultan Road.  
Phone : (021) 34398457-9  
Fax : 34398456

**DHA Phase-I Branch**  
114, 9th East Street, Phase-I,  
Defence Housing Authority,  
Main Korangi Road.  
Phone : (021) 35887571-73  
Fax : 35887574

**Hawksbay Road Branch**  
KB-28, Haji Ishaq Market,  
Main Hawksbay Road,  
Opp. Quaid-e-Azam New Truck Stand  
Phone : (021) 32355871, 32355872-74  
Fax : 32355875

**Shershah Branch**  
D-283, Main Shershah Road,  
Quality Godown, S.I.T.E.  
Phone : (021) 32585001-4  
Fax : 32585005

**Malir Cantt. Branch**  
Old Malir Cantonment Library,  
Cantt Bazar, Malir Cantt.  
Phone : (021) 34904601-2  
Fax : 34904603

**Tariq Road Branch**  
124/A, Block 2, P.E.C.H.S, Main Tariq Road  
Phone : (021) 34386052-5  
Fax : 34386056

**Landhi Branch**  
Plot No. 29/10/1, Sector 5D, Landhi Township  
Phone : (021) 35034451-3  
Fax : 35030875

**Gulshan Chowranghi Branch**  
Sani Arcade, Block- 3, Gulshan-e-Iqbal  
Phone : (021) 34978252, 34993792  
Fax : 34985729

**Garden East Branch**  
Silver Jubilee Centre,  
194/2/1, Britto Road,  
Near Ismailia Jamat Khana, Garden East  
Phone : (021) 32238704, 32238717,  
32238722, 32238605  
Fax : 32225941

**DHA Phase IV, Karachi**  
Plot No. 80, 10th Commercial Street,  
Phase IV, Defence Housing  
Authority, Karachi  
Phone: (021) 35312832- 35  
Fax: 35312837

**Gizri**  
K-4/3, & 4/4-A,  
Ch. Khaleeq uz Zaman Road, Gizri  
Phone: 021-35868991-93  
Fax: 021-35867149

**Sea View**  
Sahil Promenade, Block 3,  
Scheme 5, Clifton, Karachi  
Phone: 021-35364095-97  
Fax: 021-35371259

**Nazimabad**  
Al-Kausar Homes, Plot # 2, Block-III,  
Sub-Block "E", Nazimabad, Karachi  
Phone: (021) 36708980-83  
Fax: (021) 36708978

**Saddar Branch**  
Shop # 6, State Life Building # 5,  
Abdullah Haroon Road.  
Phone: (021) 35658714-16  
Fax: (021) 35658717

**Johar Chowranghi Branch**  
Plot No. 118-119-C/1, K.D.A. Scheme  
No. 36, Ruffi Shopping Mall Block,  
18 Gulistan e Johar  
Phone : (021) 34638114, 34015966-7  
Fax : 34638115

**Nagan Chowranghi Branch**  
Plot # SC-28, Sector 11-H,  
North Karachi, Karachi  
Phone : (021) 36957622-621  
Fax : 36902210

**Jamshed Road Branch**  
Ashfaq Plaza, Jamshed Quarters,  
New M.A. Jinnah Road, Karachi  
Phone : (021)-34860794-95  
Fax : 34860793

**Gulshan-e-Hadeed Branch**  
A-329 Phase I, Sub-Sector, 8-C/1, Bin Qasim  
Phone : (021) 34721406  
Fax : 34721407

**Akbar Road Branch**  
Plot # 294, AM-3, Artillery Maidan  
Quarters, Preedy Street, Saddar  
Phone : (021) 32725107,  
32725146, 32724939  
Fax : 32724928

**Steel Market Branch**  
Plot # 8 & 9/D-1, S.R. 1, Liaquat Market,  
Serai Quarters, Opp New Memon Masjid,  
M.A. Jinnah Road  
Phone : (021) 32422679, 627, 774  
Fax : 32422526



**Malir City Branch**

H-11/11, Liaquat Market, Malir Town  
Phone : (021) 34117134-35 Fax : 34117156

**West Wharf Branch**

Sultan Centre, Plot # 11, West Wharf  
Phone : (021) 32205966-67 Fax : 2205794

**Liaquatabad Branch**

Plot No 21, 22 & 23, Commercial Area,  
Block 7, Liaquatabad, Karachi  
Phone : (021) 34911794-7 Fax : 34911793

**Urdu Bazar Branch**

Plot No. RB 10/16-III, A210, Ram Bagh,  
Urdu Bazar, M.A. Jinnah Road, Karachi  
Phone : (021) 32214185-89 Fax : 32214183

**Abul Hasan Ispahani Road Branch**

Sani Corner, Sector-22, KDA Scheme 33,  
Abul Hasan Ispahani Road, Karachi  
Phone : 34974484-6 Fax : 021-34974487

**Hussainabad Branch**

R-471, Block 2, KDA Scheme 16,  
Hussainabad, F.B. Area Karachi  
Phone : (021) 36337646-47 Fax : 36337648

**DHA Phase II Ext.**

Shop No.3 & 4, Plot No. 44-C-  
24th Commercial  
Street, DHA Phase II Extension, Karachi  
Phone : (021) 35312152-54 Fax : 35312155

**Shireen Jinnah Colony**

LS-27 & 28, Shireen Jinnah Colony, Block 1,  
KDA Scheme No. 5, Clifton, Karachi  
Phone : (021) 35877060, 35877058  
Fax : 35877059

**Bombay Bazar Branch**

Plot No. B.R.3/11, Faiza Palace, Bunder  
Quarters, Bombay Bazar, Karachi  
Phone : 021-32437917-19  
Fax : 021-32437481

**Garden West Area Branch**

Amin Center, Plot No. 130/I, Garden  
West, Karachi  
Phone : 021-32231005-7  
Fax : 021-32231003

**Khayaban -e- Shamsheer**

Plot No. 31, Stadium Lane No. 2, DHA  
Phase V, Karachi  
Phone : 021-35248534-6  
Fax : 021-35248537

**Khayaban-e-Muslim Branch**

Plot No. 36-C, Khayaban-e-Muslim,  
Phase VI, DHA, Karachi  
Phone : 021-35843263-65  
Fax : 021-35842073

**Pakistan Chowk Branch**

Zubaida Manzil, Serai Quarters, Kutchery  
Road, Pakistan Chowk, Karachi  
Phone : 021-32215703-5  
Fax : 021-32215706

**Plaza Quarters, Karachi**

Shop No. 7, Plot No. 34, Marston Road,  
Plaza Quarters, Karachi  
Phone : 021-32765415-6, 32765418  
Fax : 021-32765412

**Khayab-e-Rahat**

Plot No. 12-C, Rahat Lane-3  
DHA Phase-VI, Karachi.

**Babar Market (Landhi)**

Shops No. 452 & 453 Main Road,  
Babar Market Landhi # 3, Karachi  
Phone : 021-35013664-5  
Fax : 021-35013661

**Beaumont Plaza**

Showroom NO.5 & S-6, Ground Floor,  
Beaumont Plaza, Beaumont Road,  
Civil Lines Quarters, Karachi  
Phone : 021-35642983-5  
Fax : 021-35642987

**Block F, North Nazimabad**

Shop No, 3, Plot No, SC-13, North Nazimabad,  
Block-F, North Nazimabad, Karachi  
Phone : 021-36724901-3  
Fax : 021-36724904

**Block H, North Nazimabad**

SC-21/A, Block-H, North Nazimabad, Karachi  
Phone : 021-36724500-3  
Fax : 021-36724504

**Kawish Crown Plaza**

Kawish Crown Plaza, Block 7 & 8, Ground  
Floor, Darul Aman Cooperative Housing  
Society, Shahrah-e-Faisal, Karachi  
Phone : 021-3433927-29  
Fax : 021-3433932

**Khalid Bin Waleed Road**

Plot No. 89-K, Block-2, Ali Bhai Arcade, Main  
Khalid Bin Waleed Road, P.E.C.H.S. Society  
Phone : 021-34521906-8  
Fax : 021-34521902

**Sharfabad, Karachi**

Aqila Cornet, Shop NO.1 & 2, Commercial  
Plot No. 12/25, Survey Sheet NO.3S-P/1,  
Block NO.3, Karachi Memon Cooperative  
Housing Society, Karachi  
Phone : 021-34134007-8  
Fax : 021-34134009

**Zaibunnisa Street, Karachi**

Old Survey # F-16, Survey # 7/6,  
Zaibunnisa Street, Saddar, Karachi  
Phone : 021-35143033-38  
Fax : 021-35143038

**Shaheed-e-Millat Road, Karachi.**

Showroom No. S-04, Bismillah Blessing,  
Plot No. 7A/228, Block 3, Delhi Mercantile  
Muslim Co operative Housing Society, Karachi  
Phone : 021-34931270-74

**HYDERABAD****Main Branch Hyderabad**

Plot No.476/1 & 476/2,  
adjacent to Hotel Faran, Saddar.  
Phone : (022) 2786020-22, 2784242  
Fax : 2786023

**Grain Market Branch**  
Aman Center, Price Ali Road Hirabad  
Phone : (022)-2660611-5 Fax : 2660620

**Latifabad Branch**  
4/D, Block-D, Unit no. 7, Opposite St.  
Elizabeth Hospital, Main Road,  
Latifabad, Hyderabad  
Tel: 022-3861562-64 Fax: 022-3861561

**Gasimabad Branch**  
Phase I, Main Gasimabad Road, Near PTCL  
Exchange, Qasimabad, Hyderabad  
Tel: 022-2670592-94 Fax: 022-2670591

**SUKKUR**

Plot No. 430, Queenb Road,  
Oppsite Muhammad Bin Qasim Park, Sukkur  
Phone : (071) 5628175, 5624753, 5624750  
Fax : 5628176

**NAWABSHAH**

Municipal Office Chowk, Katchery Road  
Phone : (0244)330723-25 Fax : 330729

**TANDO ADAM**

Plot No. A / 06 & 07, Hyderabad  
Road, Tando Adam  
Phone: 0235-576042-44 Fax: 0235-576043

**SANGHAR**

CS # 124/4 Ward-A, Nawabshah  
Road, Sanghar  
Phone: 0235-542500-01 Fax: 0235-542503.

**SHAHDAD PUR**

City Survey No. 860-864 Ward A, Station  
Road, Shahdadpur, District Sanghar  
Phone : 0235-842851-54 Fax: 0235-842855

**QUETTA**

**M.A. Jinnah Road Branch**  
Property No.2-12(1), M.A.Jinnah Road.  
Phone : (081) 111-777-786, 2841180-83  
Fax : 2827562

**Hazar Gunji Branch**  
Plot No. 332, 333, 334, Truck Stand,  
Hazar Gunji.  
Phone : (081) 2460520, 2460821 Fax : 2460519

**Shahrah-e-Iqbal Branch**  
Cut Piece Cloth Market, Shahrah-e-Iqbal  
Phone : (081) 2834425, 2834429  
Fax : 2827270

**Double Road**  
Arbab Plaza, Double Road, Quetta  
Phone : (081) 2441961-62, 2441663  
Fax : (081) 2441665

**Model Town Quetta Branch**  
Plot # 35-B, Model Town, Quetta Cantt.  
Phone (081) 2832130 Fax : 2827329

**Liaquat Bazar Branch**  
Liaquat Bazar, Quetta  
Phone (081) 2838033-34  
Fax : 2838025

**Sirki Road Quetta**  
Berach Market Chowk, Sirki Road, Quetta  
Phone (081) 2440137 - 38  
Fax : 2440136

**Alamdard Road, Quetta**  
Shop No. 7-28/4 & 7-28/5, Alamdar  
Road, Quetta  
Phone : (081) 2660284  
Fax : (081) 2660287

**Suraj Ganj Bazar, Quetta**  
Shop No. 1-11-12B, Allibhoy Road,  
Suraj Ganj Bazar,  
Phone : (081) 2833464-5  
Fax : (081) 2833468

**Zamzama Road, Quetta Cantt**  
Zamzama Shopping Complex, Zamzama  
Road Quetta Cantt, Quetta  
Phone : 081-2882966-7, 081-2882969  
Fax : 081-2882970

**Zamzama Road, Quetta Cantt**  
Combined Military Hospital,  
Chiltarn Road, Quetta Cantt.  
Phone : 081-2016243, 081-2882967  
Fax : 081-2882970

**CHAMAN**

Trunch Road, Chaman, Balochistan.  
Phone : (0826) 613440, 612541  
Fax : 613488

**GAWADAR**

Airport Road, Gawadar  
Phone : (0864) 211796-98 Fax : 210185

**JACOBABAD**

Quaid-e-Azam Road, Jacobabad  
Phone : 0722-650935-36  
Fax : 0722-650930

**MIRPURKHAS**

Plot # 864/7, Adam Town,  
Main Umerkot Road,  
Phone : (02338) 74466, 74686 Fax : 75127

**LARKANA**

Bunder Road  
Phone : (074) 4055712, 4055812, 4055360  
Fax : 5053962

**LAHORE**

**LDA Plaza Branch**  
LDA Plaza, Kashmir Road.  
Phone : (042) 36306201-05  
Fax : 36301193, 36368905



**Gulberg Branch**  
125/E-I, Gulberg-III, Main Boulevard.  
Phone : (042) 35877800-8  
Fax : 35754900, 35877807

**Defence Branch**  
G-9, Commercial Area, Phase-I, LCCHS.  
Phone : (042) 35729722-26  
Fax : 35729727, 35733591

**Circular Road Branch**  
A-43/A, Opp: Mazar Hazrat Shah  
Mohammad Ghous, Circular Road.  
Phone : (042) 37638256-8  
Fax : 37653384

**Township Branch**  
47-B/1, Block 10,  
Akbar Chowk, Township.  
Phone : (042) 35152831-6  
Fax : 35113716

**Badami Bagh Branch**  
29-30 PECO Road, Badami Bagh.  
Phone : (042) 37704961-66  
Fax : 37728636, 37728074

**Allama Iqbal Town Branch**  
36, College Block, Allam Iqbal Town.  
Phone : (042) 35432961-5  
Fax : 35432960

**Shah Alam Market Branch**  
2035-D, Hilal-e-Ahmar Health Complex,  
Near Fawara Chowk, Shah Alam Market.  
Phone : (042) 37673401-6  
Fax : 37673409

**Shadman Market Branch**  
88, Shadman-1  
Phone : (042) 37538116-20  
Fax : 37538129

**Tufail Road Branch**  
50/3, Tufail Road, Cantt.  
Phone : (042) 36689016-19  
Fax : 36688374

**Lahore Stock Exchange Branch**  
Basement Level - 2,  
Lahore Stock Exchange Building,  
19, Khayaban-e-Iqbal.  
Phone : (042) 36307461-68  
Fax : 36307460

**Baghbanpura Branch**  
278-G.T. Road, Baghbanpura, Lahore.  
Phone : (042) 36844006-09  
Fax : 36844010

**Ravi Road Branch**  
13 Ravi Raod.  
Phone : (042) 37708661-64  
Fax : 37708660

**Liberty Branch**  
10-C, Commercial Area,  
Liberty Market, Gulberg-III.  
Phone : (042) 35789431-34  
Fax : 35755226

**Raiwind Road Branch**  
Thoker Niaz Beg, Plot # 4, Raiwind Road.  
Phone : (042) 35314671-5  
Fax : 35314678

**Shahdin Manzil Branch**  
Shahdin Manzil,  
Faysal Chowk, Mall Road.  
Phone : (042) 36012000-30,  
36300581, 36300586  
Fax : 36300589

**Samanabad - Lahore**  
Plot # 91 - Main Road, Samanabad, Lahore  
Phone : (042) 37590062-3  
Fax : (042) 37590064

**DHA Extension Branch**  
Divine Centre, Near Bhatta Chowk,  
New Airport Road, Lahore Cantt  
Phone : (042) 35700301-309  
Fax : 35700213

**Azam Cloth Market Branch**  
Raheem Centre, Akbar Block,  
Azam Cloth Market  
Phone : (042) 37643851-55  
Fax : 37643860

**Shad Bagh Branch**  
37, Umer Din Road, Wassanpura  
Phone : (042) 37616252-56  
Fax : 36260295

**Karim Block Allama Iqbal Town, Lahore**  
502-Ali Plaza, Karim Block Market,  
Allama Iqbal Town, Lahore  
Phone : (042) 35425528, 30, 31  
Fax : (042) 35425529

**Ferozpur Road Branch**  
18-KM Main Ferozpur Road  
Phone : (042) 35807812-14  
Fax : 35807813

**Shahdara Branch**  
Main Shaikhupura Road, Shahdara Chowk  
Phone : (042) 37900290  
Fax : 37900291

**Walton Road Branch**  
E-28/A, Main Walton Road  
Phone : (042) 6627004-7  
Fax : 36687391

**Urdu Bazar Branch**  
Main Kabir Street  
Phone : (042) 37210644  
Fax : 37210647

**Brandreth Road Branch**  
91-A, Brandreth Road, Near Australia Building  
Phone : (042) 37674115-18  
Fax : 37637303

**DHA Phase II Branch**  
65 CCA, Phase-II, DHA  
Phone : (042) 35707581-4  
Fax : 35707580

**Ghari Shahu Branch**  
99-A, Allama Iqbal Road, Ghari Shahu  
Phone : (042) 36372656, 36371001  
Fax : 36360962

**Model Town, Lahore**  
13 Bank Square, Central Commercial  
Market, Model Town Lahore  
Phone: (042) 35884670-72  
Fax: 35884675

**Cavalry Ground, Lahore**  
35 Main Boulevard,  
Officers Housing Scheme,  
Cavalry Ground Lahore  
Phone: (042) 36610531-32, 36610534  
Fax: 36610536

**Chuburgi**  
24-Niaz View Scheme, Rewaz Garden,  
Chuburji, Lahore  
Phone: (042) 37356640-42  
Fax: 37222236

**Main Market Gulberg**  
32-E-Main Market, Gulberg II, Lahore  
Phone: 042-35786955- 59  
Fax: 042-35786964

**Montgomery Road Branch**  
65-Montgomery Road, Lahore  
Phone : (042) 36303081-4  
Fax : 36303085

**Jauhar Town Branch**  
Plot No. 435, Block G-1  
M.A. Johar Town, Lahore  
Phone : (042)- 35281081-5  
Fax : 35291090

**Bedian Road Branch**  
Phone : (042) 37088164  
Fax : 35742694

**Fortress Stadium Branch**  
Phone : (042) 36623082-86  
Fax : 36623087

**Wapda Town Branch**  
Plot No. 189, Block-F, PIA Society,  
Wapda Town Round About  
Phone : (042) 35211574  
Fax : 35211576

**Ichra Branch**  
112- Ferozepur Road, Ichra, Lahore  
Phone : (042) 37539604-5  
Fax : 37539608

**Bund Road Branch**  
Main Bund Road,  
Near Gulshan-e-Ravi Chowk, Lahore  
Phone : (042) 37404868-72  
Fax : 37404867

**Zarar Shaheed Road -  
Guldasht Town Branch**  
Zarar Shaheed Road, Guldasht Town, Lahore  
Phone : (042) 36635969  
Fax : 36635968

**EME Society Branch**  
50-A, Mohafiz Town,  
Near EME Society Main Gate, Lahore  
Phone : (042) 37516325  
Fax : 0423-37516327

**Islampura Branch**  
30-A, Main Sanda Road, Atif Chowk,  
Islampura, Lahore  
Phone : 042-37117739-40  
Fax : 042-37117738

**Karim Block Allama Iqbal Town Branch**  
502-Ali Plaza, Karim Block Market,  
Allama Iqbal Town, Lahore  
Phone : 042-35425528, 30, 31  
Fax : 042-35425529

**Sabzazar Multan Road Branch**  
Plot No. 10, 10-A, B & C, Industrial  
Muslim Block, Allama Iqbal Town,  
Multan Road, Lahore.  
Phone : (042) 37804070-79  
Fax : (042) 37804075

**Link Road, Model Town Branch**  
Shop No. 2 & 4 to 10, Bridal Centre,  
Link Road, Lahore.  
Phone : (042) 35925801-02  
Fax : (042) 35925804

**Fruit Market Branch**  
Plot No. 136, Fruit Market, Ravi  
Link Road, Lahore.  
Phone : (042) 37721966-8  
Fax : (042) 37721959

**Airport Branch**  
Northern side of terminal building, under  
Ramp Bridge, Allama Iqbal International  
Airport, Lahore  
Phone : 042-36611447-8  
Fax : 042-36611449

**Bilal Gunj**  
Danial Street # 13, Shahjahan Road  
Main Bilal Gunj, Lahore  
Phone : 042-37162722-4  
Fax : 042-37162725

**DHA Phase IV**

Property No, 204-CCA, Block FF,  
DHA, Phase IV, Lahore Cantt,  
Phone : 042-35890916-20  
Fax : 042-35890921

**Mall Road**

Alfred Building, 89 The Mall, Lahore  
Phone : 042-37245626-8  
Fax : 042-37245629

**People Vehra Shahalam-II Branch**

140 People Vehra Shahalam Market, Lahore.  
Phone : 042-37667495-97  
Fax : 042-37667498

**ISLAMABAD****Blue Area Branch**

1-B, Awan Arcade, Jinnah Avenue, Blue Area.  
Phone : (051) 2810136-49  
Fax : 2279897

**I-10 Markaz Branch**

4-A, I-10 Markaz  
Phone : (051) 4435804-6  
Fax : 4435807

**F-7 Markaz Branch**

13-U, F-7 Markaz, Jinnah Super  
Market, Islamabad  
Phone : (051) 2653944-49  
Fax : 2653940

**F-11 Markaz Branch**

Plot No.28, Al Karam Centre, F-11  
Markaz, Islamabad  
Phone : (051) 2228127-28  
Fax : (051) 2228129

**Stock Exchange Branch**

Office No. 5, 55-B, Islamabad  
Stock Exchange Tower, Jinnah Avenue  
Phone : (051) 2894071-74  
Fax : 2894075

**F-10 Markaz Branch**

4-D, Urfi Centre, Markaz F-10  
Phone : (051) 2809705-08  
Fax : 2809719

**I-8 Markaz Branch**

Plot No. 34, I-8 Markaz  
Phone : (051) 4862563-6  
Fax : 4862567

**G-9 Markaz, Islamabad**

G-9 Markaz, 39 Paragon Plaza  
Phone : (051) 2253002-3  
Fax: 2854932

**F-8 Markaz, Islamabad**

Shop No. 2 & 3, Al-Babar Centre,  
F-8 Markaz, Islamabad  
Phone: (051) 2818044-6, 2854615  
Fax: 2260270

**Grain Market Branch**

Shop # 40-41, Fruit Market, I-11/4  
Phone : (051) 4438823-5  
Fax : 4438828

**Bhara Kahu Branch**

Main Muree Road, Bhara Kahu  
Phone : (051) 2233635, 2233637-9  
Fax : 2233636

**G-11 Markaz Branch**

Sardar Arcade, G-11 Markaz  
Phone : (051) 2830259, 2830260  
Fax : (051) 2830264

**Tarnol Branch**

Al-Noor Plaza, GT Road, Tarnol,  
Tehsil & District Islamabad  
Phone : (051) 2226621-23  
Fax : (051) 2226626

**COMSATS Institute of Information  
Technology (CIIT) Branch**

Chak Shahzad, Park Road, Islamabad  
Phone: 051-4365103-4

**E-11, Islamabad**

Plot NO.4, Multi Professionals Cooperative  
Housing Society, E-II/3, Islamabad  
Phone : 051-2228942  
Fax : 051-2228976

**G-7, Islamabad**

Marina Heights, Plot No. 109E, G-7, Main  
Jinnah Avenue, Blue Area, Islamabad  
Phone : 051-2806426-9  
Fax : 051-2806425

**PWD, Islamabad**

Plot No. 14-A & 14-B, Main PWD Road,  
PWD Employees Housing Society, Islamabad  
Phone : 051-5170702, 5170701  
Fax : 051-5170703

**RAWALPINDI****The Mall Branch**

8, The Mall, Saddar  
Phone : (051) 5700038-40  
Fax : 5700042, 5700029

**Satellite Town Branch**

B/20, North Star Plaza, Satellite  
Town, Murree Road.  
Phone : (051) 4424080-6  
Fax : 4424087

**Jinnah Road Branch**

A-351, Jinnah Road (Old City Saddar Road).  
Phone : (051) 5775325-8 Fax : 5775324

**Rawat**

Ground Floor, Riaz Shah Bukhari Plaza, Main  
G. T Road Rawat, Tehsil & Distt. Islamabad  
Phone : (0514) 611906  
Fax : (0514) 611903

**Lalazar Branch**

Tulsa Road, Lalazar  
Phone : (051) 5524904-5  
Fax : 5527814

**Chaklala Branch**

59, Shah Plaza, Commercial Area,  
Chaklala Scheme III  
Phone : (051) 5766003-4  
Fax : 5766005

**College Road Branch**

E/20-26, College Road  
Phone : 051- 5762008, 5762010  
Fax : 5762007

**Peshawar Road Branch**

Plot No. 400/2, Gammon House,  
Peshawar Road, Rawalpindi  
Phone : (051) 5468401-2  
Fax : 5468403

**Airport Road**

7-Fazal Town, Airport Link Road, Rawalpindi  
Phone: (051) 5706022-23  
Fax: 5781483

**Khanna Branch**

Adil Tahir Plaza, Service Road,  
Al-Noor Colony, Sector 3  
Phone: (051) 4479290-3,  
Fax: (051) 4479295

**Chowk Sadiqabad Branch**

Shop # 2-6, Abassi Tower, Muslim Town  
Phone : (051) 4423078-81  
Fax : 4480226

**Kahuta Branch**

Tehseen Plaza, PAF Road  
Phone : (051) 3313625-29  
Fax : 3313630

**Adamjee Road Branch**

Adamjee Road, Saddar, Rawalpindi Cantt.  
Phone : (051) 5563728  
Fax : 5563730

**Tench Bhatta Branch**

Plot # 396/C, Main Bazar,  
Tench Bhatta, Rawalpindi Cantt.  
Phone : (051) 5520475  
Fax : 5520466

**Adyala Road Branch**

Main Adyala Road, Rawalpindi  
Phone : 051-5570078-79  
Fax : 051-5570080

**Baghsardaran Branch**

12 Ghazni Colony, Bagh Sardaran, Rawalpindi  
Phone : 051-5778592-93  
Fax : 051-5778594

**Bohar Bazar**

C 211-215, Bohar Bazar, Rawalpindi  
Phone : 05811-451914, 05811-451910  
Fax : 05811-451926

**Faizabad Branch**

Shakeel Plaza, Faizabad, Rawalpindi  
Phone : 051-4575846-47  
Fax : 051-4575849

**Saidpur Road, Rawalpindi**

Plot No. 378, Opposite Makkah Cloth,  
Saidpur Road, Rawalpindi  
Phone : 051-4418646-48  
Fax: 051-4418649

**Naz Cinema Murree Road, Rawalpindi**

Shop No. 13, Gul-Noor Market,  
Naz Cinema, Murree Road, Rawalpindi  
Phone : 051-4421682-85  
Fax: 051-4421680

**Bahria Town Phase IV**

Plot No. 95, Main Civic Center, Bahria  
Town, Phase IV, Rawalpindi  
Phone : 051-5732408, 051-5732409  
Fax : 051-5732410

**FATEH JANG**

Rawalpindi Road, Fateh Jang,  
Phone : (0572)-210837-38  
Fax : 210839

**TAXILA**

**Kohistan Complex, G. T. Road**  
Phone : (0514) 534012-15  
Fax : 535015

**Mohra Chowk**

Mouza Lab Thatoo, Mohra Chowk, Hazara  
Road, Tehsil Taxila, Distt. Rawalpindi  
Phone : 0514-590019, 590021-22  
Fax : 0514-590020

**WAH CANTT**

4-1/100, Officers Colony, The Mall.  
Phone : (0514) 539425-28  
Fax : (0514) 511980

**FAISALABAD****Main Branch**

Ground Floor, State Life Building,  
Liaqat Road.  
Phone : (041) 2617436-9  
Fax : (041) 2617432, 2640834

**Peoples Colony Branch**

17-A/2, Sir Fazal Hussain Road, Opp. Radio  
Station, Peoples Colony No. 1, Faisalabad  
Phone : (041) 8722636-39  
Fax : 8722184



**Susan Road Branch**  
P-98/22, Main Susan Road, Madina Town  
Phone : (041) 8556673-75  
Fax : 8556679

**Rail Bazar Branch**  
Property No. P-81, Rail Bazar  
Phone : (041) 2540801-2  
Fax : 2540803

**Yarn Market Branch**  
P-78, Street No. 3  
Yarn Market, Montgomery Bazar  
Phone : (041) 2605806-7  
Fax : 2621487

**Minerva Road Branch**  
P-64-B, Menerva Road  
Phone : (041) 2540763- 5  
Fax : 2540759

**Sheikhupura Road, Faisalabad**  
P - 352-A, Gulistan Colony II,  
Millat Chowk, Sheikhupura Road, Faisalabad  
Phone : 041-8582141- 2  
Fax : 041-8582147

**Babar Chowk Branch**  
641-A, Peoples Colony Extension,  
Babar Chowk  
Phone : (041)- 8557421-22  
Fax : 8557424

**Khurrianwala Branch**  
Main Bazar, Jhumra Road  
Phone : (041) 4361080-81  
Fax : 4361082

**Samanabad Branch**  
P-9, Main Road, Samanabad, Faisalabad  
Phone (041) 2561502-03  
Fax : 2561504

**Samundri Branch**  
P-35/36, Grain Market,  
Gojra Road, Samundri  
Phone : (041) 3424356-7  
Fax : (041) 3424355

**Sabzi Mandi Branch**  
New Fruit & Vegetable Market,  
Chak No. 245-RB, Near Sidhar Bypass,  
Tehsil Sadar, Faisalabad  
Phone : (041) 2518823-4  
Fax : (041) 2518825

**Bhowana Bazar**  
P-141, Main Gole Bhowana Bazar, Faisalabad.  
Phone : (041) 2627357  
Fax : (041) 2540706

**Factory Area**  
Property NO.3, Main Road, Factor,v  
Area, Faisalabad  
Phone : 041-2603523  
Fax : 041-2603525

**Karkhana Bazar**  
P-120, Karkhana Bazar, Faisalabad  
Phone : 041-2602613-14  
Fax : 041-2602615

**Ghulam Muhammadabad, Faisalabad**  
19B, Saddar Bazar, Ghulam  
Muhammadabad, Faisalabad  
Phone : 041-2694622  
Fax : 041-2694624

#### **PESHAWAR**

**Peshawar Main Branch**  
6-B, Islamia Road Peshawar Cantt  
Phone : (091) 5287051-7  
Fax : 5287058

**Peshawar City Branch**  
Shoba Chowk, Park Inn Hotel Building,  
Khyber Bazar, Peshawar City.  
Phone : (091) 2590023-26  
Fax : 2551380

**Hayatabad Karkhano**  
Shop No. B-29 & 30, J.B. Plaza,  
Karkhano Market, Hayatabad, Jamrud Road,  
Phone : (091) 5822902-7  
Fax : 5822908

**G.T. Road Branch**  
1045-1046, Hashtnagri & Industries  
Opp: Sarhad Chamber of Commerce, G.T. Road  
Phone : 091-2593002-6  
Fax : 2593001

**Peepal Mandi Branch**  
Ashraf China Trade Center Peepal  
Mandi, Peshawar  
Phone : (091) 2564911-4  
Fax : (091)-2564910

**Jamrud Road, Peshawar**  
Phase III Chowk, Jamrud Road  
Phone : (091) 5710753-7  
Fax : 5710758

**Bakhshi Pul Branch**  
Bakhshi Pul Charsada Road,  
Tehsil & District Peshawar  
Phone : (091) 2582304-6  
Fax : 2582307

**University Road, Peshawar**  
Ground Floor, Bangash Plaza,  
University Road, Peshawar  
Phone : 091-5843708-09  
Fax: 091-5843710

**Temargarha**  
Balambat Road, Main Bazar,  
Temargarha, Lower Dir  
Phone : 0945-825344 Fax: 0945-825346

**Dalazak Road**  
Plot No.S, Opposite Parda Bagh,  
Dalazak Road, Peshawar  
Phone : 091-5244583  
Fax : 091-5244582

### ATTOCK

**Opposite Session Chowk, Attock Cantt.**  
Phone : (057) 2701557-58  
Fax : (057) 2700248

### Waisa

Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa, Tehsil Hazro, District Attock  
Phone : (0572) 662413-15-16  
Fax : (0572) 662417

### Qutba, District Attock

Alfalah Centre, Main G.T. Road, Qutba, Kamra, Tehsil, Hazro, District Attock  
Phone : (057) 2640794-95  
Fax : (057) 2640796

### GHOURGHUSHTI

Timber Market, Main Mandi Road, Ghourghushti, Tehsil Hazro  
Phone : (057) 2872918-19  
Fax : 2872916

### KAMRA

Attock Road, Kamra  
Phone : (057)-9317423-25  
Fax : 9317420

### HANGU

Saif-ur-Rehman Market, Opp: DCO Bungalow, Kohat Road, Main Bazar  
Phone : (0925) 624641, 621008  
Fax : 624644

### MULTAN

#### Abdali Road Branch

62-A, Abdali Road, Multan Cantt.  
Phone : (061) 4546792-6  
Fax : 4781506

#### Vehari Road Branch

618/B, Vehari Road, Near Grain Market  
Phone : (061) 6244492-95  
Fax : 6244496

#### Hussain Agahi Branch

Hussain Agahi Road  
Phone : (061) 4577242, 457725  
Fax : 4577232

#### Chowk Shaheedan Branch

Akbar Road, Chowk Shaheedan  
Phone : (061) 4588611, 4588807  
Fax : 4579024

#### Shahrukn-e-Alam Branch

230-A & 251-A, Main Road, Shahrukn-e-Alam  
Phone : (061)-6784201-2  
Fax : 6784205

### Bosan Road Branch

262-B, Gulgasht Colony, Bosan Road  
Phone : (061) 6210364-5  
Fax : 6210363

### Lodhran Branch

27-2, Ward # 6, Main Multan Road  
Phone : (0608) 361700-363001-2  
Fax : 363005

### Quaid-e-Azam Road Branch

Plot No. 1009/l, Quaid-e-Azam Road, Multan Cantt.  
Phone : 061-4504281-4  
Fax : 061-4504289-90

### Garden Town

Plot No. 95-XXV, Main Sher Shah Road, Garden Town, Multan  
Phone : 061-6536174-75  
Fax : 061-6536173

### SIALKOT

#### 40/A, Paris Road.

Phone : (052) 4591741, 4591442  
Fax : 4591742, 4593210

#### Sambrial Branch

G.T. Road, Sambrial, District Sialkot  
Phone : (052) 6522801-2  
Fax : 6522803

#### Shahabpura Branch

Malik Plaza, Shahabpura Road, Sialkot  
Phone : 052-3242671-79  
Fax : 052-3242680

#### Kashmir Road

Plot No. 417, Main Kashmir Road, Near Gulistan Cinema, Kotli Behram, Sialkot  
Phone : 052-4296103, 052-4296106-109  
Fax : 052-4296105

### RAHIM YAR KHAN

#### 12-A, Model Town, Shahi Road.

Phone : (068) 5879880-1, 5885970  
Fax : 5879882

### GUJRANWALA

Opposite Iqbal High School, G.T. Road, Gujranwala

Phone : (055) 3859931-3, 3847031-33  
Fax : 3856471, 3255295

#### Satellite Town Branch

40-A Satellite Town  
Phone : (055) 3730396-99 Fax : 3251423

#### Rail Bazar

Empress Building, 39- Circular Road, Near Daal/Rail Bazar, Gujranwala  
Phone : 055-4231760, 055-4232914,  
055-4232915  
Fax : 055-4231780



**Sheikhupura Road**

Plot Nos. 11, 12, 13, Revenue Estate of Mian  
Sansi, Sheikhupura Road, Gujranwala  
Phone : 055-4254630, 4254640  
Fax : 055-4233470

**SAHIWAL**

183-Sarwar Shaheed Road.  
Phone : (040) 4467691-95  
Fax : 4467696

**Farid Town Branch**

Property No. 386-H, Farid Town, Sahiwal.  
Phone : (040) 4553580-83  
Fax : (040) 4553584

**SARGODHA**

**91-C/2 University Road, Sargodha**  
Phone : (048) 3724138-9 Fax : 3724193

**Satellite Town Branch**

302-A, Satellite Town, Sargodha  
Phone : 048-3226647  
Fax : 048-3226648

**Eid Gah Road**

Block # 19, Eid Gah Road, Sargodha  
Phone : 048-3710270-71  
Fax : 048-3710272

**CHAK NO. 111 SB**

Pull III, Main Faisalabad Road,  
District Sargodha  
Phone : (048) 3791158, 3792066  
Fax : 3791169

**GUJRAT**

G.T.S. Chowk, G.T. Road, Gujrat  
Phone : (053) 3530069-3530219  
Fax : 3530319

**Kutchery Bazar Branch**

Kutchery Road, Opp. Sabzi Market, Gujrat  
Phone : 053-3517995-98  
Fax : 053-3517999

**East Circular Road**

B-13/1395 & 1409, East Circular  
Road, Gujrat  
Phone : 053-3515267-68  
Fax : 053-3515269

**MARDAN**

Plot No. 11, Survey No. 128,  
The Mall, Mardan Cantt.  
Phone : (0937) 873631-3  
Fax : 873733

**BAHAWALPUR**

Opposite BVH, Circular Road.  
Phone : (062) 2889922-5  
Fax : 2889874

**CHINIOT**

1-A, Shahrah-e-Quaid-e-Azam  
Phone : (047) 6337704-5  
Fax : 6337706

**DASKA**

Al- Adeel Plaza, Gujranwala Road  
Phone : (052) 6616834-35  
Fax : 6619650

**HAFIZABAD**

Sagar Road, Hafizabad  
Phone : (0547) 540801-3, 540808  
Fax : 540804

**Jalalpur Bhattian Branch**

Mouza Jalalpur Bhattian, Tehsil Pindi  
Bhattian, District, Hafizabad  
Phone : (0547) 501275-6  
Fax : 501282

**CHICHAWATNI**

1-Railway Road, Rai House,  
Chichawatni District Sahiwal  
Phone : (0405) 487802-6  
Fax : 487807

**ARIFWALA**

47/D, Zain Palace, Qaboola Road  
Phone : (0457) 835711-12-13  
Fax : 835717

**PAKPATTAN**

159 - Main College Road  
Phone : (0457) 376020-27  
Fax : 376024

**DERA GHAZI KHAN**

Jampur Road, Dera Ghazi Khan  
Phone : (064) 2468201-6  
Fax : 2468104

**MINGORA, SWAT**

Khasra No.95, Makan Bagh,  
Saidu Sharif Road, Opposite PTCL Office.  
Phone : (0946) 726745-6, 726740-4  
Fax : 726747

**JHELUM**

Bunglow No.67, Kazam Kamal Road.  
Phone : (0544) 610162, 610172, 610182  
Fax : 610050

**MIAN CHANNU**

Ghazi Morr, G.T. Road.  
Phone : (065) 2665301-3  
Fax : 2665484

**SHEIKHUPURA**

Main Lahore-Sargodha Road.  
Phone : (056) 3614977-9  
Fax : 3787974, 3614976

**DERA ISMAIL KHAN**

Plot # 3666-B, Kashmir Chowk,  
North Circular Road,  
Phone : (0966) 720609, 720610  
Fax : 720607

**Tank Adda**

Kohinoor Super Shopping Centre, Block-K,  
Circular Road, Dera Ismail Khan  
Phone : 0966-720917

**OKARA**

Plot No. 25-28, M. A. Jinnah Road  
Phone : (0442) 550419-22  
Fax : 550423

**ABBOTTABAD**

191, Supply Bazar, Main Mansehra Road.  
Phone : (0992) 344723-6  
Fax : 344728

**Abbottabad City**

Shop No. C-15, Cantt Bazar,  
Opposite GPO, Abbottabad  
Phone : 0992-337161-3  
Fax: 0992-337166

**JHANG**

9-D, Yousuf Shah Road, Jhang Saddar.  
Phone : (047) 7624701-3  
Fax : 7624704

**Mouza Shumali Shorkot Branch**

Main Jhang Multan Road, Shorkot,  
District Jhang.  
Phone : (047) 5312018  
Fax : (047) 5312016

**TOBA TEK SINGH**

105-Farooq Road, Mohallah Jamia Masjid.  
Phone : (0462) 517838-9  
Fax : 517841

**BUREWALA**

95-C, Al-Aziz Market, College Road.  
Phone : (067) 3771901-4  
Fax : 3771905

**KOHAT**

Bannur Road, Kohat Cantt.  
Phone : (0922) 522791-93-96  
Fax : 522797

**Main Bazar Branch**

T-40 & T-41, Muslim Plaza, Main  
Bazar, Kohat  
Phone : 0922-522007-08  
Fax : 0922-522009

**SADIQABAD**

28-29 D, Allama Iqbal Road.  
Phone : (068) 5802501-3  
Fax : 5802704

**MANDI BAHAUDDIN**

Kutchery Road, Mandi Bahauddin  
Phone : (0546) 520921-23  
Fax : 507886

**LALA MUSA**

G.T. Road, Near Ghala Mandi  
Phone : (053) 7518368, 7518370, 7518780  
Fax : 7518070

**AHMEDPUR EAST BRANCH**

Kutchery Road, Near MEPCO Office  
Phone : (062) 2275504-6  
Fax : 2275503

**DAHARKI**

Zafar Bazar, Daharki  
Phone : (0723) 642868 643549, 641217  
Fax : 644040

**GHOTKI**

1-13, Station Road  
Phone : (0723) 680112-14  
Fax : 680118

**HAROONABAD**

15-C/16-C, Ghalla Mandi  
Phone : (063) 2256401-4  
Fax : 2256458

**HASILPUR**

17-D, Baldia Road, Hasilpur  
Phone : (062) 2448078, 2448075  
Fax : 2441071

**KHARIAN**

1, Rizwan Plaza, Main G.T. Road  
Phone : (053) 7536241-42  
Fax : 7536245



#### GILGIT

Shahrah-e-Quaid-e-Azam,  
Near Radio Station, Jutial, Gilgit  
Phone : (05811) 51904-07  
Fax : 51903

**NLI Market, Gilgit**  
Ghulam Haider Block, NLI Market, Gilgit  
Phone : 05811-451914, 05811-451910  
Fax : 05811-451926

#### CHAKWAL

City Trade Centre, Tehsil Chowk,  
Rawalpindi Raod  
Phone : (0543) 555206-210  
Fax : 555220

#### BHALWAL

451, Liaqat Shaheed Road, Bhalwal  
Phone : (048) 6644863 - 6644364  
Fax : 6642647

#### KASUR

Shop No. 8-12, Adjacent to Mazar  
Hazrat Baba Bulley Shah, Rail Road  
Phone : (0492) 765218-9  
Fax : 770890

#### Pattoki Branch

Allama Iqbal Road, District Kasur  
Phone : (049) 4421071-3  
Fax : 4421075

#### MANSEHRA

Punjab Chowk, Shahrah-e-Resham  
Phone : (0997) 303591, 303592  
Fax : 300567

#### Oghi Branch

Main Bazar, District Mansehra  
Phone: (0997) 321949  
Fax: (0997) 321357

#### BANNU

Gowshala Road, Fatima Khel  
Phone : (0928) 614634-36  
Fax : 614099

#### CHITRAL

D.C. Office Road,  
Opposite Mountain Inn Hotel,  
Attalique Bazar  
Phone : (0943) 414396, 414367  
Fax : 412988

#### HAZRO

273-M, Main Hattian Road  
Phone : (057) 2313771-2  
Fax : 2313773

#### KOTLA

Bhimber Road, Kotla Arab Ali Khan,  
Tehsil Kharian, Distt. Gujrat  
Phone : (0537) 586892, 586915, 586435  
Fax : 586337

#### MIRPUR, AZAD JAMMU & KASHMIR

114, Sector F-1, Kotli Road, Mirpur,  
Azad Jammu & Kashmir  
Phone : (05827) 436834-7  
Fax : 436838

#### KALLAR SYEDAN

Ghousia Shopping Centre, Choa Road,  
Kallar Syedan  
Phone : (051) 3572106, 3570763  
Fax : 3570227

#### GUJAR KHAN

58-D & 59-C, Akbar Kiani Shopping Mall,  
G.T. Road, Gujar Khan  
Phone : 051- 3515704-707  
Fax : 051- 3515703

#### GOJRA

P -85, Block III, Bohar Wali Gali, Gojra  
Phone : 046-3517675-7  
Fax : 046- 3517878

#### Gojra District Mandi Bahauddin

Gojra, Tehsil Malakwal, District  
Mandi Bahauddin  
Phone : 0546-588620-21  
Fax : 0546-588622

#### MURIDKE

G.T. Road, Muridke  
Phone : (042) 7983173-75  
Fax : (042) 7983172

#### JARANWALA

P -813, Street No. 3,  
Nia Bazar, Jaranwala  
Phone : (041) 4319003-4  
Fax : (041) 4319005

#### Husein Sugar Mills

Husein Sugar Mills Ltd., Lahore  
Road, Jaranwala  
Phone : 041-4312033  
Fax : 041-4312034

#### BAHAWALNAGAR

Shop # 6, Ghallah Mandi, Bahawalnagar  
(063) 2272005-7 (063) 2277437

#### MUZAFFARGARH

Mauza Taliri, Multan Road,  
Distt. Muzaffargarh  
(0662) 428920-23 (0662) 428931

#### KHANPUR

Kutchery Road, Model Town, Khanpur  
(068)5577502- 3, 5577617, 5577627  
(068) 5577805

#### HARIPUR

Main Shahrah-e-Hazara, G.T. Road, Haripur  
Phone : (0995) 627451-2  
Fax : (0995) 627831

#### Haripur City

Ground Floor, Hamza Plaza  
Main Bazar, Near  
Old Committee Chowk, Haripur City  
Phone : 0995-614314-6  
Fax : 0995-614317

#### DINGA

Thana Road, Dinga, Distt. Gujrat  
Phone : (053) 7404844-46  
Fax : (053) 7404840

#### WAZIRABAD

Sialkot Road, Wazirabad, Distt. Gujranwala  
Phone : (055) 6609460,  
6609470, 6609480  
Fax : (055) 6609450

#### JAUHARABAD

Plot # 2, Block # 2, Jauharabad,  
District Khushab  
Phone: (0454) 723760  
Fax: (0454) 723758

#### Mandi Quaidabad Branch

Plot # 156/1, Block-D,  
Railway Road, District Khushab  
Phone : (0454) 880056-58  
Fax : 880057

#### MANDI FAIZABAD

Main Jaranwala Road, Mandi Faizabad  
Phone: (056) 2881032, 2201600  
Fax: (056) 2882086

#### Nankana Sahib Branch

53-Grain Market  
Phone : (056) 2877574-5  
Fax : 2877577

#### MIANWALI

Watta Khel Chowk, Sargodha  
Road, Mianwali  
Phone : (0459) 237794-6,  
Fax : 237791

#### BHERA

Property No. 12/302, Mohalla Ali Bhutta  
Phone : (048) 6692162-3,  
Fax : 6692161

#### TALAGANG

Taqi Plaza,  
Chakwal Road, Talagang  
Phone : (0543) 410791-4  
Fax : (0543) 411030

#### MURREE

Sharjah Center, Mall Road,  
Phone : (051)-3413210-2 Fax : 3413149

#### DINA

Mahfooz Plaza, G T Road, District Jhelum  
Phone : (0544)-632723-4  
Fax : 632557

#### KHANEWAL

Cinema Road, Chak # 89-10/R,  
District Khanewal  
Phone : (065) 2555701-4, Fax : 2555710

#### JINNAH COLONY, JAHANIA

Main By Pass Road,  
Tehsil Jahania, District Khanewal  
Phone (065) 2211901-4  
Fax : 2211906

#### PIR MAHAL

Mohallah Kasurabad,  
Rajana Road, Pir Mahal  
Phone : (046)-3366430-31 & 3366381  
Fax : 3366382

#### DEPALPUR

Kutchery Road, Depalpur  
Phone : (044)-4542223-25 Fax : 4542220

#### NAROWAL

496/A, Circular Road  
Phone : (0542) 413300-9 Fax : 413310

#### LORALAI

1062-1063, Zhob Road  
Phone : (0824) 660852-5 Fax : 660851

#### BHAKKAR

Plot # 458, Dagar Gharbi, Jhang Road  
Phone : (0453) 516068-70 Fax : 516071

#### SKARDU

Hussaini Chowk  
Phone : (05831) 54700-703 Fax : 54704



#### **TURBAT**

Main Road, Turbat  
Phone : (0852) 411556-58 Fax : 411417

#### **BATTAGRAM**

Opposite D.H.Q. Hospital,  
Shahrah-e- Resham  
Phone : (0997) 310222 Fax : 310377

#### **CHISHTIAN**

29-B, Ghallah Mandi, Chishtian,  
District Bahawalnagar  
Phone : 063-2509145-6  
Fax : 063-2509455

#### **SHAKARGARH**

Ayub Market, Railway Road,  
Shakargarh, District Norwal  
Phone : 0542-453001-09  
Fax : 0542-453010

#### **CHENAB NAGAR - RABWAH**

P-4, Block 14, Gole Bazar,  
Chenab Nagar, Rabwah, District Chiniot  
Phone : 047-6214470-1  
Fax : 047-6214475

#### **HAVELIAN**

Tanoli Plaza, Ameer Muawya  
Chowk, Havelian  
Bazar, Havelian, District Abbottabad  
Phone : 0992-812006-8  
Fax : 0992-812009

#### **KAMOKE**

G.T. Road, Kamoke, District Gujranwala  
Phone : 055-6815791-2 055-6815796  
Fax : 055-6815790

#### **KOTLI, AJ&K**

Aashiq Hussain Plaza, Ground Floor,  
Bank Road,  
Kotli, Azad Jammu & Kashmir  
Phone : (05826) 448393-94  
Fax : (05826) 448395

#### **PISHIN**

Bund Road, Pishin  
Phone : 0826-420744-5  
Fax : 0826-420748

#### **SWABI**

Swabi Bazar, Mardan Swabi Road,  
Maneri Payan, Swabi  
Phone : 0938-223811-3 Fax : 0938-223814

#### **CHOA SAIDAN SHAH**

Rab Nawaz House, Chakwal Road,  
Choa Saidan Shah, District Chakwal  
Phone : 0543-580862-64  
Fax : 0543-580865

#### **PHALIA**

Hailan Road, Phalia, Tehsil Phalia,  
District Mandi Bahauddin  
Phone: 0546-566051 Fax: 0546-566054

#### **CHARSADDA**

Tangi Charsadda Road, Opposite Ghafoor  
Market, Charsadda Bazar, Charsadda  
Phone: 091-6510013-14, 6511007  
Fax: 091-6512002

#### **CHILLAS**

DC Chowk, Chillas, District Diaper  
Giligt-Baltistan  
Phone: 05812-450475-76  
Fax: 05812-450477

#### **JAMPUR**

Opposite TMO Office, Rajanpur Road,  
Jampur, District Rajanpur  
Phone: 0604-567136-38 Fax: 0604-567135

#### **LAYYAH**

Chubara Road, Near Layyah Minor, Layyah  
Phone: 0606-413525-27  
Fax: 0606-410010

#### **MUZAFFARABAD**

Tanga Stand, Muzaffarabad, AJK  
Phone: 05822-920982-4  
Fax: 05822-920985

#### **NOWSHERA**

Taj Building, G.T. Road, Nowshera  
Phone: 0923-611697 Fax: 0923-611425

#### **QABOOLA**

Rana Ghulam Qadir Market, Main Bazar,  
Qaboola, Tehsil Arifwala, District Pakpattan  
Phone: 0457-851130-32 Fax: 0457-851129

#### **RAWAT**

Ground Floor, Riaz Shah Bukhari Plaza,  
Main G. T Road Rawat, Tehsil &  
Distt. Islamabad  
Phone: 0514-611906 Fax: 0514-611903

#### **RENALA KHURD**

Plot No. 8, Welcome Road,  
Renala Khurd, District Okara  
Phone: 044-2636340, 2636350  
Fax: 044-2636360

#### **SIBI**

M.A. Jinnah Road, Sibi  
Phone: 0833-500206, 500208  
Fax: 0833-500209

#### WAISA

Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa, Tehsil Hazro, District Attock  
Phone: 0572-662413-15-16  
Fax: 0572-662417

#### YAZMAN

Chak No. 56-DB, Main Bahawalpur Road, Yazman, District Bahawalpur  
Phone: 062-2703021-22 Fax: 062-2703024

#### BATKHELA

Main Bazar, Batkhela, Malakand  
Phone : 0932-412403  
Fax : 0932-412404

#### GAGGO MANDI

Opposite Grain Market, Sheikh Fazal Road, Gaggo Mandi  
Phone : 067-3501313-7  
Fax : 067-3501318

#### GHAZI

Tarbela Road, Mouza Ghazi, Ghazi, District Haripur  
Phone : 0995-660945-49  
Fax : 0995-660950

#### HAAVELI LAKHA

Property # 95, Pakpattan Road, Haveli Lakha, Tehsil Depalpur, District Okara  
Phone : 044-4775805-7  
Fax : 044-4775808

#### Hunza Nagar

SM Karim Market, Ali Abad, District Hunza Nagar  
Phone : 05813-455528-29  
Fax : 05813-455530

#### KANDHKOT

Survey No. 176-2, shahi Bazar, Main Road, Kandhkot  
Phone : 0722-573177-78  
Fax : 0722-573179

#### MIRPUR MATHELO

Plot # C, Sindhu Green City, Near Clock Tower, G,T, Road, Mirpur Mathelo  
Phone : 0723-652041-43  
Fax : 0723-652044

#### MORO

1740, Ward 13, Main Road, Moro  
Phone : 0242-410511-16  
Fax : 0242-410516

#### RAJANPUR

Katchery Road, Near DHQ Hospital, Rajanpur  
Phone : 0604-688018-20  
Fax : 0604-688017

#### SHINKIARI

Main Shinkiar Bazar, Sharah-e-Rashim, Shinkiar, District Manshera  
Phone : 0997-532161-3  
Fax : 0997-532164

#### ISLAMIC BANKING BRANCHES

**Uni-Tower, Karachi**  
213 - Uni-Towers, I.I.Chundrigar Road.  
Phone : (021) 32472295-8 Fax : 32472141

**Shahrah-e-Faisal, Karachi**  
Ground Floor, Fortune Center, Shahrah-e-Faisal.  
Phone : (021) 34315271-4 Fax : 34313581

**Jodia Bazar**  
Plot No. 112, Durya Lal Street, Jodia Bazar, Karachi  
Phone : (021) 32446542 - 5  
Fax : (021) 32430492

**Gulistan-e-Jauhar**  
Pakistan Tulip Valley Plot No. SB-1, Block # 1, Gulistan-e-Jouhar  
Phone : (021) 34661355-7  
Fax : (021) 34661359

**Korangi Industrial Area**  
Shop No. 1, Plot # 27/28, Sector-16 Korangi Industrial Area, Karachi  
Phone : (021) 35061661-4  
Fax : (021) 35067031

**Gulshan-e-Iqbal**  
Plot # 40-B, Block#13-A, KDA Scheme No. 24, Gulshan-e-Iqbal, Karachi  
Phone : (021) 34144650- 52  
Fax : (021) 34144653

**North Nazimabad, Karachi**  
D-3, Block A, North Nazimabad  
Phone : (021) 36633133 & 36633177  
Fax : 36633135

**DHA Branch, Karachi**  
23-C, Main Khayabane-e-Ittehad, Phase II Extension, DHA, Karachi  
Phone : (021) 35313873-80  
Fax : 35313872

**Dhorajee, Karachi**  
Plot # 35/127 Block 7 & 8  
C.P. Berar Cooperative Housing Society  
Phone : (021) 34860321-2  
Fax : 34860320



**Port Qasim, Karachi**  
Plot # W-2/1/1, to W-2/1/3,  
North Western Industrial Town  
Phone : (021) 34750439,  
34154118, 34750445  
Fax : 34750438

**F.B. Area, Karachi**  
Ground Floor, Shamim Apartments,  
Block 10  
Phone : (021) 36362194, 36362197  
Fax : 36362226

**SITE II, Karachi**  
Plot # B-24/A, SITE II (Super  
Highway Phase I)  
Phone : (021) 36881246-7  
Fax : 36881249

**Orangi Town, Karachi**  
Plot # LS32, 33 & 43, Sector 11,  
Near Round About # 5, Orangi  
Town, Karachi  
Phone : (021) 36662271-72  
Fax : 36662264

**North Karachi**  
Shop # 3-11 Sarah View Phase II Sector  
11-B, North Karachi, Karachi  
Phone : (021) 36964648-49  
Fax : 36964739

**Nazimabad Branch**  
Ground Floor, Plot # 25, Row # 1, Sub  
Block A, Block #1, Nazimabad, Karachi  
Phone: 021-36727802  
Fax: 021-36619538

**Saddar Branch**  
Plot # 292 & 266, Fort Mansion, Artillery  
Maidan Quarters, Regal Chowk,  
Saddar, Karachi  
Phone: 021-35639081  
Fax: 021-35639086

**Clifton - Karachi**  
Plot # D-69 Block 7, KDA Scheme  
No.5 Kehkashan Clifton, Khi.  
Phone : (021) 35869271  
Fax : 021-35869270

**Shershah Branch**  
D-175, Modern Godown, Shershah,  
SITE, Karachi  
Phone : 021-32588312  
Fax : 021-32588314

**Allama Iqbal Road, Karachi**  
Ayesha Pride, Plot No. 76-S, Allama Iqbal  
Road, Block-2, P.E.C.H.5. Karachi  
Phone : 021-34300743  
Fax : 021-34300745

**Bahadurabad, Karachi**  
Plot No. 7, Block 3, Main Bahadurabad  
Chowranghi, Karachi Cooperative  
Housing Society, Karachi  
Phone : 021-34923914  
Fax : 021-34923915

**Bokhari Commercial, Karachi**  
Plot No. 36-C, Bokhari Commercial  
Lane-13, Phase VI, DHA, Karachi  
Phone : 021-35250404-6  
Fax : 021-35250403

**DHA Phase II, Karachi**  
Plot No. 3C & 4C, Commercial Area- A,  
DHA Phase -II Karachi  
Phone : 021-35881944-7  
Fax : 021-35881943

**Gulshan Chowranghi, Karachi**  
Plot No. C-15/1, block -3, Gulshan-e-Iqbal,  
Karachi  
Phone : 021-34994794-6  
Fax : 021-34994775

**Hill Park, Karachi**  
Plot No. 68/Z, Zonal Commercial Area,  
Jinnah Co-operative Housing Society,  
Block 7-8, Karachi  
Phone : 021-34300571, 34300573-74  
Fax : 021-34300575

**Paper Market, Karachi**  
Shop No. 14-17, Plot No. S.R.9/15, Taj Mahal,  
Serai Quarters, Paper Market, Karachi  
Phone : 021-32600743  
Fax : 021-32600745

**Shadab, Karachi**  
Plot No. BS-7, Block 12, KDA Sceme No. 16,  
F.B. Area, Karachi  
Phone : 021-36360517  
Fax : 021-36360519

**Zamzama DHA Phase V, Karachi**  
19-E/II, 2nd Zamzama Commercial Lane  
Phase V, DHA Karachi  
Phone : 021-35878051-4  
Fax : 021-35878055

**Main Branch, Lahore**  
66-Main Boulevard, Gulberg.  
Phone : (042) 35781841-55  
Fax : 35781875, 35781856

**McLeod Road, Lahore**  
Abid Plaza, 13, McLeod Road.  
Phone : (042) 37211631-5 Fax : 37211640

**New Garden Town, Lahore**  
Awami Complex Block # 1, New Garden Town.  
Phone : (042) 35846374-85 Fax : 35846386

**Y Block, Lahore**  
93-Y, Commercial Area, Phase III,  
Defence Housing Authority.  
Phone : (042) 35746191-5 Fax : 35746190

**Johar Town, Lahore**  
69-R-I, M.A. Johar Town.  
Phone : (042) 35313401-05  
Fax : 35313406

**Zarrar Shaheed Road**  
1500-F, Dubai Chowk, Zarrar Shaheed  
Road, Lahore Cantt., Lahore  
Phone : (042) 36613855-62  
Fax : (042) 36673224

**Gulshan-e-Ravi**  
Block F, Main Road, Gulshan-e-Ravi Lahore  
Phone : (042) 37404811-20  
Fax : (042) 37404821

**Qurtaba Chowk**  
Rehman Chambers, Qurtaba Chowk,  
Mozang Chungi, Lahore  
Phone : (042) 37114612-16  
Fax : (042) 37114618

**Mughalpura Branch**  
Opposite Ialpul, Jehangir Raod, Mughalpura  
Phone: (042) 36524701-09,  
Fax: (042) 36524710

**Multan Road, Lahore**  
Opposite Benz Factory,  
Main Multan Road, Lahore  
Phone : (042) 37490041-5 Fax : 37490046

**Wahdat Road, Lahore**  
14-Main Wahdat Road, Lahore  
Phone (042) 37502811-15, Fax : 37502820

**Chung Branch, Lahore**  
Chung Stop, Main Multan Road,  
Phone : (042) 37499215-19 Fax : 37499220

**Kot Abdul Malik, Lahore**  
Kot Abdul Malik, Main Lahore,  
Sheikhupura Road,  
Phone : (042) 37902536, 37902539  
Fax : 37902540

**Shah Alam, Lahore**  
139-Main Circular Road, Chowk Shah Alam  
Phone (042) 37374081-5 Fax : 37374086

**Azam Cloth Market Branch**  
Property No. F-1185, Karachi Block,  
Near Masjid Farooq-e-Azam,  
Azam Cloth Market, Lahore  
Phone : 042-37662845-8  
Fax : 042-37651672

**College Road Township Branch**  
39- Civic Centre, College Road,  
Township, Lahore  
Phone : 042-35125080  
Fax : 042-35125081

**Daroghawala Branch**  
Plot No.327, G.T. Road, Daroghawala, Lahore.  
Phone : 042-36533491-4  
Fax : 042-36533495

**Kahna Nau Branch**  
23 - Km Ferozepur Road, Kahna  
Nau, Lahore  
Phone : 042-35271601-02  
Fax : 042-35271603

**Misri Shah Branch**  
455-Main Shad Bagh Road, Misri  
Shah Lahore.  
Phone : 042-37612821-5  
Fax : 042-37612826

**DHA Phase VI, Lahore**  
115 -J, Main Boulevard Phase VI,  
DHA Lahore  
Phone : 042-38351491-4  
Fax : 042-38351498

**DHA Main Boulevard, Lahore**  
Property No. E-167, Iqbal Park, Beside Main  
Gate DHA Main Boulevard, DHA  
Lahore Cantt  
Phone : 042-35735302-05  
Fax : 042-35735306

**Model Town Branch**  
7K, Commercial Market Model Town Lahore  
(Relocation Process Underway)

**Ferozpur Road, Lahore**  
387-E, Main Ferozepur Road, Near  
Ghazi Chowk, Lahore  
Phone : 042-35822571-3  
Fax : 042-35822576

**K Block DHA Phase I, Lahore**  
Property No. 15 Block K,  
Phase I DHA, Lahore  
Phone : 042-35892371-76  
Fax : 042-35892377

**Jinnah Avenue, Islamabad**  
78-E, REDCO Plaza, Jinnah Avenue,  
Blue Area.  
Phone : (051) 2879580-3 Fax : 2879589

**G-10 Markaz, Islamabad**  
20-A, Sardar Plaza, G-10 Markaz  
Phone : (0511)-2819101-05 Fax : 2819100

**I-9 Markaz, Islamabad**  
Plot # 3-J, Sector I-9, Markaz Islamabad  
Phone (051) 4858562-64 Fax : 4858560

**Bahria Town Branch**  
Plot No. 9, River View Road, Mini River  
View, Commercial Mall, Phase VII, Bahria  
Town, Islamabad  
Phone : 051-5707131-2  
Fax : 051-5707130

**DHA Phase II, Branch**  
Street No. JBW East, Sector A,  
Plaza One, DHA Phase II, Islamabad  
Phone : 051-4493714 Fax : 051-4493715

**E-II, Branch**  
Plot No. 1 & 2, Main Double Road,  
Federation of Employees Cooperative  
Housing Society,  
Sector E-II, Islamabad  
Phone : 051-2515491



**G-13, Islamabad**

Plot No. 8-A, Bazar # 1, Sector G-13/1,  
Islamabad  
Phone : 051-2306820-21  
Fax : 051-2306823

**Cantt. Rawalpindi**

125-D, Murree Road, Rawalpindi  
Phone : (051) 5795184-88 Fax : 5795189

**Satellite Town, Rawalpindi**

400-B, Block B, Commerical Market,  
Satellite Town  
Phone : (051)4452048-9  
Fax : 4452050

**Khayaban-e-Sir Syed Branch**

Saggoo Centre, Plot No. 5-B, Sector II,  
Site II, Main Double Road, Khayaban-e-Sir  
Syed, Rawalpindi  
Phone : 051-4834630  
Fax : 051-4834629

**Hamilton Road, Rawalpindi**

Shop # AA/730-732, Hamilton Road,  
Rawalpindi  
Phone : 051-5776002-4  
Fax : 051-5776006

**Kalma Chowk, Rawalpindi**

Plot No. 58, Kalma Chowk, Dhamial Road,  
Rawalpindi  
Phone : 051-5684603-05  
Fax : 051-5684519

**Kutchery Bazar Faisalabad**

P - 36, Kutchery Bazar.  
Phone : (041) 2603021-5  
Fax : 2603028

**Canal Road Branch, Faisalabad**

Square # 14, Chak # 204-RB,  
Canal Raod, Faisalabad  
Phone : (041) 8522113-4  
Fax : 8522116

**Satyana Branch, Faisalabad**

597-B, Satyana Road, Faisalabad  
Phone : (041) 8559361-64  
Fax : 8559635

**Medical College Road, Faisalabad**

1-Ramana, Opp: Punjab Medical College,  
Jail Road.  
Phone : (041) 8581602-04  
Fax : 8581582

**Gulberg Road, Branch**

310, Block-A, Gulberg Road,  
Opposite National Hospital, Faisalabad  
Phone : 041-2605645-50  
Fax : 041-2605644

**Jaranwala Road, Faisalabad**

Property No. 636, Main Jaranwala Road,  
Adjacent to National Silk Mills Ltd.  
Faisalabad  
Phone : 041-8559712-14  
Fax : 041-8559821

**Sargodha Road, Faisalabad**

Property No, 387, Main Sargodha Road, Ali  
Town, Opposite Sitara Textile Mills,  
Faisalabad  
Phone : 041-8786271-77  
Fax : 041-8786278

**Jhang Road Faisalabad**

P-251-A Firdous Colony , Near Shadab  
Mor Main Jhang Road, Faisalabad  
Phone : 041-2554502-07 Fax : 2554504

**Sargodha**

Opp. Jamia Masjid Hamid Ali Shah,  
Block-5, Liaquat Road, Sargodha  
Phone : (048) 3726804-7 Fax : 3726808

**Faisal Arcade G.T. Road, Gujranwala**

Phone : (055) 4557301-05 Fax : 4557310

**Model Town, Gujranwala**

Al-Fazzan Plaza, 393-A, Main Market,  
Model Town, Gujranwala  
Phone : 055-3856126-30  
Fax : 055-3856131

**2, Bosan Road, Multan**

262-B, Gulgosht Colony  
Phone : (061) 750941-5 Fax : 750885

**Dera Adda Chowk, Multan**

Plot No. 54, Azmat Wasti Road, Dera  
Adda Chowk, Multan  
Phone : 061-4540060-65  
Fax : 061-4540066

**Jamrud Road, Peshawar**

Phone : (091) 5701385-89  
Fax : 5701392

**Hayatabad, Peshawar**

Ground Floor, Commercial Complex,  
Block 2, Phase V, Hayatabad, Peshawar  
Phone : 091-5828136, 5828138-40  
Fax: 091-5828137

**Gulbahar, Peshawar**

Plot No. 6, Hussainabad Colony, Main  
Gulbahar Road, Peshawar  
Phone : 091-2591523-6  
Fax : 091-2591522

**Sialkot**

Ali Building, Khadim Ali Road, Sialkot  
Phone : (052) 3241302- 5 Fax : 3241306

**Sialkot Cantt**

Property No. 17, Aziz shaheed Road,  
sialkot Cantt.  
Phone : 052-4294173,052-4294175  
Fax : 052-4294176

**Rahim Yar Khan**

Shop No. 24-25, Grain Market  
Phone : (068) 5885331, 5885803-5  
Fax : (068) 5885668

**Dera Islamil Khan**

East Circular Road, Toopanwala Gate  
Dera Ismail Khan  
Phone : (0966) 710141-2 Fax : 710139

**Quetta Branch**

Shop # 1&2, Plot # 7, Shahbaz Town  
Phase 4, 35-B Model Town  
Phone : (081) 2838932, 2832130  
Fax : 2899012

**Masjid Road Branch**

Plot No. 396, 397 & 398, Masjid Road, Quetta  
Phone : 081-2866548  
Fax : 081-2866552

**Satellite Town Quetta**

Shop No. 3-5, opposite Hassan Plaza, New  
Adda Chowrangi, Satellite Town, Quetta.  
Phone : 081-2448684-5  
Fax : 081-2448680

**Hyderabad Branch**

Properet No. 80, Saddar Bazar, Hyderabad  
Cantt  
Phone L (022) 2730867-72  
Fax : 2730873

**Abbottabad Branch**

27-A, Supply Bazar, Mansehra Road  
Phone : (0992) 344723-6 Fax : 344736

**Gujrat Branch**

Zaib Plaza, Rehman Shaheed Road  
Phone : (053) 3609501-3 Fax : 3517499

**Dhudial Branch**

Dhudial Chowk, Village & Post Office,  
Dhudial, Tehsil and District Chakwal  
Phone : (0543) 590676 Fax : 590673

**Pindi Ghaib Branch**

Banora Chowk, District Attock  
Phone : (057) 2350123-8  
Fax : 2350120

**Hasan Abdal Branch**

Hamdan Building,  
G.T. Road, Hasan Abdal, District Attock  
Phone : 0572-523335-37  
Fax : 0572-523394

**Bewal Branch**

Samote Road, Village Dhera Kanayal Bewal,  
Tehsil Gujar Khan  
Fax : 051-3361269

**Jalalpur Jattan Branch**

Kashmir Nagar, Circular Road, Jalalpur Jattan,  
District Gujrat  
Fax : 053-3431745

**Khushab Branch**

Shaheryar Market, Near New Bus Stand,  
Mianwali Road, Khushab  
Phone : 0454-711200-711722  
Fax : 0454-711736

**Sangla Hill Branch**

Fawara Chowk, Circular Road, Sangla Hill,  
District Nankana Sahib  
Fax : 0563-701052

**Sarai Alamgir Branch**

Al- Saeed Shopping Centre, G.T. Road,  
Sarai Alamgir, District Gujrat  
Fax : 0544-654586

**Kamalia Branch**

Mohallah Mehtianwala, Niazabad,  
Kamalia District Toba Tek Singh  
Fax : 046-3413277

**Mailsi Branch**

Colony Road, Mailsi, District Vehari  
Fax : 067-3750031

**Mumtazabad Branch**

Vehari Road, Near Ghausia Chowk,  
Mumtazabad Multan  
Fax : 061-6242002

**Vehari Branch**

Plot No. 11, Block E, Karkhana Bazar, Vehari  
Fax : 067-3360918

**Bahawalpur Branch**

12-B, Model Town-B, Bahawalpur  
Phone : 0622-889913-15  
Fax : 0622-889918

**Kabirwala Branch**

Khanewal Road, Kabirwala, Distict Khanewal  
Phone : 065-2400401-03  
Fax : 065-2400408

**Kot Addu Branch**

G.T. Road, Kot Addu, District Muzaffargarh  
Phone : 066-2240176-77  
Fax : 066-2240173

**Shahkot Branch**

Circular Road, Shahkot, District  
Nankana Sahib  
Phone : 056-3711431-32  
Fax : 056-3711437



#### **Sukkur Branch**

Plot No. B-1055, Near Jamia Masjid,  
Bunder Road, Sukkur  
Phone : 071-5620972-3  
Fax : 071-5620974

#### **Mission Chowk, Branch**

Shop No. 6-1/36 & 6-1/37, Mission  
Chowk, Quetta  
Phone : (081) 2833639  
Fax : (081) 2833619

#### **Sadiqabad Branch**

Chak No. 10/NP, Main KLP Road, Sadiqabad,  
District Rahim Yar Khan.  
Phone : (068) 5706016, 5706017  
Fax : (068) 5800014

#### **Jhelum**

Saeed Plaza, Civil Lines, Jhelum  
Phone : 0544-622406-9  
Fax: 0544-520075

#### **Civil Lines Jhang**

Property No. 738, Civil Lines, Nawaz  
Square, Jhang  
Phone : 047-7630032-37  
Fax : 047-7630038

#### **Grain Market, Okara**

Baba Farid Complex, B-Block, Grain  
Market, Okara  
Phone : 044-2511101-02  
Fax : 044-2511104

#### **Manshera**

Opposite DHQ Hospital, Abbotabad  
Road Mansehra  
Phone : 0997-307746-50  
Fax : 0997-307751

### **OVERSEAS BRANCH**

#### **BANGLADESH**

##### **DHAKA**

##### **Dhaka Branch**

5-Rajuk Avenue, Motijheel C.A.  
Phone : (008802) 7168821-05  
Fax : 9557413

##### **Gulshan Branch**

168, Gulshan Avenue, Gulshan North,  
Dhaka 1212, Bangladesh  
Phone : 0088 02 8861848, 8861704  
Fax : 8850714

### **CHITTAGONG**

Agrabad Branch  
57, Agrabad, Chittagong, Bangladesh  
Phone : (0088) 171-888727

### **SYLHET**

Sylhet Branch  
Marchant Tower 582 East Mirza Bazar  
Phone: (00880821) 2830679  
Fax: (00880821) 2830677

### **Dhanmondi Branch, Bangladesh**

81/A- Satmasjid Road,  
Dhanmondi, Phone : (00880)  
0161-001477

### **AFGHANISTAN**

#### **KABUL**

Kabul Branch  
410, Chahrahi-e-Sadarat, Shar-e-Nau  
Phone : (009375) 2004105-10  
Fax : 2002142

#### **United Nation Compound, Kabul**

Jalalabad Road, Kabul, Afghanistan  
Phone : 0093786205092

#### **HERAT**

Herat Branch  
Ground Floor, Chamber of Commerce &  
Industries, Heart Blood Bank Street  
Phone : (0093-40) 230705-07  
Fax : 230704

### **KINGDOM OF BAHRAIN**

#### **MANAMA (OBU)**

Suit No. 1302, Level 17,  
Bahrain Financial Harbour, Tower West  
P.O. Box # 1375  
Phone: (00973) 17203100  
Fax; (00973) 17224300