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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. A. Wahid Dada**  
Member

**Mr. Faisal Farooq Khan**  
Member

**Mr. Khurram Hussain**  
Member

**Ms. Mehreen Ahmed**  
Member

**Mr. Mirza Zafar Baig**  
Member

**Mr. Mohammad Yousuf**  
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 three months period ended March 31, 2013.

(Rupees in '000)

|  |                  |
|--|------------------|
| <b>Profit before provisions and taxation</b>             | 1,659,480        |
| Reversal / (provisions) against loans and advances - net | 66,082           |
| Provisions for diminution in value of investments        | (198,175)        |
|  | (132,093)        |
| Profit before taxation                                   | 1,527,387        |
| Taxation   | (516,095)        |
| <b>Profit after taxation</b>                             | <u>1,011,292</u> |
| Earnings per share                                       | Rs. 0.75         |

#### Performance Review:

The Bank has reported a profit before tax of Rs. 1,527,387 million for the first quarter ended March 31, 2013, as compared to Rs. 1,824.006 million earned in corresponding period last year, amidst the challenging macro-economic scenario and the declining interest rates environment. Earnings per share for the quarter were reported at Rs 0.75 as against Rs. 0.89 in the corresponding period last year.

The Bank's asset base has increased to Rs 544,724.297 million as at March 31, 2013 as compared to Rs 536,466.694 million as at December 31, 2012. Net investments have also registered an increase of 6% to reach Rs 200,525.199 million as at March 31, 2013.

Non performing loans (NPL) of the bank were Rs 23,817.831 million as at March 31, 2013. NPL to loans ratio of the bank was 9.6%, which is lower than the industry average.

#### Economic Outlook:

The country continues to face macroeconomic headwinds including energy shortage, global recessionary trends, weak capital inflows, fiscal imbalances and the external account deficit which has resulted in sluggish GDP growth of 3-4%. Additionally, the discount rate continues to be maintained at 9.5%, further hampering private sector off-take and subsequent investment opportunities in the country. Additionally, the country's Balance of Payments position remains precarious, placing immense pressure on the exchange rate and resulting in the Rupee depreciating against the USD. All these factors combined are increasingly hampering the ability of Banks to transact amidst such a tough operating environment.

Market participants await the outcome of the upcoming elections and subsequent policy directions in order to determine their 'go-forward' business development opportunities and growth strategy.

#### Looking Ahead:

Given the challenging economic scenario, the Banking industry is likely to continue to face significant pressures over the course of the year.



Bank Alfalah will continue to try and cultivate lucrative opportunities through diversifying revenue streams, expanding our branch footprint, introducing innovative products, further improving sales efficiency and service quality and strengthening our operating and controls platform, whilst pursuing stringent expense management discipline.

Through such a holistic approach, we hope to be able to contribute to the country's economic growth and continue to create value for our shareholders, amidst the difficult external environment.

#### **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. We would also like to take this opportunity 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 dedicated efforts of our employees across the Bank, who continue to contribute to our Company and hence enable us to achieve promising results in an increasingly challenging environment.

**ATIF BAJWA**  
**Director & Chief Executive Officer**  
Date: April 23, 2013  
Place: Abu Dhabi

## Bank Alfalah Limited

### Condensed Interim Statement of Financial Position

As at March 31, 2013

|   | Note | March 31,<br>2013<br>(Un-audited) | December 31,<br>2012<br>(Audited)<br>(Restated) |
|---|------|-----------------------------------|---|
| (Rupees in '000)                                    |      |                                   |   |
| <b>ASSETS</b>                                       |      |                                   |   |
| Cash and balances with treasury banks               |      | 51,930,272                        | 58,044,054                                      |
| Balances with other banks                           |      | 22,589,018                        | 26,720,993                                      |
| Lendings to financial institutions                  | 9    | 9,512,559                         | 876,870   |
| Investments - net                                   | 10   | 200,525,199                       | 189,486,762                                     |
| Advances - net                                      | 11   | 232,882,639                       | 233,933,358                                     |
| Fixed assets  |      | 13,813,516                        | 13,747,520                                      |
| Deferred tax assets                                 |      | 821,168                           | 384,601   |
| Other assets  |      | 12,649,926                        | 13,272,536                                      |
|   |      | 544,724,297                       | 536,466,694                                     |
| <b>LIABILITIES</b>                                  |      |                                   |   |
| Bills payable                                       |      | 8,584,557                         | 8,430,910                                       |
| Borrowings  |      | 30,586,482                        | 21,227,834                                      |
| Deposits and other accounts                         | 13   | 450,565,130                       | 457,118,723                                     |
| Sub-ordinated loans                                 |      | 10,874,742                        | 5,874,742                                       |
| Liabilities against assets subject to finance lease |      | -                                 | -   |
| Deferred tax liabilities                            |      | -                                 | -   |
| Other liabilities                                   |      | 16,083,216                        | 13,756,441                                      |
|   |      | 516,694,127                       | 506,408,650                                     |
| <b>NET ASSETS</b>                                   |      | <u>28,030,170</u>                 | <u>30,058,044</u>                               |
| <b>REPRESENTED BY</b>                               |      |                                   |   |
| Share capital                                       |      | 13,491,563                        | 13,491,563                                      |
| Reserves  |      | 6,034,480                         | 5,636,549                                       |
| Unappropriated profit                               |      | 4,492,036                         | 6,372,270                                       |
|   |      | 24,018,079                        | 25,500,382                                      |
| Surplus on revaluation of assets - net of tax       |      | 4,012,091                         | 4,557,662                                       |
|   |      | <u>28,030,170</u>                 | <u>30,058,044</u>                               |
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The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



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

For the Three Months Period ended March 31, 2013

|  | Note | Three months<br>period ended<br>March 31, 2013 | Three months<br>period ended<br>March 31, 2012 |
|--|------|--|--|
| (Rupees in '000)   |      |  |  |
| Mark-up / return / interest earned   |      | 10,571,824                                     | 11,144,542                                     |
| Mark-up / return / interest expensed   |      | 6,747,776                                      | 6,499,630                                      |
| Net mark-up / interest income  |      | 3,824,048                                      | 4,644,912                                      |
| (Reversal) / provision against loans and advances - net  |      | (66,082)                                       | 374,490  |
| Provision for diminution in value of investments   |      | 198,175  | 342,766  |
| Bad debts written off directly   |      | 17   | 566  |
|  |      | 132,110  | 717,822  |
| Net mark-up / interest income after provisions   |      | 3,691,938                                      | 3,927,090                                      |
| <b>Non mark-up / interest income</b>   |      |  |  |
| Fee, commission and brokerage income   |      | 641,345  | 544,948  |
| Dividend income  |      | 127,017  | 83,434   |
| Income from dealing in foreign currencies  |      | 334,801  | 371,978  |
| Gain on sale of securities - net   |      | 319,293  | 55,947   |
| Unrealized (loss) / gain on revaluation of investments<br>classified as held for trading - net |      | (2,286)  | (7,217)  |
| Other income   |      | 443,571  | 413,772  |
| Total non mark-up / interest income  |      | 1,863,741                                      | 1,462,862                                      |
|  |      | 5,555,679                                      | 5,389,952                                      |
| <b>Non mark-up / interest expenses</b>   |      |  |  |
| Administrative expenses  |      | 4,002,364                                      | 3,532,214                                      |
| Provision / (reversal) against off balance sheet obligations                                   |      | 4,328  | (3,425)  |
| (Reversal) / provision against other assets  |      | (18,658)                                       | -  |
| Other charges  |      | 40,258   | 37,157   |
| Total non mark-up / interest expenses  |      | 4,028,292                                      | 3,565,946                                      |
|  |      | 1,527,387                                      | 1,824,006                                      |
| Extra ordinary / unusual items   |      | -  | -  |
| <b>Profit before taxation</b>  |      | 1,527,387                                      | 1,824,006                                      |
| <b>Taxation</b>  | 17   |  |  |
| Current  |      | 663,763  | 495,337  |
| Deferred   |      | (147,668)                                      | 126,497  |
| Prior years  |      | -  | -  |
|  |      | 516,095  | 621,834  |
| <b>Profit after taxation</b>   |      | 1,011,292                                      | 1,202,172                                      |
| (Rupees)   |      |  |  |
| <b>Basic/ Diluted earnings per share</b>   | 15   | 0.75   | 0.89   |

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

**Bank Alfalah Limited**

**Condensed Interim Statement of Comprehensive Income (Un-audited)**

**For the Three Months Period ended March 31, 2013**

|  | <b>Three months<br/>period ended<br/>March 31, 2013</b> | <b>Three months<br/>period ended<br/>March 31, 2012</b> |
|--|---|---|
|  | (Rupees in '000)  |   |
| Profit after taxation  | 1,011,292   | 1,202,172   |
| <b>Other comprehensive income</b>  |   |   |
| Exchange differences on translation of net investment in foreign branches                                  | 195,673   | 36,172  |
| Effect of change in accounting policy with respect to accounting for actuarial gains and losses - note 3.6 | -   | 13,620  |
| <b>Comprehensive income - transferred to condensed interim statement of changes in equity</b>              | <u>1,206,965</u>  | <u>1,251,964</u>  |
| <b>Components of comprehensive income not reflected in equity</b>  |   |   |
| (Deficit) / surplus on revaluation of available for sale securities - net of tax                           | (536,526)   | 118,086   |
| <b>Total comprehensive income</b>  | <u><u>670,439</u></u>                                   | <u><u>1,370,050</u></u>                                 |

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman





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

For the Three Months Period ended March 31, 2013

|  | Note | Three months<br>period ended<br>March 31, 2013 | Three months<br>period ended<br>March 31, 2012 |
|--|------|--|--|
| (Rupees in '000)   |      |  |  |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>  |      |  |  |
| Profit before taxation   |      | 1,527,387                                      | 1,824,006                                      |
| Less: Dividend income  |      | (127,017)                                      | (83,434)                                       |
|  |      | <u>1,400,370</u>                               | <u>1,740,572</u>                               |
| <b>Adjustments</b>   |      |  |  |
| Depreciation   |      | 319,734  | 394,080  |
| Amortisation   |      | 40,954   | 38,509   |
| (Reversal) / provision against loans and advances - net  |      | (66,082)                                       | 374,490  |
| Provision for diminution in value of investments   |      | 198,175  | 342,766  |
| Provision / (reversal) against off-balance sheet obligations                                   |      | 4,328  | (3,425)  |
| (Reversal) / provision against other assets  |      | (18,658)                                       | -  |
| Unrealized loss / (gain) on revaluation of investments<br>classified as held for trading - net |      | 2,286  | 7,217  |
| Bad debts written-off directly   |      | 17   | 566  |
| Gain on sale of fixed assets - net   |      | (12)   | (2,727)  |
| Charge for defined benefit plan  |      | 76,375   | 49,833   |
|  |      | <u>557,117</u>                                 | <u>1,201,309</u>                               |
|  |      | <u>1,957,487</u>                               | <u>2,941,881</u>                               |
| <b>(Increase) / decrease in operating assets</b>   |      |  |  |
| Lendings to financial institutions   |      | (4,873,713)                                    | (4,974,034)                                    |
| Held for trading securities  |      | (4,021,636)                                    | 2,100,540                                      |
| Advances   |      | 1,116,784                                      | (2,134,031)                                    |
| Other assets (excluding tax recoverable and dividend receivable)                               |      | 740,715  | 3,268,609                                      |
|  |      | <u>(7,037,850)</u>                             | <u>(1,738,916)</u>                             |
| <b>Increase / (decrease) in operating liabilities</b>  |      |  |  |
| Bills payable  |      | 153,647  | 1,846,092                                      |
| Borrowings   |      | 9,343,874                                      | (6,859,073)                                    |
| Deposits and other accounts  |      | (6,553,593)                                    | 3,412,959                                      |
| Other liabilities  |      | (452,242)                                      | 1,013,443                                      |
|  |      | <u>2,491,686</u>                               | <u>(586,579)</u>                               |
|  |      | <u>(2,588,677)</u>                             | <u>616,386</u>                                 |
| Gratuity paid  |      | -  | -  |
| Income tax paid  |      | (710,970)                                      | (549,651)                                      |
| Net cash used in operating activities  |      | <u>(3,299,647)</u>                             | <u>66,735</u>                                  |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>  |      |  |  |
| Net investments in available for sale securities   |      | (10,648,710)                                   | (5,455,998)                                    |
| Net investments in held to maturity securities   |      | 2,606,023                                      | 526,052  |
| Net investments in associated companies  |      | -  | -  |
| Dividend income received   |      | 74,778   | 7,494  |
| Investment in fixed assets   |      | (429,665)                                      | (309,000)                                      |
| Proceeds from sale of fixed assets   |      | 2,993  | 17,154   |
| Net cash used in investing activities  |      | <u>(8,394,581)</u>                             | <u>(5,214,298)</u>                             |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>  |      |  |  |
| Proceeds from Sub-ordinated loans  |      | 5,000,000                                      | -  |
| <b>Net cash generated from financing activities</b>  |      | 5,000,000                                      | -  |
| Exchange difference on translation on the net investments in foreign branches                  |      | 195,673  | 36,172   |
| <b>Decrease in cash and cash equivalents</b>   |      | <u>(6,498,555)</u>                             | <u>(5,111,391)</u>                             |
| Cash and cash equivalents at beginning of the period   |      | 85,555,740                                     | 69,927,497                                     |
| Cash and cash equivalents at end of the period   | 16   | <u>79,057,185</u>                              | <u>64,816,106</u>                              |

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

## Bank Alfalah Limited

### Condensed Interim Statement of Changes In Equity (Un-audited)

#### For the Three Months Period ended March 31, 2013

|  | Share<br>Capital  | Statutory<br>Reserve * | Exchange<br>Translation<br>Reserve | Unappropriated<br>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 3.6 | -                 | -                      | -                                  | (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 three months ended March 31, 2012</b>   |                   |                        |                                    |                          |                   |
| Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 3.6 | -                 | -                      | -                                  | 13,620                   | 13,620            |
| Other comprehensive income for three months ended March 31, 2012   | -                 | -                      | 36,172                             | 1,202,172                | 1,238,344         |
| Transfer from surplus on revaluation of fixed assets - net of tax  | -                 | -                      | -                                  | 7,424                    | 7,424             |
| Transfer to statutory reserve  | -                 | 240,434                | -                                  | (240,434)                | -                 |
| Final cash dividend for the year ended December 31, 2011 @ 17.5%   | -                 | -                      | -                                  | (2,361,023)              | (2,361,023)       |
| <b>Balance as at March 31, 2012 - re presented</b>   | <b>13,491,563</b> | <b>3,902,192</b>       | <b>474,678</b>                     | <b>3,625,978</b>         | <b>21,494,411</b> |
| <b>Changes in equity for nine months ended December 31, 2012</b>   |                   |                        |                                    |                          |                   |
| Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 3.6 | -                 | -                      | -                                  | 40,862                   | 40,862            |
| Other comprehensive income for nine months ended December 31, 2012   | -                 | -                      | 588,889                            | 3,353,949                | 3,942,838         |
| Transfer from surplus on revaluation of fixed assets - net of tax  | -                 | -                      | -                                  | 22,271                   | 22,271            |
| Transfer to statutory reserve  | -                 | 670,790                | -                                  | (670,790)                | -                 |
| <b>Balance as at December 31, 2012 - re presented</b>  | <b>13,491,563</b> | <b>4,572,982</b>       | <b>1,063,567</b>                   | <b>6,372,270</b>         | <b>25,500,382</b> |
| <b>Changes in equity for three months ended March 31, 2013</b>   |                   |                        |                                    |                          |                   |
| Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 3.6 | -                 | -                      | -                                  | -                        | -                 |
| Other comprehensive income for three months ended March 31, 2013   | -                 | -                      | 195,673                            | 1,011,292                | 1,206,965         |
| Transfer from surplus on revaluation of fixed assets - net of tax  | -                 | -                      | -                                  | 9,045                    | 9,045             |
| Transfer to statutory reserve  | -                 | 202,258                | -                                  | (202,258)                | -                 |
| Final cash dividend for the year ended December 31, 2012 @ 20%   | -                 | -                      | -                                  | (2,698,313)              | (2,698,313)       |
| <b>Balance as at March 31, 2013</b>  | <b>13,491,563</b> | <b>4,775,240</b>       | <b>1,259,240</b>                   | <b>4,492,036</b>         | <b>24,018,079</b> |

\* The statutory reserve is created under section 21(i) (a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman



## Notes to and Forming Part of the Condensed Interim Financial Information (Un-audited) For the Three Months Period ended March 31, 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 353 conventional banking branches including 10 sub branches (2012: 353 branches including 10 sub branches), 7 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 for the period ended March 31, 2013.

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 this 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 The financial results of the Islamic banking branches have been consolidated in this condensed interim financial information for reporting purposes, after eliminating material inter branch transactions / balances. Key financial figures of the Islamic Banking branches are disclosed in Annexure I to this condensed interim financial information.

### 3 STATEMENT OF COMPLIANCE

- 3.1 This condensed interim financial information have been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFASs) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Ordinance, 1984, the provisions of and directives issued under the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). In case the requirements differ, the provisions of and directives issued under the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and the directives issued by SECP and SBP prevail.
- 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 Letter 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 this 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 The State Bank of Pakistan vide its BSD Circular No. 7 dated April 20, 2010 has clarified that for the purpose of preparation of financial statements in accordance with International Accounting Standard - 1 (Revised) 'Presentation of Financial Statements', two statement approach shall be adopted i.e. separate 'Profit and Loss Account' and 'Statement of Comprehensive Income' shall be presented, and Balance Sheet shall be renamed as 'Statement of Financial Position'. Furthermore, the Surplus / (Deficit) on revaluation of available for sale securities (AFS) only, may be included in the 'Statement of Comprehensive Income'. However, the same shall continue to be shown separately in the Statement of Financial Position below equity. Accordingly, the above requirements have been adopted in the preparation of this condensed interim financial information.

3.4 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. 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.

3.5 New disclosure requirement relating to Islamic Banking Branches.

The SBP vide BSD Circular Letter No. 03 of 2013 dated January 22, 2013 has made certain changes to the 'Revised Forms of Annual Financial Statements' as applicable to the Islamic branches of the Bank, which have been made effective for financial statements as on December 31, 2012 and onwards.

As required under the directives issued by the SBP, the Bank has changed presentation and disclosure of financing and related assets for Islamic Banking Business as under:

- a) The head 'Advances - net' in the Islamic Banking Business in Annexure I to this condensed interim financial information has been renamed as 'Islamic financing and related assets'.
- b) All financings, advances (against murabaha etc), inventories and related assets for Islamic Banking Business previously being reported under 'other assets' have now been made part of 'Islamic financing and related assets'.

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

|  | March 31,<br>2013 | December 31,<br>2012 |
|--|-------------------|----------------------|
|  | (Rupees in '000)  |                      |
| <b>Impact on statement of financial position</b> |                   |                      |
| Decrease in other assets                         | (1,701,314)       | (3,827,408)          |
| Increase in Islamic Financing and Related Assets | 1,701,314         | 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 branches as given in Annexure I to this condensed interim financial information and this change has had no impact on the Condensed Interim Statement of Financial Position of the Bank which has been presented in a manner consistent with previous year.

### 3.6 Change in accounting policy - Employee Benefits (Defined Benefit Plan)

During the current period (with effect from 1 January 2013), the Bank adopted revised IAS 19 'Employee Benefits' standard and changed its basis for recognition of actuarial gains and losses. The revised IAS 19 require actuarial gains and losses to be recognised immediately in other comprehensive income. Previously, actuarial gains and losses were amortised over the expected average remaining working lives of employees as allowed under the relevant provision of previous IAS 19.

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



### 3.6.1 Staff retirement benefits

#### Defined benefit plans

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.

### 3.6.2 Effects of change in accounting policy

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.

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

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 as well as the actual amounts recognised for 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 presented and disclosed as part of the Statement of Comprehensive Income. The Statement of Financial Position also presents the prior year numbers as re-stated, 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 condensed interim financial statements for the current quarter. The amount is not expected to be materially significant for the current quarter.

|   | As at 31 December 2012                                      |   |              | As at 31 December 2011                                      |           |  |
|---|---|---|--------------|---|-----------|--|
|   | 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                                |
|   | <b>Three months<br/>period ended<br/>March<br/>31, 2013</b> | <b>Nine months<br/>period ended<br/>December<br/>31, 2012</b> |              | <b>Three months<br/>period ended<br/>March<br/>31, 2012</b> |           | <b>Prior to<br/>January<br/>01, 2012</b> |
| -----Rupees in '000-----  |   |   |              |   |           |  |
| <b>Effect on other comprehensive income</b>   |   |   |              |   |           |  |
| Amortisation of actuarial gains / (losses) reclassified to other comprehensive income | -   | 40,862  |              | 13,620  |           | (243,840)                                |

### 3.7 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.

- 3.8 The disclosures made in this 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 this condensed interim financial information should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2012.

## 4 BASIS OF MEASUREMENT

### 4.1 Accounting convention

This condensed interim financial information has been prepared under the historical cost convention except that certain fixed assets are stated at revalued amounts and held for trading and available for sale investments and derivative financial instruments are measured at fair value.

## 5 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies and the methods of computation adopted in the preparation of this 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 in note 3.6

## 6 FUNCTIONAL AND PRESENTATION CURRENCY

Items included in this condensed interim financial information are measured using the currency of the primary economic environment in which the Bank operates. This condensed interim financial information is presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

## 7 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The basis and methods used for critical accounting estimates and judgements adopted in this 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.

## 8 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.

## 9 LENDINGS TO FINANCIAL INSTITUTIONS

|  |     | <b>March 31,<br/>2013</b> | December 31,<br>2012 |
|--|-----|---------------------------|----------------------|
|  |     | <b>(Un-audited)</b>       | (Audited)            |
|  |     | (Rupees in '000)          |                      |
| Call money lendings                          | 9.1 | 4,638,846                 | 876,870              |
| Repurchase agreement lendings (Reverse Repo) | 9.2 | 4,873,713                 | -                    |
|  |     | <u>9,512,559</u>          | <u>876,870</u>       |

- 9.1 These represent lending to financial institutions at interest rates ranges from 0.01% to 13.25% per annum (December 2012: 2.74% to 11.00% per annum) with maturities upto July 2013 (December 31, 2012: March 2013).

- 9.2 These represent short-term lending to financial institutions against investment securities. These carry mark-up at rates upto 9.45% per annum (December 2012: Nil) with maturity upto April 2013 (December 31, 2012: Nil).



## 10 INVESTMENTS

### 10.1 Investments by types

| Note   | March 31, 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>   |                             |                     |             |                             |                     |             |
|  | 6,923,832                   | -                   | 6,923,832   | 3,020,153                   | -                   | 3,020,153   |
| Market Treasury Bills  | -                           | -                   | -           | 480,749                     | -                   | 480,749     |
| Pakistan Investment Bonds  | 28,579                      | -                   | 28,579      | 28,362                      | -                   | 28,362      |
| Overseas Bonds   | 600,000                     | -                   | 600,000     | -                           | -                   | -           |
| Sukuk Bonds  | 7,552,411                   | -                   | 7,552,411   | 3,529,264                   | -                   | 3,529,264   |
| <b>Available-for-sale securities</b>   |                             |                     |             |                             |                     |             |
|  | 79,304,144                  | 14,848,132          | 94,152,276  | 74,660,772                  | 5,941,119           | 80,601,891  |
| Market Treasury Bills  | 13,468,394                  | 17,000              | 13,485,394  | 21,457,599                  | 25,000              | 21,482,599  |
| Pakistan Investment Bonds  | 2,672,638                   | -                   | 2,672,638   | 2,848,630                   | -                   | 2,848,630   |
| Fully paid up ordinary shares / units - Listed                                 | 4,496,616                   | -                   | 4,496,616   | 4,496,617                   | -                   | 4,496,617   |
| Fully paid up ordinary shares - Unlisted                                       | 1,227,682                   | -                   | 1,227,682   | 1,278,903                   | -                   | 1,278,903   |
| Term Finance Certificates  | 108,835                     | -                   | 108,835     | 108,835                     | -                   | 108,835     |
| Preference Shares - Listed   | 340,000                     | -                   | 340,000     | 40,000                      | -                   | 40,000      |
| Preference Shares - Unlisted   | 52,407,155                  | -                   | 52,407,155  | 47,429,865                  | -                   | 47,429,865  |
| Sukuk Bonds  | 154,025,464                 | 14,865,132          | 168,890,596 | 152,321,221                 | 5,966,119           | 158,287,340 |
| <b>Held-to-maturity securities</b>   |                             |                     |             |                             |                     |             |
|  | 2,812,035                   | -                   | 2,812,035   | 6,552,224                   | -                   | 6,552,224   |
| Market Treasury Bills  | 14,044,677                  | -                   | 14,044,677  | 11,809,204                  | -                   | 11,809,204  |
| Pakistan Investment Bonds  | 577,800                     | -                   | 577,800     | 628,374                     | -                   | 628,374     |
| Term Finance Certificates  | 641,921                     | -                   | 641,921     | 630,276                     | -                   | 630,276     |
| Pakistan Dollar Bonds  | 990,092                     | -                   | 990,092     | 975,181                     | -                   | 975,181     |
| Pakistan Euro Bonds  | -                           | -                   | -           | 485,749                     | -                   | 485,749     |
| Credit Linked Note   | 4,279,520                   | -                   | 4,279,520   | 4,718,310                   | -                   | 4,718,310   |
| Overseas Bonds   | 2,578,902                   | -                   | 2,578,902   | 2,731,652                   | -                   | 2,731,652   |
| Sukuk Bonds  | 25,924,947                  | -                   | 25,924,947  | 28,530,970                  | -                   | 28,530,970  |
| <b>Associates</b>  |                             |                     |             |                             |                     |             |
|  | 2,299,483                   | -                   | 2,299,483   | 2,299,483                   | -                   | 2,299,483   |
| <b>Subsidiary</b>  |                             |                     |             |                             |                     |             |
|  | 826,000                     | -                   | 826,000     | 826,000                     | -                   | 826,000     |
| Alfalah Securities (Private) Limited   | 190,628,305                 | 14,865,132          | 205,493,437 | 187,506,938                 | 5,966,119           | 193,473,057 |
| <b>Investments at cost</b>   |                             |                     |             |                             |                     |             |
|  |                             |                     |             |                             |                     |             |
| <b>Less: Provision for diminution in value of investments</b>                  |                             |                     |             |                             |                     |             |
|  | (6,276,239)                 | -                   | (6,276,239) | (6,123,518)                 | -                   | (6,123,518) |
| <b>Investments (net of provisions)</b>   | 184,352,066                 | 14,865,132          | 199,217,198 | 181,383,420                 | 5,966,119           | 187,349,539 |
| <b>(Deficit) / Surplus on revaluation of held for trading securities - net</b> |                             |                     |             |                             |                     |             |
|  | (2,286)                     | -                   | (2,286)     | 1,511                       | -                   | 1,511       |
| <b>Surplus / (Deficit) on revaluation of available for sale securities-net</b> |                             |                     |             |                             |                     |             |
|  | 1,325,539                   | (15,252)            | 1,310,287   | 2,121,176                   | 14,536              | 2,135,712   |
| <b>Total investments</b>   | 185,675,319                 | 14,849,880          | 200,525,199 | 183,506,107                 | 5,980,655           | 189,486,762 |

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

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

|  |           |           |
|--|-----------|-----------|
| Opening balance                                | 6,123,518 | 4,585,554 |
| Charge for the period / year                   | 198,175   | 1,708,833 |
| Reversals                                      | -         | -         |
| Provision written off during the period / year | (45,454)  | (170,869) |
| Closing balance                                | 6,276,239 | 6,123,518 |

|   | <b>March 31,<br/>2013<br/>(Un-audited)</b> | December 31,<br>2012<br>(Audited) |
|---|--|-----------------------------------|
|   | (Rupees in '000)                           |                                   |
| <b>10.3 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  | 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                                     | 35,000                            |
| - Al-Hamra Avenue (Private) Limited   | 25,000                                     | 25,000                            |
| - Warid Telecom (Private) Limited   | 4,186,716                                  | 4,003,716                         |
| - Term finance certificates   |  |                                   |
| - First Dawood Investment Bank Limited  | -  | -                                 |
| - 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  | 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                           |
| - 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  | 69,052                                     | 53,203                            |
| - Zulekha Textile Mills (formerly khunja Textile Mills Limited)                                 | 28,314                                     | 28,988                            |
| <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>6,276,239</u>                           | <u>6,123,518</u>                  |





|  | Note | March<br>31, 2013<br>(Un-audited)<br>(Rupees in '000) | December 31,<br>2012<br>(Audited) |
|--|------|---|-----------------------------------|
| <b>11 ADVANCES - NET</b>   |      |   |                                   |
| Loans, cash credits, running finances etc.                       |      |   |                                   |
| In Pakistan  |      | 215,327,392   | 213,077,555                       |
| Outside Pakistan   |      | 13,040,529  | 13,740,080                        |
|  |      | <u>228,367,921</u>                                    | <u>226,817,635</u>                |
| Net investment in finance lease                                  |      |   |                                   |
| In Pakistan  |      | 3,823,914   | 4,060,202                         |
| Outside Pakistan   |      | -   | -                                 |
|  |      | <u>3,823,914</u>                                      | <u>4,060,202</u>                  |
| Financing and investing assets under IFAS 2 Ijarah               |      | 4,797,984   | 4,792,119                         |
| Bills discounted and purchased (excluding market treasury bills) |      |   |                                   |
| Payable in Pakistan  |      | 8,090,799   | 10,595,127                        |
| Payable outside Pakistan   |      | 2,129,725   | 2,080,909                         |
|  |      | <u>10,220,524</u>                                     | <u>12,676,036</u>                 |
|  |      | <u>247,210,343</u>                                    | <u>248,345,992</u>                |
| Provision against advances                                       |      |   |                                   |
| Specific provision against non-performing advances               | 11.2 | (13,792,594)  | (13,871,515)                      |
| General provision against advances                               | 11.2 | (535,110)   | (541,119)                         |
|  |      | <u>(14,327,704)</u>                                   | <u>(14,412,634)</u>               |
|  |      | <u>232,882,639</u>                                    | <u>233,933,358</u>                |

11.1 Advances include Rs. 23.818 billion (December 31, 2012: Rs. 22.182 billion) which have been placed under non-performing status as detailed below :

| Category of Classification                            | March 31, 2013 (Un-audited) |                |                   |                    |                |                   |                   |                |                   |
|---|-----------------------------|----------------|-------------------|--------------------|----------------|-------------------|-------------------|----------------|-------------------|
|   | Classified Advances         |                |                   | Provision Required |                |                   | Provision Held    |                |                   |
|   | Domestic                    | Overseas       | Total             | Domestic           | Overseas       | Total             | Domestic          | Overseas       | Total             |
| Other Assets Especially Mentioned<br>(Agri Financing) | 156,413                     | -              | 156,413           | -                  | -              | -                 | -                 | -              | -                 |
| Substandard   | 4,069,219                   | 156,240        | 4,225,459         | 810,653            | 31,247         | 841,900           | 810,653           | 31,247         | 841,900           |
| Doubtful  | 1,426,672                   | 245,545        | 1,672,217         | 506,214            | 95,943         | 602,157           | 506,214           | 95,943         | 602,157           |
| Loss  | 17,590,672                  | 173,070        | 17,763,742        | 12,267,869         | 80,668         | 12,348,537        | 12,267,869        | 80,668         | 12,348,537        |
|   | <u>23,242,976</u>           | <u>574,855</u> | <u>23,817,831</u> | <u>13,584,736</u>  | <u>207,858</u> | <u>13,792,594</u> | <u>13,584,736</u> | <u>207,858</u> | <u>13,792,594</u> |

  

| Category of Classification                            | December 31, 2012 (Audited) |                |                   |                    |               |                   |                   |               |                   |
|---|-----------------------------|----------------|-------------------|--------------------|---------------|-------------------|-------------------|---------------|-------------------|
|   | Classified Advances         |                |                   | Provision Required |               |                   | Provision Held    |               |                   |
|   | Domestic                    | Overseas       | Total             | Domestic           | Overseas      | Total             | Domestic          | Overseas      | Total             |
| Other Assets Especially Mentioned<br>(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> |

## 11.2 Particulars of provisions against advances

|   | March 31, 2013 (Un-audited) |         |            | 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 | 4,773                       | 1,636   | 6,409      | 3,254                       | (3,802)  | (548)       |
| Charge for the period / year            | 452,278                     | -       | 452,278    | 3,251,431                   | 12,871   | 3,264,302   |
| Reversals / recoveries                  | (510,715)                   | (7,645) | (518,360)  | (1,349,727)                 | (66,040) | (1,415,767) |
|   | (58,437)                    | (7,645) | (66,082)   | 1,901,704                   | (53,169) | 1,848,535   |
| Amounts written off                     | (25,257)                    | -       | (25,257)   | (364,196)                   | -        | (364,196)   |
| Closing balance                         | 13,792,594                  | 535,110 | 14,327,704 | 13,871,515                  | 541,119  | 14,412,634  |

11.2.1 The additional profit arising from availing the benefit of forced sales value (net of tax) while determining the provisioning requirements against classified loans and advances at March 31, 2013 which is not available for either cash or stock dividend to shareholders amounted to approximately Rs. 1,822.370 million (December 31, 2012: Rs. 2,030.140 million).

11.2.2 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 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.

### Three months period ended

March 31, 2013      March 31, 2012

(Un-audited)

(Rupees in '000)

## 12 FIXED ASSETS

### 12.1 Additions to fixed assets

|                        |         |         |
|------------------------|---------|---------|
| Office premises        | 1,604   | 16,598  |
| Leasehold improvements | 26,316  | 43,861  |
| Office equipments      | 135,465 | 122,552 |
| Furniture and fixtures | 49,549  | 28,287  |
| Vehicles               | 11,095  | 2,138   |

### 12.2 Intangibles - additions

|          |       |        |
|----------|-------|--------|
| Software | 9,832 | 25,363 |
|----------|-------|--------|

### 12.3 Disposals of fixed assets

|                        |       |       |
|------------------------|-------|-------|
| Office premises        | -     | -     |
| Leasehold improvements | 700   | 7,234 |
| Office equipments      | 8,478 | 4,580 |
| Furniture and fixtures | 4,906 | 2,237 |
| Vehicles               | 4,145 | 3,558 |



|  | <b>March 31,<br/>2013<br/>(Un-audited)</b> | December 31,<br>2012<br>(Audited) |
|--|--|-----------------------------------|
| (Rupees in '000)   |  |                                   |
| <b>13 DEPOSITS AND OTHER ACCOUNTS</b>  |  |                                   |
| <b>Customers</b>   |  |                                   |
| Fixed deposits   | 107,756,937                                | 103,227,311                       |
| Savings deposits   | 155,232,627                                | 155,001,428                       |
| Current accounts - non-remunerative  | 156,261,565                                | 160,860,413                       |
| Others   | 4,727,442                                  | 4,341,095                         |
|  | <u>423,978,571</u>                         | <u>423,430,247</u>                |
| Financial institutions   |  |                                   |
| Remunerative deposits  | 26,351,008                                 | 33,475,535                        |
| Non-remunerative deposits  | 235,551                                    | 212,941                           |
|  | <u>26,586,559</u>                          | <u>33,688,476</u>                 |
|  | <u>450,565,130</u>                         | <u>457,118,723</u>                |
| <b>14 CONTINGENCIES AND COMMITMENTS</b>  |  |                                   |
| <b>14.1 Direct credit substitutes</b>  |  |                                   |
| i) Government  | 972,327                                    | 1,005,210                         |
| ii) Banking companies and other financial institutions   | 2,869                                      | 2,857                             |
| iii) Others  | 2,407,133                                  | 2,002,742                         |
|  | <u>3,382,329</u>                           | <u>3,010,809</u>                  |
| <b>14.2 Transaction - related contingent liabilities</b>   |  |                                   |
| i) Government  | 39,086,052                                 | 39,753,054                        |
| ii) Banking companies and other financial institutions   | 634,066                                    | 197,034                           |
| iii) Others  | 7,294,766                                  | 7,051,558                         |
|  | <u>47,014,884</u>                          | <u>47,001,646</u>                 |
| <b>14.3 Trade - related contingent liabilities</b>   |  |                                   |
| Letters of credit  | 57,332,364                                 | 59,144,903                        |
| Acceptances  | 8,916,624                                  | 9,453,262                         |
| <b>14.4 Other contingencies</b>  |  |                                   |
| Claims against the Bank not acknowledged as debts  | 6,147,191                                  | 6,016,548                         |
| These represent various cases filed against the bank. Based on legal advice and internal assessments, the management is confident that these matters will be decided in bank's favour. |  |                                   |
| <b>14.5 Commitments in respect of forward lendings</b>   |  |                                   |
| Commitments to extend credit   | 2,079,273                                  | 5,053,705                         |
| <b>14.6 Commitments in respect of forward exchange contracts</b>   |  |                                   |
| Purchase   | 40,315,982                                 | 29,175,612                        |
| Sale   | 24,527,800                                 | 16,624,885                        |
| <b>14.7 Commitments for the acquisition of fixed asset</b>   | 523,174                                    | 656,047                           |

|   | <b>March 31,<br/>2013<br/>(Un-audited)</b>  | December 31,<br>2012<br>(Audited) |
|---|---|-----------------------------------|
|   | (Rupees in '000)  |                                   |
| <b>14.8 Commitments in respect of repo transactions</b> |   |                                   |
| Repurchase  | <u>14,873,488</u>   | <u>5,985,516</u>                  |
| Resale  | <u>-</u>  | <u>-</u>                          |
| <b>14.9 Other commitments</b>                           |   |                                   |
| Donations   | <u>72,000</u>   | <u>97,000</u>                     |
| <b>14.10 Contingency for tax payable (note 17)</b>      |   |                                   |
|   | <b>March<br/>31, 2013<br/>(Un-audited)</b>  | March<br>31, 2012<br>(Un-audited) |
|   | (Rupees in '000)  |                                   |
| <b>15 BASIC AND DILUTED EARNINGS PER SHARE</b>          |   |                                   |
| Profit after taxation for the period                    | <u>1,011,292</u>  | <u>1,202,172</u>                  |
|   | (Number of shares in thousand)  |                                   |
| Weighted average number of ordinary shares              | <u>1,349,156</u>  | <u>1,349,156</u>                  |
|   | (Rupees)  |                                   |
| Basic and diluted earnings per share                    | <u>0.75</u>   | <u>0.89</u>                       |
|   | <b>March 31,<br/>2013<br/>(Un-audited)</b>  | December 31,<br>2012<br>(Audited) |
|   | (Rupees in '000)  |                                   |
| <b>16 CASH AND CASH EQUIVALENTS</b>                     |   |                                   |
| Cash and balances with treasury banks                   | 51,930,272  | 58,044,054                        |
| Balances with other banks                               | 22,589,018  | 26,720,993                        |
| Call money lendings                                     | 4,638,846   | 876,870                           |
| Overdrawn nostro accounts                               | (100,951)   | (86,177)                          |
|   | <u>79,057,185</u>   | <u>85,555,740</u>                 |
| <b>17 TAXATION</b>                                      |   |                                   |
| <b>17.1</b>   | The income tax assessments of the Bank have been finalized upto 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 upto tax year 2012, adequate provision has been made by the Bank in this 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.

## 18 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 include 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.

### 18.1 Details of transactions with the related parties and balances with them as at period end are as follows:

|   | March 31, 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                  | 22,613                      | 218,647                  | 16,265,639                            | 3,021,102   | 46,127     | -                     | 19,574,128   |
| Withdrawals / adjustments during the period   | (17,780)                    | (222,895)                | (16,059,650)                          | (3,129,888) | (41,803)   | -                     | (19,472,016) |
| Balance at the end of the period              | 36,233                      | 49,739                   | 1,991,241                             | 380,058     | 5,907      | 18                    | 2,463,196    |
| <b>Advances</b>                               |                             |                          |                                       |             |            |                       |              |
| Balance at the beginning of the period        | -                           | 132,220                  | 2,607,770                             | -           | 24,933     | -                     | 2,764,923    |
| Disbursements / adjustments during the period | -                           | 46,545                   | 2,452,529                             | -           | 209,189    | -                     | 2,708,263    |
| Repayments / adjustments during the period    | -                           | (32,673)                 | (2,380,540)                           | -           | (204,122)  | -                     | (2,617,335)  |
| Balance at the end of the period              | -                           | 146,092                  | 2,679,759                             | -           | 30,000     | -                     | 2,855,851    |
| <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                 | -                           | -                        | -                                     | -           | -          | -                     | -            |
| Redemption / adjustments during the period    | -                           | -                        | (50,219)                              | -           | -          | -                     | (50,219)     |
| Balance at the end of the period              | -                           | -                        | 4,952,898                             | 2,299,483   | 826,000    | 120,000               | 8,198,381    |
| <b>Provision held against investments</b>     |                             |                          |                                       |             |            |                       |              |
|   | -                           | -                        | 4,473,939                             | -           | 826,000    | 60,000                | 5,359,939    |
| <b>Call borrowings / Repo</b>                 |                             |                          |                                       |             |            |                       |              |
| Balance at the beginning of the period        | -                           | -                        | -                                     | -           | -          | -                     | -            |
| Borrowings during the period                  | -                           | -                        | 951,575                               | -           | -          | -                     | 951,575      |
| Repayments during the period                  | -                           | -                        | (951,575)                             | -           | -          | -                     | (951,575)    |
| Balance at the end of the period              | -                           | -                        | -                                     | -           | -          | -                     | -            |
| <b>Call lendings / Reverse repo</b>           |                             |                          |                                       |             |            |                       |              |
| Balance at the beginning of the period        | -                           | -                        | -                                     | -           | -          | -                     | -            |
| Placements during the period                  | -                           | -                        | 3,822,830                             | -           | -          | -                     | 3,822,830    |
| Withdrawals during the period                 | -                           | -                        | (3,822,830)                           | -           | -          | -                     | (3,822,830)  |
| Balance at the end of the period              | -                           | -                        | -                                     | -           | -          | -                     | -            |

| 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      | -                        | -                                     | -            | -            | -                     | -       | -            |
| Borrowing 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                | -                        | -                                     | -            | -            | -                     | -       | -            |

**March 31, 2013**  
**(Un-audited)**

**December 31, 2012**  
**(Audited)**

(Rupees in '000)

## 18.2 Advances

Running finance  
- Subsidiary company  
- Other related parties

-  
1,766,464

24,933  
1,989,034

Long term loans  
- Subsidiary company  
- Other related parties

30,000  
1,059,387

-  
750,956

## 18.3 Contingencies and commitments

Letter of credit and acceptance outstanding  
Guarantees outstanding

239,198  
1,375,024

69,716  
1,050,663



|   | March 31,<br>2013<br>(Un-audited) | December 31,<br>2012<br>(Audited) |
|---|-----------------------------------|-----------------------------------|
| (Rupees in '000)  |                                   |                                   |
| <b>18.4 Customer Accounts</b>   |                                   |                                   |
| PLS accounts  |                                   |                                   |
| - Other related parties   | 2,084,502                         | 2,065,557                         |
| Current accounts  |                                   |                                   |
| - Subsidiary company  | 5,907                             | 1,583                             |
| - Other related parties   | 262,373                           | 122,540                           |
| Fixed deposit accounts  |                                   |                                   |
| - Other related parties   | 110,414                           | 171,404                           |
| <b>18.5 Bank balance with other bank</b>                                    |                                   |                                   |
| Balance with United Bank Limited  | 369,094                           | 546,735                           |
| <b>18.6 Balances with subsidiary company</b>                                |                                   |                                   |
| Mark-up receivable on advances  | 28,175                            | 28,340                            |
| Mark-up held in suspense  | 27,684                            | 27,684                            |
| Provision held against investments  | 826,000                           | 826,000                           |
| Rent receivable   | 8,071                             | 7,705                             |
| Provision held against rent receivable                                      | 8,071                             | 7,705                             |
| Bank Balances   | 5,907                             | 1,583                             |
| Brokerage payable   | 41                                | 287                               |
| <b>18.7 Balances with associated companies</b>                              |                                   |                                   |
| Advance rent from Alfalah Insurance Company Limited                         | -                                 | 399                               |
| <b>18.8 Balances with other related parties</b>                             |                                   |                                   |
| Rent receivable from Warid Telecom (Private) Limited                        | 102,507                           | 97,410                            |
| Rent receivable from Wateen Telecom Limited                                 | 471                               | 1,884                             |
| Rent receivable from Alfalah GHP Investment Management Limited              | 810                               | 329                               |
| Provision held against investments in Warid Telecom (Private) Limited       | 4,186,716                         | 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 | 102,507                           | 97,410                            |

|  | <b>Three months period ended</b>           |  |
|--|--|--|
|  | <b>March 31,<br/>2013<br/>(Un-audited)</b> | <b>March<br/>31, 2012<br/>(Un-audited)</b> |
|  | (Rupees in '000)                           |  |
| <b>18.9 Transactions with subsidiary company</b>   |  |  |
| Mark-up income   | 491  | 24   |
| Brokerage expense  | 200  | 411  |
| Rent income  | 366  | 1,106                                      |
| Bank charges recovered   | -  | 10   |
| <b>19.0 Transactions with associated companies</b>   |  |  |
| Insurance premium paid to Alfalah Insurance Company Limited  | 323,439                                    | 306,868                                    |
| Rent income from Alfalah Insurance Company Limited   | 399  | 399  |
| Dividend income from Alfalah GHP Cash Fund   | 28,619                                     | -  |
| <b>18.10 Transactions with other related parties</b>   |  |  |
| Mark-up income on advances   | 94,628                                     | 129,071                                    |
| Rent income from Warid Telecom (Private) Limited   | 5,097                                      | 5,022                                      |
| Rent income from Wateen Telecom Limited  | 1,413                                      | -  |
| Rent income from Alfalah GHP Investment Management Limited   | 810  | -  |
| Rent expense pertaining to Wateen Telecom Limited  | 3,240                                      | -  |
| Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited | 45,233                                     | 11,131                                     |
| Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges  | 46,098                                     | 987  |
| Provision made during the period in respect of investment in Warid Telecom (Private) Limited                               | 183,000                                    | 225,000                                    |
| Commission received from Warid Telecom (Private) Limited   | 6,239                                      | -  |
| Capital gain on sale of shares of United Bank Limited  | 8,962                                      | 3,674                                      |
| Contribution to employees provident fund   | 52,957                                     | 48,590                                     |
| Contribution to Gratuity fund  | 76,375                                     | 49,833                                     |
| <b>18.11 The key management personnel / directors compensation are as follows:</b>   |  |  |
| Salaries and Allowances  | 168,839                                    | 164,357                                    |

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

## 19 DATE OF AUTHORISATION

This condensed interim financial information was authorised for issue on April 23, 2013 by the Board of Directors.

## 20 GENERAL

Comparative information has been re-classified, re-arranged or additionally incorporated in this condensed interim financial information, wherever necessary, to facilitate comparison and to conform with changes in presentation in the current period.

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman





## Annexure - I

### Islamic Banking Business

The bank is operating 110 Islamic banking branches as at March 31, 2013 (December 31, 2012: 110 branches).

|  | Note  | March 31,<br>2013 | December 31,<br>2012 |
|--|-------|-------------------|----------------------|
| (Rupees in '000)                                       |       |                   |                      |
| <b>ASSETS</b>  |       |                   |                      |
| Cash and balances with treasury banks                  |       | 7,015,850         | 12,045,119           |
| Balances with and due from financial institutions      |       | 7,861,988         | 8,879,048            |
| Lendings to financial institutions                     |       | -                 | -                    |
| Investments  |       | 55,186,084        | 50,573,509           |
| Islamic financing and related assets                   | A-1.1 | 31,408,219        | 30,667,570           |
| Fixed assets   |       | 1,722,151         | 1,623,716            |
| Other assets   |       | 2,649,607         | 3,987,962            |
|  |       | 105,843,899       | 107,776,924          |
| <b>LIABILITIES</b>                                     |       |                   |                      |
| Bills payable  |       | 1,606,646         | 884,113              |
| Borrowings   |       | 3,958,010         | 2,159,787            |
| <b>Deposits and other accounts</b>                     |       |                   |                      |
| -Current accounts                                      |       | 23,594,534        | 26,352,642           |
| -Saving accounts                                       |       | 43,185,537        | 42,297,755           |
| -Term deposits   |       | 12,952,138        | 10,219,729           |
| -Others  |       | 360,959           | 261,724              |
| -Deposit from financial institutions - Remunerative    |       | 7,351,175         | 14,267,001           |
| -Deposits from financial institutions-Non-Remunerative |       | 1,664             | 5,883                |
| Other liabilities                                      |       | 4,566,895         | 3,246,472            |
|  |       | 97,577,558        | 99,695,106           |
| <b>NET ASSETS</b>                                      |       | <b>8,266,341</b>  | <b>8,081,818</b>     |
| <b>REPRESENTED BY</b>                                  |       |                   |                      |
| Islamic banking fund                                   |       | 1,800,000         | 1,800,000            |
| Exchange equalization reserve                          |       | 10,482            | 11,921               |
| Unappropriated / unremitted profit                     |       | 5,586,115         | 5,203,575            |
|  |       | 7,396,597         | 7,015,496            |
| Surplus on revaluation of assets                       |       | 869,744           | 1,066,322            |
|  |       | 8,266,341         | 8,081,818            |
| <b>Remuneration to Shariah Advisor / Board</b>         |       | <b>563</b>        | <b>2,250</b>         |

## Annexure - I

### Islamic Banking Business

| Note   | March 31,<br>2013 | December 31,<br>2012 |
|--|-------------------|----------------------|
|  | (Rupees in '000)  |                      |
| <b>CHARITY FUND</b>                                  |                   |                      |
| Opening Balance                                      | 78,415            | 43,044               |
| <b>Additions during the period</b>                   |                   |                      |
| Received from customers on delayed payments & Others | 20,156            | 65,080               |
| Dividend Purification                                | -                 | 5                    |
| Non-shariah compliant income                         | -                 | 4,491                |
| Profit on charity saving account                     | 1,076             | 3,277                |
|  | 21,232            | 72,853               |
| <b>Less : Distribution of Charity</b>                |                   |                      |
| Welfare Works  | (2,251)           | (10,570)             |
| Health   | (3,000)           | (16,705)             |
| Education  | -                 | (10,207)             |
| Relief and disaster recovery                         | -                 | -                    |
|  | (5,251)           | (37,482)             |
| <b>Closing Balance</b>                               | <u>94,396</u>     | <u>78,415</u>        |
| <b>Islamic Financing and Related Assets</b>          |                   |                      |
| Murahaba   | 14,235,020        | 15,815,375           |
| Ijarah   | 5,405,413         | 5,364,809            |
| Diminishing Musharakah                               | 1,199,860         | 1,264,429            |
| Musharakah   | 2,705,764         | 2,694,442            |
| Salam  | 4,830,845         | 2,095,387            |
| Istisna  | 362,589           | 545,092              |
| SBP Islamic Export Refinance Scheme                  | 2,152,655         | 2,382,246            |
| Others   | 516,073           | 505,790              |
|  | <u>31,408,219</u> | <u>30,667,570</u>    |



## 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 Chowrangi 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 Chowrangi 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 Chowrangi 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.35-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

**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

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

**SUKKUR**

B-2823/B-2851, Frere Road, Sarafa Bazar.  
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.

**SHAHADAD 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

**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-11/3, 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

### 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

**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

**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**

Properly 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

#### **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