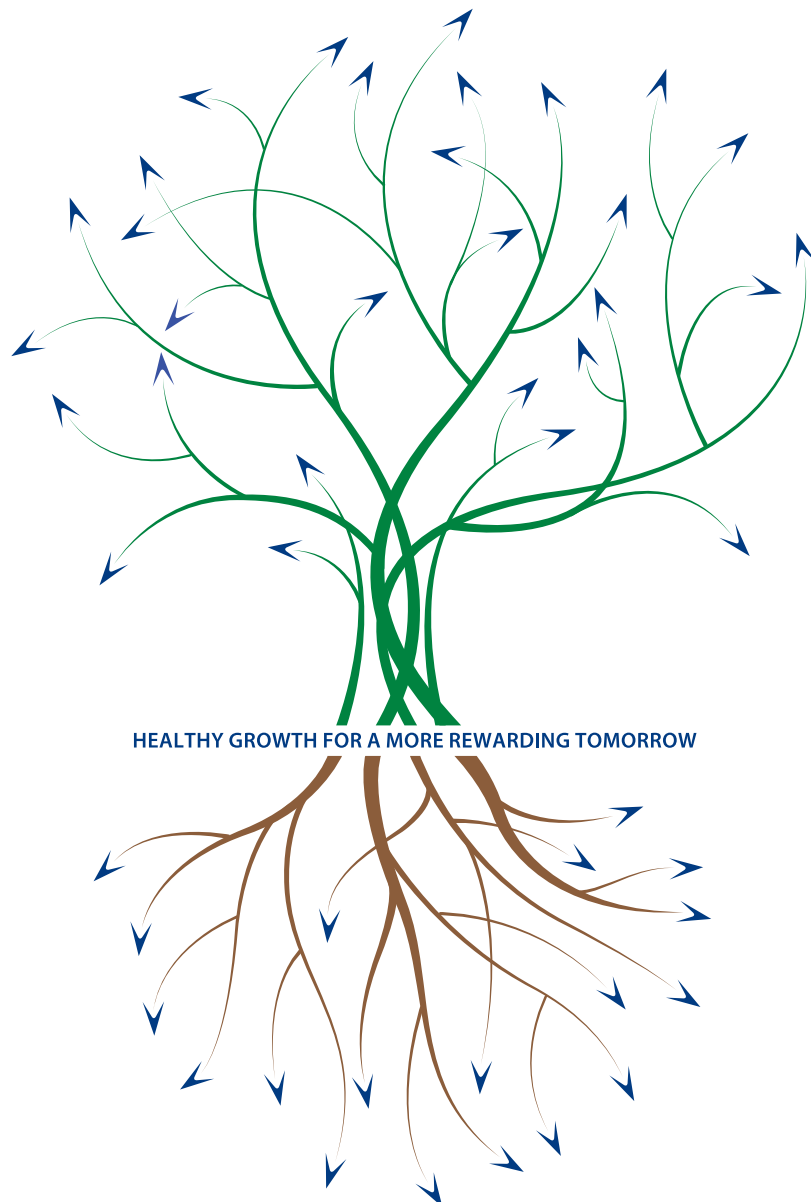


FINANCIAL STATEMENTS FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2012
(UN-AUDITED)



HEALTHY GROWTH FOR A MORE REWARDING TOMORROW



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CORPORATE INFORMATION

BANK ALFALAH LIMITED

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 Aslam 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 Credit, Finance and HR Committee

Mr. Abdulla Khalil Al Mutawa	Director
Mr. Khalid Mana Saeed Al Otaiba	Director
Mr. Nadeem Iqbal Sheikh	Director
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. Haroon Khalid	Secretary



Central Management Committee

Mr. Atif Aslam Bajwa	Chairman
Mr. Shakil Sadiq	Member
Mr. Mohammad Yousuf	Member
Mr. Zahid Ali H. Jamall	Member
Mr. Faisal Farooq	Member
Mr. A. Wahid Dada	Member
Mr. Ijaz Farooq	Member
Mr. Arfa Waheed Malik	Member
Mr. Adnan Anwar Khan	Member
Mr. Talib Rizvi	Member
Mr. Shahab Bin Shahid	Member
Mr. Syed Ali Sultan	Member
Mr. Abdul Rauf Danka	Secretary

Chief Operating Officer

Mr. Shakil Sadiq

Company Secretary

Mr. Mian Ejaz Ahmad

Chief Financial Officer

Mr. Zahid Ali H. Jamall

Auditors

A. F. Ferguson & Co.
Chartered Accountants

Registered / Head Office

B. A. Building
I. I. Chundrigar Road
Karachi, Pakistan.

Website

www.bankalfalah.com



BANK ALFALAH LIMITED DIRECTORS' REVIEW

The Board of Directors is pleased to present the un-audited financial statements of the Bank for the three months period ended March 31, 2012.

	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Rupees in '000)	
Profit before provisions and taxation	2,541,262	2,344,133
Provisions against loans and advances - net	(374,490)	(679,220)
Provisions for diminution in value of investments	(342,766)	(225,746)
	(717,256)	(904,966)
Profit before Taxation	1,824,006	1,439,167
Taxation	(621,834)	(509,490)
Profit after Taxation	1,202,172	929,677
Earnings per share	Rs. 0.89	Rs. 0.69

During the three months period ended March 31, 2012 the Bank's profit before provision and taxation stood at Rs. 2,541.262 million as compared to Rs. 2,344.133 million for the previous comparable period, registering an increase of 8.41%.

We continue to strengthen our presence in the market place and as of March 31, 2012, we are operating through 406 branches that include 85 Islamic Banking branches, 7 foreign branches (5 in Bangladesh and 2 in Afghanistan) and 1 offshore banking unit in Bahrain. Our plan is to add more branches to the network during the year 2012.

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

The Board would like to thank our valued customers for their continued patronage and support, the State Bank of Pakistan, Ministry of Finance and other regulatory authorities for their continuous guidance and support with whom we enjoy a very cordial relationship. The Board would also like to place on record its appreciation for the hard work, dedication, professionalism and sincere efforts of the senior management, officers and staff of the Bank at all levels.

ATIF ASLAM BAJWA
Director & Chief Executive Officer
Date: April 22, 2012
Place: Abu Dhabi



BANK ALFALAH LIMITED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2012

	Note	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		47,483,120	50,882,662
Balances with other banks		14,123,897	17,424,487
Lendings to financial institutions	9	14,400,793	7,765,407
Investments - net	10	169,192,861	166,531,768
Advances - net	11	200,227,487	198,468,512
Fixed assets		13,250,667	13,388,683
Deferred tax assets - net		301,769	421,825
Other assets		10,111,945	13,290,458
		469,092,539	468,173,802
LIABILITIES			
Bills payable		7,249,545	5,403,453
Borrowings		11,382,516	18,168,978
Deposits and other accounts	12	404,660,845	401,247,886
Sub-ordinated loans		7,148,693	7,148,693
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities - net		-	-
Other liabilities		13,878,495	10,427,754
		444,320,094	442,396,764
NET ASSETS		24,772,445	25,777,038
REPRESENTED BY			
Share capital		13,491,563	13,491,563
Reserves		4,376,870	4,100,264
Unappropriated profit		3,856,198	5,248,059
		21,724,631	22,839,886
Surplus on revaluation of assets - net of tax		3,047,814	2,937,152
		24,772,445	25,777,038
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The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

	Note	Three months period ended March 31, 2012	Three months period ended March 31, 2011
(Rupees in '000)			
Mark-up / return / interest earned		11,144,542	10,694,479
Mark-up / return / interest expensed		6,499,630	6,247,480
Net mark-up / interest income		4,644,912	4,446,999
Provision against loans and advances - net		374,490	679,220
Provision for diminution in value of investments		342,766	225,746
Bad debts written off directly		566	1,007
		717,822	905,973
Net mark-up / interest income after provisions		3,927,090	3,541,026
Non mark-up / interest income			
Fee, commission and brokerage income		544,948	574,655
Dividend income		83,434	45,132
Income from dealing in foreign currencies		371,978	181,405
Gain on sale of securities - net		55,947	35,395
Unrealized (loss) / gain on revaluation of investments classified as held for trading - net		(7,217)	1,064
Other income		413,772	409,768
Total non mark-up / interest income		1,462,862	1,247,419
		5,389,952	4,788,445
Non mark-up / interest expenses			
Administrative expenses		3,532,214	3,319,497
(Reversal) / provision against off balance sheet obligations		(3,425)	941
Other charges		37,157	28,840
Total non mark-up / interest expenses		3,565,946	3,349,278
		1,824,006	1,439,167
Extra ordinary / unusual items		-	-
Profit before taxation		1,824,006	1,439,167
Taxation	16		
Current		495,337	305,727
Deferred		126,497	203,763
Prior years		-	-
		621,834	509,490
Profit after taxation		1,202,172	929,677
(Rupees)			
Basic/ Diluted earnings per share	14	0.89	0.69

The annexed notes 1 to 19 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, 2012

	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Rupees in '000)	
Profit after taxation	1,202,172	929,677
Other comprehensive income		
Exchange differences on translation of net investment in foreign branches	36,172	(76,063)
Comprehensive income - transferred to condensed interim statement of changes in equity	1,238,344	853,614
Components of comprehensive income not reflected in equity		
Surplus on revaluation of available for sale securities - net of tax	118,086	97,095
Total comprehensive income	1,356,430	950,709

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

 Chief Executive Officer

 Director

 Director

 Chairman



BANK ALFALAH LIMITED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

Note	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Rupees in '000)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	1,824,006	1,439,167
Less: Dividend income	(83,434)	(45,132)
	1,740,572	1,394,035
Adjustments		
Depreciation	394,080	425,592
Amortisation	38,509	54,836
Provision against loans and advances - net	374,490	679,220
Provision for diminution in value of investments	342,766	225,746
(Reversal) / provision against off-balance sheet obligations	(3,425)	941
Unrealized loss / (gain) on revaluation of investments classified as held for trading - net	7,217	(1,064)
Bad debts written-off directly	566	1,007
Gain on sale of fixed assets - net	(2,727)	(11,678)
Charge for defined benefit plan	49,833	59,392
	1,201,309	1,433,992
	2,941,881	2,828,027
(Increase) / decrease in operating assets		
Lendings to financial institutions	(4,974,034)	(5,302,440)
Held for trading securities	2,100,540	(914,094)
Advances	(2,134,031)	6,868,224
Other assets (excluding tax recoverable and dividend receivable)	3,268,609	(160,585)
	(1,738,916)	491,105
Increase / (decrease) in operating liabilities		
Bills payable	1,846,092	1,024,890
Borrowings	(6,859,073)	7,771,382
Deposits and other accounts	3,412,959	(14,506,043)
Other liabilities	1,013,443	740,521
	(586,579)	(4,969,250)
	616,386	(1,650,118)
Gratuity paid	-	-
Income tax paid	(549,651)	(375,914)
Net cash used in operating activities	66,735	(2,026,032)
CASH FLOWS FROM INVESTING ACTIVITIES		
Net investments in available for sale securities	(5,455,998)	(3,622,959)
Net investments in held to maturity securities	526,052	(1,826,343)
Net investments in associated companies	-	87,531
Dividend income received	7,494	30,545
Investment in fixed assets	(309,000)	(385,640)
Proceeds from sale of fixed assets	17,154	18,957
Net cash used in investing activities	(5,214,298)	(5,697,909)
CASH FLOWS FROM FINANCING ACTIVITIES		
Redemption of Sub-ordinated loans	-	-
Net cash generated from financing activities	-	-
Exchange difference on translation on the net investments in foreign branches	36,172	(76,063)
Decrease in cash and cash equivalents	(5,111,391)	(7,800,004)
Cash and cash equivalents at beginning of the period	69,927,497	62,150,999
Cash and cash equivalents at end of the period	64,816,106	54,350,995

The annexed notes 1 to 19 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, 2012

	Share Capital	Statutory Reserve*	Exchange Translation Reserve	Unappropriated Profit	Total
	(Rupees in ' 000)				
Balance as at January 1, 2011	13,491,563	2,961,132	858,001	2,415,860	19,726,556
Changes in equity for three months ended March 31, 2011					
Comprehensive income for three months ended March 31, 2011	-	-	(76,063)	929,677	853,614
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	7,424	7,424
Transfer to statutory reserve	-	185,935	-	(185,935)	-
Balance as at March 31, 2011	13,491,563	3,147,067	781,938	3,167,026	20,587,594
Changes in equity for nine months ended December 31, 2011					
Comprehensive income for nine months ended December 31, 2011	-	-	(343,432)	2,573,453	2,230,021
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	22,271	22,271
Transfer to statutory reserve	-	514,691	-	(514,691)	-
Balance as at December 31, 2011	13,491,563	3,661,758	438,506	5,248,059	22,839,886
Changes in equity for three months ended March 31, 2012					
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)
Balance as at March 31, 2012	13,491,563	3,902,192	474,678	3,856,198	21,724,631

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

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED **NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL INFORMATION** **(UN-AUDITED)**

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

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, Pakistan 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 313 conventional banking branches including 19 sub branches (December 31, 2011: 313 branches including 19 sub branches), 7 overseas branches (December 31, 2011: 7 branches), 85 Islamic banking branches (December 31, 2011: 85 branches) and 1 offshore banking unit (December 31, 2011: 1 unit).

2 BASIS OF PRESENTATION

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan 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.

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 transaction / 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 has been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) 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.

The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' through its notification SRO 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.

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 SBP and SECP.



SBP through its BSD Circular No. 07 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, it should 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.

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, 2011.

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, 2011.

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, 2011.

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, 2011.



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
(Rupees in '000)		
9 LENDINGS TO FINANCIAL INSTITUTIONS		
Call money lendings	3,308,707	1,654,831
Repurchase agreement lendings (Reverse Repo)	11,092,086	6,110,576
	14,400,793	7,765,407

10 INVESTMENTS

10.1 Investments by types

Note	March 31, 2012 (Un-audited)			December 31, 2011 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
Held for trading securities	9,077,742	-	9,077,742	11,189,335	-	11,189,335
Available for sale securities	135,514,533	980,071	136,494,604	125,734,205	5,473,995	131,208,200
Held to maturity securities	26,301,275	-	26,301,275	26,827,327	-	26,827,327
	170,893,550	980,071	171,873,621	163,750,867	5,473,995	169,224,862
Associates	799,483	-	799,483	799,483	-	799,483
Subsidiary	826,000	-	826,000	826,000	-	826,000
Investment at cost / carrying value	172,519,033	980,071	173,499,104	165,376,350	5,473,995	170,850,345
Less: Provision for diminution in value of investments	(4,758,726)	-	(4,758,726)	(4,585,554)	-	(4,585,554)
Investments (net of provisions)	167,760,307	980,071	168,740,378	160,790,796	5,473,995	166,264,791
Surplus / (deficit) on revaluation of held for trading securities - net	(7,217)	-	(7,217)	(11,053)	-	(11,053)
Surplus / (deficit) on revaluation of available for sale securities - net	460,538	(838)	459,700	265,256	12,774	278,030
Total investments	168,213,628	979,233	169,192,861	161,044,999	5,486,769	166,531,768

	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
(Rupees in '000)		
10.2 Particulars of provision for diminution in the value of investments		
Opening balance	4,585,554	2,183,568
Charge for the period / year	342,766	2,459,294
Reversals	-	(1,457)
Provision written off during the period / year	(169,594)	(55,851)
Closing balance	4,758,726	4,585,554



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
10.3 Particulars of provision for diminution in value of investments by type and segment		
Available for sale securities		
Listed companies / mutual funds		
- Fully paid up ordinary shares / units		
- Wateen Telecom Limited	287,223	287,223
- Others	-	169,593
Unlisted companies		
- 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	2,770,716	2,545,716
- Term finance certificates		
- First Dawood Investment Bank Limited	30,000	30,000
- Azgard Nine Limited	49,960	49,960
- Preference shares		
- First Dawood Investment Bank Limited	8,064	8,064
- Trust Investment Bank Limited	23,652	23,652
- Agritech Limited	108,835	-
Held to maturity securities		
Unlisted securities		
- Term finance certificates / sukuk bonds		
- Agritech Limited	465,000	465,000
- Kunja Textiles Mills Limited	29,494	29,494
- Kohat Cement Company Limited	43,400	53,637
- BRR Guardian Modaraba	25,000	25,000
- Sitara Energy Limited	7,926	7,926
- Security Leasing Corporation Limited	19,167	-
Investment in subsidiary company		
Unlisted company		
- Fully paid up ordinary shares of Rs. 10 each		
- Alfalah Securities (Private) Limited	824,564	824,564
	4,758,726	4,585,554



	Note	March 31, 2012 (Un-audited) (Rupees in '000)	December 31, 2011 (Audited)
11 ADVANCES			
Loans, cash credits, running finances etc.			
In Pakistan		181,770,870	178,590,232
Outside Pakistan		10,483,129	11,633,715
		192,253,999	190,223,947
Net investment in finance lease			
In Pakistan		4,341,842	4,661,592
Outside Pakistan		-	-
		4,341,842	4,661,592
Financing and investing assets under IFAS 2 Ijarah		4,533,541	4,398,109
Bills discounted and purchased (excluding market treasury bills)			
Payable in Pakistan		5,182,620	4,111,898
Payable outside Pakistan		7,202,816	8,001,809
		12,385,436	12,113,707
		213,514,818	211,397,355
Provision against advances			
Specific provision against non-performing advances	11.2	(12,709,174)	(12,330,753)
General provision against advances	11.2	(578,157)	(598,090)
		(13,287,331)	(12,928,843)
		200,227,487	198,468,512

11.1 Advances include Rs. 20.402 billion (2011: Rs. 19.097 billion) which have been placed under non-performing status as detailed below :

Category of Classification	March 31, 2012 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
Other Assets Especially	(Rupees in '000)								
Mentioned (Agri Financing)	108,567	-	108,567	-	-	-	-	-	-
Substandard	2,842,300	-	2,842,300	619,826	-	619,826	619,826	-	619,826
Doubtful	1,037,545	-	1,037,545	225,180	-	225,180	225,180	-	225,180
Loss	16,329,835	83,702	16,413,537	11,843,416	20,752	11,864,168	11,843,416	20,752	11,864,168
	20,318,247	83,702	20,401,949	12,688,422	20,752	12,709,174	12,688,422	20,752	12,709,174
	(Rupees in '000)								
	December 31, 2011 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
Other Assets Especially	(Rupees in '000)								
Mentioned (Agri Financing)	99,017	-	99,017	-	-	-	-	-	-
Substandard	2,941,576	-	2,941,576	582,810	-	582,810	582,810	-	582,810
Doubtful	1,022,306	-	1,022,306	294,551	-	294,551	294,551	-	294,551
Loss	14,924,221	109,494	15,033,715	11,428,418	24,974	11,453,392	11,428,418	24,974	11,453,392
	18,987,120	109,494	19,096,614	12,305,779	24,974	12,330,753	12,305,779	24,974	12,330,753



11.2 Particulars of provisions against advances

	March 31, 2012 (Un-audited)			December 31, 2011 (Audited)		
	Specific	General	Total	Specific	General	Total
	-----Rupees in '000-----					
Opening balance	12,330,753	598,090	12,928,843	10,629,679	649,628	11,279,307
Exchange adjustment and other movements	(4,222)	(9,494)	(13,716)	(21,033)	(7,225)	(28,258)
Charge for the period / year	635,970	-	635,970	3,442,105	59,863	3,501,968
Reversals / recoveries	(251,041)	(10,439)	(261,480)	(1,533,282)	(104,176)	(1,637,458)
	384,929	(10,439)	374,490	1,908,823	(44,313)	1,864,510
Amounts written off	(2,286)	-	(2,286)	(186,716)	-	(186,716)
Closing balance	12,709,174	578,157	13,287,331	12,330,753	598,090	12,928,843

11.2.1 During the year 2011 the State Bank of Pakistan (SBP) has introduced certain amendments in the Prudential Regulations in respect of maintenance of provisioning requirements against non-performing loans and advances vide BSD Circular No. 1 dated October 21, 2011 (effective from September 30, 2011). Under the revised guidelines issued by SBP, banks have been allowed to avail the benefit as follows:

a. Prudential Regulation R-8 for Corporate / Commercial Banking and Prudential Regulation R-11 for SME Financing:

Category of Asset	Benefit of FSV allowed from the date of classification
Mortgaged residential, commercial, and industrial properties (land & building only)	75% for first year 60% for second year 45% for third year 30% for fourth year, and 20% for fifth year
Plant & Machinery under charge	30% for first year 20% for second year, and 10% for third year
Pledged stock	40% for three years

b. Prudential Regulations R-22 for Consumer Financing:

Mortgaged residential property	75% for first and second year 50% for third and fourth year, and 30% for fifth year
--------------------------------	---

Under the previous guidelines issued by SBP which were effective from September 30, 2009, banks were allowed to avail the benefit of 40% of forced sales value of pledged stocks and mortgaged residential, commercial and industrial properties held as collateral against all non-performing loans for 4 years from the date of classification for calculating provisioning requirement. However, the benefit of discounted forced sale values of plant and machinery was previously not available to banks for calculating provisioning requirement.



The Bank has decided not to avail the benefit of forced sale values of pledged stocks and mortgaged, residential, commercial and industrial properties and plant and machinery as per the revised circular. Accordingly, the provision against non performing loans and advances has been determined by taking the benefit of forced sale values as allowed under the previous circular except for loans and advances where more than 3 years have elapsed since the date of classification. The benefit of forced sale value in such cases has been taken on the basis of revised circular, i.e 30% of forced sale values instead of 40%.

11.2.2 The additional profit arising from availing the FSV benefit - net of tax at March 31, 2012 which is not available for either cash or stock dividend to shareholders amounted to Rs. 1,889.060 million (December 2011: 1,997.301 million).

11.2.3 General provision against consumer loans represents provision maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
12 DEPOSITS AND OTHER ACCOUNTS		
Customers		
Fixed deposits	105,167,701	101,962,743
Savings deposits	128,179,062	123,503,156
Current accounts - non-remunerative	134,460,907	141,881,781
Others	5,262,469	4,472,421
	373,070,139	371,820,101
Financial institutions		
Remunerative deposits	30,793,183	28,847,597
Non-remunerative deposits	797,523	580,188
	31,590,706	29,427,785
	404,660,845	401,247,886
13 CONTINGENCIES AND COMMITMENTS		
13.1 Direct credit substitutes		
i) Government	1,970,877	743,446
ii) Banking companies and other financial institutions	583,155	28,110
iii) Others	1,963,851	836,347
	4,517,883	1,607,903
13.2 Transaction-related contingent liabilities		
i) Government	37,176,261	35,612,847
ii) Banking companies and other financial institutions	223,635	2,029,026
iii) Others	10,180,619	11,575,837
	47,580,515	49,217,710
13.3 Trade-related contingent liabilities		
Letters of credit	50,061,294	54,734,036
Acceptances	7,635,087	10,482,204
13.4 Other contingencies		
Claims against the Banks not acknowledged as debt	7,060,267	6,791,219



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
13.5 Commitments in respect of forward lendings		
Commitments to extend credit	1,430,196	2,080,062
13.6 Commitments in respect of forward exchange contracts		
Purchase	36,667,503	29,873,142
Sale	24,627,320	22,734,732
13.7 Commitments for the acquisition of fixed assets	154,971	144,595
13.8 Commitments in respect of repo transactions		
Repurchase	980,540	5,495,710
Resale	11,108,779	6,118,181
13.9 Other Commitments		
Donations	-	-
13.10 Contingency for tax Payable (note 16)		
	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Un-audited)	
	(Rupees in '000)	
14 BASIC / DILUTED EARNINGS PER SHARE		
Profit after tax for the period	1,202,172	929,677
	(Number of shares in thousand)	
Weighted average number of ordinary shares	1,349,156	1,349,156
	(Rupees)	
Basic / Diluted earning per share	0.89	0.69
	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
15 CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	47,483,120	50,882,662
Balances with other banks	14,123,897	17,424,487
Call money lendings	3,308,707	1,647,355
Overdrawn nostro accounts	(99,618)	(27,007)
	64,816,106	69,927,497



16 TAXATION

The income tax assessments of the Bank have been finalized upto and including tax year 2011. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Income Tax Appellate Tribunal (ITAT) 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 2011, adequate provision has been made by the Bank in these financial statements. 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 appeal in respect of add-back for tax year 2010 is currently pending with the Commissioner of Inland Revenue (Appeals). However, the Bank is in process to file the appeal before the Commissioner of Inland Revenue (Appeals) for add-back relating to tax year 2011. 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.

During the month of April 2012, the Bank has received an Order under Sections 161 and 205 of the Income Tax Ordinance, 2001 with respect to monitoring of withholding tax on profit on debt for the year ended December 31, 2011. In this Order, the Tax Authorities have demanded default tax (including default surcharge) amounting to Rs.622.338 million. The Bank is in the process of filing rectification application and filing of appeal before Commissioner of Inland Revenue (Appeals) against this Order. The management is confident that the matter will be decided in its favour and the Bank will not be exposed to any loss on this account.

17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and 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.



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

	March 31, 2012 (Un-audited)						
	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total
	----- (Rupees in '000) -----						
Deposits							
Balance at the beginning of the period	94,626	40,991	1,748,959	1,304,544	2,211	18	3,191,349
Placements during the period	19,087	134,252	14,459,829	3,184,379	828,411	-	18,625,958
Withdrawals / adjustments during the period	(19,467)	(132,235)	(13,593,092)	(3,921,844)	(814,792)	-	(18,481,430)
Balance at end of the period	94,246	43,008	2,615,696	567,079	15,830	18	3,335,877
Advances							
Balance at the beginning of the period	-	126,126	2,298,435	-	2,979	-	2,427,540
Disbursement during the period	-	9,026	1,787,152	-	1,629	-	1,797,807
Repayment / adjustments during the period	-	(12,680)	(1,894,136)	-	(4,608)	-	(1,911,424)
Balance at the end of the period	-	122,472	2,191,451	-	-	-	2,313,923
Investments							
Balance at the beginning of the period	-	-	4,847,575	799,483	826,000	120,000	6,593,058
Investment during the period	-	-	22,499	-	-	-	22,499
Redemption during the period	-	-	(21,456)	-	-	-	(21,456)
Balance at the end of the period	-	-	4,848,618	799,483	826,000	120,000	6,594,101
Provision held against investment							
	-	-	3,057,939	-	824,564	60,000	3,942,503
Call borrowings / Repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Borrowing during the period	-	-	-	-	-	-	-
Repayment during the period	-	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-	-
Call lendings / Reverse Repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Placements during the period	-	-	19,239,038	-	-	-	19,239,038
Withdrawals during the period	-	-	(19,239,038)	-	-	-	(19,239,038)
Balance at end of the period	-	-	-	-	-	-	-



December 31, 2011 (Audited)

	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total
----- (Rupees in '000) -----							
Deposits							
Balance at the beginning of the year	28,787	44,256	148,053	1,227,613	4,621	18	1,453,348
Placements during the year	162,952	526,924	57,718,261	19,110,891	257,059	-	77,776,087
Withdrawals during the year	(97,113)	(530,189)	(56,117,355)	(19,033,960)	(259,469)	-	(76,038,086)
Balance at end of the year	94,626	40,991	1,748,959	1,304,544	2,211	18	3,191,349
Advances							
Balance at the beginning of the year	9,232	149,686	400,000	1,741,096	609,218	-	2,909,232
Disbursements during the year	1,707	26,255	2,631,332	-	1,980,278	-	4,639,572
Repayments / Adjustments during the year	(10,939)	(49,815)	(732,897)	(1,741,096)	(2,586,517)	-	(5,121,264)
Balance at end of the year	-	126,126	2,298,435	-	2,979	-	2,427,540
Investments							
Balance at the beginning of the year	-	-	50,000	5,686,949	76,000	120,000	5,932,949
Investment during the year	-	-	20,986	-	750,000	-	770,986
Withdrawals during the year	-	-	4,776,589	(4,887,466)	-	-	(110,877)
Balance at end of the year	-	-	4,847,575	799,483	826,000	120,000	6,593,058
Provision held against investment							
	-	-	2,832,939	-	824,564	60,000	3,717,503
Call borrowings / Repo							
Balance at the beginning of the year	-	-	-	-	-	-	-
Borrowing during the year	-	-	9,280,236	-	-	-	9,280,236
Repayments during the year	-	-	(9,280,236)	-	-	-	(9,280,236)
Balance at end of the year	-	-	-	-	-	-	-
Call lendings / Reverse Repo							
Balance at the beginning of the year	-	-	-	-	-	-	-
Placements during the year	-	-	10,198,203	-	-	-	10,198,203
Withdrawals during the year	-	-	(10,198,203)	-	-	-	(10,198,203)
Balance at end of the year	-	-	-	-	-	-	-



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
17.2 Advances		
Running finance		
- Subsidiary company	-	2,979
- Other related parties	1,594,698	1,798,436
Long term loans		
- Subsidiary company	-	-
- Other related parties	719,225	626,125
17.3 Contingencies and commitments		
Letter of credit and acceptance outstanding	20,828	242,798
Guarantees outstanding	988,429	993,913
17.4 Bank balances with other banks		
Balance with United Bank Limited	508,692	1,279,304
17.5 Balances with subsidiary company		
Mark-up receivable on advances	4,836	4,899
Rent Receivable	4,066	2,960
Bank balances	15,830	2,211
Brokerage payable	214	84
	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Un-audited) (Rupees in '000)	
17.6 With subsidiary company		
Brokerage expense	411	231
Mark-up income	24	-
Bank charges recovered	10	14
Rent income	1,106	1,005
17.7 With associates		
Insurance premium paid to Alfalah Insurance Limited	306,868	131,065
Rent income from Alfalah Insurance Limited	399	-
Mark-up income on advances	-	90,659
Mark-up expense on deposits	7,542	73,940



	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Un-audited) (Rupees in '000)	
17.8 With other Related Parties		
Mark-up income on advances	129,071	18,284
Rent income from Warid Telecom (Private) Limited	5,022	-
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	11,131	10,584
Payment to Wateen Telecom (Private) Limited for purchase of equipment and maintenance charges	987	21,008
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	225,000	159,785
Provision made during the period in respect of investment in Wateen Telecom Limited	-	65,961
Capital gain on sale of shares of United Bank Limited	3,674	408
Contribution to employees provident fund	48,590	49,688
Contribution to Gratuity fund	49,833	59,392
17.9 The Key Management Personnel / Directors' compensation are as follows:		
Salaries & allowances	164,357	174,066

In addition the Chief Executive and certain Executives are provided with bank maintained car as per Bank's Policy.

18 DATE OF AUTHORISATION

This condensed interim financial information was authorised for issue on April 22, 2012 by the Board of Directors of the Bank.

19 GENERAL

19.1 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 85 Islamic banking branches as at March 31, 2012 (December 31, 2011: 85 branches).

	March 31, 2012	December 31, 2011
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	6,873,217	11,086,858
Balances with and due from financial institutions	5,680,412	5,842,516
Lendings to financial institutions	-	-
Investments - net	42,111,160	42,926,997
Advances - net	24,166,868	25,262,319
Fixed assets	1,646,671	1,666,293
Other assets	5,698,440	6,550,952
	86,176,768	93,335,935
LIABILITIES		
Bills payable	991,844	636,466
Borrowings	1,812,547	2,492,367
Deposits and other accounts	73,462,599	80,780,324
Sub-ordinated loans	-	-
Liability against assets subject to finance lease	-	-
Deferred tax liabilities	1,376	1,376
Other liabilities	3,285,215	3,194,017
	79,553,581	87,104,550
NET ASSETS	6,623,187	6,231,385
REPRESENTED BY		
Islamic Banking Fund	1,800,000	1,800,000
Exchange Equalisation Reserve	9,761	10,243
Unappropriated / Unremitted profit	4,059,532	3,678,579
	5,869,293	5,488,822
Surplus on revaluation of assets - net of tax	753,894	742,563
	6,623,187	6,231,385





BANK ALFALAH LIMITED

**Consolidated Condensed Interim
Financial Statements
of
Bank Alfalah Limited
and
Subsidiary Company
For the three months period ended
March 31, 2012**

BANK ALFALAH LIMITED CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2012

	Note	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		47,483,120	50,882,662
Balances with other banks		14,124,442	17,424,524
Lendings to financial institutions	9	14,400,793	7,765,407
Investments - net	10	169,388,717	166,648,636
Advances - net	11	200,227,487	198,468,512
Fixed assets		13,288,250	13,427,693
Deferred tax assets - net		301,687	421,742
Other assets		10,138,377	13,306,612
		469,352,873	468,345,788
LIABILITIES			
Bills payable		7,249,545	5,403,453
Borrowings		11,382,516	18,168,978
Deposits and other accounts	12	404,645,015	401,245,675
Sub-ordinated loans		7,148,693	7,148,693
Liabilities against assets subject to finance lease		830	1,328
Deferred tax liabilities - net		-	-
Other liabilities		13,951,755	10,474,397
		444,378,354	442,442,524
NET ASSETS		24,974,519	25,903,264
REPRESENTED BY			
Share capital		13,491,563	13,491,563
Reserves		4,376,870	4,100,264
Share in share premium of associate		-	-
Accumulated profit		4,231,034	5,534,195
		22,099,467	23,126,022
Non-controlling interest in equity		(11,069)	(11,066)
		22,088,398	23,114,956
Surplus on revaluation of assets - net of tax		2,886,121	2,788,308
		24,974,519	25,903,264
CONTINGENCIES AND COMMITMENTS			
	13		

The annexed notes 1 to 19 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED CONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

	Note	Three months period ended March 31, 2012	Three months period ended March 31, 2011
		(Rupees in '000)	
Mark-up / return / interest earned		11,144,609	10,691,759
Mark-up / return / interest expensed		6,499,328	6,247,644
Net mark-up / interest income		4,645,281	4,444,115
Provision against loans and advances - net		377,469	679,211
Provision for diminution in value of investments		342,766	-
Bad debts written off directly		566	1,007
		720,801	680,218
Net mark-up / interest income after provisions		3,924,480	3,763,897
Non mark-up / interest income			
Fee, commission and brokerage income		552,268	585,387
Dividend income		83,434	45,132
Income from dealing in foreign currencies		371,978	181,405
Gain on sale of securities - net		57,667	38,483
Unrealized (loss) / gain on revaluation of investments classified as held for trading - net		(7,217)	1,064
Other income		416,464	408,815
Total non mark-up / interest income		1,474,594	1,260,286
		5,399,074	5,024,183
Non mark-up / interest expenses			
Administrative expenses		3,544,145	3,334,616
(Reversal) / provision against off balance sheet obligations		(3,425)	941
Other charges		37,157	28,840
Total non mark-up / interest expenses		3,577,877	3,364,397
		1,821,197	1,659,786
Share of profit / (loss) of associates		92,434	(129,003)
Extra ordinary / unusual items		-	-
Profit before taxation		1,913,631	1,530,783
Taxation	16		
Current		495,671	306,771
Deferred		126,497	282,774
Prior years		-	-
Share of tax of associates		594	20,417
		622,762	609,962
Profit after taxation		1,290,869	920,821
Profit/(loss) attributable to:			
Equity holders of the parent		1,290,872	927,527
Non-controlling interest		(3)	(6,706)
		1,290,869	920,821
		(Rupees)	
Basic/ diluted earnings per share attributable to the equity holders of the parent	14	0.96	0.69

The annexed notes 1 to 19 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Rupees in '000)	
Profit after taxation	1,290,869	920,821
Other comprehensive income		
Exchange differences on translation of net investment in foreign branches	36,172	(76,063)
Comprehensive income - transferred to consolidated condensed interim statement of changes in equity	1,327,041	844,758
Components of comprehensive income not reflected in equity		
Surplus on revaluation of available for sale securities - net of tax	105,235	83,232
Total comprehensive income	1,432,276	927,990
Total comprehensive income attributable to:		
Equity holders of the parent	1,432,279	934,696
Non-controlling interest	(3)	(6,706)
	1,432,276	927,990

The annexed notes 1 to 19 form an integral part of this consolidated condensed interim financial information.

 Chief Executive Officer

 Director

 Director

 Chairman



BANK ALFALAH LIMITED CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

Note	Three months period ended March 31, 2012	Three months period ended March 31, 2011
(Rupees in '000)		
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	1,913,631	1,530,783
Share of (profit) / loss of associates	(92,434)	129,003
Less: Dividend income	(83,434)	(45,132)
	1,737,763	1,614,654
Adjustments:		
Depreciation	395,126	427,652
Amortisation	38,638	55,031
Provision against loans and advances - net	377,469	679,211
Provision for diminution in value of investments	342,766	-
(Reversal) / provision against off-balance sheet obligations	(3,425)	941
Unrealized loss / (gain) on revaluation of investments classified as held for trading - net	7,217	(1,064)
Bad debts written-off directly	566	1,007
Gain on sale of fixed assets - net	(4,356)	(11,715)
Charge for defined benefit plan	49,884	59,392
	1,203,885	1,210,455
	2,941,648	2,825,109
(Increase) / decrease in operating assets		
Lending to financial institutions	(4,974,034)	(5,302,440)
Held for trading securities	2,100,540	(914,094)
Advances	(2,137,010)	6,868,431
Other assets (excluding tax recoverable and dividend receivable)	3,258,331	(119,362)
	(1,752,173)	532,535
Increase / (decrease) in operating liabilities		
Bills payable	1,846,092	1,024,890
Borrowings	(6,859,073)	7,771,382
Deposits and other accounts	3,399,340	(14,501,540)
Other liabilities	1,040,106	700,789
	(573,535)	(5,004,479)
	615,940	(1,646,835)
Gratuity paid	-	-
Income tax paid	(550,080)	(377,100)
Net cash (used in) / generated from operating activities	65,860	(2,023,935)
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available for sale securities	(5,455,998)	(3,622,959)
Net investments in held to maturity securities	526,052	(1,826,343)
Redemption in associated companies	-	85,500
Dividend income received	7,494	30,545
Investment in fixed assets	(309,657)	(385,645)
Proceeds from sale of fixed assets	19,692	18,994
Net cash used in investing activities	(5,212,417)	(5,699,908)
CASH FLOWS FROM FINANCING ACTIVITIES		
Redemption of sub-ordinated loans	-	-
Payment against lease obligation	(498)	(959)
Net cash used in financing activities	(498)	(959)
Exchange difference on translation of the net investment in foreign branches	36,172	-
Decrease in cash and cash equivalents	(5,110,883)	(7,724,802)
Cash and cash equivalents at beginning of the period	69,927,534	62,152,277
Cash and cash equivalents at end of the period	64,816,651	54,427,475

The annexed notes 1 to 19 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

	Share Capital	Statutory Reserve*	Exchange Translation Reserve	Unappropriated Profit	Share in Share premium of associate	Non controlling interest	Total
	(Rupees in ' 000)						
Balance as at January 1, 2011	13,491,563	2,961,132	858,001	(72,693)	1,968,435	(27,570)	19,178,868
Changes in equity for three months ended March 31, 2011							
Comprehensive income for the three months ended March 31, 2011	-	-	(76,063)	920,821	-	-	844,758
Loss attributable to minority shareholders	-	-	-	6,706	-	(6,706)	-
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	7,424	-	-	7,424
Transfer to statutory reserve	-	185,935	-	(185,935)	-	-	-
Balance as at March 31, 2011	13,491,563	3,147,067	781,938	676,323	1,968,435	(34,276)	20,031,050
Changes in equity for nine months ended December 31, 2011							
Comprehensive income for the nine months ended Dec 31, 2011	-	-	(343,432)	3,405,067	-	-	3,061,635
Share in share premium of associate	-	-	-	-	-	-	-
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	22,271	-	-	22,271
Transfer from share in share premium of associate to unappropriate profit	-	-	-	1,968,435	(1,968,435)	-	-
Non controlling interest acquired during the period	-	-	-	(24,331)	-	24,331	-
Loss attributable to minority shareholders	-	-	-	1,121	-	(1,121)	-
Transfer to statutory reserve	-	514,691	-	(514,691)	-	-	-
Balance as at December 31, 2011	13,491,563	3,661,758	438,506	5,534,195	-	(11,066)	23,114,956
Changes in equity for three months ended upto March 31, 2012							
Comprehensive income for the three months ended March 31, 2012	-	-	36,172	1,290,869	-	-	1,327,041
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	7,424	-	-	7,424
Loss attributable to minority shareholders	-	-	-	3	-	(3)	-
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)
Balance as at March 31, 2012	13,491,563	3,902,192	474,678	4,231,034	-	(11,069)	22,088,398

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

The annexed notes 1 to 19 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



BANK ALFALAH LIMITED

NOTES TO AND FORMING PART OF THE CONSOLIDATED CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)

FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2012

1 STATUS AND NATURE OF BUSINESS

1.1 The "Group" consists of:

Holding Company

- Bank Alfalah Limited (the Bank)

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, Pakistan 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 313 conventional banking branches including 19 sub branches (December 31, 2011: 313 branches including 19 sub branches), 7 overseas branches (December 31, 2011: 7 branches), 85 Islamic banking branches (December 31, 2011: 85 branches) and 1 offshore banking unit (December 31, 2011: 1 unit).

Subsidiary Company

- Alfalah Securities (Private) Limited - 97.18 percent holding

The group has invested in 97.18 percent (December 31, 2011: 97.18 percent) shares of Alfalah Securities (Private) Limited. The principal objective of the company is to undertake the business of a brokerage house. Alfalah Securities (Private) Limited was incorporated on September 23, 2003 with registered office in Karachi, Pakistan. The company obtained corporate membership from Karachi Stock Exchange (Guarantee) Limited on November 24, 2003.

1.2 In addition the Group maintains investments in the following associates:

	Percentage of shareholding	
	March 31, 2012	December 31, 2011
Alfalah Insurance Company Limited	30 percent	30 percent
Alfalah GHP Value Fund - Fund managed by Alfalah GHP Investment Management Limited	34.41 percent	34.19 percent
Alfalah GHP Income Multiplier Fund - Fund managed by Alfalah GHP Investment Management Limited	98.54 percent	98.53 percent
Alfalah GHP Islamic Fund - Fund managed by Alfalah GHP Investment Management Limited	96.72 percent	96.72 percent
Alfalah GHP Investment Management Limited	40.22 percent	40.22 percent

2 BASIS OF PRESENTATION

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan 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 consolidated condensed interim financial information as such, but are restricted to the amount of facility actually utilised and the appropriate portion of mark-up thereon.

The financial results of the Islamic banking branches have been consolidated in this consolidated 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 consolidated condensed interim financial information.



3 STATEMENT OF COMPLIANCE

- 3.1 This consolidated condensed interim financial information has been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board and Islamic Financial Accounting Standard (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.

The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for banking companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, Financial Instruments: Disclosures through its notification SRO 411(I) / 2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of this consolidated 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.

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 SBP and SECP.

SBP through its BSD Circular No. 07 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'. Accordingly, the above requirements have been adopted in the preparation of this consolidated condensed interim financial information.

The disclosures made in this consolidated 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 consolidated condensed interim financial information should be read in conjunction with the financial statements of the Group for the year ended December 31, 2011.

4 BASIS OF MEASUREMENT

4.1 Accounting convention

This consolidated 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.

This consolidated condensed interim financial information has been prepared by taking into account the latest available financial statements of the subsidiary and associates.



5 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies and the methods of computation adopted in the preparation of this consolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Group for the year ended December 31, 2011.

6 FUNCTIONAL AND PRESENTATION CURRENCY

Items included in this consolidated condensed interim financial information are measured using the currency of the primary economic environment in which the Group operates. This consolidated condensed interim financial information is presented in Pakistani Rupees, which is the Group'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 consolidated condensed interim financial information are same as those applied in the preparation of the annual consolidated financial statements of the Group for the year ended December 31, 2011.

8 FINANCIAL RISK MANAGEMENT

The Group's Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2011.

9 LENDINGS TO FINANCIAL INSTITUTIONS

Call money lendings
Repurchase agreement lendings (Reverse Repo)

March 31, December 31,
2012 2011
(Un-audited) (Audited)
(Rupees in '000)

3,308,707	1,654,831
11,092,086	6,110,576
14,400,793	7,765,407



10 INVESTMENTS

10.1 Investments by types

Note	March 31, 2012 (Un-audited)			December 31, 2011 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
Held for trading securities	9,077,742	-	9,077,742	11,189,335	-	11,189,335
Available for sale securities	133,695,156	980,071	134,675,227	123,914,828	5,473,995	129,388,823
Held to maturity securities	26,301,275	-	26,301,275	26,827,327	-	26,827,327
	169,074,173	980,071	170,054,244	161,931,490	5,473,995	167,405,485
Associates	996,775	-	996,775	917,787	-	917,787
Investments at cost / carrying value	170,070,948	980,071	171,051,019	162,849,277	5,473,995	168,323,272
Less: Provision for diminution in value of investments	(2,114,785)	-	(2,114,785)	(1,941,613)	-	(1,941,613)
Investments (net of provisions)	167,956,163	980,071	168,936,234	160,907,664	5,473,995	166,381,659
Surplus / (deficit) on revaluation of held-for-trading securities - net	(7,217)	-	(7,217)	(11,053)	-	(11,053)
Surplus / (deficit) on revaluation of available for sale securities - net	460,538	(838)	459,700	265,256	12,774	278,030
Total investments	168,409,484	979,233	169,388,717	161,161,867	5,486,769	166,648,636

10.2 Particulars of provision for diminution in the value of investments

	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
Opening balance	1,941,613	288,191
Charge for the period / year	342,766	1,710,730
Reversals	-	(1,457)
Provision written off during the period / year	(169,594)	(55,851)
Closing balance	2,114,785	1,941,613

10.3 Particulars of provision for diminution in value of investments by type and segment

Available for sale securities

Listed companies / mutual funds

- Fully paid up ordinary shares / units

- Wateen Telecom Limited	173,671	173,671
- Others	-	169,592



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
Unlisted companies		
- 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	1,064,891	839,892
- Term finance certificates		
- First Dawood Investment Bank Limited	30,000	30,000
- Azgard Nine Limited	49,960	49,960
- Preference shares		
- First Dawood Investment Bank Limited	8,064	8,064
- Trust Investment Bank Limited	23,652	23,652
- Agritech Limited	108,835	-
Held to maturity securities		
Unlisted securities		
- Term finance certificates / sukuk bonds		
- Agritech Limited	465,000	465,000
- Khunja Textiles Mills Limited	29,494	29,494
- Kohat Cement Company Limited	43,400	53,637
- BRR Guardian Modaraba	25,000	25,000
- Sitara Energy Limited	7,926	7,926
- Security Leasing Corporation Limited	19,167	-
	2,114,785	1,941,613
11 ADVANCES		
Loans, cash credits, running finances etc.		
In Pakistan	181,770,870	178,587,253
Outside Pakistan	10,483,129	11,633,715
	192,253,999	190,220,968
Net investment in finance lease		
In Pakistan	4,341,842	4,661,592
Outside Pakistan	-	-
	4,341,842	4,661,592
Financing and investing assets under IFAS 2 Ijarah	4,533,541	4,398,109



	Note	March 31, 2012 (Un-audited) (Rupees in '000)	December 31, 2011 (Audited)
Bills discounted and purchased (excluding market treasury bills)			
Payable in Pakistan		5,182,620	4,111,898
Payable outside Pakistan		7,202,816	8,001,809
		12,385,436	12,113,707
		213,514,818	211,394,376
Provision against advances			
Specific provision against non-performing advances	11.2	(12,709,174)	(12,327,774)
General provision against advances	11.2	(578,157)	(598,090)
		(13,287,331)	(12,925,864)
		200,227,487	198,468,512

11.1 Advances include Rs. 20.402 billion (2011: Rs. 19.097 billion) which have been placed under non-performing status as detailed below :

Category of Classification	March 31, 2012 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially									
Mentioned (Agri Financing)	108,567	-	108,567	-	-	-	-	-	-
Substandard	2,842,300	-	2,842,300	619,826	-	619,826	619,826	-	619,826
Doubtful	1,037,545	-	1,037,545	225,180	-	225,180	225,180	-	225,180
Loss	16,329,835	83,702	16,413,537	11,843,416	20,752	11,864,168	11,843,416	20,752	11,864,168
	20,318,247	83,702	20,401,949	12,688,422	20,752	12,709,174	12,688,422	20,752	12,709,174

Category of Classification	December 31, 2011 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially									
Mentioned (Agri Financing)	99,017	-	99,017	-	-	-	-	-	-
Substandard	2,941,576	-	2,941,576	582,810	-	582,810	582,810	-	582,810
Doubtful	1,022,306	-	1,022,306	294,551	-	294,551	294,551	-	294,551
Loss	14,924,221	109,494	15,033,715	11,425,439	24,974	11,450,413	11,425,439	24,974	11,450,413
	18,987,120	109,494	19,096,614	12,302,800	24,974	12,327,774	12,302,800	24,974	12,327,774



	March 31, 2012 (Un-audited)			December 31, 2011 (Audited)		
	Specific	General	Total	Specific	General	Total
	-----Rupees in '000-----					
11.2 Particulars of provisions against advances						
Opening balance	12,327,774	598,090	12,925,864	10,020,461	649,628	10,670,089
Exchange adjustment and other movements	(4,222)	(9,494)	(13,716)	(21,033)	(7,225)	(28,258)
Charge for the period / year	635,970	-	635,970	3,442,105	59,863	3,501,968
Reversals / recoveries	(248,062)	(10,439)	(258,501)	(927,043)	(104,176)	(1,031,219)
	387,908	(10,439)	377,469	2,515,062	(44,313)	2,470,749
Amounts written off	(2,286)	-	(2,286)	(186,716)	-	(186,716)
Closing balance	12,709,174	578,157	13,287,331	12,327,774	598,090	12,925,864

11.2.1 During the year 2011 the State Bank of Pakistan (SBP) has introduced certain amendments in the Prudential Regulations in respect of maintenance of provisioning requirements against non-performing loans and advances vide BSD Circular No. 1 dated October 21, 2011 (effective from September 30, 2011). Under the revised guidelines issued by SBP, banks have been allowed to avail the benefit as follows:

Prudential Regulation R-8 for Corporate / Commercial Banking and Prudential Regulation R-11 for SME Financing:

Category of Asset

Benefit of FSV allowed from the date of classification

Mortgaged residential, commercial, and industrial properties (land & building only)	75% for first year 60% for second year 45% for third year 30% for fourth year, and 20% for fifth year
Plant & Machinery under charge	30% for first year 20% for second year, and 10% for third year
Pledged stock	40% for three years

Prudential Regulations R-22 for Consumer Financing:

Mortgaged residential property	75% for first and second year 50% for third and fourth year, and 30% for fifth year
--------------------------------	---

Under the previous guidelines issued by SBP which were effective from September 30, 2009, banks were allowed to avail the benefit of 40% of forced sales value of pledged stocks and mortgaged residential, commercial and industrial properties held as collateral against all non-performing loans for 4 years from the date of classification for calculating provisioning requirement. However, the benefit of discounted forced sale values of plant and machinery was previously not available to banks for calculating provisioning requirement.

The Bank has decided not to avail the benefit of forced sale values of pledged stocks and mortgaged, residential, commercial and industrial properties and plant and machinery as per the revised circular. Accordingly, the provision against non performing loans and advances has been determined by taking the benefit of forced sale values as allowed under the previous circular except for loans and advances where more than 3 years have elapsed since the date of classification. The benefit of forced sale value in such cases has been taken on the basis of revised circular, i.e 30% of forced sale values instead of 40%.



11.2.2 The additional profit arising from availing the FSV benefit - net of tax at March 31, 2012 which is not available for either cash or stock dividend to shareholders amounted to Rs. 1,1889.060 million (December 31, 2011: 1,997.301 million).

11.2.3 General provision against consumer loans represents provision maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
12 DEPOSITS AND OTHER ACCOUNTS		
Customers		
Fixed deposits	105,167,701	101,962,743
Savings deposits	128,179,062	123,503,156
Current accounts - non-remunerative	134,445,077	141,879,570
Others	5,262,469	4,472,421
	373,054,309	371,817,890
Financial institutions		
Remunerative deposits	30,793,183	28,847,597
Non-remunerative deposits	797,523	580,188
	31,590,706	29,427,785
	404,645,015	401,245,675
13 CONTINGENCIES AND COMMITMENTS		
13.1 Direct credit substitutes		
i) Government	1,970,877	743,446
ii) Banking companies and other financial institutions	583,155	28,110
iii) Others	1,963,851	836,347
	4,517,883	1,607,903
13.2 Transaction-related contingent liabilities		
i) Government	37,176,261	35,612,847
ii) Banking companies and other financial institutions	223,635	2,029,026
iii) Others	10,180,619	11,575,837
	47,580,515	49,217,710
13.3 Trade-related contingent liabilities		
Letters of credit	50,061,294	54,734,036
Acceptances	7,635,087	10,482,204
13.4 Other contingencies		
Claims against the Banks not acknowledged as debt	7,060,267	6,791,219



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
13.5 Commitments in respect of forward lendings		
Commitments to extend credit	1,430,196	2,080,062
13.6 Commitments in respect of forward exchange contracts		
Purchase	36,667,503	29,873,142
Sale	24,627,320	22,734,732
13.7 Commitments for the acquisition of fixed assets	154,971	144,595
13.8 Commitments in respect of repo transactions		
Repurchase	980,540	5,495,710
Resale	11,108,779	6,118,181
13.9 Other Commitments		
Donations	-	-
13.10 Contingency for tax payable (note 16)		
14 BASIC / DILUTED EARNINGS PER SHARE		
Profit after tax for the period	1,290,872	927,527
	(Number of shares in thousand)	
Weighted average number of ordinary shares	1,349,156	1,349,156
	(Rupees)	
Basic / Diluted earning per share	0.96	0.69
15 CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	47,483,120	50,882,662
Balances with other banks	14,124,442	17,424,524
Call money lendings	3,308,707	1,647,355
Overdrawn nostro accounts	(99,618)	(27,007)
	64,816,651	69,927,534



16 TAXATION

The income tax assessments of the Bank have been finalized upto and including tax year 2011. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Income Tax Appellate Tribunal (ITAT) 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 2011, adequate provision has been made by the Bank in these financial statements. 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 appeal in respect of add-back for tax year 2010 is currently pending with the Commissioner of Inland Revenue (Appeals). However, the Bank is in process to file the appeal before the Commissioner of Inland Revenue (Appeals) for add-back relating to tax year 2011. 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.

During the month of April 2012, the Bank has received an Order under Sections 161 and 205 of the Income Tax Ordinance, 2001 with respect to monitoring of withholding tax on profit on debt for the year ended December 31, 2011. In this Order, the Tax Authorities have demanded default tax (including default surcharge) amounting to Rs.622.338 million. The Bank is in the process of filing rectification application and filing of appeal before Commissioner of Inland Revenue (Appeals) against this Order. The management is confident that the matter will be decided in its favour and the Bank will not be exposed to any loss on this account.

17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and include major shareholders, 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 are determined in accordance with the terms of their appointment.

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

	March 31, 2012 (Un-audited)					Total
	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Strategic Investments	
----- (Rupees in '000) -----						
Deposits						
Balance at the beginning of the period	94,626	40,991	1,748,959	1,304,544	18	3,189,138
Placements during the period	19,087	134,252	14,459,829	3,184,379	-	17,797,547
Withdrawals / adjustments during the period	(19,467)	(132,235)	(13,593,092)	(3,921,844)	-	(17,666,638)
Balance at end of the period	94,246	43,008	2,615,696	567,079	18	3,320,047
Advances						
Balance at the beginning of the period	-	126,126	2,298,435	-	-	2,424,561
Disbursement during the period	-	9,026	1,787,152	-	-	1,796,178
Repayment during the period	-	(12,680)	(1,894,136)	-	-	(1,906,816)
Balance at the end of the period	-	122,472	2,191,451	-	-	2,313,923
Investments						
Balance at the beginning of the period	-	-	4,847,575	917,787	120,000	5,885,362
Investment during the period	-	-	22,499	-	-	22,499
Redemption / adjustments during the period	-	-	(21,456)	(118,304)	-	(139,760)
Balance at the end of the period	-	-	4,848,618	799,483	120,000	5,768,101



March 31, 2012 (Un-audited)						
Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Strategic Investments	Total	
----- (Rupees in '000) -----						
Provision held against investment	-	-	1,238,562	-	60,000	1,298,562
Call borrowings / Repo						
Balance at the beginning of the period	-	-	-	-	-	-
Borrowings during the period	-	-	-	-	-	-
Repayments during the period	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-
Call lendings / Reverse Repo						
Balance at the beginning of the period	-	-	-	-	-	-
Placements during the period	-	-	19,239,038	-	-	19,239,038
Withdrawals during the period	-	-	(19,239,038)	-	-	(19,239,038)
Balance at end of the period	-	-	-	-	-	-

December 31, 2011 (Audited)						
Directors	Key Management Personnel	Group Companies	Associates	Strategic Investments	Total	
----- (Rupees in '000) -----						
Deposits						
Balance at the beginning of the year	28,787	44,256	148,053	1,227,613	18	1,448,727
Placements during the year	162,952	526,924	57,718,261	19,110,891	-	77,519,028
Withdrawals during the year	(97,113)	(530,189)	(56,117,355)	(19,033,960)	-	(75,778,617)
Balance at end of the year	94,626	40,991	1,748,959	1,304,544	18	3,189,138
Advances						
Balance at the beginning of the year	9,232	149,686	400,000	1,741,096	-	2,300,014
Disbursements during the year	1,707	26,255	2,631,332	-	-	2,659,294
Repayments / Adjustments during the year	(10,939)	(49,815)	(732,897)	(1,741,096)	-	(2,534,747)
Balance at end of the year	-	126,126	2,298,435	-	-	2,424,561
Investments						
Balance at the beginning of the year	-	-	50,000	5,686,949	120,000	5,856,949
Investment during the year	-	-	20,986	-	-	20,986
Withdrawals during the year	-	-	4,776,589	(4,769,162)	-	7,427
Balance at end of the year	-	-	4,847,575	917,787	120,000	5,885,362
Provision held against investment	-	-	1,013,563	-	60,000	1,073,563
Call borrowings / Repo						
Balance at the beginning of the year	-	-	-	-	-	-
Borrowings during the year	-	-	9,280,236	-	-	9,280,236
Repayments during the year	-	-	(9,280,236)	-	-	(9,280,236)
Balance at end of the year	-	-	-	-	-	-
Call lendings / Reverse Repo						
Balance at the beginning of the year	-	-	-	-	-	-
Placements during the year	-	-	10,198,203	-	-	10,198,203
Withdrawals during the year	-	-	(10,198,203)	-	-	(10,198,203)
Balance at end of the year	-	-	-	-	-	-



	March 31, 2012 (Un-audited)	December 31, 2011 (Audited)
	(Rupees in '000)	
17.2 Advances		
Running finance		
- Other related parties	1,594,698	1,798,436
Long term loans		
- Other related parties	719,225	626,125
17.3 Contingencies and commitments		
Letter of credit and acceptance outstanding	20,828	242,798
Guarantees outstanding	988,429	973,913
17.4 Bank balances with other banks		
Balance with United Bank Limited	508,692	1,279,304
	Three months period ended March 31, 2012	Three months period ended March 31, 2011
	(Rupees in '000)	
17.6 With associates		
Insurance premium paid to Alfalah Insurance Limited	306,868	131,065
Rent income from Alfalah Insurance Limited	399	-
Mark-up income on advances	-	90,659
Mark-up expense on deposits	7,542	73,940
17.7 With other Related Parties		
Mark-up income on advances	129,071	18,284
Rent income from Warid Telecom (Private) Limited	5,022	-
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	11,131	10,584
Payment to Wateen Telecom (Private) Limited for purchase of equipment and maintenance charges	987	21,008
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	225,000	159,785
Provision made during the period in respect of investment in Wateen Telecom Limited	-	65,961
Capital gain on sale of shares of United Bank Limited	3,674	408
Contribution to employees provident fund	48,590	49,688
Contribution to Gratuity fund	49,833	59,392
17.8 The Key Management Personnel / Directors' compensation are as follows:		
Salaries & allowances	164,357	174,066



18 DATE OF AUTHORISATION FOR ISSUE

This consolidated condensed interim financial information was authorised for issue on April 22, 2012 by the Board of Directors of the Bank.

19 GENERAL

19.1 Comparative information has been re-classified, re-arranged or additionally incorporated in this consolidated 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 85 Islamic banking branches as at March 31, 2012 (December 31, 2011: 85 branches).

	March 31, 2012	December 31, 2011
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	6,873,217	11,086,858
Balances with and due from financial institutions	5,680,412	5,842,516
Lendings to financial institutions	-	-
Investments - net	42,111,160	42,926,997
Advances - net	24,166,868	25,262,319
Fixed assets	1,646,671	1,666,293
Other assets	5,698,440	6,550,952
	86,176,768	93,335,935
LIABILITIES		
Bills payable	991,844	636,466
Borrowings	1,812,547	2,492,367
Deposits and other accounts	73,462,599	80,780,324
Sub-ordinated loans	-	-
Liability against assets subject to finance lease	-	-
Deferred tax liabilities - net	1,376	1,376
Other liabilities	3,285,215	3,194,017
	79,553,581	87,104,550
NET ASSETS	6,623,187	6,231,385
REPRESENTED BY		
Islamic Banking Fund	1,800,000	1,800,000
Exchange Equalisation Reserve	9,761	10,243
Unappropriated / Unremitted profit	4,059,532	3,678,579
	5,869,293	5,488,822
Surplus on revaluation of assets - net of tax	753,894	742,563
	6,623,187	6,231,385



BRANCHES 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

Plot No. 119, Hall No. G-2,
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

Pardesi Pride,
Phone: 021 -35868991-93 Fax: 021 -35867149

Sea View

Sands Apartment, near China Town Restaurant,
Block # 2, Kehkashan, 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,
Rufi 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

Ashfaque 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 : 0321-2175625

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
PABX: 021-32765415-6, 32765418
Fax : 021-32765412

Khayaban-e-Rahat

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

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.

SHAHDAD PUR

City Survey No. 860-864 Ward A, Station Road,
Shahdadpur, District Sanghar
PABX: 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

Alamdar 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

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

Johar 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 -
Guldasth Town Branch**
Zarar Shaheed Road, Guldasth 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

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
Lower Ground Floor, Plot No.28,
Al Karam Centre, F-11 Markaz,
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

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
PABX: 051-4418646-48 Fax: 051-4418649

Naz Cinema Murree Road, Rawalpindi

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

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

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, Jamrrod 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, Jamrrod 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
PABX: 091-5843708-09 Fax: 091-5843710

Temargarha

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

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/I, Quaid-e-Azam Road, Multan Cantt.
Phone : 0321-6323231 Fax : 061-4784472

SIALKOT

68, 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

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



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

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

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

Pindi Bhattian Road,
District, Hafizabad
Phone : (0547) 501275-6 Fax : 501282

CHICHAWATNI

Plot No. 16/28, Civil Lines,
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, Jhelum Cantt.
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
PABX: 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 BHAUDDIN

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

B.A. Building, 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 Road
Phone : (0543) 555206-210 Fax : 555220

BHALWAL

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



KASUR

Chandni Chowk, Railway 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

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

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

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 Quidabad 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

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

NAROWAL

496/A, Amin Colony, 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 Diamer 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

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

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, Sheikhpura 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
PABX: 0322-4355597

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-11, Islamabad Phone : 051-2515491

Cantt. Rawalpindi

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

Satellite Town, Rawalpindi

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

Khayaban-e-Sir Syed Branch

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

Kutchery Bazar Faisalabad

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

Canal Road Branch, Faisalabad

Square # 14, Chak # 204-RB,
Canal Road, 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

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

2, Bosan Road, Multan

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

Jamrud Road, Peshawar

Phone : (091) 5701385-89 Fax : 5701392

Hayatabad, Peshawar

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

Sialkot

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

Rahim Yar Khan

11-12-13, City Centre, Shahi Road,
Phone : (068) 5885331, 5885803-5 Fax : (068) 5885668

Dera Ismail 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

Hyderabad Branch

Propert 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 Gujran 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
PABX: 0544-622406-9 Fax: 0544-520075

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 13,
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